

Public Notice

In accordance with the Statutes of the State of Illinois and the Ordinances of the City of Highland Park, a **Regular Meeting** of the City of Highland Park Housing Commission, the Peers Housing Association, Walnut Housing Association, Ravinia Housing Association and Sunset Woods Association will be held at the hour of **6:30 P.M. on Wednesday, April 8, 2015 at City Hall, 1707 St. Johns Avenue, Highland Park, Illinois**. The Meeting will be held in the **Pre-Session Room** on the second floor.

City of Highland Park
Housing Commission
Wednesday, April 8, 2015, at 6:30 p.m.
AGENDA

- I. Call to order**
- II. Roll Call**
- III. Business from the Public (Citizens Wishing to Be Heard Regarding Items not Listed on the Agenda)**
- IV. Approval of Minutes – March 4, 2015**
- V. Scheduled Business**
 1. Discussion and Consideration of Lease Provisions in draft agreement with City of Highland Park for Pleasant Avenue parking lot
 2. Consideration of Revised Grant Application from Community Partners for Affordable Housing to the Affordable Housing Trust Fund to Create Four Affordable Rentals
 3. Items for Omnibus Vote Consideration
 - Payment of Invoices:
 - Manning Silverman & Co. Invoice #200936071 Initial Retainer (1 of 2) for Audit of Financial Statements for the Sunset Woods Association for \$2,950.00
 - Full Circle Architects, LLC for architectural services on the Peers window and a.c. project for \$20,625.00
 4. Housing Commission Peers, Walnut, Ravinia, and Sunset Woods
 - Management Report
 - Property Report
 - Consideration of Affirmative Fair Housing Marketing Plans for Peers and Walnut Place
 - Discussion and consideration to authorize Evergreen Real Estate Services to request proposals for Reserve Studies/Physical Needs Assessments
 - Update on the Peers window and a.c. project
 - Sunset Woods

Housing Commission Agenda
April 8, 2015

5. Report regarding plans for an Inclusionary Housing Ordinance Task Force
6. Discussion and Consideration of the draft Affordable Housing Plan for compliance with the Illinois Affordable Housing Planning and Appeals Act
7. Report on City Council Committee of the Whole discussion regarding modifying the regulatory authority for hearing complaints/allegations including fair housing cases

VI. Executive Session for Matters relating to Real Estate Acquisition, Litigation, and Personnel Matters

VII. Other Business

VIII. Adjournment

Posted at City Hall on Friday, April 3, 2015 before 5:00 p.m.

DRAFT

**MINUTES OF A REGULAR MEETING OF THE
HOUSING COMMISSION OF THE CITY OF HIGHLAND PARK, ILLINOIS**

MEETING DATE: Wednesday March 4, 2015

MEETING LOCATION: Pre-Session Mayor's Conference Room, City Hall,
1707 St. Johns Avenue, Highland Park, IL

CALL TO ORDER

At 6:35 p.m., Chair David Meek called to order the regular meeting of the Highland Park Housing Commission, the Peers Housing Association, the Ravinia Housing Association, the Walnut Housing Association, and the Sunset Woods Association. Each of the Commissioners also serves as Directors of each of the Housing Associations. The Chair asked Planner M. Smith to call the roll.

ROLL CALL

Commissioners Present: Adler, Kaltman, Meek, Oldham, and Ross

Commissioners Absent: Elder, Saret

Student Representative Absent: Powell

Chair Meek declared that all Commissioners were in attendance, and a quorum was present.

Council Liaison Present: Holleman

Staff Liaisons Present: Planners L. Smith and M. Smith

BUSINESS FROM THE PUBLIC (Citizens Wishing to be Heard Regarding Items not Listed on the Agenda)

There was no business from the public on items not listed on the Agenda.

APPROVAL OF MINUTES

Regular Meeting February 4, 2015

Commissioner Adler moved approval of the minutes of the regular meeting held on February 4, 2015 of the Housing Commission, the Peers Housing Association, the Ravinia Housing Association, the Walnut Housing Association, and the Sunset Woods Association.

Commissioner Oldham seconded the motion.

On a voice vote, Chair Meek declared that the motion passed unanimously.

SCHEDULED BUSINESS

1. Introduction of new City Council Liaison Michelle Holleman

Chair Meek welcomed Councilman Holleman.

2. Items for Omnibus Vote Consideration

Payment of Invoices: There were no invoices.

3. Housing Commission Peers, Walnut, Ravinia, and Sunset Woods

Management Report

The Management Report was in the packet. Chair Meek summarized the meeting that he attended along with City staff and the Evergreen senior management team to discuss refinancing Peers and the possibility of acquiring Walnut Place. Commissioner Ross recommended that the Commission obtain new reserve studies. The last reserve studies were done in 2006.

Property Report

There was no additional discussion of the financial reports.

Sunset Woods

Consideration of Engagement Letter with Manning, Silverman & Company for accounting services for the Sunset Woods Association:

The proposals from Manning, Silverman & Company for accounting and tax preparation services for the Sunset Woods Association were in the packet. Commissioner Ross suggested that City staff talk to Manning, Silverman & Company about completing the audit by the end of March in future years.

After discussion, Chair Meek entertained a motion to approve the engagement of Manning, Silverman & Company for the Sunset Woods Association for three years for accounting and tax preparation services for 2014, 2015, and 2016 with fees of \$5,900, \$6,200, and \$6,500 for each respective year. Commissioner Adler moved approval of the engagement of Manning, Silverman & Company for the Sunset Woods Association for three years for accounting and tax preparation services for 2014, 2015, and 2016 with fees of \$5,900, \$6,200, and \$6,500 for each respective year. Commissioner Oldham seconded the motion.

On a voice vote, Chair Meek declared that the motion passed unanimously.

Other Sunset Woods Business:

There was no other Sunset Woods business.

4. Report on City Council Meeting and discussion regarding the development of recommendations for potential revisions to the Inclusionary Housing Ordinance

Chair Meek reported on the City Council Committee of the Whole Meeting that he attended. The City Council directed City staff to organize a task force to review the Inclusionary Housing Ordinance. The purpose of the task force is to produce a report for the Housing Commission. Among the questions that the task force should address are: establishing the need for ordinance revisions, providing a financial analysis of the impact of the inclusionary regulations, and obtaining feedback from developers. After review and consideration, the Housing Commission would submit recommendations to City Council. If there were to be any amendments to the Ordinance, then the Plan Commission would conduct a public hearing. The proposed members of the task force are Chair Meek, Commissioner Ross, two Plan Commissioners, affordable housing stakeholders, and developers. In addition to task force meetings, City staff will conduct

a focus group or hold individual meetings with developers for their input. Planner L. Smith said that it likely would be a six month process.

5. Discussion and Consideration of Lease Provisions in draft agreement with City of Highland Park for Pleasant Avenue parking lot

Chair Meek summarized the request from Al Klairmont, President, Imperial Realty regarding the draft parking agreement between the City and the Ravinia Housing Association. Mr. Klairmont requested changing the lease term from five years to thirty and striking the City and Ravinia Housing Association lease termination provisions. The Ravinia Housing Association (RHA) directors all agreed that they would not eliminate the lease termination section. The RHA directors discussed a longer lease term, considering whether to make it ten years instead of five. After discussion, the RHA declined to make any changes to the draft lease agreement with the City of Highland Park.

6. Discussion and Consideration of a draft Affordable Housing Plan for compliance with the Illinois Affordable Housing Planning and Appeals Act

The Commissioners discussed the draft Affordable Housing Plan (AHP) for submittal to the Illinois Housing Development Authority (IHDA) for compliance with the Illinois Affordable Housing Planning and Appeals Act (IAHPAA). The state requires all municipalities with less than 10% affordable housing to prepare and submit an Affordable Housing Plan that states how the community will increase its supply of affordable housing. The Commissioners were satisfied with the draft and requested that City staff make some minor revisions to clarify and strengthen the section on long-term and permanent affordability. The next steps will be for staff to prepare the final draft for Housing Commission approval at the April Meeting and to forward the Housing Commission recommendation to City Council for consideration in May.

EXECUTIVE SESSION

There was no Executive Session.

OTHER BUSINESS

Planner M. Smith confirmed that April 8, 2015 is the next Regular Meeting of the Housing Commission.

ADJOURNMENT

Chair Meek entertained a motion to adjourn the meeting. Commissioner Kaltman moved to adjourn. Commissioner Oldham seconded the motion.

On a voice vote, Chair Meek declared that the motion passed unanimously.

The Housing Commission adjourned its meeting at 8:00 p.m.

Submitted respectfully:

Mary Cele Smith
Housing Planner

CITY OF HIGHLAND PARK
DEPARTMENT OF COMMUNITY DEVELOPMENT
1150 HALF DAY ROAD
HIGHLAND PARK, ILLINOIS 60035
(847) 432-0867

MEMORANDUM

To: Housing Commission/Ravinia Housing Association

From: Mary Cele Smith, Housing Planner

Date: March 31, 2015

Re: Lease term of the draft Ravinia Parking Lot Lease Agreement

Summary of Request: The City Council requests that the Ravinia Housing Association (RHA) consider a ten-year lease with automatic ten-year lease renewals for the parking lot agreement between the City and the Ravinia Housing Association.

Background: As part of the development at 515 Roger Williams, Imperial Realty will be improving the RHA parking lot and building additional spaces near the existing parking lot. The RHA and City plan to formalize the leasing arrangements for the parking lot, and Mr. Klairmont will purchase parking permits from the City for his new development. At the March 4, 2015 Regular Housing Commission Meeting, the Ravinia Housing Association, a not-for-profit wholly-owned subsidiary of the Housing Commission, considered a request from Mr. Al Klairmont, President of Imperial Realty, to extend the proposed 5-year lease term between the City of Highland Park and the Ravinia Housing Association (RHA) to 30 years and to eliminate the lease termination provisions. After discussion, the Ravinia Housing Association Board agreed to keep the existing 5-year lease term and the termination provisions in the draft agreement.

On March 9, 2015, the City Council adopted the Ordinance granting a special use permit for the planned development and approved the resolution for a development agreement for Mr. Klairmont's project at 515 – 555 Roger Williams. The City staff *Request for Council Action* summarized Mr. Klairmont's request for a 30-year lease between the City and the RHA. In addition, the Request for Council Action stated: "At its March 4, 2015 meeting, the proposal to change the term from five to 30 years and the proposal to eliminate the lease termination provisions failed to get a motion. Moreover, staff do not recommend changing the lease term or its termination provisions." At its March 9th meeting, the City Council also discussed Mr. Klairmont's request to extend the lease term to 30 years. The City Council suggested a ten-year lease instead and directed staff to ask the RHA if it would accept a ten-year lease term. The City Manager also said that she would be comfortable with a ten-year lease term with automatic ten-year lease renewals.

In the current draft five-year lease, the City can break the lease with 30-days' notice while the RHA can terminate it only if the City violates the Agreement and does not cure it within 30 days after a written notice. For reference, the termination language in the current draft follows below:

Section C. Lease Period; Lease Termination:

C. City Termination. The City may terminate this Agreement and the Lease prior to the expiration of the then-applicable Initial Lease Period or Renewal Lease Period by providing the Lessor with 30 days advance written notice that the City is exercising its termination rights under this Section 3.C.

D. Lessor Termination. In the event that the City violates any provision of this Agreement, and does not cure such violation within 30 days after receipt of a written notice from the Lessor, the Lessor may terminate this Agreement and the Lease prior to the expiration of the then-applicable Initial Lease Period or Renewal Lease Period by providing the City with 30 days advance written notice that the Lessor is exercising its termination rights under this Section 3.D.

Attached for your reference is the current version of the draft lease with the 5-year term.

Next steps: City staff will report the Commission's decision on the ten-year lease with automatic ten-year renewals to the City Manager prior to communicating with Mr. Klairmont and Ms. Polly Kuehl, Senior Vice President, Evergreen Real Estate Services. If the Commission accepts the proposed ten-year lease term, Ms. Kuehl will inform U.S. Housing and Urban Development (HUD) and Red Mortgage Capital and ask for their approval. Red Mortgage Capital holds the first mortgage on the Ravinia property on Pleasant Avenue, while HUD holds a second mortgage. Ms. Kuehl sent the current draft lease agreement to HUD and Red Mortgage Capital on February 7, 2015. Evergreen staff has contacted HUD several times about their decision. While Red Mortgage Capital has not responded in writing, staff told Ms. Polly Kuehl that they had no objections to the draft 5-year lease or a longer term.

LEASE AGREEMENT

This Lease Agreement ("**Agreement**") is made and entered into as of the ___ day of _____, 2015 ("**Effective Date**") by and between the **CITY OF HIGHLAND PARK**, an Illinois home rule municipal corporation ("**City**"), and the **RAVINIA HOUSING ASSOCIATION**, an Illinois not-for-profit corporation ("**Lessor**").

SECTION 1. RECITALS.

A. The Lessor owns the parcel of real property located at 735-763 Pleasant Avenue, Highland Park, Illinois ("**Property**").

B. The Property is improved in part with an off-street surface parking lot ("**Parking Lot**").

C. The City currently manages the Parking Lot, and makes it available for off-street parking by City residents, commuters, and consumers.

D. The City and the Lessor desire to enter into this Agreement to set forth their respective rights and responsibilities regarding the lease and use of the Parking Lot.

SECTION 2. LEASE OF THE LEASED PREMISES.

A. **Lease.** In consideration of the obligation of the City to pay rent to Lessor pursuant to Section 2.C of this Agreement, and in consideration of the other terms, covenants, and conditions hereof, the Lessor leases to the City, and the City leases from the Lessor, those portions of the Parking Lot depicted on **Exhibit A** attached to this Agreement ("**Leased Premises**"), to have and to hold for the Lease Period, as defined in Section 3.A of this Agreement, subject to the terms and conditions of this Agreement and applicable law. The Parties acknowledge and agree that the Leased Premises do not include other portions of the Property used by the residents of the Property for vehicular parking.

B. **Acceptance.** The City accepts the Leased Premises in its condition as of the Effective Date of this Agreement WHERE-IS and AS-IS, subject to applicable requirements of law. The City acknowledges and agrees that (1) the Lessor has made no representation or warranty as to the suitability of the Leased Premises for the City's intended use, and (2) the Lessor is not be liable for, or responsible for the repair of, any defects within the Leased Premises. The City waives any implied warranty that the Leased Premises are suitable for the City's intended purposes.

C. **Lease Payments.** The City will pay to the Lessor rent in the amount of \$10.00 per year for the duration of the Lease Period, which payment will be delivered to the Lessor on or before each annual anniversary date of this Agreement during the Lease Period. All rent payments will be made without demand, deduction or set-off by the City.

SECTION 3. LEASE PERIOD; TERMINATION.

A. **Lease Period.** This Agreement and the lease granted in Section 2 of this Agreement ("**Lease**") will be for a term beginning on the Effective Date of this Agreement and

ending on the date that is five years after the Effective Date ("**Initial Lease Period**"), subject to the provisions of Sections 3.C and 3.D of this Agreement.

B. Renewal Lease Period. This Agreement will automatically renew for an additional five-year term ("**Renewal Lease Period**") upon the expiration of the Initial Lease Period or any Renewal Lease Period unless either party provides, not less than 60 days prior to the end of the Initial Lease Period or the applicable Renewal Lease Period, written notice to the other party that this Agreement will be terminated at the end of the Initial Lease Period or Renewal Lease Period.

C. City Termination. The City may terminate this Agreement and the Lease prior to the expiration of the then-applicable Initial Lease Period or Renewal Lease Period by providing the Lessor with 30 days advance written notice that the City is exercising its termination rights under this Section 3.C.

D. Lessor Termination. In the event that the City violates any provision of this Agreement, and does not cure such violation within 30 days after receipt of a written notice from the Lessor, the Lessor may terminate this Agreement and the Lease prior to the expiration of the then-applicable Initial Lease Period or Renewal Lease Period by providing the City with 30 days advance written notice that the Lessor is exercising its termination rights under this Section 3.D.

SECTION 4. USE OF LEASED PREMISES.

A. Use. The Lessor acknowledges and agrees that the Leased Premises will be used by the City for the purpose of providing off-street parking to City residents, commuters, and consumers.

B. Compliance with Laws. The occupancy, use, operation, and maintenance of the Leased Premises by the City will at all times comply with all applicable federal, state of Illinois, and City codes, ordinances, statutes, and regulations.

C. Subleases and Licenses. The City may, in its sole discretion and without the prior approval of the Lessor, sublease or license the Leased Premises to a sublessee or licensee.

SECTION 5. INDEMNITY AND INSURANCE.

A. Indemnification. The City agrees to indemnify, defend, and save the Lessor harmless from any and all claims for loss, liability, damage, expense, cause of action, suits, claims, or judgments that may arise out of, or be caused in any way by, the City's use of the Leased Premises. The Lessor agrees that in the event any claim is asserted or any action brought to recover any such damage, the Lessor shall give immediate notice thereof in writing to the City and shall cooperate in every way in the investigation and defense of any such claim or action, and that the handling and settlement of any such action shall be performed and concluded by the City.

B. Defense. The City will have the sole and exclusive right to retain counsel of its choice, to determine all litigation issues including, without limitation, trial strategy, trial preparation, discovery techniques and strategy, right of appeal, and settlement decisions all at the City's expense. In the event of an adverse judgment against the Lessor or the City on such claims, the judgment having become final, and the time for all appeals having expired, the City agrees to cause such judgment to be satisfied within 30 days, and agrees to indemnify and hold the Lessor

D. Exhibits. Exhibit A attached to this Agreement is, by this reference, incorporated in and made a part of this Agreement. In the event of a conflict between Exhibit A and the text of this Agreement, the text of this Agreement will control.

E. Amendments and Modifications. No amendment or modification to this Agreement will be effective unless and until it is reduced to writing and approved and executed by the parties to this Agreement in accordance with all applicable statutory procedures.

F. No Joint Venture. It is hereby understood and agreed that nothing contained in this Agreement will be deemed or construed as creating the relationship of principal and agent, partnership or joint venture between the parties to this Agreement, it being agreed that no provision of this Agreement and no acts of the parties to this Agreement will be deemed to create any relationship between the parties other than the relationship set forth specifically by the terms of this Agreement.

G. Successors and Assigns. The terms, covenants and conditions of this Agreement will bind and inure to the benefit of the parties hereto and their respective heirs, executors, administrators, and authorized successors and assigns.

H. No Third Party Beneficiaries. No claim as a third party beneficiary under this Agreement by any person, firm, or corporation will be made, or be valid, against the City or the Lessor.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed by their duly authorized representatives as of the date first above written.

ATTEST:

RAVINIA HOUSING ASSOCIATION, an Illinois not-for-profit corporation

By: _____

By: _____

Title: _____

Its: _____

ATTEST:

CITY OF HIGHLAND PARK, an Illinois home rule municipal corporation

By: _____
Deputy City Clerk

By: _____
Ghida S. Neukirch, City Manager

#33692572_v5

ACKNOWLEDGMENTS

STATE OF ILLINOIS)
) SS.
COUNTY OF LAKE)

This instrument was acknowledged before me on _____, 2015, by Ghida S. Neukirch, the City Manager of the **CITY OF HIGHLAND PARK**, an Illinois home rule municipal corporation, and by _____, the Deputy City Clerk of said municipal corporation.

Given under my hand and official seal this ____ day of _____, 2015.

Notary Public

My Commission expires: _____

SEAL

STATE OF ILLINOIS)
) SS.
COUNTY OF LAKE)

This instrument was acknowledged before me on _____, 2015, by _____, the _____ of **RAVINIA HOUSING ASSOCIATION**, an Illinois not-for-profit corporation, and by _____, the _____ of said not-for-profit corporation.

Given under my hand and official seal this ____ day of _____, 2015.

Notary Public

My Commission expires: _____

SEAL

EXHIBIT A

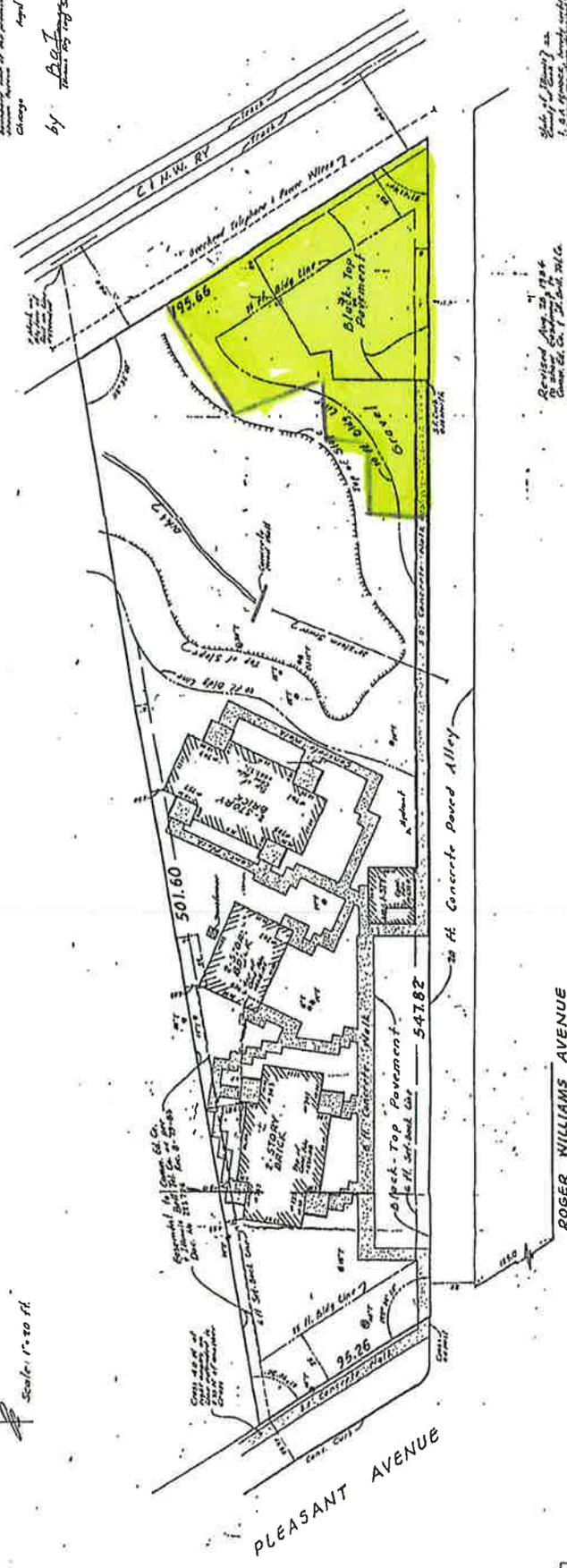
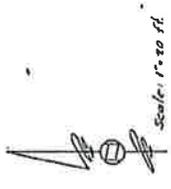
DEPICTION OF LEASED PREMISES

PLAT OF SURVEY

Plat of Survey

of:
 Lot 2 in City Plat of Survey, Township 14 N., Range 10 E., Section 36, T. 14 N., R. 10 E., S. 36, as shown on the plat of Survey, Page 15, of the County of Illinois, and as shown on the plat of Survey, Page 15, of the County of Illinois, and as shown on the plat of Survey, Page 15, of the County of Illinois.

Prepared and
 by **B.O.I.**
 August 19, 1918



Recorded August 19, 1918
 Book 11, Page 153

Recorded August 19, 1918
 Book 11, Page 153

ROGER WILLIAMS AVENUE

PLEASANT AVENUE

 LEASED PREMISES

For McGinnis, 1918, Survey
 1-10-18



Board of Directors

Janice Goldblatt
President

Jami Sharfman
Vice President

Jose Rodriguez
Secretary

Nate Tross
Treasurer

Patrice March

Sue Berkun

Carla Eason

David Gaines

Cynthia Marzette

Craig Mylenbusch

Tom Morsch

Jeff Nathan

Terri Olian

Peggy O'Connor

Laura Saret

Kim Stone

Fred Wilson

Staff

Robert Anthony
Executive Director

Amy Kaufman
Director of
Community Relations &
Development

400 Central Avenue, #111
Highland Park
Illinois 60035
Phone: 847.681.8746
Fax: 847.681.8846
cpah@cpahousing.org
www.cpahousing.org

CPAH is a tax-exempt,
501(c)(3) nonprofit
charitable organization.

Tax ID# 06-1683983

April 3, 2015

David Meek, Chair
Highland Park Housing Commission
1150 Half Day Road
Highland Park, IL 60035

Dear David,

The Housing Commission approved a \$450,000 grant to Community Partners for Affordable Housing (CPAH) on October 1, 2014 to acquire, rehabilitate and lease at least four rental units for household earning less than 60% of the area median income. As part of that grant, CPAH agreed to apply for Illinois Affordable Housing Tax Credits (IAHTC) which, if received, would provide the Housing Commission with a \$225,000 Illinois Affordable Housing Tax Credit certificate. That certificate would then be sold by the Housing Commission for approximately \$0.83 per dollar, or \$186,750. As a result, the Housing Commission's net contribution for the project would be approximately \$263,250 (\$450,000 less \$186,750).

As you know, it is difficult to locate properties, particularly condominium units, in Highland Park that CPAH can acquire for affordable rental housing because the units need to (i) be acquired at a low price, (ii) the building needs to allow rental, (iii) the building must have low association fees and (iv) the building must be financially solvent and well managed. Three condominium units which meet the above criteria recently became available in the 550 and 560 Vine Avenue condo buildings. In order to take advantage of this opportunity, CPAH quickly signed purchase contracts to acquire all three units. CPAH is scheduled to close on these units on May 11, 2015.

CPAH is requesting that the Housing Commission make a \$225,000 payment (50% of the grant amount) at this time in order to use the funds to acquire the three referenced condominium units. The remaining \$225,000 would be paid to CPAH when the Housing Commission sells the anticipated IAHTC certificate. Illinois Housing Development Authority (IHDA) staff expect the IAHTC application to be approved at IHDA's May Board meeting. The first payment of \$225,000 is less than the Housing Commission's anticipated total net contribution of \$263,250. Therefore, the Housing Commission is not at risk of expending more than originally approved, even if the IAHTC were not approved for some reason. The total contribution for the project remains unchanged and CPAH still commits to providing at least four units.

Sincerely,

Robert Anthony
Executive Director



**Manning Silverman
& Company**
CERTIFIED PUBLIC ACCOUNTANTS

175 Olde Half Day Rd, Suite 290
Lincolnshire, IL 60069
P: (847) 459-8850
F: (847) 537-8954
www.manningsilverman.com

SUNSET WOODS ASSOCIATION
C/O LEE SMITH
CITY OF HIGHLAND PARK
1150 HALF DAY ROAD
HIGHLAND PARK, IL 60035

March 15, 2015

PLEASE NOTE: THERE WILL BE A 2% CHARGE ON ALL OVERDUE BALANCES PER MONTH.

Invoice # 200936071

Initial Retainer (1 of 2) of Retainer for
Audit of Financial Statements for Year
Ended December 31, 2014

2,950.00

For professional services rendered

\$2,950.00

Balance due

\$2,950.00

Let us know if we can help you with Tax, Business Investment or Estate Planning? Do you need help setting up QuickBooks or some training? If you are a sole proprietor, lets discuss incorporating. We can help you update your corporate minute book that is required each year. Let us know how we can help you?

Full Circle Architects, LLC

737 St. Johns Avenue
 Highland Park, IL 60035
 (847) 432-7114

Invoice

DATE	INVOICE #
3/16/2015	5007

BILL TO
Ms. Mary Cole Smith, Housing Planner CITY OF HIGHLAND PARK 1150 Half Day Road Highland Park, IL 60035

ARCHITECTURAL SERVICES

--

DESCRIPTION	HOURS	RATE	AMOUNT
PROPERTY: 400 Central, Highland Park PROJECT: Pears Window and Air Conditioning Project "For Services Rendered during the Month of February, 2015" PHASE 1A - 'INVESTIGATION' - No Charge PHASE 1B "REVIEW PROCESS" Not to Exceed \$7,500.00 75% Complete		5,625.00	5,625.00
PHASE 1C - CONTRACT DOCUMENTS Not to Exceed \$30,000.00 50% Complete		15,000.00	15,000.00
We appreciate your prompt payment.		Total	\$20,625.00



EVERGREEN

Real Estate Services, L.L.C.

566 West Lake Street, Suite 400
Chicago, IL 60661-1414

www.evergreen-housing.com
Phone: 312-234-9400
Fax: 312-382-3220

MEMORANDUM

TO: Highland Park Housing Commission

FROM: Polly Kuehl & Mary Mauney *Mary Mauney*

RE: **March Management Report/ February Financial Statements**

DATE: 03/24/2015

The Housing Commission executed the agreement with Full Circle Architects to investigate, review and submit specifications for bay window repairs at Frank B. Peers.

At Walnut we will be entering into an agreement with North Shore Senior Center to provide Service Coordinator services to Walnut Place. Although HUD supplied the grant as “full time” the money allotted can only pay for a ½ time position. We hope to have Tess Torvik, who has been the Service Coordinator at One Deerfield Place, in place at Walnut Place by April 13th. Her schedule is still to be determined but will probably be for three days a week. We are currently in process of adapting the staff unit as an office for this position.

At Ravinia we received permission from HUD to obtain money from the Reserve for Replacement account to pay the contractors for the mold remediation at Pleasant Avenue.

Frank B. Peers

Occupancy: There are currently two vacancies at the property. We have two applicants verified and confirmed to move in on March 30th and April 1st.

Physical: Regular maintenance work orders, pest control and spring outside clean up.

Social Programs: Regular social programming occurred at Frank B. Peers during March including weekly bingo. “An Afternoon with Lily the Therapy Dog” on March 18th. Catholic Charities distributed food packages. The St. Patrick’s Day luncheon will be held on March 25th.

Financial: Net Operating Income (NOI) for February was positive to budget at \$375. YTD NOI was \$7,160. Cash carryover increased to \$72,284.03.

Income – Income for the month of February was negative to budget at (\$45).

Expenses – Expense line items that were significantly negative to budget including:

- LegalExpense (#6340) Reflects cost for real estate tax appeal.

- Janitorial Supplies (#6515) Reflects cost for inventory cleaning supplies.
- Repairs Payroll (#6540) Reflects cost of overtime for maintenance for emergency work and snow and ice removal outside of working hours.
- Electricity (#6450) Budgeted evenly over year, winter use higher with residents staying indoors more.
- Gas (#6452) Higher due to extreme cold weather
- Elevator Contractor (#6545) Reflects cost for elevator quarterly service. Timing issue.

Walnut Place

Occupancy: During March, one Walnut resident transfer to a nursing home and one passed away. We are currently interviewing applicants for the vacancies.

Physical: Regular maintenance work orders, pest control and spring outside clean up.

Social Programs: Regular social programming occurred at Walnut Place during March including weekly bingo. “An Afternoon with Lily the Therapy Dog” on March 23rd. Catholic Charities distributed food packages. The St. Patrick’s Day luncheon will be held on March 19th.

Financial: **Net Operating Income (NOI) for February was negative to budget by (\$2,489). YTD NOI was positive to budget by \$6,400. Cash carryover decreased to \$5,486.68.**

Income - Income for the month of February was negative to budget by (\$4,504). \$3,476 of this variance relates to Walnut not billing for the Service Coordinator since she has not been put in place as of February 28th. The additional was due to vacancy loss.

Expenses – Expense line items that were significantly negative to budget include:

- Legal Expense (#6340) – Reflects cost for real estate tax appeal
- Consulting/study costs (#6380) – Reflects cost for Property Appraisal Report
- Repairs Payroll (#6540) Reflects cost of overtime for maintenance for emergency work and snow and ice removal outside of working hours.
- Elevator Contractor (#6545) Reflects cost for major repairs to elevator.
- Snow Removal (6548) Snow removal costs higher than budgeted for month.
- Decorating Contract (#6564) – Reflects cost to refurbish vacant units
- Plumbing Repairs (#6595) – Reflects cost for unit plumbing repair

Ravinia Housing

Occupancy: Two units were filled during March. 2749 was leased on March 10th and 2743 was leased on March 17th. One unit remains vacant. An applicant for Unit 2751 has been approved and is scheduled to move in on March 27th.

Physical: Regular maintenance work orders and tasks including monthly pest control. Spring outside clean up.

Financial: Net Operating Income (NOI) for February was negative to budget by (\$10,993). YTD NOI is negative to budget by (\$9,468). Cash carryover decreased to \$202.16.

Income –Income is negative to budget at (\$3,115) due to vacancy.

Expenses – Expense line items that were significantly negative to budget include:

- Miscellaneous Repairs Contract (#6520) Includes cost for snow removal (January costs were reallocated to this account in February) and painting and rehab of vacant unit
- Gas (#6452) – Reflects cost to heat vacant units over cold winter months.

Accounts Receivable Up-Date

February 2015

Frank B. Peers

Tenant A/R decreased from \$2,073 at the end of January to \$8 at the end of February. The change was due to a resident who had reported change in social security late repaying money owed. The breakdown is as follows:

Current	\$	(191)
30 Days	\$	0
60 Days	\$	0
90+ Days	\$	0
Prepaid	\$	(199)

Subsidy A/R increased from \$752 at the end of January to \$1,321 at the end of February. The breakdown is as follows:

Current	\$	(1,447)
30 Days	\$	(1,804)
60 Days	\$	(848)
90+ Days	\$	(63)
Prepaid	\$	(5,483)

Walnut Place

Tenant A/R increased from \$14,791 at the end of January to \$16,073 at the end of February. This includes \$ collected on payment plans. The increase is due to the billing of a resident for back rent owing. This will be transferred to the repayment ledger in March. The breakdown is as follows:

Current	\$	4,524
30 Days	\$	633
60 Days	\$	633
90+ Days	\$	10,173
Prepaid	\$	(110)

Subsidy A/R decreased from \$926 at the end of January to \$605 at the end of February. The breakdown is as follows:

Current	\$	(2,862)
30 Days	\$	(1,760)
60 Days	\$	(826)
90+ Days	\$	(16)
Prepaid	\$	(6,069)

Ravinia Housing

Tenant A/R decreased from \$34,624 at the end of January to \$27,552 at the end of February. \$498 was received on current resident payment plans. One of the residents who owed the property \$4,300 completed her payments in February. The decrease was caused by the write off of \$6,600 for one previous resident and one current resident. The current resident was written off on the advice of our auditors. Her family circumstances had changed and she is on a fixed income with little chance of being in a position to repay the monies owing. Should her circumstances change and she is able to pay some of this amount owing, we will reverse the bad debt.

Current	\$ 2,559
30 Days	\$ 2,117
60 Days	\$ 2,095
90+ Days	\$ 19,769
Prepaid	\$ (1,012)

Subsidy A/R decreased from \$1,746 at the end of January to \$1,502 at the end of February. The breakdown is as follows:

Current	\$ (666)
30 Days	\$ (120)
60 Days	\$ 0
90+ Days	\$ (120)
Prepaid	\$ (2,408)

Walnut Place Capital Improvements Up-Date 2/28/2015										
Task	Date for Bids	Date for Work	Estimated \$ Use of Reserves	Estimated \$ Use of Operating	Comments	FMCS Role Lead, Assist or None	\$ Actual Operating Spent	\$ Actual Reserves Spent	Replacment Reserve Request Date	
1 Concrete Repairs		periodic	\$ 1,000							
2 Appliance Replacement		periodic	\$ 2,150							
3 A/C Replacements		periodic	\$ 1,300							
4										
5										
6										
7										
8										
9										
10										
11										
<u>Reserves 2015 Cash Flow</u>										
Reserves Starting January 2015	\$ 115,098									
2015 Annual Escrow Deposit	\$ 22,003									
Expected Use of Reserves \$\$ in 2015	\$ (4,450)	Total	4,450	-			-	-		
Balance expected at start of 2016	\$ 132,651									

Ravinia Housing Capital Improvements 2/28/2015										
Task	Date for Work	\$ Use of R&R	\$ Use of Construction	\$ Use of Operating	Comments	FMCS Role Lead, Assist or None	Date Complete	\$ Actual Complete Operations	\$ Actual Reserves Spent	Replacment Reserve Request Date
1 Plumbing repair to 4 units Pleasant Ave	Dec-14	\$ 17,021		\$ -				\$ 17,021	\$ 17,021	January-15
2 Appliance Replacement		\$ 2,000		\$ -						
3 Carpet and Tile		\$ 12,000								
4										
5				\$ -						
6										
7										
8										
9										
10										
11										
12										
<u>Reserves Cash Flow</u>										
Reserves Starting January 1, 2015	\$ 414,324									
2015 Annual Deposit	\$ 16,188									
Use of Reserves in FY 2015	\$ (31,021)	TOTAL	31,021	-	-		TOTAL	17,021	17,021	
Balance expected January 1, 2016	\$ 399,491									

Highland Park Housing Commission										
Reserve Balances										
Date: 2/28/2015										
Account Name		Frank B. Peers		Walnut Place		Ravinia Housing		Sunset Woods		TOTAL
Checking (Property)		72,284		5,487		202		52,586		
Security Deposit		19,113		20,323		6,410		10,557		
Replacement Reserve		188,511		116,932		417,052		0		
Residual Receipts		17,508		27,095		0		0		
Operating Reserve		0		0		16		9,164		
Association Money				104,684		81,912		119,318		
Market Checking										
Association Small Business Checking		9,220						9,351		
Association Receivable/(Liability)								(258,832)		
1) Due from Hsg. Trst. Fd 277 GB		7,492		Total						
2) Due from Hsg. Trst Fd. Emerg.		689		A/R						
3) Due from Sunset Woods		258,832								
Association CDs		Maturity								
CD #1		1/7/2016		506,796						
CD #2		4/7/2015		507,413						
Association MaxSafe		1,114,808								
Money Market										
TOTAL		2,702,666		274,521		505,592		(57,856)		



**Illinois Housing Development Authority
AFFIRMATIVE FAIR HOUSING MARKETING PLAN**

TEB2269

IHDA #

Frank B. Peers

DEVELOPMENT NAME

I. INTRODUCTION

The Illinois Housing Development Authority ("IHDA") requires that each multifamily development, receiving loan financing from IHDA and/or participating in a HUD multifamily housing program, carry out a marketing program to attract prospective tenants of all minority and non-minority groups within the housing market area regardless of race, color, religion, sex, disability, familial status or national origin. In addition to any general marketing activities, each development must carry out an affirmative marketing program. These affirmative marketing efforts are to be directed toward the group(s) that, because of the development's location or other factors, is considered to be the 'least likely' to apply for housing at the development. The marketing program must also include outreach efforts to all persons with disabilities. In addition, those developments with accessible or adaptable apartments are to include, in their marketing program, specific outreach efforts to persons with physical disabilities. The specifics of this marketing program are detailed below.

II. OWNER AND DEVELOPMENT INFORMATION

A. OWNER

Company Name: Peers Housing Association
 Contact Person: David Glasner *David Meek - will have corrected page by 4/18*
 Address: 1150 Half Day Road
 City/State/Zip: Highland Park
 Telephone #: 847-926-1852
 E-mail Address: msmith@cityhpil.com

Meek

B. PROPERTY MANAGEMENT COMPANY

Firm Name: Evergreen Real Estate Services LLC
 Contact Person: Ms. Polly Kuehl, CPM Senior VP
 Address: 566 West Lake Street Suite 400
 City/State/Zip: Chicago, IL 60661
 Telephone #: 312.382.3228
 E-mail Address: pkuehl@evergreenres.com

C. ENTITY RESPONSIBLE for MARKETING

Owner Agent Other Specify Property Manager

Position, Name (if known,) Address (including, City, State, & Zip Code) Telephone Number and E-mail Address

Position: Property Manager
 Contact Person: Heidi Martin
 Address: 400 Central Avenue
 City/State/Zip: Highland Park, IL 60035
 Telephone #: 847-433-7694
 E-mail Address: hpsh400central@gmail.com

D. AFFIRMATIVE FAIR HOUSING MARKETING PLAN (Check all that apply)

Initial Plan/Date _____ Updated Plan/Date: 2/28/2015

Reason(s) for current update: 5-year renewal and review

E. DATE OF INITIAL OCCUPANCY 1978

F. DEVELOPMENT DATA

Name: Frank B. Peers

Street Address: 400 Central Avenue

City: Highland Park Zip 60035

County: Lake County Census Tract: 8657

Telephone #: 847-433-7694

E-mail Address: hpsh400central@gmail.com

of Apartments: 68 Rental Range: From \$ \$1,164.00 to \$1,280.00

Development Type: (Check One)

Elderly Family Special Needs (describe) _____

Other (describe) _____

Approximate Starting Dates: General Advertising As needed Occupancy 100%

Describe the Market Area:

See Census information (attached)

III. DIRECTION OF SPECIAL MARKETING ACTIVITIES

A. MINORITY GROUP(S)

Indicate below, the racial or ethnic group(s) found in the development's primary market area that, because of the development's location or other factors, is least likely to apply for the housing without special outreach efforts.

- | | |
|---|--|
| <input type="checkbox"/> White (non-Hispanic) | <input checked="" type="checkbox"/> Black/African American |
| <input checked="" type="checkbox"/> American Indian/Alaskan Native | <input checked="" type="checkbox"/> Asian |
| <input checked="" type="checkbox"/> Hispanic/Latino | <input checked="" type="checkbox"/> Native Hawaiian/Pacific Islander |
| <input type="checkbox"/> Other ethnic group, religion, etc. (specify) _____ | |

B. OTHER POPULATION GROUP(S)

Indicate below, population group(s) that, because of the availability of accessible or adaptable designed apartments and/or apartments with more than two bedrooms, will be the focus of special outreach efforts.

- | | |
|--|---|
| <input checked="" type="checkbox"/> Persons with Physical Disabilities | <input type="checkbox"/> Families with Children (if applicable) |
|--|---|

IV. MARKETING PROGRAM

Indicate the means to be used in advertising the general availability of this housing as well as special outreach efforts

A. COMMERCIAL MEDIA

Newspaper(s)/Publication(s) Radio T.V. Billboards

Other (specify) Flyers, Marketing letters and brochures

(The Fair Housing Logo or slogan and the Wheelchair Logo must be used in all newspaper ads, publications and signage.)

Names of Newspapers, Radio or T.V. Stations	Reader/ Audience	Size and Duration of Advertising
<u>See attached sheet</u>		

B. COMMUNITY CONTACTS

If a community group/organization is to be used as part of the general or special outreach marketing efforts, it is expected that contact with the group/organization listed below will be established and maintained throughout the initial marketing campaign and subsequent marketing efforts. Provide the following information for each contact, if more space is needed, attach an additional sheet.

1. Name of Group/Organization
2. Street Address
3. City, State & Zip Code
4. Identification of Audience to be Reached
5. Approximate Date of Contact or Proposed Contact

Group I	Group II
<u>See attached sheet</u>	

C. MARKETING ACCESSIBLE AND ADAPTABLE APARTMENTS

Those developments with accessible or adaptable apartments are to indicate below what specific outreach efforts will be employed to attract persons with physical disabilities, within the development's targeted population, to the accessible or adaptable apartments.

Specify: Access Living 115 W. Chicago, Chicago IL 60610. Bhuttu Matthews, (312) 253-7000
Anixter Center 2001 N. Clybourn Ave 3rd floor, Chicago IL 60614 (773) 973-7900

D. ADDITIONAL MARKETING ACTIVITIES

1. BROCHURES AND SIGNS

a. Will brochures, leaflets, or handouts be used to advertise?

Yes No

Please attach a copy of all printed materials to be used as part of marketing program or submit when available. (The Fair Housing and Wheelchair Logo must be present in all printed material.)

b. All Project Site Signs should include the Equal Housing Opportunity logo, slogan, or statement. Check below all locations where the Project Site Sign will be displayed. (Check all that apply)

Rental Office Real Estate Office Model Unit

Entrance to Project

Other (specify) _____

(If a development logo will be displayed, the Fair Housing Logo, of equal size, must also be present.)

c. The AFHM Plan must be available for public inspection at the sales or rental office. Check below all locations where the AFHM Plan will be made available. (Check all that apply)

Rental Office Real Estate Office

Model Unit Other (specify) _____

d. Will the project have any of the following: Rental Office Model

(The Fair Housing Poster must be conspicuously displayed in all areas where rentals and showings take place.)

2. OTHER ACTIVITIES (Specify) _____

V. EXPERIENCE, STAFF TRAINING, and EVALUATION

A. EXPERIENCE

Has on-site staff had any experience in marketing housing to the minority group(s) and/or other population group(s) indicated above in Section III? Yes No

If yes, please provide the following information on the two most recent examples:
Development Name; Date of Marketing Effort; Population Group

Example #1

Example #2

Academy Square Apartments

Beth-Anne Residences

Spring 2014

Spring 2014

Elderly, Family

Elderly

B. TRAINING/CERTIFICATIONS

Staff training is to include: Fair housing laws and regulations, outreach and Affirmative Fair Housing Marketing Plan implementation. Please indicate below how this is to be accomplished. Please provide evidence of staff training, example; certificates.

Evergreen is experienced in marketing affordable properties. Staff attends NHCM, HUD and other training se

The AFHMP is reviewed annually. Fair Housing training is provided annually by Evergreen's HR Department.

Fair Housing training is done bi-annually by Technical Training Consultants (2014, and 2015 anticipated)

C. MARKETING STAFF

What staff positions are/will be responsible for affirmative marketing?

Property Manager under the supervision of the Regional Supervisor

D. EVALUATION OF MARKETING ACTIVITIES

Explain the evaluation process you will use to determine whether your marketing activities have been successful in attracting the group(s) least likely to apply, how often you will make this determination, and how you will make decisions about future marketing based on the evaluation process.

Utilizing a contact for the first time, a flyer, brochure or informational letter and application packet will be sent.

If applications are generated, the contact will be successful. If no applications are generated within 2 months, will be verified as still in business. If yes, additional contact will be made via email, phone or letter.

If no longer in business, the contact will be removed from the listing. Additional contacts will be researched.

V. SIGNATURES AND APPROVAL

OWNER

Name

Title

Signature

Date

MANAGING/MARKETING AGENT

Ms. Polly Kuehl, CPM

Name

Senior Vice-President

Title

Signature

Date

IHDA APPROVAL

Name

Title

Signature

Date



LOGO ON ENTRY DOOR.

Frank B. Peers

400 Central Avenue, Highland Park, IL 60035 Phone: (847) 433-7694 FAX: (847) 774-0063

January 5, 2015

Dear Service Provider:

Frank B. Peers is accepting applications for their subsidized housing complex, located in Highland Park, IL. Applicants must also meet income, age, and other eligibility requirements. **This housing was developed for; seniors.** The applicant household must pass criminal, sexual offender and credit background checks.

Frank B. Peers is a 68-unit subsidized building with studio and one-bedroom units. It is an elevator building with a limited number of mobility accessible units. Each apartment has carpeting & tile flooring, a kitchen with appliances, and a full bath with pull-cords. There is a laundry facility and a Community Room on site. This subsidized housing does not provide meals, therapy or medical or housekeeping services. However, the Service Coordinator can refer residents to agencies that provide these services for those who may qualify.

If you know of anyone who may wish to apply for this housing for adults whose head or co-head of household are at least 62 years of age, please do not hesitate to refer them directly to us for an application packet and further information. To facilitate the possibility of a referral for possible residents, I am enclosing an application packet that may be copied for your clients. The original application must be returned with all sections completed or it will be considered an incomplete application, and returned. An application does not guarantee housing and there is no fee charged for processing the application. Only original applications will be accepted, not faxes.

Frank B. Peers is Equal Opportunity Housing. Contact:

**Ms. Heidi Martin, Property Manager
Frank B. Peers Management Office
400 Central Avenue
Highland Park, IL 60035
Phone: 847-433-7694**

Sincerely,

Ms. Heidi Martin and staff



Frank B. Peers Housing

Affordable Housing for those with Limited Incomes

Private Apartments include:

- Carpeting/tile
- Full kitchen
- Heat and Blinds
- Scheduled Activities

Located near St John's Ave &
Central Avenue

Features:

- **Community Room, Activity Room and Laundry facilities**
- **Service Coordinator**
- **Limited number of accessible units for persons with disabilities**

Nearby:

Banking Services
Restaurants
Pharmacy

Who's Eligible:

- persons whose head/co-head of household is 62 years of age or older
- income qualified
- background check qualified

- Studios and One-bedrooms

For More information and an application contact:

Frank B. Peers Housing
Management Office

(847) 433-7694
400 Central Ave.
Highland Park, IL 60035

Ms. Heidi Martin, Manager



Agencies and Media Serving Multi-Ethnic/Multi-Racial Populations IL

Pop. Served	Agency Name	Address	City,zip	Contact Phone	Contact Name
Korean	Korean American Senior Center	5008 N. Kedzie Ave.	Chicago, IL 60625	773.478.8851	Director
Japanese	Japanese American Service Committee	4427 N. Clark St.	Chicago, IL 60640	773.275.0097	Dir. Cultural Community Affairs
Asian	Asian Human Services	4653 N. Broadway, #2	Chicago, IL 60640	773.293.8430	Director
Amer. Indians	St. Augustine's Center for American Indians	4512 N. Sheridan Rd.	Chicago, IL 60640	773.784.1050	Director
Chinese	Chinese American Service League	2141 S. Tan Court	Chicago, IL 60616	312.328.6619	Bernarda Wong, Pres.
Haitian	Haitian American Community Assoc.	1637 W. Morse Ave.	Chicago, IL 60626	773.764.2209	Marie Henry, Exec. Director
Asian	Asian Human Services	2619 W. Armitage Ave.	Chicago, IL 60647	773.278.5130	Rebecca Cruz, Exec. Director
Hispanic	Casa Central	1343 N. California Ave	Chicago, IL 60622	773.645.2300	Ann Alvarez, President
Hispanic	El Valor News	1850 W. 21st St.	Chicago, IL 60608	312.666.4511	Vincent Allocco, Exec. Director
Middle Eastern	Arab-American Family Services	5440 W. 87th St.	Burbank, IL 60459	708.229.2314	Iteda Shalabi, Exec. Director
All	Heartland Health Outreach	1015 W. Lawrence Ave.	Chicago, IL 60640	773.751.4107	Heidi Nelson, Exec. Director
All	World Relief DuPage	1825 College Ave. #230	Wheaton, IL 60187	630.462.7566	Marilyn Sweeney, Exec. Director
Eastern European	European-American Assoc.	2827 W. Division St	Chicago, IL 60622	773.342.5868	John Herman, Exec. Director
Middle Eastern	SANAD (Soc Ser for Neighborhd Arab Amer Dev)	3302 W. 63rd. St.	Chicago, IL 60629	773.436.7989	Abu Eid, Exec. Director
LEP	Coalition of Limited English Speaking Elderly	53 West Jackson Blvd. Suite 1301	Chicago, IL 60604	312.461.0812	San O, Secretary

Pop. Served	Agency Name	Agencies and Media Serving Multi-Ethnic/Multi-Racial Populations	IL	Contact Name
	Address	City,zip	Contact Phone	Contact Name
All	Austin Weekly News	141 South Oak Park Ave.	Chicago, IL 60302	Barb: barbk@wjinc.com
Asian	Vietnamese Association of IL	5110 N. Broadway	Chicago, IL 60640	Director
Amer Ind.	American Indian Health Services of Chicago	4085 N. Broadway	Chicago, IL 60613	Director
Domestic Violence	Family Rescue, Inc.	9204 S. Commercial Ave.	Chicago, IL 60617	administration@ familyrescueinc.org
All	Aurora Beacon News	495 N. Common Dr. Ste. 200	Aurora, IL 60504	Laura Pass, Ad Mgr.
All	The Doings	926 N. York Rd. Ste. 200	Hinsdale, IL 60521	Classifieds Mgr.
All	Heartland Human Care Services	4411 North Ravenswood Ave	Chicago, IL 60640	Housing Director
Polish South Asian, Middle Eastern, and the Bosnian	Polonia In Chicago	PO Box 564467	Chicago, IL 60656	online only; info@poloniainchicago.co m for ads
Lao- American	Hamdard Center Lao-American Organization of Elgin	1542 W. Devon Ave	Chicago, IL 60660	Director
Ethiopian	Ethiopian Community Association of IL	164 Division St, Ste 503 1730 W. GreenLeaf Ave	Elgin, IL 60120 Chicago, IL 60626	Director Ephraim T. Assefa- Case Mgr

Agency/Company Name	Street address	City, ST ZIP	Contact Name	Contact Phone	Target Audience
Access Living	115 W Chicago Ave	Chicago, IL 60654	Director	312/640-2100	Disabled Elderly
Catholic Charities -Western Region	1400 S. Austin Blvd	Chicago, IL 60804	Esmeralda Zepeda	708/329-4022	Hispanic Elderly
Western Suburban Senior Services	439 Bohland Ave	Bellwood, IL 60104	Director	708/547-5600	African American Elderly.
City of Chicago-Senior Services - Area agency on Aging	1615 W. Chicago Ave. 5th floor	Chicago, IL 60622-5127	Director	312/743-0300	Elderly
Chicago Urban League Development Corporation	4510 S. Michigan Avenue	Chicago, IL 60653	Margaret Wootton	773/285-5800	Elderly
Chinese Mutual Aid Association	1016 W. Argyle	Chicago, IL 60640	Benjamin Rucker	773/784-2900	Elderly
CJE SeniorLife	3003 W. Touhy Avenue	Chicago, IL 60645	Monica Glaser	773/508-1000	Elderly
Claretian Associates, Inc. Community Alternative Unlimited	9108 S. Brandon Avenue	Chicago, IL 60617	Lupe Castenada	773/734-9181	Elderly
Genesis Housing Development Corporation	8765 W Higgins,	Chicago, IL 60631	Joanell Voigt	773/867-4000	Disabled Elderly
GRAND Families Program of Chicago	3763 S. Wabash	Chicago, IL 60653	Steve Kidd	773/285-1685	Elderly
Interfaith Organizing Project	400 W. 76th Street	Chicago, IL 60620	Linette Kinchen	773/651-8800	Elderly
Korean-American Community Services	1617 W. Washington	Chicago, IL 60612	Dana Travis	312/243-3328	Elderly
	4300 N. California	Chicago, IL 60618	Dr. Soo Lyon-Yon	773/583-5501	Asian
La Casa Norte	3533 W. North Avenue	Chicago, IL 60647	Carin Weingarten	773/276-4900	Hispanic Elderly
Latin United Community Housing Association	3541 W. North Avenue	Chicago, IL 60647	Sylvia Melecio	773/276-5358	Hispanic Elderly
Metropolitan Family Services North Center	3249 N. Central Avenue	Chicago, IL 60634	Mariola Kasper	773/371-3721	Elderly

Agency/Company Name	Street address	City, ST ZIP	Contact Name	Contact Phone	Target Audience
Nobel Neighbors	1345 N. Karlov	Chicago, IL 60651	Frankie Freeney	773/252-8524	Elderly
Polish American Association	3834 N. Cicero	Chicago, IL 60641	Grazyna Zajackowska	773/282-8206	European Elderly
Resources for Community Living	4300 Lincoln Ave, Suite K	Rolling Meadows, IL 60008	Robert Walsh	847/701-1554	Disabled Elderly
Rogers Park Community Center - Morse	1530 W. Morse	Chicago, IL 60626	Faye Walker	773/338-7722	Elderly
South Austin Coalition Community Council	5660 W. Madison	Chicago, IL 60644	Thersa Welch	773/287-4570	Elderly
Trinity AME Church	210 South Avenue	Waukegan, IL 60079	Pastor Reginald Blount	47/623-8529	African American Elderly.
Westtown Concerned Citizens Coalition	3501 W. Armitage	Chicago, IL 60647	Tito Vargas	773/235-2144	Elderly
World of Life Ministries	68 S. Normandy Rd	Waukegan, IL 60085	Pastor Barbara Taylor	847/63-9860	African American Elderly.
ZAM's Hope	6401 N. Artesian	Chicago, IL 60629	Zehra Quadri	773/719-9267	Elderly



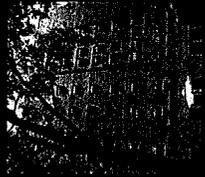
Bethel Place Center

Bethel Terrace

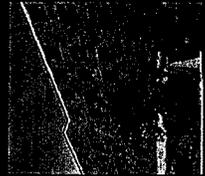
Fairmarket Plaza



Frank B. Peers



Haven Towers



iCare

IN THE NEWS

Exciting new things are happening at Evergreen.

We're adding new properties on a regular basis to our already extensive portfolio, and we think you should continue to watch this space for coming upgrades to our websites, marketing programs and overall company news. We could be coming soon to a community near you!



JOIN OUR TEAM

Whether you're fresh out of college, or an experienced professional, Evergreen has exciting opportunities for bright minds and problem solvers. Find out if we have the right fit for you...

- Current Opportunities
- Evergreen Culture
- Benefits and Perks





The Affordable Housing Network

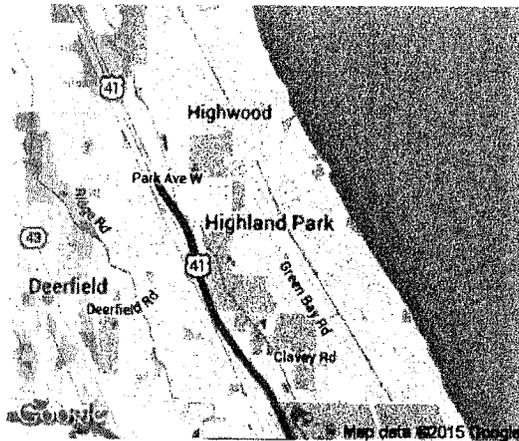
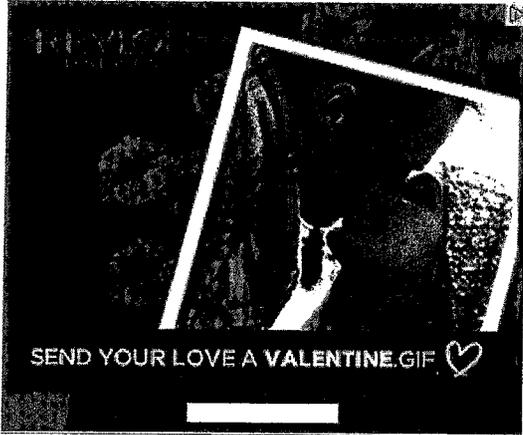
HOME | ABOUT US | PARTNER WITH US

OUR NETWORK | REGISTER

Home Illinois Highland Park Share with us: SHARE

Highland Park, IL Affordable Housing

Most major cities including Highland Park, IL offer multiple types of affordable rental apartments. There are also government HUD apartments and non profit housing assistance resources. Our listings also specify: non profit housing resource, HUD apartment, and subsidized housing. We display monthly rates for the apartments as often as we can locate them. Most of the rates are subsidized based on income (most times 30% of income). You will need to call the locations directly for rent based income options.



Active Listings In Highland Park



Walnut Place

654 W Walnut St | Highland Park, IL - 60035 | (312) 234-9400

Walnut place is a low income housing apartment subsidized by the federal governments hud (housing and urban development division). Contact walnut place for complete details on the current vacancie..more

Section 8 Housing Assistance May Be Available Type of Listing: HUD Subsidized Apartment

Section 8 Housing assistance is available where approved.

[READ MORE](#)



Frank B Peers Sr. Hsg (lhda)

402 Central Street | Highland Park, IL - 60035 | (847) 433-7695

Frank b peers sr. Hsg (lhda) is a senior low income housing apartment subsidized by the federal governments hud (housing and urban development division). Contact frank b peers sr. Hsg (lhda) for compl..more

Section 8 Housing Assistance May Be Available Type of Listing: HUD Subsidized Apartment

Section 8 Housing assistance is available where approved.

[READ MORE](#)

Member Log In

Your Email

..... Login

[Forgot Password?](#) [Register Now](#)

Share with us



- 1
- 2
- 3
- 4
- 5

Search For Apartments

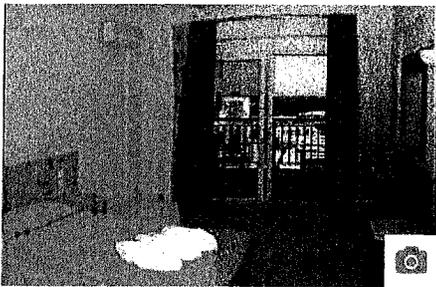
Choose State

Enter a zip code:

Nearby Cities

- Antioch
- Barrington
- Buffalo Grove
- Deerfield
- Fort Sheridan
- Fox Lake

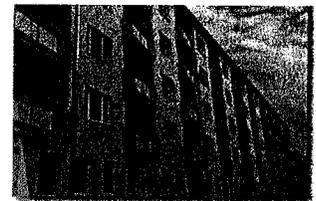
- 1
- 2
- 3
- 4



25
Jul
755 Pleasant Ave
Highland Park, IL - 60035
(847)433-6794

Description

This is a low income apartment. The government gives funds directly to this apartment owner. They charge lower rent for low income persons. Contact this apartment for low rent Family housing with subsidized government low income rates. Call (847)433-6794 for more information. [click here to view full description](#)



Connections For The Homeless, Inc.



Connections for the Homeless



25
Jul
Frank B Peers Sr. Hsg (ihda)
402 Central Street
Highland Park, IL - 60035
(847) 433-7695

Description

This is a low income apartment. The government gives funds directly to this apartment owner. They charge lower rent for low income persons. Contact this apartment for low rent, Senior housing apartments with subsidized government low income rates. Call (847) 433-7695 for more information. [click here to view full description](#)



Connections For The Homeless



25
Jul
Walnut Place
654 W Walnut St
Highland Park, IL - 60035
(847) 433-7694

Description

This is a low income apartment. The government gives funds directly to this apartment owner. They charge lower rent for low income persons. Contact this apartment for low rent housing with subsidized government low income rates. Call (847) 433-7694 for more information. [click here to view full description](#)



Connections For The Homeless



25
Jul
Ravinia Housing
755 Pleasant Ave
Highland Park, IL - 60035
(847)433-6794

Description

This is a low income apartment. The government gives funds directly to this apartment owner. They charge lower rent for low income persons. Contact this apartment for low rent Family housing with subsidized government low income rates. Call (847)433-6794 for more information. [click here to view full description](#)



Center of Concern



Center Of Concern



25
Jul
Frank B Peers Sr. Hsg (ihda)
402 Central Street



Home > Senior Living and Care Options > Search Results

Search Results

Your search returned 3 results.

Location: 60035 (within 0 mi)

Categories:

- Independent Living

Save Search Share Search

[Modify this search](#)

Displaying results 1 - 3. Sort by: Default

AHEPA NATIONAL HOUSING CORPORATION

We offer affordable housing for seniors on a limited income in 21 states throughout the US. Our communities enable people of maturity to retain dignity and individuality in a quality (...more)

[More details](#)

Affordable Senior Housing



SAVE LISTING +

Frank B Peers Senior Housing

402 Central St
 Highland Park, IL 60035

Affordable Senior Housing

SAVE LISTING +

Free Directories

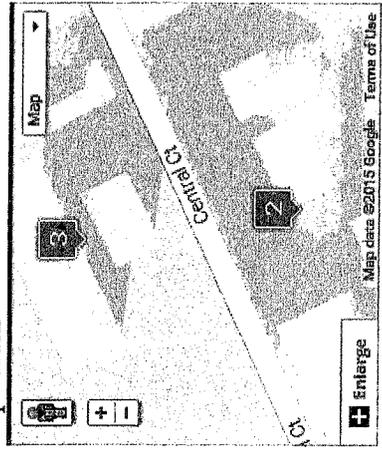
Make informed decisions on senior living and care. View or order a free directory for your geographic area now.

View Chicago guide >
 Order Chicago print guide >

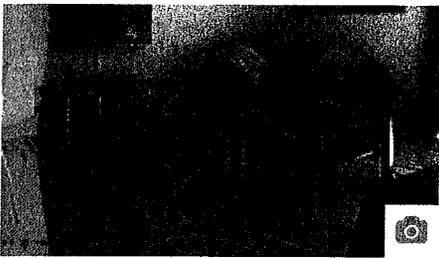


PRINT SHARE EMAIL

Map Results



Click a map marker to see more detail.
 Note: Not all results have specific addresses and are therefore not represented on the map.



Highland Park, IL - 60035
(847) 433-7695

Description

This is a low income apartment. The government gives funds directly to this apartment owner. They charge lower rent for low income persons. Contact this apartment for low rent, Senior housing apartments with subsidized government low income rates. Call (847) 433-7695 for more information. [click here to view full description](#)



Health & Human Services
Department - EVANSTON

Rent Assistance Programs
in Highland Park

1 and 2 Bed Apts Longview

princetonclubapts.com

Huge New Year Savings-\$150 Off Great Rates For
Immediate Move-in

Single Mother Assistance ▾

Rent to Own Home Listings ▾

Low Income Cell Program ▾



Top 10 Worst Brand
Knock-offs



Top 10 Worst Gifts
Imaginable



Top 10 Most Despicable
TV Celebrities

Lake County
Low Income Housing

Nearby Cities

- Highland Park Apartments
- Highwood Apartments
- Lake Forest Apartments
- North Chicago Apartments
- Waukegan Apartments
- Zion Apartments
- Antioch Apartments
- Barrington Apartments
- Deerfield Apartments
- Fox Lake Apartments
- Grayslake Apartments
- Gurnee Apartments
- Fort Sheridan Apartments
- Ingleside Apartments
- Island Lake Apartments
- Lake Bluff Apartments
- Lake Villa Apartments
- Lake Zurich Apartments
- Libertyville Apartments
- Mundelein Apartments
- Vernon Hills Apartments
- Lincolnshire Apartments
- Round Lake Apartments
- Russell Apartments
- Wadsworth Apartments
- Wauconda Apartments
- Great Lakes Apartments

Evergreen Policy:

Owners and Management must comply with the requirements of their HUD/State Agency -approved Affirmative Fair Housing Marketing Plan (AFHMP), which is designed to promote equal housing choice for all prospective tenants regardless of race, color, religion, sex, disability, familial status, or national origin.

The purpose of the plan is to ensure that eligible families of similar income levels will have a similar range of housing opportunities. The plan outlines marketing strategies the owner must use, including special efforts to attract persons who are **least likely** to apply because of such factors as the racial and ethnic composition of the neighborhood in which the property is located. Marketing should also seek to reach potential applicants outside the immediate neighborhood if marketing only within the neighborhood would create a disparate impact against certain classes (e.g., if the entire neighborhood includes no minorities).

Management must monitor the results of the marketing effort and adjust their marketing techniques as necessary. Properties may not require local residency as a prerequisite for admission. However, with HUD/State Agency approval, owners may give preference to residents of the municipality in which the property is located. HUD/State Agency will approve the use of local residency preferences only if such preferences are found to be consistent with nondiscrimination and equal opportunity requirements and the goals of the AFHMP.

HUD does not require subsidized multifamily projects built prior to February 1972 to have an AFHMP, unless the property has been substantially rehabilitated subsequent to February 1972 or the plan is required by a housing assistance contract. However, management of these properties are required to affirmatively market their units to those least likely to apply.

Special Marketing Requirements**All Section 8 units:**

Management must target their marketing and outreach activities to attract applicants with incomes below the very low-income limit. Managers must also target their marketing and outreach activities to attract applicants with incomes at or below the extremely low-income limit to achieve the income targeting requirements.

New construction and substantial rehabilitation units NOT designed for disabled or elderly management must market to non-elderly families, including those with disabilities, who are:

- Least likely to apply as identified in the Affirmative Fair Housing Marketing Plan; and

- Expected to reside in the community because of their current or planned employment.

Section 202 PRAC & Section 811 PRAC properties (Supportive Housing for the Elderly and Supportive Housing for Persons with Disabilities):

Owners must continue diligent marketing activities not later than 90 days before the anticipated date of availability of the first unit or occupancy of the group home. Marketing activities must include the provision of notices on the availability of housing under the program to operators of temporary housing for the homeless in the same housing market.

At the time of PRAC execution, the owner must submit to HUD a list of leased and un-leased assisted units (or, in the case of a group home, leased and un-leased residential spaces) with a justification for the un-leased units or residential spaces in order to qualify for vacancy payments for these units or spaces.

Advertising

When a property is initially leased, or when available units cannot be filled from applicants on a waiting list, or no waiting list exists; the owner must advertise to attract eligible applicants in the market area who are least likely to apply. Advertising must be directed to all potential applicants regardless of race, color, religion, sex, disability, familial status, or national origin.

An affirmative marketing program must be in effect for each multifamily project throughout the life of the mortgage. Such a program typically involves publicizing the availability of housing opportunities to all persons, regardless of race, color, religion, sex, disability, familial status, or national origin, in the media most likely to be used by the applicants, including minority publications or other minority outlets that are available in the housing market area.

Managers must target advertising to groups other than the typical population of the neighborhood in which the property is located, reaching out to applicants who are least likely to apply because they are not the predominant racial or ethnic group in the neighborhood.

All advertising must include the HUD-approved Equal Housing Opportunity logo, slogan, or statement. All advertising depicting persons should depict members of all eligible protected classes including individuals from both majority and minority groups. The owner's responsibility to market projects to those least likely to apply includes marketing to the LEP population in the community.

Records

During compliance reviews, Managers must be able to provide documentation that marketing activities for the property have been consistent with affirmative fair housing marketing requirements and the approved plan for the property. Useful records for this purpose include copies of media and marketing materials, records of marketing activities conducted, and documentation of any special marketing activities conducted in accordance with the property's plan.

Updating the Marketing Plan

The approved Affirmative Fair Housing Marketing Plan must be followed. It is the owner's blueprint for marketing activity. The AFHMP must be reviewed every five years or when the local Community Development jurisdiction's Consolidated Plan is updated.

When reviewing the plan, Management looks at the current demographics of the market area to determine if there have been demographic changes in the population in terms of race, ethnicity, religion, persons with disabilities and/or large families. You will then determine if the population **least likely** to apply for the housing is still the population identified in the AFHMP, whether current advertising sources still exist, whether the advertising and publicity cited in the current AFHMP are still the most applicable or whether advertising sources should be changed or expanded. Even if the demographics of the community have not changed, the owner should determine if the outreach currently being performed is reaching those it is intended to reach as measured by project occupancy. If not, the AFHMP should be updated.

The revised plan must be submitted to HUD/State Agency for approval. HUD, the contract administrator or the State Agency will review whether affirmative marketing is actually being performed in accordance with the AFHMP during an on-site monitoring review. Appropriate documentation must be kept on site.

If based on your review, Management determines the AFHMP does not need to be revised within the 5-year period, they should maintain a file documenting what was reviewed, what was found as a result of the review, and why no change is required. HUD or the contract administrator may review this documentation during a monitoring review.

The most current AFHMP forms and its instructions are found on the HUD and State Agency websites.

HUD Process

To complete an Updated AFHMP, the following documents are needed:

- **HUD 935.2A** document from HUDCLIPS.gov (you must download Nuance Reader 7 and go into HUDCLIPS through Internet Explorer)
- **Prior AFHMP** (this gives you the project number, census tract number and basic information)
- **AFHMP HUD Racial spreadsheet** (contains the Worksheets 1, 3 & 4 needed to complete the AFHMP, by property)
- **Community Contacts** spreadsheet – by property
- **Ethnic Agencies** and Media spreadsheet – by state
- **Fair Housing training format** (AFHMP copy, revised 2012)

Attachments to the Plan

In addition, there will be the following attachments to the Plan:

- Map of the city and county of the property, indicating the property location
- Site photos of the property sign, it's size (ERES website has some photos of properties. That needs to be 'print screen', put into Paint, cropped and stats listed on page)
- Service Provider Marketing letter, current year
- Refer a Friend Program letter
- Brochure describing the property and amenities (tri-fold, in ppt, 1st page only)
- Racial & ethnic info by census tract, city and county from the Census website (attached to Worksheet 1) (<http://factfinder2.census.gov/main.html>)
 - Listing by Race and Ethnicity
 - Listing of Disability over age 5 (QTP21 – disability, to be modified)
 - Listing of Families (DP-02, families with children, needs to be modified)

Current information is needed on:

- Current Property Owner/Contact name, address, phone and email
- Current Manager name, address, phone and email

Worksheet 1 of the HUD AFHMP: Racial and Ethnic demographics

- Resident summary demographics (print those out from One-Site)
- Wait List demographics (from One-Site)
- Census tract demographics from census.gov (print those out)
- City demographics from Census.gov (print those out on the same sheet)
- County demographics from census.gov (print those out)

Worksheet 1 continuedHUD process

- Disabilities demographics, by census tract, city, county (print that listing S1810, modified table)
- Families demographics, by census tract, city, county (we go into census.gov and print that as a modified table)

Worksheet 2 of the AFHMP HUD: Used ONLY if there is a residency preference (Highland Park, IL and 1 Linden in IN)

Worksheet 3 of the AFHMP HUD: Marketing Activities – Community contacts, agencies

- Standard list of Community Contacts for IL (IN, TN, NC must be looked up on the local websites for those states) **PLUS**
- Agency/Community Contacts listing by property from spreadsheet (local service agencies, local housing assistance programs, some local churches, some local HR departments of large companies) (update and 'save as' with the date you were in the spreadsheet)
- Listings must be updated and verified to ensure they are still in existence

Worksheet 4 of the AFHMP HUD: Methods of Advertising, newspapers, flyers, ads, brochures

- Complete the local newspapers, radios information and targeted population (information gathered from local newspapers websites, local service agencies websites, Chamber of Commerce or City websites)
- Tri-fold property sample brochure (from samples in powerpoint, tailored to the site's amenities – page 1 only, unless property has one already done professionally)
- Service Provider letter (tailored to the site, property size, amenities, current year)
- Agencies and Media Services Contacts for area spreadsheet. For properties outside of IL, this will need to be researched by state. (update and 'save as' with the date you were in the spreadsheet)
- Listings must be updated and verified to ensure they are still in existence

Sending the AFHMP:

- 1 signed master in color goes to the HUD Project Manager with the cover letter
- 1 signed master in color stays in corporate file
- 1 copy of the complete signed plan is emailed to the property & 1 copy to Director of Compliance for retention
- Signed approval letter goes to:
 - Property files at corporate offices
 - Property Manager for files
 - Director of Compliance

FAIR HOUSING
WEBINAR

Call In Number: 1-877-336-1274
Access Code: 5555045

THE BASICS OF
THE FAIR HOUSING ACT

Presented by:
Kristina Miller
*HUD-Office of Fair Housing & Equal
Opportunity*

509-368-3214



Fair Housing Basics

What is Fair Housing?
Federal protected bases
Covered issues
Illegal Discrimination
Who must comply?



What is Fair Housing?

Fair housing is the right of all people to be free from discrimination in the rental, sale, or financing of housing.



Fair Housing means Equal Access

The Federal Fair Housing Act

Prohibits discrimination in housing on the bases of:

- Race
- Color
- National Origin
- Religion
- Sex (Gender)
- Disability
- Familial Status (Presence of children under 18, pregnant female, securing custody, and designee of custodian)

What issues are covered under the Fair Housing Act?

■ Virtually ALL housing related transactions are covered, including:

- ◆ Renting or buying a house, an apartment, condo, or mobile home
- ◆ The terms or conditions of a rental, such as rules and policies
- ◆ Reasonable accommodations or modifications for a person with a disability
- ◆ Mortgage lending, appraisals, and insurance
- ◆ Advertising



What makes discrimination illegal?

- Discrimination means being treated differently and less favorably than others
 - Not all discrimination is illegal
 - Illegal Discrimination = Covered Issue + Covered Basis
 - Refusing to rent housing to someone (Issue) because she is a woman (Basis)

What makes discrimination illegal?

- Discrimination can also mean a failure to reasonably accommodate a person's disability
 - A person who is disabled may need the landlord to waive or change their rules to afford the disabled person equal access to the dwelling or public & common use areas



What makes discrimination illegal?

- Discrimination can also mean a landlord's neutral policy has a greater negative effect on one group of people of a certain protected class more than another group of people
 - For example, an overly restrictive occupancy policy has the effect of discouraging families with children more than any other type of household



Illegal Discrimination Can Be...

- Charging a higher rent amount for tenants with children
- Making a tenant follow stricter rules because he is from Iraq
- Requiring a qualified applicant to meet higher standards because she is African-American
- Evicting a disabled tenant because she requires a reasonable accommodation for her disability

Illegal Discrimination Can Be...

- Telling applicants that an available apartment has been rented once it is clear that they are Muslim
- Retaliating against a tenant who has filed a Fair Housing complaint
- Failing to take action if a tenant complains that another tenant is harassing them because they are Mexican

Who must comply with the Fair Housing Act?



- Can include, but is not limited to:
 - Any person and/or entity involved in the rental or sale of a dwelling or the advertisement of a dwelling;
 - Any person and/or entity involved in the design and construction of new dwellings;
 - Any person and/or entity involved in other real estate related transactions such as mortgage lending, property/hazard insurance, zoning, municipal services

This Means...

- Property Owners
- Property Managers
- Property Maintenance Staff
- Real Estate Brokers or Agents
- Homeowners/Condominium Associations
- Housing Authority Staff
- Housing Developers and Contractors
- Mortgage Lenders and Financial Institutions
- Advertising Media



Questions?



Specific Fair Housing Issues

- Sexual Orientation
- Disability
- Family Status
- Domestic Violence
- Advertising

The Fair Housing Act and Sexual Orientation

Sexual Orientation and Gender Identity are not protected classes under the Fair Housing Act.

However, a lesbian, gay, bisexual, or transgender (LGBT) person's experience with sexual orientation or gender identity housing discrimination may still be covered by the Fair Housing Act.

How?

Under Disability:

A gay man is evicted because his landlord believes he will infect other tenants with HIV/AIDS.

That situation may constitute illegal disability discrimination under the Fair Housing Act because the man is perceived to have a disability, HIV/AIDS.

How?

Under Sex/Gender:

A property manager refuses to rent an apartment to a prospective tenant who is transgender.

If the housing denial is because of the prospective tenant's non-conformity with gender stereotypes, it may constitute illegal discrimination on the basis of sex under the Fair Housing Act.

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity
Final Rule, February 3, 2012

Eligibility for housing that is assisted by HUD or subject to a mortgage insured by the Federal Housing Administration shall be made in accordance with the eligibility requirements provided by HUD for such program and such housing shall be made available *without regard to actual or perceived sexual orientation, gender identity, or marital status.*

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity
Final Rule, February 3, 2012

No owner or administrator of HUD-assisted or HUD-insured housing, approved lender in an FHA mortgage insurance program, nor any (or any other) recipient or sub-recipient of HUD funds may inquire about the sexual orientation or gender identity of an applicant or occupant for the purpose of determining eligibility for the housing or otherwise making such housing available.

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity
Final Rule, February 3, 2012

The Final Rule redefines "Family" in various HUD programs, including Public Housing, Section 8, HUD 202/811 housing and CDBG to insure equal access to HUD programs is given without regard to sexual orientation or gender identity.

See:

<http://portal.hud.gov/hudportal/documents/huddoc?id=12lgbtfinalrule.pdf>

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity-Example

An underwriter for an FHA insured loan is reviewing an application where two male incomes are being used as the basis for the applicants' credit worthiness. The underwriter assumes the applicants are a gay couple and, as a result, denies the application despite the applicants' glowing credentials. This scenario may violate HUD regulations which prohibit FHA-insured lenders from taking actual or perceived sexual orientation into consideration in determining adequacy of an applicant's income.

The Fair Housing Act and Disability



Who is disabled?
 Reasonable Modification
 Reasonable Accommodation
 What can a landlord ask?

http://portal.hud.gov/portal/page/portal/HUD/topics/information_fair_housing_act/faq_disabled_persons

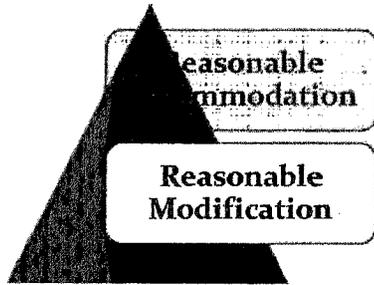
Who is Disabled?

- Definition of disability:
 - "A physical or mental impairment which substantially limits one or more major life activities"; or
 - A record of such an impairment; or
 - Being regarded as having such an impairment

Who is Disabled?

- Physical or Mental impairments include, but are not limited to:
 - Visual, speech, mobility or hearing impairments
 - AIDS
 - Mental/Emotional illness
 - Drug addiction (other than addiction caused by current, illegal use of controlled substances)
 - Alcoholism

COMMON DISABILITY ISSUES



Why Reasonable Accommodations and Modifications?

Balancing the Scales



People with disabilities may require special needs to ensure that they have equal access and equal opportunity to use and enjoy a dwelling

Reasonable Modification



A landlord must allow, at the expense of a disabled person*, reasonable modifications of existing premises if the proposed modifications are necessary for the disabled person to have full enjoyment of the premises of a dwelling (Fair Housing Act)

*Exception: In Federally Funded housing facilities, the landlord would be responsible for the cost and the installation of the modifications, unless the modifications are unreasonable (Section 504)

http://www.hud.gov/offices/fheo/disabilities/reasonable_modifications_mar08.pdf

Reasonable Modification-Example

A disabled individual who uses a wheelchair requests permission to install a ramp to his or her unit in order to access the apartment.



Reasonable Accommodation

A landlord must make reasonable accommodations (changes, exceptions or adjustments) in rules, policies, practices, or services when such accommodations may be necessary to afford a disabled person equal opportunity to use and enjoy a dwelling unit, including public and common use areas.



<http://www.hud.gov/offices/fheo/library/huddojstatement.pdf>

**Reasonable Accommodation -
Example**

A landlord who does not allow reserved parking spots should make an "exception" to this policy to accommodate a disabled tenant who needs a specific parking space that is close to his or her unit.



**Reasonable Accommodation -
Example**

A landlord who has a no pets policy must make an "exception" to this policy to accommodate a disabled tenant who needs an animal for his or her disability.



Assistance Animals

An animal needed because of a person's disability that allows that person to have equal access and enjoyment of the housing



Assistance Animals

- The animal does not have to be a dog
- The animal does not have to be trained or certified
- A landlord may impose rules on assistance animals related to the health and safety of other tenants
- A landlord may not charge a pet deposit for the animal



Responsibilities of Owners

- Tenant is responsible for care and control of animal
 - Must remove waste
 - Animal should not jump or bite at people
- Tenant is responsible for any damage caused by animal

A Landlord Can Ask...

- A landlord CAN ask for verification that the person is disabled and needs the accommodation or modification because of the disability
 - This can be verified from a:
 - Doctor
 - Medical professional
 - Peer support group
 - Non-medical service agency
 - A reliable third party who is in a position to know about the individual's disability

Other Allowable questions:

- Can you pay the rent?
- Do you have rental references?
- Will you comply with the rules?
- Do you have a criminal history?
- Are you currently using illegal drugs?
- If your housing is designed or designated for people with disabilities, you can ask every applicant if he or she qualifies for the housing.

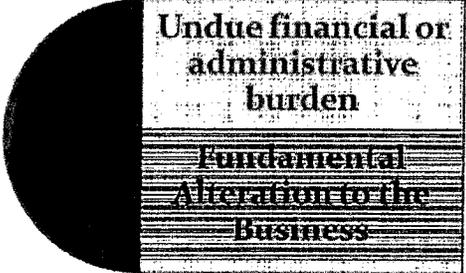
A Landlord CANNOT ask...

- What is the nature and severity of your disability?
- Why do you need this accommodation or modification?
- Do you take medication?
- How severe is your disability?
- Why are you getting SSI?
- Can I see your medical records?
- Have you ever been hospitalized?

When Must a Reasonable Accommodation Request Be Granted?

- The person is disabled
- There is a nexus between the disability and the accommodation
- It is reasonable.

Reasonable vs. Unreasonable?



Undue financial or administrative burden

Fundamental Alteration to the Business

Undue Financial/Administrative Burden

Evaluate the financial impact the modification would have on your budget



Example:
Can you afford to install a \$70,000 elevator?

Fundamental Alteration

Evaluate whether you are being asked to provide a service not normally provided in your business

Examples:
Distributing Medications?
Providing Care Giver Services?

What to do next?

Reasonable → Provide Accommodation or Modification

Not Reasonable → Implement other alternatives to accommodate the disabled person

Familial Status
What is familial status?
Do's and Don'ts
Occupancy
HOPA

Defining Familial Status

- The presence of one or more children under the age of 18 in the household
- Parent, step-parent, adoptive parent, guardian, foster parent or custodian of a minor child
- Pregnant woman or someone in the process of acquiring legal custody of a child

Do:

- Integrate families with children throughout the complex
- Provide a safe environment for all tenants
- Establish rules that do not target children
- Follow existing health and safety laws when setting age limits for pool use
- Follow existing industry standards when setting age limits for use of spa equipment



Don't:

- Refuse to rent to families with children unless you are a Housing for Older Persons
- Set rules that target children
- Limit families with children to certain floors of buildings or to certain areas within housing complexes
- Refuse to rent to families because of safety hazards



Occupancy

Under some circumstances, a housing provider's occupancy policy may have an unfair and larger negative impact on families with children and may, therefore, constitute a violation of the Fair Housing Act

Occupancy – The Keating Memo

Keating Memo discusses reasonable occupancy policies

- Two persons per bedroom, as a general rule, is reasonable
- **HOWEVER**, reasonableness is not solely determined by the number of people permitted in each bedroom



<http://www.hud.gov/offices/fheo/library/occupancystds.pdf>

The Keating Memo - Continued

- Reasonableness of an occupancy policy is also determined by:
 - Size of bedrooms and unit
 - Age of children
 - Configuration of unit
 - Other physical limitations of housing
 - State and local law



Housing for Older Persons Act (HOPA)

- The Fair Housing Act prohibits discrimination in housing based on family status (presence of children)
- There are three exceptions to this rule found in the Housing for Older Persons Act:
 - State or Federal housing programs designated by HUD Secretary to be specifically for the elderly
 - 62+ Housing
 - 55+ Housing



<http://www.hud.gov/offices/fheo/seniors/index.cfm>

HOPA - Continued



62+ Housing

- Housing facility or community intended for and solely occupied by persons 62 years and older



HOPA-Continued



55+ Housing-criteria to qualify:

- Housing facility or community where at least 80% of its occupied units is occupied by at least one person aged 55 or older
- Intent to operate as housing designed for persons 55 and older
- Process to verify age of occupants



Domestic Violence
and
Fair Housing

<http://www.hud.gov/offices/lhco/library/n-domestic-violence-memo-with-attachment.pdf>

The Violence Against Women and Department of Justice Reauthorization Act of 2005 (VAWA)

VAWA says **Public Housing, Voucher, and Section 8 Project-Based** programs cannot deny someone assistance or admission in their program or terminate someone's assistance, tenancy or occupancy in their program because of criminal activity directly related to domestic violence, dating violence, or stalking by a member of the tenant's household or any guest or other person under the tenant's control if the tenant or immediate member of the tenant's family is the victim of that domestic violence, dating violence, or stalking

VAWA

- Allows owners and management agents to request certification from the tenant that she is a victim of bona fide domestic violence, dating violence, or stalking
- Tenants may present third-party documentation of the abuse, including court records, police reports, or documentation signed by a service provider, an attorney, or a medical professional from whom the victim has sought assistance in addressing the abuse or the effects of the abuse

VAWA

VAWA allows the **Public Housing, Voucher, or Section 8 Project-Based** programs to split a lease in a domestic violence situation in order to evict the abuser and allow the victim to keep her housing.

Domestic Violence and the Fair Housing Act

Some times, adverse housing actions against victims of domestic violence punish the victims for the violence inflicted upon them, causing "double victimization".

Double victimization is unfair and may be illegal housing discrimination under the Fair Housing Act.

Illegal Discrimination under the Fair Housing Act in Domestic Violence Situations

Zero-Tolerance Crime Policies
 +
 The Statistical Impact
 ↓
 Illegal Housing Discrimination

Housing Provider Zero-Tolerance Crime Policies

- Under these policies, victims of domestic violence have been evicted because of the violence of a household member, guest, or other person under the victim's "control."
- Victims have often been evicted after repeated calls to the police for domestic violence incidents because of allegations of disturbance to other tenants.
- Victims have also been evicted because of property damage caused by their abusers.

FAIR HOUSING
WEBINAR

Call In Number: 1-877-336-1274
Access Code: 5555045

THE BASICS OF
THE FAIR HOUSING ACT

Presented by:
Kristina Miller
HUD-Office of Fair Housing & Equal
Opportunity

509-368-3214



Fair Housing Basics

What is Fair Housing?
Federal protected bases
Covered issues
Illegal Discrimination
Who must comply?



What is Fair Housing?

Fair housing is the right of all people to be free from discrimination in the rental, sale, or financing of housing.



Fair Housing means Equal Access

The Federal Fair Housing Act

Prohibits discrimination in housing on the bases of:

- Race
- Color
- National Origin
- Religion
- Sex (Gender)
- Disability
- Familial Status (Presence of children under 18, pregnant female, securing custody, and designee of custodian)

What issues are covered under the Fair Housing Act?

■ Virtually ALL housing related transactions are covered, including:

- ◆ Renting or buying a house, an apartment, condo, or mobile home
- ◆ The terms or conditions of a rental, such as rules and policies
- ◆ Reasonable accommodations or modifications for a person with a disability
- ◆ Mortgage lending, appraisals, and insurance
- ◆ Advertising



What makes discrimination illegal?

- Discrimination means being treated differently and less favorably than others
 - Not all discrimination is illegal
 - Illegal Discrimination = Covered Issue + Covered Basis
 - Refusing to rent housing to someone (Issue) because she is a woman (Basis)

What makes discrimination illegal?

- Discrimination can also mean a failure to reasonably accommodate a person's disability
 - A person who is disabled may need the landlord to waive or change their rules to afford the disabled person equal access to the dwelling or public & common use areas



What makes discrimination illegal?

- Discrimination can also mean a landlord's neutral policy has a greater negative effect on one group of people of a certain protected class more than another group of people
 - For example, an overly restrictive occupancy policy has the effect of discouraging families with children more than any other type of household



Illegal Discrimination Can Be...

- Charging a higher rent amount for tenants with children
- Making a tenant follow stricter rules because he is from Iraq
- Requiring a qualified applicant to meet higher standards because she is African-American
- Evicting a disabled tenant because she requires a reasonable accommodation for her disability

Illegal Discrimination Can Be...

- Telling applicants that an available apartment has been rented once it is clear that they are Muslim
- Retaliating against a tenant who has filed a Fair Housing complaint
- Failing to take action if a tenant complains that another tenant is harassing them because they are Mexican

Who must comply with the Fair Housing Act?

- Can include, but is not limited to:
 - Any person and/or entity involved in the rental or sale of a dwelling or the advertisement of a dwelling;
 - Any person and/or entity involved in the design and construction of new dwellings;
 - Any person and/or entity involved in other real estate related transactions such as mortgage lending, property/hazard insurance, zoning, municipal services



This Means...

- Property Owners
- Property Managers
- Property Maintenance Staff
- Real Estate Brokers or Agents
- Homeowners/Condominium Associations
- Housing Authority Staff
- Housing Developers and Contractors
- Mortgage Lenders and Financial Institutions
- Advertising Media



Questions?



Specific Fair Housing Issues

- Sexual Orientation
- Disability
- Family Status
- Domestic Violence
- Advertising

The Fair Housing Act and Sexual Orientation

Sexual Orientation and Gender Identity are not protected classes under the Fair Housing Act.

However, a lesbian, gay, bisexual, or transgender (LGBT) person's experience with sexual orientation or gender identity housing discrimination may still be covered by the Fair Housing Act.

How?

Under Disability:

A gay man is evicted because his landlord believes he will infect other tenants with HIV/AIDS.

That situation may constitute illegal disability discrimination under the Fair Housing Act because the man is perceived to have a **disability**, HIV/AIDS.

How?

Under Sex/Gender:

A property manager refuses to rent an apartment to a prospective tenant who is transgender.

If the housing denial is because of the prospective tenant's non-conformity with gender stereotypes, it may constitute illegal discrimination on the basis of **sex** under the Fair Housing Act.

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity
Final Rule, February 3, 2012

Eligibility for housing that is assisted by HUD or subject to a mortgage insured by the Federal Housing Administration shall be made in accordance with the eligibility requirements provided by HUD for such program and such housing shall be made available *without regard to actual or perceived sexual orientation, gender identity, or marital status.*

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity
Final Rule, February 3, 2012

No owner or administrator of HUD-assisted or HUD-insured housing, approved lender in an FHA mortgage insurance program, nor any (or any other) recipient or sub-recipient of HUD funds may inquire about the sexual orientation or gender identity of an applicant or occupant for the purpose of determining eligibility for the housing or otherwise making such housing available.

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity
Final Rule, February 3, 2012

The Final Rule redefines "Family" in various HUD programs, including Public Housing, Section 8, HUD 202/811 housing and CDBG to insure equal access to HUD programs is given without regard to sexual orientation or gender identity.

See:

<http://portal.hud.gov/hudportal/documents/huddoc?id=12lgbtfinalrule.pdf>

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity-Example

An underwriter for an FHA insured loan is reviewing an application where two male incomes are being used as the basis for the applicants' credit worthiness. The underwriter assumes the applicants are a gay couple and, as a result, denies the application despite the applicants' glowing credentials. This scenario may violate HUD regulations which prohibit FHA-insured lenders from taking actual or perceived sexual orientation into consideration in determining adequacy of an applicant's income.

The Fair Housing Act and Disability



Who is disabled?
Reasonable Modification
Reasonable Accommodation
What can a landlord ask?

http://portal.hud.gov/portal/page/portal/HUD/topics/information_f_or_disabled_persons



Who is Disabled?



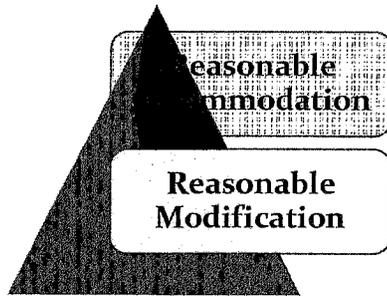
- Definition of disability:
 - "A **physical or mental** impairment which substantially limits one or more major life activities"; or
 - A record of such an impairment; or
 - Being regarded as having such an impairment



Who is Disabled?

- Physical or Mental impairments include, but are not limited to:
 - Visual, speech, mobility or hearing impairments
 - AIDS
 - Mental/Emotional illness
 - Drug addiction (other than addiction caused by current, illegal use of controlled substances)
 - Alcoholism

COMMON DISABILITY ISSUES



Why Reasonable Accommodations and Modifications?

Balancing the Scales



People with disabilities may require special needs to ensure that they have equal access and equal opportunity to use and enjoy a dwelling

Reasonable Modification



A landlord must allow, at the expense of a disabled person*, reasonable modifications of existing premises if the proposed modifications are necessary for the disabled person to have full enjoyment of the premises of a dwelling (Fair Housing Act)

*Exception: In Federally Funded housing facilities, the landlord would be responsible for the cost and the installation of the modifications, unless the modifications are unreasonable (Section 504)

http://www.hud.gov/offices/fheo/disabilities/reasonable_modifications_mar08.pdf

Reasonable Modification-Example

A disabled individual who uses a wheelchair requests permission to install a ramp to his or her unit in order to access the apartment.



Reasonable Accommodation

A landlord must make reasonable accommodations (changes, exceptions or adjustments) in rules, policies, practices, or services when such accommodations may be necessary to afford a disabled person equal opportunity to use and enjoy a dwelling unit, including public and common use areas.



<http://www.hud.gov/offices/fheo/library/huddojstatement.pdf>

**Reasonable Accommodation -
Example**

A landlord who does not allow reserved parking spots should make an "exception" to this policy to accommodate a disabled tenant who needs a specific parking space that is close to his or her unit.



**Reasonable Accommodation -
Example**

A landlord who has a no pets policy must make an "exception" to this policy to accommodate a disabled tenant who needs an animal for his or her disability.



Assistance Animals

An animal needed because of a person's disability that allows that person to have equal access and enjoyment of the housing



Assistance Animals

- The animal does not have to be a dog
- The animal does not have to be trained or certified
- A landlord may impose rules on assistance animals related to the health and safety of other tenants
- A landlord may not charge a pet deposit for the animal



Responsibilities of Owners

- Tenant is responsible for care and control of animal
 - Must remove waste
 - Animal should not jump or bite at people
- Tenant is responsible for any damage caused by animal

A Landlord Can Ask...

- A landlord CAN ask for verification that the person is disabled and needs the accommodation or modification because of the disability
 - This can be verified from a:
 - Doctor
 - Medical professional
 - Peer support group
 - Non-medical service agency
 - A reliable third party who is in a position to know about the individual's disability

Other Allowable questions:

- Can you pay the rent?
- Do you have rental references?
- Will you comply with the rules?
- Do you have a criminal history?
- Are you currently using illegal drugs?
- If your housing is designed or designated for people with disabilities, you can ask every applicant if he or she qualifies for the housing.

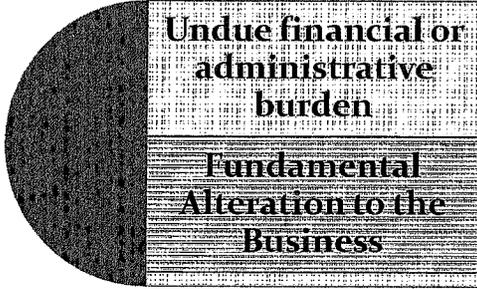
A Landlord CANNOT ask...

- What is the nature and severity of your disability?
- Why do you need this accommodation or modification?
- Do you take medication?
- How severe is your disability?
- Why are you getting SSI?
- Can I see your medical records?
- Have you ever been hospitalized?

When Must a Reasonable Accommodation Request Be Granted?

- The person is disabled
- There is a nexus between the disability and the accommodation
- It is reasonable.

Reasonable vs. Unreasonable?



Undue Financial/Administrative Burden

Evaluate the financial impact the modification would have on your budget



Example:

Can you afford to install a \$70,000 elevator?

Fundamental Alteration

Evaluate whether you are being asked to provide a service not normally provided in your business

Examples:

- Distributing Medications?
- Providing Care Giver Services?

What to do next?

Reasonable → Provide Accommodation or Modification

Not Reasonable → Implement other alternatives to accommodate the disabled person

Familial Status
 What is familial status?
 Do's and Don'ts
 Occupancy
 HOPA

Defining Familial Status

- The presence of one or more children under the age of 18 in the household
- Parent, step-parent, adoptive parent, guardian, foster parent or custodian of a minor child
- Pregnant woman or someone in the process of acquiring legal custody of a child

Do:

- Integrate families with children throughout the complex
- Provide a safe environment for all tenants
- Establish rules that do not target children
- Follow existing health and safety laws when setting age limits for pool use
- Follow existing industry standards when setting age limits for use of spa equipment



Don't:

- Refuse to rent to families with children unless you are a Housing for Older Persons
- Set rules that target children
- Limit families with children to certain floors of buildings or to certain areas within housing complexes
- Refuse to rent to families because of safety hazards



Occupancy

Under some circumstances, a housing provider's occupancy policy may have an unfair and larger negative impact on families with children and may, therefore, constitute a violation of the Fair Housing Act

Occupancy – The Keating Memo

Keating Memo discusses reasonable occupancy policies

- Two persons per bedroom, as a general rule, is reasonable
- HOWEVER, reasonableness is not solely determined by the number of people permitted in each bedroom



<http://www.hud.gov/offices/fheo/library/occupancystds.pdf>

The Keating Memo - Continued

- Reasonableness of an occupancy policy is also determined by:
 - Size of bedrooms and unit
 - Age of children
 - Configuration of unit
 - Other physical limitations of housing
 - State and local law



Housing for Older Persons Act (HOPA)

- The Fair Housing Act prohibits discrimination in housing based on family status (presence of children)
- There are three exceptions to this rule found in the Housing for Older Persons Act:
 - State or Federal housing programs designated by HUD Secretary to be specifically for the elderly
 - 62+ Housing
 - 55+ Housing



<http://www.hud.gov/offices/fheo/seniors/index.cfm>

HOPA - Continued



62+ Housing

- Housing facility or community intended for and solely occupied by persons 62 years and older



HOPA-Continued



55+ Housing-criteria to qualify:

- Housing facility or community where at least 80% of its occupied units is occupied by at least one person aged 55 or older
- Intent to operate as housing designed for persons 55 and older
- Process to verify age of occupants



**Domestic Violence
and
Fair Housing**

<http://www.hud.gov/offices/fheo/library/11-domestic-violence-memo-with-attachment.pdf>

The Violence Against Women and Department of Justice Reauthorization Act of 2005 (VAWA)

VAWA says **Public Housing, Voucher, and Section 8 Project-Based programs** cannot deny someone assistance or admission in their program or terminate someone's assistance, tenancy or occupancy in their program because of criminal activity directly related to domestic violence, dating violence, or stalking by a member of the tenant's household or any guest or other person under the tenant's control if the tenant or immediate member of the tenant's family is the victim of that domestic violence, dating violence, or stalking

VAWA

- Allows owners and management agents to request certification from the tenant that she is a victim of bona fide domestic violence, dating violence, or stalking
- Tenants may present third-party documentation of the abuse, including court records, police reports, or documentation signed by a service provider, an attorney, or a medical professional from whom the victim has sought assistance in addressing the abuse or the effects of the abuse

VAWA

VAWA allows the **Public Housing, Voucher, or Section 8 Project-Based programs** to split a lease in a domestic violence situation in order to evict the abuser and allow the victim to keep her housing.

Domestic Violence and the Fair Housing Act

Some times, adverse housing actions against victims of domestic violence punish the victims for the violence inflicted upon them, causing "double victimization". Double victimization is unfair and may be illegal housing discrimination under the Fair Housing Act.

Illegal Discrimination under the Fair Housing Act in Domestic Violence Situations

Zero-Tolerance Crime Policies
+
The Statistical Impact
↓
Illegal Housing Discrimination

Housing Provider Zero-Tolerance Crime Policies

- Under these policies, victims of domestic violence have been evicted because of the violence of a household member, guest, or other person under the victim's "control."
- Victims have often been evicted after repeated calls to the police for domestic violence incidents because of allegations of disturbance to other tenants.
- Victims have also been evicted because of property damage caused by their abusers.

The Statistical Impact

- Statistics show that women are overwhelmingly the victims of domestic violence:
 - An estimated 1.3 million women are the victims of assault by an intimate partner each year
 - About 1 in 4 women will experience intimate partner violence in their lifetimes
 - 85% of victims of domestic violence are women
 - In 2009, women were about five times as likely as men to experience domestic violence

Domestic Violence and Sex Discrimination under the Fair Housing Act

- Statistics show that discrimination against victims of domestic violence is almost always discrimination against women, thereby creating a disparate impact (unfair impact) based on gender.
- Thus, domestic violence survivors who are denied housing, evicted, or deprived of assistance based on the violence in their homes may have a cause of action for sex discrimination under the Fair Housing Act.

Domestic Violence and Other Bases of Discrimination

- African-American and Native American women experience higher rates of domestic violence than white women.
- Black women experience intimate partner violence at a rate 35% higher than that of white females, and about 2.5 times the rate of women of other races.
- Native American women are victims of violent crime, including rape and sexual assault, at more than double the rate of other racial groups.
- Women of certain national origins and immigrant women also experience domestic violence at disproportionate rates.

Domestic Violence and Other Bases of Discrimination

This means that discrimination against victims of domestic violence can also have a disparate impact (unfair impact) based on race or national origin, creating a cause of action for discrimination under the Fair Housing Act.

**Disparate Impact Analysis
4 Steps**

Step 1:
Identify the landlord's specific policy, procedure, or practice that is allegedly discriminatory. This process means both the identification of the policy, procedure, or practice and the examination of what types of crimes trigger the application of the policy.

**Disparate Impact Analysis
4 Steps**

Step 2:
Determine whether or not that policy, procedure, or practice was consistently applied.

Disparate Impact Analysis
4 Steps

Step 3:

Determine whether or not the particular policy, procedure, or practice has a significant adverse impact on domestic violence victims and if so, how many of those victims were women (or members of a certain race or national origin).

- Use statistical evidence, particularized as possible to demonstrate the impact of the policy to applicants or residents of a specific building or property, or the impact on applicants or residents for all of the landlord's operations.

Disparate Impact Analysis
4 Steps

Step 4:

Identify the reasons for enforcing the policy and determine whether or not they are real and supported by a substantial business justification. Consider possible alternative policies and analyze whether each policy would achieve the same objective with less discriminatory impact.

For example, in a case of discriminatory eviction under a zero-tolerance policy, a landlord could adopt a policy of evicting only the wrongdoer and not innocent victims.

Advertising

The Fair Housing Act prohibits the making, printing, and publishing of any notices, statements or advertisements with respect to the sale or rental of a dwelling which indicates any preference, limitation or discrimination because of a protected class covered under the Act

Advertising and the Internet

Communications Decency Act

Limits the liability of interactive computer services for content originating with a third party user of the service

<http://www.hud.gov/offices/fheo/library/Guidance-InternetAds.pdf>

Advertising and the Internet

Communications Decency Act
Versus
The Fair Housing Act

Advertising and the Internet

In 2006, HUD concluded that the Communications Decency Act does not exempt websites from liability under the Fair Housing Act and HUD certified substantially equivalent state and local Fair Housing Laws

Advertising Guidelines

- Examples of Permissible phrases
 - Master bedroom
 - Desirable Neighborhood
 - Kosher Meals Available
 - Female roommate wanted
 - Mother-in-law suite
 - No smoking
 - Family room



<http://www.hud.gov/offices/fheo/library/part109.pdf>

Advertising Guidelines

- Examples of Phrases to Avoid
 - White family home
 - Adult Community
 - Roselawn Catholic Home (without a non-discrimination statement)

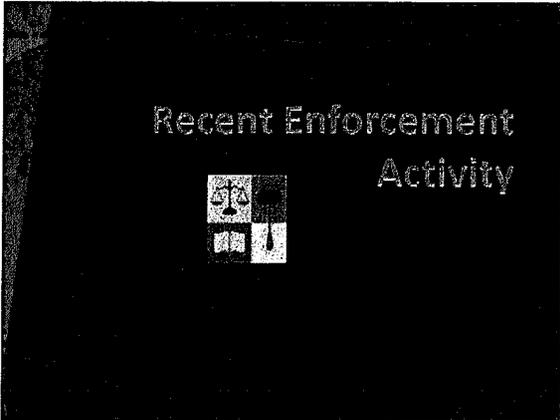
What about "no pets"?




Advertising - Continued

THE KEY:
DESCRIBE THE PROPERTY
NOT THE TENANTS!





HUD Enforcement Activity

On September 22, 2011, HUD charged the owner and manager of a Lakewood, Washington trailer park with discriminating on the basis of disability.

The charge was brought on behalf of the Fair Housing Center of Washington, alleging that Deidra Miller, the owner of Terrace Trailers, and property manager Claudia Welch refused to make a reasonable accommodation to their "no pets" policy for testers posing as applicants with disabilities who needed service dogs.

ALLEGATIONS:

The Fair Housing Center of Washington (FHCW), a local non-profit organization, initiated testing after seeing an advertisement for a rental unit at Terrace Trailers indicating a "no pets" policy during a random audit of online rental postings.

Testers posing as persons requiring service dogs called the numbers provided to inquire about the advertised rentals.

Allegations

In two separate tests, Manager Welch told the testers that animals were not allowed even after the testers explained that their dogs were service animals. After checking with Owner Miller, Welch confirmed to the second tester that Miller would not make a reasonable accommodation to allow the service dog. Manager Welch allegedly told the testers that if their service animals were permitted, "then everyone will want one."

The Next Step...

HUD's charge will be heard by a United States Administrative Law Judge unless any party to the charge elects to have the case heard in federal district court. If an administrative law judge finds after a hearing that illegal discrimination has occurred, he may award monetary damages to the Fair Housing Center.

HUD Enforcement Activity

On May 31, 2011, HUD entered into a settlement agreement with Cornerstone Mortgage Company (Cornerstone), a national mortgage lender based in Houston, which HUD accused of engaging in discriminatory lending practices against expectant mothers.

Allegations

The complaint alleged that Cornerstone initially approved a female applicant for a conventional mortgage loan, but when Cornerstone learned the applicant was on maternity leave, Cornerstone changed the status of her application.

Allegations:

Cornerstone notified the applicant in an e-mail that when a borrower is on maternity leave, the borrower's income cannot be considered for purposes of qualifying for a loan.

The approval of the applicant's loan was then conditioned.

The applicant eventually returned early from maternity leave as a result of Cornerstone's actions.

Allegations

Cornerstone denied that these actions violated the Fair Housing Act and argued that it engaged in prudent loan underwriting consistent with all legal requirements.

HUD's Position

During a news conference, John Trasviña, HUD Assistant Secretary for Fair Housing and Equal Opportunity, stated that,

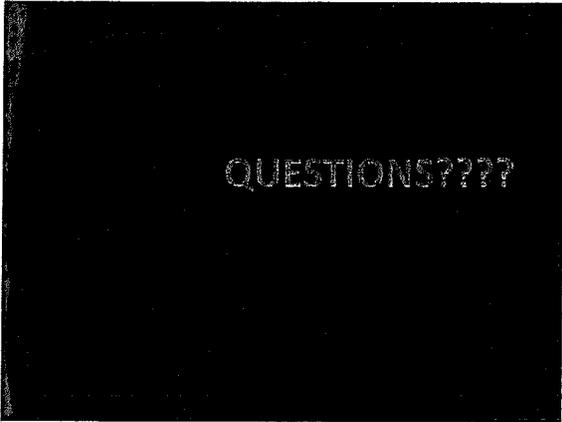
"Pregnancy is not a basis to deny or delay a loan. It's just that simple. Mortgage professionals may verify income and other resources and have eligibility standards but they may not single out women on maternity leave to deny or delay loans that they are otherwise eligible for."

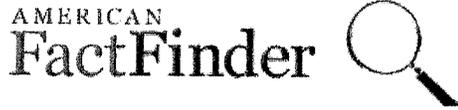
Settlement

- The Settlement requires Cornerstone to:
 - Compensate Dr. Elizabeth Budde \$15,000 based on her claims that she was initially denied a mortgage loan even though she was on paid maternity leave and planned to return to work
 - Create a \$750,000 victims' fund to compensate other Cornerstone borrowers who experienced discrimination because they were on pregnancy or maternity leave at the time they were applying for a loan

Settlement

- The Settlement requires Cornerstone to:
 - Notify all borrowers who applied during a two-year time frame of their right to seek compensation if they experienced treatment that was discriminatory because a borrower or co-borrower was pregnant or on maternity leave
 - Pay as many as 100 successful claimants a lump sum payment of \$7,500 each.





DP05

ACS DEMOGRAPHIC AND HOUSING ESTIMATES

2009-2013 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Lake County, Illinois				Census Tract 8655.02, Lake County, Illinois
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate
SEX AND AGE					
Total population	702,099	*****	702,099	(X)	2,452
Male	350,411	+/-90	49.9%	+/-0.1	1,157
Female	351,688	+/-90	50.1%	+/-0.1	1,295
Under 5 years	45,194	+/-5	6.4%	+/-0.1	70
5 to 9 years	52,966	+/-1,053	7.5%	+/-0.1	125
10 to 14 years	55,166	+/-1,050	7.9%	+/-0.1	145
15 to 19 years	56,828	+/-153	8.1%	+/-0.1	284
20 to 24 years	43,237	+/-148	6.2%	+/-0.1	126
25 to 34 years	79,606	+/-145	11.3%	+/-0.1	105
35 to 44 years	97,059	+/-95	13.8%	+/-0.1	320
45 to 54 years	112,451	+/-84	16.0%	+/-0.1	438
55 to 59 years	45,374	+/-834	6.5%	+/-0.1	208
60 to 64 years	37,702	+/-831	5.4%	+/-0.1	119
65 to 74 years	43,037	+/-71	6.1%	+/-0.1	309
75 to 84 years	23,113	+/-491	3.3%	+/-0.1	171
85 years and over	10,366	+/-490	1.5%	+/-0.1	32
Median age (years)	37.0	+/-0.1	(X)	(X)	46.1
18 years and over	514,152	+/-84	73.2%	+/-0.1	1,904
21 years and over	481,793	+/-692	68.6%	+/-0.1	1,778
62 years and over	97,785	+/-669	13.9%	+/-0.1	576
65 years and over	76,516	+/-72	10.9%	+/-0.1	512
18 years and over	514,152	+/-84	514,152	(X)	1,904
Male	254,032	+/-75	49.4%	+/-0.1	905
Female	260,120	+/-72	50.6%	+/-0.1	999
65 years and over	76,516	+/-72	76,516	(X)	512
Male	33,696	+/-48	44.0%	+/-0.1	203
Female	42,820	+/-50	56.0%	+/-0.1	309
RACE					

Subject	Lake County, Illinois				Census Tract 8655.02, Lake County, Illinois Estimate
	Estimate	Margin of Error	Percent	Percent Margin of Error	
Total population	702,099	*****	702,099	(X)	2,452
One race	683,907	+/-1,279	97.4%	+/-0.2	2,407
Two or more races	18,192	+/-1,279	2.6%	+/-0.2	45
One race	683,907	+/-1,279	97.4%	+/-0.2	2,407
White	552,805	+/-2,841	78.7%	+/-0.4	2,236
Black or African American	47,959	+/-967	6.8%	+/-0.1	33
American Indian and Alaska Native	1,411	+/-335	0.2%	+/-0.1	0
Cherokee tribal grouping	119	+/-69	0.0%	+/-0.1	0
Chippewa tribal grouping	76	+/-54	0.0%	+/-0.1	0
Navajo tribal grouping	29	+/-48	0.0%	+/-0.1	0
Sioux tribal grouping	0	+/-27	0.0%	+/-0.1	0
Asian	44,741	+/-633	6.4%	+/-0.1	121
Asian Indian	12,602	+/-1,272	1.8%	+/-0.2	58
Chinese	8,317	+/-911	1.2%	+/-0.1	3
Filipino	10,331	+/-1,123	1.5%	+/-0.2	30
Japanese	1,759	+/-347	0.3%	+/-0.1	4
Korean	7,789	+/-1,009	1.1%	+/-0.1	0
Vietnamese	783	+/-324	0.1%	+/-0.1	0
Other Asian	3,160	+/-650	0.5%	+/-0.1	26
Native Hawaiian and Other Pacific Islander	300	+/-105	0.0%	+/-0.1	0
Native Hawaiian	26	+/-40	0.0%	+/-0.1	0
Guamanian or Chamorro	30	+/-32	0.0%	+/-0.1	0
Samoan	156	+/-125	0.0%	+/-0.1	0
Other Pacific Islander	88	+/-120	0.0%	+/-0.1	0
Some other race	36,691	+/-2,532	5.2%	+/-0.4	17
Two or more races	18,192	+/-1,279	2.6%	+/-0.2	45
White and Black or African American	4,774	+/-706	0.7%	+/-0.1	13
White and American Indian and Alaska Native	2,189	+/-417	0.3%	+/-0.1	16
White and Asian	5,107	+/-592	0.7%	+/-0.1	12
Black or African American and American Indian and Alaska Native	409	+/-190	0.1%	+/-0.1	0
Race alone or in combination with one or more other races					
Total population	702,099	*****	702,099	(X)	2,452
White	568,790	+/-2,719	81.0%	+/-0.4	2,277
Black or African American	54,797	+/-823	7.8%	+/-0.1	46
American Indian and Alaska Native	4,694	+/-594	0.7%	+/-0.1	20
Asian	51,850	+/-429	7.4%	+/-0.1	133
Native Hawaiian and Other Pacific Islander	1,257	+/-376	0.2%	+/-0.1	0
Some other race	40,375	+/-2,649	5.8%	+/-0.4	21
HISPANIC OR LATINO AND RACE					
Total population	702,099	*****	702,099	(X)	2,452
Hispanic or Latino (of any race)	141,538	*****	20.2%	*****	271
Mexican	115,399	+/-2,215	16.4%	+/-0.3	112
Puerto Rican	8,745	+/-1,196	1.2%	+/-0.2	13
Cuban	1,758	+/-506	0.3%	+/-0.1	0
Other Hispanic or Latino	15,636	+/-1,815	2.2%	+/-0.3	146
Not Hispanic or Latino	560,561	*****	79.8%	*****	2,181
White alone	454,790	+/-311	64.8%	+/-0.1	2,011
Black or African American alone	46,043	+/-827	6.6%	+/-0.1	33
American Indian and Alaska Native alone	717	+/-149	0.1%	+/-0.1	0
Asian alone	44,268	+/-642	6.3%	+/-0.1	109
Native Hawaiian and Other Pacific Islander alone	276	+/-100	0.0%	+/-0.1	0
Some other race alone	1,252	+/-362	0.2%	+/-0.1	0
Two or more races	13,215	+/-866	1.9%	+/-0.1	28

Subject	Lake County, Illinois				Census Tract 8655.02, Lake County, Illinois
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate
Two races including Some other race	721	+/-242	0.1%	+/-0.1	0
Two races excluding Some other race, and Three or more races	12,494	+/-845	1.8%	+/-0.1	28
Total housing units	260,338	+/-297	(X)	(X)	1,028

Subject	Census Tract 8655.02, Lake County, Illinois			Highland Park city, Illinois	
	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error
SEX AND AGE					
Total population	+/-162	2,452	(X)	29,864	+/-34
Male	+/-114	47.2%	+/-3.2	14,581	+/-301
Female	+/-112	52.8%	+/-3.2	15,283	+/-310
Under 5 years	+/-38	2.9%	+/-1.5	1,537	+/-255
5 to 9 years	+/-43	5.1%	+/-1.8	2,450	+/-258
10 to 14 years	+/-54	5.9%	+/-2.1	2,324	+/-347
15 to 19 years	+/-82	11.6%	+/-3.3	1,968	+/-263
20 to 24 years	+/-66	5.1%	+/-2.6	1,056	+/-221
25 to 34 years	+/-56	4.3%	+/-2.2	1,944	+/-355
35 to 44 years	+/-88	13.1%	+/-3.2	3,585	+/-337
45 to 54 years	+/-120	17.9%	+/-4.6	4,810	+/-374
55 to 59 years	+/-70	8.5%	+/-2.7	2,244	+/-247
60 to 64 years	+/-56	4.9%	+/-2.4	1,961	+/-238
65 to 74 years	+/-76	12.6%	+/-3.1	3,212	+/-292
75 to 84 years	+/-63	7.0%	+/-2.6	1,857	+/-231
85 years and over	+/-25	1.3%	+/-1.0	916	+/-210
Median age (years)	+/-2.7	(X)	(X)	45.2	+/-1.5
18 years and over	+/-149	77.7%	+/-2.7	22,184	+/-409
21 years and over	+/-138	72.5%	+/-3.0	21,343	+/-530
62 years and over	+/-83	23.5%	+/-3.7	7,078	+/-428
65 years and over	+/-68	20.9%	+/-2.8	5,985	+/-354
18 years and over	+/-149	1,904	(X)	22,184	+/-409
Male	+/-107	47.5%	+/-3.5	10,634	+/-301
Female	+/-92	52.5%	+/-3.5	11,550	+/-293
65 years and over	+/-68	512	(X)	5,985	+/-354
Male	+/-45	39.6%	+/-7.3	2,766	+/-194
Female	+/-57	60.4%	+/-7.3	3,219	+/-227
RACE					
Total population	+/-162	2,452	(X)	29,864	+/-34
One race	+/-161	98.2%	+/-1.6	29,294	+/-221
Two or more races	+/-41	1.8%	+/-1.6	570	+/-220
One race	+/-161	98.2%	+/-1.6	29,294	+/-221
White	+/-158	91.2%	+/-4.0	27,889	+/-405
Black or African American	+/-41	1.3%	+/-1.7	702	+/-330
American Indian and Alaska Native	+/-11	0.0%	+/-1.2	0	+/-21
Cherokee tribal grouping	+/-11	0.0%	+/-1.2	0	+/-21
Chippewa tribal grouping	+/-11	0.0%	+/-1.2	0	+/-21
Navajo tribal grouping	+/-11	0.0%	+/-1.2	0	+/-21
Sioux tribal grouping	+/-11	0.0%	+/-1.2	0	+/-21
Asian	+/-76	4.9%	+/-3.0	608	+/-189
Asian Indian	+/-53	2.4%	+/-2.1	123	+/-79
Chinese	+/-5	0.1%	+/-0.2	159	+/-94
Filipino	+/-37	1.2%	+/-1.5	99	+/-63
Japanese	+/-6	0.2%	+/-0.2	38	+/-31
Korean	+/-11	0.0%	+/-1.2	106	+/-64
Vietnamese	+/-11	0.0%	+/-1.2	0	+/-21
Other Asian	+/-33	1.1%	+/-1.3	83	+/-61
Native Hawaiian and Other Pacific Islander	+/-11	0.0%	+/-1.2	0	+/-21
Native Hawaiian	+/-11	0.0%	+/-1.2	0	+/-21
Guamanian or Chamorro	+/-11	0.0%	+/-1.2	0	+/-21
Samoan	+/-11	0.0%	+/-1.2	0	+/-21

Subject	Census Tract 8655.02, Lake County, Illinois			Highland Park city, Illinois	
	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error
Other Pacific Islander	+/-11	0.0%	+/-1.2	0	+/-21
Some other race	+/-27	0.7%	+/-1.1	95	+/-76
Two or more races	+/-41	1.8%	+/-1.6	570	+/-220
White and Black or African American	+/-19	0.5%	+/-0.8	107	+/-87
White and American Indian and Alaska Native	+/-29	0.7%	+/-1.2	36	+/-37
White and Asian	+/-20	0.5%	+/-0.8	278	+/-127
Black or African American and American Indian and Alaska Native	+/-11	0.0%	+/-1.2	0	+/-21
Race alone or in combination with one or more other races					
Total population	+/-162	2,452	(X)	29,864	+/-34
White	+/-155	92.9%	+/-3.4	28,440	+/-396
Black or African American	+/-46	1.9%	+/-1.9	834	+/-344
American Indian and Alaska Native	+/-30	0.8%	+/-1.2	40	+/-38
Asian	+/-83	5.4%	+/-3.3	926	+/-256
Native Hawaiian and Other Pacific Islander	+/-11	0.0%	+/-1.2	10	+/-23
Some other race	+/-29	0.9%	+/-1.2	209	+/-139
HISPANIC OR LATINO AND RACE					
Total population	+/-162	2,452	(X)	29,864	+/-34
Hispanic or Latino (of any race)	+/-153	11.1%	+/-5.9	2,282	+/-523
Mexican	+/-97	4.6%	+/-3.8	1,637	+/-472
Puerto Rican	+/-22	0.5%	+/-0.9	133	+/-141
Cuban	+/-11	0.0%	+/-1.2	35	+/-43
Other Hispanic or Latino	+/-126	6.0%	+/-5.1	477	+/-236
Not Hispanic or Latino	+/-158	88.9%	+/-5.9	27,582	+/-523
White alone	+/-155	82.0%	+/-6.8	25,828	+/-578
Black or African American alone	+/-41	1.3%	+/-1.7	678	+/-327
American Indian and Alaska Native alone	+/-11	0.0%	+/-1.2	0	+/-21
Asian alone	+/-70	4.4%	+/-2.8	596	+/-187
Native Hawaiian and Other Pacific Islander alone	+/-11	0.0%	+/-1.2	0	+/-21
Some other race alone	+/-11	0.0%	+/-1.2	0	+/-21
Two or more races	+/-37	1.1%	+/-1.5	480	+/-198
Two races including Some other race	+/-11	0.0%	+/-1.2	47	+/-54
Two races excluding Some other race, and Three or more races	+/-37	1.1%	+/-1.5	433	+/-178
Total housing units	+/-39	(X)	(X)	12,226	+/-376

Subject	Highland Park city, Illinois	
	Percent	Percent Margin of Error
SEX AND AGE		
Total population	29,864	(X)
Male	48.8%	+/-1.0
Female	51.2%	+/-1.0
Under 5 years	5.1%	+/-0.9
5 to 9 years	8.2%	+/-0.9
10 to 14 years	7.8%	+/-1.2
15 to 19 years	6.6%	+/-0.9
20 to 24 years	3.5%	+/-0.7
25 to 34 years	6.5%	+/-1.2
35 to 44 years	12.0%	+/-1.1
45 to 54 years	16.1%	+/-1.2
55 to 59 years	7.5%	+/-0.8
60 to 64 years	6.6%	+/-0.8
65 to 74 years	10.8%	+/-1.0
75 to 84 years	6.2%	+/-0.8
85 years and over	3.1%	+/-0.7
Median age (years)	(X)	(X)
18 years and over	74.3%	+/-1.3
21 years and over	71.5%	+/-1.8
62 years and over	23.7%	+/-1.4
65 years and over	20.0%	+/-1.2
18 years and over	22,184	(X)
Male	47.9%	+/-1.0
Female	52.1%	+/-1.0
65 years and over	5,985	(X)
Male	46.2%	+/-1.9
Female	53.8%	+/-1.9
RACE		
Total population	29,864	(X)
One race	98.1%	+/-0.7
Two or more races	1.9%	+/-0.7
One race	98.1%	+/-0.7
White	93.4%	+/-1.4
Black or African American	2.4%	+/-1.1
American Indian and Alaska Native	0.0%	+/-0.1
Cherokee tribal grouping	0.0%	+/-0.1
Chippewa tribal grouping	0.0%	+/-0.1
Navajo tribal grouping	0.0%	+/-0.1
Sioux tribal grouping	0.0%	+/-0.1
Asian	2.0%	+/-0.6
Asian Indian	0.4%	+/-0.3
Chinese	0.5%	+/-0.3
Filipino	0.3%	+/-0.2
Japanese	0.1%	+/-0.1
Korean	0.4%	+/-0.2
Vietnamese	0.0%	+/-0.1
Other Asian	0.3%	+/-0.2
Native Hawaiian and Other Pacific Islander	0.0%	+/-0.1
Native Hawaiian	0.0%	+/-0.1
Guamanian or Chamorro	0.0%	+/-0.1
Samoan	0.0%	+/-0.1

Subject	Highland Park city, Illinois	
	Percent	Percent Margin of Error
Other Pacific Islander	0.0%	+/-0.1
Some other race	0.3%	+/-0.3
Two or more races	1.9%	+/-0.7
White and Black or African American	0.4%	+/-0.3
White and American Indian and Alaska Native	0.1%	+/-0.1
White and Asian	0.9%	+/-0.4
Black or African American and American Indian and Alaska Native	0.0%	+/-0.1
Race alone or in combination with one or more other races		
Total population	29,864	(X)
White	95.2%	+/-1.3
Black or African American	2.8%	+/-1.2
American Indian and Alaska Native	0.1%	+/-0.1
Asian	3.1%	+/-0.9
Native Hawaiian and Other Pacific Islander	0.0%	+/-0.1
Some other race	0.7%	+/-0.5
HISPANIC OR LATINO AND RACE		
Total population	29,864	(X)
Hispanic or Latino (of any race)	7.6%	+/-1.7
Mexican	5.5%	+/-1.6
Puerto Rican	0.4%	+/-0.5
Cuban	0.1%	+/-0.1
Other Hispanic or Latino	1.6%	+/-0.8
Not Hispanic or Latino	92.4%	+/-1.7
White alone	86.5%	+/-1.9
Black or African American alone	2.3%	+/-1.1
American Indian and Alaska Native alone	0.0%	+/-0.1
Asian alone	2.0%	+/-0.6
Native Hawaiian and Other Pacific Islander alone	0.0%	+/-0.1
Some other race alone	0.0%	+/-0.1
Two or more races	1.6%	+/-0.7
Two races including Some other race	0.2%	+/-0.2
Two races excluding Some other race, and Three or more races	1.4%	+/-0.6
Total housing units	(X)	(X)

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

The ACS questions on Hispanic origin and race were revised in 2008 to make them consistent with the Census 2010 question wording. Any changes in estimates for 2008 and beyond may be due to demographic changes, as well as factors including questionnaire changes, differences in ACS population controls, and methodological differences in the population estimates, and therefore should be used with caution. For a summary of questionnaire changes see http://www.census.gov/acs/www/methodology/questionnaire_changes/. For more information about changes in the estimates see <http://www.census.gov/population/hispanic/files/acs08researchnote.pdf>.

For more information on understanding race and Hispanic origin data, please see the Census 2010 Brief entitled, Overview of Race and Hispanic Origin: 2010, issued March 2011. (pdf format)

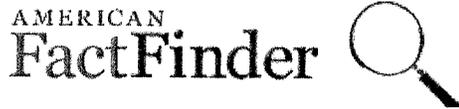
While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '!' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '!' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.



S1810

DISABILITY CHARACTERISTICS

2009-2013 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Lake County, Illinois				
	Total		With a disability		Percent with a disability
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Total civilian noninstitutionalized population	686,188	+/-679	52,545	+/-1,527	7.7%
Population under 5 years	45,194	+/-5	544	+/-179	1.2%
With a hearing difficulty	(X)	(X)	455	+/-173	1.0%
With a vision difficulty	(X)	(X)	288	+/-123	0.6%
Population 5 to 17 years	142,572	+/-105	5,074	+/-549	3.6%
With a hearing difficulty	(X)	(X)	676	+/-181	0.5%
With a vision difficulty	(X)	(X)	822	+/-208	0.6%
With a cognitive difficulty	(X)	(X)	3,739	+/-493	2.6%
With an ambulatory difficulty	(X)	(X)	587	+/-161	0.4%
With a self-care difficulty	(X)	(X)	987	+/-205	0.7%
Population 18 to 64 years	424,492	+/-577	24,429	+/-983	5.8%
With a hearing difficulty	(X)	(X)	5,351	+/-474	1.3%
With a vision difficulty	(X)	(X)	3,651	+/-383	0.9%
With a cognitive difficulty	(X)	(X)	9,798	+/-635	2.3%
With an ambulatory difficulty	(X)	(X)	11,504	+/-682	2.7%
With a self-care difficulty	(X)	(X)	4,852	+/-525	1.1%
With an independent living difficulty	(X)	(X)	9,019	+/-573	2.1%
Population 65 years and over	73,930	+/-413	22,498	+/-678	30.4%
With a hearing difficulty	(X)	(X)	8,336	+/-498	11.3%
With a vision difficulty	(X)	(X)	3,670	+/-363	5.0%
With a cognitive difficulty	(X)	(X)	4,871	+/-437	6.6%
With an ambulatory difficulty	(X)	(X)	14,183	+/-619	19.2%
With a self-care difficulty	(X)	(X)	5,320	+/-441	7.2%
With an independent living difficulty	(X)	(X)	10,468	+/-536	14.2%
SEX					
Male	338,512	+/-697	25,205	+/-839	7.4%
Female	347,676	+/-523	27,340	+/-1,076	7.9%
RACE AND HISPANIC OR LATINO ORIGIN					
One Race	668,872	+/-1,516	51,451	+/-1,502	7.7%

Subject	Lake County, Illinois				
	Total		With a disability		Percent with a disability
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
White alone	541,575	+/-2,905	42,363	+/-1,304	7.8%
Black or African American alone	45,319	+/-985	5,226	+/-489	11.5%
American Indian and Alaska Native alone	1,273	+/-318	321	+/-141	25.2%
Asian alone	44,277	+/-642	1,922	+/-275	4.3%
Native Hawaiian and Other Pacific Islander alone	278	+/-110	0	+/-27	0.0%
Some other race alone	36,150	+/-2,528	1,619	+/-344	4.5%
Two or more races	17,316	+/-1,302	1,094	+/-211	6.3%
White alone, not Hispanic or Latino	444,594	+/-775	38,289	+/-1,177	8.6%
Hispanic or Latino (of any race)	139,674	+/-300	6,110	+/-523	4.4%
PERCENT IMPUTED					
Disability status	4.7%	(X)	(X)	(X)	(X)
Hearing difficulty	3.0%	(X)	(X)	(X)	(X)
Vision difficulty	3.3%	(X)	(X)	(X)	(X)
Cognitive difficulty	3.5%	(X)	(X)	(X)	(X)
Ambulatory difficulty	3.6%	(X)	(X)	(X)	(X)
Self-care difficulty	3.6%	(X)	(X)	(X)	(X)
Independent living difficulty	3.5%	(X)	(X)	(X)	(X)

Subject	Lake County, Illinois	Census Tract 8655.02, Lake County, Illinois			
	Percent with a disability	Total		With a disability	
	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total civilian noninstitutionalized population	+/-0.2	2,383	+/-149	229	+/-66
Population under 5 years	+/-0.4	70	+/-38	0	+/-11
With a hearing difficulty	+/-0.4	(X)	(X)	0	+/-11
With a vision difficulty	+/-0.3	(X)	(X)	0	+/-11
Population 5 to 17 years	+/-0.4	478	+/-71	8	+/-12
With a hearing difficulty	+/-0.1	(X)	(X)	0	+/-11
With a vision difficulty	+/-0.1	(X)	(X)	0	+/-11
With a cognitive difficulty	+/-0.3	(X)	(X)	8	+/-12
With an ambulatory difficulty	+/-0.1	(X)	(X)	0	+/-11
With a self-care difficulty	+/-0.1	(X)	(X)	0	+/-11
Population 18 to 64 years	+/-0.2	1,335	+/-130	89	+/-51
With a hearing difficulty	+/-0.1	(X)	(X)	18	+/-24
With a vision difficulty	+/-0.1	(X)	(X)	23	+/-26
With a cognitive difficulty	+/-0.1	(X)	(X)	57	+/-49
With an ambulatory difficulty	+/-0.2	(X)	(X)	20	+/-25
With a self-care difficulty	+/-0.1	(X)	(X)	37	+/-37
With an independent living difficulty	+/-0.1	(X)	(X)	64	+/-47
Population 65 years and over	+/-0.9	500	+/-68	132	+/-47
With a hearing difficulty	+/-0.7	(X)	(X)	59	+/-30
With a vision difficulty	+/-0.5	(X)	(X)	19	+/-17
With a cognitive difficulty	+/-0.6	(X)	(X)	0	+/-11
With an ambulatory difficulty	+/-0.8	(X)	(X)	45	+/-27
With a self-care difficulty	+/-0.6	(X)	(X)	26	+/-20
With an independent living difficulty	+/-0.7	(X)	(X)	67	+/-39
SEX					
Male	+/-0.2	1,119	+/-110	104	+/-48
Female	+/-0.3	1,264	+/-98	125	+/-48
RACE AND HISPANIC OR LATINO ORIGIN					
One Race	+/-0.2	2,338	+/-155	229	+/-66
White alone	+/-0.2	2,175	+/-163	218	+/-64
Black or African American alone	+/-1.1	25	+/-40	0	+/-11
American Indian and Alaska Native alone	+/-9.1	0	+/-11	0	+/-11
Asian alone	+/-0.6	121	+/-76	11	+/-17
Native Hawaiian and Other Pacific Islander alone	+/-10.2	0	+/-11	0	+/-11
Some other race alone	+/-0.9	17	+/-27	0	+/-11
Two or more races	+/-1.1	45	+/-41	0	+/-11
White alone, not Hispanic or Latino	+/-0.3	1,953	+/-166	208	+/-59
Hispanic or Latino (of any race)	+/-0.4	268	+/-153	10	+/-21
PERCENT IMPUTED					
Disability status	(X)	6.2%	(X)	(X)	(X)
Hearing difficulty	(X)	4.4%	(X)	(X)	(X)
Vision difficulty	(X)	4.5%	(X)	(X)	(X)
Cognitive difficulty	(X)	3.8%	(X)	(X)	(X)
Ambulatory difficulty	(X)	3.9%	(X)	(X)	(X)
Self-care difficulty	(X)	4.1%	(X)	(X)	(X)
Independent living difficulty	(X)	3.0%	(X)	(X)	(X)

Subject	Census Tract 8655.02, Lake County, Illinois		Highland Park city, Illinois		
	Percent with a disability		Total		With a disability
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Total civilian noninstitutionalized population	9.6%	+/-2.7	29,610	+/-106	2,343
Population under 5 years	0.0%	+/-33.3	1,537	+/-255	0
With a hearing difficulty	0.0%	+/-33.3	(X)	(X)	0
With a vision difficulty	0.0%	+/-33.3	(X)	(X)	0
Population 5 to 17 years	1.7%	+/-2.5	6,138	+/-361	165
With a hearing difficulty	0.0%	+/-6.1	(X)	(X)	6
With a vision difficulty	0.0%	+/-6.1	(X)	(X)	9
With a cognitive difficulty	1.7%	+/-2.5	(X)	(X)	138
With an ambulatory difficulty	0.0%	+/-6.1	(X)	(X)	14
With a self-care difficulty	0.0%	+/-6.1	(X)	(X)	57
Population 18 to 64 years	6.7%	+/-3.5	16,002	+/-376	792
With a hearing difficulty	1.3%	+/-1.8	(X)	(X)	218
With a vision difficulty	1.7%	+/-1.9	(X)	(X)	136
With a cognitive difficulty	4.3%	+/-3.6	(X)	(X)	383
With an ambulatory difficulty	1.5%	+/-1.9	(X)	(X)	307
With a self-care difficulty	2.8%	+/-2.7	(X)	(X)	143
With an independent living difficulty	4.8%	+/-3.4	(X)	(X)	295
Population 65 years and over	26.4%	+/-9.1	5,933	+/-347	1,386
With a hearing difficulty	11.8%	+/-5.4	(X)	(X)	610
With a vision difficulty	3.8%	+/-3.4	(X)	(X)	180
With a cognitive difficulty	0.0%	+/-5.8	(X)	(X)	400
With an ambulatory difficulty	9.0%	+/-5.4	(X)	(X)	770
With a self-care difficulty	5.2%	+/-4.1	(X)	(X)	361
With an independent living difficulty	13.4%	+/-7.3	(X)	(X)	642
SEX					
Male	9.3%	+/-4.1	14,385	+/-294	1,046
Female	9.9%	+/-3.9	15,225	+/-310	1,297
RACE AND HISPANIC OR LATINO ORIGIN					
One Race	9.8%	+/-2.7	29,047	+/-233	2,335
White alone	10.0%	+/-2.9	27,707	+/-411	2,284
Black or African American alone	0.0%	+/-57.0	637	+/-284	31
American Indian and Alaska Native alone	-	**	0	+/-21	0
Asian alone	9.1%	+/-13.2	608	+/-189	20
Native Hawaiian and Other Pacific Islander alone	-	**	0	+/-21	0
Some other race alone	0.0%	+/-69.1	95	+/-76	0
Two or more races	0.0%	+/-42.5	563	+/-217	8
White alone, not Hispanic or Latino	10.7%	+/-3.0	25,649	+/-582	2,200
Hispanic or Latino (of any race)	3.7%	+/-8.5	2,278	+/-523	84
PERCENT IMPUTED					
Disability status	(X)	(X)	5.1%	(X)	(X)
Hearing difficulty	(X)	(X)	2.9%	(X)	(X)
Vision difficulty	(X)	(X)	3.5%	(X)	(X)
Cognitive difficulty	(X)	(X)	3.4%	(X)	(X)
Ambulatory difficulty	(X)	(X)	3.3%	(X)	(X)
Self-care difficulty	(X)	(X)	3.3%	(X)	(X)
Independent living difficulty	(X)	(X)	2.9%	(X)	(X)

Subject	Highland Park city, Illinois		
	With a disability	Percent with a disability	
	Margin of Error	Estimate	Margin of Error
Total civilian noninstitutionalized population	+/-327	7.9%	+/-1.1
Population under 5 years	+/-21	0.0%	+/-1.9
With a hearing difficulty	+/-21	0.0%	+/-1.9
With a vision difficulty	+/-21	0.0%	+/-1.9
Population 5 to 17 years	+/-75	2.7%	+/-1.3
With a hearing difficulty	+/-10	0.1%	+/-0.2
With a vision difficulty	+/-13	0.1%	+/-0.2
With a cognitive difficulty	+/-69	2.2%	+/-1.1
With an ambulatory difficulty	+/-17	0.2%	+/-0.3
With a self-care difficulty	+/-37	0.9%	+/-0.6
Population 18 to 64 years	+/-217	4.9%	+/-1.3
With a hearing difficulty	+/-107	1.4%	+/-0.7
With a vision difficulty	+/-73	0.8%	+/-0.5
With a cognitive difficulty	+/-138	2.4%	+/-0.8
With an ambulatory difficulty	+/-117	1.9%	+/-0.7
With a self-care difficulty	+/-72	0.9%	+/-0.4
With an independent living difficulty	+/-123	1.8%	+/-0.8
Population 65 years and over	+/-201	23.4%	+/-3.0
With a hearing difficulty	+/-109	10.3%	+/-1.8
With a vision difficulty	+/-88	3.0%	+/-1.4
With a cognitive difficulty	+/-118	6.7%	+/-1.9
With an ambulatory difficulty	+/-140	13.0%	+/-2.3
With a self-care difficulty	+/-100	6.1%	+/-1.6
With an independent living difficulty	+/-136	10.8%	+/-2.2
SEX			
Male	+/-197	7.3%	+/-1.4
Female	+/-206	8.5%	+/-1.3
RACE AND HISPANIC OR LATINO ORIGIN			
One Race	+/-330	8.0%	+/-1.1
White alone	+/-330	8.2%	+/-1.2
Black or African American alone	+/-29	4.9%	+/-5.0
American Indian and Alaska Native alone	+/-21	-	**
Asian alone	+/-21	3.3%	+/-3.6
Native Hawaiian and Other Pacific Islander alone	+/-21	-	**
Some other race alone	+/-21	0.0%	+/-26.5
Two or more races	+/-14	1.4%	+/-2.3
White alone, not Hispanic or Latino	+/-313	8.6%	+/-1.2
Hispanic or Latino (of any race)	+/-59	3.7%	+/-2.5
PERCENT IMPUTED			
Disability status	(X)	(X)	(X)
Hearing difficulty	(X)	(X)	(X)
Vision difficulty	(X)	(X)	(X)
Cognitive difficulty	(X)	(X)	(X)
Ambulatory difficulty	(X)	(X)	(X)
Self-care difficulty	(X)	(X)	(X)
Independent living difficulty	(X)	(X)	(X)

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of

error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

The Census Bureau introduced a new set of disability questions in the 2008 ACS questionnaire. Accordingly, comparisons of disability data from 2008 or later with data from prior years are not recommended. For more information on these questions and their evaluation in the 2006 ACS Content Test, see the Evaluation Report Covering Disability.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-l' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-l' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+u' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

The Walnut Place Affirmative Fair Housing Marketing Plan is identical except for the few places of specific information for Walnut Place, so it is not included. If anyone would like a copy of it, please let me know.

Memorandum

To: Joel Fontane, Director of Community Development

From: Lee Smith, Senior Planner
Mary Smith, Housing Planner

Date: March 3, 2015

Re: Inclusionary Housing Task Force Process & Timeline

The following is presented for your consideration for the review and consideration of the Inclusionary Housing regulations.

Task Force Process - Inclusionary Housing Code Analysis

At the Mayor and City Council's direction a task force will be engaged that will conduct the following work:

- Review background and other information provided by staff;
Review financial analysis of the impact of inclusionary housing requirements and incentives on local development projects
- Take input on the impact of current regulations and cost mitigation measures from developers
- Assess need for revisions to the inclusionary housing requirements
- Draft recommendations for consideration by Housing Commission, Plan Commission and City Council
- Draft recommendations for consideration by Housing Commission, Plan Commission and City Council

Staff Work

- Develop process for and provide background material for the TF
- Identify facilitator and develop process and materials for focus group meeting(s) with housing developers
- Identify potential financial models or consultants to do financial modelling that can measure impact of current inclusionary regulations and incentives on local development inclusionary housing
- Synthesize TF and developer input into recommendations for consideration by Task Force, City Commissions and City Council

Task Force Membership (TF)

- Housing Commission (David Meek, Doug Ross)
- Plan Commission (Adam Stolberg, Cary Glenner)

- City Council (Michelle Holleman)
- CPAH (Rob Anthony)
- Interested Citizens / Advocates (Janet Swartz)
- Technical Assistance (BPI - Betsy Lassar, Adam Gross)
- Private Sector Developer (to be identified)
- City Staff (Joel Fontane, Lee Smith, Mary Smith)

Task Force and Commission Meetings

At present, we anticipate the following meetings but would add more if it becomes necessary.

Task Force Meeting #1 – Late March/Early April 2015

- Educate TF Members and Review/Confirm the outcomes of the group process with the Task Force members
 - Educate TF members about Inclusionary Housing generally
 - Review the current Inclusionary Housing ordinance w/TF members
 - Examine current HP housing market conditions and proposed zoning changes
- Plan for focus group discussion to get developer input

Focus Group Meeting with Private Sector Housing Developers – Late April/Early May 2015

To be facilitated by a non-Highland Park professional (Adam Gross (BPI) or Nick Brunick (Applegate Thorne Thompson))

- Overview Highland Park inclusionary housing requirements
- Discuss how developers choose sites/locales for development projects – what factors attract or dissuades them from developing in Highland Park
- Cost of developing under the Inclusionary housing requirements and impact of cost mitigation incentives
- Aspects of the Inclusionary housing requirements that are effective
- Recommendations for inclusionary housing ordinance amendments

Task Force Meeting # 2 – Late May/Early June 2015

- Review staff summary of Focus Group discussion
- Review financial modeling of development impacts of inclusionary housing regulations
- Direction to staff regarding potential amendments

Task Force Meeting #3 – July 2015

- Review staff report / findings in advance of presentation to Housing Commission

Housing Commission Discussion – Summer 2015

- Review TF findings and recommendations
- Make recommendations to staff re potential amendments, if any, to the inclusionary housing regulations
- Staff forward recommendations to City Council for consideration and direction to the appropriate Commission(s)

Draft

City of Highland Park Affordable Housing Plan 2015 Pursuant to the Illinois Affordable Housing Planning and Appeals Act

Compliance with State Requirements

The City of Highland Park, in order to comply with Public Act 093-0595, *the Affordable Housing Planning and Appeals Act*, submits this Affordable Housing Plan and selects the following goal:

- a minimum of 15% of all new development or redevelopment will be affordable as defined in the Act (see Section 4 below).

Introduction and Background

In 2003, the Illinois General Assembly adopted Public Act 093-0595, the Affordable Housing Planning and Appeals Act, which became effective on January 1, 2004. Amendments to Public Act 093-0595 were approved on June 28, 2004.¹

Among other things, the Act requires that communities determined by the Illinois Housing Development Authority (IHDA) to be non-exempt from the operation of the Act (those communities with less than 10% of affordable housing as defined by IHDA) must approve an affordable housing plan that meets the requirements of the Act. In December 2013, IHDA notified the City of Highland Park that it is a non-exempt community.

The City of Highland Park has long recognized the importance of providing affordable housing and has a history of taking action to address affordable needs in the community. One of the central principles of the City's housing programs is to provide **permanent or long-term affordability**. In City sponsored and supported homeownership programs, the affordability restriction period is in perpetuity for **permanent affordability**, and for rental programs, for a minimum of twenty-five years for **long-term affordability**. The advantage of permanent and long-term affordability is that it guarantees affordability independent of fluctuations in the housing market and to multiple successive occupants of the affordable units. One of the limitations of IHDA's data in the 2013 List of AHPAA Non-Exempt Local Governments is that there is no accounting for housing units with permanent or long-term affordability requirements established in each community during the study period. As a result, the number of affordable units is merely a snapshot in time: this measure merely reports the market values at a particular point in time, and, as housing values fluctuate with the market over time, some number of units affordable today may become unaffordable at a later date. Moreover, the broad measure of a single number leaves out the planning component of the *Affordable Housing Planning and Appeals Act*. What drives the analysis are market forces not planning policies. The City encourages IHDA to add a measure to its report to enable communities to indicate the

¹ Public Act 093-0595 and its amendments are codified at 310 ILCS 67/1 *et seq.* ("Act").

Draft

City of Highland Park, Affordable Housing Plan 2015 Pursuant to the Illinois Affordable Housing Planning and Appeals Act

number of their housing units that have permanent or long-term affordability requirements. Adding a measure of long-term and permanent affordability offers the following advantages:

- It is a true measure of affordability, because permanent and long-term affordability is not subject to shifting market forces;
- It acknowledges community commitment and action to expanding the affordable housing stock; and
- It becomes an education tool for other communities. Including a measure of permanent and long-term affordability would enable other communities to identify who they can contact for more information about successful programs to create affordable housing.

The concept of long-term or permanent affordability has been at the heart of the City's affordable housing efforts for over forty years. In 1973, the City established a Housing Commission in order to support affordable housing, and the Commission set to work to develop it. The Frank B. Peers senior building, opened in 1978, is a Section 8 development with 68 affordable apartments for seniors and persons with disabilities. The Highland Park Housing Commission is the operator of Walnut Place Housing, a Section 8 development, which opened in 1980 and provides 56 affordable rentals for seniors and persons with disabilities, and 12 affordable rentals for families. The Housing Commission owns and operates the Section 8 Ravinia Family Housing development, opened in 1982, which provides 17 affordable family rentals. The City also supported the development of Sunset Woods Condominiums, a 60-unit affordable condominium project for seniors. The Housing Commission owns and operates 16 of these condos as affordable senior rentals. The number of housing units with long-term or permanent affordability requirements built prior to 2003 totals 213.

The City's most recent affordable housing initiatives are an outgrowth of an *Affordable Housing Planning and Implementation Plan (AHP)* adopted by the City Council in January 2001 as an element of the City's Comprehensive Master Plan. In March 2003, the City Council adopted a resolution updating the *Plan* and reaffirming the *Plan's* recommendations (see Attachment 1, *Affordable Housing Needs and Implementation Plan and March 2003 Update*). Since 2003, these initiatives have generated an additional 50 permanently affordable housing units with obligations for another 26 units. The programs that produced this affordable housing will be described below.

Pursuant to the recommendations in its *AHP*, the City has taken the following actions:

- In May 2002, the City established an Affordable Housing Trust Fund (HTF) to provide financial resources for affordable housing development. The City, by ordinance, has dedicated three sources of public revenue to the HTF. The most important source is the revenue from an affordable housing demolition tax that the City created specifically to fund the HTF. See Attachments 2, 3, and 4 (HTF

Draft

*City of Highland Park, Affordable Housing Plan 2015
Pursuant to the Illinois Affordable Housing Planning and Appeals Act*

ordinance, brochure about Highland Park’s HTF, and ordinance establishing the Affordable Housing Demolition Tax, respectively).

- In March 2003, the City launched a community land trust, Community Partners for Affordable Housing, formerly known as the Highland Park Illinois Community Land Trust (HPICLT), a private, non-profit, 501(c)(3) organization created to own land for the benefit of the Highland Park community for the purpose of providing permanently affordable housing on the land that it owns. See Attachments 5 and 6 (Resolution establishing HPICLT and brochure about CPAH, respectively). CPAH has created 46 units of permanently affordable housing since 2003. In addition, the Housing Commission awarded grants from the HTF to CPAH for six more permanently affordable units in 2015.
- In August 2003, the City adopted an inclusionary zoning ordinance, which requires that 20% of the units in all new developments with a residential component of 5 or more units must be affordable. See Attachments 7 and 8 (Inclusionary Zoning Ordinance and brochure on Highland Park’s Inclusionary Zoning Program, respectively). The Inclusionary Housing Ordinance has led to the addition of 4 permanently affordable homes and development agreements for an additional 20 homes with either permanent or long-term affordability. For ownership units, the affordability period is in perpetuity, and for rental, for twenty-five years.

The Affordable Housing Plan below is intended to comply with the requirements of the Affordable Housing Planning and Appeals Act.

Affordable Housing Plan

1. **A statement of the total number of affordable housing units that are necessary to exempt Highland Park from the Affordable Housing Planning and Appeal Act (AHPAA)**

Total Housing Units (U.S. Census, 2011 Annual Community Survey, 5-year estimate)	11,473
10% of the Total Housing Units	1,147
Total Affordable Housing Units (per IHDA’s Final Report (1/7/2014))	773
Number of units needed to exempt Highland Park from AHPAA	374

Draft

*City of Highland Park, Affordable Housing Plan 2015
Pursuant to the Illinois Affordable Housing Planning and Appeals Act*

2. Identification of lands and structures most appropriate for affordable housing

The following information indicates that all land areas within Highland Park can be appropriate sites for affordable housing:

- Highland Park is a built-up community, with minimal amounts of developable land remaining.
- By virtue of Highland Park's inclusionary zoning ordinance, which requires that 20% of the units in all developments that include a residential component of 5 or more dwelling units be set-aside as affordable housing, all sites that are suitable and zoned exclusively for residential development or mixed use including residential are suitable sites for affordable housing. See Attachment 9, Zoning Ordinance-District Map.
- All sites that are currently under built to the current zoning are potential sites appropriate for affordable housing – for example, sites where there are single homes in multi-family districts and sites where there is limited multi-family in districts that allow for more intense multi-family development.
- Sites that are currently zoned industrial may be appropriate for residential redevelopment in the future.
- The U. S. Navy is offering for sale and redevelopment 37 acres at the southern end of Fort Sheridan. This site provides a potential opportunity for a large residential development which would also provide additional affordable housing units through the application of the City's inclusionary housing requirements.

3. Incentives that Highland Park will provide to attract affordable housing

The following City policies provide incentives for the development of affordable housing:

- The City's inclusionary zoning ordinance, adopted in August 2003, provides a by-right density bonus of one-market rate unit per each required affordable unit. In Planned Unit Developments, an additional density bonus may be authorized up to 0.5 market-rate units for each required affordable unit.
- The inclusionary zoning ordinance also provides for a waiver of all development-related fees and costs attributable to the affordable units, including application fees, building permit fees, plan review fees, inspection fees, sewer and water tap-on fees, demolition permit fees, and the demolition tax.
- As a matter of policy, the City Council has the authority to waive development impact fees attributable to affordable units. To implement this policy, the City amended its development impact fee ordinance to allow such waivers. To the extent any impact fees attributable to affordable units are not waived, the inclusionary zoning ordinance provides that such fees will be paid from the City's Affordable Housing Trust Fund.

Draft

*City of Highland Park, Affordable Housing Plan 2015
Pursuant to the Illinois Affordable Housing Planning and Appeals Act*

- The Affordable Housing Trust Fund offers grants to developers of affordable housing (in excess of the 20% affordable unit requirement of the Inclusionary Housing Ordinance).

4. Goal for purpose of compliance with the Illinois Affordable Housing Planning and Appeal Act

Highland Park's goal for complying with the Act is that a minimum of 15% of all new development or redevelopment will be affordable as defined in the Act.

Affordable Housing Plan Attachments
will be sent under separate cover.

COMMITTEE OF THE WHOLE MEETING



Date: March 23, 2015
To: Mayor Rotering & Council Members
From: Ghida Neukirch, City Manager
Subject: Consideration to modify regulatory authority for hearing complaints/allegations

BACKGROUND:

The City of Highland Park provides an outlet for the public to share a complaint or to mediate a concern or complaint through its volunteer commission structure.

The Human Relations Commission's purpose, in part, is to hear civilian initiated complaints concerning racial or ethnic discriminatory practices by an official or employee of the City, and to make a report of its findings and recommendations. The Commission also serves to conduct a voluntary mediation program to allow City residents to peacefully attempt to resolve disputes or conflicts with each other without resorting to litigation or other adversarial actions.

Section 33.506, Municipal Code

The Discriminatory Housing regulations within the Municipal Code provide that everyone living in the community have a fair opportunity to purchase, lease, rent or occupy housing without discrimination based on race, color, religion or national origin. Any person aggrieved in any manner by a violation of any provision of the Chapter, may file a complaint with the City's Human Relations Commission. The Commission would then designate a panel to make an investigation to review the allegation

Section 153.120, Municipal Code

It was suggested recently that the Housing Commission serve as the regulatory body to review and investigate any allegations pertaining to housing, as opposed to the Human Relations Commission.

The City's regulations detailed herein date back to 1967. It is suggested that the City Council consider whether the City should have any involvement in these types of disputes as unfair housing disputes are typically resolved in the courts, or through mediation organizations specialized to address disputes of this nature. An informal survey of neighboring communities yielded that communities use in-house personnel to attempt to resolve disputes (not a formal hearing structure), or refer cases to the Northwest Municipal Conference Dispute Resolution Program (see page 2).

QUESTIONS FOR CONSIDERATION:

1. Should the City's Human Relations Commissions responsibility be amended to remove the power and authority to hear civilian initiated complaints concerning racial or ethnic discriminatory practices?
2. If not, should the Housing Commission serve as the regulatory authority to hear allegations pertaining to housing, as opposed to the Human Relations Commission?

Although the Human Relations Commission has held one hearing regarding discriminatory practices in the last four years, it is recommended that the City revise its regulations so disputes are not heard by a volunteer commission or committee of the City.

OPTIONS TO THE PUBLIC:

1. Northwest Municipal Conference Alternate Dispute Resolution Program

Established in 1994, the Northwest Municipal Conference Alternative Dispute Resolution Program serves to resolve constituent and internal administrative disputes through the use of alternative dispute methods. This program provides participants with a forum to peacefully attempt to resolve conflict without resorting to litigation or other adversarial actions. The Northwest Municipal Conference utilizes professional mediators to listen to each side of the dispute and guide participants to a mutually satisfying resolution. This approach has been successfully utilized to resolve dozens of local disputes without the need to pursue more costly remediation.

2. Center for Conflict Resolution (CCR)

CCR is a Chicago-based non-profit organization that provides mediation and training services. It was founded in 1979 and began as a community mediation/reconciliation service organization. It has expanded to providing services to communities and conducting greater mediation and facilitation services. CCR is governed by a 22-member Board of Directors and relies on a full-time staff of eleven and approximately 120 volunteer mediators who mediate 95% of CCR's cases. In the past five years, CCR mediated over 10,000 cases and provided conflict management training to numerous individuals. The organization is affiliated with the Chicago Bar Foundation. CCR mediators are certified, trained volunteers from various professional backgrounds including attorneys, social workers, human resources specialists, therapists, teachers, managers, executives, ministers, doctors and others. According to the Center Director, CCR measures its success by creating an environment where there is a productive conversation among the parties. They are not agreement driven, and they do not conduct an assessment, provide advice, nor make a ruling in any matter. The mediator will work with all the parties to help them reach a mutually acceptable resolution. They conduct hearings on a variety of subjects including but not limited to neighbor or business noise concerns and allegations of discrimination. The meetings are closed and the mediator only provides information at the conclusion of a meeting if an agreement was reached among the parties.

There is no cost to individuals to use CCR services. CCR was referred by the Northwest Municipal Conference, a Council of Government that represents the City of Highland Park as well as approximately fifty other local municipalities and townships.

<http://www.ccrchicago.org>

A presentation at the Committee of the Whole meeting will be made by Bryce Johnson representing the City Manager's Office.

cc: Steve Elrod & Hart Passman, Corporation Counsel
Rudy Espiritu, Deputy City Manager
Joel Fontane, Community Development Director
Chief Shafer, Police Department
Don Miner, Manager Youth/Senior Services & HRC Liaison
Bryce Johnson, Admin. Intern

CHAPTER 153: DISCRIMINATORY HOUSING PRACTICES

SECTION

153.001	Short Title; Purpose; Construction
153.005	Definitions
153.010	Discriminatory Terms (Title II)
153.015	Refusals to Deal
153.020	Withholding Housing (Title II)
153.025	Advertisements
153.030	Advertisements, Causing or Permitting
153.035	Signs and Notices
153.040	Exemptions
153.045	Limitations
153.050	Withholding Housing (Title III)
153.055	Refusals of Offers
153.060	Advertisements
153.065	Signs and Notices
153.070	Reserved
153.075	Discrimination in Lending
153.080	Refusals to Deal in Lending
153.085	Coverage
153.090	Representation
153.095	Other Violations
153.100	Commission Powers
153.105	Reserved
153.110	Reserved
153.115	Reserved
153.120	Complaints, Conciliation
153.125	Hearings by Commission
153.130	Enforcement
153.135	Limitation of Time to File Complaints
153.140	Remedies
153.999	Penalty

Sec. 153.001 Short title; purpose; construction.

(A) This Chapter shall be known and may be cited as the Fair Housing Ordinance of the City of Highland Park, Illinois.

(B) Purpose and Declaration of Policy. It is hereby declared to be the policy of the City of Highland Park and the purpose of this Chapter, in the exercise by the City of its police and regulatory powers for the protection of the public safety, for the health, morals, safety, and welfare of the persons in and residing in the City, and for the maintenance and promotion of commerce, industry and good government in the City, to secure to all persons living or desiring to live in the City a fair opportunity to purchase, lease, rent, or occupy housing without discrimination based on race, color, religion or national origin.

(C) Construction. This Chapter shall be construed according to the fair import of its terms and shall be liberally construed to further the purposes and policy stated in Subsection (B) and the special purposes of the particular provision involved. (Ord. 83-67, J. 6, p. 739, passed 12/26/67)

Sec. 153.005 Definitions.

For purposes of this Chapter:

(A) "Dwelling" means any building or structure, or portion thereof, within the City of Highland Park, which is arranged, designed or used as a home, residence or living quarters of one or more individuals.

(B) "Housing" includes any building or structure, or portion thereof, within the City of Highland Park, which is used or occupied or is intended, arranged or designed to be used or occupied as the home, residence or living quarters of one or more individuals, groups or families, and includes any vacant land within the City of Highland Park which is zoned and intended to be used for the construction of any such building or structure.

(C) "Commission" means the Highland Park Human Relations Commission, "City Council" means the City Council of the City of Highland Park.

(D) "Commission Panel" or "Panel" means a panel, comprised of two or more members of the Commission, designated by the Chairman or the Vice Chairman of the Commission to investigate and to attempt to conciliate a complaint filed or made under this Section. (Ord. 72-07, J. 33, p. 509-591, passed 9/24/07)

(E) "Lease" includes sublease, assignment, and rent (or rental), and includes any contract to do any of the foregoing.

(F) "Lending institution" means any bank, insurance company, savings and loan association, other person in the business of lending money or guaranteeing loans, any person in the business of obtaining, arranging or negotiating loans or guarantees as agent or broker, and any person in the business of buying or selling loans or instruments for the payment of money which are secured by title to or a security interest in real estate, but shall not include any religious institution or organization nor any charitable or educational organization operated, supervised or controlled by a religious institution or organization.

(G) "National origin" includes the national origin of an ancestor.

(H) "Owner" means any person who holds legal or equitable title to, or owns any beneficial interest in, any dwelling or housing, or who holds legal or equitable title to shares of, or holds any beneficial interest in, any real estate cooperative which owns any dwelling or housing.

(I) "Person" includes one or more individuals, corporations, partnerships, associations, legal representatives, mutual companies, unincorporated organizations, trusts, trustees, trustees in bankruptcy, receivers and fiduciaries.

(J) "Purchase" includes any contract to purchase.

(K) "Real estate agent" means any real estate broker, any real estate salesman, and any other person who, as employee or agent or otherwise engages in the management or operation of any dwelling or housing.

(L) "Real estate broker" means any person licensed as a real estate broker in accordance with the provisions of Chapter 114-1/2, Illinois Revised Statutes, or required thereby to be so licensed.

(M) "Real estate salesman" means any person licensed as a real estate salesman in accordance with the provisions of Chapter 114-1/2, Illinois Revised Statutes, or required thereby to be so licensed.

(N) "Real estate transaction" means the purchase, sale, exchange, or lease of any dwelling or housing, and an option to do any of the foregoing.

(O) "Sale" includes any contract to sell, exchange, or to convey, transfer or assign legal or equitable title to or a beneficial interest in real estate. (Ord. 83-67, J. 6, p. 739, passed 12/26/67)

Sec. 153.010 Discriminatory terms (Title II).

It shall be unlawful housing practice and a violation of this Chapter for any owner or other person to sell or lease a dwelling or housing on terms, conditions or privileges that discriminate between persons because of race, color, sex, religion or national origin. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 72-70, J. 8, p. 183, passed 10/26/70) Penalty, see Sec. 153.999

Sec. 153.015 Refusals to deal.

It shall be an unlawful housing practice and a violation of this Chapter for any owner or other person to refuse to negotiate for, enter into, or perform any sale or lease of any dwelling or housing, because of the race, color, sex, religion or national origin of any party to such sale or lease, or of any member of the family of any such party, or of any person using or occupying or intending to use or occupy such dwelling or housing, or of any person using or occupying any dwelling or housing in the area in which such dwelling or housing is located. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 72-70, J. 8, p. 183, passed 10/26/70) Penalty, see Sec. 153.999

Sec. 153.020 Withholding housing.

It shall be an unlawful housing practice and a violation of this Chapter for any owner or other person to represent to any person that any dwelling or housing is not available for inspection, purchase, sale, lease, or occupancy when in fact it is so available, or otherwise to withhold housing from any person because of race, color, sex, religion or national origin. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 72-70, J. 8, p. 183, passed 10/26/70) Penalty, see Sec. 153.999

Sec. 153.025 Advertisements.

It shall be unlawful housing practice and a violation of this Chapter for any owner or other person to publish or circulate a statement, advertisement or notice of an intention to sell or lease any dwelling or housing in a manner that is unlawful under Sections 153.010 to 153.045. (Ord. 83-67, J. 6, p. 739, passed 12/26/67) Penalty, see Sec. 153.999

Sec. 153.030 Advertisements, causing or permitting.

It shall be an unlawful housing practice and a violation of this Chapter for any owner or other person to cause any person to circulate or publish a statement, advertisement or notice that such owner or other person intends to sell or lease any dwelling or housing in a manner that is unlawful under Sections 153.010 to 153.045 or to consent thereto. (Ord. 83-67, J. 6, p. 739, passed 12/26/67) Penalty, see Sec. 153.999

Sec. 153.035 Signs and notices.

It shall be an unlawful housing practice and a violation of this Chapter for any owner or other person to post or erect, or cause any person to post or erect, any sign or notice upon any dwelling or housing, indicating an intent to sell or lease any dwelling or housing in a manner that is unlawful under Sections 153.010 to 153.045. (Ord. 83-67, J. 6, p. 739, passed 12/26/67) Penalty, see Sec. 153.999

Sec. 153.040 Exemptions.

Sections 153.010 to 153.045 shall not apply to the rental of any room or dwelling unit in any owner occupied dwelling which consists of more than one or less than 3 dwelling units. As used herein, the term "dwelling unit" means one or more rooms which are arranged, designed, or used as living quarters for one family or one individual. The term "owner" includes the spouse or any lineal descendant or ancestor of the owner. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 19-71, J. 8, p. 248, passed 1/71)

Sec. 153.045 Limitations.

Nothing in this Chapter shall require an owner to offer property to the public at large before selling or renting it, providing he complies with all other provisions of this Chapter. Nor shall this Chapter be deemed to prohibit owners from giving preference to prospective tenants or buyers for any reason other than religion, race, color, sex or national origin. Nothing in this Chapter shall require an owner to offer property for sale or lease or to show his property to any person if such person is not negotiating for the purchase or lease of such property in good faith. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 72-70, J. 8, p. 183, passed 10/26/70)

Sec. 153.050 Withholding housing (Title III).

It shall be an unlawful housing practice and a violation of this Chapter for any real estate agent or other person to represent to any person that any dwelling or housing is not available for inspection, sale, lease or occupancy when in fact it is so available, or otherwise to withhold housing from any person because of race, color, sex, religion or national origin. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 72-70, J. 8, p. 183, passed 10/26/70) Penalty, see Sec. 153.999

Sec. 153.055 Refusals of offers.

It shall be an unlawful housing practice and a violation of this Chapter for any real estate agent or other person to refuse to receive or to transmit a bona fide offer for the purchase, sale, exchange or lease of any dwelling or housing because of the race, color, sex, religion or national origin of the person making such offer. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 72-70, J. 8, p. 183, passed 10/26/70) Penalty, see Sec. 153.999

Sec. 153.060 Advertisements.

It shall be an unlawful housing practice and a violation of this Chapter for any real estate agent or other person to publish or circulate a statement, advertisement or notice of an intention to sell or lease any dwelling or housing in a manner that is unlawful under Sections 153.010 to 153.045. (Ord. 83-67, J. 6, p. 739, passed 12/26/67) Penalty, see Sec. 153.999

Sec. 153.065 Signs and notices.

It shall be an unlawful housing practice and a violation of this Chapter for any real estate agent or other person to post or erect, or cause or permit any person to post or erect, any sign or notice upon any dwelling or housing, managed by or in the custody, care or control of such real estate agent or other person, indicating an intent to sell or lease any dwelling or housing in a manner that is unlawful under Sections 153.010 to 153.085. (Ord. 83-67, J. 6, p. 739, passed 12/26/67) Penalty, see Sec. 153.999

Sec. 153.070 Reserved.

(Ord. 83-67, J. 6, p. 739, passed 12/26/67, **Section 153.070 – Licensing – Repealed and reserved by Ord. 26-10, J. 36, p. 059-060, passed 3/8/10**)

Sec. 153.075 Discrimination in lending.

It shall be an unlawful housing practice and a violation of this Chapter for any lending institution, in making, agreeing to make, arranging, or negotiating any loan or guarantee of funds for the purpose of financing the purchase or sale, construction, lease, rehabilitation, improvement, renovation or repair of any dwelling or housing, to offer, seek or agree to terms, conditions or privileges that discriminate between persons because of race, color, sex, religion or national origin. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 72-70, J. 8, p. 183, passed 10/26/70)

Sec. 153.080 Refusals to deal in lending.

It shall be an unlawful housing practice and a violation of this Chapter for any lending institution to refuse to negotiate for, enter into or perform any agreement to lend or guarantee the loan of funds for the purchase, sale, construction, lease, rehabilitation, improvement, renovation or repair of any dwelling or housing because of the race, color, sex, religion or any national origin of any party to such agreement or of any member of the family of any such party, or of the residents of the area in which such dwelling or housing is located. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 72-70, J. 8, p. 183, passed 10/26/70)

Sec. 153.085 Coverage.

Sections 153.050 to 153.085 shall apply, respectively, to every real estate agent who, within the City of Highland Park, performs any function as such real estate agent but does not maintain an office or place of doing business within the City of Highland Park; and Sections 153.050 to 153.085 applies to every real estate agent and lending institution who maintains an office or place of doing business within the City of Highland Park; provided, however, that the provisions of this Chapter shall not be so construed as to prohibit a real estate broker or real estate agent, on behalf of the owner from inquiring into and reporting upon qualifications of any prospective buyer or tenant with respect to limitations on exclusions other than those of race, color, sex, religion or national origin. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 72-70, J. 8, p. 183, passed 10/26/70)

Sec. 153.090 Representation.

It shall be an unlawful housing practice and a violation of this Chapter for any person, for the purpose of inducing any other person to enter into a real estate transaction with such person, his principal or his agent.

(1) To represent that a change has occurred, will occur or may occur with respect to the race, color, sex, religion or national origin in the composition of the owners or occupants in any block, neighborhood or area in which the dwelling or housing (which is the subject of the real estate transaction) is located, or

(2) To represent that a change with respect to the race, color, sex, religion or national origin in the composition of the owners or occupants in any block, neighborhood or area will result in lowering of property values, or in an increase in criminal or anti-social behavior, or in a decline in the quality of schools, in such block, neighborhood or area. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 72-70, J. 8, p. 183, passed 10/26/70) Penalty, see Sec. 153.999

Sec. 153.095 Other violations.

It shall be an unlawful housing practice and a violation of this Chapter for any person:

(1) To aid, abet, incite or coerce a person to engage in unlawful housing practice,

(2) Willfully to interfere with the performance of a duty or the exercise of a power by the Commission or one of its members or representatives, or

(3) Willfully to obstruct or prevent a person from complying with the provisions of this Chapter or an order issued thereunder. (Ord. 83-67, J. 6, p. 739, passed 12/26/67) Penalty, see Sec. 153.999

Sec. 153.100 Commission powers.

The Commission shall have and exercise with respect to all dwellings and housing and with respect to all persons subject to this Chapter the power:

- (1) To act to eliminate unlawful housing practices,
- (2) To act to assure to persons living or desiring to live in the City of Highland Park, or in any particular dwelling or housing, opportunity to purchase, lease or occupy without discrimination because of race, color, sex, religion or national origin,
- (3) To receive, initiate and investigate complaints alleging unlawful housing practices, and, with the consent of the City Council with respect to each such subpoena, to issue subpoenas commanding testimony and production of documents and tangible things relevant to any complaint. Any complaint initiated by the Commission shall be in writing, shall be signed by the Chairman or Vice Chairman of the Commission and shall fully set forth the circumstances of the alleged violation and the source of all information upon which the complaint is based, including the names and addresses of all complainants. Such written complaint shall be served upon the party alleged to be in violation of this Chapter,
- 4) To seek conciliation of, hold hearings on, and make findings of fact with respect to any such complaint,
- (5) To recommend the issuance of orders subject to approval by the City Council of the City of Highland Park and to publish its findings of fact and recommended orders in accordance with the provisions of this Chapter after submission to the City Council,
- (6) To render from time to time, but not less than every six months, a written report to the City Council of its activities and recommendations with respect to fair housing practices, which written reports shall be made public after submission to the City Council,
- (7) To adopt, after approval of the City Council, such rules and regulations as may be necessary or desirable to carry out the purposes of this Chapter, and
- (8) To make recommendations to the City Council of the City of Highland Park with respect to the granting, suspension and revocation of licenses to real estate brokers to transact business in the City of Highland Park as such real estate broker. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 72-70, J. 8, p. 183, passed 10/26/70; Ord. 71-70, J. 8, p. 181, passed 10/26/70)

Sec. 153.105 Reserved.

(Ord. 83-67, J. 6, p. 739, passed 12/26/67; **Section 153.105 – Licenses of Highland Park Real Estate Brokers – Repealed and reserved by Ord. 26-10, J. 36, p. 059-060, passed 3/8/10**)

Sec. 153.110 Reserved.

(Ord. 83-67, J. 6, p. 739, passed 12/26/67, Ord. 35-03, J. 29, p. 134, passed 5/27/03; **Section 153.105 – Licensing of Other Real Estate Brokers, Applications – Repealed and reserved by Ord. 26-10, J. 36, p. 059-060, passed 3/8/10**)

Sec. 153.115 Reserved.

(Ord. 83-67, J. 6, p. 739, passed 12/26/67; **Section 153.115 – Licenses, Revocation and Suspension – Repealed and reserved by Ord. 26-10, J. 36, p. 059-060, passed 3/8/10**)

Sec. 153.120 Complaints, conciliation.

(A) Any person aggrieved in any manner by a violation of any provision of this Chapter may file with the Commission a written verified complaint setting forth his grievance. The complaint shall state (1) the name and address of the complainant, (2) the name and address of the person against whom the complaint is brought, if known to the complainant, and (3) the alleged facts surrounding the alleged violation of this Chapter; and such complaint shall state the name and address of all persons believed to have knowledge concerning the alleged facts. The Commission shall provide a printed form of complaint for the use of aggrieved persons.

(B) After the filing of any complaint, the Commission shall serve a copy of the complaint on the party or parties charged and the chairman or vice chairman of the Commission shall designate a panel to make a prompt investigation in connection therewith.

(C) If such panel shall determine after such investigation that probable cause exists for the allegations of the complaint:

(1) The panel shall set a date for a meeting, and

(2) At such meeting, the panel or any member thereof shall interview the complainant and the person or persons against whom the complaint has been directed and shall attempt to resolve the complaint by all proper methods of conciliation and persuasion.

(3) Said meeting and interview may, at the discretion of the panel, be a closed meeting, not open to the public.

(D) At any time after such panel shall determine that probable cause exists for the allegations of the complaint, the Commission may request the City Council to instruct the Corporation Counsel to seek, in any court of competent jurisdiction, appropriate temporary relief for a period not to exceed sixty (60) days pending final determination of proceedings under this Chapter, including an order or judgment restraining the person against whom the complaint was filed, or other persons, from doing or procuring any act tending to render ineffectual any order the Commission may enter with respect to the complaint.

If at any time within sixty (60) days after the date of filing of the complaint such panel shall determine that such attempts at conciliation would not be in furtherance of the objectives of this Chapter, the Commission shall thereupon proceed promptly to a full hearing of the complaint, in accordance with Section 153.125 below. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 80-69, J. 7, p. 553, passed 12/8/69)

Sec. 153.125 Hearings by Commission.

(A) Such hearing shall be conducted by the Commission, or a panel thereof, upon due and reasonable notice to all parties. The Commission shall have power to administer

oaths and to take sworn testimony. Any party alleged to have violated this Chapter shall be entitled to be represented by Counsel and shall have the right to call witnesses in his own behalf and to cross-examine witnesses.

(B) A party to a proceeding may apply to the Commission to have subpoenas issued as provided in Section 153.100 (3) in the name of the Commission, for depositions or for a hearing. Such subpoena shall be served as provided in the Illinois Supreme Court Rules relating to depositions. A subpoena so issued shall show on its face the name and address of the party at whose request the subpoena was issued. On petition of the individual to whom a subpoena is directed and notice to the requesting party, the Commission may request the City Council to vacate or modify the subpoena. If a person fails to comply with a subpoena issued by the Commission, the Commission may request the City Council to instruct the Corporation Counsel to request any court of competent jurisdiction to issue an order requiring compliance.

(C) At the conclusion of such hearing, the Commission shall render to the City Council a written report and recommendations, which shall also be served by mail upon the complainant and the party or parties charged. No report shall be delayed more than sixty (60) days after the date of the first issuance of notice for commencement of a hearing. (Ord. 83-67, J. 6, p. 739, passed 12/26/67; Ord. 71-70, J. 8, p. 181, passed 10/26/70)

Sec. 153.130 Enforcement.

(A) The Commission shall be empowered, at the conclusion of proceedings held under Section 153.125 to recommend to the City Council of the City of Highland Park that the City Council order any person found to be engaging in an unfair housing practice to cease and desist from such practice, upon such terms as shall be necessary and proper for the enforcement of this Chapter.

(B) The Commission shall be empowered at the conclusion of proceedings held under Section 153.125, as part of its report, to recommend to the City Council of the City of Highland Park, that it direct the Corporation Counsel of the City of Highland Park to do any one or more of the following:

(1) To institute and prosecute proceedings to enforce, against any person found in violation of this Chapter, the fine provided for in Section 153.999 below.

(2) To apply to any court of competent jurisdiction.

(a) for an order restraining any person from violating any provision of this Chapter.

(b) for such other or further relief as may seem to the court appropriate for the enforcement of this Chapter and the elimination of violations hereof.

(3) To petition or institute proceedings with the Department of Registration and Education for the purpose of causing the Department to revoke, suspend or refuse to renew the license granted by such Department to any real estate broker or real estate salesman found to have violated any provision of this Chapter.

(4) In the case of any unlawful housing practice or violation of this Chapter by any person in the course of performing under a contract or subcontract with the State or any political subdivision or agency thereof, or with the United States of America or any agency or instrumentality thereof, to petition or institute proceedings with such contracting agency for the purpose of causing it to terminate such contract or any portion thereof, either absolutely or on condition of compliance with the provisions of this Chapter.

(C) After receipt of the recommendation of the Commission, the City Council may issue such cease and desist orders and may direct such action by the Corporation Counsel, including the procedures as in Subsection (B) hereinabove set forth, as shall be necessary for the enforcement of this Chapter. (Ord. 83-67, J. 6, p. 739, passed 12/26/67)

Sec. 153.135 Limitation of time to file complaints.

Any complaint filed hereunder with the Commission must be filed within thirty (30) days after the alleged discriminatory practice occurred or it shall be barred. (Ord. 83-67, J. 6, p. 739, passed 12/26/67)

Sec. 153.140 Remedies.

Any person aggrieved in any manner by the violation of any provision of this Chapter who has exhausted the remedies provided in Sections 153.120 and 153.125 of this Chapter may apply to any court of competent jurisdiction for appropriate relief from such violation, including

- (1) an order compelling compliance with this Chapter;
- (2) an order to prohibit any person found by the court to have violated any provision of this Chapter from the sale, lease, exchange, transfer, conveyance or assignment of any dwelling or housing which is the subject of such violation;
- (3) an order requiring specific performance of any contract for the sale, lease, exchange, transfer, conveyance or assignment of any dwelling or housing, by any person who in violation of this Chapter refuses or fails to perform such contract;
- (4) compensatory damages; and
- (5) such other and further relief as may seem to the court appropriate for the enforcement of this Chapter and the elimination of violations hereof. (Ord. 83-67, J. 6, p. 739, passed 12/26/67)

Section 153.999 Penalty.

Any person who violates any provision of this Chapter shall be subject to a fine not to exceed \$500.00.

This Chapter shall be in full force and effect from and after its passage, approval, recordation and publication according to law. (Ord. 83-67, J. 6, p. 739, passed 12/26/67)

FRANK B PEERS

Balance Sheet

Month Ending 02/28/15

ASSETS

Current Assets

1110-0000 - Petty Cash	300.00
1121-0000 - Cash - Operating	72,284.03
1130-0000 - Tenant/member accounts receivable	8.00
1131-0000 - Accounts receivable - subsidy	1,321.00
1240-0000 - Prepaid property and liability insurance	10,887.06
Total Current Assets	<u>84,800.09</u>

Other Assets

1290-0000 - Misc Prepaid Expenses	960.72
1192-0000 - Tenant Sec Dep	19,112.81
1310-0000 - Real estate tax escrow	122,815.07
1311-0000 - Insurance escrow	23,312.48
1330-0000 - Debt Service Escrow	138,752.69
1320 - Replacement Reserve	188,511.26
1340 - Residual Receipt	17,507.93
Total Other Assets	<u>510,972.96</u>

Fixed Assets

1420-0000 - Building	1,848,860.15
1420-0001 - Building Improvements	102,298.87
1430-0000 - Land Improvements	1,621,801.79
1450-0000 - Furniture for project/tenant use	548,852.34
1497-0000 - Site improvements	172,218.77
4120-0000 - Accum depr - buildings	(3,433,224.19)
1498-0000 - Current F/A	18,524.42
Total Fixed Assets	<u>879,332.15</u>

Financing Costs

1900-0001 - Deferred Financing Costs	192,398.85
1999-0000 - Accum Amort - Bond Costs	(65,400.22)
Total Financing Costs	<u>126,998.63</u>

Partnership Assets

1701-0000 - Cash - Partnership	9,219.66
1702-0000 - Partnership MM	2,129,016.29
1703-0000 - Partnership Receivable	267,013.69
Total Partnership Assets	<u>2,405,249.64</u>

Total Assets

4,007,353.47

FRANK B PEERS

Balance Sheet

Month Ending 02/28/15

Liabilities & Equity

Current Liabilities

2110-0000 - Accounts payable	23,059.89
2113-0000 - Flex Benefit Payable	12.99
2114-0000 - 401K Payable	18.57
2120-0000 - Accrued wages and p/r taxes payable	4,214.60
2150-0000 - Accrued property taxes	142,810.30
2155-0000 - Accrued professional services	(4,500.00)
2180-0000 - Misc current liabilities	10,914.15
2180-1000 - Prepaid Insurance Claim	15,215.07
Total Current Liabilities	191,745.57

Non-Current Liabilities

2190-0000 - Sec. Dep. In Transit	25.00
2191-0000 - Security deposits-residential	16,763.00
2191-0001 - Pet Deposit	895.00
2210-0000 - Prepaid Rent	199.00
2211-0000 - Prepaid HUD	6,332.00
2320-1000 - Mortgage payable - 2nd note	2,290,000.00
2320-0000 - Mortgage Payable (long term)	1,598,084.24
Total Non-Current Liabilities	3,912,298.24

Owner's Equity

3100-0000 - Limited Partners Equity	2,402,918.63
3209-0000 - Prior Year Retained Earnings	(2,605,371.26)
3210-0000 - Retained earnings	89,142.49
Current YTD Earnings	16,619.80
Total Owner's Equity	(96,690.34)

Total Liability & Owner Equity

4,007,353.47

FRANK B. PEERS HOUSING
Actual vs Budget Accrual Operating Statement

	Month Ending 02/28/15			Year To Date 02/28/15			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
GROSS OPERATING INCOME							
RESIDENTIAL RENTAL INCOME							
5120-0000 - Apartment rent	21,355.00	38,136.00	(16,781.00)	44,327.00	76,272.00	(31,945.00)	458,973.00
5121-0000 - Tenant assistant payments	65,589.00	48,536.00	17,053.00	129,291.00	97,072.00	32,219.00	584,151.00
5140-0000 - Commercial base rent	441.23	0.00	441.23	501.23	0.00	501.23	0.00
TOTAL RESIDENTIAL RENTAL INCOME	87,385.23	86,672.00	713.23	174,119.23	173,344.00	775.23	1,043,124.00
VACANCIES & ADJUSTMENTS							
5220-0000 - Vacancy loss - apartments	(2,026.00)	(1,400.00)	(626.00)	(3,311.00)	(2,800.00)	(511.00)	(16,800.00)
5221-0000 - Non-Revenue Units	(1,289.00)	(1,285.00)	(4.00)	(2,576.00)	(2,570.00)	(6.00)	(15,770.00)
TOTAL VACANCIES & ADJUSTMENTS	(3,315.00)	(2,685.00)	(630.00)	(5,887.00)	(5,370.00)	(517.00)	(32,570.00)
OTHER INCOME							
5910-0000 - Laundry income	0.00	150.00	(150.00)	409.00	300.00	109.00	1,800.00
5922-0000 - Late fees	22.00	5.00	17.00	22.00	10.00	12.00	60.00
5990-0000 - Misc other income	25.00	20.00	5.00	72.00	40.00	32.00	240.00
5413-0000 - Interest income - escrow	0.00	0.00	0.00	0.00	0.00	0.00	5.00
TOTAL OTHER INCOME	47.00	175.00	(128.00)	503.00	350.00	153.00	2,105.00
GROSS OPERATING INCOME	84,117.23	84,162.00	(44.77)	168,735.23	168,324.00	411.23	1,012,659.00
ADVERTISING & RENTING EXPENSE							
6213-0000 - Employee Recruitment	0.00	0.00	0.00	0.00	0.00	0.00	400.00
6253-0000 - Credit Report Fees	25.90	58.00	32.10	25.90	116.00	90.10	692.00
TOTAL ADVERTISING & RENTING EXPENSE	25.90	58.00	32.10	25.90	116.00	90.10	1,092.00
ADMINISTRATIVE EXPENSE							
6311-0000 - Office supplies	386.11	290.00	(96.11)	526.92	580.00	53.08	3,480.00
6316-0000 - Office Equipment	77.01	256.00	178.99	298.01	512.00	213.99	3,072.00
6320-0000 - Management fee	4,509.14	4,444.00	(65.14)	8,895.24	8,888.00	(7.24)	53,490.00
6340-0000 - Legal Expense - Project	1,320.00	100.00	(1,220.00)	1,320.00	200.00	(1,120.00)	4,200.00
6350-0000 - Audit Expense	0.00	1,217.00	1,217.00	0.00	2,434.00	2,434.00	14,600.00
6360-0000 - Telephone	686.74	700.00	13.26	969.88	1,400.00	430.12	8,400.00
6360-0001 - Answering Service/ Pagers	61.41	38.00	(23.41)	61.41	76.00	14.59	456.00
6365-0000 - Training & Education Expense	0.00	25.00	25.00	0.00	25.00	25.00	650.00
6370-0000 - Bad debts	0.00	416.00	416.00	0.00	832.00	832.00	4,992.00
6380-0000 - Consulting/study costs	0.00	200.00	200.00	0.00	400.00	400.00	5,400.00
6390-0000 - Misc administrative expenses	0.00	150.00	150.00	160.48	300.00	139.52	1,800.00
6390-0002 - Computer Supplies/Data Processing	178.19	171.00	(7.19)	356.38	342.00	(14.38)	2,252.00
6395-0000 - Tenant Retention	192.18	500.00	307.82	368.75	1,000.00	631.25	7,000.00
6431-0000 - Travel & Expense Reimbursement	141.26	235.00	93.74	394.53	470.00	75.47	2,820.00
6851-0000 - Bank Service Fees	0.00	3.00	3.00	0.00	6.00	6.00	36.00
6860-0000 - Security Deposit Interest	(0.44)	(1.00)	(0.56)	(0.92)	(1.00)	(0.08)	(3.00)
TOTAL ADMINISTRATIVE EXPENSE	7,551.60	8,744.00	1,192.40	13,350.68	17,464.00	4,113.32	112,645.00
PAYROLL & RELATED COSTS							
6310-0000 - Office salaries	4,748.24	4,756.00	7.76	9,443.88	9,512.00	68.12	62,882.00
6510-0000 - Janitor and cleaning payroll	1,216.32	1,152.00	(64.32)	2,368.75	2,304.00	(64.75)	15,238.00
6540-0000 - Repairs payroll	4,482.39	4,013.00	(469.39)	8,996.91	8,026.00	(970.91)	53,040.00

FRANK B. PEERS HOUSING
Actual vs Budget Accrual Operating Statement

	Month Ending 02/28/15			Year To Date 02/28/15			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
6715-0000 - Payroll Taxes	1,423.55	1,439.00	15.45	2,861.73	2,897.00	35.27	12,610.00
6722-0000 - Workers compensation	341.17	341.00	(0.17)	682.34	683.00	0.66	4,135.00
6723-0000 - Employee health insurance	301.58	299.00	(2.58)	(89.49)	598.00	687.49	3,654.00
6724-0000 - Union Benefits	1,335.99	1,326.00	(9.99)	2,671.98	2,652.00	(19.98)	15,912.00
6726-0000 - Other employee benefits	46.71	0.00	(46.71)	93.13	0.00	(93.13)	0.00
6726-0001 - Contingency	0.00	0.00	0.00	0.00	0.00	0.00	2,904.00
TOTAL PAYROLL & RELATED COSTS	13,895.95	13,326.00	(569.95)	27,029.23	26,672.00	(357.23)	170,375.00
OPERATING EXPENSES							
6515-0000 - Janitors and cleaning supplies	666.99	310.00	(356.99)	1,215.15	620.00	(595.15)	3,720.00
6517-0000 - Outside Cleaning Service	0.00	125.00	125.00	0.00	250.00	250.00	1,500.00
6518-0000 - Uniforms	0.00	0.00	0.00	0.00	0.00	0.00	100.00
6519-0000 - Exterminating Contract	110.00	120.00	10.00	220.00	240.00	20.00	1,440.00
6525-0000 - Rubbish removal	273.40	325.00	51.60	573.40	650.00	76.60	4,100.00
TOTAL OPERATING EXPENSES	1,050.39	880.00	(170.39)	2,008.55	1,760.00	(248.55)	10,860.00
UTILITIES							
6450-0000 - Electricity	2,074.97	1,417.00	(657.97)	4,116.14	2,834.00	(1,282.14)	20,000.00
6451-0000 - Water	1,242.73	1,333.00	90.27	2,415.46	2,666.00	250.54	16,000.00
6452-0000 - Gas	3,748.11	2,750.00	(998.11)	7,598.00	5,500.00	(2,098.00)	33,000.00
TOTAL UTILITIES	7,065.81	5,500.00	(1,565.81)	14,129.60	11,000.00	(3,129.60)	69,000.00
MAINTENANCE EXPENSES							
6536-0000 - Ground supplies	0.00	20.00	20.00	0.00	40.00	40.00	1,100.00
6537-0000 - Grounds Contractor (Landscaper)	0.00	0.00	0.00	0.00	0.00	0.00	7,150.00
6541-0000 - Repair materials (general supplies)	6.82	85.00	78.18	6.82	170.00	163.18	1,020.00
6541-0001 - Appliance Parts	60.41	42.00	(18.41)	60.41	84.00	23.59	504.00
6541-0002 - Plumbing Supplies	101.43	100.00	(1.43)	101.43	200.00	98.57	1,200.00
6541-0003 - Electrical Supplies	49.33	100.00	50.67	49.33	200.00	150.67	1,200.00
6541-0004 - Heating/Cooling Supplies	0.00	30.00	30.00	38.49	60.00	21.51	360.00
6541-0008 - Flooring/Tile Supplies (i.e.VCT)	0.00	0.00	0.00	0.00	100.00	100.00	600.00
6541-0009 - Window Supplies	0.00	20.00	20.00	0.00	40.00	40.00	240.00
6541-0010 - Carpentry/Hardware	0.00	150.00	150.00	0.00	300.00	300.00	1,800.00
6545-0000 - Elevator Contractor (Annual Maintenance Contract)	622.86	292.00	(330.86)	622.86	584.00	(38.86)	3,500.00
6546-0000 - Heating/Cooling Contractor	0.00	250.00	250.00	696.41	500.00	(196.41)	3,000.00
6548-0000 - Snow removal	3,785.00	3,600.00	(185.00)	4,260.00	5,350.00	1,090.00	10,000.00
6551-0000 - Elevator Contractor (Special Repairs)	0.00	125.00	125.00	0.00	250.00	250.00	1,500.00
6560-0000 - Decorating (Tenant Pntg-Cycle/Turnover by Contractor)	1,050.00	833.00	(217.00)	1,050.00	1,666.00	616.00	12,163.00
6563-0000 - Window Covering	0.00	0.00	0.00	0.00	0.00	0.00	6,000.00
6564-0000 - Decorating (Common Areas - by Contractor)	0.00	150.00	150.00	0.00	300.00	300.00	1,800.00
6564-0001 - Painting Supplies	0.00	165.00	165.00	0.00	330.00	330.00	1,980.00
6581-0000 - Window Washing	0.00	0.00	0.00	0.00	0.00	0.00	1,500.00
6582-0000 - Fire Protection	0.00	167.00	167.00	0.00	334.00	334.00	4,661.00
6582-0001 - Fire Safety Equipment	0.00	0.00	0.00	0.00	0.00	0.00	210.00
6589-0000 - Parking Lot Expense	0.00	84.00	84.00	0.00	167.00	167.00	1,000.00
6591-0000 - Electrical Repairs	0.00	225.00	225.00	0.00	450.00	450.00	2,700.00
6592-0000 - Boiler Repairs	0.00	392.00	392.00	0.00	784.00	784.00	4,704.00
6594-0000 - Carpentry Repairs	311.50	275.00	(36.50)	311.50	550.00	238.50	3,300.00
6595-0000 - Plumbing Repairs	252.00	435.00	183.00	252.00	870.00	618.00	5,220.00
6596-0000 - Floor Repairs/Cleaning	0.00	150.00	150.00	0.00	300.00	300.00	10,650.00

FRANK B. PEERS HOUSING
Actual vs Budget Accrual Operating Statement

	Month Ending 02/28/15			Year To Date 02/28/15			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
6598-0000 - Roof Repairs	0.00	50.00	50.00	0.00	100.00	100.00	3,600.00
TOTAL MAINTENANCE EXPENSES	6,239.35	7,740.00	1,500.65	7,449.25	13,729.00	6,279.75	92,662.00
TAXES AND INSURANCE							
6710-0000 - Real estate taxes	10,635.00	10,635.00	0.00	21,270.00	21,270.00	0.00	127,620.00
6720-0000 - Property and liability insurance	2,177.42	2,178.00	0.58	4,354.84	4,356.00	1.16	26,136.00
TOTAL TAXES AND INSURANCE	12,812.42	12,813.00	0.58	25,624.84	25,626.00	1.16	153,756.00
TOTAL OPERATING EXPENSES	48,641.42	49,061.00	419.58	89,618.05	96,367.00	6,748.95	610,390.00
NET OPERATING INCOME (LOSS)	35,475.81	35,101.00	374.81	79,117.18	71,957.00	7,160.18	402,269.00
FINANCIAL EXPENSES							
6820-0000 - Mortgage interest	18,941.52	18,942.00	0.48	37,939.64	37,940.00	0.36	224,180.00
TOTAL FINANCIAL EXPENSES	18,941.52	18,942.00	0.48	37,939.64	37,940.00	0.36	224,180.00
NET OPER INC/(LOSS) BEFORE CAP. EXP.	16,534.29	16,159.00	375.29	41,177.54	34,017.00	7,160.54	178,089.00
8005-0000 - Mortgagor Entity Income	85.51	0.00	85.51	257.22	0.00	257.22	0.00
8010-0000 - Other Entity Expense	0.00	0.00	0.00	(10.00)	0.00	(10.00)	0.00
Total Partnership Activity	85.51	0.00	85.51	247.22	0.00	247.22	0.00
NET INCOME (LOSS)	16,619.80	16,159.00	460.80	41,424.76	34,017.00	7,407.76	178,089.00
7104-0000 - Replacement Reserve	1,700.00	1,917.00	217.00	3,400.00	3,834.00	434.00	23,004.00
7108-0000 - Mortgage Payable (long term)	11,546.02	11,546.00	(0.02)	23,035.44	23,036.00	0.56	141,671.00
Total Cash Flow - Financing Activities	13,246.02	13,463.00	216.98	26,435.44	26,870.00	434.56	164,675.00
CAPITAL EXPENDITURES & ESCROWS							
7105-0000 - Replacement Reserve Reimbursement	0.00	0.00	0.00	0.00	0.00	0.00	(17,700.00)
6991-0000 - Capital expenditures	16,172.42	0.00	(16,172.42)	16,172.42	0.00	(16,172.42)	0.00
6991-0010 - Parking Lot	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00
6991-0014 - Roof Repairs	0.00	150.00	150.00	0.00	300.00	300.00	1,800.00
6991-0016 - Concrete Repairs	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
6993-0000 - Appliance Replacement	0.00	0.00	0.00	0.00	600.00	600.00	3,600.00
6993-0003 - A/C Replacements	0.00	125.00	125.00	0.00	250.00	250.00	1,500.00
6994-0000 - Carpet & tile	2,352.00	650.00	(1,702.00)	2,352.00	1,300.00	(1,052.00)	7,800.00
TOTAL CAPITAL EXPENDITURES & ESCROWS	18,524.42	925.00	(17,599.42)	18,524.42	2,450.00	(16,074.42)	0.00
GAIN/(LOSS) AFTER CAPITAL EXP. & ESCROWS	(15,150.64)	1,771.00	(16,921.64)	(3,535.10)	4,697.00	(8,232.10)	13,414.00

WALNUT PLACE

Balance Sheet

Month Ending 02/28/15

ASSETS

Current Assets

1110-0000 - Petty Cash	900.00
1121-0000 - Cash - Operating	5,486.68
1130-0000 - Tenant/member accounts receivable	16,072.59
1131-0000 - Accounts receivable - subsidy	605.00
1240-0000 - Prepaid property and liability insurance	11,635.44

Total Current Assets 34,699.71

Other Assets

1290-0000 - Misc Prepaid Expenses	1,156.19
1192-0000 - Tenant Sec Dep	20,323.40
1310-0000 - Real estate tax escrow	162,073.51
1311-0000 - Insurance escrow	24,909.98
1330-0000 - Debt Service Escrow	136,098.17
1320 - Replacement Reserve	116,931.88
1340 - Residual Receipt	27,094.97

Total Other Assets 488,588.10

Fixed Assets

1410-0000 - Land	220,000.00
1420-0000 - Building	2,907,088.00
1420-0001 - Building Improvements	118,339.20
1430-0000 - Land Improvements	321,376.00
1440-0000 - Building Equipment Portable	354,185.56
1450-0000 - Furniture for project/tenant use	437,004.57
1497-0000 - Site improvements	4,550.00
4120-0000 - Accum depr - buildings	(3,504,334.74)

Total Fixed Assets 858,208.59

Financing Costs

1900-0001 - Deferred Financing Costs	174,813.03
1999-0000 - Accum Amort - Bond Costs	(51,667.51)

Total Financing Costs 123,145.52

Partnership Assets

1701-0000 - Cash - Partnership	104,684.41
--------------------------------	------------

Total Partnership Assets 104,684.41

Total Assets 1,609,326.33

WALNUT PLACE

Balance Sheet

Month Ending 02/28/15

Liabilities & Equity

Current Liabilities

2110-0000 - Accounts payable	14,803.89
2113-0000 - Flex Benefit Payable	13.00
2114-0000 - 401K Payable	(4.64)
2120-0000 - Accrued wages and p/r taxes payable	4,233.02
2150-0000 - Accrued property taxes	167,041.48
2155-0000 - Accrued professional services	10,394.00
2180-0000 - Misc current liabilities	7,136.71
Total Current Liabilities	203,617.46

Non-Current Liabilities

2190-0000 - Sec. Dep. In Transit	(102.00)
2191-0000 - Security deposits-residential	18,096.00
2191-0001 - Pet Deposit	1,475.00
2210-0000 - Prepaid Rent	110.00
2211-0000 - Prepaid HUD	6,069.00
2320-1000 - Mortgage payable - 2nd note	2,546,000.00
2320-4000 - Deferred Revenue	228,117.00
2320-0000 - Mortgage Payable (long term)	1,593,098.19
Total Non-Current Liabilities	4,392,863.19

Owner's Equity

3100-0000 - Limited Partners Equity	104,375.87
3209-0000 - Prior Year Retained Earnings	(3,317,026.48)
3210-0000 - Retained earnings	212,852.85
Current YTD Earnings	12,643.44
Total Owner's Equity	(2,987,154.32)

Total Liability & Owner Equity

1,609,326.33

WALNUT PLACE
Actual vs Budget Accrual Operating Statement

	Month Ending 02/28/15			Year To Date 02/28/15			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
GROSS OPERATING INCOME							
RESIDENTIAL RENTAL INCOME							
5120-0000 - Apartment rent	23,186.00	19,451.00	3,735.00	44,402.00	38,902.00	5,500.00	233,764.00
5121-0000 - Tenant assistant payments	65,226.00	68,961.00	(3,735.00)	132,422.00	137,922.00	(5,500.00)	828,780.00
5140-0000 - Commercial base rent	220.53	0.00	220.53	220.53	0.00	220.53	0.00
TOTAL RESIDENTIAL RENTAL INCOME	88,632.53	88,412.00	220.53	177,044.53	176,824.00	220.53	1,062,544.00
VACANCIES & ADJUSTMENTS							
5220-0000 - Vacancy loss - apartments	(1,884.00)	(950.00)	(934.00)	(3,836.00)	(1,900.00)	(1,936.00)	(11,000.00)
5221-0000 - Non-Revenue Units	(1,287.00)	(1,287.00)	0.00	(2,574.00)	(2,574.00)	0.00	(15,456.00)
TOTAL VACANCIES & ADJUSTMENTS	(3,171.00)	(2,237.00)	(934.00)	(6,410.00)	(4,474.00)	(1,936.00)	(26,456.00)
OTHER INCOME							
5910-0000 - Laundry income	0.00	260.00	(260.00)	709.00	520.00	189.00	3,120.00
5920-0000 - Nsf check fee	0.00	0.00	0.00	25.00	0.00	25.00	0.00
5922-0000 - Late fees	13.00	10.00	3.00	40.00	20.00	20.00	120.00
5930-0000 - Credit Check Fees	0.00	28.00	(28.00)	0.00	56.00	(56.00)	336.00
5938-0000 - Cleaning Fee/Turnover	0.00	10.00	(10.00)	0.00	20.00	(20.00)	120.00
5945-0000 - Damages	0.00	19.00	(19.00)	0.00	38.00	(38.00)	228.00
5411-0000 - Grant Monies Income	0.00	3,476.00	(3,476.00)	0.00	6,953.00	(6,953.00)	41,715.00
5413-0000 - Interest income - escrow	0.00	1.00	(1.00)	0.00	1.00	(1.00)	5.00
TOTAL OTHER INCOME	13.00	3,804.00	(3,791.00)	774.00	7,608.00	(6,834.00)	45,644.00
GROSS OPERATING INCOME	85,474.53	89,979.00	(4,504.47)	171,408.53	179,958.00	(8,549.47)	1,081,732.00
ADVERTISING & RENTING EXPENSE							
6253-0000 - Credit Report Fees	0.00	59.00	59.00	12.95	117.00	104.05	700.00
TOTAL ADVERTISING & RENTING EXPENSE	0.00	59.00	59.00	12.95	117.00	104.05	700.00
ADMINISTRATIVE EXPENSE							
6311-0000 - Office supplies	456.72	417.00	(39.72)	604.13	834.00	229.87	5,000.00
6316-0000 - Office Equipment	45.00	250.00	205.00	265.99	500.00	234.01	3,000.00
6320-0000 - Management fee	4,552.84	4,506.00	(46.84)	9,188.43	9,012.00	(176.43)	54,156.00
6340-0000 - Legal Expense - Project	1,320.00	100.00	(1,220.00)	1,320.00	200.00	(1,120.00)	4,200.00
6350-0000 - Audit Expense	0.00	1,133.00	1,133.00	0.00	2,266.00	2,266.00	13,596.00
6360-0000 - Telephone	981.82	790.00	(191.82)	1,342.11	1,580.00	237.89	9,480.00
6360-0001 - Answering Service/ Pagers	61.41	50.00	(11.41)	61.41	100.00	38.59	600.00
6365-0000 - Training & Education Expense	0.00	188.00	188.00	0.00	376.00	376.00	2,260.00
6370-0000 - Bad debts	0.00	150.00	150.00	13.00	300.00	287.00	1,800.00
6371-0000 - Fees Dues & Contributions	0.00	116.00	116.00	0.00	232.00	232.00	1,392.00
6380-0000 - Consulting/study costs	500.00	0.00	(500.00)	500.00	0.00	(500.00)	3,000.00
6390-0000 - Misc administrative expenses	0.00	205.00	205.00	160.48	490.00	329.52	2,540.00
6390-0002 - Computer Supplies/Data Processing	178.19	171.00	(7.19)	793.88	343.00	(450.88)	2,058.00
6395-0000 - Tenant Retention	280.67	500.00	219.33	658.31	1,000.00	341.69	7,000.00
6431-0000 - Travel & Expense Reimbursement	141.25	190.00	48.75	394.52	380.00	(14.52)	2,280.00
6860-0000 - Security Deposit Interest	(0.45)	0.00	0.45	(0.93)	0.00	0.93	0.00
TOTAL ADMINISTRATIVE EXPENSE	8,517.45	8,766.00	248.55	15,301.33	17,613.00	2,311.67	112,362.00
PAYROLL & RELATED COSTS							

WALNUT PLACE
Actual vs Budget Accrual Operating Statement

	Month Ending 02/28/15			Year To Date 02/28/15			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
6310-0000 - Office salaries	4,748.24	4,756.00	7.76	9,443.89	9,512.00	68.11	62,884.00
6510-0000 - Janitor and cleaning payroll	1,216.32	1,152.00	(64.32)	2,368.75	2,304.00	(64.75)	15,238.00
6540-0000 - Repairs payroll	4,482.39	4,013.00	(469.39)	8,966.91	8,026.00	(940.91)	53,040.00
6900-0000 - Social Service Coordinator	0.00	3,271.00	3,271.00	0.00	6,542.00	6,542.00	41,552.00
6715-0000 - Payroll Taxes	1,423.59	1,439.00	15.41	2,861.79	2,897.00	35.21	12,608.00
6722-0000 - Workers compensation	335.50	336.00	0.50	671.00	671.00	0.00	4,154.00
6723-0000 - Employee health insurance	301.58	299.00	(2.58)	(89.50)	598.00	687.50	3,654.00
6724-0000 - Union Benefits	1,335.99	1,200.00	(135.99)	2,671.98	2,400.00	(271.98)	14,415.00
6726-0000 - Other employee benefits	46.71	0.00	(46.71)	93.13	0.00	(93.13)	0.00
6726-0001 - Contingency	0.00	0.00	0.00	0.00	0.00	0.00	2,904.00
TOTAL PAYROLL & RELATED COSTS	13,890.32	16,466.00	2,575.68	26,987.95	32,950.00	5,962.05	210,449.00
OPERATING EXPENSES							
6515-0000 - Janitors and cleaning supplies	560.39	325.00	(235.39)	1,037.54	650.00	(387.54)	3,900.00
6517-0000 - Outside Cleaning Service	0.00	0.00	0.00	0.00	0.00	0.00	1,280.00
6519-0000 - Exterminating Contract	175.00	95.00	(80.00)	270.00	190.00	(80.00)	1,140.00
6525-0000 - Rubbish removal	323.40	365.00	41.60	646.80	730.00	83.20	4,380.00
TOTAL OPERATING EXPENSES	1,058.79	785.00	(273.79)	1,954.34	1,570.00	(384.34)	10,700.00
UTILITIES							
6450-0000 - Electricity	1,110.95	917.00	(193.95)	2,265.34	1,834.00	(431.34)	12,000.00
6451-0000 - Water	739.66	492.00	(247.66)	1,252.96	984.00	(268.96)	5,904.00
6452-0000 - Gas	(766.77)	2,593.00	3,359.77	2,488.75	5,186.00	2,697.25	31,120.00
TOTAL UTILITIES	1,083.84	4,002.00	2,918.16	6,007.05	8,004.00	1,996.95	49,024.00
MAINTENANCE EXPENSES							
6536-0000 - Ground supplies	0.00	0.00	0.00	0.00	0.00	0.00	1,200.00
6537-0000 - Grounds Contractor (Landscaper)	0.00	0.00	0.00	0.00	0.00	0.00	5,620.00
6541-0000 - Repair materials (general supplies)	0.00	52.00	52.00	0.00	104.00	104.00	624.00
6541-0001 - Appliance Parts	60.40	44.00	(16.40)	60.40	88.00	27.60	528.00
6541-0002 - Plumbing Supplies	139.75	160.00	20.25	139.75	320.00	180.25	1,920.00
6541-0003 - Electrical Supplies	319.27	88.00	(231.27)	319.27	176.00	(143.27)	1,056.00
6541-0004 - Heating/Cooling Supplies	0.00	28.00	28.00	38.48	56.00	17.52	336.00
6541-0006 - Expendable Tools	0.00	25.00	25.00	0.00	50.00	50.00	300.00
6541-0009 - Window Supplies	0.00	192.00	192.00	0.00	384.00	384.00	2,304.00
6541-0010 - Carpentry/Hardware	0.00	88.00	88.00	0.00	176.00	176.00	1,056.00
6545-0000 - Elevator Contractor (Annual Maintenance Contract)	3,267.02	254.00	(3,013.02)	3,267.02	508.00	(2,759.02)	3,048.00
6546-0000 - Heating/Cooling Contractor	0.00	750.00	750.00	884.08	1,500.00	615.92	9,000.00
6548-0000 - Snow removal	6,858.25	5,000.00	(1,858.25)	7,588.25	10,000.00	2,411.75	17,000.00
6551-0000 - Elevator Contractor (Special Repairs)	0.00	83.00	83.00	0.00	166.00	166.00	1,000.00
6560-0000 - Decorating (Tenant Pntg-Cycle/Turnover by Contractor)	2,275.00	1,000.00	(1,275.00)	2,275.00	2,000.00	(275.00)	12,000.00
6564-0000 - Decorating (Common Areas - by Contractor)	0.00	125.00	125.00	0.00	250.00	250.00	4,375.00
6564-0001 - Painting Supplies	0.00	150.00	150.00	0.00	300.00	300.00	1,800.00
6581-0000 - Window Washing	0.00	0.00	0.00	0.00	0.00	0.00	810.00
6582-0000 - Fire Protection	0.00	306.00	306.00	0.00	612.00	612.00	3,668.00
6582-0001 - Fire Safety Equipment	0.00	17.00	17.00	0.00	34.00	34.00	200.00
6589-0000 - Parking Lot Expense	0.00	42.00	42.00	0.00	84.00	84.00	504.00
6591-0000 - Electrical Repairs	0.00	250.00	250.00	0.00	500.00	500.00	3,000.00
6592-0000 - Boiler Repairs	0.00	514.00	514.00	0.00	1,028.00	1,028.00	6,168.00
6594-0000 - Carpentry Repairs	0.00	167.00	167.00	0.00	334.00	334.00	2,000.00

WALNUT PLACE
Actual vs Budget Accrual Operating Statement

	Month Ending 02/28/15			Year To Date 02/28/15			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
6595-0000 - Plumbing Repairs	1,061.65	595.00	(466.65)	1,407.21	1,190.00	(217.21)	7,140.00
6596-0000 - Floor Repairs/Cleaning	0.00	100.00	100.00	0.00	200.00	200.00	1,200.00
6598-0000 - Roof Repairs	0.00	400.00	400.00	0.00	800.00	800.00	4,800.00
6599-0000 - Window repairs	0.00	40.00	40.00	0.00	80.00	80.00	480.00
TOTAL MAINTENANCE EXPENSES	13,981.34	10,470.00	(3,511.34)	15,979.46	20,940.00	4,960.54	93,137.00
TAXES AND INSURANCE							
6710-0000 - Real estate taxes	11,932.00	11,931.00	(1.00)	23,864.00	23,863.00	(1.00)	143,177.00
6720-0000 - Property and liability insurance	2,327.08	2,327.00	(0.08)	4,654.16	4,654.00	(0.16)	28,759.00
TOTAL TAXES AND INSURANCE	14,259.08	14,258.00	(1.08)	28,518.16	28,517.00	(1.16)	171,936.00
TOTAL OPERATING EXPENSES	52,790.82	54,806.00	2,015.18	94,761.24	109,711.00	14,949.76	648,308.00
NET OPERATING INCOME (LOSS)	32,683.71	35,173.00	(2,489.29)	76,647.29	70,247.00	6,400.29	433,424.00
FINANCIAL EXPENSES							
6820-0000 - Mortgage interest	20,046.69	20,047.00	0.31	40,157.80	40,158.00	0.20	237,014.00
TOTAL FINANCIAL EXPENSES	20,046.69	20,047.00	0.31	40,157.80	40,158.00	0.20	237,014.00
NET OPER INC/(LOSS) BEFORE CAP. EXP.	12,637.02	15,126.00	(2,488.98)	36,489.49	30,089.00	6,400.49	196,410.00
8005-0000 - Mortgageor Entity Income	6.42	0.00	6.42	13.30	0.00	13.30	0.00
Total Partnership Activity	6.42	0.00	6.42	13.30	0.00	13.30	0.00
NET INCOME (LOSS)	12,643.44	15,126.00	(2,482.56)	36,502.79	30,089.00	6,413.79	196,410.00
7104-0000 - Replacement Reserve	1,833.56	1,866.00	32.44	3,667.12	3,732.00	64.88	22,392.00
7108-0000 - Mortgage Payable (long term)	13,440.26	13,440.00	(0.26)	26,816.10	26,816.00	(0.10)	164,831.00
Total Cash Flow - Financing Activities	15,273.82	15,306.00	32.18	30,483.22	30,548.00	64.78	187,223.00
CAPITAL EXPENDITURES & ESCROWS							
6991-0016 - Concrete Repairs	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
6993-0000 - Appliance Replacement	0.00	0.00	0.00	0.00	0.00	0.00	2,150.00
6993-0003 - A/C Replacements	0.00	0.00	0.00	0.00	0.00	0.00	1,300.00
TOTAL CAPITAL EXPENDITURES & ESCROWS	0.00	0.00	0.00	0.00	0.00	0.00	4,450.00
GAIN/(LOSS) AFTER CAPITAL EXP. & ESCROWS	(2,630.38)	(180.00)	(2,450.38)	6,019.57	(459.00)	6,478.57	4,737.00

RAVINIA HOUSING

Balance Sheet

Month Ending 02/28/15

ASSETS

Current Assets

1110-0000 - Petty Cash	150.00
1121-0000 - Cash - Operating	202.16
1130-0000 - Tenant/member accounts receivable	27,551.88
1130-1000 - Allowance for Doubtful Accounts	(8,073.30)
1131-0000 - Accounts receivable - subsidy	1,502.00
1240-0000 - Prepaid property and liability insurance	5,182.25
1250-0000 - Prepaid Mortgage Insurance	0.05
Total Current Assets	<u>26,515.04</u>

Other Assets

1290-0000 - Misc Prepaid Expenses	392.77
1192-0000 - Tenant Sec Dep	6,409.71
1310-0000 - Real estate tax escrow	23,044.80
1311-0000 - Insurance escrow	7,015.92
1312-0000 - Mortgage Insurance Escrow	1,794.74
1350-0000 - Construction Escrow	16.44
1320 - Replacement Reserve	417,052.06
Total Other Assets	<u>455,726.44</u>

Fixed Assets

1420-0000 - Building	1,074,166.20
1420-0001 - Building Improvements	175,422.00
1430-0000 - Land Improvements	355,339.84
1450-0000 - Furniture for project/tenant use	293,811.85
1497-0000 - Site improvements	193,982.00
4120-0000 - Accum depr - buildings	(1,325,537.46)
Total Fixed Assets	<u>767,184.43</u>

Financing Costs

1900-0001 - Deferred Financing Costs	62,658.71
1999-0000 - Accum Amort - Bond Costs	(4,004.30)
Total Financing Costs	<u>58,654.41</u>

Partnership Assets

1701-0000 - Cash - Partnership	81,912.86
1702-1000 - Partnership F/A	62,063.00
1703-0000 - Partnership Receivable	3,650.00
Total Partnership Assets	<u>147,625.86</u>

Total Assets

1,455,706.18

RAVINIA HOUSING

Balance Sheet

Month Ending 02/28/15

Liabilities & Equity

Current Liabilities

2110-0000 - Accounts payable	52,294.29
2113-0000 - Flex Benefit Payable	3.54
2114-0000 - 401K Payable	29.06
2120-0000 - Accrued wages and p/r taxes payable	1,154.49
2130-0000 - Accrued interest - mortgage	4,453.30
2131-0001 - Accrued Interest - 2nd Note	52,271.92
2131-1000 - Accrued Interest - Notes Payable	7,784.00
2150-0000 - Accrued property taxes	55,746.83
2180-0000 - Misc current liabilities	767.79
Total Current Liabilities	174,505.22

Non-Current Liabilities

2190-0000 - Sec. Dep. In Transit	(1,077.92)
2191-0000 - Security deposits-residential	5,853.92
2210-0000 - Prepaid Rent	1,012.00
2211-0000 - Prepaid HUD	2,408.00
2310-1000 - Notes Payable - (Long Term)	62,062.71
2320-1000 - Mortgage payable - 2nd note	712,929.63
2320-0000 - Mortgage Payable (long term)	395,402.69
Total Non-Current Liabilities	1,178,591.03

Owner's Equity

3100-0000 - Limited Partners Equity	81,874.21
3209-0000 - Prior Year Retained Earnings	145,358.47
3210-0000 - Retained earnings	(116,543.05)
Current YTD Earnings	(8,079.70)
Total Owner's Equity	102,609.93

Total Liability & Owner Equity

1,455,706.18

RAVINIA HOUSING
Actual vs Budget Accrual Operating Statement

	Month Ending 02/28/15			Year To Date 02/28/15			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
GROSS OPERATING INCOME							
RESIDENTIAL RENTAL INCOME							
5120-0000 - Apartment rent	10,185.00	8,560.00	1,625.00	19,287.00	17,009.00	2,278.00	102,609.00
5121-0000 - Tenant assistant payments	12,050.00	13,967.00	(1,917.00)	25,183.00	27,753.00	(2,570.00)	167,423.00
TOTAL RESIDENTIAL RENTAL INCOME	22,235.00	22,527.00	(292.00)	44,470.00	44,762.00	(292.00)	270,032.00
VACANCIES & ADJUSTMENTS							
5220-0000 - Vacancy loss - apartments	(3,985.00)	(1,250.00)	(2,735.00)	(6,685.00)	(2,500.00)	(4,185.00)	(15,000.00)
TOTAL VACANCIES & ADJUSTMENTS	(3,985.00)	(1,250.00)	(2,735.00)	(6,685.00)	(2,500.00)	(4,185.00)	(15,000.00)
OTHER INCOME							
5922-0000 - Late fees	0.00	10.00	(10.00)	30.00	20.00	10.00	120.00
5945-0000 - Damages	0.00	50.00	(50.00)	0.00	100.00	(100.00)	600.00
5413-0000 - Interest income - escrow	14.11	42.00	(27.89)	28.49	84.00	(55.51)	504.00
TOTAL OTHER INCOME	14.11	102.00	(87.89)	58.49	204.00	(145.51)	1,224.00
GROSS OPERATING INCOME	18,264.11	21,379.00	(3,114.89)	37,843.49	42,466.00	(4,622.51)	256,256.00
ADVERTISING & RENTING EXPENSE							
6250-0000 - Renting expenses	0.00	56.00	56.00	0.00	112.00	112.00	672.00
TOTAL ADVERTISING & RENTING EXPENSE	0.00	56.00	56.00	0.00	112.00	112.00	672.00
ADMINISTRATIVE EXPENSE							
6311-0000 - Office supplies	555.24	525.00	(30.24)	974.89	1,050.00	75.11	6,300.00
6320-0000 - Management fee	767.79	799.00	31.21	1,495.82	1,598.00	102.18	9,708.00
6340-0000 - Legal Expense - Project	360.00	375.00	15.00	360.00	750.00	390.00	4,500.00
6350-0000 - Audit Expense	0.00	875.00	875.00	0.00	1,750.00	1,750.00	10,500.00
6365-0000 - Training & Education Expense	0.00	15.00	15.00	0.00	30.00	30.00	180.00
6370-0000 - Bad debts	0.00	433.00	433.00	0.00	866.00	866.00	5,196.00
6380-0000 - Consulting/study costs	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00
6390-0000 - Misc administrative expenses	38.53	84.00	45.47	137.87	168.00	30.13	1,518.00
6390-0002 - Computer Supplies/Data Processing	79.79	0.00	(79.79)	159.58	0.00	(159.58)	0.00
6860-0000 - Security Deposit Interest	(0.14)	0.00	0.14	(0.30)	0.00	0.30	0.00
TOTAL ADMINISTRATIVE EXPENSE	1,801.21	3,106.00	1,304.79	3,127.86	6,212.00	3,084.14	40,902.00
PAYROLL & RELATED COSTS							
6310-0000 - Office salaries	1,294.62	1,297.00	2.38	2,591.75	2,594.00	2.25	17,642.00
6510-0000 - Janitor and cleaning payroll	1,554.27	1,408.00	(146.27)	3,091.70	2,816.00	(275.70)	18,928.00
6715-0000 - Payroll Taxes	388.28	394.00	5.72	780.55	794.00	13.45	3,454.00
6722-0000 - Workers compensation	108.75	109.00	0.25	217.50	217.00	(0.50)	1,319.00
6723-0000 - Employee health insurance	164.49	83.00	(81.49)	92.20	166.00	73.80	1,008.00
6724-0000 - Union Benefits	364.38	360.00	(4.38)	728.76	720.00	(8.76)	4,320.00
6726-0000 - Other employee benefits	12.72	0.00	(12.72)	25.36	0.00	(25.36)	0.00
TOTAL PAYROLL & RELATED COSTS	3,887.51	3,651.00	(236.51)	7,527.82	7,307.00	(220.82)	46,671.00
OPERATING EXPENSES							
6515-0000 - Janitors and cleaning supplies	60.00	125.00	65.00	60.00	250.00	190.00	1,500.00
6520-0000 - Miscellaneous Repair Contractors	11,396.08	2,500.00	(8,896.08)	11,540.18	5,000.00	(6,540.18)	30,000.00
6525-0000 - Rubbish removal	512.58	480.00	(32.58)	976.25	960.00	(16.25)	5,760.00

RAVINIA HOUSING
Actual vs Budget Accrual Operating Statement

	Month Ending 02/28/15			Year To Date 02/28/15			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
TOTAL OPERATING EXPENSES	11,968.66	3,105.00	(8,863.66)	12,576.43	6,210.00	(6,366.43)	37,260.00
UTILITIES							
6450-0000 - Electricity	355.01	234.00	(121.01)	607.46	468.00	(139.46)	2,808.00
6451-0000 - Water	463.60	80.00	(383.60)	613.41	160.00	(453.41)	960.00
6452-0000 - Gas	766.02	60.00	(706.02)	1,066.19	120.00	(946.19)	720.00
TOTAL UTILITIES	1,584.63	374.00	(1,210.63)	2,287.06	748.00	(1,539.06)	4,488.00
MAINTENANCE EXPENSES							
6548-0000 - Snow removal	(1,005.00)	0.00	1,005.00	0.00	0.00	0.00	0.00
6590-0000 - Miscellaneous Repair	0.00	50.00	50.00	0.00	50.00	50.00	550.00
TOTAL MAINTENANCE EXPENSES	(1,005.00)	50.00	1,055.00	0.00	50.00	50.00	550.00
TAXES AND INSURANCE							
6710-0000 - Real estate taxes	4,151.00	4,151.00	0.00	8,302.00	8,302.00	0.00	49,812.00
6720-0000 - Property and liability insurance	843.25	860.00	16.75	1,686.50	1,721.00	34.50	10,321.00
TOTAL TAXES AND INSURANCE	4,994.25	5,011.00	16.75	9,988.50	10,023.00	34.50	60,133.00
TOTAL OPERATING EXPENSES	23,231.26	15,353.00	(7,878.26)	35,507.67	30,662.00	(4,845.67)	190,676.00
NET OPERATING INCOME (LOSS)	(4,967.15)	6,026.00	(10,993.15)	2,335.82	11,804.00	(9,468.18)	65,580.00
FINANCIAL EXPENSES							
6820-0000 - Mortgage interest	2,968.03	2,968.00	(0.03)	5,938.40	5,938.00	(0.40)	35,488.00
6850-0000 - Mortgage Service Fee	149.55	153.00	3.45	299.10	303.00	3.90	1,833.00
TOTAL FINANCIAL EXPENSES	3,117.58	3,121.00	3.42	6,237.50	6,241.00	3.50	37,321.00
NET OPER INC/(LOSS) BEFORE CAP. EXP.	(8,084.73)	2,905.00	(10,989.73)	(3,901.68)	5,563.00	(9,464.68)	28,259.00
8005-0000 - Mortgagor Entity Income	5.03	0.00	5.03	10.42	0.00	10.42	0.00
Total Partnership Activity	5.03	0.00	5.03	10.42	0.00	10.42	0.00
NET INCOME (LOSS)	(8,079.70)	2,905.00	(10,984.70)	(3,891.26)	5,563.00	(9,454.26)	28,259.00
7104-0000 - Replacement Reserve	1,349.33	1,349.00	(0.33)	2,698.66	2,698.00	(0.66)	16,597.00
7108-0000 - Mortgage Payable (long term)	625.24	625.00	(0.24)	1,248.14	1,248.00	(0.14)	7,631.00
Total Cash Flow - Financing Activities	1,974.57	1,974.00	(0.57)	3,946.80	3,946.00	(0.80)	24,228.00
CAPITAL EXPENDITURES & ESCROWS							
7105-0000 - Replacement Reserve Reimbursement	0.00	0.00	0.00	0.00	0.00	0.00	(14,000.00)
6993-0000 - Appliance Replacement	0.00	0.00	0.00	0.00	2,000.00	2,000.00	2,000.00
6994-0000 - Carpet & tile	0.00	0.00	0.00	0.00	0.00	0.00	12,000.00
TOTAL CAPITAL EXPENDITURES & ESCROWS	0.00	0.00	0.00	0.00	2,000.00	2,000.00	0.00
GAIN/(LOSS) AFTER CAPITAL EXP. & ESCROWS	(10,054.27)	931.00	(10,985.27)	(7,838.06)	(383.00)	(7,455.06)	4,031.00

Sunset Woods Housing
Balance Sheet
February 28, 2015

ASSETS

Current Assets		
Assn FBHP Checking	\$	9,350.65
FBHP General Checking		52,585.78
FBHP Security Dep. Savings		10,556.88
Assn FBHP Savings		119,318.95
FBHP Savings		9,163.61
Financing Costs		8,135.00
Tax Reserve		7,513.97
A/R, Transfers		<u>20.00</u>
Total Current Assets		216,644.84
Property and Equipment		
Building		1,552,988.40
Building Unit 231		135,000.32
Building Unit 319		134,999.62
Appliances		474.17
Accum Dep Building		(397,956.00)
Accum Amort-Financing Fees		<u>(678.00)</u>
Total Property and Equipment		1,424,828.51
Other Assets		
Total Other Assets		<u>0.00</u>
Total Assets		<u><u>\$ 1,641,473.35</u></u>

LIABILITIES AND CAPITAL

Current Liabilities		
Due to Peers Housing Assn	\$	258,832.40
Accrued RE Tax		12,784.40
Accrued RE Taxes Assn		6,434.84
Security Deposits		<u>9,585.00</u>
Total Current Liabilities		287,636.64
Long-Term Liabilities		
Notes Payable, Lake Co		72,231.18
Notes Payable, FHLB		421,277.97
Notes Payable, IHDA		<u>137,919.60</u>
Total Long-Term Liabilities		<u>631,428.75</u>
Total Liabilities		919,065.39
Capital		
Equity-Retained Earnings		716,391.36
Net Income		<u>6,016.60</u>
Total Capital		<u>722,407.96</u>
Total Liabilities & Capital		<u><u>\$ 1,641,473.35</u></u>

Sunset Woods Housing
Income Statement
Compared with Budget
For the Two Months Ending February 28, 2015

	Current Month Actual	Current Month Budget	Current Month Variance	Year to Date Actual	Year to Date Budget	Year to Date Variance
Revenues						
Rents	\$ 9,394.00	\$ 8,895.00	499.00	\$ 18,788.00	\$ 17,790.00	998.00
Interest Income Assn	45.58	0.00	45.58	91.15	0.00	91.15
Interest Income	5.29	0.00	5.29	11.15	0.00	11.15
Total Revenues	9,444.87	8,895.00	549.87	18,890.30	17,790.00	1,100.30
Cost of Sales						
Total Cost of Sales	0.00	0.00	0.00	0.00	0.00	0.00
Gross Profit	9,444.87	8,895.00	549.87	18,890.30	17,790.00	1,100.30
Expenses						
Office Supplies	0.00	8.00	(8.00)	1.19	16.00	(14.81)
Management Fee	583.44	578.00	5.44	1,149.33	1,156.00	(6.67)
Credit Ck Fees	0.00	4.00	(4.00)	0.00	8.00	(8.00)
Government Fees	0.00	95.00	(95.00)	0.00	190.00	(190.00)
Software/Data Processing	24.60	0.00	24.60	49.20	0.00	49.20
Carpet Cleaning	0.00	84.00	(84.00)	0.00	167.00	(167.00)
Heating & Air	0.00	41.00	(41.00)	0.00	82.00	(82.00)
Electrical & Plumbing Maint	415.00	41.00	374.00	650.00	82.00	568.00
Painting & Decorating	0.00	84.00	(84.00)	0.00	167.00	(167.00)
Appliance Repairs	360.00	41.00	319.00	360.00	82.00	278.00
Supplies	134.93	84.00	50.93	574.26	167.00	407.26
Maintenance	0.00	84.00	(84.00)	145.00	167.00	(22.00)
Condo Assessment Rental Units	2,756.40	2,564.00	192.40	5,512.80	5,128.00	384.80
Cable TV	579.96	540.00	39.96	1,159.92	1,080.00	79.92
Real Estate tax expense	0.00	1,167.00	(1,167.00)	0.00	2,334.00	(2,334.00)
Loan Interest	1,634.82	2,500.00	(865.18)	3,272.00	5,000.00	(1,728.00)
Bldg Insurance	0.00	217.00	(217.00)	0.00	434.00	(434.00)
Total Expenses	6,489.15	8,132.00	(1,642.85)	12,873.70	16,260.00	(3,386.30)
Net Income	\$ 2,955.72	\$ 763.00	2,192.72	\$ 6,016.60	\$ 1,530.00	4,486.60

Sunset Woods Housing
 Account Register
 For the Period From Feb 1, 2015 to Feb 28, 2015
 1103M13 - FBHP General Checking

Date	Trans No	Type	Trans Desc	Deposit Amt	Withdrawal Amt	Balance
			Beginning Balance			51,103.11
2/1/15	ihda1502	Other	ihda/auto pymt		100.00	51,003.11
2/2/15	1624	Withdrawal	Sunset Woods Condominium Assoc		3,336.36	47,666.75
2/2/15	2/2/15	Deposit	Tenant	246.00		47,912.75
		Deposit	Tenant	525.00		48,437.75
		Deposit	Tenant	374.00		48,811.75
		Deposit	Tenant	267.00		49,078.75
		Deposit	Tenant	402.00		49,480.75
		Deposit	Tenant	647.00		50,127.75
		Deposit	Tenant	642.00		50,769.75
		Deposit	Tenant	574.00		51,343.75
		Deposit	Tenant	247.00		51,590.75
2/5/15	1625	Withdrawal	Real Page, Inc.		24.60	51,566.15
2/5/15	1626	Withdrawal	U & E Service		360.00	51,206.15
2/5/15	2/6/15	Deposit	Tenant	418.00		51,624.15
		Deposit	Tenant	207.00		51,831.15
		Deposit	Tenant	262.00		52,093.15
		Deposit	Tenant	397.00		52,490.15
		Deposit	Tenant	280.00		52,770.15
		Deposit	Tenant	417.00		53,187.15
		Deposit	Tenant	166.00		53,353.15
		Deposit	Tenant	865.00		54,218.15
		Deposit	Tenant	480.00		54,698.15
		Deposit	Tenant	795.00		55,493.15
		Deposit	Tenant	329.00		55,822.15
		Deposit	Tenant	854.00		56,676.15
2/6/15	2/25/15	Deposit	Tenant	418.00		57,094.15
2/26/15	1627	Withdrawal	Housing Opportunity Dev. Corp.		718.37	56,375.78
2/26/15	1628	Withdrawal	RC Paint & Home Improvements		415.00	55,960.78
2/26/15	loan1502	Other	FBHP/auto pymt		3,375.00	52,585.78
			Total	9,812.00	8,329.33	

Sunset Woods -February 28, 2014

Ending balance checking	\$	53,301
Ending balance operating reserve	\$	<u>9,164</u>
TOTAL	\$	62,465

SWA Rental
Balance Sheet
February 28, 2015

ASSETS

Current Assets		
FBHP Checking	\$ 30,988.17	
FBHP Security Dep Savings	2,226.50	
A/R, Transfers	<u>20.00</u>	
 Total Current Assets		 33,234.67
Property and Equipment		
	<u> </u>	
Total Property and Equipment		0.00
Other Assets		
	<u> </u>	
Total Other Assets		<u>0.00</u>
Total Assets	<u>\$ 33,234.67</u>	

LIABILITIES AND CAPITAL

Current Liabilities		
Security Deposits	\$ 2,123.00	
	<u> </u>	
Total Current Liabilities		2,123.00
Long-Term Liabilities		
	<u> </u>	
Total Long-Term Liabilities		<u>0.00</u>
Total Liabilities		2,123.00
Capital		
Equity-Retained Earnings	29,062.99	
Net Income	<u>2,048.68</u>	
Total Capital		<u>31,111.67</u>
Total Liabilities & Capital	<u>\$ 33,234.67</u>	

SWA Rental
Income Statement
Compared with Budget
For the Two Months Ending February 28, 2015

	Current Month Actual	Current Month Budget	Current Month Variance	Year to Date Actual	Year to Date Budget	Year to Date Variance
Revenues						
Rents	\$ 2,123.00	\$ 1,910.00	213.00	\$ 4,246.00	\$ 3,820.00	426.00
Interest Income	0.26	0.00	0.26	0.53	0.00	0.53
Total Revenues	2,123.26	1,910.00	213.26	4,246.53	3,820.00	426.53
Cost of Sales						
Total Cost of Sales	0.00	0.00	0.00	0.00	0.00	0.00
Gross Profit	2,123.26	1,910.00	213.26	4,246.53	3,820.00	426.53
Expenses						
Office Supplies	0.00	5.00	(5.00)	0.00	9.00	(9.00)
Management Fee	138.00	124.00	14.00	276.00	248.00	28.00
Software/Data Processing	4.10	0.00	4.10	8.20	0.00	8.20
Heating & Air	0.00	41.00	(41.00)	0.00	82.00	(82.00)
Supplies	4.85	8.00	(3.15)	4.85	16.00	(11.15)
Maintenance	245.00	41.00	204.00	370.00	82.00	288.00
Condo Asst Rental Units	672.74	626.00	46.74	1,345.48	1,252.00	93.48
Cable TV	96.66	90.00	6.66	193.32	180.00	13.32
Real Estate tax expense	0.00	541.00	(541.00)	0.00	1,082.00	(1,082.00)
Bldg Insurance	0.00	33.00	(33.00)	0.00	66.00	(66.00)
Total Expenses	1,161.35	1,509.00	(347.65)	2,197.85	3,017.00	(819.15)
Net Income	\$ 961.91	\$ 401.00	560.91	\$ 2,048.68	\$ 803.00	1,245.68

SWA Rental
 Account Register
 For the Period From Feb 1, 2015 to Feb 28, 2015
 1103M14 - FBHP Checking

Date	Trans No	Type	Trans Desc	Deposit Amt	Withdrawal Amt	Balance
			Beginning Balance			30,026.52
2/2/15	1127	Withdrawal	Sunset Woods Condominium Assoc		769.40	29,257.12
2/5/15	1128	Withdrawal	Real Page, Inc.		4.10	29,253.02
2/5/15	2/6/15	Deposit	Tenant	1,090.00		30,343.02
		Deposit	Tenant	1,033.00		31,376.02
2/26/15	1129	Withdrawal	Housing Opportunity Developmen		142.85	31,233.17
2/26/15	1130	Withdrawal	RC Paint & Home Improvement		245.00	30,988.17
			Total	2,123.00	1,161.35	