

CITY OF JOLIET, ILLINOIS



FY 2015 Consolidated Annual Performance and Evaluation Report (CAPER)

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CR-00 – Executive Summary

In accordance with the Federal Regulations found in 24 CFR Part 570, the City of Joliet, Illinois has prepared this Consolidated Annual Performance and Evaluation Report (CAPER) for the period of January 1, 2015 through September 30, 2016. On April 10, 2015 the City requested that its program year start date be moved from January 1st to October 1st to conform with the Will County HOME Consortium's program year, of which the City of Joliet is now a member. This request was approved by HUD.

The CAPER describes the activities undertaken during this time period for funding from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant Program (CDBG) and the HOME Investment Partnership Program (HOME). The projects/activities and accomplishments described in this CAPER principally benefited low- and moderate-income persons and funding was targeted to neighborhoods where there was the highest percentage of low- and moderate-income residents in the City of Joliet. This is the CAPER for the first year of the FY 2015-2019 Five Year Consolidated Plan.

The document provides information on how the City allocated and used CDBG and HOME funds it received from HUD, including an explanation on the leveraging and matching of funds.

During this CAPER period, the City of Joliet decided to join the Will County HOME Consortium in an effort to more efficiently administer the City's HOME Investment Partnerships Program (HOME). This change in the administration of the HOME Program will go into effect for the FY 2016 Program Year and thus is not reflected in this FY 2015 CAPER.

The City of Joliet's FY 2015 Consolidated Annual Performance and Evaluation Report (CAPER) was made available for public display and comment at the Neighborhood Services Office in Joliet City Hall, the City Clerk's Office in Joliet City Hall, and at two (2) branches of the Joliet Public Library located at 150 N. Ottawa Street and at 3395 Black Road. The CAPER was also available on the City's website (<http://www.cityofjoliet.info/>). The "Draft" CAPER was advertised in *"The Herald News"* newspaper on Monday, November 28, 2016 for the required 15-day public comment period, which began on Tuesday, November 29, 2016 until Tuesday, December 13, 2016.

Grants Received –

The City of Joliet received the following grant amounts during the time period of January 1, 2015 through September 30, 2016:

	CDBG	HOME	Total
FY 2015 Entitlement Grants	\$ 889,834.00	\$ 350,143.00	\$ 1,239,977.00
Program Income	\$ 3,406.00	\$ 10,000.00	\$ 13,406.00
Total Funds Received	\$ 893,240.00	\$ 360,143.00	\$ 1,253,383.00

Table 1 – Grant Amounts for FY 2015

This chart only includes funds received during January 1, 2015 through September 30, 2016. Any previous program year funds that were not spent or which might have been spent during this time period are not included.

Funds Expended –

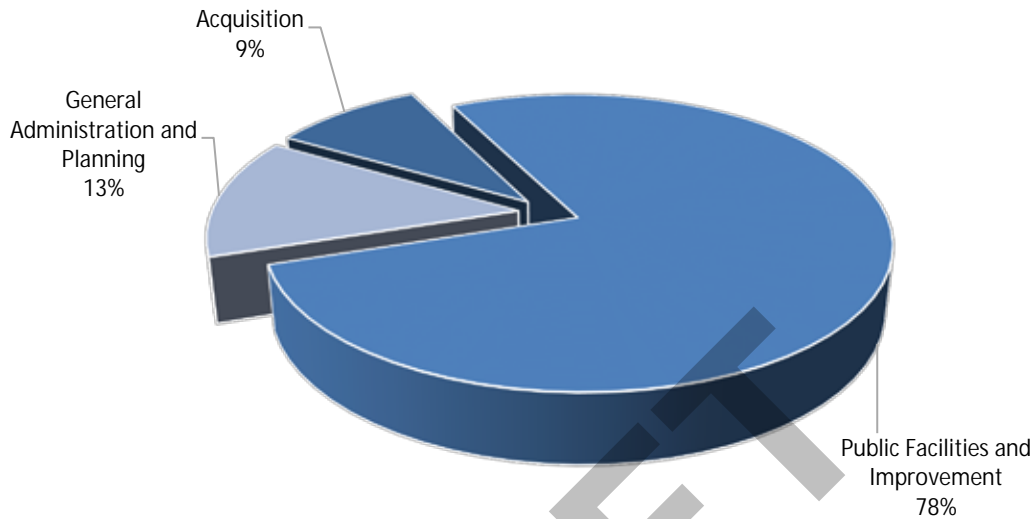
The funds shown in the following chart were expended during the time period of January 1, 2015 through June 30, 2016. These expenditures consisted of previous program year funds that were not drawn down until this time period and also included any reprogrammed funds from previous years.

Funding Sources	Total Funds Expended
Community Development Block Grant (CDBG)	\$ 409,988.98
HOME Investment Partnership Grant (HOME)	\$ 427,264.74
Total:	\$ 837,253.72

Table 2 – Total Funds Expended

The CDBG expenditures by type of activity are shown below.

Expenditure by Type of Activity



Type of Activity	Expenditure	Percentage
Acquisition	\$ 37,796.13	9.22%
Public Facilities and Improvement	\$ 317,540.76	77.45%
General Administration and Planning	\$ 54,652.09	13.33%
Total:	\$ 409,988.98	100.00%

Table 3 – Expenditure by Type of Activity

Regulatory Caps and Set-Asides –

The City of Joliet’s program administration expenditures were within the regulatory cap for the CDBG and HOME programs. This is shown in the table below:

	CDBG	HOME
FY 2015 Entitlement Grant	\$ 889,834.00	\$ 350,143.00
FY 2015 Program Income	\$ 3,406.00	\$ 10,000.00

Administrative Cap Allowance	20%	10%
Maximum Allowable Expenditures	\$ 178,648.00	\$ 36,014.30
Total Administration Expenditure	\$ 54,652.09	\$ 0.00
Administrative Percentage:	6.12%	0.0%

Table 4 – Regulatory Caps and Set-Asides

The City of Joliet’s CDBG program total administrative expenditure was \$54,652.09, which was 6.12% of expenditures and was below the 20% cap for CDBG administrative expenditures. The City of Joliet’s FY 2015 HOME program administrative expenditure was \$0.00, which was under the 10% cap for HOME administrative expenditures.

CDBG Public Service Activity Cap –

	CDBG
FY 2015 Entitlement Grant	\$ 889,834.00
Prior Year Program Income	\$ 375.00
Public Service Cap Allowable	15%
Maximum Allowable Expenditures	\$ 133,531.35
Total Public Services Funds Expenditure	\$ 0.00
Public Service Percentage:	0.00%

Table 5 – CDBG Public Service Activity Caps

The City of Joliet’s did not expend any CDBG funds for public services and as such was under the 15% cap for public services.

HOME CHDO Set-Aside –

	CHDO Set-Aside
FY 2015 Entitlement Grant	\$ 350,143.00
CHDO Set-Aside Minimum CAP	15%

Minimum Allowable Set-Aside	\$ 52,521.45
Actual CHDO Programmed Set – Aside:	\$ 52,543.00

Table 6 – HOME CHDO Set-Aside Amounts

The City of Joliet programmed \$52,543.00 in funds for CHDO Set-Aside which was 15.01% of the allocation. During this CAPER period, the City expended \$252,816.83 in previous allocations of CHDO funds.

Summary of Strategies and Goals –

The City of Joliet’s FY 2015-2019 Five Year Consolidated Plan established the following six (6) five year priorities and goals to address the needs in the City of Joliet:

HOUSING PRIORITY

There is a need to improve the quality of the housing stock in the community by increasing the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families.

Goals/Strategies:

- **HS-1 Housing Rehabilitation** - Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HS-2 Rental Rehabilitation** – Provide financial assistance to landlords to rehabilitate housing units that are rented to low- and moderate-income tenants.
- **HS-3 Housing Construction** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the community through rehabilitation of vacant buildings and new construction.
- **HS-4 Fair Housing** - Promote fair housing choice through education and outreach in the community.
- **HS-5 Home Ownership** - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
- **HS-6 Public Housing** – Support the local public housing authority in its efforts to improve public housing by constructing new affordable housing on scattered sites throughout the community to replace deteriorated public housing.

HOMELESS PRIORITY

There is a need for housing and support services for homeless persons, and persons who are at-risk of becoming homeless.

Goals/Strategies:

- **HO-1 Continuum of Care** - Support the local Continuum of Care's (CoC) efforts to provide emergency shelter, transitional housing, and permanent supportive housing to persons and families who are homeless or who are at risk of becoming homeless.
- **HO-2 Operation/Support** - Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
- **HO-3 Permanent Housing** – Support the development of permanent supportive housing for homeless individuals and families.
- **HO-4 Housing** – Support the rehabilitation of and making accessibility improvements to emergency shelters, transitional housing and permanent housing for the homeless.

OTHER SPECIAL NEEDS PRIORITY

There is a continuing need for affordable housing, services, and facilities for persons with special needs and the disabled.

Goals/Strategies:

- **SN-1 Housing** - Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.
- **SN-2 Social Services** - Support social service programs and facilities for the elderly, persons with disabilities, and persons with other special needs.
- **SN-3 Accessibility** – Improve the accessibility of owner occupied housing through rehabilitation and improve renter occupied housing by making reasonable accommodations for the physically disabled.

COMMUNITY DEVELOPMENT PRIORITY

There is a need to improve the public and community facilities, infrastructure, public services, and the quality of life for all residents in the community.

Goals/Strategies:

- **CD-1 Community Facilities** - Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the municipality.
- **CD-2 Infrastructure** - Improve the public infrastructure through rehabilitation, reconstruction, and new construction.
- **CD-3 Public Services** - Improve and increase public safety, municipal services, and public service programs throughout the community.
- **CD-4 Accessibility** – Improve the physical and visual accessibility of community facilities, infrastructure, and public buildings.

- **CD-5 Public Safety** - Improve the public safety facilities, equipment, and ability to respond to emergency situations.
- **CD-6 Code Enforcement** – Enforce the local codes and ordinances to bring buildings into compliance with the standards through systematic code enforcement.
- **CD-7 Clearance** – Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned and dilapidated structures.
- **CD-8 Revitalization** – Promote neighborhood revitalization in strategic areas through acquisition, demolition, rehabilitation, code enforcement, infrastructure improvements, housing construction, public and community facilities improvements, etc.

ECONOMIC DEVELOPMENT PRIORITY

There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of low and moderate income residents in the community.

Goals/Strategies:

- **ED-1 Employment** - Support and encourage new job creation, job retention, employment, and job training services.
- **ED-2 Financial Assistance** - Support business and commercial growth through expansion and new development through technical assistance programs and low interest loans.
- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of the downtown business district.
- **ED-4 Financial Incentives** – Support and encourage new economic development through local, state and Federal tax incentives and programs such as Tax Incremental Financing (TIF), tax abatements, Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, etc.

ADMINISTRATION, PLANNING, AND MANAGEMENT PRIORITY

There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

Goal/Strategy:

- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

FY 2015 CDBG and HOME Budget –

The chart below lists the FY 2015 CDBG activities that were funded:

Project Title	2015 CDBG Budget	2015 CDBG Expenditures
Community Facility Improvements	\$ 75,000.00	\$ 1,335.74
Landscaping/Tree Planting	\$ 10,000.00	\$ 0.00
Parks and Recreational Facilities	\$ 45,000.00	\$ 0.00
Public Improvements (Streets)	\$ 471,135.80	\$ 315,956.80
Public Services – Homeless	\$ 36,000.00	\$ 0.00
Emergency Home Repair	\$ 45,000.00	\$ 0.00
Acquisition for Homesteading	\$ 25,000.00	\$ 0.00
Evergreen Terrace Redevelopment	\$3,637,683.00	\$ 4,332.43
Demolition/Clearance	\$ 65,822.00	\$ 21,268.70
Administration and Planning	\$ 100,834.00	\$ 18,580.65
TOTAL:	\$4,511,474.80	\$ 361,474.32

The City spent \$361,474.32 of its FY 2015 CDBG allocation and prior year CDBG funds, which was 40.62% of the allocation. Additionally, during the FY 2015 CAPER period, the City expended \$48,514.66 from previous fiscal years.

The chart below lists the FY 2015 HOME activities that were funded:

Project Title	2015 HOME Budget	2015 HOME Expenditures
New Housing Construction	\$ 578,913.94	\$ 40,296.78
CHDO Set-Aside	\$ 52,543.00	\$ 0.00
Downpayment Assistance	\$ 87,500.00	\$ 0.00
Rental Housing Development	\$ 35,000.00	\$ 0.00
HOME Administration	\$ 35,014.30	\$ 0.00
TOTAL:	\$ 788,971.24	\$ 40,296.78

The City spent \$40,296.78 of its FY 2015 HOME allocation, which was 11.51% of the allocation. Additionally, during the 2015 CAPER period, the City expended \$10,000.00 from previous fiscal years.

Low- and Moderate-Income Overview –

The City of Joliet met its National Objective requirements of principally benefitting low- and moderate-income persons. The City expended \$409,988.98 in CDBG funds during this CAPER period. Included in this amount was \$54,652.09 for Planning and Administration. This left a balance of \$355,336.89 that was

expended for projects/activities. Of that balance, \$317,540.76 was expended on projects/activities that benefit low- and moderate-income persons. This produces a Low/Mod Benefit Percentage of 89.36%. These funds were expended in the Low/Mod income areas or to benefit Low/Mod households for activities identified in the City's Five Year Consolidated Plan.

Substantial Amendment –

The City of Joliet determined it necessary to do four (4) Substantial Amendments to its CDBG and HOME programs during this CAPER period.

FY 2011, 2012, 2013, and 2014 Substantial Amendment:

The City had the first Substantial Amendment on public display from Friday, January 30, 2015 through Monday, March 2, 2015. The City adopted a Resolution approving the Substantial Amendment on Tuesday, March 3, 2015 at a regularly scheduled Council Meeting.

The following shows the FY 2011, 2012, 2013, and 2014 projects that were altered by this substantial amendment and the proposed budget amounts for each budget line item:

The amendment to FY 2011 CDBG Annual Action Plan is proposed as follows:

- **Project ID 0001/Local Code 11-01: Local Homestead Program** – Delete this activity.
- **Project ID 0002/Local Code 11-02: Code Enforcement – Inspection of Housing Units & Environment** – Delete this activity.
- **Project ID 0003/Local Code 11-03: Code Enforcement – Demolition of Vacant & Deteriorated Structures** – Delete this activity.
- **Project ID 0004/Local Code 11-04: Public Service – Graffiti Removal** – Delete this activity.
- **Project ID 0005/Local Code 11-05: Public Service – Homeless Services** – Delete this activity.
- **Project ID 0006/Local Code 11-06: Public Service – Neighborhood Newsletter** – Delete this activity.
- **Project ID 0007/Local Code 11-07: CDBG General Administration** – Decrease this activity from \$132,397.00 to \$50,000.00.
- **Project ID 0008/Local Code 11-08: Infrastructure Improvements** – Delete this activity.
- **Project ID 0009/Local Code 11-09: CHDO Set Aside** – Increase this line item amount from \$80,000.00 to \$81,551.00.
- **Project ID 0010/Local Code 11-10: Down Payment Assistance** – Delete this activity.
- **Project ID 0011/Local Code 11-11: Rental Housing** – Delete this activity.
- **Project ID 0012/Local Code 11-12: HOME Administration** – Decrease this activity from \$44,381.00 to \$6,250.00.

The City proposes to fund the following new activities:

- **Project ID 0013/Local Code 11-13: New Housing Construction** – Construction of single family housing units for sale to low/moderate income households. Budget line item amount of \$356,013.00. This will be a multi-year activity.
- **Project ID 0014/Local Code 11-14: Evergreen Terrace Redevelopment** – Funds will be used to acquire and redevelop the Evergreen Terrace Housing Project as a mixed income rental and home ownership community with a community center and a neighborhood park facility. Budget line item amount of \$752,000.00. This will be a multi-year activity.
- **Project ID 0015/Local Code 11-15: Parks and Recreation** – Funding for the redevelopment of an existing neighborhood park facility located at 201 Jefferson Street, Joliet, in the amount of \$37,500.00. Funds will be used for the design and construction of a splash fountain, benches and landscaping in Bi-Centennial Park, a neighborhood park and playground facility. This will be a multi-year activity.

The amendment to FY 2012 CDBG Annual Action Plans is proposed as follows:

- **Project ID 0001/Local Code 12-01: Local Homestead Program** – Delete this activity.
- **Project ID 0002/Local Code 12-02: Code Enforcement – Inspection of Housing Units & Environment** – Delete this activity.
- **Project ID 0003/Local Code 12-03: Code Enforcement – Demolition of Vacant & Deteriorated Structures** – Delete this activity.
- **Project ID 0004/Local Code 12-04: Public Service – Graffiti Removal** – Delete this activity.
- **Project ID 0005/Local Code 12-05: Public Service – Homeless Services** – Delete this activity.
- **Project ID 0006/Local Code 12-06: Public Service – Neighborhood Newsletter** – Delete this activity.
- **Project ID 0007/Local Code 12-07: CDBG General Administration** – Decrease this activity from \$139,783.28 to \$50,000.00.
- **Project ID 0008/Local Code 12-08: Infrastructure Improvements** – Delete this activity.
- **Project ID 0009/Local Code 12-09: CHDO Set Aside** – Decrease this line item amount from \$80,000.00 to \$71,359.00.
- **Project ID 0010/Local Code 12-10: Down Payment Assistance** – Delete this activity.
- **Project ID 0011/Local Code 12-11: Rental Housing** – Delete this activity.
- **Project ID 0012/Local Code 12-12: HOME Administration** – Delete this activity.

The City proposes to fund the following new activities:

- **Project ID 0013/Local Code 12-13: New Housing Construction** – Construction of single family housing units for sale to low/moderate income households. Budget line item amount of \$304,511.00. This will be a multi-year activity.
- **Project ID 0014/Local Code 12-14: Evergreen Terrace Redevelopment** – Funds will be used to acquire and redevelop the Evergreen Terrace Housing Project as a mixed income rental and

home ownership community with a community center and a neighborhood park facility. Budget line item amount of \$837,566.00. This will be a multi-year activity.

- **Project ID 0015/Local Code 12-15: Parks and Recreation** – Funding for the redevelopment of an existing neighborhood park facility located at 201 Jefferson Street, Joliet, in the amount of \$37,500. Funds will be used for the design and construction of a splash fountain, benches and landscaping in Bi-Centennial Park, a neighborhood park and playground facility. This will be a multi-year activity.

The amendment to FY 2013 CDBG Annual Action Plans is proposed as follows:

- **Project ID 0001/Local Code 13-01: Local Homestead Program** – Delete this activity.
- **Project ID 0002/Local Code 13-02: Code Enforcement – Inspection of Housing Units & Environment** – Delete this activity.
- **Project ID 0003/Local Code 13-03: Code Enforcement – Demolition of Vacant & Deteriorated Structures** – Delete this activity.
- **Project ID 0004/Local Code 13-04: Public Service – Graffiti Removal** – Delete this activity.
- **Project ID 0005/Local Code 13-05: Public Service – Homeless Services** – Delete this activity.
- **Project ID 0006/Local Code 13-06: Public Service – Neighborhood Newsletter** – Delete this activity.
- **Project ID 0007/Local Code 13-07: CDBG General Administration** – Decrease this activity from \$139,783.28 to \$50,000.00.
- **Project ID 0008/Local Code 13-08: Infrastructure Improvements** – Delete this activity.
- **Project ID 0009/Local Code 13-09: CHDO Set Aside** – Decrease this line item amount from \$80,000.00 to \$71,573.00.
- **Project ID 0010/Local Code 13-10: Down Payment Assistance** – Delete this activity.
- **Project ID 0011/Local Code 13-11: Rental Housing** – Delete this activity.
- **Project ID 0012/Local Code 13-12: HOME Administration** – Decrease this activity from \$43,000.00 to \$6,250.00.

The City proposes to fund the following new activities:

- **Project ID 0013/Local Code 13-13: New Housing Construction** – Construction of single family housing units for sale to low/moderate income households. Budget line item amount of \$299,477.00. This will be a multi-year activity.
- **Project ID 0014/Local Code 13-14: Evergreen Terrace Redevelopment** – Funds will be used to acquire and redevelop the Evergreen Terrace Housing Project as a mixed income rental and home ownership community with a community center and a neighborhood park facility. Budget line item amount of \$882,413.00. This will be a multi-year activity.
- **Project ID 0015/Local Code 13-15: Parks and Recreation** – Funding for the redevelopment of an existing neighborhood park facility located at 201 Jefferson Street, Joliet, in the amount of \$37,500.00. Funds will be used for the design and construction of a splash fountain, benches

and landscaping in Bi-Centennial Park, a neighborhood park and playground facility. This will be a multi-year activity.

The amendment to FY 2014 CDBG Annual Action Plans is proposed as follows:

- **Project ID 0001/Local Code 14-01: Local Homestead Program** – delete this activity.
- **Project ID 0002/Local Code 14-02: Code Enforcement - Inspection of Housing Units & Environment** – Delete this activity.
- **Project ID 0003/Local Code 14-03: Code Enforcement – Demolition of Vacant & Deteriorated Structures** – Delete this activity.
- **Project ID 0004/Local Code 14-04: Public Service – Graffiti Removal** – Delete this activity.
- **Project ID 0005/Local Code 14-05: Public Service – Homeless Services** – Delete this activity.
- **Project ID 0006/Local Code 14-06: Public Service – Neighborhood Newsletter** – Delete this activity.
- **Project ID 0007/Local Code 14-07: CDBG General Administration** – Decrease this budget line item amount from \$139,783.28 to \$50,000.00 for general administration, planning, and management.
- **Project ID 0008/Local Code 14-08: Infrastructure Improvements** – Delete this activity.
- **Project ID 0009/Local Code 14-09: CHDO Set Aside** – Decrease this line item amount from \$80,000.00 to \$57,541.00.
- **Project ID 0010/Local Code 14-10: Down Payment Assistance** – Increase this budget line item amount from \$50,000.00 to \$306,061.00.
- **Project ID 0011/Local Code 14-11: Rental Housing** – Delete this activity.
- **Project ID 0012/Local Code 14-12: HOME Administration** – Decrease this budget line item amount from \$43,000.00 to \$20,000.00.

The City proposes to fund the following new activities:

- **Project ID 0013/Local Code 14-13: Parks & Recreation** – Funding for the redevelopment of an existing neighborhood park facility located at 201 Jefferson Street, Joliet, in the amount of \$37,500.00. Funds will be used for the design and construction of a splash fountain, benches and landscaping in Bi-Centennial Park, a neighborhood park and playground facility. This will be a multi-year activity.
- **Project ID 0014/Local Code 14-14: Evergreen Terrace Redevelopment** – Funds will be used to acquire and redevelop the Evergreen Terrace Housing Project as a mixed income rental and home ownership community with a community center and a neighborhood park facility. Budget line item amount of \$820,498.00. This will be a multi-year activity.

FY 2011, 2012, 2013, and 2015 Substantial Amendment:

The second Substantial Amendment was on public display from Friday, August 7, 2015 through Monday, September 7, 2015. The City adopted a Resolution approving the Substantial Amendment on Tuesday, September 15, 2015 at a regularly scheduled Council Meeting.

The following shows the FY 2011, 2012, 2013, and 2015 projects that were altered by this substantial amendment and the proposed budget amounts for each budget line item:

- Remove the budget line item for New Housing Construction in 2011, 2012, and 2013 totaling \$960,000.
- Increase the budget line item for Down Payment Assistance in 2015 by \$960,000.

FY 2014 and 2015 Substantial Amendment:

The third Substantial Amendment was on public display from Wednesday, January 27, 2016 through Saturday, February 27, 2016. The City adopted a Resolution approving the Substantial Amendment on Tuesday, March 1, 2016 at a regularly scheduled Council Meeting.

The following shows the FY 2014 and FY 2015 projects that were altered by this substantial amendment and the proposed budget amounts for each budget line item:

- Remove the budget line item for Down Payment Assistance and Rental for Program Years 2014 and 2015 totaling \$428,561.
- Increase the budget line item for New Construction in Program Year 2015 (Calendar Year 2016) by \$428,561.

FY 2015 Substantial Amendment:

The fourth Substantial Amendment was on public display from Wednesday, April 20, 2016 through Friday, May 20, 2016. The City adopted a Resolution approving the Substantial Amendment on Tuesday, June 7, 2016 at a regularly scheduled Council Meeting.

The following shows the FY 2015 projects that were altered by this substantial amendment and the proposed budget amounts for each budget line item:

- Remove the budget line item for Tree Planting, Public Services, Emergency Home Repair and Acquisition for Program Year 2015 totaling \$116,000.
- Increase the budget line item for Public Improvements in Program Year 2015 (Calendar Year 2016) by \$116,000.

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.
91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This is the City's first year of the FY 2015-2019 Five-Year Consolidated Plan designed to address the housing and non-housing needs of City residents. This year's CAPER reports on the actions and achievements the City accomplished in Fiscal Year 2015.

The CAPER for the City of Joliet's FY 2015 Annual Action Plan includes the City's CDBG and HOME Programs and outlines which activities the City undertook during the program year beginning January 1, 2015 and ending September 30, 2016. The City of Joliet's Neighborhood Services Division is the lead entity and administrator for the CDBG and HOME funds.

The CDBG Program and activities outlined in this FY 2015 CAPER principally benefited low- and moderate-income persons and funding was targeted to neighborhoods where there was the highest percentage of low- and moderate-income residents.

The City during this CAPER period budgeted and expended FY 2015 CDBG and HOME funds on the following strategies:

- **Administrative Strategy – AM** – Budget \$135,848.30, expended \$18,580.65
- **Community Development Strategy – CD** – Budget \$691,957.80, expended \$338,561.24
- **Homeless Strategy – HO** – Budget \$36,000.00, expended \$0.00
- **Housing Strategy – HS** – Budget \$4,436,639.94, expended \$44,629.21
- **Other Special Needs – SN** – Budget \$0.00, expended \$0.00

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AM-1 Overall Coordination	Administration, Planning, and Management	CDBG: \$100,834.00 / HOME: \$35,014.30	Other	Other	141,790	141,790	0.00%	141,790	141,790	0.00%
CD-1 Community Facilities	Non-Housing Community Development	CDBG: \$130,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	56,645	0	0.00%	56,645	0	0.00%
CD-2 Infrastructure	Non-Housing Community Development	CDBG: \$471,135.80	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	56,645	0	0.00%	56,645	0	0.00%
CD-3 Public Services	Non-Housing Community Development	CDBG: \$0.00	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0	-	-	-	-

CD-4 Accessibility	Non-Housing Community Development	CDBG: \$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0	-	-	-	-
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$0.00	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0	-	-	-	-
CD-6 Code Enforcement	Non-Housing Community Development	CDBG: \$0.00	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	0	0	-	-	-	-
CD-7 Clearance	Non-Housing Community Development	CDBG: \$65,822.00	Buildings Demolished	Buildings	10	3	30.00%	2	3	150.00%
CD-8 Revitalization	Non-Housing Community Development	CDBG: \$25,000.00	Other	Other	10	0	0.00%	2	0	0.00%
ED-1 Employment	Non-Housing Community Development	CDBG: \$0.00	Jobs created/retained	Jobs	0	0	-	-	-	-
ED-2 Financial Assistance	Non-Housing Community Development	CDBG: \$0.00	Businesses assisted	Businesses Assisted	0	0	-	-	-	-
ED-3 Redevelopment Program	Non-Housing Community Development	CDBG: \$0.00	Businesses assisted	Businesses Assisted	0	0	-	-	-	-

ED-4 Financial Incentives	Non-Housing Community Development	CDBG: \$0.00	Businesses assisted	Businesses Assisted	0	0	-	-	-	-
HO-1 Continuum of Care	Homeless	CDBG: \$0.00	Homeless Person Overnight Shelter	Persons Assisted	0	0	-	-	-	-
HO-2 Operation/Support	Homeless	CDBG: \$36,000.00	Homeless Person Overnight Shelter	Persons Assisted	0	0	0.00%	200	0	0.00%
HO-2 Operation/Support	Homeless	CDBG: \$36,000.00	Homelessness Prevention	Persons Assisted	1000	0	0.00%	-	-	-
HO-3 Permanent Housing	Homeless	CDBG: \$0.00	Housing for Homeless added	Household Housing Unit	0	0	-	-	-	-
HO-4 Housing	Homeless	CDBG: \$0.00 / HOME: \$0.00	Homeless Person Overnight Shelter	Persons Assisted	0	0	-	-	-	-
HS-1 Housing Rehabilitation	Affordable Housing	CDBG: \$45,000.00	Homeowner Housing Rehabilitated	Household Housing Unit	40	0	0.00%	8	0	0.00%
HS-2 Rental Rehabilitation	Affordable Housing	CDBG: \$3,637,683.00	Rental units constructed	Household Housing Unit	0	0	-	0	0	-
HS-2 Rental Rehabilitation	Affordable Housing	CDBG: \$3,637,683.00	Rental units rehabilitated	Household Housing Unit	115	0	0.00%	115	0	0.00%
HS-2 Rental Rehabilitation	Affordable Housing	CDBG: \$3,637,683.00	Homeowner Housing Added	Household Housing Unit	0	0	-	0	0	-
HS-2 Rental Rehabilitation	Affordable Housing	CDBG: \$3,637,683.00	Homeowner Housing Rehabilitated	Household Housing Unit	0	0	-	0	0	-

HS-3 Housing Construction	Affordable Housing	HOME: \$666,456.94	Rental units constructed	Household Housing Unit	10	0	0.00%	3	0	0.00%
HS-3 Housing Construction	Affordable Housing	HOME: \$666,456.94	Homeowner Housing Added	Household Housing Unit	5	1	20.00%	1	1	100.00%
HS-4 Fair Housing	Affordable Housing	CDBG: \$0.00	Other	Other	0	0	-	-	-	-
HS-5 Home Ownership	Affordable Housing	HOME: \$87,500.00	Direct Financial Assistance to Homebuyers	Households Assisted	30	1	3.33%	6	1	16.67%
HS-6 Public Housing	Public Housing	CDBG: \$0.00	Rental units constructed	Household Housing Unit	0	0	-	-	-	-
HS-6 Public Housing	Public Housing	CDBG: \$0.00	Rental units rehabilitated	Household Housing Unit	0	0	-	-	-	-
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$0.00	Rental units constructed	Household Housing Unit	0	0	-	-	-	-
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$0.00	Rental units rehabilitated	Household Housing Unit	0	0	-	-	-	-
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$0.00	Homeowner Housing Added	Household Housing Unit	0	0	-	-	-	-
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$0.00	Homeowner Housing Rehabilitated	Household Housing Unit	0	0	-	-	-	-

SN-2 Social Services	Non-Homeless Special Needs	CDBG: \$0.00	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0	-	-	-	-
SN-3 Accessibility	Non-Homeless Special Needs	CDBG: \$0.00	Rental units rehabilitated	Household Housing Unit	0	0	-	-	-	-
SN-3 Accessibility	Non-Homeless Special Needs	CDBG: \$0.00	Homeowner Housing Rehabilitated	Household Housing Unit	0	0	-	-	-	-

Table 7 – Accomplishments – Program Year & Strategic Plan to Date

DRAFT

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During the FY 2015 CDBG and HOME Program Year, the City of Joliet addressed the following strategies and specific objectives from its Five Year Strategic Initiatives:

HOUSING PRIORITY

There is a need to improve the quality of the housing stock in the community by increasing the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families.

Goals/Strategies:

HS-1 Housing Rehabilitation - Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.

- **Emergency Home Repair:** CDBG funds were budgeted for emergency repairs of single-family homes. (Multi-year activity)

The City of Joliet proposed to assist eight (8) households through emergency home repairs. The City did not make this goal. This project is ongoing and will be completed the FY 2016 Program Year.

HS-2 Rental Rehabilitation – Provide financial assistance to landlords to rehabilitate housing units that are rented to low- and moderate-income tenants.

- **Evergreen Terrace Redevelopment:** CDBG funds were budgeted for the acquisition, demolition, and redevelopment of Evergreen Terrace Housing as a mixed income rental and home ownership community with a community center and a neighborhood park facility. (Multi-year activity)

The City of Joliet proposed to assist 115 households through this activity. The City began work on this activity but did not complete the project. It is currently under litigation and will be completed during future program years.

HS-3 Housing Construction - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the community through rehabilitation of vacant buildings and new construction.

- **New Housing Construction:** HOME funds were used for the construction of single family housing units for sale to low/moderate income households. (Multi-year activity)

The City of Joliet proposed to construct one (1) housing unit for a low- and moderate-income family. The City met this goal by constructing one (1) housing unit.

- **CHDO Set-Aside:** HUD requires that Participating Jurisdictions set aside at least 15% of their annual HOME allocation for investment only in housing to be developed, sponsored or owned by designated Community Housing Development Organizations (CHDOs).

The City of Joliet proposed to construct one (1) housing unit for a low- and moderate-income family. Through Cornerstone Services, Inc., the City's CHDO, the City began construction on six (6) housing units. These units were not completed during the FY 2015 CAPER Period, but will be completed in the FY 2016 CAPER period.

- **Rental Housing Development:** HOME funds were used for the construction/rehabilitation/purchase of rental units for low/moderate income households. (Multi-year activity)

The City of Joliet proposed to construct two (2) rental housing units. The City rehabilitated one (1) rental household during the FY 2015 CAPER period.

HS-5 Home Ownership - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.

- **Downpayment Assistance:** HOME funds were used for down payment assistance to low/moderate income homebuyers. (Multi-year activity)

The City of Joliet proposed to assist six (6) families to purchase a household. Instead, the City assisted one (1) household with downpayment assistance. This activity will continue into the FY 2016 CAPER period.

HOMELESS PRIORITY

There is a need for housing and support services for homeless persons, and persons who are at-risk of becoming homeless.

Goals/Strategies:

HO-2 Operation/Support - Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

- **Public Services - Homeless:** CDBG funds were budgeted to provide services for homeless persons. (Multi-year activity)

The City of Joliet proposed to assist 100 homeless persons The City did not make this goal. This project is ongoing and will be completed the FY 2016 Program Year.

COMMUNITY DEVELOPMENT PRIORITY

There is a need to improve the public and community facilities, infrastructure, public services, and the quality of life for all residents in the community.

Goals/Strategies:

CD-1 Community Facilities - Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the municipality.

- **Community Facility Improvements:** CDBG funds were used for the rehabilitation of facilities that were designed to serve a neighborhood and that were used for social services or for multiple purposes (including recreation). Costs associated with eligible activities included: Energy efficiency improvements; Handicapped accessibility improvements; architectural design features; and other treatments aimed at improving aesthetic quality of the facilities (Multi-year project)

The City of Joliet proposed to assist 56,654 low- and moderate-income persons with this activity. The City began working on the HVAC system at the Daybreak shelter. This work was not completed by the end of this CAPER period. This project will be completed in the FY 2016 CAPER period.

- **Landscaping/Tree Planting:** CDBG funds were budgeted for infrastructure improvements (construction or installation) that included, but was not limited to, Tree Planting. (Multi-year activity)

The City of Joliet proposed to assist 56,654 low- and moderate-income persons with this activity. The City did not make this goal. This project is ongoing and will be completed the FY 2016 Program Year.

CD-2 Infrastructure - Improve the public infrastructure through rehabilitation, reconstruction, and new construction.

- **Public Improvements (Streets):** CDBG funds were used to reconstruct streets in Low/Mod income areas. (Multi-year activity)

The City of Joliet proposed to assist 56,654 low- and moderate-income persons with this activity. The City began work on Scribner Road. The work was not completed during the FY 2015 program year. This activity will be completed in the FY 2016 CAPER period.

CD-7 Clearance – Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned and dilapidated structures.

- **Demolition/Clearance:** CDBG funds were used for the demolition of buildings on a spot basis. (Multi-year activity)

The City of Joliet proposed to demolish two (2) structures during this CAPER period. The City exceeded this goal by demolishing three (3) structures.

CD-8 Revitalization – Promote neighborhood revitalization in strategic areas through acquisition, demolition, rehabilitation, code enforcement, infrastructure improvements, housing construction, public and community facilities improvements, etc.

- **Acquisition for Homesteading:** CDBG funds were budgeted to acquire real property either in whole, or in part by purchase, long-term lease, donation, or otherwise for the construction of housing to be occupied by LMI persons. CDBG funds were budgeted for use by either the grantee; a public agency; a public nonprofit entity, or a private nonprofit entity. (Multi-year activity)

The City of Joliet proposed to improve two (2) properties. The City did not make this goal. This project is ongoing and will be completed the FY 2016 Program Year.

ADMINISTRATION, PLANNING, AND MANAGEMENT PRIORITY

There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

Goal/Strategy:

AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

- **Administration and Planning:** CDBG funds were used for the overall program administration of the CDBG Program and other Federal Grant programs, including (but not limited to) salaries, wages, and related costs of grantee staff or others engaged in program management, monitoring, and evaluation.

The City of Joliet proposed to assist one (1) organization and 141,790 individuals. The City met this goal by assisting one (1) organization.

- **HOME Administration:** HOME funds were used for general management and oversight of HOME activities.

The City of Joliet proposed to assist one (1) organization and 56,645 individuals. The City met this goal by assisting one (1) organization.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).
91.520(a)

	CDBG	HOME
White	0	0
Black or African American	0	2
Asian	0	0
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	0	0
Other	0	0
Total	0	2
Hispanic	0	0
Not Hispanic	0	2

Table 8 – Table of Assistance to Racial and Ethnic Populations by Source of Funds

Narrative

The City of Joliet’s CDBG and HOME programs benefitted 0 (0.00%) White families, 2 (100.00%) Black or African American families and 0 (0.0%) Other families. Hispanic families accounted for 0.00% (0 families), while the remaining 100.00% (2 families) were non-Hispanic.

The City’s Scribner Street Improvements Project will reconstruct Scribner Street which is in Census Tract 882200, Block Group 3. According to the 2010-2014 American Community Survey Data, this Block Group has an estimated 2,352 people. Of those, 1,191 (50.64%) are White, 315 (13.39%) are Black or African American, 775 (32.95%) are Some Other Race Alone, and 71 (3.02%) are Two or More Races. Additionally, 1,592 (67.69%) people identify as Hispanic or Latino. This activity is ongoing and will be completed in the FY 2016 Program Year.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	FY 2015	\$ 893,240.00	\$ 409,988.98
HOME	FY 2015	\$ 330,143.00	\$ 40,296.78

Table 9 – Resources Made Available

Narrative

The City of Joliet received the following grant amounts during the time period of January 1, 2015 through September 30, 2016:

- **CDBG Allocation** - \$889,834.00
- **CDBG Program Income** - \$3,406.00
- **HOME Allocation** - \$320,143.00
- **HOME Program Income** - \$10,000.00
- **Total: \$1,223,383.00**

Under the FY 2015 Program Year, the City of Joliet received the above amounts of Federal Entitlement Grants. These funds were made available to the City after June 15, 2015 when the HUD Assistant Secretary signed the FY 2015 CDBG and HOME Grant Agreement.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide – Low/Mod Target Areas	100.00%	100.00%	The City funded fourteen (14) projects during this CAPER period in this Target Area.

Table 10 – Identify the geographic distribution and location of investments

Narrative

The City of Joliet allocated its CDBG and HOME funds based on principally benefiting low- and moderate-income persons. The City had a public benefit ratio of 89.36% of its funds, which principally benefited low- and moderate-income persons. In selecting projects for funding, the following criteria was used:

- The public services activities were for social service organizations whose clientele had a low income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.

- The public facilities activities were either located in a low- and moderate-income census tract/block group or had a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The acquisition and demolition of structures were either located in a low- and moderate-income census area or these activities were eligible by preventing or eliminating slums and blight on a spot basis or area basis.
- The housing activities had income eligibility criteria, therefore the income requirement directed funds to low- and moderate-income households throughout the City.
- Economic development projects were either located in a low- and moderate-income census tract/block group, or a poverty tract greater than 20%, or part of a redevelopment plan, or made 51% of the jobs available to low- and moderate-income population.

The Activities/Projects under the FY 2015 CDBG Program Year were located in areas with the highest percentage of low- to moderate-income persons and those block groups with a percentage of minority persons above the average for the City of Joliet.

The HOME funds were used for administration and for housing projects. All of the funds were used to benefit low- and moderate-income households (100%).

Leveraging:

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

In addition to its CDBG and HOME funds, the following other public resources were received by agencies in the City of Joliet:

- The City of Joliet received \$1,260,000 in Hardest Hit Funds and demolished 36 properties with these funds.
- The Housing Authority of Joliet received a Capital Fund Grant Allocation for FY 2015 in the amount of \$1,713,121.00. The Housing Authority's FY 2016 Capital Fund allocation is \$1,791,840.00.
- The City continued to fund NSP1 activities from its allocation of \$3,531,810.00. By the end of the FY 2015 CAPER period, one (1) housing unit was at the framing stages of development.
- Under the NSP3 program, one (1) lot was donated to the side lot program.
- The City of Joliet, in partnership with Will County and Will County Center for Community Concerns, was awarded \$3,000,000.00 in National Foreclosure Settlement Funds in 2013. As of the end of the FY 2015 CAPER period, the Will County Center for Community Concerns purchased 28 homes for rehabilitation and sold 25. 15 of these homes were located in the City of Joliet.

- ASSIST Program:** The Assist Program provided 3% cash assistance to homebuyers at a low interest rate from local lenders and allowed the homebuyer to obtain a Mortgage Credit Certificate of up to \$2,000.00 per year on their federal income taxes for the life of their loan. During the FY 2015 CAPER Period, 18 loans were originated for a total of \$2,127,347.00 at an average of \$118,185.94 per loan.
- Roadways Improvement Program:** The City of Joliet implemented neighborhood public projects through the Roadway Improvement Program. These projects included street construction, street lighting, drainage and storm sewer projects. The Scribner Street project was started during the FY 2015 CAPER Period and will be completed during the FY 2016 CAPER Period.
- Local Lending Institutions:** The City worked with BMO Harris Bank and Peoples Home Equity, Inc. to procure first mortgage financing for qualified participants of the HOME Down Payment Assistance Program at current market rates.
- Public Land Auction:** The City of Joliet secured 21 properties from Public Land Auctions that were blighted and in need of demolition.

HOME MATCH –

- Cornerstone Services, Inc. provided \$11,000 in HOME Match funds.

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period

	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	0	0	0	0	0	0
Dollar Amount	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Table 11 – Minority Business Enterprises

	Total	Women Business Enterprises	Male Business Enterprises
Contracts			
Number	0	0	0
Amount	\$ 0.00	\$ 0.00	\$ 0.00
Sub-Contracts			
Number	0	0	0
Dollar Amount	\$ 0.00	\$ 0.00	\$ 0.00

Table 12 – Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted

	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Table 13 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

Parcels Acquired	0
Businesses Displaced	0
Nonprofit Organizations Displaced	0
Households Temporarily Relocated, not Displaced	0

Table 14 – Relocation and Real Property Acquisition

Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Table 15 – Minority Property Enterprises

DRAFT

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	200	0
Number of non-homeless households to be provided affordable housing units	0	2
Number of special-needs households to be provided affordable housing units	0	0
Total	200	2

Table 16 – Number of Households

	One-Year Goal	Actual
Number of households supported through rental assistance	0	0
Number of households supported through the production of new units	3	1
Number of households supported through the rehab of existing units	8	1
Number of households supported through the acquisition of existing units	115	0
Total	126	2

Table 17 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City of Joliet did not meet its goal of providing housing to 200 homeless persons and did not provide housing to any homeless persons. The “Public Services – Homeless” activity was not begun during this program year. This activity will be completed during the FY 2016 CAPER Period.

The City of Joliet did not meet its goal of producing three (3) new housing units and instead produced one (1) housing unit. As of the end of the FY 2015 Program Year, there were another six (6) housing units under construction by Cornerstone Services Inc. This activity is ongoing and will be completed during the FY 2016 CAPER Period.

The City of Joliet did not meet its goal of rehabilitating eight (8) housing units. The City did not complete rehabilitation of housing units during the CAPER Period. As of the end of the FY 2015 Program Year,

there were six (6) rehabilitations underway. This activity will be completed during the FY 2016 CAPER period.

During this CAPER period, the City of Joliet funded and completed the following projects:

- **Public Service Homeless:** CDBG funds were budgeted to provide services for homeless persons. (0 homeless were assisted through this activity)
- **Emergency Home Repair:** CDBG funds were budgeted for emergency repairs of single-family homes. (0 households were assisted through this activity)
- **Acquisition for Homesteading:** CDBG funds were budgeted to acquire real property either in whole, or in part by purchase, long-term lease, donation, or otherwise for the construction of housing to be occupied by LMI persons. CDBG funds were budgeted for use by either the grantee; a public agency; a public nonprofit entity, or a private nonprofit entity. (0 households were assisted through this activity)
- **Evergreen Terrace Redevelopment:** CDBG funds were budgeted for the acquisition, demolition, and redevelopment of Evergreen Terrace Housing as a mixed income rental and home ownership community with a community center and a neighborhood park facility. (0 households were assisted through this activity)
- **New Housing Construction:** HOME funds were budgeted for the construction of single family housing units for sale to low/moderate income households. (1 household was assisted through this activity)
- **Downpayment Assistance:** HOME funds were budgeted for down payment assistance to low/moderate income homebuyers. (2 households were assisted through this activity)
- **Rental Housing Development:** HOME funds were budgeted for the construction/rehabilitation/purchase of rental units for low/moderate income households. (0 households were assisted through this activity)

The City proposed to assist 200 homeless persons and 126 households. During this CAPER period, the City assisted one (1) household with downpayment assistance and one (1) household through its rental rehabilitation program. The City did not meet its housing goals for FY 2015.

Discuss how these outcomes will impact future annual action plans.

The City of Joliet is working toward achieving its goal of providing decent, safe, sound, and affordable housing for its low- and moderate-income residents. The City is providing funds for the downpayment assistance for homebuyers, the development of new rental housing, the development of owner-occupied housing, and the rehabilitation and development of rental housing. This City did not meet any of its housing goals during this CAPER period. Since this is the first year of the Five Year Consolidated Plan, the goal will not be adjusted.

In future Annual Action Plans, the City of Joliet will continue to provide funding for projects which increase the supply, availability, and quality of affordable housing units.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	0	1
Moderate-income	0	1
Total	0	2

Table 18 – Number of Persons Served

Narrative Information

Based off the PR-23 IDIS Report, the City of Joliet used its CDBG and HOME funds to assist two (2) persons, of which 0.00% were Extremely Low-Income, 50.00% were Low-Income, and 50.00% were Moderate-Income. One of the persons was assisted with downpayment assistance and the other was assisted through the HOME Rental Rehabilitation Program.

The City of Joliet used its limited CDBG and HOME funds to address housing and community development needs. The City of Joliet worked in cooperation with the non-profit housing providers to address the City's affordable housing needs through the use of CDBG funds, HOME funds, and NSP funds.

In FY 2015, the City of Joliet provided CDBG, HOME, and other funds, to develop and rehabilitate housing in the City. The results of the activities funded during the FY 2015 CAPER period as required in HUD Table 2-A are as follows:

- **Production of new owner-occupied units - FY 2015 = 1 new unit; Five Year = 1 new unit**
- **Homebuyer Training/Counseling - FY 2015 = 3 people; Five Year = 3 people**
- **First-Time Homebuyers Assisted - FY 2015 = 1 households; Five Year = 1 households**
- **Fair Housing Education - FY 2015 = 158 people were counseled; Five Year = 158 people were counseled**
- **Housing Units Demolished - FY 2015 = 3 units; Five Year = 3 units**
- **Housing Units Abated for Lead-Based Paint - FY 2015 = 0 units; Five Year = 0 units**

Section 215 Affordable Housing

During this CAPER period, the Housing Authority of Joliet began work on the Water's Edge public housing community. Water's Edge Public Housing Community is a mixed-income development that will incorporate tax-credit rental housing. The development will occur on the site of the former Des Plaines Public Housing Community and is located in a city-sponsored, targeted redevelopment area. The residents of Des Plaines Gardens have all received a Housing Choice Voucher and have received mobility

counseling, relocation assistance, and education about existing opportunities, including their right of first refusal for the new homes at Water's Edge. The physical relocation was complete on March 14, 2016. Demolition of the site is completed. The Housing Authority anticipates lease-up of the first 68 homes to begin in July of 2017.

The Transformation of Des Plaines Gardens to Water's Edge will replace all 122 demolished units, but on two (2) separate sites, allowing de-densification and the creation of green space. Construction and financing are expected to occur over two (2) phases.

Phase One: The Transformation of Des Plaines Gardens will begin on the main site described above and will become a mixed-income property with sixty-eight (68) affordable/restricted rent units. The proposed unit mix consists of fifteen (15) units at the 30% of AMI level, twenty-six (26) at the 50% AMI level, twenty-seven (27) at the 60% of AMI level; a Community Center / Management Office will also be built. The homes will be a combination of single family and townhome style units, all with attached garages and at least one and a half (1.5) bathrooms. Average unit size will be 1,100 square feet, excluding the garage. Each unit will be constructed on a slab and include energy efficient appliances. All sixty-eight (68) homes will be issued a Project Based Voucher in order to ensure maximum affordability. The tenant will be responsible for electricity and natural gas. The property will pay water/sewer/trash. This site will likely follow the lease-to-own / good stewardship model we have used in previous redevelopment projects.

Phase Two: The Transformation of Des Plaines Gardens is anticipated to continue on 20.23 vacant acres, owned by the Housing Authority of Joliet and shall consist of approximately fifty-four (54) units. Phase Two is anticipated to begin within twelve (12) months after lease-up of Phase One (depending on financing availability).

During the FY 2015 CAPER period, the Housing Authority secured \$18,000,000 in tax credits for the project, relocated the current residents of Des Plaines Gardens, and demolished Des Plaines Gardens.

Addressing "Worse Case" Housing and Housing for the Disabled

The City partnered with local housing providers to address "Worse Case" housing and housing for the disabled. Through Cornerstone Services, the City of Joliet rehabbed one (1) housing unit and began to rehabilitate six (6) additional housing units. These units will be incorporated in the FY 2016 CAPER.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

During this CAPER period, the City of Joliet was part of the Joliet/Bolingbrook/Will County Continuum of Care (CoC). In the City of Joliet, the CoC worked to provide an adequate level of care to the increasing number of homeless in the City. These efforts were carried out by the City of Joliet, the Will County Center for Community Concerns (the administrator of the Will County Continuum of Care), Will County, and various social service organizations operating within the City of Joliet.

The Continuum of Care conducted a "Point In Time" count of homeless persons on January 27, 2016 for Will County. There were 290 homeless persons counted in Will County.

- **Total Number of Homeless:** 290
- **Total Sheltered:** 242 persons
- **Emergency:** 160 persons
- **Transitional:** 48 adults, 34 children
- **Total Unsheltered:** 48 people
- **Veterans:** 23 persons
- **Chronic Homeless:** 17 persons

From 2009-2016 the average number of homeless persons in the Point-in-Time survey was 325. In 2016, the number of homeless persons identified in the Point-in-Time survey was 290, 35 persons below the average and 50 persons less than the 2015 Point-in-Time count.

The Consumer Committee of the Continuum of Care changed the Unsheltered PIT count methodology so that it could better identify those experiencing unsheltered homelessness. The CoC sent outreach teams to connect with the unsheltered population during the Point In Time count and provided follow up to those who consented. In addition, the CoC created the Continuum Taskforce to End Homelessness which maintains the CoC's "By Name List of the Unsheltered." In addition, a collaborative effort was undertaken to provide street outreach to homeless individuals and families. This partnership included Homeless Services Providers, the Joliet Police Department, and the Joliet Public Library, as well as the Veteran Specific Team. This undertaking connected those individuals who were hardest to house with the Coordinated Assessment System to provide housing navigation and case management services.

The CoC worked with the Veterans Assistance Commission of Will County to provide interim/emergency financial assistance; advocacy services in applying to agencies to procure benefits; work closely with all veteran organizations, utility companies, landlords, local, state and Federal agencies to ensure the rights and benefits to which each veteran is entitled; and to provide assistance with filing claims to the VA. The HUD/VASH Program Coordinator for the Hines VA Center joined the CoC in 2011 to coordinate services. The Hines VA Center opened a clinic in Joliet in 2013 to provide additional health and support services. Transitional housing for veterans was provided by Family and Friends (GPD) and MorningStar

Ministries. Permanent supportive housing was provided through Cornerstone Services and Catholic Charities (SHP). Catholic Charities and Midwest Shelter for Homeless Veterans provide services through the SSVF in Joliet.

During this CAPER period, the City of Joliet funded the following activity to address the needs of individuals and families with children who were homeless or at imminent at risk of becoming homeless:

- **Public Services – Homeless:** CDBG funds were budgeted to provide services for homeless persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

During the FY 2015 program year, the Joliet/Bolingbrook/Will County Continuum of Care (CoC) provided the following shelter and housing services:

- 1,099 persons stayed in Emergency Shelter
- 230 persons stayed in Transitional Housing
- 1,288 persons entered the Emergency System

Specifically, the following shelter and housing service beds were available in the City of Joliet:

- 184 Emergency Shelter beds
- 121 Transitional Housing beds
- 105 Permanent Supportive Housing beds

The CoC's Coordinated Assessment System connected persons experiencing homelessness with appropriate housing opportunities. The Coordinated Assessment System evaluated the client's needs and connected them to the appropriate housing intervention. Clients were referred to the appropriate homeless service agency and received case management and housing navigation services.

Shelters located in the City of Joliet provided case management services to assist homeless persons, including chronically homeless individuals and families, to make the transition to permanent housing. During their shelter stays, counseling was provided to the heads of households to improve family income, either through employment or referrals to state and federal agencies to supplement their income and/or to address their disabilities. These individuals were referred to programs such as Medicaid, food stamps, veterans' health benefits, disability, social security, etc. Case management staff referred the disabled, homeless individuals, and families to permanent supportive housing programs. Veterans were referred to the VA Center in Joliet, veterans' housing choices, and the VASH supportive housing vouchers. Shelter care case management staff assisted clients in locating suitable housing that they could continue to live in upon discharge.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Coordinated Assessment System was used to assess the housing and supportive service needs of homeless persons and to connect them to the appropriate services. This System helped to make the transition to permanent housing much smoother by connecting clients with services they needed. Clients were referred to the appropriate homeless service agency and received case management and housing navigation services. In addition, the CoC adopted a Housing First philosophy and client-centered, evidence-based practices. This allowed more clients to receive the appropriate services the client required and allowed the client to be invested to their own service plans. The CoC also prioritized placement of those who were chronically homeless, those who were veterans, and those who were unsheltered, because they are the most vulnerable subsets of the homeless population. Additionally, the CoC has worked with families to obtain Rapid Rehousing and Homelessness Prevention Funds.

On average, people spend 47 days in the CoC's shelter system. This number has been consistent since 2012. The CoC tracked this number through HMIS and checked that data against the Coordinated Assessment and by Name Lists to determine client's length of time homeless. The CoC prioritized housing placement by length of time spent in homelessness. The CoC implemented outreach initiatives to connect with the unsheltered and hardest to house. By recording these initiatives in HMIS, the data was more accurate and of a better quality. Reaching these populations enabled the CoC to provide housing/services and to reduce episodic shelter use. The CoC collects consumers' and ESG and CoC funded projects' feedback on clients' homeless experience on a monthly basis. The experience is often longer than can be demonstrated through the emergency services in HMIS. Planning committees reviewed data on intervention needs and CoC leadership determined housing project priority based on the community needs.

Twelve (12) unaccompanied youth were identified in the 2016 Point In Time count. During the FY 2015 Program Year, the CoC participated in the Child and Adolescent Local Area Network (LAN) #49 that coordinated efforts of providers serving children and adolescents. A "wraparound process" was implemented to address all the needs of youth and to provide crisis prevention/response individually. Aunt Martha's Youth Service Center offered public education, provider training, case management, referral and linkage, transportation assistance, housing search and placement, consumer education, budget counseling, and cash assistance for qualified homeless youth aged 18-24. Aunt Martha's worked directly with the Illinois Department of Children and Family Services to provide services when a ward of the state has been identified aged 16-17. The Illinois Department of Healthcare and Family Services (HFS) contracted screening, assessment, and support service (SASS) agencies for youth that were in need of mental health services, provided through the Will County Health Department.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Joliet supported the efforts of local agencies that provided assistance to families and individuals in transitional situations and will referred residents of the City that were at risk of becoming homeless to these agencies for help with financial literacy counseling, emergency rent/mortgage or utility payments, and job training so that they could remain self-sufficient and avoid homelessness.

The Will County Community Action Agency (WCCCC) provided case management services to low income individuals and families to help them avoid becoming homeless and to connect them to community resources in order to regain housing stability. The CoC engaged the school districts through an educational symposium in an effort to connect families to services within the community.

The Crisis Line of Will & Grundy Counties operated a 24-hour call center. The call center provided diversion counseling by assessing clients' harm, access to resources and immediate need. It provided referrals to homeless prevention programs, crisis intervention, and emergency shelters. Their website can be translated into 82 languages. Veterans were referred to SSVF recipients, the VA, or the Veteran's Assistance Commissions for diversion and prevention assistance. The CoC leadership had each county's CSBG recipients that administered emergency rental assistance. The CoC also used ESG-HP funds. Through these resources, the CoC identified risk factors such as crisis, low income, and lack of resources. The Education/Supportive Services committee developed annual training about these issues. The Housing/Plan to End Homelessness committee developed strategies such as coordinated assessment and ESG-HP procedures and policies.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Housing Authority of Joliet used its capital funds to improve the conditions on the public housing units and to provide a more suitable living environment. The Housing Authority received a Capital Fund Grant Allocation for FY 2015 in the amount of \$1,713,121.00. The Housing Authority's FY 2016 Capital Fund allocation is \$1,791,840.00. The Housing Authority budgeted the following activities using FY 2015 Capital Funds:

- **Operations:** \$30,000.00
- **Management Improvements:** \$50,000.00
- **Administration:** \$179,184.00
- **Fees and Costs:** \$30,500.00
- **Dwelling Improvement:** \$167,435.86
- **Demolition:** \$700,000.00
- **Relocation Costs:** \$100,000.00
- **Collateralization or Debt Service paid Via System of Direct Payment:** \$534,720.14
- Total: \$1,791,840.00**

The Housing Authority of Joliet used its Capital Funds Budget to upgrade the existing flue venting system at John F. Kennedy Terrace and at Adlai Stevenson Gardens during the FY 2015 CAPER Period.

During the FY 2015 Program Year, the Housing Authority of Joliet began and continued the following projects to address the need for Public Housing in the City of Joliet:

- **Revitalization of Des Plaines Gardens (AMP 1):** In partnership with a private equity investor, the Housing Authority of Joliet's non-profit instrumentality, Will County Housing Development Corporation (WCHDC) acts as the developer of a 68-unit LIHTC single family and townhome housing community, Water's Edge. HUD approved the Housing Authority's partial demolition/disposition application on September 9, 2015. The last household was relocated on March 8, 2016. The demolition has been completed. Construction is scheduled to be complete by August, 2017. All 68 homes will have a project based voucher.
- **Revitalization of Des Plaines Gardens, Part II:** In partnership with a private equity investor, the Housing Authority of Joliet's non-profit instrumentality, Will County Housing Development Corporation (WCHDC) acts as the developer of a 54-unit LIHTC single family and duplex lease-to-own housing community on property already owned at Liberty Meadow Estates. WCHDC is in the process of seeking funding sources.
- **Transformation of Fairview Homes (AMP 3) into a mixed-income, possibly mixed-use, community:** Low-Income Housing Tax Credits, Illinois Affordable Housing Tax Credits, IHDA Trust Funds, City of Joliet and Will County HOME funds, Federal Home Loan Bank of Chicago Affordable Housing Program grant, and HUD Risk Share Loan will be used alongside Project Based Vouchers and/or ACC units in this new lease-to-own community.

The Housing Authority of Joliet is committed to the replacement of affordable housing units lost through demolition, either by the acquisition of homes or the development of new homes in the non-impacted areas of the City of Joliet; increasing affordable housing opportunities as financing becomes available.

The Housing Authority owned and managed 867 units of public housing, of which 683 units are available to serve the elderly and disabled population. In addition, the Housing Authority administered 1,448 Housing Choice Vouchers. Additionally, in December 2014, the Housing Authority of Joliet successfully applied for and received fifteen (15) HUD-VASH (Veteran Affairs Supportive Housing) vouchers. The Section 8 waiting list has been closed since March 10, 2010, and there were 2,300 applicants on the waiting list as of October, 2016. The public housing waiting list last opened on July 18, 2013. The waiting list for two (2), three (3), four (4), and Five (5) bedroom units closed on April 4, 2014 and the waiting list for one (1) bedroom units closed on December 11, 2015. As of November 9, 2016, there were 1,948 households on the public housing waiting list. During the CAPER period, the public housing units had a 98% occupancy rate.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

During the CAPER period, the Housing Authority of Joliet held regular Resident Advisory Board Meetings. The Resident Advisory Board was comprised of members from each of the Public Housing Communities, representatives from the Housing Choice Voucher Program, and representatives of the Housing Authority staff. Topics addressed at these meetings ranged from broad policy topics, such as the Revitalization Plan, to quality of life issues, such as posting instructions on how to use the washer and dryer in the building. The Housing Authority of Joliet also encouraged the Public Housing Communities to develop and operate neighborhood crime watch groups to ensure the safety of residents.

The Housing Authority of Joliet encouraged Housing Choice Voucher Program participants to become homeowners through its Housing Choice Voucher Homeownership Program. During the FY 2015 program year, there were nine (9) participants in the program. Additionally, 116 low-income families participated in a lease-to-own program through the Liberty Meadows Estates. After 15 years, families will be able to purchase these homes at approximately 70% of market values.

Actions taken to provide assistance to troubled PHAs

The Housing Authority of Joliet was not classified as "troubled" by HUD and was performing satisfactorily according to HUD guidelines and standards. Therefore, no assistance was needed to improve operations of this Public Housing Authority.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

Under the City's previous Analysis of Impediments to Fair Housing Choice, the City identified certain changes to the City's Zoning Ordinance that were needed. Chapter 20 of the Code of Ordinances of the City of Joliet was amended to eliminate the City's nuisance ordinance which used the number of police visits to a location as a trigger for enforcement.

No further actions were needed to address public policies since the City is in compliance with the Fair Housing Act.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

During this CAPER period, the City continued to work towards addressing the obstacles to meeting the underserved needs in the City. The following obstacles were identified as problems facing the underserved population.

- Continued population growth creating a housing shortage
- Insufficient vouchers for very low income residents
- Aging in-place population

The following Five Year Consolidated Plan Goals/Strategies were developed to address these obstacles to meeting the underserved needs in the City.

- **HS-1 Housing Rehabilitation** – Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HS-2 Rental Rehabilitation** – Provide financial assistance to landlords to rehabilitate housing units that are rented to low- and moderate-income tenants.
- **HS-3 Housing Construction** – Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the community through rehabilitation of vacant buildings and new construction.
- **HS-4 Fair Housing** – Promote fair housing choice through education and outreach in the community.
- **HS-5 Home Ownership** – Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
- **HS-6 Public Housing** – Support the local public housing authority in its efforts to improve public housing by constructing new affordable housing on scattered sites throughout the community to replace deteriorated public housing.

During this CAPER period, the City funded the following activities to address the obstacles to meeting the underserved needs in the City:

- **Emergency Home Repair:** CDBG funds were budgeted for emergency repairs of single-family homes. (Multi-year activity)
- **Evergreen Terrace Redevelopment:** CDBG funds were budgeted for the acquisition, demolition, and redevelopment of Evergreen Terrace Housing as a mixed income rental and home ownership community with a community center and a neighborhood park facility. (Multi-year activity)
- **New Housing Construction:** HOME funds were budgeted for the construction of single family housing units for sale to low/moderate income households. (Multi-year activity)
- **CHDO Set-Aside:** HUD requires that Participating Jurisdictions set aside at least 15% of their annual HOME allocation for investment only in housing to be developed, sponsored or owned by designated Community Housing Development Organizations (CHDOs).
- **Downpayment Assistance:** HOME funds were budgeted for down payment assistance to low/moderate income homebuyers. (Multi-year activity)
- **Rental Housing Development:** HOME funds were budgeted for the construction/rehabilitation/purchase of rental units for low/moderate income households. (Multi-year activity)

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

During the CAPER period, the City of Joliet undertook activities to reduce the number of lead-based paint hazards in residential properties. The risk of lead-based paint hazards is very high in the City of Joliet due to the number of housing units constructed prior to 1978. It is presumed that all housing units constructed before 1978 contain lead-based paint. According to the 2010-2014 American Community Survey Five-Year Estimates, 26,100 (51.19%) housing units in the City of Joliet were constructed prior to 1980.

The City of Joliet provided purchasers of pre-1978 built city-owned houses with the lead pain pamphlet, "Protect Your Family From Lead in Your Home." The City also required contractors to follow HUD's lead-based paint regulations for construction and rehabilitation projects funded through the CDBG and HOME programs. Work write-ups for projects included a section on lead-based paint testing and abatement when necessary under the current regulations. The City also included a section on Residential Lead Paint Disclosure Requirements in the Landlord Conference. Staff continued to attend training on these requirements.

The Illinois Lead Program Surveillance Report – 2014 contained the results of blood lead testing in Will County on children three (3) years old or younger:

- 5,737 children were tested in Will County
- 2.7% of the children tested had blood lead test results of greater than 5 ug/dL

- 1.5% of the children tested had blood lead test results of greater than 6 ug/dL
- 0.4% of the children tested had blood lead test results of greater than 10 ug/dL

During this CAPER period, no units were abated for lead-based paint in the City. The City funded the following projects during this CAPER period to help reduce lead hazards:

- **Rental Housing Development:** HOME funds were budgeted for the construction/rehabilitation/purchase of rental units for low/moderate income households. (Multi-year activity)
- **Emergency Home Repair:** CDBG funds were budgeted for emergency repairs of single-family homes. (Multi-year activity)

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

According to the 2010-2014 American Community Survey, approximately 12.5% of Joliet residents live in poverty. Female-headed households with children were particularly affected by poverty at 26.6%, and 17.1% of all youth under the age of 18 were living in poverty. During the CAPER period, the City's goal of reducing the extent of poverty was 5%, based on actions the City had control over, or actions in which the City cooperated with outside agencies.

The City's anti-poverty strategy was based on attracting a range of businesses and supporting workforce development, including job-training services for low income residents. In addition, the City's strategy was to provide supportive services for target income residents.

Planned economic development and anti-poverty programs included:

- Homeless prevention services
- Homeownership program

During this CAPER period, the City of Joliet funded the following anti-poverty projects with CDBG funds:

- **Public Services - Homeless:** CDBG funds were budgeted to provide services for homeless persons.
- **Downpayment Assistance:** HOME funds were budgeted for down payment assistance to low/moderate income homebuyers.

During this CAPER period, the City continued to support the local CoC agencies in their applications for funds under the FY 2015 SuperNOFA.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City's Neighborhood Services Division continued to coordinate activities among the public and private agencies and organizations in the area to ensure the goals established in the latest Five-Year Plan

were consistently met and addressed by more than one agency. The Neighborhood Services Division continued to facilitate and coordinate the linkages between these public-private partnerships and developed new partnership opportunities.

The Will County area has long supported its homeless and at-risk population through a strong and committed service provider network. The community continued to witness an increase in demand for services and with the implementation of new welfare reform legislation, the needs among local individuals and families further increased. In 2014, Kendall and Grundy Counties joined the Continuum of Care and are a part of the geographic service area.

The Will County Continuum of Care (CoC) was dedicated to streamlining and strengthening the current service delivery system through even greater collaborative planning, partnership and program execution. The CoC membership was made up of Government entities, elected officials, non-profit organizations, financial institutions, businesses, housing developers, churches, health care providers, neighborhood associations, educators, the media, homeless as well as formerly homeless persons and others. It was the vision of the Continuum of Care to create a seamless, comprehensive system of services that:

- Prevented and ended homelessness
- Supported the emergency as well as ongoing supportive needs of the homeless and at-risk population
- Provided the tools necessary to sustain needs of the homeless and at-risk population
- Lead to permanent self-sufficiency

The Will County Center for Community Concerns was the lead agency for the Will County Continuum of Care and provides administrative support for its committees and functions.

Public Sector:

The City of Joliet collaborated with other public agencies, organizations, or governments in the administration of the FY 2015 Annual Action Plan. Some of these included:

- City of Joliet
- Will County
- Housing Authority of Joliet
- Joliet public Schools District 86

Non-Profit Agencies:

Several non-profit agencies that served target income households in the City of Joliet. The City continued to collaborate with these essential service providers. Some of them included:

- Catholic Charities of the Diocese of Joliet, Inc.
- Habitat for Humanity – Will County
- Will-Grundy Center for Independent Living

- Child Care Resource and Referral
- Will County Center for Community Concerns, Inc.
- Addus Health Care
- Prisoner Release Ministry, Inc.
- South Suburban Housing Center
- Cornerstone Services, Inc.
- Morningstar Mission Ministries
- Greater Joliet Area YMCA
- Joliet Junior College
- Harvey Brooke Foundation
- Unity CDC
- Warehouse Workers for Justice
- Rainbowpush Joliet
- Will County Center for Economic Development

Private Sector:

The private sector was an important collaborator in the services and programs associated with the Five Year Consolidated Plan. The private sector brought additional resources and expertise that was used to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business and economic development organizations, and private service providers offered a variety of assistance to residents such as health care, small business assistance, home loan programs, and assisted housing, among others. The City continued to collaborate with the following private sector organizations:

- Federal Home Loan Bank of Chicago
- Holsten Real Estate Development Corporation
- Realty Executives Success

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

During this CAPER period, the City continued its participation and coordination with public, housing, and social service agencies. The Neighborhood Services Division was responsible for coordinating activities among the public and private organizations.

During the CAPER period, the City of Joliet was a member of the Will County Continuum of Care. The Will County Continuum of Care was the network for all social service providers in the region. They included the housing authority, health department, and other agencies. The City of Joliet engaged in an activity to purchase and redevelop the property known as Evergreen Terrace with the intent to create a mixed income community of homeowners and renters, development of a community center and a public park. This project is truly the culmination of public and private housing providers and social

service agencies. Undertaking this project increases the coordination between public and private housing and social service agencies.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City monitored and reviewed public policies for discriminatory practices and/or impacts on housing availability.

The City continued to monitor and review public policies for discriminatory practices and/or impacts on housing availability throughout this program year. The City completed the following activities to promote fair housing:

- Attended a Fair Housing Seminar on Rental Registration Programs
- Conducted a Landlord Conference that included Fair Housing Topics and discussed recent HUD guidance on criminal background checks. (400 attendees)
- Hosted a Homebuyer Expo attended by 158 families with Housing Counselors, REALTORS and Lenders.
- Committed \$650,000 in downpayment assistance in an effort to support fair housing choice.
- Committed \$3.3 million for the acquisition of Evergreen Terrace in an effort to support fair housing choice.

The City fostered and maintained affordable housing through the following HOME funded activities:
New Housing Construction,

- **CHDO Set-Aside:** HUD requires that Participating Jurisdictions set aside at least 15% of their annual HOME allocation for investment only in housing to be developed, sponsored or owned by designated Community Housing Development Organizations (CHDOs).
- **Downpayment Assistance:** HOME funds were budgeted for down payment assistance to low/moderate income homebuyers. (Multi-year activity)
- **Rental Housing Development:** HOME funds were budgeted for the construction/rehabilitation/purchase of rental units for low/moderate income households. (Multi-year activity)
- **HOME Administration:** HOME funds were budgeted for general management and oversight of HOME activities.

Additionally, the City also fostered affordable housing through the following CDBG funded activities:

- **Emergency Home Repair:** CDBG funds were budgeted for emergency repairs of single-family homes. (Multi-year activity)
- **Acquisition for Homesteading:** CDBG funds were budgeted to acquire real property either in whole, or in part by purchase, long-term lease, donation, or otherwise for the construction of housing to be occupied by LMI persons. CDBG funds were budgeted for use by either the

grantee; a public agency; a public nonprofit entity, or a private nonprofit entity. (Multi-year activity)

- **Evergreen Terrace Redevelopment:** CDBG funds were budgeted for the acquisition, demolition, and redevelopment of Evergreen Terrace Housing as a mixed income rental and home ownership community with a community center and a neighborhood park facility. (Multi-year activity)
- **Administration and Planning:** CDBG funds were budgeted for the overall program administration of the CDBG Program and other Federal Grant programs, including (but not limited to) salaries, wages, and related costs of grantee staff or others engaged in program management, monitoring, and evaluation.

Through its ongoing code enforcement efforts, the City worked to ensure that decent, safe and sanitary housing was available for all income residents. The City's efforts to remove barriers to affordable housing and to promote fair housing recognized that the members of the community most likely to experience illegal housing discrimination, were those who are least able to obtain decent, safe and affordable housing.

DRAFT

CR-40 - Monitoring 91.220 and 91.230

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

The Neighborhood Services Division, on behalf of the City of Joliet, developed monitoring standards and procedures that it followed during the implementation of the FY 2015 Program Year. Performance monitoring is an important component in the long-term success of the City's Programs. The Neighborhood Services Division was responsible for ensuring that the recipients of Federal funds met the purposes of the appropriate legislation and regulations, and that funds were disbursed in a timely manner.

The Neighborhood Services Division monitored activities carried out to further the Five Year Consolidated Plan and ensured long-term compliance with program requirements. The objectives of these monitoring were to make sure that activities: 1) complied with all regulations governing their administrative, financial, and programmatic operation; 2) achieved their performance objectives within schedule and budget; and 3) complied with the Consolidated Plan.

The Neighborhood Services Division prepared agreements for housing and non-housing activities financed with CDBG and HOME funds. Invoices were monitored for compliance with the approved spending plan and Federal Regulations. The Neighborhood Services Division administered the Integrated Disbursement and Information System (IDIS). The Neighborhood Services Division was also primarily responsible for setting up and administering activities. The monitoring standards and procedures that were adopted ensured that statutory and regulatory requirements were met and the information submitted to HUD is correct and complete.

The monitoring procedures and requirements of the Five Year Consolidated Plan were an extension of the Neighborhood Services Division's existing monitoring system and experience in administering State and Federal programs. The standards and procedures established by the Neighborhood Services Division for monitoring the implementation of the Five Year Consolidated Plan ensured that:

- The objectives of the National Affordable Housing Act were met;
- Program activities progressed in compliance with timely parameters;
- The use of all funds was consistent with HUD guidelines; and,
- All participating agencies were in compliance with applicable laws implementing regulations, and in particular, with requirements to affirmatively further fair housing and minimized displacement of LMI persons.

The Neighborhood Services Division monitored the various programs and activities that are funded with the CDBG and HOME grants. A subrecipient monitoring plan was put in place to ensure compliance by agencies funded with the CDBG public service and public facilities funding and housing development

funded with HOME funds. The following key components of the CDBG monitoring process ensured that the City's Five Year Consolidated Plan goals were met in a timely and efficient manner:

- **Recordkeeping Systems** – Recordkeeping requirements outlined in 24 CFR Part 570.503 were adhered to. Each project file was documented as to eligibility and national objective, the beneficiaries of the activity, procurements, agreements, and related compliance issues.
- **Financial Management** – All financial transactions were carefully recorded and reconciled between the in-house system and IDIS.
- **Audit Management** – All audits were conducted in accordance with federal and State regulations, specifically Federal OMB circulars A-128 and A-133.

HOME activities undertaken by CHDO's and other non-profit housing providers were similarly monitored. Each CHDO agreement contained monitoring provisions for recordkeeping, fair housing compliance, financial management and audits.

During this CAPER period, the City of Joliet performed on-site monitoring at the following Subrecipients:

- **Housing Authority of Joliet**
- **Cornerstone Services**

Minority Business Outreach -

It is the policy of the City to provide equal opportunities for firms owned by minority and women business enterprises to bid on all contracts awarded by the City of Joliet. It is also the policy of the City to prohibit discrimination against any business in pursuit of these opportunities, to conduct its contracting activities so as to prevent such discrimination, to correct present effects of past discrimination and to resolve complaints of discrimination. During the FY 2015 CAPER Period, the City maintained a mailing list of small, minority and women-owned businesses interested in doing residential rehabilitation work. A notice of bid availability was routinely distributed to businesses on this mailing list and was advertised in the legal section of the local newspaper. The City also encouraged minority participation in nonhousing community development projects, such as demolition and clearance, weed cutting and board ups. The City maintained a listing of minority and women-owned businesses which was updated annually.

The City of Joliet completed the following items during this period to promote MBE and WBE participation:

- The City of Joliet promoted opportunities for full participation by minority owned businesses, women owned enterprises, and all other socially and economically disadvantaged persons.
- The City made an estimate of the amount of work that it will make available for minority and women owned enterprises in each year of its CDBG and HOME Programs.

- The City advertised in a newspaper of general circulation in the area to attract minority and female owned enterprises. The ads for bids and proposals indicated that the proposed contractors utilized, to the greatest extent feasible, minority and female owned enterprises.
- The City notified interested organizations such as the local Chamber of Commerce, local minority organizations, etc. prior to advertising for bids and proposals.
- The City gave consideration to minority firms in non-competitive bid procurement, such as emergency repairs, maintenance services and other services for which contracts are less than \$1,000.

DRAFT

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City of Joliet placed the CAPER document on public display for a period of 15 days beginning on Tuesday, November 29, 2016 through Tuesday, December 13, 2016. A copy of the Public Notice is attached.

The FY 2015 CAPER was on display at the following locations in the City of Joliet:

- **City of Joliet – City Hall**
150 W. Jefferson Street
Joliet, IL 60432
- **City of Joliet Public Library**
150 N. Ottawa Street
Joliet, IL 60432
- **Joliet Public Library**
3395 Black Road
Joliet, IL 60431

Attached is the Public Hearing Notice that was published in "*The Herald News*," the local newspaper of general circulation in the area, on Monday, November 28, 2016.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

During the FY 2015 CAPER Period, the City of Joliet joined the Will County HOME Consortium in an effort to more efficiently administer the City's HOME Program. This change in the administration of the HOME Program will go into effect for the FY 2016 Program Year. As a part of this programmatic change, the City amended its FY 2015-2019 Five Year Consolidated Plan to reflect its decision to join the Will County HOME Consortium. This Five Year Consolidated Plan included changes to the CDBG and HOME Five Year Goals and Strategies.

Describe accomplishments and program outcomes during the last year.

During this CAPER period, the City of Joliet expended CDBG funds on the following activities:

- **Acquisition** - \$37,796.13, which is 9.22% of the total expenditures.
- **Public Facilities and Improvements** - \$317,540.76, which is 77.45% of the total expenditures.
- **General Administration and Planning** - \$54,652.09, which is 13.33% of the total expenditures.
- **Total: \$409,988.98**

The City of Joliet was over the required 1.5 maximum drawdown ratio. The City's ratio was 5.01 as of November 3, 2016.

During this CAPER period, the CDBG program targeted the following with its funds:

- **Percentage of Expenditures Assisting Low- and Moderate-Income Persons and Households Either Directly or On an Area Basis** – 90.58%
- **Percentage of Expenditures that Benefit Low- and Moderate-Income Areas** – 88.99%
- **Percentage of Expenditures that Aid in the Prevention or Elimination of Slum or Blight** – 9.42%

During this CAPER period, the City leveraged \$48,266.44 for CDBG Activities based off the PR54 CDBG Community Development Block Grant Performance Profile Report.

The City of Joliet did not make any prior year adjustments, no lump sum agreements, no relocation, the City did not make any loans, and it did not write off any loans during this CAPER period. None of the CDBG Funds were allocated to activities that did not meet the National Objective requirements.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

During the CAPER period, the City of Joliet inspected eighteen (18) properties. Thirteen (13) of these properties were new construction, one (1) of these properties was rehabilitation, and four (4) of these properties were acquisition only. Seventeen (17) of these properties were projects undertaken by Cornerstone Service, Inc. and one (1) of these properties was undertaken by the Housing Authority of Joliet.

Development Name	Tenure	Activity Type	Activity Address	Activity Status	HOME Funding Date	Total Units	Home Units	Last Inspection Date
Cornerstone	Rental	Rehabilitation	1701 Mason Ave, Joliet IL, 60435	Completed	06/14/02	1	1	2/18/2015
Cornerstone	Rental	New Construction	3301 Fiday Rd, Joliet IL, 60431	Completed	01/01/97	1	1	2/18/2015
Cornerstone	Rental	New Construction	1204 Galway Rd, Joliet IL, 60431	Completed	04/18/99	1	1	2/18/2015
Cornerstone	Rental	Acquisition Only	2883 Heritage Dr, Apt 2D, Joliet IL, 60435	Completed	02/22/05	1	1	unverified
Cornerstone	Rental	Acquisition Only	1850 Mappold Way, Joliet IL, 60435	Completed	02/24/06	1	1	2/18/2015
Cornerstone	Rental	Acquisition Only	1323 Buell Ave Apt A, Joliet IL, 60435	Completed	02/22/05	1	1	2/18/2015
Cornerstone	Rental	Acquisition Only	1312 Coral Bell Dr, Joliet IL, 60435	Completed	02/22/05	1	1	2/18/2015
Cornerstone	Rental	New Construction	1710 Oneida St, Joliet IL, 60435	Completed	01/29/04	5	4	12/15/2015
Cornerstone	Rental	New Construction	711 Ann St, Joliet IL, 60435	Completed	02/16/06	1	1	2/18/2015
Cornerstone	Rental	New Construction	7708 Briarcliff, Joliet IL, 60436	Completed	08/01/05	1	1	2/18/2015
Cornerstone	Rental	New Construction	1815 Birmingham Place, Joliet IL, 60435	Completed	07/24/07	1	1	2/18/2015

Cornerstone	Rental	New Construction	7105 Pyramid Drive, Joliet IL, 60544	Completed	03/13/07	1	1	2/18/2015
Cornerstone	Rental	New Construction	404 Terry Dr, Joliet IL, 60435	Completed	09/21/07	1	1	2/18/2015
Cornerstone	Rental	New Construction	201 Pleasant St, Joliet IL, 60436	Completed	02/03/10	2	2	2/18/2015
Housing Authority	Rental	New Construction	Briggs and Rosalind, Joliet IL, 60433	Completed	10/11/06	8	8	2/27/2015
Cornerstone	Rental	Acquisition and New Construction	7219 Lexington Ct, Joliet IL, 60431	Completed	04/26/12	1	1	2/18/2015
Cornerstone	Rental	New Construction	1504 Parkside Dr, Plainfield IL, 60586	Completed	05/22/12	1	1	10/13/2016
Cornerstone	Rental	New Construction	1104 Diana Ct, New Lenox IL, 60451	Completed	02/09/12	1	1	10/13/2016

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

The City of Joliet continues to follow its Affirmative Marketing Policies and Procedures. The Affirmative Marketing Policy is in all of the HOME Sub-Recipient Agreements and is applicable to projects that contained five (5) or more units. Most of the City's HOME projects that have been developed do not meet this threshold. The City of Joliet provided all HOME funded projects and all sub-recipients with the Affirmative Marketing Policy. The marketing of units is the responsibility of the housing provider to undertake in accordance with the Affirmative Marketing Policy.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

During this CAPER period, the City received \$10,000.00 in HOME Program Income. These funds were allocated to the Down Payment Assistance Program. One (1) African American Household with an income of 60-80% Area Median Income was assisted during the FY 2015 CAPER Period.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

The City of Joliet used HOME funds to address housing and community development needs. The City worked in cooperation with the non-profit housing providers to address the City's affordable housing needs using HOME funds and other State and Federal funds.

HOUSING PRIORITY – (High Priority)

There is a need to improve the quality of the housing stock in the community by increasing the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families.

Goals/Strategies:

HS-3 Housing Construction - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the community through rehabilitation of vacant buildings and new construction.

- **New Housing Construction:** HOME funds were used for the construction of single family housing units for sale to low/moderate income households. (1 housing unit was constructed.)
- **CHDO Set-Aside:** HUD requires that Participating Jurisdictions set aside at least 15% of their annual HOME allocation for investment only in housing to be developed, sponsored or owned by designated Community Housing Development Organizations (CHDOs). (0 households were assisted.)
- **Rental Housing Development:** HOME funds were budgeted for the construction/rehabilitation/purchase of rental units for low/moderate income households. (0 housing units were developed.)

HS-5 Home Ownership - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.

- **Downpayment Assistance:** HOME funds were used for down payment assistance to low/moderate income homebuyers. (1 household was assisted.)

CR-55 - ESG 91.520(g)

The City of Joliet does not receive an Emergency Solutions Grant (ESG) entitlement allocation. Therefore, agencies have to apply to the State of Illinois for ESG funds. Not Applicable.

DRAFT

CR-60 – HOPWA CAPER Report

The City of Joliet does not receive a Housing Opportunities for People with AIDS (HOPWA) Grant as an entitlement community in FY 2015. Not Applicable.

DRAFT

CR-65 – Section 3 Report

The HUD Section 3 Report for the City of Joliet's FY 2015 CDBG and HOME programs will be submitted under separate cover.

DRAFT

CR-70 – IDIS Reports

Attached are the following U.S. Department of Housing and Urban Development (HUD) Reports from IDIS for the period from January 1, 2015 through September 30, 2016.

Attached are the following IDIS reports:

- **IDIS Report PR26** – CDBG Financial Summary
- **IDIS Report PR01** – HUD Grants and Program Income
- **IDIS Report PR06** – Summary of Consolidated Plans
- **IDIS Report PR23** – CDBG Summary of Accomplishments
- **IDIS Report PR23** – HOME Summary of Accomplishments

DRAFT



PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	0.00
02 ENTITLEMENT GRANT	889,834.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	2,656.00
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	892,490.00

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	355,336.89
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	355,336.89
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	54,652.09
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	409,988.98
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	482,501.02

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	317,540.76
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	317,540.76
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	89.36%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	0.00
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	0.00
32 ENTITLEMENT GRANT	889,834.00
33 PRIOR YEAR PROGRAM INCOME	375.00
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	890,209.00
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	0.00%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	54,652.09
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	54,652.09
42 ENTITLEMENT GRANT	889,834.00
43 CURRENT YEAR PROGRAM INCOME	2,656.00
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	892,490.00
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	6.12%



Office of Community Planning and Development
 U.S. Department of Housing and Urban Development
 Integrated Disbursement and Information System
 PR26 - CDBG Financial Summary Report
 Program Year 2015
 JOLIET , IL

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LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

Report returned no data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

Plan Year	IDIS Project	IDIS Activity	Activity Name	Matrix Code	National Objective	Drawn Amount
2015	8	297	Evergreen Terrace Acquisition	01	LMH	\$4,332.43
				01	Matrix Code	<u>\$4,332.43</u>
Total						\$4,332.43

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2015	1	318	5959350	Daybreak Shelter	03C	LMC	\$1,335.74
					03C	Matrix Code	<u>\$1,335.74</u>
2014	7	298	5943827	Bi-Park Fountain	03F	LMA	\$248.22
					03F	Matrix Code	<u>\$248.22</u>
2015	4	300	5975694	Scribner Street Improvements	03K	LMA	\$315,956.80
					03K	Matrix Code	<u>\$315,956.80</u>
Total							\$317,540.76

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Report returned no data.

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2014	6	292	5850743	General Program Administration	21A		\$36,071.44
2015	10	299	5943827	General Administration	21A		\$18,185.79
2015	10	299	5959350	General Administration	21A		\$394.86
					21A	Matrix Code	<u>\$54,652.09</u>
Total							\$54,652.09

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IDIS

Program	Fund Type	Grantee Name	Grant Number	Authorized Amount	Suballocated Amount	Amount Committed to Activities	Net Drawn Amount	FY YTD Net Draw Amount	Available to Commit	Available to Draw	Recapture Amount			
CDBG	EN	JOLIET	B89MC170013	\$1,011,000.00	\$0.00	\$1,011,000.00	\$1,011,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B90MC170013	\$1,013,000.00	\$0.00	\$1,013,000.00	\$1,013,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B91MC170013	\$1,138,000.00	\$0.00	\$1,138,000.00	\$1,138,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B92MC170013	\$1,164,000.00	\$0.00	\$1,164,000.00	\$1,164,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B93MC170013	\$1,307,000.00	\$0.00	\$1,307,000.00	\$1,307,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B94MC170013	\$1,421,000.00	\$0.00	\$1,421,000.00	\$1,421,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B95MC170013	\$1,365,000.00	\$0.00	\$1,365,000.00	\$1,365,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B96MC170013	\$1,337,000.00	\$0.00	\$1,337,000.00	\$1,337,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B97MC170013	\$1,323,000.00	\$0.00	\$1,323,000.00	\$1,323,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B98MC170013	\$1,143,000.00	\$0.00	\$1,143,000.00	\$1,143,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B99MC170013	\$1,149,000.00	\$0.00	\$1,149,000.00	\$1,149,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B00MC170013	\$1,148,000.00	\$0.00	\$1,148,000.00	\$1,148,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B01MC170013	\$1,188,000.00	\$0.00	\$1,188,000.00	\$1,188,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B02MC170013	\$1,167,000.00	\$0.00	\$1,167,000.00	\$1,167,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B03MC170013	\$1,116,000.00	\$0.00	\$1,116,000.00	\$1,116,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B04MC170013	\$1,092,000.00	\$0.00	\$1,092,000.00	\$1,092,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B05MC170013	\$1,034,279.00	\$0.00	\$1,034,279.00	\$1,034,279.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B06MC170013	\$930,219.00	\$0.00	\$930,219.00	\$930,219.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B07MC170013	\$941,010.00	\$0.00	\$941,010.00	\$941,010.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B08MC170013	\$917,009.00	\$0.00	\$917,009.00	\$917,009.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B09MC170013	\$928,723.00	\$0.00	\$928,723.00	\$928,723.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B10MC170013	\$1,005,986.00	\$0.00	\$1,005,986.00	\$1,005,986.00	\$0.00	\$0.00	\$0.00	\$0.00			
			B11MC170013	\$839,706.00	\$0.00	\$839,706.00	\$136,727.63	\$108,536.62	\$0.00	\$702,978.37	\$0.00			
			B12MC170013	\$925,066.00	\$0.00	\$925,066.00	\$0.00	\$0.00	\$0.00	\$925,066.00	\$0.00			
			B13MC170013	\$969,913.00	\$0.00	\$969,913.00	\$0.00	\$0.00	\$0.00	\$969,913.00	\$0.00			
			B14MC170013	\$907,998.00	\$0.00	\$907,998.00	\$0.00	\$0.00	\$0.00	\$907,998.00	\$0.00			
			B15MC170013	\$889,834.00	\$0.00	\$889,834.00	\$282,016.47	\$232,080.18	\$139.00	\$607,817.53	\$0.00			
			B16MC170013	\$869,630.00	\$0.00	\$869,630.00	\$0.00	\$0.00	\$869,630.00	\$869,630.00	\$0.00			
			JOLIET Subtotal:				\$30,241,373.00	\$0.00	\$29,371,604.00	\$25,257,970.10	\$340,616.80	\$869,769.00	\$4,983,402.90	\$0.00
			EN Subtotal:				\$30,241,373.00	\$0.00	\$29,371,604.00	\$25,257,970.10	\$340,616.80	\$869,769.00	\$4,983,402.90	\$0.00
			PI	JOLIET	B99MC170013	\$58,825.87	\$0.00	\$58,825.87	\$58,825.87	\$0.00	\$0.00	\$0.00	\$0.00	
					B09MC170013	\$39,914.72	\$0.00	\$39,914.72	\$39,914.72	\$0.00	\$0.00	\$0.00	\$0.00	
					B10MC170013	\$6,489.50	\$0.00	\$6,489.50	\$6,489.50	\$0.00	\$0.00	\$0.00	\$0.00	
B11MC170013	\$6,897.95	\$0.00			\$6,897.95	\$6,897.95	\$0.00	\$0.00	\$0.00	\$0.00				
B12MC170013	\$27,052.75	\$0.00			\$27,052.75	\$27,052.75	\$0.00	\$0.00	\$0.00	\$0.00				
B13MC170013	\$30,393.06	\$0.00			\$30,393.06	\$30,393.06	\$0.00	\$0.00	\$0.00	\$0.00				
B14MC170013	\$375.00	\$0.00			\$375.00	\$375.00	\$0.00	\$0.00	\$0.00	\$0.00				
B15MC170013	\$2,656.00	\$0.00			\$2,656.00	\$2,656.00	\$39.00	\$0.00	\$0.00	\$0.00				
JOLIET Subtotal:					\$172,604.85	\$0.00	\$172,604.85	\$172,604.85	\$39.00	\$0.00	\$0.00	\$0.00		
PI Subtotal:					\$172,604.85	\$0.00	\$172,604.85	\$172,604.85	\$39.00	\$0.00	\$0.00	\$0.00		
HOME	EN	JOLIET	M94MC170216	\$615,500.00	\$92,325.00	\$523,175.00	\$523,175.00	\$0.00	\$0.00	\$0.00	\$0.00			
			M95MC170216	\$421,000.00	\$311,000.00	\$110,000.00	\$110,000.00	\$0.00	\$0.00	\$0.00	\$0.00			
			M96MC170216	\$411,000.00	\$411,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
			M97MC170216	\$403,000.00	\$60,450.00	\$342,550.00	\$342,550.00	\$0.00	\$0.00	\$0.00	\$0.00			

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Program	Fund Type	Grantee Name	Grant Number	Authorized Amount	Suballocated Amount	Amount Committed to Activities	Net Drawn Amount	FY YTD Net Draw Amount	Available to Commit	Available to Draw	Recapture Amount	
HOME	EN	JOLIET	M98MC170216	\$430,000.00	\$64,500.00	\$365,500.00	\$365,500.00	\$0.00	\$0.00	\$0.00	\$0.00	
			M99MC170216	\$464,000.00	\$116,000.00	\$348,000.00	\$348,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M00MC170216	\$466,000.00	\$116,250.00	\$349,750.00	\$349,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M01MC170216	\$517,000.00	\$129,250.00	\$387,750.00	\$387,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M02MC170216	\$516,000.00	\$129,000.00	\$387,000.00	\$387,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M03MC170216	\$515,198.00	\$423,909.26	\$91,288.74	\$91,288.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M04MC170216	\$514,427.00	\$252,606.75	\$261,820.25	\$261,820.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M05MC170216	\$494,198.00	\$129,419.80	\$364,778.20	\$364,778.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M06MC170216	\$464,172.00	\$166,417.20	\$297,754.80	\$297,754.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M07MC170216	\$463,120.00	\$126,312.00	\$336,808.00	\$336,808.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M08MC170216	\$445,197.00	\$177,961.77	\$267,235.23	\$267,235.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M09MC170216	\$496,452.00	\$124,113.00	\$372,339.00	\$372,339.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M10MC170216	\$496,821.00	\$368,682.48	\$128,138.52	\$128,138.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M11MC170216	\$443,814.00	\$305,814.00	\$138,000.00	\$138,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			M12MC170216	\$375,870.00	\$375,870.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
M13MC170216	\$377,300.00	\$309,954.80	\$67,345.20	\$67,345.20	\$27,048.42	\$0.00	\$0.00	\$0.00	\$0.00			
M14MC170216	\$383,602.00	\$95,900.50	\$287,701.50	\$28,605.24	\$28,605.24	\$0.00	\$259,096.26	\$0.00	\$0.00			
M15MC170216	\$350,143.00	\$87,535.75	\$223,867.24	\$0.00	\$0.00	\$38,740.01	\$262,607.25	\$0.00	\$0.00			
JOLIET Subtotal:				\$10,063,814.00	\$4,374,272.31	\$5,650,801.68	\$5,167,838.18	\$55,653.66	\$38,740.01	\$521,703.51	\$0.00	
EN Subtotal:				\$10,063,814.00	\$4,374,272.31	\$5,650,801.68	\$5,167,838.18	\$55,653.66	\$38,740.01	\$521,703.51	\$0.00	
PI	JOLIET	M08MC170216	\$36,000.00	\$0.00	\$36,000.00	\$36,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		JOLIET Subtotal:	\$36,000.00	\$0.00	\$36,000.00	\$36,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
PI Subtotal:				\$36,000.00	\$0.00	\$36,000.00	\$36,000.00	\$0.00	\$0.00	\$0.00	\$0.00	
HP	JOLIET	M15MC170216	\$10,000.00	\$0.00	\$10,000.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		JOLIET Subtotal:	\$10,000.00	\$0.00	\$10,000.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
HP Subtotal:				\$10,000.00	\$0.00	\$10,000.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	
GRANTEE				\$40,513,791.85	\$4,374,272.31	\$35,241,010.53	\$30,644,413.13	\$396,309.46	\$908,509.01	\$5,505,106.41	\$0.00	

U.S. DEPARTMENT OF HOUSING AND URBAN
DEVELOPMENT
OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT
PR06 - Summary of Consolidated Plan Projects for Report
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IDIS

Plan IDIS Year Project	Project Title and Description	Program	Project Estimate	Committed Amount	Amount Drawn Thru Report Year	Amount Available to Draw	Amount Drawn in Report Year	
2015 1	Community Facility Improvements	Rehabilitation of facilities that are designed to serve a neighborhood and that will be used for social services or for multiple purposes (including recreation). Costs associated with eligible activities may include: Energy efficiency improvements; Handicapped accessibility improvements and architectural design features and other treatments aimed at improving aesthetic quality of the facilities (Multi-year project)	CDBG	\$75,000.00	\$62,081.64	\$1,335.74	\$60,745.90	\$1,335.74
2	Landscaping/Tree Planting	Infrastructure improvements (construction or installation) including, but not limited to Tree Planting. (Multi-year activity)	CDBG	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00
3	Parks and Recreational Facilities	Public facility improvements to public schools, recreational facilities, parks and playgrounds for the development of open space areas or facilities intended primarily for recreational use.	CDBG	\$45,000.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Public Improvements (Streets)	The City of Joliet will reconstruct streets in Low/Mod income areas. (Multi-year activity)	CDBG	\$208,000.00	\$471,135.80	\$315,956.80	\$155,179.00	\$315,956.80
5	Public Services - Homeless	Services for homeless persons. (Multi-year activity)	CDBG	\$36,000.00	\$0.00	\$0.00	\$0.00	\$0.00
6	Emergency Home Repair	Emergency repair of single-family homes that provide for the repair of certain elements of a housing unit in emergency situations. (Multi-year activity)	CDBG	\$45,000.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Acquisition for Homesteading	Acquire real property either in whole, or in part by purchase, long-term lease, donation, or otherwise for the construction of housing to be occupied by LMI persons. CDBG funds may be used under this category by the grantee; a public agency; a public nonprofit entity, or a private nonprofit entity. (Multi-year activity)	CDBG	\$25,000.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Evergreen Terrace Redevelopment	Funds for acquisition, demolition, and redevelopment of Evergreen Terrace Housing as a mixed income rental and home ownership community with a community center and a neighborhood park facility.(Multi-year activity)	CDBG	\$345,000.00	\$3,637,683.00	\$4,332.43	\$3,633,350.57	\$4,332.43
9	Demolition/Clearance	Demolition of buildings and improvements on a spot basis. (Multi-year activity)	CDBG	\$45,000.00	\$65,822.00	\$21,268.70	\$44,553.30	\$21,268.70
10	Administration and Planning	Overall program administration of the CDBG Program and other Federal Grant programs, including (but not limited to) salaries, wages, and related costs of grantee staff or others engaged in program management, monitoring, and evaluation. Participating Jurisdictions are allowed to allocate 20% of its annual funding for this purpose.	CDBG	\$100,834.00	\$100,834.00	\$18,580.65	\$82,253.35	\$18,580.65
11	New Housing Construction	Construction of single family housing units for sale to low/moderate income households. (Multi-year activity)	HOME	\$150,100.00	\$578,913.94	\$40,296.78	\$538,617.16	\$40,296.78
12	CHDO Set-Aside	HUD requires that Participating Jurisdictions set aside at least 15% of their annual HOME allocation for investment only in housing to be developed, sponsored or owned by designated Community Housing Development Organizations (CHDOs).	HOME	\$52,543.00	\$0.00	\$0.00	\$0.00	\$0.00
13	Downpayment Assistance	Down payment assistance to low/moderate income homebuyers. (Multi-year activity)	HOME	\$87,500.00	\$0.00	\$0.00	\$0.00	\$0.00

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IDIS

Plan IDIS Year Project	Project Title and Description		Program	Project Estimate	Committed Amount	Amount Drawn Thru Report Year	Amount Available to Draw	Amount Drawn in Report Year
2015 14	Rental Housing Development	Construction/rehabilitation/purchase of rental units for low/moderate income households. (Multi-year activity)	HOME	\$35,000.00	\$0.00	\$0.00	\$0.00	\$0.00
15	HOME Administration	HOME funds will be set aside for general management and oversight of the HOME activities. As per HUD HOME regulations a Participating Jurisdiction is allowed to allocate 10% of its annual HOME funding for this purpose.	HOME	\$25,000.00	\$35,014.30	\$0.00	\$35,014.30	\$0.00

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Count of CDBG Activities with Disbursements by Activity Group & Matrix Code

Activity Group	Activity Category	Open Count	Open Activities Disbursed	Completed Count	Completed Activities Disbursed	Program Year Count	Total Activities Disbursed
Acquisition	Acquisition of Real Property (01)	1	\$4,332.43	0	\$0.00	1	\$4,332.43
	Clearance and Demolition (04)	4	\$21,268.70	1	\$12,195.00	5	\$33,463.70
	Total Acquisition	5	\$25,601.13	1	\$12,195.00	6	\$37,796.13
Public Facilities and Improvements	Homeless Facilities (not operating costs) (03C)	1	\$1,335.74	0	\$0.00	1	\$1,335.74
	Parks, Recreational Facilities (03F)	1	\$248.22	0	\$0.00	1	\$248.22
	Street Improvements (03K)	1	\$315,956.80	0	\$0.00	1	\$315,956.80
	Total Public Facilities and Improvements	3	\$317,540.76	0	\$0.00	3	\$317,540.76
General Administration and Planning	General Program Administration (21A)	1	\$18,580.65	1	\$36,071.44	2	\$54,652.09
	Total General Administration and Planning	1	\$18,580.65	1	\$36,071.44	2	\$54,652.09
Grand Total		9	\$361,722.54	2	\$48,266.44	11	\$409,988.98

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CDBG Sum of Actual Accomplishments by Activity Group and Accomplishment Type

Activity Group	Matrix Code	Accomplishment Type	Open Count	Completed Count	Program Year Totals
Acquisition	Acquisition of Real Property (01)	Housing Units	0	0	0
	Clearance and Demolition (04)	Housing Units	4	1	5
	Total Acquisition		4	1	5
Public Facilities and Improvements	Homeless Facilities (not operating costs) (03C)	Public Facilities	0	0	0
	Parks, Recreational Facilities (03F)	Public Facilities	8,735	0	8,735
	Street Improvements (03K)	Persons	4,415	0	4,415
	Total Public Facilities and Improvements		13,150	0	13,150
Grand Total			13,154	1	13,155

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CDBG Beneficiaries by Racial / Ethnic Category

No data returned for this view. This might be because the applied filter excludes all data.

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CDBG Beneficiaries by Income Category

No data returned for this view. This might be because the applied filter excludes all data.

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 Home Disbursements and Unit Completions

Activity Type	Disbursed Amount	Units Completed	Units Occupied
Rentals	\$126,073.24	2	0
First Time Homebuyers	\$116,798.34	2	2
Total, Rentals and TBRA	\$126,073.24	2	0
Total, Homebuyers and Homeowners	\$116,798.34	2	2
Grand Total	\$242,871.58	4	2

Home Unit Completions by Percent of Area Median Income

Activity Type	Units Completed			
	51% - 60%	61% - 80%	Total 0% - 60%	Total 0% - 80%
First Time Homebuyers	1	1	1	2
Total, Homebuyers and Homeowners	1	1	1	2
Grand Total	1	1	1	2

Home Unit Reported As Vacant

Activity Type	Reported as Vacant
Rentals	2
First Time Homebuyers	0
Total, Rentals and TBRA	2
Total, Homebuyers and Homeowners	0
Grand Total	2



JOLIET

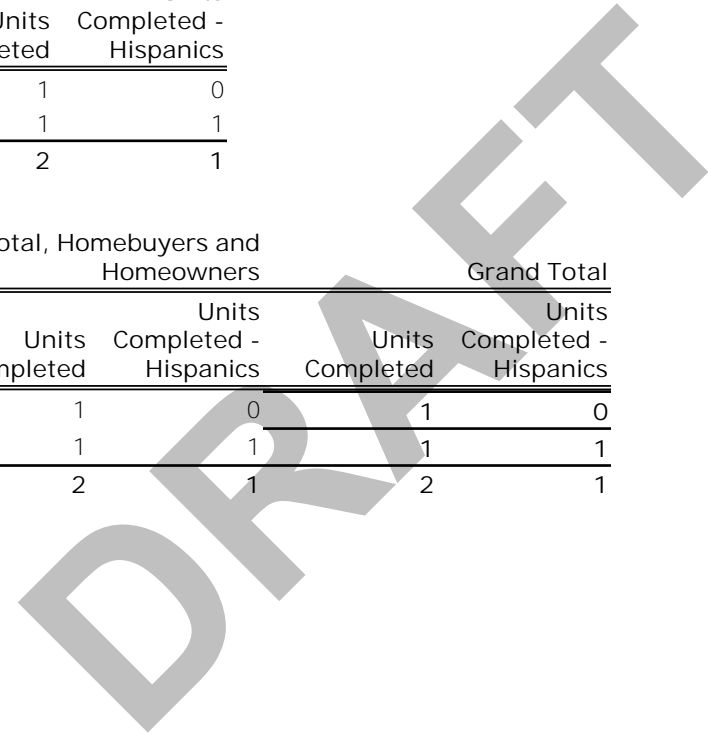
Home Unit Completions by Racial / Ethnic Category

First Time Homebuyers

	Units Completed	Units Completed - Hispanics
Black/African American	1	0
Other multi-racial	1	1
Total	2	1

Total, Homebuyers and Homeowners

	Units Completed	Units Completed - Hispanics	Units Completed	Units Completed - Hispanics
Black/African American	1	0	1	0
Other multi-racial	1	1	1	1
Total	2	1	2	1



CR-75 – Fair Housing

Affirmatively Furthering Fair Housing Overview:

The City of Joliet prepared an Analysis of Impediments to Fair Housing Choice in 2014 as required by HUD. This document was the product of an analysis of the City of Joliet's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing, as well as an assessment of conditions, both public and private, affecting fair housing choice.

The City of Joliet's FY 2014-2018 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with the goals and strategies to address those impediments.

Impediment #1: There is an ongoing need to carry out community planning and development activities consistent with changing fair housing conditions in the City of Joliet.

Proposed Action: Initiate a Fair Housing Log to record activities undertaken throughout the year to affirmatively further fair housing. For example, providing fair housing training to landlords should be recorded in the City's Fair Housing Log. Document the date of the training, names of participants, the agenda, the presenters, and their qualifications.

Accomplishments -

- *9/9/2011: Fair Housing Plan Log Created. The City of Joliet maintains this log and continually updates it. The log can be found attached at the end of this section.*
- *7/29/2012: City contracted with Mullin and Lonergan to update impacted areas and dissimilarity index of the City using updated census data.*

Impediment #2: The City's increasing Spanish-speaking population may require language accommodations to ensure that all residents can access programs and services.

Proposed Action I: Conduct the four-factor analysis outlined in the Federal Register of January 22, 2007, and at www.lep.gov to determine the extent to which the translation of vital documents is necessary to assist persons with limited English proficiency (LEP) in accessing the City's programs. If it is determined that the need for a Language Access Plan (LAP) exists, the City must prepare the LAP in order to comply with Title VI of the Civil Rights Act of 1964.

Accomplishments -

- *No actions were taken during this CAPER period to address this impediment.*

Proposed Action II: Continue to provide other language services (interpreters, translators, etc.) on an as-needed basis.

Accomplishments -

- *The City of Joliet has many bilingual employees that provide other language services on an as needed basis. The language requested most often is Spanish.*

Impediment #3: There exists a continuing need for quality fair housing education, outreach and training, as well as real estate testing.

Proposed Action I: Continue to budget CDBG funds and otherwise support the efforts of local and regional fair housing advocacy organizations in undertaking paired real estate testing, both for rental and sales housing.

Accomplishments -

- *No actions were taken during this CAPER period to address this impediment.*

Proposed Action II: Enlist the support of local and regional fair housing advocacy organizations in providing testing results and tracking complaints by the basis of discrimination. Effectuate a fair housing outreach and training strategy that is aimed at the most significant need.

Accomplishments -

- *4/9/2016: The City of Joliet held a Homebuyer/Fair Housing Expo which featured a variety of presenters who covered topics such as: the City of Joliet's Down-Payment Assistance Program; housing counseling; credit; and budgeting and savings. The Fair Housing Expo also included exhibitors representing organizations/agencies addressing City Services, Neighborhood Amenities, Financial Institutions, Real Estate Offices, as well as others. There were approximately 100 persons in attendance at this event.*

Proposed Action III: Continue providing fair housing training to landlords throughout Joliet.

Accomplishments -

- *7/11/2016 and 7/12/2016: The City of Joliet held a Landlord Conference to provide continuing education to property owners on such topics as fair housing regulations, lead paint disclosure requirements, property maintenance codes, fire safety and crime prevention. The Conference included presentations by the Joliet Police Department, a real estate broker, and the director of Neighborhood Services of the City of Joliet. Landlords received the training program manual, the international property maintenance codes, rental inspection ordinances and other materials deemed appropriate to promote decent and safe housing. Attendance was mandatory for landlords brought in for an administrative hearing and was highly recommended for new and longtime landlords. There were approximately 400 persons in attendance at this event.*

Impediment #4: Minority households have greater difficulty becoming home owners in Joliet because of lower incomes.

Proposed Action I: Continue to enforce the City's Section 3 policy to ensure that employment and other economic and business opportunities generated by HUD assistance, to the greatest extent feasible, are directed to public housing residents and other LMI residents, particularly persons receiving government housing assistance, and business concerns that provide economic opportunities to low and very low income residents.

Accomplishments -

- *9/9/2011: The City of Joliet has been a leader in Section 3 compliance. The City of Joliet reported in its 2010 Consolidated Annual Performance and Evaluation Report CAPER that 84% of NSP funding was contracted to a Section 3 business concern and 41% of new hires were Section 3 residents. The City of Joliet accomplishes this by providing contractor outreach and a Section 3 business concern preference in contract bidding. Preference for Section 3 continues to date.*

Proposed Action II: Continue to strengthen partnerships with local lenders that will offer homebuyer education and incentives to purchase homes in the City.

Accomplishments -

- *4/9/2016: The City of Joliet held a Homebuyer/Fair Housing Expo which featured a variety of presenters who covered topics such as: the City of Joliet's Down-Payment Assistance Program; housing counseling; credit; and budgeting and savings. The Fair Housing Expo also included exhibitors representing organizations/agencies addressing City Services, Neighborhood Amenities, Financial Institutions, Real Estate Offices, as well as others. There were approximately 100 persons in attendance at this event.*
- *7/19/2016: Revised bidding policy to include notification to the following agencies for projects: Illinois Department of Commerce and Community Affairs, Contractors Association of Will and Grundy Counties, Bureau of Finance - W-MBE Outreach and Solicitation, DCEO -Women's Business Development, Joliet Junior College, Illinois Small Business Development Center at Governors State University, and Resource Center for the Westside Communities.*
- ***Downpayment Assistance:** HOME funds were used for down payment assistance to low/moderate income homebuyers. One (1) household was assisted in FY 2015.*

Proposed Action III: Identify effective ways for the City, fair housing advocates, certified housing counselors, and financial lenders to increase home ownership among minorities, residents of LMI census tracts, and LMI residents. Such methods may include:

- Increasing sustainable home ownership opportunities through financial literacy education including credit counseling and pre- and post-home purchase education.

- Increasing lending, credit, and banking services in LMI census tracts and minority census tracts.
- Increasing marketing and outreach efforts of affordable mortgage products that are targeted for residents of LMI census tracts, LMI residents, and minorities.

Accomplishments -

- *4/9/2016: The City of Joliet held a Homebuyer/Fair Housing Expo which featured a variety of presenters who covered topics such as: the City of Joliet's Down-Payment Assistance Program; housing counseling; credit; and budgeting and savings. The Fair Housing Expo also included exhibitors representing organizations/agencies addressing City Services, Neighborhood Amenities, Financial Institutions, Real Estate Offices, as well as others. There were approximately 100 persons in attendance at this event.*

Impediment #5: Despite the most affordable housing stock in the region, barriers to fair housing for members of the protected classes remain.

Proposed Action I: Review the expansion of incentives for property owners and investors to build new apartment buildings or substantially rehabilitate existing buildings for occupancy by lower-income families, including units for larger families, specifically in non-impacted areas. Review providing tax abatements and deep financial incentives for affordable housing projects located outside of impacted areas.

Accomplishments -

- ***Emergency Home Repair:** CDBG funds were budgeted for emergency repairs of single-family homes. 0 households were assisted in FY 2015.*
- ***Acquisition for Homesteading:** CDBG funds were budgeted to acquire real property either in whole, or in part by purchase, long-term lease, donation, or otherwise for the construction of housing to be occupied by LMI persons. CDBG funds were budgeted for use by either the grantee; a public agency; a public nonprofit entity, or a private nonprofit entity. 0 households were assisted in FY 2015.*
- ***New Housing Construction:** HOME funds were budgeted for the construction of single family housing units for sale to low/moderate income households. 0 households were constructed in FY 2015.*
- ***Downpayment Assistance:** HOME funds were used for down payment assistance to low/moderate income homebuyers. 1 household was assisted in FY 2015.*
- ***Rental Housing Development:** HOME funds were budgeted for the construction/rehabilitation/purchase of rental units for low/moderate income households. 1 household was assisted in FY 2015.*

Proposed Action II: Begin the community dialogue necessary to develop and adopt an inclusionary zoning ordinance, sometimes referred to as a moderately priced housing unit ordinance, to provide an incentive for developers to provide a percentage of housing units in new residential subdivisions to be

set aside as affordable. The ordinance should be enforced for all qualifying projects regardless of source of financing. Developers should be aware that cost offset allocations and density bonuses can defray the cost of creating the required affordable units. Incentives could also include the reduction or waiver of impact and planning fees and streamlined approval of development projects that feature affordable housing components. In areas where there is great potential for new housing growth in the future, this type of "carrot and stick" approach could assist the City in creating many new affordable units, both rentals and sales, in non-impacted areas.

Accomplishments -

- *7/21/2016: Staff hosted an information call with affordable housing providers, Housing Authority, lenders, non-profits and Legal Aid to discuss the Illinois Abandoned Housing Rehabilitation Act.*

Impediment #6: The City's supply of accessible housing units that are affordable to people with disabilities is inadequate to meet demand.

Proposed Action I: HAJ should complete its Section 504 Needs Assessment in early 2011 and establish a Transition Plan to indicate when full compliance will be achieved.

Accomplishments -

- *5/6/2011: Completed Section 504 Needs Assessment and Transition Plan adopted by HAJ*

Proposed Action II: In accordance with 24 CFR 8.26 and HUD PIH Notice 2002-1, HAJ should meet the minimum 5% mobility accessible units and 2% sensory accessible units at each of its public housing developments. HAJ should apply a similar standard of accessible units in all assisted housing projects, including those financed with state, local and private funds.

Accomplishments -

- *In progress: Accessibility Standards applied to all new housing developed by HAJ, regardless of funding source.*

Proposed Action III: HAJ should continue with the development and completion of Liberty Meadows Estates.

Accomplishments -

- *1/3/2012: The Housing Authority of Joliet completed Phase II of the Liberty Meadows Estates Subdivision.*

Proposed Action IV: HAJ should collaborate with local advocacy organizations to assist persons with disabilities who are being threatened with eviction, when the reason for eviction may be related to their disability. Reasonable accommodations (due to extenuating circumstances) may be in order.

Accomplishments -

- *No actions were taken during this CAPER period to address this impediment.*

Proposed Action V: The City should require that a percentage of all new housing units financed with HOME funds meet visitability standards.

Accomplishments -

- *All homes constructed by Cornerstone Services, Inc. using HOME funds are accessible and visitable.*
- *All Illinois Housing Development Authority (IHDA) projects require visitability on new construction and where feasible on rehabs.*

Proposed Action VI: The City should require that a percentage of new units developed with HOME funds meet the Joliet Accessibility Code.

Accomplishments -

- *HUD requires 20% of all projects that are + units be adaptable.*

Impediment #7: The City's process for allocating and reporting CDBG, HOME and NSP funds could be improved from a fair housing perspective.

Proposed Action I: In developing policy priorities for the use of CDBG and HOME funds, the City should take into account the impediments and action steps identified in the AI as well as any changes made to the AI based on current Census data.

Accomplishments -

- *1/3/2012: City contracted with Mullin and Lonergan to update impacted areas and dissimilarity index of the City using updated census data.*

Proposed Action II: In developing policy priorities for entitlement investment in affordable housing, the City should give first consideration to the use of CDBG and HOME funds for new and rehabilitated family rental housing on sites in non-impacted areas.

Accomplishments -

- *Rental Housing Development: HOME funds were budgeted for the construction/rehabilitation/purchase of rental units for low/moderate income households. 1 household was assisted in FY 2015.*

Proposed Action III: The City should revise its affirmative marketing strategy for NSP activities. Any future NSP awards should be allocated in a way that takes advantage of the unique ways in which the program can be used to create new housing opportunities in non-impacted areas, and encourages affirmative moves (i.e., Whites moving into predominantly minority neighborhoods and minorities moving into predominantly White neighborhoods).

Accomplishments -

- *During the FY 2015 CAPER Period, the City of Joliet began construction on one (1) housing unit using NSP funds. This activity will be completed during the FY 2016 CAPER Period.*

Proposed Action IV: The City should prepare a written policy that encompasses the Site and Neighborhood Selection requirements at 24 CFR 983.57 and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects. All CHDOs, developers and sub-recipients should receive a copy of this policy as part of the HOME application package.

Accomplishments -

- *No actions were taken during this CAPER period to address this impediment.*

Proposed Action V: When preparing future Consolidated Plans, Annual Plans and CAPERs, the City should map the addresses of all new affordable housing initiatives financed with public funds to depict their location relative to impacted areas. The City should establish internal goals for achieving balance relative to projects in impacted areas versus projects in non-impacted areas. The City should consider the results of the analysis before finalizing funding decisions. Such a procedure would enable the City to demonstrate its accomplishments in affirmatively furthering fair housing.

Accomplishments -

- *1/3/2012: The City of Joliet created a map to show HOME, CDBG and NSP investments for inclusion in the 2012 CAPER.*

Impediment #8: Housing choice is impeded for low-income minority families with children because a significant percentage of the City's family rental housing with project-based rental assistance is located in racially concentrated, LMI areas (i.e., impacted areas). The City's and HAJ's efforts to revitalize assisted family rental housing could result in the displacement of minority female-headed families with children.

Proposed Action I: The City should continue to make HOME, CDBG, and other housing resources available for the revitalization of assisted housing, with the goal of assuring suitable, decent, safe and sanitary housing dispersed throughout Joliet in revitalizing areas and in racially integrated neighborhoods that are not low income areas.

Accomplishments -

- **Emergency Home Repair:** CDBG funds were budgeted for emergency repairs of single-family homes. 0 households were assisted in FY 2015.

Proposed Action II: Revitalization of assisted housing should be carried out with a mix of on-site replacement of units with appropriate densities and housing styles, and off-site replacement in racially integrated neighborhoods that are not low income areas. Because of the success in using tenant-based assistance to expand housing choice, revitalization should also include the use of housing vouchers.

Accomplishments -

- **Evergreen Terrace Redevelopment:** CDBG funds were budgeted for the acquisition, demolition, and redevelopment of Evergreen Terrace Housing as a mixed income rental and home ownership community with a community center and a neighborhood park facility. 0 households were assisted in FY 2015.
- **Rental Housing Development:** HOME funds were budgeted for the construction/rehabilitation/purchase of rental units for low/moderate income households. One (1) household was assisted in FY 2015.

Proposed Action III: With respect to the revitalization of Evergreen Terrace and other developments housing extremely low-income families with children and other vulnerable groups, CDBG and other resources should be directed toward assuring through advisory services and mobility counseling that any displaced households are offered stable housing opportunities in suitable, decent, safe and sanitary housing dispersed throughout Joliet in revitalizing areas and in racially integrated neighborhoods that are not low income areas.

Accomplishments -

- **1/7/2014:** On November 5, 2013 the Mayor and City Council of the City of Joliet approved the Settlement Agreement with the Department of Housing and Urban Development in the Evergreen Terrace Condemnation proceedings. This addition to the Fair Housing Action Plan Log modifies the 2011 Analysis of Impediments to Fair Housing Choice to reflect the obligations that are undertaken as part of the settlement.

Proposed Action IV: As part of its revitalization strategies, the City will endeavor to preserve its existing affordable rental housing resources for family households as decent, safe, and affordable rental housing options.

Accomplishments -

- **Rental Housing Development:** HOME funds were budgeted for the construction/rehabilitation/purchase of rental units for low/moderate income households. One (1) household was assisted in FY 2015.

Impediment #9: The City's zoning ordinance should be reviewed and amended to remove burdensome regulations that may restrict group housing for people with disabilities.

Proposed Action: Review amending the City's zoning ordinance to expand the definition of "family" and/or to remove the undue restrictions on group homes.

Accomplishments -

- *No actions were taken during this CAPER period to address this impediment.*

Impediment #10: Public transit service is largely limited to higher density areas of Joliet, and does not accommodate persons working evening, night and weekend shifts.

Proposed Action I: Identify opportunities for the development of medium density affordable family housing along existing transit routes. Collaborate with PACE to adequately serve this area with public transit.

Accomplishments -

- *1/3/2012: City staff met with Beth Gonzalez from PACE on December 13th at 9 a.m.*
- *11/14/2012: The City of Joliet recently renewed its Para Transit Local Share Agreement with the Kendall Area Transit (KAT) Dial-A-Ride System for the calendar year 2013. The agreement with the KAT project will service the over 3,900 Joliet residents within Kendall County with paratransit transportation, including door-to-door and curb-to-curb pick up. KAT provides transit service in the Kendall County area that is reliable, flexible, and financially sustainable, while satisfying the various mobility needs of the general public and individuals unable to access or operate private automobiles; principally the disabled, low-income, senior and youth populations.*

Proposed Action II: Collaborate with PACE as the Kendall County Sub-Area develops to ensure that public transit routes are extended to areas where new housing is developed.

Accomplishments -

- *1/3/2012: City staff met with Beth Gonzalez, PACE on December 13th at 9 a.m.*
- *11/14/2012: The City of Joliet recently renewed its Para Transit Local Share Agreement with the Kendall Area Transit (KAT) Dial-A-Ride System for the calendar year 2013. The agreement with the KAT project will service the over 3,900 Joliet residents within Kendall County with paratransit transportation, including door-to-door and curb-to-curb pick up. KAT provides transit service in the Kendall County area that is reliable, flexible, and financially sustainable, while satisfying the various mobility needs of the general public and individuals unable to access or operate private automobiles; principally the disabled, low-income, senior and youth populations.*

Impediment #11: The website database www.willfindhousing.org permits posting of rental advertisements that may discourage people with disabilities from seeking certain units.

Proposed Action: Recommend to the website that rental real estate ads stating “no pets” or ads that seek to restrict or prohibit the types of pets allowed include the phrase “except companion/service animals permitted under fair housing laws.”

Accomplishments -

- *No actions were taken during this CAPER period to address this impediment.*

Impediment #12: Mortgage loan denials and high-cost lending affect minority applicants.

Proposed Action I: The City should continue to engage HUD-certified housing counselors to target credit repair education through existing advocacy organizations that work extensively with minorities.

Accomplishments -

- *4/9/2016: The City of Joliet held a Homebuyer/Fair Housing Expo which featured a variety of presenters who covered topics such as: the City of Joliet’s Down-Payment Assistance Program; housing counseling; credit; and budgeting and savings. The Fair Housing Expo also included exhibitors representing organizations/agencies addressing City Services, Neighborhood Amenities, Financial Institutions, Real Estate Offices, as well as others. There were approximately 100 persons in attendance at this event.*

Proposed Action II: Conduct a more in-depth analysis of HMDA data to determine if discrimination is occurring against minority applicant households. Consider contracting with an experienced fair housing advocacy organization to conduct mortgage loan testing.

Accomplishments -

- *No actions were taken during this CAPER period to address this impediment.*

Proposed Action III: Engage in a communication campaign that markets home ownership opportunities to all minorities, regardless of income, including middle and higher income minorities. The campaign could promote the value of living in a diverse community such as Joliet. The campaign could also provide information to lenders in an effort to demonstrate the high denial rates of mortgage applications for all minorities regardless of income.

Accomplishments -

- *4/9/2016: The City of Joliet held a Homebuyer/Fair Housing Expo which featured a variety of presenters who covered topics such as: the City of Joliet’s Down-Payment Assistance Program; housing counseling; credit; and budgeting and savings. The Fair Housing Expo also included exhibitors representing organizations/agencies addressing City Services, Neighborhood*

Amenities, Financial Institutions, Real Estate Offices, as well as others. There were approximately 100 persons in attendance at this event.

- ***Downpayment Assistance:** HOME funds were used for down payment assistance to low/moderate income homebuyers. 1 household was assisted in FY 2015.*

Impediment #13: Foreclosures appear to be high for minority households in Joliet.

Proposed Action: The City can mitigate the impacts of foreclosure by supporting increased buyer education and counseling, as well as supporting legislative protections for borrowers to assist them in meeting housing costs. In particular, the City should focus its resources in areas most affected by foreclosures to forestall further neighborhood decline. Fair housing and affirmative marketing policies must factor into the disposition of residential properties abandoned as a result of foreclosure.

Accomplishments -

- *No actions were taken during this CAPER period to address this impediment.*

Impediment #14: Advertisements in The Herald News that prohibit pets in rental housing may discourage people with disabilities from seeking certain units.

Proposed Action: Recommend in writing to The Herald News that rental real estate ads stating “no pets” or ads that seek to restrict or prohibit the types of pets allowed include the phrase “except companion/service animals permitted under fair housing laws.”

Accomplishments -

- *No actions were taken during this CAPER period to address this impediment.*

Impediment #15: The Joliet Regional Landlords Association should offer more frequent fair housing educational opportunities training to its membership.

Proposed Action: The City should continue its active engagement with the Joliet Regional Landlords Association by continuing to offer annual fair housing educational opportunities to the membership on such topics as fair housing law.

Accomplishments -

- ***7/11/2016 and 7/12/2016:** The City of Joliet held a Landlord Conference to provide continuing education to property owners on such topics as fair housing regulations, lead paint disclosure requirements, property maintenance codes, fire safety and crime prevention. The Conference included presentations by the Joliet Police Department, a real estate broker, and the director of Neighborhood Services of the City of Joliet. Landlords received the training program manual, the international property maintenance codes, rental inspection ordinances and other materials*

deemed appropriate to promote decent and safe housing. Attendance was mandatory for landlords brought in for an administrative hearing and was highly recommended for new and longtime landlords. There were approximately 400 persons in attendance at this event.

FY 2015 Fair Housing Accomplishments:

During this CAPER period, the City had the following affordable homeowner housing accomplishments:

- 1 first-time homebuyers were assisted
- 3 people received homebuyer training
- 158 people attended the Fair Housing Expo
- 400 landlords attended a Landlord Expo

The chart below shows the demographic information for the homebuyer assistance program.

Income Level (% of Area Median Income)									
	0-30%		30-50%		50-60%		60-80%		Total Households
	White	Minority	White	Minority	White	Minority	White	Minority	
Number of Households	0	0	0	0	0	0	0	1	1

Table 19 – Income Level of Homebuyer Assistance Program

The chart below shows the demographic information for the HOME Rental Rehabilitation program.

Income Level (% of Area Median Income)									
	0-30%		30-50%		50-60%		60-80%		Total Households
	White	Minority	White	Minority	White	Minority	White	Minority	
Number of Households	0	0	0	0	0	0	0	1	1

Fair Housing Action Plan Log

Based on the identified potential impediments to fair housing choice and the proposed actions included in Section 7 of the City of Joliet Analysis of Impediments to Fair Housing Choice, the following Fair Housing Action Plan Log has been developed. The format of this log should more easily facilitate the completion of the City's Annual Plan and CAPER documents. Each year during the Annual Plan process, the City will identify the strategies it will undertake to affirmatively further fair housing. At the end of each program year, progress made toward achievement of the strategies will be reported in the City's CAPER.

Date	Impediment	Strategy	Action Taken
9/9/11	1.	I.	Fair Housing Plan Log Created
7/29/12	1.	II.	City contracted with Mullin and Lonergan to update impacted areas and dissimilarity index of the City using updated census data.
9/9/11	2	II.	The City of Joliet has many bilingual employees that provide other language services on an as needed basis. The language requested most often is Spanish.
5/14/12	3.	I & II	Contacted Anne Houghtaling, HOPE Fair Housing Center in an effort to contract for services to implement strategies outlined in Impediment 3, Strategy I and II of the FHAP. HOPE Fair Housing Center declined to assist the City of Joliet while the Evergreen Terrace lawsuit was pending.
7/2/12	3	I & II	Received email from John Petruszak, South Suburban Housing Center after a few emails and conversations regarding a contract for services to implement strategies outlined in Impediment 3, Strategy I and II of the FHAP. South Suburban Housing Center declined to assist the City of Joliet while the Evergreen Terrace lawsuit was pending.
6/6/11	3.	III.	The City of Joliet conducted two free Landlord Conferences designed to assist Landlords in understanding their rights and responsibilities under the law and new requirements for Rental Properties. The training included an opening session followed by important break-out workshops with Joliet Police, Illinois Department of Human Rights, Eviction Attorney Michael Gorcowski, Housing Authority of Joliet, University of Illinois Extension Office and the Will County Center for Community Concerns. Topics covered included tips on avoiding legal problems, Fair Housing, new ordinances, property maintenance and available grants. The conference was held at the Jacob Henry Mansion Victorian Ballroom, Joliet, IL. Over 200 landlords attended the conference. Every landlord in the Rental Inspection Program received a postcard, letter and telephone call inviting them to the conference. This was also completed

in 2012, 13, 14 and 2016.

9/9/11 4 I. The City of Joliet has been a leader in Section 3 compliance. The City of Joliet reported in its 2010 Consolidated Annual Performance and Evaluation Report that 84% of NSP funding was contracted to a Section 3 business concern and 41% of new hires were Section 3 residents. The City of Joliet accomplishes this by providing contractor outreach and a Section 3 business concern preference in contract bidding. Preference for Section 3 continues to date.

6/8/11 4 I. The City of Joliet hosted a Complying with Section 3 Requirements at City Hall with local CHDO's and the County of Will. All key staff was in attendance. Technical Assistance was provided by HUD.

8/4/11 4. I. The City of Joliet supported a Get-On-Board Business to Business Exchange Workshops Coming to Joliet. The City of Joliet is a proud partner in planning the upcoming Business to Business Exchange events to prepare contractors and area disadvantaged business owners for the upcoming \$42 million Multi-Modal Transportation Center Project.

The first event, a Disadvantaged Business Roundtable (DBE) was held on Thursday August 4, 2011 from 4-7pm at the Joliet Area Historical Museum, 204 N. Ottawa Street, Joliet. Over 50 registered for this event that showcased leaders in the industry and covered such topics as: Bidding, Insurance and Bonding and Financing

2/3/11 4. I. The City of Joliet supported the Illinois Department of Transportation DBE Certification Workshop for Illinois Small Business Owners on Thursday, February 3, 2011.

The workshop specifically targeted Disadvantaged Business Enterprises (DBE), Minority Business Enterprises (MBE), and Women Business Enterprises (WBE) with helpful tips and the opportunity to meet IDOT and City of Joliet Officials. Area small business owners were given instruction on how to do construction-related business with state and local government, and achieve DBE, MBE, and WBE Certification Tips, as well as tips on how to navigate IDOT's website for information.

3/8/11 4. I. The City of Joliet supported the Illinois Department of Transportation DBE Certification Workshop for Illinois Small Business Owners on March 8, 2011.

The workshop specifically targeted Disadvantaged Business Enterprises (DBE), Minority Business Enterprises (MBE), and Women Business Enterprises (WBE) with helpful tips and the opportunity to meet IDOT and City of Joliet Officials. Over 50 area small business owners were given instruction on how to do

construction-related business with state and local government, and achieve DBE, MBE, and WBE Certification, as well as tips on how to navigate IDOT's website for information.

- 4/19/11 4. I. The Housing Authority of Joliet hosted a Section 3/ DBE Certification Application Assistance Workshop. The Section 3/DBE Application Assistance Workshop was hosted by the Housing Authority of Joliet with assistance from the College of DuPage County's PTAC, Joliet Junior College's Small Business Development Center, The Small Business Administration and ACCION Chicago.
- 5/25/11 4. I. The Housing Authority of Joliet hosted a Section 3 Education Summit for local contractors.
- 6/9/11 4. I. A DBE Application Assistance Workshop was hosted by the Housing Authority of Joliet with assistance from the College of DuPage County's Procurement Technical Assistance Center and Unity Community Development Corporation.
- 7/19/11 4. I. The Housing Authority of Joliet hosted a Resident Information Session regarding Employment and Training Opportunities through HUD Section 3.
- 7/20/11 4. I. The Housing Authority of Joliet hosted a Resident Information Session regarding Employment and Training Opportunities through HUD Section 3.
- 7/26/11 4. I. The Housing Authority of Joliet hosted a Resident Information Session regarding Employment and Training Opportunities through HUD Section 3.
- 8/16/11 4. I. The City of Joliet supported a Business to Business Exchange Event. The event focused on coordinating networking connections between over 50 prime construction and transportation exhibitors with over 100 attending sub-contractors and Disadvantage Business Enterprise groups from the greater Will County area. The event was hosted in partnership with the Illinois Department of Transportation, City of Joliet, Cosmopolitan Chamber of Commerce, Joliet Region Chamber of Commerce, Joliet Black Chamber of Commerce, Will County CED, and Joliet Junior College. The "Get On Board" event was sponsored by PNC Bank, Best Buy, Progress Rail Services, Union Pacific, and BNSF.
- 7/19/16 4. II. Revised bidding policy to include notification to the following agencies for projects: Illinois Department of Commerce and Community Affairs, Contractors Association of Will and Grundy Counties, Bureau of Finance - W-MBE Outreach and Solicitation,

DCEO -Women's Business Development, Joliet Junior College, Illinois Small Business Development Center at Governors State University, and Resource Center for the Westside Communities.

- 11/7/12 4. II. The City has an active partnership with BMO Harris Bank N. A., First Mortgage Corporation.
- 9/9/11 4. II. The City of Joliet committed \$50,000 in the 2011 Action Plan for a downpayment assistance HOME activity. A total of \$50,000.00 of Program Year 2011 HOME funds have been allocated for this activity. The Illinois Housing Development Authority has also approved a funding Agreement providing \$200,000.00 to fund a second mortgage for each home. This is a 30 year balloon with zero percent (0%) interest rate. Additionally, \$30,000.00 in grant funds for closing cost assistance from IHDA was approved. The grant portion is forgiven over a five year term. Each homebuyer is required to provide \$2,500.00 in down payment and qualify for a mortgage loan. The program will assisted 10 buyers. Of the 10 buyers, 4 were Hispanic, 1 was African American and 5 were Caucasian. This project was completed on 9/27/12 and none of the minority participants moved into an impacted area. The City of Joliet 2012 and 2013 Action Plan includes \$50,000 in HOME downpayment assistance. In 2015 Joliet committed an additional \$650,000 in HOME funds to downpayment assistance.
- 4/16/14 4. II. Met with the Staff of Wells Fargo and discussed their assistance program to buyers who are not ready for homeownership and agreed to follow-up on ways to work with local Housing Counseling Agencies to assist buyers.
- 4/19/11 4. III. The City of Joliet ceded \$6,026,560.00 in Volume Cap for the Assist Program. The Assist Program provides 3% cash assistance to homebuyers at a low interest rate from local lenders. City has continued to cede funds annually.
- 1/10/12 4. III The City of Joliet passed an ordinance authorizing the execution and delivery of an Intergovernmental Cooperation Agreement for the issuance of Mortgage Credit Certificates. City has continued to cede funds annually.
- 4/11/12 4. III. The City of Joliet ceded \$4,006,135.00 in Volume Cap for the Assist Program. The Assist Program provides 3% cash assistance to homebuyers at a low interest rate from local lenders.
- 4/16/14 4. III. The City of Joliet ceded Volume Cap for the Assist Program. The Assist Program provides 3% cash assistance to homebuyers at a low interest rate from local lenders.

7/19/16	4.	III.	The City in cooperation with the Will County Center for Community Concerns, Illinois Association of REALTORS, First Midwest Bank and Standard Bank and Trust hosted a Homebuyer Fair at Joliet West High School this past Spring. The event brought over 150 potential homebuyer families to the event to learn about home buying.
4/16/14	4.	II-III	Requested info from WCCCC.
5/2/14	4.	II-III	See stats from WCCCC under Goal #12. Strategy I
4/19/11	5.	I.	The City of Joliet set-aside \$269,433.00 in Program Year 2011 HOME funds to be allocated for the construction/rehabilitation/ purchase of 2 rental units.
11/7/12	5.	I.	The City of Joliet set-aside \$257,000.00 in Program Year 2012 HOME funds to be allocated for the construction/rehabilitation/ purchase of 2 rental units.
11/7/12	5.	I.	The City of Joliet set-aside \$257,000.00 in Program Year 2013 HOME funds to be allocated for the construction/rehabilitation/ purchase of 2 rental units.
1/03/12	5.	II.	Began the community dialogue necessary to develop and adopt an inclusionary zoning ordinance and provide an incentive for developers to offer a percentage of housing units in new residential subdivisions to be set aside as affordable for LMI households at CAPER Public Hearing.
12/12/11	5.	II.	Staff attended a training entitled, Affirmatively Furthering Fair Housing Training, administered by Prairie State Legal Services.
3/26/12	5.	II.	Staff attended the Will County Continuum of Care meeting that included a training administered by Prairie State Legal Services on Fair Housing.
6/20/12	5.	II.	City of Joliet staff attended the Will County Fair Housing Training Event administered by Diversity, Inc.
12/9/14	5.	II.	Staff hosted AFFH seminar at City Hall lead by SSHC and Open Communities.
7/21/16	5.	II.	Staff hosted an information call with affordable housing providers, Housing Authority, lenders, non-profits and Legal Aid to discussion the Illinois Abandoned Housing Rehabilitation Act.

4/16/14 6. I-IV Emailed HAJ for an update.

4/21/14 6. I-IV Received email from HAJ.

Goal	Strategies to Meet Goals	Responsible Entities	Benchmark	Proposed Year of Completion	Proposed Investment	Date Completed
Impediment #6: The City's supply of accessible housing units that are affordable to people with disabilities is inadequate to meet demand.						
Increased supply of accessible housing units that are affordable to people with disabilities especially residents of public and assisted housing communities.	I. HAJ should complete its Section 504 Needs Assessment, establish a Transition Plan to achieve full compliance within a reasonable period of time.	HAJ	Completed Section 504 Needs Assessment and Transition Plan adopted by HAJ	2011	\$22,400 (cost of assessment completed by James Childs Architects)	May 6, 2011
	II. HAJ should apply the minimum set-asides of accessible units; require accessible units in all assisted housing projects including those financed with non-federal funds	HAJ	Accessibility Standards applied to all new housing developed by HAJ, regardless of funding source	2012 and annually thereafter	\$1.8MM – estimated cost for <u>ALL</u> HAJ sites to be in compliance with Section 504 of the Rehabilitation Act of 1973.	In Progress
	III. HAJ should complete the Liberty Meadows Estate Development	HAJ	Remaining 42 units of affordable housing are constructed and occupied	2011-2013	\$8.9MM (total development cost)	2012 – of 42 units, 11 are adaptable and 4 are fully accessible
	IV. HAJ should collaborate with local advocacy organizations that can assist	HAJ Will-Grundy CIL South Suburban	Review HAJ Policy	2011 and annually thereafter	\$0	Ongoing This year, we have met on April 8 th and plan to

	persons with disabilities who are being threatened with eviction for reasons related to their disabilities	Housing Center				meet again on April 24 th .
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1/03/12 6. III. The Housing Authority of Joliet has completed Phase II of the Liberty Meadows Estates Subdivision.

1/03/12 6. V. As part of an NSP 3 allocation from the State of Illinois 3 single-family visitable homes will be constructed in the City of Joliet.

4/16/14 6. V. All Cornerstone Homes constructed with HOME funds are accessible and visitable.

4/16/14 6. V. All IHDA projects require visitability on new construction and where feasible on rehabs.

4/16/14 6. VI. HUD requires 20% of all projects that are + units be adaptable.

1/03/12 6. VI. As part of an NSP 3 allocation from the State of Illinois 1 single-family adaptable home will be constructed in the City of Joliet.

1/03/12 7. I. City contracted with Mullin and Lonergan to update impacted areas and dissimilarity index of the City using updated census data.

5/8/12 7. II. The City has committed \$185,468.18 for the construction of two 6 bedroom group homes in non-impacted areas of the City of Joliet.

1/03/12 7. II. The City of Joliet set-aside over \$250,000.00 in Program Years 2011, 2012 and 2013 HOME funds to be allocated for the construction/rehabilitation/ purchase of 2 rental units.

7/19/12 7. II. The City committed backlog of HOME funds for rehab rental of Cornerstone properties.

- 1/03/12 7. III. The City of Joliet will rehabilitate and sell two homes as part of NSP1 via the Multiple Listing Service and local REALTORS.
- 1/03/12 7. V. The City of Joliet has created a map to show HOME, CDBG and NSP investments for inclusion in the 2012 CAPER.
- 1/03/12 8. I. These activities will begin at the conclusion of the Evergreen Terrace litigation.
- 1/03/12 8. II. These activities will begin at the conclusion of the Evergreen Terrace litigation.
- 1/03/12 8. III. These activities will begin at the conclusion of the Evergreen Terrace litigation.
- 1/7/14 8. III. On November 5, 2013 the Mayor and City Council of the City of Joliet approved the Settlement Agreement with the Department of Housing and Urban Development in the Evergreen Terrace Condemnation proceedings. This addition to the Fair Housing Action Plan Log modifies the 2011 Analysis of Impediments to Fair Housing Choice to reflect the obligations that are undertaken as part of the settlement.
- 1/03/12 8. IV. These activities will begin at the conclusion of the Evergreen Terrace litigation.
- 1/03/12 10. I. & II. City staff met with Beth Gonzalez, PACE on December 13th at 9 a.m.
- 11/14/12 10. I & II The City of Joliet recently renewed its Para Transit Local Share Agreement with the Kendall Area Transit (KAT) Dial-A-Ride System for the calendar year 2013. The agreement with the KAT project will service the over 3,900 Joliet residents within Kendall County with paratransit transportation, including door-to-door and curb-to-curb pick up.
- KAT provides transit service in the Kendall County area that is reliable, flexible, and financially sustainable, while satisfying the various mobility needs of the general public and individuals unable to access or operate private automobiles; principally the disabled, low-income, senior and youth populations.
- 6/12/12 12. I. Staff attended, “Loan Applications and Modifications: How to Ensure Your Client’s Fair Lending Rights are Preserved” on Tuesday, June 12, 2012 at The John Marshall School of Law, Chicago provided by the National Fair Housing Alliance.
- 4/16/14 12. I. Requested info from WCCCC.

4/25/14 12. I. The Will County Center for Community Concerns reported these services to residents with Joliet addresses.

Stats from 1/1/2013 – 12/31/2013

Joliet - Hardest Hit 21 Funded

Joliet - Counseling

22 – Brought mortgage current with CSBG funds
14 – Forbearance / payment arrangement agreements
1 – Deed in Lieu
1 – Mortgage foreclosed
5 – Mortgage modified
7 – Purchased home
20 – Never completed counseling
47 – Still being counseled

Stats from 1/1/2013 – 12/31/2013

Plainfield - Hardest Hit 15 Funded

Plainfield - Counseling

5 – Brought mortgage current with CSBG funds
3 – Mortgage modified
1 – Purchased home
3 – Never completed counseling
9 – Still being counseled

The Will County Center for Community Concerns self-reporting population service data reveals the following statistics:

45.7% White
47.2% Black or African American
19% Hispanic

The racial and ethnic data above is across all of the WCCCC services.

5/14/12 12. II Contacted Anne Houghtaling, HOPE Fair Housing Center in an effort to contract for services to implement strategies outlined in Impediment 12, Strategy II of the FHAP. HOPE Fair Housing Center declined to assist the City of Joliet while the Evergreen Terrace lawsuit was pending.

7/2/12 12. II Received email from John Petruszak, South Suburban Housing Center after a few emails and conversation regarding a

contract for services to implement strategies outlined in Impediment 12, Strategy II of the FHAP. South Suburban Housing Center declined to assist the City of Joliet while the Evergreen Terrace lawsuit was pending.

7/9/12 12. II Contacted Spencer M. Cowan, Woodstock Institute regarding a contract for services to implement Impediment 12, Strategy II. No CDBG funding is available to move forward with this contract.

7/19/16 12 III. The City in cooperation with the Will County Center for Community Concerns, Illinois Association of REALTORS, First Midwest Bank and Standard Bank and Trust hosted a Homebuyer Fair at Joliet West High School this past Spring. The event brought over 150 potential homebuyer families to the event to learn about home buying.

5/1/12 13. I City of Joliet provided a press release to support the efforts of the Illinois Housing Development Authority's (IHDA) \$345 million campaign to provide homeowners with the financial planning tools they need to achieve long-term financial stability. The program is called the Illinois Hardest Hit Program and Joe McGavin from IHDA presented at a City Council Meeting.

DRAFT

2016 Landlord's Conference



Information

- * What is NOPT?
- * How can we help?
- * Available tools
- * New laws

What is NOPT?

DRAFT

NOPT Areas

- * Broadway- (Evergreen Terrace)
- * Cathedral
- * Joliet/McDonough
- * North Broadway
- * Forest Park
- * St. Pats
- * Second/Richards
- * North Central
- * Far West / Essington Road Business District

Available tools for landlords

Landlord training manual

Free eviction forms / lease agreements

Trespass agreements

Ban letters

Tenant screening



JOLIET POLICE DEPARTMENT

Working with the community for a safe city.

WELCOME

Welcome to the Joliet Police Department's website. The mission of the Joliet Police Department is to enhance the quality of life in the City of Joliet by working with the community for a safe city. We pledge to enforce the laws, preserve the peace, reduce fear, and provide a safe environment in which to live, work and recreate, and to do so within the framework of the United States Constitution. We are committed to providing the highest quality of police service to our community.

We hope that you find this website helpful and informative. Here, you'll find information about our department, get tips on what to do in an emergency, gain access to our online reporting system and interactive crime map, and much more.

CONTACT US

Emergency: 9-1-1
General: (815) 724-3100
Non-emergency: (815) 726-2491

UPCOMING EVENTS



"Gangs: Awareness, Prevention, Intervention," is an educational book that provides details about the tattoos, clothing, graffiti, and hand signals that identify the main gangs operating in Will County. More importantly, the book discusses the means by which street gangs recruit members, and it outlines strategies and services aimed at steering at-risk teenagers away from gang influences. This book was provided by the Will County State's Attorney's Office.

 **Jamie Van Byssum Named Telecommunicator of the Year**
April 18, 2016 - 2:15 pm

Halloween Safety Tips

This flyer provides Halloween safety tips for children and parents.

Illinois Domestic Violence Victim Information Form

Landlord Training Manual

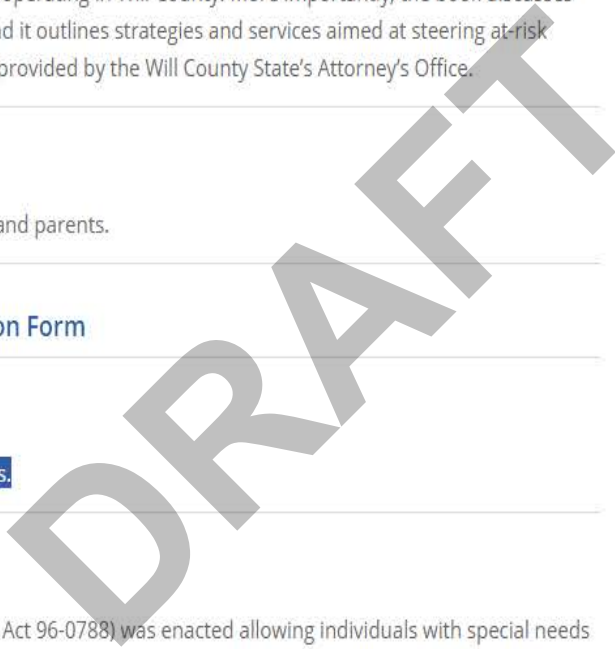
A practical guide for landlords and property managers.

Premise Alert Notification Form

The Illinois Premise Alert Program (founded by Public Act 96-0788) was enacted allowing individuals with special needs or disabilities, or their guardians, to provide personal information to public safety agencies in the State of Illinois for emergency dissemination to police, fire, and EMS personnel.

Ride-along Release and Covenant Not to Sue

Completion of this waiver is required prior to participating in the Department's ride-along program. The form must be signed and submitted in-person.



LANDLORD TRAINING PROGRAM

KEEPING ILLEGAL ACTIVITY OUT OF RENTAL PROPERTY

A practical guide for landlords and property managers





Crime Map

DRAFT



"Gangs: Awareness, Prevention, Intervention," is an educational book that provides details about the tattoos, clothing, graffiti, and hand signals that identify the main gangs operating in Will County. More importantly, the book discusses the means by which street gangs recruit members, and it outlines strategies and services aimed at steering at-risk teenagers away from gang influences. This book was provided by the Will County State's Attorney's Office.

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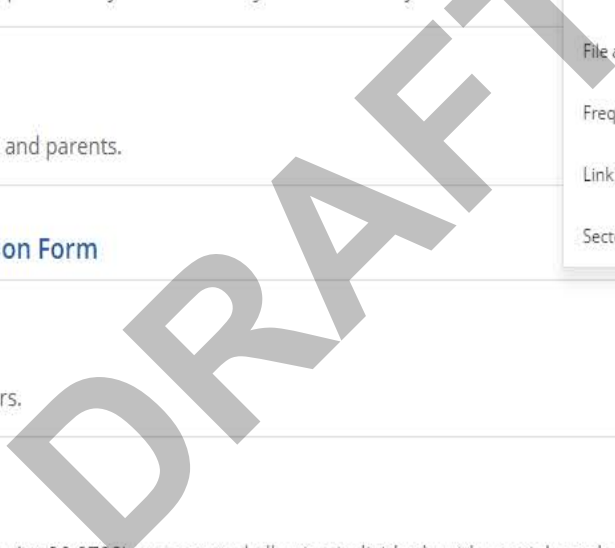
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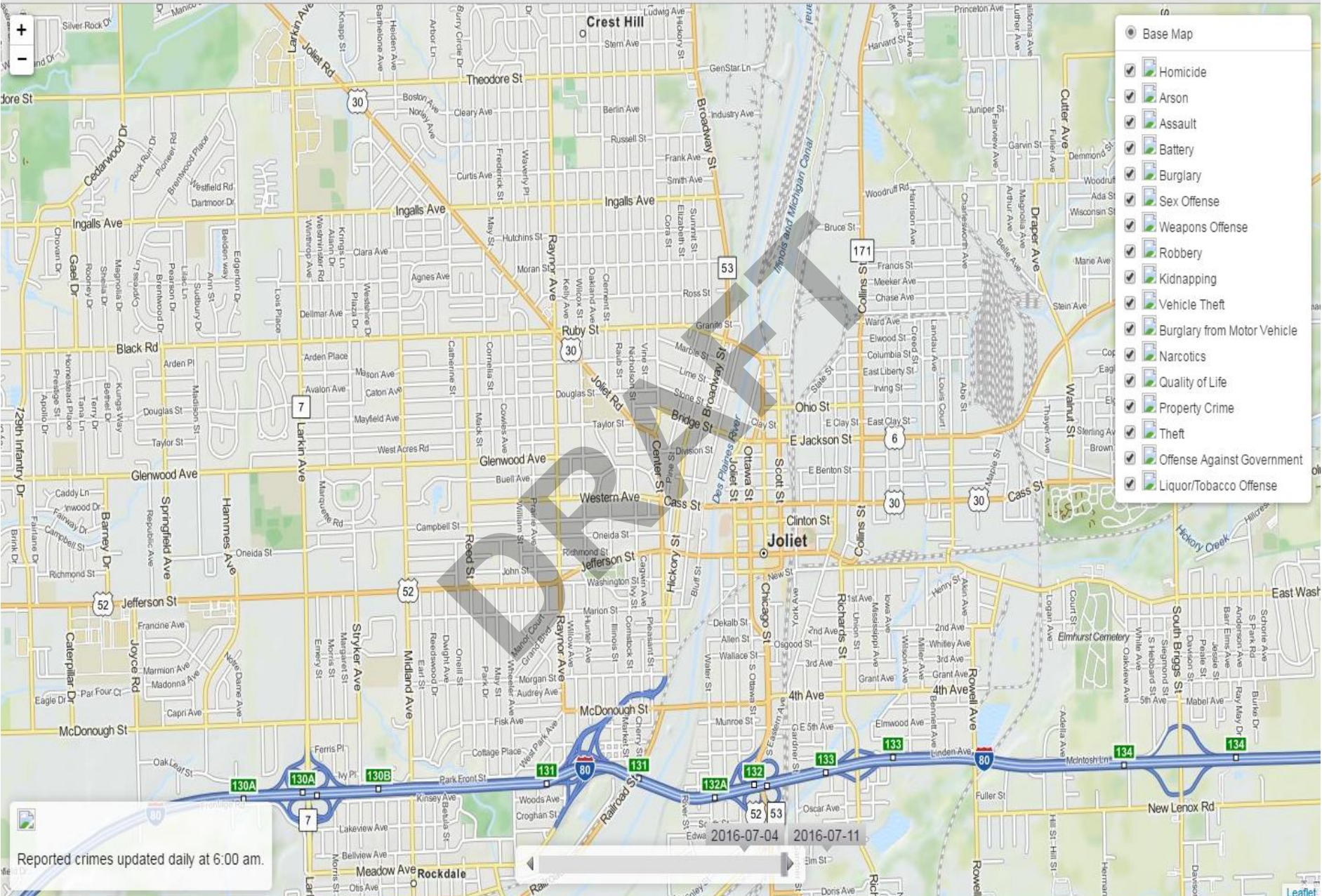
Ride-along Release and Covenant Not to Sue

Completion of this waiver is required prior to participating in the Department's ride-along program. The form must be signed and submitted in-person.

- Annual Reports
- Crime Map**
- Documents
- File a Police Report
- Frequently Asked Questions
- Link Directory
- Sector Maps

nie Van Byssum Named
ecommunicator of the Year
il 18, 2016 - 2:15 pm





- Base Map
- Homicide
- Arson
- Assault
- Battery
- Burglary
- Sex Offense
- Weapons Offense
- Robbery
- Kidnapping
- Vehicle Theft
- Burglary from Motor Vehicle
- Narcotics
- Quality of Life
- Property Crime
- Theft
- Offense Against Government
- Liquor/Tobacco Offense

Reported crimes updated daily at 6:00 am.

2016-07-04 2016-07-11



Nuisance Abatement

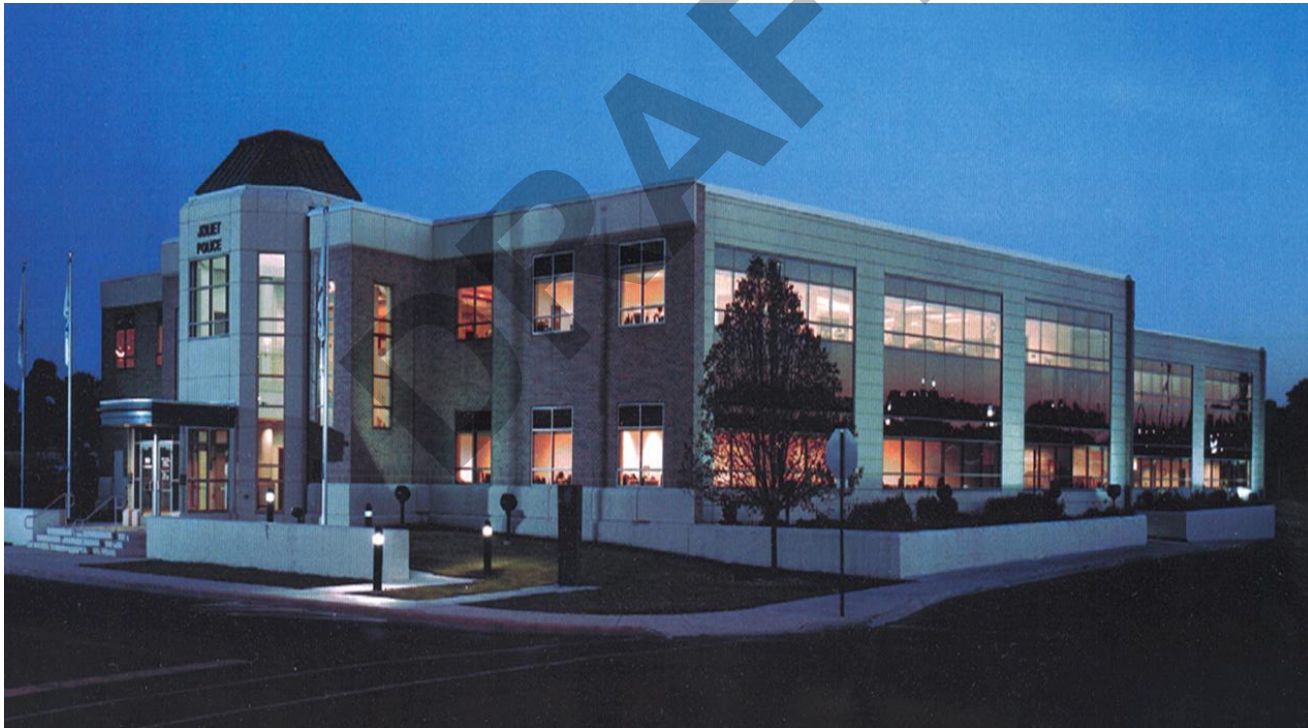
DRAFT

New Laws

- * Vehicle immobilization prohibited
- * Dangerous / Vicious dog ordinance
- * Domestic calls for police service
- * HUD – use of criminal records

Lieutenant Robert Desiderio

815-724-3198



TO YOUR CREDIT



Presented by Mary Morstadt
and Frank Sanchez
Standard Bank and Trust Co.

1



OVERVIEW

- WHAT IS CREDIT AND WHY IT'S IMPORTANT
- WHAT IS A CREDIT REPORT
- WHAT ABOUT CREDIT SCORES
- DISPUTING ERRORS ON CREDIT REPORT
- COMMON MYTHS ABOUT CREDIT REPORTING
- ACTION STEPS TO IMPROVE CREDIT
- DO'S AND DON'TS DURING THE HOME LOAN PROCESS

WHAT IS CREDIT & WHY IT'S IMPORTANT

- OBTAINING GOODS OR SERVICES AND PAYING FOR THEM AT A LATER DATE UNDER AGREED UPON TERMS
- CREDIT CARDS, MORTGAGES, CAR LOANS
- SERVICE CONTRACTS: CABLE, PHONE, UTILITIES
- YOUR FINANCIAL REFERENCES
- IT'S NOT JUST IMPORTANT TO LENDERS, BUT ALSO INSURANCE COMPANIES, LANDLORDS, AND EMPLOYERS
- POSITIVE CREDIT MEANS BETTER TERMS/LOWER COST

WHAT IS A CREDIT REPORT

- A RECORD OF YOUR FINANCIAL ACCOUNTS AND OBLIGATIONS AND THE IDENTIFICATION INFORMATION ASSOCIATED WITH THEM
- SOMETIMES CALLED A CREDIT FILE OR CREDIT HISTORY
- CREDIT REPORTING COMPANIES COLLECT DATA FROM CREDITORS AND PUBLIC RECORDS



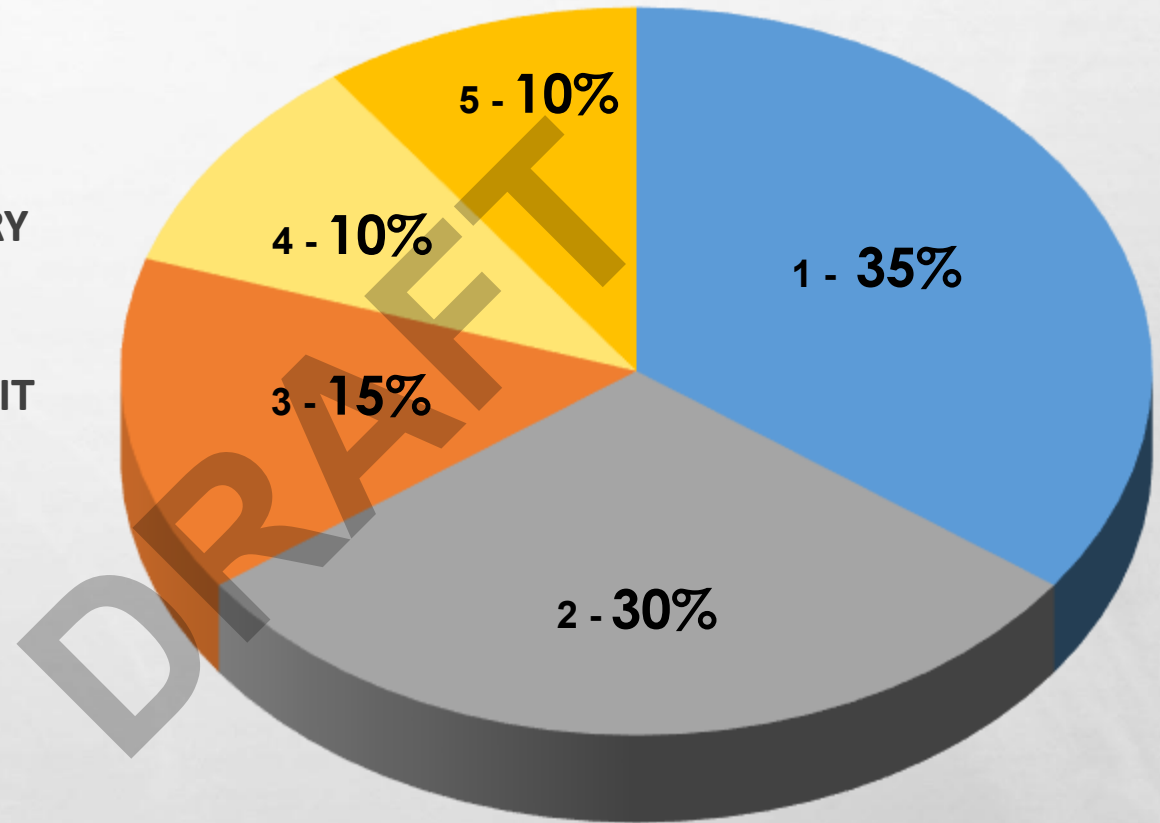
OBTAINING YOUR CREDIT REPORT

- CONSUMERS ARE ENTITLED TO GET A FREE COPY OF THEIR CREDIT REPORT*
 - EQUIFAX, WWW.EQUIFAX.COM, (800)525-6285
 - EXPERIAN, WWW.EXPERIAN.COM, (888)397-3742
 - TRANSUNION, WWW.TRANSUNION.COM, (800)680-7289
- THIS NOTICE IS REQUIRED BY LAW
- YOU HAVE THE RIGHT TO A FREE CREDIT REPORT FROM WWW.ANNUALCREDITREPORT.COM OR (877)322-8228, THE ONLY AUTHORIZED SOURCE UNDER FEDERAL LAW

* Fees may apply for credit scores

CREDIT SCORE COMPONENTS

- 1.** PAYMENT HISTORY
- 2.** DEBT OWED
- 3.** LENGTH/AGE OF HISTORY
- 4.** MIX OF CREDIT
- 5.** INQUIRIES & NEW CREDIT



The 3 bureaus:

Equifax

Experian

Trans Union

The Five Factors of Credit Scoring

1. Payment History – 35% Impact

Paying off debts on time has the greatest positive impact on your credit score. Late payments, judgments and charge-offs all have a negative impact. Delinquencies that have occurred in the last two years carry more weight than older items.

2. Outstanding Balances – 30% Impact

This factor marks the ratio between the amount owed and the remaining available credit. Ideally, the consumer should make an effort to keep balances as close to zero as possible, and definitely below 20 to 25 percent of the available credit limit.

3. Credit History – 15% Impact

This portion of the credit score indicates the length of time since a particular credit line was established. A seasoned borrower will always be stronger in this area.

4. Type Of Credit – 10% Impact

A mix of credit, such as an auto loan and a credit card, is more positive than a concentration of debt from only credit cards.

5. Inquiries – 10% Impact

This percentage of the credit score quantifies the number of inquiries made on a consumer's credit within a twelve-month period. Each new credit inquiry can deduct points from a credit score. Note that personal credit inquiries do not impact scores.

Disputing Errors on Credit Report

1. Make a copy of the report and circle the item(s) you are questioning. Keep your original copy for your own records.
2. Prepare a letter to the Credit Bureau that provided you with the report in question, and request to have the erroneous item(s) removed or corrected. If you have documented proof in support of your claim (i.e. proof of payment) be sure to include a copy of that documentation with your dispute letter. If you've ordered your report directly from the Credit Bureau, fill out the included dispute forms when disputing errors.
3. In addition, prepare a letter to the creditor reporting the item on your credit reports, especially if you feel you are a victim of fraud or identity theft. Inform the creditor that you are disputing an error reported to the Credit Bureau state why the claim is inaccurate, and include any relevant documentation to prove your point.
4. Send your correspondence via certified mail.

NOTE: Disputes affect the loan process and ALL disputes should be resolved prior to starting the mortgage application process.

* (SOURCE: Federal Trade Commission, www.ftc.gov, February 2013) If you find that you have errors on your credit report, you can follow this procedure to correct those errors.

COMMON MYTHS ABOUT CREDIT REPORTING

When paid, the bad debt will go away

The credit reporting company denied me credit

I'm not responsible for those charges on our account

A divorce decree separates joint accounts

Consumers must give their permission for a report to be issued
(employment is the exception)

Requesting your own report and preapproved offers harms your credit history

There is only one credit score and it is on every report

ACTION STEPS TO IMPROVE CREDIT

- VERIFY INFORMATION CONTAINED IN YOUR CREDIT REPORT
- REQUEST CORRECTION OF ANY REPORTING ERRORS (INSTRUCTIONS ON CREDIT ERRORS WEB PAGE AT WWW.FTC.GOV)
- CREATE A PLAN/BUDGET
- BRING ACTIVE PAST DUE ACCOUNTS CURRENT AND MAKE PAYMENTS ON TIME
- PAY DOWN DEBT – KEEP BALANCES BELOW 25% OF CREDIT LIMIT
- LIMIT APPLICATIONS FOR NEW REVOLVING DEBT

ACTION STEPS TO IMPROVE CREDIT

- DO NOT CLOSE EXISTING ACCOUNTS
 - DOING SO MAY INCREASE YOUR BALANCE TO CREDIT LIMIT RATIO
 - DOING SO MANY ELIMINATE “GOLDEN” AGED ACCOUNTS
- WORK WITH QUALITY LENDERS AND CREDIT COUNSELORS
- OPEN BANK CHECKING AND SAVINGS ACCOUNTS
- CONSIDER CREDIT BUILDER PRODUCT IF YOU NEED TO BUILD OR RE-BUILD CREDIT

Stop by Standard Bank's booth for your copy of
“10 Steps to Jumpstart Your Credit”

Do's and Don'ts During the Home Loan Process

Each lender has different credit guidelines to follow. Some lenders are required to order a credit report a second time prior to loan closing, which is why it is crucial to avoid certain credit behaviors during a loan process. The following tips are examples of some key credit behaviors during a loan process:

DO SIGN-UP FOR CREDIT MONITORING so that you can watch your credit from shopping to closing. For a small fee, usually less than \$15 per month, many companies and even the CRAs themselves offer monthly credit monitoring services to inform you of any new credit activity that may impact your scores. Credit monitoring is especially helpful to detect the first signs of identity theft.

DO PAY BILLS ON TIME. Stay current on existing accounts and avoid any late bill payments.

DON'T APPLY FOR NEW CREDIT. New credit inquiries can negatively impact scores. Depending on elements in your current credit report, a score can drop as much as 15 points for a single credit inquiry.

DON'T MAX OUT YOUR CREDIT CARDS. Use credit modestly during the loan process, and avoid major credit purchases. Balances exceeding 30 percent of the total available credit line can bring credit scores down. This includes transferring debt from one card to another, which will impact the total available credit per card.

DON'T CLOSE CREDIT ACCOUNTS. Closing a credit card will adjust the total amount of available credit, which will impact credit scores. Also, closing a card may impact other factors to your score such as the length of your credit history.

FINALLY, DO STAY IN TOUCH WITH YOUR LOAN AND REAL ESTATE PROFESSIONALS.

Consult your mortgage or real estate professional with questions about whether a specific action can affect your credit reports or scores during the loan process.

THANK YOU

GRACIAS





**INTERESTED
IN BUYING A HOME,
BUT NEED HELP?**



**CITY OF JOLIET
HOUSING EXPO**

**April 9th, 9am-Noon
Joliet West High School
401 N Larkin Avenue**

JOLIET

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**REGIONAL
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AVOID TENANT NIGHTMARES

Does your Applicant have a **Felony Criminal Record?**

Has your Applicant ever been **Evicted in Illinois?**

Is your Applicant a **Registered Sex Offender?**

Has your Applicant filed for **Bankruptcy?**

These are four of the top indicators that your Applicant may be a

NIGHTMARE TENANT!!!

SUBURBAN P.I. INC. has the researchers, the expertise, and the experience to provide you with the information you need to make an informed decision about your Applicant. We are a local, family owned and operated Detective Agency, with investigators drawn from Law Enforcement, Business, Security, and the Legal Profession. Let Suburban P.I. Inc. solve the mystery of Tenant Screening for you.

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OFFICE: 630-420-2400

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Register today!

Or call 815-724-4100



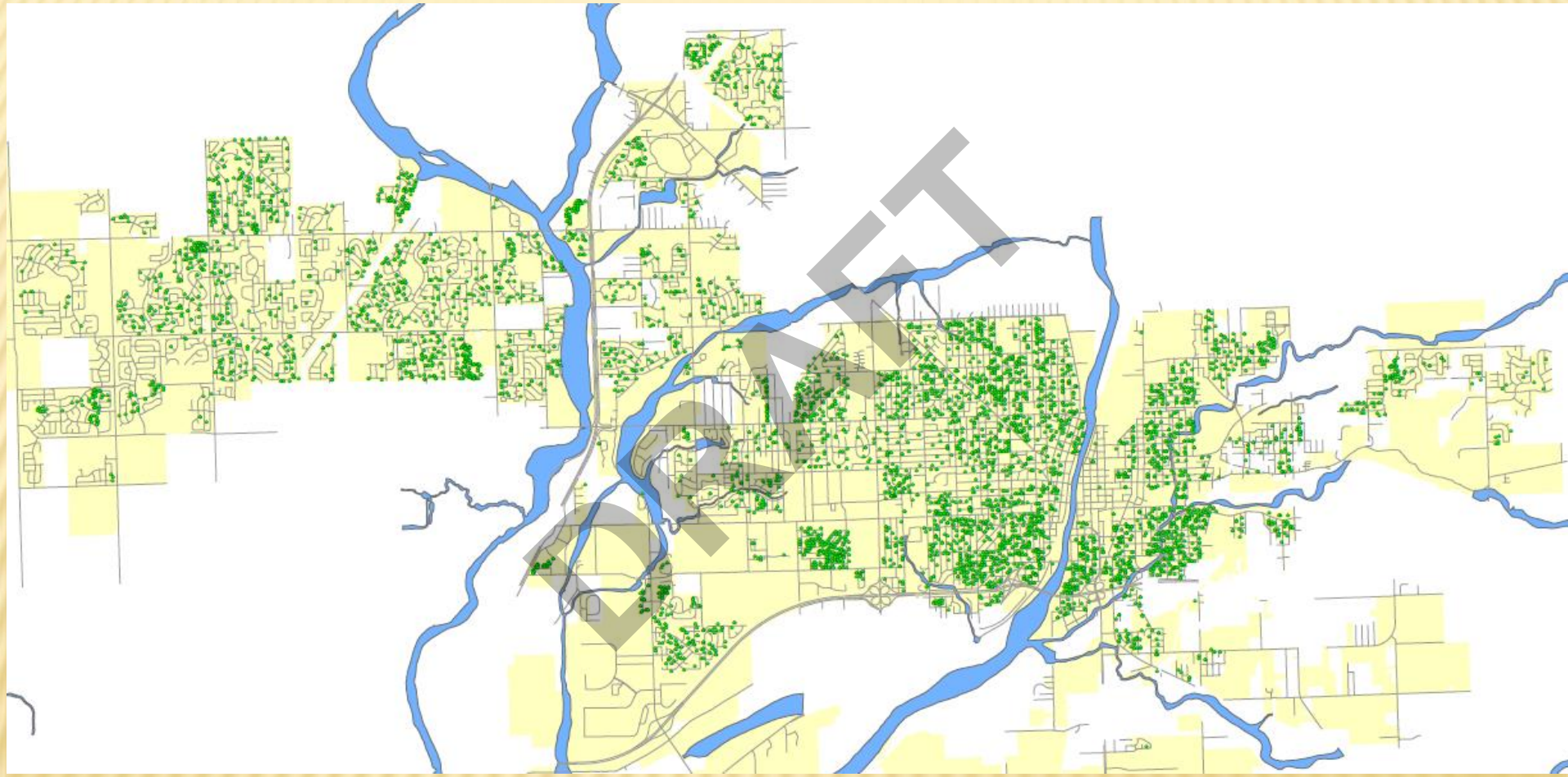
Rental Inspection Program

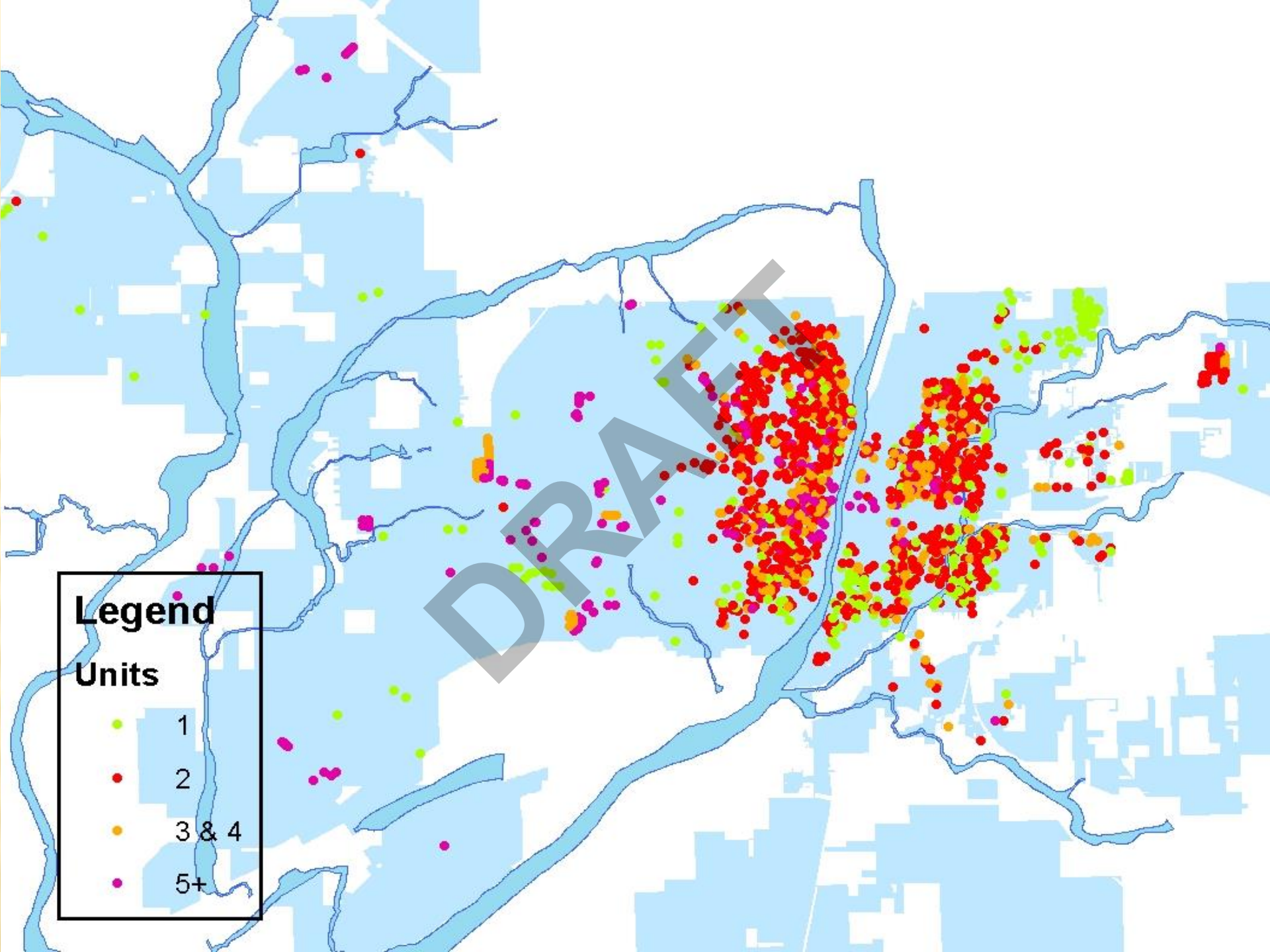
Total Buildings

2,073

Total Units

10,169





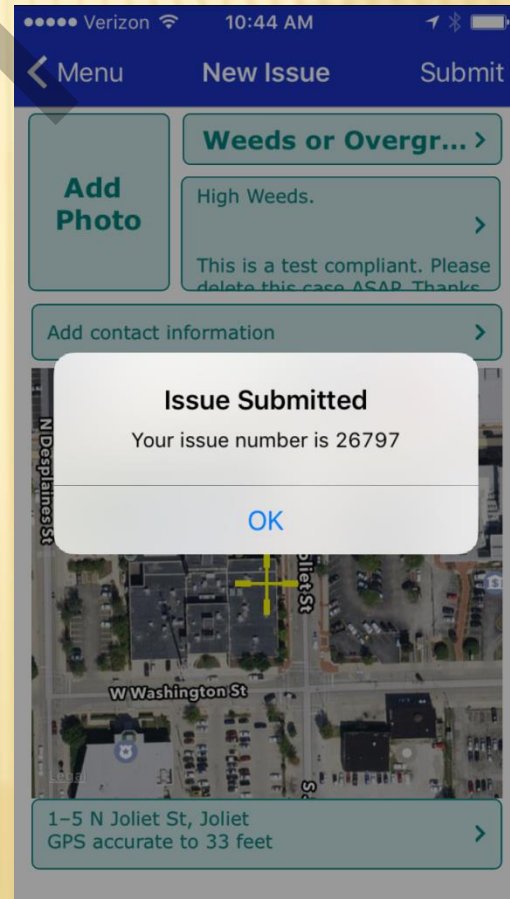
Legend

Units

- 1
- 2
- 3 & 4
- 5+



GoRequest



JOLIET CUSTOMER SERVICE 815-724-3820

- ✘ Don't touch any buttons. Stay on the line.

DRAFT

JOLIET CUSTOMER SERVICE 815-724-3820

- ✘ The property owner is ultimately responsible for any municipal services provided to the property, regardless of the name on the bill. Per the ordinance, these services are a continuous lien on the property. If a tenant moves and leaves an unpaid balance, this amount gets transferred to the landlord. No new tenants will be able to register to receive the bill until any delinquent amounts are paid.

JOLIET CUSTOMER SERVICE 815-724-3820

- ✘ Landlords can contact our department to find out if there are any unpaid water bills before returning the renter's security deposit.

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JOLIET CUSTOMER SERVICE 815-724-3820

- ✘ Multi-unit properties are subject to disconnection for non-payment, even if only one of the units is delinquent. If the meter is not accessible by the tenants, the landlord can coordinate to have a single unit turned off at the meter, keeping in mind that:
 - + The landlord cannot shut off the water before the date on the shut off notice
 - + The landlord will have to verify that no payment has been received by the city prior to shutting off the meter valve
 - + The landlord will have to notify the city when the water has been shut off



Joliet Landlord Conference

Sue Miller, Managing Broker

Coldwell Banker Honig - Bell

ABR, BPOR, CRS, GRI, ePRO, LTG,
PMN, SFR, SRS



Here's the Plan...

- Joliet Market Update
- 10 Common Fair Housing Mistakes
- Federal Fair Housing
- Illinois Human Rights Act
- HUD Criminal Background Info
- Q & A



What's up with Joliet Rentals?

- 322 residential rentals rented in the last 12 months (MRED statistics/REALTORS)
- Average Rent Price was \$1404/month
- Average market time was 36 days on market
- Highest rent price was \$2350/month
- Lowest rent price was \$525/month



What's available for rent now?

- 38 residential rentals are currently available in the multiple listing service.
- Highest rental price is \$2200/month
- Lowest rental price is \$675/month
- Average rental price is \$1539/month
- Average marketing time is 44 days

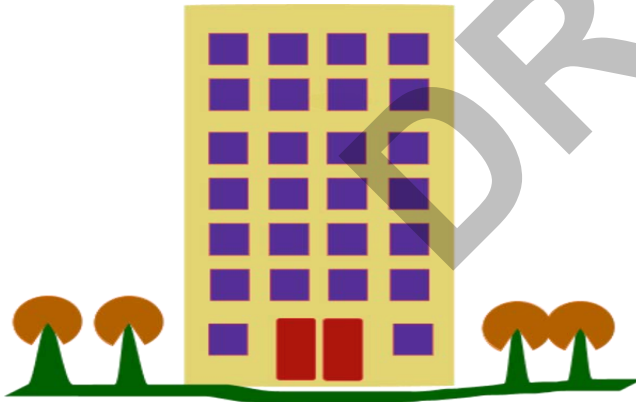


Rental Market Absorbption Rate

- So, if 322 residential rentals have rented in the last 12 months, and
- There are only 38 currently being marketed,
- There is a 1.4 month supply of homes available to current prospective renters.
- Clearly, these stats come from the MLS which does not have the entire market

Rental Market

- Clearly, the Joliet rental market is robust!



What about Homes for Sale?

June Median Sales Price



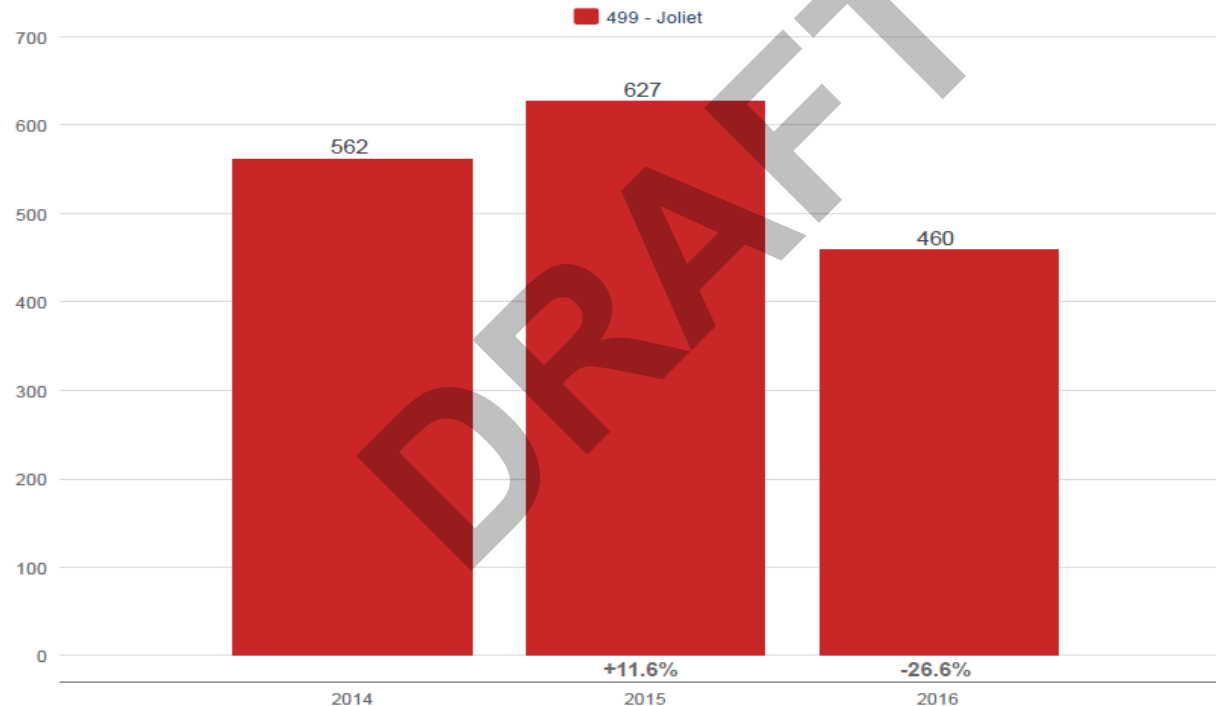
499 - Joliet: Attached Single-Family & Detached Single-Family

Each data point is 12 months of activity. Data is from July 5, 2016.

All data from MRED. Data deemed reliable but not guaranteed. Powered by 10K Research and Marketing.

Number of Homes for Sale

June Homes for Sale



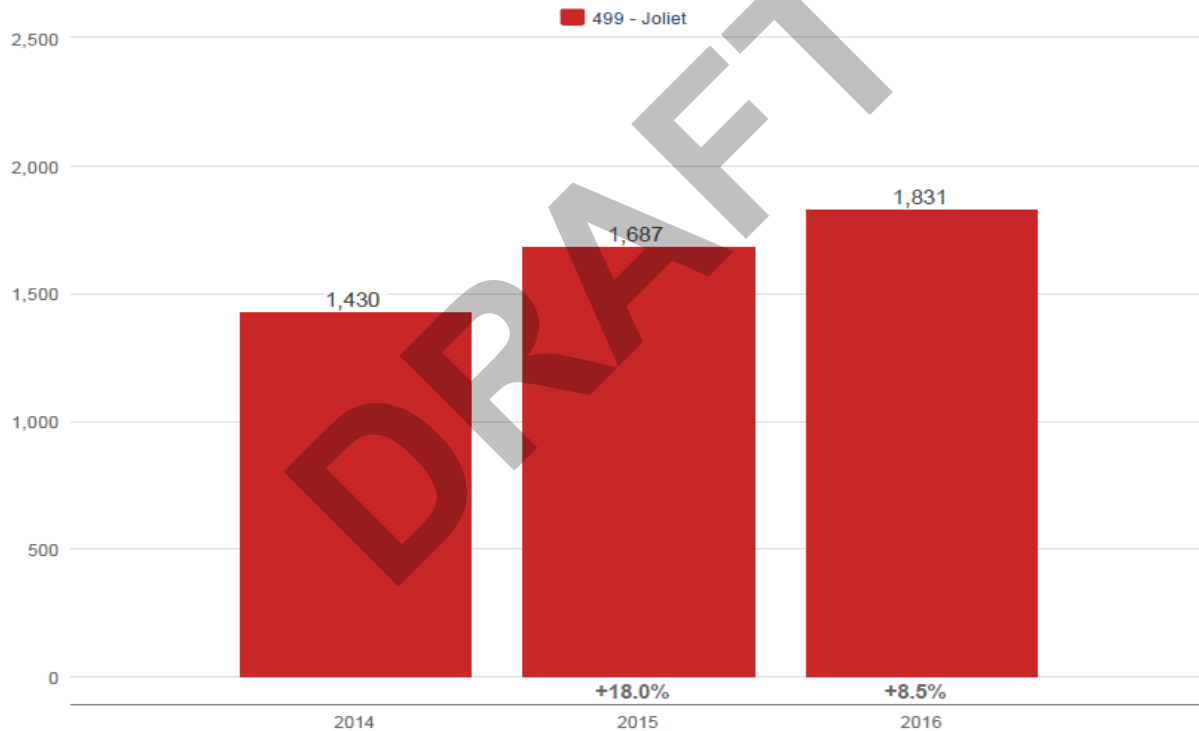
499 - Joliet: Attached Single-Family & Detached Single-Family

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Homes Under Contract

June Under Contract



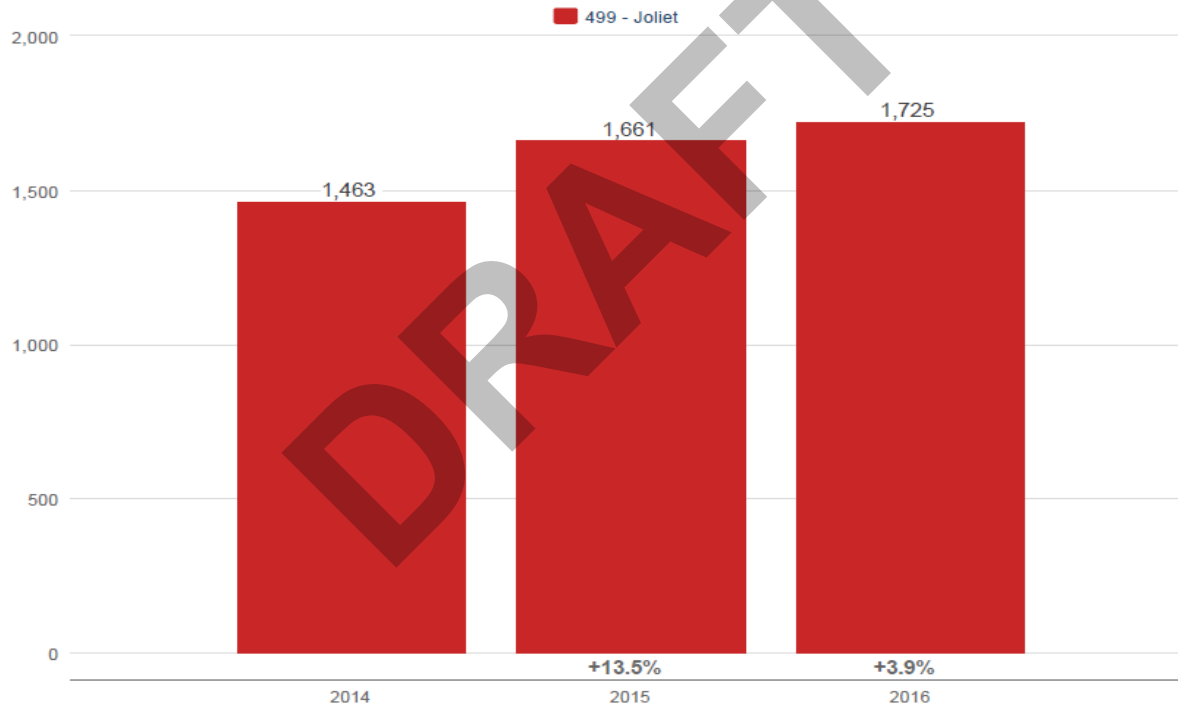
499 - Joliet: Attached Single-Family & Detached Single-Family

Each data point is 12 months of activity. Data is from July 5, 2016.

All data from MRED. Data deemed reliable but not guaranteed. Powered by 10K Research and Marketing.

Number of Homes Closed

June Closed Sales

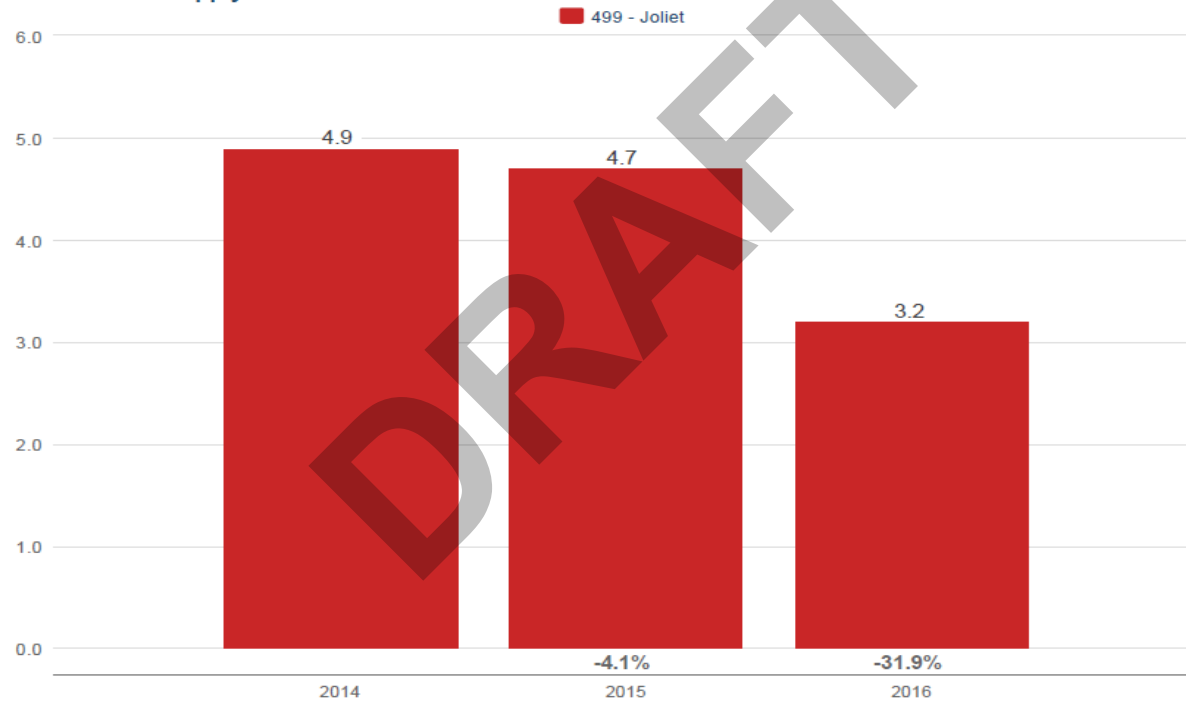


499 - Joliet: Attached Single-Family & Detached Single-Family
Each data point is 12 months of activity. Data is from July 5, 2016.

All data from MRED. Data deemed reliable but not guaranteed. Powered by 10K Research and Marketing.

Supply of Homes for Sale

June Months Supply of Homes for Sale



499 - Joliet: Attached Single-Family & Detached Single-Family

Each data point is 12 months of activity. Data is from July 5, 2016.

All data from MRED. Data deemed reliable but not guaranteed. Powered by 10K Research and Marketing.



So, what is the message?

- There are only 1.4 months of supply of residential rental properties available
- There are 3.2 months of supply of residential properties for sale
- **Both of these “absorbtion rates”** support a strong real estate market

Message, Part 2

- Strong real estate markets suggest:
 - Perfect time for capital improvements
 - Perfect time for beautification projects
 - Increasing property value
 - Increasing rents
 - Happy Landlording!



Let's shift gears...

Top 10 Fair Housing Mistakes

- 10. Prohibiting children from certain **activities, such as stating that “Children may not ride bicycles on the sidewalk”.**
- It is illegal to treat households with children differently than households without children. **The community rule should be stated, “No bicycles on the sidewalks.”**

Top 10 Fair Housing Mistakes

- 9. Asking a prospective resident, “How many kids do you have?” or “Are you pregnant?”





Top 10 Fair Housing Mistakes

- 8. Failing to research whether or not there are additional protected classes **beyond the “Federal Seven”** in your state, city or local area.

Top 10 Fair Housing Mistakes

- 7. Failing to document what rent specials were offered to each prospective resident.



Top 10 Fair Housing Mistakes

- 6. Declining a rental application for any other reason than the prospective resident not meeting your states qualification criteria.



Top 10 Fair Housing Mistakes

- **5. Denying a disabled resident's** request for an assigned parking spot because you have existing handicap spots that you think should suffice.



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Top 10 Fair Housing Mistakes

- 4. Refusing to allow a resident to have a service animal because your community does not allow pets.



Top 10 Fair Housing Mistakes

- 3. Evicting a “hoarder” instead of accommodating them for their disability.



Top 10 Fair Housing Mistakes

- 2. Allowing the maintenance team to choose which service request to respond to next, in no particular order.



Top 10 Fair Housing Mistakes

- 1. Failing to train all associates, and yourself, who interact with customers and tenants, including your maintenance team members, on Fair Housing laws.





Let's Review "Federal Seven"

- Race
- Color
- Religion
- Sex
- Handicap
- Familial Status
- Nationality



Illinois Human Rights Act

- Age
- Marital Status
- Military Discharge
- Sexual Orientation
- Ancestry
- Orders of Protection



Cook County (Fed, State, +)

- Source of Income
- Parental Status
- Housing Status
- Gender Identity



Joliet

■ ?

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Fair Housing Act: Criminal History Based Practice/Policy

- HUD urges housing providers to exercise caution when implementing criminal history policies or practices used in making housing decisions.
- Based on Supreme Court decision last summer
- National Association of REALTORS Legal Affairs Department issued White Paper



Fair Housing Act: Criminal History Based Practice/Policy

- In a nutshell, HUD states that while persons with criminal records are not a protected class under the Fair Housing Act, it stresses that criminal history based barriers to housing have a statistically disproportionate impact on minorities, which are a protected class.



Fair Housing Act: Criminal History Based Practice/Policy

- And, as such, creating arbitrary or blanket criminal based policies or restrictions could violate the Fair Housing Act.
- **HUD's guidance does not preclude** housing providers from crafting criminal history-based policies or practices,



Fair Housing Act: Criminal History Based Practice/Policy

- But, the guidance makes evident that the housing providers should create thoughtful policies and practices that are tailored to serve a substantial, legitimate, and nondiscriminatory interest of the housing provider, such as resident safety or protection of the property.



Fair Housing Act: Criminal History Based Practice/Policy

- HUD offered statistical evidence to support its guidance.
 - US Minority population experiences arrest and incarceration at rates disproportionate to their share of the population.
 - For example, HUD asserts that in 2014, African Americans were incarcerated at a rate nearly three times their proportion of the general population.



Fair Housing Act: Criminal History Based Practice/Policy

■ Do's

- Create tailored criminal history based policies/practices.
- Be sure to have clear, specific reasoning, supported by evidence
- Exclude individuals only based on convictions that present a demonstrable risk to resident safety or property.



Fair Housing Act: Criminal History Based Practice/Policy

■ Do's

- Consider the nature and severity of the conviction before exclusion
- Consider the amount of time passed since the criminal conduct occurred.
- Consider criminal history uniformly, regardless of inclusion in protected class
- Treat all applicants equally



Fair Housing Act: Criminal History Based Practice/Policy

- **DO's**

- Conduct individualized assessments that take into account mitigating factors.
- Housing providers may exclude persons convicted of the illegal manufacture or distribution of a controlled substance.



Fair Housing Act: Criminal History Based Practice/Policy

- **DON'T...**
 - Create arbitrary or overly broad policy
 - Maintain a policy that does not serve a substantial, legitimate, nondiscriminatory interest
 - Create exclusions based on arrest records only
 - Create a blanket exclusion of any person with a conviction record



Fair Housing Act: Criminal History Based Practice/Policy

- **DON'T...**

- Provide inconsistent explanations for the denial of housing applications.
- Use criminal history as a pretext for unequal treatment of individuals of a protected class.
- Use comparable criminal history differently for individuals of protected classes.



Fair Housing Act: Criminal History Based Practice/Policy

- **DON'T...**

- Make exceptions to a policy or practice for some individuals, and not all.
- Include a blanket prohibition against individuals convicted of drug possession.

Fair Housing Act: Criminal History Based Practice/Policy

- CRYSTAL CLEAR – RIGHT?
- We are all in this together, and
- Together we can conquer all!





Thank you so much...

- Q&A

Sue Miller
Coldwell Banker Honig- Bell
McHenry, Illinois

CR-80 – Citizen Participation

The City of Joliet placed the FY 2015 CAPER document on public display for a period of 15 days beginning on Tuesday, November 29, 2016 through Tuesday, December 13, 2016. A copy of the Public Notice was published in the *"The Herald News"* on Monday, November 28, 2016. In addition, the City placed the "Draft" FY 2015 CAPER on the City's website: <http://www.cityofjoliet.info/>

The following pages include the public display notice.

DRAFT

**CITY OF JOLIET, ILLINOIS
COMMUNITY DEVELOPMENT BLOCK GRANT AND
HOME INVESTMENT PARTNERSHIP PROGRAMS**

NOTICE OF DISPLAY OF C.A.P.E.R.

**FY 2015 CONSOLIDATED ANNUAL PERFORMANCE
AND EVALUATION REPORT (C.A.P.E.R.)**

In accordance with Title I of the National Affordable Housing Act of 1990, P.L. 101-625, the City of Joliet has prepared its Fiscal Year 2015 Consolidated Annual Performance and Evaluation Report (C.A.P.E.R.) for its Community Development Block Grant Program (CDBG) and the HOME Investment Partnership Program (HOME). This report describes the level of housing assistance and other community development activities designed to benefit low- and moderate-income persons and households through various federal funding programs during Fiscal Year 2015 (January 1, 2015 through September 30, 2016).

The City of Joliet intends to submit the FY 2015 C.A.P.E.R. to the U.S. Department of Housing and Urban Development on or before December 29, 2016.

Copies of the FY 2015 C.A.P.E.R. for the City of Joliet are available for public review at the City of Joliet's website at (www.cityofjoliet.info/comment) and at the following locations beginning Tuesday, November 29, 2016 through Tuesday, December 13, 2016:

City of Joliet - City Hall

150 W. Jefferson Street
Joliet, IL 60432

City of Joliet - Public Library

150 N. Ottawa Street
Joliet, IL 60432

City of Joliet - Public Library

3395 Black Road
Joliet, IL 60431

All interested persons are encouraged to review the FY 2015 C.A.P.E.R. Written comments on the C.A.P.E.R. will be considered until Tuesday, December 13, 2016. Written comments should be addressed to Mr. Alfredo Melesio, Director, Department of Neighborhood Services, City of Joliet, 150 W. Jefferson Street, Joliet, IL 60432.

**Hon. Mayor Bob O'Dekirk
City of Joliet**

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ORDER CONFIRMATION

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150 W JEFFERSON ST Times Ord: 1 Times Run: ***
JOLIET IL 60432 LEG 1.00 X 90.00 Words: 283
Total LEG 90.00
Class: 8100 PUBLIC NOTICES
Rate: LEGAL Cost: 167.10
Affidavits: 1

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Phone: (815)724-3925 Given by: ALFREDO MELESIO
Fax#: Created: dkuki 11/22/16 15:50
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WJJ	CL	99	S	11/28			
APNW	CL	97	S	11/28			

(CONTINUED ON NEXT PAGE)

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Status: N

PUBLIC NOTICE

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Hon. Mayor Bob O'Dekirk
City of Joliet

(Published in the Herald-News
November 28, 2016) 1246133

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