Maintaining Rental Housing as a Community Asset

Multifamily Rental Property Resource Guide

Energy Assistance

- **Energy Savers Program**
  Energy Savers provides energy assessments, recommendations for improvements, referrals for low-cost financing, assistance with other energy benefits, guidance with construction oversight, and performance reports based on energy savings.
  - Contact: Peter Ludwig, (773)269-4048, peterludwig@cntenergy.org
  - Website: [www.cntenergy.org/buildings/energysavers/steps](http://www.cntenergy.org/buildings/energysavers/steps)

- **The Weatherization Assistance Program**
  The Weatherization Program provides grants for energy retrofits on properties where at least 66% of the units serve tenants at or below 200% of poverty (roughly $40,000 for a family of 4). Properties can receive grants of up to $5,000 per eligible unit, depending on the building’s weatherization needs.
  - Contact: Theresa Lipsey, (312)795-8630, tlipsey@cedaorg.net
  - Website: [www.cedaorg.net/www2/EnergyEfficiency.html](http://www.cedaorg.net/www2/EnergyEfficiency.html)

- **GreenAffordable.org (Chicago Community Loan Fund)**
  GreenAffordable.org offers energy efficiency information and resources for developers of single and multifamily affordable residential projects. A Sustainable Strategies table provides an overview of efficiency improvements with costs and impacts, and the site provides links to financial incentives for energy efficiency retrofits.
  - Contact: Elizabeth Richards, (312)252-0440 x117 erichards@cclfchicago.org
  - Website: [www.greenaffordable.org](http://www.greenaffordable.org)

Mortgage Financing

- **Community Investment Corporation (CIC)**
  CIC is a not-for-profit lender that provides financing to purchase and/or rehab multifamily rental buildings in the six-county Chicago area, and provides reduced-interest loans for the Energy Savers Program. CIC also offers property management training to improve properties.
  - Contact: James Lackland, (312)258-0070 james.lackland@cicchicago.com
  - Website: [www.cicchicago.com](http://www.cicchicago.com)
The Federal Housing Administration ("FHA")
The FHA provides mortgage insurance on multifamily loans made by FHA-approved lenders, allowing those lenders to offer competitive lending terms at fixed rates for up to 40 years. FHA's multifamily products can facilitate the new construction or substantial rehabilitation of multifamily rental or cooperative housing; as well as the purchase or refinancing of existing rental housing.

- Contact: Mary Anderson, (312)913-8102, Mary.Anderson@hud.gov
- Websites: FHA approved multifamily lenders: www.hud.gov/l1/code/l1slcrit.cfm
  Loan Descriptions: www.hud.gov/offices/hsg/mfh/progdesc/rentcoophsg221d3n4.cfm
  www.hud.gov/offices/hsg/mfh/progdesc/purchrefi223f.cfm

Other Financing

- Chicago Community Loan Fund (CCLF)
  CCLF provides predevelopment loans, gap financing and other lending assistance to help rehabilitate and preserve affordable rental properties. The Gateway Fund is specifically targeted for preservation of properties in need of predevelopment and construction loans. Projects are screened for energy efficiency needs and referred to resources. CCLF also provides sustainable design and project readiness training and technical assistance.
  - Contact: Calvin Holmes, (312)252-0440 x230, cholmes@cclfchicago.org
  - Website: www.cclfchicago.org

- Local Initiative Support Corporation (LISC) Chicago
  LISC Chicago offers predevelopment loans, grants and other financing assistance to help preserve affordable rental properties. LISC also administers the Preservation Loan Facility, which provides bridge loans to assist in the acquisition of eligible properties expecting to receive long-term government financing.
  - Contact: Barbara Beck, (312)697.6110, BBeck@lisc.org
  - Website: www.lisc-chicago.org/home.aspx

- Regional Housing Initiative (RHI)
  The Regional Housing Initiative provides a rental subsidy to promote attractive housing and mixed-use developments that meet community needs and make it easier to operate, develop, or rehabilitate mixed income, multi-family rental housing throughout the Chicago metropolitan region. RHI is eligible to housing endorsed by the Metropolitan Mayors Caucus and can fund up to 25% of total units per development (minimum request for subsidy is 5 apartments).
  - Contact: Robin Snyderman, (312) 863-6007, rsnyderman@metroplanning.org
  - Website: www.regionalhousinginitiative.org

- Suburban Cook County Multifamily Housing Initiative (SCCMPI)
  The Suburban Cook County Multifamily Preservation Initiative (SCCMPI) is a new financing program for rehabilitation and preservation of quality rental housing throughout suburban Cook County. SCCMPI is eligible to municipalities and jurisdictions participating (currently or potentially) in the Cook County HOME Consortium, and for properties that support the Housing Endorsement Criteria of the Metropolitan Mayors Caucus. Funding will be available for soft seconds, acquisition financing, operating subsidies, and energy efficient improvements.
  - Contact: Jennifer Miller, (312)603-1072, Jennifer.miller@cookcountyil.gov
  - Website: SCCMPI Program Application and Guidelines
Government Agencies

- **Cook County Bureau of Community Development**
  The Cook County Bureau of Community Development administers several affordable housing and community development programs including the HOME Investment Partnerships Program (HOME). HOME funds may be utilized to support a wide range of activities including affordable housing development (new construction, acquisition, rehabilitation) and direct assistance to renters or homebuyers. These funds are restricted to the benefit of low-income households within the Cook County HOME Consortium program jurisdiction.
  - Contact: Jennifer Miller, (312)603-1072, jennifer.miller@cookcountyil.gov
  - Website: [www.cookcountygov.com/CommunityDevelopment](http://www.cookcountygov.com/CommunityDevelopment)

- **US Department of Housing and Urban Development (HUD)**
  HUD’s Office of Affordable Housing Preservation (OAHP) administers the Mark-To-Market (M2M) program, which offers incentives to property owners with project-based Section 8 units, an FHA-insured mortgage, and contract rents that are above the market. M2M brings the Section 8 contract to market rents, provides for debt restructuring of the FHA-insured mortgage, and addresses the physical needs of the property. OAHP also offers incentives to owners interested in furthering sustainable green building principles.
  - Contact: Harry West, (312)913-8371, Harry.W.West@hud.gov
  - Website: [www.hud.gov/offices/hsg/omhar](http://www.hud.gov/offices/hsg/omhar)

- **Illinois Housing Development Authority (IHDA)**
  IHDA provides resources for preservation, including the Illinois Affordable Housing Donations Tax Credit, tax-exempt bond financing, Low Income Housing Tax Credits, HOME funds and more.
  - Contact: Ingrid McClung, (312)836-7403
  - Website: [www.ihda.org](http://www.ihda.org)

Preservation Planning

- **Data Clearinghouse**
  The Data Clearinghouse provides comprehensive, updated information about government assisted properties in Cook County, as well as information about the rental market in Cook County, including multifamily foreclosures.
  - Contact: Marti Deuter, (312)362-5962, mdeuter@depaul.edu
  - Website: [http://ihs.depaul.edu](http://ihs.depaul.edu)

- **Interagency Council**
  The Interagency Council convenes leaders from HUD, IHDA, the City of Chicago and Cook County to help preserve at-risk affordable rental properties, and to improve coordination of preservation-related resources and issues.
  - Contact: Stacie Young, (312)262-5947, syoung26@depaul.edu
  - Website: [http://ihs.depaul.edu](http://ihs.depaul.edu)

Management / Tenant Relations

- **Chicagoland Apartment Association**
  The Chicagoland Apartment Association representing owners and managers of rental housing in Metro Chicago and Central Illinois, is a resource for education, professional designations plus credible and timely information of importance to the industry. CAA education includes current topics of interest (i.e. Bed Bugs), ANSI certified training for maintenance staff, Fair Housing and designation training for property management staff. Education is provided both online and in person. CAA hosts an Annual Industry Trade Show in April.
  - Contact: Andrea Brady – Education and Membership, 847-678-5717 x 4, andrea@caapts.org
    Judith Roettig – Executive Vice President, 847-678-5717 x 1, judy@caapts.org
  - Website: [www.caapts.org](http://www.caapts.org)
• **Rental Housing Alliance**  
The Rental Housing Alliance provides education, legal and technical assistance to tenants to preserve affordable rental properties in Cook County.  
  o Contact: Kate Walz, (312)368-2679, katewalz@povertylaw.org  
  o Website: [www.povertylaw.org/advocacy/housing/default.html](http://www.povertylaw.org/advocacy/housing/default.html)

• **The Corporation for Supportive Housing (CSH)**  
The Corporation for Supportive Housing (CSH) advances its mission by providing advocacy, expertise, leadership, and financial resources to make it easier to create and operate supportive housing.  
  o Contact: Cindy Thomas, (312)332-6690  
  o Website: [www.csh.org](http://www.csh.org)

• **IHDA Housing Locator**  
HousingSearch.org is a free resource to help users find rental housing, including accessible units, across the state of Illinois and for landlords to advertise their vacant rental properties free of charge.  
  o Contact: 1-877-428-8844  
  o Website: [www.ilhousingsearch.org](http://www.ilhousingsearch.org)

• **The Spanish Coalition for Housing**  
The Spanish Coalition for Housing (SCH) supports Latino families with the housing needs in the greater Chicago area. SCH offers a bi-lingual landlord association, rental resource center, and foreclosure prevention programs.  
  o Contact: (773) 342-7575  
  o Website: [www.sc4housing.org](http://www.sc4housing.org)

• **Lakeside Community Development Corporation**  
Lakeside Community Development Corporation provides group workshops, special seminars, and individual counseling to multifamily building owners and managers. Lakeside maintains information on government assistance programs for landlords and on best practices, and helps landlords promote the availability of rental units. Lakeside staff can also assist landlords to resolve specific landlord-tenant issues, mediate landlord-tenant disputes, and facilitate access emergency housing assistance programs.  
  o Contact: Bibian Guevara, Rental Housing Advocate, (773) 381-5253  
  o Website: [www.lakesidecdc.org/landlord.html](http://www.lakesidecdc.org/landlord.html)

**Additional Information about Foreclosure Prevention and Response Strategies**

• **Regional Home Ownership Preservation Initiative (RHOPI)**  
Regional HOPI is a network of organizations working collaboratively to address the foreclosure crisis (in both single family homes and condominiums) in order to develop and implement more coordinated and robust regional responses. By engaging public, private and non-profit stakeholders, fostering collaboration across sectors and jurisdictional boundaries, and building capacity and galvanizing support across the region, Regional HOPI seeks to exert a collective, measurable impact on the foreclosure crisis in the Chicago metropolitan region.  
  o Contact: David Betlejewski, RHOPI Coordinator, (312)799-9383, dbetlejewski@gmail.com or, for particular questions on how RHOPI can help tackle your condo foreclosure concerns, please contact one of the relevant RHOPI co-chairs:  
    Lee Deuben, (312) 386-8623, ldeuben@cmap.illinois.gov  
    Allison Milld, (312) 201-4507, amilld@mayorscaucus.org  
    Robin Snyderman, (312) 863-6007, rsnyderman@metroplanning.org  
  o Website: [www.regionalhopi.org](http://www.regionalhopi.org)