

BOUNCING BACK

Five-Year Housing Plan
2014-2018

Rahm Emanuel
Mayor

Andrew J. Mooney, Commissioner
Department of Planning & Development

Letter from the Mayor

The City of Chicago is now and has always been a city of diverse and thriving neighborhoods. Quality housing is a cornerstone for healthy neighborhoods. It is with this in mind that the City of Chicago presents its 2014-2018 housing plan, “Bouncing Back.”

As the fifth consecutive five-year housing plan to be issued by the City, the plan identifies issues, presents solutions, and establishes priorities, including the commitment to expand affordability and reduce the burdensome cost of housing on many owners and renters. To this end, the plan outlines the City investment of \$1.3 billion toward the construction, rehab and preservation of more than 41,000 units of housing.

Given the unprecedented housing market decline in the previous decade, from which Chicago and the nation are still emerging, the 2014-2018 plan is different than its predecessors. Developed with the help of more than 120 housing experts, activists, builders and owners, the plan explicitly recognizes that housing is interconnected with economic development, jobs, quality of life, and local land-use issues. The Department of Planning and Development will implement the plan in cooperation with local aldermen as well as public, private, philanthropic and nonprofit partners who will cooperatively leverage effective housing resources for all Chicago residents.

I invite your participation as we build together the strong neighborhoods that support housing growth and diversity in Chicago.

Sincerely,



Mayor



The City of Chicago is committed to building strong neighborhood housing markets that provide affordable options for renters and owners.

BOUNCING BACK

Chicago Five-Year Housing Plan 2014-18

This Plan Is Different	4
Vision and Guiding Principles	5
1. Seeding a Robust Housing Recovery	7
2. Priming the Pump	17
3. Energizing Neighborhoods	22
4. Supporting Owners and Renters	25
5. Land-Use Policies	28
6. Next Steps	30
7. Chicago Housing 2014-18	34
Appendices	37



February 2014

All graphics and data in this report, unless otherwise stated, are from "Overview of the Chicago Housing Market," which was prepared for the 2014-2018 housing plan by the Institute for Housing Studies (IHS) at DePaul University. Download the full report at <http://housingstudies.org>.

This Plan Is Different

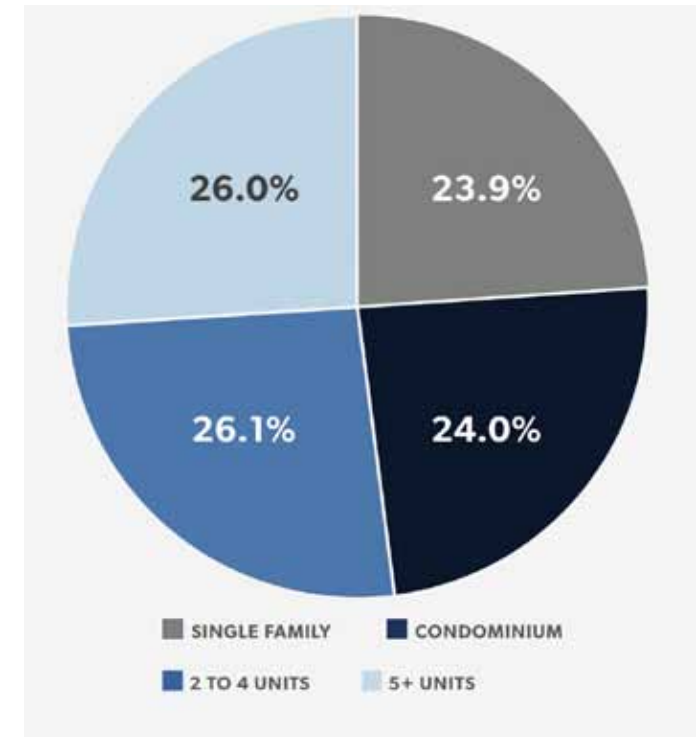
After housing-market collapse, opportunities for new thinking

Over the past 20 years, the City of Chicago has developed four five-year plans that support affordable housing in Chicago. This plan, following an unprecedented housing-market failure, must take a different approach than previous plans.

- **“Discovery” planning** – The City entered this process with a blank slate. We wanted to hear what housing leaders were saying and craft a plan that responded directly to their analysis of challenges and opportunities.
- **Transitional approaches** – The foreclosure crisis and Chicago’s dramatic population decline brought housing activity to an almost complete stop. This is therefore a transitional plan, a pivot toward recovery and an as-yet undefined next phase.
- **Multiple partners** – The City is just one of many contributors in the housing sector. By collaborating with private owners and developers, financial institutions, nonprofit development corporations and community organizations, we can deliver greater impact.
- **Neighborhood-level analysis** – More housing data is available than ever before. We will use that information to target our analysis and strategies to a neighborhood level, forming the basis of a new, sectoral approach.
- **More than housing** – This plan explicitly recognizes that housing is interconnected with economic development, jobs, quality of life, and larger land-use patterns.
- **Declining resources** – Federal, state and local resources for housing and community development have declined substantially over the past five years – and will likely remain at this level or lower over the next five years.

The Department of Planning and Development (DPD) will provide implementation leadership for this plan. It will work with the Mayor’s Office and other City agencies to create incentives, streamline processes, and develop policies that support implementation. DPD also will convene public, private, philanthropic and nonprofit partners to expand resources for housing and increase housing options for all Chicago residents.

Chicago’s housing stock is evenly distributed across four types of buildings



Source: IHS Data Clearinghouse, calculations of data from Cook County Assessor

Vision and Guiding Principles

A vibrant housing marketplace with a wide range of choices

Vision

The City of Chicago will support a vibrant and growing housing marketplace that contributes to the city's economic and social health. Residents and newcomers at all income levels will have a range of housing options in economically and racially diverse neighborhood settings.

Guiding Principles

People of all income levels, in all neighborhoods, should have a range of housing options. All residents should have access to quality affordable housing, including the homeless, the elderly, people with disabilities, and those with other special needs. A commitment to diverse communities and affirmatively furthering fair housing is essential to a healthy, vibrant Chicago.

Chicago's population must grow to drive sustained demand for housing across different types of neighborhoods. Public and private resources will be needed to encourage current residents to stay and invest, previous residents to return, and new residents to move here.

Rebuilding vitality across Chicago's housing markets will require creative and flexible approaches advanced by a diverse set of partners.

One size does not fit all. City neighborhoods have vastly different market conditions. Strategies will be tailored to each community.

Private-sector investment and involvement is a critical component of building the market and providing affordable housing in all types of neighborhoods.

Public investments in housing should be strategically focused to achieve particular goals and to attract the maximum amount of private investment.

The growth of housing in strong markets is of critical importance to the entire city's long-term prospects and to the supply of affordable housing.

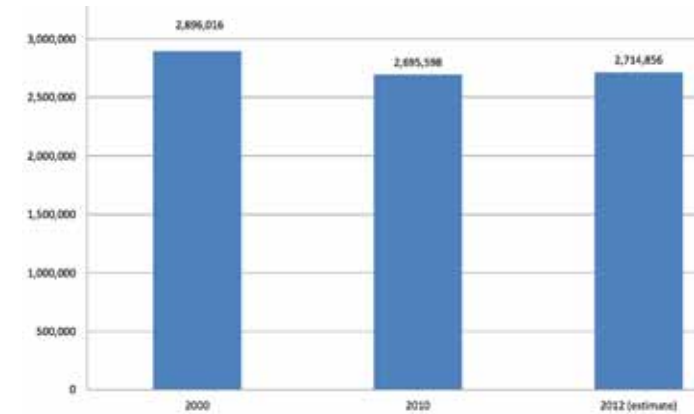
Housing strategies should be coordinated with broader efforts to create safe neighborhoods, good schools, thriving businesses, employment opportunities, healthy communities, transpor-



tation choices and a sustainable environment.

Communication and coordination among City departments, private-sector partners, community-based organizations and agencies that connect residents to affordable and supportive housing is essential to a successful housing strategy.

Chicago lost 200,000 residents between 2000 and 2010, but has seen small gains since then



Source: US Decennial Census, 2000 - 2010 and 2012 US Census Annual Estimates of the Resident Population for Incorporated Places over 50,000

Growth of the overall market is essential to support expansion of affordable options

1

Seeding a Robust Housing Recovery

After a hard fall, a plan to restart housing growth

This is a plan to rebuild Chicago's housing markets, increase the city's population, and improve the value of properties throughout the city. It is a citywide plan that builds on market forces. It will encourage private-sector activity to drive continued growth in strong areas, while using scarce public resources to jump-start activity in weaker markets.

It will target resources geographically for maximum impact; advance new land-use policies in neighborhoods with large vacant areas; develop new financing programs for housing rehabilitation; encourage innovative re-use options for vacant and abandoned housing; integrate housing development into broader community-development plans; craft policy to make all Chicago neighborhoods great places to live for people at all income levels; and provide affordable housing to the city's most vulnerable residents, including senior citizens on fixed incomes, those at risk of homelessness, and people with special needs.

Responding to the housing collapse

This plan comes after a period of enormous pressures on the Chicago housing market, which hit bottom in 2008 after tens of thousands of foreclosures drove down values and brought market-rate construction to a halt. The downturn was felt across the entire city, and was particularly devastating in a swath of high-foreclosure neighborhoods where thousands of units remain boarded up and empty in 2013.

Analysis by the Institute for Housing Studies at DePaul University found that, in the hardest-hit neighborhoods, about one-fourth of recent non-condominium sale prices between 2005 and 2012 were below \$20,000. Financing has been so restrictive that during 2009 and 2010, more than 60 percent of all sales were classified as "distressed" in high-foreclosure communities. Downtown, the unsold condo inventory topped 8,000 units in 2008, according to Appraisal Research Counselors. Over the following five years, there was not a single new condo conversion in the central city.



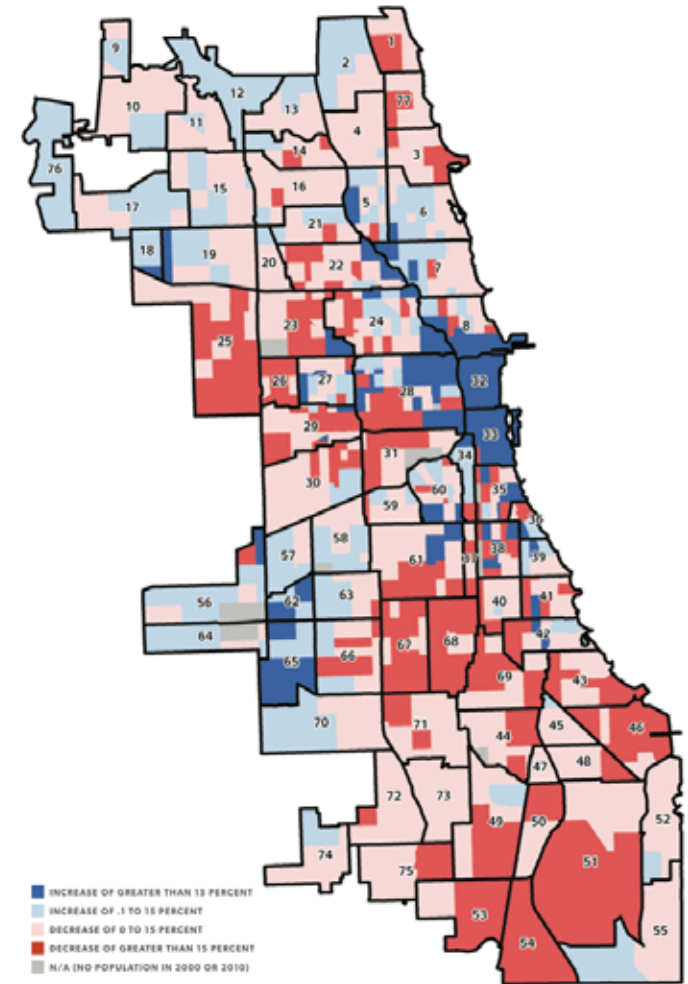
Chicago's loss of more than 200,000 people between 2000 and 2010 contributed to reduced demand across most of the city. Building permit activity, which peaked at about 15,000 units in 2006 and 2007, fell to less than 1,300 in 2009. The number of property sales fell by 50 percent or more over the same period, and with financing unavailable or difficult to arrange, the proportion of cash sales increased from 20 percent to more than half, according to the DePaul research. Even in 2013, mortgage markets are active only in the central city and portions of the North, Northwest and Southwest Sides. In neighborhoods with high foreclosure rates and weak markets, the majority of sales are for cash.

Federal allocations for construction and preservation of housing have fallen in each of the past five years, but the City has maintained its commitment to affordability and innovation. It has funded creation or preservation of more than 40,000 units of housing; provided counseling and other assistance to nearly 44,000 families facing foreclosure; created promising new mixed-income and mixed-use communities where dense, poverty-stricken high-rises once stood; and supported assistance with home repairs to help low- and moderate-income families stay in their homes.



Source: IHS Data Clearinghouse, calculations of data from Record Information Services, Cook County Recorder of Deeds via Property Insight, Cook County Assessor, Midwest Real Estate Data

Many neighborhoods have lost population, but some are growing again



Source: U.S. Decennial Census, 2000 and 2010

A modest comeback

The overall housing market in Chicago remains weak, but some areas turned the corner in 2012. The central city now has 6,200 new rental units in the pipeline and the condominium backlog has shrunk to 750 units or less. Single-family and condo construction has restarted in areas around the Loop and in some North Side neighborhoods, after five years of little new-start activity. In October 2013, the median sale price for a single-family home was \$218,500, up almost 25 percent from a year earlier, according to data from the Illinois Association of Realtors. Condo prices during the same period increased almost 24 percent.

Downtown has been the strongest engine for growth, powered by an expanding college-student population and continued demand by professionals and empty nesters to live and work in the central city. Thanks largely to this central-city growth, Chicago has added about 19,000 residents since the 2010 Census, and growth is expected to continue in the longer term. Under its Preferred Regional Scenario, the Chicago Metropolitan Agency for Planning (CMAP) projects a 14 percent increase in the city's population – an additional 380,000 residents – by 2040.

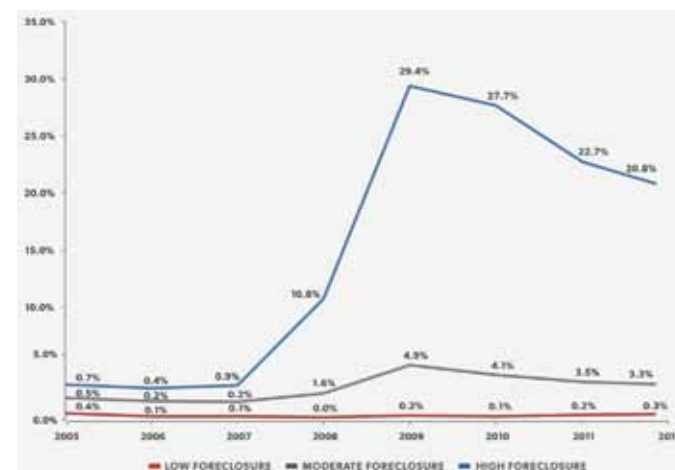
But over the shorter term, housing growth will be modest. The most optimistic predictions by Applied Real Estate Analysis put new housing production through 2019 at 6,770 units a year, citywide. If current trends continue, about half of those new units would be in the central city or strong North Side neighborhoods, leaving most other neighborhoods with little growth. If economic conditions are weak, housing production citywide could be very low, at just 936 units per year in the most pessimistic scenario, and 3,426 at the mid-range.

Planning for growth

This plan lays out strategies to achieve the maximum amount of growth, not simply in strong areas, but across all types of markets. It is a long-range, comprehensive blueprint for creating stronger neighborhoods and robust housing markets.

Housing and economic growth support each other. As more residents move into a neighborhood, they create additional demand for goods and services, which supports local and regional retail markets. Higher levels of housing occupancy also support reinvestment in existing apartment buildings and construction of new housing, which creates construction and maintenance

About one-fifth of housing sales in high-foreclosure neighborhoods are for less than \$20,000 . . .



Source: IHS Data Clearinghouse, calculations of data from Record Information Services, Cook County Recorder of Deeds via Property Insight, Cook County Assessor

. . . and most sales are 'distressed' and for cash

jobs in addition to more local spending. A growing population also increases the collection of property taxes, real estate transfer taxes and sales tax, which will support quality government services and reinvestment in infrastructure.

This plan will encourage existing residents to stay and invest in Chicago while attracting new residents of all income levels and walks of life. It seeks to:

- Attract high-income, high-skill residents who move to Chicago for jobs in growth sectors such as technology, engineering, finance and health care.
- Attract residents with low to moderate skill levels to fill jobs in Chicago’s broadly mixed economy, including the hospitality, retail, logistics, service, warehousing and manufacturing industries.
- Attract immigrants from around the world.
- Create attractive housing opportunities in neighborhoods that now have vacant homes and weak rental and ownership markets.
- Create opportunities for the City to partner with business, lending, real estate, civic, nonprofit and advocacy communities to grow and improve Chicago.

Addressing different types of markets

This plan recognizes that conditions in Chicago’s housing markets differ dramatically depending on location, neighborhood conditions and local income levels. The City’s investment and strategy decisions will be place-based, driven by a neighborhood “sectoral approach” in which markets are defined as strong, stable, transitional or weak. In our weakest and transitional markets, City investments and policy will focus on increasing demand and boosting housing value; in stable markets, supporting continued investment; and, in the strongest markets, maintaining strength while expanding availability of affordable housing.

Housing markets shift and change with regularity. Generally, however, strong markets are characterized by strong demand, low vacancies, easily available financing, and readily-available neighborhood-level amenities. Stable markets are characterized by stable or growing

An integrated strategy will produce more impact at less cost



Some strategies will work in all types of markets; others are tailored to weaker or stronger conditions

demand, relatively low vacancies and available financing, and some affordable housing. Transitional markets are characterized by a large supply of affordable housing, uncertain demand, high vacancy rates, with financing difficult to obtain. Weak markets have little to no demand, financing that is difficult to obtain, high vacancies, a significant number of vacant lots and abandoned properties, and few neighborhood amenities.

Application of the sectoral approach is suggested in the chart on the following page. The maps on subsequent pages show demographic and housing-market data. The key at right shows the numbers used on the maps to represent official Chicago Community Areas.

Maps use numbers for each community

CHICAGO COMMUNITY AREA

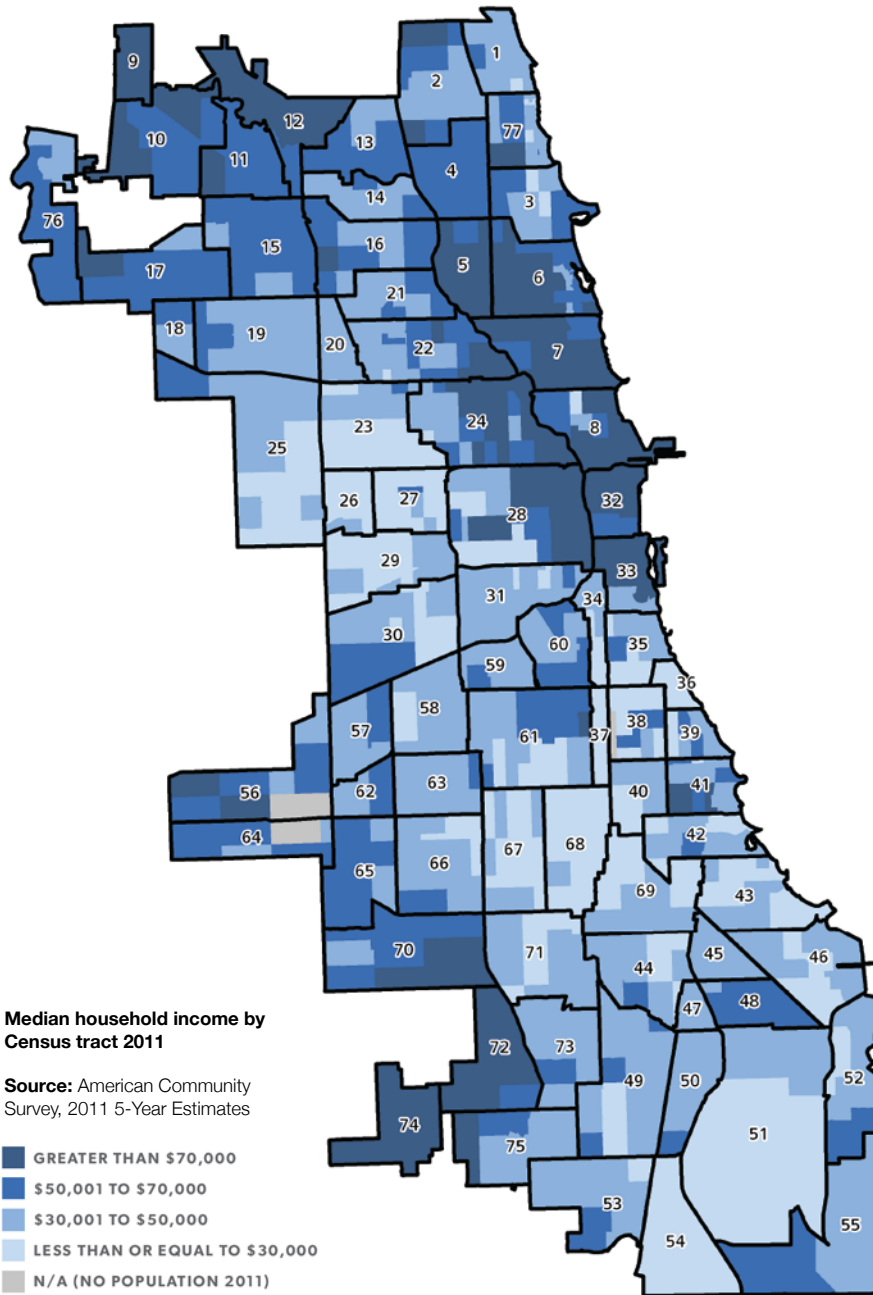
1 Rogers Park	40 Washington Park
2 West Ridge	41 Hyde Park
3 Uptown	42 Woodlawn
4 Lincoln Square	43 South Shore
5 North Center	44 Chatham
6 Lake View	45 Avalon Park
7 Lincoln Park	46 South Chicago
8 Near North Side	47 Burnside
9 Edison Park	48 Calumet Heights
10 Norwood Park	49 Roseland
11 Jefferson Park	50 Pullman
12 Forest Glen	51 South Deering
13 North Park	52 East Side
14 Albany Park	53 West Pullman
15 Portage Park	54 Riverdale
16 Irving Park	55 Hegewisch
17 Dunning	56 Garfield Ridge
18 Montclare	57 Archer Heights
19 Belmont Cragin	58 Brighton Park
20 Hermosa	59 McKinley Park
21 Avondale	60 Bridgeport
22 Logan Square	61 New City
23 Humboldt Park	62 West Elsdon
24 West Town	63 Gage Park
25 Austin	64 Clearing
26 West Garfield Park	65 West Lawn
27 East Garfield Park	66 Chicago Lawn
28 Near West Side	67 West Englewood
29 North Lawndale	68 Englewood
30 South Lawndale	69 Greater Grand Crossing
31 Lower West Side	70 Ashburn
32 Loop	71 Auburn Gresham
33 Near South Side	72 Beverly
34 Armour Square	73 Washington Heights
35 Douglas	74 Mount Greenwood
36 Oakland	75 Morgan Park
37 Fuller Park	76 O'Hare
38 Grand Boulevard	77 Edgewater
39 Kenwood	

Strategy implementation by type of neighborhood market

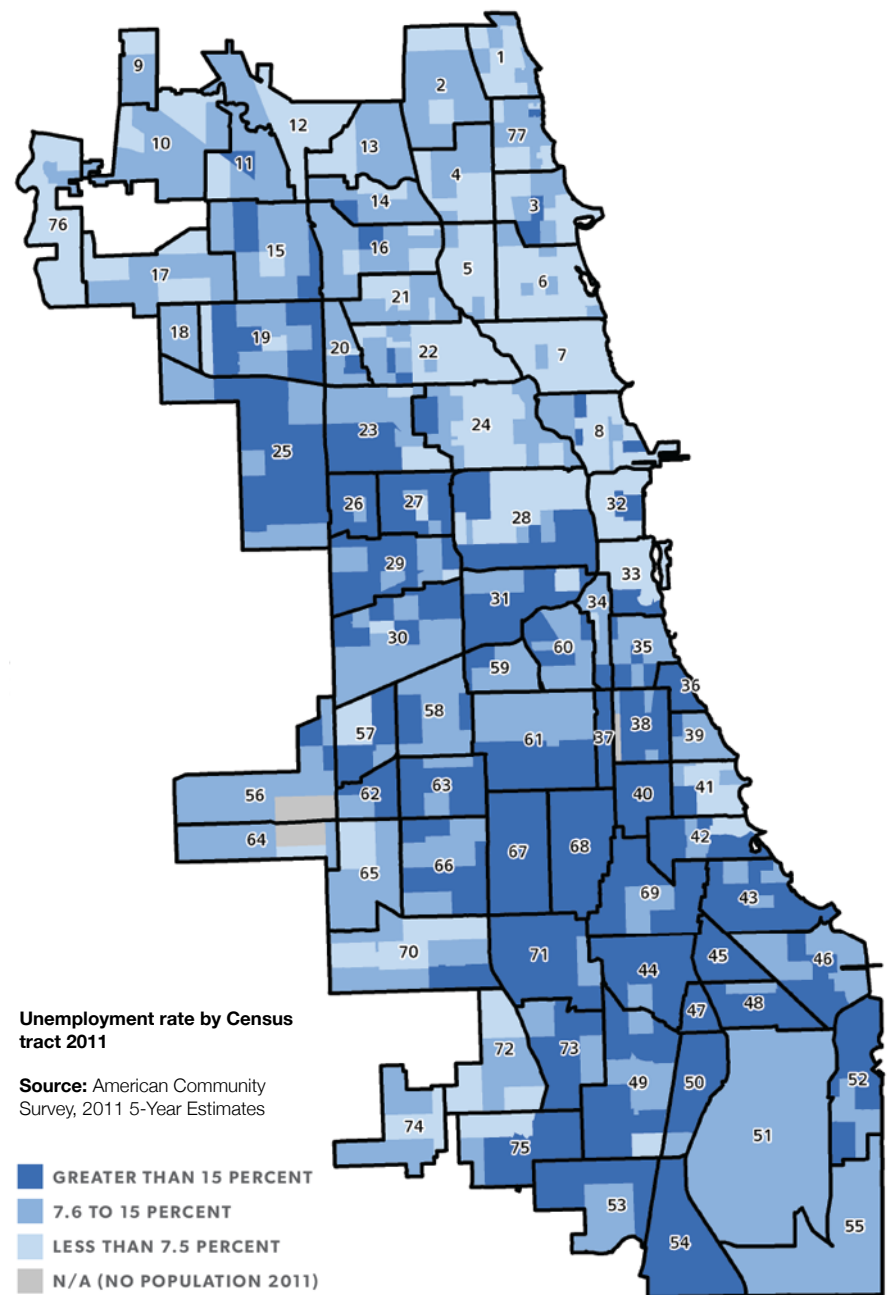
#	Strategy	Weak	Transitional	Stable	Strong
2	Priming the Pump				
2.1	Encourage financial institutions to expand lending in neighborhoods	x	x	x	x
2.2	Expand funding sources	x	x	x	x
2.3	Fully leverage the community of non-subsidized owners	x	x	x	x
2.4	Continue foreclosure prevention, response programs	x	x	x	
2.5	Market neighborhoods as great places to live	x	x	x	x
2.6	Coordinate with other City departments and related agencies	x	x	x	x
2.7	Make full use of Chicago's housing tools and programs	x	x	x	x
2.8	Continue to lead in creating and improving local, state and federal policy	x	x	x	x
3	Energizing Neighborhoods				
3.1	Target investments geographically to increase impact	x	x	x	
3.2	Coordinate with neighborhood organizations	x	x	x	
3.3	Pilot a program to reuse vacant land and single-family homes	x	x		
3.4	Streamline and expand disposition strategies for city-owned vacant land	x	x		
3.5	Assemble buildings and land for redevelopment	x	x		
3.6	Support the stock of two- to four-unit buildings	x	x	x	x
3.7	Promote fair housing	x	x	x	x
4	Supporting Owners and Renters				
4.1	Commit to preserve and build affordable rental housing	x	x	x	x
4.2	Protect affordability for Chicago's most vulnerable	x	x	x	x
4.3	Boost housing sales with homebuyer supports and incentives	x	x	x	
4.4	Create new homebuyers and support existing homeowners	x	x	x	x
4.5	Reduce development costs	x	x	x	x
5	Land-Use Policies				
5.1	Promote denser housing development near transit	x	x	x	x
5.2	Adapt vacant land for urban ag, greenways, storm-water	x	x		

As an example, to create new homebuyers and support existing homeowners, the City will fund pre- and post-purchase counseling and foreclosure prevention programs in all neighborhoods

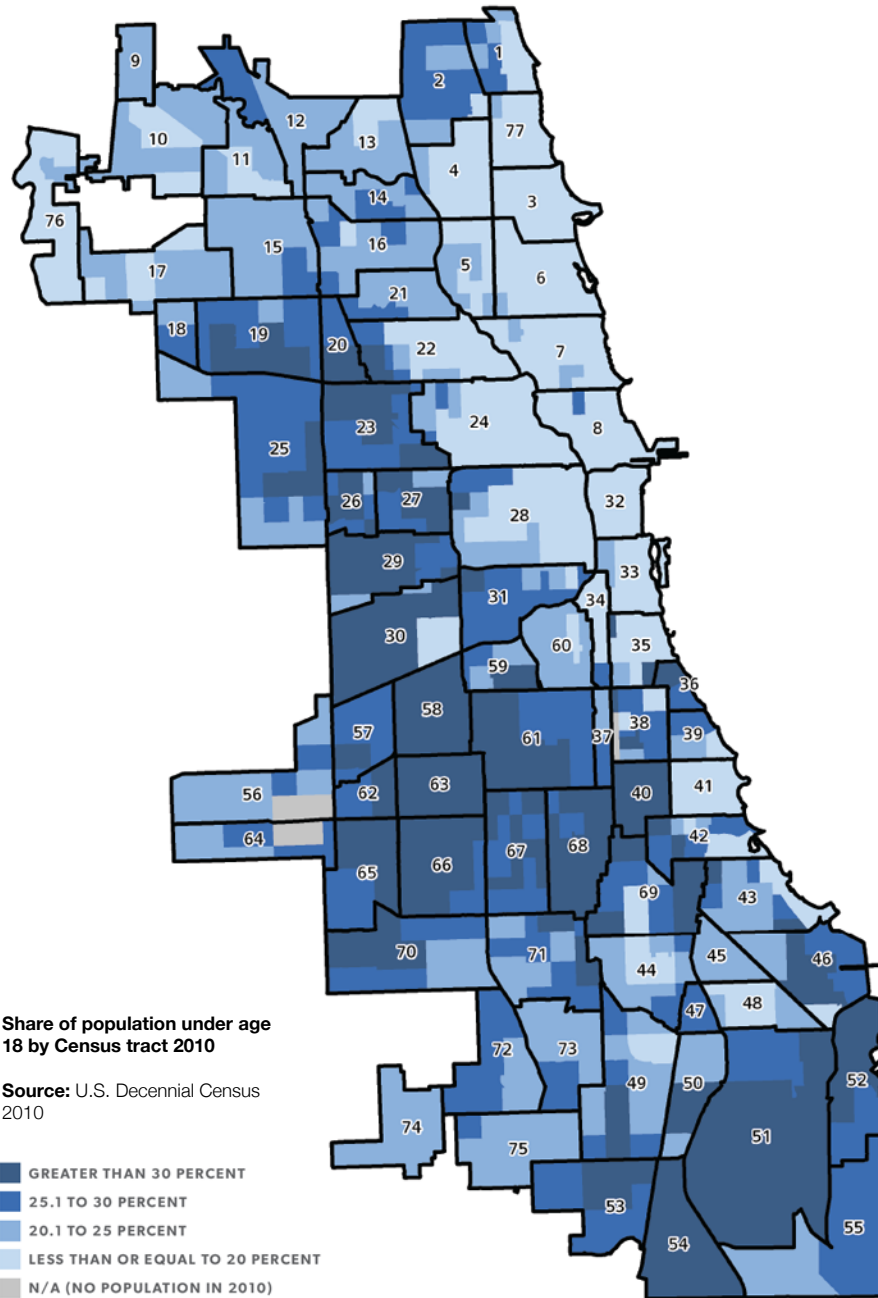
Neighborhoods show wide disparities in income . . .



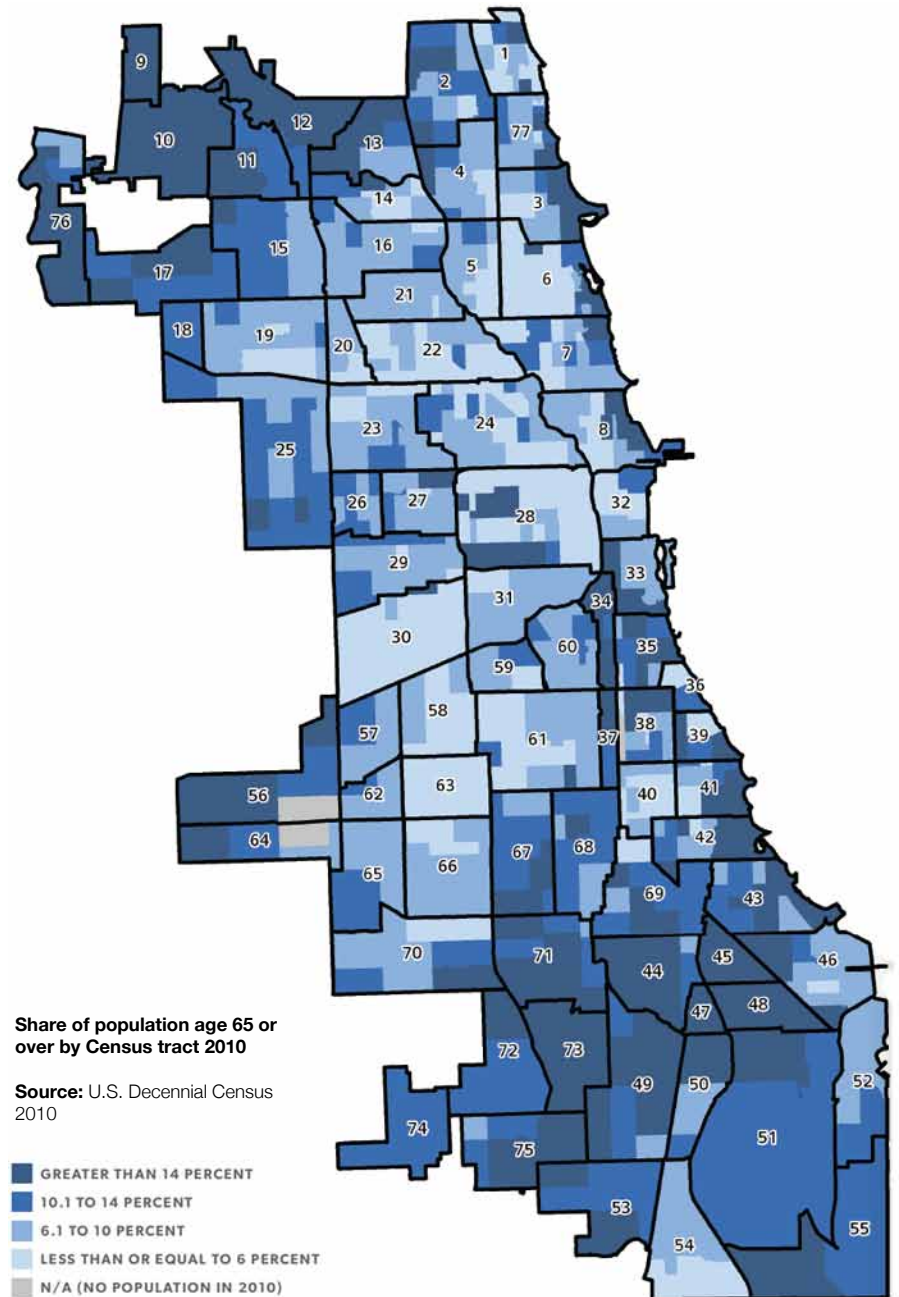
and corresponding disparities in unemployment rates



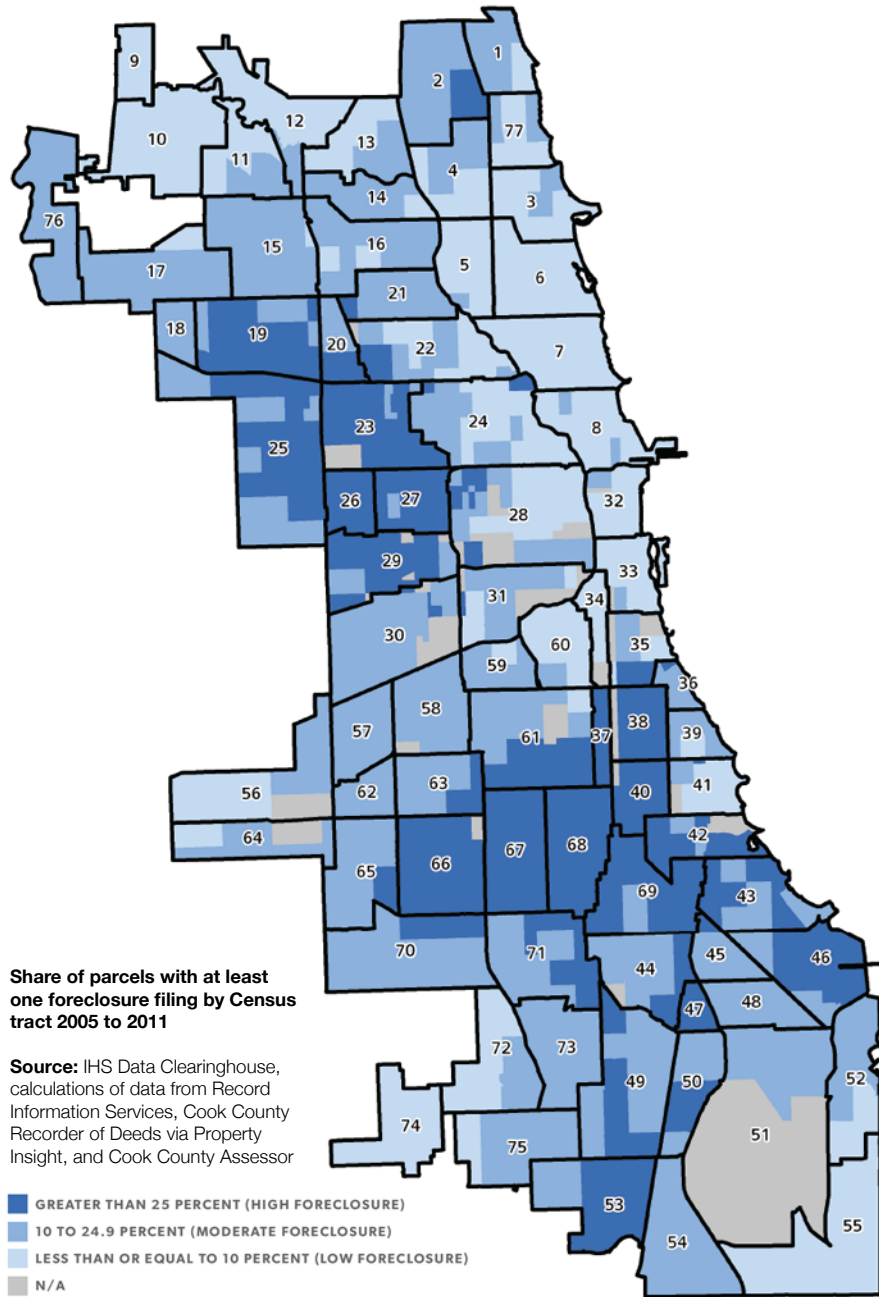
Some communities have relatively young populations . . .



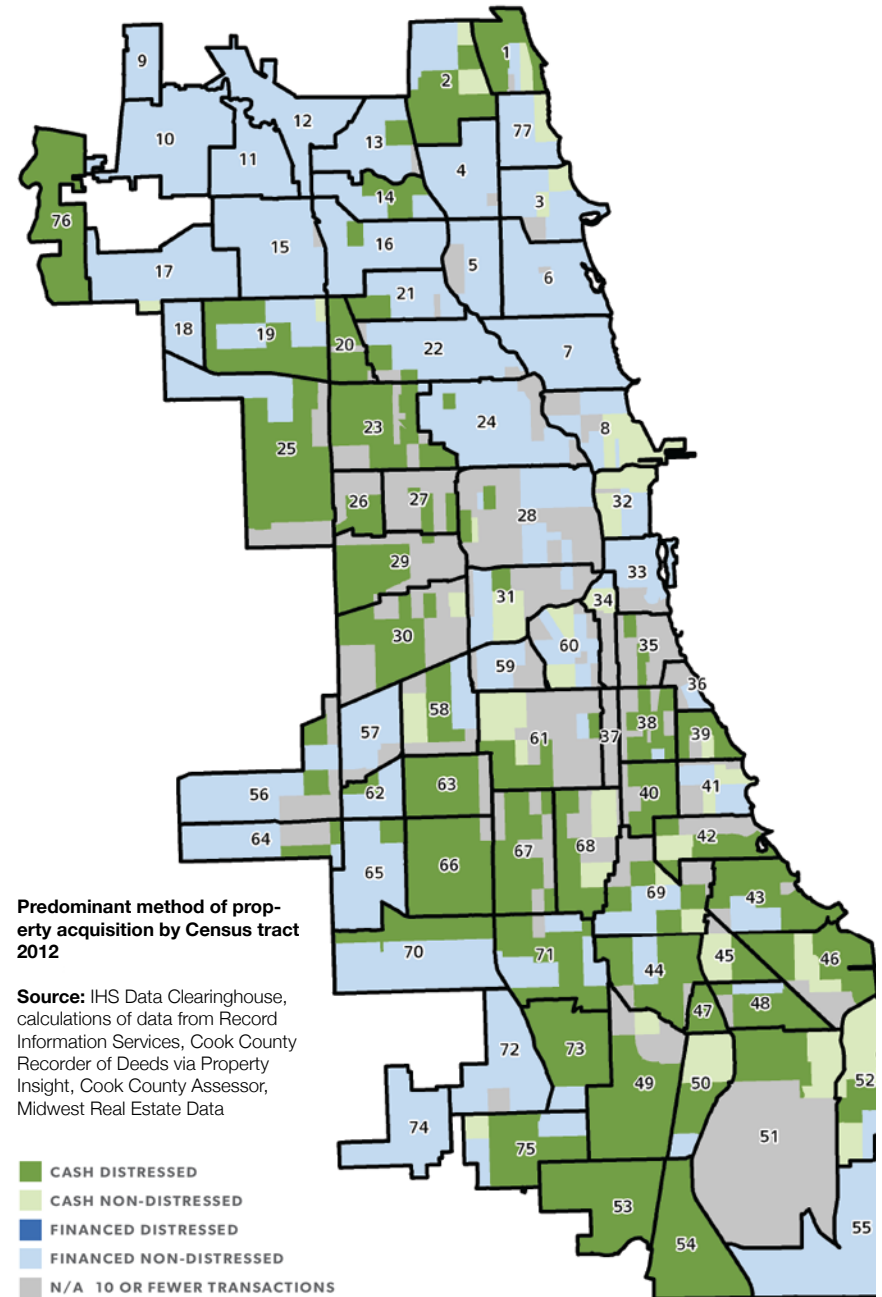
and others have large numbers of older residents



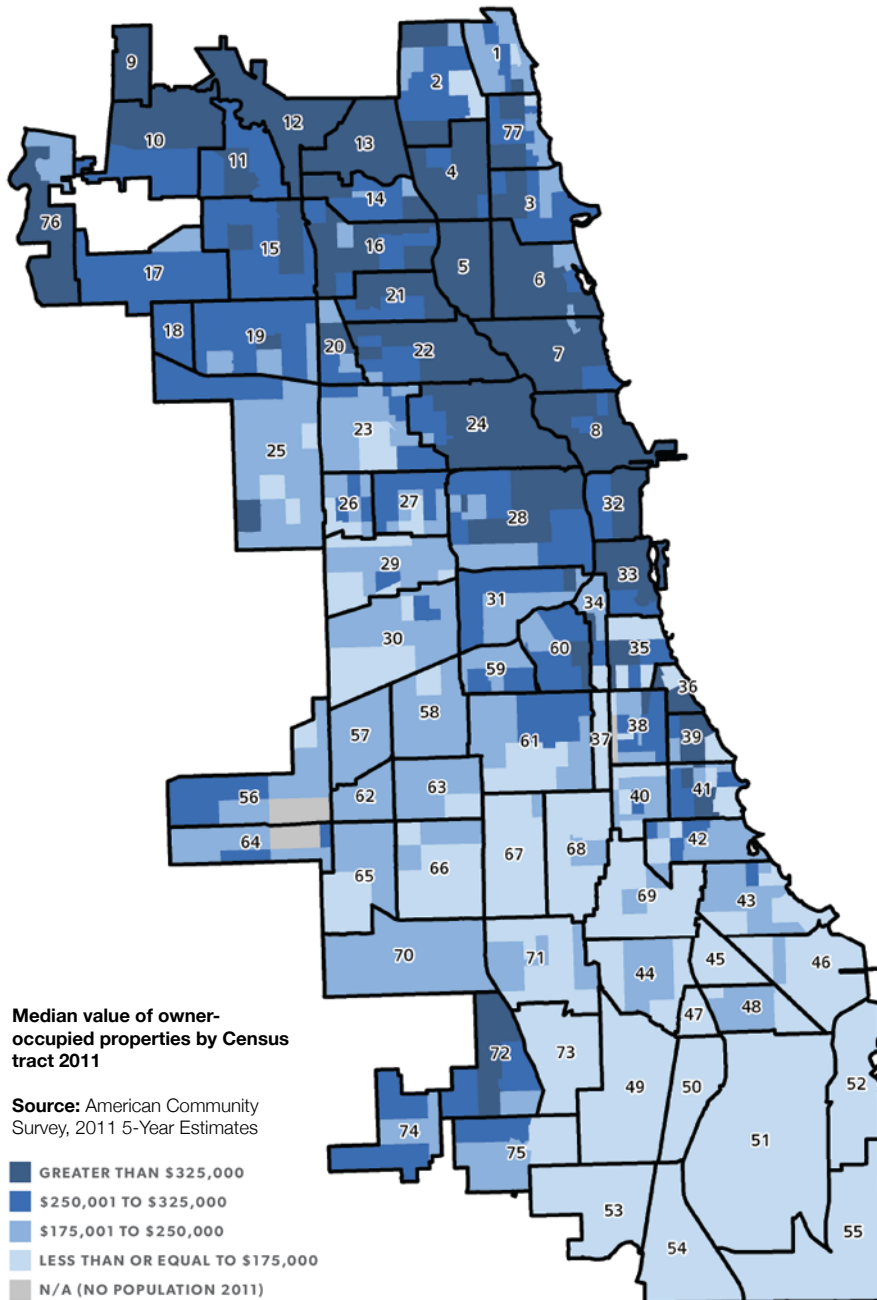
Foreclosure filings affect some areas more than others . . .



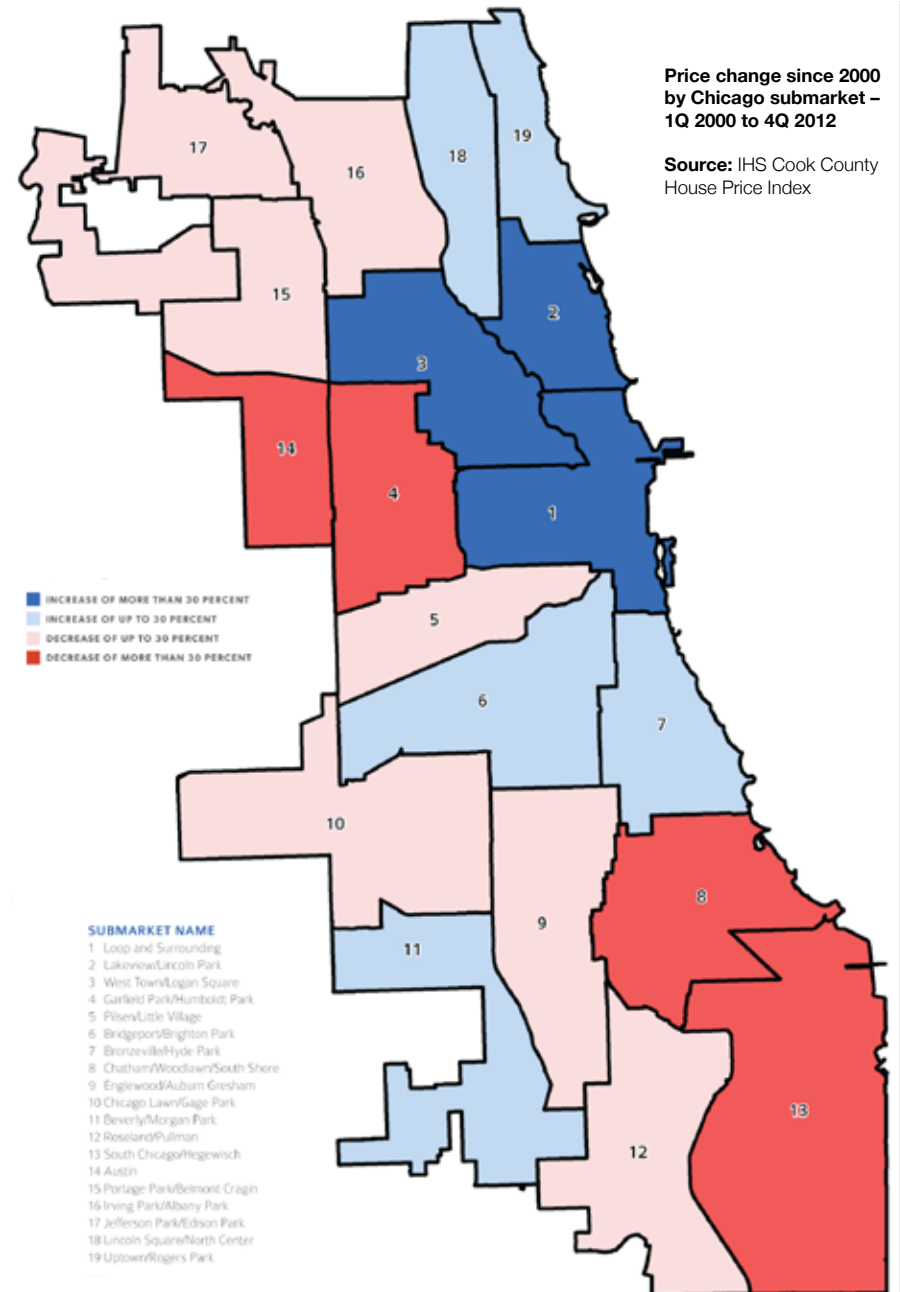
and correlate with high levels of cash-distressed sales



Home values also vary across neighborhoods



Values have risen in some areas but fallen in others



2 Priming the Pump

Some approaches can lift housing across city

Rebuilding demand for housing will require diverse strategies that depend on the type of housing (rental vs. ownership), neighborhood locations, relative strength or weakness of local markets, proximity to transit nodes, and other factors. But some strategies apply to the entire city and all types of markets. They are presented first because they can have a broad and deep impact, while providing support to related strategies in other sections.

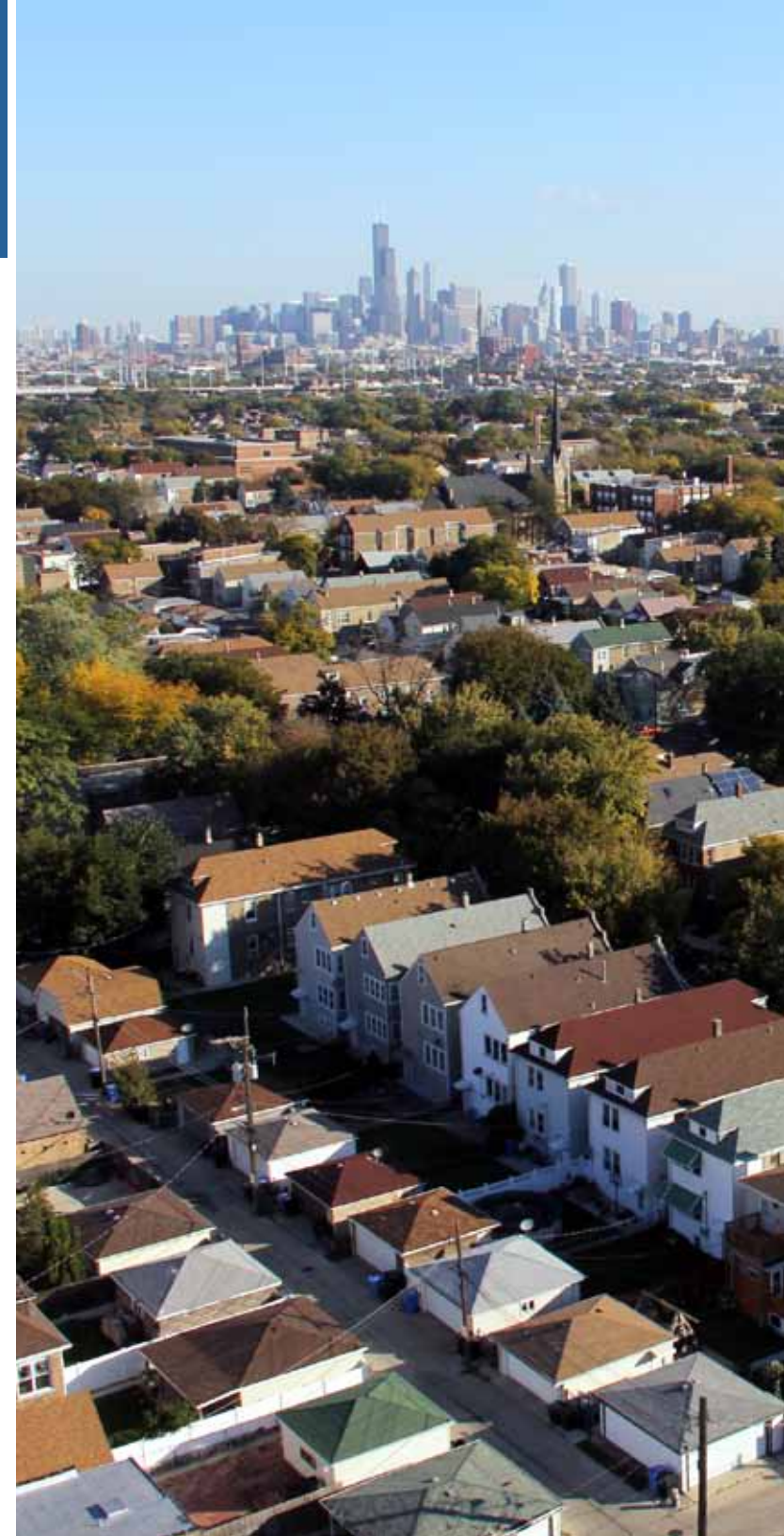
2.1 Encourage financial institutions to expand neighborhood lending

Lack of access to private capital is one of the largest barriers to the preservation of existing housing and re-occupation of empty units. Lack of capital also discourages large-scale acquisition of distressed units at today's reduced prices, which could help Chicago address its deficit of affordable units. The City will expand its partnerships with banks and financial institutions to encourage investment in three main areas:

- Increased private-market lending activity, with a particular focus on commitments by banks to lend in low- and moderate-income neighborhoods where markets are weak;
- Continued investment by Chicago-area Community Development Financial Institutions, which are well positioned to deploy capital into underserved markets and to support projects with low potential for profit;
- Continued support of Community Development Corporations; and
- Contributions by banks to a Down Payment Assistance Program to jump-start home sales in markets that have not yet experienced housing recovery (Strategy 4.3).

2.2 Expand funding sources

New-construction affordable housing cannot typically be built without some form of subsidy because development costs cannot be supported by affordable rents alone. To address shrinking federal sources of housing dollars, the City will fine-tune its existing housing programs and develop new funding sources to support affordable housing in all types of markets. It will:



- Convene a task force to consider updates to the Affordable Requirements Ordinance (ARO) that respond to opportunities in the current development market and create additional affordable units and/or increased fees paid into the Affordable Housing Opportunity Fund. Per the existing ordinance, DPD will adjust the ARO in-lieu fee based on the Consumer Price Index in 2014, and will continue to adjust the fee annually.
- Pursue creation of a long-term, dedicated funding source that enables the Chicago Low-Income Housing Trust Fund to continue support for rental assistance to low-income households

2.3 Fully leverage the community of non-subsidized owners

One of Chicago’s strongest assets in housing preservation is its deep well of experienced small- and medium-sized owners and operators who do not use subsidy programs. Chicago’s housing sector reflects the national picture, where more than three-fourths of all affordable rental housing is provided by non-subsidized operators, according to the Joint Center for Housing Studies at Harvard University. Respecting the contributions of these businesses, and helping them get their work done, will be a City priority. To encourage these owners to invest in weak and transitional markets, the City will provide streamlined services such as technical assistance, tax incentives and access to dedicated sources of financing. DPD will continue to work with the Department of Buildings and the Mayor’s Innovation Delivery Team to streamline the building inspections process. The City will also work with lending institutions and intermediaries, such as LISC Chicago, Community Investment Corporation, Neighborhood Housing Services, IFF and Chicago Community Loan Fund, to increase the amount of capital available to these owners for reinvestment in their buildings (Strategy 2.1).

2.4 Continue foreclosure prevention and response programs

Despite a slowdown in foreclosure activity since its peak in 2008-09, many neighborhoods are still severely impacted by foreclosures, boarded buildings, onerous mortgage burdens, and the prospect of new foreclosure filings. With funding from the Illinois Housing Development Authority’s Illinois Foreclosure Prevention Program Fund, the City will continue to support HUD-certified housing counseling agencies to provide foreclosure prevention counseling to homeowners, and will work with other housing-counseling organizations, banks and mortgage institutions to stabilize fragile housing markets. The City is also increasing post-purchase

The bulk of the city’s affordable housing is provided by private owners without subsidy

homeowner counseling to reduce future foreclosures (see Strategy 4.4).

2.5 Market neighborhoods as great places to live

As targeted investments improve the quality of life in neighborhoods, citywide promotion of housing options can help bring new residents to weak and transitional areas as well as strong and stable communities. The City and its partners – including civic and business organizations, developers, Realtors and others – can work together to utilize existing private and public marketing tools, including the City website and homebuyer fairs, to highlight the unique qualities of different neighborhoods including low housing costs, new housing and retail development, access to transit, historic sites, recreation areas, specialty retail, access to health resources and opportunities for a healthy lifestyle, and improved schools. Marketing would be targeted to a range of audiences including investors, professional and tech workers downtown, immigrant communities, first-time homebuyers, new residents and long-time Chicagoans who are looking for a new place to live.

2.6 Coordinate City Departments and related agencies

Many City departments have a hand in creating strong, healthy housing markets, and DPD will continue to strengthen its relationships and coordinate activities with sister City departments. Other agencies that administer federal funds also coordinate with DPD, and DPD will continue to participate on the Interagency Council of the Preservation Compact to collaborate on the preservation of individual properties, and to create more consistent and streamlined processes across city, state, and federal agencies.

In addition, Chicago has a number of plans and initiatives that address land use, economic development and other neighborhood issues, including:

- City of Chicago’s Five-Year Housing Plan;
- Chicago’s Plan 2.0 to End Homelessness;
- Chicago Housing Authority’s Plan Forward;
- Cook County Land Bank Authority.

Brief descriptions of each of these are included in the Appendix.

Coordination can reduce duplication and create greater impact

Coordination of resources among active plans, and communication to all implementation partners involved, will provide opportunities for greater impact while reducing duplication of effort. DPD, through the Chicago Low Income Housing Trust Fund, supports Plan 2.0 by providing rental assistance for nearly 1,300 formerly homeless families or individuals, or those who have been in danger of becoming homeless. In addition, DPD's current multi-family rental housing pipeline, which allocates project funding through 2016, is scheduled to fund almost 800 new or rehabbed units of supportive housing. DPD supports CHA's Plan Forward through allocation of a variety of funding sources to the creation of CHA units, including HOME and CDBG funds, tax credits, bonds, City land, and other sources.

Communication and coordination should extend to private-sector partners, community-based organizations and agencies that connect residents to affordable and supportive housing.

2.7 Make full use of Chicago's housing tools and programs

Chicago has an impressive array of public and nonprofit programs that provide subsidies, technical assistance, training, housing referrals and other services that help create and fill housing. Some dormant programs related to abandonment and property acquisition may have value in today's context, and some active programs might be revised to better target scarce resources. Promising areas include:

- Energy-efficiency programs that reduce costs for homeowners, renters and landlords.
- The Troubled Buildings Initiative, which helps identify buildings that need repairs or attention and provides mechanisms for improvements.
- The Vacant Building Registry and demolition programs run in partnership with the Department of Buildings, which return distressed and dangerous buildings to productive use.
- The Micro Market Recovery Program (MMRP), which concentrates the City's revitalization efforts on targeted neighborhood blocks to stabilize tenure and increase investment.
- The Neighborhood Stabilization Program (NSP), which provides for the purchase and rehab of vacant, foreclosed homes in targeted areas.

The City will refine its array of housing programs to make them more effective

- The TIF Single Family Purchase Rehab program, which funds the conversion of vacant and foreclosed properties into affordable owner-occupied homes.
- The TIF Multi-Family Purchase Rehab program, which funds the conversion of vacant and foreclosed properties into affordable rental units
- The Affordable Requirements Ordinance, which could be refined to generate more affordable units in market-rate developments, helping the City create and sustain mixed-income communities.
- Other programs and powers such as the Distressed Condo Act, Slum Nuisance Forfeiture, receiver liens and the state’s Tax Reactivation Program, which allow public entities or private buyers to purchase properties and return them to active housing uses.
- In 2013, Mayor Rahm Emanuel signed into law the Keep Chicago Renting Ordinance, which requires relocation assistance to be provided to renters in certain scenarios where a rental property is under foreclosure but has not resold.
- The City will hold neighborhood-level workshops to encourage and enable local contractors, developers, and community groups to participate in City programs such as TIF Purchase Rehab and the Troubled Buildings Initiatives.

A full listing of the city’s housing programs is in the Appendix.

2.8 Continue to lead in creating and improving local, state and federal policy

The City has long been a leader in originating and advancing policy that addresses the lack of access to or supply of affordable housing, and will continue to play that role, working with partners on issues such as reforms to the Community Reinvestment Act; rules related to Fannie Mae, Freddie Mac and the Federal Housing Authority; promotion of fair housing; and other issues as they arise. The City will continue to advocate for funding for housing programs at the state and federal levels.

3 Energizing Neighborhoods

Community development and housing support each other

A major factor in demand for housing is the quality of life in the surrounding community. By investing public and private resources in neighborhoods to make them safer, more attractive and more filled with amenities such as shopping and culture, more people will want to live in those neighborhoods. Housing demand can be increased, new investment attracted, and Chicago's population will grow.

3.1 Target investments geographically to increase impact

The City will concentrate its limited amount of public resources in targeted areas to rebuild weak and transitional markets and attract private, non-subsidized development. The City will expand on existing targeted programs including the Micro-Market Recovery Program, which is active in weak and transitional markets. The City will also embed housing priorities within the Chicago Neighborhoods Now submarket plans that are under development for the entire city, to ensure that housing developments are coordinated with other capital investments such as retail, manufacturing, transportation, open space and schools.

3.2 Coordinate with neighborhood organizations

Community-based nonprofit organizations and community development corporations have made major contributions to neighborhood stability and growth, often by managing comprehensive, multi-strategy efforts that address not only housing development, but safety, education, health, job skills and retail development. These established partners help implement housing-related programs and strategies that reflect neighborhood needs and culture. The City will continue to encourage private support of these organizations, as noted in Strategy 2.1, and provide direct support by funding a wide-ranging network of citywide and community-based delegate agencies, as resources allow.

3.3 Pilot a program to reuse vacant land and/or single-family homes

In the 1970s and 1980s, Chicago and other cities with large numbers of empty homes facilitated transfer of properties to qualified new owners who agreed to occupy and reinvest in the



homes. With proper screening for participants, and with neighborhood partners who would support the new owners, this program could bring new life and increased income diversity to targeted areas that now have many vacant homes or lots. This program could provide an outlet for properties assembled under the proposed acquisition program in Strategy 3.4, in partnership with the Cook County Land Bank Authority.

3.4 Streamline and expand disposition strategies for city-owned vacant land

The City owns more than 8,000 parcels of land zoned for low-density residential use. This inventory has grown in recent years because of foreclosures and abandonments, with holding costs exceeding \$800,000 per year. Previous efforts to sell individual parcels have been slow and met with limited success. To create a market for these properties and efficiently dispose of them, the City will seek to:

- Expand the Adjacent Neighbors Land Acquisition Program (ANLAP) to include a Large-Lot Residential Program that allows building owners to procure multiple adjacent city-owned lots for use as gardens and side yards. This could create unique housing districts with much larger lots than are available in the rest of the city.
- Develop a 1,000-parcel pilot program that would reduce prices and streamline the land sales process across multiple neighborhoods in an effort to get City-owned lots in the hands of as many homeowners as quickly as possible.

3.5 Assemble buildings and land for redevelopment

The City has programs and legal powers that allow it to acquire vacant lots and properties and transfer them to responsible owners. The City will continue to identify appropriate properties (by location, market potential, and long- or short-term use), and develop a system to acquire them, clear their titles and liens, and find the resources necessary to reactivate the properties. This activity will be coordinated with the Micro Market Recovery Program areas, where concentrated redevelopment efforts are already occurring.

Where large tracts of vacant land are adjacent to major railroads, highways or industrial areas, the City will explore the feasibility of land assembly and conversion to generate jobs and economic activity.

Putting vacant land and buildings back to use will create stronger neighborhoods and more tax revenue

Concentrating public resources to leverage private investment is central to this plan

- Assemble land for industrial or commercial use in areas boxed in by railroads, highways or industry.
- Provide land and basic infrastructure to attract new industrial or commercial construction in small industrial or technology parks adjacent to universities, job centers or transit.

Properly sited, these types of re-use can encourage investment in adjacent neighborhoods, reduce unemployment and support demand for local housing. This program will work in partnership with the Cook County Land Bank Authority.

3.6 Support the stock of two- to four-unit buildings

Buildings with two to four units comprise about 38 percent of the City's rental stock, and were hit particularly hard by foreclosures. Many neighborhoods are now struggling with these distressed buildings. Redeveloping buildings will put vacant units back to productive use and revitalize neighborhoods. The City will continue to participate in The Preservation Compact, which has a working group to research and make recommendations about ways to rehab and reuse distressed two- to four-unit buildings. In markets stable enough to attract homeowners, the City will work with partners to encourage owner-occupants to purchase and rehab buildings directly. In weaker markets, including MMRP areas, the City will encourage responsible rental and for-sale investors to acquire concentrated groups of buildings, and help connect investors to partners with appropriate financing mechanisms.

3.7 Promote fair housing

While the City has undertaken a number of new and exciting initiatives to preserve and build affordable rental housing, it is also important that access to this housing be open to all. The Chicago Fair Housing Ordinance, one of the strongest in the nation, provides enforcement powers to assure full and equal opportunity for all residents to obtain fair and adequate housing for themselves and their families. It is critical that the Commission on Human Relations continues to aggressively enforce the Chicago Fair Housing Ordinance.

A special focus will be to preserve buildings with two to four units

4 Supporting Owners and Renters

Building demand, preserving units are key

Reflecting national trends, the City of Chicago homeownership rate decreased to 44.2 percent in 2011, down from a peak of 49.9 percent in 2007, according to DePaul University research. Chicago lost more than 59,000 ownership households from 2007 to 2011, while rental households during the same period grew by more than 51,000 units.

Major factors in the shift include foreclosures, which forced owners to become renters, and the related tightening of credit, which made mortgages unattainable for many households with modest incomes or weak credit ratings. Even if some of the earlier gains in homeownership were unsustainable – driven by often-predatory sub-prime mortgage practices – there is still potential for recovery in homeownership levels and attraction of new homeowners from outside the city. This is especially true for Chicago’s traditional communities of single-family homes, bungalows and two-flats, many of which have been hard-hit by the housing collapse.

Rental housing is an equally important contributor to the city’s economic vitality and growth. By providing a wide range of housing sizes, locations and prices, the rental market encourages in-migration by people of all income levels and allows mobile flexibility for existing residents.

Chicago’s rental markets today show a remarkably mixed picture. In the central city, new rental production from 2010 to 2014 is expected to average about 1,800 units per year, mostly at prices affordable only to middle- and upper-income tenants. Across the rest of the city, very little new rental housing is being built, even though demand for affordable units exceeded supply by about 118,000 households in 2011, according to American Community Survey data.

The primary barriers to reinvestment in existing rental units and development of new ones are lack of ready financing, costs of rehab and construction, and inability of residents to pay market rental rates. The Joint Center for Housing Studies at Harvard University has estimated that 28.6 percent of renters in Chicago are “severely burdened,” spending more than 50 percent of income on housing.



4.1 Commit to preserve and build affordable rental housing

The bulk of the City's housing resources, especially federal dollars, are specifically targeted to affordable rental housing. Some government-assisted buildings with expiring use restrictions and project-based Section 8 contracts are stable, while others may be at risk due to strengthening markets and other concerns. DPD will continue to work with owners, community groups and The Preservation Compact to monitor these properties and coordinate preservation efforts.

One of the most efficient ways to provide affordable housing is to improve and preserve existing buildings. The City will continue to support programs such as the Troubled Buildings Initiative, the Energy Savers Fund, the Multi-Unit Affordability through Upfront Investment (MAUI) program, the Tax Increment Financing-Neighborhood Improvement Program (TIF-NIP), and the TIF Purchase Rehab Program. The City supports proposed tax incentives to encourage owners to rehabilitate and retrofit rental buildings while keeping units affordable.

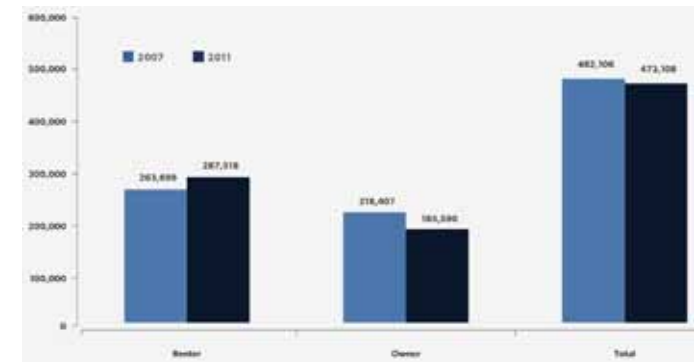
4.2 Protect affordability for Chicago's most vulnerable

The City will work to expand the number of affordable units available across different types of markets, with special attention to renter populations at the lowest income levels and those that require supportive services. The Keep Chicago Renting Ordinance, approved by the City Council in June 2013, will protect renters housed in buildings whose owners are in foreclosure. The City will also pursue new sources of funding for affordable units, as outlined in Strategy 2.2.

The City will continue to work with the Chicago Low-Income Housing Trust Fund, which provides homes for more than 2,700 of the city's most-at-risk individuals and families each year, to fund its efforts and aid it in securing a long-term source of funding. The City will support construction of supportive housing units through the City's multifamily affordable housing program, and will report on the number of units created for people with disabilities.

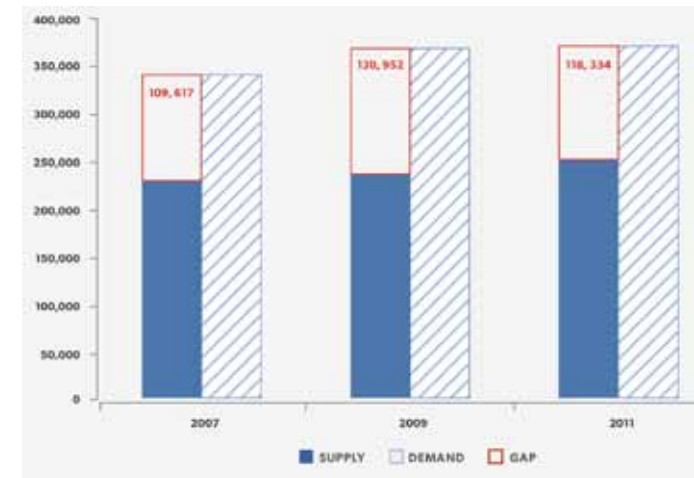
The State's mandate to provide housing to those with mental illness requires additional resources from the State and coordination between the City and the State. The City will advocate with the State and the Federal government for additional affordable housing resources with comprehensive supportive services to help the State meet this mandate.

Many renters and owners are 'cost-burdened'



Source: American Community Survey, 2007 and 2011, 1-year PUMS files

Demand for affordable rentals exceeds supply



Source: IHS calculations of American Community Survey, 2007, 2009 and 2011, 1-year PUMS files

4.3 Boost housing sales with buyer supports and incentives

Modest incentives and supports can help drive buyer demand for existing housing. Examples that could serve as models for new programs are:

- The CityLIFT program, which provided \$15,000 in down-payment assistance to buyers with incomes up to 120 percent of the Area Median Income. Administered by Neighborhood Housing Services in Chicago and 27 Cook County suburbs, and funded by Wells Fargo Bank, that program will result in 540 home sales in less than a year (see also Strategy 2.1).
- The post-purchase efforts of the Chicago Community Land Trust, which have resulted in the loss of only one of 69 units to foreclosure since its inception in 2006.
- The TIF Purchase Rehab: Single Family program, which uses Tax Increment Financing funds to provide forgivable loans to qualified buyers of one- to four-unit buildings.

Modest incentive programs can help jump-start housing sales in weaker markets

4.4 Create new homebuyers and support existing owners

The last few years have seen a shift away from homeownership in Chicago and across the country, fueled by lending restrictions, credit ratings damaged during the economic crisis, and consumer perceptions that housing is not a safe investment. To rebuild homeownership markets, the City will partner with its Housing Delegate Agencies and other community-based organizations to provide education and counseling for potential homebuyers. The City will expand its post-purchase education efforts and will continue to fund programs that enable homeowners – including those who may be underwater on their mortgages – to stay in their homes.

4.5 Reduce development costs

A barrier to new-housing development as well as substantial rehabilitation is the high cost of development, which can easily top \$350,000 per unit. These high costs make the construction of affordable housing extremely difficult to achieve at the necessary scale. The City will convene a task force, and potentially make use of design and construction competitions, to challenge the development community – including labor leaders, developers, architects, lenders and contractors – to reduce the costs of quality affordable housing construction. Recommendations could include review of modern construction techniques, modular housing, and use of pre-cast concrete and other new technologies, exterior finishes and methods.

5 Land-Use Policies

Changes in land use are part of the solution

Chicago's population has decreased by more than 900,000 people from its peak of 3.6 million in 1950. Where people live has also shifted dramatically. Many South and West Side neighborhoods, which long provided housing for Chicago's enormous industrial workforce, have seen populations fall 50 percent or more from their peak. This has resulted in widespread loss of buildings and large areas of vacant land. In contrast, population and housing density is increasing in the Loop and all neighborhoods that are immediately adjacent to downtown. Population is stable or growing in most North Side neighborhoods and in some single-family-home communities on the Southwest and Northwest Sides. In most of those areas, there is little vacant residential land.

This section offers strategies that respond to this land-use dichotomy with two approaches: increasing opportunities for population and housing density where demand is great, and, in areas of weaker demand, alternative uses of land that will provide long-term benefits to the city and that will support future population growth.

5.1 Promote dense housing development near transit stations

Chicago's transit network can be a driver of population growth if higher-density housing is built within a short walk of stations that connect to job centers and other urban resources such as universities and cultural institutions. To encourage more transit-oriented housing development, the City in July 2013 introduced an amendment to the Chicago Zoning Ordinance that would provide more flexibility for buildings within 600 feet of a CTA or Metra rail station, or 1,200 feet if the property is on a designated "Pedestrian Street." These provisions could later be applied to Bus Rapid Transit (BRT) stations on the planned Ashland BRT route. The amendment will allow:

- Reductions of 50 percent or more in automobile parking requirements, which can save developers \$20,000 or more per space in construction costs.
- Increased bicycle parking requirements, including an option to replace auto parking



with bike parking on a one-to-one basis.

- Increases in density beyond the current limits of floor-area-ratio, minimal land area, size of units, and building height.

Denser construction, smaller units and reduced parking requirements all contribute to less cost per unit, allowing affordability without use of subsidies. The City will encourage inclusion of affordable units in all transit-oriented developments.

5.2 Adapt vacant land for urban agriculture, greenways, storm-water retention and other innovative uses

In areas where housing demand is not likely to absorb the available vacant land, the City will encourage productive re-use for non-housing purposes. Potential reuse options are detailed in the “Green Healthy Neighborhoods” plan being prepared by the Department of Planning and Development for Englewood, Washington Park and other South Side neighborhoods.

Urban agriculture is often attractive to the community while providing job-creation and job-training opportunities. The City has supported creation of multiple small farms in Englewood, Washington Park, Humboldt Park and other areas, and will explore continued expansion based on demand and available management partners.

Trails and green corridors, such as The 606/Bloomingdale Trail now under construction, can tie together multiple neighborhoods with a green amenity that supports long-term community development. The Englewood New Era Trail is a concept being advanced for the east-west rail corridor near 59th Street, adjacent to two existing urban farms. Another potential new trail is along the east-west viaduct south of 49th Street.

Green landscapes can beautify the neighborhood while absorbing storm water to reduce sewer-system overflows. This can include end-of-alley rain gardens, multi-lot water-retention areas and storm-water green spaces that enhance adjacent bike and pedestrian trails or parkland.

DPD will also review best practices and innovative ideas from other cities for reuse of vacant land in ways that add value to adjoining properties.

Smaller units, less parking and more density around transit could help developers deliver more affordable housing

Urban farms and recreational trails turn vacant land into a neighborhood asset

6 Next Steps

City can lead, but partners are needed

This plan lays the groundwork for a rebounding housing market and a growing city population. But these goals cannot be reached without a broad partnership that includes the City of Chicago, housing developers and owners, the real estate community, financial institutions and intermediaries, nonprofit housing development corporations, community organizations and others.

6.1 Existing programs

The Mayor's Office and the Department of Planning and Development will first support existing programs that have contributed to productive housing activity, including:

- Programs that provide resources for rehabilitation and preservation of safe and affordable housing, including the Troubled Buildings Initiative, Micro-Market Recovery Program, Neighborhood Lending Program, Low-Income Housing Trust Fund, TIF-NIP, TIF Purchase Rehab Program and others.
- Targeted neighborhood programs, including Chicago Neighborhoods Now, which concentrate public investments to attract private investment and accelerate positive change.
- Education and counseling programs for owners facing the threat of foreclosure, and for potential homebuyers.

6.2 Funding

The City will pursue creation of new funding mechanisms for particular housing needs, and will seek partnerships with financial institutions to expand available financing. Priorities include:

- Increased investment in Community Development Financial Institutions and increased lending in weak and transitional markets.



- Contributions to down-payment assistance programs.
- Investigation of increased funding via changes to the Affordable Requirements Ordinance and a long-term dedicated funding source for the Chicago Low Income Housing Trust Fund.
- Development of other new sources for unfunded needs.

New programs will require further development to determine feasibility and cost

6.3 New programs

This plan includes innovative ideas for housing redevelopment, homeownership programs, and use of vacant or underutilized land. The City is committed to advancing these ideas in partnership with for-profit and nonprofit partners, and will investigate the funding required to turn ideas into reality. Of particular interest are:

- Pilot programs to reuse vacant buildings and/or land.
- Environmental and economical reuse of vacant land as outlined in the Green Healthy Neighborhoods (GHN) plan, including assembly of lots for storm-water management and new recreational uses.
- Expansion of the Adjacent Neighbors Land Acquisition Program to include a Large Lot Residential Program, and development of a Residential Land Sales Pilot program, to reduce the City-owned inventory of vacant land.
- Aggressive land assembly in targeted areas to put large numbers of parcels back to productive use.
- TIF Purchase Rehab (Single-Family and Multi-Family), which is an efficient, low-cost use of government funds to leverage the private market. These programs help energize distressed neighborhoods by investing in vacant buildings, while adding to the affordable rental and owner-occupied stock.

6.4 Implementing the sectoral approach

The City will allocate resources for different strategies in alignment with the sectoral approach outlined in Section 1. It will monitor progress through its usual documentation of production and investment under the five-year plans, and by tracking the activities shown on the chart “Five-Year Housing Plan: New Initiatives.”

Five Year Housing Plan: New Initiatives

Initiative	Who will lead?	Funding in place?	Implementation Timeline		
			Year 1	Year 2-3	Year 4-5
Encourage lenders to: Increase private market lending activity in weak and transitional markets;	Banks and Financial Institutions	Lender-Financed	x		
Increase investment in Chicago Area Community Development Financial Institutions and Community Development Corporations;			x		
Create and contribute to a down payment assistance program to jumpstart home sales in markets that have not yet experienced housing recovery			x	x	
Per Ordinance, adjust the ARO in-lieu fee annually, based on the Consumer Price Index	City of Chicago	yes	x		
Convene a committee to consider updates to the Affordable Requirements Ordinance (ARO) that reflect the current development market	City of Chicago and City Council	yes	x		
Pursue creation of a long-term, dedicated funding source for rental assistance programs	Chicago Low Income Housing Trust Fund	no		x	
Market neighborhoods as great places to live	Delegate agencies, City, and real estate community	no	x	x	x
Embed Housing goals into the Chicago Neighborhoods Now planning process, to ensure that housing goals are treated as a high priority within the neighborhood capital planning process	City of Chicago	yes	x		
Target and Coordinate City investment through the Micro Market Recovery Program (MMRP)	City of Chicago	yes	x		
Pilot a Residential Land Sales Program for City-owned land	City of Chicago	yes	x	x	

Five Year Housing Plan: New Initiatives

Initiative	Who will lead?	Funding in place?	Implementation Timeline		
			Year 1	Year 2-3	Year 4-5
Work with the Cook County Land Bank Authority to identify and acquire appropriate properties, clear titles and liens, and find the resources necessary to reactivate the properties as market conditions allow.	City of Chicago, partnering with Cook County Land Bank Authority	partially funded	x	x	x
Consider creation of a program to reuse vacant land and/or homes	City of Chicago, with partner agencies	partially funded	x	x	
Work with partners to encourage owner occupants and investors to return vacant and distressed buildings to productive use	City of Chicago, partnering with local CDFIs and banks	yes	x	x	
Expand the City's post-purchase monitoring and education efforts	City of Chicago, with Chicago Community Land Trust, delegate agencies, local nonprofits	yes		x	
Convene a task force to work with the development community – including developers, architects, labor leaders, lenders and contractors – to come up with ways to build quality affordable housing at lower cost	City of Chicago, partnering with development community	no	x		
Continue Transit Oriented Development practices to increase supply of affordable housing near transit	City of Chicago	yes	x		
As suggested in Chicago's Green and Healthy Neighborhoods planning process: Expand ANLAP to include a large-lot residential program;	City of Chicago (including Law and Buildings departments)with other non-profit partners and funders	yes	x	x	
Adapt vacant land for use for urban agriculture, greenways, storm-water retention, and other innovative uses; and		no	x		
Expand recreational opportunities on vacant land adjacent to residential areas		no		x	

7

Chicago Housing 2014-18

Estimated five-year investment and unit production

Projections for the five-year planning period are to invest more than \$1.3 billion to produce or preserve 41,000 units of housing. More than 78 percent of those units will be provided to Chicagoans earning less than 60 percent of the area median income (\$44,000 for a family of four), and 62 percent of the rental units will be dedicated to Chicagoans earning less than 30 percent of AMI (\$22,100 for a family of four). Over the next five years, DPD also expects to fund partner delegate agencies to provide information and assistance to 265,000 households in Chicago, enabling those families to purchase or remain in their homes, and to become better informed and supported tenants, landlords, homeowners and community members. See charts on following pages.



Department of Planning and Development
ESTIMATED FIVE-YEAR PRODUCTION 2014-18
 (Anticipated use of resources subject to program review and budgetary authorization)

HOUSING PRODUCTION INITIATIVES	Total Estimated Funding 2014-18	Estimated Units Assisted by Income Level							Total Units 2014-18	
		0-15%	16-30%	31-50%	51-60%	61-80%	81-100%	101+ %		
TO CREATE AND PRESERVE AFFORDABLE RENTAL HOUSING										
MULTI-FAMILY REHAB AND NEW CONSTRUCTION ¹										
Low Income Housing Tax Credit Equity	9% Credits	\$ 294,500,000								
	4% Credits	\$ 40,000,000								
Mortgage Revenue Bonds		\$ 300,000,000								
Multi-family Loans		\$ 200,000,000								
	HOME	\$71,500,000								
	CDBG	\$7,500,000								
	Affordable Housing Opportunity Fund	\$21,000,000								
	TIF / Corporate	\$100,000,000								
Illinois Affordable Housing Tax Credit (value of donations/equity)		\$ 19,000,000								
City Land		\$ 30,000,000								
MAUI Capital Funds		\$ 5,450,000								
	Affordable Housing Opportunity Fund	\$1,550,000								
	LTOS (IHDA)	\$3,900,000								
Subtotal, Multi-family Rehab and New Construction		\$ 888,950,000	114	578	1,792	2,311	170	124	211	5,300
	Accessible Units (504, Type A, Type B) ²									1,060
RENTAL ASSISTANCE										
Chicago Low Income Housing Trust Fund Rental Subsidy Program ³		\$ 75,250,000	9,620	5,180	-	-	-	-	-	14,800
MAUI Operating Funds (Affordable Housing Opportunity Fund)		\$ 5,450,000	130	70	-	-	-	-	-	200
Subtotal, Rental Assistance		\$ 80,700,000	9,750	5,250	-	-	-	-	-	15,000
OTHER MULTI FAMILY INITIATIVES										
Affordable Requirements Ordinance (Rental Units)		\$ 15,000,000	-	-		300	-	-	-	300
Heat Receiver (Rental Units)		\$ 5,000,000	300	733	1,460	338	169	-	-	3,000
Troubled Buildings Initiative -- Multi-family		\$ 13,500,000	-	220	655	375	2,190	310	-	3,750
TIF Purchase+Rehab -- Multi-family		\$ 35,000,000	-	-	350	-	175	175	-	700
Neighborhood Stabilization Program (NSP3) -- Multi-family		\$ 8,957,462	-	-	35	-	-	-	40	75
Subtotal, Other Multi-family Initiatives		\$ 77,457,462	300	953	2,500	1,013	2,534	485	40	7,825
TOTAL, AFFORDABLE RENTAL PROGRAMS		\$ 1,047,107,462	10,164	7,226	4,292	3,324	2,704	609	251	28,125
	Breakdown of income level distribution, % of net total		36.1%	25.7%	15.3%	11.8%	9.6%	2.2%	0.9%	

NOTES:

- ¹ Total estimated funding is based on current pipeline tracking and does not assume any carry-over funding. Unit counts no longer are assigned to individual funding sources, eliminating the need to adjust totals for multi-counted units.
- ² Accessible units are a subset of units reported under Multi-Family Rehab and New Construction. DPD and MOPD will work on the reporting format.
- ³ RSP unit counts are now aggregated over full five years, consistent with reporting methodology for all other programs.

Department of Planning and Development
ESTIMATED FIVE-YEAR PRODUCTION 2014-18
 (Anticipated use of resources subject to program review and budgetary authorization)

HOUSING PRODUCTION INITIATIVES	Total Estimated Funding 2014-18	Estimated Units Assisted by Income Level							Total Units 2014-18
		0-15%	16-30%	31-50%	51-60%	61-80%	81-100%	101+ %	
TO PROMOTE AND SUPPORT HOMEOWNERSHIP									
Affordable Requirements Ordinance / Chicago Community Land Trust	\$ 2,500,000	-	-	-	-	-	50	-	50
Home Purchase Assistance program	\$ 5,000,000	-	-	-	-	-	150	150	300
Troubled Buildings Initiative -- Single-family	\$ 10,000,000	-	-	-	550	-	-	-	550
Troubled Buildings Initiative -- Condo	\$ 2,500,000	-	-	-	150	-	-	-	150
Neighborhood Stabilization Program (NSP3) -- Single-family	\$ 5,971,642	-	-	-	-	-	-	120	120
TIF Purchase+Rehab -- Single-family	\$ 1,670,000	-	-	-	-	-	-	35	35
TaxSmart	\$ 130,000,000	-	20	35	55	185	210	495	1,000
Neighborhood Lending Program -- Purchase / Purchase+Rehab Loans	\$ 47,500,000	-	-	20	150	300	265	265	1,000
Neighborhood Lending Program -- MMRP Home Purchase Grants	\$ 2,500,000	-	-	-	15	60	-	-	75
TOTAL, HOMEOWNERSHIP PROGRAMS	\$ 207,641,642	-	20	55	920	545	675	1,065	3,280
Breakdown of income level distribution, % of net total		-	0.6%	1.7%	28.0%	16.6%	20.6%	32.5%	
TO IMPROVE AND PRESERVE HOMES									
Roof and Porch Repairs (formerly EHAP)	\$ 25,000,000	35	360	1,080	315	210	-	-	2,000
Emergency Heating Repairs (formerly EHAP)	\$ 2,500,000	10	90	270	80	50	-	-	500
SARFS (Small Accessible Repairs for Seniors - formerly HRAIL)	\$ 8,500,000	295	1,095	880	205	150	-	-	2,625
TIF-NIP -- Single-family	\$ 12,500,000	40	190	245	125	225	160	15	1,000
Neighborhood Lending Program -- Home Improvement Loans	\$ 3,250,000	-	-	-	-	70	90	90	250
Neighborhood Lending Program -- Foreclosure Prevention Loans	\$ 13,500,000	-	-	10	15	25	25	25	100
Neighborhood Lending Program -- MMRP Home Improvement Grants	\$ 2,500,000	-	-	-	20	80	-	-	100
Historic Bungalow Initiative	\$ 6,062,500	-	-	520	590	1,310	860	220	3,500
TOTAL, HOME PRESERVATION PROGRAMS	\$ 73,812,500	380	1,735	3,005	1,350	2,120	1,135	350	10,075
Breakdown of income level distribution, % of net total		3.8%	17.2%	29.8%	13.4%	21.0%	11.3%	3.5%	
TOTAL, ALL HOUSING PRODUCTION INITIATIVES	\$1,328,561,604	10,544	8,981	7,352	5,594	5,369	2,419	1,666	41,480
Breakdown of income level distribution, % of net total		25.4%	21.7%	17.7%	13.5%	12.9%	5.8%	4.0%	

DELEGATE AGENCY INITIATIVES	Total Estimated Funding 2014-18	Total Households 2014-18
Technical Assistance Centers (Citywide)	\$ 4,500,000	125,000
Community Resource Centers	\$ 3,800,000	90,000
Foreclosure Prevention Housing Counseling Centers	\$ 4,700,000	37,500
Neighborhood Lending Program -- Counseling	\$ 1,500,000	12,500
CHDO Operating Assistance	\$ 1,880,000	
TOTAL, DELEGATE AGENCY INITIATIVES	\$ 16,380,000	265,000

Appendices

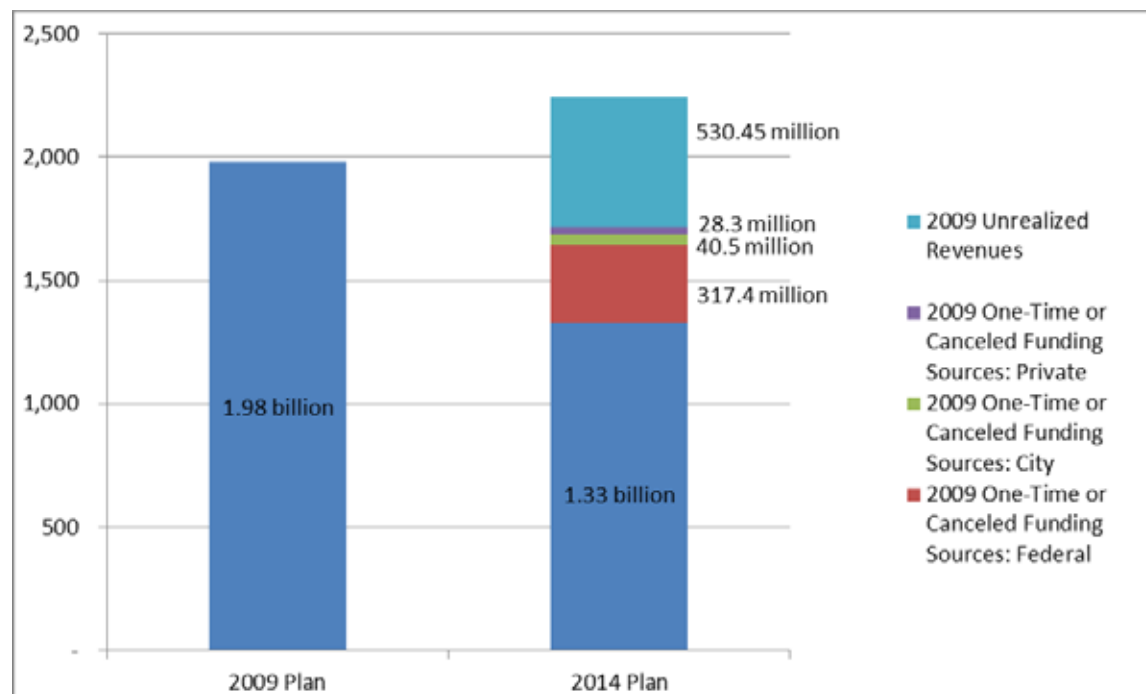
A. 2009-2013 Actual Spending

The 2009-2013 Plan projected resources of \$1.98 billion. However, the Plan relied in part on finding \$530 million in new revenues, which were never realized. In fact, the Plan led to actual spending of \$1.67 billion during that time frame.

In addition, the Plan relied on onetime or diminishing federal funding sources that amounted to \$317 million that are no longer available to the City.

The 2014-2018 Plan projects a realistic revenue base of \$1.33 billion that relies on funding that can be identified and confidently forecast. These funds include the City's continuing deep commitment to affordable housing, with a projected 27% increase in Corporate and TIF funds, from actual investments of \$184 million between 2009 and 2013 to \$234 million over the next five years.

The City is also committed to seeking new funding from federal and private sources for the 2014 Plan, and to commit these funds to the preservation and creation of additional housing units.



B. Department of Planning and Development housing programs

Program	Description	Funding Source(s)
Affordable Requirements Ordinance (ARO)	Per City ordinance, developments with more than 10 units receiving City zoning changes (including planned developments in a downtown zoning district) or additional City financing must make 10-20% of units affordable (or pay an in-lieu fee to the Affordable Housing Opportunity Fund)	Varies, includes Tax Increment Financing (TIF) funds and land acquired from the City (even if purchased at appraised value).
Affordable housing Zoning Bonus (Density Bonus)	Eligible developments in downtown zoning districts have the option to make a payment to the Affordable housing Opportunity Fund or provide affordable units in exchange for additional floor area.	n/a
Chicago Low-Income Housing Trust Fund Rental Subsidy Program (RSP)	Annual agreements to landlords throughout the City of Chicago to provide rental assistance to households living below 30% of the area median income.	City of Chicago corporate funds Illinois Rental Housing Support Program (RHSP)
City Land	Donates City-owned land to multifamily rental developments in exchange for long-term affordability.	Donated land value can generate private equity through Donations Tax Credit Program
Donations Tax Credits (DTCs, also known as Illinois Affordable Housing Tax Credits)	A \$0.50 State of Illinois income tax credit for every \$1 that is donated to an eligible affordable housing development. DPD allocates 24.5% of the amount of credits authorized by the State.	State of Illinois income tax credit
Emergency Heating Repair Program (EHRP)	Provides grants for low-income owner-occupants of 1- to 4-unit residential buildings to repair or replace residential heating systems that are either inoperable or the unit has a life expectancy of less than a year and it may also include electrical or plumbing repairs as they apply to these repairs.	CDBG
Heat Receivership	In cases where buildings do not have functioning heat and hot water, the City can initiate a process to appoint a receiver to make any necessary repairs, restore heat and hot water, and/or relocate tenants, as necessary.	CDBG
Historic Chicago Bungalow Initiative	In partnership with Historic Chicago Bungalow Association, provides grants for retrofits and energy efficiency improvements to owners of certified Historic Chicago Bungalows.	City of Chicago Energy Savers grants; Illinois DCEO funds; Peoples Gas Settlement Fund; E12 Rebates
Low Income Housing Tax Credit program	Federal income tax credits to support construction or preservation of multifamily affordable housing units.	Federal income tax credit @ 9% rate
Micro-Market Recovery Program (MMRP)	The Micro-Market Recovery Program is an initiative of the City of Chicago to jump-start the residential real estate market in communities experiencing high rates of foreclosure by simultaneously stabilizing tenure and increasing investment in target neighborhood blocks.	Varies, depending on program or tool being utilized
Multifamily Loans	Supports construction or rehab of developments that will provide long term affordable rental units.	HOME, CDBG, TIF, ARRA/EECBG and Corporate (Parking Revenue, Density Bonus)

Program	Description	Funding Source(s)
Multi-year Affordability through Up-front Investments (MAUI)	Provides up-front financing to developments in exchange for long-term affordability for units that serve households making no more than 30% of area median income. In most cases is tied to other government financed developments.	State of Illinois Rental Subsidy Program, Chicago Affordable Housing Opportunity Fund
Multifamily Mortgage Revenue (Tax Exempt) Bonds	Provides bond financing for developers who build or rehabilitate large housing developments for low- and moderate-income renters; also generates private equity investment.	City tax-exempt bonding authority, with an automatic allocation of 4% Low Income Housing Tax Credits
Neighborhood Lending Program: Purchase & Purchase-Rehab Loans (includes MMRP Purchase Assistance Grants)	Provides forgivable or deferred loans to low- and moderate-income homebuyers for the purchase or purchase-rehab of 1- to 4-unit homes. Administered by Neighborhood Lending Services of Chicago (NLS). Also provides recapturable grants to income-eligible homebuyers in MMRP targeted areas. DPD funds are used to leverage a multi-year \$100 million pool of funds from approximately 20 private lenders.	CDBG & leveraged private funds
Neighborhood Lending Program: Homeownership Preservation Loans	Provides forgivable or deferred refinance loans to low- and moderate-income homeowners to prevent foreclosure. Administered by Neighborhood Lending Services (NLS). DPD funds are used to leverage a multi-year loan pool of funds from approximately 20 additional private lenders.	CDBG & leveraged private funds
Neighborhood Lending Program: Homeownership Counseling	Provides counseling in order to help residents purchase homes and reduce the number of properties that are lost as a result of foreclosure	CDBG
Neighborhood Lending Program: Home Improvement (includes MMRP Grants)	Provides loans and grants to low- and moderate-income homeowners for home improvement. Administered by NLS. Includes forgivable loans to income-eligible homeowners for façade improvements in designated Target Blocks. Also provides recapturable grants to income-eligible homeowners in MMRP targeted areas. DPD funds are used to leverage a multi-year loan pool of funds from approximately 20 additional private lenders.	CDBG & leveraged private funds
Neighborhood Stabilization Program (Multi-Family)	The Neighborhood Stabilization Program (NSP) provides for the purchase and rehabilitation of vacant, foreclosed homes in targeted areas. Mercy Portfolio Services is the City's agent under NSP and is responsible for acquisition and disposition of eligible properties.	HUD NSP1, NSP2 & NSP3 grant funds
Neighborhood Stabilization Program (Single-family)	The Neighborhood Stabilization Program (NSP) provides for the purchase and rehab of vacant, foreclosed homes in targeted areas. Mercy Portfolio Services is the City's agent under NSP and is responsible for the acquisition and disposition of eligible properties.	HUD NSP1, NSP2 & NSP3 grant funds
Roof and Porch Repairs Program (RPRP)	Provides grants for low income owner occupants of 1 – 4 unit residential building to repair or replace a porch or a roof due to hazardous and/or life threatening conditions.	CDBG
Small Accessible Repairs for Seniors (SARFS)	Provides enabling devices & limited, non-emergency home improvements to residences occupied by low-income senior citizens. Administered by community-based delegate agencies.	CDBG
TIF Neighborhood Improvement Program (TIF-NIP): Single Family	Using Tax Increment Financing (TIF) funds provides grants to homeowners primarily for exterior improvements. Program operates in designated TIF districts and is administered by a non-profit community partner.	TIF funds

Program	Description	Funding Source(s)
TIF Purchase and Rehab Multi - Family Program	Provides forgivable grants to qualified owners to purchase and rehab vacant, foreclosed 5+ unit properties in the approved TIF Districts. 30%-50% of the units will be affordable, depending on level of assistance. Administered by NLS of Chicago	TIF Funds
TIF Purchase and Rehab Single - Family Program	Provides forgivable grants to qualified homebuyers purchase and reoccupy single family vacant, foreclosed homes in the approved TIF Districts. Administered by NLS of Chicago	TIF Funds
Troubled Buildings Initiative I (Multi-Family)	With Community Initiatives, Inc. (CII), Department of Buildings, Department of Law and other City departments, DPD identifies problem buildings and designates receivers to manage deteriorating and troubled properties. CII manages properties on an interim basis, assesses the scope of work needed to preserve buildings and makes loans to new owners to finance acquisition and rehabilitation.	CDBG
Troubled Buildings Initiative II	DPD works with Neighborhood Housing Services Redevelopment Corporation (NHSRC) to provide receivership and stabilization services, rehab and relocation for deteriorated, vacant, and/or troubled 1- to 4-unit properties to protect tenant and public safety and preserve properties as affordable housing.	CDBG
Troubled Buildings Initiative Condominium (TBI-Condo) program	Preservation of vacant and troubled Condominium properties in low/mod income areas through acquisition for conversion to affordable rental housing.	CDBG Program Income

C. Agendas of Housing Plan meetings

Kick-Off Meeting - June 4, 2013

Opening Remarks and Introductions

Jason Keller, *Economic Development Director, Community Development and Policy Studies Division*

Regner "Ray" Suarez, *31st Ward Alderman, Chairman, Chicago City Council Committee on Housing & Real Estate*

Update on the Current Plan

Lawrence Grisham, *Department of Planning and Development*

Vision for the 2014-2018 Plan

Andrew J. Mooney, *Commissioner, Department of Planning and Development*

Overview of the Housing Market

What the data tells us about affordability/population/housing supply

Geoff Smith, *DePaul Institute for Housing Studies*

Regional trends that impact housing demand/supply in Chicago

Randy Blankenhorn, *Chicago Metropolitan Agency for Planning*

Downtown housing market/trends

Gail Lissner, *Appraisal Research Counselors*

Forecasted market demand for housing in Chicago

Maxine Mitchell, *Applied Real Estate Analysis*

Moderator: Joel Bookman, *Bookman & Associates*

Overview of National Housing Policy

Antonio Riley, *HUD*

Erika Poethig, *Urban Institute*

Kris Jurmu, *Bank of America*

Moderator: Brad McConnell, *Department of Planning and Development*

Work of Our Partners

CHA (Charles Woodyard)

State of Illinois (Mary Kenney)

Cook County (Jane Hornstein)

Department of Family and Support Services (John Pfeiffer)

Moderator: Lawrence Grisham, *Department of Planning and Development*

Discussion: Key Issues the Plan could consider

Facilitators: Stacie Young, *Community Investment Corporation*
Becca Goldstein, *Neighborhood Housing Services*

Housing Development Consultation - June 11, 2013

Context Presentations

Data presentation

Geoff Smith, *DePaul Institute for Housing Studies*

What is the Department of Planning and Development Already Doing?

Low Income Housing Trust Fund (Cary Steinbuck)

Multi-Family Affordable housing (Tracy Sanchez)

Affordable Requirements Ordinance (Kara Breems)

Panel Discussion: Housing Development in Chicago

Curt Bailey, *Related Midwest*

Craig Huffman, *Ascendance Partners*

Joe Williams, *Granite Development*

Andy Geer, *Enterprise Community Partners*

Mark Angelini, *Mercy Housing*

Moderator: Julia Stasch, *The MacArthur Foundation*

Group Discussion on Strategies and Tools

Facilitators: Stacie Young, *Community Investment Corporation*

Becca Goldstein, *Neighborhood Housing Services*

Housing and Community Development Consultation – June 18, 2013

Context Presentations

Data presentation

Geoff Smith, *DePaul Institute for Housing Studies*

What is DPD Already Doing?

Transit Oriented Development, Green Healthy Neighborhoods,

Urban Agriculture (Benet Haller)

Chicago Neighborhoods Now (Brad McConnell)

Workforce Development (Will Edwards)

Maximizing Neighborhood Impact

Michael Schubert, *Community Development Strategies*

Panel Discussion: Housing and Community Development in Chicago

Shirley Newsome, *Quad Communities Development Corp*

Alyssa Berman-Cutler, *Uptown United*

Raul Raymundo, *The Resurrection Project*

Jeff Bartow, *Southwest Operating Project*

Moderator: Susana Vasquez, *Local Initiatives Support Corporation*

Group Discussion on Strategies and Tools

Facilitators: Stacie Young, *Community Investment Corporation*
Becca Goldstein, *Neighborhood Housing Services*

Community Preservation Consultation – June 26, 2013

Context Presentations

What is DPD Already Doing?

Homeownership & Foreclosure Prevention; Chicago Community Land Trust (Irma Morales)

Micro Market Recovery Program; Troubled Buildings Initiative; NSP (Anthony Simpkins)

Panel Discussion: Housing Development in Chicago

Jack Markowski, *Community Investment Corporation*

Ed Jacob, *Neighborhood Housing Services*

Rafael Leon, *Chicago Metropolitan Housing Development Corporation*

Julie Dworkin, *Chicago Council on Homelessness*

Moderator: Deborah Bennett, *Polk Bros. Foundation*

Group Discussion on Strategies and Tools

Facilitators: Stacie Young, *Community Investment Corporation*
Becca Goldstein, *Neighborhood Housing Services*

Public Hearing – July 24, 2013

Welcome and Report on 2009-2013 Five- Year Plan

Lawrence Grisham, Department of Planning and Development

Public Testimony

Draft Review – Sept. 4, 2013

Welcome

Jason Keller, *Federal Reserve Bank of Chicago*

Overview of the Draft Plan

Andrew Mooney, *Department of Planning and Development*

Lawrence Grisham, *Department of Planning and Development*

Solicitation of Comments and Feedback

Facilitators: Stacie Young, *Community Investment Corporation*
Becca Goldstein, *Neighborhood Housing Services*

Steering Committee

The Steering Committee held debriefings immediately following each of the three Consultations. The Steering Committee also met on May 30 and August 27 to review the proposed planning process and provide feedback on the initial draft plan.

D. Summaries of the Plan 2.0 to End Homelessness, Cook County Land Bank Authority and CHA Plan Forward



PLAN 2.0

A Home for Everyone



Plan 2.0: A Home for Everyone articulates a vision for Chicago, a vision that everyone can share: We believe that ending homelessness is possible and that, in Chicago, everyone should have a home. Chicago’s original Plan to End Homelessness made impressive strides since being introduced in 2003. Still, there remains work to be done: according to a one-day census, approximately 6,500 people were homeless in Chicago in January 2011. Against the backdrop of the worst economic downturn since the Great Depression and with more of our neighbors at risk, homelessness is a pressing community need requiring our urgent attention. Introduced in 2012, Plan 2.0 reaffirms the ambitious goals of the original plan, while expanding our scope and commitment to housing Chicago’s most vulnerable residents. Plan 2.0 is divided into seven strategic priorities that represent the most cutting-edge thinking on preventing and ending homelessness from across the country:

THE CRISIS RESPONSE SYSTEM

Create an effective crisis response system that prevents homelessness whenever possible and rapidly returns people who experience homelessness to stable housing.

ACCESS TO STABLE AND AFFORDABLE HOUSING

Create and maintain stable and affordable housing for households who are experiencing or at risk of homelessness.

YOUTH HOMELESSNESS

Create a comprehensive, developmentally appropriate menu of services for youth who experience homelessness in order to prevent homeless youth

from becoming the next generation of homeless adults.

EMPLOYMENT

Increase meaningful and sustainable employment opportunities for people experiencing or at risk of homelessness.

ADVOCACY AND CIVIC ENGAGEMENT

Engage all of Chicago in a robust plan that creates a path to securing a home for everyone in our community.

CROSS-SYSTEMS INTEGRATION

Work across public and private systems of care to ensure ending homelessness is a shared priority.

CAPACITY BUILDING

Ensure a strong homeless assistance system capable of implementing Plan 2.0 goals and federal HEARTH Act performance standards.

Plan 2.0: A Home for Everyone and semi-annual progress reports are available online at www.thechicagoalliance.org.

Plan 2.0 Housing Goals by 2019	
Rapid Rehousing	Increase units from 737 to 2,768 (2,031 units/275% increase).
Permanent Supportive Housing	Increase units from 6,842 to 8,814 (1,972 units/29% increase).
Homeless Youth Housing	Triple the capacity of the youth housing system from 266 beds to 800 beds.
Affordable Housing (15% of AMI)	Create 3,515 additional units for extremely low-income households.



On January 16, 2013 the Cook County Board of Commissioners created the Cook County Land Bank Authority – the largest geographic land bank in the country and the County’s response to the challenge of returning the growing inventory of vacant and abandoned land back to productive community assets. According to the 2010 U.S. Census, 9.16% of the housing units in Cook County are currently vacant. These properties have a devastating effect on neighbors, local businesses and governments at all levels: increases in vacant housing bring increases in crime, reduction of property values and erosion of the quality of life, even in previously stable communities. Vacant housing hinders economic development, weakens the tax base and imposes significant costs on already- struggling municipalities and their taxpayers.

The passage of the Cook County Land Bank Ordinance was the culmination of over three years of research and outreach to communities around the County and the country that had implemented innovative responses to foreclosure. The Land bank benefitted from the expert guidance of over 100 stakeholders, including for-profit and non-profit developers, realtors, affordable housing experts, land use attorneys, local government officials, civic leaders, environmentalists, banks and servicers.

On July 17, 2013, the Cook County Land Bank was the recipient of \$6 million - the largest grant awarded - from Illinois Attorney General Madigan’s share of the 2012 National Foreclosure Settlement. The Cook County Land Bank will work to reverse the cycle of neighborhood decline and promote economic development and neighborhood stabilization. To achieve this the CCLBA will work to bring new definitions of success to what a ‘livable’ and ‘sustainable’ community looks like. In a time of flat population growth or even loss, creating a successful community may not mean replicating the housing density or population targets of earlier generations. Open spaces, intermediate uses for land or redeployment of Chicago’s famous grid

structure may be the way forward to create neighborhoods in which people want to live. Cities are very good at managing increasing demands for housing, increasing density or growing commercial use, but we have yet to figure out a way to manage the decreasing demand for housing such that it does not equal community failure. Reduction in population density does not have mean sacrificing the quality of life for neighborhoods that have nurtured generations of Chicago and Cook County families.

The Cook County Land Bank, created using only Cook County’s home-rule authority, will be responsible for the strategic demolition, rehab, rental, or disposition of vacant and abandoned lots and housing throughout Cook County, in partnership with local communities. Coordinating these tasks through the land bank can eliminate duplication of services by Federal, State, County, and Municipal Governments. Across the country, land banks have become an effective tool to address these challenges, reversing the cycle of decline and decay, facilitating the transfer of vacant property, and promoting economic development and neighborhood stabilization. Currently, over 80 local governments in 24 states have created land banks or other entities with similar powers to turn non- productive properties to community assets. Smart data will be the backbone of the land bank, and was thus the first project of the CCLBA. At the onset the Cook County Land Bank Authority, partnered with the Eric & Wendy Schmidt Data Science for Social Good summer fellowship, a University of Chicago program. The fellowship dedicated a group of data scientists to aggregate, analyze and map real estate and other public data to help the Cook County Land Bank make decisions about properties acquisition, disposition or redevelopment.

The Cook County Land Bank was designed to address vacant and abandoned buildings regionally and can be the thread that connects the Municipal, County, State and Federal programs designed to combat foreclosure. Based on its footprint and the collaborative nature of its creation and on-going operation, the Cook County Land Bank can leverage the scale of the problem to the size of the market and be an effective tool for local and regional stability.

Cook County Land Bank Authority – Info@CookCountyLandBankAuthority.org
(312) 603-4210 – www.CookCountyLandBank.org



PLAN FORWARD: COMMUNITIES THAT WORK

At the direction and under the leadership of Mayor Emanuel, in coordination with HUD and CHA's Board of Commissioners, CHA's new strategic plan builds on the foundation of the original Plan for Transformation. Plan Forward: Communities That Work articulates CHA's new mission and strategic goals.

CHA'S MISSION

To leverage the power of affordable, decent, safe, and stable housing to help communities thrive and low-income families increase their potential for long-term economic success and a sustained high quality of life.

GOALS

- 1) Reimagine the Plan for Transformation, coordinating public and private investments to develop healthy, vibrant communities.
 - Fulfill the 25,000-unit commitment using every available resource through preservation, construction and acquisition/rehabilitation.
 - Make the most of CHA land by evaluating all CHA property and land assets and rethinking uses for vacant land.
 - Focus on whole communities, tailoring the unit mix and coordinating public and private investments in amenities and resources.
 - Accelerate redevelopment and control costs by limiting cost per unit and exploring alternative financing strategies.
 - Explore a new local time-limited subsidy program with housing and service components.
- 2) Ensure that CHA's housing portfolio is safe, decent and sustainable
 - Guarantee high-quality housing by conducting a quality review of all units and improving property management service and accountability.
 - Enhance public safety.
 - Improve energy efficiency.
 - Implement cutting-edge reform by aligning administration and policies for public housing and Housing Choice Voucher programs.
- 3) Expand services to more residents, targeted to their needs, at critical milestones in their lives
 - Reimagine CHA's service model for more families with a renewed focus on early childhood services, youth engagement and adult employment.
 - Encourage families who are able to transition off of housing subsidy through an innovative rent structure and targeted services.
 - Implement pilot programs in entrepreneurship, adult literacy and youth substance abuse.

ACKNOWLEDGEMENTS

Plan Forward is a result of input and collaboration with numerous stakeholders:

- Mayor Emanuel and the City of Chicago
- CHA Board of Commissioners
- HUD
- John D. and Catherine T. MacArthur Foundation
- Business and Professional People for the Public Interest (BPI)
- Central Advisory Council
- Numerous stakeholder groups including session facilitators, residents, service providers, developers, civic and community organizations

CHA will continue to collaborate with the City of Chicago, CHA Board of Commissioners, HUD and other partners to proceed with Plan Forward initiatives.

E. Advisory Group, Steering Committee and Other Attendees

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Enterprise Community Partners
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Acknowledgements

The City of Chicago appreciates the support and contributions of the MacArthur Foundation and the Polk Bros. Foundation to the “2014-2018 Housing Plan” planning process.

The Department of Planning and Development (DPD) thanks the three planning Co-Chairs, Deborah Bennett of the Polk Bros. Foundation, Julia Stasch of the MacArthur Foundation, and Susana Vasquez of LISC Chicago, for their many insights in directing and hosting the process. DPD also thanks Stacie Young, of Community Investment Corporation, and Becca Goldstein, at Neighborhood Housing Services, for facilitating each meeting and ensuring all input was effectively integrated into the Plan.

DPD acknowledges the Federal Reserve Bank of Chicago and the Institute for Housing Studies at DePaul University for their generosity in hosting the planning meetings.

