

# Memorandum

To: Housing and Homelessness Commissioners

From: Savannah Clement, Housing Policy and Planning Analyst

Subject: July 25, 2018 HHC Meeting Cover Memo

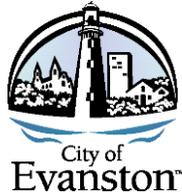
Date: July 23, 2018

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Attached please find:

- The meeting agenda
- Item 1: Draft minutes of the June 19, 2018 meeting for approval
- Item 2: Memo and renewal application for Tenant-Based Rental Assistance, administered by Connections for the Homeless
- Item 3: Emergency Solutions Grant funding allocations memo
- Item 4: Housing Plan memo and draft scope of work
- Item 5: Chair's housing plans summaries with Commission feedback/questions

We look forward to seeing you on July 25<sup>th</sup>.



## **HOUSING AND HOMELESSNESS COMMISSION**

**Wednesday, July 25, 2018**

**7:00 PM**

**Lorraine H. Morton Civic Center, 2100 Ridge, Room 2402**

- 1. CALL TO ORDER / DECLARATION OF QUORUM**
- 2. APPROVAL OF MEETING MINUTES June 19, 2018**
- 3. PUBLIC COMMENT**
- 5. CONNECTIONS FOR THE HOMELESS APPLICATION FOR RENEWAL FUNDING FOR THE TENANT-BASED RENTAL ASSISTANCE PROGRAM**
- 6. EMERGENCY SOLUTIONS GRANT FUNDING ALLOCATIONS**
- 7. AFFORDABLE HOUSING PLAN SCOPE OF WORK**
- 8. STAFF REPORTS**
- 9. CHAIR'S REPORT**
- 10. NEW/OTHER BUSINESS**
- 11. ADJOURNMENT**

Next Meeting: September 6, 2018 at 7:00 p.m. in room 2402

**Order & Agenda Items are subject to change.** Information about the Housing and Homelessness Commission is available at: [www.cityofevanston.org/government/agendas-minutes](http://www.cityofevanston.org/government/agendas-minutes). Questions may be directed to Savannah Clement at 847.448.8679.

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*DRAFT*

## MEETING MINUTES

### HOUSING AND HOMELESSNESS COMMISSION

Tuesday, June 19, 2018, 7:00 P.M.

Lorraine H. Morton Civic Center, Room 2402

**Present:** Chair Ellen Cushing, Vice-Chair Geri Palmer, Alderman Eleanor Revelle, Noelle Gilbreath, Moika Long, Mark Kruse, Larry Donoghue, Renee Phillips

**Absent:** Monika Bobo

**Staff:** Savannah Clement, Housing Policy and Planning Analyst; Audrey Thompson, Regional Ombudsman/Program Manager

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#### **Call to order**

Chair Ellen Cushing called the meeting to order at 7:03 PM with a quorum present.

#### **Approve minutes of May 3, 2018 meeting**

Ald. Revelle moved for approval, and Sandra Hill seconded; Mark Kruse, Larry Donoghue and Renee Phillips abstained. The motion was approved 5-0.

#### **Public comment**

Tina Paden, Evanston landlord, provided public comment stating that she will not be taking tenants from the TBRA program anymore due to money owed to her by Connections for the Homeless.

Sarah Vanderwicken, provided public comment on the Commission in favor of developing an affordable housing plan. She mentioned the Metropolitan Planning Council Cost of Segregation follow up report which provides best practices and recommendations.

#### **Intro. of new commissioners: Renee Phillips, Larry Donoghue and Mark Kruse**

New commissioners introduced themselves and shared their backgrounds.

#### **Connections for the Homeless application for renewal funding for the Tenant-Based Rental Assistance Program**

Jen Feuer-Crystal, director of housing programs, from Connections provided an overview of the Tenant-Based Rental Assistance (TBRA) program. Connections leverages about \$100,000 of additional funding for case management for the program.

Renee Phillips asked about case management plan and when families go above income limit. Jen explained that case management meetings typically happen once a month, with a focus on education and employment. Every month Connections adjusts the rent payments based on income adjustments for each household.

Vice-Chair Geri Palmer asked about the money owed to Paden Properties by Connections. Jen stated that a few families owe back rent. Vice-Chair Palmer motioned to table the discussion on Connections TBRA renewal application until after the issue has been resolved between Connections and Paden Properties. Larry Donoghue recused himself from voting because he is on Connections' board. Ald. Revelle seconded the motion, and it was passed unanimously.

### **Handyman Program Report**

Audrey Thompson, regional ombudsman/program manager in the City's Parks, Recreation and Community Services Department, provided an overview of the Handyman Program. She said the City came up with the \$250 limit based on an assessment of average requests and repairs. She stated that for bigger repairs, applications are sent to Rebuilding Together. Audrey said that if anyone knows of any older adults with repair needs, please send them to her. She stated the City is also leveraging Northwestern resources for repairs, but it only does repair work on the outside of a home or building. However, Rebuilding Together does inside repair work. Residents have to be at or below 80% AMI, and age 62 or older to be eligible for the Handyman Program. Rebuilding Together has same income requirement, but no age requirement. Families are referred to the City's Housing Rehab Program if they need extensive rehab work beyond the scope of the Handyman Program.

### **Staff Reports**

Staff provided updates on affordable housing work.

### **Chair's Report**

Chair Ellen Cushing will send summaries of the Affordable Housing Plan and Heading Home reports out to the Commission. She asked everyone to review the white paper and needs assessment prior to next meeting.

### **New/Other Business**

Staff will send an email to the commissioners about moving the July Commission meeting from the 5th to the 12th, per request from commissioners. There will be no August meeting.

### **Adjournment**

Mark Kruse motioned to adjourn, Moika Long seconded, and the motion was unanimously approved. The meeting was adjourned at 8:36 p.m.

The next scheduled meeting of the commission is Thursday, July 12, at 7:00 p.m. in room G300.

Respectfully submitted,  
Savannah Clement, Housing Policy and Planning Analyst



# Memorandum

To: Housing and Homelessness Commission

From: Johanna Leonard, Community Development Director  
Sarah Flax, Housing and Grants Administrator  
Savannah Clement, Housing Policy & Planning Analyst

Subject: Tenant-Based Rental Assistance Program Renewal Funding

Date: July 18, 2018

## Recommendation Action:

Staff recommends approval of a funding renewal of \$300,000 in HOME funds to continue the current Tenant-Based Rental Assistance (TBRA) program, administered by Connections for the Homeless. The funding will provide stable housing for two years to up to ten at-risk Evanston families with children under the age of 18 in Evanston that are underemployed, and break the cycle of poverty and instability by developing the capacity to earn a living wage to support their families and afford market rate rental housing. The increase in funding from \$250,000 to \$300,000 is due to the rapidly increasing costs to rent in Evanston.

## Funding Source:

Funding is from the HOME Investment Partnerships Program, 240.21.5430.65535. Currently, the City has a total of \$474,275.33 in available uncommitted HOME funds. This amount includes \$185,608.58 of uncommitted FY2017 HOME funds, and the FY2018 grant amount (\$384,889) less the 15% CHDO reserve and 10% for administration costs, or \$288,666.75.

## Livability Benefits:

Built Environment: Support housing affordability;

Equity & Empowerment: Ensure equitable access to community benefits, and support poverty prevention and alleviation.

## Discussion:

Continuation of TBRA is based on the need and the current program's success. Of the 22 families enrolled in the 2013 program, 18 graduated from the program and were able to achieve housing stability/self-sufficiency due to an increase in an income or access to other affordable housing. Two families exited early due to moving from Evanston, and two families received an extension of rental assistance.

In addition, the need for housing and other supports for at-risk families has grown due to

state budgeting issues and recent cuts to federal programs including the Housing Choice Voucher program. That program has lost \$228 million nationally from 2010 to 2016 causing tens of thousands of families to lose rental assistance. Furthermore, rents have continued to increase both nationally and locally, while incomes have remained stagnant. As a result, there is a considerable need for rental assistance programs in order to help households achieve housing stability, self-sufficiency, and break the cycle of poverty.

The City allocated \$500,000 to the program in 2013, and \$250,000 to the program in 2016, and \$250,000 again in 2017. The money allocated in 2013 funded the program which officially began in 2014 and provided 24 months of rental assistance for 22 families. The \$250,000 allocated in 2016 provided two years of rental assistance for ten families. Three families have already left the program for various reasons, and the remaining families will graduate sometime in 2018. The \$250,000 allocated in 2017 is providing two years of rental assistance to ten families that will graduate in 2019. The household sizes for the 17 families currently enrolled are provided in the table below.

<b>Household Size</b>	<b>Number of Households</b>
Two people	2
Three people	8
Four people	1
Five people	4
Six people	2
<b>Total people in program</b>	<b>64</b>

Connections for the Homeless has reported the following outcomes for the 2016/2017 TBRA cohorts:

- 100% (45) of the TBRA children have stayed in their schools and passed to the next grade level
- Of the 19 TBRA adults, nine are in school, one finished school, 11 are working full-time jobs and three are working part-time jobs
- Of the eight families that will graduate from TBRA in the coming months, five will stay on their current leases, one is moving to another state for a job opportunity, and the other two are still deciding where they will live after the program
- Two families have moved out of the current TBRA program; they both moved out of state to better meet the needs of their families – one moved permanently with family in another state, and the other moved to another state for more housing opportunities

In addition, Connections has also recently learned that a family from the original TBRA

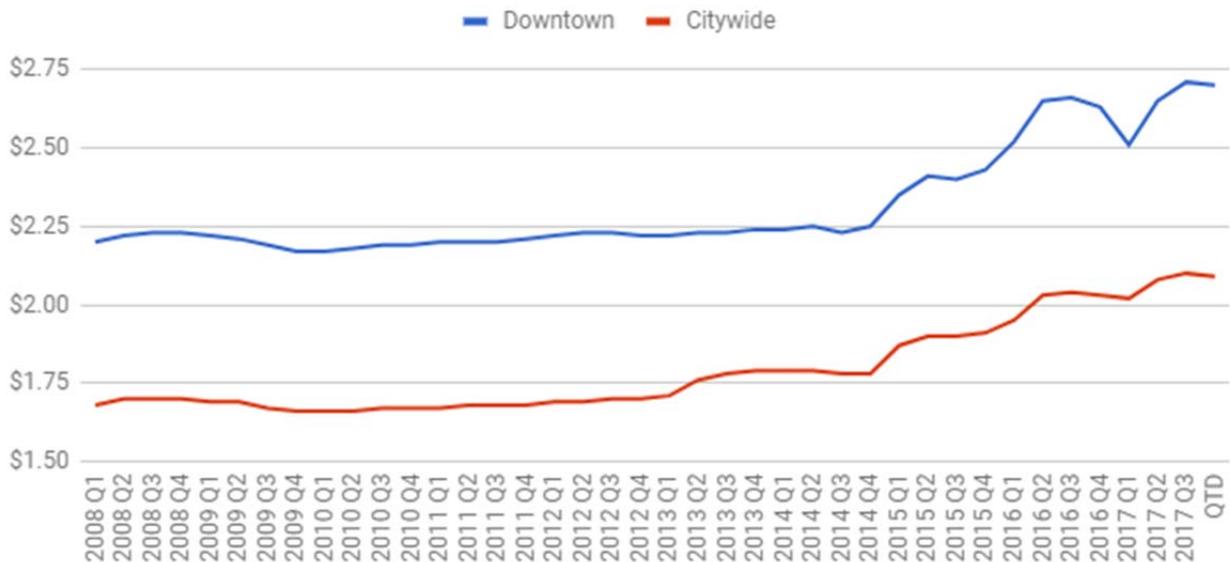
program funded in 2013 was able to remain on their lease in Evanston, and is now moving out to buy a house

Connections currently receives \$1,041/month per household for TBRA (\$250,000 for 10 families for 24 months of rent). The average rent for a TBRA family is \$1,478/month, or approximately \$393 per person/month. TBRA families do contribute 30% of their income to rent, which sometimes offsets the difference between what Connections receives for the program and how much it pays for rent. However, in the initial months of the program, the TBRA funds sometimes pay the entire cost of rent, in addition to paying security deposits, since many families have very little or no income when they first enter the program.

As shown in the diagram below, rental costs in Evanston have skyrocketed from 2014/15 compared to 2017. Almost all TBRA families are housed in the 5<sup>th</sup> and 8<sup>th</sup> wards of Evanston among properties owned by 10 private landlords/rental companies. Due to the rising housing costs, an increase in funding is required in order to allow Connections to continue to serve ten families each year. The increase in funding will also help further the goal of integrating affordable housing throughout Evanston.

### Asking apartment rent per square foot in Evanston

Source: CoStar



*For the mostly high end portion of the Evanston apartment market tracked by CoStar, this chart*

*shows the change in rent rates over the last decade. Note that downtown apartments are included in the citywide figures.*

There are currently three families on the TBRA waitlist that were referred by social workers from Districts 65 and 202. In addition, Connections had roughly 45 calls into its intake line from November 2016 through February 2018 that were referred to TBRA. Four of those households were housed and assisted through the TBRA program when funding was renewed in the summer of 2017, and 27 households were deemed ineligible for the program. However, 14 households were eligible for the program, but there was not even funding available to assist them. The households that were ineligible or not able to receive assistance referred to other internal Connections programs, like Homeless Prevention assistance, and outside referrals to Impact Behavioral Health, YWCA, WINGS, Center of Concern, Community Partners for Affordable Housing and affordable housing options in the area.

No additional families can be enrolled in TBRA unless more funds are allocated. If the City allocates \$300,000 to the program in 2018, it will allow Connections for the Homeless to provide two years of rental subsidies to an additional ten families, even with the rising housing costs.

Attachments:

Connections for the Homeless application for renewal funding for the Tenant-Based Rental Assistance Program, with supporting documents



**Community Development Dept.  
Housing & Grants**

2100 Ridge Avenue  
Evanston, Illinois 60201  
T: 847.448.8679

# HOME Tenant Based Rental Assistance (TBRA) Program Application

Application Date: \_\_\_\_\_

## SECTION A General Information

Applicant Name: \_\_\_\_\_

Telephone #: \_\_\_\_\_

Contact: \_\_\_\_\_

Fax #: \_\_\_\_\_

Address: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

City / State / Zip: \_\_\_\_\_

Federal Tax ID #: \_\_\_\_\_

## SECTION B Activity/Funding

**Assistance Type:** (check all that apply)

- Monthly Rental Assistance       Security Deposits       Utility Deposits

**Funding:** Total HOME funds requested: \_\_\_\_\_

**Units:** Estimated HOME units to be assisted: \_\_\_\_\_

## SECTION C Geographic Location

**Location of Program:**

County: \_\_\_\_\_

Census Tract: \_\_\_\_\_

Congressional District: \_\_\_\_\_

State House District: \_\_\_\_\_

State Senate District: \_\_\_\_\_

## SECTION D Special Needs Populations

If you are proposing to target any special needs populations, check **ALL** that apply and number to be served:

- Mentally Disabled \_\_\_\_\_       Homeless \_\_\_\_\_       Chemical Dependencies \_\_\_\_\_
- Physically Disabled \_\_\_\_\_       Elderly \_\_\_\_\_       Other: \_\_\_\_\_
- Migrant/Agriculture Workers \_\_\_\_\_       HIV/AIDS \_\_\_\_\_

## SECTION E Program Summary

**Program Summary:** Describe the proposed rental assistance program and how it will be carried out by your agency. Applicants should address the process and procedures for each of these components (rent standard, program design, groups served, method of payment) and how they will be addressed within a two year program.

With funding from the City of Evanston, Connections provides stabilizing housing and supportive services for two years for up-to 20 Evanston families with school-aged children. Connections helps each family create and implement an independence plan that includes steps to increase the households' income through education, training, increased hours (if part-time), and higher wages.

We will be using the 2018 fair market rents established by HUD for the Chicago-Joliet-Naperville area. The goal is to help families connect to living wage employment opportunities, afford market rate rents, and break the cycle of poverty and housing instability. Participants receive case management and supportive services, including housing coordination, employment and education support, and benefits assistance.

The Case Manager works with each participant to identify their goals and help each adult in the household to develop an individual service plan to achieve them. They meet at least once a month to review progress, make adjustments to the plan, and connect the participant to the appropriate services to meet their goals. The Case Manager also assesses eligibility for benefits, including SNAP, WIC, Medicaid, etc., and assists with enrollment if eligible. We also provide financial assistance for tuition and fees to participate in education and employment training programs, offer resume and job search support, and provide advocacy and counseling to support the participants' goals. In collaboration with the Case manager, Connections' Housing Locator helps the household identify safe, affordable housing in Evanston. The Housing Locator advocates on behalf of the participant to secure housing and helps navigate landlord relationships.

**Groups Served:** The program services families with children in District 65 or 202 that are identified as homeless. This means the family is living in shelters, doubled up with families and friends, or have lost their own housing to eviction or foreclosure.

**Method of Payment:** Participants contribute 30% of their adjusted gross income toward rent which gradually increases as the participants connect to living wage jobs. Connections provides the balance, and the City reimburses the agency with HOME funds.

## SECTION F Selection Procedure

Provide a description of the selection procedure or process that will be used to qualify potential tenants. Be certain to include how applicants will be selected for participation (to include preferences).

The TBRA program is targeted to serve the families of the 400 homeless children in Districts 65 and 202. Most of these families are not currently served by existing housing programs and are living doubled up with other families or in shelters. With support, these families have the capacity to increase their household income to sustain housing.

Candidates are primarily referred from District 65 and 202 social workers. However, we also receive referrals from Family Focus, CEDA, Family Promise, and via our partnership with our Continuum of Care. Through our own outreach efforts, families are also connected to the program. Families interested in the program are assessed for eligibility and informed of the program rules. Participants must:

- Establish a lease and utilities in their own name,
- Adhere to all lease requirements throughout the duration of the program,
- Agree to have employability assessed for each adult in the household,
- Agree to have all children's medical, education, and psychosocial needs assessed,
- Agree to have the household assessed for benefits and work with staff to complete enrollment, if eligible,
- Participate in service planning and identify goals to lead to successful completion of the program, and
- Meet monthly with the Case Manager, provide verification of income, pay 30% of the household income toward rent.

If the program is full, we will maintain a wait-list. However, we will connect and refer households to other programs to meet their needs.

## SECTION G Self Sufficiency

If applicant is proposing to target assistance to tenants who are a part of an existing self sufficiency program, provide a brief description of the current program and how the HOME TBRA would be used.

NA. None of the tenants in this program will have been enrolled previously in a self-sufficiency program.

## SECTION H Administrative Team

Please complete for each individual administrative team member to include: name, address, and telephone number.

Type	Name	Address, City, State, Zip	Telephone Number
Project Administrator			
Financial Administrator			
Intake Specialist			
Property/Maintenance Inspector			

## SECTION I Administrative Management Plan

The applicant **must** address the following items in the administrative management plan:

-  Tenant Selection Process
-  Affirmative Marketing
-  Equal Opportunity and Fair Housing
-  Assistance Contract

Provide the Administrative Management Plan:

**Monthly Utility Allowance Calculations** (Round to nearest dollar amount)

Utilities	Type of Utility (Gas, Electric, etc.)	Utilities Paid By		Enter Allowances by Bedroom Size				
				0 Bdrm	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm
Heating		<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant					
AC		<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant		50			
Cooking		<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant					
Lighting, etc.		<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant					
Hot Water		<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant					
Water		<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant					
Sewer		<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant					
Trash		<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant					
<b>Total Utility Allowance for Units:</b>								

Source of utility allowance calculation:

Local PHA: \_\_\_\_\_  Utility Company  Other: \_\_\_\_\_

**Note:** Documentation to support utility allowance claims must be submitted with this application

**Assistance payments will be paid to:**

Owner/Landlord  Tenant

**Method used to calculate subsidy:**

Section 8 Certificate Model

Section 8 Voucher Model

Other (describe method):

# SECTION J Marketing Plan

## Affirmative Fair Housing Marketing Plan

Applicant's Name, Address (including city, state & zip code) & Phone Number:	Approximate Starting Dates Advertising: Occupancy:	Price or Rental Range From: \$ _____ To: \$ 2,045
	Targeting Units: <input type="checkbox"/> Homeless <input type="checkbox"/> Elderly <input type="checkbox"/> Large Family <input type="checkbox"/> Special Needs <input type="checkbox"/> Handicapped	Number of Units:
Project's Name, Location (including city, state and zip code):	County:	Census Tract
	Managing/Sales Agent's Name & Address (including city, state and zip code):	
Type of Affirmative Marketing Plan (check only one): <input type="checkbox"/> Project Plan <input type="checkbox"/> Minority Area <input type="checkbox"/> White (non-minority) Area <input type="checkbox"/> Mixed Area (with _____ % minority residents) <input type="checkbox"/> Annual Plan (for single-family scattered site units)		
Direction of Marketing Activity: <input type="checkbox"/> White <input type="checkbox"/> Black <input type="checkbox"/> Hispanic <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander		

Marketing Program: Commercial Media (Check the type of media to be used to advertise the availability of this housing):

Newspaper/Publications     Radio     TV     Billboards     Other (specify) \_\_\_\_\_

Name of Newspaper, Radio or TV Station	Group Identification of Readers/Audience	Size/Duration of Advertising

Marketing Program: Brochures, Signs, and HUD's Fair Housing Poster:

- a) Will brochures, letters, or handouts be used to advertise?    Yes     No    If "Yes", attach a copy or submit when available.
- b) For project site sign, indicate sign size \_\_\_\_ x \_\_\_\_ Logo type size \_\_\_\_ x \_\_\_\_ Attach a photograph of project sign and submit if available.
- c) HUD's Fair Housing Poster must be conspicuously displayed wherever sales/rentals and showings take place. Fair Housing Posters will be displayed in the    Sales/Rental Office    Real Estate Office    Model Unit    Other (specify) \_\_\_\_\_

Community Contacts. To further inform the group(s) least likely to apply about the availability of the housing, the applicant agrees to establish and maintain contact with the groups/organizations listed below that are located in the housing market area. If more space is needed, attach an additional sheet. Notify HUD- Housing of any changes in this list. Attach a copy of correspondence to be mailed to these groups/organizations. (Provide all requested information.)

Name of Group/Organization:	Group Identification:	Approximate Date (mm/dd/yyyy):	Person Contacted or to be Contacted:
Address & Phone Number:	Method of Contact:	Indicate the specific function the Group/Organization will undertake in implementing the marketing program:	

Future Marketing Activities (Rental Units Only) Mark the box(s) that best describe marketing activities to fill vacancies as they occur after the project has been initially occupied: <input type="checkbox"/> Radio <input type="checkbox"/> Community Contacts <input type="checkbox"/> Billboards <input type="checkbox"/> Newspaper/Publications <input type="checkbox"/> Brochures/Leaflets/Handouts <input type="checkbox"/> TV <input type="checkbox"/> Site Signs <input type="checkbox"/> Other (specify) _____	Staff has experience. <input type="checkbox"/> Yes <input type="checkbox"/> No On separate sheets, indicate training to be provided to staff on federal, State and local fair housing laws and regulations, as well as this AFHM Plan. Attach a copy of the instructions to staff regarding fair housing.
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## DECLARATION

All attachments to this application are identified in the appropriate exhibits checklist. All attachments are clearly labeled and provided in the order requested.

The undersigned agrees that the City of Evanston may substitute its own figures, which it deems reasonable, for any or all figures provided herein by the undersigned. The City of Evanston reserves the right to request additional information, documents, plans, specifications, or other materials as needed or require changes to the information submitted herewith. The undersigned agrees to provide any and all such information, documents, plans, specifications, or other materials, at its own cost, whenever the same are requested to be provided.

### **Applicant Certification:**

The undersigned certifies that the statements made in this application and all attachments are true, correct and complete. Verification may be obtained from any source necessary. Falsification of any of the statements made in this application will, result in the cancellation of any award resulting from the submission of this application.

**ORIGINAL SIGNATURE REQUIRED:** \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_



# Memorandum

To: Housing, Homelessness & Human Relations Commission

From: Johanna Leonard, Director of Community Development  
Sarah Flax, Housing & Grants Administrator  
Savannah Clement, Housing Policy and Planning Analyst  
Jessica Wingader, Grants & Compliance Specialist

Subject: 2018 Emergency Solutions Grant Recommendation

Date: July 12, 2018

## Recommended Action:

Staff recommends approval by the Housing and Homelessness Commission of 2018 Emergency Solutions Grant (ESG) allocations totaling \$146,023: \$135,072 to two social services agencies (Connections for the Homeless and the YWCA Evanston/North Shore) that provide housing and services for individuals and families who are homeless or at risk of homelessness, and \$10,952 to the City of Evanston for grant administration. The recommendation by the Housing and Homelessness will go to the Human Services Committee at its August 6, 2018 meeting, and to City Council on August 13, 2018.

## Funding Source:

Funding source is the City's 2018 Emergency Solutions Grant entitlement allocation in the amount of \$146,023 from the U.S. Department of Housing & Urban Development; account 100.21.2128.XXXXX with individual account numbers for external agencies funded and City administrative costs.

## Livability Benefits:

**Equity & Empowerment:** ensure equitable access to community assets, support quality human service programs, and support poverty prevention and alleviation.

**Health & Safety:** improve health outcomes, improve emergency prevention and response, enhance resiliency to natural and human hazards

## Summary:

ESG funding will be used for the following eligible activities: essential services/street outreach, operating expenses of homeless shelters, rapid re-housing for homeless households, homeless prevention for households at high risk of homelessness, and program administration as outlined in the 2018 Action Plan, which was approved by City

Council on May 29, 2018. This recommendation allocates specific dollar amounts to subrecipients for all direct services.

The City of Evanston’s 2018 ESG grant is \$146,023; the 2018 recommendation maintains 10% of funding for Street Outreach and 32.5% of funding for Emergency Shelter operations as allowed under ESG regulations. In keeping with HUD’s goal of prioritizing Rapid Re-Housing to implement the Housing First strategy of the Federal Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 that reauthorized the McKinney-Vento Homeless Assistance Act, 35% of funding is allocated to that activity and 15% for Homeless Prevention. The table below shows the 2017 ESG allocation of funds to eligible activities and the recommendation for 2018. Funding may be shifted between Prevention and Rapid Re-housing during program implementation to assist households that are eligible for each activity, if needed. Rapid Re-housing is funded at a higher level than Prevention, following federal priorities.

<b>Eligible Activities</b>	<b>2017 Allocation</b>		<b>2018 Recommendation</b>	
Street Outreach	\$ 14,433	10.0%	\$ 14,602	10.0%
Emergency Shelter	\$ 46,909	32.5%	\$ 47,458	32.5%
Homeless Prevention	\$ 21,650	15.0%	\$ 21,903	15.0%
Rapid Re-housing	\$ 50,517	35.0%	\$ 51,108	35.0%
Administration	\$ 10,825	7.5%	\$ 10,952	7.5%
<b>Totals:</b>	<b>\$ 144,334</b>	<b>100.0%</b>	<b>\$ 146,022</b>	<b>100.0%</b>

Staff recommends funding Connections for the Homeless and the YWCA Evanston/North Shore through subrecipient agreements to provide direct services consistent with the 2017 ESG allocation. Both agencies are members of the Suburban Cook County Continuum of Care, have the programmatic capacity to implement ESG activities and the administrative capacity to comply with federal regulations. The City will retain ESG Administration funds for program management and compliance.

Connections for the Homeless – \$14,602 for its Street Outreach program; \$32,458 for operating support of Hilda’s Place, its Emergency Shelter; \$21,903 for Homeless Prevention rent and utility assistance and case management; and \$51,108 for Rapid Re-housing rental assistance and case management; total funding of \$120,071.

Hilda’s Place provides up to 90 days of housing for single adults who may be chronically homeless or have lost housing because of unemployment, eviction, foreclosure, etc. ESG funds are used for operating expenses of the shelter including rent, repairs, maintenance, and supplies. Connections also provides services including case management and meals to residents of Hilda’s Place, and to clients of its street outreach program. Case workers help clients find employment and receive benefits such as Supplemental Social Security and Social Security Disability Insurance. Medical services are provided through a weekly in-house clinic and clients are referred to Erie Family Health Center, mental health providers and support programs for health

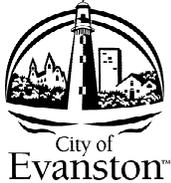
services, including mental health and substance abuse. ESG funds are used for case workers and other program staff salaries and benefits.

Connections for the Homeless also provides Re-housing and Prevention services. Funds are used for direct assistance in the form of rent and utilities payments, as well as case management, housing location and stabilization services.

YWCA Evanston-North Shore - \$15,000 for operating support of its 34-bed shelter facility that provides safe housing for up to 90 days for women and children who are victims of domestic violence. The YWCA provides case management, legal advocacy, crisis intervention, financial literacy and other services to help clients develop independence and self-sufficiency. The YWCA will provide housing, meals and supportive services to an estimated 250 women and children in its DV shelter in 2018. ESG funds will be used for essential supplies such as food for women and children staying in the shelter, and other operating costs.

City staff participates in the client review committee for Re-housing and Prevention activities to ensure all requirements are met and procedures followed, including the appeal process for individuals or households deemed ineligible for services.

Evanston's 2018 ESG funds will be matched on a one-to-one basis with Mental Health Board funds from the City's Human Services Fund, State of Illinois funding and private resources, including in-kind contributions, to meet the requirement for ESG.



# Memorandum

To: Housing and Homelessness Commissioners

From: Johanna Leonard, Community Development Director  
Sarah Flax, Housing and Grants Administrator  
Savannah Clement, Housing Policy and Planning Analyst

Subject: Housing Plan

Date: July 23, 2018

## Recommended Action:

Staff recommends the Housing and Homeless Commission approve a proposal to develop a Housing Plan, with a due date of March 31, 2019 to City Council, at its meeting on July 25, 2018.

## Funding source:

Funding for external costs relating development of the plan would be from the Affordable Housing Fund, 250.21.5465.62490, Other Program Costs. The Affordable Housing Fund has an unallocated balance of approximately \$600,000.

## Livability Benefits:

Built Environment: Support housing affordability;

Equity & Empowerment: Ensure equitable access to community benefits, and support poverty prevention and alleviation.

## Discussion:

To address the 2018 City Council goal to Expand Affordable Housing Options, staff undertook a comprehensive review of housing in Evanston that is affordable to households with incomes  $\leq$  120% of the area median income (AMI), researched strategies to develop housing options and proposed a wide range of strategies to address unmet housing needs. Initiatives underway or in development include: rental of coach houses to non-family members of the occupants of the primary dwelling unit, revising the Inclusionary Housing Ordinance to more effectively generate on-site units, zoning changes for Accessory Dwelling Units and small lot homes, and additional sources of revenue for the Affordable Housing Fund. At its April 30 meeting on affordable housing, Council directed staff to develop a scope of work for the Housing and Homelessness Commission in the development of a comprehensive housing plan.

Staff proposes using the six planning principles in the American Planning Association's *Policy Principles for the Nation's Housing Crisis* as a framework for the City's Affordable

Housing Plan. These strategies acknowledge that solving the affordable housing crisis is beyond the capacity of individual municipalities, and are intended to break down local, state and federal barriers to more housing choice. See attached scope of work.

The City's recent affordable housing and homelessness plans, *2009 Plan for Affordable Housing* and *2012 Heading Home: Working to End Homelessness*, were developed over an almost two-year period by task forces appointed by the Mayor. Because substantial background information and strategy development for a comprehensive housing plan is contained in the Affordable Housing White Paper, Needs Assessment, and memos on individual housing strategies provided since October 2017, staff proposes seeking technical assistance from CMAP, MPC and the Metropolitan Mayors Caucus through [\*Homes for a Changing Region\*](#) for sub-regional and local housing planning to municipalities in their service area to conduct the remaining research and draft the plan with a completion date of March 31, 2019. If not, a consultant would be contracted for this work. A steering committee of housing experts, HHC, community members and stakeholders could be formed to oversee the planning process.

Community buy-in and support is key to the success of any plan to address affordable housing needs in Evanston. The primary role proposed for the Housing and Homeless Commission in the development of the City's Affordable Housing Plan is to inform and engage residents and stakeholders throughout its development. A variety of strategies could be used to accomplish this, including public meetings on specific topics similar to the Housing Finance Panel Presentation held on May 30, 2018. Topics could be included on the monthly HHC agenda or in special meetings held in place of or in addition to standing monthly meetings.

- Example: MMC recently received a grant from AARP's Community Challenge to provide "Granny Flat Academies" in municipalities that are developing ordinances to facilitate development of Accessory Dwelling Units. HHC could take the lead in organizing this, working with MMC and staff.
- Illinois Housing Development Authority Communications and Community Outreach staff will tailor a presentation about the range of grants and programs in the IHDA Toolbox designed to address different housing challenges, from understanding Low Income Housing Tax Credits to homebuyer programs.

## CITY OF EVANSTON AFFORDABLE HOUSING PLAN DRAFT SCOPE OF WORK

Plan Structure: Use American Planning Association's Six Policy Principles, which are intended to break down local, state, federal barriers to more housing choice, as a framework for the City's Housing Plan:

- Remove INSTITUTIONAL BARRIERS in zoning codes, funding programs and lending practices;
- Ensure AFFORDABILITY by facilitating the production of housing at all price points;
- Promote DIVERSITY by producing a wide variety of housing types and formats;
- Ensure EQUITY in the distribution of affordable units; and
- Ensure adequate FUNDING from both public and private sources.

And APA's Action Agenda's **six principles** to guide planners, developers, policy makers, and advocates in addressing Evanston's critical housing issues:

- Modernize State Planning Laws: Update state laws to promote local planning efforts and provide housing resources to solve our most pressing affordability challenges.
- Reform Local Codes: Modernize codes and rules to respond to the growing need for more housing — no matter the type or cost.
- Promote Inclusionary Growth: Provide everyone with a fair opportunity to access affordable housing and economic prosperity, while addressing the effects of gentrification.
- Remove Barriers to Multifamily Housing: Adopt local plans that not only expand family housing choices but also make them easier and more affordable to access.
- Turn NIMBY Into YIMBY: Transform community engagement and involve everyone in the planning process from the start.
- Rethink Finance: Promote innovative thinking about how to fund affordable housing in the future.

Plan Components and target dates:

- Background – October 31, 2018:
  - Progress against goals of *2009 Plan for Affordable Housing* and *2011 Heading Home: Working to End Homelessness*
  - Needs assessment by market segment (current and projected)
- Strategies by market/income segment with unit/HH targets – October 31, 2018
- Draft recommendations for input from residents and stakeholders – December 31, 2018
- Identify resources and timeframe to implement each strategy – February 28, 2019
- Draft plan for review by Steering Committee and HHC – February 28, 2019
- Plan to City Council – March 31, 2019

**To:** HHC Commissioners  
**CC:** Sarah Flax and Savannah Clement  
**From:** Ellen Cushing  
**Date:** June 21, 2018  
**Subject:** Summary of the 2009 AFFORDABLE HOUSING PLAN

I prepared this draft for review by the HHC and Staff. It is intended to provide context and summarize the goals and strategies set forth in the 2009 Affordable Housing Plan. I welcome any information that Commissioners can provide on outcomes and current data. Also, please provide any comments, questions, or edits.

Your responses should be e-mailed to [ellencushing@sbcglobal.net](mailto:ellencushing@sbcglobal.net). Mindful of the Open Meetings Act, please do not e-mail the group. I will gather and incorporate your responses and give a report at the next HHC meeting. Thank-you.

**BACKGROUND:**

**In mid-2008**, the Chair and Vice-Chair of the Housing Commission (now the Housing and Homelessness Commission) appeared before the Planning and Development Committee (P&D) with a report on affordable housing needs in Evanston. The report was based upon a needs assessment conducted by BPI (Business and Professional People for Public Interest).

Based upon that report, P&D charged the Housing Commission with creating a task force to develop a comprehensive plan for affordable housing for the City of Evanston.

According to the report, the Housing Commission wanted the task force to include a diverse range of Evanston people with relevant experience and expertise. Outreach efforts resulted in about 40 applicants. A sub-committee of the Housing Commission reviewed resumes, interviewed candidates, and selected 18 citizen members, 2 staff members, and a volunteer consultant. The Chair of the Housing Commission chaired the task force and one other member of the Commission served on the Task Force.

**In 2009**, the Task Force met monthly for two hours from January to October and presented a draft plan to the Housing Commission in November. The final plan was presented to City Council in December of 2009. **(Was it approved by City Council?)**

**TASK FORCE WORK PLAN**

The Task Force developed a work plan for the year which included:

- Summary of current City plans related to homelessness and affordable housing
- Needs Assessment and gathering of more data

- Review of current resources, policies, and programs
- Review of what other Cities have done
- Roundtable with landlords, developers, realtors
- Presentation by and meeting with stakeholders
- Community Engagement

## **IMPLEMENTATION**

Per the 2009 Plan, Staff and the Housing Commission were charged with the responsibility of making sure the plan was implemented:

- Staff would develop work plans for the various strategies with specific benchmarks and outcomes
- The Housing Commission would regularly assess progress on the various strategies and revise strategies as economic circumstances and affordable housing goal change

## **GOALS**

1) **Rental Housing** was the primary focus of the 2009 Plan with a stated goal to increase the number of rental units that are affordable for Evanston individuals and families with incomes below the Area Median Income (AMI)

2) **Foreclosure** - invest in foreclosed properties that can be retained both as long-term affordable housing (2009 plan was developed during the height of the mortgage foreclosure crisis)

3) **Homeownership** - Publicize, use and build on existing successful homeownership programs

4) **Infrastructure** was an important focus of the 2009 Plan with a stated goal to redesign city departments and nonprofit agencies to make both the city and the nonprofits more efficient, transparent, proactive, and responsive to housing needs

5) **Public Education and Awareness**

6) **Political Will** – Increase political support for affordable housing within the city Council

## **STRATEGIES FOR EACH GOAL**

**Goal:** Increase the number of rental units *throughout the City* that are affordable to low-income and very low-income families.

**Strategy #1:** Design a rental subsidy pilot program with units located throughout the City and which includes supportive services. *Desired outcome - serve 40 low-income families per year with an average subsidy of \$5,000 per year.* To accomplish this:

- Staff should convene an ad hoc committee of landlords, housing experts, social service to research and analyze various rental subsidy programs.
  - For project-based programs, look at Chicago's Low-Income Housing Trust Fund program and Illinois Rental Housing Support program
  - For tenant-based programs, explore the use of HOME funds for households under 60% AMI and the use of Affordable Housing Funds for individuals and families between 60%-80% AMI
- Staff and the ad hoc committee should work together to design and monitor a pilot program. The research, findings and cost analysis of the pilot program should be presented to the Housing Commission for action within a year of beginning the pilot program.

**Strategy #2:** Use existing underutilized housing stock for long-term affordable rental units. *Desired outcome – 100 underutilized housing units converted to affordable rental.* To accomplish this:

- Staff should convene a representative group of Housing Commissioners, developers, owners, landlords, and potential partners to identify units/buildings to be acquired and to develop guidelines for acquisition and turning the property into affordable housing
- Housing staff should explore funding methods. Potential resources to acquire properties include HOME, NSP1, IDHA programs, as well as bonds, and the Suburban Cook Multifamily Preservation Initiative

**Strategy #3:** Expand existing “Families in Transition” program (now known as TBRA – Tenant Based Rental Assistance). *Desired outcome – serve 20 very low-income families per year with an average subsidy of \$5,000 per year.* To accomplish this, see strategy #1 above.

**Goal:** Use the current foreclosure crisis to invest in properties that can be retained as long-term affordable housing.

**Strategy #1:** Increase the foreclosure prevention counseling capacity of local HUD-certified counseling agencies by making a grant of \$25,000 from the Affordable Housing Fund to Interfaith Housing Center of the Northern Suburbs (now Open Communities). *Desired outcome – increase number of successful loan modifications.*

**Strategy #2:** Implement strategies to deal with vacant and foreclosed housing by building on NSP2 program. To accomplish this:

- Staff should take the lead in bringing together a consortium of banks to create a revolving loan fund to be used by the City or its partners to finance property acquisition and rehab

Note: In 2009, after the 2009 Affordable Housing Plan was completed, Evanston received \$18 million dollars in NSP2 funding (Neighborhood Stabilization Program). The City used the funds to acquire and rehabilitate 100 units of foreclosed housing in west and south Evanston, including the “Emerson Square” development - a 32-unit mixed-income development in the block between Ashland and Jackson avenues and Foster and Emerson Streets.

**Goal: Publicize, use and build on existing homeownership programs.**

**Strategy #1:** Continue the down payment assistance program which provides forgivable grants up to \$25,00 to households under 100% AMI and up to \$30,000 to households at or below 80% AMI using \$350,000 in HOME funds and \$200,000 in Affordable Housing Funds. *Desired outcome – 18 families receive down payment assistance per year.*

**Strategy #2:** Explore and support employer-assisted housing. *Desired outcome – major Evanston employers adopt programs.*

**Goal: Redesign of City and non-profit infrastructure**

**Strategy #1:** Elevate housing issues within City government. Create staffing position (“housing director”) with broad responsibility as outlined below. *Desired outcome – someone is identified who will take the lead and responsibility for managing the plan’s implementation, and who will proactively identify housing needs and opportunities, such as leveraging money from sources outside the City.*

The “housing director” would:

- 1) Staff Housing Commission
- 2) Educate the public about the City’s affordable housing needs and strategies
- 3) Identify affordable housing opportunities
- 4) Develop and facilitate relationships with public and private partners, including nonprofit and for-profit developers and major institutions, to work with the City on affordable housing issues
- 5) Conduct annual survey of affordable housing needs
- 6) Conduct annual survey of land/property opportunities for affordable housing
- 7) Implement recommendations in this plan
- 8) Manage the Housing web-site (staff would work partners to develop web site)
- 9) In consultation with the Housing Commission, prepare, issue and manage RFP’s for appropriate affordable housing initiatives
- 10) Investigate and pursue as indicated funding from other levels of government, potential private sources (foundations), and some type of bond funding

- 11) Participate in regional housing groups
- 12) Develop work plans with specific benchmarks, outcomes, and indicators

**Strategy #2:** Assess the CHDOs (Community Housing Development Organization). *Desired outcome – increase capacity of the five CHDOs that work in Evanston with operational grants or facilitate mergers among the CHDOs.*

**Goal:** Increase public knowledge about affordable housing and housing needs of Evanston residents and families

**Strategy #1:** Partner with Northwestern’s communications department or business school and/or contract with a nonprofit to launch a social marketing and fund-raising campaign

**Strategy #2:** Build community support for affordable housing through outreach activities. To accomplish this:

- Reach out to major institutions, including the two school districts to discuss affordable housing needs and to engage them in advocacy and partnerships
- Conduct periodic tours of affordable housing
- Create a speakers’ bureau knowledgeable about affordable housing, available to speak to groups within Evanston

**Goal:** Increase political support for affordable housing at the City Council level

**Strategy #1:** Create an ad hoc committee of representatives from the Housing Commission, Plan Commission, Zoning Board of Appeals and Property Standards department to determine if changes should be made to existing ordinances, and zoning and building regulations related to affordable housing.

**Strategy #2:** Amend the ordinance which establishes the Housing Commission to require that one alderman sit on the Commission. *Desired outcome – more cooperation between the Housing Commission and Planning and Development.*

**Strategy #3:** View affordable housing as a regional issue. Elected officials and staff should participate in regional coalitions and look for partnerships and collaborations with organizations like CMAP.

## **APPENDIX**

Eight plans completed for the City of Evanston (city-wide and neighborhood land use plans) were reviewed and summarized

**TO:** HHC Commissioners  
**CC:** Sarah Flax and Savannah Clement  
**FROM:** Ellen Cushing  
**DATE:** June 21, 2018  
**SUBJECT:** Summary of the Mayor’s Task Force on Homelessness  
 “Five Year Plan to End Homelessness – 2012”

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I prepared this draft for review by the HHC and Staff. It is intended to summarize the goals and strategies set forth in the Five-Year plan. I welcome any information that Commissioners can provide on outcomes and current data. Also, please provide any comments, questions, or edits.

Your responses should be e-mailed to [ellencushing@sbcglobal.net](mailto:ellencushing@sbcglobal.net). Mindful of the Open Meetings Act, please do not e-mail the group. I will gather and incorporate your responses and give a report at the next HHC meeting. Thank-you.

**BACKGROUND** In 2011, Mayor Elizabeth Tisdahl commissioned a Homeless Task Force to formulate a plan to address homelessness.

**MEMBERS** of Task Force were appointed by the Mayor. (names of individuals can be found in the Task Force report):

<b>CITY STAFF</b>	Housing and Grants Administrator	Housing Planner	Evanston Police Dept.		
<b>ELECTED OFFICIALS</b>	5 <sup>TH</sup> Ward Alderman	8 <sup>TH</sup> Ward Alderman			
<b>HEALTHCARE</b>	Evanston Hospital	Resurrection Health	Presbyterian Homes		
<b>SCHOOLS</b>	District 202	District 65	Washington		
<b>NGO’S that provide homeless services</b>	YMCA and YWCA	Family Focus	Connections	Housing Options	Legal Assistance Foundation
<b>FAITH GROUPS</b>	Interfaith Action	2 <sup>nd</sup> Baptist			
<b>COMMUNITY PARTNERS</b>	League of Women Voters	Evanston Community Foundation	Women’s Club of Evanston	Chamber of Commerce	Northwestern

**WORK PLAN**

The task force met for a year. The first six months were used to educate members on the issue of homelessness and the remaining time was spent identifying strategies to address and prevent homelessness through a community-wide effort using both private and public channels.

**IMPLEMENTATION**

The task force concluded that the plan could be implemented without additional staff time or cost to the City, with the goal of using City resources more efficiently and engaging all sectors of the Evanston community. The Commission was charged with the coordination of the strategies and setting benchmarks to measure outcomes. (See Recommendation #1 below).

## **STATEMENT OF NEED**

10% (**7,500**) of Evanston residents are homeless or at-risk of becoming homeless

- 20% (**1,500**) of this group are homeless (doubling-up, living in shelter, transitional housing or on the street)
- 80% (**6,000**) of this group are at risk of being homeless
- **200 children** are homeless, living in doubled-up situations (District 65 report)
- **100 youth are homeless**, living in doubled-up situations (District 202 report)

## **SIX RECOMMENDATIONS**

RECOMMENDATION #1: Establish a Housing and **Homeless** Commission, charged with:

- a) coordination and oversight of plan to end homelessness
- b) setting annual targets and benchmark results with data collection
- c) analyze gaps and resources
- d) produce annual report

RECOMMENDATION #2: Develop more affordable housing for people who are homeless or at risk of being homeless:

Goal 1: Increase numbers of rental subsidies for families and individuals that are paying more than 30% of their income to secure housing

- because the Section 8 Certificate Program of the Cook County Housing Authority has a very long waiting list which is closed and those on it may not receive a certificate for up to ten years, develop a locally funded rental subsidy program with support services using a portion of HOME funds with set-asides for specific populations, such as households with children in the Evanston schools, seniors, young adults

Goal 2: Increase the numbers of units for **people at or below 30% AMI**

- assess the needs by housing types and homeless subpopulations (singles, families, youth, seniors, etc.) to develop and rehab units for people **at or below 30% AMI**

Goal 3: Increase supportive housing units for individuals and families who are homeless

- provide more intensive case management and supportive services to ensure that people who are re-housed, stay housed focus on strengthening case management services and supportive

Goal 4: Adopt a housing first model

- If adopted, the housing first model, requires the availability of affordable rental units, rental subsidies, and supportive services.

RECOMMENDATION #3: Coordinate the Community Response

- a) Develop a unified data collection to better assess needs and gaps

- greater participation in HMIS reporting system from religious institutions, medical institutions, and other nonprofits

b) Develop strategies to decrease street population

- analyze shelter need for single males and single females, youth, families
- analyze if the programs coordinated by Interfaith Action -- soup kitchen and warming center in the winter months -- are effective and whether they should be expanded and consolidated in one location

c) Develop more efficient and more rapid access to mainstream benefits. Ensure that all Evanston agencies and school districts have the proper training so that the at-risk and homeless populations they serve receive the benefits to which they qualify. Track and tally the success of these efforts

d) Develop unified procedures of in-take and discharge from hospitals., mental institutions, and foster care systems. For individuals that are discharged from long-term institutions like county jail or state prison, develop a coordinated method to ensure that they are housed and get other supports such as access to mainstream services and help with employment.

e) Increase local and regional collaborations

**RECOMMENDATION #4: Create More Job Opportunities and Vocational Training**

a) Increase employment opportunities

b) Increase and better coordinate job and vocational training

**RECOMMENDATION #5: Target Existing Resources and Leverage Additional Funding**

a) Analyze Current Spending by the City, County, State and Federal Government for various populations of homeless and at-risk of homelessness

b) Leverage new resources --- look for additional ways to attract competitive grants from local, county, state, federal, and private sources.

**RECOMMENDATION #6: Educate and Reach Out to the Community About the Solutions**

a) Conduct a baseline survey of community knowledge and attitudes

b) Develop a communication plan for increased awareness

c) Effectively communicate that that ending homelessness involves all sectors of Evanston such as government, non-profits, business community, the hospitals, Northwestern, and civic, faith and community groups

d) Advocate - modify laws, revisit zoning, and IHO ordinances

e) Annually report the work of the Commission

**EXPLANATION of DATA used in the Task Force report to identify the number of people who are homeless or who are at-risk of being homeless**

1) Basis for data that approximately **1,500** Evanston residents are homeless (includes people who are doubling up, living in transitional housing, or shelter):

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**Doubled-up: 500-700**

- District 65 reports **200** children living in doubled-up situation (2011-2012)
- District 202 tracked **100** youth in doubled-up situations (2011-2012)
- Assumption **100-200** parents attached to these children
- Point-in-Time count estimated **189** people were living doubled up

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**Shelter and Transitional Housing: 250-350**

- Connections sheltered **110** individuals at Hilda's Place (FY11)
- YWCA sheltered **259** women and children (FY11)
- Family Promise sheltered **31** individuals (FY11)
- Connections provided transitional services to **50** persons (FY11)

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**On the Street: 500-700**

- Connections worked with **630** individuals living on the streets and open cases on **100**

2) Basis for data that approximately **6,000** Evanston residents are at risk of becoming homeless:

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**At risk because of Financial Reasons: 3,500 – 4,500 individuals**

- According to the Consolidated Plan 2010-2014 (drawing on 2000 census data), the number of **very low-income** households spending more than 50% of their income on *rent* = **2,174**, so multiply that by average household size of 1.5-2.0 = approximate number
- At all income levels, there are **4,344** Evanston households spending more than 50% of their income in rent, mortgage and utilities
  - 700 families with incomes between 50%-80% AMI
  - 1,070 families with income between 30%-50% AMI
- Number of people living below the poverty line = 8,240 (2000 census)

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**At risk for social and personal reasons: 1000 – 1,500**

- 1/4 women experience domestic violence
- Between 2 – 5 people are released from jail or prison each month
- Foreclosures

**Cost Analysis as reason to end homelessness:** it costs \$50,000 in public programs vs. \$20,000 to house people who are homeless (public services used include, 911, ER rooms, jails, mental health hospitals, detoxification programs, child protective services).