

**APPLICATION FOR  
AFFORDABLE HOUSING TRUST FUND (AHTF)**

**Applicant Information**

Applicant Name(s): West Cook YMCA

Address: 255 Marion Street

City/State/Zip Code: Oak Park, IL 60302

Federal Tax ID #: 36-2179780

Project Contact: Phillip Jimenez, President and CEO

Telephone: 708 383 5200 ext 3200

Email Address: phillip@westcookymca.org

**Amount of Allocation Requested:** \$ \$125,000

**Type of Applicant (check one):**

☐ Partnership      ☐ Corporation      ☒ Non-Profit      ☐ Other

Please attach certificate of good standing.

**Project Information**

Project Name: West Cook YMCA Housing Renovation Initiative

Project Address (if applicable): 255 Marion Street

City/State/Zip Code: Oak Park, IL 60302

## **Project Priority**

Select one of the categories your project applies to:

- ☐ Production of affordable housing including, without limitation, new construction, rehabilitation, and adaptive re-use;
- ☐ Acquisition and disposition, including, without limitation, vacant land, single family homes, multi-unit buildings, and other existing structures that may be used in whole or part to provide affordable housing;
- ☒ Grants or loans to not-for-profit organizations that are actively engaged in addressing the housing needs of eligible households;
- ☐ Financial assistance to eligible households to rent dwelling units;
- ☐ Financial assistance to eligible households to purchase dwelling units;
- ☐ Financial or in-kind assistance to preserve and/or maintain existing affordable housing;
- ☐ Weatherization of dwelling units occupied by eligible households;
- ☐ Emergency repairs to dwelling units occupied by eligible households

## **Project Description**

Please provide a narrative of your project, demonstrating how it meets the Village's priority to provide sustainable financial resources to address the affordable housing needs of eligible households in Oak Park by preserving and producing affordable housing, providing housing-related financial support and services to eligible households and providing financial support for not-for-profit organizations that actively address the affordable housing needs of eligible households. An eligible household is defined as having income at or below eighty percent (80%) of the Area Median Income (AMI) for for-sale units and at or below sixty percent (60%) of the AMI for rental units

Specifically identify who will be served, how the services will address systemic challenges in the community, which housing needs are addressed, anticipated outcomes, etc. (As needed, continue on a separate sheet.)

The West Cook YMCA's Single-Room Occupancy (SRO) or Residence Program meets the Village's priority to provide sustainable financial resources to address the housing needs by preserving safe, affordable housing options in Oak Park. The Residence Program provides a critical resource to individuals that are either currently homeless or facing the possibility of losing their homes and is a strategic part to maintain affordable housing in the Oak Park community. The proposed project will serve up to 81 eligible households. The West Cook YMCA provides single-occupancy rooms for men 18 years and older to prevent homelessness. The Y's program is designed to complement other local homeless programming and to try and avoid redundancy in local capacity by providing single-room occupancy for individuals at or below the federal poverty level. We intend to refurbish rooms to meet the increased demand for low-income housing, however, this funding would allow us to refurbish 30 additional units in anticipation to the increase in demand when the eviction moratorium is sunset. In addition, this investment would be supplemented with two additional programs which includes access to food and access to evidenced-based community health programs to reduce chronic health risks such as diabetes, hypertension, and cancer.

This project will allow the Y to leverage other funding so we can increase our number of units and accept new residents through the increased number of accessible rooms available to rent. Residents at the West Cook YMCA have full member accessibility to the Y's facility, programs, and services. They will have access to affordable food costs rather than ordering delivery or going to the convenient store. They will also have access to our evidenced-based health intervention programs including Diabetes Prevention Program, Blood Pressure Self-Monitoring, LiveStrong, and our Weight Loss Program. The Y's residence programs reduce the social determinants of health by providing healthy and safe housing for adult men that meets their basic living needs including access to food, water, case management, and so much more.

The following housing issues will be addressed:

- **Renovate additional rooms to provide for additional housing.** The proposed project will leverage \$100,000 received from Loyola Medicine to renovate an estimated 30 additional rooms which will support the potential for a minimum of 30 additional residents. Funds will be used to refurbish single-occupancy rooms including the purchase and installation of new flooring, furniture, fans, refrigerators, painting, air conditioning units, beds, linens, and access to PPEs.
- **Renovate existing elevator to increase safety.** In addition, improvements will be made to the existing elevator that services the single-room occupancy rooms. This renovation will furnish and install a new elevator car top that will improve safety by increasing accessibility for repairs. The improvements will provide needed improvements to the elevator which provides critical service for residents that move in and move out and for residents with disabilities.
- **Rental assistance** - As the pandemic winds down, many residents are still experiencing financial burdens which impact their ability to pay. The proposed initiative also includes rent assistance so that the West Cook YMCA is able to maintain all residents, regardless of their ability to pay. The proposed grant will help provide rental support for residents that lose their jobs. These funds could assist 20 residents for blocks of 3 months of rental assistance at 100% or 5 Residents for 12 months at 100%

The services will address systemic challenges in the community by supporting additional affordable housing for 30 residents in Oak Park and improve existing services through the improvements to the elevator and rental assistance for the existing 51 residents.

The proposed outcomes include:

- Renovation an additional 30 residential units (30 potential residents) .
- Renovation improvements to the existing elevator (serving existing 51 residents).
- Rental assistance for approximately 10-20 residents (the funds will be used to support residents below sixty percent (60%) of the AMI.).

**Funding:** How will the AHTF allocation be used for this project? What additional funding sources are secured or will be secured upon receipt of allocation? The Village of Oak Park prefers that financing from other sources to be committed prior to the release of funds from the AHTF.

The AHTF allocation will be used:

- \$75,000- renovation of 30 housing units(30 potential residents) .
- \$25,000- renovate existing elevator (serving existing 51 residents).
- \$25,000- rental assistance estimated for approximately 10-20 residents (the funds will be used to support residents below sixty percent (60%) of the AMI.)

**Leveraging:** Briefly describe and/or summarize any leveraging of additional funds.

The West Cook YMCA has already received \$100,000 from Loyola Medicine to contribute towards the renovation of housing units. These funds will be leveraged for the project.

**Project budget and/or Development Pro-forma:** Please attach line-item budget and describe each line item including stating whether the funds have been committed or not.

	<u>Expense</u>	<u>Revenue</u>		
		<u>ATHF Funds</u>	<u>Other Sources</u>	<u>Total</u>
Renovation of housing units	\$175,000	\$75,000	\$100,000 (Loyola Medicine Committed)	\$175,000
Elevator Renovation	\$25,000	\$25,000		\$25,000
Housing Assistance- 10-20 residents (depending on duration of assistance)	\$25,000	\$25,000		\$25,000
Total	\$225,000	\$125,000 (approximately 55% of the total budget)	\$100,000	\$225,000

**Need/benefit & Project Feasibility:** Demonstrate that the proposed project/program and effectively meets identified current and future housing needs, using data-based analysis. Provide narrative and evidence that connects the proposed project with adopted Village priority(s)

According to the 2013 analysis that was conducted by the Illinois Housing Development Authority (IHDA), the Village of Oak Park had 3,991 units of affordable housing. At that time, 18.4% of all housing was affordable to homebuyers at 80% of regional median household income and to renters at 60% of the regional median household income.

The proposed project is aligned with the Village's priorities by:

- Providing the longest term of permanent affordability. The affordability of the housing will be maintained in perpetuity.
- Providing housing to serve the needs of households with the lowest incomes. As stated previously, the funds will be used to support residents below sixty percent (60%) of the AMI.
- Leveraging funds for projects. The proposed project will leverage \$100,000 from Loyola Medicine.

**Timeline:** Applicant must describe proposed timeline for expending funds, either in terms of steps required to deploy funds or schedules for capital project completion.

1. Month 1 -
  - a. Sign Otis Elevator Company proposal for renovation work
  - b. Order material for renovation project
  - c. Remove existing furniture and appliances, alarms, etc.
  - d. Prepare for/implement rental assistance
2. Month 2
  - a. Remove & dispose of old flooring in units
  - b. Remove glue adhesive
  - c. Repair wall and ceiling
  - d. Begin painting of all residential common areas and rooms
3. Month 3
  - a. Conduct electrical work
  - b. Conduct carpentry (doors, windows, mirrors, etc.)
  - c. Paint rooms
4. Month 4
  - a. Begin Repairs to elevator
  - b. Install floors
  - c. Install furniture
5. Month 5-12
  - a. Renovate elevator
  - b. Continue rental assistance
  - c. Identify residents for renovated units

**Sustainability.** Provide narrative below describing how the proposed project will contribute toward the provision of more sustainable and resilient neighborhood development:

The proposed project will provide additional affordable housing in Oak Park by providing an additional 30 units for affordable housing, improvements to existing housing units and rent assistance for approximately 10-20 residents depending on duration and % of assistance.

**Equity:** Provide narrative below describing how the proposed project will contribute toward the provision of more equitable neighborhood:

The West Cook YMCA is committed to establishing a more equitable neighborhood. For example, this year the board along with staff are going through the Y's Equitable Communities Agenda. The Equitable Community Agenda shares how Ys can become a more multi-cultural, anti-racist organizations in understanding community led solutions and partnerships, breaking the cycles of poverty of young people, increase access to healthy food, increase access to whole person health and mental health care, developing equity centers, and volunteer and staff leadership representative of community. Through this process we address stronger equitable policies, practices, and procedures in our operations, program innovation, collaborations, resource mobilization, and brand and visibility towards the advancement in organizational anti-racism and multiculturalism through transparent data and benchmarking and being accountable to the communities we serve. As we prepare to go through our strategic plan process in the

next 12-18 months, the board and staff are engaging the Y's Archive to understand the history of the Y movement and the West Cook YMCA along with going through the Equitable Communities Agenda to prepare for discussions around our strategic plan and how we develop our racial equity/racial justice goals. In addition, in October we are hosting a Board/Staff retreat to explore how we can set goals and benchmarks to measure our thoughtful and steady progress. The proposed initiative specifically furthers this commitment to equity by contributing to a more equitable neighborhood by increasing the amount of available affordable housing in Oak Park.

### Site Information (if applicable)

If your proposed project includes acquisition, conversion, preservation and new construction of homeownership or rental housing, please provide the following information.

- i. Site Control. If proposed project is recommended for funding, proof of site control must be provided before funds are disbursed. Site control is or will be in the form of:

- ☒ Deed  
☐ Option  
☐ Lease (Term \_\_\_\_ Years)  
☐ Purchase Contract  
☐ Other (explain): \_\_\_\_\_  
Expiration Date of Contract, Option, or Lease \_\_\_\_\_ (month/year)

- ii. Site Description/Land Use Status

Area of Site: \_\_\_\_\_ acres or \_\_\_\_\_ square feet

Is site zoned appropriately for your development?

- ☒ Yes  
☐ No

If no, is site currently in the process of re-zoning?

- ☐ Yes  
☐ No

What zoning category is required? N/A

When is zoning issue to be resolved? N/A(month/year) Has the

Village approved the site plan and/or plat?

- ☐ Yes  
☒ No (not applicable)

If yes, provide a copy of the site plan/plat.

Are there any other development reviews and approvals required?

- ☐ Yes  
☒ No

If Yes, please explain: List any required reports or studies underway or completed (such as soils report, environmental assessment, traffic study):

---

---

Has the Village issued the building permit?

- ☐ Yes  
☒ No

**Affordability:**

Under the Village's AHTF, an eligible household is defined as having income at or below eighty percent (80%) of the Area Median Income (AMI) for for-sale units and at or below sixty percent (60%) of the AMI for rental units. Please indicate the number of total households and eligible households that will be assisted under this program and at what income levels.

50 below sixty percent (60%) of the AMI.

What is the proposed affordability period for the project:

The proposed affordability period for the project is for 1 year based on the contract start date.

How will the affordability period be enforced and monitored over time for compliance:

The West Cook YMCA monitors the occupancy of the single-room occupancy program on a monthly basis. This process will be used to enforce and monitor affordability for compliance.

If funds are granted directly to income-certified beneficiaries for the purposes of preventing homelessness or stabilizing housing situations, please describe the longer term means of ensuring that a housing situation is stabilized:

Not applicable, the funds will be used to support housing for impacted individuals.

**Demonstrated Capability/Organizational Capacity/Partnerships**

Describe the expertise of your organization and past projects to provide the type of housing or programs proposed for funding. Use attached page if necessary:

The West Cook YMCA's Single-Room Occupancy (SRO) or Residence Program has played a strategically important role in preserving safe, affordable housing options in Oak Park since 1953. The Residence Program provides a critical resource to individuals that are either currently homeless or facing the possibility of losing their homes and is a strategic part to maintain affordable housing in the Oak Park community.



Describe your staffing and attach resumes of key personnel (use additional pages as needed):

Phillip Jimenez, President and CEO

Luis Acosta, Director of Member Engagement

Luis Lazaro, Finance Director

Describe community partnerships and collaborations that will be achieved as direct result of this project and how they will strengthen community networking ties and expand and deepen access to the housing/services offered through the project.

The proposed project leverages funds from funds received from Loyola Medicine.

#### **REQUIRED ATTACHMENTS TO APPLICATION**

In addition to the submittal requirements described in the body of the Application, the following attachments may apply to your application:

X Project Budget or Development Pro Forma (required)

X Leverage Calculations (please see budget)

N/A Copy of site plan or plat if project is currently approved by the Village or in the process of being entitled (not applicable to non-construction projects)

N/A Work samples, illustrations of past projects, other documentation of community projects and partnerships (optional)

- Audited financial statement, tax returns and/or 990 for the past two years
- Most current interim financial statements
- Bios of key staff
- Board list, including affiliations, for nonprofit applicants
- IRS 501©3 Determination Letter for nonprofit applicants

### Project Budget

Please attach line-item budget and describe each line item including stating whether the funds have been committed or not.

	<u>Expense</u>	<u>Revenue</u>		
		<u>ATHF Funds</u>	<u>Other Sources</u>	<u>Total</u>
Renovation of housing units	\$175,000	\$75,000	\$100,000 (Loyola Medicine Committed)	\$175,000
Elevator Renovation	\$25,000	\$25,000		\$25,000
Housing Assistance- 10-20 residents (depending on duration of assistance)	\$25,000	\$25,000		\$25,000
Total	\$225,000	\$125,000 (approximately 55% of the total budget)	\$100,000	\$225,000