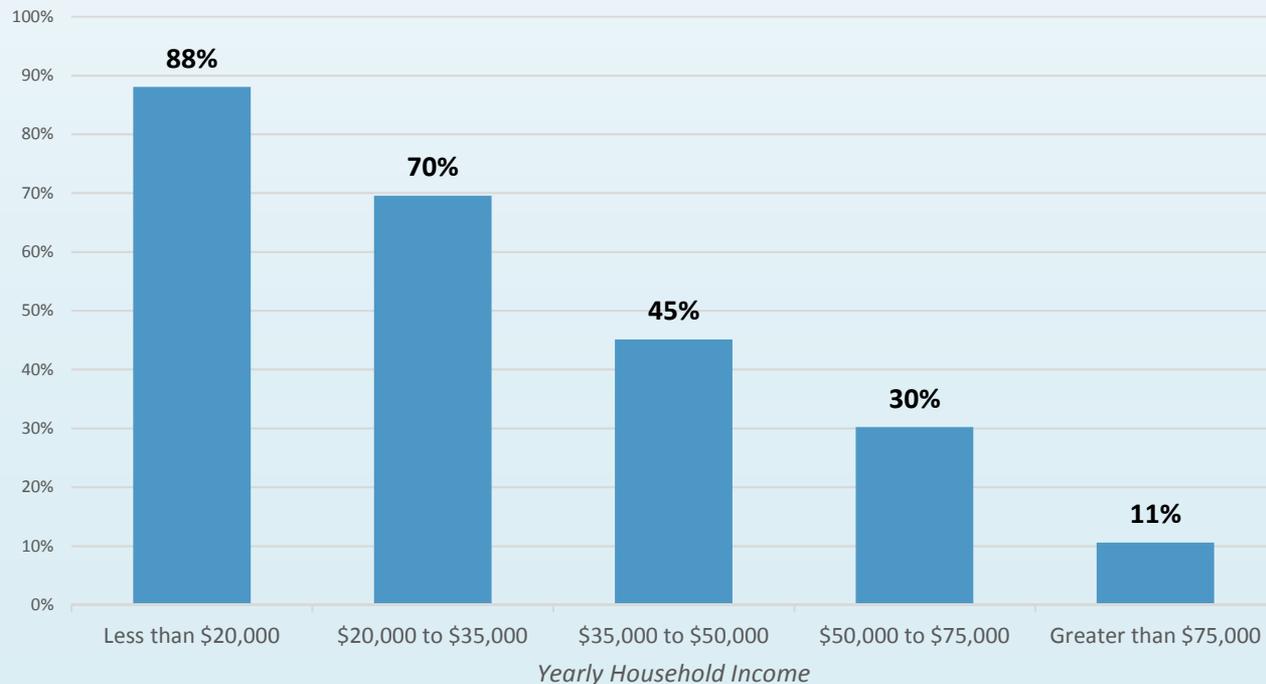


THE STATE OF HOUSING SUPPLY IN ILLINOIS

Percentage of Housing Insecure Households in Illinois



PANELISTS

Craig Carter, AIA, LEED AP BD+C

Senior Project Architect

BKV Group

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Strategic Planning and Reporting Dept

Josh Wilmoth

President and CEO

Full Circle Communities

Wally Bobkiewicz

City Manager

City of Evanston

HOUSING INSECURITY

Housing insecurity, otherwise known as housing cost-burden, is defined as spending more than 30% of household income on housing-related expenses.

Severely housing cost-burdened households spend more than 50% of their income on housing-related expenses.

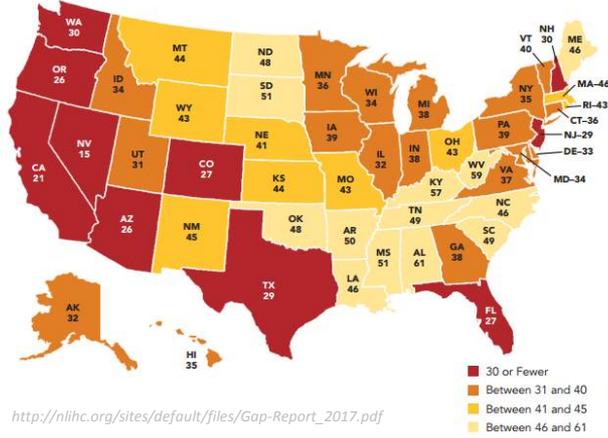
Percentage of Housing Insecure Households in Illinois



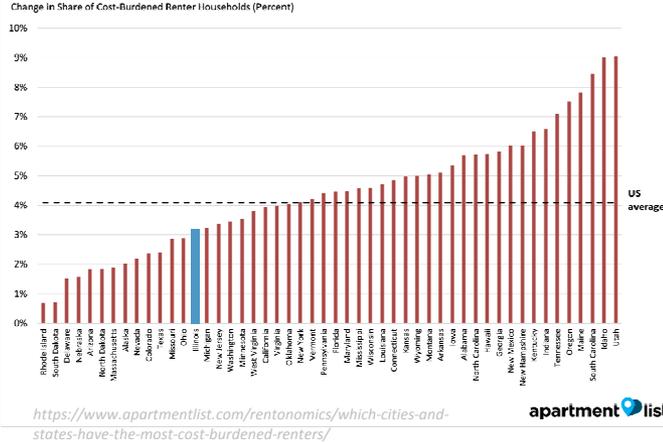
Percent of Households that are Housing-cost Burdened	
Addison	43.9%
Algonquin	33.5%
Arlington Heights	34.4%
Aurora	40.4%
Bannockburn	36.2%
Bartlett	37.6%
Batavia	33.2%
Beach Park	46.1%
Belvidere	30.4%
Bensenville	40.0%
Bloomington	25.4%
Bloomington	40.1%
Brookfield	36.3%
Buffalo Grove	33.0%
Burr Ridge	41.4%
Campton Hills	51.2%
Carbondale	52.4%
Carol Stream	37.4%
Carpentersville	41.9%
Cary	30.6%
Champaign	39.0%
Charleston	43.3%
Countryside	34.8%
Crest Hill	41.9%
Crystal Lake	32.3%

NATIONWIDE PROBLEM

UNITS AFFORDABLE AND AVAILABLE PER 100 ELI RENTER HOUSEHOLDS BY STATE

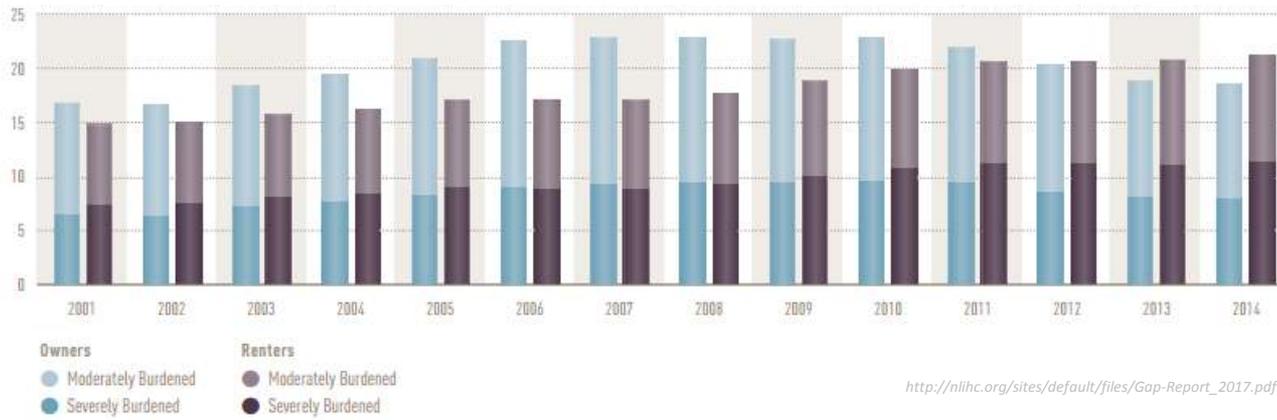


Across All 50 States, More Renters Were Cost-Burdened in 2011 Than 2007



While the Number of Cost-Burdened Owners Has Fallen, the Number of Cost-Burdened Renters Has Reached a New High

Households (Millions)

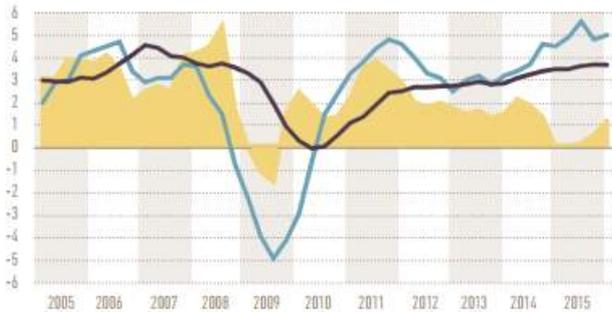


Percent of Households that are Housing-cost Burdened	
Darien	32.3%
Decatur	28.0%
Deerfield	36.2%
Dekalb	51.2%
Des Plaines	39.2%
Dixon	20.2%
Downers Grove	30.3%
East Peoria	27.0%
Edwardsville	27.8%
Effingham	21.2%
Elgin	41.8%
Elk Grove Village	36.6%
Elmhurst	34.0%
Evanston	44.4%
Forest Park	42.3%
Forest View	44.3%
Frankfort	34.3%
Galesburg	30.1%
Geneva	36.7%
Glen Ellyn	34.7%
Glendale Heights	45.8%
Glenview	36.6%
Grayslake	30.2%
Gurnee	35.6%
Hanover Park	42.2%

RENTS KEEP RISING

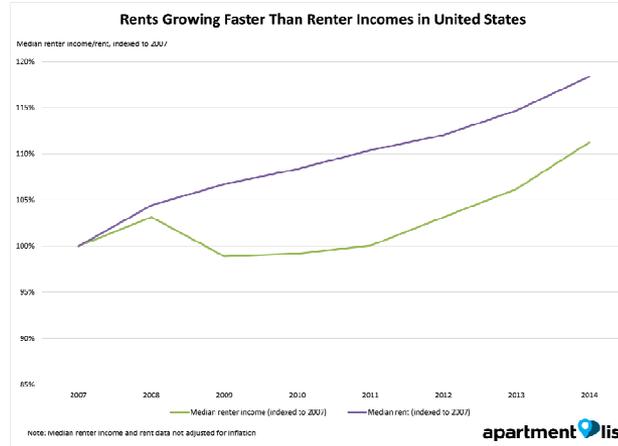
Rents Continue to Climb Despite Unusually Low Price Inflation

Annual Change (Percent)



● Rent Index for Primary Residence ● Rents for Professionally Managed Apartments
● Prices for All Consumer Items

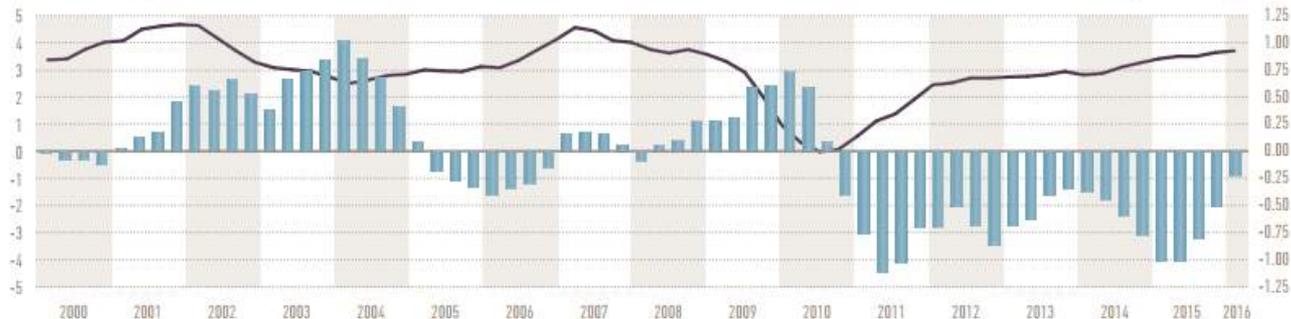
http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_2016_state_of_the_nations_housing_lowres.pdf



<https://www.apartmentlist.com/rentonomics/which-cities-and-states-have-the-most-cost-burdened-renters/>

Vacancy Rates Have Fallen for Five Full Years, Pushing Up Rents

Year-over-Year Change (Percent)

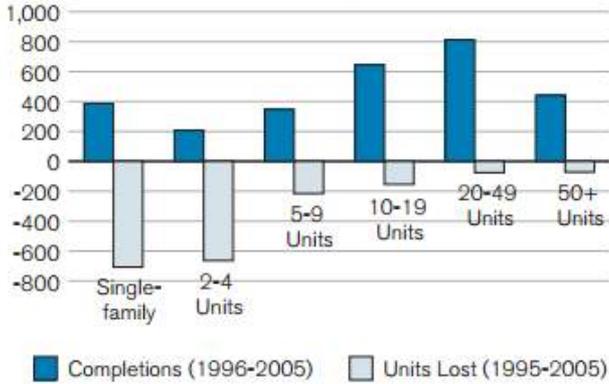


● Rent Index (Left scale) ● Vacancy Rate (Right scale)

Percent of Households that are Housing-cost Burdened	
Hanover Township	37.6%
Hawthorn Woods	31.6%
Hazel Crest	49.3%
Highland	22.3%
Highland Park	37.7%
Hinsdale	34.9%
Hoffman Estates	32.5%
Homer Glen	39.6%
Homewood	36.2%
Huntley	33.6%
Inverness	33.3%
Johnsburg	37.3%
Joliet	39.9%
Kildeer	31.6%
La Grange	34.8%
Lake Forest	36.2%
Lake In The Hills	35.3%
Lake Villa	35.7%
Lake Zurich	31.6%
Lakemoor	32.3%
Lemont	33.9%
Libertyville	30.5%
Lincoln	24.2%
Lindenhurst	35.7%
Lisle	38.7%

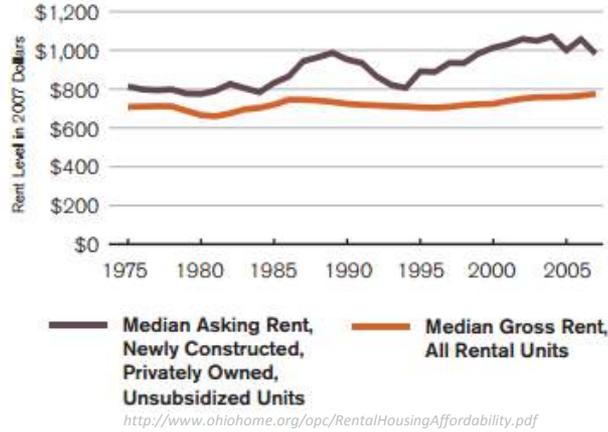
SUPPLY IS NOT KEEPING UP

FIGURE 2. Rental Completions and Inventory Losses, 1995–2005 (in thousands)



<http://www.ohiohome.org/opc/RentalHousingAffordability.pdf>

FIGURE 5. Rent Levels, Existing and New Rental Units



<http://www.ohiohome.org/opc/RentalHousingAffordability.pdf>

Permanent Losses and the Slow Pace of Filtering Continue to Limit the Supply of Low-Rent Units

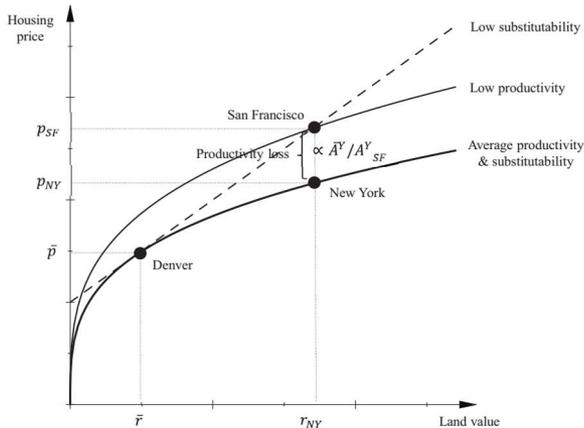
Components of Change in the Rental Stock, 2003–2013 (Percent)



Monthly Rent ● Under \$800 ● \$800 and Over

http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_2016_state_of_the_nations_housing_lowres.pdf

Figure 1A: The effect of low productivity or low substitutability on housing prices in levels



Albouy, David and Gabriel Ehrlich (2016) "Housing Productivity and the Social Cost of Land-Use Restrictions." Working Paper.

Percent of Households that are Housing-cost Burdened	
Lockport	34.5%
Lombard	35.9%
Macomb	38.9%
Marion	27.5%
Mattoon	28.7%
Maywood	51.8%
Mchenry	38.9%
Mokena	29.9%
Moline	26.9%
Montgomery	42.8%
Mount Prospect	35.4%
Mount Vernon	27.1%
Mundelein	35.4%
Naperville	30.4%
New Lenox	29.2%
Niles	43.8%
Normal	33.5%
Norridge	40.4%
North Aurora	34.4%
Northbrook	40.4%
Northfield	34.8%
Oak Forest	34.2%
Oak Park	36.2%
Oakbrook Terrace	38.6%
O'Fallon	26.2%

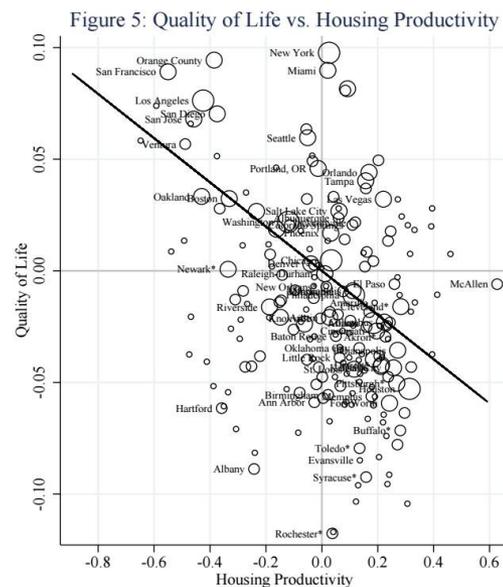
REGULATION PLAYS A ROLE

- Increased regulation decreases housing productivity
- Decreased housing productivity negatively affects Quality of life MORE than regulation increases quality of life

WRLURI Components and Regression Results

WRLURI Component	Component Description	Regression Estimate (Correlation with 20-Year Housing Supply Elasticity)
Local Political Pressure Index (LPPI)	Metro-wide measure of the influence of local groups	0.07
State Political Involvement Index (SPI)	Measure of state-wide influence in municipal land use regulation	-0.02
State Court Involvement Index (SCII)	Measure of state-court deference to municipal regulations in land use cases.	0.06
Local Zoning Approval Index (LZAI)	Metro-wide measure of how many approving bodies must approve a project that requires a zoning change.	-0.01
Local Project Approval Index (LPAI)	Metro-wide measure of how many approving bodies must approve a project that does not require a zoning change.	-0.04
Local Assembly Index (LAI)	Metro-wide measure of whether there is a community meeting held in which any zoning or rezoning request must be presented and voted on.	-0.10
Supply Restrictions Index (SRI)	Metro-wide measure of housing unit or permit constraints or caps.	-0.01
Density Restrictions Index (DRI)	Metro-wide measure of the use of minimum lot size requirements.	0.05
Open Space Index (OPI)	Metro-wide measure of whether developers are required to provide or pay for open space.	0.03
Exactions Index (EI)	Metro-wide measure of whether developers are required to pay for infrastructure improvements.	-0.03
Approval Delay Index (ADI)	Metro-wide weighted average number of months for residential permit approval	-0.03*

Gyourko, Joseph, Albert Saiz, and Anita Summers (2008) "New Measure of the Local Regulatory Environment for Housing Markets: The Wharton Residential Land Use Regulatory Index." *Urban Studies*, 45, pp. 693-729.



Albouy, David and Gabriel Ehrlich (2016) "Housing Productivity and the Social Cost of Land-Use Restrictions." Working Paper.

Percent of Households that are Housing-cost Burdened	
Orland Hills	31.9%
Orland Park	32.7%
Oswego	31.9%
Palatine	36.0%
Park Forest	43.1%
Peoria	31.6%
Plainfield	36.1%
Prospect Heights	41.7%
Richton Park	44.2%
Riverdale	44.4%
Riverside	37.8%
Rochelle	32.3%
Rock Island	35.6%
Rockford	37.2%
Rolling Meadows	39.0%
Romeoville	42.7%
Roscoe	29.1%
Roselle	36.8%
Round Lake Beach	41.7%
Saint Charles	31.9%
Sauk Village	45.3%
Schaumburg	35.9%
Shiloh	26.2%
Shorewood	36.9%
Skokie	46.8%

PRODUCTIVITY IS ESSENTIAL

Adjust regulations and policies:

- Relax zoning along major roadways to reduce required parking, increase floor area ratios, reduce setback requirements, eliminate minimum unit sizes, eliminate MLA provisions
- Allow coach homes or garage apartments
- Reduce permitting and entitlement review timeframes
- Reduce permitting fees and impact fees
- Adopt the newest model code and avoid making amendments that can trip up designers and contractors
- Any ordinance requiring affordable units in all developments should be phased in slowly over time

Marketing:

- Conduct a fresh market assessment and distribute it to developers
- Designate City-owned property for development
- Encourage your local developers to build workforce housing – they are already committed to the success of the community and will value the inclusion
- Court national developers who are experienced with large projects and have financing already

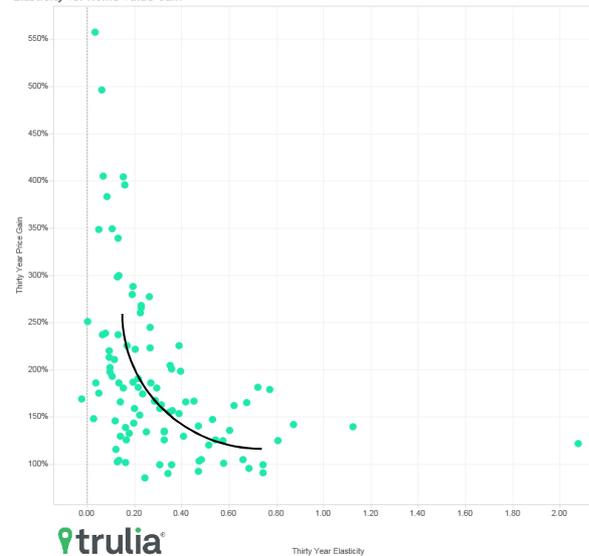
Contribute financially:

- Disperse TIF financing liberally and without major hurdles
- Consider the city acting as the developer itself if you want to kick-start a revitalization effort
- Create a local Housing Redevelopment Authority to focus on local projects with more flexibility

Invest in your community:

- Improve mass transit to make your community more appealing to renters (and thus developers)
- Rigorously enforce your Property Maintenance Ordinance
- Invest in parks, schools, public safety, downtown development, and cultural activities to build a sense of community and give developers confidence in the future of the city
- Make sure water, sewer, stormwater and streets infrastructure can support new development
- Join a Land Bank and aggressively acquire properties that you've identified as potential redevelopments

Elasticity vs. Home Value Gain



trulia

<https://www.trulia.com/blog/trends/elasticity-2016/>

Percent of Households that are Housing-cost Burdened	
South Chicago Heights	45.3%
South Elgin	32.9%
Sterling	23.0%
Streamwood	38.8%
Streator	25.6%
Swansea	31.2%
Tinley Park	34.3%
Urbana	44.2%
Vernon Hills	39.1%
Villa Park	38.6%
Volo	41.7%
Washington	20.7%
Wauconda	38.2%
West Chicago	42.1%
West Dundee	33.9%
West Peoria	31.4%
Westchester	34.9%
Westmont	38.3%
Wheaton	32.8%
Wheeling	43.3%
Wilmette	33.5%
Winnetka	34.8%
Woodridge	34.4%
Woodstock	42.0%
Yorkville	36.2%

AGENDA

Andy Geer

Policy Advocate Perspective

- Symptoms of Housing Insecurity
- Who is affected by Housing Insecurity
- Full-spectrum approach to solving the issue

Josh Wilmoth

Developer Perspective

- Why affordable housing projects are difficult
- What can increase the success rate for affordable housing projects

Alan Quick and Amy Bashiti

State of Illinois Perspective

- What processes ensure funds are delivered fairly
- What ensures that developers produce high-quality housing
- What resources are available to you

Wally Bobkiewicz

Municipal Perspective

- How to recognize need
- How to build political support
- Case study examples





Illinois City County Management Association
 The State of Housing Supply in Illinois
 Andrew Geer, VP & Market Leader
ageer@enterprisecommunity.org



ENTERPRISE'S MISSION

To create opportunity for low- and moderate-income people through affordable housing in diverse, thriving communities.

Capital.

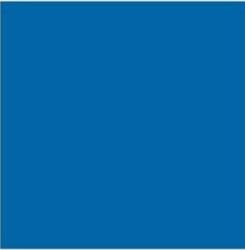
Enterprise is a recognized leader in socially driven capital investment, having delivered more than \$23.4 billion to low-income communities across the U.S.

Solutions.

We work with local partners to test and scale new solutions to some of the most pressing housing and economic problems facing low-income communities.

Policy.

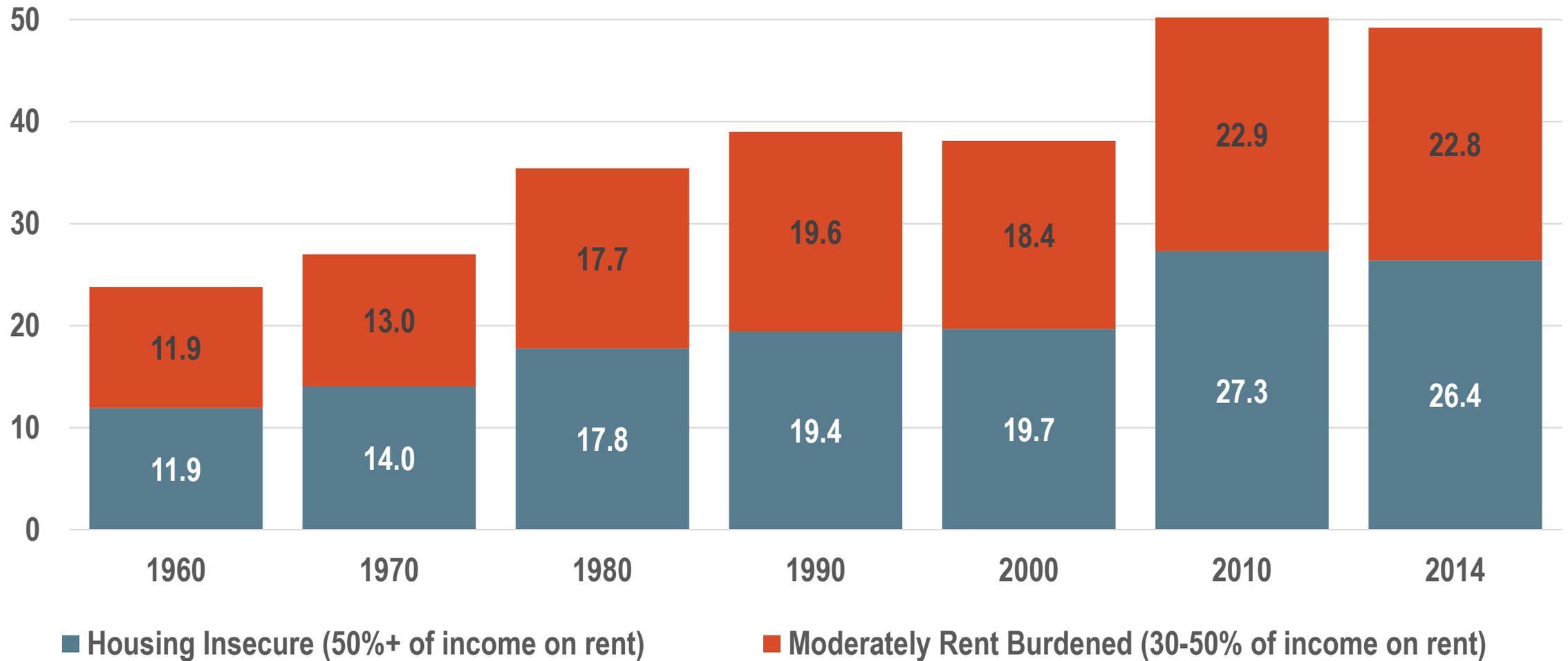
Enterprise is a crucial voice for America's low-income communities with a strong presence in Washington, D.C., and city halls across the country.





Housing Insecurity is Growing

Percent of All Renter Households in the United States

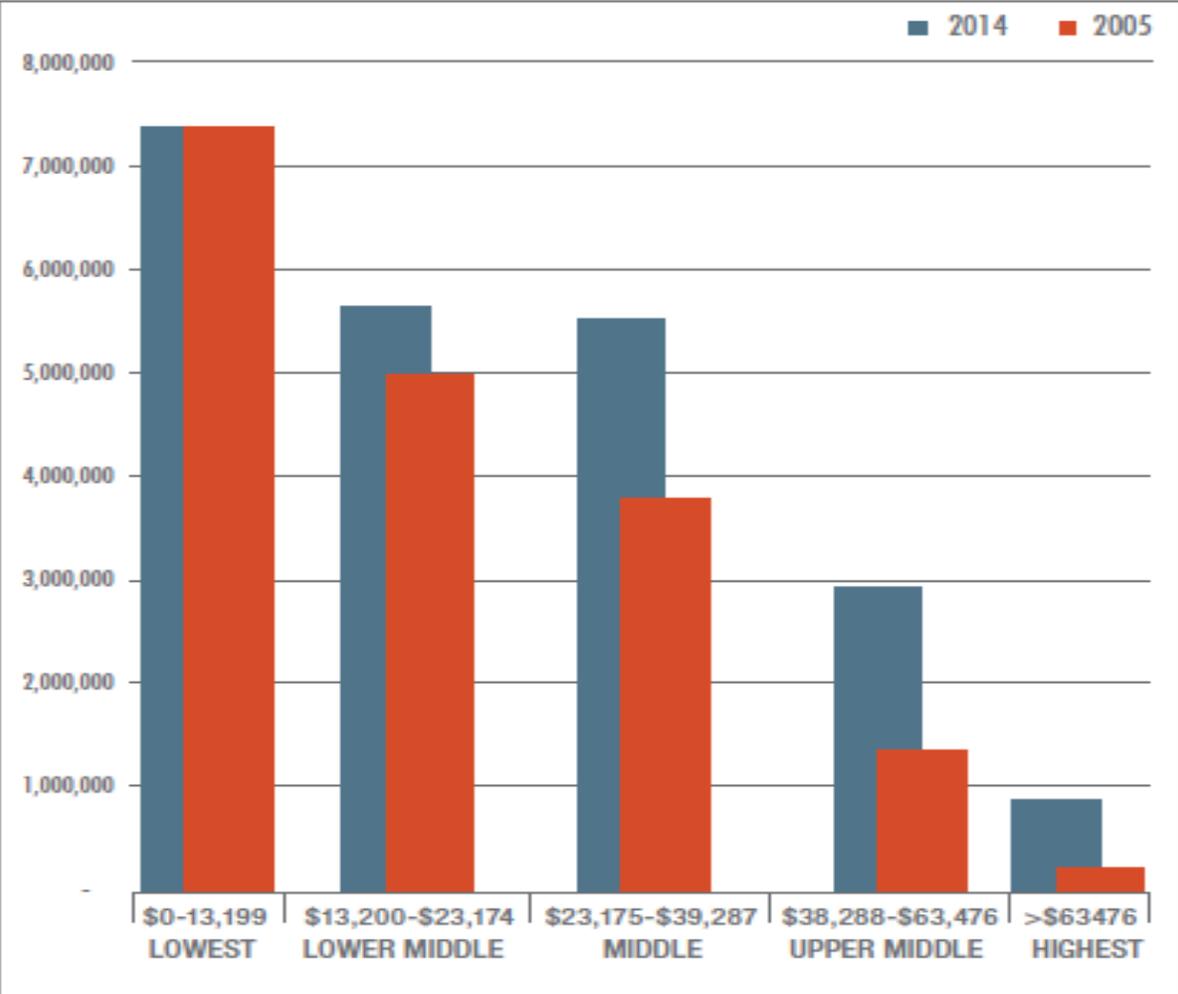




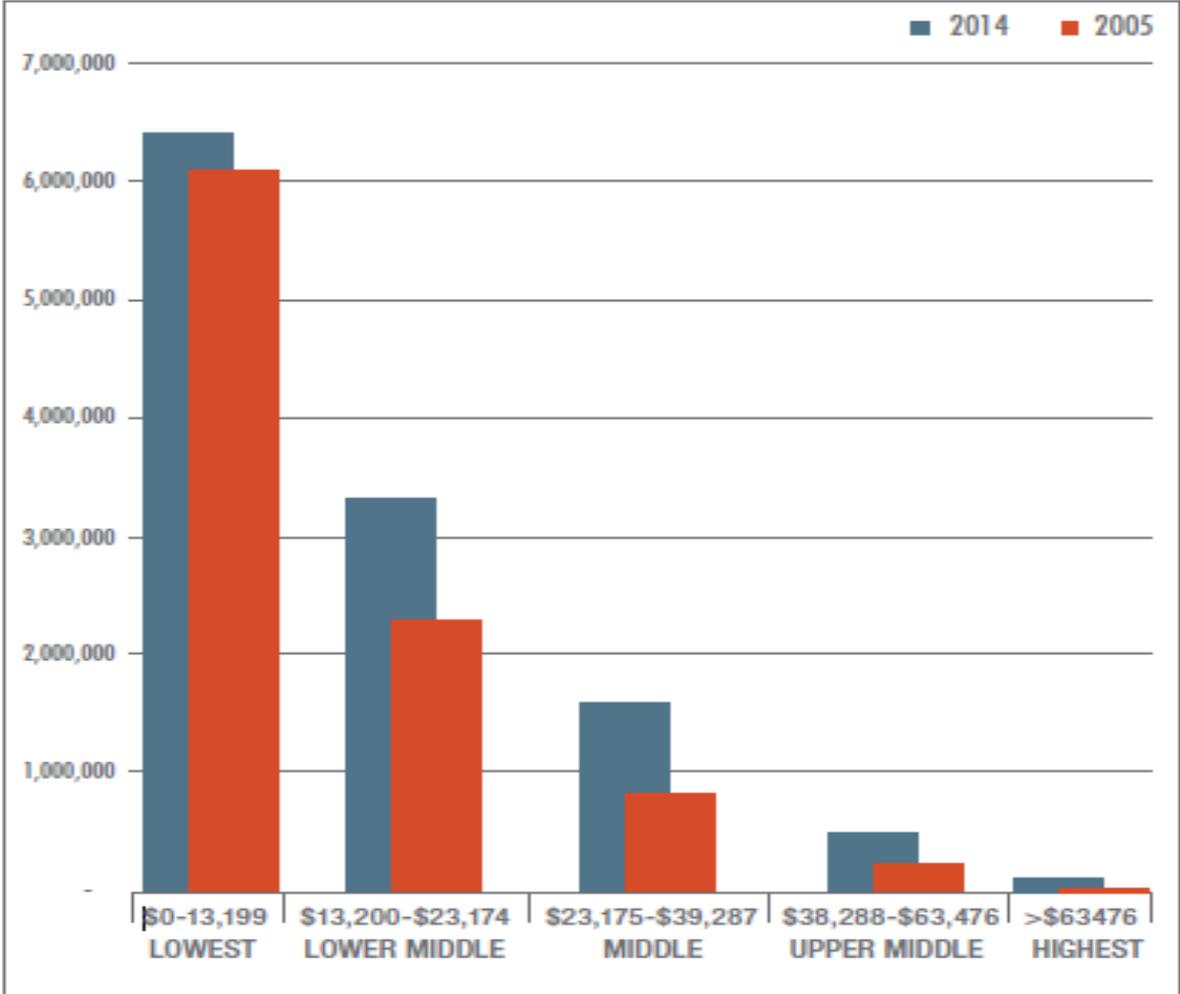
Housing Insecurity is Growing

Number of Renter Households

Cost Burdened (30% or more)



Severely Cost Burdened (50% or more)





40+ Million Low-Income Families Lack Opportunity in the United States Today



600,000

Homeless Persons
in the United States



11 Million

Severely Cost-Burdened Low-
Income Renter Families

Paying 50% or more of their incomes for
housing



9 Million

Severely Cost-Burdened Low-
Income Homeowners

Paying 50% or more of their incomes for
housing

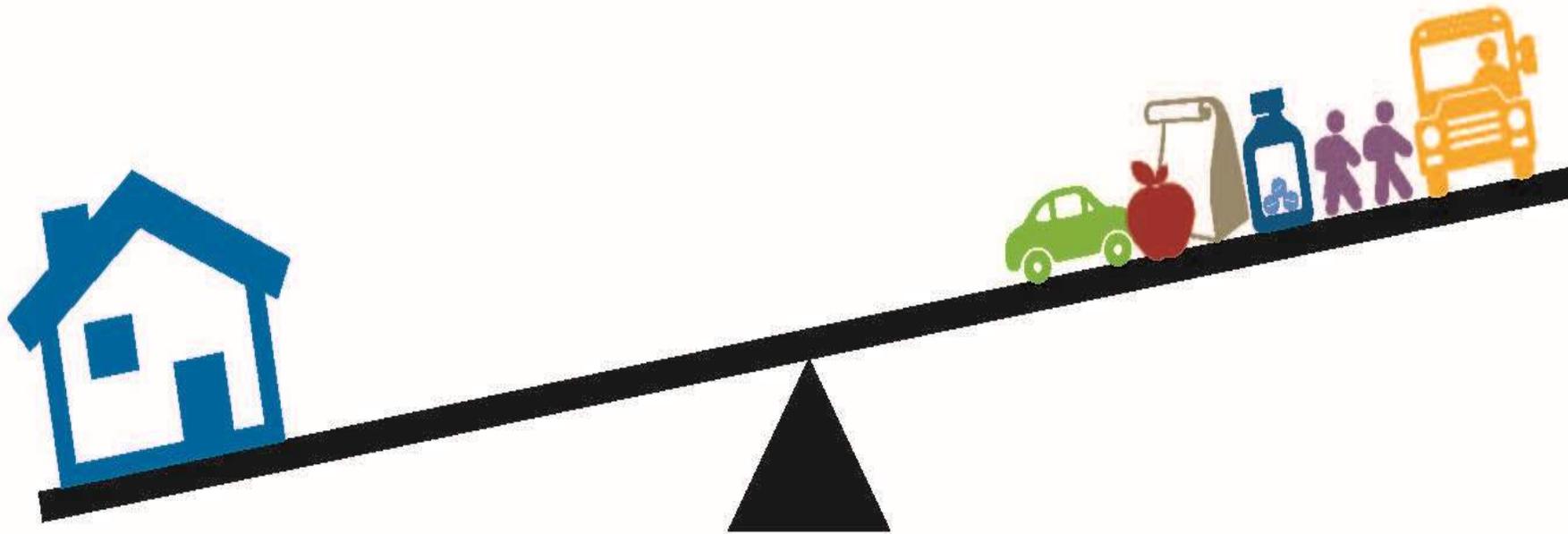


24 Million

Additional Low-Income Families
Lacking Access Near Transit, Good
Schools and/or Jobs*

*Families not already counted as cost-burdened

Housing Insecurity and Opportunity



One in four renters pay **more the 50%** of their income on rent, leaving less money for other important expenses like transportation, food, health care or education.



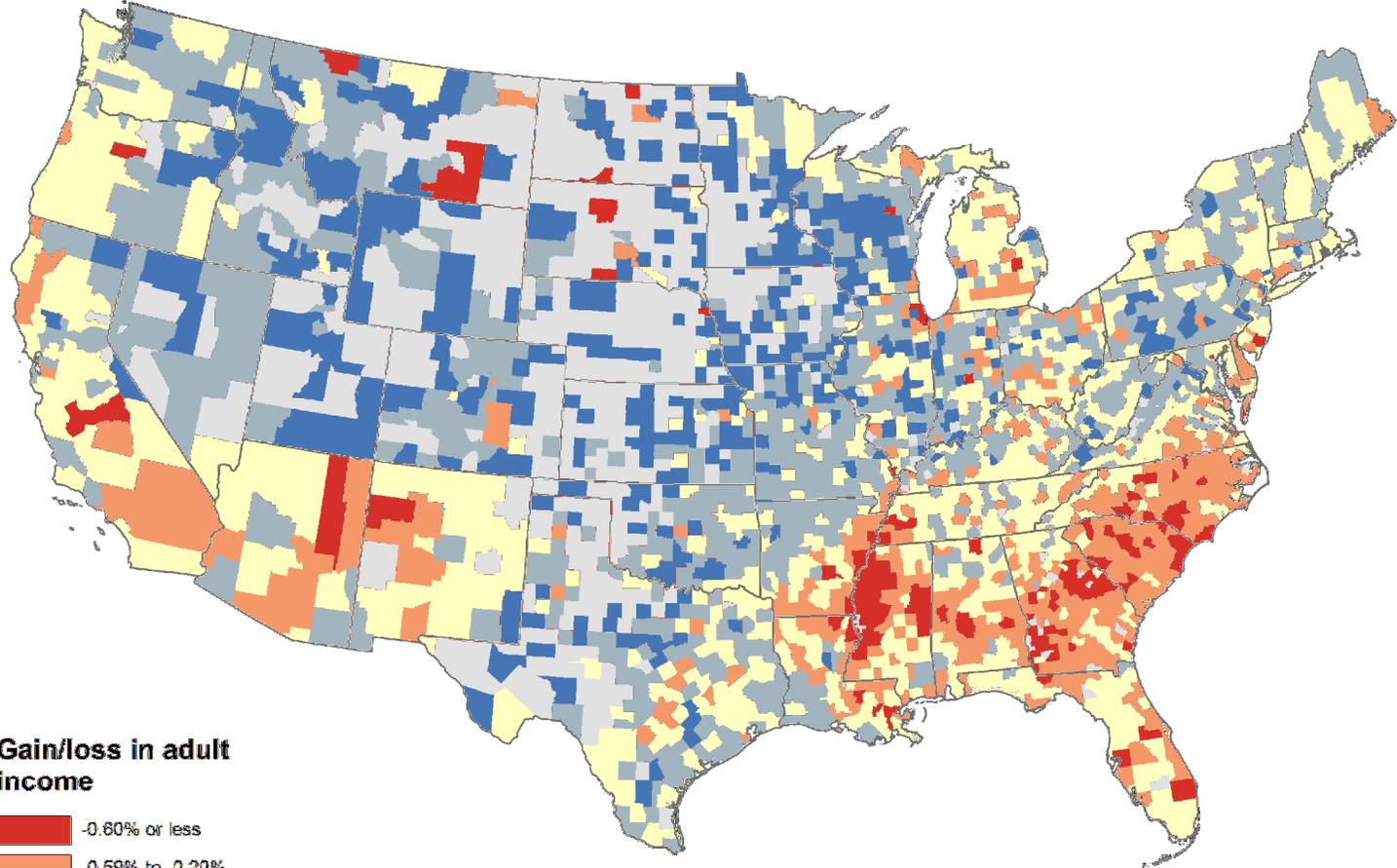
**Connecting people to opportunity,
starting with a quality, affordable home
in thriving communities.**

**- Opportunity grows with access
to good schools, jobs,
transportation and health care.**

THE PROBLEM

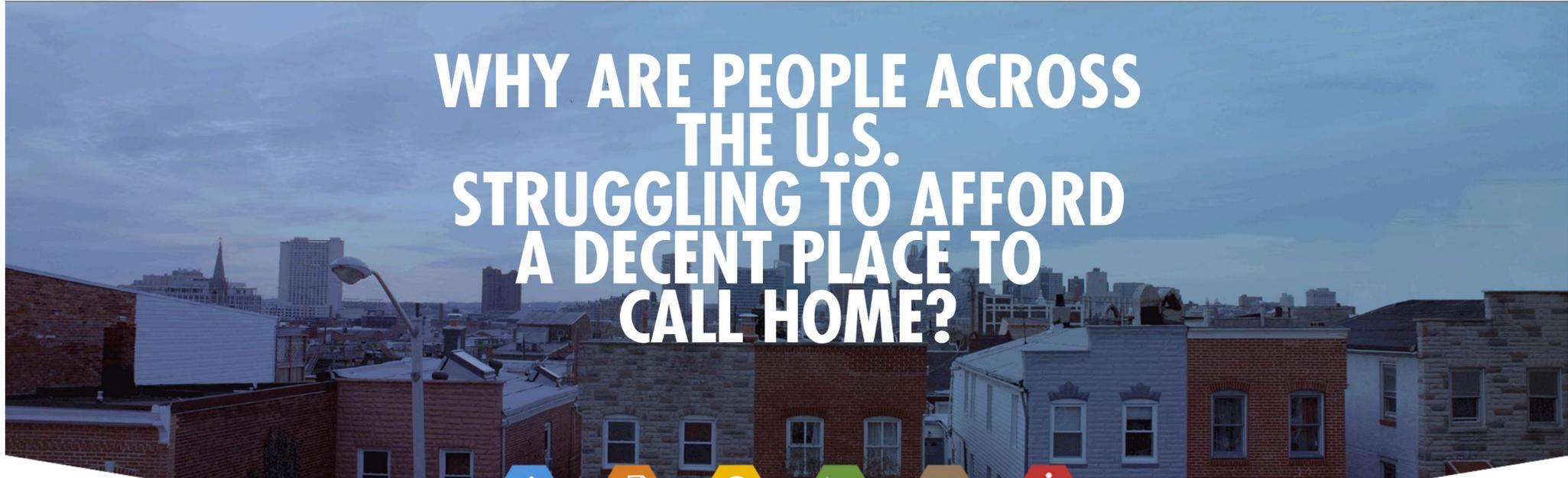
Too many people don't have a fair shot at success in life because of where they live.

Estimated Percentage Change in Earnings at Age 26 from Spending One More Year of Childhood in a County (For Children with Parents at 25th Percentile of Income Distribution)



THE HOUSING INSECURITY DASHBOARD ONLINE TOOL

<http://www.housinginsecurity.org/>



HOUSING
INSECURITY



THE
RESEARCH



COAST TO
COAST



EXPLORE
THE DATA



PEOPLE



SOLUTION

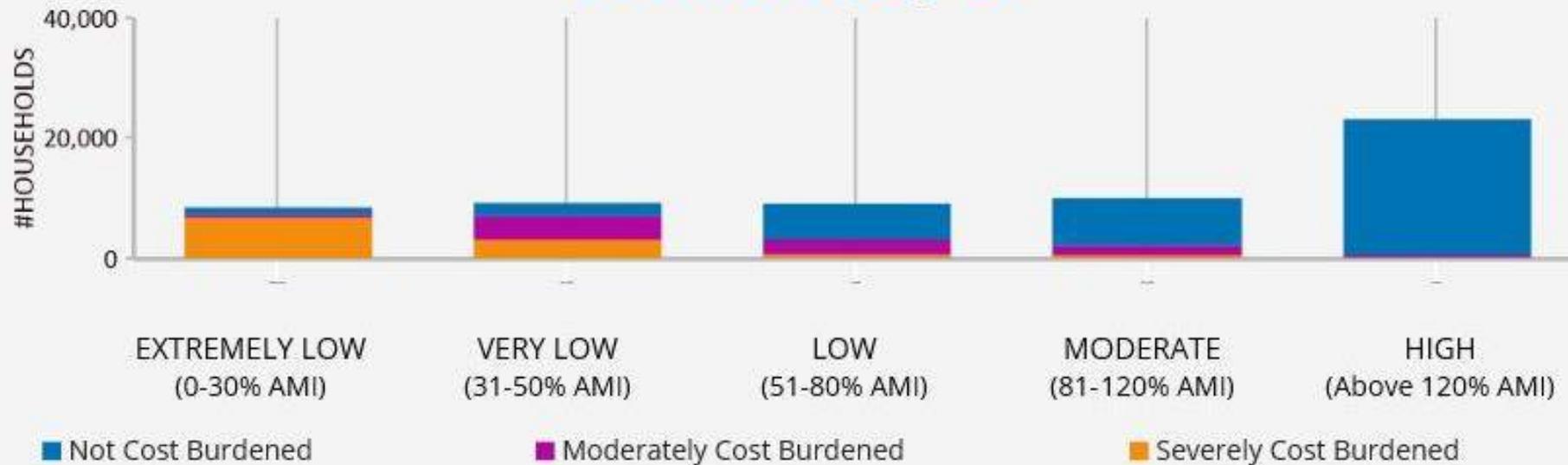
HOUSING INSECURITY



Enterprise

Housing Insecurity Dashboard

HOUSEHOLDS BY INCOME AND COST BURDEN IN ROCKFORD, IL



THE KEY QUESTION IS NOT: “Does opportunity exist in a place?” BUT RATHER: “What kinds of opportunities exist?”

As the language of “opportunity” is elevated on the national stage, we see significant challenges in the **quality, scale and availability of pertinent data** that should be guiding strategic investment and policy decisions across sectors.

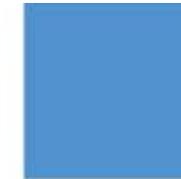
There have been many efforts to measure opportunity, but most focus on:

- “WHERE should poor/underserved people live?”
- “WHERE should we be putting public/investment dollars?”



WHAT'S MISSING IN MOST OPPORTUNITY ASSESSMENT TOOLS?

- Housing data
- Real-time data
- Resident voices
- Data to assess community change over time
- Cross-sector data at the neighborhood level
- Field capacity to use and frame the data to support stronger advocacy



OPPORTUNITY360SM

Opportunity360SM is a platform to support the assessment that individual outcomes are the product of an integrated set of greater outcomes.



Housing Security

- Home Ownership
- Housing Cost Burden
- Housing Stability



Economic Mobility & Security

- Income, Wealth, and Savings
- Poverty Reduction
- Employment



Quality Education

- High School Completion
- Higher Education Attainment



Mobility & Connections

- Transit and Vehicle Access
- Commute Time
- Transportation Cost-burden



Health and Wellness

- Access and affordability of health care
- Life expectancy
- Health status

WHAT DRIVES OPPORTUNITY?

These outcomes operate at the individual, building, neighborhood and systems levels.



WHAT DRIVES OPPORTUNITY?



If I am concerned about health outcomes, I might think about:

- Is the healthcare system well-equipped to deal with health challenges here?
- Does the neighborhood provide a high quality environment?
- Do housing units contain lead or mold?
- What kinds of medical conditions and are people suffering from?

- **Opportunity Assessment Website**

A site presenting interactive tools that encourage exploration of the concept and landscape of opportunity nationwide.

- **Opportunity Measurement Report**

An online and printable report filled with opportunity-relevant data, generated within seconds for any neighborhood in the country.

- **Community Engagement Platform**

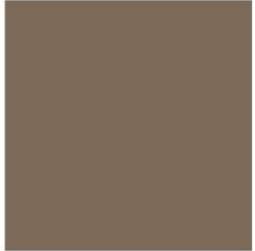
An open-access platform that enables residents to share comments, ideas, and feedback through a variety of media.

- **Toolkits for Practitioners**

Guidance and case studies to help a wide variety practitioners incorporate an opportunity lens in their work, and include community engagement as part of their assessments.

- **Custom Analysis, Research and Technical Assistance Program**

A team dedicated to helping our partners with: neighborhood typology creation, custom/local data and geography integration, portfolio analyses, strategy integration, and more.



A Catalytic Moment

- Housing Insecurity is Growing Across All Racial Groups, Areas of the Country and Income Levels
- Policy, Regulatory & Legal Challenges
- New Research & Renewed Public Discourse about Housing, Opportunity & the Quality of Neighborhoods
- Renewed Conversation and Willingness to Engage on the Issues of Racial Equity and Housing



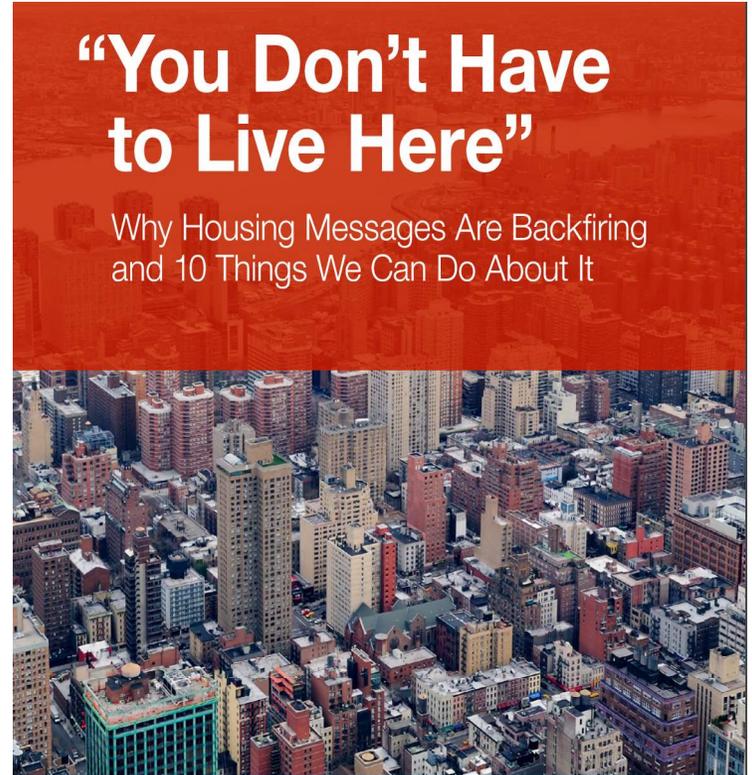
What We Already Know from the Research: What's Backfiring and Initial Recommendations for Action

“That’s the part people don’t understand. No one is forcing you to live in one of the most expensive areas in the country. If you want cheap rent, go to South Carolina or somewhere else that’s dirt cheap. You don’t have to live here.”

—Reader’s comment, *Southern California Public Radio*, 2015

“If you cannot afford DC, there is a simple solution, it is called moving. ... No one is entitled to live here if they can’t afford to do it on their own dime.”

—Reader’s comment, *Washington Post*, 2016



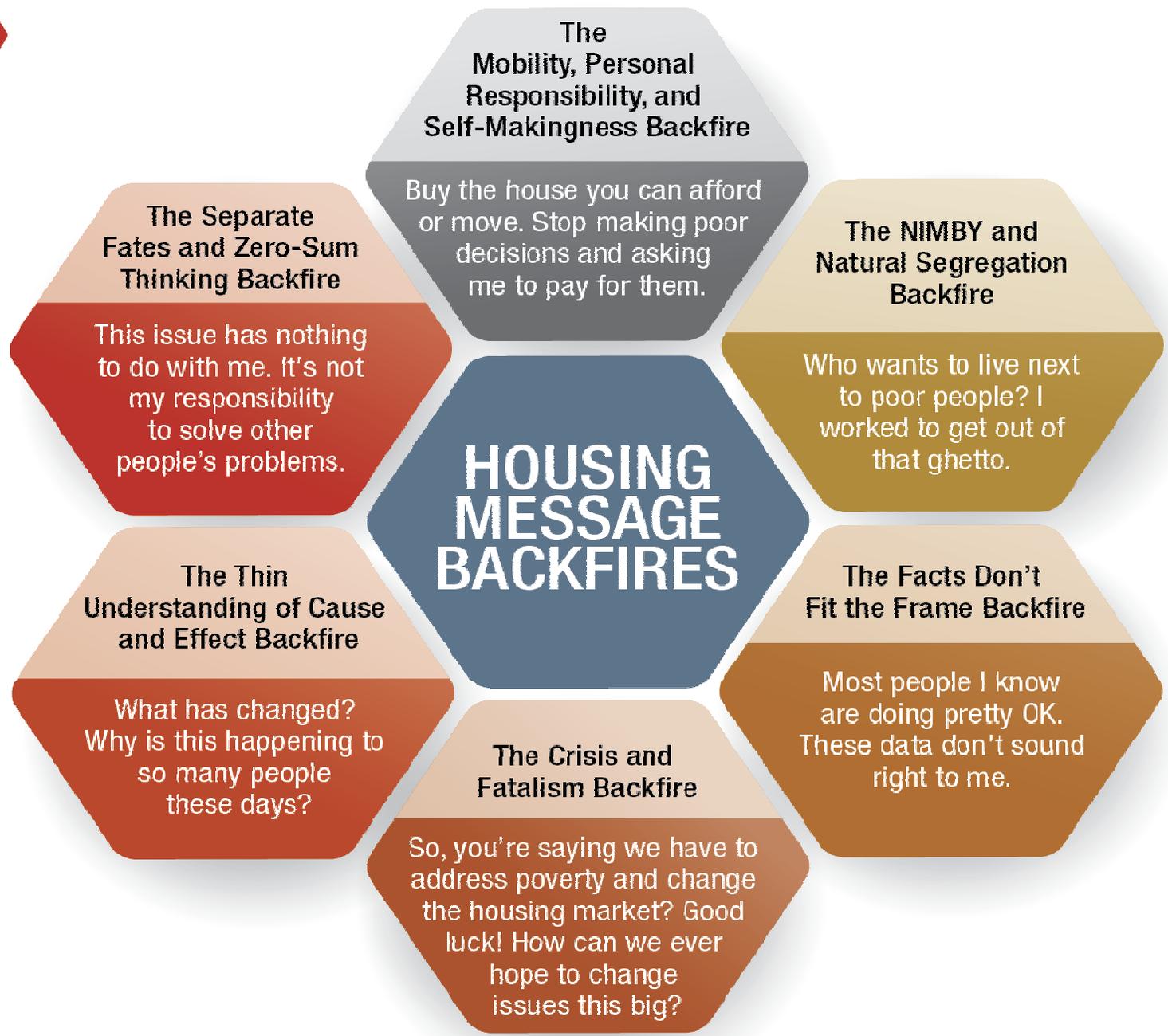
“You Don’t Have to Live Here”

Why Housing Messages Are Backfiring and 10 Things We Can Do About It

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Tiffany Manuel, PhD
Vice President
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FRAMEWORKS INSTITUTE
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Chief Executive Officer
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October 2016



THREE Communications Redirections You Can Implement Today!



1. Tell the “Story of Us”, not the “Story of Them”
2. Tell Stories that Balance People, Places, and Systems Perspectives
3. Bring the Connection Between Housing and Other Issues into Sharper Focus

“You Don’t Have to Live Here”

Why Housing Messages Are Backfiring and 10 Things We Can Do About It



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October 2016



full circle communities, inc.

Joshua Wilmoth, President & CEO
www.fccommunities.org

501(c)3 dedicated to increasing access to housing through affordability, thoughtful design, and the provision of significant and targeted services to our residents

900+ units in Illinois, Iowa and Florida, serving seniors, families, persons with disabilities and those struggling with homelessness



FULL CIRCLE
communities

what are we building?



Affordable Apartments:

- Cost just as much to build as market-rate housing
- Are designed to increase accessibility and sustainability
- Are intended to last for more than 30 years



Affordable Apartments:

- Operating costs are similar to or higher than market-rate apartments
- Require significant compliance for building quality and resident suitability



FULL CIRCLE
communities

why promote affordable housing?

focus on the people!



FULL CIRCLE
communities

who are we housing?

people already in the community!

30% AMI
\$23,070



Veterans, Seniors, & Persons with disabilities on fixed incomes, Home Health Aides, Bank Tellers, Security Guards

60% AMI
\$46,140



Medical Assistants
Hospitality Workers
Receptionists
Social Service Providers
Flight Attendants
Childcare Workers
Graphic Designers

MARKET



IT Specialists
Engineers
Nurses

\$41,158

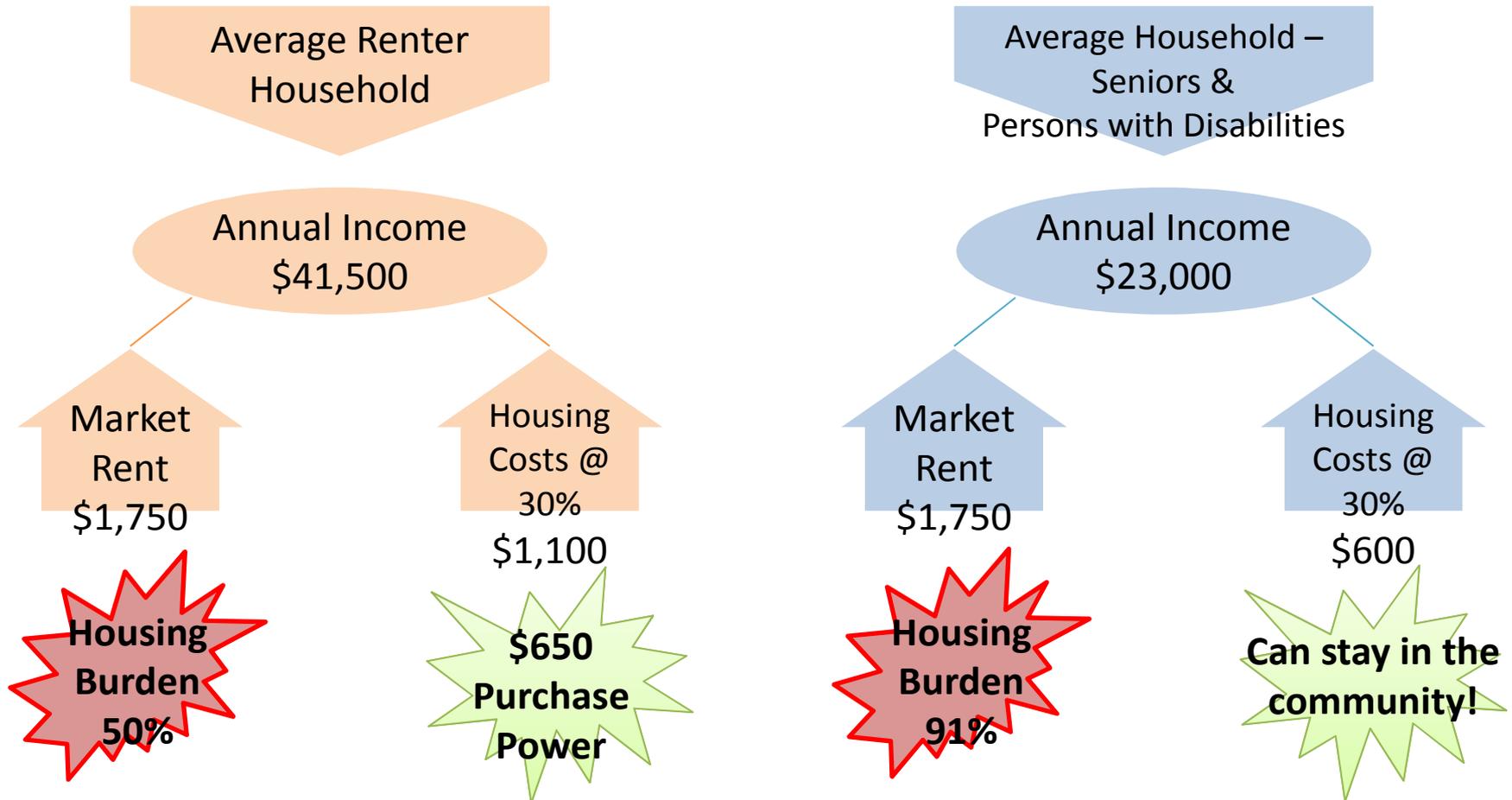
Average
Jefferson Park
Renter



FULL CIRCLE
communities

what is housing burden?

limited opportunities



what are the impacts?

significant!

Social Benefits:

- Reduction in crime¹
- Elimination of blight
- Lower utilization of emergency services²



Economic Benefits (per 100 units³):

Year One:

- 161 Jobs
- \$3.5MM local business income
- \$8.1MM local wages
- \$2.2MM local taxes

Ongoing:

- 44 jobs
- \$623K local business income
- \$2MM local wages
- \$500K local taxes

¹ <http://paa2011.princeton.edu/papers/110122>

² <https://thinkprogress.org/leaving-homeless-person-on-the-streets-31-065-giving-them-housing-10-051-3107834a8632>

³ https://www.nahb.org/~/_media/sites/nahb/economic%20studies/1-report_local_20150318115955.ashx?la=en



how can you help?

leverage!

Political Support

- Early engagement
- Debunking myths (without voicing the myth)

Municipal Support

- Financial
 - Fee Waivers
 - Land Contribution
 - HOME, CDBG, TIF
- Zoning
 - Density
 - Unit Sizes
 - Parking





ILLINOIS HOUSING DEVELOPMENT AUTHORITY

Financing the creation and preservation of
affordable housing in Illinois.

WHAT DOES IHDA DO?

IHDA administers a variety of programs designed to help individual borrowers, low-income renters, and communities throughout Illinois access reliable and safe homes

- Homebuyer Programs / Refinancing Programs
 - IHDA works with lenders to provide safe financing options and downpayment assistance to new homeowners
- Foreclosure Prevention
- Community Development Programs
 - Blight Reduction / Abandoned Properties Program
 - Rehab programs
- Multifamily / Rental Development

HOW DOES IHDA MULTI-FAMILY FINANCING WORK

The Process is driven by Developers who pull together teams that will build/rehabilitate and manage projects and apply for funding. There are a variety of funding products available through IHDA.

- Multifamily Financing Programs
 - First Mortgage and Bond programs
 - Low interest rate construction and permanent financing
- Soft Funds – Fills gaps in stack
 - State Housing Trust Fund
 - Federal HOME Funds / National Housing Trust Fund
- Illinois Affordable Housing Tax Credit (“Donation Credit”)

IHDA'S ADMINISTRATION OF LIHTC

The Low-Income Housing Tax Credit is considered the “backbone” of development / redevelopment of affordable rental in Illinois.

LIHTCs allocated to projects are syndicated in the private market generating equity for affordable housing development. IHDA administers the LIHTC for Illinois via a Qualified Action Plan that serves as a road map for the program and contains IHDA's funding priorities.

- 9% vs 4% LIHTC
- Application Procedures / Timing
- Preliminary Project Assessment (PPA) Process
- Meritocracy / Scoring

MAJOR FOCUS AREAS OF THE QAP

- Statewide Applicability
 - Set-Asides are used to guide funding throughout the state
- Financial Feasibility and Project Readiness
- Sponsor / Development Team characteristics
- Supportive Housing Populations
- Rental Assistance
- Public Housing Waiting Lists / RAD
- Energy Efficiency
- Transportation Access
- Amenities
- Location Characteristics:
 - Opportunity Areas
 - Housing Need
 - Revitalization Plan

2016-2017 QAP

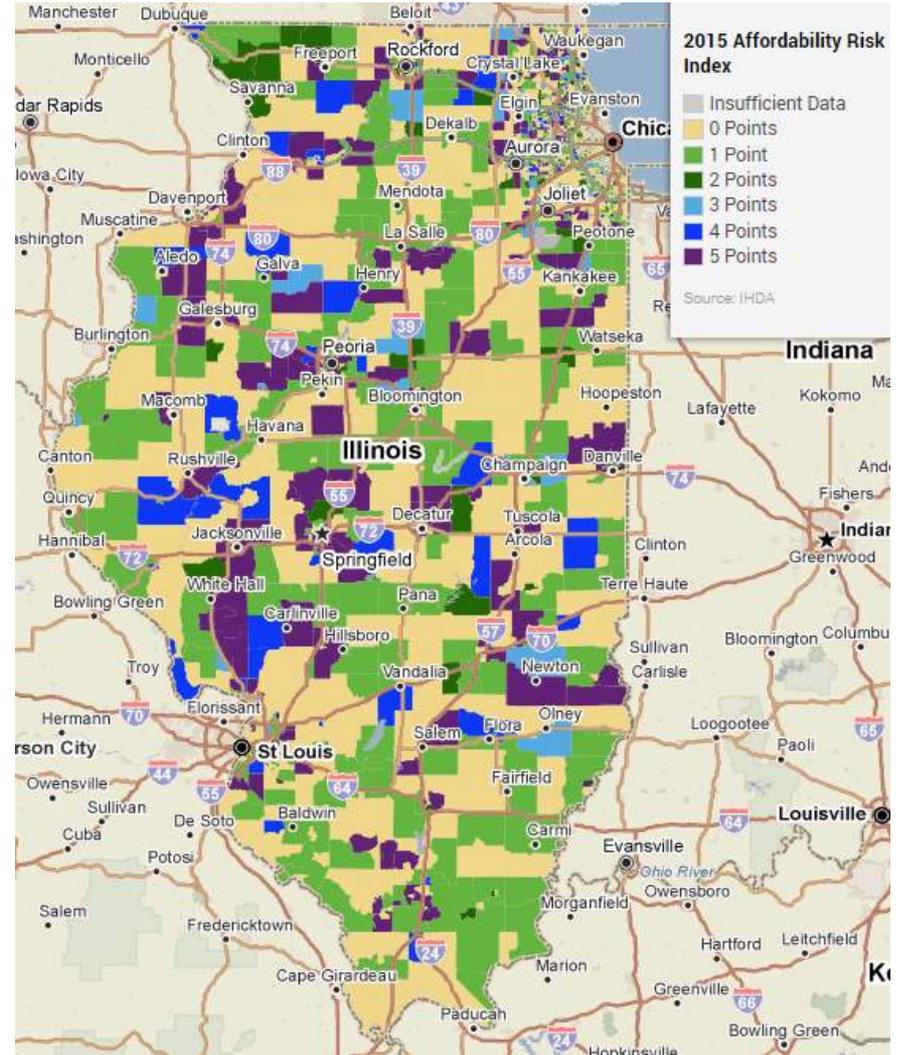
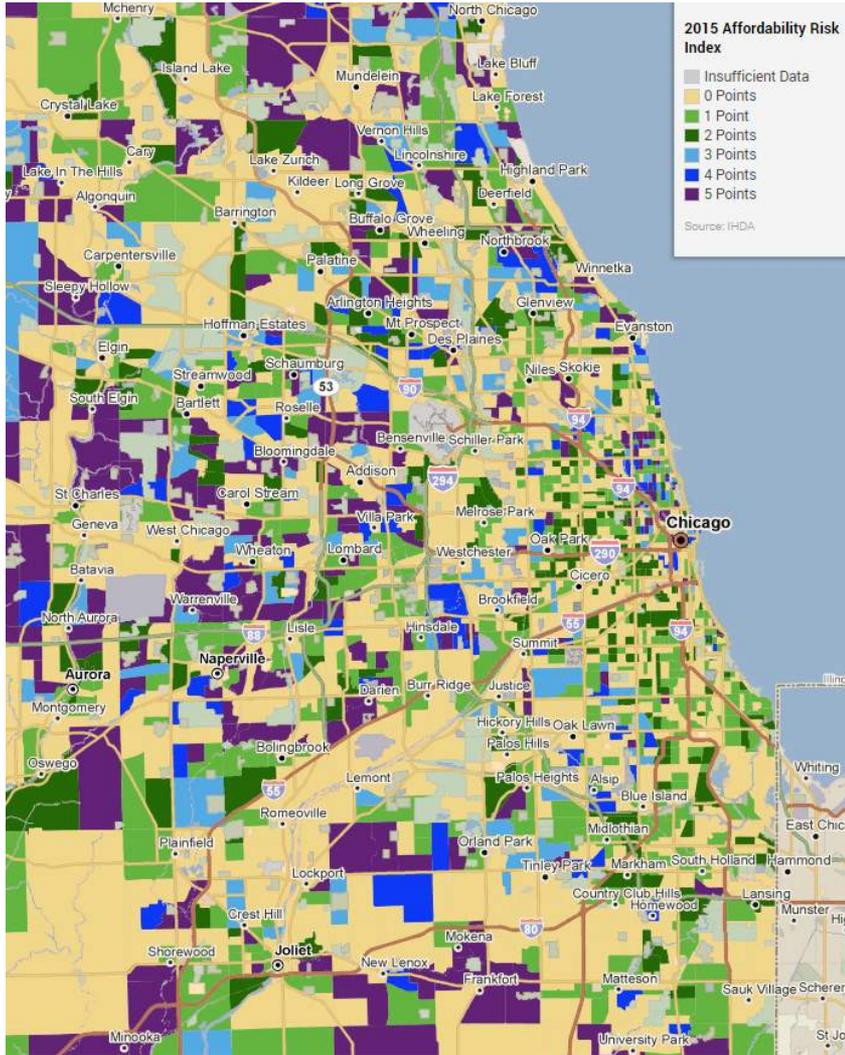
Set-Aside	Allocation Goal
City of Chicago	14%
AHPAA	17%
Chicago Metro (non-AHPAA)	15%
Other Metro	18%
Non-Metro	20%
Statewide	16%
Authority Allocated Per-Capita 9% Tax Credits	100%

IMPORTANCE OF PLACE IN QAP

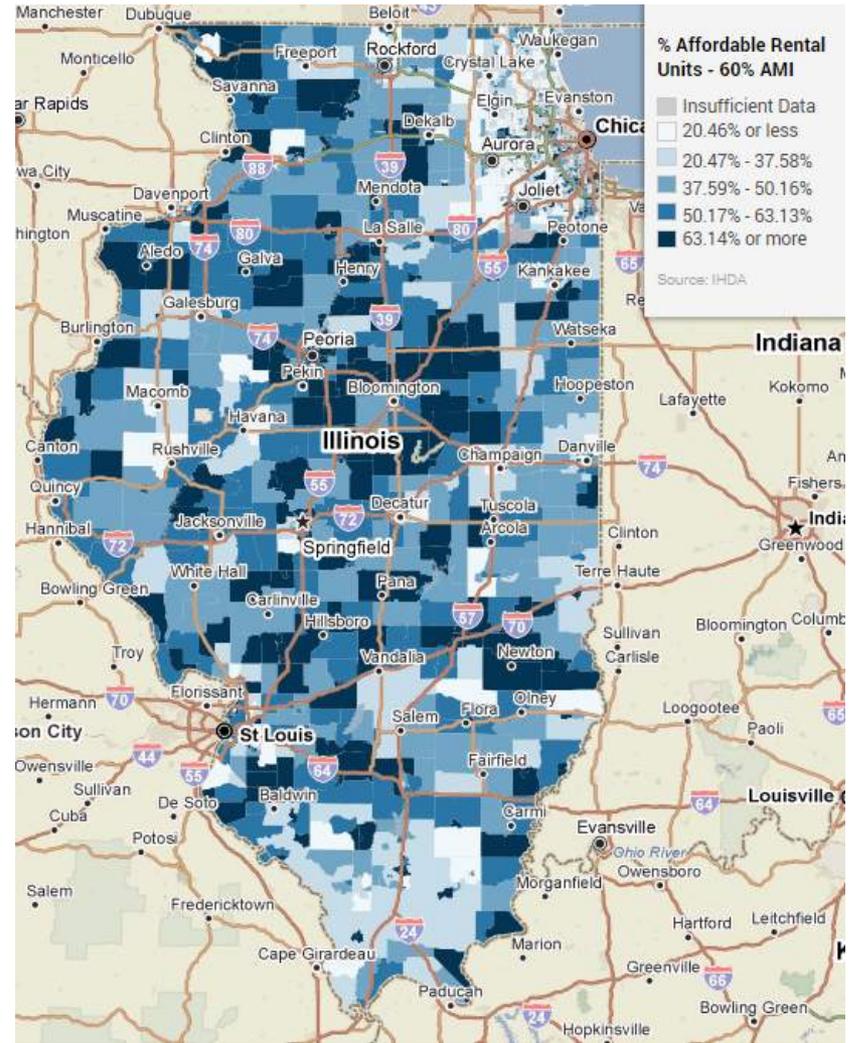
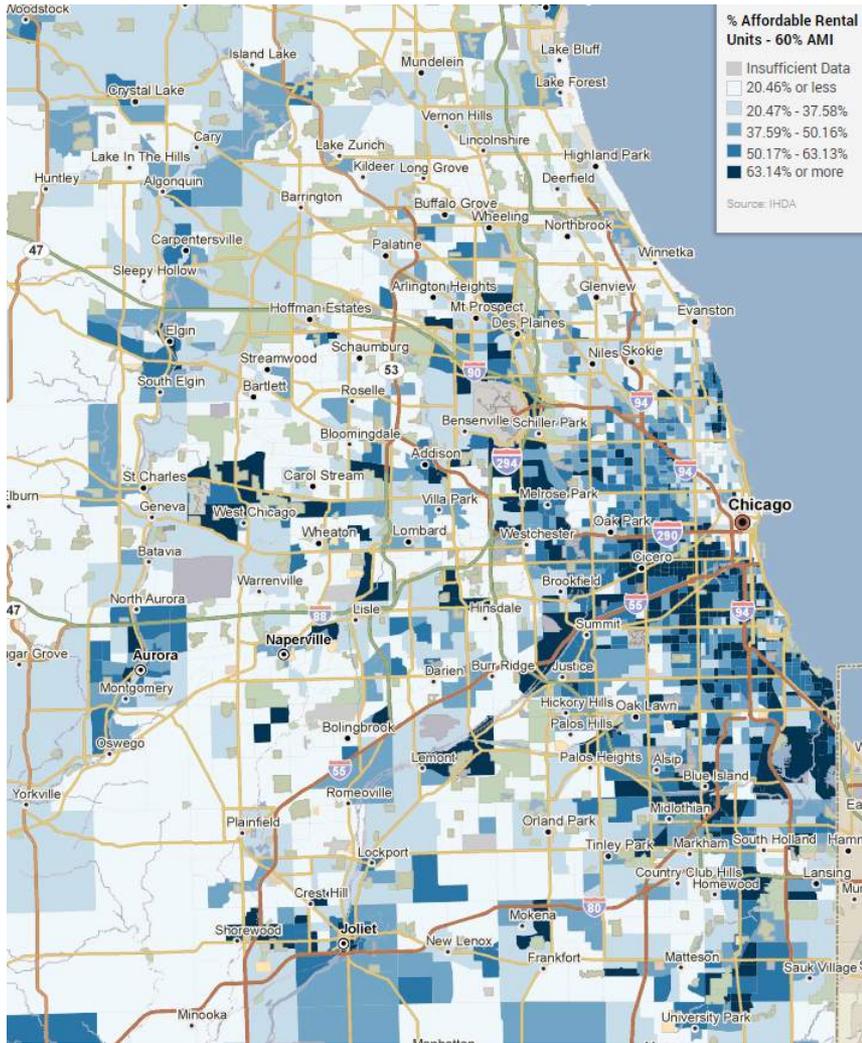
IHDA utilizes a data driven approach to understand the natural fit of a project within the community it is serving. On PPA review, IHDA examines demographic information as well as a plethora of published metrics to determine the need within a community for a proposed project. Some of these metrics have also made their way into our scoring criteria.

- Fair Housing / Disparate Impact Applicability
- Provides Affordable Opportunity where is is needed
- Links Affordable Housing Development with Community Visions and Goals

AFFORDABILITY RISK INDEX



AFFORDABLE RENTAL UNIT SURVEY



COMMUNITY REVITALIZATION

A major lesson learned by IHDA is that the reliance on data and metrics can be problematic in completely determining the need for Affordable Housing. For this reason, other community based factors must be determined. IHDA's PPA remains open to the submittal of supplemental information and the QAP scoring process incentivizes community revitalization strategies in an ongoing effort to identify community needs and include revitalizing communities in the competitive process.

- Identifying outside-the-box development ideas in below-the-radar communities
- Building Opportunities
- Encourage job / health / education linkage with housing development
- Involving communities – Technical Assistance Network - Targeting rural communities



CITY OF EVANSTON

Affordable Housing



Wally Bobkiewicz, City Manager

June 15, 2017

MARKET FACTORS REQUIRE ACTION

To become the Most Livable City for all requires broad support for integrating affordable housing & alleviating poverty but:

- Evanston is a high-cost housing market where new development is upscale rental – not affordable units
- 3,300 affordable housing units were lost between 2004-2013 resulting in loss of economic, racial & ethnic diversity
- 76.7% of all Evanston low- to moderate-income households are housing cost burdened
- 13.4% of Evanston residents are below the poverty line

INCLUSIONARY HOUSING

- Amended Inclusionary Housing Ordinance (1/1/16)
 - Added rental, conversions, & mixed-use as covered developments to ownership
 - Reduced size of covered developments from 25 to 5+ units in TOD, 10+ outside of TOD
 - Require 10% on-site affordable units or fee-in-lieu
 - \$100,000/unit fee-in-lieu in TOD, \$75,000/unit outside TOD
- One IHO-covered development approved to date, will have 4 onsite affordable units

HOUSING, HOMELESSNESS & HUMAN RELATIONS COMMISSION

- Single commission to advise City Council on how to address housing and homeless needs
- Commissioners are Evanston community members
- Reviews funding proposals & makes recommendations to City Council
- Human Relations Commission merged into Housing and Homelessness Commission on 1/1/2017 to also provide guidance on fair housing & human relations issues

FEDERAL GRANTS

Neighborhood Stabilization Program 2 (NSP2) to address impact of foreclosure crisis in two neighborhoods:

- City awarded \$18.5M in 2010
- Delivered 114 housing units to HHs \leq 120% AMI
 - 74 rental
 - 40 ownership
 - Leveraged an additional \$14M – over \$5.5M in subcontracts to minority & women-owned businesses



FEDERAL GRANTS

Between 2009 and 2017, HOME & CDBG funded:

- Creation of new affordable housing units:
 - Rental acquisition and rehab (HOME) – 5 units
 - Rental new construction (HOME) – 14 units
 - Owner new construction (HOME) – 4 units
- Preservation of existing affordable housing units:
 - Substantial rehab of multi-family & scattered site rental units (HOME) – 280 units
 - Homeowner & small-scale rental rehab (CDBG) – 141 units

FEDERAL GRANTS

Short- to medium-term rental assistance programs:

- Tenant-Based Rental Assistance Program (HOME) – 24 months of assistance for 31 HHs since 2014
- Emergency Solutions Grant (2012-2017) – 3-12 months of assistance:
 - Homeless Prevention for 70 HHs < 30% AMI
 - Rapid Re-Housing for 44 homeless households

GENERAL ASSISTANCE

In 2014, City assumed the former Township's functions including General Assistance:

- Approximately 225 clients assisted per month
- In 2016, market analysis determined the need to raise rental assistance from \$200 to \$600/month



NEXT STEPS





