



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

MARCH 2009

VOLUME 19, ISSUE 3

Stretching Dollars Through Federal Earned Income Credit

Since 2004, Shawnee Development Council, Inc. (SDC), along with the Office of the Lieutenant Governor, and the Center for Economic Progress has hosted a free one day income tax preparation clinic for area residents. Targeted individuals include families with incomes less than \$45,000 and individuals earning less than \$20,000. Many are eligible for Earned Income Tax Credit. This refundable credit provides federal tax relief to working individuals and low income families with qualifying children. Because tax returns are generated electronically, refunds are received within 5 to 7 days of submission when

direct deposited into individuals' bank accounts.



Despite the devastating ice storm that hit the area just days prior, 144 individuals made the trip to the Shawnee Development Council

Administrative Office in Karnak (Pulaski County, Southern Illinois) on Sunday, February 1, 2009 to utilize this free service. From these returns a total of \$247,383 was refunded with \$188,556 of that total being Earned Income Credit. These dollars are returned to the local economy. Because the service is free, individuals are able to utilize dollars that would otherwise be spent

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Obama's Homeownership Protection Plan

President Barack Obama released details of his plan to stem the tide of housing foreclosures on March 4, the same plan that was announced on February 17. The plan is designed to help 7 million to 9 million homeowners restructure or refinance their mortgages to avoid foreclosure.

existing mortgage owned by Fannie Mae or Freddie Mac, but whose home has lost value, will be able to refinance their loan to take advantage of lower mortgage rates or to refinance an adjustable-rate mortgage into a fixed rate loan. The refinance program ends in June 2010.

The President's plan has two parts: a refinance program and a mortgage modification program. Under the refinance program, homeowners who have a solid payment history on an

The modification program will help homeowners who can no longer afford their mortgages avoid foreclosure by reducing monthly mortgage payments

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



President Signs FY09 HUD Spending Bill

On March 10, the Senate passed and the President signed H. R. 1105, the omnibus FY09 appropriations bill. The bill includes nine FY09 spending bills, including the Transportation, Housing and Urban Development and Related Agencies spending bill, for the fiscal year that began on October 1, 2008.

The bill provides for increases for most HUD housing and community development programs. Among notable improvements over FY08 funding levels are increases to the Public Housing Operating Fund, HOME, and Policy Development and Research. Total HUD funding increased from \$37.6 billion to \$41.5 billion.

The Senate passed the final bill by voice vote after overcoming opposition to earmarks contained in the bill. The House passed H. R. 1105 on February 25.

See the Omnibus Spending Bill column in NLIHC's budget chart at www.nlihc.org/doc/FY10-presidents-request.pdf.

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

Mentoring Formerly Incarcerated Adults

This report, issued by Public/Private Ventures, explores mentoring as a tool for supporting the successful reintegration of formerly incarcerated individuals within the context of a larger reentry strategy—in this case, the Ready4Work model. Ready4Work was a three-year national demonstration designed to address the needs of the growing ex-prisoner population and to test the capacity of community- and faith-based organizations to meet those needs.

The Safer Foundation in Chicago (www.saferfoundation.org) participated in the demonstration.

To view the full report, go to www.ppv.org/ppv/publications/assets/265_publication.pdf.

HousingPolicy.org Forum

The Center for Housing Policy is introducing a new forum along with other housing development resources at www.housingpolicy.org. The forum provides an opportunity for practitioners and policymakers to discuss specific affordable housing policy topics. Initial discussion groups include Inclusionary Zoning, Rental Housing Preservation, Shared Equity Homeownership, Foreclosure Prevention, and Neighborhood Stabilization. Discussions are open to everyone and will give practitioners and policymakers a chance to share ideas, innovations, and questions.

Homeless Headlines and Homeless Hotline by email

Get them a week or more sooner and get bulletins between issues!

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



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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:

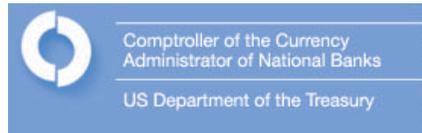
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OCC Focuses on Stabilizing Communities Affected by Foreclosures

The Office of the Comptroller of the Currency (OCC) has published a Community Developments Insights report that describes how banks and their partners in the community are working to dispose of foreclosed properties in creative ways that will preserve affordable housing opportunities and stabilize communities.

“Banks are tapping into the existing strength of community-based organizations and local government agencies to facilitate the purchase and rehabilitation of vacant and foreclosed properties for their rental and homeownership initiatives,” said Comptroller of the Currency John C. Dugan. “These partnerships will not only help revitalize and stabilize communities by providing much

needed affordable housing, they can also help banks reduce the costs associated with managing foreclosed properties.”



This Insights report reviews initiatives and strategies for building partnerships between banks and nonprofit organizations, for-profit affordable housing developers, government entities, and others. The report discusses how national banks may use a variety of funding and financing tools, such as the Department of Housing and Urban Development’s Neighborhood Stabilization Program and the new markets and low income

housing tax credit programs to facilitate the sale of foreclosed properties. The Insights report also provides banks with guidance regarding stabilization activities that may qualify for consideration under the Community Reinvestment Act.

The OCC has a team of Community Affairs Officers who are located around the country and are able to assist community-based organizations in identifying foreclosed property initiatives with successful track records.

The Insights report can be accessed on the OCC’s Web site at: www.occ.gov/cdd/Insights-PropertyDisposition.pdf. Contact information for OCC’s Community Affairs Officers is available at: www.occ.gov/cdd/contacts.htm.

Contact:

Dean DeBuck, (202) 874-5770 ■

Making the Connection

The American Recovery and Reinvestment Act 2009, A New Opportunity, Part I

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.

The American Recovery and Reinvestment Act of 2009 signed into law in February provide a significant amount of money that is able to help persons struggling during the current economic downturn. I want to share a few of highlights about benefit changes that may affect people you serve.

Food Stamps: As of April 1, 2009 the maximum monthly Food Stamp benefit amount increased by 13.6 percent. If you are serving an individual with no income, this means that the maximum food stamp benefits increase from \$188 to \$200 a month. If you want to see more about the changes you can check out the IDHS website at www.dhs.state.il.us/page.aspx?item=42829. The maximum gross income level to qualify for the benefit has not changed.

Social Security: Eligible individuals who receive benefits through Social Security, Supplemental Security Income (SSI), Railroad Retirement or U.S. Department of Veterans Affairs will be sent a \$250 stimulus payment by late May 2009. The payment should be received no later than the first week of

June 2009. Children under age 18 (19 if still in high school) are not eligible for this payment. For more information go to www.ssa.gov

COBRA: Individuals who have lost health insurance due to involuntarily ending employment between September 1, 2008 and December 31, 2009 may be able to receive a 65 percent federal subsidy to help cover the cost of their COBRA premiums. This subsidy is provided for up to 9 months. The subsidy is not available to persons whose income exceeds \$125,000 for individuals and \$250,000 for couples. If employment ended on or after September 1, 2008 and COBRA coverage was declined, or premiums payments stopped, employers are to notify individuals of an additional

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Freddie Mac Announces Rental Initiative

Freddie Mac announced on March 5 the details of its new 'REO Rental Initiative,' which will give qualified tenants and former owners in properties that Freddie Mac has taken in foreclosure the option to lease the properties on a month-to-month basis. Freddie Mac also announced it will continue to suspend all eviction actions until April 1, 2009, to provide time for current occupants to learn about the options available to them under the new initiative.

Freddie Mac will use national property management firms to carry out the program. These property management firms will contact occupants of foreclosed properties to determine their interest in staying in the home and their eligibility for a month-to-month lease. Occupants will be contacted after the foreclosure.

To qualify for a lease, the tenant or former owner must occupy the property and show they have adequate income to pay the monthly rental amount established by the property management company based on market rents. Occupants must agree to allow the property to be shown to potential buyers during the lease period. The home must be in safe, habitable condition and meet all local codes for rental properties to qualify for this initiative. If an occupant does not wish to lease the property, Freddie Mac will offer relocation assistance.

In January, Fannie Mae announced a program to permit tenants in foreclosed properties to remain with a month-to-month lease.

Learn more about the program at: www.freddie.com/news/archives/servicing/2009/20090305_reo-rental-initiative.html

Chicago Rehab Network Community Development and Empowerment Series

Foreclosures, conversions, property taxes, high housing cost burden, overcrowding, homelessness— all the issues which community developers work to overcome. Using a value-based approach to learning development fundamentals, you can be a leader in improving quality of life for renters, homeowners, and other community stakeholders.

Location:

Northern Trust Bank
181 W. Madison 7th Floor
Chicago

April 2009

Community Building - Thursday, April 2, Friday, April 3

HP12-C & Spreadsheets - Thursday, April 23rd, Friday, April 24th (pending)

Sources of Development Financing - Thursday, April 30, Friday, May 1

May 2009

Proforma Dev. and Analysis - Thursday, May 7, Friday, May 8

Single Family Housing Dev. - Thursday, May 21, Friday, May 22

June-July 2009

Multifamily Housing Dev. - Thursday, June 4, Friday, June 5

Project & Construction Management - Thursday, June 25, Friday, June 26th

Property/ Asset Management - Thursday, July 9, Friday, July 10

Registration Info

Go to chicagorehab.org/capacity/empowerment.htm to see full workshop brochure including descriptions, instructors, fees and registration forms.

Contact Information

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Chicago, IL 60604
(312) 663-3936
pia@chicagorehab.org

HUD Guidance for Prevention and Re-Housing

On March 19, the U. S. Department of Housing and Urban Development (HUD) issued its Notice to provide guidelines for the use of the \$1.5 billion that was included in the economic recovery act for homelessness prevention, diversion, and re-housing activities. The Notice provides details

about application procedures and requirements, including eligible activities, for the Homelessness Prevention and Rapid Re-Housing Program (HPRP). Communities will have 60 days, until May 18, to submit a plan to HUD for how they intend to use these funds. Please watch the Alliance Online News for an analysis of the guidelines.

HUD HPRP Notice: www.hud.gov/recovery/hrp-notice.pdf

Center for Economic Progress and the Earned Income Tax Credit

The Center for Economic Progress's free tax preparation program stands to bring more than \$50 million into the state's economy this year by preparing over 35,000 income tax returns for low and moderate-income families. In the last thirteen years, \$285 million in federal and state tax refunds have been returned to Illinois taxpayers, largely as a result of the Earned Income Tax Credit (EITC).

The Center is operating in 35 communities throughout the state of Illinois from January 25-April 15, 2009. For times and locations of operation, go to the Center for Economic Progress



website at www.economicprogress.org. Note the links on the right side of the tax site web page for sites outside Chicago.

The Federal Earned Income Tax Credit

The Federal Earned Income Tax Credit (EITC), now the most popular and arguably the most successful federal anti-poverty program, was signed into law by then-President Gerald Ford and became effective for the 1975 tax year.

In its early years, the tax credit was not well known and was hardly used. In 1980, only 6 million families with annual incomes of less than \$10,000 qualified for the credit. The maximum credit that year was a modest \$500 for a household with two children.

In 1993, the value of the credit was nearly doubled, and since that year,

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Stretching Dollars

(Continued from page 1)

on tax preparation on their family needs.

The tax clinic continues to steadily grow as more people utilize the service each year. The clinic is so successful it has drawn individuals from Kentucky and Missouri as well as Shawnee Development Council employees. The



Line snakes out the door to get tax assistance at Shawnee Development Council in Karnak, Illinois.

program is promoted through area churches and schools as well as throughout the year. The targeted date each year has been Super Bowl

Sunday, with people arriving before the doors open.

Clinic participants are provided a warm, comfortable atmosphere where they can visit with friends while they wait for services. Shawnee Development Council employees donate time to the clinic. They assist the tax preparers in photo-copying tax payer information; registering individuals and other clerical duties to help keep waiting time to a minimum. Staff members were also available to answer questions about all SDC programs and to assist residents with applications for those programs, including the Low Income Home Energy Assistance Program (LIHEAP).

Shawnee Development Council, Inc. is a Community Action Agency for the Southern Illinois counties of Alexander, Hardin, Johnson, Massac, Pope, Pulaski, and Union. SDC has been in operation since 1965. Outreach offices are located in each county and are open Monday through Friday from 8:30 a.m. to 4:00 p.m. Offices are listed on the agency web site at www.shawneedevelopment.org. There is also an SDC Workforce Investment



Shawnee Development Council, and Center for Economic Progress staff assist Southern Illinois residents with taxes at SDC office.

Act (WIA) case management office located on the Shawnee Community College campus, near Karnak.

For more information about SDC and its programs, contact:

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renee.k.csbg@shawneedevelopment.org
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Tax Credit

(Continued from page 5)

more than 4.3 million people have been lifted out of poverty each year as a result of the EITC.

People below the poverty line are not the only beneficiaries of the program. Working families with two or more children can earn up to \$39,783 per year and still qualify for a credit.

The federal EITC is a special tax benefit for working people who earn low or moderate incomes. This credit helps to reduce the tax burden on these workers, to supplement wages, and to make work more attractive than welfare.

Workers who qualify for the EITC and file a federal tax return can get back some or all of the federal income tax that was taken out of their pay during the year. They also may get extra cash back from the IRS. Even workers whose earnings are too small to have paid taxes can get the EITC and the credit reduces any income and payroll taxes workers may owe.

Single or married people who worked full or part-time at some point during the year can qualify for the EITC. The average EITC is about \$2,000, however, for families with children the average rises to \$2,160. It varies depending on family size and income. For example:

- Workers who were raising one child in their home and had a family income of \$333,995 or less in year 2008 could be eligible for a credit up to \$2,917.
- Workers who were raising more than one child in their home and had family income of less than \$38,646 in 2008 could be eligible for a credit up to \$4,848.
- Workers who were not raising children in their home but were between the ages of 25 and 64 on December 31, 2008 and had incomes below \$12,888 could get a credit of up to \$438.

How many low-income workers are eligible?

An estimated 22.7 million workers in the United States, including almost 950,000 in Illinois, are eligible for the federal EITC for tax year 2008. In 2007, 840,000 Illinois workers filed for the Federal EITC, claiming \$1.5 billion in refunds.

Why do some eligible workers fail to claim the EITC?

Thousands of potentially eligible workers don't know about the tax credit. The Center estimates that more than 120,000 eligible Illinois workers fail to claim the EITC because they do not

know about it or they do not file tax returns. Some of these people are not required to file tax returns, but they cannot take advantage of the EITC unless they file.

Many other people are immigrants who face language barriers or are native-born individuals with literacy deficiencies that make it difficult for them to deal with the complicated IRS tax forms and instruction booklets. Some are people who are working for the first time and have never before filed a tax return.

The uncertainty our economy is experiencing, with increasing poverty and the volatile housing and labor markets, means that those who are eligible to claim the EITC changes from year to year based on annual earnings. As many as one-fourth of EITC taxpayers in 2008 did not claim the credit in 2007, many of which filed tax returns but did not know they were eligible for the credit.

For further information, contact:

Mary Ruth Herbers, Senior Director of Programs
Center for Economic Progress
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Chicago, IL 60602
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Protection Plan

(Continued from page 1)

to 31 percent of the borrower's income. To be eligible for the modification program, the mortgage must have been originated on or before January 1, 2009 and the unpaid principal balance must be less than \$729,750. The modification program is open only to those who occupy the mortgaged property; no investor-owned, vacant, or condemned properties are eligible. Loans can only be modified once and the program ends December 31, 2012. Monetary incentives are offered to encourage both borrowers and servicers to participate in the program.

The plan does not yet address the pressing issue of the plight of renters in foreclosed properties. Advocates have been seeking a national policy that would allow renters in foreclosed properties to remain in their homes for the duration of the lease and to receive at least 90 days notice before being required to vacate the property. Section 109(b) of the Emergency Economic Stabilization Act (EESA) requires that the Treasury Secretary work with federal entities and agencies that hold troubled mortgages to allow

tenants to remain for the term of their mortgages.

Read the plan at: <http://www.financialstability.gov/makinghomeaffordable/> ■

Homeless Headlines

Reinvestment

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opportunity to elect group continuation coverage and receive the subsidy. Individuals then have 60 days to enroll after getting the notice from the employer. This opportunity to enroll is referred to as the “extended election period. For up-to-date information, contact the Department of Labor at 1-866-444-3272 or visit the agency’s website (www.dol.gov/ebsa/COBRA.html) or obtain a fact sheet recovery.illinois.gov/documents/COBRAFACTSHEET.pdf. Individuals who have paid premiums on or after February 17, 2009, are able to receive a refund or credit for the subsidy amount from the employer. Please tell your clients about this, since I am talking to many people who are enrolled in COBRA and have not yet been told by their former employer about this benefit.

Emergency Food Program: IDHS has received additional funding to distribute food to food banks. Additional funds are being provided to IDHS. To locate area food banks and pantries check out www.dhs.state.il.us/page.aspx?item=31245

Child Care: Over the next 2 years Illinois is receiving about \$73 million in additional funding targeted to expanding subsidized childcare provided through statewide Child Care Resource and Referral agencies. If your clients are fortunate enough to find employment, make sure they apply for this benefit if they are eligible. Make sure your clients know that if they find night time employment, they are able to receive help for day care costs while at work, as well as help with day care costs that are needed so they can sleep. For more information go to www.dhs.state.il.us/page.aspx?item=30355

Vocational Rehabilitation: Illinois will receive approximately \$18.25 million additional funds over the next 2 years. This money is targeted to enhancing and expanding the Vocational

Rehabilitation (VR) Program to help people with disabilities find and keep jobs. Check out this program at www.dhs.state.il.us/page.aspx?item=29736

Women, Infants, and Children (WIC): There are federal contingency reserve funds to help increase participation in WIC which Illinois plans to access. This hopefully will result in more persons being eligible for this valuable benefit. This valuable program provides food for pregnant women and children up to age 5 and can be received even if the person receives Food Stamps. This benefit is available regardless of citizenship status, if income is at or below 185 percent of the Federal Poverty Level (FPL). Information is available at www.dhs.state.il.us/page.aspx?item=30513

Illinois Home Weatherization: This program is receiving extra funds to help pay for sealing cracks, insulating attics and walls, repairing and replacing windows and doors, and repairing and replacing heating systems, so this means more families are able to be helped. Home owners as well as renters who have income below 150 percent of FPL are able to receive help. As this is written, pending legislation is expected to change this income limit from 150 percent to 200 percent of FPL.

Additionally, if someone in the home receives TANF, SSI, or Aid to the Aged Blind or Disabled the household may also qualify for the program.

Renters who want to sign up for weatherization assistance need to have the landlord agree to the program terms and the landlord has to be willing to contribute 50 percent for weatherization work required for rental property. The state is considering a regulation change that would eliminate the requirement of the 50 percent contribution from the landlord.

For more information, check out www.weatherizationillinois.com/

Pell grants: Funding for this valuable resource is increasing. In order to access this valuable benefit, students and their families have to complete the Free Application for Federal Student Aid (FAFSA). These applications can be completed at any time. Check out www.collegezone.com and look at the financial aid section.

Unemployment Insurance: Beginning February 28, 2009 Federal Additional Compensation (FAC) of \$25 a week is now being included in Unemployment benefits issued. This benefit continues through the week ending July 3, 2010 as long as the benefit was established prior to January 1, 2010. For more information, go to www.ides.state.il.us/

Many Illinois agencies are posting updates on each of their sites, or you can go to www.recovery.illinois.gov to find more information and post suggestions. Next month I will discuss two major funding streams: TANF Emergency Contingency Fund and the Homeless Prevention Fund.

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. The DuPage Federation is affiliated with Northern Illinois University, Regional Development Institute. Questions can be directed to Kathryn Nelson at knelson@dupagefederation.org ■



Headlines Directory

Center for Community Change
1536 U Street NW
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<http://www.communitychange.org>

**Center on Budget and Policy
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820 First Street, NE, Suite 510
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<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
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300 E. Monroe, Suite 100
Springfield, IL 62701
Telephone: (217) 522-7016
Fax: (217) 522-7024
TDD: (217) 522-7016
<http://www.ccdionline.org>

Corporation for Supportive Housing
205 W. Randolph, 23rd Floor
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
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foodresearch@frac.org

Housing Action Illinois
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Housing Assistance Council
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**Illinois Department of Human
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Homeless Services and Supportive
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**National Alliance to End
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1518 K Street, NW, Suite 410
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E-mail: naeh@naeh.org
<http://www.endhomelessness.org/>

**National Coalition for Homeless
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333 ½ Pennsylvania Avenue, SE
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Fax: (202) 546-2063
E-mail: nchv@nchv.org
<http://www.nchv.org/home.html>

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**National Law Center
on Homelessness & Poverty**
918 F Street NW #412
Washington DC 20004
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**National Low-Income Housing
Coalition
& National Low Income Housing
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727 15th St NW, 6th Floor
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**Southern Illinois Coalition for the
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**Supportive Housing Providers
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supportivehsg@aol.com

**U.S. Department of Housing
and Urban Development**
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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>