Aldermen Present: D. Holmes, R. Rainey, D. Wilson, M. Wynne

Aldermen not Present: L. Jean-Baptiste

Staff Present: K. Cox, B. Dunkley, D. Marino, B. Newman, D. Spicuzza

Presiding Official: Alderman Wynne

DECLARATION OF QUORUM

Chair Wynne called the meeting to order at 7:46 p.m., a quorum being present.

APPROVAL OF APRIL 27, 2009 MEETING MINUTES

The Committee voted unanimously 4-0 to approve the April 27, 2009 meeting minutes.

ITEMS FOR CONSIDERATION

(P1) Consideration of a First-time Application for a Sidewalk Café permit for Dozika Restaurant at 601 Dempster Street

Ald. Holmes moved to approve the application. Ald. Rainey seconded the motion.

Mr. Suwit, the owner and operator of Dozika agreed to keep the area clear of litter. The Committee commended him saying his corner looks beautiful.

The Committee voted unanimously to approve the sidewalk café permit.

ITEMS FOR DISCUSSION

(PD1) Downpayment Assistance Program Report

Ms. Spicuzza explained that the downpayment assistance program was funded in May of 2008 by the HOME and Affordable Housing funds, with $190,000. She said the program provides $25,000 to $30,000 to eligible families who are under 80% to between 80% and 100% of the median income, respectively. She reported that 10 loans were made by the 4 participating lenders:

- Evanston Housing Corporation, 3 loans
- 1st Bank and Trust, 5 loans
- National City, 2 loans
- Harris Bank, 1 loan

Ms. Spicuzza reported that in the 8th ward, 5 of the loans were made on condos and 1 on a townhome; in the 2nd ward 2 loans were made on single family homes; and in the 9th ward, one loan was made on a condo.
Ms. Spicuzza said that all of the families who participate in the program are required to take the Home Purchase Education class and individual counseling. She said the participants represented the Evanston demographic of race and household size. She said the program has been successful. She explained that there is an eligibility wait list form which pre-qualifies applicants and is later verified by the lender, and that there is much interest in the program.

Ald. Wilson commented that one purchaser has re-financed which is a good sign of the effectiveness of the education. He asked whether anyone has defaulted on any of the loans, to which Ms. Spicuzza answered that no lenders have indicated any problems.

Ald. Rainey asked for a list of each participating property’s address and whether any were in the CHDO buildings, to which Ms. Spicuzza answered that 3 are in the 602 Mulford building. Ald. Rainey asked how many participants in the program were single people, to which Ms. Spicuzza replied that 1 of the participants was a single person and 1 of the participants was a family of 2, and that 2 of the single people work at Northwestern, their ages range from 20’s to 50’s, some of whom have grown children and some of whom have shared custody. It was their first home purchase and they bought condos. Ald. Rainey commented that she thought this program was supposed to be for families. Ms. Spicuzza said the maximum income for an eligible single person is $42,200. The amount the program provides them is $10,000 to $15,000.

In response to Ald. Holmes inquiry, Ms. Spicuzza said the single family home that was sold as part of the program was not a CHDO. It was a foreclosure owned by the lending bank.

In response to Ald. Wynne’s inquiry, Ms. Spicuzza said the City plans on replenishing the program funds by the last meeting in June of 2009.

Ald. Rainey commented that the City gave the CHDO that owns the 602 Mulford Building $900,000 initially and more at a later date, and she feels that this program is allowing the CHDO yet another subsidy. She said the Committee and the City need to keep track of the money trickling down to the CHDOs. In response to her inquiry, Ms. Spicuzza said the $800,000 the City is hoping to receive for homelessness may be used to provide downpayments for those in need or the homeless.

Mr. Marino added that the Downpayment Assistance Program is a new successful program in helping homebuyers purchase from the existing supply of available housing. He asked that all present help spread the word about the availability of the new program.

Mr. Marino mentioned that the Comprehensive Plan, the Consolidated Plan and the Zoning Ordinance were included in last Friday’s packet for Committee members and said staff are available at any time to answer any questions they may have.

**ADJOURNMENT**

The meeting was adjourned at 8:00 p.m.

Respectfully submitted,

Bobbie Newman