



BuildPreserveLead

A Housing Agenda for Chicago's Neighborhoods

Affordable Housing Plan 2004–2008



City of Chicago
Richard M. Daley, Mayor



Chicago Department of Housing
John G. Markowski, Commissioner



The Department of Housing expresses its appreciation to the following supporters and contributors to the Affordable Housing Planning Process:

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Department of Housing

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Prologue

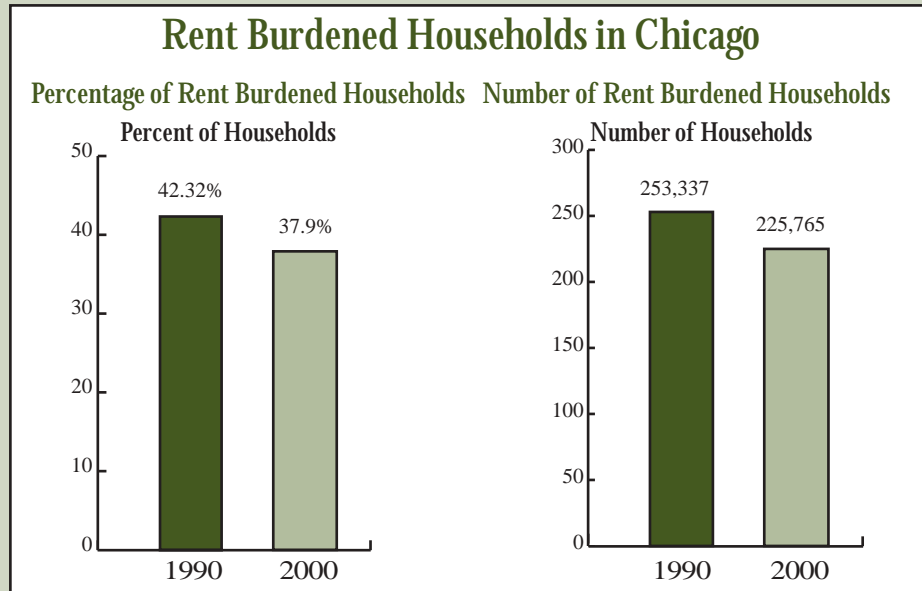
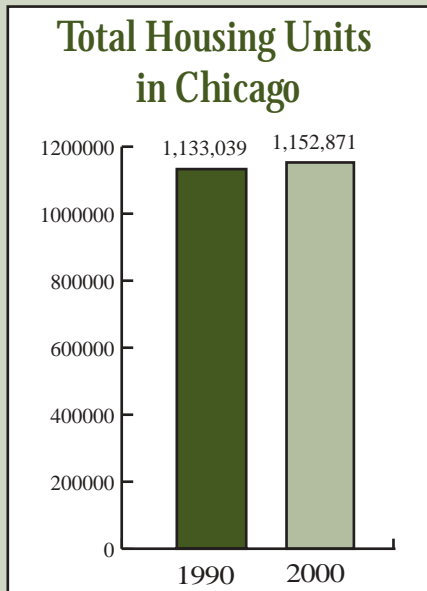
Amidst prosperity, a continuing need for affordable housing

Chicago is stronger and healthier than it has been in decades, with a renaissance in its neighborhoods, a booming central city, and a large and diverse economic base. At the center of a \$332 billion regional economy, Chicago is a “comeback city,” a clear leader among older urban areas as it rebuilds its downtown core and its older neighborhoods.

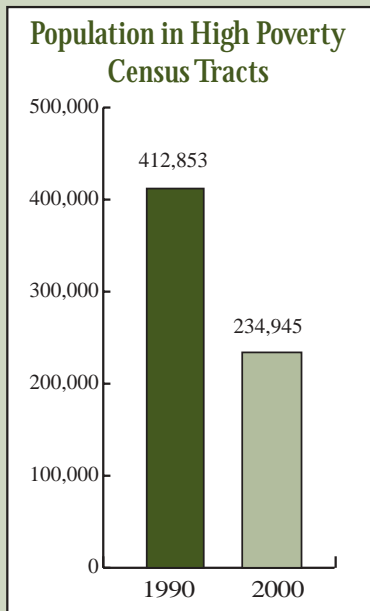
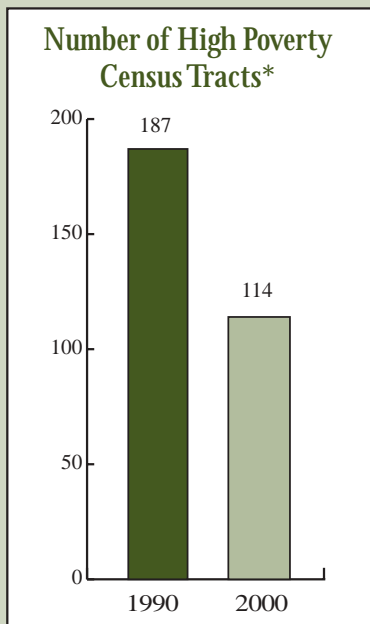
In the 1990s, Chicago reversed a 40-year decline in population by adding more than 100,000 residents and showing a net gain of 20,000 housing units. Neighborhoods all around the city showed signs of renewal, from townhouse and high-rise construction in the near-Loop areas to large new developments and in-fill construction in communities that had long been dormant.

Economic prosperity has fueled increased homeownership. The city added 40,000 new homeowners in the 1990s as the homeownership rate increased from 41 percent to 44 percent. The largest increases were among Latino households, where the number of homeowners rose more than 30,000 between 1990 and 2000, and African-American households, where the number of homeowners rose more than 11,000.

In cities throughout the country, including Chicago, home values are rising. However, Chicago remains the third most affordable of the 10 largest U.S. cities, according to the National Association of Home Builders. On the rental side, the proportion of households experiencing a “rent burden” of 30 percent or more of their income fell from 42 percent of rental households in 1990 to 38 percent in 2000.



Decline of Concentrated Poverty in Chicago Metropolitan Area



* A High Poverty Census Tract is a tract with a poverty rate of 40 percent or more.

A powerful economy

Chicago is the hub of a thriving metropolis with an extremely diverse economy that supports more than 4.1 million jobs. Large employment concentrations in financial services, manufacturing, food processing, communications, construction, and transportation stabilize the region's economy and make it the third largest in the country.

The huge Chicago job base serves as a magnet for immigrants from around the world, which adds further vitality to the economy and increases the diversity of a population that is already remarkable for its mix of races, ethnicities, and cultures. In the 1990s, the city of Chicago had a net gain of nearly 160,000 foreign-born residents, with especially rapid growth of the Latino population, which reached 754,000, or 26 percent of the city's residents.

While the city grew, it also became more balanced economically. The 1990s showed a dramatic 39 percent decrease in the number of high-poverty census tracts in the Chicago area as poor neighborhoods and their residents benefited from a strong economy and progressive public policies. The number of people living in high-poverty census tracts in the Chicago area dropped by nearly 178,000, according to a study by the Brookings Institution.

Dynamic housing needs

Driven by these powerful demographic and socioeconomic trends, the housing market in the city of Chicago and the metropolitan region is changing rapidly. On the north lakefront and near downtown, demand is so strong that nearly every lot is filled or has a building planned for it. In some neighborhoods, an influx of immigrant families has caused dramatic population gains, and a number of neighborhoods with little or no recent private sector development are experiencing major housing reinvestment. Homeownership rates are rising; however, rental housing continues to constitute a majority of the housing stock.

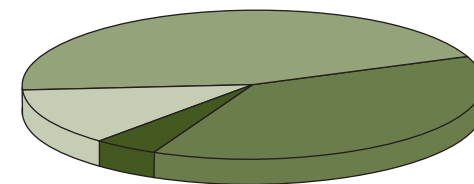
The demand for housing comes from a broad range of household types, including young singles, families just starting out, people with disabilities, working families, empty-nesters,

and senior citizens. The population over the age of 60 in Chicago was estimated at 400,000 in 2000 and is expected to reach 480,000 by 2020.

Despite the many signs of vitality in the local economy and housing market, the city shares with other urban areas a number of challenges that must be addressed:

- **Affordability**—Housing costs remain high for many households. More than 225,000 households pay more than 30 percent of their income on rent, and 73,000 homeowners pay more than that on their mortgages.
- **Aging housing stock**—Approximately 438,000 units of Chicago's housing are more than 60 years old. Ranging from single family homes to large apartment buildings, these structures require ongoing investment to avoid decay and the possibility of demolition.
- **Diverse housing needs**—Different types of housing are needed to serve Chicago's residents, including senior housing; supportive housing for people at risk of homelessness and those with special needs; affordable rental housing for working families of all sizes; and inexpensive homeownership housing.

Age of Chicago Housing Stock



Age of Housing Stock	Number of Units
0–10 Years	52,042
11–30 Years	144,258
31–60 Years	518,476
More than 60 Years	438,095

- **Limited resources**—Public funding is limited at all levels of government. To maintain or expand production of affordable housing, existing programs must use funds efficiently and new funding sources must be created.

A Leader in Housing

The City has responded to these challenges with innovative programs and strategies, attracting national attention with its use of financial resources, as well as its bold plan to transform public housing developments into mixed income communities.

In some neighborhoods where housing costs are rising, Department of Housing efforts have been focused on maintaining affordable housing opportunities. In others, Department programs seek to spur economic activity and community development through investments in affordable housing.

The following approaches have been central to the City's 1999–2003 affordable housing plan and will continue to be fundamental strategies for 2004–2008:

- **Housing production**—Chicago uses tax credits, tax-exempt bonds, federal funds, and tax increment financing districts to build multifamily rental housing; from 1999 to the end of 2003, the City will have helped preserve or create 23,381 rental units. New Homes for Chicago spurs new construction in redeveloping neighborhoods and provides purchase subsidies to households with moderate incomes; it produced nearly 1,000 homes between 1999 and 2003. The Chicago Partnership for Affordable Neighborhoods is creating 170 affordable units in higher-cost neighborhoods through voluntary set-asides by developers.
- **Preservation**—The city's large existing stock of affordable housing makes it both practical and economical to preserve that housing for long-term affordability. Among

the City's preservation programs are the Troubled Buildings Initiative, which acquires and turns over buildings to new owners; the Historic Chicago Bungalow Initiative, which encourages investment in these homes that typify many Chicago neighborhoods; several home repair and rehab programs; and programs such as Mark-to-Market that preserve and extend affordability of project-based Section 8 properties.

- **CHA Plan for Transformation**—The Department of Housing has made a major commitment to the development of new mixed income communities on and near the sites of Chicago Housing Authority developments. An effort to rebuild and modernize the nation's third largest public housing system, the CHA Plan for Transformation will replace or rehabilitate 25,000 units of public housing and will create new communities. The Department will continue to commit substantial resources to the transformation of CHA.
- **Homelessness**—The City's supportive housing strategy was first unveiled in 1999, when the Mayor announced four new single room occupancy (SRO) developments offering supportive services, including job training services and substance abuse treatment. This initiative created 380 units and preserved 3,000 SRO units by financing targeted building improvements. In 2003, the Mayor announced a plan to end homelessness, which was developed by the Chicago Continuum of Care, a network of homeless providers and advocates. The intent of the plan is to shift the focus from providing temporary shelter to moving people quickly into permanent housing and providing social services to address the problems that caused them to become homeless. To support this plan and build on the



success of the first supportive housing initiative, the City and other financing partners announced a five year, \$100 million strategy to combat homelessness through the creation and rehab of supportive housing units.

- **Outreach to all Chicagoans**—The need for affordable housing exists among a wide range of populations—including young working families, seniors, and individuals—of all races and ethnicities. The Department is committed to meeting the needs of all populations and uses its wide network of delegate agencies as well as written materials in English, Spanish, and other languages as appropriate to reach all Chicagoans.
- **Accessibility**—Together with the Mayor’s Office for People with Disabilities, the Department strives to maximize opportunities for accessibility. The Department has established aggressive standards in single family and multifamily construction and rehab and strives to incorporate universal design in all of its programs.
- **Energy efficiency**—Through programs such as Green Homes for Chicago and Green Bungalows, the Department is working with the Department of Environment to establish affordable, energy efficient designs for rehabilitation and new construction. In all of its developments, the Department emphasizes energy efficient systems that conserve energy and reduce operating costs.
- **Policy initiatives**—The Department advocates at the local, state, and federal levels for improvements in public policies to support affordable housing. In recent years, Chicago has been a leader in the creation of regulations and legislation on predatory lending and on county level changes in property tax assessments to lower the costs of providing affordable rental properties. At the federal level, the Department regularly advocates to protect and increase existing levels of federal funding. Most recently, the Department participated in a national effort

to protect the Low Income Housing Tax Credit program from legislation that would have significantly decreased its value.

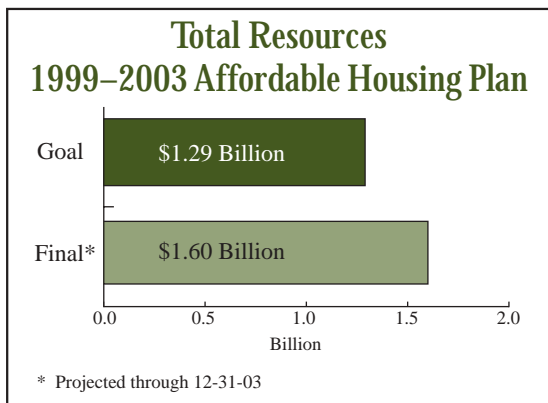
Exceeding five year goals

Since 1994, the Department has operated under successive five year plans, under which the Department allocates its resources and reports its activities to the City Council on a quarterly basis. The two previous plans, developed in 1993 and 1998, laid out ambitious goals for creating and preserving affordable housing in a rapidly changing city. Both plans led to expanded opportunities for homeownership, new rental housing, and supportive policies at the local, state, and federal levels.

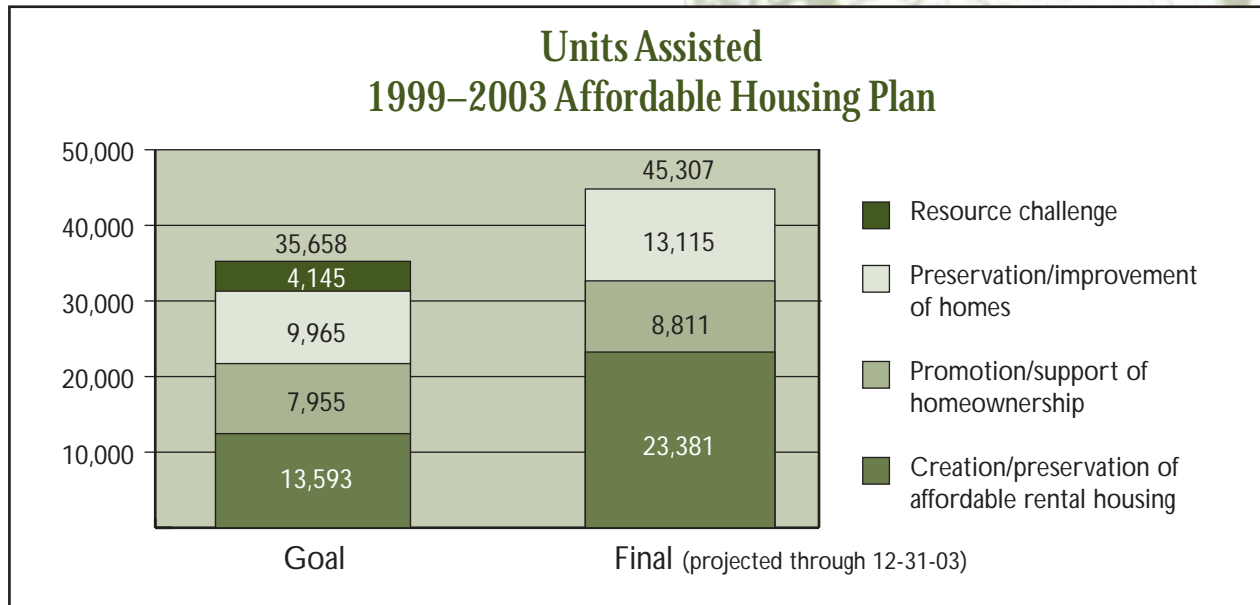
Under Mayor Richard M. Daley’s administration, since 1989, the City has invested more than \$3 billion in local, state, and federal funds to create, improve, and maintain more than 100,000 houses and apartments. It has created 3,800 units for seniors, provided assistance to 9,300 single room occupancy (SRO) units (three-fourth of the city’s SRO stock), and helped promote and support homeownership for 12,000 households.

The five year plan for 1999–2003 set a goal of investing \$1.3 billion in housing programs, of which \$150 million would be raised from new or expanded sources. It sought to support more than 35,000 affordable units of housing, with a particular emphasis on serving households earning less than 60 percent of the area median income. All of these goals have been exceeded.

- **Exceeding the City’s resource commitment**—By the end of 2003, total commitments to housing programs will reach \$1.6 billion, more than \$300 million over the goal. The Department exceeded its resource commitment through expanded use of tax credit equity, creation and use of the state Donations Tax Credit, and aggressive use of tax-exempt bonds, tax increment financing, and donated city owned land. (see chart on left).



- **Supporting more than 45,000 units**—Creation and preservation of rental housing will reach 172 percent of the goal, or more than 23,000 units. City support of homeownership will reach 8,800 households, or 111 percent of the goal. And the city will help preserve or improve more than 13,000 homes, which is 132 percent of the goal.



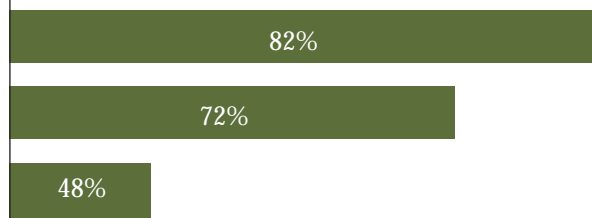
- **Targeting the neediest populations**—More than 80 percent of the units served by City programs have been for households earning less than 60 percent of the area median income (\$45,250 for a family of four); nearly half are for households at or below 30 percent of the median income (generally under \$20,000). Rental production has been especially targeted, with 86 percent of all units serving households with incomes less than one-half of the area median (\$37,700 for a family of four).



Household Income of Units Assisted

1999–2003 Affordable Housing Plan

	Percent of Area Median Income						Unit Total
	0–15%	16–30%	31–50%	51–60%	61–80%	81–120%	
Goal	5,567	7,417	9,994	5,773	4,445	2,464	35,658
% of total	16%	21%	28%	16%	12%	7%	
1999–3/31/2003	9,463	9,041	9,118	4,116	3,085	2,313	38,596
% of total	25%	23%	24%	11%	8%	6%	



Developing a new plan

The accomplishments of the previous five year plans resulted largely from the City's commitment to partnerships—with housing organizations, developers, nonprofit agencies, the private sector, and other government agencies. The expertise of these partners helped inform the last two plans and has been instrumental in developing new programs and funding sources.

The Department of Housing has continued this tradition of collaboration in 2003 by convening an advisory panel to help define needs and strategies for the five year plan for 2004–2008.

A broadly representative 41-person advisory panel met seven times between June and September 2003 to identify strategic issues related to the city's housing needs. At the meetings, national and local experts presented information about housing policies, programs, and specific areas of need, and then small groups developed strategies that could be pursued by the City and others interested in affordable housing.

The planning process also included a working group on financial resources that developed recommendations on new funding sources. In addition, approximately 60 individuals and organizations testified at three public hearings held by the Department. This plan incorporates many of the ideas from the advisory panel, the working group, and the public hearings.



Setting new goals

The City believes that a continued commitment to affordable housing will help support the city's recent economic and population growth while bringing more improvements to its neighborhoods.

Chicago must continue to be a place where immigrants find opportunities. It must continue to serve young families seeking good recreation and education systems and must meet the needs of older residents and people on fixed incomes who want to remain in their existing homes in safe neighborhoods. Chicago must create a diverse range of housing types to serve low income individuals, working families, empty nesters, young professionals, grandparents and multi-generation families. Recognizing that all of these people have a place in Chicago, the mission of the Department of Housing is to:

Strengthen neighborhoods and enhance affordability by providing a range of housing opportunities for all Chicagoans.

To fulfill this mission, this five year plan focuses on four core strategies:

- 1. BUILD:** Add to the stock of affordable housing.
- 2. PRESERVE:** Protect Chicago's existing affordable housing.
- 3. ASSIST HOUSEHOLDS:** Enhance affordability and help residents stay in their homes.
- 4. LEAD:** Pursue policies and funding to support affordable housing.



Build

Add to the stock of affordable housing

The primary goal of the Department of Housing is to expand affordable housing opportunities for both renters and prospective homeowners. The most direct method for meeting this goal is to spur production of new units of housing that add to Chicago's existing stock of 1.15 million units.

The City strives to develop housing that produces other benefits along with housing production. The New Homes for Chicago program, for instance, creates affordable single family and two-flat buildings that spur private sector housing investment while increasing homeownership in low and moderate income neighborhoods. New senior housing developments create affordable housing for local residents while providing development anchors on important streets. The new mixed income communities being developed with the Chicago Housing Authority seek to reconnect previously isolated communities to the economic mainstream.

Production efforts reflect the requirements of funding streams and the needs and constraints of the local community. The City uses Low Income Housing Tax Credits, federal HOME and CDBG funds, city corporate funds, bond financing, tax increment financing (TIF) districts, and other sources to create various types of new housing. In some areas, the City owns many vacant lots that can be transferred to developers for \$1 to build affordable housing. In fully developed areas where land prices are high and the City owns few or no vacant lots, the City works with developers through the Chicago Partnership for Affordable Neighborhoods (CPAN), negotiating the inclusion of affordable units in new developments.

To add to the stock of affordable housing:

- 1. The Department will expand production of affordable housing for today's needs and those of future generations.**

The Department will work with nonprofit and for-profit housing developers to increase the number of affordable housing units in Chicago. The Department will work to ensure that these new housing units meet the needs of a broad range of populations, including individuals with disabilities; seniors; new immigrants; African-Americans, Latinos, and other minorities; and populations with unique housing needs, such as artists and large families.

- 2. The Department will expand rental opportunities for very low income residents.**

The Department will strengthen and replenish the supply of rental housing that is affordable to very low income residents through new construction and substantial rehabilitation. The creation of these units will primarily target households that earn less than 50 percent of the area median income.

- 3. The Department will expand homeownership opportunities for residents with low and moderate incomes.**

The homeownership opportunities created by the Department will primarily target households with a range of incomes below the area median income. To meet this objective, the Department will aggressively pursue various

forms of mutual housing, including condominium and co-op housing. In general, New Homes for Chicago will develop new owner occupied homes in low and moderate income areas, the Chicago Partnership for Affordable Neighborhoods will secure affordable units within market rate developments, and tax-exempt bonds will provide low cost mortgage financing throughout the city.

4. The Department will support the Chicago Housing Authority's Plan for Transformation, in particular the creation of new affordable rental and for-sale units in mixed income communities.

As part of the CHA Plan for Transformation, 6,500 new public housing units will be constructed. These units will be part of mixed income developments that will create approximately 20,000 units, including market rate and affordable for-sale and rental units. The Department expects to commit approximately one-half of its resources for multifamily rental development (primarily tax credits and secondary financing) toward these mixed income communities. The City will also utilize tax-exempt bonds, city-owned land, and TIF financing to support the developments.

5. The Department will expand production of supportive housing for individuals and families.

As part of its ongoing commitment to the production and preservation of housing that includes supportive services for both individuals and families, the Department, with other city and state agencies, announced a second supportive housing initiative in 2002. This initiative commits \$100 million for 659 new SRO units with social services, plus rehabilitation of 1,000 existing SRO units. Additionally, this initiative will create 90 units of family housing with supportive services. This housing is one part of the City's commitment to the Plan to End Homelessness, as well as to the CHA Plan for Transformation.



Preserve

Protect Chicago's existing affordable housing



Chicago's neighborhoods include some of the most attractive and durable housing in the United States, from stately greystones and brick rowhouses to large corner apartment buildings, wood-frame Victorians, and bungalows.

More than 438,000 units of this housing are in structures that are 60 years old or more. Much of this older housing remains affordable to households of modest income, yet each year affordable units are lost to deterioration, abandonment, or conversion to condominiums. Because these units cannot be economically replaced with new construction of similar quality and size, preservation of the existing single family and multifamily stock is one of the City's core affordable housing strategies.

In addition to the deterioration that is associated with an aging housing stock, single family housing is also being affected by an increase in foreclosures. Traditional causes of foreclosures are unemployment, financial losses, divorce, and illness. More recently, aggressive mortgage underwriting, predatory lending, and high levels of consumer debt have been contributing to the rise of foreclosures. Unfortunately, the negative impact of foreclosure spreads beyond the individual homeowner and affects the surrounding neighborhood by devaluing nearby properties, attracting crime, and draining public resources.

Affordable rental housing is also threatened by the expiration of project-based Section 8 contracts and the expiration of use restrictions on projects developed utilizing Low Income Housing Tax Credits. As many as 15,000 units in Chicago are under federal Section 8 contracts that will expire by 2006. Contracts for the majority of these units will be renewed; however, a number of the units (estimated to be as many as 2,000

to 3,000 units) may be lost due to owners' decisions to opt out of the program. In addition, affordability periods for the first developments funded through the Low Income Housing Tax Credit program are ending. There are nearly 8,000 units in Chicago that were funded with Low Income Housing Tax Credits between 1987, when the program began, and 1991. Without preservation strategies, a portion of these affordable units may be lost due to deterioration or dramatically increased rents. The loss of these long-term subsidized rental units would increase demand elsewhere for affordable units and create a greater need to produce new (and more expensive) rental housing.

Responding to the expiration of Section 8 contracts, since 1999, the Department has participated in HUD's Mark-to-Market program. The Department restructures Federal Housing Administration loans on project-based Section 8 properties to ensure that properties are physically sound and financially structured to provide for a new term of affordable housing. The Department was the first participating administrative entity in the country to restructure a Mark-to-Market property loan and has since been one of the most active partners in the program, restructuring loans for 2,724 units. The City also worked with Cook County to establish the Class S property tax classification, which provides an additional incentive for owners to stay in the Section 8 program.

To further protect Chicago's existing affordable housing:

- 6. The Department will aggressively act to preserve federally assisted housing stock that is in danger of conversion to market rate housing because of expiring tax credit restrictions and Section 8 assistance.**

The Department will work with building owners to encourage retention of this housing, using strategies such as:

- a. Advocating for federal legislation to reduce or eliminate the capital gains tax (known as the “exit tax”) for building owners who transfer their properties to new owners who will maintain affordability;
- b. Expanding use of the City’s tax-exempt bonding capacity to preserve subsidized developments; and
- c. Continuing its role as participating administrative entity (PAE) for the Mark-to-Market program in order to be actively involved in refinancing expiring project-based Section 8 buildings.

7. The Department will preserve affordable units through the promotion of subsidies, financing, and tax relief to owners of rental buildings.

The Department will encourage owners of multifamily rental buildings to take advantage of new and existing programs that help them reduce their costs and maintain affordable rents. The Department will promote the use of:

- a. Subsidies that help pay rehab costs, such as tax increment financing and the SRO Refi Rehab Program;
- b. Tax relief measures, such as Cook County’s recently expanded Class 9 affordable housing incentive, which substantially decreases property taxes when multifamily buildings are rehabbed and at least 35% of the apartments are leased at rents affordable to low and moderate income households; and
- c. Financing programs offered by the Community Investment Corporation that connect building owners with low cost sources of funds for acquisition and/or repair of multi-unit buildings.



Preservation of the existing single family and multifamily stock is one of the City's core housing strategies.



8. **The Department will work with other City departments to reduce the loss of housing to decay or demolition through expanded enforcement efforts, the Troubled Buildings Initiative, and similar interventions.**

Preventing deterioration is the City's first line of defense for preservation. The Department will work with the Department of Buildings and other City departments to ensure that structures remain safe and habitable. The Department will also help owners access financing programs to rehabilitate problem buildings. In extreme cases, the City will use an expanded Troubled Buildings Initiative to acquire troubled buildings and transfer them to affordable housing developers for rehabilitation.

9. **The Department will support preservation of and reinvestment in occupied single family homes.**

Chicago has more than 325,000 single family homes, which represent nearly one-third of the total housing stock and the majority of buildings in many neighborhoods. Making up nearly one-third of the city's single family housing stock, the Chicago bungalow is a defining structure in many Chicago neighborhoods. The historic bungalows have been in service for nearly one hundred years, and in many cases, need to be repaired, updated, or enlarged.

To improve existing occupied homes, the Department will assist homeowners with the preservation of their homes through:

- a. Exterior improvements using funding sources such as tax increment financing;
- b. The Emergency Housing Assistance Program, which provides direct assistance for emergency repairs of heating systems, roofs, and porches;
- c. The Historic Chicago Bungalow Initiative, which provides incentives for rehab and improvements in energy efficiency; and

d Expansion of the rehab tax credit, which was piloted on the Bungalow Initiative, to include other single family property types.

10. The Department will aggressively pursue acquisition of vacant single family homes and seek to quickly return these properties to productive, affordable use.

To address abandoned single family properties, the Department will aggressively pursue acquisition of these properties through:

- a. Partnerships with Neighborhood Housing Services and financial institutions to obtain foreclosed homes at discount prices;
- b. Foreclosures on City-imposed liens;
- c. Non-cash bids on tax delinquent properties;
- d. Abandonment proceedings in the Circuit Court; and
- e. HUD foreclosed property dispositions.

Through Preserving Communities Together, the Department will continue to convey abandoned one- to six-unit buildings to developers for rehab.

11. The Department will work with other City departments to consider alternatives to the demolition of buildings that are in structurally sound condition and could be re-established as viable housing.

To encourage the timely return of viable, vacant buildings to the city's active housing stock, the Department will work with other City departments to vigorously enforce city requirements regarding registration, insurance, security, and board-up of vacant buildings. Empty buildings that are not secured properly are a safety hazard for community residents; the City typically demolishes buildings that are structurally unsafe or cannot be secured against intrusion. Because some of these buildings have desirable architectural features and are suitable for rehabilitation, the Department will consider alternatives that safely preserve buildings until funding can be arranged for rehabilitation.



Assist Households

Enhance affordability and help residents stay in their homes



In addition to building new housing and preserving existing affordable units, the Department provides direct assistance to low and moderate income households, including renters, homebuyers, households with supportive service needs, and seniors.

Assistance to households includes rental subsidies and other types of tenant assistance; subsidies for homeownership, especially among minority and immigrant households; modifications to make homes more accessible for the physically disabled; connections to programs that provide tax relief as well as assistance with heating bills and other expenses; and homeownership counseling services.

To enhance affordability and help residents stay in their homes:

12. The Department will continue to assist low and very low income residents who live in rental housing.

More than half of Chicago's households are renters. Through the Chicago Low Income Housing Trust Fund, the City provides rental subsidies to more than 2,000 very low income households annually (virtually all with incomes under \$20,000). In addition to direct rental subsidies, the Department supports programs and services to educate tenants on their rights and to ensure that their rights are protected. The City will continue its commitment to and support for:

- a. The Chicago Low Income Housing Trust Fund and will seek ways to increase its funding;
- b. The Rents Right program, which is designed to inform landlords and tenants about rental rights and responsibilities through workshops, programs, and training; and

- c. Legal assistance and advocacy for tenants provided through delegate agencies.

13. The Department will support and expand homebuyer assistance programs.

The Department will help residents purchase new or existing homes, as well as promote stable and healthy neighborhoods, through programs such as City Mortgage, TaxSmart, and the Police Homebuyer Assistance Program. The Department will join with others to expand resources for affordable homeownership. Examples include partnerships with the Chicago Public Schools on the Teacher Housing Resource Center; with employers on employer-assisted housing programs; and with CHAC, Inc. on the Choose to Own program for families with Housing Choice Vouchers.

14. The Department will help seniors "age in place."

Senior citizens can have difficulty maintaining residence in their homes because of increasing costs, the need for home repairs, and/or changes in physical health. To help seniors stay in their communities and live as independently as possible, the Department will:

- a. Encourage the use of home modification programs such as Home Repairs for Accessible and Independent Living (H-RAIL), which provides home repairs for low income seniors and people with disabilities; and
- b. Support counseling and education programs that provide assistance with home maintenance and repairs, predatory lending, foreclosure prevention, reverse mortgages, home sharing, and opportunities for tax relief.

15. The Department will expand support for homeownership counseling services to assist prospective and existing homeowners.

The Department will strengthen its network of homeownership counseling centers to improve services, including:

- a. Pre-purchase counseling to educate and prepare renters for homeownership;
- b. Post-purchase counseling to educate homeowners on home maintenance and financing issues, including alternatives to predatory lending; and
- c. Foreclosure prevention services to decrease the rate of foreclosure in Chicago.

To standardize the type and quality of services provided by delegate agencies, the Department will place an increased emphasis on certification for both agencies and staff members and will seek resources to ensure that the centers are adequately funded.

16. The Department will expand its utilization of delegate agencies and City departments to market and increase awareness of housing programs to help residents and communities.

To promote the full use of programs that help households, the Department will increase coordination and communication with the City's delegate agencies and other City departments to market all housing programs and inform residents about resources that are available to them. Delegate agencies will be strongly encouraged to use marketing and educational materials that will reach multi-ethnic and non-English-speaking populations.



Lead

Pursue policies and funding to support affordable housing

In recent years, Chicago has been recognized as a leader for its effective use of federal programs, its creation of new programs, and its commitment to partnerships that expand the availability and quality of affordable housing. The Department will build on this past work through the continued pursuit of policies and funding to support its activities.

The Department advocates for increased resources at all levels of government and seeks opportunities to maximize existing resources for affordable housing. At the federal level, the Department participated in national coalitions with other housing advocates to successfully promote federal legislation that created nearly a 50 percent increase in the Low Income Housing Tax Credit and a 50 percent increase in private activity tax-exempt bonding authority. At the state and local levels, the Department was a leading participant in the creation of the Illinois Affordable Housing Tax Credit, as well as the creation and expansion of property tax incentives for affordable housing.

To generate maximum benefit with its resources, the Department advocates for policies that support its activities and targets its resources to those most in need. The Department has led legislative efforts aimed at reducing predatory lending practices and established requirements for affordable units in all housing developments that receive City subsidies. As a result of diligently targeting its resources, the Department served households earning at or below 30 percent of the area median income (\$22,600 for a family of four) with nearly half of the units assisted by the Department's programs from 1999 to 2003. More than 80 percent of units assisted served households earning at or below 60 percent of median income (\$45,250 for a family of four).

To pursue policies and funding to support affordable housing:

- 17. The Department will continue to target public and private resources to primarily serve those most in need.**

The Department will direct its resources so that at least 80 percent of the units assisted serve households at or below 60 percent of area median income. The Department will target its rental programs more aggressively, with an estimated 85 percent of units assisted serving households that earn at or below 50 percent of the area median income (\$37,700 for a family of four). The Chicago Low Income Housing Trust Fund will continue to exclusively serve households with incomes less than 30 percent of the area median income. Other initiatives, such as the CHA Plan for Transformation and the Supportive Housing Initiative, will continue to be deeply targeted to very low income households.

- 18. The City will create an interdepartmental Affordable Housing Task Force to increase the coordination of activities related to affordable housing.**

The new Affordable Housing Task Force will consist of the commissioners of key City departments whose activities affect affordable housing. The task force will help track the City's affordable housing efforts and improve the program and policy coordination of all agencies involved in affordable housing. In some cases, such as the existing development process, outdated steps may be increasing costs and delays. Examining the process and costs of affordable housing production will help to clarify and

streamline the process and will help to ensure the efficient creation of affordable units.

19. The City will advocate for more housing resources at the state and federal levels.

New and increased resources are necessary to meet the need for affordable housing. As with most social services, the primary responsibility for providing funds for housing assistance has historically rested with the federal government. Despite increases in tax credits and tax-exempt bonding authority, the federal commitment to affordable housing has been weakening. In constant dollars, budget authority for federal housing assistance in 2002 was only one-half of the 1976 level. Recent years have also seen very little expansion of federal rental assistance. The Department will seek to increase funding for housing by supporting:

- a. At the federal level, the creation of a new rental production program, such as the proposed National Housing Trust Fund, and increases in funding for existing programs, such as HOME and CDBG; and
- b. At the state level, a state rental subsidy program and other proposals that will increase funds for affordable housing, including funds for supportive services.

The City will vigorously oppose any action at the federal and state levels that would reduce funding for affordable housing. To maximize its effectiveness in advocacy efforts for new resources and policies, the Department will continue to convene a Policy Advisory Group comprised of local housing stakeholders to share information and establish priorities.

20. The City will advocate for policies and regulations that support its affordable housing activities.

Government policies and regulations have a significant effect on the provision of affordable housing. The City will advocate for:

- a. Coordination and flexibility among programs so that federal funding streams can be combined and

used efficiently in coordinated community development projects;

- b. Federal oversight of financial institutions to protect homeowners against predatory lenders and encourage mainstream banking activities in all neighborhoods; and
- c. Tax policies to either create incentives (e.g. Class 9) or remove disincentives (e.g. exit tax legislation) for investment in affordable housing.

The City's current density bonus system grants developers in the downtown area increased density in exchange for providing certain public benefits. Through the zoning reform effort, affordable housing will be added to the downtown bonus system so that developments will receive bonuses for providing affordable units or paying into an affordable housing fund.

21. The Department will work with other public and private groups to analyze the housing needs of Chicago residents and use that information to shape strategies that are appropriate to specific populations and places.

The 1999 Regional Rental Market Analysis provided valuable information about the availability and cost of rental housing in the Chicago region. The Department will work with other agencies to update this report in order to provide more current information on housing availability and cost. The information collected through this initiative will help the Department create strategies specific to different types of households and neighborhoods and will help guide the allocation of City resources.

22. The City will support regional strategies for affordable housing and coordinated community development.

Recognizing that the provision of affordable housing is a challenge that extends across political boundaries, the City will continue to work with the Metropolitan Mayors Caucus and other regional organizations to collaborate on affordable housing initiatives, including the development of policies to encourage affordable housing throughout the metropolitan area and the state.



Execute

Commit resources to reach program goals

Total Resources

Accessing a wide variety of resources, the Department anticipates spending approximately \$1.88 billion across all programs by the end of 2008. The resource inventory will include City of Chicago sources such as Corporate funds, general obligation bonds, TIF proceeds, discounted land, and fee waivers; Community Development Block Grant funds; HOME funds; federal and state tax credits; and tax-exempt bonding authority.

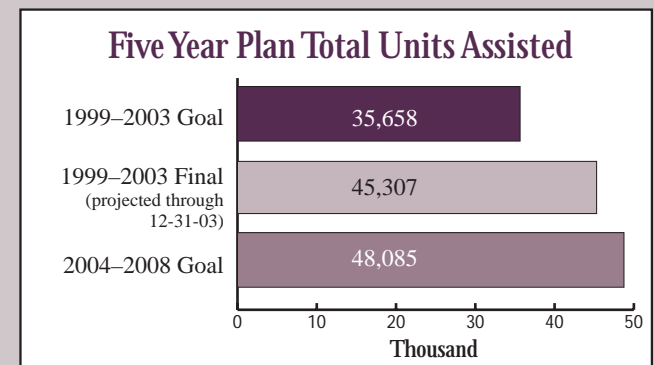
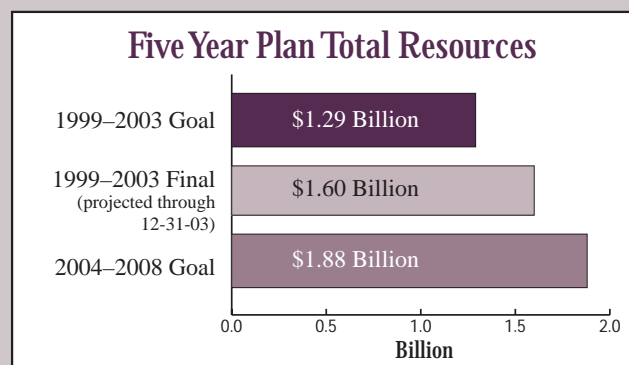
This goal exceeds the goal of the last five year plan by nearly \$600 million. The projected increase in funding comes from an increased City commitment to affordable housing, successful legislative efforts, and operating efficiencies. The Department will increase its utilization of tax increment financing by \$3 million annually and increase its utilization of tax-exempt bond programs by \$15 million annually, which will allow the Department to access \$5 million more in tax credit equity. The Department expects to annually receive an additional \$5.4 million for the Chicago Low Income Housing Trust Fund through the passage of state legislation that will create a statewide rental subsidy program. Through the Neighborhood Housing Services Neighborhood Lending Program, the Department will leverage an additional \$25 million annually.

Resource Challenge

Similar to the last five year plan, and despite lean financial times among the Department's usual housing partners and at all levels of government, this plan includes a challenge to secure additional resources from sources that have not yet been identified. Through its resource challenge, the Department is committed to identifying \$100 million in new resources over the course of the next five years.

Resource Allocation

The table, *Program Inventory by Core Strategy*, identifies the core strategies being addressed by each program. The table, *Estimated Five Year Unit Production 2004-2008*, provides a complete summary of the anticipated resource allocation by program and indicates the sources of funds and the income distribution of households assisted. Based on projections, this plan will assist more than 48,000 units over the next five years. The number of units assisted will exceed the goal of our last five year plan by more than 13,000. As described in an earlier section, at least 80 percent of the units assisted will serve households with incomes less than 60 percent of the area median income, and a significant portion of the funds will target extremely low income households with incomes less than 30 percent of the area median income.



Throughout the five year plan, the Department will analyze its stated goals and adjust them as necessary. Funds may be shifted between programs to address emerging priorities. Unit projections may be adjusted up or down as work progresses. New programs will be created and added to the inventory; others may outlive their usefulness and be eliminated. And, hopefully, sufficient additional funds will be identified to significantly surpass projections.

Whatever adjustments are made, however, the Department will use the principles laid out in this document as a guide to best meet the city's need for affordable housing. The Department will also continue its current practice of publishing a report of its performance relative to the attached projections on a quarterly basis. This report will be submitted to the City Council's Committee on Housing and Real Estate for review and public comment.

Program Inventory by Core Strategy Five Year Plan 2004–2008

Program Name	Core Strategy		
	BUILD	PRESERVE	ASSIST
TO CREATE AND PRESERVE AFFORDABLE RENTAL UNITS			
MULTIFAMILY REHAB & NEW CONSTRUCTION			
Multifamily Loans	X	X	
HOME Multifamily Programs	X	X	
CDBG Multifamily Programs	X	X	
Affordable Housing Bond Initiative	X	X	
Affordable Rents for Chicago (ARC)			X
TIF Subsidies	X	X	
Tax Credit Equity	X	X	
Multifamily Mortgage Revenue Bonds	X	X	
City Land (Multifamily)	X		
City Fee Waivers (Multifamily)	X	X	
Illinois Affordable Housing Tax Credit (value of donations)	X	X	X

Program Inventory by Core Strategy *(continued)* Five Year Plan 2004–2008

Program Name	Core Strategy		
	BUILD	PRESERVE	ASSIST
TO CREATE AND PRESERVE AFFORDABLE RENTAL UNITS			
RENTAL ASSISTANCE			
Low Income Housing Trust Fund Rental Subsidy Program			X
Illinois Mortgage Document Recording Fee Funds			X
SAFETY & CODE ENFORCEMENT			
Heat Receivership		X	
MULTIFAMILY BUILDING STABILIZATION			
SRO Refi/Rehab		X	
Troubled Buildings Initiative		X	
HUD Mark-to-Market		X	
Property Stabilization Fund		X	
TIF-NIP (Multifamily)		X	
SITE ENHANCEMENT			
Site Improvements	X	X	
TO PROMOTE AND SUPPORT HOMEOWNERSHIP			
SINGLE FAMILY REHAB & NEW CONSTRUCTION			
New Homes for Chicago	X		
Chicago Partnership for Affordable Neighborhoods (CPAN)	X		
City Land	X		
City Fee Waivers (Single family)	X		

Program Inventory by Core Strategy *(continued)* Five Year Plan 2004–2008

Program Name	Core Strategy		
	BUILD	PRESERVE	ASSIST
ABANDONED PROPERTY TRANSFER PROGRAMS			
Troubled Buildings Initiative (Single family)		X	
Asset Control Area		X	
HOMEOWNERSHIP ASSISTANCE			
City Mortgage Program / MCC (SF Mortgage Revenue Bonds)			X
Police Home Buyer Assistance			X
Home Purchase Assistance			X
Neighborhood Lending Program: Purchase/Purchase Rehab (NHS)		X	X
Neighborhood Lending Program: Homeownership Preservation (NHS)		X	X
TO IMPROVE AND PRESERVE HOMES			
Emergency Housing Assistance (EHAP)		X	
H-RAIL			X
Facade Improvements (City Blocks)		X	
TIF-NIP (Single family)		X	
Neighborhood Lending Program: Home Improvement (NHS)		X	
Rehab Tax Credit		X	
Bungalow Initiative		X	
OTHER INITIATIVES			
General Obligation Bonds	X	X	
DELEGATE AGENCIES			
City-wide Housing Resource Centers			X
Housing Resource Centers			X
Home Ownership Counseling			X

Estimated Five Year Unit Production 2004–2008

Estimated 2004 Unit Production by Income Level

(Anticipated use of resources subject to program review and budgetary authorization)

Program Name	Funding Level	Units by Income Level							Total Units
		0-15%	16-30%	31-50%	51-60%	61-80%	81-100%	101 + %	
TO CREATE AND PRESERVE AFFORDABLE RENTAL HOUSING									
MULTIFAMILY REHAB AND NEW CONSTRUCTION									
Multifamily Loans	\$33,667,000	274	86	259	72	27	22	5	745
HOME Multifamily Programs	\$24,611,000								
CDBG Multifamily Programs	\$7,856,000								
Affordable Housing Bonds Initiative	\$1,200,000								
Affordable Rents for Chicago (ARC)	\$2,000,000	22	44	-	-	-	-	-	66
TIF Subsidies	\$6,000,000	163	16	27	23	7	24	7	267
Tax Credit Equity	\$65,000,000	625	191	323	223	56	4	1	1,423
Multifamily Mortgage Revenue Bonds	\$75,000,000	568	242	228	4	46	-	-	1,088
City Land (Multifamily)		-	-	-	-	-	-	-	-
City Fee Waivers (Multifamily)	\$600,000	-	-	-	-	-	-	-	-
Illinois Affordable Housing Tax Credit (value of donations)	\$4,400,000	380	-	209	140	22	-	-	750
RENTAL ASSISTANCE									
Low Income Housing Trust Fund Rental Subsidy Program	\$6,500,000	1,180	820	-	-	-	-	-	2,000
Illinois Mortgage Document Recording Fee Funds	\$4,320,000	500	500	-	-	-	-	-	1,000
SAFETY & CODE ENFORCEMENT									
Heat Receivership	\$500,000	35	157	363	112	28	-	-	695
MULTIFAMILY BUILDING STABILIZATION									
SRO Refi/Rehab (G.O. Bonds)	\$500,000	-	200	-	-	-	-	-	200
Troubled Buildings Initiative	\$2,000,000	-	-	400	400	-	-	-	800
Corporate	\$1,000,000								
CDBG	\$1,000,000								
HUD Mark to Market	-	200	200	-	-	-	-	-	400
Property Stabilization Fund	\$400,000	44	21	105	15	-	-	-	185
TIF-NIP (Multifamily)	\$2,000,000	-	-	116	95	99	-	-	310
SITE ENHANCEMENT									
Site Improvements (G.O. Bonds)	\$1,000,000	170	96	197	112	100	20	5	700
Subtotal	\$203,887,000	4,161	2,572	2,227	1,196	384	70	19	10,629
(less Multiple Benefits)		(1,207)	(431)	(779)	(254)	(160)	(50)	(13)	(2,894)
Net, Creation and Preservation of Affordable Rental	\$203,887,000	2,954	2,141	1,448	942	224	20	6	7,735
Breakdown of distribution, % of Net		38%	28%	19%	12%	3%	0%	0%	100%

Estimated Five Year Unit Production 2004–2008 *(continued)*

(Anticipated use of resources subject to program review and budgetary authorization)

Estimated 2004 Unit Production by Income Level

Program Name	Funding Level	Units by Income Level							Total
		0–15%	16–30%	31–50%	51–60%	61–80%	81–100%	101 + %	Units
TO PROMOTE AND SUPPORT HOMEOWNERSHIP									
SINGLE FAMILY REHAB AND NEW CONSTRUCTION									
New Homes for Chicago	\$2,500,000	–	–	–	19	81	72	18	190
Chicago Partnership for Affordable Neighborhoods (CPAN)	–	–	–	–	–	55	45	–	100
City Land	\$1,940,000	–	–	–	34	73	85	21	214
City Fee Waivers (Single family)	\$200,000	–	–	–	–	–	–	–	–
ABANDONED PROPERTY TRANSFER PROGRAMS									
Troubled Buildings Initiative (Single family)	\$1,000,000	–	–	10	43	47	–	–	100
Asset Control Area	\$600,000	–	–	–	10	10	–	–	20
HOMEOWNERSHIP ASSISTANCE									
City Mortgage Program/MCC (SF Mortgage Revenue Bonds)	\$75,000,000	–	–	53	67	90	278	137	625
Police Home Buyer Assistance	\$300,000	–	–	–	–	–	30	30	60
Home Purchase Assistance	\$2,000,000	–	–	24	33	31	–	–	88
Neighborhood Lending Program: Purchase/Purchase Rehab (NHS)	\$17,737,800	–	–	15	55	75	48	12	205
CDBG	\$1,764,600								
Private	\$15,973,200								
Neighborhood Lending Program: Homeownership Preservation (NHS)	\$3,947,400	–	10	20	35	40	8	2	115
CDBG	\$1,287,900								
Private	\$2,659,500								
Subtotal	\$105,225,200	–	10	122	296	501	567	220	1,716
(less Multiple Benefits)		–	–	(41)	(89)	(133)	(177)	(67)	(507)
Net, Promotion and Support of Homeownership	\$105,225,200	–	10	81	207	368	390	153	1,209
Breakdown of distribution, % of Net		%0	1%	7%	17%	30%	32%	13%	100%

Program Name	Funding Level	Units by Income Level							Total	
		0-15%	16-30%	31-50%	51-60%	61-80%	81-100%	101 + %	Units	
TO IMPROVE AND PRESERVE HOMES										
Emergency Housing Assistance (EHAP)	\$6,500,000	94	373	483	-	-	-	-	-	950
H-RAIL	\$2,735,300	98	286	206	52	15	-	-	-	657
Facade Improvements (City Blocks)	\$900,000	-	14	24	9	14	11	-	-	72
TIF-NIP (Single family)	\$2,000,000	20	42	88	30	38	33	33	33	284
Neighborhood Lending Program: Home Improvement (NHS)	\$8,158,500	-	3	17	25	130	84	21	21	280
	CDBG \$1,347,500									
	Private \$6,811,000									
Rehab Tax Credit	\$450,000	-	-	-	3	14	10	3	3	30
Bungalow Initiative	\$800,000	-	-	63	73	158	101	25	25	420
	Subtotal	212	719	881	192	369	239	82	82	2,694
	(less Multiple Benefits)	-	-	(32)	(37)	(79)	(50)	(13)	(13)	(211)
	Net, Improvement and Preservation of Homes	212	719	849	155	290	189	69	69	2,483
	Breakdown of distribution, % of Net	9%	29%	34%	6%	12%	8%	3%	3%	100%
PROGRAMMATIC APPLICATION TBD										
G.O. Bonds	\$2,100,000	-	-	-	-	-	-	-	-	-
RESOURCE CHALLENGE										
Resource Challenge	20,000,000	108	108	108	108	54	54	-	-	540
PROGRAMMATIC INITIATIVES: NET TOTAL										
	\$352,756,000	3,274	2,978	2,486	1,412	936	653	228	228	11,967
	Breakdown of distribution, % of Net	27%	25%	21%	12%	8%	5%	2%	2%	100%
OTHER INITIATIVES										
Delegate Agencies (City-wide Housing Resource Centers, Housing Resource Centers, Homeownership Counseling, and Capacity Building)	\$2,943,300									
Relocation Program	\$10,000									
Community Housing Development Organizations (CHDO)	\$800,000									
Chicago Homeownership Assistance Program	\$600,000									
	Subtotal									
	\$4,353,000									
OPERATING EXPENSES										
Administrative	\$18,309,050									
	Corporate \$368,550									
	CDBG \$14,340,500									
	HOME \$3,600,000									
GRAND TOTAL										
	\$375,418,050									

Estimated Five Year Unit Production 2004–2008 *(continued)*

(Anticipated use of resources subject to program review and budgetary authorization)

Estimated 2004 Unit Production by Income Level

SUMMARY OF UNITS BY INCOME LEVEL								
	0–15%	16–30%	31–50%	51–60%	61–80%	81–100%	101 + %	Total
NET 2004 TOTAL	3,274	2,978	2,486	1,412	936	653	228	11,967
FIVE YEAR UNADJUSTED	16,370	14,890	12,430	7,060	4,680	3,265	1,140	59,835
(less Low Income Housing Trust Fund Rental Subsidy Program)	(4,720)	(3,280)	–	–	–	–	–	(8,000)
(less Illinois Mortgage Document Recording Fee Funds)	(1,875)	(1,875)	–	–	–	–	–	(3,750)
ADJUSTED 5–YEAR TOTALS	9,775	9,735	12,430	7,060	4,680	3,265	1,140	48,085
	20%	20%	26%	15%	10%	7%	2%	100%

SUMMARY OF SOURCES OF FUNDS		
	2004 Total	Five Year Total
City Resources (Corporate funds, TIF, G.O. Bonds, City land, City fee waivers)	\$30,585,550	\$152,927,750
Tax-Exempt Bonds	\$150,450,000	\$752,250,000
CDBG	\$40,807,800	\$204,039,000
HOME	\$33,011,000	\$165,055,000
Tax Credit Equity	\$65,000,000	\$325,000,000
Resource Challenge	\$20,000,000	\$100,000,000
Other	\$35,563,700	\$177,818,500
TOTAL	\$375,418,050	\$1,877,090,250

Appendix

Advisory Group Meeting Participants

Advisory Group

Pam Alfonso, Metropolitan Tenants Organization
Joy Aruguete, Bickerdike Redevelopment Corporation
Sue Augustus, Corporation for Supportive Housing
Gerardo Ayala, Monterrey Contractors and Ayala Brothers Construction
Mary Sue Barrett, Metropolitan Planning Council
Harry Pestine, Federal Reserve Bank of Chicago
Dan Burke, Chicago Community Development Corporation
Jim Capraro, Greater Southwest Development Corporation
Cortez Carter, Quest Development Group, LLC
Robin S. Coffey, Harris Trust and Savings Bank
Julie Dworkin, Chicago Coalition for the Homeless
Eldridge Edgecombe, Federal Home Loan Bank
Joseph Galvan, U.S. Department of Urban and Housing Development
Bruce Gottschall, Neighborhood Housing Services
Lawrence Grisham, Habitat Company
Robert Grossinger, LaSalle Bank N.A.
King Harris, Chicago Metropolitan 2020
William Higginson, Chicago Equity Fund
Peter Holsten, Holsten Development
Juanita Irizarry, Latinos United
Kevin Jackson, Chicago Rehab Network
Gladys Jordan, Interfaith Housing Development Corporation of Chicago
Kelly King Dibble, Illinois Housing Development Authority

Rafael Leon, Chicago Metropolitan Housing Development Corporation
Christine Ludwizewski, Attainable Housing Alliance
Thomas McNulty, Neal, Gerber & Eisenberg
Andrew Mooney, Local Initiatives Support Corporation
Ofelia Navarro, Spanish Coalition for Housing
Joseph O'Connor, Chicago Christian Industrial League
David Perry, University of Illinois at Chicago
Erika Poethig, MacArthur Foundation
John Pritscher, Community Investment Corporation
Raul Raymundo, The Resurrection Project
Judy Roettig, Chicagoland Apartment Association
Paul Roldan, Hispanic Housing
Howard Stanback, Leadership Council for Metropolitan Open Communities
Karen Tamley, Access Living Corporation
Richard Tolliver, St. Edmund's Redevelopment Corporation
Richard Townsell, Lawndale Christian Development Corporation
John Vranas, Chicago Association of Realtors
Terry Young, Fannie Mae

Participating Aldermen

Regner "Ray" Suarez, 31st Ward, Chairman, City Council Committee on Housing and Real Estate
Arenda Troutman, 20th Ward, Vice-Chairman, City Council Committee on Housing and Real Estate
Billy Ocasio, 26th Ward

Toni Preckwinkle, 4th Ward
Helen Shiller, 46th Ward
Thomas Tunney, 44th Ward

Participating City Departments

Chicago Alternative Policing Strategy
Department of Buildings
Department of Finance
Department of Human Services
Department of Planning and Development
Department on Aging
Mayor's Office
Mayor's Office for People with Disabilities
Mayor's Office of Workforce Development
Office of Budget and Management

Other Participating Organizations

Chicago Historic Bungalow Association
Chicago Housing Authority
Chicago Public Schools
Chicago Public Schools
Teacher Housing Resource Center
Cook County Assessor's Office

Meeting Facilitator

Larry Joseph

Writer

Patrick Barry

Appendix

Advisory Group Meeting Agendas

Meeting One

June 19, 2003

Opening Remarks and Introductions

John G. Markowski and Alderman Regner “Ray” Suarez

Department of Housing Accomplishments, 1999–2003

John G. Markowski, *Commissioner, Department of Housing*

CHA Plan for Transformation

Sharon Gist Gilliam, *Chairperson, Chicago Housing Authority*

Chicago Forum on Housing Solutions

Public-Private Finance Initiative—Kevin Jackson, *Chicago Rehab Network*

Community Acceptance Campaign—Hoy McConnell, *BPI*

Regional Website/Information Infrastructure—Greg Sanders, *NIPC*

Small Building Preservation—Bruce Gottschall, *NHS*

Immigrant Homeownership/Homebuyer Education—Terry Young, *Fannie Mae*

Discussion and Identification of Strategic Issues

Larry Joseph, *Facilitator*



Appendix

Advisory Group Meeting Agendas

Meeting Two

June 24, 2003

Special guest—The Rt. Hon. John Prescott MP, *Deputy Prime Minister and First Secretary of State, United Kingdom*

Housing in America: Trends, Resources and Policies

Nicolas Retsinas, *Joint Center for Housing Studies of Harvard University*

Bruce Katz, *The Brookings Institution*

Janet Smith, *University of Illinois at Chicago*

State and Local Trends and Resources

Mary Kenney, *Illinois Housing Development Authority*

Larry McKeon, *Illinois State Representative, 13th District*

William Abolt, *Budget Director, City of Chicago*

Comments and Reactions

Nicolas Retsinas

Bruce Katz

Janet Smith

Discussion and Identification of Strategic Issues

Larry Joseph, *Facilitator*

Appendix

Advisory Group Meeting Agendas

Meeting Three

June 30, 2003

Supportive Housing and Homelessness

Ellen Sahli, *Department of Housing, Moderator*

Sue Augustus, *Corporation for Supportive Housing*

Kitty Cole, *Lakefront Supportive Housing*

Commissioner Ray Vazquez, *Department of Human Services*

Senior Housing

David Mandeville, *Department of Housing, Moderator*

Maxine Mitchell, *Applied Real Estate Analysis, Inc.*

Karen Nielsen, *Northwest Neighborhood Federation*

Robert Gawronski, *Senior Lifestyle Corporation*

Sara Lindholm, *Illinois Affordable Assisted Living Initiative*

Preservation of Federally Assisted Housing

Paul Roldan, *Hispanic Housing Development Corporation, Moderator*

Dan Burke, *Chicago Community Development Corporation*

Bill Higginson, *Chicago Equity Fund*

Ethan Handelman, *Recap Advisors*

Discussion and Identification of Strategic Issues

Larry Joseph, *Facilitator*



Appendix

Advisory Group Meeting Agendas

Meeting Four

July 10, 2003

Introduction to Priority Setting

John G. Markowski, *Department of Housing*

Priority Setting

Larry Joseph, *Facilitator*

Working Group on Financial Resources

July 18, 2003

A group of Advisory Panel participants discussed potential new funding sources for housing-related programs.

Review of Draft Plan

August 19, 2003

Review of Production Estimates

September 10, 2003

Appendix

Public Hearing Participants

Approximately 60 individuals and organizations testified at three public hearings:

July 2, 2003

Garfield Park Conservatory

July 8, 2003

South Shore Cultural Center

July 14, 2003

North Park Village Nature Center

Oral or written comments were submitted by the following individuals:

Patricia Abrams, *The Renaissance Collaborative*

Brent Adams, *AIDS Foundation of Chicago*

Joe Arnold, *The Action Society For All People*

Graham Balkany, *Preservation Chicago*

John Bartlett, *Metropolitan Tenants Organization*

Debbie Blair, *Taherah Tours, Inc.*

Julieta L. Bolivar, *unaffiliated*

Kelly Booker, *Chicago Mutual Housing Network*

Donnie Brown, *Genesis House*

Mattie Butler, *Woodlawn East Community and Neighbors*

Debra Claybran, *Voice of the People*

Clifton Cooper, *East Garfield Coalition*

Charles Daas, *Chicago Mutual Housing Network*

Alderman Vi Daley, *43rd Ward*

Cynthia Davis, *unaffiliated*

Joseph W. Desbles, *Organization of the North East,*

Lakeview Action Coalition

Maureen Dolan, *Logan Square Cooperative*

Johnnie Ferguson, *Genesis House*

Michael Fields, *unaffiliated*

Herbert H. Fisher, *unaffiliated*

Lizette Gonzalez, *Mothers United in Action,*

Latin United Community Housing Association

Betsy Green, *unaffiliated*

Olga Gutierrez, *Chicago Mutual Housing Network*

Rosa Hamilton, *Organization of the North East*

Janet Hasz, *Supportive Housing Providers Association*

Anna Hinojosa, *Mothers United in Action,*

Latin United Community Housing Association

Luster H. Jackson, *Chicago Mutual Housing Network*

Dell Johnson, *Chicago Mutual Housing Network*

Cheryl Kelly, *Bickerdike Redevelopment Corporation*

John Kelly, *North River Commission*

Joseph Kelly, *D.R. Balti Co.*

Joseph W. Knotek, *unaffiliated*

Lisa Kuklinski, *Lakefront Supportive Housing*

Reyna Luna, *Bickerdike Redevelopment Corporation*

Jaime Martinez, *unaffiliated*

John Mayes, *Thresholds*

Robin McPherson, *Pratt Ashland Co-op*

Bobby Moss, *Bobby R. Moss and Associates*

Susan Murray, *Rogers Park Community Action Network*

Sean Naughton, *East Garfield Park Coalition*

Hai Binh Nguyen, *Vietnamese Association of Illinois*

Mike O'Hare, *The Action Society For All People*

Raymond Parker, *Organization of the North East*

Darrell Price, *Access Living*

Steven Quaintance, *Lawyers' Committee for Better Housing*

Jane Ramsey, *Jewish Council on Urban Affairs*

Luis Rodriguez, *unaffiliated*

Jared Rogers, *Latin United Community Housing Association*

Maria Romero, *Bickerdike Redevelopment Corporation*

Doug Schenkelberg, *Lawyers' Committee for Better Housing*

Martin Shaloo, *ACORN*

Alderman Mary Ann Smith, *48th Ward*

Michael Stanch, *Logan Square Cooperative*

Brad Suster, *Barnes Real Estate*

Kimberly Thomas, *unaffiliated*

Stephanie Thomas, *unaffiliated*

Robin Toewe, *Lakeview Action Coalition*

Angela Vick, *Bethel New Life, Inc.*

Thelma Weatherly, *Genesis House*

Pat Wilcoxon, *Woodlawn Development Association,*

Protestants for the Common Good

Barbara Williams, *Organization of the North East, Pines of Edgewater*

Appendix

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