

# **City of Evanston**

## **Local Reparations: Restorative Housing Program**



City of  
**Evanston™**

**Official Program Guidelines**  
Final Version

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# RESTORATIVE HOUSING PROGRAM GUIDELINES

## Table of Contents

Section 1	Program Purpose
Section 2	Definitions
Section 3	Program Eligibility
Section 4	Application Submission and Approval Procedures
Section 5	Program Descriptions
Section 6	General Rules and Terms of Eligibility
Section 7	Property and Occupancy
Section 8	Eligible Use/Disbursement of Funds
Section 9	Disbursement Process
Section 10	Policy Modifications
Section 11	File Maintenance

## Section 1 - Program Purpose

In 2002, the City Council supported US House Resolution 40 (HR-40), calling for a Federal Commission to study slavery and its vestiges, and make recommendations for reparations, with the adoption of Resolution 43-R-02, “Slave Reparations.”

In November 2019, the Evanston City Council adopted Resolution 126-R-19, “Establishing the City of Evanston Reparations Fund and the Reparations Subcommittee.” The resolution committed the first ten million dollars (\$10,000,000.00) of the City’s Municipal Cannabis Retailers’ Occupation Tax (3% on gross sales of cannabis) to fund local reparations for housing and economic development programs for Black Evanston residents.

In passing Resolution 58-R-19, “Commitment to End Structural Racism and Achieve Racial Equity,” the City of Evanston government recognizes the government allowed and perpetuated racial disparities through the use of many regulatory and policy-oriented tools.

The Restorative Housing Program (“The Program”), the first program of the Evanston Local Reparations Fund, acknowledges the harm caused to Black/African-American Evanston residents due to discriminatory housing policies and practices and inaction on the City’s part. The Program outlined in this document is a step towards:

- Revitalize, preserve, and stabilize Black/African-American owner-occupied homes in Evanston;
- Increase homeownership and build the wealth of Black/African-American residents;
- Build intergenerational equity amongst Black/African-American residents; and
- Improve the retention rate of Black/African-American homeowners in the City of Evanston.

## Section 2 - Definitions

1. Ancestor: African American or Black, at least 18 years old at the time, who was an Evanston resident between 1919 and 1969 who may have children, grandchildren, great-grandchildren, or other defined as a “Direct Descendant.”
2. Applicant: Black or African-American person seeking compensation based on the criteria outlined in this guideline.
3. Black or African-American: A person having origins in any of Africa’s black racial and ethnic groups.
4. Co-Owners: Persons who own or intend to own real property as joint tenants or tenants in common. Co-owners must occupy the property as the principal residence.

5. Contractor: The party is responsible for overseeing construction, improvement, or rehabilitation project(s) and entering into a contract with the property owner.
6. Direct Descendant: A blood relative in the direct line of descent of an African American or Black, at least 18 years old at the time, who was an Evanston resident between 1919 and 1969.
7. Principal Residence: Primary home where the Applicant lives and not the second home of the Applicant. The primary home may include a multi-unit structure.
8. Program Manager: An employee of the City who has the responsibility for overseeing the Program.
9. Resident or Residency: An individual with an ownership or rental interest in real property in the City or otherwise legally occupies real property in the City.
10. The City: City of Evanston, Illinois, within the municipal boundaries.

### **Section 3 - Program Eligibility**

Eligibility for the Program, the Applicant must be able to provide sufficient proof of the following:

1. If the Applicant is an Ancestor as defined in Section 2, proof of:
  - a. Age
  - b. Race
  - c. Residency as defined in Section II
2. If the Applicant is a Direct Descendant as defined in Section 2, proof of:
  - a. Age
  - b. Race
  - c. Relationship to Ancestor
3. If the Applicant does not qualify as an Ancestor or Direct Descendant as defined in Section 2, but otherwise meets the eligibility criteria set forth in Section 4, proof of:
  - a. Age
  - b. Residency as defined in Section II
  - c. City ordinance, policy, or procedure that served to discriminate against the Applicant in the area of housing.

<b>Sample List of Documents Residency, Race or Age<sup>1</sup></b>		
<ul style="list-style-type: none"> <li>● Contract to purchase home in Evanston</li> <li>● Rental contract or lease</li> <li>● Home Insurance Declaration</li> <li>● Mortgage Agreement</li> <li>● Property Closing Statement</li> <li>● Voter's Registration Card</li> <li>● Voter's History (online)</li> <li>● Property Deed</li> </ul>	<ul style="list-style-type: none"> <li>● Paycheck stub</li> <li>● Tax return</li> <li>● W-2</li> <li>● Social Security Statement</li> <li>● Vehicle Registration card</li> <li>● Grade school/High School records or year book(s)</li> <li>● Obituary</li>   <li>● U.S. Census enumeration record</li> </ul>	<ul style="list-style-type: none"> <li>● Bills               <ul style="list-style-type: none"> <li>○ Gas</li> <li>○ Electric</li> <li>○ Telephone</li> <li>○ Water</li> </ul> </li> <li>● Installment Loan Document</li> <li>● Library Card (must include name and address)</li> <li>● Bank Statement</li> </ul>

<b>Sample List of Documents of Ancestry<sup>2</sup></b>
<ul style="list-style-type: none"> <li>● Birth certificate/announcement or other family genealogy records</li> <li>● Adoption records</li> <li>● Marriage record</li> <li>● Hospital or physician's record of birth or death</li> <li>● Baptismal record</li> <li>● Family bible record</li> <li>● School record/yearbook</li> <li>● Government/ military records</li> <li>● Obituary</li> <li>● U.S. Census enumeration record</li> <li>● Insurance documents</li> <li>● Court records</li> </ul>

<sup>1</sup> This list of documents is not complete, exclusive or exhaustive. Other records, such as Evanston History Center and Shorefront Legacy documents may be acceptable so long as they provide sufficient proof. There may be costs associated with certain documents and databases.

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## **Section 4 - Application Submission and Approval Procedures**

The City Manager's Office has primary responsibility for overseeing the administration of the Program. The Program Manager will keep, at minimum, applications and all required documents to verify eligibility with program requirements and would be responsible for application intake.

The application process includes the following:

1. Applicant submits completed application form.
2. Applicant submits documentation showing sufficient proof as discussed in Section 7.
3. Program Administrator verifies application and documentation for completeness.
4. The Reparations Committee determines eligibility for the Program based upon these guidelines.
5. The Reparations Committee shall be responsible for the creation of a randomization process to identify approved Applicants should there be more approved Applicants than available funds.
6. The Reparations Committee will then notify the Program Administrator of approved Applicants.
7. After the determination by the Reparations Committee, the Program Administrator will notify the applicant in writing of approval or denial. Approval letters shall include the amount of award and language indicating the availability of funding in able to assist Applicants to secure further funding if necessary.

Initial applications will be accepted, reviewed, and funded<sup>3</sup> in the following order:

1. Applicants applying as an Ancestor.
2. Applicants applying as a Direct Descendant.
3. Applicants that do not qualify as either an Ancestor or Direct Descendant, but experienced housing discrimination due to the City's policies/practices after 1969.

Applications thereafter will be accepted on a rolling basis.

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<sup>3</sup> Funding is subject to application approval and availability of funds.

## **Section 5 - Program Descriptions**

1. Home Ownership Benefit  
The Home Ownership benefit provides down payment/closing cost assistance to purchase real property located within the City.
2. Home Improvement Benefit  
The Home Improvement benefit provides funds to repair, improve, or modernize real property located within the City.
3. Mortgage Assistance Benefit  
Mortgage Assistance benefit provides funds to pay down mortgage principal, interest, and/or late penalties for real property located within the City.

## **Section 6 - General Rules and Terms of Eligibility**

Applicants must meet the criteria outlined in these General Rules.

1. The Applicant must submit an application form and be approved for one of the programs in Section 3 before disbursement of funds.
2. The Applicant must be:
  - a. At least 18 years of age;
  - b. Of Black/African American ancestry;
  - c. An Ancestor that experienced housing discrimination due to the City's policies/practices; or
  - d. A Direct Descendant of an Ancestor (e.g. child, grandchild, great-grandchild, and so on);
  - e. A Resident does not qualify as an Ancestor or Direct Descendant, but experienced housing discrimination due to City ordinance, policy or practice after 1969.
3. An approved Applicant may only qualify for \$25,000, which may be used for a single eligible purpose, or divided between eligible programs (e.g., \$15,000 for Home Improvement and \$10,000 for Mortgage Assistance).
4. An Applicant may transfer Program funding to a Direct Descendant. The Direct Descendant recipient shall be bound by all other rules and regulations governing the Program.
5. The maximum investment in any single property is \$50,000. This will require two eligible Applicants that are Co-Owners of the property.

6. An approved Applicant and any Co-Owners must occupy the subject property as their Principal Residence.
7. Funding may be layered with other City or external programs for which the Applicant is eligible (e.g., down payment and closing cost assistance through the State of Illinois or United States Department of Housing and Urban Development (HUD) and CDBG Housing rehabilitation program).
8. The City will record a Memorandum of Grant (along with any other documents recorded if any, or separately if none) to ensure notice of sale, refinance, or other transfer of the property associated with the benefit.
9. The Program is subject to the availability of funding. Approved funds must be utilized within one year after approval.
10. Applicant participation or non-participation in The Program does not preclude future participation in other City of Evanston Local Reparations benefits, initiatives or programs.

## **Section 7 – Property and Occupancy**

### **1. Geographic Boundaries**

Properties located within the current city limits of Evanston, Illinois.

### **2. Eligible Properties**

The property must be a single-family residence, condominium, townhome, or multi-unit dwelling(s).

### **3. Occupancy Requirements**

The property must be the principal residence of the Applicant or Co-Owner(s).

## **Section 8 - Eligible Use/Disbursement of Funds**

### **1. Home Ownership Benefit**

- A. The Applicant must provide proof of ability to purchase subject property, including but not limited to mortgage approval with an FDIC insured lending institution.
- B. Funds will be disbursed at closing to the title company.
- C. The Applicant must occupy the subject property as their Principal Residence.



## 2. Home Improvement Benefit

- A. If requested, up to \$10,000 may be released for pre-construction costs and/or payment to a contractor to secure materials/deposit for the work.
- B. The payment schedule and required documentation will be developed and approved based on the scope of work with the Applicant and Program Manager.
- C. Contractor must be licensed and insured.
- D. Funds disbursed directly to the Contractor.

<b>Home Improvement Projects Examples<sup>4</sup></b>
<ul style="list-style-type: none"><li>● Interior or exterior remodeling or beautification (e.g. landscaping and external amenities);</li><li>● Items which alleviate a physical hardship for disabled or elderly ( e.g. egress ramps, grab bars, mobility modifications to kitchen and baths, etc.);</li><li>● Structural, electrical, mechanical, plumbing, and fire prevention improvements or corrections;</li><li>● Items which will lengthen the useful life of the structure (e.g. roof replacement, siding replacement);</li><li>● Items which conserve energy and resources (e.g. upgrading of dwelling's thermal protection, installing water-saving fixtures, installing energy-efficient furnaces or other major mechanical equipment, and/ or window replacement;</li><li>● Creation of new or additional habitable space.</li></ul>

## 3. Mortgage Assistance Benefit

All funds must be paid directly to the mortgage loan servicer pending verification of any outstanding mortgage balance.

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<sup>4</sup> This list of documents is not complete, exclusive or exhaustive. Other home improvements projects may be acceptable.

**Section 9 - Disbursement Process**

Upon approval by City Council, funds will be disbursed electronically or via check to the closing agent for disbursement when Applicant closes on a home purchase; to the contractor upon receipt of invoice; or to the lender for mortgage payment.

**Section 10 - Policy Modifications**

The Evanston City Council shall have the authority to make modifications to this policy as necessary for the continued implementation of the Restorative Housing Reparations Program.

**Section 11 - File Maintenance**

Files are maintained in order to ensure eligibility and meet all compliance requirements. Files will be kept in accordance with Illinois Local Records Act, 50 ILCS 205 et seq. and the Freedom of Information Act, 5 ILCS 140/1 et seq.

Adopted March 22, 2021