



Predatory Mortgage Lending in Illinois

(Adapted with permission from Work Welfare and Families web site: workwelfareandfamilies.org Supplemental material added.)

What is Predatory Mortgage Lending?

Predatory lending is typically defined as a practice where mortgage brokers aggressively solicit new loan customers, often targeting vulnerable groups such as minorities, the elderly, disabled persons, and low-income populations. These populations are at risk of being unable to repay their loans, which can mean foreclosure and the loss of their homes.

Borrowers are pushed to falsely inflate their income or cash available for down payments, as the loans are often based on the equity the borrower has in the home and not on his or her ability to repay. Often, people who take out a predatory mortgage loan do so because they are led to believe that because of bad credit or other reasons they would be denied if they attempted to get a loan at a bank.

These customers come to trust predatory lenders either because they are misinformed about their options, or they are of a similar background and trust the broker (e. g. Latino brokers

targeting Latino residents). The loan is usually closed out as quickly as possible, with little explanation to the borrower about obligations or fees. Borrowers are often offered one set of loan terms, and then pressured to accept worse terms at the closing (known as a “bait and switch”).

The loans themselves typically include high annual interest rates (in excess of 10 percent) and high fees (in excess of

(Continued on page 4)

Criminal Justice Bills on Mental Illness, Prisoner Reentry

On October 6, Congress passed the “Mentally Ill Offender Treatment and Crime Reduction Act of 2004.” The legislation, which the President is expected to sign, will authorize Federal funding for services to youth and adults with mental illness at various points of contact in the criminal justice system. Such services include jail diversion programs, treatment during incarceration, and services to facilitate successful reintegration into communities after prison. The activities eligible for funding would include housing

assistance. A copy of the legislation and accompanying report language is available at thomas.loc.gov/

Members of the House focused on further legislation to facilitate reintegration of people leaving prison the following day in a hearing conducted by the Subcommittee on Crime, Terrorism, and Homeland Security. Representatives Rob Portman

(Continued on page 5)

Inside Headlines

- 2 Coordinating Property Management and Supportive Services in Supportive Housing
- 2 HMIS DV Standards Clarification
- 3 Green Communities Funding
- 3 Census Bureau’s ACS in Jeopardy
- 3 Support for Women and Children’s Programs
- 5 HAC Rural Housing Conference
- 6 Private Resources
- 8 Headlines Directory

Coordinating Property Management and Supportive Services in Supportive Housing

**Wednesday November 10th, 2004
9am to 5pm**

Sponsored by Citibank, F. S. B.

Location

**Citibank Corp Center
500 W. Madison, 3rd Floor
Chicago, IL**

Come to the third floor and after registering at the Visitors Center, you will be directed to the Citibank Training Center Conference Room. Make sure you bring your ID; you will need it to register at the Visitors Center to attend the training.

Cost

\$20.00 Coffee and Lunch will be provided. Attendees will receive copies of the CSH publications, "Coordinating Property Management and Social Services in Supportive Housing" and the Supportive Housing Property Management Operations Manual.

Presenter

Irma Poe is a Program Officer in the Corporation for Supportive Housing's national Resource Center. Irma has experience with Property Management, Asset Management, Tenant Services and Service Planning in Permanent Supportive Housing.

Training

This interactive training will use case studies to examine the elements of an effective working relationship between property management and supportive services, whether provided by one or two separate organizations, in a variety of models of supportive housing.

For registration information, contact Katrina at 312-588-1236 x14 or at Katrina.van@csh.org

HMIS Domestic Violence Standards Clarification

HUD has issued a clarification on the portion of the HMIS standards on domestic violence previously issued in the Federal Register for October 19, 2004 (Volume 69, Number 201P pages 61517-61519). The information can be accessed through the Federal Register Online via GPO Access at www.access.gpo.gov/su_docs/fedreg/a041019c.html

This notice clarifies and provides further guidance on the special provisions for domestic violence provider shelters participating in Homeless Management Information Systems (HMIS). This clarification and additional guidance follows issuance of the HMIS Data and Technical Standards Final Notice published on July 30, 2004, and the HMIS Data and Technical Standards Draft Notice, published on July 22, 2003. ■

Homeless Headlines



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

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:

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

Green Communities Funding Announced

A five-year, \$550 million initiative to build more than 8,500 units of affordable, healthy, and energy-efficient housing was announced September 28 by The Enterprise Foundation, the Natural Resources Defense Council (NRDC), and several corporate, financial, and philanthropic organizations.

The Green Communities funding will come in the form of grants and favorably-priced financing for developers of “green” housing, and it is hoped that the funds will leverage another half billion dollars for similar projects. The housing built through this initiative will be built near mass transit, social services, jobs, and schools, and will be 30% more energy-efficient than traditional construction. This will decrease utility bills,

transportation costs, and environmentally attributable disease.



“Building affordable green housing is not a new concept,” vice chair of NRDC’s board of trustees Patricia Bauman said. “But Green Communities will broaden the ongoing efforts of developers, states, and cities and make it mainstream.” The initiative also includes funding for policy advocacy

and research and development on the subject of green affordable housing.

In addition to The Enterprise Foundation and NRDC, partners in the Green Communities Initiative include the American Institute of Architects, the American Planning Association, Bank of America, Blue Moon Fund, BP America, Fannie Mae, Freddie Mac, Global Green USA, The Home Depot Foundation, JPMorgan Chase, The Kresge Foundation, Low Income Housing Institute, Merrill Lynch Community Development Company, M&T Bank, National Center for Healthy Housing, and Washington Mutual.

More information is available at www.enterprisefoundation.org/majorinitiatives/green/index.asp. ■

Census Bureau’s American Community Survey in Jeopardy

An important improvement in rural housing data-gathering is at risk. Currently the decennial census is the primary source of housing data at the local, county, and state levels, and to understand the current issue one must know how the census has worked in the past.

Past censuses have collected data through a “short form” asking seven questions for every household, while a sample of households received a “long form” with 46 more questions. Information about housing costs, incomes, and housing quality was collected through the long form (along with information about other important

(Continued on page 7)

J. Jill Compassion Funds: Support for Women and Children Programs Annual Deadline: December 15

As a nationwide retailer of women’s clothing, J. Jill Group, Inc. (<http://jjill.com/>) focuses its philanthropic efforts on issues affecting disadvantaged women and children. As part of that outreach, J. Jill has established the J. Jill Compassion Fund at the Boston Foundation. The primary goal of the fund is to provide financial support on a national scale to community-based organizations and/or programs whose mission focuses on aiding women and children in need.

The J. Jill Group considers written proposals for cash grants from nonprofit organizations within the

United States only. Organizations serving homeless or at-risk women and children by providing job training, transitional and/or affordable housing, education, emergency shelter, or other types of aid will be considered upon submission of a grant proposal.

The company will consider grants only for existing programs. Grant requests should be between \$250 and \$15,000.

Organizations requesting grants must provide proof of 501(c)(3) IRS tax-exempt status.

See the company’s Web site for complete application information.

RFP Link: jjill.com/about/community.asp

For additional RFPs in Human Services, visit: http://fdncenter.org/pnd/rfp/cat_human_services.jhtml ■

Homeless Headlines

Predatory Lending

(Continued from page 1)

5 percent), as well as bogus fees that give kickbacks to brokers. Brokers will recommend refinancing of the loan unnecessarily, meaning huge costs to the borrower. In addition, there can be balloon payments, hidden fees due at the end of or during the term of the loan that can almost equal the size of the original loan and are structures to force refinancing or foreclosure. Predatory lenders often use abusive collection practices to garner payment.

Affect on Low-Income Populations in Illinois?

Predatory lending can affect communities throughout the state in a number of ways. First, because many populations, particularly the elderly and low-income homeowners, have much of their assets tied up in their home equity, lenders are effectively stealing money from the communities in which these borrowers live. The result of many of these predatory loans is foreclosure of homes, meaning that residents who have worked hard to acquire a home may lose everything because of inability to repay a loan.

This issue adversely affects the low-income population in Illinois because it targets them as a group with few other options and takes away their most vital assets. This issue adversely affects the low-income population in Illinois because it targets them as a group with few other options and takes away their most vital assets. Several communities in Chicago have been particularly hard-hit by predatory lending, with a disproportionate percentage of foreclosures occurring in nine neighborhoods including North Lawndale, South Chicago, West Humboldt, and Roseland.

But the impact is statewide. Even before the current economic downturn, according to Illinois' It Takes a Home to Raise a Child Campaign (http://www.ittakesahome.org/hb_2197.html),

foreclosures have been on the rise in Illinois. Since 1993 foreclosure rates have increased by:

- * 74% in Macon County
- * 88% in McHenry County
- * 83% in Cook County
- * 120% in Sangamon County
- * 143% in Winnebago County
- * 116% in Lake County.

Predatory mortgage lending is a major contributor to these increases.

What's Next?

In early 2004, the Illinois General Assembly passed legislation that protects against predatory loans. The Illinois High-Risk Loan Act covers loans that exceed 5 percent in fees and have an APR of more than 6 percent above the Treasury rate and requires that the lender must believe that the borrower can repay and have verification of this fact. Under the Act, there must also be no refinancing within the first twelve months of the loan unless there is a tangible benefit to the borrower. The lender must also notify the borrower of the high-risk status of the loan, and allow for counseling before executing the loan and if the borrower defaults. If brokers violate these rules, victims can take legal action and claim punitive damages and financial repayment.

One of the largest factors in predatory lending is populations' lack of financial knowledge. The Illinois Department of Human Services has partnered with Financial Links for Low-Income People (FLLIP) to provide education and money management skills to an at-risk population. Associations such as the AARP and the Association of Community Organizations for Reform Now (ACORN) are developing educational programs to ensure that the public is aware of these problems.

The Illinois Community Action Association (ICAA) also provides financial literacy training through their Individual Development Account

(IDA) program. The ICAA IDA program has eleven different community action agencies throughout the state that provide hands-on financial literacy training to the participants of the IDA program. Participants are required to take at least 10 hours of general financial literacy training before they can graduate from the program.

Community-based organizations are the most well-equipped to disperse this information because of their understanding of communities' needs, so including financial education as a priority in these organizations is an important step. Furthermore, consumer protection legislation needs to be passed to make sure that brokers are not getting away with predatory lending practices.

Other Resources:

- * **Risky Business - An Econometric Analysis of the Relationship Between Subprime Lending and Neighborhood Foreclosures** (Woodstock Institute: woodstockinst.org/document/riskybusiness.pdf)
- * **Credit Risk and Mortgage Lending: Who Uses Subprime and Why?** (Woodstock Institute: woodstockinst.org/document/rihareponse.pdf)
- * **Two Steps Back: The Dual Mortgage Market, Predatory Lending, and the Undoing of Community Development,** (Woodstock Institute: woodstockinst.org/document/2steps.pdf)
- * **Chicago's Homeownership Challenge: Foreclosures** (Neighborhood Reinvestment Corporation: <http://www.workwelfareandfamilies.org/PDF/NHSSlides.PDF>)
- * **Consumer and Family Economics Web Sites,** www.ace.uiuc.edu/cfe/related/index.html

(Continued on page 5)

**Housing
Assistance
Council
National Rural
Housing
Conference 2004:
Building Homes,
Celebrating Leadership
December 9-11, 2004
Hyatt Regency Washington
on Capitol Hill
Washington, D. C.**

Over 700 participants are expected at the conference, including local producers of rural affordable housing, policymakers from all levels of government, national housing advocates, and others interested in liveable communities. Confirmed speakers include the Honorable Artur Davis (D-Ala.), Nicolas P. Retsinas, Director of the Joint Center for Housing Studies at Harvard University, and Gilbert Gonzalez, Acting Under Secretary for Rural Development at the U. S. Department of Agriculture.

“All over rural America, local leaders are stepping forward to improve housing and tackle other issues in their communities,” said Moises Loza, HAC’s Executive Director. “This conference brings local rural housing leaders together from around the country to share ideas and improve their skills.”

In addition, two awards for outstanding rural housing work will be presented. A local leader in rural housing development will be honored by the Skip Jason Community Service Award. An individual who has provided outstanding and enduring service with national impact will receive the Clay Cochran Award for Distinguished Service in Housing for the Rural Poor.

Dozens of organizations have joined HAC as co-sponsors of the conference. Opportunities for sponsorship and exhibits are still available. Early bird registration rates end October 30.

For more information about registration, awards, conference sponsorship, exhibit opportunities, or scholarships, please contact HAC’s conference staff at: (202) 842-8600, ext. 108 or 2004ruralconference@ruralhome.org, or visit <http://www.ruralhome.org>.

A national nonprofit corporation headquartered in Washington, D. C., and founded in 1971, the Housing Assistance Council helps local organizations build affordable homes in rural America by providing below-market financing, technical assistance, research, training and information services. HAC’s programs focus on local solutions, empowerment of the poor, reduced dependency, and self-help strategies. HAC is an equal opportunity lender. ■

Criminal Justice

(Continued from page 1)

and Katherine Harris appeared before the subcommittee to promote the Second Chance Act of 2004 (H. R. 4676). They were joined by Rhode Island Department of Corrections Director Ashbel Wall and Rebecca Project for Human Rights Executive Director Malika Saada Saar.

Portman informed the subcommittee that “nearly 650,000 people are released from incarceration to communities nationwide each year,” and that “according to recent data from the Department of Justice, two-thirds of those released from prison will be rearrested within three years.” Serving both to “help keep communities safe” and “smooth the transition” for people reentering the community after prison, Portman explained that the Second Chance Act includes provisions for “jobs, housing, substance abuse and mental health treatment, and strengthening families.”

A comprehensive archive of the hearing, including the witnesses’ written testimony and a complete webcast of hearing, see <http://www.house.gov/judiciary/crime.htm> ■

Predatory Lending

(Continued from page 4)

- * **HUD on loan fraud,** www.hud.gov/offices/hsg/sfh/buying/loanfraud.cfm
- * **Center for Responsible Lending,** www.responsiblelending.org/
- * **Mortgage Bankers Association: Predatory Lending Resource Center,** www.mbaa.org/resources/predlend/
- * **Freddie Mac on predatory lending,** www.freddiemac.com/corporate/initiatives/protection/predlend.html

For more information contact:

- * **Work, Welfare and Families:** (312)658-0225 - www.workwelfareandfamilies.org/
- * **Legal Assistance Foundation of Metropolitan Chicago Home Ownership Preservation Project:** - www.lri.lsc.gov/abstracts/020052/spa_020052.htm
- * **The Woodstock Institute:** (312)427-8070 - www.woodstockinst.org • Sargent Shriver National Center on Poverty Law - www.povertylaw.org •
- * **Sargent Shriver National Center on Poverty Law** - www.povertylaw.org ■

Private Resources

The Enterprise Foundation

10227 Wincopin Cir., Ste. 500
Columbia, MD 21044-3400
Telephone: (410) 964-1230
Fax: (410) 964-1918

Email: mail@enterprisefdn.org
URL: www.enterprisefoundation.org

Contact: F. Barton Harvey, III, Chair and C.E.O.

Areas of Interest: New and renovated housing. Affordable housing/shelter development, Housing/shelter public housing, community safety, community development, welfare-to-work, child care and transportation. **Types of Support:** Building/renovation, General/operating support, Program-related investments/loans, Technical assistance. **Limitations:** Giving on a national basis. **Application Information:** See the web site for application information. An application form is required. The board meets in January, April, July, and October. The deadlines are: April 5 for Jim & Patty Rouse Award; April 30 for MetLife Foundation Awards; March 29 for Frederick P. Rose Architectural Fellowship. Final notification will be June 30 for Rouse Award.

Full Circle Foundation

7301 Burgett Rd.
Richmond, IL 6007160071-0387
Telephone: (815) 678-3070

Contact: Russel Foszcz, Vice President

Areas of Interest: Giving primarily for human services. American Red Cross; Health organizations; Homeless human services; Housing/shelter development. **Types of Support:** General/operating support; Grants to individuals **Limitations:** Giving on a national basis. **Application**

Information: An application form is required. First contact - letter. Deadline: December 31 Application address: P.O. Box 387, Richmond, IL

Honeywell Foundation

101 Columbia Rd.
Morristown, NJ 07962
Telephone: (973) 455-5876
Fax: (612) 951-0433
URL: honeywell.com/about/foundation.html

Contact: Andre Lewis, Executive Director

Areas of Interest: Grants primarily for higher education, community funds, cultural programs, and youth agencies. Adult education-literacy, basic skills & GED; arts; child development education; child development services; children/youth services; community development; education; education-early childhood education; education-reading; elementary school/education; employment; environment; environment energy; family services; higher education; **affordable housing/shelter development**; human services; leadership development; minorities; minorities/immigrants centers/services; museums; secondary school/education; voluntarism promotion; women; women centers/services; youth development services. **Types of Support:** Annual campaigns; capital campaigns; continuing support; employee matching gifts; general/operating support; grants to individuals; program development; seed money. **Limitations:** Giving limited to cities where the company has major facilities, including Illinois. No support for religious denominations for support of denominational causes or political, fraternal, veterans'; or professional organizations. No grants to individuals (except for Educational Mini-Grants), or for general endowment

funds, deficit financing, fundraising, land acquisition, matching or challenge grants, research, demonstration projects, conferences, testimonial events, athletic scholarships, advertising publications, or production of films or special broadcasts, no loans. **Application Information:** An application form is required for Educational Mini-Grants. Applicants should submit:

- * Copy of IRS Determination Letter.
- * Copy of current year's organizational budget and/or project budget.
- * How project's results will be evaluated or measured.
- * Detailed description of project and amount of funding requested.
- * Listing of board of directors, trustees, officers and other key people and their affiliations.
- * Brief history of organization and description of its mission.

As an initial contact, send the proposal to the nearest company facility. Only 1 copy of the proposal is needed; the board meets in July and December; there are no deadlines stated; final notification is within two to three months.

Assurant Foundation

(formerly Fortis Foundation)
1 Chase Manhattan Plz., 41st Fl.
New York, NY 10005
Telephone: (212) 859-7000
Email: kristy.ring@assurant.com
URL: www.assurant.com/inc/assurant/community/new-york.html

Contact: Kristy Ring

Areas of Interest: The foundation supports organizations involved with education, health, nutrition, and housing. Education; Food services; Health care; Health organizations; Housing/shelter; Human services. **Types of Support:** Employee matching gifts; Employee-related scholarships; General/operating support.

Homeless Headlines

Limitations: No support for religious or political organizations. No grants to individuals, or for lobbying or fund-raising events.

Application Information: An application form is not required. Applicants should submit the following:

1. Copy of the most recent annual report/audited financial statement/990.
2. Detailed description of project and amount of funding requested.

Initial approach: a letter requesting guidelines. Only one copy of proposal needed. There are no deadlines stated.

The J.P. Morgan Chase Foundation

(formerly The Chase Manhattan Foundation)
270 Park Ave., 33rd. Fl.
New York, NY 10017
Telephone: 212-270-6000
Email: jpmorgan.chase.grants@jpmchase.com
URL: www.jpmmorganchase.com/grants

Contact: Gregory King, Treasurer

Areas of Interest: The foundation supports organizations involved with arts and culture, public education, workforce development, **affordable housing**, child care, financial literacy, community economic development, public policy, religion. Children day care; education; employment; housing/shelter; human services financial counseling; public affairs; public

policy research; urban/community development. **Types of Support:** General/operating support; Program development; Program-related investments/loans; Technical assistance. **Limitations:** Giving on a national basis in areas of company operations, including Illinois. No support for religious, fraternal, social or other, membership organizations not of direct benefit to the entire community. No grants to capital campaigns or endowments, scholarships, fundraising, or special events or other short-term projects. **Application Information:** An application form is required and available online – be sure to look at their website carefully. Initial approach: Complete online application form for Recoverable Grant Program. Visit website for application information for other programs. One copy of proposal requested. ■

ACS

(Continued from page 3)

topics). But updated data were available only every ten years. To provide more timely data, the Census Bureau planned to conduct the American Community Survey (ACS) every year instead of using the long form every ten years.

The ACS has been under development since the mid 1990s and is already generating useful data for much of the country, but it takes at least five years for the ACS to reach enough households to be able to replace the long form. This means that adequate funding for 2005 is essential to make the ACS functional by 2010 when the next census will be conducted.

The House of Representatives allocated \$146 million for the nationwide launch of the ACS in FY 2005. That amount is \$19 million less than the Census Bureau's request of \$165 million but enough to launch the full survey in the first year. The Senate Appropriations Committee, however, only allocated \$65 million, the same

level as FY 2004 and not enough to go beyond the current test sites and limited national test survey.

When Census Director Louis Kincannon heard the news about underfunding the Census, he told Congress that the bureau would have to abandon plans for the ACS and begin planning for a 2010 census that includes a long form, if the agency does not receive close to the House funding level (a \$142 million minimum).

One of the many strengths the ACS sampling provides is the quality of rural data. Without this data, rural communities would be under-represented and possibly lose vital services due to undersampling.

For further information, contact the Housing Assistance Council at the address in *Headlines Directory* or Terri Ann Lowenthal of the Communications Consortium Media Center, at (202) 484-3067, TerriAnn2K@aol.com. ■



Headlines Directory

Center for Community Change

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

Center on Budget and Policy Priorities

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

Chicago Coalition for the Homeless

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

Coalition of Citizens With Disabilities in Illinois

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

Corporation for Supportive Housing

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

Food Research and Action Center

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

Housing Assistance Council

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

Illinois Coalition Against Domestic Violence

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

Illinois Coalition to End Homelessness

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

Illinois Community Action Association

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

Illinois Department of Commerce and Economic Opportunity

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

Illinois Department of Human Services

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

Illinois Food Bank Association

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

Illinois Housing Development Authority

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

National Alliance to End Homelessness

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

National Coalition for Homeless Veterans

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

National Coalition for the Homeless

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

National Community Reinvestment Coalition

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

National Law Center on Homelessness & Poverty

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

National Low-Income Housing Coalition

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