



# Affordable, Resilient Housing Retrofit Program Summary Recommendations

*Produced by the Center for Neighborhood Technology (CNT), in collaboration with Elevate and Muse Community+Design, for the City of Evanston with funding support from the Partners for Places program of The Funders Network, the Chicago Community Trust, and the Evanston Community Foundation.*

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## Foreword

Homes are built to keep us safe and healthy. Climate change threatens this stability. CNT— in partnership with Elevate and the City of Evanston— aims to increase the climate resiliency of affordable housing in the name of human welfare. This will be possible through an innovative pilot program to create a One Stop Shop for Affordable, Resilient Net-Zero Homes. This program aims to provide building owners, households, renters, and residents in Evanston with the home improvements they need for refuge without displacement. Emphasis is placed on moderate to low-income Black and Latinx Evanstonians as they are especially vulnerable to climate change hazards. This equity-centered program aligns with several of Evanston’s Climate Action and Resilience Plan (CARP) goals: one-hundred percent renewable energy for all properties by 2030 and city-wide carbon-neutrality by 2050.

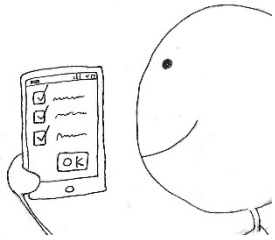
Evanston’s pioneering reparations program was a source of inspiration for this project. Between 1919 and 1969, Evanston practiced purposeful housing discrimination against Black residents. However, the City has assumed accountability for past racist policies, and recognizes that the 2008 economic recession and the 2010 mortgage foreclosure crisis further created racial housing segregation and other inequities among residents. As the first US city to offer reparations for its Black citizens, Evanston can fill the need for more affordable housing to function better for all residents.

Climate change threatens all current and future households in the Great Lakes basin, including Evanston, with an increased risk of heat stress and flooding. Along with extreme temperatures and severe storms comes housing stress and instability. A stressed home creates stress in people and families. However, a healthy home supports healthy people and a higher quality of life. Since the onset of the COVID-19 pandemic, many residents have become increasingly home bound, making resilient housing as vital as it has ever been.

The figures below show a storyboard of an interested user; from finding out about the program, to successfully using the program, and encouraging others to sign up. Julia, while hypothetical, is a construct of Evanston residents who participated in this project and represents any interested Evanstonian, especially historically underserved Black and Latinx community members. There are many benefits to the user for this unique program approach, including lower utility bills, dry basements, and healthier homes. It offers a simple pathway to net-zero housing. Evanstonians, regardless of race, ethnicity, or income, can be empowered through this innovation.

# Example Customer Journey: Julia's Story

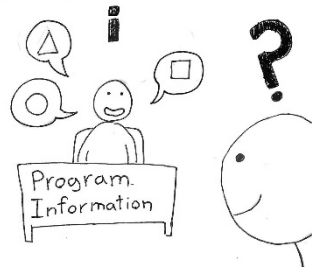
## 1 Find Out



Julia hears about the program from a City text and clicks "Learn More." She is directed to sign up for a conversation with a representative at a housing resource center.

*Julia recibe un mensaje de texto de parte de la ciudad sobre el programa y hace clic en "Mas Información". Se le indica que se inscriba para una conversación con un representante en un centro de recursos de vivienda.*

## 2 Learn More



Julia visits the housing resource center, where the program representative answers her questions and tells her about other programs she might be interested in.

*Julia visita el centro de recursos de vivienda donde el representante del programa le responde a sus preguntas y le cuenta de otros programas que podrían interesarle.*

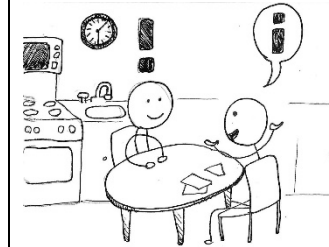
## 3 Sign Up



The program representative gives Julia a short application that clearly lists program requirements. Julia enrolls in the program.

*El representante del programa le da a Julia una breve solicitud que claramente explica los requisitos del programa. Julia se inscribe en el programa.*

## 4 Program Service – Ongoing Support



Julia works with one program service contact throughout the whole program. Julia can reach out anytime she has questions or concerns.

*Julia trabaja con un contacto de servicio durante de todo el programa. Julia puede comunicarse en cualquier momento que tenga preguntas o inquietudes.*

## 5 Program Service - Assessment



Julia receives a clear and detailed assessment of her property. She receives a set of home improvement recommendations and chooses the ones that meet her immediate needs.

*Julia recibe una evaluación detallada sobre su propiedad. Ella recibe recomendaciones de mejoras para su hogar y elige las opciones que responden a sus necesidades inmediatas.*

## 6 Program Service – Contractor Choices



Once she has decided on her home improvements of choice, Julia is referred to contractors offering discounted services to do the work. Julia picks her contractor of choice.

*En cuanto ella elige sus mejoras en el hogar, Julia es referida a contratistas que ofrecen servicios con descuento para hacer el trabajo. Julia elige a su contratista de elección.*

## 7 Home Improvement



The first time Julia uses the program, she chooses free energy efficient lighting and a solar power discount that helps her save money. Next year, she calls her program service contact about a new rain garden.

*La primera vez que Julia usa el programa, ella elige iluminación de bajo consumo gratuita y un descuento para energía solar que le ayuda a ahorrar dinero.*

*El próximo año, ella le llama a su contacto de servicio del programa sobre un nuevo jardín de lluvia.*

## 8 Spread the word



Julia enjoys the support she received throughout the program and is happy with the home improvements.

*She tells her friends and family about the program and encourages them to sign up next time! Julia disfruta del apoyo que recibió durante todo el programa y está contenta con las mejoras en su hogar.*

*¡Julia les cuenta a sus amigos y familiares sobre el programa y los recomienda a inscribirse la próxima vez!*

## Background/Purpose

Historical racially motivated policies, exacerbated by the mortgage foreclosure crisis and 2008 economic recession, reinforce racial segregation in ways that make it nearly impossible for affordable housing owners and tenants (primarily low-income Black and Latinx populations) to maintain affordable home, let alone one that is energy efficient and climate resilient. Investments and other financial tools must be directed to those most vulnerable, both as measured by social vulnerability and climate vulnerability. With funding from the Partners for Places program of The Funders Network, the Chicago Community Trust, and the Evanston Community Foundation, the City of Evanston partnered with the Center for Neighborhood Technology (CNT) and Elevate (formerly Elevate Energy) to recommend a program structure to facilitate the conversion of affordable housing to resilient net-zero standards. CNT also contracted with MUSE Community + Design (MUSE) to support early-stage outreach and engagement efforts. We will refer to all partners collectively throughout this summary as “the project partners.” The project began in 2019 and concluded in October of 2021.

## Process

The project partners undertook a mixed methods process to understand Evanston’s climate and social vulnerabilities, develop a tool to assess buildings for both energy efficiency and water resilience, and develop policy and financial recommendations as the basis of a program design. Each method is briefly described below.

### Social and Climate Vulnerability Mapping

CNT produced vulnerability maps that visualize the degree to which Evanston’s housing stock is threatened by climate change and displacement, and disparities in vulnerability between Evanston’s neighborhoods. Findings can help suggest neighborhoods that the future housing retrofit program may wish to prioritize for outreach and enrollment. Final climate and social vulnerability maps can be found in Appendices B-D.

### Building Assessment Pilot

Elevate worked with CNT to pilot a climate resilience assessment process for single and multifamily buildings. Three property owners were connected to the pilot program through outreach and engagement activities. Addresses of these participants were confirmed to be within the target areas mapped based on high density of Social and Climate Vulnerability for both multifamily and single-family housing types. The properties were assessed to identify retrofit opportunities for energy and water efficiency, renewable energy, grey stormwater, green stormwater infrastructure, flood risk management strategies, vegetative shading and other heat risk strategies. Pilot participants received reports that summarized this information along with financial resources and next steps. Final assessment reports can be found in Appendices E-G.

### Expert Advisory Group

CNT sought expert input from a panel of affordable housing developers, building managers, Community Development Financial Institutions (CDFIs), and housing regulators at several points throughout the process. Advisory group input is woven throughout the policy and finance recommendations in this summary.



## Robust, Authentic Community Engagement

MUSE led early engagement activities for the project, which included stakeholder interviews, a structured focus group conversation with building experts, and kickoff community event involving a screening of *COOKED: Survival by Zip Code*, a documentary showing how the 1995 Chicago heat wave was made worse by racial inequality. Later engagement activities revolved around the human centered design process described below. Resident and stakeholder input is woven throughout the policy and finance recommendations in this summary.

## Human Centered Program Design

Human-centered design (HCD) is a creative approach to problem solving that involves building deep empathy; generating lots of ideas; building prototypes; sharing prototypes with the people whom the program is intended to benefit; and eventually putting an innovative new solution out in the world. CNT's HCD approach involved working directly with several community organizations and their resident stakeholders on a series of community conversations intended to move through the phases of inspiration, ideation, and implementation. The program design deck resulting from this process can be found in Appendix A.

## Impact of the Pandemic

This project was scoped by the project partners in 2019 and effectively kicked off in early 2020. In March of 2020, the lives of all involved were turned upside down by a devastating global pandemic that both elevated and exacerbated the inequities we seek to eliminate. The pandemic also challenged traditional channels and rhythms of communication, as City staff worked to keep residents safe and healthy, non-profits worked to provide emergency services and supports, and everyone struggled (sometimes unsuccessfully) to maintain personal and professional equilibrium. The partners acknowledge that this process has deviated from our original plan, but we are confident that the work, the findings, and the deliverables provide a useful pathway to affordable, resilient housing in Evanston.

## Defining Terms

Affordable Housing – Housing available to those with a median household income at or below 120% of area median income. For example, in Evanston this could be one person with an income of less than \$76,000, or a family of four with an income of less than \$109,000.

Climate Resilient Housing – Housing that protects people from the impact of climate change. Climate impacts might include expensive utility bills during cold snaps, illness during a heat wave, or flooding during a major storm.

Net-Zero Buildings – Housing that is very energy efficient and produces clean energy. In a net-zero house, the amount energy used by the building equals the amount of clean energy produced. Clean energy examples include rooftop solar panels and subscribing to a community solar program.

A Note: While this project was initially envisioned to result in Net-Zero buildings, the partners found that the barriers to achieving that goal are prohibitive in the near term. Instead, these program design recommendations focus on delivering affordable, resilient housing retrofits to low- and moderate income Evanstonians and laying out a path to “Net-Zero-Ready” buildings, to ultimately create the enabling environment to deliver Net-Zero buildings in the long term.



## Program Design: Build a One Stop Shop

CNT's program design recommendations center on the idea of creating a "One Stop Shop" where residents receive wraparound services for affordable, climate resilient retrofit services. There are several programs in place that separately address the vulnerability of low- and moderate income Evanstonians to heat waves and urban flooding -including weatherization, energy efficiency, and flood risk reduction- but there does not yet exist a comprehensive approach to service provision across the building envelope and exterior lot. Instead of creating a new program, the One Stop Shop provides access to many programs through one or more community organizations. This is not a new concept, in fact Energy Efficiency for All (EEFA) has produced a fact sheet on best practices in One Stop Shop development from around the country, specifically focused on energy and water efficiency in the multifamily housing market<sup>1</sup>.

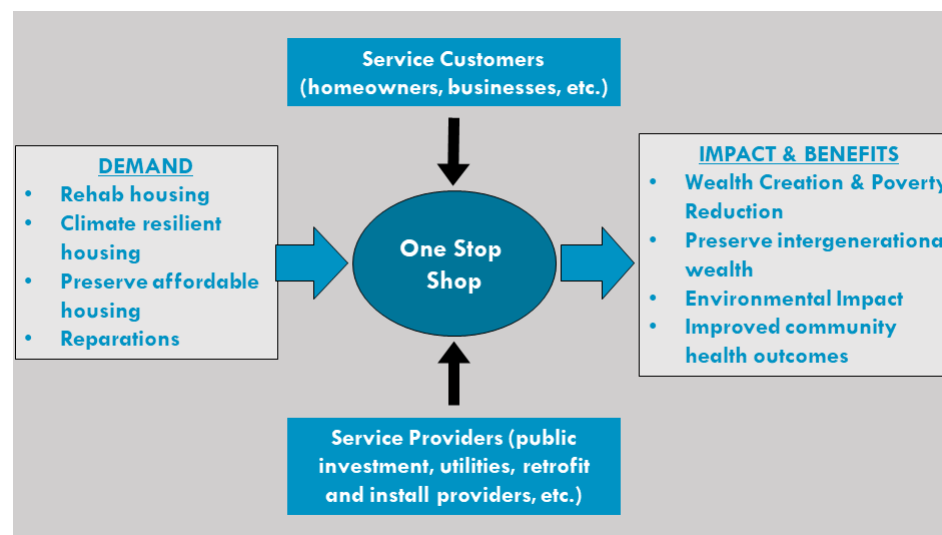
In this section of the program summary recommendations, we will refer to "users" consistently to describe the target users for this program, who are low- and moderate income Evanstonians *and* building owners who rent to low- and moderate income Evanstonians. While the program will not exclude White users, it is designed to prioritize Black, Latinx, and other users of color to address historic exclusion from governmental support for their housing stability and public health.

From a **user perspective**, the key **values** of a One Stop Shop are

**Trust** in the organization based on longstanding roots in the community and because users identify with the organization. Over time, trust can also be cultivated as users experience program benefits and share their experiences through word of mouth and intentional communications.

**Knowledge** of buildings and construction, programs, and financial tools to support climate resilient building retrofits for low- and moderate-income homeowners and renters. This knowledge may come from the organization serving as the One Stop Shop, but more likely will come from one, or a network of partners.

**Clarity** about the steps in the process, any risks involved (to credit or building title for example), and costs to the user as early in the process as possible. Users want a clear "go/no go" point at which they understand these things and can make an informed decision. They also want information in straightforward terms and in their native language.



<sup>1</sup> See [https://assets.ctfassets.net/ntcn17ss1ow9/30B8LUDt8GTegjPE8clalF/4b334a9fb7f2a5fa658e2f751c4e5575/EEFA\\_OneStopShop\\_Fact\\_Sheet\\_2\\_.pdf](https://assets.ctfassets.net/ntcn17ss1ow9/30B8LUDt8GTegjPE8clalF/4b334a9fb7f2a5fa658e2f751c4e5575/EEFA_OneStopShop_Fact_Sheet_2_.pdf)



**Ease of Access** to program and application materials through a user-friendly web site or app *and* a person depending on the level of technology savvy of the user. Ease of access also means that One Stop Shop representatives who interact with users should reflect their identities, so that they are *accessible* from the beginning. Finally, ease of access means that verification of income eligibility should not cause harm to the user.

**Efficiency** of the process. Users want limited exposure to redundant paperwork, stable timelines that are adhered to by all partners, and limited exposure to the machinations of bureaucracy.

**Ongoing Support** for the user in terms of explanation of program components, check-ins if they become stalled in the process, and the ability to return to the one-stop-shop for continuing support after the first project is complete.

From a **design** standpoint, the key **functions of a One Stop Shop** include the following.



**Provide a single point of contact and ongoing support for users.** From a user perspective, this is the most important function of the One Stop Shop. Users need to know that this is the place they go with questions about the retrofit program before they choose to apply. The One Stop Shop is staffed by one or more familiar people, ideally with backgrounds similar to users, who will help them through the application process if needed, vouch for other program providers that may need to visit their homes or communicate with them, help with scheduling, receive sensitive documents (about income eligibility for example), check-in from time-to-time, reflect with the users about the project upon completion, facilitate data collection about program performance, and identify satisfied users who can serve as “champions” for marketing purposes.

**Coordinate application to multiple programs through a single application vehicle.** A centerpiece of the One Stop Shop concept is using a single application for multiple programs provided not only by the City of Evanston, but also by public utilities and government agencies at multiple levels. In the pilot stage of the One Stop Shop, a user would either complete a pre-intake form using a smartphone or web browser or work directly with staff at the One Stop Shop to do so. The information would automatically be input into a database that verifies eligibility to participate in a variety of retrofit programs, identifies any required documentation to prove eligibility, and completes any application forms needed for each of those programs the user has decided to participate in. In pilot years, staff would then make “warm handoffs” of the user to each of the program staff.



As the One Stop Shop grows, the goal will be to create digital connections to each program’s intake databases so that program intake and early steps of program participation all happen at the One Stop Shop itself. However, this will require cultivating relationships, agreements, and technology integration with each of the programs offered by agencies outside of the City of Evanston. Once this system is put in place, other partners would be able to do the same for Evanston residents seeking their services. In other words, when an Evanston user applies to the utility for an energy efficiency assessment, the utility could shoot them an email saying “you qualify for other retrofits. Give the Evanston One Stop Shop a call to learn more.” In this way, users would be referred to the One Stop Shop by multiple providers, ultimately increasing the range of climate resilience retrofits provided to Evanstonians. There is already an analog to this model in the social service delivery sector for organizations serving people who experience homelessness. It is called coordinated entry.



**Coordinate among multiple program delivery agencies for project delivery to a single user.** Beyond coordination of multiple program applications, the One Stop Shop will increase its impact over the long run by cultivating deeper relationships among program providers. These relationships would fall into two categories: partnership and “arms’ length” coordination. Partner coordination would happen between the One Stop Shop and program providers with whom a formal agreement has been executed for the delivery of services, such as intake, scheduling, and other kinds of ongoing user support. For example, it is assumed that the City of Evanston would have a formal agreement with the One Stop Shop if it chooses to pursue this program model. Arms’ length coordination would happen between the One Stop Shop and program providers who have not executed a formal agreement. This could include the pilot intake process described above. It could also include providing ongoing support to users by reviewing materials before submittal to ensure accurate completion, providing access to office technology for the submittal of documentation, reaching out to program providers on behalf of the user under certain circumstances, reaching out to users to monitor project completion and update them when new opportunities arise, and other services.

In the long run, the goal may be to move more at-length providers into partner status. This will require building relationships and trust among program providers, who may be concerned about risks associated with their own regulatory compliance or unsure about organizational capacity or an unproven model. For these reasons, CNT recommends intentionally cultivating relationships with several program providers beginning in year one. Ideally, this should be done by creating a program design advisory group made up of City of Evanston staff, program provider agency staff, financial partner staff, and One Stop Shop staff. Among the first tasks of this group would be to review program impacts, eligibility criteria, and opportunities to increase impact through coordination and new finance products.

**Collect program data for performance monitoring and constant improvement.**

As a program innovation, the One Stop Shop will need to collect data to measure its impact and improve upon service delivery. Data will likely need to include user surveys, utility bills, and other data pre- and post-project. As the organization working most closely with the user, the One Stop Shop would be in the best position to collect these data although another entity may be best positioned to analyze them. Analysis would be used to create key performance indicators (KPIs) grouped into several categories: climate impact, user impact, and user experience, and return on investment. Climate impact KPIs would measure the degree to which the program is slowing the pace of climate change or making homes more resilient to climate change. They may include reductions in greenhouse gas emissions, energy consumption, frequency of basement or yard flooding, and other metrics. User impact KPIs would measure the degree to which the program is improving the user's quality of life and could include reductions in utility and other household costs, frequency of respiratory health symptoms, and measures of housing stability to name a few. User experience KPIs would measure the user's satisfaction with the program, such as the alignment between their expectations and the actual time it takes to complete a project, user costs associated with a project, and knowledge of One Stop Shop staff. Finally, return on investment (ROI) KPIs would be used to show the impact of the City's investment in program development and delivery.



Even under this program model, the **City of Evanston must play a significant role** both in fostering the program and in its overall sustainability.

**Facilitate program development and ongoing partner collaboration.** City staff will need to serve as the project manager fleshing out detail on timelines, roles, and responsibilities. It will also need to draft and execute agreements with necessary partners, including the One Stop Shop organization(s), existing program providers, an organization to undertake year-one pilot assessments, and at least one CDFI. City staff will need to facilitate ongoing meetings of a program advisory group and ensure that they achieve an appropriate momentum toward delivering a pilot program. Finally, the City will need to present periodic updates to, and seek feedback and input from, City Council and any appropriate commissions.

**Invest in program design and ongoing costs.** While CNT has recommended a program design that should minimize costs to the City, the initial cost of program design and piloting will be high and the City will need to be a primary investor in those costs. Furthermore, the City will need to continue some level of investment in the program although it should decline over time.

**Prioritize comprehensive retrofit scopes.** CNT and Elevate reviewed several building retrofit technologies that are cost effective and improve the climate resilience of residential buildings. What follows is a list of these technologies, followed by additional information on savings opportunity and a range of average associated costs specific to single family and multifamily residential properties in Evanston.

The typical measures included in the list below are similar for both single family and multifamily retrofits, although the costs, savings and implementation of these retrofits are different across the two different housing segments, as you can see in the sample pilot assessment reports in Appendices E-G. Climate resiliency or preparedness measures do vary more greatly across different housing types (such as an Emergency Management plan for multifamily properties or enhanced insurance policies for single family homes).

- Air Sealing and Insulating attic/roof and walls
- LED Lighting
- Energy Star Certified Appliances (Refrigerator, Dishwasher and Clothes Washer)
- EPA WaterSense water fixtures and toilet
- Clothes dryer conversion to a heat pump clothes dryer or electrically fueled heat pump clothes dryer
- Higher – Efficiency upgrades to existing heating and cooling equipment or converting heating and cooling equipment to electrically fueled heat pumps
- Domestic Hot Water Heater conversion to tankless water heater or electrically fueled heat pump water heaters
- Rooftop Solar Photovoltaic (PV) potential
- Stormwater management improvements (i.e., downspouts, native vegetation, trees)

**Multifamily (13 units) Recommendations Sample<sup>2</sup>**

<b>Opportunity</b>	<b>Cost</b>	<b>Annual Energy Savings</b>	<b>Owner Utility Cost Savings</b>
Weatherization: Attic Cavity Air Sealing and Insulation, Door weatherstripping	\$15,130	1,120 Therms 5,390 kWh	\$1,140
Boiler Tune Up and Mainline Vent Repair.	\$2,530	1,240 Therms	\$1,270
Replace HID, Incandescent and Fluorescent lighting with LED lighting. Provide Smart Powerstrips to Tenants.	\$1,360	3,280 kWh	\$440
Replace Inefficient Refrigerators with New ENERGY STAR® Refrigerators.	\$3,900	2,470 kWh	\$320
Install Solar PV System with option for combination sedum green roof. (18 panels)	\$0 - \$24,610 depending on financing model	107% of electric load	\$260-815 annually depending on financial model
Install WaterSense water fixtures. Provide Shower Timer to Tenants	\$170	130 Therms 20,900 gallons	\$150

<sup>2</sup> Heat pump technology is included as a long-term electrification recommendation to install when current HVAC system reaches end of life. Average cost for this would be \$270,000-350,000 and should be paired with a solar PV system for greatest impact. This cost does not include possible need to upgrade electrical panel. Annual energy savings for a multifamily property this size for this upgrade could reach 50-70% of the heating load.

<b>Opportunity</b>	<b>Cost</b>	<b>Annual Energy Savings</b>	<b>Owner Utility Cost Savings</b>
Install WaterSense Toilets. Toilets appear to use 1.6 gallons per flush (GPF). Flapperless 1.28 GPF toilets could provide significant water savings and may provide enough flow for existing plumbing.	\$5,200- \$6,500	11,210 gallons	\$100

**Single Family Recommendations Sample (to achieve a 29% energy reduction)<sup>3</sup>**

<b>Opportunity</b>	<b>Installed Cost</b>	<b>Approximate Annual Savings</b>
Seal Air Leaks	\$672.98	\$30
Air Seal and Insulate Attic	\$711.88	\$33
Seal Duct Work	\$1,613.03	\$136
Upgrade Lighting	\$100	\$34
Upgrade or Seal Doors	\$125	\$4
Replace Refrigerators (2)	\$1,900	\$75
Solar PV System	\$9,600	\$410

The majority (84%) of Evanston’s residential housing stock is made up of single-family homes. Single family and small multifamily target areas could be a priority area for City programs for this reason. Social and climate vulnerability maps can help to target these housing types geographically.

<b>Housing Type</b>	<b>Housing Units by Year Constructed</b>				<b>% of Total Residential Housing Stock in Evanston</b>
	<b>Pre 1942</b>	<b>1942-1978</b>	<b>1979-Present</b>	<b>Total</b>	
Single Family	6,661	4715	494	<b>11,870</b>	84%
2-4 Units	1,259	290	12	<b>1,561</b>	11%
5+ Units	210	144	6	<b>360</b>	3%
Condos	152	158	75	<b>385</b>	3%
<b>Total</b>	<b>8,282</b>	<b>5307</b>	<b>587</b>	<b>14,176</b>	<b>100%</b>

Elevate is currently analyzing savings potential in single family and 2–4-unit segments, to understand which housing types and typical upgrades could be packaged together. The analysis is showing that a retrofit package like the one above, that includes energy efficiency and heat pump technology, and/or full electrification of heating, cooling and hot water systems would achieve deep retrofit energy reduction percentages around 60%. This analysis is in process and final data can be shared with the City in 2022 if helpful in targeting this part of the housing market in Evanston.

<sup>3</sup> Heat pump technology is included as a long-term electrification recommendation to install when current HVAC system reaches end of life. Average cost for this would be \$14,000-\$25,000 and should be paired with a solar PV system for greatest impact. This cost does not include possible need to upgrade electrical panel.

In the meantime, it may be useful to review the ways in which housing segmentation can influence a prescriptive approach to upgrading target housing types and/or specific areas of density. Elevate produced an analysis for the City of Chicago that could be helpful in this review<sup>4</sup>.

**Pre-qualify contractors.** Based on input from residents and experts, CNT recommends the City of Evanston use its procurement process to prequalify contractors who have experience to perform comprehensive retrofits or solar installations, and who meet industry standards, and/or standards used by the programs and funding sources coordinated through the One Stop Shop. Users would then select their contractor from the prequalified contractor list and have confidence in the quality of their work. These contractors would then also qualify for any funding that flows through the One Stop Shop.

Some examples of required industry certifications may include Building Performance Institute Certification, PassiveHouse PHIUS Certification, being an Approved Vendor for the Illinois Solar for All Program, or the ability to show a track record for following guidelines laid out by the Net Zero Ready Home Program.

### Phased Approach

While it will likely take the City several years to design, pilot, and scale the One Stop Shop concept, CNT recommends taking a phased approach that starts simply and builds over a series of years while simultaneously providing resident benefits throughout. What follows is a table with a proposed roadmap that the City can adapt to meet its own needs.

Year 1 - Learning and Partnering
<ul style="list-style-type: none"> <li>Secure funding, through the City of Evanston, for a three-year pilot with options to scale and expand the program after that time. This could be using City funds or may benefit from philanthropic or other private support during the initial pilot phases.</li> </ul>
<ul style="list-style-type: none"> <li>Identify one or more organizations interested in serving as One Stop Shops. These should already be trusted by residents and willing to build knowledge and develop partnerships. The City will need to secure funding for one full time employee per organization to support program design and pilots. In year 1, these organization(s) will coordinate directly with the organization delivering pilot assessments to provide intake, scheduling, and other basic services. They will also co-design the program with the program advisory group.</li> </ul>
<ul style="list-style-type: none"> <li>Constitute a program advisory group to be made up of staff from several organizations, including the City of Evanston staff, organization(s) interested in serving as One Stop Shop(s), pilot assessment delivery organization, organizations delivering climate resilience retrofit programs already in existence, and at least one CDFI. This group should meet no less than once per month during year one and may need to meet more frequently offline.</li> </ul>
<ul style="list-style-type: none"> <li>Provide 20-30 building assessments in year one through a partnership with an existing organization with appropriate knowledge and experience to do so. This organization will coordinate directly with the One Stop Shop and serve on the program advisory group.</li> </ul>
<ul style="list-style-type: none"> <li>Map out an intake and ongoing user support process to coordinate across at least three partner organizations or programs (types of improvements) in year two, such as an energy efficiency retrofit program provider, a flood risk reduction program provider, and a lead service line replacement provider. This could also include the City of Evanston’s affordable rehab programs.</li> </ul>
<ul style="list-style-type: none"> <li>Develop and disburse pilot marketing and communications materials to support rollout of year two pilot program delivery.</li> </ul>
<ul style="list-style-type: none"> <li>Provide ongoing pilot program updates to City Council and appropriate commissions, including KPIs.</li> </ul>

<sup>4</sup> See <https://www.elevatenp.org/wp-content/uploads/Chicago-Multifamily-Segmentation.pdf>

<ul style="list-style-type: none"> <li>Secure agreements with all year two pilot program partners.</li> </ul>
<b>Year 2 – Full Program Pilot</b>
<ul style="list-style-type: none"> <li>Identify, budget, and receive City Council approval for any new revenues to fund subsequent years of program delivery.</li> </ul>
<ul style="list-style-type: none"> <li>Pilot a program delivery model whereby the One Stop Shop organization(s) provide user intake services for 2-3 existing programs and wraparound user supports from intake, to project closeout, and post-project evaluation. Ideally the pilot should serve at least 50 resident households, ideally including both single-family and multifamily buildings.</li> </ul>
<ul style="list-style-type: none"> <li>The program advisory group will continue to meet monthly to review KPIs, identify process improvements, and map out workflows to coordinate intake for 2-3 additional programs.</li> </ul>
<ul style="list-style-type: none"> <li>Identify a university partner or other independent evaluator to work with the program advisory group to identify KPIs, structure data collection protocols, analyze data collected, and produce an independent pilot evaluation report in year six.</li> </ul>
<ul style="list-style-type: none"> <li>Identify several pilot users to support design and implementation of the ongoing program evaluation and participate in the program advisory group.</li> </ul>
<ul style="list-style-type: none"> <li>Identify capacity building needs and opportunities for the One Stop Shop(s).</li> </ul>
<ul style="list-style-type: none"> <li>Continue to provide ongoing pilot program updates to City Council and appropriate commissions, including KPIs.</li> </ul>
<b>Years 3-5 – Continue and expand program pilot</b>
<ul style="list-style-type: none"> <li>Secure City investment in program pilot.</li> </ul>
<ul style="list-style-type: none"> <li>Continue to increase the number of programs provided through the One Stop Shop until performance monitoring shows that performance, efficiency, and or impact has plateaued.</li> </ul>
<ul style="list-style-type: none"> <li>The program advisory group will continue to meet but may not meet as frequently as in years 1 and 2. Its role will continue to be one of reviewing performance indicators, suggesting improvements, and identifying new opportunities to expand program impact.</li> </ul>
<ul style="list-style-type: none"> <li>Pursue capacity building opportunities for the One Stop Shop.</li> </ul>
<ul style="list-style-type: none"> <li>Continue to provide ongoing pilot program updates to City Council and appropriate commissions, including KPIs.</li> </ul>
<ul style="list-style-type: none"> <li>Identify financial and policy tools to expand the program as appropriate, either through incorporating additional retrofit services or financial products.</li> </ul>
<b>Year 6 – Evaluate pilot and scale as appropriate</b>
<ul style="list-style-type: none"> <li>If appropriate, continue program pilot.</li> </ul>
<ul style="list-style-type: none"> <li>University partner or other independent evaluator presents program evaluation and scaling recommendations to City Council and any appropriate commissions.</li> </ul>
<ul style="list-style-type: none"> <li>Pass any necessary ordinances needed to institutionalize the program and pursue scaling opportunities in subsequent years.</li> </ul>

## Policy Recommendations

Over the course of this project, key stakeholders voiced many policy ideas, opportunities, and concerns about program design. Two major concerns fell under preserving affordability and developing equitable procurement and workforce development policies that support the City’s values around racial equity.



## Preserving Affordability

This project was conceived, in part, to preserve the affordability of so-called “naturally occurring” affordable housing. However, climate resilient retrofit projects may increase the value of the buildings they improve, thereby reducing the affordability of those buildings. Similarly, as the program scales the cost of renting or buying in certain communities may increase, thereby creating displacement pressure sometimes known as “green gentrification.” In addition, the cost of a retrofit could place substantial financial pressure on landlords, inducing them to raise rents to recoup costs. CNT recommends the City consider several strategies to mitigate any displacement pressure that may result from new or expanded programming. In collaboration with SB Friedman and Company, CNT developed a report on [strategies for community control and affordability preservation](#) that may also be helpful to review.

- Require participating building owners commit to at least one of the following measures in exchange for program participation
  - freeze rents at current levels for at least 2-5 years,
  - keep rents below federally defined Fair Market Rents (FMR), or
  - maintain a certain % of units affordable to those at or below 120% Area Median Income (AMI).
- Provide technical assistance to multifamily rental building owners seeking property tax relief after participating in the program. In July, the governor signed HB2621 into law, part of which created a mechanism whereby owners of affordable multifamily buildings seeking to rehabilitate their buildings can receive reductions in post-improvement assessed values.
- Provide full or partial property tax refunds to single-family homeowners participating in the program. While the City cannot freeze the County-assessed value of a home, it can partially or fully refund the municipal share of property tax revenue to a program participant.
- Review which climate resilience retrofit projects require permitting and put out clear information for residents and contractors. While installing rooftop solar (photovoltaic) panels would require a permit, installing more insulation would not. In many municipalities, installing rain gardens and other nature-based solutions to stormwater management does not require a permit. Without a permit, the assessed value of the home would not increase as a direct result of improvement.
- The City of Evanston should consider partnering with community-based organizations to vet feasible affordable housing preservation options. See the PUSH Buffalo Case study which details the partnership between the City of Buffalo and PUSH Buffalo, in which they created a Green Development Zone with activities that focus on developing affordable housing while concurrently coordinating investments in green infrastructure and other resiliency projects.

- Consider other regulatory measures to stabilize property values in the long run:
  - Housing Overlay Zones (HOZ)<sup>5</sup> provide incentives to developers to build affordable housing in specific zones.
  - Condominium Conversion Restrictions can be required in exchange for program participation. These are recorded against the deed and would prevent landlords from converting to condominium for a certain period of time.
  - Tenant Opportunity to Purchase<sup>6</sup> (TOPA) policies provide tenants living in multi-family buildings with advance notice that the landlord is planning to sell their building and an opportunity for them to collectively purchase the building.
  - Tenant Right to Counsel policies provide a right to legal representation for tenants facing eviction proceedings.
  - A Just Cause Evictions framework would end the County’s “no fault” framework and require a landlord to bring suit against a tenant for eviction and prove the merits of their case in court.



- Evanston is already part of the Community Land Trust (CLT) managed by Community Partners for Affordable Housing. Single-family housing owned by the CLT is kept affordable, while households earn “equity” over time. Evanston could choose to invest in deep retrofits if home and building owners choose to deed their home to the CLT. Under this arrangement, the owner could give right of first refusal to buy the home to their heirs.

<sup>5</sup> See <https://homeforallsmc.org/toolkits/housing-overlay-zones/>

<sup>6</sup> See <https://allincities.org/toolkit/tenant-community-opportunity-to-purchase>

## Compliance with Local Codes, Ordinances and Construction Standards

Some net zero and resilient building retrofit strategies may be innovative. Existing codes and ordinances may present barriers to specific strategies, particularly around electrification upgrades and switching from natural gas to electric systems. Local construction standards may not exist for some strategies. City staff should work with the building codes advisory committee to evaluate building codes to determine which regulations are in conflict with Net Zero retrofits and engage in a process to align them with the goal of transitioning housing to Net Zero standards over time. Here are a few examples of possible barriers;

- **Upgrading Electrical Service**

The City should investigate if existing codes do not take enough new electrification technologies into account, in which case there may be oversized load requirements (when upsizing breaker panels). If necessary, the City could lower requirements for electrification measures, primarily for heat pump technology, because they may not need as large an electrical load.

- **Exterior cladding**

The City should confirm if the existing code is clear on allowing exterior cladding, or have a clear process for variances so that this does not hold up permitting.

- **Vent design**

Confirm that ductwork does not need to terminate within 4 feet of the window (this is the case in Chicago) because with proper register or vent design, heat can still reach the window without a duct.

- **Solar Permitting**

The City should adopt a simplified permit process. There are various examples through the SolSmart Program<sup>7</sup>, including one from Naperville<sup>8</sup>. It may also be worthwhile for the City to become one of the “Solar 60” communities that are part of the no-cost program<sup>9</sup>.



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<sup>7</sup> See <https://solsmart.org/news/solar-permitting-and-inspection-solutions-during-covid-19/>

<sup>8</sup> See <https://www.naperville.il.us/services/electric-utility/powering-our-community-for-the-future/1/>

<sup>9</sup> Evanston is still on 2011 NEC which can cause confusion for code officials and installers, as PV technology has moved a lot in the past decade. This SolSmart group’s purpose is to help code officials reduce that potential confusion. Alternatively, it could be beneficial that the City adopt NEC 2017 but this may not be feasible.

## Equitable Workforce Development and Procurement

To advance the City of Evanston's values and goals around racial equity, it will be important to ensure that its procurement policies align with those goals. The Government Alliance for Racial Equity (GARE) produced a report<sup>10</sup> with best practices for local governments that advance racial equity in contracting in procurement, which is a useful resource for review and discussion. CNT recommends the City establish procurement set asides for community-based businesses owned by people of color and consider options to support workforce development among people of color and small business development for businesses owned by people of color that are interested in pursuing careers and expanding their services in the building trades around climate resilient retrofit technology. These may include the following:

- Review the recently passed Illinois Climate and Equitable Jobs Act (CEJA) for opportunities to coordinate and accelerate these goals. The Act creates 16 new workforce hubs, coupled with contractor incubator hubs, and a pre-apprenticeship program to train and create a pipeline for communities that qualify.
- Coordinate or partner with existing local Job Training programs that focus on energy efficiency and renewable energy, such as Illinois Solar for All<sup>11</sup> and Elevate's Clean Energy Jobs Accelerator<sup>12</sup>, which provides individuals and contractors from diverse backgrounds with workforce development opportunities to help create an equitable, inclusive, and quality clean energy workforce.
- Identify ways to support or incentivize workforce certification programs for trades related to climate resiliency, such as high efficiency HVAC, water conservation, renewables, and electrification technologies. Some examples of related industry certifications may include Building Performance Institute Certification, Passive House PHIUS Certification, or being an Approved Vendor for the Illinois Solar for All Program.
- Establish workforce diversity incentives or requirements. These incentivize businesses to hire people of color and capture important data in advancing racial equity in the workforce.
- Provide resources and support for businesses to become a Certified Business Enterprise, such as Minority-Owned Business Enterprise (MBE). It should be noted that these certifications are themselves challenging for many small businesses to pursue.



## Finance Recommendations

CNT's core financial recommendations fall under the One Stop Shop program model, because it would simply create a new vehicle to layer existing program investments into one project, benefitting one or more Evanston households. However, discussions with residents, stakeholders, and experts yielded several other recommendations and considerations falling into two categories:

<sup>10</sup> See [https://haasinstitute.berkeley.edu/sites/default/files/gare-contract\\_for\\_equity\\_0.pdf](https://haasinstitute.berkeley.edu/sites/default/files/gare-contract_for_equity_0.pdf)

<sup>11</sup> See <https://www.illinoisfa.com/job-training/>

<sup>12</sup> See <https://www.elevatenp.org/clean-energy-jobs-accelerator>



## Identify a Sustainable Funding Source Through the City of Evanston

The most flexible source of funding that can be used for this program is derived from property taxes and fees collected by the City of Evanston. It is understood that these funds are already committed to ongoing community needs, so it will be important to determine the feasibility of making modest increases to levys and fees if needed. Programs and revenues delivered or highly regulated by other government agencies, such as HUD or IDPH, may also be used but have more restrictions on eligibility and use. Regardless, it will be important for the City to assume a role as “first investor” in deep retrofits for climate resilience so it will need to look for ways to align these funds with others in support of the program. After weighing these pros and cons, **CNT recommends that the City of Evanston consider allocating a substantial portion of its American Rescue Plan Act funding to roll out a pilot One Stop Shop program in communities identified as climate and socially vulnerable through this project. This can be included as a specific program within the staff’s existing budget proposal for social services and inclusive and equitable recovery. It should also discuss approving a new revenue tied to single-use plastic bags or disposable water bottles to support program development, piloting, and scaling while creating a negative incentive to reduce single-use plastics.**

Source	Description	Pros	Cons
Property tax revenue	Based on the assessed value of property and the needs of several overlapping local governments. Collected by the Cook County Treasurer and the municipal portion is redistributed by the State of Illinois to the City.	Relatively limited restrictions, apart from honoring ongoing commitments to pensions, debt service, etc.	Political feasibility of increasing may be doubtful. Mild legal concerns around the public purpose doctrine.
Community Development Block Grants (CDBG)	Federal funds given annually to the City to invest, primarily in housing and services to benefit low-and-moderate income residents.	The City already has a rehab program funded by CDBG, which can be used for several climate resilient retrofits, including energy efficiency. Lower per-unit program benefit could reduce administrative burden.	High cost of administration, compliance and reporting. Annual CDBG allocation to the City has declined over the years.
American Rescue Plan Act (ARPA) funds	The City received upwards of \$43 Million in federal ARPA funds directly from the federal government. All funds must be spent by 2025. Affordable housing rehabilitation is an allowed use of these funds.	Staff has proposed using \$3 Million for social services (housing is identified among them) and \$6 Million for inclusive and equitable recovery (affordable housing rehab is identified as eligible).	The administrative and regulatory burdens of using these funds are unclear, but already the City has allocated \$300K to a basic income pilot which is highly innovative.
Reparations Fund	Created in 2020 and derived from municipal cannabis tax. <a href="#">Restorative Housing</a> for housing improvements is one use of the fund. \$10,000 may be invested in home improvements by a single successful applicant.	Program parameters are defined by the City in consultation with the Reparations Committee.	Unclear if climate resilience retrofits are aligned with the spirit of the program. The fund will invest a total of \$10 Million, before cannabis revenues are put into general revenue.

Source	Description	Pros	Cons
Affordable Housing Fund	Derived from several revenue sources, including developer contributions, demolition tax, and federal Emergency Solutions Grants.	The fund is currently used to support both senior handyman services and housing rehab.	It is unclear which revenues contributing to the fund are sustaining over time and which are tied to development.
Tax Increment Financing (TIF)	These funds are derived from a projected incremental increase in property value within one of 4 active TIF districts in Evanston.	TIF funds may be used to fund up to 50% of affordable housing projects to benefit households earning up to 80% AMI. The proposed Five-Fifths TIF includes rehabilitation among planned investments.	Affordable housing needs to be identified as a goal of the TIF district where funds are invested.
New Sustainability Use Fee	The City of Evanston should discuss the possibility of generating a new fee on single-use plastic bags <sup>13</sup> or the sale of plastic water bottles.	Any restrictions, compliance, or reporting obligations would be created and adopted by the City.	Ultimately, the goal should eventually be to cease all consumption of single use plastics, which would mean an end to revenue generation.

### Explore Different Financial Products

**Overwhelmingly, homeowners and landlords prefer to receive investments in the form of grants as opposed to debt (loans).** While there are several factors behind this preference, it is important to underscore that local governments actively supported the use of debt to harm communities of color and that this harm is held in the memories of living Evanstonians. While not malicious, the use of liens to enforce compliance with program parameters can create barriers to low- and moderate-income families who may need to sell their homes earlier than they anticipate for valid reasons. That said, there is a role for government to play in using “good debt” to remedy those harms and to support the financial sustainability of programs that may result from this study. In general, only below-market-rate lending instruments should be used to support retrofitting homes and only when a household has the financial capacity to benefit from taking on new debt. Furthermore, program requirements for income and credit-worthiness will need to acknowledge the historic barriers in access to credit that have faced Black and Latinx communities. This may mean using innovative measures of credit and accepting a higher level of risk than is typical for a local government so that more residents can participate.

**The residents with whom we spoke favored broad distribution of many small grants as opposed to a few, larger grants.** This would acknowledge the high volume and broad range of needs across Evanston. It would also allow for a greater number of people to engage with a new model of program delivery before any annual program funding is exhausted. Several residents were aware of the City’s existing rehab programs but expressed concerns that by the time they learned about it, program funds were already committed.

Residents and stakeholders participating in interviews and focus groups discussed a range of financial products for program design. It may not be possible to meet the full demand for housing rehab and climate resilient retrofit with grants. Loan products, especially those with terms more favorable than offered through the private market, can help to expand the impact of a new program. **CNT recommends using a sliding scale, based on income, to ensure that**

<sup>13</sup> The City already prohibits the use of plastic bags for larger stores, but the base could be broadened, and a fee could be generated to both further dis-incent their use and fund a resilient retrofit program. The Village of Oak Park has funded energy efficiency retrofits for low-to-moderate income homeowners in conjunction with its residential rehab program with a similar fee (<https://www.oak-park.us/your-government/environmental-initiatives/single-use-bag-initiative#:~:text=Customers%20are%20charged%2010%20cents,will%20be%20retained%20by%20retailers>).



**lower income program participants receive priority for any grants and higher amounts of financial support, while higher income participants would receive priority for loan products that may require matched funding or cost sharing. The climate and social vulnerability mapping should also help target users.**

Understanding the high staffing cost of servicing a portfolio of loans, as the City does now for CDBG rehab program participants, CNT recommends identifying a CDFI to advise on the right combination of financial products, sustainable practices for servicing loans, and monitor the ongoing performance of the program and any loan portfolio it creates. In the meantime, **the City should also consider creating a funding pool to guarantee any new loan products and push interest to below-market rates.** Essentially the City would set aside funds equal to the total volume of lending needed at any one time. Doing so would allow the City to guarantee the repayment of any loan provided under the new program and entice a lending partner to provide loans with below-market interest rates.

Financial Tool	Description	Pros	Cons
Grants	Funds are invested in retrofit projects without expectation of repayment.	Grants are preferable to loans for low- and moderate-income users who may not have the financial means for repayment. In general, grants come with less administrative burden compared to loans. Small CDBG rehab grants (<\$5K) come with limited regulatory compliance burden.	It is more difficult to enforce program compliance (to remain in a home for a certain number of years before resale, for example) using grants. Since they are not repaid, grants cannot serve as a tool to replenish a fund in perpetuity.
Loans	Funds are loaned to homeowners or building owners for retrofit projects with expectation of repayment. The final program design may also create conditions under which loans are forgiven or repayable upon sale or transfer of the home.	Since they are repaid, loans can replenish a fund for use in future years (see revolving loan fund below). Public loans generally can be provided at discounted rates, which are attractive to homeowners or building owners who perceive climate retrofits as necessary.	Low- and moderate-income households may not have the financial means for repayment or may be more vulnerable to financial shocks that could threaten financial harm if debt service is part of the household budget. Loans must be serviced until repaid, which costs money and is not something that municipal governments are typically staffed to provide. However, CDFIs, banks, and other financial institutions could serve as program partners to fulfill this function.
Cost Sharing	Public funds invest in a portion of the retrofit project, while the homeowner or building owner pays the remainder.	Homeowners or building owners interested in pursuing climate resilient retrofits but are slow to do so since they don't typically increase owner equity, may be more motivated if costs are shared with the City.	Some cost sharing programs are designed with mechanisms to ensure compliance, such as requiring owners to pay their share first or paying out the public share only as a reimbursement. These mechanisms also add to administrative burden and limit program participation.

Financial Tool	Description	Pros	Cons
Loan Guarantee Pool	Funds are set aside in an amount equal to the total dollar value of all loans given. These funds serve as a guarantee of repayment in the event of default. Typically, this tool is used when a third party, such as a bank, provides the loan product. In which case, the bank can provide discounted interest rates to the borrower due to the added security of the investment.	The federal government has a long history of guaranteeing home loans, unfortunately Black and Latinx borrowers were excluded from these guarantees for several generations. A guarantee pool can serve as a mechanism to address such harms if it is administered equitably, for example it could be limited to resident owners in a geography identified as having comparatively high social and climate vulnerability.	As with a revolving loan fund, a loan guarantee pool will need an initial source of funding. The City will need to seek expert advice on the expected default rate for loans guaranteed by the pool. It will need to set aside funds each year in the amount of that default rate for the pool to be sustainable in the long run.
Revolving Loan Fund	As loans are repaid, payments are put into a fund, from which new loans are made as the fund is replenished.	The City already maintains a revolving loan fund for its CDBG Single Family Rehab loan program. The fund is self-sustaining as long as defaults are minimized and/or the fund is periodically replenished from another source.	An initial source of funding will be needed equal to the total volume of loans active at any given time. All revolving loan funds require ongoing servicing and accounting can be challenging. If CDBG is used as the initial source, repayments will be counted as program income, which comes with additional ongoing administrative burden.
Property Assessed Clean Energy (PACE)	PACE financing allows for a loan to be secured against the value of the property by a special assessment and repaid as a line item on a property tax bill. In theory it creates a tool to attract building owners to resiliency measures that have long “buyback” periods, because the loan is attached to the building as opposed to the borrower in the event of a sale or other transfer of deed.	Cook County offers a Commercial Property Assessed Clean Energy (C-PACE) finance program to commercial property owners, including multifamily buildings of five or more dwelling units, for energy efficiency, renewable energy, resiliency, water use and electric vehicle charging building improvements. Selected capital providers provide financing. The County runs the program.	The Cook County program was launched in 2021 so it is relatively untested. There have been critiques of PACE because buyers (or their lenders) may not want to be encumbered with higher property taxes compared to similar properties and seek full repayment as a condition of purchase as a result.
Energy Service Agreements	Elevate may work with an Energy Service Agreement provider on an owner’s behalf, where under a typical agreement, the ESA provider develops, finances, and operates projects, with the customer paying for these services through a services charge based on realized savings. The work may include energy, water efficiency,	ESAs provide upfront capital to implement clean energy projects, including solar and resiliency.	The ESA provider can technically own and operate the building’s systems for the term of the agreement, which can be anywhere between 10-15 years.

Financial Tool	Description	Pros	Cons
	renewables, and even resilience depending on the company		
ComEd On-Bill Financing	Finance purchase and installation of energy efficiency products on your electric bill. <a href="https://www.comed.com/WaystoSave/ToolsResources/Pages/FinancingOptions.aspx">https://www.comed.com/WaystoSave/ToolsResources/Pages/FinancingOptions.aspx</a>	Anyone with an active utility account is eligible.	This is a relatively new offering for multifamily owners, and we have not seen widespread implementation.
ComEd Market Rate Rebates and Discounts	Rebates are available on these ENERGY STAR certified appliances when purchased in store or online. <a href="https://www.comed.com/WaystoSave/ForYourHome/Pages/RebatesDiscounts.aspx">https://www.comed.com/WaystoSave/ForYourHome/Pages/RebatesDiscounts.aspx</a>	Anyone with an active utility account is eligible .	Incentives are small (for example, lighting discounts at Home Depot, or \$100-225 for a high efficiency central air conditioning system).
ComEd Income Eligible Incentive Programs	Owners and tenants can save on energy bills with offerings specially designed for income eligible customers. <a href="https://www.comed.com/WaysToSave/ForYourHome/Pages/IncomeEligible.aspx">https://www.comed.com/WaysToSave/ForYourHome/Pages/IncomeEligible.aspx</a>	Incentives are generous for multifamily owners (4+ units) for both retrofits and new construction	1–2-unit properties are not eligible for deeper incentives (they fall into market rate)
Capital Good Fund	Designed to serve the needs of homeowners regardless of their credit history, DoubleGreen loans make it easy and affordable to make your home more healthy, resilient, and energy efficient. You can use your DoubleGreen loan for a variety of home upgrades.	No credit history required. Can be used to finance energy and non-energy upgrades for comprehensive retrofits (single family).	Interest rate is 7-8%, better than a credit card but still high.
Community Investment Corporation (CIC)'s Multifamily Energy Loan	Bundle energy conservation expenses into an overall acquisition/rehab or refinance loan to finance your practical retrofit work: replace a boiler, improve air sealing and insulation, install a high-efficiency water heater, and more. Receive a free comprehensive building assessment and access to utility grant funds through CIC's Energy Savers program. <a href="https://www.cicchicago.com/loans/#energy">https://www.cicchicago.com/loans/#energy</a>	Great option for Multifamily 5+units.	Single family not eligible. Must be part of a refinance or acquisition.

Financial Tool	Description	Pros	Cons
Illinois Solar for All	Illinois Solar for All (ILSFA) helps make solar installations more affordable for income-eligible households and organizations through state incentives. ILSFA has programs for income-eligible homeowners and renters as well as non-profit organizations, and public facilities. Solar energy can help Illinois residents save money and protect them against increases in future energy costs and it's good for the environment!	Owners and renters may be eligible. Cost of solar may be little to none for participant.	Program is sometimes oversubscribed. Application and vendor search may be overwhelming.
Illinois Clean Energy Community Foundation Net Zero Energy Building Program grants	The Foundation will award grants to new construction or retrofit projects that achieve site net zero energy performance or better, over the course of a year. <a href="https://www.illinoiscleanenergy.org/energy-program/net-zero-energy-building-program/">https://www.illinoiscleanenergy.org/energy-program/net-zero-energy-building-program/</a>	Applicants must be 501(c)(3) nonprofit organizations, Local government agencies serving Illinois residents, or Colleges and Universities.	Not for private entities. Not ideal for typical building/home-owners.

## Conclusion and Next Steps

CNT is confident that the full suite of project deliverables sets the City of Evanston up for successful program design, development, and piloting. We are committed to supporting City leadership moving forward and would look forward to a discussion about how to formalize that continued collaboration. CNT will reach out to the Sustainability and Resilience Coordinator to schedule a review of deliverables and initial discussion of next steps in November. We also intend to seek feedback from organizations with whom CNT collaborated throughout the process and other community leaders. As an early term next step, CNT would also be happy to facilitate a discussion with the Sustainability Coordinators at the Village of Oak Park, who are in the early stages of implementing a One Stop Shop themselves.

## Acknowledgements

CNT wishes to thank the following organizations for their support throughout the project on research, program design, and deliverables. This acknowledgement does not necessarily mean that the organizations identified have reviewed or endorse this work in its entirety. CNT sees this as a living document and hopes to receive and incorporate additional feedback as the program evolves.

*The Funders Network*

*YWCA Evanston*

*Chicago Community Loan Fund*

*The Chicago Community Trust*

*Family Focus*

*Community Investment Corporation (CIC)*

*Evanston Community Foundation*

*Latinos Evanston North Shore (LENS)*

*Community Partners in Affordable Housing*

*Elevate (formerly Elevate Energy)*

*Center for Independent Futures*

*Enterprise Community Partners*

*MUSE Community + Design*

*Housing Opportunity Development Corporation  
(HODC)*

*Natural Resources Defense Council*