



Homeless Headlines

 A publication of the Illinois Community Action Association, 3435 Liberty Drive, Springfield, Illinois 62704 - (217) 789-0125 

DECEMBER 2004

VOLUME 14, ISSUE 12

It's Easy Being Green!

by Milda Grigaite

At least two new “green” homes in Chicago are actually red and white. The two are among five models for green — or sustainable development — homes in a pilot project in the city.

The City of Chicago departments of Environment and Housing are building single-family homes that meet green standards and are efficient in design, construction, and maintenance. Green standards include energy efficiency, use of recycled building materials, natural sunlight, and stormwater management best practices to keep

water on site. Neighborhood Housing Services (NHS) of Chicago, a nonprofit organization working to revitalize low- and moderate-income neighborhoods in the city, served as the green homes’ developer.

Five green homes are scattered, with three in the Englewood neighborhood and two on the city’s Northwest Side. Architects from around the country developed various methods for incorporating energy efficient and environmentally friendly practices into

affordable homeownership. The five winners had decidedly different perspectives on how to create affordable, energy-efficient houses within the context of existing neighborhoods.

In the Hermosa neighborhood, two model homes live side-by-side. Chicago-based Ross Architecture’s winning design for a site on North Keeler Avenue focused on three

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Omnibus Bill Signed, ACS Funded

Congress passed the FY2005 omnibus appropriations bill, H. R. 4818, before heading home for Thanksgiving. The bill includes funding for all HUD programs and other housing and homelessness-related programs. President Bush signed the bill on December 8. (See details in the November *Homeless Headlines* and in *Boosts, Cuts in FY 2005 Spending* on page 2 of this issue.)

There is one piece of good news in the Omnibus bill. The American Community Survey was funded at the House-proposed level of \$146 million. As reported earlier (see Memo, October 15), the Senate Commerce-Justice-State

appropriations bill would have provided only \$65 million of the \$165 billion requested in the President’s budget. Without funding at the higher level, the US Census Bureau would not have been complete implementation of the American Community Survey. Housing advocates and researchers consider the American Community Survey to be vitally important to provide timely and accurate data on a range of housing questions to help shape the public policy debate.

For further information, contact the National Low Income Housing Coalition at the address in *Headlines Directory*. ■

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Headlines/Hotline on the Internet - The Illinois Community Action Association publishes both Homeless Headlines and Homeless Hotline on the Publications page of its web site at www.icaanet.org.

Illinois Department of
Human Services



Boosts, Cuts in FY 2005 Spending

Congress approved a spending bill over the November 20-21 weekend that gave modest increases in funding for nutrition aid and rental assistance for poor families, but some other programs for the poor were cut. (See Omnibus Bill on page 1.)

The nutrition program for Women, Infants and Children (WIC) received its largest budget ever, \$5.2 billion, up from \$4.6 billion in the last fiscal year. Experts said this should be sufficient to serve the eight million families that are expected to apply for aid. In a reflection of a growing need among the working poor, demonstrated in lengthening lines at food banks and pantries, Congress approved an increase of nearly \$1.5 billion in the food stamp program.

The Low-Income Housing Energy Assistance Program was allocated an increase of more than 15 percent, to \$2.2 billion this year from \$1.9 billion last year. However, the increase in the program, which helps poor people meet their winter home-heating costs, lags far behind increases in fuel prices.

For more information, contact the Fppd Research and Action Council (FRAC) at the address in *Headlines Directory*. ■

New HUD Section 8 Voucher Regs

HUD has released FY 2005 Section 8 regulations for tenant-based vouchers. To view the notice and related documents, go to: www.hud.gov/offices/pih/index.cfm ■

Statewide Housing Action Coalition
and Housing Partners of Kankakee
present...

Homebuyer Education Methods Training for Trainers

Date: January 24-28

Location: Illinois Community Action Association,
3435 Liberty Drive, Springfield

Learn how to deliver a comprehensive homebuyer education program based on the curriculum that NeighborWorks® organizations across the country are using to turn thousands of prospective homebuyers into satisfied homeowners. Learn to use the best materials and methods to train homebuyers to shop for a home, get a mortgage loan, improve their budget and credit profiles and maintain their home and finances after purchase.

Registration

Deadline: January 7, 2005

Tuition:

\$400.00 for Statewide Housing
Coalition members,
\$500.00 for nonmembers.

Limited scholarships available. Registration priority will be given to Housing Counseling Agencies participating in the Statewide Employer Assisted Housing Initiative. A limited number of hotel rooms have been reserved at a reduced rate of \$65.00 per night at The Fairfield Inn, 3446 Freedom Drive, Springfield, (217)793-9277.

**For more information or for
registration materials**, contact:

**Brenda Grauer
Statewide Housing Action
Coalition**

11 E. Adams #1501
Chicago, IL 60603
Telephone: (312)939-6074
Fax: (312) 0 939-6822

Email:
Brenda@statewidehousing.org ■

Homeless Headlines



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Association**
3435 Liberty Drive
Springfield, Illinois 62704
Telephone: (217) 789-0125
Fax: (217) 789-0139
www.icaanet.org

Rural Housing Programs “Reinvented”

The USDA released an interim final rule on the “reinvention of the Sections 514, 515, 516 and 521 multifamily housing programs.” The interim rule, for which comments will be accepted until December 27, 2004, will go into effect February 24, 2005. However, the National Housing Law Project, the Housing Assistance Council, the National Rural Housing Coalition, the National Housing Trust, the National Low Income Housing Coalition, and 15 other signatories have written to USDA requesting an additional 30 day comment period. While pleased that the rule has been released, the signatories expressed concern at the truncated comment period for such far reaching changes to rural housing programs.

The interim rule consolidates 14 separate regulations and a number of

Administrative Notices into one regulation and move procedural guidance to three program handbooks. Today, these programs account for a portfolio of more than 463,632 units and more than 17,100 projects. The



average tenant has an adjusted income of \$9,452.

The interim rule, which covers all aspects of the programs, makes some significant changes. Among these are changes to RHS's policy waiting lists to receive incentives to remain in the RHS inventory.

RHS borrowers seeking to prepay an RHS loan must submit a written prepayment request to RHS at least 180 days in advance of the anticipated prepayment date. Within 30 days' receipt of this notice, RHS must send a prepayment request notice to each of the property's tenants. If RHS agrees to accept prepayment on the loan, a prepayment will be sent to each tenant from RHS. Other notice requirements are also established in the interim rule.

The interim rule sets guidelines for RHS borrowers seeking incentives. RHS borrowers who will agree to maintain their properties as affordable only if they receive certain incentives, must sometimes wait years before the incentive funds become available, during which time borrowers

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USDA Releases New Data on Hunger and Food Insecurity

The percentage of Americans experiencing hunger remained unchanged from 2002 to 2003, according to a report released last month by the U. S. Department of

Further analysis by the Food Research and Action Council (FRAC) however revealed that the numbers and percentages for adults and households facing hunger and food insecurity have

In addition to the national figures, the USDA report includes state-by-state data on the number of people who experienced food insecurity and hunger over the three-year period of 2001-2003.



Agriculture. The report, which was based on annual survey data by the U. S. Census Bureau, revealed that about 9.6 million Americans, or 3.4 percent of the U. S. population, went hungry at least some time during the year, because they did not have enough money for food. Among that number were about 420,000 children (0.6 percent of all U. S. children) from some 207,000 families (0.5 percent of U. S. households with children).

risen steadily from 1999 to 2003. FRAC pointed out that the total number of people living in food insecure households – with or without hunger – rose to 36.3 million in 2003, compared to 34.9 million in 2002, 33.6 million in 2001, 33.2 million in 2000, and 31 million in 1999.

To view the complete report, visit www.ers.usda.gov/publications/fanrr42/

To view the statement released by FRAC, see www.frac.org/Press_Release/11.19.04.html

For further information, contact the Food Research and Action Center at the address in *Headlines Directory*. ■

Being Green

(Continued from page 1)

priorities: sunlight, ventilation, and insulation. The interior space centers around a solar atrium. The atrium projects above the roofline to capture direct southern light, illuminating the heart of the home and providing direct solar heat in winter. Photovoltaic solar panels on the roof cut the electricity bill by a third. The house features many reused components, including recycled doors from the 1920s.

Annette Conti, NHS construction and project manager, noted that the house reminded her of 1920s California Arts and Crafts style. The house is accessible to people with disabilities, and the family who bought it has a member with a disability. Douglas Ross, president of the Ross Architecture believes that “if [other local]

architects and builders start to address energy efficiency and (add) solar atriums, lightening the central part of the house could become a regional characteristic of Chicago.”

The neighboring house, a fire-engine red structure, was designed by San Francisco- and Chicago-based EHDD Architects, the same group that did the master plan for the Shedd Aquarium. The house is called a Factor 10 House because it reduces environmental impacts by a factor of 10 compared to the average home built in the United States. The green design focuses on stormwater management so that no water goes off the site into the sewer system. The roof, vegetated with plants, minimizes storm water runoff. A swale (a drainage depression) planted with native plants, grasscrete — paving that allows water to penetrate

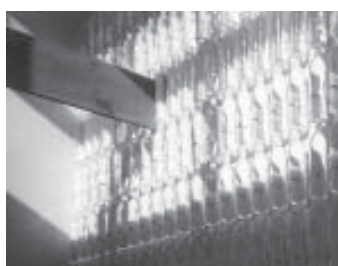
into the soil — for car parking in the backyard, and prairie vegetation in front all reduce rainwater runoff.



Two homes in Chicago are energy efficient even if they're not actually painted green.



“Grasscrete” allows runoff to be absorbed into soil.



This bottle wall — made of recycled drinking water bottles — acts as a heat-sink to reduce energy use and heating costs.

Inside the house, there is a “bottle wall,” a wall of recycled drinking water bottles, that acts as a heat “sink” in winter, collecting the sun’s heat by day and slowly emitting the heat during the night.

An open floor plan enhances cross-ventilation, while the careful placement of windows maximizes reflected light into the interior of the home, reducing glare. Marc L’Italien, principal in EHDD, explained that the house “uses tried-and-true principles and goes back to basics.” He believes people would get a clearer picture of what can be done to protect the environment if they saw more such housing being built in their neighborhoods.

The model homes were built and opened to the public in summer 2003. Four of the homes are already sold. The City will monitor them for 18 months to draw lessons for future green housing programs.

Resources

- * Annette Conti, NHS, (773)928-0241
- * Cary Gordon, Department of Environment, (312)744-3636
- * Angy Marks, Department of Housing, (312)747-0766
- * Doug Ross, Ross Architects, (773)327-1616
- * Marc L’Italien, EHDD Architects, (312)655-0690

For further information, contact:

Ellen Shubart, Manager
Campaign for Sensible Growth
25 East Washington, Suite 1600
Chicago, IL 60602
Telephone (312)863-6009
Fax (312)922-5619

Milda Grigaite was a research assistant for the Campaign for Sensible Growth through December 2003.

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View of Low Income Working Families

As part of the Working Poor Families Project, the Annie E. Casey, Ford, and Rockefeller Foundations have released, “Working Hard, Falling Short: America’s Working Families and the Pursuit of Economic Security.” The report uses recent national and state data to give a more complete view of the difficulties that low income working families have in achieving economic security.

According to the report, one in four working families earns less than two times the poverty standard, the

standard the authors use to define “low income.” This amounts to 9.2 million low income working families in the United States. Of these families, 2.5 million earn less than \$18,392 for a family of four, putting them officially in poverty. The report finds that in 2002, 52% of all low income working families and fully 75% of those living in poverty pay more than a third of the family’s income on housing.

Aside from housing, researchers found a variety of other reasons for why low income families could not achieve

economic security, even when working full time. They observed that inadequate education and work force development, low wages and poor benefits, differing laws and funding in different states, and outdated government policies accounted for why working hard does not seem to lead directly to the American Dream for these families.

To view this report and find out more about the Working Poor Families Project, see: www.aecf.org/initiatives/jobinitiative/workingpoor.htm. ■

“Reinvented”

(Continued from page 3)

are on a waiting list for the incentives. The interim rule establishes a maximum time on the waiting list of 15 months and allows borrowers to then stay on the list, withdraw from the list and continue to offer affordable housing, or sell the property to a nonprofit organization. Where borrowers do prepay, tenants will get a letter of priority entitlement, giving them priority in RHS-financed housing elsewhere. If such housing is not available, the impacted tenants may face displacement or increased rents.

The interim rule also eliminates the requirements for interim rent recertifications for tenants’ monthly income changes of less than \$100. Further, the interim rule provides some protections so that tenants’ contribution to rent will not increase if rental assistance is terminated due to actions by the property borrower/owner, e. g., when rental assistance payments decrease due to a default by the borrower/owner. And, rental assistance can be transferred from one property to another (after the property has been unused for six months).

The rule makes numerous changes regarding property maintenance, reserves and rent levels for loan originations, loan servicing, replacement reserve set-asides and

preservation. There is also a new section on cost reasonableness for the evaluation of project proposals. Here, RHS recognizes the long-term cost savings that can occur after higher-than-usual initial investment. These include, for example, the long term cost savings offered by brick exteriors and increased thermal standards.

The interim rule also consolidates separate program regulations for the Farm Labor Housing loan and grant program, with separate subparts remaining for on-farm labor housing and off-farm labor housing.

The definition of “nonprofit organization” is changed so that “more nonprofit organizations are eligible for participation in the Agency’s multifamily direct loan programs. Most notably, the aspects of the definition that describe local and regional nonprofit organizations have been broadened.”

For more information on the interim final rule, RIN 0575-AC13, or how to comment, go to rdinit.usda.gov/regs/. (A copy of the letter requesting extension of the comment period will be available at www.nlihc.org.)

For further information, contact the National Low Income Housing Coalition at the address in *Headlines Directory*. ■

CSH Funding Directory

The Corporation for Supportive Housing (CSH) has developed an online directory of federal financing resources for supportive housing. The directory may be found at: www.csh.org/index.cfm?fuseaction=Page.viewPage&pageId=330.

For further information, contact CSH at the address in *Headlines Directory*. ■

Private Resources

The UPS Foundation

55 Glenlake Pkwy., NE

Atlanta, GA 30328

Telephone: 404-828-6374

Fax: 404-828-7435

URL: [www.community.ups.com/
community/philanthropy/main.html](http://www.community.ups.com/community/philanthropy/main.html)

Areas of Interest: Families and children in crisis, the distribution of food to hungry Americans, economic opportunity for minorities; programs for the physically and mentally challenged. **homelessness.** Aging; aging centers/services; children/youth services; family services; family services-parent education; food services; government/public administration; health care; **homeless human services;** human services; mental health/crisis services; minorities; voluntarism promotion.

Types of Support: Continuing support; employee matching gifts; equipment; internship funds; matching/challenge support; program development. **Limitations:** Giving on a national basis and in Canada and Mexico; giving also to national organizations. No support for religious organizations or theological functions or church-sponsored programs limited to church members. No grants to individuals, or for endowment funds, capital campaigns, or operating expenses. **Application Information:** Proposals should be no longer than two pages in length. An application form is not required. Applicants should submit the following:

- * Descriptive literature about organization.
- * Copy of IRS Determination Letter.
- * How project's results will be evaluated or measured.
- * Listing of additional sources

and amount of support.

- * Copy of most recent annual report/audited financial statement/990.
- * Copy of current year's organizational budget and/or project budget.
- * Statement of problem project will address.
- * Detailed description of project and amount of funding requested.
- * Brief history of organization and description of its mission.

Only one copy of the proposal is requested. The board meets in October and November. The stated deadline is September 1. Final notification for local programs is November 1 and for national programs it is December 1.

Washington Mutual Bank Corporate Giving Program

999 3rd Ave. FIS2913

Seattle, WA 98104

Telephone: 800-258-0543

Fax: 206-377-5723

URL: [www.wamu.com/about/
community/community.htm](http://www.wamu.com/about/community/community.htm)

Contact: Bettye Wilkes, Manager of Corporate and Employee Giving

Areas of Interest: Affordable Housing/Community Development: Washington Mutual supports programs designed to provide long-term, safe, accessible and affordable **housing** to low-to moderate-income individuals and families. Community development; **housing/shelter human services;** human services-financial counseling. **Types of Support:** Capital campaigns; cause-related marketing; donated equipment; donated land; donated products;

employee matching gifts; employee volunteer services; general/operating support; in-kind gifts; loaned talent; program development; sponsorships; use of facilities. **Limitations:** Giving on a national basis. No support for sectarian religious organizations or veterans' or labor organizations.

Applications Information: The Community Relations Department handles giving. The company has a staff that only handles contributions. An application form is not required. Applicants should submit a detailed description of the project and amount of funding requested. The initial approach is to send the proposal to headquarters. Only one copy is requested. There are no deadlines stated and final notification is within two months.

Washington Square Health Foundation, Inc.

875 N. Michigan Ave., Ste 3516

Chicago, IL 60611

Telephone: 312-664-6488

Fax: 312-644-7787

Email: washington@wshf.org

URL: www.wshf.org

Contact: Howard Nochumson, Executive Director

Areas of Interest: Primary health care medical and nursing education scholarships, direct health care services. Aging; AIDS; AIDS research; crime/violence prevention-domestic violence; disabled; gays/lesbians; health care; **homeless;** immigrants/refugees; minorities; nursing care; nursing home/convalescent facility; people with AIDS (PWAs); women.

Types of Support: Equipment; fellowships; matching/challenge support; program development; program-related investments; research; scholarship funds; seed money.

Limitations: Giving primarily in the Chicago, Illinois area. No grants to individuals, or for general operating or administrative expenses, land

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Homeless Headlines

Private Resources

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acquisition or construction.

Application Information: Annual report is available on foundation website, as well as, application guides, procedures, and grant application form. An application form is required. The foundation prefers an initial approach to be sending the application – four copies are required. The deadlines are June 1 and December 1; the board meets in January, May, August, and December. Final notification will be by letter.

W. P. and H. P. White Foundation

540frontage Rd., Ste. 3240
Northfield, IL 60093
Telephone: 847-446-1441

Contact: M. Margaret Blandford,
Executive Director

Areas of Interest: Education, health, and human services, emphasis on those most in need. Children/youth services; economically disadvantaged; education; health care; hospitals (general), **housing/shelter development**; human services; minorities; urban/community development. **Types of Support:** Annual campaigns; continuing support; general/operating support; program development **Limitations:** Giving primarily in the metropolitan Chicago area. No grants to individuals

or for land acquisition; endowment funds; publications; conferences; deficit financing; or visual or performing arts; no loans.

Application Information: An application form is not required, but applicants should submit the following:

- * Population served
- * Copy of IRS Determination Letter
- * Brief history of organization and description of its mission
- * Copy of the most recent annual report/audited financial statement/990.
- * Listing of board of directors, trustees, officers, and other key people and their affiliations.
- * Detailed description of project and amount of funding requested
- * Copy of current year's organizational budget and/or project budget.
- * Listing of additional sources and amount of support.

The foundation prefers an initial approach to be the proposal; one copy. The board meets in March, June, September, and December. The deadlines are: February 1, May 1, August 1, and November 1. Final notification will be within several weeks.

Woodward Governor Company Charitable Trust

5001 N. 2nd. Street
Rockford, IL 61125-7001

Contact: Pam Johnson, Chair.,
Contributions Committee

Areas of Interest: Children/youth services; community development; crime/violence prevention-youth; disabled; economically disadvantaged; federated giving programs; food services; health care; health organizations; **homeless; homeless human services; housing/shelter development**; human services; minorities; minorities/immigrants centers/services. **Limitations:** Giving primarily in areas of company operations, including Rockford, Illinois. No grants to individuals, or for endowment funds; research; special projects; publications; or conferences; no loans and no matching gifts.

Application Information: An application form is not required, but applicants should submit:

- * Detailed description of project and the amount of funding requested.
- * Copy of IRS Determination Letter

The initial approach should be a letter with one copy of the proposal. The board meets as required. Deadlines state that the proposal should be submitted in March or July. The information states that there is no set deadline. Final notification would be within eight weeks.



Headlines Directory

Center for Community Change

1000 Wisconsin Ave., NW
Washington, DC 20007
Telephone: (202) 342-0567
Fax: (202) 342-5462
<http://www.communitychange.org>

Center on Budget and Policy Priorities

820 First Street, NE, Suite 510
Washington, DC 20002
Ph: (202) 408-1080
Fax: (202) 408-1056
<http://www.cbpp.org>

Chicago Coalition for the Homeless

1325 S. Wabash, Suite 205
Chicago, IL 60605
Telephone: (312) 435-4548
Fax: (312) 435-0198
<http://www.enteraact.com/~cch/index.htm>

Coalition of Citizens With Disabilities in Illinois

300 E. Monroe, Suite 100
Springfield, IL 62701
Telephone: (217) 522 7016
Fax: (217) 522-7024
TDD: (217) 522-7016
<http://www.inw.net/~ccdi/>

Corporation for Supportive Housing

1 N. LaSalle, 12th Floor
Chicago, IL 60602
Phone: 312 6976125
Fax: 3123467280
Email: il@csh.org
www.csh.org

Food Research and Action Center

1875 Connecticut Avenue, NW, # 540
Washington, D.C. 20009
Telephone: (202) 986-2200
Fax: (202)986-2525
foodresearch@frac.org

Housing Assistance Council

1025 Vermont Ave. NW, Suite 606
Washington, D.C. 20005
Telephone: (202) 842-8600
Fax: (202) 347-3441
<http://www.ruralhome.org>

Illinois Coalition Against Domestic Violence

801 S. 11th
Springfield, IL 62703
Telephone: (217) 789-2830
Fax: (217) 789-1939
<http://www.ilcadv.org>

Illinois Coalition to End Homelessness

Matthew Hanafee, Executive Director
P.O. Box 3956
Oak Park, IL 60303-3956
Telephone: (708) 263-3590
Email: ILHomeless@aol.com

Illinois Community Action Association

3435 Liberty Drive
Springfield, IL 62704
Telephone: (217) 789-0125
Fax: (217) 789-0139
<http://www.icaanet.org>

Illinois Department of Commerce and Economic Opportunity

620 E. Adams, CIPS-3
Springfield, IL 62701
Telephone (217) 785-6142
Fax: (217-782-1206
<http://www.commerce.state.il.us/>

Illinois Department of Human Services

Homeless Services and Supportive
Housing
400 W. Lawrence, 2C
Springfield, IL 62762
Telephone: (217) 782-1317
Fax: (217) 524-6029
<http://www.state.il.us/agency/dhs/>

Illinois Food Bank Association

P.O. Box 8293
Springfield, IL 62791
(217)522-4022
E-mail: cifbank@aol.com

Illinois Housing Development Authority

401 N. Michigan Ave., Suite 900
Chicago, IL 60611
Telephone: (312) 836-5200
Fax: (312) 836-5286
TDD: (312) 836-5222
<http://www.ihda.org/>

National Alliance to End Homelessness

1518 K Street, NW, Suite 206
Washington, D.C. 20009
Telephone: (202) 638-1526
Fax: (202) 638-4664
E-mail: naeh@naeh.org
<http://www.endhomelessness.org/>

National Coalition for Homeless Veterans

333 1/2 Pennsylvania Avenue, SE
Washington, D.C. 20003-1148
Telephone: (202) 546-1969
Fax: (202) 546-2063
E-mail: nchv@nchv.org
<http://www.nchv.org/home.html>

National Coalition for the Homeless

1012 14th Street NW, Suite 600
Washington, DC 20005-3406
Telephone: (202) 737-6444
Fax: (202) 737-6445
<http://nch.ari.net/>

National Community Reinvestment Coalition

733 15th St., NW, #540
Washington, D.C. 20005
Telephone: (202) 628-8866
Fax: (202) 628-9800

National Law Center on Homelessness & Poverty

918 F Street NW #412
Washington DC 20004
Telephone: (202) 638-2535
Fax (202) 628-2737

National Low-Income Housing Coalition

& National Low Income Housing
Information Service
1012 14th St., NW, #1200
Washington, D.C. 20005
Telephone: (202) 662-1530
Fax: (202) 393-1973
E-mail: info@nlihc.org
<http://www.nlihc.org>

National Rural Housing Coalition

601 Pennsylvania Avenue, NW
Suite 850
Washington, D.C. 20004
Telephone: (202) 393-5229
Fax: (202) 393-3034
<http://www.nrhweb.org>

Rural Development

2118 W. Park Ct, Suite A
Champaign IL 61821
Telephone: (217)403-6222
Fax: (217)403-6231

Southern Illinois Coalition for the Homeless

P.O. Box 955
704 W. Boynton
Marion, IL 62959
Telephone (618) 993-0094
Fax: (618) 993-4013

Statewide Housing Action Coalition

11 E. Adams, Suite 1501
Chicago, IL 60603
Telephone: (312) 939-6074
Fax: (312) 939-6822

Supportive Housing Providers Association

3417 North Monticello
Chicago, IL 60618
Telephone: (773) 588-0827
Fax: (773) 267-1294
supportivehsg@aol.com

U.S. Department of Housing and Urban Development

Office of Community Planning and
Development
77 W. Jackson 24th Floor
Chicago, Illinois 60604-3507
Telephone: (312) 353-1696
Fax: (312) 353-5417
<http://www.hud.gov/local/chi/chihome.html>