

# Planning for Affordable Housing



*Multi-family housing in central Champaign*

**Champaign County Regional Planning Commission (CCRPC)**

**August 2023**



CHAMPAIGN COUNTY  
REGIONAL PLANNING  
COMMISSION

## TABLE OF CONTENTS

<b>1.0 Introduction</b>	4
1.1 Urban Area Growth	4
1.2 Definitions	5
1.3 Sources	6
<b>2.0 Existing Efforts</b>	7
2.1 Champaign Annual Action Plan	7
2.2 Urbana Consolidated & Annual Action Plans	7
2.3 Champaign Accessory Dwelling Unit (ADU) Zoning Ordinance Amendment	7
2.4 Champaign Parking Minimum Requirement Elimination	8
2.5 CCRPC Permanent Supportive Housing Services	9
2.6 Examine Urbana Housing Chapter	9
2.7 Champaign Tomorrow Comprehensive Plan	10
2.8 Savoy Comprehensive Plan	10
2.9 Sources	10
<b>3.0 Allowing and Encouraging Accessory Dwelling Units (ADUs)</b>	12
3.1 Evanston - Guide to Accessory Dwelling Units	12
3.2 Sources	13
<b>4.0 Equitable Transit-Oriented Development (eTOD)</b>	14
4.1 Chicago - Equitable Transit-Oriented Development (eTOD) Policy Plan	14
4.2 Chicago - Connected Communities Ordinance	15
4.3 Sources	15
<b>5.0 Allowing Supportive Housing</b>	16
5.1 Sources	16

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City of Urbana

Village of Savoy

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## 1.0 Introduction

The urban member agencies of the Champaign County Regional Planning Commission (CCRPC) requested staff to research information about efforts to provide affordable housing in an effort to provide sufficient affordable housing in the community and to collect better information about detailed housing characteristics. The purpose of this document is to provide a foundation for Champaign County communities to prepare for increasing housing demand at the municipal and regional levels. This is especially necessary with the ever-increasing number of students enrolling at the University of Illinois.

Information and funding sources on this topic are always evolving, and all information in this document is up to date as of June 2023. Readers can use the links provided in this document to find the most updated information beyond the publication of this document.

### 1.1 Urban Area Growth

The Cities of Champaign and Urbana, and the Village of Savoy have all seen population growth over the last decade or so. According to the U.S. Census Bureau, Champaign recorded a population of 88,293 in the 2020 Census, an 8.9% increase from 81,302 in the 2010 Census. The 2017-2021 American Community Survey (ACS) 5-Year estimate lists the population of Champaign at 88,343, which makes it the tenth-largest city in Illinois, and the fourth-largest outside of the Chicago metropolitan area.



*The Dean mixed-use development in Campustown (Source: Apartments.com)*

Urbana recorded a population of 41,250 in the 2010 Census. The 2015-2019 ACS 5-Year estimate lists the population of Urbana at 42,718, an increase of 3.6%. However, the 2020 Census recorded a population of 38,336, a decline of 7.1% since the 2010 Census, and the first population decrease in the Decennial Census in the 20<sup>th</sup> and 21<sup>st</sup> centuries. This count is locally disputed due to the effects of the COVID-19 pandemic, with the sudden closure of the University of Illinois when the 2020 Census questionnaire opened, and the lack of clarity among students about if they should record their home address as their college residence or hometown residence (the former is correct). Consequently, it is also possible that Champaign's 2020 Census population is even higher than what was recorded.

The Village of Savoy saw the largest population growth rate among these three communities between the most recent Decennial Censuses, increasing by 21.7% to 8,857 in 2020, up from 7,280 in 2010. As is the case with Champaign and Urbana, it is possible that this figure is even higher if residents in student-oriented housing were not counted during the COVID-19 pandemic.

The population of the Champaign urban area designated by the Census Bureau also grew by 1.4%, from 145,361 in 2010 to 147,452 in 2020. This is despite the urban area boundary shrinking over that time, with Village of Tolono being removed in 2020, leaving the Cities of Champaign and Urbana and the Villages of Savoy and Bondville.

The University of Illinois at Urbana-Champaign enrolled a record-breaking 56,664 students for the 2022-2023 academic year, continuing an upward trend. As a result of this campus as well as community growth, the demand for affordable housing in the area has also increased. New student housing developments such as The Dean, The Hub, Pacifica on Green, and Gather Illinois have been built in or adjacent to the University District. These developments stand out as being mixed-use with first floor commercial and upper-floor residential. Property owners have also been replacing vacant lots and older housing with dense, multi-family developments, especially in the University District.

Savoy has also seen the opening of student-oriented housing in recent decades, such as The Place at 117 and The Village at Colbert Park. Other off-campus residential developments include 200 S. Vine in downtown Urbana, Fields South Apartments in southwest Champaign, and various subdivisions on the periphery of each community. However, most of these developments are not considered affordable and do not properly address the demand for housing. This report will offer some approaches to increase the affordable housing supply within each community, using case studies from other Illinois communities.



*Fields South apartments at Carle at the Fields in Champaign (Source: The News-Gazette)*

## 1.2 Definitions

- **Accessory Dwelling Unit (ADU)** – a small, independent housing unit located on the same lot as a standard-sized residential building, hosting the same amenities as a residential building (i.e., kitchen, bathroom, sleeping quarters)
- **Affordable Housing** – housing in which the occupant of a unit is contributing no more than 30 percent of their gross income for housing costs and utilities, as defined by the U.S Department of Housing and Urban Development (HUD)
- **Equitable Transit-Oriented Development (eTOD)** – a development strategy that aims to provide walkable and transit-friendly housing and commercial opportunities to people regardless of income, race, ethnicity, gender, immigration status, or disability
- **Supportive Housing** – housing that is combined with social services to ease challenges for individuals facing issues such as very low income, mental health, substance abuse, chronic illnesses, and various types of physical and mental disabilities.

### 1.3 Sources

- Champaign County Regional Planning Commission. (17 August 2021). *Total Population: Champaign County Municipalities, 1900-2020*. <https://data.ccrpc.org/dataset/population-trends-1900-2020-municipalities>.
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## **2.0 Existing Efforts**

Multiple member agencies have developed their own approaches towards achieving more affordable housing supply in their community.

### **2.1 Champaign Annual Action Plan**

The [FY 2023-24 Draft Champaign Annual Action Plan](#) is a document created by the City of Champaign Neighborhood Services Department that provides a guide for strategies to increase local affordable housing and community development needs within the city. This document is part of the much larger [2020-2024 Champaign Consolidated Plan](#) and is required by the U.S Department of Housing and Urban Development (HUD). The plan relies on citizen participation, outreach to local stakeholders, and cooperation among partner agencies and the City.

### **2.2 Urbana Consolidated & Annual Action Plans**

The [City of Urbana and Urbana Home Consortium \(Champaign/Urbana/Champaign County\) FY 2020-2024 Consolidated Plan](#) was created by the City of Urbana Grants Management Division in the Community Development Services Department, and uses the same goals and methods as Champaign's aforementioned plan. The goals and objectives that are outlined include preserving existing housing infrastructure, tackle blighted areas through owner education and blight removal activities, create supportive services for those with special needs, and reduce the exposure of children to lead-based hazards. Charts are provided to explain the progression of goals and copies of email threads attached in the appendix corroborate updates. The [City of Urbana and Urbana HOME Consortium Annual Action Plan for FY 2023-2024](#) is a required component of the five-year Consolidated Plan, and is a one-year implementation strategy for each year of the Consolidated Plan.

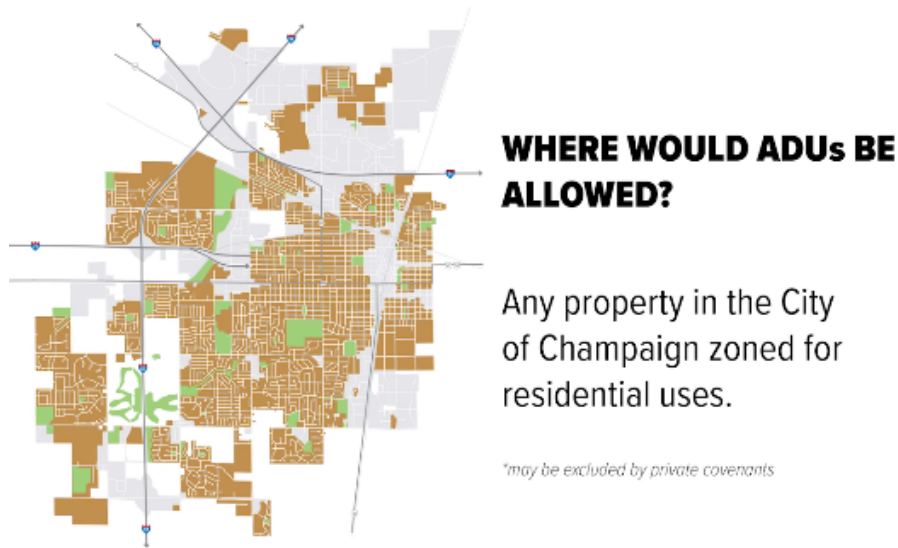
While these plans do provide a guide to achieve goals by each city, it does not fully address additional measures that could be taken by planners and related stakeholders within each city to increase the supply of affordable housing.

### **2.3 Champaign Accessory Dwelling Unit (ADU) Zoning Ordinance Amendment**

In May 2022, the Champaign City Council adopted an [amendment](#) to the City's zoning ordinance that permits accessory dwelling units (ADUs) in the city. The proposal was developed by the City's Planning and Development Department. ADUs were previously not permitted. ADUs must still follow the City's Building Code. The ADU amendment was part of achieving the Champaign City Council's goal of supporting incremental development in the city and to "expand opportunities for housing choice and affordability within neighborhoods."

As the ADU amendment was passed only one year ago, there is not yet sufficient data to evaluate whether the move has influenced the affordable housing stock within Champaign.





*Map showing where ADUs will be allowed in Champaign (Source: City of Champaign)*

#### 2.4 Champaign Parking Minimum Requirement Elimination

In August 2015, the Champaign City Council adopted an amendment to the City's zoning ordinance that eliminates residential parking requirements in the University District. This was expanded to the Downtown and Midtown districts in October 2016. The City believes that eliminating these regulations would allow for housing to become more affordable as the burden of construction costs of unused parking spaces would no longer fall on the tenants, more units could be built on the ground level, and there would be more room for the construction of walkable retail and commercial spaces.

According to an [October 2017 City Council study session](#), 15 new developments in the impacted areas built between 2015-2017 have included less parking than what was previously required. One of those developments, 901 S. Fourth Street, provides no parking at all and is a mixed-use with multi-family residential and commercial space (the Illini Inn bar).



*A Champaign apartment building with no required parking (Source: University Group)*



## 2.5 CCRPC Permanent Supportive Housing Services

CCRPC's Community Services Division currently provides permanent supportive housing to single person households with physical or mental disabilities and to households with one member that has a physical or mental disability. Households are referred to [program services](#) through the Centralized Intake for Homeless program in coordination with Champaign County homeless service providers.

## 2.6 Examine Urbana Housing Chapter

In 2023, the City of Urbana released [Examine Urbana](#), a component of its newest comprehensive plan [Imagine Urbana](#). [Housing](#) is one of the eight chapters of *Examine Urbana*. It is noted that this plan does not serve to build or spur new development of housing, but can include goals for housing based on a vision for the future. The plan aims to describe the community's support for several policy recommendations such as additional housing choices, different styles, different prices, and locations for future housing expansion.

The Housing chapter goes into great depth about the history of the housing stock and development of Urbana since its founding. Several existing initiatives listed include:

- **Urbana HOME Consortium** – This program received \$2.9 million from the 2021 American Rescue Plan Act (ARPA) to address issues related to the permanently unhoused population in Champaign County through the HOME-American Rescue Plan. The four priorities of the plan include supportive services, non-congregate shelters, Tenant Based Rental Assistance (TBRA), and the development of affordable rental housing
- **Urbana Community Development Services** – This is an official department of the City of Urbana that manages four different divisions: grants management, economic development, building safety, and planning. These divisions play a role in the development and management of housing in the city through administering grant funding for affordable housing support, incentivizes private development of housing, inspecting housing plans and construction, and reviewing housing compliance with zoning and development codes.
- **Other Urbana City Departments** – Several other departments within the City of Urbana also play a role in the city's housing stock development and maintenance. The Fire Department works to inspect homes to ensure fire codes are met, the Police Department uses violence prevention efforts to ensure neighborhood safety, the Public Works Department is involved with land development.

The Housing chapter also lists "Future Considerations" to address Urbana's affordable housing needs going into the future. Below are some of those considerations:

- How can Urbana become a place where the housing needs of all community members are met?
- What affordable housing strategies make the most sense for Urbana?
- Where should that housing be available?
- How can we continue to reverse historic discrimination in the housing market?
- Do Urbana's zoning regulations reflect our current priorities for housing?
- How can housing development be incentivized in ways that limit sprawl and make more efficient use of City infrastructure?

## 2.7 Champaign Tomorrow Comprehensive Plan

In 2021, the City of Champaign released its newest [comprehensive plan](#): *Champaign Tomorrow: 2021 Comprehensive Plan*. Housing is discussed in the “Future Land Use” chapter. The plan delivers the premise that housing must be developed for Champaign’s changing population. Factors related to racial and ethnic diversity, higher education, income, and age are all considered when examining the changes in Champaign’s population composition.

The plan recommends solutions to increase housing supply and affordability in order to address Champaign’s changing population. Below are some of those solutions.

- **Accessory Dwelling Units (ADUs)** – As previously highlighted, accessory dwelling units (ADUs) are one innovative solution that the city is pursuing. The plan highlights that the idea of ADUs is not new, as city residents pursued them in the mid-20<sup>th</sup> century as a result of a World War II-induced housing shortage. Returning soldiers, new families, and new students to the University of Illinois were encouraged to create and live in accessory units.
- **Missing Middle Housing** – The plan uses Opticos Designs’ definition of “missing middle housing,” which is a range of house-scale buildings with multiple units that is compatible in scale and form with detached single-family homes in walkable neighborhoods. These housing units aim to close the gap between detached, single-family homes and large apartment buildings with more than ten units. Many of Champaign’s older neighborhoods, such as “In-Town,” are home to housing classified as missing middle, including duplexes, cottage courts, co-ops, live-work buildings, and townhomes.
- **Incremental Development** – Incremental development is characterized by small-scale changes to individual properties in order to allow them to evolve to the next more intense use. The aim is to ensure changes to a place’s built environment is gradual and compatible with existing neighborhood design. Examples of an incremental development include micro-retail, garage-to-ADU conversion, garage-to-commercial conversion, and an infill duplex.

## 2.8 Savoy Comprehensive Plan

In 2019, the Village of Savoy, in partnership with the Champaign County Regional Planning Commission (CCRPC), updated and adopted the 2019 Savoy Comprehensive Plan. Housing is discussed in the Existing Conditions chapter under Demographics. The chapter explains the composition of Savoy’s existing housing stock and issues regarding cost and affordability. American Community Survey (ACS) data shows that 36% of Savoy’s housing is single unit detached, and another 31% of the housing stock is ten units or more. The latter statistic is most likely due to the growth of student housing. While the plan does provide further data explanation of housing units and housing occupants, strategies to address increasing affordable housing stock are not mentioned.

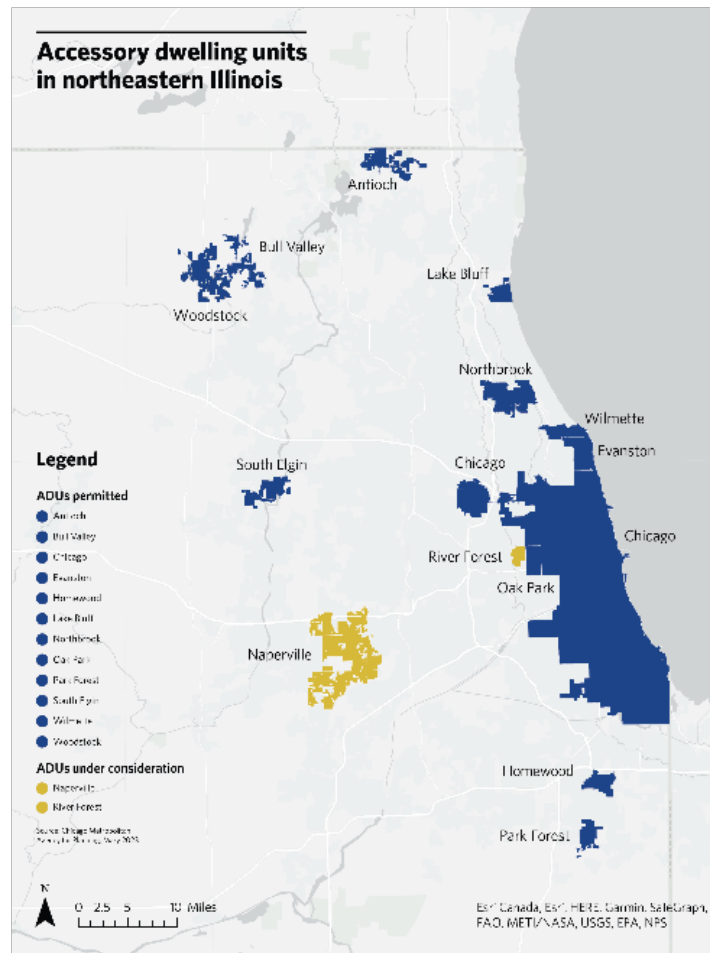
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### **3.0 Allowing and Encouraging Accessory Dwelling Units (ADUs)**

While the City of Champaign serves as a great model for the establishment of ADUs in other communities, the infancy of their change does not provide a truly comprehensive guide. Other communities in Illinois have instituted ADU ordinances with longer timeframes to evaluate their effects.



*Map of northeastern Illinois municipalities that have or are considering an ADU ordinance  
(Source: Chicago Metropolitan Agency for Planning)*

### 3.1 Evanston – Guide to Accessory Dwelling Units

The City of Evanston, Illinois, located in the Chicago metropolitan area and home to Northwestern University, adopted a change to their zoning ordinance in September 2020 that permits the development of ADUs. Since then, the City has published a guide known as ["A.D.YOU: Evanston's Guide for Accessory Dwelling Units"](#) with support from the American Association of Retired Persons (AARP). The guide explains what ADUs are and why local residents should consider building them.

ADUs are often tailored towards:

- Home for a young family
- At-Home workspace

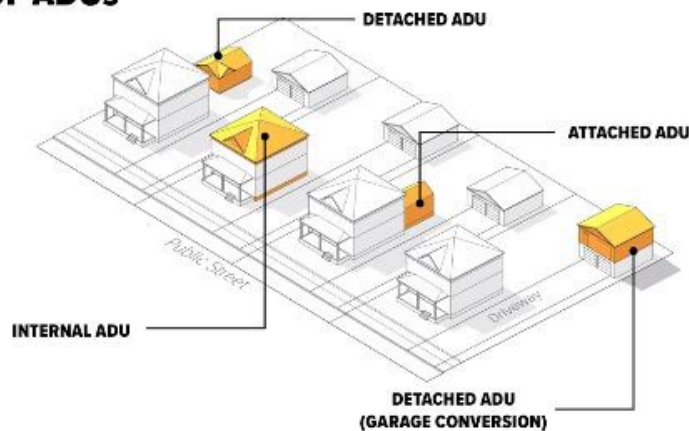
- Rental for extra income (such as an AirBnB)
- Post-surgery recovery space
- Apartment for adult children (such as recent high-school, college graduates)
- Studio space for a home business
- Age-in-Place retirement option

There are various types of ADUs:

- Detached ADU
- Garage Conversion (a type of Detached ADU)
- Attached to Garage
- Interior ADU (such as a basement or attic unit)
- Attached to Main House

The guide later goes into further detail about regulations such as setbacks, building lot coverage, impervious surface coverage, parking, and building within a historical district. There is additional information regarding costs and financing, a step-by-step guide for individual homeowners, and a frequently asked questions section.

### TYPES OF ADUs



*Diagram of different types of ADUs (Source: City of Champaign)*

### 3.2 Sources

- City of Champaign. (27 May 2022). *Text Amendments to the Zoning Ordinance to Allow Accessory Dwelling Units (ADUs)*. [http://documents.ci.champaign.il.us/v/1goffx\\_YWxPQsi75V-eGa490Kk\\_iEJf6w](http://documents.ci.champaign.il.us/v/1goffx_YWxPQsi75V-eGa490Kk_iEJf6w).
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#### **4.0 Equitable Transit-Oriented Development (eTOD)**

Transit-oriented development (TOD) aims to provide a large number of residential and commercial spaces within walking distance of public transportation. The goal is often to increase the amount of residents and commercial activity while also reducing or not relying on automobile travel. There are many informal TOD developments within Champaign County, such as the White Street corridor in Champaign between First Street and Wright Street, which primarily hosts private student apartments and is located along four MTD bus routes. It is also within proximity of the Illinois Terminal, MTD's central bus hub and Champaign-Urbana's Amtrak station.

However, most TOD developments across the United States have often exhibited the effects of gentrification with construction of more expensive residential units and the influx of higher-income tenants into previously middle-to-lower income areas. One strategy to combat this is a new approach called "Equitable Transit-Oriented Development (eTOD)" which aims to provide TOD opportunities to people regardless of income, race, ethnicity, gender, immigration status, or disability.

#### **4.1 Chicago – Equitable Transit-Oriented Development (eTOD) Policy Plan**

In 2020, the City of Chicago published its first-ever, comprehensive [eTOD Policy Plan](#) as a guide for all TOD initiatives in the city moving forward. The plan was adopted in June 2021 by the Chicago Plan Commission. The three strategic priorities of the plan include building the city's capacity to support eTOD, codify eTOD as part of the City's zoning ordinance, and embedding eTOD into the citywide planning process. These strategic priorities are broken down into more detail throughout the plan by outlining steps for implementation and identifying key stakeholders. The plan also outlines key neighborhoods to target for the implementation of eTOD as part of its much larger INVEST SOUTH/WEST Plan, which aims to provide resources and investments to historically underserved communities.



*"We Believe in eTOD" graphic (Source: Elevated Chicago)*



#### 4.2 Chicago – Connected Communities Ordinance

In July 2022, the Chicago City Council passed the [Connected Communities Ordinance](#) that officially codifies eTOD policies in the City’s zoning ordinance. The ordinance aims to achieve the following:

- Extend TOD incentives more broadly and equitably across Chicago, such as including a four-block radius from CTA and Metra rail stations and a two-block radius from high-frequency CTA and Pace bus corridors
- Implementing pedestrian-safety standards on new construction near CTA and Metra rail stations
- Strengthen incentives for the provision of on-site affordable units in TOD projects
- Protecting against the loss of multi-family buildings (such as two- and three-flats) near transit in communities facing displacement pressures

#### 4.3 Sources

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- City of Chicago. (2023). *Equitable Transit-Oriented Development*. <https://www.chicago.gov/city/en/sites/equitable-transit-oriented-development/home.html>.
- City of Chicago. (2020). *Equitable Transit-Oriented Development (ETOD) Policy Plan*. <https://www.chicago.gov/content/dam/city/sites/etod/Pdfs/ETOD-Full-Policy-Plan-with-Appendices-6-15-21.pdf>.
- Elevated Chicago. (2023). <https://elevatedchicago.org/>.

### **5.0 Allowing Supportive Housing**

Supportive Housing combines housing with social services to ease challenges for those facing issues such as very low income, mental health, substance abuse, chronic illnesses, and various types of physical and mental disabilities.

Currently, supportive housing services in Champaign County are provided through CCRPC's Community Services Division or through private providers.. Adopting zoning rules that allow for the construction of more affordable housing facilities will better ensure that those facing the most difficulties secure an affordable place to live. The [Corporation for Supportive Housing](#) provides additional resources for communities and individuals looking to expand supportive housing in their area.

### **5.1 Sources**

- Champaign County Regional Planning Commission. (2023). *Homeless Services*. <https://ccrpc.org/programs/homeless-services/>.
- Corporation for Supportive Housing. (2023). *Supportive Housing 101*. <https://www.csh.org/supportive-housing-101/>.