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# 2014-2018

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# Chicago Five-Year Housing^

Strengthening Neighborhoods - Increasing Affordability

## 2014 First Quarter Progress Report

## January-March

City of Chicago ttggHa Rahm Emanuel, Mayor

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CHICAGO DEPARTMENT OF PLANNING & DEVELOPMENT

## LETTER FROM THE COMMISSIONER

We are pleased to submit the 2014 First Quarter Progress Report, which presents the Department of Planning and Development's progress on the goals set forth in the City's fifth Five-Year Housing Plan, covering the years 2014-2018. This is the first report under our new plan, Bouncing Back, which approaches local housing issues with a different perspective from its predecessors that were largely driven by expectations of a rising housing market across the city.

Mindful of the unprecedented housing market decline in recent years, the 2014-2018 plan explicitly links Chicago's housing submarkets to economic development, jobs, neighborhood amenities, land use patterns and other non-housing factors. The plan's 'sectoral' perspective distinctly recognizes areas with growing, stable, marginal or weak demand, and it addresses each sector with an appropriate level of public resources tailored to its individual needs.

The plan also establishes a timeline for implementing specific policy initiatives that were proposed as part of the planning process. In the first quarter we got off to a running start by launching three new programs, including two initiatives expressly designed to address a priority issue raised in the plan-the need for more resources directly focused on one- to four-unit buildings.

As we do each year, the Department is also releasing estimates of housing production for 2014, the first year of the new plan. This year we expect to deploy more than \$265 million to assist almost 8,300 units of housing, through programs in the following three categories:

- To Create and Preserve Affordable Rental Units: \$209.4 million to assist 5,625 units
- To Promote and Support Homeownership: \$41.5 million to assist 656 units
- To Improve and Preserve Homes: \$14.8 million to assist 2,015 units

The Department's resources also include almost \$3.3 million for other initiatives, including delegate agency programs that complement our housing production efforts.

To help readers better understand the production tables included in these quarterly reports, we have included a user's guide to the Department's housing development and preservation programs. The guide is organized by the three main categories of work as outlined above; it offers a brief description of each program along with information about funding sources and reporting methodologies. Longtime readers of these reports will also note that we have simplified the reporting of production counts under our Multi-family Rehab and New Construction initiative to eliminate the need to adjust unit totals for multiple-counting.

The Department of Planning and Development (DPD) is the lead agency for the City's affordable housing, housing preservation and homebuyer assistance programs. DPD also promotes economic development by helping existing businesses grow and attracting new industry to the city, and it coordinates all of our zoning, land use planning, sustainability and historic preservation initiatives.

We at DPD could not succeed in our work without the ongoing support and cooperation of our valued partners-neighborhood and business groups, elected officials, state and federal agencies, and other community stakeholders. Through these efforts, we will continue to move forward in creating and preserving affordable housing for the people of Chicago.

Andrew J. Mooney / Commissioner  
Department of Planning and Development

Quarter ending March 2014  
Chicago Housing Plan 2014-2018

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Chicago Housing Plan 2014-2018

## INTRODUCTION

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*this document is the 2014 First Quarter Progress Report on the Chicago Department of Planning and Development's housing plan, Bouncing Back: Five-Year Housing Plan 2014-2018.*

For 2014, DPD has projected commitments of more than \$265 million to assist nearly 8,300 units of housing.

During the first quarter of 2014, the Department committed almost \$45 million in funds to support over 3,700 units, which represents 45% of the 2014 unit goal and 17% of the 2014 resource allocation goal.

# CREATION AND PRESERVATION OF AFFORDABLE RENTAL UNITS

In 2014, the Department of Planning and Development expects to commit almost \$210 million to support more than 5,600 units of affordable rental housing using loans for new construction or rehab along with rental subsidies.

During the first quarter, DPD committed more than \$33 million in resources to support 3,312 units. These numbers represent 59% of the 2014 multi-family unit goal and 16% of the multi-family resource allocation goal.

The Department utilizes a variety of programs to support the creation and preservation of affordable rental housing. DPD's major programs are briefly summarized below, along with an explanation of how we count financial commitments and units assisted through these programs in the tables attached to this report.

## User's Guide: Programs to Create and Preserve Affordable Rental Units

<i>Program</i>	<i>Description</i>	<i>Funding Source(s)</i>	<i>Reporting Protocols . (what gets counted and when)</i>
Multi-family Loans	Supports construction or rehab of developments that will provide long-term affordable rental units.	HOME, CDBG, Affordable Housing Opportunity Fund, TIF and Corporate (including Density Bonus)	Financial commitments are reported at time of City Council approval of the development. Loan funds can be used in conjunction with MAUI, LIHTCs, DTCs and/or revenue bonds.
Multi-year Affordability through Up-front Investments (MAUI)	Provides up-front financing to developments in exchange for long-term affordability for units that serve households making no more than 30% of area median income.	State of Illinois Rental Subsidy Program, Downtown Density Bonus funds	Financial commitments are reported at time of Chicago Low Income Housing Trust Fund board approval.

Chicago Housing Plan 2014-2018

<i>Program</i>	<i>Description</i>	<i>Funding Source(s)</i>	<i>Reporting Protocols (what gets counted and when)</i>
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Low Income Housing Tax Credit Equity	Federal income tax credits to support construction or preservation of multifamily affordable housing units.	Federal income tax credit @ 9% rate	If a development is receiving other City assistance, such as a loan or City-owned land, then the financial commitments are reported at time of City Council approval. If no other City assistance is being provided, the equity is reported at time of allocation of Low Income Housing Tax Credits, which by itself does not require City Council approval. Financial commitment reported is the value of the equity generated by the LIHTCs.
Multi-family Mortgage Revenue Bonds	Provides bond financing for developers who build or rehabilitate large housing developments for low- and moderate-income renters; also generates private equity investment.	City tax-exempt bonding authority, with an automatic allocation of 4% Low Income Housing Tax Credits	Financial commitments are reported at time of City Council approval.
City Land	Donates City-owned land to multifamily rental developments in exchange for long-term affordability.	Donated land value can generate private equity through Donations Tax Credit Program	Financial commitments are reported at time of City Council approval. Financial commitment is the value of the land write-down.
Donation Tax Credits (DTCs, also known as Illinois Affordable Housing Tax Credits)	A \$0.50 State of Illinois income tax credit for every \$1 that is donated to an eligible affordable housing development. DPD allocates 24.5% of the amount of credits authorized by the State.	State of Illinois income tax credit	DPD reports the value of the donation and/or any equity generated by the sale of the tax credits. If the development is receiving other City assistance, such as a loan or City-owned land, then the financial commitments and units assisted are counted at time of City Council approval. If no other City assistance is being provided, the donation or equity and units assisted are counted at the time of reservation of the tax credits, which by itself does not require City Council approval.

## Chicago Housing Plan 2014-2018

<b>Program :</b>	<b>Description</b>	<b>Funding Source(s)</b>	<b>Reporting Protocols (what gets counted and when)</b>
Low Income Housing Trust Fund Rental Subsidy Program	Provides rental subsidies to landlords for tenants whose earnings do not exceed 30% of area median income.	State of Illinois Rental Subsidy Program and Corporate funds	Financial commitments and units assisted are counted after DPD has a signed agreement with the landlord. Payments to landlords are made quarterly, but the annual financial commitment for each unit is reported in the first quartet of each year. Because new landlord agreements are signed throughout the year, any net change in financial commitments and units assisted is reported quarterly.

Affordable Requirements Ordinance (ARO)	Per City ordinance, developments with more than 10 units receiving City zoning changes (including planned developments in a downtown zoning district), City land or additional City financing must make 10-20% of units affordable.	Varies; includes TIF funds and land acquired from City (even if purchased at full appraised value).	Financial commitments and units assisted are counted after the project has received City Council approval and sign-off by DPD. Value reported is the amount of any City land write-down or any TIF funds going to the development. If units are receiving assistance through another DPD program, they are not counted under ARO.
Heat Receiver	In cases where buildings do not have functional heat and/or hot water, the City can initiate a process to appoint a receiver to make necessary repairs and restore heat and hot water to tenants.	CDBG	Units are counted when they enter court-ordered receivership.

## Chicago Housing Plan 2014-2018

<b>Program</b>	<b>Description</b>	<b>Funding Source(s)</b>	<b>Reporting. Protocols (what gets counted and when)</b>
Troubled Buildings Initiative - Multi-family	With Community Investment Corporation (CIC), Department of Buildings, Department of Law and other City departments, DPD identifies problem buildings and designates receivers to manage deteriorating and troubled properties. CIC manages properties on an interim basis, assesses the scope of work needed to preserve buildings and makes loans to new owners to finance acquisition and rehabilitation.	CDBG	Units are counted only once, when they are first classified under one of the following categories: under rehab, in receivership or recovered. Units are not counted again if their status changes. Financial commitment is recorded per receipt of invoices from CIC.
TIF Purchase Rehab Program - Multi-family	Provides forgivable loans or recapturable grants to developers for purchase and rehab of 5+ unit rental properties made available to low- and moderate-income tenants in designated TIF area (s). Administered by CIC.	TIF funds	Financial commitments and units assisted are counted after the loan or grant closes.

Neighborhood Stabilization  
Program - Multi-family

In cases where buildings do not have functional heat and/or hot water, the City can initiate a process to appoint a receiver to make necessary repairs and restore heat and hot water to tenants.

CDBG

Units are counted when they enter court-ordered receivership.

Chicago Housing Plan 2014-2018

## Multi-Family Rehab and New Construction

### Woodlawn Park Senior Apartments

On January 15, 2014 the City Council approved the third phase in the redevelopment of Woodlawn's Grove Pare apartment complex. Woodlawn Park Senior Apartments, to be constructed by Preservation of Affordable Housing, Inc. (POAH), will create 65 affordable apartments for seniors. City financial assistance will include a \$2.8 million loan and \$1.4 million in Low Income Housing Tax Credits that will generate \$14.4 million in equity for the project. Additional financing includes a \$5.1 million Choice grant from HUD and \$500,000 in energy grants from the State of Illinois.

The five-story, \$24.3 million project, located at 6116-44 S. Cottage Grove Avenue, will contain 60 one-bedroom and 5 two-bedroom apartments, along with an onsite management office, a community resource center and laundry facilities on each floor. All units will utilize project-based Section 8 vouchers and be made available to seniors earning up to 60 percent of area median income.

Grove Pare was a 504-unit, HUD-assisted housing development built in the 1960s on the 6100 to 6300 blocks of Cottage Grove Avenue. It is being demolished and redeveloped in phases as a mixed-income community known as Woodlawn Park. Sixty-seven units were completed in 2011 as part of the Woodlawn Center South Apartments; an additional 33 units recently opened at The Grant at Woodlawn Park.

*Sixty-five affordable senior apartments will be created in the third phase of the mixed-income redevelopment of the distressed Grove Pare apartment complex in the 20th Ward.*



## Chicago Housing Plan 2014-2018

## PROMOTION AND SUPPORT OF HOMEOWNERSHIP

In 2014, the Department of Planning and Development expects to commit over \$41 million to help more than 650 households achieve or sustain homeownership. DPD initiatives support the construction of new homes, the acquisition and rehab of deteriorated and abandoned properties and financing programs for home purchase and rehabilitation.

During the first quarter, the Department committed almost \$8 million to support 74 units, achieving 18% of the 2014 homeownership resource allocation goal and 11% of the homeownership unit goal.

The Department utilizes a variety of programs to support and promote homeownership. DPD's major programs are briefly summarized below, along with an explanation of how we count financial commitments and units assisted through these programs in the tables attached to this report.

### User's Guide: Programs to Promote and Support Homeownership

<b>Program</b>	<b>Description</b>	<b>Funding Source(s)</b>	<b>Reporting Protocols (what gets counted and when)</b>
Affordable Requirements Ordinance (ARO)	Per City ordinance, developments with more than 10 units receiving City zoning changes (including planned developments in a downtown zoning district), City land or additional City financing must make 10-20% of units affordable.	No dedicated funding source	Financial commitments and units assisted are counted after the project has been approved by City Council and signed off on by DPD. Value reported is the total amount of any City land write-downs or TIF funds going to the development.
Troubled Buildings Initiative - Single-family	DPD works with Neighborhood CDBG & Corporate 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. Also supports receivership activities on vacant or troubled 1 - to 4-unit properties.		Units are counted only once, when they are first classified under one of the following categories: under rehab, in receivership or recovered. Units are not counted again if their status changes. Financial commitment is recorded per receipt of invoices from DPD's partner organizations.
City Lots for City Living	Developers purchase vacant City-owned lots at reduced prices for construction of affordable 1- to 3-unit for-sale residences. Buyers cannot exceed 120% of AML.	No dedicated funding source	Financial commitments are reported at time of City Council approval. Financial commitment is the value of the land write-down.

## Chicago Housing Plan 2014-2018

<b>Program</b>	<b>Description</b>	<b>Funding Source(s)</b>	<b>Reporting Protocols (what gets counted and when)</b>
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Neighborhood Stabilization Program -Single-family	NSP provides for the purchase and rehab of vacant, foreclosed homes in targeted areas. Mercy Portfolio Services is the City's agent under NSP and is responsible for the acquisition and disposition of eligible properties.	HUD NSP3 grant funds and program income	NSP units are now counted after approval and commitment of funds for rehabilitation.
TIF Purchase-Rehab Program - Single Family	Provides forgivable loans to low- and moderate-income homebuyers at 120% AMI or below for purchase and rehab of 1 - to 4-unit home in designated TIF District(s). Currently limited to Chicago/Central Park TIF. Administered by NHS.	TIF funds	Financial commitments and units assisted are counted when the loan closes.
TaxSmart	Provides federal income tax Mortgage Credit Certificates (MCC) to qualified homebuyers, reducing income taxes by 20% of interest paid on a mortgage. The credit may be claimed each year through the life of the mortgage. Administered through private lending institutions.	Tax-exempt Single-family Mortgage Revenue Bonds	Units are counted when certificates are issued. The financial commitment reported is the value of the mortgage of each property assisted under program.
Neighborhood Lending Program: Purchase & Purchase-Rehab Loans	Provides forgivable or deferred loans to low- and moderate-income homebuyers for the purchase or purchase-rehab of 1 - to 4-unit homes. Administered by Neighborhood Housing Services of Chicago (NHS). DPD funds are used to leverage an additional larger pool of loan funds from 18 private lenders.	CDBG & leveraged private funds	Financial commitments and units assisted are counted when the loan closes. The dollar value reported includes any permanent subsidy from DPD plus private financing.
Neighborhood Lending Program: MMRP Home Purchase Assistance Grants	Provides forgivable loans or recapturable grants to low- and moderate-income homebuyers for purchase or purchase-rehab of 1 - to 4-unit homes in MMRP areas. Administered by NHS.	CDBG	Financial commitments and units assisted are counted after closing of loan or grant by NHS.

### Chicago Housing Plan 2014-2018

## Land Sales Approved for New Affordable Homes on Northwest Side

Six affordable single-family homes will be built on City-owned lots in the Humboldt Park and West Town neighborhoods through land sales approved on February 5 by the City Council. The homes will be built by L&M Investments LLC on scattered sites located within an area bounded by Drake, Bloomingdale and Campbell Avenues and Augusta Boulevard in the 26th Ward. Collectively appraised at \$316,000, the six lots will be sold to the developer for \$1 each

Each two-story, 1,840-square-foot home will contain three bedrooms and 2Vz baths. Amenities include solid wood cabinets, granite countertops, ceramic tile baths, wood floors and energy-efficient windows and appliances. Priced at \$199,000 apiece, the homes will be made available to households earning up to 120 percent of area median income (\$88,300 for a family of four). Each buyer agrees to occupy the house as primary residence for a period of five years.

Construction will start this spring.

Chicago Housing Plan 2014-2018

## IMPROVEMENT AND PRESERVATION OF HOMES

In 2014, the Department of Planning and Development expects to commit nearly \$15 million to assist more than 2,000 households repair, modify or improve their homes.

During the first quarter, DPD committed almost \$4 million in resources to support 328 units, achieving 25% of the 2014 improvement and preservation resource allocation goal and 16% of the improvement and preservation unit goal.

The Department utilizes a variety of programs for home improvement and preservation. DPD's major programs are briefly summarized below, along with an explanation of how we count financial commitments and units assisted through these programs in the tables attached to this report.

### User's Guide: Programs to Improve and Preserve Homes

<i>Program</i>	<i>Description</i>	<i>Funding Source(s)</i>	<i>Reporting Protocols (what gets counted and when)</i>
Roof and Porch Repairs (formerly EHAP)	Provides forgivable loans to owner-occupants of 1- to 4-unit residential buildings for repair or replacement of roofs and porches where life-threatening or hazardous conditions are present.	CDBG	Financial commitments and units assisted are counted following receipt of the Job Order Contract bid by DPD Construction Division.
Emergency Heating Repairs (formerly EHAP)	Provides forgivable loans to owner-occupants of 1 - to 4-unit residential buildings for emergency heating system repairs.	CDBG	Financial commitments and units assisted are counted following receipt of the Job Order Contract bid by DPD Construction Division.
Small Accessible Repairs for Seniors (SARFS)	Provides enabling devices & limited, non-emergency home improvements to residences occupied by low-income senior citizens. Administered by community-based delegate agencies.	CDBG	Financial commitments and units assisted are counted after completion of work by delegate agency. Reported commitments include delegate agencies' construction costs and administrative expenses.

Chicago Housing Plan 2014-2018

<b>Program</b>	<b>Description</b>	<b>Funding Source(s)</b>	<b>Reporting Protocols (what gets counted and when)</b>
Single-Family TIF Neighborhood Improvement Program (TIF-NIP)	Provides grants to homeowners primarily for exterior improvements. Program operates in designated TIF districts and is administered by a non-profit community partner.	TIF funds	Financial commitments and units assisted are counted after DPD receives invoice from administering nonprofit organization.
Neighborhood Lending Program: Home Improvement Loans	Provides loans to low- and moderate-income homeowners for home improvement. Administered by NHS. Includes forgivable loans to income-eligible homeowners for facade improvements in designated Target Blocks. DPD funds are used to leverage an additional larger pool of funds from 18 private lenders.	CDBG & leveraged private funds	Financial commitments and units assisted are counted after loan closes. The dollar value counted includes any permanent subsidy from DPD, along with private financing.
Neighborhood Lending Program: MMRP Home Improvement Grants	Provides forgivable loans or recapturable grants to low- and moderate-income homeowners in MMRP areas for home improvements related to health and safety or energy efficiency. Administered by NHS.	CDBG	Financial commitment and units assisted are counted after loan or grant closes and work is completed.
Neighborhood Lending Program: Foreclosure Prevention Loans	Provides forgivable or deferred loans to low- and moderate-income homeowners to prevent foreclosure. Administered by NHS. DPD funds are used to leverage an additional larger pool of loan funds from 18 private lenders.	CDBG & leveraged private funds	Financial commitments and units assisted are counted when the loan closes. The dollar value counted includes any permanent subsidy from DPD plus private financing.
Historic Bungalow Initiative	In partnership with Historic Chicago Bungalow Association, provides grants for retrofits and energy efficiency improvements to owners of certified Historic Chicago Bungalows.	City of Chicago Energy Savers grants; Illinois DCEO funds; Peoples Gas Settlement Fund; EI2 Rebates	Financial commitments and units assisted are counted when HCBA approves homeowner request for payment and transmits to City's Department of Finance for processing.

Chicago Housing Plan 2014-2018

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Quarter ending March 2014

## City Revamps Assistance Programs

## Emergency

## Home

## Repair

Starting in January 2014, DPD's popular Emergency Housing Assistance Program, better known as EHAP, has been split into two separate programs, each focused on a specific emergency home repair need. Qualifying Chicago homeowners seeking repair or replacement of unsafe porches and roofs can now apply for forgivable loans under the Roof and Porch Repair Program. A second program offers forgivable loans for Emergency Heating Repairs. Households earning 80% or less of Area Median Income are eligible to apply for either program. To qualify for assistance, properties must be habitable, owner-occupied, and not at risk of foreclosure.

Open enrollment for the Roof and Porch Program was conducted via phone on the City's 311 service line, starting at 9:00 a.m. on January 2, 2014. Application forms were mailed to these callers on February 15; a total of 506 forms were

returned by the March 27 application deadline. Program participants are limited to a one-time service for roof or porch repair/ replacement.

Enrollment for the Emergency Heating Repair Program will begin on November 1. Homeowners can initiate the application process at that time by calling DPD's customer service line at (312)744-3653.

Chicago Housing Plan 2014-2018

Chicago Housing Plan 2014-2018

# **POLICY, LEGISLATIVE AFFAIRS AND OTHER ISSUES**

## **Neighborhood Stabilization Program Update**

During the first quarter of 2014, the City of Chicago achieved full compliance with HUD's March 15 deadline for expenditure of all remaining NSP3 dollars. In meeting this final deadline, the City has successfully complied with all HUD requirements for utilization of a total of \$169 million in NSP grants since the program began in 2009. The City will continue to invest in NSP targeted areas by using the income generated through sales of NSP properties to fund the acquisition and rehabilitation of additional buildings.

Through the end of the first quarter, a total of 856 units in 191 properties have been acquired using funds from Chicago's

three NSP grants. Construction has started on 791 units in 157 properties; 700 units (144 properties) have been finished or are nearing completion. One hundred thirty-four units (95 properties) have been sold to qualified homebuyers, and 23 multi-family buildings containing 328 units have been fully rented out. A list of all properties that have been assisted through NSP can be found in the Appendix. An updated version of this list is available at <http://www.chicagosp.org/index.html>.

## Chicago Housing Plan 2014-2018

### Micro Market Recovery Program Expanded

The Micro Market Recovery Program (MMRP) is a coordinated effort among the City, community partners, and citywide organizations to improve neighborhood conditions, strengthen property values, and create environments supportive of private investment in targeted areas, by strategically deploying public and private capital and other tools and resources.

The program was launched in late 2011 targeting micro markets in nine areas: Auburn Gresham, Belmont Cragin South, Chatham, Chicago Lawn, Englewood, Grand Boulevard, Humboldt Park, West Pullman and Woodlawn. In late 2013, MMRP was expanded to micro markets in four more areas: Austin, Belmont Cragin North, East Garfield Park and North Pullman.

During the first two full years of MMRP (2012-13), 2,759 units in 588 vacant buildings benefited from some form of intervention, including properties that are being redeveloped and homes saved from foreclosure; 192 of these vacant buildings have already been reoccupied.

## MICRO MARKET RECOVERY PROGRAM

### TARGET AREAS (COMMUNITY AREAS)/ NEIGHBORHOOD PARTNERS

Auburn Gresham

Neighborhood Housing Services Greater Auburn- Gresham Community Development Corp.

Austin

Austin Coming Together (ACT) Community Investment Corp.

Belmont Cragin NORTH Northwest Side Housing Center Belmont Cragin SOUTH  
Spanish Coalition for Housing

Chatham

Community Investment Corp. Neighborhood Housing Services

Chicago Lawn

Southwest Organizing Project Neighborhood Housing Services

East Garfield Park

Garfield Park

Garfield Park Community Council Neighborhood Housing Services

Englewood

*Neighborhood Housing Services*

C3 Grand Boulevard  
*Partners In Community Building*

I ! Humboldt Park  
*Neighborhood Housing Services West Humboldt Park Family & Development Council Blckerdike Redevelopment Corp.*

m North Pullman  
*Chicago Neighborhood Initiatives Neighborhood Housing Services*

West Pullman  
*Chicago Neighborhood Initiatives Far South Community Development Corp.*

H Woodlawn  
*Community Investment Corp. Neighborhood Housing Services*

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## Chicago Housing Plan 2014-2018

### **Vacant Building Rehab Program To Expand on Northwest Side**

On March 5 the City Council approved the expansion of a City financing program that helps restore vacant and foreclosed apartment buildings. The Multi-Family TIF Purchase-Rehab Program, which provides grants to help private developers purchase and rehabilitate vacant and foreclosed rental buildings, will now be offered in the Division/Homan Tax Increment Financing (TIF) District in the Humboldt Park neighborhood.

The Division/Homan TIF District is bounded roughly by North, California, Walton and Hamlin Avenues. The program will be managed by Community Investment Corporation, a Chicago-based lender specializing in multi-family rehabilitation financing.

Grant amounts are determined by the percentage of apartments that are leased at affordable levels to income-qualified tenants over a 15-year period. Minimum building size is six units, and the maximum grant amount is 50 percent of a project's total cost.

The Multi-Family Purchase-Rehab Program already is active in the Ogden/Pulaski, Chicago/ Central Park, and Humboldt Park TIF Districts.

## Chicago Foreclosure Filings Decline by 40% in

## 2013

A recent report by the Woodstock Institute found that new foreclosure activity slowed dramatically in Chicago during 2013. Overall, foreclosure filings dropped by 40.6% to 10,938 in 2013 from 18,407 the previous year. This is the lowest single-year total since 2006, before the onset of the housing crisis, and it reflects a comparable slowdown across the entire six-county region. All but one (Fuller Park) of Chicago's 77 community areas shared in this trend, with declines ranging from 19% in Woodlawn up to 60% in Riverdale.

In contrast, foreclosure auction activity continued at high levels in 2013. Citywide, completed foreclosure auctions decreased by just 6.5% from 9,632 in 2012 to 9,004 in 2013. Auction completions were lower in fifty community areas and higher in twenty-five community areas. Morgan Park (up 35%) and Forest Glen (up 34%) were among neighborhoods showing the largest increases, while Jefferson Park (down 46%) and Hermosa (down 38%) experienced major declines.

For more information on the report, please visit the Woodstock Institute website at: <http://www.woodstockinst.org/press-release/new-foreclosure-filings-drop-more-40-percent-chicago-region-2013publications/applied-research->

Chicago Housing Plan 2014-2018

## Five-Year Housing Plan Initiatives

During the first quarter the Department launched three new initiatives that were prioritized in the 2014-2018 Housing Plan. These programs are described below.

### Large Lot Program

A new pilot program launched by DPD on March 20 enabled homeowners, block clubs and non-profit groups in greater Englewood to acquire City-owned land for \$1 per parcel. The Large Lot Program, an outgrowth of the Department's "Green Healthy Neighborhoods" plan for Englewood, accepted applications through April 21.

To qualify for the program, applicants had to own property on the same block, be current on property taxes and have no financial obligations to the City. Each application could include up to two parcels. Lots proposed for purchase must be owned by the City, be vacant, and have residential (R) zoning, among other requirements. The parcels can then be used for beautification, gardens, housing or other uses permitted under existing zoning. Program participants are required to maintain ownership of the lots for at least five years.

City partner Local Initiatives Support Corporation (LISC) provided funding to create a website, <http://largelots.org>, to make it easy for prospective buyers to learn about-and apply for-the program.

*The following two initiatives, although not City-funded, address a priority issue raised in the 2014-2018 Housing Plan-the need for greater resources for one- to four-unit buildings.*

### Small Apartment Building Rental Redevelopment Program

A new, \$26 million loan pool will make financing available to rehab and preserve assemblages of vacant one- to four-unit



buildings as affordable rental housing. The Small Apartment Building Rental Redevelopment Program was announced by Mayor Emanuel, Illinois Attorney General Lisa Madigan and civic leaders on April 15. Approximately 200 properties containing 400 units are expected to be rehabilitated and financed through the program, primarily within concentrated low-and moderate-income areas, where foreclosure rates are often more than twice the citywide average.

The loan pool will provide 10-year financing for projects involving a minimum of nine housing units. Eleven private lending institutions have contributed to the pool, which will be administered by Community Investment Corporation (CIC), a not-for-profit rehab lender specializing in multifamily apartment buildings.

#### Chicago Housing Plan 2014-2018

"This new loan pool targets the redevelopment of one- to four-unit buildings, which represent nearly 50 percent of all rental units in Chicago and are too often under-resourced," Mayor Emanuel said. "Through strong collaboration between the City, businesses and nonprofits like CIC, this financing will help small and mid-sized developers make a strong investment in our communities, while most importantly providing affordable housing options for Chicagoans."

## Chicago CDFI Collaboration Demonstration Project

The Community Investment Corporation (CIC) has partnered with the Chicago Community Loan Fund (CCLF) and Neighborhood Lending Services, Inc. (NLS) to secure a \$5 million grant from the JPMorgan Chase (JPMC) Foundation to establish the Chicago CDFI Collaboration. The Collaboration will execute a multi-faceted approach to redevelop struggling low- and moderate-income communities, through focusing on the problem of distressed one- to four-unit buildings. By coordinating acquisition and lending activities in targeted areas, the Collaboration will address these distressed buildings, which comprise a significant portion of Chicago's affordable housing stock:

- CIC will use \$1.5 million to create a flexible acquisitions fund to acquire and sell properties at cost;
- CCLF will utilize \$1.5 million to support a pool to finance acquisition and rehab of 1- to 4-unit properties for rental housing; and
- NLS will utilize \$1.5 million to support financing to improve owner-occupied 1- to 4-unit properties.

The Collaboration will work together to coordinate marketing efforts and to identify target buildings and geographies, including MMRP areas. By connecting the complementary programs and resources of these three established, locally focused CDFIs (Community Development Financial Institutions), the collaboration will enable a more comprehensive strategy than any one CDFI could achieve on its own.

#### Chicago Housing Plan 2014-2018

## APPENDICES

## Chicago Housing Plan 2014-2018

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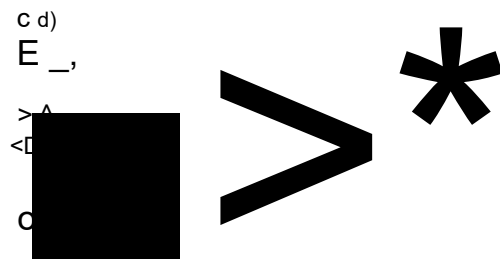
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Exhibit

Appendices

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Appendices - 7

**City of Chicago Department of Planning and Development**

**Summaries of Approved Multifamily Developments First Quarter 2014**

Woodlawn Park Senior Apartments Preservation of Affordable Housing, Inc. 6116-  
44 S. Cottage Grove Avenue

Appendices - 8  
**City of Chicago Department of Planning and Development First Quarter 2014**  
**Project Summary: Woodlawn Park Senior Apartments**

**BORROWER/DEVELOPER;** Preservation of Affordable Housing, Inc.

**FOR PROFIT/NOT-FOR-PROFIT:** Not-for-Profit

**PROJECT NAME AND ADDRESS:** Woodlawn Park Senior Apartments  
6116-44 S. Cottage Grove Avenue

**WARD AND ALDERMAN:** 20th Ward  
Alderman Willie Cochran

**COMMUNITY AREA:** Woodlawn



**CITY COUNCIL APPROVAL:** January 15, 2014

**PROJECT DESCRIPTION:** Construction of a five-story, 65-unit apartment building for seniors at or below 60% of AMI. This is the third phase in the mixed-income redevelopment of the distressed, 504-unit Grove Pare apartment complex. The project will contain 60 one-bedroom and 5 two-bedroom units, all utilizing project-based Section 8 vouchers. One-hundred units have already been completed in the first two phases of the redevelopment.

**MF Loan:** \$2,800,000

**LIHTCs:** \$1,415,000 in 9% credits generating \$14,433,000 in equity

Appendices - 9

**Project Summary: Woodlawn Park Senior Apartments Page 2**

**UNIT MIX / RENTS**

Type	Number	Rent	Income Levels Served
1 bed / 1 bath	21	\$692	50% AMI
1 bed / 1 bath	39	\$841	60% AMI
2 bed / 1 bath	5	\$1,022	50% AMI
<b>TOTAL</b>	<b>65</b>		

**PROJECT COSTS**

Category	Amount	Per Unit	% of Project
Acquisition	\$ 800,000	\$ 12,307	3.3%
Construction	\$18,150,170	\$ 279,234	74.8%
Soft Costs	\$ 3,750,976	\$ 57,708	15.5%
Developer Fee	\$ 1,566,648	\$ 24,102	6.5%
<b>TOTAL</b>	<b>\$24,267,794</b>	<b>\$ 373,351</b>	<b>100%</b>

PROJECT FINANCING

Source	Amount	Rate	Per Unit	% of Project
DPD Loan	\$ 2,800,000	0%	\$ 43,077	11.5%
LIHTC Equity	\$14,433,000	NA	\$ 222,046	59.4%
FHLB - AHP	\$ 500,000	NA	\$ 7,692	2.1%
HUD CHOICE	\$ 5,134,794	NA	\$ 78,997	21.2%
Private Loan	\$ 900,000	3.5%	\$ 13,846	3.7%
Illinois State Grants	\$ 500,000	NA	\$ 7,692	2.1%
TOTAL	\$24,267,794		\$ 373,351	100%

Appendices -10

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## Appendices -18

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Appendices - 23

Appendices - 24

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Appendices - 26

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Department of Planning and Development TROUBLED  
BUILDINGS INITIATIVE I (Multi-family) January 1 - March 31,  
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Quarter First Counted	Primary Address	# of Units	TBI Status	Ward	Community Area
2014,1	4834 S PRAIRIE AVE	4	In Court	3	Grand Boulevard
2014,1	4416 N KOSTNER AVE	9	In Court	45	Irving Park
2014,1	3144-50 S PRAIRIE	8	In Court	3	Douglas
2014,1	7919-29 S Maryland	37	In Court	8	Chatham
2014,1	8025-27 S Maryland Ave	6	In Court	8	Chatham
2014,1	8045-47 S Maryland Ave	6	In Court	8	Chatham
2014,1	8131-33 S Maryland Ave	6	In Court	8	Chatham
2014,1	8222 S Dobson Ave	6	In Court	8	Chatham
2014,1	6749-51 S JEFFERY BLVD	50	In Court	5	South Shore
2014,1	8053-61 S Cottage Grove Ave / 800-04 E 81st St	16	Partly Occupied	8	Chatham
2014,1	8145-51 S Drexel Ave	19	Occupied	8	Chatham
2014,1	8101 S Maryland Ave	8	Occupied	8	Chatham
2014,1	8252 S Maryland Ave	6	Occupied	8	Chatham
2014,1	1015-19 E 82nd St	4	Partly Occupied	8	Chatham
2014,1	7359 S Emerald / 714 W 74th St.	5	Under Receivership	17	Englewood
2014,1	6400-04 S EBERHART AVE	4	Under Receivership	20	Woodlawn
2014,1	6120 S SAINT LAWRENCE AVE	3	Under Receivership	20	Woodlawn
2014,1	5850-54 S Campbell	9	Under Receivership	16	Gage Park
2014,1	6128 S EBERHART AVE	4	Under Receivership	20	Woodlawn
2014,1	1350 W 98th PL / 9817-25 S Loomis	10	Stabilized	21	Washington Heights

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**Department of Planning and Development NEIGHBORHOOD LENDING  
PROGRAM January 1 - March 31, 2014**

Quarter Reported	Primary Address	Loan Amount	# of Units	Ward
2014,1	10010 S. Parnell Ave.	\$88,752	1	9
2014,1	6722 S. Dorchester	\$207,200	1	5
2014,1	5404 S. Winchester	\$87,650	1	16
2014,1	3043 W. Washington, Unit 2	\$220,700	1	2
2014,1	4625 W. Warwick	\$192,890	1	38
2014,1	7327 S. Greenwood	\$113,600	1	5
2014,1	4709 S. Western Blvd.	\$102,200		12
2014,1	1 725 E. 67th Street, 2F	\$100,870	1	5
2014,1	8333 S. Phillips	\$123,266	1	7
2014,1	10746 S. AveN	\$27,253	1	10
2014,1	6216 S. Champlain	\$135,050		20
2014,1	12113 S. Harvard	\$57,595	1	34
2014,1	5455 N. Sheridan Road, #811	\$131,100	1	48
2014,1	1034 N. Massasoit	\$260,300		29
2014,1	7415 S. Rhodes	\$228,800		6
2014,1	4700 W. 83rd St.	\$174,400	1	13
2014,1	1326 W. Cullerton	\$47,025	1	25
2014,1	6223 S. Champlain Ave	\$28,980		20
2014,1	3925 W. 66th Street	\$138,520	1	13
2014,1	1791 W. Howard, Unit 303	\$94,740	1	49
2014,1	1341 W. 110th Place	\$82,965	1	34
2014,1	8505 S. Dorchester Ave.	\$113,537	1	8
2014,1	8234 S. Saginaw	\$40,275	1	7
2014,1	4456 W. Augusta	\$36,999	1	37
2014,1	733 W. 47th Place	\$71,000	2	11

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DENSITY BONUS REPORT (through 3/31/2014)

Property Address	Developer	Plan Commission Approval	Type	Projected Payment	Cash Received	Number of Affordable Units
126 N Elm Plainfield / 659 W Randolph	Mmirow Stem Development Services	10/6/2006	units/payment	N/A - initially built unit, rather than payment	\$555,124.90	5
2 W Elm, Dona Hotot	Dana Hotel, LLC		payment	\$335,400.00	\$335,400.00	
10 East Delaware	Ten East Delaware, LLC, the Prime6/1/2006 Inc., Wt Manager		par™	\$2,376,420.00	\$2,376,420.00	

60 E Monro*	Mesa Development	5/1/2005	payment	\$1,323,303.00	\$1,323,303.00
111 W. Illinois	The Alter Group	As of Right	payment	\$922,420.00	\$922,420.00
123 S Green, The Emerald B	Greek Town Residential Partners L7/21/2006 Harlem, 60634		payment	\$285,600.00	\$285,600.00
125 S Green, The Emerald A	Greek Town Residential Partners L7/21/2006 Harlem, 60634		payment	\$224,400.00	\$224,400.00
151 N. State Street (MOMO)	Smrthfield Properties, LLC	7/1/2005	payment	\$299,000.00	\$299,000.00
160 E. Illinois	Orange Blue RHA	As of Right	payment	\$639,828.00	\$639,828.00
301-325 W Ohio/Bowno]	Woodlawn Development LLC (Met6/19/2005 Real Estate]		payment	\$1,216,860.00	\$1,216,860.00
550 N St Clair Street	Sutherland Pearsall Dev Corp	As of Right	payment	\$373,180.00	\$373,180.00
600 N. Fairbank/ Ct	Schoi Development, 610 N. Fairba/7/1/2005		payment	\$580,880.00	\$380,860.00
611 S Wells	TR Harmon, LLC	As of Right	payment	\$22,734.50	\$22,734.30
642 S Clark	Smrthfield Properties, LLC	As of Right	payment	\$225,965.00	\$223,965.00
1001 W VanBuren	Smrthfield Properties, LLC	6/1/2005	payment	\$87,451.81	\$87,431.61
1255 S. State	13th&State LLC	5/1/2005	payment	\$247,254.00	\$247,254.00
1400-16 S Michigan	1400 S Michigan LLC	12/V20Q5	payment	\$432,316.80	\$432,316.80
1454-56 S Michigan	Sedgwick Properties Deva Corp	5/19/2005	payment	\$322,371.25	\$322,371.25
1555 S. Wobaih Avenue	N.ne West Realty. 1300 Paulina StAs of Right 60606		payment	\$127,144.80	\$127,144.80
1720S Michigon Avenue	1712THC,LLC by CK2 Developmer1/1/2005		payment	\$915,631.20	\$915,631.20
2131 S Michigan Ave/2138 S IndianMichigan-Indiana LLC by Chieftain 1/1/2005			payment	\$614,451.60	\$614,451.60
2100 S Indiana	Aval on Development Group, LLC	9/21/2006	payment	\$285,451.00	\$263,431.00
205-15 W Washington	Jupiter Realty Corporation	3/16/2006	payment	\$420,305.60	\$420,305.60
212-232 E En., 217-35 W Huron (FNewport Builders, Inc		12/1/2005	payment	\$2,250,415.00	\$2,230,413.00
161 W Kinzie	Lynd Development	Not required	payment	\$1,211,280.00	\$1,211,280.00
1 -5 W Wattan / 2 W. Defware (ScoThe Enterprise Companies the Park.)		Not required	payment	\$2,698,385.00	\$2,698,363.00
200-218 W Lake St/206 N Wells St210-218 W Lake LLC, 920 York Rd5/1/2007 Hinsdale IL 60521			payment	\$1,439,416.80	\$1,439,416.80
1 IB E Erie	NM Proiect Company, LLC	Not required	payment	\$1,990,686.72	\$1,990,666.72
501 N Clark 55-75 W Grand 54-74 Bovee II, LLC		11/19/2009	payment	\$2,920,843.80	\$2,920,843.80
618-630 W Waihington/101-121 N IThe Cornerstone Group 70, LLC Catalyst)		12/1/2005	payment	\$540,630.00	\$540,630.00
111 W Wacker		4/11/200/	payment	\$89,869.68	\$69,869.68
171 N. Wabash/73 E Lake Street	M&R Development, LLC	8/21/2008	payment	\$1,482,941.00	\$1,462,941.00
212-232 W Illinois St, 501-511 N. Frj/c wjj,urambrTT, lla_, tud h. nuisie8/1/2008			payment	\$2,654,166.00	\$1,191,622.00
1- 19 E Chestnut	Loyola Univrsityof Chrcagg	3/21/2013	payment	\$220,607.00	\$220,607.00
Arkadia 201-1/S Hoisted 61-79 W AWhite Oak Realty Partner* Qu.ncy		11/27/2012	payment	\$1,675,132.80	\$1,675,132.80
118- 128 W Chicago 801-B19NLa5Smithfield Properties XVI LLC		5/16/2013	payment	\$714,892.20	\$714,892.20
118- 128 W Chicago 801-B19NLo5sSmrthfield Properties XVI LLC		1/16/2014	payment	\$953,198.20	\$953,19620
150 N jefferson ( Randolph Hole 1)	Alira Hotels/JHM Hotels		payment	\$474,621.19	
51-67 E Van Buren/401-419 S WatBucking ha m/Wabaih LLC Wabash II )		6/18/2009	payment	\$2,026,879.20	
1 South Halited 723-741 W MadisoMid City Plaza LLC 778 W Monroe		6/16/2012	payment	\$2,587,291.80	
407 S Dearborn 35-39 W Van Bure407 Dearbam LLC		7/18/2013	payment	\$605,556.48	
324 W Harmon Street (Old Post OffInternational Property Developers N7/18/2013 co Inc			payment/unrti	\$26,098,631.00	
200-214 N Michigan Ave (200 N MiBuck Development 200 LLC		12/19/2013	payment	\$1,291,931.20	
723-729 W Randolph (725 Randolph/725 Randolph LLC		12/19/2013	payment	\$541,640.40	
1149-1167 S State St (Stats/Elm SEIIm State Property LLC		1/16/2014	payment	\$1,178,544.00	
Total				167,927,926.03	\$32,215,613.66

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\*Developer has agreed to provide at least 10% of bonus square footaga as affordable housing • far a minimum of 281,235 square feet

## DENSITY BONUS: PROJECTS ON HOLD

Property Address	Developer	Plan Commission Approval	Type	Projected Payment	Cash Received	Number of Affordable Units
2346-56 S Wabash	Dave Dubin	3/17/2005	units	N/A Units		10

400 N Lake Shore Drvo (The SpireShelborno North Water Street LP	4/19/200/	payment	15,700,300 00	
1327 S Wabash (Glashaus)	Wabash Street, LLC, c/o Piedmont 7/5/2006 Development, 327 S Sangamon, 60	payment	\$412,351 00	
535 N St Clair	Sutherland Pearsall Dev Corp	6/1/2006	payment	\$3,595,112 35
1-15 E Superior	1 E Superior, LLC	2/1/2006	payment	\$940,960 00
150 E Ontario	Monaco Development	5/19/2005	payment	\$3,880,870 40
Total			\$14,529,593.75	7_■

DENSITY BONUS: CANCELED PROJECTS

Property Address	Developer	PI on Commission Approval	Type	Projected Payment	date canceled
100-106 S Sonoamon, 933-943 W MCampus Condominiums, LLC			payment	\$243,617	October-06
301-319S. Sangamon S>reel/925W Heidner Properties		8/1/2006	units	N/A Un.Is	March-10
501-517 W Huron, 658-678 N Kings501 Huron Building Corporation (Park Kingsbury)		6/1/2006	payment	\$853,320	August-07
8 East Huron	8 E Huron Associates	11/5/2006	payment	\$153,162	Apr-08
680 N Rush (F/K/A 65 East Huron) (Huron-Rush, LLC		12/1/2005	payment	\$1,550,239	June-08
2100 S Proirie Avenue	2100 S Prairie, LLC	As of Right	payment	\$129,730	August-08
251 E Ohio / 540 N Fairbanks	Fairbanks Development Associates, 1/1/2007			\$1,042,945	October-08
2055S Praire (Cheae LcttWAnetocrs)Warmon Development		9/1/2005	payment	\$576,947 00	January-09
1712 S Prairie	1712 5 Pra.no <http://Pra.no> LLC	2/1/2006	payment	\$699,890 00	September-09
630 N McClurg	Golub & Company	5/1/2008	payment	\$7,920,806 40	December-09
Total				\$13,170,655.60	

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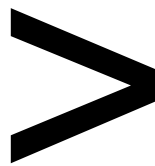
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