



October 28, 2021 News & Updates from the Chicago Rehab Network

UPDATES FROM CRN

Be a leader for affordable housing! The Empowerment Series Continues This Week

The 2021-2022 Community Development and Empowerment Series continues this week with Proforma Development taught by Maurice Williams, Vice President of Economic Development at the Chicago Community Loan Fund. Understanding principles of real estate development and finance is critical to maintaining



the long-term affordability of your project. In this session, learn to create development proformas, income and expense statements, and cash flow analyses. Emphasis will be placed on structuring projects with tax credits, grant funding, and public funds. The class will be broken into four days: Friday, October 29 9am-12pm; Friday, November 5 12pm-3pm; Friday, November 12 9am-12pm; and Friday, November 19 9am-12pm.

REGISTER

Thank You for Another Successful Collective Impact Summit!

Thank you to all who joined us for our second Collective Impact Summit on October 15 and 16! Held through the Center for Shared Ownership in partnership with the Chicago Community Loan Fund, the Summit brought together co-op residents and stakeholders to learn, collaborate, and envision a more cooperative housing landscape. Through teach-in sessions and workshops, participants learned about historic and current co-op movements, national policy, financial resources and tools for shared ownership, and laws and regulations affecting shared ownership models and were able to participate in a conflict resolution workshop. Find out more about the Center for Shared Ownership

NEWS & RESOURCES

Cook County Early Resolution Program

Evictions and unresolved debt issues can have a long-lasting, negative impact on your future. Call the Early Resolution Program (ERP) to speak with a lawyer and get connected to other resources. This program is available to all residents of Cook County free of charge. You do not need to have a case in court to get help. The Early Resolution Program (ERP) includes free legal aid, mediation services, and connections to other resources including rental assistance. Mediation is a chance for a landlord and tenant, or debtor and creditor, to resolve issues with the help of a knowledgeable and neutral person. Find out more (also available in Spanish and Polish).

Paycheck to Paycheck

The National Housing Conference (NHC) has released an updated Paycheck to Paycheck database. The database illustrates the ability – or



lack thereof – of working families to afford typical housing in metropolitan areas across the country by comparing wage data and housing costs. It is updated every quarter to keep up with the country's rapidly changing housing market. Check out NHC's visualization tool or download the data yourself to get the latest snapshot of housing affordability across the country.

Know Your Rights: Eviction and Lockout Resources

With the eviction moratorium no longer in place, evictions and lockouts are once again a concern for Chicago tenants. Knowing your rights and the resources in place can help keep you housed. If you are worried about remaining in your home because you have been unable to pay rent:

- 1. Don't Self-Evict If you get an eviction notice, know that only the Sheriff can carry out an eviction. It is illegal for your landlord to try to remove you from your home.
- Get Legal Help Cook County Legal Aid for Housing and Debt is a free resource to help landlords and tenants resolve housing and debt issues. Visit <u>cookcountylegalaid.org</u> or call 855.956.5763. Legal support for tenants is also available at <u>rentervention.com</u> or text "hi" to 866.773.6837
- 3. Get Financial Help Go to chicago.gov/renthelp for information on how to apply for up to 15 months of rental assistance.

Find more resources through the City of Chicago.

Woodstock Comments on Equitable Housing Finance Plans

In response to the Federal Housing Finance Agency's request for input for the Enterprises Equitable Housing Finance Plans, CRN's partners at the Woodstock Institute have compiled comments addressing racial equity in homeownership. The comments include a discussion about the racial gap in appraisals, a topic focused on by the appraisal gap working group convened by CRN and NHS in collaboration with partners including the Woodstock Institute. Read the comments <a href="https://example.com/here-ex

New Round of Rental Assistance Opening in November

Governor Pritzker has announced that a newround of the Illinois Rental Payment Program (ILRPP) will be opening Monday, November 8. This second round will provide \$250 million in assistance to Illinois renters impacted by the Covid-19 pandemic using federal funds from President Joe Biden's American Rescue Plan stimulus package. While the second round ILRPP application will be similar to the first, there will be a few changes. There will be no separate application windows for landlords and tenants, so either can begin their application November 8. The assistance will now cover up to 18 months of rental payments, including up to 15 months of missed payments and three months of future payments. Priority will be given to tenant households with low incomes and to those who have been unemployed for more than 90 days. Housing Choice Voucher holders will also now be eligible for assistance. Find out more.

MEMBER SPOTLIGHT

Claretian Associates Chosen for \$20 Million Investment in South Chicago

Claretian Associates has been chosen by Fifth Third Bank and Enterprise Community Partners for a \$20 million investment in the South Chicago Community. Their Neighborhood Investment Program will focus over three years on Claretian Associates and cross-sector collaborations. Among other support, the program will



include investments in small businesses, homeownership and workforce development to create successful outcomes such as increased employment, economic stability and growth. Read more.

Access Living Working to End Source of Income Discrimination

In most of Illinois, property owners can turn down potential tenants because of the way they pay their rent--in other words, the source of their income. Landlords may not want to residents to pay with cash, housing subsidies, Social Security or many other nontraditional sources of income. Access Living is advocating for a bill that would protect veterans, mothers receiving child support, domestic abuse survivors, people with disabilities, and Housing Choice Voucher (HCV) Program participants from discrimination statewide. It would also prohibit landlords from having blanket policies to not accept COVID-19 related emergency rental assistance. Find out more.

Neighborhood Revitalization Without Gentrification in North Lawndale

The Washington Post highlights Lawndale Christian Development Corporation's work and history in a recent article about plans to drive economic growth and stability without displacement in North Lawndale. Speaking about past struggles to gain support and the importance of organizing, LCDC Executive Director Richard Townsell notes, "The reason we lost before was because we didn't have a base...We were building houses, but we didn't have leaders. So now we needed to do that through a homeowners association...[Organizing] helped us have faith we can win...So many folks have been losing for decades. They would call the alderman about their trash cans and nothing would happen. But you get involved with us, we're trying to teach people to win." Read more.

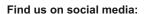
About CRN

For over 40 years, the Chicago Rehab Network has worked to train, coordinate, and empower community-based organizations developing affordable housing across Chicago and the region. CRN's advocacy has resulted in policies and resources including the Affordable Requirements Ordinance, the Tax Reactivation Program, the State of Illinois Housing Trust Fund, and the Illinois Affordable Housing Tax Credit. In addition to advocacy and training, CRN provides industry-wide thought leadership through regular policy updates, best practice case studies, and demographic and economic analysis related to housing needs and markets.



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