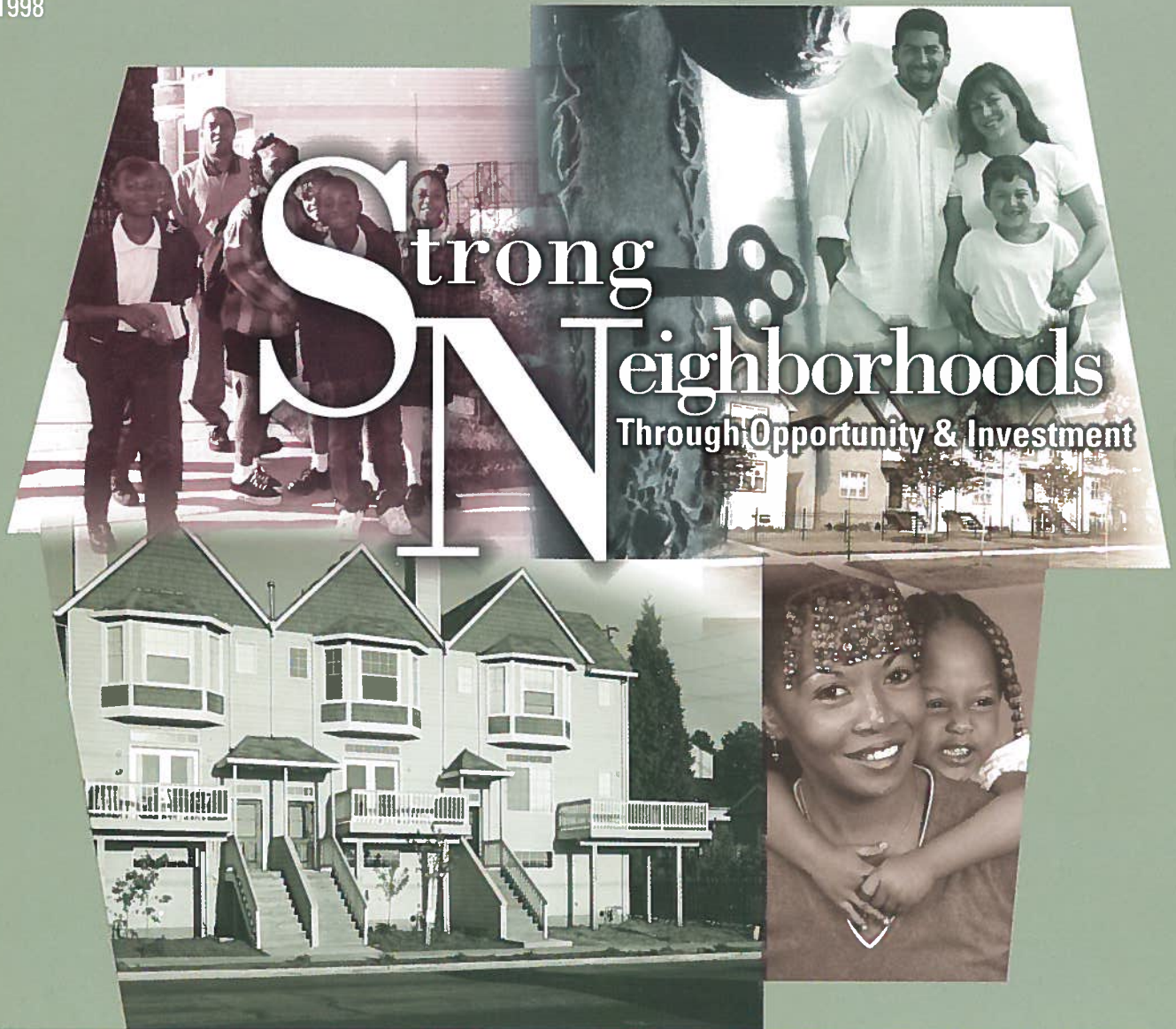


Housing Opportunities Into The Next Century

AFFORDABLE HOUSING PLAN 1999-2003

June, 1998



CITY OF CHICAGO
Richard M. Daley, Mayor

CHICAGO DEPARTMENT OF HOUSING
Julia M. Stasch, Commissioner



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"We can only make a great city greater by working for every neighborhood and all of our citizens.... Neighborhoods Alive pulls together all of our efforts, large and small, to make every neighborhood a place where families want to live."

Mayor Richard M. Daley

"Our Department's mission is to advance the City of Chicago's goals for strengthening the city by developing, revitalizing and stabilizing neighborhoods. We will provide diverse housing opportunities within comprehensive community development strategies."

Commissioner Julia M. Stasch

INTRODUCTION

Chicago—This Confident City

Mark Twain had it right when he described Chicago as a place "where they are always rubbing a lamp and fetching up the genii, and contriving and achieving new impossibilities."

He would recognize much "contriving and achieving" in today's Chicago.

Our expanding economy energizes commerce, boosts tourism, and spawns redevelopment. Unemployment is lower than at any time in 20 years. Schools are reforming. Investment in the city's amenities and infrastructure is growing. Net population losses have been almost eliminated. Residents are safer. Home ownership is sharply up. The surge in confidence and high expectations is palpable.

He would just as surely recognize "impossibilities" that today weigh heavily on our city's unfinished agenda.

For Chicagoans whose lives seem a continent removed from the good news and prosperity, drugs and crime tear at the fabric of their communities. Homelessness, joblessness, and impoverishment define daily reality for still too many families and individuals. Inequities persist across racial and income lines. Too many communities and neighborhoods continue to be marred by pockets of poverty and isolation.

Summoning the will and resources to overcome these challenges would be harder if Chicago were less favored by buoyant economic trends. Harder, if our sense of possibility about the future were less strong. Harder, if we were less confident. Harder, if we were indifferent to the gap between what we have accomplished and what remains to be done.

Complacency finds no home in this confident city. “Even as we celebrate our successes and strengths,” Mayor Richard M. Daley pointedly emphasized in his 1998 State of the City Address, “we must never stop solving problems.”¹

“Neighborhoods Alive”—Motto and Mandate

The phrase “Neighborhoods Alive,” which appears on the City of Chicago’s letterhead, speaks to the legacy of our past and the promise for our future. Many times during our history have neighborhoods taken root, grown, declined, and re-made themselves within the city’s shifting ethnic and racial mosaic. Many times have they faced the enduring question: How is Chicago to remain a city of vital, distinctive neighborhoods able to retain their identities while continuing to evolve for the good of their residents?

By launching the process for developing a new Five Year Affordable Housing Plan, the Mayor signaled the City’s commitment to make our neighborhoods even stronger as this great metropolis enters the millenium. He urged the Department of Housing’s new Commissioner to consult broadly and to develop additional resources and partnerships to support affordable housing strategies. He said that the momentum established during the 1994 – 1998 plan must continue.²

The Five Year Affordable Housing Plan for 1999 - 2003 consists of two reports. *Housing Opportunities into the New Century* contains the plan framework, priorities, and program allocations for incorporation into a City Ordinance. A companion report, *Chicago’s Housing Strategy: Our Shared Challenge*, provides a fuller strategic assessment of the city’s affordable housing and housing policy environment as we approach the next decade.

The strategic assessment articulates a theme of challenge to Chicago’s housing policy stakeholders. A forward agenda for the city’s housing policy does not belong to the Department of Housing alone. It belongs to all of us in the public and private sectors who must build Chicago’s success in affordable housing as a common enterprise—putting our ideas and resources behind a shared agenda for making “Neighborhoods Alive.”

STRATEGIC FRAMEWORK

The planning launched by Mayor Daley produced an inclusive process of consultations unprecedented for the Department of Housing. An Advisory Group, appointed on the Mayor’s behalf and representing a cross-section of housing policy stakeholders, began its work by listening.³

Being Inclusive—and Listening

The Advisory Group convened an “Environmental Scan” that brought policy specialists and practitioners together to discuss broad trends shaping the national and local housing environment. The discussion focused on federal policy, welfare reform, aging, immigration, public housing, market

¹ Mayor Richard M. Daley, “State of the City Address,” February 11, 1998.

² *City of Chicago, Five Year Affordable Housing Plan, 1994-1998: Four Year Report*, Department of Housing, February, 1998; “What Matters Most: Analysis of the 1997 Year-End Report of the Department of Housing,” Chicago Rehab Network, 1998.

³ Members of the Advisory Group are identified in Appendix A.

dynamics, tax and financing policies, and universal housing design.⁴ A “Community Scan” was then convened, drawing together approximately 125 representatives of Chicago communities and local organizations, many of whom shared oral and written recommendations. As part of the scan process, Commissioner Stasch met with representatives of tenant groups at a community meeting hosted by the Metropolitan Tenants Organization.⁵

The Department’s leadership held additional consultations with interested Aldermen, other city departments, and metropolitan planning professionals. The Advisory Group, which was chaired by the Commissioner, met regularly to develop priorities for the new plan. A small ad hoc steering committee that included representatives from the Chicago Rehab Network, the Woods Fund of Chicago, and Neighborhood Housing Services helped shape the overall process.

Being Open—and Learning

This new Five Year Plan is being presented at a time of great change and uncertainty for housing and housing policy. The authoritative *State of the Nation’s Housing, 1997* report warns that “sweeping public policy initiatives are joining with long-term demographic, income, and mobility trends to fundamentally alter the state of the nation’s housing.”⁶ Federal retrenchment from leadership in affordable housing policy-making and funding is devolving onto states and cities a wholly new amalgam of responsibilities, burdens, and demands. Major players, resources, markets, policy tools, and approaches to community development all are in flux.

The scans gave us a deeper appreciation of these realities and reminded us that we must never lose sight of the human face of affordable housing. We saw it in the stories shared with us by tenants, owners, and property managers who cope with the burdens of unaffordable and often substandard housing and with the shortage of affordable housing options. We saw it in the recounting of hardship facing families and individuals who are homeless. And we saw it in the compassion and commitment of dedicated community representatives and not-for-profit organizations that touch so many people whose needs must be served by the affordable housing system.

In all, these consultations provided context for our examination of how the alteration of the national housing environment is mirrored in Chicago.

A booming housing market that has pushed home ownership here to near-record levels offers opportunity for smart public policy to stretch market forces so that home ownership is possible for buyers who would otherwise not be served by the market. Yet during this same period rental housing needs have grown more serious. They will accelerate as the transformation of public housing and the implementation of welfare reform widen the gap between demand and the scarce supply of low and moderate income rental units, particularly affecting very low income households.

⁴ The Environmental Scan Agenda is found in Appendix B. Transcripts of the proceedings are on file at the Resource Center of the Department of Housing as *City of Chicago Department of Housing Consultative and Planning Process: Five-Year Affordable Housing Plan, 1999-2003*, Thursday, March 26 and Friday, March 27, 1998 (Four Volumes).

⁵ A list of participating organizations and commentators at the Community Scan is provided in Appendix C. Transcripts of the Community Scan proceedings and written comments are on file at the Resource Center of the Department of Housing as *City of Chicago Department of Housing Consultative and Planning Process: Five-Year Affordable Housing Plan, 1999-2003*, Wednesday, April 8, 1998 (One Volume); and “*Community Scan: Written Comments*,” April 8, 1998 (One Volume).

⁶ *The State of the Nation’s Housing, 1997*, Harvard University Joint Center for Housing Studies, 1998, p. 1.

Rising home ownership trends have been stimulated in part by minorities entering the first-time buyer market; there is opportunity to extend these trends farther. However, African-Americans continue to face barriers that deny access to credit and to neighborhoods of choice because of discrimination. For Chicago's Latino population, these discriminatory barriers are compounded in housing markets where they have been particularly under-served by affordable housing providers and lenders, under-represented in subsidized housing programs at all governmental levels, overburdened by housing costs, hampered by language and cultural obstacles, and a shortage of housing suitable for larger families.

Economic strength that encourages redevelopment plans for area revitalization offers opportunity to provide affordable housing as part of these plans. Yet the rises in property values, rents, and taxes that accompany development and gentrification put at risk residents who cannot afford to remain in their neighborhoods and near their children's schools and community support services. The harsher impact of the market can be tempered and its momentum harnessed in the service of affordable housing goals, which requires affordable housing providers not only to maintain a sure and continuing grasp of market dynamics and fundamentals, but also to fashion strategies that address the needs of at-risk residents in areas undergoing redevelopment.

Chicago's terrain on this altered housing landscape can be viewed through two quite different lenses.

A wide angle lens reveals Chicago enmeshed in a multi-county region where housing and jobs and transportation create an intricate web of increasingly dense relationships. Affordable housing problems, conditions and solutions are linked throughout this web. City and suburb are coming to realize that their housing strategies, particularly the connection between housing and employment, are regional in scope and mutually dependent on each other for success.⁷

A close-up lens reveals Chicago's affordable housing agenda as being—like the famous adage about politics—“all local.” Housing policy must be responsive to authentic local realities and perspectives in communities at different stages of change and development. No one-size-fits-all solutions will meet their varied needs. Local demographic and economic conditions, local leadership and community organizational profiles, and the preferences and concerns of tenant organizations and residents—all have to be understood in their own terms. Particularly important is the need to assure significant community involvement in planning and implementation decisions affecting local housing development. A close-up view also brings into sharp relief the key local role of developers and not-for-profit organizations that have contributed much to the delivery of affordable housing during the past two decades. The importance of housing-related community development organizations in years ahead will place a high priority on their acquiring cutting-edge capacity to meet future needs.⁸

Affordable housing is about creating choices. Narrow conceptions of how housing programs should be defined and pigeonholed constrict choices. For example, housing needs for the elderly and for the homeless must be integrated into broader affordable housing strategies. There must be choices

⁷ *Housing for a Competitive Region*, The Metropolitan Planning Council, December, 1995; Myron Orfield, “Chicago Metropolitica: A Regional Agenda for Members of the U.S. Congress,” Metropolitan Area Program, National Growth Management Leadership Project, A Report to the Brookings Institution, February, 1998.

⁸ *Changing the Way We Do Things. Recommendations and Findings of the Futures Committee*. Report of the Futures Committee on Community Development in Chicago, October, 1997.

available to elderly homeowners or renters who wish to remain in place, and to homeless people whose needs encompass shelter as well as wider options on the affordable housing spectrum. And for people with all types of disabilities, accessibility standards and design features must likewise enable a full range of housing options in residences of choice.

Adequate choices cannot be created as long as a stigma attaches to affordable housing. The scan reaffirmed that families and individuals across a range of income, class, and color lines encounter “not in my backyard” reactions because the phrase “affordable housing” continues to be stigmatized by racism, by associations with dysfunctional public housing projects, or by simple misinformation about affordable housing programs. To hear, as we did, a prominent developer describe his successful mixed income development blending market rate units and assisted units is to realize that the stigma will fade only when this kind of success becomes the norm rather than the exception. Only then will communities be stronger for the presence of mixed income neighborhoods on which their future depends.

What emerged from these scans, in the final analysis, is a richer appreciation of why the coming five years will be a time of both opportunity and urgency for Chicago. Our confidence and prosperity open the window of opportunity for advancing an effective housing agenda. The urgency of this agenda is reinforced by our awareness of the magnitude of the challenge. The opportunity will not be seized, nor the urgency addressed, unless all stakeholders stretch their ambitions and minds for the sake of widening housing choices in Chicago. This new Five Year Plan represents the Department of Housing’s commitment to this common cause.

Being Strategic—and Choosing

The discipline of a strategic framework is imperative for the Department if we are to channel resources and energies wisely. It places a premium on setting priorities, achieving focus and scale, and tailoring strategies to communities’ specific needs. It permits us to move beyond short time horizons to longer ones necessary to leverage dollar and non-dollar resources, programs, and partners. It will enable us to hold ourselves accountable while being flexible enough to respond to changes in circumstances, resources, and learnings. It provides an opportunity to build into the new plan not only the outcomes we want to achieve but also the decision-making processes and information necessary to support effective housing policy during the plan years and beyond. Most important of all, it gives us a basis for judging how well we are succeeding in our mission.

With a strategic framework in place, we will be better able to incorporate regular review and evaluation of program goals and priorities. Good strategy-making cannot be a once-every-five-year occurrence. It must be a process of continuous improvement.

Measures of accomplishment come in many forms, not all appropriate for all purposes. Those used by the Department of Housing in the 1994-1998 Affordable Housing Plan were quantitative and highly specific. They counted how many housing units would be created or preserved, how many dollars would be used to support each program, and what household income ranges would be served. Five year targets were set and have been the basis for the Department’s quarterly progress reports to the City Council as part of an established accountability process.

The Department welcomes this accountability and the prospect of continuing it over the next five years. We are convinced, however, that a more strategic approach also requires broader primary measures of accomplishment. They need to be focused not only on *outputs* of units and dollars unconnected with overarching strategies, but more importantly on *outcomes* that define the goals we wish to achieve by producing these outputs for Chicago's communities and residents. This conviction is driven by common sense, no less than by best practices in the housing field. Common sense tells us that outputs are tools; what matters ultimately are the purposes for which these tools are used. Housing professionals have long ago moved beyond "bricks and mortar" approaches to housing policy and now acknowledge the connections among housing, community development, and broader urban policy.

STRATEGIC OUTCOMES

Clarifying desired outcomes, therefore, is our starting point for constructing a strategic framework for the new Five Year Plan. These outcomes will shape both new strategy and, we hope, the dialogue with other stakeholders motivated to join the Department in rising to our collective challenge. This plan is not a detailed blueprint. It is a promissory note for the years 1999 to 2003. It is the Department of Housing's framework for defining priorities and mobilizing resources and energies behind them. It is our charter for building and refining strategic approaches to all that we do to strengthen Chicago and its neighborhoods.

I. Expanding Housing Affordability in Support of Healthy Communities

A. Sustainable Home Ownership. Expanding home ownership options will build on the strengths of powerful home ownership trends in Chicago during the past five years, which mirror and in some dimensions outpace national trends. Home ownership has come newly within reach of larger numbers of minorities and single home buyers. Market conditions are expected to sustain this trend, which took hold in 1993 in Chicago and was unanticipated when the Department prepared its first five year plan. The City's vision of vital and strengthened neighborhoods embraces home ownership completely as a centerpiece of community development strategy. The Department of Housing can reinforce and supplement market forces so that potential home buyers during the next five years who might not otherwise be served by the market alone have options to participate in home ownership opportunities.

1. **Priority:** The Department will stretch market-based opportunities to provide home ownership opportunities for households earning up to 100% of median income⁹ in (a) target areas critical to community revitalization strategy, where home ownership contributes directly to the City's goals, and (b) target areas where mixed income strategies depend on home ownership as an integral component of successful redevelopment or as a counter-balance to market forces that threaten sustainable home ownership.

⁹ The U.S. Department of Housing and Urban Development calculates 1998 median income for a family of four in the Chicago area at \$59,500.

2. **Priority:** The Department will use the leverage of its own programs as well those of its partners to remove non-financial barriers that continue to place home ownership out of reach of potentially qualified and interested buyers. Removal of two categories of barriers will be a priority: those created by persistent racial and ethnic discrimination as well as by discrimination against people with disabilities, which must be eliminated by stricter enforcement of fair housing laws; and those created by inadequate home buyer counseling programs, which must be strengthened across the City.

B. Sustainable and Affordable Rental Housing. Chicago, like other metropolitan areas, faces what is perhaps the most severe challenge in the housing arena today: affordable rental housing. Trends have worsened over the past five years despite good economic times. The combination of a growing shortage of rental units and increasing cost-of-housing burdens for renters is expected to continue during the next five years.¹⁰ Stakes in Chicago are high. We are committed to making this city's neighborhoods healthy for those who want to stay in them or move to them. The fastest growing worst-case housing needs are among working families—the bedrock assets of Chicago's neighborhoods. Rental housing adequate to meet the needs of large families remains a serious gap. Many people making the transition from welfare to work will continue to carry excessive housing burdens. The gap between supply and demand for rental housing in Chicago will widen as public housing units are taken down and as transitioning residents seek alternative housing—all part of what one member of the Department's Advisory Group called “the largest public housing revitalization program in the country.” Other needs have to be addressed if affordable rental housing programs are to have maximum impact: discrimination based on race, ethnicity, disability, or source-of-income; strengthened tenant organizations, education, and legal protection; and enhancement of property management skills and capacity to deal with deferred maintenance problems.

1. **Priority:** The Department will develop affordable rental housing for larger families both through rehabilitation programs and new construction, particularly in the under 50% of median income range.

2. **Priority:** The Department will develop viable strategies for rental projects supported by HUD-subsidized mortgages eligible for prepayment, tax credit financing, and expiring Section 8 contracts.

3. **Priority:** The Department will focus resources to support housing needs for households earning under 30% of median income.

4. **Priority:** The Department will be an active partner in planning and implementing the Chicago Housing Authority's redevelopment of public housing properties and housing alternatives for transitioning residents.

5. **Priority:** The Department will include tenant education and information components in its rental housing strategies.

¹⁰ *Rental Housing Assistance—The Crisis Continues*. The 1997 Report to Congress on Worst Case Housing Needs, U.S. Department of Housing and Urban Development, 1998, p. 1.

II. Assuring Housing and Supportive Services for the Neediest

A. **Very Low Income Families and Individuals.** Providing for very low income families and individuals is an issue of housing *and* community stabilization. The housing needs of homeless people—including the needs of families and children accounting for larger proportions of the homeless population—remain a claim on the City’s commitment to its neediest citizens. For some homeless people, the response must be to provide shelter and associated services—Chicago’s Department of Human Services, in a recent report transmitted to the U.S. Conference of Mayors, indicated substantial increases in requests for emergency shelter in the month of October, 1997 compared to October, 1996, especially for homeless families. For many other homeless people, the response must be to provide a “continuum of care” that envisions movement of the homeless from temporary housing through social support and employment systems leading to residence in affordable housing. These outcomes represent the most lasting and fair outcomes for the homeless, those who shelter them temporarily, and the communities in which they live.

1. **Priority:** The Department will support Single Room Occupancy (SRO) and family housing in Chicago by developing, rehabilitating, or arranging special financing for properties linked with supportive services in target areas where successful shelter-plus-support services and job-creation opportunities can be closely linked.

2. **Priority:** The Department will develop partnership programs that increase subsidy assistance for individuals whose progress through the continuum of care promises transition to permanent affordable housing in a reasonable period of time.

III. Affordable Housing Improvement and Enhancement

A. **Preserving Housing Stock.** Chicago’s distinctive housing stock is an asset that is precious to the city’s heritage. Preservation programs aimed at retaining housing stock that is viable are time-sensitive. Deferred maintenance on these properties takes a worsening toll each year, burdening residents with progressive deterioration, adding further blight to distressed neighborhoods, and raising the costs of eventual rehabilitation. For landlords, homeowners and renters alike, growing housing burdens mean fewer options for making the improvements and enhancements that, often for relatively modest amounts of money, help save Chicago’s housing stock for the future. Furthermore, assisting in the preservation of viable housing stock in neighborhoods undergoing gentrification is particularly critical.

1. **Priority:** The Department will make preservation of housing stock integral to its programs and activities in all target areas by deploying resources focused on small, entrepreneurial developers, who already are rehabilitating the largest number of buildings in low and moderate income neighborhoods.

2. **Priority:** The Department will enhance its efforts to support the development of capacities of existing and new rehabbers committed to local, community-based redevelopment in the context of the Department’s goals.

3. **Priority:** The Department will target preservation strategies to those at risk properties in which the Department or its partners have development or investment interest.

IV. Linking Housing and Job Opportunities

A. Jobs and Housing. For low and moderate income households, income remains the critical determinant of housing affordability. Creating jobs along with affordable housing, therefore, underpins the effectiveness of housing policy in inner cities as well as suburbs. The Department of Housing, while neither mandated nor equipped to offer broad job-training or job-creation opportunities, has a special opportunity to reinforce housing-job links. The opportunities are those for residents of properties that the Department developed or supported and whose sustainable affordability is strengthened by residents who are employed.

1. **Priority:** The Department will create new partnerships with intermediary and community organizations capable of providing employment programs serving residents of properties in which the Department or its partners have an interest.
2. **Priority:** The Department, when identifying target areas for its programs, will give priority to those where welfare-to-work goals can be supported directly as part of the Department's projects for the development of new or rehabilitated housing.

V. Building Public and Private Capacity to Sustain Long-Term Strategy

A. Capacity and Decision-Making. Local innovation, program growth, and support of new affordable housing strategies that are responsive to local needs and opportunities require substantial information and deeper collaboration among relevant housing policy decision makers and providers. Neither the information nor the collaboration are now as well developed as they must be to support the new Five Year Plan. Capacity-building must be done in tandem with strategic program development.

1. **Priority:** The department will commit itself to a resource-development strategy targeted at adding \$150 million over the next five years to the pool of resources for affordable housing programs.
2. **Priority:** The Department will identify, in cooperation with other City departments, new opportunities for highly focused intra-city collaboration in support of affordable housing programs dependent on coordination and joint resource planning, as well as new opportunities for region-wide common action to advance the affordable housing agenda.
3. **Priority:** The Department will develop an improved capacity for data-gathering and analysis of information on housing and vacant land inventories, trends, and program impacts; will streamline departmental procedural requirements for

housing developers and service providers; and will encourage other relevant City departments to make parallel improvements as necessary.

4. **Priority:** The Department will work to strengthen the capacity of housing-related not-for-profit organizations in support of its comprehensive housing strategies.

5. **Priority:** The Department will act as a catalyst for key housing policy stakeholders to raise their voices collectively, both for favorable policy changes such as tax reform and for additional resources and support within the private sector as well as at the Federal and particularly the State level.

FIVE YEAR PLAN: PROGRAM AND RESOURCE INVENTORY

The Department expects to access almost \$1.3 billion to achieve our strategic outcomes over the next five years. These resources come from a wide variety of sources, including City of Chicago cash and non-cash contributions, federal block grants and tax credits, and tax exempt bonding authority. As part of the overall total, the Department is committed to the Affordable Housing Plan's "Resource Challenge"—securing \$150,000,000 from other sources to be used to address our housing priorities.

Before and during the first year of the plan, the Department will review its programs intensively to assure that they are structured and combined to serve our goals for the next five years. We will continue to refine that program review and development process as we move through the plan years. Clearly, some programs will need to be expanded, others de-emphasized or eliminated. Some programs will benefit from changes in procedures or in targeting of resources. New initiatives will need to be developed to address priorities that lack support from today's programs.

During the period ahead our ongoing review may dictate adjustment of priorities to account for changes in the environment or in available opportunities and resources. The scans we have completed and the new plan, however, are benchmarks against which we can better understand how to achieve our fundamental goals.

What follows is a narrative summary of the relationships of today's programs to the Strategic Outcomes identified in the new Five Year Plan.

I.A. Expanding Housing Affordability in Support of Healthy Communities—Sustainable Home Ownership

Current Programs in Support of this Outcome: Chicago Abandoned Property Program, New Homes for Chicago, Vintage Homes, Condo Rehab, Single Family Rehab, City Lots for City Living, Mortgage Credit Certificates, City Mortgage, Police Home Buyer Assistance Program, New Homes Deep Subsidy, Chicago Home Ownership Program, Foreclosure Prevention, FHLB Down Payment, Emergency Housing Assistance, Special Needs Home Repairs, Facade Improvements (City Blocks), NHS Revolving Loan Fund, Site Improvement, Delegate Agencies, Community Housing Development Organizations, and Non-profit Organizational Development.

New Program under Development in Support of this Outcome: Tax Increment Financing Neighborhood Improvement Funds.

Comments: The Department has a strong set of programs in support of this objective. Recent changes to the New Homes for Chicago Program will stretch City corporate resources over a greater number of units while also providing better access to home buyer assistance for lower income households. The FHLB Down Payment Program will bring additional resources to support low income home ownership. Foreclosure Prevention has recently been changed to be available throughout the city. Several programs, including the Chicago Abandoned Property Program, Vintage Homes, and Single Family Rehab, need to be reviewed to determine whether they are most effectively serving their intended purposes. Tax Increment Financing (TIF) presents a new opportunity to provide assistance for existing homeowners within TIF districts. Over the next five years, New Homes for Chicago, City Lots for City Living, City Mortgage, and the Mortgage Credit Certificate Program will all be primarily targeted to home buyers under 100% of median income. New programs are needed to combat the non-financial barriers to home ownership.

I.B. Expanding Housing Affordability in Support of Healthy Communities—Sustainable and Affordable Rental Housing

Current Programs in Support of this Outcome: Multifamily Loans, Affordable Rents for Chicago, Affordable Housing Bond Initiative, TIF Subsidies, Tax Credit Equity, Revenue Bonds, Chicago Abandoned Property Program, City Fee Waivers, CD Float, Low Income Housing Trust Fund, Housing Abandonment Prevention Program, Heat Receiver, Property Stabilization Fund, Multifamily Building Improvement Loans, City Lots for City Living, Site Improvement, Delegate Agencies, Relocation, Community Housing Development Organizations, and Non-profit Organizational Development.

New Program under Development in Support of this Outcome: HUD Portfolio Reengineering.

Comments: The largest portion of the Department's "subsidy value" to housing is contained within the programs devoted to the development of affordable rental housing. These programs are well suited to serve our priority for households between 30% and 50% of median income. Over the next five years, increased emphasis will be placed on producing units with two or more bedrooms. Unfortunately, except for the Low Income Housing Trust Fund and Affordable Rents for Chicago, these programs have difficulty in providing the depth of assistance needed for households under 30% of median income. We need federal Section 8 rental assistance to fill this gap. In addition, the Department will explore local solutions, such as funding from TIF districts and tax credit equity, to increase the amount of rental assistance available for very low income households. The Department has been designated by HUD to serve as its local representative in restructuring projects with expiring Section 8 contracts, and the Department is committed to active participation in the Chicago Housing Authority's redevelopment of public housing properties.

II.A. Assuring Housing and Supportive Services for the Neediest

Current Programs in Support of this Outcome: Multifamily Loans, Affordable Rents for Chicago, Affordable Housing Bond Initiative, TIF Subsidies, Tax Credit Equity, Revenue Bonds, City Fee Waivers, CD Float, Low Income Housing Trust Fund, Property Stabilization Fund, Site Improvement, Delegate Agencies, Relocation, Community Housing Development Organizations, and Non-profit Organizational Development.

Comments: Over the next five years, the City will commit \$6 million per year to rental assistance through the Low Income Housing Trust Fund and will encourage the Trust Fund to target family housing with its increased allocations. As noted above, however, local resources fail to meet the great needs of our lowest income households. The Department must aggressively compete for other resources (such as Housing Opportunities for Persons with AIDS, Supportive Housing, and Shelter Plus Care) that specifically link supportive services with rental assistance. In addition, the Department will continue its supportive housing program with the Illinois Housing Development Authority (IHDA), in which City tax credits are linked with IHDA secondary financing on selected projects serving populations with special needs.

III.A. Affordable Housing Improvement and Enhancement

Current Programs in Support of this Outcome: Multifamily Loans, Joint Lender Program, Pilsen Small Building Rehab Program, Affordable Rents for Chicago, Chicago Abandoned Property Program, City Fee Waivers, Low Income Housing Trust Fund, Housing Abandonment Prevention Program, Heat Receiver, Property Stabilization Fund, Multifamily Building Improvement Loans, Emergency Housing Assistance, Special Needs Home Repairs, Facade Improvements (City Blocks), NHS Revolving Loan Fund, Site Improvement, Delegate Agencies, and Relocation.

New Programs under Development in Support of this Outcome: Tax Increment Financing Neighborhood Improvement Funds, CIC Building Rehab Program.

Comments: The City is committing \$3 million over the next five years to the Property Stabilization Fund, which will be the major vehicle for preserving at-risk properties previously financed by the Department or its partners. Programs such as the Joint Lender Program and the Pilsen Small Building Rehab Program need to be reviewed, revised, and expanded to have a significant impact on housing preservation. As with Affordable Home Ownership, TIF districts present a new opportunity for funding such initiatives. Significantly more attention needs to be paid to programs that support the capacities of rehabbers and managers of rental properties.

IV.A. Linking Housing and Job Opportunities

Current Programs in Support of this Outcome: TIF Subsidies, Housing & Jobs, Youth Build, and Contractor Advance.

New Program under Development in Support of this Outcome: Residentially Based Workforce Development.

Comments: Current programs offered by the Department emphasize training and placement for jobs in the construction trades and building management. The new challenge and opportunity is to develop and implement a model of residentially based workforce development, in which residents of selected Department-financed developments are provided supportive services (such as child care, transportation, and counseling) and eventually placed in a wide variety of jobs beyond the limited scope of building management and construction.

V.A. Building Public and Private Capacity to Sustain Long Term Strategy

Current Program in Support of this Outcome: Delegate Agencies.

Comments: In general, this priority does not find much expression under current Department programs. The direction for staff and organizational development is clear: the Department needs to significantly develop its own capacities regarding resource development, interagency cooperation, data gathering and analysis, and housing policy leadership to achieve the outcomes anticipated under this new Five Year Plan.

The following tables depict an inventory of anticipated Department resources for programs over the next five years and an estimate of unit production supported by this inventory. Both tables are based on today's programs and do not reflect changes that might result from ongoing program review. The Estimated Five-Year Resource Inventory reflects current and future City commitments, level funding for Community Development Block Grants (CDBG), HOME funding increased at 3% per year, and the \$150,000,000 Resource Challenge. It is anticipated that this challenge will be met through a variety of sources, including special purpose grants, foundation grants and program related investments. Given our priorities and income targeting objectives, it is estimated that under our current array of programs, these resources will affect more than 35,000 units over the next five years. The distribution of anticipated beneficiaries by income level and our estimates for the costs of production are listed on the Estimated Five-Year Unit Production table.

The Department of Housing is equipped with flexible tools for achieving the strategic outcomes identified in the Affordable Housing Plan for 1999-2003. We welcome this strategic challenge as we look ahead to creating "Housing Opportunities into the Next Century."

Respectfully submitted,

Julia M. Stasch
Commissioner
Department of Housing

ESTIMATED FIVE-YEAR RESOURCE INVENTORY
(NOT A PROJECTED ALLOCATION. ANTICIPATED USE OF RESOURCES SUBJECT TO PROGRAM REVIEW AND BUDGETARY AUTHORIZATION)

PAGE 1 OF 2

	Total Resources	HOME(1)		CDBG(1)		CITY RESOURCES(2)		OTHER SOURCES	
		1 Year	5 Years	1 Year	5 Years	1 Year	5 Years	1 Year	5 Years
MULTIFAMILY PROGRAMS									
<u>Multifamily Rehab & New Construction</u>									
Multifamily Loans	179,500,000	27,000,000	135,000,000	6,200,000	31,000,000	2,700,000	13,500,000		
Affordable Rents for Chicago Program (ARC)	10,000,000	2,000,000	10,000,000						
Affordable Housing Bond Initiative	10,000,000					2,000,000	10,000,000		
TIF Subsidies	20,000,000					4,000,000	20,000,000		
Tax Credit Equity	117,000,000								
Revenue Bonds(2)	50,000,000			500,000	2,500,000	10,000,000	50,000,000	23,400,000	117,000,000
Chicago Abandoned Property Program (CAPP)	2,500,000								
City Fee Waivers	3,000,000					600,000	3,000,000		
CD Float	10,000,000								
<u>Rental Assistance</u>									
Low Income Housing Trust Fund (LIHTF)	30,000,000					6,000,000	30,000,000		10,000,000
<u>Safety & Code Enforcement</u>									
Housing Abandonment Prevention Program	1,000,000					200,000	1,000,000		
Heat Receiver	1,500,000					300,000	1,500,000		
<u>Multifamily Building Stabilization</u>									
Property Stabilization Fund	3,000,000								
SUB-TOTAL	437,500,000	29,000,000	145,000,000	7,200,000	36,000,000	25,900,000	129,500,000	25,400,000	127,000,000
SINGLE FAMILY PROGRAMS									
<u>Single Family Rehab & New Construction</u>									
New Homes For Chicago	12,500,000							2,500,000	12,500,000
Vintage Homes	5,000,000			1,000,000	5,000,000				
Condo Rehab	2,500,000			500,000	2,500,000				
Single Family Rehab	10,000,000			2,000,000	10,000,000				
City Land	9,700,000							1,940,000	9,700,000
Fee Waivers	814,800							162,960	814,800

ESTIMATED FIVE-YEAR RESOURCE INVENTORY
 (NOT A PROJECTED ALLOCATION. ANTICIPATED USE OF RESOURCES SUBJECT TO PROGRAM REVIEW AND BUDGETARY AUTHORIZATION)

PAGE 2 OF 2

	Total Resources		HOME(1)		CDBG(1)		CITY RESOURCES(2)		OTHER SOURCES	
	1 Year	5 Years	1 Year	5 Years	1 Year	5 Years	1 Year	5 Years	1 Year	5 Years
Home Buyer Assistance										
Mortgage Credit Certificate(2)	250,000,000						50,000,000	250,000,000		
City Mortgage(2)	250,000,000						50,000,000	250,000,000		
Police Home Buyer Assistance Program	1,250,000						250,000	1,250,000		
New Homes Deep Subsidy	6,000,000						1,200,000	6,000,000		
Chicago Home Ownership Program	2,500,000				500,000	2,500,000			75,000	150,000
FHLB Down Payment	150,000								75,000	150,000
SUB-TOTAL	550,414,800				4,000,000	20,000,000	106,052,960	530,264,800		
IMPROVEMENT PROGRAMS										
Home Repair & Improvement										
Emergency Housing Assistance (EHAP)	18,500,000				3,700,000	18,500,000				
Special Needs Home Repairs (H+Rail)	14,500,000				2,900,000	14,500,000				
Facade Improvements (City Blocks)	5,000,000				1,000,000	5,000,000				
NHS Revolving Loan Fund	500,000				100,000	500,000				
Site Improvement	3,750,000				750,000	3,750,000				
Other										
GO Bonds (Use to be Determined)	15,000,000						3,000,000	15,000,000		
SUB-TOTAL	57,250,000				8,450,000	42,250,000				
OTHER INITIATIVES										
Delegate Agency(3)	9,000,000				1,800,000	9,000,000				
Relocation	250,000				50,000	250,000				
Community Housing Development Organizations	4,000,000		800,000	4,000,000						
Non-profit Organizational Development	250,000				50,000	250,000				
Housing & Jobs	2,250,000						450,000	2,250,000		
SUB-TOTAL	15,750,000		800,000	4,000,000	1,900,000	9,500,000	450,000	2,250,000		
OPERATING EXPENSES	79,540,000		2,850,000	14,250,000	12,628,000	63,140,000	430,000	2,150,000		
RESOURCE CHALLENGE	150,000,000								30,000,000	150,000,000
GRAND TOTAL	1,290,454,800		32,650,000	163,250,000	34,178,000	170,890,000	132,832,960	664,164,800	55,475,000	277,150,000

(1) HOME and CDBG funding allocations are subject to federal authorization levels. HOME estimate assumes 1999 funding at the 1998 level, and annual increases of 3% thereafter. The CDBG estimate assumes that funding remains at the 1998 allocation level.
 (2) Bonding authority can be used interchangeably among multifamily Revenue Bonds, Mortgage Credit Certificate, and City Mortgage programs.
 (3) Delegate Agency programs do not include Not-for-Profit Facility Rehab Program.

ESTIMATED FIVE-YEAR UNIT PRODUCTION
(NOT A PROJECTED ALLOCATION. ANTICIPATED USE OF RESOURCES SUBJECT TO PROGRAM REVIEW AND BUDGETARY AUTHORIZATION)

PAGE 1 OF 2

	Income Distribution						Total Units	Rationale Per Unit	
	Total Resources	0-15%	16-30%	31-50%	51-60%	61-80%			81-120%
MULTIFAMILY PROGRAMS									
<u>Multifamily Rehab & New Construction</u>									
Multifamily Loans	179,500,000	479	519	1,635	957	399	0	3,989	45,000
Affordable Rents for Chicago Program (ARC)	10,000,000	143	143	0	0	0	0	286	35,000
Affordable Housing Bond Initiative	10,000,000	27	29	91	53	22	0	222	45,000
TIF Subsidies	20,000,000	53	58	182	106	44	0	443	45,000
Tax Credit Equity	117,000,000	562	608	1,919	1,591	0	0	4,680	25,000
Revenue Bonds	500,000,000	171	186	586	343	143	0	1,429	35,000
Chicago Abandoned Property Program (CAPP)	2,500,000	0	0	0	0	100	0	100	25,000
City Fee Waivers	3,000,000	8	9	27	16	7	0	67	45,000
CD Float	10,000,000	48	52	164	96	40	0	400	25,000
<u>Rental Assistance</u>									
Low Income Housing Trust Fund	30,000,000	5,173	5,173	0	0	0	0	10,346	2,900
<u>Safety & Code Enforcement</u>									
Housing Abandonment Prevention Program	1,000,000	120	130	410	240	100	0	1,000	1,000
Heat Receiver	1,500,000	360	390	1,230	720	300	0	3,000	500
<u>Multifamily Building Stabilization</u>									
Property Stabilization Fund	3,000,000	240	260	820	480	200	0	2,000	1,500
SUB-TOTAL									
LESS MULTIPLE BENEFITS									
NET MULTIFAMILY									
		7,384	7,557	7,064	4,602	1,355	0	27,962	
		-4,835	-4,893	-2,524	-1,934	-183	0	-14,369	
		2,549	2,664	4,540	2,668	1,172	0	13,593	
SINGLE FAMILY PROGRAMS									
<u>Single Family Rehab & New Construction</u>									
New Homes For Chicago*	12,500,000	0	0	89	179	268	357	893	14,000
Vintage Homes	5,000,000	0	0	55	55	57	0	167	30,000
Condo Rehab	2,500,000	0	0	27	28	28	0	83	30,000
Single Family Rehab	10,000,000	0	22	67	67	67	0	223	45,000
City Land*	9,700,000	0	0	97	194	291	388	970	10,000
<u>Home Buyer Assistance</u>									
Mortgage Credit Certificate*	250,000,000	0	66	428	658	1,151	987	3,289	95,000
City Mortgage*	250,000,000	0	50	325	500	875	750	2,500	100,000
Police Home Buyer Assistance Program	1,250,000	0	0	0	0	0	250	250	5,000
New Homes Deep Subsidy	6,000,000	0	0	67	134	201	0	402	14,925
Chicago Home Ownership Program	2,500,000	0	13	117	49	70	0	249	10,000
FHLB Down Payment	150,000	0	0	15	15	0	0	30	5,000
SUB-TOTAL									
LESS MULTIPLE BENEFITS									
NET SINGLE FAMILY									
		0	151	1,287	1,879	3,008	2,732	9,056	
		0	0	-149	-283	-402	-268	-1,102	
		0	151	1,138	1,596	2,606	2,464	7,954	

ESTIMATED FIVE-YEAR UNIT PRODUCTION
 (NOT A PROJECTED ALLOCATION. ANTICIPATED USE OF RESOURCES SUBJECT TO PROGRAM REVIEW AND BUDGETARY AUTHORIZATION)

PAGE 2 OF 2

	Total Resources		Income Distribution					Total Units	Rationale Per Unit
	0-15%	16-30%	31-50%	51-60%	61-80%	81-120%			
MISCELLANEOUS IMPROVEMENT PROGRAMS									
<u>Home Repair & Improvement</u>									
Emergency Housing Assistance (EHAP)	18,500,000	1,480	2,590	1,216	0	0	0	5,286	3,500
Special Needs Home Repairs (H-Rail)	14,500,000	870	1,289	806	161	97	0	3,223	4,500
Facade Improvements (City Blocks)	5,000,000	120	130	410	240	100	0	1,000	5,000
NHS Revolving Loan Fund	500,000	0	0	13	13	13	0	39	13,333
<u>Other</u>									
GO Bonds (Use to be Determined)	15,000,000	50	54	171	100	42	0	416	36,168
SUB-TOTAL	150,000,000	498	539	1,700	995	415	0	4,147	36,168
RESOURCE CHALLENGE									
UNITS INCLUDING MULTIPLE BENEFITS		10,402	12,310	12,667	7,990	5,030	2,732	51,129	
UNITS LESS MULTIPLE BENEFITS		-4,835	-4,893	-2,673	-2,217	-585	-268	-15,471	
GRAND TOTAL NET UNIT PRODUCTION		5,567	7,417	9,994	5,773	4,445	2,464	35,658	

*New Homes, City Land, City Mortgage, and Mortgage Credit Certificate programs will be targeted to households under 100% of median.

APPENDIX A

Five Year Affordable Housing Plan, 1999-2003

ADVISORY GROUP: PRIVATE, PUBLIC, AND ELECTED PARTICIPANTS

Joy Aruguete
Executive Director
Bickerdike Redevelopment Corporation

Bruce A. Gottschall
Executive Director
Neighborhood Housing Services of Chicago

Jacqueline Triche Atkins
Chairman, Housing Committee, United Way
c/o The Museums in the Park

Lawrence E. Grisham
Senior Vice President
Bethel New Life, Inc.

Karl Bradley
Director of Acquisition, Midwest Region
National Equity Fund

Robert Grossinger
Vice President
Corporation for Supportive Housing

Les Brown
Director of Policy
Chicago Coalition for the Homeless

Ismael Guerrero
Associate Director
The Resurrection Project

Dan Burke
Vice President
Chicago Community Development Corporation

Irma Lopez-Heredia
Vice President-Community Development Lending
Citibank Illinois

Jean Butzen
Executive Director
Lakefront SRO Corporation

William Higginson
President
Chicago Equity Fund

Gale Cincotta
Executive Director
National Training and Information Center

Charles M. Hill, Sr.
Executive Vice President
Federal Home Loan Bank of Chicago

Robin S. Coffey
Vice President, Community Development
Harris Trust and Savings Bank

Peter M. Holsten
President
Holsten Management Corporation

Carlos DeJesus
Executive Director
Latinos United

Kevin Jackson
Executive Director
The Chicago Rehab Network

Lawrence J. Gorski
Special Assistant to the Mayor
Mayor's Office for People with Disabilities

William H. Jones
Executive Director
Fund for Community Redevelopment & Revitalization

Five Year Affordable Housing Plan, 1999-2003

ADVISORY GROUP (Continued)

Thomas J. McNulty
President
Chicago Low Income Housing Trust Fund Board of
Directors

John Pritscher
President
Community Investment Corporation

Andrew J. Mooney
Senior Program Director
Local Initiatives Support Corporation

Hipolito (Paul) Roldan
CEO
Hispanic Housing Development Corporation

William Moorehead
President
William Moorehead & Associates, Inc.

Jean Rudd
President
Woods Fund of Chicago

R. Susan Motley
Senior Program Officer
John D. & Catherine T. MacArthur Foundation

Charles H. Shaw
Chairman
The Shaw Company

Ed Moses
Deputy Executive Director
Chicago Housing Authority

Helen Shiller
Alderman
46th Ward

Rudy J. Mulder
Chairman and CEO
Urban Investment Trust, Inc.

Ray Suarez
Alderman, Chairman, Housing & Real Estate
Committee
31st Ward

Joseph O'Connor
Executive Director
Chicago Christian Industrial League

Reverend Richard L. Tolliver
President
St. Edmund's Redevelopment Corporation

Charles J. Orlebeke
Professor, Urban Planning and Public Affairs
University of Illinois at Chicago

Richard E. Townsell
Executive Director
Lawndale Christian Development Corporation

Aurie A. Pennick
President and CEO
Leadership Council for Metropolitan Open Communities

Arenda Troutman
Alderman, Vice-Chairman, Housing & Real Estate
Committee
20th Ward

Toni Preckwinkle
Alderman
4th Ward

John N. Varones
Executive Director
Illinois Housing Development Authority

Five Year Affordable Housing Plan, 1999-2003

Environmental Scan Agenda

Thursday, March 26, 1998

Session I: Federal Policy
9:00 – 10:30

Advisory Group Moderator
Dan Burke

Invited Guests
Nicolas Retsinas
*Joint Center for Housing Studies
Harvard University*
Deepak Bhargava
Center for Community Change

Session II: Welfare Reform
10:45 – 12:15

Richard Townsell

John Bouman
*National Clearinghouse for Legal
Services*
Gary Jefferson
United Airlines

Lunch: Elderly & Housing

Introduction: Don Smith
**Commissioner, Department
on Aging**

James T. Sykes
Professor
University of Wisconsin

Session III: Immigration
2:00 – 3:30

Joy Aruguete

John Pitkin
Analysis and Forecasting, Inc.
Sylvia Puente
The Latino Institute

Session IV: Public Housing

3:45 – 5:15

Jean Rudd

Richard Baron
McCormack Baron
Rosanna Marquez
Office of the Mayor
Lydia Taylor
*Coalition to Protect Public
Housing*
Greg Russ
Chicago Housing Authority

Environmental Scan Agenda (Continued)

Friday, March 27, 1998

**Session V: Chicago Housing
Supply & Markets**

Advisory Group Moderator

Invited Guests

9:00 – 10:45

Chuck Orlebeke

Kristin Faust
LaSalle Bank
Tracy Cross
Tracy Cross Associates
Pat Wright
University of Illinois at Chicago
John Betancur
University of Illinois at Chicago

**Session VI: Financing & Tax
Policy**

Chuck Hill

11:00 – 12:45

Buzz Roberts
LISC, Washington, DC
Mary Nelson
Bethel New Life
Paul Reilly
*County Assessor's Tax Policy
Forum*
Ken Oliver
Chicago Rehab Network

**Lunch: "Toward Universal Design—Building Housing That
Lasts a Lifetime"**

Lawrence J. Gorski
Advisory Group Member
Speaker and Discussion Leader

**Five Year Affordable Housing Plan, 1999-2003
Community Scan Participants**

**Participants identified with (S) were speakers.
Participants identified with (WC) provided written comments.**

Access Living of Metropolitan Chicago	Beto Barrera Michael Grice (S) Pearl Mathews Karen Tamley
Albany Manor Improvement Association	Bill Levenson
Antioch Foundation	Karl D. Miller
BBF Family Services	Malcolm Jackson
Bickerdike Redevelopment Corporation (WC)	Ruben Escoban Juanita Irzarry Martinez (S) William Santiago (S)
Catholic Charities of the Archdiocese of Chicago	Patricia Cunningham (S)
Central City Housing Ventures (WC)	Jacki Miranda
Century Place Development Corporation (WC)	
Chameleon Community Development Corporation	John Kowalski
Chicago Association of Neighborhood Development Organizations (WC)	
Chicago Better Housing Association (WC)	Kenny Smith (S) Dollie Brewer (S) Betty Henry (S) Shafria Larkins (S) Robin LeFlore Desiree Maurer Matt McDermott Kimberly Stanford (S) Jennifer Talbert (S)
Chicago Coalition for the Homeless	Amir Kirkwood Sharon Legenza
Chicago Dwellings Association	
Chicago Lawyers' Committee for Civil Rights, Inc. (WC)	
Chicago Lighthouse for People Who are Blind or Visually Impaired (WC)	
Chicago Mutual Housing Network (WC)	
Chicago Read Mental Health Center - Office of Mental Health	Carol Vollendorf (S) Harold Henderson Rachel Johnston Gene Moreno Kristin Ostberg Joyce Probst Marlita White JoAnn Williams M.S. CED (S)
Chicago Reader's Newspaper	
Chicago Rehab Network	
Chicago Vietnam Veterans and Family Assistance Program	
Children's Memorial Hospital (WC)	
Claretian Associates Neighborhood Development Office, Inc.	Daniel Chico (S) Susan Kaplan Melissa Maguire Anna Tomczak
Community Development Law Project	Charles Bright (S)
Community Emergency Shelter Organization	Carrie Ponder Pat Crowley
Community Renewal Society	
Covenant Development Corporation	
Deborah's Place	

Community Scan Participants (Continued)

Episcopal Charities - Chicago Coalition for the Homeless	Rev. Stan Sloan
Erie Cooperative Steering Committee	John Arocha (S)
Greater Washington Park Community Development Corporation (WC)	
Habitat for Humanity - Westside	Stephanie Bell (S)
Handy House	Dr. Myra Handy
Harris Trust and Saving Bank	Rhonda McFarland
	Tom Milowski
Heartland Learning Program, Inc. (WC)	Nadine Grabow
Illinois Housing Development Authority	Sondra Ford
Interfaith Housing Development Corporation	Gene Callahan
Interfaith Organizing Project of Greater Chicago	Rev. George W. Daniels (S)
Jewish Council of Urban Affairs	Alan Goldberg (S)
Jewish Federation of Chicago (WC)	
Lakefront SRO Corporation (WC)	Kitty Cole (S)
	Toya Grangent (S)
Latinos United (WC)	Ana Morua Bedard (S)
Lawndale Gardens Local Advisory Council	Rev. Rosita Henry (S)
Lawyers' Committee for Better Housing, Inc	Julie Ansell
League of Women Voters - Chicago	Carol A. Maier (S)
Logan Square Neighborhood Association	Rebecca Lopez (S)
Lutheran Social Services of Illinois	Teri Holter (S)
McCormick Tribune Foundation	William Koll
Mental Health Consumers and their Supporters (WC)	
Mothers - Environmentally Safe Habitat	Patricia Jackson
Near NorthWest Arts Council - ACME Artists Cooperative (WC)	Laura Weathered (S)
Near Northwest Neighborhood Network	Amy Kirchner
	Gabriela Roman (S)
Network 4 Success (WC)	
New Phoenix Assistance Center	Gwen Mastin (S)
Nobel Neighbors (WC)	
North River Commission Development Corporation	
Office for the Ministry of Peace and Justice - Archdiocese of Chicago (WC)	Teresa Irwin-Hintzen
Organization of the NorthEast	Mimi Harris (S)
	Cris Pope
Over the Rainbow Association	Eric Huffman
Pam Hallett & Association	Pam Hallett (S)
Park Manor Development Corporation - 3 rd District DAC	Loretta Johnson
Pilsen Neighbors Community Council	David Aragon
Pontone Barth Associates	Leona Pontone Barth
R. H. DeGroat, Inc.	Randall DeGroat
Real Estate Agent	Cynthia Jefferson (S)
Rehabilitation Institute of Chicago (WC)	
Renacer Westside	Ed Lucas(S)
Representative - 20 th Ward	Sandra Williams
Ritz Hotel	James Morgan
Sheridan Gunnison Tenants' Association (WC)	Rochelle Parkers (S)
Single Room Housing Assistance Corporation (WC)	Michael Asque (S)
St. Teresa of Avila Church	Rosalia Rebollarnic
Statewide Housing Action Coalition	Tracy Occomy (S)
Streetwise Newspaper	Kari Lyderson
Tenants United for Housing, Inc.	Denice Irwin (S)
The Resurrection Project	Lisa Beacham (S)
	Guacolda Reyes

Community Scan Participants (Continued)

University of Chicago	Sonya R. Malunda
We Have Not Forgotten You, Inc	Percy Jackson
West Englewood United Organization	Tempie Hampton
Westside Small Business Development Corporation (WC)	Norris Boston
WGBO - TV Channel 66	Hector Betancourt
Will Feed Community Organization, Inc. (WC)	
YMCA of Metropolitan Chicago (WC)	

Unaffiliated Participants

Joe Arnold
Judith K. Beisser (WC)
Hardy Cobb
Andrea Danks (WC)
Betty Henry (S)
Kermith Houskin
Shelfraa Laskins (S)

Metropolitan Tenants Organization Scan Participants

Access Living of Metropolitan Chicago	Daniel Thomas (S)
Albany Manor Improvement Association	Bill Levenson (S)
American Indian Economic Development Association	Jim DeNomie (S)
Centro San Bonifacio	Alma Dias
Chicago Coalition for the Homeless	Matt McDermott
Circle Park	Julia Haynes (S)
Coalition to Protect Public Housing	Rene Maxwell
	Elce Redmond
	Lydia Taylor (S)
	Wardell Yotaghan
Evanston Neighborhood Conference	Karen Chavers
	Mary C. Lane
Jane Adams Senior Caucus	Mary Burns (S)
Jewish Council on Urban Affairs	Joel Simon (S)
Lawyer's Committee for Better Housing	Julie Ansell (S)
	Marvin Golden
Lead Elimination Action Drive	Jonathan Goldman (S)
	Adriean Perez
Logan Square Neighborhood Association	Marilyn Sanabria (S)
Metropolitan Tenants Organization	Pamela Alfonso (S)
	Ann Barnds
	John Bartlett
	Rachel Caidor
	Dan Cantor (S)
	Bob Conroy
	Rochelle Cooper
	Tony Doyle
	June Griffith
	Laura James
	Nancy Knowles
	John LeFlore
	John Mac Pherson
	Maurice Martin (S)

Metropolitan Tenants Organization Scan Participants (Continued)

	Anne Miller
	Vincent Romero
	Alison Schumacher
	Joan Thomas
	Doraliz Velez
	Cindy Zinkovich
Michigan Beach Apartments	Viveca McDaniels
Nobel Neighbors	Laura Leon
	Jane Norton
Ainslie Building Tenants Union	Joe Arnold (S)
Northwest Tower Resident Association	Claudette Beaumont
	Ray Hendricks
	Jean Moise
	Maxine Rollins
	Jacque Sanders
	Melonicka Thomas
	Connie Wilkins
Organization of the NorthEast	Cris Pope
Pontone Barth Associates	Leona Barth (S)
Ravenwood Community Council	Martha Mitchell (S)
Spanish Coalition For Housing	Hector Gamboa (S)
St. Stephen's Tenants Association	Lonnnet McCullough
	Cleatra Smith (S)
The CARA Program	Desiree Maurer (S)
United Winthrop Tower	Mary Clark (S)
	Christine Nettles-Bey (S)
West Town United	Erik Nordgren (S)
Unaffiliated Participants	
	Enrique Ramos
	Maria Ramos (S)
	Migual Ramos