CITY OF EVANSTON

Affordable Housing White Paper

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October 30, 2017
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

Find a community

Evanston

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/](https://www.regionalhousingsolutions.org/)
INCOME RESTRICTED RENTAL UNITS

There are a total of 883 income-restricted rental units in the City of Evanston.
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