



Third Program Year CAPER

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

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

GENERAL

Executive Summary

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

Program Year 3 CAPER Executive Summary response:

This Consolidated Annual Performance and Evaluation Report (CAPER) describes the activities undertaken during the program year beginning January 1, 2007 and ending December 31, 2007 using Federal funds granted to the City of Rockford by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), Home Investments Partnership (HOME), and Emergency Shelter Grant (ESG) programs. Activities and accomplishments described in this report primarily benefit low and moderate-income residents of the City of Rockford, neighborhoods with high concentrations of low income, and the city as a whole.

A draft of this report has been made available for public review and comment for a 15-day period beginning March 5, 2008 and ending March 21, 2008. The availability of the report has been publicly advertised consistent with the provisions of Rockford’s consolidated Plan. The complete document is available for review on the City of Rockford’s web site at <http://www.ci.rockford.il.us/> and in print form at the Community Development Department and the Rockford Public Library.

The table below outlines the Consolidated Plan funding received by the City of Rockford between January 1, 2007 and December 31, 2007. This table only includes new funds received during the program year and program income.

Program Funds Received				
	CDBG	HOME	ESG	TOTAL
Entitlement Grants	\$2,172,896.00	\$ 959,097.00	\$93,652.00	\$3,225,645.00
Program Income	\$ 168,050.87	\$ 107,079.65	\$0	275,230.52
Total Funds Received	\$2,340,946.87	\$1,066,176.65	\$93,652	\$3,500,875.52

The activities and accomplishments outlined in this document are based on the drawn amount of Federal funding between January 1, 2007 and December 1, 2007, as outlined below. Funds expended during the program year include reprogrammed prior year funds, program income, and funds awarded to activities in prior program

years that were not spend until the 2007 program year. As a result, funds expended do not equal funds received.

Program Funds - Drawn Amount Total 2007

	CDBG	HOME	ESG	TOTAL
Total Funds Drawn 2007	\$3,453,470.01	\$959,893.88	\$60,244.21	\$4,473,608.10

Program Funds – Drawn Amount in 2007 on 2007 Projects

	CDBG	HOME	ESG	TOTAL
Total Funds Drawn in 2007 on 2007 Projects	\$2,161,495.97	\$654,089.82	\$31,725.65	\$2,847,311.44

Program administration expenses and public service activities were within the regulatory caps of 20% and 15% respectively. Rockford’s Administration expenditures totaled 17.32% and public service expenditures totaled 10.54%. The City is also in compliance with the regulatory requirement that 70% of CDBG expenditures benefit low and moderate income. The regulation states that, in the aggregate, at least 70% of CDBG funds expended during a one, two, or three-program year period specified by grantee will be for activities meeting the L/M Income Benefit national objective. The City of Rockford selected years 2005, 2006 and 2007 as their aggregate years. In 2007, the City of Rockford’s benefit to low and moderate income was 74.16% and, in the aggregate, at 89.83%.

The required HOME set-aside for Community Housing Development Organizations (CHDOs) is 15% of the entitlement grant. The City of Rockford committed \$154,754.56 to CHDOs in 2007 with an overall commitment of \$3,505,354.97 (22.8%) since the HOME program was initiated.

The City of Rockford was well within its ESG Grantee Administrative cap. The legislation and regulations provide that up to 5% of a grantee’s funds may be spent for administering the grant. Other limits on use were also met including up to 30% for essential services, up to 10% for operating costs, and up to 30% for homeless prevention activities.

The City of Rockford’s consolidated Plan established three priority needs to be addressed using Federal funds. They included decent affordable housing, economic development and neighborhood stabilization. Specific program accomplishments are detailed in the various sections of this report.

The following tables list the activities and programs that were supported using Consolidated Plan program funds during the 2007 program years. Program Administration and Planning activities have been excluded from this list.

Organization-Activity	2007 Expenditures
Acquisition and Demolition	\$ 381,879.81
Economic Development	\$ 494,199.45
Housing Activities:	\$1,230,492.91
Public Facilities	\$ 18,460.00

Public Service Activities:	\$ 85,467.06
ESG Activities:	\$ 31,725.65
HOME Activities:	\$ 959,893.88

The activities listed above resulted in the following accomplishments during the 2007 program year. In addition to the specific outputs outlined below with data taken for the most part from the PR23, the collective impact of these activities resulted in substantial improvements to the lives and neighborhoods of Rockford's low and moderate-income residents.

Accomplishment Unit of Measure	2007 Program Year Accomplishments (Completed Activities)
CDBG Program	
People Served by Infrastructure Improvements	1
People Served by Public Service Activities	2,939/15 Agencies
Public Facilities	1
People Served by Fair Housing Activities	1529
Households Receiving Homebuyer Assistance	3
Households Receiving Homebuyer Training	526/1 Agency
Derelict Housing Units Acquired, Disposition, and Demolished	34
Acquisition	41
Housing Units Rehabilitated Single Family	13
Housing Units Rehabilitated MultiFamily	1
Violations addressed for Code Compliance	4574
Housing Units Abated for Lead Hazards	12
Economic Development	3 (Persons assisted 41)
Rehab	1
Financial Assistance to For Profits	3
Technical Assistance	1
Micro-Enterprise Assistance	9
HOME Program	
Existing Homeowners	14
First Time Homebuyers Assisted	33
ESG Program	
Homeless Persons Receiving Assistance	1,520

General Questions

1. Assessment of the one-year goals and objectives:
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.
 - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.
 - c. If applicable, explain why progress was not made towards meeting the goals and objectives.

2. Describe the manner in which the recipient would change its program as a result of its experiences.
3. Affirmatively Furthering Fair Housing:
 - a. Provide a summary of impediments to fair housing choice.
 - b. Identify actions taken to overcome effects of impediments identified.
4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.
5. Leveraging Resources
 - a. Identify progress in obtaining "other" public and private resources to address needs.
 - b. How Federal resources from HUD leveraged other public and private resources.
 - c. How matching requirements were satisfied.

CAPER General Questions response:

- 1. Assessment of the one-year goals and objectives:**
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.**

Decent Housing

During 2007, a total of 23 new housing units were expected to be made assessable to very low-income persons as a result of either rehabilitation of new construction. Exactly 23 new housing units were made assessable as a result of these efforts. In addition, 47 households were expected to be provided assistance with down payments in 2007. Only 14 households were provided such assistance. Also two agencies were projected to be provided assistance to serve some 500 low-income households for preventative measures associated with potential homelessness. These two agencies were indeed provided assistance and in turn were able to serve a total of 483 low-income households. In addition, a total of 400 persons were projected to be served through the provision of pre- and post purchase counseling services. In actuality, 526 persons did receive the pre- and post purchase counseling. Finally, the goal in 2007 was to assist six agencies in providing permanent supportive housing to 106 homeless persons. Consequently, a total of 166 homeless persons were served by the six agencies.

Suitable Living Environment

In 2007, three agencies were projected to be assisted in serving 1000 homeless persons through homeless shelter operations. A total of 1070 homeless persons were actually served by four homeless shelter agencies. Also, four agencies were projected to be served in providing transitional housing and services to 48 households. Four agencies were provided assistance and 72 households were provided transitional housing and services.

In addition, seven agencies were projected to be assisted to serve 500 persons with essential services. In total, 590 persons were provided essential

services via seven agencies. Furthermore, a total of 21 low-income households were projected to be assisted through a focus area rehabilitation program and a program designed to assist lower income households that had experienced flood damage. Consequently, 37 low-income households were actually assisted via these programs. Also, an estimated 3,455 quality of life and property standard violations were projected to be addressed in 2007. A total 4,574 such violations were actually addressed.

Availability/Accessibility of Economic Opportunity:

It was expected that a total of 13 new or current businesses would be assisted and jobs created. There were only a total of three businesses assisted in 2007. There was a \$100,000 decrease in budgeted funding for the Economic Development programs, due to an urgent need to assist the September 2007 Flood Victims. There was \$30,000 set aside for the continuation of the Small Business loan program as well as \$70,000 for the Micro-enterprise Investment Match Loan program, that were both shifted to assist residents involved in a 100 year flood event. In addition there was a downturn in the economy, reducing the demand for block grant funded economic development assistance.

The annually funded Self-Employment Assistance Training (SET) Program was able to assist 165 persons. 114 persons attended a new pre-signup informational class. There were 51 persons to register for and complete the SET program, of which 33 were low-income persons. The goal of 50 persons was exceeded for the year. Program Attendees that exceeded the income requirements paid a fee to attend the class. In the 1st Quarter of 2007, there was a new class called "Advance Strategic Plan for Growing you Business" designed and implemented. This class is a 10 session financial analysis training to assist existing businesses get access to credit and improve their financial management skills. Primarily the attendees of the class were moderate and over-income and remitted a small fee for attendance.

In 2007, there were a total of twenty-five more jobs created from an original 2006 agreement with Vision Financial Corporation. They now employ a total of 75 persons, of which 38 are low-income persons. A total of 100 Full-time Equivalent (FTE) jobs will be created over a five-year period from 2006 through 2011, of which 51% will be to low-income residents.

In addition, there was a total of thirteen more jobs created in 2007 from a 2005 Section 108 loan agreement with W.A. Whitney/Mega Manufacturing. Once complete, this project will have retained 82 FTE jobs and will have created a total of 30 FTE jobs, of which low-income residents will employ 60% (or 18 jobs). The agreement is in effect over a three-year period and will expire in 2008.

In December 2007, a development agreement was executed with Emerson Development LLC for the construction of a medical clinic and retail store. Construction to begin in the Spring of 2008. Project will create 20 full-time equivalent full-time jobs, of which eleven low-income residents will be employed.

In August 2007, a development agreement was executed with Zion Development Corporation for the relocation of the utilities on 4th Avenue, near

7th street. Construction was completed in 2007 and the final project will be completed in 2008.

Microenterprise Assistance to D. Closet Clothing Company was continued and completed in 2007. This Small business received a low-interest loan of \$20,000 to assist in business startup.

b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

Non –Economic Development Related activities

- \$523,909.17 was utilized to do single family rehabilitation for homeowners including victims of the Labor Day flood, focus area programs and construction of ramps.
- \$83,33.75 was expended for the demolition of substandard properties and structures.
- \$66,358 was utilized for direct homebuyer assistance including down payment and closing cost assistance.
- \$120,828 was expended for acquisition and relocation activities.
- \$167,185.44 was utilized to address quality of life zoning and property standards violations.
- \$14674.18 was expended to support the general operations of Community Housing Development Organizations.
- \$740,970 was utilized to support the project delivery costs directly associated with all housing related programs.
- \$412,487.04 was expended to support the overall administration of formula funded programs.
- \$31,725.65 was utilized to support the general operations of facilities designed to provide shelter to homeless persons on and emergency basis.

Economic Development CDBG funding included:

- \$30,000 for the continuation of the Small Business Loan Program in an effort to create new and/or expanding primary employers and/or retail or service businesses that provides goods, services, and jobs to targeted neighborhoods. The \$30,000 set aside for the continuation of the Small Business loan program was shifted to assist residents involved in a 100 year flood event
- \$70,000 for a Microenterprise Investment Match Program which is designed to provide near "equity-like" funding to low/moderate income entrepreneurs who are residents of the City of Rockford. Seven micro-enterprise businesses will be assisted. The \$70,000 set aside for the continuation of the Microenterprise Investment Match Program was shifted to assist residents involved in a 100-year flood event.
- \$125,000 for West State Street Node for the acquisition of properties along the West State Street Corridor for future commercial use. The total amounts of funds were used to acquire and demolish five units located in the West State Street Corridor project area meeting our goals.
- \$300,000 for the Rehab and Developments Assistance Program designed to help create development opportunity in the City of Rockford and future projects providing a wage above the threshold median hourly wage to numerous low/moderate income City residents. Also, the loan/grant will be used for projects that have the potential to fill a long-vacant building or site, preferably in one of the City's TIF districts, the City's State certified

Enterprise Zone, or one of the previously described strategic areas. Funding amount was reduced to \$150,000, remainder of funds shifted to assist residents involved in a 100-year flood event.

- \$100,000 for public improvement assistance designed to help with infrastructure costs for a target project. Funding amount was reduced to \$68,000, remainder of funds shifted to assist residents involved in a 100-year flood event.
- \$30,000 for the Self-employment Training Program that will provide basic entrepreneurial training to low to moderate-income persons in conjunction with Rock Valley College's Small Business Development Center. The annually funded Self-Employment Assistance Training (SET) Program was able to assist 165 persons. 114 persons attended a new pre-signup informational class. There were 51 persons to register for and complete the SET program, of which 33 were LMI persons. The goal of 50 persons was exceeded for the year.
- \$30,000 for the West State Commercial Shopstead in obtaining long term leasing of the remaining three units. There were two of the remainder three units leased to small business owners in 2007.

c. If applicable, explain why progress was not made towards meeting the goals and objectives.

There was a significant decrease in budgeted funding for the Economic Development programs due to an urgent need to assist the Flood Victims and several budgeted areas of funding were reduced. In addition, there was a downturn in the economy, reducing the financial ability to seek conventional financing and then the additional assistance from the block grant funded economic development program.

2. Describe the manner in which the recipient would change its program as a result of its experiences.

The only change to the 2005-2009 Consolidated Plan Program was an amendment to meet HUD published Consolidated Plan Revisions and Updated final rule dealing with citizen participation and consultation, housing and homeless needs, market analysis, strategic plan, as well as the action plan. The priorities identified in Rockford's Five-Year Plan continued to be the basis for allocating HUD funds during FY 2007.

Several funding amendments were made to our 2007 Annual Plan as well as the addition of new programs. We believed these changes triggered a "substantial change". As a result, an official amendment was processed utilizing the Citizen Participation process. Among the changes included were the addition of a new single-family residential rehabilitation program in the Gilbert Avenue area, rehabilitation funding for the victims of the 2006 Labor Day flood, the development of the Healthy Neighborhoods Program. There was also the elimination of the CDBG Small Business Loan Program and a change in the funding level for Economic Development Services. Other changes larger in scope included additional Focus Area Rehabilitation funding, the elimination of funding for the Artist District Program, a delay of funding for Emerson Subdivision – down payment assistance, and the elimination of the Community Assistance Program.

As a result of our experiences in 2007, several changes were introduced to our 2008 Action Plan. Others may be considered in 2008.

In 2007, the neighborhood zone concept was developed in which teams were assigned to three zones covering the entire City of Rockford. The zones were determined with the use of census information, police patrol zones, and dot density mapping showing where in the city are the most calls for service. As a result, additional resources have been allocated to Code Enforcement activity in 2008 for the CDBG areas. Also, the economic staff associated with CDBG programming will continue to be supported with CDBG but also with other local funds. In regards to housing rehabilitation and geographic areas, one neighborhood has been added as a strategy area - the Blaisdell neighborhood while one has been eliminated, Mid Town North.

A change that may be incorporated in 2007 is additional funding for housing counseling and other programs to help ameliorate the present home mortgage crisis. This may include providing affordable rental housing opportunities in markets where homeownership is less viable and determine ways in which to speed the purchase and rehabilitation of foreclosed properties. The Rockford Homestead Board may take this on as a special project. Also, dependent upon the availability of funds, we may increase funding in the several of the focus and target areas, and commit funding towards two potential senior housing projects.

3. Affirmatively Furthering Fair Housing:

a. Provide a summary of impediments to fair housing choice.

The most Recent Analysis of Impediments to Fair Housing Choice (AI) identified four key impediments in this jurisdiction. These impediments are summarized in the following:

- Particular areas of the City have unusually high concentrations of racial and ethnic minorities, thereby detracting from overall diversity. According to respondent opinions from a recent fair housing survey, sentiment indicated that substandard housing tends to be highly correlated with lower income and minority households. Households with problems such as overcrowding or cost burdens also tend to fall in these areas.
- The Fair Housing Survey and level of use of the fair housing complaint system in place in Rockford suggests that sufficient understanding of fair housing law is lacking. This is true for both housing consumers and providers.
- The City of Rockford does not possess adequate investigation and enforcement mechanisms. This is evident by the relatively low use of the complaint system, lack of authority to pursue enforce and limited resources for investigating housing complaints, as substantiated by sentiments seen in the Fair Housing Survey.
- HMDA analysis indicates that several ethnic and racial minorities are being denied homeownership, due likely to lack of understanding of credit markets. Furthermore, some extremely low-income households are being placed at risk due to large debt loads.

b. Identify actions taken to overcome effects of impediments identified.

In order to overcome the effects of the identified impediments, the City of Rockford implemented the following actions:

The structure as well as the operation of the Fair Housing Board was revised. The board structure now consists of a member from the real estate industry, a member representing the minority community, a member representing the disability community, a member representing public housing, a member from the lending community, a member representing public assistance, a member from the local apartment association, a member from legal aid, a member from labor and a member from the City's social service department. The complaint system has been revised as well. The board has discontinued the practice of accepting housing complaints, reviewing them and then attempting to utilize the local court system to enforce based upon the local ordinance. In accordance, the referrals process to designate the Illinois Department of Human Rights as the primary referral entity. Since its Fair Housing Division is considered substantially equivalent to federal law, HUD reimburses the department for its fair housing investigation and enforcement activities.

Consequently, this has allowed for the expansion of fair housing investigation and enforcement in the city without the City incurring or committing substantive resources to such activities. This has also allowed the current resources to remain devoted to outreach and education activities, as doing so has improved the level of understanding related to fair housing laws for both consumers and providers alike. Additionally, the City continues to seek a determination as to whether the local ordinance is substantially equivalent to state law since state law has already been determined substantially to federal law. If this occurs, it will enable the City to apply for fair housing entitlement funds to enhance our efforts. Regardless of the determination, the Board continues to research potential resource opportunities and ways of position itself to capitalize on such opportunities.

4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.

The underserved needs can be categorized in three areas: Economic, housing and service needs related. The obstacles to meeting these needs are significant and often time inter-related. First of all, much of this area's workforce lacks the job skills necessary to obtain and sustain livable wage employment especially in the current market. Many have possess specific skills related to manufacturing jobs that no longer exist in this area due to plant closures and relocation to other areas. Consequently, the employment that does exist usually fails to yield income sufficient to adequately maintain current lifestyles and even to access goods and services. This is compounded by the fact that goods and services have a limited availability in low-income areas.

The inability to secure livable wage employment affects ones ability to sustain homes that were obtained with better paying manufacturing jobs. This is evidenced by the rising foreclosure rate. The inability to secure livable wage employment also affects those who are seeking to obtain affordable housing that is safe, decent and sanitary. Furthermore, if affordable housing can be secured, the lack of discretionary income drastically limits the occupant's ability to perform routine maintenance of properties. Consequently, the properties fall into a state

of dis-repair and major rehabilitation is needed. Such major rehabilitation most often requires bank financing, however the lack of a livable wage makes securing financing difficult if not impossible. As a result, these conditions create a vicious cycle of obstacles and the needs become more and more underserved.

During the 2007 program year, the City of Rockford responded to these obstacles with the following actions:

Economic Development

In the first quarter of 2007, one of the business owners was forced to close their business due to a decrease in sales. They believed this to be a direct result of the current declining economy. In November of 2007, this unit was again leased to another business owner providing restaurant services to the area. Also, by the end of 2007 the City had leased all but one of the four West State Street Shopstead units expanding the supply of good and services to an area that is in dire need of such services. With the exception of one, they are all minority owned businesses that will provide goods and services to the area.

Housing

Even with the avalanche of foreclosures during the report period, Rockford was still considered one of the most affordable communities in the nation for homeownership. However, the homeownership rate in low and moderate-income areas of the city lags behind this rate. The City of Rockford continues to assist the Rockford Area Affordable Housing Coalition in employing a credit counselor to assist low and moderate income citizens in improving their ability to build and maintain good credit and develop saving habits to accumulate funds for down payment and closing costs. The counselor also bridges the pre purchase counseling lessons with the practical aspects of homeownership on the post purchase side along with the further development of saving habits for "rainy days" that may arise after purchase.

Service Needs

Rockford continues to support non-profit agencies, the local housing authorities, homeless providers and special needs groups in their goal to meet the underserved persons of the community. The City also continues to communicate with these groups as their needs or the demand for services change over the year. The City will provide technical assistance to providers seeking federal, state, and other funding sources. We continued to provide funding for public services and facilities addressing crime, homeless, the disabled, health issues and life skills. In 2007, this funding source assisted agencies including the YMCA, Carpenters Place, Comprehensive Community Services as their Welcome Home project, MELD, Promise Land Employment, Janet Wattles Center, the Literacy Council, Black Male Health Council, Camaraderie Arts, Mother House Crisis Nursery, and RHA Resident Advocate Program.

The greatest obstacle to meeting priority needs continues to be the lack of funding. Reductions in funding at all levels of government as well as declining donations to the non-profits in recent years continue to inhibit the ability of the City and its sub-recipients to respond to the underserved needs.

5. Leveraging Resources

a. Identify progress in obtaining "other" public and private resources to address needs.

The City of Rockford shares HUD's goals of using Consolidated Plan funds to seed programs and projects. Unfortunately, other Federal, state, and local public resources for most of the activities eligible for Consolidated Plan funding have been cut severely in order to reduce deficits. Private resources have been similarly limited by reductions in corporate, foundation, and individual giving to nearly all non-profit entities. The homeowners we serve with housing rehabilitation assistance programs are of lower income and are also strapped and require a great deal of federal financial assistance to bring their homes up to code compliance.

We worked with local lenders to provide reduced interest rates for homeowners that needed to provide a portion of the cost of rehabilitation. We also required all agencies that obtained funds through our Healthy Neighborhoods program and Emergency Shelter Grants program to provide evidence of match at the time of application. Rockford applied for and was awarded an \$80,000 grant through the Illinois Housing Development Authority (IHDA). These funds will be leveraged with HOME funds to provide the funding necessary to assist 20 existing homeowners in the new Gilbert Avenue Residential Rehabilitation Program. Additionally, the City only pays a portion of the operating costs of our CHDOs and the Rockford Area Affordable Coalition. It is the respective agencies responsibility to provide the remaining support needed to operate and support their programs. The 4th Avenue Utility Relocation project was completed using \$58,392.45 of CDBG funding, with total leveraged funds of \$2,872,215 private and an additional \$500,000 of TIF funds.

From the economic development standpoint, a Family Dollar and Medical Center project agreement was executed with a total funding of \$1,882,000 of which \$200,000 was provided through CDBG. This project was leveraged with TIF funds (\$457,125) and private funding (\$1,224,875).

Tax increment financing dollars have also played a huge role in financing other economic development projects. Four TIF projects were funded utilizing \$3.5M in TIF and an additional \$33,200,000 in private investment.

The State of Illinois created the River Edge Redevelopment Zone in August 2007. The City aggressively pursued this new program and was successful in becoming one of three pilot cities approved to participate. The program is similar to the Enterprise Zone and will be in effect for 30 years. River Edge was setup to create and retain jobs, and stimulate business and industrial retention and growth. The River Edge Redevelopment Zone differs from the Enterprise Zone in so much as its emphasis is on returning environmentally challenged sites to productive use.

b. How Federal resources from HUD leveraged other public and private resources.

In the midst of these reductions, the City of Rockford was able to leverage entitlement funds to help maintain our housing stock, provide job opportunities for low and moderate-income residents and enhance the quality of life for all of our residents. Rockford used the HUD funds it received to leverage funding from a variety of federal, state, local and private sources. What follows is a brief summary of how the federal assistance was leveraged in 2007. The City of Rockford obtained \$1.7 million for environmental assessment and brownfield cleanup. The program boundaries overlap most of the HUD designated neighborhoods.

Focus Area Rehabilitation	Homeowner funds and/or private loans through local lenders some at reduced rates of interest.
Gilbert Avenue Area Rehabilitation	IHDA grant and homeowner funds or private loans through local lenders.
ADDI	Homebuyer funds and lenders providing the first mortgage. Other down payment assistance programs such as Down payment Plus (Federal Home Loan Bank), Bond Assist, and other state funded programs.
Employer Assisted Housing Program	Winnebago County funds, homebuyer funds including lenders providing first mortgages and other sources of down payment assistance such as Down payment Plus (Federal Home Loan Bank), Bond Assist, and other state funded programs.
HOPE VI/Champion Park	TIF, HOPE VI, homebuyer funds including lenders providing first mortgages and other sources of down payment assistance such as Down payment Plus (Federal Home Loan Bank), Bond Assist, and other state funded programs.
CHDO Projects	TIF, IHDA Trust Funds, private loans, homebuyer funds including lenders providing first mortgages and other sources of down payment assistance such as Down payment Plus (Federal Home Loan Bank), Bond Assist, and other state funded programs.
YouthBuild	IHDA Trust Funds, private loans, homebuyer funds including lenders providing first mortgages and other sources of down payment assistance such as Down payment Plus (Federal Home Loan Bank), Bond Assist, and other state funded programs.
Lincolnwood II	TIF, IHDA Trust Funds, private loans, homebuyer funds including lenders providing first mortgages and other sources of down payment assistance

	such as Down payment Plus (Federal Home Loan Bank), Bond Assist, and other state funded programs.
Emerson Estates	TIF, developer equity and private construction loan, and homebuyer funds including lenders providing first mortgages and other sources of down payment assistance such as Down payment Plus (Federal Home Loan Bank), Bond Assist, and other state funded programs.
Healthy Neighborhoods Program	Weed and Seed Grant, Agency funds
RAMP	Agency Funds
RAAHC	MonValley Initiative (formerly Housing Opportunities, Inc.), Freddie Mac grant, and other local grants.
Demolition	City of Rockford General Fund and TIF
ESG Activities	United Way, FEMA, DCEO, DHS and private donations
Commercial Shopsteading	Monthly owner equity funds provided to assist in the maintenance of common areas and building structure.
ED Rehabilitation and Developers Assistance	TIF, developer equity, owner equity, private loan.
Public Improvement Assistance	No match this year.
Self Employment Training Program	Equity, program fees from over-income participants.

c. How matching requirements were satisfied:

- Homeowners providing their funds prior to the start of the project. The funds are held in an escrow account and their funds are expended first.
- Agencies participating that provide services must show their match on each pay request.
- No IHDA funds were drawn in 2007, but match will be provided at the start of each project. This includes private funds, when required, and IHDA's share.
- Although there were no economic development CDBG programs requiring match, the Façade Rebate program assists projects with 30% of their business façade improvement costs, up to \$25,000, matching other public funding sources Funds reimbursed to owner after project is completed. A total of 2 projects were assisted in 2007.

Managing the Process

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

Program Year 3 CAPER Managing the Process response:

The City of Rockford utilizes an on-going plan development and evaluation process to ensure that program and planning requirements are met. This process is led by the City of Rockford Community Development Department which coordinates the actions

of all of the City Departments involved in Community Planning and Development formula program implementation and the partner (public and private) agencies that supplement these efforts. The Community Development Department shares the coordination of homeless related programming with the Human Services Department. The coordination includes establishing timelines with task assignments for all of the required aspects of both the Consolidated Annual Plan and the Consolidated Annual Performance and Evaluation Report. The following schedules illustrate the processes for both the annual plan development and submission and the CAPER development and submission for the year:

Annual Action Plan Development and Citizen Participation Schedule

Date	Activity
July 16 – 31	Meet with Aldermen
July 19 – 20	Review selected IDIS Reports
July 31 – August 1	Evaluate current programs
August 1 - 3	Hold ND/ED budget planning session
August 8 – 18	Prepare for first public input session
August 22 - 23	Hold first public input sessions
August 24 – September 24	Develop draft of Action Plan Update
September 25 – 26	Meet with Aldermen and share proposed plan
September 26	Provide draft Action Plan to Mayor and City Administrator
September 27 - 28	Hold second public input sessions and provide draft of Action Plan Update
October 1	30 day comment period begins
October 2	Read Plan into City Council
October 2 – October 31	Meet with alderman to discuss proposed plan
October 31	30 day comment period ends
November 6	Plan is discussed at Planning & Development committee

November 13	Committee discussion continued If needed
November 13	Receive City Council approval
November 14	Submit to HUD
December 15	Publish request for release of funds

CAPER Preparation Schedule

April 1- 15	Complete quarterly IDIS updates
July 1 – 15	Complete quarterly IDIS updates
October 1 – 15	Complete quarterly IDIS updates
November 15	Print IDIS reports and route for staff review
November 16 – 30	Conduct review Ensure all #s served are entered Complete accomplishment screens Completed projects marked complete Slow projects identified and addressed Insert next program year for continuing projects Enter information on beneficiaries
December 1	Provide letters to HOME program recipients indicating date for final year end billing
December 10	Provide letters to CDBG program recipients indicating date for final year end billing
December 28	Process all HOME pending draws
December 31	Run IDIS reports PR12 and PR25
January 2 – 15	Finalize data for year end up dating
January 15	Run IDIS reports and assign narrative sections to be completed
January 15	Begin to provide bi-monthly status reports

January 31	Complete year end CDBG draws
January 31	Provide bi-monthly status report
February 14	Provide bi-monthly status report
March 1	Prepare draft report
March 5	Publish notice of 15 day comment period
March 21	15 day comment period ends
March 22 – 28	Make final adjustment and address citizen comments
March 28	Submit CAPER to HUD

Citizen Participation

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

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

Program Year 3 CAPER Citizen Participation response:

1. The City of Rockford did not receive any comments regarding the 2007 CAPER before, during or after the 15-day comment period.
2. The following represents an indication of the total amount of grant funds made available for each formula program including any estimated program income, the total amount of funds committed during the report period and the total amount expended during the report period. Please also see the map below as it illustrates the geographic distribution of these funds.

Program Funds Received				
	CDBG	HOME	ESG	TOTAL
Entitlement Grants	\$2,172,896.00	\$ 959,097.00	\$93,652.00	\$3,225,645.00

Program Income	\$ 168,050.87	\$ 107,079.65	\$0	275,230.52
Total Funds Received	\$2,340,946.87	\$1,066,176.65	\$93,652	\$3,500,875.52

Program Funds Committed in 2007

	CDBG	HOME	ESG	TOTAL
Entitlement Grants	\$ 2,509,321.68	\$ 967,365.70	\$93,652.00	\$3,570,339.38
Program Income	\$ 162,830.44	\$ 54,326.48	\$0	217,156.92
Total Funds Committed	\$2,672,152.12	\$1,021,692.18	\$93,652.00	\$3,787,496.30

Program Funds – Drawn Amount in 2007 on 2007 Projects

	CDBG	HOME	ESG	TOTAL
Total Funds Drawn in 2007 on 2007 Projects	\$2,161,495.97	\$654,089.82	\$31,725.65	\$2,847,311.44

Entitlement funds were distributed among Rockford’s Census block groups with high concentrations of lower income households and high concentrations of minorities. We also funded our priority needs identified in the 2005-2009 Consolidated Plan. See map at Attachment B.

Institutional Structure

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

Program Year 3 CAPER Institutional Structure response:

The City of Rockford’s Community Development Department acts as the primary administrative agency for the Consolidated Plan programs. As part of this responsibility, staff consistently reviews the performance of sub-recipients and monitors the overall program delivery structure to ensure coordination and compliance.

As a part of the Healthy Neighborhoods program, one-on-one technical assistance is provided to each agency interested in submitting an application. Also, once a grant is awarded, staff provides training on the program regulations and reporting requirements. Homeowners are given technical assistance at the time of application and then throughout the process. They are also provided a written guide which explains the various steps and requirements.

Consolidated Plan staff also meets with City officials to ensure understanding of and compliance with Davis Bacon wage regulations, Lead-Based Paint and other program requirements. We meet monthly with several Departments in which we have joint projects. This includes Public Works, the Legal Department, Building Department and the Fire Department regarding planning projects and acquisitions. Staff also meets on a regular monthly basis with the Human Services Department regarding flood projects, the Emergency Shelter Grants program, and to touch base on other various activities. The Code Enforcement staff also meets regularly with the

Rockford Police Department to coordinate sweeps of neighborhoods as well as to brainstorm ways to bring owners compliant with City ordinances. Staff also work with the Building Department to coordinate demolitions and obtain fast track demolition certifications. . This helps insure a coordination of services and compliance.

In an effort to streamline the development process, the city determined that contracting the small business loan program to an outside agency would be more productive and allow the city employees to focus on other development related activities.

The city also embarked on the process improvement project to utilize private sector tools to streamline the governmental process. There was a series of workshops and stakeholder meetings that allowed the private sector to make recommendations on how the city could improve the delivery of services. Similar to private sector, it also allowed the city to use mapping for the purpose of improving the outcome.

Monitoring

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

Program Year 3 CAPER Monitoring response:

1. Describe how and the frequency with which you monitored your activities.

Although the primary responsibility for monitoring lies with compliance staff, the overall monitoring of activities consists of a coordinated effort shared among a wide variety of staff. Finance, construction and accounting staff members play vital roles in helping to ensure that program requirements of CDBG, HOME and ESG programs are all being adhered to.

Economic Development projects requiring monitoring of jobs created are monitored by staff as the jobs are created with Job Certification forms, visits to the site, and annual review of job creation goal attainment per executed agreements.

2. Describe the results of your monitoring including any improvements.

From a non-economic development standpoint, this jurisdiction recognized the need to provide more one-on-one attention to all sub-recipients regardless of their background and experience level in working with federally funded programs. This was especially true with other public sector partners who were experienced in working with regulated programs, but lacked the history necessary to practically employ procedures that adhere to formula funded program guidelines.

To that end, the jurisdiction implemented monthly status meetings with its public sector sub-recipients in both housing and public services related activities.

Furthermore, the jurisdiction is satisfied with the economic development related information received with the current monitoring of job creation for projects. It can be a difficult process when the project manager at the company is changed due to turnover, but once the new employee is aware of their role for project compliance, the process is streamlined again.

3. Self Evaluation

- a. Describe the effect programs have in solving neighborhood and community problems.

Consolidated Plan program funding continues to play a vital role in ensuring the sustainability and operation of numerous programs and activities that have had a beneficial impact on Rockford's neighborhoods and social programs. CDBG funding has brought new programs serving neighborhoods needs, removed dilapidated housing that supports crime and reduces the value of housing in our neighborhoods, helped the victims of the 2006 Labor Day flood, provided rehabilitation assistance to lower income households enhancing the overall quality of life in these areas. HOME and CDBG funds have been used along with other sources to improve substandard housing, create new affordable housing, create jobs, work with businessmen's groups, and abate lead in older structures occupied by low and moderate income residents. CDBG and ESG funds have been vital to providing services for Rockford's most vulnerable populations including job training and placement, food, clothing, and most important shelter. Most of these programs and projects would not be possible without the assistance of Consolidated Plan funds.

- b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.

The specific activities undertaken during the 2007 program year that address the needs identified as "high" priorities in the 2005-2009 Consolidated Plan are outlined in the chart under c. below. Many activities address multiple high priority needs.

- c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.

DECENT HOUSING

Increasing homeownership among lower income persons.

- Lincolnwood II
- Emerson Estates
- ADDI assistance to purchasers
- Champion Park – HOPE 6
- REACH Employer Assisted Housing

Upgrade the quality and quantity of affordable housing stock

- Focus Area Rehabilitation Program – Owner Occupants and Investor Owners
- Development of the Gilbert Avenue Rehabilitation Program
- Direct rehab assistance to victims of the 2006 Labor Day flood.

ECONOMIC DEVELOPMENT OPPORTUNITIES

Revitalization of the Downtown Area

- REACH Employer Assisted Housing program
- Family Dollar Store and Medical Clinic
- Façade Rehab Program

Providing Technical and Financial Assistance to small businesses and start ups

- Revamping of the City of Rockford’s procurement policies
- Self Employment Training Program
- Micro-enterprise loan program

Development of “Brownfield” Contaminated Sites

- Awarded a \$1.2M grant in USEPA Brownfields grants in the form of an Assessment Grant (\$400,000), Cleanup Grant for Asbestos at Barber Colman (\$600,000) and Brownfield Cleanup Revolving Loan (\$200,000)
- The City applied for an additional \$1M in Brownfield Cleanup Revolving Loan funds and an additional \$1M in Supplemental Brownfield Revolving Loan Funds.
- Using Assessment Grants from prior years, the City’s environmental consultants completed an Environmental Assessment Desktop Review of the West State Corridor. Over 40 sites were identified as needing further environmental work.
- Phase I site assessments were completed on 13 sites.
- Phase II Environmental Site assessments were completed at two sites within the City-owned former Ingersoll property, the Ward Pump site and the W. F. and John Barnes site.
- Phase I and II Environmental Site Assessments were initiated at 5 additional sites and completed in early 2008.

Creating and/or Retaining Jobs

- Vision Financial
- Mega Manufacturing

- Shopstead Leasing Program

SUITABLE LIVING ENVIRONMENT HOMELESS

Creation of permanent supportive housing for the homeless

- Carpenter's Place – 12 units of PH at Summerset Apartments
- Janet Wattles – 4 newly funded units

Provision of emergency (EH) and transitional housing (TH) for the homeless

- Rockford MELD (EH)
- American Red Cross Homeless Shelter (EH)
- Phase Inc. (EH)
- Shelter Care Ministries – 4 units (TH) plus EH
- Youth Services Network – 14 units (TH)
- Carpenter's Place – 12 units (TH)

Elimination of slum and blight

- Acquisitions
- Clearance activities

Neighborhood Revitalization Strategies

- HOPE 6 Focus Area Plan
- College-Seminary Focus Area Plan
- Gilbert Avenue targeted plan

Upgrade Public Infrastructure

- Zion Development – Utility lines

d. Indicate any activities falling behind schedule.

Although funding has been committed by not yet spent on several activities, most of these are long-term larger-scale projects which often are impossible to complete in a single year or projects funded toward the end of the year. Some require extended periods to assemble the required funding from complicated financing programs and plans, often depending on Consolidated Plan funds as a seed grant that will leverage many other sources. Others are simply dependent on seasonal construction activity or involve multi-year schedules for completion.

One major project that was funded but was delayed is the Emerson Estates new construction project. This is largely due to the home-sales slowdown and the faltering economy bringing down consumer confidence. Plus, the weather has been a battle with the cold and winter dumping an inordinate amount of snow on the ground.

Another delay that occurred affected the Healthy Neighborhoods Program. This was primarily due to its late start in the year and a change in the approval process. Services were originally funded as the Community Assistance Program (CAP). CAP was eliminated and combined with the budget of the Weed and Seed program and the Healthy Neighborhoods Program was developed. This program

was designed to be more neighborhood project oriented. Although two projects were funded in 2007, they were not completed and funds were carried over and reprogrammed into the 2008 Consolidated Plan budget.

The REACH Illinois Employer Assisted Housing Program was also slow moving. The City of Rockford and Winnebago County continue to market this down payment assistance program offered to County and City employees who purchase a home within 1 mile radius of downtown Rockford. Interest has increased over the last 6-months, however, the geographic boundary and/or the eligible participants may be changed to reach more people in 2008.

There were also funds remaining that were budgeted to acquisition/demolition activities. This was due to a delay in the purchase of property for the Greenway project and a concern regarding the 30% Federal limitation for slum blight activity.

75% of the major thoroughfares that go in and out of city rely on state capital improvement programs because they are state roads. There has not been a capital improvement program approved since 2002, and as a result it's been a real disincentive on investing in the city.

e. Describe how activities and strategies made an impact on identified needs.

It is virtually impossible to solve all the problems in our low-income neighborhoods and the needs of low-income persons with such limited Consolidated Plan funding along with resources that it leverages. While the lives of some residents have been improved, some drastically, there continues to be many more needing assistance either with housing, services, or jobs. As housing and infrastructure is improved in one focus area benefiting many of its residents, other areas are in need of assistance. Our small Community Development staff is pulled in many directions and struggles with determining priority projects based on the limited resources and the cost benefit of each project while we wade through the mire of federal regulations to make projects come to fruition.

f. Identify indicators that would best describe the results.

The indicators that best describe results are homeownership units constructed, homeownership units rehabilitated, owner occupied units rehabilitated, homeless persons served, direct assistance to businesses, jobs created, jobs retained and persons assisted as a result of public service activities, public facility and improvement or public infrastructure.

g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.

The Consolidated Plan funding continues to be limited with yet another cut in funding. Although the cut was small percentage, costs continue to increase while the funding decreases. This is particularly difficult in a fiscal climate of dwindling resources at all levels of government and non-profit sector. While the lives of many individuals have been improved, there is still an enormous need in this community. As housing and infrastructure are improved, benefiting many area residents, increasing property taxes, the housing market, and the area's jobless rate create significant challenges to remedy. Another barrier is the low property

values and the huge gaps that need to be filled in order to create affordable housing or improve our affordable housing stock. As a result, the number of homes in substandard condition continues to increase. Extremely limited economic development funds are clearly beneficial to the assisted business and their employees, but have minimal impact on the larger economic forces at play in the city and region. A low education attainment and test scoring is another barrier for increasing the economic opportunity and growth in the community.

- h. Identify whether major goals are on target and discuss reasons for those that are not on target.

The major goals related to expanding a suitable living environment which include homeless activities are all either on target or ahead of targeted projections.

The goals associated with creating decent housing are all on target as well with the exception of activities geared towards down payment assistance. As was earlier stated, the REACH Illinois Employer Assisted Housing Program was slow moving. The City of Rockford and Winnebago County continue to market this down payment assistance program offered to County and City employees who purchase a home within 1.5 mile radius of downtown Rockford. While there has been increased interest over the last 6-months, the geographic boundary and/or the eligible participants may be changed to reach more people in 2008.

In regards to creating economic opportunity, Vision Financial, a project to create 100 jobs over a five-year period, in which 51% will benefit low-income persons is on target. The Dollar Store and Medical Office agreement was executed at the end of 2007 and is on target.

For a specific breakdown of objectives and outcomes related to the three major goals please see Attachment A.

- i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

The City of Rockford takes applications for housing assistance throughout the year and has a process in place that applicants are interviewed for housing assistance within very short timeframe. Staff provides technical assistance to a volunteer Citizen Participation Committee and the Mayor's Homeless Task Force that makes recommendations to the Rockford City Council on which activities should receive funding each year. The technical assistance includes information about accomplishments, timeliness, compliance, and effectiveness of the applicant agencies – current and past activities. Those that are found to be most effective tend to be rewarded with new funding and funding is reduced or eliminated for activities and agencies that prove least effective.

Although the City of Rockford has six (6) CHDOs, only one has been responsible for the bulk of the HOME activity. We have worked with other agencies to increase their capacity and certify them as new CHDOs but none have met the qualifications. These agencies have little experience with direct housing development. Even the more experienced CHDOs require extensive consultation throughout the development process. Staff intends to continue working with agencies to bring their expertise to the level of sophistication needed to develop affordable housing.

The Self Employment Training (SET) Program experienced declining participation within the first quarter of the program; when the funding portion of the Mircoenterprise Match loan Program was depleted in order to assist the previous years flood victims. Adjustments were made to the program structure to develop an increase in SET program participants. A new pre-signup free informational class was started. This informational class prepares individuals for small business ownership expectations and identifies those persons ready to be entrepreneurs and take the next step to enter the SET program. A total of 114 persons attended this informational class over the year.

In the 1st Quarter of 2007, there was also a new class designed and implemented called "Advance Strategic Plan for Growing you Business". This class is a 10 session financial analysis training to assist existing businesses get access to credit and improve their financial management skills. Primarily the attendees of the class are over-income and must remit a small fee for attendance.

Lead-based Paint

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

Program Year 3 CAPER Lead-based Paint response:

In March of 2007, the Winnebago County Health Department (County) was a recipient of a Lead Hazard Reduction Demonstration (LHRD) which has been named Lead Safe Rockford. The City of Rockford was a partner in that grant application and intends to utilize a portion of those funds to eliminate the hazards in up to 25 units over the term of the grant. In addition to protecting the children currently occupying the residences, the Program will also be protecting future children who may occupy the residence. Ultimately, fewer children will be exposed to lead hazards. Over the 3-year term of the grant, the Program plans to provide lead hazard interim controls to 100 homes.

The Winnebago County program starting with the hiring of a program coordinator. The County then held a worker/supervisor training, which meets a need identified in past Annual Plans. One contractor crew completed their training. They also initiated three outreach events, which combined reached 907 people. They provided blood lead screening, educational materials and visual displays at the events. Two staff with the County also attended and completed the Risk Assessor licensure requirements of the State of Illinois. The County also distributed over 40 paint warning signs to all retail stores who sell paint or supplies intended for the removal of paint.

This lead grant offers assistance to households in which a 6-year old child lives in the home or frequents on a regular basis. Priority is given to households with a child that has a high EBL. 3 households were assisted in 2007 and are now lead safe as a result of the program.

The City of Rockford's Human Service Department works in conjunction with the Winnebago County to administer the State of Illinois' Get the Lead Out! (GLO) program. The CDBG program provides a 10% match. In 2007, \$16,159 was

expended in CDBG funds for interim control lead activity. This resulted in lead being abated in seventeen units this year.

The following table below details the types of households assisted in 2007 through the GLO program. All of the households assisted have income levels below 30% of the area median income. The majority of these units were owner-occupied.

FY 2007 Lead Projects

Unit Type	Vacant	% of Median Income	Family Size	Female Head of Household	Ethnicity	CDBG Amount
Single family	No	30	Sm	no	White	\$1,479
Single family	No	30	Sm	no	Asian	\$1,257
Single Family	No	30	Sm	yes	Black	\$727
Single Family	No	30	Sm	no	Black	\$1,534
Single Family	No	30	Sm	no	White	\$719
Single Family	no	30	Sm	no	White	\$524
Single Family	no	30	Sm	no	Black	\$625
Single Family	no	30	Sm	no	White	\$849
Single Family	no	30	Sm	no	Black	\$976
Multi Family	no	30	Sm	no	Hispanic	\$916
Multi Family	no	30	Sm	no	Hispanic	\$1,029
Multi Family	no	30	Sm	no	White	\$991
Multi Family	no	30	Sm	no	White	\$812
Single Family	no	30	Sm	no	White	\$953
Multi Family	no	30	Sm	no	Hispanic	\$625
Multi Family	no	30	Sm	no	White	\$807
Single Family	no	30	Sm	no	Hispanic	\$1333

CDBG funds has provided a 10% match since 2005 for the last round of funds made available to the Human Services Department from the State of Illinois. The funds are provided to program participants in the form of grants. This program has served as the catalyst in financing, outreach, and education. Over the term of this particular phase of the program, 52 households have been assisted.

The City of Rockford Community Development Department continues to incorporated lead-safe work practices, interim controls, and lead abatement when assisting households through our housing rehabilitation programs. Two staff persons have state certifications as Lead Inspectors which helps to reduce the expenses relating to risk assessments and clearance testing. Since January of 2007, we have conducted of 51 visual assessments and have completed 23 projects which involved lead hazard removal.

Also, the Rockford Area Affordable Housing Coalition (funded in part with CDBG funds) also addresses lead in its homebuyer counseling course.

HOUSING

Housing Needs

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

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

Program Year 3 CAPER Housing Needs response:

The City of Rockford spent \$1,230,492.91 (82.3%) of all HOME and CDBG federal funds on affordable housing activities in the 2007 program year. The following activities helped to foster and maintain quality affordable housing in Rockford.

- Focus Area Housing Rehabilitation programs offered in the Mid Town North, College Seminary, HOPE VI, South Main, and Weed and Seed (Ellis Heights) areas.
- Dedensification program in the Signal Hill area (completed activities started in 2006).
- Emerson Estates Subdivision
- City/County Employer Assisted Housing Program
- Lincolnwood II Subdivision
- Winnebago County Housing Authority HOPE VI grant/Champion Park
- Creation of the Gilbert Avenue Housing Rehabilitation Program
- The development of a HOPE VI and College-Seminary focus area plans.
- The creation of two new housing Tax Increment Financing districts and the Tax Incentive Program (non-federally funded).
- Homebuyer assistance through ADDI and HOME
- Code enforcement activities
- Continuation of the Get the Lead Out! program to eliminate lead hazards
- West Side Alive! Program (sold final home)
- Water Hook-up Program

Although many of these activities are ongoing multi-year projects, in the 2007 program year, they resulted in the following accomplishments/completed projects (PR23 and general data from IDIS):

Accomplishment	Unit of Measure	2007 Program Year Accomplishments
Households Receiving Homebuyer Training		526
Housing Units Inspected for Code Compliance		4574
First-Time Homebuyers Assisted		36
Housing Units Assisted with Lead Interim Controls		17
Housing Rehabilitated & Newly Developed		97 (Includes some first-time homebuyers)

Specific Housing Objectives

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

Program Year 3 CAPER Specific Housing Objectives response:

1. MEETING SPECIFIC AFFORDABLE HOUSING OBJECTIVES

Based on the beneficiary information provided in the PR 23 IDIS report, 50 benefited from CDBG-funded activities. HOME funds were distributed to first time homebuyer projects, reporting 33 households assisted. Also, HOME provided assistance to existing homeowners with 14 households being assisted – totaling 47 in both categories. This information is provided in the tables below, along with a breakdown of the income levels of those served during the reporting period.

CDBG Activities: Income Distribution of Affordable Housing Beneficiaries

	Extremely Low: <= 30%	Low: > 30% & <= 50%	Moderate >50% & <= 80%	Total Low to Moderate	Non Low to Moderate	Total Beneficiaries
Persons	0	0	0	0	0	0
Households	0	47	3	0	0	50

CDBG housing activities included first-time homebuyer training and rehabilitation projects. The households served were owner households and reported income levels between 30% and 50% of the area median income. Along with these accomplishments, additional people were assisted through Fair Housing Activities.

HOME Activities: Income Distribution of Affordable Housing Beneficiaries

Type	0-30%	31-50%	51-60%	61-80%	Total Occupied Units
Rentals	0	0	0	0	0
Existing Owners	2	4	6	2	14
First-time Homebuyers	1	13	3	16	33

The HOME section of this report offers more information on these activities and how they met their proposed goals during the reporting period.

2. SECTION 215 AFFORDABLE HOUSING

All of the projects resulting in new affordable housing units completed in the 2007 program year meet the Section 215 definition of affordable housing. Projects are as follows:

- Focus Area Rehabilitation – Owner Occupants and Investor Owners
- Emerson Estates Subdivision
- Lincolnwood II Subdivision
- ADDI
- Champion Park – HOPE VI
- West Side Alive! Program (sold last home in 2007)
- Comprehensive Community Solutions, Inc/Youthbuild Rockford

3. WORST-CASE HOUSING AND NEEDS OF PERSONS WITH DISABILITIES

To address worst case housing needs, those with incomes less than 30% of median, the Human Services Department applied for and was awarded funds from the Illinois Housing Development Authority to provide 53 permanent housing units for persons in this income bracket. The Human Services Department also just completed a grant that provided home rehabilitation to persons with disabilities and seniors who required accessibility modifications.

Several other projects assisted by the City of Rockford during the 2007 program year incorporated housing that is accessible for persons with disabilities or severe housing needs. The following represents a summary of these projects:

Permanent Housing for the Homeless

- Janet Wattles – Shelter Plus Care units
- Carpenter’s Place – Sommerset Apartments (new)

Emergency and Transitional Housing for the Homeless

- American Red Cross
- PHASE, Inc.
- Shelter Care Ministries
- Rockford MELD
- Youth Services Network
- Carpenter’s Place

Housing Projects Including Handicapped Accessible Housing Units

- Youthbuild – New construction of single-family visitable housing
- Ramp Program – Construction of ramps for the disabled

Public Housing Strategy

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

Program Year 3 CAPER Public Housing Strategy response:

The Rockford Housing Authority works closely with the HOME Board and the Resident Councils on each site to promote and support resident initiatives. The Executive

Director also meets quarterly with residents from each of the developments to discuss issues of concern and to provide informational updates. During the past year the Rockford Housing Authority helped the HOME Board develop a 501(c)(3) application. It also sponsored field trips and holiday dinners for several sites. The Rockford Housing Authority continues to explore opportunities to encourage and support resident initiatives, which will enrich their lives and improve their ability to become self-sustaining.

Barriers to Affordable Housing

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

Program Year 3 CAPER Barriers to Affordable Housing response:

1. The primary barriers to the production of affordable housing in Rockford remain the high cost of construction (Rockford is considered a "high cost" area by HUD) and the under appraised after-rehab or after-construction property values in conjunction with limited funds. To address this problem in 2007, the City of Rockford provided gap subsidies in the form of CDBG and HOME to developers of affordable homeownership projects. These funds combined with the State's Affordable Housing Trust Fund Program and Tax Credit programs and/or the Federal Home Loan Bank programs have helped to create new affordable housing in Rockford. Also, two new residential Tax Increment Financing Districts (TIFs) were created. These two new TIFs along with the nine already in place give developers another tool for financing the gap between cost and value.

Another barrier is the condition of the housing stock. Although we have ample affordable housing, a Housing Study conducted 3 years ago recommended the demolition of at least 1,000 units. The City continued its housing rehabilitation programs to correct the deficiencies in housing suitable for rehabilitation in 2007. Demolition of dilapidated housing complemented the rehab activity in those same neighborhoods. Blight was removed which improved the living environment and there is the expectation that this will ultimately increase property values.

Homeownership continues to be out of reach for many low-income renters. Rockford continues to make ADDI and HOME funds available to low income homebuyers in the form of direct homebuyer's assistance. CDBG and HOME funds were provided to the Rockford Area Affordable Housing Coalition for homebuyer training in 2007 to help homebuyers make the transition from renting to homeownership. It was mandatory for all persons assisted with ADDI attend these classes prior to purchasing a home.

Rockford's permit fees and development review process continues to be some of the least burdensome in the region but the Building Department and Zoning underwent a process improvement exercise to improve that which was in place. The City did not charge development impact fees or technical review fees and places no special permitting review on affordable housing projects.

There was considerable debate in the real estate and development community in regards to the City's proposed zoning ordinance rewrite and its implication on housing affordability in the Rockford area. Specifically, the contention has been made that the proposed community character standards within the proposed zoning

ordinance would have a detrimental impact on affordable housing in Rockford. This assertion deserves further consideration, and it is important for the City Council to understand where Rockford is positioned with respect to affordable housing. In addition, it is important that we look at housing affordability within the context of the national, State, and regional real estate marketplace, as well as within the context of our area's ability to pay with respect to the median house price to median household income ratio.

The National Real Estate Market and Housing Prices: How do Illinois Metropolitan Areas Rate?

In 2006, the median single-family home price was \$221,900 nationally, and the midwest median price was \$164,800. In Rockford, the median home price was \$119,300, roughly 72% of the midwest average. In fact, out of the top 150 metropolitan areas in the United States, Rockford had the 25th lowest median single-family home price.¹ The table below illustrates other Illinois communities and their respective median single-family home price in

Existing Single-Family Median House Prices by Illinois Metropolitan Area: 2006

Illinois Metropolitan Area	Median Single-family Home Price	Percent of Midwest Average	Percent of National Average	Affordability Rank as defined by Home Price (lowest to highest)²
Bloomington-Normal, IL MSA	\$152,200	92.4%	68.6%	72
Champaign-Urbana, IL MSA	\$143,000	86.8%	64.4%	55
Chicago-Naperville-Joliet, IL MSA	\$273,500	166.0%	123.3%	123
Davenport-Moline-Rock Island, IA-IL	\$119,700	72.6%	53.9%	27
Decatur, IL MSA	\$85,400	51.8%	38.5%	2
Kanakakee-Bradley, IL MSA	\$131,500	79.8%	59.3%	35
Peoria, IL MSA	\$112,700	68.4%	50.8%	16
Rockford, IL MSA	\$119,300	72.4%	53.8%	25
Springfield, IL MSA	\$105,400	64.0%	47.5%	10
St. Louis, IL-MO MSA	\$148,400	90.0%	66.9%	64

relationship to the national and midwest averages. It should be noted that with the exception of the Chicago-Naperville-Joliet MSA, the Illinois MSA's rank very high with respect to housing price affordability. In fact, six out of the ten major Illinois MSA's are in the top 25% with respect to having the lowest median house prices in the United States.

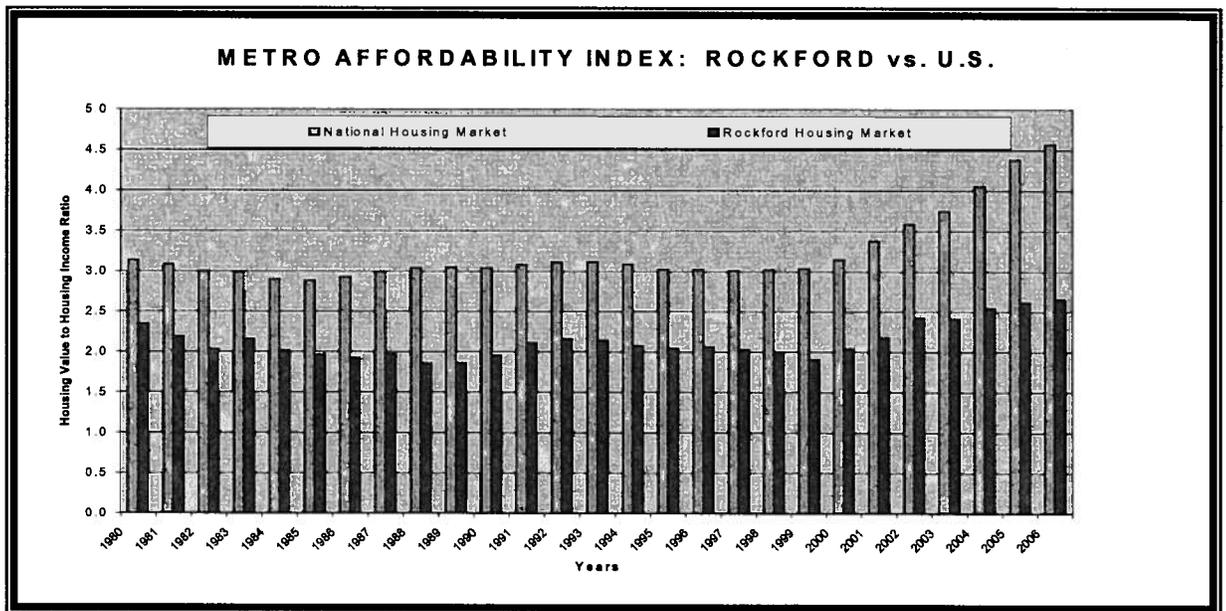
The Metro Affordability Index

Merely looking at housing prices, however, does not accurately measure housing affordability. In order to do this, one must look at median household income in

¹ Source: National Association of Realtors

² Source: Ranking is out of top 150 Metropolitan Statistical Areas (MSA)

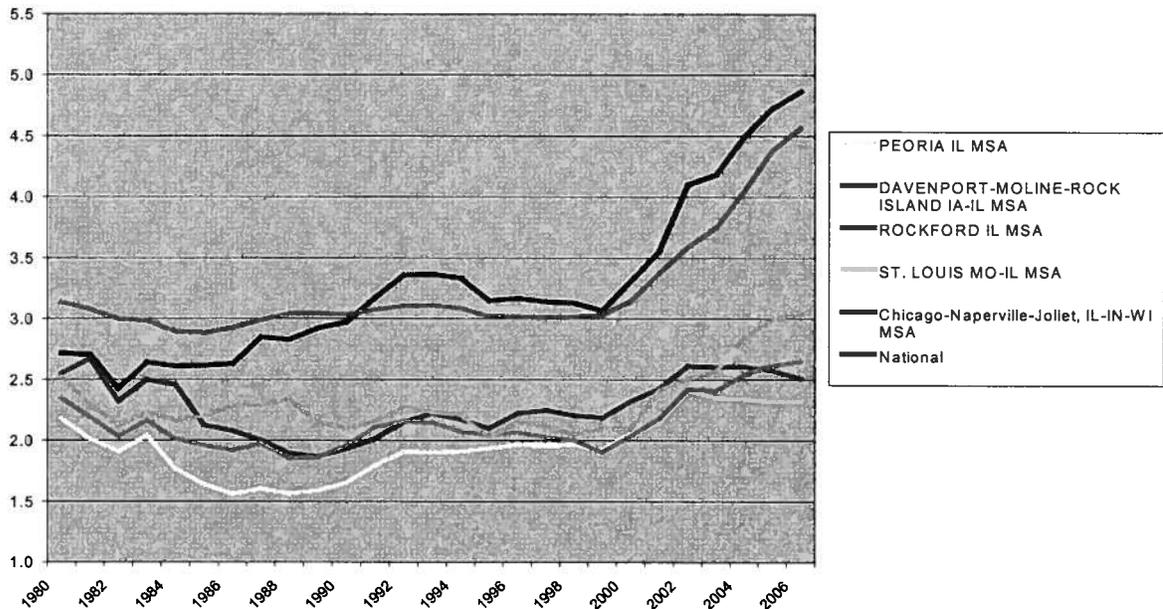
relationship to median housing prices to further examine affordability. The Harvard University Joint Center for Housing Studies developed the Metro Affordability Index, which is the ratio between the median house price for a given metropolitan area and the median household income for that same metropolitan area.³ The Rockford Metropolitan area, for example, has a Metro Affordability Index of 2.7, meaning that it would take 2.7 times the median household income to purchase the median house price in the Rockford MSA. In contrast, the National Average Metro Affordability Index is 4.6. The Rockford Metro Affordability Index is 42% lower than the National Metro Affordability Index. Since 1980, Rockford has increasingly become a more affordable community compared with other metropolitan areas in the United States. While the Nation has become increasingly unaffordable, particularly since 1999, the Rockford housing market has remained a bargain when looking at median housing prices and median household income ratio. The chart below illustrates the comparison between the Rockford and U.S. Metro Affordability Indices.



As stated previously, Rockford had a Metro Affordability Index that was 25% below the U.S. Average Metro Affordability Index in 1980. By 1990, Rockford’s housing affordability grew to 36% below the U.S. Average, and by 2006 our area’s housing affordability had increased to 42% below the U.S. average.

³ *The State of the Nation’s Housing 2007, Joint Center for Housing Studies at Harvard University*

Housing Affordability Index: National & Illinois MSA Comparison



Rockford's experience is not unlike other major Illinois metropolitan area, with the exception of the Chicago-Naperville-Joliet MSA. As noted in the chart above, only Peoria has had a lower Metro Affordability Index than Rockford historically.

So How Will the Zoning Ordinance Rewrite Impact Rockford Housing Affordability?

Currently, Rockford has 41,860 existing single-family units that are built within its corporate limits. On average, there are approximately 225 single-family building permits that are pulled annually. In order to address the real estate and development community concerns regarding the impact of the proposed zoning changes on developments that are already either tentatively or final platted, a number of transitional provisions are proposed. New single family construction accounts for approximately 10% of the estimated homes sales annually in the City of Rockford. Based on this small percentage, it is extremely unlikely that the zoning ordinance changes will have any material impact on housing affordability in the City of Rockford. As with past history, Rockford will continue to be one of the most affordable communities to live, not only in Illinois, but in the Midwest and the United States.

In an effort to fully understand the City's housing market and its affordability to all housing choices and markets compared to the region, State and Country, staff supported a Resolution to be approved by City Council directing the Rockford Transportation Authority to be the lead agency for such a regional housing study. This would include the communities within the Metropolitan Planning Organization and allow for true analysis of the region's competitiveness amongst ourselves and outside the region.

There were also concerns brought up regarding the cost associated with the side and rear loaded requirements. Staff agreed that there are costs associated with increasing the standard of development but believe the estimated cost suggested

does not reflect the alternative site designs and discussed with the community. Staff provided alternative that allow for the development of side and rear loaded homes on typical lot sizes.

Lastly, the foreclosure situation represents an obstacle by the impact it could have on CDBG programs. If property values continue to decline, the funds generated through housing resales could see reductions as well as create an overall decline in other areas of the economy. Although the value of permits increased in 2007 in Rockford, new single family permits decreased by 24.5% and new multi-family units decreased by 34%. The total number of residential building permits did increase by 9.8%.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives
 - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.
2. HOME Match Report
 - a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.
3. HOME MBE and WBE Report
 - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
4. Assessments
 - a. Detail results of on-site inspections of rental housing.
 - b. Describe the HOME jurisdiction's affirmative marketing actions.
 - c. Describe outreach to minority and women owned businesses.

Program Year 3 CAPER HOME/ADDI response:

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

a Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.

All FY2007 HOME funds were allocated toward projects that addressed the Affordable Housing priority need as described in the 2005-2009 Consolidated Plan. The distribution of these funds is illustrated in the map below. These projects are located in census tracts with high concentrations of low- and moderate- income households. See Attachment C.

2. HOME Match Report

a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year. See Attachment F.

3. HOME MBE and WBE Report

- a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs). See Attachment G.**

4. Assessments

- a. Detail results of on-site inspections of rental housing.**

The City of Rockford conducted on site physical inspections for Sixteen (16) single family rental units for calendar year 2007. The results of the inspection were all positive and the property owners are continuing to provide affordable housing within program guidelines. The City also requested annual income verifications for the tenants assisted.

- b. Describe the HOME jurisdiction's affirmative marketing actions.**

In order to ensure the inclusion to the greatest extent feasible, of minorities and women and entities owned by minorities and women, the City of Rockford's guidelines for Minority and Women Business outreach programs will include the following affirmative marketing actions:

- Publishing, in conjunction with the Northern Illinois Minority Companies Association, a Minority and Female Business Directory if feasible.
- Supporting a minority and women business development and support group (NIMCA-Northern Illinois Minority Companies Association).
- Conducting specialized workshops for minority and women regarding contacting and subcontracting opportunities through City and other agencies.
- Promoting and marketing minority and female business through:
 - * News stories
 - * Television talk shows
 - * Public service announcements
 - * Special video tapings
 - * Flyers to other interested businesses and organizations
 - * Specialized advertising in magazines and newsletters
- Preparing an annual year-end report on the dollar amounts awarded to minority and women businesses.
- Continuing an established and extensive network with local, state, and federal agencies and businesses to more readily notify and assist the minority and women business community when contract or subcontract opportunities arise.
- The sponsoring or co-sponsoring of: Minority and Women Business Support Group meetings, i.e., Northern Illinois Minority Companies Association (NIMCA), Chicago Regional Purchasing Council, Downstate Illinois, Minority Enterprise Systems (DIMES), Hispanic Chamber of Commerce of Northern Illinois (HCCNI), Northern Illinois Black Chamber of Commerce (NIBCC), Rockford Black Business

Owners Association (RBBOA), Ministers Fellowship, National Association for the Advancement of Colored People (NAACP), Rockford Area Minority Coalition Organizations (RAMCO) made up of several organizations for networking & dissemination of information. Also, business related education workshops, and State, Federal and private conferences work- shops and seminars

- Maintaining centralized records on the use and participation of minority and women businesses as contractors and sub- contractors in all HUD-assisted program-contracting activities through the Neighborhood Development Division and the Purchasing Department.
- The placement of special emphasis on loans to minority and women businesses. The City will also continue to provide seed money for specialized minority and women business- related programs and loan pools.

In January of 2007, a local Realtor was hired to assist in the marketing of the W. State Corridor Shopstead building in order to be successful in the leasing of the vacant units. The businesses leasing units in this building will provide goods and services to the citizens living within this CDBG designated area.

c. Describe outreach to minority and women owned businesses.

Consistent with Executive Orders 11625, 12432 and 12138, the City of Rockford will continue its efforts to encourage the use of minority and women's business enterprises.

The City's outreach standards at a minimum will include:

The promotion and encouragement of minority and woman-owned businesses and their participation in the City's procurement process as both general contractors, subcontractors and suppliers of goods and services.

- Issuing a yearly statement in the Rockford Register Star (and/or a minority publication with a substantial circulation) of its public policy and commitment to minority and women business development.
- Networking with local, state, federal and private agencies and organizations to enhance the contractual opportunities for minority and women business development.
- The City of Rockford's City Council has approved a Procurement Policy that encourage the use of Minority and Women Owned Business in the City's Procurement efforts:
- As part of bid requirements the City of Rockford requires Minority and Women Owned Business to certify their business as such. And bid documents, require contractors to register as a Minority Business Enterprise (MBE) or Women Business Enterprise (WBE), as a means of certification. Certifications from the Illinois Department of Transportation, Illinois Central Management Services and the City of Chicago can be reciprocated for this requirement.

*Require contractors/firms to provide a listing of subcontractors.

- *Track MBE/WBE participation of all contracts awarded through bid process by implementing items 1 & 2.
- *Revamp measures to encourage minority and women-owned business participation.
- *Based upon the implementation of items 1 –3, set goals for minority participation

HOMELESS

Homeless Needs

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

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

Program Year 3 CAPER Homeless Needs response:

1. ADDRESSING THE NEEDS OF HOMELESS PERSONS

Through HUD Continuum of Care dollars, 16 new permanent housing beds for the chronically homeless were added to the housing stock for the homeless. Twelve of those beds are targeted towards chronically homeless men and women with addiction issues with services provided by The Carpenter's Place. The other four beds are Shelter Plus Care certificates for Janet Wattles Center patients for the chronically homeless men and women with mental illness. In addition, the City of Rockford Human Services Department applied for funding through the Illinois Housing Development Authority for the new Rental Housing Support program, which will provide rental subsidies for 50 apartments in Rockford for low-income individuals and families, including the homeless. The Mayors' Task Force on Homelessness, which is the local Continuum of Care, agencies continue to refer the homeless individuals and families served to mainstream and community resources. The group also continues to actively seek additional funding to provide needed housing and services to homeless individuals and families.

2. TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING

The local Continuum of Care initiated several steps in easing the transition of homeless persons into permanent housing. Through it's Strategic Planning process, the group began the revision of the current system of emergency and transitional housing to promote permanent housing via education and stronger collaboration within the Continuum of Care. This has resulted in an increase of focused discussion and training by outside organizations. In addition, agencies were encouraged to identify and build relationships with potential developers and landlords to provide affordable housing for the homeless. Most importantly, agencies providing services to the homeless referred into mainstream and other community resources to assist in the transition from homeless programs into independent living.

3. NEW FEDERAL RESOURCES OBTAINED FROM HOMELESS SUPERNOFA

The City of Rockford received funding for two new projects, which both serve the chronically homeless. The City of Rockford, with The Carpenter's Place serving as project sponsor, was awarded \$200,387.00 for a two-year project that provides 12 units of permanent supportive housing for chronically homeless individuals. The City of Rockford, with Janet Wattles Center serving as project sponsor, was awarded \$120,240.00 for five years. The project covers four units of Shelter Plus Care.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 3 CAPER Specific Housing Prevention Elements response:

1. ACTIONS TAKEN TO PREVENT HOMELESSNESS

The City of Rockford Human Services Department continues to provide Homeless Prevention funds through "It Takes A Home" funds. The program serves individuals and/or families with eviction notices or mortgages that are past due. The Human Services Department continues to provide utility assistance through the LIHEAP program. In addition, local agencies work closely with churches and other organizations that are able to provide one-time financial assistance to currently housed individuals or families in an effort to prevent homelessness.

Emergency Shelter Grants (ESG)

1. Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).
2. Assessment of Relationship of ESG Funds to Goals and Objectives
 - a. Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.
 - b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.
3. Matching Resources
 - a. Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.
4. State Method of Distribution
 - a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.

5. Activity and Beneficiary Data

- a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.
- b. Homeless Discharge Coordination
 - i. As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.
- c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

Program Year 3 CAPER ESG response:

1. ACTIONS TO ADDRESS EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS

The City of Rockford currently utilizes Emergency Shelter Grant dollars to provide funding to three emergency shelters (American Red Cross, Rockford MELD, and Shelter Care Ministries) and one transitional living program (PHASE/WAVE) to assist with operating and essential services costs. The programs funding with Emergency Shelter Grant dollars target a variety of sub-populations, including domestic violence, families, homeless youth, and individuals). In addition, three transitional living programs continue to be funded through HUD Continuum of Care dollars.

2. ASSESSMENT OF GOALS AND OBJECTIVES

All FY2007 ESG funds were awarded to activities that addressed the Homeless Services priority need identified in the City's 2005-2009 Consolidated Plan. Funds were used to help improve the delivery of homeless services provided by our continuum care and to help upgrade the level of services and quality of existing homeless facilities.

While shelters prove area-wide benefits, as the map below illustrates, the shelters are located in areas with high concentrations of low- and moderate-income households.

See map at Attachment D.

3. MATCHING RESOURCES

The sources and amounts of match for the 2007 ESG funded agencies are as follows:

PHASE	Private Donations	\$4,000
MELD	Supportive Housing funds	\$25,000
Shelter Care Ministries	Private Donations	\$20,912
American Red Cross	FEMA	\$9,000
	United Way	\$5,000
	In-Kind Donations	\$5,000

Department of Economic
Opportunity funds \$21,000

4. STATE METHOD OF DISTRIBUTION

This section is not applicable.

5. ACTIVITY AND BENEFICIARY DATE

a. During the 2007 program year, all ESG funds, with the exception of the 4% administrative expenses, were spent on operational costs of the four shelters served. These costs included the administration, maintenance, utilities, food, and other expenses associated with the operation of the homeless shelters. ESG funds were also allocated to homeless prevention activities, essential services, and renovation/rehabilitation projects.

b. Homeless Discharge Coordination

The Mayors' Task Force on Homelessness has formal discharge policies on both youth aging out of foster care and those individuals/families being discharged from publicly funded mental health institutions. The Task Force is finalizing formal discharge policies for both health care and corrections. At this time, Emergency Shelter Grant funds are not being used in our homeless discharge coordination plans.

c. Discharge policy and coordination with ESG.

Given the limited amount of ESG funds received during FY2007, and the need for direct shelter services, the City of Rockford did not allocate ESG funds for homeless discharge coordination activities during the reporting period. This may be considered in future years.

COMMUNITY DEVELOPMENT

Community Development

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

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
 - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
 - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
2. Changes in Program Objectives

- a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.
3. Assessment of Efforts in Carrying Out Planned Actions
 - a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
 - b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
 - c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.
4. For Funds Not Used for National Objectives
 - a. Indicate how use of CDBG funds did not meet national objectives.
 - b. Indicate how did not comply with overall benefit certification.
5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
 - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
 - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.
6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
 - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
 - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
 - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.
7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
 - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.
8. Program income received
 - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
 - b. Detail the amount repaid on each float-funded activity.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
 - d. Detail the amount of income received from the sale of property by parcel.

9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
 - a. The activity name and number as shown in IDIS;
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
 - c. The amount returned to line-of-credit or program account; and
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.

10. Loans and other receivables
 - a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
 - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
 - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
 - d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
 - e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

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

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
 - a. Identify the type of program and number of projects/units completed for each program.
 - b. Provide the total CDBG funds involved in the program.
 - c. Detail other public and private funds involved in the project.

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

Program Year 3 CAPER Community Development response:

1. ASSESSMENT OF GOALS AND OBJECTIVES

In Coordination with the Consolidated Plan, the objectives the City decided to pursue over the five-year period were to increase availability/accessibility of decent affordable housing, improve affordability of decent affordable housing, increase sustainability of decent housing, increase availability/accessibility of a suitable living environment, improve the sustainability of a suitable living environment, enhance the availability/accessibility of economic opportunity, and sustain economic opportunity.

CDBG funds were distributed among all the priority-needs identified in the 2005-2009 Consolidated Plan. The map at Attachment E illustrates how CDBG dollars were distributed.

The CDBG funding allocated to the Economic Development Division benefited extremely low-income, low-income, and moderate-income persons in the following ways:

The annually funded Self-Employment Assistance Training (SET) Program was able to assist 165 persons. 114 persons attended a new pre-signup informational class. There were 51 persons to register for and complete the SET program, of which 33 were a combination of extremely low-income and low-income persons. The goal of 50 persons was exceeded for the year. Program attendees that exceeded the low-income requirements paid a fee to attend the class. A new class called "Advance Strategic Plan for Growing your Business"; a financial analysis training to assist existing businesses get access to credit and improve their financial management skills, assisted moderate and over-income persons who remitted a fee for attendance.

In 2007, there were a total of twenty-five more jobs created from an original 2006 agreement with Vision Financial Corporation. They now employ a total of 75 persons, of which 38 are low-income persons. A total of 100 Full-time Equivalent (FTE) jobs will be created over a five-year period from 2006 through 2011, of which 51% will be to low-income residents.

In addition, there was a total of thirteen more jobs created in 2007 from a original 2005 Section 108 loan agreement with W.A. Whitney/Mega Manufacturing. Once complete, this project will have retained 82 FTE jobs and will have created a total of 30 FTE jobs, of which low-income residents will employ 60% (or 18 jobs). The agreement is in effect over a three-year period and will expire in 2008.

In December 2007, a development agreement was executed with Emerson Development LLC for the construction of a medical clinic and retail store. Construction to begin in the Spring of 2008. This project will create 20 full-time equivalent full-time jobs, of which eleven low-income residents will be employed.

2. CHANGES IN PROGRAM OBJECTIVES

Although numerous funding changes were made during the 2007 Consolidated Plan Program year, no changes were made during this reporting period relating to program objectives except for a funding change for emergency repairs needed as a result of the 2006 Labor Day Flood. The priorities identified in the Five-Year Plan continued to be the basis for allocating HUD funds during FY 2007.

3. ASSESSMENT IN CARRYING OUT PLANNED ACTIONS

a. Pursuing Resources Indicated in the Consolidated Plan

In addition to the Federal funds discussed in this report, during the 2007 program year, resources were obtained from a variety of other public and private sources to address priority needs identified in the 2005-2009 Consolidated Plan. Sources of additional funding included:

- City of Rockford General Fund
- City of Rockford Capital Bonding
- State of Illinois Affordable Housing Trust Fund Program
- State of Illinois Tax Credit Program
- Federal Home Loan Bank
- HUD Lead Hazard Program
- State of Illinois – Get the Lead Out! Program
- Operating budgets of sub-recipient organizations
- Various private foundations, corporations, and individuals
- Federal Emergency Management Agency
- US Environmental Protection Agency
- Brownfields funds
- River Edge
- The United Way
- Weed and Seed Program
- Youthbuild
- Tax Increment Financing

B. Certifications of Consistency

All projects that were proposed were found to be consistent with the Consolidated Plan. Applicants seeking certification that their activities are consistent with the Consolidated Plan are not discriminated against on any basis and certification is provided in a fair and impartial manner. The form to request assistance is on the City's web site with directions on how to complete and submit. Being consistent does not necessarily mean the project was supported by the City of Rockford.

Proposals for the Healthy Neighborhoods Program are accepted on an on-going basis throughout the year. This is open to those that wish to submit and project selections are made on the basis of the recommendations of a Community Development Advisory Committee with the final determination made by the Rockford City Council. Staff within the Neighborhood Development Division, Community Development Department, provide technical assistance to all applicants who request it. This technical assistance includes advice on how to craft a proposal that will be eligible under the program description, the federal regulations and consistent with Rockford's Consolidated Plan.

C. Consolidated Plan Implementation

The City of Rockford maintains an open process for the preparation and implementation of Consolidated Plans. The City does not hinder the implementation of the Plan through any action or willful inaction. As this CAPER demonstrates, Rockford continues to make significant progress toward meeting

and exceeding in some areas goals and objectives as outlined during the planning process.

4. FUNDS NOT USED FOR NATIONAL OBJECTIVES

This section is not applicable.

5. ANTI-DISPLACEMENT AND RELOCATION

a. Actions to Minimize Displacement

The City of Rockford followed its Residential Anti-displacement and Relocation Assistance Plan under Section 104(d) of the Housing and Community Development Act of 1974, as amended, and takes actions to minimize displacement. Those actions included:

1. Provide families with decent, safe, and sanitary dwelling units after rehabilitation.
2. Institute phased rehabilitation.
3. Require investor owners to pay the cost of relocation for their tenants.
4. Educate and require investor owners to notify potential tenants appropriately.
5. Select target areas for rental rehabilitation programs in which the rents prior to rehab would most likely remain affordable after rehabilitation.
6. Inform existing tenants of the planned rehabilitation and its potential impact.
7. Evaluate projects to measure the benefits versus displacement to insure that the social economic impact justifies any resulting displacement
8. Analyze potential sites and select sites that minimize displacement without jeopardizing the project.
9. Analyze projects with an eye toward a project design that will minimize displacement.
10. Design public improvement projects that minimize displacement.
11. Focus demolitions on vacant properties not suitable for rehabilitation.
12. Seek assistance from the Rockford Housing Authority to reduce the impact on the displaced person(s).

b. Steps taken to identify occupied properties subject to URA or Section 104(d).

As a result of the steps taken to minimize displacement, in 2007 no displacement occurred. All property acquired was unoccupied. Several property acquisitions did require 104(d) notices and HUD approval. The properties affected were 616 Newport, 120 N. Central, 124 N. Central, and 128 N. Central. Although we did provide rehabilitation assistance to several landlords, no tenants were forced to move. It was determined that no households, businesses, farms or nonprofit organizations were affected by conducting an inspection of each of unit at the time of application and prior to providing assistance for the activity. If a unit were occupied, the following steps would be taken:

c. Steps Taken to Ensure Timely Issuance of Information Notices to Households, Businesses and Organizations Displaced

First staff interviews with the property owner to establish the current rental status of the property. This includes finding out which units are occupied. Those

that are occupied require the need to find out additional information from the tenant including: the rental terms, length of occupancy, any special concessions (rent or otherwise), any special physical needs of the tenant, special living requirements, the tenants income and its source, and if the tenant would prefer a particular part of town because of their job, church, or shopping, etc. At the same time of the interview, a notice is presented entitled, "General Information Notice-Residential Tenant To Be Displaced." A copy of the HUD brochure #HUD-1042-CPD, "Relocation Assistance To Tenants Displaced from their Homes" is also given to the tenants. Formulas for figuring the moving assistance and Rental Assistance payments are also reviewed with the tenant at this time.

After the owner has accepted the City's offer to purchase, the tenant(s) are re-contacted and presented with a notice entitle, "Notice of Eligibility For Relocation Assistance - Residential Tenant". This notice includes specific referrals to comparable replacement housing, outlines the maximum Replacement Housing Payment for their particular case, and explains the options they have for moving expenses. The notice also gives them a specific date (at least 90 days away) by which they must be moved.

Transportation has been provided to tenants in the past for them to inspect possible replacement housing. Counseling and other advisory services to tenants have also been provided to assist tenants in their search for replacement housing.

Once the tenant has found decent, safe, and sanitary replacement housing which is acceptable to him/her, the claim forms are completed. The completed claim forms are reviewed with the tenant and then signed. Checks are delivered to tenants after processing.

6. LOW/MOD JOB ACTIVITIES

a. Actions taken by the City and sub-grantees to ensure that first consideration that was given to low/mod persons.

Economic Development Agreements providing CDBG funds for creating and/or retaining jobs; customarily include verbiage that 51% or more of created jobs must be held by Low/Mod persons. Ongoing projects, Vision Financial and Mega Manufacturing/Whitney both stipulated that a minimum of 60% of the jobs hired had to be of persons that qualify as Low-to Moderate Income.

b. List by job title all permanent jobs created/retained and those that were made available to low/mod persons.

Vision Financial has hired LMI persons as Call Center Operator Agents. They have also created jobs as Managers, Supervisors, and a Call Center Trainer. Mega Manufacturing/Whitney has hired LMI persons in the following positions: Accounting Clerk, Machinists, Sales Receptionist, Marketing Research Assistant Intern, Machine Tender, Field Service Engineer and Mechanical Engineer. Other jobs created included Controls Engineer, Field Service Engineer, Industrial Engineer Buyer, PC Hardware/Technical Systems Specialist, and Application Engineer.

c. Description of steps taken to provide skills, experience, or education for any jobs claimed as being available to low-or moderate-income

persons.

Vision Financial provided call center training to their employees. Mega Manufacturing/Whitney provided in-house on the job training to their employees.

7. LOW/MOD LIMITED CLIENTELE ACTIVITIES

This section is not applicable.

8. PROGRAM INCOME RECEIVED

- a. Program income was received for both CDBG and HOME. The amount received in CDBG was \$168,051.87 with \$5,221.43 remaining at year's end and HOME represented \$107,079.65 of which \$54,326.48 was disbursed to eligible activities in 2007. The remainder will be used promptly in 2008. All funds were returned to the respective program's general pool.
- b. N/A
- c. Loan repayments broken down by category of housing, economic development and other include:

Housing Repayments

- HOME Loan Repayments \$45,175.15 and the sale of 1810 Chestnut \$61,904.50 totaling \$107,079.65.
- CDBG Housing \$120,873.95

Economic Development Repayments

Economic Development \$22,930.24
Economic Development Lease Payments \$24,247.68

- d. Amount of income received from the sale of property by parcel includes the sale of 1820 Chestnut Street at \$61,904.50.

9. PRIOR YEAR ADJUSTMENTS

- a. One activity in which reimbursement was made this reporting period was activity number 1909 – Rockford Park District Concert Series.
- b. Expenditures were reported in year 2006 for this disallowed activity.
- c. The amount returned was \$10,000. It was not returned to the line of credit. What transpired was the replace for two demolition projects funded by the City's General Fund.
- d. The total amount reimbursed was \$10,000. This has been completed – no multi-year payments are required.

10. LOANS AND OTHER RECEIVABLES

- A. N/A – No float funded activities.
- B. The following list details the other loans outstanding and the principal balance owed as of the end of the reporting period.

Number of Loans	Outstanding Balance	Principal Balance
1	\$ 25,000.00	\$ 25,000.00
1	\$ 14,944.71	\$ 14,944.71
1	\$ 9,493.35	\$ 9,493.35
1	\$ 7,756.13	\$ 7,756.13
1	\$ 8,654.37	\$ 8,654.37
1	\$ 4,422.79	\$ 5,649.88
1	\$ 64,725.10	\$ 78,748.88
1	\$ 18,893.01	\$ 20,000.00
1	\$ 5,094.57	\$ 11,299.01
1	\$ 28,474.06	\$ 126,550.00
1	\$ 5,847.78	\$ 20,000.00
1	\$ 28,474.06	\$ 126,550.00
1	\$ 4,823.68	\$ 20,000.00
1	\$ 4,999.64	\$ 50,000.00
1	\$ 10,000.00	\$ 10,000.00
1	\$ 8,648.27	\$ 8,000.00
1	\$ 16,244.71	\$ 20,000.00
18	\$ 1,752,000.00	\$ 1,752,000.00
35	\$ 2,018,496.23	\$ 2,314,646.33

C. The total number of outstanding loans that are deferred or forgivable, the principal owed as of the end of the reporting period and terms of the deferral/forgiveness include:

Number of Loans	Defer/Forgivable	Principal Balance	Terms
1	\$25,000.00	\$25,000.00	5 years/forgiven 20% annually
1	\$14,944.71	\$14,944.71	5 years/forgiven 20% annually
1	\$ 9,493.35	\$ 9,493.35	5 years/forgiven 20% annually
1	\$ 8,654.37	\$ 8,654.37	5 years/forgiven 20% annually
1	\$78,748.85	\$78,748.85	10 years/forgiven 10% annually
1	\$126,550.00	\$126,550.00	10 years/forgiven 10% annually
1	\$126,550.00	\$126,550.00	10 years/forgiven 10% annually
1	\$50,000.00	\$50,000.00	10 years/forgiven 10% annually
1	\$10,000.00	\$10,000.00	10 years/forgiven 10% annually
1	\$ 7,756.13	\$ 7,756.13	5 years/forgiven 5 % annually
18	\$1,752,000.00	\$1,752,000.00	30 year balloon payments

D. Total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period include:

Number of Loans in Default	Balance Forgiven	Balance Written off
1	0	0
1	0	0
1	0	0
3*	0	0

Loans are not written off but at a Collection Agency.*

- E. List of parcels of property owned by the City or its sub-recipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period – See list at Attachment H.

11. LUMP SUM AGREEMENTS

This section is not applicable.

12. HOUSING REHABILITATION

- a. The following represents the type of program and number of projects/units completed: Single Family, owner occupied and investor owned Focus Area rehabilitation program in four strategy areas: College & Seminary, South Main, Hope VI and Weed n' Seed. (Five single-family units completed) and Flood Recovery Assistance program for homeowners affected by the 2006 Flood in Rockford, (18 units completed).
- b. The total amount of CDBG Funds involved is the Focus Area rehabilitation program was \$65,848.56 and \$202,546.26 in the Flood Assistance program.
- c. Private funds involved in the Focus area projects were loans, in the form of a mortgage that the homeowner received from their lending institution, which covered 50% of the rehabilitation cost. No public or private funds were used in the Flood Recovery Assistance program.

13. NEIGHBORHOOD REVITALIZATION STRATEGIES

This section is not applicable.

Antipoverty Strategy

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

Program Year 3 CAPER Antipoverty Strategy response:

According to research done by the University of Illinois College of Medicine and release February, 2008, Poverty in Winnebago County rose from the 2000 Census to 2005, according to the Census Bureau estimates. The increase in poverty recorded in Winnebago County was 11.9%. This was a bit lower than the state and nation, 12% and 13.3% respectively. Poverty was higher for children under 18 for the the entire population. In Winnebago County, almost one in five (18.7%) children lives below the poverty line, representing a 5.8 percentage point increase since the 2000 Census. This child poverty rate is higher than both the state (16.5%) and the U.S. (18.5%).

Also, the median income of Winnebago County experienced a slight decline, falling 0.2% from \$43,886 in the 2000 Census. This means that the median income is estimated to be lower than 2000 even though five years lapsed with modest inflation. Both the state and nation recorded sizeable gains.

From the 2000 Census to 2005, all Winnebago County school districts saw their poverty rates climb, but Rockford realized the highest climb. School age children in the Rockford School District are most likely to live in poverty, nearly one in five (19.3%).

In light of these statistics, this jurisdiction has developed an ant-poverty strategy that involves several partners. One of which is the Rockford Housing Authority. In particular, the Rockford Housing Authority works closely with agencies that provide emergency and transitional housing for homeless clients such as Shelter Care Ministries. In fact the Rockford Housing Authority has leased eight scattered site homes to Shelter Care Ministries for placement of their homeless clients. The availability of this housing provides a buffer for homeless families until they can secure permanent housing. Many of the clients in the Shelter Care program are eventually provided housing by the Rockford Housing Authority and into a permanent housing situation.

The Rockford Housing Authority also has specially adapted rental units designed for persons with disabilities. Five percent of the apartments in all family developments and senior/disabled high rise buildings are handicapped accessible. The Authority also have one hundred units in our "low rise" developments, which are designed exclusively for persons with accessibility issues.

During the last program year, the Human Services Department also provided the following services to increase self-sufficiency and/or ameliorate emergency needs for persons in poverty:

- Small Business Loans that created jobs for low-income persons
- Scholarships for higher education for low-income persons
- Asset Building through Individual Development Accounts for first time homeownership, higher education and small business start up
- Emergency financial assistance for impediments to work such as car repairs or medical issues such as help with prescription costs.
- Homeless Prevention financial assistance for low-income persons who were facing eviction or foreclosure.
- Low Income Heating Energy Assistance Program
- Intensive case management for families and individuals with complex issues.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

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

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

Program Year 3 CAPER Non-homeless Special Needs response:

Some of the actions taken to address special needs of persons that are not homeless but require supportive housing are facilitated by the Rockford Housing Authority. The Rockford Housing Authority works closely with local agencies that provide supportive services for residents with special needs. The Authority currently has a

partnership with Lifescape who provides counseling and referral services to elderly and special needs populations in our high rise and low rise buildings for several years. This year the Authority loaned its grant writer to Lifescape so that grant applications could be prepared which if approved will fund addition caseworkers to work with the elderly and special needs populations.

Other actions taken were done so through the Continuum of care program by making permanent housing available to persons with serious mental illness and addiction issues. In addition, the Winnebago County Health Department provides a permanent housing subsidy to persons with HIV/AIDS.

Specific HOPWA Objectives

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

1. Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives
Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:
 - a. That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;
 - b. That community-wide HIV/AIDS housing strategies are meeting HUD's national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS;
 - c. That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;
 - d. That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;
 - e. That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,
 - f. That community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.

2. This should be accomplished by providing an executive summary (1-5 pages) that includes:
 - a. Grantee Narrative
 - i. Grantee and Community Overview
 - (1) A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services
 - (2) How grant management oversight of project sponsor activities is conducted and how project sponsors are selected
 - (3) A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS
 - (4) A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body

- (5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations
 - (6) Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance programs, or other efforts that assist persons living with HIV/AIDS and their families.
- ii. Project Accomplishment Overview
 - (1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences
 - (2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
 - (3) A brief description of any unique supportive service or other service delivery models or efforts
 - (4) Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.
 - iii. Barriers or Trends Overview
 - (1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement
 - (2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and
 - (3) Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years
- b. Accomplishment Data
 - i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
 - ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

Program Year 3 CAPER Specific HOPWA Objectives response:

This section is not applicable.

OTHER NARRATIVE

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

Program Year 3 CAPER Other Narrative response:

None