

FY 2025-2029 Consolidated Plan and 2025 Action Plan



For Public Comment :
Jun 12, 2025 to Jul 14, 2025

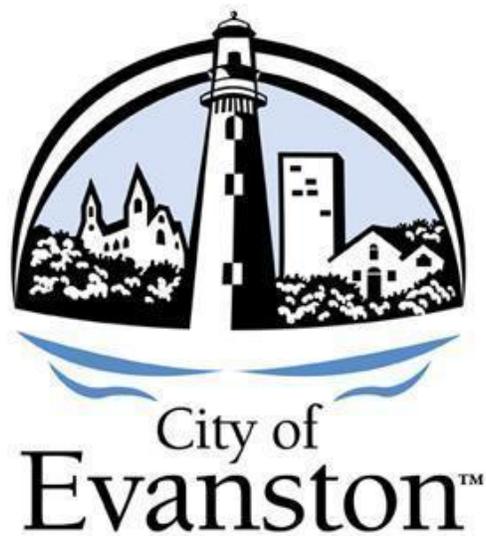


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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The five-year Consolidated Plan is the City of Evanston's primary vehicle for identifying and prioritizing housing, community development and economic needs and strategies to guide the use of its entitlement funding from the U.S. Department of Housing and Urban Development (HUD). The City receives Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds. Evanston received Emergency Solutions Grant (ESG) funds in the first 4 years of the prior Consolidated Plan, but was not eligible to receive ESG funds for FY2024, the final year of the plan. Evanston has been awarded ESG funds for FY 2025; however, it is unclear whether Evanston will be eligible for ESG funds in future years. For this reason, the five year plan includes a single year ESG estimate as a resource. The plan will highlight efforts to support households experiencing homelessness or at risk of experiencing homelessness using existing HOME and local funding.

The statutory goals of the HUD Consolidated Plan are to provide decent housing and a suitable living environment, and expand economic opportunities, principally for low- and moderate-income persons. The Consolidated Plan is submitted to HUD for approval following its development according to the regulations in 24 CFR Part 91, which includes consultation with community stakeholders and input from the public. The City of Evanston is committed to a diverse and inclusive community that engages and encourages residents and institutions to work together to make Evanston the most livable city for all its residents. 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 to address the ongoing effects of rising housing costs and stagnant wages that continue to stifle progress, particularly for low- and moderate income residents in our city.

Since the pandemic, multiple City departments have conducted assessments that relied heavily on community engagement to develop plans that address areas for improvement. The 2025-2029 Consolidated Plan incorporates these local planning initiatives that focus on affordable housing, economic development, sustainability, enhancement of public facilities and

parks, capital improvement projects, and targeted health initiatives in historically underserved areas of Evanston.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

Overview

The objectives of this assessment remain similar to those identified in the prior assessment. Affordable housing remains a predominant need and continues to be the City's highest priority.

Affordable housing: There is a lack of diverse and affordable housing options in Evanston. CDBG funded activities will focus on the rehabilitation of low-to-moderate income owner-occupied and rental housing to address code and life safety issues and prevent displacement. Code enforcement remains an important tool to maintain decent and safe housing and address blight from vacant and poorly maintained properties. HOME funds will be used for construction, acquisition and/or rehabilitation of affordable housing.

Homelessness: HOME funding will be used to continue the Tenant-Based Rental Assistance program for families with children in Evanston schools. In combination with education, job training and other support, TBRA provides stability for parents to raise their children, lifting two generations out of poverty. When available, ESG funds will be used to support homelessness prevention for income eligible households facing imminent eviction and to provide outreach and shelter to households experiencing homelessness.

Creating livable communities: Surveys show community members want improvements to neighborhood parks and better access to public transportation; they also identify the need for better stormwater management, drainage improvements and measures to address flooding. The City will continue to use CDBG funding to make improvements to infrastructure, including alley and street paving, street lighting, sidewalks, and parks to revitalize neighborhoods.

Economic development: Economic development is a lower priority of this plan in terms of funding levels. The City plans to use local resources, including Tax Increment Financing, for economic development. Recent surveys of Evanston's business community identify the need for more support for small businesses and enhanced placemaking.

Public Services: A key City goal is expanding access to needed services for historically underserved populations. CDBG funds will be used to fund public services that primarily address housing and homeless needs in line with the priorities identified in the community outreach. Local funds will be used for other public services which could include, but are not limited to, case management services that provide benefits enrollment, senior care, early childhood care

and youth programs to expand access to education, workforce development, and support for households fleeing domestic violence.

The City of Evanston is committed to affirmatively furthering fair housing by addressing historic inequities, considering lived experience, promptly responding to community feedback and developing measurable practices to increase fair housing. There is a clear and consistent pattern of racial and geographic inequity in Evanston; while much of Evanston's data indicates a high level of health in the City overall, health levels differ widely in neighborhoods throughout the community. The activities identified above support economic security and housing choice for low- and moderate-income residents.

Additionally, in 2023, the members of the Cook County Consortium, and several other entitlement communities, reconvened to continue work on a Cook County Regional Affirmatively Furthering Fair Housing (AFFH) Plan. The City of Evanston will continue to consult with local partners in the planning and development of an AFFH Plan. In the interim, Evanston is utilizing its previous Analysis of Impediments and draft AFFH concepts to inform the advancement of fair housing.

3. Evaluation of past performance

During the last five years, the City has met the CDBG requirement for timely expenditure of grant funds according to the regulations. This is achieved when grant funds available from the U.S. Treasury at the tenth month of the grant year is less than 1.5 times the current year CDBG grantamount. The City has also demonstrated compliance with the Overall Benefit Certification which requires that not less than seventy percent of the aggregate of CDBG expenditures is used for activities benefiting low-moderate income residents. Many of the activities undertaken with CDBG funds benefit primarily low to moderate income households.

The City reviewed Consolidated Annual Performance and Evaluation Reports (CAPERs) submitted to HUD during 2020-2023 and HUD's subsequent Program Year-End Review Letters. The CAPER lists the City's accomplishments in meeting the goals and priorities established in the Consolidated Plan. The City's 2023 CAPER may be viewed at: www.cityofevanston.org/conplan.

The City received \$966,314 in CARES Act ESG-CV funding, \$768,752 of which was used for direct housing subsidies for people experiencing or at risk of experiencing homelessness. These funds assisted 157 people, 82 of whom were children. Using CDBG-CV funds, the City launched several programs to help the community recover from the effects of the COVID pandemic including grants for micro-enterprises with low-to-moderate income owners and small businesses hiring

at least one employee, a food assistance program, a rent assistance program for households with incomes at or below 80% AMI experiencing COVID-related job loss, a scholarship program for moderate-income households with children 5 or younger who were not eligible for other daycare subsidies, and community programs for youth aged 13-19 that provided safe, engaging activities to reduce violence, address COVID-related learning loss and improve mental health. The City also used CARES Act dollars to support local shelters by funding food, staff and additional sanitation measures.

The City also received State and Local Fiscal Recovery Funds from the American Rescue Plan Act (ARPA). Funds have been expended to support a child care provider program, Welcome Center for recent immigrants and refugees, and a Living Room to address mental health needs.

4. Summary of citizen participation process and consultation process

The requirements set forth in Subpart B of 24 CFR Part 91 guide Evanston's citizen participation and stakeholder consultation process for all HUD required plan documents including this consolidated plan. Public participation, including hearings and public comment periods, are open to all and include participation from low and moderate income and other concerned residents. Evanston's annual plan budget is presented for public review in the third quarter of the year; residents are encouraged to provide input through a variety of channels including multiple public meetings held in English and Spanish, ward meetings, by email and online forms. Evanston's budget includes information about federal awards including ARPA, CDBG, CDBG-CV, ESG, HOME and HOME-ARP funds. Stakeholders requesting and in receipt of federal and local awards discuss projects and program outcomes at public meetings of the Housing & Community Development Committee (HCDC) and the Social Services Committee (SSC). Additionally HCDC holds additional public meetings to review the consolidated plan, action plans and CAPERs prior to City Council review meetings; the City holds at least two public hearings for each plan/report.

In addition to the public meetings, public hearings, and the numerous community assessments that relied heavily on community engagement to identify areas for improvement, targeted public input was solicited between July 19, 2024 and August 30, 2024 through a community priority needs survey available in digital and paper form in English and Spanish. The survey provided a forum for Evanston's low to moderate income residents to provide input on community priority needs between 2025 and 2029. The survey was distributed with the assistance of Advocates for Action, a volunteer group of Evanston residents dedicated to building stronger communities by taking action on issues that impact the community. Specifically, this group collected over 200 paper and electronic surveys.

The public comment period for the City's draft 2025-2029 Consolidated Plan and draft 2025

Action Plan was November 11 to December 17, 2024. The City of Evanston's Housing and Community Development Committee held a public meeting to hear comment on Tuesday, December 17, 2024; this meeting marked the close of the first public comment period. A second public comment period took place from June 11 through July 14 to include final grant awards prompting substantial changes to the original draft through the inclusion of a new source of funding (ESG). For both public comment periods, the Consolidated Plan is available for viewing on the City's website and in print form at both of the City's libraries, and public comments held during Housing and Community Development Committee public meetings. The second public comment period will close on July 14 following the public meeting of the Evanston City Council; comments will also be accepted at this meeting.

5. Summary of public comments

A summary of any and all public comments received will be included in the appendix of the final Consolidated Plan. It will incorporate the comments received from the two public comment periods (HCDC & City Council), and comments sent to the Housing & Grants Division. Comments received after this draft is released will also be included.

Public comment on the Draft 2025–2029 Consolidated Plan, 2025 Action Plan included the following:

One issue identified through public comment was an inaccuracy in the reported numbers of Evanston residents that are disabled. This figure was corrected to reflect accurate American Community Survey (ACS) data, which estimates that only about 8% of the population is non-institutionalized individuals with a disability. The commenter also emphasized that references to the Envision Evanston 2045 Comprehensive Plan should clearly state that the plan is still in draft form and has not been finalized or approved.

One resident described the plight of her homeless daughter and disabled grandson. She called for better resources to reach vulnerable families and more funding for affordable housing and services for families and people that are homeless or with disabilities.

A long-time affordable housing provider advocated for grant funding and support for small landlords. She argued that while landlords are expected to house low-income residents, they receive little to no direct financial assistance from the City, especially during crises like the pandemic. She expressed frustration that significant public funds are allocated to other projects rather than preserving and supporting affordable housing providers.

A property manager representing about 30 buildings in Evanston, warned that the City's proposed electrification mandate for buildings over 20,000 square feet would impose unsustainable costs on landlords. The commenter stated there is a disconnect between the city's climate goals and its commitment to affordable housing, noting that small landlords, who currently provide much of Evanston's affordable housing want to be included.

While the Consolidated plan does not include specific grant funding for housing providers, it does include tenant assistance and eviction prevention programs. Other City projects (including the PRO housing grant application) do include a potential housing provider mitigation program and housing rehabilitation programs.

Public comment on the Citizen Participation Plan included the following:

One Resident suggested the city move away from the term "citizen," as it excludes non-citizen residents, recommending "public" as a more inclusive alternative. Suggestions were made to improve community engagement efforts by applying an equity lens and ensuring that outreach is meaningful and accessible. The commenter also called for enhanced accessibility of the participation plan, such as including a table of contents, using plain language, breaking up dense text, and referencing the city's language access policy with accurate terminology (e.g., using "interpreter" for spoken language).

One resident suggested that citizen participation is very important and would like to see the Committee continue to meet and hear public comment, providing more opportunities for input.

Comments were accepted and the Citizen Participation plan was updated. While we aim to refer to participation as "public participation" as much as possible both internally and externally, the plan continues to be named Citizen Participation Plan per HUD guidelines.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments received will be considered in the development of the final 2025-2029 Consolidated Plan; any comments not accepted will be reported and will include a reason for not accepting it in the final version of the plan. The City of Evanston is committed to transparency and accountability to all residents. A final summary of comments will be included in the appendix of the 2025-2029 Consolidated Plan and 2025 Action Plan submitted to HUD.

7. Summary

The City of Evanston's 2025-2029 Consolidated Plan and 2025 Action Plan identify the housing and community development needs of predominantly low-to-moderate income areas and households in Evanston. The objective is to target available resources to meet the identified needs to revitalize neighborhoods and improve the quality of life for Evanston residents.

The 2025 Action Plan begins January 1, 2025 and identifies funding for projects that address Evanston's most critical needs. The City developed its draft 2025-2029 Consolidated Plan and 2025 Action Plan based on estimated entitlement grant amounts, as the timing of the 2025 federal budget and appropriations is unknown. The 2025-2029 Consolidated Plan and 2025 Action Plan has been updated to include actual grant amounts. All available CDBG, HOME, and ESG funds will be allocated to Goals in the final Plans for submission to City Council for approval and then to HUD. Because the City was awarded ESG funds for FY2025 that were not anticipated, a second 30-day comment period and public meeting for input on the additional funds was held, following the process outlined in the 2022 Citizen Participation Plan (CPP). A substantial amendment to the Action Plan is defined in the CPP as:

- A change in funding among the Goals used in the development of a plan (AP-20) that is greater than 20% of the total allocated towards the Goal, with the exception of Planning & Administration which can only use the amount allowed by the grant.
- The deletion of a Goal included in a plan
- The addition of a Goal not currently included in a plan

Any changes to the Plans following receipt of the City's entitlement grant amounts that increase or decrease funding for a goal by less than 20% shall be considered "non-substantial" and may be approved by the Housing & Community Development Committee or Social Services Committee, as appropriate, based on the program affected. These changes would not trigger a second public comment period. However, the receipt of ESG for FY2025 was a substantial change that added \$138,757 to the amount available under the City's Homelessness goal. A second public comment period has been included to inform the public, prior to City Council approval and submission to HUD.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	EVANSTON	Community Development
HOME Administrator	EVANSTON	Community Development
ESG Administrator	EVANSTON	Community Development

Table 1 – Responsible Agencies

Narrative

The City of Evanston's Community Development Department is the administrator for the Community Development Block Grant, HOME Investment Partnership, and, when received, the Emergency Solutions Grant programs.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

In order to develop the Consolidated Plan, the City of Evanston's Housing & Grants Division consulted with numerous City departments including: Community Development, Public Works, Health & Human Services, Parks & Recreation, Utilities, and Economic Development. The following community partners were also consulted: Housing Authority of Cook County (HACC), Alliance to End Homelessness in Suburban Cook County (Alliance or CoC) as Evanston's Continuum of Care, local and regional nonprofit service providers, housing providers, local advocacy groups, and residents. American Community Survey (ACS) data remains fundamental to the plan.

Targeted consultation to affirmatively further fair housing efforts includes work with Joining Forces, Cradle to Career, and PEACE, community-based advocacy organizations that represent protected classes. Also, to broaden participation of underrepresented residents, the City partnered with Advocates for Action, a community leadership council of Cradle to Career, to distribute the community needs assessment used to further understand community needs. Advocates for Action, like PEACE and Joining Forces, empowers residents by sharing information about public policies and initiatives to help underrepresented residents advocate for their interests. Key activities of these organizations include amplifying underrepresented community voices and guiding investment in Evanston.

Finally, this plan incorporates needs assessments and plans from several City departments including: Parks & Green Spaces Community Survey and Report (Spring 2023), Climate Action and Resiliency Plan (CARP), Evanston Project for the Local Assessment of Needs (EPLAN), ADA Transition Plan (2022), Evanston Thrives Retail Action Plan, Putting Assets to Work (PAW) initiative, HUD's Pathways to Removing Obstacles (PRO) Housing grant application, the Strategic Housing Plan and Envision Evanston 2045, the City's comprehensive plan and zoning code, which is currently in draft form and undergoing public review.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Federal funds target low and moderate income residents, particularly those who live in public or supported housing and are braided with other sources including local and state funds; funds are distributed to partners including private and nonprofit partners.

Evanston used ARPA funds to create a Living Room drop-in facility for adults over the age of 18 who are in need of mental health assistance. This facility is located at St. Francis Hospital and operated by Turning Point, a mental health service provider. Guests receive counseling in person, via phone, or virtually in a supportive environment and avoid emergency room visits or police involvement.

Evanston will continue to allocate 15% of CDBG annually to support services for individuals and families experiencing homelessness, fleeing domestic violence, in need of legal services and case management services including benefits enrollment.

HOME Funds will continue to support the Tenant Based Rental Assistance Program (TBRA) that provides case management to families with children under 18 years of age and a housing subsidy paid directly to the housing provider. This program prioritizes households that are unstably housed or doubled-up.

HUD awarded \$1,298,584 of HOME-ARP funding to Evanston; \$1,000,000 has been allocated for the acquisition, development and/or rehabilitation of non-congregate shelters and \$150,000 for tenant-based rental assistance.

Evanston has 34 congregate settings for those with physical and/or mental disabilities. The City's Ombudsman Program acts as a liaison between residents, hospitals, the City's two Specialized Mental Health Rehabilitation Facilities (SMHRFs), and the eight Skilled Nursing Facilities (SNFs) for persons returning from acute care health institutions. Evanston's Ombudsman also works with housing and supportive service providers for individuals with disabilities through advocacy, emergency planning, and assistance with infectious disease monitoring.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Evanston did not receive ESG funds for 2024 and anticipates reduced ESG funding through the period of this plan. To negate potential funding disruptions the City works closely with the Alliance to End Homelessness in Suburban Cook County and local providers (Connections for the Homeless, Interfaith Action, the YWCA Evanston/North Shore, etc.) to confirm compliance with policies and procedures established by the Alliance as Evanston's CoC. To ensure agencies that

historically receive ESG funds from Evanston continue to receive support in the event the City is not awarded ESG funds, City staff works with Alliance staff to advocate for State ESG funding for agencies that rely on this support. Additionally, City staff and community partners continue to follow the policies and procedures established by the Alliance, including Coordinated Entry, to support Evanston residents working to find housing.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Evanston did not receive ESG funds for 2024 and anticipates no or inconsistent award disbursements in the coming years. However, the City works closely with the Alliance to End Homelessness in Suburban Cook County and local providers (Connections for the Homeless, Interfaith Action, the YWCA Evanston/North Shore, etc.) to confirm compliance with policies and procedures established by the Alliance as Evanston's CoC. Additionally, to ensure agencies that historically received ESG funds from Evanston continue to receive ESG support, City staff works with Alliance staff to advocate for State ESG funding for years when Evanston does not receive an ESG award. Evanston continues to follow the policies and procedures established by the Alliance including Coordinated Entry to support Evanston residents working to find housing.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Housing Authority of Cook County (HACC)
	Agency/Group/Organization Type	Housing PHA Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections.
2	Agency/Group/Organization	YWCA Evanston/North Shore
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended planning meetings to define community needs and provided information for related Consolidated Plan sections.
3	Agency/Group/Organization	CONNECTIONS FOR THE HOMELESS, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.
4	Agency/Group/Organization	Alliance to End Homelessness in Suburban Cook County
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections. Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.
5	Agency/Group/Organization	Interfaith Action of Evanston
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections. Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.
6	Agency/Group/Organization	COMMUNITY PARTNERS FOR AFFORDABLE HOUSING
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections. Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.
7	Agency/Group/Organization	Family Focus
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections. Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.
8	Agency/Group/Organization	Youth & Opportunity United
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections. Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.
9	Agency/Group/Organization	METROPOLITAN TENANTS ORGANIZATION
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections. Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.
10	Agency/Group/Organization	Infant Welfare Society of Evanston

	Agency/Group/Organization Type	Services-Children Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections. Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.
11	Agency/Group/Organization	James B. Moran Center for Youth Advocacy
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections. Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.
12	Agency/Group/Organization	PEER Services
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections. Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.
13	Agency/Group/Organization	NORTH SHORE SENIOR CENTER
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections. Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.
14	Agency/Group/Organization	Impact Behavioral Health Partners
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data for relevant Consolidated Plan sections. Attended planning meetings to develop needs assessment and other related Consolidated Plan sections.

Identify any Agency Types not consulted and provide rationale for not consulting

Evanston did not knowingly exclude any agencies or community partners from participating in the Consolidated Plan outreach process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Alliance to End Homelessness in Suburban Cook County	The Continuum of Care provides the framework and services for many of the activities provided locally to bring assistance and housing to homeless individuals and families
Climate Action and Resilience Plan (CARP)	City of Evanston	This plan identifies critical actions to address climate change. The strategies identified are incorporated into this Consolidated Plan to help vulnerable residents mitigate climate hazards.
Evanston Thrives Retail District Action Plan	City of Evanston	Plan to support neighborhood business districts through placemaking and marketing, events and programming, and tenant attraction.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Putting Assets to Work (PAW)	City of Evanston/Common Ground Institute, Government Finance Officers Association, and Urban3	Initiative identifies publicly-owned assets and outlines a development plan to advance public-private partnerships for transit-oriented development
Parks & Green Space Community Survey	City of Evanston	Conducted in 2023, the plan identifies barriers to accessing parks and green spaces and improvement plans based on community input.
Evanston Project for the Local Assessment of Needs	City of Evanston	The EPLAN is a five-year strategic planning process to identify and improve the effectiveness and efficiency of Evanston's public health system.
5-Year & Annual PHA Plans	Housing Authority of Cook County	The HACC's plans for maintaining and improving public housing and managing the housing choice voucher program.
Envision Evanston 2045	City of Evanston	Envision Evanston is a plan initiative that will develop Evanston's new Comprehensive Plan and Zoning Code. This plan will guide future policies and investments to address land use, transportation, affordable housing, sustainability, racial justice, economic development, fiscal responsibility and public health. All goals and outcomes of this Consolidated Plan will align with the comprehensive plan and zoning code that results from Envision Evanston, which is currently in draft phase and under public review.
ADA Transition Plan	City of Evanston	This plan focuses on providing access to City programs, services, and activities, parks and facilities to persons with disabilities by identifying barriers and providing strategies to remove them. This plan aligns with this Consolidated Plan by promoting the highest quality of life for all residents.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Capital Improvements Program (CIP)	City of Evanston	The CIP identifies infrastructure projects under the following categories: transportation, facilities, parks, water treatment, and street, water main and sewer projects. Municipal public facilities and infrastructure projects identified in this Consolidated Plan align with the CIP.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

In addition to the various strategic plans referenced in the section above, the City considered other local/regional/state/federal planning efforts and will continue its efforts to coordinate further with local, regional, state, and federal partners to create opportunities to align and reduce duplication of efforts at the local level.

The City of Evanston works cooperatively and in coordination with various public entities. The City cooperates and coordinates various aspects of the Consolidated Plan and shares regional interests with the neighboring local governments of Chicago, Skokie, and other local communities. Evanston works with the Alliance to End Homelessness in Suburban Cook County, its Continuum of Care, in implementing its homeless and near homeless programs and goals.

The City also actively engages with the Housing Authority of Cook County (HACC) which manages public housing within Evanston and surrounding Cook County. The Community Development Department recognizes the importance of the quality and quantity of public housing units and Housing Choice Voucher holders in Evanston and cooperates with the HACC to implement any strategic goals put forth in the Consolidated Plan. In addition, attention is paid to Cook County’s Consolidated Plan in order to ensure an understanding of the focus areas and community development efforts of the entire County.

Narrative (optional):

All community feedback received will be included in the Consolidated Plan planning process. The City of Evanston is engaged in constant consultation with stakeholders through, not only the Consolidated Planning process, but all City planning initiatives that are incorporated into the

Consolidated Plan. The City will continue to engage all available stakeholders in the planning and execution of projects and programs to better serve community members.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

In addition to the partners and plans identified above, the 2025-2029 Consolidated Plan also incorporates results, outcomes, and feedback received from recent surveys and community engagement efforts. In the third quarter of 2023, as part of the application process for HUD's PRO Housing initiative, stakeholder engagement was used to generate feedback about housing challenges. Over one hundred local and regional stakeholders, including organizations that enforce fair housing laws and affordable housing managers/owners, identified barriers to affordable housing and offered solutions. At the time of drafting the 2025-2029 Consolidated Plan the City also launched a year-long, community driven initiative to develop a new comprehensive plan and zoning code; this process, entitled Envision Evanston 2045, dedicated March and April of 2024 to soliciting feedback about community needs. This initiative also engaged community-based organizations that represent protected class members, like Evanston Cradle to Career and Joining Forces for Affordable Housing. Both agencies are dedicated to educating, organizing and activating residents to advocate for affordable housing and the equitable distribution of community resources. Given the amount of information gathered from City and community stakeholder plans and the broad outreach for Envision Evanston 2045, staff focused on targeted community outreach for this consolidated plan. Staff launched a survey to gather feedback from Evanston's low and moderate income residents who use city-funded services and live in historically underserved neighborhoods. The results of the community needs assessment survey were shared at a public meeting of the Housing & Community Development Committee on September 17, 2024 and also discussed on October 17, 2024 at the Social Services Committee. HCDC will also review the draft plan at a public meeting in November before City Council holds an additional public meeting to accept the plan with final grant amounts in the first or second quarter of FY2025 depending on when grant awards are announced.

Evanston received final grant awards for CDBG, HOME and ESG; City staff did not anticipate an award of FY2025 ESG funds in the initial draft 2025-2029 Consolidated Plan and draft 2025 Action Plan. Both plans have been updated to include ESG funding and staff initiated a second public comment period to inform the community about the FY2025 ESG award. The second public comment period began June 12th and closed July 14, 2025, following an in-person public meeting of Evanston's City Council.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/ broad community				http://www.cityofevanston.org/conplan

2	Newspaper Ad	Non-targeted/ broad community	<p>Display ad in the November 14, 2024 issue of the Evanston Review, a newspaper of general circulation, that the draft 2025-2029 ConPlan and draft 2025 Action Plan is available on the City's website November 11, 2024, and that the public comment period will close on Tuesday, December 17, 2024, at the public meeting of the Housing & Community Development Committee.</p> <p>The plan will also be available in printed format at the City Libraries.</p>			http://www.cityofevanston.org/conplan
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
			<p>Display ad in the June 12, 2025 issue of the Evanston Review, the draft 2025-2029 ConPlan and draft 2025 Action Plan is available on the City's website June 12, 2025, and that the public comment period will close on Monday, July 14, 2025 at the joint public meeting of the Housing & Community Development Committee and Social Services Committee on June 12, 2025.</p>			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Non-targeted/ broad community	News item on the City's homepage and in the e-newsletter story that the draft 2025-2029 ConPlan and draft 2025 Action Plan are available on the City website beginning November 11, 2024.			http://www.cityofevanston.org/conplan
5	Outreach through Ward councilmembers via email	Minorities 2nd, 5th, and 8th Ward residents	Information about the draft 2025-2029 ConPlan and draft 2025 Action Plan and public comment period provided in ward newsletters.			http://www.cityofevanston.org/conplan

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section highlights the challenges many low and moderate income Evanston residents face in finding safe, decent, and affordable housing. The data included supports input from housing providers and advocacy groups that housing cost burdened residents are experiencing displacement. To supplement the data and specific to Assessment of Fair Housing efforts, the City launched a community needs assessment survey to targeted populations including people and households who use supportive services, opportunity youth, low/moderate income seniors and people with disabilities. Evanston Advocates for Action, a community based organization dedicated to removing barriers to opportunities for marginalized populations, partnered with the City to distribute surveys to underrepresented community members including limited English proficiency households. In addition to housing needs, support programs, and public facilities improvements, the survey also assessed broadband needs and measured economic development opportunities to support small business owners and entrepreneurs.

Census tract data shows that low income households are concentrated in south Evanston close to the Chicago border in census tracts and block groups 8103013, 8102001, 02, 03, and 06, 8102003, and in Evanston's 5th and 2nd wards in census tracts 8092 and 8096 mirroring historically redlined areas of the community.

Housing

The most common housing problems for Evanston households is housing cost burden or severely cost burdened, followed by households experiencing overcrowding. There are more renter households experiencing these problems than owner households. A total of 3,085 renter households and 1,850 owner households are severely cost burdened. Renter households with lower incomes are more impacted. Moderate income renter households are disproportionately impacted by overcrowding. The advanced age of Evanston's housing stock warrants the need for housing rehabilitation.

Public Housing

The Housing Authority of Cook County (HACC) operates two Rental Assistance Demonstration (RAD) properties designed for seniors and disabled populations, the Jane Perlman Apartments with 100 units and Victor Walchirk Apartments with 99 units. The HACC also owns and manages

45 units of scattered-site family housing. The HACC has 539 applicants on their waiting list, 290 are Violence Against Women Act (VAWA) applicants and 193 are homeless applicants.

Homeless Needs

The 2023 Point-in-Time (PIT) data shows that there were 643 households consisting of 1,056 individuals experiencing homelessness in Suburban Cook County; 72 people were unsheltered and the total count included 345 children. Evanston providers had 89 individuals in emergency shelter, 9 Transitional Age Youth, 40 families in shelter for families fleeing domestic violence and 135 individuals in permanent supportive housing.

Non-Homeless Special Needs/Non-Housing Community Development

Priority needs include support for public services that provide assistance to low and moderate income residents including, but not limited to, low cost child care and education support for children, food and meal delivery services to home-bound seniors and people with disabilities, legal services, and support for families fleeing domestic violence.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to the American Community Survey (ACS) data, Evanston has a population of 73,980, a 2% loss from the 2020-2024 Consolidated Plan; additionally the total number of households dropped from 29,265 to 27,915. While the data since 2009 was fairly stable, losses occurred in the numbers of very low income and highest income households. There have been increases in the number of low, moderate and middle income households; large family households and households with seniors also increased. Evanston's median income increased by 18%, from \$70,041 in 2009 to \$82,335. However, 11,400 households or 40.83% have a household income equal to or lower than 80% HUD Area Median Family Income (HAMFI). There are 3,145 total households with children under 6 years of age and 1,130 (35%) of these households have an income below HAMFI. There are 9,765 senior households (65+), 39% (3,850) qualify as low/moderate income (LMI).

Evanston has 15,830 owner households and approximately 26% (4,095) qualify as LMI while 6% (1,025) qualify as very low income. There are 12,090 renter households; 61% (7,310) qualify as low or moderate income while 23% (2,805) qualify as very low income. The data also shows that 35% (9,850) of households experience one or more housing problems and approximately 20% (5,610) experience severe housing problems. Evanston renters are more likely to experience one or more problems, with 6,000 renters compared to 3,850 owners.

Housing Stock: According to ACS data Evanston has an estimated 31,129 total housing units and a 10% vacancy rate (approximately 3,211 vacant units); 57% are owner occupied and 43% are renter occupied. The majority of Evanston's housing stock is valued over \$500,000+ (40%), while only 16% is valued at under \$200,000; these units tend to be smaller condominiums or buildings with significant monthly fees. There are very few units available for low/moderate income households including new families and seniors on fixed incomes. Additionally, the data shows that 42% of the renter population pays more than 35% of household income on housing. The vacancy rate also differs between owners and renters. Evanston has a low homeowner vacancy rate of 2% and a high rental vacancy rate of 8%.

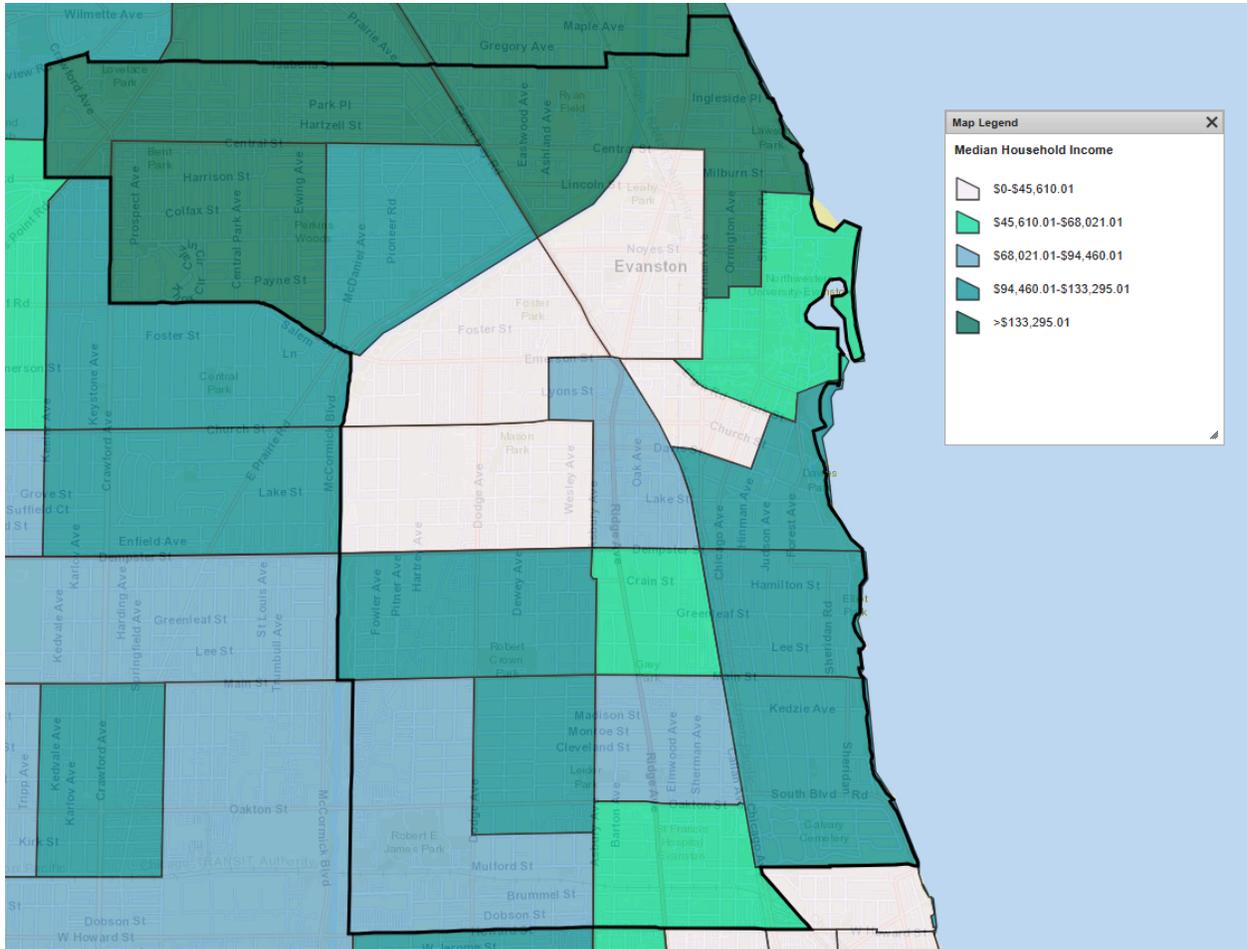
Housing Condition and Overcrowding: Housing problems are defined as follows: incomplete kitchen facilities, incomplete plumbing facilities, and/or more than one person per room; 6,000 renters and 3,850 owners have at least one condition. Overcrowding affects 100 renter households and 75 owner households. The advanced age of Evanston's housing stock warrants the need for housing rehabilitation. Local data also suggest overcrowding is an issue among low/moderate income households as a result of doubling up or couch surfing.

Cost Burden and Severe Cost Burden: Approximately 14,285 households are cost burdened or severely cost burdened; 8,755 renters (72%) are cost burdened compared to 5,535 (35%) of owners. Of the 6,880 low- and moderate-income renter households, 5,115 are cost burdened and 3,045 are severely cost burdened. Of the 3,455 low- and moderate-income owner households, 73% are cost burdened and 45% are severely cost burdened. The composition of low/moderate income households is as follows: 29% elderly, 26% small related, 10% households with one or more children 6 years old or younger, and 4% large related. The rate that low and moderate income renter and owner households are cost burdened is: 27% small related, 4% large related, 17% elderly, 53% other households. Owner cost burdened households are as follows: 27% small related, 7% large related, and 42% elderly.

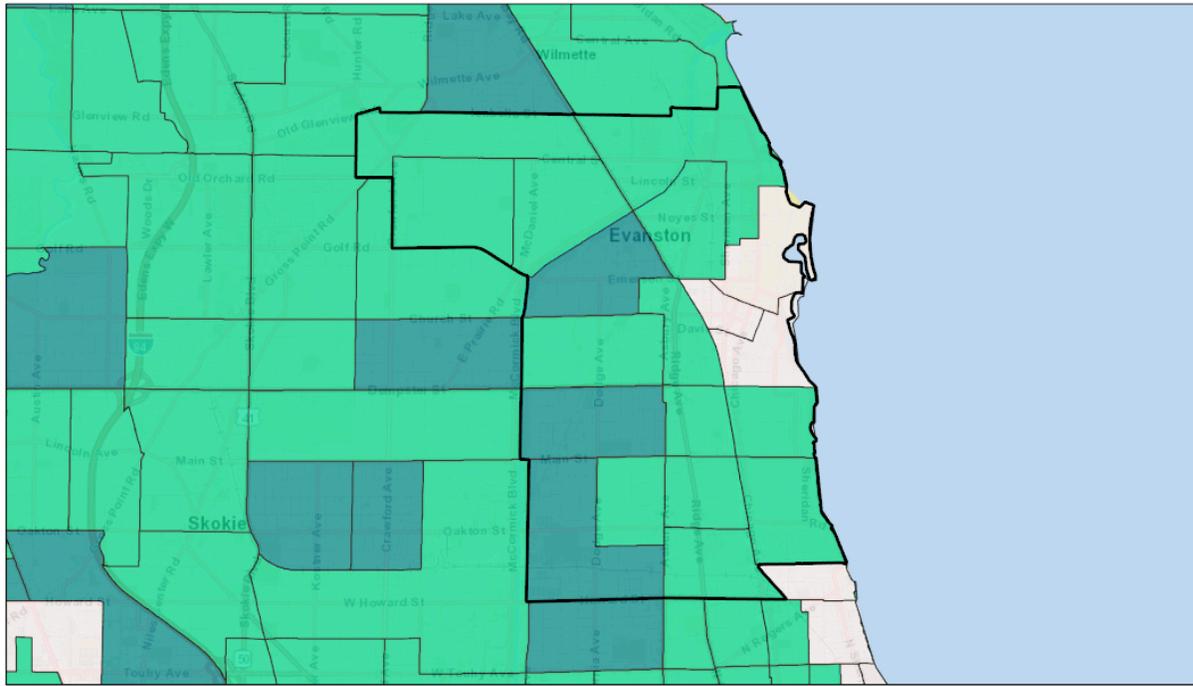
Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	75,605	73,980	-2%
Households	29,265	27,920	-5%
Median Income	\$70,041.00	\$82,335.00	18%

Table 5 - Housing Needs Assessment Demographics

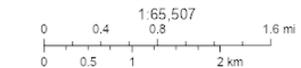
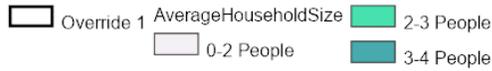
Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)



Average Household Size - Evanston, IL



November 11, 2024



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,825	3,405	4,170	2,080	14,435
Small Family Households	580	740	1,385	600	6,775
Large Family Households	145	215	260	110	1,020
Household contains at least one person 62-74 years of age	785	545	870	620	3,525
Household contains at least one person age 75 or older	430	655	565	260	1,510

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger	305	250	575	205	1,810

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

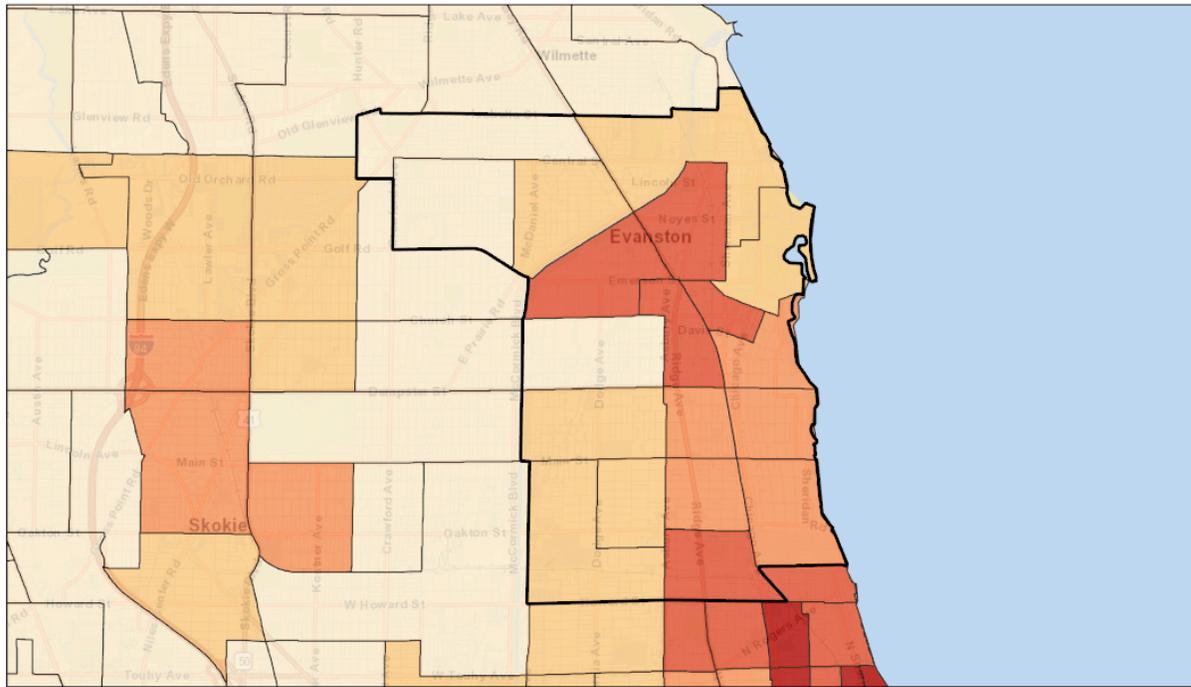
	Renter					Owner				
	0-30% AMI	>30-50 % AMI	>50-80 % AMI	>80-10 0% AMI	Total	0-30% AMI	>30-50 % AMI	>50-80 % AMI	>80-10 0% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	55	30	10	125	20	15	30	4	69
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	40	20	20	115	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	50	175	4	264	20	10	45	30	105

	Renter					Owner				
	0-30% AMI	>30-50 % AMI	>50-80 % AMI	>80-10 0% AMI	Total	0-30% AMI	>30-50 % AMI	>50-80 % AMI	>80-10 0% AMI	Total
Housing cost burden greater than 50% of income (and none of the above problems)	1,815	980	125	30	2,950	685	490	430	90	1,695
Housing cost burden greater than 30% of income (and none of the above problems)	215	765	995	290	2,265	65	345	550	230	1,190
Zero/negative Income (and none of the above problems)	345	0	0	0	345	95	0	0	0	95

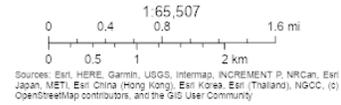
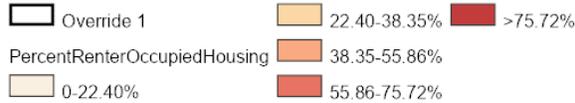
Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

% Renter Occupied Housing - Evanston, IL



November 11, 2024



2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,910	1,120	355	70	3,455	725	510	510	130	1,875
Having none of four housing problems	895	1,025	2,000	905	4,825	295	745	1,305	975	3,320

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

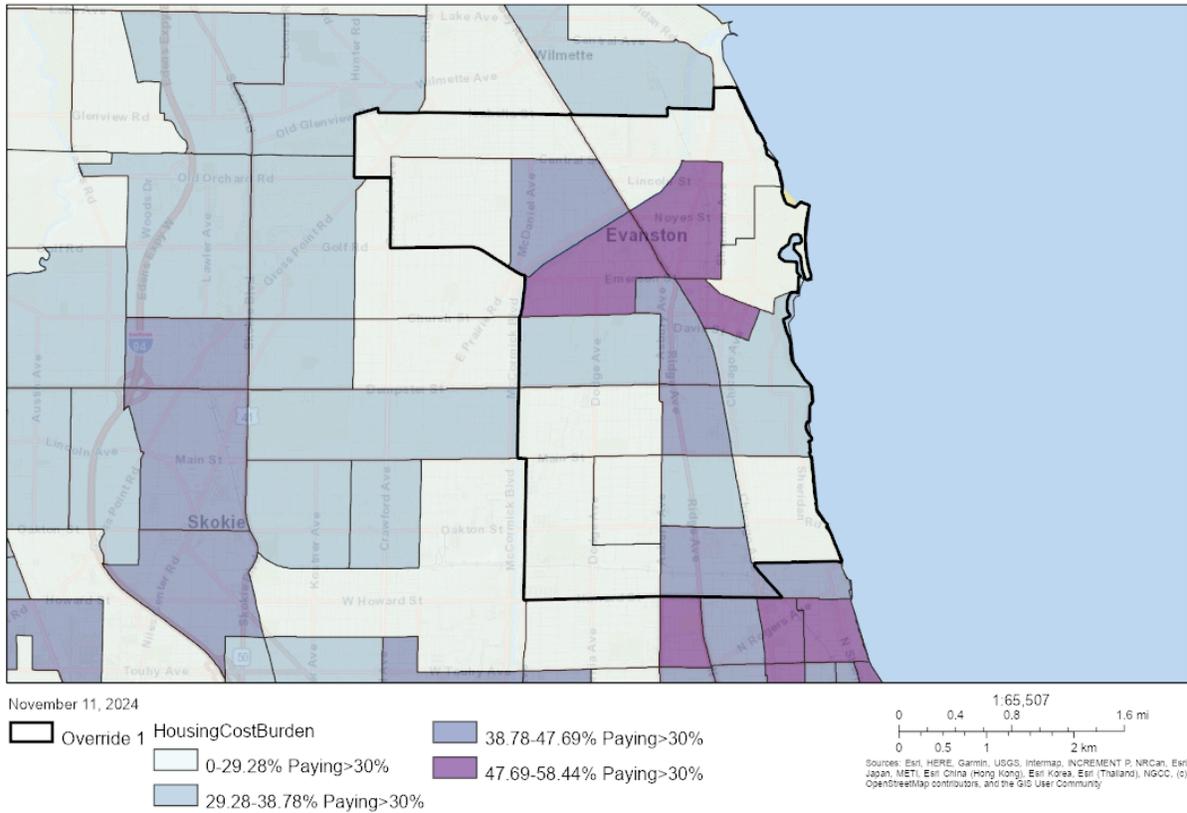
3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	230	505	370	1,105	195	170	300	665
Large Related	115	90	4	209	30	50	85	165
Elderly	480	320	195	995	420	405	445	1,270
Other	1,265	960	585	2,810	145	210	225	580
Total need by income	2,090	1,875	1,154	5,119	790	835	1,055	2,680

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

Housing Cost Burden - Evanston, IL



4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50 % AMI	>50-80 % AMI	Total	0-30% AMI	>30-50 % AMI	>50-80 % AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	220	220	180	90	0	270
Large Related	0	0	0	0	30	40	40	110
Elderly	330	260	50	640	390	215	265	870
Other	0	1,245	580	1,825	130	0	0	130
Total need by income	330	1,505	850	2,685	730	345	305	1,380

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
 Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	30	80	195	14	319	20	10	0	34	64
Multiple, unrelated family households	25	10	0	0	35	0	0	45	4	49
Other, non-family households	10	0	0	10	20	0	0	0	0	0
Total need by income	65	90	195	24	374	20	10	45	38	113

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2016-2020 ACS data, Evanston has approximately 9,713 single person households and 10,080 small family households, 27% (2,705) of which are extremely low to moderate income; 6% qualify as extremely low income, 7% qualify as low income, and 14% qualify as moderate income. These households are cost burdened and are in need of housing assistance and other forms of support. Seniors (65+) comprise 16% (11,870) of the population

and are financially vulnerable if on a fixed income due to increased housing costs and inflation. Additionally, 16% of single parent households are below the poverty level.

According to the 2024 PIT count for Evanston providers, 92 persons were counted in emergency shelter beds and 28 persons were counted at Interfaith Action's PADS cots. Additionally, 23 persons were counted in youth and family transitional housing. The majority of those counted are single individuals, however, the YWCA, Family Promise and Connections all offer units for households with children. All households identify as Evanston residents and would potentially lose support networks if moved to a different community.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to ACS data, there are 5,633 (8%) estimated noninstitutionalized residents with a disability: 3% (729) youth/adults (18-34), 3% (693) adults (35-64) with cognitive and self-care difficulties; 6% of the population (651) are Seniors (65+). Housing support comes from nonprofit partners including Impact Behavioral Health Partners, Shore Community Services, Center for Independent Futures, and Over the Rainbow; agencies also provide case management and community integration services. The Levy Center, Meals on Wheels, and North Shore Senior Center, provide additional supports that help seniors age in place, connect with community support services, and enroll in benefits. HACC reported receiving 193 applicants who have a documented disability; the agency currently operates 45 units of public housing for families and 199 units of elderly/disabled housing.

Connections reports that approximately 27% (479) of the households served annually have a disabling condition and 14% are survivors of domestic violence. The YWCA Evanston/NorthShore provides emergency shelter, off-site shelter, hotel placements, transitional housing, and permanent-supportive housing. The agency works with approximately 200 participants fleeing domestic violence each year. Other agencies that work with vulnerable households, Impact Behavioral Health Partners and Y.O.U., report that under 10% of the participants and families they serve are victims of domestic violence, but all of the households Impact serves have a disabling condition. The HACC reported 290 VAWA applicants on the waitlist.

What are the most common housing problems?

The most common housing problem for renters and owners is affordability. Although Evanston's median household income (\$82,335) is greater than Cook County (\$78,304), the cost of housing in Evanston has increased dramatically since the last plan which has a disproportionately negative impact on renters. According to ACS data, 2,950 renter households and 1,695 owner

households are severely housing cost burdened, spending more than 50% of income on housing and utilities. Additionally, 2,265 renters and 1,190 owners are cost burdened, or spending between 30% and 50% of total household income on housing costs. There is a large disparity between the incomes of owner-occupied housing units (at \$126,000 on average) and renter-occupied (\$51,000 on average); accordingly, the share of cost burdened renter households is higher: at 47.4%, (44.8% Cook County).

Housing quality and affordability can influence health and well-being and unaffordable housing can put households at risk for poor physical and mental health. Households spending more than 30% of income on housing costs have fewer resources for health care, food, transportation and child care. Housing cost burden and associated stress are linked with poor mental health, particularly anxiety and depression.

The most common physical problem is overcrowding, renter households between 50-80% AMI are most likely to be overcrowded according to the data. Owner households have the fewest physical problems; 125 renter households indicate substandard housing conditions.

Are any populations/household types more affected than others by these problems?

Evanston's black, Indigenous, and people of color (BIPOC) owners and renters, particularly renters, are disproportionately impacted by housing problems. Historic discriminatory lending practices continue to have pervasive effects on incomes and home ownership rates. As documented in the draft Envision Evanston 2045 Preliminary Findings Report, the median household income in the historically redlined, and predominantly Black and Hispanic portions of Evanston is \$39,393 compared with \$93,188 city-wide. The majority of low and moderate income households are concentrated in Evanston's 2nd, 5th, and 8th Wards. Census tract data shows that low income households are concentrated in south Evanston close to the Chicago border as indicated in census tracts and block groups 8103013, 8102.01 blocks 02, 03, and 06, 8102003, and in Evanston's 5th and 2nd Wards, the majority of census tracts 8092 and 8096 respectively, mirroring historically redlined areas of the community. Renter households, particularly those with an annual household income under \$75,000, are more affected by all of the housing problems.

Service providers working with youth and families confirm that single parent households and homeless youth and youth aging out of foster care or shelter programs are the most negatively impacted. Younger renters face additional discrimination and are often not able to rent due to lack of stable income resulting from low wage jobs with no defined career path or career growth. Multigenerational households and large households also face disproportionate negative impact - affordable units typically aren't large enough to support these households.

Community partners also report that the lack of affordable housing negatively impacts the most vulnerable residents including those living with a disability and survivors of domestic violence or sexual assault. People with a disability are significantly more likely to live below the poverty line and have unstable employment due to discrimination or stigma. These households are also at increased risk of housing instability due to a lack of affordable housing stock and a lack of accessible units. For survivors of domestic violence, a lack of safe, affordable housing is frequently cited as a barrier to leaving their abusive partner. Domestic violence is a significant cause of homelessness for women and their children.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

City staff and community partners working with at-risk households report that a myriad of supports are needed, particularly for families with young children, because the factors contributing to housing instability can be complex and multifaceted. Affordable housing is the most common need followed by workforce development or employment support, financial literacy, and transportation assistance; people and families would also benefit from case management that includes benefits enrollment, linkage to primary care, sliding scale dental services and psychiatric services, substance abuse treatment programs, access to subsidized food and childcare. Families and individuals who couch-surf or live with others for financial reasons do not qualify for as many supportive housing services. Households also often need legal assistance for evictions, landlord/tenant disputes, and housing discrimination issues.

Evanston has a number of social service organizations that offer services to individuals, families who have young or school aged children, and to older youth transitioning out of school, looking for career track employment providing a living wage. Young children from low and moderate income families may benefit from early intervention services including early childhood education specialists that prevent young children from early care discharge and support school-readiness; these services are supported through local and federal funds. Federal funds also support programs for older youth from low and moderate income households to provide after school and summer enrichment programs; youth at risk of homelessness or who may be justice involved are targeted for additional services. A majority of participants identify as BIPOC and benefit from culturally competent services and providers.

Even after receiving months or in some cases years of rental assistance households with challenges such as a disability, credit issues, or criminal justice backgrounds struggle to find rent

that they can afford independently or to get approved for an affordable unit. Even households with deep ties to the community and additional support services are displaced due to the lack of affordable housing. Larger units with 3 or more bedrooms are expensive and scarce.

Some households can remain housed with even a small subsidy. However, the loss of that subsidy could result in displacement since the housing market has become so expensive. The City and agencies that offer housing services provide short-term subsidies whether through the Statewide Referral Network (SRN), federal grants like TBRA, or transitional housing (limited to 3-18 months), and long-term subsidies like general assistance or Section 8 vouchers when available. ESG funds are projected to be subgranted to Connections for the Homeless and used to fund Prevention and case management services, Street Outreach and Shelter Operations; a smaller portion of funds are subgranted to the YWCA for Shelter Operations. Both agencies work with vulnerable populations including households fleeing domestic violence. It is unclear whether Evanston will receive an ESG award for each year of this consolidated plan; since funding could be inconsistent, Evanston will work with the CoC to ensure providers receive state funds when local awards are not available.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Evanston's at-risk populations include low and moderate income residents and households that do not have resources that meet or exceed the living wage. These households may include individuals with low educational attainment or limited English proficiency, seniors on a fixed income or reliant on Social Security Income, and households reliant on Social Security Disability Income or households that have a member or members with a documented physical or mental disability. Additionally, households experiencing or fleeing domestic violence, stalking or other forms of abuse, or households with members who have been justice involved, are at greater risk of homelessness or displacement as are households with members who have a substance or alcohol misuse disorder.

Evanston's Climate Action Resiliency Plan recognizes that low and moderate income households are placed at a disadvantage in preparing for and responding to climate hazards are at-risk of displacement. The 2022 EPLAN defines at-risk groups accordingly: lower-income residents, people of color, immigrants, refugees, the elderly, children, people with a disability, historically marginalized communities, renters and those without access to cars. As documented in the EPLAN and throughout the Consolidated Plan, these groups tend to have worse health outcomes and poorer social and economic factors, including children in poverty, income

inequality, unemployment, and credit insecurity. The City and local and regional agencies working with these populations also confirm the challenges these populations face.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In Evanston, cost burdened and severely cost burdened renters are the most unstable and at risk of displacement or homelessness. These households often have multiple challenges including a household income that is below the area average, little in savings, and possible low credit. Data indicates that 2,950 renter households are severely cost burdened and are vulnerable to rent increases, lease non-renewal, or termination. Also at risk for displacement or homelessness are low and moderate income households that have a record of eviction or involvement with the carceral system; these households experience greater challenges securing an affordable rental unit. Renter households where the head lacks a high school diploma or G.E.D., have not completed a college degree or received any post-secondary education also struggle to find an affordable unit. It can be challenging to secure employment that pays a living wage without professional licensing or certification. Other low and moderate income renter households that may become unstable without support include those with a head of household diagnosed with a physical or mental disability (est. 8% of population). Families, particularly larger families, have a harder time finding affordable housing due to the lack of affordable units with 3 or more bedrooms.

Discussion

Housing problems continue to impact a significant portion of the population in the city of Evanston. Evanston's low and moderate income population is housing cost burdened and additional circumstances can exacerbate housing challenges including lack of education and job training, lack of access to jobs that pay a living wage, poor credit, a history of eviction or involvement with the criminal justice system, and the rising costs of housing maintenance. There is a high need for preservation and creation of affordable housing, as well as supportive services aimed at low and moderate income individuals that increase economic and educational opportunities, assist with basic needs like provision of food, financial literacy and credit repair, and additional support services for families. Benefits enrollment and comprehensive case management services help residents most at risk of becoming homeless. While the City supports programs and services aimed at families, it is also apparent that many residents on fixed incomes, seniors and people with disabilities, are also at risk of displacement or homelessness. These households are often unable to afford home maintenance costs, whether it's general upkeep or payment of rising property taxes and insurance costs. The Market Analysis

section of the Consolidated Plan provides an in-depth examination of housing costs and the availability of affordable housing.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines disproportionately greater need as members of a racial or ethnic group, at the same income level, experience housing problems at a greater rate (10% or more) than the total population. The most common housing problem is cost burden and affects households regardless of income. The 2016-2020 CHAS data shows that 72% of households below 100% AMI have one or more housing problems; this percentage increases to 78% when considering only low and moderate income households. Using a racial lens, the data show that 73% of White households have one or more housing problems compared to 69% of Black households and 74% of Asian households; 74% of Hispanic households versus 72% of non-Hispanic households have one or more housing problems. Only 13% of households at 30-50% AMI have none of the four housing problems while 20% of the Households below 30% have none of the four housing problems and 55% of the households between 80-100% AMI have none of the four housing problems. This could be highlighting the positive impact of housing vouchers or other housing assistance available to Evanston households at or below 30% AMI. Additionally, the vast majority (91%) of the households 0-30% AMI are experiencing one of the four housing problems.

0%-30% of Area Median Income

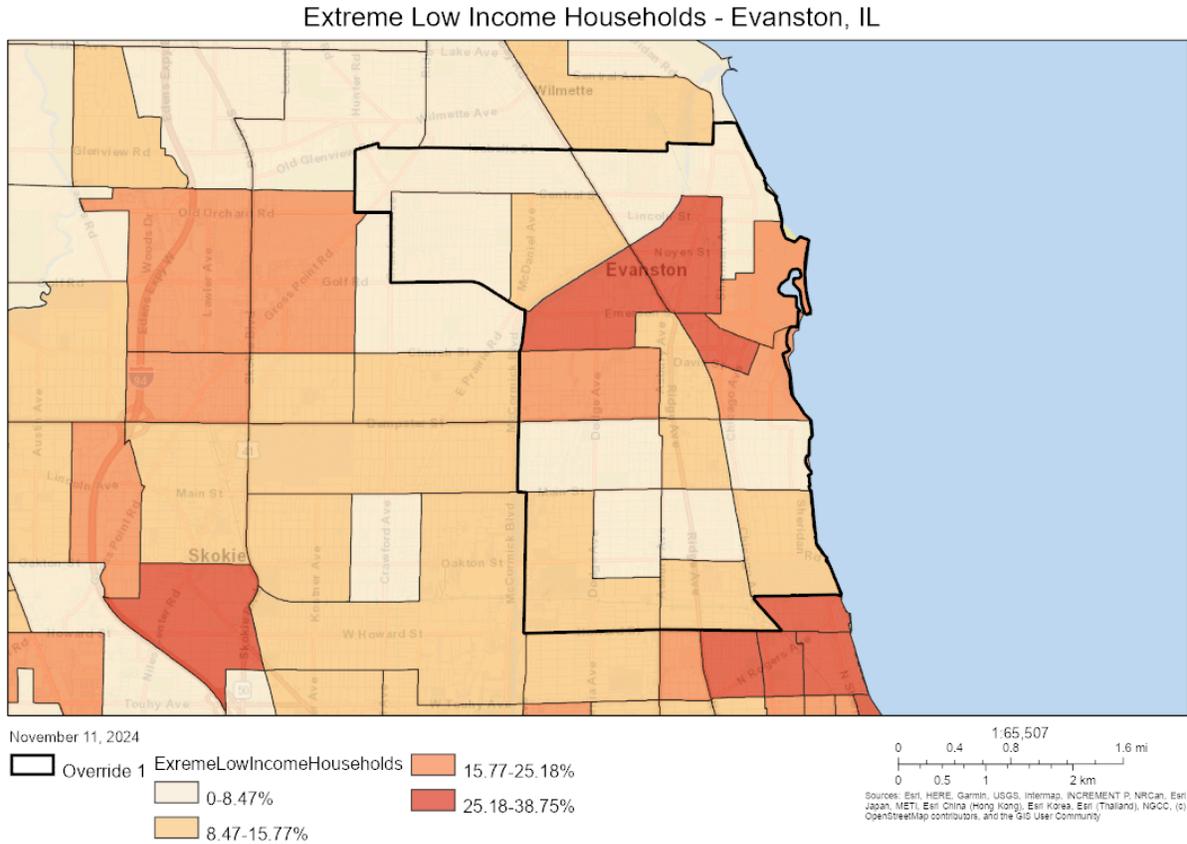
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,500	295	565
White	1,740	110	330
Black / African American	860	170	75
Asian	430	20	100
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	390	0	65

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,360	350	0
White	1,315	215	0
Black / African American	510	110	0
Asian	210	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	285	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,765	1,285	0
White	1,560	675	0
Black / African American	590	380	0
Asian	250	105	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	270	95	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,015	1,225	0
White	620	640	0
Black / African American	115	205	0
Asian	125	130	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	215	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

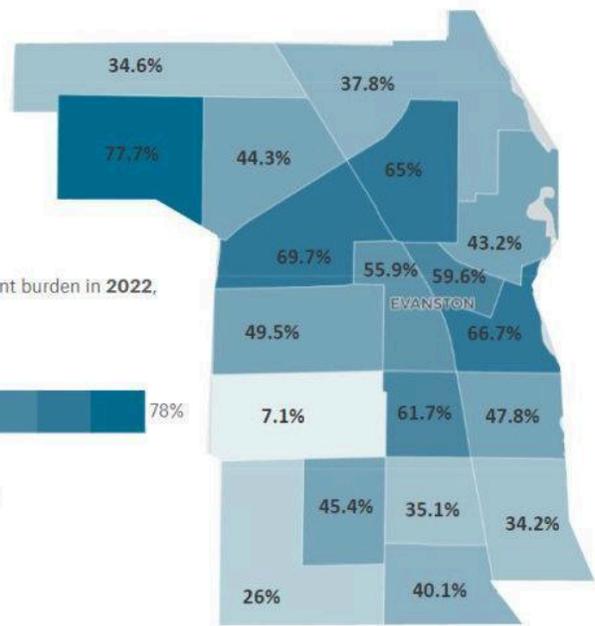
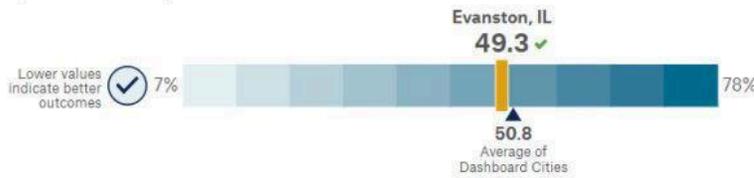
43% of Evanston households rent (12,090) and 57% (15,830) own; of the total households reported, 7,235 are very low to low income and 4,170 are moderate income households; 40.98% (4,955) of renter households are extremely low or low income, 19.48% (2,355) are moderate income. Additionally, 35% of the jurisdiction (9,640 households) has one or more housing problem. This affects 72% white households (5,235) 0-100% AMI, 69% black households (2,075) 0-100% AMI and 74% Hispanic households (1,090) 0-100% AMI.

When 80-100% AMI households are removed from the analysis, 78% of 0-80% AMI households have one or more housing problem. By race, trends remain consistent with 78% of White households indicating one or more housing problem compared to 73% of Black households and 80% of Asian households; 85% of Hispanic households versus 77% of non-Hispanic households indicate one or more housing problems.

When this data is mapped, rent burdened households are concentrated in the central and south sections of the city, and in the northwest (6th Ward, census tract 8090). While renters in census tract 8090 are rent burdened (northwest Evanston), this area tends to be predominantly single unit homes with some higher density senior care properties. These households tend to have higher incomes and the median home value is much higher (\$784,700) than properties located in low and moderate income areas such as central and south Evanston where median home values can be below \$400,000.

Rent Burden in 2022

Evanston had an estimated **49.3%** of households experiencing high rent burden in 2022, compared to an average of **50.8%** across the Dashboard's cities.



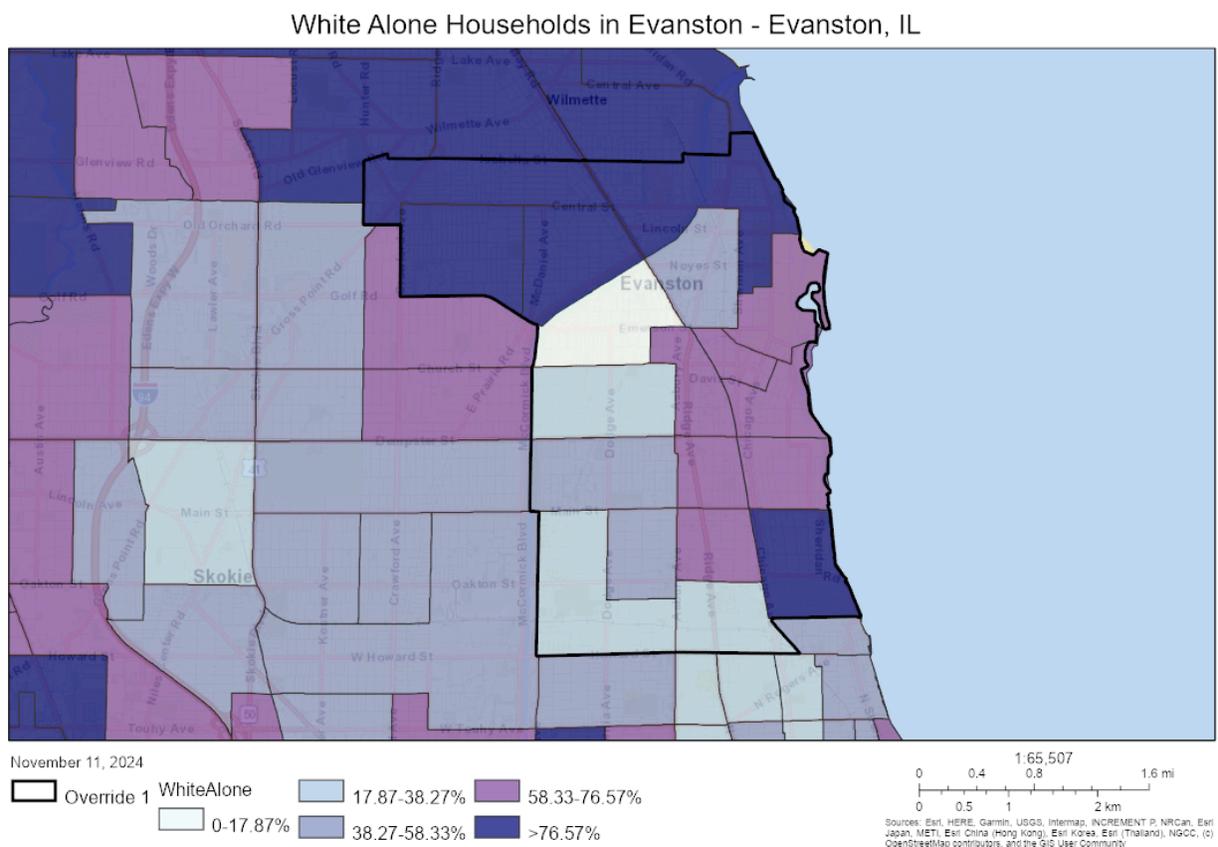
U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates, Table DP04
 Caution: some census tracts have quite large margins of error, so we should look at the overall pattern but proceed with caution in interpreting individual tract data. Additionally, some of these tracts have very small renter populations.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

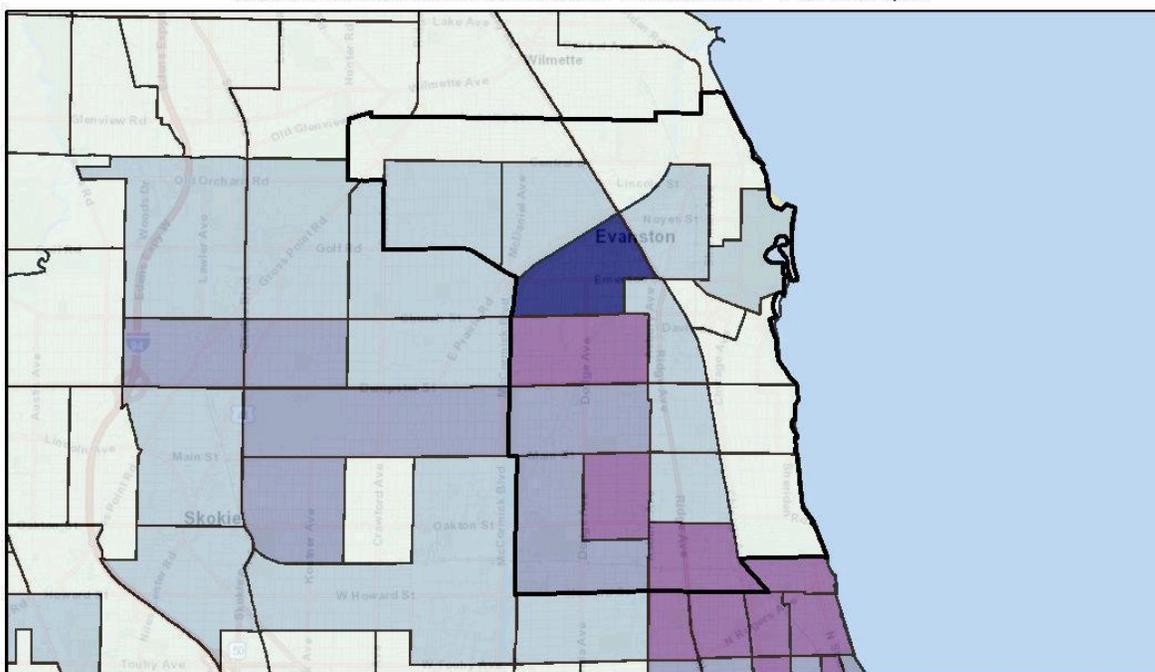
Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

There has been fluctuation to the demographic profile of Evanston since the last plan. The number of residents who identify as white remains fairly consistent at 64.7% of the population, while residents identifying as Black or African American dropped from 18.1% to 16.5%; people identifying as Asian increased from 8.6% to 9.2%, and 4.2% of residents identify as two or more races. Data also shows that 11.8% residents identify as Hispanic or Latino which is an increase of 2.8% from the prior Consolidated Plan. The maps below indicate that, while Evanston is a diverse community, it is not an integrated one. The tables below show the severe housing problems by area median income (AMI), and by racial or ethnic group within those categories, of households with one or more severe housing problems.



Black or African American Alone Households - Evanston, IL



November 11, 2024
 Override 1
 BlackAfricanAmericanAlone
 0-4.89%
 4.89-13.33%
 13.33-27.82%
 >53.08%

1:65,507
 0 0.4 0.8 1.6 mi
 0 0.5 1 2 km
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Taiwan), Swisstopo, OpenStreetMap contributors, and the GIS User Community

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,175	625	565
White	1,595	250	330
Black / African American	710	320	75
Asian	410	45	100
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	390	0	65

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
 Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,400	1,310	0
White	835	695	0
Black / African American	220	400	0
Asian	135	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	200	95	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	970	3,075	0
White	555	1,680	0
Black / African American	145	825	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	90	270	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	125	240	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	310	1,930	0
White	105	1,150	0
Black / African American	35	285	0
Asian	60	205	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	255	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

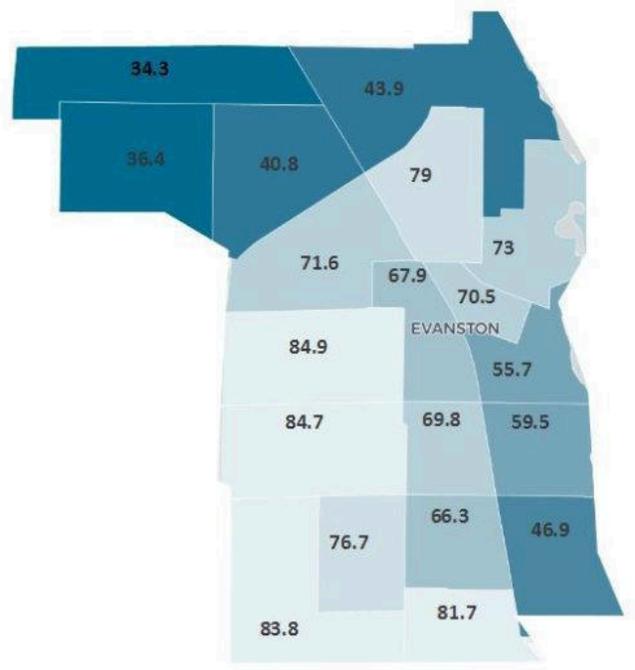
Discussion

The data indicates that 44% of Evanston's severely cost burdened households at 0-100% AMI have one or more housing problem. When using a racial overlay to review households at 0-100% AMI, the data indicates that 43% of White households, 37% of Black households and 56% of Hispanic households experience one or more housing problem. Hispanic households are disproportionately affected compared to the rest of the population. When reviewing only low and moderate income (0-80% AMI) households, these trends remain; 50% of all households making 0-80% of the AMI have one or more housing problem, but 40% of 0-80% AMI Black households experience have one or more housing problems compared to 50% of White households and 56% of Asian households. Additionally, 64% of Hispanic households indicate one or more housing problem. Census tract data shows that low income households are concentrated in south Evanston close to the Chicago border and include census tracts and block groups 8103013, 8102001, 02, 03, and 06, and the majority of block groups 8092 and 8096, mirroring historically redlined areas of the community (Wards 8, 5 and 2 respectively). The maps also show how minority households are concentrated.

The legacy of Evanston's history of racial segregation persists in the distribution of people of color across the city today. While Evanston is a racially and ethnically diverse city overall, this diversity is not evenly spread across the community. The map shows the racial and ethnic diversity with a score of 100 representing a 100% match of the city's Racial Demographics. The racial composition of census tract 8102 in southeast Evanston best reflects the overall city demographics. Census tract 8089 in northwest Evanston is least representative of the overall racial composition of the city.

Racial/Ethnic Diversity, 2022

U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates,
Table DP05



NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

According to HUD definition, households that pay 30% or less of total household income on housing costs qualify as not cost burdened. Households that pay above 30% but below 50% of total household income qualify as cost burdened and households that pay 50% or more of total household income on housing costs qualify as severely housing cost burdened.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,170	5,160	5,805	590
White	12,515	3,140	3,235	330
Black / African American	2,220	1,150	1,090	75
Asian	1,095	375	615	125
American Indian, Alaska Native	0	15	0	0
Pacific Islander	0	0	0	0
Hispanic	925	415	710	65

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion:

33% of Evanston total households are cost burdened; 70% of Evanston renters and 65% of owners with income at or below 80% AMI are considered cost burdened. Additionally, displacement is a growing challenge for renters and owners. Current data also indicates that 17.6% of total households spend between 30%-50% of total income on housing; 41% of renters and owners with income at or below 80% AMI are spending between 30%-50% of total income on housing. The percentage of households qualifying as severely cost burdened remains the same though the estimated number of severely cost burdened households decreased by 245.

However, the number of households that are not cost burdened (17,170 total) increased from 57.7% to 61.5% since the previous consolidated plan. These numbers indicate gentrification especially in contrast to documented reductions in affordable units. Staff are exploring ways to address affordability through policy including zoning reforms, revisions to the Inclusionary Housing ordinance, and the Strategic Housing Plan. The map above shows that housing cost burdened households are located primarily in the 5th ward.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

According to ACS data for the poverty status of families in Evanston, 4.6% fall below the poverty line. There is a disproportionate difference in poverty when reviewed by race; 3.1% (10,802) of White-identifying families are below the poverty line while 8.7% (2,470) of Black-identifying families and 10.8% (1,321) of Hispanic/Latino-identifying families are below the poverty line. BIPOC residents, whether renter or owner households, fall disproportionately below the poverty line.

If they have needs not identified above, what are those needs?

The Equity & Empowerment Commission continues to explore ways to address the historical wealth and opportunity gaps Black residents experience as the result of historically racist practices. Initiatives to address harms include continued investment in housing repair and rehabilitation programs, workforce development, support for income eligible entrepreneurs, and various forms of housing support for renters and owners. Financial literacy classes and credit repair would also help to improve economic stability of households. Workforce development programs that offer paid internships, connections to employment opportunities or connections to careers that pay a living wage would also work to address income inequality.

The Housing & Community Development Committee explores policy solutions to prevent displacement and address affordable housing. The Social Services Committee reviews non-housing community needs and programs that help stabilize individuals and families; needs include education enrichment and childcare, legal services, substance abuse prevention, services for households experiencing homelessness or at risk of homelessness, services for seniors and families fleeing domestic violence. Availability of services in languages other than English has been a focus to ensure access to all households with greatest needs.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The City has extensive evidence that communities of color in Evanston, particularly Black and Latinx residents, experience disproportionate negative health, socioeconomic and other outcomes due to redlining and past city policies, institutional racism, and social inequities which created an unequal distribution of wealth, opportunities and resources. As shown on the Housing Cost Burden in Evanston, IL map above, BIPOC communities are concentrated in Evanston's 2nd, 5th, and 8th wards which also correlate with lower income census tracts,

specifically in block groups 8096, 8092, 8103013, and 8102 blocks 1,2,3, and 6, mirroring historically redlined areas of the community.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of Cook County (HACC) is the public housing authority that serves suburban Cook County; HACC’s mission is to promote affordable housing, economic opportunity, and a suitable living environment free from discrimination throughout suburban Cook County. The City works with the HACC to ensure that the goals and strategies from the 5 year and annual PHA plan are reflected in the City's efforts to address and improve public housing issues. Goals for the 2024-2028 HACC plan are as follows: reposition all public housing assets to ensure long-term sustainability; create additional affordable housing, improve technology, provide excellent customer service, and seek/receive additional non-traditional funding resources. In Evanston, HACC owns and operates two RAD properties designed for the elderly and disabled population, Jane Perlman Apartments with 100 units and Victor Walchirk Apartments with 99 units. The HACC also owns and operates 45 units of scattered-site family housing.

HACC in partnership with the City is developing 60 new affordable units. The HACC also administers the Housing Choice Voucher program and reported that there are 559 Housing Choice Voucher holders in Evanston. There has been no fluctuation in the number of vouchers and voucher holders since the last consolidated plan; the characteristics of residents, including race and ethnicity, has not changed. Residents typically remain in housing for life, unless terminated for specific reasons, so the population remains stable.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,651	11,832	64	11,594	91	54	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,627	13,418	14,350	13,395	13,647	11,962
Average length of stay	0	0	7	8	0	8	0	5
Average Household size	0	0	1	2	1	2	1	4
# Homeless at admission	0	0	9	21	0	3	16	2
# of Elderly Program Participants (>62)	0	0	897	2,179	42	2,120	12	0
# of Disabled Families	0	0	491	2,337	2	2,268	48	12
# of Families requesting accessibility features	0	0	1,651	11,832	64	11,594	91	54
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	705	1,981	19	1,913	27	14	0
Black/African American	0	0	900	9,786	43	9,620	62	40	0
Asian	0	0	44	37	2	34	1	0	0
American Indian/Alaska Native	0	0	0	15	0	15	0	0	0
Pacific Islander	0	0	2	13	0	12	1	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	33	321	0	311	2	5	0
Not Hispanic	0	0	1,618	11,511	64	11,283	89	49	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

There are currently 559 voucher holders living in Evanston with 539 total applicants on the waitlist; preference is given to victims as defined by VAWA, people experiencing homelessness, and the elderly. There are 290 VAWA applicants and 193 applicants who identify as homeless on the waitlist for HACC housing units. HACC was not able to provide the number of households on the waitlist with a disability. HACC currently operates 45 family units of public housing and 199 units reserved for people who are elderly and/or disabled converted to Rental Assistance Demonstration Project Based Rental Assistance under the multi-family arm of HUD.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

HACC reports that a higher percentage of residents have substance misuse issues and more people with mental health issues. HACC residents need help with benefits enrollment and connections to additional community support services for basic needs including utilities assistance, food pantries, workforce development and career training. If households have children, then out of school services, like summer care, especially for younger children is also challenging for participants to find and afford.

How do these needs compare to the housing needs of the population at large

Because most HACC residents fall into an AMI category that would be considered extremely low/very-low income, their needs for services are typically more extensive than the needs of the population at large. Both populations, HACC residents and low to moderate income community members, share a need for support beyond housing including assistance enrolling in affordable or free healthcare, benefits enrollment assistance to help pay for utilities and other basic needs, access to food, transportation assistance and additional support. Residents of public housing and low to moderate income families also benefit from job training/ professional certifications, youth and child care services, and legal services; some need support for mental health and/or substance abuse issues.

Discussion

Public housing, as one of the tools to provide affordable housing, is a critical need to support Evanston households and reduce the cost burden that impact low and moderate income households. The City will continue to support and coordinate with the HACC to expand opportunities for additional housing and advance affordability goals throughout the community.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Evanston uses data to inform the development of programs and allocation of resources to support vulnerable populations including homeless individuals and families. The Point-In-Time (PIT) count, managed by the Alliance to End Homelessness in Suburban Cook County (Alliance), is an annual assessment of sheltered and unsheltered people experiencing homelessness on a single night in January. The Alliance is the lead agency for the Continuum of Care (CoC) and is responsible for the planning and coordination of services and housing options for all of Cook County outside the city of Chicago. The CoC consists of four regions; Evanston is a portion of the North Region and is also included under the Association of Homeless Advocates in the North/Northwest District (A.H.A.N.D.), the northern council of the Alliance. According to the most recent PIT count, 1,188 beds were available for 643 households or 1,056 individuals. Approximately 37% of those counted came from the North region. A comparison of the 2023 count and the 2024 count shows a 13% increase in the overall homeless population; the sheltered population increased by 9% and the unsheltered population increased by 58%. There was also a 4% increase in chronic homelessness and a 12% increase in homeless families with children.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	558	0	0	0	0	0
Persons in Households with Only Children	36	1	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	72	497	0	0	0	0
Chronically Homeless Individuals	22	180	0	0	0	0
Chronically Homeless Families	0	17	0	0	0	0
Veterans	3	18	0	0	0	0
Unaccompanied Child	4	66	0	0	0	0
Persons with HIV	0	12	0	0	0	0

Table 27 - Homeless Needs Assessment

Alternate Data Source Name:
2023 Point-In-Time (PIT) count

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data are not available for the number of persons becoming and exiting homelessness each year or number of days that persons experience homelessness. Data are also not specific to Evanston; the PIT count covers the entire suburban Cook County area excluding Chicago. The 2023 PIT count identified 36 veterans, comprising 3% of the population, and 210 chronically homeless households (18% of the population); households with children comprised 53% of the count. The PIT measured 70 unaccompanied youth, one of whom was under 18 years of age; 18 youth were in emergency shelter, 48 youth were in transitional shelter and 4 were unsheltered. There were 16 parenting youth households identified and all were sheltered; 11 identified in emergency shelter, 25 identified in transitional shelter - 36 parenting youth total. Other homeless subpopulations include adults with serious mental illness (191 total), adults with substance use disorder (60 total), adults with HIV/AIDS (12 total) and adult survivors of domestic violence (173 total).

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	327	33
Black or African American	573	37
Asian	9	1
American Indian or Alaska Native	11	0
Pacific Islander	3	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	199	7
Not Hispanic	785	65

Data Source
Comments:

Data comes from the 2023 PIT count and is not specific to Evanston.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2023 Point in Time Count for the region, there were 173 households with children in need of housing assistance. The total family population included 214 adults and 344 children under 18. Specifically 344 persons under 18 years of age, 34 people ages 18-24, 84 people ages 25 to 34, and 96 people 35 and older. Of these, 117 households were in emergency shelter and 56 were in transitional shelter, but none were unsheltered.; 21 households identified as having a veteran member. There were 70 unaccompanied youth counted, 4 were unsheltered and one household included a youth under 18 years of age. No one was unsheltered, but 18 were in emergency shelter including the minor.

In the North region providers identified 271 persons in permanent supportive housing; 39 units or 197 beds were available for households with children.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Fluctuation in homelessness by race between the 2019 and 2023 PIT counts is pretty low; while there appears to be a drop in the percentage of White identifying people (41% of the population in 2019 versus 34% of the population in 2023), the actual numbers are more consistent; 359 white identifying persons counted in 2019 and 360 counted in 2023.

This trend is different in the Black population. While people identifying as Black comprised 57% of the homeless population in 2019 and 58% in 2023, there were 499 Black individuals identified in the 2019 count and 610 identified in the 2023 count (18% increase). It is obvious from this data that there is a disparity and that Black households are unhoused at a disproportionate rate. Local shelter providers report a similar disparity. In 2023, Evanston providers reported 125 emergency shelter beds, 128 permanent supportive housing beds and 38 transitional housing beds. The populations occupying beds included 346 Black and 160 White people, including children identified as homeless and 40 individuals identified as multiple races. Of those counted, there were 44 Black and 21 White unaccompanied youth.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2023 PIT, 6.82% of households were unsheltered and 93.18% were sheltered. (compared to 11.66% unsheltered and 88.34% sheltered households in 2019); fewer households are unsheltered in Evanston and the surrounding suburbs. However, the total count of persons identified as homeless in 2023 is higher. This trend is in line with national homelessness trends which reported record high homelessness on a single night in January 2023.

In the most recent PIT count 1,056 people were counted, but in 2019, there were 875 total people counted. In 2023, there were 984 people in shelter and 72 people unsheltered. In 2019 there were 773 people in shelter and 102 unsheltered. Homelessness increased and the number of people able to find shelter increased; the number of unsheltered people decreased.

Not including the HACC, the three largest permanent supportive housing providers are Connections for the Homeless with 127 beds, Impact Behavioral Health Partners with 36 beds and and the YWCA Evanston/North Shore with 22 beds. In the 2023 PIT count Connections reported 104 participants, Impact reported 19 and YWCA reported 21. Connections reported 23 people in transitional housing; there were also 120 people counted in emergency shelter beds across three providers, Connections for the Homeless, Family Promise, and Interfaith Action.

Discussion:

The City's Health & Human Services Department administers programs funded by the General Assistance Fund. This fund supports programs that provide financial assistance to residents not

eligible for any other state or federal financial assistant programs. The Emergency Assistance and General Assistance programs provide housing support and case management services. For undocumented residents, the City has the Community Member Relief Fund and the Refugee Assistance Program; both provide funds to address life-threatening circumstances such as eviction, utility disconnection, food insecurity and other emergency needs. Payments are made directly to vendors and access is limited to a one-time payment in a 12 month period.

Residents' emergency shelter needs have increased since the last consolidated plan; in 2019 shelter programs that received additional federal/local support served 197 people or 139 households. In 2023, federal/local funded shelter programs served 252 people or 233 households. Numbers indicate that there are more people and households in need of assistance which aligns with reports from providers. The loss of entitlement Emergency Solutions Grant has and may continue to impact our ability to support households experiencing homelessness in Evanston.

Interfaith Action has seen increased participation in emergency shelter and day service participation over the past years; 93 participants received services in 2022, but 231 participants received services in 2023. Prior to COVID, Interfaith Action provided emergency shelter to 200 participants with 35 cots and some additional bedding for 40 total shelter beds. Services closed due to the pandemic, but reopened with reduced capacity; 20 cots are available to promote distancing and demand for services has only increased. Since the past Plan, Connections for the Homeless assumed management of the Margarita Inn, increasing shelter beds from 18 beds (Hilda's Place) to 59 non-congregate shelter beds. Future shelter projects include year-round 30 bed shelter (Hilda's) managed by Interfaith Action to further address ongoing needs.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section describes the needs of Evanston residents who are not homeless, but do require supportive services to maintain housing and thrive in the community. This population includes the following low and moderate income groups: seniors, families with young children, persons with disabilities (including mental, physical and developmental disabilities), those struggling with substance misuse, residents fleeing domestic violence, dating violence, sexual assault or stalking, people with limited English proficiency who are undocumented or who have recently immigrated from another country, and those who are justice involved. Data is presented across 18 census tracts in Evanston; these tracts are further divided into 58 block groups created by the federal government and used to collect data at the neighborhood level.

Describe the characteristics of special needs populations in your community:

The American Community Survey (ACS) documents six disability types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Data indicates that approximately 7.7% of Evanston's total population (5,633 residents) have a documented disability; 11.7% (1,390) of Black identifying residents, 7.9% of residents who identify as Hispanic, and 7.7% (3,617) White identifying residents qualify as having a disability. The age bracket with the highest percentage of documented disabilities are seniors 75 or older; this population comprises 76% (4,291 residents) of the total. As in the last Consolidated Plan, Evanston follows the Census Bureau's definition of a disability to define the special needs populations which relies on a medical lens to include any condition that would impede a person from being able to go outside the home alone or to work, any long-lasting physical, mental, or emotional condition that would prevent someone from living independently and self-sufficiently.

This current plan will also incorporate the City's adaptation of a social definition of health and wellbeing which views disability as the interaction between an individual's health and their environment which can result in functional limitations and restrictions to full participation at school, work, home or in the community. Given Evanston's history of discrimination and racial injustice, it is also critical to recognize that marginalized populations have worse health outcomes including lower life expectancy correlating with higher rates of diabetes, high blood pressure, frequent physical distress, and other health challenges. Additional limitations exacerbated by racist practices can also include insecure or unstable housing, low household income combined with high housing costs, low educational attainments, and lower employment rates.

Evanston is committed to providing resources to special needs populations, with a focus on those who are disproportionately impacted by historically racist practices, specifically through provision of housing supports, education, and public participation to improve health equity. Various departments provide services and programs that align to support health equity with the goal of narrowing the gap in health outcomes for historically marginalized populations.

What are the housing and supportive service needs of these populations and how are these needs determined?

It is challenging to document the housing needs of people with documented disabilities because agencies working with these populations that have housing in Evanston do not keep waitlists. Since people remain in housing for decades, providers believe it can be disingenuous to keep people on waitlists. The HACC waitlist includes the number of VAWA and homeless applicants. City staff gather information about community needs from a number of sources including the agencies that provide services to target populations, City staff working with low and moderate income residents, and the residents themselves. The additional services needed include community integration support, benefits enrollment, workforce development, and, for families, education support and engagement for youth.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the most recent report by the Illinois Department of Public Health, Evanston has a very small population of residents with HIV/AIDS; only one new case has been reported in 2023. Evanston's Health Department reports 52 cumulative cases diagnosed since 2016. While Evanston's diagnosed population is higher than Skokie (20 cases) or Oak Park (27 cases), it is much smaller than Cook County (27 cases diagnosed in 2023 and 1,574 cumulative cases) or Chicago (62 cases diagnosed in 2023 and 5,053 cumulative cases).

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City encourages partnership between Connections for the Homeless, responsible for supporting TBRA households, and the local school districts to identify families with children who may be eligible for TBRA with the goal of lifting two generations out of poverty. Funds are not designated for persons with HIV/AIDS as the population in Evanston remains relatively small. Persons with chronic mental illness are also not targeted for support; housing providers working with this population have very low turnover in available units because residents remain in housing for life. According to the most recent Point in Time Count, there are 286 beds

designated for permanent supportive housing with a 95% utilization rate. Additionally, the HACC has 199 units reserved for elderly/disabled residents.

Discussion:

Evanston houses 34 congregate settings for those with physical and/or mental disabilities. These include settings hosted by Anixter, Shore Homes, Impact Behavioral, Rimland, Centers for Independent Futures, Over the Rainbow, Glenkirk, and Active Visions. Agencies that provide supportive housing and services for people with physical and mental disabilities include Shore Community Services, Over the Rainbow, Center for Independent Futures, Connections for the Homeless, and Impact Behavioral Health Partners. While the housing needs of people with disabilities vary, the City of Evanston will continue to partner with local organizations to understand and support them when funding permits. Additionally, many of the affordable housing units created through the Inclusionary Housing Program are adaptable and some are accessible. They also are new construction and provide additional accessibility features such as elevators that are not easily available in older, naturally affordable housing options.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Each year the City conducts millions of dollars of infrastructure projects described in a Capital Improvement Program or CIP. The projects are grouped by the following categories: annual transportation projects; facilities projects; park projects; street, water main, and sewer projects; and water treatment, storage and billing. Projects under each category are approved annually by Evanston’s City Council; finalization of the annual CIP occurs as part of the annual budget adoption process. All project details including funding sources can be found on the City’s website and are made available for public review and comment. Construction maps, and updates are also provided; residents can sign up to receive email or text updates. Criteria for project prioritization was approved in October 2023 and used to identify projects selected for FY2024.

Prioritized projects by category in 2024 included facilities projects budgeted at \$8.8M. Specific projects ranged in urgency and projects that addressed life-safety or regulatory requirements were prioritized for funding. Evanston owns approximately 60 facilities, six of which have multiple systems simultaneously approaching a state of failure and require immediate repair. As an example, emergency projects underway include structural repairs to the City’s Service Center, roof repairs and water damage remediation of Fire Station 4, and upgrades to the fire sprinkler system at the Water Plant.

The majority of funding for projects comes from various General Obligation (GO) Bonds, Special Assessment funds, and Tax Increment Finance (TIF) funds provided the project falls within the allowable geographic boundaries. The City also funds projects based on type. For example, water and sewer projects get funding from the Illinois Environmental Protection Agency Loan, WIFIA funds, and from the City’s Water fund. All ongoing and proposed projects, budgets and funding sources when secured are described in the Capital Improvement Plan which is available online and accessible to the public.

How were these needs determined?

The City initially prioritizes projects that address immediate life safety concerns like emergency structural repairs to public facilities or projects that address weather-related damage or remediations that address damage caused by natural hazards. Projects that the City is doing to meet a legal requirement are also prioritized, these include projects to meet requirements related to the Americans with Disabilities Act and Lead Service Line Replacement. The City also invests in projects that address long-term safety like water main replacement or sidewalk improvements. Staff work to incorporate goals from the Climate Action and Resilience Plan and

can address concerns about extreme weather events and flooding, protect access to transportation, or improve energy efficiency. The City has a sustainability fund to support CARP projects. Based on resources and other priorities, the City has not identified public facilities as a high priority need in the 2025-2029 Consolidated Plan. Funding for these projects will be identified from other sources. As the City's infrastructure ages and as needs change, capital programs and priorities may be adjusted.

Describe the jurisdiction's need for Public Improvements:

Evanston has a variety of public improvement needs including improvements to the stormwater management systems, street and sidewalk repair, alley paving, and park and recreation facilities improvements. Stormwater management projects include flood and drainage improvements, water main replacement to mitigate any potential lead, emergency preparedness training to address water main breaks, sewer main collapses, hydrant repairs. Alley paving, streets and Sidewalks improvements are critical community needs. In the 2022 ADA Transition Plan 78% of those polled identified the need for sidewalk repairs, 66% cited the need for curb ramps, and 55% identified the need to improve crosswalks. Finally, through the Community Needs Assessment Survey conducted for this consolidated plan, residents from underserved communities, including LEP and those indicating that they come from low- and moderate-income households, identified the need for more street lighting, specifically in the 5th and 8th wards.

Through the 2023 Parks & Green Spaces Community Survey, a majority of polled residents (91%) indicated a need for more maintenance of existing parks, and 89% of residents support renovation or upgrades to existing parks with aging facilities. Residents identified the need for more accessible public bathrooms and report that lack of restrooms presents a barrier to park use and accessibility. The Parks & Green Spaces Community Survey also found that 62% of residents report the need for improved access to beaches and waterfront. Additional identified public improvements include more accessible parking and accessible routes leading to parks/facilities.

Infrastructure projects currently underway and those that the City will undertake in 2025-2029 consist of alley and sidewalk improvements, multimodal corridor improvements, water main improvements including replacement of deteriorated water mains, water service replacements, and minor sewer improvements. All projects take place at various locations throughout Evanston as publicized; CDBG funds might be applied to eligible projects as identified.

How were these needs determined?

Planned public improvements projects are identified in the Capital Improvement Program. Plans described above also identified selected projects, projects are described and approved at public meetings and include community outreach and input. Staff work to incorporate goals from the Climate Action and Resilience Plan (CARP) and can address concerns about extreme weather events and flooding, protect access to transportation, or improve energy efficiency.

Stormwater, flooding and drainage needs were documented through the City's Long Range Sewer Improvement Program which identifies and works to eliminate basement backups throughout the community. The Stormwater Management Guide defines goals and approaches for managing future stormwater needs given impacts of climate change. The guide provides a framework for developing a resilient stormwater management system. The model analyzes and defines needed system improvements under existing and future storm conditions.

The 2022 ADA Transition Plan reviewed 1,400 programs, services and activities (PSAs) identified across eight City departments and identified public right-of-way elements most important to the community including sidewalk improvements, curb ramps, crosswalks, and alley paving projects; CDBG funds could support these projects in income eligible areas.

The Parks & Green Spaces Community Survey conducted in the Spring of 2023 received 469 responses from residents and helped define park and recreational facilities projects. The Economic Development Department gathered feedback from the business community as documented in the Evanston Thrives Retail District Action Plan. P.E.A.C.E Parents of Evanston Advocating for Change and Equity, a grassroots community group working to build stronger families and improve the community, gathered information about neighborhood improvements through a survey targeting minority and LEP parents. Finally, public facilities needs were also identified through the Community Needs Assessment Survey conducted as part of the planning process for this consolidated plan.

Describe the jurisdiction's need for Public Services:

The most common public service needs include housing support and stabilization, access to subsidized food, benefits enrollment assistance, workforce development, legal services, services for people struggling with substance abuse issues, assistance for families impacted by domestic violence, education support and out of school support services for children and youth, services for low and moderate income seniors and residents with disabilities, and services for people who are justice involved. In 2023, Link benefits decreased at the same time as inflation

significantly increasing food costs for Evanston's most vulnerable residents. There has been increased demand for food pantries and access to food as a result.

Additionally, the City manages General Assistance and Emergency Assistance programs working with low income households and those with emergency needs. The City also manages the Access Evanston Program for low and moderate income seniors living on a fixed income. Participants receive subsidized transportation, reduced fees for yard waste collection, lower water and sewer rates, and recreation fee assistance. There are 802 seniors currently enrolled in the program.

In the prior plan, CDBG funds for public services provided support for agencies offering support services in these categories. Since housing, especially for renter households, is the most emergent need for low and moderate income households, CDBG funds for public services will be used primarily for housing and homelessness related services under this consolidated plan. Programs providing other stabilization services mentioned would receive support through local funds.

How were these needs determined?

The City has multiple venues to determine community needs. Staff work directly with vulnerable populations including low income households and seniors on a fixed income, undocumented residents, opportunity youth and unemployed or underemployed residents; because staff work directly with residents, they are able to assess needs. Agencies that support vulnerable populations report quarterly about community needs. Additionally, incorporated into this plan are results from the Community Needs Assessment survey created to get input for this consolidated plan. Staff also reviewed plans from other stakeholders including local hospitals and school districts.

Housing Market Analysis

MA-05 Overview

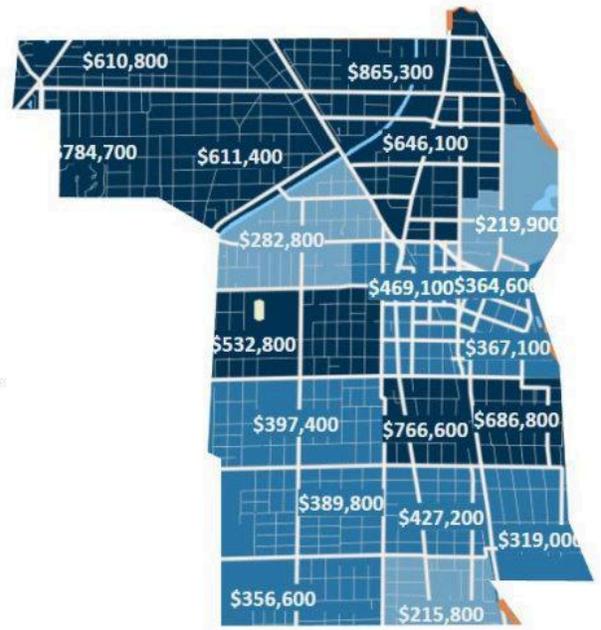
Housing Market Analysis Overview:

Housing is one of the community's most significant challenges. Stable housing is a key indicator of health and affordable housing in Evanston has declined. Over the last twenty years, Evanston has seen a decline in small multi-unit homes such as duplexes, which are considered naturally occurring affordable housing. Evanston's median home value increased from \$391,400 to \$490,200, and the median by neighborhood ranges, which was \$177,200 to \$698,000 in 2020 (using 2015-2019 ACS 5-year estimates data), also increased as indicated by the attached map. Evanston's median by neighborhood ranges from \$215,800 in south Evanston to \$784,700 in the northwest portion of the city.

The high cost of housing in Evanston continues to be a barrier to securing stable housing for many low and moderate income residents. Evanston is a built out community with little vacant land. It is the City's goal to explore ways to increase housing affordability and diversity. There was significant growth in the number of units with no bedrooms, but little change to the amount of overall development in the community. Since the last consolidated plan, the primary growth in housing units has come from mixed-use rental buildings in Evanston's downtown. The following sections illustrate the composition and conditions of Evanston's housing market and economy.

Median Home Value of Owner-Occupied Homes,
2022

U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates, Table DP04



MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Evanston’s housing stock, as indicated in the table below, remains relatively stable. The share of 1-unit detached structures increased from 9,650 (30%) to 10,155 (33%). While larger multifamily and single family buildings stayed stable or increased, there have been some decreases in the share of mid-size buildings. Single family homes comprise about 38% of Evanston’s housing stock; 33% are multi-family buildings of 2-19 units. The housing stock in Evanston is aging and in need of rehabilitation, as shown on the % Rental Housing Built Before 1949 map below. Over 50% of housing units were built before 1950. This has an additional impact on the affordability of housing. While prices continue to increase, properties also need more renovations and repairs which add to the cost of ownership.

While smaller sized units (studios, 1 bedroom) are predominantly rentals and 3 or more bedroom units are predominantly ownership properties, there has been an increase (+26%) in the number of 3 bedroom units available for rental since the last consolidated plan. However, this has been accompanied by a drop of 2 bedroom units both for ownership and rental.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	10,155	33%
1-unit, attached structure	1,555	5%
2-4 units	4,225	14%
5-19 units	5,915	19%
20 or more units	9,160	29%
Mobile Home, boat, RV, van, etc	115	0%
Total	31,125	100%

Table 31 – Residential Properties by Unit Number

Data 2016-2020 ACS
Source:

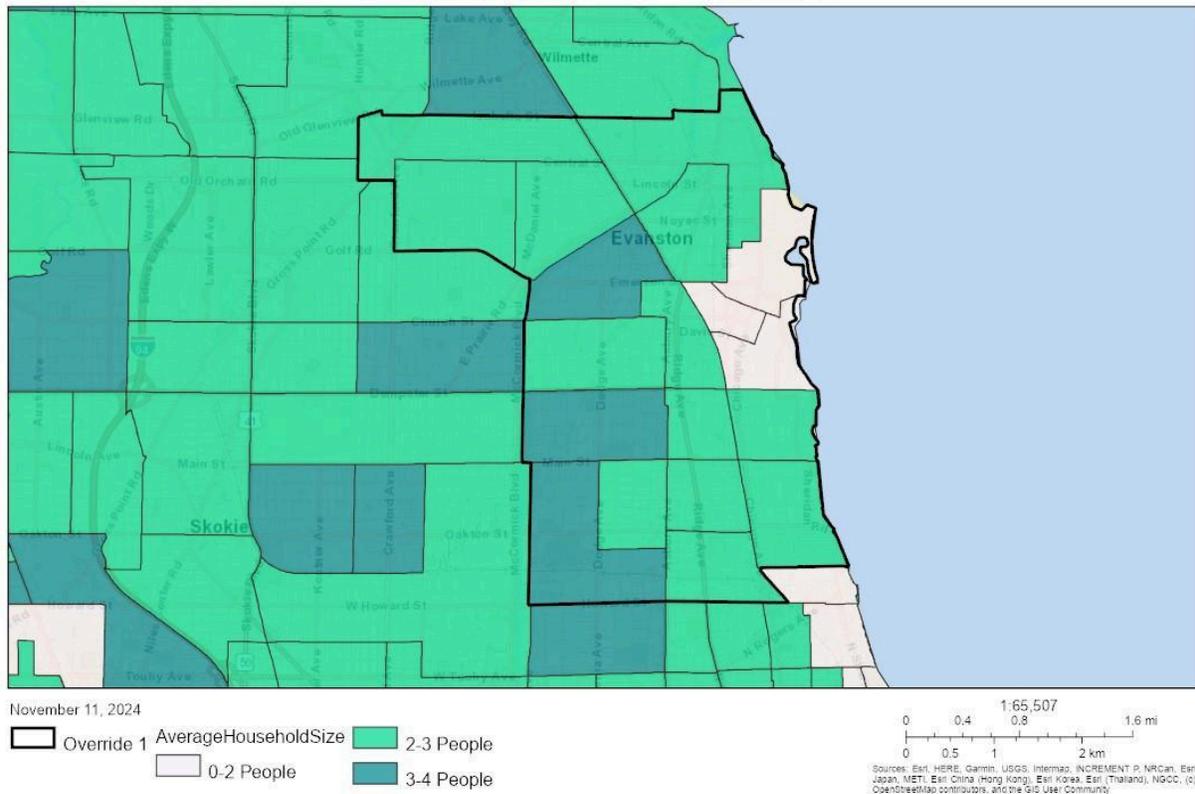
Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	150	1%	845	7%
1 bedroom	895	6%	4,510	37%
2 bedrooms	4,045	26%	4,470	37%
3 or more bedrooms	10,735	68%	2,265	19%
Total	15,825	101%	12,090	100%

Table 32 – Unit Size by Tenure

Data 2016-2020 ACS
Source:

Average Household Size - Evanston, IL



Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Evanston has approximately 800 housing units that were developed with federal, state, or local funds as shown on the National Housing Preservation Database Properties map above. HACC provides 201 project-based units at Victor Walchirk Apartments and Jane R. Perlman Apartments for seniors and people with disabilities who are $\leq 30\%$ (161 units) and $\leq 50\%$ (85 units) AMI; renovations to these properties have been supported with HOME funds. HACC also manages 45 scatter-site units for families $\leq 50\%$ AMI that are supported with IHDA funding for renovations; 491 total dependents are housed in these units. Ann Rainey Apartments has units for seniors; 12 for those $\leq 30\%$, 24 for those $\leq 50\%$, and 24 for those at 60% AMI. Rimland, Shore, Impact Behavioral Health Partners, Over the Rainbow and Center for Independent Futures have 93 combined units for people with disabilities who are primarily $\leq 50\%$ AMI. Several privately owned/managed properties including Jacob Blake, Primm Tower, Oak Tree Village and the Anixter have project-based vouchers supporting 227 seniors and people with disabilities who are $\leq 50\%$ AMI. Brinshore has 72 units developed with HOME funds that follow HOME restrictions. Housing Opportunity Development Corp, Reba Development Corporation and Housing Opportunity for Women manage close to 100 combined subsidized units primarily for families; 23 units for those at $\leq 30\%$ AMI, 38 units for those $\leq 50\%$ AMI, 28 units for those $\leq 60\%$ AMI.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the National Housing Preservation Database, as of April 2024 Evanston has 266 Section 8 supported properties, 249 units assessed by multiple funding streams, and 98 units assisted by other HUD funding sources. Five total properties will be coming out of affordability; one managed by HODC in 2025, four managed by Brinshore (one in 2027, two in 2028 and one in 2029). Finally, Evanston Apartments renews affordability status annually; this property appears on the National Housing Preservation Database and is expiring, but it is anticipated that this project will renew in future years.

From the NSP2 project 41 units will move out of the affordability period, but the City is evaluating ways to keep them affordable, potentially using a land trust model, if possible. HACC received HUD approval to dispose of a 4-unit LIPH building in Evanston. This property along with a parcel contributed by the city is being developed into 60 new affordable units to serve families at or below 80% AMI.

With the ongoing trends in the housing market, there is a potential for displacement and loss of naturally affordable housing units as well.

Does the availability of housing units meet the needs of the population?

The number of available housing units does not meet community needs as evidenced by provider held waitlists and local shelter numbers. CPAH manages a waitlist of interested households by income bracket and household size; there are 1011 households on the waitlist, 351 have indicated a preference to stay in Evanston. The list is underrepresenting larger households as larger units are rare as part of the Inclusionary Housing Program and larger households self exclude from joining the waitlist. Households on CPAH's waitlist include 38% single-person, 25% two-person, and 21% three-person households. The HACC has 539 applicants on the waitlist, 290 VAWA applicants and 193 homeless applicants. Connections for the Homeless, the largest provider of services to people experiencing homelessness or at risk of homelessness in Evanston, reports a waitlist of approximately 80 households for shelter services. These households identify as Evanston residents, in some cases have children enrolled in Evanston schools, and would like to transition to housing once they are stabilized in shelter. Housing for low income seniors, particularly frail elderly, persons with a disability, and low income families is extremely hard to find in Evanston. Affordable larger units with multiple bedrooms for families are also hard to find and in short supply. Additionally, 33% of total households are cost burdened and 18% are extremely cost burdened; the rising cost and availability of housing does not meet the needs of these households.

Describe the need for specific types of housing:

Agencies with housing locator support report a need for one and three-bedroom or larger units in Evanston. According to CPAH's waitlist, there are 97 four-person, 41 five-person, and 23 six-person households looking for affordable units in Evanston, and these numbers are likely under-reporting the need based on the inventory available. Larger but more affordable units are rarely available. Evanston multi-family and attached housing units are often 2 bedrooms or smaller. Larger units are more commonly found in less affordable single family homes available for purchase. Agencies with housing locators also report the need for accessible units, ADA or first floor units with no stairs for people with mobility issues, particularly for lower income seniors aging out of their current affordable housing.

Discussion

Evanston's total population decreased slightly between 2000 and 2020 (-2%) and the number of households decreased by 5%. However, the demand for affordable rental housing increased, exceeding supply for this type of housing. Property values are rising across the city and creating

some displacement. The City works to provide more affordable housing through the Inclusionary Housing Ordinance (IHO). The Ordinance is in the process of being significantly strengthened and expanded in 2025 which should lead to additional on site affordable units and fees in lieu of units to finance affordable housing projects.

Additionally, the City is currently looking at other tools to create additional supply of affordable housing, including the “Putting Assets to Work” initiative. The initiative is looking to leverage various city assets such as parking lots to be redeveloped as affordable or mixed income housing. Envision Evanston 2045 is a strategic initiative, currently in draft phase, to update both the Comprehensive Plan and the Zoning Ordinance, addressing current and future development trends. The Comprehensive Plan is being developed through a year-long process that combines public engagement, data analysis, and strategic planning. Through public input, key concerns were identified, including a lack of housing diversity, the complexity of the current zoning code, and the need for improved east-west connectivity and equitable access to the lakefront. Five guiding pillars have been established through this process: fostering a healthy community, building a strong local economy, prioritizing environmental sustainability, increasing housing diversity, and enhancing connectivity.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The Evanston Existing Conditions report, based on ACS data from 2018-2022, notes that new housing units have not kept up with population growth since 2010, which can contribute to increased housing costs. The report also notes that Evanston is positioned for additional growth which could further exacerbate housing affordability challenges. Evanston housing costs have increased since the last plan and 34% of the community is cost burdened. Evanston’s median home value of \$409,900 is an 18% increase since the base year. Median household income falls short from qualifying for a median price home in Evanston.

With less than 15% of owner-occupied units valued at or below \$200,000 and higher interest mortgage rates, it is also particularly difficult for low- or moderate-income households to consider homeownership, particularly when the majority of these units are smaller condominium properties or properties with significant rehabilitation costs. The report also notes that the median mortgage is \$1,322 and 23.42% homeowners are cost burdened or extremely cost burdened. Additionally, rents have also increased steadily. The number of renters paying less than \$500 increased from 6.4% to 8.8% and these households are supported through local, state and federal subsidies. There have also been increases to the number of renters paying between \$1,000-1,499 (from 32% to 38%, or an increase of 340 households) and \$1,500-1,999 (from 15% to 22%, an increase of 630 households). The number (2,910) of renters paying between \$500-999 has reduced significantly, going from 35% to 14%.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	348,600	409,900	18%
Median Contract Rent	1,127	1,355	20%

Table 33 – Cost of Housing

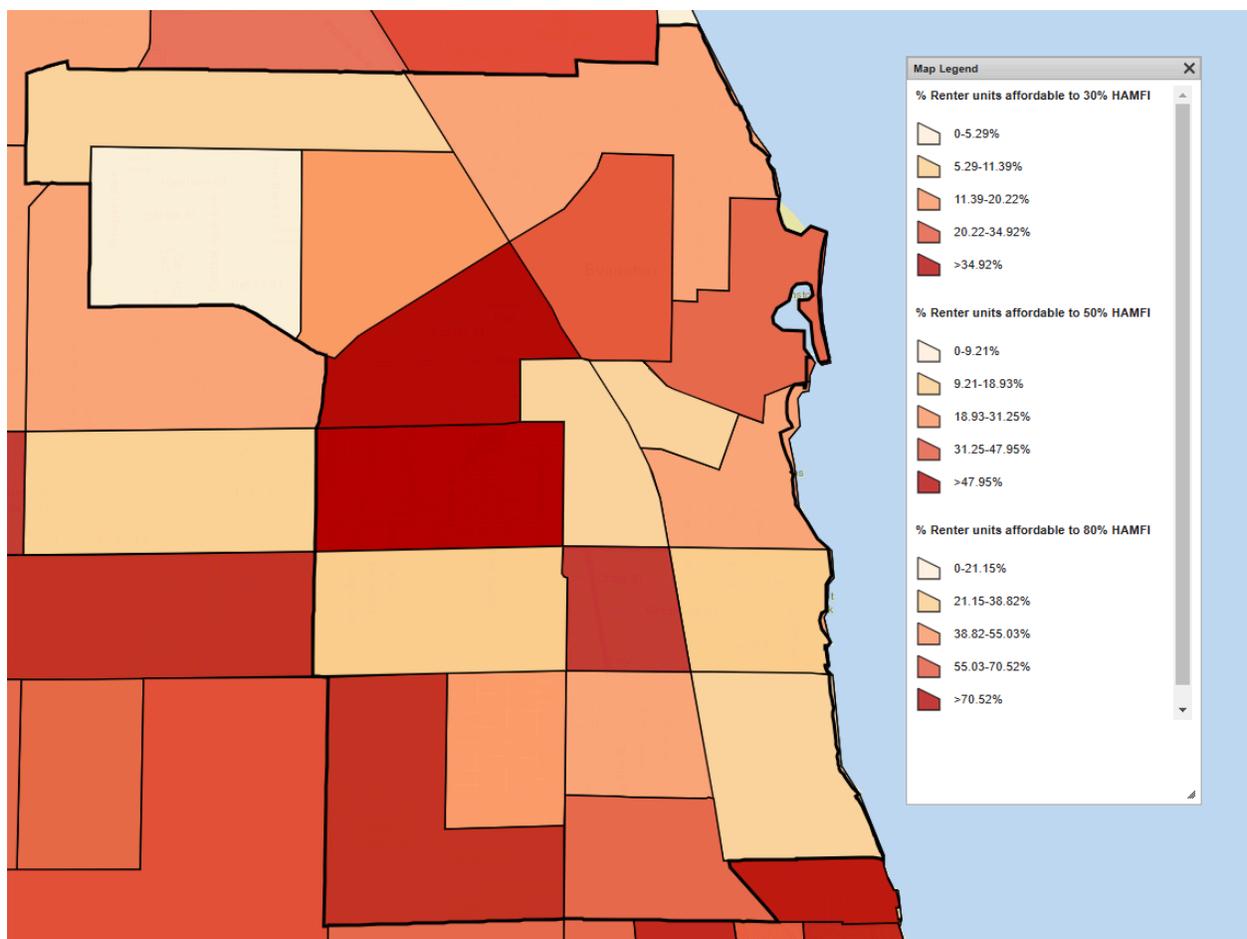
Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,060	8.8%

Rent Paid	Number	%
\$500-999	1,710	14.2%
\$1,000-1,499	4,590	38.0%
\$1,500-1,999	2,670	22.1%
\$2,000 or more	2,055	17.0%
Total	12,085	100.0%

Table 34 - Rent Paid

Data 2016-2020 ACS
Source:



Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	700	No Data

Number of Units affordable to Households earning	Renter	Owner
50% HAMFI	1,765	420
80% HAMFI	6,415	1,850
100% HAMFI	No Data	3,145
Total	8,880	5,415

Table 35 – Housing Affordability

Data 2016-2020 CHAS
Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	915	1,044	1,212	1,472	1,623
Low HOME Rent	780	835	1,002	1,158	1,292

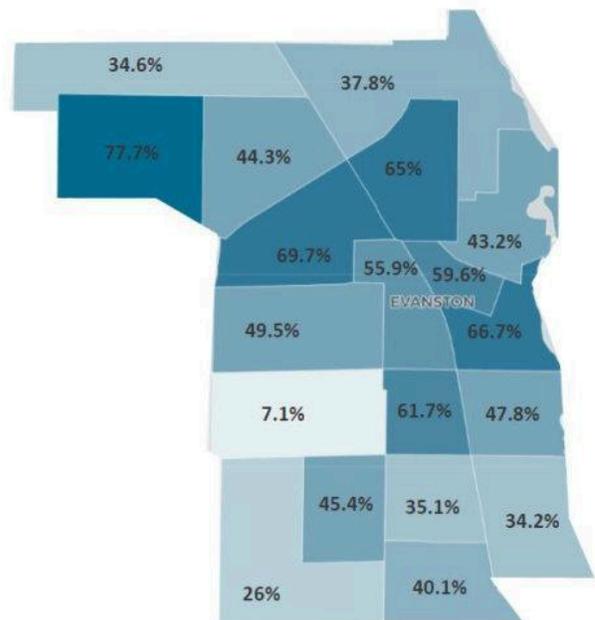
Table 36 – Monthly Rent

Data HUD FMR and HOME Rents
Source:

Rent Burden, 2022

U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates, Table DP04

Caution: some census tracts have quite large margins of error, so we should look at the overall pattern but proceed with caution in interpreting individual tract data. Additionally, some of these tracts have very small renter populations.



Is there sufficient housing for households at all income levels?

Evanston is a highly-dense, nearly built-out community, with few vacant parcels and no opportunity for large-scale annexation or land acquisition; there is ample supply of housing for those who are not low or moderate income and, prior to the pandemic, there was a significant increase in luxury and market rate units in the downtown and along transit corridors. Table 33 shows the median rent contract at \$1,355 per month. However this does not fully represent the current conditions for household renting housing in Evanston. The 5 year ACS data for 2018-2022 indicates that the median contract rent is \$1,510 (which is a 13% increase to the median contract rent represented in Table 33) and 2023 1 year ACS data indicates an average rent of \$1,630, indicating rapidly increasing rents are a continuing trend. Additionally, according to several online apartment locators such as Zillow, the median Evanston market rent is closer to \$2,200 for new lease. The increase in higher priced rental and owner properties coincided with a steep decline in the number of affordable units for low and moderate income residents, as seen in the 63% drop in number of rental units between \$500 and \$999 per month. The escalation of rents and property taxes contribute to the growing housing cost burden and is pricing long-term residents, particularly seniors, out of Evanston. Restrictive zoning practices that promote single units on large lots also contributes to deterioration of affordability as housing prices increase; this also adds to displacement pressures. It is increasingly difficult for many young families, including those who work in Evanston, to find starter homes and locate here.

Affordable housing is the biggest need. CHAS data shows that 35% of households have at least one housing problem and the most common issue is cost burden. This disproportionately affects renter households, close to 50% are cost burdened (8,715 households) and 25% are extremely cost burdened versus owners (23% and 12% respectively). Data also indicates that almost 11,500 households are below 80% AMI, over 7,000 are renters households. In addition to the challenge of cost burden, data indicates that larger rental units (3 bedroom or larger) are scarce in Evanston and particularly challenging to find at an affordable rent. The attached map shows entire blocks with no 3 bedrooms or more rental units.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability is expected to diminish in Evanston based on continuing increases in both property values and rents with no foreseeable decline. Evanston's low and moderate income population will continue to be displaced as home prices and rental rates stay high or increase further. Long-time homeowners living on fixed incomes, primarily seniors, are increasingly at risk of displacement due to rising property taxes, utilities and the high cost of housing maintenance and repair. The City is actively working to slow down and reverse these trends through various initiatives, including the Strategic Housing Plan.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Given the high rent property and rent prices in Evanston, the small area fair market rents are used whenever a program allows for it. While the small rent area rents were lagging behind in previous years and creating challenges in locating suitable units for HOME TBRA participants, the 2024 increases have provided much relief on that challenge. However, sustainability remains a challenge for lower income households without subsidies.

Evanston rents have increased dramatically and close to 50% of renters qualify as cost burdened. As shown in Table 33, the median contract rent increased 20% from the base year. Most recently, from 2021 - 2023, rents increased 5-12% leading to lease non-renewals and potential displacement, and deepening the housing cost burden. According to 2016-2020 ACS data, the median contract rent in Evanston was \$1,355 in 2020, below the HUD 2024 Small Area Fair Market Rent for a one-bedroom apartment which is \$1,507. However, more recent data from Zillow is showing a market rate median rent for new leases closer to \$2,195. Additionally, a household with an income at 60% of the area median can usually only afford an efficiency or one-bedroom unit; larger units are unaffordable, restricting housing opportunities for larger

families and families with children and making renting a unit with a short term subsidy like HOME TBRA more challenging as sustainability is becoming harder to achieve in Evanston once the subsidy expires.

With high construction costs and low fair market rents, new affordable housing can be difficult to cash flow in Evanston, especially for small projects. HOME funds are also used as gap financing for large projects using other sources as their primary source of funding such as Low Income Housing Tax Credits (LITHC). Small projects usually require to be developed as mixed income with only some units affordable at 60% AMI unit and other units affordable for higher income households (80%) to balance the costs. These projects are often layering HOME funds with Affordable Housing Funds or other sources.

Discussion

Evanston is an opportunity community for Section 8 Voucher holders because of its excellent schools, transportation and economic opportunity. However, rents significantly exceed the median rents in suburban Cook County so it is considered an exception community, meaning eligible rents are higher than in other parts of the county.

According to the Evanston Existing Conditions report which uses ACS 5-year estimates from 2018-2022, the average monthly rent is \$1,429 and 45% of renters qualify as cost burdened or extremely cost burdened. While a portion of these renters comprise students, low rates of homeownership also indicate challenges entering the housing market; students graduating and starting careers are not able to find housing in Evanston.

Additionally, geographic differences in home ownership are consistent with historic lending practices. As noted throughout this plan, residents concentrated in Evanston's 2nd, 5th, and 8th wards, specifically in block groups 8096, 8092, 8103013, and 8102 blocks 1,2,3, and 6, have a lower median home value, lower household income, excessive housing costs and are known areas of concentrated poverty. These areas are also documented areas of racial and ethnic diversity.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section discusses the condition of housing stock in Evanston. The Community Needs Assessment incorporated HUD’s definition of substandard housing into the survey. Responses by ward confirmed known information about housing stock in low and moderate income areas. Housing units are considered substandard if they have one or more of the following conditions: 1) lack of complete plumbing facilities; 2) lack of complete kitchen facilities; 3) more than 1 person per room; or 4) a housing cost burden greater than 30%. The charts below show the number of units in Evanston with one or more of these conditions, which are therefore considered substandard.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Evanston Code Enforcement Program has adopted the International Code Council’s 2021 International Property Maintenance Code and uses it to determine what constitutes a code violation. The number of code violations is used to identify deteriorating and deteriorated properties. To assess interior conditions, Inspectors use a Housing Habitability Standards Inspection Checklist that includes the following eleven elements required by HUD: structure and materials, access, space and security, interior air quality, water supply, sanitary facilities, thermal environment, illumination and electricity, food preparation and refuse disposal, sanitary conditions, and fire safety. Properties compliant with 24 CFR Part 5, Subpart G must undergo inspection prior to habitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,705	23%	5,735	47%
With two selected Conditions	120	1%	265	2%
With three selected Conditions	25	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,975	76%	6,090	50%
Total	15,825	100%	12,090	99%

Table 37 - Condition of Units

Data 2016-2020 ACS
 Source:

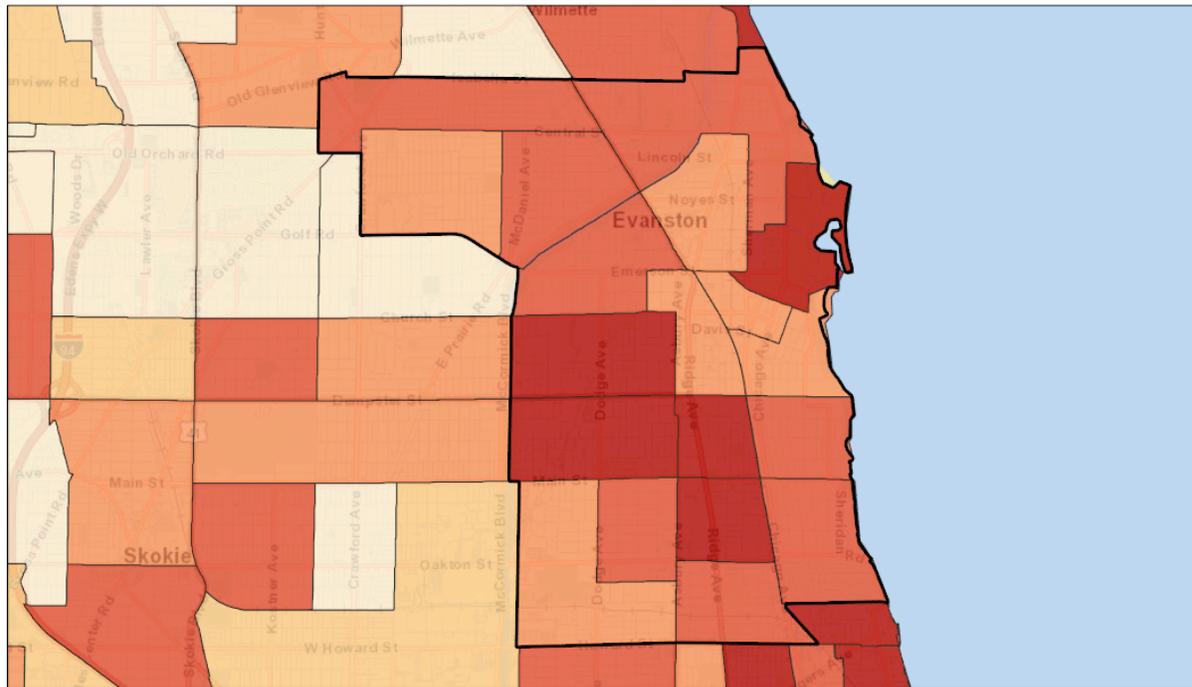
Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,535	10%	2,245	19%
1980-1999	775	5%	1,250	10%
1950-1979	4,205	27%	3,555	29%
Before 1950	9,310	59%	5,045	42%
Total	15,825	101%	12,095	100%

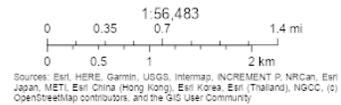
Table 38 – Year Unit Built

Data 2016-2020 CHAS
 Source:

% Rental Housing Built Before 1949 - Evanston, IL



November 11, 2024

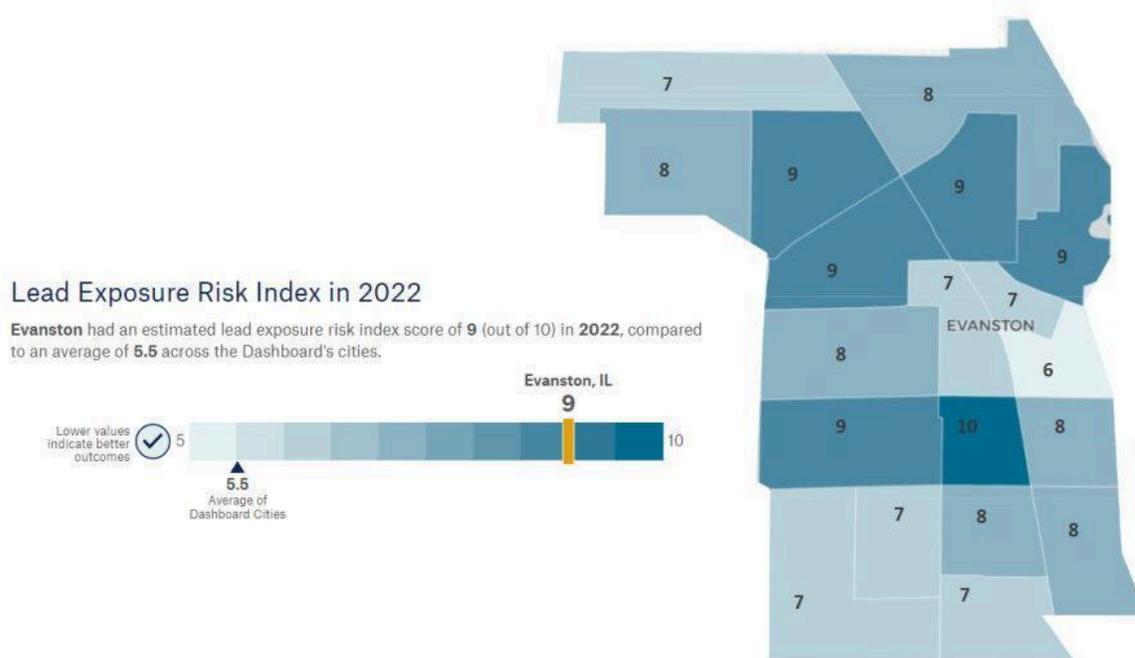


Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,515	85%	8,600	71%
Housing Units built before 1980 with children present	535	3%	270	2%

Table 39 – Risk of Lead-Based Paint

Data 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)
Source:



Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	24		80
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 40 - Vacant Units

Need for Owner and Rental Rehabilitation

Evanston has a shortage of decent, affordable, and accessible housing for persons with disabilities which can present a barrier to affordable housing. Many of the city's more affordable properties are from the older stock and require more frequent and/or costly maintenance. Energy efficiency is also a problem for some of these properties and can impact their affordability. Large systems like plumbing, heating/HVAC are coming to the end of their lifespan. Many of these units are also not equipped with air conditioning which could present challenges as temperatures in urban areas are rising and many of Evanston's lower income homeowners are seniors. Flooding and stormwater management is also a challenge. The limited supply of affordable housing accessible to persons with physical disabilities is due in large part to the age of housing stock, most of which was built before the Americans with Disabilities Act was passed. Many of the City's older homes are difficult to retrofit for accessibility because they are multi-story units with stairs. This is true of smaller two-to-four flats as well as larger three or four-story walk-ups built in the 1930s and 1940s. Some facilities designed to accommodate people with mobility disabilities exist in Evanston, including the Hill Arboretum Apartments and two senior/disabled buildings that the HACC updated per its Section 504 Transition Plan. However, stakeholders and HACC waiting list data suggest that the unmet need for affordable accessible housing will continue to be significant.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

About 41% of Evanston's housing stock is considered a high risk for lead exposure. When reviewed by census block groups, neighborhood range varies between 23% and 56%, well above the national average of 18%. The areas where children are most at risk of lead poisoning are not always the neighborhoods with the highest proportion of old housing. Children living in lower income neighborhoods are at a disproportionate risk for lead exposure because there are typically fewer resources for mitigation strategies, or a lack of will among landlords to invest in making the property safer. This highlights the importance of lead mitigation support programs, especially for renters. As noted throughout this plan, residents concentrated in Evanston's 2nd, 5th, and 8th wards, specifically in block groups 8096, 8092, 8103013, and 8102 blocks 1,2,3, and 6, are at increased risk for lead exposure. The Evanston Health & Human Services Department is partnering with the Cook County Department of Public Health to provide lead hazard removal at no cost to the owner or renter and landlord.

Discussion

Comparing the information above to information gathered in the prior consolidated plan, the number of owner and renter occupied units with one selected condition decreased. The total number of owner occupied units with no conditions increased which indicates that owner occupied housing is improving even though the overall number of owner occupied units is lower than reported in the prior consolidated plan. Additionally, the number of renter occupied units decreased by 8% in the current data set (1,105 units). While Evanston is a racially and ethnically diverse community, that diversity is concentrated in central and south Evanston where home values tend to be lower. The north and west portions of Evanston, areas with a high concentration of White identifying residents, also have higher median home values.

New developments, mostly rentals in recent years, almost doubled the number of units built after 2000. Many of these new rental developments were covered under the Inclusionary Housing Ordinance and were required to provide a certain number of affordable units on site as part of the development. This has provided additional affordable housing options, particularly for seniors and people with mobility challenges who may need an elevator building. Concurrently, the number of rental units with risk of lead based paint hazards has decreased by 20% since the last plan.

Housing affordability is one of our community's most significant challenges. Over a third of Evanston households are cost-burdened. Cost-burdened households face a higher degree of housing insecurity, and have less income available to meet other immediate needs, including food and health care. High housing costs affect the entirety of the community, even higher-earning areas. Within each of Evanston's 18 census tracts, at least one in five households struggles with excessive housing costs.

The City's housing stock is aging and many of the properties, particularly the more affordable ones, are in need of housing rehabilitation which can further impact affordability and health inequities. The Property Standards Program provides systematic area inspection for all non-owner occupied multi-family rental dwelling units in multi-family buildings to ensure compliance with the standard set forth in the International Code Council's 2021 International Property Maintenance Code. All multi-family rental dwelling units are inspected regularly. Any building will also be inspected as a result of a complaint. Property Standards systematically deals with owners of buildings with building code violations.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority of Cook County (HACC) serves suburban Cook County, including Evanston, and provides public housing units, project based Section 8 units and Housing Choice vouchers (Section 8). According to the HACC’s 2024-2028 5-Year PHA Plan, the organization manages 263 Public Housing Units and 13,682 Housing Choice Vouchers.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	2,067	12,596	58	12,538	931	335	711
# of accessible units									

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

In Evanston, HACC owns and operates two RAD properties designed for the elderly and disabled population, Jane Perlman Apartments with 100 units and Victor Walchirk Apartments with 99 units; these units were converted to RAD PBRA under the multi-family arm of HUD. The HACC also owns and operates 45 units of scattered-site family housing. The family units are in need of rehabilitation. In their 2023 annual plan, HACC was planning applications for tax credits for the rehabilitation and redevelopment of Evanston's scattered site housing.

HUD's Real Estate Assessment Center (REAC) conducts a program of annual physical inspections of public and assisted multifamily housing. Scores range from 0-100. The physical inspection scoring is deficiency based; all properties start with 100 points. Each observed deficiency reduces the score by an amount dependent on the importance and severity of the deficiency. In 2024, based on the data posted by HUD, the HACC had not had REAC inspections in Evanston.

Public Housing Condition

Public Housing Development	Average Inspection Score
Not yet available	Not yet available

Table 42 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

HACC received HUD approval to dispose of a 4-unit LIPH building in Evanston. This property, along with a parcel contributed by the city of Evanston, is being developed into 60 new affordable units; HACC will relocate the 3 resident families with a voucher; demolish a 4-unit building; The building will serve families at or below 80% AMI. The HACC is the sponsor of the project and its non-profit instrumentality is the General Partner.

Per their 5 year plan, the HACC is considering various repositioning strategies available to improve the quality of aging housing, while leveraging public and private resources, easing administration, and preserving affordable housing. The HACC’s repositioning efforts could provide additional flexibility to better meet the local needs and funding options to achieve long-term viability for affordable housing. While some of these efforts have not been finalized yet, they may include some of the properties located in Evanston.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

HACC has taken deliberate steps to connect the most vulnerable residents to resources and services-particularly in the realm of physical and behavioral health. The Housing Authority of Cook County (HACC) used American Rescue Plan Act (ARPA) funding to provide a full-time Services Coordinator who works with the 199 residents of the two public housing buildings in Evanston; additionally, residents can receive counseling and case management services through a partnership with Impact Behavioral Health Partners.

Service Coordinators have designated office spaces in each building, and are tasked with assisting residents with everything from finding transportation, to signing up for home care, to connecting with ESL classes, to making an appointment with a primary care doctor. They also host gatherings to increase engagement in the buildings.

Discussion:

There are a variety of subsidized affordable housing units in Evanston. Over 440 units are restricted to income-qualified seniors and over 200 units are single room occupancy. Over 100

units are for specific populations such as persons with disabilities and survivors of domestic violence. Over 90 units are from the City's Inclusionary Housing program. Additionally, over 550 Evanston households use Housing Choice Vouchers to afford monthly rent payments.

The vast majority of Evanston's public housing inventory is one bedroom units for the elderly and persons with disabilities. HACC does have 45 units for families in Evanston. Providers working with families that are homeless or at risk of homelessness report a substantial unmet need for family units. Diversification and renovation of public housing units available in Evanston will assist Evanston's most vulnerable families in securing affordable housing. The new development under way will also provide some additional options.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

According to the 2024 Point In Time Count there are 221 emergency shelter beds available in the north region of the Continuum of Care service area including Evanston. Evanston providers, Connections for the Homeless, Family Promise and the YWCA, manage 166 of those beds. Interfaith Action is the only provider of PADS (Public Action to Deliver Shelter) or rotating beds. Interfaith Action manages 30 cots during cold weather months in congregate settings. The 28 transitional housing beds in Evanston, primarily for youth, are managed by Connections. Finally, Connections, Impact Behavioral Health Partners and the YWCA manage 185 permanent supportive housing beds. Impact works with people with diagnosed mental illness and the YWCA works with individuals and families fleeing domestic violence.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	62	24	115	78	0
Households with Only Adults	97	55	56	86	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	76	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Information from the 2023 PIT for North region (including Evanston) only.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The City's Health & Human Services Department (H&HS) provides access to mainstream services to low and moderate income residents including, but not limited to healthcare, case management, workforce development and benefits enrollment; funds from this department are distributed as grants to social service agencies that provide child care, senior care, subsidized food, emergency shelter, and legal services. These services are also funded with CDBG and local funds reserved for public services. A new initiative from H&HS includes the formation of a Health Hub in the 5th ward that would house a community nurse to provide health education and referrals, and coordinate additional events to support health including vision and dental screenings, mental health first aid, vaccinations, parenting groups and community building activities.

The City also created a Living Room in partnership with Turning Point, using ARPA funding, to provide a safe, trauma-informed, expertly staffed alternative to hospital emergency rooms for adults in psychiatric crisis. Participants in need receive services free of charge. A majority of participants come to services or are referred by the Evanston Police Department; participants receive skilled support from therapists and social workers to resolve a crisis. People are diverted from jail or emergency departments and are also connected to longer term care and medication management programs.

In addition to career services offered by General Assistance staff, the City's Workforce Development Division offers a number of programs providing career development, internships, job training and employment support in key industries including healthcare, labor and trades in partnership with local employers including hospitals, the City's Public Works Department, local school districts, and facilities working with seniors and people recovering from medical procedures. Job seekers who are primarily unemployed or underemployed are connected to case managers and other community supports to help achieve career track positions that pay a living wage.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The 2023 PIT count identified 202 people who qualify as chronically homeless in the entire region. Evanston agencies offer case management, health, and employment services for homeless individuals and families who qualify and are ready to access them. While a segment of the chronically homeless population participates in the existing network of services, many are

dealing with significant mental health and addiction issues, and are not receptive to programs with parameters and guidelines. Connections for the Homeless has dedicated emergency shelter beds for the chronically homeless, and at the time of the 2023 Point in Time Count, provided 79 emergency shelter beds for individuals (55 beds) and families (24 beds) at the Margarita Inn (Hotel Emergency and Family Bridge). Family Promise has 14 emergency shelter beds for families. Interfaith Action has 25 cots available during cold weather months.

Evanston contains 62 emergency shelter beds for homeless families with children: 24 beds through YWCA Evanston/North Shore, 24 beds through Connections for the Homeless, an increase since the prior consolidated plan, and 14 beds through Family Promise North Shore's PADS style family shelter. The YWCA's family shelter is targeted toward victims of domestic violence and their children. Domestic violence programs typically do not house clients from the community in which they are located, but refer them to facilities in other communities to provide separation from their abusers. This makes it difficult to estimate the need for additional DV beds in Evanston. Permanent supportive housing is provided by the YWCA with 11 beds for households with children (newly created since the last consolidated plan), Connections for the Homeless has 65 beds for households with children and 2 beds reserved for youth.

Veterans and their families are able to receive services from the Evanston Veterans Center and the James A. Lovell Federal Health Care Center. Both are operated by the U.S. Department of Veterans Affairs. Some services provided include primary care, mental health, counseling, and senior care. Both agencies also provide outreach to veteran households experiencing homelessness, a population that has achieved functional zero in Evanston's CoC. Evanston does not have emergency shelters for runaway or locked out youth, however Youth & Opportunity United and other youth service providers that may work with unsheltered youth partner with The Harbour which provides housing for unsheltered teens.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Special needs groups include low and moderate income residents who have physical, medical, sensory or cognitive disabilities, the elderly and frail elderly, and persons with alcohol or other drug addiction. The nonprofit agencies working directly with the City to address the needs of these defined populations include: Erie Family Health Center, Impact Behavioral Health Partners, North Shore Senior Center and PEER Services. Gaps in capacity remain for housing and supportive housing services.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The biggest need across populations and the biggest gap in services is having enough permanent supportive housing units to serve the chronically homeless - those individuals who have experienced long term homelessness and commonly have a disability. The second largest need is more emergency shelter beds, however, the City is working with Connections for the Homeless and Interfaith Action to expand shelter capacity. The elderly, including the frail elderly, need access to facilities and support services to ensure safe, decent, affordable housing. Many seniors are on fixed incomes and cannot afford to retrofit housing as their need for better accessibility increases. Additionally, with the changes to Medicare and Medicaid, seniors need more benefits enrollment support and help accessing additional community services including subsidized food and utilities programs, to help this population age in place and remain in independent living.

As with the elderly, persons with mental, physical, and developmental disabilities also need access to facilities or programs that ensure safe, decent, affordable housing. Because children and young adults are represented in this population, the impacts of this group are different from the elderly and can include families with one or multiple members with a disability. The length of time that they need supportive housing is generally much longer. Additionally, those with drug or alcohol addictions and their families need greater access to supportive housing. The City and partner organizations work in tandem to either provide services or refer these groups to the proper supportive organizations.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Evanston employs a Regional Long-Term Care Ombudsman who liaises with housing and supportive services for individuals with disabilities through advocacy, emergency planning, and education and assistance with infectious disease monitoring. Evanston houses 34 congregate settings for those with physical and/or mental disabilities. These include settings hosted by Anixter, Shore Homes, Impact Behavioral, Rimland, Centers for Independent Futures, Over the Rainbow, Glenkirk, and Active Visions. Evanston houses two Specialized Mental Health Rehabilitation Facilities (SMHRFs) with a total of 562 beds (Albany Care and Greenwood Care) and eight Skilled Nursing Facilities (SNFs) for persons returning from acute care health institutions. The Ombudsman meets regularly with community providers to coordinate services, advocate for residents and assess community needs.

Agencies that provide supportive housing for people with physical and mental disabilities include Shore Community Services (35 units), Over the Rainbow (33 units), Center for Independent Futures, Connections for the Homeless, and Impact Behavioral Health Partners (housing units using HOME funds and IHDA funds); all employ a supported housing model that includes case management to foster independent living and community integration.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Evanston uses CDBG funding to provide a Housing Rehabilitation Program that provides safe, sanitary and decent housing for residents. Funds are used to maintain and improve housing stock occupied by low and moderate income households through the provision of 0% deferred loans for rehabilitation projects. Projects that address health and safety risks, including accessibility challenges, or involve structural issues are given priority ranking. Activities and projects are linked to one year goals of affordable housing.

In 2022, Evanston committed \$3 million in ARPA funds to the McGaw YMCA to support renovations of the Men's Residence. The Men's Residence provides approximately 150 Single Room Occupancy (SRO) units at an average rent rate of \$560 per month. Renovations include redesign of the congregate spaces as well as extensive renovation of individual rooms, and the creation of four new efficiency units with integrated bathrooms. This addresses needs including allowing for greater social distancing and privacy and creating units that can be used for isolation. Additionally, the updates of the mechanical systems – plumbing, electric service, lighting fixtures, and HVAC - will have a significant impact on the operational efficiency and sustainability of an older building and protect vulnerable residents from climate hazards including excessive heat and cold. Construction is scheduled to complete in 2025.

Permit Waiver for Seniors: Proposal under review would waive permit fees for income eligible seniors who live on a fixed income so households can save money when addressing home repairs. This proposal is modeled after the City of Chicago's program; to be eligible, property owners must be 65 years or older, have a household income that does not exceed 80% AMI, and ownership, including a history of living in the unit, for 10 or more years. According to the most recent Census data, just over 17% of the Evanston population is 65 or older. This proposal also works to prevent displacement of lower-income residents; anti-displacement strategies are also identified as a goal in the City's Strategic Housing Plan.

Agencies that provide programs for low and moderate income households will continue to receive financial support. Programs that provide childcare, senior care, food, legal services, support for families fleeing domestic violence, help with substance misuse behaviors, and services to households experiencing homelessness or at risk of homelessness rely on grant funds to provide low cost or no cost services.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Evanston is not a consortia grantee.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Redlining and negative impacts on residential investment: There is a clear and consistent pattern of racial and neighborhood-level inequity in Evanston due to a deeply rooted history of inequitable housing and land use policies. Although the Fair Housing Act outlawed racially motivated redlining in 1968, its legacy persists today from both the significant past harms endured by Black Evanstonians and the continued harm caused by inequitable zoning, land use, and housing policies. While Evanston’s city-level data indicates a high level of health and wellbeing, there are clear geographic patterns of concentrated health, wealth, and advantage, as well as concentrated disadvantage, disinvestment, and poor health.

Affordability: As noted in the Overview of this section, Evanston has a median home value of \$490,200, and less than 15% of owner-occupied units are valued at or below \$200,000; it is particularly difficult for a low- or moderate-income household to purchase a home within Evanston.¹ Based on recent interest rates, a 20% down payment (no PMI), no HOA fees, and average Cook County property taxes, purchasing the median Evanston home requires \$3,417 a month for PITI payments, affordable only to households earning over \$137,000.²

Unpredictability of the city’s building and permitting regulations: Another major obstacle is the City’s complex permitting process. Property owners have shared that the requirements are onerous and expensive and the process overall is difficult to navigate. These barriers have led to deferred maintenance, disrepair and displacement. Meanwhile, partially due to Evanston’s low Planned Development thresholds (24+ units), affordable housing developers contend with significant delays and added costs, including cumbersome submission requirements and duplicative public hearings. Without streamlined processes and data-driven strategies, the City will continue to limit housing preservation and production in Evanston. City staff is working on various projects to improve this process and its associated costs for lower income households.

Disproportionate cost burden of Zoning Policies: Evanston’s current Inclusionary Housing Ordinance requires a 10% inclusionary housing (IH) requirement for developments with 5+ units. Under current implementation, developments with 5 units require 20% IH, 6 units require 17% IH, 7 units require 14% IH and units 8+ require a range of 7-13% IH; this is punitive towards developments with 5-7 units. Additionally, lot size requirements do not promote or incentivise smaller (2- and 4-flat) buildings; the sprinkler system and dual staircase requirements may be overly burdensome and inflate costs beyond the reasonableness for small projects. City staff is

¹ U.S. Census, 2017-2021 American Community Survey 5-Year Estimates (DP04)

² Fannie Mae Mortgage Calculator, [fanniemae.gov](https://www.fanniemae.com/mortgage-calculator)

working to revise the IHO through the Housing & Community Development Committee to solicit public review and comments. Evanston’s City Council will review and ultimately approve any changes.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

With a population of approximately 78,000, Evanston includes four miles of enviable property along Lake Michigan’s western shoreline; the city’s 7.8 square miles include vibrant residential neighborhoods, thriving business districts, and various recreational facilities and offerings. The community has over 290 acres of parks, including five public swimming beaches, athletic fields, and bicycling and walking trails. Evanston is located 12 miles from downtown Chicago and provides access to a variety of jobs, includes a strong network of public transportation via Metra UP-North and the CTA Purple Line, and is highly walkable and bikeable.

According to the ACS data below, top industries are as follows: Education and Health Care services; Professional, Scientific, and Management Services; and Arts, Entertainment, and Accommodations. Prominent local employers in education include Northwestern University, Evanston-Skokie Community Consolidated School District 65, and Evanston Township High School District 202; prominent healthcare employers include NorthShore University Health System which recently merged into Endeavor Health, Ascension Saint Francis, and Erie Family Health Center, employing the most people and providing the most employment opportunities.

The Evanston Thrives Retail Action Plan, initiated in the summer of 2022, outlines support for businesses and initiatives for economic development; this plan was developed in partnership with the Evanston Chamber of Commerce, Downtown Evanston, the Black Business Consortium and business owners in target Special Service Areas (SSAs). Evanston has eight business districts or SSAs throughout the community. In 2023, City Council approved \$3 million of ARPA funds for initial implementation of the Thrives Report recommendations including investment in events and programming and funding for placemaking initiatives.

Evanston works to encourage and support small businesses, minority, women-owned, and disadvantaged businesses. Retail and office based businesses throughout the community are still working to recover from pandemic-related impacts. According to Envision Evanston’s Market Conditions report (pg. 21), downtown vacancy rates were approximately 18.5% in the first quarter of 2024, a significant increase since the previous quarter (12.5% for office and 9.6% for retail). While the market shows promising signs of stabilization and economic vibrancy, city staff know that support for small businesses is critical. Additionally, sustainability and sustainable business practices remain goals defined by City Council and outlined in the City’s Climate Action Resilience Plan (CARP).

City staff also invest in workforce development initiatives in partnership with larger, local employers to support residents from and to promote workforce development for residents, specifically those who may experience challenges finding career track positions that pay a living wage.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers%
Agriculture, Mining, Oil & Gas Extraction	25	14	0	0	0
Arts, Entertainment, Accommodations	4,021	6,824	13	15	2
Construction	573	404	2	1	-1
Education and Health Care Services	9,574	26,844	31	58	27
Finance, Insurance, and Real Estate	2,931	1,205	10	3	-7
Information	922	1,287	3	3	0
Manufacturing	1,973	1,036	6	2	-4
Other Services	1,330	1,667	4	4	0
Professional, Scientific, Management Services	4,366	2,825	14	6	-8
Public Administration	0	0	0	0	0
Retail Trade	3,019	3,541	10	8	-2
Transportation and Warehousing	847	218	3	0	-3

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers%
Wholesale Trade	1,213	346	4	1	-3
Total	30,794	46,211	--	--	--

Table 45 - Business Activity

Data 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	38,050
Civilian Employed Population 16 years and over	36,145
Unemployment Rate	5.04
Unemployment Rate for Ages 16-24	12.47
Unemployment Rate for Ages 25-65	3.09

Table 46 - Labor Force

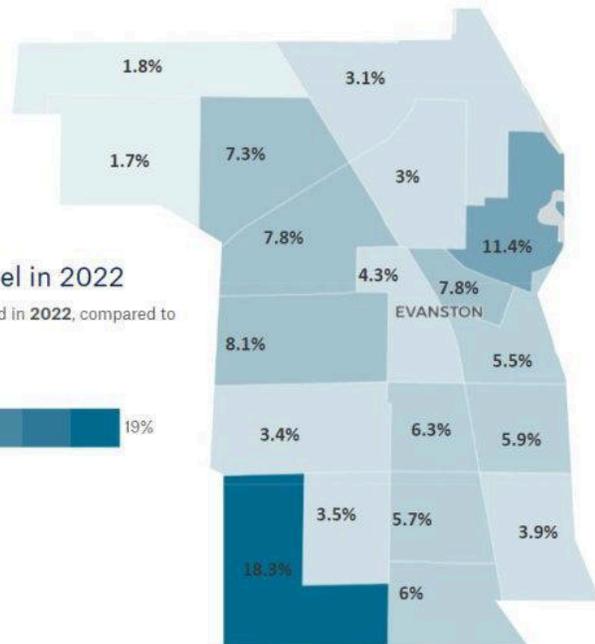
Data 2016-2020 ACS
Source:

Unemployment - Annual, Neighborhood-Level in 2022

Evanston had an estimated 6.1% of its labor force who were unemployed in 2022, compared to an average of 5.7% across the Dashboard's cities.



U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates, Table S2301



Unemployment in Evanston, IL

Occupations by Sector	Number of People
Management, business and financial	15,180
Farming, fisheries and forestry occupations	895

Occupations by Sector	Number of People
Service	3,000
Sales and office	5,800
Construction, extraction, maintenance and repair	780
Production, transportation and material moving	655

Table 47 – Occupations by Sector

Data 2016-2020 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,894	49%
30-59 Minutes	11,278	37%
60 or More Minutes	3,983	13%
Total	30,155	100%

Table 48 - Travel Time

Data 2016-2020 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	900	105	695
High school graduate (includes equivalency)	2,235	185	1,410
Some college or Associate's degree	4,635	360	935

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	20,025	440	3,630

Table 49 - Educational Attainment by Employment Status

Data 2016-2020 ACS
Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	80	215	650	405
9th to 12th grade, no diploma	290	130	170	455	655
High school graduate, GED, or alternative	2,450	750	1,275	1,800	1,630
Some college, no degree	6,950	1,160	1,105	1,970	1,205
Associate's degree	100	640	205	850	260
Bachelor's degree	1,870	3,635	2,590	4,810	2,860
Graduate or professional degree	175	3,035	3,520	6,540	4,850

Table 50 - Educational Attainment by Age

Data 2016-2020 ACS
Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,012
High school graduate (includes equivalency)	36,141
Some college or Associate's degree	37,583
Bachelor's degree	60,772

Educational Attainment	Median Earnings in the Past 12 Months
Graduate or professional degree	79,067

Table 51 – Median Earnings in the Past 12 Months

Data 2016-2020 ACS
Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Evanston is home to more than 3,000 businesses, which collectively employ 39,000 employees. As shown in Table 45, Education and Health Care Services is the largest business sector in Evanston (9,574 workers) followed by Professional, Scientific, and Management Services (4,366), Arts, Entertainment, Accommodations (4,021) and Retail Trade (3,019). Evanston’s Workforce Development Division partners with large local employers in the Education and Health Care Services sector to connect residents to jobs, internships, and training that leads to careers that provide a living wage.

Describe the workforce and infrastructure needs of the business community:

The needs of small business owners and City responses are outlined in the Evanston Thrives Retail Action Plan. This plan, created in 2022, began with a survey of business owners and residents and led to the creation of a task force of over 30 small business owners organized to provide ongoing input and assessment. Needs and recommendations include provision of more business supports, more events/programming to drive foot traffic, investment in attraction and tenanting (funds for window treatment and art for vacant storefronts) to promote street-level vitality, support for green infrastructure and ways to improve sustainability, and collective marketing and placemaking to give each business district a unique identity and help promote visibility. City Council approved \$3 million in ARPA funding to address the needs of the business community; projects include placemaking and wayfinding signage, outdoor amenities including furniture for community events and outdoor dining, street enhancements, and improved lighting around public transportation (CTA and Metra bridges).

To support businesses in sustainability efforts, the City launched Sustain Evanston in 2019 to recognize and encourage progress in CARP goals including carbon neutrality, renewable electricity, and zero waste. In FY 2023 City Council approved a budget of \$250,000 to continue the program. This incentive tool assists small businesses by providing reimbursement grants, between \$1,000 and \$25,000, to help fund sustainability-related projects that meet at least one CARP goal. All recipients complete a waste, water, or energy audit as determined by project

scope. ARPA funds are not eligible to support the program, and it is unclear if the city will commit other federal funds, but it is a goal to continue the program through this consolidated plan.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Putting Assets to Work: Evanston was recently awarded \$985,000 through the U.S. Department of Transportation's Innovative Finance and Asset Concession Grant Program. As part of the eligibility process, City staff worked with the Government Finance Officers Association (GFOA) to identify publicly-owned assets that could be used to advance public-private partnerships for transit-oriented development. Outcomes include affordable housing, enhanced services/public amenities, and increased revenue generation of municipally owned properties. Initial steps completed include community asset mapping which categorizes properties into the following classifications: legacy assets meant to be preserved (like libraries & museums), policy assets like fire stations or parks that serve a specific objective, yield assets such as vacant parcels or underutilized spaces that could be renovated into asset generating properties, and hybrid assets that would accomplish multiple objectives. Several sites in low and moderate income block groups have been identified including a section of the 5th ward recently designated as a TIF district. Ideas for these spaces and ongoing renovation will happen over the next five years. Community and private sector partners have been identified and next steps include attracting private capital and investment partners to develop and revitalize areas which will increase business and job growth and affordable housing supply, with potential to attract and house local workers

The Evanston Thrives Retail Action Plan (Thrives Plan) also outlines strategies for promoting unique neighborhood business districts to drive economic development; the plan also details support for small businesses. Evanston has eight retail districts or Special Service Areas (SSAs): Central Street, Noyes, Hill Arts, Central Evanston, Downtown, West End/West Village, Main-Dempster, & Howard. Recommendations from the Thrives Plan include providing business supports, events and programming to increase activity in retail districts, tenning and attraction efforts like the storefront modernization program and streetscape enhancements along retail pathways to support current and attract more unique small businesses, and further marketing of each SSA to further build a sense of community, particularly in low and moderate income neighborhoods.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to ACS data the labor force participation rate is 78.8% in 60201 and 85.5% for 60202 (Employment/Unemployment); however, the unemployment rate is higher for Evanston's BIPOC population. Unemployment rate (for adults 25-64) is 3.09% while the unemployment rate for people ages 16-65 is 5.04%, both numbers show reduced unemployment since the last plan. The City's Workforce Development Division supports local businesses and develops a diverse skilled workforce by empowering, educating, and training participants 18 to 30 years old for career track positions in leading industries through the following initiatives: GROWW, ASPIRE, EMERGE, LEP, and the Lead Service Line Replacement program.

The Gaining Resourceful Opportunities While Working (GROWW) program connects young adults to employers and provides professional development training. In 2023, City Council approved a \$200,000 allocation of ARPA funds to support the ASPIRE - Evanston Community Healthcare Workforce Development Program. Funds are matched by Northshore University Health System and the Finnegan Foundation; the program will run through 2026. The ASPIRE program expands workforce training for Evanston residents, particularly young adults ages 18-30, who are unemployed, underemployed or looking for career track positions in healthcare by providing training, internships, certifications, tuition reimbursement and credential obtainment. Like ASPIRE, the EMERGE program connects participants to careers in retirement and senior living, also in partnership with local employers. The Local Employment Program (LEP) provides employment opportunities to qualified Evanston residents as laborers, apprentices and journeymen in trades including electrical, HVAC, carpentry, masonry, concrete, etc. for construction projects within the city and in partnership with local unions. The Lead Service Line Replacement program trains participants on the skills needed for lead service line replacement and street restoration; participants receive one to two years of on-the-job training in entry-level manual labor positions in municipal water distribution, paving, and sewer conveyance systems.

All programs target underserved populations in Evanston and the broader community and reduce barriers to employment by offering career counseling for participants who are unemployed, underemployed, have disabilities or are reentering citizens impacted by the carceral system. The city also partners with the Moran Center to offer a Certificate of Rehabilitation which can help overcome statutory barriers to jobs, licenses, and employment.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Evanston's Workforce Development Division works in partnership with local education partners including Northwestern University, Evanston Township High School and Oakton Community College on innovative programs that connect youth and underemployed residents to career advancement opportunities. The division maintains Evanston Workforce CONNECT, a social platform designed to connect skilled job seekers to opportunities including employment, mentorship, and internships. The site also offers information about local job fairs, community forums and networking events to foster professional growth and development. The Workforce Development team also works with local employers in leading industries like healthcare and senior care through the ASPIRE and EMERGE programs. ASPIRE connects under-resourced high school students and community members 17 and older with internships in the healthcare industry in partnership with NorthShore HealthSystem; EMERGE provides the same population internships, fellowships, and scholarships to explore and gain training in careers in retirement and senior living in partnership with The Mather. The Workforce Development Division also manages the Mayor's Summer Youth Employment Program in partnership with the Youth Job Center and local employers. This program provides summer jobs, primarily to youth 14-18 years old. In 2024, approximately 60 employers provided over 300 summer job opportunities lasting up to nine weeks; this program continues to be a successful non-law enforcement crime prevention initiative that teaches life skills and provides job experience in entry level positions.

The City's Public Works Department offers an apprentice program to provide introductory training into careers in the water treatment, water distribution, sewer collection system maintenance, solid waste collections, street maintenance, traffic operations and urban forest management. In addition to connecting residents who are not college graduates with on-the-job training, all apprentices receive the necessary training and support to receive their Commercial Driver's License (CDL). Program participants find full-time employment at the City of Evanston or with other employers in the water and sewer industry; careers that provide a living wage, benefits and a path to self-sufficiency in an industry that needs a skilled workforce. These programs support this consolidated plan's efforts by investing in underserved communities and promoting workforce development in high-growth industries that provide career-track opportunities. While most of these efforts are supported through ARPA and local funds, CDBG funds for sidewalk repair and alley paving help offset total project costs which provides more resources to support internship and job training opportunities.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Evanston does not participate in a Comprehensive Economic Development Strategy, but does have local initiatives, specifically the Thrives Plan and Putting Assets to Work Plan that outline supports for small businesses, microenterprises, and business incubators, reviews commercial rehabilitation and large scale commercial development, infrastructure needs, and ways to address vacancy rates of office and retail space in commercial zones.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

All of the Workforce Development programs described in the previous sections positively impact economic growth and support residents, particularly marginalized and low to moderate income residents, in finding employment that pays a living wage. The City's Economic Development team works with local businesses with a focus on minority, women, disadvantaged and small business enterprises, to develop programs and funding opportunities that support and positively impact economic growth. Initiatives driven by the Evanston Thrives Retail District Action Plan, which outlines ARPA funded projects including enhanced lighting, placemaking features and equipment, business district signage and wayfinding, are under consideration over the next several years and are detailed in additional sections of this consolidated plan.

Discussion

To support small business recovery after the pandemic, Evanston launched the Small Business Recovery Program designed to help small businesses recover from sustained negative economic impacts of the pandemic. The program was advertised through City e-news, the Economic Development newsletter, in business district meetings and by elected officials and other business partners. Between February and April 2024, the City received 84 applications. Grant awards of \$25,000 for building improvements and up to \$10,000 for other operating expenses. Evanston dedicated \$94,000 in Legacy Business funds and \$124,000 in TIF funds, and \$75,000 in CDBG funds to support the program; CDBG funds will support eligible micro-enterprise businesses including small businesses located in qualifying census tracts or high need areas and woman or minority owned businesses.

The City recently relaunched the Sustain Evanston Program to help small businesses align with the City's Climate Action & Resilience Plan. Eligible businesses apply for grants of up to \$25,000 to fund green infrastructure, renewable energy systems, electric appliances, composting or

recycling services. The City also funds the Storefront Modernization Program designed to help small business owners enhance the appearance and functionality of commercial buildings. Finally, the City launched the Entrepreneurship Support Program intended to assist small businesses that have been operating for two years or less and are physically located in Evanston; home-based businesses also qualify. This program offers \$5,000 grants for brick and mortar businesses to cover eligible expenses, \$2,500 for home-based businesses and pop-ups, \$3,000 for landscaping companies to assist with the purchase of commercial grade electric powered leaf blowers and or accessory battery packs, and additional \$1,000 to any business to subsidize licenses, business registration, building and sign permit fees or inspections.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Data is not readily available to assess areas where households with multiple housing problems may be concentrated. However, as evidenced by the maps included in this plan that highlight housing cost burden, unemployment rates and median home value, Evanston's areas of poverty and disinvestment could be considered areas of concentration. Households in the housing cost burden census tracts also tend to have a higher degree of housing insecurity, less income available to meet other immediate needs, like food, housing repairs, and any emergent emergency situations. The City uses census tract data to allocate resources to areas of concentrated poverty. The Racial/Ethnic Diversity map below also indicates that portions of Evanston that are highly diverse mirror Evanston's areas of poverty and disinvestment and are strikingly similar to redlining maps from the 1930s. The area of Evanston that was redlined closely corresponds with census tract 8092 located in the 5th ward. Additional low and moderate income block groups include parts of 8102 and 8103 in south Evanston.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

According to the ACS data provided, 71% of Evanston residents identify as White, 19% identify as Black and 12% of the population identifies as Hispanic or Latino. While Evanston is a racially and ethnically diverse city overall, this diversity is not evenly spread across the community. Evanston's minority residents are concentrated in the 2nd, 5th, and 8th wards. Evanston's areas of poverty and historical disinvestment are also concentrated in block groups that are more racially and ethnically diverse. The City's EPLAN uses ACS data to map racial/ethnic diversity and the concentration of White residents by census block groups and illustrates that there is a concentration of residents who identify as White in the 3rd, 6th, and 7th wards. The EPLAN also documents that, while Evanston's median household income is approximately \$78,900, neighborhoods range from \$30,800 to \$150,000. Evanston's 5th ward, which is very racially and ethnically diverse, has a median household income \$100,000 lower than bordering census tracts; these bordering census tracts have the highest concentration of white residents. Similarly, the median household income in the 8th ward (approximately \$62,000), which has a highly diverse population, is just over half of the median household income in Evanston's bordering 3rd ward (\$111,400).

Evanston's Hispanic/ Latino Community also experiences unique marginalization that harms health and wellbeing; a key driver of inequity in this community is a lack of visibility. The federal

government's well-documented attempt to include a citizenship question in the 2020 Census contributed to a significant undercount of the Hispanic/Latino population. The portion of Evanston residents identifying as Hispanic/Latino has grown 30% over the last 10 years. ACS data shows that residents identifying as Hispanic comprise 64% of the population below 80% AMI with at least one housing problem.

What are the characteristics of the market in these areas/neighborhoods?

More than one-third of Evanston households are cost-burdened, spending 30% or more of their household income on housing costs. This disproportionately affects renters - nearly half of Evanston's renting households (49%) are cost-burdened and more than 26% are severely cost-burdened, spending 50% or more of their household income on housing costs. Additionally, 43% of homeowner households with a mortgage spend at least \$3,000 per month or more in mortgage payments; this projection does not include many other costs of ownership like insurance, maintenance, property taxes and HOA fees. Households with high housing costs struggle to pay for other essentials like food, transportation, and medical care; households with children may have the added burden of childcare costs.

Based on 2022 ACS data, Evanston's median home value is \$490,200 which is higher than the US median of \$217,500. However, home values vary widely across neighborhoods; the range of median home values by census block is between \$215,800 and \$865,300. In historically redlined census block 8092, the median home value is \$282,800. In south Evanston bordering Chicago, block group 8102, the median home value is \$215,800, which is lower than the US median value. Additional neighborhood characteristics include a concentration of residents with excessive housing costs and measurable income inequality as documented in the City's EPLAN.

Are there any community assets in these areas/neighborhoods?

Evanston is investing heavily in the 5th ward (particularly census tract 8092) and other areas with low and moderate income census blocks, high unemployment, and areas with higher concentrations of households that are housing cost burden. The 5th ward is a hub for many community service providers including Family Focus, Infant Welfare Society, and CEDA. In 2022, the City committed \$500,000 in ARPA funds to create a Welcoming Center to provide linguistically and culturally responsive and affirming case management services for immigrants and refugee households. The City also allocated ARPA funds to the renovation of the Family Focus building which houses many other service providers and organizations. Additionally, the City is exploring ways to invest in and revitalize south Evanston as detailed in the One Howard Street Economic Recovery Plan. Evanston as a whole is a walkable city with access to public

transportation and a bike lane infrastructures; all neighborhoods are more walkable than the average among 500 largest US cities, however some areas of the city are better served than others and a large percentage of public transportation is happening from north to south through the train systems, linking Evanston to Chicago Downtown which may favor higher income households.

Are there other strategic opportunities in any of these areas?

In addition to investments in the 5th ward described in the previous section, the City is focused on improving Howard Street, the municipal border between Chicago and Evanston as documented in the One Howard Street Economic Recovery Plan finalized in December 2023. Through a grant from the State of Illinois Research in Illinois to Spur Economic Recovery (RISE) Program created to help communities recover from the pandemic, this initiative will focus on the following: quality of life enhancements, retail, corridor identity, and exploration of longer term initiatives that will have a substantial improvement on housing and retail. This project will focus on the 1.25 miles of Howard Street between Asbury Avenue and Sheridan Road. Quality of life projects will focus on street design projects including protected bike lanes, ADA sidewalk improvements, landscaping, lighting and general aesthetics improvements. Retail recommendations stem from Ground Floor Activation and focus on vacant commercial spaces to enhance neighborhood safety and security and increase retail through updated zoning and policy initiatives, like expanded permitting to incentivise live/work spaces. Finally, corridor identity recommendations seek to reflect community pride through public art; additionally, placemaking and implementation of a wayfinding system are also recommendations up for consideration in the coming years.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

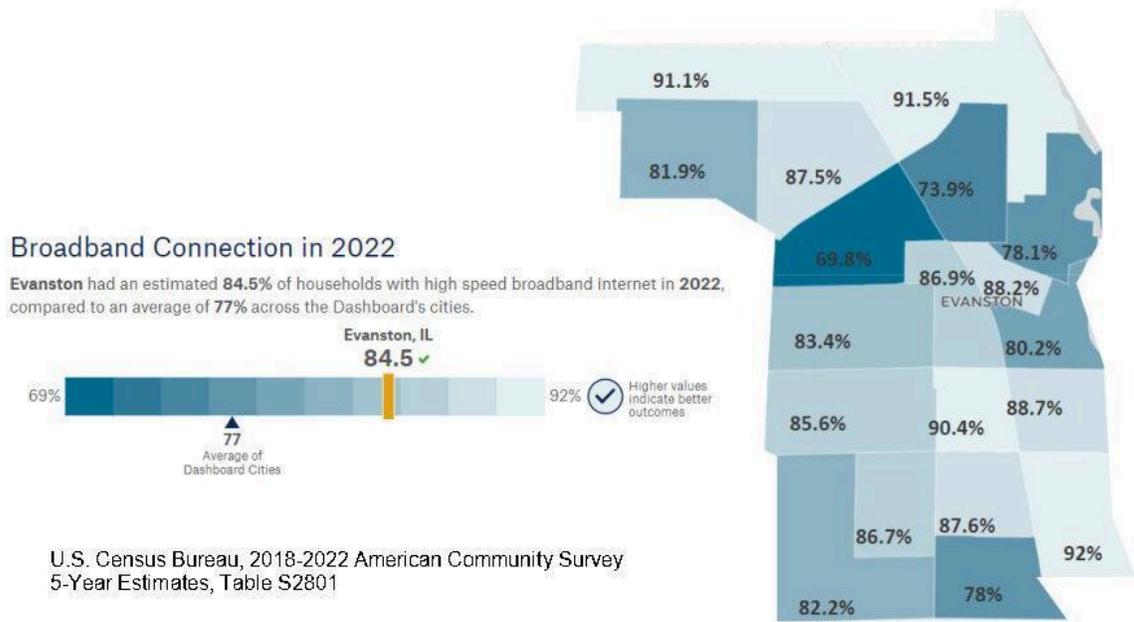
The pandemic highlighted the critical importance of internet access and further exposed the impact of the digital divide on perpetuating inequity. Households with high speed internet have better access to education and employment opportunities. Internet access is also associated with improved healthcare access including access to telehealth and improved navigation of the healthcare system. Improving internet and technology for all community members is a critical priority for improving equity in community participation and information sharing. In Evanston the lack of broadband access is generally cost-related rather than a lack of infrastructure/access, as the broadband infrastructure is well developed. The high cost of services was regularly mentioned as the main barrier to access in the targeted community outreach survey.

Lack of access to broadband services affects the ability of Evanston residents to improve digital literacy and can limit or negatively impact workforce opportunities. Computer labs are available in schools and at some community centers including the Levy Senior Center, YOU, Family Focus, and the Youth Job Center. The Evanston Public Library has a “Borrow the Internet” program, a WiFi Hotspot lending program for residents who are 16 or older. Patrons can borrow small, portable devices that provide free internet services for up to four weeks at a time. The library has 160 devices in circulation, an increase of 110 devices since the last consolidated plan. Thirty devices are reserved for job search tech kits which residents are also able to check out; these kits include a Chromebook and can be used for connection to employment and other opportunities. There has been demand from the community for additional hotspots, 20 to 30 people are commonly on the waitlist for a device. In 2022, 283 unique users checked out a hot spot. Use across wards ranged from 46-36 users in wards 5, 4, 2, 3, and 9 and 26-23 users in wards 8, 7, and 1.

Both school districts (District 65 and District 202) provide each student with an iPad or Chromebook. If a student’s family does not have access to the internet, schools also provide WiFi hotspots for rent. During the 2020-2021 school year, Evanston Township High School (ETHS) issued over 150 hotspots and District 65 distributed more than 300 hotspots. ETHS also provides a map identifying locations that offer free Wi-Fi throughout the community. The following community centers provide free internet access: Levy Center for seniors, Gibbs Morrison for youth, and Robert Crown serving families and adults of all ages.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Evanston has multiple providers including Comcast, AT&T, Xfinity and RCN. Many low-income Evanston households benefited from the Affordable Connectivity Program launched in December 2021, and provided by Xfinity; however, the program ended in April of 2024. In addition to the programs detailed above, eligible residents can also rely on Comcast’s Internet Essentials program. This program provides low-cost broadband services for \$9.95 a month, the option to purchase an Internet ready computer for less than \$150, and multiple options to access free digital literacy training in print, online and in person. Qualified households include families with at least one child eligible to participate in the National school Lunch Program, households eligible for SNAP, TANF, SSI, LIHEAP, WIC, housing assistance or Medicaid, or those who were previously enrolled in the Affordable Connectivity Program with Xfinity.



Broadband Coverage in Evanston, IL

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Evanston's Climate Action Resiliency Plan (CARP) identifies the natural hazards Evanston is most likely to experience that will be exacerbated by climate change including increasingly severe weather conditions and intense storms, hotter temperatures and drought-like conditions, threats to air and water quality, and soaring energy costs. Water resources are predicted to be one of the first significant areas of impact. Evanston is bordered by Lake Michigan and the North Branch of the Chicago River and falls under the jurisdiction of the Metropolitan Water Reclamation District of Greater Chicago (MWRD); a major goal of MWRD is to manage stormwater and prevent flooding. As noted in MWRD's Strategic Plan 2021-2025 scientific consensus shows that the earth's climate is changing because of increased levels of greenhouse gasses (GHGs) in the atmosphere;. MWRD recognizes a section of Evanston with a concentration of low and moderate income households, primarily around the census tract 8092(5th ward), as a Disproportionately Impacted Area (DIA), one of many the organization serves. A DIA has a Flood Susceptibility Index value between 5-10 and is located in a predominantly low- or moderate- income area. City staff work in partnership with MWRD on stormwater management efforts, community engagement and climate resiliency infrastructure investment.

According to projections from First Street Evanston has potential increasing risk from heat, wildfire, and wind factor risk based on the projected likelihood and speed of hurricane, tornado, or severe storm winds impacting it. It is most at risk from severe storms. Average maximum wind speeds in Evanston are higher now than they were 30 years ago, and 100% of homes in Evanston have at least some risk.. The number of poor air quality days with an Air Quality Index (AQI) over 100 in Evanston will be higher in 30 years. Evanston also has an increased risk of flooding. According to NOAA projections, the region may see a 30% increase in intense rainfall events by 2050. Over the next 30 years, 5,655 properties in Evanston are likely to be severely affected by flooding. However, flood risk is increasing slower than the national average. Stormwater management projects as well as alley paving can help with some of these risks.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

According to ACS data, 44% of occupied housing was built before 1940 and older housing stock may have greater rehabilitation needs to negate extreme weather hazards. A high percentage of lower income households tends to live in older buildings, which are often naturally more affordable than the newer construction in Evanston. According to NOAA projections, the frequency of extreme heat days is expected to increase, disproportionately affecting vulnerable

populations without adequate cooling resources. Many affordable housing units in Evanston are over 50 years old, lacking modern flood-resistant and cooling infrastructure as well as cost effective cooling and heating systems which puts an additional burden on lower income households. Low- and moderate-income households in Evanston are particularly vulnerable to the risks associated with climate change due to their exposure to natural hazards, the sensitivity of their housing conditions, and limited adaptive capacity due to lack of financial resources.

As documented in the EPLAN, the City is working to develop programs to support populations most vulnerable to climate change hazards. Climate hazards can result in higher utility bills, higher food costs and other financial stresses, and increased probability of flooding. The City acknowledges that any population placed at a disadvantage when responding to and preparing for natural hazards will need additional support coping with and recovering from adverse effects.

In 2020, the City of Evanston adopted 72-R-20, "A Resolution to Support Environmental Justice." The Resolution acknowledges that "to fully embrace the change necessary to move our community forward, it is necessary to recognize and acknowledge [Evanston's] own history of discrimination and racial injustice; to recognize the disproportionate and negative impacts of redlining and past city policies, institutional racism, social inequities, which created an unequal distribution of environmental assets, environmental hazards and health risks." The Resolution "establishes the City of Evanston's policy for environmental justice (EJ) to ensure active consideration of environmental justice and meaningful public participation in City policies, practices, procedures, and other decision-making." It further provides that "the City will incorporate environmental justice into City of Evanston ordinances, codes, policies, and processes."

The City offers programs to help low and moderate owners, including small landlords. The Center for Neighborhood Technology (CNT) manages the City's One Stop Shop Housing Retrofit "Green Homes" program using ARPA funds for eligible home rehab projects that improve energy efficiency, water efficiency, climate resilience, and resident health. CNT and Elevate have developed a detailed operations guide with input from a resident advisory group and focus groups that included landlords to provide input on program design. The program also developed communication materials for residents to sign up for the program and performed several building assessments. This program has experienced delays, but is expected to continue through the length of this consolidated plan.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan presents the priority needs and goals determined through consultation with the public, City departments, and service providers. The community's priority needs in housing, homelessness, public improvements, and public services, are highlighted describing where and how the City of Evanston will geographically distribute its federal grant funding. The anticipated resources and allocation of funding demonstrates the City's strategic approach to accomplishing its goals. The goals are based on the highest community priority needs.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 52 - Geographic Priority Areas

1	Area Name:	Entire Jurisdiction
	Area Type:	Entire area covered by the City of Evanston
	Other Target Area Description:	Entire area covered by the City of Evanston
	HUD Approval Date:	N/A
	% of Low/ Mod:	38.99%
	Revital Type:	Wide range of housing and community development programs and projects.
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Evanston's entire geographic area. See attached map.
	Include specific housing and commercial characteristics of this target area.	NA
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	NA
	Identify the needs in this target area.	NA
	What are the opportunities for improvement in this target area?	NA
	Are there barriers to improvement in this target area?	NA
2	Area Name:	CDBG TARGET AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	60.23%
	Revital Type:	Comprehensive
	Other Revital Description:	N/A

<p>Identify the neighborhood boundaries for this target area.</p>	<p>The CDBG Target Area comprises a section of central and south Evanston between Green Bay Road and the Metropolitan Water Reclamation District canal to Dempster Street; East of McCormick Boulevard between Main Street and Oakton Street to Dodge Avenue; and between Howard and Oakton streets to the Metra Tracks. It comprises the following census tracts and block groups: 8102.005, 8102.004, 8092.004, 8095.001, 8103.012, 8103.014, 8103.011, 8092.002, 8092.001, 8092.003, 8093.003, 8093.002, 8096.002, 8101.002, 8102.002, 8102.006, 8102.003, 8102.001, 8103.013. There are a total of 20 block groups in the CDBG Target Area. See attached map.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The CDBG Target Area has a mix of single-family and multi-family properties, as well as some commercial spaces. West Evanston is composed of a mix of single families and small multi-family, particularly 2 flats, with some commercial buildings. South Evanston, along Howard Street, has primarily multi-family housing bordering the City of Chicago. Single-Family homes in this area range from 2-3 bedrooms. Howard Street is highly walkable with access to commercial properties and public transit along Chicago Avenue and Oakton Streets. As with most of Evanston, the housing stock is aged and deteriorating (in varying capacities), most of which is not accessible for those with mobility issues. There are areas of unimproved public infrastructure (ie: alleys, sidewalks) and areas of deteriorating infrastructure, such as sidewalks and roads.</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The Property Standards Division conducted property standard assessments of all residential and commercial buildings. This process helped Housing & Grants identify census blocks where there is a higher potential number of code enforcement issues and where blight/vacant buildings could be more frequent. Many areas within the CDBG Target Area experience higher than average rates of unemployment and underemployment, and include some of the areas with the highest percentage of low to moderate income households.</p>
<p>Identify the needs in this target area.</p>	<p>The needs center around improving existing housing stock through rehab and code enforcement, improvement of public infrastructure (specifically alleys, roads, lighting, and parks), increased access to social services, and economic development/business attraction.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>The opportunities for this area are to create safe and healthy neighborhoods, making the designated Target Area an area of choice. This would include improving naturally affordable housing stock, providing necessary goods and services for area residents, reduced crime, increased employment and economic opportunities and improved structures.</p>

	<p>Are there barriers to improvement in this target area?</p>	<p>The number one barrier to improvement is the lack of resources, for both of the city and community partners as well as the residents. The City and partner agencies simply do not have enough funding to make all of the necessary infrastructure and housing improvements while providing services to the residents of the area.</p> <p>Additionally, the increasing cost of construction is a barrier to housing improvements. From a social perspective, a lack of job skills particularly of youth and young adults in the area create difficulties for residents to hold living-wage jobs. Aged commercial buildings, which require significant resources to rehabilitate them, create a larger challenge when trying to attract new business to the area.</p>
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General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

All activities funded will primarily benefit low- and moderate- income persons or households, either as direct service or financial assistance or by making improvements in areas benefiting primarily low- and moderate- income persons. The majority of the activities will benefit income eligible households or presumed eligible households rather than a specific geography. Some activities, for reasons of qualification and/or desired beneficiaries, will be focused geographically.

Public Infrastructure Improvements: By their nature, they must be in low- and moderate-income Census Tract Block Groups, which are primarily located in the CDBG Target Area, with some exceptions. Most of the eligible block groups within the City are located in the South and West areas of the City. It is anticipated that funded public infrastructure improvements, including but not limited to alley paving and park improvements, will be primarily focused in the CDBG Target Area in census blocks with a majority of low-moderate income households. Due to anticipated gentrification and Evanston’s changing housing markets, City staff plans to survey households adjacent to alley projects that could leverage CDBG funding to ensure income eligibility of impacted residents. This is an added layer of monitoring given rapidly changing neighborhood demographics.

Code Enforcement: Although Code Enforcement inspectors perform inspections citywide, the

CDBG-funded portion of code enforcement will be within the CDBG Target area, which will be paired with other community development activities in the area to address areas of deterioration, maintaining code enforcement and property standards of dwelling units in the area.

Other programs or projects may take place within the CDBG Target area, but they will not be exclusively so. An example of this is the CDBG Housing Rehab Program, which can be undertaken anywhere in the City if benefitting eligible low- and moderate- income households, but will likely take place primarily in the CDBG Target Area because it has the majority of Evanston's low- and moderate- income households.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Maintain and Improve Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	CDBG TARGET AREA Entire area covered by the City of Evanston
	Associated Goals	Affordable Housing
	Description	A high priority need exists to maintain and improve Evanston's existing rental housing supply, particularly in the CDBG Target Area. The old age of Evanston's rental housing requires the City to take action in order to ensure a positive quality of life for low and moderate income renters throughout the City.
	Basis for Relative Priority	Input received from the community and citizen participation phase necessitated a high priority.
2	Priority Need Name	Access to Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Families with Children
	Geographic Areas Affected	Entire area covered by the City of Evanston
	Associated Goals	Affordable Housing Homelessness

	Description	A high need for increased affordable rental housing and access to affordable rental housing was identified through the consultation and citizen participation process. Evanston's low and moderate income community, including the homeless and special needs population, has difficulty securing affordable rental housing.
	Basis for Relative Priority	Input received from the community and citizen participation phase necessitated a high priority.
3	Priority Need Name	Maintain and Improve Owner Occupied Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	CDBG TARGET AREA Entire area covered by the City of Evanston
	Associated Goals	Affordable Housing
	Description	A high priority need exists to maintain and improve Evanston's existing homeowner housing supply. The old age of Evanston's homeowner housing requires the City to take action in order to ensure a positive quality of life for low and moderate income homeowners throughout the community.
	Basis for Relative Priority	Input received from the community and citizen participation phase necessitated a high priority.
4	Priority Need Name	Public Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	CDBG TARGET AREA Entire area covered by the City of Evanston
	Associated Goals	Creating Livable Communities

	Description	A high priority need exists to improve and maintain the existing public infrastructure and public facilities, particularly in the CDBG Target Area. Street resurfacing, sidewalk repair, street lighting, and other public infrastructure improvements were identified through community input and consultation as a high priority need.
	Basis for Relative Priority	Input received from the community and citizen participation phase necessitated a high priority.
5	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	Entire area covered by the City of Evanston
	Associated Goals	Public Services
	Description	A high priority need for housing related public services was identified through consultation and community input. There exists a gap in funding the services available within Evanston to effectively and comprehensively address the needs of the community.
	Basis for Relative Priority	Input received from the community and citizen participation phase necessitated a high priority.

Narrative (Optional)

The priority needs established within this section will serve as the framework for allocating City of Evanston CDBG HOME, and ESG funding over the next five years. The priority needs presented above represent some of the greatest challenges faced by the City of Evanston.

Through consultation and community input the City was able to determine the priority needs of the community and how best to address those needs.

The high cost of housing in the City of Evanston creates the need for affordable rental housing for the community's low and moderate income residents. Housing cost burden impacts both renters and homeowners but there are twice as many renters as owners in the low to moderate income ranges. Utilizing CDBG, HOME, and ESG funds will allow the City to maintain and improve existing rental and homeowner housing in order to maintain the affordability of living in Evanston. In addition, rental assistance is needed for low and moderate income residents. Increasing the access to and the availability of the affordable rental housing supply will also enable households experiencing homelessness, those at-risk of homelessness, or households that are housing cost-burdened access to safe, decent, sanitary, and affordable housing.

Finally, there is a need for improvements to public infrastructure. Maintaining and improving the quality of low and moderate income community areas through street resurfacing, alley paving and stormwater management, park and sidewalk improvements, street lighting, etc. will serve to create a safe and sustainable community. The use of CDBG funds to create and improve public facilities serving low and moderate income residents will foster greater community development and assist those facing the greatest challenges. Improved and greater access to housing related public services is a high priority need reflected through consultation and evidenced by the lack of resources and support to sufficiently meet the needs of those reliant upon these supports.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Evanston's housing market is characterized by high housing costs and a lack of sufficient housing for large low and moderate income families. There is a lack of affordable apartments with 3 or more bedrooms which would comfortably house larger low and moderate income families. Local partners report it is more and more challenging to secure rental housing with subsidies as sustainability is very difficult with current housing prices and landlords are looking for long term tenants. TBRA will be used to assist families in securing affordable housing where they would otherwise not be able to do so without any assistance to stabilize them in the community as well as ensure their children are able to stay within their existing school district and have consistency in their education.
TBRA for Non-Homeless Special Needs	As stated above, the high cost of Evanston's housing market prevents low and moderate income residents from obtaining safe, decent, and affordable housing. The City of Evanston utilizes the TBRA program to assist low and moderate income families, including those with special needs. It provides the City the ability to overcome the financial restrictions of Evanston's housing market.
New Unit Production	Evanston is a fully built out community which limits availability of land for new construction. This, paired with high building costs, makes it financially burdensome to produce new affordable housing units.
Rehabilitation	The fully built out nature of Evanston necessitates the need for rehabilitation of the existing housing supply. The overall aged quality of Evanston's housing stock is an additional reason for the need for rehabilitation. Rehab of existing rental and homeowner housing will preserve and maintain the affordable housing supply and create the opportunity for low and moderate income residents to stay within the community as well as improve accessibility.
Acquisition, including preservation	Acquisition, including preservation of affordable housing is a high need in Evanston, however, the high cost of housing limits the ability to acquire new housing units. The increasingly high cost of housing warrants the need to utilize funds to acquire and preserve affordable housing units throughout the City of Evanston.

Table 54 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The anticipated resources section of the strategic plan describes the City of Evanston's financial resources for the duration of the 2025-2029 Consolidated Plan. The financial resources listed are not all encompassing but serve to illustrate the City's ability to use federal and local funding to address the priority needs and goals put forth in this plan. The funds are anticipated to be utilized by various regional and local government entities as well as the service providers which serve Evanston. The City developed its draft 2025-2029 Consolidated Plan based on estimated entitlement grant amounts, as the timing of the 2025 federal budget and appropriations is unknown. Funding has been allocated by goal by percentage of the estimated grants. The 2025-2029 Consolidated and 2025 Action Plan has been updated to reflect actual grant amounts. All available CDBG HOME, and ESG funds will be allocated to Goals in the final Plans for submission to City Council for approval and then to HUD. Because the City received unanticipated FY2025 ESG funds, a second public comment period was held to inform the community. As part of this consolidated plan, \$4,829.35 is included as CDBG prior year resources from 2023 CDBG Administration funds that were not spent and will be reallocated to another goal. This is not meeting the threshold to trigger a substantial amendment of the 2023 Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,699,600	8,812.58	4,829.35	1,713,241.93	5,500,000	Expected Amount Available for Remainder of ConPlan estimated at an annual grant of \$1,360,000 with \$15,000 in program income annually
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	309,221.66	\$33,381	0	342,602.66	1,100,000	Expected Amount Available for Remainder of ConPlan estimated at an annual grant of \$275,000 with \$0 in program income annually.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$150,008	\$0	0	\$150,008	\$0	Expected Amount Available for Remainder of ConPlan estimated at an annual grant of \$150,000
Other	public - local	Acquisition Multifamily rental new construction	1,125,000	0	0	1,125,000	8,500,000	Evanston Affordable Housing Fund resources to fund activities in Evanston's Strategic Housing Plan
Other	public - local	Public Services	1,036,783	0	0	1,036,783	4,160,000	Local funds dedicated to support Public Services

Table 55 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funding will leverage private, state and local funds by enabling the City of Evanston to serve those with the greatest need at the highest capacity, particularly when it comes to affordable housing challenges. Additionally, federal funds may serve as gap financing for City programs or service providers applications that require additional funding in order to have their program, project, or service come to fruition. The grant funds provided by HUD will allow organizations and the City to meet the needs of the community's most vulnerable members. HOME matching funds will be from the Affordable Housing Fund, LIHTC, State of IL Housing Trust Fund, and other sources including developers' contributions. As of 2024, Evanston had \$22,045,850.50 in available HOME matching funds from prior projects. HOME-ARP funding will be layered with private and other funding sources to address homeless needs in the community. Evanston's ESG funds will be matched on a one to one basis using Human Service funds from the City's General Fund, State funds and other resources including in-kind contributions, depending on the agencies funded, to meet the match requirement. The City of Evanston is also finalizing a Strategic Housing Plan which will identify additional opportunities and potential sources of funding to address housing needs in Evanston while leveraging all possible sources of funding.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City recently purchased 1825-1831 Brown Avenue; the land will be entered into Community Partners for Affordable Housing land trust for the purpose of developing permanently affordable ownership and rental housing. A preliminary assessment plan suggests that up to nine units could be developed.

The City of Evanston owns a number of properties that could address the needs identified in the plan. This includes parking lots, parks/open space, historic buildings and public facilities on large or assembled parcels and small and/or irregular-shaped parcels. These publicly owned properties are being evaluated for the potential redevelopment into commercially viable or affordable housing units through the Putting Assets to Work initiative and the One Howard Street Economic Recovery Plan with the goal of increasing housing choice for low- and moderate-income families, maintaining Evanston's racial and economic diversity, and leveraging city

assets to address Evanston’s housing needs. In the five-year timeframe of this plan, the City aims to redevelop 9 parking lot properties into mixed use properties including affordable housing. Additionally, included in the list of publicly owned assets being considered for redevelopment are 4 additional parking lots and other publicly owned facilities.

Discussion

The City of Evanston was selected to join the Government Finance Officers Association’s second cohort of Putting Assets to Work (PAW) initiative. This selective and innovative program will lead to an asset map of all City real estate assets and a strategy to better utilize the City of Evanston’s public facilities, help meet the City’s Climate Action and Resilience Plan goals and evaluate the potential for adaptive reuse and new development of affordable housing. The City of Evanston will continue to pursue additional funding, complementing existing resources, to leverage city-owned property to address the needs identified in PAW.

As a precursor project to the larger PAW initiative, the 60-unit 100% affordable development less than 500 feet from the South Boulevard Purple Line Station and Pace Bus 213 stop should complete within the timeframe of this plan. The previous property consisted of four townhomes owned and managed by the Housing Authority of Cook County, and an underutilized parking lot, owned by the City of Evanston. The unit mix is 30 one-bedrooms, 12 two-bedrooms, and 12 three-bedrooms, accommodating households of all sizes. 18 units will have project-based vouchers, 3 will serve households $\leq 30\%$ AMI from the State Referral Network, 17 will serve households $\leq 60\%$ AMI and 22 will serve households $\leq 80\%$ AMI. Additionally, the One Howard Street Economic Recovery Plan outlines strategies to promote economic recovery and revitalization in an area that has been historically underserved. Based on feasibility studies, this area is a prime location for housing, retail, and public facility investments that incorporate transit oriented design and ground-floor activation to restore and celebrate a thriving community corridor between Evanston and Chicago. Plans for specific properties are under consideration.

The City of Evanston will continue to pursue other available federal, state and private sources to leverage entitlement grant funding for the proposed community development initiatives in the Consolidated Plan. The City will also contribute a number of local tools and incentives, including the soon to be updated Evanston Inclusionary Housing Ordinance, which requires covered developments to provide affordable housing units or contribute to the City’s Affordable Housing Fund. In addition, local funds will be allocated during the 5-year period to support the City’s Consolidated Planning priorities.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
EVANSTON	Government	Affordable Housing Ownership Affordable Housing Rental Non-homeless special needs Community Development: public facilities, neighborhood improvements Planning	Jurisdiction
Alliance to End Homelessness in Suburban Cook County	Continuum of care	Homelessness	Region
Housing Authority of Cook County (HACC)	PHA	Public Housing	Region

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The strategies outlined in this Five-Year Consolidated Plan are both important and challenging. The City can set and achieve these goals to meet community needs only through the dedication, resources, and expertise of its staff and various partners—public sector, private market, and nonprofit organizations. Collaborating with these partners, the City has established an institutional framework to improve coordination among public and private housing, health, and social service agencies.

The City of Evanston’s Community Development Department is the entity responsible for managing the City’s federal entitlement grant funding from HUD. One of the strengths of the Community Development Department is its staff and their knowledge of the federal grant system. City staff includes an Interim Housing & Grants Manager, Housing & Grants Supervisor,

Housing and Economic Development Analyst, Grants and Compliance Specialist, Housing Loan Specialist, and Financial Administrator. Staff is well versed in the rules and regulations pertaining to the ARPA, CDBG, HOME, ESG, and other programs. The knowledge possessed by City staff affords them the ability to monitor compliance and enables the staff to spend their time efficiently allocating funds to community programs and organizations.

Evanston's institutional delivery system also includes various opportunities for public comment and oversight; projects and programs that serve low and moderate income Evanston residents are introduced and discussed at multiple public meetings including HCDC, SSC, and City Council. BCC members selected for diverse professional backgrounds and areas of expertise, members with lived experience are encouraged to participate. Additionally staff consults with several CBOs representing protected class members as well as Metropolitan Tenants Organization and Lawyers Committee for Better Housing, organizations that enforce fair housing laws. Agencies providing services that receive federal/local funds are also required to participate at least annually to provide input about community needs. These agencies serve low and moderate income residents, seniors, people with disabilities and youth.

The City of Evanston's institutional delivery system also possesses strength in its engaged community and elected officials. The City's Councilmembers and Mayor actively participate in community functions and encourage citizen participation at all levels of government. Community members are a politically active and diverse group, aware of the needs of their community and are invested in future development, programs, and initiatives that would affect them.

The City's elected officials and engaged citizenry support a vast network of nonprofit agencies that serve Evanston's most vulnerable populations in the fields of health, housing, education, employment, and others. The nonprofit service providers work together through an initiative known as the Evanston Collective. The strength of Evanston's institutional delivery system can be found in those organizations which serve the community.

Evanston is fortunate to have two capable and successful Community Housing Development Organizations, Community Partners For Affordable Housing (CPAH) and Housing Opportunity Development Corporation (HODC), operating within the community. These organizations purchase foreclosed, abandoned, or neglected properties and rehabs them into affordable housing or build new affordable housing for the low and moderate income residents of the community. An efficient and capable CHDO operating within the community is a valued strength of the institutional delivery system.

Gaps in Evanston's institutional delivery system relate primarily to funding. The reduction in federal funding to the CDBG, HOME, and ESG programs has resulted in a strain on the ability of the City to effectively address the needs in the community and have the impact necessary.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

The Alliance to End Homelessness in Suburban Cook County Continuum of Care provides a strategic and comprehensive response to homelessness in suburban Cook County, including the City of Evanston. The system administered by the CoC is designed to meet the needs of homeless persons including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The CoC works with local organizations including Connections for the Homeless and the YWCA to ensure the needs of the community's homeless are being addressed.

Connections for the Homeless provides direct support to homeless persons and those at risk of homelessness in Evanston. Connections' services include outreach, shelter, case management and supportive services. Connections is projected to be the primary recipient of Evanston's entitlement ESG funds for homelessness prevention and rapid re-housing; with the inconsistent entitlement funding, local programs administered by the City, like General and Emergency Assistance, work to address community needs. Connections also receives HOME and HOME-ARP funds to manage the TBRA program which stabilizes families and provides referrals to mainstream services.

The Margarita Inn, operated by Connections, provides shelter to include the chronically homeless, those with serious physical or mental disabilities, and families with children. Connections also provides employment services for the homeless including job readiness training, job counseling and case management, and job development. The employment related programs assist homeless persons overcome their barriers to employment.

Outreach and support services provided by Connections include the Drop-In Program which provides clothing and toiletries, laundry and shower facilities, telephones and computers, locker storage, physical and mental health care screenings and monitoring, and clinical and recreational workshops. In addition to the Drop-In Program, health services provided through Connections include TB testing, Flu Shots, screenings and counseling care for diabetes and heart disease, HIV/AIDS testing and counseling, access to financial assistance in paying for medications, medication management, psychiatric and mental health screenings (referrals and counseling), substance abuse screenings (referrals and counseling), and first aid assistance.

Additional outreach and shelter services are provided by Interfaith Action; all participants of Interfaith’s emergency shelter program are referred to Connections case managers.

The YWCA provides services targeted toward homeless women and their families who are victims of domestic violence. The services provided include a 24-hour domestic violence hotline, emergency shelter, transitional housing, community counseling services, legal advocacy, relationship violence prevention, and community outreach and education.

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		

Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	
HIV/AIDS			

Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation			

Other			

Table 57 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Federal, state and local funds support agencies that provide for basic needs including food and housing support services, childcare and education support, legal services, services to address substance misuse, services that help low and moderate income seniors age in place, and services for people fleeing domestic violence. All funded programs support primarily low and moderate income persons. Support for these services are intended to create a safety net that helps vulnerable individuals and families thrive in the community. Funded services are also meant to address harms caused by institutionalized practices that disadvantage BIPOC residents. These services are provided at low cost or no cost to participants. Shelter services support families and individuals who are unhoused or at risk of homelessness. Youth services also link homeless youth to housing and counseling services and provide basic needs, like gift cards for food and transportation.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths of the service delivery system in Evanston for meeting the needs of the special needs population and persons experiencing homelessness is the large network of service providers, nonprofit and government, that work to serve the community. As stated previously, another strength of the service delivery system is the knowledgeable and experienced staff working in the City’s various departments.

The area’s Continuum of Care and local service providers (Connections for the Homeless, YWCA, and others) offer comprehensive services to the homeless population, including homeless special needs. The City’s Health Department, Community Development Department, and the Parks, Recreation, and Community Services Department work under the guidance of the City’s

plans and goals to meet the needs of the community's special needs populations. Service providers work with the City in order to effectively coordinate their services to meet the needs of homeless and special needs persons.

Gaps in the service delivery system include inconsistent ESG funding for rapid re-housing and prevention and will have a negative impact on households, particularly rental households that are cost burdened or extremely cost burdened. While progress has been made regarding meeting the needs of people experiencing homelessness overnight homeless shelters still deal with limited capacity and a lack of an unaccompanied youth shelter. Interfaith Action provides emergency shelter in cold weather months and the recent allocation of funds for Margarita Inn and Hilda's Place will provide additional shelter beds and give Interfaith Action a permanent emergency overnight shelter that can be open year round. Additional challenges include the lack of naturally affordable accessible housing units, in great part due to the aging housing stock in Evanston and challenges with accessibility when it comes to the public transportation network in Evanston. Finally, permanent supportive housing is an ongoing need as evidenced by the HACC's long wait list and reports from local providers working with vulnerable populations.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City's Ombudsman will continue to act as a liaison between housing and supportive service providers for individuals with disabilities. The Evanston CARES team works with vulnerable populations including those who may be unsheltered and/or experiencing a mental health crisis; members of the CARES team provide street outreach services and connect people to valuable community support services. City staff will continue to administer the General Assistance and Emergency Assistance programs, the Community Member Relief Fund and the Refugee Assistance Program. City and federal funds will continue to support public services including legal aid, childcare and youth services, services for low and moderate income seniors, and those fleeing domestic violence. Additionally, staff is considering an emergency subsistence payment program to help address ongoing housing needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing	CDBG TARGET AREA Entire Jurisdiction	Maintain and Improve Rental Housing Access to Rental Housing Maintain and Improve Owner Occupied Housing	CDBG: \$3,300,000 HOME: \$436,680.49	Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit Buildings Demolished: 2 Buildings Housing Code Enforcement/Foreclosed Property Care: 17,500 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homelessness	2025	2029	Homeless	Entire Jurisdiction	Access to Rental Housing	HOME: \$875,000 ESG: \$138,758	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted Homeless Person Overnight Shelter: 300 Persons Assisted Homelessness Prevention: 15 Persons Assisted Other: 100 Other
3	Creating Livable Communities	2025	2029	Non-Housing Community Development	CDBG TARGET AREA Entire Jurisdiction	Public Infrastructure	CDBG: \$1,419,996.20	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
4	Public Services	2025	2029	Homeless Non-Homeless Special Needs	Entire Jurisdiction	Public Services	CDBG: \$1,004,829.35	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted Homelessness Prevention: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Planning and Administration	2025	2029	Planning and Administration of CDBG HOME and ESG	Entire Jurisdiction	Maintain and Improve Rental Housing Access to Rental Housing Maintain and Improve Owner Occupied Housing Public Infrastructure Public Services	CDBG: \$1,439,920 HOME: \$130,922.17 ESG: \$11,250	Other: 3 Other

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	The City of Evanston aims to maintain, improve and increase affordable housing. The advanced age of Evanston's housing supply necessitates the need for rehabbing of existing housing. The creation of additional safe, decent, and affordable housing will allow low and moderate income residents the opportunity to remain in the community. Code enforcement is an important tool to maintain safe and sanitary housing; additionally, inspections will monitor vacant or abandoned properties and identify blighted properties for demolition.
2	Goal Name	Homelessness
	Goal Description	The City of Evanston aims to support services to prevent homelessness and to assist those currently experiencing homelessness. Services include, but are not limited to street outreach, shelter support, and tenant based rental assistance.

3	Goal Name	Creating Livable Communities
	Goal Description	Creating livable communities through improvements to public facilities and infrastructure. Maintaining and improving the quality of Evanston's existing infrastructure and public facilities is instrumental to ensuring that residents live in a safe, clean, and decent environment.
4	Goal Name	Public Services
	Goal Description	Expanding the availability of and increasing access to needed housing services is a key goal. Services may include, but are not limited to, emergency subsistence payments to prevent homelessness, support street outreach and homeless services
5	Goal Name	Planning and Administration
	Goal Description	Administration of CDBG, HOME, and ESG.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City will provide affordable housing to approximately 42 families of extremely low-income, low-income, and moderate-income.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

As stated in HACC’s 2023 PHA Annual Plan, HACC received a tax credit award to begin construction on the South Boulevard Shores project in Evanston. HUD approved demolition of a 4-unit building in Evanston; this property, along with a parcel contributed by the city, will be developed into a 60 unit, low-income housing development. All 60 units will be available for households making between 30% and 80% of the area-median-income (AMI), 38 units will be available for households making between 30% and 60% of AMI. The proposed unit mix is 30 one-bedroom, 12 two-bedroom, and 18 three-bedroom.

Activities to Increase Resident Involvements

HACC received funding through the American Rescue Plan Act to provide a full-time Services Coordinator responsible for engaging residents and connecting them to additional community support services as desired; Impact Behavioral Health Partners is the organization managing case management services for residents. HACC also partners with Impact to offer counseling to interested residents. HACC has a partnership with Comcast to provide wifi capabilities to every property it owns/manages so residents have affordable and reliable internet. Finally, community engagement activities are scheduled monthly for residents of the RAD properties, Jane Perlman and Victor Walchirk apartments; activities include games, arts and crafts, and other community building activities.

Is the public housing agency designated as troubled under 24 CFR part 902?

Yes

Plan to remove the ‘troubled’ designation

The HACC is evaluated based on HUD’s Public Housing Assessment System (PHAS) which assesses a Public Housing Authority’s (PHA) performance in managing low-rent public housing programs. The PHAS uses a 100-point scoring system based on four categories of indicators: PASS (Physical Assessment Subsystem), FASS (Financial Assessment Subsystem), MASS (Management Assessment Subsystem), and CFP (Capital Fund Program). Scores are generated for each development or Asset Management Project (AMP); they are weighted and combined into an agency-wide score. Scores below 60 result in a troubled designation.

It is HACC’s goal to have the troubled designation removed by the end of the upcoming fiscal year ending on or after March 31, 2025, which is the earliest available time for the HACC to

undergo PHAS review again. HUD has provided technical assistance to the HACC and it is the goal of HACC to improve performance on the PHSA by 50% of the difference between the initial PHAS assessment score to achieve the score necessary to remove the troubled designation. The agency is also working to increase performance on the financial sub-indicator to achieve at least 15 of the 25 available points. HACC will submit periodic financial statements and other reports to HUD for monitoring purposes. Additionally, HACC will try to improve performance on the PHAS score to achieve at least 60% of the total points available in subsequent fiscal years. Progress towards removing the “troubled” designation will be reported in subsequent City plans.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Over the past five years, Evanston has implemented policies and programs to address the housing needs of low- and moderate-income residents by increasing the supply of and access to safe, decent, and affordable housing. Innovative activities recently implemented advance environmental and restorative justice; while some have demonstrated success, others have uncovered additional barriers, or require additional resources to maximize impact. Evanston has identified three significant barriers to affordable housing production and preservation and has proposed associated strategies to mitigate and remove them. The first barrier is limited funding for housing preservation policies and the need for anti-displacement programs. Secondly, the City has a complex entitlement and permitting process that stifles development. Finally, there is a lack of housing data to support strategic use of limited resources. The city is working to streamline housing entitlement and permitting processes, collect and analyze housing data and explore the development of potential opportunity sites.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The CDBG Housing Rehabilitation Program helps preserve affordable housing and stabilize neighborhoods by helping low and moderate income occupied households that lack the financial capacity to obtain conventional financing to rehabilitate their homes. The Rehab program prioritizes life safety and code violations that could result in declaring a home uninhabitable by addressing emergency needs such as failed furnaces, roofs, and hot water heaters, and by repairing failed sewer laterals and structural defects that may make a home unlivable. Other program goals include reducing household utility costs by incorporating energy and water saving features in the rehabilitation process and making accessibility improvements for residents with disabilities and older adults that enable them to live safely in their homes. CDBG Housing Rehab projects are funded with zero interest deferred loans that are repaid at the sale of the property because the households receiving assistance are unable to pay debt service.

The City partners with Community Partners for Affordable Housing (CPAH) for construction management to improve program efficiency and more effectively leverage outside funding to rehab low and moderate income housing. CPAH also administers the Illinois Housing Development Authority (IHDA) housing rehabilitation programs such as Home Repair and Accessibility Program (HRAP) or the new Homeowner Assistance Fund Home Repair Program (HAFHR) that can provide up to \$60,000 in repairs for households who earn less than 150% of the area median income and who were financially impacted by COVID-19.

The 2025 Inclusionary Housing Ordinance (IHO) requires residential developments containing seven or more units to make 15% affordable. This means for units available for purchase, 15% must be affordable for households with an AMI less than or equal to 100%; for rental units, 15% must be affordable for households with an AMI less than or equal to 60% for a period of 30 years. Developers can also opt to pay a fee-in-lieu, these fees would contribute to the Affordable Housing Fund.

The Affordable Housing Fund supports housing development and acquisition and rehab of housing for households with incomes at or below 100% AMI. The AHF provides soft funding to leverage Low Income Housing Tax Credits (LIHTC) for affordable productions, contributes to acquisition and rehabilitation projects, in conjunction with CDBG and HOME funds, and supports landlord-tenant services and management of the IHO waitlist.

Evanston's Community Land Trust is a partnership with Community Partners for Affordable Housing (CPAH) and Evanston Township High School's Geometry in Construction course to develop permanently affordable homes for households with incomes at or below 120% AMI. Homes are entered into CPAH's Land Trust and provide homeownership opportunities for qualified homebuyers who are priced out of ownership by the high cost of Evanston's housing. HOME and AHF funds have also been used to acquire and rehab properties.

The City has updated the zoning code to allow for construction of Accessory Dwelling Units (ADU) as well as the development of modest homes (efficiency homes) on small and irregular lots previously classified as unbuildable. This strategy aims to increase infill development and add gentle density while providing additional housing choices in highly desirable locations. Both options provide opportunities for detached single unit housing at more attainable rents or prices. The City has identified approximately 35 vacant or underutilized parcels under 3,300 square feet that are buildable under the revised zoning code allowing for efficiency homes.

Additionally, a 2023 amendment to the Zoning Code created flexibility in land use regulations to facilitate the reuse of both historic and non-historic properties, most commonly large buildings of assembly, institutional or industrial uses to be converted into housing. The changes remove common barriers to adaptive use, offset rehabilitation costs, and increase overall project feasibility; qualifying projects are also not subject to off-street parking requirements or maximum residential density requirements.

Finally, the City of Evanston is undertaking a comprehensive plan effort and update to its zoning code. The comprehensive plan aims to guide the growth, development, and prosperity of our community over the next 20 years. Areas of focus include solutions to remove barriers to medium density and affordable housing solutions that bridge the gap between single-unit

homes and large apartment complexes and barriers to mixed-use development with housing, commercial, and public spaces. This ambitious plan is designed to ensure that Evanston continues to be a thriving and inclusive place to live, work, and play for all. Staff will work to update zoning regulations to align with the Comprehensive Plan. Finally, alongside these updates, the City is working to simplify the entitlement and permitting process.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Connections for the Homeless is the largest provider of services to Evanston's homeless population, including the unsheltered homeless, and receives referrals from other local service providers including, but not limited to, Family Promise, Interfaith Action and the YWCA Evanston/North Shore. Connections operates two day-time drop-in sites that are open five days per week and provide access to basic needs: showers, food, laundry, medical care, case management, clothing, etc. Connections also has Street Outreach workers who engage and build rapport with homeless residents and families to recommend additional services. Connections also has a Youth Program to work with identified homeless youth. All participants are encouraged to participate in case management to provide benefits enrollment services, employment counseling/placement, health services, substance abuse counseling and education

Evanston's General Assistance Program is a locally-administered program mandated by the State and funded locally; the program provides assistance to persons who are not eligible for other state or federal financial assistance programs and who do not have income or resources to provide for basic needs. The program offers benefits enrollment including counseling, financial literacy, Adult Basic Education and GED preparation, and career counseling.

The City's Youth and Family Services Division works with youth and young adults 14 to 26 years old, especially those who identify as homeless or who are not living at home, to become active and productive citizens of the community. The comprehensive youth development program model gives young people with life challenges pathways to success. The Division receives referrals from other community partners including local school districts 65 and 202, the Youth Job Center, YOU, Family Focus, and works closely with the James B. Moran Center for Youth Advocacy to provide legal services and advocacy, including support qualifying for record sealing and obtaining a Certificate of Rehabilitation if eligible. This Division also works in partnership with the Workforce Development Division to refer youth and families to career support services.

Addressing the emergency and transitional housing needs of homeless persons

Evanston's ability to address the emergency and transitional housing needs of homeless persons has been negatively impacted by inconsistent ESG funding. The City continues to fund Connections for the Homeless and local service providers including Interfaith Action and the YWCA Evanston/North Shore. Local and federal funds as received will continue to support these agencies and the services they provide. These agencies provide primarily emergency shelter and street outreach; Connections is able to manage homelessness prevention that provides housing

subsidies for households at imminent risk of homelessness. Connections staff work to enroll clients in benefits and community resources to increase their likelihood of achieving long-term housing stability. The City anticipates Connections will support 5 households each year prevention funds are available. Connections and the YWCA provide transitional housing. Additional agencies working with homeless households that receive City funding for programming include YOU, the Moran Center, Family Focus, Infant Welfare Society, and PEER Services.

The HOME-ARP Allocation Plan, approved by City Council in 2022, identified a large need for emergency shelter beds and affordable housing. To address this need, Evanston's City Council allocated \$3 million in ARPA funds to renovate and expand the Men's Residency at the McGaw YWCA. The Y houses 156 male identifying residents in Single Room Occupancy (SRO) units with an average monthly rental rate of \$573. The renovation will create four new efficiency units with integrated bathrooms. The Y provides deeply affordable housing and support services for residents with incomes between 30% and 80% AMI. Additionally, City Council approved \$1 million of HOME-ARP funds to renovate the Margarita Inn which provides non-congregate shelter to households qualifying as homeless. The renovated shelter space will contain 43 units or 65 beds for people and families. Cook County is also supporting this project using funds from the Urban Shelter Grant, a CDBG-CV funded program administered by the State.

Connections for the Homeless is also working on renovations to Hilda's Place. Originally a congregate shelter with 18 beds but currently only operating as a day shelter, the renovation will provide 30, non-congregate, year-round beds and renovate the space to include a day shelter providing access to showers, behavioral and physical healthcare, clothing, food and case management. Interfaith Action would assume responsibility for managing the site.

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

Under the prior consolidated plan using ESG funds, Connections for the Homeless was able to provide direct rent subsidies to homeless households and households at risk of homelessness. Evanston was not eligible to receive ESG funding in FY2024 and anticipates inconsistent ESG funds for the period covered by this consolidated plan. Any loss of Prevention and Rapid Re-Housing funding greatly reduces the City's ability to support the population described. ESG Prevention funds will be used as described above to help households with incomes below 30%

of area median income avoid becoming homeless and help low-income households achieve housing stability.

The City does receive HOME funds and was awarded HOME-ARP funds; a portion of these grants supports the Tenant-Based Rental Assistance (TBRA) program managed by Connections for the Homeless. The HOME-ARP Allocation Plan was approved by Evanston's City Council on October 10, 2022, and in April 2024, City Council awarded \$150,000 for TBRA. The TBRA program provides security deposits, utilities payments and subsidized rent for up to 24 months. Participants also receive case management and wraparound services including job training and education. The program moves qualifying households from shelter into permanent housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City piloted a Guaranteed Income Program that provided \$500 per month for one year to income eligible seniors and households with children under 5 years of age; the initial cohort included 150 households. The program relaunched as "Project 8092" and targets income eligible households with children in census tract 8092. Eligible households will have an income at or below 184% of the Federal Poverty Line and a child or children entering 3rd grade or younger. The City is using ARPA money to fund the program and will continue to partner with Northwestern to research outcomes.

Emergency Assistance Services Program is administered through the General Assistance Program and available to all Evanston residents with a household income below 80% AMI and documented need. The program provides a one-time payment to address an emergency or prevent a life threatening situation. Funds can be used to prevent eviction, utility disconnection, interruption to child care services that could result in unemployment, or to provide food. Payments are made directly to vendors.

The City also administers the Community Member Relief Fund designated for undocumented residents with a life-threatening circumstance who do not qualify for other subsidies. Like the Emergency Assistance program, access to funds is limited to a one time payment in a 12-month period and payments are made directly to vendors. Proof of emergency and need, like loss of income or unemployment, emergency repairs to home or car, etc. must be submitted.

The McGaw YMCA operates Single Room Occupancy (SRO) housing units with an average rent rate of \$560, to male identifying individuals 18 and older. The YMCA was awarded \$3 million in

ARPA funds for renovations; current residents will be relocated as needed during construction. The Y is located close to public transportation, including Pace and CTA bus lines, the CTA Purple Line and the Metra North Line.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Evanston's Health and Human Services Department (HHS) serves as a delegate agency for the State of Illinois lead program. The primary goal of the lead program is to protect the public's health and safety by identifying lead-bearing substances that may be the source of exposure to children, and to assure lead hazards are managed in place, mitigated, or abated through the administration and enforcement of the Lead Poisoning Prevention Act and the Lead Poisoning Prevention Code. The City receives all test results of blood lead levels for children residing in Evanston. A Lead Risk Assessor contacts the parent or guardian for any child with a test result of 5 µg/dL or higher and schedules a time to conduct a lead risk assessment. If lead hazards are discovered in the home of a child with an EBL, elevated blood lead level, the property owner is required to mitigate the lead using a lead abatement contractor.

The Evanston Health & Human Services Department is partnering with the Cook County Department of Public Health to provide lead hazard removal at NO COST to the resident or owner. This opportunity is made possible by a four year grant from the U.S. Department of Housing and Urban Development.

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions undertaken by the City's Health Department are meant to eliminate the health hazards posed by lead based paint in Evanston's housing stock. As noted in previous sections, Evanston is an older community with the majority of housing built before 1980. The large number of housing built before 1980 highlights the high probability of the risk of housing containing some amount of lead-based paint. According to 2016 -2020 ACS, approximately 79% of housing units (estimated 24,656 units) were built before 1980. There is a high likelihood that low and moderate income residents live in older housing units with lead based paint still present.

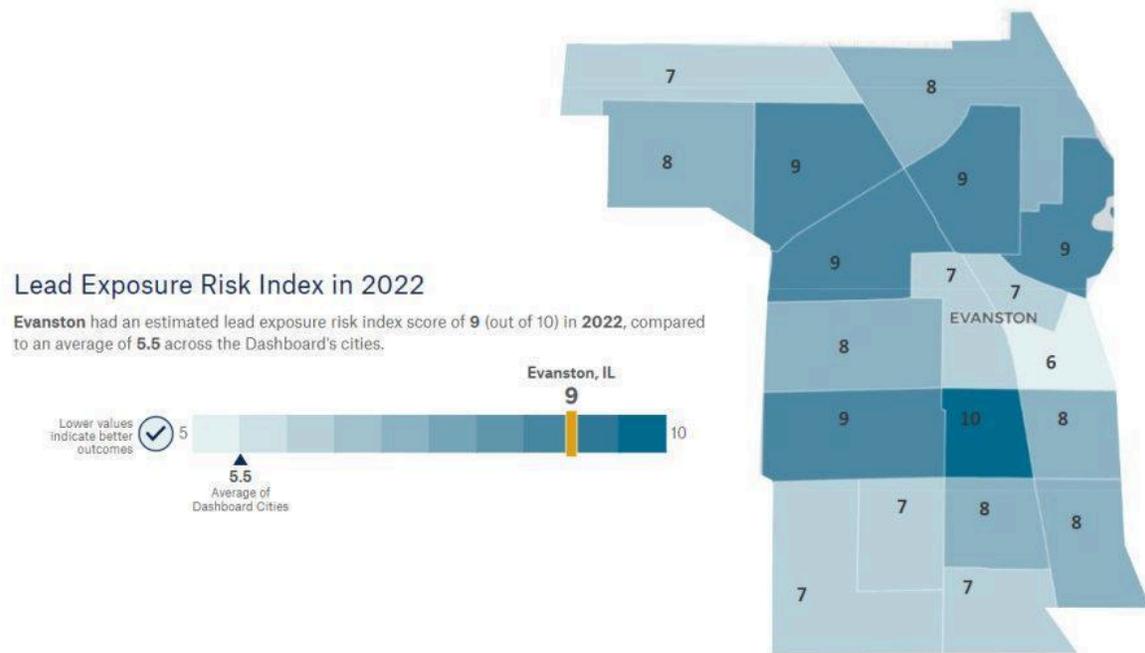
The City of Evanston's actions to screen for lead based paint hazards, to mitigate when necessary, and to inform homeowners and tenants of the hazards of lead-based paint are actions that will help reduce the extent of lead poisoning, particularly for the low-income households that are served by the City's HOME and CDBG programs.

How are the actions listed above integrated into housing policies and procedures?

The City's actions to address lead based paint hazards are integrated into housing policies and procedures in order to ensure a high level of quality of health for the City's residents. The City's

CDBG funded housing rehab program is instrumental in helping to reduce lead based paint hazards when detected. Residents are able to apply for loans to rehabilitate their dwelling units and if lead based paint hazards are found they are removed.

All HOME and CDBG housing projects entered into between the City of Evanston and recipients of funding from those programs include language that the recipients must comply with lead-based paint regulations and policies as established by City, State and Federal laws and regulations, including specific policies related to lead-based paint in the CDBG and HOME programs.



Lead Exposure in Evanston, IL

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Multiple City departments manage programs designed to reduce the number of poverty-level families. The Health & Human Services Department manages the General Assistance and Emergency Assistance programs that support low income households not eligible for other subsidies either through ongoing support or a single award for households at risk of homelessness. Evanston's Workforce Development Division manages several programs aimed at target populations, including disconnected youth and unemployed or underemployed job seekers, that provide job training, internships and connections to employers in high growth or need industries to secure career track positions that pay a living wage. Federal funds are not used to support these programs, but may be applied over the span of the Consolidated Plan.

The City's CDBG funded Housing Rehabilitation Program provides income eligible owner-occupants and owners of residential structures occupied primarily by income eligible households, with financial assistance in the form of below market rate loans to address safety and well being issues. To ensure funds are applied to projects most in need of assistance, the City uses a priority ranking based on health and safety risks and severity of structural damage to decide which projects to fund. Housing Rehab clients may be located anywhere in the City of Evanston but are generally concentrated in the Community Development Block Grant (CDBG) Target Area. The scope of work for each project is determined on a case-by-case assessment of work needed to address life safety issues and code violations in order to preserve and prolong the useful life of the property. The maximum loan amount for a single-family home or 2-flat is \$50,000, \$20,000 for a condominium, and \$20,000 per unit in multi-family properties. All assisted properties must be occupied by low and moderate income households, defined as having incomes \leq 80% AMI.

The Guaranteed Income Pilot Program is a partnership with Northwestern University to provide \$500 monthly payments to income-eligible residents. The program targets economically vulnerable families living in census tract 8092 who have young children. Historically, participants are housing insecure, underserved and disproportionately harmed by the pandemic. Research about the program and data collected will be used to make data-driven policy adjustments for future programs to more effectively support vulnerable populations. Funding for this program comes from local sources.

Evanston uses a portion of HOME funds to support the Tenant Based Rental Assistance (TBRA) Program which provides rental assistance to families with children under 18 years of age and a household income that qualifies as very low or low. Heads of households typically include single mothers, but the program has also supported households who have members with a

documented disability or other special needs. The goal of the program is to provide housing support while the head of household obtains career advancement credentials that can lead to increased job skills, employment security, and economic stability.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City makes ongoing efforts to maintain and grow affordable housing while also supporting populations at risk of displacement. The City will continue its collaborative effort to draft and finalize a Strategic Housing Plan that involves many of the departments managing the programs designed to reduce poverty and address the needs of low and moderate income populations in Evanston.

Because Evanston may not be eligible for ESG funds for most of the years covered by this consolidated plan, staff and community partners anticipate a significant loss in direct rent subsidies available for households that are homeless or at risk of homelessness. The City is exploring ways to address this anticipated gap. Under this consolidated plan, the City will use CDBG funds available for public services to support public services activities related to housing and homelessness prevention.

The majority of CDBG housing rehab projects are owner-occupied single-family homes or owner-occupied 2-flats whose eligibility is based on the income of the owner household, but rehab can also include multi-family rental buildings. Most rehab work is done without displacement of occupants, and owners are made matched with the housing rehab program that best fits their needs. When necessary, multiple sources of funding may be layered.

The Restorative Housing Program acknowledges historic harms to Black residents by providing payments to compensate for the wealth and opportunity gaps caused by the City's exclusionary zoning practices and policies in place between 1919 and 1969. Black residents of Evanston at that time, and their direct descendants, are eligible for \$25,000 that can be used for housing including down payment/closing costs, home rehabilitation or mortgage assistance. The City committed \$10,000,000 to this program and will distribute approximately \$1,000,000 per year for the next eight years. Funding for this program comes from local sources.

SP-80 Monitoring – 91.230

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

The Housing & Community Development Committee (HCDC) guides City policy on the use of federal entitlement funds and local resources to develop vibrant, welcoming, sustainable neighborhoods; improve housing and combat homelessness; maintain and expand housing affordability and diversity; revitalize public spaces; and, in partnership with the Economic Development Committee and staff, support local businesses. HCDC oversees the City's Consolidated Plan, annual Action Plan, and Consolidated Annual Performance and Evaluation Reports. They also provide recommendations to City Council for the use of CDBG and HOME funds, as well as the City's Affordable Housing Fund.

The Social Services Committee (SSC) is responsible for providing allocation recommendations to City Council for the use of CDBG and local funds for public services benefitting low and moderate income residents; services include case management, child care, programs for low and moderate income seniors and families, services to those at risk of homelessness or experiencing homelessness or fleeing domestic violence. SSC also reviews program outcomes to determine how programs provide fair and just access to opportunities that help people thrive in the community.

The Economic Development Committee (ED) acts in an advisory capacity to City Council to maximize business district redevelopment and disseminate information about Evanston's economic vitality. The Minority, Women, Disadvantaged and Evanston Business Enterprises Development Committee (M/W/D/EBE) works to support Evanston's targeted business communities by identifying and assessing the needs of M/W/D/EBE.

CDBG Monitoring for Subrecipients/Subgrantees: Staff holds a mandatory pre-application orientation meeting, covering: eligible projects, income documentation, record-keeping requirements, and program outcomes for public services and public facilities projects that participate in a competitive application process. For larger, City managed capital improvement projects, there is a pre-construction meeting with the contractor selected through the competitive bidding process. Staff conducts desk monitoring on recipients by reviewing financials, income determination methods, compliance with cross-cutting requirements and outcomes. A risk analysis identifies agencies with the greatest need for site monitoring, based on type of project, previous experience with federal grants, and performance on prior grants and grant size. CDBG payments to subrecipients are disbursed from the City's General Fund,

then drawn down in IDIS following approval of the City's Bills List. External recipients must submit reports at least twice per year, with required demographics of beneficiaries, progress toward achieving program goals, expenditures against budget and source documents CDBG expenses. Reports are reviewed by staff to ensure financial reasonableness and eligibility and progress of goals. For Housing Rehabilitation projects, staff meet with the subrecipient on an ongoing basis until the project is complete.

Davis-Bacon Compliance: Staff attends pre-construction meetings to provide technical support regarding Davis-Bacon compliance. A Project Manager is identified for each CDBG-funded construction project; they have primary responsibility for ensuring that procedures are followed and appropriate records are kept. Project Managers first review certified timesheets for compliance with prevailing wages, which are then provided to the City for review. Payments are made once certified timesheets are provided and reviewed for compliance.

HOME Monitoring: Projects are monitored to ensure that funds are being used for eligible expenses and that other contractual agreements are being met. In addition to any building inspections required during construction or rehab, inspections are conducted at the completion of each project, as well as on the inspection schedule as required based on the project's affordability period. Inspections are conducted in tandem with the City's inspectors to ensure property and code compliance. The City of Evanston follows HOME requirements for inspections and monitoring of income eligibility and affordability restrictions. Projects in development are monitored by the Housing Analyst for budget changes, payment requests, marketing and compliance with other project terms. Construction projects are inspected for compliance with building code through completion. Progress is assessed by the City Inspector and payments are approved by the Community Development Director or designee.

ESG Monitoring: Subrecipients submit reports and source documents for ESG-funded expenditures, which are reviewed by City staff for accuracy and compliance with federal requirements. ESG subrecipients are paid on a reimbursement basis following submission of documentation of eligible expenditures. Payments are made from the City's General Fund and then drawn down in IDIS.

NEPA Compliance: Activities are reviewed for compliance with the National Environmental Protection Act (NEPA). Most are determined to be exempt or categorically excluded; none required a full environmental review. Environmental reviews are conducted for housing rehab and economic development projects when specific project sites are identified.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The anticipated resources section of the strategic plan describes the City of Evanston’s financial resources for the duration of the 2020-2024 Consolidated Plan. The financial resources listed are not all encompassing but serve to illustrate the City’s ability to use federal and local funding to address the priority needs and goals put forth in this plan. The funds are anticipated to be utilized by various regional and local government entities as well as the service providers which serve Evanston.

The City developed its draft 2025-2029 Consolidated Plan and 2025 Action Plan based on estimated entitlement grant amounts, as the 2025 federal budget and appropriations were not finalized. The 2025 Action Plan has been updated to include actual grant amounts. Funding has been allocated by goal by percentage of the estimated grants. All available CDBG, ESG and HOME funds have been allocated to Goals in the final Plans for submission to City Council for approval and then to HUD. Since this process results in a substantial amendment to a draft Plan, a second 30-day comment period and public meeting for input on the amended plan is held, following the process outlined in the Citizen Participation Plan (CPP). Furthermore, as part of this consolidated plan, \$4,829.35 is included as CDBG prior year resources from 2023 CDBG Administration funds that were not spent and will be reallocated to another goal. This is not meeting the threshold to trigger a substantial amendment of the 2023 Action Plan, as described in this plan and in the Citizen Participation Plan (CPP).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,699,600.00	8,812.58	4,829.35	1,713,241.93	5,500,000	Expected Amount Available for Remainder of ConPlan estimated at an annual grant of \$1,360,000 with \$15,000 in program income annually
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	309,221.66	\$33,381	0	342,602.66	1,100,000	Expected Amount Available for Remainder of ConPlan estimated at an annual grant of \$275,000 with \$0 in program income annually.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$150,008.00	0	0	\$150,008	0	Evanston received an ESG award for FY2025 and anticipates inconsistent or no awards in future years.
Other	public - local	Acquisition Multifamily rental new construction	1,125,000	0	0	1,125,000	8,500,000	Evanston Affordable Housing Fund resources to fund activities in Evanston's Strategic Housing Plan
Other	public - local	Public Services	1,036,783	0	0	1,036,783	4,160,000	Local funds dedicated to Public Services

Table 59 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Matching requirements for HOME may come from nonfederal dollars from the Affordable Housing Fund or from nonfederal monies used by Connections for the Homeless, the Subrecipient for Evanston's HOME TBRA program, or by project developers. Evanston's ESG funds will be matched on a one to one basis using Human Services funds from the City's General Fund, State funds and other resources including in-kind contributions, depending on the agencies funded, to meet the match requirement. Federal funding will leverage private, state and local funds by enabling the City of Evanston to serve those with the greatest need at the highest capacity. Additionally, federal funds will serve as gap financing for City programs or service providers applications that require additional funding in order to have their program, project, or service come to fruition. The grant money provided by HUD will allow organizations and the City to successfully meet the needs of the community's most vulnerable members.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Using Affordable Housing funds, the City recently purchased property on Brown Avenue; the land will be added to a land trust managed by Community Partners for Affordable Housing to preserve affordability indefinitely. Preliminary projections indicate that the project may create up to nine affordable housing units that would be a mix of owner and rental. CPAH will leverage Illinois Affordable Housing Tax Credits and IHA trust funds to complete the project.

The City of Evanston owns a number of properties that could address the needs identified in the plan. This includes parking lots, parks/open space, historic buildings and public facilities on large or assembled parcels and small and/or irregular-shaped parcels. These publicly owned properties are being evaluated for the potential redevelopment into commercially viable or affordable housing units through the Putting Assets to Work initiative and the One Howard Street Economic Recovery Plan with the goal of increasing housing choice for low- and moderate-income families, maintaining Evanston's racial and economic diversity, and leveraging city assets to address Evanston's housing needs. In the five-year timeframe of this plan, the City aims to redevelop 9 parking lot properties into mixed use properties including affordable housing. The City aims to assemble a team that will work to establish the program that aims to redevelop some of these properties in 2025. Additionally, included in the list of publicly owned assets being considered for redevelopment are 4 additional parking lots and other publicly owned facilities.

Other affordable housing development sites may be identified during the time period covered by this consolidated plan through the Putting Assets to Work and One Howard initiatives.

Discussion

In addition to CDBG, HOME and ESG funds, local funds (Affordable Housing Fund and Human Services Fund) will be used to address the needs of the low and moderate income households in Evanston, particularly for affordable housing. The City of Evanston will continue to pursue additional funding opportunities which will be used to complement existing resources.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing	Entire Jurisdiction	Maintain and Improve Rental Housing Access to Rental Housing Maintain and Improve Owner Occupied Housing	CDBG: \$700,000 HOME: \$ 136,680.49	Rental units rehabilitated: 1 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 3500 Household Housing Unit
2	Homelessness	2025	2029	Homeless	Entire Jurisdiction	Access to Rental Housing	HOME: \$175,000 ESG: \$138,758	Tenant-based rental assistance / Rapid Rehousing: 8 Households Assisted Homeless Person Overnight Shelter: 300 Persons Assisted Homelessness Prevention: 15 Persons Assisted Other: 100 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Creating Livable Communities	2025	2029	Non-Housing Community Development	Entire Jurisdiction	Public Infrastructure	CDBG: \$ 419,996	Public Facility or Infrastructure Activities other than for Low/Moderate Income Housing Benefit: 30 Household Assisted
4	Public Services	2025	2029	Homeless Non-Homeless Special Needs	Entire Jurisdiction	Public Services	CDBG: \$ 248,496	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
5	Planning and Administration	2025	2029	Planning and Administration of CDBG, HOME and ESG	Entire Jurisdiction		CDBG: \$ 339,920 HOME: \$ 30,922 ESG: \$11,250.60	Other: 3 Other

Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	The City of Evanston aims to maintain, improve and increase affordable housing. The advanced age of Evanston’s housing supply necessitates the need for rehabbing of existing housing.
2	Goal Name	Homelessness

	Goal Description	The City of Evanston aims to assist those at risk of experiencing homelessness through tenant based rental assistance. Additional services for people experiencing homelessness include but are not limited to street outreach, and support for homeless shelters. Emphasis will be placed on the housing first model (providing housing as opposed to homeless shelters).
3	Goal Name	Creating Livable Communities
	Goal Description	Creating livable communities through improvements to public facilities and infrastructure. Maintaining and improving the quality of Evanston’s existing infrastructure and public facilities instrumental to ensuring that residents live in a safe, clean, and decent environment.
4	Goal Name	Public Services
	Goal Description	Improving equitable access to public services for Evanston residents, particularly for historically underserved segments of our population, is a key goal of the City. As seen through input from the community and consultation, there is a high need for housing related public services including support services for households experiencing homelessness or at risk of homelessness.
5	Goal Name	Planning and Administration
	Goal Description	Administration of CDBG, HOME, and ESG.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City has identified the following projects to be implemented in 2025 to achieve the goals in the Consolidated Plan. The Tenant Based Rental Assistance (TBRA) project will address the needs of homeless families with children with direct rental and utilities assistance. The Rental Housing project combines both HOME and CDBG activities, both which are for rental rehabilitation.

Projects

#	Project Name
1	Tenant Based Rental Assistance (TBRA)
2	Rental Housing
3	Homeowner Rehabilitation
4	Code Enforcement
5	Public Services
6	Public Facilities & Infrastructure
7	2025 ESG
8	Administration

Table 61 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Entitlement funds are used to develop viable communities by providing safe, affordable housing and suitable living environments. Through consultation and citizen participation, the City was able to define priority needs in the community. Following this, goals were set to address those needs. City staff created project priorities and allocation amounts which were reviewed by public bodies including the Housing & Community Development Committee, Social Services Committee and City Council.

The need for affordable housing continues to be a priority in Evanston. HOME funds, CDBG and matching funds will be used to address this need. Additionally, CDBG public services funds will be focusing primarily on services addressing housing and homelessness needs. A smaller portion of CDBG funds is projected to be used to address infrastructure needs such as alley paving, sidewalks, park improvements in areas with a majority of low and moderate income residents.

AP-38 Project Summary

Project Summary Information

1	Project Name	Tenant Based Rental Assistance (TBRA)
	Target Area	Entire Jurisdiction
	Goals Supported	Homelessness
	Needs Addressed	Access to Rental Housing
	Funding	HOME: \$175,000
	Description	Direct rental and utilities assistance.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	8 households
	Location Description	Entire jurisdiction.
	Planned Activities	Rent and utilities assistance for McKinney-Vento families with children under 18 to achieve housing stability and economic independence.
2	Project Name	Rental Housing
	Target Area	Entire Jurisdiction
	Goals Supported	Affordable Housing
	Needs Addressed	Access to Rental Housing Maintain and Improve Rental Housing

	Funding	CDBG: \$ 250,000 HOME: \$ 136,680.49
	Description	Rental housing acquisition and/or rehabilitation
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 household
	Location Description	To be determined
	Planned Activities	CDBG will be used for rehab of rental units for households with incomes at 80% AMI. HOME funding will be used for new construction, acquisition and/or rehabilitation of rental housing
3	Project Name	Homeowner Rehabilitation
	Target Area	Entire Jurisdiction
	Goals Supported	Affordable Housing
	Needs Addressed	Maintain and Improve Owner Occupied Housing
	Funding	CDBG: \$250,000
	Description	Rehabilitation of owner-occupied homes throughout Evanston, owned by low- and moderate-income populations
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	5 households
	Location Description	To be determined based on applications received.

	Planned Activities	Substantial rehab. and emergency rehab. of income eligible, owner-occupied housing.
4	Project Name	Code Enforcement
	Target Area	CDBG TARGET AREA
	Goals Supported	Affordable Housing
	Needs Addressed	Maintain and Improve Rental Housing Maintain and Improve Owner Occupied Housing
	Funding	CDBG: \$200,000
	Description	Code enforcement and demolition.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Project benefits over 3,500 households living in the CDBG target area.
	Location Description	Rental housing located in the CDBG Target Area composed of sections of west and south Evanston along the Water Reclamation District Canal and Howard St.
	Planned Activities	Code enforcement inspections in the CDBG Target Area, including necessary building demolition/clearance as identified by code enforcement inspectors.
5	Project Name	Public Services
	Target Area	Entire Jurisdiction
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$ 248,496
	Description	CDBG public service activities primarily related to housing and homelessness services

	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	500 low to moderate income households
	Location Description	Entire Jurisdiction
	Planned Activities	Housing and homeless related services public (social) services to low- and moderate-income residents throughout the City of Evanston related to
6	Project Name	Public Facilities & Infrastructure
	Target Area	Entire Jurisdiction
	Goals Supported	Creating Livable Communities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$ 419,996
	Description	Improvements made to public facilities and infrastructure.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	30 low to moderate income households. Projects will not complete before end of 2026 or 2027. Accomplishment will be recorded once complete.
	Location Description	Public infrastructure activities are primarily in the CDBG target area. Public facilities are qualified using LMC and usually located in areas with 51%+ low/mod residents, primarily in the CDBG target area.
	Planned Activities	Alley paving, sidewalk improvements or park improvements
7	Project Name	2025 ESG
	Target Area	Entire Jurisdiction

	Goals Supported	Homelessness
	Needs Addressed	Access to Rental Housing
	Funding	
	Description	Homeless prevention, street outreach, overnight shelters, and administration of program.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	There will be approximately 415 beneficiaries of ESG-funded activities, a combination of single persons, couples, households with children and households fleeing from domestic violence.
	Location Description	Entire jurisdiction.
	Planned Activities	Direct rental assistance, supportive services, shelter operations, and street outreach. Administration of ESG program.
8	Project Name	Administration
	Target Area	Entire Jurisdiction
	Goals Supported	Planning and Administration
	Needs Addressed	Access to Rental Housing Maintain and Improve Rental Housing Maintain and Improve Owner Occupied Housing Public Infrastructure Public Services
	Funding	CDBG: \$ 339,920 HOME: \$ 30,922
	Description	Administration of CDBG and HOME.
	Target Date	12/31/2025

Estimate the number and type of families that will benefit from the proposed activities	N.A.
Location Description	Entire Jurisdiction
Planned Activities	The planned activities in this project are HOME and CDBG administration which involve planning and management of grant funded activities and compliance. Administration of ESG is reported in the ESG Project.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Funding for programs is available citywide, however, given the funds are directed to benefit income-eligible households, the funds usually benefit areas of low income and minority concentration as well. Evanston will continue to balance investments between areas with a higher concentration of low income and minority residents and making new affordable housing opportunities available throughout the city while also preserving existing affordable housing.

The CDBG Target Area comprises a section of central and south Evanston between Green Bay Road and the Metropolitan Water Reclamation District canal to Dempster Street; East of McCormick Boulevard between Main Street and Oakton Street to Dodge Avenue; and between Howard and Oakton Streets to the Metra tracks. Its aggregated percentage of low to moderate income households is approximately 60%. The CDBG Target Area has been redefined to include specifically high need areas and census blocks with higher low to moderate income households. CDBG is usually directed on an area basis to census tracts in the city where, based on the American Census Survey, the majority of residents qualify as low- and moderate-income.

HOME funds are spent throughout the city for the creation and rehabilitation of income-restricted units. HOME TBRA funds are used throughout the City to stabilize families that qualify as extremely low to moderate income and provide referrals to wrap-around services. Similarly, HOME-ARP funds are directed for a HOME-ARP TBRA program and for Non-Congregate Shelter to people in the qualifying populations citywide. While both TBRA programs are available city wide for income eligible households, they tend to concentrate in areas with a concentration of low to moderate income households.

ESG funds, when received, will be allocated to benefit persons who are extremely low and low income across the entire jurisdiction; ESG funds will support street outreach, shelter operations, and homelessness prevention. If Evanston is not eligible for ESG, City staff will work with the CoC to advocate for state ESG funds for ESG subrecipients, Connections for the Homeless and the YWCA.

Evanston will continue to work with the HACC and other affordable housing providers for opportunities to develop public housing programs and affordable units throughout the city.

Geographic Distribution

Target Area	Percentage of Funds
CDBG TARGET AREA	28%
Entire Jurisdiction	72%

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Evanston locates funded projects in line with approved city policies and priorities with respect to CDBG and HOME funds. The City is committed to investment in neighborhoods where a majority of residents are at or less than 80% AMI. As an example, the One Howard Street Economic Recovery Plan proposes ideas to revitalize and reimagine urban design, public safety corridor improvements, and retail in south Evanston. Any projects developed as a result of this plan would have significant positive impacts on an identified CDBG Target Area that could carry over throughout Evanston. Funding for some programs is available citywide, however, given the funds are directed to benefit income-eligible households, the funds usually benefit areas of low income and minority concentration as well.

Discussion

Additional strategies that emerge from the finalized Strategic Housing Plan and/or Envision Evanston 2045, the Comprehensive Plan and Zoning Code, will be defined in future action plans related to this consolidated plan; these plans are all currently in draft stage and under public review.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section details how Evanston will meet the Consolidated Plan goal: Provide decent affordable housing, by specifying the number of homeless, non-homeless, and special needs populations to be provided affordable housing and the number of affordable housing units supported by program type in the 2025 program year. The City will fund programming to maintain and produce decent, safe and affordable housing options for extremely low-, low- and moderate-income households. With this work, Evanston will also seek to address racial disparities in housing and affirmatively further fair housing.

One Year Goals for the Number of Households to be Supported	
Homeless	8
Non-Homeless	6
Special-Needs	0
Total	14

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	8
The Production of New Units	0
Rehab of Existing Units	6
Acquisition of Existing Units	0
Total	14

Table 65 - One Year Goals for Affordable Housing by Support Type

Discussion

The City runs housing programs, administers housing policies and funds housing initiatives that work to address housing needs and support vulnerable households. In 2025, CDBG funds will continue to support the Housing Rehab Program and Code Enforcement, both dedicated to preserving and restoring affordable housing. HOME funds will continue to support the Tenant Based Rental Assistance (TBRA) Program. City staff are working on a new Strategic Housing Plan that will develop a housing strategy, establish objectives, and define approaches to achieving goals. Evanston will also work with community partners providing affordable housing. As an example, HACC is working to develop a mixed-income housing project that would create up to 60 units of affordable housing. Eligible households include those with incomes >30% AMI and will not exceed 60% AMI. The project will include 3-bedroom units for families.

Naturally occurring affordable housing is increasingly challenging for households at or below 50% AMI. Units may still exist, but they cost more to own or rent. Evanston is working on policy initiatives like the Inclusionary Housing Ordinance, to increase naturally occurring affordable housing.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of Cook County (HACC) serves suburban Cook County, including Evanston. The HACC administers the Housing Choice Voucher program in Evanston and has two buildings for seniors and the disabled, scattered site unity for families, and project-based Section 8 units in the community.

Actions planned during the next year to address the needs to public housing

The HACC is considering various repositioning strategies to improve the quality of aging housing stock while leveraging public and private resources, easing administrative burdens, and preserving current affordable housing. The HACC's repositioning efforts will provide affected communities with the flexibility necessary to better meet residents' local needs and funding opportunities facilitating affordable housing's long term viability. In Evanston, the HACC is partnering with PIRHL and the City of Evanston in the development of a mixed-income housing project that will create up to 60 units of affordable housing, including 18 project based voucher units. The project will include 3-bedroom units for families.

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

HACC no longer has an active Resident Advisory Board or a Resident Service Coordinator at either RAD PBRA properties, but residents at the Victor Walchirk building have taken the initiative to form their own resident council. This council is actively involved in performing various tasks and planning activities for their fellow residents. Monthly community gatherings include games like bingo to foster a sense of community and encourage socialization.

Additionally, the HACC has dedicated behavioral health care coordinators at Perlman and Walchirk who are available to assist residents in identifying behavioral changes that may affect independence. These coordinators also link residents to valuable community resources including preventative health care, home health care, transportation services and more.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The City has not provided financial support to the Housing Authority of Cook County and does not plan to provide funding in the upcoming program year. It is HACC's goal to have the troubled

designation removed by the end of the upcoming fiscal year ending on or after March 31, 2025, which is the earliest available time for the HACC to undergo PHAS review again. HUD has provided technical assistance to the HACC and it is the goal of HACC to improve performance on the PHSA by 50% of the difference between the initial PHAS assessment score to achieve the score necessary to remove the troubled designation. The agency is also working to increase performance on the financial sub-indicator to achieve at least 15 of the 25 available points. HACC will submit periodic financial statements and other reports to HUD for monitoring purposes. Additionally, HACC will try to improve performance on the PHAS score to achieve at least 60% of the total points available in subsequent fiscal years. Progress towards removing the “troubled” designation will be reported in subsequent City plans.

The HACC is evaluated based on HUD’s Public Housing Assessment System (PHAS) which assesses a Public Housing Authority’s (PHA) performance in managing low-rent public housing programs. The PHAS uses a 100-point scoring system based on four categories of indicators: PASS (Physical Assessment Subsystem), FASS (Financial Assessment Subsystem), MASS (Management Assessment Subsystem), and CFP (Capital Fund Program). Scores are generated for each development or Asset Management Project (AMP); they are weighted and combined into an agency-wide score. Scores below 60 result in a troubled designation.

Discussion

The City will continue to actively engage and communicate with HACC to ensure that the needs of residents whose rents are subsidized by HACC are met and services are coordinated with other agencies for efficient and effective use of all community resources.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The following section discusses the homeless and special needs activities to be undertaken in Evanston during the first year of the 2025-2029 Consolidated Plan.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Despite the expected reduction in ESG funds to support emergency shelter operations and street outreach services, the City will continue to support Connections for the Homeless, Interfaith Action and the YWCA with local and federal funds as available. Connections manages the Outreach and Drop-In program which provides basic needs including food, clothing, showers and case management services for people experiencing homelessness. Interfaith Action runs an emergency shelter PADS program, soup kitchen and Hospitality Center that offers job counselors and access to computers. The YWCA provides shelter and a myriad of services to families fleeing domestic violence. The City's Youth & Young Adult Outreach team work with youth, particularly those who are disengaged from other supports or experiencing homelessness to connect them to community resources and housing. The City also employs a Human Services Specialist dedicated to connecting low and moderate income residents to support services and General Assistance case managers that help residents reach self-sufficiency.

In 2024, the City launched its Crisis Alternative Response Evanston (C.A.R.E) program, an innovative initiative aimed at providing a non-police response to certain low-risk service calls. This program operates independently from the Evanston Police Department and assists with complaints of vagrancy, people who seem to be experiencing episodes of mental illness, soliciting complaints, and panhandling. All members of the CARE team have Emergency Crisis Responder training that includes crisis intervention, mental health, and restorative justice training. CARE professionals are able to connect unhoused residents to support and shelter services. The four-member team handles approximately 2% of calls (79,420 calls) in the first 12 months of operation.

Addressing the emergency shelter and transitional housing needs of homeless persons

Connections for the Homeless is the recipient of CDBG-CV funds awarded to Cook County from the State of Illinois to construct or renovate shelters with the goal of increasing non-congregate shelter beds at the Margarita Inn. Connections will also use HOME-ARP funds to support this

renovation project. Construction could begin in 2025.

Connections is also hoping to renovate Hilda's Place to provide a permanent fixed-site, year-round, non-congregate shelter with up to 30 beds. Interfaith Action would assume management responsibilities and this project would replace the PADS emergency overnight shelter that currently operates during cold weather months.

The YWCA manages 66 emergency shelter beds and 22 transitional beds for families fleeing domestic violence. Despite the recent loss of ESG funds and potential inconsistent funding for shelter operations, the City plans to continue to support shelter operations through local funds. City staff will also advocate for Connections and the YWCA to receive state ESG funding when Evanston ESG is not available.

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

Any disruption of ESG funding for Rapid Re-Housing and Homelessness Prevention will significantly reduce the resources available to help house people and families experiencing homelessness and prevent households from becoming homeless again. The City does receive HOME funds and was awarded HOME-ARP funds; a portion of these grants supports the Tenant-Based Rental Assistance (TBRA) program managed by Connections for the Homeless. The HOME-ARP Allocation Plan was approved by Evanston's City Council on October 10, 2022, and in April 2024, City Council awarded \$150,000 for TBRA and \$1,000,000 for non-congregate shelter to Connections. Shelter funds will be used to rehabilitate a shelter space containing 43 units (65-beds). Cook County is also supporting this project using funds from the Urban Shelter Grant, a CDBG-CV funded program administered by the State. The TBRA program provides security deposits, utilities payments and subsidized rent for up to 24 months. Participants also receive case management and wraparound services including job training and education. The program moves qualifying households from shelter into permanent housing.

City staff across departments will continue to offer support services and direct subsidies for basic needs including food, housing and utilities; the General Assistance, Emergency Assistance, and the relief programs designed for immigrants and refugees, prevent homelessness and help residents remain in the community.

Helping low-income individuals and families avoid becoming homeless, especially extremely

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

In March 2024, City Council approved \$900,000 in ARPA funds to implement the second round of guaranteed income. The City's Guaranteed Income Program targets households living in census tract 8092 that are at or below 184% of the Federal Poverty Line and have at least one child entering first grade or younger in the Evanston school district. This program provides \$500 per month on a prepaid debit card and participants are free to spend the monthly payments however they deem most beneficial. Based on ACS data, there are approximately 229 households with children under 5 in the census tract and 63% (or 144) are income eligible. One deterrent is that HUD considers any guaranteed income payments as income; any household receiving housing assistance through HUD, or is even on a waitlist for HUD assistance, would lose assistance or no longer qualify. Households currently enrolled in HUD assistance are counseled to forgo participation.

Also in March 2024, City Council approved the use of \$810,000 in ARPA funding to support the Participatory Budgeting Rent Assistance Program. Connections for the Homeless will manage the program; participants will receive 12 months of rental assistance and case management similar to the TBRA program. This will facilitate the strategic use of various funding sources including IDPH Prevention funds and other housing programs through the Suburban Cook County CoC. As an example, Connections can use IDPH funds for the security deposit and first month's rent and use ARPA or HOME TBRA for rent subsidies for months 2 - 12. In addition, ARPA can provide rent assistance to residents of Qualified Census Tracts to address the disparate impact of COVID, as well as to residents based on household income criteria, so households that do not qualify for HOME can be assisted.

The McGaw YMCA provides housing for long-term residents with incomes between 30% and 80% AMI through SRO units. To address the complex needs of residents, residents also have the option to participate in on-site case management and receive connections to community support services to help develop financial independence and stability with the goal of moving into permanent housing. The City committed \$3 million in ARPA funding to help renovate existing SROs and create four new efficiency units. Additional renovations include redesign of the congregate spaces and updates to the mechanical systems including plumbing, electric service, lighting fixtures and HVAC system.

Discussion

The City will continue to use Federal and local funds to support public services including case management that connects vulnerable people to community support and basic needs services including care for low and moderate income seniors, youth and family services, legal services, substance use prevention services and support for families fleeing domestic violence. Additionally, the City's Ombudsman program will continue to act as a liaison between hospitals, individuals and congregate settings to ensure that people experiencing homelessness or who have physical and/or mental health care needs find placement and receive care.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Over the past five years, Evanston has implemented policies and programs to address the housing needs of low- and moderate-income residents by increasing the supply of and access to safe, decent, and affordable housing. Innovative activities recently implemented advance environmental and restorative justice; while some have demonstrated success, others have uncovered additional barriers, or require additional resources to maximize impact. Through the PRO Housing initiative, Evanston has identified three significant barriers to affordable housing production and preservation, and devised strategies to mitigate or remove them. The first barrier is limited funding for housing preservation policies and the need for anti-displacement programs. The second barrier is the City's complex entitlement and permitting process which stifles development. There is also a lack of housing data to support strategic use of limited resources. The city is working to streamline housing entitlement and permitting processes, collect and analyze housing data and explore the development of potential opportunity sites.

In April 2023, the members of the Cook County Consortium, and several other entitlement communities, reconvened to continue work on a Cook County Regional Affirmatively Furthering Fair Housing (AFFH) Plan. Evanston is looking forward to continue to consult with local partners in the planning and development of a AFFH Plan. In the interim, Consortium members are utilizing previous Analysis of Impediments and draft AFFH concepts to inform their advancement of fair housing in communities.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In 2024, the City started to develop a new Comprehensive Plan and Zoning Code and update its Inclusionary Housing Ordinance (IHO)—critical initiatives that will position Evanston to become more inclusive, affordable, and resilient. The new comprehensive plan and zoning code are expected to be approved by 2026. The plan and code aim to: streamline entitlement and permit processes; encourage production of additional and diverse market-driven attainable housing; support our business districts, City services, public transit, and schools; and require newly-created market rate development to contribute more affordable units through our IHO.

The Restorative Housing Program acknowledges historical harms to Black residents from exclusionary City zoning policy between 1919 and 1969. Black residents during that time, and their direct descendants, are eligible for \$25,000 for down payment/closing cost assistance, home rehabilitation, mortgage assistance, or cash to address the wealth and opportunity gaps caused by the City’s exclusionary zoning. The City committed \$10,000,000 funded by the 3% cannabis tax and Real Estate Transfer Tax and has distributed almost \$5,000,000 as of August 2024.

Permit Waiver for Seniors: Proposal under review would waive permit fees for income eligible seniors who live on a fixed income so households can save money when addressing home repairs. This proposal is modeled after the City of Chicago’s program; to be eligible, property owners must be 65 years or older, have a household income that does not exceed 80% AMI, and ownership, including a history of living in the unit, for 10 or more years. According to the most recent Census data, just over 17% of the Evanston population is 65 or older. This proposal also works to prevent displacement of lower-income residents; anti-displacement strategies are also identified as a goal in the City’s Strategic Housing Plan.

Discussion:

Under this consolidated plan and in conjunction with the newly revised Comprehensive Plan and Strategic Housing Plan, the City’s goals include the following: increase housing supply and housing choice; preserve current homes and prevent displacement; expand support for non-traditional housing models including community land trusts, shared housing, and limited-equity cooperatives; focus on healthy buildings and neighborhoods; expand revenue for housing initiatives; and build and leverage local capacity and partnerships.

The City will continue several initiatives that support these goals. The Inclusionary Housing Program works to incentivise the creation of affordable housing. Housing developments covered by the Inclusionary Housing Ordinance (IHO) are required to provide housing units for households at or below 60% AMI and/or contribute to the City's Affordable Housing Fund. The City currently provides incentives including: an expedited application review process, waived and deferred building permit fees, zoning bonuses and reduced parking requirements. Community Partners for Affordable Housing (CPAH) manages the waitlist for eligible applicants. An updated IHO has been approved and is in effect in 2025 with the goal to increase the number of and funding available for affordable units in Evanston while incorporating the new State of Illinois tax incentives for affordable housing. The CDBG Housing Rehabilitation Program helps preserve affordable housing, particularly owner occupied homes, and stabilize neighborhoods by helping low and moderate income owner occupied households that lack the financial capacity to obtain conventional financing to rehabilitate their homes. The Rehab program prioritizes life safety and code violations that could result in declaring a home uninhabitable by addressing emergency needs such as failed furnaces, roofs, and hot water heaters, and by repairing failed sewer laterals and structural defects that may make a home unlivable. Other program goals include reducing household utility costs by incorporating energy and water saving features in the rehabilitation process and making accessibility improvements for residents with disabilities and older adults that enable them to live safely in their homes. CDBG Housing Rehab projects are funded with zero interest deferred loans that are repaid at the sale of the property because the households receiving assistance are unable to pay debt service. The program will be available for owner occupied and rental properties with a majority of income-eligible tenants.

The City partners with Community Partners for Affordable Housing (CPAH) for construction management to improve program efficiency and more effectively leverage outside funding to rehab low and moderate income housing. CPAH also administers the Illinois Housing Development Authority (IHDA) Home Repair and Accessibility Program (HRAP), which can be used in conjunction with the Owner-Occupied Rehabilitation Program and new Homeowner Assistance Fund Home Repair Program (HAFHR) that can provide up to \$60,000 in repairs for households who earn less than 150% of the area median income and who were financially impacted by COVID-19.

The Affordable Housing Fund supports housing development and acquisition and rehab of housing for households with incomes at or below 100% AMI. The AHF provides soft funding to leverage Low Income Housing Tax Credits (LIHTC) for affordable productions, contributes to acquisition and rehabilitation projects, in conjunction with CDBG and HOME funds, and supports landlord-tenant services and management of the IHO waitlist. The City of Evanston will

continue to work to identify suitable projects with the goal of increasing affordable housing supply in our community.

AP-85 Other Actions – 91.220(k)

Introduction:

The following are actions to be undertaken by the City of Evanston to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead based paint hazards, reduce the number of property-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Affordable housing is a primary need of low and moderate income residents, primarily renters. City programs including General Assistance, Emergency Assistance, Community Member Relief Fund, Refugee Assistance Program, and the Guaranteed Income Program help program participants remain stable in the community. The City's ability to address priorities is impacted by funding. While services for households experiencing homelessness or at risk of homelessness continue to be a priority, the inconsistent and potentially reduced ESG awarding could reduce the support available for rent assistance, shelter support and street outreach services.

The City's Workforce Development Division provides training and job placement opportunities to participants 18 to 30 years old through the following initiatives: GROWW, ASPIRE, EMERGE, LEP, and the Lead Service Line Replacement program. The ASPIRE program provides career track positions in healthcare through training, internships, certifications, tuition reimbursement and credential obtainment. EMERG connects participants to careers in retirement and senior living, in partnership with local employers. The Local Employment Program (LEP) provides employment opportunities to qualified Evanston residents as laborers, apprentices and journeymen in trades including electrical, HVAC, carpentry, masonry, concrete, etc. for construction projects within the city and in partnership with local unions. The Lead Service Line Replacement program trains participants on the skills needed for lead service line replacement and street restoration; participants receive one to two years of on-the-job training in entry-level manual labor positions in municipal water distribution, paving, and sewer conveyance systems. All programs reduce barriers to employment by offering career counseling for participants who are unemployed, underemployed, have disabilities or are reentering citizens impacted by the carceral system.

The ARPA funded Living Room addresses the needs of community members suffering from

mental health crises and as part of the City's Alternatives to 911 Initiative, Evanston partners with Turning Point and Ascension Saint Francis hospital to provide a non-clinical space for individuals to process crisis events. Additionally, the City will continue to employ the Crisis Alternative Response Evanston (C.A.R.E.) team to provide a non-police response to low-risk service calls like nuisance complaints, panhandling, lost or confused persons or people potentially experiencing a mental health crisis. CARES team members also provide well-being checks and connect residents to community provided support services for mental health, health and basic needs.

Finally, the ARPA funded Welcome Center provides culturally sensitive case management services to recent immigrants and refugees. The Welcome Center also connects participants to community support programs that provide basic needs like food, clothing, housing, and education support for children.

Actions planned to foster and maintain affordable housing

The City's locally funded Affordable Housing Fund is used to develop and rehab affordable housing for persons up to 100% of the area median income. In 2024, the City purchased property on Brown Avenue. The City is exploring options that would include entering the parcel into the Community Partners for Affordable Housing land trust for the purpose of developing permanently affordable ownership and rental housing. A preliminary assessment suggests that up to nine units could be developed. If the property is kept in the land trust the units will remain affordable in perpetuity. This provides funding in addition to CDBG and HOME funds to develop and maintain affordable housing throughout Evanston. Expanding affordable housing options remains a City goal.

The City continues to partner with the Metropolitan Tenants Organization (MTO) and Lawyers' Committee for Better Housing (LCBH) to strengthen landlord/tenant relations, particularly for low-income households with subsidies, and increase awareness of landlord-tenant rights and responsibilities. This contract was renewed for another 12 months in 2024 to continue services through 2025. MTO will be organizing webinars and a library office hours pilot to educate and provide assistance to landlords and tenants as the updated Residential Landlord Tenant Ordinance gets implemented. Additionally, the partnership with LCBH provides low-income residents with legal assistance and representation in cases of evictions, retaliation, illegal lockouts, etc.

The City's CDBG funded Housing Rehabilitation Program provides income eligible owner-occupants and owners of residential structures occupied primarily by income eligible households, with financial assistance in the form of below market rate loans to address safety

and well being issues. To ensure funds are applied to projects most in need of assistance, the City uses a priority ranking based on health and safety risks and severity of structural damage to decide which projects to fund. Housing Rehab clients may be located anywhere in the City of Evanston but are generally concentrated in the Community Development Block Grant (CDBG) Target Area. The scope of work for each project is determined on a case-by-case assessment of work needed to address life safety issues and code violations in order to preserve and prolong the useful life of the property. The maximum loan amount for a single-family home or 2-flat is \$50,000, \$20,000 for a condominium, and \$20,000 per unit in multi-family properties. All assisted properties must be occupied by low and moderate income households, defined as having incomes \leq 80% AMI.

Actions planned to reduce lead-based paint hazards

The Evanston Health and Human Services Department serves as a delegate agency for the State of Illinois lead program. The primary goal of the lead program is to protect the public's health and safety by identifying lead-bearing substances that may be the source of exposure to children, and to assure lead hazards are managed in place, mitigated, or abated through the administration and enforcement of the Lead Poisoning Prevention Act and the Lead Poisoning Prevention Code. Evanston HHS receives all test results of blood lead levels for children residing in Evanston. A Lead Risk Assessor contacts the parent or guardian for any child with a test result of 5 $\mu\text{g}/\text{dL}$ or higher and schedules a time to conduct a lead risk assessment. If lead hazards are discovered in the home of a child with an EBL, elevated blood lead level, the property owner is required to mitigate the lead using a lead abatement contractor.

In addition to responding to cases of childhood lead poisoning the Evanston HHS also provides preventative lead risk assessments for Evanston residents as long as there is either a child age 6 or less or a pregnant woman is living at the property. This is a proactive service offered to the residents of Evanston to help them become aware of the possible lead hazards in their home along with preventing their child from becoming lead poisoned.

The Evanston Health & Human Services Department is partnering with the Cook County Department of Public Health to provide lead hazard removal at no cost to the resident or owner. This opportunity is made possible by a four year grant from the U.S. Department of Housing and Urban Development.

Actions planned to reduce the number of poverty-level families

Multiple City departments manage programs designed to reduce the number of poverty-level families. The Health & Human Services Department manages the General Assistance and

Emergency Assistance programs that support low income households not eligible for other subsidies either through ongoing support or a single award for households at risk of homelessness. Evanston's Workforce Development Division manages several programs aimed at target populations, including disconnected youth and unemployed or underemployed job seekers, that provide job training, internships and connections to employers in high growth or need industries to secure career track positions that pay a living wage. Federal funds are not used to support these programs, but may be applied over the span of this consolidated plan.

The Guaranteed Income Pilot Program is a partnership with Northwestern University to provide \$500 monthly payments to income-eligible residents. The program targets economically vulnerable families with children under five and living in the 5th Ward. Eligible households are housing insecure, historically underserved and disproportionately harmed by the pandemic. Research about the program and data collected will be used to make data-driven policy adjustments for future programs to more effectively support vulnerable populations. Funding for this program comes from local sources.

Evanston uses a portion of HOME funds to support the Tenant Based Rental Assistance (TBRA) Program which provides rental assistance to families with children under 18 years of age and a household income that qualifies as very low or low. Heads of households typically include single mothers, but the program has also supported households who have members with a documented disability or other special needs. The goal of the program is to provide housing support to stabilize Evanston families, providing an opportunity for the head of household to obtain career advancement credentials that can lead to increased job skills, employment security, and economic stability.

Actions planned to develop institutional structure

In 2024, the City started to develop a new Comprehensive Plan and Zoning Code and update its Inclusionary Housing Ordinance (IHO) – critical initiatives that will position Evanston to become more inclusive, affordable, resilient, and less economically and racially segregated.

The new comprehensive plan and zoning code will support implementation of those goals and are expected to be approved in 2025. The plan and code aim to: streamline entitlement and permit processes; encourage production of additional and diverse market-driven attainable housing; support our business districts, City services, public transit, and schools; and require market rate development to contribute more affordable units through our IHO.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to use up to 15% of CDBG and local funds to support public services - many of which serve public housing residents as well as low and moderate income individuals and families. Funded services include case management, education enrichment programs, benefits enrollment for households including seniors, and services for households experiencing homelessness or at risk of homelessness. The City will continue to employ an Ombudsman committed to coordinating services for residents of Evanston's Specialized Mental Health Rehabilitation Facilities and Skilled Nursing Facilities; these homes all accept Medicaid and are equipped to serve low and moderate income residents. The Ombudsman also coordinates services for residents of Evanston's 34 congregate settings for those with physical or mental disabilities.

Discussion:

The largest obstacle to meeting the needs of vulnerable and underserved residents is lack of funding. Using federal and local funds, Evanston will continue to foster and maintain affordable housing, reduce lead based paint hazards, work to reduce the number of property-level individuals and families, and enhance coordination between public and private housing and social service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	

Other CDBG Requirements

1. The amount of urgent need activities	0
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**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
Additional forms of investment in the construction of new affordable rental housing where HOME funds are invested usually includes Low Income Housing Tax Credits and City of Evanston Affordable Housing Funds. No project that would use such funds has been finalized for 2025 at this time.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City does not plan to use HOME funds for homebuyer activities in 2025; HOME resources will be focused on rental housing needs, primarily of households whose incomes do not exceed 60% of the area median income.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

As noted above, the City of Evanston does not plan to use HOME funds for homeownership. If it were to do so, recapture would be used to recoup a portion of the HOME assistance provided as a forgivable loan at zero percent interest for 5, 10, or 15 years based on the amount of HOME funding provided. The loan terms would be in the Promissory Note and secured by recording a junior mortgage. Buyers would also sign an Agreement with the City describing the HOME subsidy. The HOME funds would be subject to recapture if the unit does not remain the principal residence of the income eligible household purchasing the property for the length of the affordability period. Loan principal would be forgiven:

- At the rate of 1/60th per month for a 5 year term
- At the rate of 1/120th per month for a 10 year term
- At the rate of 1/180th per month for a 15 year term

The City considers requests to subordinate its junior mortgage in a refinance of the first mortgage as long as the borrower does not receive any cash back as part of the refinancing and the new loan amount does not exceed the original first mortgage with allowances for generally accepted financing costs. The City will not subordinate to a reverse mortgage, negative amortization loan or any loan it deems to be predatory.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not plan to allow for the use of HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
This is not applicable.
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
This is not applicable.
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).
This is not applicable.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

ESG Policies and Procedures are attached.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Alliance to End Homelessness in Suburban Cook County, lead agency for the Cook County CoC, manages the Coordinated Entry process; a community-wide system made up of nonprofit homeless service providers that connect households that are homeless or at risk of homelessness to stabilizing resources. The Coordinated Entry process provides information about service needs and gaps to help communities plan assistance and identify needed resources. The process coordinates intake from multiple access points, including phone/internet, walk-ins at agencies, shelters and street outreach and uses a pre-screen to assign individual cases to:

- Diversion/Prevention with case management only
- Prevention funding and case management
- Referral to parallel systems such as Veterans and DV programs
- Short-term intervention combining case management and shelter for homeless
- Medium-term intervention combining case management with bridge housing (rapid re-housing), Safe Haven or transitional housing
- Long-term intervention combining case management with permanent supportive housing or rapid re-housing or transitional housing, as available.

All cases qualified as needing short-, medium, or long-term interventions would use the VI-SPDAT and be ranked for housing based on vulnerability.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

City Staff develops recommendations for ESG allocations that are reviewed by the Social Services Committee (SSC). The recommendation of the SSC is reviewed and approved by the Evanston City Council. All recommendations are discussed at public meetings, whose agendas are published in advance, as required by the Open Meetings Act.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Evanston is part of the Alliance to End Homelessness in Suburban Cook County and the Suburban Cook County Continuum of Care. The Alliance has homeless or formerly homeless persons on its Board of Directors and in its working groups. Connections for the Homeless, an ESG subrecipient and member of the Alliance, also has people with lived experience on its board of directors and engaged in Joining Forces, its advocacy program.

5. Describe performance standards for evaluating ESG.

- Engagement rate: the percent of persons exiting shelter where the destination is known
- Percent of persons exiting shelter who used 30 shelter-nights or fewer
- Percent of persons exited to permanent housing
- Follow up contact to determine housing status 6 months after termination of assistance

Appendix - Alternate/Local Data Sources

1	Data Source Name City of Evanston; Vacant Buildings
	List the name of the organization or individual who originated the data set. City of Evanston Property Standards Division/Community Development Department
	Provide a brief summary of the data set. Data on the number of vacant residential properties in Evanston and the number of those slated for demolition.
	What was the purpose for developing this data set? To determine the number and condition of vacant residential properties.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data is for the entire City of Evanston.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Year covered is 2024.

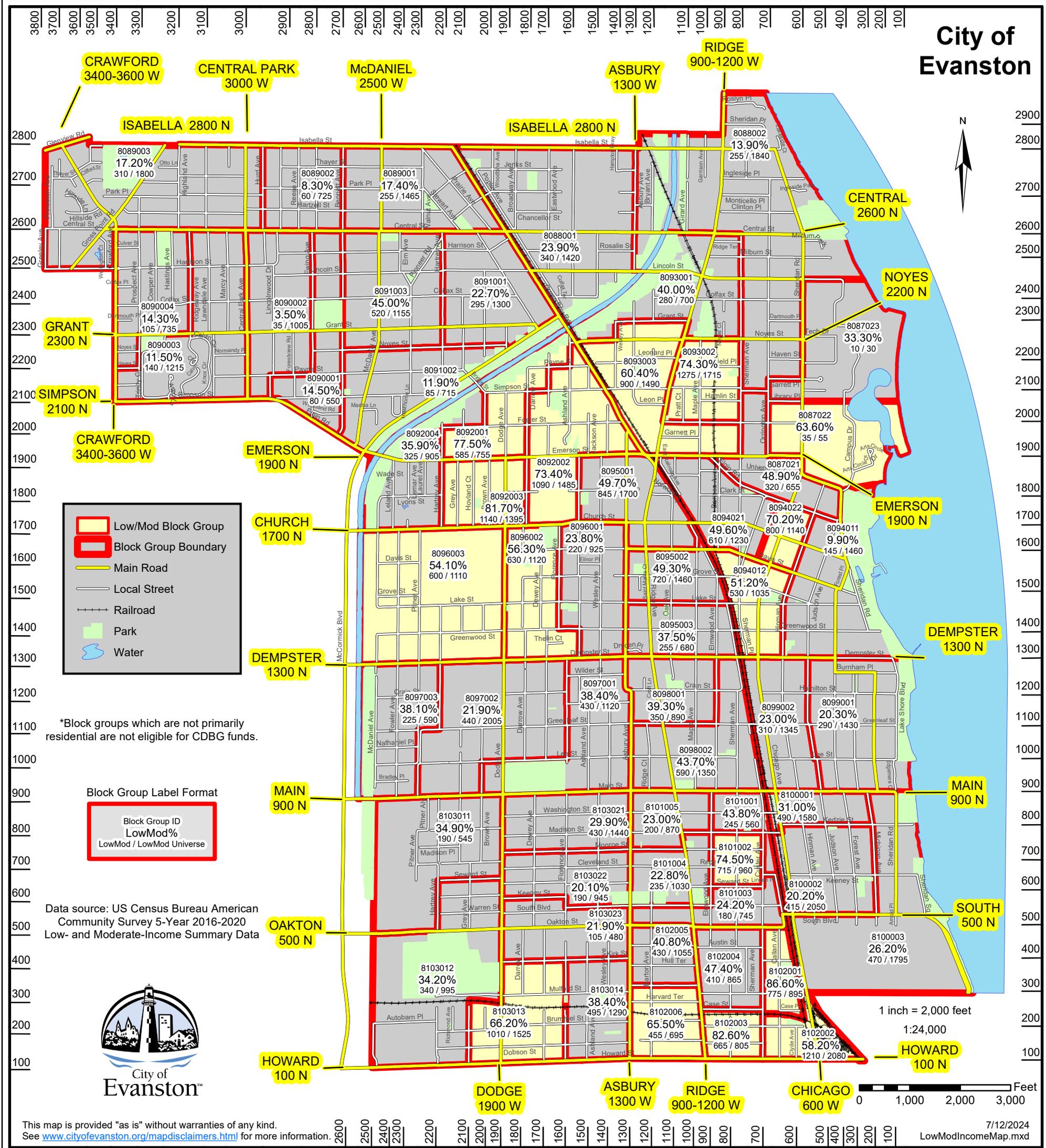
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The number and condition of vacant properties is continuously changing.</p>
2	<p>Data Source Name</p> <p>American Community Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>United States Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>Estimates of various demographic and socioeconomic factors for a specific locality.</p>
	<p>What was the purpose for developing this data set?</p> <p>To ensure greater understanding of population, housing and economic characteristics.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data is for the City of Evanston and for the entire population.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2016-2020</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>Housing Authority of Cook County (Evanston Data)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Housing Authority of Cook County (HACC)</p>
	<p>Provide a brief summary of the data set.</p> <p>Jurisdiction specific (Evanston) data pertaining to public housing vouchers, wait list, demographics of residents, and units in Evanston.</p>
	<p>What was the purpose for developing this data set?</p> <p>To determine the use of public and assisted housing in the City of Evanston.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data is from the HACC and is specific to the City of Evanston's public housing units and voucher holders .</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Data is up to date as of September 2024.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>2023 Point-In-Time (PIT) count</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>The Alliance to End Homelessness in Suburban Cook County</p>
	<p>Provide a brief summary of the data set.</p> <p>The PIT is the annual assessment of sheltered and unsheltered people experiencing homelessness on a single night in January.</p>
	<p>What was the purpose for developing this data set?</p> <p>The purpose of the data set is to quantify shelter beds available and utilization. It is also an attempt to count every unsheltered person in suburban Cook County.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Coverage is based on volunteers and data collection takes place in each of the four regions of the CoC.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The count was conducted January 31, 2023.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The data set is complete.</p>

Low/Moderate Income Census Block Groups Map

Low/Moderate Income Census Block Groups

City of
Evanston

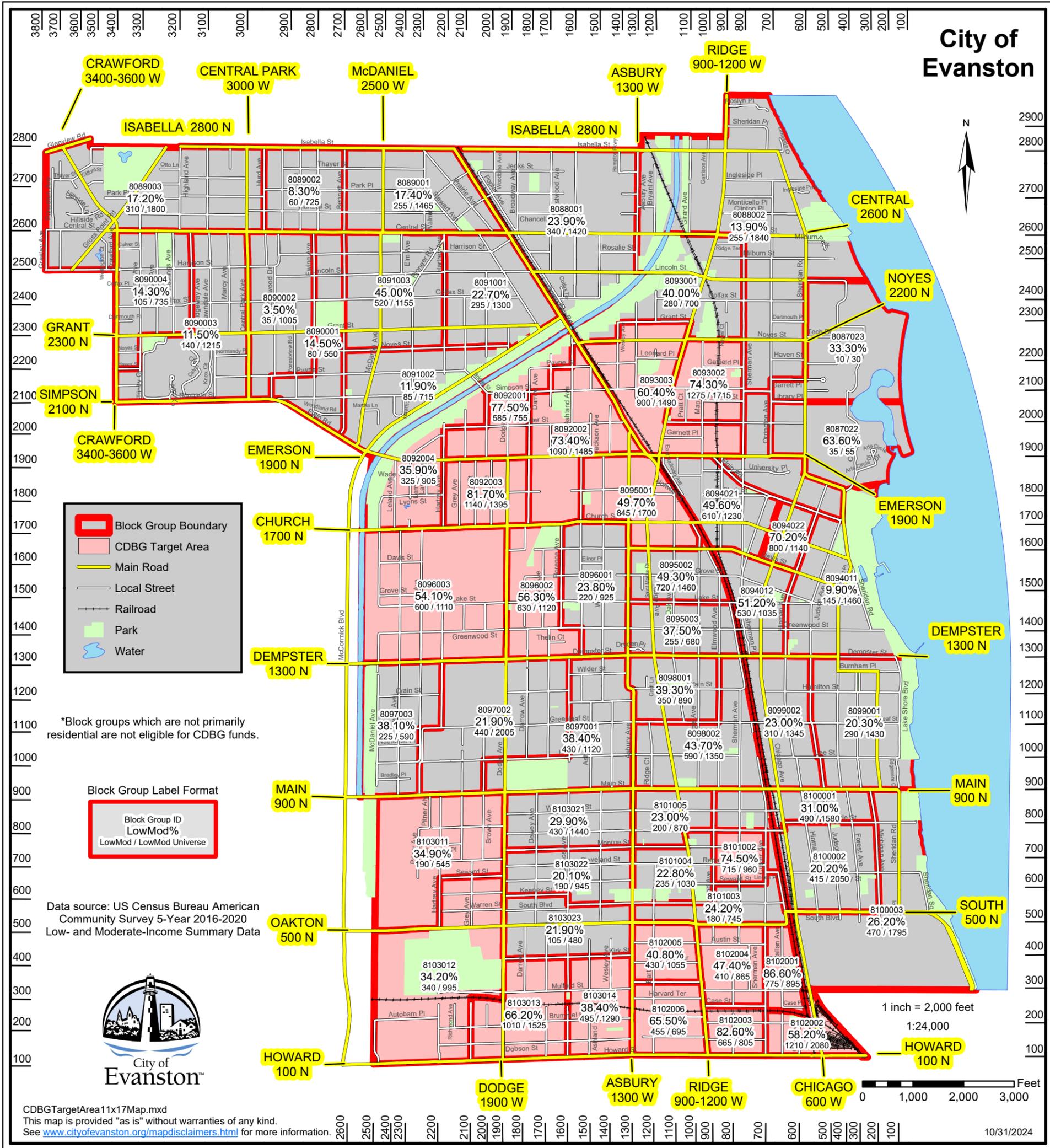


*Block groups which are not primarily residential are not eligible for CDBG funds.

CDBG Target Area Map

CDBG Target Area

City of Evanston



City of Evanston
Emergency Solutions Grant Program (ESG)
Policies and Procedures Manual

I. Overview

The Emergency Shelter Grant program provides funding for a broad range of activities that addresses the needs of people who are homeless or at risk of homelessness. ESG was one of 20 programs established by the Stewart B. McKinney Vento Homeless Act of 1987 (P.L. 100-77), the Nation's first comprehensive response to homelessness. The City of Evanston has received ESG funds since 1989.

In 2009, Congress approved the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act to better coordinate resources and address the growing problem of homelessness. The implementation of HEARTH includes changing the Emergency Shelter Grant to the Emergency Solutions Grant to include eligible activities based on the ARRA-funded Homelessness Prevention and Rapid Re-housing Program (HPRP).

The Emergency Solutions Grant Interim Rule published April 1, 2017, and incorporates the addition to the ESG Program Interim Rule of section 576.409 regarding protections for victims of domestic violence, dating violence, sexual assault, or stalking, which was established in response to the Violence Against Women Reauthorization Act of 2013. The name change from the Emergency Shelter to the Emergency *Solutions* Grant highlights the focus on permanent housing rather than short-term shelters. Re-housing for people who are homeless is strongly prioritized. HUD adopted 24 CFR 91 and 24 CFR 578 establishing the definition of “chronically homeless” to be used by all recipients, subrecipients, and Continuum of Care Program participants, beginning January 15, 2016. This rule focuses on households and individuals with the longest histories of homelessness and who may also have the highest need. The new rule also establishes procedures for documenting homelessness and maintaining records. Under the current ESG regulations, funds may be used for the Homeless Management and Information System (HMIS), use of which is now required for all ESG-funded services by all service providers (excluding domestic violence shelters) to ensure consistency of data points and reduce duplication of services among providers.

Evanston receives ESG funds based on the needs of its residents and its goal is to provide housing and services in Evanston to the greatest extent possible. At present, all shelters and essential services funded with ESG are located in Evanston. Prevention funds are limited to eligible households living in Evanston. In order to be eligible for Re-housing funding, an individual or household’s last permanent address must be in Evanston or they are residing in a homeless shelter in Evanston. Due to the shortage of affordable housing in Evanston, particularly larger units, a household eligible for Re-housing may choose rental housing located outside of Evanston’s boundaries if no appropriate rental housing is identified in Evanston. All households selected for Rapid Re-Housing subsidies are selected following the policies and

procedures of the Coordinated Entry process established and carried out by the Alliance to End Homelessness in Suburban Cook County (“The Alliance”), Evanston’s Continuum of Care. Clients must continue to meet with their case manager and fulfill requirements of their case plan for the period in which rental assistance is provided.

Below is a brief listing of eligible expenses by category. Additionally, Evanston continues to work with the Alliance and incorporates policies and procedures established in partnership with the Alliance. Included is the Coordinated Entry Protocol for Suburban Cook County.

Homeless Management Information System (HMIS)

Funds may be used for staff salaries and benefits for HMIS management, HMIS licenses and computer security assessments.

Emergency Shelter Operational Costs

Funds may be used for shelter maintenance, operation, rent, repairs, security, fuel, equipment, insurance, utilities, food, furnishings and costs of staff.

Street Outreach

Funds may be used for services relating to employment, health, drug abuse, and education and may include (but are not limited to):

1. Assistance in obtaining permanent housing
2. Medical and psychological counseling and supervision
3. Employment counseling, job placement and job training
4. Nutritional counseling
5. Substance abuse treatment and counseling
6. Assistance in obtaining other Federal, State and local benefits such as mental health benefits; employment counseling; medical assistance; Veteran's benefits; SSI/SSDI, TANF, General Assistance, LINK/SNAP; etc.
7. Other services such as child care and transportation
8. Salaries of program staff to provide the above services

Rapid Re-housing

Funds may be used for Direct Tenant Based Rental and Utilities Assistance, Housing Relocation and Stabilization Services, and case management.

Homeless Prevention

Funds may be used for Direct Tenant Based Rental and Utilities Assistance, Housing Relocation and Stabilization Services, and case management.

II. Eligibility Criteria for Prevention and Re-housing Funds

The City of Evanston’s ESG program policies and procedures are based on its HPRP policies and procedures, modified to include the HUD definition of Chronically Homeless as outlined in 24 CFR 91 and Part 576. Additionally, funded programs and services provide equal access for

individuals in accordance with their gender identity. Evanston Households will be reviewed and approved for the program by the Coordinated Entry process managed by the Alliance to End Homelessness in Suburban Cook County.

To receive **Rapid Re-Housing assistance:**

- A. Household must be homeless as defined under categories 1 or 4 of the homeless definition, §91.5
- B. Head(s) of household whose last permanent residence prior to becoming homeless was an Evanston address at which they resided for six or more months (exception may be made to this requirement for households fleeing domestic violence), or who have a child (children) enrolled in Dist. 65 or Dist. 202, or other Evanston based child care, or who are currently employed in Evanston
- C. The household must have undergone at least an initial consultation and eligibility assessment with a case manager or other authorized representative who is responsible for determining eligibility and the type and level of assistance needed
- D. Based on assessment at intake, household has likelihood of maintaining housing and becoming self-sustaining following the receipt of assistance estimated at 12 months, but could be for a shorter (3 – 6 month) period
- E. Head(s) of household must agree to follow the case management plan developed working with the case manager
- F. Head(s) of household must agree to meet with the designated case manager at least once per month while receiving assistance. Recipients meeting the definitions and requirements of the Violence Against Women Act of 1994 (42 U.S.C. 13701 *et seq.*) or the Family Violence Prevention and Services Act (42 U.S.C. 10401 *et seq.*) are exempt from this requirement.

To receive **Prevention assistance:**

- A. Household must be at risk of becoming homeless under category 2 of the homeless definition.
- B. Households must have an income below 30% of the Area Median Income (AMI) at initial assessment.
- C. Head(s) of household must be an Evanston resident of six months or more, or who have a child (children) enrolled in Dist. 65 or Dist. 202, or other Evanston based child care, or who are currently employed in Evanston.
- D. The household must have undergone at least an initial consultation and eligibility assessment with a case manager or other authorized representative who is responsible for determining eligibility and the type and level of assistance needed.
- E. Based on assessment at intake, household is likely to maintain housing and become self-sustaining following the receipt of medium-term assistance.
- F. Household income must be reassessed at 3-month intervals and remain under 30% of AMI to continue to receive Prevention assistance.
- G. Head(s) of household must agree to follow the case management plan developed working with the case manager.

- H. Head(s) of household must agree to meet with the designated case manager at least once per month while receiving assistance. Recipients meeting the definitions and requirements of the Violence Against Women Act of 1994 (42 U.S.C. 13701 *et seq.*) or the Family Violence Prevention and Services Act (42 U.S.C. 10401 *et seq.*) are exempt from this requirement.

III. Emergency Transfers Under the Violence Against Women Act

In accordance with the Violence Against Women Act (VAWA), ESG funded programs providing permanent housing (rapid re-housing) or transitional housing will allow households who experience domestic violence, dating violence, sexual assault, or stalking to request an emergency transfer from their current unit to another unit. The ability to request a transfer is available regardless of sex, gender identity, or sexual orientation. The providing agency will follow the Continuum of Care protocol including a model emergency transfer plan provided by HUD; all receiving agencies are required to implement that plan as needed.

Any agency receiving ESG funds must demonstrate that an emergency transfer plan is in place and that the availability of said plan has been communicated with individuals and families in ESG funded housing interventions. If a participant is currently in ESG supported housing and experiences DV or sexual assault, the participant is eligible for an emergency transfer to another housing unit as soon as one becomes available. The participant can request an emergency transfer in writing or verbally to the housing program case manager or administrator. The housing program will provide reasonable accommodations to this policy for individuals with disabilities. The housing provider will also ensure that the request of an emergency transfer is kept confidential. The housing program will act as quickly as possible to move a household that is a victim of domestic violence, dating violence, sexual assault or staling to another unit, subject to availability and safety of a unit. Survivors are encouraged to contact the 24-hour DV hotline and are connected with a local Victim Service Provider to assist with additional safety planning and appropriate resources.

IV. Standards for targeting and providing essential services related to street outreach

Street outreach takes place in locations in Evanston where homeless are known to be, such as soup kitchens, churches, hospitals, police departments, libraries and other locations. Case managers engage with eligible people to educate them about housing and supportive services options available. Referrals to services can also come from the Homeless Hotline for the northern suburbs of Cook County. Callers are screened to assess needs and directed to available services in the area. This includes scheduling callers for intake into local housing programs.

Referral

Clients are given referrals to mainstream services based on needs; common referral and case management services provided below.

Available Essential Services

Case Management services:

1. Obtaining ID
2. Applying for benefits, GA, SSI, SSDI, veterans benefits, SNAP, Section 8 housing vouchers, VASH vouchers
3. Locating housing
4. Applying for housing assistance: IDHS Prevention funds and City of Evanston ESG
5. Applying for Medicaid
6. Creating an individual service plan with goals and implementation steps and timeframes

Health Care services:

1. Physical
2. Vaccinations
3. Psycho-social assessment
4. Psychiatric evaluation and prescription of medication
5. Monitoring medication
6. Health education
7. Establishing a primary health care provider and physician.
8. Creating a coordinated care plan.

Employment services:

1. One-on-one counseling
2. Job clubs
3. Assistance with resumes
4. Job readiness training programs
5. Job referrals

Education services:

1. TABE (Test of Adult Basic Education) testing
2. Career counseling
3. Remedial education/GED
4. Assistance in applying for training programs or education programs
5. Tutoring
6. Tuition assistance

Discharge

Providers use a harm reduction and trauma-informed model for services. The philosophy of *harm reduction* promotes and supports the right of people who use substances and engage in other risky behaviors to be treated with dignity and respect, including their right to exercise self-determination related to use and their right to expect and receive collaboration in therapeutic relationships. *Trauma-Informed Systems* are those in which all components of a given service system have been reconsidered and evaluated in light of a basic understanding of the role that violence plays in the lives of people seeking mental health and addictions services.

V. Emergency Shelter: Admission, Diversion, Referral, and Discharge Policies

The City supports emergency shelters with ESG and local funds. Shelters ensure equal access to individuals in accordance with their gender identity. The YWCA Evanston-North Shore provides shelter for up to 90 days for victims of domestic violence. Connections for the Homeless provides shelter for up to one year for single adults and families.

Shelter Admission, Diversion, Referral and Discharge Policies:

Admission

Open to any homeless individual over the age of 17.

- Must be able to function in a congregate setting
- Cannot be disruptive

Individuals seeking admittance go through an intake process that requires an interview with case managers. Case managers review the application and approved clients may move in the following day, or as scheduled based on availability.

Diversion & Referral

Clients who are turned away from the shelter are referred to the nearest shelter and provided with transit/bus fare to get there.

Discharge

Clients may be discharged for three reasons.

1. They have stayed the maximum number of nights.
2. They have completed their case plan, found housing, and moved out.
3. They can be discharged for cause, which includes:
 - a. Violent behavior that is a danger to others or to themselves;
 - b. Persistent no shows for their shelter bed without an acceptable explanation;
 - c. Persistent violation of the curfew causing a disturbance in the shelter.

YWCA Evanston-North Shore Domestic Violence Shelter Admission, Diversion, Referral and Discharge Policies:

Admission

Admissions are done over the 24-hour crisis hotline.

- Client must be a victim of domestic violence

Diversion & Referral

Clients who are turned away from the shelter because it is full are referred to the Illinois Help Line (877-863-6338). Clients that call the YWCA hotline and are suicidal are referred to the nearest hospital for assessment before intake can proceed.

Discharge

Clients can be discharged for the following reasons.

1. Violence
2. Safety violations
3. Drug or alcohol use
4. Repeated failure to follow the rules

In all cases, clients are assisted in finding an alternative shelter and given bus, train or cab fare to travel.

VI. Coordination

The City of Evanston continues to work with the Alliance, local agencies that serve the homeless and people at risk of homelessness, and other advocacy organizations to develop and maintain policies and procedures to coordinate provision of emergency shelter, street outreach, homeless prevention and rapid re-housing assistance, mainstream and other services and housing providers. Connections, the primary recipient of City of Evanston ESG funds, participates very closely with the Alliance on many levels. Connections is a member of the Alliance and participates in its Coordinated Entry Committee responsible for setting policies regarding use of federal funds. Additionally, Connections staff participates in the HMIS Committee meeting and Prevention Committee which each meet monthly. The City's Grants and Compliance Specialists is also a member of the Coordinated Entry Committee. Participation across the Board and committees help to ensure clear communication of goals and priorities and decrease redundancies as they relate to ESG funding.

Coordination among ESG recipients is facilitated through the use of HMIS and the By-Names list which is managed by the Alliance and used to determine rapid rehousing recipients based on the VI-SPDAT and client location preference. This is an important component to a more coordinated process for intake and will help determine prioritization for services. In compliance with HUD requirements, all funded programs participate in the coordinated entry process known as Entry Point. Entry Point is the Coordinated Entry System for Suburban Cook County Continuum of Care (CoC). The purpose of Entry Point is to ensure that all people experiencing homelessness have fair and equal access to housing, regardless of race, color, national origin, religion, gender, age, familial status, disability, actual or perceived sexual orientation, gender identify, or marital status. The intake process has been standardized and a by-name vulnerability list for the region, which is maintained by the Alliance as the Entry Point Lead Agency, has been employed to prioritize the most vulnerable for the most intensive housing interventions. This process is used to match individuals to Permanent Supportive Housing and Rapid Re-Housing supports.

VII. Prioritization

The City recognizes that the demand is greater than available resources to provide essential services, emergency shelter, prevention and re-housing that meet all needs. The City and Alliance also recognize that individuals and households must be prioritized to ensure that these limited resources available are allocated in the most efficient and appropriate manner. As

stated above, the City of Evanston and the Alliance continue to refine policies and procedures to assess, prioritize and reassess the needs of all individuals and households participating in ESG-funded services, including essential services for those in emergency shelter, rapid re-housing and homelessness prevention activities.

Assessment tools and protocols, in use by all agencies receiving ESG, conform to the requirements established by the Alliance, ESG Subrecipients and City of Evanston. These tools and protocols create consistency in assessments, and provide the basis for appropriate agency referrals, and for targeting and prioritization by program. All ESG subrecipients use this system to help identify immediate needs of participants: emergency shelter, homelessness prevention resources, diversion and stabilization services, or referral to specialized services to determine the individual or family need for emergency shelter or other ESG-funded assistance. Individuals and families in need can undergo the pre-screen over the phone or in person.

Street outreach and emergency shelter are intended to be low-barrier, and the prioritization work focuses on getting people the right housing intervention as needed. Approximately half of seasonal shelter guests served in suburban Cook County stay 7 shelter nights or fewer, so the Alliance focuses on persons who spend longer in shelter when assessing them for a potential housing intervention.

The Alliance manages a central, by-name vulnerable list for the region, maintained within HMIS. Connections also uses HMIS; clients are prioritized by vulnerability factors, and subpopulations are ranked by different factors including, but not limited to: length of time homeless, lack of access to family and/or community support, and number of previous homeless episodes.

The City's Health and Human Services Department is responsible for administering General Assistance funds. There is a large overlap of populations served by both General Assistance and ESG, and staff will be working to ensure funds are spent in the most efficient manner.

Essential services for clients in emergency shelter: ESG funding may be used to provide essential services to individuals and families who are in an emergency shelter. This may include case management, child care, education services, employment assistance and job training, outpatient health services, legal services, life skills training, mental health services, substance abuse treatment services, transportation, and services for special populations.

ESG subrecipients are responsible for assessing an individual or family's initial need for shelter and must reassess that need on an ongoing basis to ensure that only those with the greatest need receive ESG-funded emergency shelter assistance. Shelters that serve families must serve all eligible families. Individuals may not be separated from other members of their household.

Rapid Re-Housing: Homeless households whose last permanent address was in Evanston, who resided there for a minimum of six months, and who demonstrate potential to retain permanent housing following a medium-term subsidy (approximately six months with the

option to extend the subsidy up to, but not to exceed, 24 months in a 36 month period) are eligible for ESG Re-housing.

Risk factors for Rapid Re-housing assistance include, but are not limited to:

- Individuals/Households who lack a fixed, regular, and adequate nighttime residence, meaning:
 - Primary nighttime residence is a public or private place not meant for human habitation; or
 - Living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, and local government programs); or
 - Exiting an institution where (s)he has resided for 90 days or less and resided in an emergency shelter or place not meant for human habitation immediately before entering that institution
- Any individual or family who:
 - Is fleeing, or is attempting to flee, domestic violence;
 - Has no other residence; and
 - Lacks the resources or support networks to obtain other permanent housing

Prevention: Evanston households with incomes under 30% of area median that have potential of remaining stability housed following a medium-term subsidy will be targeted for Prevention.

Risk factors for Prevention assistance include but are not limited to:

- Individual or family at imminent risk of losing their primary nighttime residence:
 - Residence will be lost within 21 days after the date of application for Prevention assistance;
 - No subsequent residence has been identified; and
 - The individual or family lacks the resources or support networks needed to obtain other permanent housing
- Unaccompanied youth under 25 years of age, or families with children and youth who do not otherwise qualify as homeless under this definition, but who:
 - Are defined as homeless under the other listed federal statutes;
 - Have not had a lease, ownership interest, or occupancy agreement in permanent housing during the 60 days prior to the homeless assistance application;
 - Have experienced persistent instability as measured by two moves or more in the preceding 60 days; and
 - Can be expected to continue in such status for an extended period of time due to special needs or barriers
- An individual or family who:
 - Has an annual income below 30% of median household income for the area based on HUD Part 5 definition; and
 - Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the “homeless” definition; and
 - Meets one of the following conditions:

- Has moved two or more times because of economic reasons during the 60 days immediately preceding the application for assistance; OR
 - Is living in the home of another because of economic hardship; OR
 - Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days of the date of application for assistance; OR
 - Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR
 - Lives in an SRO or efficiency apartment unit in which more than 2 persons reside or in a larger housing unit in which more than one and a half persons per room reside; OR
 - Is exiting a publicly funded institution or system of care; OR
 - Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved Consolidated Plan
- A child or youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under another Federal statute
 - An unaccompanied youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) or that child or youth if living with him or her.

VIII. Minimum Standards for Permanent Housing

ESG subsidized housing must meet the minimum habitability standards under 24 CFR §576.403(c). This restriction applies to all activities under the Homelessness Prevention and Rapid Re-Housing components, including rental assistance and housing relocation and stabilizations services. In addition:

- If an eligible household needs homeless prevention assistance to remain in its existing unit, the assistance can only be provided if that unit meets the minimum standard.
- If an eligible household needs homeless prevention or rapid re-housing assistance to move to a new unit, the assistance can only be provided if the new unit meets the minimum standards. The unit the household is leaving does not need to be inspected.
- All units must be inspected prior to entering into a lease agreement and prior to occupancy.
- The housing must also comply with any other standards established by the City that exceed or add to these minimum standards.

The same standards apply regardless of the amount of ESG funds involved. For example, the unit must be inspected and confirmed that it meets the ESG minimum habitability standards, even if the only ESG assistance provided is for a security deposit or moving assistance. The Subrecipient is required to document compliance with ESG habitability standards in the program participant's file.

Homelessness Prevention

When ESG Rental Assistance and/or Housing Relocation and Stabilization Services are provided under the Homelessness Prevention component to help a program participant remain in or move into permanent housing, the ESG minimum habitability standards apply to either the current unit (if the program participant is staying in place) or to a new unit (if the program participant is moving). Even if only a minimal amount of Housing Relocation and Stabilization Services assistance – such as utility arrears/payments (Financial Assistance) or housing stability case management (Services) – is provided under the Homelessness Prevention component to assist a program participant to stay in their unit, the habitability standards apply to the unit and must be documented in the program participant’s file.

If the program participants need Homeless Prevention assistance to stay in their current housing, the housing must be inspected and found to meet the minimum habitability standards before the subrecipient incurs ESG costs for any of the following:

- Providing any service to the program participant;
- Entering into a rental assistance agreement with the owner; or
- Making any payment on behalf of the program participant (e.g., rental or utility arrears, rental or utility payments, etc.)

Rapid Re-Housing

When ESG Rental Assistance and/or Housing Relocation and Stabilization Services are provided under the Rapid Re-housing component to help a program participant move into a new permanent housing unit, the habitability standard apply to the unit into which they are moving and must be documented in the program participant’s file. If Rapid Re-housing services are being provided before a unit has been identified, no habitability inspection is required until there is a unit to be inspected. If assistance with arrears for a prior unit is needed as part of the rapid re-housing assistance, no habitability inspection is required for the old unit on which the arrears are owed, so long as the program participant will be rapidly re-housed in a different unit.

If the program participant needs Homeless Prevention or Rapid Re-housing assistance to obtain housing, the unit into which the program participant is moving must be inspected before the program participant signs the lease and before the subrecipient provides any ESG rental assistance or housing relocation and stabilization services specific to the unit into which the program participant will be moving. One exception to this is the rental application fee. If a program participant applies for several units, only the unit into which they ultimately decide to move must be inspected.

IX. Inspections

Inspections of any unit supported with leasing or rental assistance funds are required to ensure that the unit is compliant with 24 CFR part 5, subpart G in accordance with implementation of National Standards for the Physical Inspection of Real Estate (NSPIRE) and meets ESG program requirements for habitability, lead based paint, and rent reasonableness, before any assistance

can be provided on behalf of a program participant. When the unit is located in Evanston, Subrecipient must request and coordinate inspections with the City's Property Standards Department. If the unit is not located in Evanston, Subrecipient is responsible for coordinating inspections with a comparable property review entity.

During a nationally declared disaster or locally declared disaster as defined by local health officials (such as COVID-19), City inspectors will have the ability and authority to perform virtual inspections in order to facilitate housing families and individuals in units that meet housing suitability requirements, provided that physical inspections occur within three months after it is declared by local health officials that special measures to mitigate damage caused by the disaster are no longer required.

X. Rent and Utilities Subsidy

Each household's case will be reviewed by a case manager to assess its capacity to pay a portion of rent and utilities. A household's contribution to rent and/or utilities generally should not exceed 50% of the gross household income using the HUD Part 5 definition. Subsidies may be deep or shallow based on the unique circumstances of each recipient; the amount of subsidy will be reassessed each month. ESG funds may be used for rent and utilities arrearages on a one time basis, security and utility deposits, first and last month's rent and rent and utility subsidies as allowed. The City does not consider any funds for security deposits that are refunded as Program Income and does not expect the Subrecipient to return any such funds.

XI. Length of Assistance

Evanston's ESG program can provide subsidies for up to 24 months including, but not to exceed 6 months of rent arrears; subsidies are generally estimated at up to \$2,430 per month for families with children and up to \$1,660 per month for single adults or couples. Case managers meet with clients monthly and practice progressive engagement, wherein households are engaged in case management services and given a basic level of financial support. Monthly monitoring and periodic budget assessments determine if and when the basic level of assistance should be changed or increased. The percentage of subsidy paid is meant to decrease throughout the year as households move toward stability and are able to assume responsibility for paying full rent at the end of 12 months. Extending the potential timeframe for households beyond twelve months, with clients required to maintain compliance with their case plan in order to qualify for direct assistance, can help clients overcome the following challenges:

1. Households have not been able to maintain their housing independently following six months of assistance
2. Households remain rent burdened and are not able to achieve financial stability in Evanston's high rent market

3. Landlords are unwilling to write leases for clients based on their history of housing and financial instability.

All households will be re-evaluated at the end of the twelve month period if a subsidy is still required to maintain housing and extension of funding may be approved by the Program Review Committee based on need and the availability of funding. No client will receive more than 24 months of assistance in a three-year period.

XII. Type, amount, and duration of housing stabilization and/or relocation services

Housing relocation and/or relocation services provided to the participant will include basic case management. Housing search, placement, legal services, mediation, and credit repair may be a component to case management or referred out to other service providers.

XIII. Client Application Process

A household may enter the ESG program through several avenues, including:

1. Referral from City or other sources including those outlined by the Alliance's Coordinated Entry Protocol
2. By contacting subrecipient(s) directly

After an initial intake screening has been conducted to determine program fit, a potential client will be referred to a case manager who will conduct a full intake application (including initial budget review). Once all information is gathered from the applicant the case manager will present the eligible case to the Program Review Committee. The Review Committee will meet monthly or as needed to review and approve applicants for assistance through ESG or for referral to other programs or sources. Once an applicant is approved for assistance, case managers will develop a case management plan for each client household. This plan may include referrals to other agencies for needed services (e.g., legal, financial literacy, etc.).

XIV. Eligibility Documentation and Recordkeeping

Subrecipients must establish written intake procedures that include a requirement for written documentation verifying eligibility for program services in accordance with the following preferred order of documentation:

Third-party Verification – source documents provided by an outside source.

Third party documentation is the preferable form of verification and includes but is not exclusive to a written statement or document from employer, landlord, public benefit worker, or agency service provider. Written verification sent directly to program staff or via the applicant is preferred.

Intake/Case Manager Worker Observation – documented by ESG staff.

Staff documentation may include oral statements made by a social worker, case manager, or other appropriate official at an institution, shelter, or other facility and documented by the program intake worker/case manager. When the Intake Worker is unable to obtain a written or oral statement from a shelter, institution or facility staff, the Intake Worker must document, in writing, their efforts to obtain eligibility documentation and must place their documentation in the client's file.

Applicant Self-certification – applicant signed document certifying eligibility.

Self-certification requires a written and signed document by the individual or head of household seeking assistance attesting to the eligibility facts for which they are certifying. A third party may be designated by an applicant to sign documents on their behalf when they are unable to do so. If needed, subrecipient must provide access to language interpretation services and assistive devices necessary for applicants to understand the documents they are certifying.

Self-certification documentation is only used when documented staff efforts verify that third-party or worker observation documentation is not available. However, lack of third-party documentation must not prevent an individual or household from being immediately admitted to emergency shelter, receiving street outreach services or immediately accessing domestic violence/victim service shelter and assistance.

Documentation of all client/applicant information must be available in client/applicant files or if kept electronically, available upon request. Documentation of all efforts to obtain higher preference of verification (3rd party and Intake Worker Observation) when lower forms of preference are used, must be in writing and kept in the client/applicant file.

XV. Subrecipient Funding Agreements

A written agreement must be entered into between the City and each entity receiving ESG funds. The written agreement forms the basis for the contractual obligation between the parties to fund and implement eligible activities. The agreement will denote the responsibilities attributed to each party, outline the scope of services to be performed, and methods of accountability. Subrecipient desk monitoring will take place at least quarterly and will include review of voucher information submitted for the duration of the grant. Site visits will be conducted periodically based on a risk analysis. Execution of the agreement binds the subrecipient for a specified period of time and may be revised only upon written authorization from the City.

XVI. Fiscal Policies & Procedures

Subrecipients of ESG funds must ensure that they are in compliance with all applicable fiscal and administrative requirements issued by the City of Evanston and the federal government.

When a subrecipient's financial policies and procedures are less restrictive, as part of the agreement, the agency agrees to adhere to the following:

- 2 CFR Part 200 Uniform Administrative Requirements, cost principles, and audit requirements for Federal Awards
- 24 CFR Part 576 – Emergency Solutions Grants Program

A. Board of Director Responsibilities

Upon execution of the agreement between the City and the subrecipient, the subrecipient shall:

1. Immediately report all changes in its articles of incorporation, bylaws, or tax-exempt status to the City.
2. Ensure no member of the Board of Directors is a paid employee, agent or subcontractor.
3. Continue to include representation on the Board of Directors, the broadest possible cross-section of the community, including those with expertise and interest in the provided services, representatives from community organizations interested in the services, and, ideally, past users of the service or similar services.
4. Keep minutes of all regular and special meetings of the Board of Directors, have a regular meeting at least once a year, and upon request.

B. Administrative Oversight

Subrecipient Administrative/Program Staff responsibilities include:

- Ensure that all expenditures involving the use of federal funds are eligible under the federal and local requirements of the grant
- Approval of purchase orders and contracts to be reimbursed through HUD grant funds are coded properly
- Ensure compliance with all HUD regulations and City Grant Agreement
- Implementation of an internal control system

Subrecipient Financial Officer Responsibilities include:

The finance officer, accountant, or responsible agency representative is responsible for maintaining a computer accounting/bookkeeping system. The agency representative's responsibilities include, but are not limited to:

- Control of accounting documents for processing by the subrecipient
- Preparation of financial reports based on accounting records
- Preparation of all records/reports submitted to the City as required prior to release of funds and subject to review by the agency's Director
- Execution and oversight of all financial procedures designed to avoid or eliminate waste, fraud, or abuse of grant funds.

Internal Controls

Agencies receiving ESG funding shall have:

- Written Policies and Procedures that define staff qualifications and duties, lines of authority, separation of functions, and access to assets and sensitive documents.
- Written Accounting Procedures, including procedures for approving and recording transactions and regular reconciliation of records to check for completeness and accuracy.

A good internal control system should include several basic features, regardless of the organization's size. These include:

- An organization plan that safeguards resources by segregating duties;
- A system of authorization and recording procedures that provides effective accounting control over assets, liabilities, revenues, and expenses;
- An established system of procedures followed by each organizational component in performing its duties and functions;
- Personnel capable of performing their responsibilities; and
- An effective system of internal reviews.

The internal control requirements provide for the separation of duties and the secure storage of accounting records in limited access areas. In maintaining these accounting records a subrecipient should also ensure that:

- Journal Entries are properly approved and explained/supported
- Posting and trial balances are performed on a regular basis; and,
- Fidelity bond coverage is obtained for responsible officials of the organization.

IX. Recordkeeping

To ensure eligibility of costs, subrecipient files shall include copies of:

- Funding approval by City Council
- Agreement with the City
- Procurement and Bid information
- Contracts with vendors
- Up to date budget (including copies of budget change requests)
- Expenditure and payment information including supporting documentation
- Characteristics and location of clients served
- Program status and quarterly progress reports
- Audits and financial information
- Monitoring reports
- Other relevant correspondence

Record Retention Policy

All ESG files must be maintained for a minimum of five years after the City's grant year closes out with HUD (which may be several years after an individual subrecipient's grant closeout). The City of Evanston will regularly alert subrecipients when a grant year has been closed out, but

they should expect to retain records at least ten (10) years from execution of their subrecipient agreement.

Access to Records

HUD, City of Evanston staff, the Inspector General of The United States or any of their duly authorized representatives have the right to access subrecipient agency program records. All ESG grantees are required to provide citizens with reasonable access to records regarding the current funded programs and past, consistent with applicable State and local laws regarding privacy and confidentiality.

Information may be provided using aggregate statistics. All clients may be lumped into categories, but no personally identifiable information (PII) may be released. For example, a report may state: 150 clients served this quarter, 60 White, 60 Black/African-American, 15 Native American, 15 Asian. Of those clients, 25 were female head of household, 100 were very low income, and 50 were moderate income.

Accounting Records

Financial record keeping is one of the primary areas subject to reviews and one which, if inadequate, can lead to findings and the possible recapture of funds. Accounting systems shall provide reliable, complete, and up to date information about sources and uses of funds.

These are the financial information and records that must be maintained by the agency:

- A computer accounting system that records the source of income and categorizes expenses for grant activity
- Written accounting procedures, chart of accounts, written internal controls, administrative controls, accounting journals and ledgers;
- Payment requests and source documentation (bills, receipts, copies or canceled checks, etc.);
- Comparison of actual checks written with budgeted amounts for each grant;
- Written procedures for determining what is reasonable and allowable under OMB circulars for costs and activities;
- Procurement files (bids, contracts, etc.) and real property inventory;
- Bank account and payroll records; and
- Financial statements, correspondence and audit files.

Records pertaining to ESG activities shall be kept separately. A separate fund should be kept for all grant income and expenses.

Maintenance of Records

Subrecipients are required to have accounting records that adequately identify the source and application of ESG funds provided to them. To meet this requirement, a subrecipient's accounting system should include the following elements:

- *Chart of Accounts* – This is a list of names and the numbering system for the individual accounts that contains the basic information about particular classification of financial

transactions for the organization. Any ESG award must have a unique number identifying it as a source of income. Line Item Expenditures and Line Item Funding Items must be associated with income and expense items identified in the Agency's Chart of Accounts as provided in the application for funding.

- *Cash Receipts Journal* – This journal documents (in chronological order) when funds were received, in what amounts, and from what sources. Each entry in the journal states the name of the individual accounts to be debited and credited, the dollar amount of each debit and credit, the date of the transaction, and any other necessary explanation of the transaction.
- *Cash Disbursement Journal* – This journal documents the expenditures of the organization in chronological order.
- *Payroll Journal* – This journal documents the organization's expenses on salaries and benefits, and distinguishes different categories for regulatory purposes.
- *General Ledger* – After a transaction is entered into a journal, that information also should be transferred to the proper accounts in the general ledger. The process of transferring transaction information from a journal to a ledger is known as "posting". The entries in the journal and ledger should be cross-indexed to permit the tracing of any recorded transaction.
- *Payroll Records* – The largest component of direct cost associated with most awards received by nonprofit organizations is labor. Personnel activity reports or equivalent documentation must meet certain standards. Reports must reflect a determination of the actual activity of each employee, the number of hours spent working on the program and the number of hours spent working with Evanston residents. Time and activity tracking is required of all employees whose salaries are paid in full or in part with ESG funds; funds may only be used to reimburse eligible activities which benefit primarily low and moderate income persons.

Source Documentation

All accounting records must be supported by source documentation. This is necessary to show that the costs charged against ESG funds were incurred during the effective period of the subrecipient's agreement with the City, were actually paid out, were expended on allowable items, and had been approved by the responsible officials in the subrecipient organization. The source documentation must explain the basis of the costs incurred, as well as show the actual dates and amount of expenditures. Source documents should be included with all voucher requests.

Source documents, such as invoices or time cards, should provide all details of each transaction or activity. Additionally source documents must be readily accessible during monitoring visits. A variety of source documents and records are needed to properly account for grant transactions. These documents include, but are not limited to the following:

- Invoices – originals should be marked paid and dated
- Timesheets – signed by the employee and immediate supervisor

- Service Contracts – all grant funded service contracts must be a written agreement between the subrecipient and the firm/individual.

XVII. Agency Compensation

Agencies providing ESG eligible services may request reimbursement once funds are spent. Funds may be requested as frequently as once a month, but in no case less than once a quarter. A draw down request form must be submitted along with a match report and source documents for all expenses, including time and activity tracking for staff costs. No funds will be disbursed until all required reports and substantiating documentation are submitted.

XVIII. Reporting/Data Collection

Performance Standards: The following are preliminary performance standards established by the Suburban Cook County Continuum of Care to measure the goals of reducing and eliminating homelessness.

- Engagement rate: the percent of persons exiting shelter where the destination is known
- Percent of persons exiting shelter who used 30 shelter-nights or fewer
- Percent exited to permanent housing, for each component type (shelter, HP, RRH)
- Follow up on housing status at 6 month following the end of assistance

Reporting requirements for ESG have not been finalized. Once requirements are established, the City of Evanston will work with Subrecipients to establish compliance.

Case Management Requirements

Case managers will be expected to:

- Conduct an initial intake
- Complete full application with client
- Collect and store verification documents
- Maintain confidentiality as described in the subrecipient agreement for a period of four (4) years following the termination of said agreement.
- Participate in the ESG Program Review Committee, as appropriate
- Assess client needs and coordinate/facilitate the case management service plan
- Follow up with each client to gauge compliance with case management service plan
- Keep case notes for each household served
- Input client level data into HMIS. It is recommended that information be input into HMIS immediately following client contact or service provision.
- Meet with the client(s) at least once a month
- Conduct a home visit at least once during the period of time in which a household is receiving direct assistance
- After their exit from the ESG program, households are able to re-engage in case management if they are still in need of assistance.

All clients should, in addition to the initial case management budget session, receive budgeting help as part of case management or be referred to an approved budget counseling program, such as Money Management International (workshop or telephone consult) or the YWCA Evanston/North Shore (workshop).

Although assistance may be approved for up to six months, case managers may recommend early termination of assistance if it is determined that a household requires less assistance. Assistance must be terminated for any Prevention client whose income equals or exceeds 30% of AMI at their three month evaluation. Either lack of compliance with their case management plan or if information provided in the initial application was false constitutes grounds for immediate termination of assistance.

XIX. Lead-Based Paint Requirements

Federal lead-based paint requirements apply any time federal funds are used for housing assistance and the living space or unity was built prior to 1978, except housing for the elderly or persons with disabilities (unless any child who is less than 6 years of age resides or is expected to reside in such housing, then the requirements do apply) or any 0-bedroom dwelling. The Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821-4846), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851-4856), and implementing regulations in 24 CFR part 35, subparts A, B, H, J, K, M and R apply to all shelters assisted with ESG funding and all housing occupied by program participants.

The following subparts of HUD's implementing regulations at 24 CFR part 35 include:

Subpart A – Lead disclosure rule

Subpart B – General requirements

Subpart H – Project-based assistance

Subpart J – Rehabilitation

Subpart K – Acquisition, leasing, support services, or operation

Subpart M – Tenant-based rental assistance

Subpart R – Methods and standards for hazard evaluation and reduction

Subrecipient must provide the lead hazard information pamphlet to any resident who will be residing in a unit built before 1978. The tenant must receive the pamphlet before moving into the unit. If subrecipient can document that the tenant received the pamphlet previously, subrecipient is not required to provide it again.

For units older than 1978 which will house one or more children under the age of 6, landlord and tenant must complete a Lead-Based Paint Disclosure form (see OHCS website for sample form). The form describes any known current or previous lead-based paint hazards, and documents tenant's receipt of records and the lead hazard information pamphlet. Additionally, a visual lead-based paint assessment must be completed by a person trained in this inspection

process. The inspection may be completed in conjunction with the habitability inspection if the inspector is qualified. At Intake, it should be noted on the Application Form if there will be any child in the household younger than 6 years. This information should be provided to the habitability inspector prior to their examination of the proposed rental unit.

If a notification is received from a public health department or other medical health care provider that a child of less than 6 years of age living in a unit funded by ESG rental assistance, has an elevated blood lead level, an environmental investigation of the dwelling unit and common areas servicing the dwelling unit in which the child lived, regardless of whether the child is still living in the dwelling. For more information, see 24 CFR 35.730 and 35.1225.

Essential service activities, such as counseling, case management, street outreach, referrals to employment, etc., are exempt and excluded from the lead-based paint inspection requirements.