

4-R-10

A RESOLUTION

**Approving the City's 2010-2014 HUD Consolidated Plan, including two
Neighborhood Revitalization Strategy Area Plans**

WHEREAS, the Congress of the United States did pass Public Law 93-383, Title I of the *Housing and Community Development Act of 1974* (which established the Community Development Block Grant {CDBG} Program); Public Law 101-625, the *Cranston-Gonzales National Affordable Housing Act* (which established the HOME Investment Partnerships Program); and Public Law 100-77, the *Stewart B. McKinney Homeless Assistance Act* (which established the Emergency Shelter Grants {ESG} Program); and

WHEREAS, the City of Evanston is an "Entitlement City" by definition in said Acts and, as such, is eligible to make application to the United States Department of Housing and Urban Development (HUD) for said grant programs; and

WHEREAS, the City of Evanston, as a HUD entitlement community, is required to periodically (every three to five years) submit its Consolidated Plan to HUD that states in one document its plan and specific strategies to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low- and moderate-income persons. Said plan is to detail community planning and development programs, as well as housing programs, against whose goals the plan and the jurisdiction's performance under the plan will be evaluated by HUD; and

WHEREAS, HUD encourages jurisdictions to identify locally designated areas where geographically targeted revitalization efforts will be carried out through multiple activities in a concentrated and coordinated manner and develop one or more Neighborhood Revitalization Strategy Areas (NRSA) which, when approved by HUD, allow greater flexibility in the use of CDBG funds in the revitalization area(s) as described in 24 CFR part 570, subpart C. Each NRSA must identify long-term and short-term objectives (*e.g.*, physical improvements, social initiatives, and economic empowerment) and express them in terms of measures of outputs and outcomes the jurisdiction expects to achieve in the neighborhood through the use of HUD programs throughout the Consolidated Plan timeframe; and

WHEREAS, the Planning Division of the City of Evanston, as the lead agency for the development of the 2010-2014 Consolidated Plan, developed said plan in accordance with the Consolidated Plan Regulation 24 CFR Part 91, including changes made by the February 9, 2006 Final Rule; and

WHEREAS, the 2010-2014 Consolidated Plan includes the required citizen participation and consultation; detailed analyses of housing and community development needs; priority needs of the community and strategies to address those priority needs, including two Neighborhood Revitalizations Strategy Area plans; and

WHEREAS, the City Council's Housing and Community Development Act Committee is charged with oversight of the City's CDBG program; the Evanston Housing Commission is charged with oversight of the City's HOME program; and the City Council's Human Services Committee is charged with oversight of the City's ESG program; and

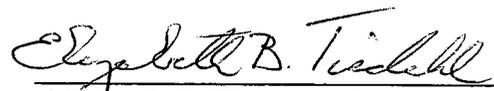
WHEREAS, the City published a draft of the 2010-2014 Consolidated Plan for public comment from December 7, 2009, to January 6, 2010; and the Housing and Community Development Act Committee conducted a public hearing to receive input on the plan on December 15, 2009, and recommends approval by the Evanston City Council of the proposed 2010-2014 Consolidated Plan, including the NRSAs;

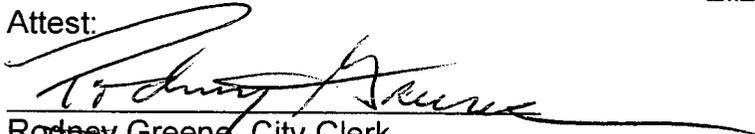
NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EVANSTON, COOK COUNTY, ILLINOIS:

SECTION 1: That the City's 2010-2014 Consolidated Plan, including two Neighborhood Revitalization Strategy Area plans (attached hereto as Exhibit A and incorporated herein by reference) is approved.

SECTION 2: That the City Manager of the City of Evanston is hereby authorized to transmit said 2010-2014 Consolidated Plan, including two Neighborhood Revitalization Strategy Area plans, to the U.S. Department of Housing and Urban Development (HUD) and to provide any additional information as may be required by HUD.

SECTION 3: That this resolution shall be in full force and effect from and after the date of its passage and approval in the manner provided by law.


Elizabeth B. Tisdahl, Mayor

Attest:

Rodney Greene, City Clerk

Adopted: January 11, 2010

Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems			Current % of Households	Current Number of Households	3-5 Year Quantities										% of Goal	Priority Need?	Plan to Fund?	Fund Source		
					Year 1		Year 2		Year 3		Year 4*		Year 5*						Multi-Year	
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					Goal	Actual
Household Income >50 to <=80% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	310															
			With Any Housing Problems	62.9	195	3	3	3	3	3	3	15	0	0%	M	N				
			Cost Burden > 30%	59.7	185	0	0	0	0	0	0	0	0	0%						
		Cost Burden >50%	32.3	100	0	0	0	0	0	0	0	0	0%							
		Small Related	NUMBER OF HOUSEHOLDS	100%	824															
			With Any Housing Problems	43.0	354	5	5	10	10	8	8	38	0	0%	M	Y	H			
			Cost Burden > 30%	35.1	289	0	0	0	0	0	0	0	0	0%						
		Cost Burden >50%	10.3	85	0	0	0	0	0	0	0	0	0%							
		Large Related	NUMBER OF HOUSEHOLDS	100%	200															
			With Any Housing Problems	77.5	155	2	2	5	5	2	2	16	0	0%	H	Y	H			
			Cost Burden > 30%	20.0	40	0	0	0	0	0	0	0	0	0%						
		Cost Burden >50%	0.0	0	0	0	0	0	0	0	0	0	0%							
	All other hsholds	NUMBER OF HOUSEHOLDS	100%	1149																
		With Any Housing Problems	58.7	674	5	5	5	5	5	5	25	0	0%	L	N					
		Cost Burden > 30%	56.1	645	0	0	0	0	0	0	0	0	0%							
	Cost Burden >50%	11.7	134	0	0	0	0	0	0	0	0	0%								
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	635															
			With Any Housing Problems	33.1	210	10	10	10	10	10	10	50	0	0%	H	Y	C, O			
			Cost Burden > 30%	33.1	210	0	0	0	0	0	0	0	0	0%						
		Cost Burden >50%	16.5	105	0	0	0	0	0	0	0	0	0%							
		Small Related	NUMBER OF HOUSEHOLDS	100%	474															
			With Any Housing Problems	81.0	384	10	10	10	10	10	10	50	0	0%	M	Y	C, O			
			Cost Burden > 30%	81.0	384	0	0	0	0	0	0	0	0	0%						
		Cost Burden >50%	33.5	159	0	0	0	0	0	0	0	0	0%							
Large Related		NUMBER OF HOUSEHOLDS	100%	138																
		With Any Housing Problems	82.6	114	3	3	3	3	3	3	15	0	0%	M	Y	C, O				
		Cost Burden > 30%	72.5	100	0	0	0	0	0	0	0	0	0%							
Cost Burden >50%		25.4	35	0	0	0	0	0	0	0	0	0%								
All other hsholds	NUMBER OF HOUSEHOLDS	100%	354																	
	With Any Housing Problems	64.7	229	3	3	3	3	3	3	15	0	0%	L	N						
	Cost Burden > 30%	64.7	229	0	0	0	0	0	0	0	0	0%								
Cost Burden >50%	29.4	104	0	0	0	0	0	0	0	0	0%									
Total Any Housing Problem					114	0	114	0	122	0	122	0	117	0	589	0				
Total 215 Renter																				
Total 215 Owner																				
Total 215					0	0	0	0	0	0	0	0	0	0	0	0				
Priorities: H = high; M = medium; L = low; NA = not applicable																				
Funding sources: C = CDBG; H = HOME; E = ESG; O = Other; C-R = CDBG-R; HP = HPRP																				

Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population		Sheltered		Un-sheltered	Total	Jurisdiction														
		Emergency	Transitional			Data Quality														
1. Homeless Individuals		8	32	95	135	Enumerations														
2. Homeless Families with Children		6	12	0	18															
2a. Persons in Homeless with Children Families		17	36		53															
Total (lines 1 + 2a)		25	68	95	188															
Part 2: Homeless Subpopulations		Sheltered		Un-sheltered	Total	Data Quality														
						Data Quality														
1. Chronically Homeless			14	49	63	Enumerations														
2. Severely Mentally Ill			11	41	52															
3. Chronic Substance Abuse			9	47	56															
4. Veterans			6	11	17															
5. Persons with HIV/AIDS			0	7	7															
6. Victims of Domestic Violence			33	8	41															
7. Youth (Under 18 years of age)			0	0	0															
Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y/N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
Beds	Emergency Shelters	30	8	22	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	0	0	0%	H	N	
	Transitional Housing	68	36	32	0	0	1	0	1	0	1	0	1	0	4	0	0%	H	N	
	Permanent Supportive Housing	80	45	35	2	0	2	0	2	0	2	0	2	0	10	0	0%	H	Y	Other, HOME
	Total	178	89	89	2	0	3	0	3	0	3	0	3	0	14	0	0%			
Chronically Homeless		31	0																	
Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y/N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
Beds	Emergency Shelters	30	24	6	0	0	0	0	0	0	0	0	0	0	0	0	0%	H	N	
	Transitional Housing	48	45	3	0	0	0	0	0	0	0	0	0	0	0	0	0%	M	N	
	Permanent Supportive Housing	29	0	29	0	0	0	0	0	0	0	0	0	0	0	0	0%	H	N	
	Total	107	69	38	0	0	0	0	0	0	0	0	0	0	0	0	0%			

Non-Homeless Special Needs		3-5 Year Quantities										Total			Priority Need: H, M, L	Plan to Fund? Y/N	Fund Source: CDBG, HOME, HOPWA, ESG, Other
		Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
		Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Housing Needed	52. Elderly	0	0	0	0	0	0	0	0	0	0	0	0%	L	N		
	53. Frail Elderly	0	0	0	0	0	0	0	0	0	0	0	0%	L	N		
	54. Persons w/ Severe Mental Illness	2	2	0	1	0	0	0	0	0	5	0	0%	M	N		
	55. Developmentally Disabled	4	1	0	2	0	0	0	0	0	7	0	0%	H	Y	H, C	
	56. Physically Disabled	30	1	1	1	1	1	1	1	1	34	0	0%	H	Y	H, C	
	57. Alcohol/Other Drug Addicted	0	0	10	0	0	0	0	0	0	10	0	0%	M	Y	O	
	58. Persons w/ HIV/AIDS & their families	0	0	0	0	0	0	0	0	0	0	0	0%	L	N		
	59. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0%	L	N		
	Total	36	0	4	0	11	0	4	0	1	0	56	0	0%			
Supportive Services Needed	60. Elderly	210		210		210		210		210		1,050	0	0%	H	Y	C
	61. Frail Elderly	140		140		140		140		140		700	0	0%	H	Y	C
	62. Persons w/ Severe Mental Illness	60		60		60		60		60		300	0	0%	H	Y	O
	63. Developmentally Disabled	50		50		50		50		50		250	0	0%	H	Y	O
	64. Physically Disabled	30		30		30		30		30		150	0	0%	H	Y	O
	65. Alcohol/Other Drug Addicted	200		200		200		200		200		1,000	0	0%	M	Y	O
	66. Persons w/ HIV/AIDS & their families	0		0		0		0		0		0	0	0%	L	N	
	67. Public Housing Residents	20		20		20		20		20		100	0	0%	M	Y	C
	Total	710	0	710	0	710	0	710	0	710	0	3,550	0	0%			

Priorities: H = high; M = medium; L = low; NA = not applicable

Funding sources: C = CDBG; H = HOME; E = ESG; O = Other; C-R = CDBG-R; HP = HPRP

HOUSING MARKET ANALYSIS

General Characteristics

Evanston had over 30,800 total housing units per the 2000 Census in a wide range of housing types. Nearly half of all structures were multi-family buildings with five or more units. Roughly 30% were detached single family homes, and the remainder were 2-4 flats and single family attached homes.

City of Evanston					
Housing Market Analysis					
Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	Total
Affordability Mismatch					
Occupied Units: Renter		7,155	4,675	2,225	14,055
Occupied Units: Owner		1,140	4,373	10,084	15,597
Vacant Units: For Rent	3%	195	209	58	462
Vacant Units: For Sale	2%	19	115	130	264
Total Units Occupied & Vacant		8,509	9,372	12,497	30,378
Rents: Applicable FMRs (in \$s)		\$893	\$1,004	\$1,226	
Rent Affordable at 30% of 50% of MFI (in \$s)		\$754	\$943	\$1,094	

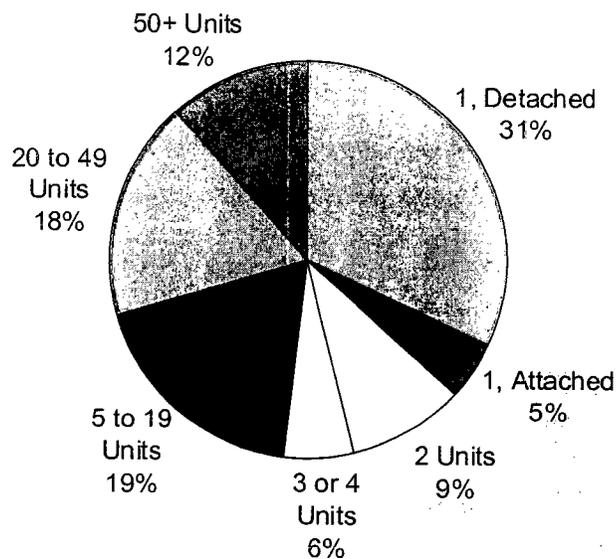
There are approximately 5,200 units in 63 educational rooming houses owned by educational institutions, including Northwestern University and other universities and colleges. As of October 2004, Evanston had 17 commercial rooming houses containing 1,445 units. Four of those are hotels or inns, with 659 total units, geared primarily toward visitors or short term guests. The other large rooming houses are the North Shore Hotel with 160 rooms catering to seniors, the YWCA with 28 rooms for women, the YMCA with 172 rooms for men, and the Evanshire Hotel, with 44 rooms.

New high-rise developments are subject to ADA requirements and elevator buildings are accessible to persons with physical disabilities. One of the newer developments, the Siena, sold some units at reduced prices to disabled households served by the Center for Independent Futures, an organization that helps adults with disabilities obtain affordable and independent living arrangements.

Much of Evanston's older housing stock is difficult to adapt for accessibility for the disabled because it consists of multi-story units with stairs providing the only means of accessing different levels. This is the case for both smaller two to four flats as well as larger three or four story buildings. Often even the first floor units are raised above ground level. New construction of market rate, attached single family town homes has not provided accessible units, as they have two or three levels. The existing housing stock does, however, include a number of ranch style homes, as well as multi-family elevator buildings that meet accessibility requirements. Low and moderate income homeowners can take advantage of the City's rehab loan program to adapt their homes for accessibility. Discussions of new affordable developments always include the City's desire to offer accessible options in single family attached or detached housing as well as in multi-family housing.

There are several facilities in Evanston that serve persons with physical and mental disabilities: SHORE, supervised living settings for up to 12 adults with developmental disabilities; Anixter Center, a 24 unit barrier-free building for persons with physically disabling conditions; Over the Rainbow Association's Hill Arboretum Apartments, with 33 units for physically disabled adults. The City does not offer housing specifically serving persons with HIV/AIDS and their families, but relies on services provided by BE-HIV, which provides comprehensive services such as support groups, counseling, housing assistance, case management, education and outreach. Additional detail may be found in the Special Needs housing section below.

The graph below shows the breakdown of the housing units by type of structure based on 2000 Census data.



Of the 30,817 housing units, 14,039, or 47.3%, were renter occupied units, which is higher than both the regional and national rental rates of 35.4% and 33.8%. Evanston has long filled a rental niche in Chicago's North Shore and continues to have a strong student rental market. The rental percentages were highest in three tracts near the university and in tract 8102 in southeast Evanston, which has 2,338 attached units compared to 302 single family units.

	Total Units	Occupied	Owned	Rental	Vacant	%
1990	29,164	27,954	14,272	13,682	1,210	4.1
2000	30,817	29,654	15,612	14,039	1,166	3.8
CHICAGO	3,132,600	2,971,600	1,920,200	1,051,400	160,940	5.1
	115,904,000	105,480,000	69,815,700	35,664,300	10,424,500	9.0

Source: 2000 US Census, Summary File 1 (SF 1) 100-Percent Data, Table H4.

The percentage of owner-occupied units was 52% in 2000, with 15,612 units, or 52.7%, owner occupied. Evanston's ownership rate is lower than the regional and national ownership rates of 64.6% and 66.2%, respectively. Areas of northwest and southwest Evanston have a higher rate of ownership than the city-wide average. Ownership rates were lower near Northwestern University, and in the southeast CDBG Target area. The number and percentage of owner-occupied units has likely increased in that area due to the number of

condominium conversions and new condominium construction. We expect this will be reflected in 2010 census data.

Evanston's average household size of 2.5 for owner-occupied units is smaller than average for the region and the nation. Within Evanston, Hispanic/Latinos had the largest average household size at 4.03. As with owner occupied units, Evanston's average household size of 2.01 for rental units is smaller than the regional and national averages; Hispanic/Latinos again had the largest average renter household size, at 3.01, shown in the table below.

Average Household Size by Selected Race/Ethnicity, 2000.

	Own occup Total	Wh Alo	Blc Alo	Hispanic/L Any R	Rent occupied	Whit Alon	Blac Alon	Hispanic/L Any R
EV	2.5	2.3	3.0	4.03	2.01	1.74	2.66	3.01
CHICAGO	2.89	2.7	3.7	4.4	2.44	2.11	2.67	3.63
	2.69	2.0	2.9	3.81	2.4	2.19	2.57	3.46

Source: 2000 US Census, Summary File 1 (SF 1), 100-Percent Data, Tables H12, H12A, H12B, H12H.

Black households make up 23% of Evanston's population and have a city-wide ownership rate of 15.9%. This is higher than that the regional rate of 11.5% and the national rate of 7.9%, but far below the 78.8% ownership rate for Whites. It is above the Hispanic/Latino ownership rate of 3.0%, which is below the regional and national rates. Ownership and rental rates by race/ethnicity are shown in the tables below.

		Owner Occupied							
		Total Ur	% of All (30,8	Whit Alon	%	Blac Alon	%	Hispanic/L Any R	%
EV		15,61	52.6	12,30	78.	2,48	15.	47	3.0
CHICAGO		1,920,2	64.6	1,528,2	79.	221,7	11.	163,7	8.5
		69,816,	66.2	59,667,	85.	5,549,	7.9	4,190,	6.0

		Renter Occupied							
		Total Ur	% of All (30,8	Whit Alon	%	Blac Alon	%	Hispanic/L Any R	%
EV		14,03	47.4	8,84	63.	3,13	22.	74	5.3
CHICAGO		1,051,3	35.4	577,4	54.	301,8	28.	176,8	16.
		35,663,5	33.8	24,047,	67.	6,428,	18.	4,989,	14.

Source: 2000 US Census, Summary File 3 (SF 3), Sample Data, Table H11.

The majority of Black owner-occupants reside in census tract 8092, which has an ownership rate of 46%. This tract also has a very percentage of Black residents, at 83% of its 4,993 population. With a minority population of more than 75%, is considered to be the City's only area of minority concentration. The boundaries of tract 8092 correlate with the boundaries of the historic African-American community in Evanston that provided exceptional opportunities for black families to become homeowners for more than 100 years.

In an article titled "Black Housing, White Finance: African American Housing And Home Ownership In Evanston, Illinois, Before 1940" in the Winter 1999 issue of the *Journal of Social History*, author Michael Weiss noted that nearly one third of African Americans in Evanston owned their own home in 1920. In addition to owning homes, he notes that Black residents also used their houses as a source of rental income. "The propensity of black families to use homes as rental properties even shaped the physical landscape of west

Evanston," he wrote. "By 1930, about 40% of African Americans on the far west side lived in two-family homes, and on some streets two-family dwellings were the dominant housing type." In 1940, 84% of Evanston's 6,000 African American households lived within the current borders of census tract 8092, and the neighborhood was 95% Black. "Given the cushion of racial segregation, white elites supported black suburbanization in Evanston," Weiss wrote, "and African Americans took advantage of the fact to build a community noted for home ownership, residential stability, and economic upward mobility."

Evanston's Black population is no longer socially or geographically segregated although the Black population remains high in this area, at 82% per the 2000 census. The predominant housing type remains single family and two or three family dwellings. The homeownership rate remains high, at 46%. The area has a strong sense of community and pride of ownership, and many residents have a strong sense of the community's history. Many homeowners in tract 8092 were targeted for predatory refinancing loans, and the area has been greatly affected by foreclosures.

There are also concentrations of low income households in census tracts or block groups in Evanston, and housing values are generally lower in those areas. Tract 8092 has a median household income of \$41,036, the lowest in the City of Evanston and just 65% of the City's household median of \$63,407. Median family income is proportionately even lower, at \$42,206, compared with \$78,886 for the City overall. Tract 8092 has a 60.58% low income population, and almost 23% of its 718 homeowners spend more than 50% of their income on housing costs, compared to the City average of 8.10%. More than 26% of its 827 renters spend over 50% of their income for housing. Over 16% of the population in 8092 lives in poverty, compared to the City's overall poverty rate of 5%. The majority are female headed households with young children.

Census tract 8102 also has a high poverty rate at 9%, and when combined with tract 8092, accounted for 38% of Evanston families at or below the poverty level per the 2000 census. Census tract 8102 as a whole has an average 56% low/moderate income population. However, one block group has the highest concentration of low/moderate income households in the city, at 76.8%. Median household income there was \$44,047, almost \$20,000 less than the City's median household income, and 11.23% of its population lives in poverty. The area also has a much denser population, due to the number of large multi family buildings, and 22.81% of renters spend more than 50% of their income on housing.

Tract 8102 shares urban issues and challenges with Rogers Park, the Chicago neighborhood to the south. Since the mid-90s, Evanston has been working with community groups in south Evanston to address housing and other community development issues in this census tract. In contrast with west Evanston housing stock, the housing in census tract 8102 is predominantly larger, older courtyard multi-family buildings with a mix of 3-, 4- and 6-flats. Over the years, absentee landlords were delinquent in screening and managing their buildings, which allowed troubled buildings to develop and create problematic, even dangerous, conditions in parts of the neighborhood. Gang and drug activities have persisted because of the porous border with Chicago along the shared Howard Street arterial corridor. Neighborhood groups, such as Brummel Park Neighbors, are creatively engaged in combating these negative influences.

CONDITION

Nearly 60% of Evanston's housing stock of roughly 31,000 units was built before 1960, making maintenance and repairs, including the remediation of lead based paint hazards, a priority for many residents. Census data indicated most units had kitchens and plumbing, per code requirements. The Property Standards Division provides systematic area inspection for all non-owner occupied multi-family rental dwelling units in roughly 2,600 multi-family buildings to ensure compliance with the standard set forth in the International Code Council (ICC). All multi-family rental dwelling units are inspected at least every four years. Buildings in the

CDBG Target Area, which typically are more affordable, are inspected on a two-year schedule. All other buildings are inspected on a four year schedule, although any building will be inspected as a result of a complaint.

Several substandard, poorly maintained multi-family buildings in the southeast part of the city have been sold and rehabilitated, generally as part of condominium conversions. While condominium conversions have decreased the number of rental units available, they have provided an opportunity to upgrade buildings with older and often inadequate electrical systems. Many of the conversions have involved "gut rehabs" where entire mechanical systems were updated and new bathrooms and kitchens constructed. The Property Standards Division systematically deals with owners of buildings with building code violations and acts swiftly when emergency health and safety issues arise.

Lead based paint hazards in Evanston are primarily addressed through the Childhood Lead Poisoning Prevention Program in the Evanston Health Department. Rehabilitation projects funded through Property Standards Division comply with federal requirements concerning Lead Risk Assessment, mitigation, or remediation and safe work practices. The City is committed to ongoing efforts to address lead based paint hazards and lead poisoning prevention.

To help lower income owners address other maintenance problems, the City offers favorable rehabilitation loans for low/mod income homeowners. While a number of single family owner occupied houses have deteriorated and are detrimental to their neighborhood, Evanston does not have large pockets of deteriorating housing. Often low income owners, especially seniors, cannot afford additional debt service to make improvements, address code issues, or do emergency repairs. The City's single family rehab program was recently altered to include owner-occupied two and three flats, expanding the City's ability to help homeowners.

VACANT UNITS

Vacant and poorly maintained buildings in foreclosure have affected efforts to revitalize neighborhoods and maintain affordable housing stock. Prior to 2007, the number of vacant buildings had been declining due to proactive efforts of the Property Standards division. However, the foreclosure crisis has led to an increase in the number of vacant buildings. As lenders struggled to manage a growing portfolio of real estate acquired through foreclosures, more buildings remained vacant and unmanaged. The City's Vacant Building Ordinance requires owners to register buildings, undergo inspections by the City, and submit a plan. Routine exterior maintenance such as grass cutting, snow shoveling, elimination of weeds and trash has helped to eliminate neighborhood eyesores and glaring evidence of foreclosure and disinvestment. Buildings that need to be boarded due to break-ins by squatters or people engaged in illegal activities are quickly identified.

Vacancies have soared in the last few years as owners lost their homes to foreclosure or investors deferred redevelopment plans due to market changes. Post office data from May 2009 indicated there are 1,737 vacant residential delivery addresses, which could be for any number of reasons. In April 2008, Property Standards was tracking 67 vacant buildings. In April, 2009 the number had grown to 91. By the fall of 2009, Property Standards was tracking over 125 vacant buildings. While foreclosures and vacancies are found throughout the City, they are concentrated in two areas.

Over half of the vacant units being tracked are in census tract 8092 in west Evanston. Data from policy map.com indicated that over 11% of the residential units in tract 8092 were vacant as of March, 2009. This area has been the hardest hit by the foreclosure crisis, leading to a visible increase in the number of vacant homes. Tracts 8096 and 8097, immediately south of tract 8092, have also experienced a number of vacant buildings

due to foreclosure. In south Evanston, 6% of all residential units in Census tract 8102 were vacant. From January 2008, to May 31, 2009, there have been almost 50 REO properties in that tract, and over 40 foreclosure filings. Condominium units make up the bulk of foreclosures in south Evanston, but because vacant condominium units are not visible from the street, they are not tracked by Property Standards. The number of foreclosures in this area threatens the stability of large condominium properties as well as the revitalization effects that redevelopment was bringing to the community.

The number of foreclosure filings that become REO has continued to increase in 2009, and forecasts indicate it may continue for at least another year. A search of the Illinois Foreclosure Listing Service found 108 REOs in 2008, for an average of 9 a month. There were 103 REOs from January 1 to September 30, 2009, an average of 9.9 a month. Analysis by the Woodstock Institute which studies foreclosure activity in Chicago and the region showed a decline in foreclosure filings in the second quarter of 2009, due primarily to Illinois legislation, but a rise again in the third quarter. They showed 62 foreclosure filings in Evanston in the third quarter of 2009 compared to 74 in the third quarter of 2008, and a total of 211 for nine months of 2009 and 267 for all of 2008.

Renter-occupied vacancies had increased in the early years of the decade, reaching a vacancy rate of as high as 10%. This was primarily due to an extended period of very low mortgage interest rates that propelled many renters to become homeowners. Recently, as owners lost their homes through foreclosure and buyers had difficulty obtaining mortgages due to the tightening of credit, demand for rental units, particularly larger units, has increased.

COST OF HOUSING

Evanston was shown to have more than the minimum 10% affordable housing required by the State of Illinois Affordable Housing Planning and Appeal Act (Public Act 93-595, as amended by Public Act 93-678), but housing costs in Evanston remain an obstacle to low, moderate and middle income persons. In 2004, the Illinois Housing Development Authority (IHDA) completed a study in conjunction with the Affordable Housing Planning and Appeal Act to assess the percent of affordable housing in 1,287 Illinois municipalities and 102 counties based on 2000 Census data. The Act defines affordable housing as housing that costs no more than 30% of a household's income. Rental units must be affordable to households with incomes of 60% of AMI, and owner occupied units must be affordable to households with incomes of 80% of AMI.

Jurisdictions that did not have 10% affordable housing according to IHDA's methodology were considered non-exempt from the Act and must develop an affordable housing plan. IHDA's study found that 25.9% of Evanston's housing stock is affordable, making it exempt from the Act.

Although the minimum affordable housing level in Evanston exceeds the State mandated level, high housing prices have long been a challenge for very low income and even middle income households. The years of soaring property appreciation made it extremely difficult for first time buyers to enter the market or for renters to find affordable housing. Maintaining and enhancing affordability is critically important. Recent trends, particularly the rising costs of housing, make this challenging. Increasing housing costs disproportionately affect low/moderate income households and families, especially single parents and those with fixed incomes (e.g., seniors, persons on public assistance). These lower income residents may be paying a higher percent of their income on rent or mortgages, placing some in the cost-burdened or severely cost-burdened category and leaving less money for other costs of living.

2000 Census sample data for monthly costs for specified owners with mortgages, including real estate taxes, of almost 9,600 owners, nearly 7,100 had a mortgage, a second mortgage, and/or a home equity loan. Nearly half paid more than \$2,000 per month. In 2000, Evanston's median real estate taxes were \$5,028, almost 1.75

times the regional median of \$2,894 and almost four times the national median of \$1,334. Property taxes continue to make up a significant portion of housing costs.

The median value of an owner-occupied unit per the 2000 Census was \$290,800. City-wide values increased by 60% from the 1990 median of \$181,600. Like communities across the nation, Evanston experienced robust increases in property values for many years into the new millennium. The median single family purchase price peaked at \$510,000 in 2007 and declined to \$470,000 in 2008, while the median condominium purchase price declined from \$310,000 to \$270,000 in a year.

Property values started to decline in 2007, but it was not until 2008 that the City experienced a decrease in the median purchase prices for both single family homes and condominiums. City of Evanston real estate transfer tax data indicated a median price of \$470,000 in 2008 for single family attached and detached housing, and a median price of \$270,000 for condominiums. The median for all 820 residential sales in 2008 was \$352,500, with an average of 68 sales per month. In 2009, prices were decreasing. From January to September 2009, there were 525 sales, an average of 58 a month. The median price for single family homes was \$415,000 and \$239,500 for condominiums, for a combined median of \$307,000. The greatest decline, 57%, was seen in the condominium market, which was oversaturated and more affected by the credit crunch, as condominiums often serve the first time buyer market. The number of residential sales also declined, from 1,566 in 2006 to 1,249 in 2007 to 819 in 2008, a 50% decrease in two years.

Rental costs have not been affected as dramatically, but Evanston has long been considered a high cost rental area. Until it stopped publishing rent limits for Housing Choice Vouchers, the Housing Authority of Cook County categorized Evanston as a high cost area and allowed higher rents as an exception to the standard Fair Market Rents. Reviews of various web sites that provide rental trends by area, as well as information from rental ads in the local newspaper, confirms that average rents for various sized units are not affordable for households under 80% AMI. An analysis of typical rents from apartmentratings.com showed the average one-bedroom apartment in Evanston increased from \$954 in 2008 to \$1,398 in 2009, and the average two-bedroom unit rent was \$2,150 in 2009.

80% AMI Income Caps – Maximum Affordability Table at 30% of Income

Household Size	Yearly Income Cap	Monthly Income	@ 30% - Maximum Affordable Rent
1	\$42,200	\$3,517	\$1,055
2	\$48,250	\$4,021	\$1,206
3	\$54,250	\$4,521	\$1,356
4	\$60,300	\$5,025	\$1,508
5	\$65,100	\$5,425	\$1,628
6	\$69,650	\$5,804	\$1,741
7	\$74,750	\$6,229	\$1,869
8	\$79,600	\$6,633	\$1,990

A report from the National Low Income Housing Coalition's annual report on housing affordability, *Out of Reach 2009*, showed that in the Chicago-Naperville-Joliet area, even fair market rents are out of reach for minimum wage workers. Fair market rent for a one bedroom in 2009 for the area was \$894 for a one bedroom and \$1,004 for a two-bedroom apartment. The report indicates the annual income needed to afford fair market rent for a one bedroom is \$35,760 and \$40,160 for a two-bedroom. 2009 Area Median income data

EXHIBIT A

**City's 2010-2014 Consolidated Plan,
including two Neighborhood Revitalization Strategy Area plans**

City of Evanston
2010-2014

Consolidated Plan

December 7, 2009 Draft Plan
UPDATED January 6, 2010

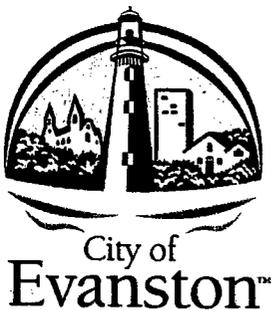


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EXECUTIVE SUMMARY

The five-year Consolidated Plan, which is submitted to the U.S. Department of Housing and Urban Development (HUD), is the City of Evanston's primary vehicle for identifying and prioritizing housing, community development and economic needs and strategies, as part of the funding process for Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) programs. The statutory goals of the HUD Consolidated Plan are to provide decent housing and a suitable living environment, and to expand economic opportunities, principally for low- and moderate-income persons.

The City of Evanston is committed to a diverse community that is inclusive and encourages residents and institutions to work together to achieve a stronger community. To this end, the City will continue to pursue strategies to address housing, economic, and social service needs of low and moderate income residents, the homeless and special needs populations. Neighborhood revitalization in areas which lag behind the rest of the community is also a priority. Evanston has established numerous tools and partnerships for these efforts, but the recent economic downturn and housing foreclosure crisis threaten to undo past progress and to lead to even greater disinvestment. Consequently, Evanston's 2011-2014 Consolidated Plan proposes to continue to use existing tools and partnerships while adding new strategies. Chief among these is the proposal for two Neighborhood Revitalization Strategy Areas (NRSAs) submitted as part of this Consolidated Plan. The NRSAs will focus efforts to bridge the widening gap between these struggling neighborhoods and our community as a whole.

The 2011-2014 Consolidated Plan employed an expanded citizen outreach and participation process to identify and prioritize the needs of the Evanston's low to moderate income residents. This process engaged stakeholders in multiple ways, including public meetings, focus groups and bi-lingual marketing and services, using both traditional paper and web-based surveys. Needs are detailed in the narrative and in the tables located on pages 20-24 and also on pages 51-53. Citizen comments on the Consolidated Plan and One Year Action Plan are summarized on page 13.

Evanston's housing and community development goals, strategies and targeted outcomes for the next five years are framed in terms of HUD's three statutory goals. Strategies are grouped according to the HUD performance measurement system based upon the national objective they address and the outcome they are designed to achieve. Activities related to each of the plan's strategies are aligned with HUD's objectives and outcome measures. Annual and five-year target outcomes are detailed in the narrative and in tables located on pages 20-24 and also on pages 51-53.

Affordable housing continues to be the City's highest priority. Housing-related activities will seek to stem foreclosures and stabilize local housing markets, increase the supply of affordable rental (especially for larger households), expand tenant-based rental assistance, preserve existing affordable units, fund single- and multi-family housing rehabilitation and aid low-moderate households to purchase homes. Maintaining a suitable living environment is the second priority. The City will continue to use CDBG funding to support social and public services, make improvements to public facilities and infrastructure, and support small-scale, community initiated projects. Economic development is an important priority of the City. It is the third priority for this plan and activities undertaken with CDBG funds such as the façade program, technical assistance to entrepreneurs and small businesses, expanding job training and addressing other barriers to economic opportunity, will supplement and extend other City economic development efforts.

MANAGING THE PROCESS

Lead Agency and Program Administration

The City's Planning Division is responsible for the preparation of the City's 2010-2014 Consolidated Plan, as well as for the One Year Action Plans and Consolidated Annual Performance and Evaluation Reports. Planning staff coordinates interdepartmental discussion about priorities and programs which arise from or affect the City's consolidated planning process, and ensures that federally funded programs are addressing the City's priority needs. In addition, City staff consults regularly with appropriate agencies and organizations on housing and social services, as well as community and economic development matters.

The Planning Division has primary responsibility for administering the CDBG and HOME programs and managing all projects and programs funded through those grants, whether implemented by City staff or subrecipients. The M/W/EBE Program, funded under the Administration category, is a function of the City's Purchasing division. In addition to its administrative responsibilities, the Planning Division implements a number of activities including the Neighborhood Façade Program, Adopt a Fancy Can, Alley Special Assessment Assistance Program, Downpayment Assistance Program, and the Neighborhood Security Program.

A number of other City departments and divisions deliver programs funded by CDBG. The Community Development Department administers the Housing Rehabilitation Program, including managing the Revolving Loan Fund that funds the actual construction projects. Community Development also implements the City's CDBG Target Area Code Compliance, Graffiti Removal and Demolition Programs.

The Health and Human Services Department administers ESG-funded programs and services. It also implements the CDBG-funded Summer Youth Employment, Adaptive Equipment, Adaptive Devices and Senior Handyman programs. Public Works implements Alley Paving, Block Curb and Sidewalk and ADA Curb Ramp Programs. Parks, Forestry, Recreation and Facilities Management Department implements projects to improve community centers, parks and recreational facilities that serve primarily low- and moderate-income neighborhoods.

The City works with five Community Housing Development Organizations (CHDOs); the majority of HOME funds have been used for projects developed by them. The City has also worked with a for-profit developer to develop affordable housing and a nonprofit that serves individuals with disabilities to provide down payment assistance to disabled adults purchasing a home.

Consultation

The City of Evanston consults with adjacent jurisdictions—the Village of Skokie, the Village of Wilmette, and the City of Chicago—on matters of mutual interest on an ongoing basis. Evanston also consults with Cook County and the State of Illinois on various issues of interest. In addition, City staff works with the Chicago Metropolitan Agency for Planning and the Metropolitan Planning Council on regional planning issues. The Housing Authority of the County of Cook (HACC) administers public housing and housing choice vouchers in Evanston and was consulted accordingly.

Planning division staff consulted with the City's Health Department regarding lead hazards. Evanston is a delegate agency for the state of Illinois and enforces its lead act and codes. Staff works closely with the State

of Illinois Health Department to ensure that local policies and practices are coordinated on issues concerning lead based paint hazard reduction and remediation. The City receives lead test information for children residing in Evanston, investigates all cases when elevated lead levels are found and takes appropriate action.

The City of Evanston consulted with agencies, groups and organizations that have received CDBG, HOME or ESG funding in the past or serve Evanston's low- and moderate income population. The City hosted focus group discussions on October 7, October 28 and November 3, 2009 among service providers to get input on housing, social services and employment/economic development needs, as well as to discuss needs among service providers. A separate needs discussion was held on November 4, 2009 with City staff from Community Development, Health & Human Services, Library, Parks, Recreation & Forestry, Facilities Management, Public Works, Water, Police and Fire to identify City priorities to better serve Evanston's low- and moderate-income residents. Planning division staff scheduled individual meetings with aldermen to solicit their input on needs in their wards and the community as a whole. Input was received from Alderman Holmes, 5th Ward and Alderman Burrus, 9th Ward. Summaries are included in Appendix 2.

The City also sent a questionnaire via email to approximately 75 Evanston non-profits including members of Evanston's Alliance on Homelessness, which oversees its Continuum of Care, requesting their input on priority needs for 2010-2014. Members of the Housing Commission and Housing Task Force also were emailed a pdf of the survey and the link to the online survey; seventeen agencies returned hard copies of the survey. The survey was posted on the City's website in English and Spanish to generate input from more citizens; 147 surveys were completed in full or in part online, including three in Spanish, and three residents requested and completed paper copies. Summaries of responses are included in Appendix 2.

Evanston is working with the Chicago Metropolitan Agency for Planning (CMAP) on their GOTO2040 Regional Comprehensive Plan. Public workshops to elicit feedback on the needs of Evanston in terms of transportation and regional assistance were conducted in Evanston in August of 2009. The City of Evanston will continue to work with CMAP to provide detailed information on new development projects in the city that will help to assess population growth in Evanston and provide projections for the future that will determine the level of assistance the regional planning agency will provide.

Further, the City of Evanston continues to work on long-term transportation projects such as the Yellow Line Station infill project and the Purple Line Visioning that is currently being conducted by the Chicago Transit Authority (CTA). The Yellow Line Station Infill project will place a new station along the current CTA train line that extends to Skokie, re-instating a station that was removed in the late 1950s. Expanding transit options in south Evanston will create new access to jobs and enhance redevelopment opportunities.

The City has increased public participation among residents in Evanston's Fifth and Second Wards, the neighborhoods in one of the proposed Neighborhood Revitalization Strategy Areas (NRSA), through a multi-year planning process for west Evanston. Its purpose was to understand problems/issues from the standpoint of all stakeholders, improve the quality of life there by envisioning and creating a more vibrant area for families, individuals and local businesses, and foster an environment where a diversity of people, interests and activities can coexist and feel a mutual sense of pride. Community members participated in a series of focus groups, community-wide meetings, and design workshops for the purpose of updating west Evanston's land use plans and zoning.

Existing and Proposed Plans, Programs and Policies

The City of Evanston addresses housing, community development, and economic development needs through an array of city-wide and neighborhood-specific plans, programs, and policies that are funded by public and private sources. This section primarily focuses on key efforts in the past five years (it is not exhaustive).

Evanston Comprehensive General Plan (2000) and Plan 2030

The current Evanston Comprehensive General Plan was adopted in 2000. It establishes long range planning goals and objectives in functional areas of *General Land Use, Public Facilities, Circulation, and Community Environment*. Since the adoption of this plan, there have been substantial changes in economic conditions, affecting many of its assumptions. The City has also adopted three separate neighborhood plans (Chicago Avenue Corridor, West Evanston Master Plan, Central Street Master Plan), the Multi-Modal Transportation Plan, Climate Action Plan, all of which have implications for long-term land use planning.

In late 2009, the city began preparations develop a new comprehensive plan – Plan 2030. This plan will comprehensively consider and address the physical aspects of the community (infrastructure, land use, urban design, parks and open space) sustainability, general growth and preservation of the city. It will include an analysis of changes in land use and population growth in the last decade and determine how these trends will affect the future of the City of Evanston. It will also act as a guide for administering local policies and land use regulations including the Zoning Ordinance and the Capital Improvement Program. Evanston Plan 2030 will also bring together recent, localized planning efforts in parts of the city and use that information to paint a complete picture of how the City is changing and what the future may hold in store.

The Plan 2030 planning process will engage the public on every level, seeking guidance as to how the city should concentrate its efforts over the next 20 years. Currently envisioned opportunities for public input include ward meetings, city-wide forums on each component of the plan, a storefront location which will host weekly sessions regarding the plan, and student activities in local schools. In addition, there will be an innovative, interactive website to help convey the ideas of the plan. This website will provide a unique portal through which residents could view draft documents and comment on topics, as well as enabling staff to blog and update information on a frequent basis.

FY 2011-2015 Capital Improvement Plan and 2010-11 Capital Budget

Evanston's 2011-2015 Capital Improvement Plan (CIP) will be used to guide its decisions regarding public infrastructure and facility improvements throughout the City. Many of these improvements have been proposed in pursuit of community development objectives in neighborhoods which are priority locations for the City's Consolidated Plan. The annual Capital Budget identifies the projects to be funded for the current year. The City has historically completed the capital budget before the City's operating budget to give City staff time to complete design and RFP work. In 2009, because of a nearly \$5 million gap between the city's revenues and expenditures, the City reviewed its operating and capital budgets simultaneously. It was determined that the City would not issue any new debt to be paid from property taxes in 2009-10. This is expected to save the City approximately \$625,000 in debt service costs for this year.

For FY 2010-2011, the CIP proposes a total budget of \$40.8 million to be funded with \$15.4 million in GO debt as well as monies from nine additional funding sources. The magnitude of overall long term capital needs in the City is estimated to be \$216 million based on team meetings of the City's Engineering, Parks Forestry and Recreation, Water, Sewer, and Parking and Community Development staff.

Chicago Avenue Corridor Recommendations Report (2000)

Chicago Avenue is a major north-south arterial serving eastern Evanston and serves as one of the city's major entryways for visitors, students, shoppers, and commuters. Its adjacent neighborhoods are home to a diverse mixture of age groups, economic levels, cultures, and careers living in a broad spectrum of housing types. It also provides access to and between several of Evanston's commercial areas, including the eastern edge of downtown and two neighborhood shopping districts at Main and Dempster Streets. Most importantly, it parallels and provides direct vehicular and pedestrian access to Chicago Transit Authority (CTA) rapid transit (three stations), Metra commuter rail (one station) and both Pace and CTA bus routes.

In 2000, the City adopted the Chicago Avenue Corridor Recommendations Report to guide future redevelopment and to promote compatible economic development. Recommended actions include: providing a vision of the corridor and marketing it to developers; preserving and enhancing the retail nodes near Main and Dempster Streets; encouraging redevelopment to provide a higher tax base for the City; and improving the safety and walkability of the pedestrian areas, particularly those serving mass transportation.

Since the plan's adoption, the City has actively pursued pedestrian safety and access improvements within the corridor. In 2001 and again in 2005, the City conducted community design workshops to develop a plan for a highly 'walkable' streetscape to maximize this corridor's potential as a neighborhood commercial district and provide safe, ADA accessible routes to mass transportation. Since 2001, the city has invested more than \$450,000 to design and engineer final streetscape plans so that they are available to developers as they conceive and design their redevelopment projects. Additionally, the City has partnered with private developers to rebuild sidewalks removed or damaged as a result of construction in conformance with the new streetscape design. Future public/private participation to construct the streetscape will continue. In 2012 the City expects to construct the block between Greenleaf and Lee.

Southeast Evanston Comprehensive Neighborhood Plan (1996)/ Howard Street Revitalization

Neighborhood planning in Southeast Evanston has been ongoing since the 1990s. The Southeast Evanston Comprehensive Neighborhood Plan, adopted in 1996, resulted from a broad-based planning process for the community areas adjacent to Howard Street, which forms the City's southern limit and the Evanston-Chicago boundary. The plan identifies the prioritized concerns of community members: Housing; Economic Development; Public Safety and Security; Public Works/Aesthetics: Recreation; and Image/Marketing/Perception. For each of these topics, the plan outlines goals, objectives, and actions. Since its adoption, several of the Plan's key action recommendations have been successfully implemented. In 2001, Evanston utilized CDBG monies and City funds to renovate the Howard Street streetscape. This project was undertaken and funded jointly by Evanston and Chicago. Its dual purpose was to improve both pedestrian access and the commercial district environment.

City resources continue to be directed towards improving both the physical conditions and business environment within the Howard Street commercial district. With assistance provided by the Howard-Ridge TIF [see below], the city was able to redevelop a long vacant, derelict property to a new mixed-use, transit-oriented development. In 2009, the City received \$18,000 in funding from the Chicago Metropolitan Agency for Planning (CMAP) to study the building conditions, business mix and perceived public safety issues along the corridor. Working with members of a neighborhood organization, city staff has surveyed the building conditions of Howard Street properties, interviewed local merchants about operational challenges and opportunities and assessed perceptions of public safety using Crime Prevention through Environmental Design (CPTED) principles. Results of these inventories will be entered into a web-based GIS program and mapped to determine patterns and possible strategies for improving the business district and public safety

along Howard Street. Completion of this project is expected in 2010. Staff will evaluate the process to see if it can be applied elsewhere in Evanston's CDBG Target Area.

The City continues to provide more frequent rental housing inspections in the area on a two-year rather than a three-year cycle. The City's Neighborhood Security Program, which provides 50% rebates of between \$1,000 and \$2,000 for police approved building security improvements, continues to assist residential property owners in the area. The City operates a Police Outpost at 633 Howard Street. In addition to providing facilities for both Evanston and Chicago police patrols and surveillance, this facility provides meeting space for neighborhood groups, local organizations and public agencies. In 2010, the Evanston Public Library plans to provide programming there.

In 2005, the CTA initiated a two year, \$30 million project to construct a new, ADA accessible CTA Transit Station. Completed in 2007, this facility serves as the northern terminus of the CTA's Red Line and as the connecting link to the suburban Yellow and Purple Line service to Skokie and Evanston, respectively. This station is also a transfer point for CTA buses and Pace suburban bus service. Bus and rapid transit routes from the Howard station serve regional employment centers in Skokie (Westfield-Old Orchard Shopping Center, Rush Medical, and Cook County Courthouse), Lincolnwood (Lincolnwood Town Center), Chicago (Loyola University, North Michigan Avenue, the Loop) and Glenview/Northbrook (Northbrook Court). Southeast Evanston is also within ½-mile of the Rogers Park Metra UP North commuter rail station.

Howard-Ridge Tax Increment Financing (TIF) District (2004)

The Southeast Evanston Neighborhood Plan identified the need to explore incentives for redevelopment along Howard Street, including the use of a Tax Increment Financing (TIF) District. In 2004, the Howard and Ridge TIF District was approved by the Evanston City Council as the fifth TIF in Evanston. Pursuant to the creation of the TIF, the City successfully attracted a development proposal to construct a new, 17-story mixed-use building on a long-vacant parcel. Completed in 2009, the building's residential units will initially be rental but later converted to condominiums. City assistance to this project included infrastructure improvements, alley relocation, and negotiations with the CTA regarding proximity to its adjacent train yard.

In replacing a long-time problem property, this project promotes Howard Street as a good place to develop, live, and shop. The building's, with first floor office spaces and common areas, takes into the account need for "eyes on the street" to discourage loitering and illegal activities in this sector of the corridor. The building's site plan is also sensitive to creating an attractive, safe streetscape atmosphere that encourages a greater pedestrian presence. When eventually sold as condominiums, these dwelling units will provide additional home ownership opportunities and greater economic diversity in the immediate area, as well as the Howard Street corridor. This building is immediately adjacent to the Howard Street CTA Station and Gateway Shopping Center (Chicago), and is consistent with the basic principles of Transit Oriented Development (TOD).

West Side Neighborhood Planning – Canal-Green Bay Road/Ridge Avenue-Church Street Recommendations Report (2005)

Neighborhood planning in west Evanston formally began in 2001 with the initiation of an inclusive, multi-year public participation and outreach process guided by the Neighborhood Committee of the Evanston Plan Commission. The defining question for this process was "How can Evanston encourage compatible growth and investment to economically strengthen this area, while also envisioning a more livable and vibrant neighborhood for its diverse residents?" In pursuing the answers to this question, the Neighborhood Committee was guided by the following principles:

- To understand problems/issues in the study area from the standpoint of all stakeholders;

- To improve the quality of life within these neighborhoods by envisioning and creating a more vibrant area for families, individuals, and local businesses; and
- To foster an environment where a diversity of people, interests, and activities can coexist and feel a mutual sense of pride, while honoring the historic African-American heritage of this area.

The three-year consultation and planning process resulted in a final report that identifies community concerns and issues, examines the opportunities presented by redevelopment projects, and presents action items. It outlines the following six priority issues, each having related goals, objectives, and actions: 1) *Economic Development*; 2) *Urban Design, Community Character & Zoning*; 3) *Public Infrastructure, Services, Streets & Transportation*; 4) *Housing*; 5) *Public Safety & Community Cohesion*; and 6) *Youth*.. The report was approved by the Plan Commission in 2004 and adopted by the City Council in 2005.

West Evanston Tax Increment Financing (TIF) District (2005)

In 2005, the City established the West Evanston TIF District #6. The TIF was established based upon the findings of an eligibility study and Redevelopment Plan and Project for the area. \$25 million in TIF incremental revenues was budgeted over a 23-year period to finance eligible improvements. The TIF's purpose is to stimulate economic development, new construction and rehabilitation by leveraging private investment in West Evanston, an area which has experienced minimal development in recent years. Boundaries of the West Evanston TIF were amended in fall of 2007 to include additional parcels linked to the redevelopment strategy and physical planning process described by the West Evanston Master Plan [see below].

West Evanston Master Plan and Related Zoning Amendment

The West Evanston Master Plan is the capstone for the neighborhood planning initiatives in West Evanston since 2000. The plan clearly communicates the neighborhood's and City's vision of the context and form for future infill projects so that they and their residents become fully integrated with the existing community. In 2008, it was awarded the APA-IL Gold Award in the Plan Category.

The plan came in response to community discussions and concerns related to increased development proposals generated by the West Evanston TIF. The physical design of initial TIF proposals ignored context and lacked connectivity with adjacent areas, resulting in isolated and inwardly focused proposals. Neighbors objected to the scale and design orientation of these development proposals, feeling they ignored the existing community. The City's land use plans and zoning regulations for this area had not been significantly revised for a decade and no longer reflected real estate market conditions; they also did not provide policy guidance with respect to design requirements for infill projects. The City Council initiated this physical master planning process to insure that future development would not result in a patchwork of unrelated areas. The process would have two products: an updated physical land use plan and revised zoning regulations, both incorporating sound urban design guidelines. The planning process was designed to be inclusive, allowing direct participation by residents, property and business owners, and developers.

The planning process included a series of six community meetings, including workshops or "charettes," in which participants were given the opportunity for 'hands-on' design input into the future master plan. The final meetings presented the preferred plans to elicit further citizen input and to discuss alternatives for the final Master Plan and its zoning recommendations. The West Evanston Master Plan enumerates five Guiding Principles, which came directly from community input received during the planning process. These principles include: Reconnect the Community, Maintain the Green Character of the Community, Increase the Walkability of the Neighborhood, Provide a Lifecycle of Housing Choices, and Provide Feasible Neighborhood-Scaled Commercial Space. Key elements of the plan are a highly walkable pattern of streets and blocks, a variety of housing types to serve a range of age and income groups and two commercial nodes providing needed

opportunities for both local retail and employment. The plan maintains and expands the 'green' character of adjacent neighborhoods, a goal of area residents and the City, through streetscape design, landscape standards and the addition of parks and greenway. The plan was adopted by City Council in 2007.

To implement the community vision expressed in the West Evanston Master Plan, the City has subsequently adopted related zoning text and map amendments in 2009. Used together, the plan and zoning amendments will provide a strategic framework to integrate future redevelopment in the West Evanston TIF with the surrounding neighborhoods while enhancing the economic conditions in West Evanston.

West Evanston Sub-Areas 4&5

The full West Evanston TIF study area consists of a total of five separate districts or sub-areas. Their delineations were based upon land use and contextual site design issues unique to each. To date, master planning has been completed for Sub-Areas 1, 2 and 3, where there was an observable shift in the real estate market and land usage from industrial to either residential or mixed use. Beginning in 2010, a final master planning process will be focused on Sub-Areas 4 and 5, which remain primarily industrial, employment-based locations. In this next phase of planning, policy discussions are likely to address the preservation and expansion of local employment, business attraction, retention or relocation, land use regulations and urban design strategies, and adequacy of public infrastructure.

2009 Downtown Evanston Master Plan and Related Zoning Update.

The city's last Downtown Plan was written in 1989. Since then, the central core of downtown Evanston has undergone tremendous change and its revitalization has been a topic of discussions locally. The future direction and enhancement of the downtown began with two Downtown Visioning sessions that were held in May, 2004 and involved a diverse group of roughly 50 downtown stakeholders. Generally, stakeholders expressed enthusiasm about downtown redevelopment progress since 1989, although three areas in need of improvement were identified:

- Physical conditions and overall quality of life;
- Access and parking; and
- Business environment and retail mix.

In 2006, the Evanston Plan Commission created the Downtown Plan Committee. Its purpose was to revise the 1989 Downtown Plan and undertake related downtown planning efforts. In 2007, city staff and a consultant team led the process for a downtown plan update, zoning recommendations, facilitation of a public participation process, an updated real estate market analysis, and a limited parking utilization study. All residents, business/property owners, merchants, institutions, and other interested parties were invited to participate and contribute their ideas for future improvements and development. The project scope provided a variety of meetings and forums at which all Evanston residents could directly participate in the planning process. The final plan was approved by the Plan Commission in 2008 and adopted by the City Council in 2009.

Evanston Multi-Modal Transportation Plan (2008)

The City of Evanston recently adopted its Multi-Modal Transportation Plan (MMTP) to provide guidance for creating a balanced and comprehensive transportation system. The Plan includes policies, programs, and practices for transit, bicycling, walking, driving, parking, and the connections between those modes of travel. The Plan also provides recommendations for improvements to transportation facilities including roadways, alleys, sidewalks, transit, bikeways, and parking. The MMTP will be used to formulate a long-range capital plan with funding strategies that will serve as a blueprint for future investments in the City's transportation system.

CTA Yellow Line Infill Station Engineering Feasibility Study

In 2007, the City completed a study of adding a new station to the CTA Yellow Line (Skokie Swift) in south Evanston. Currently, this line passes through Evanston, but does not serve it. Its path traverses the southern portion of the CDBG Target Area, which consists of residential areas ranging from low density in the west portion to medium density in the east. The line is also adjacent to activity/employment centers, such as St. Francis Hospital, the Target/Jewel-Osco shopping center and the Levy Senior Center. The study's findings supported the feasibility of locating at least one new station within south Evanston.

The study showed that a new station would add approximately 1,000 trips per day to the line and concluded that there was merit for continuing with an engineering feasibility study. A federal CMAQ grant has been awarded to proceed with the proposed engineering feasibility study. When completed, that study will include a detailed accounting of the engineering costs and benefits of adding a new rail passenger station at Dodge, Asbury or Ridge Avenue.

Evanston Climate Action Plan (ECAP)

In October 2006, the Evanston City Council voted unanimously to sign the U.S. Mayors Climate Protection Agreement, an initiative launched in 2005 that invites cities to 'meet or beat' the targets of the 2005 Kyoto Protocol. The goal: to reduce greenhouse gas (GHG) emissions to 7% below 1990 levels by 2012. The City then conducted a community-wide inventory of its GHG emissions and found that, in order to meet this goal, Evanston must reduce its emissions by 13%, or 140,104 metric tons of carbon dioxide equivalent.

Achieving a 13% reduction in emissions requires a plan. To develop one, the City embarked on a unique, collaborative partnership with the Network for Evanston's Future, a local sustainability coalition. Nine task forces were established; each with one City and two citizen co-chairs. The planning process was launched at a community meeting in November 2007 that was attended by more than 130 community members. A draft ECAP was presented to the community in May 2008 at an Earth Month event attended by more than 300 community members. The Evanston Climate Action Plan was unanimously accepted by City Council on November 10, 2008.

The plan is organized into nine focus areas and outlines more than 200 strategies for reducing Evanston's GHG emissions. The nine focus areas are: Transportation & Land Use, Energy Efficiency & Buildings, Renewable Energy Resources, Waste Reduction & Recycling, Forestry, Prairie & Carbon Offsets, Food Production & Distribution, Policy & Research, Education & Engagement and Communications & Public Relations.

Affordable Housing Task Force – Draft Plan for Affordable Housing

The Affordable Housing Task Force was formed in 2008 to develop a plan that addresses the housing needs of Evanston families below area median income (AMI), defined by HUD in 2009 as \$74,900 for a family of four. The questions guiding the Task Forces work were:

- How do we most effectively and efficiently meet Evanston residents' need for housing that is affordable?
- What is the best way to use federal and local funds to increase affordable housing opportunities in Evanston?

Following ten months of work, the Task Force produced a draft plan that will be presented to and discussed by the City Council beginning in January 2010. The plan provides a housing vision for the future, establishes related goals, and provides background, rationale and specific strategies to be undertaken related to each

goal. The six housing goal categories contained by the draft report are: Rental Housing; Foreclosures; Homeownership; Infrastructure; Public Education and Awareness; and Political Will.

Citizen Participation

The City of Evanston invites citizen participation at all levels of the governmental process and provides a variety of opportunities, from meetings of citizen advisory boards and commissions to meetings of the City Council. Opportunities for citizen input on housing, economic development and public services needs and policy are provided throughout the year through public comment scheduled at regular public meetings of the Housing & Community Development Act Committee, Housing Commission, Commission on Aging, Mental Health Board, Human Services Committee, Economic Development Committee and the Evanston Alliance on Homelessness.

Evanston's Housing and Community Development Act (CD) Committee oversees the City's HUD Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports (CAPER) and recommends approval to the City Council. The CD Committee conducts three public hearings throughout the year to solicit citizen comment on specific aspects of Evanston's Consolidated Plan process: on the CAPER, usually in May, as part of the 15-day public comment period; on community needs prior to the annual CDBG application/funding process for the upcoming year; and on the proposed Annual Action Plan in December as part of the 30-day public comment period.

Community Development Block Grant Program

The CD Committee also oversees the City's Community Development Block Grant (CDBG) program; Evanston has been an entitlement community since CDBG's inception in 1974. The CD Committee provides advice and recommendations to the City Council on the goals, objectives, and overall policy direction of the CDBG program; makes recommendations to the City Council on the use and allocation of CDBG funds; monitors the progress of CDBG-funded programs; and conducts public hearings to gather input related to the CDBG Program.

The CD Committee comprises nine members—four aldermen and five citizen members—appointed by the Mayor with the consent of the City Council. Aldermen serve for four years and may continue their membership on the committee if re-elected. Citizen members serve for three years and may be reappointed for a second term. The chair is an alderman and at least two aldermen are from wards with a significant low and moderate income population. One of the citizen members is also a member of the Evanston Plan Commission and serves as liaison between the CD Committee and the Plan Commission. At least two citizen members reside in primarily low and moderate income neighborhoods.

The CD Committee holds meetings on the third Tuesday of the month that are open to the public. A citizen comment period is offered at each meeting so that members of the public may address the Committee on community development issues, needs, and other CDBG-related activities. All citizen comments submitted in writing outside of meetings are distributed to members of the CD Committee, as well. Copies of sign-in sheets from public meetings are retained and citizen input is documented in meeting minutes, which are posted on the City website following approval.

In addition, the CD Committee conducts an annual application process for CDBG funds to develop funding recommendations for programs/projects that the City anticipates undertaking in the upcoming fiscal year. Non-profit agencies, neighborhood groups and City departments are invited to submit applications for activities that are eligible to receive CDBG funding. Applications are released in late July and are due in mid-

September. Planning division staff holds at least one meeting to provide technical assistance to applicants, particularly new applicants. Applicants are also encouraged to schedule individual meetings with the CDBG Administrator for technical assistance, especially regarding new applications.

All CDBG applications are reviewed by the CD Committee. In addition, the Committee holds public meetings to review all applications at which each applicant makes a brief presentation and addresses any questions from committee members. The CD Committee also holds a public meeting at which members determine CDBG funding recommendations for the upcoming year. These meetings are televised on the Evanston cable channel. Copies of applications are available for review by members of the public at the Planning division office and application binders may also be checked out by any citizen. Applications, Action Plans and CAPERs from prior years may also be viewed at the Planning division office. The Consolidated Plan and the most recent Action Plan and CAPER are also available online.

The CD Committee's funding recommendations are distributed by email to all applicants and posted on the City's website for public review. The funding recommendations are subsequently incorporated into the City's Annual Action Plan, which is submitted to the City Council for approval before submission to HUD for approval prior to the start of the fiscal year.

HOME Investment Partnerships Program

Evanston's HOME Investment Partnerships (HOME) Program is overseen by the Housing Commission, whose purpose is to provide for the planning, expansion, maintenance, conservation, and rehabilitation of Evanston's housing stock to maintain a diverse residential environment and conserve property values. The Housing Commission has nine citizen members appointed by the Mayor with the consent of the City Council. All members must be Evanston residents; at least one member must reside in a rental unit and at least one member must be a landlord who owns at least one multi-family building in Evanston. The Housing Commission holds regular meetings on the third Thursday of each month that offer opportunity for citizens to speak on housing related matters. It also convenes periodic discussions with experts in housing, banking, and real estate to discuss needs in Evanston and uses the information to set short and long term goals to increase the supply of affordable housing in Evanston.

The Housing Commission reviews all funding requests for housing projects whose purpose is to increase the supply of affordable housing in Evanston, particularly proposals that could be carried out with HOME funds and the Affordable Housing Fund. The Housing Commission also certifies that applications for federal and state funding are consistent with the City's HUD Consolidated Plan.

The City also has a Loan Review Committee made up of local lenders and City Community Development Department staff that reviews all housing project applications proposed for HOME and/or Affordable Housing funds and makes recommendations to the Director of Community Development and the Evanston Housing Commission on these projects. HOME funded projects are described in the City's Annual Action Plan and accomplishments achieved with the use of HOME funds are reported annually in the City's CAPER.

Emergency Shelter Grant (ESG) Program

The City Council's Human Services Committee provides direction and oversight for the City's Emergency Shelter Grant (ESG) program. The Human Services Committee consists of five aldermen and makes funding recommendations for the City's Emergency Shelter Grant (ESG) program and other City funds for homeless programs. Opportunity for citizen comment is provided at each Human Services Committee meeting. ESG funds are used to provide services and shelter for homeless persons and families, and for programs that assist persons/families at risk of becoming homeless. An annual application process is conducted following receipt

of Evanston's annual ESG entitlement grant. Applications are reviewed by the Human Services Committee, which makes funding recommendations to the City Council. ESG-funded projects are included in the City's Action Plan and CAPER.

Public Process

Notices of meeting dates, agendas, funding application and allocation schedules, and other information relating to Evanston's Consolidated Plan and community development programs are sent to neighborhood and community organizations throughout Evanston, publicized through notices of public hearings placed in local newspapers (e.g., *Evanston Review* and *Evanston Roundtable*) and in the City's *Highlights*, a quarterly newsletter distributed to each household in Evanston. In addition, citizens may request to be placed on mailing lists for boards and commissions and receive meeting and public hearing announcements. Finally, the City's Community Information Coordinator sends out a bi-weekly email newsletter to over 1,000 addresses with announcements about City programs and upcoming meetings. The Information Coordinator also posts special announcements on the City's website.

To encourage equal access for persons with disabilities, most of the City's public meetings are held at the Evanston Civic Center, which is accessible. Communications regarding public meetings include a statement of the City of Evanston's commitment to making all public meetings accessible to persons with disabilities and provide contact information for anyone needing assistance because of a disability or language difference. The City's Inclusion Specialist can also assist persons with disabilities so that they may fully participate in all public meetings. The City's Community Outreach Specialist can provide Spanish translation for written information about City programs and can arrange for translation services at public meetings. The City also maintains a directory of staff members who can provide translation services in a number of other languages.

When a public hearing is announced, meetings materials are placed on the City's website at <http://www.cityofevanston.org>. Materials may also be obtained from the respective board or commission at the Evanston Civic Center or through the City Clerk's Office. If a citizen is unable to attend a public hearing and wishes to comment on the subject matter of the hearing, written comments may also be submitted. Any complaints relating to the Consolidated Plan, Action Plan or CAPER received in writing will receive a written response within 15 working days. The following points are used as guidance in responding to complaints:

- Stated needs and objectives are inconsistent with available and reliable data
- Stated projects are inappropriate for meeting needs and approved objectives
- Consolidated Plan does not comply with regulations for the Community Development Block Grant, HOME Investment Partnerships or Emergency Shelter grants programs.

Summary of Efforts to Broaden Public Participation

For the 2010-2014 Consolidated Plan, the Planning Division sought out new opportunities for public input. An online survey was posted on the City website in English and Spanish that asked citizens to rank community needs as Low, Medium or High. Space was provided for input on additional needs or comments. Hard copies of the survey were provided to a wide range of social services and housing organizations that serve Evanston, as well. Availability of the online survey, as well as paper copies, was publicized using email, press releases and flyers. The City of Evanston also hosted two public meetings at which citizens were invited to provide input on priority needs for the next five years. The first was held on May 19, 2009 as part of the Housing & Community Development Act Committee's regularly scheduled public meeting and the second was held on October 19, 2009.

The City has used a number of strategies in its efforts to expand public participation in the development of its 2010-2014 Consolidated Plan and 2010/11 Action Plan. The public hearing on needs held in May 2009 was

combined with input on the draft of the City's 2008 CAPER based on the theory that the opportunity to discuss two closely related topics at a single meeting before the committee that makes funding recommendations for our CDBG program would attract more citizen involvement. Only one person commented on needs at that meeting, so the City modified the format to a workshop and the location to the Fleetwood-Jourdain Community Center in one of our lowest-income neighborhoods for a second public meeting in October. The workshop attracted over 15 participants who worked in small groups to discuss needs in the areas of Housing, Community Development, Public Buildings and Infrastructure, and Economic Development. Each group listed priority needs it identified on a large sheet of paper, all of which were placed on a wall for review by the entire group. Each participant then assigned high, medium and low priorities using colored stickers.

Evanston continues to expand its efforts to reach non-English speaking residents. In addition to continuing to publicize the availability of accommodations for persons with disabilities and language differences in both English and Spanish on agendas and public notices, the needs survey for the Consolidated Plan was translated into Spanish and posted on the City website. Electronic and paper copies were circulated to organizations that serve Hispanics including The Latino Coalition of Evanston and Organización Latina de Evanston (OLE). A Spanish language translator attended the needs workshop described above.

The City continues to expand the use of electronic communication to reach more people cost effectively. "Community Development Block Grants" is a topic for which anyone can sign up to receive information electronically using the City's "sign up for e-mail news" feature on the homepage of the website. Outreach to Spanish speaking-residents is made through Organización Latina de Evanston (OLE) and the Coalition for Latino Resources. Staff is also working to improve communication with Evanston's Haitian population and other ethnic groups.

Citizen input on the 2010-2014 Consolidated Plan was sought in the public comment period from December 7, 2009 to January 6, 2010. Notice of the 30-day public comment period and the public hearing on December 15, 2009 was published in the *Evanston Review* on December 3 and 10, 2009. Notices were sent by email or US mail to over 300 interested parties. Notice of the meeting and its purpose was also posted on the City's website and on the agenda for the November 10, 2009 meeting of the Housing & Community Development Act Committee.

Summary of Citizen Comments

Three citizens commented at the public hearing for input on the 2010-2014 Consolidated Plan and 2010/11 Action Plan at the Housing and Community Development Act Committee meeting on December 15, 2009. Their input is summarized below.

Mary Friedl noted she had reviewed the plans, including the Neighborhood Revitalization Strategy Areas, and found them to be well done, and the CDBG-funded programs recommended for 2010/11 address needs in the community. She also noted that an elevator is being installed in the Weissbourd-Holmes Family Focus Center and that she is happy that facility will soon be accessible to persons with disabilities.

Members of the committee thanked Ms. Friedl for representing persons with disabilities and advocating on their behalf and acknowledged the importance of her work to ensure that facilities and programs are accessible.

Betty Ester noted that she was pleased to see that community input had been sought for the Consolidated Plan. She also noted that serving on the CD Committee is challenging but helps people understand needs in

the community and that committee members take an active role in making Evanston a more livable place. She said she would provide additional comments in writing by January 6, 2010.

Madelyn Ducre commented that she knows several people who are losing their homes to foreclosure. Most are seniors who do not have support or help from family members and find it difficult to seek help. She noted that a means of reaching them before they are foreclosed on needs to be found. A variety of factors contribute to people not seeking help, including pride, inability to read, etc.

Additional input received by email from Betty Ester on January 6, 2010 is summarized below; the complete text is included in Appendix 3:

- Ms. Ester noted that the communication plan was thorough but did not take into account residents that do not have internet at home or go to church. She also noted that the City does not put notices in the Evanston Sentinel on a regular basis and suggested that notices could be placed on community boards in churches and grocery stores.

The City placed paid notices in the Evanston Review, a newspaper of general circulation, but used a broad range of strategies and media to communicate information about the Consolidated Planning process and its public comment period. Press releases about the planning process and public comment period were sent electronically to approximately 500 organizations and individuals. Most media outlets that cover Evanston have requested to receive information from the City and many run stories or notices based on that information. Churches, businesses and other organizations may choose to receive such information and provide it to their constituents. The City does not have the resources to post notices on church bulletins (there are over 100 religious organizations in our community) or grocery stores.

- Ms. Ester noted that residents in Canal-Green Bay Road-Church Street Planning Study area were not provided any explanation for the City's inclusion of Ridge Avenue in the title of that study.

Ridge Avenue was added to clarify the boundaries of the area covered by the study, as Green Bay Road merges into Ridge Avenue at Emerson Street and does not extend south to Church Street. No changes have been made to the content of the study, which was adopted by City Council in 2004.

- Ms. Ester notes that creating rental units for both large and small families will be challenging due to lack of open space, some households may need four bedroom units, and that residents in areas bordering the West Evanston Master Plan area desire both affordable rental and ownership units. Ms. Ester also notes that 24 CFR 507 [sic] requires that the selection criteria and process that will be used with the building of new affordable rental units be identified, that residents in the west part of the 5th Ward stopped being a part of the planning process in 2007 and that there is no impact study for the West Evanston Master Plan.

The City agrees that creating additional needed rental units has numerous challenges, including the lack of large parcels for new developments. Affordable rental and ownership units are needed, but current market conditions make rental units the priority. The Consolidated Plan proposes developing additional units through rehabilitation of existing structures in addition to building new units. The City does not propose using CDBG funds to create new rental or ownership units at this time. New housing construction is an ineligible use of CDBG funds except under very limited circumstances as defined in the regulations at 570.207(b)(3); if such plans were to be proposed, the process of amending the Consolidated Plan, including a 30-day citizen comment period, would be followed as required. Use of

CDBG funds to implement the West Evanston Master Plan is not currently proposed. The City's application for Neighborhood Stabilization Program 2 funds, which includes developing new housing units in that area, follows that plan as developed through a robust planning and public review process involving citizens and stakeholders over a 10- month period; the City has not received notification of its status from HUD at this time.

- Ms. Ester notes that economic development efforts should focus on bringing in businesses that will employ more than three people and generate sales tax revenue.

The City's economic development efforts are not limited by business size. The City's economic development program addresses business retention, attraction and entrepreneurial development, as all make important contributions to the economic well being of the City and either create or retain jobs.

Explanation of Comments Not Accepted

All comments received on the 2010-2014 Consolidated Plan and 2010/11 One Year Action Plan are summarized above; no comments were not accepted.

Criteria for Amending the Consolidated Plan

HUD requires entitlement communities to specify the criteria that trigger an amendment to the Consolidated Plan or Action Plan and describe the public process for amending either plan. The City of Evanston defines a substantial amendment as any change in the allocation or distribution of funds, activity, or recipient where the dollar amount of that change is equal to or greater than 10% of the current fiscal year federal allocation.

Any significant amendments to the Consolidated Plan would be presented to the Housing & Community Development Act Committee for review and a public hearing would be conducted for any proposed substantial amendment. Additionally, the public will be provided a minimum of 30 days to review and make comment on the proposed changes. If approved by the CD Committee, the amendment would be submitted to the City Council for approval before submission to the HUD Chicago office.

HOUSING AND HOMELESS NEEDS

Housing Needs

Estimated housing needs are based on the numbers of households with housing problems as compiled by HUD in its Comprehensive Housing Affordability Strategy (CHAS) tables. Evanston housing problems are shown in the Housing Needs table on the following pages. The first two data columns indicate the number and percent of households with housing problems, broken down by income level and tenure. Housing problems include paying more than 30% of income for housing, overcrowding, and inadequate facilities. The columns that follow indicate the number of households that the City of Evanston plans to assist over the next five years.

Of Evanston's 29,602 households, 33.9% had housing problems. The percentages of households with housing problems were highest in the lower income categories. Of the 3,641 extremely low income households and 2,571 very low income households, 79% of households in both categories had a housing problem of some kind. The percentage decreases for those between 50 to 80% AMI, at 57% of

the 4,084 moderate income households. Within that income category, however, large and small owner households and large renter households had a larger percentage of housing problems, at 83%, 81% and 78%, respectively.

Renters

The Housing Problems Output from the CHAS Data Book shows the percentages of housing problems experienced by households in various income categories. Those with the lowest incomes, under 30% AMI, or extremely low income, have a greater likelihood of being housing cost burdened. These are individuals with 2009 income at or under \$15,850 (under \$14,250 in 2000). A household of four falls into this category if 2009 income is less than \$22,600 (\$20,350 in 2000). Of 3,068 extremely low income renter households identified in the HUD CHAS data, 78% had a housing cost burden of greater than 30%. Individuals and families in this category are likely to need housing subsidies as well as supportive services in order to subsist.

Very low income renters with incomes between 31 and 50% of area median totaled 1,812. An even higher percentage of households in this income category had housing problems, at 85%. The 2,483 renter households with incomes between 51% and 80% AMI, or moderate income, had a housing problem rate of 56%.

Of the 6,675 renter households over 80% AMI, 9.7% had housing problems. Since people at higher income levels have more discretionary income, we can assume the majority had incomes between 81 and 120% AMI.

Owners

Almost three quarters of the 573 extremely low income owners had housing problems. Two sub-categories of extremely low income persons were most significantly impacted, with 80% of elderly households and 100% of large related households (with 5 or more people) having problems.

Elderly

Very low and extremely low income senior households, many living on fixed incomes, have a high percentage of housing problems, with 59% of the renters and 60% of the homeowners paying more than 50% of their income for housing. Problems arise for low income elderly owners when property taxes increase. Some seniors who have looked into getting a reverse mortgage have been unable to qualify because they previously refinanced and lack the required equity, although they may have owned their home for years.

Persons with Disabilities

Persons with disabilities, especially those who rely on Supplemental Security Income (SSI) as their sole source of income, have a great need for decent, affordable housing. A recent report by titled "Priced Out in 2008" provides national data that shows that market rents are out of reach for persons with serious and long-term disabilities. Prepared by the Technical Assistance Collaborative and the Consortium for Citizens with Disabilities, the report compared HUD Fair Market Rents with the purchasing power of monthly SSI payments and found that rental housing was out of reach in every one of the nations 2,575 metropolitan and non-metropolitan housing market areas. The report stated:

In 2008, the annual income of a single individual receiving SSI payments was \$8,016 – equal to only 18.6 percent of the national median income for a one-person household and almost 30 percent below the 2008 federal poverty level of \$10,400. In 2008, as a national average, a person receiving SSI needed to pay 112.1 percent of their monthly income to rent a modest one-bedroom unit.

People with disabilities were also priced out of smaller studio/efficiency units which averaged 99.3 percent of monthly SSI.

Since average rents in Evanston exceed the Fair Market Rent for the Chicago Metropolitan Statistical Area, it is safe to assume that many Evanston residents relying on SSI have a special need for assistance to meet their housing needs.

Single Persons

Single persons are included in the “all other households” category of HUD CHAS data in the Housing Needs Table. Such renter households in the very low and extremely low income categories has a great need of housing assistance due to any type of housing problems, at 90% and 80% respectively, totaling 2,565 households. A number of single person households are likely to be students who are working part time while attending school, and will improve their financial situations in the future. Others may be individuals with limited job potential or with special needs who may continue to need housing assistance.

Large Families

Of 641 large families under 80% AMI, a little more than 500 large families were identified as having some type of housing problems. Not unexpectedly in this housing market, there are few very low and extremely large family owners, and 90% have housing problems. Of 408 large family renters under 80% AMI, 78% or 318 large households have housing problems. Three and four bedroom units needed by large families are difficult to find in multi-family buildings, particularly at below market rents. Most low income large families who rent find single family attached or detached homes or are subject to overcrowding.

Victims of Domestic Violence

The YWCA of Evanston serves women and families who are victims of domestic violence, and provides referrals, transitional housing and supportive housing up to two years. Often, victims of domestic violence are placed in housing in a location other than their previous place of residence in order to put distance between them and their abusers. Thus, Evanston families may relocate to other areas. The case load and waiting list for such agencies indicates, however, that the regional needs remains high.

Families on the public housing and Section 8 tenant-based waiting list

The Housing Authority of Cook County previously had over 7,000 people on its waiting lists and was not taking any new names. It has recently opened up a new waiting list that includes two buildings in Evanston for seniors and disabled persons.

Housing cost burdens

While one fourth of Evanston homeowners are cost burdened, more than half, 57.7%, of the owners between 51 and 80% of AMI are cost burdened.

Summary of Housing Cost Burdens by Income Levels

	Renters	Owner Occupants	Total Households and Percent Paying >30% of Income for Housing	
<=30% AMI	80%	75%	2,872	79%
< 50% AMI	84%	64%	2,020	79%
51-80% AMI	55%	58%	2,315	57%

>80% AMI	6.2%	16%	19,306	12.6%
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Disproportionately greater need

A disproportionate housing need is considered to exist within any racial or ethnic group if the percentage of persons in need is at least 10% higher than the percentage of persons in the category as a whole.

Appendix 3 contains tables of 2000 Census data (Tables 1 and 2) showing cost burden for owners and renters by race/ethnicity in Evanston, the region, and nation. A person is considered to be housing cost burdened if monthly housing costs exceed 35% of his or her gross income. HUD compiles census data by income level in its Comprehensive Housing Affordability Strategy (CHAS) data of Housing Problems, shown in Table 3 in Appendix 3.

Table 1 shows that in 2000, 22.5% of the 7,096 Evanston owners with mortgages had monthly costs exceeding 35% of their income. Of the 7,096 owners with a mortgage, 18.4% or 1,309 were Black households. Monthly costs for 36.4% of Black owners were greater than 35% of their incomes, almost 14 percentage points higher than the city's overall percentage. A much larger percentage of Black owners with mortgages in census tracts 8092, 8093, 8095, 8096 and 8097 had high monthly housing costs. Almost 60% of the Black owners with mortgages in these tracts were housing cost burdened. Because the percentage of Black mortgage holders who are housing cost burdened is more than 10 percentage points higher than the overall city percentage, this group is considered to have a disproportionately greater need.

The table indicates that Hispanic/Latinos comprised 3.5% of all owners with mortgages, and 27.4% or 68 households were housing cost burdened, closer to the city's percentage of 22.5%.

Table 2 shows that monthly costs for 34.2% of all renters in Evanston exceeded 35% of their income for housing costs. Monthly costs exceeded 35% of income for 31.4% of Black renters and for 34.3% of Hispanic/Latino renters. Neither of these groups had a housing cost burden that was more than 10% above percentage of households with a cost burden for Evanston overall. It is noteworthy that 90% of Evanston's Housing Choice Voucher holders are Black. Because voucher holders' rent is subsidized, tenants do not pay more than 30% of their income for housing, and thus would not be considered housing cost burdened. If the availability of vouchers or of landlords renting to voucher holders decreased significantly, very low income Black renters would be greatly affected.

Table 3 contains HUD CHAS data on any type of housing problem by income level for Evanston overall. A total of 42.2% of all renters in Evanston had some type of housing problem, which includes overcrowding or inadequate facilities in addition to housing costs that 35% or 50% of income. Almost three quarters of low income Evanston renters (having household income at or below 80% AMI), or 72.4%, had some type of housing problem. The table also indicates that 69.6% of low income owners in Evanston had a housing problem.

Hispanic owners and renters in Evanston fall into the category of disproportionate need. Disproportionate housing problems for renters are as follows:

- 71.4% of Hispanic low income renters compared to 54.4% overall
- 31.0% of Hispanic renters over 80% of median income compared to 9.7% overall; and
- 54.9% of all Hispanic renters, compared to 42.2% overall

- Disproportionate housing problems for owners, in the second column in Appendix 2.1J, are:
 - 79.2% of low income Hispanic owners, compared to 55.4% overall
 - 33.1% of Hispanic owners over 80% median income, compared to 14.5% overall
 - 53.0% of all Hispanic owners, compared to 33.3% overall.

Of Evanston renters with some type of housing problems, 7% were Hispanic, who make up 5.4% of all Evanston renters. While this ethnic category represents a small minority of Evanston households, the Hispanic population was the fastest growing population in Evanston. Because the data in Table 1 only indicate housing cost burdens, it appears that the greatest housing problems for Hispanic households arise from overcrowding or inadequate facilities rather than housing cost burden. As the housing market analysis indicates, Hispanic households have a larger average household size than the City overall or Black households. Given lower income levels for this ethnic group and high market rents in Evanston, it is not uncommon for Hispanic households to share housing units, which can lead to overcrowding.

Priority Homeless Needs

Evanston has a significant population of homeless individuals with dual diagnoses of mental illness and substance abuse that receive limited services in Evanston through Connections for the Homeless' Entry Point program, soup kitchens, etc. Many would not be candidates for Hilda's Place, Connections' transitional housing program with case management services, even if additional beds were available through that program. This population would benefit from "Safe Haven" housing, sometimes referred to as the "housing first" strategy that provides housing without requiring treatment plans. This model is increasingly viewed as effective in getting this highly vulnerable population off the streets and into housing and ultimately into treatment programs.

Additional transitional and permanent supportive housing beds/units are needed for both individuals and families, including victims of domestic violence. Transitional programs, especially those addressing the needs of young single mothers, need to be extended beyond 24 months to help participants complete their schooling and move into jobs that provide a living wage and career path in order to achieve long-term self sufficiency. Transitional housing programs for families are currently scattered site, making provision of services more difficult than if units were in a single building.

Especially in the current economic climate, additional emergency and short term transitional services to prevent first time or recurring homelessness, such as rental and utility assistance, Housing Choice Vouchers, case management and financial literacy programs, are needed to prevent at-risk households from succumbing to homelessness.

Evanston has a large network of agencies and faith-based organizations that work with the City to address the needs of its homeless population. Despite the many providers and services available, locating and accessing services is often an issue. Interfaith Action of Evanston coordinates a series of soup kitchens and warming centers at various religious congregations throughout the city. Persons in need of nutritious prepared meals can get one, or even two on most days of the week. However, their only means of accessing these services is on foot. A hospitality center for street homeless, including the chronically homeless, with extended hours that provides a variety of needed services including showers, laundry, food and medical services, would improve access and reduce the number of homeless persons on city streets; this would also reduce panhandling and other unwelcome activities. A single location where homeless and low-income individuals and families could access social services, prevention services, housing services and employment services, as well as on-site child

care, would address this issue and build on the Continuum of Care's work to help homeless individuals' access mainstream benefits. The Continuum of Care Homeless Population and Subpopulations Chart identifies the Evanston's homeless population using its 2009 point-in-time count as well as an inventory of sheltered homeless and shows goals to address these needs.

Non-homeless Special Needs – including HOPWA

The City of Evanston has a number of agencies that provide housing and supportive services for populations defined as Special Needs, including the elderly, frail elderly, persons with mental, physical and developmental disabilities, HIV/AIDS, and drug and/or alcohol addiction. However, there is a need for additional housing for persons with physical and developmental disabilities. This includes individuals who need supportive services in addition to housing, as well as housing for families with one member with a disability that may have a lesser need for supportive services.

Evanston has substantial housing capacity for elderly and frail elderly, but a concern of providers of services to seniors is the growing financial stresses of seniors living on fixed incomes from the rising cost of healthcare, utilities and taxes. There is substantial need for supportive services for low income seniors to assure that seniors are accessing benefits for which they are eligible, to modify their homes or apartments for accessibility and provide home-delivered meals to enable them to age in place. Programs that reduce isolation and improve the quality of life for the elderly and frail elderly are also needed. The Non-Homeless Special Needs Table identifies five year goals to address these needs.

Lead-based Paint

Ninety-five percent of Evanston's housing stock was built before 1970 when lead based paint was still in use. Approximately 21,456 of Evanston's housing units, or 79% of the total, are estimated to contain lead-based paint, correlating with the age of Evanston's housing stock. The majority of Evanston's low and moderate income population resides in housing with lead-based paint. Significant progress in lead remediation has been made through programs including Evanston's housing rehabilitation program, however lead remediation remains a high need.

Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems			Current % of Households	Current Number of Households	3-5 Year Quantities										% of Goal	Priority Need?	Plan to Fund?	Fund Source		
					Year 1		Year 2		Year 3		Year 4*		Year 5*						Multi-Year	
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					Goal	Actual
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	629															
			With Any Housing Problems	67.4	424	2	2	2	2	2	2	10	0	0%	M	Y	C			
			Cost Burden > 30%	64.2	404	0	0	0	0	0	0	0	0	0%						
			Cost Burden >50%	58.7	369	0	0	0	0	0	0	0	0	0%						
		Small Related	NUMBER OF HOUSEHOLDS	100%	655															
			With Any Housing Problems	90.1	590	2	2	2	2	2	2	10	0	0%	M	Y	C			
			Cost Burden > 30%	88.5	580	0	0	0	0	0	0	0	0	0%						
			Cost Burden >50%	76.3	500	0	0	0	0	0	0	0	0	0%						
		Large Related	NUMBER OF HOUSEHOLDS	100%	94															
			With Any Housing Problems	89.4	84	2	2	2	2	2	2	10	0	0%	H	Y	C, P, O			
			Cost Burden > 30%	89.4	84	0	0	0	0	0	0	0	0	0%						
			Cost Burden >50%	69.1	65	0	0	0	0	0	0	0	0	0%						
	All other hshlds	NUMBER OF HOUSEHOLDS	100%	1690																
		With Any Housing Problems	79.6	1345	4	4	4	4	4	4	20	0	0%	L	N	NA				
		Cost Burden > 30%	78.1	1320	0	0	0	0	0	0	0	0	0%							
		Cost Burden >50%	73.4	1240	0	0	0	0	0	0	0	0	0%							
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	320															
			With Any Housing Problems	79.7	255	12	12	12	12	12	12	60	0	0%	H	Y	C, O			
			Cost Burden > 30%	79.7	255	0	0	0	0	0	0	0	0	0%						
			Cost Burden >50%	68.8	220	0	0	0	0	0	0	0	0	0%						
		Small Related	NUMBER OF HOUSEHOLDS	100%	118															
With Any Housing Problems			75.4	89	2	2	2	2	2	2	10	0	0%	H	Y	C, O				
Cost Burden > 30%			75.4	89	0	0	0	0	0	0	0	0	0%							
		Cost Burden >50%	72.0	85	0	0	0	0	0	0	0	0	0%							
Large Related		NUMBER OF HOUSEHOLDS	100%	20																
		With Any Housing Problems	100.0	20	1	1	1	1	1	1	5	0	0%	H	Y	C, O				
		Cost Burden > 30%	100.0	20	0	0	0	0	0	0	0	0	0%							
		Cost Burden >50%	50.0	10	0	0	0	0	0	0	0	0	0%							
All other hshlds	NUMBER OF HOUSEHOLDS	100%	115																	
	With Any Housing Problems	56.5	65	2	2	2	2	2	2	10	0	0%	H	Y	C, O					
	Cost Burden > 30%	56.5	65	0	0	0	0	0	0	0	0	0%								
	Cost Burden >50%	56.5	65	0	0	0	0	0	0	0	0	0%								

Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems			Current % of Households	Current Number of Households	3-5 Year Quantities										% of Goal	Priority Need?	Plan to Fund?	Fund Source		
					Year 1		Year 2		Year 3		Year 4*		Year 5*						Multi-Year	
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					Goal	Actual
Household Income >30 to <=50% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	259															
			With Any Housing Problems	71.4	185	2	2	2	2	2	2	10	0	0%	M	N				
			Cost Burden > 30%	71.4	185	0	0	0	0	0	0	0	0	0%						
			Cost Burden >50%	50.2	130	0	0	0	0	0	0	0	0	0%						
		Small Related	NUMBER OF HOUSEHOLDS	100%	564															
			With Any Housing Problems	85.8	484	5	5	5	5	5	5	25	0	0%	H	Y	HP, H			
			Cost Burden > 30%	77.0	434	0	0	0	0	0	0	0	0	0%						
			Cost Burden >50%	30.9	174	0	0	0	0	0	0	0	0	0%						
		Large Related	NUMBER OF HOUSEHOLDS	100%	114															
			With Any Housing Problems	69.3	79	5	5	5	5	5	5	25	0	0%	H	Y	HP, H			
			Cost Burden > 30%	38.6	44	0	0	0	0	0	0	0	0	0%						
			Cost Burden >50%	3.5	4	0	0	0	0	0	0	0	0	0%						
	All other hsholds	NUMBER OF HOUSEHOLDS	100%	875																
		With Any Housing Problems	89.7	785	4	4	4	4	4	4	20	0	0%	L	N					
		Cost Burden > 30%	88.6	775	0	0	0	0	0	0	0	0	0%							
		Cost Burden >50%	52.0	455	0	0	0	0	0	0	0	0	0%							
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	397															
			With Any Housing Problems	56.4	224	20	20	20	20	20	20	100	0	0%	H	Y	C			
			Cost Burden > 30%	56.4	224	0	0	0	0	0	0	0	0	0%						
			Cost Burden >50%	23.9	95	0	0	0	0	0	0	0	0	0%						
		Small Related	NUMBER OF HOUSEHOLDS	100%	139															
			With Any Housing Problems	67.6	94	5	5	5	5	5	5	25	0	0%	H	Y	C			
			Cost Burden > 30%	67.6	94	0	0	0	0	0	0	0	0	0%						
			Cost Burden >50%	57.6	80	0	0	0	0	0	0	0	0	0%						
Large Related		NUMBER OF HOUSEHOLDS	100%	75																
		With Any Housing Problems	80.0	60	3	3	3	3	3	3	15	0	0%	H	Y	C				
		Cost Burden > 30%	80.0	60	0	0	0	0	0	0	0	0	0%							
		Cost Burden >50%	53.3	40	0	0	0	0	0	0	0	0	0%							
All other hsholds	NUMBER OF HOUSEHOLDS	100%	148																	
	With Any Housing Problems	73.6	109	2	2	2	2	2	2	10	0	0%	M	Y	C					
	Cost Burden > 30%	73.6	109	0	0	0	0	0	0	0	0	0%								
	Cost Burden >50%	60.8	90	0	0	0	0	0	0	0	0	0%								

show that a very low income person (50% of median) has income of \$26,400 or less, while a very low income household of four has income of \$37,700 or less.

The growth in housing prices was also attributable to the burst of new development, particularly condominiums. In response to the increased number of luxury units being developed, the Housing Commission and a number of affordable housing activists pushed for the adoption of an inclusionary housing policy that would require developments to include a percentage of affordable units in any new construction. Such policies typically offer development bonuses such as increased density or height allowances or reduced impact fees to offset developers' diminished returns from offering below-market rate units. Because there was a feeling among City legislators that current zoning requirements allowed too much density, they were reluctant to offer any incentives that would further increase density. In addition, the City had no development impact fees with which to negotiate. As a result, the approved inclusionary ordinance applies only to owner-occupied new construction of 25 or more units that are subject to the Planned Development process. It allows developers to pay a fee of \$10,000 per unit in lieu of an affordable unit within the development. Proposals submitted for zoning review prior to passage of the ordinance were exempt, and since its passage in 2005, no new developments fitting the criteria have been approved. Some developers seeking planned development approval while the policy was under discussion voluntarily included an affordable set-aside or fee-in-lieu component in their planned developments

Property tax bills are higher in average than those in the region, and can add significantly to housing costs. The City portion of the tax bill is approximately 18%, while the two school districts levies make up approximately 63%. In Illinois, school districts are almost exclusively dependent on local property taxes for revenue, as income tax revenue is not available to schools.

SUPPLY

A new wave of construction began in the 1990s and continued until roughly 2007 when the emerging housing crisis began to affect developer and homebuyer financing. Most new construction occurred downtown, with additional new construction concentrated in the Chicago Avenue and Central Street corridors. The residential condominium boom impacted all areas of Evanston through property appreciation, but tract 8102 was most affected. Of the 60 condominium conversion projects with over 800 units in Evanston since 2000, 61% were located in tract 8102, where over 500 rental units were converted to for-sale condominium units. The City has seen 38 new multi-unit residential developments built or under construction since 2000, creating over 2,300 new ownership units and about new 400 rental units

Year	Conversion Buildings	Conversion Units	New Buildings	New Units	Total # of Buildings	Total # of Units
TOTAL	41	634	25	831	66	1,465

As credit tightened in 2008 and mortgage financing became more difficult to obtain, condominium sales in particular slowed dramatically, resulting in a glut on the market. MLS data from June 2009 showed 357 active condominium listings in Evanston, with 75 in south Evanston. Condominium sales had an average marketing time of 119 days median price of \$165,000.

Housing has been a significant land use in the downtown for many years, but the grown in high rise condominiums expanded it significantly. There were 2,785 housing units downtown in 1990, which grew to 3,015 units in 2000 and is now estimated to be around 4,000. Some of the developments that began after 2005 or 2006 felt the impact of the housing downturn, and have not been completed or constructed as planned, have gone bankrupt, have unoccupied units, or have converted to rental until the market improves.

	1990	2000	2009 Estimate with Newly Constructed Units
Housing Units	2,785	3,015	4,157
Owner Occupied	634	607	1,749
Renter Occupied	1,961	2,273	2,273

Source: 1990 and 2000 US Census, Estimates of constructed and approved developments from City of Evanston.

Despite being land locked and essentially built-up, the number of housing units in Evanston has increased by more than 1,600 units from 1990 to 2000. Prior to 2000, only 607 of the total 3,015 housing units in the downtown were owner occupied. That has more than doubled as nearly all the new downtown construction was built for owner-occupancy, although a number of condominium units are owned by individual investors and rented.

Opportunities for adding to the housing stock occur on a lot-by-lot basis throughout the city as sites become available for redevelopment, and the City experienced a development boom in the new millennium. Because most new construction occurred in the downtown in the form of high-rise condominiums by private developers combined with the condominium conversion trend, rental units decreased both in number and share. Only three new rental projects have been constructed since 2000, for a total of 491 units, compared to more than 2,000 converted or newly constructed condos. One building, the 195-unit Reserve at Evanston, has a mix of one-, two- and three-bedroom rental units with 10 affordable units. Jacob Blake Manor provides 75 units of subsidized senior housing. The Skyline at Evanston City Apartments completed construction of its 221 luxury apartments across from the Howard Street CTA Station in the CDBG Target Area in 2008 and remains in the lease-up process.

While the city as a whole is economically and racially diverse, there are areas that have less than 10% minority and low income households. Three predominantly owner occupied Census Tracts on the northwest side (e.g., Census Tracts 8089, 8090, and 8091) have less than 5% minority population, most of whom are renters. Similarly, Census Tract 8099 on the lakefront has less than 10% minority population, again comprised primarily of renters.

These neighborhoods can be inaccessible to lower income populations due to housing costs. They have the highest median home price in the city and are zoned for the lowest residential density. In addition, residents are protective of the existing character of the R-1 zoned district and often oppose redevelopment, whether for higher density multi-family buildings that may have a percentage of affordable units or high priced large homes that replace existing smaller homes and dwarf surrounding homes.

There are signs of change in some neighborhoods considered inaccessible. For example, south Evanston has experienced an increase in minority owner-occupied housing, which may be due to condominium conversions that were priced at levels affordable to low and moderate income persons.

DEMAND

An analysis of Evanston market data from the City's transfer tax data base identified 820 residential sales in 2008, consisting of 400 single family homes and 420 condominiums, for a monthly overall average absorption of 68.33 properties. Sales volume was down in the first three months of 2009, yielding an absorption rate of 27.67 per month and foreclosures continue to increase. While the market has slowed significantly in recent months, a market still exists for a sales program of rehabilitated and newly constructed affordable single family housing. Since 2007, the housing market has been undergoing an adjustment to the historical appreciation levels experienced in prior years. Demand for condominium properties is likely to remain lower

in the next few years, as first time buyers take advantage of declining single family prices, resulting from short sales, foreclosures and overall price corrections.

According to the Illinois Foreclosure Listing Service, 111 properties in the census tracts 8092 and 8102 became REO through foreclosure in the last 15 months. Seven of these properties were resold during the same time period, according to data from the Multiple Listing Service of Northern Illinois. This yields an absorption rate of .47 per month and indicates a significant problem. It would take 52 months to resell the current inventory of REOs, and more are being added each day. If no action is taken by the City of Evanston, the number of vacant, abandoned and foreclosed properties will continue to increase. The proposed rehabilitation strategy is designed to reposition these REO properties in the market to make them more attractive for sale.

Public Housing

Public housing and Housing Choice Vouchers are administered by the Housing Authority of the County of Cook (HACC). The City of Evanston directs current and prospective public housing tenants and voucher holders to HACC and to other housing and service providers as needed. HACC operates a total of 245 public housing units in Evanston consisting of 200 units of elderly and/or disabled housing and 45 scattered sites, as shown in the table below. The 45 units of scattered site housing consist of 16 two-bedroom units, 23 three-bedroom units, and six four-bedroom units. These units fill an important need and should be maintained.

The waiting list for public housing units opens up periodically, but not on a regular, annual basis. It opened in early December 2009 for the Perlman and Walchirk apartments in Evanston. No units are expected to be lost from the public housing inventory for any reason, including losses through public housing demolition or conversion to home ownership.

Public Housing Units Owned and Operated by HACC

	Responsible Agency	Residents	Type of Units	Number of Units
Walchirk Apartments	HACC	Elderly and/or disabled	Studio & 1-BR	100 – Section 8
Perlman Apartments	HACC	Elderly and/or disabled	Studio & 1-BR	100 – Section 8
Scattered Site	HACC	Family	Variable	45

According to its PHA Plan for Fiscal Years 2009-2013, the HACC anticipates making \$500,000 in improvements at the Evanston buildings through the Capital Fund Program.

HACC's Planned Improvements in Evanston Buildings

Perlman Apartments	Tuck pointing	\$150,000	2010
	Keyless entry;	\$50,000	2011-2013
	Lobby lighting;	\$40,000	2011-2013
	Painting;	\$154,000	2011-2013
	Electric Fixtures	\$51,000	2011-2013
Walchirk Apartments	None planned		2010-2013
Scattered Sites	None planned	-	2010
	Roofing and Windows	\$55,000	2011-2013

Source: HACC, Capital Plan 2009-2013.

There are five other subsidized housing projects in Evanston that provide 262 units of rental housing, as shown in the table below. Two buildings serve seniors (175 units), two other buildings serve persons with disabilities (57 units), and one town-home development serves 30 families. All are expected to remain as affordable, subsidized units.

Subsidized Housing Developments

Development	Target Population	Owner	Type	Funding
Ebenezer Primm Towers	Seniors	Ebenezer Church	1 BR	100 – Section 202
Evanston Apartments	Disabled	Anixter Center	1 & 2 BR	24 -
Jacob Blake Manor	Seniors	Ebenezer Church	1 BR	75 – Section 202
Hill Arboretum Apartments	Disabled	Over the Rainbow Association	1 BR	33 units -
Oak Tree Village	Family	Oak Tree LLC	1-BR, 2-BR, & 3-BR	30 – Section 8

Source: City of Evanston, 2009

The City of Evanston’s Property Standards Division inspects public housing and subsidized units as part of their regular inspection cycle. There have been few problems with the tenancy or management of the scattered site units in Evanston.

Housing Choice Vouchers

Housing Choice Voucher holders pay up to 30% of their income for rent, with the remainder paid by HACC. Vouchers stay with the income-eligible resident rather than being tied to a specific property, so the voucher holder must find an apartment where the landlord is willing to accept payment from HACC and with monthly rent that meets the Fair Market Rent levels (or the exception rent levels).

According to HACC, there were 618 Housing Choice Voucher holders scattered throughout Evanston as of January, 2008. Evanston remains the second highest location in suburban Cook County for use of Housing Choice Vouchers, although the number has decreased dramatically since a high of some 1,000 in 2003. Roughly 55% of the voucher holders live in two census tracts, both in the CDBG Target Area: 8102 in southeast Evanston, with 26%, and 8092 on the west side, with 29%.

Over 90% of voucher holders are Black, and over 90% are female headed households. The majority of voucher holders are families (59.1%), followed by persons with disabilities (24.3%) and seniors (12.3%). Almost 75% of all voucher holders live in two- and three-bedroom units.

Homeless Inventory

Evanston has a number of agencies that provide housing and services for the homeless. The YWCA–Evanston/North Shore has a 32-bed emergency shelter for women and children victimized by domestic violence and provides, counseling, case management and legal advocacy services. The YWCA also manages two apartments that provide transitional housing for families moving from the emergency shelter to permanent housing. Families can remain in transitional housing for up to two years.

Connections for the Homeless provides Entry Point, its homeless outreach program, which serves homeless men and women, including the chronically homeless, by connecting them with services and shelter. Connections also has a 36-bed transitional housing program for single men and women, and seven transitional housing in scattered site apartments.

Housing Options of Evanston provides permanent and transitional housing with supportive services for persons living with mental illness, many of whom were homeless. Housing Options provides supportive housing for 72 individuals in its six scattered site buildings owned by Housing Options and 21 additional leased units. Housing Options’ units have very low turnover and people live there for many years. Because of this, the agency is reshaping the way that housing services to enable residents to age in place and to address increasing physical health issues of elder residents (e.g., heart problems, diabetes, arthritis, and osteoporosis).

Discharge Policies

The Evanston Alliance on Homelessness has developed policies and protocols to ensure to the extent possible that persons being released from publically funded institutions or systems of care are not discharged into homelessness.

Foster Care: The Youth Housing Assistance Program of the Illinois Department of Children and Family Services (DCFS) provides housing advocacy and cash assistance to young people ages 18 to 21 emancipated from foster care. Up to six months before emancipation, the youth applies to the program and is assigned a Housing Advocate who helps to find housing, create a budget, and link to other services. The program offers cash assistance for security deposit and move-in expenses up to \$800 (\$1,200 if parenting, pregnant or disabled) and a rental subsidy up to \$100 per month. Being homeless or at risk of homelessness is one of the program eligibility factors. This formal protocol is understood and agreed to by the Evanston Alliance on Homelessness, youth service providers, and the DCFS Local Area Networks (LANs).

Health Care: The Alliance co-convened the Countywide Discharge Planning Forum in July 2008 with 200 participants. The healthcare workgroup initiated at this forum identified two major priorities, (A) creating more respite beds for people leaving hospitals who might otherwise be homeless, and (B) advocating for housing to be added as an element of discharge planning for JCAHO accreditation. The Alliance has researched the JCAHO accreditation procedures, which address discharge planning protocols in general, but do not address housing placement specifically as a part of discharge planning. Alliance members continue to work locally with hospital representatives to provide improved housing referral information for patients being discharged. Additionally, the Alliance is exploring State mandates to better identify homeless persons in the hospital system.

Mental Health: The Illinois Department of Human Services, Division of Mental Health (DHS/DMH), implements a "Continuity of Care Agreement" between State-Funded Inpatient Psychiatric Services (SFIPS) sites and community providers. The agreement cites the best practice not to discharge into homelessness; that SFIPS sites and provider agencies will work together to find appropriate housing that the individual is willing to accept; that if it is reasonably anticipated that housing will shortly be in place, a SFIPS site may delay discharge to prevent homelessness; and if an individual is not housed at discharge, the clinical record must document the reasons. Illinois DHS/DMH discharges persons to DMH-funded supportive housing, nursing and intermediate care facilities, board and care, and private residences. This formal discharge protocol is understood and agreed to by the Evanston Alliance on Homelessness, mental health providers and local mental health institutions.

Corrections: The Placement Resource Unit (PRU) of the Illinois Department of Corrections provides caseworkers to identify services needed by the ex-offender upon community re-entry, including housing placement. This formal discharge protocol is understood and agreed to by the Evanston Alliance on Homelessness, its providers, and local correctional institutions.

Special Need Facilities and Services

Evanston has an estimated 2,167 housing units for seniors, of which 1,116 are for frail elderly (persons age 85 and over). There are an additional estimated total of 64 units for persons with developmental disabilities, 63 units for persons with physical disabilities, and 608 units for persons with mental illness. There are currently no units available for persons with HIV/AIDS in Evanston. There also are no housing units available specifically for persons with substance abuse problems, although an array of services are available. For victims of domestic

violence, the YMCA Battered Women's Shelter offers 32 beds. In addition, the Housing Opportunity Development Corporation/Claridge Apartments has seven set-aside units for persons with disabilities who are homeless.

Estimated Number of Units to Serve HUD-Defined Special Needs Populations

Special Needs Population	Facility Type	Number of Units
Elderly	Intermediate Care Facilities (units)	256
	Skilled Nursing Facilities (units)	580
	Sheltered Care Facilities (units)	280
	Independent Living Arrangements (units)	675
	Subsidized Units	376
	TOTAL	2,167
Frail Elderly	Intermediate Care Facilities (units)	256
	Sheltered Care Facilities (units)	280
	Skilled Care Facilities (units)	580
	TOTAL	1,116
Developmental Disabilities	Anixter Center	8
	Center for Independent Futures (2 residential sites)	12
	Rimland Services (4 residential sites)	18
	SHORE (4 residential sites)	26
	TOTAL	64
Physical Disabilities	Over the Rainbow	39
	Anixter Center (also developmental disabilities)	24
	TOTAL	63
Mental Illness	Albany Care (IMD)	417
	Greenwood Care (IMD)	145
	Housing Options - Permanent Housing	37
	Housing Options - Transitional Housing Program	9
	TOTAL	608
Persons with HIV/AIDS	BE-HIV provides housing assistance including rental subsidies (emergency or ongoing) for eligible clients.	BE-HIV does not hold any leases, but provides support to clients, as needed, in their own living units
Victims of Domestic Violence	YWCA Battered Women's Shelter	32 beds
Other	Housing Opportunity Development Corporation/ Claridge Apartments	7 set-aside units for homeless persons who have a disability. Planned and supportive services are provided by other organizations

Sources: Evanston Commission on Aging and Health & Human Services Department.

Evanston has approximately 1,051 units in non-medical independent living or assisted living facilities, including 200 units of subsidized housing available through the Housing Authority of Cook County and 176 units available in two Section 202 buildings.

Persons with Developmental Disabilities

The total number of persons with developmental disabilities (DD) can be estimated using national prevalence data. The US prevalence rate for persons with developmental disabilities is 1.2% to 1.6%, which leads to an estimate of 890 to 1,180 Evanston DD residents. Currently, 88 adults with DD are being provided some type of supported housing in Evanston:

- SHORE offers three different residential programs for adults with DD. Shore Homes East is an intermediate care facility that provides 12 beds in a staff-supervised setting. SHORE's Brummel Town

homes provide four clustered apartment units for eight people, with staff and case management services available, as needed. SHORE's Community Integrated Living Arrangement (CILA) program provides 24-hour, intensive supervision for six individuals in two separate units. In addition, SHORE provides ongoing case management and support for individuals who have a developmental disability and are living in their own apartment or living arrangement in the Evanston community.

- Rimland Services provides four residential care homes with 24-hour staff supervision for 18 people.
- Anixter Center provides an eight-bed home for children and adolescents who are not able to live with their families. The program provides an extensive array of supportive services and 24-hour supervision for individuals who have both a developmental disability and multiple medical and physical problems. Anixter also manages an apartment program for 24 people who have a developmental disability and physical limitations.
- Center for Independent Futures provides two supported housing units for six young adults with developmental disabilities in each. While the agency provides the housing and basic support services, the individuals and their families are responsible for arranging clinical and ancillary support services from other community networks and providers.

Persons with Physical Disabilities

In 2000, there were 1,177 persons in Evanston with physical disabilities: 8.2% were children age 5-15, 17.6% were adults age 16-64, and 45.0% were seniors. The 2000 Census indicated that of all persons with incomes below the poverty level, persons with disabilities comprised roughly 20% (1,683 persons). There is no information on how many were physically disabled.

Two Evanston facilities offer a total of 63 units for the physically disabled that are separate from facilities for the elderly/frail elderly. Anixter Center provides a 24 unit, barrier-free building for persons with physically disabling conditions. Over the Rainbow Association operates the Hill Arboretum Apartments, with 39 units designed for residents whose disabilities require use of wheelchairs. Vocational training and other supportive services are located on site.

Persons with Severe Mental Illness

It is difficult to estimate the exact number of persons with mental illness in Evanston. Evanston offers a total of 608 units for persons with mental illness, 562 of which are in Institutes for Mental Disease (IMD) facilities (e.g., Albany Care and Greenwood Care). For its size, Evanston has a disproportionate number of beds in IMDs. With approximately 0.6% of the state's population, Evanston has more than 6% of the State's beds in IMDs.

Persons with Substance Abuse Problems

There are a number of services for persons with substance abuse problems. They include the Addiction Recovery Center at Resurrection Health Care-St Francis Hospital, PEER Services and the Substance Abuse Case Management Services at Connections for the Homeless. Persons are referred to residential treatment centers in the area as needed.

Persons with HIV/AIDS

Historically, Evanston's rate of HIV/AIDS cases has been higher than the mean rate for Cook County. Persons with HIV/AIDS are increasingly low-income and at-risk of becoming homeless. Many have difficulty maintaining stable housing because of income loss or reduction due to illness and dependence on public assistance. There are no housing units specifically for persons with HIV/AIDS in Evanston, but they access resources previously described.

Victims of Domestic Violence

The YWCA Evanston/Northshore operates daily, serving women and children that are victims of domestic violence. It also works closely with other domestic violence facilities in placing women and children in a safe environment outside their home area away from their abusers. The YWCA operates an emergency shelter with 32 beds for individuals and families and a transitional housing program, and it also provides services and referrals. In addition, the YWCA shelter maintains a full-time outreach program in a local courthouse. The YWCA also maintains a 24-hour domestic violence crisis hotline that has been publicized widely in the community and the Northeastern Illinois region.

At-Risk Youth

The City and School Districts #65 and #202 provide many recreational and educational opportunities for at risk youth. The Youth Organizations Umbrella (Y.O.U.) operates a 24 hour crisis hotline for youth needing emergency housing or support. Y.O.U. provides many youth services directly and can link youth with other needed services. It also can provide homeless youth with emergency shelter and in some cases, with transitional or permanent housing through linkage agreements with the Youth Campus (male) and the Harbour (female).

Barriers to Affordable Housing

Market conditions present the greatest barrier to affordable housing. Evanston's built-up character, with only scattered sites available for development, along with consistent demand for land, has historically driven up acquisition prices. High property taxes are often cited as a deterrent to affordable housing, though City taxes comprise only a small percentage of the tax bill. Low and moderate income owners of housing developed with City assistance that is subject to resale restrictions to keep the price affordable to future low income buyers may take advantage of the Cook County Assessor's Affordable Housing Incentive. These properties are then assessed at the restricted value rather than market value. As a result, their property taxes are reduced.

Foreclosure activity increased rapidly in 2008 and 2009, largely due to subprime loans and adjustable rate mortgages that adjusted upward to higher monthly payments. This affected a wide range of incomes and housing types throughout Evanston, but was concentrated in CDBG Target Areas with lower per capita incomes. Many homes that were affordable to low and moderate income homeowners at purchase became unaffordable when interest rates increased or jobs were lost. The City continues to educate homeowners about how to deal with mortgage problems and to support housing counseling organizations.

General Priority Needs Analysis and Strategies

The City of Evanston is located in north suburban Cook County in northeastern Illinois. Comprising just less than eight square miles, Evanston is located twelve miles north of downtown Chicago and shares a common border with the City of Chicago along Howard Street. Evanston is the first in a succession of eight communities along Lake Michigan stretching twenty-one miles from the northern city limits of Chicago known collectively as the "North Shore."

Evanston is part of the Chicago metropolitan area regional economy that encompasses jobs, housing, and transportation. However, it has unique characteristics that distinguish it from its North Shore neighbors and other Chicago suburbs and contribute to its opportunities and challenges. Based on the 2000 US Census, Evanston has 74,239 people and 29,651 households, making it the third most populous municipality in suburban Cook County and the most populous of 20 nearby north suburbs.

One of the challenges in developing this Consolidated Plan is the lack of new census data. We anticipate that the 2010 census data will show that Evanston's population has grown, fueled in part by substantial new condominium development in the last decade. The US Census 2008 population estimate for Evanston is 77,693, an increase of 4.65% from 2000. Evanston's Hispanic population appears to be growing, continuing the trend from 1990 to 2000. Data from Evanston Consolidated School District 65, serving grades K-8, shows an increase in Hispanic students from 11.5 to 14.7% and an increase in low-income students from 34.7% to 40% in just four years, from 2004 to 2008. Students with limited English proficiency increased from 5.1% to 8.8% of students. During that time, District 65 experienced a 7.79% decrease in total students. Evanston Township High School District 202 also reported an increase in the percentage of low-income students, from 35.8% in 2007/8 to 39.1% in 2008/9.

Geographic Targeting

The City will use the 2010 census data when available to reassess its geographic targeting, but will continue to use the CDBG Target Area (see map) defined in its 2005-2009 Consolidated Plan to focus resources on areas of high need. The CDBG Target Area was developed based on 2000 census data and comprises an area of the city in which at least 50.3% of the residents are low- or moderate-income based on Evanston's status as an exception community. The majority of Evanston's African American and Hispanic populations, as well as Housing Choice voucher holders, live in the Target Area, particularly in census tracts 8092 and 8102.

Funding for infrastructure improvements including sidewalks, alley paving and neighborhood park renovation projects will be focused on neighborhoods in the CDBG Target Area with a majority of low- and moderate-income residents. Projects that improve accessibility, such as ADA compliant curb ramps, are prioritized for CDBG funding when within the CDBG Target Area. Most Public Facilities Improvement projects are expected to be located in the CDBG Target Area. Exceptions include facilities qualified using Limited Clientele, such as child care centers that serve a high percentage of children from low and moderate income families. Though programs in which all participants are income-qualified, such as the Single- and Multi-Family Rehabilitation, Alley Special Assessment Assistance and HOME programs, are available on a citywide basis, their impact is concentrated in the Target Area based on need and eligibility.

In the last 18 months, Evanston has been severely impacted by the mortgage foreclosure crisis and employment losses, with low income and minority populations disproportionately affected. Census tracts 8092 and 8102 were particularly hard hit, with portions of 8096 and 8097 also heavily affected. The City is submitting two Neighborhood Revitalization Strategy Areas as part of this Consolidated Plan to further target resources to these neighborhoods. Some of the greatest needs in both areas are affordable housing, infrastructure improvements, economic development opportunities, public safety, and human services. Both were identified as areas of high need based on mortgage foreclosure and vacancy scores in the Neighborhood Stabilization Program (NSP) funded by the Housing & Economic Recovery Act of 2008 and NSP-2 funded by the American Recovery & Reinvestment Act of 2009. Evanston was not a formula recipient of NSP1 funds, but applied to both the State of Illinois and Cook County; neither application has been initially awarded funding. The City also applied to HUD for NSP2 funds and is awaiting a response.

Basis for Assigning Priority Needs

Affordable housing continues to be the City of Evanston's highest priority. In the near term, the City will continue to seek to stabilize the housing market, especially in targeted areas noted above, by stemming foreclosures and getting vacant properties back into use. Very low and low income households especially continue to be housing cost burdened. There is a shortage of affordable rental units, particularly for larger households (five or more members) and for special needs including persons with disabilities. Preserving affordable housing, including helping low-income seniors age in place, is an important need. HOME funds and local affordable housing will be used to purchase and acquire property suitable for rehabilitation, and to fund down-payment assistance to aid low-moderate households to purchase homes in Evanston. CDBG will also continue to fund single-family and multi-family rehabilitation.

Maintaining a suitable living environment is Evanston's second priority. The city has historically used the maximum 15% of CDBG funding allowed each year to support social and public services provided by local nonprofits and City divisions. CDBG funds are also used to support improvements to public facilities and infrastructure, including nonprofit facilities for which there are insufficient other sources of funding. CDBG will continue to be evaluated as a source of funding for larger infrastructure projects such as pedestrian safety and walkability improvements that improve access to transit, help connect neighborhoods and leverage additional private, federal or state dollars. CDBG is also an important funding source for small-scale community initiated projects that empower residents to improve their neighborhoods, including implementing Crime Prevention through Environmental Design (CPTED) strategies in the proposed NRSAs.

Economic development is a high priority of the City of Evanston funded primarily through the City's Economic Development Fund and its Tax Increment Financing districts, and is the third priority overall of its Consolidated Plan. CDBG funds are used to supplement and extend economic development efforts in the CDBG Target Area, particularly through the commercial façade program where a relatively small investment of CDBG funds can close a funding gap and allow a project to move forward. The City also uses CDBG funds to support job creation and retention by providing technical assistance to small businesses, and to support low-income residents in business ownership through entrepreneurial training. The city plans to use CDBG resources to address barriers to economic opportunity for residents of its proposed NRSAs, including the need for affordable quality child care, identified as a priority through community input. Developing new child care programs, especially with non-traditional care hours, may offer business and job opportunities for unemployed residents and is being assessed as a strategy in both NRSAs. Supporting high-quality affordable child care programs that enable parents to get and keep a job and contribute to the child's success in school and beyond is a high priority that the City of Evanston will continue to categorize under Suitable Living Environment.

The combination of the poor economy and continued foreclosures with the uncertainty of State of Illinois funding for many social services makes defining funding priorities particularly challenging. It is necessary for the City of Evanston to retain flexibility in its funding choices on an annual basis in order to respond to shifting needs and resources, emerging opportunities and crises, and changing economic conditions to effectively address the goals of this plan.

The City of Evanston’s housing and community development goals, strategies and targeted outcomes for the next five years are summarized below. Most, but not all, of these strategies will receive CDBG, HOME and/or ESG funding. Different activities to achieve each strategy may be undertaken by the City of Evanston or by its numerous partners and will be outlined in the annual Action Plans. Strategies are grouped according to the HUD performance measurement system based on the national objective they address (Decent Housing, Suitable Living Environment and Economic Opportunity) and the outcome they are designed to achieve (Availability/Accessibility, Affordability and Sustainability).

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Decent Housing Goal: Evanston will provide a range of housing options that enable all Evanston residents to have safe, decent, appropriate, secure and affordable housing. Measures used to determine success will include: Rental Vacancy Rate, Homeownership Rate, Number of Foreclosures, Number of Affordable Units, Level of Cost Burden, Number of Homeless, Rates of Elevated Blood Lead Levels.

Availability/Accessibility – DH-1:

- Provide grant and loan programs for modifications to existing housing units that enable seniors to age in place and accommodate needs of families with a disabled member
- Develop additional affordable living arrangements for adults with disabilities
- Ensure that fair housing is enforced so individuals seeking housing are not discriminated against because of race, color, religion, sex, age, sexual orientation, marital status, disability, familial status or national origin
- Expand transitional housing for families facing hard times due to displacement, job loss, domestic violence, etc. with supportive services
- Develop a centralized, accessible resource list for services, financial assistance, etc. to assist residents seeking services and efficient referrals among agencies providing services

Affordability – DH-2

- Develop additional affordable rental units, focused on high need groups:
 - 2-3 bedroom units for large households (5+ members)
 - Units for special needs populations including persons with mental illness; substance abusers; physical and developmental disabilities; elderly and frail elderly; victims of domestic violence; youth at risk of becoming homeless; and HIV/AIDS
- Develop additional affordable single- and multi-family for-sale units
- Expand existing and explore new rental assistance programs for low-income households
- Weatherize single- and multi-family homes to reduce housing costs for owners and renters

- Provide technical assistance and low-interest loans to rehab rental properties that serve primarily low- and moderate income households.
- Provide assistance and low/no interest loans to low income single family owner-occupants to rehab their homes.
- Explore development of a rent-to-own program
- Provide down payment assistance and first time homebuyer programs
- Purchase and rehab foreclosed and abandoned units into new affordable housing units
- Review zoning ordinance, property standards and building codes for their impact upon housing affordability
- Address barriers to affordable housing including high property taxes
- Provide funds for rent, utilities and other needs for households with unanticipated emergency expenses threatened with homelessness
- Support innovative programs, such as home-sharing, which help maintain homeownership for low-income households while providing additional affordable housing
- Explore project-based subsidies for candidate properties

Sustainability - DH-3

- Maintain property standards and enforce building codes
- Reduce foreclosures through education and early intervention
- Address barriers to fair and affordable housing through education programs:
 - Financial literacy and budgeting for homeowners and renters
 - Home maintenance and repair for new homeowners
 - Condominium association management and ownership training
 - Landlord-tenant rights and responsibilities
- Identify and abate lead-based paint hazards as part of rehab programs and for housing units whose residents have high lead levels
- Preserve existing subsidized rental units and public housing units
- Promote a mix of incomes in assisted projects and in market rate development

Suitable Living Environment Goal: All Evanston neighborhoods are safe, livable and attractive, and residents have access to needed services, community supports and amenities to provide for general well being and a high quality of life. Measures used to determine success include: Crime Rates, Participation in Supported Programming, Participation in Neighborhood Initiatives, Number of Infrastructure and Other Facilities Improvements.

Availability/Accessibility – SL-1

- Support facilities and programs that address the needs of homeless persons and help end chronic homelessness, including the possible development of "Safe Haven" facilities
- Install ADA complaint curb ramps to improve accessibility for persons with disabilities and seniors
- Fund projects that improve accessibility for persons with disabilities to public facilities that are not ADA compliant
- Support a wide range of services that serve primarily low- and moderate-income residents, including child care, youth programs, food and nutritional programs, health care, transportation, legal services, literacy programs, ESL instruction and cultural and recreational programs
- Provide services to residents with disabilities in order to integrate them into the community
- Provide assistance to Evanston seniors to obtain access to benefits and services that improve their quality of life and enable them to age in place

Affordability – SL-2

- Pay the special assessments of income-eligible households for improvements funded by the City's 50/50 cost sharing program

Sustainability – SL-3

- Demolish vacant properties unfit for rehab to reduce blighting
- Eliminate brownfields to facilitate redevelopment of underutilized and blighted land
- Improve infrastructure, including street lighting, alleys, sidewalks and parking facilities in targeted neighborhoods
- Improve parks, recreational facilities, child care and neighborhood facilities in neighborhoods with primarily low- and moderate-income residents or that serve primarily low- and moderate-income persons
- Increase safety through programs that implement Crime Prevention Through Environmental Design (CPTED) principles
- Provide funds and technical support for activities such as beautification and cleanup to neighborhood groups in targeted areas

Economic Opportunity Goal: All Evanston residents have access to living wage jobs and needed education and training to qualify them for those jobs, business ownership opportunities, and to the supports necessary to access those opportunities. Measures used to determine success will include: Unemployment Rate, Number of Jobs Created and Retained, Commercial Vacancy Rates, Sales Tax and Entertainment Revenues.

Availability/Accessibility – EO-1

- Provide employment, job preparedness training, and job placement for Evanston's low and moderate income residents, including youth ages 14-24
- Provide technical assistance to entrepreneurs, micro-enterprises and small businesses in targeted areas and that create or retain jobs for low- and moderate-income persons
- Provide access to capital to micro-enterprises and small businesses unable to attain needed financing through conventional channels to create or retain jobs and provide needed goods and services to primarily low- and moderate-income neighborhoods

Affordability – EO-2

- Provide funding and technical assistance to improve energy efficiency of retail and commercial buildings

Sustainability – EO-3

- Improve streetscapes in neighborhood business districts in targeted areas
- Provide funding and technical assistance to businesses to improve the exteriors of commercial properties in targeted neighborhoods

Obstacles to meeting underserved needs

Economic problems continue to negatively impact Illinois and Evanston. As noted above, the mortgage foreclosure crisis has greatly impacted certain areas of Evanston, expanding underserved and unmet needs dramatically. HUD's predicted foreclosure rate for Evanston overall based on data used for the NSP1 program was 3 percent, it was 8.2 percent in census tract 8092 on the City's west side. Other disproportionately

impacted areas are parts of tracts 8096, 8097 and 8102. These neighborhoods include long-time homeowners who refinanced with predatory loans or loans they cannot afford, as well as first-time homebuyers being affected by interest rate adjustments or income loss due to layoffs. We anticipate that high levels of foreclosure will continue in Evanston based on the continued rise in unemployment. The Illinois Department of Employment Security recently announced the Illinois unemployment rate for October 2009 was 11.0 percent, up from 10.5 percent in September, and up from 6.8 percent in October of last year; this is the highest since 1983.

Evanston has experienced significant growth in its homeless population as a result of the recession, as seen in the increased number of people seeking services through Connections for the Homeless and other agencies serving the homeless. However, that data source understates the scale of the problem of people who have lost housing, as both School District 65 and 202 report significant increases in students without permanent housing whose families are striving to remain in Evanston to provide a modicum of stability by keeping their children in school.

Like most municipalities, Evanston is faced with increased economic challenges and is working to close an \$8 million gap between projected revenues and expenses in its 2010/11 fiscal year. Revenues that support basic services community-wide, including police, fire and basic sanitation, are significantly below pre-recession levels. The City's Affordable Housing Trust Fund is funded by demolition taxes and payments in lieu of on site affordable units in planned developments, so is heavily impacted by the real estate slump. Its Economic Development Fund, funded by a tax on hotel rooms, is also affected.

HOUSING

Specific Affordable Housing Objectives

The five-year goals to meet the housing needs of low and moderate income Evanston households are indicated in the Housing Needs Table on pages 20-22. This table also identifies the needs of low- and moderate-income renters and owners as identified by HUD through its Comprehensive Housing Affordability Strategy (CHAS) data and shows that housing needs of renters far exceed those of owners. The table identifies 7,383 renters under 80% AMI as having a housing problem, which could be housing costs over 35%, overcrowding, or inadequate facilities. In contrast, 2,933 low/mod owners have housing problems.

It has always been a challenge for very low income households to find decent, affordable rental units on the private market. In recent years, the various forms of assistance that help very low income households have been drastically cut or eliminated due to the state budget crisis and federal funding cutbacks. The number of housing choice vouchers in use in Evanston has been reduced dramatically in recent years, in part due to the Housing Authority's limited budget and the high rent levels in Evanston. State funding for homeless prevention was virtually eliminated in 2009, ending a valuable funding source that helped households with short-term rent or mortgage payments or security deposits in difficult times.

The rental goals in the Housing Needs Table are to assist 214 low or moderate renters, or 3% of the need. Many very and extremely low renters require supportive services in addition to housing assistance, and may be assisted through other comprehensive programs. The City expects to assist families through the construction or acquisition of new or rehabbed rental housing using HOME funds, as well as rehab of existing rental buildings through the CDBG Multi-Family Revolving Loan Fund.

The volume of vacant, foreclosed homes in Evanston presents an opportunity to improve some of the one to three unit housing stock, and create opportunities for responsible investors to provide affordable units.

The ownership goals in the Housing Needs Table will assist 375 households or 13% of the need. The City will use CDBG and HOME funds to help stabilize and maintain decent housing for low income owners through programs such as handyman services, adaptable devices, assistance with alley special assessments, 0% interest rehab loans, and homesharing arrangements. Many of these programs particularly help elderly homeowners on fixed incomes who need assistance in order to age in place, and the five year goals will assist 170 elderly in the three income categories under 80% of Area Median (<=30%, 31-50% and 51-80% of Area Median Income).

Funds will also be used to provide downpayment assistance to help people achieve homeownership, or create new ownership opportunities in conjunction with federal stimulus funding. Owner-occupied housing may be developed in conjunction with stabilization strategies that call for acquisition and rehab of foreclosed or abandoned housing or housing in targeted revitalization areas.

A summary of the number of households to be assisted is shown below, broken out by income category and housing tenure.

Income Category	Renters	Owners
<30% AMI	40	95
31 to 50% AMI	80	150
51 to 80% AMI	94	130
TOTAL	214	375

Evanston's Affordable Housing Fund will also be used to address affordable housing goals. It may be used in conjunction with HOME funds to support the Downpayment Assistance Program. It may also be used to support educational efforts to help owners avoid losing their house through foreclosure, to help renters prepare for new homeownership, or to help condominium owners learn to better manage their condo associations and build communities.

If the City receives federal Neighborhood Stabilization Program funds, they will be used to acquire and rehab vacant and abandoned properties and revitalize areas impacted by foreclosures. These funds can also be used to construct new development for ownership and rental. Other funding sources that can be used in conjunction with developments include the Federal Home Loan Bank of Chicago's Affordable Housing Fund, and the Illinois Housing Development Authority's Low Income Tax Credit allocations and Affordable Housing Trust Fund. The City may also explore working with multi-family owners or developers to apply for project based rental subsidies through the Housing Authority of Cook County or State of Illinois Rental Support programs.

Because of the housing and credit crisis, the housing market is undergoing a price correction, which may make it more feasible to acquire property to rehab or re-adapt for affordable housing. The number of short sales and foreclosed properties that were not sold to third parties at auction and are Real Estate Owned (REO) by the lender has affected appraisal values. Lower acquisition costs will help make rental housing more feasible, whereas in the early part of the decade, acquisition prices and accompanying debt service often made rental projects financially unfeasible.

The City will look into the use of HOME funds or local housing funds for Tenant Based Rental Assistance (TBRA), but has not made a commitment to fund such programs at this time. The Affordable Housing

Comprehensive Plan Task Force of the Evanston Housing Commission identified rental assistance as a priority need and recommended that the City look into tenant based and project based rental assistance to meet the needs of low income renters. If HOME is used for TBRA, the rationale and market conditions will be included in the City's annual Action Plan or submitted as a substantial amendment to that plan.

Public Housing

The City of Evanston does not own or manage public housing, but works cooperatively with the Housing Authority of Cook County on issues regarding the public housing buildings. The City publicizes notices of waiting list availability.

HOMELESS AND HOMELESS PREVENTION STRATEGY

Evanston will maintain and improve its network of services to address the needs of its homeless population and very low and low income populations at high risk of homelessness. In addition, agencies will continue to seek creative ways to expand needed programs cost effectively through collaborations. An example is the two permanent supportive housing beds created through a collaborative program of the McGaw YMCA, Connections for the Homeless, and Trilogy where the Y provides the space, Connections is responsible for outreach, initial assessment and case management services and Trilogy provides mental health assessment and services. Service providers will continue and expand successful programs and services in addition to seeking to launch new programs to fill unmet needs. Homeless and homeless prevention strategies are to:

- Provide intensive outreach to Evanston's unsheltered homeless populations to direct them into housing and services appropriate for their individual needs
- Provide a comprehensive range of support services to enable the chronically homeless to move into and maintain a stable living environment. Increase the range of support services available to the chronically homeless to address identified needs
- Explore "Safe Haven" housing to address the housing needs of chronic homeless individuals with dual diagnoses
- Explore options for a centralized location that offers a wide range of services for the homeless and those at high risk of homelessness and a hospitality center with extended hours; these facilities could be co-located or separate
- Expand the number of families served by the Families in Transition program to address the needs of at-risk families, particularly single mothers with young children and extend the length of the program beyond 24 months as needed based on the needs of families in the program
- Expand the number of permanent supportive housing units/apartments and assess the feasibility of expanding permanent supportive housing capacity through collaborations, e.g. McGaw YMCA, Connections for the Homeless and Trilogy
- Continue to expand use of the Homeless management Information System (HMIS) to more effectively quantify the number of individuals and families who are homeless and at high risk of homelessness, design appropriate case management plans for individual needs and track outcomes
- Expand the Homelessness Prevention and Rapid Re-housing model that coordinates housing with services including financial literacy and credit repair to individuals and families in need that do not meet the criteria for the HMIS program.

NON-HOMELESS SPECIAL NEEDS STRATEGY

Housing objectives for special needs populations are provided in the Non-Homeless Special Needs table on page 24. The City will continue to work with organizations such as Over the Rainbow, SHORE Community Services and Center for Independent Futures to expand both housing and supportive services for persons with physical and developmental disabilities. Objectives for services for elderly and frail elderly are reflected both in the Non-Homeless Special Needs Table and the Community Development Non-Housing table on pages 51-53.

COMMUNITY DEVELOPMENT

The City of Evanston focuses its non-housing community development resources on strengthening neighborhoods with a primarily low- and moderate-income population in the CDBG Target Area. The mortgage foreclosure crisis have affected these neighborhoods much more than the city as a whole, as noted in the Housing Analysis. In addition to high number of vacant and foreclosed properties, these areas are hardest hit by the economic downturn and have significantly higher unemployment rates, especially among minority populations. Neighborhood businesses are affected as witnessed by growing retail and commercial vacancies in the CDBG Target Area.

To address this, the City of Evanston is submitting two Neighborhood Revitalization Strategy Area plans as part of its 2010-2014 Consolidated Plan. The City of Evanston will strengthen and improve neighborhoods in the Neighborhood Revitalization Strategy Areas (NSRAs) through its use of non-housing HUD funds for neighborhood planning and public improvements, such as parks, playgrounds, and other public and non-profit facilities. Neighborhood planning informs City investments in infrastructure in the NSRAs and city-wide – including sewers, potable water lines, curbs, gutters, alleys, and streets – so that the needs and quality of life of low- and moderate-income residents and persons with special needs continue to be prioritized, addressed, and monitored.

Both NRSAs build on neighborhood planning processes that involved residents in the identification of needs and opportunities, as well as how to access resources and partners, to improve low and moderate income neighborhoods. The evaluation of infrastructure, city services, private investment, security, housing and economic development is the focus of the neighborhood planning process and the NRSAs. By focusing even greater resources on these most challenged areas, we hope to reverse the negative affects on these vulnerable neighborhoods and improve the quality of life for residents there.

The City's priorities for non-housing community development needs are summarized in Community Development Needs Table that follows the narrative. Input from many sources, including citizens, elected officials, members of boards and commissions, agencies and organizations that provide services and staff has been used to develop priorities as shown in that table. Most of the non-housing activities address the statutory objective of creating a suitable living environment. Key to achieving that objective is ensuring safe and attractive neighborhoods by funding improvements to public facilities and infrastructure, including nonprofit facilities, and by providing needed social and public services, especially for vulnerable populations including children and youth, seniors and the disabled. Community initiated projects that empower residents to improve their neighborhoods, including implementing Crime Prevention through Environmental Design (CPTED) strategies, are high priorities.

Supporting economic growth and development is a high priority. Job training and support for micro-enterprises and small businesses, especially in the proposed NRSAs, is Plan. CDBG funds supplement and extend economic development efforts supported by TIF and other sources of funds to address these and other needs on a targeted basis.

The greatest obstacle to meeting underserved needs is lack of resources. Evanston has a large network of non-profits that provide a wealth of services for people in need, however, lack of funds has resulted in staff layoffs and program cuts, reducing capacity to provide services at a time when the need for those services is increasing.

As noted above, needs are expected to rise based on the likelihood of a protracted poor economy and slower recovery in neighborhoods facing greater challenges. This makes it essential to maintain flexibility in determining funding on an annual basis in order to respond to shifting needs and resources, emerging opportunities and crises, and changing economic conditions and effectively address the goals of this plan.

Specific Community Development Objectives

Public Facilities

The City will continue to allocate funds for improvements to public facilities that serve primarily low- and moderate-income individuals and families. Increasing energy efficiency and using green principles in remodeling and renovations, as well as making facilities ADA compliant, are priorities. Short term goals include ensuring that park and recreation facilities improved provide for the needs of area residents, e.g., age-appropriate playground equipment for preschool, elementary and teen age children and youth, and provide passive outdoor spaces for older adults. Longer term goals include child care facilities to address unmet needs, expanded recreation facilities for youth, especially in southeast Evanston, and

Public Improvements

Objectives for public improvements include safe and walkable neighborhoods with appropriate street lighting, trees and landscaping that reduces heat islands and creates inviting and attractive neighborhoods. Incorporating Crime Prevention Through Environmental Design (CPTED) principles into all public improvements is an objective throughout the Consolidated Plan period. A high priority that is expected to extend throughout the five-year plan period is the reconstruction of several key corridors, including Church Street and Dodge Avenue, in the West Evanston Master Plan. Creating a new streetscape corridor is an investment in the community that will help attract and retain businesses in this area. Additionally, continuing to improve sidewalks, ADA compliant ramps and alleys in predominately low- and moderate-income areas remains an objective.

Public Services

Providing a wide range of needed programs and services for low- and moderate-income residents, especially children and youth, seniors, persons with disabilities, homeless individuals and families, and people at high risk of homelessness continues to be an overall Public Services objective. Programs that help the unemployed find work and enable them to maintain employment is an immediate priority for teens transitioning from high school into the workforce and for older workers who have lost employment due to the recession. Long-term objectives include development of vocational training programs, such as apprenticeship programs for green building trades, in conjunction with Evanston Township High School and Oakton Community College.

Economic Development

The City's short term Economic Development objectives include supporting and retaining existing businesses to stem the rise in unemployment and lead to new job creation as the economy rebounds. Longer term objectives include revitalizing important neighborhood business corridors in primarily low- and moderate-income neighborhoods including Howard Street, Church and Dodge, Simpson and Dewey and Greenbay Road between Simpson and Emerson Streets.

Housing and Community Development Activities		Indicator	5-Year Quantities												% of Goal	Priority Need: H, M, L	Plan to Fund? Y/N	Fund Source
			Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative					
			Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual				
01 Acquisition of Real Property 570.201(a)	facilities			1		1							2	0	0%	M		O
02 Disposition 570.201(b)	facilities			1		1							1	0	0%	M	Y	C
03 Public Facilities and Improvements (General) 570.201(c)	facilities												0	0	0%	H	Y	C
03A Senior Centers 570.201(c)	facilities												0	0	0%	L	N	
03B Handicapped Centers 570.201(c)	facilities												0	0	0%	L	N	
03C Homeless Facilities (not operating costs) 570.201(c)	facilities			1		1							3	0	0%	H	Y	E, C
03D Youth Centers 570.201(c)	facilities												0	0	0%	L	N	
03E Neighborhood Facilities 570.201(c)	facilities	1		1		1		1		1			5	0	0%	M	Y	C
03F Parks, Recreational Facilities 570.201(c)	facilities	1		1		1		1		1			5	0	0%	H	Y	C
03G Parking Facilities 570.201(c)	facilities	1		1		1		1		1			2	0	0%	M	Y	C-R
03H Solid Waste Disposal Improvements 570.201(c)	facilities												0	0	0%	L	N	
03I Flood Drain Improvements 570.201(c)	facilities												0	0	0%	L	N	
03J Water/Sewer Improvements 570.201(c)	facilities												0	0	0%	L	N	
03K Street Improvements 570.201(c)	projects	1		1		2		2		1			7	0	0%	H	Y	C
03L Sidewalks 570.201(c)	projects	2		2		2		2		2			10	0	0%	H	Y	C
03M Child Care Centers 570.201(c)	facilities	1		1		1		1		1			5	0	0%	H	Y	C
03N Tree Planting 570.201(c)	facilities			1		1		1		1			3	0	0%	M	N	
03O Fire Stations/Equipment 570.201(c)	facilities												0	0	0%	L	N	
03P Health Facilities 570.201(c)	facilities												0	0	0%	L	N	
03Q Abused and Neglected Children Facilities 570.201(c)	facilities												0	0	0%	L	N	
03R Asbestos Removal 570.201(c)	facilities												0	0	0%	L	N	
03S Facilities for AIDS Patients (not operating costs) 570.201(c)	facilities												0	0	0%	L	N	
03T Operating Costs of Homeless/AIDS Patients Programs	programs	2		2		3		3		3			13	0	0%	M	Y	E, C
04 Clearance and Demolition 570.201(d)	housing units	1		1		1		1		1			5	0	0%	M	Y	O, C
04A Clean-up of Contaminated Sites 570.201(d)	businesses			1		1		1		1			3	0	0%	H	Y	O, C
05 Public Services (General) 570.201(e)	people	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	100,000	0	0%	M	Y	C
05A Senior Services 570.201(e)	people	350	350	350	350	350	350	350	350	350	350	350	1,750	0	0%	H	Y	C
05B Handicapped Services 570.201(e)	people	50	50	50	50	50	50	50	50	50	50	50	250	0	0%	H	Y	O
05C Legal Services 570.201(e)	people	500	500	500	500	500	500	500	500	500	500	500	2,500	0	0%	H	Y	C
05D Youth Services 570.201(e)	people	550	550	550	550	550	550	550	550	550	550	550	2,750	0	0%	H	Y	C
05E Transportation Services 570.201(e)	people	20	20	20	20	20	20	20	20	20	20	20	100	0	0%	H	Y	C, O
05F Substance Abuse Services 570.201(e)	people												0	0	0%	M	N	
05G Battered and Abused Spouses 570.201(e)	people	650	650	650	650	650	650	650	650	650	650	650	3,250	0	0%	H	Y	C
05H Employment Training 570.201(e)	people	700	700	700	700	700	700	700	700	700	700	700	3,500	0	0%	H	Y	C
05I Crime Awareness 570.201(e)	people												0	0	0%	M	N	
05J Fair Housing Activities (if CDBG, then subject to 570.201(e))	people												0	0	0%	M	Y	O
05K Tenant/Landlord Counseling 570.201(e)	people												0	0	0%	M	Y	O
05L Child Care Services 570.201(e)	people	20	20	20	20	20	20	20	20	20	20	20	100	0	0%	H	Y	O
05M Health Services 570.201(e)	people	75	75	75	75	75	75	75	75	75	75	75	375	0	0%	L	Y	O, C
05N Abused and Neglected Children 570.201(e)	people	4	4	4	4	4	4	4	4	4	4	4	20	0	0%	M	Y	E
05O Mental Health Services 570.201(e)	people												0	0	0%	M	Y	O
05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(e)	people												0	0	0%	M	Y	O
05Q Subsistence Payments 570.204	people												0	0	0%	L		
05R Homeownership Assistance (not direct) 570.204	households	50	50	50	50	50	50	50	50	50	50	50	250	0	0%	M		H, C
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204)	households												0	0	0%	H		H
05T Security Deposits (if HOME, not part of 5% Admin c)	households												0	0	0%	H		O

Housing and Community Development Activities	Indicator	5-Year Quantities													% of Goal	Priority Need: H, M, L	Plan to Fund? Y/N	Fund Source
		Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative						
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					
06 Interim Assistance 570.201(f)	people													0	0	0%		
07 Urban Renewal Completion 570.201(h)	businesses													0	0	0%	L	
08 Relocation 570.201(i)	households													0	0	0%	L	
09 Loss of Rental Income 570.201(j)	people													0	0	0%	L	
11 Privately Owned Utilities 570.201(l)	businesses													0	0	0%	L	
12 Construction of Housing 570.201(m)	housing units													0	0	0%	L	
13 Direct Homeownership Assistance 570.201(n)	households													0	0	0%	H	H
14A Rehab; Single-Unit Residential 570.202	housing units	170		170		175		175		175				865	0	0%	H	H, O
14B Rehab; Multi-Unit Residential 570.202	housing units	20		20		20		20		20				100	0	0%	H	C
14C Public Housing Modernization 570.202	housing units													0	0	0%	M	O
14D Rehab; Other Publicly-Owned Residential Buildings 570.202	housing units													0	0	0%	M	O
14E Rehab; Publicly or Privately-Owned Commercial/Indu 570.202	businesses													0	0	0%	H	C, O
14F Energy Efficiency Improvements 570.202	housing units													0	0	0%	H	O
14G Acquisition - for Rehabilitation 570.202	housing units													0	0	0%	H	H
14H Rehabilitation Administration 570.202	NA													0	0	0%	H	C
14I Lead-Based/Lead Hazard Test/Abate 570.202	housing units													0	0	0%	H	O
15 Code Enforcement 570.202(c)	housing units	3,000		3,000		3,000		3,000		3,000				13,000	0	0%	H	C
16A Residential Historic Preservation 570.202(d)	housing units													0	0	0%	L	O
16B Non-Residential Historic Preservation 570.202(d)	businesses													0	0	0%	L	O
17A CI Land Acquisition/Disposition 570.203(a)	businesses													0	0	0%	M	O
17B CI Infrastructure Development 570.203(a)	businesses													0	0	0%	M	O
17C CI Building Acquisition, Construction, Rehabilitat 570.203(a)	businesses													0	0	0%	M	O
17D Other Commercial/Industrial Improvements 570.203(a)	businesses													0	0	0%	M	O
18A ED Direct Financial Assistance to For-Profits 570.203(b)	businesses	3		5		5		5		5				23	0	0%	M	O, C
18B ED Technical Assistance 570.203(b)	businesses	10		10		10		10		10				50	0	0%	H	O, C
18C Micro-Enterprise Assistance	businesses	15		15		15		15		15				75	0	0%	H	C
19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	None													0	0	0%	NA	
19B HOME CHDO Operating Costs (not part of 5% Admin ca	None													0	0	0%	H	H
19C CDBG Non-profit Organization Capacity Building	organizations													0	0	0%	M	C
19E CDBG Operation and Repair of Foreclosed Property	housing units													0	0	0%	M	
19F Planned Repayment of Section 108 Loan Principal	None													0	0	0%	L	
19G Unplanned Repayment of Section 108 Loan Principal	None													0	0	0%	L	
20 Planning 570.205	None													0	0	0%	H	C
21A General Program Administration 570.206	None													0	0	0%	H	C, H, E
21B Indirect Costs 570.206	None													0	0	0%	L	
21D Fair Housing Activities (subject to 20% Admin cap) 570.206	None													0	0	0%	M	O, C
21E Submissions or Applications for Federal Programs 570.206	None													0	0	0%	M	C
21F HOME Rental Subsidy Payments (subject to 5% cap)	None													0	0	0%	M	
21G HOME Security Deposits (subject to 5% cap)	None													0	0	0%	L	N
21H HOME Admin/Planning Costs of PJ (subject to 5% cap	None													0	0	0%	NA	
21I HOME CHDO Operating Expenses (subject to 5% cap)	None													0	0	0%	H	Y

Housing and Community Development Activities		Indicator	5-Year Quantities												% of Goal	Priority Need: H, M, L	Plan to Fund? Y/N	Fund Source		
			Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative							
			Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual						
22 Unprogrammed Funds		None													0	0	0%	L		
CDBG	Acquisition of existing rental units	housing units													0	0	0%	NA		
	Production of new rental units	housing units													0	0	0%	NA		
	Rehabilitation of existing rental units	housing units	16		16		20		20		20		92		0	0	0%	H	Y	RL
	Rental assistance	households													0	0	0%			
	Acquisition of existing owner units	housing units													0	0	0%			
	Production of new owner units	housing units													0	0	0%			
	Rehabilitation of existing owner units	housing units	10		15		12		12		12		61		0	0	0%	H	Y	RL
	Homeownership assistance	households													0	0	0%			
HOME	Acquisition of existing rental units	housing units													0	0	0%	L	N	
	Production of new rental units	housing units	2		6		6		8		8		22		0	0	0%	H	Y	H
	Rehabilitation of existing rental units	housing units	35		20		10		20		6		91		0	0	0%	H	Y	H
	Rental assistance	households					2		4		10		16		0	0	0%	M	Y	H
	Acquisition of existing owner units	housing units	2		2								4		0	0	0%	M	Y	H
	Production of new owner units	housing units					4		2		2		8		0	0	0%	M	Y	H
	Rehabilitation of existing owner units	housing units													0	0	0%	L	N	
	Homeownership assistance	households	10		10		10		10		10		50		0	0	0%	H	Y	H, O
Totals			46	26,272	0	26,272	0	26,272	0	26,275	0	26,275	0	131,366	0	0				

Priorities: H = high; M = medium; L = low; NA = not applicable

Funding sources: C = CDBG; H = HOME; E = ESG; O = Other; Revolving Loan = RL; C-R = CDBG-R; HP = HPRP

Note: Housing Rehab numbers reflected in 14A and 14B are small-scale projects through the Handyman, Minor Repair and similar programs.

Housing rehab numbers reflected in the CDBG section under Unprogrammed Funds are emergency and substantial rehabs funded through the Revolving Loan

Neighborhood Revitalization Strategy Areas

The City of Evanston requests a Neighborhood Revitalization Strategy Area (NRSA) designation, as defined by the Department of Housing and Urban Development (HUD) CPD Notice 96-01, for (1) Southeast Evanston and (2) West Evanston. These areas comprise some of the most distressed residential neighborhoods in the city and qualify for NRSA designations based on the high percentage of low- to moderate-income (LMI) residents. Currently, there is no NRSA designation in the city.

The proposed Southeast Evanston NRSA (Eighth Ward) and the West Evanston NRSA (Second and Fifth Wards) are a result of a long-term collaborative effort by the Department of Community Development and a broad range of community stakeholders. Over the years, these participants have worked steadfastly to revitalize Evanston neighborhoods within the two proposed NRSA designations. These efforts have resulted in the following comprehensive neighborhood plans approved by City Council:

- Southeast Evanston Comprehensive Neighborhood Plan (1996)
- Canal-Green Bay Road/Ridge Avenue-Church Street Study Area (2005)
- West Evanston Master Plan (2007)

Many of the goals and objectives cited in these plans continue to be addressed or have been carried out through the implementation of several short- and long-term targeted programs and projects. The NRSA designations will enhance these efforts by developing complementary strategies that prioritize the use of CDBG resources.

The NRSA designations will encourage the development of innovative services and projects eligible for CDBG support, since a community with an approved NRSA is relieved of some regulatory requirements when undertaking economic development, housing, and public service activities with those funds. Future activities will function with fewer administrative requirements over the course of the five-year NRSA designation. City divisions, for-profit and non-profit groups will embark on programs and projects to improve neighborhood cohesion by alleviating economic and social disparity. Each activity will address one of the CDBG national objectives: decent housing, a suitable living environment or expanded economic opportunity primarily for low- and moderate-income persons.

Performance benchmarks have been developed based on need and the feasibility of reaching goals in the near- and short-term. Performance will be monitored over the five-year duration of the NRSA designation to ensure that satisfactory progress is made toward meeting the benchmarks. The implementation of certain strategies may continue beyond the five-year period and performance will be monitored accordingly. Nevertheless, it is imperative that program initiatives have lasting effects.

The NRSA strategies will be integrated into the One Year Action Plans and Consolidated Annual Performance and Evaluation Reports as a component of the city's Community Development Department's activities.

The application for the proposed Neighborhood Revitalization Strategy Areas is being submitted as part of this Consolidated Plan and is included as Appendix 1.

Lead-based Paint

The City of Evanston is a delegate agency for the state of Illinois and enforces its lead act and codes. The City receives lead test information for children residing in Evanston, investigates all cases when elevated lead levels are found and takes appropriate action. Children with PbB levels between 10 and 14 receive nursing and case management services to educate the families about potential sources and lead safe practices. For children with PbB levels above 15, assessments to determine the source of the contamination are performed and appropriate follow-up actions taken based on findings.

The Evanston Health and Community Development Departments ensure that lead based paint hazard reduction regulations are followed and that housing rehab projects undertaken with federal funds are brought into compliance with federal lead based paint standards. Housing rehab projects with a construction cost over \$5,000 require an analysis for the presence of lead based paint by the Housing Rehab Specialist, who is trained in lead assessment. Lead-based paint hazards are identified and addressed in all HOME-funded rehab or acquisition projects. CEDA/Neighbors at Work monitors its projects for the presence of lead-based paint and takes corrective action as needed. Projects with lead hazards require licensed lead contractors or supervisors.

The City of Evanston's grant funds from Cook County's Lead Poisoning Prevention Program to abate lead-based paint hazards in dwellings occupied by families with young children have been renewed with a \$400,000 two-year grant. This additional funding will be used for stand-alone projects that mitigate lead hazards as well as in combination with Housing Rehab projects in order to expand the scope of individual projects with significant lead abatement costs.

In addition, Health & Human Services staff responds to complaints from residents about demolition and rehab projects to determine if lead is present and ensure safe practices. Staff also files affidavits when windows are being replaced in buildings constructed before 1978 to ensure proper lead procedures and disposal of contaminated materials.

Antipoverty Strategy

Evanston is a culturally and economically diverse community with approximately 10% of its residents and 5% of all families having incomes below the federal poverty level according to the 2000 census. The extent of poverty in Evanston is more accurately evidenced by the low income population served by the public schools (40% and 35.8% low-income students in District 65 for grades K-8 and District 202 for grades 9-12, respectively in the 2008 Illinois District Report Cards), the General Assistance program of Evanston Township, numerous clients assisted by Evanston's nonprofit organizations, and Housing Choice voucher holders living in Evanston. Poverty is concentrated in west Evanston and in southeast Evanston. The 2000 census indicated a slight increase in both the percentage of low-income persons and higher income persons. Severe poverty is visible at Connections for the Homeless' Entry Point and Hilda's Place programs and the soup kitchens operated by churches in Evanston.

Poverty has many faces in Evanston and the strategy to address it is multi-faceted. Evanston residents have a long history of contributing to the community and supporting efforts to assist people in an ongoing effort to eliminate poverty and its associated problems. Residents, businesses and organizations support numerous social services, foundations and programs that help empower people in poverty and in lower income groups to improve their situations.

Connections for the Homeless' adult transitional shelter, has operated for more than twenty years, serving approximately 200 clients annually. Connections' Entry Point program works with the chronically homeless in Evanston, linking this traditionally hard to serve population with housing and other services. Entry Point has experienced dramatic increase in demand for its services in the last 18 months and now serves an average of 50 people each day versus 25-30 in past years. Some of this growth is attributable to individuals from Chicago or other communities coming to Evanston in search of help, but demand has also increased among Evanston residents who have experienced the loss of their jobs and/or homes.

An extensive network of soup kitchens and food pantries in Evanston is coordinated by Interfaith Action Council or offered independently. Through their participation in the Evanston Alliance on Homelessness, agencies work together to eliminate homelessness in the community. Evanston's anti-poverty strategy includes maintaining housing and other services for the homeless using Emergency Shelter Grant funds. Funding will also be continued to enable low-income residents to avail themselves of legal counseling, job readiness and training programs, and ultimately find employment. City Mental Health Board funds will continue to support day care programs that serve low and moderate income families in Evanston and specialized programs like Pregnant & Parenting Teens.

Evanston's antipoverty strategy included funding legal counsel for income eligible residents with a wide variety of legal problems. Job training and placement programs address critical income earning needs and the City's economic development strategy attempts to create economic opportunities for its low and moderate income residents. Creating stronger child care programs is an essential element of this strategy so parents can work knowing their children are safe and nurtured.

Decent shelter and housing improvements are an important part of the City's strategy. Through partnerships with housing development organizations and private developers, new housing has been created for persons in poverty, and rehabilitation loans have assisted many eligible households in improving the safety and condition of their homes. Health problems associated with deteriorating housing are a concern, including lead based paint abatement.

Leadership development and capacity building also is an important part of an anti-poverty strategy. The growth and expansion of Evanston Community Development Corporation, a community based development organization in west Evanston, has resulted in a wider variety of community development priorities including local employment, micro enterprise development, local leadership development, and community organizing. Brummel Park Neighbors and its partner Community Watch organization play an important role in improving living conditions in southeast Evanston. Their activities include security walks, back to school events to prepare low-income children for school, youth employment fairs in partnership with the Youth Job Center and collaboration with City staff on a Full Circle community mapping project to assess buildings and businesses on Howard Street.

Institutional Structure and Coordination

The interrelationship of federal CDBG, HOME and ESG funding and the City's General Fund is coordinated by several City committees, commissions and City departments. The City Council, the governing body for the City of Evanston and the ultimate coordinating entity, makes all policy decisions and approves all uses of City-controlled funds. The Planning and Development Committee oversees housing policy for the City and makes funding recommendations for specific housing programs and projects, including use of Evanston's HOME funds, to the City Council. The Human Services Committee coordinates planning and makes funding

recommendations to the City Council for programs addressing human services needs in Evanston, including ESG and Mental Health Board funds.

The CD Committee makes recommendations to the City Council on all activities funded through the CDBG program. The CD Committee also oversees the administration of the City's CDBG program and reviews the progress and accomplishments of CDBG-funded programs and projects provided by subrecipients and the City.

City staff members from Planning and Health and Human Services are also active members of the Evanston Alliance on Homelessness, which manages the City's Continuum of Care.

The City of Evanston has a large number of organizations with which it collaborates to address the needs of its low- and moderate-income population. As noted above, the current economic climate is straining the capacity of many organizations. Most struggle to accommodate increased demand for their services, while at the same time their sources of funding, including the State of Illinois, United Way and private donors, is down. The City is similarly challenged to maintain its grants through the Mental Health Board and CDBG. New federal grant programs, such as the Homeless Prevention and Rapid Re-Housing Program that is being implemented through agencies in the Evanston Continuum of Care, provide revenues to address specific needs of specific populations, but do not offset the loss of State and private funds. The City has been working with the United Way of the North Shore to increase collaborations among agencies and improve efficiencies. Another initiative revolves around public health - the City's Health & Human Services department has led a community-wide program to vaccinate at risk populations for H1N1, working with Evanston's two hospitals, school districts and child care centers.

Actions to Develop Institutional Structure

The decline in the housing market and tight credit for home purchases has placed additional strain on Evanston's five Community Housing Development Organizations (CHDOs) that have implemented many of its HOME-funded projects. The City has supported the CHDOs with HOME funded operating grants. A number of the ownership projects developed by CHDOs drained their resources when their carrying costs extended way beyond original schedules. As the credit market tightened and unemployment rose, potential borrowers found it difficult to obtain mortgage financing or were no longer in a position to invest in housing. The City plans to work with the CHDOs and HUD to analyze the financial conditions and capacity of its five CHDOs.

The City of Evanston also continues to work on housing related issues with institutions outside its jurisdiction. City staff works with the Housing Authority of Cook County to encourage property owners throughout Evanston to offer rental housing opportunities to holders of Housing Choice vouchers. Evanston will continue to support viable projects proposed by Community Housing Development Organizations to create/preserve affordable housing in Evanston through acquisition of properties with HOME funds. Staff works with the Cook County Assessor's Office to limit assessments on affordable ownership units so that high property taxes do not negatively impact their affordability. In addition, the City will continue to educate residents about energy-saving practices and the availability of assistance with energy bills through the Low Income Home Energy Assistance Program (LIHEAP); CEDA Neighbors at Work administers LIHEAP applications in Evanston, as well as the Weatherization program, an important tool for maintaining affordable housing by reducing utility costs.

Under the guidance of City Manager Wally Bobkiewicz, who joined the City in August of 2009, Evanston is expanding its focus on economic development. The Economic Development Committee, a standing committee of City Council, is working with staff to develop a comprehensive program for business retention and development. CDBG-funded programs including the Neighborhood Façade Improvement program are

among the tools available for this work. The City's Economic Development Fund and Tax Increment Financing districts are the primary sources of funding for these efforts.

Efforts to expand capacity of the non-profits and neighborhood groups including block clubs in the two proposed NRSAs will continue throughout the Consolidated Plan period. Aldermen, City staff in the Community Strategies division of the Evanston Police Department and Planning division work with individual groups to identify issues that affect their neighborhoods and determine ways to address them, thereby improving quality of life

Monitoring

City staff monitors all activities funded through its CDBG, HOME and ESG programs to ensure that goals are met and federal funds are spent for contracted activities and eligible expenditures. In addition, Planning Division staff monitors the amount of funding allocated, committed and expended to assure compliance with HUD requirements, including timeliness of use of funds, using the City of Evanston's financial management software (IRIS) and HUD's IDIS system.

CDBG Program

Program Reports: CDBG-funded programs submit reports showing the number and demographics (income, gender, racial/ethnic category, female head of household, etc.) of persons or households assisted, progress toward achieving program goals and program expenditures on a regular schedule as detailed in their grant agreement. Reports and source documents for CDBG-funded expenditures are reviewed by the Grants Administrator to ensure eligibility and to monitor the progress toward achieving goals.

Monitoring Visits: The CDBG Grants Administrator makes monitoring visits to subrecipients to review financial and record keeping procedures, methods for determining eligibility for programs and services and outcome measures. Subrecipients are prioritized for monitoring based on a risk assessment model that uses factors including type of project, previous experience with federal grants and compliance with reporting requirements.

Davis-Bacon and Section 3 Compliance: The Project Manager for each CDBG-funded City or subrecipient project is responsible for ensuring compliance with Davis-Bacon wage decisions and Section 3, as appropriate. The Project Manager also maintains all required documentation regarding wage payments and is responsible for identifying any underpayments. The CDBG Grants Administrator provides technical support to Project Managers regarding these procedures.

HOME

HOME funded projects are monitored by the City's Housing Planner to ensure that funds are being used for approved expenditures and that other contractual agreements are being followed. Rehab or construction projects with 12 or more HOME-assisted units are monitored for Davis-Bacon compliance as noted above. The Housing Planner also conducts an annual review of completed multi-family rental project to ensure that the minimum number of HOME eligible units is being maintained for low/moderate income families, per HOME program regulations.

For rental projects, tenant income and rent statements are requested annually in the summer from the owners and analyzed to ensure compliance with the income and rent limits of HOME assisted units. The owner must obtain a written certified statement of the household income and size for HOME-assisted units, noting that

source documents will be provided upon request. Property owners must examine tenants' source documents for annual income every six years.

Onsite inspections of the three completed rental projects with 5 to 25 HOME assisted units are done every two years to verify compliance with the City's property standards. The two other rental projects are inspected every three years. All except one project are located in the City's CDBG target area where the City regularly inspects rental properties every two years. The Housing Planner may accompany the property standards inspector on routine inspections of HOME funded properties, or obtain a copy of the report. Additionally, the Housing Planner may conduct a separate inspection.

Emergency Shelter Grant

ESG-funded programs are administered and monitored by the City's Health and Human Services Department. ESG subrecipients submit monthly reports that are reviewed by City staff and the Human Services Committee. Monitoring and reporting on ESG activities is done by the Health and Human Services department.

NEPA Compliance

Activities receiving CDBG and HOME funding are reviewed for compliance with the National Environmental Protection Act (NEPA). In many cases, activities are exempt and do not require a full environmental review. Alley paving and curb/sidewalk replacement projects are reviewed for environmental compliance as specific locations are determined. Housing and rehab activities are also subject to an environmental review as specific project sites are identified.

Housing Opportunities for People with AIDS (HOPWA)

This section is not applicable as the City of Evanston does not receive any HOPWA funding.

ACTION PLAN

Annual Action Plan includes the SF 424 and is due every year no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Executive Summary

Resources

The City of Evanston expects to receive approximately \$2.6 million in new Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME) and Emergency Shelter Grant (ESG) formula grant funding from the Department of Housing and Urban Development (HUD) for its 2010/11 program year. The 2010/11 One Year Action Plan, which covers the period from March 1, 2010 through February 28, 2011, outlines how those funds, along with program income and unspent CDBG funds from prior years shown in the chart below, will be used to improve the quality of life for low and moderate income Evanston residents. ESG funds will be matched with \$85,920 in local government and private funds. HOME funds will be matched with \$143,752 from the Affordable Housing Fund, the Federal Home Loan Bank and developers' contributions. These funds, combined with the Federal entitlement funds, total \$2,965,624.

	2010/11 Grant (est.)	Program Income (est.)	Prior Year Funds*	HUD Funds Subtotal	Matching Funds	Total Funds Committed
CDBG	\$ 1,955,566	\$ 27,079	\$ 67,531	\$ 2,050,176	\$ -	\$ 2,050,176
HOME	\$ 575,009	\$ 24,847	\$ -	\$ 599,856	\$ 143,752	\$ 743,608
ESG	\$ 85,920	\$ -	\$ -	\$ 85,920	\$ 85,920	\$ 171,840
Total	\$ 2,616,495	\$ 51,926	\$ 67,531	\$ 2,735,952	\$ 229,672	\$ 2,965,624

The above-noted funding, combined with an estimated \$844,000 in City of Evanston funds allocated by the Mental Health Board will be used to carry out activities that address priority needs in Evanston. In addition, these funds will leverage other federal, state and local government funds, as well as private funds, to support the wide range of housing, public facilities and improvements, public services and economic development activities outlined in this plan.

Summary of Specific Annual Objectives

The City of Evanston's 2010/11 One Year Action Plan is the implementation plan for the first year of the City's 2010-2014 Consolidated Plan using CDBG, HOME and ESG funds. The activities carried out with these federal funds also contribute to the implementation of the City of Evanston's Strategic Plan, whose vision is to create the most livable city in America for its diverse population. The goals and strategies of that plan, developed in a collaborative process involving City Council, staff and citizens, are consistent with, and complementary to, the Consolidated Plan.

*See Appendix 3 for a listing of completed projects with funds remaining that are included in this total.

Evanston's 2010/11 One Year Action Plan addresses three federal statutory goals:

- Provide decent housing
- Provide a suitable living environment
- Expand economic opportunities.

For the 2010/11 program year, CDBG, HOME and ESG funds will be allocated among the objectives and outcome categories established by HUD as shown in the table below. Additional detail may be found in Table 3A that follows the narrative.

	Availability/Accessibility		Affordability		Sustainability		Total	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Decent Housing	\$462,000	20%	\$553,870	24%	\$425,000	19%	\$1,440,870	53%
Suitable Living Environment	\$327,861	14%	\$ 50,000	2%	\$300,833	13%	\$ 678,694	25%
Economic Opportunity	\$116,697	5%	\$ -	0%	\$ 40,000	2%	\$ 156,697	6%
Project Totals:	\$906,558	40%	\$603,870	27%	\$765,833	34%	\$2,276,261	-
Admin & Planning	NA	NA	NA	NA	NA	NA	\$ 459,691	17%
Total CDBG, HOME & ESG							\$2,735,952	100%

Because CDBG allocations have been made based on an estimated entitlement grant, the Housing & Community Development Act Committee will make any adjustments required to allocations for specific programs and projects upon receipt of the City's CDBG entitlement grant amount. If the grant is smaller than estimated, reductions will be made on a case-by-case basis rather than reducing all allocations on a percentage basis in order to minimize impact of reductions, especially on small grants. If the grant is larger than estimated, specific programs and projects that address NRSA strategies, which are not currently funded, may be developed and funded. In addition programs and projects that are highest priorities will be considered for additional funding, or funds may be reserved to address needs that arise throughout the year based on the economic climate and housing market. The City will increase spending in the Administration category above the amount allocated to the maximum 20% of entitlement plus current year program income based on actual funds available. These changes will not constitute a substantial amendment to the Action Plan.

Evaluation of Past Performance

The City's 2010-2014 Consolidated Plan sets ambitious goals to address community needs and improve the quality of life in Evanston, especially for low and moderate income residents. The City has used HUD funding effectively to address a broad range of community development objectives. It plans to continue support for a wide range of programs and activities that address housing needs, provide services and economic development opportunities for low and moderate income persons.

Evanston is on target to meet or exceed most of the specific measures of the 2005-2009 Consolidated Plan. However, the City is working to address new and expanding needs resulting from the deteriorating economic environment. Connections for the Homeless has experienced an increase of more than 150% in homeless people seeking assistance through its Entry Point program. Many unsheltered homeless persons who seek services in Evanston do not sleep in our community because of the lack of emergency shelter beds, so our community does not have emergency shelter beds; they sleep at shelters in Chicago or ride the CTA trains.

A complete report on the 2009/10 program year and the 2005-2009 Consolidated Plan period will be submitted following completion of the 2009/10 fiscal year.

Citizen Participation

Citizen input on the 2010/11 Action Plan was sought in conjunction with the 2010-2014 Consolidated Plan from December 7, 2009 to January 6, 2010. Notice of the 30-day public comment period and the public hearing on December 15, 2009 was published in the *Evanston Review* on December 3 and 10, 2009. Notices were sent by email or US mail to the City's e-mail newsletter list of over 1,500, as well as to over 75 organizations that regularly receive information on the City's CDBG program. Notice of the meeting and its purpose was also posted on the City's website and was on the agenda for the November 10, 2009 meeting of the Housing & Community Development Act Committee.

For the 2010/11 Action Plan, developed in tandem with the 2010-2014 Consolidated Plan, the Planning Division sought out new opportunities for public input. An online survey was posted on the City website in English and Spanish that asked citizens to rank community needs as Low, Medium or High. Space was provided for input on additional needs or comments. Hard copies of the survey were provided to a wide range of social services and housing organizations that serve Evanston, as well. Availability of the online survey, as well as paper copies, was publicized using email, press releases and flyers. The City of Evanston also hosted two public meetings at which citizens were invited to provide input on priority needs for the next five years. The first was held on May 19, 2009 as part of the Housing & Community Development Act Committee's regularly scheduled public meeting and the second was held on October 19, 2009.

The City has used a number of strategies in its efforts to expand public participation in the development of its 2010-2014 Consolidated Plan and 2010/11 Action Plan. The public hearing on needs held in May 2009 was combined with input on the draft of the City's 2008 CAPER based on the theory that the opportunity to discuss two closely related topics at a single meeting before the committee that makes funding recommendations for our CDBG program would attract more citizen involvement. Only one person commented on needs at that meeting, so the City modified the format to a workshop and the location to the Fleetwood-Jourdain Community Center in one of our lowest-income neighborhoods for a second public meeting in October. The workshop attracted over 15 participants who worked in small groups to discuss needs in the areas of Housing, Community Development, Public Buildings and Infrastructure, and Economic Development.

Evanston continues to expand its efforts to reach non-English speaking residents. In addition to continuing to publicize the availability of accommodations for persons with disabilities and language differences in both English and Spanish on agendas and public notices, the needs survey was translated into Spanish and posted on the City website. Electronic and paper copies were circulated to organizations that serve Hispanics including The Latino Coalition of Evanston and Organización Latina de Evanston (OLE). A Spanish language translator attended the needs workshop described above.

Summary of Citizen Comments

Three citizens commented at the public hearing for input on the 2010-2014 Consolidated Plan and 2010/11 Action Plan at the Housing and Community Development Act Committee meeting on December 15, 2009. Their input is summarized below.

Mary Friedl noted she had reviewed the plans, including the Neighborhood Revitalization Strategy Areas, and found them to be well done, and the CDBG-funded programs recommended for 2010/11 address needs in the community. She also noted that an elevator is being installed in the Weissbourd-Holmes Family Focus Center and that she is happy that facility will soon be accessible to persons with disabilities.

Members of the committee thanked Ms. Friedl for representing persons with disabilities and advocating on

their behalf and acknowledged the importance of her work to ensure that facilities and programs are accessible.

Betty Ester noted that she was pleased to see that community input had been sought for the Consolidated Plan. She also noted that serving on the CD Committee is challenging but helps people understand needs in the community and that committee members take an active role in making Evanston a more livable place. She said she would provide additional comments in writing by January 6, 2010.

Madelyn Ducre commented that she knows several people who are losing their homes to foreclosure. Most are seniors who do not have support or help from family members and find it difficult to seek help. She noted that a means of reaching them before they are foreclosed on needs to be found. A variety of factors contribute to people not seeking help, including pride, inability to read, etc.

Explanation of Comments Not Accepted

All comments are summarized above; there are no comments that have not been accepted.

Resources and Objectives

The City of Evanston expects to receive approximately \$2.6 million in new Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME) and Emergency Shelter Grant (ESG) formula grant funding from the Department of Housing and Urban Development (HUD) for its 2010/11 program year. These new entitlement funds will be combined with program income and unspent CDBG funds from prior years to improve the quality of life for low and moderate income Evanston residents. ESG funds will be matched with \$85,920 in local government and private funds. HOME funds will be matched with \$143,752 from the Affordable Housing Fund, the Federal Home Loan Bank and developers' contributions. These funds, combined with the Federal entitlement funds, total \$2,965,624.

Other Federal, State and Local Resources

McKinney-Vento Homeless Assistance Programs: The Evanston Alliance on Homelessness prepares Evanston's Continuum of Care plan and oversees its implementation. The Continuum's application submitted in November of 2009 requested a total of \$1,063,031 for ten renewal projects. The projects are listed below in the Homeless and Special Needs section.

Housing Choice (Section 8 Rental Housing) Vouchers: Evanston does not administer the Housing Choice Voucher program in Evanston; it is managed by the Housing Authority of Cook County (HACC). The City will continue to work to maintain and expand units for Housing Choice voucher holders.

Lead Hazard Control Programs: Evanston received a renewal grant in the amount of \$400,000 for two years from Cook County's Lead Poisoning Prevention Program in 2008. This grant is used in conjunction with CDBG funds on housing rehab projects where the occupants meet the criteria of both funding sources, enabling more substantial rehab projects to be undertaken.

Local Resources: The Affordable Housing Fund described above currently has a fund balance of approximately \$600,000 of which about \$480,000 is uncommitted, and is another potential source to help turn around vacant buildings. It is also an excellent source of funds for crucial housing related services such as foreclosure prevention or home purchase counseling, and supporting a coordinated data base among homeless assistance providers. An estimated \$844,000 in City of Evanston funds allocated by the Mental Health Board and \$41,000 from School District 202 will support needed services. In addition, the City of Evanston plans to spend approximately \$40.8 million in capital improvement funds for infrastructure and capital needs that will directly benefit Evanston residents and businesses.

Tax Increment Financing from the recently expanded West Evanston TIF offers a source of financial assistance to private developments that contribute economic activity and jobs in part of the CDBG Target Area. The TIF has generated attention and several developments have been proposed within its boundaries. Much of the area consists of underutilized or vacant industrial properties and the former Mayfair railroad right-of-way, now an abandoned embankment. TIF monies are also earmarked for local public improvements – including streetscapes and neighborhood beautification projects.

Evanston Township manages Evanston’s General Assistance funds, which provide an important source of funding to help low-income Evanston residents. General Assistance funds support a broad range of needs of approximately 80 low income residents each year.

The City anticipates using \$550,000 in funds from the City’s hotel tax and other sources to stimulate economic development and investment in target areas. Though the pace of development has slowed tremendously, Evanston continues to attract interest and investment from commercial and housing developers.

Annual Objectives

The activities that will be undertaken with CDBG, HOME and ESG funds in 2010/11 to address priority needs of Evanston’s low- and moderate-income residents are outlined in Table 3A. They are categorized based on the HUD-defined objectives and outcomes they address.

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Narrative descriptions may also be found in the CDBG, HOME and ESG sections below.

Geographic Distribution/Allocation Priorities

Evanston will continue to use the CDBG Target Area as defined in its 2005-2009 Consolidated Plan to focus resources on areas of high need. The CDBG Target Area was developed based on 2000 census data and comprises an area of the city in which at least 50.3% of the residents are low- or moderate-income based on Evanston’s status as an exception community. The majority of Evanston’s African American and Hispanic populations, as well as Housing Choice voucher holders, live in the Target Area, particularly in census tracts 8092 and 8102.

Funding for infrastructure Improvements including sidewalks, alley paving and neighborhood park renovation projects will be focused on neighborhoods in the CDBG Target Area that have a majority of low- and

moderate-income residents. Projects that improve accessibility, such as ADA compliant curb ramps, will be prioritized for CDBG funding when within the CDBG Target Area. Public Facilities Improvement projects are all located in the CDBG Target Area. Though programs in which all participants are income-qualified, such as the Single- and Multi-Family Rehabilitation, Alley Special Assessment Assistance and HOME programs, are available on a citywide basis, they will be focused on the Target Area based on need and eligibility.

Following approval of the two Neighborhood Revitalization Strategy Areas being submitted as part of this Consolidated Plan, programs funded in prior years, including Neighborhood Security, Single- and Multi-Family Rehab, will be targeted more specifically to neighborhoods in the NRSAs. If the City's 2010 CDBG entitlement grant is larger than the estimate used in this plan, specific programs to implement the goals of the NRSAs may be developed and funded.

Annual Affordable Housing Goals

Maintaining the existing housing stock so that residents can live in safe and sanitary housing is a high priority, along with ensuring the availability of a range of prices and unit sizes to address the needs of very low, low and moderate income households. In 2010/11, the City will pursue opportunities to increase affordable housing choices using HOME and CDBG funds and the Affordable Housing Fund. The Families in Transition Program, funded through the Affordable Housing Fund, addresses the needs of households at or below 40% AMI by providing rental subsidies through sponsoring organizations. It is expected that one or two social service agencies will seek Families in Transition funding for two to four households.

The City plans to use CDBG and HOME funds to help provide affordable housing to 265 non-homeless and special needs households in 2010/11. The units will be provided through new construction or rehab of existing units. The City expects to assist 40 households in affordable rental housing and 5 households in affordable ownership housing. HOME funds will also be used to provide downpayment and closing cost assistance or purchase price reduction to 18 low income homebuyers, in an amount up to \$30,000 per unit. The funds will be available in conjunction with local Affordable Housing Funds through the City's Downpayment Assistance Program.

Descriptions of Housing programs that will be implemented in 2010/11 using CDBG and HOME funds are provided below. Table 3B, which details the City's affordable housing goals, follows the narrative. HOME funds may be used to develop both ownership and rental housing, either through new construction or rehabilitation. Rental housing will be the primary focus, available to a mix of households between 30% and 80% AMI with the primary targeted group at or below 60% AMI. Any ownership developments will be done in conjunction with the redevelopment or rehab of foreclosed properties most likely acquired with Neighborhood Stabilization Program funds, or as part of a neighborhood revitalization strategy. Ownership housing will primarily be targeted to households between 60 and 80% of Area Median Income. Ownership projects require a strong home purchase education and buyer identification component.

Housing types may include single family homes, town homes or duplexes, and condominium units. With property prices declining in the economic recession and the possibility of Neighborhood Stabilization Program funds for acquisition, there may be new opportunities to fund larger rental housing developments. Rehab of foreclosed units for rental will most likely involve rehabilitation small properties with two or three units. The City will encourage rental proposals from both for-profit and not-for-profit developers.

HOME funded projects are approved throughout the year as applications are submitted, so specific funding amounts and project types are unknown at this time. Development applications are reviewed by staff and a

HOME Loan Committee composed of professionals in the lending and community development fields prior to approval. The Evanston Housing Commission then reviews the proposals and submits their recommendations to the City Council's Planning and Development Committee for review prior to recommending approval by the City Council. All meetings are open to the public. Likewise, the City Council's Human Services Committee makes recommendations for the use of Evanston's ESG funds at public meetings.

In 2010/11, the City's CDBG Target Area Housing Code Compliance program will inspect multi-family residential units in the CDBG Target Area and re-inspect units to ensure corrections of housing code violations. In addition, property standards inspectors will inspect boarding houses and nursing homes.

CEDA/Neighbors at Work will continue its minor repairs/ and interior and exterior painting programs for income-eligible single-family property owners and senior citizens.

The City's Housing Rehab Administration program will continue to assist income-eligible property owners with low interest and title transfer loans to rehab single-family and multi-family units, ensuring that residents live in decent, safe and sanitary housing. Single-Family and Multi-Family Loans for these rehabilitation projects will be provided from the City's Revolving Fund. Program income paid to the fund will be used for rehabilitation projects in the future. In addition, self-help paint vouchers will be issued to income-eligible residents.

Dangerous garages will be demolished and new concrete pads laid; liens for demolitions are placed on the property title. Dangerous trees will be removed for income-eligible property owners, with liens placed on the properties for the expenses incurred.

CDBG funds will continue to support homesharing, Interfaith Housing Center of the North Suburb's innovative program that matches home seekers with home providers who have a room to rent in their home or apartment. The home seeker pays rent to the home provider or, in some cases, provides services like shopping and meal preparation in lieu of rent.

The City's Handyman program will continue to help income-eligible senior citizens, primarily low-income women, make repairs to their homes, including energy and water efficiency improvements.

The City's Adaptive Devices for Accessibility program will continue to fund installations of grab bars, ramps, hand-held shower heads and other devices that enable elderly and disabled people to continue to live in their homes or apartments using CDBG funds allocated in prior years.

Public Housing

Public Housing is administered by the Housing Authority of the County of Cook (HACC) which also administers the Housing Choice Voucher program. The Housing Authority of Cook County (HACC) manages 45 scattered site apartments and two senior/disabled buildings with 100 units each in Evanston. In the past, the City staff has worked intensively with HACC management, Cook County Commissioner staff and residents on issues at the Walchirk and Perlman apartment buildings which provide subsidized housing units for seniors and disabled persons. Tuckpointing in the amount of \$150,000 is planned for the Perlman Apartments in 2010.

As of September, 2009, there were 529 Housing Choice Vouchers used in Evanston, continuing a seven year decline. The decline appears to be consistent across the county as funding for the program has been cut.

HACC has not received funding to provide additional Housing Choice vouchers, and is not currently serving people on the waiting list as old vouchers are given up.

The geographic distribution of voucher holders in Evanston remains concentrated in tracts 8092 in west Evanston and 8102 in south Evanston. The City plans to work more closely with the Housing Authority and private landlords on property code and landlord management issues. There are no plans to work with public housing residents on homeownership efforts as the City's home ownership efforts are targeted to households at or above 60% AMI that are more likely to have the financial resources needed for successful home ownership.

The City's Human Relations Commission provides oversight for fair housing activities, answers questions to Evanston's landlord/tenant ordinance and mediates housing and other disputes. Interfaith Housing of the Northern Suburbs performs housing audits on an as-needed basis when there is evidence of discriminatory practices that are contrary to fair housing.

Actions to Reduce Lead-Based Paint Hazards

The City of Evanston's grant funds from Cook County's Lead Poisoning Prevention Program to abate lead-based paint hazards in dwellings occupied by families with young children have been renewed with a \$400,000 two-year grant. This additional funding will be used for stand-alone projects that mitigate lead hazards as well as in combination with Housing Rehab projects in order to expand the scope of individual projects with significant lead abatement costs.

The City is a delegate agency for the state of Illinois and enforces its lead act and codes. The City receives lead test information for children residing in Evanston, investigates all cases when elevated lead levels are found and takes appropriate action. Children with PbB levels between 10 and 14 receive nursing and case management services to educate the families about potential sources and lead safe practices. For children with PbB levels above 15, assessments to determine the source of the contamination are performed and appropriate follow-up actions taken based on findings.

In addition, Health & Human Services staff responds to complaints from residents about demolition and rehab projects to determine if lead is present and ensure safe practices. Staff also files affidavits when windows are being replaced in buildings constructed before 1978 to ensure proper lead procedures and disposal of contaminated materials.

Homeless and Special Needs

The City of Evanston uses ESG, CDBG and Mental Health funds to provide emergency and transitional shelter for homeless individuals and families, or those threatened with homelessness, as well as case management services, job counseling and placement/follow-up assistance for homeless adults. Mental health and substance abuse services are also provided to stabilize homeless individuals' lives while they seek employment and housing.

There has been a significant rise in demand for basic needs at social services agencies including Connections for the Homeless, the Salvation Army and area soup kitchens. The City's Health & Human Services staff, Connections for the Homeless and an Evanston church will evaluate the program that provides emergency shelter to homeless people during the winter months of 2010 on nights when the temperature forecast is zero degrees Fahrenheit or below and continue or expand it as appropriate. Connections for the Homeless handles program intake and the shelter itself is housed in a church near downtown Evanston. Volunteers handle much of the on-site work.

Providers are also seeing increases in the sheltered homeless, individuals and families without permanent housing that are doubling up, staying with family and friends. This group is historically difficult to quantify, especially as families wishing to keep their children in Evanston schools are reluctant to identify themselves as homeless. General Assistance funds administered by the Township of Evanston and state of Illinois prevention funds managed by Connections for the Homeless are also used to address the needs of individuals and families who are at imminent risk of homelessness because of financial or other crises. The State of Illinois has drastically reduced funds for homeless prevention. Evanston's Homelessness Prevention and Rapid Re-housing program is a new source of revenue for this need, but its eligibility requirements are significantly different from the State program, so while some people in need are newly eligible for help, funding is no longer available to others.

The City's local Affordable Housing Fund awards grants to non-profit sponsors that apply for the City's Families In Transition program. It provides a rental subsidy of up to 50% of contract rent to the sponsor for up to two years while the sponsoring organization works with the very low income family on a plan for self sufficiency. It is estimated that at least two families will be assisted through this program.

The Evanston Alliance on Homelessness, composed of service providers for homeless persons, mentally ill, victims of domestic violence, veteran's organizations, the business community and City staff, meets monthly to discuss homeless issues in Evanston and to develop policies and strategies for garnering funding for the homeless assistance programs in Evanston. The Alliance prepares Evanston's Continuum of Care plan and oversees its implementation. The Alliance is a member of the Regional Roundtable on Homelessness, whose members include the City of Chicago, Cook, Lake, DuPage, Kane, McHenry and Will Counties.

The Evanston Continuum of Care applied for a total of \$1,000,096 for twelve renewal projects through the 2009 HUD Notice of Funding Availability (NOFA). Individual projects are listed in the chart below, along with funding awards announced by HUD on December 23, 2009, which total \$997,341.

Request	Award	Applicant	Project Name
\$22,869	\$22,869	Connections for the Homeless	Permanent Supportive Housing expansion - renewal
\$106,975	\$106,975	Connections for the Homeless	Permanent Supportive Housing - renewal
\$190,602	\$187,847	Connections for the Homeless	Family Transitional Housing - renewal
\$71,526	\$71,526	YWCA Evanston/North Shore	Transitional Housing - renewal
\$120,413	\$120,413	Housing Options	Pathways Plus Permanent Supportive Housing - renewal
\$112,560	\$112,560	Connections for the Homeless	Entry Point Outreach & Supportive Services - renewal
\$112,962	\$112,962	Housing Options	Pathways Permanent Supportive Housing - renewal
\$17,750	\$17,750	Housing Opportunity Devel. Corp	Claridge Apts Permanent Supportive Housing - renewal
\$83,560	\$83,560	Housing Options	Claire/Ganey Permanent Supportive Housing - renewal
\$117,197	\$117,197	Connections for the Homeless	Hilda's Place Transitional Housing - renewal
\$43,682	\$43,682	Connections for the Homeless	Homeless Management Information System - renewal
\$1,000,096	\$997,341		

The YWCA–Evanston/North Shore provides emergency shelter, counseling, case management and legal advocacy services to an estimated 610 women and children annually. In addition to Evanston CDBG funds, the YWCA receives funding from other state grant programs, individual donors, special events and other local organizations. The YWCA also manages two apartments that provide transitional housing for families moving from the emergency shelter to permanent housing. Families can remain in transitional housing for up to two years.

Connections for the Homeless receives funding for its street outreach counselors in its Entry Point program, which serves the chronically homeless by connecting them with services and shelter. Connections will also receive CDBG funding to provide supportive services for its Entry Point clients. It also receives funding for its transitional and permanent supportive housing programs and for Evanston’s HMIS system.

Housing Options of Evanston provides permanent and transitional housing with supportive services for persons living with mental illness. Housing Options provides supportive housing for 72 individuals in its six scattered site buildings owned by Housing Options and 21 additional leased units.

Barriers to Affordable Housing

The City of Evanston will use a variety of strategies and tactics to continue to address barriers to affordable housing in 2010/11 including:

- Introduction of new housing types, including small lot homes and granny flats, in areas of new development
- Programs that support new homeownership among low- and moderate-income households including the Downpayment Assistance and First Time Homebuyer Program

Market conditions present the greatest barrier to affordable housing. Evanston’s built-up character, with only scattered sites available for development, along with consistent demand for land, has historically driven up acquisition prices. High property taxes are often cited as a deterrent to affordable housing, though City taxes comprise only a small percentage of the tax bill. Low and moderate income owners of housing developed with City assistance that is subject to resale restrictions to keep the price affordable to future low income buyers may take advantage of the Cook County Assessor’s Affordable Housing Incentive. These properties are then assessed at the restricted value rather than market value. As a result, their property taxes are reduced.

Foreclosure activity increased rapidly in 2008 and 2009, largely due to subprime loans and adjustable rate mortgages that adjusted upward to higher monthly payments. This affected a wide range of incomes and housing types throughout Evanston, but was concentrated in CDBG Target Areas with lower per capita incomes. Many homes that were affordable to low and moderate income homeowners at purchase became unaffordable when interest rates increased or jobs were lost. The City continues to educate homeowners about how to deal with mortgage problems and to support housing counseling organizations.

Impediments to Fair Housing

The City is submitting a complete *Analysis of Impediments to Fair Housing Choice* with its 2010-2014 Consolidated Plan and 2010/11 Action Plan; it may be found in Appendix 5. A summary of impediments to fair housing and issues relating to fair housing choice identified in that analysis are summarized below.

Housing Sales

Evanston realtors do not appear to have discriminatory marketing or sales practices for residential properties. The most recent sales audit conducted by Interfaith Housing of the Northern Suburbs in 2006 tested the top three real estate agencies and two condominium developments to look for evidence of differential treatment of potential buyers based on race or national origin, including steering in or out of Evanston. Its findings include:

- Agents were less likely to make prejudicial comments than in earlier audits
- Fair Housing information was not being provided consistently to buyers
- The top listing agencies focused on higher value listings, so did not serve west Evanston well; the Evanston Review, one of the major marketing vehicles for the agencies tested, provides a distorted view of available real estate because the realtors focus their advertising on their high-end properties.
- Minority buyers were shown fewer lower value homes than white buyers; houses or condos did not appear to be a factor.

Evanston's ongoing work to educate realtors about fair housing laws appears to have had positive impact but needs to be continued and realtors need reminding of their responsibility to provide information on fair housing to all buyers.

A potential impediment to fair housing identified by Interfaith Housing with condominiums is the "right of first refusal" that can be used by condo boards to derail an impending sale by buying the apartment from its current owner or by adding requirements for ownership that are specifically discriminatory or become discriminatory when applied inconsistently.

Housing Rental

In recent years, City of Evanston staff and Interfaith Housing of the Northern Suburbs Director of Fair Housing have received reports of discriminatory practices:

- Families with children and single parent households report they have been offered less favorable lease terms than households without children
- Latino tenants report being charged higher rates than non-Latinos
- College students report being charged higher rates than other renters
- Various groups report being charged higher security deposits than others

Zoning

The City continues to evaluate the impact of zoning and ensure that the needs of diverse household sizes, lifestyles and incomes are addressed. For example:

- Form-based zoning that includes incentives for affordable housing is being proposed as part of the City's Downtown Master Plan
- The West Evanston Master Plan expands the types of dwellings in an area dominated by single-family dwellings to include small multi-family buildings, townhomes and granny flats to help maintain affordability.

Other issues or concerns relating to fair housing

There is concern that some landlords truncate tenancy by not providing a minimum level of services such as proper maintenance of a building or unit, including not paying utilities, resulting in the tenant leaving by choice or in the forced dislocation by City officials for lack of essential utilities in the rental unit.

A new issue identified by Interfaith Housing throughout their services area is the use of non-refundable fees. For example, a household may be charged a pet fee or a move-in fee. These fees circumvent regulations on security deposits.

In the current housing market, much higher credit scores are being required both for renting and purchasing, and subsequent denials of housing have been perceived as discrimination based on race/ethnicity, marital status, primary language or sexual orientation.

Actions to address impediments to fair housing

The City of Evanston continues to work to educate realtors, apartment owners/managers and people seeking housing about potential types of discrimination using its Fair Housing brochure and flyers developed by Interfaith Housing Center of the Northern Suburbs that have been translated into several languages, including Spanish. As noted above, the City continues to examine potential institutional impediments to fair housing such as zoning.

Other Actions

Evanston has been significantly impacted by mortgage foreclosures. Census tracts 8092, 8096, 8097 and 8102, all within our CDBG Target Area and proposed NRSAs, are most heavily affected. A number of initiatives have been undertaken in response to these needs:

- The City of Evanston applied for Neighborhood Stabilization Program (NSP) funding, part of the Housing and Economic Recovery Act of 2008, to the State of Illinois and Cook County, and for NSP-2 funding, part of the American Recovery and Reinvestment Act of 2009, to HUD. Evanston was not a formula recipient of NSP funds, but qualified as an area of highest need based on the number and percent of foreclosures, pre-foreclosures and high-cost/subprime loans. Funding would enable the City to acquire foreclosed or abandoned properties in order to develop more units of affordable rental and owner-occupied housing.
- As noted in the Homeless and Special Needs section above, the City of Evanston recently launched its Homelessness Prevention and Rapid Re-housing program with federal formula funds from the American Recovery and Reinvestment Act to address the needs of residents who are at high risk of homelessness or have lost housing due to the economic and housing crisis. Evanston has six subrecipients, all members of the Evanston Alliance on Homelessness, that are providing case management, legal services, budgeting and credit repair, housing location and direct assistance to eligible residents.
- The City of Evanston will use funds from the Energy Efficiency and Conservation Block Grant (CCCBG) to weatherize housing that serves primarily low- and moderate-income households. The City is also working with CEDA to coordinate weatherization of housing units for very low income households using federal Weatherization funds managed by the State of Illinois. Households eligible for that program must be at or below 200% of the federal poverty line.
- The City's Property Standards division has expanded its work to monitor and maintain vacant properties to reduce the negative impact on neighborhoods. The City has a vacant building registry to identify owners and places liens on properties to recover the costs of boarding and maintaining the exteriors of those buildings.

PROGRAM SPECIFIC REQUIREMENTS

Community Development Block Grant

The City's priorities for non-housing community development needs are summarized in the Housing & Community Development Table of the City's Consolidated Plan that follows the narrative. Neighborhood planning is an essential tool to involve residents in the identification of needs and opportunities as well as how to access resources and partners to improve low and moderate income neighborhoods. The evaluation of infrastructure, city services, private investment, security, housing and economic development is the focus of the neighborhood planning process.

Projects and programs receiving 2010/11 CDBG funds are described in brief below. Objectives and outcomes, as well as CDBG eligible activity categories and the amount of assistance for each project or program is shown in Table 3A that follows the narrative section of this Plan.

Public Facilities and Infrastructure

Parks and recreation facilities were identified as a high priority in the City's Consolidated Plan. In 2011/12, the City will combine \$50,000 in CDBG funds with City capital funds to renovate the tot lot at Brummel and Richmond in south Evanston. This small park is an important amenity because it is the only public playground for preschool age children in its neighborhood.

Infrastructure improvements were identified as a high priority in the consolidated Plan. The City has committed Capital Improvement funds in addition to CDBG funds for projects in the CDBG Target Area and throughout the City. In 2010/11, CDBG funds will be used for four ongoing projects and one new project:

- Alley paving in the CDBG Target Area – An alley in census tract 8092 is slated for paving using CDBG funds
- Block Curb and Sidewalk replacement in the CDBG Target Area
- ADA curb ramps – locations are determined using input from residents and may be outside the CDBG Target Area
- CDBG will fund the Alley Special Assessment Assistance program to pay the special assessments relating to alley paving for income-qualified households to relieve the financial burden of this important infrastructure improvement. Many qualifying households are low-income seniors living on fixed incomes. There has been an increase in applications for this program from income-eligible households in 2008 which, if maintained, may require additional funds to those already allocated. Any such reallocation does not constitute a significant change to the Action Plan and will not require amendment of that plan.
- Street lighting improvements will be installed in the 1900 block of Jackson Avenue. This block is one of the first designated as a Safer Neighborhood Area Project (SNAP) neighborhood and additional lighting has been identified as one of the primary CPTED principles to address issues of chronic crime.

The YWCA Evanston/Northshore will receive CDBG funds to replace an aging platform lift with an access ramp that will provide improved access for persons with disabilities and bring the facility into full compliance with ADA requirements.

The Weissbourd-Holmes Family Focus Center will receive CDBG funds to address deferred maintenance issues with its aging heating and plumbing facilities.

Reba Early Learning Center will receive additional funds to rebuild and repair the building parapet that will be combined with funds allocated in FY2009/10 to complete the project.

The McGaw YMCA will receive funding to replace doorways and doors to rooms in its Single-Room Occupancy Residence for very-low income men. This will expand the number of units accessible to persons with disabilities to meet a growing need among its population.

The Oakton Elementary School PTA will receive CDBG funds for landscaping and its edible garden on school grounds. The Oakton School student body is primarily LMI and its grounds provide much-needed open space in census tract 8102, one of Evanston's most densely populated areas.

Public Services

Senior services. Three programs focusing on the needs of Evanston seniors will receive CDBG funding:

- Evanston Skokie Valley Senior Services, part of the North Shore Senior Center, will provide case management services for low income Evanston seniors, many of whom are frail elderly, using CDBG and Mental Health Board funds.
- The Music Institute of Chicago will perform concerts at skilled care facilities, senior residences and day treatment programs in Evanston that serve low income seniors with limited mobility.
- Meals at Home will provide home-delivered meals to low-income Evanston homebound seniors and disabled residents.

Youth services that address the needs of low and moderate income residents will receive CDBG funds:

- The Girl Scouts of Greater Chicago & Northwest Indiana will provide its Fit To Be Me program to low-income girls living in Evanston's west and south neighborhoods to help middle school age girls establish healthier eating and exercise habits, and develop self esteem, relationship-building and other life skills.
- The Open Studio Project's Art & Action program will use art therapy, journaling and other creative methods to enable youth to channel strong emotions of anger and frustration to positive, creative outlets.
- The City's Summer Youth Employment program will employ 100+ primarily LMI high school-aged youth for nine weeks during the summer months.
- The Divine Wisdom Institute for Learning will provide its Next Generation Leadership program for low-income teens

Services for battered and abused spouses and their children will be provided by the YWCA Evanston/North Shore, supported with CDBG and Mental Health Board funding.

Shorefront will receive CDBG funds to support its Legacy Center Programming including Legacy Keepers, a program that targets middle school youth and helps build pride in themselves and their heritage by studying the contributions of African Americans to Evanston and preserving artifacts of historical significance to the community.

Homesharing, Interfaith Housing Center of the North Suburb's innovative program that matches home seekers with home providers who have a room to rent in their home or apartment, will continue to receive CDBG funds.

Employment training. Three programs that provide services to the unemployed will be funded:

- The Youth Job Center of Evanston will receive CDBG and Mental Health funds to provide job readiness training, job placement and follow up services for youth between the ages for 14-25.
- Interfaith Action of Evanston will receive CDBG funds for its Job Counselors who help clients of Connections for the Homeless' Entry Point and Hilda's Place find employment.
- The City of Evanston will receive funding for its Local Employment Program, which assists LMI workers secure employment with City construction contractors to achieve the goals of the City's Local Employment Ordinance and HUD Section 3 requirements.

The Evanston Coalition for Latino Resources will receive funding for its Health & Resources Workshops that connect Hispanic residents with needed resources.

Legal services will be supported with CDBG and Mental Health Board funds for:

- The Evanston Community Defender to provide free legal services in criminal and juvenile law matters to Evanston residents age 21 and younger.
- The Legal Assistance Foundation of Metropolitan Chicago to provide free legal assistance to low income residents for civil law matters.

Other public services receiving CDBG funds in 2010/11 are:

- City's Graffiti Removal program that removes graffiti from public property (traffic signs, streetlights, etc.) in the CDBG Target Area.
- Adopt a Fancy Can where residents in the CDBG Target Area request a garbage can for the parkway in front of their house to reduce litter in the neighborhood.
- The Neighborhood Initiatives Fund, to which block clubs and other volunteer organizations can apply for funds for projects that strengthen and beautify their neighborhoods.

Economic Development

The Evanston Community Development Corporation, a not-for-profit neighborhood development organization focused on the Church/Dodge area, will receive CDBG funding to provide technical assistance to micro enterprises and small businesses in west Evanston in order to create jobs and bring needed goods and services to LMI residents.

The Technology Innovation Center will receive CDBG funds for its Evanston Business Ownership Initiative which will help small businesses and entrepreneurs to establish credit and secure loans for expansion or business startups.

The Neighborhood Façade Improvement Program will receive CDBG funds for façade improvements to retail/commercial structures in neighborhood commercial districts located in the CDBG Target Area.

Housing Rehabilitation

CEDA/Neighbors at Work will continue its minor repairs and interior and exterior painting programs for income-eligible single-family property owners and senior citizens.

The City's Housing Rehab Administration program will continue to assist income-eligible property owners with low interest and title transfer loans to rehab single-family and multi-family units, ensuring that residents live in decent, safe and sanitary housing. Single-Family and Multi-Family Loans for these rehabilitation projects will be provided from the City's Revolving Fund. Program income paid to the fund will be used for rehabilitation projects in the future. In addition, self-help paint vouchers will be issued to income-eligible

residents.

Code Enforcement

In 2010/11, the City's CDBG Target Area Housing Code Compliance program will inspect multi-family residential units in the CDBG Target Area and re-inspect units to ensure corrections of housing code violations. In addition, property standards inspectors will inspect boarding houses and nursing homes.

Other

Two City administrative and planning activities will receive CDBG funding:

- CDBG Administration for management and administration of the City's CDBG program.
- Minority/Women/Evanston Business Program (M/W/EBE) to support its work to increase minority, women-owned and Evanston business participation in City and private construction projects, as well as in other purchases made by the City.

The following chart shows the funding recommendations made by the Housing & Community Development Act Committee on November 11, 2008. Additional detail may be found in Table 3A and the project tables following the narrative section of this plan.

Organization	Program/Project	CDBG Funding
Public Facilities & Infrastructure		
City-Parks/Forestry and Recreation	Brummel-Richmond Tot Lot	\$50,000
City-Public Works Department	Alley Paving Program	\$75,000
City-Public Works Department	Alley Special Assessment Assistance	\$50,000
City-H&HS/Public Works	ADA Curb Ramp Replacement Program	\$45,833
City-Public Works Department	Block Curb and Sidewalk Prog.	\$45,833
City-Public Works Department	SNAP - Lighting for Safety	\$24,000
YWCA Evanston/Northshore	Access Ramp	\$15,000
Weissbourd-Holmes Family Focus	Facilities Improvement Project	\$40,000
Reba Early Learning Center	Parapet Repair & Rebuilding	\$14,000
McGaw YMCA	Residence Door Replacement	\$25,000
Oakton School PTA	School Grounds Beautification Phase 1	\$5,000
	Subtotal	\$389,666
Public Services		
Meals at Home	Food for Seniors and People w/Disabilities	\$9,000
Music Institute of Chicago	Taking Music to Seniors	\$2,000
North Shore Senior Center	Case Management Services	\$22,500
Evanston Community Defender	Legal/Social Work	\$39,000
Legal Assistance Foundation	Evanston Legal Services	\$9,000
Girls Scouts - Chicago/NW Indiana	Fit To Be Me!	\$8,000
Open Studio Project	Art & Action Program for At-Risk Youth	\$3,000
City-Human Relations Division	Summer Youth Employment Program	\$42,000
YWCA Evanston/North Shore	YWCA Domestic Violence Services	\$34,000
Interfaith Action of Evanston	Job Counselor for the Homeless	\$2,000
The Youth Job Center of Evanston	Youth Employment Initiative (Core Svc)	\$39,697
Connections for the Homeless	Single Adult Services Programs	\$4,000
Divine Wisdom Institute for Learning	Next Generation Leadership	\$700

Shorefront	Legacy Center Programming	\$15,000
City-Purchasing	Local Employment Program	\$5,000
Evanston Coalition for Latino Resources	Latino Health & Resources Workshops	\$1,500
Interfaith Housing of the North Suburbs	Homesharing Program	\$14,000
City-Community Development	Adopt A Fancy Can	\$4,000
City-Community Development	Graffiti Removal Program	\$35,000
City-Community Development	Neighborhood Initiatives Fund	\$8,000
	Public Services Subtotal	\$297,397
Housing Rehabilitation		
CEDA/Neighbors At Work, Inc.	Minor Repairs & Painting Program	\$100,000
City-Commission on Aging	Handyman Program	\$12,000
City-Community Development	Housing Rehab Administration	\$325,000
	Subtotal	\$437,000
Code Enforcement		
City-Property Standards	CDBG Target Area Code Compliance	\$425,000
	Subtotal	\$425,000
Economic Development		
Evanston Community Develop Corp	Bus Develop & Economic Opportunity	\$50,000
City-Community Development	Neighborhood Façade Improvement Program	\$40,000
Technology Innovation Center/SBDC	Evanston Business Ownership Initiative	\$20,000
	Subtotal	\$110,000
Other-Administration		
City-Community Development/Planning	CDBG Administration	\$351,113
City-Budget Office	M/W/EBE Program	\$40,000
	Subtotal	\$391,113
	Grand Total	\$2,050,176

HOME

The City of Evanston anticipates that \$575,000 in HOME funds will be allocated in 20010/11 for affordable housing projects. Up to 10%, or \$57,500, will be used for administration of the HOME program. An additional 5%, or approximately \$28,750 will be reserved for operating funds for Community Housing Development Organizations (CHDOs). The remaining \$488,750 will fund affordable rental or ownership development by CHDOs, non-profit organizations that provide housing and for-profit developers. The City will reserve an estimated \$86,250 for affordable housing projects developed by CHDOs, which is the minimum 15% requirement. HOME funds will be used to provide interest-bearing and non-interest-bearing loans, deferred payment loans, or grants, consistent with the type of assistance detailed in Section 92.205(b).

The City anticipates using HOME funds for rehab of foreclosed properties purchased with Neighborhood Stabilization Program funds, and will seek requests for proposals from a variety of sources.

The City developed new marketing plans with developers of affordable ownership projects that have remained uncompleted last year. About 15 units in four HOME assisted, rehab developments remain unsold due to changes in the economy in 2008 and the City has committed to providing additional project funding to reduce the interest rate on conventional funding and assist with intensive marketing efforts.

- A five-unit condominium conversion at 241 Callan developed by Econ Development Corporation, a for-profit developer, is currently being rented because market conditions hampered the developer's ability to sell the units. The project was assisted with HOME and Affordable Housing Funds.
- Housing Opportunity Development Corporation will continue the rehab on a two unit rental building at 1929 Jackson which is currently vacant.
- Over the Rainbow Association, a non-profit organization which provides rental housing for physically disabled adults, will complete the rehab of its 33-unit property at 2040 Brown. Tenants will remain in place during the rehab.
- SHORE services is expected to be awarded HOME funds for rehab work on a single family house on Brown which serves two adults through SHORE's Community Integrated Living Arrangements (CILA) program

Applications for HOME funding are considered throughout the year, with recommendations from the Housing Commission and the Planning and Development Committee prior to final approval by the City Council. If the City is awarded any Neighborhood Stabilization Program (NSP) in 2010/11, NSP funds would be used acquire foreclosed or abandoned property in conjunction with HOME funds for rehab. The City anticipates issuing a Request for Proposals for rental projects that serve households under 60% AMI and for projects that rehab or redevelop foreclosed properties.

HOME funds will continue to be used in conjunction with funding through the Affordable Housing Fund as part of the City's Downpayment Assistance Program. Currently loans of up to \$30,000 are available as needed. It is anticipated that \$350,000 in HOME funds will be used to benefit 12 new homeowners under 80% AMI.

The City's HOME funds estimated matching requirement of \$143,752 will be met through carry-over of matching funds and by new funds from a variety of sources. These include the Affordable Housing Fund, private bond volume cap (Industrial Revenue Bonds), building permit fee waivers, the Federal Home Loan Bank of Chicago's Affordable Housing Program and other eligible funding sources. The actual amount of required matching funds will depend on the amount of HOME funds disbursed in HUD Fiscal Year 2009 for housing development, exclusive of administrative and CHDO operating funds.

HOME funds are not expected to be used to refinance existing debt secured on multi-family rehab projects. However, if it becomes necessary to do so, the City might consider a HOME-funded loan to refinance some existing debt in specific situations. The following guidelines would apply:

- HOME funds can only be used to refinance the rehabilitation portion of the loan and up to 20% of acquisition financing, to demonstrate that rehabilitation is the primary eligible activity.
- The property must be inspected to ensure disinvestment has not occurred.
- The Project pro forma will be reviewed to ensure that the long-term needs of the project can be met and that serving the targeted population is feasible.
- It must be stated whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
- Whether the length of the affordability will extend beyond the minimum 15 years will be determined and specified before HOME funds are invested.
- The investment of HOME funds would be allowed in any project within the City.
- HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

The City of Evanston will not receive American Dream Down payment Initiative (ADDI) funds.

Evanston does not currently provide tenant/based rental assistance (TBRA) with HOME funds, but may review and analyze the feasibility of providing TBRA or Project Based rental assistance programs.

Affirmative Marketing

Any HOME funded projects with five or more HOME assisted units must submit an affirmative marketing plan describing the target audience, types of advertising or informational distribution and a list of contacts who will receive the information. The developer or sponsor must submit a statement that it will not discriminate in the selection of residents on the basis of protected classes. Sixty to seventy percent of HOME-assisted homeowners are expected to be minority households.

Resale/Recapture Provisions for Homebuyer Projects

In order to ensure long term affordability of owner-occupied housing assisted with HOME funds, the City uses both recapture provisions and resale restrictions, depending on the amount and use of the subsidy. A large subsidy is usually needed for developers to offer rehabbed or newly constructed homes at prices affordable to low income households, and the City wants to ensure that housing developments it which it invests will remain affordable. Subsidies provided directly to buyers solely to reduce their purchase price or mortgage and financing costs are subject to recapture.

Recapture Provisions

Projects with any type of subsidy of \$15,000 per unit or less are subject to the recapture provisions for five years. Subsidies between \$15,001 and \$30,000 used only for downpayment or closing cost assistance or purchase price reduction are also subject to recapture during the affordability period. The subsidy is forgiven on a pro-rata basis as long as the owner lives in the property.

The amount subject to recapture is the amount of assistance that enabled the buyer to purchase the unit, such as down payment assistance, purchase price reduction below fair market value or principal buy down, but does not include the development subsidy, if any. The total amount subject to recapture is subject to the availability of net proceeds. The amount to be recaptured is reduced on a pro rata basis according to the time the homeowner has owned and occupied the housing. The balance is due if the property is sold or is no longer owner-occupied before the end of the affordability period. It is totally forgiven at the end of the affordability period.

Amount of HOME Subsidy Per Unit	Minimum Affordability Period	Subsidy Use
\$15,000 or less	5 years, at the rate of 1/60 th per month	Any
\$15,001 to \$30,000	10 Years, at the rate of 1/120 th a month	Downpayment, closing costs, purchase price reduction

The City records a Junior Mortgage and Affordable Housing Restriction to ensure that the HOME funds are subject to recapture if the unit does not continue to be the principal residence of the purchaser for the length of the affordability period. Buyers also sign an Agreement with the City describing the HOME subsidy.

If the homeowner refinances the first mortgage, the City will consider a request to subordinate its junior mortgage as long as the borrower does not receive any cash back as a result of the refinancing and the new loan amount is for the same amount as the original purchase mortgage with allowances for generally accepted financing costs. The City will not subordinate to a negative amortization loan or any loan it deems to be predatory.

Resale Restrictions

Projects receiving more than \$15,000 in subsidy for development must provide a resale restriction in order to encourage long term affordability in the event of property transfer. In extraordinary situations, the City may waive this requirement to stimulate demand where units remain unsold for an extended period. Projects that contain a development subsidy only are required by HOME regulations to use the resale provision as well, although because most affordable developments in Evanston have appraised values higher than the purchase price, these are unlikely.

If the original homebuyer retains ownership for the full affordability period, no resale restrictions will apply. However, if there is a property transfer during the affordability period, or the owner no longer occupies the property, the unit must be sold at an affordable price to an income-eligible purchaser who will occupy the property as their primary residence.

Buyer Requirements

An eligible buyer must agree to occupy the property as their primary residence, and must be a household with an annual household income less than or equal to eighty percent (80%) of the Chicago-area Median Income, based on household size, as such annual income and Chicago-area median income are determined from time to time by the United States Department of Housing and Urban Development.

Affordability Period

The affordability period is based on the minimum HOME requirements for the total subsidy, but may be increased with the approval of the Housing Commission and the City Council.

Amount of HOME Subsidy	Minimum Affordability Period:
>\$15,000, < \$40,000	10 years
>\$40,000	15 years

Low Income Affordability

The City considers an affordable price to be one that results in monthly housing costs for Principal, Interest, Tax and Insurance of less than 33% of gross monthly income for a household between 60 and 80% of area median income. Such a target price will vary, however, depending on the income level of the actual purchaser and the mortgage financing structure. For instance, the area median percentile into which a household falls depends on the number of persons in the household. The amount of money a buyer provides for the down payment will affect the amount financed, which, along with mortgage interest rates and terms, will affect the monthly principal and interest payments, and thus affect affordability. Therefore, in order to provide guidance and predictability for a homeowner refinancing or reselling the property, the City designed a resale formula to keep the housing affordable to the target population throughout the affordability period, yet provide a fair return to the seller.

Resale Formula

The basic resale formula allows the owner to sell the property at a price that encompasses annual appreciation of 3% plus an average annual allowance for capital improvements. Each project may adjust the basic resale formula to their situation with approval of the staff and Housing Commission.

Enforcement Mechanism

The resale restriction is enforced through a Declaration of Covenants Regarding Transfer of Property recorded by the developer, as well as a Promissory Note and recorded Junior Mortgage, both signed by the homebuyer. In the event the homeowner refinances their first mortgage, the City would have to subordinate its mortgage, and can thus ensure that the amount financed doesn't exceed the calculated resale price. Buyers also sign an Agreement with the City describing the HOME subsidy.

Needs of Public Housing

The Housing Authority of Cook County administers public housing in Evanston. The number of public housing properties has remained stable over the last few years. The number of residents who use Housing Choice Vouchers to subsidize rents from private landlords in the City has been steadily declining over the last six years. The City will maintain regular contact with the Housing Authority of Cook County regarding its Housing Choice Voucher program, scattered site family housing, and elderly/disabled housing.

Emergency Shelter Grants (ESG)

The City of Evanston expects to receive approximately \$85,920 in FY 2010/11 Emergency Shelter Grants (ESG) funds for essential services, operating expenses of homeless shelters and prevention programs serving individuals and families. Evanston's ESG funds are usually allocated among three to four non-profit organizations that provide services to the homeless in Evanston. The City will solicit proposals through a request for proposals process following receipt of its 2010/11 grant amount. The City Council's Human Services Committee will recommend funding allocations for approval by the City Council.

Evanston's 2010/11 ESG funds will be matched on a one-to-one basis using Mental Health Board funds from the City's general fund budget and state and other funds, including in-kind, depending on the agencies funded, to meet the match requirement for ESG.

HOPWA

Not applicable, as the City of Evanston does not receive HOPWA funding.

APPENDIX 1

NEIGHBORHOOD STABILIZATION REVITALIZATION AREAS PLAN

City of Evanston

Neighborhood Revitalization Strategy Areas Plan

December 7, 2009 Draft Plan
UPDATED January 5, 2010

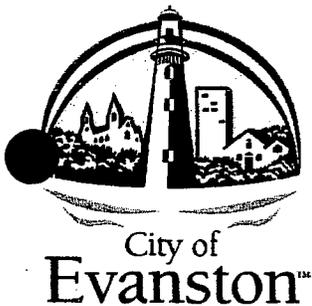


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Introduction

The City of Evanston requests a Neighborhood Revitalization Strategy Area (NRSA) designation, as defined by the Department of Housing and Urban Development (HUD) CPD Notice 96-01, for (1) Southeast Evanston and (2) West Evanston. These areas comprise some of the most distressed residential neighborhoods in the city and qualify for NRSA designations based on the high percentage of low- to moderate-income (LMI) residents. Currently, there is no NRSA designation in the city.

The proposed Southeast Evanston NRSA (Eighth Ward) and the West Evanston NRSA (Second and Fifth Wards) are a result of a long-term collaborative effort by the Department of Community Development and a broad range of community stakeholders. Over the years, these participants have worked steadfastly to revitalize Evanston neighborhoods within the two proposed NRSA designations. These efforts have resulted in the following comprehensive neighborhood plans approved by City Council:

- Southeast Evanston Comprehensive Neighborhood Plan (1996)
- Canal-Green Bay Road/Ridge Avenue-Church Street Study Area (2005)
- West Evanston Master Plan (2007)

Many of the goals and objectives cited in these plans continue to be addressed or have been carried out through the implementation of several short- and long-term targeted programs and projects. The NRSA designations will enhance these efforts by developing complementary strategies that prioritize the use of CDBG resources.

The NRSA designations will encourage the development of innovative services and projects eligible for CDBG support, since a community with an approved NRSA is relieved of some regulatory requirements when undertaking economic development, housing, and public service activities with those funds. Future activities will function with fewer administrative requirements over the course of the five-year NRSA designation. City divisions, for-profit and non-profit groups will embark on programs and projects to improve neighborhood cohesion by alleviating economic and social disparity. Each activity will address one of the CDBG national objectives:

- Decent Housing
- Suitable Living Environment
- Economic Opportunity

In this submission, performance benchmarks are determined based on need and the feasibility of reaching goals in the near- and short-term. Performance will be monitored over the five-year duration of the NRSA designation to ensure that satisfactory progress is made toward meeting the benchmarks. The implementation of certain strategies may continue beyond the five-year period and performance will be monitored accordingly. Nevertheless, it is imperative that program initiatives have lasting effects.

Finally, the NRSA strategy will be integrated into the One Year Action Plans and Consolidated Annual Performance and Evaluation Reports as a component of the city's Community Development Department's activities.

Purpose

A Neighborhood Revitalization Strategy Area is established under the Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program to enhance a community's ability to engage in comprehensive revitalization strategies. The focus of the strategy for the NRSA must be economic empowerment of the LMI population of the area, defined as those earning less than 80% of area median income. CDBG regulations permit certain regulatory flexibilities and better coordination of resources in these areas. Partnerships among local government, the private sector, community organizations and neighborhood residents are formed to collectively pursue innovative ways to "reinvest" in human and economic capital to empower low-income residents. Successful neighborhood revitalization strategies are those that bring together neighborhood stakeholders to forge partnerships that:

- Obtain commitments to neighborhood building
- Make neighborhoods attractive for investments, thereby creating a market for profit
- Generate neighborhood participation to ensure that the benefits of economic activity are reinvested in the neighborhood for long-term community development

- Support the use of neighborhood intermediary institutions to bridge the gaps between local government agencies, the business community, community groups, and residents
- Foster the growth of resident-based initiatives to identify and address their housing, economic, and human services needs.

Neighborhood Revitalization Strategy Guidelines

Benefits

The benefits are described in detail in amendments to the CDBG regulations at 24 CFR 570 published in the Federal Register on January 5, 1995, and updated in the Final Rule dated November 9, 1995:

1. **Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
2. **Aggregation of Housing Units:** Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low- and moderate-income national objective criterion, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
3. **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209 (b)(2)(v)(L) and (M)); and
4. **Public Service Cap Exemption:** Public services carried out pursuant to the strategy by a Community-Based Development Organization may be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)).

Requirements

CPD Notice 96-01 contains certain criteria directed to public agencies when applying for an NRSA designation. This application meets all expectations included in the Notice for both Southeast and West Evanston NRSA's, as stated below:

1. The NRSA must be submitted with the 5-Year Consolidated Plan, or it must be made an amendment to the existing Consolidated Plan;
2. Grantee must clearly identify the neighborhood's boundaries and the boundaries must be contiguous;
3. The designated area must be primarily residential and contain a percentage of low- to moderate-income residents equal to the grantee's "upper quartile percentage," as determined by the most recent decennial census;
4. The strategy must be developed in consultation with the areas' stakeholders, residents, owners/operators of businesses and financial institutions, non-profit organizations, and community groups that are in or serve the neighborhood;
5. An economic assessment of the area must be completed to examine (a) the current economic and neighborhood conditions, (b) opportunities for improvement, and (c) problems that are likely to be encountered within the area;
6. The implementation plan must promote the area's economic progress with a focus on activities that will create meaningful jobs for the unemployed and low- to moderate-income residents of the area;
7. The plan must promote activities for the substantial revitalization of the neighborhood;
8. The strategy must identify readily achievable performance benchmarks.

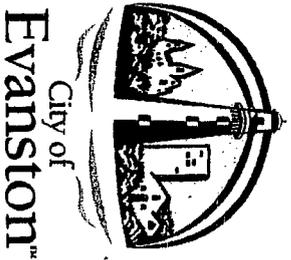
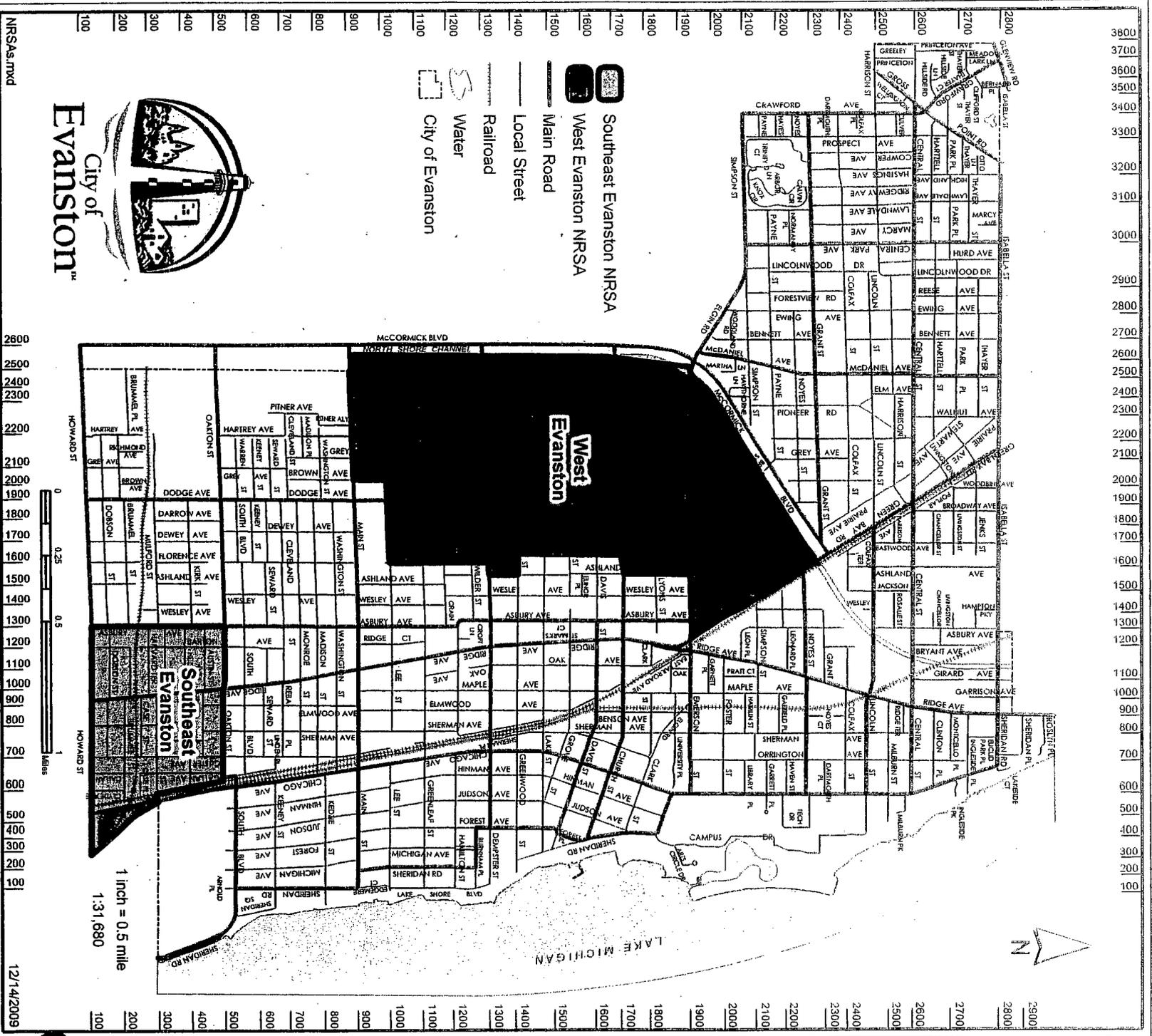
Strategy Development

The City of Evanston consults and considers state, regional, and local planning efforts when formulating its own planning policies and priorities. This strategy builds upon the outcomes of City Council-approved neighborhood plans to identify the revitalization activities functioning in accordance with HUD's NRSRA guidelines. These plans include:

- Southeast Evanston Comprehensive Neighborhood Plan
- Canal-Green Bay Road/Ridge Avenue-Church Street Study Area (Canal Report)
- West Evanston Master Plan

This report also draws upon the Dodge Avenue and Church Street Tax Financing District Redevelopment Plan and Project (West Evanston TIF) and the Howard and Ridge Redevelopment Plan and Project (Howard-Ridge TIF) when reporting on area economic conditions and opportunities in west and south Evanston. Moreover, review of citywide plans, including the Comprehensive Plan, approved in 2000, the Consolidated Plan for FY 2005-2009, and the city's Zoning Ordinance ensures that the NRSRA strategies are written in the spirit of larger community themes.

Neighborhood Revitalization Strategy Areas



City of
EvanstonTM

NRSAs.mxd

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12/14/2009

Planning Areas

The revitalization areas contain residential neighborhoods and neighborhood business districts that have been passed over by the unprecedented development of retail, office, and residential space in Evanston in the earlier part of the decade. Over that period, growth in the NRSAs was stagnant or only modest, despite targeted efforts by various interests. The Southeast NRSA includes an aging stock of multifamily structures that includes large courtyard buildings as well as three to six flats, in addition to a commercial strip (Howard Street) with a “hodgepodge” of businesses that do not serve the needs of local residents. The area is void of any sizeable parcels and any new development will likely be in the form of limited occupancy residential structures or infill commercial, retail, and/or office space confined to relatively small parcels. Much of the space available for new commercial development is found along Howard Street and zoned B-2 and B-3 (Business), and C-1 (Commercial).

The West Evanston NRSA has been described as a juxtaposition of seemingly incompatible land uses—heavy industry, transportation facilities, commercial strips, and residential units—which has contributed to high vacancy rates, general deterioration of area structures, and overall disinvestment in commercial and residential parcels. The West Evanston Planning Process currently underway seeks to improve area connectivity by eliminating physical boundaries (e.g., dead-end streets, abandoned railway right of way, etc.) and by better integrating land uses.

Description of Boundaries

Southeast Evanston NRSA: The NRSA boundaries follow those of census tract 8102, which is bounded by Oakton St. to the north, Howard St. to the south, Chicago Ave. and the city limit to the east, and Asbury Ave. to the west. From north to south the area ranges from approximately 500 north to 100 north and from east to west, 300 west to 1300 west.

West Evanston NRSA: The NRSA will include the contiguous census tracts 8092, 8096 (block groups 2 and 3 only), and 8097 (block groups 2 and 3 only). The boundaries of this area are the North Channel of the Chicago River to the north and west, Main St. to the south, Green Bay Rd. to the northeast, and Ashland Ave. to the east.

Land Use

Southeast Evanston NRSA: Map No. 2 shows the current land use for the Southeast NRSA. This area is 160 acres and includes a tax increment financing (TIF) district and a large proportion of moderate- to high-density residential housing, with 716 parcels and over 4 million square feet allocated for residential use. Over 58% of the total land area in this NRSA is residential, while public and institutional uses constitute 24% and 11% of total land area, respectively. Less than 6% of land is dedicated to commercial and industrial uses. Most of the neighborhood’s residential parcels west of Ridge Ave. are part of the Oakton Historic District, which was recently listed in the National Register of Historic Places. Land use in this area is less dense than the area east of Ridge, with more single family structures and few multi-unit dwellings. The area’s largest, and the city’s third largest employer, St. Francis Hospital, is located just east of Ridge Avenue in the heart of the NRSA.

West Evanston NRSA: Map No. 3 shows the current land use for the west side NRSA, which is four times larger than the southeast NRSA, less dense and more diverse in terms of its land use. Despite containing 2,600 residential-zoned parcels out of 3,000 total, it is currently 48.5% residential. The area includes three business corridors of significant interest to the city—Ashland/Simpson, Church/Dodge, and Green Bay Road—that have been identified as the foci of economic development in the area. TIF District No. 6 bisects the residential neighborhoods of west Evanston, stretching diagonally across the entire area north to south. The TIF contains most of the commercial- and industrial-zoned areas, which make up roughly 18% of all land use in the NRSA. The West Evanston Master Planning Process (WEMPP) reallocates and redesigns much of this land to better integrate industrial and commercial land uses with the residential neighborhoods that surround the TIF. The planned land uses in Sub-Areas 1, 2 and 3 of the WEMPP will significantly increase the percentage of area for residential use. Plans call for infill of higher density residential and mixed-use structures, replacing existing industrial and warehouse space. Also of interest, almost 33% of the area is designated for public land uses, including green space along the North Channel of the Chicago River and the vast stretch of land occupied by Evanston Township High School and associated facilities. Further, there are numerous parks, playgrounds, and recreational facilities in the area.

Contiguous Census Tracts

The borders of both revitalization areas are highlighted on Map Nos. 1 and 4, which show that the census tracts and block groups form contiguous borders for both the Southeast and West Evanston NRSA. Programs or projects will qualify for NRSA benefits if activities take place within, or serve the needs of, residents of the defined geographies.

Low- to Moderate-Income Analysis

An analysis of 2000 demographic information from the U.S. Census for the proposed NRSA indicates that both areas meet and exceed the low- to moderate-income requirements of HUD CPD Notice 96-01. The percentage of LMI residents within these areas is above the 50.7% upper quartile percentage for the City of Evanston; 52.34% of the population in the Southeast NRSA is LMI, while 55.67% of the population in the West NRSA also falls into that category. Map No. 4 displays the percent of LMI households by block group for both areas.

TABLE 1. SPECIFIED DEMOGRAPHIC CHARACTERISTICS

Category	City of Evanston	Southeast NSRA (CT 8102)	West NSRA					
			TOTAL West NSRA	CT 8092	BG 8096002	BG 8096003	BG 8097002	BG 8097003
Total Population	74,239	6,202	10,239	4,993	1,468	1,149	1,774	855
Sex								
Male	34,967	2,778	4,798	2,321	708	531	834	404
Female	39,272	3,424	5,441	2,672	760	618	940	451
Age Cohort								
19 and Under	19,306	1,945	3,379	1,785	416	347	564	267
20-44	31,602	2,640	3,724	1,682	702	378	696	266
45-64	15,317	1,220	2,038	996	225	249	358	210
65+	15,317	1,113	2,218	1,089	247	308	337	237
Median Age	32.5	31.5	32.3	30.6	30.6	37.7	32.8	37.1
Income								
Income	\$56,335	\$44,047	\$41,840	\$41,036	\$36,331	\$39,813	\$46,599	
Per Capita Income	\$33,645	\$21,719	\$18,262	\$16,885	\$17,606	\$21,161	\$19,654	\$20,641
Labor Force (Civilian 16+)								
Population	60,098	3,559	8,568	4,587	1,137	905	1,300	639
Force	41,086	2,285	5,940	3,359	648	634	839	460
Employed	38,220	2,093	5,440	3,064	570	603	807	396
Unemployed	2,859	192	500	295	78	31	32	64
Not in Labor Force	19,822	1,274	2,628	1,228	489	271	461	179
Poverty Level								
Total Families	15,963	1,535	2,397	1,125	347	291	426	208
Families at or below	823	137	301	172	45	48	26	10
Educational Attainment								
Population 25+	47,326	3,788	6,198	2,886	916	758	1,156	482
High School Degree	4,932	781	1,405	600	165	236	232	172
degree	7,136	769	1,593	711	192	230	309	151
Associate's Degree	1,665	113	340	192	38	38	48	24
Bachelor's Degree	13,804	851	864	360	181	75	198	50
Degree	15,707	756	514	183	194	34	72	31
Language								
Households	29,651	2,492	3,342	1,545	596	374	570	257
English Only	23,582	1,851	2,555	1,262	362	338	387	206
Spanish	1,754	285	364	107	66	47	117	27

Source: 2000 U.S. Census

Demographic Characteristics

Evanston is the largest and most racially diverse municipality among twenty nearby suburbs and arguably the most economically varied as well. An analysis of Evanston's demographic data identifies a wide range of economic levels in neighborhoods and block groups in and around the proposed revitalization areas. Economically integrated neighborhoods are an overarching goal pursued in this strategy.

Responsive to HUD requirements, the City has used demographic data from the 2000 U.S. Census, which are the most current that provide social and economic characteristics. Specifically, data were derived from summary files 1 (SF-1) and 3 (SF-3). SF-1 data are from the Census "long form," which were sent to a sample group of households, whereas SF-3 data includes basic demographic and housing characteristics from the Census "short form" that went to all households. A table of various demographic characteristics (Table No. 1) is found below; additional tables of demographic and socio-economic data specific to the revitalization areas are provided in the attached Appendix. City of Evanston and 1990 Census data are also provided for comparison.

Table No. 2, Population and Household Comparison, displays changing patterns of population and household size for the proposed NRSAs from 1990 to 2000. During that time, the city experienced a slight increase (1.37%) in population growth, while the number of households increased by over 6%. Accordingly, family and household sizes decreased in the City of Evanston.

Citywide data reveal that approximately 74,000 people reside in 30,000 housing units dispersed across eight square miles. The white only population numbers 48,429, or roughly 65% of the total population, while blacks, the largest minority group, number 16,704, or 23% of the total. Asian and Hispanic/Latino populations each make up roughly 6% of city residents. The Hispanic/Latino population was the fastest growing minority group from 1990 to 2000; it is presumed to be an even larger percent of the total population today. Notably both revitalization areas contain a higher percentage of Hispanic/Latino households than the city average.

Evanston's median household income is \$56,335 and its per capita income is \$33,645, both fairly consistent with nearby suburbs. The total number employed is 38,220, compared with 2,859 unemployed. Generally, the city has attracted a well-educated population; 13,804 residents hold Bachelor's Degrees and 15,707 have Graduate (or other professional) degrees.

Population Profile

The population of the Southeast Evanston NRSA and West Evanston NRSAs have increased from 1990 to 2000 at a rate greater than that of the City of Evanston, roughly 6% and 5%, respectively. These populations number 6,202 and 10,239. A shift has also occurred in the number of households in each area. Despite a growing population, the number of households in the Southeast NRSA decreased from 1990 to 2000, signifying an increase in average family and household sizes. In contrast, the number of households in the West NRSA increased 7% (similar to the City of Evanston) signifying a reduction in average area family and household sizes.

Race: Table No. 3, Racial Composition, in the Appendix provides a detailed breakdown of each area's racial make-up. The NRSAs have a similar racial composition. Both have higher minority populations than citywide averages. The Southeast NRSA has a population that is 50% black, 36% white, 10% Hispanic/Latino, and 3.3% Asian, compared to 71%, 15%, 12% and 2.3% in the West NRSA. There is significant racial disparity among census tracts and block groups within each NRSA. For example, block groups 1, 2, and 3 in census tract 8102 (Southeast NRSA) have populations over 67% black. Neighboring block groups 4, 5, and 6 are less than 39% black and over 44% white. There is less racial diversity in the West Evanston NRSA, especially in the northern half. The four block groups in census tract 8092 range between 80 and 85% black, while the southern half of this NRSA has larger white and Hispanic/Latino populations. Notably, census tract 8097 has one of the largest concentrations of Hispanic/Latino populations in the city, at 27%.

Sex and Age: The ratio of females to males in the City of Evanston is approximately 53% to 47%. In the Southeast NRSA the ratio is higher, at 55% female to 45% male. The West NRSA is fairly consistent with the city average. The median age for the NRSA populations are also consistent with the city median age of 32.5 years. However, block group 3 in census tract 8096 and block group 3 in census tract 8097 (West NRSA) have older populations, with median ages of 37.7% and 37.1%, respectively.

Additionally, 22% of the population in the West NRSA is over the age of 65, compared with 18% in the Southeast NRSA and 20% in the City of Evanston.

Educational Attainment: Over 90% of Evanston residents over the age 25 have at least a high school education, compared to 86% and 75% in the Southeast and West NRSA. 60% of Evanston residents possess Bachelor's degrees or higher, while 42% of residents 25 or older in the Southeast NRSA and only 22% of residents 25 or older in the West NRSA have equivalent degrees.

Socio-Economic Profile

An analysis of economic and housing condition data from the 2000 Census underscores the need for targeted strategies to address issues of housing affordability and joblessness, as well as substandard housing in the revitalization areas.

Income and Labor Force: The median household and per capita incomes in the Southeast and West NRSA are significantly lower than citywide figures of \$56,335 and \$33,645. They are \$44,047 and \$21,719 in the Southeast NRSA, and \$41,840 and \$18,262 in the West NRSA. The highest concentration of LMI residents reside in block groups 2 (76.8%) and 3 (62.2%) of census tract 8102 in the Southeast NRSA, and block group 2 of census tract 8096 (63.4%), and block group 2 of census tract 8092 (60.6%) in the West NRSA. The unemployment rate within each NRSA is fairly equal, at about 5.5% of the population 16 and over. The city's overall unemployment rate was about 4.75% in 2000. More recent citywide employment data from the Bureau of Labor Statistics (BLS) shows that the unemployment rate for the City of Evanston was 7.2% for the month of August, 2009 vs. 4.8% in 2008.

Poverty: A disproportionate number of families living in southeast and west Evanston have incomes at or below the poverty line. In southeast Evanston, 137 families, 9% of all area families, fall into this category. In west Evanston, the figure is higher, at 301 families, almost 13% of all area families. Citywide the poverty rate is only 5%.

Housing: Table No. 4, Specified Housing Characteristics, in the Appendix describes the housing stock for each NRSA based on 2000 Census data. Equivalent City of Evanston data is also provided for comparison. The noticeable difference is the relatively low percentage of owner-occupied units, 44% in the Southeast NRSA and 54% in the West NRSA. Not surprisingly, these areas have a much higher percentage of multi-family structures than single family. Table No. 5, Housing Structures, provides a breakdown of units per structure. There are only 302 single family dwellings in southeast Evanston compared with 2,338 attached units. The West NRSA features a more evenly split share of single-family and multi-family structures, but the number of single-family structures has decreased over time as frame single-family buildings have been converted to two- and three-unit structures. Section 5, Neighborhood Assessment, details these changing housing characteristics.

Another trend is the disparity in median home prices and median gross rents between the revitalization areas and citywide norms. The median unit value citywide is \$290,800, compared with only \$137,960 in the Southeast and \$164,195 in West Evanston NRSA. Rents are also 10 to 20% lower in these areas. Although lower values and rents can be attributed in part to the disproportionate number of multi-family structures in the revitalization areas, land values are also significantly lower. The number of residential vacancies is also higher than city norms, at over 5% of all housing units in the revitalization areas, compared with less than 4% citywide.

Planning Process

Consultation for the Southeast Evanston NRSA and the West Evanston NSRA includes several neighborhood planning efforts. In addition, this report and application to HUD is subject to community review as part of the 2010-2014 Consolidated Planning process, and includes many elements of that larger plan.

Since 1995 the city has worked with community members on neighborhood planning initiatives in south and west Evanston to address and identify specific neighborhood issues. In both communities, the city undertook citizen-focused efforts aimed at bringing neighborhood revitalization and economic recovery to these areas of Evanston that have historically experienced disinvestment. The culmination of each process is a neighborhood plan that lists specific goals, objectives, and actions to rectify issues or concerns.

Activities proposed for the NRSA will be implemented in accordance with the revitalization goals in the south and west Evanston neighborhood plans, as these planning areas are nearly co-terminus with the boundaries of the proposed NRSA and

have been identified as areas of greatest need. The adopted neighborhood plans that describe the unique needs and strategic goals for south and west Evanston are: Southeast Evanston Comprehensive Plan (SECP), West Evanston Master Plan (WEMP), and Canal-Green Bay Road/Ridge Avenue-Church Street Study Area (Canal Report). The SECP is 100% inclusive of the Southeast Evanston NRSA, while the WEMP and the Canal Report cover significant portions of the West Evanston NRSA. The public outreach element of each neighborhood planning process is described below.

Southeast Evanston Comprehensive Plan: Community and neighborhood planning activities were undertaken in southeast Evanston with the objective of stabilizing residential areas and strengthening the commercial corridor (Howard Street Business District), which has been plagued by disinvestment. In 1995, the city initiated a neighborhood planning process, with several large open invitation meetings to identify residents' concerns and visions for the future. A citizen planning committee (CPC) comprising representatives from Clyde-Callan Neighbors, Brummel Park Neighbors, Elks Park Neighbors, and Progressive Evanston Neighbors was formed to consider stakeholder recommendations. The city then formed a planning team (IPT) comprised of staff from the City's Manager's Office, Community Development Department, Public Works, Health and Human Services Department, Human Relations Commission, and Recreation Department. After months of research, discussion, and consensus building, the CPC and the IPT developed a draft plan and community stakeholders were given the opportunity to provide additional input. The outcome of this process was the Southeast Evanston Comprehensive Plan, adopted by City Council in October 1996, which identifies and prioritizes the neighborhood's community development issues, and provides recommended actions to address them. The issues identified in the process were housing, economic development, public safety and security, public works, and public recreation.

Canal-Green Bay Road/Ridge Avenue-Church Street Study Area: The Canal report presents the findings of three years of community discussions about west Evanston neighborhood issues and priorities. The community's concerns ranged from land use, zoning, infrastructure, and economic development to "quality of life" issues, including public safety, community cohesion and youth needs. The final report identified 21 goals and 119 action recommendations. Since the report's adoption in 2005, 10 of its goals and 37 of its 119 recommended actions have been implemented. Specific recommendations in the Canal Report included exploring the creation of a TIF district to address economic stagnation and disinvestment in the area and revisiting the industrial zoning and land use designations of the Mayfair Railroad right-of-way and adjacent industrial properties, most of which were deteriorated and/or abandoned.

West Evanston Master Plan: The WEMP is a product of a community planning and urban design process that addressed disinvestment and blight within an ageing industrial area and an adjacent abandoned railroad right-of-way in west Evanston. This report grew out of a robust community process consisting of a series of stakeholder conversations and six community meetings. The process began with a "key person interview" and focus group discussions with residents, community organizations, major property owners, developers, local businesses, social service providers, ward aldermen and city staff. During the community meetings, participants were surveyed about needed businesses, administered a visual preference survey, and led through a design charette to develop the physical elements of the plan.

Neighborhood Assessment

Residents in southeast and west Evanston take pride in many attributes of their communities, despite the presence of recognizable inadequacies including disproportionate levels of crime, vacant and deteriorating structures, and limited business activity. Residents have access to high quality schools, public transportation and expanses of open space, and live in close proximity to the lakefront, Northwestern University and downtown Chicago. Residents also share a sense of cultural and ethnic pride.

Over the years, residents in both sub-planning areas have reached consensus on key problems that pose a threat to neighborhood growth and stability and potential opportunities to reshape business districts and improve residential cohesiveness. Actions and improvements in public safety, housing, economic development, streets and transportation, and public infrastructure have followed concerted efforts of community stakeholders to effectively address problem areas by acting on opportunities and capitalizing on neighborhood attributes.

Despite this progress, the recent economic turmoil threatens the safety and stability of these areas and threatens the hard fought stakeholder gains. A recent analysis of economic and neighborhood conditions highlights, among other issues, the need for a

strategy to counter a wave of foreclosed, vacant and deteriorating residential and commercial properties in both southeast and west Evanston.

Assessment of Economic and Neighborhood Conditions

The business environment, including large enterprises and small businesses, as well as the involvement of neighborhood residents in these institutions, plays an important role when drafting strategies for neighborhood improvement. An Evanston Chamber of Commerce study conducted in 2005 revealed there are an increasing number of service-related employment opportunities compared with those in heavy industry sectors. This trend has negative implications for the residents of the NRSAs, who are generally less educated and rely on manufacturing jobs. Despite a wide range of businesses in Evanston, the report also finds that sixteen employers provide 42% of Evanston's jobs; a majority of these positions are in "white-collar" service industries, including Education, Health and Social Services (33% of all jobs), and Professional, Scientific, Management, Administrative, and Waste Management Services (18% of all jobs). Less than 10% of jobs are in traditionally high paying "blue-collar" sectors, such as Manufacturing, Construction, and Wholesale Trade.

The report also states that the city's largest employers are Northwestern University, Evanston Northwestern Healthcare & Evanston Hospital, St. Francis Hospital, the City of Evanston, Evanston School District 65, Evanston Township High School, Presbyterian Homes, and Rotary International. Over the last two decades, the city has lost large employers, including Bell and Howell, Aparacor, Shure, Inc., and Rustoleum, which accounted for a large number of the city's manufacturing positions and provided high paying jobs for residents of Evanston's working class neighborhoods. A 2006 real estate market analysis prepared for the WEMPP found that industrial uses are leaving North Cook County, as well as Evanston.

Today, there are few large employers within the revitalization areas, although the areas are home to an array of small retail and commercial enterprises. In southeast Evanston, the Howard Street Business District is home to fast-food chain restaurants, auto repair shops, laundromats, specialty shops, and several strip malls. West Evanston features a more diverse array of businesses, community services, and destinations that include graphic design firms and advertising agencies in addition to several manufacturers, plumbing and electrical contractors, etc.

In recent months, adverse economic conditions have caused an increasing number of small businesses to close. Consequently, several commercial buildings are now vacant on Howard St. and in the Ashland/Simpson, Church/Dodge, and Green Bay Road business corridors. According to policymap.com U.S. Postal Service (USPS) data, from the second Quarter 2008 to the second Quarter 2009, the percent of vacant business units has increased throughout Evanston, most notably in parts of west Evanston. Census tracts 8096 and 8097 in west Evanston, previously classified as having a moderate number of vacancies, are now classified as having some of the highest percentage of business vacancies in the city, with over 14% of all business units vacant. The area north of Church Street in the West Evanston NRSA also falls into that category, while the Southeast Evanston NRSA is experiencing vacancy rates of between 9 and 14%.

The process of finding new tenants for vacant storefronts and commercial buildings is increasingly challenging. On average, commercial properties in the revitalization areas remain vacant for over 800 days, based on USPS data. This is an increase of 33% from last year, when a commercial property would remain vacant for about 600 days—still well over a year-and-a-half.

The shortage of area services has obvious negative implications, including lower gross rents, which limits landlord investment in buildings, and an upswing in unemployment rates as additional businesses fail. Further, area residents are unable to conveniently access needed goods and services. Likewise, employment opportunities are located elsewhere and often difficult to access. The lack of economically productive and competitive businesses has both direct and indirect effects that affect neighborhood prosperity.

Housing: Affordability, the condition of area housing stock and its impact on neighborhood image and quality of life were essential considerations during the plan's strategy development. Housing goals address issues of safety and well-being in addition to affordability, accessibility, and the negative perceptions resulting from poor physical condition of area housing stock. Addressing vacancies by rehabilitating housing while creating more affordable and accessible housing options for larger families and the disabled are priorities, but will require significant public and private resources.

In the revitalization areas, especially in West Evanston, there are a number of vacant properties that are boarded and deteriorating. In addition to being potentially dangerous, these properties have substantial negative impacts on the

neighborhood. Such properties reduce property values and become magnets for crime, require additional city services and are especially abundant in areas with a concentration of minorities.

In recent months the number of vacant properties has grown, due in part to expanding mortgage foreclosures and poor economic conditions. The growing number of foreclosures has led to a rise in the number of vacant buildings, as lenders struggle with an increasing inventory of Real Estate Owned (REO) properties. According to an April 21, 2008 article in Crain's Chicago Business, foreclosures in Evanston rose from 125 in 2004 to 204 in 2007, a 63% increase. Moreover, the Woodstock Institute pegs the number of properties that were subject to foreclosure filings in 2008 at 267. That figure jumped to 149 in the first quarter of 2009. Although the peak of foreclosure activity resulting from predatory mortgages may have past, the city anticipates that an altogether reduction in the rate of foreclosures will be gradual, assuming economic conditions improve, and not drastically subside without intervention.

In the Southeast NRSA, the number of properties in pre-foreclosure rose from 16 in 2007 to 221 during the first ten months of 2009, according to Illinois Foreclosure Listing Service. In the West NRSA, the equivalent figures are 28 and 72. The number of REO properties has also risen significantly over the last three years in these areas. There were 10 REO properties in 2007 in the Southeast NRSA, compared to 24 through the first ten months of 2009. Similarly, there were 27 REO properties in the West NRSA in 2007, compared to 51 in 2008 and 39 so far in 2009.

According to policymap.com, census tract 8092 (in west Evanston) has experienced the highest percentage of foreclosure starts in the entire city over the last two years. Data from policymap.com, which derives much of its information from HUD-approved sources, including the Bureau of the Census, indicate that foreclosure complaints have been initiated on 18.75% of all mortgages in this tract, and as of March, 2009, over 11% of the residential units in tract 8092 were vacant—the highest percentage of any area in the city. The City of Evanston also maintains a list of buildings that have been vacant for a period of time and/or are potential problems in order to help reduce associated issues. Currently 124 buildings are being monitored by city staff, 70 of which are located in tract 8092.

Other parts of west Evanston, specifically blocks 2 and 3 of census tracts 8096 and 8097, are more stable than tracts 8092 and 8102 (Southeast NRSA), but both are showing signs of increased instability. In tract 8096, a high poverty rate of 18.3%, high housing cost burden for owner-occupied (19.83%) and renter-occupied (24.72%) households, and a relatively high foreclosure rate of 12.67% are combining to create destabilized market conditions that approach those in tract 8092. While the median income of residents in tract 8096 is low, at \$43,961, the median owner-occupied house value is much higher than the other census tracts targeted, which brings up the question of affordability.

Blocks 2 and 3 of tract 8096 have some of the highest rates of homeowners that are burdened by housing costs, at well over 30%, according to policymap.com. Over 30% of residents in census tracts 8092 and 8102 are also burdened by housing costs.

Census tract 8097 appears to be more stable than the other three tracts. However, there is growing concern that destabilization is accelerating in this area of west Evanston. Although it has a higher median income of \$54,286 and a relatively low poverty rate of 6.48%, tract 8097 is being affected by the continued increase in unemployment. With a higher than average rate of owner-occupied households that are housing cost burdened (9.97%), blighting influences are evident in a series of clusters of foreclosed properties and REOs in this tract that, if unaddressed, could create a ripple of destabilization through the census tract.

The residential condominium boom of the last eight years has impacted all areas of Evanston through property appreciation, but tract 8102 (Southeast NRSA) has been more directly affected. The city has seen 38 new multi-unit residential developments built or under construction since 2000, creating over 2,300 new ownership units and about 400 new rental units. The new developments helped fuel increased interest in the new condominium supply. Of the 60 condominium conversion projects affecting over 800 units in Evanston since 2000, 61% were located in tract 8102, where over 500 rental units were converted to for-sale condominium units.

At the start of the condominium boom, many of the converted buildings were problem properties where owners did not properly screen tenants, make timely repairs, or manage tenant problems. Building improvements and the change to owner-occupancy brought stability and increased resident involvement to the neighborhood. Condominium conversions in tract 8102 provided opportunities for many LMI renter households to become home-owners for the first time.

When the housing market started to weaken, both new buyers and developers felt the brunt of the downturn. Owners who wanted to sell or refinance their units because of high mortgage payments found few buyers due to a glut of condominium units on the market and lower market values, which could find them owing more than the value of the units. MLS data from June, 2009 showed 357 active condominium listings in Evanston, with 75 in south Evanston. Only four condominiums sold in south Evanston in the first half of 2009, with an average marketing time of 119 days.

Units went unsold as changes in the mortgage industry made it harder for buyers to qualify for mortgage financing, and economic predictions or individual job losses kept potential buyers from investing in housing. Unsold units created shared problems for condominium owners who did not anticipate long-term carrying costs and who had to deal with unoccupied units in their building. Developers of troubled condo conversions went into foreclosure, sometimes with half or fewer of their units sold.

The destabilizing effects of the over-supply of condominium units in southeast Evanston and the increasing number of vacant, foreclosed properties in West Evanston negatively impact area business activity, pose safety risks, and require a disproportionate amount of city services.

Opportunities for Economic Development Improvement

Business Climate: The city has the ability to provide certain incentives to offset the financial burdens (high county taxes, etc.) on businesses and encourage start-up enterprises in the revitalization areas.

West Evanston Master Plan: The West Evanston Master Planning Process has been recognized as an award-winning plan to replace sluggish industrial and manufacturing areas with new residential and commercial units. It offers tremendous opportunity to stabilize West Evanston through new residential and mixed-use development. A second phase of master planning, scheduled to begin in 2010, will focus on preserving and expanding local employment and attracting new commercial and industrial businesses in Sub-Areas 4 and 5 of the West Evanston TIF.

Employment Trends: The implementation of new job training programs will offer area residents access to employment opportunities in growing business sectors including childcare, green building, and health care.

Business Development: Many of the neighborhood business corridors, especially Howard Street, lack businesses that provide needed goods and services to local residents. Enterprises that serve local residents will benefit from an expanding customer base.

Vacant Retail Space: As discussed above, the demand for retail space is soft, even along well-traveled thoroughfares, including Howard Street. The large amount of available space ultimately drags down leasing prices, which lowers the financial threshold for opening a new business.

Problems Likely to be Encountered

Several interrelated problems threaten to limit the economic empowerment of low- to moderate-income residents in southeast and west Evanston. In addition, a long-standing negative perception of these areas overshadows the many real improvements instituted through neighborhood plans. Developers can be reluctant to act on the opportunity areas cited above, instead focusing on the neighborhoods' key challenges, which include:

- 1. Lack of Developable Land in Southeast Evanston:** Few large commercial and residential development sites remain in the neighborhood's business and residential districts. Development is further limited in the Oakton National Historic Register district.
- 2. Safety:** Evanston Police Department crime data for 2008 and 2009 indicate that a disproportionate number of major crimes occur within revitalization area neighborhoods.
- 3. Aging Housing Stock:** Citywide, the median year in which residential structures were built is 1943, which is slightly older than the median in the NRSAs. However, the revitalization areas include many properties built in the 1950s and 1960s that require significant rehabilitation.

4. **Lack of Employment Opportunities:** A large number of residents have significant skill deficits and face barriers to employment. Only 10% of Evanston residents are employed in Manufacturing, Construction and Wholesale Trade sectors that traditionally provide well-paying positions yet require less formal education. Because NRSA residents are generally less educated, more jobs in these sectors are needed, as well as more training and education opportunities.
5. **Abandoned Properties:** The wave of foreclosures in recent months has left many single family homes in west Evanston and condominiums in southeast Evanston vacant, causing a number of issues including threats to safety and depressed real estate values.
6. **Lack of Affordable Housing:** In recent years an inflation of land values in the revitalization areas increased the cost to own and rent in southeast and west Evanston as well as in other parts of the city. Although values remain significantly less than citywide averages, they reflect the overall higher housing costs in Evanston relative to other parts of Cook County and metropolitan Chicago. Factors include high residential property taxes imposed by Cook County and influenced by the lack of a large commercial/industrial tax base. Rising utilities and predatory lending have resulted in increasingly unaffordable housing costs for many low-income homeowners.
7. **High Cost of Doing Business:** High taxes are a major cause of business relocations and discourage regional and big box merchants from locating in Evanston. Commercial properties are assessed at twice the rate of residential properties in Cook County, making it more expensive for businesses to operate in Evanston. This makes attracting new enterprises to areas identified for redevelopment in west Evanston and to a lesser extent in southeast Evanston challenging.
8. **Individualized strategies:** City business districts are inherently unique and geographically separate and may require separate strategies.

Strategic Plan

Basis for Priorities

The priorities and strategies for the revitalization areas are based on public input as described in the community assessments. While a handful of the objectives cited below are specific to either the Southeast or the West Evanston NRSA, a majority of the objectives apply to both NRSA's. The 2010-2014 Consolidated Plan has identified priority needs based on the community development needs of the city and focused on its low- and moderate-income residents. A comparison of that plan with the NRSA's finds that many of the citywide issues parallel those present in the revitalization areas. However, the intensity of the needs and the urgency to overcome them are more severe in southeast and west Evanston. Therefore, a proportionately greater amount of CDBG funds will be used to implement programs, projects, and services for the benefit of the low- to moderate-income residents in the Southeast and West Evanston NRSA's.

The goals and objectives below are designed to address the community development needs of the NRSA's. However, the specific programs and projects that will best accomplish those goals will change based on changing economic and other circumstances. Therefore, annual objectives for the NRSA's will be developed as a part of the Annual Action Plan for each program year following approval, with corresponding strategies to achieve the benchmarks described below.

Taking into account the current needs of the area, the strategic plan must empower the LMI residents of the NRSA communities by (1) providing decent affordable housing, (2) fostering a suitable living environment, and (3) expanding economic opportunities. The city must work to expand the reach of social services and encourage non-profits and neighborhood groups to explore ways to do the same. As in the Consolidated Plan, housing is the highest priority for the revitalization areas. Specifically, stemming foreclosures and returning vacant properties to productive use are essential to stabilizing the housing market. Increasing the number of affordable rental units, especially for larger families, and maintaining existing units are also priority housing objectives.

Maintaining a suitable living environment is the city's second priority. Currently, non-profit groups and city divisions provide a number of important social and public services that improve the quality of life for residents. Expanding affordable childcare,

Improving area safety and appearance, and continuing to fund infrastructure and facility upgrades are both near- and long-term priorities.

Economic development is another high priority. CDBG funds are currently used to supplement and extend economic development efforts in the target area through the Façade Improvement Program and by providing technical assistance to micro-enterprises and small businesses. In addition, expanding employment training in fields including childcare, green building, and health care sectors; expanding educational opportunities including ESL, computer literacy and GEDs; and continuing to support development of business associations in the neighborhood business districts will ultimately strengthen both areas.

Plan Elements

Strategy 1 – Decent Housing

DH-1 – Availability/Accessibility: Develop additional units for underserved groups

- Increase the number of affordable rental units, especially those accommodating larger families (5+ members)
- Support programs and projects that modify units to accommodate the needs of the disabled and allow seniors to age in place
- Convert abandoned and foreclosed properties into new affordable units

DH-2 – Affordability: Support and expand programs and projects that maintain and increase affordable units

- Provide loans and grants that support new homeownership for low- to moderate-income households
- Encourage rehabilitation projects, especially those that increase energy efficiency and utilize other green principles
- Support home sharing programs that increase affordable housing options through utilization of excess capacity in existing homes
- Expand existing and explore new rental assistance programs for low-income households

DH-3 – Sustainability: Ensure long-term housing market stabilization

- Maintain property standards and enforce building codes
- Stabilize condominium associations with primarily low- to moderate-income unit owners, especially in the Southeast NRSA
- Reduce the number of vacant condominium units in the Southeast NRSA

Strategy 2 – Suitable Living Environment

SL-1 – Availability/Accessibility: Address unmet needs that enhance living conditions for underserved groups

- Support and expand affordable childcare services, including home daycare, that provide needed options, including non-traditional hours and infant care
- Improve accessibility in public facilities in accordance with the Americans with Disabilities Act (ADA)
- Support programs that enable independent living for seniors and persons with disabilities

SL-2 – Affordability: Upgrade infrastructure and facilities

- Fund special assessment assistance programs
- Encourage rehabilitation that incorporates green principles

SL-3 – Sustainability: Improve community appearance and livability

- Support graffiti removal efforts
- Engage neighborhood groups and support their initiatives to improve their communities
- Improve safety through targeted strategies that implement Crime Prevention Through Environmental Design (CPTED) principles, including increased lighting
- Improve streets, alleys, sidewalks and parks
- Establish temporary uses for vacant residential and commercial parcels, such as community gardens, that are beneficial to the public
- Improve public facilities

- › Reinforce and support collaborative prevention/proactive programs between residents and the police

Strategy 3 – Economic Opportunity

EO-1 – Availability/Accessibility: Support workforce development and asset building opportunities

- › Develop employment training and employment opportunities in childcare, green building and health care sectors
- › Expand adult educational opportunities, such as ESL, computer literacy and general education
- › Support and expand programs that provide technical assistance to businesses and provide entrepreneurial training
- › Provide access to capital for businesses, especially through grant and loan programs

EO-2 – Affordability: Support projects that effectively leverage federal resources with private

- › Provide funding and technical assistance to improve energy efficiency of retail and commercial buildings

EO-3 – Sustainability: Improve area business districts, including Howard Street, Ashland/Simpson, Church/Dodge and Green Bay Road Corridors

- Improve the appearance of area business districts
- Decrease the percentage of vacant storefronts and other retail space
- Improve parking and pedestrian access in business districts
- Provide funding for rehabilitation projects, such as the Neighborhood Façade Improvement Program, that enhance existing businesses or encourage location of new businesses

Performance Measurements

Southeast Evanston NRSA

- Weatherize fifteen (15) housing units
- Provide enhanced code enforcement for four hundred and fifty (450) rental units annually
- Return seven (7) real-estate-owned (REO) properties back to productive use
- Support improvements to three (3) retail facades
- Provide technical assistance to stabilize three (3) condominium associations
- Locate two (2) businesses in newly vacant or recently developed space

West Evanston NRSA

- Weatherize fifteen (15) housing units
- Provide enhanced code enforcement for four hundred and seventy five (475) rental units annually
- Return ten (10) real-estate-owned (REO) properties back to productive use
- Support improvements to three (3) retail facades
- Develop seven (7) housing units for large (5+ members) low- to moderate-income families
- Improve lighting in four (4) Safer Area Neighborhood Project (SNAP) areas
- Provide technical support or entrepreneurial training to ten (10) businesses/entities annually
- Create five (5) jobs
- Support job training/social enterprises that provide transitional employment for ten (10) persons annually

● NSRA APPENDIX

Map 2: Southeast Evanston NRSA Existing Land Uses

Map 3: West Evanston NRS Existing land Uses

Map 4: NRSA Block Groups

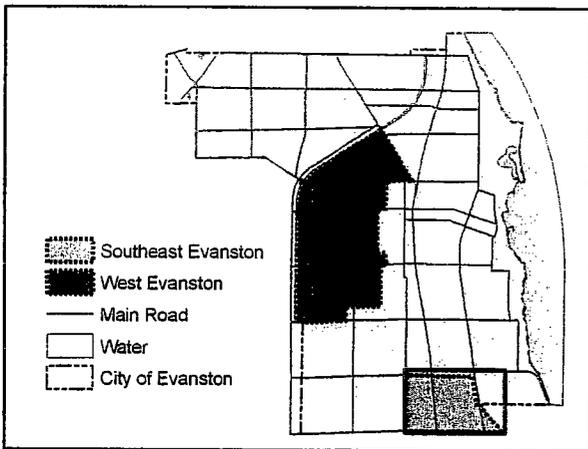
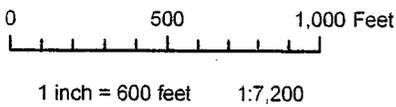
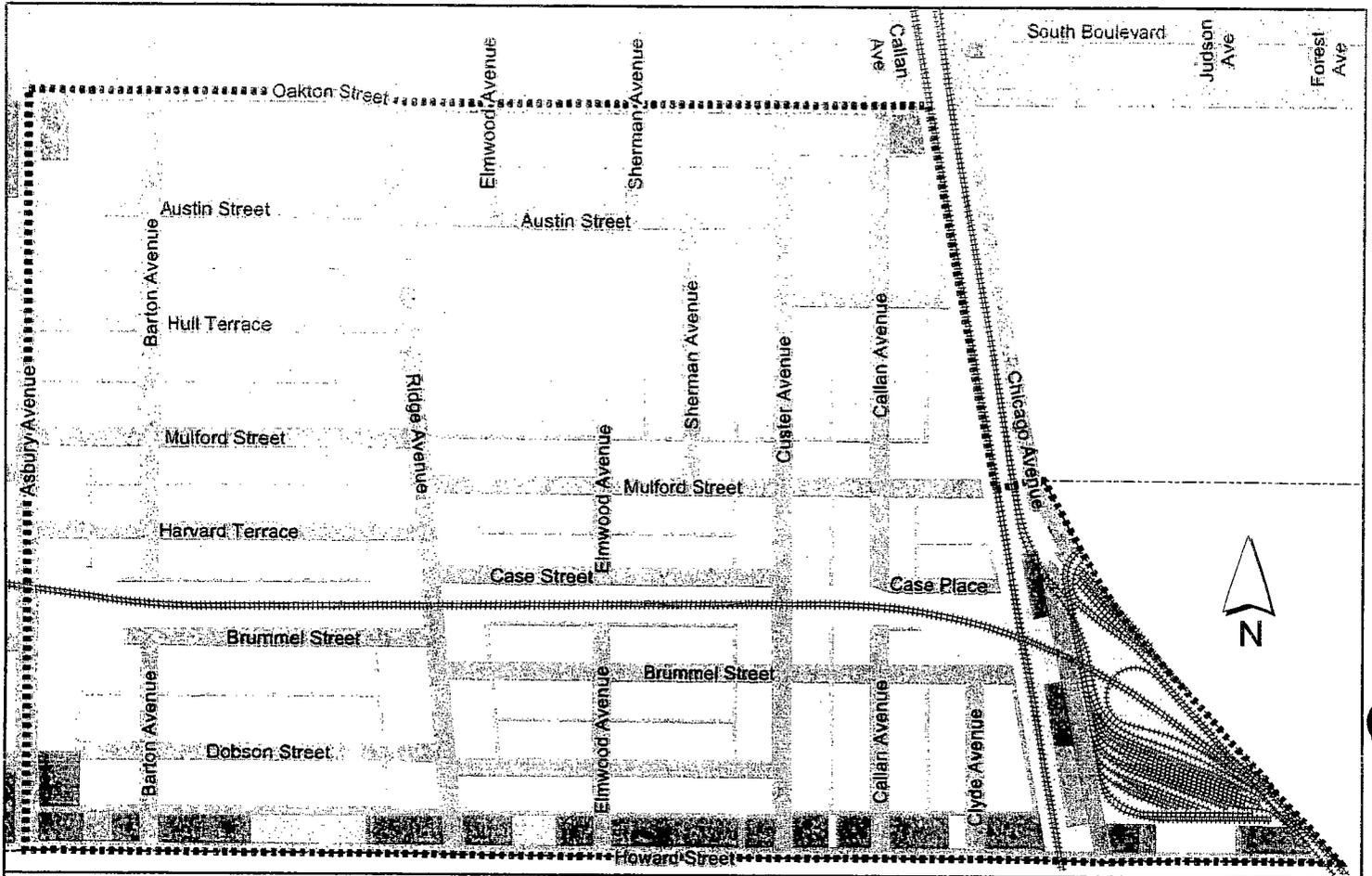
Table 2: Population and Household Comparison

Table 3: Racial Composition

Table 4: Specified Housing Characteristics

Table 5: Housing Structures

Southeast Evanston Neighborhood Revitalization Strategy Area with Existing Land Uses



Land Uses

-  Cemetery
-  Commercial
-  Industrial / Warehouse
-  Institutional
-  Mixed Use
-  Public
-  Residential
-  Vacant

 NRSA Boundary

 Railroad

 City of Evanston

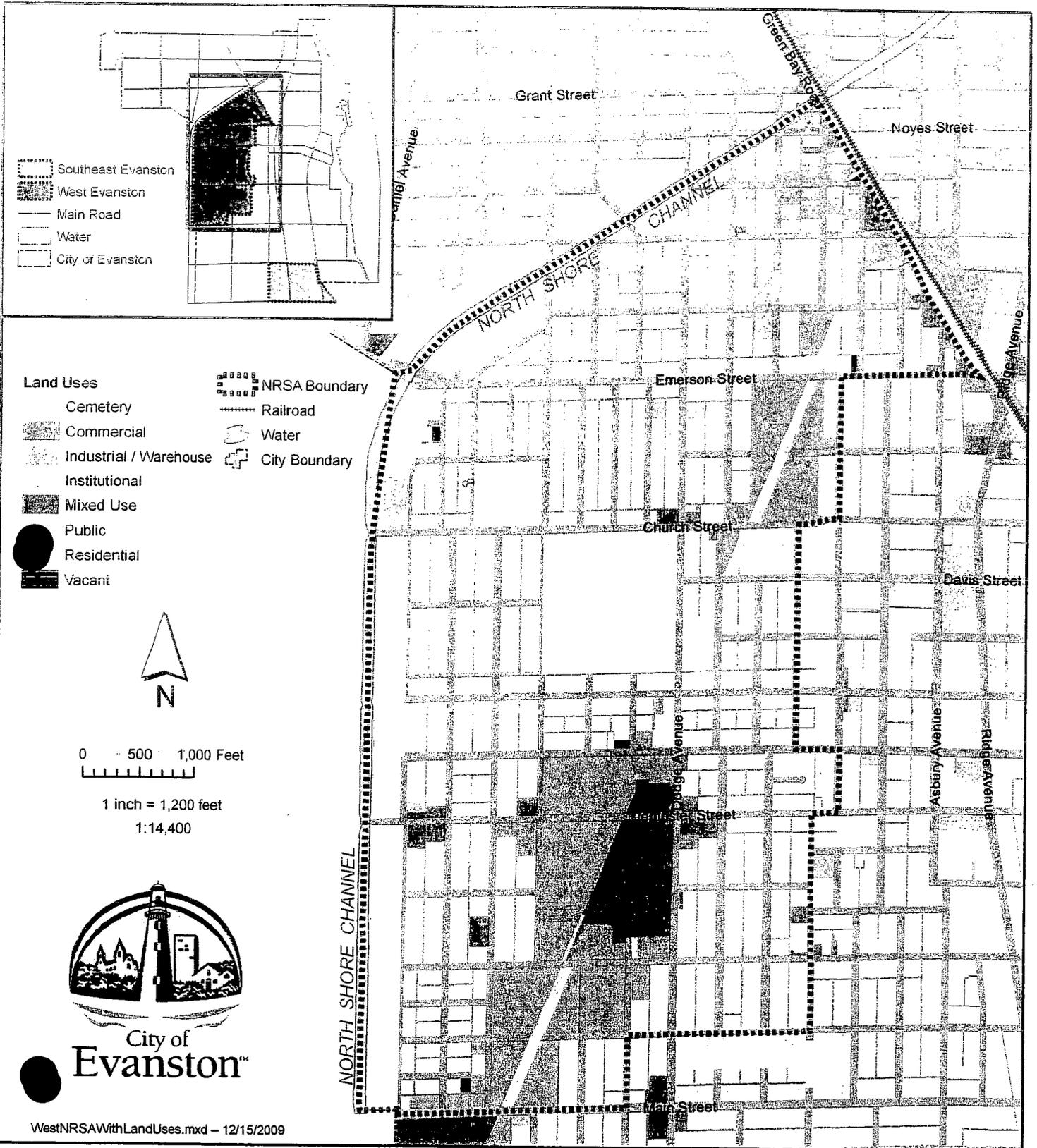


City of
Evanston™

SoutheastNRSAWithLandUses.mxd - 12/14/2009

This map is provided "as is" without warranties of any kind. See www.cityofevanston.org/mapdisclaimers.html for more information.

West Evanston Neighborhood Revitalization Strategy Area with Existing Land Uses



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TABLE 2. POPULATION AND HOUSEHOLDS COMPARISON

Place	Population		% Change (1990-2000)	Households		% Change (1990-2000)
	1990	2000		1990	2000	
City of Evanston	73,233	74,239	1.37%	27,954	29,651	6.07%
Southeast NSRA	5,838	6,202	6.24%	2,561	2,492	-2.69%
BG 8102001	1,031	1,097	6.40%	434	413	-4.84%
BG 8102002	949	982	3.48%	375	312	-16.80%
BG 8102003	951	1,101	15.77%	409	405	-0.98%
BG 8102004	1,447	1,443	-0.28%	660	662	0.30%
BG 8102005	652	663	1.69%	319	321	0.63%
BG 8102006	808	916	13.37%	364	379	4.12%
West NSRA	9,773	10,239	4.77%	3,112	3,342	7.39%
BG 8092001	1,123	1,213	8.01%	359	371	3.34%
BG 8092002	1,479	1,398	-5.48%	465	467	0.43%
BG 8092003	1,303	1,404	7.75%	412	392	-4.85%
BG 8092004	860	978	13.72%	273	315	15.38%
BG 8096002	1,273	1,468	15.32%	421	596	41.57%
BG 8096003	1,182	1,149	-2.79%	367	374	1.91%
BG 8097002	1,718	1,774	3.26%	554	570	2.89%
BG 8097003	835	855	2.40%	261	257	-1.53%

Source: 1990, 2000 U.S. Census

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Source: 1990, 2000 U.S. Census

TABLE 3. RACIAL COMPOSITION

Place	Total Population	White		Black		Native American		Asian		Native Hawaiian or Other Pacific Islander		Two or more races		Other		Hispanic	
		Total	% of Pop.	Total	% of Pop.	Total	% of Pop.	Total	% of Pop.	Total	% of Pop.	Total	% of Pop.	Total	% of Pop.	Total	% of Pop.
City of Evanston	74,239	48,429	65.23%	16,704	22.50%	140	0.19%	4,524	6.09%	64	0.09%	2,262	3.05%	2,116	2.85%	4,539	6.11%
Southeast NSRA	6,202	2,206	35.57%	3,122	50.34%	34	0.55%	202	3.28%	3	0.05%	237	3.82%	398	6.42%	639	10.30%
BG 8102001	1,097	242	22.06%	757	69.01%	10	0.91%	15	1.37%	-	0.00%	41	3.74%	32	2.92%	82	7.46%
BG 8102002	982	125	12.73%	703	71.59%	3	0.31%	12	1.22%	-	0.00%	39	3.97%	100	10.18%	165	16.80%
BG 8102003	1,101	206	18.71%	744	67.57%	13	1.18%	21	1.91%	2	0.18%	45	4.08%	70	6.36%	121	10.99%
BG 8102004	1,443	643	44.56%	562	38.95%	8	0.55%	79	5.47%	-	0.00%	64	4.44%	87	6.03%	134	9.29%
BG 8102005	663	482	72.70%	96	14.48%	-	0.00%	45	6.79%	1	0.15%	25	3.77%	14	2.11%	21	3.17%
BG 8102006	916	508	55.46%	260	28.39%	-	0.00%	30	3.28%	-	0.00%	23	2.51%	95	10.37%	116	12.66%
West NSRA	10,239	1,581	15.44%	7,248	70.79%	21	0.21%	236	2.30%	5	0.05%	503	4.91%	645	6.30%	1,226	11.97%
BG 8092001	1,213	72	5.94%	1,020	84.09%	2	0.16%	6	0.49%	-	0.00%	46	3.79%	67	5.53%	124	10.22%
BG 8092002	1,208	147	10.52%	1,122	80.36%	2	0.14%	21	1.50%	2	0.14%	67	4.90%	37	2.60%	92	6.58%
BG 8092003	1,404	76	5.41%	1,155	82.26%	2	0.14%	7	0.50%	1	0.07%	85	6.05%	78	5.56%	121	8.61%
BG 8092004	970	101	10.33%	835	85.36%	3	0.31%	2	0.20%	-	0.00%	22	2.27%	15	1.55%	36	3.71%
BG 8096002	1,468	395	26.91%	749	51.02%	1	0.07%	133	9.06%	2	0.14%	96	6.54%	92	6.27%	195	13.28%
BG 8096003	1,149	74	6.44%	955	83.12%	0	0.00%	18	1.57%	-	0.00%	59	5.13%	35	3.04%	88	7.66%
BG 8097002	1,774	599	33.77%	775	43.69%	3	0.17%	38	2.14%	-	0.00%	81	4.57%	278	15.67%	477	26.94%
BG 8097003	855	117	13.68%	637	74.50%	-	0.00%	11	1.29%	-	0.00%	47	5.50%	43	5.03%	93	10.88%

Source: 2000 U.S. Census

TABLE 5. HOUSING STRUCTURES

Place	Single Family	Multifamily					Total
		2	3 or 4	5 to 9	10 to 19	20 or more	
City of Evanston	11,318	2,880	1,700	2,606	3,149	9,136	19,471
Southeast NSRA	302	312	372	455	544	655	2,338
BG 8102001	27	0	35	89	188	60	422
BG 8102002	36	28	50	115	53	108	354
BG 8102003	7	41	106	101	138	27	413
BG 8102004	45	104	93	111	121	225	654
BG 8102005	54	124	28	0	8	104	264
BG 8102006	133	15	10	39	36	131	231
West NSRA	1,787	985	373	139	43	201	1,741
BG 8092001	125	172	99	9	27	0	307
BG 8092002	191	145	97	65	0	0	307
BG 8092003	225	108	84	9	0	0	201
BG 8092004	199	52	10	0	0	33	95
BG 8096002	175	215	40	50	0	168	453
BG 8096003	318	48	8	0	6	0	62
BG 8097002	323	217	35	26	10	0	288
BG 8097003	231	28	0	0	0	0	28

Source: 2000 U.S. Census

APPENDIX 2

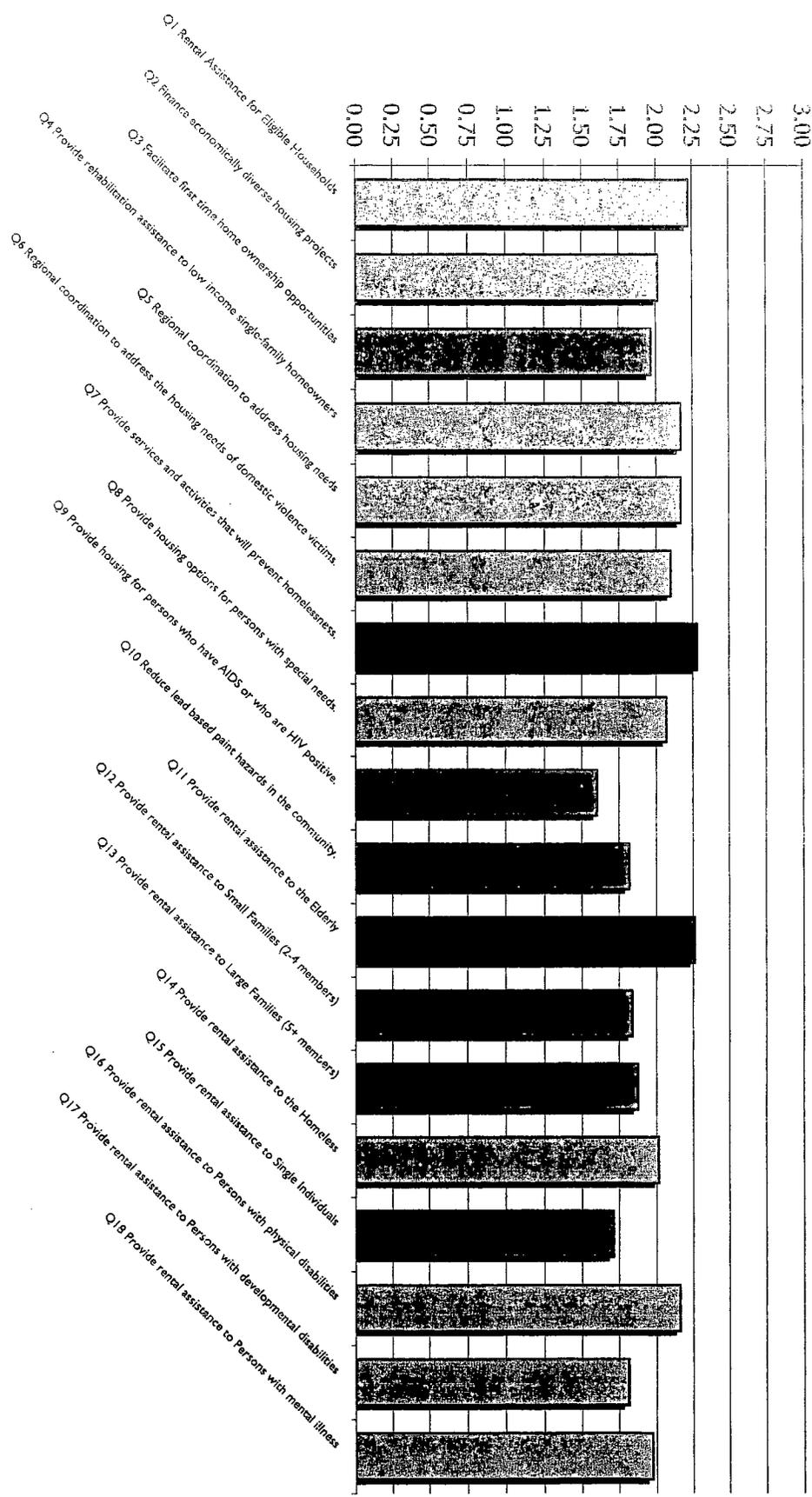
CONSULTATION

Online Survey Results

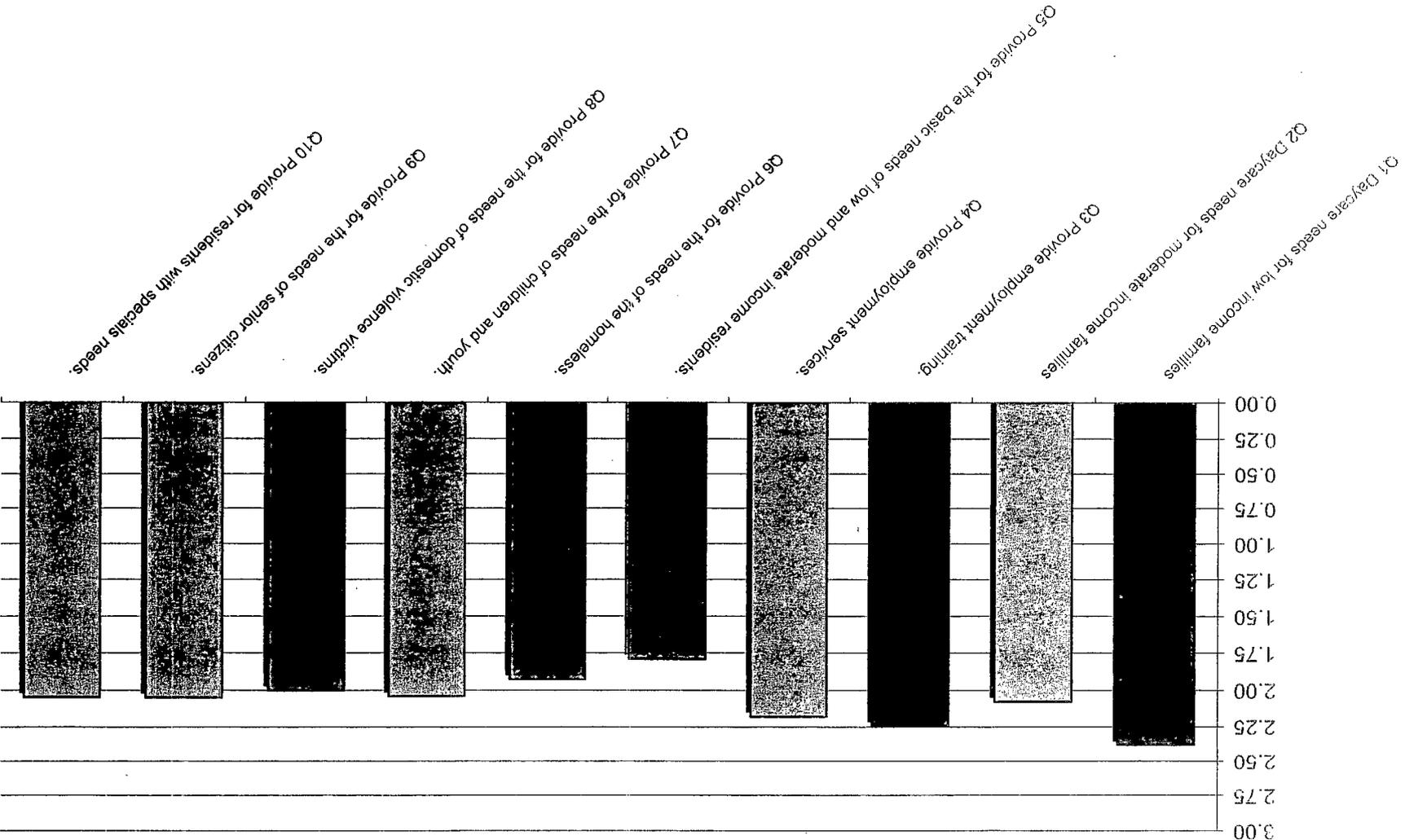
Focus Group Discussion Summaries

Priority Needs Survey Additional Comments

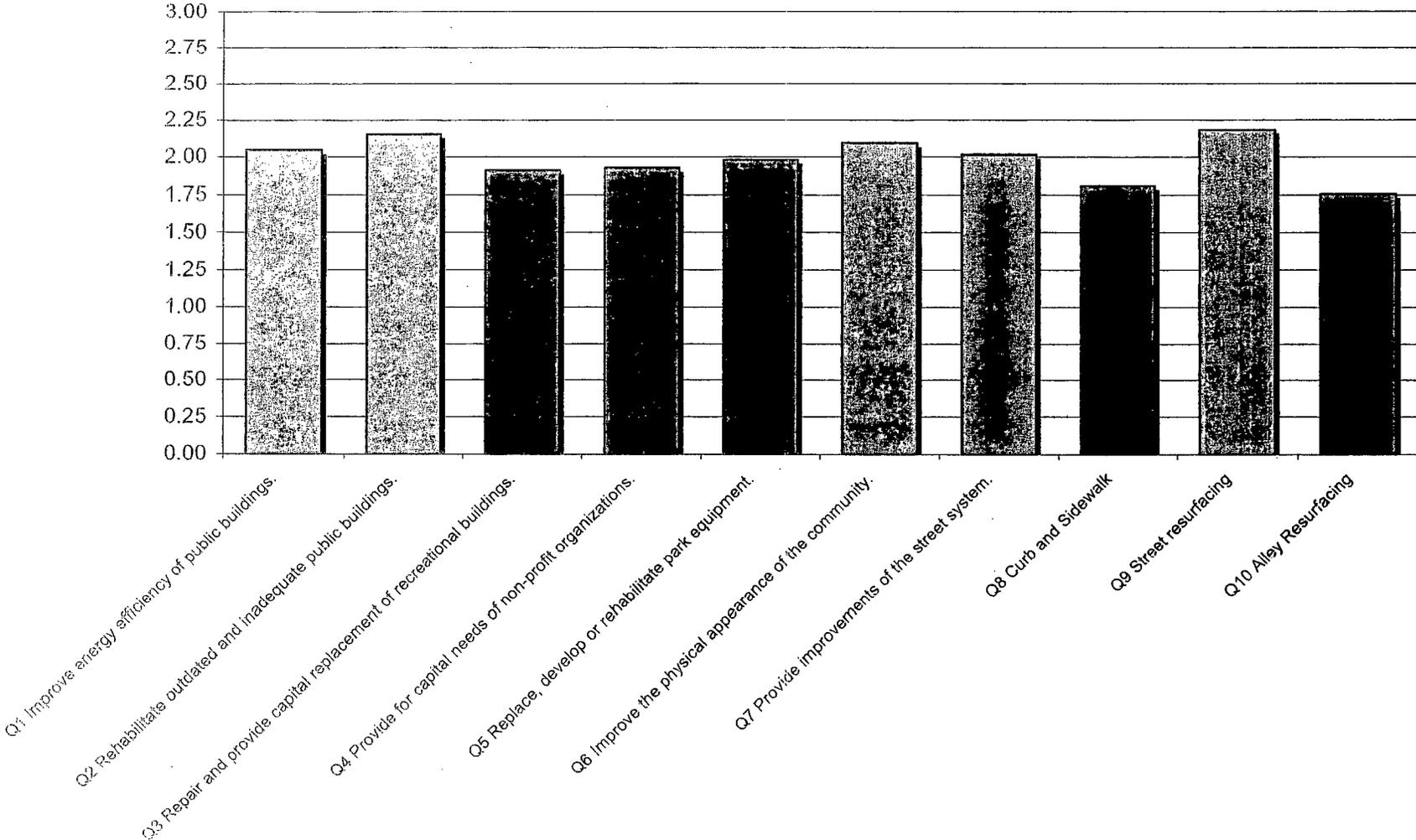
HOUSING NEEDS



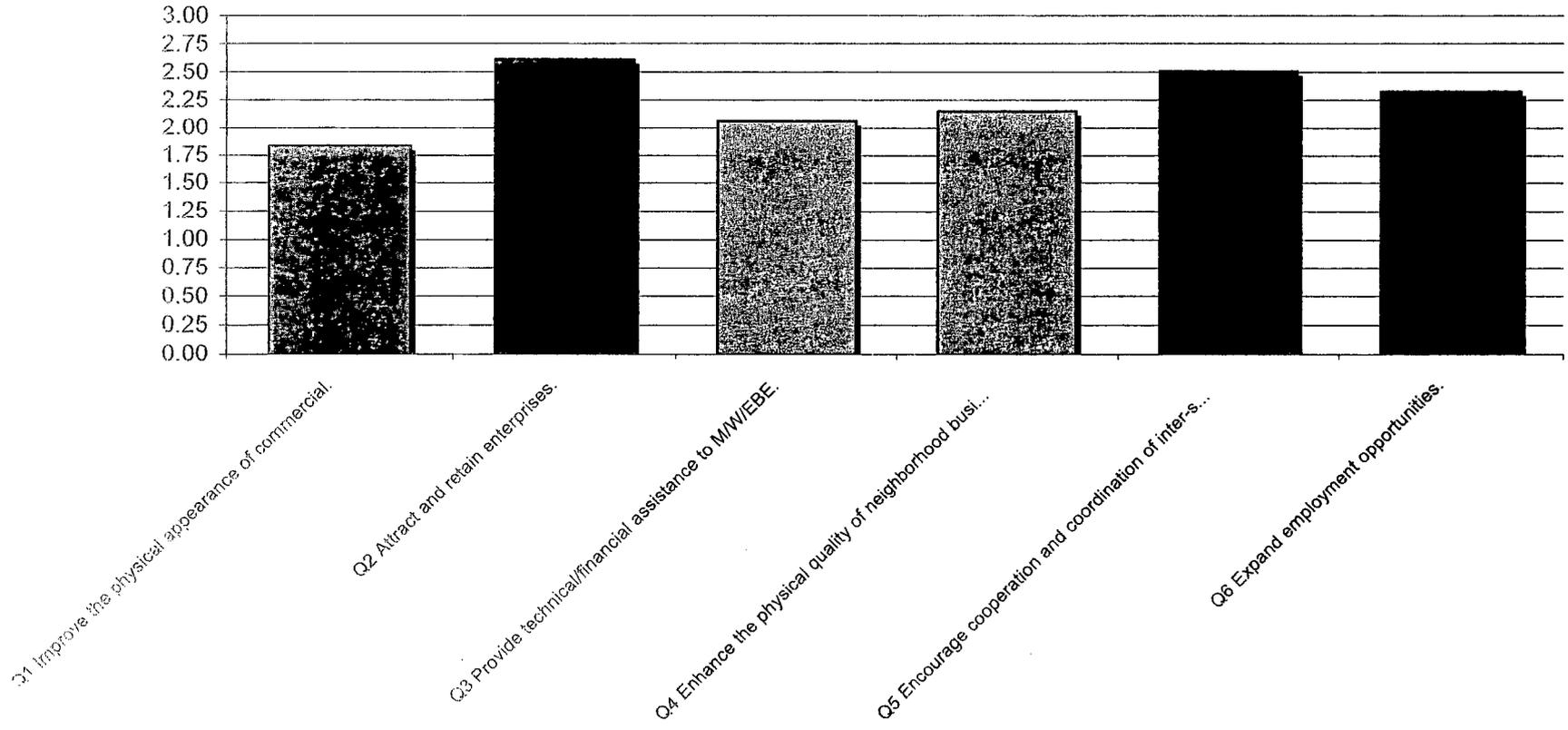
COMMUNITY DEVELOPMENT NEEDS



PUBLIC BUILDING AND INFRASTRUCTURE NEEDS



ECONOMIC DEVELOPMENT NEEDS



2010-2014 CONSOLIDATED PLAN ALDERMEN INTERVIEWS – Ald. Burrus

November 6, 2009

Evanston Civic Center, 2100 Ridge Avenue, Aldermanic Library

IN ATTENDANCE

Alderman Coleen Burrus	City of Evanston, 9 th Ward
Sarah Flax, CDBG Coordinator	City of Evanston
Craig Sklenar, General Planner	City of Evanston

Comments about Needs and Priority Needs for 2010-2014

- Biggest housing issue is foreclosed/vacant homes in the Ward.
- Rental housing issues are more Code Compliance issues dealing with landlords
- Single Parent Families in the neighborhood usually seeking assistance
- No places in the Ward to hold public meetings
- No Youth Program areas in the Ward
- Biggest crime issues are drug houses located in the Ward
- Grey Park usage an issue
- Ward citizens are facing higher unemployment
- Informational outreach about the mentally ill.
- Childcare is always an issue – SitterCity, a Chicago-based company that offers daycare services in a client's home, trains sitters and then advertises them.
- Employment Training is something that needs more funding.
- Get out information about HPRP

2010-2014 CONSOLIDATED PLAN

ALDERMEN INTERVIEWS – Ald. Holmes

November 2, 2009

Evanston Civic Center, 2100 Ridge Avenue, Aldermanic Library

IN ATTENDANCE

Alderman Delores Holmes City of Evanston, 5th Ward
Sarah Flax, CDBG Coordinator City of Evanston
Susan Guderley, Neighborhood Planner City of Evanston

Comments about Needs and Priority Needs for 2010-2014

- Rental housing for families with children is needed (i.e. units with 3 or more bedrooms)
- Female-headed households also a group which needs assistance – they need larger space and rents which are within their means
- Elderly residents have ample housing options (Primm Towers, Jacob-Blake, Noyes) but often have accessibility issues
- There have been many calls from people interested in purchasing foreclosed properties – all types and sizes of families.
- West Evanston elderly want to age in-place and often need assistance to do so
- Within the ward, there are homeless families which go undetected and uncounted. This group is transient, relying upon families and friends for shelter. There are homeless individuals as well, but not as many. The ability to gather information and provide outreach to these families has been lost through the discontinuation of the Community Advocate positions at City schools.
- The number of Spanish-speaking households in the ward is growing. They are often difficult to engage with, for cultural and language reasons, and we need to do outreach to them more effectively
- Information in the 5th Ward needs to acknowledge a digital divide – households there have less access to computers than elsewhere in the City. Effective techniques remain flyers to homes, community centers and churches, use of block clubs' phone trees and making personal contact.
- New elevator in Family Focus will make its theater ADA accessible
- Open space and recreational facilities are important and heavily used in the 5th Ward – including Fleetwood-Jourdain, Twiggs and Butler Parks. Fireman's Park needs improvement.
- The City needs a family-focused recreational venue, e.g. bowling alley, roller-skating rink
- There continues to be problems caused by parkway trees interfering with the davit armed street lamps. Lighting improvements planned for Jackson Street need to also be planned for blocks along Grey, Brown and Hovland
- For student safety, it is important that the City install cross-walk striping on major streets and around schools

- There is a need for child care for both low and moderate income families. A special concern are households who make just a little too much to qualify for state benefits. There is also a need for child care outside of traditional work hours/days.
- Employment training for both males and females, ages 16 to 30 years is badly needed – should work with ETHS for kids who are still in school. Vocational training for kids who've left school is also needed and potential partners for this are businesses and local agencies. A possible site for this is the 1911-1921 Church storefronts. ETHS does have cosmetology and pharmacy programs. Oakton Community College is another potential partner; had a public safety curriculum but better marketing is needed.
- Re-entry services for ex-offenders is a need. Deconstruction or post-construction cleaning services were suggested areas.
- The nutrition programs for seniors aren't being used as much as the Alderman would like or thinks is actually needed. Expanded to "meals on wheels" model.
- Families are dealing with drug addictions. Ex-addicts needs support groups – an AA group started in 1983 meets at Family focus. Need ways to model good behaviors where that is lacking in multiple generations of a families
- West End Market has showcased small vendors who need entrepreneurial assistance. Technical assistance to businesses is also needed (i.e. how to write a business plan, present/package their ideas), or micro loans
- "Parking is such an issue" in the business districts. Also they currently don't provide the variety of businesses that the community needs. Some building owners, especially at Church-Dodge, are uncooperative. There could be some opportunities to assist with façade or awning improvements.

2010-2014 CONSOLIDATED PLAN FOCUS GROUP DISCUSSION RECAP – COE STAFF

November 4, 2009

Room 2402, Lorraine Morton Evanston Civic Center

IN ATTENDANCE

Juanita Henderson	Water Department
Kevin Lookis	Supt, Water Department
Suzette Eggleston	Interim Dir., Public Works Department
Paul Schneider	City Engineer
Nancy Flowers	Health/Human Services
Jeff Murphy	Dir., Property Standards/Housing Rehab
Susan Guderley	Interim Planning Director
Angela Allyn	Noyes Art Center
Jana Bailey	Robert Crown Recreation Center
Leslie Williams	Library
Tanya Noble	Police Department
Kerry Demski	Property Standards
Jill Chambers	Dir., Building and Zoning
Stefanie Levine	Parks and Forestry
Sarah Flax, CDBG Administrator	City of Evanston

Juanita Henderson, Water Department

Funds are needed to assist households whose water is shut off due to their inability to pay. Often this is related to inattentive landlords who do not make plumbing repairs resulting in excessive water use, especially toilets. A related need is to continue to apply pressure to landlords to properly maintain their tenants plumbing facilities.

Kevin Lookis, Water Department

Agreed that there needs to be ways to repair water leaks to keep costs down and to conserve water.

Nancy Flowers, Health & Human Services

Is familiar with the debates regarding who is responsible for repair of plumbing in apartments – water conservation is a goal, but it is definitely related to higher water costs for households. Asked if water use data can be differentiated between rental and owner-occupied units? (Water Department said that it monitors for sudden increases in water usage and notifies customer. Will provide data)

Jeff Murphy, Community Development – Property Standards/Housing Rehab

Assistance in paying overdue utility bills to restore service is provided by churches, CHDOs, and other agencies. Feels this system can be “gamed” and abused – group agreed that this is a topic needing a separate discussion.

Angela Allyn, Noyes Center for the Arts

Even with City scholarships, summer camp and after school programs are too expensive for moderate-income families with multiple children. They don't qualify for the level of assistance available to low-income families. Consequence is lots of kids with nothing to do during the summer. Another hurdle is a cumbersome application process – could it be made more convenient and consolidated for all programs?

Jana Bailey, Robert Crown Center

Seconded Angela's comment, but observed that repetitive budget crises always put pressure on the Parks/Rec Department to raise fees to cover program costs. Will this make camp and other programs even more unaffordable? It was noted that the State's limits for Daycare assistance were further lowered, which affects this same segment of the moderate-income households.

Leslie Williams, Library

Better if single, common way to apply for all of these programs. Find a better way to notify parents of programs, through schools, churches, etc. Also need better navigation of whole system, for all age groups. Could there be a Directory of Services or a single entry point or web site to help parents navigate all available programs?

Tanya Noble, Evanston Police Department

Works with community in West Evanston and has observed a 'digital divide' between households living there and elsewhere in the City. She said that access to web-based directories or applications must account for the difference in access to computers based upon income and household stability. There needs to be some way to bridge this gap; suggested putting computer kiosks in secure, convenient public places such as the recreation centers or grocery stores. Also felt that designated locations for posting flyers could be useful. She agrees that a single entry point would help families find the services they need.

Paul Schneider, City Engineer

Public Works regularly utilizes CDBG for four programs and will be again requesting approximately \$300,000 in funding for these purposes: Block Curb and Sidewalk improvements in the Target Area, ADA ramp installation, Alley Paving (also addresses localized drainage problems), and SNAP Lighting. The SNAP lighting is currently used in two locations, he plans to extend it to other streets (Grey, Brown, and Hovland).

Kerry Demski, Property Standards

What would it take to have a single application for all city programs?

Suzette Eggleston, Public Works/Streets and Sanitation

She has many employees who can't afford to live in Evanston. The current Downpayment Assistance Program isn't enough to assist current employees.

Jana Bailey

Landlords who don't pay water bills also neglect other maintenance. As a result, dwellings become infested mold. There needs to be property standards established to prevent mold from getting established or which would enforce its timely abatement.

Another concern was City assistance flowing to a landlord which is in violation of City codes.

Tanya Noble

She is working with 5th Ward residents and community organizations to address crime. She's observed that there are several landlords who own property there and elsewhere in the City, but that they seem to maintain their West Evanston properties less than the others. This is disrespectful. It is also symptomatic of the "broken window" syndrome, signalling disengagement and distress to those who want to engage in criminal activities.

Nancy Flowers

She has used the funding for her Handy Man program very creatively to address blight, accessibility issues, etc. Could it also be used for weatherization? This kind of improvement is consistent with her program goal, which is to allow people to stay in their homes and maintain inter-generational neighborhoods.

Jeff Murphy

He noted the enhanced relationship between the City's Summer Youth Employment Program (SYEP) and asked if it could go even further by expanding it to "tweens". These kids have topped out of a lot of the summer programming and need some sort of organized activity in the summer. They could be engaged in helping seniors who could not otherwise maintain their yards.

He also saw the need to expand the Handy Man Program – relying on CEDA has not been satisfactory for various reasons.

He asked if there could be a way to create jobs through partnerships with the city's non-profits. He noted that Reba Place has its own machine shop in which they manufacture the parts and equipment the need to maintain their buildings. If a training program partnership could be established it could provide youth with a first level of skills.

As currently operated, the City's Handy Man Program is only open to low-income elderly or disabled residents. There was discussion of how this might be expanded to serve others, using a sliding scale of fees.

Suzette Eggleston

Observed that the housing stock in West Evanston consisted largely of single-family homes which have been converted to rental units. She felt that where rental properties outnumbered owner-occupied units housing conditions were noticeably worse. This

prompted a discussion of past efforts to license apartments, which have not been successful.

Kerry Demski

Suggested that there be a position created which would strategically coordinate all city services (property standards, police, utilities, etc) on problem spots and develop special efforts to address them, e.g. community clean-ups. Alternatively, these efforts could focus on properties of people who could not afford or are able to maintain their properties. They would make a significant visual difference one block at a time. This was done in Mundelein, Illinois, using grant monies. Amazing Mundelein – community clean-up.

Jill Chambers

Observed that property owners sometimes need education about the property standards process and the consequences of non-action. Sometimes fines and court costs exceed what it would have cost to correct the problem quickly.

Suzette Eggleston

Public Works used to offer dumpsters to local neighborhood clean-up efforts. The annual budget for this program was \$25,000. The City's dumpsters became contractors' dumping yards and the cost ballooned to \$175,000.

Tanya Noble

Educating block clubs and community groups to be effective in addressing crime, the in-place elderly, accessing city resources would be an important tool for better community development activities. Currently, some groups exist only by dint of one or two individuals. When these people are gone, so is the groups capacity – need to make these groups be more sustainable. The City of Chicago has a strong CAPS program and it does that, in part, by building the capacity of its block clubs through its Block Club University. There, groups can learn skills in a wide range of activities and network.

Kerry Demski

Suggested that the City require private and non-profit developers to donate one unit in thief buildings to a person who would coordinate all city services for the block. Jeff Murphy said that this can happen on its own, citing Felix in one of Reba Place's buildings. Mundelein did something similar – Connecting Mundelein was a program through which grant monies funded the use of one housing unit to serve as a community center.

She said that there should be annual funding for training in Crime Prevention Through Environmental Design (CPTED). Also said that homeownership should continue to be encouraged through expanding the 1st Time Homebuyer and Downpayment Assistance Programs. She also wondered if there could be some way to discount rentals for Police, Fire, and other city employees who are often on-call or provide essential services.

It was noted that there is no Evanston Library branch in West Evanston. It was noted that Mr. Rick does a wonderful job of outreach from the Library in all neighborhoods and Leslie Williams added that there will be library services added to the Howard Street Police Outpost.

The Library offers a lot of outreach to low-income adults, as well as children. For example, they offer assistance with job seeking/ training, child care, recreational programs, and other city services. Leslie asked, how can the library better communicate and connect with block clubs?

Partnerships with ETHS, Levy Center, Fleetwood-Jourdain and other neighborhood locations where computer terminals could be installed were suggested as ways to bridge localized digital divides in Evanston.

Angela Allyn

Suggested the City of Chicago's Cultural Resources Fair – Spotlight Chicago as a model for the Evanston to re-engineer how it does outreach on its programs. It is a day-long fair with booth's manned by representatives of all of the City's programs and services. Alternatively, City Staff "Ombudsmen" could be present at all community events and festivals.

Also discussed pooling information amongst the public relations personnel at all local organizations and city departments. What about using cell phone text messages as another way of reaching out to citizens about City events, programs, and other news.

Stefanie Levine

Encouraged implementation of the West Evanston Master Plan, beginning with the removal of the existing railroad embankment and other physical barriers. These cleared areas could then be used to connect open spaces in those neighborhoods.

She suggested connecting neighborhood volunteer groups with park maintenance and upkeep. This will help create a stronger sense of ownership of the local parks.

The City of Evanston should enter into a partnership with the Ridgeville Park District for open space improvements in southeast Evanston. It is an underserved area with very limited open space and resources.

2010-2014 CONSOLIDATED PLAN FOCUS GROUP DISCUSSION RECAP - EMPLOYMENT

October 7, 2009

McGaw YMCA, 1000 Street, Evanston Review Room

IN ATTENDANCE

Paul Seiden	Connections for the Homeless
Eric Dougal	Connections for the Homeless
Sarah Cohen	Connections for the Homeless
Tami Biordi	Family Child Care Connections.
Martha Arnison	Childcare Network of Evanston
Elliot Zashin	Interfaith Action of Evanston
Tina White	YWCA Evanston/North Shore
Kathy Slaughter	Evanston Community Foundation
Pamela McKenzie	McGaw YMCA Men's Residence
Beverly Lindsey	Evanston WorkNet Center
Susan Guderley	Interim Planning Director
Sarah Flax, CDBG Administrator	City of Evanston

Comments about Needs and Priority Needs for 2010-2014

- Many jobs in which agencies placed job seekers have disappeared in recent years
 - Examples are Avon, Addecco, Experian, security guard jobs
 - Hours are being cut for workers in restaurants due to economy
 - Seasonal retail jobs are being filled by younger workers or stores aren't hiring that "extra" person to provide better service
- Child care programs have furloughed some workers and cut administrative positions to save costs without impacting required staffing ratios
- Mismatch between jobs and job seekers; higher skilled workers who have been laid off unwilling to take low-skills jobs without benefits; some perceptions that it is demeaning to do so
- Internships are difficult to get; used to be a way to get into a business that could lead to permanent employment
- Job placement industry is "siloeed" – certain groups or types of workers are provided resources but not others
- Evanston residents can't break into construction jobs; contractors bring workers from out of state. Consider broadening City's Local Employment Program to more contracts
- Some resources and opportunities exist:
 - On the job training is available through the Workforce Investment Act
 - Opportunities for training in child care/early childhood careers – State program called Gateways to Opportunities starts with child care aide training (need high school diploma)
 - Action For Children has training and help with licensing for people starting in-home childcare
 - Certified Nurses Assistant training another potential that can lead to other healthcare positions with additional training, also can start as interns with childcare providers
- Lack of childcare is a hurdle for people seeking employment
 - Demand for children birth-3 years; preschool age group covered by existing options
 - Evening, weekend and even early morning care is a problem
- Potential to create jobs and support job seekers by developing alternative hour care for children

- Family Child Care Connections, Childcare Network of Evanston to open a dialogue about how to get started
 - Could Fleetwood-Jourdain be a potential site?
 - Drop-in care between hours of 7:30am and 5:30pm also needed; use State rate of \$26.60 for children 0-2 and \$25.60 for 2+
 - Family Room, currently on Central Street, interested in a south Evanston site
- Need job development professional to work with large employers. Presbyterian Homes has an on-site training program for workers to move from CNA to LPN, for example. Need more like this with Mather Lifeways, NorthShore University HealthSystem, St. Francis Hospital, Northwestern University, Three Crowns. Develop some sort of incentives for businesses to hire Evanston residents similar to LEP (tax sharing agreements if businesses hire locally?)
- Potential job growth sectors for 2010-2014:
 - Senior care (with Evanston retirement communities)
 - Current equivalent of Evanston's first recycling program that hired ex-offenders; might be deconstruction or waste management or urban farming; start Growing Home in Evanston
 - Information technology – but many job seekers lack required skills
 - Project management for those with at least a BA
 - Healthcare

2010-2014 CONSOLIDATED PLAN FOCUS GROUP DISCUSSION RECAP - GENERAL

October 28, 2009

Evanston Civic Center, 2100 Ridge Avenue, Room 3650

IN ATTENDANCE

Tana Paul	Metropolitan Family Services
Melissa Anne Marie	Connections for the Homeless
Michele Hays	Community member
Genriyeta Papiro	YWCA Evanston/North Shore
Sara Schastok	Evanston Community Foundation
Don Baker	Y.O.U.
Sarah Flax, CDBG Coordinator	City of Evanston
Craig Sklenar, General Planner	City of Evanston
Donna Spicuzza, Housing Planner	City of Evanston

Comments about Needs and Priority Needs for 2010-2014

- Medium income families losing their housing – not just the poor anymore
- Evicted families in need of housing
- Families are starting to double up in living conditions
- Notice in the increase in Elder Abuse – both drug and financial abuse as well as increase in physical violence in homes
- Youth Assistance funding needs to be Increased
 - Substance Abuse on the rise
 - Violence in the home on the rise
 - Mental Health is a more prevalent concern
 - New families encountering problems at home
 - More kids are getting abandoned and left at child care services – parents need time away to deal with stressful events
 - Youth Stress is increasing
 - Childhood depression
- Inability for people to find the actual services – needs to be more coordination and advertising of services throughout the City
- More funding needed for transportation options – access to cars is limited
 - Smaller, more flexible buses
 - Vanpool
 - Transport services for Seniors
 - Use of Northwestern's bus services
- Need to have strategies to for funding in a post stimulus economy
- Tradesmen Training
- Home Sharing
- Affordable Housing
- Flexible Childcare – conceptually a pool of certified childcare providers that could watch children at unconventional hours

2010-2014 CONSOLIDATED PLAN FOCUS GROUP DISCUSSION RECAP – HOUSING NEEDS

Tuesday, November 3, 2009

Evanston Civic Center, 2100 Ridge Avenue, Room 2304

IN ATTENDANCE

Patricia Vance	CEDA/Neighbors at Work
David Janzen	Reba Place Development Corporation
Melba Swoyer	Housing Options
George Gauthier	Evanston Housing Coalition
Jane Doyle	Center for Independent Futures
Louis Weathers	Citizens' Lighthouse Community Land Trust
Keith Banks	Evanston Community Development Association
Andrea Juracek	Interfaith Housing Center of the Northern Suburbs

Donna Spicuzza, Housing Planner	City of Evanston
Sarah Flax, CDBG Coordinator	City of Evanston
Katie Mallon, Planning Intern	City of Evanston

Comments about Needs and Priority Needs for 2010-2014

- Affordable rentals, especially 2 & 3 BRs for families, particularly single mothers
- Agencies need to be able to find rentals where landlords are willing to rent to special needs populations, e.g. mentally ill
- More opportunities for affordable living arrangements for adults with disabilities who survive their parents/caregivers, without running into NIMBY
- Transitional housing opportunities for families facing hard times; some displaced, some losing jobs, some working poor; attach supportive services
- Affordable single family for-sale options
- Rent-to-own program
- Strategy to take advantage of declining housing prices and buy foreclosed properties for rental or sale
- Keep increasing affordable rental supply because of low turnover in affordable buildings
- Regular educational workshops in financial literacy, rental rights and responsibilities, landlord responsibilities – and ways to get people to attend
- Central, accessible resource lists for services, financial assistance, etc. for agencies and citizens; regularly updated and maintained
- Emergency funds so people can pay rent when faced with unanticipated emergency expenses
- Implement mediation program for Evanston landlords/tenants, enforce requirements such as 10 day, not 5 day notice, no extra deposit for service animals,

2010-2014 HUD Consolidated Plan
Priority Needs Survey Results – Additional Comments from Agencies

ORGANIZATION	HOUSING NEEDS
<p><u>Interfaith Housing Center of the Northern Suburbs</u></p>	<p>The Interfaith Housing Center of the Northern Suburbs, a non-profit civil rights organization founded in 1972, uniquely combines direct housing services with advocacy. Interfaith serves persons with housing needs through discrimination, landlord/tenant and predatory lending complaint investigation, foreclosure prevention counseling, and the facilitation of Homesharing matches; and acts as the primary north suburban community organizer and advocate for the preservation and expansion of fair and affordable housing. For more information, please check our website, www.interfaithhousingcenter.org.</p> <p>From September 2008 to the present, Interfaith served 212 Evanston residents: 106 through its Homesharing Program and 106 through its fair housing, foreclosure/ predatory lending prevention, and landlord/ tenant complaint investigation programs. Staff at Interfaith have been involved in with the City of Evanston on many levels, participating in the planning process, training residents about their rights as renters, providing fair housing training and services for residents and much more.</p> <p>Interfaith is in the process of launching a "North Suburban Rents Right" program modeled after the City of Chicago's. The program is designed to act as a clearinghouse for tenants, landlords and municipalities to preserve and improve rental housing. A central role is education: helping to clearly define rights and responsibilities. Finally, Interfaith is the recipient of an Immigrant Integration Initiative grant from The Chicago Community Trust. Under this three-year project, Interfaith is documenting immigrant housing needs, and economic contributions for immigrants to select communities in Interfaith's service area, and promoting immigrant involvement in the housing decisions that effect them.</p> <p>Interfaith identifies the following as key housing concerns affecting low-and moderate-income residents and members of legally protected classes:</p> <p>1. Foreclosure/loan modification assistance: Of the sixteen communities served by Interfaith, Evanston has the second highest number of foreclosures, exceeded now by Skokie, although Evanston had long been first. According to data compiled by the Woodstock Institute, Evanston foreclosure filings grew dramatically over the last four years:</p> <p>2005: 96 2006: 121 2007: 179 2008: 267 2009 (through June 30th): 149</p> <p>Evanston homeowners are contacting Interfaith for help. It appears that loss of income is the primary cause of foreclosure. We have also noticed that immigrants are disproportionately self-employed and thus vulnerable to the economic downturn.</p> <p>2. Landlord/tenant disputes: The City of Evanston must enforce their property maintenance code when it comes to substandard housing. Owners who rent to low-income tenants should be encouraged to improve their units and keep the cost of the units low through grants or subsidies, like the Cook County Class 9 property tax abatement or a city initiative. From experience with callers, Interfaith sees a need for improved education and outreach to landlords and tenants about their rights and responsibilities. In addition, many landlords do not understand fair housing law specifically as it pertains to providing reasonable accommodations or modifications to persons with disabilities, or providing full housing choice to families with children. Evanston's mediation services are inadequate.</p>

ORGANIZATION**HOUSING NEEDS**

3. Affirmatively furthering fair housing: The City of Evanston needs to complete a thorough analysis of impediments to fair housing -- much more detailed than the current Analysis. This analysis will assist Evanston to create a meaningful Fair Housing Action Plan. For example, the placement of affordable housing in Evanston could be analyzed by Census tract. CHDOs and private developers developing affordable housing could then be mandated to develop in low-poverty/low-minority Census tracts with few units. An inclusionary zoning ordinance with an affordable housing set-aside for any multi-family development in the pipeline must be made mandatory -- this furthers integrated housing as well as ensures affordable units are "captured" in any new development. In Interfaith's opinion, Evanston permitted the proliferation of more than a 1,000 new condo units in downtown Evanston, changing the face of downtown over the last decade, with no eye to fair housing impacts let alone economic diversity. In the decade of the 1990s alone, although the total number of units increased 5.7%, the number of housing units with zero or one bedroom grew a dramatic 41.3%. Smaller households without children or disabilities -- "empty nesters" and "young professionals" have been the target market. Now scores of units sit vacant while Evanstonians are homeless or doubled-up.

4. Homeowners' Association Oversight: Interfaith has received numerous complaints in the past three years from Evanston residents in townhome and condominium complexes concerned about mismanagement. Homeowners' Associations can appear arbitrary in their board elections, decisions about making repairs, raising assessment fees, and making rules about common amenities such as swimming pools. Sometimes these decisions appear motivated by bias against legally protected classes, particularly by race, disability, familial status, and sexual orientation. These problems are exacerbated by the foreclosure crisis, where the proliferation of vacant units is forcing associations to further increase assessments. Interfaith is also concerned that the City of Evanston will only provide home inspections to apartments that are rented, not those that are owned. This loophole needs to be addressed.

5. Lack of affordable rental housing: At least one in three renters and one in five homeowners in Evanston live paycheck to paycheck, spending over 35% of their incomes for housing. Emergency funding should be expanded and also publicized to residents in multiple languages. Many residents do not know services like these exist and therefore are unable to utilize them. Evanston's housing development community -- for-profit and not-for-profit alike -- must come together to grapple with the proliferation of vacant condo units.

Along these lines, models that ensure permanent affordability such as deed restrictions or Community Land Trusts, must be preferred. Most of Evanston's affordable stock that is owned or controlled by nonprofits has an affordability "sunset" of 10-25 years, after which it is lost forever.

Through Interfaith's Homesharing Program, in which the agency matches individuals seeking affordable rentals with homeowners with an extra bedroom seeking income, services or companionship (usually older adults), Interfaith has found that market rents in Evanston are too high for service workers. Typical Homesharing rents do not exceed \$550, much lower than market rates. There is a need not only for less expensive rental stock, but for Section 8/Housing Choice Vouchers to boost tenant income to pay market rents. Here are three most recent examples of Evanston resident housing needs we have observed through our Homesharing Program, from the perspective of the Home Provider, in which Evanston homeowners are struggling to pay their mortgages and condo assessment fees due to loss of employment; and Evanston's retired persons are finding it challenging to live on fixed incomes and maintain their property.

The homeowner is an 86-year-old white Evanston widow who needs to rent a room in order to pay for house taxes. She is matched with a 22-year-old white woman, relocated from North Carolina for employment in Evanston. Rent is \$500.

The Provider is a 41-year-old white Evanston woman and her two children ages 10 and 4. The Homeowner has applied to re-finance her home through Interfaith's Foreclosure Prevention program. She is in the midst of divorce and her income has decreased. She needs to rent two rooms in her home to supplement her income. The renter is a 23-year-old Moroccan woman, relocated from France to complete

ORGANIZATION	HOUSING NEEDS
	<p>her medical internship at Evanston Hospital. Rent is \$550.</p> <p>The homeowner is a 56-year-old black Evanston woman who works as a secretary at Northwestern University. She needs additional income to pay for utilities. She is matched with an 86-year-old white disabled man who lost his Glenview home to foreclosure. He had been sleeping on a friend's couch in Northfield and was facing homelessness. He is currently on a waiting list for Senior Housing. Rent is \$400.</p> <p>The homeowner is a 70-year-old white Skokie woman who runs a dance studio in Skokie. The dance studio has a 30% percent decrease in enrollment due to the recession. The homeowner is unable to pay for her condo assessment. She is matched with a 74-year-old white disabled Evanston widow who lives on a fixed income. The renter was living with her 30-year-old grand-daughter. The grand-daughter is moving to another state for employment. The renter wanted to be near the Levy Center which she attends daily. Rent is \$450. Both women have become friends.</p> <p>From the perspective of the Home Seeker:</p> <p>In this new economic climate more workers are relocating from out of state to work on a contractual basis in Skokie. They are challenged to find affordable market rate apartments with short-term leases. Immigrants are also working for lower wages and cannot find housing near work. For example:</p> <p>The Seeker is a 58-year-old white woman who has been living at Hilda's Place. She recently was hired in the billing department of an Oak Park hospital. She needs to live near employment in an affordable room. The homeowner is a 52-year-old white Oak Park widow. She works as a social worker and needs to rent a room in her home to pay for her mortgage. Rent is \$500.</p> <p>Unemployed workers on Unemployment Insurance cannot obtain or preserve housing. Interfaith is unable to assist those unemployed highly qualified Skokie workers who have job skills and who have been unemployed for almost one year. Their unemployment insurance will run out and they are facing homelessness. They do not have an assured income to guarantee that a Homesharing rental would be paid.</p> <p>6. Affordable legal services: There are virtually no attorneys available to assist low- and moderate-income tenants retrieve security deposits or get representation in the face of unfair homeowners' associations.</p> <p>7. Shortage of Accessible Housing: While not unique to Evanston, the City has an insufficient number of rental units accessible to persons with mobility and other physical impairments. Evanston could do more to ensure that all new housing adopts universal design features. It could also provide subsidies to households seeking to make modifications that make their homes accessible to their family members with disabilities.</p>
<p><u>Connections for the Homeless</u></p>	<p>Evanston has a substantial dual diagnosed population of homeless single adults living on the street who need a "safe haven". Ideally there would be 40 to 50 units available. Since safe havens typically do not have more than 20 units, this means that there is a need for at least 2. I would also like to see an expansion of the Families in Transition Program. Currently Connections uses 3 FIT contracts to house families who have moved beyond its transitional housing program. I would like to see the City match the number of transitional units that we have. At the moment that is 7. Over the next 5 years I hope to expand that to 14. The families we are dealing with usually consist of a young single mother with two children. They need time to finish their schooling and find a career. It is very difficult to do this in 2 years (the length of our HUD sponsored program). Ideally we would be able to accept 7 families into a four-year track program every year: 2 years in transition; 2 years in permanent housing with supports. It would also be ideal to house the transitional program in a single</p>

ORGANIZATION	HOUSING NEEDS
	building with onsite services. The current program is scattered site and is very difficult to manage.
<u>LIFT Evanston</u>	I hear from many of our advocates that it is much easier to assist someone with a housing search if the client falls under a "special" category such as elderly, HIV/AIDS, Domestic Violence, etc. The most challenging housing cases seem to be the single families and large families who do not fall under these "special" categories.

ORGANIZATION	COMMUNITY DEVELOPMENT
<u>Fisher Memorial Zion Church</u>	CDBG should fund organizations focusing on meeting the needs of the homeless and jobless population.
<u>Dr. Hill Community Association</u>	<p>It's very difficult to say we should put a "medium or low priority" on providing for the needs of the needy; however, there is a risk of creating dependencies rather than building an economic environment where folks can help themselves. Evanston has a reputation for providing lots of social services and for being a difficult place to do business. Too often, it appears that the City is "protecting vulnerable citizens from big bad business interests". I'd like to see that dynamic change. Think about providing services for our low and moderate income families through partnerships with businesses. Incentives moderate income business development in neighborhoods that need jobs. And mainly, stimulate economic development in pockets where commercial activity has declined over the past several decades. Job training is needed but there must be jobs opening in the community.</p> <p>For children I'd like to see mentoring programs, after school athletics, art workshops and tutoring programs. Senior Connections is a wonderful program linking seniors to individuals who can serve as companions and advocates. House checks to assure safe and sanitary conditions should be available for seniors.</p>
<u>Housing Commission</u>	The City has a role to play in coordinating the services provided by our excellent nonprofits (i.e., supporting the Alliance), being sure they have the resources they need to serve Evanston residents, and advocating for them at the state level.
<u>Connections for the Homeless</u>	Evanston needs a service center in Evanston where low income and homeless singles and families can find social services, prevention services, housing services, and employment services—in addition to on site child care. There is also a need for a hospitality center for street homeless. This could be part of the other center or it might be separate from it. There is also a shortage of mental health services in Evanston.

ORGANIZATION	PUBLIC BUILDINGS AND INFRASTRUCTURE
<u>Housing Commission</u>	Our early childhood facilities--D65 and other facilities, e.g., the YMCA Child Center and Infant Welfare Society--are all bursting at the seams.
<u>Connections for the Homeless</u>	Once Family Focus has completed the installation of the elevator in their facility on Dewey, Connections will seek funding to rebuild the third floor, to add office space.

ORGANIZATION	ECONOMIC DEVELOPMENT
<u>Dr. Hill Community Association</u>	<p>I'd love to see the City target underdeveloped commercial districts - most of which are in moderate to low income neighborhoods - and find ways to incentivize business development and to penalize speculators who purchase and maintain vacant, undeveloped parcels. An economic development plan must include clear metrics for measuring success in reactivating small commercial hubs throughout the City, like defining how many and which parcels should be targeted for development and then go after the owners to see where there are opportunities for collaboration - tie grants to minority, women owned and start-up businesses to their locating in some of these underserved areas of the City. It's about jobs but also about an environment that encourages hope and possibility.</p>
<u>Housing Commission</u>	<p>Providing technical assistance to entrepreneurs should be encouraged outside city government, by the Chamber and business community.</p>
<u>Connections for the Homeless</u>	<p>Evanston needs one or more social enterprises that will provide transitional employment opportunities to at least 100 individuals a year.</p>
<u>North Shore Senior Center</u>	<p>Expanding employment opportunities would be related to employment training and services. When there are increased employment opportunities, low and moderate income residents would be better prepared to compete for those jobs.</p>

Comments to the City of Evanston 2010-2014 Consolidated Plan and the City of Evanston
Neighborhood Revitalization Strategy Area Plan

The Consolidated Plan and the Neighborhood Revitalization Strategy Area Plan is a clear picture of what the City of Evanston will work to accomplish within the next five years.

COMMUNICATION

Although the communication plan is a thorough one, it does not take into account that many residents that do not have internet at home or go to church. The local newspapers do not reach all of the residents. The City has chosen not to put their announcements in the Evanston Sentinel on a regular basis like the other newspapers and have only done so when the issue has been raised the about the lack of notices in the Evanston Sentinel.

I suggest that the City ask churches for permission to place notices in their outside bulletin boards. In addition, notices could be placed on the community boards in grocery stores so that all of the residents in the community can get the information.

When the City of Evanston makes changes or additions to documents submitted by the community, the City should indicate that the documents have been edited by the City. The City added "Ridge Avenue" to the title, Canal-Green Bay Road-Church Street Planning Study (area 2005), even though no residents from the Ridge Avenue neighborhood attended meetings before or after the words, "Ridge Avenue" were added. Residents in the area of the study object to adding "Ridge Avenue" since there were no explanations was given as to why these words were added. True communication will happen as laid out in the 2010-2014 Consolidated Plan only if the City always identifies its additions or changes to documents that are created by the residents.

HOUSING

The City is focusing on affordable rental units in this consolidated plan as the most needed now in the City. This will not be an easy task creating rental units for both large and small families because of the lack of open space for rental units of three to four bedrooms needed by large families of five or more. The family size of five will sometimes include a grandparent (childcare provider) who will require a bedroom, thereby making them need a unit with four bedrooms.

The building of affordable housing for both rental and homeownership has been a desired goal of the residents that border the West Evanston Master Pan area. The residents understood that not every one wants to rent for the rest of their lives or buy a home. Their objections were to the building type, height and the number of unit in the West Evanston Master Plan.

ECONOMIC

The economic development that occurred in the 5th Ward over the past several years has been live-to-work or two-to-three-man operations and most of the sales have been over the internet with no sales tax revenue coming to the City. The community and the City need to focus on bringing in businesses that will employ more than three employees and generate more sales tax revenue.

The consolidated plan like the Greenway Road/Ridge-Church Street Plan area (2005-[the adopted version]) is a City and developers vision that address their needs and not the community as a whole in the CDBG Targeted area. The issue of just the developers or the City vision being the driving force is a sure way for the plan to fail if the community does not buy into it. The residents in the west part of the 5th Ward stopped being a part of the process in 2007 when the West Evanston Master Plan was approved.

To re-engage residents' participation in the 2010-2014 Consolidate Plan and the Neighborhood Revitalization Strategy Areas Plan there has to be true dialogue between the resident of the community and the City.

These plans do not contain all of the requirements of 24 CFR 507 which requires the descriptions that identify who, what process and the selection criteria that will be used with the building of new affordable rental units (a new use of CDBG funds). There is no impact study that details what the impact will be on the residents bordering the West Evanston Master Plan Area (this is a new use of funds/program in the 5th Ward).

Submitted by

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Reply to

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APPENDIX 3
TABLES

TABLE 1. Cost Burden Among Owners by Selected Race/Ethnicity, 2000, Sample Data.

Census Tract	Total Population					White Alone			Black Alone			Hispanic/Latino Alone		
	Total Units	Median Real Estate Taxes	Total Units with a Mortgage	Over 35% of Monthly Costs	%	Total Units with a Mortgage	Over 35% of Monthly Costs	% White Alone	Total Units with a Mortgage	Over 35% of Monthly Costs	% Black Alone	Total Units with a Mortgage	Over 35% of Monthly Costs	% Hispanic/Latino Alone
9087.02	41	\$8,625	31	17	54.80%	31	17	54.80%						
8088	886	\$7,967	670	111	16.60%	653	111	17.00%						
8089	1,085	\$6,025	825	157	19.00%	800	152	19.00%						
8090	1,093	\$6,857	832		18.10%	785	136	17.30%						
8091	739	\$6,505	536	88	16.40%	524	88	16.80%						
8092	473	\$2,602	316	141	44.60%	38	10	26.30%	223	125	46.00%	30	14	46.70%
8093	367	\$6,485	331	57	17.20%	309	49	16.10%		8	57.10%			
8094	226	\$10,000+	184	34	18.50%	184	34	18.50%						
8095	224	\$5,977	131	30	22.90%	97	14	14.40%		16	47.10%			
8096	595	\$2,756	407	155	38.10%	159	46	28.90%	228	109	47.80%			
8097	642	\$2,769	495	144	29.10%	200	42	21.00%	224	83	37.10%		5	9.80%
8098	335	\$6,299	235	68	28.90%	212	53	25.00%						
8099	331	\$10,000+	192	35	18.20%	179	31	17.30%						
8100	241	\$6,888	198	19	9.60%	179	19	10.60%						
8101	448	\$4,596	355	72	20.30%	302	62	20.50%	30	4	13.30%			
8102	283	\$3,556	222	61	27.50%	147	41	27.90%	54	9	16.70%		0	0
8103.01	918	\$2,896	655	174	26.60%	296	78	26.40%	302	84	27.80%		30	50.00%
8103.02	670	\$3,401	481	84	17.50%	342	44	12.90%	104	27	26.00%			
EVANSTON	9,597	\$5,028	7,096	1,598	22.50%	5,432	1,027	18.90%	3,109	476	36.40%	2,486	68	27.40%
CHICAGO PMSA	1,513,515	\$2,894	1,133,983	229,466	20.20%	894,834	166,329	18.60%	334,981	37,153	27.50%	349,554	25,452	26.90%
NATION	55,212,108	\$1,334	38,663,887	7,403,569	19.10%	32,308,706	5,714,739	17.70%	3,403,245	910,030	26.70%	2,603,639	709,237	27.20%

Source: 2000 US Census, Summary File 4 (SF 4) - Sample Data, Table HCT79.

Table 2. Cost Burden Among Renters by Selected Race/Ethnicity, 2000.

Census Tract	Total Population				White Alone			Black Alone			Hispanic/Latino Alone		
	Total Housing Units	Median Gross Rent	Over 35% of Monthly Costs	% of Total	# Renters	Over 35% of Monthly Costs	% of White Alone	# Renters	Over 35% of Monthly Costs	% of Black Alone	# Renters	Over 35% of Monthly Costs	%
8087.02	282	\$831	155	55.00%	181	100	55.20%						
8088	411	\$903	97	23.60%	351	97	27.60%						
8089	282	\$865	19	6.70%	249	19	7.60%						
8090	276	\$2,000+	111	40.20%	272	111	40.80%						
8091	372	\$847	118	31.70%	313	100	31.90%						
8092	827	\$701	289	34.90%	86	41	47.70%	673	216	32.10%	183	39	47.00%
8093	1,510	\$823	584	38.70%	931	430	46.20%	289	66	22.80%			
8094	2,061	\$1,052	1,021	49.50%	1,580	760	48.10%						
8095	1,013	\$896	400	39.50%	801	305	38.10%	58	18	31.00%			
8096	534	\$773	191	35.80%	161	27	16.80%	231	67	29.00%			
8097	451	\$801	129	28.60%	298	39	18.80%	149	41	27.50%		35	46.70%
8098	632	\$864	193	30.50%	480	136	28.30%						
8099	480	\$1,015	88	18.30%	412	66	16.00%						
8100	1,352	\$921	369	27.30%	1,118	294	26.30%						
8101	1,326	\$785	315	23.80%	861	191	22.20%	299	93	31.10%			
8102	1,407	\$793	494	35.10%	450	117	26.00%	787	314	39.90%	173	28	22.80%
8103.01	426	\$741	140	32.90%	192	52	27.10%	172	68	39.50%	52	11	21.20%
8103.02	387	\$835	80	20.70%	191	60	31.40%	160	20	12.50%			
EVANSTON	14,029	\$856	4,793	34.20%	8,837	2,945	33.30%	2,134	984	31.40%	6,744	255	34.30%
CHICAGO PMSA	1,048,271	\$669	305,812	29.20%	575,357	154,848	26.90%	300,921	102,757	34.10%	176,584	49,888	28.30%
NATION	35,199,502	\$602	10,383,959	29.50%	23,637,781	6,583,428	27.90%	6,401,393	2,161,125	33.80%	4,985,319	1,621,845	32.70%

Source: 2000 US Census, Summary File 4 (SF 4) - Sample Data, Tables HCT52 and HCT59.

TABLE 3. Housing Problems by Income Level for Owners and Renters by Race.

ALL RENTERS	# of Households	% Probs	# w/ Prob
<30% AMI	3,019	79.30%	2,394
30-50%	1,729	85.40%	1,477
50-80%	2,412	54.50%	1,315
All Low Income	7,160	72.40%	5,185
>80%	6,627	9.70%	643
Total Households	13,787	42.20%	5,818

White	# of Households	% Probs	# w/ Prob
<30% AMI	1,522	85.00%	1,294
30-50%	925	94.40%	873
50-80%	1,244	62.10%	773
All Low Income	3,691	79.60%	2,939
>80%	4,721	8.80%	415
Total Households	8,412	39.90%	3,356

Black	# of Households	% Probs	# w/ Prob
<30% AMI	827	71.80%	594
30-50%	477	67.30%	321
50-80%	696	39.20%	273
All Low Income	2,000	59.40%	1,188
>80%	1,039	7.50%	78
Total Households	3,039	41.70%	1,267

Hispanic/Latino	# of Households	% Probs	# w/ Prob
<30% AMI	157	85.40%	134
30-50%	94	58.50%	55
50-80%	168	71.40%	120
All Low Income	419	73.80%	309
>80%	329	31.00%	102
Total Households	748	54.90%	411

ALL OWNERS	# of Households	% Probs	# w/ Prob
<30% AMI	3,540	78.90%	2,793
30-50%	2,432	79.20%	1,926
50-80%	3,934	55.40%	2,179
All Low Income	9,906	69.60%	6,899
>80%	19,214	14.50%	2,786
Total Households	21,120	33.30%	7,033

White	# of Households	% Probs	# w/ Prob
<30% AMI	1,850	82.20%	1,521
30-50%	1,414	84.90%	1,200
50-80%	2,225	56.10%	1,248
All Low Income	5,489	72.30%	3,969
>80%	14,936	13.40%	2,001
Total Households	20,425	29.20%	5,964

Black	# of Households	% Probs	# w/ Prob
<30% AMI	998	74.10%	740
30-50%	646	62.20%	402
50-80%	1,159	52.20%	605
All Low Income	2,803	62.30%	1,746
>80%	2,639	17.90%	472
Total Households	5,442	40.80%	2,220

Hispanic/Latino	# of Households	% Probs	# w/ Prob
<30% AMI	183	85.20%	156
30-50%	130	59.20%	77
50-80%	231	79.20%	183
All Low Income	544	76.40%	416
>80%	641	33.10%	212
Total Households	1,185	53.00%	628

Housing Problems:

Cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance and utilities.

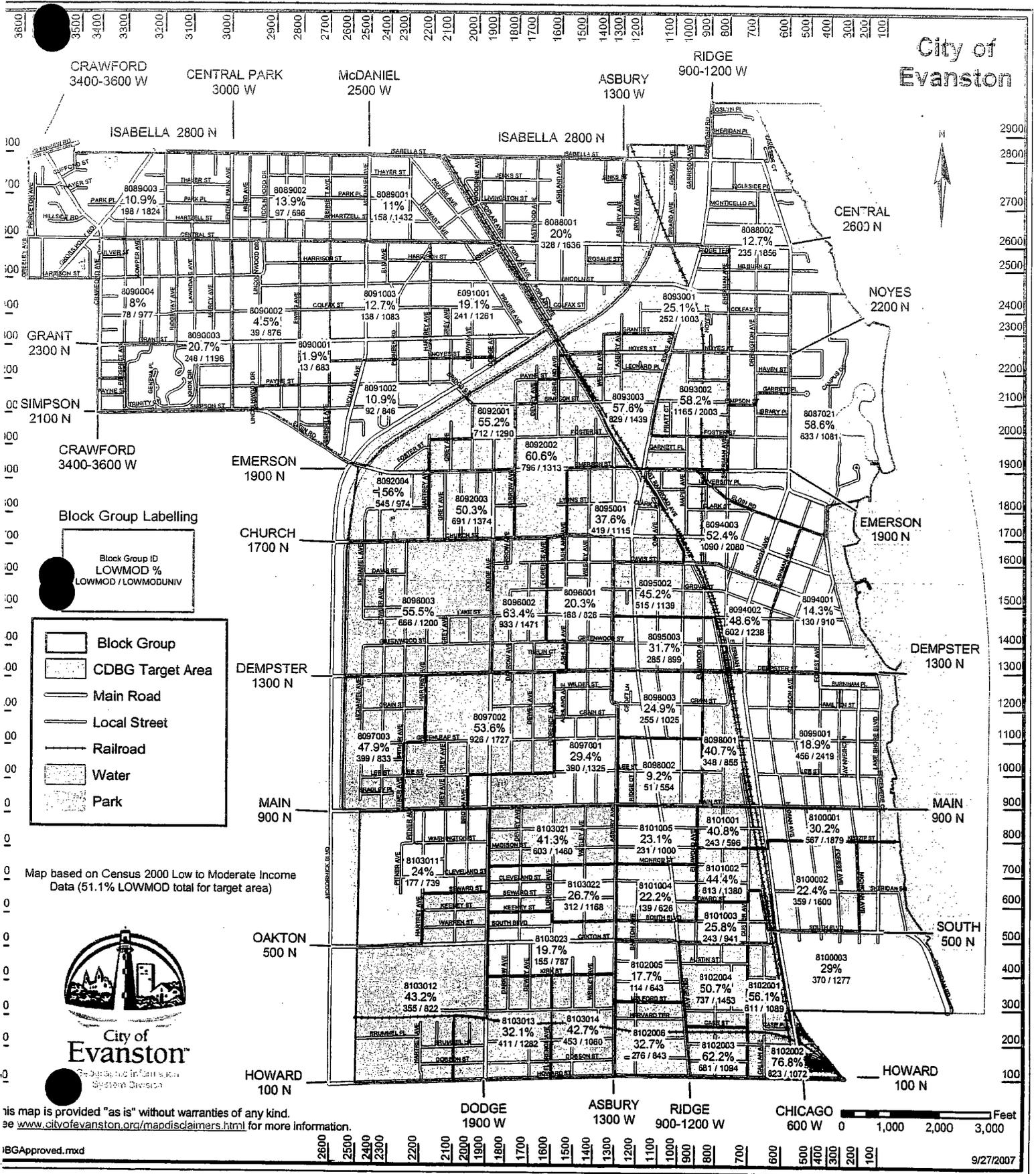
Source: SOCDs CHAS Data: Housing Problems, current as of 2000.

APPENDIX 4

CDBG TARGET MAP

CDBG Target Area

City of
Evanston



APPENDIX 5

IMPEDIMENTS TO FAIR HOUSING