

Illinois Affordable Housing Primer

August 2002

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for the Illinois Poverty Summit, August 2002.

More and more Illinois families are finding themselves faced with a housing crisis. As rents rise across the state, wage earners are spending larger percentages of their income on their housing and have less funds available for food, clothing, transportation and other living costs. The growing state population combined with numerous condo conversions and demolitions of older buildings has reduced the number of rental units available at any one time, dramatically tightening the market. Costs of purchasing a home have also increased, putting buying a home out of reach for many middle-income earners. The current economic climate, with wages remaining flat or growing at the rate of inflation, only adds to Illinoisans' difficulties in meeting rising housing costs. Lack of affordable housing for rent and purchase is a serious problem in Illinois that will continue to grow if not systematically addressed.

This document addresses many of the basic issues involved in affordable housing. It provides the reader with an understanding of both the issues and a variety of the solutions being implemented. The primer includes the following sections:

- What is Affordable Housing?
 - Affordable Housing Terminology
 - The Growing Illinois Housing Crisis
 - Affordable Housing Initiatives Making a Difference Across the Nation
 - Affordable Housing Works
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WHAT IS AFFORDABLE HOUSING?

Affordable housing is defined in several ways. Generally, affordability is determined by the percentage of monthly income that an individual pays towards their housing. The Congressional standard used by the Department of Housing and Urban Development is that a home is affordable when tenants pay no more than 30% of their income on the rent.

The issue around defining affordable housing, therefore, focuses on the question “affordable for what and whom?” While most housing advocates talk about affordable housing for low-income individuals and families (as determined by the Federal Poverty Line), some groups focus their affordable housing efforts on middle-income earners. In addition, some advocates

focus on the need for affordable rental units, while

Affordable housing can be seamless, blending in with the rest of the community.

others speak of affordable sales prices for home-ownership. All work towards addressing the growing housing crisis. Some programs target their efforts more directly to keep people from living on the streets, while affordable housing programs for middle-income earners believe that their efforts will trickle down to assist lower-income earners.

When affordable housing is talked about as a solution to the growing housing crisis, the focus shifts almost entirely to providing adequate rental housing to low-income families and individuals. Creating more affordable, multi-bedroom rental units does not necessarily mean building inner city high rises. Affordable units can be located in the suburbs, in rural areas and also in the cities. Some buildings only have one affordable unit; in some buildings all of the units are rented affordably. There are many ways to address the need for more affordable rental units in the state.

AFFORDABLE HOUSING TERMINOLOGY

Affordable Housing Trust Fund

These are funds specifically established by cities, counties and states to direct revenue streams into affordable housing. They are usually established through legislation or ordinance. Trust funds can be used to support affordable housing in numerous ways including: the creation and maintenance of affordable housing, homebuyer assistance, subsidized rental housing, loan source, support for nonprofit housing developers and more.¹ The Illinois Housing Trust Fund has committed revenue from the state real estate transfer tax. Since its inception in 1989, the fund has assisted in developing nearly 20,000 housing units.

Balanced Growth (also known as Smart Growth)

Balanced growth is well-planned development that protects open space and farmland, revitalizes communities, keeps housing affordable and provides more transportation choices.² This growth is based on a set of ten principles highlighting mixed land usage, a range of housing opportunities, a variety of transportation choices, and community participation in the decision-making process around development. This approach attempts to strengthen and direct development in already existing communities as opposed to increasing sprawl. With balanced growth issues in mind, the Illinois state government created the Illinois Tomorrow Initiative to “encourage the creation, expansion and restoration of livable communities in Illinois.”³

Eminent Domain for Nonprofits

Government and municipal public agencies have the legal right to acquire property for public use. This requires court action and the owner of the property must be properly compensated. In some communities, this has

been used as a tool to create affordable housing. Abandoned lots and buildings have been acquired and deeded to nonprofit developers for the creation or preservation of affordable housing.⁴

Expiring Section 8 Use

In the 1960s and 1970s, thousands of units were built or renovated by private developers with mortgage financing from the state or federal government. In return, property owners were required to keep a percentage of these units affordable for the life of their mortgage. Once these mortgage obligations are satisfied, owners are free to charge market rate for the properties. Many of these obligations are now “expiring.” Landlords have the option to continue to rent affordably, yet many opt for higher profit market rate rents. Additionally, several years ago, Federal legislation passed which allowed property owners to pre-pay their mortgages and "opt-out" early of their affordable housing commitments. Thousands of affordable units in Illinois stand to be lost as expiring use contracts end.

Fair Market Rent (FMR)

The fair market rent is an annual HUD determination of the maximum allowable rent in each area that can be charged under the Section 8 Existing Housing Assistance Payment

Fair Market Rents for Illinois Metropolitan Statistical Areas					
MSA	Studio	1 BR	2BR	3BR	Counties in MSA
Chicago	\$623	\$747	\$891	\$1,114	Cook, DuPage, Kane, Lake, McHenry, Will
Davenport	\$293	\$405	\$502	\$648	Henry, Moline, Rock Island
Rockford	\$381	\$487	\$594	\$746	Boone, Ogle, Winnebago
Springfield	\$328	\$406	\$542	\$721	Menard, Sangamon

Program. The determination includes the cost of rent, utilities (except telephone), parking, and all maintenance costs for a privately owned rental unit in good, working condition. Separate FMRs are determined by unit size (number of

bedrooms), basic structure type, and occupant group. The FMR functions as a ceiling for the Housing Choice Vouchers Program. In some neighborhoods where market rate rents are significantly higher than the FMR, voucher holders encounter difficulties in locating apartments where their voucher will be accepted.⁵

Homeless

Most Federal and human service agencies use the McKinney definition of homelessness. This definition, from the Stewart B. McKinney Homeless Assistance Act of 1987, defines a “homeless individual” as an individual who lacks a fixed, regular, and adequate nighttime residence and who has a primary nighttime residence in a temporary shelter, an institution, or a public or private place not designed for regular sleeping accommodation. The national census definition expands on the McKinney definition to include anyone who is at risk of being missed with traditional census procedures. Some agencies’ definition includes individuals who are “precariously” housed, including individuals living in hotels/motels, single room occupancy housing, or who are temporarily living with relatives or friends due to the recent loss of their home.

Inclusionary Zoning

Inclusionary zoning is a set of zoning techniques used to promote the development of affordable housing. There are four specific zoning measures that can be passed by local authorities to promote this development. 1. *Incentive zoning* provides developers with a density bonus (allows a builder to develop a parcel of land more intensively than local zoning ordinances allow) for building low-income housing. 2. *Mandatory set-asides* require that developers set-aside a certain percentage of their units to be rented or sold affordably. 3. *Zoning for mobile homes* is another option. And 4. *least cost housing* allows communities to build middle-income housing at the least possible cost if they cannot build affordably any other way, on the theory that

these homes will trickle-down to lower-income earners.⁶

Linkage

The idea behind linkage programs is to require nonresidential developers to provide affordable housing as a condition of their permit approval. This is generally accomplished through set fees (based on the square footage of the development) that the developer pays into an affordable housing trust fund or other city/state fund. Some programs allow for the developers to either build the units or to donate land. Linkage programs can be made mandatory or voluntary, can provide incentives such as a density bonus, can be limited to downtown development as opposed to entire communities, and can be used for other community improvement projects.

Rent-to-Own Programs

One way of assisting residents in moving into permanent housing is through rent-to-own programs. Some nonprofit agencies facilitate these programs where monthly rent payments are put into an account to be used for mortgage payments. HUD also sponsors a program for Housing Choice Voucher holders to purchase their home. The monthly subsidy is invested as a mortgage payment for qualifying residents. The goal of most rent-to-own programs is to help low-income families work towards economic self-sufficiency through home ownership.

Subsidies and Rental Assistance Programs

There are a wide variety of housing subsidies aimed to assist an array of people in stabilizing their housing. Different strategies for providing subsidies include: housing allowances, tax system strategies, housing financing, public housing, and non-profit development.⁷ These strategies assist individuals within a wide range of economic backgrounds. Tax exemptions and credits, as well as housing finance programs are aimed at current and future homeowners while non-profit developments, public housing and housing allowances assist lower-income individuals.

Housing allowances, or rental assistance programs, vary between programs. HUD offers vouchers through the Housing Choice (formerly Section 8) program and many states offer state-wide rental vouchers. This rental assistance money is either paid directly to the tenant, to the landlord, or through a third-party money handler. Some rental assistance vouchers are bound to specific buildings (project-based) while others allow the certificate holder to use their voucher in any approved building (tenant-based). Tenant based vouchers diversify communities (avoiding large developments of all low-income individuals) and provide the voucher-holder with more independent choices about their living situation. However, in tight rental markets, voucher holders encounter difficulties in finding apartments available at the fair market rent.

Supportive Housing

This is a program model designed to address the problem of persistent homelessness. Supportive housing provides hard-to-house individuals and families with affordable housing combined with a network of medical, social and psychological services. While it provides more than just housing, it allows for much greater client independence than any residential or institutional facility.

Tax Incentives

The federal government and some states have created various tax incentives for investment in affordable housing. There are separate tax incentives for homeowners and developers to promote affordable housing. The federal Low-Income Housing Tax Credit, which is available to developers, grants credits against the costs of acquiring and building apartments for low and moderate income tenants. However, this credit was not designed for large-scale development of affordable housing, and it most likely would be too complicated and inefficient to do so.

Credits and tax deductions can also be provided for those who rent affordably. Some communities provide tax credits to those who rent a certain percentage of their units at affordable rates. Credits can also be provided to

those landlords who accept Housing Choice Vouchers, thus making it easier for these voucher holders to locate appropriate housing. The state of Illinois has recently instituted a state donations tax credit, which encourages private investment in affordable housing by providing taxpayers with a credit equal to 50% of the value of their donations to non-profit sponsors of affordable housing.⁸

Zoning

Local governments retain the right to restrict development in their community by their zoning regulations on building use, lot size, bulk, height, density of population, setbacks, and yards. Zoning changes from district to district and within one city or town, with some areas being residential and others for commercial or other uses. While many communities view zoning as a way to keep appropriate restraints on otherwise out-of-control development, zoning has often been used as a way to keep multi-family residential buildings out.

Zoning critics began to label the zoning practices of large minimum lot requirements, restrictions on apartments and multi-family housing and the imposition of fees and extractions on new housing as “snob zoning.” Courts later found these exclusionary zoning practices to be in violation of the Federal Fair Housing Act.⁹ Zoning laws are now viewed as an effective way to allow for the development of affordable housing in communities (see inclusionary zoning).

THE GROWING ILLINOIS HOUSING CRISIS

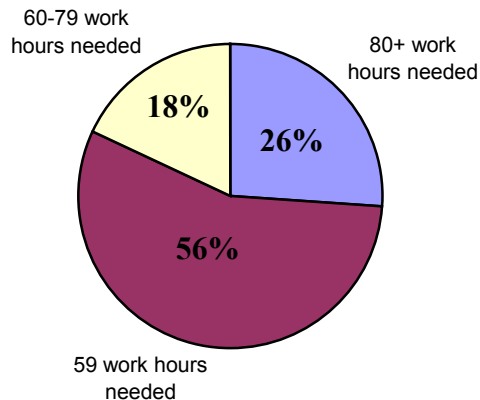
High Rental Costs

As housing costs increase, so do the numbers of families and individuals who have difficulty meeting those costs. Illinois housing costs are growing faster than almost every other state in the country.¹⁰ It is estimated that in Illinois, more than 1.1 million households have

at least one housing problem, defined by HUD as either having a heavy cost burden, or living in overcrowded or substandard conditions.¹¹

Rental costs are rising beyond what many Illinoisans can afford to pay. According to the 2000 U.S. Census, more than one of every three (35.3%) Illinoisans is paying in excess of 30% of their income for rent. The cost of fair market rent housing in Illinois is often prohibitive. (See FMR Chart, page 3.) A minimum wage earner (\$5.15 an hour) would have to work 116 hours per week in order to

In every Illinois county, a person earning the minimum wage (\$5.15/hr) must work more than 40 hours per week in order to afford a two-bedroom apartment at fair market rent.



rent a two-bedroom apartment in Illinois.¹² Poor Illinois residents with a disability, receiving \$512 a month in SSI income, find most apartment prices out of their reach.

The housing wage in Illinois is \$14.92. This is the wage that a worker (working 40 hours a week) needs to earn in order to rent a two-bedroom apartment. However, as the cost of the Fair Market Rent changes from region to

region, so does the amount of income that a worker needs to earn for their apartment. In DuPage and Cook counties, the necessary housing wage is \$17.13 an hour. This number is lower in other counties: Champaign \$12.04, Winnebago \$11.42, Peoria \$11.27, Sangamon \$10.42, Jackson \$8.10, Effingham \$7.60. The lowest wage in Illinois needed to afford a two-bedroom is \$7.60 per hour; the minimum wage

Necessary Housing Wage

Cook	\$17.13/hr
DuPage	\$17.13/hr
Champaign	\$12.04/hr
Winnebago	\$11.42/hr
Peoria	\$11.27/hr
Sangamon	\$10.42/hr
Jackson	\$8.10/hr
Effingham	\$7.60/hr

continues to be \$5.15. Since many renters do not earn the housing wage, they are paying a higher percentage of their income to rent. This disconnect between wages employers can pay and rents that landlords require is a major contributor to the current housing crisis.

Inadequate supply

Rising costs for rental housing are a product of the increased demand for apartments. Between 1990-2000, the Illinois population increased by 988,691 individuals. Yet the number of renter-occupied units actually decreased.¹³ While some individuals became home-owners in this time, others simply faced more competition for existing rental units. The state rental vacancy rate dropped in those ten years from 8% to 6.2%, indicating the tightening of the rental market.

Some Illinois communities have lost rental units over time. In Cook County, there was a net loss of 5,080 rental units in the past ten years due to condo conversions and the demolition of older buildings.¹⁴ Of the ten largest cities in the United States experiencing population growth, Chicago is the only one that lost rental units.¹⁵ Illinois stands to lose even more affordable units as expiring use contracts end. There are an estimated 16,000 units of affordable housing at risk in Chicago with Section 8 contracts that will expire by 2005.¹⁶ An additional 5,000 units of affordable housing

In Illinois 1 million renters in need of housing assistance compete for 230,000 assisted-housing units.

in metropolitan Chicago (as defined by the six county SMSA) are at risk due to expiring Section 8 contracts in the same timeframe.¹⁷

As the rental market gets tighter, the ability of low-income families to find adequate housing becomes more challenging. In Illinois, 1 million renters in need of housing assistance compete for 230,000 assisted-housing units.¹⁸ Yet even those who receive some form of rental assistance face difficulties. Nationwide, over one in eight voucher holders return their voucher because they cannot find suitable accommodations and/or a landlord willing to accept this form of payment.¹⁹ Voucher holders in Illinois report significant problems in finding adequate places to use their rental voucher.

Homelessness

Unfortunately, some families and individuals can't meet these tight housing demands and become homeless. Just within the Metropolitan Chicago region, there are an estimated 166,000 individuals who experience

homelessness each year.²⁰ Providers of homeless services in the Metropolitan Chicago region report that 83% of homeless families and 75% of individuals need assistance in finding permanent, affordable housing.²¹ Homeless providers across the state report that homelessness is on the rise in the state of Illinois.

Many myths persist about who is homeless and why. Yet, studies of homeless populations indicate that the demographics of this population are often not what people perceive. The fastest growing homeless population is families with children.²² Many individuals who are currently homeless first move in with family and friends to cut down on their rental costs (42% in the Metropolitan Chicago region)²³, but that situation often becomes strained leading to the family's homelessness. In a recent study of homelessness in the Northeastern Illinois region, almost one third of the study's participants who are homeless were employed.²⁴ Many individuals become homeless due to a recent job loss, domestic violence or family dispute. Finding a job and permanent housing are top priorities for individuals who are homeless in Northeastern Illinois.²⁵

Home Ownership

The increasing demand for housing across the state has also affected individuals and families looking to purchase a home. As sales prices increase, working class families are finding it increasingly hard to purchase a home. In June of 2002, the median home sales price for single-family homes in Illinois was \$170,300, up by 5.7% in just one year.²⁶ In Chicago, median sales price for a single-family home, in June 2002, was \$217,600, with a one-year

increase of 8.5%.²⁷ These prices are out of reach for many families.

For those families who already own homes, rising housing costs affect their ability to retain their home. Nationwide, in the past twenty years, there has been a 14.8% growth in

Foreclosures are on the rise in Illinois.

the median income and a 38.7% increase in mortgage payments.²⁸ Foreclosures are on the rise in Illinois, forcing more and more individuals and families into precarious housing situations. Since 1993, foreclosures have increased by 143% in Winnebago County, 120% in Sangamon County, 88% in McHenry County, and 74% in Macon County.²⁹ The current economy and increasing job layoffs may increase these numbers even more dramatically.

AFFORDABLE HOUSING INITIATIVES MAKING A DIFFERENCE ACROSS THE NATION:

Concern around affordable housing issues has been growing over the last several years. Many states have begun initiatives to address different parts of the issue. Included below are state programs that are making a difference in the housing world.

Connecticut – Rental Assistance Program

The state of Connecticut funds a rental subsidy program known as RAP, the rental assistance program. RAP certificates are funded through the Department of Social Services and administered by local housing authorities. The certificates are tenant-based subsidies, allowing residents to choose where they live so long as it complies with Connecticut housing codes. Eligible families and individuals may earn no more than 50% of the median income in the county and must be US citizens or immigrants

with eligible immigration status. A family or individual pays 40% of their monthly income on rent and utilities, while elderly and disabled families pay 30% of their monthly income.³⁰

Illinois - Homeless Prevention

In 1999, the Illinois state legislature partially funded a Family Homeless Prevention Program. The program primarily assists families at risk of becoming homeless by meeting the costs of rent and utility bills if the family income is sufficient to sustain the housing. The program also provides tenant education, intensive case management and legal assistance. More than 6,450 Illinois families have avoided becoming homeless through the assistance of this program.³¹ But the need continues to exceed available resources.

Massachusetts - Inclusionary Zoning and Linkage

Since 1975, Massachusetts has authorized the use of special permits to grant incentives for the development of affordable housing. The state statute, Chapter 40B, allows for developers of affordable housing to sidestep many towns' burdensome zoning requirements in order to build affordable homes. One of Chapter 40B's mandates is that 10% of every market rate development be kept affordable for moderate and low-income families. This legislation has been instrumental in the development of 217,066 affordable units across the state.³² In addition, many cities including Boston, have added linkage onto their town's inclusionary zoning laws. Under linkage laws, developers are required to either build affordable housing or contribute money into a fund for building affordable housing. The fee is based on the square footage of the development.

Minnesota - Supportive Housing

In 1995, the Minnesota Department of Human Services joined together with four counties in the Twin Cities Metropolitan area, and the Corporation for Supportive Housing to begin the Minnesota Supportive Housing Demonstration Program. The program originally had annual

funding of \$2.16 million; in 1998 an additional \$200,000 was allocated to expand and improve the program. The original allocation allowed for 180 units of supportive housing. Supportive housing combines affordable housing, social, psychological and employment services for individuals who are or are at risk for homelessness. Evaluations of the program demonstrate that there was a \$9,600 per person reduction in costs for formerly homeless individuals who were in supportive housing for two years.³³

New Jersey – Housing Subsidy Program using MOE funds

New Jersey was one of the first states to use Maintenance of Effort (MOE) dollars to provide housing assistance to families making the transition from welfare to work. Tenant-based vouchers are provided to families who have left TANF within the past six months and are employed with an income at or below 150% of the poverty line (this shifts to 200% in the second year).³⁴ The vouchers are used to reduce the rent burden of current housing or to rent new housing. Those families who opt for an MOE rental voucher instead of the TANF supplement stop the federal 60-month time clock from running. The tenant-based voucher allows for tenants to find apartments that have a certificate of habitability (stating that the apartment meets local housing codes) but removes from tenants the burden of finding apartments that comply with much stricter Federal codes. This program is administered by the New Jersey Division of Human Services instead of the state housing agency.

Ohio - Housing Trust Fund

The Ohio Housing Trust Fund was established by the General Assembly in 1990 and initially received \$2.5 million annually in unclaimed funds from the Ohio Department of Commerce. Over 10 years, appropriations coming from interest on the state's general revenue fund and budget stabilization fund, as well as interest from the housing trust fund itself, have totaled \$126.5 million. Ohio Housing Trust Fund

dollars may be used for a full range of housing activities, including: pre-development costs, rental assistance, housing counseling, homebuyer assistance, handicapped accessibility modification, rehabilitation, and new construction. Over 83,200 families have received assistance through programs of the trust. 3,000 new housing units have been constructed, 1,500 rental units have been rehabilitated, and over 6,800 homes have been repaired.³⁵

Pennsylvania - Homeowner Stabilization

For the past 15 years, the Pennsylvania Housing Finance Agency has sponsored the Homeowner's Emergency Assistance Program. The program provides homeowners, at risk for having a foreclosure on their home, with assistance in meeting mortgage payments. The program receives funding through state appropriations and both investment earnings and loan collections from the state agency. 92% of homeowners assisted through this program have remained in their homes.³⁶

Wisconsin – Planning for Affordable Housing

In 2000, the Wisconsin state legislature signed into law the Comprehensive Planning Legislation. This legislation provides communities with a framework for developing comprehensive plans as well as providing incentives for communities to begin the planning process immediately. In these new community plans, each community must address the "housing element," which includes: meeting current and forecasted needs for residents of all-incomes, creating policies and programs to promote the development of new housing, creating policies and programs to promote the availability of land for the development of low-income and moderate-income housing, and promoting programs that maintain and rehabilitate existing housing. The state provides grants to communities to assist both in the planning process as well as assisting with the implementation of the plan.³⁷

AFFORDABLE HOUSING WORKS

There are many approaches to providing affordable housing and they produce a myriad of benefits to the population as a whole.

Affordable housing helps to stabilize families, improve children's outcomes, stabilize the workforce, reduce the costs to the state associated with homelessness, and improve the health and well being of those being housed.

Keeping families housed and preventing homelessness has many benefits. Adults who are uprooted by homelessness have much more difficulty maintaining a job. Children who are uprooted may suffer even more of an impact: a child loses 4-6 months of academic time with each change of school.³⁸ Children who are homeless experience health problems and hunger twice as often as other children,³⁹ as well as mental health issues and educational problems. Stabilizing these families in their home helps to avoid all of these issues. Additionally, the cost of preventing a family from becoming homeless is, on average, \$450. The Illinois Department of Human Services spends an average of \$3,400 to shelter a family of three for two months in a state-funded shelter. On average, families remain homeless for at least eight months at a cost in excess of \$13,600.⁴⁰

One approach to affordable housing is the supportive housing model, which helps to house the hardest-to-house populations. Helping these individuals move from homelessness into stable housing has numerous positive effects on the individual's well being. Research on supportive housing programs demonstrates that participants' use of emergency health care, hospital services, psychiatric and detoxification programs drops dramatically within a year.⁴¹

Once placed into supportive housing, a homeless mentally ill individual reduces his or her use of publicly funded services by an average of \$12,145 per year.⁴²

Business owners are interested in affordable housing as a means to stabilize their workforce. The high cost of living has forced many workers to move far away from their jobs. This creates long commutes and contributes to high turnover rates. A recently completed study by the Boston Consulting Group estimated the direct cost to Northeastern Illinois of the housing/jobs mismatch to be between \$200-300 million with the greatest impact on businesses requiring entry level workers.⁴³ Some businesses believe that assisting their employees in finding permanent housing will help the business better retain their employees.⁴⁴

Housing subsidies also provide many benefits to their recipients. HUD estimates that the cost of a rental subsidy is \$41 less per month than the cost of a public housing unit, with the added benefit of deconcentrating poverty.⁴⁵ Research from the Gautreaux Program in Chicago demonstrated that adult voucher holders who found housing in the suburbs had higher employment rates and their children were more likely to succeed in school and go on to college.⁴⁶

Preliminary research on welfare-to-work programs demonstrates that families with subsidized housing were more likely to maintain employment, work more hours, and have greater earnings.⁴⁷ Preliminary research also shows that children living in subsidized housing had better educational opportunities and less health problems than other children with similar economic backgrounds.⁴⁸ Researchers also believe that housing subsidies held by TANF recipients may: free up family funds for food,

transportation, and clothing; allow families to move to areas with greater job opportunities; reduce teen crime and pregnancy rates; and reduce domestic violence.⁴⁹

ILLINOIS AFFORDABLE HOUSING INITIATIVES

The state of Illinois has several initiatives that address housing needs. Initiatives include the affordable housing trust fund (IDHA), homeless prevention program (IDHS), supportive housing (IDHS), the Illinois Tomorrow Initiative (Governor's Office) and a series of tax credits including the Circuit Breaker and the state donations tax credit (Revenue). However, the growing need for affordable housing far exceeds the scope of these initiatives. Through the implementation of a variety of new affordable housing measures and additional investment in existing programs, Illinois has the opportunity to be a leader in the national affordable housing movement.

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Illinois Poverty Summit Principles

People who work full-time should not live in poverty.

Elimination of poverty is good for the State and is good for all Illinoisans.

All people who can work should work – and be given the tools to work toward their fullest potential.

A safety net should be provided for those who cannot work.

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- ¹ Policy Link Affordable Housing Tool Kit “What is a Housing Trust Fund”
 - ² Smart Growth America
 - ³ Illinois Tomorrow Initiative
 - ⁴ Policy Link Affordable Housing Tool Kit “Eminent Domain for Nonprofits”
 - ⁵ The Encyclopedia of Housing “Fair Market Rent”
 - ⁶ The Encyclopedia of Housing “Inclusionary Zoning”
 - ⁷ The Encyclopedia of Housing “Subsidy Approaches and Programs”
 - ⁸ Illinois Housing Development Authority
 - ⁹ Encyclopedia of Housing “Zoning”
 - ¹⁰ National Low Income Housing Coalition
 - ¹¹ Statewide Housing Action Coalition
 - ¹² National Low Income Housing Coalition “Out of Reach”
 - ¹³ U.S. Census Data
 - ¹⁴ U.S. Census Data
 - ¹⁵ “Tough Time for Renters” by Mark Skertic of Chicago Sun Times, May 28, 2001
 - ¹⁶ Chicago Rehab Network, 2001
 - ¹⁷ *ibid*
 - ¹⁸ Illinois State Consolidated Plan FY 2000-2004 and US Census Data
 - ¹⁹ 2000 The State of the Nation’s Housing, Joint Center for Housing Studies of Harvard University
 - ²⁰ For Rent: Housing Options in the Chicago Region (University of Illinois at Chicago, November 1999.)
 - ²¹ Homeless Needs Assessment Project , Regional Roundtable on Homelessness
 - ²² National Coalition for the Homeless
 - ²³ Homeless Needs Assessment Project , Regional Roundtable on Homelessness
 - ²⁴ *ibid*
 - ²⁵ *ibid*
 - ²⁶ Illinois Association of Realtors
 - ²⁷ *ibid*
 - ²⁸ New York Times, May 15, 2002
 - ²⁹ It Takes a Home to Raise a Child Campaign
 - ³⁰ Connecticut Department of Social Services: Rental Assistance Program (RAP)
 - ³¹ It Takes a Home to Raise a Child Fact Sheet
 - ³² Inclusionary Zoning: Lessons Learned in Massachusetts by Clark Ziegler
 - ³³ Minnesota Corporation for Supportive Housing & National Alliance to End Homelessness
 - ³⁴ New Jersey Department of Human Services Division of Family Development; Center on Budget and Policy Priorities “The Increasing Use of TANF and State Matching Funds to Provide Housing Assistance to Families Moving From Welfare to Work – 2001 Supplement” by Barbara Sard and Tim Harrison.
 - ³⁵ “Prospects for an Affordable Housing Trust Fund in Michigan,” Christine Hall, Justin Linker, and Chris Shay. Michigan State University, October 2001.
 - ³⁶ Pennsylvania Housing Finance Agency
 - ³⁷ Wisconsin’s Comprehensive Planning Legislation
 - ³⁸ Chicago Coalition for the Homeless
 - ³⁹ National Coalition for the Homeless
 - ⁴⁰ It Takes a Home to Raise a Child Campaign
 - ⁴¹ Supportive Housing and Its Impact on the Public Health Crisis of Homelessness, Corporation of Supportive Housing
 - ⁴² “The New York/ New York Agreement Cost Study: The Impact of Supportive Housing on Service Use for Homeless Mentally Ill Individuals” by Corporation for Supportive Housing
 - ⁴³ “Recommendations for Developing Attainable Workforce Housing in the Chicago Region” by Chicago Metropolitan
 - ⁴⁴ 2020
 - ⁴⁴ *ibid*
 - ⁴⁵ “Section 8 Tenant-Based Housing Assistance: A Look Back After 30 Years” Department of Housing and Urban Development, March 2000.
 - ⁴⁶ *ibid*
 - ⁴⁷ “The Value of Housing Subsidies to Welfare Reform Efforts” by Barbara Sard & Jeff Lubell, Center on Budget and Policy Priorities
 - ⁴⁸ *ibid*
 - ⁴⁹ *ibid*