

Housing Resources and Definitions

The following is intended to assist transition coordinators in completing forms associated with transitions under Money Follows the Person (MFP). Specifically, certain transition forms require information about housing assistance being accessed by the MFP participant. There is currently no one-stop database to determine whether a housing program utilizes one or more of the housing assistance resources listed on the MFP transition forms and described below. The best way to determine whether one or more housing funding sources is present in a given housing program is to ask the property manager of the program.

The following housing assistance sources are described in the order in which they appear on MFP transition forms, and suggestions for accessing more detailed information are provided:

Community Development Block Grant (CDBG) Program

The Community Development Block Grant (CDBG) is a program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, the CDBG program is now one of the longest continuously run programs at the U.S. Department of Housing and Urban Development (HUD). The CDBG program provides annual grants on a formula basis to 1180 general units of local government and states. Local organizations then apply for the funds, to improve infrastructure and/or develop housing. At the State level in Illinois, CDBG is administered by Division of Commerce and Economic Opportunity (DCEO). Nearly 50 cities, counties, towns and villages receive direct allocations of CDBG funds from HUD.

For State and local contact information, visit: www.hud.gov/local/il/community/cdbg

Assistive Technology Demonstration Program

An Illinois Department on Aging (IDoA) administered program that began in April 2007, the focus of the Assistive Technology Demonstration Program is to help elderly residents age-in-place by providing education, technology and instruction. In 2007, grants funds totaling \$967,571 were awarded and distributed to the state's 13 Area Agencies on Aging based upon the number of Community Care Program-eligible clients in their catchment area. Case Managers attended seven statewide trainings to learn about the Demonstration Program, and how to help consumers successfully "age in place" using Assistive Technology training provided by Illinois Assistive Technology Program (IATP). IATP developed a manual to assist case managers in making sound Assistive Technology purchases.

For more information, visit www.iltech.org or call 217-522-7985. IDHS has a list of additional assistive technology resources on their website, at www.dhs.state.il.us/page.aspx?item=35627.

Home Modification Program

A statewide pilot program first announced in March 2006, the Home Modification Program was funded initially with \$1 million through the State's Affordable Housing Trust Fund. In 2007 and 2008, funding was increased to \$2 million. Qualifying eligible applicant organizations (non-profits or public agencies) apply to administer Home Modification programs locally. Each applicant must have or partner with agencies with capacity in home repair, aging, and disabilities services programs. Program clients must be elderly persons/households or persons with disabilities, with household incomes at 50%

or below their area’s median income. Individual households are eligible for up to \$15,000 in home modification repairs and improvements. Further assistance up to \$25,000 (total) per household is available for more extensive modification needs and/or to correct other health/safety code violations where possible. Illinois Housing Development Authority (IHDA) has worked closely with Illinois Department of Human Services (IDHS) and Illinois Department on Aging (IDoA) to involve services provider agencies in both potential administrative and referral roles for this program. The 2008 funding round asked applicants to describe their connections to agencies doing transition coordination work under MFP, in order to encourage a connection.

For more information, visit www.ihda.org and look under **Home Ownership Programs** for a link to **Resources for Home Repair**. IDHS has a list of additional home modification resources on their website, at www.dhs.state.il.us/page.aspx?item=35627.

HOME Investment Partnerships (HOME) Program

When the HOME Investment Partnerships (HOME) Program was created under National Affordable Housing Act (NAHA) in 1990, it merged a number of existing programs into a “housing block grant,” including Rental Rehabilitation and Urban Homesteading. The major focus of HOME’s creation was the need for a new production and rehabilitation-oriented affordable housing development program. Both non-profit and for-profit sponsors were made eligible funding recipients under the new program.

Federal HOME funds provide resources and flexibility to state and local governments to help them meet a variety of what they determine to be the most pressing low-income needs. State and municipalities use HOME funds for property acquisition, rehabilitation, new construction and rental projects. When HOME funds are repaid, the dollars are recycled for new projects.

Illinois Housing Development Authority (IHDA) administers this program for the State and 16 cities, counties and consortia in Illinois receive their own direct allocations of HOME funds. Five of these local jurisdictions use a portion of their HOME allocations for tenant-based rental assistance.

Local Participating Jurisdictions in Illinois: Number of TBRA Units as of July 2006								
City of Chicago	97	Cook County*	0	Decatur	0	DuPage County*	293	
East St. Louis	0	Evanston	0	Joliet	0	Lake County*	92	
Madison County	0	McHenry County	0	Peoria	0	Rockford	0	
Springfield	0	St. Clair County*	0	Urbana*	22	Will County	132	

*Local consortium includes two or more contiguous cities or counties.

For State and local contact information, visit: www.hud.gov/local/il/community/home

Housing Choice Vouchers

The Housing Choice Voucher Program is a national rental assistance program, funded by the U.S. Department of Housing and Urban Development (HUD). The goal of the program is to assist low and moderate income families to rent housing in the private market, by paying a portion of the family’s rent each month. The program allows families to access a broader range of quality housing options—options that they might not otherwise be able to afford. Housing Choice Vouchers are available through local housing authorities.

There are several types of rental assistance funded through HUD and administered by Public Housing Authorities, though not all PHAs administer all types:

1) Tenant-Based or Section 8 (formally known as Housing Choice) Vouchers

The most common type of voucher and the type of housing assistance most often sought by households with extremely low incomes. Households find housing owned by private landlords that are willing to accept the vouchers. Households typically pay 30% of their monthly adjusted income toward rent, and the vouchers cover the difference between 30% of the household’s income, and the housing unit’s rent. PHAs that administer Section 8 have waiting lists for the vouchers which are often long and/or closed. There are certain federal guidelines for the program, but each PHA has a plan that may add additional local guidelines such as stricter criminal background screening criteria, or waiting list preferences for certain populations such as homeless, persons with disabilities or households displaced by disasters.

Detailed profiles of each PHA, including numbers of public housing units and Section 8 vouchers, can be found by visiting: <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>.

2) Mainstream Vouchers

Since 1997, Congress has been funding Section 8 set-aside voucher programs for people with disabilities, including Mainstream, “Designated Housing,” “Certain Developments” (funded in federal FYs 1997-2002, and 2008) and Fair Share Vouchers (funded in federal FYs 2000-2003). PHAs awarded these vouchers must continue to set them aside for persons with disabilities, even when the vouchers turn-over and are re-issued.

Illinois PHAs with Vouchers Set-Aside for Persons with Disabilities			
Public Housing Authority	Mainstream Vouchers	Designated Housing / Certain Developments*	Fair Share Vouchers
Chicago Housing Authority	50	264 / 722	2334
Marion County Housing Authority	0	0 / 0	50
HA of the County of DeKalb	0	0 / 0	40
Housing Authority of Joliet	0	0 / 0	200
Housing Authority of the County of Cook	0	0 / 75	600
Housing Authority of the City of Freeport	0	0 / 0	12
Housing Authority of the County of Dekalb	0	0 / 0	99
Housing Authority of the City of Danville	0	0 / 0	50
Housing Authority of City of East St. Louis	0	0 / 0	88
Rockford Housing Authority	0	0 / 0	200
Housing Authority of the County of Lake	0	0 / 100	100
Dupage County Housing Authority	0	0 / 0	343
Kendall County Housing Authority	0	0 / 0	32
Peoria Housing Authority	0	0 / 100	0
St. Clair Housing Authority	0	32 / 0	0
Housing Authority of the Village of Oak Park	50	0 / 0	0
Quincy Housing Authority	75	0 / 0	0
Springfield Housing Authority	75	0 / 0	0

* includes Mainstream Vouchers with One Year Funding

For more information on vouchers set-aside for persons with disabilities, as well as a wealth of other useful information on the rights of and programs for persons with disabilities, visit Technical Assistance Collaborative’s website at: www.tacinc.org.

3) Homeownership Vouchers

Since 2000, HUD has allowed, but not required, PHAs to administer a Section 8 Homeownership Program that allows households to direct their housing assistance payments toward homeownership expenses. According to HUD regulations, a PHA must offer the Section 8 homeownership option to a person with a disability if it is needed as a reasonable accommodation. In other words, under certain circumstances a PHA must provide the homeownership option to a person with a disability even if the PHA does not have an existing Section 8 homeownership program. In the Section 8 Homeownership Final Rule, HUD reminds PHAs that these accommodations must be determined on a case-by-case basis and be “reasonable” as defined in the provisions of Section 504 of the Rehabilitation Act of 1973. To be eligible, a household must be eligible for Section 8 and have annual income of at least 12 times the monthly minimum SSI payment. The following PHAs in Illinois reported one or more homeownership voucher home purchases to HUD from 2004 to 2008:

Illinois PHAs that Have Allowed Use of Section 8 Vouchers for Homeownership

E. St. Louis Housing Authority	Joliet Housing Authority
Chicago Housing Authority	Cook County Housing Authority
Peoria Housing Authority	Morgan County Housing Authority
Springfield Housing Authority	Winnebago County Housing Authority
Champaign County Housing Authority	Elgin Housing Authority
Rock Island City Housing Authority	Dupage Housing Authority
Rockford Housing Authority	Oak Park Housing Authority

Source: <http://www.hud.gov/offices/pih/programs/hcv/homeownership/>

For more information on Homeownership Vouchers, as well as a description of many other housing programs that could benefit persons with disabilities, see Chapter 10 of the Technical Assistance Collaborative’s *Section 8 Made Simple: A Guide To the Housing Choice Voucher Program* at: www.tacinc.org/HH/Program_Policy/Section8HCVP.htm.

4) Project-Based Assistance

PHAs can use up to 20% of their Section 8 funding to provide subsidized rents in specific buildings. In this way the assistance stays with the unit, guaranteeing that it will remain affordable for up to 10 years. PHAs usually refer households from their existing Section 8 waiting lists to Project-Based units. Households residing in units with project-based assistance have the right to move after one year and receive the next available Section 8 tenant-based voucher from the PHA. The PHA will then refer a new applicant to the project-based assisted unit from its existing Section 8 waiting list. Households typically pay 30% of their monthly adjusted income in project-based units.

You can search for developments with Project-Based Assistance by visiting www.hud.gov/renting and selecting **Search for an Apartment**. After choosing Illinois from the dropdown box, you can search by the preferred criteria. Each of these developments maintains its own waiting list and should be contacted directly for application and waiting list information. The building management will then provide instructions on the proper application procedures, and the length of the waiting list.

Housing Trust Funds

In September of 1989, the Illinois Legislature created the Illinois Affordable Housing Trust Fund. It is an initiative to help create and fund affordable housing programs across the state. Through the Affordable Housing Trust Fund, approximately \$16 million to \$20 million is allocated each year to eligible sponsors and developers to benefit low and very low income prospective residents. Buildings may have been funded using Housing Trust Funds available through the Illinois Housing Development Authority, or through similar Housing Trust Funds established by local governments.

For a list of IHDA financed developments, visit www.ihda.org and click on **Statewide Resources**. From there you can select **Senior Developments**, **Family Developments** and/or **Special Needs Developments** under **All Rental Apartments Financed by IHDA**, then choose a county from the dropdown box on the right and click **Submit**. Those listed “Section 8” have project-based rental assistance. Once the household moves from the Section 8 Project-Based unit, it loses the assistance. The other developments on the list offer below-market rents, without additional rental assistance.

Bridge Rental Subsidy

The Illinois Division of Mental (DMH) Health Bridge Subsidy provides tenant-based rental assistance opportunities to hundreds of high priority DMH consumers who can and should be living in their own housing units in the community. The DMH Bridge Subsidy Program provides a rental subsidy to act as a “bridge” from the time that the consumer is ready to move into his or her own unit until the time he or she can secure permanent rental subsidy, such as a Section 8 Housing Choice Voucher or comparable rental subsidy. The DMH Bridge Subsidy Program has been deliberately designed as a Housing Choice Voucher “look-a-like” program to help ensure that the transition from the Bridge Subsidy to a permanent voucher is as close to seamless as possible

For more information on the Bridge Subsidy Program, visit the DMH Permanent Supportive Housing webpage at: www.dhs.state.il.us/page.aspx?item=38631.

Low Income Housing Tax Credits (LIHTC)

Created under the Tax Reform Act of 1986, the low-income housing tax credit (LIHTC) has become the chief mechanism to make the creation of low-income rental housing. In exchange for immediate cash infusions for new construction and restoration projects, developers, financial firms and other private investors realize federal tax benefits (credits) over a number of years, keeping them invested in the upkeep and operations of the properties. The LIHTC program is an indirect federal resource that is not provided directly to individuals seeking affordable housing, but is accessed by housing developers and used in conjunction with low-interest loans and other funding sources such as Housing Trust Funds and various HUD programs.

Housing developments funded with LIHTCs are required to target households earning less than 60% of Area Median Income (AMI), making the units typically available to working tenants who are responsible for the entire rent. Many of the resulting housing units are not affordable to persons with disabilities who rely on SSI as sole source of income; however, LIHTC properties may have Project-Based Assistance or the owners may have chosen to target some units to households earning less than 30% AMI.

The Illinois Housing Development Authority (IHDA) provides incentives for developers to target a minimum of 10% of units to households earning less than 30% AMI which are headed by a person with a disability and/or homeless or at risk of homelessness. Referrals for these units come through an Illinois Department of Human Services (IDHS) Lead Referral Agency that will act as a coordinator or referral agent for the range of community services available to persons with disabilities and homeless households. As these units become available, referral networks will be formed to ensure access households headed by persons with all types of disabilities and homeless households. For more information, contact Tara Peele at tpeele@ihda.org.

For a list of IHDA financed developments, visit www.ihda.org and click on **Statewide Resources**. From there you can select **Senior Developments**, **Family Developments** and/or **Special Needs Developments** under **All Rental Apartments Financed by IHDA**, then choose a county from the dropdown box on the right and click **Submit**. Those listed “Section 8” have project-based rental assistance. Once the household moves from the Section 8 Project-Based unit, it loses the assistance. The other developments on the list offer below-market rents, without additional rental assistance.

HUD Section 202 and Section 811

HUD provides provides both capital funding and a project rental assistance contract for non-profits to develop new permanent supportive housing for elderly persons or persons with disabilities. The capital advance can finance the construction, rehabilitation, or acquisition with or without rehabilitation of supportive housing. The advance does not have to be repaid as long as the housing remains available for very low-income elderly persons or persons with disabilities for at least 40 years. It is common to either apply directly to the building or to a local housing authority to access these benefits.

1) Supportive Housing for Elderly (Section 202)

The Section 202 program helps expand the supply of affordable housing with supportive services for the **elderly**. It provides very low-income elderly persons with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, and transportation. The program is similar to Supportive Housing for Persons with Disabilities (Section 811).

2) Supportive Housing for Persons with Disabilities (Section 811)

The Section 811 program allows persons with **disabilities** to live as independently as possible in the community by increasing the supply of rental housing with the availability of supportive services. The program also provides project rental assistance, which covers the difference between the HUD-approved operating costs of the project and the tenants' contribution toward rent. Eligibility is limited to adults 18 years or older with income at or below 50% AMI, who have physical or developmental disabilities, or chronic mental illness. Participants may also receive the benefit of the services and supports component of the Section 811 program, but all services and supports offered to Section 811 participants must be voluntary and cannot be mandated as a condition of participation in the Section 811 housing program.

You can view a list of HUD-funded developments for elderly persons or persons with disabilities at www.hud.gov/offices/hsg/mfh/hto/state/il.pdf. The units are also included among other types of housing funded by HUD, if you visit www.hud.gov/renting and select **Search for an Apartment**.

United States Department of Agriculture Rural Housing Funds

The US Department of Agriculture (USDA) Rural Housing Services subsidizes over 15,000 section 515 rural multi-family apartment complexes and provides project-based Rental Assistance for over 250,000 apartment units throughout the nation. Tenants receiving Rental Assistance pay no more than 30% of their adjusted income for rent. Eligibility is determined by income standards set at the state and county level. funds multifamily and elderly properties in rural communities. Elderly properties must serve persons with disabilities 18 and older.

To find housing funded by RHS, visit www.rurdev.usda.gov. On the left side of the screen click **List of Apartment Complexes**. On the next screen, search by town, zipcode, property name or management agency, or select **Illinois** on the map, then the county of interest. The resulting list of developments links to property-specific information.

A variety of other programs under the sponsorship of the USDA promote rural development. You can find more information about the following programs by visiting www.usda.gov and choosing **Rural and Community Development** from the **Browse by Subject** column:

- USDA Rural Development Voucher Program
- Section 515 Rural Rental Housing Program for New Construction
- Section 514 Farm Labor Housing Loans
- Section 514, 515 and 516 Multi-Family Housing Revitalization Demonstration Program
- Section 533 Housing Prevention Grants
- National Emergency or Disaster Grants to Assist Low-income Migrant and Seasonal Farm workers
- Guaranteed Loans under the Section 538 Guaranteed Rural Rental Housing Program
- Home Repair Loan and Grant Programs

Veteran Benefits

1) Returning Veterans' Homestead Exemption

The Returning Veterans' Homestead Exemption provides qualifying Veterans a one-time \$5,000 reduction to their home's equalized assessed value (EAV). Qualifying Veterans who return from active duty in an armed conflict involving the U.S. armed forces can file an application upon their return home to receive this exemption. To apply for this exemption, please contact or visit your local County Assessor's Office.

2) Disabled Veterans' Standard Homestead Exemption

The new Disabled Veterans' Standard Homestead Exemption provides a reduction in a property's EAV to a qualifying property owned by a Veteran with a service-connected disability certified by the U. S. Department of Veterans' Affairs. A \$2,500 homestead exemption is available to a Veteran with a service-connected disability of at least 50% but less than 75% or a \$5,000 homestead exemption is available to a veteran with a service connected disability of at least 75%. A disabled Veteran must file an annual application by the county's due date to continue to receive this exemption. To apply for this exemption, please contact or visit your local County Assessor's Office.

3) Specially Adapted Housing Tax Exemption

This exemption is allowed on the assessed value of real property for which federal funds have been used for the purchase or construction of specially adapted housing for as long as the Veteran, or the spouse, or unmarried surviving spouse resides on the property. Assistance is

provided for service-connected disabled veterans for the purpose of acquiring or remodeling suitable dwelling units with special fixtures or moveable facilities made necessary by the veteran's permanent and total service-connected disabilities. To apply for this exemption, please contact or visit your local Veteran Service Office, which can be found by visiting www.veterans.illinois.gov/offices.htm.

4) **Tax Exemption for Mobile Home**

This exemption applies to the tax imposed by the Mobile Home Local Services Tax Act when that property is owned and used exclusively by a disabled veteran, spouse or unmarried surviving spouse as a home. The veteran must have received authorization of the Specially Adapted Housing Grant by the USDVA, whether benefit was used or not. Applicant must be a permanent resident of the State of Illinois on January 1 of the tax year for which the exemption is being claimed. Disabled veterans that now live in a mobile home and never received the Specially Adapted Housing Grant are not eligible. Please contact your local service office for more information.

5) **Veterans' Homes at Anna, LaSalle, Manteno and Quincy**

Quality nursing and health care services are provided for Illinois Veterans with military service of one (1) day or more during WW I, WW II, the Korean or Vietnam conflicts, or during any period of time now, or in the future, recognized by the U.S. Department of Veterans Affairs as a period of war. The veteran must have either been an Illinois resident upon entering the service, or have resided in the State of Illinois for one (1) year preceding application for admittance into a Veterans' Home. Peacetime veterans with one (1) year of honorable military service may also be eligible. Other qualifying conditions, as required, must be met. A spouse, or surviving spouse, may also qualify for admittance to the Quincy Veterans' Home. See www.veterans.illinois.gov/homes/homes.htm for more information on these homes.

Public Housing

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to public housing agencies (PHAs) that manage the housing for low-income residents at rents they can afford. A PHA determines eligibility based on annual gross income and U.S. citizenship or eligible immigration status, then checks references to make sure members of the households will be good tenants. PHAs use income limits developed by HUD, which sets the **lower income** limits at 80% and **very low income** limits at 50% of the median income for the county or metropolitan area where the public housing is located.

Detailed profiles of each PHA, including numbers of public housing units and Section 8 vouchers, can be found by visiting: <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>.

Rental Housing Support Program

The Illinois Rental Housing Support Program (RHSP) is a State-funded rental assistance program. Over its first three years, the RHS program will provide rent subsidies for “rent burdened” households making ends meet on extremely low incomes. The Rental Housing Support Program Act is funded through a \$10 fee on real estate document recordings. This initially generated \$31 million, with \$25 million expected to be generated annually. IHDA administers the overall program. The City of

Chicago operates a separate allocation within its City limits that it receives from IHDA. The program has two components:

- 1) **Rental Assistance** – designed to utilize Local Administering Agencies (LAAs) by geographic area (metro Chicago, small metro and rural) that will manage the program locally. Potential LAAs apply for funding, and contract directly with landlords to provide units for the program. LAAs also work with the landlords in providing outreach to potential tenants. These potential tenants wanting to rent the program units will need to apply with the landlord. The RHSP is unit-based, so the subsidy stays with the unit, not the tenant. All eligible households must earn less than 30% of Area Median Income (AMI), and LAAs also are to target 50% of the assistance to households earning less than 15% of AMI. Eligible households pay approximately 30% of their income for monthly rent under the program. IHDA also established that preference will be given in the application process to LAAs that propose to target up to 30% of assistance to “Special Needs households,” defined as households that are homeless/at-risk of homelessness, persons with disabilities and persons in or at risk of going into institutional facilities.

- 2) **Long-Term Operating Support** – at least 10% per year of the funding under RHSP will be available to provide long-term (up to 15 years) rental assistance to owners of newly available affordable units. The goal of the LTOS program is to increase the supply of affordable housing to households earning at or less than 30% of Area Median Income by providing a long-term, unit based, rent subsidy. LTOS grants are awarded in response to a competitive Request for Applications ("RFA") published as funds are available.

The following areas are currently covered under this Program:

CEDA	Suburban Cook County
City of Rockford, Human Services Department	City of Rockford
DuPage County Housing Authority	DuPage County (excluding Aurora)
Housing Authority of Henry County	Henry, Bureau, and Stark County
Housing Choice Partners	Suburban Cook County
Hsg Authority of Joliet	Will County
Illinois Association of Community Action Agencies	Henry, Mercer, Rock Island, Boone, Winnebago, Adams, Brown, Pike, Schuyler, Edwards, Gallatin, Hamilton, Saline, Wabash, Wayne, White
Kankakee County Housing Authority	Kankakee County
Kendall County Housing Authority (handled by DuPage County Housing Authority)	Kendall, Grundy County (excluding Aurora and Joliet)
Lazarus House	Kane County
McHenry County Housing Authority	McHenry County
Springfield Housing Authority	City of Springfield
St Clair County IGD	St Clair County
Winnebago County Housing Authority	Jo Daviess and Ogle Counties

If you would like contact and other information for the agency covering any area listed above, please call IHDA's Homeline at **800-942-8439**. For information about the program within the City of Chicago, contact Chicago Department of Housing at **312-742-1551** or **312-742-0288**.

Supportive Living Facilities

The Supportive Living Program is a 1915c home and community-based services (CCBS) waiver approved by the Centers for Medicare and Medicaid Services (CMS), which allows for certified providers to collect reimbursement on behalf of Medicaid-eligible persons receiving assisted living services in the community. This affordable assisted living model is administered by the Department of Healthcare and Family Services (HFS) and offers frail elderly (age 65 and over) or persons with physical disabilities (age 22 to 64) housing with additional services. The aim of the SLP is to preserve privacy and autonomy while emphasizing health and wellness for persons who would otherwise need nursing facility care.

For a copy of the program rules and for other information about the Supportive Living Program, including updated listings of operational and approved sites, visit www.sfillinois.com.