Housing + Transportation Affordability

Unemployment in Illinois has remained above 10 percent for over a year, a level not seen since the early 1980s – and that excludes workers who have given up trying to find a job. Illinois families impacted by unemployment or underemployment as well as by the foreclosure crisis are looking for ways to tighten their belts in these uncertain economic times. For many, lowering housing costs represents an immediate path to more affordable lives. But renters and owners alike should understand the transportation costs associated with some lower cost housing lest they inadvertently make a bad trade.

From our first apartment to our first home, parents, landlords and lenders tell us that housing should consume no more than 30 percent of our earnings. This definition worked well as long as other parts of our budget like transportation and grocery bills were kept in check. Unfortunately, that has not been the case.

In the 1920s, the typical American family spent just 3 percent of their budget to get to work, the store and school. Today, that same household spends on average 18 percent of their earnings to get around – an amount that ranges as low as 15 percent in compact urban communities to as much as 30 percent in low density towns located at the outermost edges of urban regions. While housing costs are shared with tenants and buyers before contracts can be signed, until recently, good information about community transportation costs did not exist.

(Continued on page 5)

2010 CoC NOFA

On September 20, the U.S. Department of Housing and Urban Development (HUD) released the 2010 Notice of Funding Availability (NOFA) for the 2010 Continuum of Care (CoC) competition for the McKinney-Vento Homeless Assistance Grants program. Applications are due by November 18, 2010.


This year’s NOFA includes several focus areas and changes:

- HUD is allowing CoCs that are under hold harmless pro rata need to reallocate funding designated for renewals to new permanent housing projects;
- CoCs must collaborate with local education entities to develop a plan that includes

(Continued on page 8)
Embracing the Future:
Sustaining Affordable Housing

2010 Governor’s Conference on Affordable Housing

Monday, October 25th, 2010
8:30 am - 5:30 pm (reception to follow)
Navy Pier
600 East Grand Avenue
Entrance 2, Gate 3, 2nd Floor Foyer
Chicago, Illinois 60611

Join Governor Pat Quinn and the Illinois Housing Development Authority at Chicago’s historic Navy Pier for the 2010 Governor’s Conference on Affordable Housing, featuring
- The industry’s leading authorities discussing an exhaustive selection of timely topics
- Presentation of the inaugural Illinois Affordable Housing Awards
- Governor Pat Quinn keynoting on the importance of affordable housing to Illinois


Sponsorship and exhibit opportunities are also available. Contact Nicki Pecori at 312-836-5305 or npecori@ihda.org) to inquire.

Contact Charlotte Flickinger at 312-823-5240 or cflickin@ihda.org with questions.

Breakout Sessions by Track
*(Subject to revision.)*

<table>
<thead>
<tr>
<th>Community Stabilization</th>
<th>Supportive Housing &amp; Other Models To Address Special Housing Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roundtable: Stabilizing Communities</td>
<td>Community-Based Housing for Persons With Disabilities</td>
</tr>
<tr>
<td>Homeownership Programs</td>
<td>Increasing Accessibility Through Visitability and Universal</td>
</tr>
<tr>
<td>Rental Housing Preservation &amp; Green Building</td>
<td>Affirmatively Furthering Fair Housing</td>
</tr>
<tr>
<td>Proactive Local Programs for Foreclosure Prevention and Mitigation</td>
<td>Roundtable: Community-Based Supportive Housing for Mixed</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Affordable Housing Production and Preservation</th>
<th>Timely Topics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bond Financing – NIBP &amp; Beyond</td>
<td>CDBG/Hurricane IKE Disaster Relief</td>
</tr>
<tr>
<td>Roundtable: Creative Financing for Affordable Housing</td>
<td>Rural Housing Program &amp; Issues</td>
</tr>
<tr>
<td>TIFs and Affordable Housing</td>
<td>Homebuyers &amp; Lenders Roundtable</td>
</tr>
<tr>
<td>The Low Income Housing Tax Credit (LIHTC) Program-Past, Present, and Future</td>
<td>New Housing Resources on the Horizon</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sustainable Housing and Community Development</th>
<th>Affordable Assisted Living Coalition (AALC) Program and More Timely Topics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Assisted Housing: A Status Report</td>
<td>Energy Assistance Programs</td>
</tr>
<tr>
<td>Roundtable: Sustainable Housing &amp; Community Development</td>
<td>Supportive Living Program Update</td>
</tr>
<tr>
<td>Transit-Oriented Developments in Illinois: Case Studies</td>
<td>The SLF Underwriting Process</td>
</tr>
<tr>
<td></td>
<td>Federal and State Legislative Update</td>
</tr>
</tbody>
</table>
Rapid Increase In Housing Wage

In an article published recently on the Urban Institute’s MetroTrends, a website featuring the latest information on social and economic trends in metropolitan America, NLHIC researchers used new aggregations of 2000, 2005, and 2010 Out of Reach data to show the rapid increases of the Housing Wage in the top 100 metro areas. The Housing Wage is the hourly wage a household must earn in order to afford a decent home based upon HUD’s Fair Market Rents (FMRs) without spending more than 30 percent of its income on housing costs. The national 2010 Housing Wage is $18.44.

The data summarize the Housing Wage and rental costs for different categories of metro areas based on the Urban Institute’s analysis of how the areas’ housing and job markets have fared during the economic downturn. The authors focus in particular on “double trouble” metro areas, defined by the Urban Institute as those regions that have faced rapid declines in for-sale housing prices and rising unemployment rates since the housing bust.

Taken together, the top 100 metropolitan areas experienced a rate of (Continued on page 8)

Continuing Resolution for FY11

The House and Senate are expected to pass, and the President is expected to sign, a continuing resolution (CR) during the week of September 27. Fiscal year 2011 (FY11) begins October 1, and the CR will keep federal government programs running absent FY11 appropriation bills.

The CR is expected to authorize federal funding through much of December, by which time Congress hopes to have passed an omnibus spending bill, which would include all of the FY11 appropriations bills. Not since 1996 has Congress passed all of its spending bills by the October 1 start of the new fiscal year.

The House has passed only two of 12 FY11 appropriations bills, the Transportation, Housing and Urban Development, and Related Agencies (T-HUD) bill, H.R. 5850, and the Military Construction and Veterans Affairs bill, H.R. 5822. The House passed its T-HUD bill, which funds most federal housing programs, on July 29.

The Senate has not passed any FY11 appropriations bills. The Senate Committee on Appropriations passed its FY11 T-HUD bill, S. 3644, on July 22.

For further information, contact the National Low Income Housing Coalition at the address in Headlines Directory.

Census E-Tutorial

The Census Bureau has released a one-hour, online tutorial that describes the American Community Survey (ACS) with a look at how the survey works, how to find ACS data using American Fact Finder, and other topics. The ACS replaces the detailed questionnaire (“long form”) that used to be sent to a sample of households with the decennial census; it is now the only nationwide source of local data on the demographic, economic, and housing characteristics of the population of the United States.

The E-tutorial is available at: www.census.gov/acs/www/guidance_for_data_users/e_tutorial/
When Illinois House Bill 1800 (Public Act 96-0866) went into effect on July 1, 2010, and expanded TANF policy protections to include not only victims of domestic violence but also victims of sexual violence. Due to the expanded definition, this is called the TANF Family Violence Exclusion.

Sexual violence differs from domestic violence in that the assault or intimidation is not necessarily perpetrated by a member of the victim’s household, and the perpetrator may or may not be known to the victim. Stalking is also a form of domestic or sexual violence and includes cyber stalking and harassment through electronic communications. Stalking can include placing another person under surveillance and threatening immediate or future bodily harm, sexual assault, confinement or restraint and the threat is directed toward that person or a family member of that person.

Questions are now added to the TANF assessment interview to help identify people who may qualify for this exclusion. Workers are instructed to ask the questions when alone with the applicant. If there is an indication that a referral is needed due to sexual violence experienced by either the adult or a member of their family, the caseworker is to include the referral in the Responsibility and Services Plan.

A person who applies for or receives TANF can be excused from participation in work and training activity for up to 6 months if domestic or sexual violence prevents them from participating for 30 hours a week. A person can ask for the exclusion from participation in work and training when recovering from physical or psychological injuries; seeking or receiving medical attention, including counseling; seeking or receiving services from a victim services organization; participating in safety planning or implementing a safety plan, including relocation; seeking or receiving legal assistance or remedies.

(Continued on page 7)
H+T Affordability

(Continued from page 1)

To fill this gap, the Center for Neighborhood Technology (CNT) developed the H+T℠ (Housing plus Transportation) Affordability Index, which now offers detailed information on transportation costs at the neighborhood level for 337 metropolitan regions in the U.S., including ten in Illinois. Average costs are calculated based on six neighborhood and three household variables. The Index and its companion tool, Abogo.cnt.org, give planners the data they need to ensure that regions grow more sustainably and consumers the information to keep their costs manageable. CNT is currently expanding the Index to cover rural areas as well. When this expansion is complete, the Index will provide neighborhood transportation costs for every region of the country.

CNT’s research has shown that transportation costs are largely determined by community characteristics like residential density, walkability, transit access and proximity to jobs. While transportation costs average 18 percent across the nation, CNT recommends that places should shoot for 15 percent or a combined burden of 45 percent for percent of income on housing and transportation combined.

The national pattern of shrinking affordability is mirrored in the state of Illinois. Across the state, about three-quarters of neighborhoods feature affordable average housing costs for households earning median income in the region. But when transportation costs are considered, just half of the neighborhoods in the state remain affordable. For lower-income households the situation is much worse. While 113 or 58 percent of neighborhoods in the Springfield metro area have affordable average housing costs for 80 percent AMI households, just 31 or 15 percent remain affordable when transportation costs are added to the equation. In Peoria, 177 or nearly two-thirds of all neighborhoods would be considered affordable under the traditional standard, but just 12 percent are affordable under the H+T standard at this income level. In Chicago, nearly half of neighborhoods with average housing costs affordable to households earning 80 percent of AMI cease to be affordable when transportation costs are considered.

The neighborhoods that do remain affordable are typically in central locations with convenient access to local job centers, shopping, entertainment and other amenities. They also tend to be served by public transportation. Access to transit and proximity to daily destinations allow households to get by with fewer cars and to drive significantly less than residents of less convenient neighborhoods. These communities are location efficient because they connect their residents to shopping,

(Continued on page 6)
Between car ownership and the additional cost of gasoline, households on the periphery of metro regions often spend hundreds of dollars more on transportation each month compared to downtown residents. In the Chicago region, costs range from as low as $400-500 in the city to well over $1,000 in remote areas of McHenry County. Even in a region like Peoria, with much less density and a modest public transportation system, downtown households spend up to $400 less on average than households on the region’s edge. This translates to over $4,000 in additional disposable income over the course of a year. Households who have no alternative but to drive long distances for their daily needs are also exposed to volatility in the price of gasoline, further eroding budgets.

For people who cannot afford to own a car or are unable to operate one due to disability, living near daily destinations and transit are more than cost-saving conveniences; they improve the quality of a person’s life in fundamental ways – allowing personal independence, adding to the convenience of everyday tasks and leaving more time for family. Affordable transportation and access to amenities, like safe and decent housing or supportive services, make it possible for many to lead stable, productive lives.

Recognizing the impact that transportation costs have on citizens of the state, the Illinois General Assembly passed the H+T Affordability Index Act, which was signed into law by Governor Quinn on July 23rd. Among other things, under the act, DCEO, IDOT, IFA and IHDA will adopt the H+T Index “as (1) a tool for the development of plans in Metropolitan Planning Organization areas and (2) a consideration for the allocation of funding for public transportation, economic development, and housing projects in Metropolitan Planning Organization areas.” It also directs the Illinois Housing Taskforce to use the Index to create an

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Affordability in Springfield contracts dramatically when transportation costs are considered, with only location efficient downtown neighborhoods remaining affordable. Maps for other regions are available at http://htaindex.cnt.org/ The maps also allow you to manipulate variables.
H+T Affordability
(Continued from page 6)

affordability definition and policy, which would be included in the Annual Comprehensive Housing Plan.

Nationally, the newly formed HUD-DOT-EPA Interagency Partnership for Sustainable Communities is dedicated to integrating housing, transportation, water infrastructure, and land use planning and investment. One of the partnership’s stated goals is to redefine affordability to include the cost of transportation and in this spirit, HUD and DOT included H+T performance measures as indicators to be tracked by applicants for Sustainable Communities Regional Planning and Community Challenge grants.

CNT hopes such a screen will result in affordable housing projects that come with affordable transportation costs. It will lead to diversity in our transportation investments so that we offer Illinois residents more transportation choices. Finally, it will target economic development incentives to communities with frequent and reliable public transit and/or a large stock of affordable housing so that we achieve a better balance between jobs, housing and transportation. Much work remains to be done, but today we are closer than ever before to policy that will strategically link housing and transportation investments, providing affordable housing in locations where residents have access to jobs, services and amenities, and building communities that link citizens to opportunities and to each other.

For further information, contact:

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Program Director, Transportation and Community Development
Center for Neighborhood Technology
2125 W. North Avenue Chicago, IL 60647
(773) 269-4052
maria@cnt.org
www.cnt.org

Exclusion
(Continued from page 4)

The violence does not need to be recent to affect a person’s ability to participate in work and training. Proof of the violence does need to be provided. The proof can include:

- A written statement from anyone other than the victim, who has knowledge of the circumstances;
- A police report, government agency record, or court record;
- A statement, or other documentation, from a domestic or sexual violence program or rape crisis organization from whom the person sought services or advice;
- Documentation from a lawyer, clergy person, medical professional, or other professional from whom the person sought domestic or sexual violence services or advice;
- Other evidence, such as physical evidence of violence; or
- Any other credible evidence that supports the claim.

When the exclusion is granted the FCRC caseworker is not to tell the person how many hours a week they must spend in counseling. This is determined by the provider of domestic or sexual violence services. When the Family Violence Exclusion is approved, the caseworker is to also ensure that the person is excluded from having to cooperate with Child Support Enforcement activities.

In addition to this important change, the expanded policy also reminds FCRC staff that when individuals need to quickly leave their home to escape the violence they often do not have time to access documents that can prove relationship or residency. State staff has been instructed to approve and issue the TANF benefits as presumed eligible (P4) if the person claims they are unable to provide these needed verifications due to past or present violence. This means the family is able to receive TANF benefits for up to 3 months while working to obtain the needed documents.

Availability of TANF Crisis Assistance benefits has also been expanded. Previously when a TANF eligible family left the home due to abuse, they could apply for TANF Crisis Assistance which provided onetime help with rent, food, or clothing. Beginning July 1, 2010, crisis assistance can now be approved when a family has lost their income as a result of forcing an abuser from their home. The same proof that was used to verify the Family Violence Exclusion can also be used to prove the abuser was forced from the home.

(Source for this article was PM 17-02-01-b, PM 21-01-05 and state Manual Release #10.20)

The DuPage Federation on Human Services Reform, a non-profit 501(c)(3) organization focused on advocacy and planning in DuPage County, Illinois and designer and trainer of Making the Connection: A Guide to Accessing Public Benefits. The DuPage Federation is affiliated with Northern Illinois University, Center for Governmental Studies. Questions can be directed to knelson@dupagefederation.org

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Housing Wage
(Continued from page 3)

growth in rental housing prices of 45 percent over the decade, similar to that in the rest of the country. When these metro areas are broken down into the Metro Trends categories, however, a wide variation is revealed. The authors found that in the 29 “double trouble” metro areas, the two-bedroom Housing Wage grew the fastest from 2000 to 2010, rising by 51 percent to $21.98. Metro areas with stable employment but falling home prices after the bust had a higher Housing Wage of $23.55 in 2010, an increase of nearly 50 percent from 2000. Metro areas that continue to exhibit relatively stable housing prices and steady employment saw a slower increase of 35 percent in the Housing Wage between 2000 and 2010. Finally, areas experiencing stable housing prices but rising unemployment saw an increase to the Housing Wage of 34 percent, the slowest increase of the four groups.

The authors point out that metro areas with plummeting home prices have not experienced the same type of declines in rental prices because the demand for rental housing has remained high. The number of renters increased by 1.6 million from the second quarter of 2008 to the second quarter of 2010, while the number of homeowners declined. The authors suggest that bubble markets experienced rapid growth in rents during the housing boom years and renters aren’t seeing any relief now that the boom is over. Further, the article and the full Out of Reach reports also show that having a job doesn’t necessarily help a renter afford these high rents. There is no metropolitan area in which a person working full-time and earning minimum wage can afford even a one-bedroom apartment at the local FMR.

The full article can be viewed at: http://metrotrends.org/commentary/nlihc.cfm. The 2010 Out of Reach report can be viewed at: http://www.nlihc.org/oor/oor2010/

Poverty Rate
(Continued from page 4)

Supplement. The official poverty definition was established in the 1960s and varies by household size and is updated every year by the rate of inflation. This measurement of poverty is based on cash income before taxes and does not include the value of noncash benefits, nor does it take into account the rising standard of living over the past 50 years or the geographic differences in the cost of living. Though there has been little traction for proposals to replace the current measure in policy, recognizing the problems, the Census Bureau now provides a number of alternative measures of poverty based on alternative definitions of income and is currently working on a new supplemental poverty measure that among other things should expressly adjust the national threshold for local variations in housing costs. Today, the poverty threshold is $21,756 for a family of four nationwide.


NOFA
(Continued from page 1)

information on how they will identify homeless families and explain to these families their eligibility for education services for homeless children and youth;

Project applicants must demonstrate a consideration for children’s educational needs when families are placed into emergency shelter or transitional housing;

Families with children are now included in the definition of chronic homelessness. Both chronically homeless individuals and families are a priority group for bonus funding;

Projects in 100 percent rural areas will receive added selection priority; and

HUD is prioritizing permanent housing beds targeted toward veterans with disabilities. CoCs are encouraged to use some of their bonus funds to serve this population.

In addition, HUD is encouraging CoCs to begin preparing for changes to the McKinney-Vento program under the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. Specifically, HUD recommends in the NOFA that communities:

Begin to ready their Homeless Management Information Systems (HMIS) for HEARTH implementation;

Strategize about how to collect the performance measures and outcomes required under the HEARTH Act at the local level;

Consider merging with other CoCs if they have applied and have not been awarded grants in the past; and

Carefully read the HEARTH Act and other HUD publications related to the HEARTH Act.

For further information, visit the National Alliance To End Homelessness website at www.endhomelessness.org/, or contact NAEH at the address in Headlines Directory.
HOMELESS HEADLINES

ILLINOIS ASSOCIATION OF COMMUNITY ACTION AGENCIES
3435 LIBERTY DRIVE
SPRINGFIELD, IL 62704

Center for Community Change
1536 U Street NW
Washington, D.C. 20009
Telephone: (202) 339-9300
http://www.communitychange.org

Center on Budget and Policy Priorities
820 First Street, NE, Suite 530
Washington, D.C. 20002
Ph: (202) 435-0198
Fax: (202) 435-4548
http://www.cbpp.org

Chicago Coalition for the Homeless
1325 S. Wabash, Suite 205
Chicago, IL 60605
Telephone: (202) 339-9300
http://www.cbpp.org

Coalition on Homelessness & Poverty
77 W. Jackson 24th Floor
Chicago, Illinois 60604-3507
Telephone: 773-935-4663, ext.123
supportivehsg@aol.com

Food Research and Action Center
1875 Connecticut Avenue, NW, # 540
Washington, D.C. 20009
Telephone: (202) 986-2200
Fax: (202)986-2525
foodresearch@frac.org

Housing Action Illinois
11 E. Adams, Suite 1601
Chicago, IL 60601
Telephone: (312) 939-6074
Fax: (312) 939-6822
http://housingactionil.org

Housing Assistance Council
1025 Vermont Ave. NW, Suite 606
Washington, D.C. 20005
Telephone: (202) 842-8600
Fax: (202) 347-3441
http://www.ruralhome.org

Illinois Department of Commerce and Economic Opportunity
620 E. Adams, CIPS-3
Springfield, IL 62701
Telephone (217) 783-6142
Fax: (217)782-1206
http://www.commerce.state.il.us/

Illinois Department of Human Services
Homeless Services and Supportive Housing
400 W. Lawrence, 2C
Springfield, IL 62762
Telephone: (217) 782-1317
Fax: (217) 524-5800
http://www.dhs.state.il.us

Illinois Food Bank Association
P.O. Box 8293
Springfield, IL 62791
Phone: (217) 522-4022
E-mail: cifbank@aol.com

Illinois Housing Development Authority
401 N. Michigan Ave., Suite 900
Chicago, IL 60611
Telephone: (312) 836-5200
Fax: (312) 836-5286
http://www.ihda.org/

Illinois Coalition Against Domestic Violence
801 S. 11th
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Fax: (217) 789-1939
http://www.ikcvd.org

Illinois Department of Human Services
Homeless Services and Supportive Housing
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Fax: (217) 524-5800
http://www.dhs.state.il.us

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http://www.ihda.org/

National Alliance to End Homelessness
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Telephone: (202) 638-1526
Fax: (202) 638-4664
E-mail: naeh@naeh.org
http://www.endhomelessness.org/

National Coalition for Homeless Veterans
333 ½ Pennsylvania Avenue, SE
Washington, D.C. 20003-1148
Telephone: (202) 546-1969
Fax: (202) 546-2063
E-mail: ncchv@ncchv.org
http://www.ncchv.org/home.html

National Coalition for the Homeless
2201 "P" St., NW
Washington, D.C. 20037-1033
Phone: (202) 462-4822 x234
Fax: (202) 462-4823
Email: info@nationalhomeless.org

National Community Reinvestment Coalition
727 15th St., NW, #900
Washington, D.C. 20005
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Fax: (202) 546-2063
E-mail: info@nationalhomeless.org

National Law Center on Homelessness & Poverty
918 F Street NW #412
Washington, D.C. 20004
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Fax: (202) 628-9800

National Low-Income Housing Coalition
1518 K Street, NW, Suite 410
Washington, D.C. 20005
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Fax: (202) 638-4664
E-mail: info@nlihc.org
http://www.nlihc.org

National Rural Housing Coalition
601 Pennsylvania Avenue, NW
Suite 850
Washington, D.C. 20004
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Fax: (202) 393-3834
http://www.nrhcweb.org

Rural Development
2118 W. Park Ct, Suite A
Champaign, IL 61821
Telephone: (217)403-6222
Fax: (217)403-6231

Southern Illinois Coalition for the Homeless
P.O. Box 955
801 N. Market
Marion, IL 62959
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Supportive Housing Providers Association
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