



Peoria's "Next Step"

by **Martha Herm**, Executive Director, Center for Prevention of Abuse, Peoria, Illinois

The Center for Prevention of Abuse in Peoria has taken a giant step in helping victims of violence find a safer, more self-sufficient way to live. The agency has provided crisis intervention services for victims of domestic violence, sexual assault and elder abuse for nearly 30 years. In recent years, the agency has devoted some of its resources to prevention education and to programming that extends beyond the immediate crisis. The reason is that if a relationship is violent and abusive, it most likely took a long time to reach a breaking point which results in the victim coming to shelter.

Two or three weeks in a safe shelter are only a beginning in a survivor's journey to freedom from abuse. Some victims need more long term support to change the course of their lives. Besides the need to heal from the emotional or physical trauma, there are often employment, transportation, child care and life skills issues that keep victims of violence trapped in unhealthy relationships.

The Center worked with the Heart of Illinois Homeless Continuum of Care to develop a plan to add transitional housing for victims of violence in the Peoria area. With HUD funding, this

dream became a reality on January 1, 2004, when the "Next Step" residential units were ready for occupancy.

Eight apartments, ranging from efficiency to three-bedrooms, became available to the clients of The Center and other agencies in the community. The common thread was that all were survivors of violence, had some kind of income, and needed the added safety and support afforded by living on The

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U.S. House Committee Action: Section 8 Funded (sort of), Most HUD Programs Cut for FY 2005

The FY05 HUD appropriations bill was marked up in both the VA-HUD appropriations subcommittee and the full House appropriations committee the week of July 19. In both the subcommittee and full committee, all HUD programs with the exception of housing vouchers received substantial cuts from FY04 levels. Further, neither the subcommittee nor the committee took any steps to reverse the effects of the Administration's April changes to the

funding of the voucher program in FY04.

The July 20 subcommittee action did provide funding for Section 8 vouchers and project-based housing above what the President asked for in his FY05 budget. While the Administration proposed cutting voucher funds by

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Employment Resources Address Homelessness

The Department of Labor (DOL) has announced a new website to help Americans experiencing homelessness to find jobs through mainstream and targeted training, education and placement services. The website provides links to DOL's homeless programs as well as to other major government and non-government homeless websites and programs.

Among the programs that can be accessed through the website are the Homeless Veterans Reintegration Program; the Incarcerated Veterans Transition Program; the Ready4Work and the Serious and Violent Reentry Initiative; the Jobs Corp Foster Care Recruitment Initiative; the Ending Chronic Homelessness through Employment and Training grants; and the President's new \$300 Million Dollar Reentry Initiative for transitioning incarcerated individuals back into their communities and reducing recidivism. The new site is located at www.dol.gov/dol/audience/aud-homeless.htm.

Health Care Resources for Homeless Providers

The National Health Care for the Homeless Council has announced the publication of a new resource for clinics, shelters, service sites and housing facilities affected by the markedly poor health of homeless people. "The Health Care of Homeless Persons: A Manual of Communicable Diseases & Common Problems in Shelters & on the Streets" describes 36 serious health problems

The U. S. Department of Housing and Urban Development (HUD) published its final Data and Technical Standards for implementing Homeless Management Information Systems (HMIS) in the July 30, 2004 Federal Register. The new standards will go into effect on August 30, 2004.

As stated in the announcement, "HMIS can be employed to: better understand the characteristics of homeless persons in the community, including their demographic characteristics, patterns of homelessness, and use of services; improve the delivery of housing and services to specific sub-populations such as veterans or persons experiencing chronic homelessness; and assess and document the community's progress in reducing homelessness."

Following Congress's direction for the department to assist local jurisdictions in implementing HMIS, HUD developed the new standards based on input from a panel of experts including practitioners, advocates, government representatives and researchers. It also released a draft outlining the standards

that frequently afflict homeless people and discusses appropriate responses and treatment. The manual also includes patient education materials in English and Spanish that can be easily reproduced for clients, staff, and volunteers.

Copies of the manual are available for purchase at \$15 each (including postage). For further information, see <http://www.nhchc.org/manual.htm> or call (615)226-2292.

HUD Announces Final HMIS Data Standards

in July 2003 to elicit further suggestions and comments from Continuums of Care, homeless service providers, local and State governments, advocates and homeless clients.

The standards released today incorporate changes made as a result of the latter public comment period. According to HUD, the most significant of these changes included making the methodology for obtaining data less prescriptive and making the privacy and security standards more flexible.

To view the complete announcement, see under Housing and Urban Development Department at www.access.gpo.gov/su_docs/fedreg/a040730c.html.

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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Springfield, Illinois 62704
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www.icaanet.org

**U.S. Department of Housing
and Urban Development**
Sixth Annual
**Peer-to-Peer
Homeless Provider
Conference**
September 21-22, 2004

Workshop Tracks: Homeless Services (HS)
Housing Development and Management (HDM)
Continuum of Care Project Development (CoC)

Tuesday, September 21		Wednesday, September 22	
9:00am-9:45am	Registration & Continental Breakfast	7:30am-8:30am	Continental Breakfast
9:45am-10:45am	General Session	8:30am-9:30am	General Session
<i>Mayor Doug Scott, City of Rockford</i>		IL Comprehensive Affordable Housing Plan & Initiative	
<i>Ray Cardoza, Deputy Director, HUD Community Planning and Development, Illinois</i>		9:30am-9:45am	Break
<i>Erika Kolar, HUD Community Planning and Development Representative, Missouri</i>		9:45am-12:00pm	Tours
<i>Dona Lou Hertz, HUD Community Planning and Development Representative, Wisconsin</i>		- Zion Development/Grand Apartments & Crusader Clinic	
10:45am-11:00am	Break	- Janet Waffler MHC Permanent Supportive Housing & The Carpenter's Place	
11:00am-12:00pm	General Session-Consumer Panel	- Shelter Care Ministries & MELD Trinity House	
12:00pm-1:30pm	Lunch on your own	9:45am-10:45am	Breakout Sessions
1:30pm-2:30pm	Breakout Sessions	HS	Working With Difficult Clients
HS	Providing an Internal Continuum of Care: holistic Supportive Services for Homeless Victims of Domestic Violence	HDM	NIMBY Issues for Permanent and Transitional Housing
HDM	Permanent Housing in Rural Communities	CoC	Program Evaluation
CoC	Continuum Mainstream Resources Guide	10:45am-11:00am	Break
2:30pm-2:45pm	Break	11:00am-12:00pm	Breakout Sessions
2:45pm-4:15pm	Breakout Sessions	HS	Providing an Internal Continuum of Care: holistic Supportive Services for Homeless Victims of Domestic Violence
HS	Project WIN (Wellness Initiative Network)/ Health Care and Homelessness	HDM	Permanent Housing in Rural Communities
HDM	Resident Manager Program/AIDS Housing Development	CoC	Continuum Mainstream Resources Guide
CoC	Urban Continuum of Care Roundtable	12:00pm-1:30pm	Lunch on your own
4:15pm-4:30pm	Break	1:30pm-2:30pm	Breakout Sessions
4:30pm-6:00pm	General Session	HS	Working With Difficult Clients
6:00pm-7:30pm	Reception	HDM	NIMBY Issues for Permanent and Transitional Housing
7:30pm	Dinner on your own	CoC	Program Evaluation
		2:30pm-2:45pm	Break
		2:45pm-4:15pm	Breakout Sessions
		HS	Illinois Homeless Education Link
		HDM	Combining SAC Funds with HOME Funds/ Permanent Housing for Dually Diagnosed Homeless Persons
		CoC	Rural/Small City Continuum of Care Roundtable
		4:15pm-4:30pm	Closing Remarks

This registration material is also on the ICAA web site at www.icaanet.org.

Sixth Annual
**HUD Peer-to-Peer
Conference Registration**

There is no registration fee, however, registration is required

Name _____
Agency _____
Address _____
City _____
State _____ Zip _____
Phone _____ Fax _____
E-mail _____
Special Needs (dietary, wheelchair access, etc.) _____

Tour Registration:

The tours run concurrently. Only sign up for one. Registration limited to the first 30 people to register for each tour.

- Zion Development/Grand Apartments & Crusader Clinic **
- Janet Waffler MHC Permanent Supportive Housing & The Carpenter's Place
- Shelter Care Ministries & MELD Trinity House

** Handicap accessible

Registration deadline: September 5, 2004. Fax registration to (217) 789-0139 or mail to:

Illinois Community Action Association
3435 Liberty Drive
Springfield, Illinois 62704
Telephone: (217) 789-0125

**Cliffbreakers Hotel and
Conference Center**
700 West Riverside Blvd.
Rockford, IL 61103

Room rates are \$70.00 + tax. Call (815) 282-3033 or (800) 478-9395 for reservations.

A Practitioner's Guide to Combating Predatory Lending

The Neighborhood Reinvestment Corporation and the Local Initiatives Support Corporation Center (LISC) Center for Home Ownership have released "A Practitioner's Guide to Combating Predatory Lending." This report looks at the issues surrounding predatory lending, then focuses on the tools and strategies that community organizations and other groups have

used to combat such lending in their communities.

The report contains background information on predatory lending for those not familiar with the subject. The sorts of practices common to predatory lenders are discussed, including high-pressure sales tactics, steering, balloon payments, and flipping. The authors also discuss the most likely targets of predatory lenders.

The tools used to fight predatory lending are divided into two broad categories: prevention and intervention. Preventive tools reach the largest numbers of people and consist of public education, public awareness campaigns and policy changes. Examples of intervention methods include counseling, legal aid, and

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Rural Health Association Seeks Executive Director

The Illinois Rural Health Association, the primary advocate for quality, accessible and affordable health care for rural Illinoisans, seeks applicants for the position of Executive Director. The individual will serve as the primary spokesperson for the association; oversee implementation of association-developed programs, conferences and public forums; develop and conduct fund-raising activities; serve as legislative liaison; and develop coalitions with other organizations and agencies that seek to improve the health status of rural and underserved residents of Illinois.

The position initially will be on a half-time basis, preferably located in Springfield. Desired qualifications include experience with a not-for-profit association or organization; excellent verbal and written communication skills; fund-raising, grant writing experience and understanding of rural policy issues highly desirable; legislative advocacy experience preferred. A minimum of 3 to 5 years work experience is required. Master's degree preferred or bachelor's degree in related field and comparable work experience accepted. Some in-state and out-of-state travel required.

Resume and salary requirements should be postmarked by August 20, 2004 and sent to: IRHA
P.O.Box 7387
Springfield, IL 62791-7387

Input Sought on Food Pyramid

(U. S. Department of Agriculture, July 2004)

U.S. Secretary of Agriculture Ann Venemen announced that the public is invited to comment on the configuration of the new food pyramid, strategies to

improve awareness about the food pyramid, methods to help consumers personalize the system, strategies to improve educational messages, interactive tools to illustrate the messages, and communication media for delivering the message. A public meeting is slated for August 19. The food pyramid is being revised along with the Dietary Guidelines. The final

release of the new food pyramid and related customer material is set for early 2005.

Center for Nutrition and Policy Promotion:

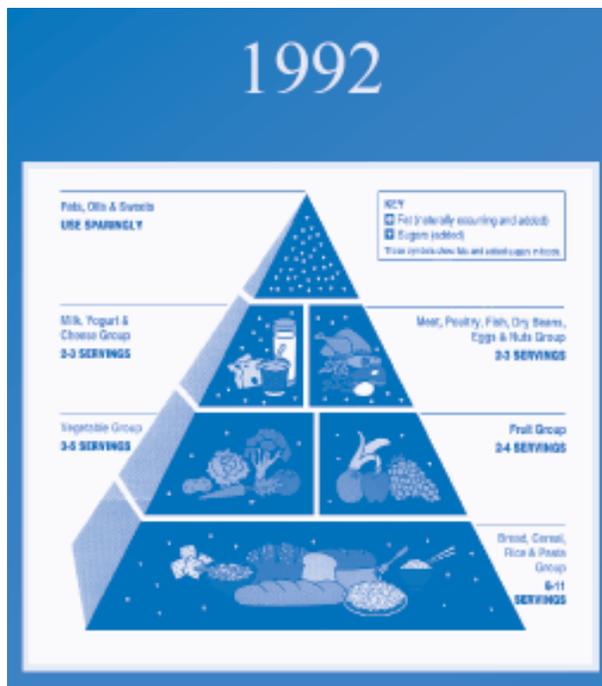
www.cnpp.usda.gov/pyramid-update/index.html or copy and paste into your browser: <http://www.cnpp.usda.gov/pyramid-update/FGP%20docs/IR2004072004080409272-04.pdf>

www.cnpp.usda.gov/pyramid-update/FGP%20docs/IR2004072004080409272-04.pdf

Federal Register

Notice: tinyurl.com/5glpt

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



Low Wage Work Web Site

The Fairness Initiative on Low-Wage Work has launched a new website focusing on issues surrounding low-wage work. The website provides facts and figures on low-wage work, new research and reports, and regularly updated news clips showing how the media covers such issues. The website is coordinated by the Communications Consortium Media Center and includes resources contributed from a wide range nonprofit organizations working

on low-wage issues including ACORN, the Center on Budget and Policy Priorities, the Economic Policy Institute, Good Jobs First, the National Partnership for Women and Families and the Institute for Women's Policy Research.

The website can be viewed at www.lowwagework.org

Homeless Headlines

Next Step

(Continued from page 1)

Center's campus. The campus includes the original safe shelter and a recently completed \$4.2 million expansion of a counseling and education wing and the transitional housing wing. HUD support was the cornerstone for building the residential wing. The balance of capital campaign support came from businesses, churches, families and individuals in the community. A Kresge Foundation challenge grant of \$250,000 topped off the campaign.

The community responded to this project in another amazing way. Churches, women's clubs, and individuals held housewarming showers to furnish the living quarters. All eight kitchens, bathrooms, bedrooms and living rooms were outfitted with furniture, large and small appliances, linens, utensils, and pots and pans. Center staff members were overwhelmed with the generous outpouring of gifts.

A special part of the programming available to residents of the "Next Step" apartments is a latchkey service available both early morning and late evening so that moms can attend school or get to their jobs on time. It



also gives them a breather in the evening to run errands or just have a quiet time to relax. The evening privilege is limited, however, so that moms spend most of their time at home with their children. That bond is crucial.

Other supportive services include the usual kind of casework – connecting residents with appropriate community services, linking them to counseling and support groups at The Center, and troubleshooting emergency needs.

Transitional housing is most generally thought to serve women with small children and, indeed, that is the case at "Next Step", but a unique feature of Peoria's transitional housing is that one unit is reserved for elderly clients.

Since a major focus of The Center is an elder abuse department (named SeniorStrength), the agency wanted to make sure that seniors had a place to go when they needed a temporary place to be safe and supported and did

not need a health care housing. One of the first residents of "Next Step" was a 70 year old woman who had been in an abusive situation for 50 years.

All residents must pay 30% of their income as a

program fee to help them adjust to the reality of occupancy costs when they leave the transitional housing for permanent housing in the community. All have a service plan, which they create together with their casework supervisor, to set goals to become self-sufficient and address safety issues.

In the seven months of service, Next Step Housing has already served more than 30 women and children. Upon opening, the apartments were full almost immediately. To date, three residents have already moved on to permanent housing and healthier situations and others have taken their place. The transitional housing is a much needed "Next Step" on the road from living in terror and isolation to living with self-worth and independence.

For further Information, contact Martha Herm, Executive Director, Center for Prevention of Abuse at (309) 691-0551. ■

Homeless Headlines

U.S. House

(Continued from page 1)

\$1.6 billion, the committee allocated an amount that might be sufficient to renew current vouchers in FY05., Section 8 funding, however, came at the expense of all other HUD programs, which generally received 4.3 percent cuts. Funding levels for all HUD programs remained the same in the full Committee on July 22.

Included in the House Appropriations Committee's cuts are:

- More than \$276 million cut to public housing and HOPE VI.
- More than \$209 million cut to community development programs.
- More than \$79 million cut to HOME.
- More than \$53 million cut to homeless assistance programs.
- More than \$32 million cut to Section 202 Housing for the Elderly.
- More than \$11 million cut to Section 811 Housing for Persons with Disabilities.
- More than \$28 million cut to Native American housing block grants.
- More than \$12 million cut to Housing for Persons with AIDS.
- More than \$1.5 million cut to fair housing activities.
- More than \$850,000 cut to HUD's rural housing and economic development program.
- Almost \$7 million cut to lead hazard reduction.

For the Section 8 tenant-based voucher program, the committee's report "reiterates that the Section 8 voucher program is funded as a discretionary program, not a mandatory program. Consequently, the Department and the public housing authorities must manage the program within a budget." The FY05 voucher program is continued, as it was in FY04, as a budget-based (not unit-based) program. This means that funds are based on the amount appropriated and not the number of units leased by a housing authority. The bill cuts

housing authority reserves to just one week (from one month in FY04) and does not fund a separate central reserve. Again, the committee prohibits housing authorities from over-leasing, and directs HUD to provide a report to the committee by November 15, 2004, of all housing authorities that have over-leased and the sanctions HUD has levied against such authorities. The bill cuts funding for Family Self-Sufficiency service coordinators by \$2 million.

For the first time, the bill divides the Section 8 account into two distinct accounts, one for tenant-based (discussed above) and one for project-based. For project-based housing, the bill increases overall project-based spending by a total of \$204 million above the FY04 level. Section 8 project-based contracts receive an increase of \$321 million while funds for mod/rehab contracts are decreased by \$46 million, and Single Room Occupancy contracts are decreased by \$3 million compared to FY04.

The bill cuts the public housing capital fund by \$116 million. Included in this account are the Resident Opportunity and Self-Sufficiency program, which sustained a cut of \$1.5 million, and funds for emergency capital repairs, which received a decrease of \$2 million. The Committee's bill does not include language to implement the Administration's Freedom to House demonstration program, which the National Low Income Housing coalition (NLIHC) opposed. However, the bill's report language states that the Committee "strongly encourages the authorization committee of jurisdiction to consider this proposal." The bill cuts the public housing operating fund by \$154 million.

The Community Development Block Grant program was cut by more than \$51 million. Funding was also cut for the Self-Help Homeownership Opportunity Program (\$1 million cut), Youthbuild (\$3 million cut) and Neighborhood Initiatives (\$24 million

cut). The HOME program was cut by \$79.8 million, including a \$2.5 million cut to downpayment assistance, the President's American Dream Downpayment Act.

Homeless assistance grants were cut by \$53.5 million. The bill notes that the FY04 funding will cover the renewal of all expiring Shelter Plus Care contracts. Language is continued requiring that not less than 30 percent of funds (excluding Shelter Plus Care renewal funds) go to permanent housing, plus a 25 percent match for social service activities.

The bill does not provide funding requested by the President for a new Prisoner Reentry initiative, or for his Samaritan Housing Initiative.

The bill cuts Section 811 housing for people with disabilities by more than \$11 million. The report notes the committee's frustration with HUD over miscalculating anticipated costs associated with tenant-based assistance contracts and the late notice the committee received for needed but unexpected amendments to prior-year voucher contracts for people with disabilities. Section 202 elderly persons housing is cut by more than \$32 million.

The committee's \$92.9 billion bill identifies 1,229 specific projects in member districts. Most of these associated with the HUD portion of the bill will be funded by the \$135.5 million in economic development grants appropriated for FY05.

The Senate has not taken any action on its FY05 HUD spending bill.

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

Predatory Lending

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refinancing of predatory loans. Intervention tools focus intensively on a smaller number of people in need of more direct, targeted services, and are as a result much more expensive than preventive tools, although the authors stress that tools across the entire continuum are important.

The report also has a case study section with detailed information on groups that have been active in combating predatory lending in their communities. This section gives background on the methods used by these groups as well as contact information. Additionally, the final appendix includes matrices of groups working on predatory lending at the national and local levels, and the tools these organizations are using to address the problem.

There are also a number of recommendations for future efforts in combating predatory lending, which specifically discuss what the authors see as gaps in current approaches. The report states that there should be increased research and information sharing, more systematic program evaluations to find out what efforts work and what ones do not, and a continued engagement of traditional financial institutions.

“A Practitioner’s Guide” is a good general guide to predatory lending issues and to what is being done towards prevention and intervention. It will be most helpful to groups wanting to expand or improve efforts to combat predatory lending, although those wanting a background on the subject as well as on the sorts of groups working on the issue may also find it useful. Free registration is required to view the entire document, available at www.lisc.org/resources/2004/06/practitioners_7027.shtml <http://www.lisc.org/resources/2004/06/practitioners_7027.shtml>. ■



A Practitioner's Guide to Combating Predatory Lending

Neighborhood Reinvestment Corporation
Local Initiatives Support Corporation Center for Home Ownership



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/~cedi/>

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, Director
P.O. Box 1267
Elgin, IL 60121-1267
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Fax: (847) 742-3260
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<http://www.illinoiscoalition.org/>

Illinois Community Action Association

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

Illinois Department of Commerce and Economic Opportunity

620 E. Adams, Fifth Floor
Springfield, IL 62701
Telephone (217) 785-6144
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 Coalition

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>