



# Housing & Community Development Committee

2020-2024 Consolidated Plan Overview

# Consolidated Plan

*“The statutory goals of the HUD Consolidated Plan are to provide **decent housing and a suitable living environment, and expand economic opportunities, principally for low- and moderate-income persons.”***

2020-2024 Consolidated Plan available online: [cityofevanston.org/conplan](https://www.cityofevanston.org/conplan)



# HUD-Provided Format

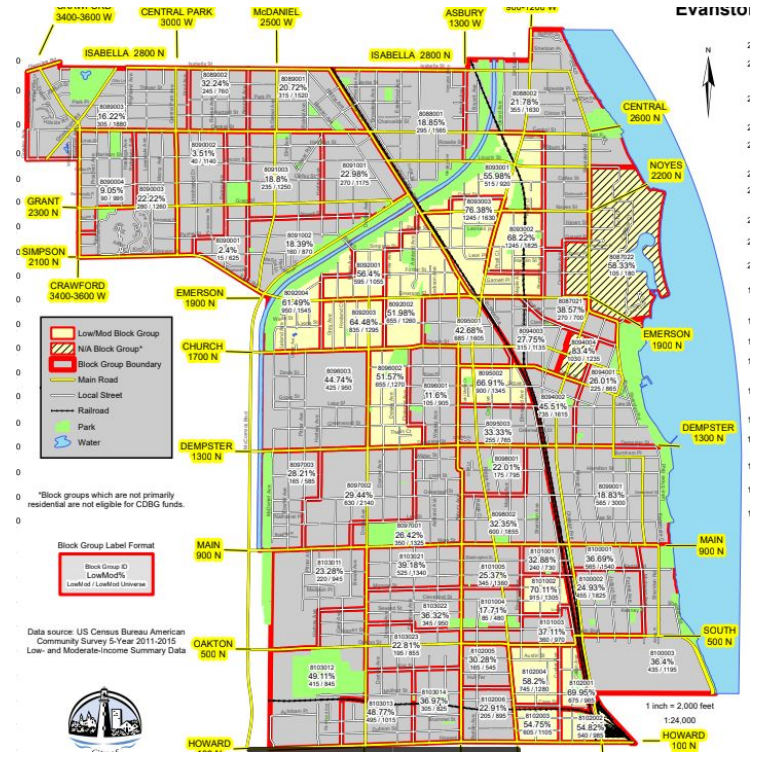
- Needs Assessment
- Market Analysis
- Strategic Plan
- Annual Action Plan



## HUD-Provided Data Sources

- Latest low/moderate income area calculated by the US Census for HUD using 2011-2017 American Community Survey (ACS) 5-year estimates
- HUD CHAS (Comprehensive Housing Affordability Strategy) data based on 2011-2015 ACS 5-year estimates
- 2005-2009 and 2011-2015 ACS data

# Low Mod Income CDBG Map 2014->2020





# Needs Assessment



# Needs Assessment

- Housing Needs
  - Disproportionately Greater Need: Housing Problems
  - Disproportionately Greater Need: Severe Housing Problems
  - Disproportionately Greater Need: Housing Cost Burden
  - Public Housing
- Homeless Needs
- Non-Homeless Special Needs
- Non-Housing Community Development Needs



# Housing Needs Assessment Highlights

- Cost Burden: 40% of all HHs are cost burdened (Renters=52%, Owners=31%).  
**76% of low-mod income HHs are cost burdened**
- Renters more likely to experience 1 or more housing problems (37% vs. 18% of owners)
  - lack complete kitchen facilities
  - lack complete plumbing facilities
  - more than one person per room
  - **cost burden greater than 30%**
- 55% of  $\leq 80\%$  AMI HHs experience 1 of the 4 housing problems, with higher % of Black/African-American HHs
- High growth: Hispanic population, +32% from 2000-2010 Census; predominantly low mod income



# Homeless Needs Assessment Highlights

- Accurate portrayal of homeless population difficult (nature of homelessness, limited scope of Point in Time (PIT) count) that covers all Suburban Cook County
- 1,052 unduplicated Evanston residents in 859 households were served, 70% were Black/African American, 20% white (local data reports)
- Unaccounted for: homeless individuals and families couch surfing or doubled up, unstably housed (Connections for the Homeless estimated up to 500 families in 2019)



# Special Needs Assessment Highlights

- Population requiring assistance or supportive housing
- 9% of the total population aged 5+ (6,399 people) reported a disability in 2017
- 49% of the 65+ population lives with a disability
- Identified needs:
  - Permanent supportive housing to address the needs of the homeless/at risk
  - Rental housing for lower income households
  - Additional support services that assist persons with special need
  - Multilingual services are needed for the non-English speaking special needs population



# Community Dev. Needs Assessment Highlights

- Public Facilities identified needs:
  - Affordable housing and housing services
  - Facilities for homeless persons
  - Park/Recreational facilities and facilities for youth
  - Street and alley paving
- Public Improvement Identified needs:
  - Paving/resurfacing of streets and alleys
  - SNAP lighting, Sidewalks
  - Flood/Drainage Improvements
  - Sustainable infrastructure improvements (higher efficiency)



# Market Analysis



# Market Analysis: Overview

High cost, built-up community with little vacant land with ≈32K housing units

- 1-unit detached (single family)= 30% of residential units
- Ample supply of housing for those who are not low or moderate income
- Ownership units are predominantly larger (3+ bedrooms: 64% owners vs. 14% of renters)

Subsidized housing:

- Approx. 700+ housing units developed with federal, state, or local funds
- 1,880 people on the Housing Authority of Cook County waitlist



# Market Analysis: Housing Costs (2015)

- Renters:
  - Housing costs for renters have risen dramatically since 2009 (+16% as of 2015)
  - Median contract rent in Evanston was \$1,127 in 2015.
  - 60% AMI HH can only afford an efficiency or one-bedroom unit
- Owners:
  - 2012 median sales price for a single-family detached home in Evanston: \$440,000
  - 2012 median household income: \$68,292, for a max. affordable home price of \$262,500.
  - Median home value was still down in 2015 due to 2008 crash (-12%)



# Market Analysis: Condition of Housing

- Need for rehab both for rental and ownership unit, based on age of inventory:
  - 82-86% of units constructed prior to 1980
  - 48% prior to 1940
- No blighted areas but a higher need for rehab in lower income neighborhoods
- 83% of the occupied housing units in Evanston likely to have lead hazard



# Barriers to Affordable Housing

Primary barrier: Growing mismatch between incomes and housing costs

- Inflation-adjusted median HH income +1% between 2009 and 2015 (\$69,544 to \$70,041)
- Between 2004-2013, 40% loss of rental units affordable to HHs earning  $\leq 80\%$  of AMI
- Rents rose 16% from 2009 to 2015

High property costs and large lot single-family areas result in a concentration of affordable housing in lower cost areas

Occupancy standards for rentals can be a barrier, especially for non-traditional households



# Community Survey

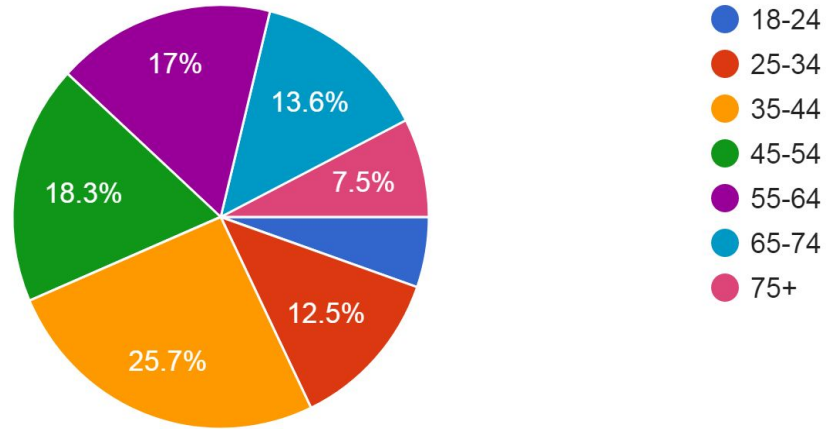


# Community Needs Assessment Survey

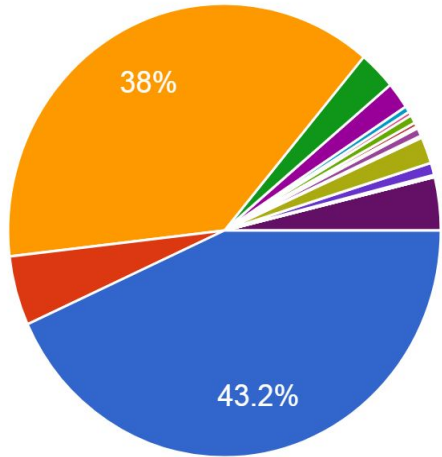
- Input from residents and stakeholders through an online community survey in English and Spanish, also available in paper format with response via 311 option, open from July 15, 2019 to August 30, 2019
- Outreach through email, social media, website, neighborhood meetings, Evanston's network of nonprofits, and business associations
- Additional outreach at low income senior housing buildings with paper surveys, and to the Latino community through local partnerships
- Advocates for Action (Cradle to Career outreach team) targeted low/moderate income residents and collected over 200 paper and electronic surveys at community events and informal social gatherings

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# Respondents Age Distribution



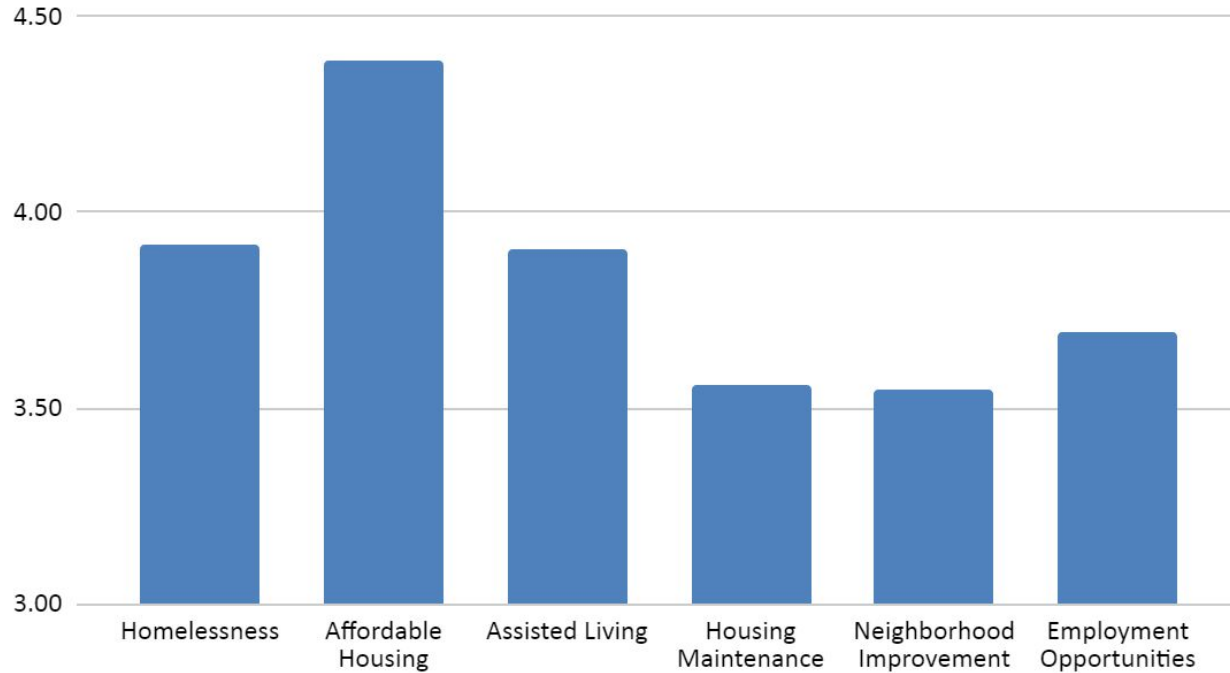
# Respondents Race & Ethnicity



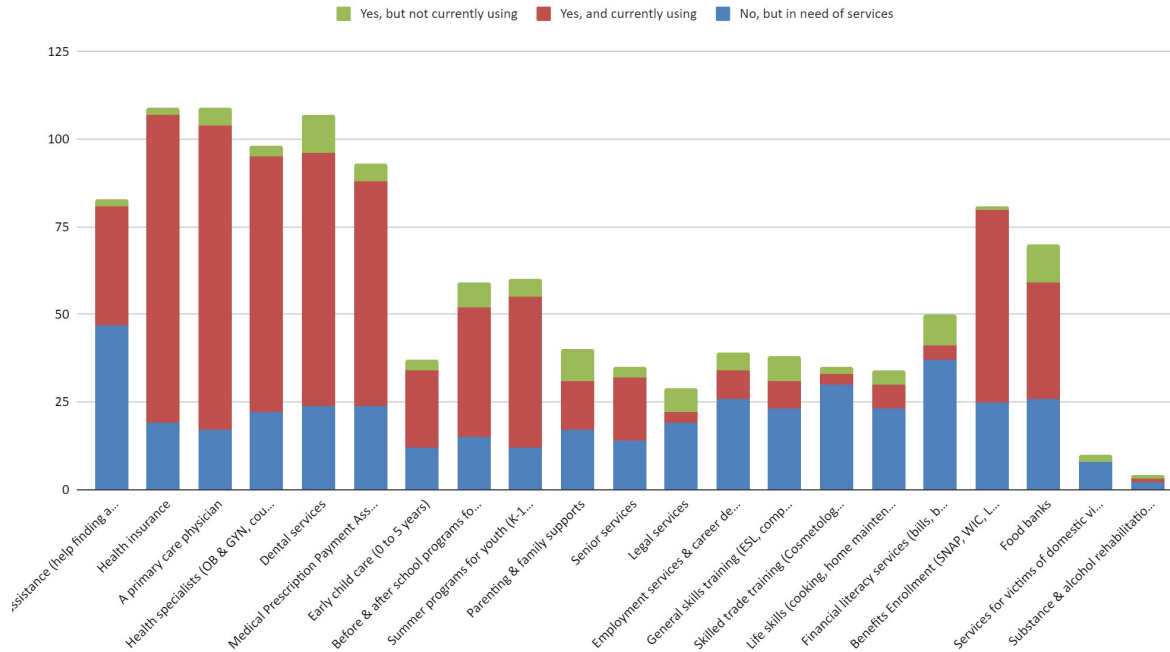
- White (Non-Hispanic)
- White (Hispanic)
- Black/African-American (Non-Hispa...)
- Black/African-American (Hispanic)
- Asian (Non-Hispanic)
- Asian (Hispanic)
- American Indian/Alaskan native (No...)
- American Indian/Alaskan native (Hi...)



# Community Needs Prioritization



# Low Mod Income Needs

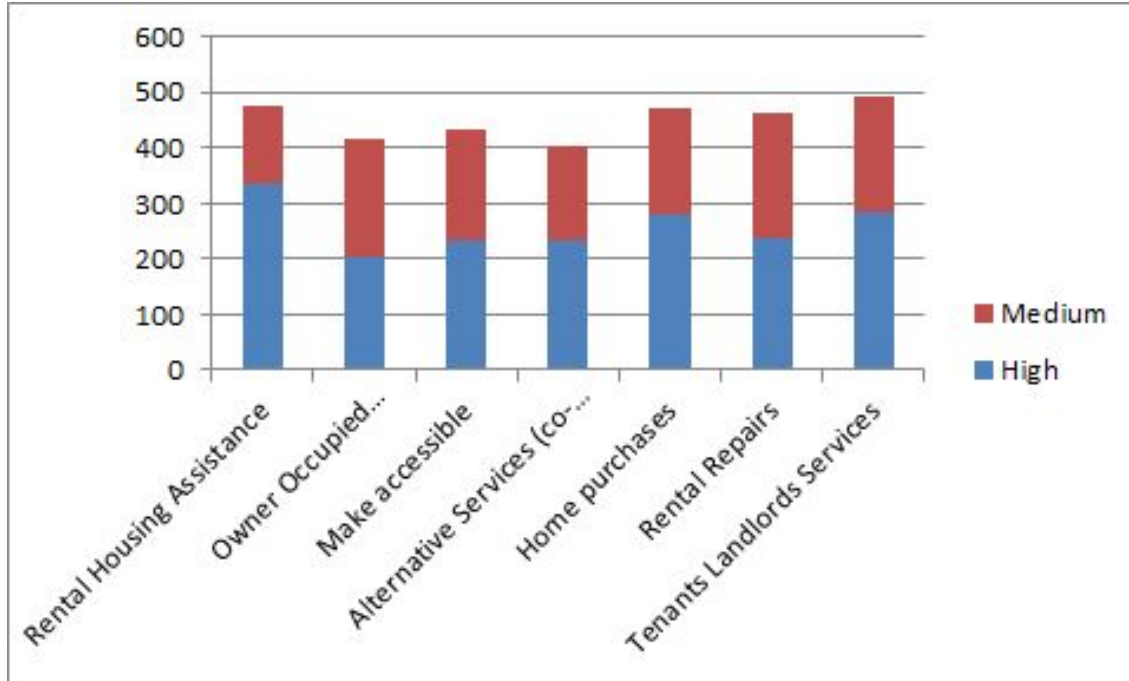


## Highest unmet needs:

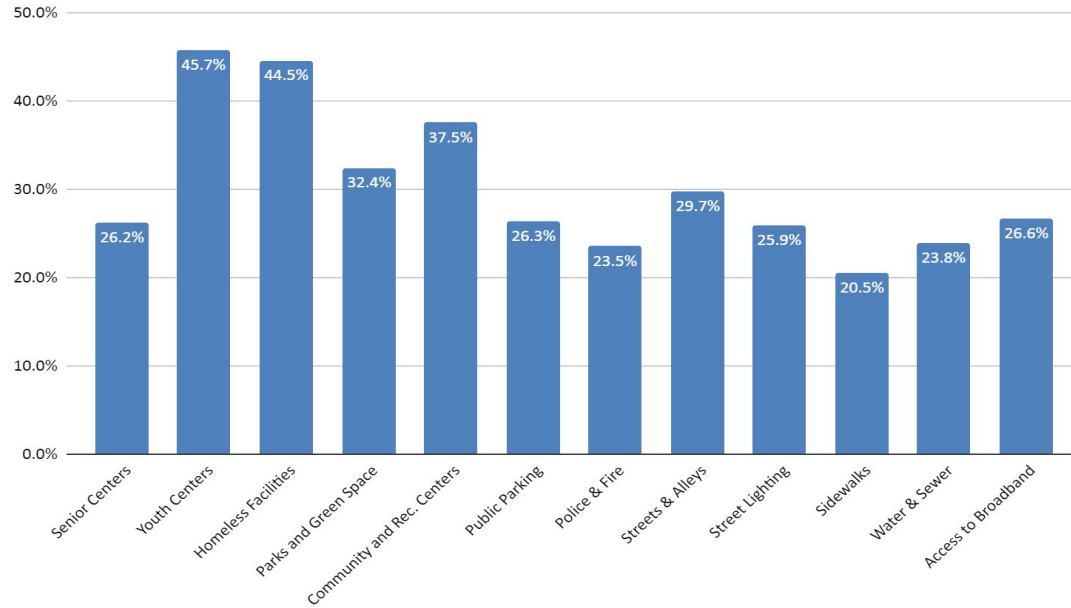
- Housing Assistance (help finding affordable housing, vouchers, subsidies)
- Financial literacy services
- Skilled trade

Health services ranking highest in total most needed (used or not).

# Housing Needs Ranked



# Public Facilities Needs



## Top Priorities:

- Youth Centers
- Homeless Facilities
- Community/Recreational Centers



# Strategic Plan



# Consolidated Plan Key Points

- Objectives remain similar to those identified in the prior assessment: **Affordable housing** remains a predominant need and continues to be the City's highest priority.
- Low-mod Area maps have changed significantly since 2014 and may change again by 2025



## Goals: Affordable Housing

- Maintain and increase the supply of affordable units: focus on rentals
- Address code/life safety issues and prevent displacement: Rehab of low income residents' owner-occupied homes
- Maintain safe/decent housing, monitor abandoned properties, identify blighted properties for demolition through code enforcement/inspections.



# Goal: Addressing Homelessness

Support services to prevent homelessness and to assist those currently experiencing homelessness. These services include:

- Street outreach
- Rapid rehousing
- Tenant based rental assistance (TBRA), using HOME funds

Use coordinated entry and the housing first model (permanent housing)



# Goal: Creating Livable Communities

- Maintain and improve the quality of existing infrastructure and public facilities to ensure low/mod residents live in a safe, clean, and decent environment.
- Use CDBG funding to make improvements to revitalize under-invested neighborhoods and strengthen community:
  - Alley and street paving
  - Street lighting/sidewalks
  - Parks and other public facilities



## Goals: Economic Development

- Promote the vitality of Evanston's economy in under-resourced areas of the City: fostering growth will in turn provide greater economic opportunities for low/mod residents
- Workforce development and job training, and financial assistance to businesses
- Economic development is a lower priority of this plan in terms of funding levels because of local resources, including Tax Increment Financing, for economic development



## Goals: Public Services

- Key goal: Expanding availability of and increasing access to needed services, particularly for historically underserved people including people of color - equity lens
- Wide range of services based on needs
- Programs/Activities associated with this goal are under the **Social Services Committee**.

# Goals

Goal Name	Needs Addressed	Funding	Goal
Affordable Housing	Access to Rental Housing	CDBG: \$3,184,000	61 new rental units
	Maintain and Improve Rental Housing		10 rental + 25 owned units rehabed
	Maintain and Improve Owner Occupied Housing	HOME:	5 buildings demolished
	Homeownership	\$697,500	10,000 units inspected
Homelessness	Access to Rental Housing	CDBG:	Rental assistance / Rapid Rehousing: 127 Households Homeless Person Overnight Shelter: 1,500 Persons Homelessness Prevention: 25 Persons Other: 675
	Public Services	\$75,000	
		HOME: \$697,500	
		ESG: \$670,625	
Creating Livable Communities	Public Infrastructure	CDBG: \$2,775,600	75,000 Persons Assisted
	Public Facilities		
Economic Development	Economic Development	CDBG: \$150,000	7 jobs created, 7 business assisted
Public Services	Public Services	CDBG: \$1,234,000	100,000 Persons Assisted
Planning and Administration		CDBG: \$1,650,000	
		HOME: \$155,000	
		ESG: \$54,375	



**Questions?**