



BPI PROGRAM OVERVIEW

REGIONAL AFFORDABLE HOUSING INITIATIVE

Current Goals:

Increase the supply of housing affordable to low- and moderate-income working families and ensure that such housing is equitably distributed throughout the Chicago region, including in healthy, job-rich communities. Create state and local policies and programs to produce and preserve affordable housing, including programs to stabilize communities hit hard by the foreclosure crisis. Support effective coalitions and well-informed elected officials and policymakers who will develop, advocate for, adopt and implement the policies and programs described above.

Current Initiatives:

Regional and Local Initiatives

- Throughout the Chicago region, we will work with municipalities to develop policies and programs to stabilize neighborhoods affected by the foreclosure crisis.
- In Cook County, we will help develop and implement a mandatory foreclosure mediation program. In several jurisdictions around the country, such programs are demonstrating that requiring delinquent borrowers and servicers to come together and talk can significantly reduce foreclosures. We will continue to research best practices, educate key stakeholders about best practices, and work with key stakeholders to design and implement the program.
- In DuPage County, we will continue to provide staff support and strategic direction to the multi-pronged effort to educate and engage stakeholders and to develop affordable housing programs. As the policy research arm for the DuPage Housing Action Coalition, we will continue to provide ongoing staff support, including helping to craft a 2010 legislative agenda, and coordinating legislative visits to educate local elected officials about affordable housing needs and policies.
- In Lake County, we will continue to build the organizing effort to educate and engage stakeholders and develop affordable housing programs.
- In 2009, BPI worked with the Affordable Housing Commission of Lake County to create the Lake County Preservation Initiative, to develop a comprehensive approach to identify affordable housing preservation needs and opportunities and create building-specific strategies throughout Lake County. We have engaged a broad spectrum of stakeholders, including participants from local, county, state and federal governments, as well as banks, property owners, developers, non-profits and others. BPI will co-chair this county-wide initiative, whose steering committee will begin to meet in early 2010.
- In Chicago, we will work in collaboration with partner organizations to create a program to require that more TIF resources be devoted to affordable housing.

- In Evanston, we will help develop support for the comprehensive affordable housing plan and be a resource as the plan is implemented.
- We will continue to build a coalition of organizations across the Chicago region to help develop and build support for federal and state policies and programs that expand access to opportunity. Key federal housing programs are currently under review, critical transportation legislation is up for reauthorization, and the Obama administration has announced an ambitious program which may lead to more coordinated planning by recognizing the interrelationship among affordable housing, transportation, and environmental concerns. This coalition will work in collaboration with similar coalitions developing around the country to ensure that these and other federal policies will be used to confront sprawl, segregation and concentrated poverty.

Statewide Policy Advocacy

- We will work to pass a state law to give municipalities more authority to address foreclosure problems, including vacant and abandoned properties. The legislation would give municipalities power to develop ordinances for maintaining vacant and abandoned properties and to apply those rules not just to the property's owners, but also to mortgage holders like banks or trustees of mortgage-backed securities. So if a vacant property is not properly maintained and secured and the owner can't be found, the lender would be responsible for maintaining the property and ensuring it doesn't cause problems for neighbors and the larger community.
- We will work to pass a state law that provides funding for programs that will help homeowners at risk of foreclosure to stay in their in their homes.
- We will work with IHDA, the Governor's office and legislators to establish rules that govern the State Housing Appeals Board. AHPAA currently gives the Board the power to review local decisions that restrict affordable housing development, but it does not provide sufficient guidance for the process to ensure that the Board will arrive at fair decisions based on clear criteria.
- As co-convenor of Illinois Housing Roundtable, BPI will oversee the process whereby Roundtable participants identify common priorities, form working groups to coordinate action plans and then provide periodic progress reports on legislative initiatives.

Education and Outreach

- We will research, write and disseminate a manual to give municipalities information about how to develop effective programs to address vacant property challenges, based on a review of existing programs across the country.
- In 2010, we will co-sponsor the third national inclusionary housing conference. BPI's leadership role in the conference ensures that in our local and regional work on inclusionary housing, we are able to draw on best practices from around the country and have easy access to the strong network of national experts whom we have convened and with whom we continue to work. In addition, the conferences have provided BPI with invaluable information about other innovative affordable housing programs and strategies from around the country and made the organization a highly valued participant and leader in nationwide discussions about key housing issues.
- We will continue to deliver presentations throughout the region to educate a broad range of stakeholders and potential allies and to create opportunities to expand our work.

Milestones:

Regional and Local Initiatives

- In 2003, with extensive assistance from BPI, Highland Park enacted an inclusionary housing ordinance – the first of its kind in the Midwest – as well as a housing trust fund and a community land trust.
- In 2006, with extensive support from BPI, Evanston passed an inclusionary housing ordinance and a tear down tax.
- In 2006, with extensive support from BPI, groups in DuPage launched a multi-faceted effort to create and preserve affordable housing. They have engaged, educated and energized more than 150 stakeholders, many of whom continue to meet regularly to plan and to act. In 2009, this effort contributed to the introduction of a county-wide affordable housing zoning ordinance. While this ordinance failed, it marked the first major county-level legislative effort to address affordable housing.
- In 2007, following a four-year campaign spearheaded by BPI, Chicago adopted an inclusionary housing ordinance, which requires developers to include at least 10 percent affordable housing in projects that receive something of value from the City, like zoning changes that permits increased density.
- In 2008, in Lake County, BPI helped to organize a large group of local stakeholders to build community acceptance for affordable housing and to support efforts to develop and implement affordable housing laws and policies. The group continues to meet and to plan. BPI provides staff support and strategic guidance.
- In 2009, Mayor Daley’s Condominium Task Force endorsed a set of proposals, mostly developed by BPI, which, if adopted by the City Council, will significantly expand protections for residents of buildings being converted to condominiums, as well as for those who purchase condos.
- In 2009, BPI served as a resource to Evanston’s Affordable Housing Task Force as it developed Evanston’s first comprehensive affordable housing plan. The plan is now being considered by the City Council.
- BPI’s work has also lead to smaller scale but significant achievements in a variety of suburban municipalities. For example, Arlington Heights secured a commitment for 20% affordable units in a new market-rate condominium; in Libertyville, a local advocacy group got a developer to include 25 % affordable housing in a new development; and Wheaton required a 10% affordable housing set-aside in any TIF-supported development.

Statewide Policy Advocacy

- In 2001, BPI, together with the Leadership Council for Metropolitan Open Communities, created the Illinois Housing Roundtable, a statewide coalition which works to develop a common statewide affordable housing agenda and to advocate for policy changes. Housing Action Illinois is now a co-convenor of the Roundtable. The Roundtable now consists of more than 200 individuals and organizations. Since 2001, Roundtable efforts have contributed to passage of more than 20 pieces of legislation.
- In 2003, Illinois enacted the Affordable Housing Planning and Appeal Act (AHPAA). BPI developed the legislation and built the coalition that resulted in its passage. The law requires all communities with less than 10% affordable housing to develop plans and establish goals to create affordable housing. AHPAA also creates a State Housing Appeals Board that will be authorized to overturn decisions of local zoning authorities that impede development of affordable housing. Amendments in 2004 and 2005 clarified and strengthened the law, including provisions that give local communities additional authority and tools to increase the supply of affordable housing.
- In 2007, BPI drafted legislation and led the drive that resulted in the creation of a new Affordable Housing Capital Fund. As a result, money dedicated for affordable housing in a

state capital budget can be deposited in the Fund and rules are in place to govern its allocation.

- In 2008 and 2009, BPI helped build and lead a coalition that won more than \$130 million in funding for affordable housing in the state's capital budget, the first time affordable housing has been included in an Illinois capital budget.
- In 2009, we drafted legislation to give municipalities more power to maintain vacant and abandoned properties and built the coalition that ensured its passage. Previously, Illinois law authorized municipalities to take steps to maintain vacant and abandoned properties and to put liens on the properties for the cost of providing those essential services. But under the old law, mortgages get paid before these liens, and, especially in a weak housing market, there is rarely enough money left to pay the city or village for the costs it incurred and the services it provided. The new law allows municipalities to get special liens that are superior to all other liens, except tax liens, and so are far more likely to be paid off.

Education and Outreach

- BPI has produced and disseminated dozens of publications on a variety of affordable housing issues. Publications include the *Housing Roundtable Affordable Housing Briefing Book* (a document for legislators and state officials that describes key legislative proposals and provides basic information about the need for affordable housing throughout the state); *Inclusionary Housing: A Policy that Works for the City that Works*; *Eliminating Barriers: Letting the Market Help Meet Illinois Housing Needs*; *Opening the Door to Inclusionary Housing* (a 130-page workbook); *A Community Guide to Affordable Housing* (14 case studies); *Lessons in Affordability from Five Boston Suburbs*; and *Success in Affordable Housing: The Metro Denver Experience*.
- BPI created a very effective power point presentation and accompanying materials outlining the affordable housing shortage in DuPage. We have given this presentation dozens of times to faith and civic groups, and to various city councils and commissions. BPI has also trained local stakeholders and elected officials to give the presentation.
- In 2003, 2004, and 2008, BPI organized "Leadership Tours" to educate key Illinois stakeholders about successful affordable housing policies. Participants visited successful mixed-income developments and learned about exemplary affordable housing programs in affluent Massachusetts communities. Participants have included state, county, and local elected officials, many of whom have become more supportive of affordable housing initiatives and have even introduced affordable housing legislation since the tours.
- In 2004 and 2006, BPI organized and co-sponsored seminars to help local officials throughout the region to develop and implement affordable housing programs and comply with AHPAA.
- In 2005 and 2007, BPI co-sponsored national conferences on Inclusionary Housing.
- BPI served as Co-Chair of Housing Illinois, a collaboration of 45 housing organizations, lending institutions, developers, foundations and municipal leaders, which worked to increase public acceptance of affordable housing. During 2005, Housing Illinois launched a multi-faceted public education campaign, including television, radio and newspaper ads and distribution of public education materials.

Current BPI Staffing:

Adam Gross, Director

Laura DeMichael, Staff Counsel

Dan Klaff, Staff Counsel

Betsy Lassar, Policy Analyst

Susannah Levine, Senior Policy Analyst