

## Creating Housing for Extremely Low Income Residents:

# Profiling National Housing Trust Fund Developments

**Summer 2022**

Community Change is proud to present the second highlight in a new series to showcase model construction projects across the country made possible in part by funds from the national Housing Trust Fund (HTF). The HTF is a federal grant program authorized by the Housing and Economic Recovery Act of 2008 to increase and preserve affordable housing for people with the lowest incomes, including families experiencing homelessness.

Funding for the HTF is essential for ensuring people with the lowest incomes have safe and affordable housing. The funds from the HTF must be used to house “extremely low income families” – those with incomes at or below the poverty line or at or below 30% of the area median income. In any fiscal year where the HTF receives over \$1 Billion in allocated funds, the eligibility is expanded: at least 75% of the funds must be used to target extremely low income tenants, and the fund may also be used to serve tenants with incomes at or below 50% of the area median income (“very low income tenants”). National Housing Trust Fund assisted units must remain affordable at these income levels for at least 30 years.

The U.S. Department of Housing and Urban Development distributes HTF allocations to states and territories by a formula based on population. State housing departments or state Housing Finance Agencies administer the HTF, providing financing for the production and preservation of housing. State Housing Finance Agencies are state-chartered non profit organizations that are governed by a board of directors. Click the link to view national Housing Trust Fund allocations [by state](#). For an overview of affordable housing needs at the state level, see [data](#) compiled by the National Low Income Housing Coalition.

# Ogden Park Apartments

"If you can see this place, everything is brand new, everything. And there's no way I can afford a place like this under normal circumstances. But because of funding and the grants...it makes housing affordable for people that otherwise wouldn't get the opportunity because of our credit, our criminal reputation... and stuff like that... I like the security and self-respect it gives back to you."

-Jerry, Ogden Park Apartments Resident

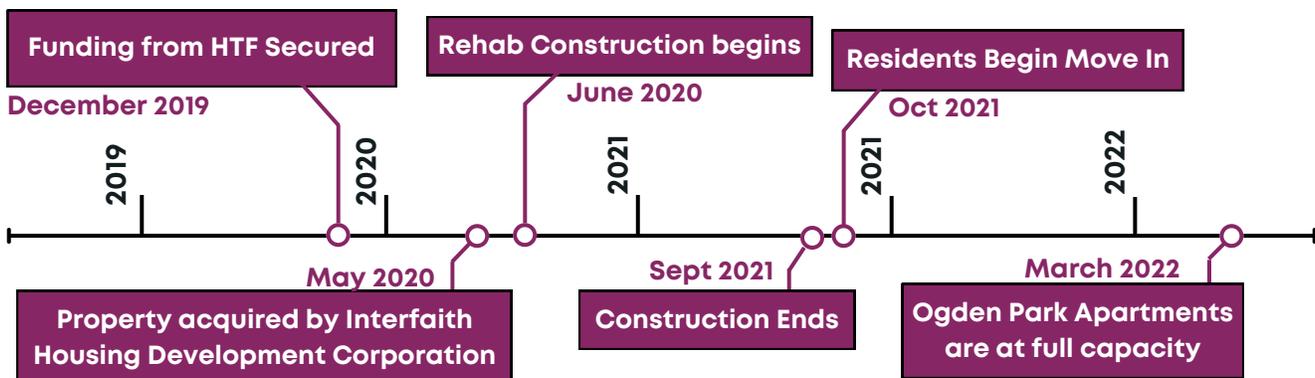
## “ I Can’t Believe I’m Living in a Place Like This”

“It’s devastating living outside, I can tell you that... When I look around every day, when I wake up in the morning, I can’t believe I’m living in a place like this,” says Jerry, who a year ago was living unsheltered in Chicago. Jerry was among the first tenants to move into the fully furnished Ogden Park Apartments in October 2021.

### The Property

Ogden Park Apartments provides accessible affordable housing to people who were formerly homeless and or who are part of the Illinois State Referral Network (SRN). The SRN list includes people who temporarily reside in institutional settings including mental health facilities or nursing homes primarily because they are waiting for permanent supportive housing. Tailoring their supports to these residents, Ogden Park Apartments has on-site staff during the week and provides services through Trilogy, a mental health service provider that has been operating in Chicago for over 50 years. Currently, tenants range in age from 21 to late 60’s.

25 Studio Units	Target Group (all at 30% AMI or below)
19	Formerly homeless
6	Illinois State Referral Network



## **“Something to Strive For”: The Residents**

When Jerry moved into his apartment, he only had a bag of clothes holding mostly t-shirts. Following a break up, he had been living outside for about two years in the Logan Square neighborhood, struggling with chronic health issues that have improved since he gained stable housing. Jerry first connected to staff at Trilogy months before his unit became available. “They were my base and my springboard to housing” says Jerry describing the food, blankets, and clothing staff provided.



*Property after rehab. Photograph courtesy of Perry Vietti, Interfaith Housing Development Corporation.*

For Jerry, housing gives him “something to strive for” and the support he receives from staff which connect him to services and resources like free transportation and food assistance is vital. “If it wasn’t for this house, I might not be alive today,” declares Jerry, who says he will never forget hearing the news, “We got housing for you. We finally got a place for you.” At the time, Jerry was in a hospital bed after having suffered a stroke. Larry, a Trilogy staff member, searched for Jerry at nearby hospitals until he found him to tell him the good news.

Jerry describes the property as “super duper clean” and adds: “I've never seen a place that everything is right on site like this with staff and everything and they address your medical issues.” In the following quote, Jerry says more about the personal, community, and universal impacts of creating affordable housing.

“Money is tight everywhere...there's a lot of people on the street that need help and assistance, but with the lawmakers and the funding... they need to assist these kinds of programs. Helping people, that not only trickles down to help save their lives now, it trickles down to where people are safe and secure with themselves. They're more apt not to commit crimes and stuff that helps in every facet of our everyday lives. So, I would suggest that they [lawmakers] take a good look at this and just put upon themselves just to think about investing in programs like this, because that not only helps their community, it helps the city of Chicago, it helps the status quo of our country.”

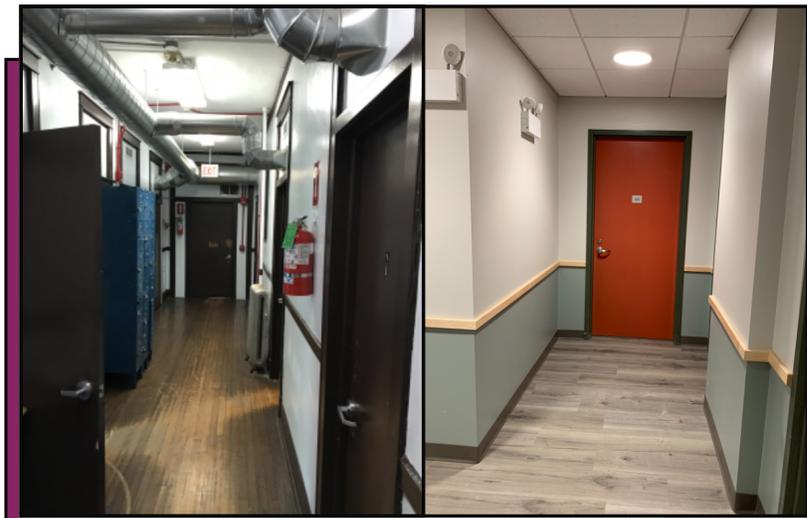
Jerry's story emphasizes the importance of emergency assistance, dedicated outreach staff, and services that lead to affordable, permanent, and supportive housing.

Like Jerry, Beryl was in dire need of housing before moving into Ogden Park Apartments. She was living in a nursing home when her social worker there told her about Ogden Park Apartments. Beryl originally wanted to live on the northside, closer to her aging mother. But when a spot at Ogden Park opened up, Beryl agreed with little hesitation and moved in January 2022. Beryl describes her apartment as large enough for her and importantly, brand new: "It's really nice. I've been trying to decorate little by little. My favorite color is pink. So pretty much everything in here is pink." Beryl likes the convenience of doing laundry in the basement; she attends routine floor meetings and the occasional community meetings held in the building.

Since she has moved in, Beryl says her mental health has improved. "When I first moved in, I was a little depressed. I was in a slump. But I got out of that. I see a psychiatrist once a month and I make all my doctor appointments. And I speak to my therapist once a week. And it's been pretty good." Beryl was previously employed for 30 years and currently receives disability benefits.

She points out that disability benefits are rarely raised, even though rents and other living expenses continue to go up every year, making housing increasingly difficult to afford.

Jerry and Beryl's experiences both show the clear connection between health and housing. Stable and affordable housing facilitates their access to medical care and supportive staff that are available to respond to their specific needs. Both Jerry and Beryl highlight the need for comprehensive supportive housing to be available in different communities in order to facilitate easy access to their networks of support and family members. A few of their suggestions to enhance their experience, beyond raising federal benefit payments, include free laundry drying and on-site weekend Trilogy staff.



*Interior hallway before (left) and after (right) rehab.  
Photograph courtesy of Perry Vietti, Interfaith Housing  
Development Corporation.*

## The Staff

The founder of the non-profit affordable housing developer, Interfaith Housing Development Corporation (IHDC) had a vision for serving people with the lowest incomes, at or below 30% of the area median income- a goal Ogden Park Apartments accomplishes.

Perry, the current President at IHDC recognizes the housing barriers people face, especially when they have a criminal record, sometimes which is the result of having been arrested for sleeping outside. Often, institutions are the housing of last resort for people, including jails. In contrast, Ogden Park Apartments provides a place where people can work on themselves and focus on their own needs. “We're just looking for people to live a more dignified life and certainly not on the street, certainly not [in] an institution. So that's kind of what it's about,” says Perry.

To facilitate services to residents, IHDC partners with Trilogy, which provides social services and behavioral health services to tenants. Trilogy offers case management on site, helping tenants with basic needs like home supplies, identification cards, access to food, and transportation, and linking them to providers and prescription benefits. Trilogy has two full time recovery counselors who engage in case management and individualized recovery plans for residents with behavioral health needs, and an occupational therapist that supports skill building and the transition to independent living. Trilogy has several additional positions they are looking to fill to provide more wrap around support.

Trilogy staff describes the high level of care tenants require after the level of trauma, substance use, and mental health issues, compounded by other health complications they have experienced. The funding models that go along with supportive housing are not sufficient to provide the level of care that is needed at Ogden Park Apartments, which requires creativity, planning, and coordination.

Susan, the Chief Clinical Officer at Trilogy explains, “We have been trying to figure out how to have a more robust service package and really serve folks who need this level of care. It’s been a challenge.” Similarly, Kyra, the Clinical Director at Trilogy who oversees the social services office at Ogden Park Apartments notes, “We do see a need for a lot of services. It’s been a great experience opening up and being part of this project. It’s also been an eye opener for the amount of services that are needed within this building.” In response, Trilogy has applied for service grants, supplementing the housing subsidy and other available grants, and is working hard to ensure staff are paid a living wage.

Brianne, the lead housing coordinator at Trilogy describes how tenants often seem “weighed down” during their initial intake process. She expands on their progress after arriving at Ogden Park:

To be able to see people with stable housing in their own home is really a joy to see . . . To see that human dignity piece that like everyone deserves housing and it’s so expensive in the city and you know, if you have the right supports in place to help people maintain, people can . . . have what they deserve.

Trilogy staff highlight the trust-building that happens with residents as a result of their model, and the importance of continuity. Kyra offers one example of a resident who at first avoided services and now seeks them out, which “just shows that our dedication and time spent there is really making a difference.” Nicole, the property manager at Ogden Park Apartments describes the healing process that begins with housing: “They now have four walls and the ceiling and floor under them and their spot and they do appreciate it. You know, they do appreciate it. They’re abiding by the rules of Ogden and trying to do their best to heal from within.”

## **Project Proposal and Financing**

This affordable housing project, categorized as “adaptive reuse,” is the result of many years of planning, the availability of grants, including resources from both federal and state housing trust funds, and an important partnership with Trilogy. Notably, the project did not receive HTF money the first time the proposal was submitted, highlighting the importance of submitting proposals multiple times to secure funds.

Perry at IHDC shares that the project started taking root with a HUD grant made possible by the Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH), which allowed IHDC to acquire the property using both federal and state HTF funds primarily for construction, along with Federal Home Loan Bank Affordable Housing Funds (FHLB). The FHLB awarded a grant of \$750,000, which requires that the property remain affordable for 20 years. IHDC also received a smaller Community Ventures Program Loan through the Jewish Council on Urban Affairs to help cover predevelopment costs. For affordable housing projects, it is the norm for developers to piece different funding streams together, with the HTF being a key part of securing enough funding to make projects a reality.

Funding Source	Amount
National Housing Trust Fund (HTF)	\$4 Million
Illinois Affordable Housing Trust Fund	\$833,123
Federal Home Loan Bank-Pittsburgh (Affordable Housing Program)	\$750,000
HUD Homelessness Continuum of Care	\$260,000

### Maintaining Affordability

The costs of maintaining a building are high, especially paying for water in Chicago, the price of which IHDC staff say has quadrupled over the past 20 years. To keep costs low, energy efficiency is a key factor, along with renewable grants and strong partnerships that share the goal of keeping people at the lowest incomes housed and connected to services.

Renewable HUD grants that fund rental subsidies and services in particular make it possible to maintain accessibility to people at or below 30 % of the area median income.



*Accessible bathroom shower inside units. Photograph courtesy of Perry Vietti, Interfaith Housing Development Corporation.*

Additionally, because Trilogy administers rental subsidies through the Illinois Department of Human Services, it helps to place tenants (particularly tenants on the SRN list) into affordable housing like Ogden Park Apartments. Trilogy also helps to cover the cost of on site security personnel when case management staff is not in the building.

This partnership between IHDC and Trilogy that draws on both of their resources helps to ensure that the cost of living is highly subsidized for residents; this way, tenants do not have to depend on navigating long waitlists for the Housing Choice Voucher (HCV) or other programs to gain access to housing (no tenant at Ogden Park Apartments receives a HCV voucher).

The success of this partnership has led them to continue to work together on future affordable housing developments in Chicago. As Susan from Trilogy states regarding the collaboration necessary to make this affordable housing development a reality: “There are several failed projects that didn't, you know, happen because it's so cumbersome to make these projects happen. So incredibly cumbersome. And so we, you know, we couldn't do it without each other.”

Ogden Park Apartments was made possible by dedicated sources for affordable housing funds, including the national Housing Trust Fund. The ongoing partnership between IHDC and Trilogy ensure residents receive the services they need at a cost they can afford. It is these key components that increase the access to housing for residents like Jerry and Beryl who have both improved their wellbeing since gaining stable and affordable housing.

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*We would like to thank Ogden Park Apartments residents along with staff from the Interfaith Housing Development Corporation and Trilogy for their important contributions to this document. We also thank Ed Gramlich and the National Low Income Housing Coalition, who collects and publishes important information about HTF implementation. Please note some names in this document may be pseudonyms. Look out for more model HTF projects showcased in the Community Change series!*

*Reach out to Jennifer Cossyleon, PhD at [jcossyleon@communitychange.org](mailto:jcossyleon@communitychange.org) with any comments or questions. For questions about Ogden Park Apartments or other IHDC properties, visit [ihdc.org](http://ihdc.org) or reach out to Perry Vietti at [pvietti@ihdc.org](mailto:pvietti@ihdc.org).*