

# **Consolidated Annual Performance and Evaluation Report**

**Fiscal Year 2009/10**

**(March 1, 2009 to February 28, 2010)**

A report on the use of Federal  
Community Development Block Grant,  
HOME Investment Partnership Program,  
and Emergency Shelter Grant Funds  
by the City of Evanston.

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# Fifth Program Year CAPER – CDBG Year 35

## GENERAL NARRATIVES

### Executive Summary

This Consolidated Annual Performance and Evaluation Report (CAPER) reviews how the City of Evanston used federal funding provided by the U.S. Department of Housing and Urban Development (HUD) to successfully implement programs and projects that address community needs during the 2009/10 program year (March 1, 2009 to February 28, 2010). Evanston received \$2,616,495 in HUD federal funds in FY 2009/10: \$1,955,566 in Community Development Block Grant (CDBG) funds, \$575,009 in HOME Investment Partnership (HOME) funds and \$85,920 in Emergency Shelter Grant (ESG) funds. Together with unexpended CDBG and HOME funds from prior years plus program income, the City spent a total of \$2,993,094 during the 2009/10 program year to assist low- and moderate-income residents and address or eliminate blighting and deterioration.

Grant	Amount Available 3/1/09	Amount Expended
<b>CDBG</b>		
Funds on hand 3/1/09	\$ 1,295,246	\$ 1,295,246
2009 entitlement	\$ 1,955,566	\$ 1,056,640
Program income	\$ 44,597	\$ 33,598
<b>Total CDBG</b>	<b>\$ 3,295,409</b>	<b>\$ 2,385,484</b>
<b>HOME</b>		
Prior years' funds	\$ 2,082,733	435,319
2008 entitlement	\$ 575,009	14,725
Program income	\$ 31,694	81,273
<b>Total HOME</b>	<b>\$ 2,689,436</b>	<b>\$ 521,306</b>
<b>ESG</b>		
Prior years' funds	\$ 856	\$ 856
2009 entitlement	\$ 85,920	\$ 85,920
<b>Total ESG</b>	<b>\$ 86,776</b>	<b>\$ 86,776</b>
<b>TOTAL FUNDS</b>	<b>\$ 6,071,621</b>	<b>\$ 2,993,566</b>

All programs and projects funded in 2009/10 addressed strategic priorities identified in the City's 2005-2009 Consolidated Plan. Evanston met or exceeded its unit goals for most housing, infrastructure and public improvements, economic development, and public services in that plan during its five-year duration. However, in the last two years especially, our community has been heavily impacted by mortgage foreclosures and job losses, creating levels of need not foreseen in that plan. The City continues to proactively seek ways to address this increased need using local, state and federal resources, including the

CDBG-R and Homelessness Prevention and Rapid Re-housing formula programs funded by the American Recovery and Reinvestment Act of 2009. Evanston was thrilled by its award of an \$18.15 million Neighborhood Stabilization Program 2 grant in January 2010. These funds will dramatically expand our ability to address the destabilization of neighborhoods in two census tracts created by foreclosures, expand the supply of much needed decent affordable housing and create jobs for Evanston workers and businesses.

In 2009/10, affordable housing was an important focus; 30.5% of funds were expended on programs to make decent housing available/accessible, 18.5% on affordability and 16.4% on sustainability. The City's Housing Commission formed a Housing Task Force to analyze the City's housing needs in this changing environment and develop recommendations to address those needs.

In 2009/10, 27.6% of funds were used for activities that create a suitable living environment by supporting programs that targeted low- and moderate-income populations including youth, seniors, ex-offenders, the homeless and people at risk of homelessness. In addition, CDBG funded Public Improvements projects, including alley paving and installation of sidewalks and ADA curb cuts, plus capital improvements at a child care facilities, an elementary school and community center located in a predominately LMI neighborhood.

Evanston continued to use CDBG funds for economic development, funding two technical assistance programs for micro enterprises and small businesses. CDBG funds were also used for commercial façade improvements for businesses located in neighborhood business districts with primarily low- and moderate-income residents. The City continued to use tools such as sales tax sharing and its Economic Development Fund to assist businesses, especially in south and west Evanston, in addition to CDBG.

Social services agencies receiving CDBG and ESG funds, as well as local funds through the Mental Health Board, met or exceeded their service goals as defined at the start of the fiscal year. However, the declining economy and housing crisis continued to drive expanded need for services, especially among agencies serving the homeless or those at high risk of homelessness.

Many agencies that receive CDBG, ESG and/or Mental Health funds from the City for public services activities that benefit low- and moderate-income residents continue to struggle to maintain existing levels of services and do not have the capacity to address expanding needs. Funding reductions and delayed payments from the State of Illinois have resulted in staffing and program reductions at a number of agencies, which have already been affected by reductions in private donations. A near-term reversal of the State of Illinois funding reductions does not appear to be likely, as legislators running for re-election are reluctant to support the governor's requested income tax increase. Giving to charities by foundations saw its single biggest year-over-year decline in 2009, plunging a record 8.4 percent, in a report by the Foundation Center released on April 16, 2010.<sup>1</sup> That same report predicts that foundation giving will remain around 2009 levels in 2010 and may rise slightly in 2011. The Association of Fund Raising Professionals estimated that individual giving in 2009 declined between 5.7% and 9% and, based on individual income and wealth projections for 2010, that trend will likely continue.<sup>2</sup>

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<sup>1</sup> *Foundation Growth and Giving Estimates, 2010 Edition*, Foundation Center

<sup>2</sup> *Center on Wealth and Philanthropy Individual Giving Model: Forecast for 2009*, Advancing Philanthropy January/February 2010, Association of Fund Raising Professionals

CDBG funds were used primarily for owner-occupied housing improvements. Nine single-family rehabilitation projects were completed in 2009/10 by the City's Housing Rehabilitation division and over 80 small scale housing improvements were completed by CEDA, the Handyman and Adaptive Devices programs. Housing Rehab also completed work on an eleven-unit multi-family rental building begun in 2008/09.

Developers made progress on eight HOME-assisted developments, and one approved ownership project was cancelled after attempts to negotiate a contract for new modular construction were unsuccessful. Intense marketing efforts continued on three ownership rehab projects, resulting in the sale of one single family home and five condominium units. One condominium development was changed to a rental project in order to avoid collapse when efforts to sell the units failed. Another approved project changed to rental due to the change in market conditions and rehab work began. A supportive community project for adults with disabilities provided its seventh and final downpayment assistance grant for the purchase of a condominium unit in a private development. An approved rehab project in a 33 unit rental building for physically disabled adults obtained additional funding and finalized the scope of work for a three-pronged rehab project. Rehab work was completed on a 24 unit occupied family rental project. Forgivable downpayment assistance loans were provided to 12 purchasers in a program administered by the City and funded with HOME and Affordable Housing Funds.

The chart below shows the City of Evanston's allocation of its entitlement funds against the objectives of decent housing, suitable living environment and economic opportunity and outcomes of availability/accessibility, affordability and sustainability. Objectives and outcomes by activity are detailed in Table 3A, which follows the narrative section.

## General Questions

### Assessment of Goals and Objectives

The City of Evanston undertook over 50 activities with CDBG, HOME and ESG funds in 2009/10 to benefit low- and moderate-income residents and address the goals and objectives of the 2005–2009 Consolidated Plan. Activities are categorized by the national objective they address and the outcome they achieve. The following table summarizes resources against those objectives and outcomes. Details of each activity, including accomplishments in attaining the five-year goals of the Consolidated Plan, are summarized in Table 3A (Summary of Specific Objectives and Outcome Performance Measurements) following the narrative section.

	Availability/Accessibility	Affordability	Sustainability	Total
Decent Housing	30.5%	18.5%	16.4%	65.4%
Suitable Living Environment	12.8%	0.9%	14.0%	27.6%
Economic Opportunity	3.6%	3.4%	0.0%	6.9%
Totals:	46.8%	22.8%	30.4%	100.0%

### Geographic Distribution of Funds

Evanston's low- and moderate-income population is concentrated in west and south Evanston in the Fifth, Second and Eighth Wards, which comprise most of the CDBG Target Area (see map following the narrative). Evanston's minority population is also concentrated in these wards (see demographic tables following the narrative). CDBG, HOME and ESG spending is concentrated in the CDBG Target Area. Public Improvements funded with CDBG, including alley paving, sidewalk and curb replacement, park improvements and neighborhood improvement projects are restricted to the CDBG Target Area. CDBG Housing

Rehab, CEDA's Minor Repair & Painting, Handyman and Adaptive Devices for the Disabled are not limited to the CDBG Target Area, as each household benefiting is qualified based on income, however, the majority of housing activities completed were in the CDBG Target Area. Many public services programs are located in the CDBG Target Area in order to be easily accessible to individuals in need of and eligible for their services. Eligibility for most public services activities is determined on the basis of income rather than presumed eligibility based on location.

### **Program Changes Resulting from Experiences in FY2009/10**

The City of Evanston will evaluate the Neighborhood Security Program and Neighborhood Initiatives Fund in fiscal year 2010/11 to determine if changes should be made to increase participation. The dollar for dollar homeowner match for CDBG funds in the Neighborhood Security program may be a barrier, as many homeowners, especially those in neighborhoods with multiple foreclosed properties, are struggling simply to pay their mortgage, taxes and utilities. Opportunities for block clubs and other neighborhood groups to take action to improve their communities with small grants from the Neighborhood Initiatives Fund may complement the City's NSP2 program, and contribute to the revitalization of targeted areas. Both programs can help accomplish the goals of NSP2 and the Neighborhood Revitalization Strategy Area plans submitted in the City's 2010-2014 Consolidated Plan.

The City of Evanston formally amended its 2009/10 Action Plan because its CDBG grant of \$1,955,566 was \$83,566 more than the estimate of \$1,872,000 used in the City's approved 2009/10 One Year Action Plan, and total program income for 2008/09 was \$181,04, \$56,049 more than the program income estimate of \$124,998 used in that plan. The Housing & Community Development Act Committee met on June 17, 2009 to develop a recommendation for use of the incremental FY 2009/10 CDBG funds in the amount of \$120,615 and increased the funding levels of eleven programs and projects that were already receiving CDBG funds in FY2009/10.

The City followed its citizen participation plan by publicizing the amendment to its Action Plan in the Evanston Review, a newspaper of general circulation on June 25 and July 2, 2009 for the required 30-day public comment period from June 25 to July 24, 2009. The amendment was approved by resolution by the Evanston City Council on July 27, 2009.

In addition, amendments to the City's 2008 Action Plan were submitted to HUD for the Homelessness Prevention and Rapid Re-Housing and CDBG-R funds which were distributed on a formula basis from the American Recovery and Reinvestment Act of 2009, following the guidance for each program.

### **Affirmatively Furthering Fair Housing**

The City of Evanston's Fair Housing Ordinance is an important tool for enforcing fair housing choice. The City's Human Relations Commission enforces the City's Fair Housing Ordinance, as well as the Fair Employment Practices and the Landlord and Tenant Ordinances. The Human Relations Commission strives to ensure that all residents and workers, as well as those who desire to live or work in Evanston, are afforded the opportunity to grow and participate in all aspects of local society, regardless of race, color, creed, national origin, sexual orientation or economic and educational levels/groups.

Community Relations staff responds to complaints of discrimination, mediates disputes, and provides education throughout the year for landlords and tenants, realtors and community members. Cases may also be referred to Interfaith Housing of the Northern Suburbs, a

HUD-certified housing counseling agency. Periodic housing audits are conducted by Interfaith Housing and City staff to identify issues relating to fair housing.

*Analysis of Impediments to Fair Housing Choice*

Evanston realtors do not appear to have discriminatory marketing or sales practices for residential properties. The most recent sales audit conducted by Interfaith Housing of the Northern Suburbs in 2006 tested the top three real estate agencies and two condominium developments to look for evidence of differential treatment of potential buyers based on race or national origin, including steering in or out of Evanston. Its findings include:

- Agents were less likely to make prejudicial comments than in earlier audits
- Fair housing information was not being provided consistently to buyers
- The top listing agencies focused on higher value listings, so did not serve west Evanston well; the Evanston Review, one of the major marketing vehicles for the agencies tested, provides a distorted view of available real estate because the realtors focus their advertising on their high-end properties.
- Minority buyers were shown fewer lower value homes than white buyers; houses or condos did not appear to be a factor.

Evanston's ongoing work to educate realtors about fair housing laws appears to have had positive impact but needs to be continued and realtors need reminding of their responsibility to provide information on fair housing to all buyers.

In the current housing market, much higher credit scores are being required both for renting and purchasing, and subsequent denials of housing have been perceived as discrimination based on race/ethnicity, marital status, primary language or sexual orientation.

A potential impediment to fair housing identified by Interfaith Housing that relates to condominiums is the "right of first refusal" that can be used by condo boards to derail an impending sale by buying the apartment from its current owner or by adding requirements for ownership that are specifically discriminatory or become discriminatory when applied inconsistently.

In recent years, City of Evanston staff and Interfaith Housing of the Northern Suburbs Director of Fair Housing have received reports of discriminatory practices relating to rentals:

- Families with children and single parent households report they have been offered less favorable lease terms than households without children
- Latino tenants report being charged higher rates than non-Latinos
- College students report being charged higher rates than other renters
- Various groups report being charged higher security deposits than others

In addition, there is concern that some landlords truncate tenancy by not providing a minimum level of services such as proper maintenance of a building or unit, including not paying utilities, resulting in the tenant leaving by choice or in the forced dislocation by City officials for lack of essential utilities in the rental unit.

An issue identified by Interfaith Housing throughout their north suburban service area is the use of non-refundable fees. For example, a household may be charged a pet fee or a move-in fee. These fees circumvent regulations on security deposits.

The City continues to evaluate the impact of zoning and ensure that the needs of diverse household sizes, lifestyles and incomes are addressed. For example:

- Form-based zoning that includes incentives for affordable housing is being proposed as part of the City's Downtown Master Plan

- The West Evanston Master Plan expands the types of dwellings in an area dominated by single-family dwellings to include small multi-family buildings, townhomes and granny flats to help maintain affordability.

### **Actions to address impediments to fair housing**

The City of Evanston continues to work to educate realtors, apartment owners/managers and people seeking housing about potential types of discrimination using its Fair Housing brochure and flyers developed by Interfaith Housing Center of the Northern Suburbs that have been translated into several languages, including Spanish. As noted above, the City continues to examine potential institutional impediments to fair housing such as zoning.

### **Affordable Housing**

Evanston's Affordable Housing Fund expands the City's capacity to develop, maintain or support affordable housing for low- and moderate-income households. The local fund also serves households with incomes up to 100% of AMI who have affordability issues given Evanston's high home values. The Affordable Housing Fund is financed through demolition fee payments and payments in lieu of creating affordable units in developments subject to the City's Inclusionary Housing Ordinance. The Inclusionary Housing program was established in 2007, but due to the national collapse of the housing market, no planned developments have been approved since its passage. That program requires 10% of units in new, residential, owner-occupied developments with 25 units or more to be Affordable Dwelling Units available to households at or below 100% of Area Median Income. One fourth of the Affordable Dwelling Units must be priced so they are affordable to households under 80% of Area Median Income. Developers may pay a fee of \$40,000 per affordable unit in lieu of providing Affordable Dwelling Units on site. Any funds collected become part of the Affordable Housing Fund, whose purpose is to develop, maintain or support affordable housing for low and moderate income households. The Housing Commission postponed a review of the fee-in-lieu and other components of the program due to the lack of applicable cases that could be evaluated.

In addition to funding acquisition, construction and rehabilitation of owner-occupied or rental housing, the Affordable Housing Fund provides forgivable downpayment assistance loans to first-time buyers of Evanston homes. The City also uses this fund to support housing-related services including foreclosure prevention counseling, reporting and data collection for agencies that receive funding for supportive housing, and a rental subsidy program for very low income families working to stabilize and improve their living situations. Three families were supported through the "Families in Transition" program last year.

High property taxes remain a deterrent to affordable housing, though City taxes comprise less than 20% of the bill. In recent years, owner-occupied housing developed with City assistance has been subject to resale restrictions, enforced through a recorded declaration of covenants, to keep the price affordable to future low-income buyers. This enables owners to take advantage of the Cook County Assessor's Affordable Housing Incentive so their properties are assessed at the restricted rather than market value, reducing their property taxes. Though property values have declined in the last two years, property tax bills have not seen a corresponding decrease, and the tax bill for homes under \$200,000 purchased with City assistance typically average about \$6,000 annually.

Evanston continues to be affected by increasing mortgage foreclosures. Total foreclosure filings in 2009 in Evanston totaled 336, for an average of 28 a month. The number of completed foreclosure auctions in the first quarter of 2010 was up 56% over the same period in 2009, according to data provided by The Woodstock Institute. The threat of



foreclosure due to subprime loans and adjustable rate mortgages with higher adjusted monthly payments affects a wide range of incomes and housing types. The most promising remedy for homeowners is to apply for a loan modification through the Home Affordable Modification Program. The City supports the foreclosure prevention efforts of Interfaith Housing Center of the Northern Suburbs, providing funding and space at the Civic Center for counseling and education and sponsored an Affordable Living Fair in 2009. The City was awarded \$18.15 million in Neighborhood Stabilization Program 2 funds from HUD, and will acquire 100 foreclosed buildings and rent or sell them at affordable levels.

High acquisition prices continue to present the greatest challenge to ensuring adequate and diverse affordable housing stock, even though there has been a price adjustment. Evanston's built-up character, with limited sites available for development, and consistent demand for land, keeps acquisition prices high. This affects both potential homeowners and renters.

### **Housing Task Force**

In 2008, the City Council charged the Housing Commission with creating a task force to draft an affordable housing plan which would define a strategic vision for affordable housing creation and retention in Evanston. Task force membership was selected to capitalize on a supply of residents with expertise in housing policy, real estate and development finance, as well as representatives of important constituent groups. The Task Force began its work in January 2009 and focused itself on addressing the housing needs of Evanston families below area median income (AMI), which is defined by HUD in 2009 as \$74,900 for a family of four. Their deliberations were guided by the following questions:

- *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?*

In November 2010, the Task Force presented the Housing Commission with its finished draft of the Plan for Affordable Housing: Evanston, Illinois. The plan presents a vision for the future of affordable housing in the City and recommends guiding principles for the design and evaluation of housing policies. Six Evanston housing goals are defined by the plan, related to the issues of rental housing, foreclosures, homeownership, infrastructure, public education and awareness, and political will. For each goal, the plan provides background, rationale and specific strategies to be undertaken related to its achievement. Implementation of the goals is primarily fixed within a three-to-five year timeframe, to coincide with Evanston's Consolidated Plan.

In January 2010, the plan was presented to the City Council at a Special Meeting which included discussion of plan implementation. On March 22, 2010, staff presented an Affordable Housing Strategy and Work Plan 2010-11 which incorporates strategies outlined in the Plan for Affordable Housing, as well as those in the Consolidated Plan, the approved NSP2 application, and the One Year Action Plan for CDBG/Home.

The City's 2005–2009 Consolidated Plan contains a number of objectives that address housing goals by using CDBG, HOME and ESG funds to assist low- and moderate-income households, whose incomes are at or below 80% of area median income (AMI). Other funding sources, including HUD Supportive Housing Program grants, address the needs of this population.

### **Other Actions to Address Obstacles to Meeting Underserved Needs**

The City of Evanston's Homelessness Prevention and Rapid Re-housing Program (HPRP), funded at \$801,460 through the American Recovery and Reinvestment Act of 2009, began serving clients in November 2009. HPRP is being implemented through subrecipient agreements with six member agencies of Evanston's Continuum of Care to address the housing needs of Evanston households that are homeless or face imminent homelessness because of the economic crisis.

The Evanston Alliance on Homelessness, which manages Evanston's Continuum of Care, continues to seek broad participation among community groups and individuals to develop effective solutions to the problems of homelessness; identify and promote effective housing models, programs, and practices for Evanston; increase awareness and promote solutions to the issues that lead to and perpetuate homelessness; foster interagency collaboration and improve efficiencies; expand the community's knowledge of resources; and assist in attracting public and private resources to address the needs of the homeless.

Housing Choice vouchers enable lower income families to find affordable housing in Evanston and help the City to maintain its economic diversity. The Housing Authority of the County of Cook (HACC) administers the Housing Choice Voucher program for suburban Cook County and operates scattered site and senior housing in Evanston.

Evanston provided operating and capital support for organizations that address the child care and early education needs of low- and moderate-income families, as well as seniors and the disabled, using both federal and local funding. CDBG funds also supported the Police Department's senior crime prevention program to help protect this vulnerable group from victimization.

### **Leveraging Resources**

The City of Evanston's ambitious community development goals and priorities necessitate the coordination of public and private resources. Evanston has a history of successful private/public partnerships and supports and encourages many public and private initiatives to address the needs of low- and moderate-income residents.

Evanston uses its CDBG, HOME and ESG funds to leverage funding from a broad range of federal, state, local and private sources. Total program/project funding has been entered in IDIS for CDBG and ESG programs and projects to show leveraging. Other funds leveraged with HOME dollars are entered into IDIS at project completion.

#### *McKinney-Vento Homeless Assistance Programs*

The Evanston Alliance on Homelessness prepares Evanston's Continuum of Care plan and oversees its implementation. The Continuum's 2009 application was funded at \$997,341. The projects are detailed below in the Specific Homeless Prevention Elements section.

#### *Housing Choice (Section 8 Rental Housing) Vouchers*

Housing Choice Vouchers enabled 647 low-income individuals and families to live in Evanston, which has the third highest number of Housing Choice voucher holders among Chicago suburbs.

#### *Other Federal Programs*

CEDA administers the Low Income Home Energy Assistance Program (LIHEAP) in Evanston. In addition, CEDA's Chicago office received EPA grant funds through the State of Illinois to expand the Weatherization program. The City worked with CEDA, ComEd, Nicor and other businesses and non-profits to hold the first Affordable Living Fair for Evanston residents at

which CEDA got 21 applications for the Weatherization program for single family homes, as well as interest in the program from several owners of multi-family properties. CEDA also processed 28 applications for LIHEAP at the Affordable Living Fair.

#### *State of Illinois*

The City's Health & Human Services department administered a number of state grant programs including the Illinois Smoke Free Communities grant and the Community Aging grant. The City also receives grants from the Illinois Department of Transportation for a wide range of projects, and the Illinois Department of Human Services for child care for low-income families and other needs.

#### *Cook County*

*Lead Hazard Control Program:* Evanston received \$160,000 in renewal funds from Cook County's Lead Poisoning Prevention Program. This grant provides resources for remediation of lead hazards identified in housing units through the program that tests lead levels in children entering School District 65 and is an important supplemental source of funding for the City's Housing Rehabilitation Program. All housing rehabilitation projects of \$5,000 or more are tested for the presence of lead hazards. Lead grant funds are used for remediation for housing units occupied by families with young children.

#### *Local Government*

*The Affordable Housing Fund* had a fund balance of \$532,714 at the end of the fiscal year and expended approximately \$200,000 for affordable housing programs or services. The City also administers the Evanston Housing Corporation's *First Time Homebuyers Program*, and funds the *Emergency Assistance Services*.

Evanston allocated \$585,000 in funds through its *Mental Health Board* to support needed social services. In addition, Evanston Township allocated \$300,000 to agencies through the Mental Health board application process, for \$885,000 in combined funding. This maintains the same level of funding for these services from local government as in the 2008/09 fiscal year, critical in a year when State of Illinois funding has declined dramatically. In addition, the City of Evanston allocated approximately \$23 million in Evanston Capital Improvement Funds for a wide range of activities that benefited all Evanston residents.

The City of Evanston continues to use Tax Increment Financing (TIF) Districts as a tool to leverage resources since forming its first TIF district in 1985, and has attracted multi-million dollar commercial and residential development projects in various parts of the community. Evanston's first TIF, the Downtown II TIF District #1, was recently retired. From a base EAV of \$1,835,000, the tax base rose to over \$137,000,000; taxing bodies will begin to reap the benefits of this tremendous growth beginning in 2010. Evanston has five remaining TIFs: Southwest TIF District #2; Howard/Hartrey TIF District #3; Washington National TIF District #4; Howard/Ridge Street TIF District #5; and West Evanston TIF District #6, the latter two of which are in the CDBG Target Area.

Evanston Township manages Evanston's General Assistance funds, an important resource for low-income Evanston residents. General Assistance funds supported a broad range of needs including direct client assistance, medical expenses, emergency services, and the Access To Care program for physician services.

The City of Evanston recognizes the need to support businesses in neighborhood business districts that provide needed goods and services, as well as jobs, in low- and moderate-income areas of our city. The Economic Development Committee administers the Neighborhood Business District Improvement Program, which makes grants ranging in size

from \$5,000 to \$15,000 from the City's Economic Development Fund to neighborhood business associations for projects including website development, sidewalk repairs and streetscape improvements such as benches, bike racks, planters and trash containers. This program complements the CDBG-funded Neighborhood Façade Improvement program, leverages private investment, attracts new businesses and retains existing ones, and assists business district organizations to achieve their development goals.

#### *Private Resources*

Community housing development corporations (Housing Opportunities Development Corporation, Reba Place Development Corporation, Evanston Housing Coalition and Citizens' Lighthouse Community Land Trust, Evanston Community Development Association), private banks (including First Bank & Trust of Evanston, Harris Bank, National City Bank, Edens Bank and North Shore Trust and Savings) developers, investors and businesses contribute substantial private resources to expand affordable housing in Evanston.

Evanston's HOME and ESG funds are matched by other public and private funding. ESG and HOME funds have a 100% and 20% cumulative match requirement, respectively, both of which have been met or exceeded. Details of matching funds are provided in the Housing and the Homeless sections of the narrative, as well as in IDIS reports.

## **Managing the Process**

The City of Evanston's Consolidated Plan contains ambitious goals to address community needs and improve the quality of life, especially for low- and moderate-income residents. City staff regularly reviews the five year goals and priority needs as defined in the City's 2005-2009 Consolidated Plan and recommends any modifications to programs needed to achieve those goals. Any modifications are presented to the Housing & Community Development Act Committee for review and, if approved by that committee, submitted to the City Council for approval before submission to the HUD Chicago office. Any funds remaining from closed activities are reallocated in the subsequent planning year and submitted for approval in the One Year Action Plan.

The City obligated all 2009 CDBG and its ESG entitlement funds following confirmation of its grant amounts, funding 40 activities with its CDBG entitlement, program income and reallocated dollars from projects completed in prior years; eight activities at five agencies were funded by ESG. Evanston reserved 15% of its HOME entitlement for projects to be developed by CHDOs, as required.

The City reviews HOME reports regarding compliance with deadlines for committing and disbursing HOME funds and reserving funds for CHDOs. The City met its timeliness deadlines for disbursement of HOME allocations but faced a significant shortfall in commitment of funds because of the lack of development initiatives and unused funds that were reserved for CHDOs. As all housing developers struggled to cope with the impact of the recession, non-profit affordable housing developers faced the same obstacles. The City's five CHDOs focused on completing their HOME-assisted projects already underway. Projects with unsold ownership units faced financial obligations that threatened the viability of their organizations.

Federal funds designed to fuel economic recovery and stabilize neighborhoods beset by foreclosures offer a new opportunity. In January, Evanston was awarded \$18.15 million in Neighborhood Stabilization Program 2 funds to rehabilitate and reoccupy 100 units of foreclosed housing and redevelop vacant industrial property as affordable housing. This

presented an opportunity to use HOME funds in conjunction with NSP2 funds in a partnership with a for-profit developer with extensive experience in mixed-income and affordable housing development.

The terms of HOME funds for rental projects are determined by the project's financials. The structure of the loans may vary based on projected operating statements, and the affordability periods are determined by the per-unit HOME subsidy. Retention of affordable units is enforced through recorded affordability agreements. Funds for home-owner development projects are passed on to home purchasers in the form of reduced purchase prices, with no repayment due as long as owners comply with the recorded resale restrictions. Downpayment assistance grants are forgiven on a pro-rata basis over the affordability period and may be recaptured if the owner sells or no longer occupies the property during the affordability period. Planning staff worked with accounting and property standards staff to ensure compliance with repayment, recapture and resale terms.

The City of Evanston continued to refine its management processes for the CDBG, HOME and ESG programs in 2009/10 to ensure compliance with programmatic and federal cross-cutting requirements. Staff administering the CDBG, HOME and ESG programs worked closely with City departments and Evanston service providers to ensure that HUD funds are spent as expeditiously as possible and that programmatic objectives are met. CDBG continues to meet HUD's timeliness requirement that no more than 1.5 times the annual grant allocation remain unexpended in its line of credit.

## **Citizen Participation**

The Housing & Community Development Act Committee held a public meeting to solicit citizen input on the 2009/10 CAPER on May 18, 2010. Input on community needs for the 2011/12 planning year was also sought at that meeting. Notice of the public meeting and the 15-day public comment period, from May 13 to May 28, was published in the Evanston Review on May 6 and 13, 2010. Notice was also e-mailed to a list of over 75 individuals and organizations that have indicated an interest in CDBG, HOME and ESG programs on May 7, 2010, and to the general public via the City's e-newsletter on May 13. Information on the public comment period, with a link to the draft CAPER, was posted on the City's homepage May 13 through 28. The meeting agenda, including contact information in English and Spanish for anyone needing accommodations for language differences or disabilities, was posted on the City's website in the City calendar section and on the CDBG web page as well as on information boards in the Lorraine H. Morton Civic Center.

Copies of the draft of the CAPER were available for review in the Planning division office at the Civic Center and posted on the City's website beginning May 13, 2010, fulfilling the requirements of identifying the funds available, committed and expended by the Evanston's three formula grant programs, as well as the geographic distribution of use of funds.

### *Citizen Input on the CAPER*

Four people attended the May 18 meeting of the Housing & Community Development Act Committee, whose agenda included public comment on the CAPER, however no one provided any comment. John Mroczka, McGaw YMCA Residence Director, provided input on needs for 2011/12. The three other attendees were members of the press or students. Staff noted that the chart on pages 19 and 20 of the CAPER was incorrect, though the narrative explanation of each item that follows the chart is correct. A corrected chart was distributed and the draft CAPER on the website will be corrected on 5/19.

The City received comments on the CAPER from Betty Ester via email on 5/28, which are summarized below; the complete text is appended.

1. Ms. Ester questioned if funds available on 3/1/2009 (chart on p.1) were from the 2008/09 program year and for what purposes the unspent funds were allocated. Unspent funds for CDBG and ESG are generally from the prior program year and are allocated to capital projects whose implementation crosses fiscal years; public services activities are usually expended in the year allocated to comply with the 15% spending cap on that category. The City's CDBG spending rate significantly exceeds the requirement. HOME funds often have a longer obligation and expenditure rate in keeping with the nature of the activities funded. ESG funds were all obligated and expended in compliance with program requirements.
2. Ms. Ester references a foreclosure taskforce created in 2008 to address the growing number of foreclosures and questions why the recommendations in a report dated October 18, 2007 were not followed. She also references the Housing Task Force formed by the Housing Commission in 2009.

The City of Evanston continues to assess the rate of foreclosures in Evanston and help homeowners retain their homes. A wide variety of tactics have been used, including workshops, mailings, door hangers and information on the City's website of how to get help. Housing counselors from Interfaith Housing of the Northern Suburbs, a HUD approved agency, have regular hours at the Civic Center to make one-on-one counseling available to homeowners at risk of foreclosure. It is unclear how, when and by whom a question was raised about the recommendations in the report.

3. Ms. Ester notes that Table 3A lacks information needed to determine if goals were met or exceeded that are part of the HUD national goals shown on page 3.

The table on page 3 shows the allocation of resources against the objectives of Decent Housing, Suitable Living Environment and Economic Opportunity and outcomes of Availability/Accessibility, Affordability and Sustainability. Activities in Table 3A are listed by the objective and outcome they address. Example, Availability/Accessibility of Decent Housing has seven activities that account for 30.5% of the CDBG, HOME and ESG spending in the 2009/10 program year.

4. Ms. Ester notes that zoning will not ensure a diverse housing stock but will work to exclude households.

The City agrees that zoning will not ensure diverse housing stock. However, zoning can encourage greater diversity of housing stock and tenure. The West Evanston zoning overlay to implement the West Evanston Master Plan is an example. Zoning can also create barriers to diverse housing stock and to affordability. The City will continue to assess the impact of existing zoning and any proposed changes.

5. Ms. Ester notes there is no information on the implementation of the goals of the Housing Task Force or who would be responsible for monitoring the program. She also notes correctly that the City does not want to be a landlord and that the number of Housing Choice Voucher holders in Evanston has declined.

Reporting on the implementation of recommendations by the Housing Task Force is not a function of the CAPER. The Task Force is referenced as one of a number of ways Evanston is working to maintain and expand the diversity of its housing stock, especially affordable housing.

6. Ms. Ester states the City plans to use NSP2 funds to jump start a TIF and that a petition stating resident opposition to a proposed plan was signed. She also states that NSP2 funds should not be used for new construction or to remove more houses in 8092.

Emerson Square, the new development included in the City's NSP2 plan, is in the West Evanston TIF and is eligible for support from the TIF. The City made significant efforts to get community input on its NSP2 plan, the West Evanston Master Plan and the TIF district plan. The new construction proposed begins the implementation of the West Evanston Master Plan and addresses several goals of the NSP2 program, including revitalization of targeted neighborhoods, a more rational land use and reconnecting targeted neighborhoods with the economy, housing market and social networks of the community.

7. Ms. Ester states the lack of a City policy on how the CHOD (sic) will be evaluated is a problem when seeking funds from the City and that private developers can receive funds to make a profit margin or cover expenses.

The City evaluates the performance of all developers, whether CHDOs or private, against the project goals and financial performance and takes its responsibility to ensure that costs, including developer fees, are reasonable.

8. Ms. Ester asks what is a non-LMI and what is the income limit for non-LMI individuals or families.

Non-LMI is an individual, family or household whose income is above HUD program eligibility, which is at or below 80% of the area median income (AMI). Non-LMI households are assisted by the City's Affordable Housing Fund; their incomes must be at or below 100% of the AMI.

9. Ms Ester notes the amount of funds that CLCLT received from the City of Evanston, CLCLT's financial contribution to the project and that the City assistance is less than half of the total development cost.

10. Ms. Ester questions why there are two limits for the Downpayment Assistance Program.

Assistance levels are based on income level; households with incomes up to 80% AMI can qualify for up to \$25,000 and households with incomes between 80 and 100% of AMI can qualify for up to \$30,000.

11. Ms. Ester questions how the Affordable Housing Fund and HOME funds are tracked.

The City uses fund accounting for both the Affordable Housing Fund and HOME funds. In addition, use of HOME funds is reported in the Integrated Disbursement and Information System, HUD's database for managing HOME, CDBG and ESG.

12. Ms. Ester notes her belief that the lack of development opportunities for affordable and market rate housing is a result of a City policy limiting project development schedule.

The City does not have a policy to limit project development schedules. The recession and continuing issues with foreclosures and availability of credit continue to impact development and development schedules.

13. Ms. Ester states the City does not have a standard policy regarding the amount of funds spent on a project or a policy relating to CHDO rehab projects; she also notes there is no policy of when or why it is okay to do a standard purchase.

Because the nature of developments varies, the amount of funds invested in each is evaluated based on the individual characteristics of the project. It is not clear what would constitute a standard purchase.

14. Ms. Ester notes that the meetings held for citizen comment are scheduled when most citizens are at work and unable to participate. She also notes that notice of meetings is carried in only one local newspaper.

The City placed paid notices in the Evanston Review, a newspaper of general circulation, but used a variety of other media, including emails, web posting, calendar listings, and posted notices to publicize the meeting. The meeting for public comment on the CAPER was scheduled at 7:30 pm and though a large number of people are at work at that time, a greater number would be at work if the meeting were scheduled earlier.

### **Explanation of Comments Not Accepted**

All comments received about the 2009/10 Consolidated Annual Performance and Evaluation Report are summarized above; no comments were not accepted.

## **Institutional Structure**

Federal CDBG, HOME and ESG funding, and monies from the City's General Fund and Mental Health Board are overseen by several City committees, commissions and City departments. The City Council, as the governing body for the City of Evanston, is responsible for all policy decisions and approves all City funding recommendations, so that ultimately funding for housing and service providers is coordinated through the City Council.

The Council's Planning and Development Committee oversees housing policy for the City and made recommendations to the City Council for funding specific housing programs and projects, including the use of Evanston's HOME funds. Human services planning is coordinated by the Council's Human Services Committee, which made funding recommendations to the City Council for programs addressing human services needs in Evanston, including ESG and Mental Health Board funding allocations.

The City Council's Housing & Community Development Act (CD) Committee made recommendations to the City Council on all activities proposed to be funded with CDBG. The CD Committee oversees the administration of the City's CDBG program and reviews the progress of subrecipients and City divisions toward meeting their programmatic goals. The Committee's annual application review meetings were televised on the Evanston cable channel and rebroadcast, providing Evanston residents who were unable to attend those meetings with an opportunity to observe the CDBG funding process.

Citizens had the opportunity to provide input on housing, economic development and public services needs and policies at regularly scheduled public meetings of the Housing and Community Development Act Committee, Evanston Housing Commission, Commission on Aging, Mental Health Board, Human Services Committee, Economic Development Committee and the Evanston Alliance on Homelessness.



The CD Committee held a needs hearing at its May 2009 meeting to get input for the application and funding process for the 2010/11 year. In addition, The City used focus group discussions, public meetings and questionnaires to get input from a wide range of stakeholders for the development of the 2010-2014 Consolidated Plan during the fall of 2009. The CD Committee conducted a public hearing at its December 2009 meeting for citizen input on the 2010-2014 Consolidated Plan, which included two Neighborhood Revitalization Strategy Areas, and the 2010/11 Action Plan, which included allocations of the estimated CDBG budget for 2010/11, prior to their submittal to the City Council and HUD.

The Evanston Housing Commission reviewed HOME funded development proposals and made recommendations to the City Council's Planning and Development Committee, for action by the City Council. All Housing Commission and Planning and Development Committee meetings were open to the public. Likewise, recommendations for the use of Evanston's ESG funds by the City Council's Human Services Committee were reviewed and approved at a public meeting prior to submission to City Council for approval.

Information on funding awards was provided to all applicants and shared with City committees and commissions, as well as all City departments. The Action Plan was posted on the City website; copies could also be reviewed at the City's Planning Division office.

The City's Planning Division continues to have responsibility for preparing the Consolidated Annual Performance and Evaluation Report, as well as the Action Plan and the Consolidated Plan. Planning division staff coordinated interdepartmental discussion about priorities and programs that arose from or affected the City's planning process and ensured that federally-funded programs addressed the City's priority needs according to its Consolidated Plan.

## Monitoring

The City of Evanston continually seeks to refine its program management policies and procedures. Agencies that receive CDBG and Mental Health funds have a single reporting process for both programs that used common measures and assessments. This reduced the resources required for administrative functions and increased efficiencies among subrecipients.

City staff monitored all activities funded through its CDBG, HOME and ESG programs to ensure that goals were met and federal funds were spent for contracted activities and eligible expenditures. In addition, Planning Division staff monitored the amount of funding allocated, committed and expended to assure compliance with HUD requirements using the City of Evanston's financial management software (IRIS) and HUD's IDIS system.

### *CDBG Monitoring Procedures*

A risk analysis was conducted for CDBG subrecipient programs and projects at the start of the fiscal year, using factors including the type of project, the subrecipient's previous experience with federal grants and performance on prior grants. The results were used to identify agencies with the greatest need for technical assistance and to prioritize higher risk activities for monitoring. The CDBG Administrator made site visits to observe funded programs and conducted desk monitoring on all CDBG-funded activities reviewing financial and record keeping procedures, methods for determining income eligibility for programs and services, and outcome measures.

Program Reports: CDBG-funded programs submitted quarterly, semi-annual or annual reports depending on their activity schedule and funding. Reports include the number and

demographics (income, gender, race, ethnicity, etc.) of beneficiaries, progress toward achieving program goals and financials. Reports were reviewed by the Grants Administrator to ensure that expenditures charged to the CDBG grant are eligible and to monitor the progress of the agency or City department toward achieving its goals.

Davis-Bacon Compliance: A Project Manager was identified for each CDBG-funded construction project; that individual had primary responsibility for ensuring that procedures were followed and appropriate records were kept, as well as for reviewing certified timesheets to monitor compliance with prevailing wage rates. The CDBG Administrator attended pre-construction meetings on City projects and provided technical support to City staff and subrecipients regarding Davis-Bacon compliance.

CDBG grant payments to subrecipients were disbursed from the City's General Fund. CDBG funds were then drawn down in IDIS, usually on a monthly basis. Funds received from the U.S. Treasury were deposited in the City's general fund account.

#### *HOME Monitoring Procedures*

HOME funded projects are monitored by the City's Housing Planner to ensure that funds are being used for approved expenditures and that other contractual agreements are being followed. In August, the Housing Planner conducted the annual review of each HOME funded multi-family rental project to ensure that the minimum number of HOME eligible units is being maintained for low/moderate income families, per HOME program regulations.

Tenant income and rent statements were requested from the owners of four HOME-assisted rental developments with affordability requirements in place. The statements were reviewed to and were determined to be in compliance with the income and rent limits of HOME assisted units. Owners must obtain written certified statements of the household income and size from tenants, noting that the family will provide source documents upon request. Source documents for large projects must be reviewed every six years, and none were requested in 2009.

Three of the five completed rental projects have between 5 and 25 HOME assisted units, and are inspected every two years to verify compliance with the City's property standards requirements.

Projects in development are monitored by the Housing Planner for development budget changes, payment requests, marketing and compliance with other project terms. Construction progress is monitored in conjunction with the City's Rehab Specialist. Payouts are approved by the Community Development Department Assistant Director. Rehab was completed on a mixed-income condominium project and a 24 unit rental project which was also was monitored for compliance with Davis-Bacon wage requirements. Rehab was initiated on a two-unit rental project. Properties that are purchased with downpayment assistance are inspected prior to sale for compliance with property standards. Any violations that are identified must be completed within six months of sale and the property reinspected.

#### *ESG Monitoring Procedures*

ESG subrecipients submitted monthly reports that were reviewed by City staff and the Human Services Committee for accuracy and compliance with federal requirements. Health and Human Services staff also conducted periodic site visits to ESG-funded programs. ESG subrecipients are paid on a reimbursement basis following submission of documentation of eligible expenditures. Payments are made from the City's General Fund and then drawn down in IDIS.

### *Consolidated Plan and NEPA Compliance*

The City's Community Development Director certified that all activities in Evanston's Continuum of Care application for funding were in compliance with the 2005-2009 Consolidated Plan. No other requests for certification of compliance were requested.

Activities were reviewed for compliance with the National Environmental Protection Act (NEPA) and were determined to be either exempt or categorically excluded; none required a full environmental review. Alley paving and curb/sidewalk replacement projects were reviewed for environmental compliance when specific locations were determined. Housing and rehab activities were evaluated for environmental review as specific project sites were identified.

### **Self Evaluation**

The City of Evanston undertook a number of initiatives in 2009/10 to address the growing mortgage foreclosure and economic crisis using local and federal resources. The Planning division sent information on housing counseling services and other resources to all properties listed as pre-foreclosures on the Illinois Foreclosure Listing Service each month. Additional seminars on foreclosure prevention were conducted working with HUD-certified housing counseling agencies and the City used a wide range of communications, from its website to fliers. The City sponsored a workshop for condominium owners on collections and foreclosures.

The Property Standards division has continued to monitor and secure vacant properties to ensure safety and compliance with City code. Property Standards, Housing Rehab and Planning division staff identify properties in pre-foreclosure and foreclosure using information from the Illinois Foreclosure Listing Service, which is checked against the list of vacant and distressed properties. Owners or management companies of vacant properties must be registered on the City's Vacant Building Registry.

The City continues to seek multi-family rehab projects for the CDBG-funded Housing Rehab program, through which no multi-family projects had been completed in three years. The rehab of a 13-unit multi-family rental building begun in 2008/09 was completed in 2009/10. A second project, an owner-occupied two-flat with an affordable rental unit, was also completed.

Staff continued to work with the Evanston Community Foundation, United Way and other funders to assess needs and develop collaborations to help deal with issues including increased demand for services and reduced resources from the State of Illinois and other sources. In addition, City staff provided support and resources to Evanston agencies by forwarding grant opportunities for which they may be eligible.

### **Lead-based Paint**

Over 75% of Evanston's housing units, approximately 21,456, contain lead-based paint. This correlates with the age of Evanston's housing stock, 95% of which was built before 1970 when lead-based paint was still in use. Evanston's Housing Rehab and HOME programs, along with the Evanston Health Department, ensure that lead-based paint hazard reduction regulations are followed and that housing rehab projects undertaken with federal funds are brought into compliance with federal lead based paint standards. Housing rehab projects with a construction cost over \$5,000 require an analysis for the presence of lead-based paint.

The City of Evanston continued to address lead-based paint hazards to prevent lead poisoning. The Housing Rehab staff is trained to identify and remediate lead hazards and ensures that lead assessments are completed on properties proposed for CDBG rehab loans prior to loan approval. If lead-based paint is found in the work area that would be disturbed by the proposed rehab work, the cost of lead abatement is included in the rehab loan. For housing units with income-eligible families with children in the household, Cook County Lead Remediation Grant funds are used for lead abatement. Homes occupied by the disabled or solely by the elderly are not assessed. Rehab projects assisted with HOME funds are also evaluated and treated as necessary for lead-based paint hazards.

CEDA monitors its minor repair and exterior and interior painting projects for the presence of lead-based paint and takes corrective action as needed. The City's Housing Rehab Specialist and Property Standards managing supervisor provide technical assistance with lead as needed.

The City of Evanston's Health Department is a delegate agency for the Illinois Department of Public Health and enforces its lead act and codes. The City receives lead test information for children residing in Evanston and takes appropriate action. Between March 1, 2009 and February 28, 2010, the lead levels of 1,425 Evanston children entering kindergarten or federally-funded child care programs were tested. Of the total, 1,420 children had PbB levels from 0-9; 999 had confirmatory tests and required no additional action. Four children with PbB levels between 10 and 14 received nursing and case management services to educate the families about potential sources and lead safe practices. For one case with a level between 45 and 69, assessment to determine the source of the contamination was performed and follow-up actions taken. Grant funds from the Cook County Lead-Based Paint Hazard Control Grant were used for lead hazard mitigation as required.

In addition, Health & Human Services staff responded to complaints from residents about demolition and rehab projects to determine if lead was present and to ensure safe practices. Staff also filed affidavits when windows were replaced in buildings constructed before 1978 to ensure proper lead procedures and disposal of contaminated materials.

## HOUSING

### Housing Needs

Housing needs figured prominently in the last fiscal year as a result of the foreclosure crisis. The decline in home appreciation impacted many homeowners who purchased at the top of the housing market or refinanced to tap home equity, as they found the amount owed on mortgages was greater than the value of their homes. Although mortgage rates were low, many owners with higher interest rates no longer had sufficient equity to refinance to the lower rates. Housing developers with unsold stock and owners who desired to move faced the prospect of lower returns and fewer available buyers. Fewer renters moved into homeownership. Owners who lost their homes to foreclosure searched for large rental units or doubled up with family and friends. The number of vacant, foreclosed single family homes increased, as owners abandoned their property and lenders who owned them could not recoup their losses.

City staff from Property Standards, Health and Human Services and Planning dealt with these issues on a number of fronts. Property Standards dedicated a staff person to enforcement of the City's Vacant Building Ordinance and monitoring vacant housing. Health

and Human Services staff counseled distressed owners and implemented the Homeless Prevention and Rapid Re-housing Program to assist households that lost housing or were at high risk of losing their housing because of the recession. Planning Division staff reviewed trends, assessed state and federal programs geared to assist owners and renters, and supported the efforts of HUD certified counseling agencies, social service agencies, and other governmental representatives to inform and educate residents. Connections for the Homeless provided homelessness prevention funds to a large number of homeowners and renters, many of them referred by housing counselors and social service agencies.

Planning staff also prepared and submitted three applications for Neighborhood Stabilization Program funds to turn around foreclosed properties. Evanston did not receive NSP funding through the County or the State of Illinois, but was awarded \$18.15 million from HUD in January 2010, through NSP2.

New federal loan modification programs to help homeowners with unaffordable mortgages were not initially helpful, but eventually lenders recognized the need to make modifications and housing counselors gained experience working with the program. The City promoted the distribution of information about modification programs and sponsored workshops and housing fairs that promoted the programs.

The City continued to administer and monitor housing programs and developments assisted with CDBG and HOME funds. Non-profit housing development organizations in the City continued to hold stock of vacant, affordable ownership units as low and very low income households were affected by job losses. Demand for the City's downpayment assistance program grew, however, particularly among households between 80% and 100% of Area Median Income. The decline in housing values and purchase prices, the extension of the First Time Homebuyer Credit, and the availability of up to \$30,000 in downpayment assistance funds expanded new homeownership opportunities.

CDBG funds were used to administer the Housing Rehab Program and rehab projects, and provided through loans through the CDBG the Revolving Loan Fund, which saw an increase in demand. CDBG also funded Homesharing, an Interfaith Housing Center of the North Shore program that expands affordable housing options by matching individuals in need of an affordable place to live with homeowners who had extra room and want the social or financial benefit of renting space. Often the renters assist elderly homeowners with household chores or provide companionship, helping them to remain in their homes.

The City's Affordable Housing Fund, which receives contributions from the Demolition Tax and Inclusionary Housing fees, funded activities and services that support housing efforts. The fund provided matching funds for the homeless management information system used by the Evanston Alliance on Homelessness, and supported homeownership counseling provided through Housing Opportunity Development Corporation. In early 2010, funding was approved to support the foreclosure prevention counseling program managed by Interfaith Housing of the Northern Suburbs.

## **Specific Housing Objectives**

### **Progress in Meeting Affordable Housing Objectives**

The City of Evanston identified the following unit goals relating to affordable housing in its 2005-2009 Consolidated Plan:

- Rehab 25 existing affordable rental housing units
- Construct 5 new owner-occupied units for 80% AMI or below

- Rehab 40 existing owner-occupied units for 80% AMI or below

The City has made significant progress in creating and maintaining affordable housing in the 2005-2009 plan period. Most of the unit goals in that plan were exceeded, although no new ownership housing was constructed. The following chart shows 2009/10 accomplishments by program. Five-year goals and accomplishments are shown in Table 3A.

Program	Units 2009/10	Very Low Income		Low Income		Non-LMI
		Owner	Rental	Owner	Rental	
CDBG Single Family Rehab	8	6		2		
CDBG Owner-Occupied 2-Flat Rehab	2		1	1		
CDBG Multi-Family Rehab	13		7		5	1-Rtl
CDBG Administered Self-Help Paint	11	11				
CEDA Minor Repairs & Painting	24	20		4		
HOME Multi Family Rental	24	22		2		
HOME Single Family Rehab &/or Purchase	10	1		9		
<b>Subtotal HUD funds</b>		<b>60</b>	<b>8</b>	<b>19</b>	<b>5</b>	<b>1 Rtl</b>
Affordable Housing Fund Single Family Rehab &/or Purchase	8			3		5-Own
City-funded Families in Transition	3		3			
<b>Subtotal Local funds</b>			<b>3</b>	<b>2</b>		<b>5-Own</b>
<b>Grand Total</b>	<b>103</b>	<b>60</b>	<b>11</b>	<b>21</b>	<b>5</b>	<b>6</b>

The City adhered to Section 215 Guidelines of the HOME program for affordable housing in that 100% of the HOME-assisted rental and ownership units were occupied by low-income households with incomes at or below 80% of Area Median Income.

### Efforts to Address “Worst-Case” Housing Needs and Housing Needs of Persons with Disabilities

The City’s Affordable Housing Fund awarded grants to a non-profit sponsor through the City’s Families in Transition program for families under 40% AMI without the resources to live self sufficiently. The program provides rental subsidies of up to 50% of contract rent to the sponsor for up to two years while they work with a very low income family on a plan for self sufficiency. Connections for the Homeless sponsored three families that had been in their transitional housing program through this program in 2009-10.

The Center for Independent Futures completed its Sienna Downpayment Assistance program, making the final downpayment grant of \$14,000 to disabled adult who purchased a condominium unit in the new development near downtown Evanston. This program provides stable, affordable and accessible housing to very low income individuals with special needs.

The Housing Authority of Cook County manages 248 subsidized housing units in Evanston and administers the federal Housing Choice Voucher program which provides rent subsidies individuals use for private market apartments. The extremely low income population, with incomes under 30% of median, has historically has been served through these programs.

The subsidized units consist of 200 units for seniors and disabled persons located at the Perlman and Walchirk Apartments. In addition, HACC manages 45 units of scattered site family housing consisting of 16 two-bedroom units, 23 three-bedroom units, and six four-bedroom units. There were no losses or additions in 2008 to the subsidized units.

There were some 600 Housing Choice Vouchers used in Evanston in 2009, continuing a six year decline. HACC has not received funding to provide additional Housing Choice vouchers, and is not currently serving people on the waiting list as old vouchers are given up.

The geographic distribution of voucher holders in Evanston remains consistent, with concentrations in census tracts 8092 in west Evanston and 8102 in south Evanston which offer the most affordable rents. The City continues to work with the Housing Authority and private landlords on property code and landlord management issues as well as problem tenant issues.

Housing Choice voucher holders pay up to 30% of their income for rent and HACC makes up the difference between the tenant payment and the fair market rent. Voucher holders choose their own apartment, subject to an inspection by HACC and the landlord's willingness to accept voucher payments.

## **Public Housing Strategy**

Public Housing is administered by the Housing Authority of the County of Cook (HACC) which also administers the Housing Choice Voucher program. In the past, the City staff has worked intensively with HACC management, Cook County Commissioner staff and residents on issues at the Walchirk and Perlman apartment buildings which provide subsidized housing units for seniors and disabled persons. In 2009, the Perlman apartment building suffered some elevator service outages that were monitored closely by the City's Building division staff as well as Emergency personnel to ensure the safety of elderly residents. This same property had water leakage around windows in some apartments for which repairs were undertaken.

The Problem Solving division of the City's Police Department worked proactively with HACC staff to address tenant issues in scattered site housing and with Housing Choice voucher holders, developing a process for addressing instances where HACC clients are not fulfilling their tenant obligations. In one case, Housing Choice tenants in a poorly maintained 8-unit rental building on Jackson Ave were moved from that property because of code violations and multiple calls for police. The building is currently being rehabbed and is expected to be completed and ready for re-occupancy in the fall of 2010.

## **Barriers to Affordable Housing**

High housing costs and high property taxes present barriers to affordable housing in Evanston. Although property values have been declining since 2008, purchase prices remain out of reach for households below median income seeking to enter the ownership market. High acquisition prices of rental properties contribute to also higher rents that limit the number of rental units affordable to low income tenants.

The City's Downpayment Assistance Program, implemented in 2008, addresses the barrier to homeownership for households under 100% of median. The program's success is a result of the substantial amount of financial assistance provided in combination with the declining home prices that have expanded the selection of affordable homes.

High property taxes remain a more difficult issue to address or influence. Properties are assessed by the County, and numerous taxing bodies share in the property tax revenue. Even as property values declined, homeowners have not seen a corresponding decrease in property assessed valuations and tax bills. The City continually strives not to increase

property taxes, but declining revenues, including state funding and sales tax revenues, make this a more challenging goal. City-assisted ownership developments have used resale restrictions which limit the price at which they can be resold during their affordability periods. As a result, the County has assessed them at the restricted value rather than market value, and the tax bills are considerably lower. The restrictions can be a deterrent to potential buyers, however, and it is not known how these forces will balance out in the long term.

Regulatory issues such as building and property standards codes can cause barriers to affordable housing through increased costs, but these codes are directly linked to health and safety issues which cannot be compromised. An analysis of zoning regulations to determine whether they create barriers to affordability might present alternative scenarios. Recently approved neighborhood plans incorporate Form Based Zoning as an alternative to Euclidean Zoning and any development that results from these plans will be analyzed to study its effect on affordability.

### HOME/ American Dream Down Payment Initiative (ADDI)

There were no new HOME assisted projects approved in 2009/10 year, but modifications were approved for some projects. An approved project that had not been started was cancelled due to lack of progress. Three of the four ownership projects whose rehab was complete but units were not selling were awarded additional funds. The fourth received approval to change to a rental project. A project that had been awarded funds for rehab and resale was revised and approved for additional funds as a rental project. One person received a downpayment grant through the Center for Independent Futures, and five households received HOME-funded downpayment grants through the Downpayment Assistance Program administered by the City. One project remained in pre-development but obtained additional funding from another source and refined rehab specifications.

HOME Projects in Fiscal Year 2009/10							
#	Developer	CHDO?	Status	Project Address	Funding	# Home Ass'td Units	Ownership Or Rental
1	Reba Place Development Corp.	Yes	7 units sold	602 Mulford	\$721,800 Disbursed for development costs and downpayment assistance	11 of 12	Ownership
2	Evanston Housing Coalition	Yes	Complete	2014-18-24 Wesley	\$172,778 Disbursed for rehab	24	Rental
3	ECDA	Yes	5 units sold	736-38 Dobson	\$556,465 Disbursed for development costs and downpayment assistance	6	Ownership
4	Housing Opportunity Development Corporation	Yes	Cancelled	1820 Dodge n	\$95,000 Previously Committed	1	Ownership
5	Housing Opportunity Development Corporation	Yes	Rehab 90% complete	1929 Jackson	\$226,128 Disbursed for rehab and refinance	2	Rental



6	Center for Independent Futures	No	Complete; 1 in 2009	Siena Gardens	\$98,000 Disbursed for downpayment assistance	7	Ownership
7	Citizens' Lighthouse Community Land Trust	Yes	Complete; 1 unit Sold	2212 Washington	111,600 Disbursed for development	1	Ownership
8	Econ Development Corp	No	Renting because could not sell	241 Callan	\$250,000 Disbursed for rehab	3/5	Rental
9	City of Evanston Downpayment Assistance Program	No	5 HOME grants provided of 12 total	Evanston	\$125,000 for downpayment assistance	Funds earmarked, not reserved	Ownership
9 Projects		5 CHDOs					

1. Reba Place Development Corporation continued to market its 12 unit condominium conversion at 602 Mulford. Seven of the two-bedroom condo units were sold to income-eligible, first time buyers at prices ranging from \$80,000 to \$120,000. While mortgage lenders tightened increased loan-to-value and credit risk guidelines, RPDC identified lenders who were willing to provide 97% mortgage financing to qualified low income buyers. However, layoffs and high unemployment rates impacted many potential buyers and some contracts were cancelled due to job loss. Others were more reluctant to make the financial commitment to homeownership due to economic uncertainty. However, the First Time Homebuyer's Credit was an incentive and RPDC was able to close on three additional units last year. The City provided additional HOME funds to defray part of the construction loan interest payments, and assisted with marketing efforts in conjunction with other assisted ownership projects.
2. Evanston Housing Coalition completed the last phase of exterior repairs on three adjacent rental buildings it has owned and managed for 20 years, at 1014, 1028 and 1024 Wesley. The exterior concrete landings and stairs, roofs, gutters and fascia, tuckpointing and masonry repairs were completed. Tenants in all 24 units were able to remain in their apartments during the repairs. Vacancies remain low for the two and three bedroom units with rent ranges between \$525 and \$985.
3. Evanston Community Development Association (ECDA) sold two more units in its six unit condominium conversion at 736-738 Dobson, leaving one unit unsold. ECDA faced the same challenges as RPDC did with its Mulford condominiums, and had a purchase contract fall through. The City provided additional HOME funds to defray part of the construction loan interest payments and assisted with marketing efforts in conjunction with other assisted ownership projects.
4. Housing Opportunity Development Corporation (HODC) was awarded funds for a single family manufactured house at 1820 Dodge. Numerous attempts to work with different manufactured-home builders were unsuccessful and HODC abandoned that plan for the vacant lot. The \$95,000 funding commitment was cancelled.
5. HODC was awarded funding for a two-unit condominium conversion at 1929 Jackson. While the rehab was delayed due to completion of the rehab of its rental building across the street where tenants would relocate, the housing market collapsed. The City worked closely with HODC on plans to change from ownership to rental tenure. Additional

funding in the form of a loan was approved to re-finance the existing mortgage loan to make the project feasible. Rehab began in 2009 and is expected to be complete in May, 2010.

6. The Citizens' Lighthouse Community Land Trust (CLCLT) sold the single family home at 2212 Washington, its first project. CLCLT completed more repairs than anticipated on the property which had been in foreclosure. The Land Trust will retain ownership to the land and new purchasers will have a 99 year lease on the house. The property will carry a 20 year HOME affordability restriction, after which the land lease restrictions will still apply. The City Council provided additional HOME funds to cover some of the additional rehab costs and help defray construction loan interest payments, and assisted with marketing efforts in conjunction with other assisted ownership projects.
7. The Center for Independent Futures was awarded \$98,000 to provide \$14,000 in downpayment funds for seven disabled persons to purchase condominium units at the Siena. The high rise condominium development at Clark, Oak and Ridge is an area that has not seen previous affordable housing assistance. CIF provided HOME funds to assist the seventh and final individual purchase a unit. The units were purchased at a discount and included a subsidy from IHDA to help make them affordable. The market-rate development in which the units were purchased experienced a number of set backs, including the collapse of the garage roof. The developer was unable to complete the planned third phase of development, and the property was eventually taken over by its lender. This delayed additional sales, and also resulted in a circuitous entrance and egress route from the garage into the units. However, the residents assisted by CIF the resident "community home builder" its (not HOME-assisted) have formed a productive community in a convenient location near Evanston's downtown area.
8. Econ Development Corporation, a for-profit company that previously received HOME funding for new construction of six ownership units, used \$250,000 in HOME funds to complete rehab on a five unit building at 241 Callan and create three affordable units. Although the developer had some purchase contracts when funding was approved, none were fulfilled, and the developer was unable to sell either the affordable or the market rate units. The City did not approve additional HOME funds for carrying costs and decided to rent the units in order to maintain the property.
9. The City's Downpayment Assistance Program, funded with both HOME and Affordable Housing Funds, was initiated in May 2008 and has served 19 households through February, 2010. The program provides forgivable loans of up to \$25,000 or \$30,000, to income-eligible first time buyers who purchase a home anywhere in Evanston. The amount of the loan depends on income level, downpayment gap, and funding source. Households with incomes at or below 80% AMI can receive up to \$30,000. Households between 81 and 100% AMI can receive up to \$25,000 from the Affordable Housing Fund. The purchase mortgage cannot exceed 80% loan-to-value, and purchasers must provide 3% of the purchase price towards the transaction. Twelve households received assistance last fiscal year. Four of those households, with incomes at or below 80% AMI, were assisted with HOME funds totaling \$115,000. The City Council approved additional funding in September, 2009, although HOME funds cannot be committed in IDIS because the program is administered by the City and not by a subrecipient.

HOME administration funds of \$72,766 were disbursed from current and past year program income and entitlement allocations for administration and monitoring of current development and on-going rental projects which received HOME assistance.

*Report on Contracts and Subcontracts with Minority Business Enterprises and Women's Business Enterprises*

Attached to this report is HUD Form-4107 which provides information on Minority and Women Business Enterprises with contracts or subcontracts on HOME-assisted development projects.

*Outreach to Minority and Women Owned Businesses*

Developers of HOME assisted projects are encouraged to solicit bids from minority, women-owned and Evanston based businesses and if possible to incorporate local job training or apprentice opportunities, if possible. Four of the six development projects funded in 2010 had minority contractors or developers.

**HOME Match Report**

The HOME match report for FY 2009/10 is included in the IDIS reports section. The City is required to provide a 25% match for HOME funds expended. Last fiscal year, the City incurred a match liability of \$39,015.00. The liability was covered by matching funds of \$139,500 from the City's Affordable Housing Fund for two downpayment assistance loans, and funds from the Illinois Housing Development Authority and the Federal Home Loan Bank of Chicago for units developed at 602 Mulford and 736-738 Dobson. In addition, the City had \$955,444 in carry-over matching funds.

**Results of On-Site Inspections of HOME Assisted Affordable Rental Housing**

Five HOME-assisted rental projects with 90 units are leased up and operating. Rent and income certifications for the HOME assisted units were sent to the project owners in August for the 28 HOME-assisted units, listed below. All the rented units were in compliance with HOME rent levels and income targeting.

Five rental projects are located in the City's CDBG Target Area and are routinely inspected on a two-year schedule by the City's Property Standards Division. Data on Property Standards inspections is part of the monitoring process.

<u>Location</u>	<u>Owner</u>	<u>Assisted/ Total Units</u>	<u>Inspection</u>
743 Brummel	HODC	5/13	2010
319 Dempster	HODC	8/48	2010
1930 Jackson	HODC	3/3	2011
707-13 Seward	RPDC	10/24	2010
1817 Foster	EHC	2/2	2010
2014-24 Wesley	EHC	24/24	2010

*Assessment of Affirmative Marketing and Outreach*

HOME funded projects are required to submit a detailed marketing plan in order to ensure that the project will be affirmatively marketed and that people traditionally not served by the current market are aware of the project.

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Marketing efforts undertaken last year for the various projects included paid advertisements in the local newspapers, notices in the City newsletter which is distributed to all Evanston residents, a notice on the City's web site, fliers distributed to local churches, community

centers and non-profit organizations, contacts with local non-profit service providers, home purchase seminars, and open houses.

The City of Evanston does not receive American Dream Downpayment Initiative (ADDI) funds.

## HOMELESS

### Homeless Needs/Continuum of Care

The City of Evanston used ESG, CDBG and Mental Health funds for emergency and transitional shelter for homeless individuals and families, or those threatened with homelessness, as well as for case management services, job counseling and placement/follow-up assistance for homeless adults. Mental health and substance abuse services are also provided to stabilize homeless individuals' lives while they seek employment and housing.

The Evanston Alliance on Homelessness is made up of over 30 local agencies that provide services to homeless persons or those at risk of becoming homeless, as well as veteran's organizations, members of the business community and City staff. The Alliance prepares Evanston's Continuum of Care plan and oversees its implementation and is a member of the Regional Roundtable on Homelessness, whose members include the City of Chicago, Cook, Lake, DuPage, Kane, McHenry and Will Counties.

Member agencies help people who are homeless find appropriate housing and address a broad range of needs. Support services include case management, life skills, alcohol & drug abuse treatment, legal assistance, mental health counseling, healthcare, HIV/AIDS testing and care, education, employment, child care and transportation. Street outreach programs identify homeless people, assess their needs and connect them with service providers.

The Alliance on Homelessness meets monthly to discuss issues in Evanston and to develop policies and strategies for garnering funding. Virtually all members of the Alliance have experienced funding cuts from the State of Illinois as well as private sources.

In 2009, Evanston's Continuum of Care received \$997,341 in one-year funding for eleven projects: six permanent supportive housing, three transitional housing, one supportive services program and HMIS. The following chart details the programs:

Agency	Project Name	Amount
Connections for the Homeless	New Beginnings for Young Families	\$187,847
YWCA Evanston/North Shore	YWCA Domestic Violence Services	\$71,526
Housing Options	Ganey House & Claire House	\$83,560
Connections for the Homeless	Entry Point Outreach	\$112,560
Housing Options	Pathways	\$112,962
Connections for the Homeless	Hilda's Place	\$117,197
Housing Options	Pathways Plus Program	\$120,413
Connections for the Homeless	Permanent Supportive Housing	\$106,975
Connections for the Homeless	Permanent Supportive Housing Expansion	\$22,869
Housing Opportunity Development Corporation	Claridge Apartments	\$17,750
Connections for the Homeless	Homeless Management Information	\$43,682

The YWCA–Evanston/North Shore provides emergency shelter, counseling, case management and legal advocacy services to victims of domestic violence. In addition to Evanston CDBG funds, the YWCA receives funding from other state grant programs, individual donors, special events and other local organizations. The YWCA also provided transitional housing for families moving from the emergency shelter to permanent housing. Families can remain in transitional housing for up to two years.

Connections for the Homeless received funding for its street outreach counselors in its Entry Point program, which serves the chronically homeless by connecting them with services and shelter. Connections also received funding for Hilda’s Place, its transitional shelter, permanent supportive housing programs and to manage the Continuum’s HMIS system.

Housing Options for the Mentally Ill in Evanston provided permanent and transitional housing with supportive services for 72 individuals living with mental illness in six scattered site buildings it owns, and in 21 leased units.

Support services for the homeless and to prevent homelessness among low income and unemployed people at high risk in 2009 included:

- Connections for the Homeless’ Entry Point street outreach program, which served the chronically homeless by connecting them with services and shelter.
- The H E Lane Center for Positive Change continued to operate its Fresh Start-First Base program for the homeless and ex-offenders, providing telephone, voice mail, FAX, copying and mail services. They also helped clients locate housing, obtain other benefits and provided transportation to job interviews.
- Interfaith Action of Evanston provided job counseling for the residents of Hilda’s Place and Entry Point through its collaboration with Connections for the Homeless. Interfaith also manages soup kitchens working with religious organizations throughout the City.

## **Specific Homeless Prevention Elements**

General Assistance funds administered by Evanston Township were used to address the needs of individuals and families who are at imminent risk of homelessness because of financial or other crises. Member agencies of the Alliance on Homelessness located throughout Evanston, including CEDA and the Salvation Army, refer candidates for prevention funds to Connections for the Homeless, which administers State of Illinois prevention program in Evanston. State funding for homelessness prevention was reduced sharply for the fiscal year ending June 30, 2010 from prior year funding levels, from \$347,600 to \$75,920.

Evanston was fortunate to be the recipient of just over \$800,000 in Homelessness Prevention and Rapid Re-housing funds in 2009. This new program, implemented through subrecipient agreements with agencies that are part of Evanston’s Continuum of Care, began serving clients in November 2009. In its first four months of operation, 27 households, five of which were homeless, received services.

## **Emergency Shelter Grants (ESG)**

The City of Evanston’s \$85,920 in ESG 2009 entitlement funds and \$856 in unexpended funds from 2008 were used for programs and activities that address the City’s priority community development objectives as identified in the 2005-2009 Consolidated Plan. All funds were expended to provide emergency and transitional housing for homeless individuals and families, essential services and for program administration.

Connections for the Homeless received \$52,687 in ESG funds for the operation of its 36-bed transitional shelter, Hilda's Place, essential services and prevention services. In 2009/10, 99 adults were housed at Hilda's Place including the chronically homeless, mentally ill, substance abusers, persons with HIV/AIDS and other issues. Residents worked with case managers to address issues relating to their homelessness in order to remain at the shelter for more than three days. Hilda's Place staff continued to develop linkage resources focusing on mental health, vocational assistance and housing. The Prevention program served 207 unduplicated persons.

Interfaith Action Council received \$6,687 in ESG funds for its drop-in Hospitality Center, which served 297 unduplicated clients, and \$4,500 to support their network of soup kitchens, which served 461 additional clients at four sites. In addition, \$856 in 2008/09 ESG funds were expended to complete an activity funded in 2008. The Hospitality Center provided a supportive place for homeless individuals, including residents of Hilda's Place, who need a welcoming place to go during the day. Interfaith's job counselors taught interviewing skills to residents of Hilda's Place seeking employment. Other job-related services offered at the Hospitality Center included voice mail, fax service, and use of the phone.

H E Lane Center for Positive Change received \$4,400 in ESG funds to provide essential services to homeless individuals and ex-offenders. H E Lane served 275 unduplicated individuals, providing a broad range of services including locating housing and jobs, clothing and food, job training, securing IDs and counseling.

The YWCA Evanston/North Shore received \$6,687 in ESG funds for its shelter for victims of domestic violence. The YWCA housed 228 women and children over the course of the year.

The Harbour received \$5,076 for essential services to serve 11 teenage girls and young women in their residential program and \$1,611 for prevention services.

The City used \$4,272 in ESG funds for for program administration, monitoring and reporting.

### **Matching Resources**

ESG funds were matched with cash or volunteer labor by each agency receiving funding as shown below:

- Connections for the Homeless match was fulfilled with \$72,000 in State of Illinois Department of Human Service grant funds
- H E Lane Center for Positive Change match was fulfilled with \$7,480 in cash contributions from individuals and Evanston congregations
- Interfaith Action match for the Hospitality Center was fulfilled with \$5,000 in individual cash donations and \$10,606 in volunteer labor; each of the four soup kitchens met their match requirement with \$1,040 in volunteer hours and \$85 in cash donations for \$4,160 in volunteer and \$340 in cash for \$4,500 total
- The YWCA Evanston-North Shore match was fulfilled with \$56,000 in United Way funds
- The Harbour match was fulfilled with \$6,688 in grants from private foundations.

### **Homeless Discharge Coordination Policy**

The Evanston Alliance on Homelessness works with publicly funded institutions and systems of care to assist individuals being discharged from foster care, health care, mental health programs and correctional institutions. The Evanston Alliance on Homelessness has developed policies and protocols to ensure to the extent possible that persons being released from publically funded institutions or systems of care are not discharged into homelessness.

**Foster Care:** The Youth Housing Assistance Program of the Illinois Department of Children and Family Services (DCFS) provides housing advocacy and cash assistance to young people ages 18 to 21 emancipated from foster care. Up to six months before emancipation, the youth applies to the program and is assigned a Housing Advocate, who helps find housing, creates a budget, and establishes links to other services. The program offers cash assistance of up to \$800 (\$1,200 if parenting, pregnant or disabled) for security deposits and move-in expenses, and a rental subsidy up to \$100 per month. Being homeless or at risk of homelessness is one of the program eligibility factors. This formal protocol is understood and agreed to by the Evanston Alliance on Homelessness, youth service providers, and the DCFS Local Area Networks (LANs).

**Health Care:** The Alliance co-convened the Countywide Discharge Planning Forum in July 2008 with 200 participants. The healthcare workgroup initiated at this forum identified two major priorities, (A) creating more respite beds for people leaving hospitals who might otherwise be homeless, and (B) advocating for housing to be added as an element of discharge planning for JCAHO accreditation. The Alliance has researched the JCAHO accreditation procedures, which address discharge planning protocols in general, but do not address housing placement specifically as a part of discharge planning. Alliance members continue to work locally with hospital representatives to provide improved housing referral information for patients being discharged. Additionally, the Alliance is exploring State mandates to better identify homeless persons in the hospital system.

**Mental Health:** The Illinois Department of Human Services, Division of Mental Health (DHS/DMH), implements a "Continuity of Care Agreement" between State-Funded Inpatient Psychiatric Services (SFIPS) sites and community providers. The agreement cites the best practice not to discharge into homelessness; that SFIPS sites and provider agencies will work together to find appropriate housing that the individual is willing to accept; that if it is reasonably anticipated that housing will shortly be in place, a SFIPS site may delay discharge to prevent homelessness; and if an individual is not housed at discharge, the clinical record must document the reasons. Illinois DHS/DMH discharges persons to DMH-funded supportive housing, nursing and intermediate care facilities, board and care, and private residences. This formal discharge protocol is understood and agreed to by the Evanston Alliance on Homelessness, mental health providers and local mental health institutions.

**Corrections:** The Placement Resource Unit (PRU) of the Illinois Department of Corrections provides caseworkers to identify services needed by the ex-offender upon community re-entry, including housing placement. This formal discharge protocol is understood and agreed to by the Evanston Alliance on Homelessness, its providers, and local correctional institutions.

## COMMUNITY DEVELOPMENT

### Community Development Block Grant Program

#### Assessment of Relationship of CDBG Funds to Goals and Objectives

All FY 2009/10 CDBG funds provided to Evanston were obligated to programs and activities that address the City's priority community development objectives as identified in the 2005-2009 Consolidated Plan. Evanston significantly exceeded the requirement of expending a minimum of 70% of CDBG funds to benefit low- and moderate-income persons. In the 2009/10 program year, CDBG funds in the amount of \$2,385,012 were expended for activities benefiting primarily low- and moderate-income persons.

Evanston has exceeded the unit goals in the Consolidated Plan, which is to provide services to 2,500 individuals in each of the five years. However, public services, including employment services, continue to be a priority to address the needs of many low- and moderate-income residents that continue to grow because of the lack of jobs.

Evanston has used CDBG funds for public improvements. Parks and recreation centers in the CDBG Target Area are a high priority. In 2009/10, the first phase of a multi-year landscaping improvement project at Fleetwood-Jourdain Community Center and Foster Field was completed with the installation of amenities including bike racks and benches by City Parks and Forestry staff. Evanston committed the majority of its CDBG-R funds to the second phase of this project, Phase 1B, which consisted of landscaping, entry elements to the Center grounds and ball fields, fencing and other improvements. Work on the Fleetwood-Jourdain Kitchen, funded in 2008/09, was completed and final billed in 2009/10.

Child care centers that serve primarily LMI families are also a high priority in the Consolidated Plan and three centers were helped with CDBG funding. Billing was completed on a 2008/09 project that funded energy efficiency improvements at the Evanston Day Nursery and two new projects were initiated and completed. McGaw YMCA completed the refurbishment and repair of its passenger elevator that serves its Men's Residence facility; that facility provides short- and long-term housing for over 200 low-income men each year.

The City continued to use CDBG funds to achieve Economic Development goals, a medium priority in the Consolidated Plan, but an area of expanding need in the last two years due to the economic downturn. Two Façade Improvement projects were completed and a third is underway, with completion anticipated by early summer 2010. Evanston continued to use CDBG funds to provide technical assistance to micro enterprises and small businesses through subrecipient agreements with two non-profits, Evanston Community Development Corporation and the Technology Innovation Center.

**Summary of CDBG Funds Expended in 2009/10**

CDBG funds were used to address priority needs identified in the Consolidated Plan. The following chart summarizes CDBG expenditures by funding category.

Funding Category	Amount Expended	% of Total
Public Services	\$ 308,501.91	12.94%
Housing	\$ 748,637.73	31.39%
Code Enforcement	\$ 441,602.59	18.52%
Public Improvements	\$ 365,610.98	15.33%
Economic Development	\$ 125,000.00	5.24%
Disposition	\$ 2,548.37	0.11%
CDBG Administration	\$ 393,110.00	16.48%
<b>TOTAL</b>	<b>\$ 2,385,011.58</b>	<b>100.00%</b>

Individual activities awarded 2009/10 CDBG funds and/or implemented in the 2009/10 program year with CDBG funds from prior years are shown in the chart below.

ORGANIZATION / AGENCY	PROGRAM	2009/10 AWARD	EXPENDED IN 2009/10
Brummel Park Neighbors	Community Building Programs	\$2,000	\$1,556.13
Connections for the Homeless	Single Adult Services	\$4,000	\$4,000.00
Evanston Community Defender	Legal and social work services	\$45,000	\$45,000.00
Evanston Youth Initiative	Evanston Youth Initiative	\$3,000	\$327.89



Girl Scouts of Greater Chicago & NW Ind.	Fit To Be Me	\$8,000	\$8,000.00
Interfaith Action of Evanston	Job Counselor for the Homeless	\$2,000	\$2,000.00
Interfaith Housing Ctr of the N Suburbs	Homesharing Program	\$14,000	\$14,000.00
Legal Assistance Foundation of Chicago	Evanston Legal Services	\$10,000	\$10,000.00
Meals At Home	Food Delivery To Seniors & Disabled	\$9,000	\$9,000.00
Music Institute of Chicago	Taking Music To Seniors	\$2,000	\$2,000.00
North Shore Senior Center	Evanston/SV Senior Services	\$25,000	\$25,000.00
Open Studio Project	Art & Action For At Risk Youth	\$3,000	\$3,000.00
Youth Action Ministry	College Tour	\$10,000	\$10,000.00
Youth Job Center Of Evanston	Job Training & Placement	\$48,000	\$48,000.00
YWCA-Evanston/Northshore	Domestic Violence Services	\$35,550	\$35,550.00
City - Community Dev/Planning	Adopt A Fancy Can	\$9,000	\$9,155.54
City - Community Development	Graffiti Removal	\$35,000	\$34,993.90
City - Health & Human Services	Adaptive Equipment for the Disabled	\$0	\$918.45
City - Human Relations Comm	Summer Youth Employment	\$46,000	\$46,000.00
City - Community Development	Neighborhood Initiatives Fund	\$9,000	\$0.00
<b>Public Services Total</b>		<b>\$319,550</b>	<b>\$308,501.91</b>
CD Loan Program	Single- & Multi-Family Rehab	\$170,613	\$296,273.48
CEDA/Neighbors at Work	Minor Repairs/Painting Assistance	\$100,000	\$118,597.86
City - Community Development	Housing Rehab Administration	\$325,000	\$322,890.33
City - Dept on Aging	Handyman program	\$11,700	\$10,321.06
City - Human Services	Adaptive Devices for Accessibility	\$0	\$555.00
<b>Housing Total</b>		<b>\$607,313</b>	<b>\$748,637.73</b>
City - Community Development	Targeted Housing Code Compliance	\$414,229	\$414,224.00
City - Community Development	Targeted Housing Code Enforcement	\$30,000	\$27,378.59
<b>Code Enforcement Total</b>		<b>\$444,229</b>	<b>\$441,602.59</b>
Evanston Day Nursery	Energy Efficiency Improvements	\$0	\$10,000.00
Reba Early Learning Center	Energy Efficient Lighting Improvements	\$0	\$6,243.00
Reba Early Learning Center	Parapet Repair	\$7,000	\$0.00
Toddler Town Daycare	Roof Replacement	\$12,000	\$12,000.00
City - Public Works	Alley Improvement Program	\$89,229	\$89,229.00
City - Public Works	Block Curb/Sidewalk Program	\$50,000	\$50,000.00
City - Public Works	Accessible Ramp Program	\$50,000	\$49,971.70
City- Public Works	Alley Special Assessment Assist	\$55,000	\$12,747.75
City-Parks/Forestry & Recreation	Fleetwood-Jourdain Center Roof Replacement	\$50,000	\$0.00
City-Parks/Forestry & Recreation	Fleetwood-Jourdain Center Kitchen Renov	\$0	\$86,656.19
City-Parks/Forestry & Recreation	Fleetwood-Foster Field Renovat-Phase 1A&B	\$25,000	\$21,037.34
Washington School PTA	Shade Trees for Shared Playground	\$4,340	\$4,340.00
McGaw YMCA	Residence air conditioning	\$14,000	\$0.00
McGaw YMCA	Residence passenger elevator repair	\$0	\$23,386.00
<b>Public Improvements Total</b>		<b>\$356,569</b>	<b>\$365,610.98</b>
City - Community Development	Neighborhood Facade Improve	\$35,000	\$85,000.00
Ev Community Develop. Corp.	Business & Micro Enterprise Assistance	\$25,000	\$25,000.00
Technology Innovation Center	Business Ownership Initiative	\$15,000	\$15,000.00

<b>Economic Development Total</b>		<b>\$75,000</b>	<b>\$125,000.00</b>
City - Facilities Management	1817 Church Street property	\$0	\$2,548.37
<b>Disposition</b>		<b>\$0</b>	<b>\$2,548.37</b>
City - Comm Develop/Planning	CDBG Administration	\$350,000	\$353,114.00
City - Finance Department	Minority/Women/Ev Business	\$40,000	\$39,996.00
<b>Administration/Planning Total</b>		<b>\$390,000</b>	<b>\$393,110.00</b>
		<b>\$2,192,661</b>	<b>\$2,385,011.58</b>

**Public Services**

CDBG funds were used to address a broad range of needs identified in the Consolidated Plan. The City is on track to meet or exceed its goals for the number of individuals served in 2005-2009. Employment training was identified as high priority in the Consolidated Plan; other public services were identified as a medium priority. Activities implemented in 2009/10 are described below. Seventeen public service programs were completed in the fiscal year, two others are expected to be complete and closed out in summer 2010. Planning for a neighborhood beautification project that includes planting shrubs and perennials was initiated as part of the Neighborhood Initiatives activity in 2009/10 and will be completed in summer 2010. Remaining funds will be used for initiatives by block clubs and other small organizations in the upcoming year. Goals and accomplishments by activity may be found in Table 3A.

Youth services were provided by the following programs with CDBG funds to address the needs of low- and moderate-income youth:

- Evanston Community Defenders Office provided legal assistance and social services support in criminal matters to 236 juveniles from low-income Evanston families.
- The Evanston Youth Initiative involved parents in the Million Father March initiative to reach more parents for its annual symposium on parenting scheduled for May 1, 2010. EYI’s mission is to inspire parents to take an active role in their children’s education and development; their work is focused in Evanston’s Fifth Ward.
- The Girl Scouts of Greater Chicagoland and Northwest Indiana expanded Fit To Be Me! and helped 233 elementary and middle school age girls establish healthier eating and exercise habits, and develop self esteem, relationship-building and other life skills.
- The Open Studio Project used art therapy, journalism and other creative methods to enable 35 youth to channel strong emotions of anger and frustration to positive, creative outlets in Art & Action.
- Youth Action Ministry enabled fifteen income eligible Evanston high school students to take part in its annual college tour, visiting the University of Minnesota and four other colleges.
- The Youth Job Center of Evanston provided job readiness training, job placement and follow up services to 734 youth between the ages for 14-25.
- The City’s Summer Youth Employment program employed 197 high school-aged youth for nine weeks during the summer of 2009; SYEP also provided employment readiness training to younger teens through job shadowing, computer classes, leadership training and classes in financial literacy.

The need for Senior Services was anticipated to expand between 2005 and 2009 due to the aging population and Evanston’s population of frail elderly. In 2009/10, the following programs receiving CDBG funds to address the needs of seniors:

- Evanston Skokie Valley Senior Services, part of the North Shore Senior Center, provided case management services to 1,635 low-income Evanston seniors, assessing needs and helping them access benefits.
- The Music Institute of Chicago performed concerts at skilled care facilities, senior residences and day treatment programs in Evanston, reaching 167 low-income seniors with limited mobility.
- Meals at Home delivered meals to 123 low-income Evanston homebound seniors and disabled residents, enabling them to remain in their homes.

Four social services agencies received CDBG funds to assist the unemployed, homeless individuals and ex-offenders:

- Connections for the Homeless served 409 homeless adults through Entry Point, its outreach program. CDBG funds were used to provide transportation to jobs for newly employed individuals until they received their first paycheck.
- Interfaith Action provided job counseling to 92 individuals who were residents of Hilda's Place or clients of Entry Point, both of which are programs offered by Connections for the Homeless.

Other public services funded by CDBG in 2009/10:

- Interfaith Housing of the North Suburbs Homesharing program matched 16 individuals seeking affordable housing with homeowners who had an additional room to rent, helping 32 persons in all, seven matches enabled seniors to age in place and seven involved cross-ethnic/cultural pairings.
- The Evanston office of the Legal Assistance Foundation of Chicago provided legal services in civil matters to 355 Evanston residents, primarily low- and moderate-income seniors.
- Residents of the CDBG Target Area helped control litter in their neighborhoods through the Adopt a Fancy Can program. Ten cans were adopted by new participants in 2009/10. The total number of cans in service is 55.
- The City's Graffiti Program removed 5,270 graffiti tags from public property (traffic signs, streetlights, etc.) in the CDBG Target Area to eliminate blighting elements and maintain neighborhoods.
- The YWCA Evanston/Northshore provided services including housing, counseling, case management and legal advocacy to 678 Evanston adults and children who were victims of domestic abuse.
- The Adaptive Equipment program helped seven persons with disabling conditions get personal equipment such as reachers and transfer benches to enable them to continue living independently.
- Brummel Park Neighbors, a citizen group in south Evanston, expanded involvement of residents in neighborhood safety walks, using walkie-talkies to report suspicious or illegal activities to the Evanston police. Their website is the primary means of sharing information, both beneficial and detrimental, among neighbors. They also organize activities for families and children, including a youth job fair and back-to-school event.
- Planning was undertaken in late fall of 2009 for a neighborhood initiative to improve the landscaping of a cul-de-sac. Trees, shrubs and perennials will be planted in spring or early summer of 2010. Additional neighborhood initiatives are under discussion, including a neighborhood watch group in west Evanston.

## Housing

CDBG funds a number of programs to make decent housing available and affordable to low- and moderate-income families, and to help low- and moderate-income residents maintain their property. In 2009/10, CDBG funds supported the City's Housing Rehab Administration program, which administers the Single- and Multi-Family Rehab programs, as well as the

Self-Help Paint Program. Low- or no-interest loans for Single- and Multi-Family Rehab projects are funded through the City's Revolving Loan fund and enable low- and moderate-income households to improve their properties to address code violations and other needs including emergency roof and furnace replacement, demolition of dilapidated garages and removal of dangerous/diseased trees. In 2009/10, the Rehab Program managed:

- The rehab of eight owner-occupied homes for households earning up to 80% of median income to eliminate code violations, make accessibility improvements for seniors and the disabled, improve building components including roofs, heating, electrical and plumbing, and eliminate structural and lead based paint hazards. Five of the rehabs included accessibility improvements for seniors or disabled household members. Although eligible, no owner-occupied condominiums were rehabbed this year.
- A multi-family rehab project begun in 2008/09 that included repair to the parapet and roof of a 13-unit multi-family building was completed and the accomplishments reported in 2009/10. Rehab on an owner-occupied two-flat with a Section 8 tenant renting the second unit was also completed for a total of 15 multi-family housing units.
- Eleven exterior painting projects through the Self-Help Painting Program, providing grants of up to \$400 to income-eligible home owners for paint and supplies for exterior renovation.
- Removal of one diseased tree for an income-eligible homeowner.
- Demolition of a vacant single-family home whose structural integrity was compromised and that had multiple code violations. The house had been used as a drug house for dealing and users and was declared unfit for human habitation.

CDBG funds also supported minor repair programs for seniors, specialized rehab for persons with disabling conditions and rehab to improve security and safety:

- CEDA/Neighbors At Work administered its Minor Repair/Painting Assistance program, a grant program that complements the City's rehab programs by addressing smaller scale projects for homeowners who may not qualify for a rehab loan. Priority is given to elderly and disabled homeowners, and property owners cited by the City's Property Standards division. CEDA completed repair projects at eight homes, and painted the interiors and exteriors of twelve and four homes, respectively.
- The City's Handyman Program made small but important repairs to 79 single-family homes and condominiums owned by low-income seniors, including repairs to doors, windows and locks, plumbing improvements to conserve water, installation of railings and ramps for accessibility and safety, etc.
- The Adaptive Devices for Accessibility program installed grab bars, hand-held shower heads, ramps and other devices in seven income-qualified households with a disabled resident. Households in need were identified through referrals by occupational and physical therapists and physicians whose patients have a permanent disabling condition.

### **Targeted Code Enforcement**

The City's Targeted Housing Code Compliance program inspected 2,347 dwelling units in the CDBG Target Area through routine inspections, investigated 1,334 complaints and conducted 5,692 re-inspections to ensure that rental housing in the CDBG Target Area is decent and safe.

CDBG funds were used to address code violations at vacant properties in the CDBG Target Area identified by Property Inspectors. Work included boarding unsecured premises, removing trash, cutting weeds and grass as needed. Liens are placed on the properties for these expenses and property owners must repay them. Repayments are reported as program income.

### **Public Improvements**

Improvement to parks, recreation facilities and child care centers were identified as a high priority in the 2005-2009 Consolidated Plan. The following CDBG projects were completed or underway in 2009/10:

- Renovation project begun in 2008/09 on the kitchen at the Fleetwood Jourdain Community Center, which provides after-school and summer child care programs and a senior nutrition and wellness program, was completed and final billed in summer 2009.
- Specifications for the replacement of the Fleetwood-Jourdain Community Center gymnasium roof were developed. The project will go to bid in spring 2010 with construction to be completed by fall 2010.
- Phase 1A of the Fleetwood Jourdain-Foster Field landscaping project, installation of amenities including benches and bike racks by City staff in Parks and Forestry was completed.
- The Washington Elementary School PTA planted shade trees at a playground on the school grounds adjacent to the City's Robert Crown Community Center. The Washington School student body is primarily LMI and this playground is also used by a number of programs provided at Robert Crown, including the Free Summer Lunch program and after-school programs that serve LMI children and families.
- Reba Early Learning Center received CDBG funds in the form of a loan that enabled the school to take advantage of a grant to install energy efficient lighting awarded by the Illinois Clean Energy Foundation. A portion of the loan has been repaid using the ICEF grant and the remainder will be repaid with funds saved by reduced electrical use. Reba will use its CDBG grant of \$7,000 in conjunction with additional 2010/11 CDBG funds in 2001 to repair the parapet of its building, as the scope of work exceeded the initial estimate.
- Toddler Town Daycare, a childcare center in southwest Evanston, received CDBG funds to replace its leaking roof.
- Evanston Day Nursery's project to replace its HVAC systems to improve energy efficiency funded in 2008/09 was completed and final billed.

Support for neighborhood facilities is identified as a medium priority in the Consolidated Plan. In 2009/10, CDBG funds were used to:

- The renovation and repair of the passenger elevator at the McGaw YMCA Residence facility, a 172-room SRO facility, that was begun in 2008/09 was completed and final billed in October 2009.
- The McGaw YMCA received \$14,000 in 2009/10 CDBG funds for upgraded electrical service and individual units to air condition 26 rooms in its Mens Residence facility. The wiring upgrade is complete and the air conditioning units will be purchased and installed by early summer of 2010.

### **Infrastructure**

Infrastructure improvements were identified as a high priority. The City has committed Capital Improvement funds in addition to CDBG funds for projects in the CDBG Target Area and throughout the City. In 2009/10, CDBG funds were used to:

- Pave two alleys in census block 8096 in the CDBG Target Area, improving drainage problems and reducing the special assessments for all property owners.
- Replace broken sidewalk and curbing in the CDBG Target Area in census block groups 8092.03, 8092.04, 8096.03, 8096.04 and 8103.012 in the CDBG Target Area.
- Construct 32 ADA-compliant curb ramps as part of the sidewalk improvement program in several neighborhoods with primarily low- and moderate-income residents to make them accessible to people with disabilities. The improvements were in census block groups 8092.03, 8092.04, 8096.03, 8096.04 and 8103.012.

- Pay the special assessments for alley paving of four income-qualified households, relieving the financial burden of infrastructure improvements to these low- and moderate-income households.

### **Economic Development**

Façade improvements on two adaptive reuse commercial projects in west Evanston funded by the 50/50 cost sharing Neighborhood Façade Improvement Program were completed. A third façade improvement project on Dempster Street is substantially complete and will be final billed and closed in 2010/11.

CDBG funds supported two programs that provide technical assistance to small businesses, micro enterprises and entrepreneurs:

- Evanston Community Development Corporation staff and Business Mentor Program provided a range of consulting services to businesses in west Evanston. ECDC helped entrepreneurs test products and develop their client bases at the West Evanston Market, which also brought fresh locally grown produce to low-income neighborhoods in west Evanston.
- The Technology Innovation Center provided business and financial planning services to Evanston businesses and persons seeking to open businesses here.

### **Other**

CDBG funds paid for utilities at 1817 Church Street. The City issued an RFP for the redevelopment of the property in fall of 2009. No responses were received by the due date; a late submission was returned unopened following City purchasing procedures. The RFP was reopened early in 2010 with a due date of March 16, 2010. This property is in a neighborhood hard hit by mortgage foreclosures.

Two City administrative and planning activities received CDBG funding:

- CDBG Administration for overall program management and administration.
- Minority/Women/Evanston Business Program (M/W/EBE) to increase minority, women-owned and Evanston business participation in City and private construction projects, as well as in City purchasing.

### **Changes In Program Objectives**

There were no changes in Evanston's program objectives in 2009/10 from the objectives set forth in the City's 2005-2009 Consolidated Plan and 2009/10 One Year Action Plan.

### **Assessment of Efforts in Carrying Out Planned Actions**

The City pursued all resources it indicated it would in its 2005-2009 Consolidated Plan and did not hinder implementation of that Plan by action or willful inaction. The City of Evanston received a request for certification of consistency with its Consolidated Plan from the Evanston Continuum of Care; the request was approved.

### **Funds Not Used for National Objectives**

No CDBG funds were used that did not meet a national objective of the CDBG program.

### **Anti-displacement and Relocation**

The Director of Housing Rehab and Property Standards reviews all demolition activities for displacement and Section 104(d) compliance. No displacement of households, businesses, farms or non-profit organizations resulted from CDBG-assisted projects this year. One residential dwelling, a single family home that was vacant and declared unfit for human habitation, was demolished using Revolving Loan funds. The property had a long history of code violations, including faulty electrical wiring and a nonfunctional heating system. The

owner abandoned the property, which was used by squatters as a drug house and for prostitution; the house was full of garbage and human waste and infested with rats. A lien was put on the property to recover funds used for demolition. All dwellings that were boarded to secure the premises and ensure safety were vacant.

### **Low/Mod Job Activities**

CDBG-funded economic development activities undertaken in 2009/10 were not qualified using job creation or retention. The micro-enterprises and entrepreneurs receiving technical assistance from Evanston Community Development Corporation and the Technology Innovation Center are qualified for CDBG funding based on income of the owners or on a LMI area basis when the business assisted provides needed goods or services to a primarily LMI residential neighborhood.

### **Low/Mod Limited Clientele Activities**

A number of public services activities funded by CDBG are qualified based serving a limited clientele of low- and moderate-income individuals. Because of tremendous range of incomes in the community, few activities use presumed eligibility even if they serve groups of people who are generally presumed by HUD to be low- and moderate-income. For example, programs such as Evanston/Skokie Valley Senior Services collects income information on its clients unless they reside in subsidized senior housing. As a major service provided is assisting seniors in accessing benefits for which they are eligible, documentation is readily available. Child Care facilities are also qualified based on documentation that they serve at least 51% low- and moderate-income persons, which is determined by eligibility for State child care subsidies.

Programs that serve older elementary through high school age youth provide greater challenges for income documentation, as many of the youth sign up for and attend without the involvement of a parent or guardian. Eligibility for free or reduced cost lunch can be used to document eligibility in some cases.

Documenting income is one of the topics covered in orientation meetings for subrecipients that are held each year. Staff also reviews the methods being used to determine income eligibility on a project-by-project basis and recommends ways to improve income documentation and more accurately reflect very low, low and moderate income levels.

### **Program Income Received**

2009/10 program income for CDBG totaled \$44,597. It consisted of \$25,997 in payments on amortized loans or loan payoffs that were returned to the Revolving Loan Fund. In addition, \$15,485 in re-payments for the cost of board-ups and other property-related expenses were received from property owners and \$3,114 in loan repayment was received from Reba Early Learning Center and entered as program income in IDIS.

### **Prior Period Adjustments**

There were no prior period adjustments.

### **Loans and Other Receivables**

Loans made from the Revolving Loan Fund are administered by Housing Rehab staff. All loans are entered into Loan Ledger and tracked to ensure timely payments. When payments are not received by the due date, reminders are sent out at regular intervals (30, 60, 90 days). Late payments, generally ranging from 15 to 60 days, have increased from prior years; at fiscal year-end, no payments were more than 30 days past due. The City monitors information on Evanston properties in foreclosure using the Illinois Foreclosure Listing

Service to identify if any title transfer loans, the bulk of the loan portfolio, are at risk based on defaults on primary mortgages. At fiscal year-end, none had been identified.

The number and type of loans (amortized or title transfer) and the outstanding balances are shown in the chart below (allowance for doubtful account is not included).

Loan Type	#	FY2008/09 Yrend balance	Loans Closed	Current Expense	Admin Adj	Interest & Payments in 2009/10	Ending Balance
Amortized loans	19	\$ 348,663	\$ 100,637			\$(23,807)	\$ 425,493
Title transfer loans	71	\$1,152,673	\$ 148,211				\$1,300,884
Unprocessed loans	15	\$ 236,032	\$(248,848)	\$285,267	\$ (165)		\$ 272,286
Total:	105	\$1,737,368	\$ -	\$285,267	\$ (165)	\$(23,807)	\$1,998,663

### Float Funding

No activities were undertaken with float funding in 2009/10.

### Properties Acquired with CDBG Funds

No properties were acquired with CDBG funds in 2009/10.

### Lump Sum Agreements

No lump sum agreements were made in 2009/10.

### Neighborhood Revitalization Strategies

The City of Evanston does not have any HUD-approved neighborhood revitalization strategy areas (NRSA) but applied for two, one in west and one in south Evanston, as part of its 2010-2014 Consolidated Plan.

### Antipoverty Strategy

City efforts to reduce the number of people living in poverty focused on employment and economic development efforts, and included a housing rehab project that addressed Section 3 employment. Unemployment has risen in Evanston as a result of the recession and growing layoffs. The City's Local Employment Program Ordinance requires contractors on City projects of \$500,000 or to hire a specified number of Evanston workers based on total contract size. The City also seeks to support and expand minority-, woman- and Evanston-owned businesses through a minimum 25% participation goal of City contracts and purchases. Requirements for hiring Evanston residents are included in TIF funding agreements with developers. A task force of staff members from Evanston agencies continued to work to expand employment opportunities for adults with disabilities, homeless persons and the formerly incarcerated. A HOME-funded rental rehab project used a local contractor whose mission is to provide construction employment and training for low income residents.

In addition, the City continues to use CDBG and TIF funds, as well as sales tax sharing, to fund business development and expansion to create and retain jobs, as well as bring needed goods and services to underserved parts of Evanston.



## NON-HOMELESS SPECIAL NEEDS

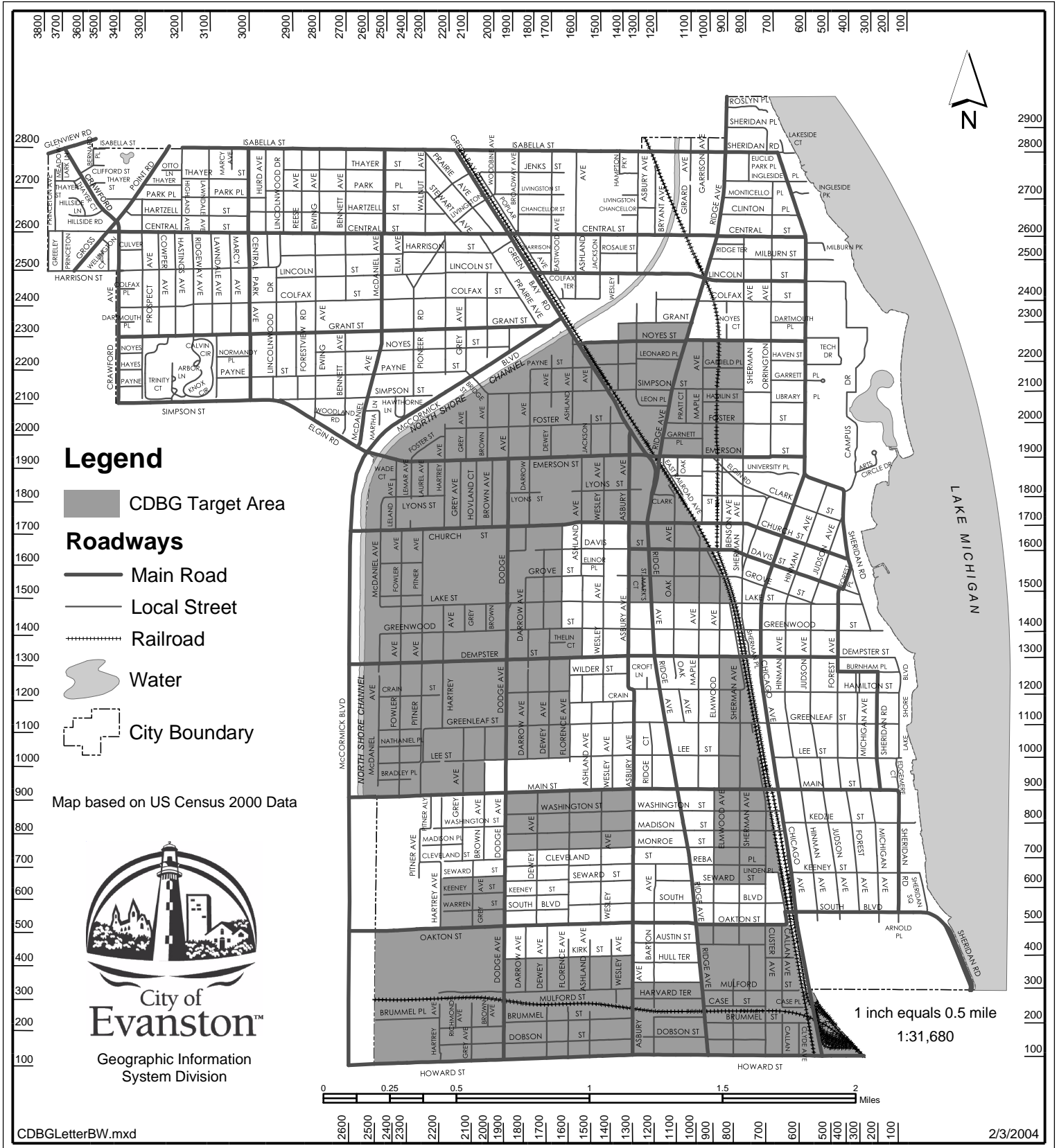
### **Non-homeless Special Needs**

The City continues to work with members of the Evanston Continuum of Care to address non-homeless special needs persons. HOME funds were allocated in 2009 for a substantial renovation of the kitchens in the Hill Arboretum Apartments, specialized housing for adults confined to wheel chairs. That project is expected to be underway in summer 2010. SHORE Community Services is receiving HOME funds for repairs to its Community Integrated Living Arrangement (CILA) that houses two men with severe developmental disabilities. The City also plans to include fully accessible housing units in the first phase of the Emerson Square development that is part of its NSP2 program. Brinshore Development, LLC is in the process of applying for Low Income Housing Tax Credits to fund construction costs not covered by the NSP2 award. Some residential properties acquired through the NSP2 program may also be appropriate for rehab as accessible housing. The City plans to work with non-profits that serve special needs populations throughout that program to identify opportunities to address their needs.

### **Specific HOPWA Objectives**

The City of Evanston does not receive HOPWA funding.

# CDBG Target Area



This map is provided "as is" without warranties of any kind. See [www.cityofevanston.org/mapdisclaimers.html](http://www.cityofevanston.org/mapdisclaimers.html) for more information.

**CITY OF EVANSTON  
TABLE 3A - 2009/10 ACTIVITIES**

Availability/Accessibility of Decent Housing (DH-1)						
Specific Annual Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH-1 Adaptive Devices – Enable seniors and persons with special needs/disabilities to remain in their current home through the installation of adaptive devices like grab bars and ramps	CDBG	2005	Housing units	38	39	103%
	CDBG	2006	modified/improved to	40	53	133%
		2007	provide access and/or	20	18	90%
	CDBG	2008	accommodations for	20	5	25%
		2009	the disabled	0	7	35%
			Multi-Year Goal:		118	122
DH-1 CEDA-Neighbors At Work -- Repair/rehab and exterior & interior painting program	CDBG	2005	Number of single-	30	29	97%
	CDBG	2006	family housing units	30	24	80%
	CDBG	2007	improved	30	39	130%
	CDBG	2008		30	27	90%
	CDBG	2009		30	24	80%
			Multi-Year Goal:		150	143
DH-1 Handyman Program -- Home repairs that do not require a licensed tradesperson serving low/moderate senior homeowners and renters	CDBG	2005	Number of housing	140	145	104%
	CDBG	2006	units improved	140	153	109%
	CDBG	2007		140	172	123%
		2008		120	163	136%
	CDBG	2009		120	79	66%
			Multi-Year Goal:		660	712
DH-1 Housing Rehab Administration of housing rehab programs for low/moderate income households, self-help paint program, emergency rehab, garage demo & dangerous tree removal	CDBG	2005	Self-Help Paint program,	4	6	150%
	CDBG	2006	garage demos & tree	4	7	175%
	CDBG	2007	removal program	4	11	275%
	CDBG	2008	accomplishments shown	4	8	200%
	CDBG	2009	here; rehabs shown in Single & Multi Family Rehab.	4	11	275%
			Multi-Year Goal:		20	43
DH-1 Single-Family Rehab -- Rehab of low/moderate income owner occupied properties. Funded with low- or no-interest loans from the City's Revolving Loan Fund	Rev Loan	2005	Number of housing	10	9	90%
	Rev Loan	2006	units/properties	10	14	140%
	Rev Loan	2007	improved	10	8	80%
	Rev Loan	2008		10	12	120%
	Prog Inc	2009		10	8	80%
			Multi-Year Goal:		50	51
DH-1 Multi-Family Rehab -- Rehab of multi-family rental properties leased to low/moderate income households. Funded with low-interest loans from the City's Revolving Loan Fund.	Rev Loan	2005	Number of housing	5	9	180%
	Rev Loan	2006	units/properties	5	0	0%
	Rev Loan	2007	improved	5	0	0%
	Rev Loan	2008		5	0	0%
	Rev Loan	2009		5	15	300%
			Multi-Year Goal:		25	24
DH-1 McGaw YMCA Residence Passenger Elevator Repair -- for residents of this SRO, including several with mobility impairments, to be able to access their rooms on floors 3-5 of the building		2005	Improved access to			
		2006	172-room SRO for very			
	CDBG	2007	low income men	200	0	0%
	CDBG	2008			0	0%
		2009			218	109%
			Multi-Year Goal:		200	218
DH-1 McGaw YMCA Residence Airconditioning -- aircondition 26 rooms in this Men's SRO		2005	Housing units/rooms			
		2006	improved			
		2007				
		2008				
	CDBG	2009		26		
			Multi-Year Goal:		26	0

**CITY OF EVANSTON  
TABLE 3A - 2009/10 ACTIVITIES**

<b>Affordability of Decent Housing (DH-2)</b>							
DH-2	Homesharing Program -- Matches homeowners with an extra room with individuals seeking affordable housing	CDBG	2005	Number of people maintaining or acquiring affordable housing	46	44	96%
		CDBG	2006		44	44	100%
		CDBG	2007		46	46	100%
		CDBG	2008		42	44	105%
		CDBG	2009		42	32	76%
		Multi-Year Goal:			220	210	95%
DH-2	HOME Ownership -- Funds for acquisition, construction or rehab of owner-occupied affordable homes	HOME	2005	Housing units acquired, constructed or rehabbed	15	18	120%
		HOME	2006		5	2	40%
		HOME	2007		3	2	67%
		HOME	2008		8	10	125%
		HOME	2009		10	9	90%
		Multi-Year Goal:			41	41	100%
DH-2	HOME Rentals -- Funds for acquisition, construction or rehab of affordable rental housing	HOME	2005	Multi-family units acquired, constructed or rehabbed	2	2	100%
		HOME	2006		2	0	0%
		HOME	2007		2	0	0%
		HOME	2008		2	0	0%
		HOME	2009		25	24	96%
		Multi-Year Goal:			33	26	79%
DH-2	HOME CHDO Reserve Fund -- 15% of HOME entitlement for projects undertaken by certified CHDOs	HOME	2005	Housing units acquired, constructed or rehabbed	1	1	100%
		HOME	2006		1	1	100%
		HOME	2007		1	0	0%
		HOME	2008		1	0	0%
		HOME	2009		1	1	100%
		Multi-Year Goal:			5	3	60%
<b>Sustainability of Decent Housing (DH-3)</b>							
DH-3	Target Area Housing Code Compliance -- Inspection of rental units, nursing homes, rooming houses, etc., in the CDBG Target Area for code violations	CDBG	2005	Housing units inspected, violations cited, re inspections	3,000	3,397	113%
		CDBG	2006		3,000	3,684	123%
		CDBG	2007		3,000	3,440	115%
		CDBG	2008		3,000	3,543	118%
		CDBG	2009		3,000	3,681	123%
		Multi-Year Goal:			15,000	17,745	118%
DH-3	Neighborhood Security -- a 50/50 cost sharing program that funds installation of exterior lighting, fencing and other security features to improve safety and security for residents of the property and neighborhood.	CDBG	2005	Housing units improved	5	1	20%
		CDBG	2006		5	0	0%
		CDBG	2007		5	4	80%
		CDBG	2008		5	9	180%
		CDBG	2009		5	0	0%
		Multi-Year Goal:			25	14	56%
<b>Availability/Accessibility of Suitable Living Environment (SL-1)</b>							
SL-1	Accessible Ramp Program -- ADA compliant curb cuts in CDBG Target Area for disabled access	CDBG	2005	Facilities improved	65	78	120%
		CDBG	2006		65	88	135%
		CDBG	2007		30	22	73%
		CDBG	2008		25	33	132%
		CDBG	2009		25	32	128%
		Multi-Year Goal:			210	253	120%
SL-1	Adaptive Equipment for the Disabled -- personal equipment that enables children and adults with disabilities to live as independently as possible.	CDBG	2005	Individuals served			
		CDBG	2006				
		CDBG	2007				
			2008		20	5	25%
			2009			7	35%
Multi-Year Goal:			20	12	60%		

**CITY OF EVANSTON  
TABLE 3A - 2009/10 ACTIVITIES**

SL-1	Brummel Park Neighbors -- neighborhood improvement initiatives by south Evanston block club and neighborhood watch	CDBG	2005	Individuals served						
			2006							
			2007							
			2008							
			2009					2,200	2,166	98%
			Multi-Year Goal:					2,200	2,166	
SL-1	Connections for the Homeless -- transportation to job interviews and identification for clients of Entry Point outreach program for homeless men and women	CDBG CDBG	2005	Individuals served						
			2006							
			2007							
			2008					200	250	125%
			2009					450	409	91%
			Multi-Year Goal:					650	659	101%
SL-1	Evanston Community Defender -- Legal Assistance in criminal matters and social services for low/moderate income youth	CDBG CDBG CDBG CDBG	2005	Individuals served						
			2006					70	75	107%
			2007					90	92	102%
			2008					100	97	97%
			2009					100	118	118%
			2009					100	236	236%
Multi-Year Goal:	460	618	134%							
SL-1	Evanston Youth Initiative -- Programs to support low/moderate income youth and their families	CDBG	2005	Individuals served						
			2006							
			2007							
			2008							
			2009					50		0%
			Multi-Year Goal:					50	0	0%
SL-1	Girl Scouts-Fit To Be Me -- Life skills and self-esteem building programs for low/moderate income girls	CDBG CDBG CDBG CDBG	2005	Individuals served						
			2006					70	71	101%
			2007					70	89	127%
			2008					75	109	145%
			2009					50	94	188%
			2009					60	233	388%
Multi-Year Goal:	325	596	183%							
SL-1	Youth Action Ministry College Retreat -- College tours for YAM members to expand understanding of opportunities and motivate achievement	CDBG CDBG CDBG CDBG	2005	Individuals served						
			2006					30	32	107%
			2007					40	45	113%
			2008					30	20	67%
			2009					30	15	50%
			Multi-Year Goal:					130	112	86%
SL-1	Legal Assistance Foundation of Chicago -- Free legal assistance for low/moderate income individuals and seniors in civil cases	CDBG CDBG CDBG CDBG CDBG	2005	Individuals served						
			2006					450	549	122%
			2007					450	510	113%
			2008					450	493	110%
			2009					450	531	118%
			2009					450	355	79%
Multi-Year Goal:	2,250	2,438	108%							
SL-1	Music Institute of Chicago -- Taking Music To Seniors program performs concerts at low-income senior housing facilities and provides scholarships for musicians in the New Horizons Band	CDBG CDBG CDBG CDBG CDBG	2005	Individuals served						
			2006					350	377	108%
			2007					100	75	75%
			2008					200	196	98%
			2009					250	227	91%
			Multi-Year Goal:					900	875	97%

**CITY OF EVANSTON  
TABLE 3A - 2009/10 ACTIVITIES**

SL-1	Neighborhood Initiatives Fund -- Funds neighborhood improvement projects undertaken by block clubs and other volunteer organizations to improve CDBG Target Area neighborhoods	CDBG CDBG	2005	Individuals served	1,000	0	
			2006				
			2007				
			2008				0%
			2009				0%
			Multi-Year Goal:				2,000
SL-1	North Shore Senior Center -- Evanston/Skokie Valley Senior Services provides case management for low-income seniors, helps them assess needs and access benefits	CDBG CDBG CDBG CDBG CDBG	2005	Individuals served	100	134	134%
			2006		100	100	100%
			2007		100	154	154%
			2008		100	121	121%
			2009		1,500	1,635	109%
			Multi-Year Goal:		1,900	2,144	113%
SL-1	Open Studio Project-Art & Action -- after-school program using art and writing for self expression and anger management	CDBG CDBG CDBG CDBG CDBG	2005	Individuals served	150	178	119%
			2006		190	115	61%
			2007		80	87	109%
			2008		40	38	95%
			2009		60	35	58%
			Multi-Year Goal:		520	453	87%
SL-1	Summer Youth Employment Program -- summer jobs and employment training for low/moderate income 14-18 year olds	CDBG CDBG CDBG CDBG CDBG	2005	Individuals served	95	100	105%
			2006		150	192	128%
			2007		130	133	102%
			2008		120	177	148%
			2009		120	197	164%
			Multi-Year Goal:		615	799	130%
SL-1	YWCA Domestic Violence Services -- Housing, counseling, case management and legal advocacy for victims of domestic violence	CDBG CDBG CDBG CDBG CDBG	2005	Individuals served	400	436	109%
			2006		400	557	139%
			2007		400	581	145%
			2008		400	632	158%
			2009		650	678	104%
			Multi-Year Goal:		2,250	2,884	128%
SL-1	Emergency Shelter Grant Program - Programs and services for the homeless in Evanston provided by Connections for the Homeless, YWCA, Harbour, HE Lane and Interfaith Action Council	ESG ESG ESG ESG ESG	2005	Individuals served	350	474	135%
			2006		350	355	101%
			2007		350	1,044	298%
			2008		500	980	196%
			2009		500	1,515	303%
			Multi-Year Goal:		2,050	4,368	213%
<b>Affordability of Suitable Living Environment (SL-2)</b>							
SL-2	Alley Special Assessment Assistance -- Program pays the special assessment for alley improvements for low/moderate income households	CDBG CDBG CDBG CDBG CDBG	2005	Households assisted	30	35	117%
			2006		45	72	160%
			2007		20	22	110%
			2008		12	9	75%
			2009		10	4	40%
			Multi-Year Goal:		117	142	121%
SL-2	Meals At Home -- Meals delivered to home-bound seniors and the disabled in Evanston	CDBG CDBG CDBG CDBG CDBG	2005	Individuals served	70	75	107%
			2006		75	77	103%
			2007		100	132	132%
			2008		100	143	143%
			2009		100	123	123%
			Multi-Year Goal:		445	550	124%

**CITY OF EVANSTON  
TABLE 3A - 2009/10 ACTIVITIES**

Sustainability of Suitable Living Environment (SL-3)							
SL-3	Adopt A Fancy Can -- Neighborhood improvement program with citizens requesting and maintaining attractive trash cans to reduce litter	CDBG CDBG CDBG CDBG CDBG	2005	Area benefit - Individuals served in CDBG Target Area	24,000	24,260	101%
			2006		24,000	24,260	101%
			2007		24,000	24,260	101%
			2008		24,000	20,576	86%
			2009		24,000	23,127	96%
			Multi-Year Goal:		120,000	116,483	97%
SL-3	Alley Paving -- Improvements to alleys in the CDBG Target Area	CDBG CDBG CDBG CDBG CDBG	2005	Facilities improved used in 2005; area benefit - individuals served in 2006 and subsequent years	4	5	125%
			2006		1,200	1,200	100%
			2007		4,000	4,053	101%
			2008		4,000	4,462	101%
			2009		1,000	1,081	112%
			Multi-Year Goal:		10,204	10,801	106%
SL-3	Block Curb & Sidewalk Program -- Replacement of broken sidewalks and curbs in the CDBG Target Area	CDBG CDBG CDBG CDBG CDBG	2005	Sections of curb & sidewalk improved used in 2005; Individuals served in subsequent yrs	20	20	100%
			2006		5,200	5,231	101%
			2007		5,200	5,655	109%
			2008		2,600	2,560	98%
			2009		4,500	4,370	97%
			Multi-Year Goal:		17,520	17,836	102%
SL-3	Clearance & Demolition -- Demolition of structures that are unsafe and are blighting influences	CDBG CDBG CDBG CDBG CDBG	2005				
			2006				
			2007				
			2008				
			2009		1	1	100%
			Rev Loan Multi-Year Goal:		1	1	100%
SL-3	Fleetwood/Jourdain Community Center rehab -- kitchen renovation	CDBG CDBG	2005	Facilities improved			
			2006				
			2007				
			2008		1		
			2009			1	
			Multi-Year Goal:		1	1	100%
SL-3	Fleetwood/Jourdain Community Center rehab -- gym roof replacement	CDBG	2005	Facilities improved			
			2006				
			2007				
			2008				
			2009		1		
			Multi-Year Goal:		1	0	0%
SL-3	Fleetwood/Jourdain-Foster Field Renovation -- Phase 1A & B of a multi-year landscaping and outdoor recreation facilities improvement project.	CDBG CDBG	2005	Facilities improved			
			2006				
			2007				
			2008		1		
			2009			1	100%
			Multi-Year Goal:		1	1	100%
SL-3	Graffiti Removal Program -- Elimination of graffiti from public property including signs and streetlights in the CDBG Target Area	CDBG CDBG CDBG CDBG CDBG	2005	Area benefit - CDBG Target Area residents	24,000	24,260	101%
			2006		24,000	24,260	101%
			2007		24,000	24,260	101%
			2008		24,000	23,417	98%
			2009		24,000	19,988	83%
			Multi-Year Goal:		120,000	116,185	97%

**CITY OF EVANSTON  
TABLE 3A - 2009/10 ACTIVITIES**

SL-3	Garage Demo & Dangerous Tree Removal -- Demolition of unsafe garages and removal of dangerous trees for low/moderate income property owners with loans from the Revolving Loan Fund	Rev Loan	2005	Properties improved by removal of hazards	2	2	100%
		Rev Loan	2006		2	1	50%
		Rev Loan	2007		2	4	200%
		Rev Loan	2008		2	0	0%
		Rev Loan	2009		2	1	50%
		Multi-Year Goal:			10	8	80%
SL-3	Evanston Day Nursery -- energy efficiency improvements	CDBG	2005	Facilities improved			
			2006				
			2007				
			2008		1		0%
			2009			1	100%
			Multi-Year Goal:			1	1
SL-3	Toddler Town Roof replacement -- energy efficiency improvements	CDBG	2005	Facilities improved			
			2006				
			2007				
			2008				
			2009		1	1	100%
			Multi-Year Goal:			1	1
SL-3	Reba Early Learning Center -- energy efficient lighting project	CDBG	2005	Facilities improved			
			2006				
			2007				
			2008				
			2009		1	1	100%
			Multi-Year Goal:			1	1
SL-3	Reba Early Learning Center -- roof and parapet repair	CDBG	2005	Facilities improved			
			2006				
			2007				
			2008				
			2009		1		0%
			Multi-Year Goal:			1	0
SL-3	Washington School PTA -- Shade trees for District 65/Robert Crown shared playground	CDBG	2005	People benefitting from improved playground			
			2006				
			2007				
			2008				
			2009		5,000	4,658	93%
			Multi-Year Goal:			5,000	4,658
<b>Availability/Accessibility of Economic Opportunity (EO-1)</b>							
EO-1	Evanston Community Development Corporation -- Technical assistance and counseling to businesses and micro enterprises	CDBG CDBG CDBG	2005	Businesses assisted and goods & services provided to LMI neighborhoods			
			2006				
			2007				
			2008		8	9	113%
			2009		5	6	120%
			Multi-Year Goal:			13	15
EO-1	Technology Innovation Center -- loan counseling for micro enterprises and entrepreneurs seeking to start up businesses	CDBG CDBG	2005	Businesses assisted			
			2006				
			2007				
			2008		5	5	100%
			2009		5	6	120%
			Multi-Year Goal:			10	11



**CITY OF EVANSTON  
TABLE 3A - 2009/10 ACTIVITIES**

EO-1	Interfaith Action Council -- job counseling program for residents of Hilda's Place, transitional housing.	CDBG	2005	Individuals served	120	143	119%
		CDBG	2006		68	43	63%
			2007				
		CDBG	2008		70	92	131%
		CDBG	2009		70	92	131%
		Multi-Year Goal:				328	370
EO-1	Youth Job Center -- employment training and services for low-income individuals between 18 and 25 years of age	CDBG	2005	Individuals served	1,100	1,298	118%
		CDBG	2006		1,100	1,027	93%
		CDBG	2007		900	828	92%
		CDBG	2008		800	639	80%
		CDBG	2009		800	734	92%
		Multi-Year Goal:				4,700	4,526
<b>Affordability of Economic Opportunity (EO-2)</b>							
EO-2	Neighborhood Façade Improvement Program -- renovation of business storefronts in the CDBG Target Area	CDBG	2005	Retail or commercial	2	2	100%
		CDBG	2006	properties in CDBG	2	0	0%
		CDBG	2007	Target Area improved	2	1	50%
		CDBG	2008		2	1	50%
		CDBG	2009		2	2	100%
		Multi-Year Goal:				10	6
<b>Other (O-1)</b>							
O	CDBG Administration -- management of the CDBG program, including planning, monitoring, reporting and support to subrecipients, and neighborhood planning functions	CDBG	2005	Other			
		CDBG	2006				
		CDBG	2007				
		CDBG	2008				
		CDBG	2009				
		Multi-Year Goal:					
O	ESG Administration -- management and administration of all ESG programs	ESG	2005	Other			
		ESG	2006				
		ESG	2007				
		ESG	2008				
		ESG	2009				
		Multi-Year Goal:					
O	HOME Administration -- management of all HOME projects	HOME	2005	Other			
		HOME	2006				
		HOME	2007				
		HOME	2008				
		HOME	2009				
		Multi-Year Goal:					
O	HOME CHDO Operating -- 5% of HOME entitlement funds to support operating expenses of housing development activities of certified CHDOs	HOME	2005	Other			
		HOME	2006				
		HOME	2007				
		HOME	2008				
		HOME	2009				
		Multi-Year Goal:					
EO-3	M/W/EBE Program -- Increase City contracts with minority, women and Evanston-based businesses; secure jobs for low-income residents in City-sponsored construction projects.	CDBG	2005	Businesses and			
		CDBG	2006	individuals served			
		CDBG	2007				
		CDBG	2008				
		CDBG	2009				
		Multi-Year Goal:					

## Comments on the Fifth Program Year CDBG – Y35 CAPER

Submit by

Betty Ester

The City received \$83,566 over the estimated amount projected in the 200/2010 Fifth Program Year Action Plan – CDBG Y35 that was approved by the City Council on January 12, 2009. This increase allowed the City to accomplish more in the area of infrastructure, public improvements, economic development and public services.

The Fifth Program Year CAPER – CDBG Year 35 is a report on what the City accomplished in the 2009/2010 program. The report is not clear on several issues like the information given in Table 3A is given in a manner that one is unable to tell if the units are rental or ownership or how many units were completed that give rise to the percentage given Table 3A. Even with me following the working of the City use of CDBG, HOME and ESG funds, this report raised even more questions.

The following is a list of questions from pages that the explanation needed to be expanded on for clarification.

1. The first chart give the grant, amount available as of 3/1/2009 – is this amount from the prior 2008/2009 program year and what were these funds spent on or not spent. –page 1
2. The City Foreclosure Taskforce comprised of two Aldermen, bank representatives and community organizations that work with clients that need affordable housing met and discuss several ways of dealing with the problem of foreclosure in 2008. The Taskforce reviewed the Community Development Technical Assistance Off-Site Assistance Report for the Evanston, Illinois conducted from July 31 – September 28, 2007 –Report Dated: October 18 2007 d. The question was raised then as to why the City did not want to follow the recommendations in the Report. The community as of yet received an answer to that question from the City. – page 2
3. Table 3A is lacking pertinent information as to the expected number, actual number, sources of funds and the performance indicators. That information is needed to get a clear picture of whether the City met or exceeded its goals for affordable housing, homeless, the special needs etc. that are part of the HUD national goals.- page 3
4. Zoning will not ensure a diverse housing stock. The zoning will work to exclude households. – page 5
5. There was no information in the Housing Task Force Plan as to where and how funds would come to the City for funding these goals or who would be responsible for monitoring this new program. The City has made it clear on several occasions that it

- does not want to be a landlord. The City Housing Choice (Section 8 Rental Housing) Vouchers has decrease by 145 since 2004 due in part to the condo conversion. – page 8
6. The City plan to use NSP2 fund to jump start a TIF in an area where the resident (approximately 160) signed a petition stated that they did not like the proposed plan and want to have more conversation be the plan became final. There were conversation but not in an orderly way that the residents in the community were comfortable with at that time. The program fund from the NSP2 should be spent on other foreclosure in the community and not build new construction. The City plan to accomplished is to draw all or most of the current and future Home Fund to make this development on Emerson Street happen and not remove more houses in the 8092 - page 9.
  7. The lack of a City policy that give guidance on how the City will evaluate the CHOD and the City not following the HUD guideline for monitoring or evaluate the CHDO is one of the problem face when it seek funds from the City. Yet a for-profit developer can ask and received funds to cover cost that was unexpected or to make for his profit margin or to cover expenses when the project has not begun. –page 10
  8. What is a Non-LMI and what is the income limit for these Non-LMI individuals or families? – page17
  9. CLCLT received 111,600 from the City of Evanston. This is 33% of the total develop cost. CLCLT contribution \$21,693 in cash to the project. This is 6.5% of the total development cost. The homebuyer purchased price was \$169,000. Fifty percent purchase price, seven percent contribution by CLCLT. Note that \$30,000 downpayment assistance was provided to the buyer from City's Downpayment Assistance Program. The City total assistance to the project remains less than half of the total development cost. – page 20
  10. Why does the City's Downpayment Assistance program have two forgivable loans limits (up to \$25,000 or \$30,000) to income-eligible first time buyers? Are one for lower income family and the other one for upper moderate income family? – page 21.
  11. How are the funds in the Affordable Trust Fund tracked as home or there two set of books for the tracking of these funds. Therefore, Home Fund contribute less than half of the development cost - page 21
  12. The report stated that there were no projects approved in 2009/2010. In March 20, 2010 memo to the Planning Committee, staff noticed that there were fewer development opportunities for affordable and market-rate housing, and consequently fewer requests to use the City's Home funds. I believe this a direct result of City policy limiting project development schedule. By limiting the schedule, opportunities are missed to put a family in an affordable home.
  13. The City does not have a Standard policy as to what, when and how much money is spent on project or when or why it is okay to do standard purchase. The City did not state what it spend on a standard purchase in its Fifth Program Year Action Plan adopted in

January 10, 2009 or in the 2009/2010 CAPRE nor did the City have policy that would let the CHDO why they can only do rehab projects.

14. The meetings that are held for citizens participation is at a time that is not convince for most citizens as the work does not allow them to participate. Also, the notice is only carried in one local newspaper when there are other local newspapers in the City.

This concludes my comments on the Fifth Program Year CDBG – Y35 CAPER.

Betty Ester  
2031 Church Street  
Evanston, IL 60201  
847-864-6623

## Demographic Tables

**Population and Median Age by Selected Race/Ethnicity, 2000.**

Census Tract			White Alone			Black Alone			Hispanic/Latino of Any Race		
	Total	Median Age	Total	%	Median Age	Total	%	Median Age	Total	%	Median Age
<b>8087.02</b>	5,792	19.9	4,137	71.4%	20.0	318	5.5%	19.7	267	4.6%	19.6
<b>8088</b>	4,111	33.7	3,622	88.1%	36.5	177	4.3%	20.8	124	3.0%	20.4
<b>8089</b>	4,012	41.2	3,716	92.6%	42.3	94	2.3%	37.4	87	2.2%	29.5
<b>8090</b>	3,760	42.7	3,505	93.2%	43.8	82	2.2%	31.5	74	2.0%	33.5
<b>8091</b>	3,293	39.4	3,011	91.4%	40.7	89	2.7%	35.8	67	2.0%	28.3
<b>8092</b>	4,993	30.6	396	7.9%	29.1	4,132	82.8%	32.2	373	7.5%	19.4
<b>8093</b>	4,670	28.2	3,396	72.7%	28.1	419	9.0%	55.8	163	3.5%	26.7
<b>8094</b>	4,496	31.3	3,592	79.9%	35.8	117	2.6%	37.5	205	4.6%	27.2
<b>8095</b>	3,407	33.2	2,745	80.6%	34.5	308	9.0%	35.8	141	4.1%	31.1
<b>8096</b>	3,497	34.1	1,098	31.4%	34.7	1,889	54.0%	37.5	321	9.2%	25.8
<b>8097</b>	3,903	34.7	1,656	42.4%	36.6	1,638	42.0%	35.4	676	17.3%	25.6
<b>8098</b>	2,803	36.0	2,224	79.3%	36.4	349	12.5%	40.7	99	3.5%	29.9
<b>8099</b>	2,476	37.0	2,223	89.8%	38.1	83	3.4%	34.8	60	2.4%	30.6
<b>8100</b>	4,770	34.6	4,062	85.2%	35.6	311	6.5%	34.0	160	3.4%	30.3
<b>8101</b>	4,568	32.4	2,937	64.3%	33.9	1,034	22.6%	31.0	337	7.4%	25.6
<b>8102</b>	6,202	31.5	2,206	35.6%	39.2	3,122	50.3%	27.2	639	10.3%	25.0
<b>8103.01</b>	4,001	39.2	1,903	47.6%	44.0	1,453	36.3%	36.5	494	12.3%	27.4
<b>8103.02</b>	3,485	37.0	2,000	57.4%	40.1	1,089	31.2%	34.1	252	7.2%	21.0
<b>2000 TOTAL:</b>	<b>74,239</b>	<b>32.5</b>	<b>48,429</b>	<b>65.2%</b>	<b>35.1</b>	<b>16,704</b>	<b>22.5%</b>	<b>32.6</b>	<b>4,539</b>	<b>6.1%</b>	<b>24.9</b>
<b>1990 TOTAL:</b>	<b>73,233</b>	<b>31.9</b>	<b>50,440</b>	<b>68.9%</b>	<b>n/a</b>	<b>16,334</b>	<b>22.9%</b>	<b>n/a</b>	<b>2,689</b>	<b>3.7%</b>	<b>n/a</b>
<b>1980 TOTAL:</b>	<b>73,706</b>	<b>30.6</b>	<b>53,893</b>	<b>73.1%</b>	<b>31.7</b>	<b>15,557</b>	<b>21.1%</b>	<b>28.4</b>	<b>1,715</b>	<b>2.3%</b>	<b>24.5</b>

Source: 2000 US Census, Summary File 1 (SF 1) 100-Percent Data, Tables P3 and P4. 1990 Data from the 2000 Consolidated Plan and 1990 US Census. 1980 Data from the US Census.

## Demographic Tables

**Household and Family Income by Selected Race/Ethnicity and Census Tract, 2000.**

Census Tract	Total Households	Median Household Income	White Median Household Income	Black Median Household Income	Hispanic/Latino Median Household Income	Total Families	Median Family Income	White Median Family Income	Black Median Family Income	Hispanic/Latino Median Family Income
<b>8087.02</b>	610	\$ 32,059	\$ 37,426			170	\$ 76,780	\$ 78,738		
<b>8088</b>	1,484	\$ 105,286	\$ 107,292			939	\$ 136,660	\$ 143,538		
<b>8089</b>	1,712	\$ 90,922	\$ 90,894			1,142	\$ 111,523	\$ 112,637		
<b>8090</b>	1,528	\$ 107,867	\$ 110,967			1,063	\$ 137,347	\$ 141,416		
<b>8091</b>	1,394	\$ 92,414	\$ 97,735			855	\$ 123,746	\$ 126,657		
<b>8092</b>	1,543	\$ 41,036	\$ 61,042	\$ 39,336	\$ 55,750	1,200	\$ 42,206	\$ 55,750	\$ 41,639	\$ 56,500
<b>8093</b>	2,095	\$ 35,410	\$ 45,313	\$ 12,050		766	\$ 90,000	\$ 109,643	\$ 51,667	
<b>8094</b>	2,651	\$ 39,263	\$ 43,482			704	\$ 101,862	\$ 110,800		
<b>8095</b>	1,658	\$ 46,964	\$ 47,679	\$ 46,875		600	\$ 77,312	\$ 80,508	\$ 59,671	
<b>8096</b>	1,282	\$ 43,961	\$ 66,964	\$ 40,882		881	\$ 50,865	\$ 74,375	\$ 42,973	
<b>8097</b>	1,340	\$ 54,286	\$ 61,786	\$ 48,438	\$ 65,278	1,011	\$ 56,680	\$ 75,505	\$ 49,491	\$ 65,278
<b>8098</b>	1,122	\$ 60,375	\$ 63,261			512	\$ 87,450	\$ 100,483		
<b>8099</b>	1,145	\$ 84,255	\$ 87,816			643	\$ 110,354	\$ 109,912		
<b>8100</b>	2,711	\$ 60,445	\$ 61,219			1,095	\$ 90,743	\$ 100,405		
<b>8101</b>	2,119	\$ 51,678	\$ 55,703	\$ 45,368		1,031	\$ 69,844	\$ 79,189	\$ 45,331	
<b>8102</b>	2,491	\$ 44,047	\$ 49,657	\$ 35,682	\$ 38,472	1,517	\$ 48,451	\$ 63,250	\$ 36,223	\$ 36,094
<b>8103.01</b>	1,509	\$ 58,210	\$ 55,769	\$ 60,000	\$ 46,250	1,033	\$ 61,250	\$ 65,110	\$ 60,795	\$ 48,438
<b>8103.02</b>	1,281	\$ 59,509	\$ 61,786	\$ 56,635		902	\$ 76,340	\$ 79,148	\$ 69,554	
<b>EVANSTON CHICAGO PMSA</b>	<b>29,675</b>	<b>\$ 56,335</b>	<b>\$ 63,663</b>	<b>\$ 42,138</b>	<b>\$ 47,684</b>	<b>16,064</b>	<b>\$ 78,886</b>	<b>\$ 101,371</b>	<b>\$ 46,582</b>	<b>\$ 55,729</b>
<b>NATION</b>	<b>2,972,373</b>	<b>\$ 51,680</b>	<b>\$ 57,982</b>	<b>\$ 33,518</b>	<b>\$ 41,494</b>	<b>2,029,140</b>	<b>\$ 61,182</b>	<b>\$ 70,022</b>	<b>\$ 38,166</b>	<b>\$ 41,817</b>
<b>NATION</b>	<b>105,539,122</b>	<b>\$ 41,994</b>	<b>\$ 44,687</b>	<b>\$ 29,423</b>	<b>\$ 33,676</b>	<b>72,261,780</b>	<b>\$ 50,046</b>	<b>\$ 53,356</b>	<b>\$ 33,255</b>	<b>\$ 34,397</b>

Source: 2000 US Census, Summary File 4 (SF 4), Sample Data, Tables PCT88, PCT89, PCT 112, and PCT113.

## Demographic Tables

**Average Household and Family Size by Census Tract and Selected Race/Ethnicity, 2000.**

Census Tract	Average Household Size	Average White Household Size	Average Black Household Size	Average Hispanic/Latino Household Size	Average Family Size	Average White Family Size	Average Black Family Size	Average Hispanic/Latino Family Size
8087.02	1.79	1.85	1.46	1.59	2.56	2.59	2.5	2.44
8088	2.36	2.37	2.34	2.66	2.98	2.99	3.11	3.21
8089	2.3	2.3	2.17	2.9	2.95	2.95	3	2.94
8090	2.43	2.41	3.48	4	3.02	3	4	4.06
8091	2.29	2.28	2.64	2.63	3.01	3	3.36	3.33
8092	3.2	3.01	3.15	5.18	3.72	4.04	3.64	5.47
8093	2.12	2.22	1.48	2.32	2.83	2.82	3	2.75
8094	1.59	1.59	1.55	1.62	2.45	2.45	2.79	2.55
8095	1.9	1.87	2.34	2.34	2.67	2.6	3.24	3.2
8096	2.75	2.59	2.87	4.34	3.3	3.11	3.3	4.41
8097	2.95	2.57	3.1	4.68	3.49	3.22	3.48	4.63
8098	2.15	2.11	2.51	2.06	2.96	2.89	3.45	2.61
8099	2.12	2.11	2.36	2.6	2.67	2.66	3	2.73
8100	1.76	1.72	2.03	2.17	2.51	2.47	2.83	2.86
8101	2.14	1.96	2.62	3.44	2.96	2.79	3.19	3.93
8102	2.49	1.94	2.93	3.69	3.15	2.73	3.3	4.14
8103.01	2.59	2.31	2.82	3.88	3.17	2.97	3.28	4.17
8103.02	2.66	2.45	3	4.39	3.17	2.99	3.39	4.61
<b>EVANSTON</b>	<b>2.27</b>	<b>2.09</b>	<b>2.82</b>	<b>3.4</b>	<b>3.03</b>	<b>2.85</b>	<b>3.38</b>	<b>4.03</b>
<b>CHICAGO PMSA</b>	<b>2.73</b>	<b>2.55</b>	<b>2.89</b>	<b>4</b>	<b>3.36</b>	<b>3.19</b>	<b>3.53</b>	<b>4.25</b>
<b>NATION</b>	<b>2.59</b>	<b>2.48</b>	<b>2.74</b>	<b>3.62</b>	<b>3.14</b>	<b>3.02</b>	<b>3.33</b>	<b>3.93</b>

Source: 2000 US Census, Summary File 1 (SF 1) 100-Percent Data, Tables P17, P17A, P17B, P17H, P33, P33A, P33B, and P33H.

## Demographic Tables

**Female Households by Type and Presence of Children by Census Tract, 2000.**

Census Tract	Total	1-Person House-Hold	Female House-Holder	% Female 1-Person House-Holds	Family House-Holds	Other Family	Female House-Holder, No Husband Present	% of Family House-Holds	With Own Children Under 18 Years	% With Children	Nonfamily House-Holds	Female House-Holder	% Female House-Holders
<b>8087.02</b>	607	355	205	57.7%	163	37	26	16.0%	13	50.0%	89	57	64.0%
<b>8088</b>	1,481	424	275	64.9%	931	95	68	7.3%	34	50.0%	126	61	48.4%
<b>8089</b>	1,716	550	396	72.0%	1,101	123	98	8.9%	48	49.0%	65	34	52.3%
<b>8090</b>	1,533	435	349	80.2%	1,054	98	79	7.5%	30	38.0%	44	18	40.9%
<b>8091</b>	1,390	469	332	70.8%	852	97	83	9.7%	54	65.1%	69	36	52.2%
<b>8092</b>	1,545	313	177	56.5%	1,125	611	521	46.3%	297	57.0%	107	47	43.9%
<b>8093</b>	2,096	844	503	59.6%	763	117	94	12.3%	42	44.7%	489	229	46.8%
<b>8094</b>	2,653	1,606	864	53.8%	712	99	62	8.7%	32	51.6%	335	143	42.7%
<b>8095</b>	1,656	771	434	56.3%	606	105	70	11.6%	33	47.1%	279	124	44.4%
<b>8096</b>	1,270	323	181	56.0%	875	340	281	32.1%	136	48.4%	72	35	48.6%
<b>8097</b>	1,325	293	185	63.1%	952	294	220	23.1%	108	49.1%	80	41	51.3%
<b>8098</b>	1,126	430	229	53.3%	559	107	80	14.3%	41	51.3%	137	69	50.4%
<b>8099</b>	1,142	375	246	65.6%	651	86	67	10.3%	35	52.2%	116	58	50.0%
<b>8100</b>	2,708	1,292	752	58.2%	1,085	176	132	12.2%	81	61.4%	331	168	50.8%
<b>8101</b>	2,119	823	490	59.5%	1,045	311	259	24.8%	161	62.2%	251	114	45.4%
<b>8102</b>	2,492	749	466	62.2%	1,535	701	612	39.9%	437	71.4%	208	95	45.7%
<b>8103.01</b>	1,508	396	233	58.8%	1,039	310	249	24.0%	138	55.4%	73	36	49.3%
<b>8103.02</b>	1,284	304	205	67.4%	915	269	225	24.6%	131	58.2%	65	30	46.2%
<b>EVANSTON CHICAGO PMSA</b>	29,651	10,752	6,522	60.7%	15,963	3,976	3,226	20.2%	1,851	57.4%	2,936	1,395	47.5%
<b>NATION</b>	2,971,690	784,060	443,787	56.6%	2,014,864	524,078	394,402	19.6%	209,772	53.2%	172,766	72,014	41.7%
<b>NATION</b>	105,480,101	27,230,075	15,450,969	56.7%	71,787,347	17,294,115	12,900,103	18.0%	7,561,874	58.6%	6,462,679	2,685,682	41.6%

Source: 2000 US Census, Summary File 1 (SF 1) 100-Percent Data, Table P18.



## Demographic Tables

**Non-Relatives by Household Type and Census Tract, 2000.**

Census Tract	Total	In Family Households	Roomer or boarder	House-mate or Room-mate	Unmarried partner	Foster Child	Other Non-Relatives	In Non-Family Households	Roomer or boarder	House-mate or Room-mate	Unmarried partner	Foster Child	Other Non-Relatives
8087.02	224	9	4	1	3	0	1	215	15	188	5	0	7
8088	170	28	15	1	6	0	6	142	11	73	52	0	6
8089	90	22	3	1	10	1	7	68	3	27	32	0	6
8090	65	17	3	1	4	0	9	48	4	13	26	0	5
8091	89	15	4	2	4	0	5	74	9	22	42	0	1
8092	341	187	57	17	50	24	39	154	49	67	28	1	9
8093	954	50	9	21	9	2	9	904	115	727	49	0	13
8094	544	33	11	5	9	0	8	511	24	412	73	0	2
8095	482	39	16	13	6	0	4	443	34	334	69	0	6
8096	216	99	29	8	28	8	26	117	17	43	29	0	28
8097	212	108	28	16	30	5	29	104	20	37	36	0	11
8098	194	31	11	2	12	0	6	163	19	81	58	0	5
8099	193	46	17	5	9	3	12	147	5	90	51	0	1
8100	407	36	4	5	19	0	8	371	24	179	153	0	15
8101	372	87	14	23	32	2	16	285	16	133	126	0	10
8102	395	158	17	23	77	15	26	237	32	89	95	2	19
8103.01	140	57	11	12	23	1	10	83	9	33	34	2	5
8103.02	144	67	17	4	30	2	14	77	11	33	23	2	8
<b>Evanston Chicago, IL</b>	5,232	1,089	270	160	361	63	235	4,143	417	2,581	981	7	157
<b>PMSA United States</b>	396,230	172,017	27,800	28,662	61,997	10,745	42,813	224,213	29,144	89,985	78,154	2,187	24,743
	14,592,230	6,016,429	904,027	1,039,616	2,422,186	278,077	1,372,523	8,575,801	999,176	3,496,844	3,053,582	56,897	969,302

Source: 2000 US Census, Summary File 1 (SF 1) 100-Percent Data, Table PCT15.

## Demographic Tables

**Senior Median Household Income by Age of Householder and Census Tract, 2000.**

Census Tract	Median House-Hold Income	House-Holder 55 to 64 years	% Evanston MHI	House-Holder 65 to 74 years	% Evanston MHI	House-Holder 75 years and over	% MHI
8087.02	32,059	38,438	68.2%	62,167	110.4%	29,107	51.7%
8088	105,286	108,990	193.5%	103,999	184.6%	65,714	116.6%
8089	90,922	78,304	139.0%	59,125	105.0%	56,000	99.4%
8090	107,867	156,071	277.0%	88,006	156.2%	37,813	67.1%
8091	92,414	116,587	207.0%	63,750	113.2%	44,375	78.8%
8092	41,036	40,761	72.4%	33,188	58.9%	26,354	46.8%
8093	35,410	72,969	129.5%	13,571	24.1%	12,325	21.9%
8094	39,263	74,875	132.9%	74,306	131.9%	23,060	40.9%
8095	46,964	84,663	150.3%	46,667	82.8%	31,000	55.0%
8096	43,961	56,250	99.8%	36,528	64.8%	30,602	54.3%
8097	54,286	59,063	104.8%	39,219	69.6%	55,938	99.3%
8098	60,375	96,712	171.7%	38,864	69.0%	29,091	51.6%
8099	84,255	122,883	218.1%	92,821	164.8%	35,000	62.1%
8100	60,445	64,792	115.0%	63,750	113.2%	42,813	76.0%
8101	51,678	62,153	110.3%	24,444	43.4%	38,698	68.7%
8102	44,047	45,833	81.4%	48,269	85.7%	27,833	49.4%
8103.01	58,210	65,809	116.8%	37,500	66.6%	34,583	61.4%
8103.02	59,509	92,598	164.4%	32,692	58.0%	37,000	65.7%
<b>EVANSTON CHICAGO</b>	<b>56,335</b>	<b>70,636</b>	<b>125.4%</b>	<b>45,791</b>	<b>81.3%</b>	<b>32,202</b>	<b>57.2%</b>
<b>PMSA</b>	<b>51,680</b>	<b>58,403</b>		<b>36,534</b>		<b>25,192</b>	
<b>NATION</b>	<b>41,994</b>	<b>47,447</b>		<b>31,368</b>		<b>22,259</b>	

Source: 2000 US Census, Summary File 4 (SF 4) - Sample Data, Table PCT92

## Demographic Tables

**Grandparents Living With/Responsible for Grandchildren Under Age 18 by Selected Race/Ethnicity and Census Tract, 2000.**

Census Tract	Total Grand-Parents	Living With Grand-Children	Percent	Responsible For Grand-Children Under 18		White		Black		Hispanic	
				Percent	Under 18	Living With Grand-Children	Responsible For Grand-Children Under 18	Living With Grand-Children	Responsible For Grand-Children Under 18	Living With Grand-Children	Responsible For Grand-Children Under 18
8087.02	481	0	0.0%	0	0.0%	0	0				
8088	2,250	11	0.5%	0	0.0%	11	0				
8089	2,712	31	1.1%	15	0.6%	31	15				
8090	2,537	28	1.1%	9	0.4%	23	9				
8091	2,174	0	0.0%	0	0.0%	0	0				
8092	2,584	287	11.1%	146	5.7%	22	0	242	123	18	13
8093	1,900	0	0.0%	0	0.0%	0	0	0	0		
8094	2,161	0	0.0%	0	0.0%	0	0				
8095	1,683	14	0.8%	5	0.3%	0	0	4	0		
8096	1,997	114	5.7%	63	3.2%	3	0	111	63		
8097	2,347	209	8.9%	85	3.6%	13	0	129	74	35	5
8098	1,394	23	1.6%	8	0.6%	12	0				
8099	1,538	12	0.8%	0	0.0%	8	0				
8100	3,142	14	0.4%	14	0.4%	0	0				
8101	2,544	130	5.1%	38	1.5%	17	0	64	38		
8102	3,276	193	5.9%	82	2.5%	0	0	151	82	15	0
8103.01	2,474	93	3.8%	20	0.8%	15	0	61	16	25	4
8103.02	2,036	66	3.2%	17	0.8%	30	0	29	17		
<b>EVANSTON</b>	<b>39,230</b>	<b>1,225</b>	<b>3.1%</b>	<b>502</b>	<b>1.3%</b>	<b>185</b>	<b>24</b>	<b>818</b>	<b>435</b>	<b>153</b>	<b>22</b>
<b>CHICAGO PMSA</b>	<b>4,551,768</b>	<b>199,034</b>	<b>4.4%</b>	<b>73,245</b>	<b>1.6%</b>	<b>78,597</b>	<b>24,081</b>	<b>77,191</b>	<b>37,183</b>	<b>48,392</b>	<b>15,292</b>
<b>NATION</b>	<b>158,881,037</b>	<b>5,771,671</b>	<b>3.6%</b>	<b>2,426,730</b>	<b>1.5%</b>	<b>3,219,409</b>	<b>1,340,809</b>	<b>1,358,699</b>	<b>702,595</b>	<b>1,221,661</b>	<b>424,304</b>

Source: 2000 US Census, Summary File 4 (SF 4) - Sample Data, Table PCT36.

## Demographic Tables

**Youth by Age Category and Selected Race/Ethnicity, 2000.**

Census Tract	TOTAL			WHITE						BLACK						HISPANIC/LATINO					
	Under Age 5	Age 5-14	Age 15-17	Under Age 5	%	Age 5-14	%	Age 15-17	%	Under Age 5	%	Age 5-14	%	Age 15-17	%	Under Age 5	%	Age 5-14	%	Age 15-17	%
8087.02	28	58	27	21	75.0%	52	89.7%	16	59.3%	0	0.0%	3	5.2%	6	22.2%	2	7.1%	2	3.4%	0	0.0%
8088	230	463	137	210	91.3%	422	91.1%	122	89.1%	2	0.9%	10	2.2%	5	3.6%	9	3.9%	19	4.1%	2	1.5%
8089	330	520	132	290	87.9%	473	91.0%	122	92.4%	7	2.1%	13	2.5%	1	0.8%	13	3.9%	19	3.7%	1	0.8%
8090	289	526	160	250	86.5%	479	91.1%	150	93.8%	8	2.8%	18	3.4%	3	1.9%	8	2.8%	13	2.5%	6	3.8%
8091	269	441	112	241	89.6%	401	90.9%	99	88.4%	4	1.5%	12	2.7%	7	6.3%	11	4.1%	11	2.5%	2	1.8%
8092	371	988	278	24	6.5%	61	6.2%	24	8.6%	297	80.1%	813	82.3%	227	81.7%	55	14.8%	98	9.9%	27	9.7%
8093	199	317	75	123	61.8%	237	74.8%	61	81.3%	20	10.1%	21	6.6%	8	10.7%	9	4.5%	17	5.4%	1	1.3%
8094	107	148	60	70	65.4%	125	84.5%	48	80.0%	1	0.9%	3	2.0%	4	6.7%	12	11.2%	12	8.1%	4	6.7%
8095	118	201	68	86	72.9%	145	72.1%	43	63.2%	11	9.3%	36	17.9%	17	25.0%	7	5.9%	14	7.0%	5	7.4%
8096	240	569	155	87	36.3%	161	28.3%	43	27.7%	114	47.5%	323	56.8%	81	52.3%	28	11.7%	55	9.7%	19	12.3%
8097	276	638	195	107	38.8%	238	37.3%	63	32.3%	122	44.2%	278	43.6%	92	47.2%	55	19.9%	138	21.6%	53	27.2%
8098	150	256	77	125	83.3%	198	77.3%	51	66.2%	13	8.7%	30	11.7%	18	23.4%	8	5.3%	12	4.7%	3	3.9%
8099	141	218	60	120	85.1%	195	89.4%	54	90.0%	3	2.1%	6	2.8%	3	5.0%	3	2.1%	9	4.1%	2	3.3%
8100	250	245	81	200	80.0%	179	73.1%	58	71.6%	17	6.8%	33	13.5%	16	19.8%	17	6.8%	16	6.5%	6	7.4%
8101	296	585	137	155	52.4%	258	44.1%	71	51.8%	77	26.0%	216	36.9%	47	34.3%	39	13.2%	78	13.3%	10	7.3%
8102	510	1031	275	112	22.0%	164	15.9%	38	13.8%	283	55.5%	715	69.4%	197	71.6%	87	17.1%	125	12.1%	41	14.9%
8103.01	259	557	192	108	41.7%	199	35.7%	76	39.6%	97	37.5%	227	40.8%	83	43.2%	59	22.8%	92	16.5%	28	14.6%
8103.02	252	524	180	126	50.0%	241	46.0%	87	48.3%	74	29.4%	201	38.4%	65	36.1%	39	15.5%	55	10.5%	17	9.4%
<b>2000 TOTAL:</b>	4,315	8,285	2,401	2,455	56.9%	4,228	51.0%	1,226	51.1%	1,150	26.7%	2,958	35.7%	880	36.7%	461	10.7%	785	9.5%	227	9.5%
<b>1990 TOTAL:</b>	4,284	7,652	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>1980 TOTAL:</b>	3,503	8,090	2,998	2,246	64.1%	5,093	63.0%	1,887	62.9%	1,007	28.7%	2,576	31.8%	1,011	33.7%	157	4.5%	261	3.2%	93	3.1%

Source: 2000 US Census, Summary File 1 (SF 1) 100-Percent Data, Table P12.

## Demographic Tables

### Poverty Status for Selected Groups by Census Tract, 2000.

Census Tract	Total Below Poverty Level	Youth (Under Age 18)				Young Adults/Students		Seniors					Persons With Disabilities	
		Total Youth Below Poverty Level	%	Female House-Holder, No Husband Present, With Children Under Age 18	%	Persons Age 18-24	%	Total Seniors Below Poverty Level	%	Total Age 65 to 74	Male, Age 75 years and over	Female, 75 years and over	Total With a Disability	%
8087.02	442	0	0.0%	0	0.0%	402	91.0%	22	5.0%	7	0	15	15	3.4%
8088	119	32	26.9%	32	100.0%	31	26.1%	12	10.1%	6	0	6	11	9.2%
8089	66	24	36.4%	9	37.5%	0	0.0%	0	0.0%	0	0	0	10	15.2%
8090	63	0	0.0%	0	0.0%	5	7.9%	18	28.6%	0	0	18	40	63.5%
8091	52	8	15.4%	0	0.0%	20	38.5%	0	0.0%	0	0	0	20	38.5%
8092	832	346	41.6%	265	76.6%	65	7.8%	73	8.8%	40	13	20	257	30.9%
8093	1,162	30	2.6%	0	0.0%	881	75.8%	84	7.2%	48	7	29	84	7.2%
8094	947	9	1.0%	9	100.0%	561	59.2%	74	7.8%	5	0	69	200	21.1%
8095	633	43	6.8%	25	58.1%	327	51.7%	38	6.0%	24	0	14	106	16.7%
8096	630	217	34.4%	211	97.2%	103	16.3%	51	8.1%	24	14	13	258	41.0%
8097	251	67	26.7%	31	46.3%	49	19.5%	23	9.2%	17	0	6	61	24.3%
8098	424	34	8.0%	34	100.0%	78	18.4%	47	11.1%	47	0	0	126	29.7%
8099	134	7	5.2%	7	100.0%	64	47.8%	0	0.0%	0	0	0	21	15.7%
8100	264	28	10.6%	21	75.0%	74	28.0%	0	0.0%	0	0	0	41	15.5%
8101	368	92	25.0%	83	90.2%	60	16.3%	0	0.0%	0	0	0	128	34.8%
8102	695	183	26.3%	152	83.1%	175	25.2%	21	3.0%	5	0	16	165	23.7%
8103.01	259	71	27.4%	50	70.4%	14	5.4%	45	17.4%	18	5	22	108	41.7%
8103.02	177	35	19.8%	22	62.9%	28	15.8%	26	14.7%	14	0	12	32	18.1%
<b>EVANSTON CHICAGO PMSA</b>	7,518	1,226	16.3%	951	77.6%	2,937	39.1%	534	7.1%	255	39	240	1,683	22.4%
<b>NATION</b>	33,899,812	11,386,031	33.6%	6,281,647	55.2%	5,098,584	15.0%	3,287,774	9.7%	1,550,969	428,502	1,308,303	8,694,130	25.6%

Source: 2000 US Census, Summary File 4 (SF 4) - Sample Data, Tables PCT142, PCT143, PCT148, PCT150, PCT159