



-2022-
ANNUAL
REPORT

Chicago Department of Housing





Marisa Novara, Commissioner, 2019-2023



Jim R. Horan, Acting Commissioner, 2023

Letter from the Commissioner

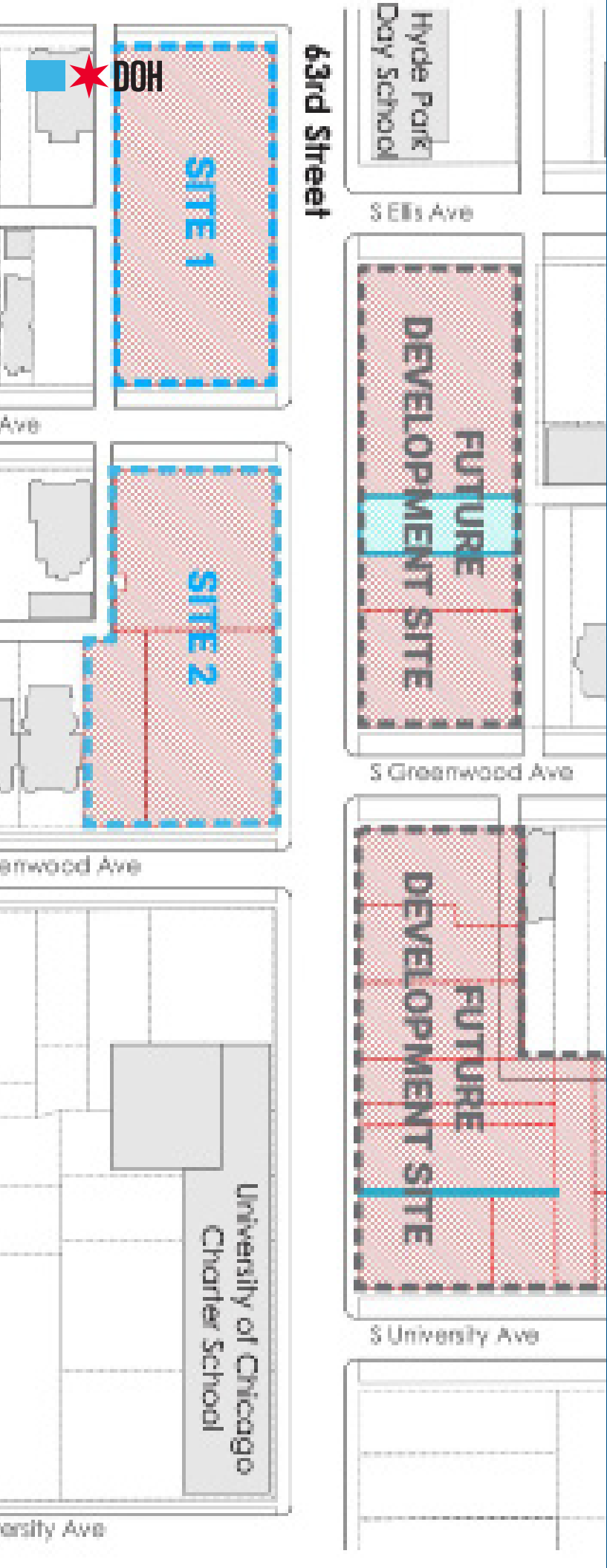
I am pleased to present the first-ever annual report of the Department of Housing (DOH), the latest in our continuing efforts to make our programs more transparent and accessible than ever before. Those of you who have followed our work through the department’s quarterly reporting to the City Council—a process that has continued uninterrupted for more than 30 years—will find much that is familiar here. But we’ve also incorporated some new features in the 2022 Annual Report to help those who are less knowledgeable about the unique language and challenges of affordable housing development.

We start with a brief explanation of what affordable housing is and our department’s role amid the diverse group of actors working to preserve and expand housing affordability, guided by the mission and values set forth by our former Commissioner, Marisa Novara. From there we move on to short descriptions

of our major initiatives—their purpose, funding sources, and production targets. DOH programs are many and varied, targeting both developers and consumers of housing. In our quarterly reporting, we separate them into distinct categories, based on housing “tenure”—i.e. whether it is owned or rented by residents—and whether they focus on production or preservation. These categorizations are preserved in this annual report. We review accomplishments during the year 2022 and, in a feature new to our reports, present data from previous years to view current outcomes in historical context. Throughout, we supplement text with photos, graphs, and maps to make our work easier to understand.

With that in mind, we’ll get started with answers to some basic questions.

*Jim R. Horan, Acting Commissioner
Department of Housing*



How to Read this Report

This is the Department of Housing’s first Annual Report. Since the 1990s, the City has published quarterly reports on progress towards its Five Year Housing Plans, which set targets for how many units will be assisted or produced and how many dollars will be invested for each DOH program.

The Annual Report is meant to provide this information with more context, and in a more accessible way for Chicago residents, elected officials, journalists, researchers, and anyone else interested in affordable housing in Chicago.

The first part of the report includes basic background on DOH and its work. Here you can find the answers to questions like, “What does DOH do?”, or “What is affordable housing?”

The next section includes 2022 highlights from DOH’s Policy, Community Engagement, and Chicago Recovery Plan teams.

Finally, the bulk of the report includes updates from DOH programs. Each program includes a cover page with basic information, followed by one or more pages with charts and maps explaining its activities in 2022.



Contents

Section	Page
What does the Department of Housing do	5
What is “affordable housing”	6
Major Chicago housing legislation	8
Other housing policy initiatives	9
Engagement initiatives	10
Chicago Recovery Plan activities	12
Program profiles and data	13

What does the Department of Housing do

The Department of Housing (DOH) is the City of Chicago’s lead agency for affordable housing programs. The department’s mission is to preserve and increase the supply of affordable housing in the city and expand all Chicagoans’ access to homes that are affordable, safe and healthy.

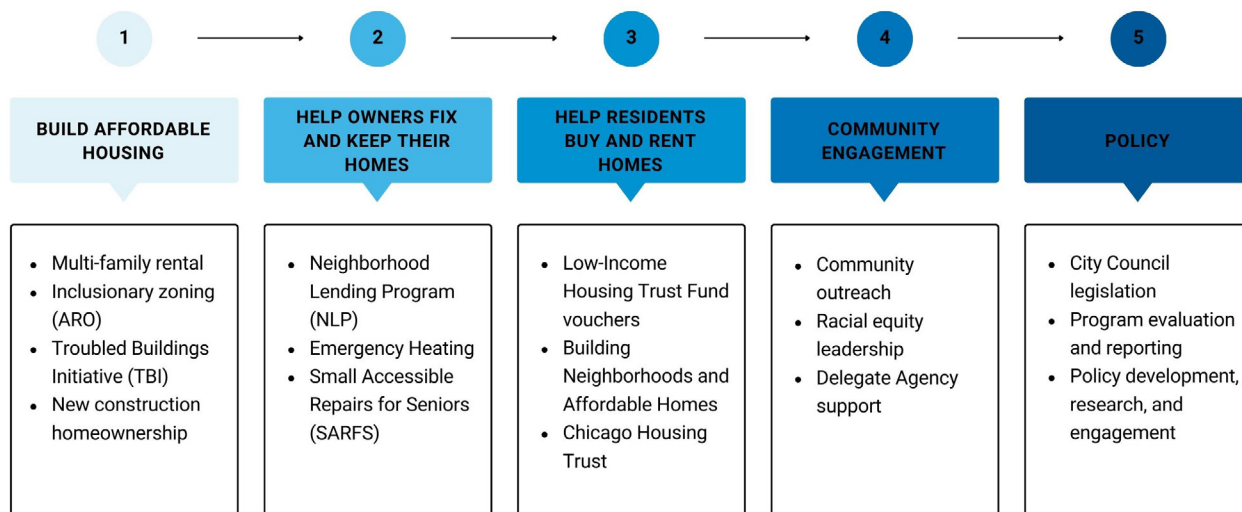
DOH was established through City ordinance and is led by a commissioner appointed by the mayor and confirmed by the City Council. The department works in cooperation with the Chicago Housing Authority (CHA), an independent government agency, as well as other City departments and agencies at the state and federal levels. In addition, we rely on a wide network of community-based organizations and affordable housing providers as partners in delivering our programs to neighborhoods across the city.

Since the early 1990s, DOH’s program priorities and production goals have been spelled out in a series of five-year plans. Each quarter, we report to the City Council on our progress

in meeting these goals. The current plan, One Chicago: Housing Strategies for a Thriving City, provides a \$1.4 billion framework for City housing initiatives during the years 2019 to 2023, coordinating support for approximately 40,000 residential units citywide.

To implement this plan, the department administers or supports dozens of programs and policy initiatives covering a broad spectrum of housing priorities, from counseling and legal assistance for tenants, through the financing of rental housing creation, to wealth-building initiatives focused on first-time homebuyers. The graphic below shows this spectrum, and some of the programs and policy initiatives supported by DOH along it. It also notes some programs supported or administered by other government bodies, such as the CHA and the Chicago Department of Family and Support Services (DFSS). While DOH often collaborates with these agencies, they are separate, with their own leadership, responsibilities and budgets.

Operational Structure



What is “Affordable” Housing

There is no single answer to this question, because what is affordable for one family may not be affordable for another. We start from the assumption that no one should have to pay more than 30% of their income to live in safe, healthy housing. A unit is considered “affordable” for a renter or homeowner if housing costs total no more than 30% of their income.

But the same unit that is affordable to an average family in one city may not be affordable in another. To adjust for local differences in housing costs and income levels, DOH uses what is known as “Area Median Income,” or AMI for short.

What is “AMI”?

Area Median Income is the universal standard used by local governments to calculate maximum affordable housing costs for households of different sizes. Basically, AMI is just what

it sounds like: the median incomes for households of different sizes in the local metropolitan area. The AMI standards are updated each year by the U.S. Department of Housing and Urban Development (HUD) for Chicago and cities nationwide.

AMI provides a consistent way of measuring affordability that accounts for household size and follows the rules of the federal grants that fund many of DOH’s programs. Since eligibility for these grants is based on income expressed as a percentage of AMI, DOH programs as a rule are targeted at households at or below a specific AMI level. For example, a program for people making no more than half of the regional median would be described as targeted at “50% AMI.”

Here are some examples of jobs that correspond with various AMI levels:

AMI Percentage	Income (by household size)	Monthly Housing Costs	Example Jobs	Example DOH Programs
30%	1 person: \$21,900 4 people: \$31,250	1 person: \$547 4 people: \$812	Fast food cook, childcare worker	CLIHTE, ERAP, some ARO
60%	1 person: \$43,800 4 people: \$62,520	1 person: \$1,095 4 people: \$1,407	Veterinary tech, mail carrier	LIHTC, ARO, Home Repair Program
80%	1 person: \$58,350 4 people: \$83,350	1 person: \$1,458 4 people: \$2,167	Truck driver, school teacher	Chicago Housing Trust
120%	1 person: \$87,600 4 people: \$125,040	1 person: \$2,190 4 people: \$3,252	Electrician, nurse practitioner	Maximum for some home buying programs

Housing Affordability in Chicago

What is the affordable housing need in Chicago?

There is no one way to determine the need for affordable housing in Chicago. However, one commonly cited figure comes from the Institute for Housing Studies (IHS) at DePaul University. In their “2021 State of Rental Housing in Cook County” report, IHS estimates that there are roughly 100,000 fewer affordable apartments than there are households that need one in the City of Chicago.

Another way of looking at this question is what proportion of Chicago households are paying more than 30% of their income for housing. According to IHS, for low-income (<80% AMI) renters, that figure was nearly 70% in 2019, the most recent year for which data was available. Nearly 40% of low-income renters were paying more than half of their income on housing costs.

Of course, many homeowners also struggle to maintain their housing. According to IHS, more than 30% of homeowners pay more than 30% of their income on housing costs.

How do needs differ across the City?

Chicago’s diverse neighborhoods have many different types of housing costs, market dynamics, and existing levels of affordable housing. DOH’s programs and policies often need to be tailored and targeted to these differing realities: one size does not fit all.

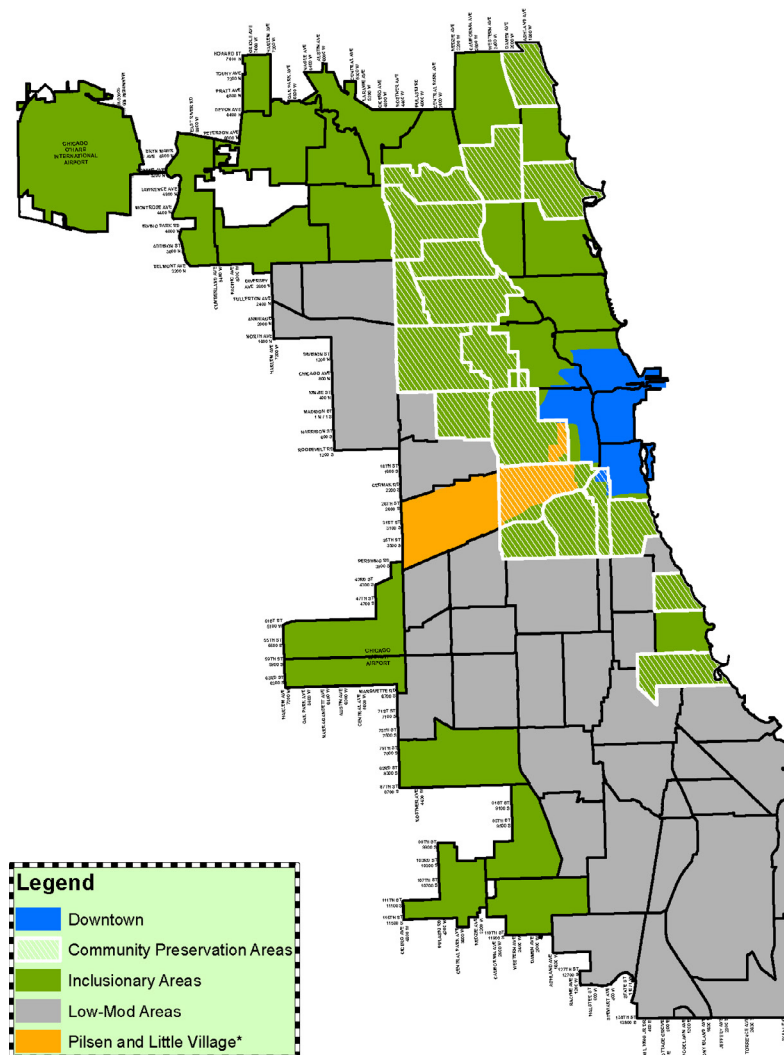
The 2021 Affordable Requirements Ordinance (ARO) directs DOH to use the Census and other data sources to classify Chicago neighborhoods as one of three types: Inclusionary Areas, Community Preservation Areas, and

Low-Moderate Income Areas.

Inclusionary Areas are communities with higher income and housing costs and relatively low levels of legally restricted affordable housing. Community Preservation Areas have high numbers of low-income residents at risk of displacement, and rapidly growing housing costs. Low-Moderate Income Areas have low or moderate housing costs that are not rapidly rising.

The map below shows these areas across the City. It will be updated every two to five years with new data. It also shows the downtown area, as well as the Pilsen-Little Village ARO pilot area, which will expire at the end of 2023.

In addition to shaping ARO requirements, DOH uses these designations to inform and target policy and program initiatives.



Major Chicago Housing Legislation in 2022

DOH works with other City agencies, advocates, and City Council to support policy and legislation that promotes its mission. These are some of the major ordinances passed by Council in 2022 with the support and coordination of DOH.

You can find information about the legislative process at Chicago.Legistar.com. Use the bill numbers to look up voting records, committee assignments, full ordinance text, and more.

January: Encumbrance Ordinance (02021-5871)

Many distressed residential properties in Chicago neighborhoods have accrued fines, judgments, water and sewer charges, and other City debt that make redevelopment difficult, even with DOH programs and funds. This ordinance authorizes the Commissioner of DOH to waive City debt as an incentive to rehabbing properties in neighborhoods where land values are low in order to make redevelopment more viable.

March: Demolition Surcharge Extension (02022-885)

Aimed at preserving unsubsidized low- and moderate-cost housing in rapidly gentrifying areas, a surcharge of \$15,000 per building or \$5,000 per unit, whichever is more, on demolition permits issued near the 606 Trail or in the Pilsen neighborhood was originally approved by Council in 2021. This ordinance extended the life of the surcharge for an additional two years, through March of 2024.

April: SRO Preservation Fund (02022-898)

With the goal of preserving low-cost, affordable housing options for at-risk residents, this ordinance bolsters the financial viability of single-room occupancy (SRO) buildings. Under a partnership with Community Investment Corporation (CIC), the SRO Preservation Fund earmarks \$5 million from the Affordable Housing Opportunity Fund (AHOF) to assist existing and prospective SRO owners to refinance their construction or rehab loans at a lower cost. Owners are required to maintain rent levels of 50% AMI or below.

July: Connected Communities Ordinance (02022-2000)

The first of Chicago's Transit Oriented Development (TOD) ordinances to explicitly center equity in development and access to transportation, the Connected Communities Ordinance aims to support inclusive development so that every Chicagoan can live in an affordable, accessible community with safe transit, walking, and biking options. The ordinance makes significant changes to Chicago's zoning code after an extensive engagement process. More information available at Chicago.gov/ETOD.

July: South Shore Condo/Co-op Pilot Preservation Fund (02022-2004)

A new pilot program will leverage the existing Troubled Building Initiative (TBI) program to establish new loan and grant options for homeowners and HOAs facing a potential loss of their homes due to an inability to pay for deferred maintenance. The Fund establishes a \$5 million per year fund for three years in partnership with the Chicago Community Loan Fund.

Other Policy Initiatives in 2022

Right to Counsel Pilot Program

DOH announced an \$8 million, three-year pilot to provide free legal assistance to low-income tenants facing eviction. Nationwide, 90% of landlords have legal representation in eviction court cases, compared to just 10% of tenants. The Pilot Program will help level this playing field so that vulnerable tenants are able to ensure their rights are protected. An evaluation study funded by the Polk Bros. Foundation will be carried out by Stout, a Chicago-based advisory firm that has conducted analyses of eviction counsel programs across the country.

LaSalle Reimagined Initiative Invitation for Proposals

A joint initiative of DOH and DPD, LaSalle Reimagined is designed to encourage the creation of market-rate and affordable housing in the Central Loop through repurposing existing surplus office space. The City issued an Invitation for Proposals focused on the blocks on either side of LaSalle between Washington and Van Buren, with the goal of supporting more than 1,000 new residences and at least 300 affordable units.

Chicago Housing Trust Application Policy Pilot

To further DOH's efforts to give all Chicagoans the ability to live in safe and healthy housing in the community of their choice, the Chicago Housing Trust launched in 2022 a new Application Policy pilot to provide wealth building and homeownership opportunities to communities that have been disproportionately impacted by disinvestment and displacement. Focusing on prioritization based on household size, income, and neighborhood, the results of the pilot will inform a permanent policy in 2023.

ARO Affirmative Fair Housing Marketing and Tenant Screening Policy

Following the passage of the 2021 Affordable Requirements Ordinance reforms, DOH also rewrote the ARO Rules, the official guidelines and regulations that govern how the program is administered. As part of this work, DOH created the first ARO Affirmative Fair Housing Marketing and Tenant Screening Policy, with the goal of furthering the ARO's mission of creating inclusionary affordable housing where market costs make it difficult for low-income people to afford to live. The new Policy for the first time includes explicit guidance and restrictions on how ARO property managers can use credit scores and arrest or conviction records to screen applicants, as well as limits on application fees and many other provisions.

Engagement Initiatives in 2022

Constituent Services Improvements

The Community Engagement, Racial Equity and Strategic Initiatives (CERESI) team improved constituent service to ensure a positive customer service experience for Chicagoans. The front desk in the DOH and DPD lobby is now staffed from 8:30 am-4:30 pm and sees 20-30 residents walk into the lobby for resources a day. The Constituent Services Team also answers over 100 calls daily, connecting people to critical housing-related resources, and returns over 30 voicemail calls daily. CERESI also strives to have an over 90% 48-hour clearance rate of 311 service calls and response to DOH emails.

Affordable Housing Preservation in Woodlawn and Pilsen

The CERESI Team continued to work on community-centered affordable housing preservation plans using an anti-displacement lens in Woodlawn and Pilsen communities. Once fully implemented, these affordable housing preservation plans will bring hundreds of new affordable housing units to community areas historically underinvested in by the City and experiencing rapid housing price increases.

Listening Sessions

To understand the needs of communities across the city, the CERESI Team worked with Rudd Resources to create a listening session protocol to inform departmental policies and programs. This protocol shifts engagement from the typical methods of City engagement to smaller community-based organizations, where residents can have a holistic conversation about community housing needs. The information from the listening sessions allows the department to learn from residents and learn from them before any development plans happen.

Equity in Housing Program Contracting

The delegate agency team met with several other City Departments to create more robust guidelines on ensuring a diverse set of grass-roots community organizations have access to City contract opportunities.

Paid Internship Program

To further DOH's equity goals, the CERESI Team launched DOH's academic year paid internship program. This program seeks to expose first-generation college students, students at minority-serving institutions, and underrepresented students in higher education to public service. This internship program connects students to projects centered on their professional goals, grow their professional network with City Officials, and grow their understanding of policy-making equity.

Technical Assistance for Delegate Agencies

To support delegate agencies and increase public accountability, CERESI created a supporting program audit process focused on uplifting organizations and providing more technical support, including onsite training. CERESI has also made Delegate Agency Network-Wide meetings where other community organizations can support the DOH delegate agency network.

Evaluation Committee on Housing for Vulnerable Populations

In 2022, CERESI formed the Evaluation Committee for Housing for Vulnerable Populations. Over the course of four months, the committee reviewed DOH-supported programs which provide rental subsidies for a variety of vulnerable groups and recommended that DOH find a new provider that is better suited to serving the needs

Engagement Initiatives in 2022

of the vulnerable populations. DOH has taken all the recommendations of the committee and is working to transition the programs to new providers.

Small Accessible Repair for Seniors

In 2022, DOH and MOPD formulated a partnership under the SARFS program to fund the installation of vertical lift platforms. Due to space and building code restrictions, the construction of ramps, a previously funded SARFS activity, was not feasible. With MOPD, 34 lifts were installed in 2022, and more will be completed in 2023.



Chicago Recovery Plan Activities in 2022

The Department of Housing received authorization to spend over \$200M of bond funds on affordable housing development and preservation through the Chicago Recovery Plan (O2021-4788), the City's marquee post-COVID recovery vehicle. As one of the larger departmental recipients of Recovery Plan funding, DOH is implementing 9 programs across its three focus areas, described below.

Chicago Recovery Plan implementation in 2022 included the following, with more outcomes expected in 2023 and 2024:

Multi-family housing development: CRP resources including \$75M for mixed use housing and \$6M for decarbonization of existing multi-family buildings, which allowed DOH to double our pipeline of large affordable developments and rehabilitations. These funds were assigned to 12 buildings across the city in 2022—primarily to catalytic, new mixed-use buildings in disinvested corridors. Three of these developments broke ground in 2022, including BJ Wright Courts (272-unit rehab), 1203 N. California Apartments (64-unit new construction), and Auburn Gresham Invest/Southwest (58-unit new construction). The remainder of the developments are expected to break ground in 2023.

Non-congregate shelter: DOH published a request for proposals for existing providers of emergency shelters in need of new space in 2022 and selected five grantees to receive CRP funding to support the acquisition and rehabilitation of new, non-congregate buildings to replace often aging, unhealthy, and highly congregated existing shelters. The department is working in 2023 with all grantees to identify sites for acquisition and design rehabilitation plans.

Housing Coop Support pilot: DOH supported the acquisition of a third building by the Pilsen

Housing Cooperative, an innovative limited-equity coop providing permanently affordable housing in the rapidly-gentrifying Pilsen neighborhood. DOH's gap financing allowed PIHCO to move forward with this 6-unit acquisition while piloting a new type of financial support DOH hopes to provide moving forward—in 2023 DOH will launch a coop support program, also funded by the Chicago Recovery Plan.

Programs set up: Additionally, DOH sought and gained city council approval and/or executed contracts for multiple new programs to be funded with Chicago Recovery Plan funds. These programs include the SRO preservation program, South Shore HOA preservation pilot program, Chicago Neighborhood Rebuild program, Small and Accessible Repairs for Seniors (SARFS) program, and the Reclaiming Chicago redevelopment in North Lawndale. These programs will be launched or expanded in 2023.

Recovery Plan-funded outputs across all of DOH's programs can be tracked throughout the year at <https://chirecoveryplan.com/> and in future DOH quarterly reports.

Program Profiles and Data

The next section provides details and data about many of DOH’s programs. They are organized in the following categories.

Section	Page
Creating and Preserving Multi-Family Housing	14
Renter Assistance	29
Expanding Homeownership Opportunities	38
Preserving Existing Homes	48
Delegate Agency Programs	60



Creating and Preserving Multi-family Housing

Housing Construction & Rehab

Section	Page
Low Income Housing Tax Credits/Multi-family Finance	15
Affordable Requirements Ordinance (ARO)	20
Additional Dwelling Unit (ADU) program	22

Preserving Existing Affordable Housing

Section	Page
Heat Receiver Program	24
Troubled Buildings Initiative - Multi-family	26
TIF Purchase-Rehab - Multi-Family	28



Low Income Housing Tax Credit (LIHTC) and Multi-Family Finance

What is Multi-Family Finance?

This is the City’s largest program for financing the production of affordable rental housing, covering both new construction and the rehab of existing buildings. DOH works with non-profit and for-profit developers by pooling public resources at the federal, state and local levels to create needed funding. Most of these projects must be approved by the City Council, but they undergo a long process of internal underwriting and public review before they can be cleared to proceed.

Who Does This Program Serve?

Renters, generally at 60% AMI or below. DOH can layer other subsidies or use “income averaging” to create more deeply affordable units.

Did You Know?

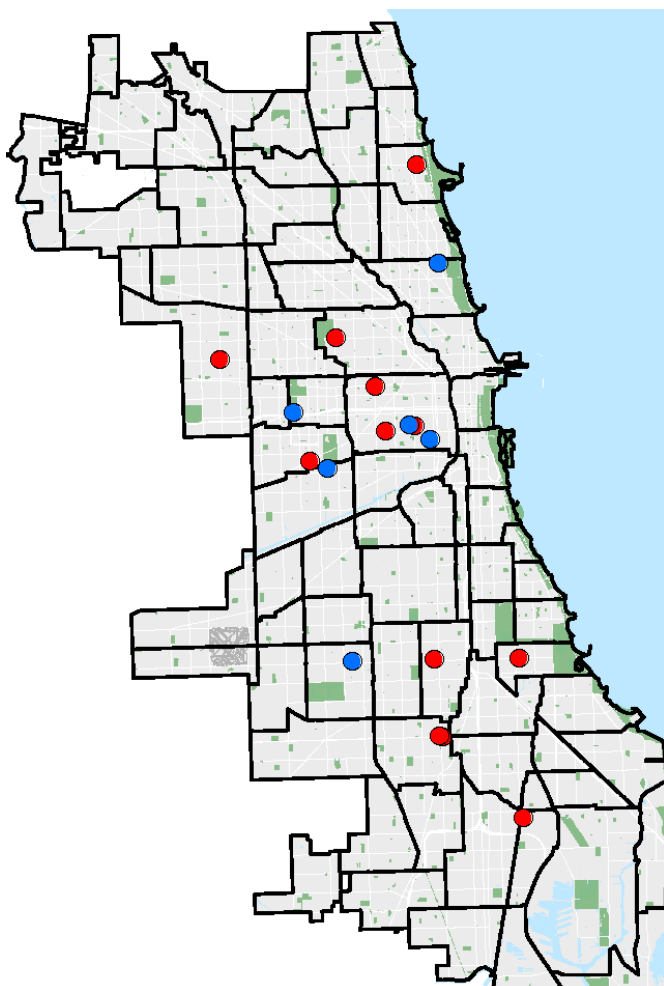
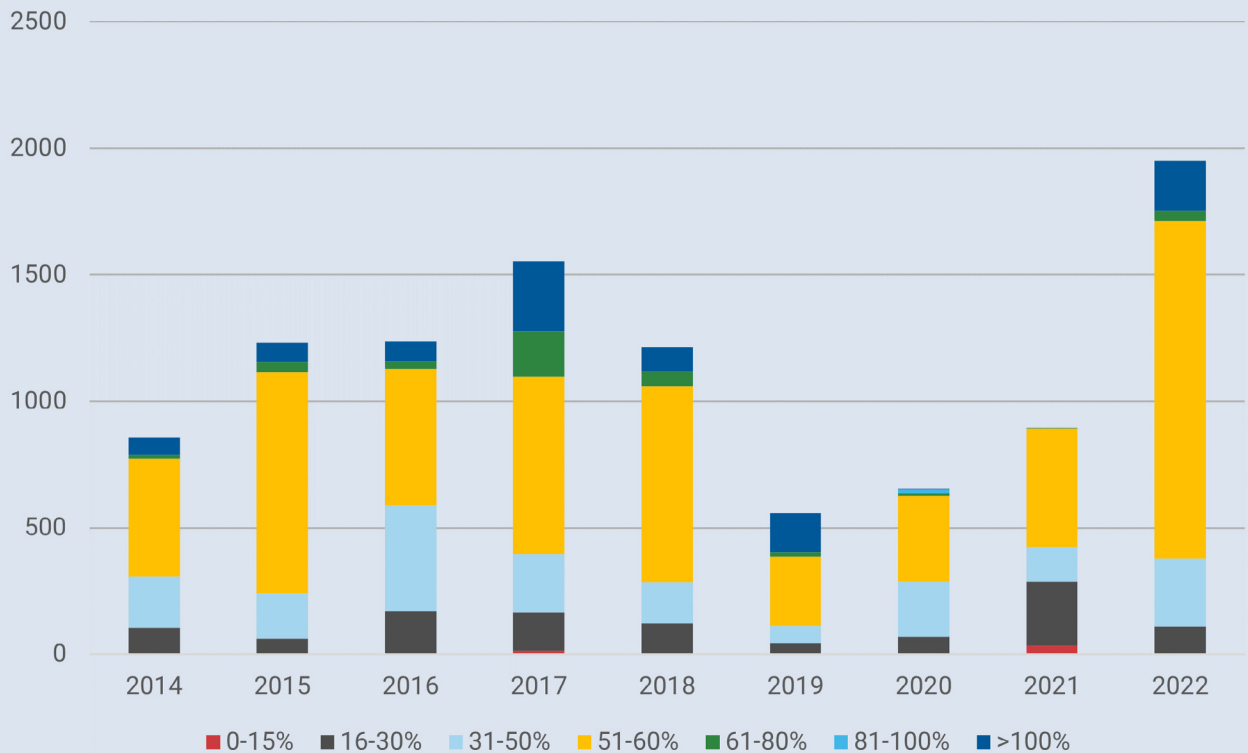
There are more than 25,000 affordable rental homes in more than 400 buildings across Chicago that are supported and monitored by the Department of Housing.

How Is It Funded?

New affordable housing generally costs more to provide than affordable rents can pay for, and so the public sector must play a significant role. Most of the public funding for affordable housing is provided by federal programs, although the City, working through the Department of Housing (DOH), plays a pivotal role in allocating these resources.

The largest single source is Low Income Housing Tax Credits (LIHTC), federal income tax credits that generate equity (investments) for affordable developments. DOH awards these tax credits through a competitive process called the Qualified Allocation Plan (QAP), which is issued every two years following an public planning process. LIHTC is generally not enough to finance new affordable housing on its own, and so DOH typically combines it with other resources controlled by the City—loans, tax-exempt bonds, Tax Increment Finance (TIF) funds, and grants drawn from Affordable Requirements Ordinance in-lieu fees paid by developers—along with funding from the federal HOME program and additional tax credits allocated by the state of Illinois.

Income Levels of Units

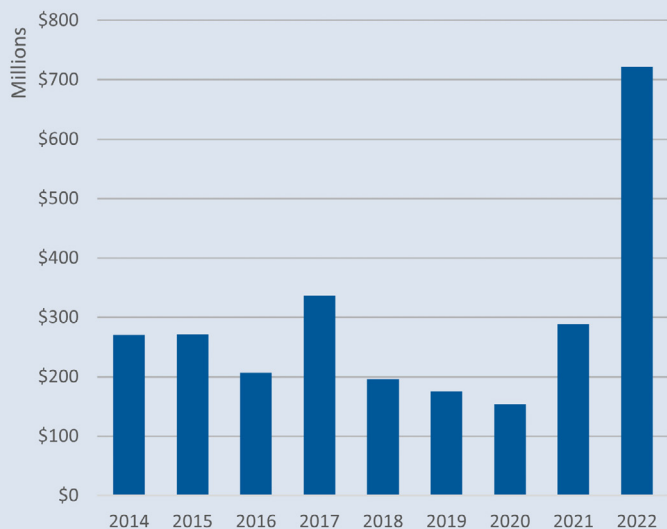


Above: Total units produced per year by Area Median Income percentage.

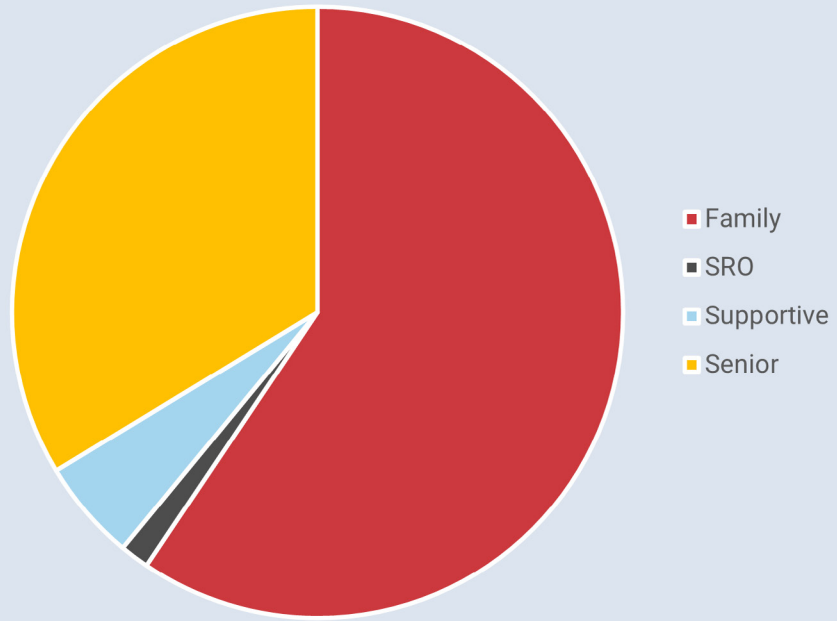
Left: Location of newly created units in 2022. Red signifies new construction, blue signifies rehab projects.

Below: Total DOH funding per year.

Funding Provided



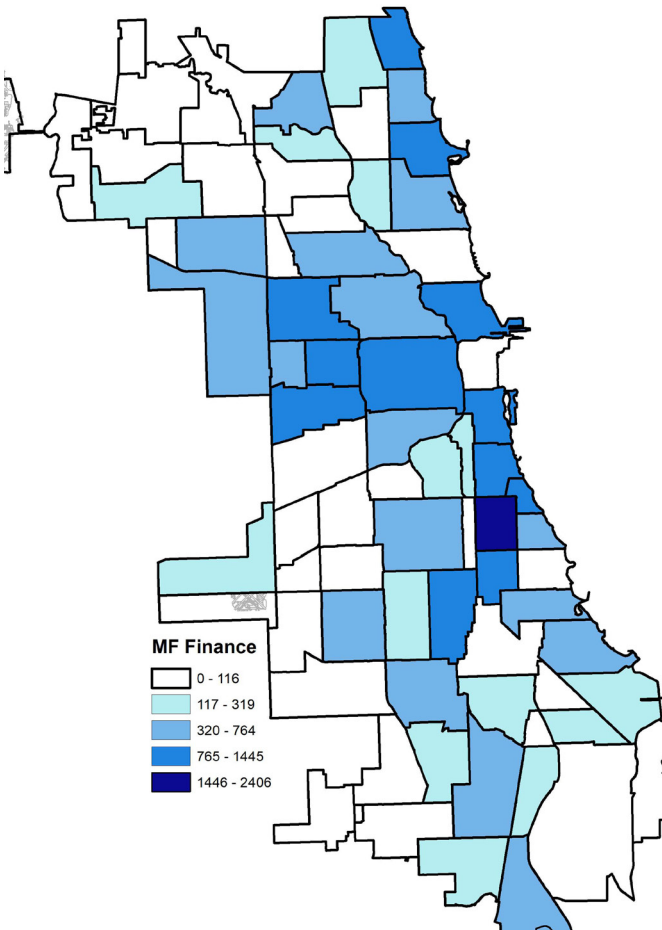
Units by Type of Development in 2022



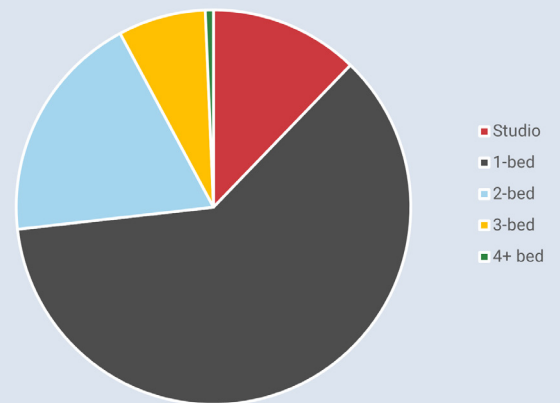
Above: Units produced in 2022 by type of development. "SRO" = single room occupancy.

Left: Number of all DOH-funded multi-family rental units per Community Area.

Below: Number of bedrooms in units produced in 2022.



Bedroom Count of Units in 2022



2022 Project Highlights

Park Station (Woodlawn)

A five-story, mixed-income rental building on a City-owned site in West Woodlawn. Park Station, located at 835-61 E. 63rd Street, will contain 58 units, including 41 affordable to households between 30% and 60% of AMI, and 17 market rate units.

The \$31.8 million project is a joint venture of DL3 Realty, a local minority-owned real estate firm, and The Michaels Organization. City assistance includes \$18.7 million in LIHTC equity, a \$5.3 million loan, \$5 million in TIF funds, a \$1.3 million land write-down, and \$600,000 in Donations Tax Credits.

Park Station is the first multi-family development to proceed under the 2020 Woodlawn Housing Preservation Ordinance, which established development benchmarks to protect current residents from displacement while creating new housing opportunities affordable to households at a wide range of income levels.



Covent Apartments (Lincoln Park)

A \$20 million rehab of a landmark Lincoln Park rental building that was one of the first properties preserved under the City's 2014 Single Room Occupancy (SRO) Preservation Ordinance. The remodeled building, located at 2653 N. Clark Street, will house 30 studio units along with four ground-floor commercial spaces. All units will be affordable for households up to 50% of AMI and will receive Project-Based Vouchers from CHA for deeper affordability.

City assistance includes up to \$12 million in tax-exempt bonds, \$5.2 million in LIHTC equity, and a \$5 million loan. The developer is the NHP Foundation.

How affordable rental housing gets built

The City of Chicago does not directly build affordable rental housing. Instead, DOH, alongside the Illinois Housing Development Authority, and other state and federal agencies, funds specialized developers who build, rehab, and operate affordable rental housing.

Importantly, new and rehabbed affordable housing generally cannot be built without public subsidies, because the costs of operating a residential building are greater than what affordable rents can cover.

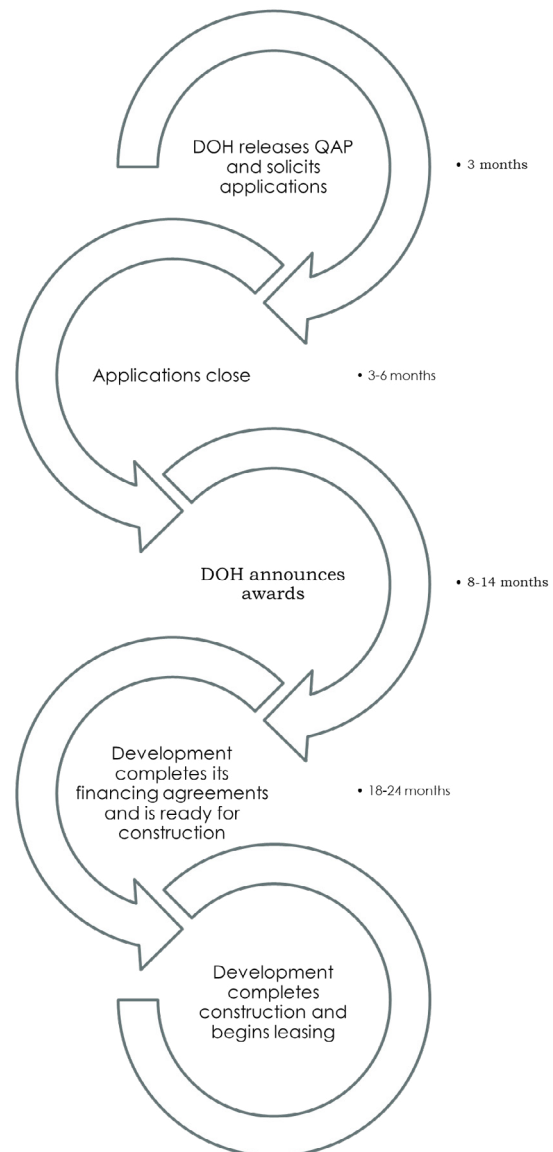
By far the most important source of subsidy, in Chicago and across the country, is the Low Income Housing Tax Credit (LIHTC). Through LIHTC, the federal government gives states (and a small number of cities) the authority to allocate tax credits that developers can sell for investments in affordable housing projects.

To award LIHTC credits and fund new affordable housing developments, every two years DOH issues a request for proposals, called a Qualified Allocation Plan (QAP). The QAP can influence where housing gets built; the housing's design and who it serves; and generally help promote the department's policy priorities.

After DOH receives applications through the QAP, it decides which projects to fund. In a typical round, DOH might receive as many as 50 applications, but only be able to fund 10 to 12 developments.

Announcing LIHTC awards is only the beginning of the process, however--DOH staff will work with the developer for a year or more to fine-tune the plans, financing, and complete all the necessary public reviews and approvals. In all, developments often complete construction and begin leasing three to four years after their award.

Affordable rental housing development timeline:



Affordable Requirements Ordinance (ARO)

What is the ARO?

By City ordinance, market-driven developments of 10 or more units that receive a zoning change or City land or financial assistance must include an affordable set-aside. For projects receiving zoning approval since October 2021, the set-aside is 20% of the residential units. While half of those units must be constructed, the other half can be satisfied using “in-lieu” payments to the Affordable Housing Opportunity Fund, which support rental assistance payments for extremely low-income households and other housing initiatives.

How Is It Funded?

The City does not subsidize ARO developments. ARO units are a regulatory requirement.

Who Does This Program Serve?

The ARO can produce both homeownership and rental units. Homeownership units are usually between 80% and 100% AMI. Rental units are usually between 40% and 80% AMI, but can be as low as 30% AMI.

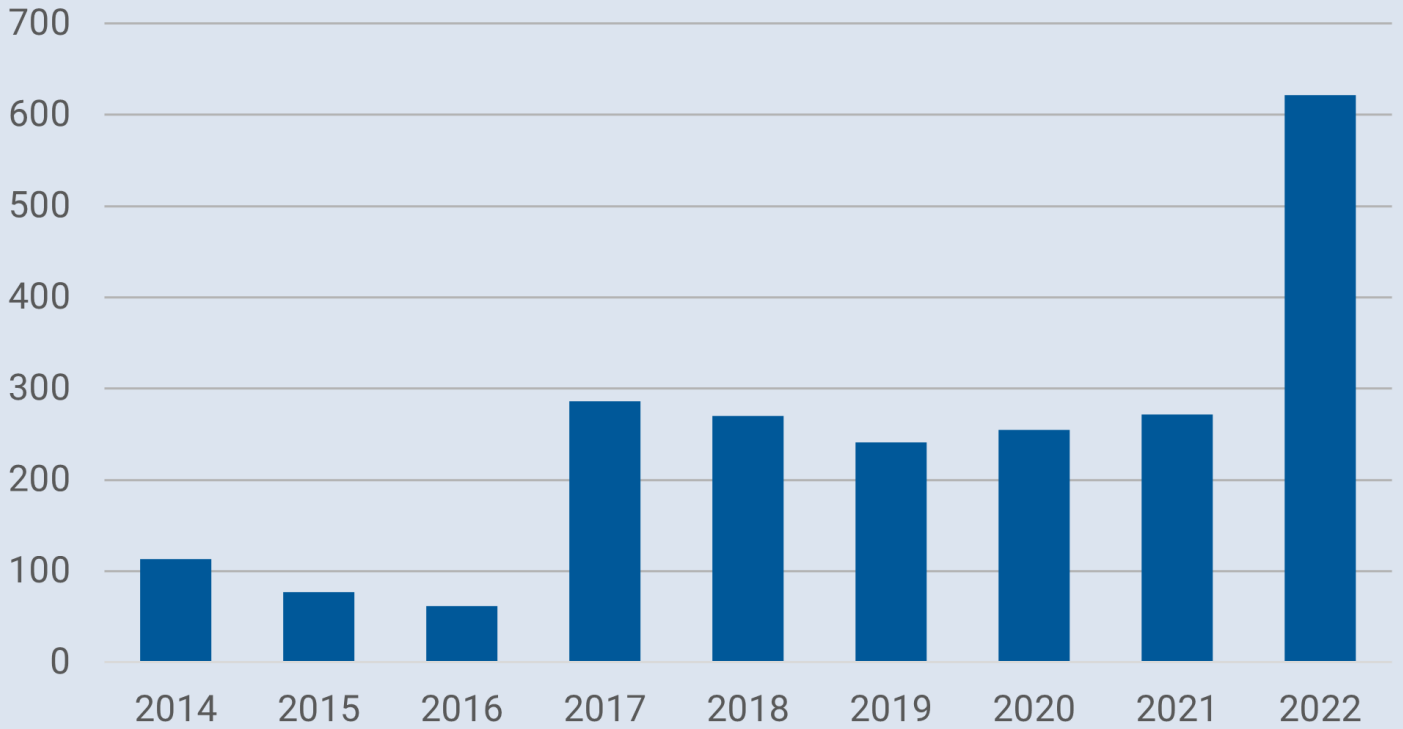
Did You Know?

The ARO was substantially overhauled in 2021 after an 18-month public engagement process.

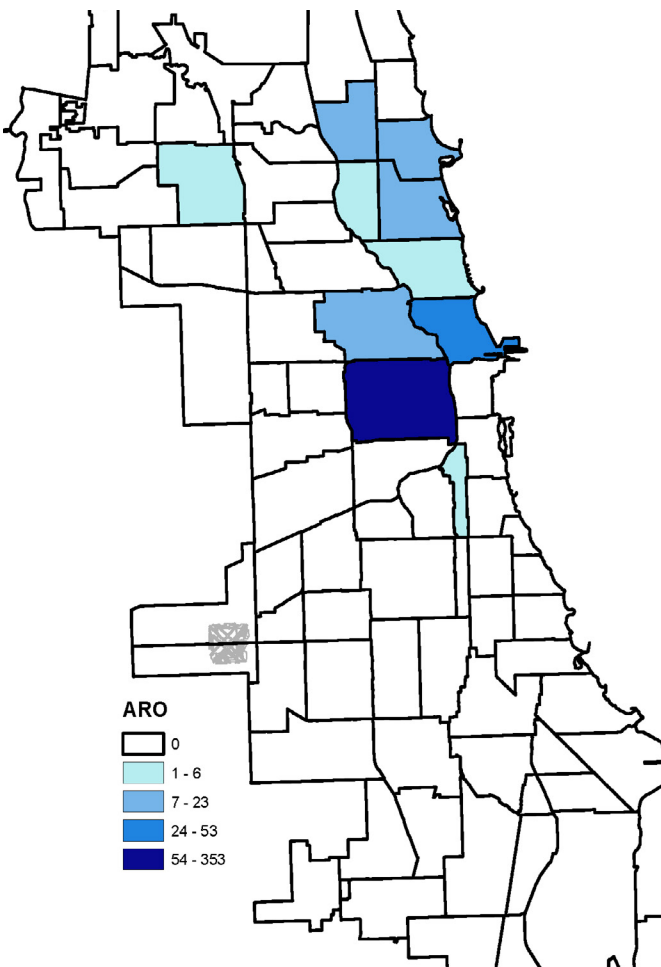
The new 2021 ARO includes new incentives and requirements for more deeply affordable units, family-sized units, accessibility requirements, and other provisions to promote the ARO’s effectiveness as an inclusionary tool that provides affordable housing in high-cost and gentrifying communities.



Units Produced



Above: Total ARO units produced per year.



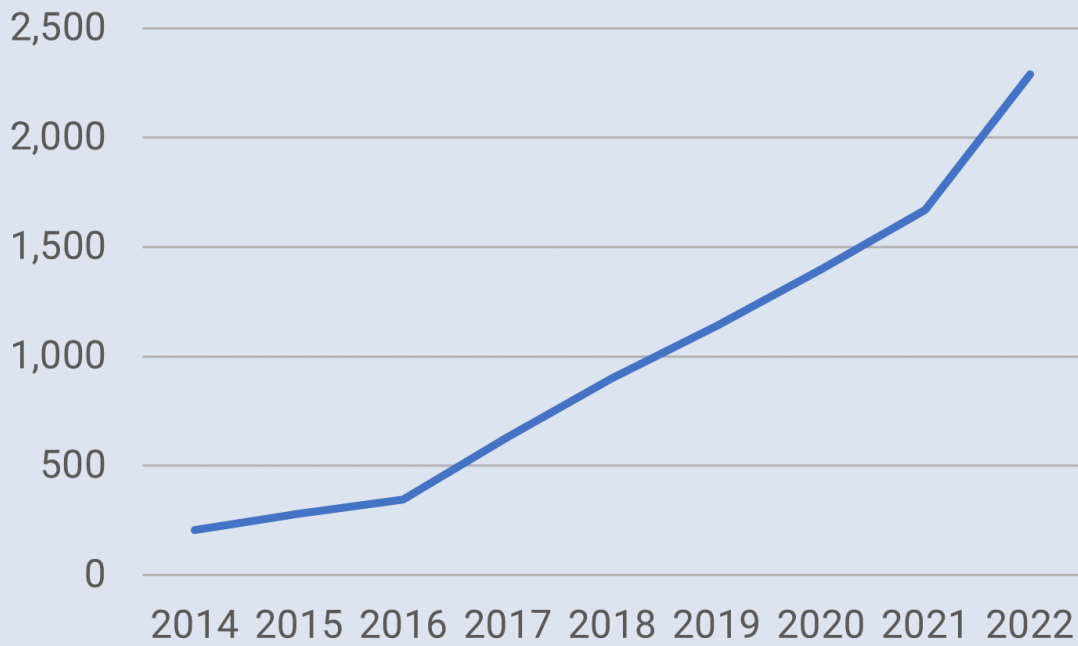
Left: Location of newly created units in 2022.

Below: In-lieu fees collected per year.

In-Lieu Fees Paid



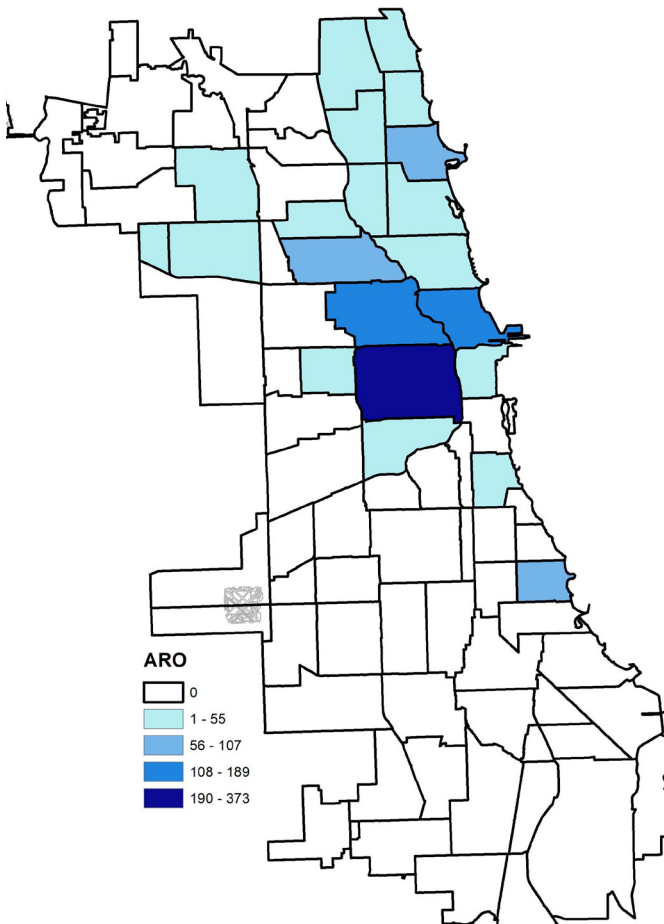
Total ARO Units in DOH Portfolio



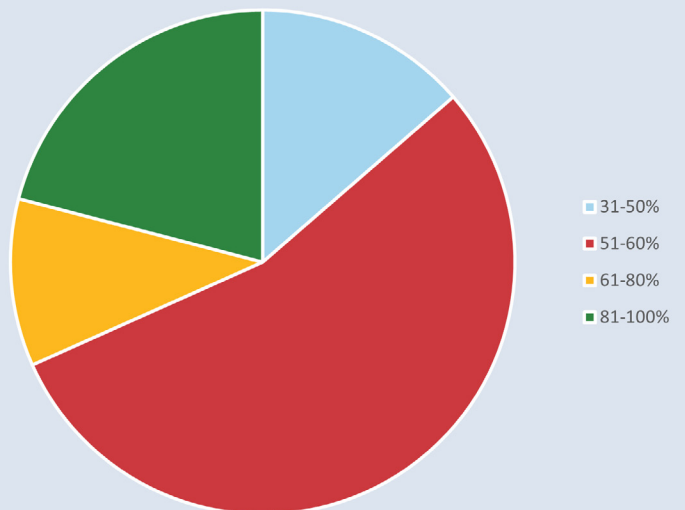
Above: Total ARO units monitored by DOH by year.

Left: Location of all ARO units.

Below: Income levels for ARO units produced in 2022. Note units over 80% AMI are homeownership, not rental.



Income Levels for 2022 Units





Additional Dwelling Unit (ADU) Program

What is the ADU Program?

The Additional Dwelling Unit (ADU) Program was established by the City Council in 2020 and began in May of 2021. The program allows property owners in five pilot zones on the North, Northwest, West, South, and Southeast sides of the city to add housing units to their properties, either in the form of garden or attic “conversion units” in the main building or as a coach house separate from the primary building on the property.

Who Does This Program Serve?

Any property owner in a Pilot Zone can apply to add an ADU. Homeowners with incomes of 80% AMI or below can apply for DOH assistance grants.

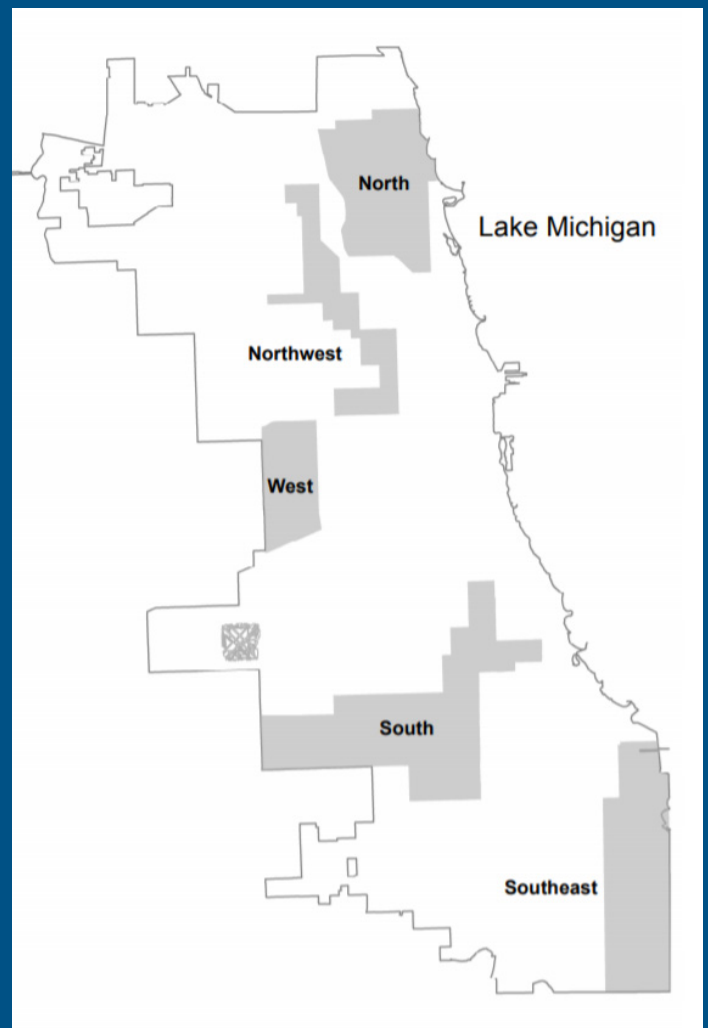
Did You Know?

The 2020 ADU ordinance allowed new construction coach houses in Chicago for the first time since 1957.

How Is It Funded?

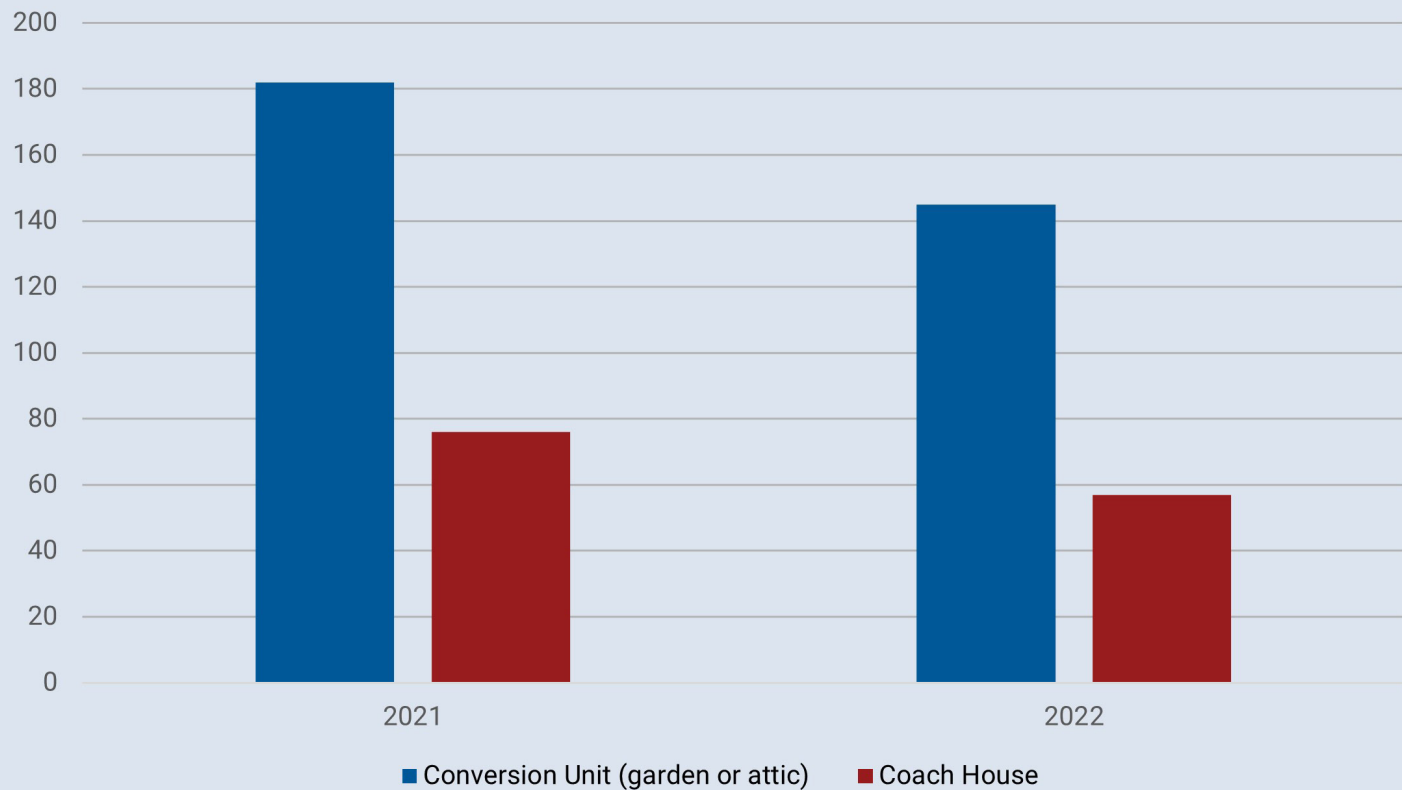
ADU projects are not generally funded. DOH does have a grant program to assist

low- and moderate-income households with the cost of creating an ADU.



Above: ADU Pilot Zones.

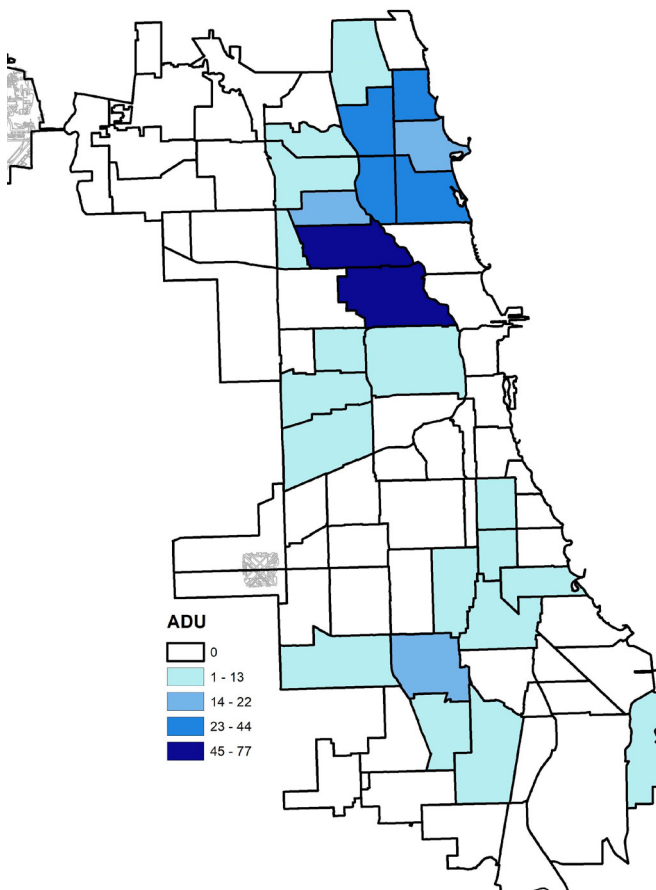
ADU Types Approved



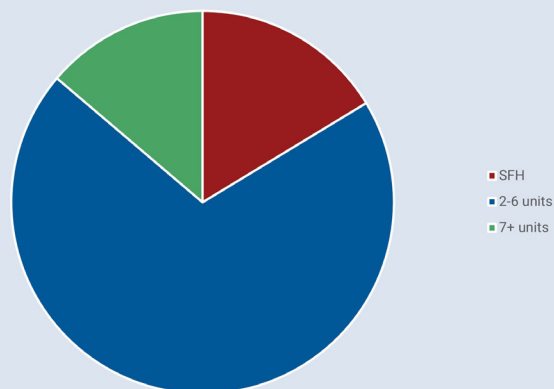
Above: ADUs approved per year.

Left: Location of approved ADUs in 2022.

Below: Approvals by the number of existing units on the property where the ADU will be located.



Approvals by Building Size in 2022



Heat Receiver Program

What is the Heat Receiver Program?

When a building does not have functioning heat and/or hot water, the City initiates a process for appointing a receiver to make necessary repairs and restore heat and hot water to tenants.

Who Does This Program Serve?

Once the building has been restored, units are generally rented for 80% AMI or below.

How Is It Funded?

Community Development Block Grants (CDBG).

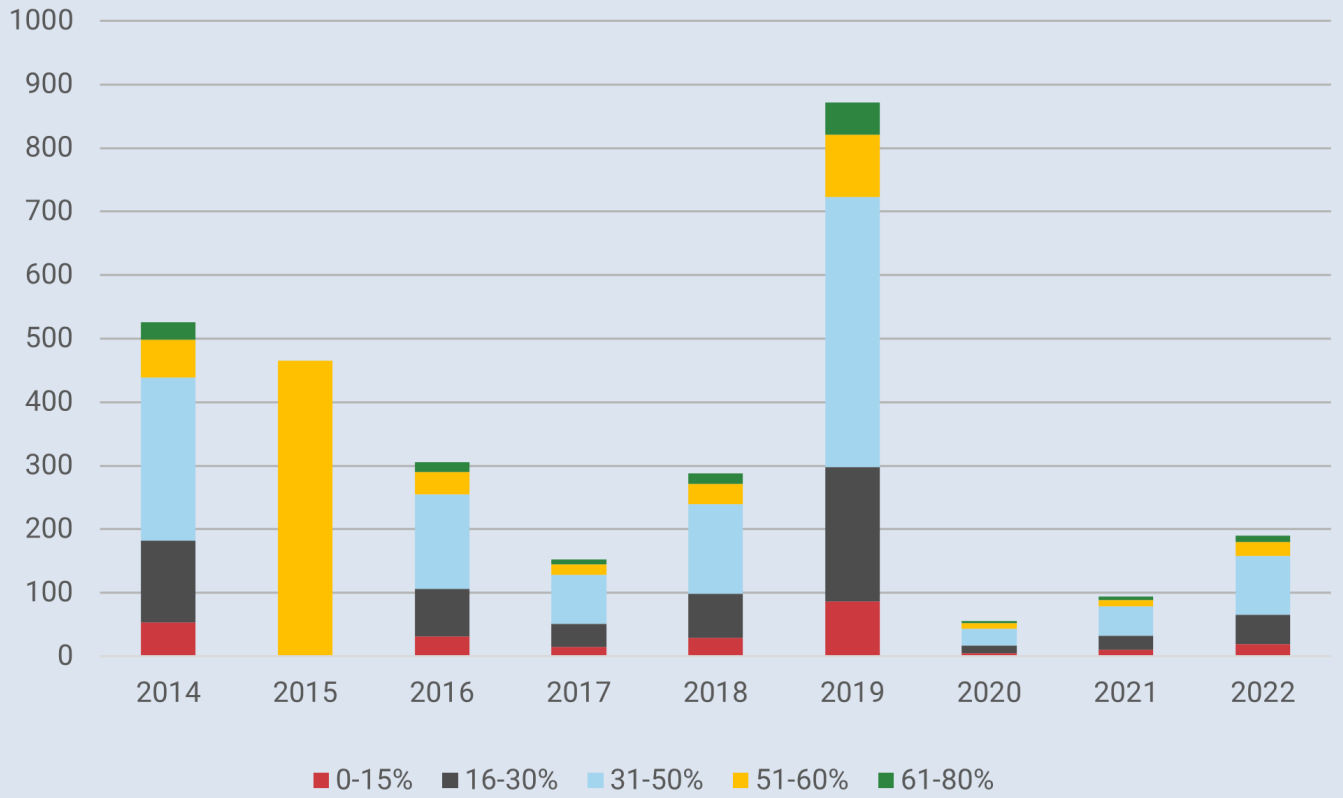
Program Activities in 2022:

- Total households assisted: 190
- Total funds allocated: \$617,000



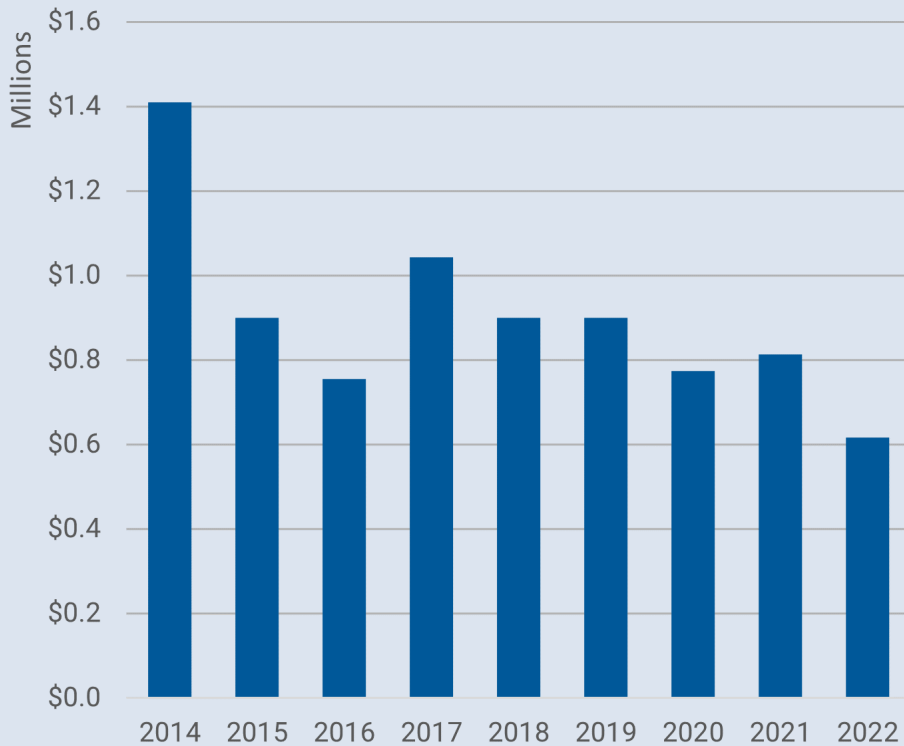
Above: Before heating repair
Above right: After heating repair

Units Assisted by AMI



Above: Heat receivership units rehabbed per year, by AMI of household rented to.
 Below: Funding per year.

Funding Provided



Troubled Building Initiative (TBI) – Multi-Family

What is TBI - Multi-Family?

With Community Investment Corporation (CIC), Department of Buildings, Department of Law and other City departments, DOH identifies problem buildings and designates receivers for deteriorating and troubled properties. CIC manages properties on an interim basis, assesses scope of work needed to preserve buildings and makes loans to new owners for purchase and rehab.

Who Does This Program Serve?

Units re-rented after being preserved through TBI are generally rented at 80% AMI and below.

How Is It Funded?

Community Development Block Grants (CDBG).

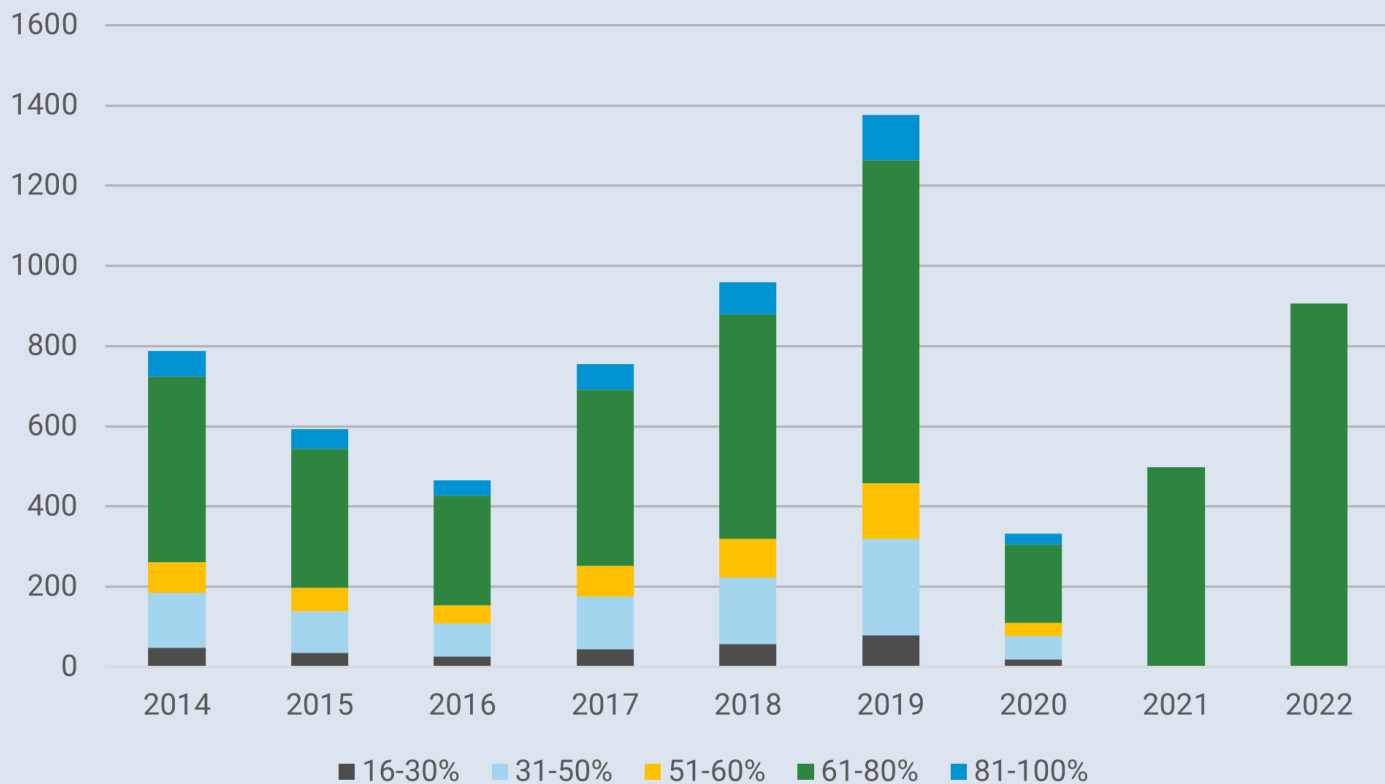
Program Activities in 2022:

- Total units assisted: 907
- Total funds allocated: \$1,581,739



Above: A troubled building before repair
 Above right: A troubled building after repair

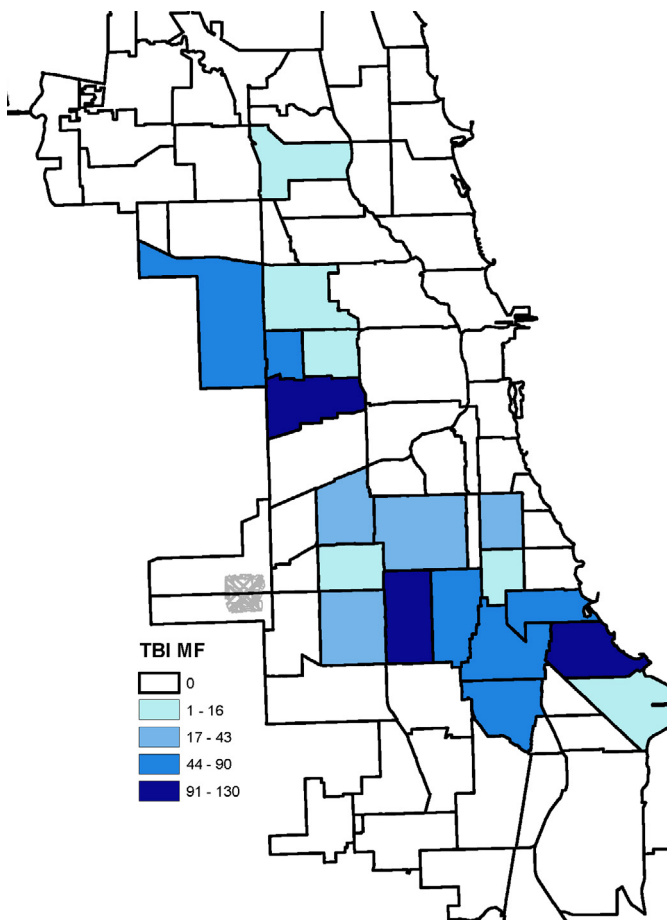
Units by AMI



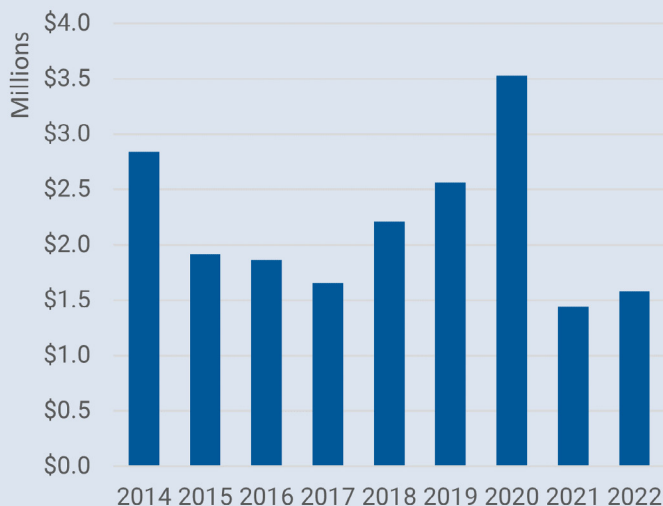
Above: Units assisted by AMI per year. Note that figures for 2021 and 2022 represent the maximum eligible AMI, not the exact AMI for each tenant household.

Left: Location of TBI - Multi-Family units in 2022.

Below: Funding per year.



Funding Provided



TIF Purchase-Rehab - Multi-Family

What is TIF Purchase-Rehab - Multi-Family?

TIF Purchase-Rehab - Multi-Family provides TIF assistance ranging from 30% to 50% of total cost to acquire and rehab buildings containing 5 or more units in TIF districts. It is open to new buyers as well as current building owners. The program is administered by the Community Investment Corporation (CIC).

Who Does This Program Serve?

Units re-rented after being preserved through TBI are generally rented at 80% AMI and below.

How Is It Funded?

Tax Increment Financing funds.

Program Activities in 2022:

- Total units assisted: 64
- Total funds allocated: \$1,830,000



Renter Assistance

Section	Page
Chicago Low Income Housing Trust Fund (CLIHTF) Rental Subsidy Program	30
Emergency Rental Assistance Program (ERAP)	32
Right to Counsel Pilot Program (RTC)	34
Flexible Housing Pool	36





Chicago Low Income Housing Trust Fund (CLIHTF) Rental Subsidy Program

What is the CLIHTF Rental Subsidy Program?

CLIHTF is an independent 501(c)(3) organization established by the City of Chicago. DOH contracts with CLIHTF to administer the Rental Subsidy Program, which creates deeply affordable rental units by providing ongoing rental subsidies to rental property owners. Sometimes these subsidies deepen the affordability of already-subsidized units, while other times the subsidies are provided to otherwise market-rate buildings.

Who Does This Program Serve?

CLIHTF units are provided for renters below 30% AMI. Some units are as low as 0% AMI.

How Is It Funded?

CLIHTF is funded through a mix of state revenue from a fee on property recordings; in-lieu fees from the Affordable Requirements Ordinance; and additional City funding.

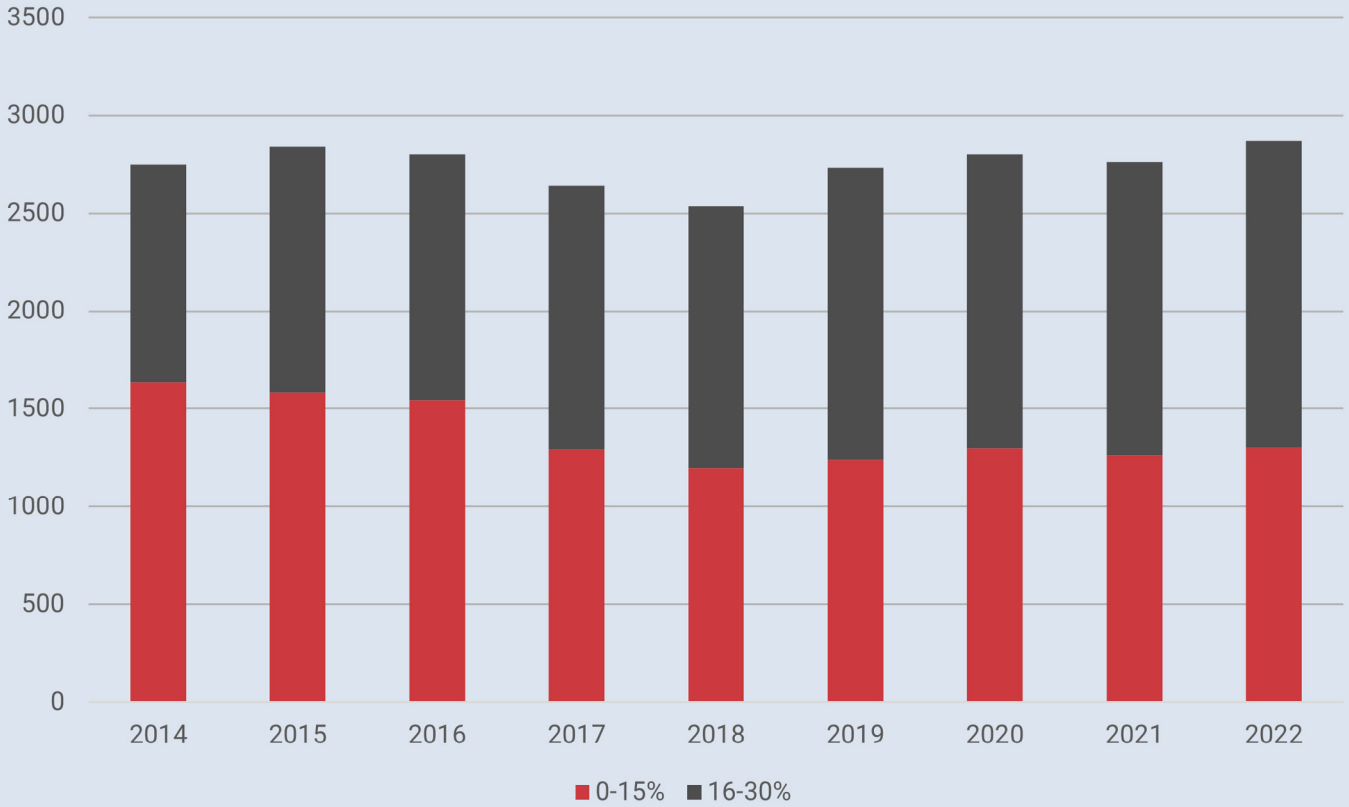
Program Activities in 2022:

- Total households assisted: 2,870
- Total funds allocated: \$20,574,706

Did You Know?

With over 2,800 units, CLIHTF is one of the largest municipal project-based voucher programs serving extremely low-income tenants in the country.

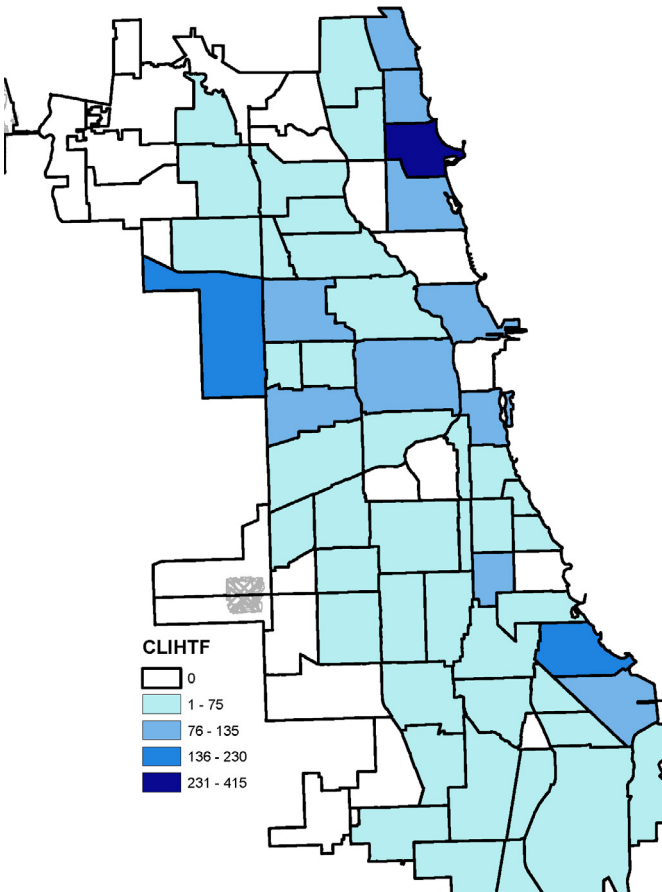
Households Assisted by Area Median Income



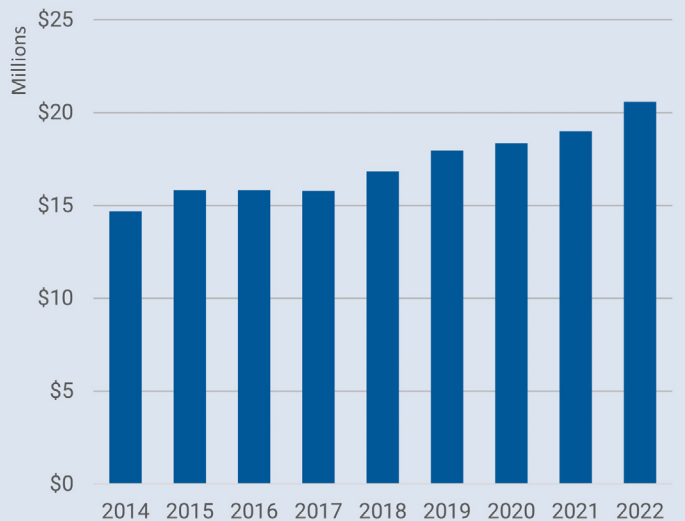
Above: Units assisted by AMI per year. Note that these figures are not cumulative--subsidies are provided to units on an ongoing basis.

Left: Location of CLIHTF units in 2022.

Below: Funding per year.



Funding Provided





Emergency Rental Assistance Program (ERAP)

What is ERAP?

The Emergency Rental Assistance Program provides cash assistance to tenants and landlords to pay for rent and rental arrears that the tenant was unable to pay during or due to the COVID-19 pandemic. While two open application periods were held during 2021, since 2022 ERAP has been based in eviction court, helping to resolve eviction filings due to nonpayment.

Who Does This Program Serve?

Tenants must be at 80% AMI or below to qualify, and have an eviction filing or be at immediate risk of an eviction filing. While both landlords and tenants are encouraged to participate, if a landlord declines, funds can be given directly to the tenant.

How Is It Funded?

ERAP is a federal grant program under pandemic stimulus acts. ERAP came in two grants: ERA1, passed in December 2020, provided approximately \$80 million to DOH. ERA2, passed in March 2021, provided another \$102 million. Later reallocations from jurisdictions that did not spend all of their funds provided an additional \$7 million.

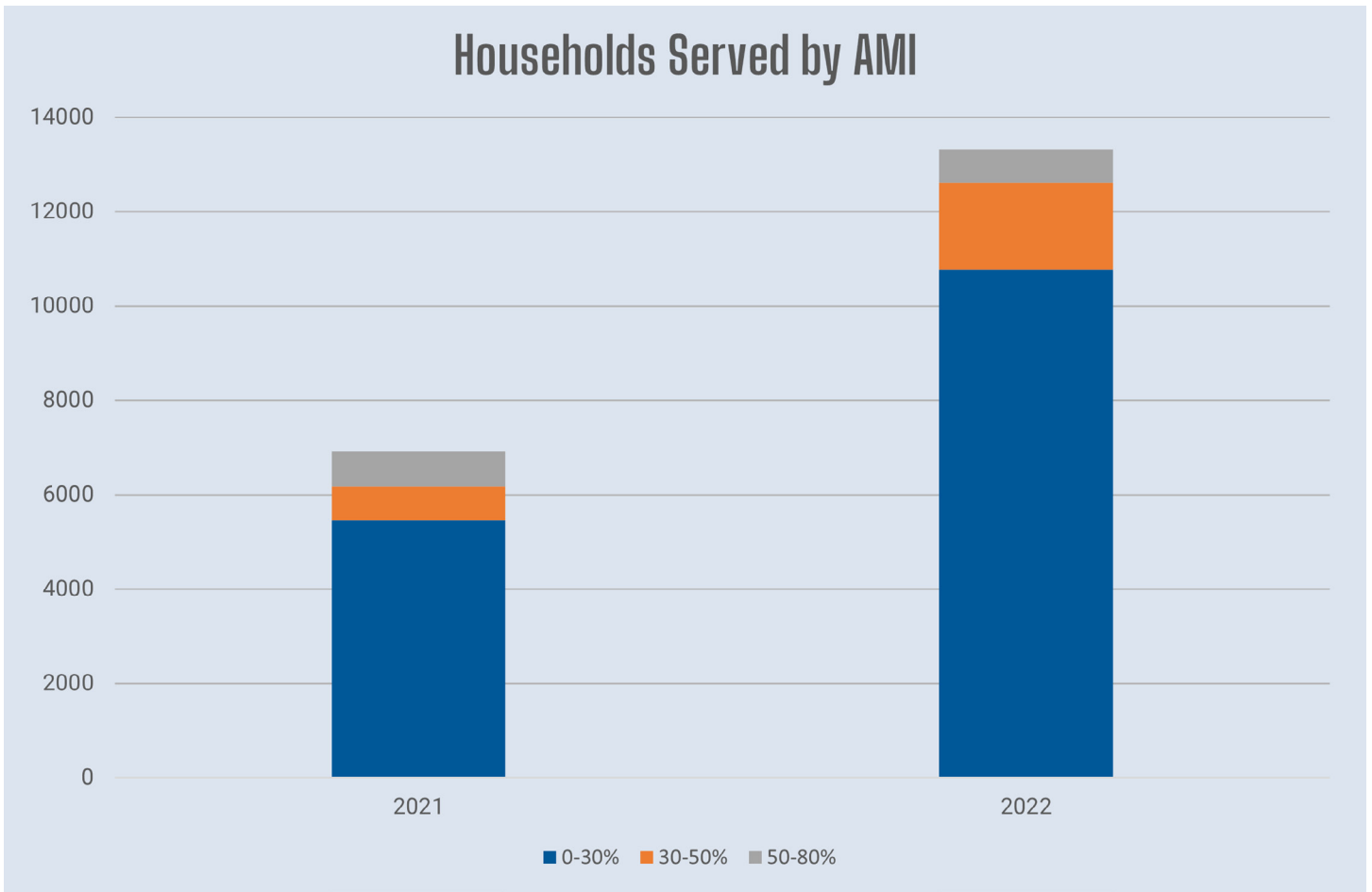
Program Activities in 2022:

- Total households assisted: 13,321
- Total funds allocated: \$67,897,822

Did You Know?

ERAP represented the third and fourth rounds of open applications for pandemic rental assistance by DOH. Earlier rounds in spring and summer of 2020 served over 10,000 households.

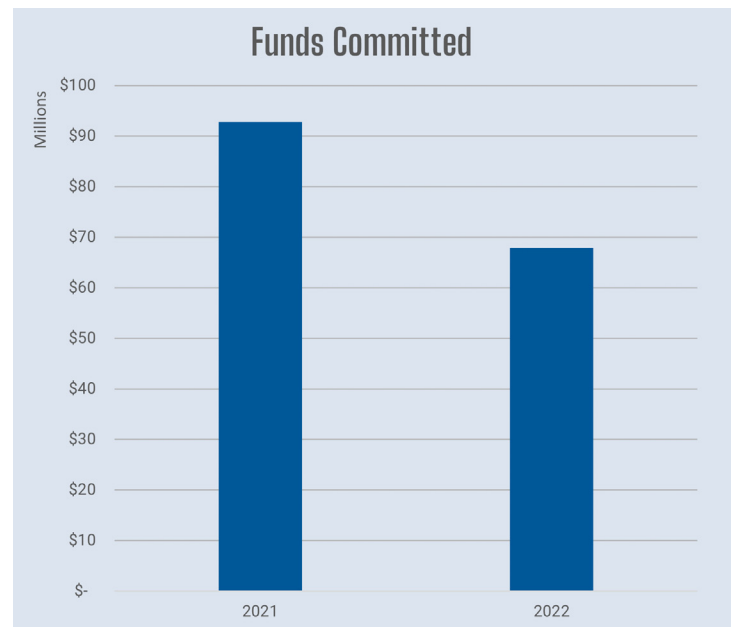
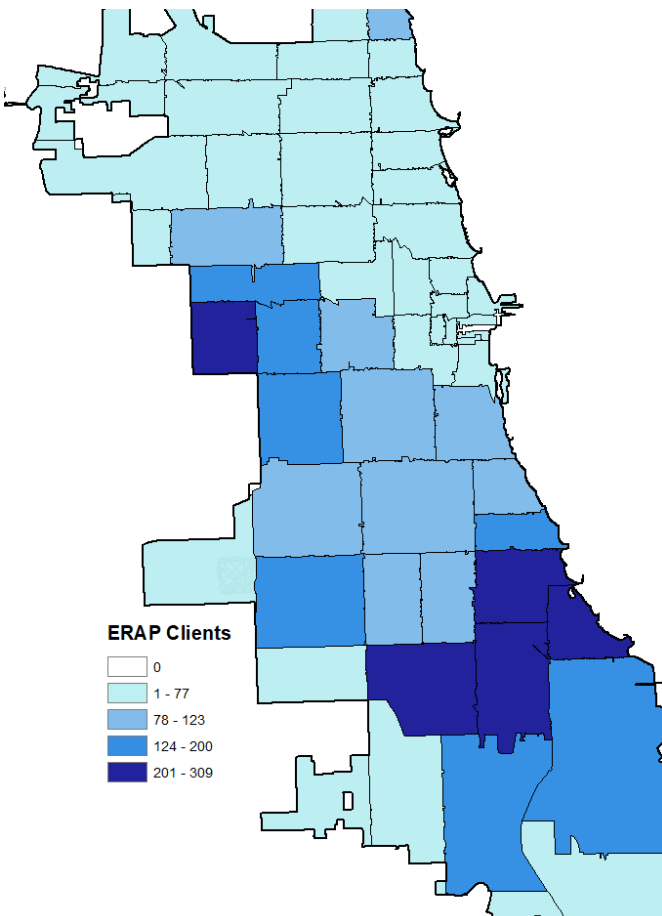
Households Served by AMI



Above: AMI levels of households assisted.

Left: Location of ERAP grants in 2022.

Below: Total ERAP funds approved for grants per year.



Right to Counsel Pilot Program (RTC)

What is RTC?

The Right to Counsel Pilot Program is an initiative to provide free legal services for low- and moderate-income tenants in eviction court. While funding is not available to provide services to every tenant, RTC represents a substantial expansion in available legal services. In addition, RTC includes an in-depth evaluation component that will provide recommendations about the future direction of the initiative. RTC is administered by the Law Center for Better Housing and Beyond Legal Aid.

Who Does This Program Serve?

RTC serves tenants at 80% AMI or below who have an eviction filing.

How Is It Funded?

RTC is funded by the Emergency Rental Assistance (ERA2) federal grant. The initial commitment of funds will last through 2025.

Program Activities in 2022:

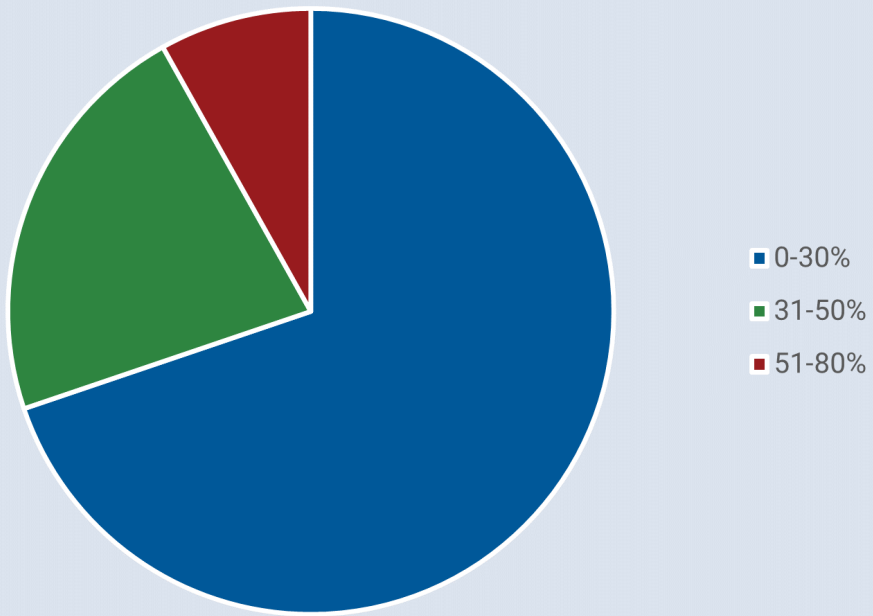
- Total households assisted: 395
- Total funds allocated: \$8 million over 3 years

Did You Know?

Launched in the summer of 2022, the Right to Counsel Pilot Program will last three years and include a privately funded, third-party evaluation of its outcomes.

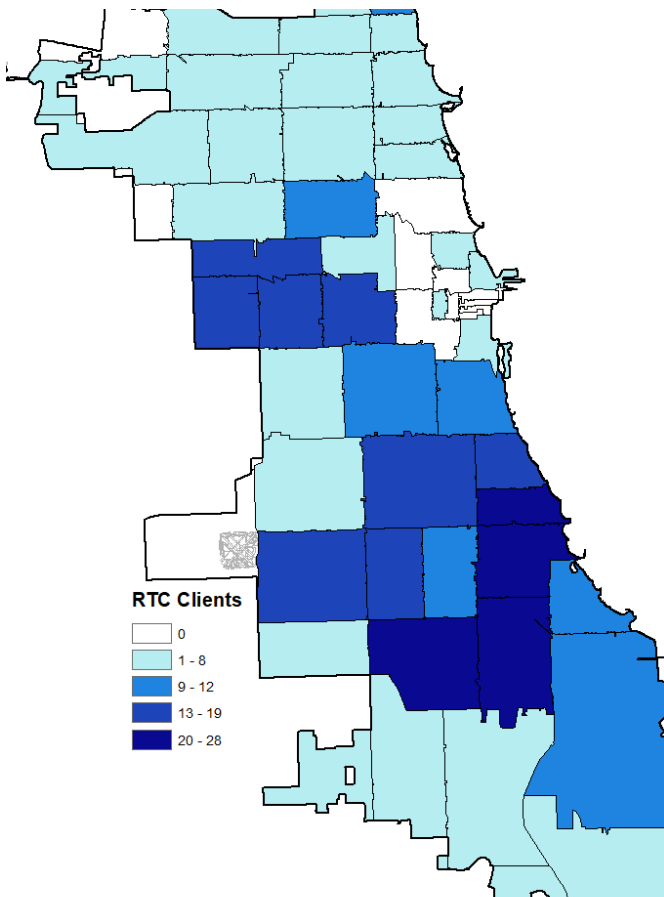


Clients Assisted by AMI in 2022



Above: Clients assisted in 2022 by race and ethnicity.

Left: Location of clients in 2022.





Flexible Housing Pool

What is the Flexible Housing Pool?

The Flexible Housing Pool is a collaboration between the City of Chicago, Cook County Health, and other healthcare and social service providers. Its goal is to rapidly house vulnerable people experiencing homelessness and connect them to supportive services.

Who Does This Program Serve?

FHP generally serves people below 15% AMI.

How Is It Funded?

The Flexible Housing Pool is funded through a combination of grants from the City of Chicago, as well as private donations from health care and philanthropic organizations.

Did You Know?

- Total households assisted: 613
- Total funds allocated: \$10,460,788

Program Activities in 2022:

The Flexible Housing Pool is modeled on a successful program launched in Los Angeles.



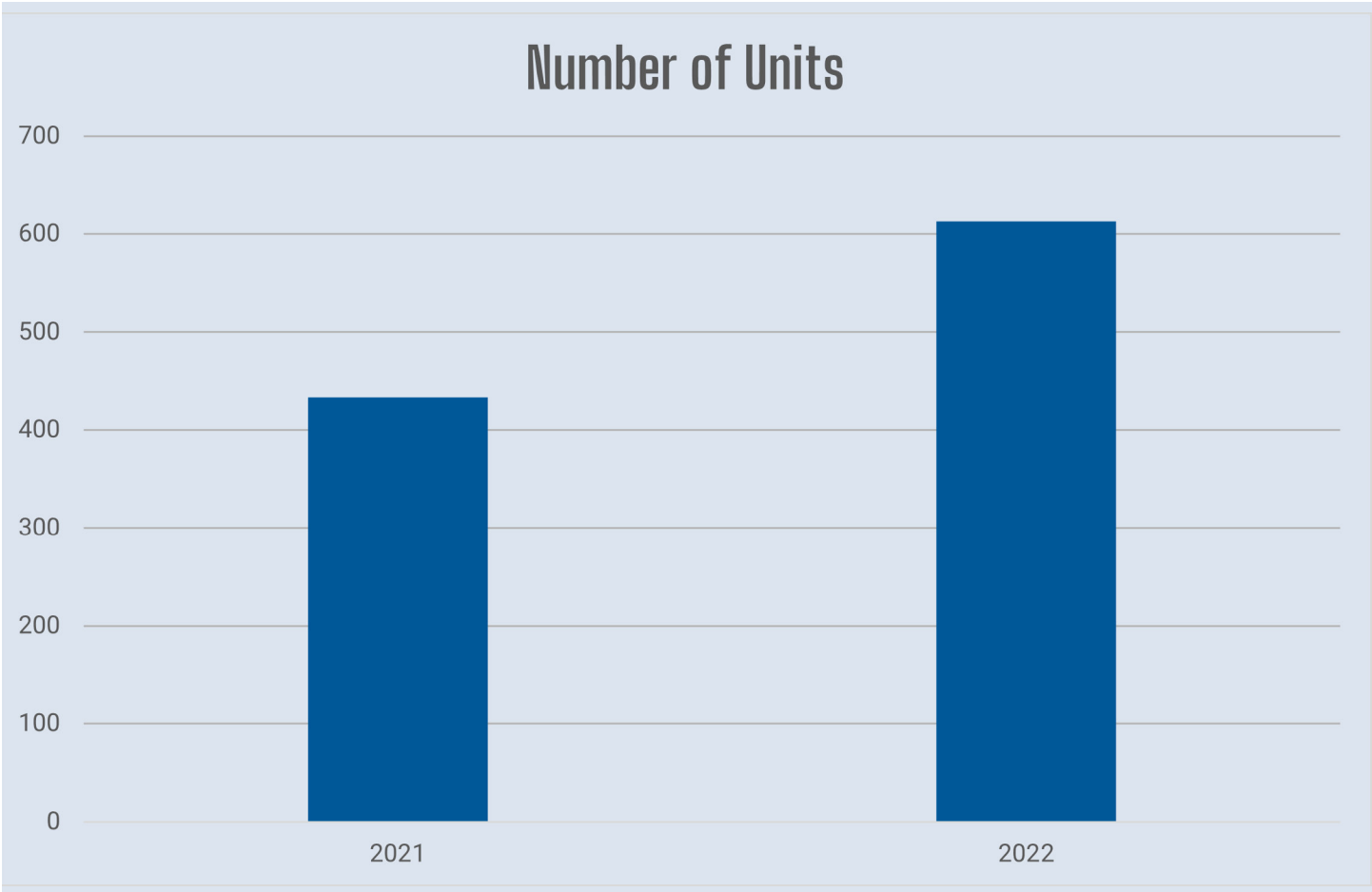
IDENTIFICATION AND ASSESSMENT



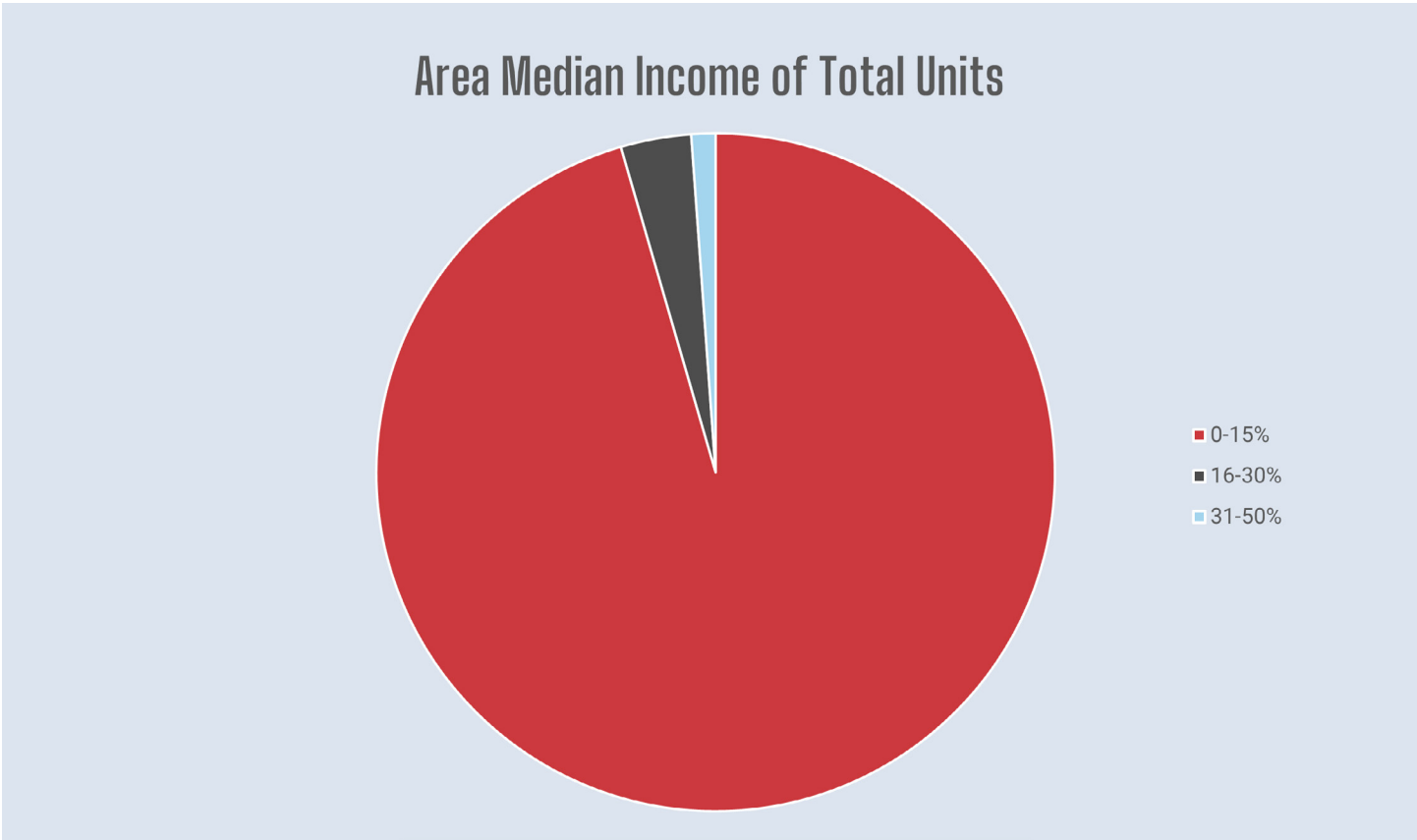
HOUSING LOCATION



ONGOING CASE MANAGEMENT AND SUPPORTIVE SERVICES



Above: Flexible Housing Pool units served per year.
Below: AMI levels of households assisted.





Expanding Homeownership Opportunities

Support for Developers

Section	Page
Troubled Building Initiative - Single Family	39
Reclaiming Chicago	41
City Lots for Working Families (CL4WF)	42

Support for Homebuyers

Section	Page
Chicago Housing Trust	44
Neighborhood Lending Program - Purchase Loans	46



Troubled Buildings Initiative (TBI) – Single-Family

What is TBI - Single-Family?

DOH works with Neighborhood Housing Services Redevelopment Corporation (NHSRC) and other developers to rehab vacant 1- to 4-unit properties for sale or rent to low- and moderate-income households. TBI - Single-Family also supports receivership activities on vacant or troubled 1- to 4-unit properties.

Who Does This Program Serve?

Tenants or homeowners served by TBI - Single-Family properties must be below 80% AMI.

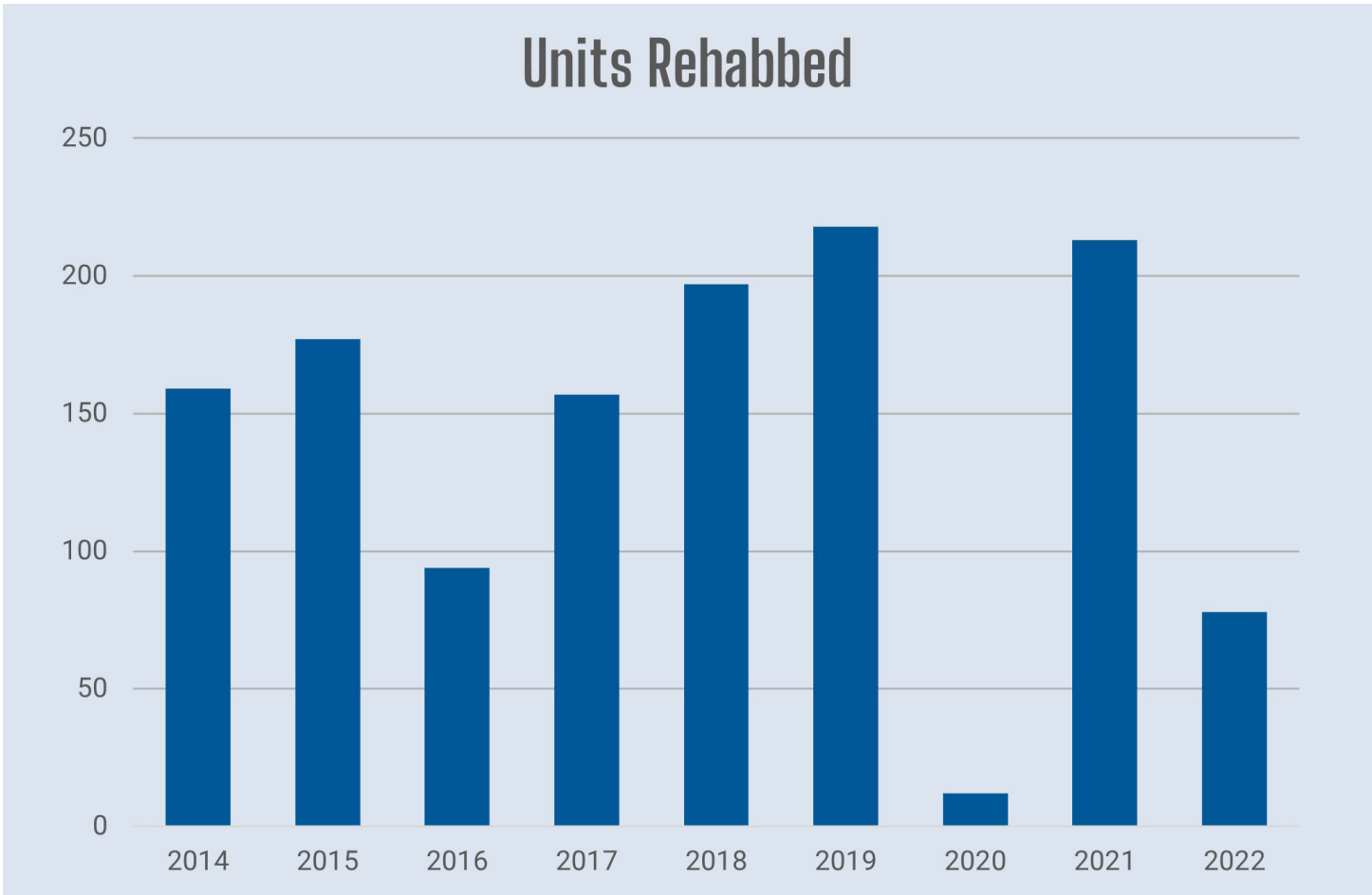
How Is It Funded?

TBI - Single-Family is funded by Community Development Block Grants (CDBG) and City of Chicago Corporate (general) funds.

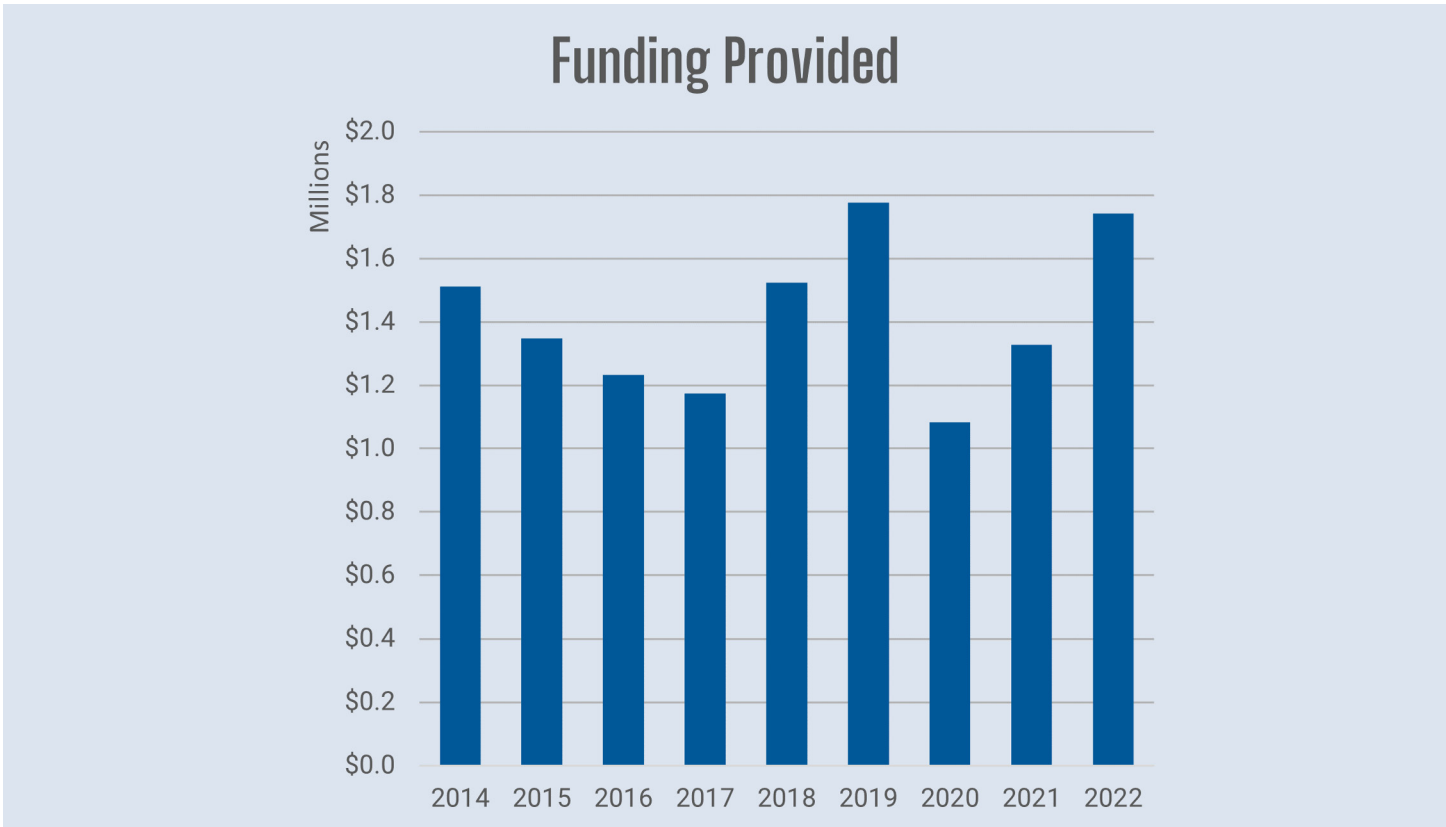
Program Activities in 2022:

- Total units assisted: 78
- Total funds allocated: \$1,742,352





Above: Units rehabbed through TBI - Single-Family per year.
Below: Funding per year.





Reclaiming Chicago

What is Reclaiming Chicago?

The Reclaiming Chicago Communities Initiative is aimed at creating “communities of opportunity” to replace vacancy, violence, and decades of disinvestment with new single-family affordable for-sale homes and opportunities for families to build generational wealth and equity.

The current phase includes environmental assessment, soil testing, and remediation work on City-owned lots to be redeveloped.

Who Does This Program Serve?

The homes constructed through Reclaiming Chicago will be sold to low- and moderate-income homebuyers.

How Is It Funded?

Reclaiming Chicago is funded through the Chicago Recovery Plan bond issuance.

Program Activities in 2022:

- Site preparation of the first 11 City-owned lots is underway in the North Lawndale community area.



City Lots for Working Families (CL4WF)

What is City Lots for Working Families?

CL4WF allows developers to purchase vacant City-owned lots for \$1 each to construct 75% affordable and 25% market-rate for-sale homes. Any land discount over \$50,000 is recaptured by a restrictive covenant on the land.

Who Does This Program Serve?

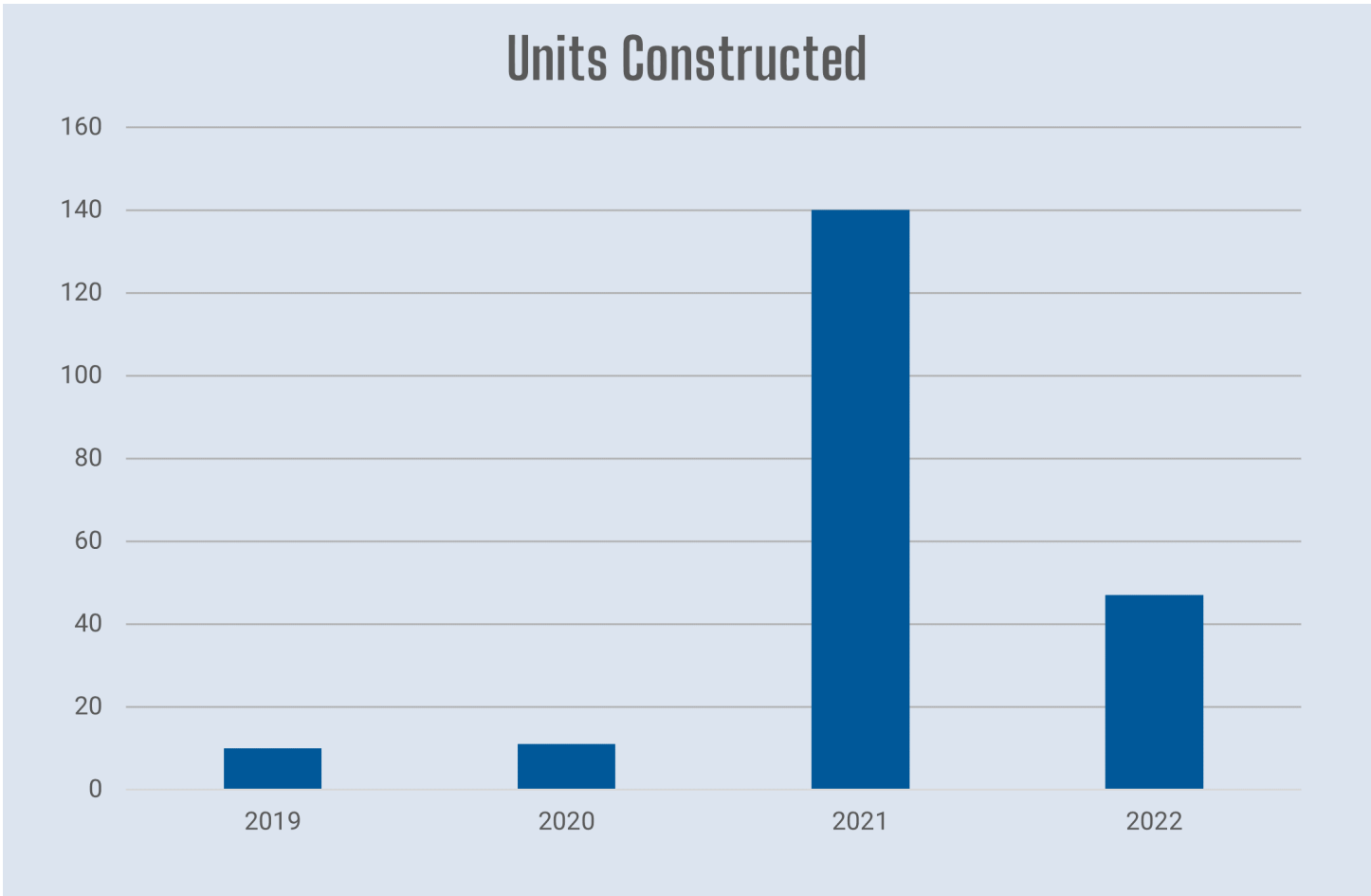
Homeowners purchasing affordable homes through CL4WF cannot exceed 140% AMI.

How Is It Funded?

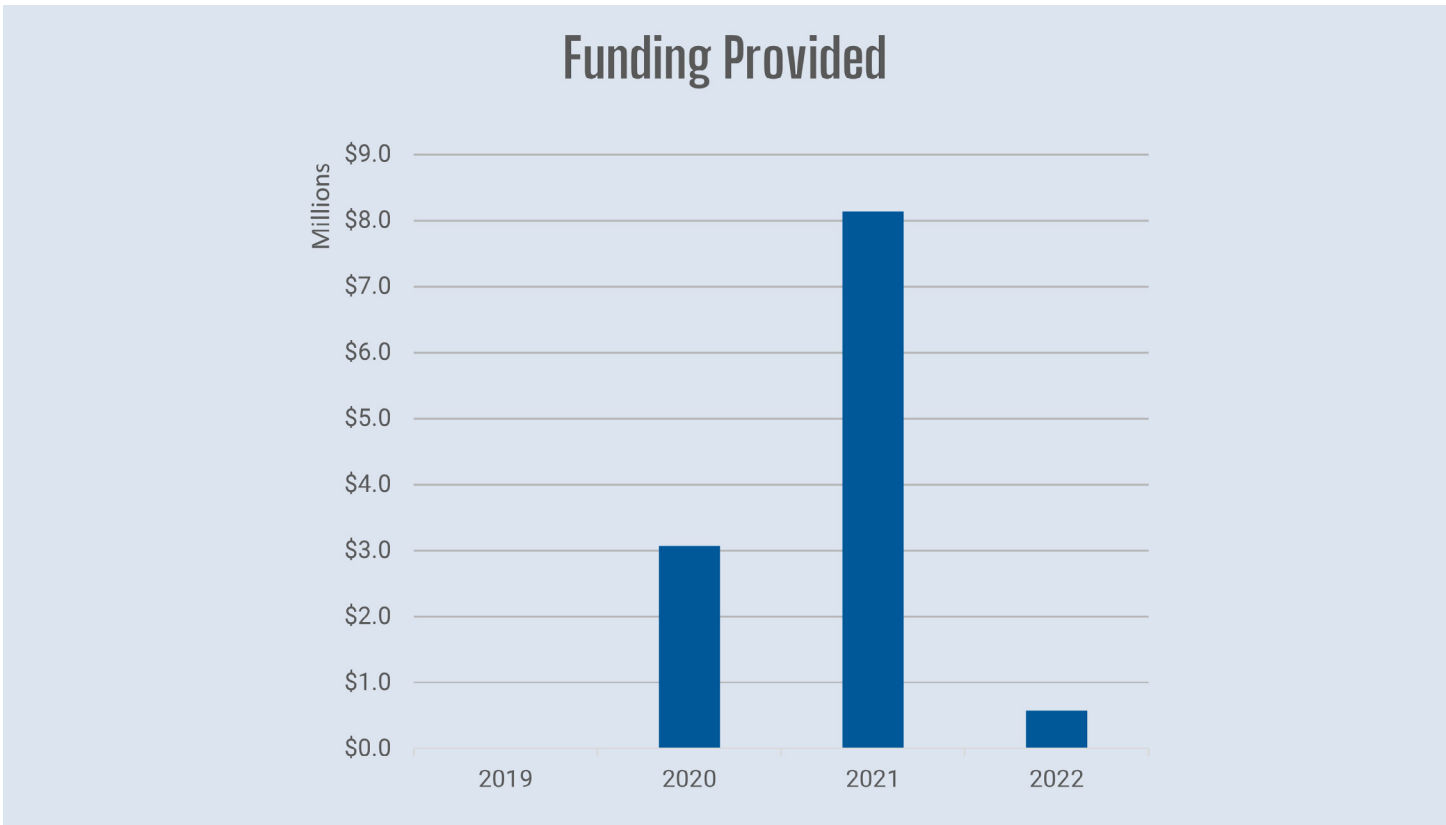
City Lots for Working Families does not receive financial assistance beyond the discounted cost of the land.

Program Activities in 2022:

- Total households assisted: 47
- Total value of land writedowns: \$575,500



Above: Units rehabbed through CL4WF per year.
Below: Funding per year.



Chicago Housing Trust

What is the Chicago Housing Trust?

The Chicago Housing Trust, formerly known as the Chicago Community Land Trust, manages a portfolio of long-term affordable owner-occupied homes. The Housing Trust acquires homes through a number of pathways, including owner-occupied units created through the Affordable Requirements Ordinance; acquisition; and a new “opt-in” program. Homes are sold at below-market prices, and resale terms allow owners to build wealth and equity while ensuring long-term affordability for future buyers.

Who Does This Program Serve?

Most for-sale homes are targeted to home buyers at 80% or 100% AMI.

How Is It Funded?

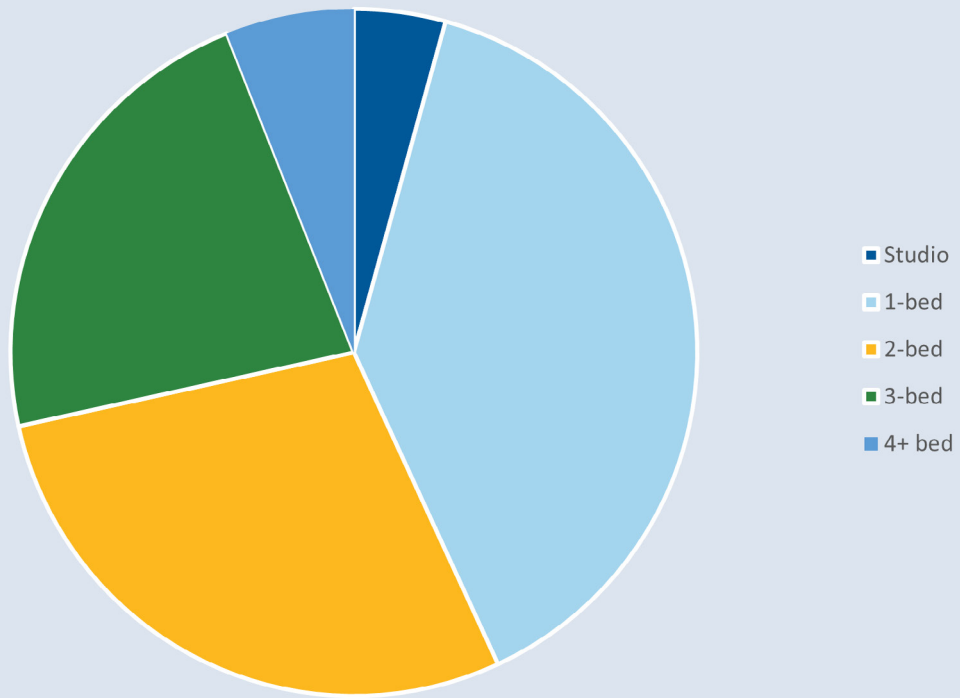
The Chicago Housing Trust is funded by the Affordable Housing Opportunity Fund. In addition, proceeds from the 606 and Pilsen Demolition Surcharge are received by the Housing Trust.

Program Activities in 2022:

- Total homes: 136
- New purchases in 2022 (new units and resale): 13
- Households assisted with property tax support: 63
- New units in the pipeline: 87
- Total budget: \$613,075

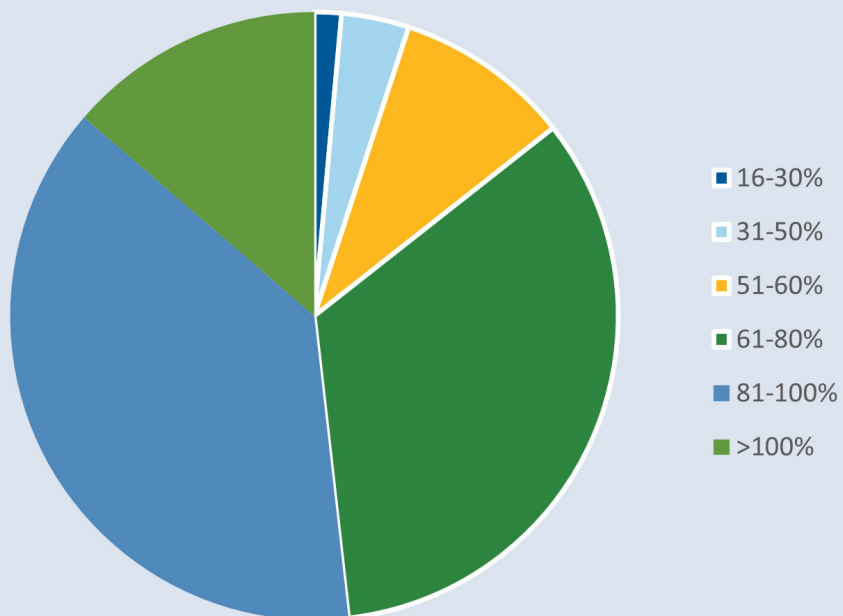


Housing Trust Units by Bedrooms



Above: Housing Trust units by number of bedrooms.
 Below: Housing Trust unit owners by AMI.

Owners by AMI





Neighborhood Lending Program (NLP) – Purchase Loans

What is the NLP - Purchase Loans Program?

The Neighborhood Lending Program - Purchase Loans program provides forgivable loans to income-eligible homebuyers to purchase or purchase and rehab single-family homes. The program is administered by Neighborhood Housing Services (NHS).

Who Does This Program Serve?

NLP - Purchase Loans are available for homebuyers below 80% or 120% AMI, depending on the funding source.

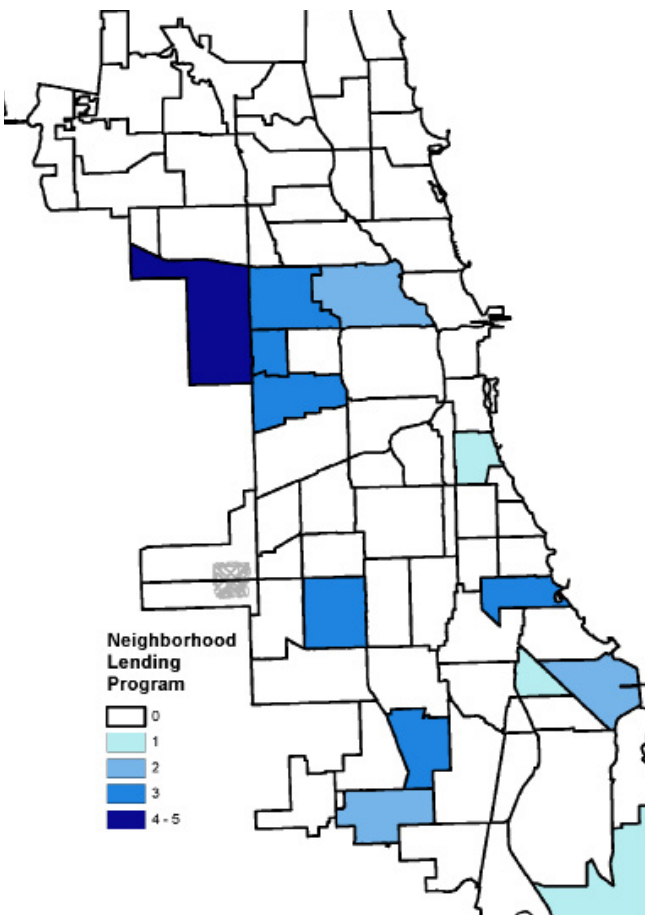
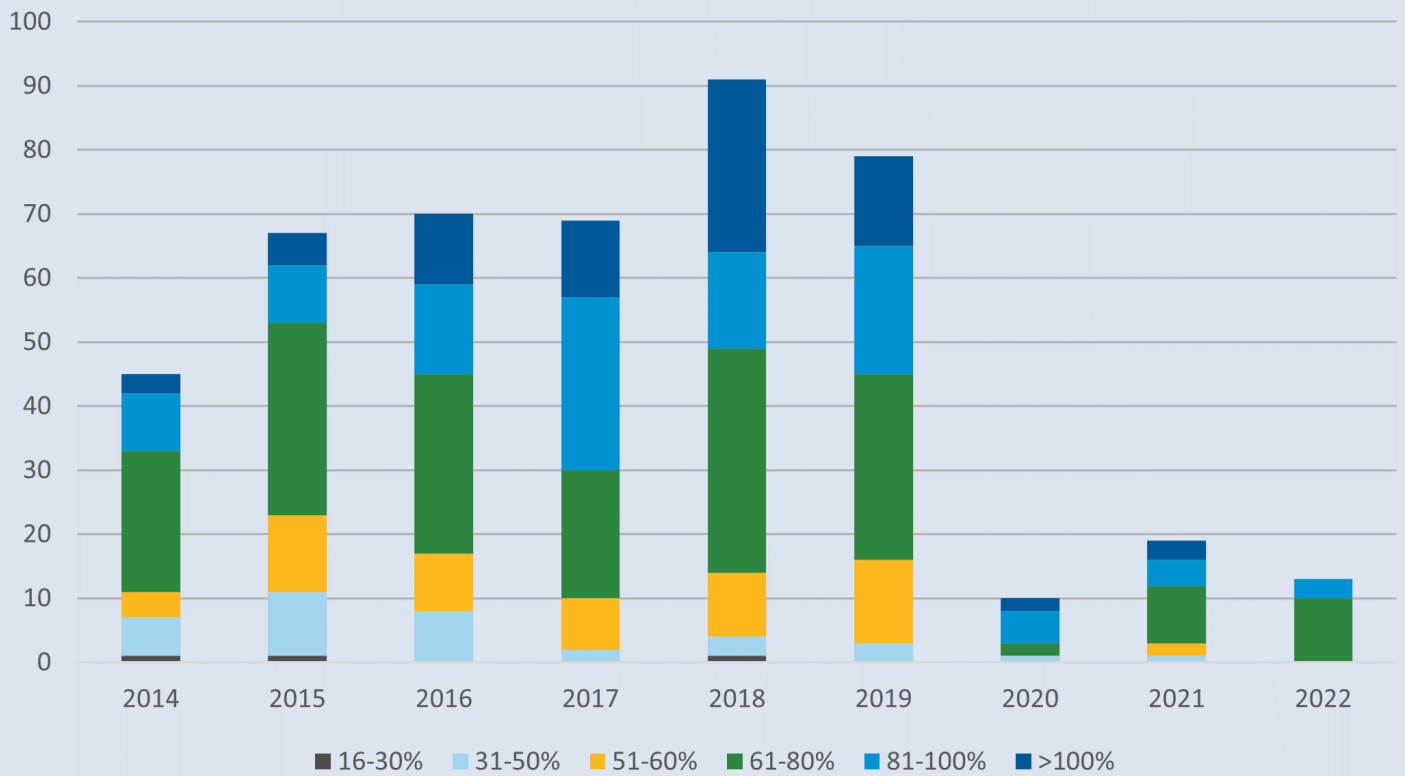
How Is It Funded?

NLP - Purchase Loans are funded by Community Development Block Grants (CDBG) and City of Chicago Corporate (general) funds.

Program Activities in 2022:

- Total households assisted: 13
- Total funds allocated: \$1,335,065

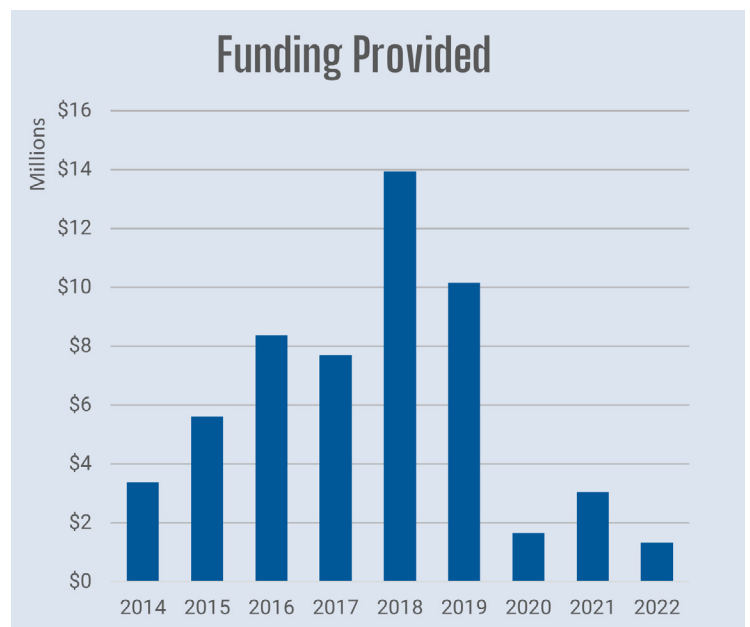
Households Assisted by Area Median Income



Above: Households assisted by NLP - Purchase Loans per year.

Left: Location of NLP - Purchase Loans in 2022.

Below: Funding for NLP - Purchase Loans per year.





Preserving Existing Homes

Section	Page
Home Repair Program (HRP)	49
Emergency Heating Repairs	51
Small Accessible Repairs for Seniors	53

Section	Page
Neighborhood Lending Program (NLP) Home Improvement	55
Woodlawn Long Term Homeowner Improvement Grant	57
Chicago Bungalow Initiative	58



Home Repair Program (HRP)

What is the Home Repair Program?

The Home Repair Program provides forgivable loans to homeowners and owner-occupants of one- to four-unit buildings for repair or replacement of roofs and porches where life-threatening or hazardous conditions are present.

Who Does This Program Serve?

The Home Repair Program serves homeowners at 80% AMI and below.

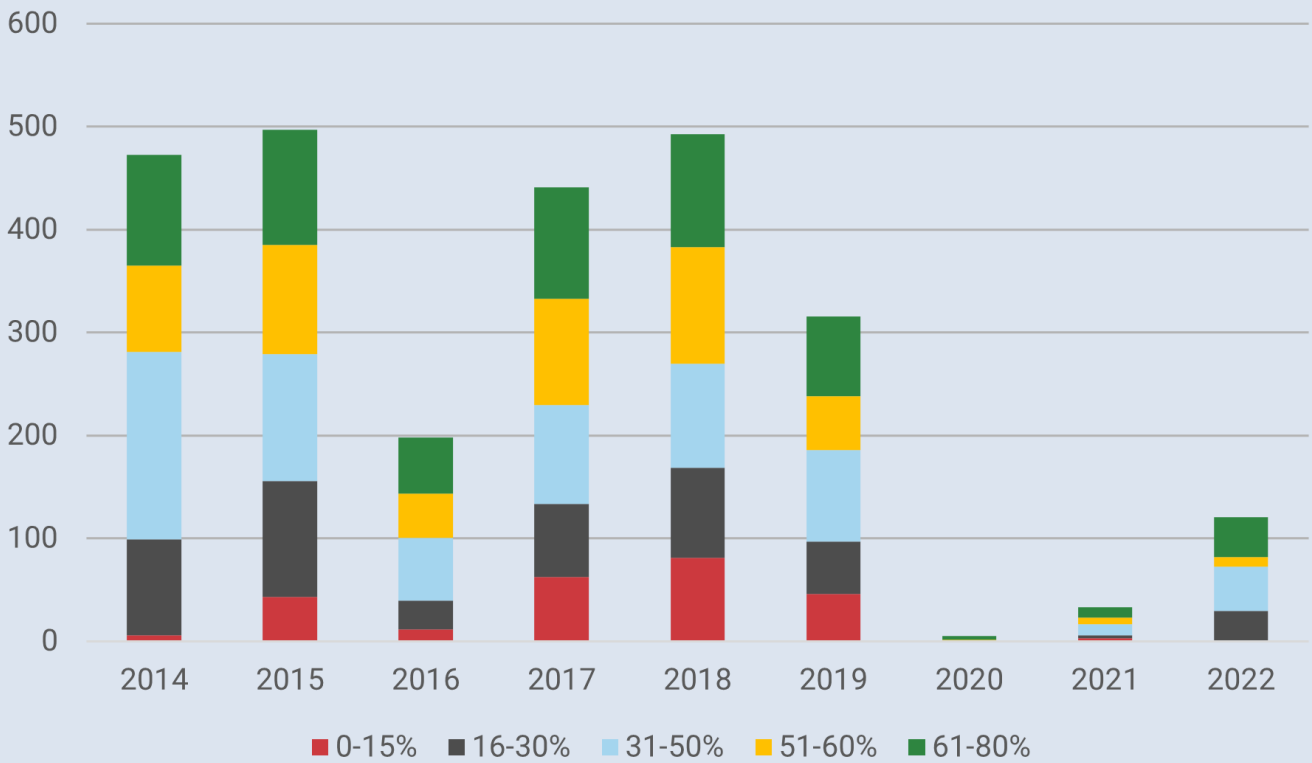
How Is It Funded?

The Home Repair Program is funded through Community Development Block Grants (CDBG).

Program Activities in 2022:

- Total households assisted: 121
- Total funds allocated: \$3,099,479

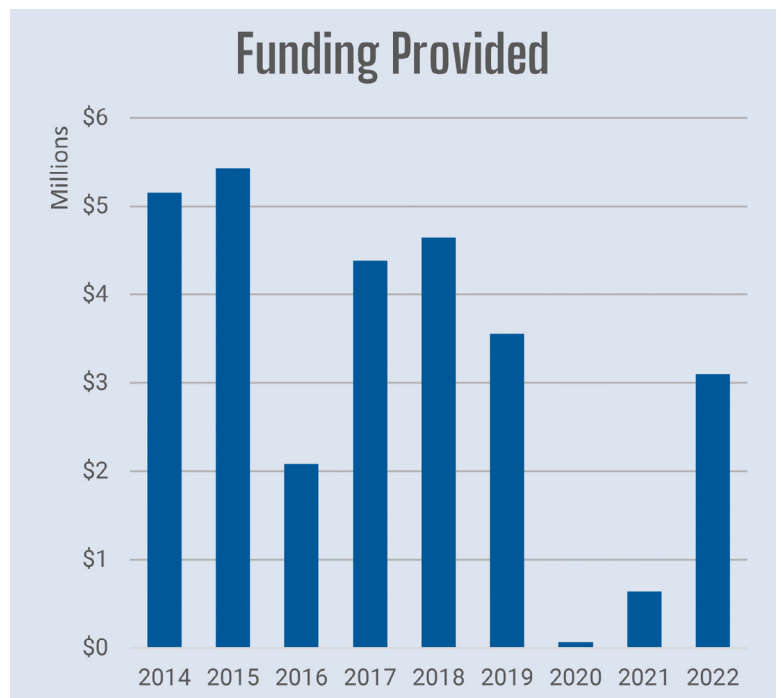
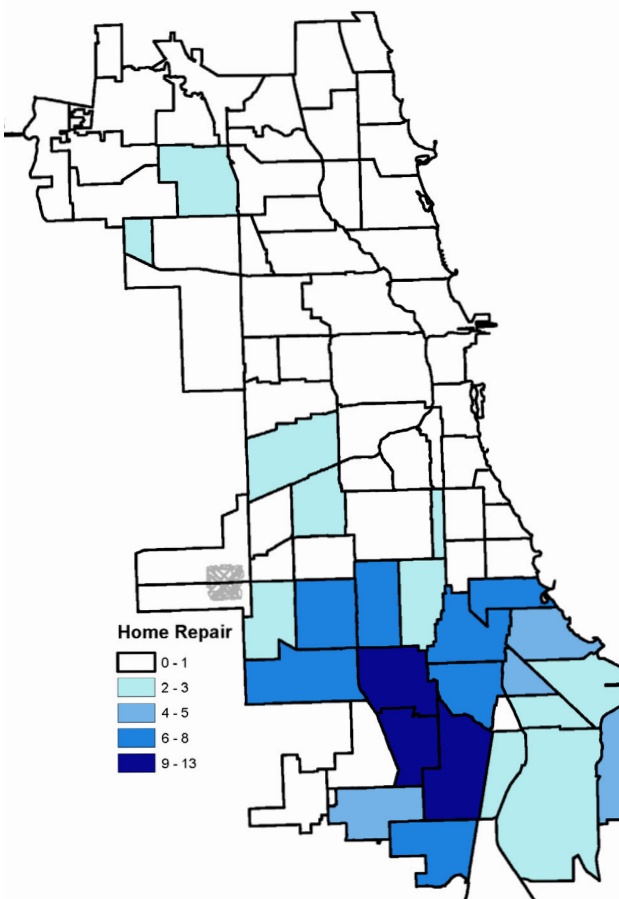
Households Assisted by Area Median Income



Above: Households assisted by HRP per year.

Left: Location of HRP units in 2022.

Below: HRP funding per year.



Emergency Heating Repairs

What is the Emergency Heating Repairs Program?

The Emergency Heating Repairs Program provides forgivable loans to homeowners and owner-occupants of one- to four-unit buildings for emergency heating system repairs.

Who Does This Program Serve?

The Emergency Heating Repairs Program serves homeowners at 80% AMI and below.

How Is It Funded?

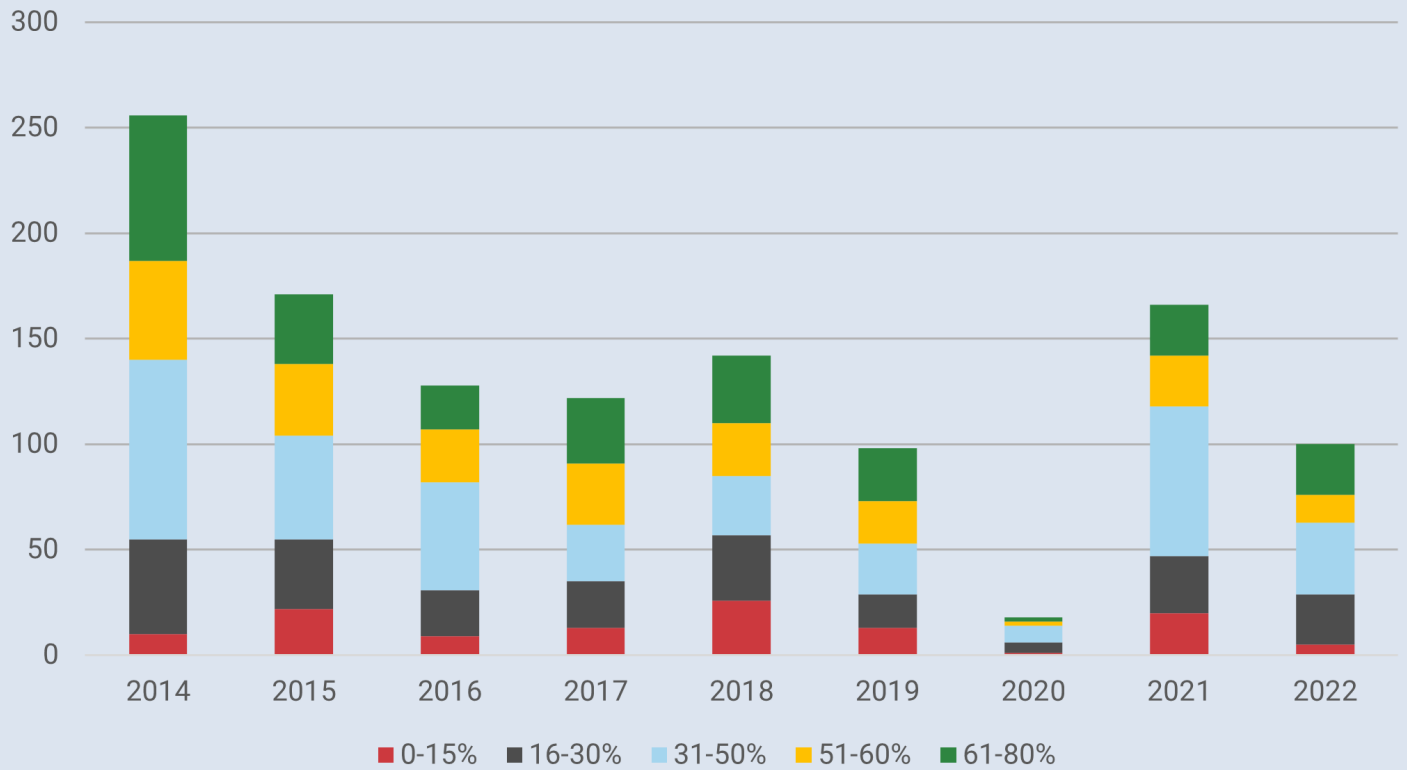
The Emergency Heating Repairs Program is funded through Community Development Block Grants (CDBG).

Program Activities in 2022:

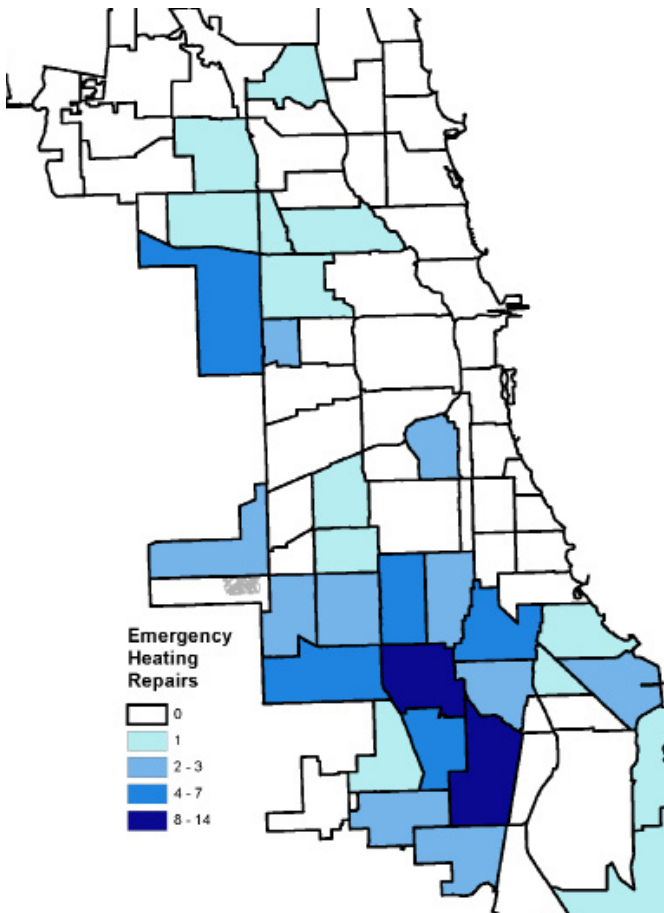
- Total households assisted: 100
- Total funds allocated: \$759,269



Households Assisted by Area Median Income

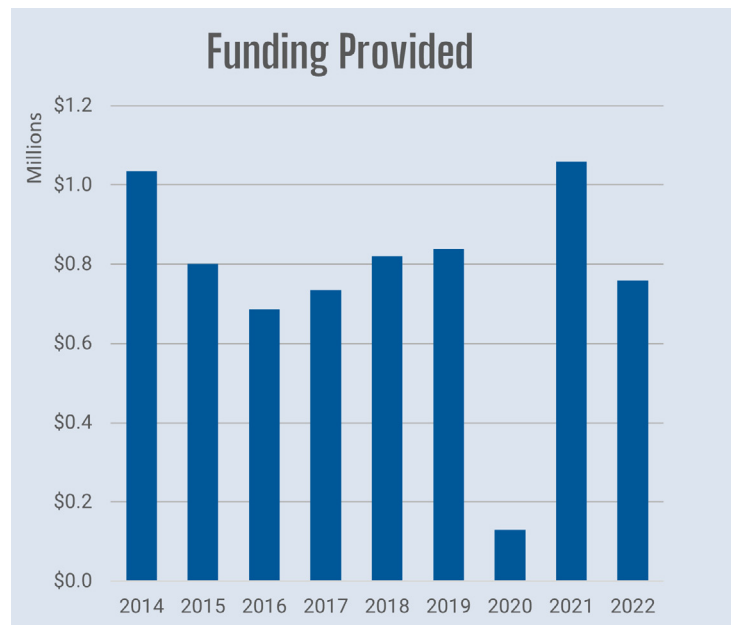


Above: Households assisted by Emergency Heating Repairs per year.



Left: Location of Emergency Heating Repairs units in 2022.

Below: Emergency Heating Repairs funding per year.





Small Accessible Repairs for Seniors (SARFS)

What is Small Accessible Repairs for Seniors?

The Small Accessible Repairs for Seniors program provides enabling devices and limited, non-emergency home improvements for low-income senior citizens. SARFS is administered by community-based delegate agencies.

Who Does This Program Serve?

The Small Accessible Repairs for Seniors program serves homeowners at 80% AMI and below.

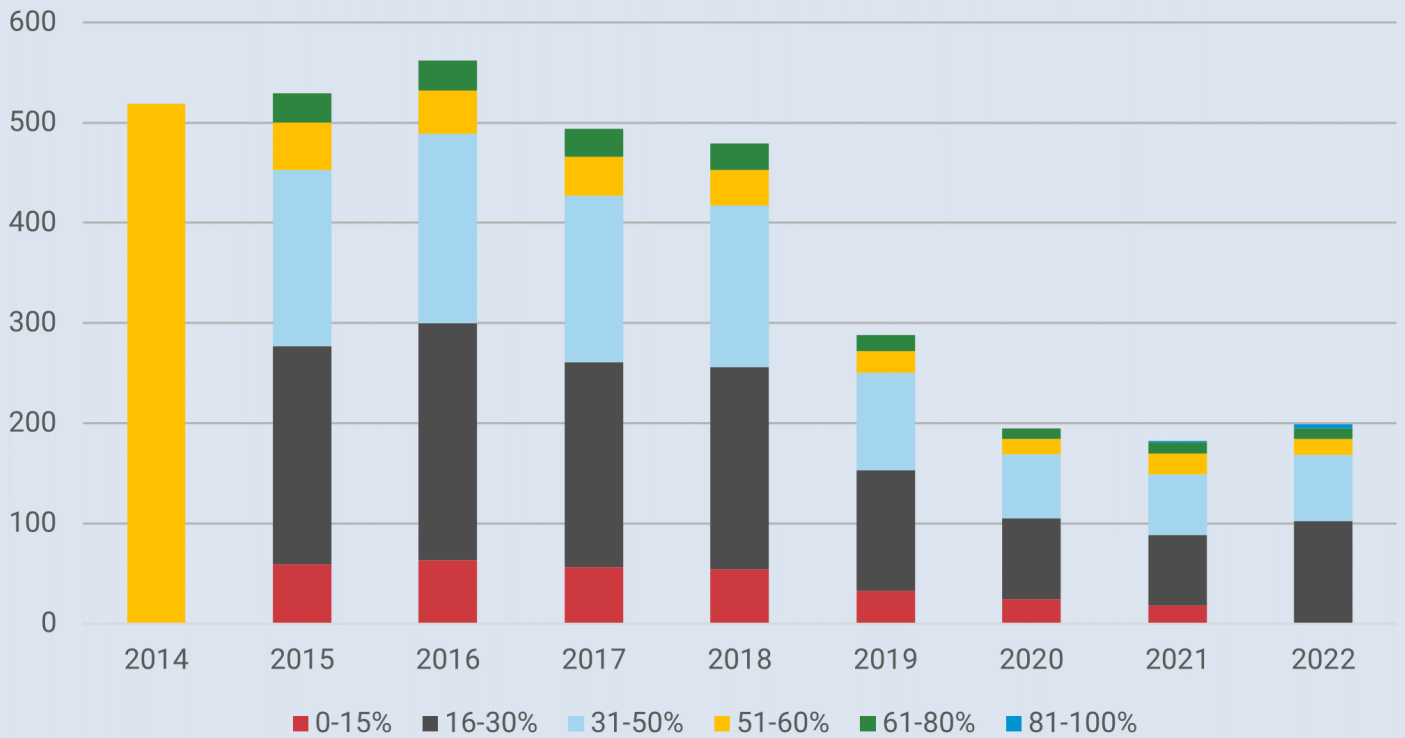
How Is It Funded?

The Small Accessible Repairs for Seniors program is funded through Community Development Block Grants (CDBG).

Program Activities in 2022:

- Total households assisted: 199
- Total funds allocated: \$422,407

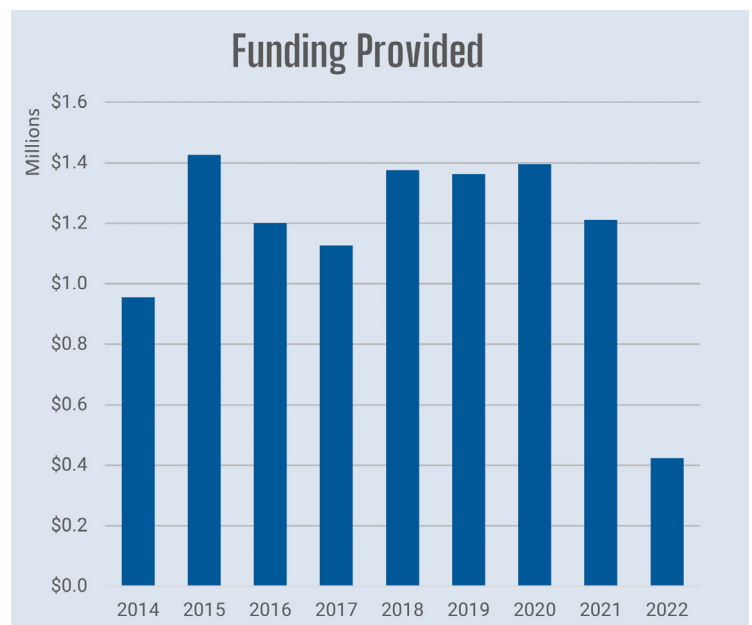
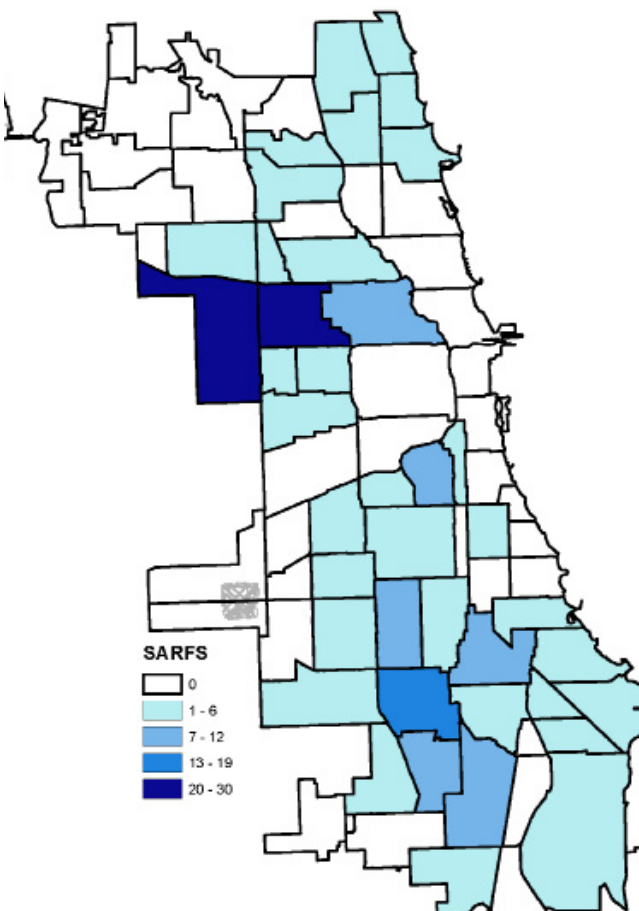
Households Assisted by Area Median Income



Above: Households assisted by SARFS per year. Note detailed AMI data was not collected in 2014.

Left: Location of SARFS units in 2022.

Below: SARFS funding per year.





Neighborhood Lending Program – Home Improvement

What is NLP - Home Improvement?

The Neighborhood Lending Program - Home Improvement program provides home improvement grants in designated target areas. It is administered by Neighborhood Housing Services.

Who Does This Program Serve?

The NLP - Home Improvement program serves homeowners at 80% AMI and below.

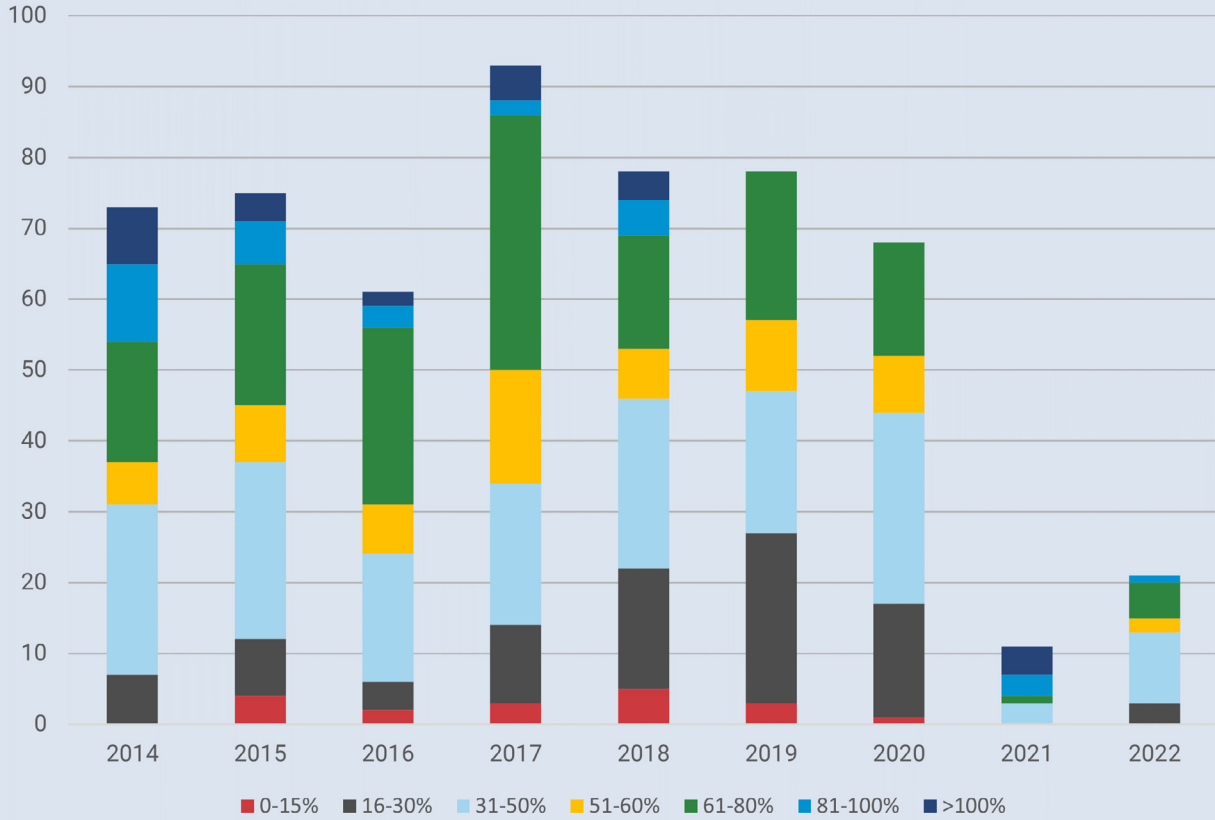
How Is It Funded?

The NLP - Home Improvement program is funded through Community Development Block Grants (CDBG).

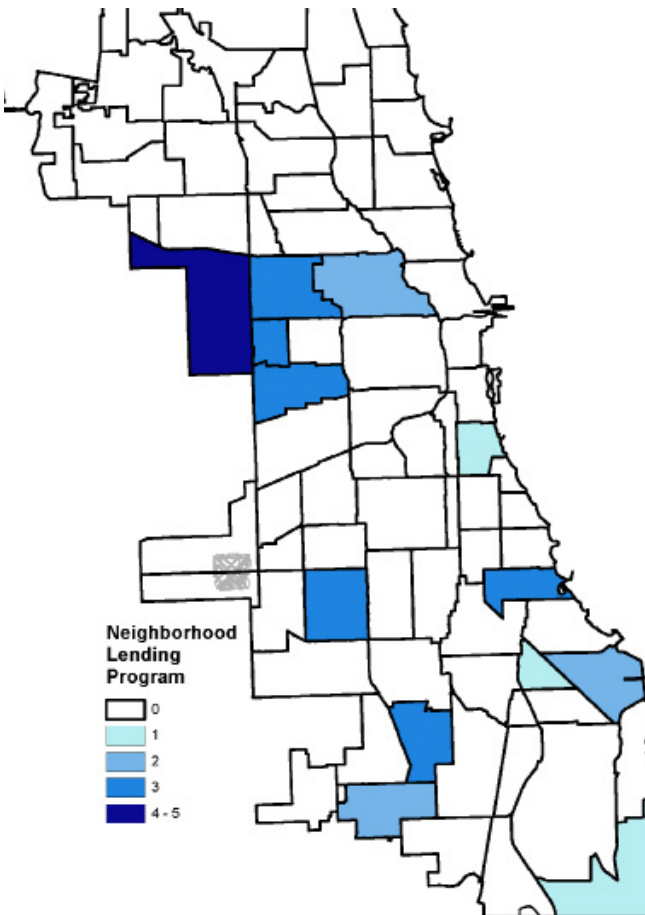
Program Activities in 2022:

- Total households assisted: 21
- Total funds allocated: \$650,145

Households Assisted by Area Median Income

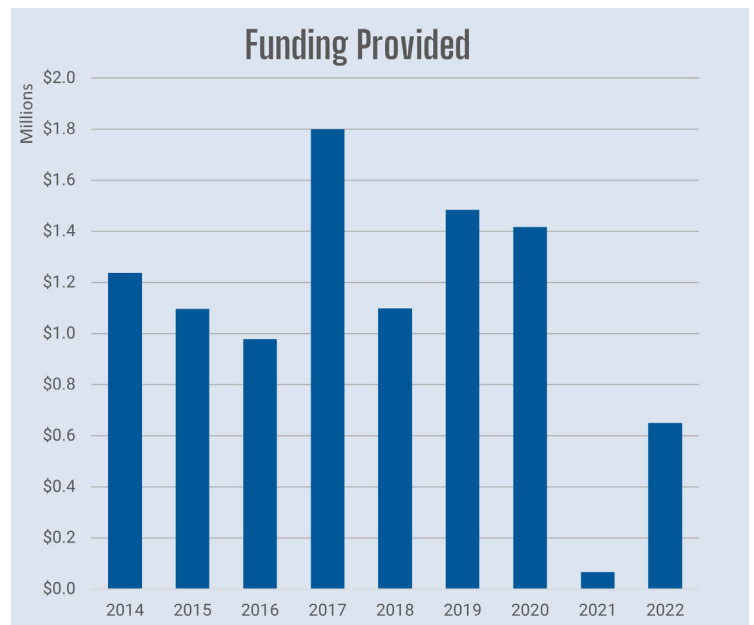


Above: Households assisted by NLP - Home Improvement per year.



Left: Location of NLP - Home Improvement units in 2022.

Below: NLP - Home Improvement funding per year.





Woodlawn Long Term Homeowner Improvement Grant

What is the Woodlawn Long Term Homeowner Improvement Grant program?

The Woodlawn Long Term Homeowner Improvement Grant program provides grants of up to \$20,000 to eligible long-term homeowners in Woodlawn for exterior home repairs. It is administered by Neighborhood Housing Services.

Who Does This Program Serve?

The Woodlawn Long Term Homeowner Improvement Grant program serves homeowners at 120% AMI and below.

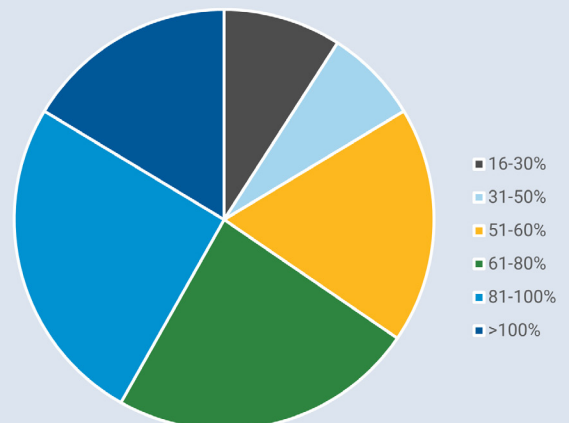
How Is It Funded?

The Woodlawn Long Term Homeowner Improvement Grant program is funded through in-lieu fees from the Affordable Requirements Ordinance via the Affordable Housing Opportunity Fund (AHOF).

Program Activities in 2022:

- Total households assisted: 55
- Total funds allocated: \$665,190

Households Assisted by Area Median Income



Chicago Bungalow Initiative

What is the Chicago Bungalow Initiative?

The Chicago Bungalow Initiative provides grant for retrofits and energy efficiency improvements to low- and moderate-income owners of Historic Chicago Bungalows and other vintage homes at least 50 years old. It is administered by the Chicago Bungalow Association.

Who Does This Program Serve?

The Chicago Bungalow Initiative serves homeowners at 80% AMI and below.

How Is It Funded?

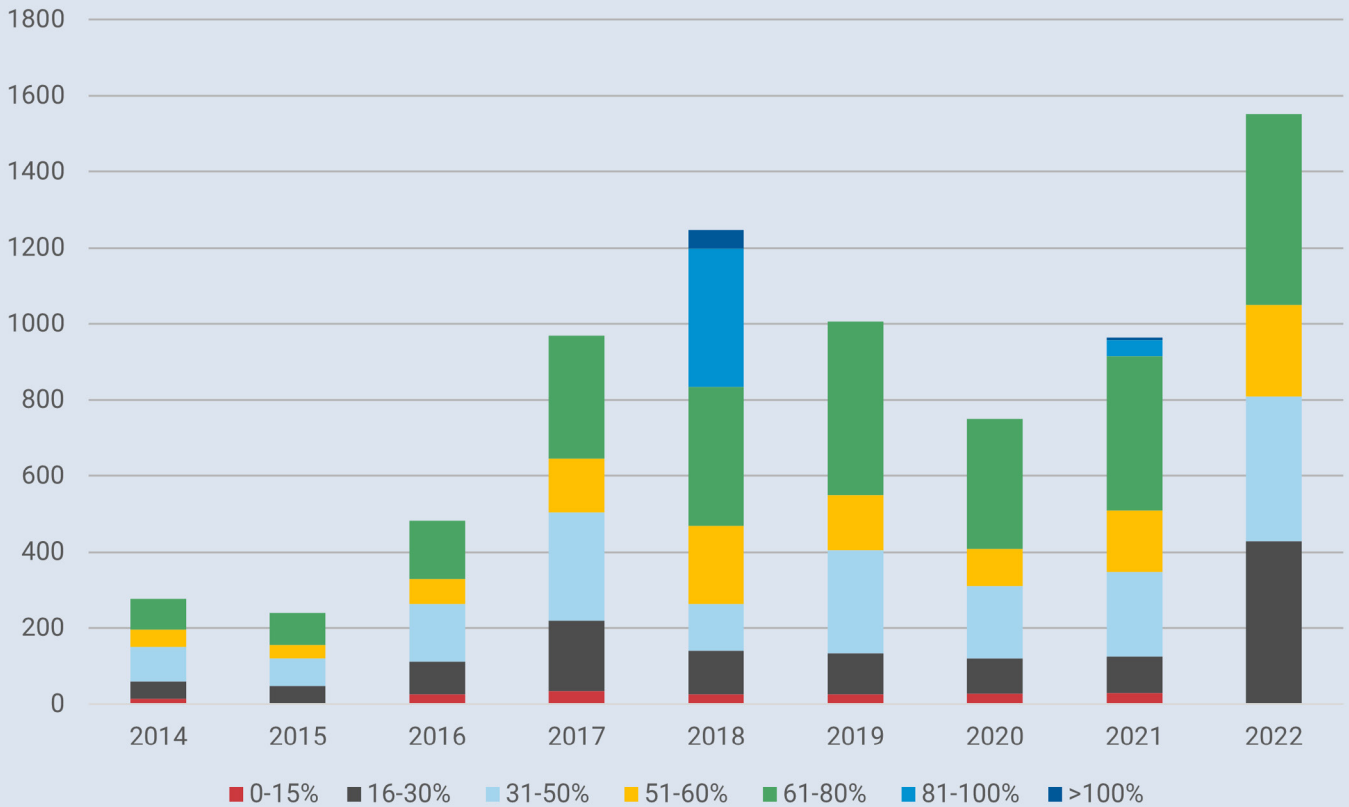
The Chicago Bungalow Initiative is funded through a combination of ComEd and Peoples Gas Energy Savers grants; Illinois Department of Commerce and Economic Opportunity funds; Peoples Gas Settlement Fund; and E12 Rebates.

Program Activities in 2022:

- Total households assisted: 1,551
- Total funds allocated: \$14,494,611

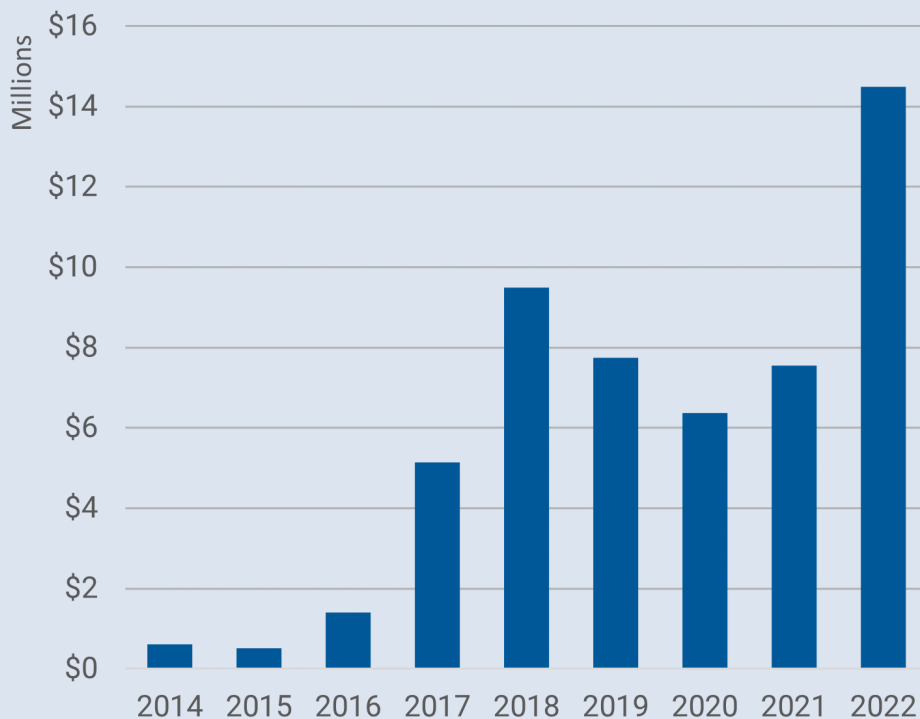


Households Assisted by Area Median Income



Above: Households assisted by the Chicago Bungalow Initiative per year.
 Below: Chicago Bungalow Initiative funding per year.

Funding Provided





Delegate Agency Programs

DOH partners with and supports a number of nonprofits around the city through our delegate agency programs. These fall into the following categories. A list of delegate agency partners for each of these programs is on the following pages.

Technical Assistance - Citywide (TAC-IT)

These delegate agencies provide training and technical assistance, regarding Fair Housing compliance, property management, rental issues, affordable housing issues, etc, to non-profits and industry-related entities in low to moderate income areas. The Chicago Department of Housing provides funding to these non-profit citywide centers offering the specialized services.

Technical Assistance - Community (TACOM)

These agencies provide housing-related information, problem solving, community events, workshops and housing fairs to assist low- and moderate-income homeowners, renters, landlords, and unhoused individuals. TACOM

agencies connect people to housing resources and services.

Housing Counseling Centers (HCC)

Provides an eight-hour homebuyer education certificate, which may include six hours of pre-purchase education counseling and two hours of individual counseling to potential buyers. Agencies also provide personalized foreclosure prevention counseling and education to at-risk homeowners. The HUD-approved agencies can assist at-risk homeowners by making direct contact with their current lenders or servicers regarding loss mitigation options.

Community Housing Development Organization (CHDO)

CHDO organizations are nonprofit 501(c)(3) development agencies established to develop affordable housing or carry out other qualified initiatives. CHDO organizations are provided operating support to existing CHDO organizations for administrative skill building and support to carry out affordable housing projects in the community they serve.

Delegate Agency	Programs
Access Living of Metropolitan Chicago	TACIT
Bickerdike Redevelopment Corporation	CHDO, TACOM
Cabrini Green Legal Aid	TACIT
Center for Changing Lives	HCC, TACOM
Center for Disability and Elder Law	TACIT
Center for Neighborhood Technology	TACIT
Chicago Bungalow Association	TACIT
Chicago Urban League	HCC, TACOM
Chinese American Service League	HCC
Claretian Associates	CHDO, TACOM
Community Investment Corporation	TACIT
Council for Jewish Elderly	TACOM
Erie Neighborhood House	TACOM
Far South Community Development Corporation	HCC, TACOM
First Community Land Trust of Chicago	TACOM
Garfield Park Community Council	TACOM
Great Lakes Credit Union	HCC
Greater Auburn Gresham Development Corporation	TACOM
La Casa Norte	TACOM
Latin United Community Housing Association	CHDO, HCC, TACOM
Law Center for Better Housing	TACIT
Legal Aid Chicago	TACIT
Metropolitan Family Services	TACOM, TACIT
Neighborhood Housing Services of Chicago	HCC
North River Commission	TACOM
Northside Community Resource Centers	HCC, TACOM
Northwest Side Community Development Corporation	TACOM
Northwest Side Housing Center	HCC
Oak Park Regional Housing Center	HCC

Delegate Agency	Programs
Polish American Association	TACOM
Rebuilding Together Metro Chicago	TACIT
Sarah's Circle	CHDO
Spanish Coalition for Housing	HCC
St. Leonard's Ministries	TACOM
The Common Pantry	TACOM
The Hana Center	TACOM
The Network: Advocates Against Domestic Violence	TACIT
The Resurrection Project	CHDO, HCC
Voice of the People in Uptown, Inc.	CHDO, TACOM
YWCA of Metropolitan Chicago	HCC, TACIT
ZAM's Hope Community Resource Center	TACOM