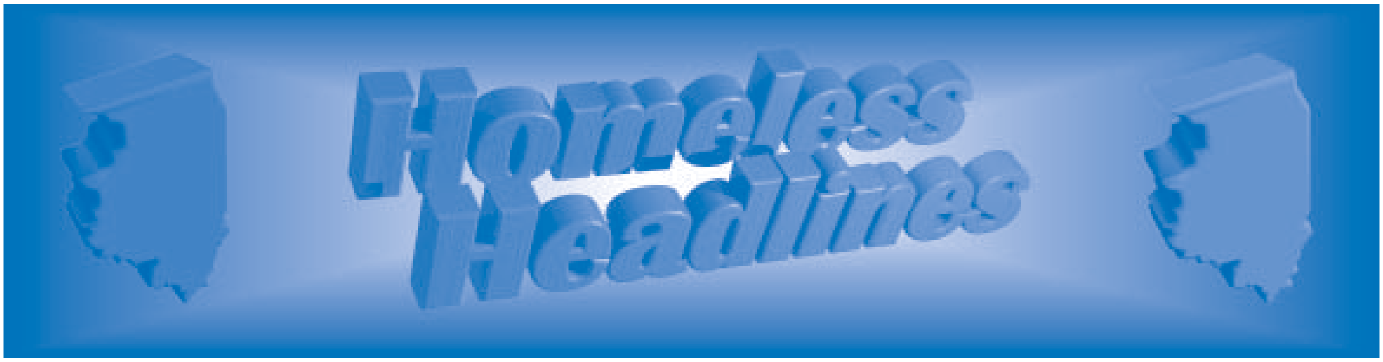

A publication of the Illinois Association of Community Action Agencies, 3435 Liberty Drive, Springfield, Illinois 62704 - (217) 789-0125

JULY 2008 VOLUME 18, ISSUE 7

President Signs National Housing Trust Fund Into Law

President George Bush signed H. R. 3221, The Housing and Economic Recovery Act of 2008, into law on July 30, creating a permanent Housing Trust Fund in the process. The bill became Public Law No. 110-289.

In addition to creating the housing trust fund, the sweeping legislation reforms the Government Sponsored Enterprises (GSEs) Freddie Mac and Fannie Mae by creating a single regulator to oversee the GSEs, established a new refinancing program within the Federal Housing Administration (FHA) to help homeowners facing foreclosure, and creates an Administration-proposed plan to help the financially-distressed GSEs.

As created in the bill, the Housing Trust Fund is a permanent program with a dedicated source of funding not subject to the annual appropriations process. At least 90 percent of the funds must be used for the production, preservation, rehabilitation, or operation of rental housing. Up to 10 percent can be used for first-time homebuyers' activities. At least 75 percent of the funds used for rental housing must benefit extremely low income households and all funds must benefit very low income households.

According to the National Low Income Housing Coalition (NLIHC), the Housing Trust Fund's most important features are:

- It is a permanent program with a dedicated source of funding not subject to the annual appropriations process.
- At least 90 percent of the funds must be used for the production, preservation, rehabilitation, or operation of rental housing. Up to 10 percent can be used for the following homeownership activities for first-time homebuyers: production, preservation, and rehabilitation; down payment assistance, closing cost assistance, and assistance for interest rate buy-downs.
- At least 75 percent of the funds for rental housing must benefit extremely low income households and all funds must benefit very low income households.

This is the first new federal housing production program since the HOME program was created in 1990 and the first new production program specifically targeted to extremely low income households since the Section 8 program was created in 1974.

(Continued on page 4)

Inside Headlines

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@yahoogroups.com. (Self service only.)*

Illinois Department of Human Services

Tenth Annual HUD Peer-to-Peer Homeless Provider Conference Registration Online

Ray Willis, Director of Community Planning and Development at HUD's Chicago Regional Office has announced that HUD will be holding its Tenth Annual HUD Peer-to-Peer Homeless Provider Conference on September 18 and 19 at the Doubletree Hotel in Oak Brook, Illinois. For a full decade now, the HUD Chicago Regional Office and Illinois homeless service providers have been coming together each Fall to foster the evolution of a vital and dynamic community. Through the annual Peer-to-Peer Conference, HUD has created a unique and cost-effective mechanism to deliver technical assistance that is well-adapted to the needs of Illinois homeless services professionals and the families they serve because it emerges from that very network. At the same time, by bringing those professionals together from diverse geographic and cultural backgrounds, the Conference creates a community driven by a vision: "Changing Lives and Building Tomorrows." For conference information, contact HUD's Deputy CPD Director Ray Canchola at (312) 353-1696, ext.2714.

This year, conference registration will be done online by the Illinois Association of Community Action Agencies at www.iacaanet.org. For further registration information, contact Sara Ratcliffe at (217) 789-0125, or sratcliffe@iacaanet.org.

HUD Peer-to-Peer Conference Service Provider Display Space Available

Nonprofit homeless service provider agencies are welcomed to request free display space at this year's HUD Peer-to-Peer Homeless Provider Conference. The conference will be held at the Doubletree Hotel in Oak Brook, Illinois on September 18 and 19.

Although a six foot skirted table will be the standard, other reasonable arrangements can be made upon adequate notification.

Interested parties should submit agency name, address, contact person, phone number, and email address no later than September 1 to:

Sara Ratcliffe
Illinois Association of Community Action Agencies
3435 Liberty Drive
Springfield, IL 62704
217-789-0125
sratcliffe@iacaanet.org

Homeless Headlines and Homeless Hotline by email

Get them a week or more sooner!

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.

The current issue of Homeless Headlines and back issues are available at http://www.iacaanet.org/homelessheadlines/,

Homeless Headlines

IACAA

Chairperson, Dwight Lucas
President & CEO, Dalitso Sulamoyo
Editor, Allan Timke
atimke@iacaanet.org

The **Illinois Association of Community Action Agencies** 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:

Illinois Association of Community Action Agencies
3435 Liberty Drive
Springfield, Illinois 62704
Telephone: (217) 789-0125
Fax: (217) 789-0139
www.iacaanet.org

Food Stamp Participation Hits Record Highs

In April 2008 food stamp participation at 28,063,229 persons was up over the month by 184,241 people and over the prior April by 1,781,696 people, according to the Food Research and Action Center (FRAC). In Illinois, the one year increase was 5.6 percent to 1,294,912. Over the past five years, however, the number of Illinois recipients has risen 38.2 percent. The largest increase for the five year period was 67 percent in Massachusetts. (Illinois ranked fourteenth over the five year period in the percent increase.) Even so, the Program still is missing one in three eligible people. At a time when more than 35 million people in the U. S. face a constant struggle against hunger, continuing to strengthen the reach of the Food Stamp Program is vital.

According to FRAC's analysis, the April national participation rates are exceeded only by one month in program history – the 29.8 million recipients in November 2005 which represented a temporary spike due to emergency benefits for those affected by Hurricanes Katrina, Rita and Wilma. Otherwise, the April numbers are the highest ever and surpass the March 1994 record of 27.9 million recipients.

Food Stamp Program growth in the last decade reflect continuing wage stagnation, state actions to improve access, the effects of the 2002 food stamp reauthorization implementation, and disaster relief.

Most recently, the weak economy and food price inflation are taking a toll on low-income households. The purchasing power of food stamp allotments is not keeping pace with food inflation. For May 2008, FRAC estimated, the maximum food stamp allotment for a family of four was 7 percent or over $40 short of the amount the government estimates is needed to

(Continued on page 6)

Making the Connection

Medicare and Medicaid

Contributor: 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.

Low income seniors or persons with disabilities are able to save money through numerous programs that will help pay Medicare B and D premiums. Who is eligible for what program, and which program is the best one to apply for is often confusing to us and our clients. In addition eligibility varies based on the program, the rules are complex and there is no single agency responsible for handling the applications. Being able to navigate these programs though can provide savings to your clients from an average of $1100 a year or more.

The following programs put money back into the pockets of Medicare enrollees, through payment of Medicare premiums as well as through reductions or elimination of many Medicare co-pays if your client's income and assets meet the eligibility criteria. Deciding which program is the best the one for your client is a challenge. First you need to know the basic requirements for each program.

✸Extra Help: Helps to pay the Part D premium, and provides savings on the Part D deductible and co-pays

- o Income is at or below 150% of FPL
- o Assets are to be at or below $10,940(1) or $22,470(2) [NOTE: the asset amount assumes your client reports that $1500 (1) or $3,000 (2) of their assets will be used for burial costs].

✸Illinois Cares Rx (Plus and Basic): Helps to pay Part D premiums and provides savings on the Part D deductible and co-pays

- o Income is below about 225% of FPL.
- o Since assets are not counted, you may want to consider this program when you have clients with high assets.

✸Medicare Savings Programs (also called QMB, SLIB, QI-1): Helps to pay B and D premiums and provides savings on the deductible and co-pay

- o Income is at or below 135% of FPL
- o Assets are at or below $4,000 (1) or $6,000 (2).

(Conotinued on page 5)

Trust Fund

(Continued from page 1)

Funds for the Housing Trust Fund will come from annual contributions made by Fannie Mae and Freddie Mac. The amount will be based on a percentage of each company's annual new business. Using the formula in the bill, the amount in 2007 would have been $557 million. Because their new business is increasing, the amount in 2008 is expected to be higher. However, 25 percent of the funds each year must first go to a reserve fund at the Treasury to offset scoring problems.

The remaining 75 percent of the funds will be divided between the Housing Trust Fund, which gets 65 percent, and a new Capital Magnet Fund that gets 35 percent. For the first three years, a percentage of the funds (100 percent in FY09, 50 percent in FY10, and 25 percent in FY11) will be diverted to a reserve fund to cover losses that the FHA might incur refinancing troubled mortgages through the new HOPE for Homeowners program (see article below). Based on the projected amount the formula will produce in calendar year 2008, approximately $300 million would have been available for the housing trust fund this year had it been in place with no diversions for the HOPE for Homeowners reserve fund. Funds not needed to cover FHA losses eventually will revert to the Housing Trust Fund and the Capital Magnet Fund.

Given the recent instability of Fannie Mae and Freddie Mac, concerns have been raised about whether any funds will be available for new programs. The new regulator has the authority to suspend contributions under certain circumstances related the fiscal distress of the GSEs. However, no money will be available for the Housing Trust Fund until FY10, by which time Freddie Mac's and Fannie Mae's fiscal conditions are expected to be much improved.

Now that it has achieved this important and long-sought milestone, the National Housing Trust Fund Campaign will turn its attention to the next two steps towards achieving its goal of 1.5 million homes in 10 years. The first is implementation of the program—working with HUD to create an effective and timely fund distribution system. The second is to identify and advocate for additional sources of dedicated revenue. The bill specifically provides that Congress may "transfer, appropriate, or credit" other funds to the Housing Trust Fund.

Further Detail

Housing Trust Fund

- For the purposes of federal civil rights laws, the Housing Trust Fund is considered federal financial assistance. All activities carried out must comply with federal laws on tenant protection and tenant participation, laws requiring public participation, and fair housing and laws related to accessibility for people with disabilities.
- It will be administered by HUD, which will provide grants to states, which will designate a state housing finance agency, housing and community development entity, a tribal designated housing entity, or any other qualified agency to receive the grants.
- The HUD Secretary is to establish a distribution formula to the states within 12 months of enactment of the bill. The formula should include the following factors:
  - The ratio of the shortage of affordable and available rental units to extremely low income renter households in the state to the aggregate shortage of affordable and available rental units to extremely low income renter households in all the states (this factor is to be given "priority emphasis");
  - The ratio of the shortage of affordable and available rental units to very low income renter households in the state to the aggregate shortage of affordable and available rental units to very low income renter households in all the states;
  - The ratio of extremely low income renter households in the state living with either incomplete kitchens or plumbing facilities, more than one person per room, or paying more than 50% of their income for housing costs to the aggregate number of extremely low income renter households living with either incomplete kitchens or plumbing facilities, more than one person per room, or paying more than 50% of income for housing costs in all the states;
  - The ratio of very low income renter households in the state paying more than 50% of income on rent compared to the aggregate number of very low income renter households paying more than 50% of income on rent in all the states.
  - The sum of those factors will be multiplied by the approximate cost of construction in the state to determine the final amount of funding allocated to each state. However, the minimum state allocation will be at least $3 million annually.

- Each year that the state receives a grant, it must establish a plan to distribute the funds and allow public comments on the plan. The plan must detail the eligible uses including the required income targeting.

(Continued on page 7)

Medicare

(Continued from page 3)

- o Helps to pay Medicare co-pays and deductibles
- o This program is great for clients with low income and minimal assets (their home, a car, and pre-paid burial accounts up to $1,500 per person are not counted). This program also provides higher dollar savings (an additional $1156.80 per year) since the Part B premium is paid as well. If income is at or under 100% FPL and the person pays Part A premiums, this premium is also paid.
- o An application can be done with no interview and minimal verification, so this is a simple program to apply for.

✸**Dual Eligible: Helps to pay Part B and D premiums and provides savings on**

- o The person has both Medicaid and Medicare. Medicaid programs are: Health Benefits for Workers with Disabilities, Medicaid Spend down when the spend down has been met at least once, and Family Care/ Parent Assist
- o Usually income needs to be at or below 135% FPL to get the maximum benefit, but income can be higher
- o Usually assets need to be at $2,000 (1) or $3,000 (2), but Family Care and Parent Assist clients have no asset restriction. Additionally Spend down clients have no cap on the amount of income or assets held, but they have to prove incurred or paid medical costs exceed the spend down obligation
- o This program is great for clients with low income and minimal assets (their home, a car, and pre-paid burial accounts up to $1,500 per person are not counted). This program also provides higher dollar savings since this pays the Part B premium as well. Since there is Medicaid coverage, costs not covered by Part B or D will possibly be covered by Medicaid. Persons on Medicaid (not unmet spend down) also are able to have the state cover the cost of transportation to medical care. If income is at or under 100% FPL and the person pays Part A premiums, this premium is also paid.

If your client is eligible for help with paying the Part D premium she will be told if she is able to get a Full or Partial subsidy. (Note: If someone has both Medicaid and Medicare coverage, she will always be eligible for Full Extra Help regardless of the income and asset amount.)

✸**Full Subsidy:** Part D premium fully paid, and there is no deductible or donut hole. (NOTE: The donut hole is the period when Medicare D persons have to pay the Part D premiums, and also pay in full for prescriptions, this period is when drug costs are between $2511 and $5,726.25); or
✸**Partial Subsidy**: Part D premium is partially paid from 25% to 75% of the premium amount, there is a reduced deductible of $56 (regular deductible is $275), and the person pays at least 15% of the drug costs.

Where you apply for the benefit, is based on what program you plan to apply for:
✸**Extra Help**: Application is made with Social Security. It can be done on-line or at the local Social Security office.
✸**Illinois Cares Rx (Plus and Basic):** Application is made on-line at **www.illinoiscaresrx.com**, or you can download an application from the website and mail it in to the Illinois Department of Aging, or help can be obtained through your local Area on Aging or through the Senior Health Insurance program. You can call 1-800-624-2459 to get more information. You will also need to complete an application for Extra Help with Social Security.
✸**Dual Eligible** (this means the person has both Medicaid and Medicare. Medicaid programs are: Health Benefits for Workers with Disabilities, Medicaid Spend down when the spend down has been met at least once, and Family Care/ Parent Assist) and **Medicare Savings Programs** (also called QMB, SLIB, QI-1): Application is made with the Illinois Department of Human Services at the local office in your county or area (Family Community Resource Center). There is a special application for the Medicare Savings Program, so you will need to ask the caseworker for this.

Applying to and receiving benefits from the right program also helps to determine the amount of savings your client can achieve.

For example: You have a client who has a Social Security check of $1110 a month and assets of $4000. You have your client apply for Extra Help at Social Security. Since the income is less than 135% of FPL, and assets are below the $7,790 allowed by Social Security for full Extra Help your client is approved for Full Extra Help. The Full Extra Help from Social Security will result in her Part D premium being paid, her not having a Part D deductible, and she does not lose coverage when prescription costs exceed $2,511 (the donut hole). She saves on an average about $1100 for the year.

Now let's compare the savings if your client applies for a Medicare Savings Program. Since her income and assets are within the range for this benefit, she will be approved for payment of her Part B premium as well as the Part D premium. This results in your client saving about $2,256 a year.

(Continued on page 6)

Medicare

(Continued from page 3)

NOTE: For your clients enrolled in Spend down, this is currently an important time period. If their spend down is met at least once between July and December of this year they will be able to have their Part D premium paid for the rest of this year and also for all of next year. Since your client's Medicare D premium is being paid by the state, she will also not have a deductible or donut hole. This means persons who usually aren't eligible for Extra Help because their income and assets are above the amount allowed, may be able to receive the Extra Help if their spend down is met.

For example: Joe receives Social Security of $1100 a month and a pension from the county of $900 a month. His income is above the levels allowed for any of the programs that pay the Part D premiums. Joe is ill and goes into the hospital in July. His co-pays, prescriptions, labs, etc. result in Joe owing over $3,000 in medical bills. He applies for Medicaid and is approved for Medicaid in September with a spend down. Joe gets a letter from the state in November telling him that the state will pay his Part D premium beginning November, so his Social Security check will increase. He is also told that he was eligible for the premium payment beginning with July. Additionally, Joe is told the premium will be paid for all of the next year. Joe calls the company that has his Part D and tells them he was approved for state payment of the Part D premium and that his eligibility for this began in July. He asks for and receives a premium refund back to July as well as a refund of his out of pocket drug costs that were over the state co-pays of $1.05 for generic and $3.10 brand name.

I know this is not an easy topic to discuss, but I hope I was able to explain some of the benefits of the different programs. If you want a more detailed explanation of each program please check out the Federation website www.dupagefederation.org, link to the section on ***Making the Connection***, then scroll down the page to Training Updates, click on this link and look for the ***Medicare and Beyond*** fact sheet.

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 <u>*Making the Connection: A Guide to Accessing Public Benefits.*</u> *The DuPage Federation is affiliated with Northern Illinois University, Regional Development Institute. Questions can be directed to* knelson@dupagefederation.org *or* **cking@dupagefederation.org**

Food Stamps

(Continued from page 3)

purchase even the minimally adequate diet outlined in the Thrifty Food Plan market basket.

Food Stamp Program growth is expected to continue, with the Congressional Budget Office predicting the FY 2009 monthly caseload will average 28 million persons.

Overall Trends

The number of people participating in the Food Stamp Program in April 2008 was 11.2 million more persons than in July 2000, when program participation nationally reached its lowest point in the last decade.

Caseloads dropped through 1998 and 1999 as the economy improved and many states failed to get food stamps to low-income families who had left cash welfare for low-paid work. Caseloads then stabilized and began rising in 2000. Increases in participation since then likely have been driven by improved access to the program in states, including most recently for legal immigrants, by the weakened economy for low-income families, and (in September, October and November 2005) by the hurricanes.

In April 2008 the largest over-the-prior April percentage caseload increases were registered in Florida (21.1 percent), Nevada, Arizona, Idaho, Maryland, Delaware, Rhode Island, Massachusetts, Wisconsin, and Missouri.

For further information, contact the Food Research and Action Center at the address in *Headlines Directory*, or for further Illinois information, go to www.dhs.state.il.us/page.aspx?item=30357.

Trust Fund

(Continued from page 1)

✸ Eligible recipients of grants from the states are organizations and agencies (for-profit and non-profit) that demonstrate

- The experience and capacity to produce the kind of housing the program calls for,
- The financial capacity to undertake the eligible activity, and
- Familiarity with federal, state, and local housing programs.

✸ Prohibited uses are political activities, lobbying, counseling, traveling and administrative expenses, or endorsements of a particular candidate or party.

Recipients must conduct and submit periodic financial and project reports, and conform to audit and record retention requirements. If a recipient misuses the funds allocated to it, it must reimburse their grant to the state within 12 months after their misuse is known. Either the Secretary of HUD or the state can determine if a grant is being misused.

✸ States must submit an annual report describing the activities for which they used the funding. If the Secretary determines that the state is blatantly not complying with the requirements, the Secretary can reduce the amount of the grant to the state, limit the availability of assistance, or require the state to reimburse the Secretary.

✸ States must spend the allotted amount in two years or the funds are returned to HUD.

✸ If another affordable housing trust fund is established by law, the funds meant for the trust fund created in this bill will be transferred to the new affordable housing trust fund.

Capital Magnet Fund

✸ Establishes a Capital Magnet Fund (CMF), which will be an account within the Community Development Financial Institutions (CDFI) Fund at the Department of Treasury, which is also allowed to receive additional funding from other sources.

✸ Eligible recipients are Treasury-certified Community Development Financial Institution or non-profits that have at least one of their purposes the development or management of affordable housing.

✸ Eligible recipients can apply for a competitive grant through the Treasury to help develop, preserve, purchase, and rehabilitate affordable housing for mostly extremely low, very low, and low income families. Grant funds may also be used for economic development or community service facilities in conjunction with affordable housing to help stabilize a low-income or rural area.

✸ The CMF may also be used to provide loan loss reserves, to capitalize a revolving loan fund or an affordable housing fund, or for risk-sharing loans.

✸ Applications for the competitive grants are required to include a detailed description of the types of affordable housing, economic, and community revitalization projects the institution would use the grant for, and the anticipated time frame they intend to use it.

✸ No institution can be awarded more than 15 percent of all Capital Magnet funds available for grants in that year.

✸ The Secretary is encouraged to fund activities in rural or underserved metropolitan areas.

✸ Among the criteria in determining which areas should be served are:

- The percentage of low income families or the extent of poverty
- The rate of unemployment or underemployment
- The extent of blight and disinvestment
- Projects targeting extremely low, very low , and low income families in an area of economic distress or
- Any other criteria chosen by the Secretary

✸ Institutions receiving grants must spend the funds within two years from the date of receiving them.

✸ Prohibited uses are political activities, advocacy, lobbying, counseling services, travel expenses, and endorsements of a particular candidate or party.

✸ Each grantee must track its funds by issuing periodic financial and project reporting, and audit requirements. If the Secretary is not satisfied with the compliance, the grantee may receive fewer funds, have to pay the Treasury back, or have their grant terminated.

✸ The Secretary must submit a periodic report to the Senate Committee on Banking, Housing, and Urban Affairs and the House Committee on Financial Services describing the activities these funds are being used for.

For more information, go to www.nhtf.org, or contact the National Low Income Housing Coalition at the address in *Headlines Directory*.

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.inw.net/~ccdi/

Corporation for Supportive Housing
203 N. Wabash, Suite 410
Chicago, IL 60601
Phone: (312) 332-6690
Fax: (312) 332-7040
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 1601
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 Association of Community Action Agencies
3435 Liberty Drive
Springfield, IL 62704
Telephone: (217) 789-0125
Fax: (217) 789-0139
http://www.iacaanet.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 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

llinois 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 410
Washington, D.C. 20005
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
2201 "P" St., NW
Washington, DC 20037-1033
Phone: (202) 462-4822 x19
Fax: (202) 462-4823
Email: mstoops@nationalhomeless.org

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.nrhcweb.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
801 N. Market
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 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