

## Restorative Housing Reparations

Restorative housing payments address past discriminatory policies/practices in housing by the City of Evanston between 1919 to 1969 towards Black residents of Evanston.

Restorative reparations may be layered with other City or external programs for which the recipient is eligible, including the CDBG Housing rehabilitation program, and down payment and closing cost assistance through the Illinois Housing Development Authority.

The Restorative Housing Reparations is budgeted for **\$400,000.00**.

Eligible uses for funds:

- **Home Purchase**

Funds may be used by eligible individuals to purchase real property located within Evanston city limits and occupied as their principal residence. The down payment/closing cost assistance is provided in the form of direct payment to the approved homeowner. Purchase assistance shall be up to \$25,000.00.

- **Home Improvement**

Funds may be used by eligible individuals to improve the quality of existing property. Home improvement encourages the revitalization, preservation, and stabilization of Black homes. The home improvement assistance shall be up to \$25,000.

- **Mortgage Assistance**

Funds may be used towards mortgage principal, interest and/or late penalties for a residential primary residence in Evanston. This can not go towards taxes, help them to build equity, The mortgage assistance shall be up to \$25,000.

### Eligibility

Applicants must meet the following criteria:

- a. Be a Black resident; and
- b. suffered discrimination in housing as a result of City ordinance, policy or practice;  
or
- c. is a direct descendent of a Black Evanston resident who resided in Evanston between 1919 to 1969 who suffered discrimination in housing as a result of City ordinance, policy or practice.

### Payment Process

Housing Grant vs. Forgivable Loan