



Plan for Affordable Housing Evanston, Illinois

Submitted to the Housing Commission and
Evanston City Council by the
Evanston Affordable Housing Task Force

December 2009

How can a city be an instrument for change?

A city has to have the political will to change.
A city needs a strategy that works with potentiality,
not just needs. And a city needs solidarity, not as
rhetoric but as a sincere understanding of the daily
life of its citizens. . . . A city needs to have a daily
plan and daily processes that encourage constant
learning.—*Jaime Lerner, architect and former mayor,
Curitiba, Brazil*¹

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Introduction

The questions before the Evanston Affordable Housing Task Force were:

- *How do we most effectively and efficiently meet Evanston residents' need for housing that is affordable?*
- *What is the best way to use federal and local funds to increase affordable housing opportunities in Evanston?*

We approached these questions during a time of national and local economic turmoil. Foreclosures had risen dramatically, real estate prices had fallen, tax revenues were not keeping up with expenses and obligations, and many people had lost jobs or were anxious about continued employment. In addition, there were strong concerns among elected officials about whether the current affordable housing model was working.

During 2009, while we developed recommendations regarding affordable housing, Evanston experienced a number of changes. Spring elections resulted in a new mayor, Elizabeth B. Tisdahl, and five new aldermen. In August, Wally Bobkiewicz assumed the position of city manager. In September Bobkiewicz revisited the City's strategic plan and asked the Council to set priorities for the coming year; one of the 12 chosen was affordable housing. In this context, "affordable" means that individuals or families pay no more than a third of their gross income on housing costs.

The City also began to prepare the 2010-2014 Consolidated Plan to be submitted to the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan guides the City in allocating entitlement grant funds from HUD's Community Development Block Grant (CDBG), HOME Investment Partnerships, and Emergency Shelter Grant programs that are to be used to benefit primarily low- and moderate-income persons.

Funds for affordable housing in Evanston come primarily from HOME grants. For the past five years, Evanston has received an average of approximately \$543,000 a year in HOME funds. Because the City has not allocated its HOME funds in the recent past, Evanston currently has available for affordable housing \$740,000 in uncommitted HOME funds and \$1.3 million reserved/committed for administration, homeowner downpayment assistance, or future CHDO (Community Housing Development Organization) projects. In addition to the City's federal dollars,

Evanston has its own Affordable Housing Fund, which contains approximately \$500,000, including \$200,000 committed for downpayment assistance. (Housing activities supported by federal funds are summarized on pp. 16-23 of the [Consolidated Annual Performance and Evaluation Report \[CAPER\] for FY 2008/2009](#))

The task force understood its charge broadly, considering the housing needs of Evanston families with incomes at or below the Chicago metropolitan area median income (AMI), \$74,900 for a family of four. A [needs assessment](#) conducted in early 2008 by Business and Professional People for the Public Interest (BPI) demonstrated that between 2000 and 2006, the percentage of renters paying more than 30% of their income for housing jumped by nearly 15 points, while the proportion of cost-burdened homeowners grew by slightly more than 10 percentage points. Like the City's 2005-2009 Consolidated Plan, the assessment concluded that there would continue to be unmet housing needs for low- and moderate-income people.

Our goals and strategies are primarily for a three-to-five-year timeframe to coincide with the Consolidated Plan. Some of our recommendations will have long-term impact, particularly those that propose revising ordinances and changing the housing infrastructure, i.e., the city departments and nonprofits that work on housing issues.

There was consensus among task force members that for the next three to five years the City should not focus investment on *production* of affordable housing for homeownership through subsidy of either new construction or conversion of rental buildings to condominiums. Over the past several years, most of Evanston's HOME funds have been allocated for production of affordable homes for purchase or conversion of rental buildings to condos for purchase. We see a need to rebalance this nearly exclusive focus on affordable homeownership with the recognition that we need to provide more affordable rental opportunities.

We took as our challenge finding ways to connect people to existing housing, either capturing underutilized housing stock for the affordable market or finding ways to make market-rate rental units affordable to people whose incomes are below the area median income. Nevertheless, we recognize that economic conditions and the real estate market will improve; the City's policies must be flexible, so that it can be nimble in responding to changes in the market. We propose retaining successful homeownership programs, such as the downpayment assistance program and shared equity models, and dealing aggressively with foreclosures in a way that will make homes affordable.

To connect people and places, we propose these goals:

1. Encourage and implement activities that increase the number of rental units that are affordable for Evanston individuals and families with incomes below the AMI.
2. Use the current foreclosure crisis to invest in properties that can be retained as long-term affordable housing.
3. Publicize, use and build on existing successful homeownership programs.

During several months of investigation and discussion, several themes emerged with some consistency. These did not have to do with production of affordable housing, but, rather, with inefficiencies in the affordable housing infrastructure (city departments and nonprofit agencies that produce affordable housing), public misperceptions about the nature of affordable housing and the people who need it, a perceived lack of political will and interest in affordable housing issues among local elected officials, and not nearly enough money to do the things that need to be done. Infrastructure, public awareness, and political will are fundamental to successful planning, resource development, and implementation of affordable housing strategies. They are addressed by three goals:

4. Implement redesign of City departments and nonprofit agencies related to affordable housing retention and production to make them more efficient, transparent, proactive, and responsive to housing needs.
5. Increase public knowledge about affordable housing, awareness of housing needs of Evanston families, and willingness to actively support housing efforts.
6. Increase political support for affordable housing within the City Council.

In the pages that follow, we have spelled out some strategies that should be undertaken in pursuit of these goals, with rationale, potential resources, desired outcomes, and some indicators that might be measured. At the end of the report, we have proposed specific recommendations for implementation.

We begin with our vision for Evanston and the principles that we believe should guide all housing and planning decisions by staff, the Housing Commission, and the Planning and Development Committee.

Vision for the Future

All Evanston residents, regardless of age, race, national origin, family size, socioeconomic level, sexual orientation, or ableness, have access to safe, decent housing that is affordable, i.e., costs no more than one-third of the household's income. As a City, we celebrate, honor, support, and promote diversity.

Affordable housing is available throughout Evanston; it is scattered and seamlessly integrated into neighborhoods. Mixed-income housing and a range of housing options, from rentals of varying sizes to homeownership, permit mobility as people's incomes and circumstances change.

The public and policymakers support and value affordable housing. The City is proactive in providing clear information about housing programs and opportunities to residents, gathering necessary data so that staff and aldermen can make sound decisions, taking affordable housing into consideration in all plans and policies, and ensuring a healthy balance between resources and expenditures.

Alternative, short version

Evanston offers a diverse range of safe and decent for-sale and rental housing opportunities that are affordable for all households regardless of age, race, national origin, family size, socioeconomic level, sexual orientation, or ableness. Affordable housing is seamlessly integrated throughout the City and highly valued and supported by residents and policymakers.

Definitions of Affordable Housing

Affordable housing definitions from City ordinances

Title 4, Ch. 22, Section 2

AFFORDABLE HOUSING, OWNER OCCUPIED: Decent, safe, sanitary housing that is affordable to "relevant households" as defined herein. The cost of the mortgage payment and relevant expenses (a calculation of property taxes, homeowner's insurance, and, when applicable, condominium or homeowner association fees) of owner occupied dwelling units shall not exceed 33% of the relevant household's gross annual household income (the total income of all adults over 18 years of age in the household).

AFFORDABLE HOUSING, RENTAL: Decent, safe, sanitary housing that is affordable to "relevant households" as defined herein. The cost (including a utility allotment and adjustment for household size) of rental dwelling units shall not exceed 30% of the relevant household's gross annual household income (the total income of all adults over 18 years of age in said household).

"Relevant household" in Evanston's code is defined as follows:

RELEVANT HOUSEHOLD: A low- or moderate-income household whose total income does not exceed the relevant percent of median income for the Chicago primary metropolitan statistical area Chicago area, as established and defined in the annual schedule published by the secretary of housing and urban development, and adjusted for household size. A low-income household has income that does not exceed 80% of HUD area median income. A moderate-income household has income that does not exceed 100% of the HUD area median income.

In addition, a very-low-income household has income that does not exceed 50% of the HUD area median income, and an extremely-low-income household has income that does not exceed 30% of the area median income.

In 2009, the area median income (AMI) was \$74,900 for a family of four.

Principles

We recommend that these principles guide staff, the Housing Commission, and the Planning and Development Committee of the City Council in the evaluation and design of affordable housing policies and programs.

1. **Long-term affordability:** We will strive to provide housing stock for low- and moderate-income families that will have long-term affordability while still providing opportunities for individuals to build equity.
2. **Diversity:** We will support creation of a range of safe and decent housing styles, tenures (rental or homeownership), sizes, rents and prices to accommodate needs of a wide array of families and individuals. Housing will promote racial, cultural, and economic diversity.
3. **Integration:** We will strive to seamlessly integrate housing options, providing a range of prices and types in different neighborhoods throughout the City.
4. **Preservation:** We will strive to preserve existing housing stock, including, but not exclusively, units that are vacant and/or in foreclosure.
5. **Sustainability:** We will strive to create quality housing that is environmentally sustainable and meets the principles of smart design.
6. **Accessibility:** We will strive to create housing that is accessible and visitable for those with limited mobility.
7. **Preference:** We will show a preference for people who work or live or have lived in Evanston in our programs and policies.
8. **Flexibility and responsiveness:** We will remain flexible to meet changing community needs and desires. We will base decisions on sound data and best practices.
9. **Advocacy and education:** We will raise awareness about the need for affordable housing, educate the public and City officials about the benefits of having quality affordable housing, and advocate for inclusion of affordable housing in all City plans and policies.
10. **Efficiency and effectiveness:** We will coordinate resources for the most effective use in meeting housing needs, efficiently access and utilize outside resources and funding, maximize the impact of limited public resources, and provide clear, accessible information to residents.
11. **Transparency and accountability:** We will operate openly and objectively, with clear goals and objectives, and assess progress regularly and systematically.

Summary of Goals

The task force understood its charge as addressing the housing needs of Evanston families below area median income (AMI), which was defined by HUD in 2009 as \$74,900 for a family of four. Considering the economic climate, there was little appetite among task force members for production of affordable housing in the near term. Rather, we saw this as a time for connecting people in need of housing with existing underutilized housing and building public awareness and political will.

The first three major goals concern rental, foreclosures, and homeowner assistance. The last three concern housing infrastructure, public awareness, and political will. In the following pages we provide the background, rationale and specific strategies to be undertaken related to each goal.

Goal 1: Rental housing

Encourage and implement activities that increase the number of rental units that are affordable for Evanston individuals and families with incomes below the AMI.

Goal 2: Foreclosures

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

Goal 3: Homeownership

Publicize, use and build on existing successful homeownership programs.

Goal 4: Infrastructure

Implement redesign of City departments and nonprofit agencies related to affordable housing retention and production to make them more efficient, transparent, proactive and responsive to housing needs.

Goal 5: Public education and awareness

Increase public knowledge about affordable housing, awareness of housing needs of Evanston residents and families, and willingness to actively support housing efforts.

Goal 6: Political will

Increase political support for affordable housing at the City Council level.

Goal 1: Rental Housing

Encourage and implement activities that increase the number of rental units that are affordable for Evanston individuals and families with incomes below the AMI.

In August 2009, Thomas J. Sugrue wrote in the [*Wall Street Journal*](#): “It’s time to accept that home ownership is not a realistic goal for many people and to curtail the enormous government programs fueling this ambition.” While the task force is not ready to abandon all homeownership programs (see Goals 2 and 3), we recommend that for the next three to five years the City use its federal and local funds primarily for strategies to increase the number of rental units that are affordable to families at 100% AMI or below.

We heard from landlords about the gradual erosion of the Housing Choice Voucher (Section 8) program over the years, the difficulty of dealing with the Cook County Housing Authority, and the challenges of high taxes and operating costs in Evanston. Landlords willing to rent to low-income individuals and families are hard-pressed to find an economic model that works.

Meanwhile, with the abrupt end of the development boom, we have over 350 condos for sale throughout the city—at least a 12-month supply—even though many sellers have taken their units off the market. At least two large projects are in foreclosure (Sienna, with over 100 units, and Grand Bend at Green Bay, with 49 units).

The strategies we propose attempt to take these complex factors into account.

Strategy 1.1: Expand existing and establish new rental assistance programs in order to provide immediate, inexpensive assistance to low-income households. As a first step, we recommend that Evanston create a rent subsidy program. Rental assistance should be matched with supportive services as necessary, most likely modeled after the Families in Transition program and/or similar programs. Families that are not receiving services may be required to be certified by attending classes such as budgeting and tenant responsibilities.

We recommend that the rental subsidy program start as a pilot program and follow the principles outlined at the beginning of this report, with units located throughout

the city and indistinguishable from surrounding units. An ad hoc committee of landlords, housing experts, social service providers, and city staff should work together to design and monitor the pilot program and to locate resources to make it work for Evanston residents. As a first step in designing the program, the committee should determine whether tenant-based or project-based rental assistance would be most effective, given the available financial resources and the local housing market.

Evanston's modest Families in Transition program has been successful in moving a few families annually into apartments where they stay for up to two years with a rental subsidy and supportive services. Rental subsidies, typically in the range of \$5,000 per year, go directly to the sponsoring organization, and Evanston social service agencies, primarily Connections, provide necessary support. The Families in Transition program should be evaluated to determine if changes in the length and amount of subsidies are advised to promote long-term stability. At the very least, Families in Transition could be expanded to serve as many as 20 families per year. This program should be aligned with the goals of the Alliance on Homelessness and operate as part of the continuum of care.

There are other models and potential resources for the City to investigate. These include, but may not be limited to:

- Rental subsidy program of Chicago's Low-Income Housing Trust Fund. This program provides annual rental subsidies to owners of qualified buildings or developments for a specified number of units or the entire development. The subsidy is used to enable landlords to rent to extremely low-income tenants.
- Illinois Rental Housing Support Program. This program, which serves very low-income households, is also unit based, so that the subsidy stays with the unit instead of the tenant.

Potential resources: Tenant-based rental assistance is an allowed use of HOME funds for households under 60% AMI. However, because of the high rents in Evanston and housing squeeze felt by moderate-income families, Evanston's rental subsidy program might include a higher-income population (e.g., up to 80% AMI), requiring use of the Affordable Housing Fund.

Strategy 1.2: Encourage activities that use existing underutilized housing stock for affordable housing, primarily affordable rental housing. The City and/or partner organizations could purchase individual condominium units, entire

condo buildings that could be converted to rental, and/or explore long-term master leases with current owners.

The approach would provide some long-term affordable rental units while also helping to improve the housing market. The City of Evanston and its partner organizations have an unusual opportunity in the current housing market to invest in properties that can be retained as long-term affordable housing—and that ultimately would provide a significant social and economic return to the City. If these properties are not acquired, the task force is of the opinion that they may well sit empty or be acquired by speculators who will hold the properties until they can be sold at market (i.e., not affordable) prices. This is not advantageous to the City, local businesses, or people who need affordable housing

Potential resources: The major hurdle is a lack of the significant resources necessary for implementation of this strategy. We recommend using all resources available, including HOME, NSP1, and IHDA programs, as well as bonds, to acquire properties. Another potential resource is the new Suburban Cook County Multifamily Preservation Initiative (SCCMPI), a financing program created to encourage the rehabilitation and preservation of quality rental housing throughout suburban Cook County for municipalities and jurisdictions participating (currently or potentially) in the Cook County HOME Collaborative. This program would coordinate access for landlords to state and local financing for rehabilitation and preservation of rental housing.

Desired outcomes and potential indicators:

- Families in Transitions program serves 20 very-low-income families per year (average subsidy of \$5,000)
- Rental Subsidy Program serves 40 low-income families per year (average subsidy of \$5,000)
- 100 underutilized housing units converted to affordable rental

Goal 2: Foreclosures

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

According to the [Woodstock Institute](#), in Evanston there were 267 foreclosures in 2008 and 149 in the first half of 2009, an increase of 18.3% over the first half of 2008. Despite this trend, there was a sharp decline in foreclosure filings in the second quarter of 2009, as a direct result of the signing of the Illinois Homeowner Protection Act (SB2513) in April and the implementation of the federal Home Affordable Modification Program (HAMP), which went into effect on May 4. The state law placed restrictions on foreclosing lenders on when they would be able to take action on a homeowner in default, while the federal program created a structure to facilitate loan modifications for homeowners meeting certain criteria. It is too soon to tell if these actions will have long-term impact.

There are foreclosures in every ward in Evanston and over 100 vacant buildings being monitored by the City. The 5th ward on the west side has been hit especially hard by single-family home foreclosures, and the 8th ward in south Evanston has had several foreclosures of multifamily rental or small condo buildings. Foreclosure prevention counselors—and realtors who have become informal counselors out of necessity—find that some banks are unwilling to negotiate with either mortgage holders in danger of foreclosure or buyers wanting to buy bank-owned properties.

In the spring and summer of 2009, the City applied for Neighborhood Stabilization Program (NSP) funds from Cook County, the State of Illinois (application rejected), and HUD. By far the most ambitious of the [applications](#) was NSP2 to HUD, for \$40.6 million to acquire and rehab 100 units (50 for rental and 50 for sale) in census tracts 8092 (west) and 8102 (south) and to construct 98 units (84 rental and 14 for sale) on an industrial site in west Evanston. In developing the HUD application, City staff formed a partnership with Brinshore Development LLC, a successful developer of affordable housing.

Even if the application fails (the decision is pending in October 2009), the effort will have been worthwhile. The City now has a better inventory of foreclosed and vacant units; staff has put a great deal of thought into buildings and streets that would be targets for revitalization; alternative strategies have been developed; and the city has demonstrated its ability to partner with a major commercial developer.

We must act now to deal with the foreclosure crisis in Evanston. We are not Detroit or Cleveland, where houses could be snapped up for a few thousand dollars in 2009. In fact, because Evanston is so desirable and has what Christopher B. Leinberger calls a “thriving, walkable urban core,”² the foreclosed properties are likely to attract speculators who want to hold onto them until the market recovers. Without quick action, Evanston will lose the opportunity to make these properties affordable for the long term.

Evanston has an excellent Vacant Buildings Ordinance, a tool that not only helps to keep vacant properties from becoming a magnet for vandalism and criminal activity but can also be used to bring owners, whether banks or nonresident investors, to the table to negotiate the sale of a property to the City, the land trust, or another partner who will make it affordable.

Strategies to deal with foreclosures must be multifaceted and must be pursued with vigor.

Strategy 2.1: Increase the foreclosure prevention counseling capacity of local HUD-certified counseling agencies. Foreclosure counseling and other foreclosure resources should be publicized on the housing web site (see Goal 4).

Rationale and potential resources: The first line of attack on foreclosures must be prevention. Interfaith Housing Center of the Northern Suburbs has experienced housing counselors serving Evanston homeowners who are able to negotiate loan modifications for clients; however, the demand far outstrips supply. Interfaith’s counseling caseload has increased dramatically, from 118 in the year ending June 30, 2008, to 320 in the year ending June 30, 2009. A grant of \$25,000 to Interfaith to pay a counselor half-time to work exclusively on Evanston cases would be an allowed use of the Affordable Housing Fund.

Strategy 2.2: Monitor foreclosure data and bank activity; hold banks accountable for their lending and foreclosure activities in Evanston.

Rationale: There is anecdotal evidence that banks are being selective in terms of which houses they rehab and sell and which they let deteriorate, contributing to neighborhood deterioration. The City should use whatever enforcement tools it has available to ensure that banks are not allowed to practice such redlining in Evanston. Accurate and timely data on Evanston foreclosure activity could be obtained through engagement with the Woodstock Institute, as well as local realtors.

Strategy 2.3: Building on the NSP2 proposal, implement a strategy to deal with vacant foreclosed housing that will make it available to Evanston residents at affordable prices.

Elements of the plan might include:

- Map vacant houses and target certain properties for acquisition, with the goals of increasing the stock of affordable housing and improving public safety
- Enforce Vacant Buildings Ordinance for targeted properties, making it less comfortable for owners to delay action
- Create a revolving loan fund that would enable the City and its partners to be as nimble as other investors in acquiring properties when they come on the market after foreclosure
- Re-examine affordability provisions and consider shared equity models and involvement of the community land trust to preserve affordability and still enable homeowners to build equity
- Connect affordable housing opportunities created by repositioning foreclosed properties with other homeownership programs, including employer-assisted housing, to stabilize neighborhoods
- When research uncovers evidence of mortgage fraud, refer cases to the proper authorities.

Rationale and potential resources: There are a number of good models for reclaiming vacant and foreclosed properties, including the programs of [Habitat for Humanity](#) and [Neighborhood Housing Services of Chicago](#), as well as the strategies outlined in the NSP2 proposal. If the City does not receive NSP2 funding, staff should take the lead in bringing together a consortium of banks to create a revolving loan fund to finance property acquisition and rehab.

Desired outcomes and indicators:

- Increased number and percentage of successful loan modifications for Evanston homeowners in danger of foreclosure
- Program designed and implemented for reclamation of vacant/foreclosed housing as affordable, with the goal of 5 homes recovered in first year (if NSP2 funding is not awarded)

Goal 3: Homeownership

Publicize, use and build on existing successful homeownership programs.

As noted earlier, the task force recommends shifting the emphasis of the City's housing activities from homeownership to rental for the next 3 to 5 years. However, there are two areas that warrant continued support.

Strategy 3.1: Continue the Downpayment Assistance Program for households with incomes under 100% of the AMI.

Rationale and resources: This program, launched in 2008, provides forgivable grants of up to \$25,000 to households under 100% of Area Median Income (AMI) and up to \$30,000 to households at or below 80% AMI, towards the purchase of a home in Evanston. In the first year the program enabled approximately 14 new homebuyers to purchase homes in Evanston. Some purchased affordable units developed by CHDOs, some purchased foreclosed homes, and some purchased market-rate homes.

The program was recapitalized in September 2009 at \$550,000 to serve a minimum of 18 homebuyers, using \$350,000 in HOME funds and \$200,000 in Affordable Housing Funds.

Strategy 3.2: Explore and support employer-assisted housing (EAH), an effective tool to build public-private partnerships in support of workforce housing. The City's "housing director" (see Goal 4), working in collaboration with the [Metropolitan Planning Council](#) or [Housing Action Illinois](#), should take the lead in convening major employers, i.e., Northwestern University, NorthShore University Health System, St. Francis Hospital, and the two school districts, as well as the Evanston Chamber of Commerce, to learn about models of employer-assisted housing, as well as ways to link EAH with repositioning of foreclosed/vacant homes.

Rationale and potential resources: Helping employees stay in or move to Evanston benefits both employers and the community. The company or institution benefits from increased employee loyalty and decreased turnover. The city benefits from increased real estate tax revenues and a stable community of homeowners,

and we all benefit from reduced traffic and pollution as workers buy homes close to work.

Desired outcomes and indicators

- Number of families receiving downpayment assistance and amount awarded, with the goal of 18 families in one year.
- Number of major employers adopting EAH programs.

Goal 4: Infrastructure

Implement redesign of City and nonprofit infrastructure related to affordable housing retention and production to make it more efficient, transparent, proactive and responsive to housing needs.

The task force looked at the infrastructure within the City and the nonprofit sector and found many gaps. Reflecting the general lack of public awareness and political will, housing for low-/moderate-income households is not a high priority within the overall City government.

The task force feels that the mission of creating and rehabbing the City's affordable housing cannot be adequately championed and advanced if staffing remains at its current level in the City's organizational chart. Affordable housing is lost within the City departmental structure. In addition, staffing may be inadequate for potential activities, including those proposed in this plan.

All of our various subcommittees came up with similar recommendations regarding the need for a housing director/department within City government. We see elevating housing within the City governmental structure as crucial for not only enacting policies and programs but also identifying and attracting new affordable housing resources.

In the nonprofit sector, Evanston's Community Housing Development Organizations (CHDOs) are struggling and may not have the capacity to address the broad range of affordable housing needs. We have five CHDOs—Housing Opportunity Development Corporation (HODC), Evanston Housing Coalition (EHC), Reba Place Development Corporation (RPDC), Evanston Community Development Association (ECDA), and Citizens Lighthouse Community Land Trust (CLCLT)—attempting to meet the need for affordable housing in Evanston. (A few social service agencies, such as the McGaw YMCA and Connections, provide temporary or transitional housing for very-low-income people, and Interfaith Housing of the Northern Suburbs provides an important service in matching seniors with people looking for affordable housing through its homesharing program.)

Except for HODC, all of these CHDOs operate exclusively in Evanston. They are very small in terms of both budget and staff and are kept afloat by modest operational grants from HOME funds—a total of approximately \$200,000 since 2003 (\$81,000 in 2009). This contribution to operational costs enables the CHDOs to provide a

beneficial service to the City. They have for many years carried out the City's commitment to affordable housing by developing and implementing projects eligible for HUD funds. With the credit squeeze and the downturn in the real estate market, however, the CHDOs have struggled not only to make their business model work but also to convince the Council of the value of their work. The Evanston-based CHDOs work cooperatively with one another but do not partner with for-profit developers.

Between 1999 and 2009, the CHDOs produced 149 units of affordable housing—33 ownership units in 8 developments and 116 rental units in 7 projects. By 2007 all of the CHDO projects in development were for homeownership. Meanwhile, starting in the mid-1990s, the real estate market boomed and large condo buildings were built in the downtown core and along the Chicago Avenue corridor. Along with conversion of rental buildings to condos, the largely "luxury" developments contributed to a net loss of affordable units in Evanston.

Strategy 4.1: Elevate housing issues within City government. This would involve creating a high-profile staffing position with broad responsibility for affordable housing. Tasks of this person, who for the sake of simplicity is referred to in this report as the "housing director," would include:

- Staff the Housing Commission
- Educate the public about the City's affordable housing needs and strategies
- Identify affordable housing opportunities
- 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
- Conduct annual survey of affordable housing needs
- Conduct annual survey of land/property opportunities for affordable housing
- Implement recommendations in this plan, including, for instance, management of rental subsidy program and acquisition of vacant properties in foreclosure
- Manage the housing web site
- In consultation with Housing Commission, prepare, issue and manage RFPs for appropriate affordable housing initiatives
- Investigate and pursue as indicated funding from other levels of government, potential private sources (foundations), and some type of bond funding
- Participate in regional housing groups

Rationale: Our concern is that, unless someone takes the lead and responsibility, many elements of this plan will not be implemented and the City will miss opportunities to address Evanston's affordable housing needs.

Strategy 4.2: Develop an Evanston housing web site.

This site would:

- Support a social marketing campaign (see Goal 5)
- Provide clear, accessible information on a range of Evanston housing issues and programs (e.g., housing rehab grants, downpayment assistance)
- Serve as a clearinghouse connecting people who need housing, as well as social service providers, with available places throughout the city
- Serve as a one-stop resource for people needing foreclosure assistance
- Meet other needs as identified in the process of development

Rationale and potential resources: The City web site does not do a good job connecting people to housing resources. A model that might be adapted for Evanston is MoveSmart.org (currently under development). It might be possible to secure a foundation grant for the initial development of an Evanston housing web site. Alternatively, pro bono services might be available from an area university with an urban studies program (e.g., Northwestern, Loyola, DePaul's Chaddick Institute, University of Illinois at Chicago). It would be the responsibility of the housing and the communications departments to keep the web site up-to-date.

Strategy 4.3: Working with HUD consultants, analyze capacity and capabilities of each CHDO and, where recommended, increase capacity through operational grants or facilitate mergers among the CHDOs.

Rationale: As we focus more on utilizing existing housing than on new construction, we do not know what role the individual CHDOs are ready and able to play. HUD has previously provided consultation to the City through its technical assistance on homebuyer programs. We recommend seeking this HUD assistance as a neutral party in evaluating the five CHDOs' capacity and helping the City and CHDOs come to a mutually satisfactory agreement about what and how the CHDOs can best serve their individual missions and the City's affordable housing interests.

Desired outcomes and indicators:

- Analysis of web site use shows that residents are accessing information, programs and services.
- Report from HUD consultants is received and acted upon within one year.

Goal 5: Public Education and Awareness

Increase public knowledge about affordable housing, awareness of housing needs of Evanston residents and families, and willingness to actively support housing efforts.

Evanston's diversity is a major factor in attracting people to the community; we need a housing stock that supports that diversity. Many people are unfamiliar with the vast improvements in affordable housing design and management that have taken place over the past twenty years. Instead, when asked, "What is affordable housing?" they either don't know or answer: Section 8 or CHA high rises. These perceptions will not change without an active effort to educate residents about our diverse community and the need for affordable housing.

Affordable housing must be seen as vital to Evanston's workforce and working families, as an investment in Evanston's long-term diversity and economic development. We propose several strategies to shift perceptions and build public support for affordable housing.

Strategy 5.1: Launch a social marketing campaign similar to that of [Housing Illinois](#): "We need the people who need affordable housing." The campaign would be targeted to different populations who need affordable housing and/or could become affordable housing advocates, e.g., young people, workforce, and public employees. This ongoing campaign would provide useful language, use positive language (e.g., "scholars' housing" for single moms attending community college), depict the wide-ranging "faces of affordable housing," and use a variety of media:

- print ads
- posters
- banners
- web site
- social networking media, i.e., Facebook.

Potential resources: Changing perceptions is fundamental; however, this is not an allowed or wise use of federal HOME or Evanston Affordable Housing Funds. We also don't think this strategy can be implemented effectively within the City government. We recommend (1) partnering with Northwestern if possible, using faculty and student resources from the communications department or Kellogg, or

(2) contracting with a nonprofit organization with expertise in social marketing and the ability to raise money for this purpose from regional foundations.

Strategy 5.2: Build community support for affordable housing through outreach activities.

These would include:

- Reaching out to major institutions, including the two school districts, Northwestern, two hospitals, and major employers, to discuss affordable housing needs and to engage them in advocacy.
- Conducting periodic tours of affordable housing to change perceptions about the appearance of these homes and the people who live in them.
- Creating a speakers' bureau of citizens (e.g., Housing Commissioners) knowledgeable about affordable housing and available to speak to groups within Evanston.

Rationale and potential resources: We need to engage as many people as possible in discussions about affordable housing and to use existing human resources effectively. The major institutions are the largest employers in Evanston and also have the power to influence public opinion. Many Evanstonians—current and former Housing Commissions, academics, urban planners, and policymakers—are well-versed on housing issues and could be tapped as speakers. CHDOs and Evanston Housing 4 All could coordinate tours and forums.

Desired outcomes and indicators: The social marketing campaign would outline specific changes in knowledge about and attitudes toward affordable housing that could be measured by surveys before the campaign and at yearly intervals thereafter. Such surveys would also be part of the market research guiding the campaign.

Goal 6: Political Will

Increase political support for affordable housing at the City Council level.

No affordable housing plan would be possible without strong political and governance leadership at the top to aid the process of achieving the goals recommended in this plan. The governance role required to create a strong affordable housing market in Evanston cannot be understated.

The Evanston City Council has played an important role in creating two very important tools for affordable housing:

1. Affordable Housing Demolition Tax, which requires that individuals granted a permit to demolish an existing structure pay a demolition tax (\$10,000 for a single-family home or \$3,000 per unit of a multi-unit building) that becomes part of the Affordable Housing Fund.
2. Inclusionary Housing Ordinance, which requires that 10% of the units in an owner-occupied project of 25 or more units subject to the planned development process be affordable to families at 100% AMI. Instead of producing affordable units on site, developers may pay a fee in lieu of \$40,000, an amount established in March 2007. Although the fee was to be reviewed by April 2008, that has not yet happened. This relatively weak ordinance, applying neither to small developments nor to rental buildings, has not been tested, since no qualifying projects have been introduced since passage of the ordinance.

With the changes in the real estate market, these ordinances no longer have the impact possible prior to the recession of 2008. In addition, it is clear that the issue of affordable housing will not make significant headway without greater involvement from the Evanston City Council members. A lack of formal aldermanic participation in the Housing Commission and other affordable housing efforts creates communication gaps between residents, advocates, and the Council, and sends the message that the issue does not rise to a high level of importance of the City government.

Looking ahead, we recommend greater commitment to and involvement in affordable housing issues at the City Council level. In cities with similar demographics where affordable housing has been built and marketed successfully, such as Highland Park, IL, and Arlington, VA, the top officials, both elected and

staff, have taken the lead, setting a tone and making a commitment that have encouraged innovation and headed off NIMBYism.

Some solutions to the challenges of affordable housing—along with such issues as water supply, transportation, and climate protection—will of necessity be regional. We urge our elected officials and top City staff to participate in regional coalitions and pursue promising partnerships to increase access to affordable housing for Evanston families.

Under the Sustainable Communities Initiative, HUD and the Department of Transportation are looking for ways to reward communities that participate in integrated housing, transportation and land use planning. The State of Illinois is following the federal government's lead as it designs plans to guide allocation of tax credit funds for affordable housing construction. The Metropolitan Mayors Caucus and the Chicago Metropolitan Agency for Planning (CMAP) provide forums for collaboration and cooperative problem-solving. Evanston's elected officials and top staff must be part of the trend toward regional solutions to affordable housing challenges.

Strategy 6.1: 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 building regulations that would facilitate the provision of affordable housing throughout Evanston .

The purpose of this committee would be to make recommendations about zoning and building regulations that would lead to increased access to safe, adequate and affordable housing. This committee would:

- Consider the impact of the adoption of form-based zoning in the downtown plan, as well as in other City plans, on implementation of the Inclusionary Housing Ordinance.
- Make recommendations to the Housing Commission on elements of the Inclusionary Housing Ordinance that might be amended. The goal would be to amend the ordinance in ways that would result in units being built on site, following the principles of diversity and integration. Key issues that should be reviewed include making the ordinance applicable within the context of form-based zoning; whether applicability should include rental units; whether the ordinance should apply to small projects; whether required affordable units should be the same size as market rate units; whether the fee-in-lieu should

be changed; and whether incentives should be included for developers to offset the cost of complying with the ordinance.

- Review zoning ordinances and building regulations that might be modified to increase opportunities for affordable housing.
- Make recommendations to Planning and Development for action by the City Council regarding the above items to ensure the inclusion of affordable units in all future development proposals that will have a residential component.

Rationale: Form-based zoning could eliminate the need for the planned development process, which would, in turn, render the Inclusionary Housing Ordinance, as presently written, meaningless. The Inclusionary Housing Ordinance is the best tool we have to create homes for families needing affordable housing throughout the city and to take advantage of for-profit development, which will return when the market recovers. It is, however, an inadequate ordinance and should be modified to both strengthen it and to make it more attractive to developers. In addition, some zoning requirements may unduly restrict density and contribute in other ways to the difficulty of creating affordable housing.

Strategy 6.2: Amend ordinance 12-0-86, which established the Housing Commission, to require that one alderman sit on the Commission. This might require increasing the size of the Commission by two members (to 11).

Rationale: This strategy could:

- Lead to more cooperation between the Housing Commission and Planning and Development Committee,
- Reduce the sense among developers that there is no “ramp-up” between the Housing Commission and P&D, and
- Address the sense among members of the Housing Commission that their advice is neither sought nor welcomed by P&D and that their recommendations are not communicated by staff to P&D.

Desired outcomes and indicators:

- Modifications to zoning regulations and ordinances to encourage affordable housing that is diverse and integrated throughout the City
- Amendments to ordinance establishing size and composition of Housing Commission

Recommendations for Action

This is meant to be a practical document. The task force has included only those strategies that the group considered both important and doable.

Since this plan is designed to address current needs, it should be considered good for only three to five years; by 2013 the City should be engaged in another affordable housing planning process.

If this plan is approved by the City Council, implementation will be the responsibility of the City staff and the Housing Commission. As part of setting its annual goals, the Housing Commission should assess progress on the various strategies and revise tactics as economic circumstances and affordable housing goals change.

For many of the strategies, staff will need to develop work plans with specific benchmarks, outcomes, and indicators. Below we offer some comments to guide the development of such work plans for the first year.

Some strategies are easier than others to implement. Some will be very challenging. One strategy seems fundamental to enacting almost all of the others: **Strategy 4.1: Elevating housing within City government.** We have included a long list of tasks for the "housing director"; while these might be divided up among existing staff members, someone must take responsibility for not only managing the plan's implementation but also proactively identifying housing needs and opportunities. That person must have sufficient expertise to develop new initiatives and manage programs and enough drive and creativity to leverage money from sources outside the City.

The task force considers the strategies under Goals 1 (rental housing) and 2 (foreclosure) to be of the utmost importance:

- **Strategy 1.1: Expand existing and establish new rental subsidy programs.** Staff should convene an ad hoc committee of landlords, housing experts, and social service providers to research and analyze various rental subsidy models. By the end of six months, the committee should present their findings, including cost analysis, to the Housing Commission for action, with the goal of having the pilot program in place by the end of the first plan year (i.e., 2010).

In addition, targets should be set for the number of families in the Families in Transition (FIT) program.

- **Strategy 1.2: Use existing underutilized housing stock.** We recommend that staff 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 reuse as affordable housing. Housing and finance staff should explore funding methods.
- **Strategy 2.3: Implement strategy to deal with vacant and foreclosed housing.** The model for this strategy exists on paper. The City should not wait to hear from HUD about NSP2 funds before convening banks to create a revolving loan fund to be used by the City or its partners to acquire properties.

A few strategies can be implemented with little delay:

- **Strategy 2.1: Increase foreclosure prevention counseling capacity.** This is relatively easy to implement, requiring only making a grant from the Affordable Housing Fund. The only reason to delay would be a shortage of HUD-certified counselors.
- **Strategy 3.1: Continue downpayment assistance program.** Since this program was recently recapitalized, the Housing Commission needs only to monitor the use of reserved funds during the first year of the plan.
- **Strategy 4.3: Assess the CHDOs.** HUD should be contacted within the first month of implementation to determine consultant availability. The assessment process should be completed within six to nine months.
- **Strategy 6.1: Set up ad hoc committee to review and make recommendations about zoning and building regulations related to affordable housing.** This committee should be set up at once and do its work during the first year of the plan, making recommendations to the Housing Commission and City Council.
- **Strategy 6.2: Add an alderman to the Housing Commission.** If the City Council agrees to the plan, amending the ordinance establishing the Housing Commission should be a relatively simple matter.

Some strategies involve developing ongoing capacity to address affordable housing needs:

- **Strategy 2.2: Monitoring bank activity.** Procedures for ongoing monitoring should be set up within the first six months

- **Strategy 3.2: Support development of Employer-Assisted Housing programs.** In the first six months, the City should invite an outside policy organization to hold a forum for local employers.
- **Strategy 4.2: Housing web site.** During the first six months, communications and housing staff should research other housing web sites and solicit pro bono services from universities for web site content development, design, and maintenance. We recommend that housing advocates and renters be involved in evaluating proposed designs. While a basic, static web site can be set up quickly, a useful web site needs creative design and continuous updating.
- **Strategies 5.1 and 5.2: Social marketing campaign and building community support for affordable housing.** Implementation of these strategies will involve multiple partnerships and activities carried out over an extended period of time. The city staff may play a role in coordinating activities, identifying potential resources, and encouraging community partners.

Background, Origin and Methods of the Task Force

On June 9, 2008, Susan Munro and Eric Beauchamp, then chair and vice-chair, respectively, of the Housing Commission, reported to the Planning and Development Committee (P&D) on "[Affordable Housing Needs in Evanston](#)." This complied with the duty of the Housing Commission to assess and report on Evanston's present needs and future plans in the housing area. The report was based on a [needs assessment](#) conducted by BPI Chicago.

As a result, P&D charged the Housing Commission with creating a task force to develop a comprehensive plan for affordable housing for the City. At the same time, in light of the CHDOs' difficulty in selling their completed units, P&D expressed reluctance to approve new projects until the task force delivered its report.

In setting up the task force, the Housing Commission followed best practices as outlined in the online guide of [HousingPolicy.org](#). The Housing Commission wanted to include a diverse range of Evanston people with appropriate experience and expertise. Outreach and articles in the *Evanston Roundtable* and *Evanston Now* resulted in about 40 applicants to the task force—more than could be reasonably included. The Housing Commission set up a subcommittee to review resumes, match them with openings on the task force, interview candidates, and issue invitations to serve on the task force. Susan Munro agreed to chair the task force. Richard Mosley, Jr., also represented the Housing Commission on the task force.

The task force, with 18 citizen members, 2 staff members, and a volunteer consultant from BPI, operated under a shared leadership model. Meetings were planned by a team consisting of a core group—Susan Munro, Jean Butzen, Janet Morgan, Paul Selden, Donna Spicuzza, Susan Guderley, and Betsy Lassar—with others participating in organizing presentations and leading subcommittees. The task force met monthly for two hours from January through July 2009 and held a six-hour retreat on September 12.³

The task force planning team developed a plan for the year (see Appendix A), which was followed with variations that resulted from a lack of time and people. Janet Morgan set up a Yahoo site for sharing documents and exchanging messages and provided a useful summary of City plans related to affordable housing (see Appendix B). Jean Butzen led a subcommittee that developed a logo and marketing plan.⁴ Between the July meeting and the September retreat, the task force and Housing Commission members were surveyed (Appendix C); the results helped to shape the work of the retreat. Susan Munro wrote the report.

Meetings covered these areas:

- January 14: Susan Munro provided background and led the group in visioning exercises leading to consensus around a view we called “Evanston After the Miracle.”
- February 11:
 - Betsy Lassar reviewed the needs assessment.
 - Susan Munro, Janet Morgan, and staff reviewed City policies, plans, programs, and procedures, as well as the recent history of affordable housing in Evanston.
 - We heard two case studies: Keith Banks on ECDA condos on Dobson, and Richard Koenig on Darrows Corners.
- March 11:
 - Guest Tom Lenz of Lake County United and UIC’s Great Cities Institute led the group through a power analysis; task force members committed to talking with members of their networks about affordable housing issues.
 - Paul Selden of Connections gave an overview of the current Evanston homeless situation and the at-risk population.
 - Betty Sanders of Cook County Housing Authority talked about the Section 8 program (leaving a number of questions unanswered).
- April 15:
 - Landlords roundtable with Al Belmonte, Wesley Realty; Mary McAuley, Renew Management; and Dace Kezbers.
 - Development of vision statement.
- May 13: Work on vision and principles
- June 10:
 - Small group work on strategies for (1) rental preservation, production, subsidies; (2) for-sale creation, preservation, assistance; (3) public awareness and political support.
 - Panel on promising practices: Rob Anthony, Highland Park Community Land Trust; Lisa Tapper, Lake County Affordable Housing Corporation
- July 15:
 - Report from marketing subcommittee led by Jean Butzen on logo and marketing materials.

- Report from staff on NSP proposals to state, county and federal government.
 - Small group work on strategies.
- September 12 Retreat
 - Scenario thinking exercise to focus small group work.
 - Small groups: (1) public awareness, political work, and infrastructure (led by Jean Butzen) and (2) connecting people and places (led by Rob Anthony).
 - Phil Nyden led a discussion of metrics.
 - Consensus-building around strategies.
- October 14
 - Review of draft plan and ranking of proposed strategies with regard to importance and feasibility
 - Planning for Housing Commission meeting (Oct. 15) and City Council meeting (Nov. 9)

Appendix A: Task Force Plan for the Year

Timeline	Task Force Meetings Agenda	Ongoing External Process
January	Create vision for Evanston housing	Seek input on goals and process from key stakeholders
February	Needs assessment: Gathering more data; reviewing programs and policies	Survey of public perceptions of affordable housing (?)
March	Identify obstacles to affordable housing and to implementation of goals	Roundtables with key groups, e.g., landlords, developers, realtors
April	Identify key policy objectives. Set major goals and priorities	
May	Consider other models; look at what has been done in other cities	Virtual tour of best practices in like cities (e.g., Cambridge, Arlington) and/or Chicago tour (BPI +/or MPC)
June	Align current programs and policies with goals; determining what changes need to occur	Involve city staff working on consolidated plan
July	Set priorities. Determine specific strategies to accomplish goals based on available and potential resources.	
August	Write draft plan and circulate among key stakeholders	
September	Seek input from public	Public meetings (H4A)
October	Revise and circulate plan	
November	Present to Housing Commission	
December	Present to City Council	

Appendix B: Affordable Housing Goals in Existing City Plans

As part of the background information provided to Task Force Members, eight plans completed for the City of Evanston (city-wide and neighborhood land use plans) were reviewed to extract information on their housing related objectives and affordable housing goals. The following is a very concise summary:

Strategic Plan (3/27/2006)

Goals in the plan: 2: Create policies and programs that result in a well-maintained, diverse housing stock throughout the City of Evanston; 2A: Assess existing housing programs and inspection services to identify strengths and gaps; 2B: Develop and implement a comprehensive inclusionary and affordable housing policy; 2C: Create workforce ownership and rental housing opportunities; 2D: Improve affordable housing provided in Evanston by regional housing agencies and local not-for-profits through exemplary tenant screening and enforcement of property standards; and 2E: Continue advocacy of affordable housing choices throughout the northern suburbs.

Evanston Comprehensive General Plan (5/8/2000)

The Comprehensive Plan articulates broad-based objectives to address concerns about affordability and to address poor housing conditions. Includes support for development of "urban" housing styles and increased residential density along major mixed use corridors such as Chicago Avenue or Central Street, oriented towards mass transit service, with sensitivity to surrounding neighborhoods to prevent over-congestion and incompatible design.

Downtown Evanston Plan (10/27/2008)

Master Plan Objective 1 includes language in support of affordable housing creation, floor area bonus is eligible if on-site affordable housing units constructed exceed minimum requirements, Public Benefit Bonus specifics: 5.3.2, 5.4, 5.7.

Chicago Avenue Corridor Recommendations Report (4/11/2000)

Mixed-use residential and retail desired.

Central Street Master Plan (7/2007)

Creation of affordable housing not addressed.

The Southeast Evanston Comprehensive Neighborhood Plan (3/18/1997)

Creation of affordable housing not addressed.

West Evanston Master Plans: Sub-Areas 1, 2 & 3 (5/14/2007)

Community should be welcoming to a mix of residents, including owners and renters, and reflecting a range of ages and socioeconomic circumstances; residential development near Church & Dodge desired; a mix of housing types desired, including several mid-rise rental/condominium buildings and townhomes recommended to provide a “lifecycle” of housing choices.

The Canal-Green Bay Road/Ridge Avenue-Church Street Neighborhood Planning Report (9/26/2005) contains area of overlap with West Evanston Plan

New affordable housing is not a specified goal, rather, the maintenance of the affordability for existing owners is a goal corresponding to strategies such as establishing a Housing Center, maintaining property standards throughout neighborhood (specifically deteriorating and dilapidated structures), and holding owners of rental properties responsible (high percentage of Section 8 vouchers).

Appendix C: Survey Questions for Housing Commission and Task Force

1. What do you believe are the 1-3 greatest challenges or obstacles to achieving the vision for affordable housing in Evanston developed by the Task Force?
2. What do you believe are the 3 most important issues in relation to affordable housing for Evanston to address over the next 1-3 years?
3. What should be the City's priority service population(s)? Please check all that apply and explain why.

	Under 30% AMI
	Between 30- 50% AMI
	Between 51-80% AMI
	Between 81-100% AMI
	Between 101-120% AMI
	Other (please specify)

Why:

4. How should Evanston address the need for affordable rental housing?
5. How should Evanston address the need for affordable homeownership?
6. How should Evanston build understanding of and support for affordable housing?

Endnotes

¹ Quoted in Mau, B. and the Institute without Boundaries, *Massive Change*, New York: Phaidon Press, 2004, p. 58.

² Leinberger, C.B., "The New Slum," *Atlantic*, March 2008.

³ We are grateful to Ken Brown of Steelcase for providing comfortable, versatile and well-stocked space for the retreat. Thanks also to Andrew McGonigle for making arrangements with Steelcase.

⁴ Many thanks to Lindsey Kampmeier for designing the logo.