

# **2010-2014 Consolidated Plan**

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## **2010 Action Plan**

Community Development Block Grant

Emergency Shelter Grant

Housing Opportunities for Persons with AIDS Grant

HOME Investment Partnership Grant



CITY OF CHICAGO

# **2010 BUDGET**

ACTION PLAN

CITY OF CHICAGO, RICHARD M. DALEY, MAYOR

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CITY OF CHICAGO

2010 – 2014

CONSOLIDATED PLAN

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## EXECUTIVE SUMMARY

The U. S. Department of Housing and Urban Development requires local jurisdictions to prepare a Five Year Consolidated Housing, Economic and Community Development Plan for federal funds received through the Community Development Block Grant, HOME Investment Partnership, Emergency Shelter Grant, and Housing Opportunities for Persons with AIDS programs. The Consolidated Plan is prepared once for a period of five years, in this case, for fiscal years 2010-2014. A Consolidated Plan outlines a community's strategy for addressing housing and community development needs based on current community needs that are determined by the City to be a priority. As a grantee, the City of Chicago is authorized to fund eligible activities that meet national as well as local goals and objectives.

The Five Year Consolidated Housing and Community Development Plan identifies and prioritizes current housing and community development needs, especially the needs of special needs groups such as the homeless, elderly and disabled people. These priorities guide the City of Chicago Housing and Community Development activities, including allocation of the Community Development Block Grant (CDBG), HOME Investment Partnership, Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) funding, over the next five years.

This Five Year Consolidated Plan sets forth prioritized needs and goals to primarily benefit low- and moderate-income persons in accordance with the U. S. Department of Housing and Urban Development (HUD) national goals. These goals are to provide decent housing, provide a suitable living environment, and expanded economic opportunities, with outcomes of availability/accessibility, sustainability and affordability. The City's addresses HUD's national goals by serving the full range of constituencies among the low/moderate income population, providing decent affordable housing, expanding economic opportunity and providing effective planning and administration. The City's Five Year Consolidated Plan furthers these goals by assessing housing and community development needs and resources, and by describing priority actions, projects, and programs to be initiated and/or completed during each fiscal year of the Consolidated Plan. A summary of the City's priorities and specific objectives can be found in Tables 1C and 2C which are included in this plan.

Priority needs include 15,000 units for clearance and demolition, 100,000 units inspected for code enforcement, 25,000 units boarded, 9,500 people receiving senior services, 32,165 people receiving handicapped services, the extent of legal services will be determined by clearance and demolition activity, 49,250 people receiving family violence prevention services, 95,000 people receiving youth services, 7,500 people receiving employment and training services, 19,250 people receiving health services, 25,000 people receiving lead poisoning prevention services, 350 households receiving fair housing services, 154,000 households receiving housing preservation services and home ownership services, more than 75,000 people receiving human services and 150 businesses receiving commercial/industrial rehab services.

The City's progress in achieving these goals will be measured through specific objectives, outcome measures and indicators in accordance with HUD's final rule on Performance Measurement. Performance measurements were mandated after development of the 2005-2009 Consolidated Plan.

## EVALUATION OF PAST PERFORMANCE

During the course of the 2005-2009 fiscal years, the City of Chicago carried out a strategic plan to improve low- to moderate-income communities and increase the amount of affordable housing through preservation and rehabilitation of existing housing units and construction of new housing. This was done despite the fact that the amount of funding the City received for the CDBG program decreased steadily over the years.

During FY2005-2008, entitlement programs assisted more than 1.120 million households, homeless individuals and families with housing and supportive services. Of the households, more than 9,178 owner households and 11,768 renter households were assisted.

Additionally, these activities assisted more than 672,501 homeless individuals and families with emergency shelter, supportive services and homeless prevention assistance.

CDBG funded activities to assist more than 8,777 households in housing rehabilitation, owner-occupied rehab, homebuyer assistance, new construction, rental assistance. More than 340,665 households and people benefited from public services, and 6,543 people from economic development. There were code enforcement inspections of more than 89,747 units and 559 households benefited from relocation/disposition activities.

HOME funded activities assisted an estimated 578 households including homebuyer assistance, rental rehabilitation, rental assistance, construction of new rental units, construction of new housing units and owner-occupied rehab.

The ESG Program funded a variety of activities during fiscal years 2005-2008 including emergency shelters serving homeless individuals and families, battered women and homeless youth as well as services to prevent homelessness. During fiscal years 2005-2008, the ESG Program provided assistance to an estimated 109,445 homeless individuals and homeless families. Funding was awarded to not-for-profit organizations for operation costs, essential services activities and homeless prevention services.

During fiscal years 2005-2008, more than 9,157 clients and family members were assisted through HOPWA funded activities which included rental assistance and financial aid, community residences' operating support, advocacy and capacity building, and direct administrative costs. FY 2009 accomplishments will be reported in the City's 2008 Comprehensive Annual Performance and Evaluation Report (CAPER), due to HUD April 1, 2010.

Through the Five Year Consolidated Housing and Community Development Plan and the 2010 Action Plan, the City of Chicago will assess the housing and community development needs and describe priorities and specific objectives for addressing these needs over the next five years. Because affordable housing continues to be a great need, even more so now with the foreclosure crisis, previously identified priorities remain relevant in addressing housing needs.

In the City's last Five Year Consolidated Plan the Departments of Human Services, Children and Youth Services, Senior Services and the Mayor's Office of Workforce Development were separate departments receiving CDBG funding to provide human infrastructure services. In 2009, the City merged these departments to form the Department of Family and Support Services (DFSS). The DFSS will transform the delivery of human services by making it easier

for people to access services from the City, as well as, services through our partner supportive service agencies.

The City also combined the Department of Housing and the Department of Planning to form the Department of Community Development (DCD). The intent of the reorganization is alignment of economic development efforts to create a more focused approach to community development.

## MANAGING THE PROCESS

### A. CONSULTATION

The City of Chicago Office of Budget and Management (OBM) is the lead agency that administers the Community Development Block Grant (CDBG), HOME Investment Partnership program (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. The Department of Family and Support Services (DFSS) directs the ESG program. The Department of Community Development (DCD) directs HOME, the Department of Public Health (DPH) directs the Housing Opportunities for Persons with AIDS program (HOPWA) and the Chicago Housing Authority (CHA) oversees public housing.

Chicago's Consolidated Plan is developed through a collaborative process with the Chicago Housing Authority (CHA), Chicago Department of Public Health (DPH), Department of Family and Support Services (DFSS), Department of Community Development (DCD), Department of Buildings (DOB), Mayor's Office of People with Disabilities (MOPD), and the Commission on Human Relations (CHR).

Planning for this Consolidated Plan began with the development of several other plans including: "Chicago Plan for Public Health System Improvement 2006-2011", "City of Chicago Fair Housing Plan", "Accepting the Challenge: Chicago's Five Year Affordable Housing Plan for 2009 -2013", "Chicago's Plan to End Homelessness: Getting Housed, Staying Housed", "The Chicago Area AIDS Housing Plan 2008 -2012", "Lead Safe Chicago: A Plan to Eliminate Childhood Lead Poisoning", and the Chicago Housing Authority "Plan for Transformation". These plans were developed in conjunction with other public and private agencies that provide housing, health and social services. They have knowledge of the resources available to address needs of the chronically homeless, lead-based paint hazards, low- and moderate-income persons, as well as special needs populations.

These agencies may include but are not limited to the following:

- **Housing**

The development of the 2009-2013 Affordable Housing Plan brought together a wide cross-section of the affordable housing community through a 48-member advisory group, composed of representatives from Brookings Institution, Polk Bros. Foundation, Bikerdike Redevelopment Corp., Granite Development Corp., Federal Home Loan Bank of Chicago, Lawndale Christian Development Corp., the Chicago Rehab Network, Cook County Assessor's Office, Metropolitan Agency for Planning and the Illinois Housing Development Authority. The current Affordable Housing Plan Advisory Committee was

established in 2008. The panel met six times between April and August 2008 to look at Chicago's housing market and identify the key strategic issues underlying the city's affordable housing needs, based on an analysis of local market factors along with regional and national housing trends. The blueprint that they helped draft represents the very broad range of housing priorities across Chicago. The new plan commits \$2.1 billion to support 50,022 units of affordable housing, a goal that builds on programs that have been successful in the past. Under this plan, the City will preserve and create affordable rental and for-sale housing, and provide direct assistance to households.

- **Social Services**

The role of Community Development Advisory Committee (CDAC) members is to advocate for the establishment and maintenance of CDBG government assisted programs and services on behalf of communities in Chicago. The committee's 65 members represent a broad spectrum of community organizations including Goodcity, NFP, Chicago Area Project, Mayfair Youth Organization, Back of the Yards Neighborhood Council, Chicago Lighthouse for the Blind, Friend Family Health Center, Inc., The Anixter Center, Uptown United and Brighton Park Neighborhood Council. They provide decision makers with the advantage of its first hand knowledge of community facts, experiences, perceptions and opinions.

- **Fair Housing Services**

The Chicago Fair Housing Plan provides a status report on fair housing in Chicago and the City's initiatives to make fair housing a reality for all of its residents. The City developed this plan of action to address the problem of housing discrimination that exists in both sales and rentals and create a more open and bias-free Chicago where fair housing is a cornerstone of the City's success. Participants in the process include: the Chicago Commission on Human Relations, Chicago Housing Authority, Department of Community Development, Mayor's Office for People with Disabilities, Lawyers Committee for Better Housing, John Marshall Fair Housing Legal Clinic and the Legal Clinic for Disability Rights.

- **Health Services**

The Chicago Plan for Public Health System Improvement identifies priority action areas and strategic objectives to improve Chicago's health system. The Chicago Partnership, a public-private partnership coordinated by the Chicago Department of Public Health, developed the Plan and is using it to guide its work in strengthening Chicago's public health infrastructure. The Chicago Plan also fulfills the Chicago department of Public Health's requirement to complete a community needs assessment and health plan, as mandated by the Illinois Administrative Code. Members of the Chicago Partnership include: Heartland Alliance for Human Needs and Human Rights, Cook County Bureau of Health Services, Metropolitan Chicago Healthcare Council, Illinois Public Health Institute, Alivio Medical Center, PCC Community Wellness Center, Westside Health Authority, University of Illinois at Chicago School of Public Health.

- **Homeless and Chronically Homeless**

The City of Chicago is actively involved with the Alliance to End Homelessness (Alliance) and the Chicago Planning Council on Homelessness (Planning Council). The Planning Council is a public-private planning body with representatives from Local, State and Federal government agencies and a broad base of constituency groups. Several

community-based partners are involved with this initiative which examine the needs of the homeless and chronically homeless. The Alliance's vision for the future is that all individuals and families facing homelessness in Chicago will have access to safe, decent, affordable housing and the resources and support needed to sustain their housing.

The Alliance was formed in 2006 through the consolidation of two organizations that played leading roles in developing "Chicago's Plan to End Homelessness" they are Chicago Continuum of Care and the Partnership to End Homelessness. Alliance is an independent, not-for-profit organization.

The Alliance performs key roles, including: bringing best practices, system coordination and evaluation to Chicago's Plan to End Homelessness; managing major state and federal grants for homelessness, including a \$50 million grant from the U.S. Department of Housing and Urban Development and \$3.3 million in state homeless prevention funds; advancing policies that address barriers to ending homelessness and; increasing public awareness and support for ending homelessness.

The creation of the Alliance united key stakeholders involved in ending homelessness: service providers, philanthropic leaders, the research community and people who have experienced homelessness. It removed duplication of effort, optimized the use of limited resources, and strengthened the work of implementing Chicago's Plan to End Homelessness.

The Alliance brings together in a single organization the essential ingredients needed to bring an end to homelessness, in partnership with the public sector. It is a welcoming nexus where institutions and individuals who care about homelessness may participate in creating lasting solutions.

- **Lead-Based Paint**

DPH provides support to child service agencies to increase the number of lead-safe homes and childcare centers serving children. DPH participates quarterly in meetings specifically for unlicensed childcare providers with the Child care Resource and Referral Agencies of Illinois. Health care agencies conducting lead screening and environmental questionnaires consult with the department regarding children living in pre-1978 housing or possible lead paint hazards. DPH provides education and referral process for identifying chipping and peeling paint. Physicians receive information about lead paint hazards and screening to educate themselves and their patients. The DPH along with the Loyola University Chicago Civitas Child Law Center coordinated development of "Lead Safe Chicago: A Plan to Eliminate Childhood Lead Poisoning". Participants included the Office of Lead Hazard Control, IL Department of Public Health, Cook County Department of Public Health, Lawndale Christian Health Center, Evanston Health Department, Oak Park Real Estate and The Chicago Community Trust.

- **Empowerment Zone/Enterprise Community Coordinating Council**

The Empowerment Zone and Enterprise Communities Coordinating Council oversees the allocation of \$100 million in grant funds through the federal Empowerment Zone program and \$37 million in grant funds through the state Enterprise Communities program. The governance board includes officials from the Illinois Department of Human Services and the Cook County Department of Planning and Development.

- **HOPWA**

The DPH HIV/AIDS Housing program uses resources from HOPWA to support community-based programs that provide housing to eligible low-income persons living with HIV/AIDS throughout the Chicago Eligible Metropolitan Statistical Area, which includes Cook, DeKalb, DuPage, Grundy, Kane, Kendall, McHenry and Will counties.

The HOPWA program supports and participates in numerous planning groups and local area housing advocacy efforts and legislative hearings geared toward improving access to affordable housing and access to services. DPH staff had a leadership role in developing "The Chicago Area AIDS Housing Plan 2008-2012" which included the Service Providers Council of the AIDS Foundation of Chicago.

- **Public Housing**

The CHA continues to be actively involved in the planning, coordination and development efforts to maximize affordable housing through implementation of the Plan for Transformation. In order to implement the Plan for Transformation, CHA partners, with social service providers, corporations, resident organizations, colleges and universities, mixed-income/mixed finance development partners and third-party management companies. "The Plan for Transformation" was developed with input from the CHA Central Advisory Council, which consists of elected resident leaders, and the City of Chicago. More information about the CHA can be found in their Agency Plan at [www.thecha.org](http://www.thecha.org).

## B. CITIZEN PARTICIPATION

The City of Chicago believes that citizen participation is central to the success of community development. While faced with limited resources, the City recognizes that citizen participation is critical in identifying the urgent and emerging needs of the community and is committed to involving its residents in making decisions about how to invest in the future of its neighborhoods. The planning process allows citizens to make significant contributions to further enhance the ongoing collaboration between City government and other stakeholders. The City of Chicago follows a published Citizen Participation Plan. This plan is updated annually.

As part of the process information on housing and community development needs was gathered through a survey of Chicago residents, public comments mailed to the City at a designated address and public hearings. A public hearing was held on January 12, 2010 to receive comments on the proposed Consolidated Plan. The proposed 2010-2014 Five Year Consolidated Plan was available for public review at the City's website [www.cityofchicago.org/budget](http://www.cityofchicago.org/budget). The thirty day comment period began December 31, 2009 and ended January 31, 2010.

The City hosted three public hearings to receive input into the Consolidated Plan and Action Plan. Hearing locations were accessible to the mobility impaired. Citizens gave comments on community needs and priorities. Flyers in English and Spanish about the public hearings were distributed. Public notice for all hearings was published in both English and Spanish language daily newspapers, informing citizens and stakeholders about the availability of the plans. In addition, public meeting participants who provided contact information, citizens who called the City to inquire about CDBG funding and grant applicants were notified by email of the public hearings, availability of the Plan and were encouraged to provide their comments.

A Community Needs Survey was distributed to more than 500 citizens and community-based organizations that serve special needs populations (including elderly persons, persons with disabilities, persons with HIV/AIDS and homeless persons), as well as low- and moderate-income residents in the City of Chicago. More than 10 percent of surveyed citizens, community-based organizations and stakeholders responded about the needs in their community and for the City overall. Respondents identified public services, housing assistance and economic development as priority needs.

A summary of public hearing and written comments are included in this plan. All comments received and survey responses will be considered, and when appropriate, incorporated into the plan.

## HOUSING AND HOMELESS NEEDS

### A. HOUSING NEEDS

#### AFFORDABLE HOUSING NEEDS

##### 1. Sustainable Housing

The Five Year Consolidated Plan is being presented at a time of great change and uncertainty for housing and housing policy. The economy has affected the City of Chicago's affordable housing efforts in a number of negative ways. Rising unemployment, foreclosures and condo conversions have increased the demand for affordable housing, especially rental housing. One in four Chicago households spends more than half their income on housing. Rising prices and slow tax collections have left the city, state and federal governments with less money for affordable housing programs.

Public hearings and advisory committees hosted by DCD in support of the Five Year Affordable Housing Plan have reaffirmed the reality of the affordable housing shortfall. Through feedback from tenants, owners, and property managers, the City of Chicago is aware of the burdens of unaffordable and often substandard housing, and with the shortage of affordable housing options so many people whose needs must be served by the affordable housing system.

With the assistance of the advisory committee, the City developed a plan that embodies ten basic principles:

- Chicago should continue to be a city of strong affordable neighborhoods, with good housing, schools, parks, libraries and shopping districts.
- Affordable housing is an asset to every neighborhood and to the city as a whole. It helps ensure that Chicago continues to be home to people of many different ages, incomes and backgrounds.
- Affordable housing helps build healthy neighborhoods. It creates a market for new retail stores, restaurants and other neighborhood amenities. Conversely, when City government brings public improvements to a neighborhood, the existing housing becomes more attractive to low- and moderate-income families.

- Affordable housing is good for the economy of the entire City. When housing costs are minimized, low- and moderate-income families have more money to spend on other items, including education, the passport to a better life for their children. Affordable housing also creates jobs in construction, building management, and other industries.
- Affordability means more than just the size of the rent or mortgage payment. A home is more affordable when it uses less energy, when it is less expensive to build and operate, when taxes are reasonable and when nearby mass transit makes driving unnecessary.
- Government support is necessary to ensure an adequate supply of affordable housing in Chicago. Government's role should be to work in partnership with the private and not-for-profit sectors.
- While homeownership has many positive effects, it is not for everyone. The most critical need in Chicago is for affordable rental housing for those at the lower end of the economic spectrum.
- Supportive housing must remain a high priority. Many Chicagoans need social services, in addition to housing, to help them turn their lives around and become productive members of society.
- The Department should continue to direct the majority of resources toward the neediest individuals and families.
- We will need to be flexible, creative and open to new ideas.

In all, the citizen participation in support of the Five Year Affordable Housing Plan 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 homeownership to record levels has in turn lead to negative consequences as home values have depreciated. During this same period rental housing needs have grown more serious, and demand has continued to climb as inventory has fallen.

The Five Year Affordable Housing Plan for 2009-2013 calls for assisting more housing units than the 2004-2008 Plan. It is a realistic goal in the current economic climate. If the economy improves more rapidly than economists now expect, DCD will respond appropriately to new opportunities that might arise. The Plan builds on programs that have been successful in the past, but will also adapt to the current needs of our communities. The Plan pays special attention to the increasing importance of rental housing and to the foreclosure crisis. Foreclosure prevention continues to be a critical priority over the next five years, and the City will build on the success of the Homeownership Preservation Initiative (HOPI), the Early Warning program, and Borrower Outreach events to keep as many creditworthy borrowers in sustainable homeownership as possible.

Residential real estate sales fell about 33 percent from 2005 to 2008. The burden fell disproportionately on moderate-income first-time borrowers, many of whom took out adjustable-rate mortgages and were unable to meet the higher payments when the rates reset. Others were lured by predatory lenders into taking out home loans they could not afford. The result has been a rising number of vacant and foreclosed homes in many neighborhoods.

While minorities entering the first-time buyer market have contributed to the rising homeownership trends in Chicago, 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 faced with a shortage of housing suitable for larger families.

Rising homeownership trends were stimulated in part by minorities entering the first-time buyer market. Therefore, it is this same demographic that is seeking assistance with the downturn in the economy. However, it is widely accepted that homeownership supports healthy communities. In Chicago, homeowners with a stake in the future of their neighborhoods have been instrumental in getting involved in community policing, demanding the removal of dangerous, abandoned buildings in their neighborhoods and in lowering crime rates. This reflects the national trend in decreased crime rates, with Chicago experiencing a 27% decrease in overall crime, and a 28% decrease in homicides, in the past decade. For these reasons, as well as contributing to stable families and improving the quality of life for all Chicagoans, Chicago is committed to sustainable, affordable homeownership.

Over the next five years, DCD will 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 the opportunity to enjoy the benefits of homeownership. While any federal funds used will be directed to households with incomes below 80% of median income, DCD will stretch market-based opportunities to provide homeownership opportunities for households earning up to 120% of median income ( \$90,500 for a family of four) in target areas critical to community revitalization strategy, where homeownership contributes directly to the City's goals, and target areas where mixed income strategies depend on homeownership as an integral component of successful redevelopment or to balance market forces that threaten sustainable homeownership.

## **2. Sustainable and Affordable Rental Housing**

The market conditions which sparked the Chicago housing boom through the previous Five Year Consolidated Plan have not continued through 2009. The economy is in a major recession, which unfortunately has had a disproportionately negative effect on inner city, low-income residents. Like many other metropolitan areas, Chicago faces what is perhaps the most severe challenge in the housing arena today which is providing a sufficient amount of affordable rental housing. Our strong local economy is a key factor pushing rent levels to record highs, leaving low-income renters to compete for the shrinking supply of affordable rental housing. A number of factors combine to make this shortage of affordable housing particularly acute. People making the transition from welfare to work often require not only assistance in securing stable affordable housing, but supportive services, often to address the root cause of their homelessness, as well. The revitalization of the Chicago Housing Authority, which involves the demolition of approximately twenty thousand units of public housing, impacts greatly the need for affordable housing.

An additional need to be addressed is the fact that many private owners of federally subsidized housing are receiving less than market value rent, prompting them to seek higher rents by either opting out of their HUD contracts early or by choosing not to renew their HUD subsidy contracts once they expire, adding to a growing shortage of rental units and increasing cost-of-housing burdens for renters is expected to continue during the next five years. 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, a cornerstone 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 cost 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. According to studies conducted by the Real Estate Center at DePaul University, the supply of affordable housing in Chicago will continue to decline by 38,000 units from 2005-2020 to approximately 315,000 available units. Over this same period demand is expected to rise by 34,000 to over 500,000 units. The net result will be an estimated 185,000 households seeking, but unable to find, affordable rental housing. 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.

Over the next five years, DCD will:

- Develop affordable rental housing for larger families both through rehabilitation programs and new construction, particularly in the under 50% of median income range.
- Develop viable strategies for rental projects supported by HUD-subsidized mortgages eligible for prepayment, tax credit financing and expiring Section 8 contracts.
- Be an active partner in planning and implementing the Chicago Housing Authority's redevelopment of public housing properties and housing alternatives for transitioning residents.
- Include tenant education and information components in its rental housing strategies.

### **3. Low-Income Housing**

While high rent levels, overcrowding, the loss of public housing units, a shortage of larger-sized rental units suitable for families, and owners opting out of their contracts in subsidized housing all make increasing the supply of affordable housing paramount, it is also critical that the required resources to address social service needs of the City's low-income residents be committed to meeting these needs. Providing for very-low-income families and individuals is an issue of housing *and* community stabilization. Of the total units of housing produced by the DCD from 2004-2008, approximately 70% of the units benefited households at or below 50% of median income, with 37% benefiting households at or below 30% of median income.

Over the next five years, DCD 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.
- 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.
- Focus resources to support housing needs for households under 30% of median income.
- The City will continue to support the nonprofit community, notably with the help of Supportive Housing Program funding, in the provision of supportive services which aid in, and help overcome obstacles, moving from homelessness or near homelessness to self-sufficiency.

## B. HOMELESS NEEDS

Chicago is in compliance with all federally required data collection standards and also commissions its own additional data gathering and research projects to understand the needs of homeless individuals and families. The City of Chicago and its partners use data to inform the development of programs and the deployment of resources to impact special populations. The City will use three primary categories of information to refine its response to homelessness in the next five years. These categories are: 1) "Point-in-Time Homeless Count" survey; 2) program-level data collected quarterly and annually; and 3) research and evaluation results. Each category may contain various data collection methods and sources.

### POINT-IN-TIME HOMELESS COUNT

The most recent point-in-time (PIT) count and survey of unsheltered and sheltered homeless persons in Chicago took place in January 2009. The intent was to produce a comprehensive count and survey of the homeless in Chicago that helps the city to develop a better understanding of:

- The number of people who are unsheltered on any given night in Chicago, including chronically homeless persons, their housing and service needs;
- The number of people sheltered on a given night in Chicago, their housing and service needs.

In addition, the data is used to:

- Estimate the resources needed to continue reducing the number of people who experience homelessness;
- Track Chicago's progress at reducing the number of people who experience homelessness; and,
- Fulfill a federal funding requirement of the Department of Housing and Urban Development (HUD).

The Count is organized and led by the Department of Family and Support Services (DFSS), in consultation with a research institution. Previously research institutions included Roosevelt University and the University of Illinois at Chicago's Natalie P. Voorhees Center. Over 400 volunteers participate in the 2009 Count, with additional support from the Chicago Housing Authority, Chicago Police Department, Chicago Transit Authority, Chicago Park District, and the Chicago Alliance to End Homelessness. Individual homeless services providers participate as "lead agencies" that managed teams of volunteers, identify known locations of unsheltered homeless persons, and are responsible for collecting and submitting data to DFSS.

In 2009, the Count enumerated homeless individuals and families living on the street, in abandoned buildings (including CHA properties), on CTA trains, and in emergency shelters and transitional housing. For the first time, the Count included individuals and families living in scattered-site, private market apartments that are supported by HUD's transitional housing subsidies. The homeless definition does not include individuals or families doubled up in homes or apartments, formerly homeless people living in permanent housing units, those residing in treatment facilities, detention facilities, mental health facilities and/or chemical dependency facilities.

During the prior three Homeless Counts – 2005, 2007, 2009 – the City has used consistent research methodology in conducting the street count and producing the results.

Each year moving forward, the methodology will be reviewed along with survey instruments and patterns of unsheltered homeless outreach. Updates and modifications to the instrument will be made as needed but in a way that would not alter the ability to make year-to-year comparisons.

Shelter providers that participated in the 2009 Point-in-Time surveyed a ten percent random sample of heads of households in each shelter. All providers received training on how to conduct the survey and select a random sample and were instructed to return the surveys within 24 hours of the count. The survey contained questions regarding substance abuse history, mental health history, etc. and other demographic data, such as employment status, sources of income, and participation in mainstream benefits.

POPULATION	January 2005	January 2007	January 2009
<b><u>Sheltered</u></b>			
Persons in Families	2,651	2,042	2,808
Unaccompanied Youth (up to age 21)	110	127	273
Individuals	2,227	2,177	2,275
<b>Subtotal Sheltered</b>	<b>4,988</b>	<b>4,346</b>	<b>5,356*</b>
<b><u>Unsheltered</u></b>			
Persons in Families	26	65	90
Unaccompanied Youth (up to age 21)	27	37	56
Individuals	1,674	1,474	738
<b>Subtotal Unsheltered</b>	<b>1,727</b>	<b>1,576</b>	<b>884</b>

*\*For the first time, persons living in scattered-site apartments with temporary rental subsidies were counted, totaling 1,070 persons. Prior to 2009, persons in these programs were not enumerated as "homeless."*

Regarding age, the largest portion of people homeless are in the 41-60 year old range (35%) followed by 22-40 year old (29%) and then youth age 17 and under (28%). This distribution has remained relatively stable since 2005. When comparing sheltered to unsheltered, the portion of youth increase in shelters to 34% and drops to 2% among unsheltered. Among unsheltered adults, most (53%) are age 41-60, a slight increase (4%) since 2007.

Point-in-Time survey results show that African American/Black sheltered homeless were 80% of the sheltered homeless population; White, 17%; Latino, 12%; Asian or Pacific Islander, 1%; Other, 2%. Survey results show that African American/Black were 76% of the unsheltered homeless population; White, 23%; Latino, 9%, and Asian or Pacific Islander, 1%.

For all homeless individuals, two-thirds of males and one-third of females report having spent time in jail or prison. Among homeless adults in shelter, there was a 6% increase in males who had been in prison or jail and a slight increase in females (2%). Among unsheltered homeless adults, there appears to be a significant increase in females (20%) and small increase in males (7%).

A street census will be conducted biennially, with a goal of moving to annual homeless counts of unsheltered persons to more accurately gauge progress and needs. We anticipate moving to an annual unsheltered count beginning in 2011. The City has documented a decrease in unsheltered homeless persons between 2005 and 2007 and 2009. The survey tool used to collect subpopulation characteristics was modified to improve questions related to mental illness and chronic substance abuse. Specifically in 2009 we used a smaller subset of questions related to mental health and substance abuse to get the figure, which we believe contributed in part to the decrease in these subpopulations. Another factor would be the corresponding decrease in chronic homelessness. Survey data indicated that 16% of those in facilities met HUD's definition as chronically homeless.

## 1. Unsheltered Population Estimates

Unsheltered Locations	2009	2007
Surveyed on the street (includes airports)	264	454
Tallied on the street (excluding CTA, CHA)	462	393
CTA (see appendix)	111 at train stations	317 on trains 147 on buses
CHA grounds (with multiplier)	40	227
Parks	7	38
Total	884	1,576

As the 2009 point-in-time count results show, the unsheltered homeless population has declined significantly, by nearly 700 people (38%) since the 2007 homeless count. The largest factor contributing to the decrease is the targeting of permanent supportive housing resources for the chronically homeless and non-disabled long-term homeless individuals. Since the 2007 count, Chicago has fully implemented its Street-to-Home initiative which has placed over 130 unsheltered homeless in housing and two HUD Samaritan initiatives. Additionally, more than 200 long-term homeless individuals and families were assisted by the Rental Housing Support Program between 2006 and 2008. Lastly, the Continuum of Care policy for new HUD funded permanent housing programs places a priority on serving individuals living in areas of the city with a documented concentration of unsheltered homeless.

The PIT information is one source used to develop the unmet housing projections for homeless housing. DFSS and its partners Chicago Alliance to End Homelessness and Corporation for Supportive Housing jointly analyze homeless service data to refine the projections and methodology. The methodology involves disability rates, size of families, point-in-time numbers, as well as scope and patterns of shelter use on an annual basis. Permanent Supportive Housing is only available to households who have a disability, even though that may change slightly with HEARTH. Permanent Housing with Short-Term Supports is transitional rental subsidy that can be used on average for two-years. This is typically targeted to households who are not disabled and who have a reasonable expectation to gain employment and livable wages within two years. Through surveys the Corporation for Supportive Housing (CSH) documented the mismatch between consumer needs/characteristics and permanent supportive housing. The results have been used to change evaluation tools and performance incentives for new funding.

### Housing Still Needed to Meet Original Goals of Plan

Permanent	Supportive	Permanent	Supportive	Permanent Housing with
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Housing for Singles	Housing for Families	Short-term Supports
1,840	280	840

Housing inventory for the 2009 SuperNOFA reported that there are 8,188 total beds of permanent supportive housing, of which 2,207 (27%) are for the chronic homeless.

## PROGRAM-LEVEL DATA COLLECTED OVER TIME

Homeless Management Information System (HMIS) is required by Congress and the data is collected by HUD through the Annual Homelessness Assessment Report (AHAR). All programs associated with a locality's homeless service system, regardless of sources of funding, are required to participate. The Planning Council in partnership with the DFSS has implemented a system-wide HMIS. The goals of the HMIS are to:

- Document the extent and nature of homelessness through the collection of client-level data;
- Improve the quality and consistency of services delivery to persons experiencing homelessness in Chicago; and,
- Inform policy decisions and the allocation of resources for people who experience homelessness through unduplicated client information.

Another data collection goal for the next five years is to use the HMIS as a means to report an unduplicated number of people living in shelter and interim housing programs at any given time

In 2008, Chicago's HMIS database began operating independently from other city database projects in order to immediately improve the quality and accuracy of the data being collected and work with a vendor that specializes in homeless data collection. Despite the independence of the HMIS, it can be made to talk with other databases as needed in the future, and the Standard Operation Procedures that govern the HMIS allow for data sharing and use of data for research and analysis under legal authorization.

### 1. Annual Homeless Assessment Report for 10/1/2008 to 9/30/2009

Chicago now has more than 75% of its emergency and transitional housing beds for singles and families reflected in the HMIS and have been able to participate in AHAR 4 and 5, with the most recent submission in December 2009. This milestone will allow Chicago's homeless data be reflected in the nation's snapshot of homeless needs. Below is some of the unduplicated data reported through the AHAR period of 10/1/2008 to 9/30/2009:

- Emergency Singles: 906 unduplicated persons. Average length of stay was 1 night for adult females and 41 nights for adult males.
- Emergency Family: 1399 unduplicated persons (514 adults and 882 children). Average length of stay was 17 nights for adult females and 31.5 nights for adult males. Average length of stay was 17 nights for female children and 21 nights for male children
- Transitional Singles: 2154 unduplicated persons. Average length of stay was 72 nights for adult females and 87 nights for adult males.
- Transitional Family: 3817 unduplicated persons (1360 adults and 2457 children). Average length of stay was 71 nights for adult females and 85 nights for adult makes. Average length of stay was 84 nights for female children and 63 nights for male children.

In addition to covering homeless shelter beds in HMIS, the city and its partners will move to implement new data collections standards for unsheltered homeless persons as put forth by the U.S. Department of Housing and Urban Development, that are expected to be finalized in 2010. The new data standards for non-housing services provided to unsheltered homeless will delineate between outreach visits and engagement, and will also allow unsheltered served on the street to more easily be de-duplicated on an on-going basis to get a clearer picture of who is on the street, for how long, at what point they move into housing, and what services they receive.

## RESEARCH AND EVALUATION

DFSS and its partners are in the process of launching several comprehensive evaluations of homelessness in Chicago.

Loyola University Chicago and the University of Chicago, School of Social Service Administration are partnering on a large-scale evaluation of Plan to End Homelessness that began in June 2009. This privately funded research addresses several specific goals:

- Determine how resources have been reallocated under the Plan;
- Detail in precise terms the program models that actually have been implemented;
- Determine if there are gaps or other issues in the implemented programs;
- Trace client outcomes under service programs provided under the Plan;
- Determine if resources and programs are appropriately targeted to improve those outcomes; and,
- Detail client needs.

DFSS commissioned a process evaluation looking at intervention points encountered by homeless individuals and families to improve access to the homeless services system expected by 2011.

Beacon Therapeutic and Heartland Alliance, in partnership with the University of Illinois at Chicago are conducting an evaluation of housing and services on very young children of young mothers through the "Strengthening Homeless and At-Risk Young Mothers and Their Children" with a 2012 completion.

## C. NON-HOMELESS SPECIAL NEEDS

The need for affordable housing spans across a wide range of populations, including seniors, people with disabilities, new immigrants, African-Americans, Latinos and other minorities. Many of these populations have specialized housing needs.

### HOPWA

Housing is a critical problem facing a growing number of people living with HIV/AIDS in the Eligible Metropolitan Statistical Area (EMSA). Studies have shown that homelessness is a risk factor for HIV and that HIV is a risk factor for homelessness. The prevalence of HIV/AIDS is up to nine times higher among persons who are homeless or unstably housed compared with persons having stable and adequate housing. The need for stable and affordable housing is

more urgent after becoming infected. Improved housing stability improves access to appropriate medical care and treatment adherence which is linked to lower viral loads and reduced mortality.

Since 1995, the number of supportive housing units available to people living with HIV/AIDS in the Chicago Area has more than tripled and the number of households receiving HOPWA rental assistance has increased fivefold. More than 1,300 housing units dedicated to HIV/AIDS affected households have been added in the Chicago area since the publication of the first AIDS Housing Plan in 1995.

Despite a decade of promising developments, the housing needs of people with HIV/AIDS in the Chicago area continue to outpace available services. National data indicates that approximately 50 percent of persons living HIV/AIDS are unstably housed or homeless. Based on this estimate, the Chicago Area AIDS Housing Plan states that at least 15,000 individuals and their households are currently in need of AIDS housing services in the Chicago metropolitan area. Public health surveillance programs count more than 30,000 people living with HIV/AIDS in the region. An additional 8,000 -10,000 individuals may be HIV positive but are not yet diagnosed. Therefore, the 1,300 units of AIDS housing currently available are meeting less than 10 percent of existed need.

According to the Illinois Department of Public Health, there were 27,770 reported people living with HIV/AIDS in the Chicago Region as of September of 2007. Approximately 83 percent of all persons living with HIV/AIDS in the State of Illinois reside in the Chicago Region.

Over the past decade, advances in the HIV/AIDS prevention, medical care, and treatments have dramatically reduced HIV/AIDS related mortality and enabled many individuals with HIV/AIDS to live longer, healthier lives. As a result, the HIV/AIDS population as a whole continues to grow.

## PEOPLE WITH DISABILITIES

National estimates show that approximately 23% of the U.S. population has some type of disability. The MOPD has estimated that more than 600,000 people within the City of Chicago have a physical and/or mental disability. Approximately 120,000 to 140,000 persons (up to 5% of the population) in the City of Chicago have mobility or self-care limitations or are wheelchair users. Housing for these individuals must be accessible, available, and affordable. A large percentage of people with disabilities are also living on very limited incomes. This number will continue to increase as incidence of disability rises steeply after a person reaches 65 years of age, according to the overview of *Persons with a Disability in Metropolitan Chicago Report* commissioned by the Chicago Community Trust.

In *Worst Case Needs for Housing Assistance in the U.S. in 1990 and 1991*, HUD's Office of Policy Development and Research reported that 47% of the non-elderly disabled had "very high rates of unmet needs." The environment in Chicago today reflects that statistic.

Adults with disabilities are more likely to be unemployed today than they were a decade ago. Almost three out of four who are not working say they would prefer to be working. Less than one-quarter (24%) are working full-time. disabilities are severely impacted. Even for those who work, incomes are not in line with people who do not have a disability. The median annual earnings of working a person with a disability in Illinois are \$36,600. While the median income for working persons without a disability is \$42,700. Disparities in employment rates and earnings are even greater for disabled individuals from minority backgrounds (82-85%) and those



with the most significant disabilities. (Source: Federal Register from McNeil, Americans with Disabilities Survey; SIPP and 2007 *Disability Status Report: Illinois*. Ithaca, NY: Cornell University Rehabilitation Research and Training Center on Disability Demographics and Statistics.) These rates put those with disabilities in a much greater risk of being in the poverty status. The Great Lakes ADA Center reports that in Illinois, 20.1% or over 300,000 people who report that they have at least one disability have incomes below poverty level. Due to higher unemployment (estimated at more than 60%), lower earnings, and further complications resulting from accessibility issues, people with disabilities are at a disadvantage as they strive to locate and secure the short supply of affordable housing that exists. They are often faced with waiting lists for existing housing projects. Therefore, housing options must be affordable and accessible. DCD has established rigorous accessibility standards in single- and multi-family construction and rehabilitation, and the department strives to incorporate universal design in all of its programs.

In 2008 and 2009, MOPD assisted 9,556 people with disabilities with housing concerns. Between January and November 2009, 83% of calls regarding housing were for affordable housing, 4% for accessible housing and 13% for affordable/accessible housing. During 2006, 2007 and 2008, 82% of persons with disabilities seeking supportive housing needs were mobility disabled, 16% were cognitively disabled and 2% were visually impaired.

Much of the new housing being constructed is unaffordable to this population. Because the incidence of low income is much higher among people with disabilities than among the general population, the City estimates that as many as 85,000 (60%) people with disabilities in the City of Chicago may need subsidized housing.

#### **ELDERLY AND FRAIL ELDERLY**

Chicago's over-60 population was almost 400,000 in 2000 and is expected to reach 480,000 by 2020. Elderly households tend to have among the highest incidences of excessive cost burden. Senior citizens often have difficulty maintaining residence in their homes because of increasing costs, the need for home repairs, and/or changes in physical health. City assistance is designed to help seniors "age in place" (remain in their communities and live as independently as possible).

#### **IMMIGRANT COMMUNITY**

Chicago's vibrant economy and available opportunities is a magnet for immigrants from around the world. There has been a net gain of nearly 160,882 foreign-born residents since 2000. The Latino population growth rate, which grew by 208,000, has been the most rapid. Latinos now comprise 28.1% of the Chicago's total population. The largest increase in new homeowners has been among Latino households, where the number of homeowners rose more than 30,000 between 1990 and 2000.

Immigrant communities, particularly immigrants who come as refugees, have complex needs which require culturally appropriate and specific services. Learning to speak English, families adjusting to new school and social environments, developing job skills, finding employment are some of the challenges they face.

#### **D. LEAD-BASED PAINT**

Chicago is the third largest city in the United States and due to its older housing stock (more than 91% of all housing units pre-dates 1978), has one of the highest numbers of housing units with lead hazards. Based on data from the National Survey of Lead and Allergens in Housing,

approximately 50,000 housing units in Chicago where children less than 6 years of age live contain significant lead based paint hazards.<sup>1</sup> As a result, large numbers of children in Chicago continue to be lead-poisoned. The most recent statistics show 2.5% of children under 6 years of age who were tested for lead, or 2,500 children, were found to be lead-poisoned.

1 Jacobs, et.al. The Prevalence of Lead-Based Paint Hazards in U.S. Housing. *Environ Health Perspective* 2002: 110:A599-A606.

## HOUSING MARKET ANALYSIS

### A. GENERAL CHARACTERISTICS

In undertaking the development of a housing needs statement for the City of Chicago's 2009-2013 Affordable Housing Plan, the City of Chicago went beyond looking just at current population demographics and the current housing situation within the City. The five year planning process is meant to identify strategies the City will pursue to address the needs as stated in the Plan. However, to base strategies upon what current needs are without taking into account what analysts are projecting to occur in all areas of the City across all factors affecting the needs, would be short-sighted.

Therefore, the City of Chicago engaged in an analysis that investigated the dynamic social and economic forces that will affect the City's ability to sustain a thriving economy with a trained, stable labor force from among its own residents over the next several years. It is important to remember that changes or trends in one area have an impact on all the others because the various forces that affect the quality of life in the City of Chicago do not operate in a vacuum.

The key indicators provide insight critical to preparing strategies that best address the City's needs today and into the twenty-first century. This analysis looks at the current demographic aspects of the City's population and households, and which segments will increase and which will decrease in number over the next several years. The housing section will review the current housing supply and demand within the City and projected areas of housing growth and loss. Transportation routes affect the marketability and desirability of different areas of the City based upon their proximity to hubs of employment and the ability of individuals to access easily employment opportunities. Community vitality is predicated upon the perception and reality of personal security, and the impact the prevalence of property and other types of crime have on the neighborhood's attractiveness for investment. Finally, the economic profile analyzes trends in employment, the City's labor force, and other indicators such as industrial and office space trends (concentration, estimated square footage, construction/absorption, occupancy, and rental rates), and household income.

With this understanding and taking into account demographic shifts, the City can tailor and target programs to different areas of the City to attract and retain investment. This analysis also reviews in detail characteristics of the City's housing stock and the resulting implications on strategies to improve market performance and point out areas of immediate need. This analysis will provide a basis for a more in-depth discussion of housing and community development needs and the targeting of specific programs.

The City of Chicago has 77 Community Areas. Geographic definitions were obtained from the census tract boundary files maintained by the Chicago Area Geographic Information System (CAGIS). The Chicago River also divides the City into three broad sections known traditionally as the North, West, and South Sides. The land-use patterns in the North Side are largely residential, interspersed with industry and commercial corridors. The land-use patterns for the West Side indicate that this is generally a lower-income residential area that contains numerous industrial, railroads, and wholesale produce facilities. The South Side encompasses almost half of the City and its Community Areas contain diverse land-uses, ranging from tenement districts to large detached houses. The South Side also incorporates the heavily industrialized Calumet district that includes an extensive port area.

## DEMOGRAPHICS

It is important to look carefully at specific age groups, income levels, and household formation patterns for the present as well as over a period of years. Doing so provides not only a picture of City residents today, but how they may be changing and ideas about the forces that lay behind these changes. Additionally, as a provider of municipal services financed by property and income taxes, the City has a responsibility to use its resources in the most strategic, cost-effective manner possible. Understanding demographic characteristics and changes will help the City provide the best services possible to its constituents.

This section provides an overview of traditional demographic components. These include total population, racial composition, age characteristics, and household formation. Information concerning household and family income levels is included in the section on economy, since it is both a cause and effect of economic forces within the region.

The City's current population is 2,741,455. Census data indicates White residents account for 46.3% of Chicago's total population; Black including African Americans, 35.4%; Latinos, 28.1%; Asian, 5.3%, Other races, 14.2%, and Multiracial, 3%. The percentage of minorities is lower in the metropolitan area than in the City. Estimates indicate that African Americans account for only about one in five residents of the metropolitan area as a whole, and people of Latin ethnicity represent approximately one in nine residents. The U.S. Census will be updated in 2010.

Chicago's position in Illinois, the Midwest, and U.S. economy make it a magnet for immigration. Since 2000, 27.4% percent of the residents of Chicago were born in a different country. Further, immigrants moving to the City were most likely to concentrate in north and northwest side communities. Some of the 77 Chicago community areas in which immigrant populations is highest include: Albany Park, Edgewater, South Lawndale, Uptown, Lower Westside, West Ridge and Rogers Park.

Chicago historically has been a highly segregated City. Forty of the 77 Community Areas are greater than 50% White and 14 are greater than 90% White. By contrast, 31 Community Areas are predominately African American; 21 of these have a concentration of African Americans exceeding 90%. Moreover, 14 of the 31 African American community areas are over 98% Black. In five community areas Latinos are the majority; however, the Latino population does not exceed 90% in any of these areas.

An "African American community" is a community where the percentage of the African American population is equal to or exceeds the overall percentage in the city of 36.39%. This accounts for 36 of 77 community areas.

A "Latino community" is a community area where the percentage of the Latino population is equal to or exceeds the overall percentage in the city of 26.02%. This accounts for 26 of 77 community areas.

Whites are primarily located on the North, Northwest, Southwest and far South Sides of Chicago. African Americans are the largest group on the West and South sides. This geographic distribution has remained fundamentally constant from the 1980 Census. In fact, the geographic racial composition of Chicago has been fairly static since the 1960's. Latinos tend to live on the Near Northwest, Near Southwest and Southeast Sides of the City. Although the overall geographic distribution of Chicago's Latino population remains largely unchanged since 1980, five community areas have seen their Latino populations double since that year.

Twenty-seven communities can be considered "high-poverty" areas with poverty rates exceeding 40%. Of these 27 areas exceeding the City's poverty rate, 21 are primarily African American, two are Latino, and one is White. The remaining three community areas do not have a majority population.

Given present trends, the City is likely to continue to gain population in small percentage increments. Although natural population growth may slow as the population continues to age, continued net in-migration will likely be the primary cause of population increases.

It is expected that households will continue to decrease in size as the population ages. Again, given present trends, the number of households headed by single persons as well as the number of single person households will increase.

An increase in persons over age 85 has implications for public safety and housing needs. This population will increase the demand for a variety of community support services, such as Meals on Wheels, home security, and maintenance programs, as well as, assisted living or congregate care programs.

The decrease in those under age 5 may result in declining elementary school enrollments in the next few years. This decline may simply be short-term phenomena, depending upon where in the 1-to-5 age group the decrease has occurred, or it may represent the result of long-term decline in the City's child bearing aged population.

## HOUSING CHARACTERISTICS

The City of Chicago offers a diverse, often architecturally significant housing stock in a number of single or multi-family settings. Its buildings, almost always brick, closely spaced on tree-lined streets pulled close to the curb, offer character and a sense of community that is unmatched in the region. Many of its neighborhoods offer a level of distinction found only in older cities in the United States or in Europe.

In previous years, favorable tax laws for rehabilitating older and historic structures were potent forces for stimulating a housing renovation and construction industry that had not been seen for thirty years. These housing programs, often combined with Section 8 rental housing assistance, provided affordable housing to families across many income levels. However, the 1986 tax reforms brought this activity to a halt.

At the same time, pervasive shifts in employment from the high wage manufacturing sector to the lower wage service industry created high levels of unemployment and underemployment. Combined with the population's lower than average educational attainment, the reduced earning capacity of many of the City's households has made much of the City's available housing, that from a national standpoint is already some of the most affordable in the country, too expensive.

For the last twenty years, the City has been faced with an escalating for-sale real estate market and a population with immense unmet needs. The housing landscape in Chicago has changed dramatically since the 1990's. Several targeted programs and initiatives have been undertaken across the City.

Great attention and efforts have been directed towards understanding the current housing needs of the resident population with specific focus on the demand and supply of affordable housing.

As a part of the Five Year Affordable Housing Plan for 2009-2013, DCD proposed to create and preserve 50,022 units of affordable housing with \$2.1 billion in resources in the City of Chicago. Of the 50,022 plus units, 37% are targeted to households earning less than 30% Area Median Income (AMI); 33% between 31-50% AMI; 18% between 51-80% AMI; and 12% between 81-120% AMI. Since over 31% of all Chicago households experience some type of housing problem, whether it is physical defects, overcrowding, or excessive cost burdens, the 50,022 units created and preserved by DCD programs only make a small dent in the affordable housing needs faced by the citizens of Chicago. This gain in housing is also reduced by the fact that the City of Chicago regularly loses many units which are vacant, deteriorated, dilapidated, or condemned.

## HOUSING INVENTORY

According to the American Community Survey, in the 77 community areas of the City of Chicago there are 1,020,605 units of housing. Of these units 494,985 are owner occupied, 525,620 are renter occupied, and 148,582 are vacant. The homeowner vacancy rate is approximately 3%, while the rental vacancy rate is approximately 9%.

Substandard units are distributed unevenly across the spectrum of available housing by bedroom size. In other words, given the difficulties associated with locating and maintaining large dwelling units, it is likely that a higher percentage of these units will be substandard than their one or two bedroom counterparts. For example, four and five bedroom units built before

WWII may have higher utility costs than those of comparable size and type built after 1940. Therefore, large (5+) extremely low, low- and moderate-income households must pay a higher proportion of their income on utilities and household operation than on routine maintenance.

This would then translate into an increased likelihood that these households would have difficulty in purchasing and maintaining a suitable home. They would also face challenges in finding rental units of sufficient size with affordable monthly rates. Hence, large families may often be forced into substandard housing because they are unable to afford any other.

## **AGE OF HOUSING**

According to the 2008 American Community Survey, 68.8% of all occupied housing units in the City of Chicago were built before 1940. After 70 years of use, it is estimated that over 690,000 units are in need of some form of rehabilitation. With most residential mechanical systems possessing 15-year life spans, many dwellings have experienced multiple updates, renovations, and repairs. Buildings renovated in the mid- and late-1980's may be due for structural repairs or replacement of mechanical systems in the near future. For homeowners, landlords and renters alike, growing cost burdens mean fewer options for making the improvements and enhancements that, often for relatively modest amounts of money, can preserve Chicago's housing stock for the future.

Much of these older housing remains affordable to households of modest income, yet each year affordable units are lost to deterioration, abandonment, or conversion to condominiums. Because these units cannot be economically replaced with new construction of similar quality and size, preservation of the existing single family and multi-family stock is one of the City's core affordable housing needs. Ranging from single family homes to large apartment buildings, these structures require ongoing investment to prevent decay and the possibility of demolition. With most residential mechanical systems possessing 15-year life spans, many dwellings have experienced multiple updates, renovations, and repairs. Buildings renovated in the mid- and late-1980's may be due for structural repairs or replacement of mechanical systems in the near future. For homeowners, landlords and renters alike, growing cost burdens mean fewer options for making the improvements and enhancements that, often for relatively modest amounts of money, can preserve Chicago's housing stock for the future.

Chicago has more than 325,000 single family homes, representing nearly one-third of all units and the majority of buildings in many neighborhoods. Almost a third of these homes are bungalows, a defining structure in many Chicago neighborhoods. The historic bungalows have been in service for nearly one hundred years, and in many cases, need to be repaired, updated, or enlarged. City programs such as H-RAIL (Housing Repair for Accessible and Independent Living) a/k/a Small Accessible Repairs Seniors program and EHAP (Emergency Housing Assistance Program) have assisted thousands of elderly and low-income households to make these much-needed repairs and upgrades.

## **RENTAL UNITS**

According to a 2009 Report released by the DePaul University Institute for Housing and Real Estate Studies, as of 2007 there are 807,000 rental units in Cook County, with 338,000 deemed "affordable", renting for less than \$795 per month. Moreover, the stock of affordable rental units

has fallen by 100,000 from 2000-2007 and is projected to fall by an additional 38,000 by 2020 while demand is estimated to increase by 29,951. As noted earlier, 45.7% of the housing stock in the City of Chicago was built prior to 1939. As the housing stock continues to age, there will need to be an investment in rehabilitating and upgrading rental units to meet the demands and wants of the current population. Older housing tends to be smaller and not provide the amenities expected by today's population. This housing also is typically not designed to be accessible to mobility impaired individuals. Moreover, while there are many vacant units for rent in the City of Chicago, they do not address the needs of the population requiring housing. For example, many of the units affordable to extremely low-income households are either substandard or not of the proper size to meet the housing needs of this group.

## HOMEOWNERSHIP

The home sales market in the City of Chicago was very strong prior to 2005, with major downturn recently due to failing market conditions. Up until very recently, home values have increased over the past several years causing an increase in property taxes and a decrease in affordable homeownership options. Now, Chicago is faced with falling property tax revenues and unprecedented foreclosures rates.

## HOUSING COSTS

Median sales prices in Chicago range widely across the 77 community areas. For example, median homes prices in the Riverdale community area are \$118,000, while median homes prices in the North Center neighborhood are \$489,000. This wide disparity in home values is also applicable to average rents throughout the City. According to survey's by The Apartment People and the City's Department of Planning and Development, one-bedroom rents begin at \$300 in the City's Chinatown neighborhood, and are recorded as high at \$2,400 in the Old Town community area. The scope of rents for multi-unit properties is slightly narrower, with three-bedroom units regularly starting in the range of \$500-\$750, \$1,000-\$1,700, and up to \$5,000 in the Wrigleyville neighborhood.

## B. PUBLIC AND ASSISTED HOUSING

By the end of the Plan for Transformation (Plan), CHA will redevelop, rehabilitate, or modernize 7,704 mixed-income/mixed-finance units, 2,543 scattered site units, and 4,978 public housing units. By the end of FY2010, 75 percent of CHA's end of the Plan housing stock will be redeveloped, rehabilitated, or modernized.

As an important part of this overall redevelopment, rehabilitation, and modernization, CHA continues to improve its senior designated buildings to allay seniors' concerns about these buildings being in poor condition. By the end of the Plan, CHA plans to have redeveloped, rehabilitated, or modernized 9,382 units in senior-designated buildings. By the end of FY2010, CHA will have redeveloped, rehabilitated, or modernized 99 percent of CHA end of the Plan total senior-designated housing units.

To address expressed concerns about safety and security matters, CHA has ensured that each senior-designated housing property is staffed with an onsite security officer for at least one eight-hour shift per day, and has standardized security measures so that each site has a

baseline level of safety that must be maintained. CHA anticipates spending \$12 million over the course of a two-year contract on its security initiative which began in FY2009.

In addition, CHA asset managers and property managers are required to attend monthly Chicago Alternative Policing Strategy (CAPS) meetings to discuss crime and safety. CHA has an intergovernmental agreement with the Chicago Police Department (CPD) to provide specialized policing in areas mutually deemed to be high in crime, and to provide statistics on crime at CHA properties or committed by public housing residents. CHA also has an intergovernmental agreement with the City of Chicago and the Public Buildings Commission to develop a strategy and install surveillance cameras in some housing developments at a cost of \$2.5 million for the first two years.

CHA recently overhauled its Tenant Safety and Patrol Program making property managers responsible for overseeing the volunteer patrols comprised of residents. These resident volunteers receive an incentive for participating in the program. Also, CHA has created and enforces a Criminal Activity Eviction (CAE) Policy. The CAE Policy is incorporated into each resident's lease, and is enforced by property managers. CHA's CAE Department and property managers worked diligently to facilitate the quick resolution of CAE cases.

Reportedly, seniors are at times uncomfortable or fearful living in buildings with younger persons of disabilities. CHA continues to encourage near-elderly residents to place themselves on the wait list for senior-designated buildings.

In order to improve residents' lives and living conditions, CHA has developed a social services program called FamilyWorks, and also works with Community and Supportive Services (CSS) providers, to assist residents in reaching personal and family goals, as well as in their relocation from traditional public housing to vibrant new mixed-income/mixed-finance developments. Services range from individual to family counseling, connecting residents to training and employment opportunities, and after-school programs for children.

In order to provide more consistent social services coverage for seniors, CHA provides seniors with access to Senior Resident Service Coordinators (RSCs), who provide on-site assistance tailored to senior residents' needs. RSCs often partner with external agencies to offer specialized services to senior public housing residents. Coordinators have organized activities or programs for seniors such as health and wellness seminars and screenings, credit fraud workshops, computer classes and a Commonwealth Edison utility savings program. In addition, the RSC conducts well-being checks, facilitates case management and public benefits referrals, organizes social enrichment activities for CHA senior residents such as the annual Senior Gala, and offers assistance to seniors with lease compliance issues.

CHA continues in its efforts to provide housing opportunities for persons with disabilities, and better meet their needs. These efforts include site visits by CHA Grants Administration Department of the Elderly Service and Persons with Disabilities Grant site of Trumbull Park. In addition, there are 292 units certified as mobility UFAS accessible in senior-designated buildings at this time, with another 187 slated for completion by the end of FY2010. As for traditional developments and mixed income, currently there are 84 units certified as mobility UFAS accessible, with another 175 slated for completion by FY2013.

At the beginning of the Plan, CHA owned 22,239 public housing units; by the end of the Plan, CHA plans to redevelop, rehabilitate, or modernize 25,000 units, so it is planned that the inventory will increase by the end of the Plan. However, as the Plan continues, some buildings



will be demolished in order to make way for redevelopment. For instance, in FY2010, CHA anticipates removing 1,081 public housing units through demolition in order to redevelop former public housing sites. Harold Ickes Homes will be demolished to allow for future redevelopment activity to commence in FY2010. LeClaire Courts and LeClaire Courts Extension closed in FY2009, and will be redeveloped into a new mixed-income/mixed-finance community. In advance of redevelopment, near-future demolition sites also include Frances Cabrini Extension South and William Green Homes.

FY2008, Number of Units by Type and Income Level

	Family	Senior
\$0-3,999	1,535	274
\$4,000-7,999	1,847	3,013
\$8,000-15,999	2,001	3,909
\$16,000-27,999	1,417	611
\$28,000-35,999	466	49
\$36,000 and greater	406	19
Average Annual Household Income	\$13,316	\$10,097
Unknown/Under Reported/Over Reported*	28	4

\* Demographics in the Yardi database may contain inconsistencies due to data conversion and data entry.

In FY2007, CHA invited more than 8,000 applicants off the HCV Wait List to be screened for program eligibility, depleting the Wait List and making it necessary to open it to new applicants for the first time in nearly a decade. CHA received 232,000 registration forms, and 40,000 applicants were assigned a position on the Housing Choice Voucher Wait List.

The demand for viable low-income housing is apparent, judging by the response to the opening of the HCV Wait List, and CHA plans to continue increasing its voucher allocation to meet this demand. During FY2010, CHA anticipates that 35,069 MTW tenant-based and project-based vouchers will be authorized for use in CHA's HCV Program, an increase over last year's allocation. Further, CHA intends to expand the number of vouchers available for project-basing to make housing options available near residents' places of employment and to expand the overall stock of affordable rental housing near regional employment centers.

CHA also administers an allocation of non-MTW vouchers. CHA will authorize 1,798 non-MTW HCVs throughout FY2010, which includes: 100 new Family Unification Program (FUP), 210 VASH, 100 Designated, 50 Mainstream 5-Year, and 1,338 Moderate Rehabilitation vouchers, an increase over last year.

Part of CHA's commitment under the Plan is to preserve the same number of units that were in occupancy on 10/01/99. While CHA may not return the exact same number of units in its portfolio that existed prior to the Plan, CHA remains dedicated to returning the same number of units that were in use (i.e. leased). CHA is using a variety of funding sources and revitalization strategies to see the ultimate goal(s) of the Plan for Transformation, rehabilitation and redevelopment of 25,000 units of public housing across Chicago, come to fruition. In this vein, CHA has received both HOPE VI Demolition and HOPE VI Revitalization Grant awards. To highlight, since the Plan's inception, in FY2000, a significant portion of CHA public housing units have undergone redevelopment with the assistance of \$277,918,550 Million in HOPE VI funds used at ABLA, Brooks, Cabrini-Green, Henry Horner Homes, Madden/Wells/Darrow, Robert Taylor Homes, Rockwell Gardens, and Stateway public housing developments.

## C. HOMELESS FACILITIES AND SERVICES

### HOMELESS SERVICE DELIVERY SYSTEM

The City is moving towards a fundamental shift in the delivery of homeless services from a shelter-based to a housing-based system.

The transition occurs in a gradual and methodical way that does not compromise the system's bed capacity or create other gaps in service that result in additional hardship for the homeless. The first tenet of the plan is prevention. Prevention strategies include rental and utility assistance, legal assistance, and institutional discharge planning policies. The second tenet of the Plan makes it a priority to place homeless individuals and families into permanent housing. Finally, the third tenet is to provide wraparound supportive services that address the reasons for homelessness. Supportive services may include job training/placement, education, substance abuse treatment, and health/Mental health care services. This approach is essential in helping those who are placed in permanent housing to keep their housing.

### EMERGENCY SHELTER

Chicago's emergency shelter program is comprised of two types of programs: Overnight Shelter Program and the Emergency Response Centers (ERC). The Overnight Shelter Programs are for single adults only and have a 12-hour maximum stay, but no limit to the number of consecutive days any individual can seek shelter. Services typically include showers and meals as well as referrals to supportive services.

The ERC encompasses programs for both individuals and families in need of emergency shelter. ERC programs for families are accessible 24 hours a day, seven days a week. Aside from providing the same emergency services as an Overnight Shelter Program, ERC provides a higher level of counseling designed to assess the ability of each individual or family to move into stabilized housing.

### INTERIM HOUSING

The Interim Housing Program developed as a major component of Chicago's Plan to End Homelessness has expanded in size over time. Interim Housing is a "housing first" model and is focused on rapidly re-housing persons who are homeless into appropriate and affordable permanent housing within a 120-day period. The purpose of the program is to stabilize and assess the household, and connect them to housing and community-based social services.

Clients receive case management with service planning and linkages, and are provided with a variety of support services which may include any of the following: employment-focused services, housing placement, individual and group counseling, parent education, substance abuse intervention, and services for children. Some Interim Housing programs also serve specific homeless populations. For example, there are Interim Housing programs that assist veterans, women exiting incarceration, persons with acute medical conditions and women and families fleeing domestic violence.

### PERMANENT HOUSING WITH SHORT-TERM SUPPORTS

Permanent supportive housing for individuals and families most frequently takes the form of rental subsidies for existing units. The Permanent Housing with Short-Term Supports Program provides up to two years of rental subsidy that gradually phases out as the household income increases. The goal for the household is to become more self-sufficient by raising their income in order to assume the full cost of the housing. The subsidy gradually reduces over the 24 months as the family stabilizes. The subsidy then transfers to other individuals or families that enter the program.

The City in collaboration with local providers, also offers disabled homeless individuals and families Shelter Plus Care rental subsidies paired with a range of supportive services. Services include case management, employment assistance, counseling, and addiction recovery services. In addition, Chicago's system offers Safe Haven housing for persons who are seriously mentally ill and highly resistant to services. Safe Haven models usually offer individual rooms in a dormitory-like facilities with on-site staffing focused on engagement and safety. Safe Haven beds are considered permanent housing.

The City funds a permanent housing program model serving unaccompanied youth - Age Appropriate Stable Housing for Unaccompanied Youth. The program offers on-site permanent supportive housing services within a shared or clustered living arrangement for homeless youth that are not wards of the state. Services include 24-hour access to staff, age-appropriate services, and crisis intervention. In addition, services focus on attaining independent living skills.

The City employs three strategies to increase the amount of permanent housing available to people who are homeless:

- Access private market units made affordable with subsidies;
- Access private market units that are affordable to low-income renters; and
- Develop new units through construction and rehab.

The Rental Housing Support Program is a resource for permanent housing. In 2006, the Illinois General Assembly enacted legislation approving a real estate transaction fee to generate additional funds for housing subsidy programs. Chicago's Low-Income Housing Trust Fund receives a percentage of these new funds and has made available 600 subsidies specifically designated for homeless clients. Case management is provided to homeless families and individuals who are approved to receive rental subsidies under the program. The goal is to help clients locate acceptable housing and access the support services necessary to remain housed long-term.

Below is a summary of key achievements in developing inventory and supportive service programs for the homeless including persons that are chronically homeless:

- Implementation of the Housing Locator Program to assist households requesting prevention assistance to avoid homelessness.
- Housing and services to previously homeless individuals now in the corrections system to prevent future homelessness.
- "Eviction Prevention" Program.
- 600 units of permanent housing for the chronically homeless including persons with serious mental illness and co-occurring disorders.
- Rental Housing Support Program for more than 350 long-term homeless individuals and

family households.

- 400 units of transitional housing converted to permanent support housing.
- Seven new permanent housing developments.
- Housing Locator Program.
- The Stable Families Initiative to rapidly re-housing employed or employable families with children from shelters into housing with short-term rental assistance.
- The Housing Options Survey web-based screening tool of all homeless and mainstream housing programs that can be accessed by homeless and at-risk households.

Foreclosures on homes of low- and moderate-income households are a concern as a potential cause of homelessness. Traditional causes of foreclosures are unemployment, financial losses, divorce, and illness. More recently, aggressive mortgage underwriting, predatory lending, and high levels of consumer debt have contributed to the rise of foreclosures. Unfortunately, the negative impact of foreclosure spreads beyond the individual homeowner and affects the surrounding neighborhood by devaluing nearby properties, attracting crime, and leading to further losses of affordable housing. In response to these concerns, the City has established several initiatives. To assist homeowners in danger of foreclosure, the City funds nine Housing Counseling Centers with CDBG funds. These organizations provide homeownership housing counseling and foreclosure prevention counseling to Chicago residents in order to expand and preserve homeownership opportunities for low- and moderate-income households. Their efforts help to prevent foreclosure in two ways. First, households are counseled in advance of their home purchase and are advised of the work and responsibility of owning a home. If difficulties arise later, homeowners are counseled on necessary measures to avoid or address foreclosure proceedings.

The City, in partnership with organizations that represent both tenants and landlords, has established the Chicago Rents Right campaign to provide information on the legal responsibilities and the rights of tenants and property owners. With more than 60% of Chicagoans living in rental housing, Rents Right provides landlords and tenants with assistance in meeting their legal obligations and exercising their rights. Program services include:

- Education on rental rights and responsibilities.
- Resources for conflict and problem resolution.
- Referrals to needed programs, services and training.
- A commitment to work together for a greater Chicago.

## D. SPECIAL NEEDS FACILITIES AND SERVICES

The Illinois Department of Human Services Office of Mental Health (OMH) developed a Continuity of Care Agreement in 2005 which outlines the protocol for placement into, and discharge from, a state mental health facility. OMH is an active member of the Chicago Continuum of Care. Stakeholders agree that state mental health facilities are prohibited from discharging patients directly into homeless-funded programs. OMH contracts with community mental health providers who have the primary responsibility of making housing placements for patients leaving state mental health facilities. These providers are responsible for abiding by the Continuity of Care agreement and HUD McKinney-Vento program rules. The state also works with contracted providers to maintain a list of non-McKinney residential programs, such

as Thresholds Psychiatric and Rehabilitation Centers, and private landlords that will accept patients being discharged.

Many persons who have a disability are not homeless but live in sub-standard conditions. Whether by economic hardship, physical or emotional challenges, these individuals are at risk of losing more than their homes. Their health, safety, and the capacity to support themselves may be greatly diminished. This is due to a combination of factors which include lower overall income for the population, inability to care for themselves, and/or their homes and inadequate support services in the home. MOPD attempts to assist those individuals who have a disability to stay in their own homes by providing information, advocacy, independent living and referral services. Independent Living Services include personal assistant homemaker services, assistive devices, case management services and independent living training. These services are designed to assist persons with disabilities with accessing services that will help them maintain a decent standard of living and sustain themselves and their homes with dignity and independence.

## **E. BARRIERS TO AFFORDABLE HOUSING**

### **GENTRIFICATION**

No serious discussion of barriers to affordable housing can avoid the issues and controversies surrounding gentrification. It is a phenomenon that is poorly understood and hard to interpret. Gentrification is difficult to measure quantitatively. It is easy for communities to welcome improvements and reject the hardships that are produced. An affordable housing strategy cannot be predicated on being for or against gentrification as a matter of principle. The case that development must not occur in an area is untenable. Housing strategy based on creating choices for residents in gentrifying communities is the direction to pursue. The negative effects of gentrification are rises in property values, rents and taxes which place residents at risk of no longer being able to afford to remain in their neighborhoods.

The City of Chicago has taken steps to alleviate some of the negative effects of gentrification and has taken creative steps to insure affordable housing in gentrifying neighborhoods. The City has developed a conveyance strategy of City owned land with a value which exceeds \$20,000. In order to build affordable housing, the difference between the appraised value and the \$20,000 price is placed on the property as an additional obligation which runs for 30 years at 3% interest. At transfer of ownership, if the new owner is not low/mod, the amount due at that date would become due and payable. The City will continue to develop strategies as outlined above which give residents of gentrifying communities options.

Over the next five years, the City will:

- Continue to market the Chicago Homeowner Purchase Assistance Program.
- Continue to utilize special financing tools to provide for affordable housing construction in gentrifying neighborhoods.
- Convene a series of working meetings to develop a needs and opportunity assessment that will identify constructive points of leverage likely to alleviate hardships accompanying redevelopment.
- Supply information on gentrification and other issues related to fair housing can be obtained through the City's Fair Housing Plan.

### **HOME MAINTENANCE AND RISING PROPERTY TAXES**

For many elderly residents the cost of home maintenance and rising property taxes is making it increasingly difficult for them to remain in place, in the neighborhoods where they have lived for much of their lives. The City has developed a number of programmatic initiatives to serve primarily elderly clients and recognizes the demographic trends which place an emphasis on serving elderly clients. The demand for senior housing is increasing dramatically. The number of senior housing applicants for tax credits has more than doubled in recent years and senior housing is an important issue for DCD.

The City operates the Home Repairs for Accessible and Independent Living program (H-RAIL) a/k/a Small Accessible Repairs Seniors program and the Emergency Housing Assistance Program (EHAP) which are primarily used by seniors. The EHAP is a deferred loan to owner-occupants of one-to-four unit residential buildings to repair dangerous, hazardous and life threatening conditions. From November 1 to April 1, improvements are limited to the repair or replacement of heating units as well as other heat-related repairs and plumbing repairs. From April 1 to November 1, improvements are limited to roofing, electrical, plumbing and carpentry repairs. The H-RAIL a/k/a Small Accessible Repairs Seniors program provides enabling devices and limited, non emergency home improvements to residents occupied by low-income senior citizens and/or persons with disabilities. Work is done at no cost to the homeowner or tenant. Services are provided by delegate agencies which are not-for-profit groups under contract with the DCD. The program focuses on three major areas, accessibility, safety/security and weatherization. DCD, in conjunction with DOE, is utilizing funds from a court settlement to provide rehabilitation options which will lower the cost of utilities through conservation. Many of these households will be elderly. DCD staff not only markets City programs but provides information and markets the numerous senior tax relief initiatives. DCD and DFSS have been developing coordinated efforts at promoting a continuum of care approach to senior housing.

Over the next five years the City will:

- Continue to advocate for additional funding to promote various programmatic initiatives.
- Continue to fund and administer programs like EHAP and H-RAIL (Home Repairs for Accessible and Independent Living) a/k/a Small Accessible Repairs Seniors program which provide avenues for seniors to make necessary repairs to their homes.
- Continue to fund delegate agencies which provide counseling services on foreclosure prevention, which is an option for many senior households.
- Continue to market various senior tax relief initiatives at housing fairs.
- Continue to find additional sources of funding like those through the Department of Environment that can enhance and expand rehabilitation activities for seniors.
- Continue to promote resident service coordination in unsubsidized buildings as a way to assist seniors to maintain their independence.

### **DOWN PAYMENT ASSISTANCE**

For many potential homebuyers, the ability to save for a down payment and meet underwriting criteria by various lending institutions is a barrier which seems insurmountable. The City of Chicago has developed and initiated a number of programmatic initiatives with a wide array of funding sources to enable individuals to realize their dream of homeownership.

The City Mortgage Program provides down payment and closing cost assistance to qualified buyers of 1-4 unit residential properties. The City provides 4% of the loan amount at the time of loan closing which can be used to pay closing costs or can be used as a contribution toward the down payment. The City has targeted a minimum of 20% of the program resources for home

purchases in designated low-income neighborhoods. The Tax Smart Mortgage Program is a Federal Income Tax Credit Program for first-time homebuyers or buyers of homes in target areas. The program allows those who meet income, purchase price and other requirements to receive a credit against their federal income tax liability. The amount of the tax credit is equal to 20% of the mortgage interest paid and the credit can be claimed each year the mortgage loan is paid and the home is the participant's primary residence.

Over the next five years, the City will:

- Continue administering both the City Mortgage and Mortgage Credit Certificate Programs and ensuring continued funding.
- Involve neighborhood financial institutions in initiatives involving targeted immigrant populations.
- Explore asset building initiatives where very low and low income households are encouraged to save sufficient amounts of money to be able to save for a down payment.
- Explore innovative approaches such as tax increment financing proceeds to provide for down payment, closing cost assistance and other homebuyer activities.
- Produce a first-time homebuyer resource guide which will list various programmatic initiatives which are being undertaken by various other governmental entities, financial institutions and community organizations throughout the City. The guide will include contact names and telephone numbers and will be distributed to City funded delegate agencies and other interested parties.

#### **DISCRIMINATION**

Although there have been positive measures taken in opening up all of Chicago's neighborhoods to various ethnic and racial groups, the fact still remains that barriers to affordable housing caused by ethnic, racial and income segregation still remains. The City expanded its commitment to fair housing by adding source of income to legislation which prohibits discrimination. The City continues to fund numerous delegate agencies whose mission is to educate landlords of their fair housing obligations and which provide testers to root out discriminatory practices.

Over the next five years, the City will:

- Continue to support fair housing initiatives through the funding and support of numerous delegate agencies.
- Continue to ensure at the minimum contractors, sub-contractors, realtors and other housing related players follow the national and local fair housing legislation on all federally and locally subsidized housing and will include all parties associated in the marketplace regardless of the source of funding whenever complaints warrant the City's involvement.

#### **PUBLIC HOUSING TRANSFORMATION**

DCD will continue to be a major partner in the Chicago Housing Authority's Plan for Transformation, the largest and most ambitious public housing makeover in the history of the United States. Since 2001, it has changed lives and transformed neighborhoods by breaking down the barriers that separated residents of public housing from the rest of the community. The Plan for Transformation calls for replacing high-rise buildings with mixed-income

developments, integrated physically, economically and socially with the surrounding communities.

Over the next five years:

- DCD will develop affordable rental housing for larger families both through rehabilitation programs and new construction, particularly in the under 50% of median income range.
- DCD will develop viable strategies for rental projects supported by HUD-subsidized mortgages eligible for prepayment, tax-credit financing and expiring Section 8 contracts.
- DCD will continue to be an active partner in planning and implementing the Chicago Housing Authority redevelopment of public housing properties and housing alternatives for transitioning residents.
- The City will include landlord education strategies which will focus on the Section 8 voucher program and the potential benefits of participation in the program.

To encourage homeownership, the City of Chicago provides purchase price assistance for residents seeking to buy ownership units generated through demolition and reconstruction of high rise developments. Through the Chose-to-Own program the Department of Community Development provides up to \$10,000 in homebuyer assistance, which will be forgiven in it's entirety following a five year period. Eligible buyers under this program may not exceed 80% area median income.

## FORECLOSURE

The foreclosure crisis is not limited to single-family homes and condominiums. According to the Woodstock Institute, over 35 percent of foreclosures on residential properties in Chicago in 2007 were on 2-to-6 unit apartment buildings primarily in minority and low-income communities. This is a critical problem, because a foreclosure on one of these buildings can force six times as many people into the rental market as a foreclosure on a single-family home. Funding mechanisms must be developed for the acquisition of these buildings to retain them as active rental properties. The City will investigate the extent of the foreclosure problem and will develop strategies to combat the negative effects on communities throughout the City.

## STRATEGIC PLAN

### A. GENERAL

The City's assessment of the priorities for housing needs is consistent with findings from both qualitative input (citizen survey, public hearings, written comments and stakeholders) and quantitative research (Housing Market Analysis). The priority basis for each category in Table 2A is related to meeting both underserved and growing affordable housing needs. With respect to renters, increasing foreclosures are leading to an increased demand for affordable rental housing. Also considered in ranking the priority for rental housing as high is a growing rental market resulting from increasingly stringent mortgage requirements. The high priority for senior housing is based upon a growing aging population and commitment to help seniors "age in place". All of Chicago's proposed housing activities support the affordable housing priorities in this Plan. Tables 1C, 2B and 2C summarize priorities and specific objectives. The specific



objectives describe how funds will be used to address identified needs. Proposed accomplishments and outcomes the City hopes to achieve annually in quantitative terms are identified for each specific objective.

The primary obstacles to meeting underserved needs are lack of adequate resources and market conditions. Lack of resources and market conditions are the greatest obstacles to creating affordable housing. Market factors such as financing and construction costs play a large role in determining the cost of rehabilitating existing housing and new housing.

## B. AFFORDABLE HOUSING

The City has responded to the changing economy with a wide range of innovative programs and strategies, attracting national attention with its use of financial resources, as well as its bold plan to transform public housing developments into mixed income communities. In some neighborhoods where housing costs are rising, DCD efforts have been focuses on maintaining affordable housing opportunities. In others, DCD programs seek to spur economic activity and community development through investments in affordable housing. Program initiatives reflect the requirements of funding streams and the needs and constraints of the local community.

The City uses Low-Income Housing Tax Credits, federal HOME and CDBG funds, City corporate funds, bond financing, Tax Increment Financing (TIF) districts, and other vehicles to create various types of new housing. In some areas, the City owns many vacant lots that can be transferred to developers for \$1 to build affordable housing. In fully developed areas where land prices are high and the City owns few or no vacant lots, the City works with developers through the Chicago Partnership for Affordable Neighborhoods (CPAN) and other inclusionary housing programs such as the Affordable Requirements Ordinance and the Downtown Density Bonus, to negotiate the inclusion of affordable units in new developments.

The following approaches have been central to the City's affordable housing strategy and will continue to be focal points in 2010–2014:

- Housing production. Chicago uses tax credits, tax exempt bonds, federal funds, and Tax Increment Financing to create multifamily rental housing;
- Preservation. Chicago's large existing stock of affordable housing makes it both practical and economical to preserve that housing for long-term affordability. Among the City's preservation programs are the Troubled Buildings Initiative, which acquires and turns over buildings (both single- and multi-family) to new owners; the Historic Chicago Bungalow Initiative, which stimulates investment in these homes that typify many Chicago neighborhoods; and a variety of home-repair and rehab programs;
- Policy initiatives and advocacy. To generate maximum benefit with its resources, the DCD advocates for policies that support its activities and targets its resources to those most in need. Chicago has been recognized as a leader for its effective use of federal programs, its creation of new programs, and its commitment to partnerships that expand the availability and quality of affordable housing.

### **AFFORDABLE HOUSING IMPROVEMENT AND ENHANCEMENT STRATEGY**

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. Additionally, assisting in the preservation of viable housing stock in neighborhoods undergoing gentrification is particularly critical.

Over the next five years:

- The City 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.
- DCD will enhance its efforts to support the development capacities of existing and new practitioners of rehabilitation committed to local, community-based redevelopment, in the context of the Department's goals.
- The City will create new partnerships with intermediary and community organizations capable of providing employment programs serving residents of properties in which the DCD or its partners have an interest.
- DCD, when identifying target areas for its programs, will give priority to those areas where welfare-to-work goals can be supported directly by the development of new or rehabilitated housing.

#### **BUILDING PUBLIC AND PRIVATE CAPACITY TO SUSTAIN LONG-TERM STRATEGY**

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. Capacity-building must be done in tandem with strategic program development.

Over the next five years, DCD will:

- Identify, in cooperation with numerous 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.
- 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.
- Work to strengthen the capacity of housing-related not-for-profit organizations in support of its comprehensive housing strategies.
- 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.

## AFFORDABLE HOUSING

### A. AFFORDABLE RENTAL HOUSING

Our top priority will be to build and preserve affordable rental housing, the housing option of individuals and families with the lowest incomes, including seniors, people with disabilities, previously incarcerated individuals, recent immigrants and homeless individuals and families.

The shortage of affordable apartments in the Chicago area is expected to get worse. According to a study by the Real Estate Center at DePaul University, "If recent trends in the Cook County housing market continue, the supply of affordable rental units will decline by 38,000 to a level of only 315,000 by 2020. Over the same period of time, it is expected that demand for affordable rentals will rise by 34,000 to more than 500,000 units. The net result in 2020 will be more than 185,000 households seeking, but unable to find, affordable rental housing in Cook County."

#### RENT SUBSIDIES

The Chicago Low-Income Housing Trust Fund currently provides annual subsidies to 3,500 apartments occupied by households earning less than 30 percent of area median income. At least half its resources go toward households earning less than 15 percent area median income, or \$11,300 for a family of four in 2008. We will continue this efficient and popular program and look for ways to increase the availability of rent subsidies.

#### CONSTRUCTION OF RENTAL HOUSING

DCD will seek to spur the construction of new multifamily housing by developing new ways to make the federal Low-Income Housing Tax Credits more viable.

Under the Low-Income Housing Tax Credit program, federal tax credits are allocated to developers of affordable housing, who sell them to investors, mainly financial institutions. Because of declining housing and credit markets, many financial institutions have little or no profits to shield through tax credits, so they are buying fewer credits. The reduced demand for the credits has lowered their price, leaving funding gaps that have to be made up through funds from government or not-for-profit institutions. In order to make the Low-Income Housing Tax Credits as attractive as possible to investors, the City will consider revisions to our policies and procedures related to federal tax credits.

DCD explore additional ways to use free-market mechanisms, similar to the Affordable Requirements Ordinance and Downtown Density Bonus, to create affordable housing. We will consider making affordable housing part of public capital projects and private mixed-use developments. The City already combines senior centers with new senior housing. In the future, for example, new retail stores might be combined with mixed-income residential developments.

We also will look for ways to expand the use of Tax Increment Financing (TIF) to spur the construction of new affordable housing. TIF is an economic development tool that allocates new property tax growth within a designated area toward public projects that specifically benefit that area.

#### PRESERVATION RENTAL HOUSING

With construction of new affordable rental housing facing an uncertain future, it is even more important that we preserve our existing supply.

From 2009 through 2013 Chicago intends to preserve more than 5,000 rental units through the Multi-family Troubled Buildings Initiative. Under this initiative, troubled buildings are referred to DCD by the CPD and DOB, community policing volunteers and community organizations. When owners fail to bring their buildings into compliance with the City Building Code, the Initiative allows the City to use a number of strategies, including seeking a court-appointed receiver; transferring City liens to the Community Investment Corporation for foreclosure; purchasing delinquent notes of foreclosure; and selling the notes to lenders.

More than 5,600 units will be preserved in partnership with the Preservation Compact during the 2009-2013 Five Year Plan. The City is making \$150 million in tax-exempt bonds available for this program and has committed \$12 million through 2010: \$6 million to the Troubled Buildings Initiative and \$6 million for an acquisition fund to gain control of rental buildings and to make grants to help responsible owners repair their buildings and reduce energy costs.

The City looks for ways to leverage market activity to create incentives to support preservation. For example, we will explore opportunities to leverage unused density to support affordable housing.

DCD will continue to educate tenants on their rights under the Landlord-Tenant ordinance and the new Preservation Ordinance, the success of which is partially dependent on tenant organizing and action. The Preservation Ordinance was passed in 2007 and requires building owners give 12 months' notice before federal subsidies expire, so tenants have time to seek a developer who could keep the building affordable. The owner also must notify the City, which could look for a qualified developer who could maintain the building as an affordable rental property. If the owner seeks to sell to a market-rate developer, the affordable developer has the right to match the purchase price.

DCD along with CPD, DOB and DOL collaborate to enforce the Slum Nuisance Ordinance. Vacant buildings with a history of Building Code complaints or criminal activity could eventually be forfeited and assigned to not-for-profit developers for rehab through the Troubled Buildings Initiative.

## **PLAN FOR TRANSFORMATION**

The City of Chicago also commits resources to the Chicago Housing Authority's Plan for Transformation continued creation of subsidized rental units. These resources provide for the construction and rehabilitation of affordable rental units, and supplement CHA development resources.

## **B. AFFORDABLE HOMEOWNERSHIP HOUSING**

### **FORECLOSURES**

DCD will devote considerable effort to the foreclosure crisis; preventing foreclosures whenever possible and, when they do occur, helping reduce their impact on families and neighborhoods.

One of the keys to foreclosure prevention is early intervention. The Department will expand its outreach efforts to encourage borrowers to seek assistance at the first sign of difficulty in meeting their mortgage payments.

Through the Homeownership Prevention Initiative (HOPI), immediate financial counseling will continue to be available to troubled borrowers who call the City's 311 system. In addition, the Department will continue its Borrower Outreach Days at locations throughout the City to help those in the hardest hit communities' stay in their homes. At these events, Chicago resident at risk of foreclosure can meet with lenders and financial counselors to help get their mortgages back on track.

Chicago's foreclosure prevention programs are recognized nationally. DCD will continue to implement and expand those programs. But despite our best efforts, foreclosure sometimes is unavoidable. In those cases, the Department will work with community groups, not-for-profit organizations and the federal government to find buyers or renters for homes that has become vacant because of foreclosure. Using funds appropriated through the Housing and Economic Recovery Act of 2008 and additional leveraged private funds, our public-private initiative will seek to put vacant, foreclosed properties back into productive use as quickly as possible. The initiative will oversee and coordinate targeted revitalization efforts in key areas of Chicago to mitigate the impact of foreclosure on neighborhoods.

Acquisition strategies will include:

- Expansion of HUD's \$1 Homes program.
- Bulk purchase of bank owned properties.

We also are working with national partners to see whether certain properties can be unlocked from securitization. Our disposition options include sale to an owner-occupant, rental and, when necessary, demolition.

Community partner organizations will provide input on the real estate market in specific areas of their communities; identify and counsel potential homebuyers, renters, and lease-to-own participants; and monitor the management of rental properties.

### **HOMEOWNERSHIP**

Though affordable rental housing will be the Department's top priority, we will continue to promote and support home ownership through proven, time-tested programs, including City Mortgage, Tax Smart, and City Lots for City Living and New Homes for Chicago. Our Five Year Plan calls for providing homeownership assistance to 8,000 units.

### **STIMULATING MARKET ACTIVITY**

Changes in the economy and financial sector have significantly affected homeownership demand. Fewer buyers are able to qualify for mortgages, and some would-be buyers are reluctant to purchase due to perceived volatility in the marketplace. DCD will take a number of steps to increase demand for homeownership.

As lenders tighten their credit requirements, thousands of Chicagoans will need help in learning how to save money and improve their credit scores. DCD works with educational and financial

institutions to provide renters, as well as homeowners, with counseling, financial literacy courses and savings programs.

Currently, purchase price assistance is available to lower income buyers who purchase homes produced through New Homes for Chicago and CPAN. DCD will explore the possibility of expanding this program to provide purchase-price assistance to buyers of single-family homes and condos that are sitting vacant because of foreclosure or reduced demand. In some cases, this assistance may be connected to a requirement for long-term affordability.

DCD will also intensify its marketing efforts for City assisted for-sale developments and will work with lenders to ensure that buyers have access to appropriate mortgage products.

### **EMPLOYER ASSISTED HOUSING**

DCD continues to work with local employers to develop programs that give their employees incentives to buy homes near their place of work. Employer assisted housing helps employees reduce commuting costs, encourages homeownership, strengthens neighborhoods, builds employee loyalty and reduces turnover.

### **PRESERVATION OF SINGLE-FAMILY HOUSING**

The 2009-2013 Five Year Plan continues our programs to preserve and improve the City's aging housing stock. The 2009-2013 Plan calls for investing \$100 million to assist 10,000 units, through the Single-Family Troubled Buildings Initiative, the Home Repairs for Accessible and Independent Living (H-RAIL) a/k/a Small Accessible Repairs Seniors program the Tax Increment Financing Neighborhood Improvement Program (TIF-NIP) and the Emergency Housing Assistance Program.

### **REDUCING ENERGY COSTS**

Discussions of affordable housing tend to focus on construction costs, rent subsidies and interest rates. Housing can be made more affordable by reducing energy costs, creating new efficiencies and aligning government policies.

In addition to rent or mortgage payments, households pay considerable sums for utilities and transportation – and those costs can be minimized through wise government policies.

The Historic Chicago Bungalow Initiative continues to provide financial assistance to homeowners to make their bungalows energy efficient. A \$3.5 million grant from the Illinois Clean Energy Community Foundation funded three green bungalow model block projects to showcase new technologies in energy efficiency.

The green building techniques saved each bungalow \$700 to \$1,000 a year in energy costs – the equivalent of saving \$60 to \$80 a month in mortgage payments. In addition, green building helps the local economy by creating jobs in industries that produce environmentally sound building materials.

DCD expects additional funding for energy-saving initiatives to be made available over the next several years from local utilities, as well as the federal government. The Department of Environment (DOE) has a goal of retrofitting 400,000 housing units by 2020 and reducing energy use by 30 percent.

DCD will work closely with the DOE to ensure that affordable housing developments have a high priority in receiving grants or incentives for energy conservation.

The City looks for creative ways to build affordable housing that contains the most green features at the lowest cost, using environmentally friendly, locally produced building materials whenever they are economically feasible. Green building is not an all-or-nothing proposition. A variety of environmental features can be incorporated into any building, and we can choose those that make the most sense for each project.

The City's expedited green permitting process offers developers an additional incentive to build green. And we will work with the Cook County Assessor's Office to explore the possibility of real estate tax incentives for green construction and retrofits.

### **TRANSIT-ORIENTED DEVELOPMENT**

With gasoline costs rising to \$4 a gallon, transportation can add thousands of dollars a year to living costs. The Center for Neighborhood Technology reports that some suburban families spend as much as 26 percent of their income on transportation, almost as much as they spend on housing. In compact, transit-rich communities, the Center reports, transportation can take up as little as 14 percent of household income.

DCD will encourage developers of affordable housing to seek sites with easy access to public transportation. DCD also will look for ways to implement an affordable housing density bonus program near transit nodes.

### **CREATING EFFICIENCIES**

When the economy is sluggish and government resources are tight, everyone must work even more efficiently to make the most of every dollar. We will work with experts in the field of energy efficiency to study the costs associated with the construction and preservation of affordable housing.

The DCD will review policies and procedures involved in the creation and preservation of affordable housing with an eye toward making them more efficient.

### **ADVOCACY AND LEADERSHIP**

The need for affordable housing is not unique to Chicago; it extends throughout the Chicago metropolitan area. The DCD will work with the Metropolitan Mayors Caucus and the Chicago Metropolitan Agency for Planning to coordinate housing efforts throughout the region.

The City continues to advocate for government policies that enable low- and moderate-income residents to obtain and remain in housing they can afford. This could include fairer taxation, better social services, tougher regulations of predatory lenders and additional financial counseling.

DCD will continue to work at every level of government to ensure that affordable housing remains a priority and receives its fair share of any new state or federal funding that becomes available.

## HOMELESS

## A. HOMELESS STRATEGY

The Supportive Housing Initiative complements a number of other City programs. One of them, the Plan to End Homelessness, seeks to end homelessness by 2012 by realigning Chicago's homeless service system from a shelter-based to a permanent-housing-based system. The Plan provides support services to help people deal with the problems that caused them to become homeless and also provides social services to keep people from *becoming* homeless.

The Five Year 2009-2013 Housing Plan anticipates an additional 2,700 units of permanent housing by 2012 to reach the goal of 8,722 units and 1,500 more interim housing beds to reach the goal of 3,622 beds. This will result in a system composed 69 percent of permanent housing, 29 percent interim housing and 2 percent emergency shelter.

**SUPPORT SERVICES**

Supportive services are meant to prevent homelessness, move persons who are currently homeless toward housing stability and self-sufficiency, and help formerly homeless persons in supportive housing to remain housed. Support services include the following:

- **Prevention.** Prevention services are targeted to individuals or families that are at immediate risk of homelessness and may include one-time financial assistance or legal representation for tenants facing evictions.
- **Outreach and Engagement.** This program model is designed to provide street-based assistance and assessment to persons who are homeless. Programs may include Mobile Outreach and Engagement or Daytime Supportive Service Centers.
- **Community-based Case Management.** Assists homeless persons in accessing mainstream services and benefits in order to help them achieve housing stability.

**1. Permanent Supportive Housing Support Services.** The services included under this program model are meant to help clients maintain residential stability in Permanent Supportive Housing Programs, which provide long-term subsidized housing for persons who are homeless.

**2. Specialized Services.** These services are designed to address homeless clients' specific barriers in achieving housing stability, and may include specialized employment and employment training services, mental health/substance abuse treatment centers, and/or other services and supports needed to promote ongoing stability.

**CHRONIC HOMELESSNESS**

Chicago's Plan to End Homelessness includes specific initiatives for housing the chronically homeless. Chicago has been successful in obtaining resources targeted to the chronically homeless population. Chicago has been awarded funding for three years in a row through the HUD SuperNOFA Chronic Homeless Initiative. Most recently in 2007, the City was awarded a Shelter Plus Care project that will create 93 units of permanent housing for disabled homeless. Together, these new Shelter Plus Care projects account for over 440 new units of permanent supportive housing in both scattered site and Project-based models throughout the City. The Street to Home Initiative funds supportive services to move more than 100 unsheltered homeless individuals into permanent housing. Approximately 85% of the clients in this Program are considered chronically homeless.



Chicago CoC plans for creating new permanent housing beds for the chronically homeless over the short-term include:

- Identifying housing units and property owners that will accept new subsidies.
- Develop a screening tool to assist shelter and outreach providers identify and apply for permanent supportive housing.
- Working within to increase the priority and access to housing for those who are chronically homeless.

Chicago CoC plans for creating new permanent housing beds for the chronically homeless over the long-term include:

- Creating a centralized access point for permanent supportive housing.
- Prioritizing homeless and chronically homeless within other systems' housing plans.

## **HUMAN SERVICES SYSTEM AND OUTREACH, INTAKE AND ASSESSMENT**

Chicago's Human Service Delivery System, which consists of Emergency Services, Homeless Outreach and Prevention, and Human Services Centers are designed to reach the homeless, those at risk of becoming homeless and other low-income persons.

### **EMERGENCY SERVICES**

A round-the-clock emergency assistance and service intake are available. Services include a 24-hour crisis intervention center that offers toll-free hotline assistance, mobile assessment, and intervention services. Calls to the city's non-emergency 311 system are referred electronically 24 hours a day, seven days a week to an Emergency Service Center. As crisis cases are processed, Emergency Service Teams are dispatched to provide crisis intervention, transport clients to shelters, relocate clients between shelters, or locate alternative placements for hard-to-place clients.

### **HOMELESS OUTREACH AND PREVENTION**

Homeless Outreach and Prevention (HOP) teams reach out to the homeless living on the street and individuals who might not actively seek out services on their own. The HOP team conducts patrols around the city and in areas of known homeless encampments between pre-dawn hours and noon. The program focuses on engaging and building relationships with homeless persons, with the goal of placing them into services including shelter and supportive housing.

DFSS operates mobile outreach health units in a collaborative effort with the DPH. The mobile units are customized vans used to provide health and social services to the City's homeless population. Services include outreach, intake, mental health and substance abuse screenings, physical examinations, health referrals, and shelter placement.

### **HUMAN SERVICES CENTERS**

Direct services are offered through Community Service Centers where case management, counseling for victims of domestic violence, emergency food, transportation, emergency rental and utility assistance are provided. Referrals are also available for housing, employment, education, child care and health services. The centers also serve as warming and cooling centers during extreme weather conditions. At the centers, clients are offered assistance to address their needs (immediate, short-term, and long-term) to achieve self-sufficiency.

A number of programs and services are co-located at the Centers. Those programs and services include: workforce services, a Veterans Assistance Center that helps veterans access a variety of benefits programs, the Cook County Economic Development Association (CEDA) to

provide on-site application assistance to clients applying for the Low-Income Home Energy Assistance Program (LIHEAP) for help paying their utility bills.

### **HUMAN SERVICE SYSTEM DELIVERY MODEL**

The Human Service Delivery System is a three-tiered model. Clients are served by either crisis Intervention and Stabilization (for immediate, emergency, or short-term needs), Case Work (for Intermediate needs and goals that can be achieved within six months), or Case Management (for long-term needs and goals that may take more than six months to achieve).

Client Intervention and Stabilization is a service that addresses the immediate and/or emergency needs of clients, such as primary needs for safety, food, shelter and clothing. Clients may include, but are not limited to, persons affected by fires, evictions, domestic violence and other crisis situations who need assistance meeting their present needs. This service category is primarily for Individual service requests that can be met during the initial client contact. Clients with a higher level of need are referred to either Case Work or Case Management.

While client Intervention and Stabilization focuses on immediate needs, Case Work focuses on intermediate needs and goals that require follow-up and can be met in six months or less. Case Work Services are meant to help individuals and families maintain their primary needs.

An assessment of the client's employment, educational, clinical and supportive services needs is conducted, and either an individual or family action plan is developed. Clients are seen on a regular basis, and their progress toward achieving the goals outlined in their action plan is tracked. Once clients meet their goals, they exit Case Work. Clients with longer term needs are referred to Case Management.

Case Management services address clients' long-term needs and goals, designed to address complex cases which require longer-term intervention and follow-up. As in the other two components, the primary goal in Case Management is to assist the client in achieving housing stability. The service is provided, but not limited to, clients enrolled in Shelter Plus Care and other permanent housing programs and/or clients with chronic or long-term needs. As with clients enrolled in Case Work, Case Management clients receive an assessment, and an action plan is developed based on their particular needs.

### **PLAN TO END HOMELESSNESS**

Chicago's Plan to End Homelessness "Getting Housed, Staying Housed" housing based strategy has three primary components:

- Prevention—prevention efforts to forestall homelessness for those at imminent risk;
- Housing First Approach—rapid re-housing of those who are homeless; and
- Wraparound Services—the provision of wraparound services and supports to promote housing stability and self-sufficiency.

Each of the three components were accompanied by specific initiatives over the course of an initial five year period. A significant number of the original goals of the Plan were achieved during the past five years.

Moving forward into the final stages of the Ten Year Plan and beyond, the City and its partners seek to complete remaining goals and implement new strategies.

1. Increase Resources and Improve Access to Permanent Supportive Housing:
  - a. Increase permanent supportive housing resources to meet original Projections of System Need.
  - b. Develop age-appropriate housing for youth and seniors.
  - c. Implement new technologies to facilitate permanent housing placement, such as a “centralized waiting list”.
2. Ensure a Quality and Efficient Homeless Service System:
  - a. Streamline access to the homeless shelter and service system.
  - b. Improve performance of shelter and interim housing system to increase exits to permanent or stable housing and reduce recidivism to shelter in line with new federal standards.
  - c. Improve homeless facilities that will support family preservation.
3. Target Prevention Resources to Address the Occurrence or Reoccurrence of Homelessness:
  - a. Increase prevention programming to include shelter diversion in order to reduce the number of homeless individuals and families each year in accordance with federal standards.
  - b. Implement concrete discharge planning and coordination efforts with Cook County Jail, Illinois Department of Corrections, Cook County Hospital System, and Illinois Division of Mental Health.
4. Deliver Services that are Triggered by the Homelessness Prevention or Shelter Services but Follow Household Members Regardless of Housing Status:
  - a. Implement best practices system-wide to ensure homeless households get consistent care regardless of which facility they use.
  - b. Develop concrete integrated service strategies to increase the access to:
    - i. Employment and training.
    - ii. Early childhood services and programs.
    - iii. Mental health/developmental screenings and services.
    - iv. Mainstream resources for income and non-cash benefits.
  - c. Implement “stage of life” services for children, youth, and seniors.
5. Implement an effective Homeless Management Information System to guide policy and programming.
6. Successfully implement the new HUD Homelessness Emergency and Rapid Transition to Housing (HEARTH) regulations that will go into effect in November 2010.

### HOMELESS EMERGENCY AND RAPID TRANSITION TO HOUSING ACT

On May 20, 2009 President Obama signed the Helping Families Save Their Homes Act of 2009, which included the Homeless Emergency and Rapid Transition to Housing Act (HEARTH) that re-authorized the McKinney-Vento Homeless Assistance Program and created a new Emergency Solutions Grant (ESG). The HEARTH Act has significant implications for how homeless services, including permanent supportive housing, are managed, funded, structured, and evaluated. ESG is also transformed to increase funding for homelessness prevention activities.

HEARTH will impact Chicago in all areas – performance expectations, policy, and funding re-direction. Some of the larger changes expected include:

- Policy and facility implications for homeless shelters that serve families: Shelters must preserve families and will not be allowed to exclude children or other family members based on age or gender. DFSS will need to clearly map its current facilities for capacity and understand any formal or informal practices that are counter to the new regulations.
- Coordination and policy development between homelessness and educational systems: In recent years, DFSS has increased its coordination with Chicago Public Schools to ensure it is meeting the needs of homeless students, both in shelter and living in “doubled up” situations. HEARTH will now hold continuums of care accountable for collaborating with educational authorities to ensure identification and access to all educational provisions of McKinney-Vento.
- Consolidation of all permanent housing rental subsidy programs: HEARTH combines all current permanent housing rental subsidy under one funding umbrella and requires that a local government entity manages all of the permanent housing leasing programs.
- Expansion of the use of the Homeless Management Information Systems data collection standards: In regards to ESG, all programs and services using this funding source will need to be recorded into the HMIS system. This may mean that DFSS staff as well as all ESG delegates will need to be trained and set up in HMIS by the time HEARTH funding is awarded in 2011.
- Expanded definition of homelessness to be addressed through new program areas: HEARTH recognizes other federal definitions of homelessness such as doubled-up families and unaccompanied youth – but places restrictions on the type and amount of funding that can be used to support these populations.

## NON-HOMELESS SPECIAL NEEDS

### A. SUPPORTIVE HOUSING

One of the principles behind the Five Year Plan is that housing alone is often not sufficient to help people meet the challenges that confront them. The Supportive Housing Initiative provides rental assistance and supportive services to help homeless individuals and families with disabilities move from shelters and transitional housing into permanent housing. These services include counseling on finances, parenting, substance abuse and employment.

DCD will develop a new plan, similar to our Senior Housing Plan, which will identify the communities most in need of supportive housing and create a pipeline of service enhanced developments.

### HIV/AIDS AFFECTED PERSONS

While the HIV/AIDS epidemic continues to grow, new treatments have allowed people with HIV/AIDS to live longer and in some cases, healthier. As a result, a full range of housing services are needed now more than ever, from congregate living sites with multiple psychosocial and social services onsite to only financial assistance to help individuals with HIV maintain their housing. In order to meet these needs, the City is doing the following:

- Ensuring ongoing access to rental assistance for existing recipients.
- Expanding the supply of multiple-bedroom rental units for all families, including women with HIV and their children.
- Supporting a continuum of supportive housing programs for persons who are dually or triply diagnosed with HIV, mental illness and/or substance abuse.
- Participating in community-wide strategies and forming partnerships with nonprofit organizations, community members and mainstream service systems to provide housing assistance and supportive services for persons living with HIV/AIDS.
- Working with and supporting housing advocates and case managers to assist eligible persons living with HIV/AIDS and their families to avoid homelessness by
- Focusing on long-term housing strategies, as well as continuing to provide emergency housing assistance as needed.
- Strategizing with housing partner agencies to encourage landlords to apply for certification with the Low-Income Housing Trust Fund so that eligible low income persons living with HIV/AIDS may receive long-term rental subsidies funded through this State of Illinois program.

## ELDERLY AND FRAIL ELDERLY

The City continues to increase the opportunities for Chicago's seniors to be active in, and contribute to, their neighborhoods thus preparing Chicago to be a city of choice for seniors in the 21st Century; as well as advocates for legislative action on issues of urgency to seniors.

To assist in meeting these goals, the City will operate 12 satellite centers by the end of 2010. These centers increase the opportunities for seniors to engage in activities and receive education and information, within their own communities and neighborhoods. Centers provide information and assessment services, assistance with benefits and advocacy, fitness classes, nutrition programs, wellness activities, computer training and internet access, as well as involvement in the Department's life enrichment programs.

CHA has 65 buildings across 59 developments that are designated for individuals age 62 and older. The CHA seeks to lower the age range from 62 to 55 for occupancy at properties with high vacancy rates. This change will position CHA to provide expanded housing options to a broader range of elderly households within the Chicago community. In order to meet the growing need for support services by senior residents, CHA will continue to connect active seniors living in CHA public housing to a host of activities geared toward maintaining a self-sufficient lifestyle well into their golden years.

### 1. Senior Housing

As the population continues to age, in Chicago and throughout the nation, senior housing becomes increasingly important. Seniors are an important part of the social fabric of Chicago, and the DCD is committed to helping them remain here.

The Department is moving forward with its Five Year Senior Housing Plan for 2006-2010, which aims to create 4,000 units of senior housing, using a variety of models: independent living, HUD Section 202 developments, supportive-living facilities, condominiums and full-service senior communities. Four years into the Senior Housing Plan, DCD has supported the rehab or new construction of 3,401 units, achieving 85% of the five year goal.

DCD has developed an initiative aimed specifically at “grand families,” grandparents raising grandchildren.

DFSS implemented a program that assists seniors in accessing reliable, trustworthy contractors for home repairs. A referral service helps seniors choose a competent, reliable and affordable contractor to assist them with the upkeep of their home. Because seniors are the target of numerous frauds and scams, many of which have involved the near loss of their home or the accumulation of an enormous debt, DFSS responded and created a reliable source of referrals for workers that offer quality services at a price reasonable to seniors.

Assistance is provided to help older persons who are homeless or on the verge of homelessness to relocate or obtain more suitable housing. Senior Services has also created a close relationship with the Cook County Sheriff’s Office Eviction Division. Seniors are referred to Senior Services who works with them to find appropriate housing alternatives before the Sheriff executes the eviction. This process prevents seniors from literally being set out on the curb as a result of eviction.

## **PEOPLE WITH DISABILITIES**

The City of Chicago is committed to increasing the housing options for people with disabilities. Administered by the MOPD, the Home Mod Program enables people with disabilities of low to moderate income to have their homes and apartments modified for accessibility. One of its primary goals is to enhance the independence of people with disabilities. An accessible living environment provides people with disabilities a greater opportunity to fully participate in all aspects of life such as employment, recreation and education.

The Home Mod Program allows people with disabilities to receive home modifications which make their living environment accessible. Areas of modifications under this program include but are not limited to: kitchen and bathroom modifications, ramps and lifts. Specific modifications include, but are not limited to, installing grab bars and railings, lowering cabinets, re-hanging doors, widening doorways, installing sinks and toilets. Subsequent work may include, but is not limited to, plumbing, electrical, carpentry, masonry, dry walling, tiling and painting. Additionally assistive technology devices and minor modifications may be provided via this program.

MOPD assists individuals who have a disability stay in their own homes by providing information, advocacy, independent living and referral services. Independent Living Services include personal services, assistive devices, case management services and independent living training. These services are designed to assist persons with disabilities with accessing services that will help them maintain a decent standard of living and sustain themselves and their homes with dignity and independence.

### **1. Developmentally and Physically Disabled**

To address the needs of people with developmental disabilities and those with physical disabilities, the City offers mortgage assistance in the form of a second mortgage to qualified buyers with developmental disabilities or physical disabilities. The program offers up to \$35,000 per unit as a purchase price subsidy. Each borrower in the program completes a homebuyer counseling course and has a service plan with a community-based social service provider.

Households below 50% of median income are targeted and those earning up to 80% of median income are eligible to participate.

### **VICTIMS OF DOMESTIC VIOLENCE**

According to a report funded by the Michael Reese Health Trust Fund by Paral and Associates entitled *A Profile of Poverty and Disability Among Children, Working-Age Persons and the Elderly*, approximately 528,000 people residing in Chicago live in poverty. The Surgeon General's Report on Youth Violence cites poverty as a risk factor for violence. <http://www.surgeongeneral.gov/library/youthviolence/chapter4/sec1.html> Admittedly, family violence prevention is a universal need regardless of socio-economic status. Poverty is one risk factor associated with family violence. Victims of domestic violence fall overwhelmingly into HUD's 'extremely low income' category of need. Family violence remains a reality and a risk for Chicago residents.

The U.S. Department of Health and Human Services (SAMHSA) reports in *Family-Based Prevention: Critical Components* that parent training improves communication, problem solving, anger management and coping skills, reducing family stress level and family conflict and supports treatment participation for parents involved with substance abuse. In another SAMHSA report, *Promoting Children's Mental Health*, parenting programs have been found to be successful in improving emotional and behavioral problems in children, which place them at greater risk for engaging in or being victims of violence. Other research from the Multi-Site Violence Prevention Project, finds that high risk students benefited from violence prevention programs, decreasing beliefs and attitudes supporting aggression, and increasing self-efficacy.

The DPH Family Violence Prevention Initiative (FVPI) offers services with the goal of preventing family violence through parenting education and school-based violence and substance abuse prevention programs.

Services offered by DFSS for survivors of domestic abuse include case management, counseling, court advocacy, legal services, and supervised child visitation centers. Shelter programs provide beds specifically for individuals and families who are survivors of domestic violence. A new program called Support Services for Economic Stability for Survivors of Domestic Violence has been implemented. The purpose of the program is to assist victims of intimate partner violence (physical, sexual or emotional) with skill development towards financial/economic security through the delivery of direct counseling and referrals that prepare for job training and job placement or educational advancement. The goal is to strengthen the victim's ability to achieve economic stability.

## **COMMUNITY DEVELOPMENT**

### **A. NON-HOUSING COMMUNITY DEVELOPMENT PLAN**

Over the last three decades, Chicago has made the difficult transition from an economy rich with high-paying manufacturing jobs to lower-paying, service-dominated industries. Throughout the seventies and eighties, industrial employment fled the inner city for the suburbs and low-wage regions, both domestic and overseas. In the Chicago metro area, suburban employment more than doubled between 1968 and 1993, while city jobs declined by nearly 20%. Between 1976

and 1990, the City lost 151,000 manufacturing jobs, leaving behind a work force inadequately prepared for the new service economy. Declining real wages produced an increase in poverty among Chicagoans. At the same time, crime, drugs and other related urban problems contributed to the deterioration of many Chicago communities. The economic transformation dramatically affected the City's minority population, which constitutes an increasing percentage of entry-level work force. The City's median family income of \$46,911 was only 71% of the figure for the Chicago metropolitan area as a whole. Initiatives such as the Empowerment Zone program, are valuable in partially meeting this shortfall, but are limited in geographic scope. Moreover, there is evidence that welfare reform has not been as beneficial to Chicago as it has been for other areas in Illinois. Since 1997, downstate residents have moved off the welfare rolls at a rate almost twice as high as recipients in Cook County.

To address these needs, Chicago created new redevelopment tools that are:

- Applicable to a broad spectrum of urban blight conditions, whether in industrial, commercial, or residential contexts.
- Capable of supporting long-term redevelopment initiatives that require continuing revenue streams, and
- Effective in leveraging private investment and maximizing synergies with other public subsidies.

### **BUSINESS RETENTION, DEVELOPMENT AND ATTRACTION**

DCD business retention, development and attraction programs serve as a major resource for sustaining, restoring and expanding economic vitality in Chicago's neighborhoods. Combined with housing resources, DCD offers a full spectrum of housing, business and workforce resources for communities. For example, industrial reinvestment complements housing development by generating jobs and income, which in turn spur commercial district growth. Sites can be redeveloped with the appropriate and relevant land use.

Representative DCD business retention, development and attraction programs/services include:

- Tax Increment Financing.
- Façade Rebate Program (for CDBG-eligible areas; up to \$10,000 per storefront).
- Special Service Areas (39 districts citywide providing over \$17 million in supplemental services to keep commercial districts competitive).
- Shop Chicago and Made in Chicago, which showcase existing commercial and industrial business and serve as a portal for matching prospective tenants with Chicago's neighborhoods.
- One-on-one consultations with DCD Neighborhoods Community Liaisons and industrial specialists.
- Over 125 delegate agencies that serve as economic development partners and conduits for commercial and industrial districts; agencies provide such services as job data, leasable space data, economic impact results, saturation of City programs/services, and other community building efforts.
- Robust relationships with World Business Chicago, LISC New Communities Program and other allied agencies for economic development.

The City works aggressively to maximize Chicago's capacity to leverage private investment by offering incentives to attract and retain business, upgrading the infrastructure serving business areas and expanding outreach to firms. These initiatives have been made possible in large part



through the use of Tax Increment Financing (TIF), which enables the City to self-finance development programs by capturing the added tax revenues resulting from the increased valuation of redeveloped properties. Among the specific types of investments that are supported by the TIF process are:

- Infrastructure improvements such as road repairs and utility upgrades.
- Financial incentives to attract private investment.
- Land acquisition, assembly and clearance.
- Environmental remediation.
- Rehabilitation of obsolete buildings or facilities.
- Job training and other workforce development initiatives.

Tax Increment Financing has played a critical role in underwriting the City's industrial retention and expansion efforts. Using TIF, deteriorated industrial areas have been redeveloped to create and expand manufacturing, distribution and other industrial businesses; to retain and attract jobs; to remediate environmental hazards; and to enhance Chicago as a competitive location for new industrial development.

## **1. Development Support Services**

### **• Finance Program**

Provide business loans through banks to eligible Chicago industrial and commercial businesses that are expanding within the City limits and creating jobs for Chicago residents.

### **• Industrial Area Improvement Program**

The program objective is revitalizing Chicago's basic industrial infrastructure. This program upgrades the condition of basic industrial infrastructure in Chicago. Businesses, in cooperation with their local industrial council, use the program to improve industrial streets and related transportation-oriented infrastructure.

### **• Real Estate**

The program objective is to assist relocation and expansion of firms located in industrial sites in Chicago. This program allows DCD real estate specialists to work with client companies to establish a set of basic site characteristics. With this information, DCD works with private sector industrial real estate brokers to generate a computerized list of potential sites, arranges meetings with brokers, and arranges site visits.

## **B. LEAD-BASED PAINT**

The City provides a comprehensive continuum of services for evaluating and addressing lead hazards. Of significant importance is the program's collaboration with *Chicago Lead Safe: A Plan to Eliminate Childhood Lead Poisoning in Chicago by 2010*, a group whose membership includes representatives from other city departments, state agencies; not-for-profit organizations, including a number of community-based organizations; and others. This group continues to meet regularly to review progress and identify new strategies to reach the goal of eliminating lead poisoning, especially among children of low/moderate income families.

Chicago's strategy draws on the expertise of multiple City departments under the lead of the DPH, including DCD, OBM, DOB, DFSS, Procurement Services, and DOL. The DPH prevents childhood lead poisoning by maximizing the amount of lead-safe housing units in the City. The DPH Lead Poisoning Prevention Program works to prevent lead poisoning, especially by providing a number of services. These include: 1) blood lead screening (testing) to children less than 6 years of age; 2) medical case management to lead-poisoned children; 3) inspection of homes of lead-poisoned children (to identify the lead hazard, and working with the family and/or landlord, to eliminate that hazard); and 4) health education and promotion to families on lead poisoning and lead poisoning prevention.

The City also works closely with for-profit and not-for-profit developers to identify and remediate hazards in HUD-assisted housing.

### **HUD LEAD SAFE HOUSING REGULATION (HUD Rule 24 CFR Part 35)**

All City departments receiving federal funding for housing are affected by this regulation. Those departments include: DCD, DFSS, DPH, and MOPD. Approximately 2,000 housing units received lead hazard control. The majority of affected housing units are funded through the DCD. Affected programs include: HRAIL a/k/a/ Small Accessible Repairs Seniors, Emergency Heat Assistance Program, Neighborhood Housing Services Loan Programs, Low-Income Housing Trust Fund, and the Multi-Family Rehab Program. The City utilizes contractors through a Request For Qualifications (RFQS) Process to conduct environmental inspections of these units. Developers and contractors working on federally assisted rehabilitation projects with the City must have either been trained to perform Lead Safe Work Practices or be an Illinois Licensed Lead Abatement Contractor and lead-dust clearance must be achieved. These new regulations may result in increased per unit costs for some rehabilitation projects.

Chicago is strongly committed to the goals of these regulations, and the City has dedicated resources to training, outreach and management initiatives that enable full compliance with the standards. A citywide task force including the DPH, DCD, DFSS, DOE, OBM and DOL was established to ensure compliance with the regulation.

#### **1. Interdepartmental coordination**

DCD, DOE and DPH work together in coordinating the use of abatement funds and emergency rehabilitation funds to be most beneficial to the families served. DOL assists DPH in enforcing Chicago Municipal Code 7-4 on lead-bearing substances the Chicago Building Code requires developers to include all necessary corrective action in the scope of work and budget. DCD coordinates rehabilitation with energy conservation work overseen by the Department of Environment.

The Chicago Building Code requires developers to include all necessary corrective action in the scope of work and budget. DCD coordinates rehabilitation with energy conservation work overseen by the City's DOE.

## **C. ANTI-POVERTY STRATEGY**

It is recognized that any anti-poverty strategy, if it is to be successful must incorporate education, job training, business development and social service with affordable housing strategies. Each of these components must be interrelated and cannot be implemented

successfully on their own. The objectives incorporated into the City's anti-poverty strategy are not only a means to eradicate poverty but are meant to be used as tools to help revitalize and reinvigorate Chicago's many neighborhoods.

The objectives of expanding housing affordability in support of sustainable homeownership and sustainable affordable rental housing; providing housing for the neediest; building public and private capacity to sustain long-term strategies; and expanding the availability of financial resources to create affordable housing are major components of the City's anti-poverty strategy. To this end the City played a large role in the development and submittal of the welfare to work Section 8 voucher application to HUD. The application outlined the interrelationship of housing and its linkages to job availability, transportation and numerous social services.

New housing programs developed within the last year have utilized new types of resources such as American Recovery and Reinvestment Act funds and have formalized the linkages between housing and economic opportunities for residents.

Some of the activities which the City has and will continue to undertake in response to the housing component of its anti-poverty strategies are:

- Development of programmatic initiatives such as the New Homes for Chicago Condominium Rehabilitation program which offers another housing option for low- and moderate-income residents. The program provides for developer and purchase price subsidies for the rehabilitation of abandoned multi-unit buildings into condominiums. Ownership of a condominium not only promotes homeownership but is a form of asset building empowering purchasers to develop equity in a potentially more affordable setting.
- The City has been designated a Mark-to-Market agency which allows for direct negotiation and deployment of resources in some instances to prevent owners from opting out of Section 8 contracts.
- New initiatives which will provide funding for owners of affordable housing to make necessary repairs to their properties.
- Continued support for the Low-Income Housing Trust Fund which provides subsidies to be used solely to reduce rents to a rent level that is affordable to persons earning no more than 30% of the median income. The Low-Income Housing Trust Fund is committed to using as least 50% of the program funding to benefit individuals and households earning no more than \$8,000 annually.
- The five year unit production outlined in the Five Year Affordable Housing Plan 2009-2013 highlighted that approximately 27% of all units preserved or created will be for households earning fewer than 30% of the median income.

The City of Chicago engages in an array of other services designed to combat poverty and its detrimental effects upon families at the neighborhood level. The following are descriptions of services and programs to combat poverty throughout the City:

## EMERGENCY FOOD PROGRAM

The Emergency Food Program distributes emergency food boxes and infant nutrition products to impoverished individuals and families throughout the City of Chicago, helping to alleviate hunger for many residents. Emergency Food Boxes are composed of non-perishable food items

and are designed to last an individual or a family of four for up to three days. DFSS human services distributes Emergency Food Boxes and infant nutrition products to low-income individuals and families throughout its Emergency Services, six Human Service Centers and twenty outstations located throughout the city. DFSS will expand the number of Emergency Food Outstations in order to better reach clients in need of this assistance.

As part of its Emergency Food Program, the City will fund a Food Supply to Shelter Program, through which fresh fruit and vegetables are provided to shelters throughout the City to feed the homeless, and a program in which clients receive food service training with the goal of obtaining employment.

## YOUTH DEVELOPMENT

- DFSS is committed to developing the premier youth development system that provides every young person the opportunity to participate in a quality out-of-school program that builds upon the positive developmental competencies that includes career awareness training and allows young people to become productive students, workers and citizens.
- DFSS' Youth Services Division will work with community-based organizations to provide safe havens for youth and their families allowing for participation in cultural, recreation, and education activities during out-of-school hours. These programs will provide children and youth with enriching places to go, and offer positive activities that build the interest and assets of children, youth, families, schools, and communities.
- DFSS will enhance the quality of out-of-school programs by training staff that directly work with youth. The Youth Work Quality Initiative will enable staff to participate in the Advancing Youth Development (AYD) training series and Youth Worker Certification program. Additionally, organizations will be required to participate in capacity building activities such as board development and fundraising strategies provided by local providers.
- The six Regional Consortium Coordinator agencies, formerly known as youth nets, will conduct "back to school events" across the City, for children, youth and families.
- More than 23,000 youth will be offered internships throughout the City of Chicago through the KidStart Summer Employment Program.
- The Youth Career Development Centers will prepare youth for employment.
- Organizations will receive mini grants to provide services under the following categories:
  - Program Enhancement, ages 10-12, provided supplemental support to full-day, full week summer programs.
  - Apprenticeships, ages 13-15, provided meaningful summer activities that expose youth to a variety of career or vocational choices, and
  - Internships, ages 16-18, allowed youth a paid opportunity to create and implement their ideas through independent study, community activity and career exploration.

These programs are designed to provide leadership experiences, build better community relationships and help young people use the summer months to explore career options and possibilities. Agencies have developed programs that include an anti-violence or environmental awareness component.

## **EMPLOYMENT AND TRAINING INITIATIVE**

The intent of this initiative is to reduce poverty by increasing employment opportunities for all Chicagoans and by increasing the marketable skills of unemployed individuals in order to obtain gainful employment. Workforce services comprehensive array of services will afford job seekers an opportunity to obtain the skills necessary to find and keep a job, and increase one's self sufficiency. It is only through employment that individuals and families can rise above poverty. Job placement, retention and wage attainment will be critical goals of workforce services contracts.

Workforce services seeks to meet the evolving workforce needs of Chicago businesses and create training and career opportunities for Chicago residents by building strategic public and private partnerships.

Through cultivation of relationships with employers, workforce services will be able to connect trained and work-ready job seekers to businesses. Workforce services will focus on job placement and retention as a vehicle to economic self-sufficiency. Workforce services expanded scope of services provides Chicagoans with educational tools, job skills, support services, and employment opportunities on which to build their futures. Lastly, collaboration with other City departments and the CHA ensures low-income communities benefit from coordinated redevelopment strategies and services.

## **D. INSTITUTIONAL STRUCTURE AND COORDINATION**

The plans and strategies of the Five Year Consolidated Plan are important and challenging. It is only through the commitment, resources, and talent of a vast array of partners—the public sector, the private market, and the not-for-profit community—that Chicago has the confidence to set and meet these goals to address community needs. Working with these partners, the City of Chicago has developed an institutional structure to enhance the coordination between public and private housing, health and social service agencies, and to encourage public housing residents to become more involved in management and participate in homeownership.

Particularly in regard to the provision of human services, there is a great degree of public and private cooperation in Chicago, which is essential to serving the varied needs of the City's low-income population.

## **CITY GOVERNMENT STRUCTURE**

Chicago has two branches of government. The executive branch is lead by the mayor, who is the chief executive. The legislative body is the City Council. Each is elected to four-year terms. Government priorities and activities are established by the annual appropriation ordinance, which must be voted upon by December 31<sup>st</sup> of every year. The City Council approves the Action Plan prior to HUD submittal. The mayor designates the City departments responsible for administering the various entitlement programs covered under the Plan.

## **DEPARTMENT OF COMMUNITY DEVELOPMENT**

DCD is the local government entity specifically responsible for carrying out housing and community development activities. Additionally, DCD proposes housing and community development policy and serves as a funding source and technical assistance resource to housing and community developers. DCD holds public meetings to receive input on proposed community development. DCD is the lead agency for the HOME program. DCD reviews

funding request applications with the priority needs of the Consolidated Plan and the needs of the community in mind.

The success of DCD is due in large part to the relationships and partnerships formed over many years in the field of affordable housing. Chicago is very fortunate to have a network of private and not-for-profit developers, many of them community-based, who are knowledgeable regarding market trends and conditions, sophisticated in their operations and of sufficient capacity to provide for the construction and rehabilitation of thousands of units of affordable housing each year. DCD is working to maximize the effectiveness of these relationships through initiatives such as the Neighborhood Lending Program (NLP). Through NLP, the Department is partnering with Neighborhood Housing Services of Chicago to leverage over \$100 million in private lending capital to preserve and expand homeownership opportunities for working families. The program consolidates six existing loan programs, supplemented by counseling and other support services.

It is also important to note that DCD developments, whether new construction or rehabilitation, require multiple layers of government working together. Strong relationships exist between DCD and other City departments—including DOL, DOB, OBM, DOE, DFSS, MOPD, and DPH—to identify and coordinate these resources.

#### **DEPARTMENT OF FAMILY AND SUPPORT SERVICES**

DFSS continues to provide leadership and management of Chicago's Plan to End Homelessness. DFSS is committed to strategically using resources to ensure the most effective and efficient use possible to benefit the homeless and provision of basic human needs to other vulnerable populations. DFSS assesses the human services needs of the community and then makes funding recommendations based on critical and priority needs of the Consolidated Plan.

DFSS formed and participates in numerous partnerships to provide comprehensive services to families who have multiple problems requiring services from more than one agency, and to allow DFSS and other organizations to maximize resources and avoid unnecessary duplication of services. DFSS has membership on the Chicago Low-Income Housing Trust Fund, Illinois Ventures in Community Action, the Chicago Workforce Board, the Domestic Violence Advisory Coordinating Council, and Prevent Child Abuse America. DFSS also works in concert with the Red Cross in times of emergency disasters. DFSS is designated the Regional Administrative Agency for the Illinois Department on Aging Elder Abuse and Neglect Program. In this capacity, DFSS oversees and provides technical support to the five agencies selected to investigate allegations of elder abuse and to provide community education and support services to victims and their families. DFSS in partnership with the Mayor's Office, and various City Departments including, DOL, DPH, DOB, Business Affairs and the Department of Fire created the Assisted Living/Shared Housing licensing ordinance. The ordinance required the DFSS, along with inspectors from the DPH, to monitor all licensed Assisted Living, Shared Housing and Adult Family Care Homes in the City of Chicago.

#### **CHICAGO HOUSING AUTHORITY**

The CHA is responsible for implementation of the Plan for Transformation. The Plan calls for replacing high-rise buildings with mixed-income developments. CHA administers the federally funded Housing Choice Voucher Program and is responsible for Public Housing Revitalization. CHA operates as a separate entity and submits plans and reports to HUD separately from the

City of Chicago. More information about the CHA can be found in their Agency Plan at [www.thecha.org](http://www.thecha.org).

### **NOT-FOR-PROFIT ORGANIZATIONS AND COMMUNITY PROGRAMS**

Not-for-profit organizations and the City both use funding allocations to provide a broad variety of housing, community and human services programs that serve many community needs. There are many nonprofits that carry out eligible activities. These include community-based organizations, housing developers, community development corporations, human services and shelter providers and community housing development organizations.

### **STRENGTHS AND GAPS IN THE DELIVERY SYSTEM**

The City of Chicago is committed to meeting underserved needs in the community. Having suitable and motivated service providers are strengths in the delivery system. Consolidated Plan implementation coordination amongst lead departments, sister governmental entities and not-for-profit organizations, lenders who work with the City to provide loans for first time homebuyers in the City's programs and staff experienced in delivering housing and community development plans has proven beneficial.

Since 2005, CDBG funding to the City of Chicago decreased by 19%. Lack of adequate financial resources to address all of the needs of low-income persons, persons with special needs and immigrants, funding restrictions, funding cuts to agencies as the need for services increased, and an absence of locally based service providers in a community and/or community-based organizations from eligible communities who do not apply for funding, are contributing factors to gaps in the delivery of services.

The City makes its best effort to serve all low-income, special needs and immigrant populations that need and seek assistance. There is ongoing dialogue and collaboration with advisory boards, agencies, and the community throughout the planning process each year to assure implementation of priority programs and strategies.

## **E. PUBLIC HOUSING**

### **RESIDENT PARTICIPATION**

CHA views resident participation as an integral part of the development process. Therefore, it works alongside resident leaders to ensure the needs and Priorities of residents are heard and met. In addition to both the Local Advisory Councils (LAC) and Central Advisory Council (CAC), CHA instituted an Office of the Ombudsman in FY2008 to ensure residents living in both rehabilitated public housing as well as new mixed-income communities had a vehicle to communicate directly with CHA Leadership. Consequently, residents are elected by their peers to serve as the spokesperson of resident concerns. Each CHA development has an elected president who serves on the CAC. The Office of the Ombudsman has appointed a full-time CHA staff member exclusively dedicated to address the unique needs of public housing residents living in mixed-income communities. The Ombudsman, in addition to hosting regularly scheduled resident forums, acts as a facilitator of communication to resolve resident issues when reasonably possible. Each of these communication vehicles is in place to encourage and further resident participation in the plan for transformation.

### **EXPANDING HOUSING OPTIONS**

CHA continues to seek new and alternative housing options for low-income residents.

CHA will provide further development of innovative housing programs such as:

- The Choose-To-Own Homeownership Initiative,
- The Property Investment Initiative, and
- The Regional Housing Initiative.

The Choose-To-Own Homeownership Initiative is in place to promote home ownership by current cha residents. The property investment initiative, when launched, will position cha to add much needed larger units, with three to five bedrooms, to its portfolio. Lastly, the Regional Housing Initiative by and through housing agencies in three local jurisdictions continues to pave the way for project-based voucher units to be developed in locales with immediate access to regional housing centers.

CHA offers the Public Housing Family Self-Sufficiency Program (FSS) to its residents. Program participants sign a five year contract agreeing to work with a case manager to achieve employment and self-sufficiency goals. As participants' earned income increases, any corresponding increase in rent is placed in escrow. The program participants meet with FSS coordinators on a quarterly basis to revise and discuss goals other financial issues. FSS participants are required to attend financial education courses as well. At the successful end of the contract term, the resident is given the money in escrow plus interest, which may be used toward the purchase a home. In FY2008, 95 families participated in the public housing FSS program, and accumulated over \$66,000 in escrow.

Residents are notified of the FSS expansion through door-to-door efforts by resident outreach workers, and property management and FamilyWorks referrals. The FSS team gives periodic informational sessions about the program and distributes flyers at multiple LAC meetings at each site and posts them in developments, libraries, Chicago Park District offices and other locations, and FamilyWorks providers host open house events on the program. The FSS team meets with property managers to discuss FSS, and property management companies include information about FSS in publications they send to residents.

In addition, CHA plans to continue working with third-party organizations, such as the Spanish Coalition for Housing, in order to assist Latino and Spanish-speaking families in seeking alternative housing options. In an effort to educate these families on home ownership opportunities, CHA assisted them in finding workshops, counseling, and available grants.

CHA has not been designated as a troubled public housing agency by HUD. As a housing authority participating in HUD's Moving to Work (MTW) Demonstration Program, CHA has both the authority and flexibility to elect not to be monitored under the Public Housing Assessment System (PHAS). Generally, PHAS scores have been used by HUD in evaluating an agencies performance status. In contrast, as an MTW agency, CHA's quality of performance is measured against the three following MTW Objectives, with which CHA maintains compliance:

- Increase Housing Choices for Low-Income Families.
- Give Incentives to Families with Children where the Head of the Household is Working, Seeking Work, or is Preparing for Work by Participating in Job Training, Educational Programs, or Programs that Assist People to Obtain Employment and Become Economically Self-Sufficient.
- Reduce Costs and Achieve Greater Cost Effectiveness in Federal Expenditures.

CHA's Plan for Transformation is much more than bricks and mortar. Through the Plan, CHA strives to not only restore neighborhoods into livable mixed-income communities, but also



rebuild the lives of low-income families and connect them to opportunities for self-sufficiency and personal growth. In a shrinking job market, CHA public housing residents have remained resilient, as evidenced by a 12% increase in the number of employed residents over the first 10 years of the Plan to over 40% employed in FY2009 alone. Moreover, since FY2000, the number of CHA households with incomes below 30% of the Area Median Income (AMI) has dropped by 10%, while 15% of households earn between 30%-50% AMI and another 8% earn more than 50% AMI. Overall, this has resulted in an increase in the average income among working residents by more than \$8,000 since FY1999.

CHA resident development initiatives take on many forms. One of CHA's key endeavors is to provide services directly to families through service providers under contract with CHA. As such, FamilyWorks, CabriniWorks, and the Horner Engagement Program are available and designed to serve families living in CHA properties or utilizing a Housing Choice Voucher temporarily. These programs are available to provide case management services to needing residents with the following identifiable outcomes:

- Employment preparation and retention services to assist households in meeting the lease requirements.
- Housing Counseling for households who have not yet made a permanent housing choice in accordance with the Relocation Rights Contract.
- Clinical services for individuals who may have an undiagnosed developmental disability or are in need of mental health or substance abuse treatment.
- Supportive services to assist residents in their housing and employment goals (e.g., lease compliance, financial planning, transportation, child care, workforce supports).

CHA's efforts do not stop at case management, but take on a holistic approach through: workforce development services and supports, children and youth services, as well as support structures in place to assist residents on their path to self-sufficiency. The following lists provide examples of services available to CHA residents to improve their overall quality of life.

## **WORKFORCE DEVELOPMENT SUPPORT SERVICES**

- Basic job training and placement services.
- Bridge Programs.
- Career and Technical Education at City Colleges.
- Transitional Jobs.
- PNC Opportunity Chicago.

## **CHILDREN AND YOUTH SERVICES**

- After School Programming.
- Summer Opportunities including Camps and Jobs.
- Dual Enrollment program with City Colleges.
- Scholarships.
- Links to Early Child Care and Education programming.
- Recreation Activities at the Chicago Park District.
- Operation Warm Coat Give Away.

## **OTHER SUPPORTS**

- Substance Abuse Treatment.
- Utility Assistance.

- Transportation.
- Workforce Clothing/Uniform Assistance.
- Good Neighbor and Family Obligation Training for Public Housing Residents.
- Assistance Finding Child Care.

## F. MONITORING

The OBM administers all grants received by the City and provides technical assistance to lead departments. Prior to the beginning of each new funding year OBM, the Comptroller's Office, DOL and Office of Compliance meet with departments to ensure they understand program administration, program performance standards, fiscal administration, contractual requirements, recordkeeping, and reporting. Agencies are required to enter into agreements with the City that outline Federal, State and Local requirements. Lead departments manage the contracts entered into with agencies who are awarded funding. Department staffs meet with newly funded agencies before the contract year. Failure to comply with contractual requirements and regulations can result in remedial actions and/or the termination of funding. At a minimum, quarterly performance reports are required and reviewed by staff. Agencies are required to complete program evaluation reports and submit an annual audit as applicable.

The Comptroller's Office is the fiscal agent of the City of Chicago. Special Accounting is a division within the Comptroller's Office. Its primary function is to provide fiscal and other technical services necessary to support Federal and State programs.

The Office of Compliance, created in 2009 assumed the responsibilities of the Internal Audit Division. The department established and implemented a system of preventive and detective internal controls to ensure delegate agencies are in compliance with Federal, State and Local regulations. The Office of Compliance augments operating departments' responsibilities and performs fiscal monitoring of delegate agencies to determine fiscal strength and compliance with applicable governmental regulations and contract terms.

## OTHER NARRATIVES AND ATTACHMENTS

### HOME RECAPTURE PROVISIONS

Under the Home Investment Partnerships (HOME) Program, if the City uses HOME funds for first-time homebuyer assistance programs, the City must select one of two HUD options for resale or recapture guidelines as required in the Housing and Community Development Act of 1992 and the HOME regulations, Section 92.254.

The purpose of the recapture guidelines is to ensure that the City's HOME activities can be used to assist future homebuyers.

HOME funds are used to provide as forgivable loans for purchase price assistance to qualified homebuyers under the following City programs:

- New Homes for Chicago
- Chicago Partnership for Affordable Neighborhoods (CPAN)
- Choose to Own (a homebuyers' program for Chicago Housing Authority - Section 8 voucher holders residents, sponsored by CHAC)

HOME funds provide purchase price assistance from \$10,000 to \$30,000 for first time homebuyers, with an affordability period ranging from 5 to 40 years.

In the event of a sale of a HOME-assisted property during the affordability period or due to the City finding that the homebuyer unit is not being or has not been used as a principal residence by the buyer, and where net proceeds are sufficient to repay both the City's HOME investment and the homeowner investment, a full repayment of the HOME investment will be required.

If, however, the net proceeds are insufficient to repay both the homeowner's investment and the City's HOME investment, the recapture amount shall be determined on the basis of shared net proceeds, defined as follows:

$$\frac{\text{HOME Investment} \times \text{Net Proceeds}}{\text{HOME Investment} + \text{Homeowner Investment}} = \text{HOME Recapture Amount}$$

The affordability period is enforced by a Junior Mortgage.

### PUBLIC COMMENTS

The proposed 2010-2014 Five Year Consolidated Plan was posted to the City of Chicago's website for public review and comment. The 30-day comment period began December 31, 2009 through January 31, 2010. A Public Hearing was held January 12, 2010 at the Chicago Cultural Center. Citizens provided input on priorities and needs within their communities and neighborhoods as related to housing and community development. A summary of both written and public comments to the proposed Consolidated Plan follows:

	Date	Individual	Organization	Summary of Comments and Responses
1.	1/4/10	Robert Dougherty Executive Director	St. Leonard's Ministries	<i>Written Comment:</i> Do everything possible to retain funding levels for programs that reach out to the poor and disenfranchised. As a social service agency serving homeless/at risk men and women, I see the positive changes that are brought about through CDBG and ESG funding. These programs meet critical needs of marginalized citizens – needs if left unmet will call for larger sums of money to be spent in one way or another. <b>Response:</b> Thank you for your comments. The City will take your comments under advisement.
2.	1/12/10	Mary L. Jones	Agora Community Housing Services	We offer housing counseling to cut down the number of people that would be homeless. Help those who've lost their homes reenter the housing market. And, start preparing 18 year olds for their own apartment. <b>Response:</b> Thank you for your comments.
3.	1/12/10	Curtis Hinton	Homeowners Property Tax Service	My organization is to prevent homelessness. There is predatory buying of homes by tax buyers in Cook County. They're buying homes low and selling them high. I'm here to protect the people even though they don't know they need protecting. I'm asking the CDBG to grant me this grant so I can protect the people of Cook County and the City of Chicago. <b>Response:</b> I don't know the ins and outs of the particular program you applied for. I can follow up with

			our staff back at the office
4.	1/12/10	Crystal A. Sahler	<p>H.E.L.L.O.</p> <p>There is extreme need for beds/shelters for homeless youth. There are 187 beds most transitional with long waiting lists. Only 32 of those beds are open to minors on an emergency basis. This leaves thousands of youth on the street each night. Available resources dwindle for youth over the age of 21. They are in dire needs of beds and shelter services.</p> <p><b>Response:</b> We do have programs for homeless youth up through the age of 25. We are definitely willing to work with you on that.</p>
5.	1/12/10	Brittany Hosler	<p>H.E.L.L.O.</p> <p>I am a 20 year old single mother of a 17 month old girl. I have been homeless. I had to send my daughter to live with my mother, because I have no way to care for her. A single parent housing program for homeless youth ages 18 to 25 would have helped me and my daughter to get back on my feet. Please consider a housing program for homeless parents so that our families don't have to be separated.</p> <p><b>Response:</b> There is the Emergency Food Box program and other programs to assist this young woman and others who are in her situation.</p>
6.	1/12/10	Tennika Rayford	<p>H.E.L.L.O.</p> <p>I am 22 years old. There is a dire need for transitional jobs training programs for homeless youth. I propose that such programs be included in the Five Year Consolidated Plan.</p> <p><b>Response:</b> The transitional jobs model has been very effective and something the City has implemented in the past and will do so in the future. It's a pilot initiative that a RFP will be released for soon.</p>
7.	1/12/10	John Carlo Cerdon	<p>H.E.L.L.O.</p> <p>We are currently homeless youth. We are here to ask</p>

				for transportation assistance for homeless youth to be included in the Five Year Consolidated Plan. A homeless youth U-Pass only for homeless youth who are registered in a job readiness or educational program is needed because non-profits never have enough CTA cards. We need transportation to look for jobs, to start new jobs, getting to doctor's appointments. Please use CDBG funds to help homeless youth with transportation. <b>Response:</b> There are resources in other grant dollars, through our community service centers, where we provide CTA cards in the event you need to get to a job interview, etc.
8.	1/12/10	J. Alabastier	H.E.L.L.O.	<p>The City van should pickup homeless youth from community and youth centers, in addition to police stations and hospitals. There should be more vans to decrease wait time. The wait time from when you call the homeless hotline until the van comes can be hours and hours. There needs to be specific shelters, housing and services for youth ages 21 to 25. Homeless youth need a place where they feel accepted, welcome and safe. Often youth don't feel this way in police stations and hospitals. These needs should be included in the Five Year Consolidated Plan.</p> <p><b>Response:</b> We welcome any opportunity to coordinate with youth centers to schedule pickups. We have scheduled different sites in the past. Any of our six community service centers also serve as a resource in the event that you need to be picked up. The City would like to provide information through the Night Ministry.</p>
9.	1/12/10	Laura Williams	H.E.L.L.O.	<p>I'm 22 years old. I am here to testify for a 24-hour, seven day a week drop-in center for homeless youth ages 18 to 25, and maybe even older ages. The reason for a drop-in center is so that we can do homework,</p>

				<p>shower, sleep and get warm in the winter seasons. It is hard for me to keep up with appointments, job interviews and school when I have been on the street. I am homeless and now too old to get into any youth shelters. A 24 hour drop-in center open 365 days a year would help me out and other homeless youth of the community.</p> <p><b>Response:</b> Thank you for your comments.</p>
10.	1/12/10	Brenda Williams	H.E.L.L.O.	<p>I am a 24 year old single mother who's legally disabled. I have a three and a half year old son and another child due this summer. I want the City to know of the need for housing programs for single mothers. Getting an affordable apartment for my son and me is very difficult. After leaving a domestic violence situation I spent two months in a domestic violence shelter. I am currently living in an apartment which costs more than two thirds of my income. Women like me need to keep our families together and safe. Please think about programs that can help us.</p> <p><b>Responses:</b> We have inspectors out and can try to do something about the housing issues. Our information and referral unit can do an assessment for you and see what you qualify for as a person with a disability.</p>
11.	1/12/10	Mr. Dibbles for Conrad Burnett	H.E.L.L.O.	<p>I am currently a homeless youth who lives in Chicago. There are 10,000 of us in Chicago. Half got turned away from homeless services because of lack of space and funding. This was before the recent state budget cuts. I aged out of a group home at 18. Not knowing I was going to become homeless I lived with friends. I went to a hospital seeking help. They called the City homeless hotline and the van took me to Pacific Garden Mission because no youth beds were available. I was the youngest person there. I did not stay that night. I went</p>

				to a park and slept. Now I live in a host home run by Youth Outreach Services. I graduated from high school last July. I currently attend Malcolm X College. I feel blessed because I finally got into youth residential programming. Please help us out by putting a set aside for homeless youth housing and shelter into the Five Year Consolidated Plan.
12.	1/12/10	Henry Wilson	Community Dev Advisory Committee	<p><b>Response:</b> Thank you for your comments.</p> <p>We have to recognize what these young people are here talking about “we,” “us,” and “our.” It’s important for us to always move more toward “we,” “us,” and “our,” because we are all in the same boat. I happen to live in the Southwest Planning District. There are seven planning districts in Chicago. The largest planning districts are north of the Stevenson Expressway. The biggest need is south of the Stevenson. There are people who qualify as low- and moderate-income living in senior housing north of the Stevenson, and because of entitlement money, the rent is affordable. They have in all these areas in Chicago poor folk or folk who need help.</p> <p><b>Response:</b> Thank you for your comments. We appreciate the work you do on behalf of Chicago’s citizens.</p>
13.	1/15/10	Pastor Curtis Rodgers	Chetwyn Rodgers Drive Dev Center	<p><i>Written Comment:</i> The Austin area needs senior affordable housing. The community needs computer literacy, micro business and entrepreneurship training.</p> <p><b>Response:</b> Thank you for your comments. We will take your suggestions under advisement.</p>
14.	1/28/10	Guy Loudon Interim Executive Director	Jane Addams Resource Corp.	<p><i>Written Comment:</i> Manufacturing still provides well paying middle skill jobs and is an important contributor to the tax base. Sectoral employment development strategy that meets industry needs has been recognized</p>



				<p>as a best practice in workforce development. Bridge programs and supportive services are an integral part of a comprehensive service delivery model. A citywide approach to meeting the needs of manufacturers that is integrated into the regional market for goods and services would create efficiencies and add value. An export oriented development strategy that markets the assets of the region would expand the customer base for local manufacturers and attract new innovative companies. As a direct service provider to the manufacturing sector, we feel that we are in a good position to identify problems and craft innovative solutions.</p> <p><b>Response:</b> Thank you for your comments. We appreciate the work you do on behalf of Chicago's neediest populations.</p>
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Property_Name_Text	Address_Line1_Text
21st & Michigan Apartments	2101 S MICHIGAN AVE
325 N AUSTIN APTS	325 N AUSTIN BLVD
36TH && MICHIGAN TOWNHOUSES	60 EAST 36TH PL
46th & Vincennes Apartments	444 East 46th Street
51ST & KING DRIVE APARTMENTS	5035 S KING DR
5800 South Michigan LLC	5800 S MICHIGAN AVE
6000 South Indiana Apartments	6000 S Indiana AVE
65 & 67 E. 36th Street Apts.	65 E 36th ST
65TH STREET APARTMENTS	6400 South Maryland
6900-SOUTH-CRANDON	6900 S CRANDON
6920 SOUTH CRANDON APTS	6920 S CRANDON AVE
7000 SOUTH PARNELL. LLC	7000 South Parnell Avenue
712 W DIVERSEY APTS	712 W DIVERSEY
820 BELLE PLAINE COOPERATIVE	820 W BELLE PLAINE
ACADEMY SQUARE APTS	318 South Throop St
ADA . MCKINLEY IV	7451 S Eggleston Ave
ADA S. MCKINLEY GROUP HOMES (Samaritas)	9135 S Brandon AVE
ADA S.MCKINLEY II, INC.	7125 S HOYNE AVE
ADA-Throop Apts	6848-58 S Ada
AINSLIE MANOR APARTMENTS	4878 MAGNOLIA AVE
ALPHA TOWERS	936 E 47TH ST
Amalgamated Senior Residences	1504 W. Van Buren Street
ANATHOTH GARDENS	34 N Keeler
Anixter Village	2059 W Washburne
Antioch Haven Homes	420 W 63RD ST
ANTIOCH SENIOR HOUSING	7147 S WENTWORTH
Archer Courts Apartments	2242 South Princeton
ARMITAGE COMMONS	3720 W ARMITAGE AVE
ARMITAGE HUMBOLDT APTS	3004 W Armitage Ave
Asbury Plaza	750 Dearborn Street
ATRIUM VILLAGE	300 W Hill ST
AUSTIN RENAISSANCE	5113 W. Washington
Belmont Harbor Towers	510 W BELMONT AVE
Beth Anne Extended Living	1143 N. LaVergne
Beth-Anne Residences	4950 W. Thomas
BETHEL PACE CENTRE	4349-57 W WASHINGTON
BETHEL TERRACE	900 W. 63rd Parkway
BLOOMINGDALE APARTMENTS	1745 N KEYSTONE
Bobby E. Wright Housing Complex	3222 W MAYPOLE AVE
BOOTH MANOR	1522 W Madison AVE
BRYN MAWR APARTMENTS	1703 E 72ND ST
CAL-MET VILLAGE	4101 S Calumet Ave
CALUMET APARTMENTS	3638-52 S. Calumet
CAMBRIDGE MANOR	2631 S. Indiana AVE
Campbell Terrace	2061 N. Campbell Avenue
Carroll Street Apartments	4047 WEST WASHINGTON

CASL SENIOR HOUSING  
CHASE STREET APTS  
CHATHAM PARK SOUTH COOPERATIVE  
Chicago House  
Chinatown Elderly Apartments  
CIRCLE PARK APTS  
Clair House  
Clarendon Courts Apts.  
CLARK STREET APARTMENTS  
CLIFTON APTS  
COMMONWEALTH APTS  
Concordia Place Apartments  
Congress Apartments  
CONGRESSMAN GEORGE W. COLLINS APTS.  
CONTINENTAL PLAZA APARTMENTS  
CORCORAN PLACE APARTMENTS  
CORNELL APARTMENTS  
CREIGER APARTMENTS  
CRYSTAL COURTS  
CYRIL COURT APARTMENTS  
DAMEN COURT APTS.  
DARE  
DAUPHIN AVE APTS  
DAVIS APARTMENTS  
DELIVERANCE MANOR  
Diversey Square I  
DIVISION STREET REHAB.  
Dolnick Center Apartments  
DORCHESTER APARTMENTS  
Drexel Court  
Drexel Preservation/LPE  
DREXEL SQUARE  
Drexel Towers Apartments  
EASTWOOD TOWERS  
Eden Green Apartments  
EDWIN BERRY MANOR  
EL VALOR  
ELLIS LAKEVIEW APARTMENTS  
Elm Street Plaza  
Elois McCoy Village Apartments  
Emil Jones Jr. Senior Housing Center  
Englewood Gardens Apts.  
Estes Paulina Apartments  
Evergreen Sedgwick Apts  
EVERGREEN TERRACE  
EVERGREEN TOWER APTS  
FARWELL-JARVIS APTS

2108 S PRINCETON  
1401 W. CHASE ST  
660 E 85TH ST  
4631 N. Beacon  
300 W 23 RD ST  
1111-B S Laflin ST  
1350 S Harding Ave  
4500 N CLARENDON AVE  
6610 N CLARK ST  
4416 N CLIFTON ST  
2757 N PINE GROVE  
13105 S DANIEL DR  
418 S. Karlov  
1401 S Blue Island Ave  
1330 W 76th ST  
345 N Austin BLVD  
6757 S CORNELL ST  
6928 S CREIGER ST  
1122-30 North California  
7130 South Cyril  
220 S DAMEN AVE  
1616 E 55th Street  
9200-9210 DAUPHIN AVE  
3617 S INDIANA AVE  
4201 S WABASH AVE  
3240 W Diversey  
2815 W DIVISION  
6550 Damen Avenue  
1410 E 62ND ST  
4532-42 S Drexel BLVD  
4420-28 S. Drexel BLVD  
810 E HYDE PARK BLVD  
4825 South Drexel Boulevard  
4640 S Sheridan RD  
13251-59 South King Drive  
737 E 69TH ST  
1931- W 19TH ST  
4624 S ELLIS AVE  
1130 N. Dearborn Street  
4650 W Van Buren St  
19 East 110th Place  
6950 South Vincennes  
7064-70 N Paulina  
425 W. Evergreen Ave.  
1301 N CLEVELAND  
1333 N CLEVELAND AVE  
1345 W JARVIS AVE

FATHER MARTIN FARRELL HOUSE	1415 E 65TH ST
FELLOWSHIP MANOR	5031 - 5051 PRINCETON
FRED WOODS HOUSE	4631 N. Beacon Street
FULLERTON COURT APARTMENTS	2303 N CLYBOURN AVE
Germano-Millgate Apartments	8802 South Burley Avenue
GILL PARK COOPERATIVE	810 W GRACE ST
GOOD SHEPHERD MANOR	6720 S CORNELL AVE
GOOD SHEPHERD TOWER	55 E Garfield BLVD
GRANT VILLAGE	4161 S Drexel BLVD
GREENCASTLE OF KENWOOD	4909 S Cottage Grove
GREENCASTLE OF MORGAN PK-B	11230 S VINCINNES AVE
Greenwood Senior Living, LP	808 E 61ST ST
Grove Parc Apartments	6101 S. Evans
H.I.C.A. REDEVELOPMENT	5042 W WASHINGTON BLVD
HABILITATIVE SYSTEMS, INC.	257 S Kilpatrick Ave
Harrison Courts	2930 W. Harrison
Haven Towers	7947 S South Chicago Ave
Hayes Manor Apartments	1211 W Marquette RD
HEIWA TERRACE	920 W LAWRENCE AVE
HOLSTENBOND LP/LAWNDALE RESTORATION	3206 W Douglas Blvd
HUMBOLDT BUILDING	1704-16 N. HUMBOLDT AVE
Humbolt Park Elderly/Plaza Taino	1111 N Francisco Ave.
HYDE PARK APARTMENTS	5330 S HARPER
HYDE PARK WEST APARTMENTS	5325 S COTTAGE GROVE AVE
IKE SIMS VILLAGE	3333 W Maypole
INDIAN TRAILS APARTMENTS	221 E 121ST ST
ISLAND TERRACE APTS	6430 South Stony Island Avenue
JACKSON PARK TERRACE	6040 Harper AVE
JACQUELINE TERRACE	719 W ALDINE ST
Jarrell/Lawndale Restoration	3324 W. Douglas
KEATING APARTMENTS	4358 SOUTH KEATING
Kedzie Apartments	1500 N KEDZIE ST
KENMORE PLAZA	5225 N.KENMORE
KIMBARK RESIDENTIAL	6141 UNIVERSITY AVE
KING DRIVE APTS	4747 S KING DR
KORAM SENIOR HOUSING	4444 N. HARDING AVE
Lafayette Plaza Housing Coop	50 W 71st ST
Lafayette Terrace Apartments	6950 S. Vincennes Avenue
LAKE GROVE VILLAGE	3500 S Lake Park AVE
LAKE PARK APTS	4048 S LAKE PARK
LAKE PARK MANOR	3601 S LAKE PARK AVE
LAKE SHORE PLAZA	445 E Ohio St
Lake Village East Apartments	4700 S LAKE PARK AVE
Lake Vista Apartments	1500 S INDIANA ST
Lakeside Square Apartments	920 West Lakeside Place
LAKEVIEW TOWERS	4550 N CLARENDON
LAS MORADAS APARTMENTS	1307 N CALIFORNIA AVE

Lathrop Elderly	2717 N. Leavitt
LAVERGNE COURT APTS	4938 W QUINCY
Lawndale Apartments	3505 W. 5th Ave.
LAWNDALE NEW DEVELOPMENT, LLC	3206 W Douglas Blvd
LAWNDALE TERRACE	3400 W. DOUGLAS BLVD
Leclair Courts	4410 S. LaPorte
Liberty Commons	4835 S. King Drive
LOGAN & KEDZIE APTS	3142-50 W LOGAN BLVD
LOGAN VISTAS	2600 N KEDZIE BLVD
LONG GROVE HOUSE	2001 S Michigan AVE
Loomis Courts	1314 W. 15th. Street
LORINGTON APTS	2630-44 N SPAULDING AVE
MAGNOLIA APARTMENTS	4416 N MAGNOLIA
Maple Pointe Apartments	150 West Maple
Margaret Ford Manor	4500-12 South Wabash
MARSHALLFIELD GARDEN APT.	1448 NORTH SEDGEWICK
Martin Luther King, Jr. Plaza Apartments	3220 W Madison St
MATTHEW MANOR	3041 W FULTON ST
Matthew Manor II	3042-58 West Walnut
McKinley III	5000 W WEST END
MEDS APARTMENTS	60 E 36TH PL
MICHIGAN TOWERS	3812 S MICHIGAN AVE
MIDWAY PLAISANCE SENIOR APARTMENTS	731 E. 60th Street
MOO GOONG TERRACE	4848 N KEDZIE
Morningside Courts	1250 West Morse
Morningside North	170 W Oak ST
Morningside South / Jenkins Hall	171 W OAK ST
NEW PISGAH HAVEN HOMES	8005 South Racine St
New Vista II	6915 S Crandon
New Vistas I	6915 South Crandon
NORTH ASHLAND REHAB	1614 W. Wilson Street
NORTH PARK TOWER COOPERATIVE	300 W NORTH AVE
NORTH WASHINGTON PARK ESTATES	4756-58 S VINCENNES AVE
North Washington Park Manor	550 E. 50th Place
Northeastwood Shores	850 W Eastwood AVE
NORTHPOINT	7717 No. Paulina
NORTHWEST CHICAGO GROUP HOMES/aka/Hutchinson House	3348 W HUTCHINSON
NORTHWEST TOWER	1170 W ERIE
Oasis Senior Living	10860 S Vincennes
O'Keefe Apartments	7156 S Bennett
OVER THE RAINBOW UNIT I	754 W Belden
PALMER SQUARE APARTMENTS	2118-1/2 North Kedzie Avenue
Paradise Haven Homes	7111 S. Wentworth Avenue
PARK SHORE EAST COOPERATIVE	6200-10 S Harper ST
Park View Apartments	5110 S KING DR
PARKSHORE EAST ELDERLY	6250 S Harper Avenue
PARKWAY GARDENS	6415 S. CALUMET

PAUL G STEWART APTS III	401 E. Bowen
Paul G. Stewart Apts (Phase IV)	400 East 41st Street
PAUL G. STEWART CENTER	400 E. 41st
PAUL G. STEWART CENTER	400 E 41st ST
Perry Village	6828 S PERRY AVE
PETERSON PLAZA	5969 N RAVENSWOOD AVE
PINE GROVE APARTMENTS	3639 N PINE GROVE ST
PINES OF EDGEWATER	5439 N Kenmore
PIONEER VILLAGE	340 E 38th ST
PLAZA COURT TOWNHOUSES	3211 WEST Douglas
PRAIRIE HAVEN HOMES	301 W Marquette Rd
Prete House Apartments	5801 N PULASKI AVE
PULLMAN WHEELWORKS	901 East 104th ST
Racine Terrace	4409-11 N RACINE ST
Ridgeland/Yates	6850 South Ridgeland
Rienzi Plaza Apartments	600 W DIVERSEY PKY
ROOSEVELT INDEPENDENCE	1301 W Independence Blvd
ROOSEVELT-HALSTED I aka BJ Wright Court Apts.	1330-34 S Morgan
ROSE HAVEN MANOR	10220 S MICHIGAN AVE
ROSELAND MANOR	11717 S STATE ST
SACRAMENTO ELDERLY APARTMENTS	2451 NORTH SACRAMENTO
Sawyer Gardens	1215 S. Sawyer
SCOTLAND YARD II	4247 N BROADWAY
SCOTLAND YARDS I	4215 N BROADWAY
SENATE APTS	5801-G N Pulaski RD
SEVENTY THIRD AND DOBSON	1034-40 E 73 RD ST
SHERIDAN & AINSLIE APARTMENTS	4910 N SHERIDAN RD
SHERIDAN GUNNISON APARTMENTS	4827 N SHERIDAN RD
SHERWAY TOWER APARTMENTS	4225 NORTH SHERIDAN RD
Shoreham Apartments	3318 N LAKE SHORE DR
SILENT COOPERATIVE APARTMENTS	2500 West Belmont Avenue
SOUTH APTS	6853-55 S EAST END
South Chicago YMCA Elderly Housing	3039 E. 91ST Street
SOUTH OF THE YARDS	1110 W 50th ST
South Wabash Apartments	5907-09 S Wabash AVE
Southeast Englewood	7405 S Vincennes AVE
Spring Grove Apartments	4554 S DREXEL
St Leo Section 811	7747 So Emerald
ST MARK ELDERLY HSG.	840 E 76TH ST
St. Ailbe 811 Housing	9101 S. Harper Ave.
St. Ailbe Apartments	1244 E 93rd St
St. Ailbe Apts. II	9200 S. Kimbark
St. Brendan Senior Housing	6717 South Elizabeth Street
St. Edmund's Tower	6145 S. Michigan
St. Edmunds Village Apartments	6253 S MICHIGAN AVE
St. Sabina Sr. Suites	1223 West 79th Street
ST. STEPHEN'S TERRACE APARTMENTS	2333 W JACKSON BLVD

St. Vincent DePaul Residence	4040 N. Oakley Ave.
Stone Terrace Apartments	8415 S VINCENNES AVE
SUNNYSIDE APTS	840 W SUNNYSIDE AVE
Swartzberg House	3101 W TOUHY AVE
T.E.BROWN APTS	3601 S WELLS AVE
T.K. LAWLESS GARDENS I	3550 S RHODES AVE
T.K. Lawless Gardens II	3510 S RHODES AVE
TABOR LUTHERAN SENIOR HOUSING	7429 S KINGSTON ST
THE CENTER APARTMENTS.	7521 N HOYNE
The Center on Halsted	2537 N. Halsted
THE OAKS DEARBORN PARK ELDERLY	820 S PARK TER
The Parkways	6711 Ridgeland
THE PINES OF EDGEWATER II	5439 N KENMORE AVE
THE WHITMORE APTS	421 S CENTRAL AVE
THI-7	1541 - 43 E. Marquette
THORNDALE MANOR	1020 W THORNDALE AVE
THRESHOLDS II	157 W DIVISION
TOLTON MANOR	6345 S STEWART
TOWNHOUSE GARDEN APARTMENTS	4412 S. LAVERGNE AVE
TRINITY ACRES	3939 S CALUMET AVE
TRINITY OAKS	6225 S Drexel
UNIVERSAL CITY APARTMENTS	9510 S CONSTANCE AVE
URBANITE APARTMENTS	5441 S Michigan Ave
VAN BUREN PARK APARTMENTS	2045 W Jackson BLVD
VICTORIA JENNINGS RESIDENCES	624 WEST 61st STREET
Vincennes Apartments	460 E 42nd PL
Walsh Park	1734 N PAULINA ST
WASHINGTON COURTS I	5416-30 W WASHINGTON
Washington Park Elderly	5040 S Indiana Ave
WASHINGTON SCENE	6001 S VERNON
Webster House	2150 N LINCOLN PARK WEST
West Byron Place	2815 W Byron ST
WEST POINT PLAZA	300 S. Damen
WEST TOWN HOUSING	1300 N Washtenaw
WEST TOWN HOUSING PHASE II	1217 N Wolcott
West Town Senior Housing/AKA/ Linden House/AKA/Ed	2315 W LE MOYNE ST
WESTHAVEN HOMES	850 W Garfield BLVD
Willa Rawls Manor	4120 S INDIANA AVE
Winthrop Towers	4848 N WINTHROP AVE
WINWOOD APTS	1406 W WINONA
WOODLAWN REDEVELOPMENT NO. 2	6040 S Harper AVE
Woolman-Washington Cooperative Apartments	2043 WEST PIERCE ST.

# SOCDS CHAS Data: Housing Problems Output for All Households

Name of Jurisdiction: Chicago city, Illinois			Source of Data: CHAS Data Book				Data Current as of: 2000						
	Renters						Owners						
Household by Type, Income, & Housing Problem	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters		Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	Total Households	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)		
1. Household Income <= 50% MFI	59,704	95,495	43,270	79,945	278,414	43,715	24,124	16,450	12,444	96,733	375,147		
2. Household Income <=30% MFI	43,630	58,185	26,425	52,910	181,150	21,855	11,275	6,695	7,475	47,300	228,450		
3. % with any housing problems	64.8	79.7	91.2	72.7	75.8	77.4	79.6	88.8	73.8	79.0	76.4		
4. % Cost Burden >30%	63.2	75.4	74.9	70.9	71.1	77.1	78.2	78.7	72.2	76.8	72.2		
5. % Cost Burden >50%	44.0	57.2	49.6	60.0	53.7	53.0	67.4	68.3	63.1	60.2	55.1		
6. Household Income >30 to <=50% MFI	16,074	37,310	16,845	27,035	97,264	21,860	12,849	9,755	4,969	49,433	146,697		
7. % with any housing problems	64.1	61.9	79.3	75.1	69.0	42.0	74.0	85.3	75.1	62.2	66.7		
8. % Cost Burden >30%	62.5	52.0	31.2	72.0	55.7	41.5	72.5	74.0	74.9	59.3	56.9		
9. % Cost Burden >50%	17.8	9.0	3.2	22.1	13.1	19.8	45.6	38.1	52.3	33.4	19.9		
10. Household Income >50 to <=80% MFI	11,594	45,675	18,350	46,100	121,719	24,555	28,239	19,464	10,024	82,282	204,001		
11. % with any housing problems	29.7	26.1	60.7	34.2	34.7	23.8	55.4	68.3	59.5	49.5	40.7		
12. % Cost Burden >30%	26.5	13.0	4.7	31.0	19.8	23.6	52.8	46.6	59.3	43.4	29.3		
13. % Cost Burden >50%	6.0	1.1	0.3	3.8	2.5	8.9	16.7	10.4	26.0	14.0	7.1		
14. Household Income >80% MFI	13,315	68,150	15,535	99,725	196,725	43,049	136,970	44,579	61,295	285,893	482,618		



15. % with any housing problems	11.5	10.9	52.6	8.8	13.2	10.5	15.4	34.0	22.6	19.1	16.7
16. % Cost Burden >30%	9.4	2.0	0.6	6.1	4.4	9.9	13.6	9.0	22.0	14.1	10.2
17. % Cost Burden >50%	2.9	0.1	0.3	0.4	0.5	1.9	1.8	0.8	4.0	2.1	1.4
18. Total Households	84,613	209,320	77,155	225,770	596,858	111,319	189,333	80,493	83,763	464,908	1,061,766
19. % with any housing problems	51.5	42.4	73.6	36.9	45.7	32.7	29.2	53.1	34.7	35.2	41.1
20. % Cost Burden >30	49.6	33.7	33.7	34.2	36.2	32.3	27.3	31.8	34.1	30.5	33.7
21. % Cost Burden >50	27.3	17.8	17.8	17.7	19.1	17.0	10.9	13.2	14.8	13.5	16.6

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Click the button below to get the data needed to fill out the CPMP Version 1.2 spreadsheet in MS Excel format arranged for a one-step paste.

CPMP Version 1.2 HSGNeed Data, One-Step Paste

Note: When using Internet Explorer, please save file in Excel format.

## Definitions:

**Any housing problems:** cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

**Other housing problems:** overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

**Elderly households:** 1 or 2 person household, either person 62 years old or older.

**Renter:** Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

**Cost Burden:** Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

**Source:** Tables F5A, F5B, F5C, F5D

## **SOCDs CHAS Data: Housing Problems Output for Mobility & Self Care Limitation**

Name of Jurisdiction: Chicago city, Illinois		Source of Data: CHAS Data Book		Data Current as of: 2000						
		Renters			Owners					
Household by Type, Income, & Housing Problem		Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Renters	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Owners	Total Households
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI		14,460	13,755	44,255	72,470	11,635	6,190	13,150	30,975	103,445
2. Household Income <=30% MFI		10,540	10,690	31,755	52,985	5,750	3,280	6,530	15,560	68,545
% with any housing problems		60.9	67.0	78.3	72.6	77.0	83.7	83.6	81.2	74.5
3. Household Income >30 to <=50% MFI		3,920	3,065	12,500	19,485	5,885	2,910	6,620	15,415	34,900
% with any housing problems		62.5	58.4	68.1	65.5	38.9	53.3	72.0	55.8	61.2
4. Household Income >50 to <=80% MFI		2,180	2,110	12,895	17,185	5,385	3,425	11,520	20,330	37,515
% with any housing problems		39.0	21.8	37.1	35.4	16.9	30.9	54.1	40.3	38.1
5. Household Income >80% MFI		2,065	1,715	14,175	17,955	6,490	5,405	30,885	42,780	60,735
% with any housing problems		18.4	7.6	23.1	21.1	8.0	13.9	23.3	19.8	20.2
6. Total Households		18,705	17,580	71,325	107,610	23,510	15,020	55,555	94,085	201,695
% with any housing problems		54.0	54.3	58.1	56.8	34.7	40.6	42.6	40.3	49.1

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**Note:** When using Internet Explorer, please save file in Excel format.

### Definitions for Mobility & Self-Care Table:

**Extra Elderly:** 1 or 2 Member households, either person 75 years or older

**Elderly:** 1 or 2 Member Households, either person 62 to 74 years

**Mobility or Self Care Limitations:** This includes all households where one or more persons has 1) a long-lasting condition that

substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

**Source:** Tables A7A, A7B, A7C

[Click here to view Frequently Asked Questions.](#)

# **SOCDS CHAS Data: Housing Problems Output for Asian Non-Hispanic Households**

Name of Jurisdiction: Chicago city, Illinois		Source of Data: CHAS Data Book			Data Current as of: 2000				
		Renters			Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	N/A	N/A	N/A	12,650	N/A	N/A	N/A	2,790	15,440
2. Household Income <=30% MFI	N/A	N/A	N/A	8,945	N/A	N/A	N/A	1,385	10,330
% with any housing problems	N/A	N/A	N/A	70.2	N/A	N/A	N/A	83.4	72.0
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	3,705	N/A	N/A	N/A	1,405	5,110
% with any housing problems	N/A	N/A	N/A	81.4	N/A	N/A	N/A	80.4	81.1
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	5,195	N/A	N/A	N/A	2,655	7,850
% with any housing problems	N/A	N/A	N/A	47.5	N/A	N/A	N/A	58.4	51.2
5. Household Income >80% MFI	N/A	N/A	N/A	10,540	N/A	N/A	N/A	11,035	21,575
% with any housing problems	N/A	N/A	N/A	22.8	N/A	N/A	N/A	29.0	26.0
6. Total Households	N/A	N/A	N/A	28,385	N/A	N/A	N/A	16,480	44,865
% with any housing problems	N/A	N/A	N/A	49.9	N/A	N/A	N/A	42.7	47.3

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**Source:** Tables A1A & A1B

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# SOCDS CHAS Data: Housing Problems Output for Black Non-Hispanic Households

Name of Jurisdiction: Chicago city, Illinois		Source of Data: CHAS Data Book		Data Current as of: 2000					
		Renters			Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	28,270	73,530	32,335	134,135	13,670	18,260	4,600	36,530	170,665
2. Household Income <=30% MFI	21,835	49,690	23,615	95,140	8,095	9,445	3,140	20,680	115,820
% with any housing problems	62.9	79.1	68.7	72.8	78.7	80.7	72.1	78.6	73.8
3. Household Income >30 to <=50% MFI	6,435	23,840	8,720	38,995	5,575	8,815	1,460	15,850	54,845
% with any housing problems	53.4	60.3	64.4	60.1	52.8	73.6	72.9	66.2	61.9
4. Household Income >50 to <=80% MFI	4,275	25,935	13,670	43,880	6,215	16,980	2,900	26,095	69,975
% with any housing problems	21.3	28.0	23.4	25.9	34.7	51.3	61.9	48.5	34.3
5. Household Income >80% MFI	4,380	27,685	16,115	48,180	10,120	50,255	10,110	70,485	118,665
% with any housing problems	4.6	14.5	7.6	11.3	13.1	16.9	22.9	17.2	14.8
6. Total Households	36,925	127,150	62,120	226,195	30,005	85,495	17,610	133,110	359,305
% with any housing problems	49.5	51.1	42.3	48.4	42.6	36.6	42.2	38.7	44.8

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# SOCDS CHAS Data: Housing Problems Output for Hispanic Households

Name of Jurisdiction: Chicago city, Illinois		Source of Data: CHAS Data Book				Data Current as of: 2000				
		Renters				Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	
1. Household Income <=50% MFI	5,755	43,670	11,025	60,450	2,520	13,570	1,135	17,225	77,675	
2. Household Income <=30% MFI	4,410	23,045	6,525	33,980	1,320	4,995	610	6,925	40,905	
% with any housing problems	71.4	89.8	74.3	84.5	72.7	88.3	66.4	83.4	84.3	
3. Household Income >30 to <=50% MFI	1,345	20,625	4,500	26,470	1,200	8,575	525	10,300	36,770	
% with any housing problems	59.5	71.0	68.4	70.0	50.0	87.5	78.1	82.7	73.5	
4. Household Income >50 to <=80% MFI	800	22,305	5,085	28,190	1,120	17,065	910	19,095	47,285	
% with any housing problems	18.1	44.7	29.3	41.2	36.2	72.6	67.0	70.2	52.9	
5. Household Income >80% MFI	650	18,905	6,745	26,300	1,680	34,420	3,055	39,155	65,455	
% with any housing problems	1.5	33.0	11.6	26.8	19.3	34.7	33.1	33.9	31.0	
6. Total Households	7,205	84,880	22,855	114,940	5,320	65,055	5,100	75,475	190,415	
% with any housing problems	57.0	60.8	44.7	57.3	43.0	55.7	47.7	54.3	56.1	

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Name of Jurisdiction: Chicago city, Illinois		Source of Data: CHAS Data Book		Data Current as of: 2000					
		Renters			Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	N/A	N/A	N/A	605	N/A	N/A	N/A	100	705
2. Household Income <=30% MFI	N/A	N/A	N/A	435	N/A	N/A	N/A	70	505
% with any housing problems	N/A	N/A	N/A	72.4	N/A	N/A	N/A	71.4	72.3
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	170	N/A	N/A	N/A	30	200
% with any housing problems	N/A	N/A	N/A	67.6	N/A	N/A	N/A	50.0	65.0
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	280	N/A	N/A	N/A	30	310
% with any housing problems	N/A	N/A	N/A	33.9	N/A	N/A	N/A	50.0	35.5
5. Household Income >80% MFI	N/A	N/A	N/A	275	N/A	N/A	N/A	340	615
% with any housing problems	N/A	N/A	N/A	14.5	N/A	N/A	N/A	16.2	15.4
6. Total Households	N/A	N/A	N/A	1,160	N/A	N/A	N/A	470	1,630
% with any housing problems	N/A	N/A	N/A	48.7	N/A	N/A	N/A	28.7	42.9

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**Source:** Table A & A1B

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# SOCDS CHAS Data: Housing Problems Output for Pacific Islander Non-Hispanic Households

Name of Jurisdiction: Chicago city, Illinois		Source of Data: CHAS Data Book		Data Current as of: 2000				
		Renters			Owners			
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
1. Household Income <=50% MFI	N/A	N/A	N/A	44	N/A	N/A	N/A	4
2. Household Income <=30% MFI	N/A	N/A	N/A	40	N/A	N/A	N/A	0
% with any housing problems	N/A	N/A	N/A	62.5	N/A	N/A	N/A	N/A
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	4	N/A	N/A	N/A	4
% with any housing problems	N/A	N/A	N/A	100.0	N/A	N/A	N/A	100.0
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	15
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100.0
5. Household Income >80% MFI	N/A	N/A	N/A	55	N/A	N/A	N/A	19
% with any housing problems	N/A	N/A	N/A	0.0	N/A	N/A	N/A	0.0
6. Total Households	N/A	N/A	N/A	99	N/A	N/A	N/A	38
% with any housing problems	N/A	N/A	N/A	29.3	N/A	N/A	N/A	50.0

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**Source:** Tables A1A & A1B

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# SOCDS CHAS Data: Housing Problems Output for White Non-Hispanic Households

Name of Jurisdiction: Chicago city, Illinois		Source of Data: CHAS Data Book			Data Current as of: 2000				
		Renters			Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	21,775	13,330	29,145	64,250	26,005	6,325	6,120	38,450	102,700
2. Household Income <=30% MFI	14,085	7,080	17,295	38,460	11,550	2,445	3,365	17,360	55,820
% with any housing problems	67.3	86.9	79.7	76.5	76.6	82.0	77.6	77.6	76.8
3. Household Income >30 to <=50% MFI	7,690	6,250	11,850	25,790	14,455	3,880	2,755	21,090	46,880
% with any housing problems	74.4	74.2	83.9	78.7	36.5	70.4	75.1	47.8	64.8
4. Household Income >50 to <=80% MFI	6,055	11,280	23,890	41,225	16,470	11,125	5,730	33,325	74,550
% with any housing problems	37.8	33.1	40.9	38.3	18.4	55.3	57.8	37.5	37.9
5. Household Income >80% MFI	7,680	29,710	69,720	107,110	29,655	86,335	45,445	161,435	268,545
% with any housing problems	16.2	11.1	8.4	9.7	8.7	14.8	21.6	15.6	13.3
6. Total Households	35,510	54,320	122,755	212,585	72,130	103,785	57,295	233,210	445,795
% with any housing problems	52.8	32.8	32.1	35.7	27.4	22.8	31.1	26.2	30.8

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**Source:** Tables A1C & A1D

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**Table 1A**  
**Homeless and Special Needs Populations**

**Continuum of Care: Housing Gap Analysis Chart**

		Current Inventory	Under Development	Unmet Need/ Gap
<b>Individuals</b>				
<b>Example</b>	<b>Emergency Shelter</b>	<b>100</b>	<b>40</b>	<b>26</b>
<b>Beds</b>	Emergency Shelter	1516	0	0
	Transitional Housing	1148	0	4
	Permanent Supportive Housing	5806	325	1840
	<b>Total</b>	<b>8470</b>	<b>325</b>	<b>1844</b>
<b>Persons in Families With Children</b>				
<b>Beds</b>	Emergency Shelter	374	0	0
	Transitional Housing	2831	0	0
	Permanent Supportive Housing	2551	85	280
	<b>Total</b>	<b>5756</b>	<b>85</b>	<b>280</b>

**Continuum of Care: Homeless Population and Subpopulations Chart**

<b>Part 1: Homeless Population</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
	<b>Emergency</b>	<b>Transitional</b>		
Number of Families with Children (Family Households):	75 (N)	786 (N)	22 (N)	883
1. Number of Persons in Families with Children	244 (N)	2564 (N)	90 (N)	2898
2. Number of Single Individuals and Persons in Households without children	1447 (N)	1101 (N)	794 (N)	3342
<b>(Add Lines Numbered 1 &amp; 2 Total Persons)</b>	<b>1691</b>	<b>3665</b>	<b>884</b>	<b>6240</b>
<b>Part 2: Homeless Subpopulations</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
a. Chronically Homeless	416		273	689
b. Seriously Mentally Ill	636			
c. Chronic Substance Abuse	929			
d. Veterans	257			
e. Persons with HIV/AIDS	185			
f. Victims of Domestic Violence	838			
g. Unaccompanied Youth (Under 18)	31			

**Table 1B**  
**Special Needs (Non-Homeless) Populations**

<b>SPECIAL NEEDS SUBPOPULATIONS</b>	<b>Priority Need Level High, Medium, Low, Yes, No</b>	<b>Unmet Need</b>	<b>Dollars to Address Unmet Need (est)</b>	<b>Multi- Year Goals</b>	<b>Annual Goals</b>
Elderly	Yes		\$2MM annually	9,500	1,900
Frail Elderly					
Severe Mental Illness, Developmentally Disabled and Physically Disabled	Yes	2,020	\$657K annually	2,020	404
Persons w/ Alcohol/Other Drug Addictions					
Persons w/HIV/AIDS	Yes	15,000	\$5.6MM annually	4,955	991
Victims of Domestic Violence	Yes		\$1.5MM annually	41,750	8,350
Victims of Domestic Violence-- Services to Support Economic Stability	Yes		\$250K annually	2,800	560
Other (H-RAIL)	Yes		\$1.8MM annually	2,000	500
Other (HomeMod)	Yes	145	\$387K annually	145	29
Other (Disability Resources)	Yes	30,000	\$69K annually	30,000	6,000
<b>TOTAL</b>		<b>47,165</b>	<b>\$12.27MM annually</b>	<b>93,170</b>	<b>18,734</b>

**Table 1C Summary of Specific Objectives**

Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH1.4	Rehabilitation, health and safety repairs in housing occupied by low/mod income seniors	CDBG	2010	units	500	N/A	%
			2011		500		%
			2012		500		%
			2013		500		%
			2014		500		%
		MULTI-YEAR GOAL		2,500		%	
Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH1.6	Make accessibility modifications for low/moderate homeowners w. disabilities	CDBG	2010	units	29	N/A	%
			2011		29		%
			2012		29		%
			2013		29		%
			2014		29		%
		MULTI-YEAR GOAL		145		%	
Affordability of Decent Housing (DH-2)							
DH2.4	Assist persons w. HIV/AIDS retain affordable housing by funding housing needs and support programs	HOPWA	2010	people	1,146	N/A	%
			2011		1,146		%
			2012		1,146		%
			2013		1,146		%
			2014		1,146		%
		MULTI-YEAR GOAL		5,730		%	
Sustainability of Decent Housing (DH-3)							
DH3.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%

**Table 1C Summary of Specific Objectives**

Availability/Accessibility of Suitable Living Environment (SL-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL1.5	Assist persons w. HIV/AIDS at risk of becoming homeless w. supportive housing services	CDBG	2010	people	45	N/A	%
			2011		45	%	
			2012		45	%	
			2013		45	%	
			2014		45	%	
		MULTI-YEAR GOAL		225		%	
Availability/Accessibility of Suitable Living Environment (SL-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL1.8	Provide counseling services, court advocacy for survivors of domestic violence	CDBG	2010	people	8,350	N/A	%
			2011		8,350	%	
			2012		8,350	%	
			2013		8,350	%	
			2014		8,350	%	
		MULTI-YEAR GOAL		41,750		%	
Availability/Accessibility of Suitable Living Environment (SL-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL1.11	Provide transitional shelter services for the homeless	CDBG	2010	people	6,500	N/A	%
			2011		6,500	%	
			2012		6,500	%	
			2013		6,500	%	
			2014		6,500	%	
		MULTI-YEAR GOAL		32,500		%	
Availability/Accessibility of Suitable Living Environment (SL-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL1.12	Provide support services for the elderly to maintain independent living	CDBG	2010	people	1,900	N/A	%
			2011		1,900	%	
			2012		1,900	%	
			2013		1,900	%	
			2014		1,900	%	
		MULTI-YEAR GOAL		9,500		%	

**Table 1C Summary of Specific Objectives**

Availability/Accessibility of Suitable Living Environment (SL-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL1.13	Provide support services for people with disabilities to maintain independent living	CDBG	2010	people	6,000	N/A	%
			2011		6,000		%
			2012		6,000		%
			2013		6,000		%
			2014		6,000		%
			MULTI-YEAR GOAL		30,000		%
Availability/Accessibility of Suitable Living Environment (SL-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL1.13	Provide support services for people with disabilities to maintain independent living	CDBG	2010	people	404	N/A	%
			2011		404		%
			2012		404		%
			2013		404		%
			2014		404		%
			MULTI-YEAR GOAL		2,020		%
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.14	Provide emergency shelter services for the homeless	ESG	2010	people	2,400	N/A	%
			2011		2,400		%
			2012		2,400		%
			2013		2,400		%
			2014		2,400		%
			MULTI-YEAR GOAL		12,000		%
Affordability of Suitable Living Environment (SL-2)							
SL2.1	Prevent homelessness thru emergency rent payment	ESG	2010	people	700	N/A	%
			2011		700		%
			2012		700		%
			2013		700		%
			2014		700		%
			MULTI-YEAR GOAL		3,500		%

**Table 1C Summary of Specific Objectives**

Availability/Accessibility of Economic Opportunity (EO-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
EO1.2	Provide economic opportunity by offering job readiness services	CDBG	2010	people	560	N/A	%
			2011		560		%
			2012		560		%
			2013		560		%
			2014		560		%
			MULTI-YEAR GOAL		2,800		%
Affordability of Economic Opportunity (EO-2)							
EO2.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Sustainability of Economic Opportunity (EO-3)							
EO3.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Neighborhood Revitalization (NR-1)							
NR1.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Other (O-1)							
O 1.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%

**Table 2A**  
**Priority Housing Needs/Investment Plan Table**

<b>PRIORITY HOUSING NEEDS (households)</b>		<b>Priority</b>		<b>Unmet Need</b>
<b>Renter</b>	Small Related	0-30%	High	46,373
		31-50%	High	23,095
		51-80%	Medium	11,921
	Large Related	0-30%	High	24,100
		31-50%	High	13,358
		51-80%	Medium	11,138
	Elderly	0-30%	High	28,272
		31-50%	High	10,303
		51-80%	Medium	3,443
	All Other	0-30%	High	38,466
		31-50%	High	20,303
		51-80%	Medium	15,766
<b>Owner</b>	Small Related	0-30%	High	8,975
		31-50%	High	9,508
		51-80%	Medium	15,644
	Large Related	0-30%	High	5,945
		31-50%	High	8,321
		51-80%	Medium	13,294
	Elderly	0-30%	High	16,916
		31-50%	High	9,181
		51-80%	Medium	5,844
	All Other	0-30%	Medium	5,517
		31-50%	Medium	5,985
		51-80%	Medium	5,964
<b>Non-Homeless Special Needs</b>	Elderly	0-80%	High	14,778
	Frail Elderly	0-80%	High	17,335
	Mobility or Self Care Limitations/All Other Households (Severe Mental Illness, Physical and Developmentally Disabled)		High	54,656
	Alcohol/Drug Abuse	0-80%	Medium	
	HIV/AHIDS	0-80%	High	15,000
	Victims of Domestic Violence	0-80%	Medium	

Data sources: *Chicago Area AIDS Housing Plan 2008-2012: A Place to Call Home*

- HUD CHAS Tables (2000 Census)
- 2009-2013 Affordable Housing Plan

*Note: Unmet Need = (number of units) x (est. % of units w. problems).*



**Table 2A**  
**Priority Housing Needs/Investment Plan Goals**

<b>Priority Need</b>	<b>5-Yr. Goal Plan/Act</b>	<b>Yr. 1 Goal Plan/Act</b>	<b>Yr. 2 Goal Plan/Act</b>	<b>Yr. 3 Goal Plan/Act</b>	<b>Yr. 4 Goal Plan/Act</b>	<b>Yr. 5 Goal Plan/Act</b>
<b>Renters</b>						
0 - 30 of MFI	14,166	2,833	2,833	2,833	2,833	2,834
31 - 50% of MFI	12,034	2,406	2,407	2,407	2,407	2,407
51 - 80% of MFI	4,857	971	971	971	972	972
<b>Owners</b>						
0 - 30 of MFI	18,476	3,695	3,695	3,695	3,695	3,696
31 - 50 of MFI	16,481	3,296	3,296	3,296	3,296	3,297
51 - 80% of MFI	11,403	2,280	2,280	2,281	2,281	2,281
<b>Homeless*</b>						
Individuals/Families	32,500	6,500	6,500	6,500	6,500	6,500
<b>Non-Homeless Special Needs</b>						
Elderly	9,500	1,900	1,900	1,900	1,900	1,900
Frail Elderly						
Mobility or Self Care Limitations (Severe Mental Illness Physical and Developmentally Disability)	2,645	529	529	529	529	529
Alcohol/Drug Abuse						
HIV/AIDS	CDBG 225 HOPWA 2,655	45  531	45  531	45  531	45  531	45  531
Victims of Domestic Violence	41,750	8,350	8,350	8,350	8,350	8,350
Victims of Domestic Violence (Economic Stability)	2,800	560	560	560	560	560
<b>Total</b>	169,492	33,896	33,897	33,898	33,899	33,902
<b>Total Section 215</b>						
215 Renter	5,950	1,190	1,190	1,190	1,190	1,190
215 Owner	1,000	200	200	200	200	200

\* Homeless individuals and families assisted with transitional and permanent housing

**Table 2A**  
**Priority Housing Activities**

<b>Priority Need</b>	<b>5-Yr. Goal Plan/Act</b>	<b>Yr. 1 Goal Plan/Act</b>	<b>Yr. 2 Goal Plan/Act</b>	<b>Yr. 3 Goal Plan/Act</b>	<b>Yr. 4 Goal Plan/Act</b>	<b>Yr. 5 Goal Plan/Act</b>
<b>CDBG</b>						
Acquisition of existing rental units	0	0	0	0	0	0
Production of new rental units	135	27	27	27	27	27
Rehabilitation of existing rental units	315	63	63	63	63	63
Rental assistance	225	45	45	45	45	45
Acquisition of existing owner units	0	0	0	0	0	0
Production of new owner units	0	0	0	0	0	0
Rehabilitation of existing owner units	9,145	1,829	1,829	1,829	1,829	1,829
Homeownership assistance	0	0	0	0	0	0
<b>HOME</b>						
Acquisition of existing rental units	0	0	0	0	0	0
Production of new rental units	3,850	770	770	770	770	770
Rehabilitation of existing rental units	1,650	330	330	330	330	330
Rental assistance	0	0	0	0	0	0
Acquisition of existing owner units	0	0	0	0	0	0
Production of new owner units	0	0	0	0	0	0
Rehabilitation of existing owner units	0	0	0	0	0	0
Homeownership assistance	1,000	200	200	200	200	200
<b>HOPWA</b>						
Rental assistance	2,655	531	531	531	531	531
Short term rent/mortgage utility payments	2,075	415	415	415	415	415
Facility based housing development						
Facility based housing operations						
Supportive services						
<b>Other</b>						

**Table 2B**  
**Priority Community Development Needs**

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need (est.)	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property						
Disposition						
Clearance and Demolition	Yes		\$5MM	15,000	3,000	N/A
Clearance of Contaminated Sites						
Code Enforcement	Yes		\$5MM	100,000	20,000	N/A
Other Board Up	Yes		\$1MM	25,000	5,000	N/A
Public Facility (General)						
Senior Centers						
Handicapped Centers						
Homeless Facilities						
Youth Centers						
Neighborhood Facilities						
Child Care Centers						
Health Facilities						
Mental Health Facilities						
Parks and/or Recreation Facilities						
Parking Facilities						
Tree Planting						
Fire Stations/Equipment						
Abused/Neglected Children Facilities						
Asbestos Removal						
Non-Residential Historic Preservation						
Other Public Facility Needs						
Infrastructure (General)						
Water/Sewer Improvements						
Street Improvements						
Sidewalks						
Solid Waste Disposal Improvements						
Flood Drainage Improvements						
Other Infrastructure						
Public Services (General)						
Senior Services	Yes		\$9.6MM	9,500 people	1,900 people	N/A
Handicapped Services	Yes		\$5.6MM	32,165 people	6,433 people	N/A
Legal Services (Code Enforcement)	Yes		\$2.6MM	—	—	N/A
Legal Services (Clearance & Demolition)	Yes		\$4.4MM	TBD (permits)	TBD (permits)	N/A
DFSS Family Violence Prevention Initiative	Yes		\$7.3MM	41,750 people	8,350 people	N/A
Youth Services	Yes		\$37MM	95,000 people	19,000 people	N/A
Child Care Services						
Transportation Services						
Substance Abuse Services						
Employment/Training Services	Yes		\$18.5MM	7,500 people	1,500 people	N/A
Health Services/High Risk...	Yes	*15,000	\$14MM	225 people	45 people	N/A
DPH Family Violence Prevention Initiative	Yes	*526,500	\$12.5MM	7,500	1,500	N/A
Health Services/Uptown NHC	Yes	*312,395	\$2.4MM to provide 7,000 additional Chicago residents	Maintain Primary Health Care Services for 14,000	Provide Primary Health Care Services for 2,800	N/A

			with primary Health Care	individuals (If current grant increased by \$2,400,000)	individuals without current access (If current grant increased by \$2,400,000)	
Health Services/Mental Health Clinics	Yes	†Expand services to more residents	<b>\$2.5MM to serve an additional 3,525 Chicago residents with core Mental Health Services.</b>	<b>Maintain Core Mental Health Services for 8,000 people if grant is increased</b>	<b>Provide Core Mental Health Services for 3,525.</b>	N/A
Health Services/Primary...Homeless	Yes		\$426K	1,500 people	300 people	N/A
Lead Poisoning Prevention	Yes	100,000	\$10MM	25,000 people	5,000 people	N/A
Crime Awareness						
Fair Housing Activities	Yes		\$4.1MM	350 households	70 households	N/A
Tenant Landlord Counseling						
<b>Other</b> ( Heat Receivership Program)	Yes			TBD people	TBD people	N/A
<b>Other</b> (Housing Counseling Services):						
Housing Services Technical Assistance	Yes			14,000 households	2,800 households	N/A
Home Ownership Centers	Yes			120,000 households	24,000 households	N/A
Home Ownership Counseling Centers	Yes			20,000 households	4,000 households	N/A
<b>Other</b> (Emergency Food)	Yes		\$5MM	75,000 people	15,000 people	N/A
<b>Other</b> (Human Service System)	Yes		\$20.5MM	TBD	TBD	N/A
Economic Development (General)						
C/I Land Acquisition/Disposition						
C/I Infrastructure Development						
<b>C/I Rehab</b> (Façade Rebate)	Yes		\$1.5MM	150 businesses	30 businesses	N/A
Other C/I						
ED Assistance to For-Profit						
ED Technical Assistance						
Micro-enterprise Assistance						
<b>Other</b>						

- <sup>n</sup>DPH/HOPWA – Chicago Area AIDS Housing Plan 2008-2012: A Place to Call Home.
- \* DPH/FVPI - Poverty is one risk factor for family violence. Most participants meet HUD ‘extremely low’ income category of need. 526,500 unmet need. \$12.5 million needed. (*Profile of Poverty and Disability Among Children, Working-Age Persons and the Elderly*).
- ‡DPH/Uptown NHC - Salem, E. and Ferguson, R. Casting Chicago’s Health Care Safety Net: A 12 Year Review of Chicago’s Community Based Primary Care System. Chicago: Chicago Department of Public Health, Planning and Development Division, 2005.
- †DPH/Mental Health Clinics - 2003 Interim Report of the President's New Freedom Commission on Mental Health; The Chicago Health and Health System Project, “Profile of Chicago’s Mental Health System 2003”; Chicago Department of Health Office of Planning and Policy Mental Health Strategic Plan, “Mental Health: Present and Future” May 23, 2007.

**Table 2C Summary of Specific Objectives**

Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH1.2	Maintain decent housing and prevent homelessness by repairing heating units	CDBG & HOME	2010	units	800	N/A	%
			2011		800		%
			2012		800		%
			2013		800		%
			2014		800		%
			MULTI-YEAR GOAL		4,000		%
Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH1.2	Maintain decent housing and prevent homelessness by paying heating bills	CDBG	2010	people	TBD	N/A	%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH1.3	Provide assistance for emergency repairs to correct hazardous conditions	CDBG	2010	units	800	N/A	%
			2011		800		%
			2012		800		%
			2013		800		%
			2014		800		%
			MULTI-YEAR GOAL		4,000		%
Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH1.5	Maintain owner occupied housing by providing direct assistance for home ownership, rehab and preservation	CDBG	2010	units	580	N/A	%
			2011		580		%
			2012		580		%
			2013		580		%
			2014		580		%
			MULTI-YEAR GOAL		2,900		%

**Table 2C Summary of Specific Objectives**

Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH1.7	Provide housing counseling services to expand/preserve affordable housing	CDBG	2010	households	2,800	N/A	%
			2011		2,800		%
			2012		2,800		%
			2013		2,800		%
			2014		2,800		%
			MULTI-YEAR GOAL		14,000		%
Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH1.8	Improve access to affordable rental and owner housing thru fair housing adjudication	CDBG	2010	households	70	N/A	%
			2011		70		%
			2012		70		%
			2013		70		%
			2014		70		%
			MULTI-YEAR GOAL		350		%
Affordability of Decent Housing (DH-2)							
DH2.1	Provide financing to developers to increase supply of affordable rental units	CDBG & HOME	2010	units	TBD	N/A	%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Affordability of Decent Housing (DH-2)							
DH2.2	Promote sustainability of home ownership thru pre-purchase and foreclosure prevention counseling	CDBG	2010	households	24,000	N/A	%
			2011		24,000		%
			2012		24,000		%
			2013		24,000		%
			2014		24,000		%
			MULTI-YEAR GOAL		120,000		%
Affordability of Decent Housing (DH-2)							
DH2.3	Assist persons retain affordable housing thru mortgage counseling	CDBG	2010	households	4,000	N/A	%
			2011		4,000		%
			2012		4,000		%
			2013		4,000		%
			2014		4,000		%
			MULTI-YEAR GOAL		20,000		%

**Table 2C Summary of Specific Objectives**

Sustainability of Decent Housing (DH-3)							
DH3.1	Abate lead hazards thru screening, environmental testing, and education	CDBG, IDPH, CDC, HUD, City of Chicago	2010	people	5,000	N/A	%
			2011		5,000		%
			2012		5,000		%
			2013		5,000		%
			2014		5,000		%
			MULTI-YEAR GOAL		25,000		
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.1	Eliminate blight and deterioration of property thru board-up and demolition	CDBG	2010	units	5,000 Board Up/3,000 Demolition TBD (permits)	N/A	%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				25,000/15,000
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.2	Preserve affordable rental units thru rehab of abandoned buildings	CDBG	2010	units	900	N/A	%
			2011		900		%
			2012		900		%
			2013		900		%
			2014		900		%
			MULTI-YEAR GOAL		4,500		
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.3	Retain affordable housing stock thru rehab of single family units	CDBG	2010	units	150	N/A	%
			2011		150		%
			2012		150		%
			2013		150		%
			2014		150		%
			MULTI-YEAR GOAL		750		
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.4	Provide mental health services	CDBG, IDHS-MRO, Medicaid, Medicare, Self Pay, Insurance	2010	people	3,525	N/A	%
			2011		3,525		%
			2012		3,525		%
			2013		3,525		%
			2014		3,525		%
			MULTI-YEAR GOAL		17,625		
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.6	Provide primary health care to the homeless	CDBG	2010	people	300	N/A	%
			2011		300		%
			2012		300		%
			2013		300		%
			2014		300		%
			MULTI-YEAR GOAL		1,500		

**Table 2C Summary of Specific Objectives**

Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.7	Provide youth a suitable living environment by providing programs and services	CDBG	2010	people	1,900	N/A	%
			2011		1,900		%
			2012		1,900		%
			2013		1,900		%
			2014		1,900		%
			MULTI-YEAR GOAL		9,500		
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.9	Assist persons who are homeless or at-risk of becoming homeless by providing food	CDBG	2010	people	15,000	N/A	%
			2011		15,000		%
			2012		15,000		%
			2013		15,000		%
			2014		15,000		%
			MULTI-YEAR GOAL		75,000		
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.10	Provide emergency human services to low-income persons and families	CDBG	2010	people	1,500	N/A	%
			2011		1,500		%
			2012		1,500		%
			2013		1,500		%
			2014		1,500		%
			MULTI-YEAR GOAL		7,500		
Affordability of Suitable Living Environment (SL-2)							
SL2.1			2010			N/A	N/A
			2011				
			2012				
			2013				
			2014				
			MULTI-YEAR GOAL				
Sustainability of Suitable Living Environment (SL-3)							
SL3.1	Arrest decline of affordable units through code enforcement	CDBG	2010	units	20,000	N/A	%
			2011		20,000		%
			2012		20,000		%
			2013		20,000		%
			2014		20,000		%
			MULTI-YEAR GOAL		100,000		



**Table 2C Summary of Specific Objectives**

Sustainability of Suitable Living Environment (SL-3)							
SL3.2	Preserve single family and multi unit buildings thru maintenance, management and security	CDBG	2010	units	TBD	N/A	%
			2011		-		%
			2012		-		%
			2013		-		%
			2014		-		%
			MULTI-YEAR GOAL				%
Sustainability of Suitable Living Environment (SL-3)							
SL3.3	Support housing preservation thru rehab	CDBG	2010	units	TBD	N/A	%
			2011		-		%
			2012		-		%
			2013		-		%
			2014		-		%
			MULTI-YEAR GOAL				%
Sustainability of Suitable Living Environment (SL-3)							
SL3.4	Prevent abuse and violence thru prevention programs and education	CDBG	2010	people	1,500	N/A	%
			2011		1,500		%
			2012		1,500		%
			2013		1,500		%
			2014		1,500		%
			MULTI-YEAR GOAL		7,500		%
Sustainability of Suitable Living Environment (SL-3)							
SL3.5	Provide access to health care	CDBG, Medicaid, Medicare, Title X, Self Pay, Insurance	2010	people	2,800	N/A	%
			2011		2,800		%
			2012		2,800		%
			2013		2,800		%
			2014		2,800		%
			MULTI-YEAR GOAL		14,000		%
Sustainability of Economic Opportunity (EO-1)							
EO1.1	Provide grants to improve business exteriors to promote economic viability of the community	CDBG	2010	businesses	30	N/A	%
			2011		30		%
			2012		30		%
			2013		30		%
			2014		30		%
			MULTI-YEAR GOAL		150		%
Sustainability of Economic Opportunity (EO-1)							
EO1.3	Improve economic opportunities for low-income persons thru job training and placement	CDBG	2010	people	1,500	N/A	%
			2011		1,500		%
			2012		1,500		%
			2013		1,500		%
			2014		1,500		%
			MULTI-YEAR GOAL		7,500		%