

SPECIAL CITY COUNCIL MEETING

CITY OF EVANSTON, ILLINOIS
LORRAINE H. MORTON CIVIC CENTER
Joan Barr-Smith Aldermanic Library, Room 2750
Monday, October 30, 2017
6:00 p.m.

ORDER OF BUSINESS

- (I) Roll Call – Begin with Alderman Rue Simmons
- (II) Mayor Public Announcements
Presentation by Richard Monocchio, Executive Director of the Housing Authority of Cook County
- (III) City Manager Public Announcements
- (IV) Communications: City Clerk
- (V) Public Comment
Members of the public are welcome to speak at City Council meetings. As part of the Council agenda, a period for public comments shall be offered at the commencement of each regular Council meeting. Public comments will be noted in the City Council Minutes and become part of the official record. Those wishing to speak should sign their name and the agenda item or non-agenda topic to be addressed on a designated participation sheet. If there are five or fewer speakers, fifteen minutes shall be provided for Public Comment. If there are more than five speakers, a period of forty-five minutes shall be provided for all comment, and no individual shall speak longer than three minutes. The Mayor will allocate time among the speakers to ensure that Public Comment does not exceed forty-five minutes. The business of the City Council shall commence forty-five minutes after the beginning of Public Comment. Aldermen do not respond during Public Comment. Public Comment is intended to foster dialogue in a respectful and civil manner. Public comments are requested to be made with these guidelines in mind.
- (VI) Special Orders of Business
(SP1) Affordable Housing
Staff will provide a white paper on the City of Evanston's affordable housing.
For Discussion
- (VII) Executive Session
- (VIII) Adjournment

Information is available about Evanston City Council meetings at: www.cityofevanston.org/citycouncil. Questions can be directed to the City Manager's Office at 847-866-2936. The City is committed to ensuring accessibility for all citizens. If an accommodation is needed to participate in this meeting, please contact the City Manager's Office 48 hours in advance so that arrangements can be made for the accommodation if possible.



Memorandum

To: Honorable Mayor and Members of City Council

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

Subject: Affordable Housing White Paper Discussion

Date: October 26, 2017

Summary:

As a follow up to the affordable housing presentation provided to City Council on September 18, 2017, staff developed the attached white paper. The white paper provides an overview of the housing landscape in Evanston within the broader region, as well as examples of best practices for creating more affordable housing options at various income levels. Staff will provide a brief presentation and overview of the white paper at the beginning of the October 30, 2017, City Council meeting.

Attachments:

Affordable Housing White Paper



City of Evanston
Affordable Housing White Paper

Introduction

Housing is a key element of fostering a livable community. Where people live has a strong correlation to their educational outcomes, health, and economic mobility. A study published in July 2017 in the journal JAMA Internal Medicine, titled “Inequalities in Life Expectancy Among US Counties, 1980 to 2014,” found that where you live has a significant impact on your life expectancy with disparities as high as 20 years from various counties.

The costs associated with housing represent the largest household cost. The increasing cost of housing is requiring more people to spend an increasingly larger portion of their income on housing, leaving them without the resources they need for other necessities such as food, health care, and transportation. Lower income people are disproportionately affected, as wages for many jobs, particularly in service industries, have not risen as rapidly as housing costs. In order to maintain Evanston’s economic and racial diversity and support its mission to be the most livable City, it is necessary to create and preserve affordable housing throughout the city.

What is affordable housing?

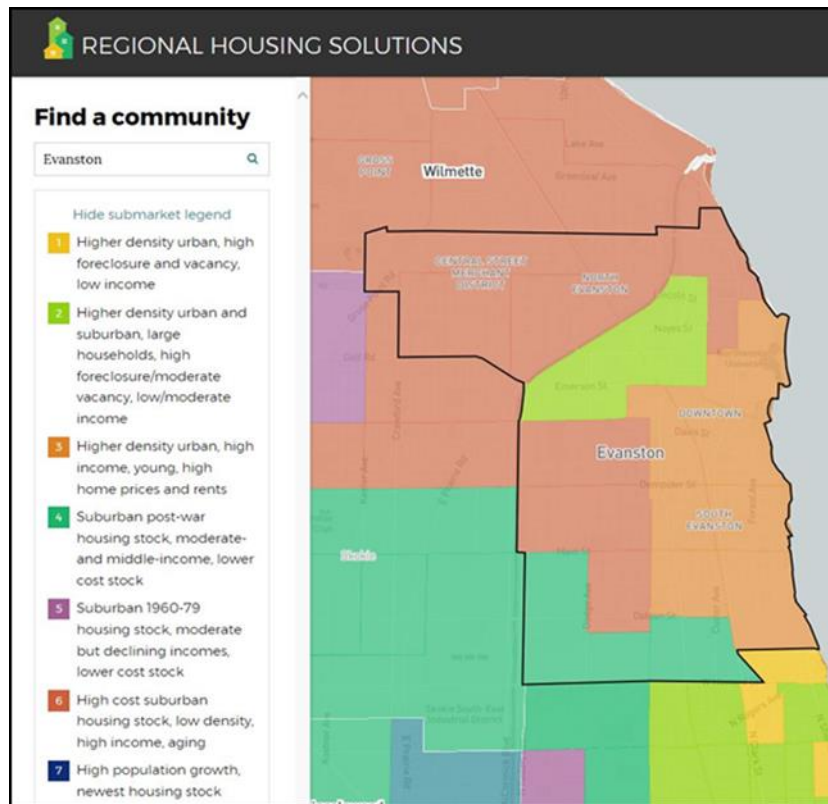
The most common definition for affordable housing is developed by the United States Department of Housing and Urban Development (HUD): “In general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.” It is the most broadly used nationwide to assess affordability for households with incomes that are below the area median and are more likely to have difficulty affording housing, and provides a consistent method to measure progress toward the development of needed affordable housing. When a family pays more than 30% of its income for housing, they not only lack resources for other necessities, a single unplanned event such as a job loss, medical emergency or car breakdown, can make them unable to pay their rent or mortgage and risk eviction and homelessness.

Evanston in the Housing Market

As part of the Chicago metropolitan area, Evanston’s housing market must be evaluated within a regional context. According to a new web tool developed by the Chicago Metropolitan Agency for Planning (CMAP), regionalhousingsolutions.org, Evanston is composed of four housing submarkets:

- 47% is in Submarket 6: High cost suburban housing stock, low density, high income, aging
- 29% is in Submarket 3: Higher density urban, high income, young, high home prices and rents
- 13% is in Submarket 4: Suburban post-war housing stock, moderate- and middle-income, lower cost stock

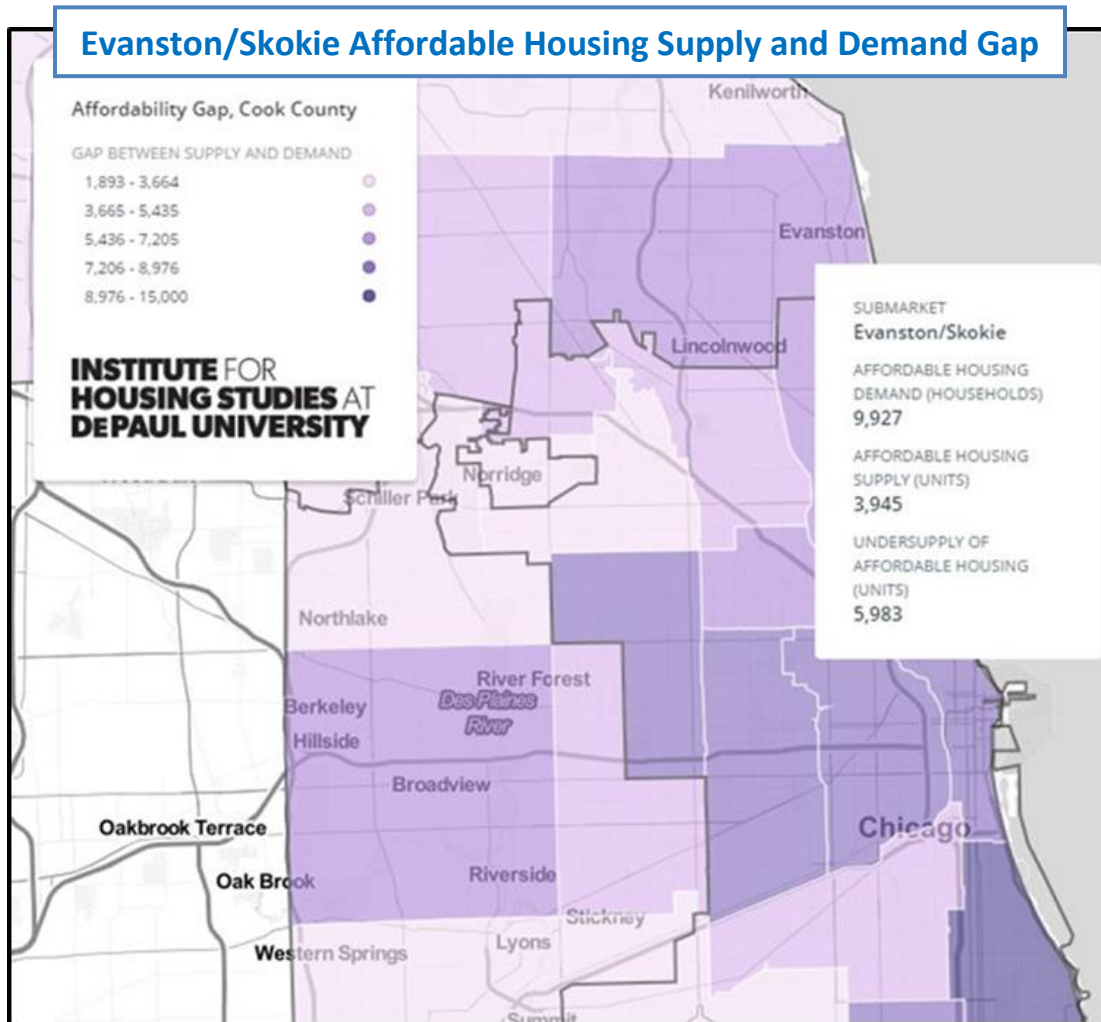
- 11% is in Submarket 2: Higher density urban and suburban, large households, high foreclosure/moderate vacancy, low/moderate income



The nature of these housing submarkets contributes to economic segregation. For example, Submarket 6 is low density and primarily single-family homes on large lots with little or no rental, and occupied by primarily higher-income households. Consequently, there is very little available housing that is affordable to households with incomes below the median. Zoning regulations limit the development of multifamily buildings in this submarket, as well. Additionally, new transit-oriented development (TOD) in Submarket 3 where zoning allows for multifamily housing, targets higher income households. As a result, housing in TOD areas often excludes lower income households that have a greater financial need for access to public transportation and walkable amenities. All of these factors push affordable multifamily housing development farther away from amenities and public transportation where land is less costly.

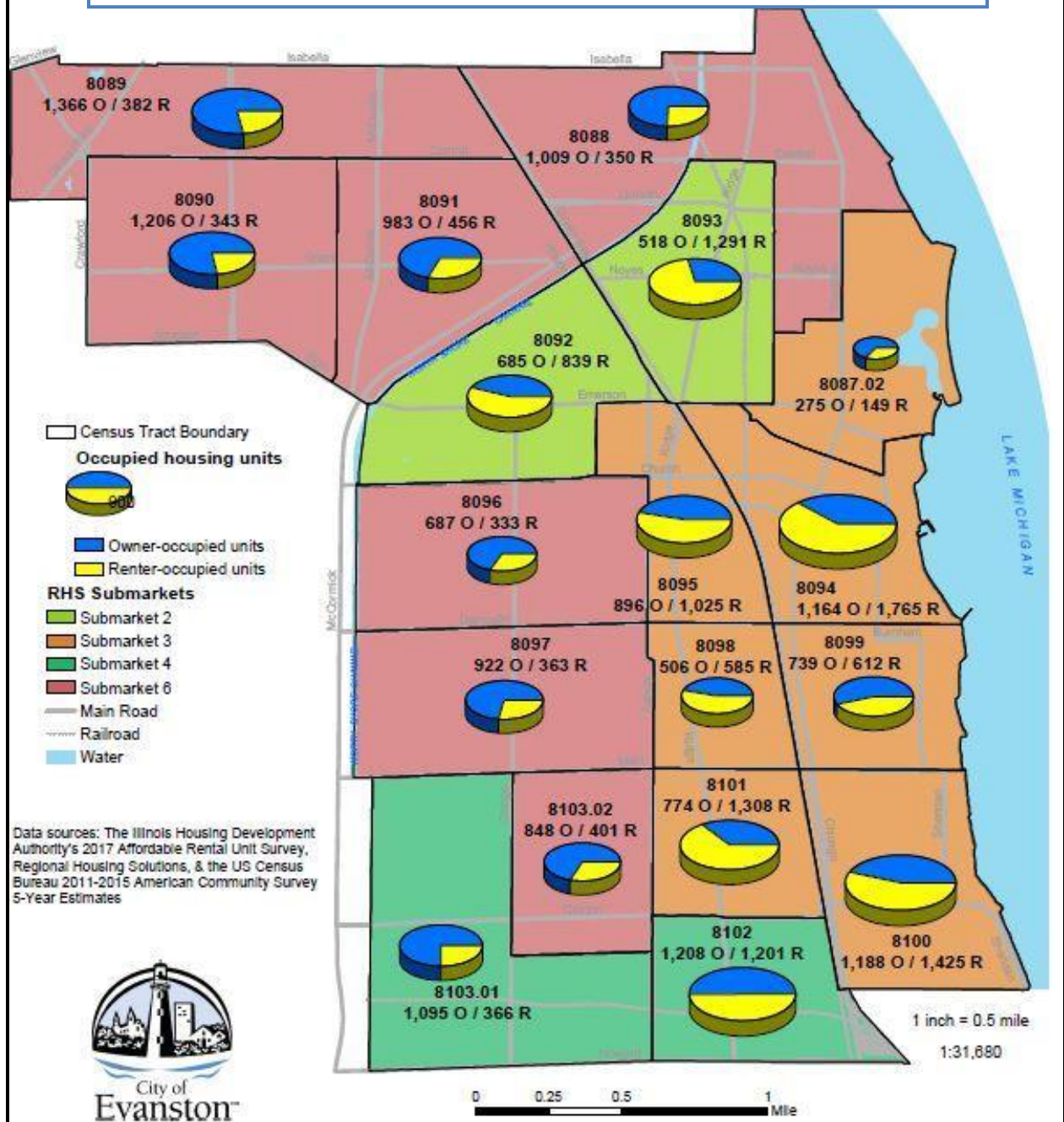
Additionally, the Chicago region is one of the most racially and economically segregated in the country. A report from the Metropolitan Planning Council and Urban Institute, “The Cost of Segregation: What we pay in lost income, lives and potential,” states that if segregation in the Chicago region were reduced to the national median, the region would see an increase in \$4.4 billion in additional income each year resulting in an \$8 billion growth in GDP.

Evanston shares some of the characteristics of the broader Chicago region. The city's non-white residents are disproportionately low income; roughly 64% of Black/African American households and 58% of Hispanic/Latino households in Evanston have incomes below 80% AMI. Therefore, the high cost of housing in Evanston disproportionately affects these populations. When a household is housing cost burdened it is more challenging to access credit and obtain assets or build wealth.



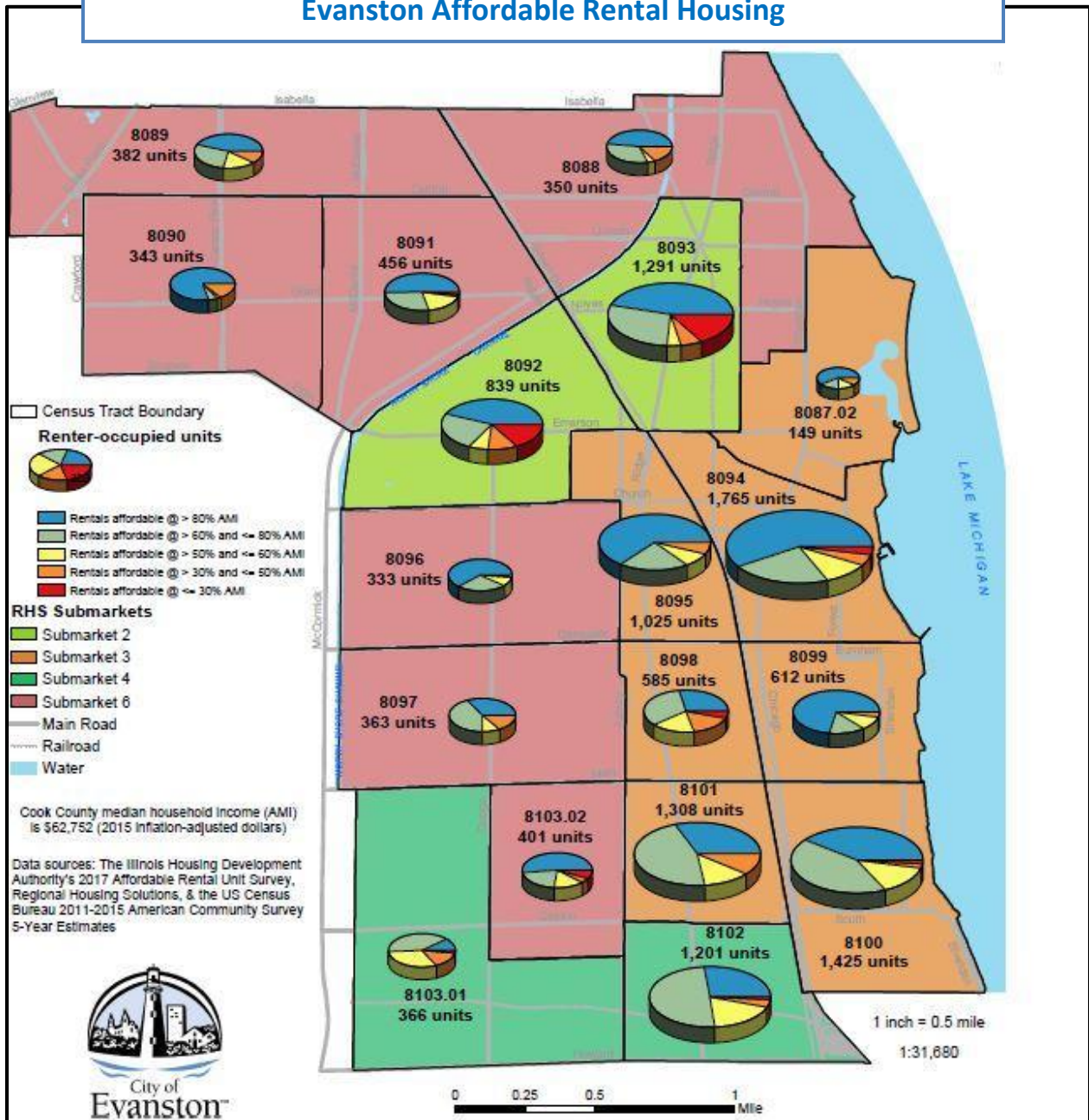
An analysis conducted by the DePaul University Institute for Housing Studies, “2017 State of Rental Housing in Cook County,” illustrates the supply and demand gap for affordable rental housing in the region. For the Evanston/Skokie area, 9,927 households need affordable housing. However, there are only 3,945 units on the market, leaving a gap of 5,983 units.

Evanston Owner- and Renter-Occupied Housing



Overall, Evanston has a healthy balance of ownership and rental housing, at 55% and 45%, respectively. The above map shows the distribution of owner- and renter-occupied housing units in Evanston overlaid on the Regional Housing Solutions map of Evanston Submarkets. The size of each pie chart correlates with the number of units in each census tract. With the exception of census tract 8092, housing in west and north Evanston census tracts is predominantly ownership.

Evanston Affordable Rental Housing



The above map shows the number of total rental units and affordable rental units in Evanston by Census tract also overlaid on the Regional Housing Solutions Evanston Submarkets map. High ownership census tracts also generally have little or no rental affordable to lower income residents. Based on 2011-2015 American Community Survey 5-Year estimates, 46% of all Evanston rental is affordable to households with incomes \leq 80% of the area median, and seven of Evanston's 18 Census tracts have no

rental housing available to households with incomes at or below 30% AMI. The chart below shows the total number of rental units by income level.

	% of Units	# of Units
Rented ≤ 30% AMI	3%	451
Rented > 30% and ≤ 50% AMI	7%	860
Rented > 50% and ≤ 60% AMI	16%	2,071
Rented > 60% and ≤ 80% AMI	28%	3,742
rented > 80% AMI	46%	6,069
Total:	100%	13,645

Source: IHDA's 2017 Affordable Unit Rental Survey

In addition, according to the recently released *Worst Case Housing Needs 2017 Report to Congress* by HUD's Office of Policy Development and Research, between 33-44% of housing that is affordable to lower income households but is not restricted to them is occupied by higher income households, reducing the availability to households in greatest need. When those percentages are applied to Evanston rental units affordable to households with incomes ≤ 80% of AMI, the total number of units that are actually rented to households at those income levels is 4,642, or about 65%; the chart below shows the number and percentages of units at different income levels. This reinforces the importance of recorded rental restrictions to ensure access for households in need of affordable units.

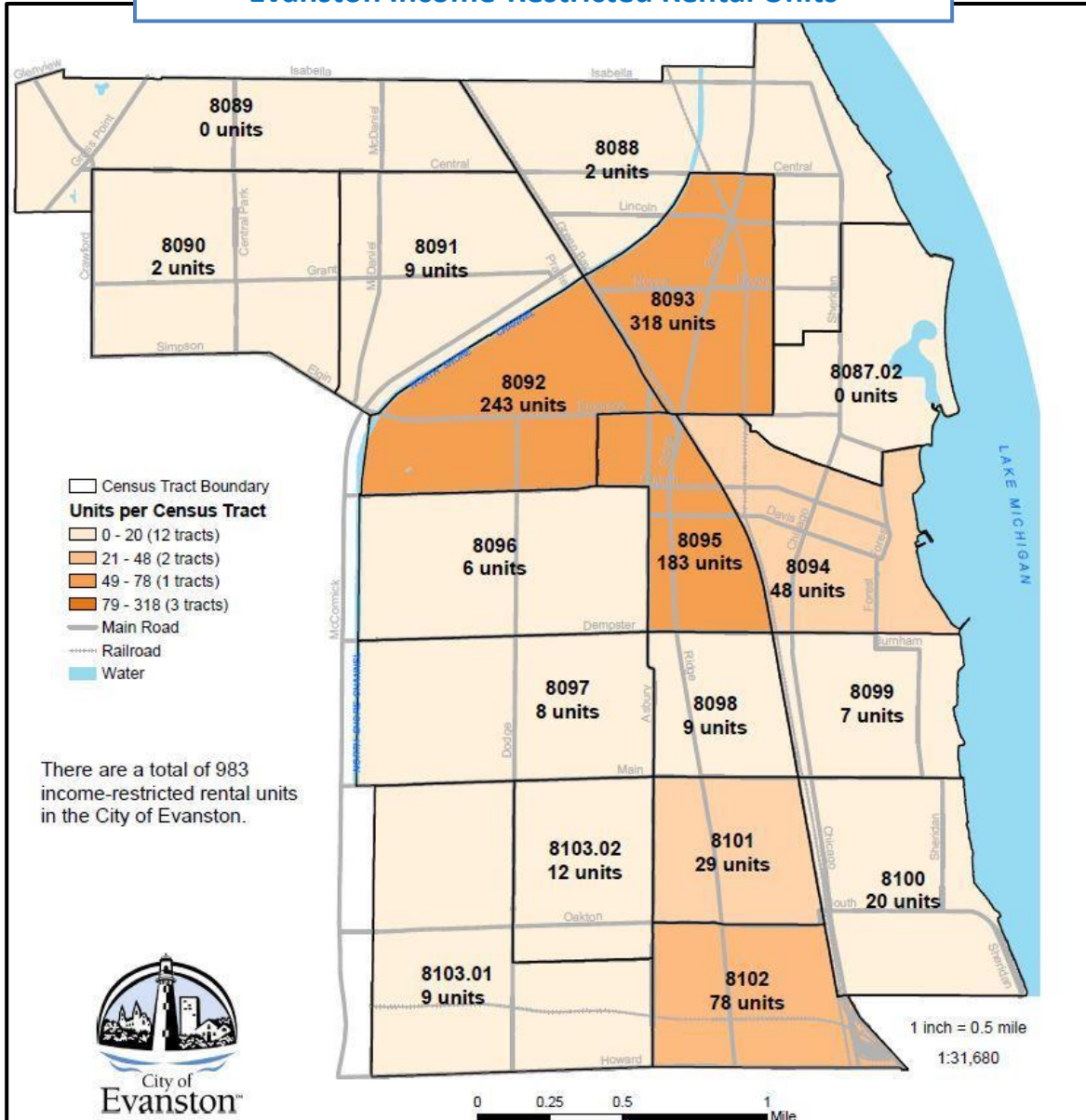
Affordable Rental Units Occupied by Higher Income Renters, 2015

	Total Units	% Occupied by Higher Income Tenants	# Occupied by Higher Income Tenants	% Occupied by Income Eligible Tenants	# Occupied by Income Eligible Tenants
Rented ≤ 30% AMI	451	43.3%	195	56.7%	256
Rented > 30% and ≤ 50% AMI	860	36.7%	316	63.3%	544
Rented > 50% and ≤ 80% AMI	5813	33.9%	1,971	66.1%	3,842

Source: HUD-PD&R tabulations of American Housing Survey data

Evanston has been working to address the need for affordable housing. The map below shows the number of income-restricted rental units in Evanston by Census tract. Income-restricted means that the units are maintained at certain affordability levels. These affordability restrictions are typically imposed by funding sources, such as HUD, IHDA, and the City. However, a number of units owned by nonprofit developers and providers of special needs housing are included because they continue to serve low income residents after their funders' affordability restrictions have expired.

Evanston Income-Restricted Rental Units



Evanston has helped over 90 Moderate and Middle Income households become homeowners, primarily through down payment assistance programs and the Neighborhood Stabilization Program 2 acquisition and rehab of foreclosed homes. However, the majority of homes do not have land use restriction agreements (LURA) to maintain long-term affordability. Most owners may sell their home at market value and repay any unforgiven portion of their forgivable loan from the City if they sell prior to the owner occupancy requirement, which runs from 5 – 20 years, depending on the type of property and amount of the forgivable loan. Community Partners for Affordable Housing (CPAH) continues to build its portfolio of ownership homes using long-term affordability restrictions through their land trust or LURAs, including homes developed through the

ETHS Geometry in Construction program. They have eight homes that are owner-occupied and two more in production with ETHS.

Who is most affected by the lack of affordable housing?

According to the National Low Income Housing Coalition's *Out of Reach 2017* report, the average rent for a modest two bedroom unit in the Chicago Metropolitan Area is \$1,232/month. The minimum wage in Illinois \$8.25/hour, and a household comprised of individuals earning minimum wage would need to work 101 hours per week in order to afford that modest two-bedroom apartment. The hourly wage needed to afford a two-bedroom apartment in the Chicago Metro Area is \$23.69. Although Evanston enacted a minimum wage of \$10/hour in July 2017, a household of one making that income would earn \$20,800, or about 38% of AMI.

According to HUD Comprehensive Housing Affordability Strategy (CHAS) data for 2010-2014, 76.7% of Evanston low- to moderate-income households are housing cost burdened. Additionally, 13.4% of Evanston residents, or 10,036 people, are living in poverty according to US Census population estimates released July 1, 2016. Based on HUD data that shows 42.7% of households in the Midwest qualify as worst case needs, approximately 2,252 of Evanston households, or 8%, would be classified as worst case needs. Worst case needs are defined as renters with very low incomes – no more than 50 percent of AMI – who do not receive government housing assistance and who pay more than one-half of their income for rent, live in severely inadequate conditions, or both.

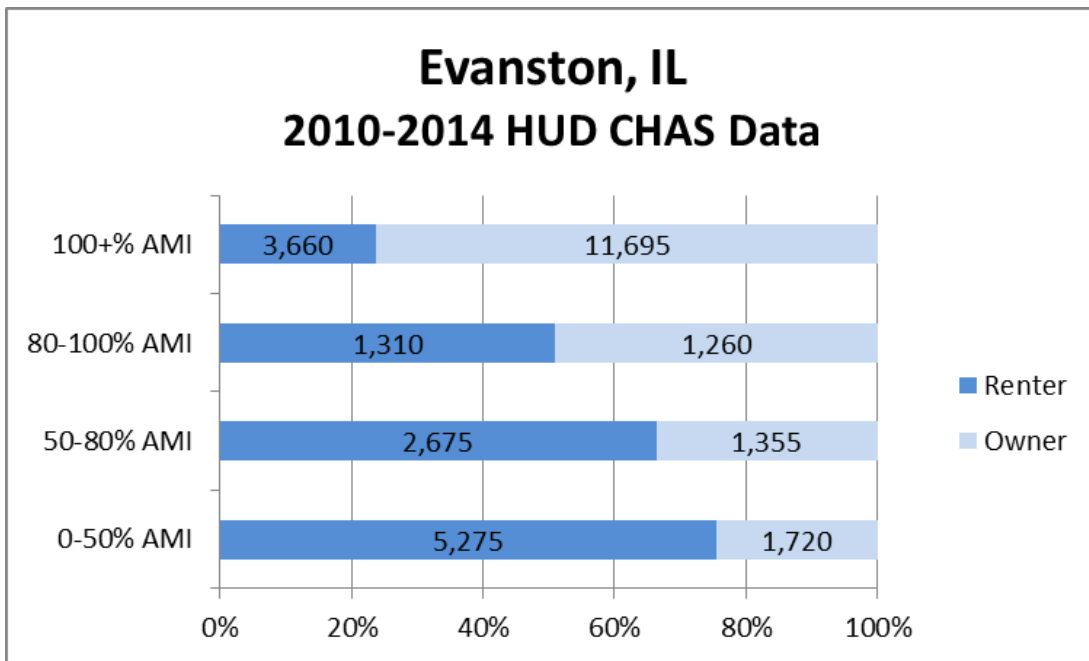
In 2017, the area median income (AMI) in the Chicago Metropolitan Area for a household of four is \$79,000. Federal affordable housing programs are typically designed to provide assistance to households at or below 80%, 60%, 50%, and 30% of AMI. For a household of four, that is an annual household income of \$63,200, \$47,400, \$39,500, and \$23,700 respectively. A common misconception about affordable housing programs is that people who receive assistance do not work. However, many households have at least one wage earner working 40 or more hours per week but cannot afford market rate housing, particularly in a high cost housing market such as Evanston. Even many jobs that require college degrees do not pay enough to cover market rents in Evanston.

What does it take to afford a \$1,232/month apartment?			
Occupation	Salary	Income Bracket	Income Proportion Needed for Rent
Crossing Guard (Median salary)	\$26,775	Low	55%
D65 Maintenance (Step 2)	\$44,739	Moderate	33%
D65 Teacher (Track II, Step 6)	\$56,686	Middle	26%

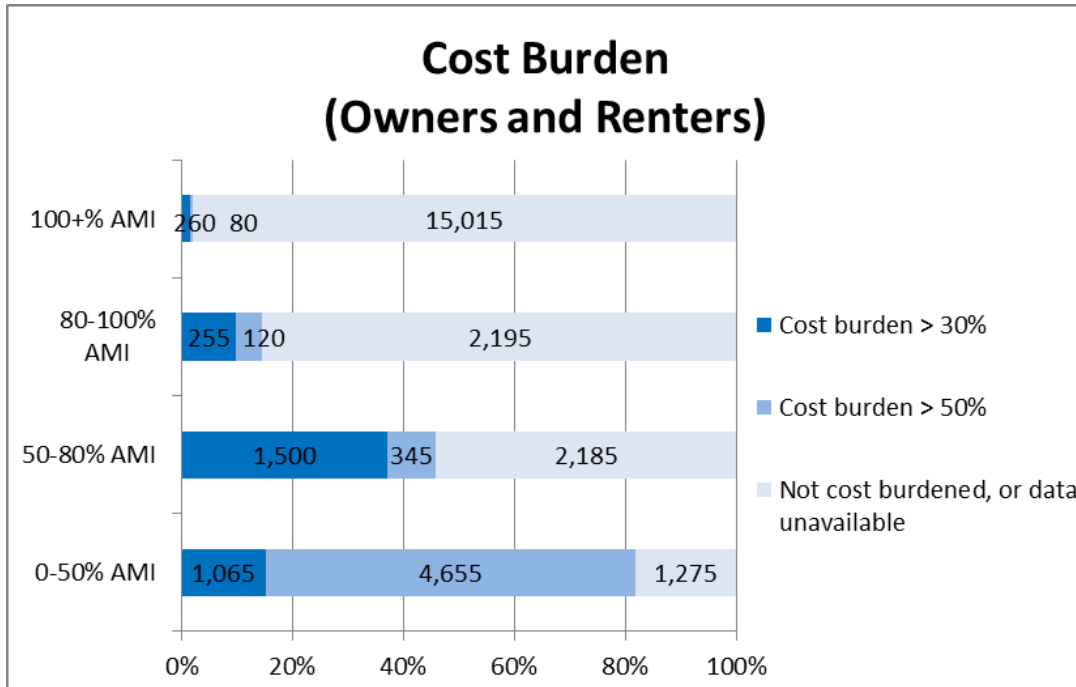
Housing Need

There are three groups whose needs will be examined and strategies to address those needs will be defined in this paper. The first is Low Income households with incomes at or below 50% of AMI. The second is Moderate Income households with incomes between 50% and 80% of the area median. The third and final group is Middle Income households that earn between 80% and 120% of the area median. The data used for these income brackets are from HUD CHAS data. This information is developed by HUD specifically for recipients of Community Development Block Grant funds to use in analyzing the needs of their low- to moderate-income residents. Data are not provided by HUD for households between 100-120% AMI, therefore, data for Middle Income residents is limited to households between 80% and 100% AMI.

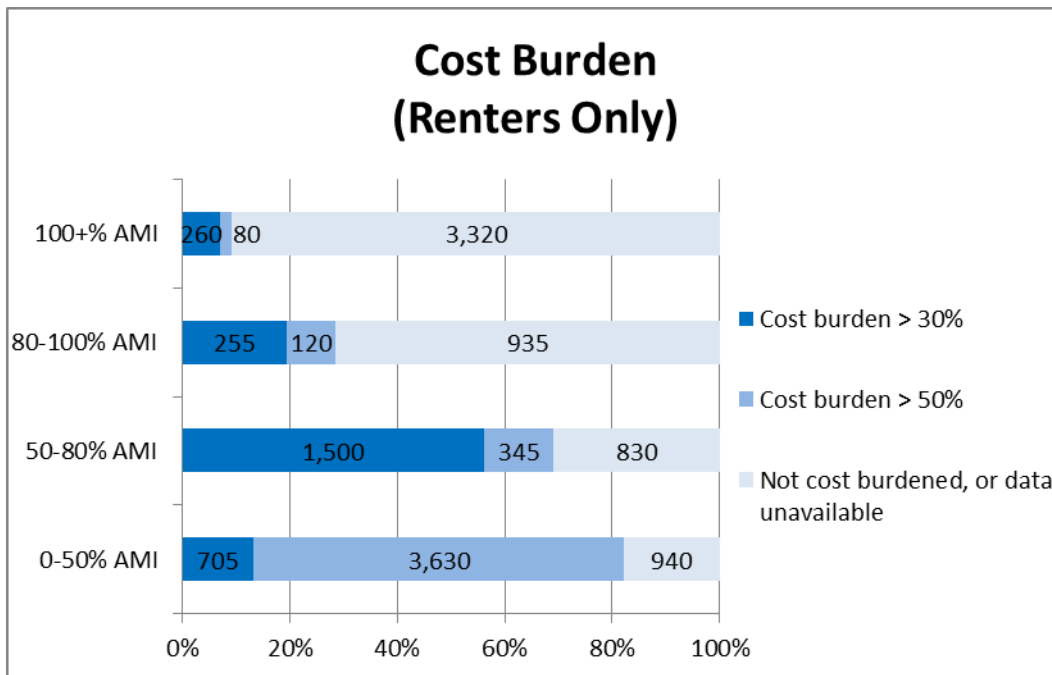
The chart below shows the breakdown of owner- and renter-occupied households by income level. As expected, the proportion of homeowners increases as incomes increase. However, there are over 3,000 homeowner households with incomes $\leq 80\%$ of AMI, many of whom are seniors, who are housing cost burdened or severely housing cost burdened.



The following chart breaks out the number that are cost burdened and severely cost burdened. The greatest need is among Low Income households. Over 80% of owner and renter Low Income households ($\leq 50\%$ AMI) are cost burdened, with 69% severely cost burdened. Owner households at this income level are most vulnerable to displacement; they are often on a fixed income and are increasingly unable to maintain their properties and pay property taxes.



The chart below illustrates the number of renter households that are cost burdened, paying more than 30% of household income toward housing, and severely cost burdened, paying more than 50% of household income toward housing. Low Income households have the greatest cost burden overall, and the greatest percent of severe cost burden.



Owner-occupied and renter-occupied households show similar patterns: the higher the household income, the less likely the household is going to be housing cost burdened. Renter households are more cost burdened than owner households, however, the proportion that are severely cost burdened shifts between rental and ownership at different income levels. Among Moderate Income renter households, 70% have some cost burden, while 45% of total renter and owner households have some cost burden. Among Low Income households, the percentage of renter only and total renter and owner households with some cost burden is identical, at 82%.

Low Income Households

Characteristics: The majority of the households in this group are renters. It is not uncommon for individuals and families in this income bracket to be unstably housed and employed in service industry jobs; often move seeking affordability and most vulnerable to becoming homeless. A substantial number of households with fixed incomes, primarily seniors and people with disabilities, fall within this group, as well. A household of three at 30% AMI makes approximately \$21,330 per year and at 50% AMI makes \$35,550 per year.

Number of households at or below 50% AMI in Evanston:

- 6,995 households, or 24% of all households
 - 5,275 renter-occupied, or 75%
 - 1,720 owner-occupied, or 25%

Moderate Income Households

Characteristics: This group has a higher proportion of owner-occupied households than the Low Income segment. However, in Evanston, the majority are still renters. Many households in this group are stably housed and hold steady jobs. However, due to the earning potential of many jobs, a significant portion of Moderate Income households will continue to be housing cost burdened at some level. A household of three at 60% AMI makes approximately \$42,660 per year and at 80% AMI makes approximately \$56,900 per year.

Number of households between 80% and 100% AMI in Evanston:

- 2,570 households, or 9% of all households
 - 1,310 renter-occupied, or 51%
 - 1,260 owner-occupied, or 49%

Middle Income Households

Characteristics: Homeownership in this segment of the population is much higher and more appealing due to greater and more stable incomes. A household of three at 100% AMI makes approximately \$71,100 per year, and \$85,320 at 120% AMI. More analysis is necessary in order to explore strategies for households between 80% and 120% AMI.

However, data provided by HUD only goes up to 100% AMI. Therefore, the analysis below was completed based on households with incomes between 80% and 100% AMI.

Number of households between 80% and 100% AMI in Evanston:

- 4,030 households, or 14% of all households
 - 2,675 renter-occupied, or 66%
 - 1,355 owner-occupied, or 34%

Ideas for Potential Housing Goals and Strategies

To address the wide range of housing needs in Evanston, a variety of strategies could be considered to address different goals in a comprehensive program. Some strategies could be undertaken at little or no direct cost such as changing zoning and regulations, while others require subsidies from the City or other sources. Additional resources would be required to undertake them on a consistent basis.

Create New Housing Opportunities

- Revise zoning to allow rental of existing accessory dwelling units (ADUs) to non-family members. ADUs are increasingly being used in municipalities throughout the US to expand the supply of housing units and, when restricted to being rented at affordable rates to income eligible households, is another method of integrating affordable housing in market rate housing. It also facilitates increased density in low-density primarily ownership neighborhoods. Evanston zoning currently allows rental of ADUs to family members or caregivers only, which limits its effectiveness as a tool for expanding the supply of housing and integrating lower income households in single family neighborhoods with high housing costs. Examples: [Portland, OR](#); [Minneapolis, MN](#); and [Durango, CO](#).
- Revise zoning to allow development of new ADUs for rental in new construction and in single-family neighborhoods with lots that can accommodate an accessory structure. This can expand the benefits noted above and integrate affordable housing throughout Evanston. Construction of ADUs could provide additional building opportunities for ETHS Geometry In Construction. Consideration could also be given to incorporating universal design requirements in new ADU construction to expand the supply of housing for lower income seniors and persons with disabilities. Alley access could be considered for accessibility.
- Develop a Special Use to allow development of modest-size homes on small lots. Current Evanston single family zoning districts have large lot size requirements and allow only one primary dwelling unit. This limits density and drives up housing costs. More middle income ownership opportunities could be developed by encouraging more moderately sized units and there are neighborhoods throughout Evanston with non-conforming smaller homes and lots that were

developed prior to current zoning. Examples: [Los Angeles, CA](#); [Seattle, WA](#); and [Austin, TX](#).

- Revise occupancy standards to all greater flexibility in home sharing. Home sharing is typically used by homeowners who are housing cost burdened, particularly by seniors living on fixed incomes whose greatest asset is their home. In most instances, a tenant will move in with a homeowner for monthly rent that is substantially below market rate rental. Currently, Evanston zoning allows no more than three unrelated people to live in a dwelling unit and can limit home sharing effectiveness in cases where a homeowner could have multiple home share tenants based on the number of bedrooms and size of the house. [Boulder, Colorado](#), which had housing challenges similar to Evanston's and also is a university town is developing a program that allows home sharing among seniors based on occupancy standards rather than relationships of the residents. This is one potential model that could be explored for Evanston.

Increase affordable units in market rate developments

- The City's Inclusionary Housing Ordinance should be regularly evaluated and updated to better accomplish the goal of developing on-site units while considering the regularly shifting market. Current market conditions make payment of the per-unit fee-in lieu less costly for developers. The alternative equivalent proposal does not provide enough guidance relating to Council priorities and developers. Additional considerations to incentivize on-site units that could be explored include:
 - Increasing the fee-in-lieu from \$100,000 to \$150,000 in TOD areas, and from \$75,000 to \$100,000 in non-TOD areas
 - Changing the timing of fee-in-lieu payment. Currently, full fee-in-lieu is paid at the time of first temporary certificate of occupancy (first TCO), usually at least 18 months after project approval. By modifying the IHO to require half of the fee-in-lieu at receipt of first building permit and half at first TCO, developers may be more motivated to build on-site units.
 - Evaluating and modifying development bonuses for on-site units, including increased height, density and FAR , and parking reductions
- Market the benefits of the City's centralized waitlist and income qualifications managed by Community Partners for Affordable Housing that reduce the developer's compliance burden
- Evaluate the need for a middle-income tier in Inclusionary Housing Ordinance. Example: Colorado requires 20% of units for low-income, 60% for middle-income and 20% for higher-income households

Expand revenues for affordable housing

- Examine a potential increase in the IHO fee-in-lieu from \$100,000 to \$150,000 in TOD areas, and from \$75,000 to \$100,000 in non-TOD areas. Examples to consider include:
 - Highland Park, IL: IHO requires all residential developments (new construction, renovations, and conversions) resulting in five or more units to provide 20% of units as affordable or pay a fee in lieu of \$125,000 per unit
 - Chicago, IL: Affordable Requirements Ordinance created three zones in the city to reflect different housing markets and priorities: downtown, higher-income areas, and low-moderate income areas. In-lieu fees for units not provided on-site in rental projects are as follows: \$175,000 downtown, \$125,000 in higher-income areas, and \$50,000 in low-moderate income areas.
- Develop an impact fee on development not covered by the IHO, including 1-4 unit residential, residential additions, as well as retail and commercial projects. Examples to consider:
 - Marin County, CA: Impact fee applies to all new single family homes over 2,000 square feet and all teardowns and major remodels that result in over 500 square feet of new space and a total conditioned floor area over 2,000 square feet. The fee per square foot ranges from \$5-\$10 per square foot, based on project size. Payment is required prior to issuance of building permit.
 - Redwood City, CA (Bay Area): \$20-25/square foot impact fee for residential development and \$20/square foot for commercial development
- Invest non-cash City resources for affordable housing development. RPFs could be issued to attract new developers and to reduce costs
 - City-owned land such as underused parking lots
 - Parcels being acquired through the Cook County No Cash Bid program and tax deeds for properties with City liens

Create paths to homeownership

Many middle income households do not have enough equity accumulated to purchase a home. Down payment and closing cost assistance and employer-assisted programs can facilitate homeownership for this group. Federal HOME and CDBG funds are not effective for homebuyer programs because funds are restricted to HHs with incomes \leq 80% AMI.

- Programs with local banks that are members of the Federal Home Loan Bank could be explored to re-start homebuyer programs.
- Employer-assisted programs could also be explored, working with Evanston's large employers that have significant numbers of employees that cannot afford to

live in Evanston, including hospitals, senior communities and Northwestern University.

- Include development of Middle Income homeownership opportunities as eligible acquisition/rehab projects funded by the Affordable Housing Fund.
- Develop an intergovernmental agreement with ETHS Geometry in Construction. Units are constructed by ETHS students, put into CPAH's land trust and sold to income qualified households. See ADU section above for strategies to continue this program without requiring single-family home lots.
- Continue to maintain long-term affordability long-term affordability of ownership housing through land trusts that retain ownership of the land but sell residential buildings on the land. This minimizes or eliminates the land cost, making homeownership achievable for lower income households, including Moderate Income. The buyer is still able to build equity through ownership of the home and can sell and purchase a property outside the land trust with that equity, if desired.
- Financial literacy programs. Partner with banks and nonprofits to offer housing counseling and financial literacy training to help potential homebuyers improve credit scores and become mortgage ready.

Expand Development of Income-Restricted Rental Units

Continue to develop rent-restricted units that provide stable housing for Moderate Income households with consistent earned income. These households often pay over 30% of their gross income for housing in the private market, making them housing cost burdened. They also tend to have higher mobility rates and long commutes to work due to seeking housing that is more affordable to them.

Gross rent (rent and utilities paid by the tenant) is set to be no more than 30% of gross household income level, commonly 50% and 60% of AMI, and the tenant is responsible for paying the full rent and utilities. Tenant income must fall between an established minimum and maximum to be able to afford the rent payments without exceeding the maximum allowable income for the unit. Revenues from the rents must be sufficient to cover operating costs, including property taxes, maintenance and replacement reserves. Cash flow from rents can rarely cover any debt service, so funding for the development of rent-restricted units is often in the form of forgivable or deferred loans from federal, state or local government. Units may be new construction or acquisition and rehab of existing housing. This has been a primary use of HOME and Affordable Housing Funds.

Maintain and Expand Rent Subsidies for Low Income Households

Rent subsidies are generally used to provide stable housing for the lowest income households that cannot afford to pay rent and utilities even when set at 30% or 50% AMI. The tenant pays 30% of gross income toward housing costs and the remaining amount is subsidized. Rental assistance can be tenant-based, like the Housing Choice Voucher program, where the supported household finds a privately owned unit to live in,

or project-based, where the rent subsidy stays with the housing unit. Rent subsidies are particularly effective for:

- Unlimited subsidies for very low income seniors, persons with disabilities, and the chronically homeless. Examples include the Housing Authority of Cook County's (HACC) Perlman and Walchirk Apartments; Over the Rainbow's Hill Arboretum Apartments; Permanent Supportive Housing provided by Impact Behavioral Health and Connections for the Homeless.
- Short- and medium-term subsidies (3-24 months) are used to help families that have been destabilized by job loss, medical emergencies or other events and may be unstably housed or homeless including the City's HOME funded Tenant-Based Rental Assistance program that provides up to 24 months of support for families with children <18; ESG Rapid re-housing that provides 3-12 months of support for families that are literally homeless.
- The City's General Assistance program provides rent assistance of up to \$600/month for single adult residents of Evanston with monthly incomes under \$875.

Leverage External Resources to develop housing for Low Income and Special Needs Residents

- Provide gap funding for projects with primary funding from the Illinois Housing Development Authority (IHDA), Cook County and the Community Investment Corporation (CIC). Project types include:
 - Permanent Supportive Housing (PSH) provides rental apartments linked with flexible community-based services to house people with disabilities who have experienced or are at risk of experiencing long-term or chronic homelessness. The Center for Mental Health Policy and Services Research at the University of Pennsylvania found that living in permanent supportive housing was associated with an average reduction in service use of \$16,282 per person.
 - Supportive Living Facility (SLF) is an alternative to nursing home care for low-income older persons and persons with disabilities under Medicaid. By combining apartment-style housing with personal care and other services, residents can live independently and take part in decision-making. Personal choice, dignity, privacy and individuality are emphasized. The State of Illinois issues licenses for SLFs
- External sources for affordable housing development include:
 - Low-Income Housing Tax Credits (LIHTC) IHDA awards tax-exempt bonds or tax credits to developers who agree to rent a portion of housing units at affordable rates for a minimum of 30 years. Developers can either rent 20% of units affordable at 50% AMI, 40% of units affordable at 60% AMI or 15% of units affordable at 40% AMI.
 - Regional Housing Initiative (RHI) Collaboration of 14 public housing authorities in the Chicago metro area that pool a portion of their available project-based rental vouchers to support the rehabilitation or construction

of affordable rental homes in opportunity communities. Pooling resources allows more flexibility for the region to adapt to changing housing markets and direct resources towards areas of need.

- State Referral Network (SRN) Project-based rental assistance awarded to developers that dedicate units for households \leq 30% AMI and have a disabled or ill head of household or is homeless. Local service providers refer potential eligible tenants to the State wait lists for housing projects with SRN vouchers.

Preserve Existing Affordable Housing

- Handyman Program
 - Small-scale home repairs for income eligible seniors
- CDBG Housing Rehab
 - 0% interest loan for income eligible owner-occupied and rental housing
 - Up to \$50,000 depending on unit type
 - Priorities are to address code and life safety violations and improve accessibility
- Continue funding rehab and repairs special needs housing and rental owned by nonprofit developers
- Explore a rehab program that targets owner-occupied two-flats and small rental buildings
- Consider deed restrictions to ensure permanent affordability. Restrictions on ADUS, low and moderate income homes can preserve affordable homeownership opportunities for the long term while enabling homeownership for lower income households.

Expand programs to overcome barriers to rental for Low Income Households

- Pilot a Landlord Mitigation Fund that functions as an insurance fund to incentivize landlords to accept low-income and subsidized tenants, and/or tenants with a poor rental history or criminal record. Landlord Mitigation Funds provide landlords with an amount of money in the event a tenant damages property and/or must be evicted. Examples of communities with landlord mitigation funds: [Denver, CO](#); [Portland, OR](#); [Seattle, WA](#); and [Orland, FL](#).
- Explore a rehab program for Evanston landlords that rent to households with rent subsidies and/or poor rent history/criminal record
- Tenant education - rights and responsibilities of landlords and tenants
- Maintain City supportive services and programs

Maintain Supportive Services for Evanston Residents

Many of the Evanston's lowest income residents are still not able to access housing services and programs funded by the aforementioned sources. Additionally, housing stability often times cannot be achieved through housing alone. Supportive services and

case management are vital to ensuring people are able to remain housed and stable. Therefore, the City offers direct assistance and referral services through its Health and Human Services and Parks, Recreation, and Community Services Departments. These programs are highlighted below.

- [General assistance](#)
 - Entitlement benefits
- [Emergency assistance](#)
 - Homeless prevention
 - Maintain housing stability
 - [Utility payments](#)
- [Resident assistance](#)
 - Case management
 - Referrals
 - Housing locating

Promote healthy housing and neighborhoods

- Property maintenance
- Lead paint remediation
- Removal of mold and other health hazards
- Rental Registration Program
- Vacant building registry
- CDBG-funded capital improvements in low to moderate income neighborhoods

Housing Strategies Summary By Segment			
	Low Income	Moderate Income	Middle Income
ADUs	✓	✓	
Small Lot Housing		✓	✓
IHO		✓	✓
Homeownership		✓	✓
Income-Restricted Units	✓	✓	✓
Rent Subsidies	✓		
Housing for Special Needs	✓	✓	✓
Affordable Housing Preservation	✓	✓	✓
Programs to Overcome Barriers	✓		
Healthy Homes and Neighborhoods	✓	✓	✓

Appendix of funding sources and uses

The City has several funding sources that it uses for housing services, development, rehabilitation and preservation. The majority of funding for this type of work comes from the federal government which is very proscriptive in how funds can be allocated. The City's local funding sources provide greater flexibility in expenditures, but also pose challenges with their finite and limited availability. Below is a summary of each of the City's housing funding sources and uses.

Community Development Block Grant (CDBG)

- Annual allocation from HUD: Approximately \$1,500,0000
- Eligibility requirements: Beneficiaries of CDBG-funded programs and services must be primarily $\leq 80\%$ AMI.
- Programs:
 - Public services: The City funds public services for income eligible populations through external organizations
 - Public facilities: The City funds public facility improvements for both City-owned infrastructure and facilities properties and nonprofits
 - Housing rehab program: Managed by City staff for income eligible owner-occupied and small rental buildings; 0% interest loan of up to \$50,000 for repairs and rehabilitation
 - Affordable housing preservation: CDBG can be used by nonprofit developers to rehab existing affordable housing units and buildings in order to preserve their affordability

HOME Investment Partnerships Program (HOME)

- Annual allocation from HUD: Approximately \$250,000
- Eligibility requirements: Beneficiary HHs must be $\leq 80\%$ AMI; typically, enter at or below 60% AMI, and exit when income rises above 80% AMI.
- Programs
 - Tenant-based rental assistance (TBRA): The City funds Connections for the Homeless to administer this program; it is a two-year rental subsidy for households with children under 18 and incomes at or below 50% AMI
 - Affordable housing development and rehabilitation: HOME can be used as a gap funding source for new affordable housing development, as well as rehab of existing units to create more affordable housing
 - Affordable housing preservation: HOME can be used by nonprofit developers to rehab existing affordable housing units and buildings in order to preserve their affordability

Emergency Solutions Grant (ESG)

- Annual allocation from HUD: Approximately \$140,000
- Eligibility requirements: Participants must be at or below 30% AMI or homeless
- Programs
 - Homeless prevention, short-term rent/utility subsidy to prevent eviction, and case management
 - Rapid re-housing, short-term rent/utility subsidy
 - Operating support for homeless shelters
 - Street outreach to homeless persons

Affordable Housing Fund (AHF)

- Cash balance as of October 2017: \$590,000
- Eligibility requirements: The AHF can be used for rental units in which incomes are restricted at or below 80% AMI, and for-sale units in which incomes are at or below 120% AMI. It is also used to fund housing services and programs that can not otherwise be funded by a federal source.
- Current funding sources:
 - Demolition tax: Currently \$10,000 per building;
 - IHO fee-in-lieu: Currently \$100,000 in transit-oriented development (TOD) areas, and \$75,000 outside of TOD areas; and
 - Other developer contributions pre-IHO: Examples include annual contributions of \$125,000 from the Mather, and one-time contributions from the developer of 1620 Central and 1571 Maple.
- Programs:
 - Homeless Management Information System (HMIS): The City provides funding to the Alliance to End Homelessness of Cook County to operate the HMIS, which is used by all of the local homeless service providers in the Continuum of Care.
 - Handyman Program: This program is managed by the City's long-term care ombudsman and offers income eligible seniors the ability to have small repairs completed in their homes.
 - Landlord-Tenant Program: The City funds Open Communities to perform landlord-tenant liaison and mediation work for Evanston residents.
 - Affordable housing development and rehabilitation: The Affordable Housing Fund can be used as a gap funding source for new affordable housing development, as well as rehab of existing units to create more affordable housing.

Mental Health Board Fund (MHB)

- Total 2018 allocation: \$736,373

- Eligibility requirements: At-risk Evanston residents; residents unable to access assistance independently

Program funding to non-profit agencies for a wide range of health and social services.

City of Evanston
Housing Glossary and Acronyms

Acronym/Term	Definition
ACS	AMERICAN COMMUNITY SURVEY: Conducted annually by the US Census Bureau to get information on income, employment, housing costs, and other data. HUD uses averages from five years to develop LMA data for CDBG.
Action Plan	One year plan developed by each entitlement community to implement the five-year ConPlan with CDBG, HOME and ESG.
ADA	AMERICANS WITH DISABILITIES ACT OF 1990: A broad civil rights law guaranteeing equal opportunity for individuals with disabilities in employment, public accommodations, transportation, state and local government services, and telecommunications.
AFFH	AFFIRMATIVELY FURTHERING FAIR HOUSING: The Fair Housing Act requires all federal agencies to administer programs relating to housing and urban development in a manner that will affirmatively further fair housing. Further, the receipt of federal funds obligates jurisdictions to affirmatively further fair housing. Among other things, the duty to affirmatively further fair housing includes developing and implementing a comprehensive strategy to identify and overcome barriers to fair housing choice.
AFH	ASSESSMENT OF FAIR HOUSING: HUD's AFFH rule clarifies existing fair housing obligations for jurisdictions with a streamlined process to analyze the local fair housing landscape and set fair housing priorities and goals through an Assessment of Fair Housing (AFH). The rule identifies four fair housing issues that program participants will assess: Patterns of integration and segregation; racially or ethnically concentrated areas of poverty; disparities in access to opportunity; and disproportionate housing needs.
Affordable Housing	In general, housing for which the occupant(s) is/are paying no more than 30% of his or her income for gross housing costs, including utilities. Please note that some jurisdictions may define affordable housing based on other, locally determined criteria, and that this definition is intended solely as an approximate guideline or general rule of thumb.
AMI	AREA MEDIAN INCOME
CAPER	CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT, annual results
CBDO	COMMUNITY BUSINESS DEVELOPMENT ORGANIZATION: Non-profit community development agency that can undertake activities in NRSAs.
CDBG	COMMUNITY DEVELOPMENT BLOCK GRANT: Created under the Housing and Community Development Act of 1974, this program provides grant funds to local and state governments to develop viable urban communities by providing decent housing with a suitable living environment and expanding economic opportunities to assist low- and moderate-income residents. CDBG replaced several categorical grant programs, such as the Model Cities program, the Urban Renewal program, and the Housing Rehabilitation Loan and Grant program.
Census Tract	A small, relatively permanent statistical subdivision of a county or statistically equivalent entity, delineated for data presentation purposes by a local group of census data users or the geographic staff of a regional census center in accordance with Census Bureau guidelines.
Census Tract Number	A four-digit basic number, followed by an optional two-digit decimal suffix, used to uniquely identify a census tract within a county or statistically equivalent entity.

City of Evanston
Housing Glossary and Acronyms

Acronym/Term	Definition
CHAS	COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY DATA: A component of Consolidated Plan, the CHAS is a report prepared by jurisdictions on the number of households in need of housing assistance. It is based on data reports obtained by HUD from the Census Bureau.
CHDO	COMMUNITY HOUSING DEVELOPMENT ORGANIZATION: A nonprofit, community-based service organization whose purpose is to provide and develop decent, affordable housing for the community it serves. Organizations certified as CHDOs are eligible to receive HOME funding.
Chronically Homeless	A homeless individual with a disability who lives either in a place not meant for human habitation, a safe haven, or in an emergency shelter, or in an institutional care facility if the individual has been living in the facility for fewer than 90 days and had been living in a place not meant for human habitation, a safe haven, or in an emergency shelter immediately before entering the institutional care facility. In order to meet the “chronically homeless” definition, the individual also must have been living as described above continuously for at least 12 months, or on at least four separate occasions in the last 3 years, where the combined occasions total a length of time of at least 12 months. Each period separating the occasions must include at least 7 nights of living in a situation other than a place not meant for human habitation, in an emergency shelter, or in a safe haven.
CoC	The CONTINUUM OF CARE awards HUD funds on a competitive basis to address homelessness in a comprehensive manner. To be eligible for the funds, a Continuum of Care, consisting of local government agencies, community-based organizations, service providers, and others, must develop a plan for providing housing and services to homeless individuals and families. The Continuum of Care Program consolidated three HUD homelessness programs: Supportive Housing, Shelter Plus Care, and Section 8 Moderate Rehabilitation for Single-Room Occupancy.
ConPlan	CONSOLIDATED PLAN: A document written by a state or local government describing the housing needs of the low- and moderate-income residents, outlining strategies to meet these needs, and listing all resources available to implement the strategies. This document is required in order to receive HUD Community Planning and Development funds. Typically, this is a five year plan.
Cooperative	COOPERATIVE (Co-op): Housing in which each member shares in the ownership of the whole project with the exclusive right to occupy a specific unit and to participate in project operations through the purchase of stock.
CPD	COMMUNITY PLANNING AND DEVELOPMENT: HUD's Office of Community Planning and Development seeks to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means toward this end is the development of partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations.
DBRA	DAVIS-BACON AND RELATED ACTS: Requirement to pay federal prevailing wages on most CDBG-funded construction projects.
Debt Service	Required payments for principal and interest made with respect to a mortgage secured by housing.

City of Evanston
Housing Glossary and Acronyms

Acronym/Term	Definition
Entitlement Community	City or urban county with LMI population and other characteristics that qualify it to receive CDBG funding per the Housing & Community Development Act of 1974. CDBG funds are allocated on a "formula" basis to entitlement communities as long as Congress appropriates funds for CDBG.
ESG	EMERGENCY SOLUTIONS GRANT PROGRAM: A federal CPD program grant designed to help improve the quality of existing emergency shelters for the homeless, to make additional shelters available, to meet the costs of operating shelters, to provide essential social services to homeless individuals, and to help prevent homelessness. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.
Extremely Low-Income	Extremely-Low Income families are now defined as families whose incomes do not exceed the higher of: Federal Poverty Level, or 30% of Area Median Income.
Fair Housing Act	1968 act (amended in 1974 and 1988) providing the HUD Secretary with fair housing enforcement and investigation responsibilities. A law that prohibits discrimination in all facets of the homebuying process on the basis of race, color, national origin, religion, sex, familial status, or disability.
FHA	FEDERAL HOUSING ADMINISTRATION (FHA): Provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single-family, multifamily, and manufactured homes and hospitals. It is the largest insurer of mortgages in the world, insuring over 34 million properties since its inception in 1934.
FHEO	DEPARTMENT OF FAIR HOUSING AND EQUAL OPPORTUNITY
FMR	FAIR MARKET RENT: Rent levels set by HUD by market that are considered affordable to LMI households.
FTE	FULL TIME EQUIVALENT: Job or jobs that total 40 hours per week of work.
Gross Rent	Rent plus utilities; for example if the maximum allowable gross rent for a unit is \$1,200 and the tenant has to pay utilities, you subtract amounts for each utility based on a utility allowance schedule out of the rent. If, for example, the utility allowances for that unit add up to \$150, then the maximum actual rent that can be charged is \$1,050 (\$1,200 - \$150).
HACC	HOUSING AUTHORITY OF COOK COUNTY
HCV	HOUSING CHOICE VOUCHER: Rent assistance form low income households provided by Housing Authorities (also called Section 8).
HOME	HOME INVESTMENT PARTNERSHIPS PROGRAM: Provides formula grants to states and localities that communities use — often in partnership with local nonprofit groups — to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership, or to provide direct rental assistance to low-income people.
Homeless	An individual who lacks a fixed, regular, and adequate nighttime residence; as well an individual who has a primary nighttime residence that is a supervised publicly or privately operated shelter designed to provide temporary living accommodations, an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

City of Evanston
Housing Glossary and Acronyms

Acronym/Term	Definition
Homeless Prevention	Activities or programs designed to prevent the incidence of homelessness, including, but not limited to: (1) short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices; (2) security deposits or first month's rent to permit a homeless family to move into its own apartment; (3) mediation programs for landlord-tenant disputes; (4) legal services programs that enable representation of indigent tenants in eviction proceedings; (5) payments to prevent foreclosure on a home; and (6) other innovative programs and activities designed to prevent the incidence of homelessness.
Household	All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.
HUD	UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HUD FMR Metro Area	Indicates that only a portion of the OMB-defined core-based statistical area (CBSA) is in the area to which the income limits or FMRs apply. HUD is required by OMB to alter the name of metropolitan geographic entities it derives from the CBSAs when the geography is not the same as that established by OMB.
Income Limits	Determines the eligibility of applicants for HUD's assisted housing programs.
IDIS	INTEGRATED DISBURSMENT AND INFORMATION SYSTEM: HUD database to track grant funded activities and draw down funds.
IHDA	ILLINOIS HOUSING DEVELOPMENT AUTHORITY
IHO	INCLUSIONARY HOUSING ORDINANCE
LIHTC	LOW-INCOME HOUSING TAX CREDIT: A tax incentive intended to increase the availability of low-income housing. The program provides an income tax credit to owners of newly constructed or substantially rehabilitated low-income rental housing projects.
LMA	LOW AND MODERATE AREA: Primarily residential area with 51% or more LMI residents based on ACS data; Evanston is an "exception" community so LMA threshold is 45.13%.
LMC	LOW- AND MODERATE-INCOME CLIENTELE: method of determining eligibility for CDBG funds based on 51% or more of individuals or families being served have a family income ≤ 80% of the area median income; incomes must be documented.
LMH	LOW- AND MODERATE-INCOME HOUSING: Method of determining eligibility for CDBG housing assistance by determining that the household's income is ≤ 80% of the area median income; incomes must be documented.
LMI	LOW- AND MODERATE-INCOME: Income ≤ 80% of the area median income; used to determine eligibility for an individual, family or household for CDBG assistance
LMJ	LOW- AND MODERATE-INCOME JOB: A job filled by an individual whose income is ≤ 80% of the area median income and requires no more than a high school diploma
Low-Income	Households whose incomes do not exceed 80% of the median area income for the area, as determined by HUD.

City of Evanston
Housing Glossary and Acronyms

Acronym/Term	Definition
McKinney-Vento Homeless Assistance Act	A law authorizing HUD programs to provide emergency shelter, housing, and supportive services for homeless individuals. These programs are administered by HUD's Office of Housing and Community Development (CPD). The Act was reauthorized and amended by the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009.
Moderate-Income	Households whose incomes are between 81% and 95% of the median income for the area, as determined by HUD, with adjustments for smaller or larger families. HUD may establish income ceilings higher or lower than 95% of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.
MSA	METROPOLITAN STATISTICAL AREA: An area with at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core, as measured by commuting ties.
MBE	MINORITY-OWNED BUSINESS: A business in which more than 50% of the ownership or control is held by one or more minority individuals; and more than 50% of the net profit or loss of which accrues to one or more minority individuals.
NRSA	NEIGHBORHOOD REVITALIZATION STRATEGY AREA: Plan to address area of greatest need with CDBG funds.
NSP	NEIGHBORHOOD STABILIZATION PROGRAM: A program intended to stabilize communities suffering from foreclosures and abandonment. It authorizes HUD to issue grants and no-interest loans to states for the purchase, sale and rehabilitation of foreclosed homes. NSP is Title III of the American Recovery and Reinvestment Act of 2008. Pub. L. No. 110-289.
OMB	OFFICE OF MANAGEMENT AND BUDGET: The Office of Management and Budget oversees the performance of federal agencies, and administers the federal budget.
OMB Omni-Circular	As part of an effort to reform and strengthen Federal grant making, the Office of Management and Budget (OMB) published new guidance for the Federal award programs, OMB Uniform Guidance: Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, commonly referred to as the Omni Circular.
PBVP	PROJECT-BASED VOUCHER PROGRAM: maintains the voucher assigned to a property rather than the individual.
PHA	PUBLIC HOUSING AGENCY: Any state, county, municipality, or other governmental entity or public body, or agency or instrumentality of these entities that is authorized to engage or assist in the development or operation of low-income housing under the U.S. Housing Act of 1937.
Project-based Section 8	Rent subsidies provided by Housing Authorities to private property owners to house low income households eligible for HCV in specific housing units.
Protected Class	Demographic categories of persons established by civil rights statutes against whom discrimination is prohibited.
PSH	PERMANENT SUPPORTIVE HOUSING: assists individuals to locate decent, safe, and affordable community-based housing that provides residents with the right of tenancy and is linked to voluntary, flexible support and services designed to meet residents' needs and preferences.

City of Evanston
Housing Glossary and Acronyms

Acronym/Term	Definition
RAD	RENTAL ASSISTANCE DEMONSTRATION PROGRAM: A demonstration program that allows public housing and moderate rehabilitation properties to convert to long-term Section 8 rental assistance contracts. It also allows Rent Supplement, Rental Assistance and Moderate Rehabilitation properties to convert to Project-Based Vouchers.
SAFMR	SMALL AREA FAIR MARKET RENT: Rent levels set by HUD by zip code in markets with widely varying rent rates for the Housing Choice Voucher program; Chicago Metro market uses SAFMRs.
Section 3	HUD requirement that CDBG-funded construction contractors hire LMI workers and subcontract with LMI-owned businesses.
Section 504	SECTION 504 OF THE REHABILITATION ACT OF 1973: Section 504 provides that no qualified individual with a disability should, only by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.
Section 8 Programs	Several housing subsidy programs are authorized under Section 8 of the United States Housing Act of 1937. The largest of these programs is the Voucher program. It also includes the project-based Section 8 program, which subsidizes rents of low-income households residing in specific developments, Project-Based Vouchers, and the Veterans Affairs Supportive Housing program, which provides vouchers to eligible homeless veterans.
SRO	SINGLE-ROOM OCCUPANCY
TBRA	TENANT-BASED RENTAL ASSISTANCE: HUD assists low- and very low-income families in obtaining decent, safe, and sanitary housing in private accommodations by making up the difference between what they can afford and the approved rent for an adequate housing unit.
TOD	TRANSIT-ORIENTED DEVELOPMENT: Development of commercial space, housing services, and job opportunities close to public transportation, thereby reducing dependence on automobiles. TODs are typically designed to include a mix of land uses within a quarter-mile walking distance of transit stops or core commercial areas.
Transitional Housing	A project that has as its purpose facilitating the movement of homeless individuals and families to permanent housing within a reasonable amount of time (usually 24 months). Transitional housing includes housing primarily designed to serve deinstitutionalized homeless individuals and other homeless individuals with mental or physical disabilities and homeless families with children.
UA	UTILITY ALLOWANCE
URA	UNIFORM RELOCATION ACT: Requires financial assistance for residents and businesses displaced as a result of CDBG-funded projects.
VAWA	VIOLENCE AGAINST WOMEN ACT: A federal law intended to improve criminal justice and community-based responses to domestic violence. In the housing context, the law protects individuals applying for or living in federally subsidized housing from being discriminated against because of their status as victims of domestic violence, dating violence or stalking.

City of Evanston
Housing Glossary and Acronyms

Acronym/Term	Definition
Very Low-Income	Households whose incomes do not exceed 50% of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of facility, college, or other training facility; prevailing levels of construction costs; or fair market rents.
WBE	WOMAN-OWNED BUSINESS: A business in which more than 50% of the ownership or control is held by one or more women; and more than 50% of the net profit or loss of which accrues to one or more women; and a significant percentage of senior management positions of which are held by women.