

# DIRECTIONS



Newsletter of the Illinois Planning Council on Developmental Disabilities

## HOUSING

Summer, 1992

### IN PURSUIT OF THE AMERICAN DREAM: A HOME OF YOUR OWN FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES

By: Deborah L. McFadden, Commissioner  
Administration on Developmental Disabilities U.S.  
Department of Health and Human Services

At the Administration on Developmental Disabilities (ADD) in Washington my job is to serve as an advocate for the increased independence, productivity, and integration into the community of people with developmental disabilities. This involves a wide variety of tasks, one of which is to serve as a broker within the federal government for interagency work, policy development, model service demonstration, and information dissemination. As disabilities themselves know no ethnic, racial, or economic barriers, advocacy and service development know no specific programmatic or funding stream. ADD with its dual mandates on advocacy and model service development is in an ideal position to serve as a federal broker for all of these governmental efforts.

Over the past year at ADD we have started a new initiative that I would like you to know about, for it will have far-reaching implications for the way in which we think about providing support to people with developmental disabilities and their families in the years ahead. We call this initiative *A Home Of Your Own*. I believe that all people deserve a home of their own, a piece of the American Dream. "There's no place like home," or "One's home is one's castle." I know, of course, that statements such as these are somewhat romantic. Still, most people hold these ideas close to their hearts and work very hard to create a home of their own throughout their lives. Some people may not actually own their own home. They may rent or lease their home. Still, we all know that no matter who actually owns the physical space we live in, "Home is where the heart is." Home is where we have control over the way we live. Home is personal. Home is private.

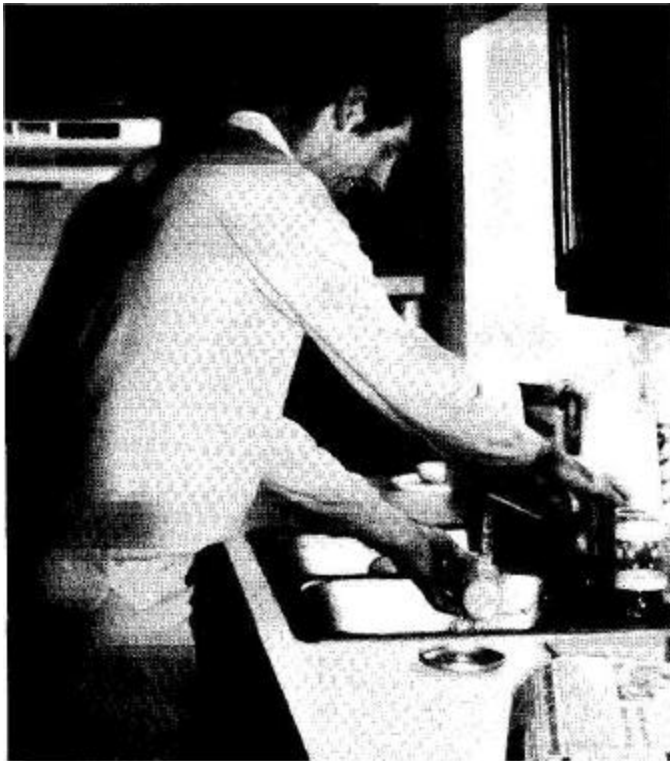
I constantly ask myself, "How can I help people attain these goals?" This involves thinking creatively in partnership with people with developmental disabilities, their families, and our network of over 165 programs on a national basis. As I have come to know people with developmental disabilities as *community* members over the past 15 years, I have come to realize the importance of the need that they share with everyone else to be empowered, to have a say in the future, and to have what is truly a home of their own: not a "facility," not something that is "home-like," but a real home. This fact was brought out forcefully in the consumer survey sponsored by ADD two years ago, a survey that involved over 13,000 consumers nationwide. The overall message people gave us was exceptionally clear. It can be summed up in just a few words: "Let me have a real life." Well, a real life involves having a real home, a place of your own that provides you with a true sense of security, of love, of self-expression, of possession, of freedom, and, yes, of responsibility and challenge.

I am working across the nation to make the American Dream a possibility for people with developmental disabilities. At present ADD is funding three model demonstration projects in Maryland, Massachusetts, and New Hampshire in order to explore and implement the wide variety of strategies that might be used both inside and outside of human service agencies to help people attain a home of their own. In addition, I am working with five model state coalitions in Arkansas, the District of Columbia, Maryland, Missouri, and Nevada. I am also sharing information on model approaches and providing technical assistance to groups all across the country in order

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# THE NAPER-GROVE COMMUNITY LIVING PARTNERSHIP



By: Tammy Everhart

Nearly two years ago, Antoinette moved out of an intermediate care facility and into her own townhome in Downers Grove, Illinois. She started cooking her own meals, setting her own schedule, and developing a friendship with her roommate as well as people in the neighborhood.

It was a big step toward independence. And it was a step for which Antoinette is very thankful.

"I like it," says Antoinette. "I'm on my own, I'm independent. My life has changed a lot. I'm learning more responsibility about budgeting and paying my bills. I'm buying my own food—I never did that before."

Antoinette is one of 13 adults with developmental disabilities who are enjoying more independent living thanks to a project sponsored by the Illinois Planning Council on Developmental Disabilities. Each of these 13 people are supported by Little Friends, Inc., a private, not-for-profit agency serving children and adults with disabilities throughout the western suburbs of Chicago.

Back in 1988, the Illinois Planning Council on Developmental Disabilities began seeking agencies who were interested in developing creative funding strategies to provide affordable housing for people with disabilities. Our agency was very interested in that project, largely because an important part of the agency's philosophy is to help people with disabilities live in natural settings rather than group facilities. That means

providing people with the opportunity to live in apartments, condominiums or townhomes throughout the community, as well as providing the level of support they need to live alone or with a roommate. But one major obstacle to that goal was—and is—the high cost of housing in DuPage County.

Little Friends, Inc. was one of five agencies selected to receive technical assistance from the Illinois Planning Council project. A training session in the summer of 1988 presented each of the agencies with several ideas for financing affordable housing. From that information, we chose to form a limited partnership that would make use of tax credits, a grant from the Department of Mental Health and Developmental Disabilities and a low-interest loan from the Illinois Affordable Housing Fund to finance the purchase of six townhomes.

The partnership included three individuals and two corporations, each of whom invested between \$10,000 and \$200,000 in the project. In return for their investment, each received sizable benefits through tax credits issued by the federal government. Projected returns on those investments after a 15 year period are 23 percent for corporate investors and 17 percent for individuals.

Through those investments and the other funding sources mentioned above, the Naper-Grove partnership was able to purchase six townhouses in Downers Grove and Naperville. That purchase provided greater independence, freedom and dignity to 13 men and women by allowing them to live in integrated settings that they would not be able to afford otherwise.

"The limited partnership really seemed to be the best option in terms of making the properties very affordable for our clients," said Peg White, Associate Director. "Other than an outright grant, there wasn't any other way to purchase the buildings which would make them affordable."

By March, 1990, six new townhomes had been purchased for Community Integrated Living Arrangements, or CILA. With that purchase has come tremendous change—both in the perception of housing for people with disabilities, and in the lives of the people who live in those homes.

"It's just wonderful," said Deb Darzinskis, Division Director of Residential Services. "The whole project dramatically changed our view of the housing possibilities for persons with disabilities."

"The residents and the families love the townhomes," she added. "Two individuals share the house so they cook and are able to schedule their own activities. The residents are the ones who open the door and tell someone they can come in; they have the keys—we don't. It's just their home. It's very empowering."

Even more excitement is expressed by people who live in these homes. "I just like being on my own and being able to make my own decisions," said Jim, who moved out of his mother's house and into one of the Downers Grove townhouses last December. "It gives me a good learning experience. I'm learning a lot more—how to clean the townhouse and how to

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By: Cathy Ficker Terrill

## FROM THE DIRECTOR

The Illinois Planning Council has been involved in housing issues for persons with developmental disabilities for many years. The Council's policy on Community Living states that all persons with developmental disabilities should have the right to live, work and spend leisure time in natural community settings where friendships and other relationships can occur. People should also have choices of how, where and with whom they want to live. Community residences should be comparable in size, design, scale and decorum with others in the immediate neighborhood. Supports and services should be selected by the individual based on their wants and needs.

As a result of these basic values, the Council has provided grants for innovative housing options within the community. For example, the Council funded the SPICE (Supported Placements in Integrated Community Environments) Project in response to findings of a statewide evaluation of people with developmental disabilities living in nursing homes. The SPICE Project served as a pilot to demonstrate that people with severe disabilities could live in the community when they were provided with appropriate services and supports. SPICE also showed that a person-focused, individualized approach to living with supports could be successful in Illinois.

Using Council funds, two housing conferences have been held. The first was for consumers, providers, advocates, realtors and bankers to increase an awareness of housing issues, legislation and financing. The second was a conference whose purpose was to refine housing and supportive housing issues and priorities set forth in the Illinois Comprehensive Housing Affordability Strategy (CHAS). CHAS reforms the way federal housing assistance is provided and enables state and local governments to produce, acquire and rehabilitate housing primarily for low and moderate income individuals.

In response to the Community Residence Location Planning Act, the Council funded a project to provide technical assistance and training to municipalities to assist them in reviewing their zoning ordinances in order to comply with the 1988 amendments to the federal Fair Housing Act and to assist them with their plans to allow people with disabilities to return to their communities.

A Council funded innovative housing alternative which matches people with developmental disabilities with people without disabilities in a mutually beneficial shared living arrangement is called Shared Housing. This project promotes individualized housing, community awareness, personal choice and inclusion.

Two separate projects were funded geared toward assisting non-profit organizations to learn "how to" create housing for people with disabilities using existing housing and financial resources. Approximately ten agencies were involved and over 100 people with developmental disabilities benefitted.

In June, 1991 the Council and the Department of Mental Health and Developmental Disabilities (DMHDD) co-funded a project with the Accreditation Council to develop outcome performance measures for people receiving Community Integrated Living Arrangements (CILA) services. This project has resulted in the development of 30 outcomes for people and approximately 30 outcomes for organizations. These outcomes were developed by interviewing people with disabilities.

The need to access affordable housing and provide a way to purchase existing housing prompted the Council to fund the Low Income Tax Credit Project. This project involves the development of an equity fund that will use low income tax credits to assist local organizations in accessing dollars for single family homes, condominiums, townhomes and duplexes in the community. This effort generates dollars to be made available for the purchase of affordable homes for four or fewer individuals. The property is managed by a local development corporation, who is not affiliated with the support provider. It is also possible for people with developmental disabilities to purchase or control their property.

A handbook for home ownership titled, "Your Place or Mine?" was funded through the Council for consumers which discusses issues relating to owning a home, selecting roommates and budgeting.

Start-up funding has been provided to the Illinois Equity Fund to create a new housing development corporation in central Illinois. This will be a generic housing agency that will develop housing stock that is accessible and affordable in case persons with disabilities choose to live there.

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The newest initiative to be funded by the Council will assist 25 people with developmental disabilities to purchase their own homes. It will pilot different creative financing approaches in various parts of the state. The project will separate the provision of housing or a place to live from the provision of supports.

The direction of funding for housing initiatives on the federal level is also changing. For instance, funding for the Home and Community Based Waiver program has grown rapidly (reaching \$1.2 billion in fiscal year 1991). In recognition of the desire of people with disabilities to have a greater range of commu-

nity supports, Congress provided \$100 million over the next five years to fund the Community Supported Living Arrangements program as a pilot in eight states—one of which is Illinois. However, the federal government must further this shift and turn the waiver into a permanent part of the entitlement program.

Housing that is affordable, available and accessible is needed. Funding for individualized supports to allow persons with disabilities to live in their own home is critical. Let's work together to further that dream.

## AT A GLANCE

The Early Childhood Conference will be held October 6-8, 1992 at the Peoria Civic Center in Peoria. For more information contact Pam Reising at the Illinois State Board of Education at (217) 782-6601.

An informational meeting on Home School Inclusion will be sponsored by the Illinois Planning Council on August 26, 1992 in Des Plaines. Contact Mark Doyle at the Chicago Council office at (312) 814-2080.

Parents Rights Training is held 9:30 a.m. to 1:00 p.m. each Tuesday, 6:00 p.m. to 9:30 p.m. the second Tuesday of each month and 9:30 a.m. to 1:00 p.m. on the fourth Saturday of each month at the Family Resource Center on Disabilities, 20 E. Jackson Blvd., Room 900, Chicago. For more information contact Catherine Moery, Project Coordinator, Parent to Parent Training, at (312) 939-3513.

Parents for Inclusive Communities (PIC) provides funding for parents to attend select conferences on integration, inclusion and functional curriculum. Parents should contact Barb Chatman at (217) 446-7312.

Cocaine Baby Help Line-1 (800) 638-BABY.

*New Directions in Housing for People with Severe Disabilities: A Collection of Resource Materials (1990)*, by Susan O'Connor and Julie Ann Racino. Contact Center on Human Policy; Syracuse University; 200 Huntington Hall, 2nd Floor; Syracuse, NY 13244-2340. (315)443-3851.

*Making a Move: Advice from People First Members About Helping People Move Out of Institutions and Nursing Homes (1990)*, by Connie Lyle O'Brien and John O'Brien. Contact Center on Human Policy at above address.

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# GOVERNOR'S HOUSING CONFERENCE ADDRESSES IMPORTANCE OF ACCESSIBILITY

By: Jennifer Gordon  
Filson/Gordon Associates

In the fall of 1991, Governor Jim Edgar convened the first-ever statewide conference on housing. The conferees generated recommendations for state and private-sector actions that could improve the availability of affordable housing and the delivery of housing support services throughout the state.

The 90 conferees, representing broad and diverse housing interests, issued recommendations on nineteen issues, including many of particular interest to persons with disabilities. The key recommendation came from the Governor at the opening of the conference, calling for the creation of an Office of Housing Coordination Services at the Illinois Housing Development Authority (IHDA) to coordinate housing efforts in Illinois. IHDA has taken the lead in implementation of the recommendations from the conference, and plans a follow-up conference in the fall of 1992 to review its progress.

Recommendations to address the inadequate supply of housing that is both accessible and affordable for persons with physical disabilities generated some dissension. The conference recommendations on this issue were: 1) that accessibility and adaptability should be considered and integrated into any proposed housing development using state or federal dollars; and 2) that the State should be sensitive to the issue of integrating all populations in housing developments. A

minority of the conferees thought these statements should be stronger and should include references to accessibility and adaptability for persons with mental illness and persons with developmental disabilities. Some conferees also urged the State to cover the costs of making all housing accessible.

Another recommendation called for the creation of an ongoing public advisory committee to work with IHDA on housing programs and issues. That committee has been created, and is meeting quarterly. It will advise IHDA on the development of the comprehensive housing affordability strategy or CHAS, as well as other issues.

The conferees also discussed the need for better coordination of support services designed to assist people in living independently, and the leverage those services can provide as matching funds for the development of housing.

Other recommendations included: strong statements against discrimination in housing; a need to create ongoing financial/real estate working groups to simplify the financing of affordable housing development; the need to gather solid data on housing needs throughout the state; the need to maintain current low-income housing; and the need to reduce barriers to affordable housing created by some zoning and building codes.

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to spread the news that people with developmental disabilities can—and in some places do—have a home of their own.

I need your help in this effort. Here are some ideas for what you can do to help:

*Recognize that no one is an expert on everything. Housing is complicated. Make friends with housing finance authorities, local development groups, and finance experts.*

*Raise your expectations. No one "needs" an environment any more restrictive than home.*

*Turn off the "Yes, burs..." with the "Why nots?" Dream big.*

*Help convince the world that this is for real! Tell the story over and over again: people with disabilities can and want to LIVE IN THEIR OWN HOMES.*

*Be a leader.*

The future is ours for the shaping. Let's work together to make sure that *we all* shape a much better future for and with people with developmental disabilities so that the American Dream can be shared by all Americans.

# DREAMING OF HOME



Artwork reprinted with permission of the artist, Martha Perske, from  
New Life in the Neighborhood by Robert Perske.

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# NEW EQUITY FUND FOR COMMUNITY INTEGRATED HOUSING

By: Herbert F. Stevens  
Kelly Drye & Warren

Nonprofit agencies were encouraged to submit requests for a new pool of equity dollars to fund the acquisition, new construction or rehabilitation of housing for persons with disabilities living in the community. For those projects that qualify, the equity dollars will pay for approximately thirty-five percent to forty-five percent of the cost of the housing.

The equity will come from corporate investors who will receive a return on their money from the federal low income housing tax credits. These tax credits provide a cash return to corporations and individuals who invest in low income housing. Each project must qualify for and receive low income housing tax credits, as allocated by the Illinois Housing Development Agency (IHDA). (This agency administers the federal program.) However, it is expected that each project that meets the criteria for this equity fund also should meet the criteria for an allocation of tax credits by IHDA.

The tax credit program has two principal restrictions. First, the income levels of a tenant, or group of tenants living in the same unit, can be no more than sixty percent of the median income for that geographic area. This calculation is made for the "family" size (or group size) in the unit. (Thus, two unrelated individuals living in a two bedroom unit must have income no greater than sixty percent of the median income of a two person family in that geographic area.) Second, the rent charged to these tenants must be no more than thirty percent of this sixty percent median income figure for the geographic area. It is not expected that these income or rent limits will pose a significant problem, because of the low income levels of the consumers who use this housing.

Each nonprofit agency that wishes to use these equity funds must have a preliminary commitment for the rest of the acquisition/construction cost. For example, a nonprofit agency may be able to secure a conventional first mortgage loan of forty percent of the property's value. The agency may then raise the final twenty percent from internal sources, a consumer's trust fund, or a state grant. Alternatively, a nonprofit agency might obtain a low interest loan from the Illinois Housing Trust Fund for the rest of the purchase price above the equity dollars needed.

Preference will be given to those projects that meet the Community Supported Living Arrangements (CSLA) standards administered by the Department of Mental Health and Developmental Disabilities. This program will enable individuals with developmental disabilities to have the opportunity to live in homes they have selected and with people with whom they have chosen to live in the community. The primary requirements under CSLA are for non-institutional settings. For example, one, two or three bedroom apartments in condominium buildings, townhouses or single-family homes would all be good choices.

There should be a high degree of scattering or dispersion of the units selected, with no more than three persons with disabilities living in the same housing unit. The purchase of new condominium apartment units, for example, would allow for a flexible, scattered site approach. A nonprofit agency in Naperville, Illinois used this approach to purchase three two-bedroom condominium units in one building and three two-bedroom condominium units in another building. The agency treated all six units as the project. They received equity from a corporate investor and debt financing from the Illinois Housing Trust Fund. Agencies can also use other approaches, of course.

All projects will be owned by a newly-created limited partnership for fifteen years, but can be managed by the nonprofit agency. This allows the corporate investor to obtain the tax credits. It also will meet the CSLA requirement that there can be no ownership link between the nonprofit agency providing the services and the owner of the property in which the consumer lives. At the end of fifteen years, the housing units should be able to be purchased by either the nonprofit agency or the consumers living there at a bargain price. (Basically, the purchaser would assume the outstanding mortgage debt plus some closing costs.) We encourage nonprofits to set up a mechanism to provide for consumer home ownership.

*If you have any questions about this new equity fund, please contact Herbert F. Stevens at Kelley, Drye & Warren, Washington, DC, 202/955-9704. This project is being funded through an IPCDD grant.*

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## MY OWN HOME



*"Your Place or Mine?"—A Handbook for Home Ownership* written by Bob Laux and Cynthia Moran-Laux with a grant from IPCDD is now available in English, Spanish, and on fourtrack format, 15/16 IPS audio cassette. Copies of the English and Spanish versions of this manual may be obtained by contacting the Chicago office at (312) 814-2080.

Audio tapes may be borrowed by contacting the Chicago office. Audio tapes can only be played on four track, 15/16 IPS player/recorders. This equipment is available through the Library of Congress to people with visual, cognitive and/or learning disabilities. Call 1-800-424-8567 for more information. The Illinois Planning Council wishes to thank Blind Services Association, Inc., Chicago, Illinois for their assistance in recording this manual.

The focus of this book is on people seeking housing options in the State of Illinois. It is designed to challenge many of the misconceptions society has about people with disabilities and their ability to own or control a place they can call home. Home ownership for any citizen brings pride, a sense of belonging, the potential for economic gain and control over our living space. Home ownership isn't easy. But with the right planning, many obstacles can be overcome and people can achieve their dream of having their own home. This *Handbook* is intended to help people develop relationships and gain an understanding of the options available to people in creating places they call home.



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# HOUSING OPPORTUNITIES FOR PEOPLE WITH DISABILITIES

By: David Hanson  
City of Chicago Mayor's Office for People with Disabilities

The National Affordable Housing Act of 1990 (NAHA) has created an opportunity for people with disabilities to be an integral component in the development of housing policies and programs.

The Comprehensive Housing Affordability Strategy, or CHAS, process requires the input of community based agencies that either develop housing, find housing or advocate for more low income housing. Through these agencies you will be able to provide guidance to the type of housing needed in the area that you service. It can be as simple as contacting your local municipality or state agency that works in housing development and planning. Inquire where you may review a copy of the CHAS. After reviewing and noting that perhaps the CHAS did not include requirements for affordable accessible integrated housing units, your next step would be to put your comments in writing and send them your local CHAS authority asking that your comments be included in the final CHAS document. In the state of Illinois that agency is the Illinois Housing Development Authority (IHDA).

Included in the National Affordable Housing Act of 1990 is the 811 Program titled Supportive Housing for Persons with Disabilities. It replaces the 202 Direct Loan Program which was the only low income federally funded housing built for persons with disabilities and the elderly. The 811 Program is

for people with disabilities. *This is the only good news.* The intent of this housing program was to create more housing options that are integrated as well as supportive segregated developments for people with disabilities.

Housing options available under the 811 Program include individual dwelling units in multifamily housing developments, condominium housing and cooperative housing that have supportive services such as personal assistants, or job training or counseling services available. But HUD wrote the program's regulations and did not include that this money could be used for this type of housing and strongly suggest building only segregated housing developments up to 24 units and in some cases 40 units just for people with disabilities.

So what can you do about this injustice? In addition to the CHAS process, you can write HUD to express your concerns at: Dept. of Housing and Urban Development, Office of Elderly and Assisted Housing, 451 7th St. SW, Washington, DC 20410. Attn: Mr. Robert Wilden.

For more information regarding housing programs for people with disabilities contact the Illinois Housing Task Force, 1-800-433-8848, or the Chicago Mayor's Office for People with Disabilities, (312) 744-7209 (voice) or (312) 744-4964 (TT/TDD).

# ILLINOIS AFFORDABLE HOUSING TRUST FUND

By: Peter Lennon

Illinois launched an Affordable Housing Trust Fund in late 1990. A tax on real estate transfers now generates approximately \$14 million per year for very low and lower income housing projects throughout the state. Housing for people with disabilities is a priority area for the Trust Fund and a number of projects have been completed that assist persons with disabilities since the first projects in the Trust Fund were approved in 1991. Nearly 2000 units of affordable housing have been completed since then and there are several thousand more housing units being processed.

Some examples of how the funds can be used include down payment assistance, interest rate markdowns, housing rehabilitation, construction, acquisition, and other forms of subsidy. A majority of Trust Funds must go to individuals or families at or below 50% of an area's median income. Any one project is eligible for up to \$500,000 in Trust Fund dollars.

The Trust Fund is administered by the Illinois Housing Development Authority (IHDA). The Authority encourages the creation of partnerships with local units of government, private financial institutions and others to help achieve its goals. The Trust Fund is available only as a last funding resort in order to make housing not only more affordable, but to bring into existence projects that would not normally be financially possible without a public subsidy.

The Trust Fund accepts applications anytime during the year. They are reviewed on a quarterly basis and the program is open to units of local government, housing authorities, and for-profit and not-for-profit groups. IHDA staff are available to answer questions and to assist in preparation of applications. Inquiries should be sent to Ms. Jennifer Miller, Manager of Community Development Programs, 401 North Michigan, Suite 900, Chicago, Illinois, 60611, (312) 836-5312.

# THE COUNCIL INITIATES SEARCH FOR NEW COUNCIL MEMBERS

The Council is interested in seeking nominations of individuals for consideration as new Council members from advocacy organizations, parent groups, other organizations, and interested individuals. These may be self-nominations from individuals themselves or from organizations.

According to John T. Porter, Chairperson of the Council *"It is important that we receive nominations of individuals from throughout the State in order to ensure that the interests of people with disabilities are adequately represented on the Council. We strongly encourage all interested persons to send us nominations of themselves or others that they believe would be an asset to the Council"*.

The Council will then review each nomination and make recommendations to the Office of the Governor. The Governor makes the final selection and appointments.

If you are interested or know of someone who you would like to nominate, please contact Nancy Ferrari in the Council's Springfield office at (217) 782-9696 to request a nomination form. These should be returned to the Springfield office at your earliest convenience.

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how to clean the townhouse and how to manage my money, how to wash clothes and other things. I'm learning a lot of new things that I never got to learn before."

Without the availability of affordable housing, people like Jim and Antoinette might never have experienced this new independence. But by providing housing that was within their reach financially, these individuals and many others have been given a chance to prove their own abilities.

In fact, the Naper-Grove Partnership was so successful that a similar project is now being instituted at the state level. The statewide tax credit project will be operated on a larger scale, and will allow agencies to participate without assuming any of the high overhead costs or management responsibilities which are the down sides to the project.

"I certainly think it's an option that is attractive to both ends," said Darzinskis. "It's financially beneficial for the investors, and it certainly helps us out."

(Note: Please see "New Equity Fund for Community Integrated Housing" by Herbert F. Stevens on page 7 for additional information.)

Newsletter Prepared By: Cathy Ficker Terrill Lisa  
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**ILLINOIS PLANNING COUNCIL  
ON DEVELOPMENTAL DISABILITIES**

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