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City VISTA volunteer answers what is affordable housing

Editor's Note: VISTA volunteer Jean Minick is working on the Hoopeston housing survey to determine if adequate, affordable housing is available in the city. Here, information on how that is determined and what types of housing are available is presented.

Housing is the single largest expenditure for most American families. An adequate supply of housing is directly related to the economic and social health of a community, and the failure to provide a balanced housing stock can result in significant societal costs. Hoopeston, like many other Illinois rural communities has experienced a shortage of affordable housing.

Affordable housing refers to households' ability to find housing within their financial means. Households that spend more than 30% of their income on housing and certain utilities (electric, gas, and water) are considered to experience *cost burden*. If paying more, a family will have insufficient funds to cover other basic necessities such as food, clothing, transportation, health and childcare. The median income for a family of 2.44 in the Hoopeston area is \$31,947 (Census 2000).

Low-income housing refers to housing for "low income" households. HUD considers a household low-income if it earns 80% or less of median family income. In short, low-income housing is targeted at households that earn 80% or less of median family income. It is important to understand that many households that experience cost burden have jobs and are otherwise productive members of society. A household earning 80% of median family income in Hoopeston earns about \$25,560 annually—or about \$12.25 per hour for a full-time employee.

These definitions mean that any household can experience cost burden and that affordable housing applies to all households in an area. Low-income housing, how-

See HOUSING on other side

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This week's Specials:
Monday: Spaghetti
Tuesday: Chicken & Noodles
Wednesday: Italian Beef
Thursday: Swiss Steak
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Saturday: Ribeye & Prime Rib
Lunch served 11-1:30; Dinner 4:30-8:30 daily
Saturday night:
music by **Nick Gonzalez & Furion**
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719 W. Elm, Hoopeston (217) 283-6505

**Love working with the elderly?
Do you need a part time job?**

If you answered yes to these questions then Hoopeston Regional Health Center may have the perfect position for you. We have a part time Social Services Assistant opening in our Nursing Home that works 20 hours a week with some weekends. The position conducts one-on-one Nursing Home resident satisfaction surveys, assists in facilitating various activities for the residents and assists in transporting residents to appointments and activities.

The chosen applicant must have a sincere desire to work with the elderly so their lifestyle in the Nursing Home can be a highly positive one. A valid driver's license is required along with a positive and outgoing personality.

If you're interested in this position, please complete an application with the hospital receptionist before Monday, March 12th.

just the facts

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and on the Internet at www.justthefacts.net

Housing continued from other side

ever, targets low-income households. In other words, a community can have a housing affordability problem that does not include only low-income households.

Subsidized housing is made affordable by the contribution of Federal, State, Local or Private funding. The "subsidy" buys down the cost of the home for the occupant, whether it is designated for ownership or rental. Housing can be sub-sidized in numerous ways—giving tenants a rent voucher, helping homebuyers with down-payment assistance, reducing the interest on a mortgage, providing deferred loans to help developers acquire and develop property, giving tax cred-its to encourage investment in low- and moderate-income housing, authorizing tax-exempt bond authority to finance the housing, providing ongoing assistance to reduce the operating costs of housing and others.

Public housing, project-based Section 8, Section 8

vouchers, tax credits, the State Housing Trust Fund, Community Development Block Grants, System Development Charge waivers, reduced fees to the local government, and local grants are all examples of subsi-dized housing.

Subsidized housing can range from ownership to apartments. Subsidized housing is typically targeted to low- to extremely-low income households and requires a term of continued affordability (typically 30 years or more). www.phada.org/ha_list.php

Section 8 housing vouchers, now referred to as Housing Choice Vouchers, subsidize low-income families so that they can afford decent and safe housing in the private market. Vouchers are not an entitlement and only a small percentage of eligible applicants receive them—most are put on a waiting list when they apply. Recipients may select any housing with rent at or below the

"fair market rent" set by the U.S. Department of Housing and Urban Development (HUD), if the owner agrees to accept the voucher as payment. The family pays 30 percent of its income toward rent and utilities. Families that select housing that costs more than the fair market rent must pay the difference.

Housing Choice vouchers are federal benefits distributed by local public housing authorities (PHAs). The national government makes most key policy decisions and provides funds for vouchers as well as administration costs. Income eligibility limits and fair market rents vary by locality—based on area median income and local rent prices respectively—but they are determined at the federal level by HUD. PHAs have some control over establishing priorities in serving applicants.

Obituaries

BAINBRIDGE - William A. Bainbridge, 66, of Rossville died at 1:33 a.m. Monday, March 3, 2008 at Hoopeston Community Memorial Hospital emergency room. Service will be private. Cremation rites will be accorded. Wolfe Funeral Home, Rossville, was in charge of arrangements.

Classifieds

APARTMENTS FOR RENT

HOOPESTON - COZY 2-Bedroom 1-Bath w/Basement. Newly remodeled kitchen, fresh paint. All appliances. Corner lot. 626 - S 8th. NO PETS. \$475 + deposit. 217-260-2546.

HELP WANTED

Part time site manager in Hoopeston. Must have people skills, be able to do paperwork and perform maintenance issues. Send resume to Site Manager Po Box 657, Robinson, IL. 62454

PETS

2 male German Shepherd pups, born 12/25/07. First shots completed. European bloodlines, parents on premises. Call (217) 283-6180, leave message.

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New Books at the Library



Children's room Fiction

The Golden Dream of Carlo Chuchio by Lloyd Alexander

Beauty and the Beaks: a Turkey's Cautionary Tale by Mary Jane Auch

Because - - by Mikhail Baryshnikov

Count with Dora! by Phoebe Beinstein

Thank you, God! by Kathleen Long Bostrom

Arthur's Neighborhood by Marc Brown

Goodnight Moon 123: a Counting Book by Margaret Wise Brown

Emma's Turtle by Eve Bunting

Nancy Drew by Daniela Burr (based on the screen-

play)

I Don't Like to Read! By Nancy L. Carlson

No More Pumpkins by Peter Catalanotto

Clarice Bean, Don't Look Now by Lauren Child

Five Little Monkeys Go Shopping by Eileen Christelow

Ghost Ship: a Cape Cod Story by Mary Higgins Clark

The Mischief Monster by Bruce Coville

Diary of a Fly by Doreen Cronin

Police News



Police are investigating four reports of cash missing from wallets at Hoopeston Area High School. A 29-year-old Paxton woman, two 17-year-old women and a 15-year-old girl reported cash was taken from their wallets in the school band room at about 8:37 p.m. Monday.

Weather



Partly sunny today. High 39. Tonight, chance of snow. Low 23. Tomorrow, partly sunny. High 33, low 17.

For current weather conditions, call Hoopeston Weather Service, (217) 283-6221.

Court Dispositions



February 21

Rabecca J. Baker, Hoopeston, pleaded not guilty to battery; trial April 3.

Jeremy Hays, Hoopeston, status check March 20.

Anthony P. Stevens, Hoopeston, trial continued to March 20.

Brock C. Pennington, Hoopeston, case nolle-prossed.