

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

Applicant Information

Applicant Name(s): Housing Forward on behalf of the Oak Park Homelessness Coalition

Address: 1851 S. 9th Ave.

City/State/Zip Code: Maywood, IL 60153

Federal Tax ID #: 36-876660

Project Contact: Lynda Schueler and John Harris

Telephone: (708) 338-1724 xx 223; (708) 227-5313

Email Address: lschueler@housingforward.org; jharris@a5inc.com

Amount of Allocation Requested: \$ \$251,341 over 2 years

Type of Applicant (check one):

Partnership Corporation Non-Profit Other

Please attach certificate of good standing.

Project Information

Project Name: Flexible Rental Assistance Program (FRAP)

Project Address (if applicable): 1854 S. 9th Ave. (Homeless Prevention Program offices)

City/State/Zip Code: Maywood, IL 60153

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;
- X 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.)

FRAP will serve Households who are: below 50% of Area Median Income (AMI); Most vulnerable to a financial crisis which leads to a housing crisis and homelessness; Qualifying McKinney-Vento families identified by D97 and D200 school districts who may be at risk of homelessness. FRAP is designed to provide an immediate financial intervention for eligible households who are experiencing a housing crisis and who have exhausted available resources and do not qualify for traditional Homeless Prevention assistance. The program will assist and estimated 60 households per year. See attached, FRAP program 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.

The Oak Park Homelessness Coalition (OPHC) is requesting a two-year \$251,341 grant to support direct housing assistance, and necessary emergency housing and financial supports, for eligible households who are experiencing a housing crisis. This community-wide fund will be available to OPHC partner agencies to assist community members become stable after experiencing a housing crisis due to a economic hardship or other crisis that threats housing loss. Funding will be leveraged by both public and private resources, used to prevent and divert from homelessness

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

United Way, \$25k annually; Salvation Army, \$2000; IL Department of Human Services, Homeless Prevention grant \$350K processed annually; private contributions \$5000

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.

See attached.

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 2020 census data, Oak Park has a poverty rate of 7% or roughly 3,600 households living below the poverty line. Low and extremely-low income households in Oak Park are at greatest risk of experiencing a housing crisis due to a higher percentage of income used to support housing expenses and a precipitating event, such as income loss, that can lead to a housing crisis and even homelessness. FRAP is designed to provide an immediate financial intervention so a household can stabilize themselves in current housing or, if housing has already been lost, financial assistance through FRAP can help them regain housing stability.

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 FRAP program will operate for two years January 1, 2023-December 31, 2024.

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

Stopping homelessness before it starts is one goal of the Oak Park Homeless Coalition. Making homelessness rare requires moving upstream to address cracks in the community's safety net and service ecosystem. The OPHC works across governmental, mainstream resources and non-profit service partners, to strengthen the community safety net and have a coordinated response to keep Oak Park households housed and providing the necessary tools and financial interventions before people become homeless on the streets and parks in the community.

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

Equity is at the center of FRAP as it is intended to disrupt the flow into homelessness which disproportionately impacts persons of color. FRAP resources provides an equitable response across the community for any low- or extremely-low income household experiencing a housing crisis and for which traditional homeless prevention resources are unavailable.

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? _____

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.

The project proposes to serve 40 households annually, 80 households over two years, with rental assistance. Flex Funds (e.g. Emergency hotel-based housing (up to 7 days) - 10 households per year; 20 households total = \$6300); Utility Assistance, Emergency Food, Transportation \$2700 - 10 households per year, 20 households total

What is the proposed affordability period for the project:

n/a

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

n/a

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:

Referring service providers of the OPHC will provide and coordinate the necessary wrap-around services to ensure households remain stabilized including linkage to community-based resources such as the Township’s general assistance program, Beyond Hunger’s food delivery program for disabled households, Hephzibah’s and New Mom’s family case management program. Housing Forward also has 1 FTE Community Case Manager dedicated to Oak Park that is responsible for helping newly rehoused individuals and families remain stable after housing is secured.

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 OPHC piloted FRAP in 2019-2020 with tremendous success – see attached FRAP final report. Housing Forward has 20 years of experience providing Homeless Prevention services in Oak Park. In 2021, Housing Forward assisted 1,297 persons through its Prevention, Diversion and Short-term Stability services and processed \$479K in rent, security deposit and utility payments.

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

FRAP screening and processing applications will be managed at Housing Forward by Lauren Lofton, Prevention Coordinator. Romiesha Tucker, Stability Services Manager, will approve all requests and handling FRAP reporting.

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.

OPHC is a multi-stakeholder group comprised of 50+ organizations and individuals using a collective impact model to end homelessness in Oak Park by making rare, brief and one-time. The Coalition works from a Plan developed in 2019 and updated in 2021. OPHC has quarterly public meetings and updates on the Plan are presented. Five work groups, each led a member of the Core Team, have an annual workplan. The inherent networking across organizations is an integral component of deepening the understanding of the need and issues associated with housing instability and homelessness in the community.

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)

**VOP Affordable Housing Fund
FRAP Budget (2023-2024)**

	Year 1 (2023)	Year 2 (2024)	Total
Rental assistance, move-in fee, security deposits avg assistance @2500; 40 households per year; 80 Households total	\$ 87,500	\$ 87,500	\$ 175,000
Flex Funds (e.g. Emergency hotel-based housing (up to 7 days) - 10 households per year; 20 households total = \$6300); Utility Assistance, Emergency Food, Transportation \$2700 - 10 households per year, 20 households total	\$ 9,000	\$ 9,000	\$ 18,000
FRAP screening and Case Management .10FTE @\$48000 annual salary; * 25% benefits	\$ 6,000	\$ 6,180	\$ 12,180
Program Supervision, Management & Reporting .5FTE @\$67,980 annual salary; * 25% benefits	\$ 4,249	\$ 4,376	\$ 8,625
Marketing & Professional Fees - Campaign development (creative concepts); -News release, -Grab and go content for referral partner communication, Fact Sheet, Social media posts, Digital/print ads	\$ 15,000	\$ 5,000	\$ 20,000
subtotal	\$ 121,749	\$ 112,056	\$ 233,805
administrative (7.5%)	\$ 9,131	\$ 8,404	\$ 17,535
TOTAL BUDGET	\$ 130,880	\$ 120,461	\$ 251,341

OAK PARK HOMELESSNESS COALITION

FLEXIBLE RENTAL ASSISTANCE PROGRAM (FRAP):

Updated September 2022

PROGRAM OBJECTIVES:

- To mitigate a housing crisis for Oak Park households that may lead to homelessness with an emergency financial intervention.
- To provide financial assistance to individuals and families leaving homelessness.
- To strengthen the crisis response system in Oak Park.

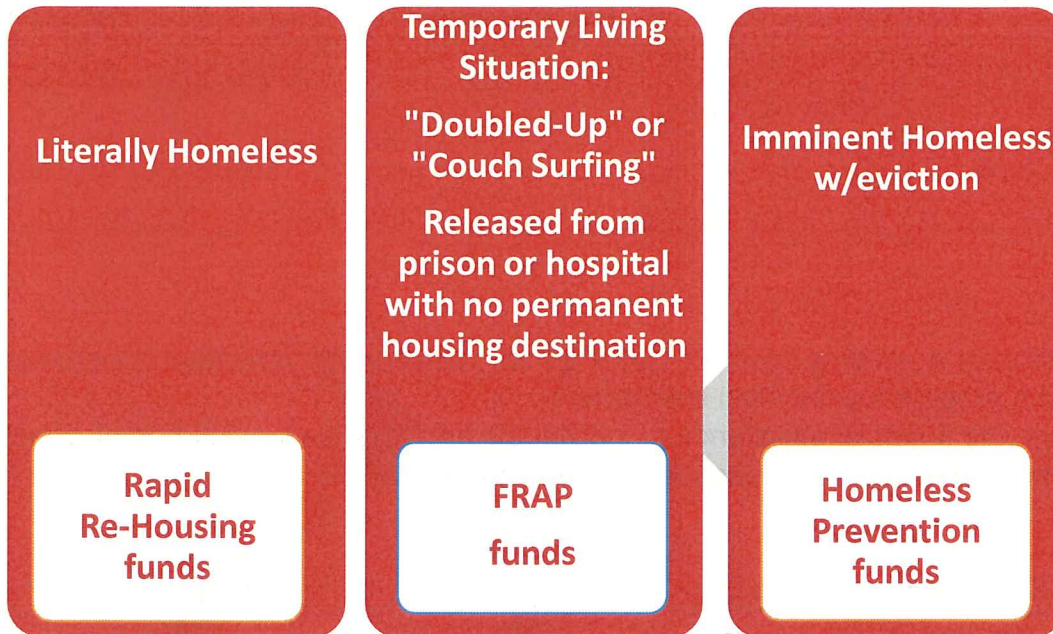
POPULATION TO BE SERVED:

Households who are:

- <50% of Area Median Income (AMI);
- Most vulnerable to a financial crisis which leads to a housing crisis and homelessness;
- Qualifying McKinney-Vento families identified by D97 and D200 school districts who may be at risk of homelessness.

PROGRAM ELIGIBILITY:

- Households must reside, formerly reside due to their status as homeless, work or go to school in the Village of Oak Park.
- A homeless individual is defined in section 330(h)(4)(A) as "an individual who lacks housing (without regard to whether the individual is a member of a family), including an individual whose primary residence during the night is a supervised public or private facility (e.g., shelters) that provides temporary living accommodations, and an individual who is a resident in transitional housing." A homeless person is an individual without permanent housing who may live on the streets; stay in a shelter, mission, single room occupancy facilities, abandoned building or vehicle; or in any other unstable or non-permanent situation. [Section 330 of the Public Health Service Act (42 U.S.C., 254b)]
- An individual may be considered to be homeless if that person is "doubled up," a term that refers to a situation where individuals are unable to maintain their housing situation and are forced to stay with a series of friends and/or extended family members. In addition, previously homeless individuals who are to be released from a prison or a hospital may be considered homeless if they do not have a stable housing situation to which they can return. Recognition of the instability of an individual's living arrangements is critical to the definition of homelessness. Oak Park households who are residing in a temporary living situation and at risk of homelessness AND ineligible for traditional Homeless Prevention funds AND referred by Oak Park area not-for-profit service providers, the public library, park district, township and local hospitals.



INCOME AND EMPLOYMENT GUIDELINES:

1. Households shall have incomes between 30%-50% of the Area Median Income. Grantee agrees to provide the Village of Oak Park with the annual income of each household assisted.
 - a. At least one adult member of the applicant's household must be able to document income at the time of the application; AND
2. Households who have no income AND are in the process of becoming eligible that:
 - a. have the potential for income and are verified to be connected to an employment program (Housing Forward, Easter Seals, etc.)
 - b. are in the process of or need help in applying for mainstream benefits that will result in cash assistance;

2022 Income Limit Category

Persons in Family

Income	1	2	3	4	5	6	7
30% AMI	\$21,900	\$25,000	\$28,150	\$31,250	\$33,750	\$37,190	\$41,910
50% AMI	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650

FLEXIBLE RENTAL ASSISTANCE PROGRAM (FRAP):

Financial supports eligible under the Flexible Rental Assistance Fund the maximum length of assistance for any household shall be no longer than 24 months.

- Rental assistance 1-3 months (short term); 4-12 months (medium term) deep-to-shallow assistance;

- Utility assistance that places a household's housing in jeopardy IF no other charity-utility payments through a utility company (i.e. LIHEAP, ComEd hardship) are available;
- Security deposit;
- A short-term emergency expense (e.g. food vouchers, transportation, etc.) <1 month;
- FRAP should be used as the fund-of-last-resort in cases of eviction prevention services as the household may qualify under other state or federal eligibility guidelines.
- Flex Funds for emergency hotel-based housing, emergency food, transportation

FUNDING GUIDELINES:

- \$2500 for rent and security deposit each (\$5000 per household)
- \$1000 for utilities
- \$200 for small, short-term emergency expenses
- Assistance beyond \$5000 will require documentation/evidence that sustainability can be reached with additional financial support
- Emergency hotel-based housing (up to 7 days)

FRAP ROLES:

HOUSING FORWARD

- Fund administrator
- Process referrals
- Manage program client data and program reporting
- Housing location and coordination, if needed.

COMMUNITY SERVICE PROVIDERS

- Serve as an access point
- Pre-screen prospective households based on program criteria, recommend and submit referrals; bi-directional screening for other services (see pre-screen tool)
- Provide follow-up supports as part of ongoing engagement with households. It is the intention that referring agencies will develop integrated relationship with case managers with community-based services and supports as necessary. Referring agencies are encouraged to identify, facilitate access to, and support self-advocacy in other community services that may provide additional support or care.

OTHER COMMUNITY STAKEHOLDERS, GOVERNMENTAL ENTITIES

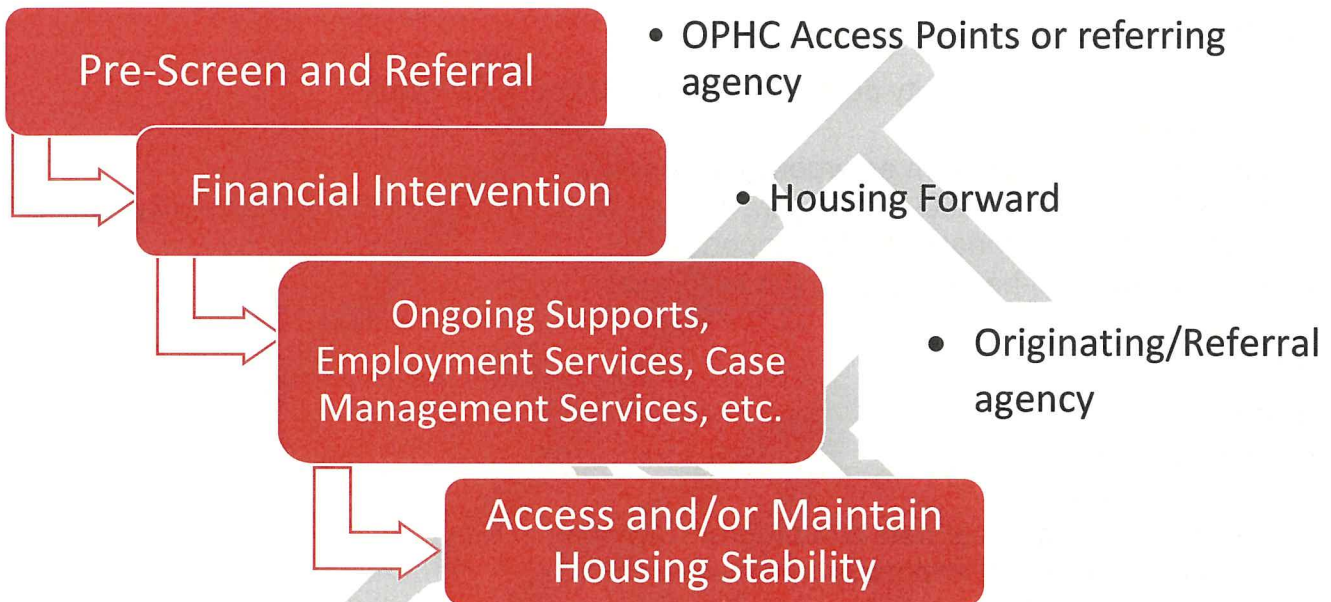
- Serve as referral source

REFERRAL PROCESS:

- Initial referral is streamlined – simple screening assessment
 - Meets homeless or at-risk of homelessness (literal or doubled-up) eligibility criteria
 - meets income requirement
 - needs short term financial assistance for the purpose of becoming stably housed

- Initial referral can originate from multiple access points, including those entities who are members of the Oak Park Homelessness Coalition.
- Referrals can be made directly through:
 - **By appointment** – calling Housing Forward (708) 338-1724 x307
 - **The HUB** (healthconnectionhub.org)

LIMITATIONS



While FRAP is intended to be flexible, the program may not be able to assist every household. Due to limited funding, and in an effort to help with direct financial assistance, the following limitations will be placed on the program:

- At this time, housing retention services, including monthly check-ins to ensure a household's ongoing housing needs are met are not eligible. The hope is service providers in which households are already connected will provide this service as needed or available.
- Managing landlord or property management concerns

The program will not pay for:

- Federal, state, or local tax payments, including property tax payments, past-due child support payments, or fines / legal fees associated with a civil or criminal offense with which an applicant has been charged (for example, we can't pay traffic tickets or help you to retain an attorney because you've been sued or charged with a crime).
- Housing Forward will never send or give cash directly to an applicant.
- No rental payments will be made to an applicant who is renting from a family member.

FRAP – Flexible Rental Assistance Program Final Report (2019-2020)

Background

On behalf of the Oak Park Homelessness Coalition (OPHC), Housing Forward was awarded \$230,000 over two years to support the creation of the Flexible Rental Assistance Program (FRAP). FRAP allowed Housing Forward to lead efforts within the OPHC to address a specific segment of households in the Oak Park community, offering an intervention for unstably housed individuals and families who would not otherwise qualify for public funding sources and connect them to stable housing.

FRAP was designed help low- and very low-income, 30%-50% AMI, Oak Park residents facing housing emergencies that dictate immediate action to avoid homelessness, to re-establish a home, or to prevent evictions. Because of its low-barrier design, the Fund has a broad reach to help disadvantaged members of Oak Park stay housed as well as quickly re-establish their housing. FRAP's flexibility allowed for expenses that removed strict eligibility, complex enrollment that are often barriers to quickly prevent or re-house someone.

Results

In two years, Housing Forward, on behalf of the Oak Park Homelessness Coalition, administered \$202,000 (88% of total award) in direct assistance to Oak Park residents who were unstably housed. The remaining funds supported administrative costs and staff salaries.

Outcomes:

- A total of 112 unduplicated individuals in 76 households, including 36 students in D200 and D97. Of the 76 households, 62% were female head of households with children.
- Of the \$202,000 in direct assistance, 80% was used toward rental assistance, 12% towards security deposits, and 8% for utilities, rent arrears, motel stays, and tenant application and background check fees.
- These results were truly a product of a community-wide effort. Referrals to FRAP were made by the Community Mental Health Board of Oak Park Township, Housing Forward, New Moms, Oak Park Residence Corporation, Strive for Success, River Forest Township, D97, and D200.

Examples of Household's Assisted

Profile #1: Alice

Alice is a long-time Oak Park resident who owned a condo where she and her daughter have resided for years. Unfortunately, the Village of Oak Park declared the condo building uninhabitable because there was no water in the building and limited/impaired heating. Alice was under a strict time constraint and substantial pressure to leave her current housing, but she had exhausted her funds paying for monthly mortgage and other expenses prior to the ruling by the Village. Without assistance, Alice and her daughter would become homeless – they had no friends or family that they could live with.

Alice was referred to the Flexible Rental Assistance Program by the Oak Park Residence Corporation, and together with Housing Forward, dedicated staff created a plan to quickly move Alice and her daughter out of an environment deemed unsuitable for habitation and into a safe housing situation that they could afford.

Household Profile #2: Jessica

Jessica is a single mother and student at Northern University. Her son is 3 months old. Until recently, she was living in an apartment with her significant other in Dekalb. Her significant other abruptly and unexpectedly moved out of the apartment, and Jessica could no longer afford to live there on her own. She has connections to the Oak Park area prior to enrolling at Northern, and her friend offered to allow Jessica and her son to stay with her for a couple of weeks as she figured out what she would do.

Jessica contacted Housing Forward and explained her situation. She indicated that she was in her last year of college and did not want to have to drop out of school and not finish her degree. Housing Forward's STSS Case Manager advocated to Jessica's friend to work out an agreement that would allow Jessica and her son to stay in their current stable housing arrangement. Housing Forward worked with the friend's landlord who agreed to add Jessica and her son to her friend's lease. FRAP funds were used to pay Jessica's portion of the rent. She was able to continue to commute to Dekalb and graduated in May with her BA degree. She had a job offer after graduation and was able to move into a unit with her son.

Household Profile #3: Courtney

Courtney and her three kids are longtime residents of Oak Park. Her two oldest children are enrolled in D97. Courtney is a Housing Voucher recipient, but the landlord of the apartment that she was residing in refused to make the required improvements in order for the unit to pass inspection. If Courtney continued to reside in the apartment, she would lose her housing voucher and she could not afford FMR. Courtney made the decision to vacate her apartment and move in temporarily with a friend.

A social worker at D97 contacted Housing Forward about Courtney's situation. Housing Forward was able to assist Courtney in locating a new unit, as well as provide her security deposit, first month's rent, plus an additional month of rent for her family's new apartment.

Conclusion

The 2-year pilot Flexible Rental Assistance Program assisted over 100 Oak Park residents experiencing housing instability or homelessness, including 36 children. FRAP was a valuable investment to our community's safety net system as the Oak Park Homelessness Coalition works to make homelessness rare, brief, and one-time in Oak Park. By coordinating with these and other Oak Park organizations and resources,