

CITY OF EVANSTON

Affordable Housing White Paper



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WHITE PAPER OVERVIEW

- 1. Introduction**
- 2. What is affordable housing?**
- 3. Evanston in the housing market**
- 4. Who is most affected by lack of affordable housing?**
- 5. Housing need**
- 6. Ideas for potential housing goals and strategies**

EVANSTON IN THE HOUSING MARKET



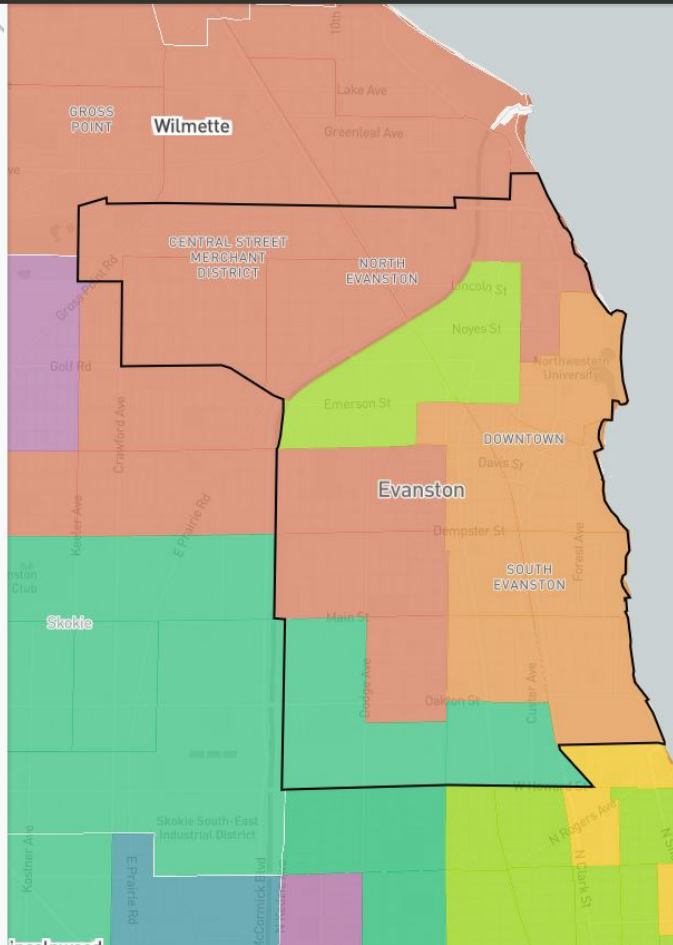
REGIONAL HOUSING SOLUTIONS

Find a community

Evanston

Hide submarket legend

- 1 Higher density urban, high foreclosure and vacancy, low income
- 2 Higher density urban and suburban, large households, high foreclosure/moderate vacancy, low/moderate income
- 3 Higher density urban, high income, young, high home prices and rents
- 4 Suburban post-war housing stock, moderate- and middle-income, lower cost stock
- 5 Suburban 1960-79 housing stock, moderate but declining incomes, lower cost stock
- 6 High cost suburban housing stock, low density, high income, aging
- 7 High population growth, newest housing stock



Evanston »



■ **47%** is in Submarket 6.

High cost suburban housing stock, low density, high income, aging

■ **29%** is in Submarket 3.

Higher density urban, high income, young, high home prices and rents

■ **13%** is in Submarket 4.

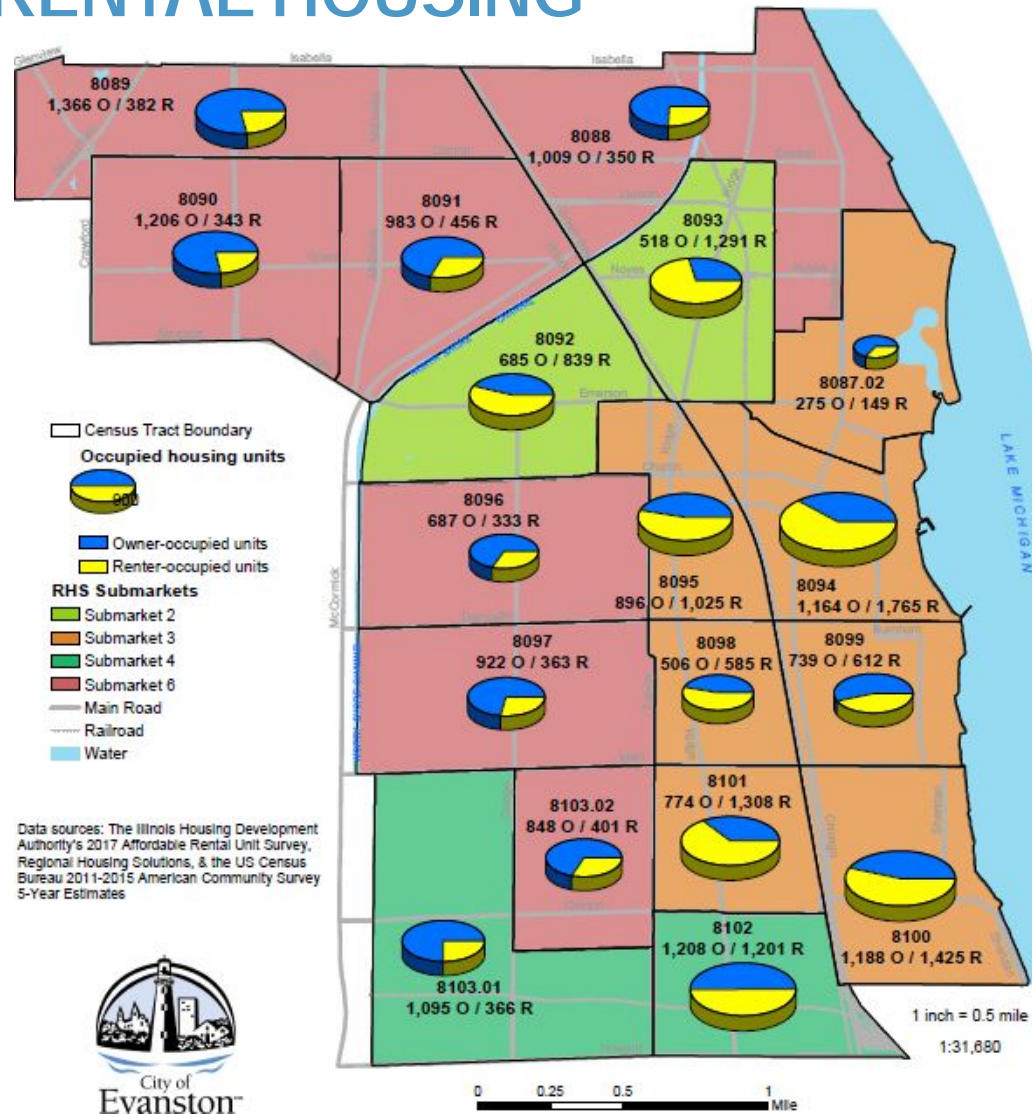
Suburban post-war housing stock, moderate- and middle-income, lower cost stock

■ **11%** is in Submarket 2.

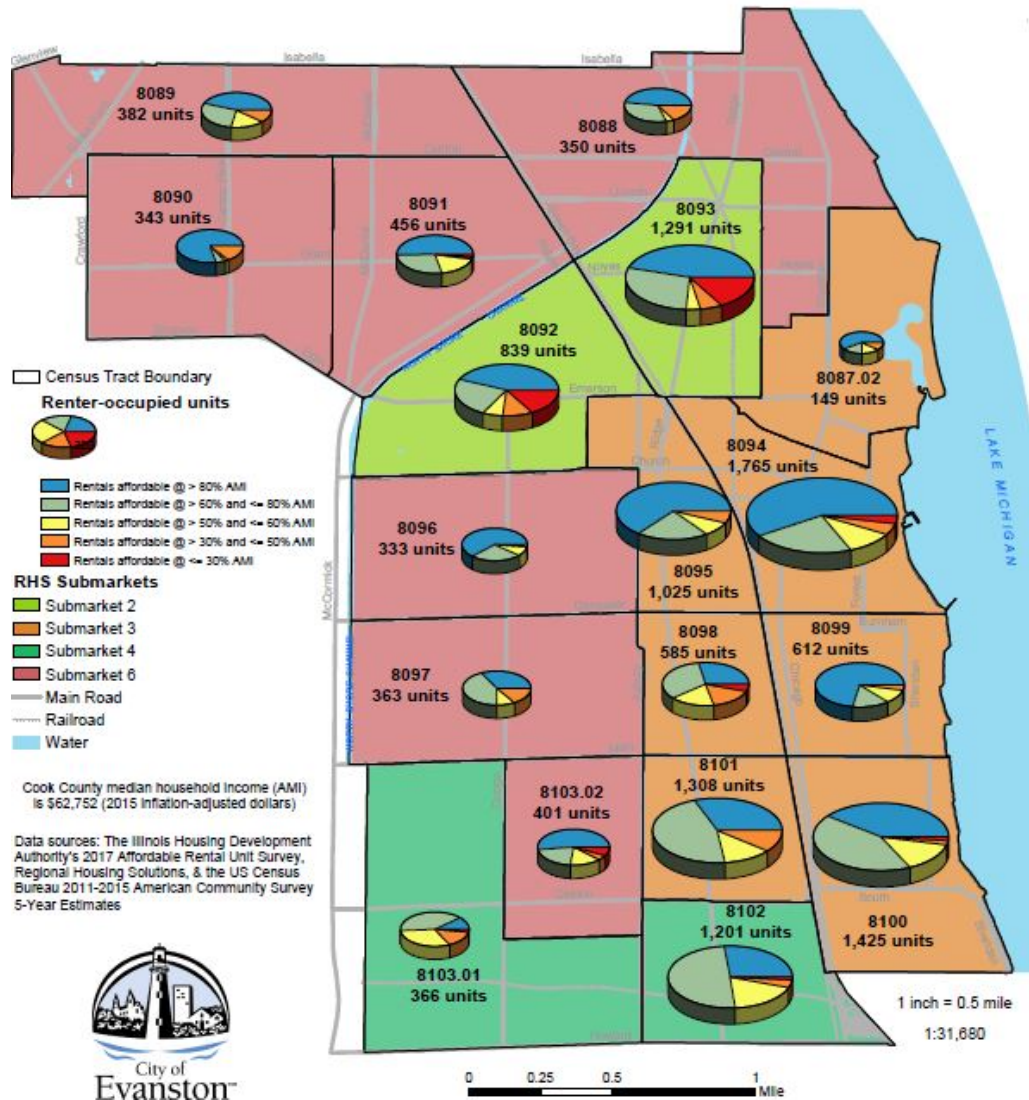
Higher density urban and suburban, large households, high foreclosure/moderate vacancy, low/moderate income

Source: <https://www.regionalhousingsolutions.org/>

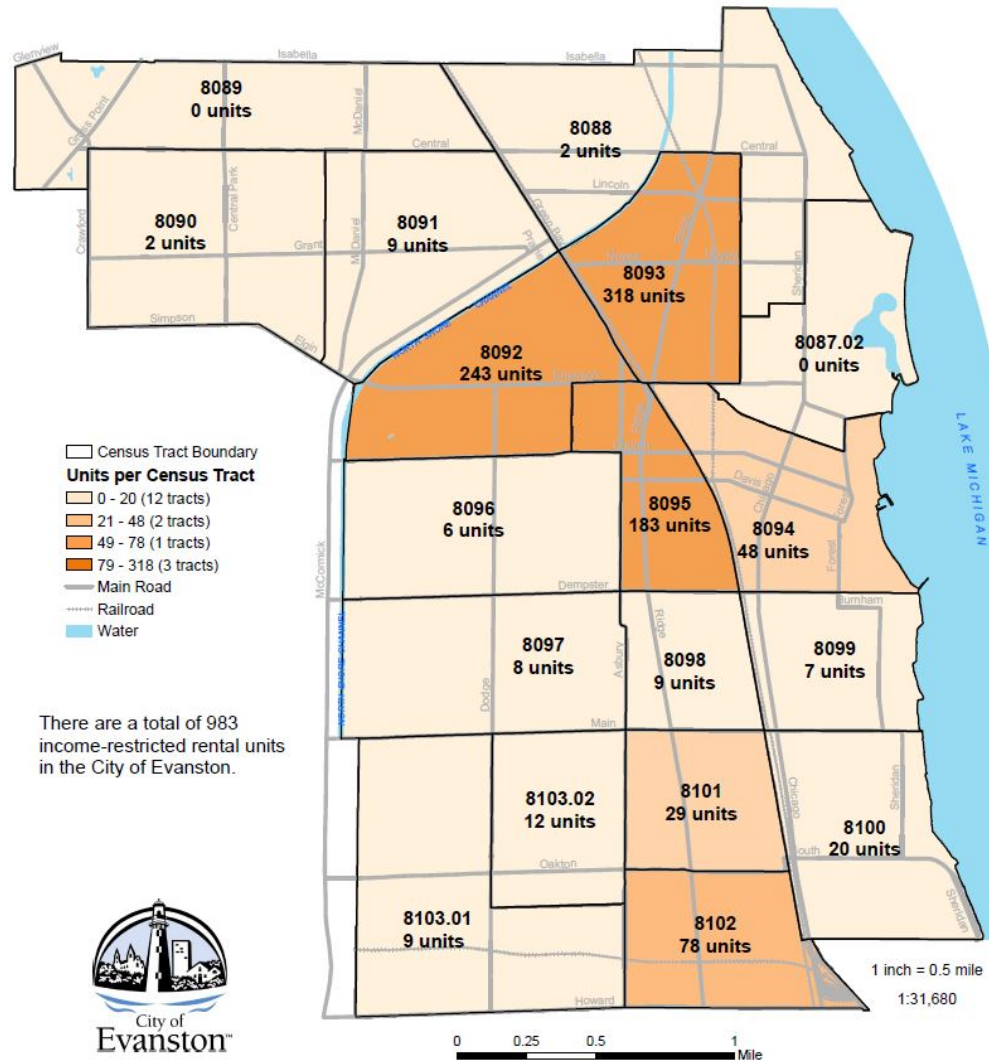
OWNER & RENTAL HOUSING



AFFORDABLE RENTAL HOUSING



INCOME RESTRICTED RENTAL UNITS



IDEAS OF POTENTIAL HOUSING GOALS & STRATEGIES

Create New Housing Opportunities

- Revise zoning to allow rental & development of ADUs

Develop a special use to allow for small lot housing

- Revise occupancy standards to provide greater flexibility in home sharing

Increase Affordable Units in Market Rate Developments

- Evaluate modifications to IHO
- Market benefits of a centralized waitlist to developers
- Examine need for a middle-income tier in IHO

Expand Revenues for Affordable Housing

- Explore increase in IHO fee-in-lieu
- Develop an impact fee on non IHO-covered developments
- Leverage City-owned land for development

Create Paths to Homeownership

- Partner with local banks on homebuyer programs
- Explore employer-assisted housing programs
- Use AHF to develop Middle Income homeownership opportunities
- Continue land trust model

Expand Development of Income-Restricted Rental Units

- Continue to develop rent-restricted units for Low and Moderate Income households

IDEAS OF POTENTIAL HOUSING GOALS & STRATEGIES

Maintain and Expand Rent Subsidies for Low Income Households

- Leverage partnerships for long-term subsidies
- Maintain City's short- and medium-term subsidies
- Continue General Assistance Program

Leverage External Resources to Develop Housing for Low Income and Special Needs Residents

- Provide gap funding for projects with external funding

Preserve Affordable Housing

- Handyman Program
- CDBG Housing Rehab Program
- Continue to fund rehab and repairs for nonprofit developers
- Explore rehab of owner-occupied two-flats
- Require deed restrictions to ensure permanent affordability

Expand Programs to Overcome Barriers to Rental for Low Income Households

- Pilot a Landlord Mitigation Fund
- Tenant education
- Maintain City supportive services and programs

Promote Healthy Housing and Neighborhoods

- Lead paint remediation, removal of mold and health hazards
- Rental Registration Program
- Vacant building registry
- Capital improvements