



Furthering Mission Through Social Entrepreneurship

M.E.R.C.Y. (Mentors, Empowerment and Resources for Change in Young families) Communities was founded in 1999 through the efforts a twenty eight member task force of individuals from social service, business, academic and religious communities, who envisioned a longer term, more intensive transitional living program to address the root causes of poverty and family homelessness within the Springfield Illinois community.

The group's eight-month study found that while varied factors contributed to the homelessness of families, many had themselves grown up in poverty and experienced homelessness in their

youth. They were most often female-headed households who met their daily needs by cycling in and out of the shelter and social service system.

The non-profit agency was formed with a mission of providing housing and the systemic, holistic supportive services needed to foster their independence. While the need for such a program in the Springfield community was evident, how best to secure the revenues to fulfill this mission was more challenging.

Springfield is a social service rich community with its fair share of competition for government and charitable dollars. This coupled with

the city's growing number of homeless and diminishing affordable housing resources led the new agency to take a bold step two years into its existence to create an earned income venture to subsidize its mission.

Not only would the entrepreneurship generate revenues to support programming, but it would also serve the agency's social purpose of helping families achieve self-sufficiency and maintain stability in permanent housing. Mary Stone, the agency's

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Making the Connection Public Benefits and Taxes

by **Kathryn Nelson and Candace King**, DuPage Federation on Human Services Reform



The authors of this column welcome your comments and questions. See contact information at the end of the article.

Last month's *Homeless Headlines* provided important information regarding two valuable resources: the free tax preparation services available throughout the state through the Tax Counseling Project and the Tax Assistance Program, and the Earned Income Tax Credit (EITC). I want to add a little more to the discussion about these benefits, particularly the Federal and State EITC.

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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. To receive both by email, send a blank email to: headlines-hotline-subscribe@yahoo.com. (Self service only.)



SAMHSA “Treatment For Homeless” Grants

On February 6, the Substance Abuse and Mental Health Services Administration’s (SAMHSA) Center for Substance Abuse Treatment and Center for Mental Health Services announced the availability of FY 06 funds for awards under the Development of Comprehensive Drug/Alcohol and Mental Health Treatment Systems for Persons Who are Homeless program. Up to \$9.7 million will be available to fund up to 25 grants directed at chronic homelessness. Applications are due April 6.

For details, visit <http://cshhf.c.topica.com/maaexxtaboD3McyjTl83eafpNE0/>

2006 Illinois Poverty Report

Illinois’ poverty rate is the highest in the Midwest according to the 2006 Report on Illinois Poverty released by the Illinois Poverty Summit. The state also lags behind the rest of the region on fifteen key poverty indicators, including employment outlook, housing affordability, and education spending. The number of Chicago residents living in poverty increased by 47,955 people from 2003 to 2004, and more than one in five Chicago residents is living in poverty. The report, released by the Illinois Poverty Summit, also finds that state funding decreased by \$387 million for critical state human services that assist low-income families and the working poor from falling deeper into poverty.

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Homeless Headlines and Homeless Hotline by email

This is self-service only. If you would like to receive Homeless Headlines and Homeless Hotline by email, send a blank email to headlines-hotline-subscribe@yahoogroups.com. When the confirmation message comes, just click on the reply and send buttons in your email program. If your address changes, unsubscribe (headlines-hotline-unsubscribe@yahoogroups.com) and submit a new subscription.

Benefits and Taxes

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Impact of the tax return on public benefits: Many times individuals don’t want to receive an increase in income because it causes other benefits to be reduced or taken away. It is important to note receipt of the EITC has no impact on public benefits since it is not counted as income or an asset. Receiving the EITC **does not** affect a person’s eligibility, nor does it change the amount of help received through programs such as Temporary Assistance for Needy Families, Food Stamps, SSI or public housing.

Be aware, however, that the basic income tax refund is a nonexempt asset for state benefits and is added to any other countable assets when comparing assets to the asset limit. In instances where a client files a joint tax return, and is separated from the spouse, the state counts half of the refund when determining eligibility for benefits, unless the person tells the IDHS caseworker that she received less than half. In this instance the IDHS

caseworker is to use what the client says she received.

Advanced EITC: Tax time is great opportunity to remind clients that they can increase their weekly take home pay by applying for the Advanced EITC.

To be eligible for this credit, an individual must meet all of the following criteria:

- ☉ Have at least one qualifying child (child under age 19 in the home or under age 24 if a full time student, or a child of any age, if permanently and totally disabled),
- ☉ Meet the EITC income limits (see below) and
- ☉ Be eligible to apply for the EITC.

To obtain this credit, all the client needs to do is to complete a W-5 with the employer or obtain the form by calling IRS at 800-TAX-FORM (800-829-3676), or from the local IDHS office. Like the EITC, the Advanced EITC is exempt income for public benefits, so it

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Homeless Headlines



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The **Illinois Community Action Association** has published the monthly *Homeless Headlines* and the *Homeless Hotline* since 1991 under contract with the **Illinois Department of Human Services**.

For a free subscription, contact:

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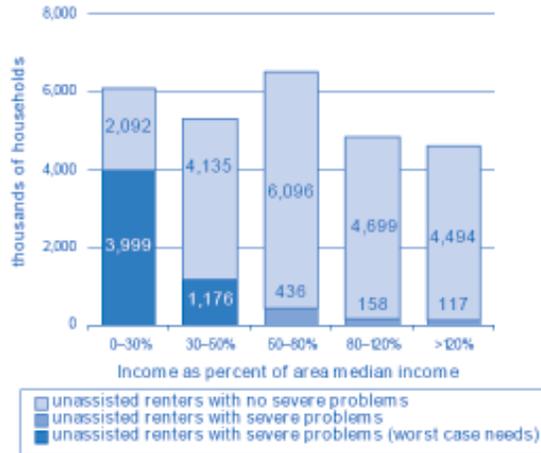
Worst Case Housing Needs Increase

A new “Worst Case Housing Needs” report from HUD finds that in 2003 a total of 5.18 million very low income renter households without housing assistance lived in severely inadequate units or paid more than half their income on their housing. This, along with twenty other findings of the report, are succinctly stated in the executive summary of the report, followed by in-depth analysis.

Citing the 5.20 million households determined to have worst case housing needs in 1999, the report found that the “number of low-income households paying excessive rent or living in substandard conditions remains essentially unchanged from the mid-1990s.” However, from a relative low point in 1999, the

incidence of Worst Case Housing Needs actually increased to reach the 2003 level.

Worst Case Need are severe problems experienced by unassisted very-low-income renters, 2003.



Source: HUD-PD&R tabulations of the 2003 American Housing Survey.

This year’s report cites 4.86 million Worst Case Needs households in 1999. By 2001 the number had reached 5.01 million. According to HUD’s numbers, therefore, over the entire period from 1999 to 2003 there was an increase of 320,000 Worst Case Needs households, a 7 percent increase. In 2003, HUD estimates 11.4 million people lived in Worst Case Needs households. Even as a proportion of a growing population, the report finds worst case needs households increased, from 4.73 percent to 4.89 percent. Though the report states that the changes from 1999 to 2001 and from 2001 to 2003 were statistically insignificant, it does not address the significance of the aggregate changes from

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HHS Poverty Guidelines Update

[This is an abridged version of the notice published on page 3849 of the January 24, 2006 Federal Register. The full version can be downloaded at <http://aspe.os.dhhs.gov/poverty/06fedreg.pdf>.]

Section 673(2) of the Omnibus Budget Reconciliation Act (OBRA) of 1981 (42 U.S.C. 9902(2)) requires the Secretary of the Department of Health and Human Services to update, at least annually, the poverty guidelines, which shall be used as an eligibility criterion for the Community Services Block Grant program. The poverty guidelines also are used as an eligibility criterion by a number of other Federal programs. The poverty guidelines issued here are a simplified version of the poverty thresholds that the Census Bureau uses to prepare its estimates of the number of individuals and families in poverty.

As required by law, this update is accomplished by increasing the latest published Census Bureau poverty thresholds by the relevant percentage change in the Consumer Price Index for All Urban Consumers (CPI-U). The guidelines in this 2006 notice reflect the 3.4 percent price increase between calendar years 2004 and 2005. After this inflation adjustment, the guidelines are rounded and adjusted to standardize the differences between family sizes. The same calculation procedure was used this year as in previous years. (Note that these 2006 guidelines are roughly equal to the poverty thresholds for calendar year 2005 which the Census Bureau expects to publish in final form in August 2006.)

Due to confusing legislative language dating back to 1972, the poverty guidelines have sometimes been mistakenly referred to as the “OMB” (Office of Management and Budget) poverty guidelines or poverty line. In fact, OMB has never issued the guidelines; the guidelines are issued

each year by the Department of Health and Human Services. The poverty guidelines may be formally referenced as “the poverty guidelines updated periodically in the Federal Register by the U. S. Department of Health and Human Services under the authority of 42 U.S.C. 9902(2).”

Some programs use a percentage multiple of the guidelines (for example, 125 percent or 185 percent of the guidelines), as noted in relevant authorizing legislation or program regulations. Non-Federal organizations

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2006 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

| Persons in family unit | Poverty guideline |
|------------------------|-------------------|
| 1 | \$9,800 |
| 2 | 13,200 |
| 3 | 16,600 |
| 4 | 20,000 |
| 5 | 23,400 |
| 6 | 26,800 |
| 7 | 30,200 |
| 8 | 33,600 |

For family units with more than 8 persons, add \$3,400 for each additional person.

Homeless Headlines

M.E.R.C.Y.

(Continued from page 1)

founding Executive Director, noted, “if we were going to devote resources to such a venture it was important to combine business with fulfillment of mission”.

M.E.R.C.Y. House Furniture Store, a donated and consigned used furniture store, opened on October 13, 2001 under M.E.R.C.Y. Communities’ 501(c)(3) umbrella. The store fulfills three objectives in support of the agency’s mission.

The retail operation creates a revenue stream, outside of public and private dollars, and furthers one of the organization’s early objectives to diversify sources of funding. It also has the benefit of attracting a donor who can contribute a non-monetary, tax-deductible gift.

The store also provides a ready supply of home furnishings needed by the agency to furnish its eighteen units of transitional and permanent supportive housing. A perk of the transitional living program allows program graduates to take all of their transitional living furniture and household goods with them when they transition into permanent housing.

Therefore replenishment of the units is an ongoing need.

When inventory allows, furniture is also given to other disadvantaged individuals in the community who present with a voucher from their social

workplace. The paid trainee positions increase job opportunities and promote economic change for marginalized individuals by giving them the skills to secure self-sufficient employment.

Donations and consignments come from individuals and businesses. The store accepts furniture, lamps & chandeliers, art & framed prints, floral displays, collectibles & antiques, crystal, silver and porcelain. All donations are cleaned and repaired before being moved to the showroom floor. The store’s quality household furnishings appeal to a wide variety of buyers.

M.E.R.C.Y. House Furniture Store is located at

1650 Wabash, Springfield Illinois in the Yard Shopping Center – (217) 787-7488. The store is open Tuesday through Saturday from 10:00 a.m. to 6:00 p.m.

The agency has found that this type of earned income enterprise is a good match for furthering the work of a homeless provider. For more

information on the project contact Executive Director, Mary Stone, at (217) 753-1358. ■



A sampling of the merchandise from M.E.R.C.Y. House Furniture Store.

service provider. The store also stands ready to meet other home furnishing crisis needs in the community, e.g. the agency recently partnered with the American Red Cross and the Springfield Housing Authority to help resettle a couple dozen Hurricane Katrina evacuees.

The furniture store microenterprise also makes a job-training program possible for MERCY program participants who lack a substantive work history or who need to further their job skills in order to find employment within the larger

Benefits and Taxes

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does not affect initial or ongoing eligibility for TANF, Food Stamps, Medicaid or public housing. Often having the extra money from the EITC (which could be as much as \$115 or more per month) is all that is needed to help pay daily bills and prevent homelessness.

Amended Tax Returns: If a taxpayer realizes that he did not correctly file a tax return in a prior year, particularly if the person did not claim the EITC, he can file an amended return. It is best to file an amended tax return if a person needs to correct his filing status, total income, tax deductions, or tax credits. Generally amended returns can be filed within 3 years from the date of the original return or within 2 years from the date the tax was paid, whichever is later.

State EITC: To be eligible to claim the Illinois EIC clients must:

- ☉ Be a resident of the State of Illinois, **and**
- ☉ Be eligible for and claim the federal EITC on your federal tax return **and**
- ☉ Have a qualifying child who was born after 12/31/87 **and** who is not a foster child **and** who lived with them for more than half of 2005.

A major change was made this year when the Illinois EITC became a refundable credit, meaning that if the credit exceeds the tax liability for the family, a refund for the difference is paid, the same as is done for the federal EITC. So a family could receive back more than they paid in taxes. For the 2005 tax year, the state-level EITC provides an additional 5% above the federal EITC for those who are eligible. So if a family receives \$1000 in the federal EITC, the state EITC would be \$50.00.

Since the federal and state EITC are linked, it is necessary to complete the federal tax return before filling out the state income tax return, when applying

for the Illinois EIC. Like the federal EITC, the state EITC does not affect eligibility for public benefits, nor does it reduce the public benefit amount.

Where and How to Apply: There are programs throughout Illinois where families with incomes under **\$38,000** and individuals with incomes under **\$15,000** can get **free** tax counseling and tax return preparation. Call (312) 409-6511 in Cook county or (312) 409-1555 in Cook, DuPage, Kane and Lake counties; (888) 827-8511 outside of Cook county, or (312) 701-1326 (TTY). Often staff at these programs will help to identify if a person should file an amended return for prior years, and then will assist with filing the amended return.

The client can also use a program linked to the IRS website (www.irs.gov) to get free tax preparation. Free File is a free service offered by companies for taxpayers with an Adjusted Gross Income (AGI) of \$50,000 or less. The person should only link to these free programs through the main IRS web page.

H&R Block is screening tax returns and assessing eligibility for Food Stamps. If the eligible, the H&R Block staff will complete a Food Stamp application and the send the application into the local state IDHS office for processing. Please note that H&R Block does charge a fee for tax preparation.

If completing the tax paperwork on their own, workers raising children must complete either IRS Form 1040 or 1040A and attach the Schedule EIC. Workers with children cannot get the EITC if they file using Form 1040EZ or fail to attach Schedule EIC. Married workers have to file jointly to obtain the EITC.

Workers not raising children can use any tax form – including the 1040EZ and write “EITC (or the dollar amount of the credit) on the Earned Income Credit line of the tax form. The Schedule EIC is not needed.

Candace King is the Executive Director of the DuPage Federation on Human Services Reform for the past 10 years. She has over 30 years of working with human services systems advocacy. Kathryn Nelson is the Public Benefits Program Director with the DuPage Federation on Human Services Reform. Prior to this she worked for 30+ years with the Department of Public Aid and Illinois Department of Human Services. The DuPage Federation on Human Services Reform, a non-profit 501(c)(3) organization focused on advocacy and planning in DuPage County, Illinois and designer and trainer of Making the Connection: A Guide to Accessing Public Benefits. Questions can be directed to knelson@dupagefederation.org or cking@dupagefederation.org. ■

Guidelines

(Continued from page 3)

that use the poverty guidelines under their own authority in non-Federally-funded activities can choose to use a percentage multiple of the guidelines such as 125 percent or 185 percent.

The poverty guidelines do not make a distinction between farm and non-farm families or between aged and non-aged units. (Only the Census Bureau poverty thresholds have separate figures for aged and non-aged one-person and two-person units).

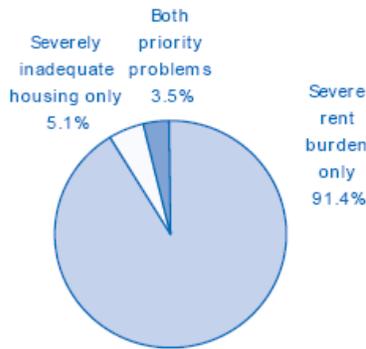
Note that this notice does not provide definitions of such terms as “income” or “family.” This is because there is considerable variation in how different programs that use the guidelines define these terms, traceable to the different laws and regulations that govern the various programs. Therefore, questions about how a particular program applies the poverty guidelines (e. g., Is income before or after taxes? Should a particular type of income be counted? Should a particular person be counted in the family or household unit?) should be directed to the organization that administers the program. ■

Worst Case

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1999 to 2003 and the trend is clearly one of increasing need.

The report provides a wealth of information on the extent, characteristics, trends, geography, and duration of Worst Case Needs as well as on the availability of affordable housing and housing problems not considered in the definition of worst case needs. For example, the report finds that between 2001 and 2003 the incidence of worst case needs among Hispanics increased nearly 31 percent, which the authors attribute to the overall growth in the number of very low income Hispanic renters. This growth among Hispanics is found to have accounted for nearly all the growth in Worst Case Needs from 2001 to 2003.



Sever Rent Burden Most Common Cause of Worst Case Need in 2003.

Using the Survey of Income and Program Participation, the report also finds that nearly half (47 percent) of the very low income renters (individuals) with severe housing burden in 2001 continued to face the same problem in 2002, while only 15.2 percent saw their rent burden drop below 30 percent. An additional 616,000 unassisted renters

who were severely cost burdened in 2001 (8.5 percent) had gained assistance by 2002, however 808,000 people (9.3 percent) moved in the other direction from being assisted to having severe rent burdens in 2002. Overall, according to the study, 2.2 million renters went from being assisted in 2001 to not being assisted in 2002, while 1.7 million went from being unassisted to being assisted over the same time period.

“Affordable Housing Needs: A Report to Congress on the Significant Need for Housing” is available at www.huduser.org/publications/affhsg/affhsgneed.html.

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

2006 Report

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The 2006 Report on Illinois Poverty documents how under-funded programs and the increase in poverty are affecting Chicago and Illinois residents. Some of the key findings include:

- Affordable for-sale and rental housing is disappearing in Chicago. An annual income of \$74,208 is needed to afford a Chicago home at the 2005 median price of \$234,000, meaning that people in common occupations such as nursing, teaching and retail cannot afford a home in the city. A worker needs to make \$17.33 per hour to afford a two-bedroom apartment in the Chicago area at the Fair Market Rent price of \$901 per month.
- Nearly 71 percent of Chicago public high school graduates were considered minimally or not academically ready for college.
- Median household income in the Chicago area has decreased by \$1,696 since 2000.
- Nearly 25 percent of all Illinois workers made less than \$9.28 per hour

in 2004- equivalent to poverty wages for a family of four.

- Many Illinois residents have few to no assets. Illinois ranks second lowest in the nation on small business ownership, and has the lowest rate of homeownership in the Midwest. And, the bankruptcy rate in Illinois doubled in the last 10 years.
- Illinois has the highest gender wage inequality of the five most populous states in the nation. For every dollar a man earns in Illinois, women will earn 69 cents.
- Despite the positive impacts of Social Security, 70 percent of senior Illinois women living alone live in or near poverty. Social Security is the primary income source for two-thirds of all Illinois seniors. Without it, nearly half of all seniors in Illinois would be in poverty.
- There are 39 Illinois counties on the 2006 Poverty Watch or Warning Lists. Cook County was placed on the Poverty Watch List for the second year in a row. (The report appendix details county-specific data.)

To determine the Poverty Watch and Warning lists, the report assesses four

key indicators of a resident’s well-being in Illinois: high school graduation, unemployment, teen birth, and poverty. Counties are evaluated on a point system, with points given to a county if its rate is higher than the state average and/or if they have seen undesirable changes in the previous year (for a total of 8 points). Counties that score 4 or 5 points are placed on the Watch List; and counties that score 6 to 8 points are placed on the Warning List.

Other key poverty indicators on which Illinois ranks last in the Midwest include:

- Overall poverty rate, deep poverty rate and child poverty rate
- Overall rate of uninsured people
- Homeownership rate
- Rate of children in a household where the head of household did not finish high school
- Reading and math achievement gap between poor and non-poor fourth and eighth graders (worst in nation)

The statewide report and the Chicago supplement can be viewed online at: www.heartlandalliance.org/creatingchange/research.html ■

Private Resources

JPMorgan Chase Foundation

(formerly The Chase Manhattan Foundation)
270 Park Ave.

New York, NY 10017

Telephone: 212-270-6000

email:

jpmorgan.chase.grants@jpmchase.com

URL: www.jpmorganchase.com/grants

Contact: Not given

Areas of Interest: Children services; community development; economic development; education; elementary/secondary education; employment; employment training; **housing/shelter**; human services-financial counseling; public affairs; public policy research; recreation-parks/playgrounds; urban/community development **Types of**

Support: Employment matching gifts; general operating support; program development; program-related investments/loans; technical assistance

Limitations: Giving on a national basis in areas of company operations; giving also to U.S.-based international organizations active in areas of company operations abroad. No support for religious, fraternal, social, or other membership organizations not of direct benefit to the entire community. No grants for capital campaigns or endowments, scholarships, fundraising, or special events or other short term projects.

Application Information: An application form is available online for the Recoverable Grants Program. Complete online application form for Recoverable Grant Program. Visit the website for application information for other programs.

Note: Do not forget to visit the website- there is much more information to be found there.

The Northern Trust Company Trust

c/o The Northern Trust Co.,

Community Affairs Div.

50 S. LaSalle St., L7

Chicago, IL 60675

Telephone: 312-444-4059

URL: www.northerntrust.com/aboutus/community/charitable/index.html

Contact: Dawn McGovern, Division Coordinator

Areas of Interest: Children/youth services; community development; disabled; economically disadvantaged; education-reading; employment services; family services; health care; **homeless; housing/shelter**; human services; performing arts-theater; urban/community development; women

Limitations: Giving primarily in the Chicago neighborhoods of Chatham, Englewood, Humboldt Park, Logan Square, the Loop, Washington Park, and West Town. No support for national organizations, disease-specific organizations, religious organizations not of direct benefit to the entire community, fraternal or political organizations, or United Way-supported organizations (over 5% of budget). No grants to individuals, or for fellowships, special event fundraising, galas, tournaments, charity athletic events, competitions, tickets, tables, advertising for fundraising benefits, research, scholarships, or multi-year general operating or program support, no loans. **Application Information:** Multi-year funding is not automatic. An application form is available online for organizations receiving support during the previous twelve months. Applicants should submit:

- 1) Qualifications of key personnel.

- 2) Copy of IRS Determination Letter
- 3) Copy of most recent annual report/audited financial statement/990
- 4) Listing of board of directors, trustees, officers and other key people and their affiliations
- 5) Detailed description of project and amount of funding requested
- 6) Copy of current year's organizational budget and/or project budget
- 7) Listing of additional sources and amount of support.

The foundation requests an initial contact of a letter of inquiry; download application form for organizations receiving support during the previous twelve months. Only one copy of the proposal is needed. The stated deadlines are: January 13 and August 12 for Social Welfare; May 13 for Culture and the Arts and Education. The board meets in March, July, and October Final notification is in two months.

Note: Be sure to visit the website – important information is found there. ■



Headlines Directory

Center for Community Change

1536 U Street NW
Washington, DC 20009
Telephone: (202) 339-9300
<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.enteract.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.inwv.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 Action Illinois

11 E. Adams, Suite 1501
Chicago, IL 60603
Telephone: (312) 939-6074
Fax: (312) 939-6822
<http://housingactionil.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 ½ 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

727 15th St., NW, #900
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

727 15th St NW, 6th Floor
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

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
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