

DRAFT 2025-2029 Consolidated Plan and 2025 Action Plan

2025-2029 HUD Consolidated Plan & 2025 Action Plan

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Chicago (City) receives an annual formula allocation of entitlement funds from the U.S. Department of Housing and Urban Development (HUD). To receive the funds, the City is required to develop a five-year Consolidated Plan that assesses the needs of Chicagoans and identifies priorities and goals to address those needs. The Consolidated Plan is carried out through Annual Action Plans which summarize the specific programs, projects, activities, and financial resources that will be used each year to address the priority needs and goals identified in the Consolidated Plan. The four grant programs guided by these regulations are:

1. Community Development Block Grant (CDBG): CDBG can fund a wide array of community projects including acquisition and disposition of land, public facilities and improvements, public services, housing, and economic development.
2. HOME Investment Partnerships (HOME): HOME can fund the acquisition, development, and/or rehabilitation of affordable rental housing and rental assistance.
3. Emergency Solutions Grant (ESG): ESG can fund the engagement of persons and families experiencing homelessness; improve the number and quality of emergency shelters for persons experiencing homelessness; help operate shelters; provide essential services to shelter residents; rapidly re-house persons and families experiencing homelessness; and prevent families and individuals from becoming homeless.
4. Housing Opportunities for People with AIDS (HOPWA): HOPWA can fund housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.

The City estimates receiving \$111,580,914 for Year One (2025), and \$571,658,058 over the duration of the 2025-2029 Consolidated Plan.

This Consolidated Plan reflects an investment strategy that aligns the City's policy priorities with HUD's federal program objectives: Housing and Homelessness Support to provide decent housing, Community Safety and Mental Health to establish a suitable living environment, and Youth and Economy to expand economic opportunities.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The 2025-2029 Consolidated Plan outlines the City of Chicago's objectives and outcomes derived from a comprehensive needs assessment. These priorities align with HUD's Performance Outcome Measurement System (POMS), ensuring activities are measurable, transparent, and impactful. The Plan focuses on the following objectives and outcomes:

Housing and Homelessness Support to Provide Decent Housing

- Preserve and increase the supply of affordable housing for low- and moderate-income households through construction and rehabilitation of single-family and multi-family properties.
- Maintain and expand access to housing for low- and moderate-income households through housing information and referral services, housing counseling, and legal services.
- Preserve and expand housing accessibility for special populations including persons with disabilities, person living with HIV/AIDS, and elderly residents through home modification programs and public services.
- Provide housing and other support services to homeless populations.
- Create healthy homes by preventing lead poisoning exposure through inspections and replacement of lead service lines to households.

Community Safety and Mental Health to Establish and Maintain a Suitable Living Environment

- Increase community safety by providing access to basic human services like food banks, violence protection, mental health, and fair housing.

Youth and Economy to Expand Economic Opportunity

- Empower communities by creating job opportunities through workforce development.

Key Metrics and Alignment with HUD's Strategic Objectives

- # of housing units of housing preserved and/or constructed
- # persons benefitting from housing services
- # of households receiving lead inspections and lead service line replacements
- # persons benefitting from community safety public services
- # persons benefitting from workforce development

3. Evaluation of past performance

An evaluation of past performance, based on a review of the 2020–2024 Consolidated Plan Action Plans and CAPERs, highlights the need for more consistent alignment between budget projections and actual program expenditures. Several programs, including Independent Living Services, Workforce Services, and Education Outreach, routinely underspend. In contrast, others, like Lead Poisoning Screening and the Home Modification Program for individuals with disabilities, regularly exceeded their targets.

These patterns suggest opportunities to refine future budget estimates and improve resource allocation. Some programs, including Disability Resources, also showed significant year-over-year variability, raising questions about how changing external conditions and internal target adjustments affect performance.

The analysis also highlighted challenges the City faces with data collection in the face of staff turnover. As a result, in 2025 we are shifting to quarterly data collection so that staff are more familiar with the data collection process than they would be if they only had to do it once per year. We are also creating clearer written guidance and processes so that we can consistently collect good data despite any staff turnover.

Strengthening impact measurement, improving internal cost tracking, and applying similar evaluation methods to other funding streams could help the City better assess program effectiveness and make more informed investment decisions going forward.

The Water Service Line Replacement Program, which saw increased allocations in later years, illustrates the importance of adapting funding strategies to meet shifting priorities and leveraging available funds from underspent projects.

4. Summary of citizen participation process and consultation process

The City conducts robust engagement with Chicagoans three out of the four seasons of the year, starting in the Spring.

In the Spring, the City holds its first public hearing of the year to discuss the performance of its HUD investments with the community, which involves reviewing the CAPER. If the federal award allocations are available at this time, the City also reviews any impact that changes in amounts will have on its final Action Plan before submission to HUD.

In the summer, the City conducts a comprehensive citizen participation and consultation process as part of its annual budget development, structured into three distinct phases to ensure broad and inclusive community engagement.

Lastly, in the fall, the City presents its annual budget, which includes its action plan for spending HUD funding, to the public and City Council. The City holds a second public hearing, separate from city council hearings for each department on the budget proposals, to focus engage with and solicit feedback from the community specific to the draft HUD action plan portion.

2025 Budget Citizen Participation

During the summer and fall of 2024, the City of Chicago followed the schedule below to gather public input on the proposed 2025 budget for all City funds, including those supported by U.S. Department of Housing and Urban Development (HUD) Entitlement grants.

Phase I – Engage with Existing City Working Groups (April–May):

In this initial phase, the city collaborates with community organizations, advisory groups, and task forces

to gather early input on budget priorities. This is achieved through virtual comment submissions, informational meetings, and surveys, laying the groundwork for subsequent engagement activities.

Phase II – Stakeholder Budget Engagement Co-Design (May–June):

Building upon the initial input, the city engages stakeholders in designing the structure and content of community roundtables. This collaborative approach ensured that the topics addressed are relevant and that the engagement methods are effective, fostering a sense of shared ownership in the budget planning process.

Phase III – Broad Public Engagement (July):

The final phase expands outreach to the general public through multiple avenues:

- **In-Person Roundtables:** Held in community spaces, these sessions provide platforms for residents to discuss budget topics such as affordable housing, community safety, and public health. A youth-specific roundtable focuses on engaging younger residents aged 13 to 24.
- **Online Engagement:** An online budget portal is made available, offering materials and surveys in multiple languages, including English, Spanish, Polish, and Simplified Chinese, to accommodate Chicago's diverse population.

The insights gathered from these engagements are analyzed in partnership with the University of Illinois at Chicago's Great Cities Institute and are instrumental in shaping the FY2025 budget and Consolidated Plan to reflect the community's needs and priorities.

This structured approach underscores Chicago's commitment to participatory governance, ensuring that residents' voices are integral to the city's budgeting process.

Public Hearings

The 2025 Annual Action Plan hearing was held on December 4, 2024, at 5:30 PM at the Chicago Cultural Center. The draft budget was available to the public at www.cityofchicago.org/grants. Public comments were accepted December 4, 2024, through January 4, 2025, via phone, email, or standard mail.

The 2024 CAPER Public Hearing was held on Thursday, March 20, 2025, at 4:30 PM at Kennedy-King College. The hearing followed the City of Chicago's annual Technical Assistance Workshop on the Community Development Grant Application (CDGA). This workshop is hosted each Consolidated Plan season to inform and engage Delegate Agencies and the general public about upcoming Request for Proposals (RFPs) related to the City's HUD-funded programs. These RFPs include opportunities in social services, housing, and economic development, primarily supported by Community Development Block Grant (CDBG) funds. CAPER 2024 public comment was collected from March 14, 2025, to March 30, 2025.

5. Summary of public comments

As part of the City's broader engagement efforts to inform the 2025–2029 Consolidated Plan, residents were invited to participate in roundtables, surveys, and comment submissions to identify budget and community development priorities during the annual budget process. Over 800 comments were collected through in-person events and online platforms. Common themes included a strong demand for increased investment in affordable housing and homelessness services, particularly permanent supportive housing and preservation of Single Room Occupancy (SRO) units. Participants also emphasized the need for expanded mental health resources, youth employment opportunities, environmental justice initiatives, and support for small businesses in disinvested neighborhoods. Additional priorities included transparency in City-led development processes, expanded engagement opportunities, and increased funding for animal care services. Feedback consistently underscored the importance of equitable investment and community voice in shaping City programs and funding decisions. The full summary of public input can be reviewed in the 2025 Chicago Budget Engagement Report.

The public comment period for the 2025 Annual Action Plan ran from December 4, 2024, through January 4, 2025.

The City received two formal written comments during the AAP public comment period. Both comments focused primarily on the proposed elimination of the Small Accessible Repairs for Seniors (SARFS) program. Stakeholders raised concerns about the program's critical role in allowing low-income seniors to age in place and questioned the lack of clarity in the draft budget regarding program-level outcomes and funding allocations. While there was support for increased investment in homeless services and housing counseling, commenters emphasized the need for transparency, equitable funding, and continued support for home repair programs. In response, the final Action Plan clarifies that SARFS-related work will continue through the Home Repair and Home Modification programs.

The 2025-2029 Consolidated Plan public comment period will be June 11 to July 11, 2025. All comments will be accepted via email, phone, and mail.

Contact Information:

- City of Chicago – Office of Budget & Management
- 121 N LaSalle Street, Room 604
- Chicago, IL 60602
- Phone: (312) 744-5226
- Email: GrantSupport@cityofchicago.org

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments received to date have been accepted and considered in the development of the Consolidated Plan. The City of Chicago is committed to transparency and accountability to all residents.

7. Summary

The City of Chicago receives an annual formula allocation of entitlement funding from the U.S. Department of Housing and Urban Development (HUD) and is required to develop a five-year Consolidated Plan to guide the investment of these funds. The 2025-2029 Consolidated Plan focuses on providing decent housing, maintaining a suitable living environment, and expanding economic opportunities, particularly for low- and moderate-income residents and special populations. The plan is implemented through annual action plans that detail specific programs, projects, activities, and financial resources for each year. The four primary grant programs included are the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for People with AIDS (HOPWA), with an estimated \$571,658,058 in funding over five years. Key objectives include preserving and increasing affordable housing, creating safer communities, and empowering residents with economic opportunities. The City prioritized broad community engagement in the planning process, incorporating public input through working groups, stakeholder roundtables, an online budget portal, and other public planning efforts. These efforts aimed to ensure transparency and collaboration in shaping the FY2025 budget and Annual Action Plan based on community needs.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	CHICAGO	Office of Budget & Management
HOPWA Administrator	CHICAGO	Chicago Department of Public Health
HOME Administrator	CHICAGO	Department of Housing
ESG Administrator	CHICAGO	Department of Family and Support Services

Table 1 – Responsible Agencies

Narrative

The City’s Office of Budget and Management (OBM) serves as the lead agency for developing and managing the Consolidated Plan and Annual Action Plans. OBM also provides strategic guidance and policy direction, in consultation with the Mayor’s Office, to ensure the alignment of the City’s goals with Federal objectives and effective implementation of projects to achieve those goals.

Consolidated Plan Public Contact Information

Comments can be submitted via email to grantsupport@cityofchicago.org or by mail to the Office of Budget and Management, City Hall, Room 604, 121 N. LaSalle Street, Chicago, Illinois 60602, Attention: Grants Management Unit. For any questions or to request reasonable accommodations, please contact the Office of Budget and Management at (312) 744-7755.

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City recognizes that strong collaboration with key stakeholders is vital to ensuring community needs, and in particular the needs of low-income communities are addressed. For the 2025-2029 Consolidated Plan, the City builds upon insights from current Mayoral initiatives, including:

Housing and Homelessness Support

- Cut the Tape
- The Five-Year Plan on Homelessness

Community Safety and Mental Health

- The People’s Plan for Community Safety
- The People’s Vision for Mental and Behavioral Health

Youth and Economy

- Youth Impact

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Public Engagement and Collaborative Planning

Housing and Homelessness Support

In response to Chicago’s affordable housing crisis, the City issued two executive orders to address both homelessness and long-term housing shortages. Executive Order 2023-21 launched the “Cut the Tape” initiative to streamline development and expand affordable housing through three strategies: build faster, build everywhere, and build together. The task force partnered with 20–30 external stakeholders, including developers, contractors, architects, attorneys, and lenders.

Executive Order 2023-20 established the City’s first Chief Homelessness Officer to coordinate interagency efforts across city, county, state, and federal levels. The Chief leads the City’s Five-Year Plan on Homelessness, supported by a 30-member Strategic Advisory Committee, local consultants, a Public Sector Roundtable, and the Chicago Homeless Interagency Collaborative (CHI Collab), all working toward a unified strategy to prevent and end homelessness.

Community Safety and Mental Health

The “People’s Plan for Community Safety” is a community-led initiative that unites Chicagoans from all walks of life to address historic disinvestment, work toward healing our communities and make all of Chicago safe for everyone. This work harnesses the full force of government, community organizations, businesses, philanthropy, and more to solve a decades-long problem in a new way. Input from residents, faith groups, and local leaders shaped the plan through listening sessions and quarterly meetings. Four neighborhoods—Austin, West Garfield Park, Englewood, and Little Village—were prioritized for targeted investments.

Established by City Council Ordinance in 2023, the Mental Health System Expansion (MHSE) Working Group proposed a framework and roadmap called “The People’s Vision for Mental and Behavioral Health” to expand behavioral and mental health clinical services, reimagine a citywide response to behavioral and mental health crises, and increase community awareness around available resources. The Working Group, rooted in the Treatment Not Trauma campaign, involved 400+ residents and stakeholders through meetings, surveys, and listening sessions.

Youth and Economy

The City, under Executive Order 2023-15, made investing in youth employment a top priority. This initiative focuses on fostering collaboration across City departments, sister agencies, and community partners to enhance both summer and year-round job opportunities for individuals ages 14–24, including high school students, college students, young parents, heads of households and individuals just starting their career journey. By strengthening workforce development efforts, the initiative aims to provide young people with meaningful employment, skill-building opportunities, and pathways to long-term career success.

Coordination with Housing and Service Agencies (§91.215(i))

The City works closely with the Chicago Housing Authority and nonprofit housing providers to align housing with supportive services. Through initiatives like MHSE and the People’s Plan, the City collaborates with public health departments and behavioral health providers to deliver integrated support for low-income and vulnerable populations. Efforts include interagency planning, shared data, and community-based coordination, recognizing housing as central to both health and safety.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Chicago partners closely with the Chicago Continuum of Care (CoC) and its Collaborative Applicant, All Chicago, to implement a coordinated response to homelessness. The Department of Family and Support Services (DFSS) serves on the CoC Board alongside other City departments and

supports planning, funding alignment, and implementation of HUD programs such as ESG and CoC. Through the Coordinated Entry System, the CoC prioritizes chronically homeless individuals and families, veterans, youth, and families with children for housing and services. In 2022, over 1,800 households were housed using CoC resources, though system modeling shows the need for thousands more supportive and rapid rehousing units to meet demand (DFSS 2023 Homeless Division Strategy, DFSS 2023 Annual Homeless Report).

DFSS also leads a citywide Encampment Strategy in partnership with the CoC and delegate agencies. This approach includes outreach, shelter coordination, and Accelerated Moving Events, which have helped move hundreds of unsheltered individuals into housing. Additional initiatives, such as expanded CTA outreach, mobile health supports, and trauma-informed sheltering, reflect the City's efforts to address both immediate needs and long-term stability (DFSS 2023 Annual Homeless Report).

The City also invests in homelessness prevention through rental assistance, eviction defense, and case management services. DFSS and the Department of Housing have helped thousands of households avoid homelessness through programs like the Rental Assistance Program (RAP) and Emergency Rental Assistance Program (ERAP). These efforts are aligned with the federal ALL INside initiative, which supports local strategies to reduce unsheltered homelessness and strengthen cross-agency collaboration (DFSS 2023 Homeless Division Strategy).

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Chicago works closely with the Chicago Continuum of Care (CoC) and its Collaborative Applicant, All Chicago, to determine the allocation of Emergency Solutions Grant (ESG) funds, develop performance standards, and manage the Homeless Management Information System (HMIS). The Department of Family and Support Services (DFSS) collaborates with the CoC Board to align ESG resources with system-wide priorities and to ensure coordination with other local, state, and federal funding streams. In 2023–2024, ESG funding priorities were refined in partnership with CoC agencies to respond to emerging needs, including support for unsheltered individuals, families, and New Arrivals.

DFSS, in collaboration with the CoC, maintains performance standards for ESG-funded models consistent with HUD's system performance measures. These standards are reviewed and approved by the CoC Board and are embedded in DFSS's scopes of services, funding applications, and quarterly delegate monitoring. Outcomes for City-funded programs are tracked using HMIS and evaluated through regular reporting. All Chicago, as the HMIS Lead Agency, oversees data quality, reporting tools, and training for CoC and ESG-funded providers.

The HMIS Committee, a working group of the CoC Board that includes DFSS and other City agencies, develops and updates operating procedures, data quality benchmarks, and compliance protocols. HMIS performance is incorporated into DFSS's funding application review and program monitoring.

In 2023–2024, the City expanded collaboration beyond the CoC to strengthen coordination across housing and supportive services. DFSS and the Department of Housing worked with the Metropolitan Planning Council and local nonprofits to address structural housing inequities and to ensure ESG investments align with the City’s broader equity and health goals. The City also partnered with Citywide Plan (formerly “We Will Chicago”) teams to align ESG planning with long-term citywide development priorities, including housing stability and racial equity.

Informed by the Mental Health System Expansion (MHSE) Working Group and the goals of the Treatment Not Trauma initiative, the City is working to improve coordination between housing, mental health services, and crisis response systems. These efforts are reflected in ESG-funded programming by incorporating non-police crisis response, trauma-informed sheltering, and housing-linked mental health services into service design and evaluation.

Community feedback on ESG funding priorities and outcomes is solicited during the public comment period and through stakeholder surveys distributed across the CoC. These inputs inform policy updates and annual funding decisions.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	All Chicago
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in funding strategy meetings, CoC Board involvement. Anticipated outcomes include coordinated ESG investments and system-wide performance standards.
2	Agency/Group/Organization	Department of Family and Support Services
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Roundtables, delegate meetings, program performance reviews. Improved coordination in shelter, outreach, and prevention services.
3	Agency/Group/Organization	Chicago Housing Authority
	Agency/Group/Organization Type	PHA Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Data sharing and planning alignment. Coordination around tenant stability, project-based housing, and voucher usage.
4	Agency/Group/Organization	Chicago Department of Housing
	Agency/Group/Organization Type	Services - Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Policy alignment and funding coordination for preservation, new development, and rental assistance. Outcome: stronger housing pipeline.
5	Agency/Group/Organization	Chicago Department of Public Health
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Health Agency Other government - Local
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Planning meetings, health service coordination, input on shelter-based care. Continued collaboration on public health strategies in housing.
6	Agency/Group/Organization	Mayor's Office of Community Safety
	Agency/Group/Organization Type	Other government - Local

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	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy Anti-Violence
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partnered to integrate safety priorities with neighborhood investment. Improved alignment between violence prevention and housing stability.
7	Agency/Group/Organization	Mental Health System Expansion (MHSE) Working Group
	Agency/Group/Organization Type	Civic Leaders Advisory Committee Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs Market Analysis Behavioral Health/Violence Prevention
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultations through working group sessions. Informed mental health response planning and non-police crisis response integration. MO, Committee on Health and Human Relations; CDPH; FFM; DHR; OBM; OEMC; Treatment Not Trauma Coalition; Community Mental Health Board; The Collaborative for Community Wellness; Southside Together Organizing for Power; MOCS; CFD; CPL
8	Agency/Group/Organization	Metropolitan Planning Council
	Agency/Group/Organization Type	Planning organization Nonprofit/Advocacy
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through equity-focused roundtables. Advised on housing disparities and systemic barriers to access.

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9	Agency/Group/Organization	Community-Based Organizations (CBOs)
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing Service Providers / Advocacy Orgs
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs HOPWA Strategy Market Analysis Various: Public Services, Housing, Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met through workshops, provider coalitions, and targeted engagement. Outcome: more inclusive planning and culturally competent services.
10	Agency/Group/Organization	Residents / Public
	Agency/Group/Organization Type	General Public
	What section of the Plan was addressed by Consultation?	All sections (via surveys, hearings, workshops)
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through public hearings, surveys, and We Will Chicago events. Outcome: broader participation and community-driven priorities.
11	Agency/Group/Organization	Institute for Housing Studies at DePaul University
	Agency/Group/Organization Type	Housing Academic/Research

Demo

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through review of key housing data and reports. Findings from IHS informed strategies related to affordable housing preservation, cost burden, and the loss of naturally occurring affordable housing. Ongoing partnership supports data-informed planning and alignment with market conditions.
12	Agency/Group/Organization	Cut the Tape Task Force
	Agency/Group/Organization Type	Other government - Local Non-Profit Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy Action Plan

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Advised on barriers to affordable housing development. MO; FFM; BACP; CDOT; CHA; DHR; DOH; DOL; DPD; DOB; DOE; DPS; DOF; DTI; DWM; MOPD; OBM; Civic Consulting Alliance; Nia Architects; The Habitat Company, LLC; Bickerdike Redevelopment Corp.; P3 Markets, LLC; The Community Builder, Inc.; Gensler; Taft Stettinius & Hollister LLP; Cook County Land Bank Authority; Illinois Housing Council; Building Industry Association of Greater Chicago; K.L.E.O. Community Family Life Center; Preservation of Affordable Housing; Community Desk Chicago; Palensque LSNA; Greater Auburn Gresham Development Corp.; Preservation of Affordable Housing Chicago; BOWA Construction; Emerald South Economic Development Collaborative; Metropolitan Planning Council; Judith Frydland, Attorney at Law, LLC; JGMA; Blue Eddy Community Advisors, LLC; Landon Bone Baker Architects; Baum Revision; Bank of America; NHP Foundation; DLA Piper; Shapack Partners; Stout Risius Ross, LLC; Oxford Capital Group, LLC; Robert R. McCormick Foundation; United Airlines Holding Inc.; Small Business Advisory Council; National Equity Fund, Inc.; The Resurrection Project; Elevated Chicago; Croke Fairchild Duarte & Beres; Far South Community Development Corp.; Prim Lawrence Group; Powers & Sons Construction Company; 548 Enterprise; Illinois Facilities Fund Real Estate Solutions; UrbanWorks; XS Tennis and Education Foundation; U.S. Bank; McLaurin Development Partners; Sterling Bay; Fifth Third Bank; Allies for Community Business; J.P. Morgan Chase</p>
13	<p>Agency/Group/Organization</p>	<p>People's Plan for Community Safety</p>
	<p>Agency/Group/Organization Type</p>	<p>Other government - Local Non-Profit Private Sector Banking / Financing</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis Anti-poverty Strategy Strategic Plan; Action Plan</p>

Demo

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>MO; CDPH; CPS; CPD; CSCC; CPL; BACP; CDOT; DOH; MOPD; Park District; DFSS; City Colleges; COPA; CCPSA; DSS; OPSA; CTA; OEMC; DPD; CFD; DOB; Acclivus; All Chicago; ALSO; Amazon; Austin Coming Together; Beyond Legal Aid; Beyond the Ball; Black Men United; Black Roots Alliance; Breakthrough; Bright Start Church Chicago; BUILD; CARPLS; Centro Sanar; Chapin Hall; Chase Bank; Chicago Bar Foundation; Chicago Beyond; Chicago Coalition to End Homeless; Chicago Community Trust; Chicago Cook Workforce Partnership; Chicago CRED; Chicago Jobs Council; Chicago State University; Chicago Survivors; Chicagoland Chamber of Commerce; Circle of Service Foundation; Circles and Ciphers; Civic Committee of the Commercial Club of Chicago; Civic Consulting Alliance; Compago Group; Cook County Office of the President; Cook County Public Defender Office; Cook County State Attorney Office; Crown Family Philanthropies; Darren B. Easterling Center for Restorative Practices; DePaul University; Enlace Chicago; Equity and Transformation; Garfield Park Community Council; Garfield Park Rite to Wellness Collaborative; Grow Greater Englewood; Hire360; Illinois AmeriCorps; Illinois Answers Project; Illinois Coalition to End Permanent Punishments; Illinois Collaboration on Youth; Illinois Commerce Commission; Illinois Department of Healthcare and Family Services; Illinois Department of Human Services; Illinois Justice Project; Illinois Lieutenant Governors Office; Illinois Prison Project; Impact for Equity; Institute for Non-Violence Chicago; Joyce Foundation; Kadens Family Foundation; Lawndale Christian Legal Center; Legal Aid Chicago; MAAFA Project; MacArthur Foundation; McCormick Foundation; Metropolitan Family Services; Michael Reese Foundation; Mother on a Mission; NAACP West Side Branch; Northwestern Medicine; Northwestern University; The Obama Foundation; Partnership for Safe and Peaceful Communities; Policing Project; Polk Bros Foundation; Pritzker Foundation; Pritzker Pucker Family Foundation; Real Freedom; Rush Medical Center; SEIU Healthcare; Smart Policy Works LLC; Solutions and Resources; Steans Family Foundation; Teamwork Englewood; UCAN; United Way Chicago; University of Chicago; University of Illinois Chicago; Westside Block Club Association; West Side United; Workers Center for Racial Justice; World Business Chicago; Youth Guidance.</p>
14	<p>Agency/Group/Organization</p>	<p>Youth Workforce Development Advisory Council</p>

Agency/Group/Organization Type	Other government - Local Business and Civic Leaders Private Sector Banking / Financing
What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Needs Assessment; Market Analysis; Strategic Plan; Action Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Word Business Chicago; One Summer Chicago; Chicago Cook Workforce Partnership; Youth Guidance; Chicago Youth Service Corps; Mayors Youth Commission

Identify any Agency Types not consulted and provide rationale for not consulting

The City did not exclude any agency types from participating in the Consolidated Plan planning process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	All Chicago	Informs ESG and homelessness goals, coordinated entry, and system performance standards.
Citywide Plan (formerly We Will Chicago)	City of Chicago Department of Planning and Development	Aligns on racial equity, housing access, and neighborhood reinvestment strategies.
Mental Health System Expansion (MHSE) Report .	Chicago Department of Public Health (CDPH)	Supports integration of housing and behavioral health services, including crisis response.(2023 Report)
Peoples Plan for Community Safety	Mayors Office of Community Safety	Links community safety, housing stability, and place-based investments in priority neighborhoods.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
HOME Illinois State Plan to Prevent and End Homele	Illinois Interagency Task Force on Homelessness	Guides cross-agency alignment on housing, prevention, and service coordination for vulnerable populations.
ALL INside Federal Initiative	U.S. Interagency Council on Homelessness (USICH)	Accelerates efforts to reduce unsheltered homelessness through cross-system collaboration.
2023 Affordable Housing Task Force Recommendations	Chicago Department of Housing	Reinforces preservation, production, and affordability strategies in the Consolidated Plan.
Illinois Homelessness Mortality and Morbidity Repo	Illinois Department of Public Health (IDPH)	Highlights the urgent health and housing needs of people experiencing homelessness. Informs the City's strategy on integrating housing with health services and prioritizing high-risk populations for housing stability interventions.
Key Housing Challenges in the City of Chicago (202	Institute for Housing Studies at DePaul University	Provides data and analysis on rental affordability, loss of naturally occurring affordable housing, rising property taxes, and the housing needs of older adults, all of which directly inform the City's housing preservation, affordability, and senior housing strategies.
Downtown Chicago Multi-Family Submarket Report (20	CoStar Group	The CoStar report supports the Plans housing goals by identifying market trends, vacancy, and affordability pressures in Downtown. It highlights the inclusion of 20% affordable units in new developments due to the City's ARO, aligning with Strategic Plan goals to increase affordable housing and address cost burdens in high-demand areas.
Annual Homelessness Report (2024)	All Chicago	The report informs the Plans goals to reduce homelessness by identifying needs, system performance, and priority populations. It aligns with strategies to expand housing options, improve coordination, and increase access to supportive services for individuals and families experiencing or at risk of homelessness.
One Chicago Housing Plan Q4 Report (2023)	Department of Housing (DOH)	The report tracks affordable housing production, preservation, and financing, directly supporting the Plans goals to increase and maintain affordable housing. It informs resource allocation and helps align federal funding with citywide housing priorities.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Division on Gender-Based Violence Strategy Book (2	Chicago Department of Family & Support Services (DFSS)	The plan outlines strategies to prevent and respond to gender-based violence and expand housing and legal services for survivors aligning with the Consolidated Plans goals to increase access to supportive housing, stabilize vulnerable households, and strengthen service coordination.
State of Rental Housing in Chicago (2023)	Institute for Housing Studies at DePaul University	This analysis informs the Plans goals to preserve and expand affordable rental housing by highlighting rent burden, affordability gaps, and income-level mismatches across Chicago submarkets. It supports data-driven prioritization of resources to address housing cost burdens and promote equitable investment.
Research Memo on Relative Demand for Family-Sized	Department of Housing (DOH)	The memo supports Strategic Plan goals to meet the housing needs of low-income households by analyzing the shortage of affordable family-sized units and highlighting disparities by race, income, and household size. It informs efforts to target resources toward underserved populations, especially larger households with children.
Mortgage Market Activity and Trends (2023)	Consumer Financial Protection Bureau (CFPB)	The report informs housing access and equity goals by tracking mortgage originations, denial rates, and borrower demographics. It highlights disparities by income and race, rising costs, and access gaps, supporting the Plans emphasis on reducing lending barriers and targeting underserved borrowers.
Blood Lead Data Report (2023)	Chicago Department of Public Health (CDPH)	The report supports the Plans goals to reduce housing-related health hazards by identifying areas with high lead exposure risks. It informs strategies for lead abatement, healthy homes investments, and targeting resources to protect children and pregnant people in high-risk neighborhoods.
American Healthy Homes Survey II: Lead Findings Re	U.S. Department of Housing and Urban Development (HUD)	The report informs lead hazard reduction goals by providing national data on lead-based paint prevalence and risk factors by housing type, age, and occupant characteristics. It supports efforts to target interventions for low-income families and older housing stock to improve health and housing safety outcomes.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Connected Communities Ordinance (2022)	City of Chicago	The ordinance promotes equitable development near transit, aligning with the Plans goals to expand affordable housing, reduce displacement, and improve access to jobs and services. It supports density bonuses, affordability incentives, and accessible design in high-opportunity areas.
Tax Year Bill Analysis (2023)	Cook County Treasurers Office	The report highlights rising tax burdens on low-income and Black homeowners, especially in the south suburbs, reinforcing the Plans goals to reduce displacement, target equity in housing investments, and address systemic affordability challenges in historically disinvested areas.
Chicago Digital Equity Plan (2023)	City of Chicago Digital Equity Council	The Plan addresses systemic barriers to broadband access, devices, and digital literacy, supporting the Strategic Plans goals to reduce disparities and expand economic opportunity. It aligns with efforts to serve low-income households, improve access to services, and promote inclusive infrastructure investments.
Stormwater Management Plan (2024)	Department of Water Management (DWM)	The plan supports goals to reduce flooding and environmental hazards in vulnerable areas through green infrastructure, runoff controls, and public education, advancing climate resilience and equitable infrastructure.
Chicago Environmental Justice Action Plan (2023 Dr	Department of Public Health (CDPH)	The EJ Action Plan supports goals to reduce health hazards and invest in overburdened areas. It informs strategies for air quality, lead mitigation, zoning reform, and community engagement, aligning with efforts to promote safe housing and environmental justice.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

In addition to the strategic plans referenced above, the City of Chicago continues to coordinate with local, regional, state, and federal partners to align resources, reduce duplication, and support comprehensive planning.

Demo

Following the completion of the 2019–2020 Regional Assessment of Fair Housing, conducted with Enterprise Community Partners, Cook County, CMAP, and other stakeholders, the City has used its findings to inform fair housing strategies and equity goals across housing programs and zoning policy.

In 2023–2024, the City deepened collaboration with the State of Illinois through participation in the HOME Illinois plan and with the U.S. Interagency Council on Homelessness via the ALL INside initiative. These efforts support joint planning, data sharing, and coordinated responses to reduce unsheltered homelessness.

The City also strengthened internal coordination among departments—Housing, Family and Support Services, Public Health, and the Mayor’s Office—to integrate housing, behavioral health, and safety strategies, including through the Mental Health System Expansion (MHSE) Working Group and the Treatment Not Trauma initiative.

Coordination with adjacent municipalities and public housing authorities remains ongoing, particularly around homelessness response, fair housing enforcement, and regional planning. These partnerships ensure federal funds are used effectively and in alignment with broader regional and equity goals.

Narrative (optional):

None.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Chicago implemented a year-round, multi-phase public engagement strategy to inform the 2025–2029 Consolidated Plan and Annual Action Plan. Engagement began in the spring with public hearings on HUD program performance (including the CAPER) and continued through summer and fall with a structured consultation and community feedback process aligned with the City’s broader annual budget development.

Key efforts to broaden participation included:

- Stakeholder consultation: Engagement with working groups, community organizations, and service providers during early planning phases.
- Co-designed roundtables: Public roundtables held across the city, including youth-focused sessions, co-developed with community stakeholders.
- Online access: Multilingual surveys and budget materials available via a public portal, ensuring accessibility for non-English speakers and people with disabilities.
- Public hearings: Two formal public hearings held annually—one in spring/summer for the CAPER and one in fall/winter for the draft Action Plan.
- Public comment periods: 15-day and 30-day windows for CAPER and Action Plan feedback, respectively.

Over 800 individual comments were received, highlighting priorities such as affordable housing preservation, expanded homelessness services, mental health resources, youth employment, and a cleaner environment. Public feedback directly informed goal setting by reinforcing investments in permanent supportive housing, lead service line replacement, small business support, and greater transparency in funding decisions.

This participatory approach shaped the City’s final priorities across three strategic focus areas:

- Decent Housing (e.g., housing preservation, accessibility for special populations)
- Suitable Living Environment (e.g., community safety, mental health supports)

Demo

- Expanded Economic Opportunity (e.g., workforce development, youth programs)

The City of Chicago's Citizen Participation Plan for 2025–2029 outlines a structured engagement process designed to ensure meaningful public input in the development of the Consolidated Plan, Annual Action Plans, and CAPERs.

Engagement strategies included consultations with stakeholders such as housing and service providers, public agencies, and advocacy organizations; a 30-day public comment period for the Draft Consolidated Plan and Annual Action Plan; a 15-day comment period for the CAPER; and at least two public hearings held annually in accessible locations. Notices were distributed via the City's website, social media, and community networks. All comments received were reviewed and summarized with responses included in final plan submissions to HUD.

These efforts broadened participation and helped shape the City's funding priorities in areas such as affordable housing, homelessness services, mental health, and workforce development.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response /attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Citywide	See attached advertisement notice - Chicago Sun Times 11/23/2024	See attached email comments	N/A	https://www.chicago.gov/content/dam/city/depts/obm/supp_info/Grants_Management/Dec2024%20Action%20Plan%20Notification%20for%20Public%20Final.pdf
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Citywide	See attached advertisement notice - La Raza 11/28/2024	No comments.	N/A	https://www.chicago.gov/content/dam/city/depts/obm/supp_info/Grants_Management/Dec2024%20Action%20Plan%20Notification%20for%20Public%20Final_Spanish.p

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response /attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	City website	Citywide	N/A	N/A	N/A	https://www.chicago.gov/content/dam/city/depts/obm/supp_info/Grants_Management/Dec2024%20Action%20Pan%20Notification%20for%20Public%20Final.pdf
4	Public Meeting	Citywide	See attached Transcript.	No Comments.	N/A	https://www.chicago.gov/content/dam/city/depts/obm/supp_info/Grants_Management/Dec2024%20Action%20Pan%20Notification%20for%20Public%20Final.pdf
5	City website	Citywide	N/A	TBD	TBD	https://www.chicago.gov/city/en/depts/obm/provdrs/grants.html
6	Internet Outreach	Citywide	N/A Social Media Posting. Twitter "x", and LinkedIn	TBD	TBD	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response /attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Newspaper Ad	Citywide	See attached advertisement notice - Chicago Sun Times 06/10/2025	See attached email comments	N/A	https://www.chicago.gov/content/dam/city/depts/obm/supp_info/Grants_Management/CAPERs/Con%20Plan%20Public%20Comment%20Ad_06.09.2025.pdf
8	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Citywide	See attached advertisement notice - La Raza 06/15/2025	No comments.	N/A	https://www.chicago.gov/content/dam/city/depts/obm/supp_info/Grants_Management/CAPERs/Con%20Plan%20Public%20Comment%20Ad_06.09.2025%20-%20Spanish.pdf

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Using 2016–2020 Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD, along with local data from the Chicago Housing Authority (CHA), the City’s 2024 Point-in-Time Count, and internal departmental assessments, the City has developed a needs-based framework to guide the allocation of entitlement grant funds. Priority needs were identified in the areas of housing affordability, homelessness, public housing, special needs populations, and non-housing community development. These findings form the foundation for the 2025–2029 Consolidated Plan and its associated Annual Action Plans, ensuring that federal resources are targeted toward the households and neighborhoods with the greatest needs.

Housing

Housing affordability remains one of the most pressing challenges in Chicago. According to 2016–2020 CHAS data, over one-third of Cook County households are cost-burdened, spending more than 30% of their income on housing. Roughly one in six households are severely cost-burdened, paying over 50%. These burdens are most severe among extremely low-income households (0–30% AMI), where nearly 80% experience at least one housing problem, including cost burden or overcrowding.

Renters face disproportionate challenges:

- Nearly half of renter households are cost-burdened compared to just over a quarter of owners.
- Three-quarters of overcrowded households are renters, often living in undersized units due to affordability constraints.

Overcrowding, defined as more than one person per room, continues to affect tens of thousands of households, with low-income renters most impacted.

Despite economic shifts since the last Consolidated Plan, housing affordability has not improved significantly. The share of cost-burdened and overcrowded households has remained consistent with 2011–2015 data, underscoring the persistent gap between incomes and housing costs.

The City will continue to prioritize investment in affordable housing, particularly rental units for households earning below 50% of AMI—and expand resources to reduce rent burden, prevent overcrowding, and stabilize housing for vulnerable populations.

Public Housing

In 2024, the Chicago Housing Authority (CHA) served nearly 135,000 individuals across more than 65,500 households through its public housing, tenant-based, and project-based voucher programs. Of those, more than 12,000 families reside in CHA-owned public housing. Based on HUD's Area Median Income (AMI) standards for Chicago, 96% of CHA households are considered extremely or very low income (at or below 50% AMI). CHA continues to prioritize assistance for vulnerable populations, including seniors and people with disabilities, through its public housing and Housing Choice Voucher programs, as these groups are often the least able to transition off housing subsidies and face the greatest barriers to securing stable housing independently.

Homeless Needs

The 2024 Point-in-Time (PIT) Count reported that a total of 4,945 Chicagoans were experiencing homelessness on the night of January 25, 2024. Of the total, 3,532 people were sheltered and 1,422 were unsheltered. There was an 18% increase in the number of Chicagoans residing in the general shelter system compared to the 2023 PIT. This increase was driven by expanded winter bed access, new programs starting operations through state and local funding, bed capacity increases in existing shelters, and more households – especially families – entering the system as more pandemic supports expired in 2023. Notably, the number of people experiencing unsheltered homelessness rose by 65% from the previous year, in part due to improved counting methods. Despite this rise, most people experiencing homelessness were in shelter. Black/African Americans continue to be disproportionately affected—72% of individuals experiencing homelessness, even though they make up less than one-third of Chicago's population. In addition, 546 families with children were identified, with nearly all residing in shelter, and the number of homeless veterans was 318.

Non-Homeless Special Needs

Non-homeless populations at-risk include seniors, persons with physical, developmental and mental health disabilities, victims of domestic violence, persons living with HIV/AIDS and immigrants. These populations require a variety of supportive services to remain safe, independent, healthy and stable.

Non-Housing Community Development

These priority needs include critical public services such as fair housing, housing counseling, job training and infrastructure and public improvements in low-and moderate-income community areas.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

This section outlines local demographic trends and housing challenges to help identify the most pressing needs in the City of Chicago. HUD defines four common housing problems: housing cost burden, overcrowding, and lack of complete kitchen or plumbing facilities (collectively referred to as substandard housing). According to the 2016–2020 CHAS data, of Chicago’s 1,081,145 households, approximately 231,845 (21%) are extremely low income, earning less than 30% of the HUD Adjusted Median Family Income (HAMFI). Within this group, small family households (2–4 members) outnumber large family households (5 or more members), signaling a broad impact across family sizes.

Nearly one-third of households (around 32%) include at least one person aged 62 to 74, while 18% of households have one or more children age 6 or younger, emphasizing the need for both senior-friendly and family-supportive housing. Cost burden remains the most prevalent issue citywide. Renters are particularly affected—nearly 88,000 extremely low-income renter households face severe cost burdens, spending more than 50% of their income on housing. These challenges are compounded by issues such as overcrowding and substandard living conditions, especially among lower-income households.

HUD Household Definitions (CHAS)

- Total Households: All occupied housing units, regardless of size, income, or tenure.
- Small Family Households: Households with 2–4 related members.
- Large Family Households: Households with 5 or more related members.
- Household with Person Aged 62–74: Includes at least one person aged 62 to 74.
- Household with Person Aged 75+: Includes at least one person aged 75 or older.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	2,717,535	2,699,345	-1%
Households	1,035,435	1,081,145	4%
Median Income	\$48,522.00	\$62,097.00	28%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	231,845	149,100	175,325	95,960	428,910
Small Family Households	62,375	48,560	60,350	31,605	184,265
Large Family Households	14,840	14,910	17,435	9,130	28,445

Demo

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	53,915	31,880	34,025	17,685	67,735
Household contains at least one person age 75 or older	35,910	24,805	18,000	7,925	22,130
Households with one or more children 6 years old or younger	32,715	21,935	21,235	10,865	43,640

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

DRAFT

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	4,160	1,260	1,135	600	7,155	775	425	455	235	1,890
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	2,900	2,405	1,865	820	7,990	265	670	755	420	2,110
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	5,635	3,260	2,800	980	12,675	750	1,080	1,700	1,085	4,615
Housing cost burden greater than 50% of income (and none of the above problems)	97,105	21,260	5,245	695	124,305	32,955	16,415	8,615	2,580	60,565
Housing cost burden greater than 30% of income (and none of the above problems)	25,390	44,050	27,385	7,870	104,695	8,690	14,515	20,325	9,765	53,295

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	18,970	0	0	0	18,970	4,610	0	0	0	4,610

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	109,800	28,185	11,050	3,090	152,125	34,750	18,585	11,525	4,320	69,180
Having none of four housing problems	69,265	68,955	90,900	46,705	275,825	18,030	33,375	61,855	41,845	155,105
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	39,590	22,075	7,735	69,400	10,455	9,885	11,020	31,360
Large Related	10,295	5,625	840	16,760	2,575	3,745	2,915	9,235
Elderly	37,665	14,945	3,560	56,170	22,905	13,765	9,115	45,785
Other	45,180	26,585	21,380	93,145	7,200	4,575	6,930	18,705
Total need by income	132,730	69,230	33,515	235,475	43,135	31,970	29,980	105,085

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	5,760	5,760	8,425	5,375	0	13,800
Large Related	0	0	940	940	1,750	1,415	330	3,495
Elderly	25,605	4,130	785	30,520	17,565	6,905	3,055	27,525
Other	0	39,705	11,060	50,765	6,280	0	0	6,280
Total need by income	25,605	43,835	18,545	87,985	34,020	13,695	3,385	51,100

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	6,990	4,530	3,155	1,080	15,755	1,030	1,315	1,630	700	4,675

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	965	870	1,015	480	3,330	125	410	790	810	2,135
Other, non-family households	675	350	560	280	1,865	30	25	50	29	134
Total need by income	8,630	5,750	4,730	1,840	20,950	1,185	1,750	2,470	1,539	6,944

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source: Comments:

Describe the number and type of single person households in need of housing assistance.

According to Homeless Management Information Systems (HMIS) data, in 2023, there were 642 single-person households new to the homeless system that entered shelters, safe havens, interim housing, transitional housing, or homeless prevention programs. Of these, 35% were aged 25-44, and 23% were aged 45-64. Additionally, 76% identified as African American, 19% as White, 1% as Asian, 1% as Native Hawaiian or Other Pacific Islander, and 2% as American Indian or Alaska Native. Furthermore, 8% of single-person households identified as Hispanic/Latino. Finally, 58% of single-person households entering the homeless system reported at least one disabling condition.

The 2023 HMIS data highlights key trends that will shape Chicago’s homelessness response over the next five years. The growing share of older adults (23%) experiencing homelessness signals a rising need for senior-specific housing and healthcare integration, while the overrepresentation of African Americans (76%) underscores the urgency for racial equity-focused housing and economic support programs. With 58% reporting a disabling condition, expanding Permanent Supportive Housing (PSH) and healthcare access is critical. Additionally, the high percentage of individuals aged 25-44 (35%) suggests a need for job training, rental assistance, and eviction prevention to address economic

instability. To curb homelessness long-term, Chicago must prioritize affordable housing expansion, culturally responsive services, and stronger tenant protections, ensuring sustainable solutions for at-risk populations.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

- In 2023, the Illinois Domestic Violence Hotline received 47,349 contacts through calls, texts, and online chats. Of these, 16,123 contacts were from Chicago-based survivors, and 5,883 were seeking shelter, marking a 29% increase from 2022.
- The demand for domestic violence shelter space continues to rise, with DFSS-funded domestic violence shelters assisting 740 survivors in 2023. However, due to capacity limits, some survivors had to be placed in non-domestic violence shelters or temporary hotel accommodations (57 individuals in 2023). Many domestic violence survivors lack financial resources for stable housing, such as first month's rent or a security deposit, putting them at high risk of homelessness.
- In 2024, demand for emergency housing is expected to exceed previous years. By June 30, 2024, the Domestic Violence Hotline had already received 2,881 shelter/housing requests, averaging 16 requests per day, and projecting to surpass 5,400 requests—a 30% increase over 2022. This indicates a growing need for emergency housing and transitional support services for survivors.

Individuals with Disabilities & Older Adults in Need of Housing Assistance

- The Aging and Disability Resource Center (ADRC), part of the State of Illinois' Aging and Disability Network, provided 74,253 instances of assistance in FY 2023, indicating a significant demand for housing support, long-term care options, and community-based services for older adults and individuals with disabilities.
- Additionally, in 2023, the Mayor's Office for People with Disabilities (MOPD) received 932 calls related to affordable and accessible housing, including 311 housing tickets and referrals to disability-related housing programs such as HomeMod and the Disability Resource Unit (DRU). The high volume of requests highlights ongoing barriers to stable housing for people with disabilities, including limited availability of accessible units and affordability challenges.

The data suggests that thousands of survivors of domestic violence, sexual assault, and stalking require emergency shelter, transitional housing, and rental assistance to prevent homelessness. At the same time, individuals with disabilities and older adults face significant barriers to finding accessible, affordable housing in Chicago. Expanding domestic violence shelters, rental assistance programs, and accessible housing initiatives will be critical to addressing these growing needs.

What are the most common housing problems?

Chicago faces significant housing challenges, primarily driven by the loss of affordable rental units and rising housing costs. According to the Institute for Housing Studies at DePaul University, the city has seen a decline in lower-cost rental housing, particularly 2-4 unit buildings, which have historically provided affordable housing for low- and moderate-income households, especially Black and Latino communities. This reduction limits affordable housing options and increases displacement risks. At the same time, home prices, property taxes, and maintenance costs continue to rise, making it harder for first-time buyers and existing homeowners to maintain stability (Housing Studies at DePaul University, 2023).

Additionally, gentrification and eviction risks contribute to housing instability, forcing many long-time residents out of their neighborhoods. Racial disparities in homeownership and housing access remain a persistent issue, as historical disinvestment continues to limit economic mobility for marginalized communities (Housing Studies at DePaul University, 2023). Meanwhile, the lack of new affordable housing development due to rising construction costs and zoning restrictions further exacerbates supply shortages. Addressing these challenges requires policy interventions focused on preserving affordable housing, expanding rental assistance, and increasing the development of new affordable units (Housing Studies at DePaul University, 2023).

Are any populations/household types more affected than others by these problems?

According to 2016–2020 CHAS data, certain household types are disproportionately affected by severe housing problems—particularly small related renter households (e.g., families with children) and elderly renter households earning less than 30% of the Area Median Income (AMI). Among renter households at or below 30% AMI, cost burden remains the most prevalent issue, with these groups facing the greatest difficulty in affording stable, quality housing.

- Small related renter households earning under 30% AMI continue to represent one of the largest groups affected by cost burden and overcrowding.
- Elderly renters on fixed incomes experience high rates of cost burden, often compounded by mobility or health challenges that further limit their housing options.
- Black/African American and Latino households, especially those headed by single women, are overrepresented among extremely low-income renter households and are more likely to experience cost burden, frequent moves, or eviction threats.

Additionally, households earning between 30%–50% of AMI also show high rates of housing problems, particularly among families with children and those living in overcrowded or older housing stock.

These patterns underscore the need for deeply affordable, family-sized, and accessible rental housing in Chicago, as well as increased investments in tenant protections and homelessness prevention efforts tailored to vulnerable household types.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In Chicago, extremely low-income households, especially families with children, continue to face high housing instability. According to the DFSS 2023 Annual Homeless Report, the most common factors placing these households at imminent risk of homelessness include job or income loss, medical emergencies, domestic violence, and the expiration of time-limited subsidies or informal living arrangements. Most households served through DFSS's prevention programs had little to no income, with 77% identifying as Black/African American and 37% as families with children. Many had no prior history of homelessness, underscoring the impact of sudden, destabilizing events.

The lingering effects of the COVID-19 pandemic continue to compound these vulnerabilities. Many low-income households experienced extended unemployment, medical debt, or caregiving disruptions that depleted their financial safety nets. While City-led emergency rental assistance programs helped prevent a surge in evictions during the height of the pandemic, thousands of households continue to face rent arrears, unstable housing, or underemployment. These pandemic-era shocks have made households more susceptible to housing loss today, especially those who had previously never interacted with the homelessness system.

Prevention services funded by ESG and other City resources include short-term rental assistance, legal aid, and outreach through DFSS's mobile engagement teams. These services support clients with transportation to shelter, food assistance, and crisis diversion. As reported in 2023, the majority of prevention clients had monthly incomes below \$500, and nearly 1 in 5 reported a disability.

For formerly homeless individuals and families receiving Rapid Re-Housing (RRH) assistance, maintaining stability once assistance ends is a growing concern. While 95% of RRH households in 2023 exited to permanent housing, many continue to face high rent burdens, insecure employment, and limited access to long-term rental subsidies. The pandemic delayed progress toward financial self-sufficiency for many RRH participants, leaving them with reduced earning capacity, disrupted employment histories, and increased mental health needs. These factors create ongoing barriers to housing retention, even after RRH support ends.

RRH households are disproportionately Black, single adult-headed, and include a high percentage of individuals with disabling conditions. According to DFSS data, 27% of RRH clients in 2023 reported a disability, and nearly 70% were single adults without children. These individuals often transition from shelters or unsheltered settings and may require ongoing case management or linkage to Permanent Supportive Housing.

Findings from the 2023 PIT Count further illustrate the systemic risk: while 17,202 people were sheltered on the night of the count, many households on the brink of homelessness never appear in PIT data but cycle through temporary or overcrowded arrangements. As Chicago scales its ALL INside initiative and aligns with the state's HOME Illinois plan, additional resources are being directed toward eviction prevention, expanded rental assistance, and targeted RRH exits to more sustainable housing supports.

Together, this data reinforces the need for flexible prevention programs, long-term rental assistance, and integrated housing and health services to support households at risk of falling into homelessness and to sustain progress for those exiting it.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Chicago uses the federal operational definition of "at-risk of homelessness" as outlined in the Emergency Solutions Grant (ESG) Interim Rule (24 CFR §576.2) and aligns with the criteria established in the Homelessness Prevention Program Act (310 ILCS 70) at the state level.

Per federal guidelines, a household is considered at-risk of homelessness if it:

1. Has an annual income below 30% of the Area Median Income (AMI);
2. Lacks sufficient resources or support networks to prevent a shelter stay or housing loss; and
3. Meets at least one of the following conditions:
 - Frequent moves due to economic hardship;
 - Living with others due to financial constraints;
 - Notice of eviction within 21 days;
 - Residing in a hotel/motel not paid by public/charitable funding;
 - Overcrowded housing (per HUD standards);
 - Exiting institutional care without housing;
 - Other housing instability characteristics as outlined in the City's Consolidated Plan.

The state definition similarly includes households experiencing a temporary, resolvable crisis such as a job loss, illness, or other emergency, making them eligible for time-limited financial assistance.

The City's estimates of at-risk populations are derived using a combination of DFSS program data and system-wide reports. This includes:

- Administrative data from DFSS's Mobile Outreach Program and Homeless Prevention/Rental Assistance Program, which tracks households presenting in crisis before entering shelter;

- HMIS data collected through the Chicago Continuum of Care, including referrals through Coordinated Entry;
- Observations from All Chicago, which monitors trends in housing instability and shelter diversion;
- Trends from the 2023 PIT Count, which help identify households cycling through temporary or overcrowded arrangements not captured in traditional homelessness data.

Additionally, recent analysis suggests that post-pandemic economic disruptions, including long-term job loss, rising housing costs, and expiration of emergency rental protections, have increased the number of households at imminent risk of homelessness. These factors are considered in estimating the scope of at-risk populations for 2025 planning.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Drawing from the Illinois Homelessness Mortality and Morbidity Report (2017–2022), the City of Chicago's Department of Family and Support Services (DFSS), and the latest Comprehensive Housing Affordability Strategy (CHAS) data, the following factors have been linked with and increased risk of homelessness:

1. Severe Housing Cost Burden

Households spending more than 50% of their income on housing are at a heightened risk of homelessness. CHAS data indicates that a significant portion of Chicago's low-income renters fall into this category, making them particularly vulnerable to housing instability.

2. Overcrowded and Substandard Housing Conditions

Living in overcrowded spaces or housing that lacks basic amenities (such as complete plumbing or kitchen facilities) contributes to instability. CHAS data highlights that these conditions are prevalent among low-income households in Chicago, increasing their risk of displacement.

3. Frequent Relocations and Evictions

DFSS reports that many individuals entering Chicago's shelter system have histories of frequent moves, often due to evictions or unaffordable rent increases. Such patterns disrupt community ties and access to services, exacerbating the risk of homelessness.

4. Exiting Institutions Without Stable Housing Plans

Individuals leaving institutions like hospitals, jails, or foster care without a secured housing plan are more susceptible to homelessness. The Illinois Homelessness Mortality and Morbidity Report emphasizes the need for coordinated discharge planning to prevent such outcomes.

5. Health Challenges Linked to Housing Instability

The Illinois Homelessness Mortality and Morbidity Report reveals that individuals experiencing homelessness in Illinois die nearly 18 years earlier than their housed counterparts. Chronic health conditions, often exacerbated by inadequate housing, play a significant role in this disparity.

6. Disparities Among Marginalized Populations

DFSS data indicates that Black and Latino households, as well as individuals with disabilities, face systemic barriers in accessing stable housing. These groups are disproportionately represented among those experiencing homelessness in Chicago.

Addressing these housing characteristics through targeted policies and support services is crucial in mitigating the risk of homelessness among vulnerable populations in Chicago.

Discussion

Housing problems continue to affect a significant share of Chicago's population, particularly among renters and those with the lowest incomes. According to 2016–2020 CHAS data, over 231,000 households (21%) in Chicago earn less than 30% of HUD Adjusted Median Family Income (HAMFI). Within this group, small-family households represent the largest subgroup, reflecting the severe burden placed on low-income families with children.

Renters are disproportionately impacted by housing problems. They account for 69% of all households experiencing one or more of HUD's four defined housing problems—including severe cost burden, overcrowding, and lack of complete kitchen or plumbing facilities. CHAS data shows that nearly 88,000 extremely low-income renter households in Chicago are severely cost burdened, paying more than half their income toward rent.

Additionally, more than 20,000 renter households live in overcrowded conditions, and over 7,000 occupy units lacking basic facilities. These challenges are especially acute for older adults and individuals with disabilities, who often face compounded barriers such as fixed incomes, high healthcare costs, and limited access to accessible housing. The Mayor's Office for People with Disabilities (MOPD) reported nearly 1,000 calls in 2023 related to affordable and accessible housing—underscoring persistent gaps in supply.

Recent trends from DFSS and HMIS data also highlight disproportionate impacts on Black and Latino households, particularly those headed by single adults or families with children. In 2023, 76% of newly homeless single-person households identified as Black/African American, and 58% reported a disabling

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condition, signaling a need for targeted housing and health interventions. Meanwhile, domestic violence survivors and youth aged 25–44 remain among the fastest-growing groups at risk of housing instability.

The Institute for Housing Studies at DePaul University has documented a continued loss of lower-cost rental units, particularly in 2–4 unit buildings that historically housed low- and moderate-income renters. This reduction, paired with rising housing costs and limited new affordable development, contributes to displacement, especially in historically disinvested neighborhoods.

In response, the City of Chicago, through DOH, DFSS, and MOPD, continues to expand deeply affordable rental housing, preserve existing units, and increase access to tenant protections, legal aid, and homelessness prevention. These efforts are guided by a racial equity framework and focused on reducing barriers for high-risk groups, including seniors, people with disabilities, domestic violence survivors, and extremely low-income families.

DRAFT

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses whether racial or ethnic groups in Chicago experience disproportionately greater housing needs compared to the citywide average. Per HUD, “housing problems” include overcrowding, cost burden, and lack of complete kitchen or plumbing facilities. A group is considered disproportionately affected if its rate exceeds the average for its income group by 10 percentage points or more.

Chicago’s housing disparities are rooted in a legacy of segregation, redlining, and exclusionary policies that shaped neighborhood investment and access to housing. These patterns continue to impact communities of color, particularly Black, Latino, Asian, and Indigenous households, who face higher rates of cost burden and substandard housing.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	177,525	25,660	25,190
White	38,810	5,385	5,965
Black / African American	86,845	14,135	13,285
Asian	9,275	1,925	2,390
American Indian, Alaska Native	370	35	135
Pacific Islander	10	10	15
Hispanic	39,420	3,655	2,980

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	111,460	35,860	0
White	29,595	8,595	0
Black / African American	40,275	14,620	0
Asian	5,475	1,320	0
American Indian, Alaska Native	160	40	0
Pacific Islander	4	4	0
Hispanic	34,045	10,935	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	77,300	89,630	0
White	28,680	25,850	0
Black / African American	21,225	31,310	0
Asian	4,430	3,850	0
American Indian, Alaska Native	130	410	0
Pacific Islander	25	0	0
Hispanic	21,485	26,910	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	27,600	64,085	0
White	13,295	24,445	0
Black / African American	5,240	19,595	0
Asian	2,195	3,220	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	20	0
Hispanic	6,365	15,620	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

According to 2016–2020 CHAS data, housing problems are most severe among low-income renter households, with notable disparities across racial and ethnic groups by income level.

0–30% AMI (Extremely Low-Income)

Housing problems affect 87.4% of households in this income bracket. Hispanic (91.5%) and American Indian/Alaska Native (91.4%) households exceed the citywide average by over 10 points and meet HUD’s criteria for disproportionate need. Other groups, including Black, White, and Asian households, also report high rates but fall just below the threshold.

30–50% AMI (Very Low-Income)

About 75.2% of households experience housing problems in this range. Although Asian (80.6%) and Hispanic (75.7%) households report slightly higher rates, no group exceeds the threshold for disproportionate need.

50–80% AMI (Low-Income)

Rates drop to 45.8% overall. Asian households have the highest incidence at 53.5%, but again, this is not a disproportionate difference. No group qualifies for disproportionate need in this band.

80–100% AMI (Moderate-Income)

Housing problems affect 30.2% of households overall, but Asian households report a much higher rate of 40.5%, exceeding the threshold. This group meets the definition of disproportionately greater need in this income range.

Conclusion

Disproportionately greater need exists among:

- Hispanic and American Indian/Alaska Native households at 0–30% AMI, and
- Asian households at 80–100% AMI.

These findings underscore the need for targeted, equity-focused housing strategies that address deeply rooted affordability and access gaps for the most affected communities.

DRAFT

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section analyzes whether any racial or ethnic groups in Chicago experience disproportionately greater need related to severe housing problems, as defined by HUD. Severe housing problems include lacking complete kitchen or plumbing facilities, overcrowding (more than 1.5 persons per room), or paying more than 50% of income toward housing.

Using data from the 2016–2020 CHAS, the City evaluated households by income level and race/ethnicity to identify disparities. Severe housing problems decline as income increases.

0–30% AMI (Extremely Low-Income Households)

Severe housing problems are most widespread at this income level, affecting 80.5% of households citywide. Hispanic (87.3%) and Black/African American (85.2%) households report the highest rates, though no group exceeds the citywide average by more than 10 percentage points. While not defined as disproportionate under HUD criteria, the burden is clearly more intense among these groups.

30–50% AMI (Very Low-Income Households)

Roughly 49.7% of households in this income group experience severe housing problems. Asian (58.8%) and Black (56.5%) households report elevated rates, but none exceed the 10-point threshold required for disproportionate need.

50–80% AMI (Low-Income Households)

As incomes increase, the rate of severe housing problems drops to 20.2%. Asian households report the highest rate at 28.4%, followed by Black (24.2%) and Hispanic (21.6%) households. These figures suggest continuing disparities, but none qualify as disproportionate.

80–100% AMI (Moderate-Income Households)

Severe housing problems are least common in this income band, with a citywide average of 10.6%. However, Asian households report a significantly higher rate of 21.0%, exceeding the average by more than 10 percentage points and meeting HUD’s definition of disproportionate need.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	148,300	54,875	25,190
White	33,720	10,480	5,965
Black / African American	71,985	28,995	13,285
Asian	8,065	3,135	2,390
American Indian, Alaska Native	335	65	135
Pacific Islander	10	10	15
Hispanic	31,675	11,405	2,980

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	53,080	94,235	0
White	15,255	22,940	0
Black / African American	17,795	37,095	0
Asian	3,075	3,725	0
American Indian, Alaska Native	85	120	0
Pacific Islander	4	4	0
Hispanic	15,800	29,190	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	26,210	140,720	0
White	9,540	44,990	0
Black / African American	5,495	47,035	0
Asian	1,705	6,580	0
American Indian, Alaska Native	4	535	0
Pacific Islander	0	25	0
Hispanic	9,025	39,370	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,900	83,780	0
White	3,200	34,540	0
Black / African American	1,275	23,565	0
Asian	820	4,595	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	20	0
Hispanic	2,485	19,495	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

While severe housing problems affect households across all income levels, the burden is most pronounced among extremely low-income households. Hispanic and Black households consistently report the highest rates of severe housing problems in the 0–50% AMI range, even though these do not meet the formal HUD threshold for disproportionate need. These findings still reflect meaningful disparities and indicate a need for sustained investment in deeply affordable housing and tenant supports.

Notably, Asian households at 80–100% of AMI meet HUD’s definition of disproportionately greater need, with over 21% experiencing severe housing problems, more than double the citywide average at that income level. This suggests that moderate-income Asian households may face unique affordability challenges that are not addressed through traditional low-income housing programs.

DRAFT

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section evaluates whether any racial or ethnic groups in Chicago experience disproportionately greater need related to housing cost burden. HUD defines housing cost burden as households spending more than 30% of their income on housing, and severe cost burden as spending more than 50%. A group is considered disproportionately burdened if its cost burden rate exceeds the jurisdiction-wide average by 10 percentage points or more.

According to 2016–2020 CHAS data, 210,865 households in Chicago pay more than 50% of their income on housing, with notable disparities across racial and ethnic groups. While cost burden is a widespread issue, it disproportionately affects Black and Hispanic households, particularly in the severe cost burden category.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	611,440	197,880	210,865	26,600
White	295,505	68,945	60,830	6,245
Black / African American	147,955	63,585	88,690	14,005
Asian	38,720	11,250	11,460	2,565
American Indian, Alaska Native	965	255	430	135
Pacific Islander	110	25	14	15
Hispanic	118,290	50,840	45,730	3,220

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Citywide, 34.5% of all households experience a cost burden greater than 30%, and 24.4% experience a severe cost burden. However, among Black households, 37.5% experience severe cost burden—well above the citywide rate. Similarly, Hispanic households report a severe cost burden rate of 28.0%, also exceeding the average. Both groups clearly face disproportionate housing cost burdens, particularly among renters and lower-income earners.

Demo

Asian households (21.8%) and White households (17.1%) are below the jurisdiction-wide average for severe cost burden, while American Indian/Alaska Native households show a rate of 30.7%, though the total number of households is small and should be interpreted cautiously.

This analysis underscores the City's need to prioritize affordable housing preservation, rental assistance, and anti-displacement strategies in neighborhoods where Black and Hispanic households are concentrated, to help reduce cost burdens and promote long-term housing stability.

DRAFT

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Across the four income categories, Hispanic and Black households consistently report the highest rates of housing and severe housing problems, though most fall just below HUD’s threshold for disproportionately greater need. Hispanic households ranked first or second in six of the eight categories analyzed. For example, Hispanic households earning under 30% AMI reported housing problems at 91.5%, compared to the citywide rate of 87.4% (HUD CHAS 2016–2020, Table 13).

Only Asian households at 80–100% AMI met the definition of disproportionately greater need, with 21.0% experiencing severe housing problems, more than 10 points above the jurisdictional average of 10.6% (HUD CHAS 2016–2020, Table 9).

While not all groups meet HUD’s threshold, these patterns point to persistent disparities that justify targeted housing investments for low-income Black, Hispanic, and Asian households.

If they have needs not identified above, what are those needs?

The data presented in the previous sections sufficiently identifies the needs.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

While they did not meet HUD’s threshold for disproportionately greater need, a significant share of Hispanic and Black households experience at least one housing problem or multiple severe housing problems. According to CHAS 2016–2020 data, Hispanic households ranked first or second in six of the eight categories related to housing and severe housing problems across all income bands (HUD CHAS 2016–2020).

Geographically, households with persons of Hispanic ethnicity make up over 40% to 50% of the population in many census tracts within key Community Areas. According to the Chicago Blueprint for Fair Housing (2020) and CMAP’s 2024 Community Data Snapshots, these include:

- Southwest Side neighborhoods such as South Lawndale (Little Village), Gage Park, Brighton Park, Archer Heights, West Lawn, and Chicago Lawn, which continue to experience high levels of overcrowding and rent burden.
- Northwest Side areas like Hermosa, Belmont Cragin, the western portion of Logan Square, and Humboldt Park, where displacement pressures have increased as affordable housing stock declines.

Demo

- In the lower Southeast Side, census tracts in East Side and South Deering also have high concentrations of Hispanic households and face ongoing affordability challenges.

DRAFT

NA-35 Public Housing – 91.205(b)

Introduction

The Chicago Housing Authority is the primary municipal agency responsible for providing housing assistance to low-income families and individuals in Chicago, serving more than 135,000 people in 65,000 households through the public housing and voucher programs. CHA is the largest single owner of rental housing in the City of Chicago and one in every twenty Chicagoans receives CHA support.

CHA is a municipal not-for-profit corporation, governed by a Board of Commissioners consisting of ten members, appointed by the Mayor of the City of Chicago. CHA works closely with a variety of public and private partners, including the City of Chicago, to create and preserve affordable housing while helping families achieve self-sufficiency.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	432	12,287	52,246	9,851	39,399	1,183	758	1,055

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:
CHA Annual Report
Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	8,524	17,122	16,033	13,740	20,258	15,919	12,991
Average length of stay	0	9	13	13	5	15	6	11
Average Household size	0	0	2	2	0	0	0	0
# Homeless at admission	0	167	237	4,037	1,064	2,011	790	172
# of Elderly Program Participants (>62)	0	108	5,829	18,137	6,664	10,808	629	36
# of Disabled Families	0	137	3,693	17,415	3,840	12,742	672	161
# of Families requesting accessibility features	0	0	0	35,480	1,502	33,703	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

CHA Annual Report

Data Source Comments: Data is applicable to households

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	50	1,872	6,018	1,960	3,627	158	135	138
Black/African American	0	380	9,454	45,094	7,131	35,427	1,009	619	908
Asian	0	0	822	723	621	95	3	1	3
American Indian/Alaska Native	0	0	41	144	37	96	6	2	3
Pacific Islander	0	2	62	68	40	24	2	0	2
Other	0	0	36	199	62	130	5	1	1

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

CHA Annual Report

Data Source Comments:

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	36	1,345	4,463	1,014	3,195	63	105	86
Not Hispanic	0	396	10,935	47,762	8,825	36,195	1,120	653	969
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

CHA Annual Report

Data Source Comments:

Data is applicable to households

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Currently, CHA serves 22,187 households with a disabled household member. In addition, there are approximately 3,500 households on CHA's public housing and project-based voucher waitlists requesting an accessible unit. CHA incorporates Uniform Federal Accessibility Standards (UFAS) into new construction and rehabilitation projects, ensuring that housing is provided for people with disabilities currently residing in CHA housing as well as those on its waiting lists. While most housing authorities provide 5% and 2% of their units to people with mobility and sensory impairments, CHA provides 5.3% and 2.1%, respectively. To ensure compliance with the exacting UFAS standards, CHA contracts with a third-party architecture firm to certify all UFAS units.

To date, CHA has 1,547 UFAS-504 Mobility units, 483 UFAS-504 Sensory units and has certified 112 common areas as UFAS accessible. CHA also works extensively with the City of Chicago to comply with the City of Chicago's Building Code—specifically Chapter 18-11 that addresses issues of accessibility. In CHA's newly redeveloped properties, four stories or more and containing 10 or more dwelling units, 20% of the units are mandated to be made adaptable for people with disabilities and CHA works with developers to build the required units. CHA staff, Private Property Managers of CHA's public housing properties and HCV contract vendors have been mandated to attend fair housing and disability trainings.

In the HCV Program, CHA created the first of its kind Modification Fund, which consists of a pool of money set aside for the construction and installation of accessibility features for HCV participants. CHA has an Intergovernmental Agreement (IGA) with the Mayor's Office for People with Disabilities (MOPD) to provide customized accessibility modifications that meet the needs of people with disabilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Pursuant to federal regulations, CHA can assist households earning <80% Area Median Income (AMI). However, most CHA households earn well below that threshold. The average income of a CHA-assisted household is \$16,162 and 83% of CHA households fall into an AMI category that is considered extremely low-income (0-30% AMI). An additional 12% of CHA households fall into an AMI considered very low-income (31-50%) AMI.

CHA is committed to assisting people experiencing homelessness or who are at-risk of becoming homeless through a variety of program. CHA provides 5,600 project- and tenant-based vouchers to assist people experiencing homelessness or who at-risk of becoming homeless, including Emergency Housing Vouchers and Veterans Administration Supportive Housing Vouchers, as well as project-based vouchers used to subsidize supportive housing developments. CHA also provides an additional \$2.4 million in funding to the City of Chicago's Flexible Housing Pool, which provides housing and supportive services to families in critical need of immediate housing. CHA's public housing and project-based voucher waitlists are currently open to applicants and include a homeless preference.

How do these needs compare to the housing needs of the population at large

Most CHA households fall into an AMI category that is below that of the population at large, with 95% of CHA households classified as extremely low/very-low income and in need of supportive services in addition to access to affordable housing. CHA uses its funding and regulatory flexibility as a Moving to Work (MTW) agency to provide a variety of services and programs that support resident quality of life and promote self-sufficiency. However, 49% of CHA households are classified as elderly/disabled and unlikely to transition from a housing subsidy. As of Q4 2024, there were more than 170,000 families on CHA's public housing, project-based based voucher, and tenant-based voucher waitlists, demonstrating the continuing for safe and affordable housing across a wide variety of demographic groups.

Discussion

Public housing is a critical need in Chicago, and the Department of Housing will continue to coordinate and leverage resources with partners such as the Chicago Housing Authority (CHA) and the Illinois Housing Development Authority (IHDA).

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The 2024 Point-in-Time (PIT) Count, conducted in January, identified 4,945 individuals experiencing homelessness, a rise from previous years. Of these, 3,532 individuals were residing in shelters, and 1,422 were unsheltered, representing a 65% increase in unsheltered homelessness compared to 2023. This increase is largely attributed to the expiration of pandemic-era supports that had previously aided households in maintaining stable housing. Notably, Black/African American individuals comprised 72% of the homeless population, despite representing less than one-third of the city's overall population.

Beyond those experiencing literal homelessness, the City acknowledges a growing number of residents at risk due to factors such as extreme rent burden, eviction, or housing instability. In response, the Department of Family and Support Services (DFSS), in partnership with CoC members, coordinates prevention efforts, housing navigation, and street outreach services to address both immediate needs and long-term housing solutions.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	10,869	12	0	0	0	0
Persons in Households with Only Children	6	1	0	0	0	0
Persons in Households with Only Adults	6,237	1,621	0	0	0	0
Chronically Homeless Individuals	604	411	0	0	0	0
Chronically Homeless Families	1,677	0	0	0	0	0
Veterans	194	111	0	0	0	0

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Child	6	1	0	0	0	0
Persons with HIV	415	36	0	0	0	0

Table 26 - Homeless Needs Assessment

2024 PIT Data Count
 Chronically Homeless Individuals = the number of individuals in households with only adults who are chronically homeless. Chronically Homeless Families = the number of individuals in family households who are chronically homeless. Veterans = Provided the number of people who are veterans, not households.
 Data Source Comments: Unaccompanied Child = the number of children in households with only children (under age 18). Persons with HIV = estimate is only for adults with HIV.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chicago’s Continuum of Care, led by All Chicago, administers the Chicago Homeless Management Information System (HMIS), a comprehensive database that collects and manages data on individuals and families experiencing homelessness and the services they receive. While exact annual figures for entries, exits, and length of time homeless are not reported in the HUD-required format in this plan, All Chicago and DFSS use HMIS and coordinated entry data to generate system-level performance metrics and inform resource allocation.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	4,005	319
Black or African American	2,925	990
Asian	37	4
American Indian or Alaska Native	49	1
Pacific Islander	22	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	13,391	315
Not Hispanic	3,811	1,319

Data Source

Comments: 2024 PIT Count

Race/Ethnicity:	Sheltered:	Unsheltered: (Optional)
Middle Eastern or North African	17	9

Table 27 - Nature and Extent of Homelessness

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2024 Point-in-Time (PIT) Count, 393 family households with children were identified as experiencing homelessness in Chicago. Nearly all were sheltered, reflecting high demand and limited permanent housing options for families. These households often face compounding challenges, including rising rent burdens, childcare instability, and limited access to affordable, family-sized units.

The PIT Count also identified 305 homeless veterans, the majority of whom were single individuals (n=302). While veteran-headed family households represent a small share, they often face unique barriers to stable housing, including limited access to family-specific shelter space and supportive services.

Across both groups, the most pressing needs include affordable rental housing, short- and long-term rental assistance, and access to wraparound services such as behavioral health care, workforce support, and childcare

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the 2024 Point-in-Time (PIT) Count, Black/African American individuals represented 72% of the non–New Arrival homeless population, continuing a long-standing overrepresentation in both sheltered and unsheltered settings. White individuals made up approximately 23%, while Latinx/Hispanic individuals comprised a growing share, especially among newly arrived households and families with children. Other racial and ethnic groups, including Asian and Native American individuals, made up a small proportion of the total population experiencing homelessness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2024 Point-in-Time (PIT) Count, 4,945 individuals were experiencing homelessness in Chicago on a single night (City of Chicago, 2024 PIT Count). Of those, 3,523 individuals (69%) were sheltered, while 1,422 (31%) were unsheltered—a 65% increase in unsheltered homelessness compared to 2023, due in part to improved counting and increased visibility of street homelessness.

Among the sheltered population, 393 family households with children were identified, the vast majority in emergency shelter. These families include at least one adult and one child under age 18, and their growing presence reflects broader challenges related to housing affordability.

Unsheltered individuals were more likely to experience chronic homelessness and co-occurring behavioral health conditions. Outreach teams reported higher engagement in public spaces such as parks, underpasses, and transit stations, with fewer permanent housing placements available compared to demand.

In summary, while the majority of people experiencing homelessness in Chicago are sheltered, the growing unsheltered population and persistent demand among families and survivors of violence underscore the need for expanded housing and trauma-informed, population-specific supports.

Discussion:

The 2024 Point-in-Time Count identified 4,845 individuals experiencing homelessness in Chicago, with an increase in shelter use due to expanded winter bed access, new programs starting operations through state and local funding, bed capacity increases in existing shelters, and more households – especially families – entering the system as more pandemic supports expired in 2023.

Black/African American individuals remain disproportionately impacted, comprising 72% of the non–New Arrival homeless population.

Unsheltered homelessness rose by 65%, highlighting the urgent need for low-barrier housing, expanded outreach, and behavioral health supports. Additionally, 393 families with children were identified, nearly all sheltered but often unable to exit due to a lack of affordable family-sized units.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section describes the housing needs of persons who are not homeless but require supportive housing services. The non-homeless populations with special needs include the elderly, persons with disabilities (including mental, physical, and developmental disabilities as well as persons who chronically abuse drug and alcohol), victims of domestic violence, dating violence, or sexual assault and persons with HIV/AIDS. Also included in this section are the special needs of immigrants.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	23,499
Area incidence of AIDS	174
Rate per population	0
Number of new cases prior year (3 years of data)	174
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	19,489
Area Prevalence (PLWH per population)	1
Number of new HIV cases reported last year	627

Table 28 – HOPWA Data

Data Source Comments: CDPH HIV/STI Surveillance Report, September 2022

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	375
Short-term Rent, Mortgage, and Utility	23
Facility Based Housing (Permanent, short-term or transitional)	347

Table 29 – HIV Housing Need

Alternate Data Source Name:
HOPWA Data

Data Source Comments: CAPER 2024 HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Elderly:

As of the 2022 American Community Survey (ACS), 523,988 Chicagoans were aged 60 and older, making up 20% of the city's population—an increase from 478,259 in 2017. Among these seniors, 71% (371,920 individuals) had incomes below the poverty level. Additionally, 265,957 households received Social Security, with a mean income of \$18,889 (ACS 2022 1-Year Estimates).

Persons with Disabilities:

In 2022, 330,201 Chicago residents reported having a disability, including hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties (ACS 2022 1-Year Estimates).

Persons with Mental Health Disabilities:

Between 2021 and 2022, 46.1% of Chicago adults experienced psychological distress, with 10.4% reporting serious distress. Among those with serious mental health challenges, 64.6% were not receiving treatment, revealing a significant service gap (Healthy Chicago Survey 2021–2022).

Substance Use Disorders:

35.8% of adults reported binge drinking in the past month. Alcohol-induced mortality was highest in the West, Southwest, and Near South equity zones at 10.9 deaths per 100,000 adults. Between 2018 and 2022, the drug overdose death rate in Chicago was 39.2 per 100,000—well above the national average of 27.12 (Healthy Chicago Survey 2021–2022; IDPH Death Certificate Data).

Victims of Domestic and Gender-Based Violence:

In 2023, the Illinois Domestic Violence Hotline received 47,349 contacts, including 16,123 from Chicago—5,883 of whom were seeking shelter, a 29% increase from 2022. The Chicago Police Department responded to over 150,000 domestic-related calls. The city recorded 32 domestic violence homicides in 2023, and by mid-2024, had already seen 25 (Illinois Domestic Violence Hotline; Chicago Violence Reduction Dashboard).

Persons Living with HIV/AIDS:

As of February 2023, Illinois had 40,338 people living with HIV/AIDS, 81% of whom (32,608) lived in the Chicago EMSA. In 2024, the City's HOPWA program provided housing and support services to 988 individuals through tenant-based rental assistance, short-term housing subsidies, and facility-based programs. While updated 2024 demographics are pending, previous data showed most clients were Black cisgender men, followed by Black cisgender women and transgender women (Illinois HIV/AIDS Monthly Surveillance Update, Feb 2023; CAPER 2024).

What are the housing and supportive service needs of these populations and how are these needs determined?

City departments administering supportive service programs collaborate with community-based organizations, advocates, and advisory councils to ensure programs are responsive to evolving needs. Staff regularly engage in taskforces and maintain dialogue with service providers to apply best practices and community input.

Elderly:

DFSS Senior Services partners with DOH, CHA, and community agencies to assess senior needs. In FY 2023, DFSS' Aging and Disability Resource Network (ADRN) provided 74,253 instances of support through walk-ins, hotlines, and 311, helping older adults and people with disabilities access food, care, housing, and benefits. Programs like CAPABLE inform services by directly engaging seniors and offering medical, occupational, and housing support.

Persons with physical and/or developmental disabilities:

MOPD supports independent living through programs like HomeMod and Personal Assistance Services. Needs are identified through assessments and referrals that connect individuals with housing modifications and local resources.

Persons with mental health disabilities:

Stable housing and services like psychiatric care and life skills training are essential. CDPH operates outpatient Mental Health Centers for all residents. Needs are assessed through the Coordinated Entry System (CES), which connects individuals to appropriate housing and services.

Persons with alcohol or other drug addictions:

Housing paired with treatment, mental health care, and case management is critical. CES prioritizes support based on need. CDPH offers treatment programs, peer support, and mental health services.

Victims of domestic violence, dating violence, sexual assault, and stalking:

Needs are identified through collaboration with CPD, the State's Attorney's Office, and the Mayor's Office on Domestic Violence. In 2023, the Illinois Domestic Violence Hotline received 16,123 contacts from Chicago, with 5,883 seeking shelter. DFSS provides services like legal advocacy, supervised visitation, and multidisciplinary interventions.

Persons with HIV/AIDS:

Needs are determined via intake and program evaluations. In 2024, HOPWA-funded agencies housed 988 individuals: 414 via tenant-based rental assistance, 48 through short-term assistance, and 526 in facility-based programs. Supportive services included case management, medical referrals, legal aid, and life skills training.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

As of the most recent data available, there were approximately 40,338 people living with HIV/AIDS (PLWHA) in Illinois, with 81% (32,608 individuals) residing in the Chicago Eligible Metropolitan Statistical Area (EMSA), which includes Cook, DeKalb, DuPage, Grundy, Kendall, McHenry, and Will counties. In the City of Chicago alone, 19,340 PLWHA were reported as of 2020, with a prevalence rate of 717.9 per 100,000 population (CDPH HIV/STI Surveillance Report, September 2022).

In 2024, the City of Chicago’s HOPWA program provided housing and supportive services to 988 individuals with HIV/AIDS. Services included tenant-based rental assistance (414 households), short-term rent, mortgage, and utility assistance (48 households), and facility-based housing (526 households across permanent and transitional programs) (CAPER 2024). An additional 166 household members received supportive services in 2023, but updated family data was not provided in 2024.

While 2024 demographic details are not included in the CAPER, data from 2023 shows the majority of HOPWA clients were Black cisgender men, followed by Black cisgender women and Black transgender women. Most participants were over the age of 30, with a significant portion over age 50. The most common mode of transmission in Chicago remains male-to-male sexual contact (CDPH HIV/STI Surveillance Report, 2022).

This population continues to face housing instability, health disparities, and barriers to care, underscoring the importance of integrated housing and supportive service strategies.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

N/A

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The City of Chicago’s need for public facilities is closely tied to its ongoing efforts to maintain and modernize its infrastructure to ensure high-quality, equitable service delivery across all neighborhoods. The City’s Capital Improvement Program (CIP) is the primary vehicle for planning and funding the physical improvement or replacement of City-owned facilities and infrastructure. These capital projects typically involve assets with long useful lives and are critical to sustaining the City’s operational capacity and quality of life.

The CIP prioritizes investments in facilities that provide essential public services, such as libraries, police and fire stations, senior centers, and public health clinics. These improvements help enhance neighborhood livability, support economic growth, and address longstanding equity gaps in historically disinvested communities.

The 2024–2028 CIP allocates more than \$342.5 million toward the maintenance, upgrade, or replacement of public facilities. Funding sources include:

- Bond funds: 68% (\$232.5 million)
- Tax Increment Financing (TIF): 23% (\$77.9 million)
- Other funds (e.g., state/federal transportation funding, private contributions): 7% (\$24.9 million)
- City funds: 2% (\$7.2 million)

While the CIP reflects current priorities and projected financial resources, it is not an exhaustive inventory of all capital needs. Instead, it functions as a living document, updated annually to reflect evolving community needs, funding opportunities, and long-range planning goals.

Continued investment in public facilities is essential to support safe, accessible, and modern infrastructure that meets the needs of Chicago’s residents. These investments are especially important in under-resourced communities where public facilities often serve as key access points for essential services and neighborhood stability.

How were these needs determined?

Although the City has not identified public facilities as a priority need in the 2024-2029 Consolidated Plan, as the City's infrastructure ages and as needs change, capital programs and priorities may be adjusted. New construction may be required to accommodate increased demand or replace aging facilities while existing infrastructure requires periodic rehabilitation, replacement or other improvements to protect the City's previous investments.

Describe the jurisdiction's need for Public Improvements:

The 2024-2028 Capital Improvement Program allocates more than \$16.3 billion toward the replacement, rehabilitation or expansion of the City of Chicago's infrastructure, aviation, lakefront, fleet, IT, and economic development. General Obligation Bond funds account for 19 percent (\$3.2 billion) of the anticipated revenue. Aviation debt and other revenue account for 24 percent (3.9 million). Water and sewer debt and other revenue account for 15 percent (2.4 million). City funds account for 2 percent (\$402.7 million). Federal sources will finance 16 percent (\$2.6 billion). Other funds including private contributions account for 6 percent (\$951 million), State funds are expected to finance 9 percent (\$1.4 billion) and TIF funds are expected to finance 9 percent (\$1.4 billion).

The plan was developed in response to the significant aging infrastructure in disrepair and the negative impacts it may bring to the local economy. Improved infrastructure will help to stabilize distressed low-income neighborhoods and improve the quality of life of residents. There is a need to prevent the spread of blighted conditions in community areas with large concentrations of foreclosed and abandoned properties. To address these conditions, the City will target increased community enhancement services via streetlight stabilization work.

How were these needs determined?

The five-year CIP is published on an annual basis but is subject to change throughout the year based on the ever-changing nature of infrastructure and funding sources. At the beginning of each year, City departments compile a list of ongoing and future capital needs to make Chicago function in a safe, equitable, and sustainable manner. Each capital asset is prioritized based on a multifaceted selection criterion that includes:

- Federal, State, or Local Regulatory Requirements: Ensure assets are in a state of good repair per requirements
- Public Health, Safety, and General Welfare: Develop safe infrastructure that is inclusive for all Chicago residents
- Cost Effectiveness: Make the most cost-effective improvement over the anticipated service life of the asset
- Economic Opportunity: Invest in growing the local economy and enhancing the prosperity for all Chicago residents
- Enhance Neighborhood Vitality: Utilize infrastructure as a mechanism to raise the quality of life for residents
- Support Development Efforts: Select infrastructure projects to correspond with economic development for tangible and quantifiable benefits

Individual infrastructure asset selection criteria, led by City department asset class specialists, also considers several other factors when selecting infrastructure investments:

- Project Readiness: Ability to implement on schedule without disruptive delays
- Community and Stakeholder Input: Work collaboratively with aldermen and community stakeholders when making investment decisions in their community
- Asset Policy Goals: Advance projects which connect with and promote mobility, environment, safety, and community.

Describe the jurisdiction’s need for Public Services:

Chicago’s special needs populations, as well as low-and moderate-income households have a variety of public service needs. The following are the public service needs identified through the Consolidated Plan planning process:

Housing and Homelessness Wrap-Around Services

- Housing Counseling
- Housing Technical Assistance and Referral Services
- Legal Services
- Senior Services
- Services for persons with disabilities
- Services for persons with HIV/AIDS
- Homeless Services

Community Safety and Mental Health Services

- Domestic Violence Services
- Human Services
- Mental Health Services
- Violence Prevention Services

Youth and Economy

- Youth Workforce Development

How were these needs determined?

The City of Chicago identified public service needs through a combination of community engagement, stakeholder consultation, and data analysis conducted as part of the Consolidated Plan process. Key methods included:

- Public hearings and community meetings hosted in partnership with delegate agencies, service providers, and advocacy organizations
- Surveys and focus groups targeting low-income residents, people with disabilities, seniors, and other special needs populations
- Consultation with City departments and partner agencies.
- Analysis of local performance data, such as Point-in-Time Count results, HMIS system reports, and HOPWA program metrics
- Feedback from the Chicago Continuum of Care and organizations serving populations at risk of homelessness

This input was used to prioritize services that address the most urgent and persistent needs, particularly among historically marginalized communities, and ensure alignment with federal program goals and local equity frameworks.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Chicago's housing market reflects deep structural disparities across its 77 community areas, shaped by historic segregation, disinvestment, and affordability challenges. The city faces a persistent shortage of affordable rental housing, especially for households earning below 50% of the Area Median Income (AMI), while high-cost neighborhoods continue to see concentrated luxury development.

To better understand housing dynamics, the Institute for Housing Studies (IHS) classifies Chicago neighborhoods into three categories based on housing prices and demand:

- 26.1% are lower-cost areas with older housing stock, high foreclosure rates, and limited investment. These areas, often on the South and West Sides, have seen the largest loss of 2–4 unit buildings, historically a key source of affordable rental housing for Black households.
- 34.6% are moderate-cost areas, with rising prices but relatively affordable housing. Neighborhoods like Albany Park and Avondale fall into this category and are experiencing growing displacement pressure.
- 39.4% are higher-cost areas, including downtown and North Side neighborhoods, where rents and property values are high. In these markets, most new development is concentrated in luxury multifamily buildings, with one-bedroom units averaging \$2,700/month as of 2024 (Downtown Chicago Multi-Family Submarket Report, 2024).

Citywide, 69% of households experiencing housing problems are renters. According to 2016–2020 CHAS data, more than 125,000 renter households earning under 50% of AMI are severely cost-burdened, and over 35,000 live in overcrowded or substandard housing. A 2023 DOH analysis found that just 36% of the demand for affordable family-sized units (<30% AMI) is met, disproportionately affecting Latino households.

The 2024 Annual Homelessness Report estimates an affordable housing gap of over 119,000 units, with demand far outpacing supply despite recent investment. Through the One Chicago Housing Plan, the City committed nearly \$2 billion to support more than 23,000 units since 2019, though rising costs and delays limited output to 88% of the target goals.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section analyzes the composition of Chicago’s housing stock, including structure type, unit size, and tenure, based on 2016–2020 American Community Survey (ACS) data. Understanding the distribution of housing types, such as single-family homes, small multifamily buildings, and large apartment complexes, along with the mix of owner- and renter-occupied units, is essential to identifying gaps in housing availability and affordability.

Table 1 shows that 29% of Chicago’s residential properties consist of 2–4-unit buildings, a historically important source of naturally occurring affordable housing, particularly for renters. Meanwhile, 25% of housing is in large multifamily buildings with 20 or more units, reflecting the concentration of higher-density development in urban neighborhoods. Single-family detached homes account for 26% of the housing stock, while mobile homes and other types make up less than 1%.

Table 2 breaks down unit size by tenure, revealing key differences between owner- and renter-occupied housing. Most renter households (76%) live in units with two bedrooms or fewer, while owner households are much more likely to live in larger homes, 61% have three or more bedrooms. This mismatch highlights a limited supply of family-sized rental units and underscores the need for production strategies that better align with household size and income.

Together, this analysis informs housing priorities in Chicago, including the need to preserve smaller multifamily buildings, expand affordable family rental housing, and ensure equitable access to a range of housing types.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	317,495	26%
1-unit, attached structure	42,025	3%
2-4 units	354,155	29%
5-19 units	192,405	16%
20 or more units	308,530	25%
Mobile Home, boat, RV, van, etc	3,075	0%
Total	1,217,685	100%

Table 30 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	5,545	1%	61,275	10%
1 bedroom	34,625	7%	178,325	30%
2 bedrooms	151,805	31%	215,210	36%
3 or more bedrooms	298,320	61%	136,040	23%
Total	490,295	100%	590,850	99%

Table 31 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Chicago supported the development, preservation, and rehabilitation of over 23,000 housing units between 2019 and 2023 through federal, state, and local programs, including HOME, CDBG, LIHTC, TIF, and City bond funding (One Chicago Housing Plan Q4 Report, 2023). These investments targeted a wide range of income levels and household types to address affordability, displacement, and accessibility challenges.

Rental Housing

- Over 12,800 rental units were created or preserved.
- Targeting: Majority of units were restricted to households earning $\leq 60\%$ of AMI (One Chicago Housing Plan Q4 Report, 2023). Over 3,000 units were affordable to households at or below 30% AMI, with set-asides for seniors, people with disabilities, and formerly homeless individuals (Annual Homelessness Report, 2024).

Homeownership

- 1,471 units supported for low- and moderate-income first-time homebuyers.
- Programs included City Lots for Working Families, the TIF Purchase-Rehab Program, and down payment assistance initiatives (One Chicago Housing Plan Q4 Report, 2023).

Rehabilitation Programs

- 8,793 units were rehabilitated or preserved, including:
 - Roof and porch repairs
 - Accessibility modifications through MOPD's HomeMod program
 - Emergency heating and home systems repair
 - Primarily targeted household owners at or below 80% AMI.

Population-Specific Targeting

- Veterans: Served through HUD-VASH and City-coordinated permanent supportive housing (Annual Homelessness Report, 2024).
- Survivors of domestic violence: Assisted with rental subsidies and shelter-to-housing transitions (Division on Gender-Based Violence Strategy Book, 2023).
- People with disabilities: Served through accessible unit development, project-based vouchers, and MOPD's HomeMod.

Market Context – Residential Units and Tenure

According to 2016–2020 ACS data, Chicago has approximately 1.2 million housing units:

- 29% are in 2–4-unit buildings, a key source of naturally occurring affordable housing.
- 25% are in buildings with 20+ units, often serving higher-end rental markets.

By tenure and unit size:

- Rental units:
 - 76% have two bedrooms or fewer.
 - 10% are studio or no-bedroom units.
- Owner-occupied units:
 - 61% have 3+ bedrooms, compared to only 23% of rental units (ACS, 2020).

This mismatch reflects a shortage of affordable, family-sized rental units, particularly for low-income households with children. The City continues to prioritize production and preservation strategies that align with household size, income targeting, and unit type.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Chicago faces an ongoing risk of losing affordable housing units due to the expiration of affordability restrictions, physical deterioration, and market pressures such as rising rents, redevelopment, and conversion to market-rate housing.

According to the Institute for Housing Studies at DePaul University (IHS), more than 10,000 subsidized rental units in Chicago are at risk of losing affordability by 2030 due to expiring project-based Section 8 contracts, LIHTC compliance periods, or other subsidy timelines (State of Rental Housing in Chicago, 2023). Many of these properties are in communities experiencing redevelopment pressure, making them vulnerable to conversion or disinvestment.

Key risk categories include:

- **Project-Based Section 8 Contracts:** Approximately 4,000 units are expected to face contract expirations by 2027 unless renewed or refinanced. Without intervention, these units could shift to market-rate rents or fall into disrepair.
- **LIHTC Properties:** Over 6,000 units may lose their affordability restrictions in the next 5–10 years as they reach the end of their 15-year compliance or 30-year extended use periods per the National Housing Preservation Database (NHPD).
- **2–4 Unit Naturally Occurring Affordable Housing (NOAH):** These buildings make up 29% of Chicago’s housing stock and have experienced sharp losses over the last decade. A significant number are being lost to demolition, conversion to single-family homes, or investor-driven rent increases without affordability protections (State of Rental Housing in Chicago, 2023).

These losses disproportionately impact households earning below 50% of AMI, seniors, and people with disabilities—groups who face high barriers to securing alternative housing.

To address this, the Chicago Department of Housing (DOH) implements preservation strategies including:

- Use of HOME, LIHTC, and TIF funds to refinance and extend affordability.
- Active tracking of expiring use properties.
- Enforcement of Chicago’s Affordable Housing Preservation Ordinance, which requires owners of buildings with expiring affordability restrictions to notify the City of any intent to sell, transfer, or convert the property. The ordinance allows the City to engage early with owners, potential buyers, and developers to preserve affordability and prevent displacement.

These tools are critical to minimizing displacement and protecting Chicago’s affordable housing stock amid rising housing costs and market turnover.

Does the availability of housing units meet the needs of the population?

The availability of housing units in Chicago does not currently meet the needs of the population, particularly for low- and moderate-income households, large families, and people with disabilities.

According to 2016–2020 CHAS data, more than 125,000 renter households earning below 50% of Area Median Income (AMI) are severely cost burdened, meaning they spend over half of their income on housing. The City faces an estimated shortfall of over 119,000 affordable rental units, especially for households earning below 30% AMI (Annual Homelessness Report, 2024).

Unit size mismatch further limits options:

- Per ACS 2016–2020 data 76% of renter households occupy units with two bedrooms or fewer, while only 23% of rental units have three or more bedrooms, despite ongoing demand from large families.

- A 2023 DOH analysis found that only 36% of the demand for 2+ bedroom units at <30% AMI is being met (One Chicago Housing Plan Q4 Report, 2023).

Affordability is also impacted by the ongoing loss of naturally occurring affordable housing (NOAH) in the 2–4 unit stock, which accounts for 29% of the city's housing but is steadily declining due to redevelopment and investor acquisition (State of Rental Housing in Chicago, 2023).

For people with disabilities and older adults, access to accessible, affordable units remains limited. In 2023, the Mayor's Office for People with Disabilities (MOPD) responded to 932 housing-related service requests, including urgent needs for accessibility modifications and assistance finding units that accommodate mobility or health needs.

In summary, while higher-cost and market-rate rental production has continued, particularly in the downtown and lakefront areas, Chicago's current housing stock does not align with the size, affordability, or accessibility needs of its lowest-income and most vulnerable populations. Bridging this gap will require continued investment in deeply affordable, family-sized, and accessible housing.

Describe the need for specific types of housing:

Chicago has a critical need for deeply affordable, family-sized, and accessible housing that meets the diverse needs of its residents, particularly those earning below 50% of Area Median Income (AMI). The current housing stock does not adequately reflect the size and income of many households, leading to overcrowding, cost burden, and housing instability.

1. Family-Sized Units

There is a significant shortage of affordable rental units with 2 or more bedrooms, particularly for households earning below 30% AMI. A 2023 analysis by the Department of Housing (DOH) found that only 36% of demand for 2+ bedroom units at <30% AMI is being met (One Chicago Housing Plan Q4 Report, 2023). First-generation families are more likely to live in larger, multigenerational households and are disproportionately impacted.

2. Accessible and Supportive Housing

Residents with disabilities face a lack of accessible units that meet physical and mobility needs. In 2023, the Mayor's Office for People with Disabilities (MOPD) received over 900 requests related to affordable and accessible housing. The demand for permanent supportive housing also continues to grow, especially among individuals experiencing chronic homelessness, veterans, and older adults with fixed incomes and healthcare needs.

3. Extremely Low-Income Housing

There is a widespread need for units affordable to households earning <30% of AMI, which includes over 125,000 severely cost-burdened renters in Chicago. Many existing developments serve 60% AMI or higher, leaving a gap in housing options for the city's lowest-income households.

4. Transitional and Emergency Housing

The influx of new arrivals to Chicago, alongside a rising shelter population, has increased demand for short-term housing solutions, including bridge housing, transitional housing, and non-congregate shelter models. As of mid-2024, the City has supported over 30,000 asylum seekers, adding pressure to an already strained shelter system (Annual Homelessness Report, 2024).

5. Naturally Occurring Affordable Housing (NOAH)

Chicago has experienced a sharp decline in 2–4 unit NOAH properties, which historically provided unsubsidized but affordable rental housing. These units are being lost to demolition, investor acquisition, or conversion, especially in gentrifying neighborhoods (State of Rental Housing in Chicago, 2023).

Discussion

Chicago's housing stock reflects longstanding disparities between unit availability and resident need. While the city has made substantial investments in housing production and preservation, the current inventory remains insufficient, particularly for extremely low-income households, families needing larger units, and residents with disabilities. The loss of naturally occurring affordable housing and expiring subsidies further intensifies pressure on vulnerable populations. Targeted preservation, deeper income targeting, and increased production of family-sized and accessible rental units are essential to meeting current and future demand.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Chicago’s housing market presents affordability challenges for low- and moderate-income households. Between the 2009 base year and the 2016–2020 period, the city experienced a 20% increase in median home values (from \$222,900 to \$267,600) and a 19% rise in median contract rent (from \$839 to \$999), outpacing wage growth for many residents (MA-15 Table 3).

Rent burdens are especially pronounced among renters: over 38% of households pay more than \$1,000 in monthly rent, with nearly 11% paying \$2,000 or more (MA-15 Table 4). Yet, only 62,045 rental units in the city are affordable to households earning below 30% of Area Median Family Income (HAMFI), a fraction of the need (MA-15 Table 5).

Fair Market Rents (FMRs) for 2020, ranging from \$1,158 for a studio to \$2,172 for a four-bedroom, further highlight the gap between market prices and what low-income households can afford, even when assisted through the HOME program limits (MA-15 Table 6).

This section analyzes the growing mismatch between housing costs and income, emphasizing the urgent need for expanded production and preservation of affordable housing to meet the needs of Chicago’s most vulnerable residents.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	222,900	267,600	20%
Median Contract Rent	839	999	19%

Table 32 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	81,880	13.9%
\$500-999	221,720	37.5%
\$1,000-1,499	147,070	24.9%
\$1,500-1,999	76,215	12.9%
\$2,000 or more	63,965	10.8%
Total	590,850	100.0%

Table 33 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	62,045	No Data
50% HAMFI	192,715	43,860
80% HAMFI	366,280	127,425
100% HAMFI	No Data	180,965
Total	621,040	352,250

Table 34 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,158	1,255	1,440	1,827	2,172
High HOME Rent	915	1,044	1,212	1,472	1,623
Low HOME Rent	780	835	1,002	1,158	1,292

Table 35 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, Chicago does not currently have sufficient housing to meet the needs of households at all income levels, particularly for those earning below 50% of the Area Median Income (AMI).

According to 2016–2020 CHAS data, over 125,000 renter households earning below 50% of AMI experience severe housing cost burden, paying more than half of their income on rent. Only 62,045 units are affordable to households earning below 30% of AMI, while over 160,000 renter households fall into that income category, highlighting a significant affordability gap.

Additionally:

- Fair Market Rents (FMRs) for 2020 ranged from \$1,158 for a studio to \$2,172 for a four-bedroom unit, far exceeding what extremely low-income renters can afford, even with assistance (MA-15 Table 6).
- More than 38% of renter households in Chicago pay over \$1,000 per month in rent, and nearly 11% pay \$2,000 or more, according to ACS data cited in MA-15 Tables 4 and 6.

Furthermore, a 2023 DOH analysis found that only 36% of the demand for 2+ bedroom units at <30% AMI is being met. This mismatch is especially severe for Latino and multigenerational households, who

disproportionately require larger units (Research Memo on Relative Demand for Family-Sized Housing, 2023).

The loss of naturally occurring affordable housing (NOAH), especially 2–4 unit buildings, has further compounded the affordability crisis, particularly in disinvested neighborhoods experiencing gentrification and speculative investment (State of Rental Housing in Chicago, 2023).

While higher-cost market units continue to be developed, the housing stock remains misaligned with the income levels and household sizes of many Chicagoans. Expanding deeply affordable, accessible, and family-sized units is critical to reducing cost burden and improving housing stability citywide.

How is affordability of housing likely to change considering changes to home values and/or rents?

Affordability in Chicago is projected to decline without sustained intervention, as home values, rents, and borrowing costs continue to rise while incomes remain largely stagnant for low- and moderate-income households.

Home Values

Between the 2009 base year and the 2016–2020 period, median home values in Chicago rose by 20%, from \$222,900 to \$267,600, according to ACS data presented in MA-15 Table 3.

Additionally, the Consumer Financial Protection Bureau (CFPB) 2023 Mortgage Market Activity and Trends Report found that interest rates on 30-year fixed mortgages more than doubled, from around 3.5% in early 2022 to over 7% in late 2023, drastically reducing affordability for potential homebuyers. Even with modest price growth, these higher rates increased monthly mortgage payments significantly, effectively pricing out many low- and moderate-income buyers.

Rents

Median contract rents rose from \$839 to \$999 during the same ACS reporting period—a 19% increase (MA-15 Table 3). Rent growth has since accelerated in certain submarkets. As of early 2024, the average rent for a one-bedroom in downtown Chicago reached \$2,700, with over 4,100 units under construction, the majority targeting higher-income earners (Downtown Chicago Multi-Family Submarket Report, 2024).

Meanwhile, more than 125,000 renter households earning under 50% of AMI are already severely cost-burdened, and only 62,045 units are affordable to renters below 30% AMI (MA-15 Table 5).

Naturally Occurring Affordable Housing (NOAH) Decline

Chicago continues to lose unsubsidized 2–4 unit buildings, a traditional source of affordable rentals. These losses are concentrated in gentrifying neighborhoods and disproportionately impact Black and Latino renters (State of Rental Housing in Chicago, 2023).

Unit Mismatch

There is also a mismatch between household size and available units. A 2023 DOH analysis found that only 36% of the demand for 2+ bedroom units at <30% AMI is currently being met, underscoring the limited supply of affordable, family-sized housing (Research Memo on Relative Demand for Family-Sized Housing, 2023).

Affordability is likely to deteriorate further without coordinated action. Rising rents and mortgage costs, coupled with the shrinking supply of affordable units and increased cost burdens, indicate an urgent need for targeted investment in deeply affordable, accessible, and family-sized housing units. These trends also reinforce the importance of preserving existing housing stock and supporting equitable access to homeownership, especially for Black, Latino, and first-time buyers historically excluded from mortgage access (Mortgage Market Activity and Trends, 2023; MA-15 Data).

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In Chicago, HOME program rents and HUD Fair Market Rents (FMRs) fall below current area median contract rents, particularly in high-cost neighborhoods, limiting the feasibility of developing or preserving affordable units without additional subsidy.

As of 2020, HUD’s Fair Market Rent levels for Chicago were (MA-15 Table 6):

- \$1,158 for a studio
- \$1,249 for a one-bedroom
- \$1,485 for a two-bedroom
- \$1,943 for a three-bedroom
- \$2,172 for a four-bedroom

By contrast, according to 2016–2020 ACS data, median contract rent in Chicago was \$999, but this figure masks significant variation across neighborhoods. In 2024, market rents in high-demand areas like downtown averaged \$2,700 for a one-bedroom, far exceeding FMR thresholds (Downtown Chicago Multi-Family Submarket Report, 2024).

Meanwhile, HOME rents, which are set below FMRs, are often not competitive in high-opportunity or rapidly gentrifying areas, reducing the incentive for private developers to participate without layered subsidies.

Strategic Implications

This rent gap reinforces the need for:

- Increased subsidy layering to make HOME- and FMR-restricted units viable in rising markets.
- Prioritizing preservation of naturally occurring affordable housing (NOAH), particularly 2–4 unit buildings that are vulnerable to market conversion (State of Rental Housing in Chicago, 2023).
- Strategic use of HOME, CDBG, and local funds to produce family-sized units and support deeper affordability (at or below 30% AMI), where the market is least likely to deliver units without intervention.
- Long-term affordability covenants to counteract upward rent pressure and prevent displacement in rapidly appreciating neighborhoods.

In summary, the disparity between HOME/FMR levels and market rents underscores the need for continued City-led investment, cross-sector partnerships, and preservation tools to ensure affordability remains viable across all neighborhoods.

Discussion

Chicago’s housing market is increasingly unaffordable for low- and moderate-income households, with cost burdens rising due to the widening gap between housing costs and income. Between 2009 and 2020, median home values increased by 20% and contract rents by 19%, which has only accelerated recently. Nearly 125,000 renter households earning below 50% of AMI are now severely cost-burdened, and only 62,045 units are affordable to those earning under 30% of AMI (CHAS 2016–2020).

Meanwhile, rising mortgage interest rates, which more than doubled from 2022 to 2023, have significantly reduced purchasing power for first-time and lower-income buyers (Mortgage Market Activity and Trends, 2023). Rental markets also reflect growing strain, with average downtown one-bedroom rents reaching \$2,700 (Downtown Chicago Multi-Family Submarket Report, 2024), far above what most affordable programs like HOME or HUD Fair Market Rents can support.

The need for deeper affordability, family-sized units, and accessible housing is outpacing supply. Only 36% of demand for 2+ bedroom units affordable to households earning <30% AMI is being met (Research Memo on Relative Demand for Family-Sized Housing, 2023). Additionally, the loss of naturally occurring affordable housing (NOAH), particularly 2–4 unit buildings, is further straining options for low-income renters (Downtown Chicago Multi-Family Submarket Report, 2024).

Preserving existing affordability, subsidizing new deeply affordable units, and expanding rental assistance tools will be critical to addressing these challenges. The data supports a sustained commitment to equity-focused housing production, preservation, and tenant stabilization strategies across all neighborhoods.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Chicago's housing stock shows significant signs of aging and deterioration, with renter households facing the greatest share of housing-related challenges.

- Housing Conditions:
 - Nearly 43% of renter-occupied units have at least one housing problem, such as overcrowding, incomplete kitchen or plumbing, or severe cost burden, compared to 30% of owner-occupied units (MA-20 Table 7 – Condition of Units). This underscores the need for continued investment in rental housing preservation and quality improvement.
 - Age of Housing Stock: Approximately 50% of owner units and 47% of renter units were built before 1950, and more than 88% of all units were built before 2000 (MA-20 Table 8 – Year Unit Built). The aging housing stock presents long-term challenges related to habitability, maintenance, and energy efficiency.
 - Lead-Based Paint Risk: Roughly 8 in 10 housing units (both owned and rented) were built before 1980, placing them at risk for lead-based paint hazards. Critically, 29,780 owner units and 16,575 renter units house children and were built before 1980 (MA-20 Table 9 – Risk of Lead-Based Paint Hazards), highlighting the urgent need for targeted lead mitigation and healthy housing programs.

These conditions support the City's ongoing focus on housing rehabilitation, accessibility improvements, and lead hazard reduction, especially in older rental housing serving low-income families.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Chicago aligns its housing condition definitions with HUD guidance and internal rehabilitation program criteria:

- Standard Condition:
 - A housing unit is considered to be in standard condition if it does not exhibit any of HUD's four housing problems, which include:
 - Lacking complete kitchen facilities
 - Lacking complete plumbing facilities
 - Overcrowding (more than one person per room)
 - Housing cost burden greater than 30% of income
- Units meeting this threshold are considered safe, habitable, and not in need of significant rehabilitation.

- Substandard Condition but Suitable for Rehabilitation:
 - A unit is considered substandard but suitable for rehabilitation if it presents one or more of the above housing problems and/or fails to meet the minimum standards under Title 13 of the Chicago Building Code but remains structurally sound and economically feasible to repair.
 - The City defines “deterioration” as a building that no longer meets the minimum standard of the building code, which is designed to protect public health, safety, and welfare. “Deterioration and dilapidation” refer to a building with violations of health, fire, electrical, plumbing, building, or zoning codes that are deemed imminently dangerous or hazardous.

Units classified as substandard but suitable for rehabilitation are prioritized in City-supported preservation and rehab efforts, especially when occupied by low- or moderate-income households

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	145,180	30%	253,010	43%
With two selected Conditions	4,110	1%	15,230	3%
With three selected Conditions	440	0%	1,050	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	340,565	69%	321,555	54%
Total	490,295	100%	590,845	100%

Table 36 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	57,665	12%	63,740	11%
1980-1999	37,350	8%	72,760	12%
1950-1979	150,880	31%	176,720	30%
Before 1950	244,400	50%	277,625	47%
Total	490,295	101%	590,845	100%

Table 37 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	395,280	81%	454,345	77%
Housing Units build before 1980 with children present	29,780	6%	16,575	3%

Table 38 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 39 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Chicago’s older housing stock, mostly built before 1980, shows widespread need for rehab. Many low-income homeowners and landlords lack resources for repairs, risking displacement and property decline. Rehab support is key to preserving affordable, safe housing.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Chicago has one of the oldest housing stocks in the nation, with an estimated 37% of housing built before 1940 and 20% built between 1940 and 1959, placing a large number of households, particularly low-income families, at risk of lead-based paint (LBP) exposure (ACS, 2022). According to 2016–2020 CHAS data, 77% of renter-occupied units and 81% of owner-occupied units were built before 1980, when lead-based paint was still in use. Of these, approximately 29,780 owner units and 16,575 renter units with children are potentially at risk for LBP hazards (MA-20 Table 9).

The Chicago Department of Public Health (CDPH) reports that between 2017 and 2021, the percentage of children with blood lead levels at or above 5 µg/dL declined from 2.4% to 1.8%, due in part to increased inspection and abatement efforts. However, blood lead testing dropped by 33% in 2022 due to the COVID-19 pandemic, potentially obscuring more recent trends. Geographically, children on the South and West Sides—areas with a high concentration of pre-1940 rental housing and predominantly non-Hispanic Black populations- are disproportionately affected (Blood Lead Data Report, 2023).

Two key risk factors for childhood lead exposure are housing age and poverty. In 2021, approximately 149,430 children under the age of 5 lived in Chicago. Of these, 23% (34,147 children) lived in poverty (ACS, 2021 & 2022). Applying national findings from the American Healthy Homes Survey II: Lead Findings Report, estimates that 40.5% of children under 6 in poverty live in homes with significant LBP hazards (compared to 21.8% of those not in poverty, suggesting that over 34,000 Chicago children may live in homes with lead hazards).

Further, if young children are evenly distributed across housing age, as many as 85,175 children under 6 may reside in housing built before 1959, housing most likely to contain LBP. Applying HUD estimates of 57% hazard prevalence in homes built before 1960, a substantial share of low- and moderate-income families in these homes are at elevated risk for lead exposure.

Discussion

None.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The City of Chicago operates one of the largest public and assisted housing systems in the country, primarily through the Chicago Housing Authority (CHA). CHA is the primary municipal agency responsible for providing housing assistance to low-income families and individuals in Chicago, serving 135,000 people in more than 65,000 households through the public housing and voucher programs. CHA is the largest single owner of rental housing in the City of Chicago and one in every twenty Chicagoans receives CHA support.

CHA's current inventory includes:

- 14,803 public housing units (including occupied, vacant and offline units);
- 432 mod rehab housing units;
- 52,247 Housing Choice Vouchers, including the following:
 - 39,399 tenant-based vouchers, providing rental assistance to low-income families in the private market
 - 9,852 project-based vouchers, tied to specific affordable developments
 - 2,996 special-purpose vouchers that serves high-priority populations.

(See HUD MA-25 Table)

These programs are central to the City's broader housing strategy, helping to stabilize housing for vulnerable residents, including seniors, people with disabilities, veterans, and low-income families, and mitigate the ongoing affordability crisis in many Chicago neighborhoods. The following analysis examines the availability, condition, and challenges facing this critical segment of Chicago's housing landscape.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	1,288	21,297	50,135	1,537	48,598	1,832	3,278	6,489
# of accessible units			105						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 40 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments: Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

CHA owns and manages 14,803 public housing units across the family, senior and mixed-income portfolios. CHA public housing properties are inspected regularly. The frequency of inspections varies by property based on the most recent inspection score. Properties with high or passing inspection scores are inspected less frequently than properties with low or failing scores. The most recent average inspection score for CHA public housing properties was 85 out of 100.

CHA is committed to ensuring that its public housing properties are maintained to the highest standards. Preservation work, which encompasses a wide range of capital improvement projects at existing CHA sites, is CHA’s largest capital investment category, comprising 60-65% of the total capital plan. This work includes:

- Elevator modernization and repairs;
- Interior and exterior building renovations;
- Unit renovations;
- Masonry restoration;
- Roofing repair and replacement.

Public Housing Condition

Public Housing Development	Average Inspection Score
4400 Grove (2023)	80
ABLA (2024)	59
Ada S Dennison-McKinley (2024)	99
Alfreda Barnett Duster (2024)	96
Altgeld/Murray (2024)	59
Armour Square (2024)	81
Bridgeport (2024)	90
Britton Budd Apartments (2023)	85
Cabrini Rowhouse (2022)	95
Casa Queretaro (2023)	91
City Gardens (2023)	89
Clybourn 1200 (2023)	81
Coleman Place (2023)	94
Dearborn Homes (2024)	74
Domain Lofts (2022)	93
Dorchester (2024)	95
Elizabeth Wood (2023)	88
Ella Flagg Young (2025)	81
Flannery Apartments (2024)	99
Fountain View (2024)	89
Gwendolyn Place (2024)	82
Hansberry Square (2023)	90
Hilliard Family-Holsten P1 (2022)	94
Hilliard Family-Holsten P2 (2024)	97
Hilliard Senior-Holsten P1 (2024)	98
Hilliard Senior-Holsten P2 (2024)	99
Horner-Westhaven Apartments (2024)	55
Jackson Square at West End (2023)	84
Jazz On the Boulevard (2024)	93
Kenmore Apartments (2023)	96
Keystone Place (2023)	79
Lake Parc Place Apartments (2024)	91
Lake Park Crescent 1A FS (see SSR3 SOUTH) (2023)	90
Langston (2024)	81
Lawndale Garden Apartments (2025)	41
Lidia Pucinska Apartments (2023)	97
Lofts on Arthington (2024)	99
Lowden Homes (2025)	82

Public Housing Development	Average Inspection Score
Mahalia Jackson (2024)	90
Mahalia Place (2023)	88
Margaret Day Blake (2023)	88
Maria Diaz Martinez Apartments (2023)	88
Mary Hartwell Catherwood Apartments (2023)	82
Mary Jane Richardson Apartments (2023)	84
Maudelle Brown Bousfield (2024)	84
Mohawk North (2024)	85
North Town Village (2024)	98
North Town Village II (2024)	89
Oakwood Shores 1A (2024)	85
Oakwood Shores 1B (2024)	90
Oakwood Shores 2A (2025)	94
Oakwood Shores 2B2 (2023)	99
Oakwood Shores P2 B1 (2023)	83
Oakwood Shores P2 C Mercy (2023)	81
Oakwood Shores Ter P2D (2022)	92
Old Town Square (2024)	96
Old Town Village West & East (2025)	59
Orchard Park (2023)	85
Park Boulevard (2025)	71
Park Boulevard Phase 2A (2023)	81
Park Boulevard Phase 2B (2023)	89
Park Douglas Phase 1 (2024)	48
Parkside 2B (2024)	98
Parkside Condo (2023)	96
Parkside Condo 1B (2025)	95
Parkside of Old Town P2 A (2023)	99
Pomeroy Apartments (2023)	87
Presbyterian Homes (2024)	84
Quincy (2024)	78
Renaissance North/Affinity on North Avenue (2024)	99
Roosevelt Square Phase II (2023)	82
Rosenwald Courts (2024)	99
Savoy Square (2023)	92
Shops and Lofts at 47th (2023)	87
SSR1 NORTH (2023)	50
SSR2 WEST (2023)	66

Public Housing Development	Average Inspection Score
SSR3 SOUTH (2024)	99
SSR4 SOUTHWEST (2023)	50
St Edmund's Meadows (2025)	81
St Edmund's Oasis (2024)	84
Sullivan Station (2024)	95
Taylor Street Apts (2023)	99
The Pershing (2024)	98
Trumbull Park Homes (2024)	84
Washington Park (2024)	59
Wentworth Gardens (2024)	59
West End (2025)	79
West End Phase 2 (2024)	90
Westhaven Park (2022)	72
Westhaven Park (WHP) Tower (2024)	89
Westhaven Park Phase IIB (2024)	73
Westhaven Park Phase IIC (2024)	84
Wicker Park Apartments (2022)	96
Zelda Ormes (2024)	98

Table 41 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

CHA’s public housing stock is aging, averaging more than 50 years old, with capital needs that outpace federal funding. CHA is committed to preserving its existing housing stock for long-term sustainability using a variety of tools, including HUD’s Rental Assistance Demonstration (RAD) program, which enables public housing agencies to provide a more consistent budgeting platform to support the long-term operation and affordability of public housing units by transitioning them to the project-based voucher program. In 2013, CHA submitted a portfolio application to HUD to utilize RAD and received approval of its portfolio application in 2015. Since that time, CHA has closed dozens of RAD transactions, preserving the long-term sustainability of more than 5,700 public housing units by converting them to RAD PBVs. These units continue to be owned and operated by CHA and CHA continues to address capital improvement needs at these properties. CHA has further used RAD to develop more than 400 new affordable housing units across the city, including at the sites of historic CHA housing developments. With recent projects, CHA has also utilized the new HUD Restore Rebuild program (formerly Faircloth to RAD) to support the development of new housing in Chicago.

CHA continues to make a substantial investment in capital improvements at CHA properties. From 2020-2024, CHA spent more than \$400 million on renovations and upgrades at CHA properties, including elevator modernization, unit turns, life safety upgrades and rehabilitation of family and senior properties across CHA’s portfolios, as well as investments to support the construction of new housing. In

its FY2024 budget, CHA included an updated five-year capital needs plan that addresses preservation, new construction and capital planning, allocating more than \$200 million in 2025 towards capital projects that advance CHA's mission of preserving and creating affordable housing. CHA will continue to assess capital needs at all CHA properties and update its capital plan as necessary to ensure 50-year sustainability for CHA housing.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

CHA has participated in HUD's Moving to Work (MTW) Demonstration Program since 2000. As an MTW agency, CHA has funding and regulatory flexibility to implement a variety of resident services initiatives to increase economic independence, increase earning power, develop academic achievement, and increase the stability and quality of life for CHA's residents. These initiatives include but are not limited to the Home Ownership Made Easy (HOME) Program; LevelUp, CHA's family self-sufficiency program that enables residents to accrue escrow for the attainment of self-sufficiency goals; enrollment at City Colleges of Chicago; college scholarships; job training; educational and recreational activities for youth; and support and activities for senior residents. Outcomes for these programs are outlined in detail in CHA's FY2024 MTW Annual Report.

Discussion:

None.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Chicago supports a coordinated and collaborative system of care to prevent and end homelessness, grounded in a strong partnership between the City’s Department of Family and Support Services (DFSS), the Chicago Continuum of Care (CoC), and All Chicago, the CoC’s lead agency and designated HMIS administrator.

This system is guided by the CoC’s Equity Framework, the Action Agenda, and local priorities established through DFSS’s strategic planning. It includes a wide array of housing and service models funded through federal, state, and local sources, including the Emergency Solutions Grant (ESG), HUD CoC Program, and City of Chicago funds. These resources support emergency shelter, transitional housing, rapid re-housing, permanent supportive housing, coordinated entry, and supportive services.

As of the 2024 Point-in-Time (PIT) Count, an estimated 4,495 individuals were experiencing homelessness in Chicago, including sheltered and unsheltered populations.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	12,040	0	638	3,382	0
Households with Only Adults	6,860	0	611	5,786	0
Chronically Homeless Households	0	0	0	3,688	0
Veterans	75	0	133	1,532	0
Unaccompanied Youth	145	0	279	189	0

Table 42 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2024 Housing Inventory Count (HIC) Notes: 491 permanent supportive housing (PSH) units are under development, including those under construction from 2024 and 2025 closings, as well as units in the development pipeline; however, available data does not specify the intended populations these units will serve.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Chicago's homeless response system is strengthened by a broad array of mainstream services that work in coordination with ESG- and CoC-funded housing interventions. These include public health, mental health, employment, youth engagement, and domestic violence (DV) services—each tailored to support long-term stability for people experiencing or at risk of homelessness.

Health and Mental Health Services

The Chicago Department of Public Health (CDPH) delivers a range of mobile and shelter-based health supports, including immunizations, harm reduction, behavioral health outreach, and linkage to federally qualified health centers (FQHCs). Through initiatives like the Mental Health System Expansion (MHSE) and Treatment Not Trauma, the City is scaling non-police crisis response models for individuals experiencing mental health crises or housing instability (MHSE, 2023; Treatment Not Trauma, 2023).

Employment and Economic Support

Mainstream workforce supports are coordinated by the Illinois Department of Human Services (IDHS) and the Chicago Cook Workforce Partnership, including SNAP E&T and transitional jobs programs for families, veterans, and youth. Many homeless service providers include embedded workforce case management and benefits enrollment support (SSI/SSDI, TANF) in shelter and housing programs (IDHS Programs; DFSS Youth).

Youth-Centered Services

The City's My CHI. My Future. (MCMF) Initiative helps youth connect with safe and supportive programs across neighborhoods. In 2023, MCMF facilitated over 22,000 free youth programs, supported 15 high-need communities, and employed 226 youth in peer-led events and job opportunities, mitigating key drivers of youth homelessness such as disconnection, joblessness, and trauma (MCMF, 2023).

Domestic Violence Services

Domestic violence (DV) survivors receive coordinated services through DFSS partnerships with the Illinois Domestic Violence Hotline and specialized DV housing providers. In 2023, over 5,883 Chicago-based survivors contacted the hotline for shelter support—a 29% increase from 2022. DFSS funds multiple emergency shelters and rapid rehousing programs that link DV survivors to trauma-informed health care, legal support, and financial stability resources (DFSS, 2024).

CoC Integration and Coordination

All mainstream systems interface with the Chicago Continuum of Care's Coordinated Entry System (CES) to ensure individuals are assessed for vulnerability and matched to housing and services accordingly.

CES includes specialized pathways for survivors of DV, unaccompanied youth, and individuals with disabling conditions, and is supported by the CoC's governance framework to align with equity and trauma-informed care standards (All Chicago).

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Chicago offers a comprehensive network of facilities and services that address the needs of homeless individuals and families, particularly those who are chronically homeless, veterans, youth, and families with children. These services are coordinated through the Continuum of Care (CoC), the Department of Family and Support Services (DFSS), and numerous community-based providers.

Street Outreach & Engagement

Outreach Coordination: DFSS funds multidisciplinary outreach teams that connect with unsheltered residents, including people in encampments, to conduct CES assessments and connect them to housing and behavioral health services (DFSS, 2024).

Drop-in Centers: Youth and adult drop-in centers offer basic needs, trauma-informed case management, and pathways to shelter and housing. They are critical access points for those avoiding congregate shelters (All Chicago).

Emergency & Interim Shelter

Emergency Shelter: As of 2024, Chicago provides over 3,700 traditional shelter beds and an additional 15,128 beds for New Arrivals, the majority of whom are families and individuals seeking asylum (HIC).

Interim Shelter: These 24-hour sites provide housing-focused case management and services for clients with medium to high vulnerability scores. Emphasis is placed on income stability and permanent housing placement (DFSS, 2024; DFSS RFP, 2023).

Housing with Supportive Services

Permanent Supportive Housing (PSH): Chicago maintains over 9,165 PSH beds, which combine long-term rental assistance with intensive case management, especially for those experiencing chronic homelessness and disabling conditions (HIC).

Rapid Rehousing (RRH): RRH programs provide time-limited rental assistance, landlord mediation, and supportive services. In 2023, RRH served 2,979 households, including youth, DV survivors, and newly homeless individuals (HIC).

Youth Housing Programs: Specialized youth housing includes RRH and transitional models. These programs are developmentally appropriate and connect youth with education, health, and employment supports (All Chicago).

Crisis & Prevention Services

Mobile Crisis Response & Shelter Referral: Mobile teams respond to mental health and housing crises, making referrals to shelter or emergency care. The model is supported under the Treatment Not Trauma framework (MHSE).

Homeless Prevention Program: DFSS operates a citywide prevention program offering rental assistance, legal aid, and mediation. In 2023, over 5,800 shelter requests were recorded through the Illinois Domestic Violence Hotline (ICJIA).

Rental Assistance Program (RAP): DFSS, through its Community Service Centers, provides temporary rental assistance with direct payments to landlords and housing inspections(DFSS, 2024).

Specialized Populations

Veteran Services: The CoC and partners use HUD-VASH, SSVF, and GPD to provide transitional and permanent housing for veterans. Veterans also access health care and employment services through the VA and community-based programs (HIC).

Domestic Violence Survivors: DV survivors are served through a network of DFSS-funded shelters, RRH programs, and coordinated referrals through the Illinois DV Hotline. The system includes trauma-informed and confidential entry points (ICJIA).

These services operate as part of a unified CoC system that embraces Housing First principles, uses Coordinated Entry for prioritization, and aligns with HUD and City goals to prevent and end homelessness across all subpopulations.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Chicago provides a range of housing and supportive services to meet the needs of residents with special needs, including those with mental health conditions, disabilities, chronic illnesses, and individuals living with HIV/AIDS. Through coordination between City departments, the Continuum of Care (CoC), and a network of community-based providers, the City works to ensure that vulnerable populations have access to housing stability and the wraparound care needed to thrive.

In 2023, the City launched a transformative behavioral health effort through the Mental Health System Expansion (MHSE) initiative. This plan builds on the Treatment Not Trauma framework and centers the input of over 400 residents, advocates, and providers. The MHSE strategy calls for reopening City-run mental health clinics in high-need neighborhoods (e.g., Roseland and West Garfield Park), co-locating services with existing community resources, expanding mobile non-police crisis response teams (CARE), and creating a Community Care Corps to grow the behavioral health workforce. These changes reflect a citywide shift toward trauma-informed, equitable mental health care rooted in community trust (MHSE Report, 2023).

In addition to behavioral health supports, the City also administers HOPWA (Housing Opportunities for Persons With AIDS) funding to assist low-income residents living with HIV/AIDS and their families. Through rental assistance, supportive housing, and short-term emergency housing programs, HOPWA helps prevent homelessness and supports long-term housing stability. In FY2024, HOPWA served over 900 households citywide through partnerships with local housing and health service agencies.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	512
PH in facilities	284
STRMU	132
ST or TH facilities	50
PH placement	0

Table 43– HOPWA Assistance Baseline

Data Source Comments: 2024 CAPER

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The City of Chicago serves a diverse range of special needs populations, including the elderly, frail elderly, persons with physical, mental, or developmental disabilities, individuals with substance use disorders, persons living with HIV/AIDS and their families, and public housing residents. These groups require supportive housing options that combine affordability with services that promote health, stability, and independence.

Older adults and frail elderly often require accessible units with mobility features, homecare assistance, and proximity to healthcare and community services. Many are on fixed incomes and are vulnerable to cost burden and social isolation (DFSS).

Persons with disabilities benefit from accessible housing and individualized supports. The Mayor's Office for People with Disabilities (MOPD) provides personal care assistance, independent living services, and referrals through its Disability Resource Unit (MOPD).

Individuals with substance use disorders or serious mental illness require permanent supportive housing (PSH) that offers integrated behavioral health services. The City's Mental Health System Expansion (MHSE) initiative is working to expand these resources citywide.

Persons living with HIV/AIDS and their families receive assistance through the HOPWA program, which includes housing placement, case management, mental health and substance use services, transportation, and life skills training (HOPWA).

Public housing residents, including families, seniors, and people with disabilities, often rely on coordinated supports from the Chicago Housing Authority (CHA), DFSS, and community-based partners to access employment, child care, and health programs.

Despite available programs, there remain challenges related to service capacity, equitable geographic access, and the limited supply of deeply affordable, accessible units across all populations.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Chicago Department of Family and Support Services (DFSS) funds gender-based violence programs that help survivors remain safely in their homes when appropriate. Services include counseling, legal advocacy, and legal representation to support remedies like exclusive possession through an Order of

Protection. At the Domestic Violence Courthouse, DFSS-funded advocates and attorneys assist survivors navigating the legal process. A Multi-Disciplinary Team responds to Chicago Police Department incidents and connects victims to services and legal support. DFSS also supports Supervised Visitation and Safe Exchange programs to ensure safe custody exchanges in controlled environments.

DFSS Senior Services administers the Illinois Ombudsman Program to monitor the well-being of older adults in long-term care settings. The department also leads a Well-Being Task Force to identify vulnerable seniors at risk of self-neglect. Seniors with complex needs are referred to the Intensive Case Advocacy and Support (ICAS) program for services such as in-home counseling, medical care, home-delivered meals, transportation, and other supports that help them safely age in place.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

This is not applicable to Chicago.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Chicago faces several regulatory and systemic barriers that limit the development and preservation of affordable housing and hinder equitable residential investment:

Zoning restrictions limit the construction of multifamily housing in many areas. Although the Connected Communities Ordinance (2022) expanded Transit-Oriented Development (TOD) incentives to equity priority zones, large portions of the city remain zoned for single-family use, especially on the North and Northwest Sides.

Loss of 2–4 unit housing stock, a key source of naturally occurring affordable housing (NOAH), is accelerating in many moderate- and lower-cost neighborhoods. Between 2012 and 2019, Chicago lost more than 27,000 rental units in 2–4-unit buildings, disproportionately impacting Black and Latino renters (State of Rental Housing in Chicago, 2023).

Complex financing and permitting processes create delays for affordable housing developers. Projects often require multiple layers of funding and extended review timelines, increasing costs and reducing feasibility for smaller developers (One Chicago Housing Plan Q4 Report, 2023).

Property tax volatility in gentrifying areas increases housing costs and discourages reinvestment. Small property owners may be pushed to sell or increase rents due to rising assessments, especially in neighborhoods undergoing rapid change (Tax Year Bill Analysis, 2023).

Limited accessibility in older housing stock remains a barrier. Nearly 60% of housing units in Chicago were built before 1940, many of which lack accessibility features, making it difficult for seniors and people with disabilities to find appropriate housing (ACS, 2022).

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Chicago’s economy is characterized by a highly diversified labor market, with major employment sectors including education, healthcare, professional services, and manufacturing. Despite this diversity, disparities persist in workforce access, unemployment, and earnings, particularly among low-income and minority populations. Data from the 2016–2020 American Community Survey and the U.S. Census Bureau reflect that employment rates, workforce education, and travel patterns all vary significantly by geography and socioeconomic status, affecting access to opportunity and long-term mobility.

This section assesses employment characteristics, educational attainment, workforce accessibility, and commuting patterns that impact community development in Chicago.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	987	599	0	0	0
Arts, Entertainment, Accommodations	144,926	160,945	15	14	-1
Construction	24,478	25,725	3	2	-1
Education and Health Care Services	207,676	237,730	22	21	-1
Finance, Insurance, and Real Estate	93,439	148,177	10	13	3
Information	28,449	44,298	3	4	1
Manufacturing	74,553	58,793	8	5	-3
Other Services	47,144	61,005	5	5	0
Professional, Scientific, Management Services	132,765	194,202	14	17	3
Public Administration	0	0	0	0	0
Retail Trade	103,713	100,203	11	9	-2
Transportation and Warehousing	48,862	62,998	5	6	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	43,773	41,691	5	4	-1
Total	950,765	1,136,366	--	--	--

Table 44 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	2,204,754
Civilian Employed Population 16 years and over	1,360,333
Unemployment Rate	8.10
Unemployment Rate for Ages 16-24	23.50
Unemployment Rate for Ages 25-65	6.70

Table 45 - Labor Force

Data Source Comments: U.S. Census Bureau. (2020). EMPLOYMENT STATUS. American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2301. Retrieved April 28, 2025, from https://data.census.gov/table/ACSST5Y2020.S2301?g=060XX00US1703114000_330XX00US176.

Occupations by Sector	Number of People
Management, business and financial	257,345
Farming, fisheries and forestry occupations	1,156
Service	253,122
Sales and office	269,552
Construction, extraction, maintenance and repair	66,601
Production, transportation and material moving	169,112

Table 46 – Occupations by Sector

Data Source Comments: U.S. Census Bureau. (2020). OCCUPATION BY SEX FOR THE CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER. American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2401. Retrieved April 28, 2025, from <https://data.census.gov/table/ACSST5Y2020.S2401?g=060XX00US1703114000>.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	426,074	45%
30-59 Minutes	410,789	43%
60 or More Minutes	118,460	12%
Total	955,323	100%

Table 47 - Travel Time

Data Source Comments: U.S. Census Bureau. (2021). COMMUTING CHARACTERISTICS BY SEX. American Community Survey, ACS 1-Year Estimates Subject Tables, Table S0801. Retrieved April 28, 2025, from <https://data.census.gov/table/ACSST1Y2021.S0801?q=S0801:+COMMUTING+CHARACTERISTICS+BY+SEX&g=060XX00US1703114000>.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	183,806	0	12
High school graduate (includes equivalency)	316,189	0	0
Some college or Associate's degree	355,413	0	0
Bachelor's degree or higher	685,435	0	0

Table 48 - Educational Attainment by Employment Status

Data Source Comments: U.S. Census Bureau. (2020). EMPLOYMENT STATUS. American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2301. Retrieved April 28, 2025, from https://data.census.gov/table/ACSST5Y2020.S2301?g=060XX00US1703114000_330XX00US176.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	31,056	0	0	0	0
High school graduate, GED, or alternative	68,182	509,197	334,492	513,348	260,141
Some college, no degree	108,150	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	56,274	306,197	174,342	204,121	88,120
Graduate or professional degree	0	0	0	0	0

Table 49 - Educational Attainment by Age

Data Source Comments: U.S. Census Bureau. (2020). EDUCATIONAL ATTAINMENT. American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1501. Retrieved April 28, 2025, from <https://data.census.gov/table/ACSST5Y2020.S1501?g=060XX00US1703114000>.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,736
High school graduate (includes equivalency)	29,394
Some college or Associate's degree	35,398
Bachelor's degree	62,239
Graduate or professional degree	78,457

Table 50 – Median Earnings in the Past 12 Months

Data Source Comments: U.S. Census Bureau. (2020). EDUCATIONAL ATTAINMENT. American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1501. Retrieved April 28, 2025, from <https://data.census.gov/table/ACSST5Y2020.S1501?g=060XX00US1703114000>.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to Table 15, the distribution of employment in Chicago is concentrated in several key sectors. Education and Health Care Services account for the largest share at 21% of all jobs, followed by Professional, Scientific, and Management Services at 17%. Arts, Entertainment, and Accommodations represent 14%, while Finance, Insurance, and Real Estate make up 13%. Retail Trade accounts for 9% of employment. This breakdown highlights the city's strong presence in service-oriented industries and knowledge-based sectors.

Describe the workforce and infrastructure needs of the business community:

The business community continues to cite workforce skill gaps, particularly in technology, healthcare, and skilled trades, as key challenges. Employers have noted a need for technical training and certifications and soft skills development.

Reliable broadband and transit infrastructure, especially in South and West Side neighborhoods, to support workforce accessibility.

Workforce investments must also align with high-growth sectors and regional demand forecasts.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Chicago's economic landscape is being reshaped by major initiatives like Build Better Together, launched in 2025 to drive inclusive growth across all 77 community areas. This strategy focuses on expanding quality housing, fostering business innovation, and cultivating vibrant cultural neighborhoods.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to ACS 5-Year Estimates Subject Tables the skills and education of Chicago's current workforce only partially align with available employment opportunities. While major employment sectors like educational services, healthcare, and professional services require higher education levels, 9.5% of the city's adult population lacks a high school diploma and only 34.3% hold a bachelor's degree or higher. This gap limits access to well-paying jobs and underscores the need for expanded adult education,

vocational training, and workforce upskilling programs, particularly in growing fields like construction, transportation, and technology.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Chicago supports workforce development through programs led by DFSS, the Chicago Cook Workforce Partnership, City Colleges of Chicago, and initiatives like the Workforce Equity Initiative. These efforts provide job training, transitional jobs, and industry-specific certifications, especially for underserved populations such as veterans, returning residents, and individuals with limited English proficiency. Programs like “Greencorps Chicago” and “CTA’s Second Chance” also offer paid training opportunities. Together, these initiatives advance Consolidated Plan goals by promoting economic growth and expanding access to quality employment.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Chicago participates in a Comprehensive Economic Development Strategy (CEDS) through its inclusion in the Cook County CEDS 2025–2029, known as Uplift Cook. This strategy, led by the Cook County Department of Planning and Development, outlines a roadmap for inclusive economic growth across the region. It emphasizes workforce development, infrastructure investment, and access to opportunity, aligning closely with Chicago’s Consolidated Plan goals. Key partners include the Chicago Cook Workforce Partnership, City Colleges of Chicago, and other local institutions focused on economic resilience.

Discussion

None.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For the purposes of this plan, “concentration” is defined as a census tract where the percentage of households experiencing housing problems exceeds the citywide average by 10 percentage points or more. Housing problems include:

- Cost burden greater than 30% of income
- Overcrowding
- Incomplete kitchen facilities
- Incomplete plumbing facilities

According to 2016–2020 CHAS data, these problems are most concentrated in neighborhoods on the South and West Sides, including Englewood, West Garfield Park, North Lawndale, East Garfield Park, Brighton Park, and South Lawndale, where over 65–75% of households experience at least one housing problem.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For this analysis, racial or ethnic concentration is defined as a census tract where one racial or ethnic group represents more than 50% of the population, and low-income concentration as tracts where over 50% of households earn below 60% of Area Median Income (AMI).

- Majority-Black neighborhoods are concentrated in Austin, Englewood, Roseland, and West Pullman.
- Majority-Latino neighborhoods are located in Little Village (South Lawndale), Brighton Park, and Gage Park.
- Many of these same areas have high poverty rates (25–40%) and limited access to affordable housing and amenities.

These concentrations reflect historic patterns of segregation and disinvestment, with long-term impacts on access to quality housing, jobs, education, and health care.

What are the characteristics of the market in these areas/neighborhoods?

Low-income, high-need neighborhoods often have:

- Older housing stock (built before 1940), often requiring significant repair or lead abatement.
- High rates of renters (exceeding 60–70%) with limited access to homeownership.

- Displacement risk in some gentrifying moderate-cost areas such as Avondale or Albany Park.
- Fewer new housing developments due to weaker real estate markets or financing gaps.

These areas are also more vulnerable to climate-related flooding, utility shutoffs, and code violations due to aging infrastructure.

Are there any community assets in these areas/neighborhoods?

Yes. Many neighborhoods with concentrated housing problems also have strong community-based assets:

- Local CDCs and housing organizations (e.g., LUCHA, NHS Chicago, The Resurrection Project)
- Public transit infrastructure (e.g., Pink and Green Line CTA corridors)
- Chicago Public Schools investment zones and Chicago Park District resources
- Community safety and health networks supported by the Mayor’s Office of Community Safety and CDPH

Are there other strategic opportunities in any of these areas?

Yes. Several citywide initiatives are actively working to direct investment toward these areas:

- Housing and Economic Development (HED) Bond: Chicago’s first ever HED Bond will leverage \$1.25B in additional funds alongside Con Plan investments in these communities to increase the City’s ability to address housing and community development needs.
- Disaster Recovery: HUD awarded the City of Chicago \$427M in CDBG-DR funds to recover from and rebuild after the 2023 flooding and these resources will be concentrated in improving the housing stock and infrastructure of areas most devastated by the flooding including both Austin and West Garfield Park.
- The People’s Plan for Community Safety: When there is a crisis, you have to triage. This is why we will start the place-based components of this plan within a handful of community areas that are most in need of intervention: Austin, West Garfield Park, Englewood and Little Village (South Lawndale).

These neighborhoods offer opportunities to invest in family-sized rental units, preserve naturally affordable housing, expand broadband, and address public health disparities.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband access is critical for education, employment, healthcare, and civic engagement. In Chicago, disparities in broadband adoption remain stark, particularly among low- and moderate-income households.

According to the 2021 American Community Survey:

- Approximately 17% of households in Chicago do not have a broadband internet subscription.
- Among households earning less than \$35,000, this figure rises to 30%, disproportionately affecting Black, Latino, and senior populations.
- Neighborhoods on the South and West Sides, such as Englewood, West Garfield Park, and North Lawndale, have the lowest rates of in-home broadband adoption, overlapping with areas of high poverty and housing instability.

Although most neighborhoods technically have access to broadband infrastructure, wiring in older residential buildings, particularly in pre-1940 multifamily properties, is often outdated or insufficient for modern speeds and multiple users. This affects the quality of access even where service is technically available.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Many low-income residents rely on mobile hotspots or limited broadband plans that do not support full participation in remote learning or telework. While large providers (e.g., Comcast, AT&T) dominate the Chicago market, broadband competition remains limited in many low-income areas, reducing affordability and service quality.

According to the Federal Communications Commission (FCC) Broadband Map:

- Only one provider offers high-speed broadband (100+ Mbps) in many low- and moderate-income census tracts.
- Lack of provider choice contributes to higher prices and slower speeds in historically underserved neighborhoods.

Conclusion and Strategic Need

To support digital equity and economic mobility, Chicago must continue investing in:

- Infrastructure upgrades in aging multifamily housing stock,
- Subsidized service plans and device access for low-income households, and
- Policy efforts to expand provider competition, particularly in broadband deserts.

Programs such as Chicago Connected have expanded free broadband to CPS students and families, but broader structural improvements and digital literacy supports remain critical for long-term access and equity (Chicago Digital Equity Plan, 2023).

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Chicago is increasingly vulnerable to climate-related hazards, notably extreme heat and intense rainfall, leading to flooding. These events have become more frequent in recent years.

- **Extreme Heat:** In August 2023, Chicago endured a significant heatwave with temperatures reaching 100°F and heat indices up to 120°F, tying the city's all-time heat index record. This marked the first occurrence of consecutive days with heat indices exceeding 115°F since the deadly 1995 heatwave.
- **Flooding:** On July 2, 2023, the city experienced record-breaking rainfall, with O'Hare Airport recording 3.35 inches and Midway Airport 4.68 inches. The deluge caused widespread flooding, particularly on the West Side, leading to significant property damage and displacement.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Housing occupied by low- and moderate-income (LMI) residents in Chicago is particularly vulnerable to climate-related hazards due to multiple structural and geographic risk factors:

- **Aging Housing Stock:** Over 57% of residential units were built before 1960, lacking modern insulation, storm protection, and energy-efficient systems, conditions that exacerbate the impact of heatwaves and flooding (ACS 2022).
- **Structural Design Risks:** LMI renters are more likely to live in basement apartments or buildings with flat roofs, which are especially prone to water damage during heavy rain events (Stormwater Management Plan, 2024).
- **Heat Vulnerability:** Many households lack access to effective air conditioning or cannot afford to use it during extreme heat events, increasing risk of heat-related illness (Chicago Environmental Justice Action Plan, 2023 Draft).
- **Flood-Prone Neighborhoods:** South and West Side communities such as Englewood, Austin, and West Garfield Park experience frequent flooding due to aging infrastructure, lower tree canopy coverage, and limited green space for stormwater absorption (Chicago Environmental Justice Plan, 2023 Draft; Stormwater Management Plan, 2024).

These overlapping factors contribute to disproportionate exposure and fewer adaptive resources for climate resilience among LMI households.

Hazard Mitigation Planning

The City of Chicago actively participates in the regional effort to identify, assess, and mitigate natural hazard risks through its involvement in the 2024 Cook County Multi-Jurisdictional Hazard Mitigation Plan (MJ-HMP). The updated plan identifies flooding, extreme heat, and severe weather events as key hazards impacting Cook County communities. To address these, the MJ-HMP includes a suite of mitigation strategies ranging from infrastructure and stormwater management to climate adaptation in housing design and land use policy.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City, through a comprehensive planning process, involved public, private, not-for profit agencies and other organizations to create a five-year strategy for the Consolidated Plan that sets general priorities for allocating entitlement grant funds within the city. The Strategic Plan describes the basis for assigning the priority given to each category of need, identifies obstacles to meeting underserved populations, and discusses accomplishments that the City expects to achieve over the next five years for fiscal years 2025-2029.

The Strategic Plan has been developed based on allocating the available entitlement resources and non-federal resources to the priority needs of the community, as determined through data analysis, results of consultation and resident surveys.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 51 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Low and Moderate Income Community Areas of Chicago
	Other Target Area Description:	Low and Moderate Income Community Areas of Chicago
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Citywide
	Include specific housing and commercial characteristics of this target area.	Housing and commercial characteristics vary across the city by market type.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The robust engagement process for the Assessment of Fair Housing and public hearings provided the basis for identifying needs across the city.
	Identify the needs in this target area.	Citywide needs include more affordable housing, mental health facilities and services, returning vacant land to productive use, and improved access to jobs and education.
	What are the opportunities for improvement in this target area?	Vacant properties allow redevelopment into affordable housing, commercial, and open space uses. Chicago has a strong, comprehensive network of nonprofit, private, and public partners to provide a range of housing and community development programs and projects.
	Are there barriers to improvement in this target area?	The primary barriers to improvement across the city are residents' lack of income, rising housing costs, aging housing stock, and deteriorating and/or lack of public facilities and infrastructure.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

As of 2025, the City is not implementing any HUD-designated geographic priority areas such as Neighborhood Revitalization Strategy Areas (NRSAs), Empowerment Zones, or Brownfields. Instead, investments are allocated citywide in alignment with program eligibility criteria and departmental policy priorities.

Because low- and moderate-income (LMI) residents live in all parts of Chicago, CDBG and other entitlement funds are distributed across neighborhoods based on programmatic goals and demonstrated need. Activities funded under the Consolidated Plan will primarily serve LMI individuals and households, with priority given to areas where at least 51% of households qualify as low or moderate income. The City reaffirms its commitment that a minimum of 70% of CDBG expenditures from 2025–2029 will be used to benefit LMI persons and households with special needs.

HOPWA funding is geographically allocated based on documented need within the Chicago Eligible Metropolitan Statistical Area (EMSA), with particular attention to areas with high concentrations of individuals living with HIV/AIDS. Funding priorities are informed by data on prevalence rates, income levels, and health disparities. Service providers must demonstrate the unmet need in their respective service areas and propose program models that effectively address those needs. High-need areas include communities on the South and West Sides such as Humboldt Park, Garfield Park, North and South Lawndale, Near South Side, Grand Boulevard, Woodlawn, South Shore, South Chicago, New City, Englewood, and Greater Grand Crossing, along with a concentration on the far North Side. HOPWA-funded housing units are located throughout the city, as well as in suburban areas such as Joliet and Wheaton, which are within the Chicago EMSA.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 52 – Priority Needs Summary

1	Priority Need Name	Housing and Homelessness Supports
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Chronic Homelessness Families with Children veterans Persons with HIV/AIDS Unaccompanied Youth Persons with Physical Disabilities
	Geographic Areas Affected	Low and Moderate Income Community Areas of Chicago
	Associated Goals	Supports for LMI Families Supports for Homeless Supports for Special Needs Healthy Homes
	Description	Affordable housing development and preservation; housing services; legal services; homeless services; senior services; disabled services; HIV/AIDS services; lead inspections; lead service line replacement.
	Basis for Relative Priority	Determined through needs survey responses, public input, and consultation with housing providers and advocates. Based on consultations with DFSS, Continuum of Care partners, and public engagement findings. Informed by data and input from CDPH, MOPD, DFSS, and HIV/AIDS service providers. Based on lead poisoning data, housing quality assessments, and consultation with CDPH, DWM and housing agencies.
2	Priority Need Name	Community Safety and Mental Health
	Priority Level	High

	Population	Extremely Low Low Moderate Families with Children Persons with Mental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	Low and Moderate Income Community Areas of Chicago
	Associated Goals	Community Safety and Mental Health
	Description	Mental Health Services; Violence Prevention Services; Domestic Violence Services; Human Services
	Basis for Relative Priority	Identified through needs surveys and feedback from community-based organizations and public safety stakeholders. Identified through Healthy Chicago survey data, stakeholder consultation, and unmet behavioral health service needs.
3	Priority Need Name	Youth and Economy
	Priority Level	High
	Population	Extremely Low Low Moderate Individuals Unaccompanied Youth Elderly Persons with Physical Disabilities Persons with HIV/AIDS and their Families Other
	Geographic Areas Affected	Low and Moderate Income Community Areas of Chicago
	Associated Goals	Youth and Economy
	Description	Youth Opportunities; Workforce Development

Basis for Relative Priority	Based on economic data, workforce development trends, and community input on youth programming needs.
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Narrative (Optional)

Priority Needs

The City of Chicago has identified high-priority needs for the 2025–2029 Consolidated Plan based on data analysis, agency and stakeholder input, and public engagement. These priorities address the most urgent housing, community development, and public service needs of low- and moderate-income residents, including those experiencing homelessness, older adults, people with disabilities, and households affected by public health issues.

The City reassesses needs annually to adapt to changing conditions. While this list reflects current priorities, they may shift as new data and challenges emerge.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Currently, the City does not anticipate allocating HOME or CDBG for permanent tenant-based rental assistance. Transitional rental assistance is provided through DFSS and their partners. The City will continue to use HOPWA funding for tenant-based rental assistance for those living with HIV/AIDS. The Chicago Housing Authority provides TBRA through Housing Choice Vouchers.
TBRA for Non-Homeless Special Needs	At this time, there is no plan to utilize HOME or CDBG for permanent tenant-based rental assistance for Non-Homeless Special Needs. Transitional rental assistance is provided through the Chicago Department of Family & Support Services and their delegate agency/partners service system. In addition, through HOPWA, the city provides TBRA to those living with HIV/AIDS.
New Unit Production	Affordable housing development can and should be shared throughout all corners of Chicago, and the City will work with elected officials, local community leaders' mission-driven and nonprofit developers, and other government agencies to build new units in high-cost markets. Yet, property is expensive in these communities, prohibitively so in some parts of the city, and less land is available for purchase. The City has found creative methods to mitigate these factors. New private developments are required to set aside units for affordable housing under the Affordable Requirements Ordinance (ARO), for example, and City funding is available as an incentive to include affordable units when a developer is buying, refinancing or renovating existing rental buildings. City Lots for Working Families program encourages housing developers to build a minimum of eight units on city-owned land available for purchase as low as a \$1 per lot and sell 75% of the units at an affordable price to affordable buyers at or below 120% AMI. The City utilizes HUD funding to provide multi-unit loans to developers to build or rehabilitate affordable housing.
Rehabilitation	City of Chicago offers programs designed to improve and preserve homes through rehabilitation. With most homes being built prior to 1950, Chicago faces an increased need for rehabilitation. High foreclosure rates have resulted in empty homes that will increase the need for rehabilitation funding and/or incentive programs for buyers to purchase and / rehab properties returning them to quality housing for our communities. The Roof and Porch Repair Program funded with CDBG to provide grants to low-moderate homeowners to repair or replace their roof and porch and help maintain their affordable unit.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	The City of Chicago works closely with the courts and the communities to use receivership as a tool to acquire and preserve troubled buildings and return them to useful life by rehabbing them into a livable, affordable unit before they need to be demolished.

Table 53 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The anticipated resources for the next five years are identified in the table below. This includes available resources, which were unspent in the prior years due to various reasons. The City of Chicago is reallocating these dollars to best serve the residents based upon the needs identified in the 2025 Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	74,498,058	0	0	74,498,058	304,660,000	CDBG funds will support community development programming in low- and moderate-income neighborhoods across Chicago. This includes both new funding and prior year resources that remained unspent due to various programmatic or administrative delays. The City is reallocating these carryover funds to align with the community needs identified in the 2025 Action Plan, ensuring resources are directed where they can have the greatest impact.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	17,660,002	0	0	17,660,002	82,339,998	HOME funds will be used to develop affordable housing for low-income communities, including new construction & rehabilitation multi-family units.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	12,775,377	0	0	12,775,377	47,224,323	HOPWA funds will be used to provide housing and supportive services to individuals living with HIV/AIDS.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	6,647,177	0	0	6,647,177	25,852,823	ESG funds will be used to assist persons experiencing homelessness with shelter services, transitional housing, and repaid re-housing services.

Table 54 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Housing and Community Development Leveraging

Chicago issued its first-ever Housing and Economic Development bond, backed by revenue from expiring Tax Increment Finance (TIF) districts. This \$1.25B in bonding authority will be split evenly over the next five years between economic development and affordable housing projects.

Allocations include \$360-\$390M to build and preserve affordable rental homes, \$210-\$240M to promote and preserve homeownership through purchase and rehab assistance, and \$20-\$30M to create permanent supportive housing. These investments relieve pressure on the City's strained HUD resources to meet all the affordable housing demands in the City.

Matching requirements for HOME will be satisfied through the following:

- Non-Federal cash contributions from City resources such as Tax Increment Financing or Bonds
- Low Income Housing Tax Credit (LIHTC) allocations that leverage private investments in Home-assisted developments
- Tax credit equity generated from LIHTC awards
- Donations of City-owned land for affordable housing projects receiving HOME funds

While there are no matching requirements for HOPWA or CDBG, sub-recipients leverage other federal, state, local, and private sources that are used to support HOPWA program delivery. Most HOPWA sub-recipients use their leveraged funds to provide supportive services to HOPWA clients and their household.

DFSS Leveraging

The Department of Family and Support Services (DFSS) delivers essential social services by leveraging a diverse blend of federal, state, and local funding sources in addition to CDBG funding.

- Domestic Violence Programs are supported through a combination of CDBG, and local City funds.
- Senior Services rely on federal Older Americans Act (OAA) and Area Plan funds, along with multiple State of Illinois Department on Aging grants, to provide comprehensive support for older adults.
- Home-Delivered Meals are primarily funded by OAA resources passed through the state, supplementing local and federal investments.
- Intensive Case Advocacy and Support (ICAS) Services are fully funded by CDBG.
- Workforce Services, including Employment Preparation and Placement, Industry-Specific Training, Transitional Jobs, and Community Re-entry Support Centers, are supported by a combination of CDBG, the Community Services Block Grant (CSBG), and City Corporate funds.
- Homeless Services are delivered through a coordinated investment of CDBG, Emergency Solutions Grant (ESG), CSBG, IDHS Emergency and Transitional Housing funds, and local funding. These resources support the City's current homelessness strategy, aligning with the updated Plan to End Homelessness.

- DFSS continues to strategically braid funding sources to maximize impact, reduce service gaps, and ensure the continuity of vital programs for vulnerable Chicago residents.

ESG matching requirements will be satisfied through an Emergency and Transitional Housing Program grant provided by the Illinois Department of Human Services.

MOPD Leveraging

The Mayor’s Office for People with Disabilities (MOPD) expands services through strategic partnerships and cost-sharing:

- A partnership with Meals on Wheels of Chicago allows the Independent Living Program to provide meals to adults with disabilities under 60 at no added cost.
- Personal Assistant/Homemaker and HomeMod vendors must provide a 10% match, either through direct services or administrative costs.
- HomeMod also receives grant support from Meals on Wheels of Chicago and partners with DCFS and the University of Illinois’ Division of Specialized Care for Children to leverage additional funding.

These efforts increase program reach while minimizing City expenses.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City owns an expansive portfolio of 10,000 vacant lots with 86% concentrated on the south and west sides. Seventy percent of all vacant land owned by the City is zoned for residential use. While the average lot size is only 2,000 square feet in size, often a barrier to redevelopment, the City is constantly engaging with community stakeholders and developers to evaluate ways in which it can convert these lots into vertical construction, especially for affordable housing.

The City plans to use two properties owned by the Chicago Housing Authority to develop affordable rental units in 2025. These properties are LeClaire Courts A North and Legends South A3.

Discussion: None.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Chicago Department of Housing	Government	Ownership Rental	Jurisdiction
Department of Family and Support Services	Government	Economic Development Homelessness Non-homeless special needs public services	Jurisdiction
Chicago Housing Authority	Public institution	Public Housing	Jurisdiction
CHICAGO DEPARTMENT OF PUBLIC HEALTH	Government	Non-homeless special needs public services	Jurisdiction
MAYORS OFFICE FOR PEOPLE WITH DISABILITIES	Government	Non-homeless special needs public services	Jurisdiction
All Chicago Making Homelessness History for their Rapid Rehousing	Public institution	Homelessness	Region

Table 55 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Chicago’s Five-Year Consolidated Plan relies on strong coordination among public, private, and nonprofit partners. The City has built an institutional structure that supports collaboration across housing, health, and social service agencies, allowing for more effective service delivery and resource alignment.

DFSS plays a key role in cross-agency partnerships that serve families with complex needs. Staff contribute to advisory boards and policy forums, helping to align strategies across systems. In housing, DOH and DPD work with a well-established network of private and nonprofit developers, leveraging programs like the Neighborhood Lending Program and Troubled Buildings Initiative to preserve and expand affordable housing. These efforts depend on strong relationships with NHS, CIC, and other City departments including Law, BACP, Public Health, and the Mayor’s Office for People with Disabilities.

Despite these strengths, gaps remain. Challenges include limited integration in areas like behavioral health, youth homelessness, and disability services. Smaller nonprofits often face capacity constraints,

and regulatory hurdles can slow coordination across agencies. Data-sharing remains a barrier to fully aligned service delivery.

To strengthen the system, the City is investing in technical assistance, infrastructure for data and evaluation, and efforts to build partner capacity, ensuring continued progress toward equitable and coordinated community development.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
	X	X	

Table 56 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Chicago's homeless services system is coordinated through a strong network of public agencies, nonprofit providers, and the Continuum of Care (CoC), all working together to meet the diverse needs of people experiencing homelessness. The system uses a Housing First approach, emphasizing low-barrier access to housing and supportive services.

- Chronically Homeless Individuals and Families: Permanent Supportive Housing (PSH) is prioritized for those with the longest histories of homelessness and highest service needs. Intensive case management and behavioral health support are integrated into PSH programs to promote long-term housing stability.
- Families with Children: The service system includes tailored rapid rehousing, emergency shelters, and transitional housing. Family-specific supports—such as childcare, employment assistance, and school enrollment—are incorporated into housing interventions to promote stability and reduce returns to homelessness.
- Veterans and Their Families: The City partners with the U.S. Department of Veterans Affairs and veteran-serving organizations to deliver HUD-VASH, SSVF, and GPD housing programs. These programs provide housing assistance, healthcare access, and employment services.
- Unaccompanied Youth: Dedicated youth providers deliver developmentally appropriate services, including transitional and rapid rehousing, host homes, crisis drop-in centers, and educational/employment support. Services are coordinated through the Youth Action Board and specialized CoC leadership.

Chicago also uses a Coordinated Entry System (CES) to assess individuals and families for housing based on vulnerability and need, ensuring equitable and efficient placement into available units. The system continues to evolve in response to data, lived experience feedback, and equity goals, with increasing focus on underserved groups such as LGBTQ+ youth and people exiting institutional settings.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Chicago's service delivery system for persons experiencing homelessness and special needs populations is anchored by a strong Continuum of Care (CoC), led by All Chicago in coordination with DFSS and a broad network of providers.

Strengths:

- A Coordinated Entry System (CES) prioritizes access to housing based on vulnerability, improving transparency and equity.

- The system includes specialized programming for veterans, youth, people with disabilities, and survivors of domestic violence.
- Permanent Supportive Housing (PSH) is prioritized for chronically homeless individuals with complex needs.
- The City invests in wraparound services—mental health, employment, and case management—aligned with Housing First principles.

Gaps:

- The supply of affordable and supportive housing is insufficient to meet need.
- Behavioral health resources remain limited and not always integrated with housing supports.
- Youth and LGBTQ+ individuals face service delays and limited safe housing options.
- Discharge coordination with hospitals, jails, and institutions is inconsistent, risking returns to homelessness.
- Language access and physical accessibility barriers persist for some residents.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

To address gaps in the institutional and service delivery system, the City of Chicago is implementing a multi-pronged strategy focused on coordination, capacity building, and targeted investment. Key components include:

- **Enhanced Interagency Collaboration:** The City will strengthen coordination across departments (e.g., DFSS, DOH, CDPH, MOPD) and with the Continuum of Care to align funding, streamline referrals, and reduce duplication in service delivery.
- **Investments in Supportive Housing:** Expanding the supply of affordable and Permanent Supportive Housing (PSH) is a central strategy to address unmet needs, particularly for chronically homeless individuals and families.
- **Behavioral Health Integration:** The City is working to embed mental health and substance use services within housing and outreach programs, including non-police crisis response models and harm reduction approaches.
- **Youth and Equity-Focused Initiatives:** Targeted funding and programming will continue to focus on under-resourced groups such as unaccompanied youth, LGBTQ+ individuals, and people with disabilities, including efforts to improve access and cultural responsiveness.
- **Data-Driven Resource Allocation:** The City will use HMIS, CES, and internal data systems to identify service gaps, evaluate program effectiveness, and adjust funding priorities accordingly.
- **Capacity Building for Providers:** Technical assistance, training, and administrative support will be provided to nonprofit partners to help them scale programs, meet compliance standards, and respond to evolving community needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Supports for LMI Families	2025	2029	Affordable Housing	Citywide	Housing and Homelessness Supports	CDBG: \$67,181,000 HOME: \$100,000,000	Public service activities for Low/Moderate Income Housing Benefit: 78950 Households Assisted Rental units constructed: 375 Housing Code Enforcement/Foreclosed Property Care: 487 Household Housing Unit
2	Supports for Homeless	2025	2029	Homeless	Citywide	Housing and Homelessness Supports	CDBG: \$55,390,000 ESG: \$32,500,000	Tenant-based rental assistance / Rapid Rehousing: 2250 Households Assisted Homeless Person Overnight Shelter: 16000 Persons Assisted Homelessness Prevention: 89250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Supports for Special Needs	2025	2029	Non-Homeless Special Needs	Citywide	Housing and Homelessness Supports	CDBG: \$41,245,000 HOPWA: \$60,000,000	Public service activities other than Low/Moderate Income Housing Benefit: 83500 Persons Assisted Homeowner Housing Rehabilitated: 650 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 3150 Households Assisted Housing for People with HIV/AIDS added: 250 Household Housing Unit HIV/AIDS Housing Operations: 2125 Household Housing Unit
4	Healthy Homes	2025	2029	Affordable Housing	Citywide	Housing and Homelessness Supports	CDBG: \$52,668,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1060 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community Safety and Mental Health	2025	2029	Public Service	Citywide	Community Safety and Mental Health	CDBG: \$72,290,000	Public service activities other than Low/Moderate Income Housing Benefit: 1821400 Persons Assisted
6	Youth and Economy	2025	2029	Public Service	Citywide	Youth and Economy	CDBG: \$31,720,000	Public service activities other than Low/Moderate Income Housing Benefit: 9250 Persons Assisted
7	Effective Governance	2025	2029	Planning and Administration			CDBG: \$67,929,000	

Table 57 – Goals Summary

Goal Descriptions

1	Goal Name	Supports for LMI Families
	Goal Description	Create and maintain affordable housing for low and moderate income families by building and preserving units and offering services to assist people in accessing and remaining in affordable units.
2	Goal Name	Supports for Homeless
	Goal Description	Provide support systems for unhoused persons to access shelters, services, or other types of housing based on their needs.
3	Goal Name	Supports for Special Needs
	Goal Description	Create and maintain affordable housing and wrap-around services for special needs populations including seniors, disabled persons, and persons with HIV/AIDS.

4	Goal Name	Healthy Homes
	Goal Description	Create and maintain healthy homes for people by screening for lead poisoning and replacing lead service lines leading to low and moderate income homes.
5	Goal Name	Community Safety and Mental Health
	Goal Description	Provide community services to prevent violence and promote mental health.
6	Goal Name	Youth and Economy
	Goal Description	Provide youth and others with workforce development opportunities to help people grow
7	Goal Name	Effective Governance
	Goal Description	Provide management and oversight of entitlement funds to ensure efficient and effective use of funds citywide.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the 2025–2029 period, the City estimates it will provide affordable housing to approximately 3,526 extremely low-, low-, and moderate-income households through HOME-funded activities, including 2,875 households receiving tenant-based rental assistance, 650 homeowner units rehabilitated, and 1 rental unit rehabilitated (Data from SP-45 Table 58-Goals Summary).

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

CHA entered into a Section 504 Voluntary Compliance Agreement (VCA) with HUD in May 2006 and in May 2013, successfully completed all the benchmarks required in its Section 504 VCA with HUD. During the seven years the VCA was in effect, CHA completed the rehabilitation and redevelopment of 1,307 units for people with mobility impairments and 400 units for people with sensory impairments. All the units comply with the Uniform Federal Accessibility Standards (UFAS) as required by HUD.

The CHA incorporates Uniform Federal Accessibility Standards (UFAS) into new construction and rehabilitation, ensuring that housing is provided for people with disabilities currently residing in CHA housing as well as those on its waiting lists. Whereas most housing authorities provide 5.0% and 2.0% of its units to people with mobility and sensory impairments, CHA provides 5.3% and 2.1% respectively. To ensure compliance with the exacting UFAS standards, the CHA contracts with a third-party architecture firm to certify all UFAS units. CHA has 1,547 UFAS-504 Mobility units, 483 UFAS-504 Sensory units and has certified 112 common areas as UFAS accessible.

CHA also works extensively with the City of Chicago to comply with the City of Chicago's Building Code - specifically Chapter 18-11 that addresses issues of accessibility. In CHA's newly redeveloped properties, four stories or more and containing 10 or more dwelling units, 20% of the units are mandated to be made adaptable for people with disabilities and the CHA works with its developers to build the required

Activities to Increase Resident Involvements

Through CHA's Local Advisory Councils (LAC) and Central Advisory Council (CAC), residents are elected by their peers to serve as the spokespeople of resident concerns. Each CHA development has an elected LAC president who serves on the CAC. CHA works alongside resident leaders to ensure the needs and priorities of residents are heard and met.

Further, CHA seeks input from residents, stakeholders and the public throughout the year on a variety of policy matters, including the HCV Administrative Plan, the Public Housing Admissions and Continued Occupancy Policy (ACOP) and the MTW Annual Plan, as well as development activity.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

This is not applicable to CHA.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Chicago faces several regulatory and systemic barriers that limit the development and preservation of affordable housing and hinder equitable residential investment:

Zoning restrictions limit the construction of multifamily housing in many areas. Although the Connected Communities Ordinance (2022) expanded Transit-Oriented Development (TOD) incentives to equity priority zones, large portions of the city remain zoned for single-family use, especially on the North and Northwest Sides.

Loss of 2–4 unit housing stock, a key source of naturally occurring affordable housing (NOAH), is accelerating in many moderate- and lower-cost neighborhoods. Between 2012 and 2019, Chicago lost more than 27,000 rental units in 2–4-unit buildings, disproportionately impacting Black and Latino renters (State of Rental Housing in Chicago, 2023).

Complex financing and permitting processes create delays for affordable housing developers. Projects often require multiple layers of funding and extended review timelines, increasing costs and reducing feasibility for smaller developers (One Chicago Housing Plan Q4 Report, 2023).

Property tax volatility in gentrifying areas increases housing costs and discourages reinvestment. Small property owners may be pushed to sell or increase rents due to rising assessments, especially in neighborhoods undergoing rapid change (Tax Year Bill Analysis, 2023).

Limited accessibility in older housing stock remains a barrier. Nearly 60% of housing units in Chicago were built before 1940, many of which lack accessibility features, making it difficult for seniors and people with disabilities to find appropriate housing (ACS, 2022).

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

On December 11, 2023, Mayor Brandon Johnson signed an executive order requiring 14 City departments to evaluate their existing processes and propose solutions to accelerate approval timelines. This work resulted in more than 100 recommendations.

Adopted from the City of New York, the City of Chicago is committed to taking actions across three-strategies:

1. Build Faster – speed up the pace of development by streamlining approval processes
2. Build Everywhere – allow more housing and businesses to be developed in more places
3. Build Together – partner with public, private, & philanthropic stakeholders to create innovative solutions

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Chicago funds 13 street outreach programs and operates a Homeless Outreach and Prevention (HOP) team that provides 24/7 coverage. Outreach workers engage individuals in encampments, on public transportation, and in other locations, working to build trust and connect people with shelter, housing, and health services. In 2023, six additional outreach teams were added through the Continuum of Care’s Unsheltered Homelessness Initiative. Coordination among providers is supported through regional huddles and monthly outreach meetings to ensure coverage and case conferencing (2024 Annual Homelessness Report).

Outreach teams also coordinate with the Chicago Department of Public Health to deploy a Mobile Health Van offering on-site medical services, prescriptions, and referrals to primary care (2024 Annual Homelessness Report). Specialized outreach strategies are in place for youth, who may be less likely to self-identify as homeless and face unique safety concerns (All Chicago, Determining Homeless Status of Youth).

Addressing the emergency and transitional housing needs of homeless persons

The Department of Family and Support Services (DFSS) manages a citywide shelter network that includes approximately 3,000 beds across over 40 sites. These shelters are operated in partnership with 28 delegate agencies and include options for single adults, families, and youth (2024 Annual Homelessness Report). In 2023, over 4,000 individuals accessed shelter at some point during the year, with the system operating near or at capacity for most of the year.

In addition, more than 1,200 transitional housing beds were included in the Housing Inventory Count (HIC), providing medium-term housing for populations such as domestic violence survivors, youth, and individuals recovering from substance use or exiting incarceration (2024 Annual Homelessness Report). Facility upgrades and development of non-congregate shelter models are ongoing, with capital investments projected to improve 700–1,000 beds over the next two to three years.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City and the Continuum of Care are committed to a Housing First approach, emphasizing rapid connection to permanent housing with supportive services. In 2024, the HIC recorded 9,165 Permanent

Supportive Housing (PSH) beds and 2,979 Rapid Rehousing (RRH) beds, a 10% and 42% increase from the previous year, respectively (2024 Annual Homelessness Report). These resources are prioritized and allocated through the Coordinated Entry System (CES), which assesses needs and matches individuals to housing interventions.

Accelerated Moving Events (AMEs), launched in partnership with housing and service providers, have improved housing placements for individuals experiencing unsheltered homelessness by offering same-day unit matching, document readiness support, and housing navigation services. More than 3,400 people exited to permanent destinations in 2023 (2024 Annual Homelessness Report). Additionally, more than 800 new PSH units are in development and expected to come online by the end (2024 Annual Homelessness Report).

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City supports a range of homelessness prevention programs including the Emergency Rental Assistance Program (ERAP), the Rental Assistance Program (RAP), and legal aid for tenants facing eviction. Although pandemic-era funding has declined, these programs continue to prioritize households at risk of eviction or severe housing cost burden (2024 Annual Homelessness Report). Wraparound services, case management, and flexible rental subsidies have proven effective in preventing homelessness among extremely low-income populations.

Special attention is given to individuals exiting systems of care, such as hospitals, jails, foster care, or behavioral health facilities. Programs are in place to support discharge planning and housing referrals to avoid homelessness upon exit. For youth, drop-in centers, transitional housing programs, and dedicated CES pathways have been developed in alignment with HUD guidance (All Chicago, Determining Homeless Status of Youth).

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Chicago addresses lead hazards primarily through the Department of Public Health's (CDPH) Childhood Lead Poisoning Prevention Program. Key strategies include blood lead level screening, environmental inspections, enforcement actions, case management, and targeted abatement funding. In 2021, CDPH conducted 456 lead inspections, over 4,200 re-inspections, and cleared 229 homes of lead hazards, while also holding 18 educational workshops for landlords and families (2023 Blood Lead Data Report).

Using funding from the Chicago Recovery Plan and HUD, the City has expanded access to its Healthy Homes Grant Program to assist families, particularly those with children under six or pregnant people, in abating hazards in older homes, with a focus on high-risk neighborhoods. CDPH also initiates environmental inspections for any child with a confirmed blood lead level at or above 5 µg/dL, coordinating remediation with property owners and licensed contractors (2023 Blood Lead Data Report).

How are the actions listed above related to the extent of lead poisoning and hazards?

Childhood lead poisoning in Chicago has dramatically decreased over the past two decades, from 70.2% of children screened in 1996 showing elevated blood lead levels to just 1.8% in 2021 (2023 Blood Lead Data Report). However, exposure risks persist in communities with older housing stock, lower income levels, and historically disinvested neighborhoods, primarily on the South and West Sides.

Findings from the national American Healthy Homes Survey II show that low-income households, especially those in homes built before 1940 and those without housing assistance, are significantly more likely to face LBP hazards. These findings reinforce the City's targeted, risk-based approach to intervention and resource allocation.

How are the actions listed above integrated into housing policies and procedures?

Lead-based paint hazard control is embedded in municipal housing and public health protocols through:

- Enforcement of City and State lead inspection laws.
- Integration of lead abatement into City-funded housing rehabilitation.
- Use of federal and local funding to expand lead hazard remediation for income-eligible families.
- Coordination between CDPH, DOH, and community organizations to link inspections and case management with broader affordable housing strategies.

CDPH's multi-step process includes outreach, testing, abatement oversight, and clearance, all designed to permanently reduce childhood exposure and increase access to safe, stable housing.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the 2018–2022 American Community Survey 5-Year Estimates, 17.2% of Chicago residents lived in poverty, a continued decrease from the 20.6% reported in 2017. Approximately 8.9% of residents were uninsured during this same period, reflecting improvements in healthcare access since the last Consolidated Plan cycle.

The City of Chicago supports a comprehensive human services system aimed at reducing poverty through emergency support, access to social services, and long-term strategies for economic mobility. Services are delivered through City departments and a network of community-based partners. Key resources include Community Development Block Grant (CDBG) and Community Services Block Grant (CSBG) funding, which help meet basic needs and connect low- and moderate-income individuals with housing, food, healthcare, education, and employment resources.

Healthy Chicago 2025, the city’s health improvement plan led by the Chicago Department of Public Health, focuses on eliminating the city’s racial life expectancy gap by addressing structural drivers of poverty such as housing instability, unemployment, and community violence. The plan was informed by more than 4,000 resident surveys, partner surveys, and an extensive community planning process. Its strategies emphasize equitable economic development, community wealth building, and the integration of health and social service systems.

Digital access continues to play a major role in anti-poverty efforts. In 2022, the City launched a cross-sector collaboration to identify and close digital access gaps. The initiative includes expanding public Wi-Fi, investing in broadband infrastructure, and creating digital navigator programs to help residents access education, job training, and health services online. Findings from the Council’s 2023 report showed that more than 20% of low-income households still lacked reliable home internet, with the highest gaps in Black and Hispanic communities (Chicago Digital Council Report).

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City’s anti-poverty strategy is tightly coordinated with its affordable housing investments. The Department of Housing continues to fund the construction and preservation of units for residents earning below 50% of the Area Median Income (AMI), with particular emphasis on those earning 30% AMI and below. Key initiatives include the Chicago Low-Income Housing Trust Fund, which provides rental subsidies for extremely low-income households, and the Keep Chicago Renting Ordinance, which protects tenants living in foreclosed buildings.

These housing policies directly support self-sufficiency by lowering housing cost burden and preventing displacement, especially for households at highest risk of poverty.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Housing Development Construction and Monitoring

The Department of Housing's Monitoring and Compliance Division oversees federally assisted housing projects to ensure compliance with construction and long-term affordability requirements. This includes reviewing payrolls and sworn statements to verify Davis-Bacon and Section 3 compliance, as well as enforcing Illinois Prevailing Wage standards on City-assisted projects. The division also monitors Minority and Women-Owned Business Enterprise (MBE/WBE) participation, with City goals of 24% MBE and 4% WBE. All federal fund drawdown requests are reviewed for compliance before release, and DPD conducts inspections to confirm code compliance.

Long-Term Monitoring and Compliance

DOH ensures long-term affordability requirements are being met for Federally assisted projects and that tenants' household incomes, Fair Housing Requirements and the physical condition of projects meet the various program requirements.

Additional Monitoring - Internal Audit Reviews

The Internal Audit Division of the Department of Finance has developed/implemented audit processes and controls for independently auditing the City's delegate agencies to assist the City/Funding Departments in ensuring that delegate agencies receiving City funding are complying with Federal regulations (including Uniform Guidance) and City contractual requirements. Internal Audit performs monitoring of delegate agencies in several ways.

Audits of Delegate Agency Voucher Reimbursements (Post-Payment)

Internal Audit conducts post-payment audits of delegate agency vouchers to ensure compliance with federal regulations and City contract terms. Audits verify that expenditures align with the approved budget and contract requirements. Agencies must repay any disallowed costs. If they fail to provide supporting documentation or reimbursement after repeated requests, future payments may be placed on hold.

Review of Delegate Agency Single Audit Reports

Internal Audit reviews annual Single Audit Reports for delegate agencies expending \$750,000 or more in federal funds, ensuring compliance with Uniform Guidance and City contract requirements. If issues are identified, agencies must work with their audit firms to correct them. Internal Audit also requests Management Decisions and resolution plans from the relevant Funding Departments.

Agreed-Upon Audit Procedures

Internal Audit may conduct agreed-upon procedures to assess a delegate agency's internal controls and fiscal operations when recent deficiencies or non-compliance arise. Agencies must submit a corrective action plan within 30 days of receiving the report. Findings are shared with the Funding Department for follow-up during future monitoring.

Monitoring, Audits, and Compliance

Under City Subaward Policies, each department is responsible for programmatic and fiscal monitoring of its delegate agencies, in line with the originating funding agreement. Agencies must follow the scope of services, templates, and requirements outlined by the department. Monitoring must assess compliance with grant agreements and City policies using checklists and tools that cover program requirements, internal controls, and fiscal management.

Departments must notify agencies at least 30 days in advance of any site visit and send a "Get Ready" list to the Executive Director and Finance Officer. For desk reviews, departments must provide a list of required documents with at least two weeks' notice.

Findings and concerns must be communicated in writing, with written corrective actions required. Departments must verify that corrective actions are fully implemented and report any non-compliance within five days. Departments are also responsible for involving Internal Audit and Law as needed and must retain final records for audit purposes.

Action Plan – Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The anticipated resources for the next five years are identified in the table below. This includes available resources, which were unspent in the prior years due to various reasons. The City of Chicago is reallocating these dollars to best serve the residents based upon the needs identified in the 2025 Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	74,498,058.00	0.00	0.00	74,498,058.00	304,660,000.00	CDBG funds will support community development programming in low- and moderate-income neighborhoods across Chicago. This includes both new funding and prior year resources that remained unspent due to various programmatic or administrative delays. The City is reallocating these carryover funds to align with the community needs identified in the 2025 Action Plan, ensuring resources are directed where they can have the greatest impact.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	17,660,001.73	0.00	0.00	17,660,001.73	82,339,998.00	HOME funds will be used to develop affordable housing for low-income communities, including new construction & rehabilitation multi-family units.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	12,775,377.00	0.00	0.00	12,775,377.00	47,224,323.00	HOPWA funds will be used to provide housing and supportive services to individuals living with HIV/AIDS.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	6,647,177.00	0.00	0.00	6,647,177.00	25,852,823.00	ESG funds will be used to assist persons experiencing homelessness with shelter services, transitional housing, and repaid re-housing services.

Table 58 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Housing and Community Development Leveraging

Chicago issued its first-ever Housing and Economic Development bond, backed by revenue from expiring Tax Increment Finance (TIF) districts. This \$1.25B in bonding authority will be split evenly over the next five years between economic development and affordable housing projects.

Allocations include \$360-\$390M to build and preserve affordable rental homes, \$210-\$240M to promote and preserve homeownership through purchase and rehab assistance, and \$20-\$30M to create permanent supportive housing. These investments relieve pressure on the City's strained HUD resources to meet all the affordable housing demands in the City.

Matching requirements for HOME will be satisfied through the following:

- Non-Federal cash contributions from City resources such as Tax Increment Financing or Bonds
- Low Income Housing Tax Credit (LIHTC) allocations that leverage private investments in Home-assisted developments
- Tax credit equity generated from LIHTC awards
- Donations of City-owned land for affordable housing projects receiving HOME funds

While there are no matching requirements for HOPWA or CDBG, sub-recipients leverage other federal, state, local, and private sources that are used to support HOPWA program delivery. Most HOPWA sub-recipients use their leveraged funds to provide supportive services to HOPWA clients and their household.

DFSS Leveraging

The Department of Family and Support Services (DFSS) delivers essential social services by leveraging a diverse blend of federal, state, and local funding sources in addition to CDBG funding.

- Domestic Violence Programs are supported through a combination of CDBG, and local City funds.
- Senior Services rely on federal Older Americans Act (OAA) and Area Plan funds, along with multiple State of Illinois Department on Aging grants, to provide comprehensive support for older adults.
- Home-Delivered Meals are primarily funded by OAA resources passed through the state, supplementing local and federal investments.
- Intensive Case Advocacy and Support (ICAS) Services are fully funded by CDBG.
- Workforce Services, including Employment Preparation and Placement, Industry-Specific Training, Transitional Jobs, and Community Re-entry Support Centers, are supported by a combination of CDBG, the Community Services Block Grant (CSBG), and City Corporate funds.
- Homeless Services are delivered through a coordinated investment of CDBG, Emergency Solutions Grant (ESG), CSBG, IDHS Emergency and Transitional Housing funds, and local funding. These resources support the City's current homelessness strategy, aligning with the updated Plan to End Homelessness.
- DFSS continues to strategically braid funding sources to maximize impact, reduce service gaps, and ensure the continuity of vital

programs for vulnerable Chicago residents.

ESG matching requirements will be satisfied through an Emergency and Transitional Housing Program grant provided by the Illinois Department of Human Services.

MOPD Leveraging

The Mayor's Office for People with Disabilities (MOPD) expands services through strategic partnerships and cost-sharing:

- A partnership with Meals on Wheels of Chicago allows the Independent Living Program to provide meals to adults with disabilities under 60 at no added cost.
- Personal Assistant/Homemaker and HomeMod vendors must provide a 10% match, either through direct services or administrative costs.
- HomeMod also receives grant support from Meals on Wheels of Chicago and partners with DCFS and the University of Illinois' Division of Specialized Care for Children to leverage additional funding.

These efforts increase program reach while minimizing City expenses.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City owns an expansive portfolio of 10,000 vacant lots with 86% concentrated on the south and west sides. Seventy percent of all vacant land owned by the City is zoned for residential use. While the average lot size is only 2,000 square feet in size, often a barrier to redevelopment, the City is constantly engaging with community stakeholders and developers to evaluate ways in which it can convert these lots into vertical construction, especially for affordable housing.

The City plans to use two properties owned by the Chicago Housing Authority to develop affordable rental units in 2025. These properties are LeClaire Courts A North and Legends South A3.

Discussion: None.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Supports for LMI Families	2025	2029	Affordable Housing		Housing and Homelessness Supports	CDBG: \$10,924,000.00 HOME: \$17,660,001.73	Public service activities other than Low/Moderate Income Housing Benefit: 14750 Persons Assisted Rental units constructed: 75 Housing Code Enforcement/Foreclosed Property Care: 487 Household Housing Unit
2	Supports for Homeless	2025	2029	Homeless	Citywide	Community Safety and Mental Health	CDBG: \$11,078,290.00 ESG: \$6,647,177.00	Tenant-based rental assistance / Rapid Rehousing: 450 Households Assisted Homeless Person Overnight Shelter: 3200 Persons Assisted Homelessness Prevention: 17850 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Supports for Special Needs	2025	2029	Non-Homeless Special Needs		Youth and Economy	CDBG: \$7,849,004.00 HOPWA: \$12,775,677.00	Public service activities other than Low/Moderate Income Housing Benefit: 16700 Persons Assisted Homeowner Housing Rehabilitated: 130 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 630 Households Assisted Housing for People with HIV/AIDS added: 50 Household Housing Unit HIV/AIDS Housing Operations: 425 Household Housing Unit
4	Healthy Homes	2025	2029	Affordable Housing	Citywide		CDBG: \$14,908,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 300 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
5	Community Safety and Mental Health	2025	2029	Public Service	Citywide		CDBG: \$147,125,541.00	Public service activities other than Low/Moderate Income Housing Benefit: 362600 Persons Assisted
6	Youth and Economy	2025	2029	Public Service	Citywide		CDBG: \$6,479,665.00	Public service activities other than Low/Moderate Income Housing Benefit: 1850 Persons Assisted
7	Effective Governance	2025	2029	Planning and Administration			CDBG: \$8,546,558.00	

Table 59 – Goals Summary

Goal Descriptions

1	Goal Name	Supports for LMI Families
	Goal Description	Create and maintain affordable housing for low and moderate income families by building and preserving units and offering services to assist people in accessing and remaining in affordable units.
2	Goal Name	Supports for Homeless
	Goal Description	Provide support systems for unhoused persons to access shelters, services, or other types of housing based on their needs.
3	Goal Name	Supports for Special Needs
	Goal Description	Create and maintain affordable housing and wrap-around services for special needs populations including seniors, disabled persons, and persons with HIV/AIDS.
4	Goal Name	Healthy Homes
	Goal Description	Create and maintain healthy homes for people by screening for lead poisoning and replacing lead service lines leading to low and moderate income homes.
5	Goal Name	Community Safety and Mental Health
	Goal Description	Provide community services to prevent violence and promote mental health.
6	Goal Name	Youth and Economy
	Goal Description	Provide youth and others with workforce development opportunities to help people grow.
7	Goal Name	Effective Governance
	Goal Description	Plan and administer HUD funds.

Projects

AP-35 Projects – 91.220(d)

Introduction

The below projects will be undertaken in 2025 to help the City of Chicago accomplish the goals set out in section AP-20.

Projects

#	Project Name
1	05X Housing Information and Referral Services (DOH)
2	05U Housing Counseling (DOH)
3	05C Legal Services (DOH)
4	03T Homeless Programs (DFSS)
5	05B Services for Persons with Disabilities (MOPD)
6	14A Rehabilitation: HomeMod (MOPD)
7	05A Senior Services (DFSS)
8	05P Screening for Lead Based Paint/Lead Hazards (CDPH)
9	14A Rehabilitation: Lead Service Line Replacement (DWM)
10	05G Services for Victims of Domestic Violence (DFSS)
11	05I Crime Awareness / Prevention (CDPH)
12	05W Food Banks (DFSS)
13	05H Employment Training (DFSS)
14	05O Mental Health Services (CDPH)
15	05J Fair Housing Activities (CCHR)
16	14H Rehabilitation Administration (DOH)
17	19E Operation and Repair of Foreclosed Property (DOH)
18	20 Planning and Administration (DOH)
19	20 Planning and Administration (DPD)
20	20 Planning and Administration (OBM)
21	20 Planning and Administration (FFM)
22	20 Planning and Administration (MOPD)
23	20 Planning and Administration (DFSS)
24	Home Investment Partnership (DOH)
25	Emergency Solutions (DFSS)
26	Housing Opportunities for People with AIDS (CDPH)

Table 60 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Entitlement funds are used to develop viable communities by providing safe and affordable housing, suitable living environments, and expanded economic opportunities. Through consultation and citizen participation, the City was able to define priority needs in the community. Following this, goals were set to address those needs. City agencies created project priorities which were thoroughly vetted, and allocation amounts were set.

The greatest obstacle to addressing underserved needs is scarcity of resources. Understanding this obstacle, the City has found innovative ways to serve its citizens by collaborating with all stakeholders and using entitlement funding to meet gaps in public service and housing needs.

AP-38 Project Summary
Project Summary Information

1	Project Name	05X Housing Information and Referral Services (DOH)
	Target Area	Citywide
	Goals Supported	Supports for LMI Families
	Needs Addressed	Housing and Homelessness Supports
	Funding	CDBG: \$1,902,000.00
	Description	DOHs Technical Assistance and Support-Community Based program (TACOM) funds nonprofit organizations to support community-based housing programs and resource distribution efforts, with a focus on serving low-to moderate-income residents. TACOM organizations provide housing-related information and resources to residents through events, workshops, housing fairs, community outreach, and one-on-one assistance.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	6750 Public service activities for Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	
2	Project Name	05U Housing Counseling (DOH)
	Target Area	Citywide
	Goals Supported	Supports for LMI Families
	Needs Addressed	Housing and Homelessness Supports
	Funding	CDBG: \$2,203,000.00
	Description	DOHs Housing Counseling Centers program (HCC) provides funding to nonprofit, HUD-Approved Housing Counseling Agencies to deliver homeowner-focused education and individual assistance. HUD-Certified Housing Counselors lead workshops and provide one-on-one counseling in targeted topics such as homebuyer education, financial management, and foreclosure prevention.
	Target Date	12/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	8000 Public service activities for Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	
3	Project Name	05C Legal Services (DOH)
	Target Area	Citywide
	Goals Supported	Supports for LMI Families
	Needs Addressed	Housing and Homelessness Supports
	Funding	CDBG: \$750,000.00
	Description	The Right to Counsel (RTC) pilot program provides free legal representation to low-income tenants facing eviction. The RTC program collaborates with the Cook County Legal Aid for Housing and Debt (CCLAHD) Early Resolution Program (ERP) to identify eligible tenants.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	For 2025, Administrative tasks in Q4 to prepare for full program launch in 2026. No outcomes expected in 2025. In future years, we expect to serve 1300 under Public service activities for Low/Moderate Income Housing Benefit
	Location Description	
Planned Activities		
4	Project Name	03T Homeless Programs (DFSS)
	Target Area	Citywide
	Goals Supported	Supports for Homeless
	Needs Addressed	Housing and Homelessness Supports
	Funding	CDBG: \$11,078,290.00

<p>Description</p>	<p>This project supports homelessness prevention, emergency shelters, and permanent supportive housing. Homelessness Prevention: The City supports the Homeless Prevention Center (HPCC) to conduct initial evaluations and referrals to available prevention assistance and delegate agencies to provide homeless prevention supportive services. The HPCC is Chicago's prevention infrastructure to assess and refer for public and private resources, including the City of Chicagos Rental Assistance Program, which provides short-term financial assistance to low-income individuals at risk of eviction and homelessness. The HPCC is a primary point of entry for homelessness prevention resources and is also a way that people seeking eligibility and referral for rapid rehousing assistance can complete an initial evaluation. Emergency Shelters: DFSS is the primary funder of homeless shelters in Chicago serving families with children, single men, single women, youth (age 18-24), and survivors of domestic violence. Shelters provide services at different intensity levels depending on the population served, but all shelters provide a safe environment and meet basic needs, engage in diversion efforts, provide connection to housing options by supporting clients in completing the CES assessment and identifying and navigating other housing options, and provide access to case management to ensure clients are linked to services and community resources that will help clients obtain or maintain housing. Permanent Supportive Housing Services: These programs provide long-term subsidized housing for adult individuals, families, and youth (age 18-24) who are experiencing homelessness. Clients may have serious and persistent disabilities such as mental illness, substance use disorders, or HIV/AIDS, which often contribute to chronic homelessness. The Safe Haven program is an open-stay, on-demand, and service-enriched housing program for persons with mental illness or dual disorders (mental illness and substance use disorder) who are difficult to engage in services. This program offers a safe, non-intrusive living environment in which skilled staff members work to engage persons in housing and needed services.</p>
<p>Target Date</p>	<p>12/31/2025</p>
<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>11850 Homelessness Prevention</p>
<p>Location Description</p>	
<p>Planned Activities</p>	

5	Project Name	05B Services for Persons with Disabilities (MOPD)
	Target Area	Citywide
	Goals Supported	Supports for Special Needs
	Needs Addressed	Housing and Homelessness Supports
	Funding	CDBG: \$1,573,000.00
	Description	The Disability Resource Unit guides people with disabilities through the often-complex web of sources, programs and technologies available to them. Through the Disability Resources project, the City ensures people with disabilities obtain the information and resources necessary to ensure equal access to services, as required under the Title II of the American with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act. Some examples of this work are helping individuals understand their eligibility for assistance programs, and connecting those who are deaf or hard of hearing to ITAC (which provides adaptive telephones for people of all ages with hearing loss). Finally, through two Independent Living Program delegate agencies, this program provides comprehensive services and support that offer case management, in-home assistance, daily living skills training, and assistive devices. Clients who cannot perform daily living tasks can receive up to six hours of assistance weekly.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	3600 Public service activities other than Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	
6	Project Name	14A Rehabilitation: HomeMod (MOPD)
	Target Area	Citywide
	Goals Supported	Supports for Special Needs
	Needs Addressed	Housing and Homelessness Supports
	Funding	CDBG: \$3,345,000.00

	Description	The HomeMod program provides essential home accessibility modifications for low-to-moderate income Chicagoans with disabilities that enable these individuals to live safely and independently in their homes. These modifications, such as chair lifts, vertical lift platforms, ramps, widened doorways, accessible sink and cabinets, roll-in showers, and fully accessible kitchen and bathrooms, are critical necessities that ensure people with disabilities can perform daily activities without barriers.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	130 Homeowner Housing Rehabilitated
	Location Description	
	Planned Activities	
7	Project Name	05A Senior Services (DFSS)
	Target Area	Citywide
	Goals Supported	Supports for Special Needs
	Needs Addressed	Housing and Homelessness Supports Youth and Economy
	Funding	CDBG: \$2,931,004.00

	Description	The Senior Services program consists of three subprograms designed to meet the needs of senior residents. Case Advocacy and Support (CAS): The CAS program helps at-risk older adults with an urgent situation that, if not addressed, may impede their ability to live safely in their home. The CAS program includes a face-to-face Well-Being Assessments to assess, identify, and address the needs of vulnerable Chicagoans, 55 years of age and older. Intensive Case Advocacy and Support (ICAS): This program focuses on clients that require ongoing, enhanced case coordination and management. The ICAS agencies assess the situation of older adults and, together with the client, create a Care Plan to address the crisis experienced with a focus on marshalling resources in support of stability and mitigation of risk to enhance the ability of the older adult to remain independent and living in the setting of their choice. Home Delivered Meals (HDM): This Program provides nutritious meals to older adults (60 years and older) who are frail and/or homebound because of illness, incapacitating disability, or are otherwise isolated. Microwaveable, oven-ready frozen, or hot meals are delivered to home-bound seniors who are unable to prepare meals for themselves and have no other means of acquiring nutritious meals.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	13100 Public service activities other than Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	
8	Project Name	05P Screening for Lead Based Paint/Lead Hazards (CDPH)
	Target Area	Citywide
	Goals Supported	Healthy Homes
	Needs Addressed	Housing and Homelessness Supports
	Funding	CDBG: \$4,140,000.00
	Description	Chicago Department of Public Health (CDPH) works to detect and address exposures to lead hazards. Through strategic inspections, abatement, as well as public education campaigns and nurse case management, CDPH is leading efforts to permanently eliminate lead exposure to children Chicago.

	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	1000 Public service activities other than Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	
9	Project Name	14A Rehabilitation: Lead Service Line Replacement (DWM)
	Target Area	Citywide
	Goals Supported	Healthy Homes
	Needs Addressed	Housing and Homelessness Supports
	Funding	CDBG: \$10,768,000.00
	Description	Replacement of lead water service lines for low-income households.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	300 Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	
10	Project Name	05G Services for Victims of Domestic Violence (DFSS)
	Target Area	Citywide
	Goals Supported	Community Safety and Mental Health
	Needs Addressed	Community Safety and Mental Health
	Funding	CDBG: \$2,906,541.00

	Description	This program provides a range of services to victims of domestic violence and their children. Counseling and Advocacy Services (CAS) provides survivors of domestic violence with safety planning, explanation of victim rights under the Illinois Domestic Violence Act, assistance filing for an Order of Protection, accompaniment to court, and ongoing emotional support and counseling. Advocates may also assist survivors in navigating public benefit, child welfare, and other systems on behalf of survivors. The Legal Services program provides survivors of domestic violence legal representation to pursue protection orders, custody and other legal remedies while receiving comprehensive support. Multi-Disciplinary Team Services (MDT) provides survivors of domestic violence incidents occurring in participating Chicago Police Districts proactive outreach and connection to crisis counseling, safety planning and placement services. The Resource and Information Advocate (RIA) program provides roaming advocates that offer survivors assistance navigating the Cook County Domestic Violence Courthouse including explanation of survivor rights, overview of the court proceedings, assistance filing for emergency protection orders, and linkage to needed services. The Supervised Visitation & Safe Exchange Services (SVSE) program provides court-ordered services for domestic violence survivors and their children, ensuring safety through secure facilities and monitored interactions between non-custodial parents and their children.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	11200 Public service activities other than Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	
11	Project Name	05I Crime Awareness / Prevention (CDPH)
	Target Area	Citywide
	Goals Supported	Community Safety and Mental Health
	Needs Addressed	Community Safety and Mental Health
	Funding	CDBG: \$500,000.00

	Description	This project consists of two sub programs. The Restorative Practices (RP) programs engage residents, providers, and local organizations and groups to build skills with individuals in circle settings to resolve potential disagreements and conflicts which so often lead to violent injury. This RP initiative seeks to reach communities that are among those experiencing high levels of violent injury, shooting and homicide. The Bullying and Suicide Prevention Initiative offers evidence-based Bullying Prevention training citywide to providers, community leaders, and residents to reduce the incidents of bullying while also highlighting emerging suicide prevention training partnerships that impact youth and adults. This program will also convene the Chicago Collaborative of Bullying and Suicide Prevention (CCBSP), a group of professional, government, community and subject matter expert stakeholders to establish collective impact gains including raising awareness of these issues and emerging practices that can make a difference.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	1400 Public service activities other than Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	
12	Project Name	05W Food Banks (DFSS)
	Target Area	Citywide
	Goals Supported	Community Safety and Mental Health
	Needs Addressed	Community Safety and Mental Health
	Funding	CDBG: \$1,170,000.00
	Description	The Emergency Food Assistance Program aims to reduce food insecurity among underserved and vulnerable populations by ensuring equitable access and availability to nutritious and culturally appropriate food. It supports local food pantries, shelters for people experiencing homelessness and survivors of domestic violence, and the six DFSS Community Service Centers during the winter holidays for seasonal food distribution.
	Target Date	12/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	350000 Public service activities other than Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	
13	Project Name	05H Employment Training (DFSS)
	Target Area	Citywide
	Goals Supported	Youth and Economy
	Needs Addressed	Youth and Economy
	Funding	CDBG: \$6,479,665.00
	Description	The Workforce Services program consists of three sub-programs that all provide opportunities for employment and training to Chicagoans in need. Employment Preparation and Placement Programs (EPP) provide individuals experiencing unemployment or underemployment with basic job skills training and support services to obtain and retain employment. Residents enroll via a local Workforce Services provider and are assigned a Career Navigator to support them on their journey through at least 180 days of employment. Industry-Specific Training Programs (IST) offer job training in high-growth, high-demand industries like health care, manufacturing, construction, and TDL (transportation, distribution, logistics). Participants receive training and earn industry-recognized credentials that prepare them for the specific industry of their choice. Residents may enroll via a local Workforce Services provider and are assigned a Career Navigator that assists them with completing training and obtaining and retaining employment. Transitional Jobs Programs (TJ) provide time-limited, subsidized employment opportunities, intensive wrap-around services, and skills development to job seekers with significant barriers to employment. Ideal participants may need a competitive work history or basic knowledge of the workplace norms necessary to obtain gainful employment. Residents may enroll via a local Workforce Services provider and are assigned a Career Navigator to support them in completing training and accessing the support services needed to obtain permanent, unsubsidized employment at or above the City's minimum wage.
	Target Date	12/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	1850 Public service activities other than Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	
14	Project Name	050 Mental Health Services (CDPH)
	Target Area	Citywide
	Goals Supported	Community Safety and Mental Health
	Needs Addressed	Community Safety and Mental Health
	Funding	CDBG: \$8,827,000.00
	Description	The Chicago Department of Public Health Mental Health Centers offer care that provides support for emotional, traumatic, or behavioral difficulties. All Mental Health Centers provide outpatient mental health services for adults, children and adolescents including intake/screening, individual therapy, group therapy, case management, and medication management (same-day medication appointments). Support is based on needs identified by the consumer, including goals, objectives, and specific mental health services. These services are provided free of charge to all Chicagoans. This project also funds the Mental Health Services and Education to Prevent Childhood Sexual Assault (CSA) to maintain a citywide effort that provides evidence-based, trauma informed mental health services to young victims of childhood sexual assault and their caregivers/parents including methods to reduce extensive wait lists for underserved communities. The provider also offers community and professional development on preventing child abuse and neglect and childhood sexual assault prioritizing high need communities.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	1600 Public service activities other than Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	

15	Project Name	05J Fair Housing Activities (CCHR)
	Target Area	Citywide
	Goals Supported	Community Safety and Mental Health
	Needs Addressed	Community Safety and Mental Health
	Funding	CDBG: \$1,309,000.00
	Description	Through this project, the Chicago Commission on Human Relations receives and responds to fair housing complaints, inquiries regarding housing discrimination, and service requests regarding housing discrimination. The unit also conducts fair housing outreach presentations and participates in fair housing information events. Finally, the Chicago Commission on Human Relations conducts workshops, peace circles, community meetings, resource tables, community events, community canvassing, and mediation.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	80 Public service activities other than Low/Moderate Income Housing Benefit
	Location Description	
	Planned Activities	
16	Project Name	14H Rehabilitation Administration (DOH)
	Target Area	Citywide
	Goals Supported	Supports for LMI Families
	Needs Addressed	Housing and Homelessness Supports
	Funding	CDBG: \$4,726,000.00
	Description	Underwriting, construction, and compliance monitoring of affordable housing development
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	
17	Project Name	19E Operation and Repair of Foreclosed Property (DOH)
	Target Area	Citywide
	Goals Supported	Supports for LMI Families
	Needs Addressed	Housing and Homelessness Supports
	Funding	CDBG: \$1,343,000.00
	Description	CDBG Operation and Repair of Foreclosed Property
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	487 Housing Code Enforcement/Foreclosed Property Care
	Location Description	
	Planned Activities	
18	Project Name	20 Planning and Administration (DOH)
	Target Area	Citywide
	Goals Supported	Effective Governance
	Needs Addressed	
	Funding	CDBG: \$2,395,000.00
	Description	Housing planning and policy and indirect costs in support of homeownership program and housing preservation management
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
19	Project Name	20 Planning and Administration (DPD)
	Target Area	Citywide
	Goals Supported	Effective Governance

	Needs Addressed	
	Funding	CDBG: \$1,677,000.00
	Description	Planning and administration
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
20	Project Name	20 Planning and Administration (OBM)
	Target Area	Citywide
	Goals Supported	Effective Governance
	Needs Addressed	
	Funding	CDBG: \$3,446,058.00
	Description	Planning and administration
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
21	Project Name	20 Planning and Administration (FFM)
	Target Area	Citywide
	Goals Supported	Effective Governance
	Needs Addressed	
	Funding	CDBG: \$563,000.00
	Description	Environmental Reviews
	Target Date	12/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
22	Project Name	20 Planning and Administration (MOPD)
	Target Area	Citywide
	Goals Supported	Effective Governance
	Needs Addressed	
	Funding	CDBG: \$390,000.00
	Description	Planning and administration
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
23	Project Name	20 Planning and Administration (DFSS)
	Target Area	Citywide
	Goals Supported	Effective Governance
	Needs Addressed	
	Funding	CDBG: \$75,500.00
	Description	Planning and administration
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	
24	Project Name	Home Investment Partnership (DOH)
	Target Area	Citywide
	Goals Supported	Supports for LMI Families
	Needs Addressed	Housing and Homelessness Supports
	Funding	HOME: \$17,660,001.73
	Description	Multifamily affordable housing construction and rehab
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	75 Rental units constructed
	Location Description	
	Planned Activities	
25	Project Name	Emergency Solutions (DFSS)
	Target Area	Citywide
	Goals Supported	Supports for Homeless
	Needs Addressed	Housing and Homelessness Supports
	Funding	ESG: \$6,647,177.00
	Description	Rental assistance, shelter support, and homeless prevention
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	450 Tenant-based rental assistance / Rapid Rehousing 3200 Homeless Person Overnight Shelter 6000 Homelessness Prevention
	Location Description	
	Planned Activities	
26	Project Name	Housing Opportunities for People with AIDS (CDPH)
	Target Area	Citywide
	Goals Supported	Supports for Special Needs
	Needs Addressed	Housing and Homelessness Supports

Funding	HOPWA: \$12,775,677.00
Description	Rental assistance, housing support, and operations
Target Date	12/31/2025
Estimate the number and type of families that will benefit from the proposed activities	630 Tenant-based rental assistance / Rapid Rehousing 50 Housing for People with HIV/AIDS added 425 HIV/AIDS Housing Operations
Location Description	
Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Assistance will be directed citywide, with a focus on areas of low- and moderate-income and minority concentration. Investments will prioritize communities with the greatest need based on poverty rates, and housing cost burden.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 61 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Low- and moderate-income families and individuals reside in communities throughout Chicago. All proposed Action Plan activities are intended to primarily benefit populations that have special needs and citizens with low- and moderate-incomes. In the table above, we indicate that 100% of funds will be distributed city-wide. This is because none of the 2025 activities are classified as LMA, meaning none of them are infrastructure programs specifically designed only to serve low- and moderate-income census tracts. Nevertheless, if LMA national objective activities resume, assistance will be directed to areas of the city in which 51 percent or more of households are low- and moderate-income.

Discussion

None.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section specifies the goals for the number of homeless, non-homeless, and special needs populations to be provided affordable housing and the number of affordable housing units supported by program type in the 2025 program year.

One Year Goals for the Number of Households to be Supported	
Homeless	520
Non-Homeless	862
Special-Needs	1,235
Total	2,617

Table 62 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,080
The Production of New Units	75
Rehab of Existing Units	436
Acquisition of Existing Units	1,032
Total	2,617

Table 63 - One Year Goals for Affordable Housing by Support Type

Discussion

We arrived at the numbers above in this way:

Homeless households supported: this comes from the ESG-funded Rapid Re-Housing program, which will serve 450 households, and three activities within the Homeless Services program that focus specifically on permanent supportive housing for the homeless, which will collectively serve 70 households.

Non-homeless households supported: For single-unit rehab Lead Service Line Replacement, the City will replace 300 private-side lead service lines. For acquisition of affordable housing units in need, as part of the Operation and Repair of Foreclosed Property project the City will support 487 units to prevent them from foreclosing while a permanent buyer is found. Finally, through HOME, a minimum of 75 units will be constructed using 2025 funds, though because HOME projects take several years to complete, we will not be able to report on the number served in the 2025 CAPER.

Special-needs households supported: this comes from the HomeMod project and our HOPWA programs. HomeMod will perform rehabilitation of units for persons with disabilities to make those units accessible and allow those individuals to live there. Their goal for 2025 is to serve

130 units. As described in section AP-70, HOPWA provides affordable housing to individuals with AIDS through tenant-based rental assistance (2025 goal of 575 households), short term assistance with rent, mortgages and utilities (2025 goal of 55 households), short term transitional housing (2025 goal of 175 households), and permanent housing (2025 goal of 300 households).

Households supported through rental assistance: this comes from ESG and HOPWA programs. HOPWA will support 55 households with short term assistance with rent, mortgages and utilities, and 575 households with tenant-based rental assistance. ESG will support 450 households with rapid rehousing.

Households supported through the production of new units: this number comes from HOME projects, which will construct a minimum of 75 units, though because HOME projects take several years to complete, we will not be able to report on the number served in the 2025 CAPER.

Households supported through rehab of existing units: this includes 130 single-family units rehabbed for accessibility for disabled person under the HomeMod project and 300 single-family units rehabbed to replace their private-side lead service lines through the Lead Service Line Replacement project.

Households supported through acquisition of existing units: this comes from HOPWA where the City plans to provide 300 units for permanent housing and 175 for short-term transitional housing, CDBG Homeless Services Permanent Supportive Housing activities which will serve 70 homeless households, and the Operation and Repair of Foreclosed Property project the City which will support 487 units to prevent them from foreclosing while a permanent buyer is found.

AP-60 Public Housing – 91.220(h)

Introduction

Since 2000, CHA has participated in HUD’s Moving to Work (MTW) Program, a demonstration program that gives public housing authorities regulatory and financial flexibility to design and test innovative, locally-designed strategies that use federal dollars more efficiently, help residents become self-sufficient, and increase housing choices for low-income families. CHA and HUD signed the original Moving to Work (MTW) Agreement in February of 2000. MTW Agreements are currently extended through 2038 through Congressional action. As part of its MTW Agreement, CHA must submit an annual plan to HUD every year outlining strategic goals, development, capital construction and financial plans and MTW activity metrics for the upcoming year, and an annual report to HUD after the end of the year reporting on the outcome of those initiatives.

CHA has used its MTW regulatory flexibility to implement 21 different activities that support the statutory goals of the MTW program. These activities have enabled CHA to build more affordable housing and rehabilitate more existing CHA housing than would otherwise be feasible under HUD regulations; streamline procedures to save CHA, CHA residents and stakeholders time and money; promote housing options and housing stability for CHA residents; and implement self-sufficiency programs designed to address the specific needs of CHA residents. CHA has used MTW financial flexibility to support the construction of new housing and enhance resident services programs for CHA residents of all ages across all housing portfolios. Since CHA began participating in the MTW Program in 2000, the number of households served has increased from 51,000 to over 65,000. This number will continue to rise as CHA uses its MTW flexibility to create and preserve affordable housing.

CHA works closely and collaboratively with HUD’s MTW Office and MTW agencies across the country to identify opportunities to use MTW flexibility to better serve CHA residents and the people of Chicago while meeting the statutory objectives of the program.

Actions planned during the next year to address the needs to public housing:

CHA Revitalization and Development Strategy

CHA uses a variety of strategies to bring new units of affordable housing to communities throughout Chicago:

- **Mixed-Income Development:** CHA plans to continue with new on- and off-site phases in mixed-income developments with an emphasis on the site of former CHA properties. HUD’s Rental Assistance Demonstration program is an important tool used for this strategy.
- **Project-Based Voucher (PBV) Program:** CHA will continue to expand its use of project-based vouchers to create new units through long-term Housing Assistance Payment (HAP) contracts with for-profit and non-profit owners and developers.

- Rental Assistance Demonstration (RAD) Program: CHA continues to use the RAD program to preserve its existing housing stock as well as invest in new construction affordable housing developments. With recent projects, CHA has utilized the new HUD Restore Rebuild program (formerly Faircloth to RAD) innovation to expand its portfolio.
- Tenant-Based Voucher Program: The tenant-based voucher program is CHA’s largest housing program. CHA will continue to provide support for residents to ensure access to housing options throughout Chicago as well continued housing stability.

CHA Local Programs

- Homeownership: CHA will continue to provide homeownership options through its Home Ownership Made Easy (HOME) program, which includes both the Choose to Own and Down Payment Assistance options.
- Restore Home: CHA has committed to investing up to \$50 million to renovate and rehabilitate small and medium apartment buildings in the scattered site portfolio, as well as approximately 40 single family homes, which may be made available for future homeownership opportunities.
- Funding for City of Chicago Housing Programs: CHA has implemented program-based assistance to help families access housing and remain stably housed, with social services linked to the housing assistance to ensure that families achieve stability. Through CHA’s funding assistance, 125 units of housing will continue to be made available to families in need through funding provided by CHA to the City of Chicago’s flexible housing pool and other initiatives. CHA has also committed to providing additional funds for City of Chicago housing programs if needed.
- Support for People Experiencing Homelessness: In addition to funding City of Chicago housing programs, CHA provides more than 5,300 project- and tenant-based vouchers to people experiencing homelessness or at-risk of becoming homeless.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

CHA has used its MTW flexibility to expand homeownership options for CHA residents and low-income residents to create the Home Ownership Made Easy (HOME) Program. Beginning in 2011, CHA began offering qualified public housing and HCV families the opportunity to own a home through the Choose to Own (CTO) Program, which allows residents to make the transition from renting to owning by using a voucher to pay a portion of their mortgage. In addition to financial assistance toward the mortgage payment, the program provides pre- and post-purchase homebuyer education, credit counseling and other services to help families navigate the home-buying process and increase their chances of success. In 2022, CHA expanded homeownership opportunities for residents by adding a Down Payment Assistance (DPA) option that was implemented in 2023. Through the DPA Program, instead of receiving a voucher to be used for a mortgage payment, CHA provides a forgivable grant of \$20,000 to CHA residents and \$10,000 to qualified non-residents to be used for down payments, to lower interest rates, or to cover closing costs. CHA’s homeownership programs have since been rebranded as “Home Ownership Made Easy (HOME)” to reflect both options. Through 2024, across both HOME programs, a

total of 946 homes have been purchased, including 897 homes through Choose to Own and 49 homes using Down Payment Assistance.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

None.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

This section outlines the City of Chicago’s planned activities and strategies for addressing the housing and service needs of individuals and families experiencing homelessness, as well as other populations with special needs. It includes efforts to prevent homelessness, increase access to stable housing, and coordinate supportive services through collaboration with local partners and Continuum of Care agencies.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Chicago’s Department of Family and Support Services (DFSS) uses CDBG, ESG, and local funding sources to engage in and support several programs for people experiencing homelessness, especially those experiencing unsheltered homelessness. In addition to having its own Homeless Outreach and Prevention team, DFSS funds street outreach programs operated by community partners and coordinates with seven federally-funded and five State-funded street outreach programs to engage and serve individuals experiencing homelessness and living near railroad tracks, bridges, the Chicago River, viaducts and alleys, Chicago Parks and CTA train stations. Outreach teams identify and engage people living in unsheltered locations using trauma-informed practices. They provide resources and support to meet immediate, basic needs of residents as well as support their path to housing. Additionally, DFSS funds drop-in centers for those experiencing unsheltered homelessness, where clients can access case management and material supports and work on getting connected to shelter/housing options.

Outreach teams and drop-in centers can also connect unsheltered residents to the Coordinated Entry System (CES), Chicago’s centralized system for homeless-dedicated housing resources, and help them navigate other housing options. Unsheltered residents can be individually matched to a housing provider through the CES or matched through an Accelerated Moving Event that provides a surge of housing resources to a group of people. Outreach teams also offer connection to shelter, including to low-barrier shelter beds that remove common barriers for unsheltered residents.

Additionally, the City has continued to expand investments in Rapid Re-Housing, a program which provides short to medium term rental assistance and supportive services to help households stabilize in housing and piloted several practices to more rapidly connect people experiencing homelessness to housing. One of these practices is the AME, one or two-day events where participants select an available rental unit, meet with their case manager, and arrange for furniture selection. Street outreach and shelter providers coordinate with housing providers to host monthly AMEs specifically for unsheltered and sheltered residents to rapidly connect individuals to housing. The City’s continued expanded investments in Rapid Re-Housing in 2025 will support 360 new households in moving into housing and support 1,000 households in housing at a given time.

Addressing the emergency shelter and transitional housing needs of homeless persons.

Chicago will continue to sustain an array of shelter programs to meet the needs of a diverse group of households in need of shelter.

Shelter

In coordination with the Chicago Continuum of Care, DFSS is the primary funder of shelter for homeless individuals and families in Chicago. DFSS funds shelters that specialize in serving families with children, single men, single women, youth (age 18-24), and survivors of domestic violence. Shelters provide different services at different intensity levels depending on the population served, but all shelters provide a safe environment and meet basic needs (meals or kitchen access, showers and toiletries, limited storage), engage in diversion efforts, provide connection to housing options by supporting clients in completing the CES assessment and identifying and navigating other housing options, and provide access to case management to ensure clients are linked to services and community resources that will help clients obtain or maintain housing.

11,557 Individuals will be served in 2025. These projections are for 2025 programs funded through all funding sources which includes ESG and CDBG.

Emergency Homeless Assessment and Response Center (EHARC)

Families experiencing homelessness are connected to the Emergency Homeless Assessment and Response Center (EHARC), operated by The Salvation Army, as the delegate agency, provides 24-hour centralized intake, assessment, triage, and temporary shelter services to homeless families. The EHARC greatly expands the city's ability to divert, triage, or place households in more stable shelter programs as quickly as possible.

375 Individuals will be served in 2025 across all funding sources.

Homeless Shelter Food Supply

As part of its emergency food program, DFSS provides fresh fruits and vegetables to shelters throughout the city to feed people who are experiencing homelessness. Approximately, 60 shelters located within the city participate.

Approximately 60 Shelters will be served, with 492,800 pounds of fruits and vegetables delivered and 13,000 individuals served.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Chicago has a Coordinated Entry System (CES), fully implemented as of 2017, that features a strong collaborative effort from crisis response and housing providers to move people out of homelessness and into a variety of Continuum of Care housing interventions based on system-wide prioritization standards. Outreach, shelter, and drop-in center staff connect households to a CES Skilled Assessor either within their own organization or through an in-person or virtual access point to complete a standardized assessment tool.

The Chicago Low-Income Housing Trust Fund has committed \$14.1 million annually in affordable housing for more than 3,000 families and individuals. Of that total, nearly 600 units are targeted towards extremely low-income households and those experiencing homelessness. Plan 2.0 identifies strategies to create access to affordable housing units through development and subsidy options including: working within to increase the priority and access to housing for those in need of supportive housing and working with public and community partners to develop new affordable housing opportunities.

DFSS uses CDBG, ESG, and local funding sources to support several programs for individuals and families experiencing homelessness seeking a permanent and stable housing situation. Supported activities include:

Rapid Re-Housing

Chicago provides rapid re-housing services with ESG, ARPA, and local funds for tenant-based rental assistance, and housing relocation and stabilization services. Tenant-based rental assistance will be used to help households who have already fallen into homelessness be re-housed as quickly as possible by providing a security deposit and/or short-term rent assistance until sufficient income or a permanent tenant-based subsidy is in place. In addition, DFSS provides funding for rapid re-housing for survivors of domestic violence, sexual assault, stalking and human trafficking with ARPA and local funds.

1,369 households will be served in 2025. These projections are for 2025 programs funded through all funding sources which includes ESG.

Permanent Supportive Housing Services/Safe Havens

These services are designed to help clients maintain residential stability in permanent supportive housing. Permanent supportive housing programs provide long-term subsidized housing for adult individuals, families, and youth (age 18-24) who are experiencing homelessness. Clients may have serious and persistent disabilities such as mental illness, substance use disorders, or HIV/AIDS, which often contribute to chronic homelessness. The Safe Haven program is an open-stay, on-demand, and

service-enriched housing program for persons with mental illness or dual disorders (mental illness and substance use disorder) who are difficult to engage in services. This program offers a safe, non-intrusive living environment in which skilled staff members work to engage persons in housing and needed services. In Chicago, Safe Haven beds provide housing with no time limits.

1,096 individuals will be served in 2025. These projections are for 2025 programs funded through all funding sources which includes CDBG.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Chicago's Continuum of Care, in coordination with DFSS, emphasizes systems integration efforts that focus on appropriate discharge planning for special populations. DFSS addresses a range of human services needs for low-income individuals and families in Chicago communities through coordinated homeless prevention resources and six DFSS Community Services Centers. These services contribute to homeless prevention for low-income households.

Homelessness Prevention

The City supports the Homeless Prevention Center (HPCC) to conduct initial evaluations and referrals to available prevention assistance and delegate agencies to provide homeless prevention supportive services. The HPCC is Chicago's prevention infrastructure to assess and refer for public and private resources, including the City of Chicago's Rental Assistance Program, which provides short-term financial assistance to low-income individuals at risk of eviction and homelessness. The HPCC is a primary point of entry for homelessness prevention resources and is also a way that people seeking eligibility and referral for rapid rehousing assistance can complete an initial evaluation. Each call receives a screening and evaluation for eligibility and all information is entered into the Homeless Management Information System (HMIS). HPCC makes electronic referrals through HMIS for continuous case management. DFSS funds partner agencies to provide homeless prevention supportive services targeted to individuals or families that are at immediate risk of homelessness. Services may include, but are not limited to, provision of financial assistance, provision of legal representation for tenants facing evictions and provision of housing stabilization or relocation assistance.

About 300 households will be served with Chicago's Rental Assistance Program; 270 individuals will be served with homelessness prevention supportive services; 30,000 individuals will be served by the Homelessness Prevention Call Center. These projections are for 2025 programs funded through all funding sources which includes ESG and CDBG.

Community Service Centers

Direct services are offered through DFSS Community Service Centers where transportation, public benefit screening/enrollment, and emergency rental assistance are provided. Referrals are also available for housing, employment, emergency food, education, childcare, and health services. At the Centers, DFSS staff work with clients to address their needs (immediate, short-term, and long-term) to achieve self-sufficiency. Direct services and programs are co-located at all six Community Service Centers. Domestic Violence advocates (funded by leveraging state dollars) are at all six Community Service Centers. As a note, Employment & Employer Services is currently the only WSD delegate co-located at one of the DFSS King Community Service Center. Additionally, the centers also have staff that are 40-hour trained that can provide services when necessary. Workforce services are co-located at the DFSS King Community Service Center with the Chicago Cook Workforce Partnership (also known as Mid-South). The DFSS Central West Regional Senior Center also houses a DFSS Veterans Services staff person that helps veterans access a variety of benefit programs.

10,000 individuals will be served by Community Service Centers, which do not include senior centers. The Community Service Centers are not funded by Entitlement funds.

Discussion

None.

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	55
Tenant-based rental assistance	575
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	300
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	175
Total	1,105

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

This section identifies key barriers to affordable housing in Chicago and outlines strategies the City is implementing to address them. Barriers include high development costs, limited land availability, zoning constraints, and community opposition. The City is working to reduce these barriers through policy reforms, financial incentives, and initiatives aimed at streamlining development and expanding access to affordable housing across all neighborhoods.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Public policies designed to revitalize communities and boost economic development can sometimes inadvertently create obstacles to the production of affordable housing. To address these challenges, the City has adopted a three-part strategy – Build Faster, Build Everywhere, and Build Together – to accelerate housing development, increase housing supply, and strengthen collaboration efforts between public and private stakeholders.

As part of the Build Faster strategy, the City launched the Cut the Tape initiative to streamline permitting, zoning, and financing procedures that slow down housing development. This initiative is focused on removing administrative bottlenecks, updating review processes, and reducing costs deemed unnecessary to accelerate development timelines. Key provisions of the Cut the Tape initiative to advance this strategy include:

1. Expedited Review of Affordable Housing Projects: The initiative seeks to design accelerated approval processes for affordable housing developments.
2. Reduction of Zoning Hurdles: The initiative further seeks to simplify the process for acquiring special use permits, reduce unnecessary zoning hurdles that slow down housing production, and eliminate minimum parking requirements.
3. Enhanced Process Coordination: The initiative seeks to appoint a new Director of Process Improvement to oversee interdepartmental coordination aimed at reducing bottlenecks in the development process.
4. Reduction of Environmental Review Hurdles: The City has removed mandatory Phase 1 and 2 environmental reviews for certain City-owned properties, accelerating land disposition for affordable housing projects.
5. Enhanced Permitting Process: The City aims to reduce project approval timelines by reducing internal design review meetings and consolidating review processes across multiple departments.

The provisions outlined above feed into the City's broader three-part strategy aimed at addressing key challenges and growth limitations of housing. By accelerating housing development while promoting equitable growth, the City has laid out plans for creating a more efficient, inclusive housing system that meets the needs of Chicago residents.

Discussion:

None.

AP-85 Other Actions – 91.220(k)

Introduction:

This section outlines the City's efforts to address barriers to affordable housing, reduce lead-based paint hazards, enhance coordination, and assist underserved populations.

Actions planned to address obstacles to meeting underserved needs

The City of Chicago is committed to addressing the needs of underserved populations through a variety of initiatives and programs designed to promote equity and opportunity. Here are some examples of how Chicago addresses the needs of these communities:

1. **Affordable Housing:** Chicago has implemented affordable housing programs, including the Chicago Low-Income Housing Trust Fund, to ensure that low-income individuals and families have access to safe and affordable housing. These initiatives provide financial resources to create and preserve affordable housing units across the city.
2. **Accessible Affordable Housing for Special Needs Populations:** Chicago provides accessibility modifications to homes of seniors and people with disabilities, and advocates for the development of and access to affordable and accessible housing.
3. **Workforce Development:** Chicago offers workforce development programs to help underserved populations gain the skills and training necessary to secure employment. These programs offer job training, placement services, and career counseling and navigation to individuals facing barriers to employment, empowering them to achieve economic self-sufficiency.
4. **Health Services:** Chicago operates health clinics and community health centers in underserved neighborhoods to ensure access to healthcare services. These clinics offer a range of services, including primary care, mental health support, and preventive care, addressing disparities in healthcare access and outcomes.
5. **Violence Prevention:** Chicago has implemented violence prevention programs in communities with high rates of crime and violence. These initiatives aim to address the root causes of violence, provide support to at-risk individuals, and engage community members in prevention efforts to create safer neighborhoods.
6. **Economic Development:** The city promotes economic development in underserved areas through initiatives such as tax incentives, small business support, and neighborhood revitalization programs. These efforts aim to create jobs, attract investments, and improve economic opportunities for residents, fostering vibrant and sustainable communities.
7. **Community Engagement:** Chicago actively engages with underserved communities through community outreach, partnerships with local organizations, and neighborhood-based initiatives. This ensures that the needs and voices of underserved populations are heard and considered in decision-making processes, promoting inclusiveness and empowerment.

Through these concerted efforts, Chicago continues to strive towards better serving our city's underserved populations and building a city where all residents have the opportunity to thrive and

succeed.

Actions planned to foster and maintain affordable housing

The bulk of the City's housing resources, especially federal dollars, are specifically targeted to affordable rental housing. Some government-assisted buildings with expiring use restrictions and project-based Section 8 contracts are stable, while others may be at risk due to strengthening markets and other concerns. DOH will continue to work with owners, community groups, and The Preservation Compact which brings together leaders from the public, private, and non-profit sectors to develop strategies to increase the supply of affordable rental housing in Chicago and to monitor and coordinate preservation efforts for these properties. The City does not use CDBG to fund the new construction of affordable housing; however, HOME funds are critical to leveraging additional resources such as Low-Income Housing Tax Credits through the City and the State.

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

Actions planned to reduce lead-based paint hazards

Continuing its commitment to safeguarding public health, the City has provided ongoing funding for the Department of Public Health's (CDPH) Childhood Lead Poisoning Prevention Program in the 2025 Action Plan. The program's mission is dedicated to preventing lead poisoning by optimizing the availability of affordable, lead-safe housing in the city. Key project activities:

- Ensuring that children at risk are screened for lead poisoning
- Providing case management services for children affected by lead poisoning
- Conducting inspections of homes where lead-poisoned children reside to identify lead hazards
- Ensuring property owners take appropriate measures to remediate lead hazards
- Referring non-compliant property owners to court for necessary legal actions
- Delivering education and training on lead, lead-poisoning prevention, and lead-safe work practices
- Securing funding for lead abatement to assist those unable to afford it otherwise

These efforts are described in further detail below, and underscore the city's proactive approach to address lead-related concerns and protect the well-being of its residents, particularly children, by creating safer living environments.

Screening Case Management

In 2024, there were 1093 unique opened cases of children with blood lead levels >5ug/dL. These cases received follow-up care through case management. Case management nursing staff conducted telephone interviews, follow-up phone calls and letters for the purpose of assessing, planning, implementing and evaluation services and resources needed by families of children and pregnant people with blood lead poisoning. Parents/guardians and pregnant people were provided with information about the causes of lead, preventative measures and reasons for lead screening and follow-up testing.

Environmental Inspection and Enforcement

The CDPH Lead Poisoning Prevention Program continued to ensure the homes (or other locations where time was spent) of children with elevated blood lead level were inspected for lead hazards and these hazards were remediated. A total of 746 homes were inspected in 2024. Following an initial inspection and assessment for lead hazards, re-inspections occurred to ensure the home was properly maintained or the required remediation was being done. Some 7049 re-inspections took place. The final step is to ensure that the home is cleared of the hazard; in 2024, 451 homes were cleared. If property owners did not or were unable to remediate the hazard, they are referred to court and forced to come into compliance. In 2024, 80 property owners were referred to court.

In addition to enforcement, the CDPH Lead Poisoning Prevention Program conducted 21 lead-safe work practices training sessions, 10 in English attended by 114 participants and 11 in Spanish, attended by 73 participants (187 participants total). These trainings provided property owners with the knowledge and skills to remediate lead hazards in their properties in a safe and effective manner.

Chicago's lead service lines are a legacy issue that needs to start meaningfully being confronted by moving in the right direction in a responsible way. The new Lead Service Line Replacement Program stands as an equity-forward approach to providing residents the support they need, all while providing a foundation to continuously building on our commitment to addressing this important issue for the long term. Using CDBG funding, the Department of Water Management will replace lead service lines in low-income homes.

Actions planned to reduce the number of poverty-level families

The City is dedicated to supporting a continuum of coordinated services to enhance the lives of Chicago residents, particularly those most in need, from birth through the senior years. The City works to promote the independence and well-being of individuals, support families and strengthen neighborhoods by providing direct assistance and administering resources to a network of community-based organizations, social service providers and institutions. The City will continue to use CDBG funding to provide services for low-income residents with the objective of providing basic needs and improving their quality of life.

CDBG as well as Community Services Block Grant (CSBG) and other funding sources are used to support a human services system that addresses the critical and emergency human services needs of low-income persons and families. The goal of the human services system is to help individuals and households access services that support positive outcomes that promote and help maintain self-sufficiency. Service programs are tailored to meet immediate, short-term, or long-term needs.

CDBG programs managed by CDPH, including mental health, lead poisoning abatement, and violence prevention, are all focused in community areas with high hardship index numbers, which generally indicates that they are low-income communities. Additional programs managed by CDPH function to reduce poverty in those communities through a variety of means, including providing low or no cost clinical services; offering support services such as transportation and housing assistance; and improving neighborhood environmental conditions.

Actions planned to develop institutional structure

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

- Advisory Board of the Area Agency on Aging (AAA) – the Advisory Council of provides guidance to the AAA, which is responsible for a wide range of functions related to assisting older persons to lead independent, meaningful and dignified lives in their own homes and communities as long as possible.
- Continuum of Care Coordination -The Board of Directors is a public-private planning body with representatives from local, state and federal government agencies and a broad base of constituency groups, including persons with lived homelessness experience.
- Chicago Cook Workforce Partnership - The Chicago Cook Workforce Partnership is an independent 501(c)3 nonprofit organization led by board and business leaders. The Chicago Cook Workforce Partnership (The Partnership) is a collaborative organization between the City of Chicago and Cook County, navigating the public workforce system through funding from both federal and philanthropic resources. The goal of The Partnership is to broaden the reach and impact of workforce development services for both employers and job seekers in sector-based driven approach.

Actions planned to enhance coordination between public and private housing and social service agencies

Many City departments play vital roles in cultivating robust and healthy housing markets, and these departments foster partnerships with non-City entities to achieve our goals. Below are a list of several of these partnerships we plan to continue in 2025.

1. DOH and the Interagency Council of the Preservation Compact: DOH will continue to participate on the Interagency Council of the Preservation Compact to collaborate on the preservation of individual properties, and to create more consistent and streamlined processes across city, state, and federal agencies.
2. DOH's partnership with CHA: DOH also is working hand-in-hand with CHA to create additional units in support of CHA's Plan Forward, through the application of a variety of resources including HOME and CDBG funds, tax credits, bonds, and City land.
3. DOH and Chicago Low Income Housing Trust Fund (CLIHTF): DOH, through CLIHTF, plays a crucial role in supporting the goals of the DFSS 2023 Homeless Services Strategy Book by providing rental assistance to families or individuals who were previously experiencing homelessness or were at risk of becoming homeless. CLIHTF allocates \$60 million annually in rental assistance, serving over 3,000 Chicagoans. This initiative aligns with the broader objective of the DFSS 2023 Homeless Services Strategy Book to enhance housing stability for vulnerable populations.
4. CDPH's Health in All Policies Lens: The Chicago Department of Public Health (CDPH) collaborates with other City departments and sister agencies, applying a Health in All Policies lens to policies presented to City Council. By coordinating activities and resources across various agencies involved in the public health system, CDPH aims to improve community conditions, create better job opportunities, and address health problems more efficiently.
5. The Mayor's Office of Homelessness is spearheading the Chicago's 5-Year Plan on Homelessness. This work brings together a 30-person Strategic Advisory Committee, a diverse team of Chicago-area consultants, a Public Sector Roundtable comprised of city, county, state, and federal leaders, and a partnership with CHI Collaborative (which includes City departments and other sister agencies)—all working in concert to develop a comprehensive, coordinated approach to preventing and ending homelessness in Chicago.
6. Continuum of Care Implementation: DFSS strengthens coordination between public and private housing and social service agencies through the Continuum of Care implementation structure, aligning with the DFSS 2023 Homeless Services Strategy Book. DFSS partners with City sister agencies, such as the Department of Housing and the Chicago Housing Authority (CHA), to expand permanent and affordable housing for vulnerable residents in line with the goals laid out in the DFSS 2023 Homeless Services Strategy Book.

Through these collaborative efforts, the City of Chicago is actively working to address homelessness, enhance housing stability, and improve overall community well-being, demonstrating a commitment to comprehensive and coordinated solutions.

Discussion:

In addition to the actions described above, the City is also taking actions to increase home

ownership. To rebuild homeownership markets, the City will continue to partner with its housing delegate agencies and other community-based organizations to provide education and counseling for potential homebuyers.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

This section details program requirements for CDBG, HOME, and ESG funds, including limits on administrative costs, income targeting, and procedures for assistance. The City ensures compliance with federal guidelines to support housing, services, and community development for low- and moderate-income residents.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Chicago invests HOME funds as interest bearing loans, non-interest-bearing loans, interest subsidies, deferred payment loans, grants, or other forms of assistance consistent with the purposes of the HOME requirements. The City of Chicago establishes the terms of assistance for each project funded through a regulatory agreement subject to the HOME requirements.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

For Resale of Affordable Units with a recapture agreement, the homeowner will execute a HOME Agreement and a separate HOME Recapture Mortgage in favor of the City to secure the HOME Funds Recapture Amount. Only the direct subsidy to the homebuyer will be subject to recapture, the amount of which will be determined by the DOH Finance Division in accordance with the recorded Mortgage, Security and Recapture Agreement (MSRA) and prorated accordingly. The type and value of capital improvements made to the affordable unit will be determined by the "Market Rate" appraisal. The City's recapture amount will be limited to the net proceeds available at the closing of the transferred unit.

For Resale of Affordable Units with a resale agreement, the homeowner is required to contact DOH to request resale pre-approval of their affordable unit before accepting a real estate contract for sale. The resale request should include all pertinent details and hardships the City should consider in making a determination. A copy of the recorded Jr. Mortgage, Security MSRA document(s) or the "Deed Restrictions" related to the City lien(s), recorded after the initial purchase, are reviewed in detail to determine the funding source of the subsidies and the specific remedies stated in the owner's agreement with the City.

The resale price of the property is calculated by DOH and provided to the owner for use in marketing the unit. The special sales conditions, and the requirement for the buyer to sign an MSRA agreement with the City, must also be stated in writing by the owner's realtor for sale listing. The buyer of the affordable resale unit is required to submit a complete application to DOH to determine affordability not to exceed 33 percent of housing ratios. DOH will consider a higher housing ratio depending on mitigating factors such as not having other debt or the leveraging of additional private or public grants. The household income eligibility of the affordable buyer will range between 60 percent and 80 percent of AMI. An MSRA would be issued to be signed by the

new buyer and a release would be issued for the current owner after the new MSRA is signed at the time of transfer of the affordable unit. The type and value of capital improvements made to the affordable unit will be determined by an appraisal taking into consideration the affordable price of the unit.

At this time the City does not fund homebuyer programming; should this change the City will coordinate with HUD to review and approve resale/recapture terms accordingly.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Resale of Affordable units in the City of Chicago's Housing Trust program (Housing Trust): Concurrent with the execution of the Restrictive Covenant, the Homeowner is executing a HOME Agreement and a separate HOME Recapture Mortgage in favor of the City to secure the HOME Funds Recapture Amount. The City and the Homeowner acknowledge and agree that the Restrictive Covenant is subordinate to the HOME Agreement and HOME Recapture Mortgage and that, in the event of any conflict between the terms and conditions of the HOME Agreement or HOME Recapture Mortgage and the terms and conditions of this Restrictive Covenant, the terms and conditions of the HOME Agreement and HOME Recapture Mortgage shall govern and control.

Homeowners are required to contact DOH to request resale pre-approval of their affordable unit before accepting a real estate contract for sale. The resale request should include all pertinent details and hardships the City should consider in order to make a determination.

Regarding capital improvements to Housing Trust units, DOH does not assign value to specific capital improvements and will follow an appraisal-based formula because the value of the capital improvement will likely be reflected in the appraised value of the unit. In short, homeowners receive a percentage (typically 20%) of any market increase the property has seen since they purchased it.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

DOH's Multi-Family Loan Policies and Procedures shall be utilized to refinance debt on multi-family rental projects, as appropriate. DOH underwriting policies and procedures are designed to guide applicants seeking multi-family loan funds to create or retain affordable housing. The City works to meet all federal and local subsidy standards and best practices through layering reviews. For example, DOH guidelines include acceptable debt coverage ratios, developer fee limits, contingency limits, general contractor's overhead, profit, and general conditions limits, as well as rent and income escalation rates.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Emergency Solutions Grant (ESG)

Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The City of Chicago has adopted written standards for administering ESG assistance to ensure consistency, transparency, and alignment with federal regulations. These standards guide the delivery of services across all ESG-funded components, including emergency shelter, street outreach, homelessness prevention, and rapid re-housing. Key elements include:

- Eligibility and Prioritization: ESG assistance is targeted to individuals and families who are homeless or at risk of homelessness, with priority given to those with the most severe service needs and barriers to housing stability.
- Scope of Assistance: The standards define allowable activities, such as rental assistance, housing

relocation and stabilization services, and essential services. Limits on the amount, duration, and type of assistance are clearly outlined.

- Assessment and Referral: ESG-funded programs are integrated into the local Coordinated Entry System (CES), which standardizes assessment and referral processes to ensure equitable access to services.
- Case Management: All clients receiving ESG-funded housing assistance must participate in case management services focused on securing and maintaining stable housing.
- Re-evaluation Protocols: Participants receiving medium-term assistance must be re-evaluated at least every 90 days to confirm ongoing eligibility and assess progress.
- Program Termination and Appeals: The standards include procedures for terminating assistance due to violations of program requirements, as well as a process for clients to appeal such decisions.

These written standards are reviewed annually and developed in coordination with the Continuum of Care to reflect best practices and evolving community needs.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Chicago's Coordinated Entry System was fully implemented for individuals, families and youth in 2017. Mobile outreach teams engage and assess individuals and families on the street who may not have access to the system's entry points: community centers, Homeless Prevention Call Center, shelters and designated Chicago Coordinated Entry System (CES) access points. Access points are accessible to anyone seeking assistance throughout Chicago and do not discriminate based on a person's race, color, national origin, religion, sex, age, familial status, disability, or those who are least likely to complete a CES Housing Assessment in the absence of special outreach. Currently, Chicago has 7 access points geographically located on the North, West, and South sides of the city. Anyone seeking assistance can also call the Coordinated Entry Call Center from Monday-Friday 8am-4pm

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The Chicago Coordinated Entry System (CES) is responsible for identifying people experiencing homelessness, assessing their housing and service needs, and referring them to available housing and supportive service resources. CES partners include housing providers, shelters, outreach teams, and other supportive services. The CES housing assessment can also be accessed through walk-in Access Points, the Coordinated Entry Call Center, or a Mobile Assessment Team. Survivors of gender-based violence can be assessed via the IL Domestic Violence Hotline. Because housing resources are limited, the CES prioritizes households determined to be the most vulnerable, using a locally developed prioritization plan.

DFSS issues a request for proposal at a minimum of every three years for all its homeless services, including those funded through ESG and CDBG. These services include shelter, outreach and engagement, permanent supportive housing, rapid rehousing and rental assistance program coordination. Applications are evaluated by a committee of DFSS staff and external partners who are local experts in these program areas. DFSS utilizes standard selection criteria in its RFPs. Grants are awarded for a two-year period, with an option to extend for up to two years. The extension option is contingent upon successful performance of the program and services provided, and upon availability of funds. DFSS advertises funding opportunities through local newspapers, notices to Continuum of Care members through All Chicago, and by posting on the DFSS website.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Chicago distributes the annual Action Plan and any substantial amendments to the Chicago Continuum of Care Board of Directors. As required by the Continuum of Care governance charter, four members of the Continuum of Care Board are persons with lived experience of homelessness and DFSS, as the ESG grantee, has a seat on the Board. All Chicago also distributes the Action Plan and substantial amendments to its nearly 600 members and stakeholders, which includes a substantial number of persons with lived homelessness experience. Comments are solicited through the public comment process noted in this Action Plan.

5. Describe performance standards for evaluating ESG.

Performance measures for ESG activities by program model, specific sub-populations, and/or types of delivery are listed below:

Shelter (Adult/Youth)

- Percent of households exiting to a more stable or permanent housing destination

- Percent of households with a complete Coordinated Entry System assessment
- Percent of households maintaining or increasing income

Rapid Re-Housing

- Percent of households enrolled in RRH that exit to permanent housing
- Percent of households enrolled in RRH that maintain or increase income (employment income and/or benefits)

Homeless Prevention

- Percent of households remaining in permanent housing after crisis intervention
- Percent of households who remain permanently housed after 6 months and 12 months

Appendix - Alternate/Local Data Sources

1	Data Source Name Annual Homelessness Report
	List the name of the organization or individual who originated the data set. All Chicago
	Provide a brief summary of the data set. Analyzes annual trends in homelessness, including system performance, population characteristics, and housing needs.
	What was the purpose for developing this data set? To inform strategy and evaluate progress within Chicagos homelessness response system.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2024
	Briefly describe the methodology for the data collection. Aggregated from HMIS and Point-in-Time Count data collected by Continuum of Care partners.
	Describe the total population from which the sample was taken. Citywide; includes sheltered and unsheltered individuals across all homeless populations.

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The 2024 Annual Homelessness Report covers about 6,100 individuals from the PIT count and thousands more through HMIS. It includes demographics by age, gender, race/ethnicity, veteran status, disability, and chronic homelessness.</p>
2	<p>Data Source Name</p> <p>Division on Gender-Based Violence Strategy Book</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Chicago Department of Family & Support Services (DFSS)</p>
	<p>Provide a brief summary of the data set.</p> <p>Outlines the Citys strategy to support survivors of domestic and gender-based violence.</p>
	<p>What was the purpose for developing this data set?</p> <p>To expand housing and legal services and improve safety outcomes for survivors.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Citywide; focused on survivors of violence including women, children, and marginalized gender groups.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2023. Compiled through interdepartmental stakeholder engagement and service provider feedback.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>One Chicago Housing Plan Q4 Report</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Chicago Department of Housing (DOH)</p>
	<p>Provide a brief summary of the data set.</p> <p>Tracks annual production and preservation of affordable housing units.</p>
	<p>What was the purpose for developing this data set?</p> <p>To monitor the implementation of the Citys housing goals and track progress against commitments.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Citywide, across various income levels and unit types.</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2023 (Q4). Drawn from internal tracking of DOH-funded developments and affordable housing metrics.</p>
	<p>What is the status of the data set (complete, in progress, or planned)? Complete.</p>
4	<p>Data Source Name Blood Lead Data Report</p>
	<p>List the name of the organization or individual who originated the data set. Chicago Department of Public Health (CDPH).</p>
	<p>Provide a brief summary of the data set. Reports on childhood blood lead screening results and geographic distribution of elevated levels.</p>
	<p>What was the purpose for developing this data set? To inform lead hazard abatement and healthy homes initiatives.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Citywide; focused on children under age 6.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2023. Based on CDPH childhood blood lead screenings and case investigations.</p>
	<p>What is the status of the data set (complete, in progress, or planned)? Complete.</p>
5	<p>Data Source Name Mental Health System Expansion (MHSE) Report</p>
	<p>List the name of the organization or individual who originated the data set. Chicago Department of Public Health (CDPH).</p>
	<p>Provide a brief summary of the data set. Details strategic plans to expand trauma-informed behavioral health services.</p>
	<p>What was the purpose for developing this data set? To re-establish community clinics and crisis response as part of the Treatment Not Trauma initiative.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Citywide, with focus on high-need neighborhoods.</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2023. Synthesizes clinic expansion plans, utilization data, and program-level evaluations.</p> <p>What is the status of the data set (complete, in progress, or planned)? Complete.</p>
6	<p>Data Source Name Chicago Digital Equity Plan</p>
	<p>List the name of the organization or individual who originated the data set. Chicago Digital Equity Council</p>
	<p>Provide a brief summary of the data set. Assesses barriers to broadband access and digital literacy among low-income communities.</p>
	<p>What was the purpose for developing this data set? To guide investments in equitable internet and technology access citywide.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Citywide; focused on low-income households and underserved neighborhoods.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2023. Collected via citywide resident surveys, digital access reports, and focus groups.</p>
	<p>What is the status of the data set (complete, in progress, or planned)? Complete.</p>
7	<p>Data Source Name Connected Communities Ordinance</p>
	<p>List the name of the organization or individual who originated the data set. City of Chicago</p>
	<p>Provide a brief summary of the data set. Ordinance designed to promote equitable transit-oriented development and affordable housing access.</p>
	<p>What was the purpose for developing this data set? To support housing, transit access, and equitable land use near public transportation.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Citywide, with emphasis on transit-rich, equity-priority zones.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2022. Codified ordinance reflecting planning input and zoning studies; no primary data collection.</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>
8	<p>Data Source Name</p> <p>Downtown Chicago Multi-Family Submarket Report</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>CoStar Group</p>
	<p>Provide a brief summary of the data set.</p> <p>Analyzes multifamily rental trends, rent levels, and development pipeline in Downtown Chicago.</p>
	<p>What was the purpose for developing this data set?</p> <p>To track affordability trends and inform market-responsive housing strategies.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2024</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Derived from rental market analytics, property listings, and investment activity monitoring.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Downtown Chicago neighborhoods</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Downtown Chicago neighborhoods</p>
9	<p>Data Source Name</p> <p>Mortgage Market Activity and Trends</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Consumer Financial Protection Bureau (CFPB)</p>
	<p>Provide a brief summary of the data set.</p> <p>National mortgage data including lending patterns, borrower demographics, and access disparities.</p>
	<p>What was the purpose for developing this data set?</p> <p>To monitor fair lending practices and housing market access across demographic groups.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Nationwide, with localized analysis for Chicago submarkets.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2023. Aggregated from Home Mortgage Disclosure Act (HMDA) filings submitted by lenders.</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>
10	<p>Data Source Name</p> <p>Tax Year Bill Analysis</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Cook County Treasurers Office</p>
	<p>Provide a brief summary of the data set.</p> <p>Analyzes property tax burdens, with attention to racial and geographic disparities.</p>
	<p>What was the purpose for developing this data set?</p> <p>To inform tax equity, affordability, and anti-displacement policy responses.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Cook County, with emphasis on Chicagos South and West Sides.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2023. Calculated using parcel-level property tax data and demographic overlays.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
	11
<p>List the name of the organization or individual who originated the data set.</p> <p>Enterprise Community Partners, Cook County, CMAP, and City of Chicago</p>	
<p>Provide a brief summary of the data set.</p> <p>Joint analysis identifying fair housing barriers and recommending equity strategies for the region.</p>	
<p>What was the purpose for developing this data set?</p> <p>To guide local jurisdictions in advancing fair housing goals through HUDs AFFH rule.</p>	
<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2019-2020</p>	
<p>Briefly describe the methodology for the data collection.</p> <p>Developed through interagency data sharing, mapping, and resident outreach on housing barriers.</p>	
<p>Describe the total population from which the sample was taken.</p> <p>Chicago metro region including Cook County and surrounding municipalities.</p>	

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Chicago metro region including Cook County and surrounding municipalities.</p>
12	<p>Data Source Name</p> <p>American Healthy Homes Survey II: Lead Findings Re</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set.</p> <p>Nationwide assessment of lead-based paint risks by housing type, age, and occupant demographics.</p>
	<p>What was the purpose for developing this data set?</p> <p>To inform federal and local lead mitigation policies and target at-risk housing stock.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2019.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>In-home environmental testing across a national housing sample using XRF devices and dust wipe tests.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>National; includes housing data applicable to older units in Chicago.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>National; includes housing data applicable to older units in Chicago.</p>
13	<p>Data Source Name</p> <p>Homelessness Mortality and Morbidity Report</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Illinois Department of Public Health (IDPH)</p>
	<p>Provide a brief summary of the data set.</p> <p>Analyzes death rates, causes, and health disparities among people experiencing homelessness.</p>
	<p>What was the purpose for developing this data set?</p> <p>To guide public health and housing interventions targeting at-risk populations.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Statewide with data on Chicagos homeless population.</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2017-2022. Compiled from death certificates and hospital discharge data for individuals flagged as unhoused.</p> <p>What is the status of the data set (complete, in progress, or planned)? Complete</p>
14	<p>Data Source Name HOME Illinois Plan</p>
	<p>List the name of the organization or individual who originated the data set. Illinois Interagency Task Force on Homelessness</p>
	<p>Provide a brief summary of the data set. Statewide strategic plan to prevent and end homelessness through cross-agency coordination.</p>
	<p>What was the purpose for developing this data set? To align homelessness prevention efforts across state and local systems.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Illinois, including targeted strategies for Chicago.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2023. Aggregates interagency performance metrics and stakeholder input from state-funded programs.</p>
	<p>What is the status of the data set (complete, in progress, or planned)? Complete.</p>
15	<p>Data Source Name ALL INSide Federal Initiative</p>
	<p>List the name of the organization or individual who originated the data set. U.S. Interagency Council on Homelessness (USICH)</p>
	<p>Provide a brief summary of the data set. Federal-local partnership to reduce unsheltered homelessness in major cities.</p>
	<p>What was the purpose for developing this data set? To support Chicago and other cities with cross-system collaboration and technical assistance.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Targeted to participating cities, including Chicago.</p>

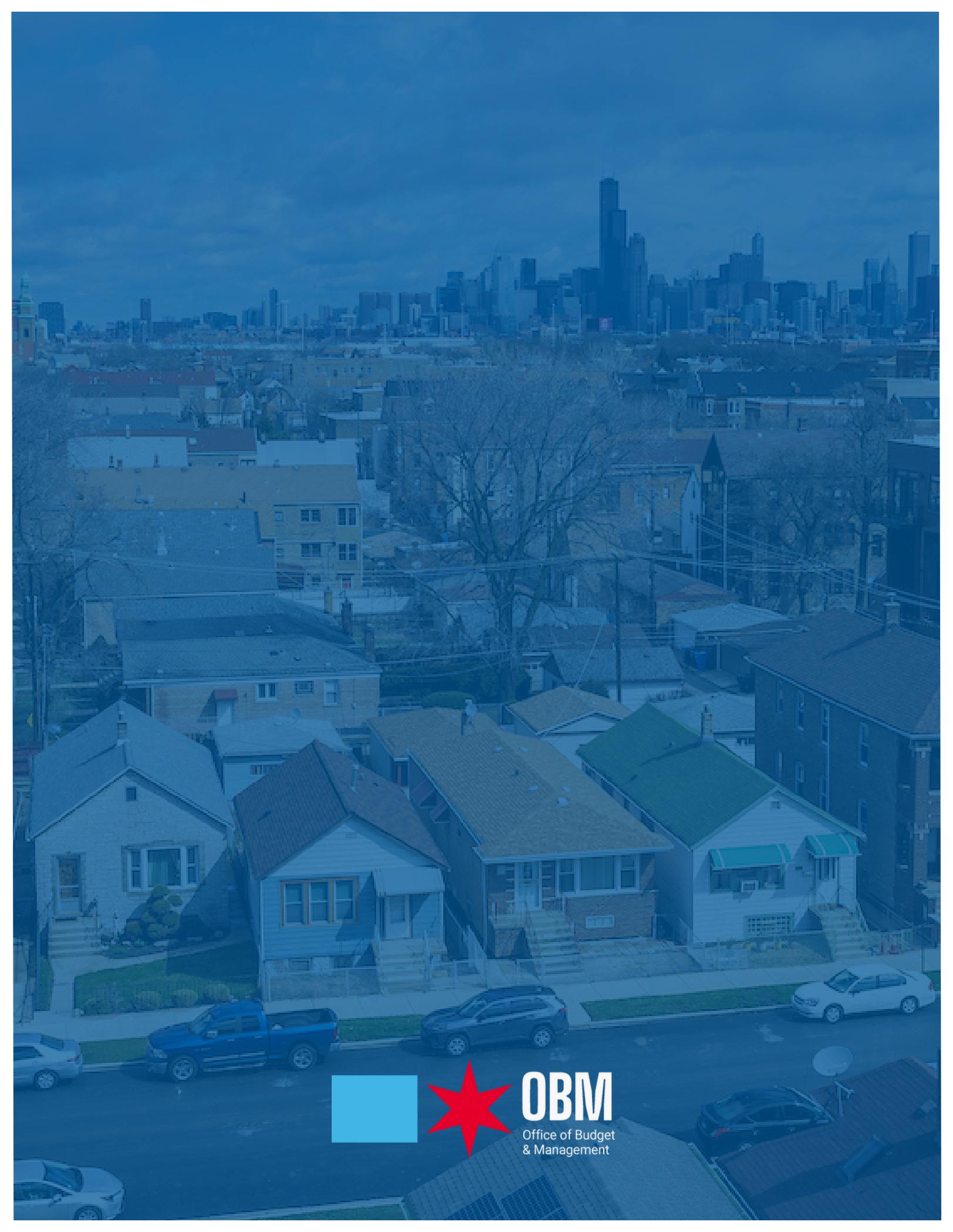
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Launched 2023. Aggregates city-level data from federal homelessness databases, PIT counts, and performance metrics.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>In Progress.</p>
16	<p>Data Source Name</p> <p>State of Rental Housing in Chicago</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Institute for Housing Studies at DePaul University</p>
	<p>Provide a brief summary of the data set.</p> <p>Analyzes rental affordability, rent burden trends, and the loss of naturally occurring affordable housing (NOAH).</p>
	<p>What was the purpose for developing this data set?</p> <p>To guide local housing policy and preservation strategies for vulnerable renters.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2023.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Rental market and demographic data pulled from Cook County and Chicago administrative sources.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>City of Chicago, with breakdowns by submarket and neighborhood.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>City of Chicago, with breakdowns by submarket and neighborhood.</p>
17	<p>Data Source Name</p> <p>Key Housing Challenges in the City of Chicago</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Institute for Housing Studies at DePaul University</p>
	<p>Provide a brief summary of the data set.</p> <p>Research memo identifying affordability challenges, senior housing gaps, and the impact of rising property taxes.</p>
	<p>What was the purpose for developing this data set?</p> <p>To inform Consolidated Plan priorities and data-driven housing strategies.</p>

	<p>Provide the year (and optionally month, or month and day) for when the data was collected. Based on housing data review, property tax records, and demographic projections.</p> <p>Briefly describe the methodology for the data collection. 2023.</p> <p>Describe the total population from which the sample was taken. Chicago neighborhoods and citywide trends.</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Chicago neighborhoods and citywide trends.</p>
18	<p>Data Source Name HOPWA CAPER and HOPWA Beneficiary Verification WS</p> <p>List the name of the organization or individual who originated the data set. U.S. Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set. Annual reports tracking housing and service outcomes for persons with HIV/AIDS.</p> <p>What was the purpose for developing this data set? To meet HUD reporting requirements and guide service delivery through HOPWA.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Chicago EMSA (Eligible Metropolitan Statistical Area). Derived from HUD grantee self-reported annual performance and beneficiary tracking tools.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2024 (most recent used).</p> <p>What is the status of the data set (complete, in progress, or planned)? Complete.</p>
19	<p>Data Source Name CHAS and ACS Housing Data Sets</p> <p>List the name of the organization or individual who originated the data set. U.S. Department of Housing and Urban Development (HUD) and U.S. Census Bureau</p> <p>Provide a brief summary of the data set. Quantifies housing cost burdens, demographics, and needs by income and household type.</p> <p>What was the purpose for developing this data set? To inform federally-required housing market and needs assessments.</p>

	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2016-2020 (CHAS), 2020 ACS 5-Year Estimates.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Combines U.S. Census ACS data with HUD-modeled CHAS metrics on cost burden and housing need.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Nationwide data with local breakdowns for Chicago.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Nationwide data with local breakdowns for Chicago.</p>
20	<p>Data Source Name</p> <p>HUD Continuum of Care, 2018</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set.</p> <p>National-level Continuum of Care homelessness performance data.</p>
	<p>What was the purpose for developing this data set?</p> <p>To benchmark local homeless response system data and funding needs.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>National, with application to Chicago CoC performance comparisons.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2018. National data compiled from HUD CoC grantee reporting, PIT counts, and HUD-administered dashboards.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>
21	<p>Data Source Name</p> <p>HIV/STI Surveillance Report 2018</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>

	<p>What was the purpose for developing this data set?</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p>
	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
22	<p>Data Source Name CHA Annual Report</p>
	<p>List the name of the organization or individual who originated the data set. Chicago Housing Authority</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
23	<p>Data Source Name HOPWA Data</p>
	<p>List the name of the organization or individual who originated the data set. Chicago Department of Public Health</p>
	<p>Provide a brief summary of the data set.</p>

	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.



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