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BACKGROUND

In 1998, the City Council adopted its second five year affordable housing plan. By its adoption of this plan, the City Council committed the City to a five year, $1.3 billion investment in affordable housing. The plan was a product of fruitful deliberations by an Advisory Group of diverse stakeholders in the affordable housing industry. They helped to set the five strategic outcomes, against which the success of the five year plan would be gauged. To achieve the consensus necessary to succeed at this time-constrained mission, several topics were set aside to be tackled by a different approach.

In 1999, the Chicago Department of Housing released the companion document to the five year plan, which discussed these topics more fully. The topics covered in this document include: public housing transformation, small building preservation, trends in home ownership for new immigrants, building an information infrastructure, and meeting the housing needs of Latinos. Each of these topics required a separate process to convene the committed individuals willing to work out solutions.

In 2000, the Chicago Department of Housing launched the Chicago Forum on Housing Solutions. Its goal was to create a process for developing collaborative solutions to some of these challenges. The Department invited individuals from the Advisory Group and housing professionals from across the City and region to participate in one of six working groups. Each committee's charge was planned with consultation from the Advisory Group. The following committee topics were agreed upon by the Department and the Advisory Group:

- Information Infrastructure
- Support Services: Jobs and Housing
- Homebuyer Education
- Capacity Building: Rehabbers, Landlords and Not-for-profits
- Small Building Preservation
- Community Acceptance Campaign

A key overriding challenge in this effort was the development of new resources for affordable housing. In collaboration with the Chicago Rehab Network (CRN), DOH launched the Public Private Finance Initiative (PPFI) in 1999. The PPFI has formulated an impressive agenda and CRN is continuing to work on its feasibility and implementation.

The Chicago Forum on Housing Solutions program kick-off event took place on Wednesday, January 26, 2000. At this launch meeting, the goals of the process
were reviewed and responsibilities assigned. Each of the six committees agreed to develop a “Position” paper that would incorporate background on the topic, identify policy options, discuss model programs/policies, recommend workable solutions and suggest an action plan.

These committees met through June and presented their recommendations to the Department and the Advisory Group in July for feedback. At this meeting committee co-chairs were asked to follow-up with specific action plans and resource needs. The Department took these estimates to funders at a meeting hosted by the Donors Forum. Through its own budget process DOH allocated resources to advance the agendas of these committees.

What follows is an outline of action plans on each issue, created by the Department of Housing after its assessment of the committees’ recommendations. The Department of Housing looks forward to adding other commitments to these action plans. From the beginning of this process, it has been clear that these challenges cannot be met by DOH alone. Rather, these recommendations will require the time, energy and resources of the larger housing community. The Department invites any and all persons and organizations who wish to join the effort.
Information Infrastructure
Co-Chairs: MarySue Barrett, Dr. David Perry

Committee Charge
The Committee was charged to:

- Consider the acquisition and distribution of information and analysis of current housing stock and trends;
- Identify problems such as the quality of information about current stock and vacant land; and,
- Evaluate the tracking of trends of neighborhood needs, rental and homeownership markets, consumers and community impacts.

Background
During the planning process for DOH’s new five year plan, housing professionals acknowledged that data affecting their work was not easily accessible or available. They recommended an information infrastructure be created to facilitate the sharing of existing housing data between agencies, and to assemble data currently un-collected. As part of its work, the committee catalogued existing housing information resources and identified housing data users and their needs. They also considered the impact of different collection and reporting formats and what data is overlapping or missing altogether. Two major categories of concern identified by the committee were:

Information. While some housing and neighborhood data is available online, the inter-connection between housing databases is scarce at the regional and local levels. Certain data is not necessarily collected nor available in usable forms. Examples of currently available data include:

- Regional Rental Market Analysis, a study completed this year that estimated housing unit rents and vacancy rates throughout the Chicagoland area.
- The City of Chicago Department of Planning and Development publishes reports using Census data to produce special demographic and housing data for the City of Chicago.

Access. Access to information is often limited to the organization collecting the data. Coordination and full access to data between organizations and the general public is needed. Although some data is provided online,
potential users may lack access to computer technology. Examples of online databases include:

- The Cook County Assessor’s Office provides on-line information about property-specific tax assessments. Residents can measure the uniformity of property assessments by comparing data on similar homes in a geographic area. Residents can search by property index number, specific address or range of house numbers, property class code, or neighborhood code. The site also provides background information on the assessment process and calculations, filing dates, mailing dates, reassessment cycles, appeals, exemptions, special circumstances for seniors and a glossary of terms.

- The City of Chicago Police Department created Citizen ICAM (Information Collection for Automated Mapping), an online problem-solving tool to help residents prevent crime and disorder in their neighborhoods. Citizen ICAM enables a user to search the Chicago Police Department’s database of reported crime. Maps, graphs, and tables illustrating approximate locations of reported crime are available. The database contains 90 days of information that can be accessed in blocks of up to 14 days.

- The Center for New Technology (CNT) manages a Neighborhood Early Warning System (NEWS), an on-line inventory of real property in Chicago designed to help community groups and city and county agencies identify the “danger signs” of disinvestment and abandonment. CNT also uses a Geographic Information System (GIS) that creates maps based on this data.

The committee also analyzed key current and potential data users and their needs. Users were categorized into the following five groups:

**Individuals.** Individuals are people looking to buy or rent a home, or seeking information about their home or community. This group would likely want access to a list of available apartments, information about home sales prices, and other information about community assets.

**Developers and property managers.** Developers and managers (for-profit, not-for-profit, and public agencies) need information on land availability, construction and operating costs, as well as market trends.
**Planners.** In addition to other user’s needs planners, both public and private, need demographic and market information, information on the local economy, job growth, and transit.

**Funders.** Funders include public agencies and private banks that fund development. While their data needs are likely to overlap with those of the developers and planners, they have a particular interest in data on the current pipeline of projects, and what has recently been produced.

**Advocates.** Advocates are individuals or groups having a particular interest in policy and public information. This group might use any of the data identified above, with a focus on presenting a case for policy change. They are interested in information on neighborhood trends, as well as in public access to information.

**Models**

**Milwaukee**
The City of Milwaukee supports a website which includes building information such as violations, permits, ownership service requests, Assessor’s Office information and real estate sales data. Users can look up any property in the city and obtain city data. The site is updated regularly by each department.

**Cleveland**
The Cleveland Area Network on Data and Organizing, CAN DO, is operated by the Center on Urban Poverty and Social Change at the Mandel School of Applied Science at Case Western University. It provides data on the population and housing census, economic data (welfare dependency, mortgage lending, new housing construction), vital statistics (birth, death, infant mortality rates, and low birth stats), housing information (tax delinquent rates, properties, vacant land, and subsidized housing), and crime data. Neighborhood maps are provided online and custom maps are available upon request. With the exception of the Census, all other administrative data is updated annually.

**Los Angeles**
Neighborhood Knowledge Los Angeles, NKLA, is an information site for individuals and planners. Initially, its mission, much like CNT’s Neighborhood Early Warning System, was to prevent housing deterioration and abandonment. NKLA provides tools for accessing property and neighborhood data and allows neighborhood residents, community organizations, and policymakers to mobilize support for community improvement in the Los Angeles area. Available data on this site includes code complaints, building permits, contract nuisance abatement, tax delinquency, Department of Water and Power liens and at-risk properties. The data is updated every one to six months.
Recommendations
The Information Infrastructure Committee recommended that housing data for
metro Chicago be made available online. A website can provide access to
information both directly and through links to different data sets and data
providers. For the composition of the site, the committee considered two
potential models.

- **Database with centralized information.** Such a site pulls
together data sets from different sources, then organizes and
presents the data so that the information is comparable. The
advantage of a database site is its easy interface, presenting all the
information in a compatible format. The drawbacks are the significant
complexities and costs of assimilating all the different data sets and
formatting them to be comparable, as well as the inefficiency of
duplicating existing sites. In addition, this model requires negotiating
agreements among the various data providers and developing a
maintenance plan – two factors that could be extremely complex.

- **Links with decentralized information.** This website is a universe
of linked sites, each offering access to different data sets. Some of
those links might be databases, but the unifying feature is the
relationship among the sites, rather than a uniform access point to all
data. A link site takes advantage of many useful sites that already
exist and is not as costly to set up or maintain. Like a database site,
there are complex issues to resolve, such as establishing cooperative
agreements among data providers. Several disadvantages also
include: data access is difficult compared to a single point of entry,
links can become outdated, and the data may not be easily
comparable.

Considering the existing data available on-line and the costs of a centralized
database site, a linked site is a more favorable first step. To ensure data is
accessible between agencies, the committee recommended that an inter-agency
agreement be drafted outlining guidelines for data collection, maintenance, and
sharing. They further recommended that a permanent oversight/steering
committee of participating agencies be formed to support additional data
collection.

The committee recommended that such a technical website, providing access to a
range of housing data, should be owned and hosted by a governmental entity. The
site should include:

- Data from throughout the region;
• A set of links to the best databases and public resources in the region;

• A user-friendly Geographic Information System component; and

• Policy information and interactive communication relating to the data.

To formulate this website infrastructure, the committee suggested that this oversight/steering committee should:

• Consist of data providers, information brokers, technical web experts, an attorney, foundations, and representatives from the public, private and not-for-profit sectors;

• Set guidelines for, and monitor the website's operation;

• Address issues related to confidentiality, privacy, and risk-management; and,

• Be regional in scope.

The committee also stressed the importance of ongoing access to the data by all interested users. Some suggestions include:

• Expanding physical access to computers and the Internet through libraries, schools, and community-based organizations (community technology centers);

• Increasing trained personnel at these community technology centers, and developing online tutorial aides;

• Providing design and training for community organizations, and distributing training materials to libraries, schools and Community-Based-Organizations with digital capacity to train and serve the needs of relevant housing populations;

• Ensuring that web content addresses the needs of users; and,

• Providing outreach through Community-Based-Organizations, Community Development Corporations and a broad media campaign to raise city- and region-wide awareness of the website.
Action Plan
The Information Infrastructure Committee estimated that the total start-up costs for the most comprehensive site involving links and databases with a GIS component would require $300,000. Such a site would require $75-$100,000 annually for maintenance. The most basic site consisting only of links, would require $100,000 for start-up and an additional $25,000 for annual maintenance.

The Department views this undertaking as a three-year pilot project in which it would participate with other funders. To that end, DOH has committed $100,000 in 2001 toward the creation of the site. In the first year, DOH will work with the steering committee to recruit an appropriate host.
Support Services: Jobs and Housing
Co-Chairs: Robert Grossinger, Robert Wordlaw

Committee Charge
The committee’s charge was to:

- Identify support service needs of residents in properties invested in by DOH;
- Develop innovative programs and strategies that connect residents to the existing employment and training network; and,
- Investigate means of increasing the opportunities for DOH residents to become and remain employed.

Background
Establishing and maintaining employment for tenants of affordable housing developments is one of the priorities set forth in the Department of Housing Five-Year-Plan. “Welfare reform”, the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, restricts cash assistance to a 60 month lifetime limit. This limit raised concerns about future income supports and tenant stability in DOH invested properties and the impact on the surrounding communities.

**Impact of Welfare Reform.** Since those receiving income supports are usually income eligible for housing invested in by DOH, withdrawing income supports could result in greater pressures upon housing property management and community-based social services. Providing supportive services to encourage greater economic independence of tenants in DOH invested housing is valuable for the tenants and will help stabilize affordable housing developments.

**Assistance to DOH Tenants.** A comparison between the Illinois Department of Human Services (IDHS) database and the DOH tax-credit property database showed that of 11,131 tenants, 1,247 individuals receive Temporary Aid to Needy Families (TANF), 710 receive only Medicaid benefits, 581 receive only food stamp benefits, and 92 are Transitional and Family Assistance cases. These numbers indicate that 2,630 households, or 24 percent of tenants in DOH-assisted tax credit units, would likely benefit from some type of employment services. In addition, there are other tenants not receiving public assistance but with relatively low incomes that could also benefit from employment services.
Much of this conversation took place among workforce development specialists. To advance these solutions, property managers and tenants will also need to be involved in developing and implementing an appropriate response.

Models
The committee identified several examples of Chicago-based, neighborhood-focused models that have been successful in bringing necessary partners together to connect residents with existing employment and training networks. Successful models also recognize that relationships across people and agencies are key to success, and understand that post-placement employment support is critical to job retention. Distinctive features of these neighborhood-focused models include:

**Project Match.** Project Match provides services in West Haven, Pilsen, South Chicago, and Woodlawn. The program recognizes that those transitioning from welfare to work may work several jobs before making a long-term attachment to the labor market. Project Match has a strong focus on retention.

**Project JOBS.** Project JOBS provides services in Uptown and Edgewater. While Project JOBS does not provide direct service, it serves as an information hub and community link between providers and a broad array of community resources.

**North Lawndale Employment Network.** The North Lawndale Employment Network provides services in North Lawndale only and utilizes a demand-driven strategy based on the Annie E. Casey Foundation’s Jobs Initiative framework. This strategy relies on the input from employers that identify the skill sets they need to fill available slots. It utilizes a unique assessment and retention tool called the Work Readiness Index, and has a sector-focused job development and training strategy.

Recommendations
The Support Services: Jobs and Housing Committee recommended designing a demonstration project to increase the ability of tenants in Department of Housing invested properties to achieve stable and well-paid employment. The demonstration will link tenants to housing partners, including housing developers and property managers, social service providers, and employment and training providers. Commitment of financial, material and human resources over the long term by government and community partners is crucial to the project’s success. Demonstration components include:
**Partners.** Housing partners should be strong participants during the planning stages of the demonstration, and tenant focus groups should be conducted to incorporate tenant input into the design of this demonstration project. Developers and property managers should identify tenants and their needs, assist in marketing services to the tenants, and provide meeting space for employment and supportive service providers.

Social service providers should provide tenant assessment and case management to assist tenants in navigating the service system, and link tenants to supportive services such as substance abuse treatment, child care, mental health treatment, life skills training, financial literacy and immigrant assistance. Workforce development providers should provide skills training, job readiness training, job placement and retention supports, and assist tenants with career development goals. The committee also suggested that philanthropic organizations be encouraged to provide funding for new and ongoing social services.

**Request For Proposals (RFP).** The Committee recommended that DOH develop a request for proposals (RFP) process to identify DOH invested properties located within potential community sites interested in participating in a demonstration project. The RFP would require applicant communities to meet neighborhood assessment criteria developed by the committee. Each applicant would also be required to detail chances for success, resources already available, and additional resources needed to produce the pilot project.

**Potential Applicant Communities.** The committee developed its own assessment criteria to determine a community likely to succeed in the demonstration project. Based on this initial assessment criteria, the committee researched five community areas as potential demonstration sites. These communities are unique examples of successful community partnerships, with various resources already available to them. The committee suggested that the Department of Housing consider the following communities as applicants for this demonstration project:

- **Englewood.** The community and resident characteristics that make Englewood a viable choice include:
  - Access to transportation;
  - Location in an Empowerment Zone with plans for a One-stop Employment Center;
  - Expansion of Malcolm X College; and,
• Enthusiasm at the community level and from local and state government to support opportunity in the area.

• **Grand Boulevard.** The community and resident characteristics, highlighted in a database of information developed by the Grand Boulevard Federation, which make Grand Boulevard a viable choice include:
  • Completed analysis of DOH-assisted and Chicago Housing Authority units and likely tenant needs, as well as needs of the properties; and,
  • Location in an Empowerment Zone, existing alliances and ongoing workforce and human services initiatives.

• **Lower West Side.** The community and resident characteristics that make the Lower West Side or Pilsen community a viable choice include:
  • Opportunity to affect a community with a small building housing stock (6-flats and under);
  • Pre-existing housing stock analysis, including DOH-assisted affordable housing units; and,
  • Vision and strategies to build healthy communities, including a commitment of The Resurrection Project and resources such as Empowerment Zone designation.

• **North Lawndale.** The community and resident characteristics that make North Lawndale a viable choice include:
  • Established system and network of over 100 employers and service providers;
  • Commitment of Lawndale Christian Development Corporation, including hosting monthly tenant meetings and dedicating space for service programming; and,
  • Current financial investments in the community including foundation support, MOWD funding, TIF financing, and new community amenities and development.

• **South Chicago.** The community and resident characteristics that make South Chicago a viable choice include:
  • Planned construction and USX development plan;
  • Active not-for-profit community with ongoing successful collaborations; and
  • Enterprise Community and Enterprise Zone designation.
**Evaluation.** Conducting an ongoing evaluation will help determine successes and challenges. An evaluation would assess desired housing outcomes, individual outcomes and community outcomes. Specific benchmarks can be defined upon determining the format for the demonstration.

In order to successfully replicate the project, clear objectives should be outlined and documented throughout the project. Components of the projects that can be exported or replicated in similar communities should be identified and well-defined to ease implementation at other sites.

**Action Plan**

In an effort to respond the committee’s recommended actions, DOH and MOWD will explore funding opportunities to support demonstration projects that complement the current workforce development system and the needs of employers.

Along these lines, workforce development providers have been selected to provide services to residents and businesses in the Empowerment Zones. DOH and MOWD will commit to piloting an onsite service model at a DOH invested property in one of the empowerment zones through this existing set of contracts. DOH and MOWD will also facilitate a close connection between welfare-to-work providers under contract with MOWD and DOH invested properties throughout the city.

The Department of Housing and the Mayor's Office of Workforce Development (MOWD) are also committed to linking tenants of DOH invested properties to the “one-stop” career centers operated in partnership by MOWD, City Colleges of Chicago, Illinois Department of Human Services, and the Illinois Department of Employment Security. The Chicago One-Stop Career Centers are job resource centers that provide career training and employment services to people who want to achieve self-sufficiency. There are five one-stops located across the city: the westside, Pilsen, northwest side, southwest side, and mid-south. A staff person at each center will be designated to coordinate services for a cluster of DOH invested properties in their service region. Tenants assisted through this approach will be able to access other service providers based at the “one-stops”, thus stabilizing the community and residents of these properties.

To assess the feasibility and define the approach, DOH will convene property managers and developers to discuss this model and conduct focus groups of tenants to determine their needs and employment status.
Homebuyer Education
Co-Chairs: Sylvia Puente, Terry Young

Committee Charge
The Committee’s charge was to:

- Evaluate the adequacy of homebuyer counseling programs and requirements; and,
- Evaluate the ability of these programs to reach minority populations, in particular, new immigrant groups and Latino homebuyers.

Background
Homebuyer education is a necessary step in the path to homeownership. Regardless of income, buying and maintaining a home is a major obligation. Counseling helps new and potential homeowners understand the financial responsibility and time necessary to buy and keep a home. This is especially true for minority groups and new immigrants who may not come from a tradition of homeownership due to lending discrimination or lack of necessary funds.

Efforts to address homebuyer education for Chicago’s non-English speaking population are not coordinated between various ethnic and immigrant-serving agencies, yet, Chicago’s demographic and immigration trends demand that these groups be addressed. As a result, counselors must speak through interpreters, leaving many potential homebuyers without assistance. Many of those who do purchase homes are later targeted by predatory lenders who take advantage of the buyer’s limited knowledge of mortgage financing.

**Immigrant Barriers.** Homebuyer education tailored to the specific language and culture of each ethnic group is necessary for effective counseling. Language barriers preclude many from taking advantage of existing services.

Many new immigrants do not know how to utilize homebuyer information, and many are not financially literate. Cultural differences can prevent these individuals from asking for assistance. For instance, many of these individuals may not have traditional sources of credit or may not fully trust government, banks or other institutions. Some may have poor credit, or have been victims of predatory lenders. Finally, some may fear being targeted for deportation, and therefore, may be unwilling to share personal information or file loan applications.
Institutional Barriers. The service agencies most trusted by new immigrants have not traditionally focused on housing, choosing instead to offer access to social services, citizenship training and cultural activities. In order to advance homeownership among new immigrants, these agencies will have to be part of the solution, because few banks have enough bi-lingual employees to serve this large population. In addition, not many agencies that offer homebuyer counseling have the language skills to deliver homeownership education to these groups.

Predatory Lending. Predatory lenders focus their marketing on minority and non-English speaking communities. While some of these homeowners may have received pre-purchase counseling, many are falling prey to predatory lending following a personal financial crisis. This has resulted in an increased rate of foreclosure in minority communities across the city.

Models

Neighborhood Housing Services (NHS)
NHS convenes Wednesday Evening Orientation meetings for its Latino clients. At these sessions, NHS explains its services and conventional mortgage products. Clients also learn about credit scores and Private Mortgage Insurance. They are informed about the "Fresh Start" program, which explains how to complete and maintain a budget and plan for homeownership.

Spanish Coalition for Housing
Spanish Coalition for Housing serves Latino clients with a staff of expert counselors, who are Spanish-speaking. The Spanish Coalition provides one-on-one counseling in an effort to assess the circumstances and assist each client in making his or her best choice.

The Resurrection Project (TRP)
Providing both counseling and education on homeownership options, TRP walks homebuyers through the purchase process from beginning to end, including loan assistance, home maintenance and training on landlord responsibilities for small building owners. TRP helps clients complete their credit qualifications and then packages this information to help them find the lender with the best loan. To find their clients, TRP has an outreach program for neighborhood organizations, community leaders and churches in their area.

Fannie Mae Corporation
Fannie Mae Corporation's Welcome Initiative - A New Country, A New Home extends the same terms, products, transaction types, occupancy status criteria, and loan-to-value ratios offered to U.S. citizens and permanent resident aliens to
nonpermanent resident aliens. This means that Fannie Mae will no longer specify the precise documentation that a lender must obtain from a borrower to verify that a resident alien is a legal resident of the United States. A lender may also rely on information from a foreign country to document the assets, income or credit for a borrower.

**Recommendations**

Five key strategies were recommended to improve access to homebuyer counseling for minority groups, especially new immigrants and Latinos.

**Outreach.** Partnerships between organizations to coordinate outreach efforts would maximize education resources. Potential clients could be reached through churches, advertising in neighborhood newspapers and on Latino radio stations, schools, report card pick up days, direct mail, neighborhood adult education programs, block club organizations and corporations.

**Counselor Training Pool.** To expand new immigrants’ access to homeownership, a pool of translators should work with counselors to provide clearer interpretation for clients. A referral system would link clients and counselors through a fee-for-service structure. Non-English speaking residents would also be trained in homebuyer education so they could provide education to clients in their native languages.

**Training and Education.** Government agencies, private institutions, and nonprofit organizations that provide home ownership education should be trained to understand the cultural differences of immigrants and minorities. In addition, training should be offered to immigrant associations and to elected officials.

**Resources.** New funding for these programs is crucial. In the past two years HUD’s budget for counseling was cut dramatically. In 2001 HUD counseling resources increased by a mere $5 million. Hiring experienced and capable bi-lingual counselors can cost up to $63,000 annually or $70-$100 an hour on a contract basis. Presently, federal funding does not reimburse for counseling services at this level.

**Anti-Predatory Lending Campaign.** An anti-predatory lending marketing campaign should be developed to reach minority communities and translated to promote financial literacy and ensure the broadest reach. Post purchase counseling is critical and can help homeowners avoid predatory lending and subsequent foreclosures.
**Action Plan**
The Department of Housing will spend a total of $340,000 on housing counseling in 2001. Agencies offering services in Spanish will receive $150,000 of this funding. DOH will continue to advocate at the national level for increased resources allocated for housing counseling programs.

In 2001, DOH will reconvene a roundtable of immigrant associations to market DOH homeownership programs and identify ways to reach their constituents. DOH will also invite lending institutions that serve these communities to participate in discussions, to apply for programs offered by the Department, and to participate fully in other home lending products offered in the general marketplace.

Over the next several years, DOH is committed to helping immigrant associations become HUD certified counseling agencies. HUD certification will make them eligible to receive City and HUD funding.

The Department is also initiating an anti-predatory lending public education campaign. Its goal is to educate and warn the public about the dangers of predatory mortgage lending, and to improve awareness about access to conventional credit. Brochures and advertising will be in both English and Spanish, and made available through local aldermen, community groups, and Spanish-speaking radio stations The message features a hotline phone number, which is already operating. Homeowners and home buyers who are considering a loan and have concerns are encouraged to call the hotline. Operators will then assess the callers' needs and refer them to the appropriate agency for further assistance. All callers will be mailed a brochure with detailed information on predatory lending and responsible loan practices.
Capacity Building: Rehabbers, Landlords and Not-for-Profit
Co-Chairs: Andy Mooney, Paul Roldan

Committee Charge
The Committee was charged to:

- Identify ways to stimulate building preservation by designing strategies to build the capacity of non-profit and for-profit firms to rehabilitate existing buildings and manage multi-family properties;

- Recommend strategies to overcome organizational barriers to attracting capital for rehabilitation and strategies to build the skills of these firms, with special emphasis on small and entrepreneurial firms; and,

- Consider the impending expiration of tax credit and project-based Section 8 developments, and focus on developing the capacity of non-profits to accept and manage affordable housing for the long term.

As the committee deliberated the issues, they chose to focus on policies that would aid the preservation of project based Section 8 properties and develop the capacities of both for-profit and not-for-profit property managers.

Background
There are an estimated 602,200 rental units in the City of Chicago.

Section 8 Properties
Over the next five years 145 properties assisted by the project-based Section 8 program have contracts that will expire. This represents 19,555 units or 3% of rental units in Chicago. These expiring contracts will enable owners of projects located in stronger markets to "opt out" of their Section 8 contracts, and convert currently affordable units to market rate rents or condominiums. Projects in weaker markets may be able to restructure their rents under new contracts with HUD, keeping the units affordable. However, HUD may decide that a property in deteriorated condition, coupled with a weak market and poor management, does not warrant any additional investment. Without HUD assistance, the owner may choose to sell or a property could fall into foreclosure. In any of these cases, affordable units could be lost if a responsible, capable entity is not ready to step in to acquire and manage the property.
**Low Income Housing Tax Credit**

Another group of rental properties providing affordable rents are those financed with the Low Income Housing Tax Credit. Investors in the tax credit accrue benefits through 15 years. Owners will be less motivated to maintain or aggressively support a property once the 15 year tax credit recapture period expires. Since many of these properties have deferred maintenance, a loose support system will pose long term problems for the property’s stability. In addition, owners are not obligated to keep their investment affordable unless there are other restrictions placed on the property from secondary financing. Many of the projects funded by DOH also have loans with 30 or 40 year affordability terms. However, this is a nationwide concern to which no remedy has been recommended in the Congress.

**Not-for-Profit Capacity**

In order to encourage the preservation of these properties as affordable, HUD created statutory and policy preferences that benefit not-for-profit purchasers of Section 8 properties. However, many not-for-profits need training to effectively purchase and manage large multifamily buildings. This is especially true since many of the properties in question are troubled. While some training programs already exist for landlords and entrepreneurial rehabbers, they may not be adequate to address the specific issues in taking over Section 8 properties.

**Models**

**National Housing Trust**

The National Housing Trust acts as developer when invited in by a local not-for-profit. It will not act alone as the developer. The Trust will consider purchase of general or limited partnership interests or act in a “turn key” capacity to facilitate transfer to a local not-for-profit. NHT/Enterprise Foundation provides owners with preliminary feasibility analysis, and has the ability to use a wide range of tax advantaged debt and equity financing to efficiently complete transactions. It focuses on properties that:

- Consist of 100 units or more and are occupied by a significant percentage of elderly or family households earning less than 50% of median income; and,

- Are located in a market where there is insufficient local not-for-profit capacity or interest to efficiently complete a transaction.
**Recommendations**
To address the pressing issue of expiring use contracts and not-for-profit capacity to acquire these properties, the Capacity Building Committee recommended:

- The creation of a database detailing at-risk properties (Section 8 and LIHTC) to identify potential Section 8 opt-outs and mature tax credit properties. This database would consist of information from quarterly HUD reports.

- The creation of an Expiring Uses Working Group, comprised of representatives from DOH, IHDA, HUD, LISC, the Chicago Rehab Network, and private market property owners and investors. The Working Group would work with properties in the at-risk database, and be directly involved in at least two expiring Section 8 projects as they go through the process of renewing or opting out.

The committee recommended that training opportunities for at-risk property owners and potential not-for-profit buyers need to be addressed through:

- An information clearinghouse to help landlords and small building owners access resources currently available to them. The Clearinghouse could alert inexperienced landlords to training opportunities, while small building owners could get assistance with financing. The Clearinghouse would also provide a service directory to assist landlords in locating reputable service providers for necessary repairs.

In addition to increasing the capacity of not-for-profits to acquire at-risk properties, the committee recommended:

- An increase and clarification of financing resources from HUD, IHDA, and DOH, and the establishment of a process to discourage opt-outs. They suggested that the Working Group advocate for policies that increase resources to preserve affordable units, including allowing tenants to use enhanced vouchers in the immediate area in cases of condo conversion.

**Action Plan**
In 2000, DOH allocated funding to expand not-for-profit capacity and the property management skills of both not-for-profit and for-profit property owners through:
• Landlord training sessions offered by CIC;
• Capacity building grants to not-for-profit organizations;
• CHDO grants to not-for-profit developers; and,
• Support for the SRO operators association.

In 2001, DOH has allocated funds for the continuation of these programs and the establishment and marketing of a “Landlord Help Desk.” This hotline will provide property owners with information regarding their rights and responsibilities under the Chicago Residential Landlord and Tenant Ordinance, as well as other local laws pertaining to landlords and tenants, and provide referrals to other sources of assistance in owning and managing residential property.

DOH initiated or completed many of the committee’s recommendations regarding project-based Section 8 properties in 2000. It will continue to work on the following activities in 2001:

• Convene a policy group to discuss, propose and implement policies specific to HUD’s mark-to-market program;

• Act as the Participating Administering Entity for HUD. To date, DOH has completed restructuring plans for 6 properties, resulting in the long term preservation of approximately 1000 Section 8 units;

• Support policy changes at the national level to preserve federally assisted properties and increase funding for their preservation, such as using the FHA surplus to fund preservation efforts;

• Support Chicago Rehab Network’s successful grant proposal to monitor at-risk properties and work with owners, not-for-profit developers and tenants to preserve the affordability of these buildings;

• Retain a consultant to perform an analysis of the LIHTC expiring use contracts. From this work DOH hopes to discern specific remedies to the problems presented by this challenge.
Small Building Preservation  
Co-Chairs: Bruce Gotschall, Richard Townsell

Committee Charge  
The Committee was charged to:

- Identify ways to stimulate the management, maintenance, repair and investment in small (2-24 units) buildings and the acquisition and rehabilitation of vacant single-family homes;
- Include in its scope buildings which are either owner-occupied or investment properties; and,
- Focus on private investment that can be leveraged with effective public subsidies, building on neighborhood markets.

Background  
Buildings with one to four units account for 40% of the rental units in the region, representing an important part of Chicago’s overall housing stock. These properties are primarily maintained by owner-occupants or small business owners.

Few incentives are in place to encourage both owner-occupants and investors in small buildings to rehab and preserve these properties. Rehabbing properties takes time and resources, and, therefore, some owner-occupants and investors are unable or unwilling to make the necessary repairs, leaving properties to further decay. Neighborhoods are subjected to further deterioration when residents are not attuned to early warning signs of decline and, ultimately, abandonment. With neighborhood-based networks and city mechanisms in place to report and monitor at-risk properties, the prospects for preservation are greatly enhanced.

No one approach to housing preservation is sufficient to address all neighborhoods’ needs. The needs of a neighborhood with a housing stock that is severely deteriorating are different from the needs of neighborhoods where the housing stock is being upgraded through private investment. The former needs new and sizable investments, improvements, and aggressive property management. The latter requires attention to the preservation of existing affordable units and neighborhood character.
Models
Virginia
In targeted areas within the state of Virginia a certificate of compliance with the building code is required before any unit may be re-let. If a building falls into disrepair and ends up in building court, the landlord is required to obtain certificates on all units.

Rogers Park
The Rogers Park Community Council has an inventory of 945 residential buildings that it monitors. Files are maintained by street address and include the number of units, name of the management company and owner, and last known sales price. One of three quality ratings is assigned to each building. They use a standardized checklist to assess the condition of buildings.

Southwest Organizing Project (SWOP)
In Chicago, SWOP organizes its members to monitor and maintain foreclosed and vacant properties in its neighborhood through its “adopt a house” initiative. Residents volunteer to monitor activity surrounding a vacant home and maintain the exterior landscaping so that the house does not become a danger to residents.

Recommendations
Forty-seven percent of the city’s housing stock is more than 60 years old. The age of the stock raises concerns about the quality and condition of housing units throughout the city, but especially in neighborhoods with high concentrations of buildings with deferred maintenance.

The Small Building Preservation Committee recommends that the City adopt a policy that, in all feasible situations, the preservation of existing housing stock will be a City priority. This policy should apply to occupied, at-risk and vacant property.

Some suggested strategies to preserve Occupied Housing include:

**Incentives.** Without the necessary resources, some owner-occupants or investors are unable to make required repairs. Flexible incentives, customized for the neighborhood, would provide owners and investors with a variety of financial resources enabling them to rehab these properties. Subsidies, grants, low-interest or deferred loans, tax credits, reduced or waived permit fees for targeted neighborhoods are a few incentives that would encourage the rehab, purchase and the preservation of housing stock in these neighborhoods.
Community-Based Monitoring. Community members and delegate agencies would monitor buildings in their neighborhoods and report conditions to a designated agency for cataloguing and assessment.

Outreach to Owners and Landlords. Building owners who are actively involved in their communities are better and more responsible owners. Building owners should be encouraged to participate in community meetings where they can be advised of available resources for grants and loans, and available training to build capacity to manage and maintain their buildings.

Some strategies to preserve At-Risk Properties include:

Fast-Track Preservation. To preserve neighborhood housing, residents must be alert to early warning signs of decay. Raising awareness and creating mechanisms for neighbors to report at-risk properties will help the preservation process start sooner and give it a greater chance of success.

Aggressive Acquisition. Properties held by private owners must be more aggressively targeted to prevent a blighting influence in the neighborhood. The City or other responsible parties need to take control of these properties before they become economically unfeasible.

Staged Rehabilitation. When an owner is faced with a large number of building code deficiencies, the court should consider allowing progressive rehabilitation and maintenance plans should be allowed to avoid the crippling costs of immediate substantial rehabilitation.

Emergency Funding. Provide owners with below-interest emergency loans for repairs that would otherwise shut down the building.

Some suggested strategies to preserve Vacant or Abandoned properties include:

Lien Foreclosure. Aggressive foreclosure of municipal liens and more extensive use of receivers through the Housing Court are two examples where a pro-active approach would protect and preserve more housing units.

Early Effective Security. Early security is key to preventing potential demolition. Board ups are insufficient in most cases, especially in areas in which gang activity or other criminal activity is prominent. Brick ups provide better security. Preventing access to these buildings will protect the housing units from vandalism and further destruction, and also meet the needs of a neighborhood's anti-crime efforts.
Action Plan

The Department of Housing is committed to improving the overall condition of small buildings in the City and to converting vacant and abandoned property back into community assets.

In 2001, the Department will continue to fund and operate a number of programs to improve the condition of Chicago’s occupied and vacant housing stock. In addition, DOH has added several new programs that target the acquisition and rehabilitation of vacant or abandoned property.

Occupied Properties

- Provide rehabilitation grants for single family and multi-family property in targeted TIF Districts.

- Provide incentives for rehabilitation through NHS and CIC programs funded by DOH.

- Provide financing for rehabilitation in conjunction with conventional lenders.

- Provide buyers or owners of Historic Bungalows with special incentives and grants to purchase and rehabilitate this staple of Chicago’s housing stock. Offer tax credits for eligible homeowners who undertake rehabilitation of their Bungalows.

- Utilize special finance tools to write down interest rates on loans that help long time owners refinance and rehabilitate their homes.

- Make emergency repairs for low-income homeowners.

- Provide homeowners on targeted blocks with funding to improve building exteriors.

- Make accessibility improvements for low income Chicago residents.

At-Risk/Vacant/Abandoned Properties

- Preserve up to 250 FHA foreclosed properties through an Asset Control Area funded by HUD and implemented by NHS and Hispanic Housing.
• Acquire and dispose of all properties that become available through the HUD Good Neighbor Program. Advocate for broader criteria so that more properties are available for purchase by the City.

• Assist local developers to acquire and rehabilitate abandoned properties with municipal liens and offer no interest matching funds for rehabilitation of the property.

• Work with neighborhood not-for-profits in Chicago Lawn, Gage Park, Humboldt Park, Englewood and Roseland, to target foreclosed and vacant properties for expedited acquisition and rehabilitation.

• Work with other City agencies and law enforcement officials to intervene on at-risk properties and accelerate the rehabilitation process in targeted areas where gangs and drug crime are prevalent.

• Use new tools and authority to discourage ownership of vacant property. These tools include the vacant building registration and property liability insurance requirements.
Community Acceptance Campaign for Affordable Housing  
Co-Chairs: Jean Butzen, Aurie Pennick

Committee Charge
The committee’s charge was to:

- Discuss how misperceptions of who is being served by affordable housing become barriers to development and entry into select areas of the region and city;
- Develop communication mechanisms to inform the public about what affordable housing is and who it serves; and,
- Present models and solutions for generating community support for affordable housing.

Background
Given this broad charge, the committee assessed barriers to community acceptance for affordable housing within a regional context. A regional approach is dictated by the following:

- The economic interdependence of 270 municipalities in Northeastern Illinois dictate that any absence of resources, whether they be jobs or housing, in one community affects the balance of needs throughout the region.
- This economic interdependence underlies a regional economy that relies on adequate access between jobs and housing. However, both anecdotal and quantitative evidence suggests a spatial mismatch between recent job growth and an available supply of affordable housing.
- Thus, improving access to both jobs and housing requires a set of regional solutions.

Three primary obstacles to gaining community acceptance to affordable housing in this context were identified:

**Leadership.** Too few leaders from the public and private sectors are willing to embrace the need for solutions to affordable housing in the face of public opposition.
**Legal Barriers and Economic Impediments.** The absence of land zoned to permit multi-family housing or denser development and the perceived cost of services to residents of affordable housing, especially for family housing, are barriers to new affordable development.

**Inaccurate Information.** The lack of information regarding affordable housing perpetuates misunderstanding and misperceptions of the people in need of affordable housing, the nature and design of the housing itself, and its impact on the community.

Together these obstacles create an environment that is not generally supportive of affordable housing. Evidence from the Regional Rental Market Analysis (2000) suggests that the region faces a significant gap in available units of affordable housing compared to the overall need. Land costs and large lot zoning also make homeownership unaffordable in many parts of the region. The redevelopment of public housing has prompted public fears about where existing tenants will live, while also increasing the need for better affordable housing. This environment will have to change so that an adequate supply of affordable housing can be achieved across the region.

**Models**

**Minnesota**
In a context similar to the Chicago area, earlier this year Minnesota launched its Community Acceptance Campaign. The campaign’s message is that affordable housing is a community issue that affects a broad range of people including: families with children, employers who want to expand their business operations, teachers and the elderly. Governor Ventura’s public support and presence on radio ads, billboards, bus signs and print ads is a central ingredient in their campaign. The message is being disseminated through training and technical assistance programs, as well as ongoing outreach and media across the state. While the initial objective of this campaign is education, the ultimate goal of increasing the production and preservation of affordable housing is also being addressed. While research has shown that a majority of the public views affordable housing as a local problem best solved by local not-for-profit groups, Minnesota’s message emphasizes that people who receive housing assistance are members of a larger community. Phase Two of this campaign includes a public opinion poll to evaluate message penetration, and a planned Phase Three is aimed at enacting state legislation to produce more affordable housing.

**Silicon Valley Manufacturing Group (SVMG)**
In California, SVMG is a coalition of business leaders that advocates for affordable housing and other policy issues important to businesses in the Silicon Valley. SVMG and its partners review proposed housing developments using a set of
“housing endorsement criteria”. Developments that meet those specific criteria receive the support of SVMG. Members of SVMG’s staff or board attend zoning board meetings or planning committees to express their support for selected developments. They have won local approval on 67 of 69 developments they chose to support.

Each year, SVMG hosts quarterly public official luncheons at local businesses. These luncheons provide municipal leaders an opportunity to talk with housing developers and the local officials that have supported their developments. SVMG reviews why access to housing is important to their members and strategizes with public officials about promoting more development of affordable housing. To date, more than 90 public officials have attended these luncheons.

**Recommendations**
The Community Acceptance Campaign Committee’s chief recommendation is to create a Coordinating Entity or mechanism that will implement the other committee recommendations on a regional level. The *Regional Affordable Housing Resource Center* (RAHRC) would provide strong support to a network of stakeholders that could:

- Convene existing affordable housing stakeholders for the purpose of coordinating strategy;
- Keep an updated database of information that details affordable housing practices throughout the region;
- Develop public information materials; and,
- Advocate for affordable housing developments at the local level.

Stakeholders in RAHRC would include: community and advocacy organizations, civic organizations, religious institutions, business leaders, government entities, and educational institutions. Paid staff would be retained to coordinate activities of the network.

Once the RAHRC is established, it would be charged with pursuing other recommendations of the committee. These include:

- Creating a Public Officials Forum that would help dispel affordable housing myths and serve to support elected leaders’ efforts to gain community acceptance for affordable housing;
• Encouraging local and county governments to adopt aggressive affordable housing initiatives;

• Strengthening existing regional affordable housing initiatives; and,

• Developing pro-affordable housing messages targeted toward different audiences, including religious, political, business, labor, real estate industry, community groups.

Action Plan
In order to identify the entity that will become or create RAHRC, the committee recommended that the Department of Housing hire a consultant to work with a group of its housing partners. This group would define the agenda and purpose of a regional affordable housing resource center, develop a budget, identify sources of financial support, and hire a full-time director.

As a sign of its commitment to this committee’s work, the department has allocated $50,000 in its 2001 budget to hire a consultant that will accomplish the first phase of this project.

The selection of the consultant will be carried out by a committee of potential funders of the RAHRC. The committee assigned to work with the consultant will be recruited from the organizations that participated on the Community Acceptance Campaign Committee.
Public Private Finance Initiative
Co-Sponsored by Chicago Department of Housing & Chicago Rehab Network

Working Group Co-Chairs: Ben Applegate, Kitty Cole, Helen Dunlap, Michael Goetz, Charles M. Hill, Sr., Mark Laubacher, Debra Schwartz, Robin Snyderman, Robert Wharton, Timothy Wright

Purpose
Participants in the Public Private Finance Initiative (PPFI) were charged with developing new finance tools and revenue streams to create affordable housing for families with incomes of 50% or less of area median income ($32,000 for a family of four). Working Groups focused on five areas:

- Tax Solutions for Affordable Housing
- Private Capital
- Balanced Development
- State Resources
- Employer Assisted Housing

Process
Lack of resources was identified as a priority in the Department of Housing’s Housing Opportunities Into the New Century 1999-2003 Affordable Housing Plan. The Chicago Rehab Network initiated the Public Private Finance Initiative with the Department of Housing to generate proposals for new resources. Over ninety affordable housing stakeholders representing affordable housing developers, government and financial institutions met numerous times through the fall of 1999. PPFI culminated in a January 2000 event with more than 200 people present for the release of the final PPFI proposals.

Several PPFI proposals have made significant progress since the January proposal release. Recent press coverage of numerous housing issues has increased the support for affordable housing solutions at every level of government. As a coalition of community based organizations with accountability to local residents, CRN will continue to support the PPFI proposals and other affordable housing initiatives through Valuing Affordability, an initiative to increase public support for affordable housing solutions.

Current Proposal Status
- **State Donations Tax Credit.** Illinois taxpayers who make a donation for affordable housing development will receive a tax credit against state taxes of fifty cents for every dollar donated. Modeled on a successful tax credit program in Missouri, $13 million in tax credits will
generate $26 million new dollars for affordable housing annually. The proposal was introduced in the January 2000 legislative session by Representative Art Turner (D-Chicago) and Senator William Peterson (R-Long Grove) but it was not passed out of the Rules Committee. Advocates in East St. Louis, Springfield, Peoria, Rockford, Northern Illinois and Chicago testified in support of the legislation at four subject matter hearings in summer 2000.

CRN anticipates that the State Donations Tax Credit will be re-introduced in the House and Senate in January 2001.

- **Property Tax Guide: Assessing Government-Assisted Multi-Family Housing.** The Tax Solutions Working Group called for a resource guide for assessors and property owners to address the need for fair assessments in the valuation of affordable housing developments. The value of assisted housing is constrained by added management costs due to screening and reporting, restrictions on rents and sales, and limits on rates of return that impact value and all must be understood to ensure a fair assessment. Assessor James Houlihan accepted the Guide, co-authored by Paul Reilly, Arthur Lyons, Dan Burke, and Ken Oliver, at CRN’s November 9th forum on property taxes and affordable housing. CRN continues with a full property tax reform agenda to support affordable housing.

- **SMART Fund.** Private capital investment in the preservation and creation of affordable housing development needs to accept higher risk and extend longer terms than many traditional private capital investments. A SMART Fund Planning Committee made up of affordable housing developers, bankers, government representatives and others has explored several capitalization and return scenarios. New Mark to Market owner and purchaser initiatives provide opportunities for capital investment that CRN will continue to explore.

- **Balanced Development Principles.** The recent flurry of headlines concerning public housing transformation, Section 8 expirations, and property taxes affirm the balanced development platform created through PFFI. The principles are grounded in the belief that balanced development will create healthier communities throughout the region. It is the role of government and private institutions to establish priorities, provide leadership, and develop policies for the use of resources to support development consistent with the
principles set out below, beginning with housing for people with the greatest need:

- Racially, culturally & economically diverse people can thrive within the same community.
- All areas of the region are appropriate for affordable housing and all areas are appropriate for market rate housing.
- All workers should have the opportunity to live in close proximity to employment.
- Housing units and types should be heterogeneous so that different housing needs are met.
- Subsidized and market rate housing in the same development should be designed to be indistinguishable to the greatest extent possible.
- Long term residency & neighborhood stability should be supported.
- Opportunities for the community to come together should be created.

- Increase the Low Income Housing Tax Credit. Partial increase for the Low Income Housing Tax Credit (LIHTC) and a private activity bond volume cap was passed by the United States House of Representatives in October 2000. Similar increases are pending in the United States Senate as part of the Community Renewal Bill. President Clinton has threatened to veto the bill for reasons not related to the LIHTC and bond increase.

For more information on any of these proposals or a copy of the Property Tax Guide please contact the Chicago Rehab Network at (312) 663-3936.
Chicago Forum on Housing Solutions
January 26, 2000

8:00 a.m. Registration

8:30 a.m. "Housing Opportunities Into the Next Century: 1999-2003": 1999 Accomplishments and Goals for the Chicago Forum on Housing Solutions
John G. Markowski
Commissioner
Dept. of Housing

8:45 a.m. Our Shared Challenge
Julia Stasch
Chief of Staff
Office of the Mayor

9:00 a.m. Dialogue with Charles M. Hill
Executive Vice President
Federal Home Loan Bank
Helen Dunlap,
interviewer
Shorebank Advisory Services

9:30 a.m. Break

9:45 a.m. Break-out Sessions: Examining the Matter and Exploring Solutions

- Community Acceptance Campaign for Affordable Housing
  Speaker: Carl Guardino, President and CEO
  Silicon Valley Manufacturing Group

- Homebuyer Education

- Information Infrastructure
  Presentation by: Janet Smith, UIC
  Regional Rental Market Analysis

- Capacity Building: Rehabbers, Landlords and Non Profits

- Small Building Preservation
  Presentation by: Mindy Turbov

- Support Services
  Panel Discussion: Barbara Sard, Center for Budget and Policy Priorities
  Ngoan Le, Illinois Department of Housing Services
  Julie Wilen, Mayor’s Office of Workforce Development

11:15 a.m. Break/Lunch delivered

11:30 a.m. Committee Meetings

1:00 p.m. Adjourn

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CHICAGO FORUM ON HOUSING SOLUTIONS
PARTICIPANTS LIST

Albany Park Community Center
Archdiocese of Chicago
AREA
Arthur Andersen
Bank of America

Bank One
Bickerdike Redevelopment Corporation
Business and Professional People for the Public Interest
The CARA Program
Cambodian Association of Illinois
Catholic Charities
Center For Neighborhood Technology
Centers for New Horizon
CHAC

Chicago Association of Realtors
Chicago Christian Industrial League
Chicago Community Development Corporation

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Corporation for Supportive Housing
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Metropolitan Tenants Organization

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Neighborhood Housing Services

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STRIVE
The Fund/WPIC
The Resurrection Project

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Timshel Construction
U.S. Bankcorp Piper Jaffrey
Universal Structural Finance Group, Inc.
UIC, Center for Urban Real Estate
UIC, Urban Planning & Policy

Urban Investment Trust, Inc.

Valerie Denney Communications
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