

APPLICATION FOR AFFORDABLE HOUSING TRUST FUND (AHTF)

Applicant Information

Applicant Name(s): Housing Forward

Address: 1851 S. 9th Ave.

City/State/Zip Code: Maywood, IL 60153

Federal Tax ID #: 36-876660

Project Contact: Lynda Schueler

Telephone: 708-338-1724

Email Address: lschueler@housingforward.org

Amount of Allocation Requested: \$ \$658,082 over 3 years (\$219,360 avg per year)

Type of Applicant (check one):

☐ Partnership ☐ Corporation ☒ Non-Profit ☐ Other

Please attach certificate of good standing.

Project Information

Project Name: Crisis Housing and Rental Supports for Families and Transitioned Aged Youth

Project Address (if applicable): 12 W. Washington (various units), 232 N. Euclid and future scattered site dwelling units

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.)

Housing Forward proposes to serve unsheltered transition-aged youth and families, including families fleeing domestic violence, with a combination of transitional (crisis/temporary) housing and rapid re-housing (rental assistance/permanent housing) assistance. Housing Forward, coordinating with service partner agencies Sarah's Inn and Youth Outreach Services, will provide temporary housing, for these populations experiencing a housing crisis. Once stabilized, these households will be assisted on a path to a permanent housing destination through temporary rental assistance in a dwelling that meets the needs of the household. They will also receive dedicated case management, family advocacy, system and housing navigation, and wraparound services. The anticipated outcomes of the program are 100% stabilization in temporary housing to forestall an unsheltered situation, and 75% transition to a permanent destination. See attached model description.

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.

AHTF funding will support existing and future expansion of transitional (crisis/temporary housing) and rapid re-housing (rental assistance) for specialized populations – families with minor children, families fleeing domestic violence and transitioned aged youth (18-24 years of age). AHTF will be used as a non-federal match contribution to expand housing options for these populations within the community. Funding of \$2.3m has been secured over three years; funding of \$4.6m, over three years, is pending. An announcement on the latter funding request is expected in Dec '22/Jan '23.

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

Housing Forward will leverage \$7m, over three years, in funding from the U.S. Department of Housing and Urban Development secured through the annual Continuum of Care process overseen by the Alliance to End Homelessness in Suburban Cook County. Housing Forward has secured \$790,432 to provide TH/RRH housing for 24 Transition-Aged Youth; Housing Forward has been recommended for two (2) projects totaling \$1,558,921 serving 1) families fleeing domestic violence and 2) unsheltered families and with award announcements expected in Dec 22/Jan 23. If awarded, programs will launch in July 2023. Total leverage = \$2,349,353 per year/\$7,048,059 over three years.

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.

2023-2025 budget follows the application and supplemental narrative

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)

See attached narrative.

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

The timeline for dedicated Transitional Housing/Crisis Housing and Rapid Re-Housing/Rental Assistance for Transition Aged Youth is January '23 to December '25 (3 years). The timeline for Transitional Housing/Crisis Housing and Rapid Re-Housing/Rental Assistance for unsheltered families and families fleeing domestic violence is July '23 to December '25 (2.5 years/30 months).

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

This project proposes greater access and more sustainability for the unique housing challenges faced by homeless youth and families. The project includes a master lease of 6 (six) transitional apartment dwellings located at 12 West Washington and one (1) 2bdrm located at 232 N. Euclid dedicated to a family. The six units at for the transition-aged youth will help build community among as this is likely their first apartment and learning to be independent. Future scattered site transitional housing will be identified for families seeking to be re-integrated into the community.

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

There are complexities underlying housing insecurity and a systemic and equity-focused response is required to adequately meet the needs for all populations of people experiencing homelessness. This project is centered in equity as it will provide ready access to housing focused services for homeless youth and families. The program will connect these vulnerable households to safe and stable housing without fear of affordability. Once stabilized, the households will be given all the necessary supports – case management, employment services, behavioral health services, to create a path to permanent housing.

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 1 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? _____

When is zoning issue to be resolved? _____ (month/year)

Has the Village approved the site plan and/or plat?

- ☐ Yes
- ☐ No

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.

Six Transition Aged Youth (18-24 year old) and Eight Families with minor children: All households will be below 50% of AMI.

What is the proposed affordability period for the project:

All the units will be affordable indefinitely to the clients while in the program

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

The leased units will remain affordable as they will be in the name of Housing Forward.

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:

Once households are stabilized, they will be assisted in increasing their income through our employment program so they can support a dwelling on their own once rental assistance expires. Rental assistance upon transitioning from their 'transitional unit' will be determined on a case by case basis or until 24 months of assistance is reached. For households that secure a permanent subsidy (i.e. housing choice voucher), clients will be transitioned to a case manager for aftercare services to ensure the household remains successful in their unit.

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:

Housing Forward has been providing housing-focused solutions since 1996 and Rapid Re-Housing, specifically, since 2009. Transitional and Interim Housing solutions are newer and were developed during the pandemic when resources became available to pilot these models. Housing Forward is also the largest provider of permanent supportive housing in suburban Cook County with over 200 units of scattered-site dwellings. In total, Housing Forward housed 569 individuals in various housing programs – leased, rental, scattered site and project-based, in 2021. We manage relationships with 115 landlords and 40% of the agency's \$13.4 M annual operating budget is dedicated to supportive housing services. Our 25 staff housing team is comprised of a Director, case managers, housing navigators and housing coordinators. The agency maintains a finance, operations, and development team to support program operations.

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

Patricia Stokes, our Senior Director of Supportive Housing, will provide the day-to-day operations of the programs and Armando Smith, Chief Program officer will provide oversight. (see resumes in Supporting Documents)

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.

Housing Forward is partnering with Youth Outreach Services for the Transition-Aged Youth in the program. Housing Forward is partnering with Sarah's Inn to provide immediate housing resources for families fleeing domestic violence. Both partners are critical to the success of the clients transitioning to stable housing. These newly formed partnerships will strengthen the community safety net and deepen the access in Oak Park for serving these populations.

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:

____ Project Budget or Development Pro Forma (required)

____ Leverage Calculations

____ 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)

____ Work samples, illustrations of past projects, other documentation of community projects and partnerships (optional)



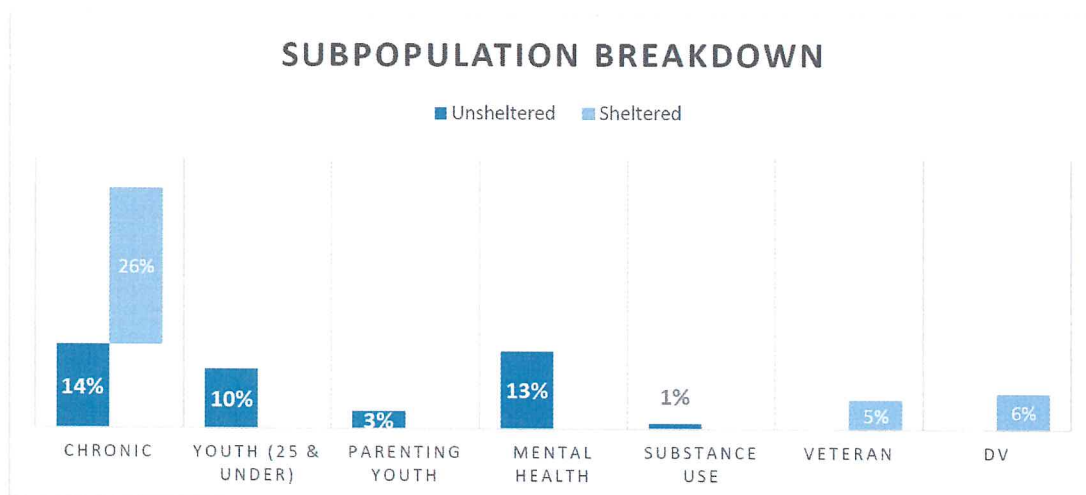
Need/benefit & Project Feasibility Narrative:

In the fall of 2020, the Oak Park Homeless Coalition (OPHC) and Housing Forward engaged Clutch Consulting Group to conduct an analysis of the current local emergency shelter system and provide redesign recommendations for meeting the needs of people experiencing homelessness and creating a safer, more robust crisis response system. The final report recommended a crisis response system with a mix of housing modalities, with special attention to the unique needs of families, individuals, and young people.

The redesigned crisis response system plan envisions a housing pathway for every person and family experiencing homelessness in our community. That pathway might include avoiding homelessness altogether. In this optimized model, about 15% of the people who encounter our system will be diverted from becoming homeless. Another 50% will stay in shelter or transitional housing for a brief period and require no further homeless housing intervention (that is true in our current system as well as in our ideal system). The remaining 35% will need a permanent housing option like rapid re-housing or permanent supportive housing to end their experience of homelessness.

The shelter analysis report included a subpopulation breakdown:

Chart 2: PIT Unsheltered vs Sheltered Homeless Breakdown by Subpopulations



Sustainability Narrative from Clutch Consulting *(see attached report):*

The plan also describes a mix of shelter modalities and how certain groups can benefit most from these models. Some of the key takeaways include:

- **Non-congregate** living, similar to hotel-based shelter begun during the pandemic, serves adult-only households especially well, and over half of shelter guests can exit homelessness with no further homeless housing intervention. Medical respite is especially needed for people leaving hospitals with no place to go.
- **Agency-leased apartments** are especially well-suited to families with children, allowing even large families to stay together, have food prep space and storage. The programs may be integrated with rapid re-housing programs to ensure a seamless exit to permanent housing.
- The response should continue the tailored supports for **youth and young adults**. Note, Housing Forward launched in 2020 the Bridge for Youth TH/RRH program as part of the Suburban Continuums Youth Homelessness Demonstration Program (YHDP). This two-year old program offers system navigation and transitional housing integrated with rapid re-housing for young adults aged 18 to 24.
- **Housing-focused practices** need to be implemented across the system. Through progressive engagement, shelter programs will assist new clients to rapidly resolve their housing crisis. In-depth assessments and more intensive housing interventions are targeted to people who experience homelessness for a longer period of time.

VILLAGE of OAK PARK's AFFORDABLE HOUSING FUND, project narrative:

With the support of the Village of Oak Park's Affordable Housing Fund, Housing Forward will create a joint transitional housing and rapid re-housing component program that addresses the pressing challenges of specialized populations in our community that are experiencing homelessness or housing crisis – transition-aged youth and families, including families fleeing domestic violence. This program will initially address the immediate crisis by providing a safe place for people to stay – crisis housing – with financial assistance and wrap-around supportive services determined by program participants to help them move to permanent housing as quickly as possible. Working with collaborative partners Sarah's Inn and Youth Outreach Services, the project will help households ensure stability through dedicated case management, family advocacy, system and housing navigation, and wraparound services.

What is the Joint Transitional Housing and Rapid Re-Housing Component

A joint TH/RRH component provides a new way to meet the pressing challenges that communities are facing. This component provides a safe place for people to stay – crisis housing – with financial assistance and wrap around supportive services determined by program participants to help them move to permanent housing as quickly as possible. Stays in the crisis housing should be brief and without preconditions; participants should quickly move to permanent housing. These projects can help address several needs:

- In communities where there are large numbers of people living in unsheltered locations, including encampments, joint component projects can reduce unsheltered homelessness by providing temporary, low-barrier housing to individuals and **families** while helping them quickly move to permanent housing.
- In some communities, there is a lack of safe crisis housing for people **fleeing domestic violence** to access while they are searching for a safe, permanent place to reside. Joint component projects can provide survivors with safe and supportive temporary housing and connect them to safe, permanent housing and continued services as soon as they are ready.
- **Youth** have high rates of unsheltered homelessness. The joint component provides a tool to develop projects specially tailored to meet their unique developmental needs and help them move quickly into permanent housing with available supportive services to help them maintain that housing.

At a minimum, joint component projects should:

- Use a Housing First approach with client-driven service models and a focus on helping people move to permanent housing as quickly as possible. Participants cannot be required to participate in treatment or services to receive assistance. Have low-barriers to entry and accommodate people with possessions, partners, pets, or other needs.

Incorporate client-choice by helping participants find permanent housing based on their unique strengths, needs, preferences, and financial resources. Participants will choose when they are ready to exit the crisis housing portion of the project and move to permanent housing, with providers assisting participants with this move.

- Provide or connect participants to resources that help them improve their safety and well-being and achieve their goals.

Target and prioritize people experiencing homelessness with higher needs and who are most vulnerable.

A joint-component project is ideal for communities that meet these factors:

- Communities with high rates of unsheltered homelessness and where stays in shelter and other forms of crisis housing are usually brief would likely benefit from adding a joint component project to their system.
- Communities with no emergency shelter or crisis housing options available for people fleeing domestic violence should consider a joint component project.
- When designed well, a joint component project should help improve system performance,

FIT+ (Housing for Families in Transition) – TH/RRH

FIT+ Housing will provide Transitional (TH) and Rapid-Re-Housing (RRH) for unsheltered families with minor children who are experiencing homelessness. The primary goal of this program is to assist family households to obtain and maintain stable housing and a secondary goal is to promote long-term self-sufficiency.

The Transitional Housing portion of the proposed Joint Transitional/Rapid Re-Housing program is a short-term option designed to quickly move unsheltered families into temporary housing units. These units will be 100% leased by Housing Forward. Once the family has stabilized, they will move into a Rapid Re-Housing unit in their desired community. In the Rapid Re-Housing portion, clients with a source of income will pay 30% of their gross income which will be applied toward their rent and directly to the landlord. Households with income will also be required to pay utilities not included in the rent. The

length of assistance ranges from three months to 24 months. The amount of assistance is set not to exceed the Fair Market Rate (FMR), and will be adjusted if the rent increases at the end of the lease, but not to exceed the FMR.

Safe Bridge Housing – TH/RRH for families fleeing domestic violence

The Safe Bridge Housing Program will provide Transitional (TH) and Rapid-Re-Housing (RRH) for families fleeing domestic violence. This collaboration between Sarah's Inn, a victim-services provider, and Housing Forward, a homeless service provider, will assist households who are fleeing domestic violence to obtain and maintain safety through stable housing and a secondary goal is to promote long-term self-sufficiency. The target population of this program is anyone who identifies as a victim of intimate partner abuse and is experiencing homelessness or is at risk of homelessness. Victims are served no matter their gender identity, race, ethnicity, religion, sexual orientation, or geographic location. Sarah's Inn will provide the specialized supportive services; Housing Forward will provide the Transitional and Rapid Re-Housing. As with FIT+ Housing, transitional units will be leased by Housing Forward. In Rapid Re-Housing, clients with a source of income will pay 30% of their gross income which will be applied toward their rent and directly to the landlord. Households with income will also be required to pay utilities not included in the rent. The length of assistance ranges from three months to 24 months.

Bridge for Youth – TH/RRH

Bridge for Youth draws on the strengths of our partners who are experts in their fields and provide a range of wraparound services to address the unique and complex needs of TAY experiencing homelessness. The two housing providers, Housing Forward and BEDS Plus Care, provide housing navigation and housing case management, encouraging participants towards long-term housing stability. African American Christian Foundation (AACF) offers a broad range of programs aimed at youth employment and education. Youth Outreach Services (YOS) employs the System Navigator for this project who is accessible for all Bridge for Youth participants. YOS also provides youth-centered case management to single TAY. The Transitional and Rapid Re-Housing components of Bridge for Youth will follow the same processes described above.

VOP Affordable Housing Fund Family & Youth Housing Budget (2023-2025)

U.S. Dept of Housing and Urban Development - TH/RRH for Transition Aged Youth, **secured**

U.S. Dept of Housing and Urban Development - TH/RRH for families, **pending**

subtotal

AHF Request:

Transitioned Aged Youth - Leasing and rental assistance- avg \$950 per studio units * 6 units*12 months. Years 2&3 calculated w/ 5% increase

Family Housing - Leasing and rental assistance- avg \$1650 per 2 & 3 bdrm*8 units. Year 1 - budget starts 7/1/23, Years 2&3 calculated at 12months w/ 5% increase

subtotal

administrative (7.5%)

AHF Request Total:

Total Budget

Year 1 (2023)	Year 2 (2024)	Year 3 (2025)	Total
\$ 790,432	\$ 790,432	\$ 790,432	\$ 2,371,296
\$ 1,558,921	\$ 1,558,921	\$ 1,558,921	\$ 4,676,763
\$ 2,349,353	\$ 2,349,353	\$ 2,349,353	\$ 7,048,059
\$ 68,400	\$ 70,452	\$ 72,566	\$ 211,418
\$ 79,200	\$ 158,400	\$ 163,152	\$ 400,752
\$ 147,600	\$ 228,852	\$ 235,718	\$ 612,170
\$ 11,070	\$ 17,164	\$ 17,679	\$ 45,913
\$ 158,670	\$ 246,016	\$ 253,396	\$ 658,082
\$ 2,508,023	\$ 2,595,369	\$ 2,602,749	\$ 7,706,141

