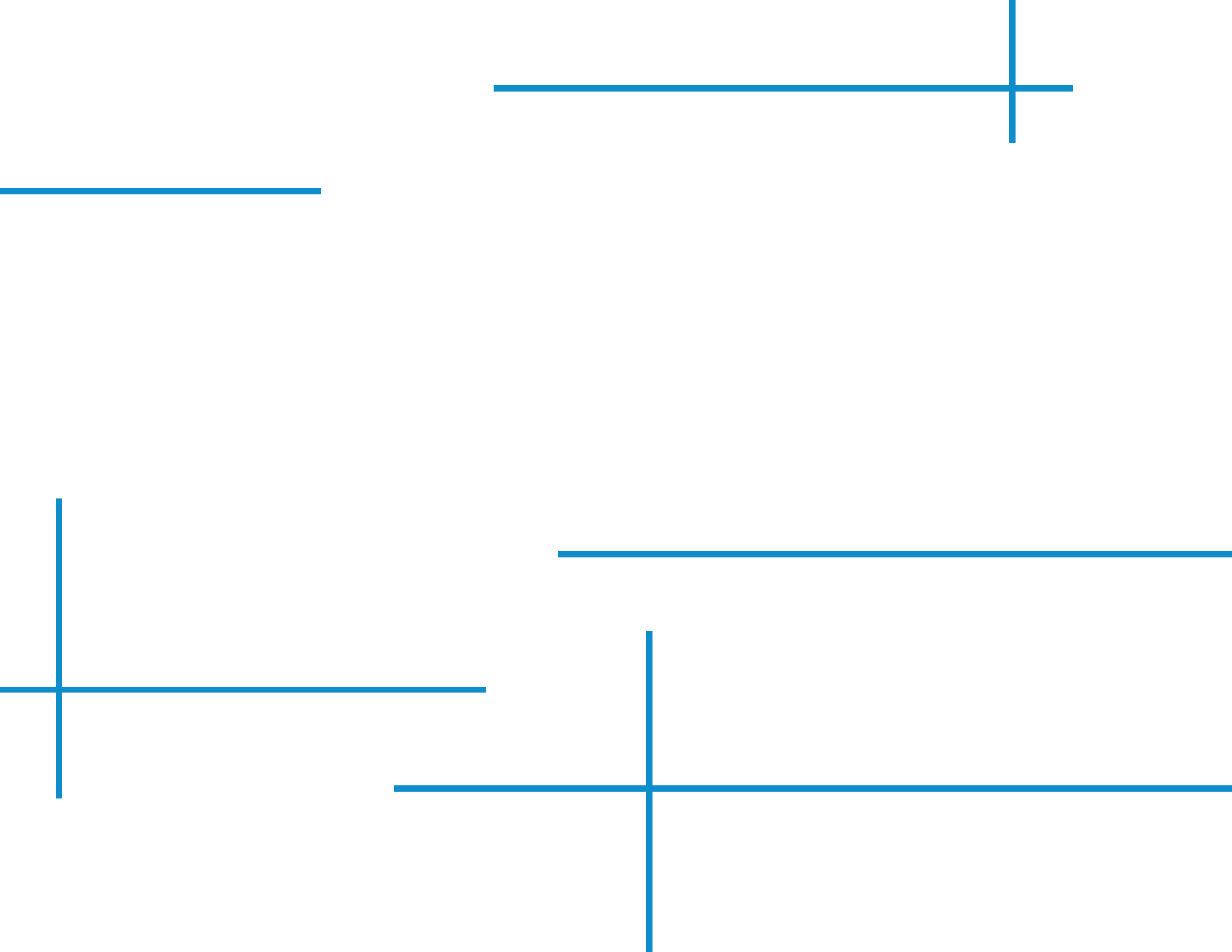


IL HOUSING BLUEPRINT

THE FUTURE OF HOUSING IN ILLINOIS

SUMMER 2021





IL HOUSING BLUEPRINT

THE FUTURE OF HOUSING IN ILLINOIS

SUMMER 2021

Conducted under the Executive Team and the Strategic Planning And Reporting Department of the Illinois Housing Development Authority and in partnership with the Illinois Housing Task Force.

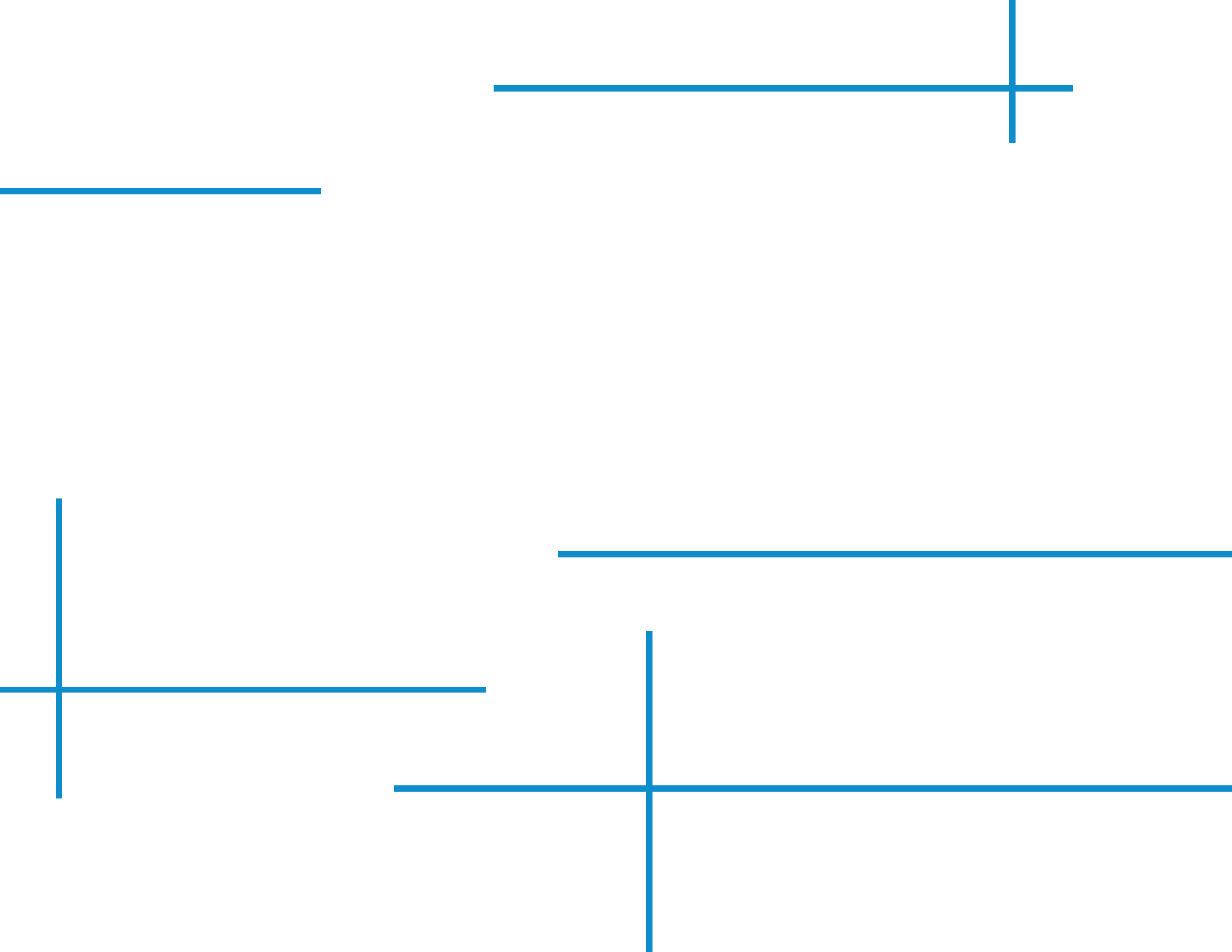
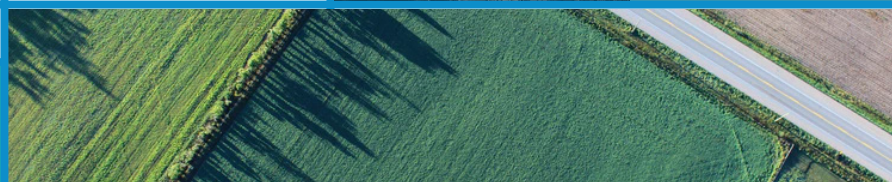
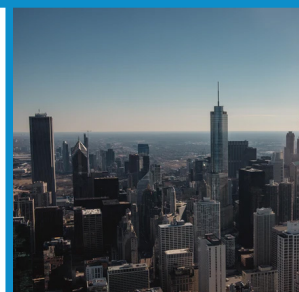
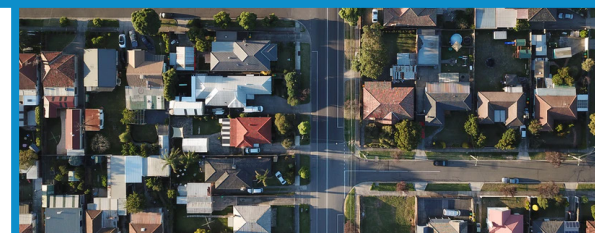


TABLE OF CONTENTS

INTRODUCTION.....	6	ADVANCING RACIAL EQUITY IN HOUSING.....	109
Letter from the Executive Director	7	Examining Racial Equity in Illinois' Housing Market.....	110
Executive Summary	8	Third Party Evaluations	110
The Illinois Housing Development Authority.....	9	Gap Analysis.....	114
The Illinois Housing Task Force	11	Summary of Findings and Recommendations	119
The Housing Blueprint.....	12	Next Steps Toward Greater Racial Equity	121
THE STATE OF HOUSING IN ILLINOIS.....	15	A HOUSING BLUEPRINT FOR THE FUTURE.....	122
Housing in Context	16	Additional Planning Efforts and Priorities.....	123
A Snapshot of Illinois	17	Emerging Themes and the Annual Roadmap for Illinois.....	131
Regions Across Illinois	26	Housing Blueprint in 2021 and Beyond	135
CHARACTERISTICS AND CONDITIONS.....	35	IHDA INVESTMENTS PROGRAM MATRIX.....	138
Market Data Snapshots.....	36	REFERENCES.....	147
Housing Tenure	37		
Extremely Low Income (ELI) Households	41		
Senior Population Characteristics	44		
Veteran Characteristics	45		
Individuals with a Disability	47		
Quality of Housing Conditions.....	50		
Environmental Housing Conditions.....	51		
Abandonment, Vacancy, and Dilapidation Characteristics	52		
Quality of Life Conditions.....	55		
Transportation and Commuting	56		
Housing Insecurity and Displacement Risk.....	59		
Racial Equity Disparities	64		
IHDA PROGRAMS AND INVESTMENTS.....	65		
Statewide Mandate	66		
Multifamily Investments.....	66		
Single Family Investments.....	71		
Community Development Investments	81		
IHDA Market Tools	84		
ENGAGING ILLINOIS.....	86		
The Blueprint's Engagement Process	87		
Statewide Resident Survey.....	88		
Listening Tours	97		



INTRODUCTION

Letter from the Executive Director.....	7
Executive Summary.....	8
The Illinois Housing Development Authority	9
The Illinois Housing Task Force	11
The Housing Blueprint.....	12

For more than 50 years, the Illinois Housing Development Authority (IHDA) has been working hand-in-hand with our residents, partners, and elected officials to understand and address the diverse housing needs of our state. That work has never been more important than it was in the past year, as the COVID-19 pandemic aggravated the persistent housing affordability crisis, and put a spotlight on longstanding disparities in income, employment, healthcare and more. This experience has further solidified our mission to proactively address the housing needs of Illinois residents in the most effective and equitable means possible.

Towards this end, IHDA has developed the Illinois Housing Blueprint, a new statewide plan that aims to create a vision for the future of housing in our state and lay out a plan for achieving it. From the start, we knew that the perspectives, experience, and ideas of Illinois residents must anchor this plan. This was a challenge during the pandemic; however, if we are to create solutions to the challenges we face, this plan must be inclusive of – and relevant to – all individuals across our state.

With your help, we surveyed residents throughout the state, launched a virtual listening tour, and engaged with hundreds of municipal representatives and organizations to gain a better understanding of local conditions and assets. These findings informed this inaugural Housing Blueprint, which provides valuable context for demographic shifts, housing needs, and community experiences both locally and on a broader, statewide level. In the coming year, IHDA will coordinate working groups to develop action items and potential policy recommendations that grow from the Housing Blueprint's major findings.

On behalf of the IHDA Board of Directors, the Illinois Housing Task Force, and our staff, I am pleased to share with you the first edition of the Illinois Housing Blueprint. This report illustrates the housing assets and accomplishments of many communities across the state, as well as their needs, constraints, and goals for the future. By making the plan available to the public, we hope that the Housing Blueprint will help to promote a coordinated housing policy strategy in Illinois while becoming a platform for engaging and elevating the voices of our residents. Thank you for your partnership, we look forward to building on these findings as we continue to make Illinois a more equitable place to live and work.



Kristin Faust
Executive Director
Illinois Housing Development Authority



EXECUTIVE SUMMARY

The dawning of the COVID-19 pandemic in the U.S. in March 2020 hit just as the Illinois Housing Development Authority (IHDA) launched a plan to create the first-ever Illinois Housing Blueprint – a forward-thinking and grassroots planning initiative that seeks to amplify the voices and experiences of Illinoisans living and working in communities throughout the state.

Through this convergence of history, IHDA researchers quickly found the lived experiences of residents in Illinois mirrors those in other states – and the upheaval brought on by the pandemic exposed long-simmering resentment over decades of systemic racial disparity and violence, over housing and pay inequity, over a lack of access to fresh food and adequate care options for children and the elderly.

The Blueprint, and the pandemic, both serve to underscore how our homes affect every aspect of our lives and pathways to adulthood, from our outcomes in healthcare to our access to quality education to economic success and everything in between. The challenges we face also put a spotlight on the housing affordability crisis that existed even before the pandemic, along with the myriad of ways that generations of systemic racism in our nation’s housing policies continue to contribute to disparities in the housing market.

But at times like these, there is an opportunity to be a part of the solution, and to focus the energy of recent events on building a future that is brighter and more equitable for all of us. Since March 2020, IHDA worked with partner organizations, elected officials, advocacy groups and Illinois residents to create the Illinois Housing Blueprint – with a goal to gain a better understanding of local housing needs and lay out a plan to address those needs in the most equitable means possible. The findings uncovered in the process identify several priority areas and provide an initial roadmap to follow as we build a state that truly serves all its residents.

In many of our communities, that work begins with acknowledging and proactively counteracting the unjust and discriminatory practices within the housing market, both historical and those that are still being advanced today. We found we must advance multi-layered solutions to mitigate the harm caused by discriminatory housing policies. We will do so by working to increase the participation of Black/African American and Latinx/Hispanic business enterprises in affordable housing development and making it a priority to proactively react to disparate access to housing resources.

Next, we must promote holistic resilience in our communities, both in terms of the quality of the housing we build, as well as the factors beyond housing that impact the well-being, health, and quality of life of Illinoisans. Critical to success in this area are creating and advancing solutions to address and reframe harmful stigmas around affordable housing, subsidies, and the communities that need them.

Finally, we must align infrastructure and housing to better meet the needs of our most vulnerable populations. IHDA has a responsibility to ensure that the affordable housing we finance is accompanied by affordable and necessary amenities such as transportation, access to fresh food, broadband, and other resources that support extremely low-income, supportive housing, and other special needs populations.

We would like to recognize everyone who contributed to this first edition of the Blueprint – more than 1,000 Illinoisans whose participation and insight was invaluable to understanding strengths and needs across our state’s housing market. This first-year Housing Blueprint is the just the start of a multi-year process that we hope will provide an initial map of our path forward towards better planning and smarter investments in housing that will ultimately lead to a more equitable housing stock and liveable communities for all Illinois residents. This is just the beginning, and we hope you will use the information uncovered in this planning initiative to inform our mutual work to erase housing disparities, racial inequities, and the affordable housing gap in communities across our state.

THE ILLINOIS HOUSING DEVELOPMENT AUTHORITY

The Illinois Housing Development Authority (IHDA, “the Authority”) serves as the state of Illinois’ housing finance agency, functioning as a quasi-governmental organization whose mission is to “finance the creation and preservation of affordable housing in Illinois.” IHDA is responsible for administering a wide variety of funding sources and programs that help develop, construct, and rehabilitate affordable housing units, as well as support community development efforts throughout Illinois.

Since IHDA’s establishment in 1967¹ the Authority has continually expanded its portfolio of programming to meet the housing needs of the state. In just over fifty years, IHDA has expended more than \$20 billion that have been put towards the creation of over 250,000 affordable housing units throughout our state. As of 2020, IHDA manages a comprehensive suite of state and federal resources that disburses funds towards homeownership and single-family activities, multifamily and rental activities, and revitalization and community development activities. Funds are disbursed to a variety of entities including administering non-profits, municipalities, affordable housing developers, and lenders. In the last decade, IHDA has also overseen the allocation of hundreds of millions of dollars in special funding and emergency relief through the Hardest Hit Fund and Coronavirus Relief Fund.

Notably, IHDA serves as Illinois’ administering agency of the state’s federal Low-Income Housing Tax Credit (LIHTC) Program, which is the national program responsible for the greatest amount of affordable housing units created since its establishment in 1986².

By utilizing its comprehensive resources and understanding that the landscape and population of our state is ever-changing, IHDA is dedicated to stabilizing housing in Illinois, especially for those most in need. Through the diversity of its products IHDA is able to provide housing opportunities and resources for some of the state’s most vulnerable individuals including those at the lowest income levels as well as those who are in need of additional supports and services. Meeting the demand of affordable housing throughout the state is a large and complex challenge, and while IHDA seeks to continually meet this need, its resources are limited and do not meet the full demand. The Housing Blueprint and its process will help IHDA match its resources to prioritize need.



Through planning efforts such as the Housing Blueprint, IHDA is eagerly and proactively working towards addressing the needs of Illinois in the most effective and equitable means possible.

BOARD OF DIRECTORS

IHDA is governed by a nine-member³ Board of Directors, which is appointed by the Governor of Illinois. IHDA's Board oversees the funding and regulatory decisions of the Authority, and provides leadership and direction to the state's affordable housing programs⁴. As of spring 2021, IHDA's current Board consists of the following members:

KING HARRIS

Chairman of Harris Holdings
Chairman of the IHDA Board

LUZ RAMIREZ

Vice President of YWCA La Voz Latina
Vice-Chairman of the IHDA Board

DR. RITA ALI*

Vice President of Workforce and Diversity at Illinois Central College

SONIA BERG

Realtor, Ruhl & Ruhl Realtors

DARRELL R. HUBBARD

Independent Consultant
Treasurer of the IHDA Board
Finance Committee Chair of the IHDA Board

AARTI KOTAK

Chief Strategy and Operations Advisor, PEAK6 Investments

TOM MORSCH

Founder & President of Morsch Expeditions, LLC
Audit Committee Chair of the IHDA Board

SALVATORE TORNATORE

Principal, Tornatore Law Office
Secretary of the IHDA Board
Asset Management Committee Chair of the IHDA Board

* Former Board Member as of summer 2021



THE ILLINOIS HOUSING TASK FORCE

The Illinois Housing Task Force (“Housing Task Force”) is a consortium of statewide housing and community development experts and state agencies convened by IHDA that meets throughout the year to inform and guide housing policy. The Illinois Housing Task Force is chaired by the Executive Director of IHDA. In total, there are 44 representatives, including those appointed by the Executive Director of IHDA, Governor, General Assembly, and various other State agency representatives. The Illinois Housing Task Force began its work in 2006, mandated by the Comprehensive Housing Planning Act, and has since fostered an opportunity for Illinois to coordinate across public and private platforms to guide policy and funding towards meeting the housing needs of some of the most vulnerable Illinoisans. The Illinois Housing Task Force is currently supported through legislation that will last at least through 2026.⁵

A primary responsibility of the Illinois Housing Task Force lies in its oversight of Illinois’ Annual Comprehensive Housing Plan (ACHP), which serves as a statewide initiative that identifies underserved Priority Populations and acts as a coordinating document for the planning and coordination of State-administered housing resources.

Aligning the ACHP and the Housing Blueprint is an important way to coordinate resources with identified areas of housing need. The Housing Blueprint aims to synthesize the significant amount of IHDA programmatic data traditionally collected by the ACHP, and bring it to life by providing external market context and an interactive platform at ILHousingBlueprint.org on which communities can better understand IHDA’s direct local impact across the state. The Housing Blueprint’s incorporation of goals and community participation will provide forward-moving direction and a resident voice to the ACHP. The annual release of the Housing Blueprint will be produced in the summers moving forward, which will allow the Illinois Housing Task Force a chance to review and incorporate the nuance of each Blueprint into the next year’s ACHP (produced in the late fall, early winter). In this way, the two documents will be partnered together with the funding and other goals of the ACHP serving as an action plan to meet the needs identified in the Blueprint.

ILLINOIS’ EIGHT PRIORITY POPULATIONS

1. Low-income households (with particular emphasis on households earning below 30% of area median income);
2. Low-income seniors;
3. Low-income persons with disabilities;
4. Homeless persons and persons at-risk of homelessness;
5. Low- and moderate-income persons unable to afford housing near work or transportation (Live Near Work);
6. Low-income persons residing in existing affordable housing that is in danger of being lost or becoming unaffordable (Preservation);
7. Low-income people residing in communities with ongoing community revitalization efforts; and
8. Other special needs populations, including people with criminal records and veterans experiencing, or at risk of, homelessness.



THE HOUSING BLUEPRINT

In early 2020, IHDA's leadership recognized a need to organize a plan that identifies Illinois communities' hopes for housing in the near future and establishes a vision with tangible goals to guide future investments and priorities. As a result, IHDA developed the Illinois Housing Blueprint ("the Blueprint") as **a new planning endeavor to create a vision for the future of housing in Illinois and establish a plan to achieving it.**

The Housing Blueprint is aimed at understanding the current state of housing across Illinois, raising the diverse voices and experiences of its residents, and creating a detailed and actionable plan that will develop avenues to support Illinois' communities achieve their goals. Within the initial imaginations of what the Housing Blueprint might be, IHDA understood the magnitude of a statewide plan, and knew that the findings, experiences, goals, and priorities illuminated through this process would reflect many differences across our large state that neither could nor should be oversimplified.

In order to pay respect to every resident's experience and acknowledge the many planning efforts existing as well as those already underway throughout Illinois, IHDA intentionally set up the Housing Blueprint to accommodate the participation of any individual, organization, and agency who desired to be a part of it. With its expertise and statewide representation, the Illinois Housing Task Force served as a logical choice to advise the Housing Blueprint effort. As such, critical components of the Housing Blueprint have been presented to the Illinois Housing Task Force. The Illinois Housing Task Force has not only served as an informative guidepost for the Blueprint but has also played a fundamental role in helping to raise awareness and public engagement throughout the process.

While the Blueprint is coordinated by IHDA, it is truly a collaborative planning effort that is bringing together a diverse set of individuals across Illinois to create a vision for the future. The Blueprint was designed to enable extensive outreach as well as partner and align with agencies and organizations across the state and leverage

DEVELOPING THE HOUSING BLUEPRINT INTERAGENCY COLLABORATION AND OUTREACH

839

INDIVIDUALS
ENGAGED IN
PLAN DESIGN

17

GUIDANCE
MEETINGS

668

ORGANIZATIONS
ENGAGED

30+

EXISTING
PLANNING
EFFORTS

existing plans and recommendations. Through this endeavor, IHDA is very invested in creating a plan that raises the voices and experiences of all residents of Illinois, including those who are not always reached or often heard. Therefore, the Blueprint's planning process includes robust community outreach and participation, and is especially invested in connecting with marginalized communities and residents who are typically excluded from such planning endeavors.

The Blueprint's planning process is comprised of many traditional components of such processes, including past plan review, community outreach, and quantitative data analysis. Importantly, the Blueprint has also created a venue in which to evaluate racial equity in both the Illinois housing market and IHDA's programming and investments. By incorporating various data collection efforts aimed specifically at evaluating impact by race, which included analyzing racial equity within the Authority's programs, the Blueprint serves as an important component in IHDA's initial efforts to examine and proactively respond to racial inequities throughout Illinois through programmatic changes and innovations.



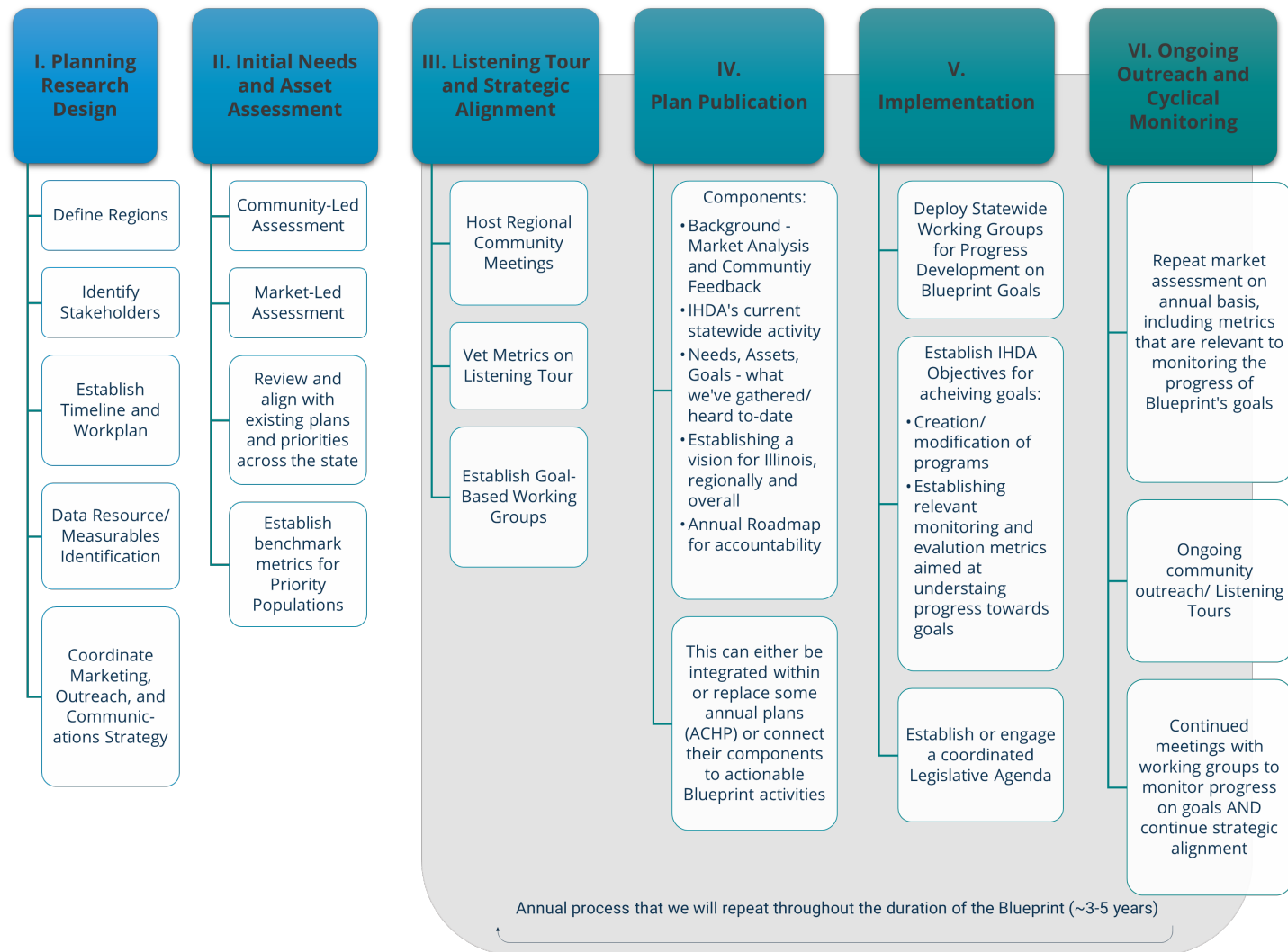
In addition to examining external market conditions using public data sources, the Blueprint also looks comprehensively at IHDA's programmatic investments and impact in recent years. This establishes a baseline for examining the Authority's progress in upcoming years to better identify its successes as well as opportunities to better meet the needs of residents across our state.

IHDA fully expects that the findings uncovered by the Housing Blueprint will result in programmatic and legislative changes and amendments that fundamentally address the goals identified through its planning process: promoting greater equity and removing barriers to affordable rental housing and homeownership among individuals from different regions, income-levels, races, and ethnicities. The three targeted priority areas identified by this year's Housing Blueprint, and described in further detail in this plan's final chapter are:

- **Addressing Racial Equity**
- **Promoting Resilience Among Communities**
- **Aligning Infrastructure and Housing to Promote Access**

HOUSING BLUEPRINT OUTLINE

STAGES AND WORKPLAN





[ILHOUSINGBLUEPRINT.ORG](https://ILHousingBlueprint.org)

In the spirit of engagement and collaboration, the Housing Blueprint is rooted in transparent public participation. To foster this environment, IHDA created a website to host the Blueprint's planning process. Surveys, information, and plan components have been and will continued to be published at <https://ILHousingBlueprint.org> as they become available. Any Illinoisan can visit the website to learn about the plan and its findings and discover the many opportunities for engagement in this planning process in the years to come.

Because of the various elements of the Blueprint's planning process being made available on this website, information about IHDA's programming is more accessible than it has ever been. This information, along with the in-depth market analyses, collection of past planning efforts, and public feedback will all be made public and interactive on ILHousingBlueprint.org, and will help Illinois residents to better understand the current housing conditions and needs throughout the state. Through these actions, the Blueprint will result in an informed and coordinated plan for achieving a new vision for housing in Illinois.

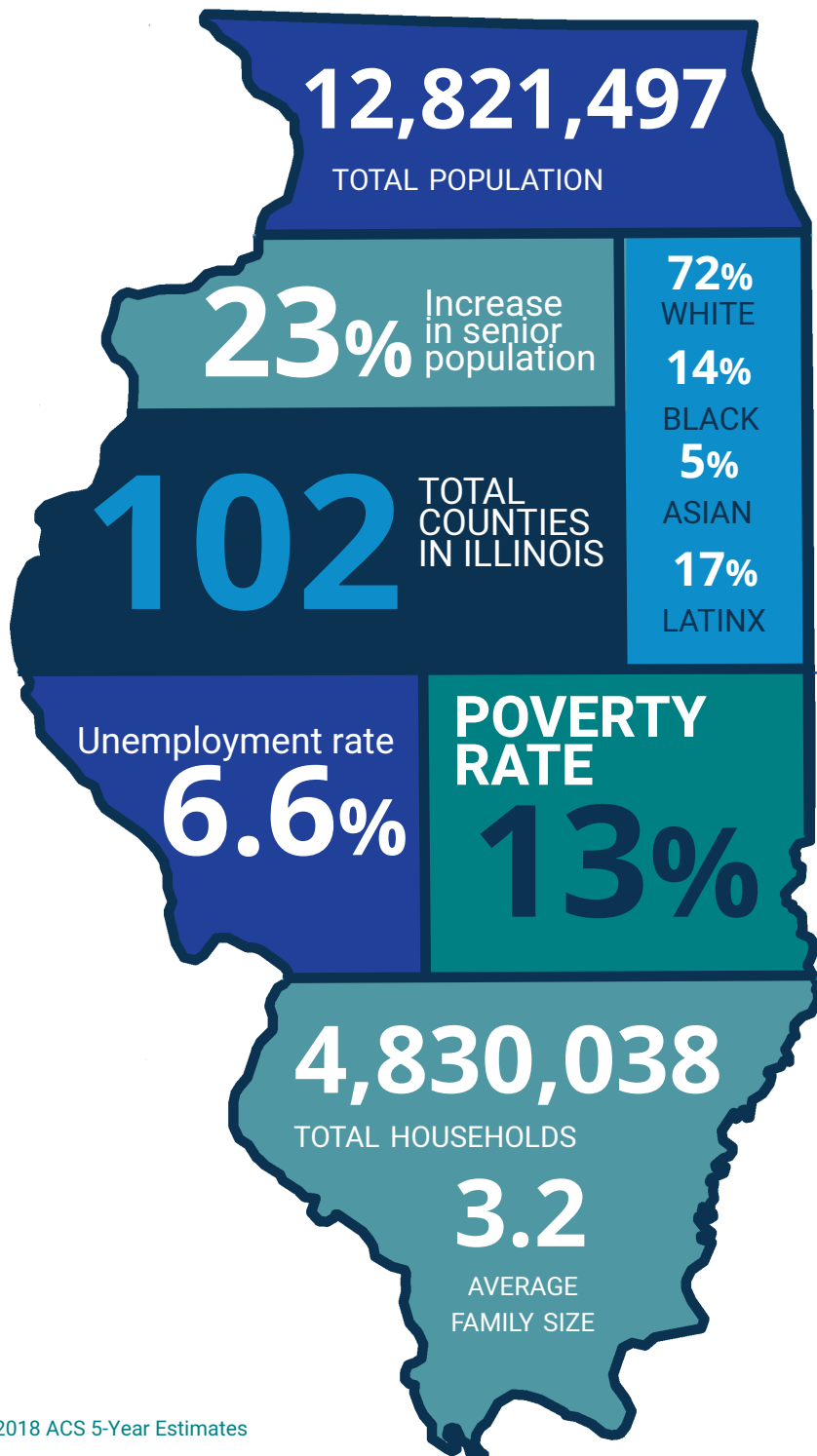
MULTI-YEAR EFFORT AND WAYS TO CONTINUOUSLY ENGAGE

IHDA believes that in order to gain a comprehensive understanding of our state, we will need to observe findings and continually engage as many residents as possible over a substantial period of time. The Housing Blueprint will therefore exist as a multi-year planning effort that incorporates time and space for reflection and continued engagement. Beginning with this 2020 plan, IHDA will release a published document on an annual basis that summarizes the findings uncovered by the processes described above, and identifies various priorities and goals for the year to come.

The Blueprint planning effort is a collective one that will continue over the course of at least three to five years in order to set benchmarks and track progress over time. Each year the Blueprint's annual updates will provide greater analysis and context around the specific priorities and areas of need identified in previous plans. The culmination of these annual updates, including measurable progress reports and direction towards legislative and programmatic recommendations, will result in an overall Housing Blueprint for Illinois.

THE STATE OF HOUSING IN ILLINOIS

Housing in Context.....	16
A Snapshot of Illinois.....	17
Regions Across Illinois.....	26



2018 ACS 5-Year Estimates

HOUSING IN CONTEXT

Within the past 15 years, the country has been hit by several economic disasters. Between 2007 and 2009, the United States suffered the deepest recession since World War II, referred to now as the Great Recession. This recession was combined with a financial crisis; a crisis that followed the bursting of a subprime mortgage lending-fueled housing bubble leading to a wave of foreclosures and underwater mortgages. The economic fallout from the Great Recession and the 2008 Housing Crisis was expansive, hitting all communities in all parts of the country. Yet, due to discriminatory and predatory practices in mortgage lending, communities of color carried a disproportionate burden. For example, studies now show that Black/African American households lost half their wealth as a result of these economic crises⁶, deepening the racial wealth gap.

In 2008, the Bush Administration enacted a financial stabilization bill (Troubled Asset Relief Program, TARP) and the American Recovery and Reinvestment Act (ARRA) leading to the longest post-recession recovery in history. As stated by the Center for Budget and Policy Priorities, the “economy began growing in 2009 and averaged 2.2% annual growth from mid-2009 through the fourth quarter of 2017.”⁷ By 2020, the country began to face a new set of economic crises. COVID-19 was declared a global pandemic in March 2020 by the World Health Organization leading to months-long shutdowns of economic centers across the world in an effort to stop the spread.

Today, what is clear is that the economic impacts of the COVID-19 pandemic will be felt in all communities across the country. In such a time, IHDA is still bracing, taking this time as an organization to develop the tools needed to mitigate the harm that will inevitably come as eviction moratoriums expire and stimulus aid runs out. The Illinois Housing Blueprint is key to this preparation, as the combination of quantitative and qualitative data, incorporating the first-hand experiences and needs of residents from across Illinois, shapes the path forward.

A SNAPSHOT OF ILLINOIS

DEMOGRAPHICS & DIVERSITY

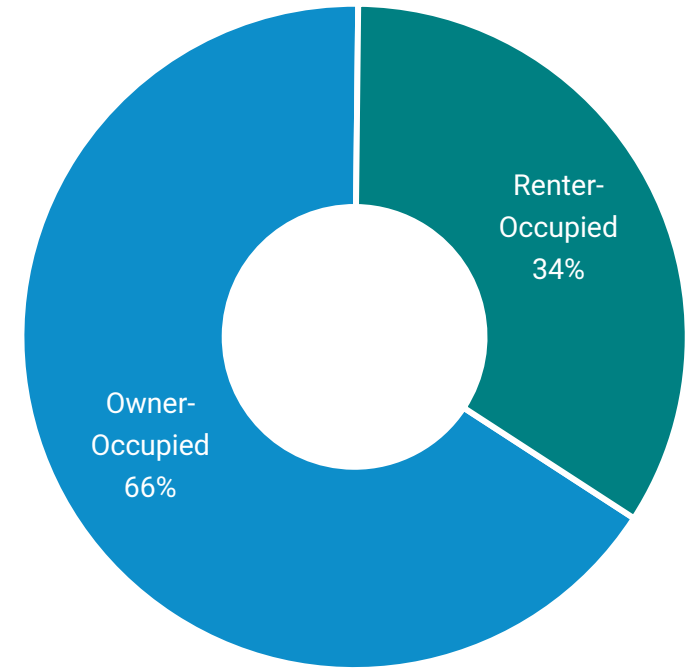
Illinois is a large and diverse state. From the dense urban neighborhoods of Chicago to the tiny farming hamlets of central and southern Illinois, we see nearly every language spoken and nearly every nation, ethnicity, and religion represented. We can also see families and individuals living with extreme wealth and privilege near families and individuals suffering under the direst poverty, particularly amongst the effects of the COVID-19 pandemic. Like other states with a major metropolitan area, statewide politics and demographics are, on the surface, dominated by Chicago and its sprawling suburban and exurban counties. However, when we drill down into the data, we can see the impact of Illinois' diversity extending out of the Chicagoland area into its other metro areas and into its rural communities.

Today, Illinois has about 12.82 million residents consisting of 4.83 million households with about 2.6 people per household (family and non-family households). There are 5,347,268 housing units across the state where 66% are owner-occupied mirroring the national trend. The information for the statewide demographic analysis of Illinois comes from the American Community Survey of the US Census. A Compound Annual Growth Rate (CAGR) has been used to calculate change over a period of time and measures change on a year-over-year basis.

POPULATION & HOUSEHOLDS

Following the Great Recession between 2007 and 2009, the economy moved into a long period of economic recovery which corresponded with a period of population growth at the state level. In 2010, Illinois' total population was 12.7 million, representing 4.2% of the U.S. population. Between 2010 and 2015, Illinois' total population grew by an annualized rate of 0.2%, hitting its peak in 2015 at 12.9 million residents. Despite this growth, population growth in the broader U.S. was more robust and Illinois' share of U.S. population declined by 0.12 percentage points from 4.2% to 4.1% between 2010 and 2015. 2015 was the beginning of significant decline in state resident population where by 2018, the population of Illinois had declined below its 2010 level. This represents an annualized population decline of 0.4%, an average loss of 51,254 residents per year between 2015 and 2018. During this same period, Illinois' share of U.S. population continued to decline from 4.1% in 2015 to 3.9% in 2018.

ILLINOIS HOUSING TENURE
(2018)

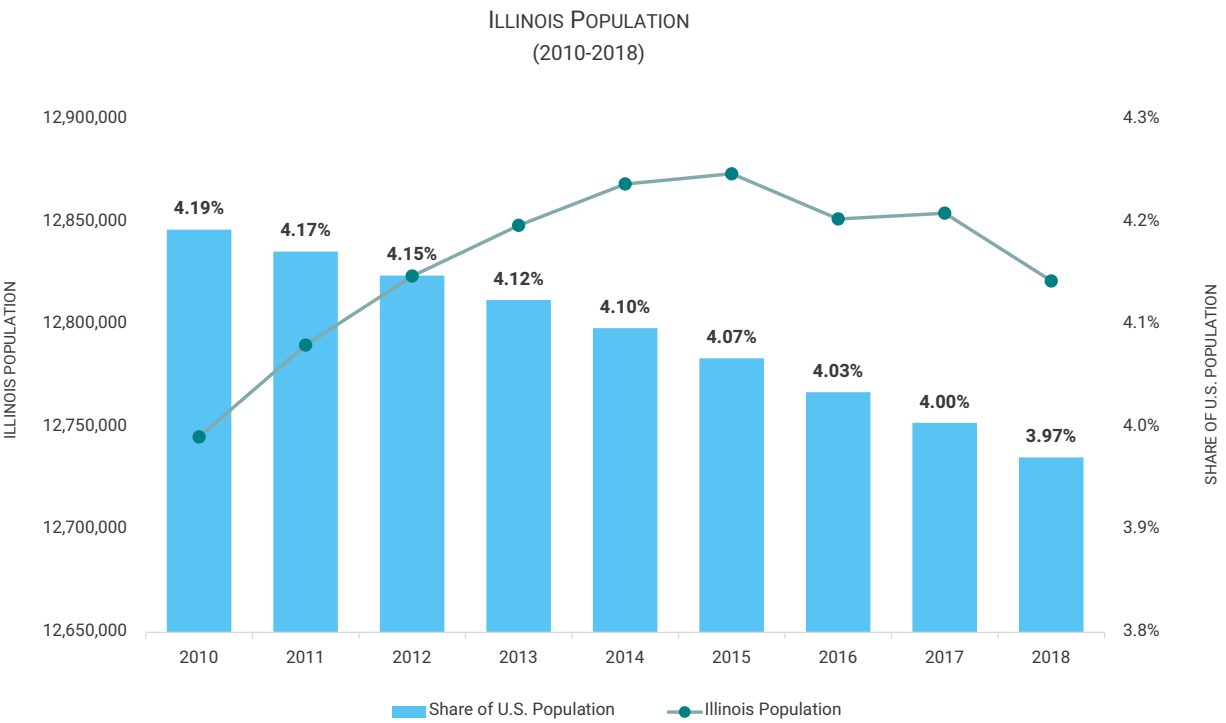




Between 2010 and 2013, the number of Illinois households grew by 2,772 to 4.77 million. This period of modest household growth combined with positive population growth resulted in an increasing average household size, from an average of 2.67 in 2010, to 2.69 in 2013. During the period between 2013 and 2018, household growth rates in Illinois increased dramatically from 4.77 million in 2013 to 4.83 million in 2018, an annualized growth rate of 0.2%. As households grew and population declined, average household size in Illinois declined to an average of 2.63 individuals per household (family and non-family households) in 2018.

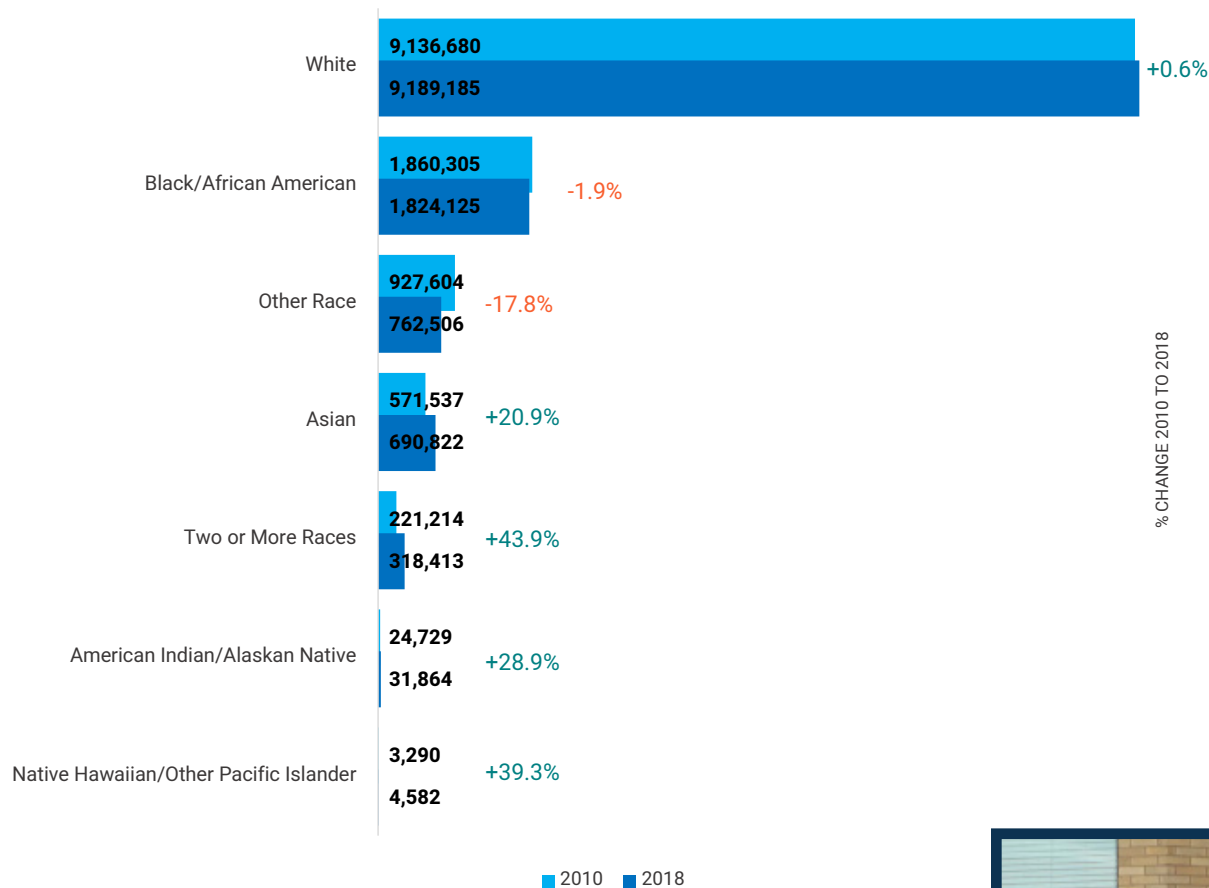
AGE AND RACIAL/ETHNIC COHORTS⁸

In 2018, residents under the age of 19 represented the largest share of Illinois’ population at 24.8%. However, between 2010 and 2013, residents under the age of 19 fell by 0.4 points as a share of the population, and again by 2.01 points between 2013 and 2018. In fact, during the period between 2013 and 2018, all cohorts younger than 55 years declined as a share of statewide population. Conversely, residents aged 55 years and older grew as a share of state population from a combined 24.1% in 2010 to 28.5% in 2018, with the majority of this growth occurring during the period between 2013 and 2018. In 2018, residents over the age of 55 in Illinois totaled nearly 3.6 million, a figure that has grown by 562,443 since 2010. As a result of Illinois’ decline in youth and adults younger than 54, statewide median age increased from 36.8 in 2013 to 37.9 in 2018.



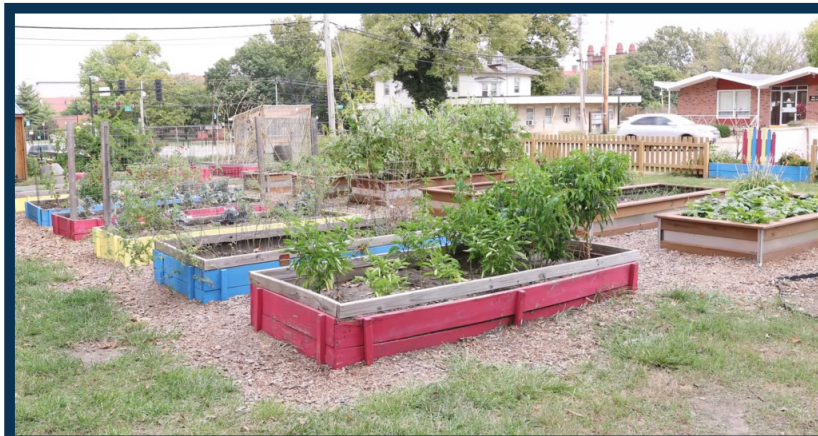
AGE COHORTS AS A SHARE OF ILLINOIS POPULATION					
Age Group	2010	2013	2018	% Change	
				2010-2013	2013-2018
0-19 Years	27.3%	26.9%	24.8%	-0.4%	-2.1%
20-24	6.8%	6.9%	6.5%	0.1%	-0.4%
25 to 34 years	13.8%	13.8%	13.7%	0.0%	-0.1%
35 to 44 years	13.5%	13.3%	12.8%	-0.2%	-0.5%
45 to 54 years	14.5%	14.3%	12.7%	-0.2%	-1.6%
55 to 64 years	11.5%	11.8%	13.0%	0.3%	1.2%
65+	12.6%	12.9%	15.5%	0.3%	2.6%

ILLINOIS POPULATION BY RACE (2010 AND 2018)

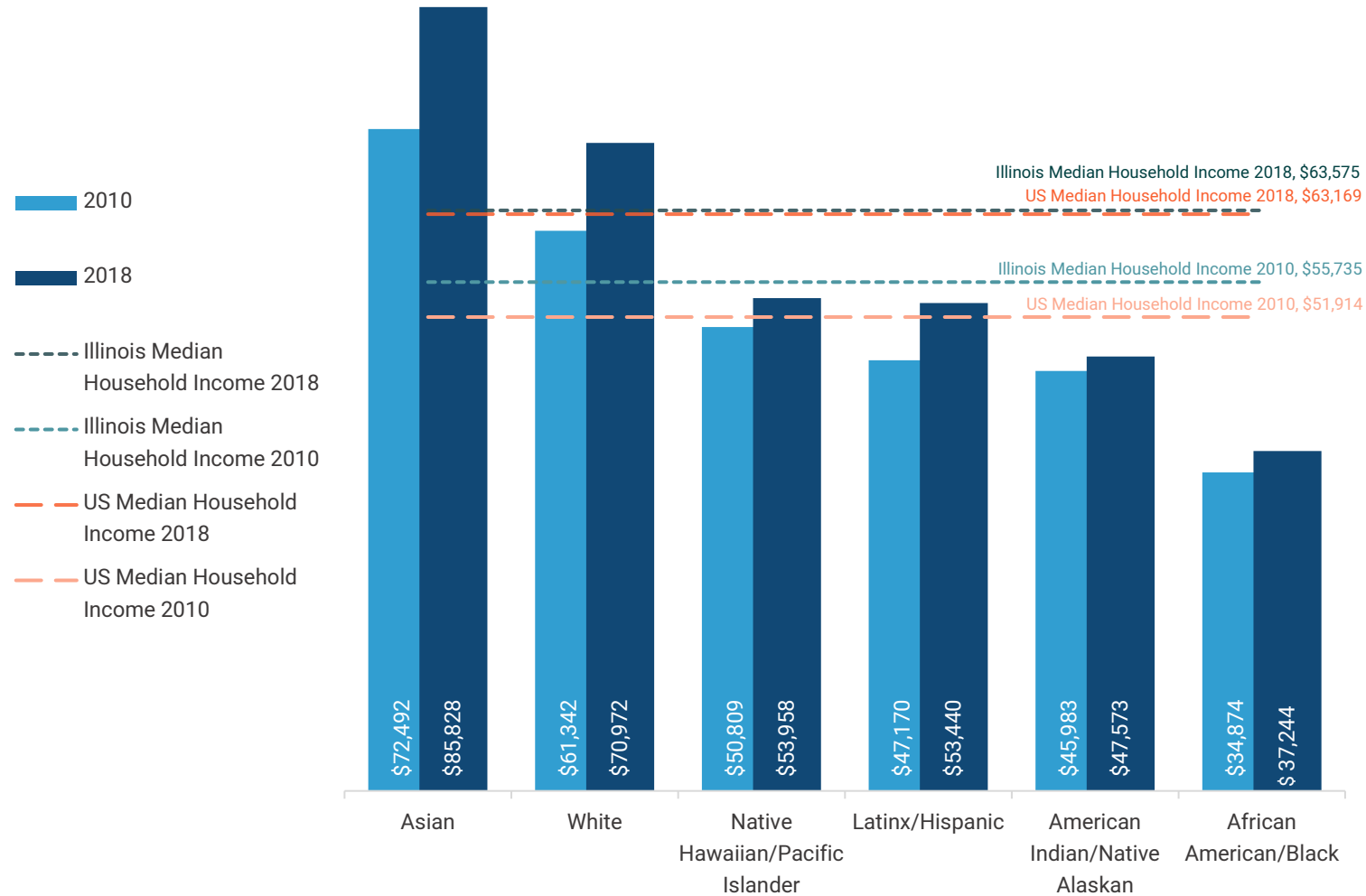


In 2018, 72% of Illinois' population was White, with Black/African Americans representing the second largest racial cohort at 14% of statewide population. Between 2010 and 2018, the Black/African American population declined statewide by 36,180 residents or 1.9%, pushing their share of statewide population downwards by 1 percentage point from 15% in 2010 to 14% in 2018. Conversely, the statewide Asian population grew by 119,285, increasing the Asian population's share by 1 percentage point to 5% of statewide population in 2018.

Classified as an ethnic cohort, Latinx/Hispanic individuals comprise a large amount of Illinois' population. As of 2018, 17% of Illinois' population is Latinx/Hispanic, a growth of nearly 2 percent of the state's population since 2010.



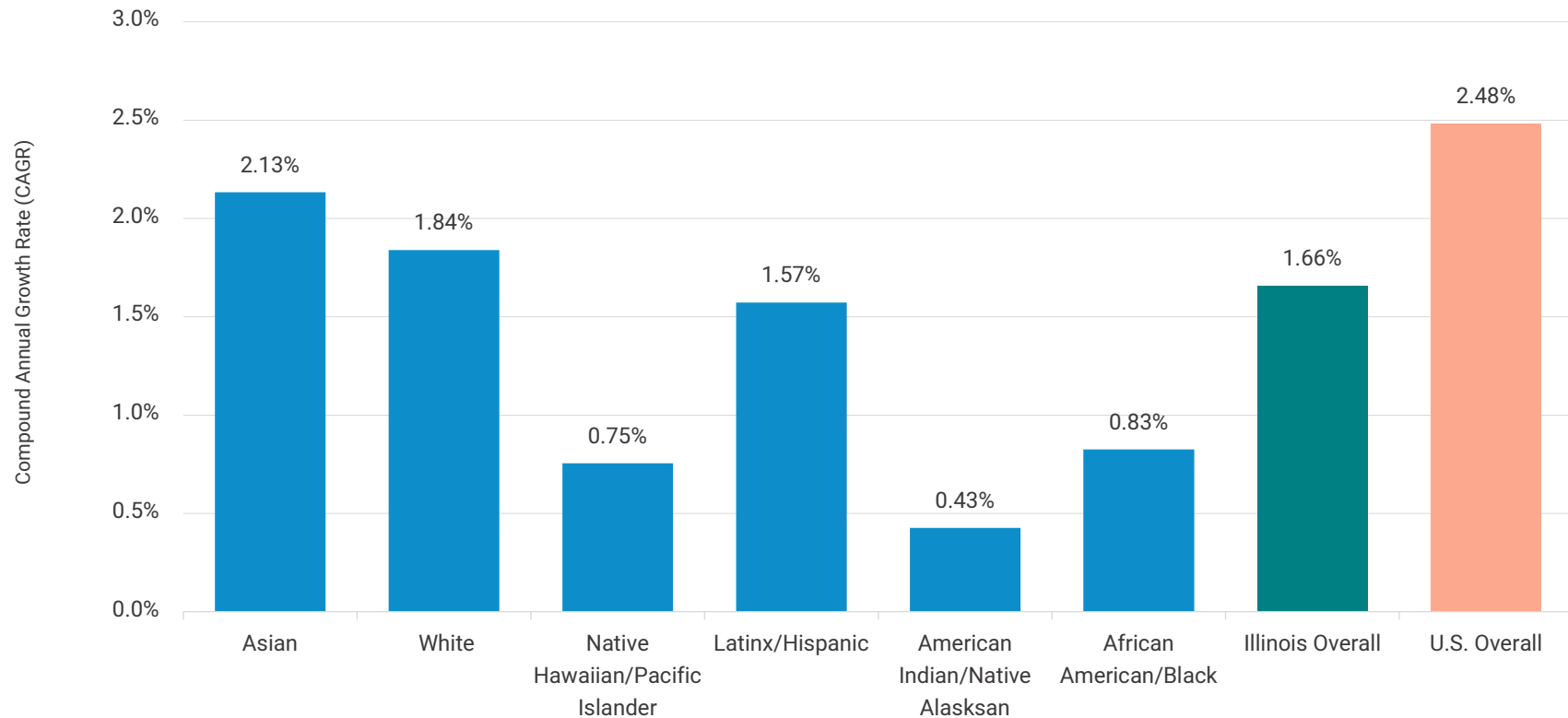
MEDIAN HOUSEHOLD INCOME BY RACE/ETHNICITY IN ILLINOIS COMPARED TO OVERALL STATE AND U.S. MEDIAN HOUSEHOLD INCOME 2010 AND 2018



INCOME & POVERTY

In 2018, Illinois had a median household income of \$63,575 which was comparable to median income at the national level (\$63,179). During the period between 2000 and 2018, state-level median household income grew by an annualized rate of 1.66%, which was .83 points below annualized growth at the national level. Black/African American households in Illinois had the lowest median household income of any cohort. At \$37,244 in 2018, this was just 58.6% of median household income at the state level. American Indian/Alaskan Native and Latinx/Hispanic households had the second and the third lowest median incomes at 74.8% and 84%, of 2018 state average, respectively.

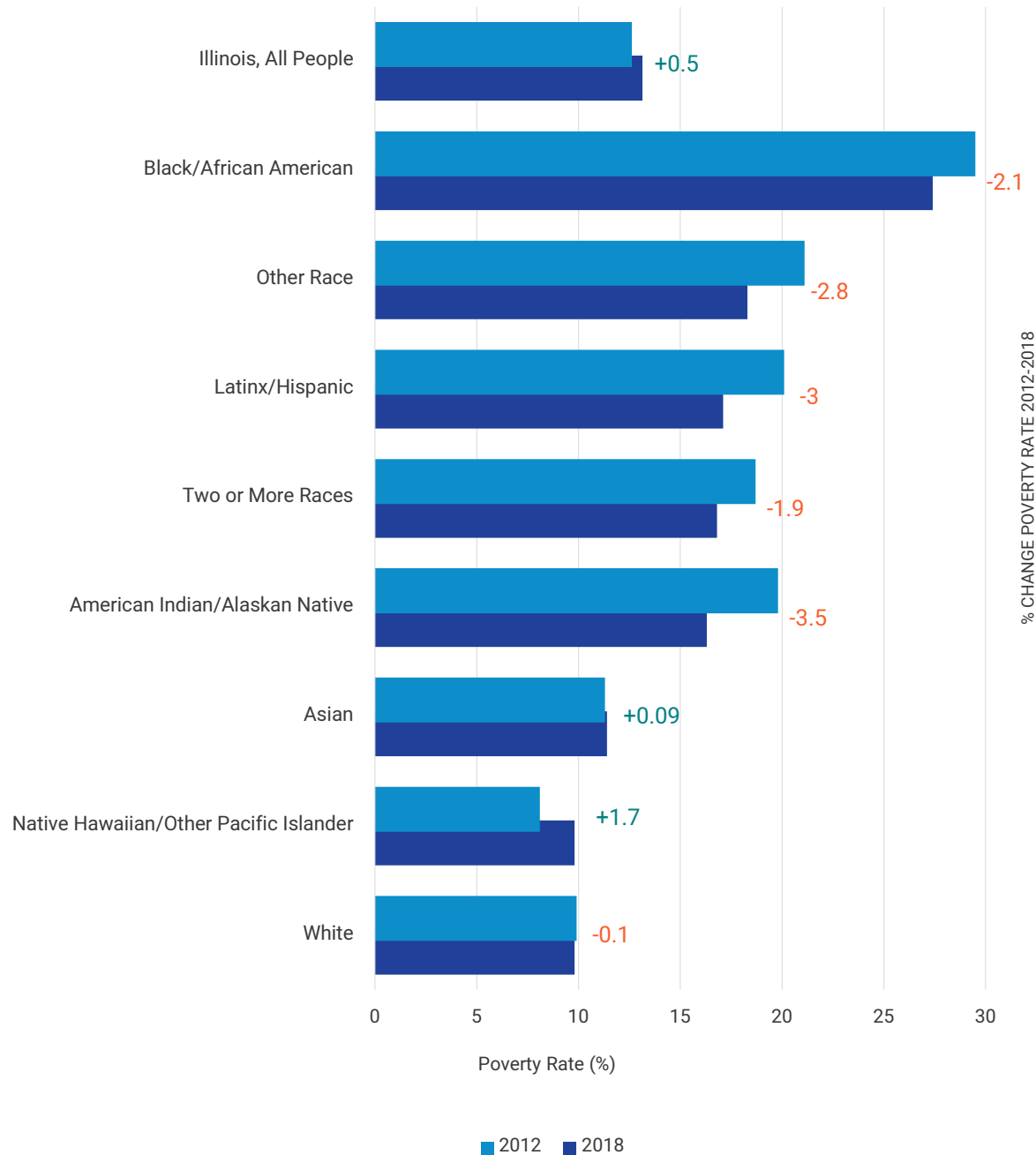
MEDIAN HOUSEHOLD INCOME COMPOUND ANNUAL GROWTH RATE BETWEEN 2010 AND 2018



Between 2010 and 2018, median household income grew at the state level by 1.66% annually, .83 points below growth at the national level. Of Illinois' racial/ethnic cohorts, Asian and White households experienced annualized household income growth at rates above the state average at 2.13% and 1.84%, respectively. By contrast, income growth for Latinx/Hispanic, Black/African American, Native American/Alaskan Native and Native Hawaiian/Pacific Islander households were below statewide average. At just 0.43% annually, annualized income growth for American Indian/Native Alaskan households was just 20% of annualized growth for Asian households during the same period. Similarly, Black/African American and Native Hawaiian/Pacific Islander households experienced annualized growth in median household income at less than 1%.



ILLINOIS POVERTY RATE BY RACIAL/ETHNIC COHORT 2012 AND 2018



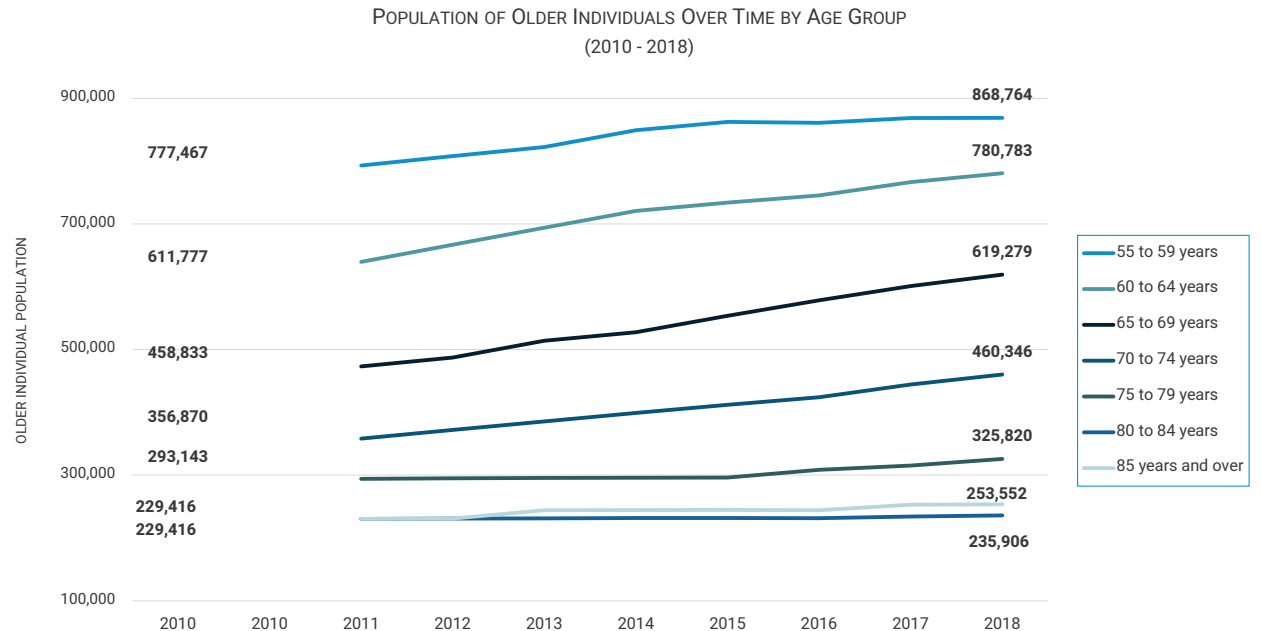
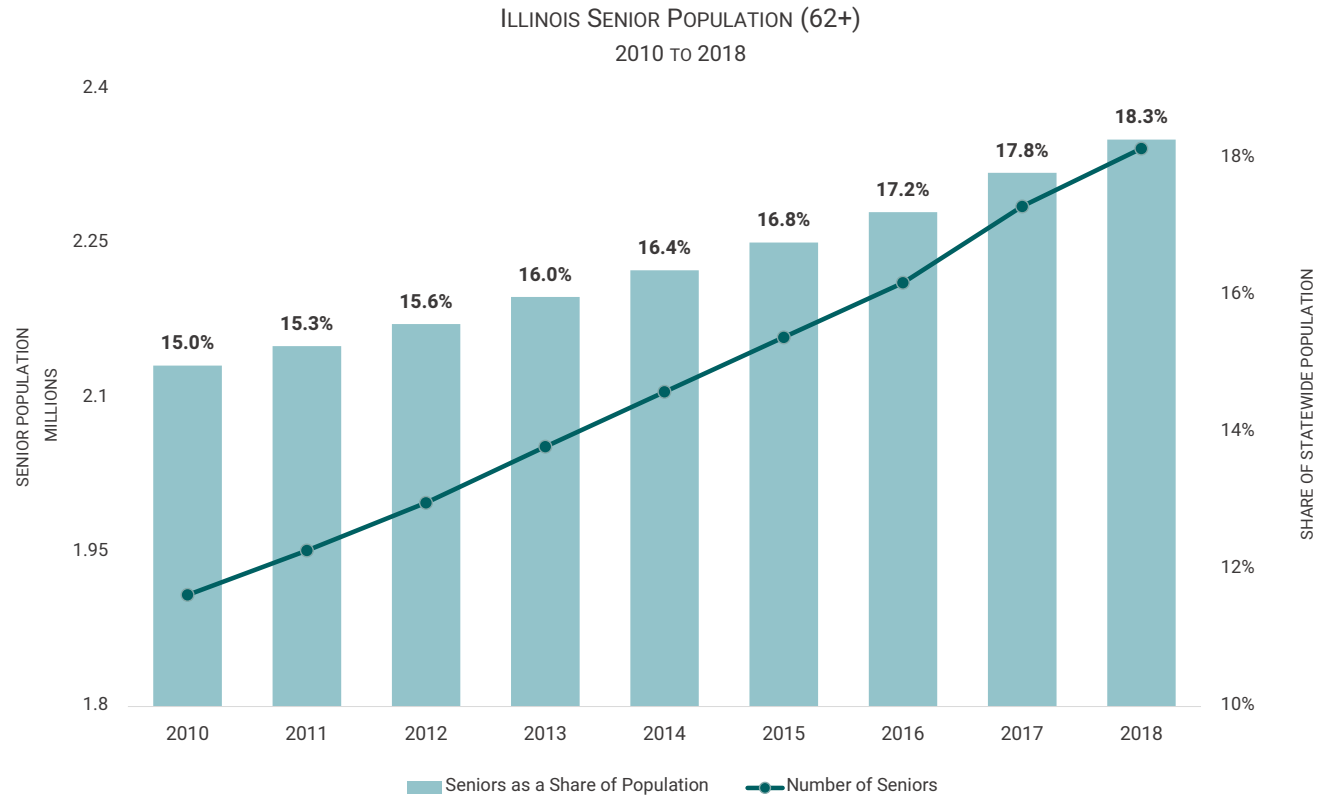
In 2018, Illinois' statewide poverty rate was 13.1%, representing a half-point increase since 2012. Among racial/ethnic cohorts, the largest share of the population living in poverty was Black/African American at 27.4%; a rate 9.1 percentage points higher than the next highest poverty rate ("Other Races" at 18.3%). Latinx/Hispanic Illinoisans also experience a significantly high poverty rate at 17.1%. Whites and Native Hawaiians/Pacific Islanders experienced the lowest overall poverty rates at 9.8%.

While the overall statewide poverty rate modestly increased between 2012 and 2018, poverty rates declined across five of eight racial/ethnic cohorts; American Indian/Alaskan Natives experienced the largest of these decreases (3.5 percentage points). Native Hawaiian/Pacific Islanders and Asians were the only two cohorts to experience an increase in poverty rate during this period. Poverty rates for these groups in 2018 were 9.8% and 11.4%, respectively.



SENIORS

Senior populations (aged 62+) are growing statewide both in real numbers as well as a share of statewide population. Between 2010 and 2018, the number of Illinois residents over the age of 62 increased nearly 23% from 1.9 million in 2010 to 2.3 million in 2018. At the same time, their share of statewide population grew from 15% in 2010 to 18.3% in 2018.





VETERANS

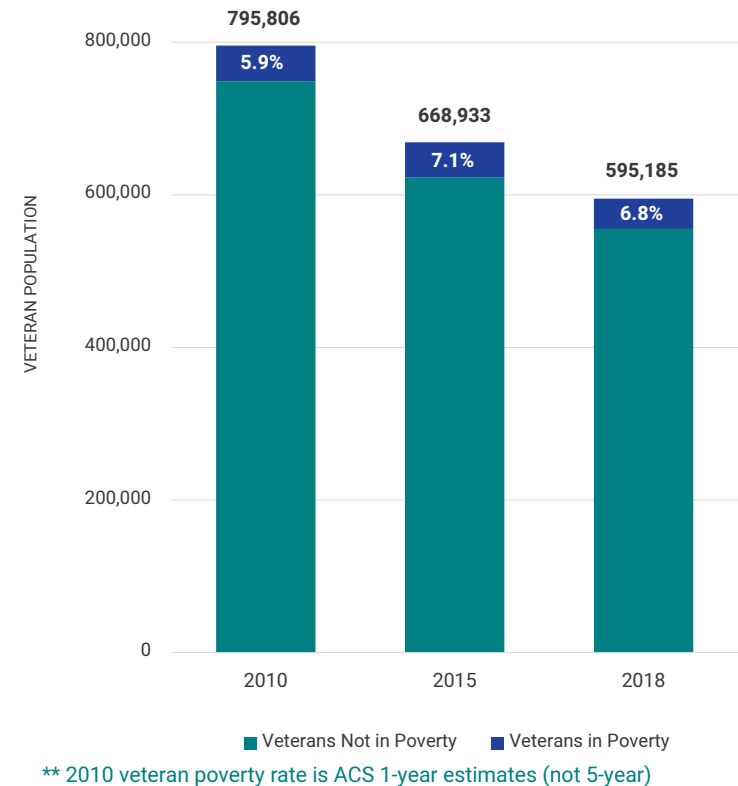
As of 2018, there were 595,185 veterans in the state of Illinois. Between 2010 and 2018, Illinois' veteran population declined by 25%, a net loss of approximately 225,000, an average annual loss of more than 25,000 during this eight-year period. The decline seen in Illinois' veteran population mirrors that which is seen nationally; the United States veteran population has decreased by 17.8% since 2010. As of 2018, 6.8% of Illinois' veteran population, or 39,798 individuals, are estimated to have incomes below the poverty level. Since 2015, the share of veterans with incomes below the poverty line has declined steadily, from 7.1% in 2015 to its present rate of 6.8%, a decline of 0.3 of a percentage point.

HOUSING TENURE

In 2018, there were 1,641,003 renter-occupied households in Illinois, representing 34% of statewide households. Between 2010 and 2018, the total number of renter-occupied households grew by 171,143, an annualized growth rate of 1.4%. As a share of Illinois households, renter-occupied households grew by 3.2 percentage points from 30.8% in 2010 to 34% in 2018. By contrast, Illinois' owner-occupied households declined during this period. Between 2010 and 2018, owner-occupied households declined by an annualized rate of 0.4%, declining as an overall share of state households from 69.2% to 66% in 2018.

In 2018, the largest share (51%) of Illinois' renter-occupied households were White, with Black/African American households comprising the second-largest cohort at 25%. Between 2010 and 2013, White and Black/African American households declined as a share of statewide renter-occupied households by 1.0 and 1.3 percentage points, respectively. Between 2015 and 2018, White households continued to decline as a share of renter-occupied households by 1.3 points. However, Black/African American households experienced a 0.2 percentage point increase in renter-occupied households from 2015 to 2018. Latinx/Hispanic and Asian households grew during the entire period, most notably for Latinx/Hispanic households, which increased by 1.3 percentage points between 2010 and 2015. By 2018, Latinx/Hispanic household represented 16.3% of renter-occupied households in Illinois, with Asian households the fourth largest cohort at 5.5%.

ILLINOIS VETERAN POPULATION AND POVERTY RATE
2010 TO 2018



ILLINOIS RENTER- AND OWNER-OCCUPIED HOUSEHOLDS				
Households	2010	2015	2018	Compound Annual Growth Rate
Renter-Occupied	1,469,260	1,608,683	1,641,003	1.4%
Owner-Occupied	3,300,691	3,177,705	3,189,035	-0.4%
Share of Illinois Households				% Change 2010-2018
Renter-Occupied	30.8%	33.6%	34.0%	3.2%
Owner-Occupied	69.2%	66.4%	66.0%	-3.2%



Of the state's 3.19 million owner-occupied households in 2018, 77.3% were White, with Latinx/Hispanic households representing the second largest cohort, comprising 9.3% of Illinois' total owner-occupied households. Between 2010 and 2015, White and Black/African American households declined as a share of Illinois' owner-occupied households by 0.5 and 0.4 percentage points, respectively. Between 2015 and 2018, the decline in Black/African American's share of owner-occupied households had stabilized. By contrast, Latinx/Hispanic and Asian households grew between 2010 and 2018 as a share of owner-occupied households.

Between 2010 and 2015 alone, Latinx/Hispanic and Asian households grew as a share of owner-occupied households by 0.4 and 0.3 percentage points, respectively, and continued to grow throughout the next three years. By 2018, Latinx/Hispanic and Asian households represented 9.3% and 4.3%, respectively, of Illinois' owner-occupied households.

RATE OF ILLINOIS RENTER-OCCUPIED HOUSEHOLDS BY RACE/ETHNICITY					
Ethnicity/Race	2010	2015	2018	% Change	
				2010-2015	2015-2018
White	23.1	25.3	25.5	2.2	0.2
Black/African American	57.8	60.8	61.2	3.0	0.4
Latinx/Hispanic	44.0	48.0	47.4	4.0	-0.6
Asian	37.1	40.6	39.8	3.5	-0.8
American Indian/Native Alaskan	46.2	50.4	48.7	4.2	-1.7
Native Hawaiian/Pacific Islander	N/A	N/A	51.3	N/A	N/A

RATE OF ILLINOIS OWNER-OCCUPIED HOUSEHOLDS BY RACE/ETHNICITY					
Ethnicity/Race	2010	2015	2018	% Change	
				2010-2015	2015-2018
White	76.9	74.8	74.5	-2.1	-0.3
Black/African American	42.3	39.3	38.8	-3.0	-0.5
Latinx/Hispanic	55.8	51.6	52.6	-3.8	0.8
Asian	63.9	60.2	60.2	-3.7	0.0
American Indian/Native Alaskan	69.2	66.4	51.3	-2.8	-15.1
Native Hawaiian/Pacific Islander	N/A	N/A	48.7	N/A	N/A

REGIONS ACROSS ILLINOIS

CHICAGO AND SURROUNDING AREA

Chicago is Illinois' financial and cultural anchor and as such it is our most diverse area. But even as the city attempts to draw people, talent, and skills from all over the world, it suffers the social consequences of entrenched segregation along racial, ethnic, and economic lines. Following the Civil Rights movement of the 1960s, White flight into the first ring suburbs left large swaths of the west and south sides of Chicago as majority Black neighborhoods. Discriminatory policies have led to generations of disinvestment as new development and investment for decades has been focused on the Loop and north side. This at a time when many historic Black, Latinx, and other minority neighborhoods on the south and west sides were demolished or cut through with new interstate highways in the name of "urban renewal." The effects of these historical disinvestments contribute to the segregation that the city still suffers from today.

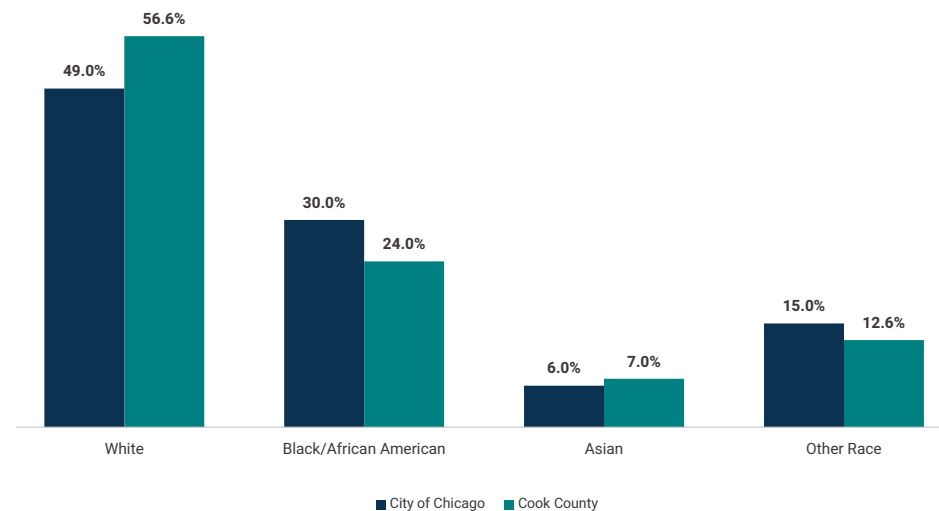
Chicago is Illinois' largest city with 2,718,555 residents. The city is located within Cook County, which is inclusive of 128 municipalities. 52% of Cook County residents (5,172,848) live in Chicago. Half the residents of Chicago identify as non-White.

The Chicago metropolitan region ("Chicagoland") is typically considered to include Cook County (where the City of Chicago is located), as well as the surrounding six counties: DuPage, Lake, Will, Kane, McHenry, and Kendall. Cook County contains many of the older, first-ring suburbs of Chicago that are likely to extend the urban street grid and feel more urban in character, whereas DuPage, Lake, and Will Counties are adjacent to Cook and are in general more typically suburban in feel. Kane, McHenry, and Kendall Counties are farther afield and more exurban and rural in character.

Since 2010, the metro region added more than 63,000 households, or 2.1%, ending 2018 with more than 3.1 million households. This growth is not proportionate with statewide as well as Chicago trending. While the suburbs are growing, the rate of growth in their diversity is less than is seen in other parts of the state. Nearly 65% of the seven-county region's population identifying as White in 2018 (compared to 50% of the city of Chicago). Similarly, the city's

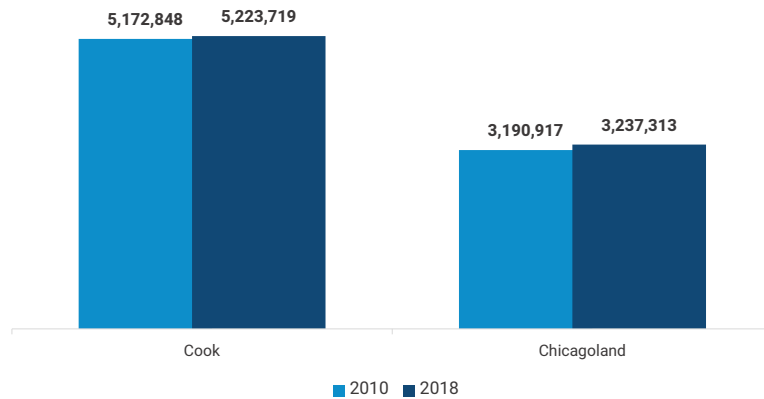


RACIAL COMPOSITION OF THE CITY OF CHICAGO AND COOK COUNTY (2018)





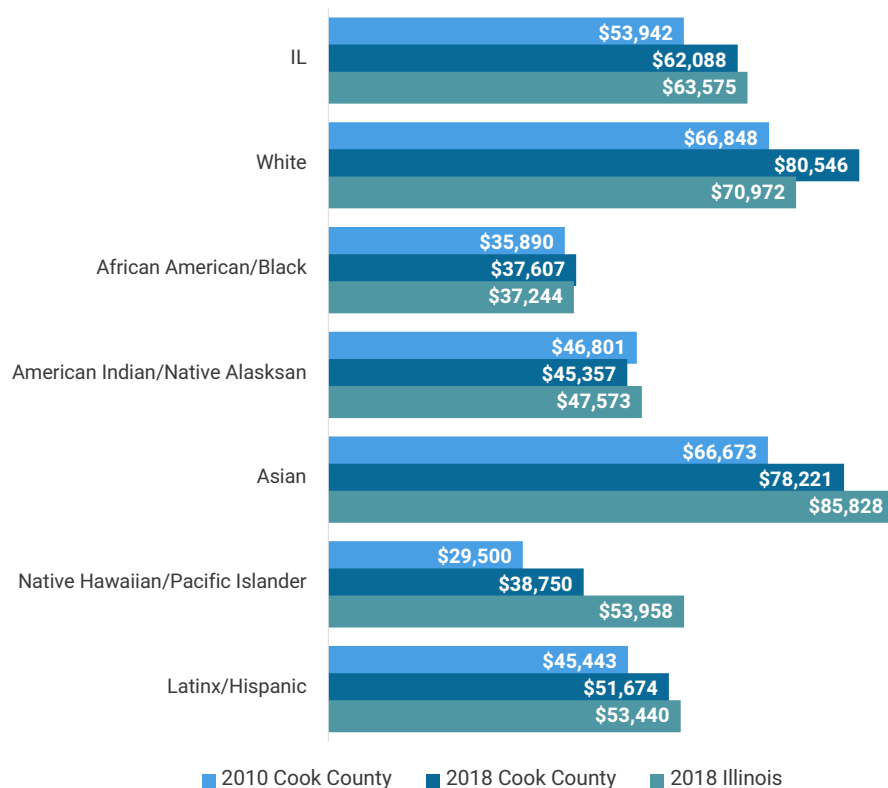
POPULATION OF COOK COUNTY & CHICAGOLAND
2010 AND 2018



Black/African American population, at 30%, is much higher than the metro's at 17%, while the Latinx/Hispanic population shows similar trends and steady, if slow, growth, moving from 21% to nearly 23% of the metro area population between 2010 and 2018, while the city population grew from nearly 28% to 29% in the same time period. In 2010, Chicagoland contained 65.6% of Illinois' population. By 2018, that proportion grew slightly to 66.4%.

Chicago's individual poverty rate of 19.1% in 2018 is consistently at least 6% higher than the statewide rate, but even within the city, there are wide variances between race, ethnicity, and geography. In 2018, poverty among Whites was 12.55%, but 25.1% among Black/African Americans and 16.3% among Latinx/Hispanic. In 2010, during the real estate foreclosure crisis, the median overall vacancy rate of all Chicago census tracts reached 12.9%, but some census tracts reached vacancy levels in excess of 50%.

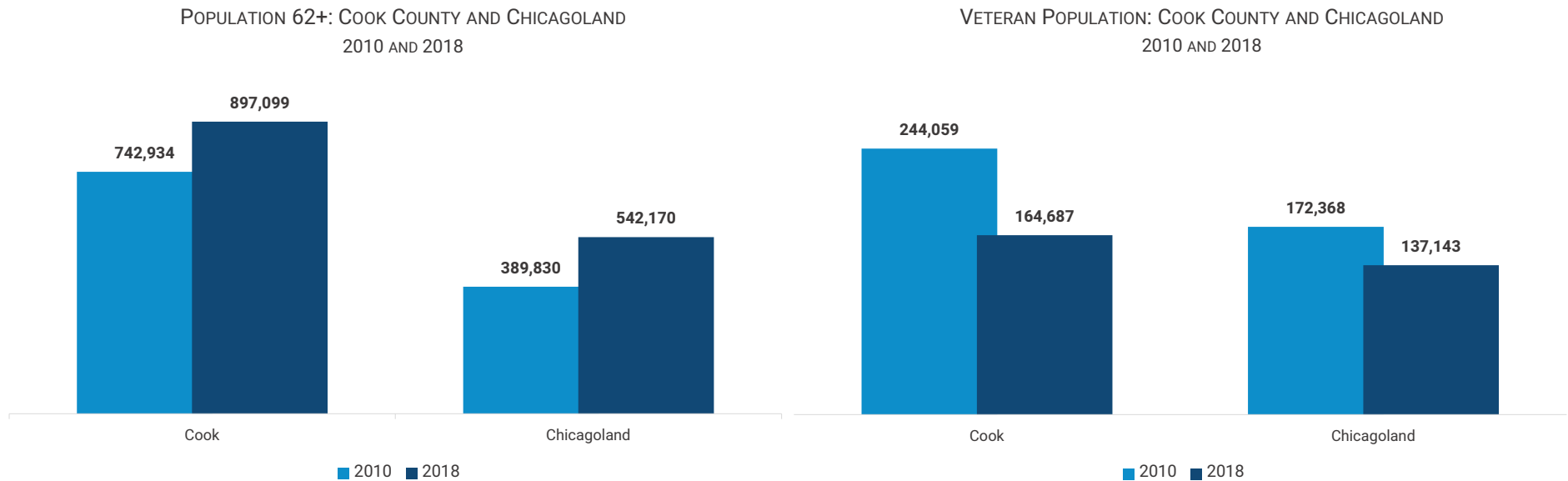
MEDIAN HOUSEHOLD INCOME IN COOK COUNTY VS. ILLINOIS
BY RACE/ETHNICITY
2010 AND 2018



Poverty has reached the suburbs. Between 2010 and 2018, the median poverty rate for all people grew from 6.6% to 7.1%, but spiked to 7.9% in 2015. Poverty is highest in Suburban Cook County, reaching 17.1% in 2015 before declining to 15.1% in 2018. Poverty is lowest in Kendall County, the farthest flung suburban county, rising from 3.9% to 5.3% between 2010 and 2018. Minority populations bear the brunt of suburban poverty. The poverty rate among Whites in the seven-county region was 6.5% in 2018, but it was 21.5% among Black/African Americans and 14.2% among Latinx/Hispanic individuals.

Prospects for growing out of poverty are also disparate by race and ethnicity. Between 2010 and 2018, overall median household income in the Chicago suburban area rose from \$72,789 to \$82,004, an increase of 12.7%. In 2018, median income for White households was nearly \$91,000, while for Black/African American households it was not quite \$57,000, a difference of 60%; Latinx/Hispanic households had a median income of \$63,117 in 2018.

The senior population in the metro region also grew faster than either the city or the state, increasing by over 300,000 between 2010 and 2018, or more than 27%. In fact, in 2018, 61.4% of the state's senior population lived in the Chicago metropolitan region. During the same time period, Chicago's senior (age 62+) population experienced an 18% increase making them now 15% of the city's total population. Chicago has 801 census tracts contained within its borders, and the data vary widely between them. Chicago is indeed two (or more) cities in one. Between 2010 and 2018, similar to the state of Illinois, Chicago's population increased by 0.6%, to 2,742,398. On the other hand, Chicago's senior (age 62+) population increased by more than 18% over the same time period, making up 15% of the total city population in 2018. By contrast, the veteran population in the city declined by over 33% between 2010 and 2018, from nearly 110,000 in 2010 to almost 72,000 in 2018.



OTHER METRO AREAS

From Rockford and the Quad Cities in the northern part of the state to Carbondale, the same needs arise in discussions with residents, business owners, and elected officials: there is a fundamental need for housing that workers can afford near where they want to work. Throughout the state, people recognize common housing needs: housing that workers can afford is lacking; people want to live closer to work; seniors want to stay in their communities near their support systems; and attracting young people and families is a tax base imperative. Many communities in Illinois have identified a “missing middle” in their housing stock, where there are larger and more expensive homes, as well as a stock of lower quality naturally “affordable” housing, but there is not a stock of decent, modern, quality middle income housing. Blight and vacancy left from the foreclosure crisis continues to plague our cities and is bad for property values.

ROCKFORD

The City of Rockford and its surrounding area (consisting of Winnebago and Boone Counties) is located only 90 miles north and west of Chicago, and is often painted with the same brush as its larger neighbor. In some cases, this comparison is beneficial. Before COVID, Rockford was a weekend dining destination for many residents. Despite this reputation, the Rockford metro area lost 2.2% of its population between 2010 and 2018 -- though Rockford's senior population grew more quickly than Chicago's, seeing an increase of 21% in the same time period.

In 2018, Boone County's population was 87.4% White and 2.2% Black/African American, while Winnebago County was 79.0% White and 12.9% Black/African American, giving the metro area a population that was 80.3% White and 11.2% Black/African American. At the same time, Boone County's population was 21.4% Latinx/Hispanic and Winnebago's was 12.5% Latinx/Hispanic.



Rockford's individual poverty rate of 13.2% in 2010 and 13.3% in 2018 implies a stable economy, but there are still large racial differences when looking at poverty. The entire city of Rockford is located in Winnebago County, while Boone County is more suburban and rural in character. This difference helps to account for the overall poverty rate in Boone in 2018 of 11.0% and in Winnebago of 15.6%. In 2018, the poverty rate for Whites in Boone County was 10.6% and for Black/African American was 18.5%, but in Winnebago County Whites had a 2018 poverty rate of 11.5% while among Black/African American it was 38.5%.

Rockford's proportion of households on SNAP or SSI benefits also increased from 14% in 2010 to 22% in 2018. Median household income reflects a similar trend: overall median household income was \$54,204 in 2010, rising to \$59,821 in 2018, with White households showing \$63,482 in 2018 and Black/African American/African American households showing \$50,718.

SPRINGFIELD

Springfield, located centrally in the state in Sangamon County, is the state capital and is also home to a variety of major industries, spanning healthcare, government, and business. As of 2018, the Springfield area was the full-time home of just under 200,000 people, having gained 485 households since 2010. The county's senior population grew by a notable 26.3% in the same period, to just over 20%. Sangamon County is slowly becoming more racially diverse. In 2018, Whites made up 81.9% of the county's population, down from 84.4% in 2010, while the Black/African American/African American population grew from 11.4% in 2010 to 12.8% in 2018. Compared to other parts of the state, Springfield's Latinx/Hispanic population is extremely low, only 2.3% in 2018.



Despite the lack of over-all diversity, Springfield is a city sharply divided along racial lines. Poverty in the Springfield metro area is a significant issue, climbing from an individual rate of 13.4% in 2010 to 15.2% in 2018. The White poverty rate was 10.8% in 2018, but Black/African American poverty increased to 41.0% in 2018.

Overall median household incomes rose from \$52,232 in 2010 to \$60,466 in 2018, an increase of 15.8%. While White household median income gained 18.2% in that period, Black/African American median household incomes actually fell by 3.7%, and in 2018 was only 40.5% of White median income at \$26,543.

EAST ST. LOUIS

Anchoring the Metro-East Area directly across the Mississippi River from St. Louis, Missouri is East St. Louis, Illinois. Prior to the middle of the 20th Century, East St. Louis was home to major industries such as meatpacking and steel and aluminum mills. Race relations began to be a problem during World War I, when the Great Migration brought large numbers of Black/African American workers into the area. Newly arrived Black/African American workers were brought in to break strikes by White ethnic workers, resulting in race riots and long-simmering tensions.

When the steel and railroad industries began to restructure after World War II, steady living wage jobs began disappearing from the cities in the region, and the more established White workers continued to leave. East St. Louis' population peaked around 82,000 in 1950, but has declined to just over 30,000 in 2018, exhibiting a loss of more than 6% of the population just since 2010. Industrial brownfields, left over from the city's industrial heyday, have proved to be a problem for redevelopment, and the city suffers from extensive blight, vacancy, and abandonment.

East St. Louis contains ten census tracts, one of which is majority White, and the other nine are majority Black/African American. Across the city, in 2018 Black/African Americans made up 85.5% of the population. Individual poverty rates are high in East St. Louis owing to the lack of living wage jobs in the community, though overall rates fell slightly from 36.5% in 2010 to 34.0% in 2018. White poverty fell precipitously between 2010 and 2018 (46.4% to 18.3%) while Black/African American poverty declined only from 41.3% to 33.3% in the same period. Unemployment is still very high in East St. Louis compared to the state of Illinois. East St. Louis' unemployment rate (15.2% in 2018) was more than double the state unemployment rate.



URBANA-CHAMPAIGN

Located in the east-central area of the State, Champaign County contains 7th largest urbanized area in Illinois. The county is mostly farmland – only two square miles of the county’s 998 square mile area is surface water – and is at the intersection of several interstate highways. The county is also home to a metropolitan area consisting mainly of the twin cities of Urbana and Champaign, and houses one of the state’s major universities.

Urbana, Illinois, has been bustling since 1833 when it was a mill-town centrally located amongst farmland. Twenty years later, the Illinois Central Railroad announced expansion south of Chicago and the plans actually missed Urbana by two miles to the west, necessitating the founding of a new city directly next door to Urbana called Champaign. A new train station was constructed in Champaign and as the trains came through, the sister cities began to grow. Nearly a decade later, the Land Grant act of 1861 designated the Urbana-Champaign area as the location of the University of Illinois and the rest is history. Every decade since Urbana and Champaign were founded, the area has grown. In 1840, the population was less than 1500. In 2019, the population of Champaign County was estimated to be nearly 210,000. Today, the Urbana-Champaign urbanized area includes communities throughout the county such as Bondville, Savoy, and Tolono, but it is still the sister cities that drive this metropolitan area. Throughout their history Urbana and Champaign have functioned as two separate governments working in coordination with each other and pushing each other to do better. The University of Illinois system (100,000 students) adds a different voice to this conversation and makes this region so unique. City investments and university investments bleed into each other and infrastructure investment to serve the ever-growing university (an economy onto itself). This has often outweighed investments in various parts of the surrounding urbanized landscape.

Over time, the communities of Urbana and Champaign have seen their downtowns give way to malls as preferred destinations for rural visitors and have seen that interest move back to the downtowns in recent years. As the university model has changed – U of I like many institutions throughout the nation has invested in associated tech incubator industries (it was one of these incubators that birthed YouTube) -- the cities responded with remodeled downtowns filled with restaurants and bars to attract the non-student tech-oriented crowds. In recent years, the focus has been on reinvesting in the communities themselves.

THE QUAD CITIES

Located on either side of the Mississippi River along the north-western border between Illinois and Iowa are “The Quad Cities” of Bettendorf and Davenport (in Iowa) and Rock Island, Moline, and East Moline in Illinois. This area has a rich history of trade and farming dating back to days before European settlers. Native American tribes used to meet at the confluence of rivers and conduct trade of goods and negotiations between tribes. As the industrial revolution hit, the Mississippi River was seen as a way to ship goods south and riverboat traffic was a major driver in the area -- John Deere located his famous tractor plant in Moline, for example. Post Civil War and throughout the World War I era was the time of the greatest expansion for the region as business and trade flourished. The population of the region grew during this time to a peak of over 165,000 in the 1960s. The region even had a professional basketball team in the late 1940s and early 1950s.

In the modern era, the Quad Cities look a little different than they used to. Many of the large production has long since left, or have cut their jobs. Davenport, Iowa began to drive the region after they attracted major production and then pharmaceutical companies. The majority of the Quad Cities population now lives in Iowa. And while both Davenport and Bettendorf win prizes and recognition for various aspects of their



livability, much of the regional focus is now on revitalizing the aging communities. Filled with classic industrial age architecture, the cities of Moline, East Moline, and Rock Island in Illinois have recently been focusing on attracting residents with low home costs and high-end affordable rehabilitation rental projects converting downtown warehouses and other buildings into new affordable living opportunities. To some extent, this effort is working.

PEORIA

Located along the western bank of Peoria Lake, which is situated along the Illinois River, the City of Peoria is one of Illinois' ten largest cities. While the city experienced a slight population decline since 2015, between 2010 and 2018 it saw a modest net increase of less than 1,000. As of 2018, the City of Peoria's population is estimated to be just over 114,000.

Peoria is the home to a variety of large industries and occupations which span the governmental, educational, health care, and manufacturing sectors. Located centrally in the state, the City of Peoria serves as the seat of Peoria County, and is also home to a variety of major institutions which attract new residents, provide critical services and amenities, and employ many individuals in the region. Bradley University, OSF Healthcare, and Caterpillar currently comprise a few of the city's major institutions and employers, and have also played significant roles in shaping the economic and housing developments of the city over the last century. Since its arrival in Peoria early in the 20th century, the presence and success of Caterpillar has served as a barometer for both the city and overall region's population and employment growth, as well as demand within the housing market.

The City of Peoria is significantly more racially diverse than the overall population of the state. As of 2018, approximately 60% of Peoria's population identified as White alone, 27% Black/African American, and 6% Asian (compared to 72%, 26%, and 4% , respectively, statewide). Since 2010, Peoria's share of minority populations has also increased at a higher rate than across Illinois; this is particularly true among Asian individuals, whose share of the population grew 1.8 percentage points in Peoria as compared to 0.9 percentage points across Illinois during this timeframe. Notably, while Illinois' Black/African American population fell from 15% to 14.2% between 2010 and 2018, Peoria's Black/African American population instead grew nearly a percentage point to comprise 27% of the city's population as of 2018.

SOUTHERN ILLINOIS

The Carbondale-Marion metro area in southern Illinois is made up of Jackson and Williamson Counties, and is known for having the best barbecue in Illinois as well as being the home of the main campus of Southern Illinois University, located in Carbondale. Southern Illinois is more culturally and topographically similar to parts of the American South, like Kentucky and Arkansas, than it is to the northern prairies and plains.

The Carbondale metro area is considerably less racially diverse than many other cities in Illinois, with Whites making up 84.5% of the population in 2018, Black/African Americans making up 9.2%, and Latinx/Hispanics making up 3.4%.

While declining slightly from 2010 to 2018, poverty rates in the Carbondale Metro Area remain stubbornly high (21.3% in 2018) further underscoring the difference between the races. In 2018, the poverty rate among Whites was 17.6%, but more than 45% for Black/African Americans and nearly 32% for Latinx/Hispanic. Overall median household income in 2018 was \$43,428, with Black/African American households (\$21,407) earning only about half of what White households earn.

WESTERN ILLINOIS RURAL AREAS

The Quincy area of western Illinois on the Missouri border is made up of four counties: Adams, Brown, Pike, and Schuyler. Adams County, whose county seat is Quincy, is the most populated county in the region, but the region is home to other cities and villages such as Rushville, Mount Sterling, and Barry. The region, much like other rural regions, is losing population. Between 2010 and 2018, the four-county area lost 2.2% of its population, and has a current population of nearly 96,000. However, the senior population is growing, increasing by nearly 11% between 2010 and 2018 to make up more than 23% of the population.

Similar to many other rural areas, this four-county region in western Illinois is mostly White but has been slowly growing a bit more diverse. In 2010, the regional population was 93.6% White, 3.8% Black/African American, and 1.6% Latinx/Hispanic. In 2018, those proportions changed to 92.4% White, 5.0% Black/African American, and 1.6% Latinx/Hispanic. Brown County, home to Mount Sterling, is the most racially diverse, with a 2018 population breakdown of 77.4% White, 20.4% Black/African American, and 4.3% Latinx/Hispanic, but it is also the most lightly populated of the region, with a total population of 6,675 in 2018. Overall, poverty rates in this area have remained

fairly stable between 2010 and 2018, increasing from 13.4% in 2010 to around 14.5% in 2018. White poverty rates, declined from 13.4% in 2012 to 12.9% in 2018, while Black/African American poverty rates, increased from 43.5% in 2012 to 50.0% in 2018, and Latinx/Hispanic poverty increased from 19.2% in 2012 to 29.6% in 2018.

Residential vacancy is higher in the region than it is statewide, ranging from 13.3% in 2010 to 15.2% in 2018, and rental vacancy is the largest contributor, ending 2018 at a rate of 7.1%. The housing needs of this region are evolving and will continue to do so, particularly in light of the state's rapidly increasing housing costs, which increased by a remarkable 25% in the 2010-2018 time frame. Contrarily, homeowners' monthly housing costs also increased by nearly 10% during this period, compared to falling owners' costs throughout the rest of the state. The four-county region has a considerably higher proportion of homeowners to renters than the rest of the state as well, with owner-occupied households making up 73.4% of all households in 2018, a slight decline from 2010, when owners made up 75.1% in the region.

EASTERN ILLINOIS RURAL AREAS

The east-central Illinois region of Clark, Coles, Cumberland, Douglas, and Edgar Counties contains the cities of Charleston, Paris, and Casey. The region borders on Indiana and is home to oil fields first established in the early 20th Century. South of the Champaign-Urbana and Danville metro areas, the region is quite rural, though a few of the cities are quite inventive in their approach to economic development. Nevertheless, the region is losing population, declining by 3.6% between 2010 and 2018 to 115,690. The population is also getting older, adding more than 3,200 seniors in that time period, an increase of nearly 15%, and in 2018 seniors made up 21.7% of the population. Much like the rest of the



state, the veteran population is also declining in the five-county region, losing a notable 2,753 individuals, or 27.2%, between 2010 and 2018.

This region boasts a fairly stable housing market. Renter vs. homeownership proportions in the five-county region are comparable to the state, with renters increasing slightly between 2010 and 2018 from 29.1% to 31.2%. Meanwhile, overall residential vacancy rates remained stable, from 11.8% in 2010 to 11.6% in 2018, though rental vacancy rose from 4.9% to 6.5% while homeowner vacancy saw a slight decline from 1.7% to 1.6% in the same period.

Median home values rose by an average of 12% across the region, though in 2018 they were only about half the state median value. Finally, monthly housing costs for renters and homeowners are also comparable to the rest of the state, with renters' costs increasing by 13.5% and homeowners' increasing by 3.4% between 2010 and 2018.



CHARACTERISTICS AND CONDITIONS

Market Data Snapshots.....	36
Housing Tenure	37
Extremely Low-Income Households.....	41
Senior Population Characteristics	44
Veteran Characteristics.....	45
Individuals with a Disability.....	47
Quality of Housing Conditions.....	50
Environmental Housing Conditions.....	51
Abandonment, Vacancy, and Dilapidation.....	52
Quality of Life Conditions.....	55
Transportation and Commuting.....	56
Housing Insecurity and Displacement Risk.....	59
Racial Equity Disparities.....	64

MARKET DATA SNAPSHOTS

In addition to the statewide contextual market data provided in the previous section, the Housing Blueprint analyzed various housing market indicators at both the county- and census tract-level to provide a more localized understanding of housing conditions throughout Illinois. **The following chapter details county-level snapshots of 12 topical areas that are relevant to the health and needs of Illinois' housing market,** outlining trends observed statewide alongside focused county-level analyses. Featured counties within each market indicator section were selected randomly to showcase the greatest variety of communities within Illinois.

As a part of the Housing Blueprint's efforts towards increasing data transparency, ILHousingBlueprint.org will continually publish data analyses and resources containing the metrics in this chapter for every county and census tract in Illinois. Unless otherwise indicated, all data is sourced from the United States Census Bureau American Community Survey (ACS) 5-year estimates (2014-2018).



HOUSING TENURE

HOMEOWNERS

As of 2018, Illinois has an estimated total of 3,189,035 owner-occupied households, comprising approximately 66% of the state's overall households. Roughly 77% of the owner-occupied households are owned by white individuals. Black/African American and Latinx/Hispanic individuals only own 8.1% and 9.3% of owner-occupied households, respectively. Of the total owner-occupied households another 4.3% are Asian.

Amongst the state's owner-occupied households, 63.8% are estimated to currently have a mortgage. Owner-occupied housing units across the state have a low vacancy rate at 1.9%, which is 4.5 percentage points lower than that seen among Illinois' renter-occupied housing units. The median monthly housing costs for owner-occupied households with a mortgage in Illinois as of 2018 is \$1,668. However, the state's median monthly owner cost has experienced a net decrease of 1.4% since 2010. This is largely attributed to decreased costs for homeowners between 2010 and 2015, potentially due to instability in the housing market after the national recession, followed by a slight increase from 2015 to 2018.

COUNTY-LEVEL SNAPSHOTS: HOUSING TENURE - HOMEOWNERS

Owner-Occupied Housing Characteristics							
County	Median Monthly Housing Cost	% Change in Median Monthly Housing Cost since 2010	% Owner-Occupied Units with a Mortgage	% Cost-Burdened Owner-Occupied Households without a Mortgage	% Cost-Burdened Owner-Occupied Households with a Mortgage		
DuPage	\$2,118	+0.6%	68.1%	17.6%	29.0%		
Morgan	\$1,668	+1.1%	57.6%	7.9%	27.6%		
Share of Owner-Occupied Units by Race/Ethnicity							
County	Total Owner-Occupied Housing Units	American Indian/ Alaskan Native	Asian	Black/ African American	Latinx/ Hispanic	Native Hawaiian/ Pacific Islander	White
DuPage	250,135	0.1%	9.6%	2.0%	7.0%	0.1%	85.7%
Morgan	9,405	0.1%	0.3%	2.2%	0.9%	-	96.8%



RENTERS

Illinois has an estimated total of 1,641,003 renter-occupied households comprising approximately 34% of the state's overall housing market. Roughly 51.4% of the total renter-occupied households are occupied by White individuals, while Black/African American and Latinx/Hispanic individuals occupy 25.0% and 16.3% of renter-occupied households, respectively. Asian individuals comprise 5.5% of the renter-occupied households in the state.

The median monthly rent across Illinois is \$984, and has increased \$140 (or 18%) since 2010. The stark difference in the change of monthly housing costs over the past eight years between homeowners and renters illuminate the variance in market pressures between the two types of housing tenure throughout the state.

COUNTY-LEVEL SNAPSHOTS: HOUSING TENURE - RENTERS

Renter-Occupied Housing Characteristics							
County	Median Monthly Rent	% Change in Median Monthly Rent since 2010	% Cost-Burdened Renter-Occupied Households	% of Rental Units Affordable to 30% AMI	% of Rental Units Affordable to 50% AMI	% of Rental Units Affordable to 80% AMI	
DuPage	\$1,280	+27.0%	46.4%	3.6%	14.6%	55.3%	
Morgan	\$686	+25.9%	44.6%	12.0%	34.4%	77.5%	
Share of Renter-Occupied Units by Race/Ethnicity							
County	Total Renter-Occupied Housing Units	American Indian/ Alaskan Native	Asian	Black/ African American	Latinx/Hispanic	Native Hawaiian/ Pacific Islander	White
DuPage	91,688	0.3%	10.3%	13.3%	17.2%	0.1%	69.0%
Morgan	4,459	0.8%	0.7%	7.6%	0.6%	-	90.4%

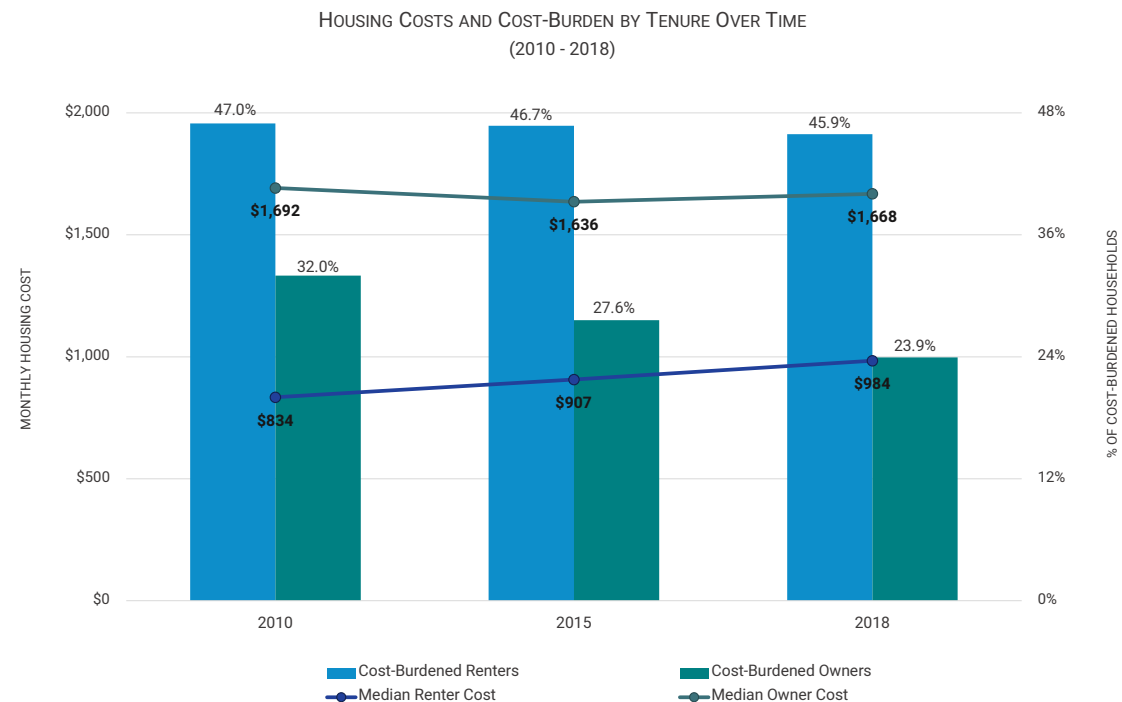


Affordability among an area's renter-occupied households can be surveyed using IHDA's market tool, the Affordable Rental Unit Survey (ARUS). The ARUS examines the estimated number and percentage of rental units available at varying prices within the state's census tracts, and by utilizing median household income of the area, calculates the share of rental units affordable to various income levels, which are ideally near-equal (i.e. 50% of rental units are available to households at or below the 50% AMI-level). This tool provides analysis of rental affordability within individualized markets and can be used to note geographic areas with incongruent demand and levels of affordability.

The ARUS is most accurately utilized at the census tract-level, however, by computing the averages of the tracts contained within them, can also be scaled to the county- and state-level. As of 2018, 8.5% of rental units across Illinois are available to households at or below 30% AMI. 32.9% and 69.6% of rental units are available to households at or below 50% and 80% AMI, respectively. At each of these income levels, there is a lack of available and affordable units within the state's rental market, experienced most substantially for Extremely Low-Income households.

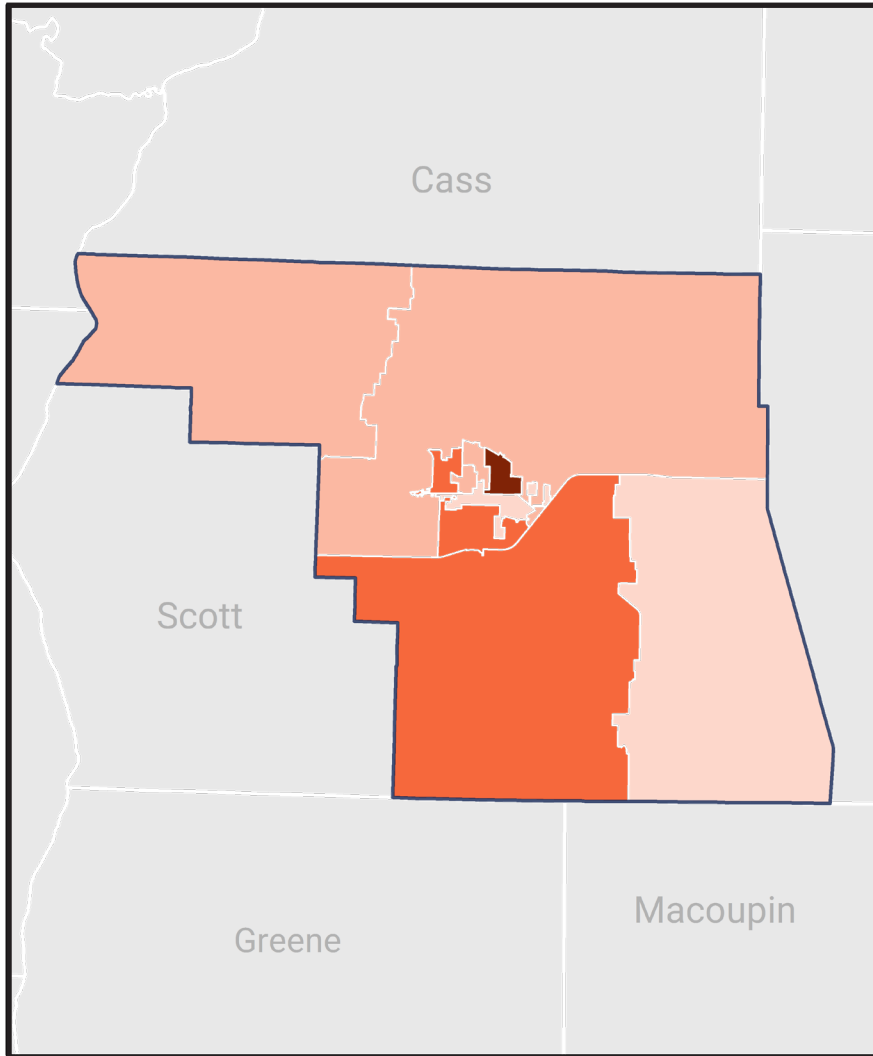
LOW-INCOME HOUSEHOLDS AND AFFORDABLE, AVAILABLE RENTAL UNITS

Total Illinois Households by AMI Level	2010	2015	2018	% Change 2010-2018
Total Households between 50.1 – 80% AMI	857,744	826,216	832,883	-2.9%
Total Households between 30.1 – 50% AMI	652,544	651,700	639,141	-2.1%
Total Households at or below 30% AMI	842,490	868,372	869,309	+3.2%
Total Affordable Rental Units by AMI Level in Illinois	2010	2015	2018	% Change 2010-2018
% of Rental Units available at 80% AMI	N/A	70.6%	69.6%	-1.0%
% of Rental Units available at 50% AMI	N/A	28.1%	32.9%	+4.8%
% of Rental Units available at 30% AMI	N/A	8.1%	8.5%	+0.4%

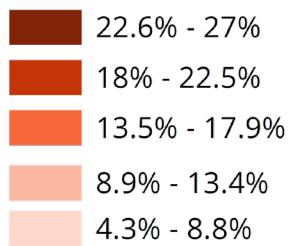


MORGAN COUNTY

SEVERELY COST-BURDENED OWNERS

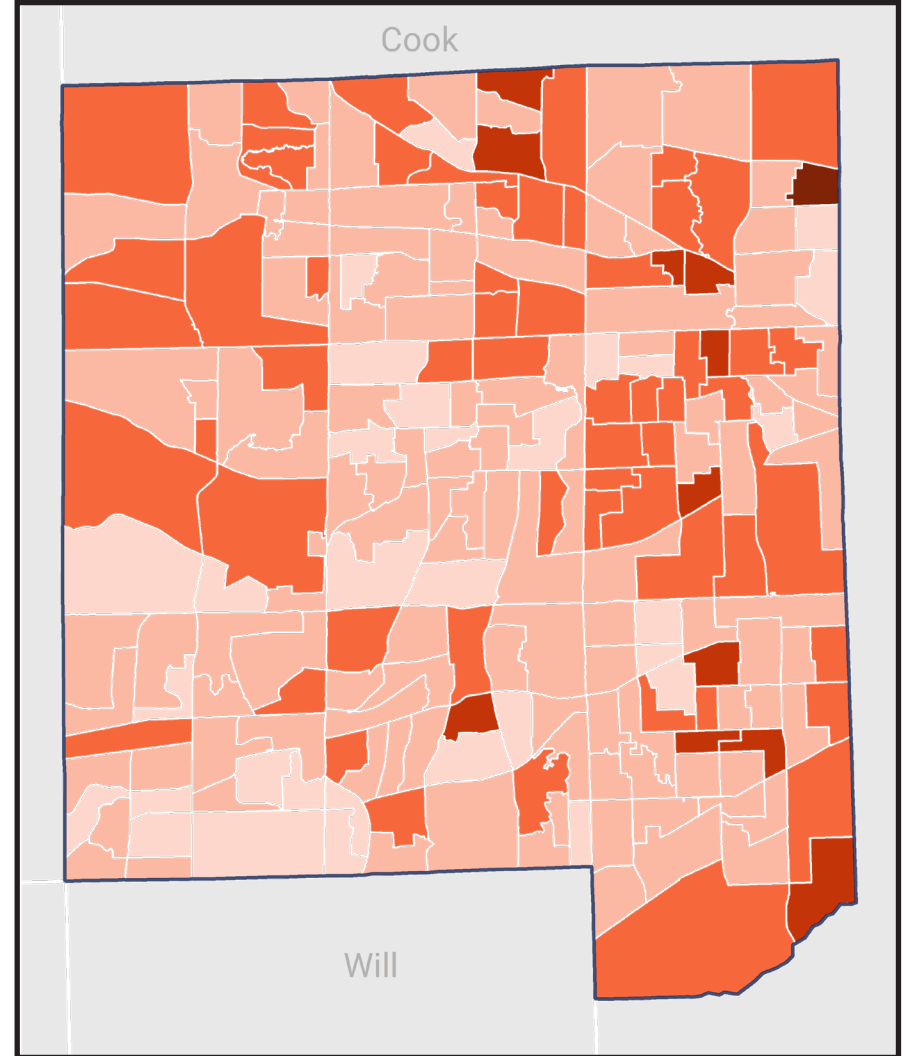


% Severely Cost-Burdened Owners - 2018

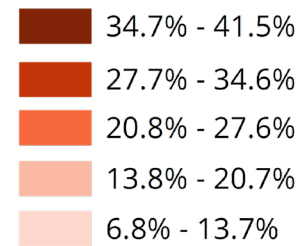


DUPAGE COUNTY

SEVERELY COST-BURDENED OWNERS



% Severely Cost-Burdened Owners - 2018

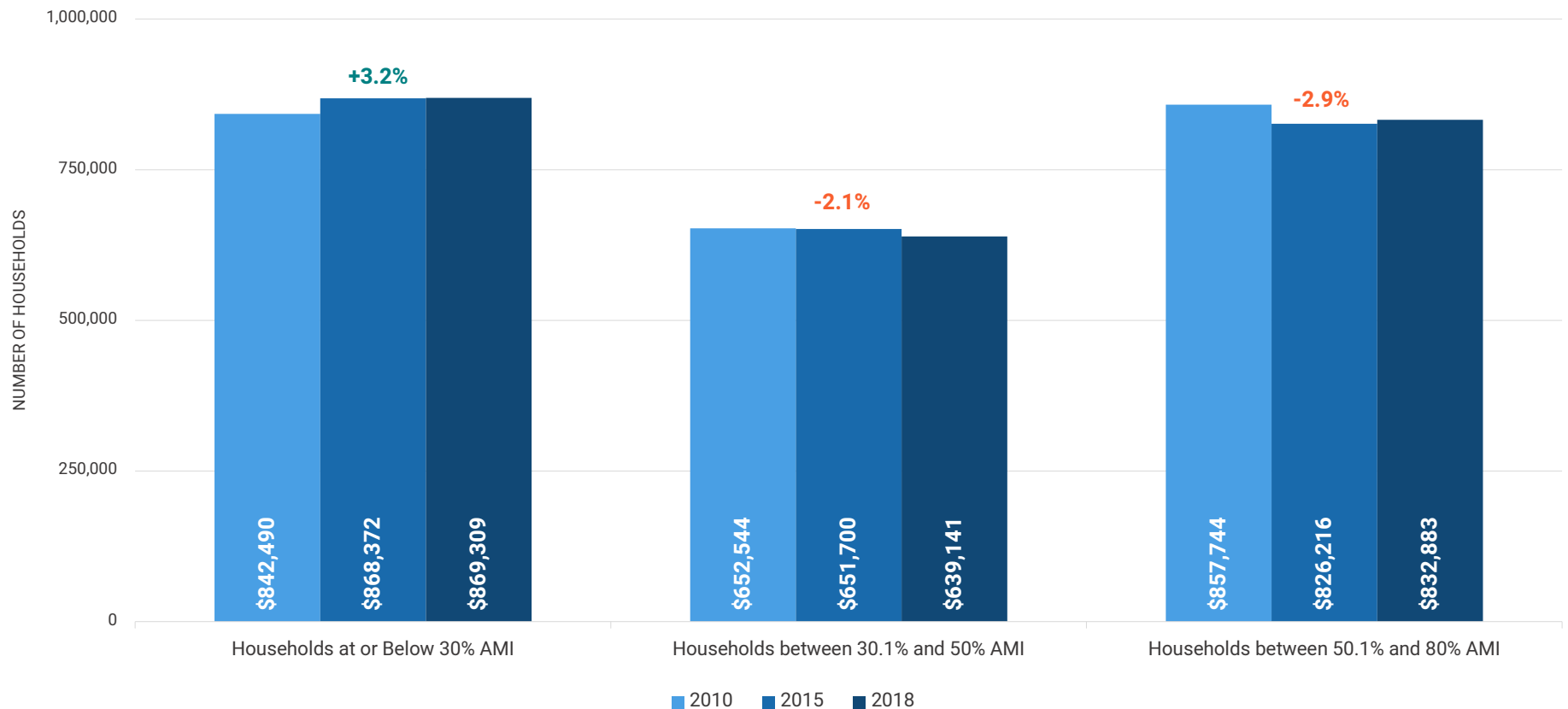


EXTREMELY LOW-INCOME (ELI) HOUSEHOLDS

Area Median Income (AMI) is a statistic curated by the United States Department of Housing and Urban Development (HUD) that is used to determine the eligibility of applicants for federal housing programs. AMI can be calculated at any level, however, is most often used at 30%, 50%, and 80%. Thirty percent AMI is often considered the threshold for the “Extremely Low-Income” (ELI) level, whereas 50% AMI is utilized for “Low-Income” (LI), comprising individuals and households falling in between 30.1% to 50% AMI.

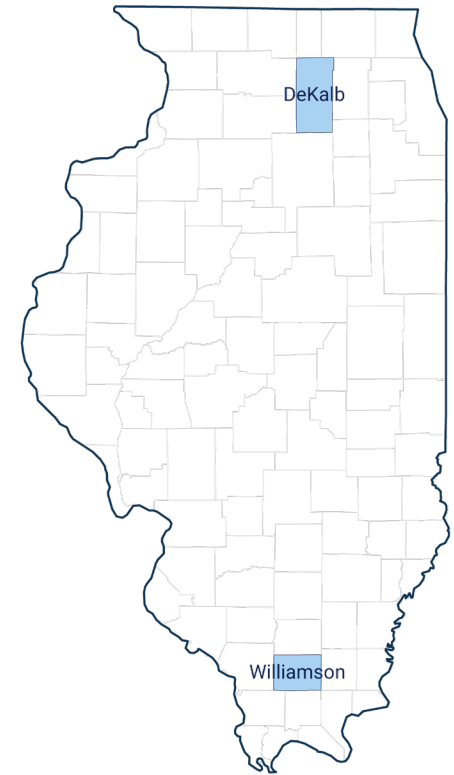
In Illinois, the income limit of extremely low-income (30% AMI) households is \$23,350⁹ a year for a household of four. The low-income (50% AMI) threshold for households of this size is \$38,950, and \$62,300 for 80% AMI. There are an estimated¹⁰ 869,309 households in Illinois at or below 30% AMI, representing 18% of the state’s total households. There are 639,141 households which fall between 30.1-50% AMI, and 832,883 households between 50.1-80% AMI representing 13.2% and 17.2% of total households, respectively.

CHANGE IN ILLINOIS' LOW-INCOME HOUSEHOLDS
AT VARIOUS AREA MEDIAN INCOME (AMI) LEVELS
(2010-2018)



COUNTY-LEVEL SNAPSHOTS: EXTREMELY LOW-INCOME HOUSEHOLDS

Households by AMI Group and Cost-Burden ¹¹							
County	Households at or Below 30% AMI	Households between 30.1-50% AMI	Households between 30.1-80% AMI	% Renters Cost-Burdened	% Owners ¹² Cost-Burdened	% Households Receiving Benefits	
DeKalb	7,051	4,824	6,646	51.5%	24.2%	16.6%	
Williamson	4,958	3,958	5,093	45.0%	21.5%	20.3%	
Poverty Rates by Race							
County	Overall Poverty Rate	American Indian/Alaskan Native	Asian	Black/ African American	Latinx/ Hispanic	Native Hawaiian/ Pacific Islander	White
DeKalb	16.5%	42.1%	50.5%	45.3%	20.5%	-	12.7%
Williamson	15.0%	10.8%	15.8%	36.3%	25.4%	100%	13.6%

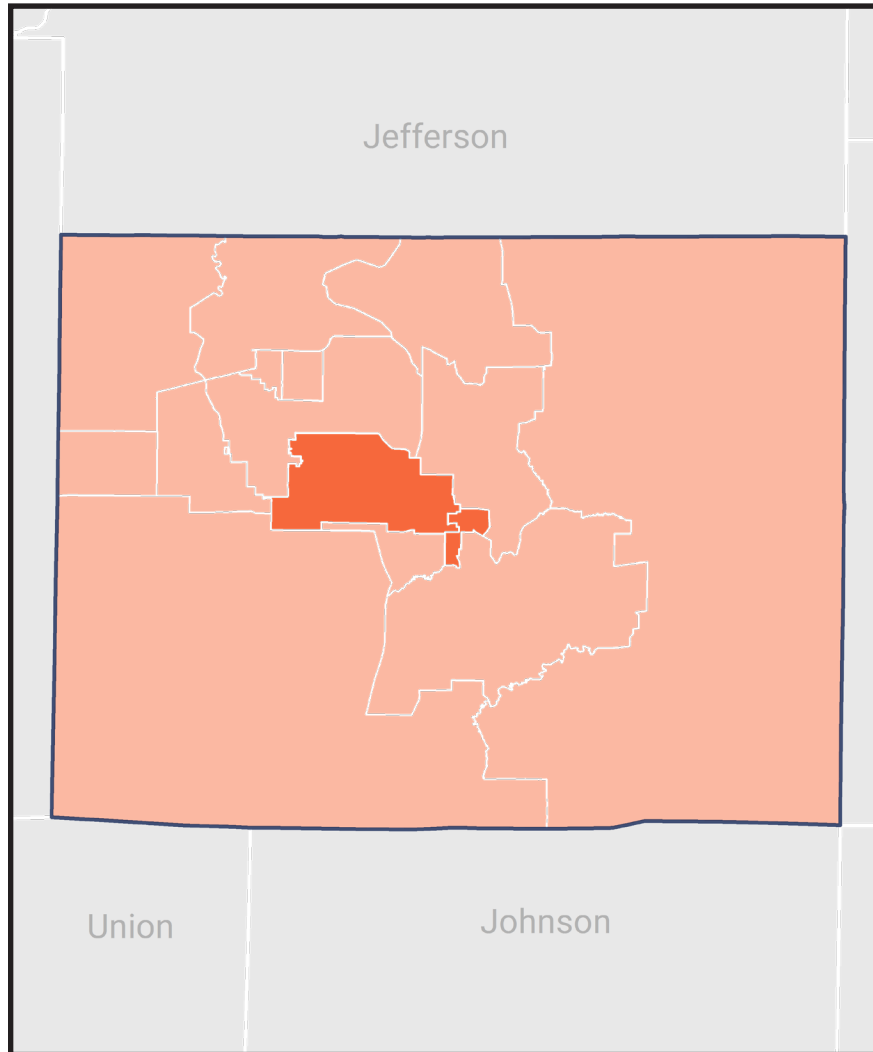


Across income levels, households in Illinois also dedicate a large proportion of their monthly income towards housing costs. Cost-burdened households allocate 30% or more of their monthly income towards housing costs, which includes rent/mortgage payments, utilities, and taxes. In most cases, renters are more cost-burdened than owners. Roughly 40.1% of renter-occupied households in Illinois surpass the threshold for being cost-burdened and allocate more than 35% of their income towards housing costs, as compared to 21.7% of owner-occupied households with a mortgage. The rates seen within Illinois are relatively equal with those seen across the nation, where rental households contributing at least 35% of their income towards housing costs comprised 41.1% of total renter-occupied households, and homeowner households contributing the same share of their income comprised 21.6% of total owner-occupied households.

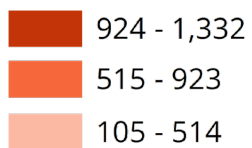
Poverty levels also significantly impact the number of ELI and LI households, as well as the prevalence and level of cost-burden. As of 2018, the poverty rate in Illinois is 13.1%. Minority populations in the state have greater rates of poverty than White populations. Black/African American and Latinx/Hispanic populations suffer from higher rates of poverty than other populations, experiencing rates sometimes double that of other racial/ethnic groups. The following table below details how poverty is distributed by race and ethnicity.

WILLIAMSON COUNTY

HOUSEHOLDS AT OR BELOW 30% AMI

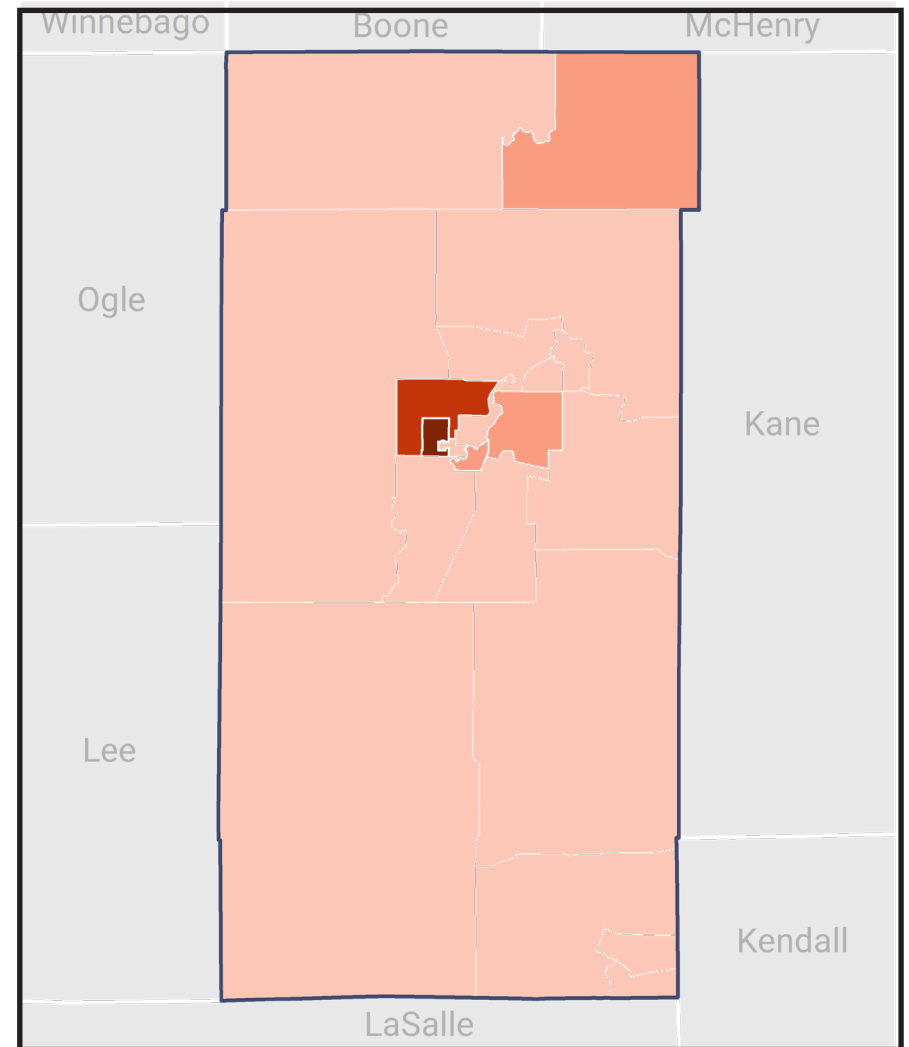


Households at or Below 30% AMI - 2018

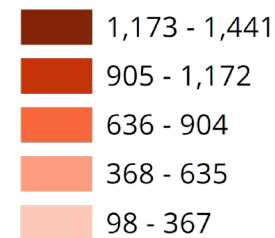


DeKALB COUNTY

HOUSEHOLDS AT OR BELOW 30% AMI



Households at or Below 30% AMI - 2018



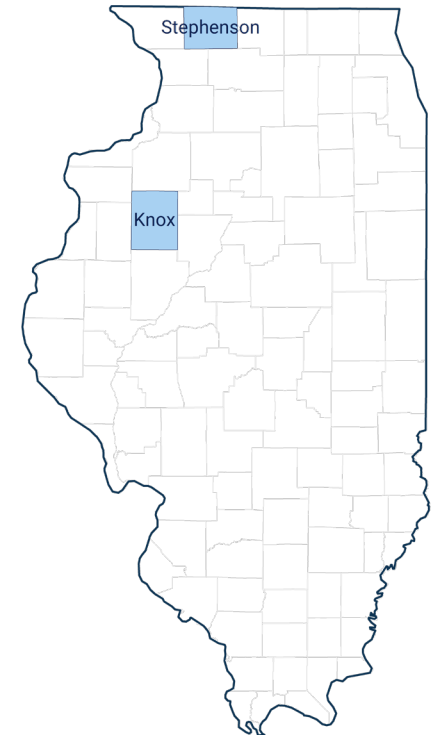
SENIOR POPULATION CHARACTERISTICS

As of 2018, Illinois' senior population (62 years and older) is an estimated 2,342,824 individuals, comprising roughly 18.3% of the state's total population. Since 2010, the senior population has significantly increased, growing by 434,291 individuals, and representing an overall senior population change of 22.8%. Additionally, while the number of Illinois' senior individuals has significantly grown, their overall share of the state's total population has also increased since 2010, outpacing the modest growth seen across the state's overall population during this time. Despite the increase in senior population across the state, some counties saw a decrease in their senior population, such as Alexander and Lawrence Counties.

The median household income for seniors in Illinois is \$43,679. While Illinois' senior median household income has seen gradual increases over the years, its growth has not kept pace with overall income increases across the state. The overall median household income in Illinois grew 14.1% from 2010 to 2018, however, the median household income of seniors grew 6.4%. As of 2018, 8.8% of Illinois' senior population earns an income below the poverty level, compared to 9.3% of seniors who fall within this category across the United States.

COUNTY-LEVEL SNAPSHOTS: SENIOR POPULATION

County	Senior Population	% of Total Population	Senior Population Change since 2010	Senior Population % Change since 2010	Senior Household Median Income ¹³	Senior Household Income % Change since 2010 ¹⁴
Knox	12,618	24.7%	+999	+8.6%	\$36,224	+22.7%
Stephenson	12,051	26.5%	+1,584	+15.1%	\$40,282	+24.4%



VETERAN CHARACTERISTICS

The veteran population within Illinois is currently estimated at 595,185 individuals, making up 6.0% of Illinois' total population. Since 2010, the veteran population has decreased significantly; between 2010 and 2018 Illinois lost 200,621 veterans, accounting for a total veteran population change of -25.2%. During this period, only three counties across the state saw an increase in their veteran population; Pope, Wabash, and Brown Counties experienced 32.0%, 14.6%, and 3.8% increases in their veteran populations, respectively. The remaining 99 Illinois counties lost veteran population from 2010 to 2018, with the greatest decrease seen in Alexander County at -50.9%.

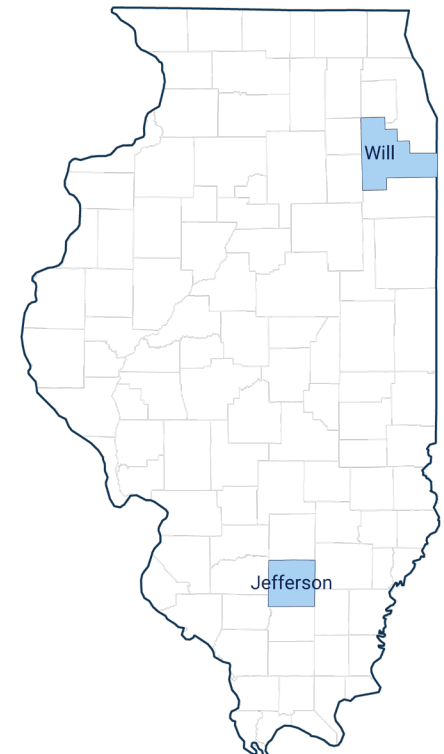
The national veteran population has also declined since 2010, although at a lesser rate than is seen within Illinois. Between 2010 and 2018 the population of United States veterans decreased by 17.8%, or 4,041,064 individual veterans. Within Illinois and the nation overall, the decrease in veteran population is likely due to the aging and death of veterans who served in conflicts that pre-dated the 1990s outpacing the rate of new or younger veterans. From 2010 to 2018, the share of Illinois veterans who served in pre-1990 conflicts (which include Vietnam era, Korean War, and World War II veterans) decreased by 8.6 percentage points, while the share of Illinois veterans who served in post-1990 conflicts (Gulf Wars) increased by more than 11 percentage points.

The median annual income for veterans in Illinois is \$41,004, which is slightly higher than the median annual income for veterans nationwide of \$40,842. While the median annual income did experience a growth of 11.0% (\$4,072) since 2010, it has slightly under-paced the growth of median household income across Illinois during this same period, which saw a growth of 14.1% (\$7,840).

As of 2018, Illinois has 39,798 veterans living at or below the poverty line, representing roughly 6.8% of all veterans in the state and rendering the veteran poverty rate as approximately half that of the overall population's poverty rate (13.1%). The veteran poverty rate within Illinois is near equal that which is seen nationally (6.9%). The disability rate of veterans in Illinois far outpaces that which is seen across the state's total population; more than one in four (27.8%) veterans across Illinois are estimated to have a disability.

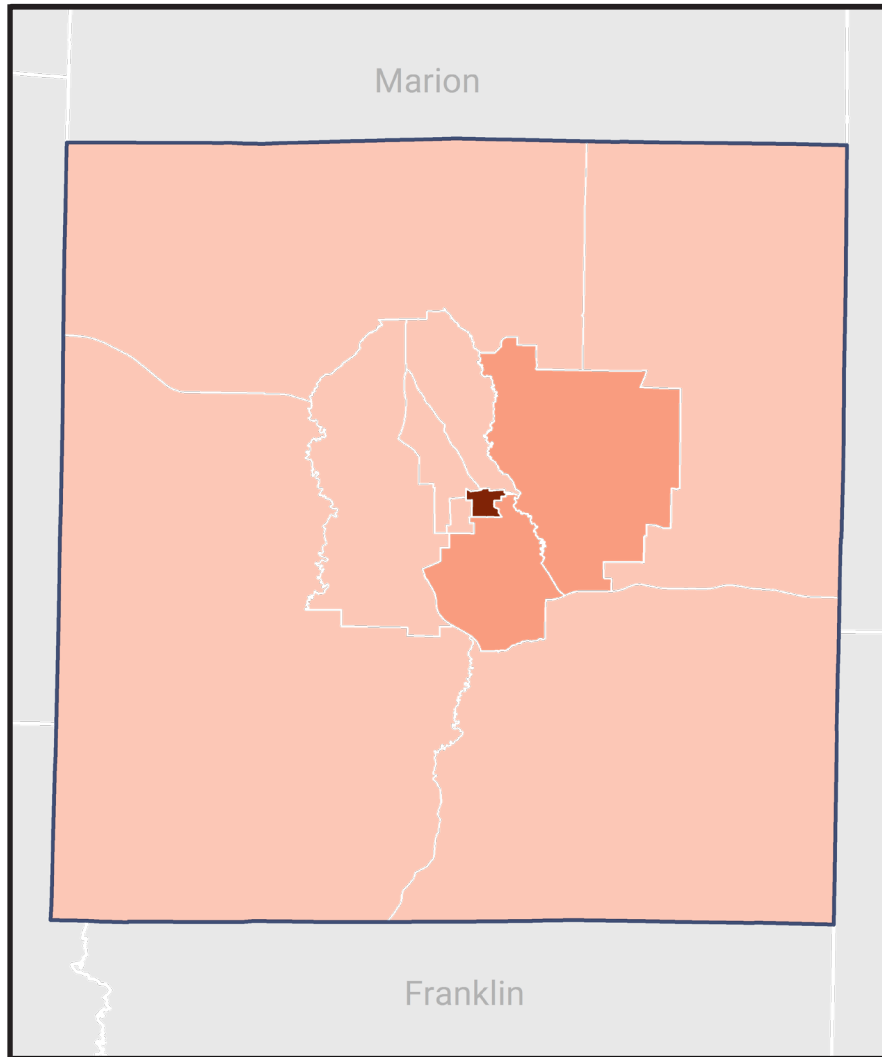
COUNTY-LEVEL SNAPSHOTS: VETERANS

County	Veteran Population	Veteran Population Change since 2010	% Veteran Population Change since 2010	Veteran Median Income	% Veterans in Poverty	% Veterans with a Disability
Jefferson	2,848	-744	-20.7%	\$35,556	6.8%	40.5%
Will	30,191	-5,420	-15.2%	\$46,631	4.2%	24.4%

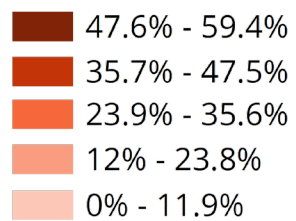


JEFFERSON COUNTY

VETERAN POVERTY

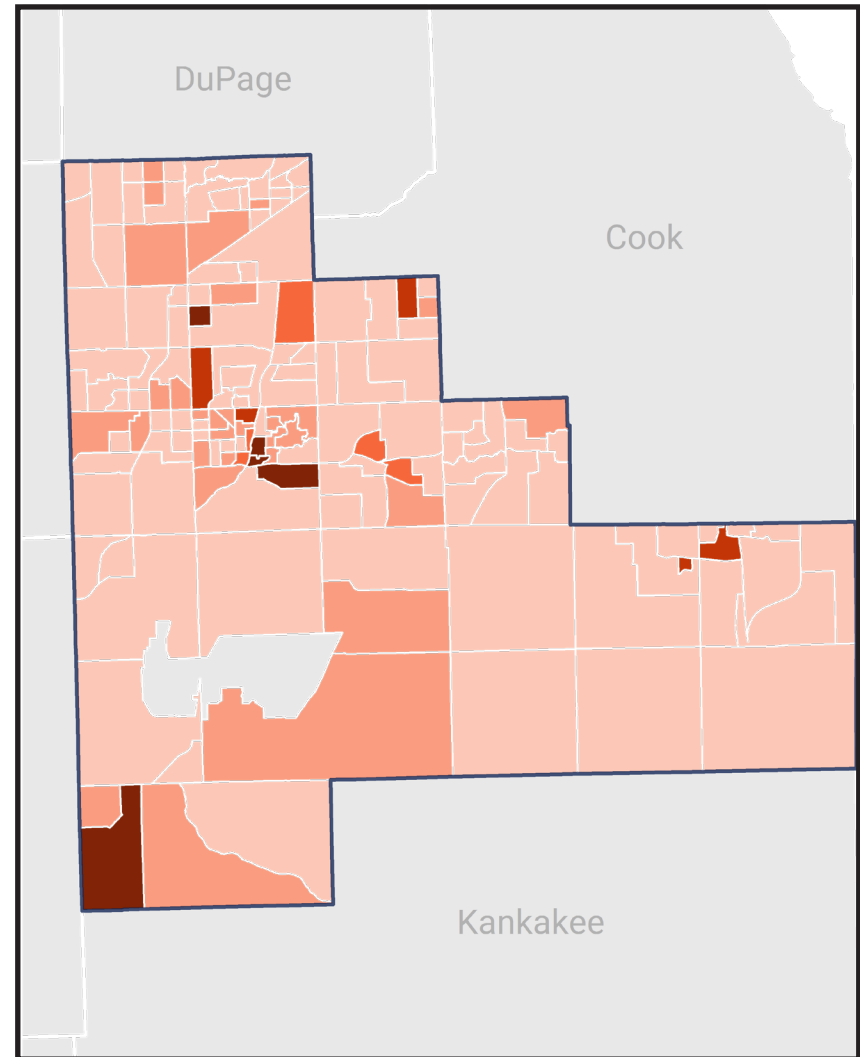


Percent Veterans in Poverty - 2018

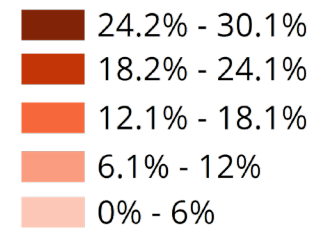


WILL COUNTY

VETERAN POVERTY



Percent Veterans in Poverty - 2018



INDIVIDUALS WITH A DISABILITY¹⁵

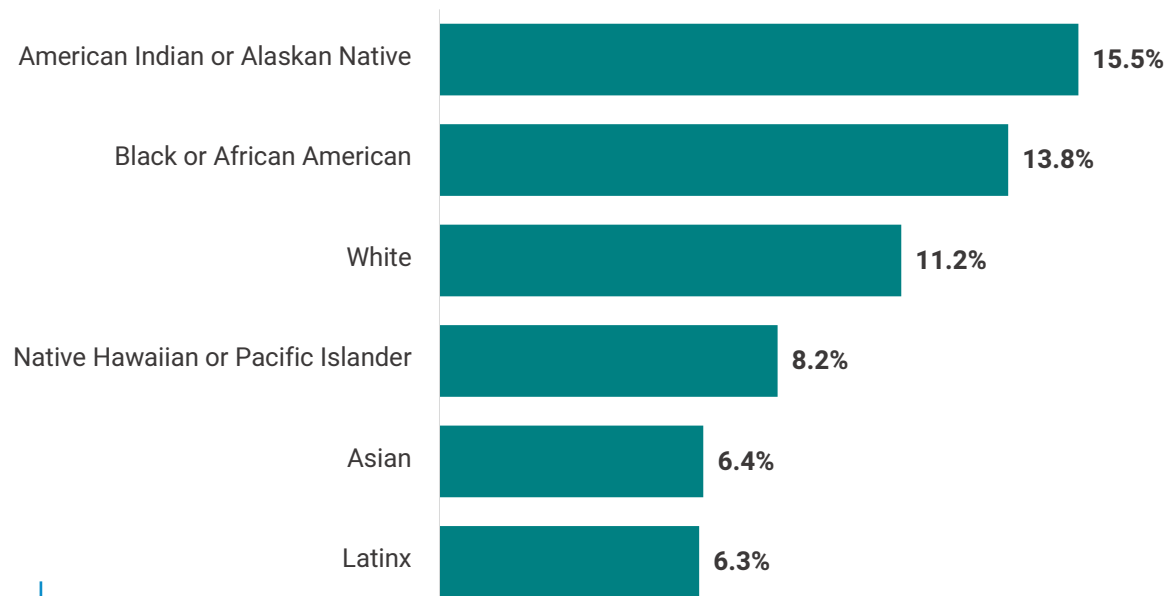
As of 2018, there were an estimated total of 1,382,215 non-institutionalized individuals with disabilities in Illinois, who comprise 10.9% of the state's total population. The Census defines the non-institutionalized population as "all people who live in group quarters other than institutions. Examples: college dormitories, rooming houses, religious group homes, communes, and halfway houses."

Within Illinois, the shares of individuals with a disability by race are relatively equivalent to shares of the overall population by race; White Illinoisans comprise both the greatest share of the overall population (71.7%) as well as that with a non-institutionalized disability (73.7%). Of the other races and ethnicities captured by Census estimates, all but two currently experience moderately lower shares of disability compared to their share of the overall population. The great variance in Illinois is currently seen among Latinx/Hispanic individuals, who comprise 17% of the overall population but just 9.9% of individuals with a disability. Both American Indian/Alaskan Native and Black/African American individuals in Illinois experience higher shares of individuals with a disability than their shares of the overall population.

Rates of disability by race and ethnicity across Illinois are highest among American Indians/Alaskan Natives at 15.5%, followed by Blacks/African Americans at 13.8%. Among the racial and ethnic groups for whom estimates are provided, Asians and Latinx/Hispanic Illinoisans experience the lowest rates of disability at 6.3% and 6.4%, respectively, a rate less than half that experienced by the racial groups with the highest rates.

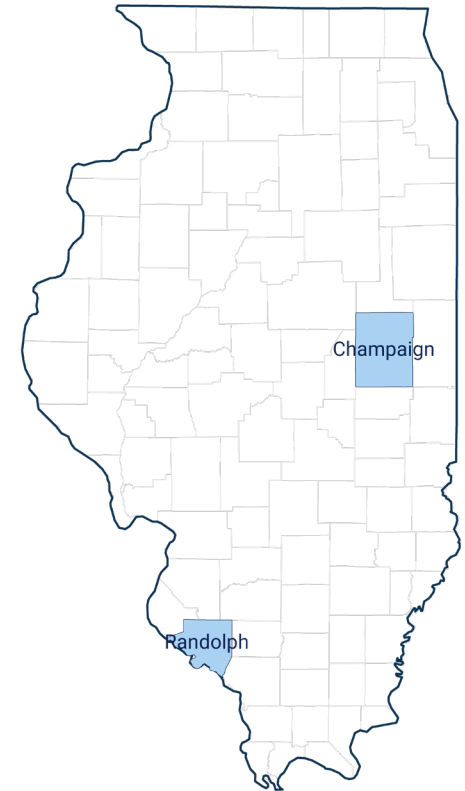
Non-institutionalized individuals with ambulatory disabilities makes up 53.6% of the total population of individuals with disabilities in the state. Those who have independent living difficulties¹⁶ make up 37.1% of the total population of individuals with disabilities in the state.

NON-INSTITUTIONALIZED DISABILITY RATE BY RACE
(2018)

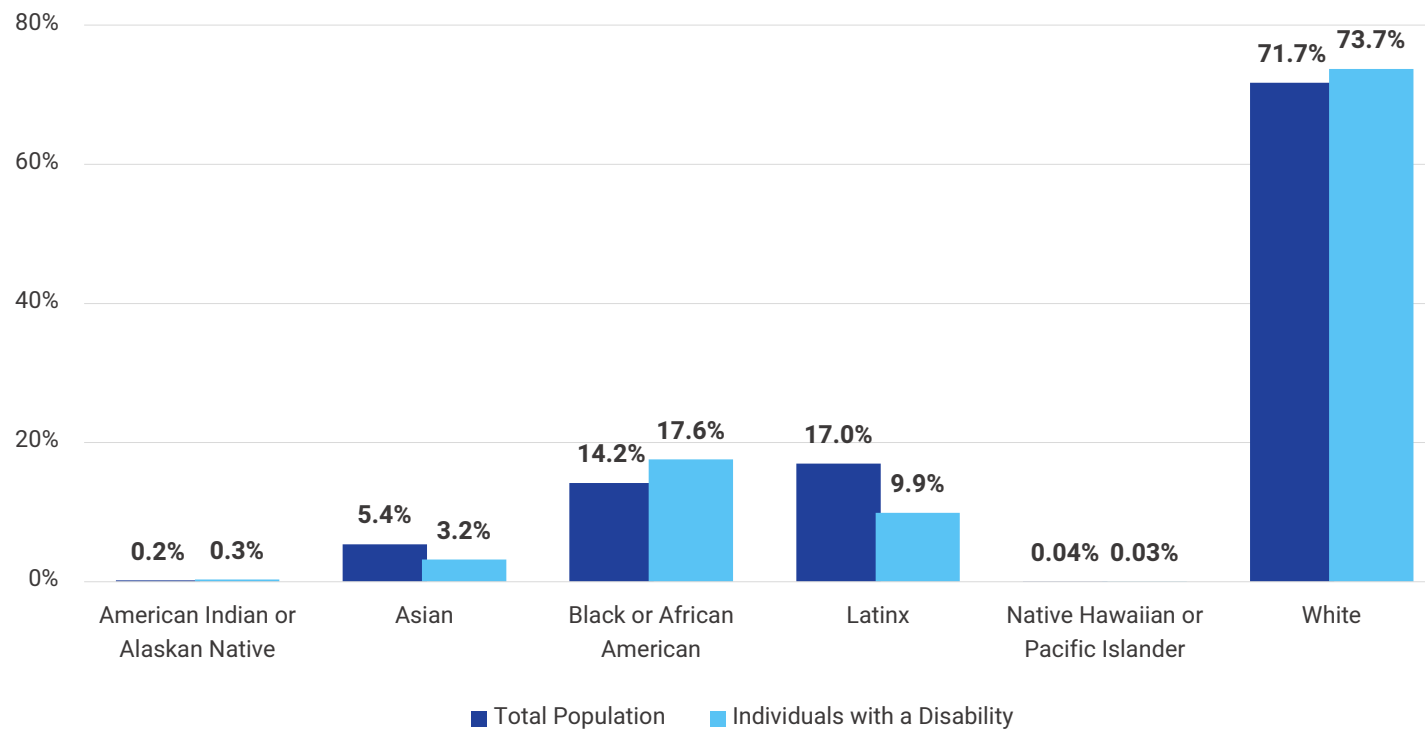


COUNTY-LEVEL SNAPSHOTS: INDIVIDUALS WITH A DISABILITY

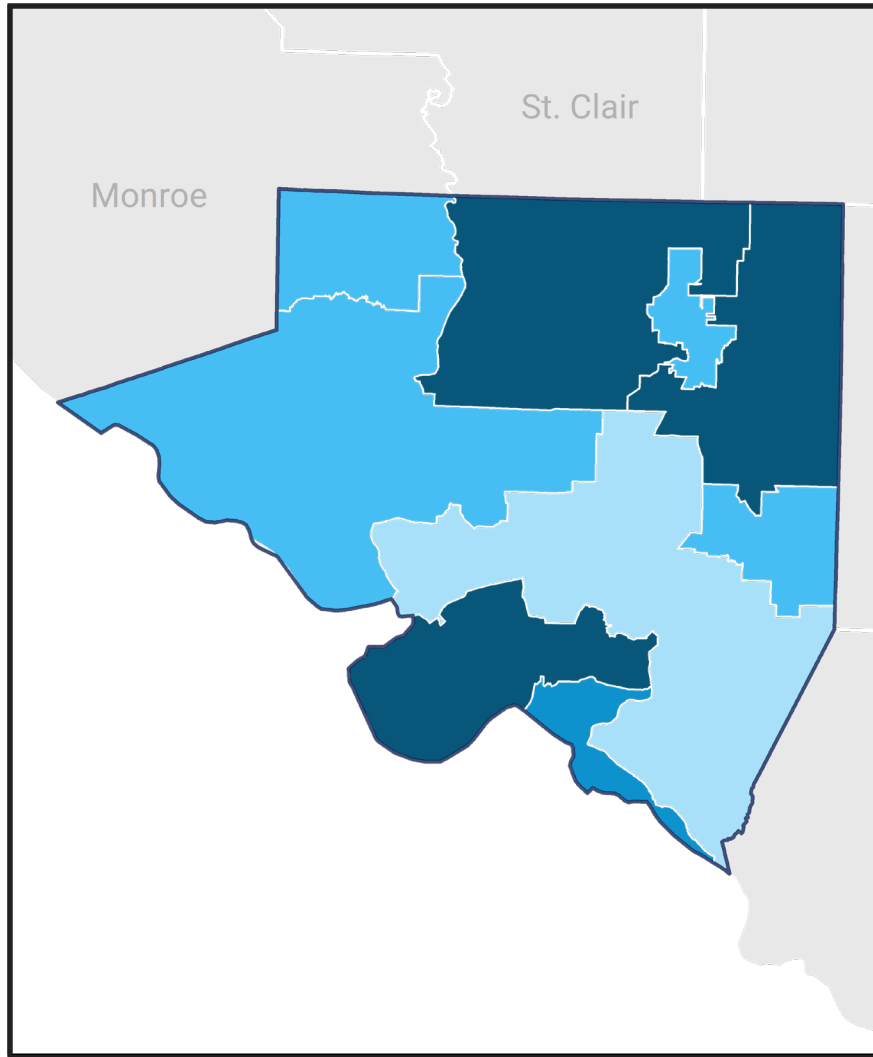
Disability Rate by Race/Ethnicity						
County	American Indian/ Alaskan Native	Asian	Black/ African American	Latinx/Hispanic	Native Hawaiian/ Pacific Islander	White
Champaign	39.4%	2.9%	8.9%	5.6%	0.0%	9.9%
Randolph	76.6%	6.3%	13.8%	12.5%	-	15.8%
Individuals with Disability Characteristics						
	% of Population with a Disability	Population with Ambulatory Disability	% of Population with Ambulatory Disability	Population with Independent Living Difficulty	% Population with Independent Living Difficulty	
Champaign	8.9%	9,807	53.0%	6,872	37.1%	
Randolph	15.7%	2,509	55.0%	1,599	35.0%	



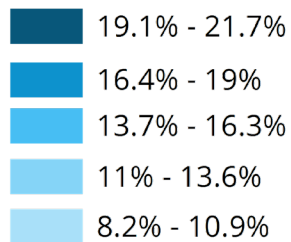
SHARE OF ILLINOIS POPULATION AND INDIVIDUALS WITH A DISABILITY BY RACE
(2018)



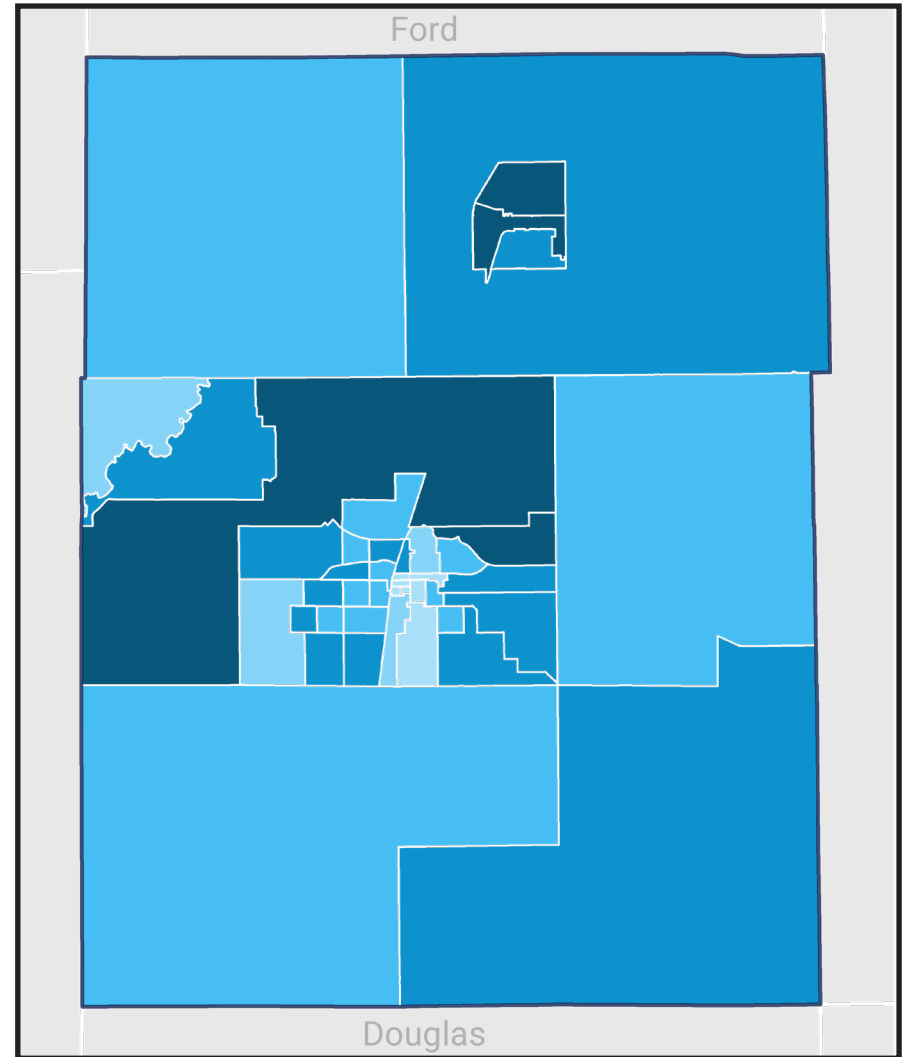
RANDOLPH COUNTY
POPULATION WITH A DISABILITY



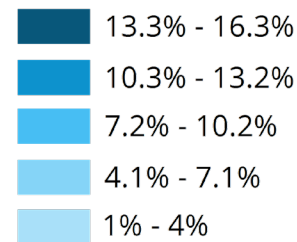
% Non-Institutionalized Population with a Disability - 2018



CHAMPAIGN COUNTY
POPULATION WITH A DISABILITY



% Non-Institutionalized Population with a Disability - 2018





QUALITY OF HOUSING CONDITIONS

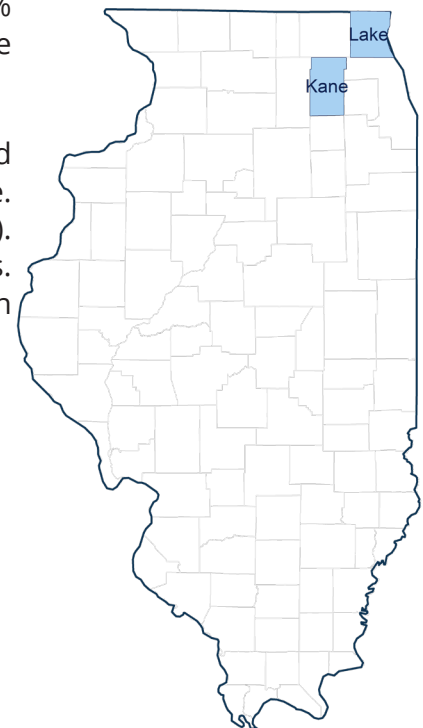
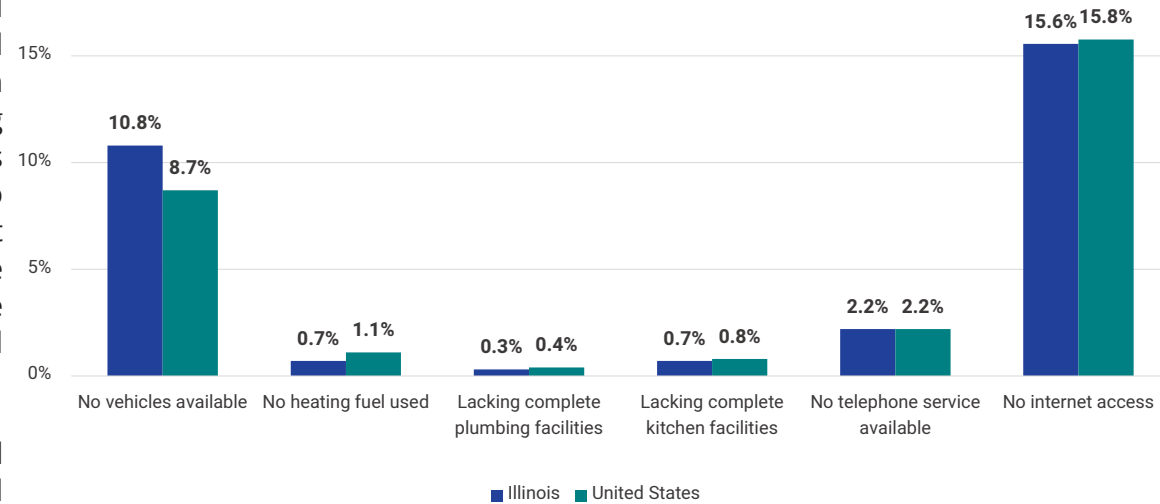
Measuring the quality of housing conditions across Illinois requires analysis of the household amenities and physical condition of occupied housing stocks. Safe and functional plumbing, heat, transportation access, and communication services are some of the factors considered when determining housing quality. In Illinois, 99.7% of occupied housing units have complete plumbing facilities which means access to running water and functional waste removal. Across almost all of the state's counties, the rate of access to complete plumbing facilities remains high. The lowest rates of complete plumbing facilities are found in Hardin County (97.7%) and Wayne County (97.6%).

In general, Illinois also has very high rates of occupied housing units with complete kitchen facilities. Individual transportation access varies greatly across the state. In Illinois, 10.8% of occupied households do not have access to a

personal vehicle. In Pulaski County 12.6% of households lack access to a vehicle, 11.9% in Jackson County, and 11.5% in Douglas County. However, Cook County has the highest rate of occupied households without access to a vehicle at 17.8%, which may be explained by the prevalence of public transportation in the region.

Importantly, quality of housing is also reliant on the heating source, if any, within units. Although most occupied housing units do have heating sources in Illinois, a total of 31,708 (0.7%) occupied units are unheated in the state. The counties with the highest percentage of unheated homes are Bond County (1.6%) and Brown County (1.2%). Illinois housing units are very likely to have telephone service with 2.2% of the state not currently possessing access. However, significantly fewer occupied housing units have internet access. While comparable to the rate seen nationally, 84.4% of Illinois households are estimated to currently have access to any type of internet subscription.

FACILITY AND UTILITY ACCESS OF ILLINOIS & UNITED STATES OCCUPIED HOUSEHOLDS
(2018)



COUNTY-LEVEL SNAPSHOTS: QUALITY OF HOUSING CONDITIONS

County	% Occupied Housing Units without a Vehicle Available	% Occupied Housing Units without Heating Fuel Used	% Occupied Housing Units Lacking Complete Plumbing Facilities	% Occupied Housing Units Lacking Complete Kitchen Facilities	% Occupied Housing Units with No Telephone Service Available	% Households with No Internet Access
Kane	4.4%	0.4%	0.2%	0.9%	1.7%	10.8%
Lake	5.0%	0.4%	0.2%	0.5%	1.5%	9.3%

ENVIRONMENTAL HOUSING CONDITIONS¹⁷

Environmental conditions impact households' quality of life both directly and indirectly through housing. Be it large-scale risks such as natural disasters and air quality, or direct risks to homes, such as flooding and lead contamination, environmental conditions significantly impact the health and sustainability of a community's housing.

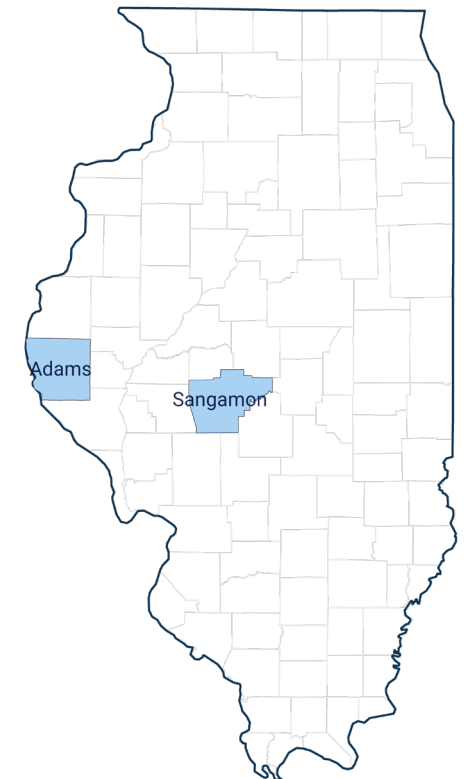
The Federal Emergency Management Agency's (FEMA) National Risk Index is an online tool that illustrates the communities most at risk of natural hazards like winter storms, flooding, heat waves, and tornadoes among other hazards. The index determines a variety of environmental risk factors for areas, assigning scores that range from 0 to 100, with higher scores indicating greater risk. Illinois counties were scored based on relative risk measurements that incorporated natural hazards, expected annual loss in dollars, social vulnerability, and community resilience. The counties with the highest risk scores were Cook (44.8), Winnebago (23.8), and Alexander (23.4). Similarly, several counties including Cook, DuPage, and Peoria experience the highest risks of loss to riverine flooding. However, the counties with the highest number of flooding events were Jackson (130 events), White (132), and Alexander (149).

Air quality throughout Illinois is generally good, with the state experiencing less than three "Unhealthy" or "Very Unhealthy" recorded days in 2019. Of the counties that were measured, Wabash County had the most days with healthy air quality at 361, and Cook County has the least with only 150 days of healthy air quality. As of 2009, lead surveillance data revealed that a total of 2,113,179 housing units contain lead, with 59% of the housing units built before 1978 classified as having lead present. Counties with the highest rates of lead poisoning in children under three included Moultrie with a rate of 5.6%, Stark with a rate of 5.7%, and Putnam with the highest rate at 6.3%.

ILLINOIS LEAD AND HEATH CONDITION	
Lead Poisoning Rate for Children Under 3 (2009)	1.3
Housing Units with Lead Built Pre-1978	59%
Total Housing Units with Lead (2009)	2,113,179
Adult Population with Asthma	8.7%
Asthma Mortality Rate (per million)	9.9

COUNTY-LEVEL SNAPSHOTS: ENVIRONMENTAL HOUSING CONDITIONS

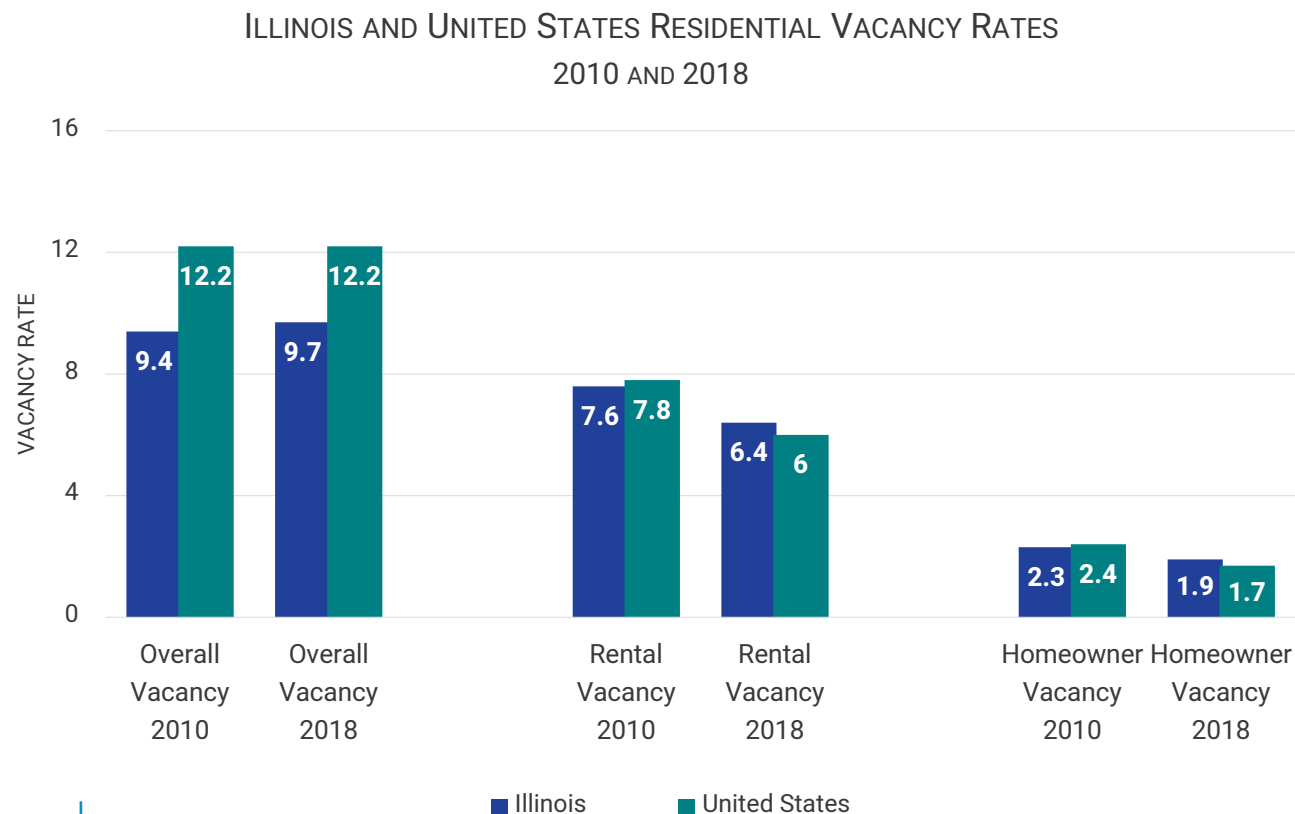
County	Lead Poisoning Rate for Children Under 3 (2009)	Number of Days with Healthy Air Quality (2019)	National Risk Index Score	Number of Flooding Events (Year)	Total Expected Annual Loss to Flooding	Total Expected Annual Loss to Overall Risks
Adams	5.5	208	Relatively Low	31	\$577,811	\$7,482,836
Sangamon	1.8	287	Relatively Moderate	41	\$21,181,748	\$2,403,124



ABANDONMENT, VACANCY, AND DILAPIDATION CHARACTERISTICS¹⁸

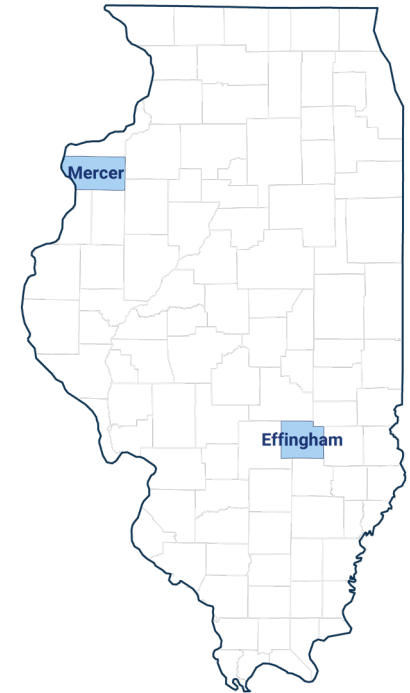
By 2018 estimates, there are a total of 4,830,038 households throughout Illinois. Comprised of both renter-occupied and owner-occupied households, fully 9.7% of Illinois' overall households are vacant. While a greater share of Illinois' households is owner-occupied (66%), the greater share of the state's vacancies is experienced among its renter-occupied units; as of 2018 Illinois' rental and homeowner vacancy rates are 6.4% and 1.9%, respectively.

Illinois is currently experiencing a lower vacancy rate than is seen across the country, whose overall residential vacancy rate is 12.2% as of 2018. From 2010 to 2015, the overall vacancy rate of the United States grew 0.1 percentage points (to 12.3%), however by 2018, returned to its 2010 rate of 12.2%. The overall vacancy rate of Illinois followed a similar trajectory to that of the nation, however on a larger scale. From 2010 to 2015 Illinois' overall vacancy rate grew from 9.4% to 9.8%, representing four times the growth in vacancies experienced at the national level. However, from 2015 to 2018, Illinois and United States saw an equal decrease in their vacancy rates, with both decreasing by 0.1 percentage points. While Illinois currently experiences a lower overall vacancy rate than that of the nation, it has undergone a more substantial growth in this rate since 2010, which was largely accounted for between 2010 and 2015.



COUNTY-LEVEL SNAPSHOTS: ABANDONMENT, VACANCY, AND DILAPIDATION

County	Number of Households	Overall Vacancy	Renter Vacancy Rate	Homeowner Vacancy Rate	Median Home Value	Median Age of Housing Stock
Effingham	13,555	8.8%	7.5%	0.9%	\$140,300	42 years
Mercer	6,624	10.7%	6.7%	1.3%	\$106,000	60 years



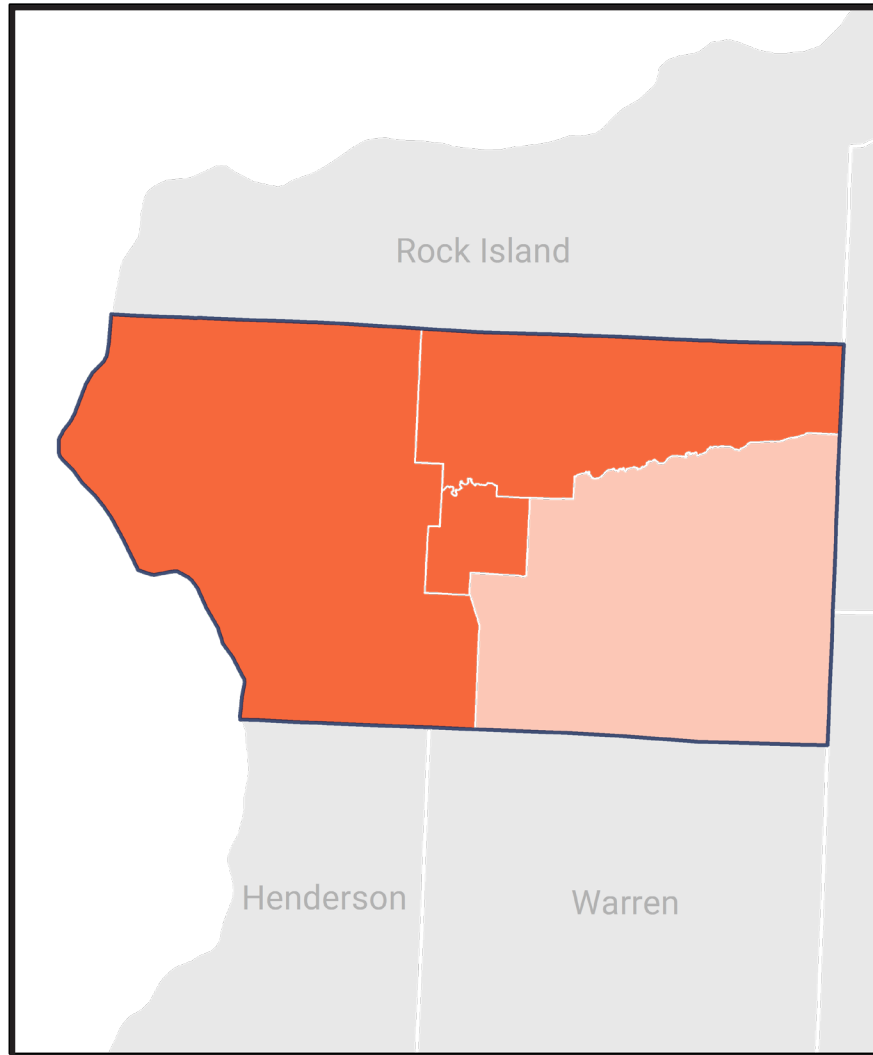
Among both its rental and homeowner housing units, Illinois has been experiencing falling vacancy rates. Since 2010, the state's vacancy rates of its rental and homeowner units fell 1.2 and 0.4 percentage points, respectively, indicating an increasing demand on both facets of the housing market. As of 2018 the state's rental vacancy rate sits at 6.4% and its homeowner vacancy rate at 1.9%. Both rates are slightly higher than those currently seen across the nation.

Illinois' statewide housing stock is quite old. The median age of Illinois' housing stock in 2018 was 50 years, or construction year of 1968. Older housing stock is common for much of the state outside of the Chicago Metro Area.

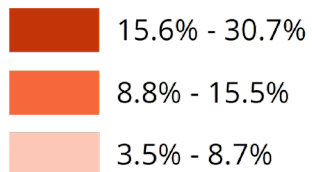
As of 2018, the median home value in Illinois is \$187,200 which is down 7.6% from the state's median home value of 2010. The decline of Illinois' median home value between 2010 and 2018 is notable, as it contrasts the nearly 9% growth in median home value seen across the United States during this same period. Other states in the Midwest experienced an increase in median home values but not at the rate seen in the United States overall. Michigan, Ohio, and Wisconsin median home values grew at a rate between 1-3%. However, Indiana saw a 10% increase in median home values between 2010-2018.

MERCER COUNTY

RESIDENTIAL VACANCY RATE

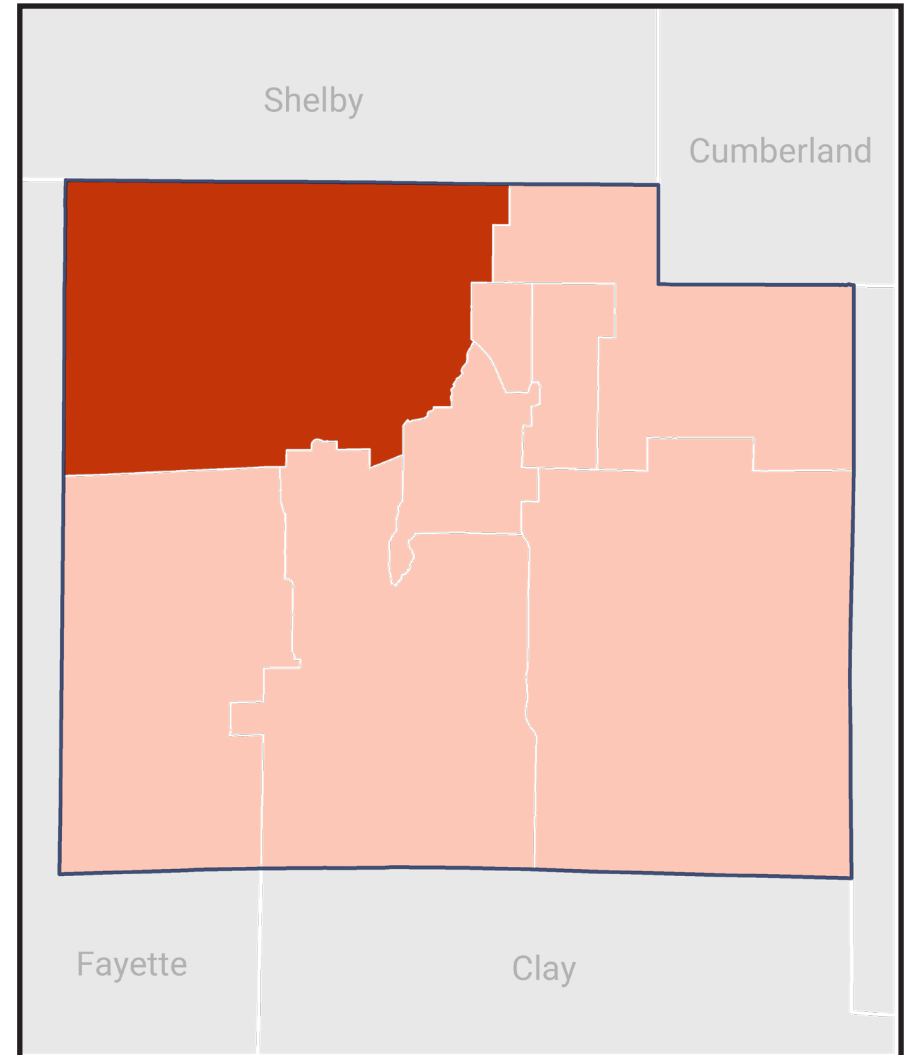


% Vacant Housing Units - 2018

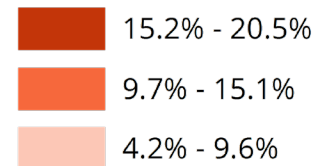


EFFINGHAM COUNTY

RESIDENTIAL VACANCY RATE



% Vacant Housing Units - 2018



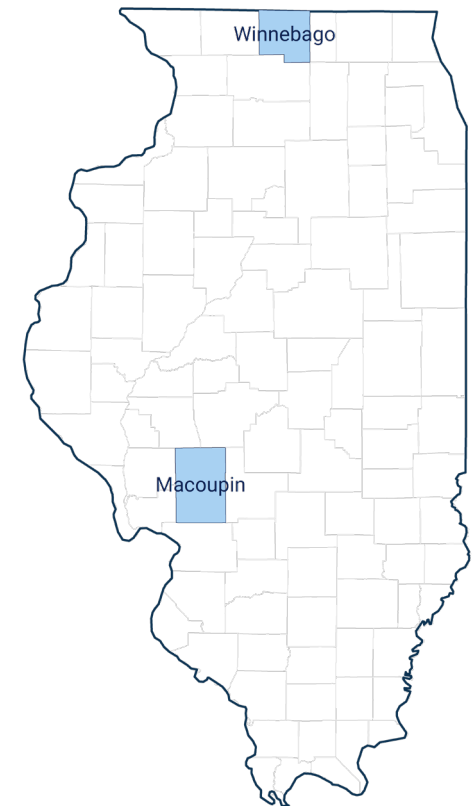
QUALITY OF LIFE CONDITIONS

Measuring the quality of life for residents across Illinois requires consideration of a wide range of factors. Census data related to educational achievement, employment, housing stock conditions, income, commute times, and health all contribute to an understanding of the quality of life. IHDA is currently developing a Quality of Life (QOL) market tool, which will serve as an interactive platform that indexes a variety of characteristics to evaluate the quality of life that areas possess for their residents.

In Illinois, the statewide unemployment rate is 6.6%, which is 0.7 percentage points higher than is seen nationally. This unemployment rate reflects the 2018 estimate, however, the influence of the COVID-19 pandemic on the unemployment rate of both the state and the country is yet to be fully realized. Throughout Illinois, however, some counties experience significantly higher rates, such as Hardin and Pope Counties, whose unemployment rates both surpass 15%. Across all Illinois counties, Monroe County has the lowest unemployment rate at 3.1%. The pandemic has already significantly impacted the unemployment status of many individuals throughout the course of the past year, and its long-term effects on employment are yet to be determined.

Education serves as another influential factor in quality of life as well. In Illinois, 43% of individuals have an associate degree or higher. At 57%, DuPage County has the highest percentage of individuals above age 25 with associate degrees or higher. Conversely, Fayette, Greene, and Gallatin Counties all experience the lowest rate of educational achievement across Illinois, with only 21% of their populations aged 25 or older having received an associate degree or higher. Enrollment in pre-school education can also have positive effects on youth development, educational achievement in the future, and quality of life. By measuring school enrollment for children, aged 3 to 4, communities can better understand the quality of life for young people. Fifty-six percent of children, aged 3 to 4, are enrolled in school statewide. Counties with the highest rate of pre-school educated children are Cass (80.9%) and Brown (80.6%).

ILLINOIS	
Unemployment Rate	6.6
Total Population with Associate's Degree or Higher	43.0%
Population Aged 3 to 4 Years Enrolled in School	56.0%



COUNTY-LEVEL SNAPSHOTS: QUALITY OF LIFE CONDITIONS

County	Unemployment Rate	% of Population Aged 25+ with an Associate Degree or Higher	% of Population Aged 3-4 Enrolled in Preschool
Macoupin	7.1%	44.0%	53.8%
Winnebago	9.1%	32.0%	51.8%



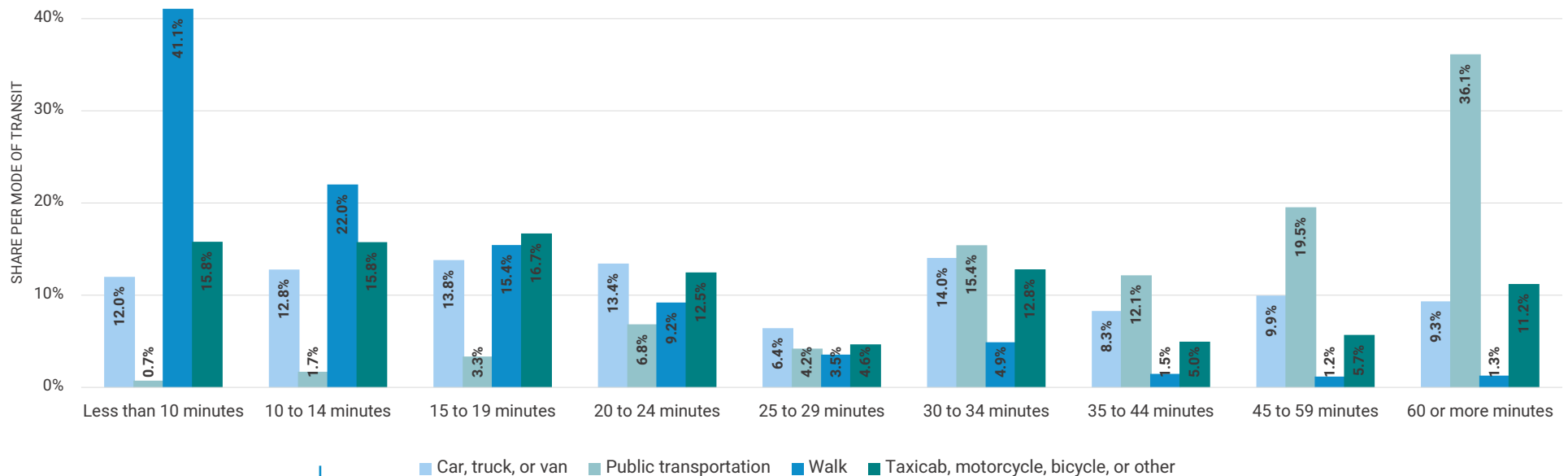
TRANSPORTATION AND COMMUTING

Housing choice is significantly impacted by its proximity to jobs and available transportation options. While a new daily reality and increased reliance upon remote learning and work brought upon by the pandemic shifted some considerations surrounding housing and its relation to commuting options, historically, access to employment and transportation have often guided housing market demands.

Throughout Illinois, approximately 81% of the commuting population travels by car, truck, or van, which is 5% less than is seen across the United States overall. Statewide, the second-highest form of transit used is public transportation, which is utilized by 9.4% of commuters. Individuals who travel by foot/walking, taxicab/motorcycle, and bicycle comprise 3.0%, 1.1%, and 0.6% of Illinois commuters, respectively. Of the commuters who travel by car, truck, or van in Illinois, more than 73% are estimated to drive alone as opposed to carpooling, which is near equal the proportions seen across the United States.

Across all forms of transportation, Illinoisans' time spent commuting to work spans a wide range of times, with relatively equal shares across the various intervals of time. Roughly 55% of commuters across the state spend less than 30 minutes traveling to work, while 45% spend 30 minutes or more doing so. 11.8% of Illinoisans commute more than an hour to work. Illinoisans spend more time commuting than individuals across the United States overall, where just 38% of commuters spend 30 minutes or more traveling to work. Illinois commuters who walk to work generally do not spend much time commuting, with more than 40% of individuals who use this mode of transit spending less than 10 minutes commuting. Conversely, 36% or the largest share of all Illinois commuters using public transit spend an hour or more commuting to work.

COMMUTING TIME BY MODE OF TRANSIT ACROSS ILLINOIS
(2018)



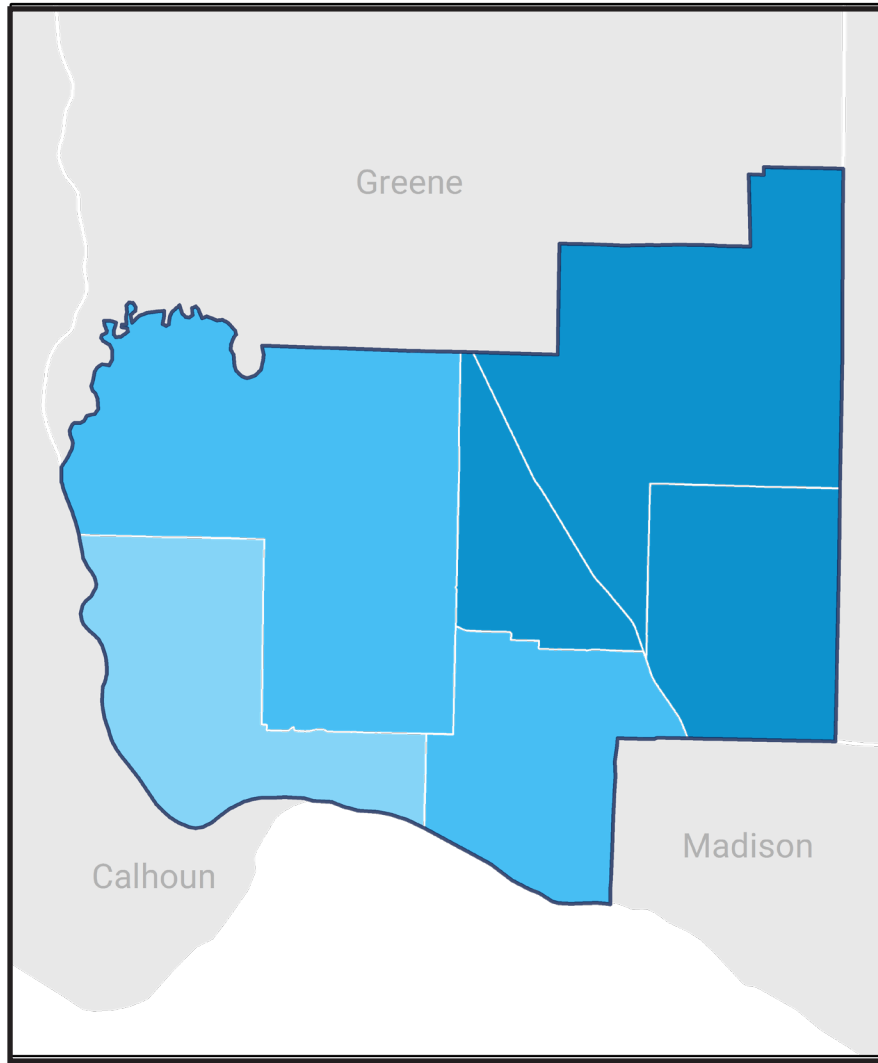
COUNTY-LEVEL SNAPSHOTS: TRANSPORTATION AND COMMUTING

Share of Commuters by Mode of Transportation				
County	Car, truck, or van: Drove Alone	Car, truck, or van: Carpooled	Public Transportation	Other Transit
Jersey	88.3%	7.2%	0.1%	4.4%
Mason	83.8%	11.4%	0.0%	4.8%
Share of Commuters by Travel Time to Work				
County	Less than 10 Minutes	10-29 Minutes	30-59 Minutes	60 Minutes or More
Jersey	18.7%	36.9%	30.4%	14.0%
Mason	28.1%	30.0%	31.8%	10.1%

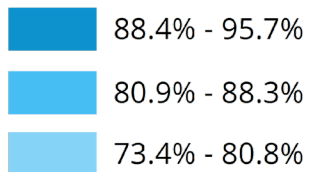


JERSEY COUNTY

% DROVE ALONE TO WORK

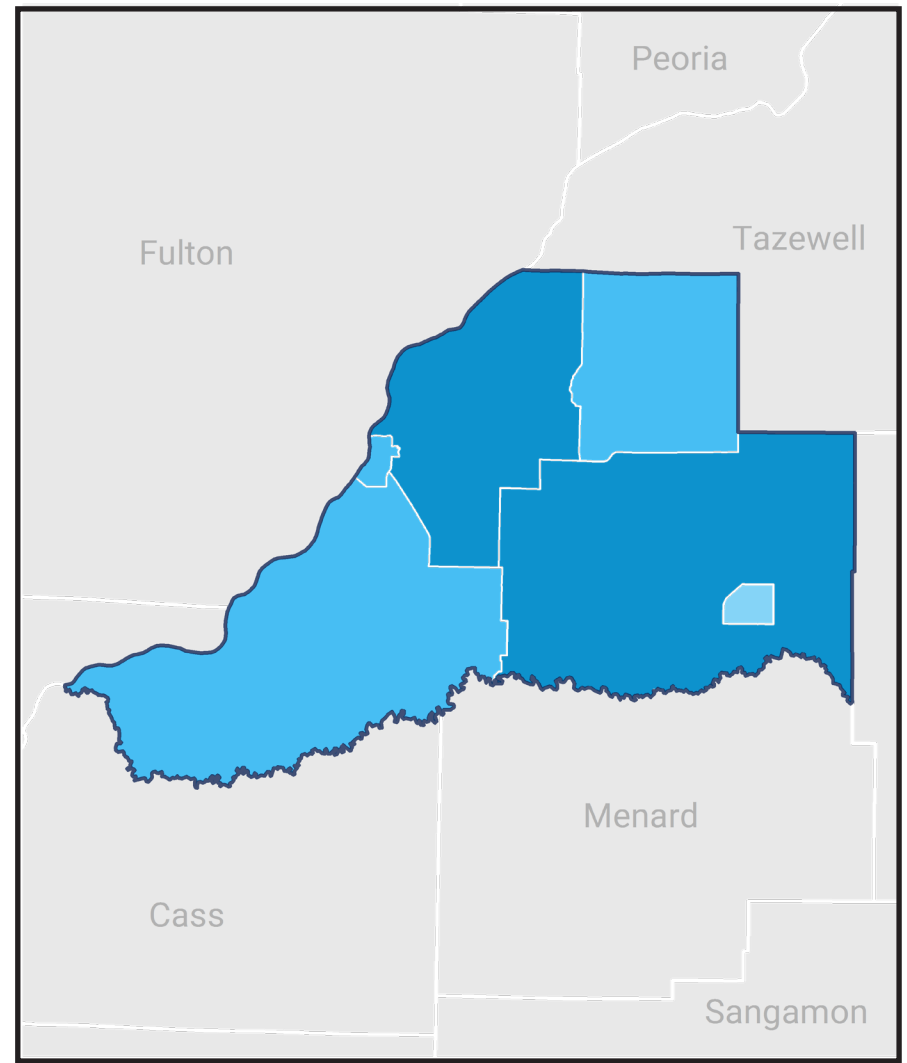


% Drove Alone to Work - 2019

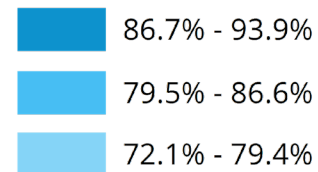


MASON COUNTY

% DROVE ALONE TO WORK



% Drove Alone to Work - 2019



HOUSING INSECURITY AND DISPLACEMENT RISK

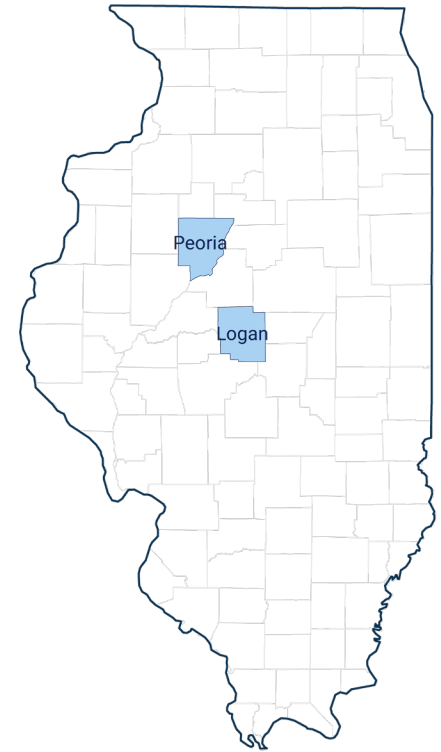
Housing insecurity is a broad term that can encompass a wide variety of factors. While complex, housing insecurity is an extremely important facet of an area's housing market to analyze and understand when assessing the needs of an area. In a recent periodical, HUD's leadership referred to housing insecurity as "an umbrella term that encompasses several dimensions of housing problems people may experience, including affordability, safety, quality, insecurity, and loss of housing."¹⁹ While housing insecurity cannot be defined by solely a few factors, selected market indicators that may contribute to housing insecurity and displacement risk are highlighted throughout this section.

An individual or household's limited ability to speak English can serve as a barrier for many individuals and families looking for secure housing options. As of 2018, 4.5% of Illinois' total households are considered Limited English-speaking, which is approximately the same proportion of Limited English-speaking households seen nationally (4.4%). The share of Limited-English speaking households has significantly decreased since 2010, decreasing nearly a full percentage point from 5.4%.

Rates of eviction play a very direct role in a community's housing security. According to 2016 data from The Eviction Lab,²⁰ Illinois experiences a rate of eviction of 1.6% per 100 homes, which is one of the lowest rates experienced by Midwestern states. Of the 92 Illinois counties for which eviction data was available, 43 experienced eviction rates greater than 1 in 100 homes (or 1.0%). Will, Winnebago, and Stephenson Counties demonstrated the highest eviction rates across the state, at 3.97%, 3.81%, and 3.66%, respectively. The impact that the pandemic will have on evictions is yet to be determined, however, it will significantly factor into the state of Illinois' and nation's housing security, particularly after the expiration of eviction and foreclosure moratoriums.

COUNTY-LEVEL SNAPSHOTS: HOUSING INSECURITY

Median Annual Household Income by Race/Ethnicity							
County	Overall Median Household Income	American Indian/ Alaskan Native	Asian	Black/ African American	Latinx/ Hispanic	Native Hawaiian/ Pacific Islander	White ²¹
Logan	\$57,899	\$54,750	\$60,167	\$40,833	\$61,154	-	\$58,796
Peoria	\$54,770	\$82,697	\$95,723	\$28,638	\$38,672	-	\$59,744
Additional Housing Insecurity Factors							
County	Single Female Householder Family with Children: Median Annual Income	Single Male Householder Family with Children: Median Annual Income	% Households Limited English Spoken at Home	Change in % of Households with Limited English Spoken at Home since 2010	Rate of Eviction ²² per 100 Homes (2016)		
Logan	\$34,015	\$48,194	0.3%	0.0	1.8%		
Peoria	\$24,249	\$46,513	1.2%	+0.1	3.1%		

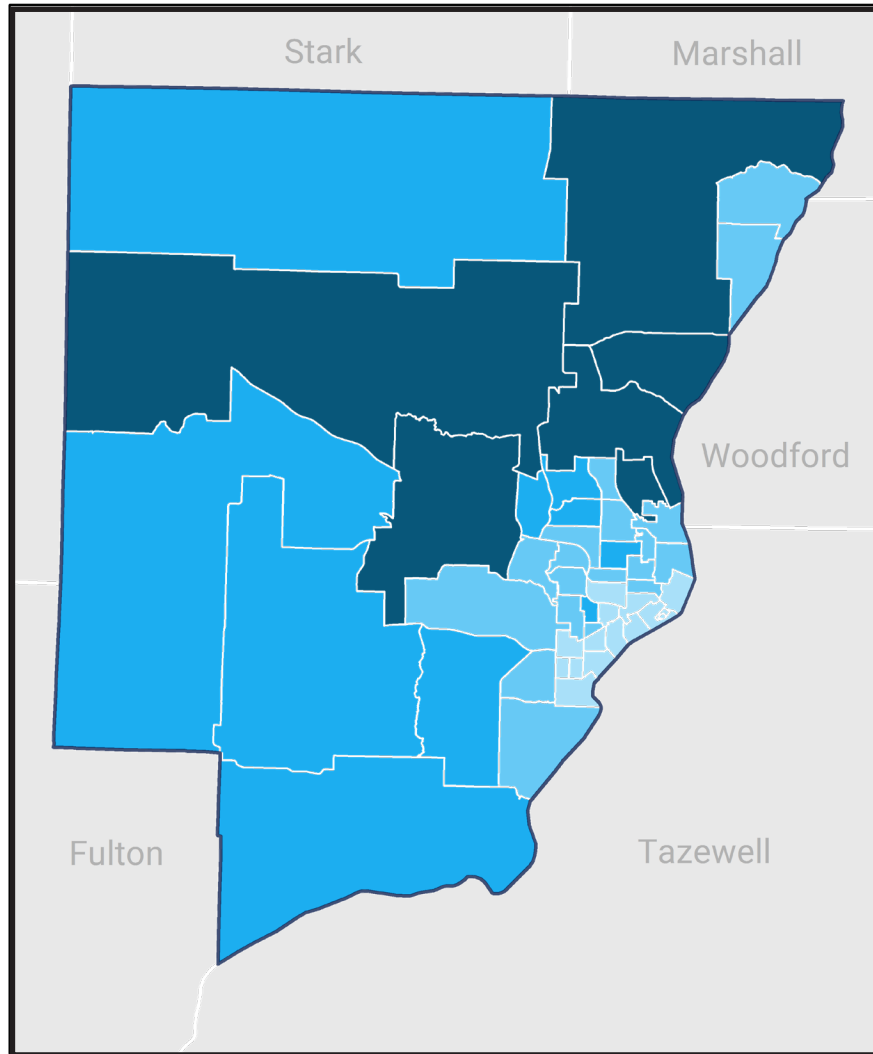


For many people, lack of adequate income alongside lack of available affordable housing supply serves as one of the most significant barriers to secure housing. The overall median annual household income across Illinois is \$63,575, however this varies significantly by households' demographic characteristics. A major variance in median annual household income is among Illinois' racial and ethnic groups. Among the state's White households, the median household income exceeds the state average at \$69,194. Native Hawaiian/Pacific Islander, American Indian/Alaskan Native, and Latinx/Hispanic households in Illinois all experience significantly lower median household incomes at \$53,958, \$47,573 and \$53,440 respectively. Black/African American households experience the lowest median household income in Illinois by a significant margin; at just \$37,244, their median household income is more than \$10,000 lower than any other racial or ethnic group.

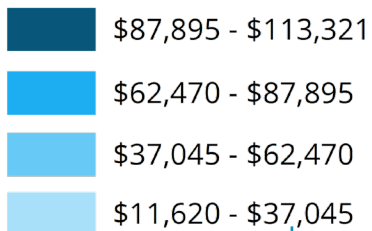
Median annual household incomes also vary significantly by family type. While Illinois' median annual family income is currently \$79,747, single parent households with children have significantly less annual income. Illinois' single male-led families with children see a median annual family income of \$42,456, and single female-led families with children just \$27,557, or just 35% of the state's overall median family income.

PEORIA COUNTY

MEDIAN HOUSEHOLD INCOME

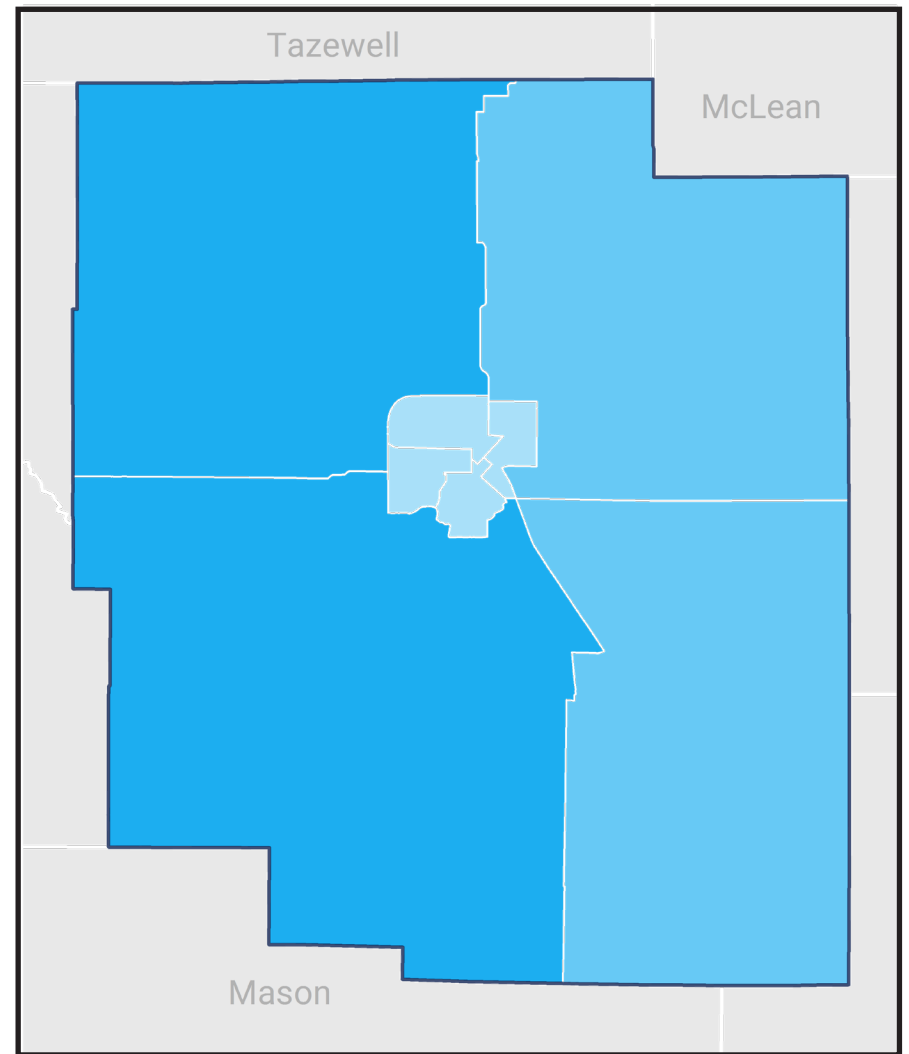


Median Household Income - 2018

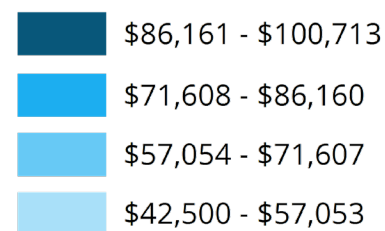


LOGAN COUNTY

MEDIAN HOUSEHOLD INCOME



Median Household Income - 2018



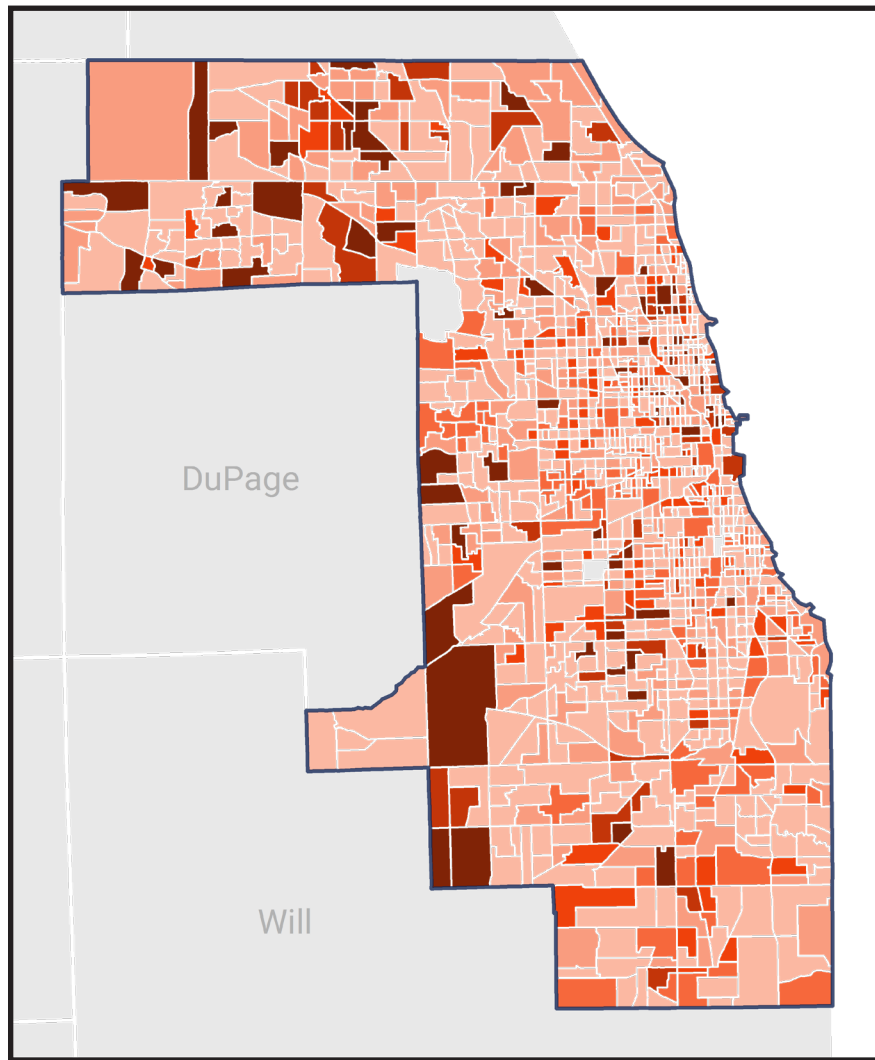


HOUSING INSECURITY AND DISPLACEMENT RISK CONTINUED...

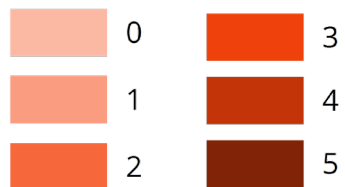
Another facet of housing insecurity that is often talked about today is the risk of displacement, or commonly termed “gentrification.” IHDA developed a market tool to assess the risk of housing displacement by census tracts throughout the state. The Affordability Risk Index (ARI) evaluates the rate of change over time of an area’s median household income, median home value, housing unit vacancy, renter tenancy, employment within management, business, science, and the arts, and individuals with a four-year degree to evaluate the likely risk of loss in housing affordability. The purpose of the ARI is to illustrate areas of the state that are likely becoming less affordable at a faster rate. ARI scores range from zero to five, with higher scores indicating a greater risk of loss in affordability.

Like IHDA’s ARUS tool, the ARI is most accurately utilized at the census tract-level, however, can be roughly scaled to county- and state-levels by averaging the scores assigned to tracts falling within those geographies. The average ARI score seen across the state’s 3,123 census tracts is slightly higher than one (1), and has decreased by an average of 0.3 points since 2015.²³ Counties where the average ARI score of their census tracts have increased most significantly may highlight areas of the state which are most broadly at-risk of losing affordability within their housing markets. Illinois counties whose average ARI scores increased by 2 points since 2015 include Adams, Bureau, Edwards, Kendall, and Washington Counties. However, it should be noted that county-level averages of census tract ARI scores are only a blunt estimation of the risk of loss in affordability; counties should be evaluated per each of their tracts’ scores, as done in the county maps below.

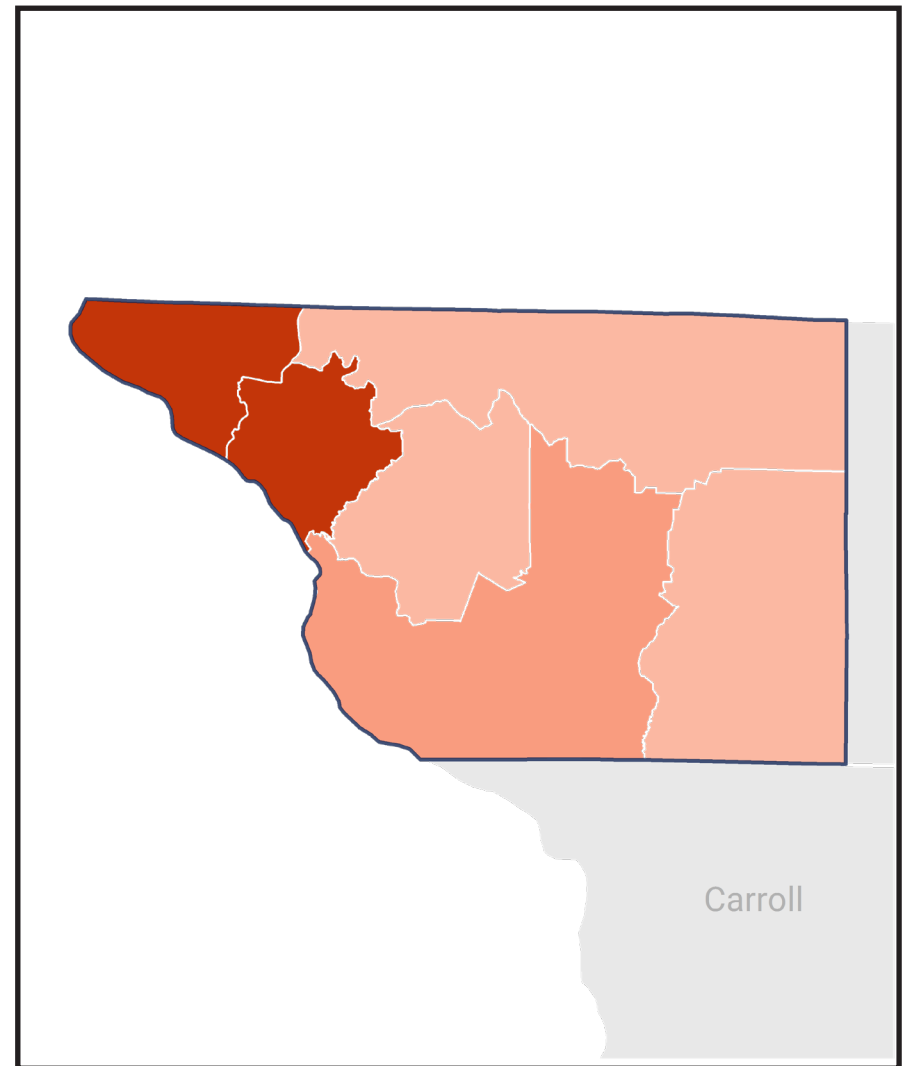
Cook County ARI SCORE



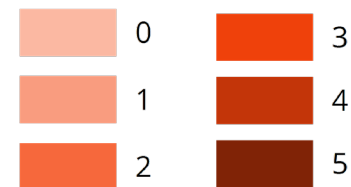
ARI Score 2018



Jo Daviess County ARI SCORE



ARI Score 2018





RACIAL EQUITY DISPARITIES

The discriminatory practices that have been historically incorporated into housing laws and policies have resulted in disparities that impact not only housing outcomes, but also quality of life, economic, and other outcomes across racial groups in our state and country. Racial inequities exist in Illinois and are clearly seen in data tracking housing, health, education, incarceration, employment, and many other aspects of life. The following topical analysis presents aggregated data points that show the unique conditions that impact the lives and housing outcomes of different racial and ethnic groups throughout Illinois.

Illinois' overall population is more than 70% White, however, some counties across the state are comprised of even less racial diversity. Shelby and Scott counties have minority populations that comprise less than 2% of their total population. In contrast, Cook and Alexander counties possess the most racial diversity in the state with non-White residents comprising approximately 42% and 38% of their total populations, respectively. Racial disparities in homeownership contribute to inequality within intergenerational wealth-building in the state. Of the over 3.1 million owner occupied households in Illinois, only 21.2% belong to minority homeowners, despite minority residents comprising more than 29% of the total population. Educational attainment is also realized at different rates by various races and ethnicities throughout the state. In Illinois, White residents are 20% more likely to have a high school degree or higher than Latinx/Hispanic residents. The Latinx/Hispanic community is also the least likely to have access to health insurance coverage, whereas almost 94% of the White community has health insurance coverage. Importantly, median household incomes throughout the state expose significant racial disparities. White households earn almost double the median income of Black/African American households, and Asian households earn \$48,000 more in median household income than Black/African American households.

Finally, incarceration rates reveal some of the most potent examples of racial inequity in the state. Despite comprising only 14.2% of the total population, Black/African American citizens comprise 57.9% of the prison population in Illinois. Similarly, Latinx/Hispanic residents represent 17.0% of the total population and comprise 12.5% of the prison population.

ILLINOIS							
	Share of the Population	Share of Owner Occupied Households	Homeownership Rate	High School Graduation Rate or Above	Median Household Income	Health Insurance Coverage Rate	Share of Prison Population (2013)
White	71.7%	77.3%	74.5%	91.2%	\$70,972	93.8%	29.1%
Black/African American	14.2%	8.1%	38.8%	86.1%	\$37,244	91.1%	57.9%
Asian	5.4%	4.3%	60.2%	90.8%	\$85,828	93.3%	*0.5%
Latinx/Hispanic	17.0%	9.3%	52.6%	66.5%	\$53,440	84.1%	12.5%
American Indian/Alaskan Native	0.2%	0.2%	51.3%	75.9%	\$47,573	91.6%	*0.5%
Native Hawaiian/Pacific Islander	0.04%	0.04%	48.7%	85.0%	\$53,958	-	*0.5%

*0.5% of the Illinois prison population is comprised of "Other Races" besides White, Black, or Hispanic populations. The allocation of Asian, American Indian/Native American, and Native Hawaiian/Pacific Islander is not specified.

IHDA PROGRAMS AND INVESTMENTS

Statewide Mandate.....	66
Multifamily Investments.....	66
Single Family Investments.....	71
Community Development Investments.....	81
IHDA Market Tools.....	84



STATEWIDE MANDATE

As Illinois' housing finance agency and the administrator of most affordable housing programs, IHDA plays a critical role in stabilizing the housing market throughout the state's communities, creating affordable and safe housing opportunities for low-income families and individuals at risk, and setting a precedent for the prioritization of public funding. For more than fifty years IHDA has made major contributions towards many aspects of the housing market including by increasing homeownership, preventing foreclosures, providing financial education and resources to individuals, constructing and preserving affordable multifamily properties, and financing community development initiatives. The following section details IHDA's recent investments across the state by programmatic area, and can be used to examine the contributions and successes achieved.^{24,25,26}

Despite these successes, IHDA recognizes that disparities exist in the way people of different races and ethnicities have access to IHDA's valuable products. Efforts are underway to market our products differently – in non-English formats, via community partners, etc. – to increase access across populations that are currently unable to do so. Additionally, mortgage origination with IHDA-backed products is being analyzed by race and compared to statewide benchmarks, to assure that bank partners and IHDA outreach and targeting are proactively advancing access to IHDA programming.

As the leader of affordable housing investments in Illinois, IHDA holds a responsibility to create programming and advocate for legislation that assists all groups of people in need of safe, attainable, and sustainable housing. By reflecting on the recent investments and impacts that IHDA has made, there is an opportunity to examine areas of additional need or unmet demand. The analyses contained in the following pages will provide insight into IHDA's greatest accomplishments, as well as direction for expanding and extending its impact in the years to come.

MULTIFAMILY INVESTMENTS

TAX CREDIT & MULTIFAMILY FINANCE

A large part of IHDA's impact on the affordable housing market across Illinois is realized through its investments to develop and preserve affordable multifamily rental properties. IHDA funds affordable housing developers through a variety of sources and mechanisms so that they can construct, rehabilitate, and preserve affordable housing units to be made available to low-income renters. Since IHDA's creation just over 50 years ago, it has financed more than 250,000 units of affordable housing.

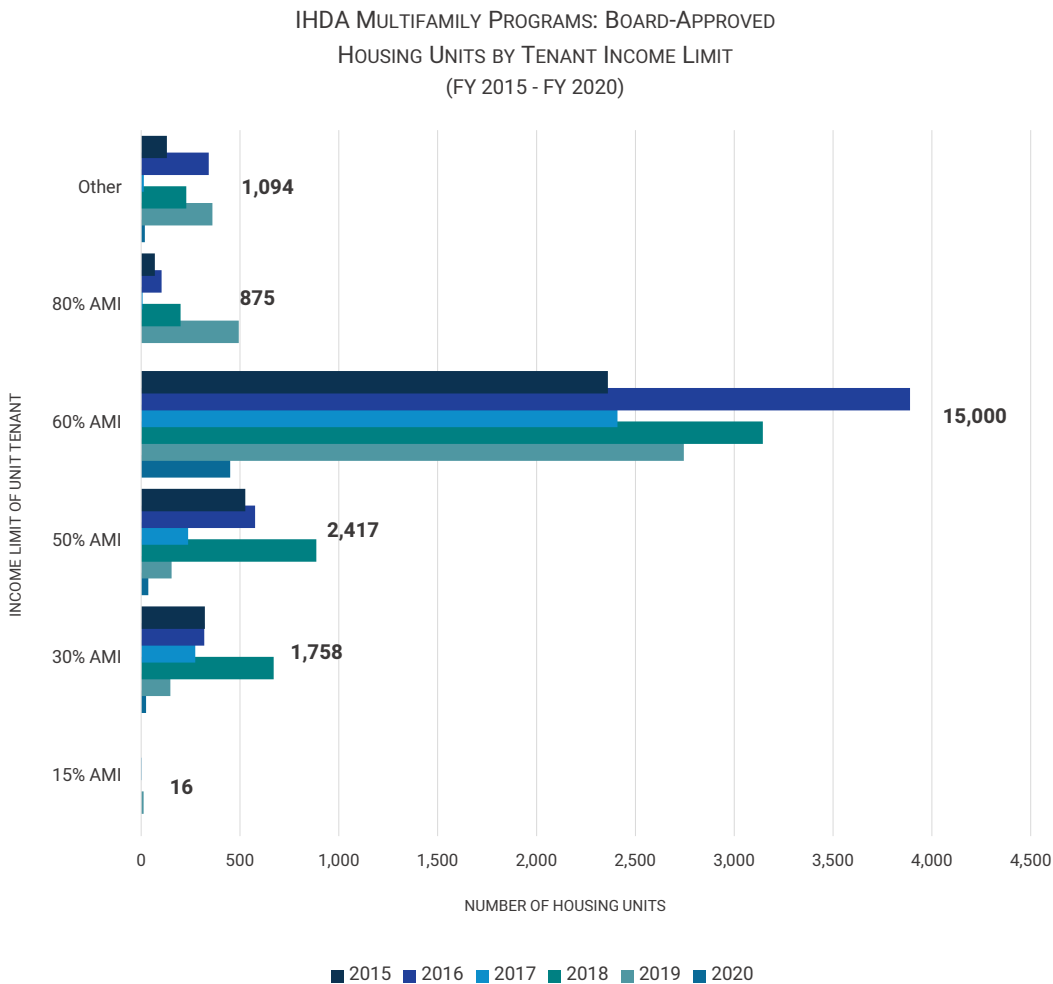
IHDA is the administering agency for Illinois' statewide²⁷ Low-Income Housing Tax Credit (LIHTC) Program, a federal subsidy that is responsible for the greatest amount of affordable rental units created throughout the United States.²⁸ LIHTC is administered as an award of tax credits to incentivize and contain the costs of construction, acquisition, or rehabilitation that are acquired in affordable housing developments. LIHTC is a highly competitive resource that provides for a wide variety of affordable housing types; projects can serve families and individuals, can range widely in size and scopes of work, and can target particular populations such as elderly, individuals with supportive housing needs, and many others. IHDA's LIHTC Program is governed by its Qualified Allocation Plan (QAP) which dictates rules and scoring procedures for the Program and thereby sets priority areas and actions. The QAP is revisited every two years, however IHDA currently awards its competitive 9%



credit on an annual basis. LIHTC requires that units financed under its program remain affordable, or below market rate, for a period of at least 30 years,²⁹ adding value to housing markets not only through the creation of affordable housing units but also through their long-term sustainability for communities.

IHDA also administers the Illinois Affordable Housing Tax Credit³⁰, which provides a donation tax credit incentive for the creation of housing units affordable to low-income households, although non-competitive.

In addition to tax credits and other public funds used to support multifamily developers, IHDA also offers mortgage and bond financing options to assist with the development of affordable housing units, and works to additionally accommodate subordinate debt requests to fill financial gaps in multifamily projects when possible. IHDA administers subordinate debt from various funding sources that include the Illinois Affordable Housing Trust Fund, the Federal HOME program,³¹ and Community Development Block Grant (CDBG) funding.



IHDA MULTIFAMILY INVESTMENTS since 2015

243 developments funded

\$2,006,700,274 tax credits awarded

21,160 housing units created

95% of housing units funded are affordable

More than \$1.4 billion in additional resources allocated

2,265 Permanent Supportive Housing units created

Between 2015 and 2020 IHDA administered nearly 2 billion tax credits to 188 projects under its 4% and 9% LIHTC programs, resulting in the creation of 18,824 affordable housing units. These projects also collectively received more than \$1.3 billion in additional resources from IHDA. During this time IHDA also allocated over 100 million state tax credits. Across all its multifamily financing resources between 2015 and 2020, IHDA financed projects and the creation of affordable rental housing units in 46% of Illinois' counties. These projects and affordable housing units contribute to IHDA's overall active portfolio, which helps to preserve affordability within more than 90% of Illinois' counties.

IHDA MULTIFAMILY PROGRAMS:
BOARD-APPROVED TAX CREDITS, SUBORDINATE RESOURCES, AND DEVELOPMENTS
(FY 2015 - FY 2020)

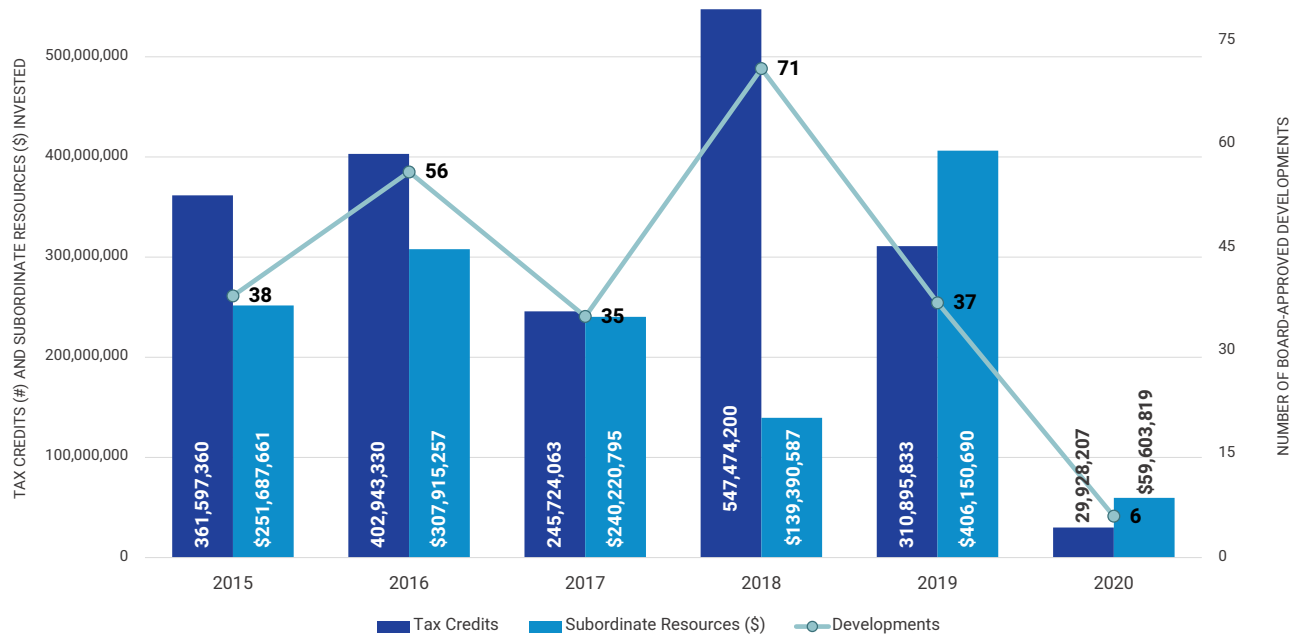
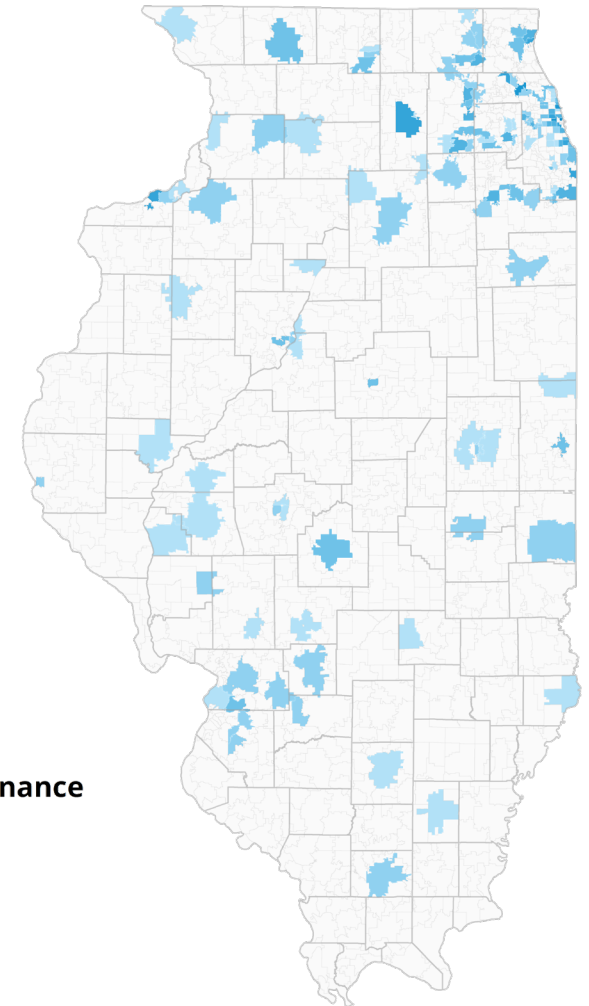
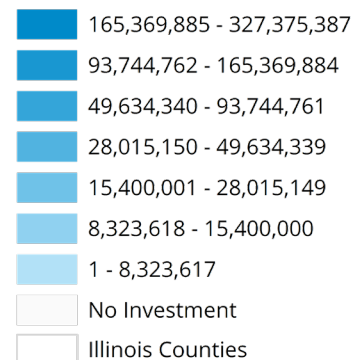


Chart above and map to the right illustrate both federal tax credit investments (#) and subordinate resource investments (\$).



Total IHDA Multifamily Finance Resource Investments FY 2015 - FY 2020



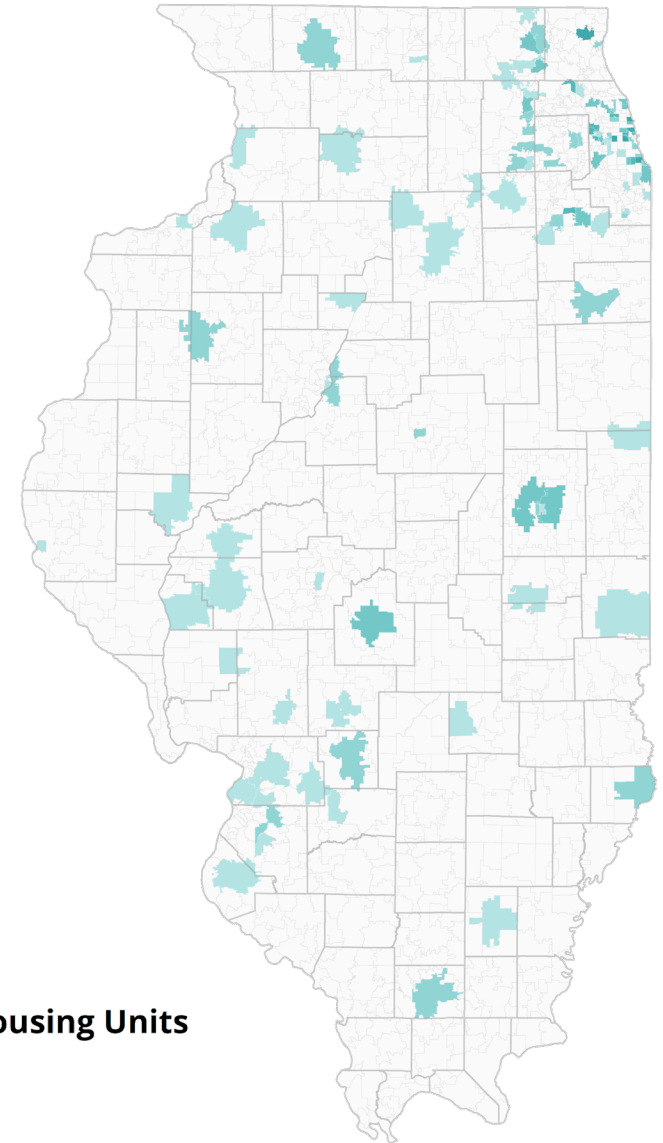
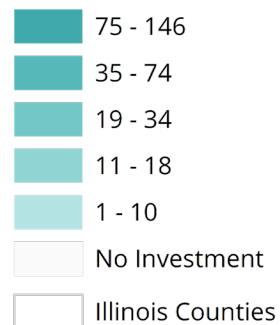
SUPPORTIVE HOUSING & TARGETED POPULATIONS

Over the past five years IHDA has also administered programs that provide financing to support the development of multifamily units for targeted populations. Multiple funding rounds have been administered under the Permanent Supportive Housing (PSH) Development Program, which provides financing for the construction or rehabilitation of housing units for extremely low-income individuals who need supportive services along with housing.³² Within the past five years, IHDA also administered two pilot rental assistance programs: one for persons leaving Illinois Department of Corrections and the other to serve persons experiencing homelessness who were frequent utilizers of hospital emergency department services.

Under its Low-Income Housing Tax Credit program, IHDA incentivizes projects that dedicate units to individuals referred from the Statewide Referral Network (SRN). These incentives help to encourage more housing units are made available for extremely low-income households with individuals who are either homeless, at risk of homelessness, or headed by a person with disabilities.³³ Additionally, IHDA administers Section 811 Project Rental Assistance funds which act as a rental subsidy for projects that are financed by one of IHDA's sources and provide housing to individuals referred through the same process as the SRN.³⁴

Through these programs and resources, IHDA works to provide stable housing for some of the state's most vulnerable populations, particularly those that are most at-risk of homelessness. These financial and programmatic investments represent IHDA's work to provide for some of the needs of a resource that is in extremely high demand.

Total IHDA-Financed Permanent Supportive Housing Units FY 2015 - FY 2020

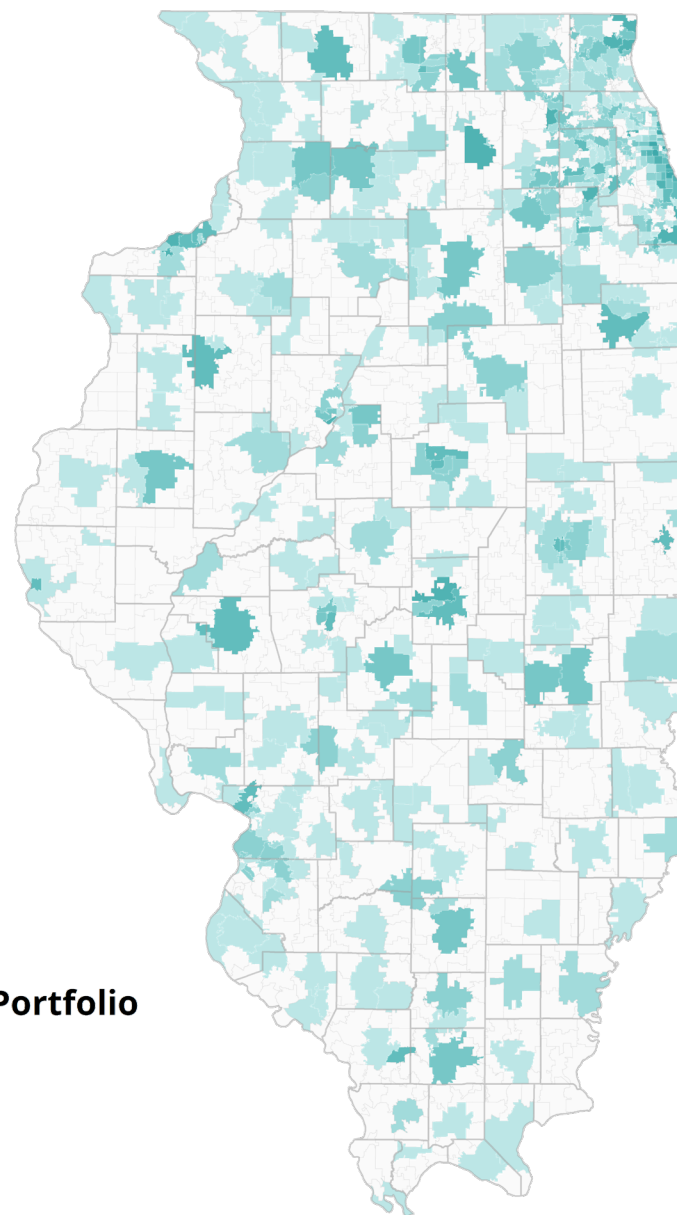
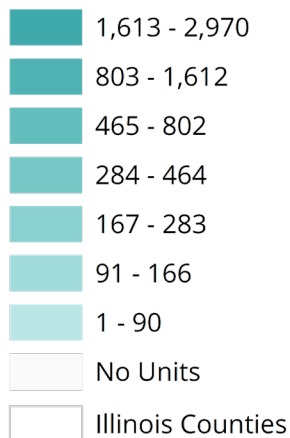


IHDA's ACTIVE PORTFOLIO

IHDA monitors the compliance and status of the portfolio of multifamily projects and units that have been supported by its resources in the past. Serviced by asset managers, projects within IHDA's portfolio are managed for financial, regulatory, and safety performance, and are no longer considered to be within the portfolio once their affordability or other regulatory terms expire. As of 2020 IHDA's portfolio includes 1,339 different multifamily developments across 90% of Illinois' counties.

These developments total more than 100,000 units that provide an affordable home for elderly, family, special need, and other households throughout the state. IHDA maintains a regularly updated public map of its portfolio, including projects with pending and approved funding applications, which can be found on IHDA's website.³⁵

Total IHDA-Supported Housing Units in Current Portfolio Active Portfolio as of FY 2020





SINGLE FAMILY INVESTMENTS

HOMEOWNER ASSISTANCE PROGRAMS

For decades IHDA has offered a variety of downpayment assistance programs to support opening doors of homeownership to households throughout Illinois. While these programs, past and present, often vary in target recipients and borrower criteria which may be a response to alleviate financial hardships or promote first-time homeowners, they all serve the purpose of expanding the homeownership model to a broader range of households. By offering forgivable funds allocated towards a buyer's downpayment and free educational resources, these programs have all worked to increase access to homeownership, especially to households who may have faced barriers buying a home due to their savings or income level. All of IHDA's homeownership programs offer assistance via completely forgivable loans, which function like grants.

IHDA recognizes that there are historical disparities by racial groups across the nation, and access to homeownership exists as one of the starkest examples of the inequities caused by discriminatory and exclusionary laws and policies. IHDA has begun to create programming that is more directly impactful and responsive to the racial disparities in homeownership across our state.

Between July 2016 and June 2020, IHDA administered 10 programs as well as various additional subsidies³⁶ and credits³⁷ that offered differing forms of assistance to potential homeowners. During this time, IHDA made more than 25,000 loans to households in over 90% of Illinois' counties.

Over the past five years, IHDA's products for homeowners included i-Refi, a program offering financial relief for homeowners with an underwater mortgage, or one whose principal is greater than the market value of the home. For these homeowners, i-Refi offered significant financial assistance and a refinanced mortgage at an affordable rate. Although i-Refi sunset during 2020, this program helped more than 500 homeowners remain in their homes and retain its value.

IHDA HOMEOWNERSHIP INVESTMENTS since 2016

10 programs

25,398 loans

\$193,231,556 disbursed

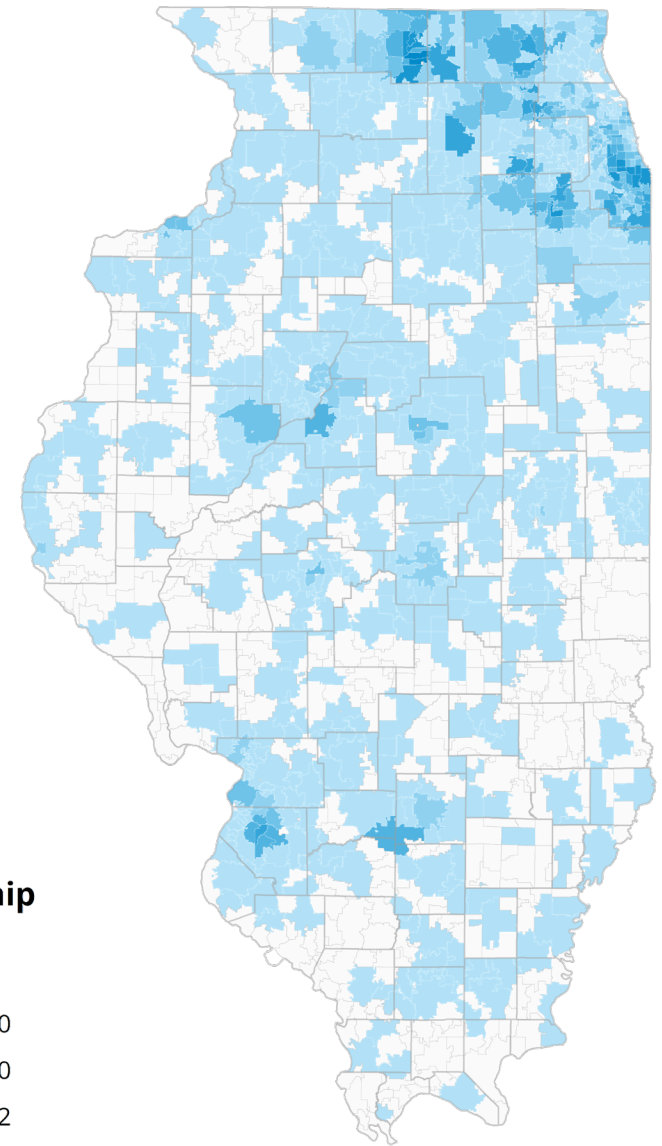
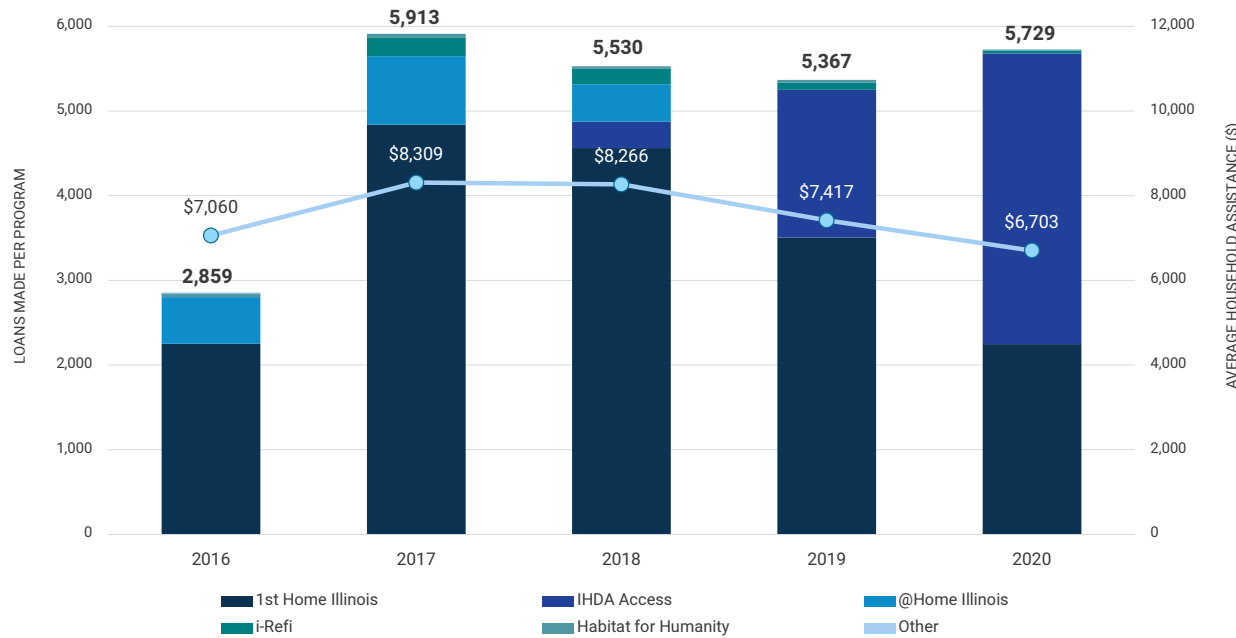
\$7,608 average household assistance

Homeowners helped in **92** counties

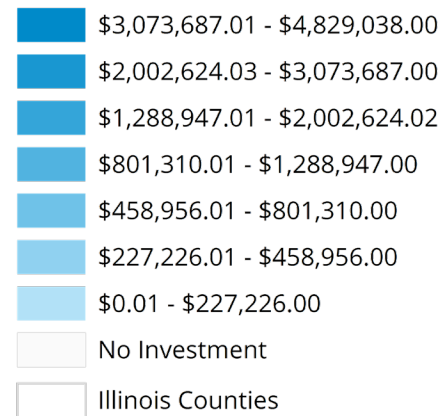
Average income of assisted homeowner:
\$56,339

Total IHDA Homeownership Loans FY 2016-FY 2020	Loans Made by Program	Dollars Disbursed by Program	Average Assistance by Program
1st Home Illinois	17,409	\$130,485,000	\$7,495
IHDAccess (4%, 5%, and 10%)	5,485	\$31,808,264	\$5,799
@Home Illinois	1,802	\$8,874,095	\$4,925
i-Refi	526	\$19,489,487	\$37,052
Habitat for Humanity: Community Impact Fund	151	\$2,405,000	\$15,927
Other DPA Programs	25	\$169,710	\$6,788

IHDA HOMEOWNERSHIP LOANS AND AVERAGE ASSISTANCE OVER TIME
(FY 2016- FY 2020)



Total IHDA Homeownership Program Investments FY 2016 - FY 2020



IHDA HOMEOWNERSHIP IMPACT ON MINORITY COMMUNITIES

IHDA does not target any of its homeownership programs by race or ethnicity, however, it is important to reflect on who these programs have benefitted to understand how equitably they are impacting varying groups of individuals across Illinois.

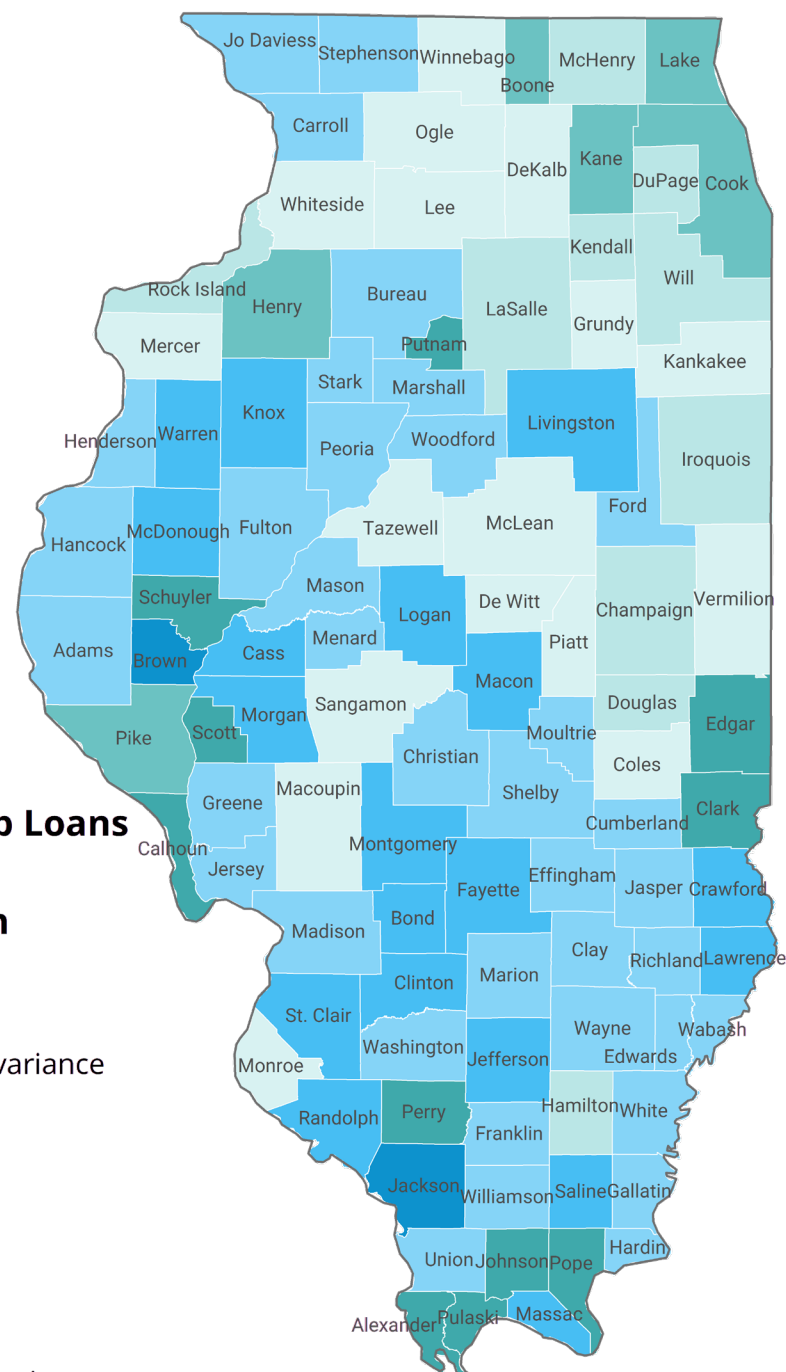
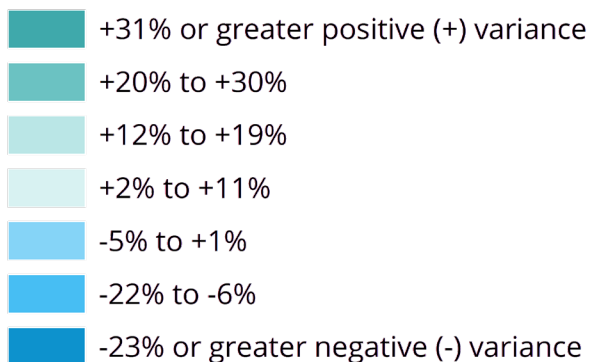
The map shown on this page compares the percentage of loans made to minority populations (non-White identifying individuals) through IHDA's Homeownership programs from FY 2016 to FY 2020 in relation to the minority population rate within each county. The variance reflects the share of IHDA's Homeownership loans made to minority individuals compared to the share of the non-White population within each county (2018). A positive variance indicates that a greater share of IHDA loans were made to minority individuals than the share of the minority population in that county. A negative variance indicates that the share of IHDA loans that were made to minority individuals was less than the share of the minority population of the county.

While 11 counties (about 10% of the total counties) saw a positive variance of IHDA loans made to minority individuals at a share more than 50 percentage points higher than the minority population share, or a significantly higher share than the county's minority population, 56 counties (just over 50% of the total counties) had a negative variance.

Variance between % of IHDA Homeownership Loans Made to Minorities and % Minority Population

IHDA Loans: FY 2016 - FY 2020

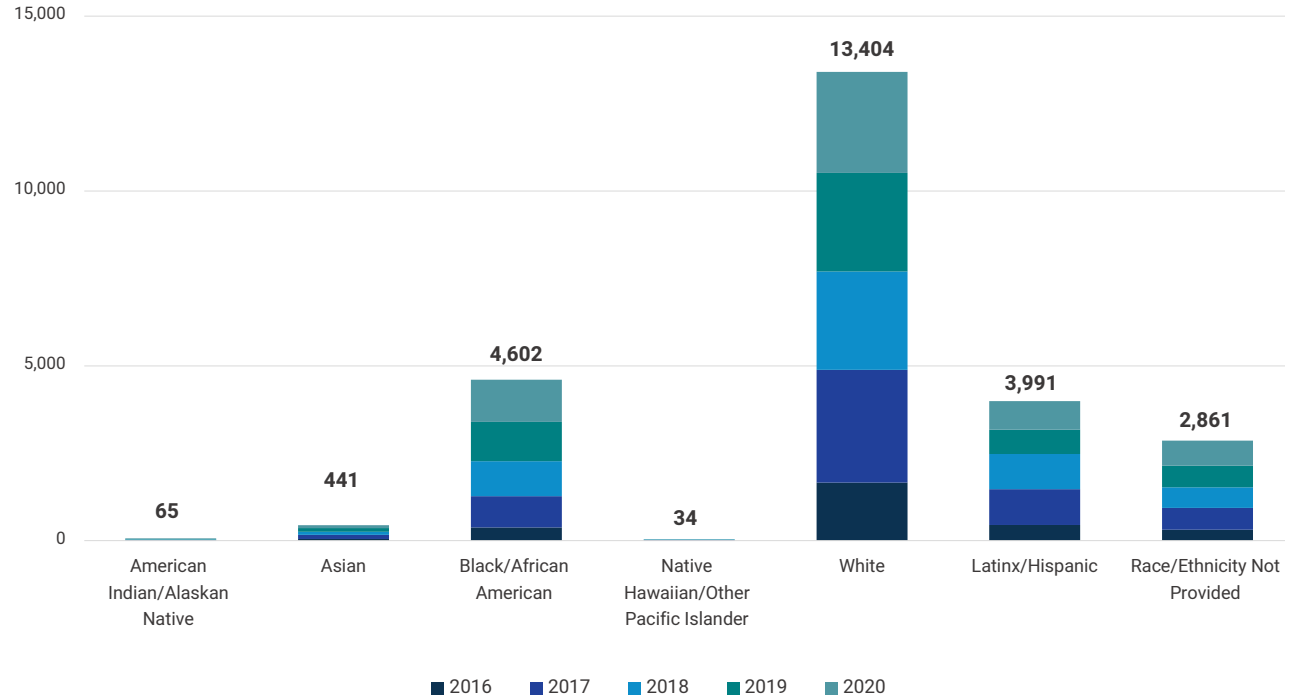
Minority Population: 2018



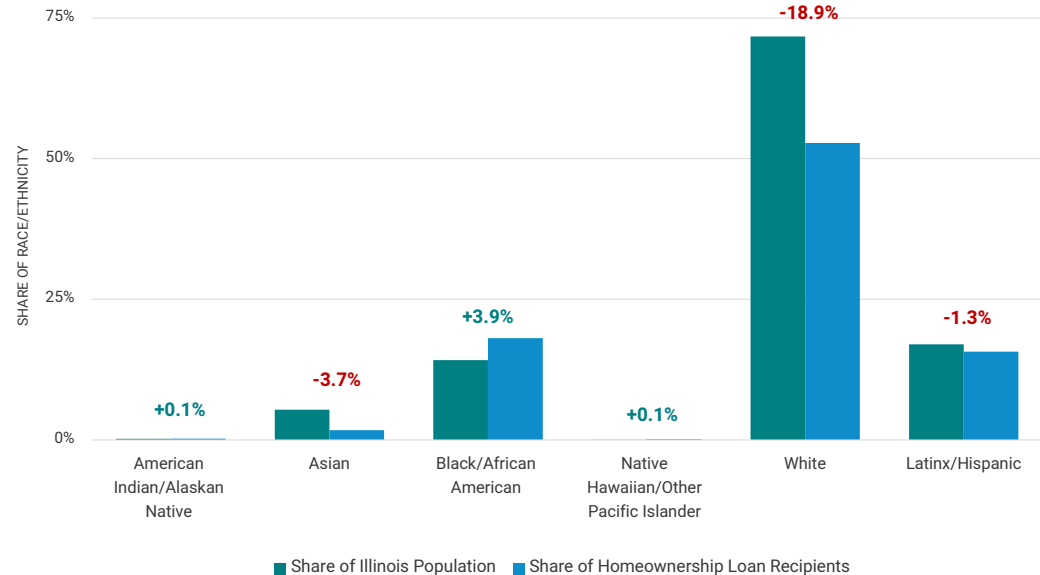
HOMEOWNERSHIP IN THE FUTURE...

IHDA has already begun to expand its support to homeowners across our state and from differing backgrounds and financial situations by increasing programming that is tailored and available to broader groups of individuals especially to populations that are underrepresented in homeownership. In late 2020 IHDA released Smart Buy and Opening Doors: two new downpayment assistance funding programs that are aimed specifically at aspiring homeowners who may face financial barriers to securing a home loan, including those with burdensome existing student loan debt. These programs have had increased market outreach to historically disinvested communities including Black/African American communities, Latinx/Hispanic communities, and DACA³⁸ recipients.

RACE AND ETHNICITY OF HOMEOWNERSHIP PROGRAMS LOAN RECIPIENTS
(FY 2016 - FY 2020)



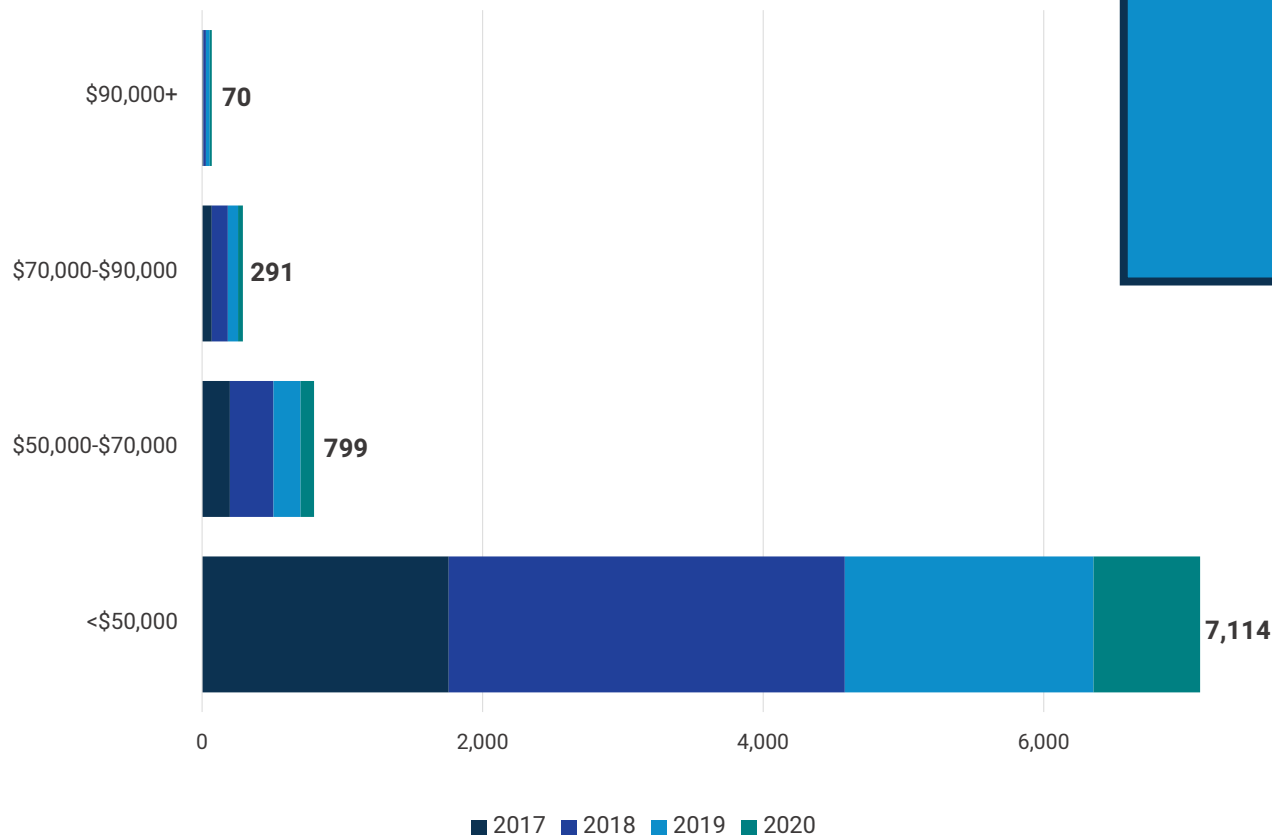
VARIANCE IN SHARE OF RACE/ETHNICITY BETWEEN HOMEOWNERSHIP LOAN RECIPIENTS
(FY 2016 - FY 2020) AND ILLINOIS POPULATION (2018)



EMERGENCY RELIEF & FORECLOSURE PREVENTION PROGRAMS

Within the last decade IHDA administered various programs as a part of the federal government's Trouble Assets Relief Program (TARP) following the economic crisis of 2008.³⁹ A key program developed through these funds was the Hardest Hit Fund: HELP (HHF), which offered mortgage relief payments to homeowners who had experienced economic hardship⁴⁰ and met other program criteria. Although now completed, between the years of 2017 and 2020 HHF made loans to 8,274 homeowners throughout Illinois to help them stay current on mortgage payments. Providing an average loan amount of approximately \$20,000 per household, HHF disbursed more than \$171 million during this time period. The vast majority of these loans were made to homeowners with a household income of less than \$50,000 annually.

HOMEOWNERS ASSISTED UNDER HHF HELP BY INCOME BRACKET



IHDA EMERGENCY RELIEF & FORECLOSURE PREVENTION since 2016

Hardest Hit Fund: HELP

8,274 Loans

\$171,619,873 Disbursed

\$20,742 Average Household Assistance

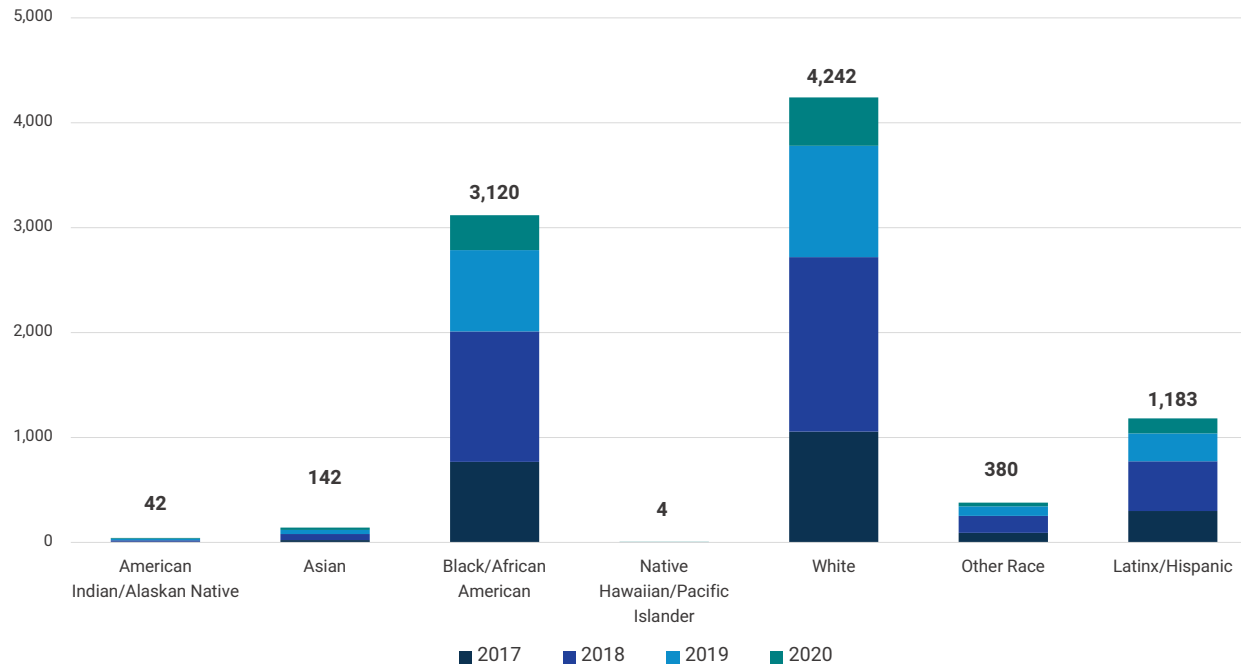
Housing Counseling

5 Programs

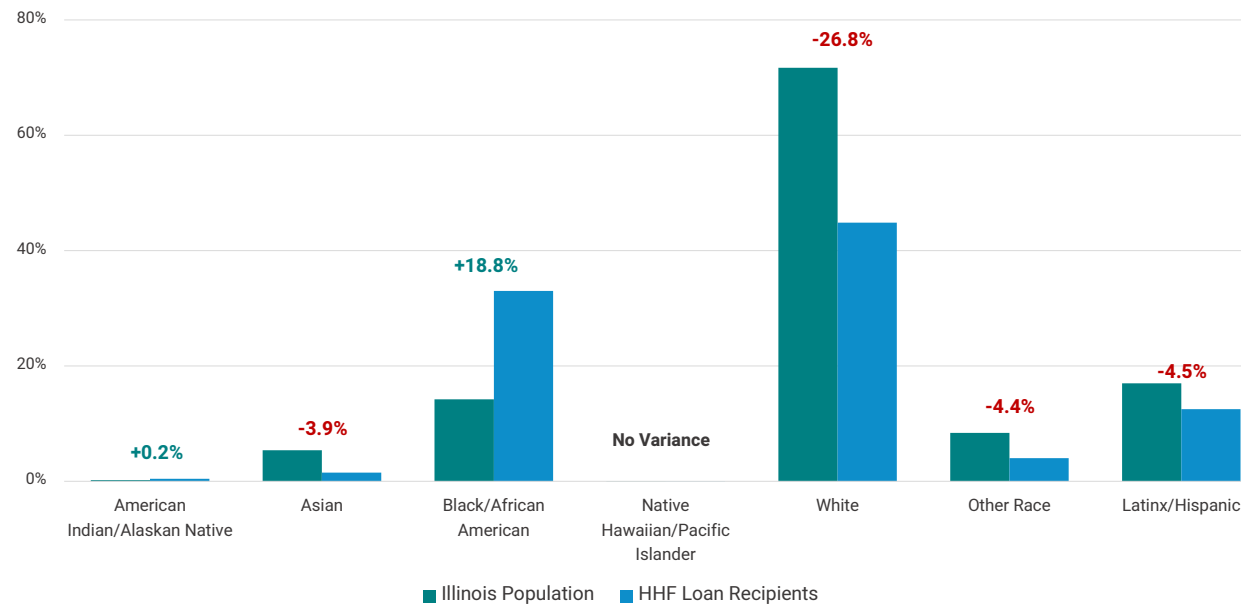
138,038 Households assisted

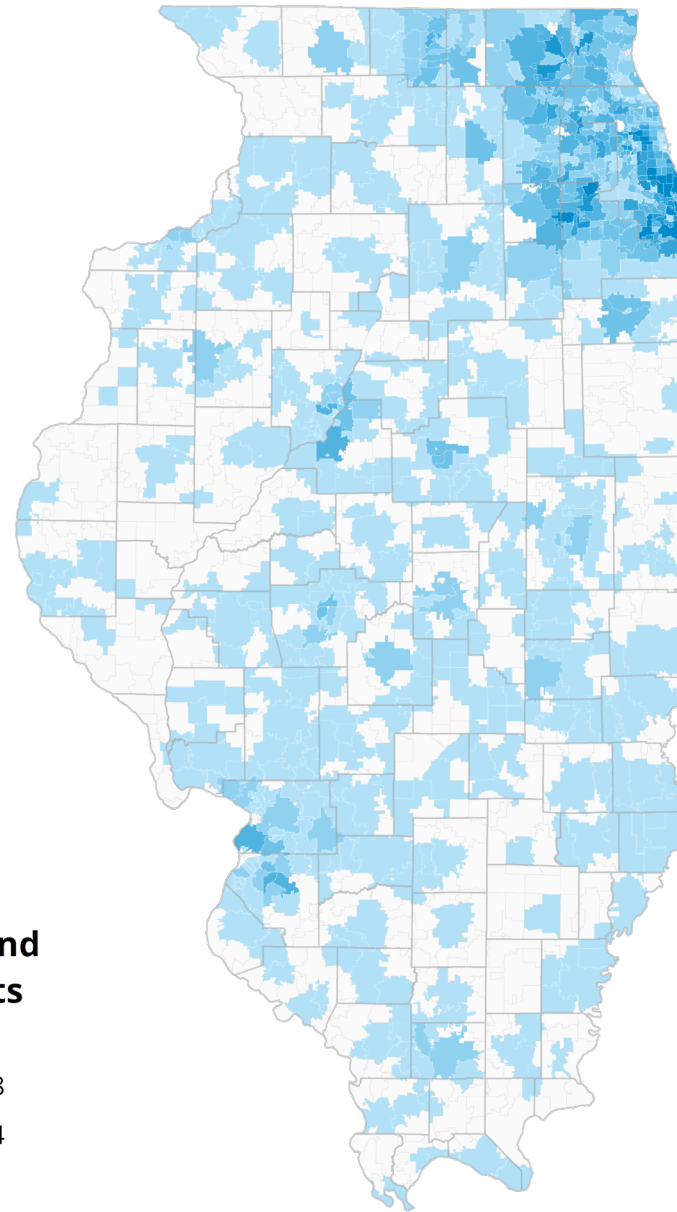
\$21,581,877 Dollars disbursed

RACE AND ETHNICITY OF HHF HELP LOAN RECIPIENTS (FY 2017 - FY 2020)

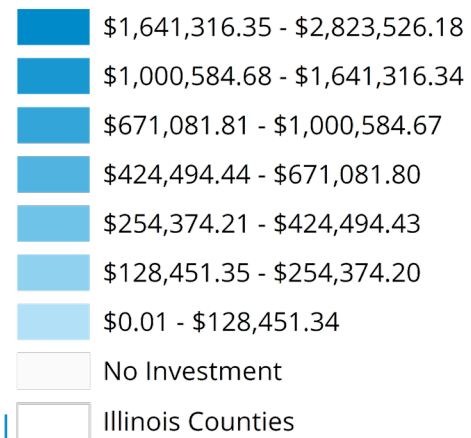


VARIANCE IN SHARE OF RACE/ETHNICITY BETWEEN HHF HELP LOAN RECIPIENTS (FY 2017 - FY 2020) AND ILLINOIS POPULATION (2018)





**Total IHDA Hardest Hit Fund
HELP Program Investments
FY 2017 - FY 2020**

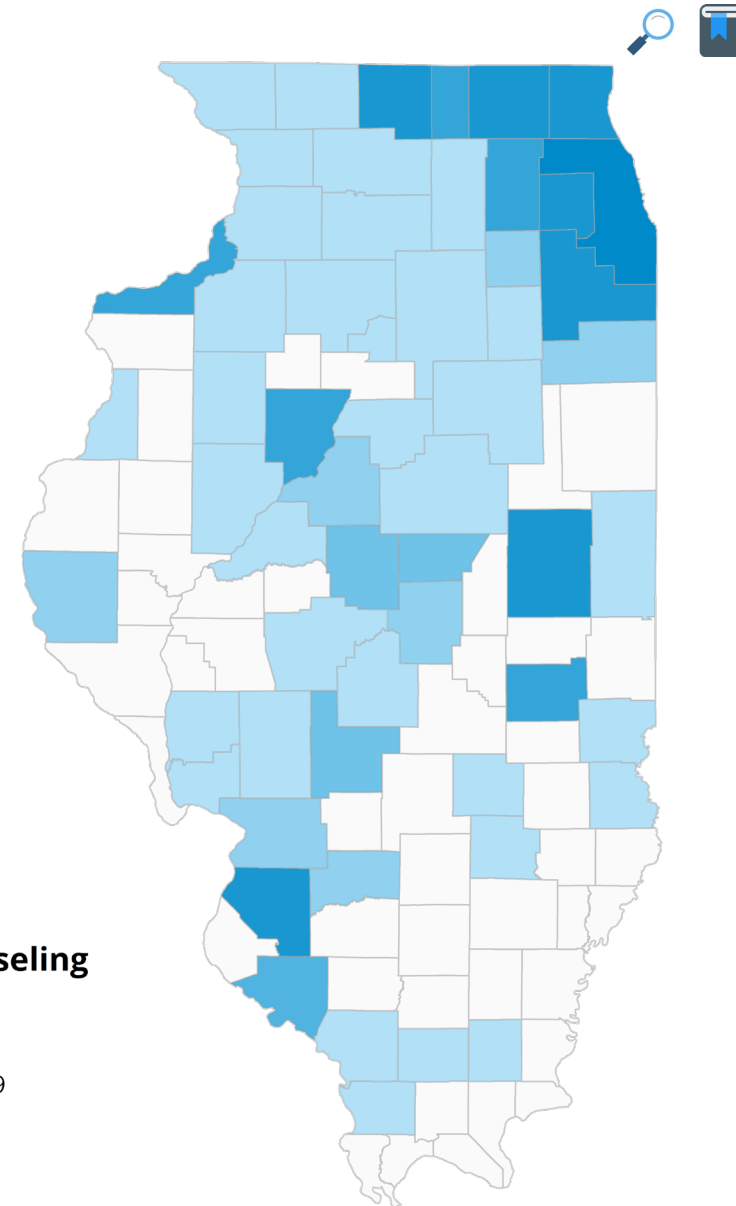
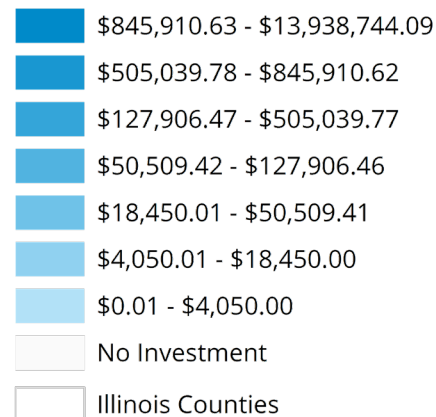


Counties with Highest Housing Counseling Impact FY 2016-FY 2020	Households Assisted per 10,000 Households in County
Boone County	3,528
Champaign County	1,450
Coles County	1,304
St. Clair County	604
De Witt County	467
Clinton County	464
Cook County	441
Montgomery County	320
Peoria County	301
Winnebago County	290

IHDA also administers a variety of programs that support housing counseling agencies throughout the state so that they can offer free counseling, education, and outreach services to individuals in need. Since 2016, IHDA has disbursed housing counseling funding under five different programs that has supported households in more than half of Illinois' counties with in-person counseling. Virtual counseling is available statewide. The funds distributed under these programs play an important role in providing education to individuals for homebuying, preventing foreclosure, and increasing access to financial literacy resources for all people.

Total IHDA Housing Counseling Program Investments

FY 2016 - FY 2020



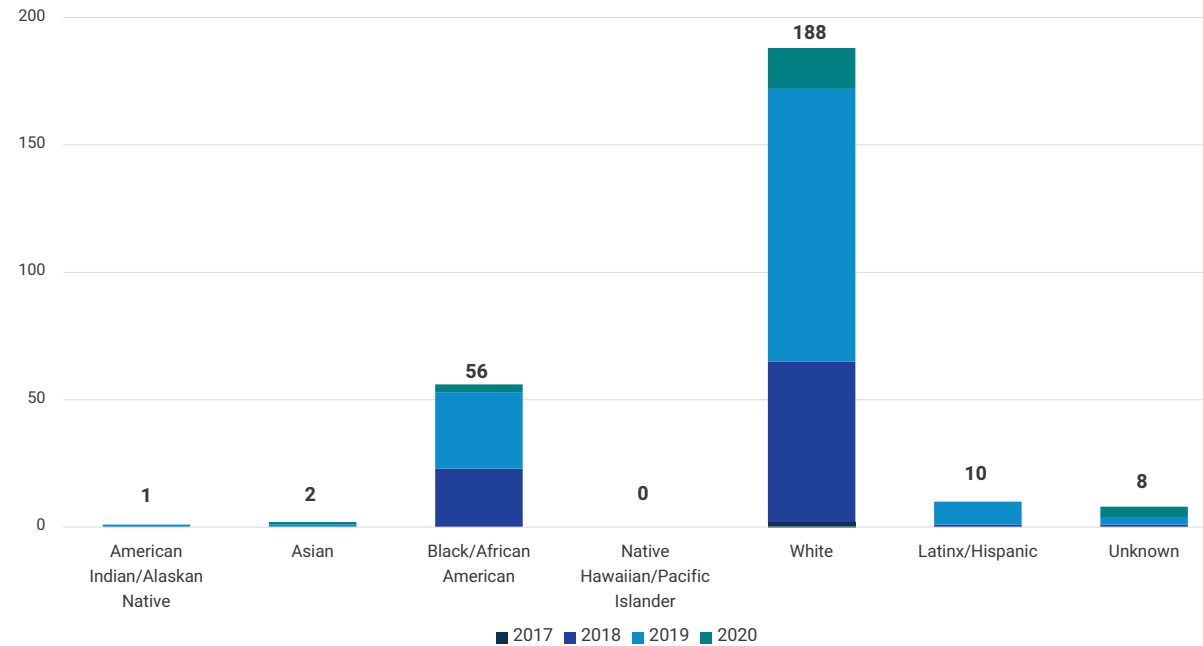
REPAIR & MODIFICATION PROGRAMS

IHDA allocates money from the Illinois Affordable Housing Trust Fund to support two programs which assist low-income homeowners in making necessary repairs to their homes. The Single Family Rehabilitation Program (SFR) provides forgivable loans to allow homeowners to make major repairs to their homes; funds can be used towards improvements such as a roof, electrical systems, and windows among others. While initially limited to non-entitlement communities, SFR is now available statewide.

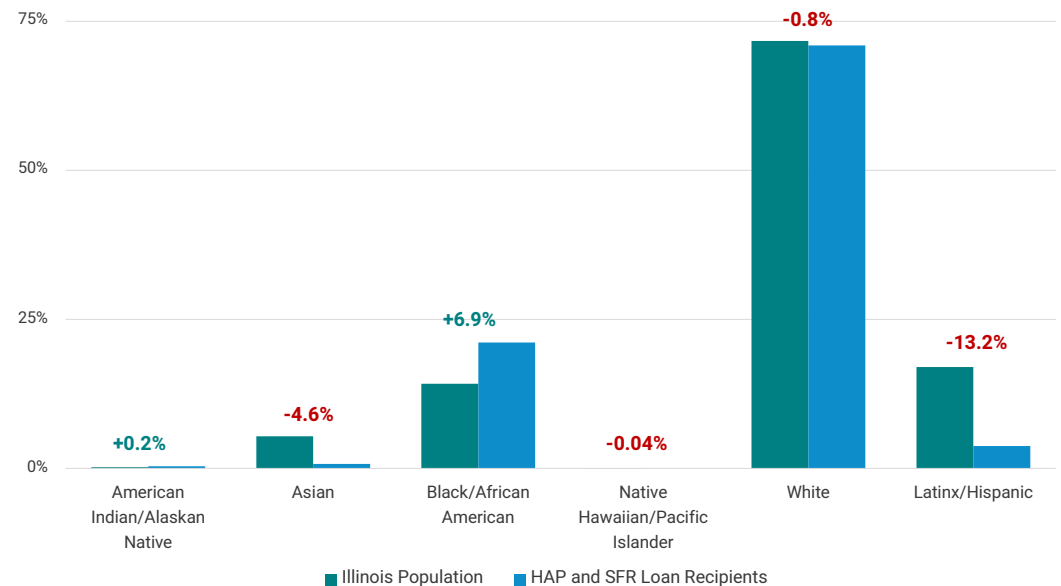
IHDA also administers the Home Accessibility Program (HAP) which provides funding to low-income owner-occupied households in need of home modifications. Under this program, qualifying households with residents who are elderly and have a physical limitation or persons with a disability can receive forgivable loans that can be used to make repairs or modifications, such as a ramp installation, that will allow them to remain in their homes and remove health and safety hazards.⁴¹

Both of IHDA's repair and modification programs are awarded as grants to administering agencies or municipalities who then make loans to qualifying recipients within their service areas. These programs work to help IHDA address the vast need for rehabilitation funds for single family homes throughout Illinois. IHDA is continually working to expand and better meet the needs of homeowners needing rehabilitation and modification support and has created various sub-programs⁴² to offer programming that targets high-priority issues within home repair.

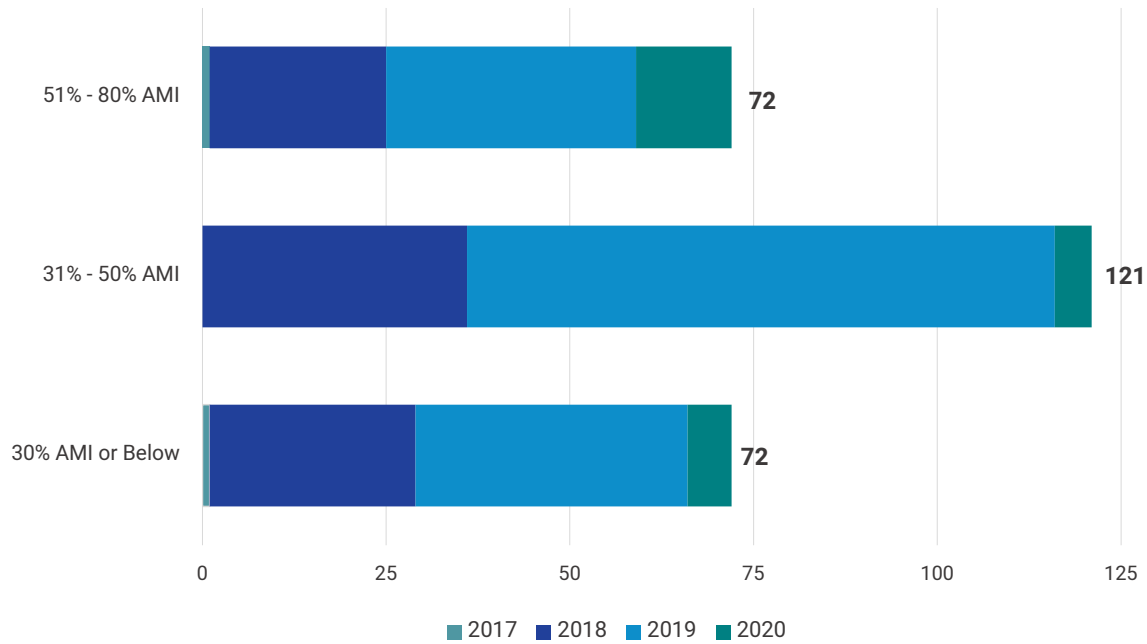
RACE AND ETHNICITY OF HAP AND SFR LOAN RECIPIENTS
(FY 2017 - FY 2020)



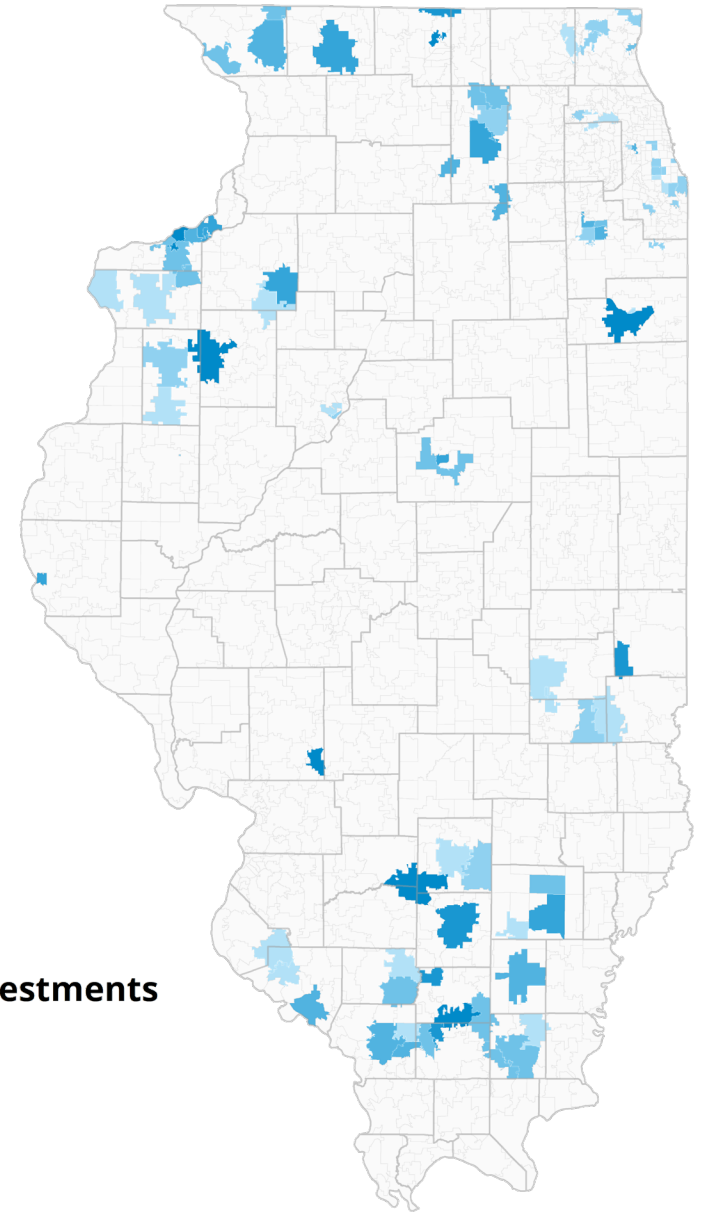
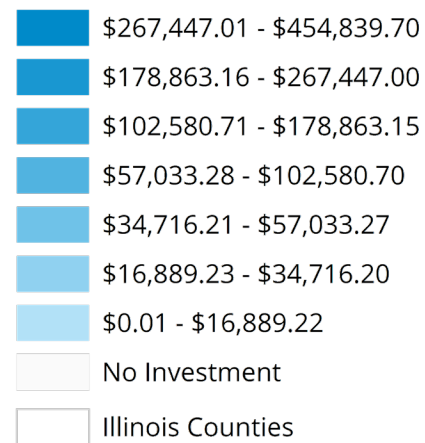
VARIANCE IN SHARE OF RACE/ETHNICITY BETWEEN HAP AND SFR LOAN RECIPIENTS
(FY 2017 - FY 2020) AND ILLINOIS POPULATION (2018)



HOMEOWNERS ASSISTED UNDER HAP AND SFR BY AREA MEDIAN INCOME (AMI) LEVEL



Total IHDA Repair & Modification Program Investments FY 2017 - FY 2020





COMMUNITY DEVELOPMENT INVESTMENTS

BLIGHT REDUCTION

A pressing need throughout much of Illinois and the nation is funding to address vacant and dilapidated properties. Blighted properties can pose health and safety risks to communities, and represent underutilization of valuable land and assets. Rehabbing, demolishing, or rebuilding vacant properties provides communities an opportunity to address local vulnerabilities while simultaneously increasing the potential of future investment and growth in their housing stock.

Since 2015 IHDA has funded multiple programs that support revitalization activities for single-family homes and small-scale multifamily residences. The largest of these three programs is the Abandoned Property Program⁴³ (APP), which has disbursed more than \$40 million since 2015 and provided funding to address over 14,000 vacant properties. APP makes grants to municipalities throughout Illinois. The funds which constitute this program are derived from a state fund financed by foreclosure filing fees that are collected and recorded by each county's clerk. Especially when awards are made equitably into areas from which foreclosure filing fees came, APP's unique financing structure⁴⁴ helps to promote a reciprocal aid structure by reinvesting money back into communities that are most likely to have recently suffered from disinvestment.

The Abandoned Property Program has very high demand across Illinois, in part because of the variety of ways in which its funding can be utilized. APP funds are eligible for use in a suite of applications including boarding, demolishing, rehabilitating, and even mowing the grass of abandoned residential structures as well as vacant lots. Additionally, grants can be used towards paid eligible expenses, thereby reimbursing municipalities for costs that they have already spent towards revitalization.

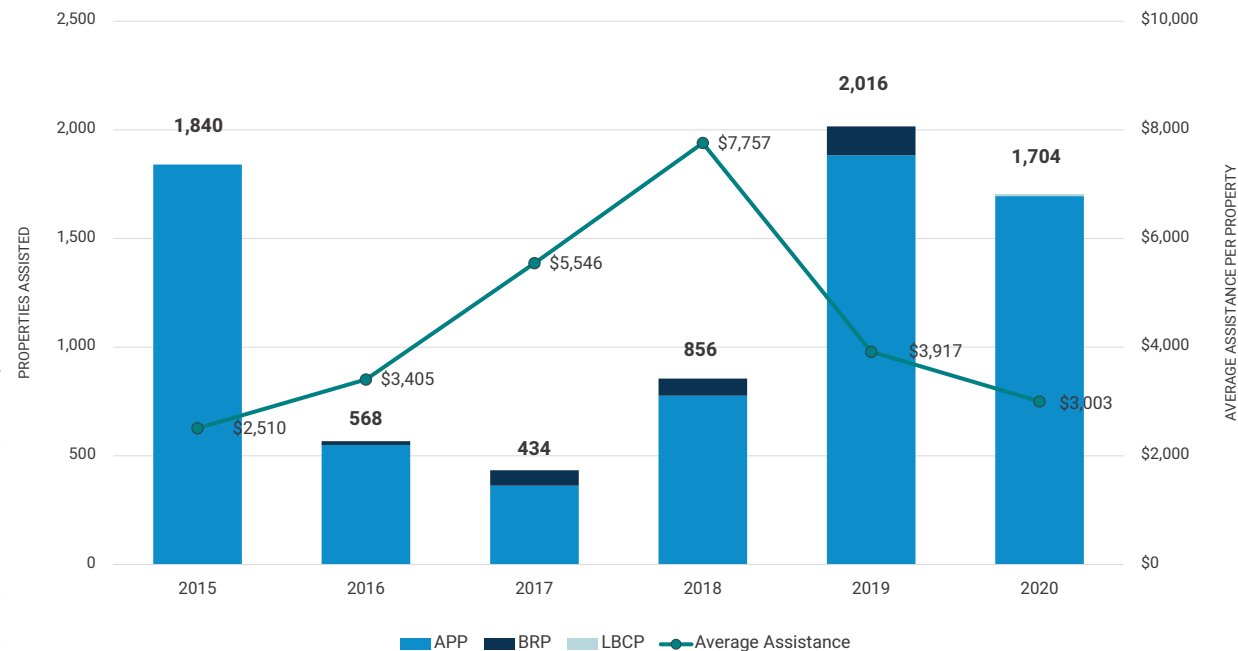
IHDA BLIGHT REDUCTION PROGRAM INVESTMENTS since 2015

3 Programs

7,418 Properties Assisted

\$28,612,275 Disbursed

IHDA REVITALIZATION PROGRAMS: PROPERTIES ASSISTED AND AVERAGE ASSISTANCE PER PROPERTY OVER TIME (FY 2015 - FY 2020)



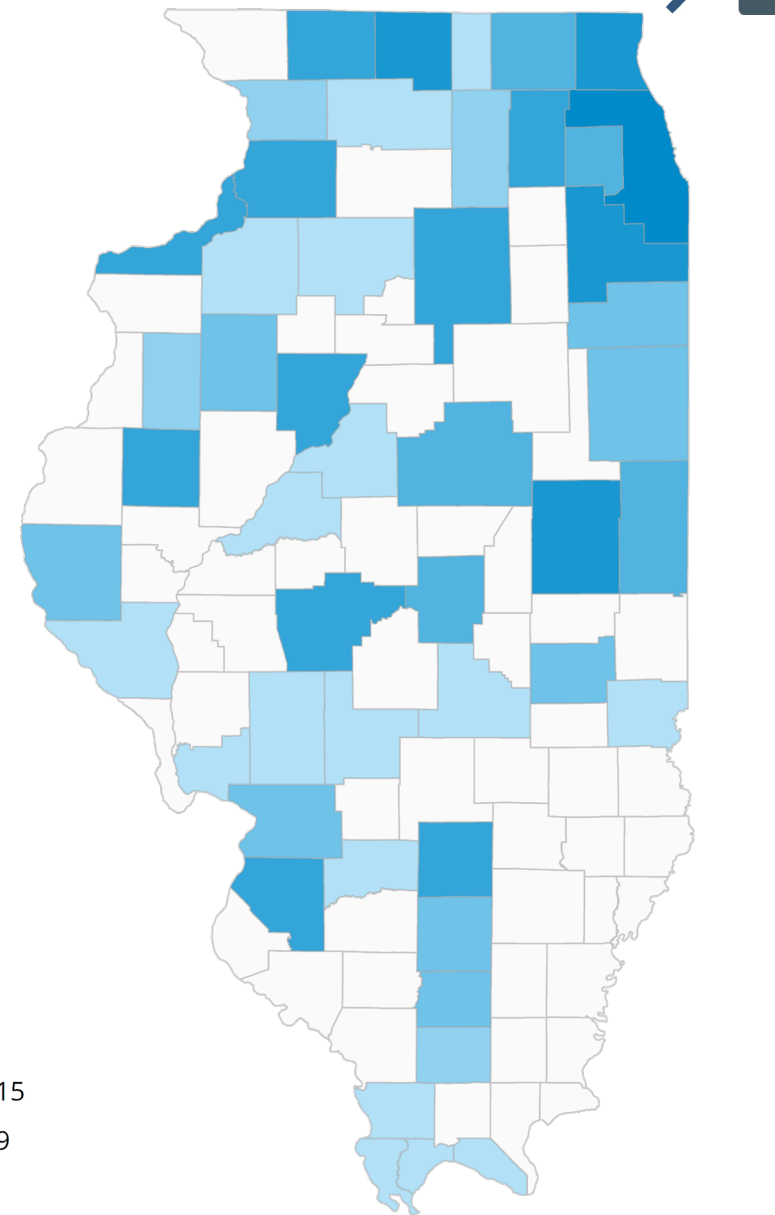
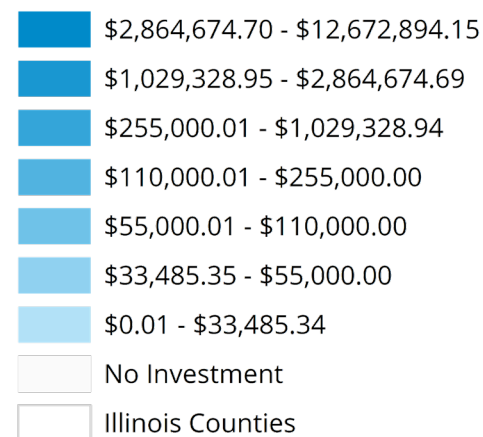
IHDA also administered the Blight Reduction Program (BRP), a revitalization program developed under the Troubled Assets Relief Program (TARP) following the economic crisis of 2008 that provided forgivable loans to partnering agencies and municipalities to be used for the demolition of abandoned residential properties. Completed this last year, BRP disbursed nearly \$16.7 million towards demolishing over 600 vacant properties between 2016 and 2020.

Finally, IHDA is continuing to develop new funding programs to address revitalization activities across the state more comprehensively. IHDA recently developed the Land Bank Capacity Program (LBCP) to provide funding towards establishing new land banks across the state and fund their ongoing activities.⁴⁵ Between 2019 and 2020 LBCP invested nearly \$150,000 across five counties and provided technical assistance and training surrounding land bank development to 10 municipalities and organizations across the state.

REVITALIZATION IN THE FUTURE...

IHDA recognizes that there is a continued need to provide funding that addresses dilapidated residential properties across Illinois. To continually expand financing options that alleviate municipalities' costs surrounding vacant properties, IHDA created the Strong Communities Program -- an additional program to fund revitalization activities. As of 2020, the Strong Communities Program has already commenced an initial funding round to make awards to municipalities and organizations to undertake a wide variety of revitalization activities, encompassing successful principles from both the Abandoned Property Program and Blight Reduction Program.

Total IHDA Revitalization Program Investments FY 2015 - FY 2020





COMMUNITY PLANNING & TECHNICAL ASSISTANCE

In 2017 IHDA developed a Community Revitalization Program which provides free planning resources and technical assistance to communities throughout the state who identify a need to plan for ongoing community development and affordable housing activities. The Community Revitalization Program offers a variety of scopes and planning services intended to provide resources and build the capacity of partnering communities. Through this program, IHDA works with municipalities and community development organizations throughout the state, particularly those without funding availability or dedicated planning staff, entering into long-term planning partnerships that engage local communities, evaluate market conditions, identify needs and funding resources, and establish a Community Revitalization strategy for the local community. Community Revitalization partnerships culminate in a final Community Revitalization Plan which provides insight and guidance towards a tangible route for community development and affordable housing investment in the community. These Community Revitalization Plans also directly connect partnering communities to resources that will help them achieve their goals and are incentivized within IHDA's Low-Income Housing Tax Credit program should partnering communities choose to apply.

From 2017 to 2020, the Community Revitalization Program developed its full-scale planning repertoire and partnered with 14 communities outside of the Chicago metropolitan region. These partnerships have all or will soon result in completed Community Revitalization Plans, some of which have already been utilized to access development funding by the communities. During this time, the Community Revitalization Program also partnered with 20 organizations and advisory groups to coordinate planning and development efforts across agencies to improve interagency coordination and resource sharing across the state.

Outside of its proactive planning services, the Community Revitalization Program also provides technical assistance surrounding the Low-Income Housing Tax Credit program, under which Community Revitalization serves as up to a 10-point category. Between 2016 when Community Revitalization first became incentivized in the LIHTC program and 2020, IHDA provided technical assistance to 173 projects in 131 different communities across the state. These efforts help to connect communities seeking affordable housing investments with resources and planning tools – particularly communities in challenging markets for development.

IHDA COMMUNITY PLANNING RESOURCES SINCE 2016

14

**Long-Term
Planning
Partnerships**

131

**Communities
given Technical
Assistance**

47

**LIHTC Awards
Made with
Community
Revitalization
Planning**

6

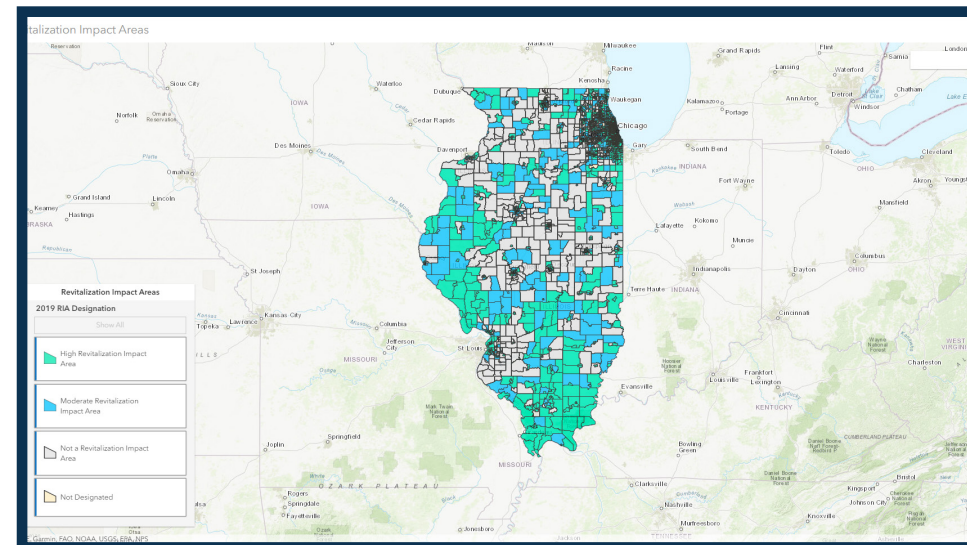
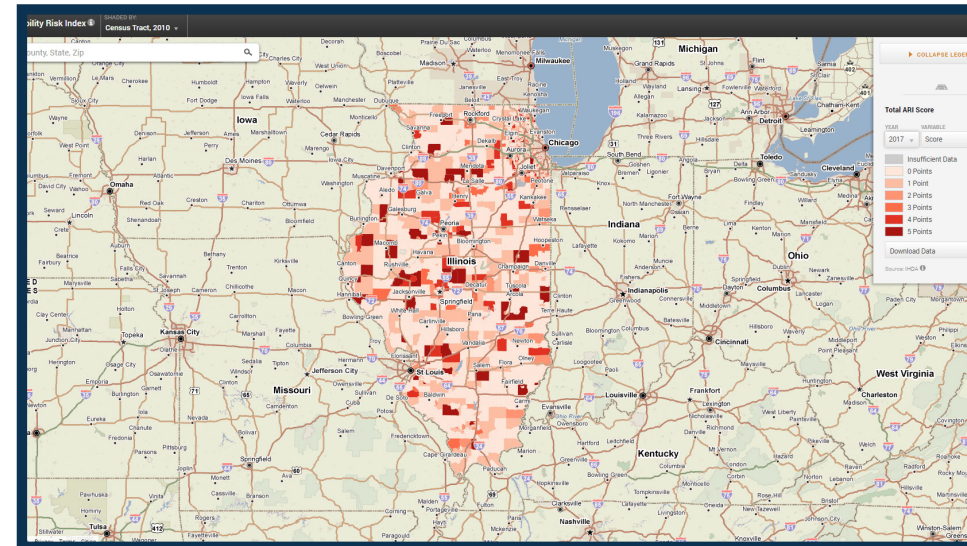
**Market Tools
Developed**

IHDA MARKET TOOLS

IHDA's Strategic Planning and Reporting Department produces market tools using publicly available data and transparent methodologies to increase knowledge and awareness surrounding housing needs. **These tools are intended to reduce barriers to IHDA processes and maintain transparency surrounding our market analysis, increasing access for smaller developers to free robust market analysis tools that can help them site and target their development ideas.**

A large amount of data regarding housing and community needs is analyzed by IHDA for every application for funding we receive. In the last decade, IHDA has made efforts to turn these previously only internal processes into public facing tools. Sharing data and analytics in this way helps to create a common language around housing need in Illinois' many housing markets and can produce more fundable applications that link with our mission and agency goals. Currently published on the IHDA website (via its Strategic Planning and Reporting (SPAR) department) IHDA publishes the following tools:

- **Opportunity Areas** display census tracts and places with low poverty, access to high quality jobs, and low concentrations of existing affordable housing (opportunity areas currently are linked directly to points in the QAP);
- **Revitalization Impact Areas (RIAs)** are targeted geographic areas that demonstrate the most commonly noted market conditions suggesting that concerted community development planning would be especially beneficial.
- the **Affordable Rental Unit Survey** measures the number of rental units in a specific census tract that are affordable to households earning various percentages of the Area Median Income and can be used to target underserved income levels;
- the **Affordability Risk Index** measures change over time in indicators that tend to signal decreasing affordability in a census tract and is also linked directly to points in the QAP;
- the **IHDA Market Analysis Application** summarizes economic, demographic, and housing information based on the market area that a user selects, providing functionality that enables the users to conduct their own assessment of market needs to be served by their ideas.



COMMUNITY PLANNING IN THE FUTURE...

Justified by the increase in demand for IHDA's Community Revitalization services, IHDA recognizes an ongoing need for proactive planning, technical assistance, and partnership for communities throughout Illinois. In order to better meet this demand, IHDA expanded both its Community Revitalization staff and programmatic reach in 2020; whereas proactive planning services were only available to communities outside of the Chicago metropolitan area until 2020, the Community Revitalization Program is now available to qualifying municipalities and organizations statewide, and continues to expand planning services and tools available to communities. The Community Revitalization Program also continues to increase its partnerships and alignment with other agencies, institutions, and planning endeavors statewide. Finally, IHDA is continually developing free market tools to assist individuals and communities in their evaluations of their needs surrounding community development and affordable housing. These tools and their methodologies are made public on IHDA's website.⁴⁶



ENGAGING ILLINOIS

The Blueprint's Engagement Process.....	87
Statewide Resident Survey.....	88
Listening Tours.....	97



THE BLUEPRINT'S ENGAGEMENT PROCESS

Given that the Housing Blueprint aspires to foster a broader understanding and honest assessment of housing needs and experiences across Illinois, collaboration, public participation, and open engagement serve as core elements to its planning process. In order to engage as many residents and perspectives as possible, the Blueprint accommodated various community engagement elements to encourage participation from organizations, governmental agencies, and citizens that would inform the findings of the plan and construct a vision for our state's future.

Throughout the course of 2020, the Blueprint's engagement efforts included a Statewide Resident Survey, a series of Listening Tour meetings, and an outreach and marketing campaign to inform communities across the state of the planning process and inviting them to participate.

To provide a forum on which residents and organizations could learn about and become more involved in the creation of the Blueprint, IHDA created a website to host the various elements of its planning process. The Statewide Resident Survey, Listening Tour meetings, and various other plan components were continuously published at www.ILHousingBlueprint.org as they became available, allowing the public to stay informed of plan findings and opportunities to engage.

IL HOUSING BLUEPRINT

THE FUTURE OF HOUSING IN ILLINOIS

YOU CAN HELP BUILD THE FUTURE OF HOUSING IN ILLINOIS!

The Housing Blueprint is a collaborative planning effort to develop a vision for the future of housing in Illinois.

We're bringing together community residents, organizations, and agencies across the state to help us achieve our most pressing goals.

GET INVOLVED AT
ILHOUSINGBLUEPRINT.ORG



Share your story — take the **Resident Survey** today!

STATEWIDE SURVEY PARTICIPATION

2020

903

SURVEY RESPONSES

63

COUNTIES
REPRESENTED

310

ZIP CODES
REPRESENTED

SURVEY CATEGORIES

IMPACT OF COVID-19

HOUSING

COMMUNITY LIFE

COMMUNITY STRENGTHS

COMMUNITY VISION

STATEWIDE RESIDENT SURVEY

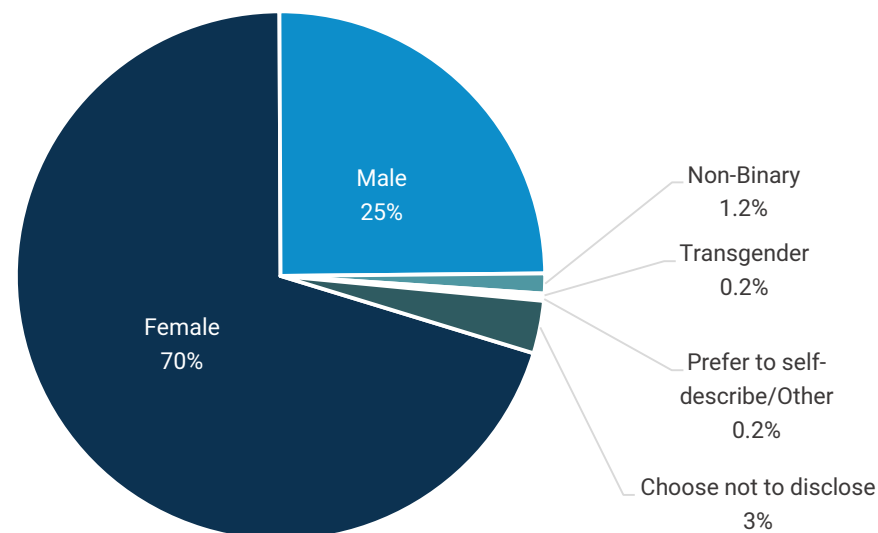
A major component of the Housing Blueprint's community engagement process was its Statewide Resident Survey. Hosted on ILHousingBlueprint.org, this survey anonymously polled residents from across Illinois about their communities' needs, housing access, and various other areas of community life. This survey's responses helped to illustrate the diversity of experiences across our vast state and provided a venue for individuals to have their experiences, perspectives, needs, and hopes for their community codified as qualitative findings within the planning process. The Statewide Resident Survey was the furthest reaching aspect of the Blueprint's engagement processes, receiving a total of 903 individual responses for analysis within this first year's plan.

Responses to the Statewide Resident Survey were collected from May through December 2020. Illinois residents were encouraged to complete the online survey via ILHousingBlueprint.org, however, were also given the option to complete paper versions of the survey or complete the questions over the phone in case of limited internet access or ability. Translations of the survey were also made available in Spanish, Polish, and Simplified Chinese to account for three of the most commonly spoken/read languages in Illinois other than English.⁴⁷ The Statewide Resident Survey was promoted through Listening Tour meetings, IHDA's social media accounts, the distribution of more than 10,000 hard-copy flyers, the Illinois Housing Task Force members, and community partners from across the state.

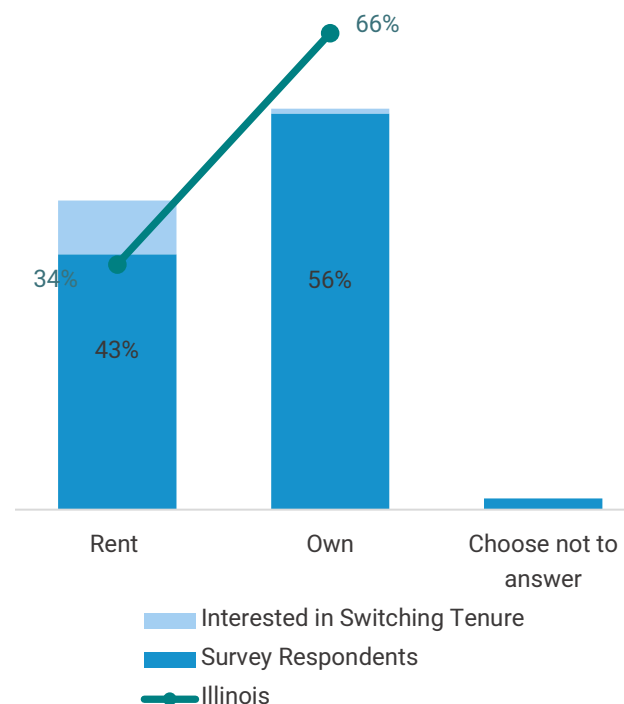
Respondents were solely required to provide their zip code so that the survey's results could be aggregated and analyzed at a relatively small geographic level that could illustrate local experiences and perspectives. Overall, the responses that the survey received served to represent many different parts of the state that spanned rural, urban, and suburban communities. Responses were received from 63 different counties (62%) and 310 zip codes (approximately 20%). The largest portion of survey responses originated from Cook County (497 responses, 55%), followed by Morgan County (57 responses, 6%), and DuPage County (35 responses, 4%).

While the responses collected through the Statewide Resident Survey provided invaluable insights to needs, experiences, and future aspirations of Illinoisans, the small sample size of the survey respondents in relation to the overall population of the state should be noted. Additionally, characteristics of its respondents were often not equally representative of the state's populace (see charts to the right and following page). Among the variances between survey respondents and Illinois resident characteristics, the rate of renters versus homeowners is notable. As Illinois'

SURVEY RESPONDENT GENDER IDENTIFICATION



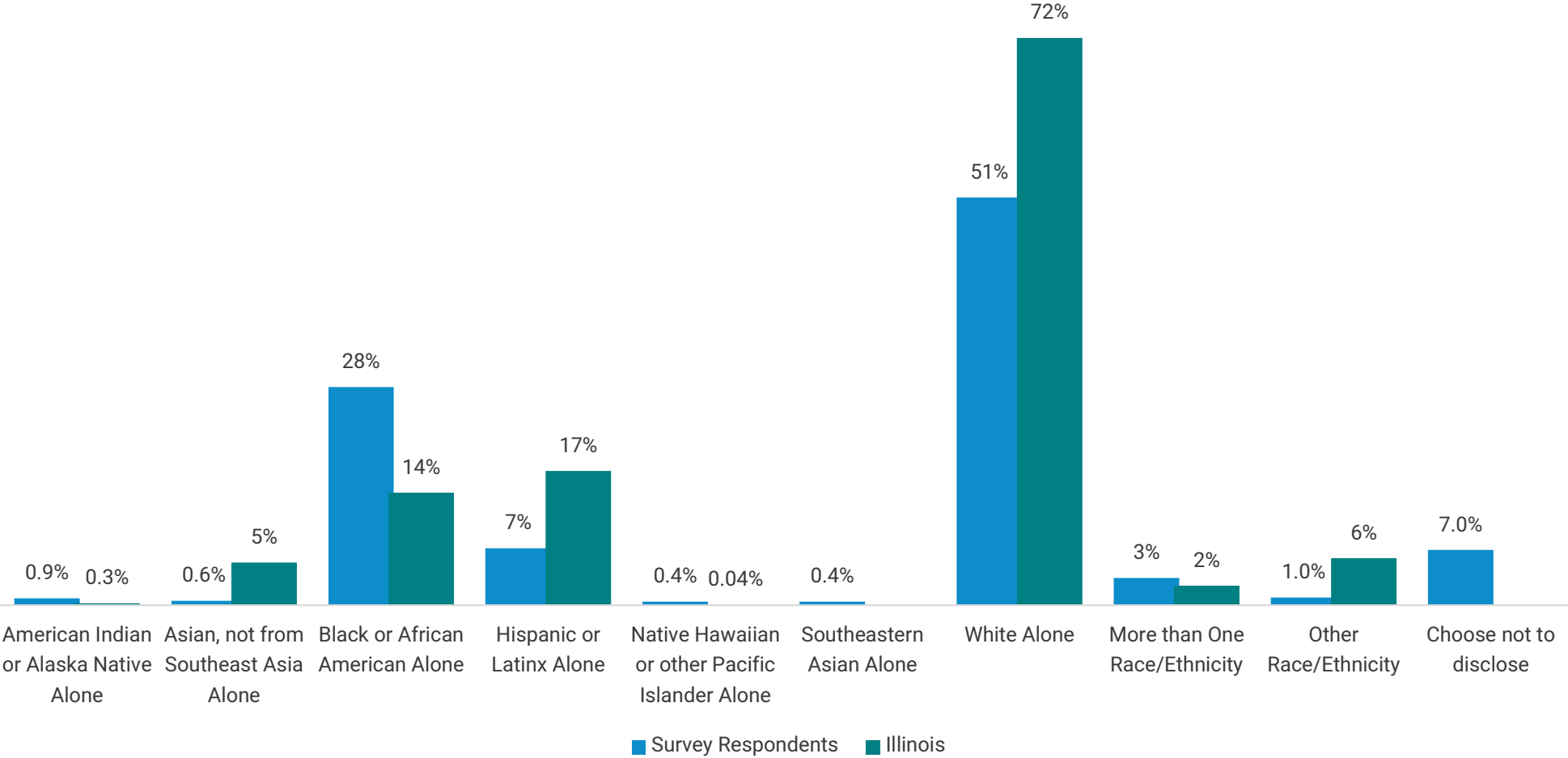
RENTAL AND HOMEOWNERSHIP RATE OF SURVEY RESPONDENTS AND ILLINOIS RESIDENTS (2018)



overall population is comprised of 34% renters and 66% homeowners, survey responses were disproportionately representative of renter perspectives, which comprised 43% of the total responses. However, 16% of the renter survey respondents (or 7% of total respondents) indicated that they were interested in homeownership.

In the coming year, the Blueprint will aim to capture an even more representative sample of resident responses through survey distribution, and will focus on reaching geographic areas that were unrepresented in the 2020 survey results.

SURVEY RESPONDENT RATE AND ILLINOIS POPULATION (2018) BY RACE AND ETHNICITY



THE IMPACTS OF COVID-19

The Blueprint's planning process began in the Spring of 2020 concurrent with the early stages of the COVID-19 pandemic's spread throughout Illinois. At that time, data had just started to be gathered to assess the impact that the pandemic was having on individuals and communities. As the economic and health realities of our state evolved and with data surrounding the impacts of the pandemic in constant growth and flux, the Statewide Resident Survey aimed to capture the experiences of Illinois residents amidst the COVID-19 pandemic. Specifically, the survey sought to understand needs and challenges uniquely imposed by the pandemic, and asked residents to comment on their housing stability, employment, childcare options, health, and access to necessary resources. Statewide, survey respondents most prominently indicated that the pandemic was negatively impacting their health, communication with others, and ability to access necessities. Loss of employment and concerns over housing costs and stability were also notably high among all respondents.

The most prominent impacts of the pandemic were related to resource accessibility and health. Of the total respondents, 75% indicated that their health—either physical, mental, or both—are being negatively affected. Approximately 55% of residents stated that the pandemic has affected their ability to communicate as well as their ability to access necessary amenities like groceries and healthcare. When asked about other resources, education, or assistance, 45% of respondents indicated the COVID-19 pandemic has negatively affected their ability to access these tools.

Forty percent of respondents indicated that they experienced the loss of a job or a decrease in hours or pay as a result of the pandemic. Twenty-eight percent of respondents also noted that the pandemic has created challenges in their ability to access childcare and education options.

MOST PROMINENT IMPACTS OF COVID-19

ACCORDING TO ILLINOIS RESIDENTS

75%

SAID PHYSICAL AND
MENTAL HEALTH
AFFECTED

55%

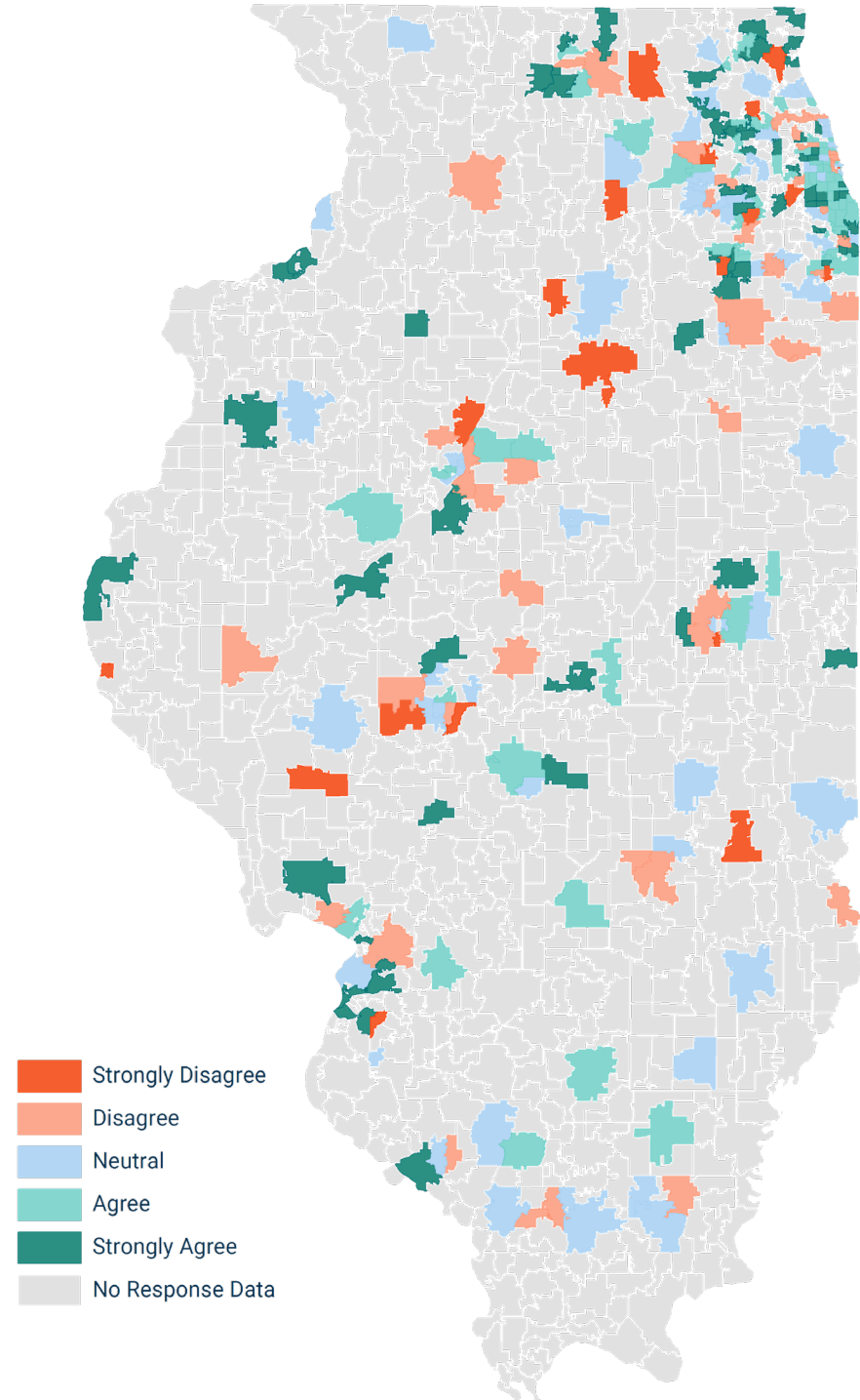
SAID ABILITY TO
COMMUNICATE WITH
OTHERS AFFECTED

54%

SAID ABILITY TO
ACCESS NECESSARY
AMENITIES AFFECTED

Most Common Response: COVID-19 Is Making My Housing Costs Unaffordable

Across the state, 41% of total respondents indicated that the COVID-19 pandemic is making their housing costs unaffordable. When asked whether or not COVID is making their housing costs unaffordable, zip codes in which respondents most commonly answered that they “strongly agree” are predominantly concentrated within the Chicago metropolitan region as well as areas surrounding East St. Louis, Rockford, and Champaign, as illustrated on the map (on this page/direction). Statewide, respondents also indicated a loss or fear of losing their housing. In total, 37% of respondents stated they have already lost or are in fear of losing their current housing situation because of the pandemic.

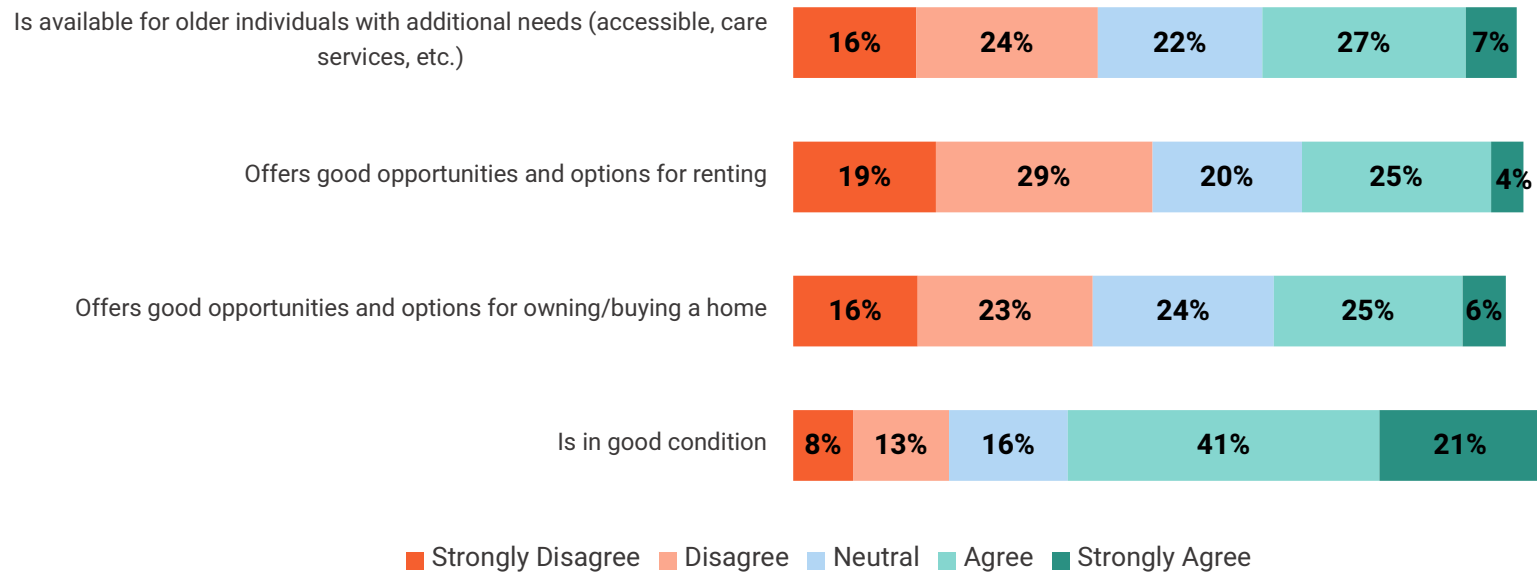


Housing Needs

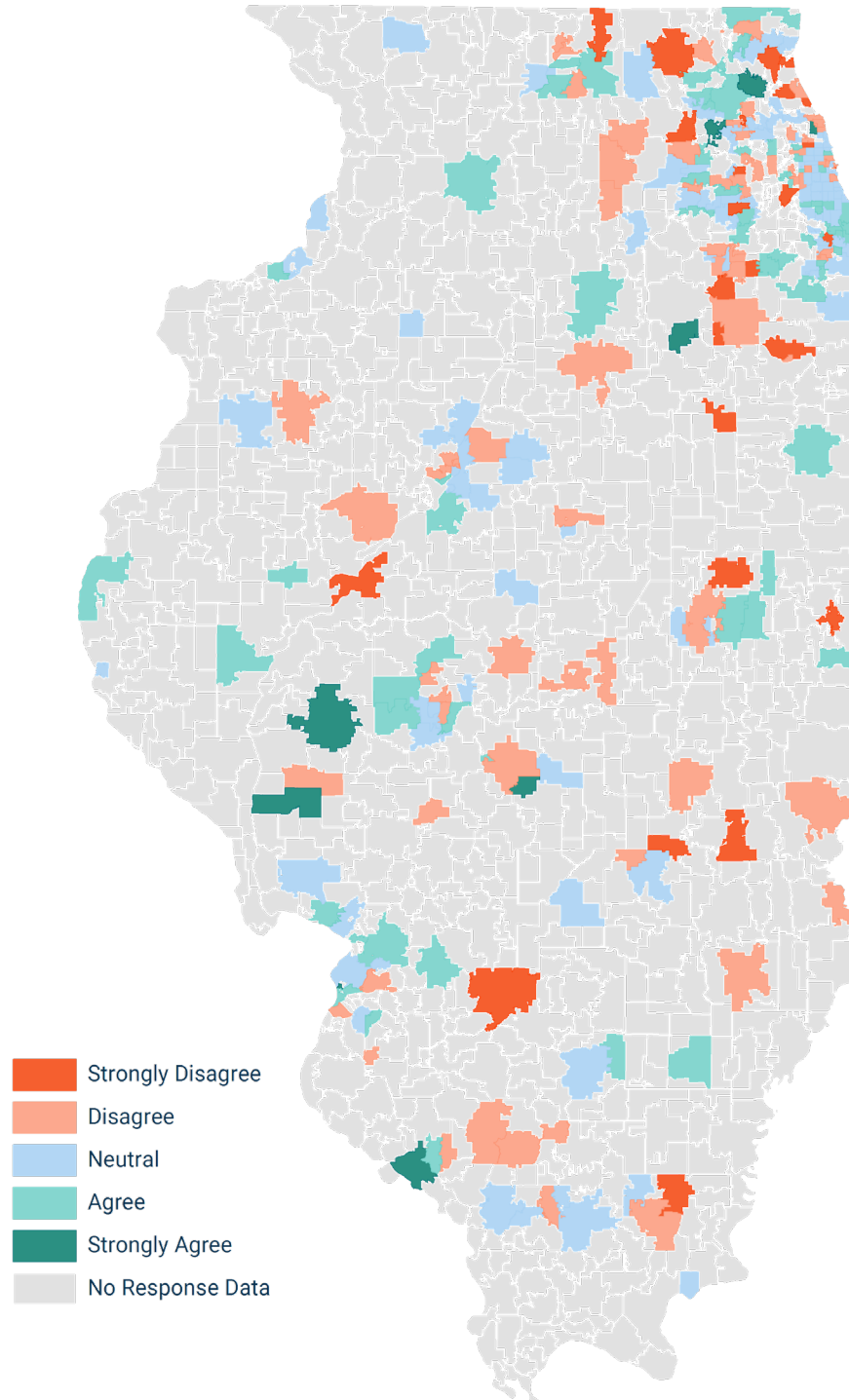
The Statewide Resident Survey also captured respondent views on housing availability, needs, and desires within their community. Survey responses to these housing questions helped to depict residents' varying perspectives towards the quality, accessibility, and affordability of housing, as well as their communities' perceived need for specific housing types and resources.

Generally, individuals indicated that the housing in their communities is in good condition; 62% of respondents agreed to a statement posed indicating whether they felt that the condition of housing in their community is good, as opposed to 21% that disagreed.

STATEWIDE RESPONSES: "HOUSING IN MY COMMUNITY..."



"MORE RESOURCES FOR HOME MAINTENANCE AND UPGRADES"



Some of the most informative findings came from responses to questions regarding affordability. When asked if housing in their community is affordable to households at different income levels, 47% of respondents disagreed. As depicted on the map to the left, zip codes with responses that most often either strongly disagreed or disagreed to this question tended to be concentrated in suburban Chicagoland.

Only 34% of respondents statewide believe that their community offers a variety of housing options that suit different lifestyles, preferences, or household needs. When asked about specific types of housing accessibility, 48% of respondents indicated that they do not believe their community has good opportunities or options for renting, whereas a smaller yet still significant proportion of respondents (39%) indicated their community does not have good opportunities and options for buying a home. Responses also illustrate that residents see a need for senior housing with accessibility and care services; 40% of respondents indicated that their community lacks housing for older individuals with additional needs.

COMMUNITY LIFE AND AMENITIES

Survey respondents also answered a series of questions about the availability and adequacy of infrastructure, resources, and amenities with their community. Survey questions polled resident opinions on the ease and accessibility of varying forms of transportation, as well as the adequacy of resources and amenities in meeting respondents' personal needs. Additionally, questions were included to gauge residents' perception of community openness and culture.

Statewide, respondents identified the following resources as being most in need by rank of the rate of agreeing or strongly agreeing responses:

1. **Housing options that are more affordable (77% agreed or strongly agreed)**
2. **More housing that provides services and amenities for people with disabilities or special needs (75% agreed or strongly agreed)**
3. **Educational resources to help individuals learn financial literacy (73% agreed or strongly agreed)**
4. **More housing and resources for the homeless (72% agreed or strongly agreed)**
5. **Resources to help improve homes (72% agreed or strongly agreed)**

As illustrated on the map to the right, zip codes whose predominant response was "strongly agree" to the question of whether resources to help improve homes is needed span the entire state.

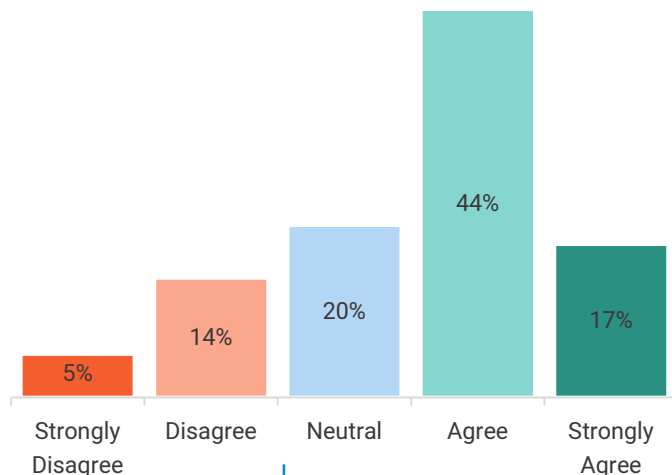


"WE NEED MORE AFFORDABLE HOUSING OPTIONS FOR PEOPLE WITH DISABILITIES"

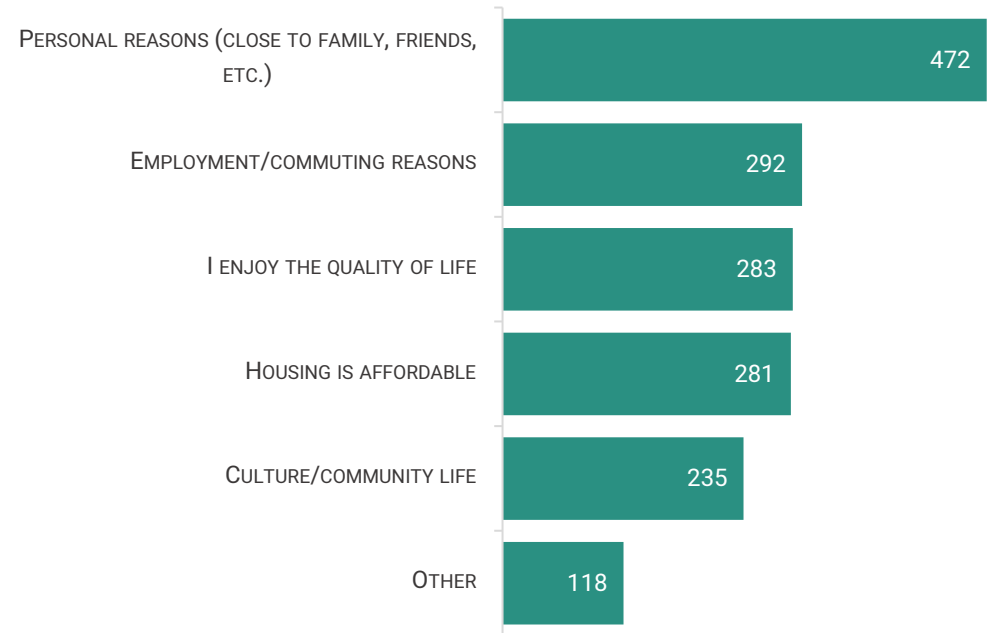
When asked about their communities' need for specific types of housing options, respondents indicated an equal need for more rental and homeownership options, with both options receiving an "agree" or "strongly agree" rate of 66%. Additionally, more than half of survey participants (55%) agreed that their community needs more resources to protect homes from flooding or environmental issues, while another 53% of respondents indicated a need for resources to help address vacancy and abandoned homes.

The survey also examined why residents chose to live in their communities to better understand the housing priorities for Illinois residents. The majority of respondents (52%) selected "Personal reasons (close to family, friends, etc.)" as a primary reason for choosing their community. Interestingly, housing affordability, employment and commuting, and quality of life were nearly equal in the level of importance for survey respondents, with each category being selected by 31%-32% of respondents. While more than a quarter of residents chose where to live because of the culture or community life, this served as the least chosen answer by respondents except the option for "Other."

STATEWIDE RESPONSES:
"MY COMMUNITY IS WELCOMING TO PEOPLE OF DIFFERENT
BACKGROUNDS, CULTURES, RACES, AND ETHNICITIES"



STATEWIDE RESPONSES:
"I CHOOSE TO LIVE IN MY COMMUNITY BECAUSE..."



Statewide, 61% of residents believed their community is welcoming to people of different backgrounds, cultures, races, and ethnicities but nearly one-fifth of respondents (19%) disagreed with this statement.

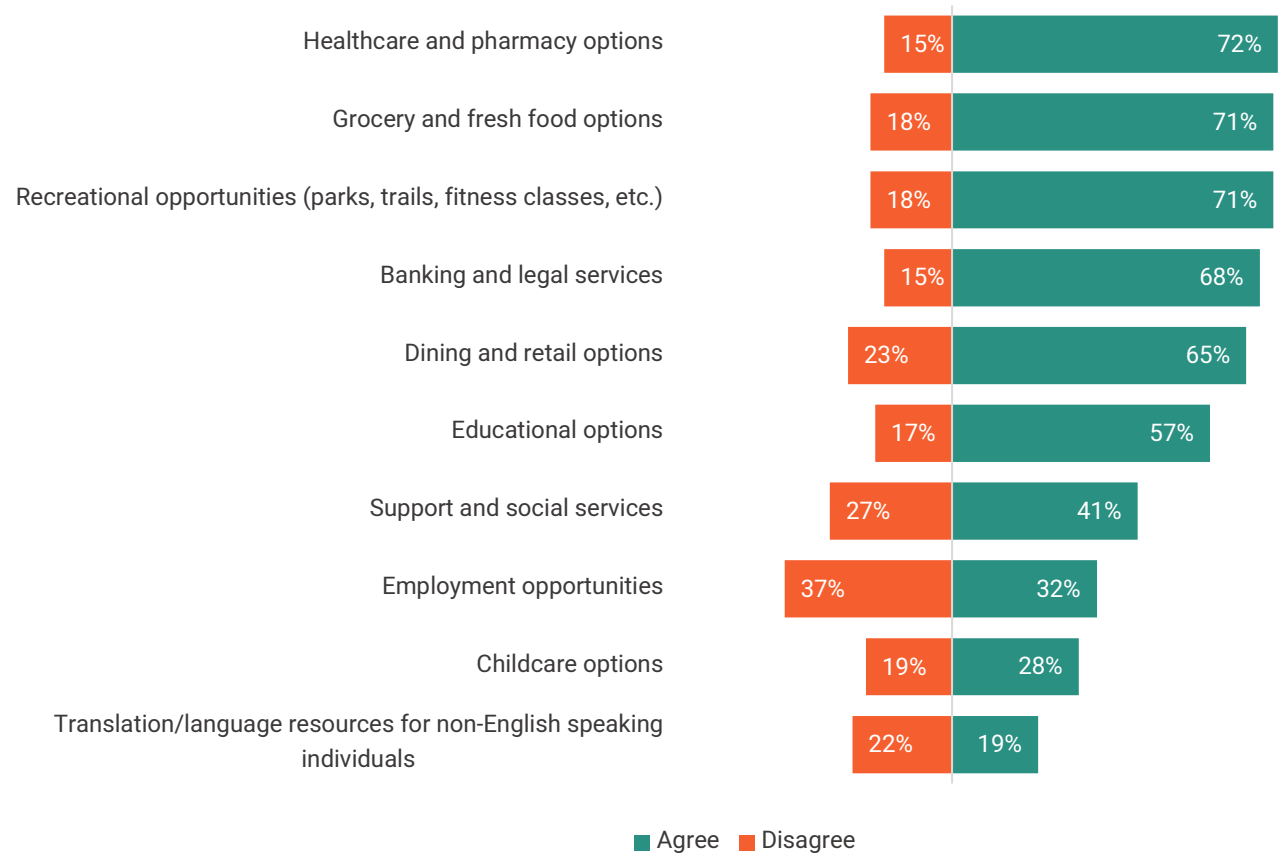
Survey responses within this section also revealed disparities in various travel methods across the state. While 86% of residents indicated that travel by car is easily accessible to them, alternative transit options were less available statewide; 64% of respondents stated that they can easily access public transportation options, while 58% felt that they can easily travel by bicycle. Respondents in some communities also expressed they are unable to easily walk on sidewalks or paths (19%).

Overall, respondents most often felt that their communities provide access to the following resources, ranked by response rate of “agree” or “strongly agree”:

- 1. Recreational opportunities (71% agreed or strongly agreed)**
- 2. Grocery and fresh food options (71% agreed or strongly agreed)**
- 3. Healthcare and pharmacy options (72% agreed or strongly agreed)**

Survey responses determined that employment opportunities, support and social services, and dining and retail options are perceived to be most lacking in communities across the state.

STATEWIDE RESPONSES:
 "MY COMMUNITY HAS THE FOLLOWING RESOURCES THAT MEET MY NEEDS..."
 RANKED FROM HIGH TO LOW



COMMUNITY VISION

The final section of the Statewide Resident Survey asked respondents to identify the greatest strengths of their community, as well as describe their vision for its future. These free-form responses highlighted the diversity of communities across the state and showcased the many reasons why Illinoisans choose live where they do. Community strengths and visions shared by survey respondents are highlighted as quotes throughout this document.

LISTENING TOURS

The Housing Blueprint's Listening Tour provided an opportunity for residents of Illinois to learn about the planning process as well as inform its findings by sharing their local expertise and experiences. Along with more than 20 community partners and cohosts, IHDA hosted 24 meetings from July through December of 2020 to discuss and listen to residents' experiences, needs, and hopes surrounding housing in their community. The Listening Tour meetings not only provided a platform on which residents could raise their voices and perspectives, but also allowed for engagement and relationship-building between IHDA, housing advocates and providers, and community residents across the state. In total, 597 individuals participated in the 2020 Listening Tour and supplied valuable insights, stories, and issues regarding housing in their community.

Cohosts for the Listening Tour were initially solicited through the Illinois Housing Task Force. Members were asked to cohost a meeting for their own community or service population, or to identify other appropriate organizations across the state who might. In addition to cohosts recruited by the Illinois Housing Task Force, IHDA also proactively recruited organizations that could represent a broader range of geographies and specific target populations statewide. This included reaching out to organizations based in areas of the state that had not yet hosted a meeting as well as those that had the ability to host meetings in languages other than English.

To ensure the safety of residents considering COVID-19, every meeting was hosted on a virtual platform and interested individuals were encouraged to attend via video conference or phone. The option for in-person attendance varied by meeting dependent on the needs of the hosts and gathering restrictions across the state.

LISTENING TOUR DISCUSSION PROMPTS

Each Listening Tour meeting and agenda was tailored to local issues and topics by its cohost(s), however, most agendas included prompts that encouraged participants to consider and discuss the following areas:

WHAT ARE MY HOUSING NEEDS? ARE THEY GOING TO BE MET IN THE FUTURE?

WHAT ARE MY HOPES FOR THE FUTURE OF MY COMMUNITY? FOR ILLINOIS?

WHAT ARE THE STRENGTHS OF MY COMMUNITY, AND WHAT DO I WANT OTHERS TO KNOW ABOUT MY HOME?

WHAT ARE SOME THINGS THAT COULD IMPROVE MY COMMUNITY LIFE AND HOUSING?

ARE ALL RESIDENTS OF MY COMMUNITY BEING SERVED WITH STABLE HOUSING, JOBS, AND RESOURCES? IF NOT, WHAT WOULD HELP?

WHAT DO YOU LOVE BEST ABOUT YOUR COMMUNITY?

WHAT DO YOU WANT PEOPLE TO THINK OF WHEN THEY CONSIDER LIVING IN ILLINOIS?

LISTENING TOUR MAP

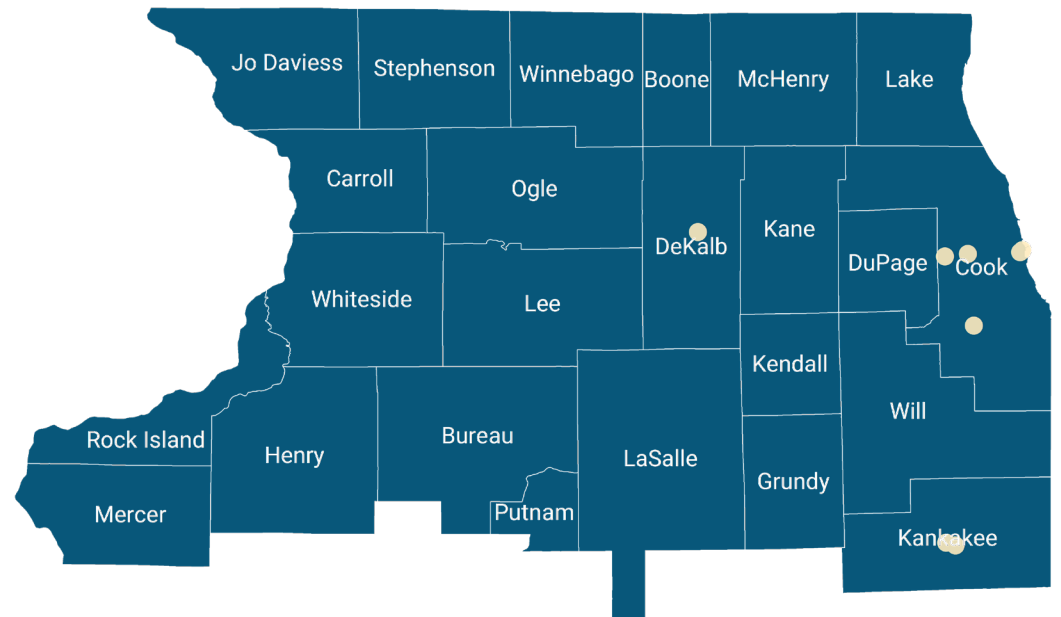
For the purposes of conveying the discussions and major points learned through the Blueprint's Listening Tour, meetings are grouped into four different categories below. Within the following section, meetings that targeted specific geographic communities are grouped into three different geographic subareas of the state (Northern, Central, and Southern). Meetings that did not target geographic communities, but were instead marketed to a statewide or population-specific audience are discussed in the final category, Statewide Meetings.



NORTHERN ILLINOIS MEETINGS

Location or Target Community	Cohost	Date	Number of Attendees
Chicago Area	Latino Policy Forum	July 23, 2020	17 participants
DeKalb	Northern Illinois University's Center for Governmental Studies & the City of DeKalb	September 16, 2020	21 participants
Chicago Area	Mercy Housing	October 14, 2020	22 participants
Southern Chicago Suburbs	Arab American Family Services *Translation was available in Arabic	November 5, 2020	54 participants
Suburban Cook County	Alliance to End Homelessness in Suburban Cook County	November 10, 2020	29 participants
Kankakee	Rincon Family Services & Duane Dean Behavioral Health Center *Meeting was held in Spanish	December 3, 2020	17 participants
Kankakee	Rincon Family Services & Duane Dean Behavioral Health Center	December 4, 2020	26 participants
Chicago Area	Opportunity Knocks	December 17, 2020	7 participants

The Northern Subarea conducted the most Listening Tour meetings of any area in the state with eight sessions hosted between July and December 2020. The first was led by **LATINO POLICY FORUM** in July and provided an opportunity to discuss housing needs and experiences specific to the Latinx/Hispanic community. Participants explained that many Latinos live in multi-generational households. Therefore, **their community needs more affordable single-family housing options but there was concern that so much of the affordable housing is limited to one- or two-bedroom apartments.** The group noted that transportation and diversity of housing is most needed in the suburbs. Affordable housing located further from the city tends to create barriers to transportation access and participants stated that reliable transit options should be expanded in the suburbs. In addition, **more education and awareness are needed for suburban housing resources. the participants knew there were a lot of resources available in the Chicago area but were less familiar with support networks in the suburbs.** The group identified that varying property tax rates result in big discrepancies in the quality of parks and schools in their community.





The second meeting was hosted by **NORTHERN ILLINOIS UNIVERSITY'S CENTER FOR GOVERNMENTAL STUDIES AND THE CITY OF DEKALB** in September. ADA accessibility and senior housing were the focus of the first part of the discussion, as the **participants recommended an increase in smaller, simplified, affordable housing units with connectivity to social networks and walkability.** Again, transportation was identified as an immediate need for aging individuals. Participants acknowledged that while their community is experiencing rising housing costs, the housing stock still needs to be repaired or repurposed to meet their needs. Participants discussed how their community's partnerships with IHDA could be strengthened and found that communication and clarity were challenges. The group stated that **interacting with IHDA can be complex, confusing, and at times, too rigid. the discussion illustrated that programs to support or incentivize property upgrades or modernization are needed in this community.** Lastly, participants entertained the need for multi-generational housing options and pushed for zoning updates that would allow for accessory dwelling units.

MERCY HOUSING hosted a Listening Tour meeting in October that specifically focused on the needs and experiences of its residents within the Chicago area. The group expressed that **common needs for the community included rental unit upgrades, more recreational space for children, better public transportation options, and more affordability within the housing market.** Some participants mentioned that housing voucher holders have difficulty finding housing options in the northern Chicago neighborhoods and that transportation access is inequitable depending on which neighborhood you live in. The group described their ideal example of secure, stable housing stock as having consistent costs, mental health resources nearby, access to healthy foods, and proximate job training programs. The **barriers identified in their community's housing market included credit and income restriction, high security**

deposits, discrimination or background checks, and the cost or availability of internet.

ARAB AMERICAN FAMILY SERVICES hosted the following Listening Tour meeting in November. The meeting was primarily held in Arabic, however, members of the audience and facilitators also provided some translation to English. The group largely agreed that several important housing needs for their community included increased safety for families, more affordability, more shopping and cultural destinations within walking distance, and rent assistance due to COVID-19. Participants also expressed concern about how **background checks and immigration status is a barrier to safe, affordable housing.** One group member explained that some residents must rent housing under a friend's name to feel safe. Racism and

**"A COMMUNITY
WHERE ALL
PEOPLE
CAN EXIST
IN PEACE
AND ARE TREATED
EQUALLY "**

**Share your goals for Illinois at
ilhousingblueprint.org**



"SOME LANDLORDS MISUNDERSTAND AFFORDABILITY OF HOMES (30% OF HOUSEHOLD INCOME) AND DON'T CONSIDER UTILITIES WHEN QUALIFYING TENANTS, SO TENANTS HAVE A HARD TIME PAYING UTILITIES."



IL HOUSING BLUEPRINT

THE FUTURE OF HOUSING IN ILLINOIS

"WELCOME MORE DIVERSE RESIDENTS AND BUSINESSES TO STIMULATE NEIGHBORHOODS."

Share your goals for Illinois at

ilhousingblueprint.org

discrimination were a significant component of the housing experience for participants in the Listening Tour. Discrimination against aging adults, women, single mothers, and non-English speaking individuals make securing safe housing a significant challenge. The group stated that there needs to be **more information and awareness given to tenants so they know their rights and there must be better training and policies to keep landlords from discriminating.** The group explained that Arab community members want better sidewalk connectivity and better neighborhood amenities that are walkable.

Additionally in November, the **ALLIANCE TO END HOMELESSNESS IN SUBURBAN COOK COUNTY** hosted a Listening Tour meeting whose attendance included various professionals working in homelessness prevention and supportive

housing services. Participants stated that their community needs better connectivity to housing and social services, more mixed-income housing developments, emergency shelter facilities and permanent supportive housing, and more supportive living facilities. The group focused in on the issues of health and mortality as well as the effects of generational poverty on homelessness in their community. **Several social and support services that were identified as high priority included domestic violence intervention, transportation, financial literacy, legal workshops, substance abuse treatment centers, and mental health counseling.** The most prominent barriers to housing discussed were discrimination, lack of rental history and a lack of personal resources such as cooking supplies or furniture. The **participants also identified a wish list for future housing in Illinois which focused on an inter-agency council on homelessness, more rental subsidies, and more advocacy for affordable housing.**

RINCON FAMILY SERVICES hosted a total of two Listening Tour meetings during December, one of which was conducted in Spanish and aimed at capturing the experiences of the Kankakee-area Spanish-speaking population. Participants from the two groups identified employment opportunities as the greatest need in their community, and expressed concern that reduced hours or pay is affecting their housing situation. Participants had a **hope for more immigrant resources in their community and felt there needed to be more health services for undocumented residents.** High rents also contributed to a feeling amongst participants that more programs and housing resources should be allocated to their community. Participants expressed a need for larger housing options and more funds for rehabilitation of the existing housing stock. The group wanted to **develop better ties to mortgage assistance programming, stronger relationships with banking institutions, and more education**

"WE NEED TO KEEP TIGHTENING THE SUPPORT SYSTEMS THAT ARE IN PLACE. THERE ARE C.O.C.'S, HOUSING AGENCIES, HEALTHCARE AGENCIES - THEY ARE PEOPLE WORKING AROUND THE EXACT SAME ISSUE, BUT IF THEY'RE NOT TIGHTLY INTEGRATED, THEY'RE NOT SEEING THE WHOLE PICTURE. SO YOU REALLY NEED TO WORK TO CONNECT THEM ALL."



participants' discussion on quality of life in the county. **Residents praised the sidewalk network, connectivity to regional trails, and continued expansion of the trail systems.** However, participants mentioned that a lack of quick and reliable transportation options may be hindering employment for underserved communities.

The third Central Subarea Listening Tour meeting was cohosted by **PHOENIX COMMUNITY DEVELOPMENT SERVICES AND THE PEORIA OPPORTUNITIES FOUNDATION** in October, and focused discussion on the housing needs of residents in Peoria. Participants called for more permanent supportive housing and housing options for seniors and persons with disabilities. Ultimately, **residents want safe and affordable housing options for individuals on a fixed income but noted that past utility bills, criminal history, and racial discrimination are barriers.** When asked to consider how Peoria could improve community life and housing, many participants pointed to neglected housing in need of repair and holding landlords accountable for property improvements. Participants of this meeting also took time to discuss the strengths of their community. Residents were proud of the communicativeness of the neighbors and an overall willingness to help one another improve their city. **vibrant park districts, successful housing projects, and investments in community centers were strengths of the area.**

The fourth Listening Tour meeting conducted within the Central Subarea focused on Champaign region residents, and was cohosted by the **HOUSING AUTHORITY OF CHAMPAIGN COUNTY AND WORN JERABEK WILTSE ARCHITECTS.** In discussing the housing needs of the county, many of the comments identified **organizational capacity as a primary barrier to achieving housing or community-oriented goals.** Some participants stated that they believed parts of the community lack a strong non-profit or Community Development Corporation environment, which undermines their ability to foster partnerships and secure funding for housing projects. There was also significant discussion surrounding the quality, condition, and value of homes; participants expressed **concern about finding resources for housing rehabilitation when median home values in the area are so low.** There was also an overarching call for more community amenities including public art, parks, community centers, and events. One participant mentioned that many of the housing systems focus on serving disabled or senior individuals, or low-income families, however felt that low-income non-disabled individuals often wait a long time for assistance. The group also spent time addressing the stigmas related to housing vouchers as well as the culture of affordable housing in their community. Participants wanted better education for landlords who may have applicants with housing vouchers.

In November **WESTERN ILLINOIS UNIVERSITY DREAMERS** hosted the final Central Illinois Listening Tour in Spanish for residents in the Macomb area. Participants were asked to comment on their dreams and aspirations for the future of housing in their community, and their input illustrated several common themes. The discussion identified **a strong need for resources or policy changes to promote housing equity for undocumented residents. undocumented residents need more opportunities for renting and owning homes, specialized mortgage loan programs, and opportunities to build credit.** One participant commented that the lack of mortgage loan programs for ITIN holders oftentimes forces people to buy homes through land contract which creates more leeway for exploitation. Similarly, participants explained that a person's undocumented status means they may be less likely to report landlords for maintenance issues or neglect. The consensus amongst the Listening Tour participants was that **their community—and the undocumented community in particular—is lacking affordable, quality housing.** Transportation was also identified as a cause for concern in the community. Participants agreed that better access and options for public transportation are in high demand for disabled residents as well as undocumented residents without a license.



IL HOUSING BLUEPRINT
THE FUTURE OF HOUSING IN ILLINOIS

"MORE COMMUNITY CENTERS"

Share your goals for Illinois at
ilhousingblueprint.org



SOUTHERN ILLINOIS MEETINGS

Location or Target Community	Cohost	Date	Number of Attendees
Southwestern Illinois	Southwestern Illinois Development Association	July 22, 2020	14 participants
Southern Illinois	Southern Illinois Coalition for the Homeless	October 20, 2020	22 participants
East St. Louis	Mt. Sinai Development Corporation	December 3, 2020	15 participants

Three Listening Tour meetings were held in the Southern Subarea of Illinois. The first was hosted in July by the **SOUTHWESTERN ILLINOIS DEVELOPMENT ASSOCIATION**. Participants at this meeting discussed housing needs and challenges in their community, identifying senior and workforce housing as a need regardless of whether a community is wealthy or low-income, urban or rural. Additionally, attendees believed that **all the cities in their region are in need of high quality, energy-efficient housing options**. Working with local governments was a challenge for developers with affordable housing projects and participants asked if more technical assistance services from IHDA could be provided in their area. Participants that represented **smaller municipalities emphasized the need to attract people, jobs, and the rehabilitation of older downtown buildings or housing**. Overall, the group focused on a need for diverse, quality housing and ended the meeting in agreement that the area's best-selling point is their sense of community.



The southernmost geographically focused meeting was held in October, cohosted by the **SOUTHERN ILLINOIS COALITION FOR THE HOMELESS**. Participants made clear that affordable, safe housing is lacking in the area, and that more housing options need to be created for individuals at the 15% to 30% area median income level. Participants explained that several barriers exist for people trying to obtain housing in the area, which include having to pay rental deposits or additional months' rent, rising housing costs, and limited rural transportation. **Participants suggested converting vacant units into usable affordable housing, utilizing alternative payment schedules to do away with first and last months' rent, and creating more safety nets to keep people from being evicted so quickly** as desires for their community. There was also a call for more stringent rental housing inspections and quality restrictions, as participants noted that many rental housing units are neglect and stay in bad condition for years. The group also indicated that **their community needs more supportive housing for individuals suffering from substance abuse or mental health issues, more housing proximate to medical services, and more employment opportunities that offer a living wage**.

The final Listening Tour meeting held in the Southern Subarea was facilitated by the **MT. SINAI DEVELOPMENT CORPORATION** in December. Attendees discussed many hopes for the future of East St. Louis and Illinois in general, which included **wanting their community to attract more working professionals, developing a high-density downtown, building more single-family and upscale housing**



options, promoting tourism, and devoting resources to riverfront redevelopments. The riverfront was viewed by the group as an underutilized asset for the community. The discussion also covered challenges with IHDA's distribution of Low-Income Housing Tax Credits to which participants explained that funds should be targeted at metropolitan areas that need it most. To improve the community, the group advocated for improved safety and better lighting throughout the area. Like many of the other Listening Tour meetings, participants recognized a need for more stable, affordable housing in their community. Participants believed that **housing development and economic development initiatives need to be aligned to prosper.**

STATEWIDE MEETINGS

Location or Target Community	Cohost	Date	Number of Attendees
Housing Counselors	Housing Action Illinois	September 29, 2020	46 participants
Housing Policy Advocates	Housing Action Illinois & Metropolitan Planning Council	October 26, 2020	36 participants
Affordable Housing Developers	Housing Action Illinois & Illinois Housing Council	November 12, 2020	20 participants
Supportive Housing Providers	Supportive Housing Providers Association	November 19, 2020	23 participants
Supportive Housing Residents	Supportive Housing Providers Association	November 19, 2020	11 participants
Center for Independent Living Staff and Consumers (1)	Illinois Network of Centers for Independent Living <i>*American Sign Language interpretation was available</i>	December 3, 2020	42 participants
Center for Independent Living Staff and Consumers (2)	Illinois Network of Centers for Independent Living <i>*American Sign Language interpretation was available</i>	December 9, 2020	32 participants
IHDA Property Owners and Agents	IHDA's Asset Management Department	December 10, 2020	25 participants

The Blueprint's Listening Tour included a significant number of meetings made available to residents statewide. Most often, statewide meetings targeted a particular population or topical area within affordable housing. In total, eight meetings were held for a statewide audience. The first of which was held in September and cohosted by **HOUSING ACTION ILLINOIS**, whose session specifically targeted housing counselors. Attending housing counselors and service providers highlighted a few major themes during the conversation, one of which was resilience of individuals and communities throughout the state. The group noted that **because of the pandemic, people are interested in learning how to avoid or ride out a crisis, and are likely to jump in and help their neighbors when needed.** Attendees also highlighted a mismatch between job locations, affordable housing, and transportation within the communities that they serve, stating that there is not enough affordable housing located near good jobs and transportation. The group of housing counselors also noted **an overall lack of financial literacy and a need for more money management skills among the residents with whom they work.**



In October, **HOUSING ACTION ILLINOIS AND THE METROPOLITAN PLANNING COUNCIL** collaborated to host a Listening Tour meeting targeting housing policy advocates throughout the state. Attendees discussed a wide range of policy and advocacy issues. An overall theme emerged concerning access to housing in general, both regarding affordability as well as the shortage of disabled-accessible housing. Attendees noted the **overall need for more affordable housing and increased access to such housing, particularly for disabled individuals and individuals with criminal convictions re-entering their communities.** In addition, they identified a mismatch between calculated area median income, policy surrounding that calculation, and the lived experience of Black and Brown communities, indicating a need for some more targeted policy around housing in certain areas. Attendees felt that large corporate landlords control too much of the rental market throughout the state, having consolidated after the prior decade's housing crisis, and there are fears that the same thing will happen again with the economic crisis resulting from the pandemic. Among this group **fair housing was also a concern, particularly regarding access to housing and eviction, which is a major concern surrounding the pandemic particularly among the most vulnerable communities of color** who are seeing the greatest impacts of both the illness and the economic downturn.

In November, **HOUSING ACTION ILLINOIS AND THE ILLINOIS HOUSING COUNCIL** hosted a Listening Tour meeting with affordable housing developers throughout the state. Being developers who work with IHDA regularly, this group prompted several discussions that specifically revolved around IHDA policy and its Qualified Allocation Plan for the Low-Income Housing Tax Credit. One of the major concerns identified by the group was a lack of affordable housing for both extremely low-income households (15% to 30% of the area median income) and middle-income households (60% to 80% of the area median income). Attendees felt that more rental subsidies are needed for these income ranges particularly. The group also discussed what they observe is **a growing need for senior housing, while they are simultaneously seeing a need for larger unit types (3-4 bedrooms) that is not being addressed by IHDA's cost containment policies.** Attendees of this meeting also discussed how they, the developer community, would generally like to see IHDA **more proactively address preservation, green initiatives, and overall affordable housing policy in Illinois** by getting into the communities and working more closely with other statewide agencies with whom developers must work when pursuing deals in order to make it easier to obtain local approvals and permits, particularly in Opportunity Areas.

Throughout November the **SUPPORTIVE HOUSING PROVIDERS ASSOCIATION** hosted two Listening Tour meetings. The two meetings targeted supportive housing providers and staff, as well as supportive housing residents, respectively. Topics discussed during the providers' meeting included the overall shortage of permanent supportive housing units as well as **the need for more capital within supportive housing deals to support both development as well as service coordination and operating funds.** They also cited a general need to streamline the funding process, including removing systemic barriers from IHDA's Qualified Allocation Plan that incentivizes projects with the lowest development and operating costs. Finally, providers noted the stigma associated with supportive housing in communities, which is a particular problem when it comes to landlords and tenant screening.

IL HOUSING BLUEPRINT
THE FUTURE OF HOUSING IN ILLINOIS

“
**MORE
GARDENING
SPACE ON
EMPTY LOTS**
”

Share your goals for Illinois at
ilhousingblueprint.org



Many of the same themes noted by the providers were also discussed with the supportive housing residents' group, including the general shortage of permanent supportive housing and the stigma associated with it. The group stated that background checks and documentation requirements can be significant barriers to the supportive housing population, as can a general lack of knowledge regarding how to locate and navigate service provider options. This group also discussed a lack of available and accessible housing near transportation and amenities. Supportive housing residents cited affordability as a significant barrier to stable housing, but specified that **monthly rent is but one aspect of affordability; supportive housing tenants are also concerned with the costs associated with moving, furnishing the apartment, utility deposits, and other costs.** Because this population typically is on a fixed income and depends on federal and state benefits such as Social Security and TANF, those costs are much harder to absorb and make the overall population much less mobile. Finally, this group discussed the need to involve permanent supportive housing residents in the design of the housing, thereby making it more accessible for tenants and allowing more of this population to age in place, keeping support systems in place through life's changes.



Throughout December, the **ILLINOIS NETWORK OF CENTERS FOR INDEPENDENT LIVING** hosted two separate Listening Tour meetings for both staff and residents of their facilities and included attendance by an interpreter of American Sign Language for the audience. Discussion at both meetings covered similar areas of concern, with attendees noting **a need for accessible and reliable transportation, true accessibility and universal design in the housing to account for differing disabilities, and better communication with landlords and public housing authorities to accommodate needs.** Aging in place and the coming boom in seniors who require more services was a concern that these groups noted. Landlords who will accept housing vouchers need more resources to rehabilitate and preserve housing to bring it up to code, and many in some counties simply refuse to accept vouchers, particularly in rural areas. Attendees also discussed how **housing that targets the supportive housing population tends to be "one size fits all"; the vast majority of supportive housing units are small one-bedrooms or studios, but many supportive housing tenants have families or other needs that are not necessarily be served by the housing available.** Attendees stated that younger people do not necessarily desire to live in what amount to senior buildings, where one or two younger individuals live among tenants exclusively over the age of 55. Furthermore, as many residents who need permanent supportive housing have children and spouses, and seniors may not care to live in close proximity to or require the same services as families with young children.

The last Statewide Listening Tour meeting was hosted by **IHDA's ASSET MANAGEMENT DEPARTMENT** in December, and targeted an audience of IHDA housing owners and property managers. This group raised what they saw as **a need for more supply of overall affordable housing, particularly near jobs, amenities, and transportation.** The impacts of the pandemic drove conversation within this session, including disparities that attendees witnessed among necessary amenities such as broadband internet access. The group noted that this amenity has not been as widely available to non-Chicago metropolitan and rural communities, causing significant difficulties during the lockdowns when children are learning at home and many parents are working at home. Local issues of affordability were also noted, including in Chicago's Woodlawn neighborhood, which is located proximate to the proposed location of the Obama Presidential Center. Discussion touched on similar areas where **planning and construction of new sites attract high-end developers who build much more expensive housing than existed previously, eventually driving up property values and therefore rents.** In general, this group felt that IHDA's processes simply take too long and contribute to long wait lists and overall lack of supply.

"Accessible,
available,
affordable
housing for
persons with
disabilities "



ADVANCING RACIAL EQUITY IN HOUSING

Examining Racial Equity in Illinois' Housing Market.....	110
Third Party Evaluation.....	110
Gap Analysis.....	114
Summary of Findings and Recommendations.....	119
Next Steps Towards Greater Racial Equity.....	121



EXAMINING RACIAL EQUITY IN ILLINOIS' HOUSING MARKET

Illinois' housing markets are reckoning with injustices that have historically resulted in deep prejudices and long-term systemic bias through actions taken such as redlining, restrictive covenants, and subprime lending. IHDA is seeking to undo the ongoing harm caused by these exclusionary policies and practices and to proactively meet the needs that continue to arise because of them. Research, plans and reports that examine communities within Illinois and nationally have found that access to affordable housing, both in homeownership and rental markets, is not equitable. Furthermore, data shows us that access to resources and sustainable housing is clearly impacted by one's race and ethnicity. While these disparities hold over from the past, IHDA has placed a priority to move towards a future with a renewed commitment to promoting diversity, equity, and inclusion (DEI). With this guidance and direction, IHDA is looking both inward and externally to ensure that it increases the diversity of its staff and partners, and provides a variety of equitable funding opportunities and housing programs that will increase inclusion across programming and meets the nuanced needs of all of Illinois households.

The Housing Blueprint has started IHDA along this path. Early on in designing the Blueprint's planning process, both internal and external stakeholders recognized a need to assess the impact that IHDA has played in working towards racial and ethnic equity across our state. While we knew that IHDA's programs positively impact renters and homeowners throughout the state, there has been very little public analysis assessing how these investments have either disparately or equitably affected Illinois' populations across race and ethnicity. In undertaking this planning effort to develop a vision for the state's future of housing, IHDA believed that it was imperative to specifically analyze housing trends and needs among Illinois' different racial and ethnic groups.

IHDA included a variety of plan components with the Blueprint to look at housing access and needs by race and ethnicity. Market data contained earlier in this plan highlights economic, housing, and demographic trends by race and ethnicity when available.

THIRD-PARTY EVALUATION

As a part of the Blueprint's first year plan, IHDA contracted an external vendor to conduct the agency's first Racial Equity Impact Assessment (REIA) that would provide unbiased insights on the state of racial and ethnic equity throughout Illinois' housing market, as well as an examination of how IHDA's programs have impacted individuals of different racial and ethnic groups intended to set a baseline as a starting point for ongoing and growing analysis. Procured through an open bidding process, IHDA contracted MGT of America Consulting⁴⁸ (MGT, "the vendor") to conduct a Racial Equity Impact Assessment of IHDA's programs within the landscape of housing throughout Illinois. MGT began working with IHDA staff in August of 2020 and finalized its analyses in May 2021.

MGT utilized quantitative analyses of public data sources as well as IHDA programmatic data to examine the state of racial and ethnic equity throughout Illinois' housing market as well as IHDA's role in alleviating or contributing to it. These analyses were supplemented with qualitative data obtained through a review of IHDA's programmatic documents and policies, including legislation that guides IHDA funding sources, such as the Illinois Affordable Housing Trust Fund, as well as the Qualified Allocation Plan, which governs the administration of IHDA's Low-Income Housing Tax Credits.

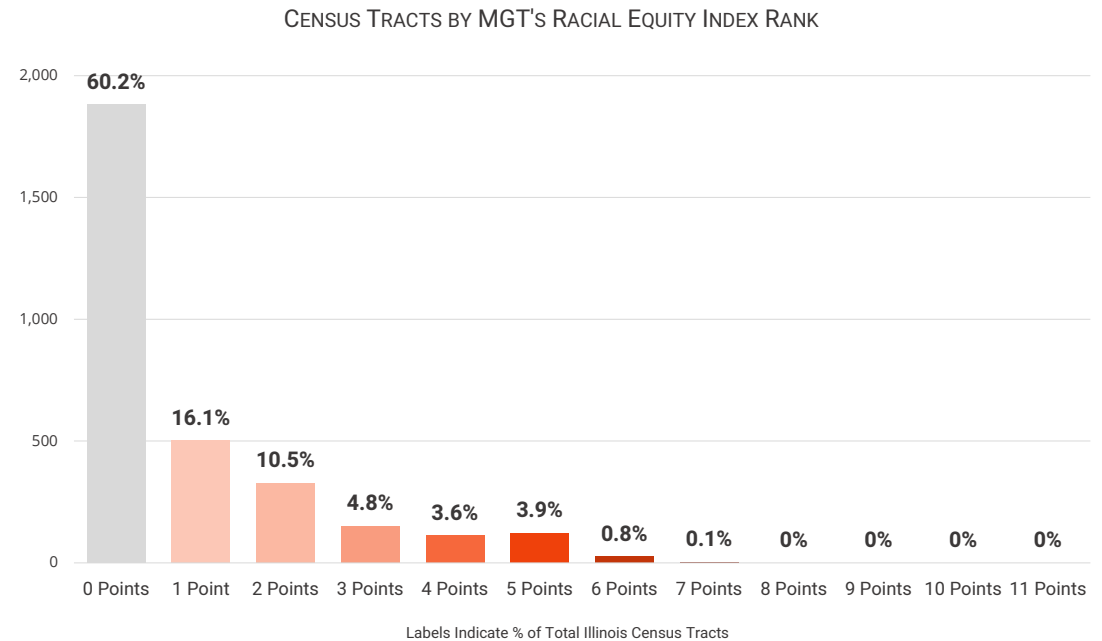


MGT gathered public data from the Census Bureau’s American Community Survey⁴⁹, examining a variety of metrics that depict characteristics of communities throughout Illinois and lay a foundation for the study’s subsequent equity impact analysis. These demographic analyses framed MGT’s equity impact analysis in which market indicators that provide insight to racial equities and inequities across housing were highlighted.

MGT’s study devised a Racial Equity Impact Index Analysis (“Racial Equity Index”) based upon socioeconomic and demographic market indicators that they believe are most indicative of posing a risk to racial and ethnic equity in housing. Eleven market indicators are included in the Racial Equity Index, outlined in the table below, and were analyzed at the census tract-level throughout Illinois.

THIRD-PARTY ANALYSIS: RACIAL EQUITY INDEX INDICATORS	
Indicator	Scoring Logic
Race	If the percent of the population was greater than 60% minority, then a point was assigned.
Age	If the percent of the population over 60 was greater than 50%, then a point was assigned.
Disability	If the percent of the population with a disability was greater than 40%, then a point was assigned.
Disability Below Poverty Line	If the percent of the population with a disability below the poverty line was greater than 40%, then a point was assigned.
Education	If the percent of the population with no high school diploma or GED was greater than 45%, then a point was assigned.
English Speaking	If the percent of households with limited English- speaking capabilities was higher than 40%, then a point was assigned.
Homeownership	If the percent of owner-occupied homes was less than 50%, then a point was assigned.
Poverty	If the percent of households below the poverty line was greater than 25%, then a point was assigned.
Public Assistance	If the percent of households receiving public assistance/food stamps/SNAP benefits was greater than 40%, then a point was assigned.
Veterans Below Poverty Line	If the percent of the veteran population living below the poverty line was greater than 45%, then a point was assigned.
Unemployment	If the percent of unemployment was greater than 15%, then a point was assigned.

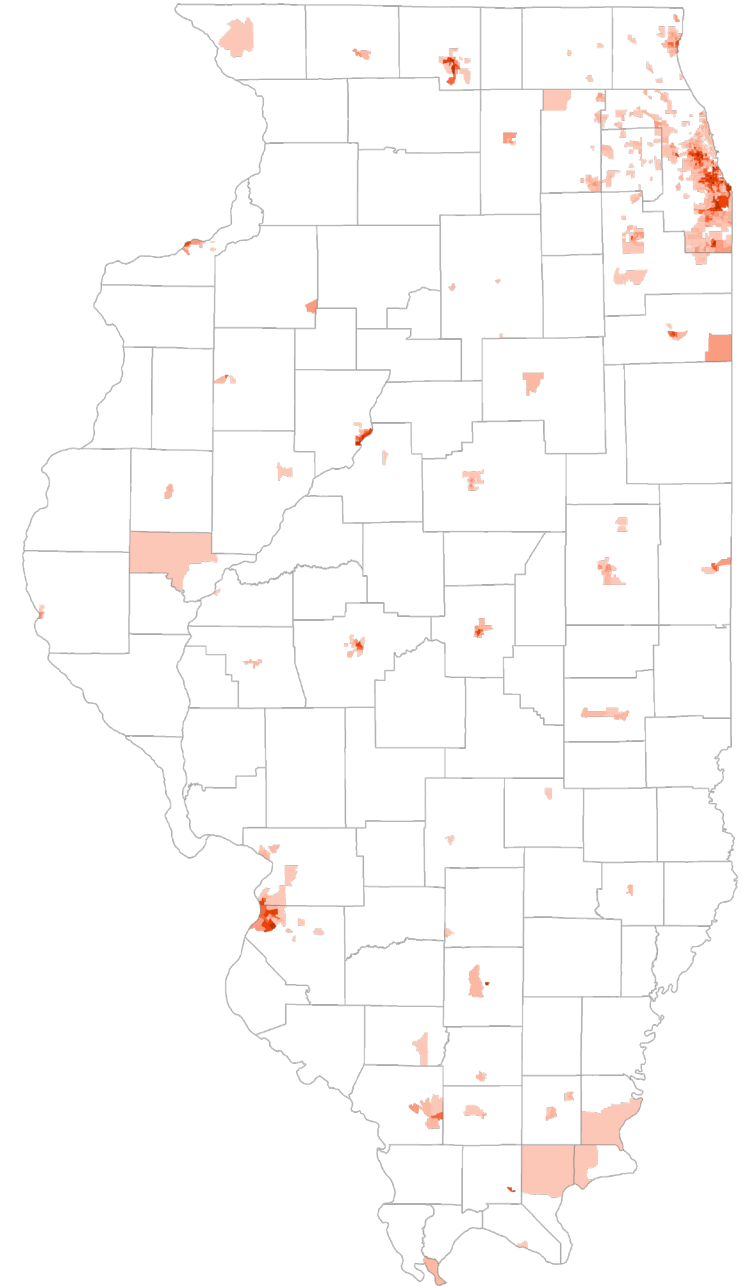
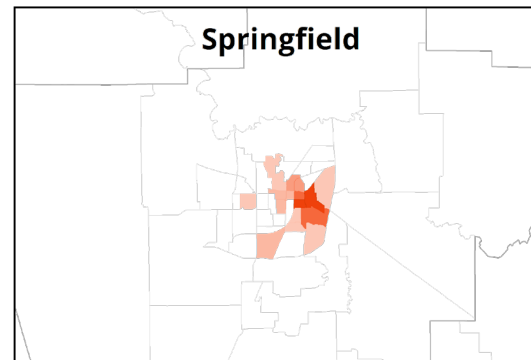
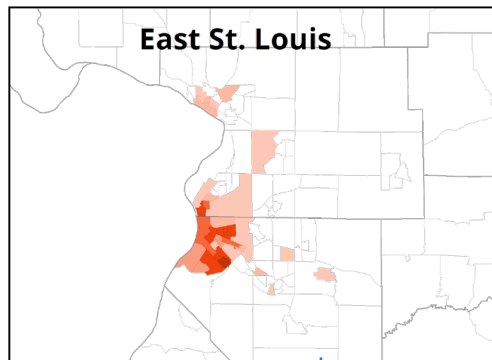
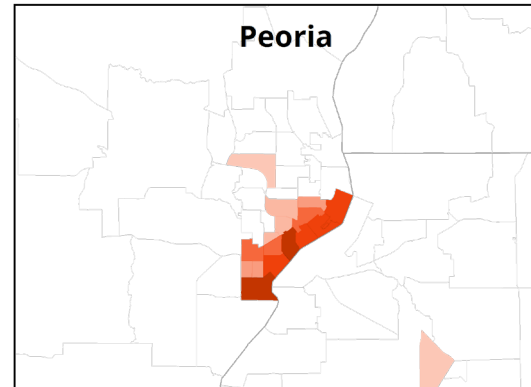
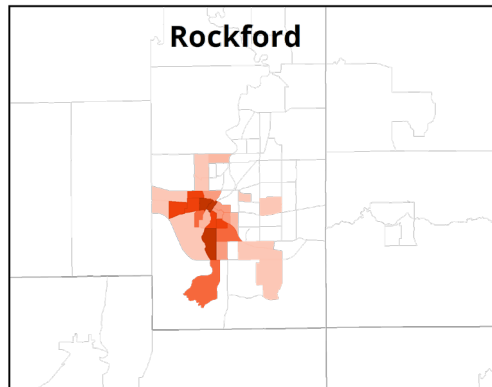
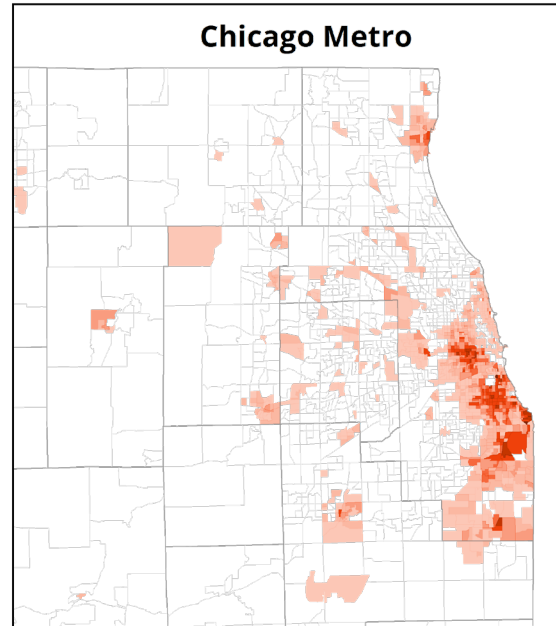
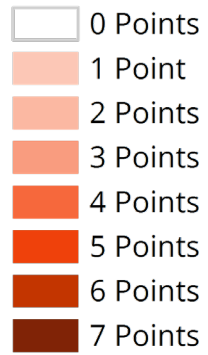
THIRD-PARTY ANALYSIS: RACIAL EQUITY INDEX POINT DISTRIBUTION		
Point Rank	Number of IL Census Tracts	Percentage of IL Census Tracts
0 Points	1,880	60.2%
1 Point	502	16.1%
2 Points	328	10.5%
3 Points	150	4.8%
4 Points	111	3.6%
5 Points	122	3.9%
6 Points	26	0.8%
7 Points	2	0.1%



The resulting Racial Equity Index assigned a score that indicates risk to racial equity for every census tract within Illinois. Based upon the metrics outlined on the prior page, MGT's Racial Equity Index indicates that minority populations within census tracts receiving a higher score experienced more challenged economic and social outcomes, and therefore were assessed as having greater risk to racial equity. With each indicator weighted equally, tracts received a score between 0 (no risk) and 11 (highest risk) whereas higher scores indicate greater risk. Of Illinois' 3,121⁵⁰ census tracts, 1,241 (40%) ranked higher than 0 points on the Racial Equity Index. The two census tracts receiving the highest rank score, or highest risk to racial equity, received a score of seven (7).

While the majority of census tracts with an assigned risk score fall within major metropolitan areas, most predominantly in the cities of Chicago and East St. Louis, MGT's Racial Equity Index illuminates communities throughout the entire state of Illinois that face a risk to racial equity in housing. The maps contained on the following pages illustrate the full results of the Racial Equity Index statewide and in select metropolitan areas.

Racial Equity Index: Risk Score



GAP ANALYSIS

As a part of their Racial Equity Impact Assessment, MGT overlaid recent IHDA investments by program area with their Racial Equity Index rankings to indicate areas of the state in which IHDA's resources have not been disbursed, and which also demonstrate risk to racial equity. The maps on the following pages depict counties in which there is at least one census tract with a Racial Equity Index risk ranking greater than 0, and in which there were no recent IHDA investments.⁵¹ For each program "Gap Counties" were noted, indicating a mismatch between housing programming in areas that were evaluated as having a high risk of racial inequity. A list of these counties is noted after the maps.

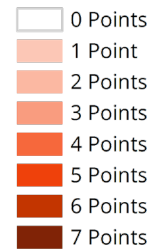
HOMEOWNERSHIP PROGRAMS

Homeownership resources or programs evaluated within this analysis consist of:

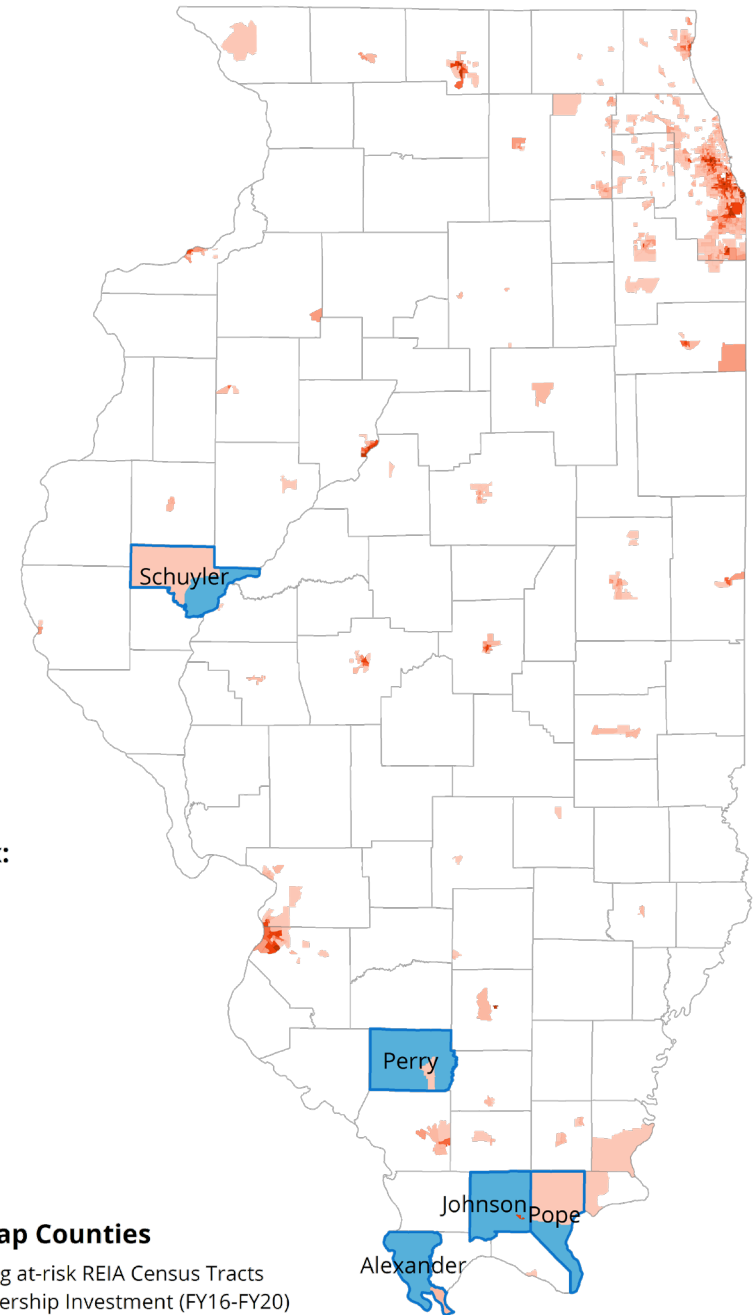
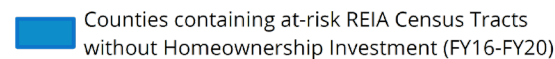
- @Home Illinois
- 1st Home Illinois
- Habitat for Humanity: Community Impact Fund
- Homestart
- I-Refi
- IHDAAccess 4%
- IHDAAccess 5%
- IHDAAccess 10%
- Smart Move
- Welcome Home Illinois

THIRD-PARTY ANALYSIS: HOMEOWNERSHIP PROGRAMS GAP COUNTIES			
County	IHDA Home-ownership Investment (FY16-FY20)	Number of Census Tracts with Index Rank > 0	% of Census Tracts with Index Rank > 0
Alexander	\$0.00	2	50%
Johnson	\$0.00	1	25%
Perry	\$0.00	1	17%
Pope	\$0.00	1	50%
Schuyler	\$0.00	1	33%

Racial Equity Index: Risk Score



Homeownership Gap Counties



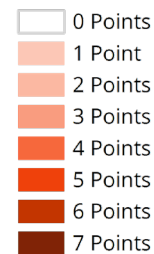
MULTIFAMILY PROGRAMS

Multifamily resources or programs evaluated within this analysis include:

- Illinois Affordable Housing Tax Credits
- Low-Income Housing Tax Credits (4%)
- Low-Income Housing Tax Credits (9%)

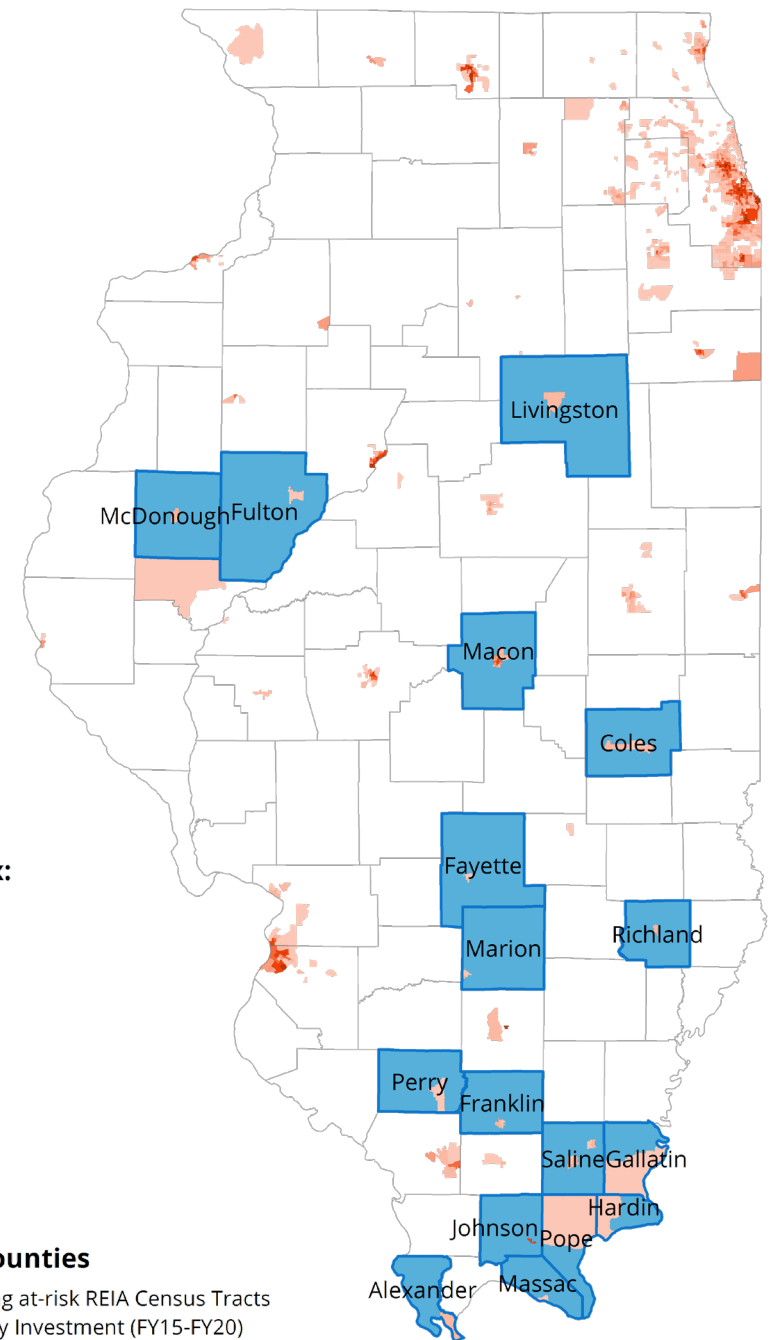
THIRD-PARTY ANALYSIS: MULTIFAMILY PROGRAMS GAP COUNTIES			
County	IHDA Multi-family Investment (FY15-FY20)	Number of Census Tracts with Index Rank > 0	% of Census Tracts with Index Rank > 0
Alexander	\$0.00	2	50%
Coles	\$0.00	4	33%
Fayette	\$0.00	1	14%
Franklin	\$0.00	2	17%
Fulton	\$0.00	1	8%
Gallatin	\$0.00	1	50%
Hardin	\$0.00	1	50%
Johnson	\$0.00	1	25%
Livingston	\$0.00	1	10%
Macon	\$0.00	12	35%
Marion	\$0.00	2	17%
Massac	\$0.00	1	25%
McDonough	\$0.00	3	30%
Perry	\$0.00	1	17%
Pope	\$0.00	1	50%
Richland	\$0.00	1	20%
Saline	\$0.00	5	56%

Racial Equity Index: Risk Score



Multifamily Gap Counties

Counties containing at-risk REIA Census Tracts without Multifamily Investment (FY15-FY20)



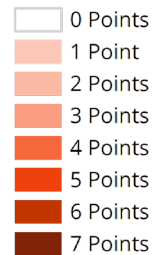
REPAIR AND MODIFICATION PROGRAMS

Repair and modification resources or programs evaluated within this analysis consist of:

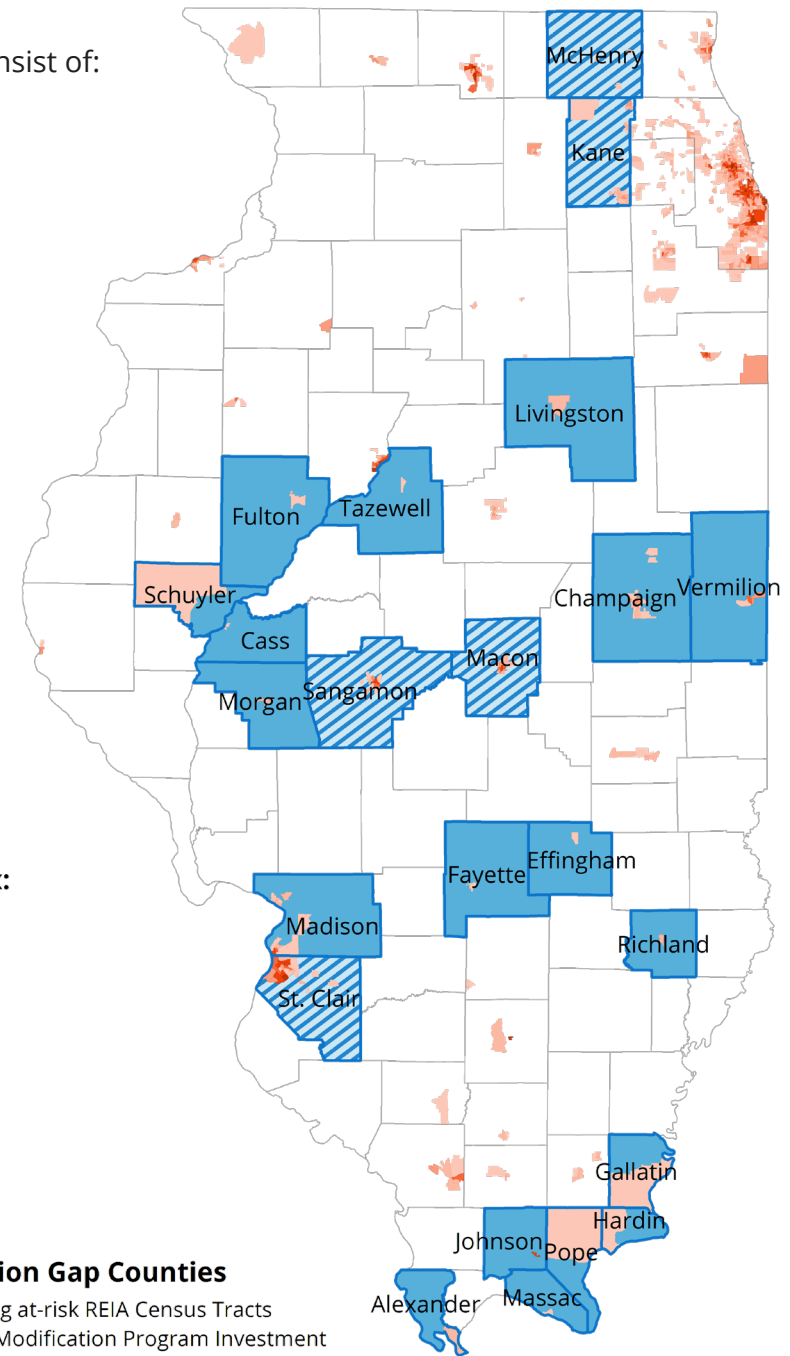
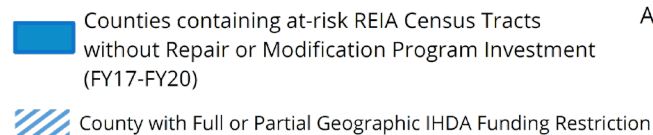
- Housing Accessibility Program
- Single Family Rehabilitation Program⁵²

County	IHDA Repair & Modification Investment (FY17-FY20)	Number of Census Tracts with Index Rank > 0	% of Census Tracts with Index Rank > 0
Alexander	\$0.00	2	50%
Cass	\$0.00	1	20%
Champaign	\$0.00	20	47%
Effingham	\$0.00	1	13%
Fayette	\$0.00	1	14%
Franklin	\$0.00	2	17%
Fulton	\$0.00	1	8%
Gallatin	\$0.00	1	50%
Hardin	\$0.00	1	50%
Johnson	\$0.00	1	25%
Kane	\$0.00	31	38%
Livingston	\$0.00	1	10%
Macon	\$0.00	12	35%
Madison	\$0.00	12	20%
Massac	\$0.00	1	25%
McHenry	\$0.00	3	6%
Morgan	\$0.00	1	10%
Pope	\$0.00	1	50%
Richland	\$0.00	1	20%
Sangamon	\$0.00	16	30%
Schuyler	\$0.00	1	33%
St. Clair	\$0.00	24	40%
Tazewell	\$0.00	1	3%
Vermilion	\$0.00	6	25%

Racial Equity Index: Risk Score



Repair & Modification Gap Counties



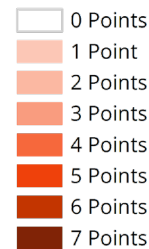
Housing Counseling Programs

Housing Counseling resources or programs evaluated within this analysis consist of:

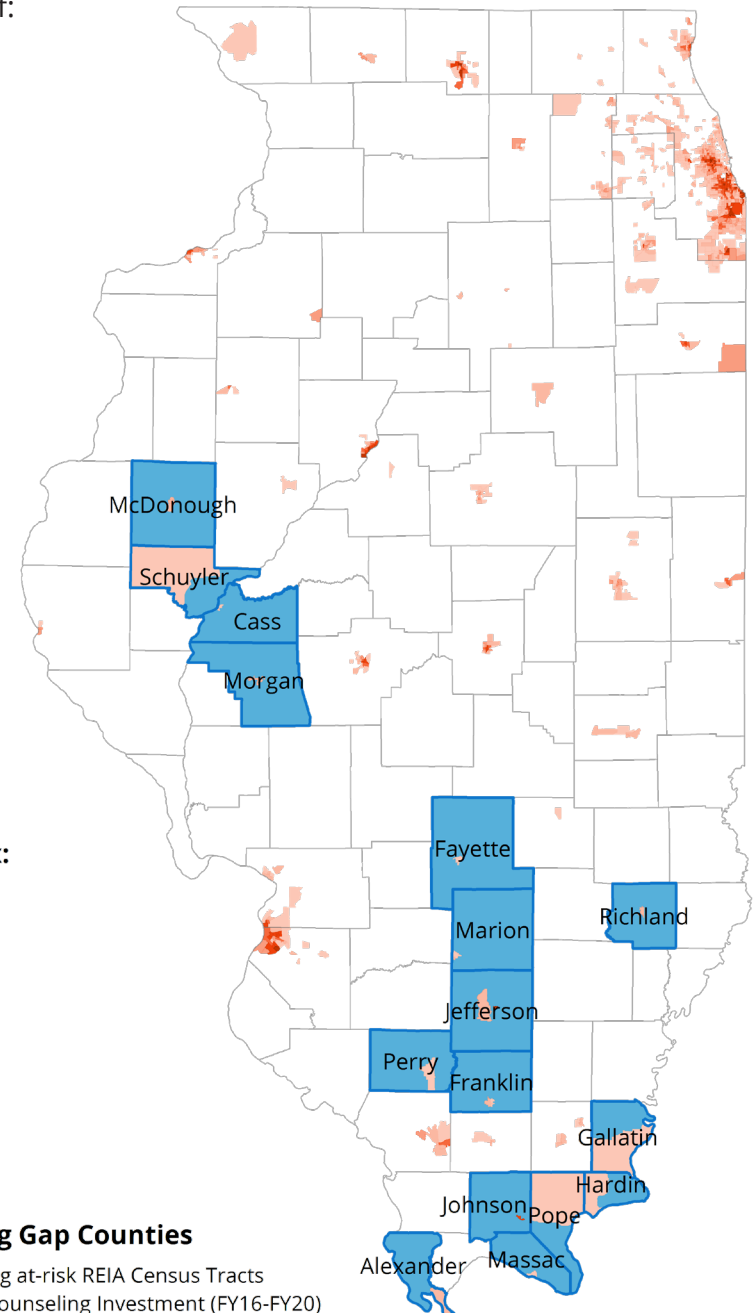
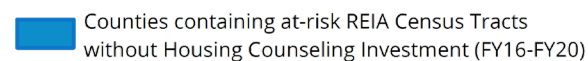
- Cook County Mortgage Foreclosure Mediation Program
- Foreclosure Prevention Program
- Foreclosure Prevention Program-Graduated
- National Foreclosure Mitigation Program
- Project Reinvest: Foreclosure Counseling

THIRD-PARTY ANALYSIS: HOUSING COUNSELING PROGRAMS GAP COUNTIES			
County	IHDA Housing Counseling Investment (FY16-FY20)	Number of Census Tracts with Index Rank > 0	% of Census Tracts with Index Rank > 0
Alexander	\$0.00	2	50%
Cass	\$0.00	1	20%
Fayette	\$0.00	1	14%
Franklin	\$0.00	2	17%
Gallatin	\$0.00	1	50%
Hardin	\$0.00	1	50%
Jefferson	\$0.00	2	18%
Johnson	\$0.00	1	25%
Marion	\$0.00	2	17%
Massac	\$0.00	1	25%
McDonough	\$0.00	3	30%
Morgan	\$0.00	1	10%
Perry	\$0.00	1	17%
Pope	\$0.00	1	50%
Richland	\$0.00	1	20%
Schuyler	\$0.00	1	33%

Racial Equity Index: Risk Score



Housing Counseling Gap Counties



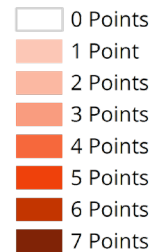
REVITALIZATION PROGRAMS

Revitalization resources or programs evaluated within this analysis consist of:

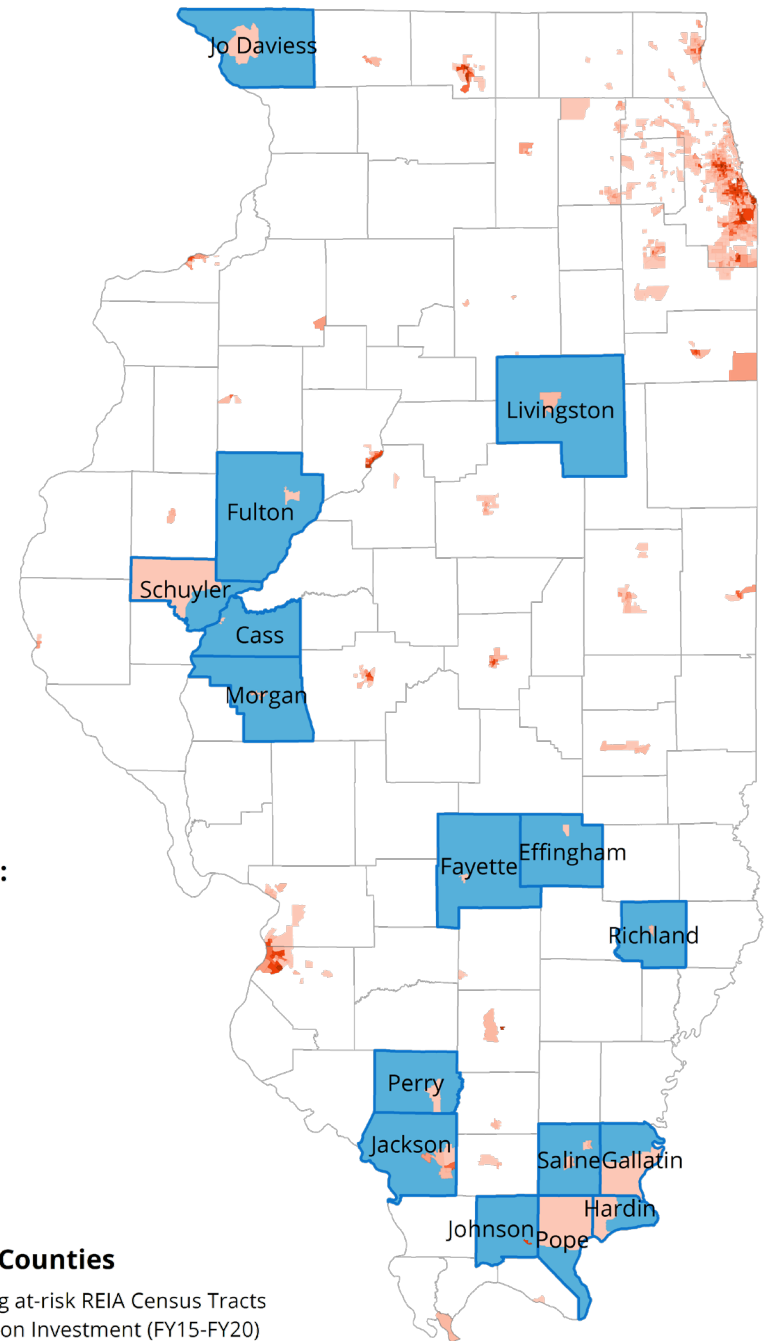
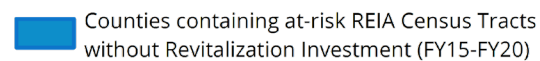
- Abandoned Residential Property Municipality Relief Program
- Blight Reduction Program
- Land Bank Capacity Program

THIRD-PARTY ANALYSIS: REVITALIZATION PROGRAMS GAP COUNTIES			
County	IHDA Revitalization Investment (FY15-FY20)	Number of Census Tracts with Index Rank > 0	% of Census Tracts with Index Rank > 0
Cass	\$0.00	1	20%
Effingham	\$0.00	1	13%
Fayette	\$0.00	1	14%
Fulton	\$0.00	1	8%
Gallatin	\$0.00	1	50%
Hardin	\$0.00	1	50%
Jackson	\$0.00	7	50%
Jo Daviess	\$0.00	1	17%
Johnson	\$0.00	1	25%
Livingston	\$0.00	1	10%
Morgan	\$0.00	1	10%
Perry	\$0.00	1	17%
Pope	\$0.00	1	50%
Richland	\$0.00	1	20%
Saline	\$0.00	5	56%
Schuyler	\$0.00	1	33%

Racial Equity Index: Risk Score



Revitalization Gap Counties





The observations provided by the third-party analysis provides a baseline for some areas IHDA can continue to develop data collection and analysis to better equip ourselves as an agency to address any unintended inequities in our offerings. Other areas of the work will open doors for us to expand our offerings and collaborate with others to continue having a positive impact on dismantling known inequities in the housing marketplace. IHDA remains committed to providing non-discriminatory, fair, accessible and equitable funding programs to Illinois and will invest time, research and energy to identifying root causes or gaps in our services, funding, or programming to combat inequities that may be present today. Being equipped with a greater and more nuanced analysis our understanding of the data will allow us to be more creative and able to devise intervention strategies to ensure that communities throughout the state that have been identified as those impacted by racial inequities are proactively supported and best served by IHDA's programming.

SUMMARY OF OBSERVATIONS & RECOMMENDATIONS

Recommendations were received from MGT's overall analyses. These recommendations are included wholesale below:

1) DESIGN AND IMPLEMENT A BOLD AND COMPREHENSIVE EQUITY-FOCUSED STRATEGIC PLAN

- Collaboratively create and communicate a mission statement that communicates the organization's focus on enhancing racial equity within the organization and for its housing clients
- With support from community stakeholders, identify IHDA's target community, the need, and the goals for supporting the target community
- Identify initiatives that focus on actions that impact racial equity

2) ESTABLISH A CULTURE OF EQUITY AND AWARENESS THROUGH POLICY, PRACTICE, AND ASSESSMENT

- Increase frequency and depth of mandatory employee trainings, including the development of new equity and implicit bias modules to identify bias in the workplace and unconscious bias training for all board members and new hires
- Conduct internal assessment of issues related to equity, inclusion, and unconscious bias
- Create and implement a protocol for regularly soliciting and analyzing input from renters and home buyers about their experiences in receiving information and assistance from IHDA
- Create and publish a diversity and inclusion stakeholder experience dashboard that provides monthly analytics on employee, client, and developer experiences to measure employee training efficacy and compliance

3) ENSURE GREATER DIVERSITY AND EMPOWERMENT OF STAFF, LEADERSHIP, AND BOARD AND A CULTURE THAT VALUES ALL OPINIONS AND PERSPECTIVES

- Establish staff and board diversity goals and include relevant dashboard data as a component of annual performance metrics of each member of the leadership team



- Share progress on employee and board representation on a biannual basis through www.ihda.org
- Develop a strategy to meet diversity goals including the redesign of staff and board recruitment, selection, and retention practices (Partner with an expert provider)
- Establish protocols for promoting and listening to employee feedback
- Conduct anonymous semi-annual staff culture survey followed by analysis and implementation of corrective action steps
- Provide executive coaching services to all team and organization leads (Partner with an expert provider)

4) ENSURE ACCOUNTABILITY AND FAIRNESS IN THE EXECUTION OF IHDA POLICIES

- Establish training and accountability measures to ensure consistency in interpretation and execution at all points of the delivery system particularly with pre-screening and screening for compliance and eligibility. Without this, the volume and complexity of existing policies will continue to allow for inconsistent and inequitable implementation.
- Use data to review where programs are impacting communities to identify where more financial investment is necessary

5) HELP SOLVE THE PROBLEM OF DEVELOPER ACCESS AND OPPORTUNITY

- Expanding the pool of diverse developers within the community can address the problem of developer access and opportunity and provide more developers sensitive to and better able to relate a more diverse population. Although IHDA does not create the pool of developers, it can play a major role in encouraging a more diverse pool of developers to participate in IHDA programs.
- Solicit input from a diverse representation of developers on barriers and opportunities to identify possible impediments
- Redesign the Qualified Allocation Plan in a way that prioritizes the following:
 - Women and minority-owned businesses
 - Entrepreneurial firms
 - Developers who employ diverse teams
 - Developers that regularly participate in equity and bias training
 - Developers who have a commitment to improving the communities without displacing residents
 - Developers who promote social justice through their practices and initiatives
- Work with the Illinois Department of Commerce & Economic Opportunity to incubate minority developers to increase their likelihood for earning contracting bids
- Establish and publicly communicate diversity metrics for developer contracts
- Annually review requirements to facilitate participation of new and minority developers



NEXT STEPS TOWARDS GREATER RACIAL EQUITY

The work is not done, through our own introspection and goal of continuous improvement, IHDA will always strive to identify, and address equity internally as an agency and externally in our funding, programs, and outreach. We will continue to approach this with data and empathy to provide appropriate tools to assess unintended impact on the communities we serve throughout the state and adjust our programs to serve those areas where there are shortcomings. As our planning and implementation under the Housing Blueprint continues, IHDA will prioritize and advance the work required to understand and more proactively react to disparate access to housing resources experienced by individuals in our marginalized communities. Serving as an agency-wide comprehensive planning effort, the following recommendations support IHDA's work towards achieving more diversity and greater racial equity in housing access throughout Illinois in the upcoming fiscal year:

1. **Establish contextually appropriate goals and benchmarks** for each IHDA program with IHDA Leadership and program administrators.
 - a. Undertake a thorough analysis of every IHDA investment/funding area utilizing guidance from the programs' leaders and administrators, relevant market metrics, and methodologies informed by industry research and standards. IHDA will include community members' voices in this process by seeking expertise and guidance from leaders that promote racial and ethnic equity, and engaging residents in this process on ILHousingBlueprint.org to determine the priority for examining its programmatic areas.
2. **Institute consistent mechanisms across IHDA's programs for collecting data and information** regarding programmatic impact by racial and ethnic group.
 - a. Create a common lexicon and embrace consistent language usage and categorizations across programs
 - b. Utilize a central database and reporting cycle to allow for coordinated monitoring across all programs for analysis and process improvements
3. **Perform further in-depth analyses of the counties identified as having gaps** in service by MGT's Racial Equity Impact Assessment that include contextual metrics and that will identify any barriers to investment that they experience and develop solutions.
 - a. Create opportunities to partner with those most impacted counties, and communities to build in accountability tools (i.e., scorecards, dashboards, reports) to demonstrate our commitment to equitable access to all IHDA offerings statewide
4. Utilize new and existing market analysis tools (including but not limited to IHDA's Quality of Life Index) to **identify strengths in individual markets throughout the State, to assist with creating broader opportunities to diversify our partners, developers and reach more communities**.
5. **Market IHDA's programs and information in an equity-based framework**, ensuring we provide multiple access points to our information in a variety of languages. Using our data, outreach, and analyses, provide education and technical assistance that reaches the most impacted communities by developing tailored outreach plans that are language- and culturally-sensitive. IHDA will also partner with community and advocate organizations to strengthen bonds and assist those most affected, with a particular focus on communities that are identified to have a demonstrated need and historically lower investment, while still serving the entire state in a fair and equitable manner.

A HOUSING BLUEPRINT FOR THE FUTURE

Additional Planning Efforts and Priorities	123
Emerging Themes and the Annual Roadmap for Illinois	131
Housing Blueprint 2021 and Beyond.....	135



ADDITIONAL PLANNING EFFORTS AND PRIORITIES

Illinois is a state that is rich in agencies, organizations, and communities with great skills and innovative frameworks to approaching housing and community development. At any given point in time, there is a broad assortment of planning endeavors and needs assessments occurring throughout our state aimed at better understanding and oftentimes developing solutions to the highest priorities of Illinois' communities. In the spirit of cross-collaboration, developing a coordinated vision, and efficient planning, the Housing Blueprint intentionally sought to identify and align with as many of these planning processes as possible from its inception. By exploring the findings and priorities identified in the plans described on the following pages, we can better understand the issues affecting Illinois' communities, access more prolific sources of data and evaluation, and frame the Blueprint's overall goals to be more holistic and supportive of the work that is already underway across our state.

The Illinois Housing Task Force served as a critical source in the process of connecting the Blueprint to recent, relevant, and ongoing planning endeavors by identifying documents for review. From March through December of 2020 the Illinois Housing Task Force provided plans and studies that they saw relevant to the Blueprint for analysis. Additionally, requests for plans were routinely sent out to community partner organizations as well as state agency employees throughout 2020, providing an opportunity to connect to small-scale and local efforts.

Nearly 30 plans and reports were provided to IHDA for inclusion in the Blueprint's review, covering analyses of national housing trends, statewide topical areas, and studies specific to geographic areas within Illinois. The following pages identify some of the major priorities and findings of these plans, summarizing the data points and analyses that are most relevant to the conversation surrounding affordable housing within Illinois. Over the coming years IHDA will continue to solicit and connect to planning endeavors throughout Illinois with the intention of learning from their efforts and supporting an aligned agenda via the Housing Blueprint's action plan. IHDA hopes to continually connect with and leverage small-scale planning efforts that provide representation for all communities throughout Illinois.

PLAN SPOTLIGHT

Emergency Rental Assistance

Emergency Rental Assistance (ERA) is a critical resource throughout our country, needed to stabilize vulnerable households during times of economic hardship. While ERA has long played an important role in preventing displacement and homelessness for households in need, it is now more imperative than at any other point in the past century as our world grapples with the economic pressures of a pandemic. As local governments and agencies learn to manage ERA, a limited resource currently in extremely high demand, research and advocacy groups have worked to understand strategies for most effectively and equitably administering the funds.

In August of 2020 the Urban Institute released their Emergency Rental Assistance Priority Index, a methodology and interactive tool developed to help "local decisionmakers who want to prioritize an equitable COVID-19 response." This tool aggregates data sources to rank census tracts across the country by their housing instability risk, considering pre-pandemic risk factors as well as economic impacts caused by the pandemic. Notably, the Emergency Rental Assistance Priority Index recognizes disproportionate housing vulnerability among Black/African American, Indigenous, and Latinx/Hispanic renters, and incorporates these metrics within its Priority Index to advocate for resource distribution under an equity-focused framework.



PLAN SPOTLIGHT

Affordable Housing in Rural Persistent Poverty Areas

Nearly 8 million Americans live in what are classified as persistent poverty counties (PPCs), or those that exhibit a poverty rate of at least 20% throughout the previous three censuses. This figure constitutes 2.5% of the total US population, and more than 10% of the country's rural population. Populations in PPCs also face disproportionate housing and economic pressures when compared to the country overall as well as non-PPC rural communities, holding some of the highest poverty rates and lowest income rates among the nation. Whereas multifamily properties, particularly those subsidized and offering affordable rents through programs such as the Low-Income Housing Tax Credit (LIHTC), might significantly assuage the economic hardships of households living in rural PPCs, they account for only a very small portion of these counties' housing stock.

In December 2020, Freddie Mac Spotlight on Underserved Markets report detailed LIHTC in Rural Persistent Poverty Counties, exploring the state of PPCs and research behind the dearth of multifamily properties in these areas. The report identified a need for state and federal interventions to develop affordable housing within rural PPCs; LIHTC supports a far greater share of multifamily properties within rural PPCs than nationally, indicating these properties' reliance on subsidies in such areas. However, there is also a current lack of incentives towards rural PPCs in states' allocation of resources such as LIHTC, which are more often directed towards high opportunity areas that provide for greater economic mobility. Despite the market and financial challenges facing multifamily development in rural PPCs, the Freddie Mac report emphasizes the critical importance that LIHTC and other resources play in providing affordable housing to individuals living in rural PPCs, and encourages continued investment of this resource within these areas.

PLAN SPOTLIGHT

Gaps in Affordable Housing Within Illinois

Across the country there is a dire shortage of affordable housing units to meet the needs of the population. This problem is only exacerbated for renters at lower-income levels, realizing a severe shortage of affordable and available housing for individuals making the lowest income and already extremely vulnerable. The shortage of affordable housing results in personal and societal hardship, including cost-burdened households paying more than 30% of their income towards rent as well as overall housing instability.

The National Low-Income Housing Coalition (NLIHC) releases an annual Gap Report to examine and quantify the affordable housing need among renters across the nation and by state. As of 2018, NLIHC's gap report for Illinois identified an overall deficit of 289,706 affordable and available housing units among its extremely low-income households. As is seen across the country, the deficit of affordable housing units is experienced at greater magnitudes for the lowest-income level households who face greater competition for an extremely limited housing stock that would be affordable to them. In Illinois, while there are 103 affordable and available housing units for every 100 renter households at or below the area median income (AMI), this number sharply declines by income level. There are only 36 affordable and available housing units for every 100 renter households at or below the extremely low-income level.

What NLIHC's Gap Report reveals is unfortunately no surprise: the most vulnerable among our society face the greatest challenges and competition in reaching a state of stability and affordability in their housing. The lack of affordable rental housing stock results in vulnerabilities that impact both low-income households and society more broadly. Households that end up spending higher amounts of their income towards

housing because of lacking affordable units become cost-burdened, resulting in overall financial instability.

PLAN SPOTLIGHT

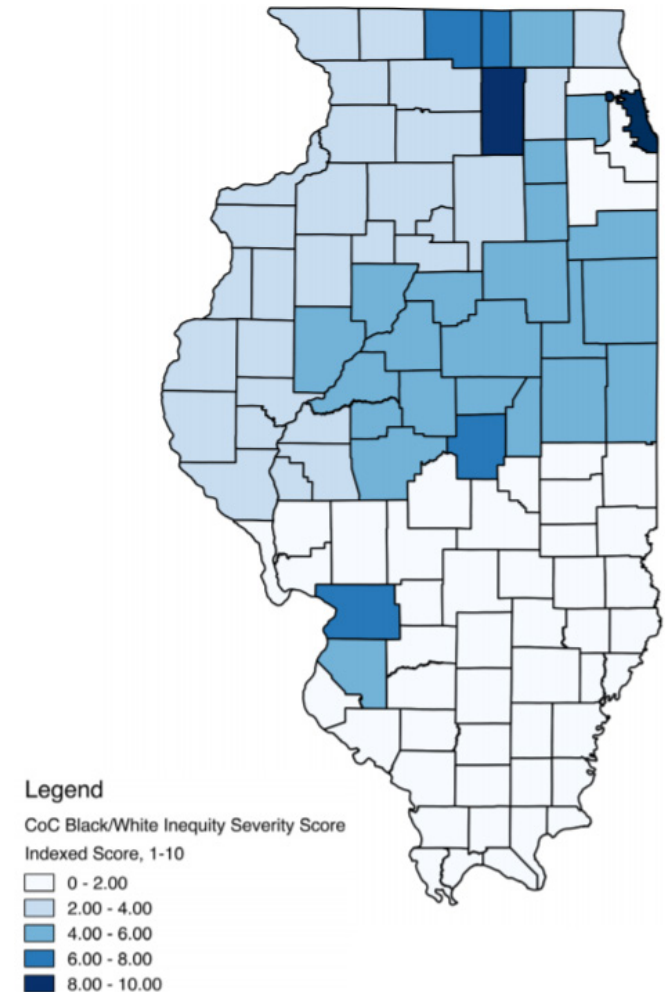
Racial Disparities in Homelessness

Individuals who are experiencing or are at risk of homelessness are some of the most vulnerable populations in our society, and face multiples challenges that are often interlinked with the housing insecurity that they face. Individuals facing homelessness frequently experienced increased barriers in securing housing, often made significantly more challenging by a number of factors which may include stigma, lack of economic and employment supports and training, lack of housing that is suited to their income and needs, and lack of affordable housing overall.

In Illinois homelessness is experienced disproportionately between different races, contributing to an already deep divide among racial disparity in housing. Housing Action Illinois (HAI) released a report in September 2019 detailing Black/African American and White disparities in homelessness and found that Black/African American Illinoisans account for 59% of state residents experiencing homelessness, and are 8.4 times more likely to experience homelessness than White Illinoisans. These findings hold true across all areas of Illinois be they urban, suburban, or rural. Causes that contribute to the racial inequity among homeless Illinoisans are rooted in systemic and social inequities that impact the state's Black/African American and White populations disproportionately. These include mass incarceration, rates of eviction, the racial wage gap and increasing housing costs, and segregation and discrimination.

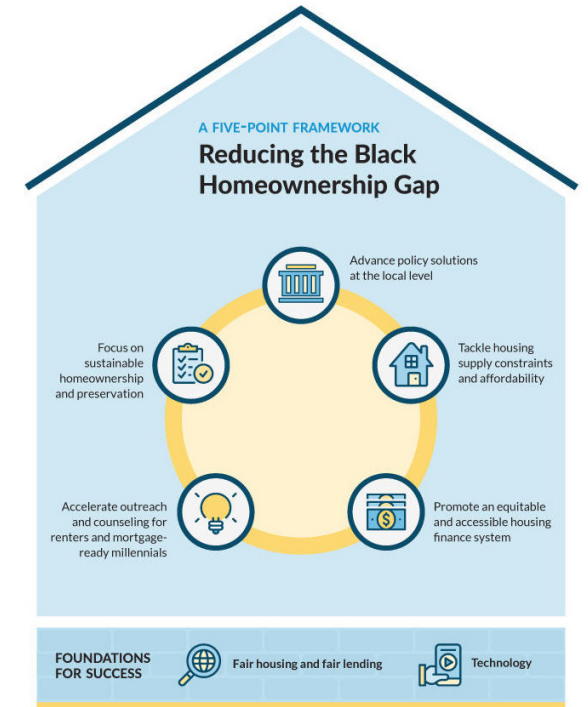
In their report, HAI proposes the following recommendations for addressing the disparity in homelessness within Illinois:

- Adopt a Racial Equity Framework
- Enforce Fair Housing
- Eviction Record Sealing
- Homelessness Prevention
- Increase Resources for Affordable Housing
- Ensure People with Records have Equal Access to Housing



ADDITIONAL NATIONAL PLANNING TOOLS AND REPORTS

Plan	Publishing Organization	Publication	Synopsis, Findings, and Recommendations
Reducing the Racial Homeownership Gap	The Urban Institute	April 2020	<p>Our country has seen a growing gap since the 1960s between rates of homeownership among black and white individuals.</p> <ul style="list-style-type: none"> Across the nation there was a 30-percentage point gap in between the black and white homeownership rate as of 2017, with the homeownership rate comprising 42% of total black households. There are many structural barriers contributing to this growing divide which must be researched and addressed. These include black families not benefiting as much as white families from economic recovery aid since 2008. Urban Institute advocates for a five-point framework to reduce the black homeownership gap, described in the graphic on page 104
Planning to House California Beyond 2020	California Planning Roundtable	March 2020	<p>While not a national plan, the California Planning Roundtable's report, "Planning to House California Beyond 2020" outlines strategies that are relevant for many areas and markets that are seeking innovative solutions to improve their lack of affordable housing stock.</p> <p>Generally, this report states that housing plans should base form and density on community type, require inclusivity, allow creativity, require strong anti-displacement regulations, promote sustainability and equitable development, and reduce barriers.</p> <p>Through this report, CPR outlines seven principles for developing housing on a sustained basis moving forward:</p> <ol style="list-style-type: none"> 1. Start with a plan 2. Embrace and zone for housing of all forms 3. Facilitate by-right housing 4. Adopt objective design standards 5. Use the California Environmental Quality Act (CEQA) for streamlining housing projects 6. Fund infrastructure and public facilities that create community 7. Reform state fiscal incentives and reward outcomes
Where to Prioritize Emergency Rental Assistance to Keep Renters in their Homes	The Urban Institute	August 2020	(See spotlight at beginning of chapter)



Stewards of Affordable Housing for the Future: Key Recommendations for a More Equitable Future Beginning at Home	Stewards of Affordable Housing for the Future	October 2020	<p>Made especially apparent by the COVID-19 pandemic, a community's housing and its overall health outcomes are intricately intertwined. As our country grapples with the effects of the pandemic, there is an opportunity for the federal government to implement more just and equitable policy that focuses on quality and affordable housing as well as achieving greater overall health for all communities.</p> <p>In light of these goals, SAHF developed an extensive policy agenda that advocates for various resources and legislative objectives under the following categories:</p> <ul style="list-style-type: none"> • COVID-19 response • Expanding access to affordable housing • Preserving affordable rental homes • Improving resident health & well-being • Creating healthier communities and combatting climate change through quality design & operations of affordable rental housing <p>Some of SAHF's policy recommendations include continued Emergency Rental Assistance, flexible housing resources to meet operating and other emerging needs, minimum 4% rate for LIHTC buildings, expansion of the Paycheck Protection Program, allowing access to 4% credits by lowering 50% test to 25%, and investing in the Capital Magnet Fund.</p>
LIHTC in Rural Persistent Poverty Counties	Freddie Mac	December 2020	(See spotlight at beginning of chapter)

ADDITIONAL STATEWIDE PLANNING TOOLS AND REPORTS

Plan	Publishing Organization	Publication	Synopsis, Findings, and Recommendations
Clear-WIN Program (Abstract)		Fall 2016	<p>This program abstract states that existing funding programs ignore evidence of the value of replacing existing windows that would not only add value to the properties and provide proper weatherization of the home, but more importantly, eliminate lead from old lead-contaminated windows. The result of window replacement provides cost savings of energy bills and provided additional temperature comfort within the home, along with health benefits from eliminating lead from home environment.</p> <p>Local and state governments should fund and operate window replacement programs to eliminate a major source of childhood lead exposure, improve energy bills, increase home market value, and create local construction and industrial jobs.</p>



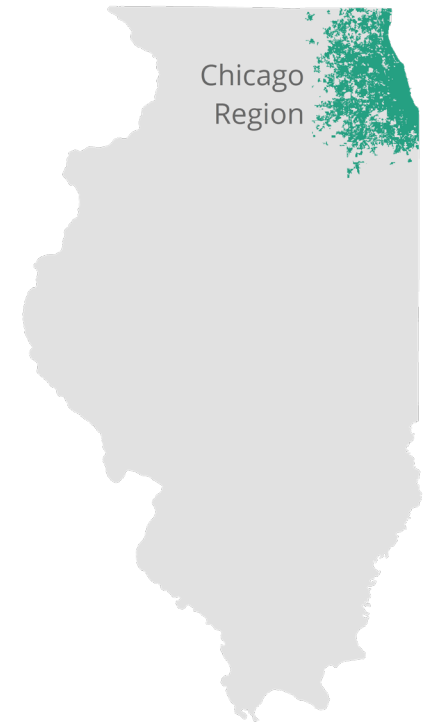


Guidebook and Resources for Starting Community Supported Enterprises	Center for Governmental Studies at Northern Illinois University	January 2019	<p>This guidebook published by Northern Illinois University's Center for Governmental Studies identifies "Community Supported Enterprises" (CSEs) as being motivated by a social purpose and receiving direct investments from area residents. While the drop in population in rural areas is discussed often as an issue that generates the creation of CSEs, several examples feature CSEs that were formed in larger cities to meet the needs of particular neighborhoods missing critical goods or services, such as fresh produce.</p> <p>The guidebook provides assistance for local communities to chart a course to evaluate and start a local CSE. The steps outlined to beginning such an enterprise include:</p> <ul style="list-style-type: none">• Identifying area needs• Selecting an appropriate business model• Identifying and building leadership• Analyzing local economic climates• Finding suitable funding sources• Marketing the project effectively• Communicate to maintain momentum• Finding new funding sources <p>Locally available resources including government assistance in developing a plan for a local CSE are also included along with descriptions of CSEs throughout the country. Key factors of success include providing mixed services, providing a gathering space, considering non-traditional methods, and maintaining active community involvement.</p>
National Low-Income Housing Coalition - Gap Report	National Low-Income Housing Coalition	2018	(See spotlight at beginning of chapter)
Illinois Lead Program 2017 Annual Surveillance Report	Illinois Department of Public Health	February 2019	<p>The burden of childhood lead poisoning in Illinois remains on the highest in the nation. The mission of the program is to eliminate the incidence of childhood lead poisoning and provide a lead-safe environment for all children. The highest risk factors for elevated levels of lead are found among children under age 6, living in pre-1978 housing, living in high-risk areas, and those who are eligible for medical assistance. The report identifies the following priorities:</p> <ol style="list-style-type: none">1. Reduce sources of lead in children's environments2. Improve identification and monitoring of lead exposure to children3. Improve the health of children identified as lead-exposed4. Communicate effectively and consistently with stakeholders about childhood lead exposure5. Plan cross-federal research to advance our scientific understanding of the effects, evaluation, and control of lead hazards in children's environments
Black and White Disparities in Homelessness	Housing Action Illinois	September 2019	(See spotlight at beginning of chapter)



CHICAGOLAND PLANNING TOOLS AND REPORTS

Plan	Publishing Organization	Publication	Synopsis, Findings, and Recommendations
Homes for a Changing Region Process Guide	Chicago Metropolitan Agency for Planning (CMAP), Metropolitan Mayors Caucus, Metropolitan Planning Council	February 2015	The goal of the planning processes undertaken by Homes for a Changing Region is to create expertise at the local level so that municipalities in the metropolitan Chicago region will be prepared to meet their future housing needs. This process provides a toolkit that enables municipal leaders to chart future demand and supply trends for housing in their communities, and develop long-term housing policy plans based on sound market research and input from their residents.
Healthy Chicago 2.0	City of Chicago: Department of Public Health	2016-2020	Identifies goals to support broader efforts to eliminate/close health inequities. The plan's 10 priority action areas identified are: <ol style="list-style-type: none"> 1. Expanding Partnerships and Community Engagement 2. Improving Social, Economic, and Community Conditions 3. Improving Education 4. Increasing Access to Health Care and Human Services 5. Promoting Behavioral Health 6. Strengthening Child and Adolescent Health 7. Preventing and Controlling Chronic Disease 8. Preventing Infectious Diseases 9. Reducing Violence 10. Utilizing and Maximizing Data and Research
The Cost of Segregation	Metropolitan Planning Council	March 2017	This report examines 3 types of segregation: economic segregation, African American-White segregation and Latino-White segregation. A major take-away surrounds the notion that segregation is not only an issue in low-income communities or communities of color; everyone pays a price measured in lost income, lives, and education. The report found that the Chicago Metro Region could see \$4.4 billion in additional income each year, a 30% lower homicide rate, and 83,000 more Bachelor's degrees if not for segregation. Segregation on the basis of race and class results in inequitable opportunities for education and other public services, job prospects, and even health outcomes. The plan's next steps include investing in inclusion strategies, identifying the most effective policies to counteract segregation in the region, and building the political courage to enact these policies.
Building a More Equitable and Prosperous Chicago Region: Emerging Best Practices for Affirmatively Further Fair Housing	Enterprise Community Partners	October 2018	Enterprise Community Partners hosted the Chicago Metropolitan Fair Housing Convening (with the support from the MacArthur Foundation). Participants discussed emerging best practices for advancing fair housing, the economic & social benefits of advancing place-based equity, and the importance of promoting a unified vision for fair housing in the seven-county region. Collectively, the practices discussed served as an initial roadmap for equitable growth that fits the many needs of the region's diverse set of communities. Through proactive, collaborative planning, our region can scale up the innovative local approaches to bolster regional and prosperity. This effort highlighted that entities across the Chicago region have a strong interest in collaborating to promote desegregation and increased access to opportunity across municipal and jurisdictional boundaries. With a regional assessment of fair housing, communities can collaborate to bring their policies to scale.



2018 Housing Summit: Strengthening the Puerto Rican and Latino Presence in Chicago	Puerto Rican Cultural Center, Hispanic Housing Development Corporation, Bickerdike, LUCHA, The University of Utah, The Puerto Rican Agenda	May 2019	<p>Topics of the summit centered around gentrification awareness, increasing affordable housing awareness, engaging organizations and residents, connecting housing outcomes, and cooperatively planning for the future. The experts among the summit championed the following guiding principles:</p> <ul style="list-style-type: none"> • Long term affordability • Diversity • Sustainability • Health & Awareness • Building preservation • Community engagement <p>Major priorities of the summit included:</p> <ol style="list-style-type: none"> 1. Identify gentrifying neighborhoods and the risks to affordability in order to provide affordable solutions 2. Meet Latino housing needs by identifying the community's unique needs and providing opportunities for greater access to resources
The Woodlawn Housing Data Project Summary Report	Woodlawn East Community and Neighbors (WECAN)	September 2019	<p>In light of the planned Obama Presidential Center, the goal of this plan was to develop a parcel-by-parcel analysis of Woodlawn to identify key threats/challenges and develop policies to protect existing residents from displacement as a result of the center. The plan's policy recommendations include the following:</p> <ul style="list-style-type: none"> • Fund a housing resource center • Create a vision for vacant land • Provide property repairs assistance, pro bono legal assistance and property tax assistance • Collaborate with local community land trusts to permanently preserve Woodlawn's affordable homeownership units • Establish a \$25 million housing fund • Establish property tax relief for income-eligible residents • Create a targeted Home Repair Grant Program
Here to Stay: Pilot Program	City of Evanston	September 2020	<p>The City of Evanston piloted a program based on the principle that accessible dwelling units (ADUs) can serve as an affordable, accessible housing strategy and provide cost-burdened Evanston homeowners (especially those of color) with a solution to age-in-place. The "Here to Stay" program helped 8-10 low-income senior households afford to stay in their community. This program advocated ADUs as feasible options to:</p> <ul style="list-style-type: none"> • Work with disinvested neighborhoods • Focus on homeowners of colors • Provide an opportunity for low- to moderate-income households to build wealth • Provide ground level ADA-accessible units • Provide energy-efficient homes



EMERGING THEMES AND THE ANNUAL ROADMAP FOR ILLINOIS

The Illinois Housing Blueprint is an action plan for how IHDA will shape its investments in the new construction and preservation of affordable housing across Illinois into the future. The Blueprint is an evolving plan that will be reviewed annually re-shaping the strategy as new findings are formed through analysis of key metrics and through the continued engagement of communities across the state. Building on this work, **IHDA will support investment opportunities that improve quality of life for all Illinois residents, creating safe, healthy, sustainable communities.**

Throughout the remainder of 2021 IHDA will coordinate working groups comprised of members from the Illinois Housing Task Force and IHDA staff. Working groups will be tasked with further investigating and developing actionable proposals and solutions that address the needs and visions identified by this plan. Based upon the most emergent themes of the Housing Blueprint's outreach efforts and data analysis, IHDA proposes the following three working groups for 2021:

ADDRESSING RACIAL EQUITY

In the United States, homeownership has historically served as a key tool for building generational wealth. Discrimination in the housing market, perpetuated by federal and local policies, have kept Black/African American citizens from fully reaping the multiplicity of social and financial benefits linked to owning a home. Even with federal legislation banning discrimination in the housing and financial markets, we continue as a society to grapple with this legacy as new economic challenges exacerbate and widen the racial wealth gap, e.g., the Great Recession and the COVID-19 pandemic. IHDA as an organization makes significant impacts and contributions to the Illinois housing market, and so, has a responsibility to interrogate how it can influence and mitigate the negative impacts of these crises on disproportionately impacted communities. IHDA is committed to taking a multi-layered approach to addressing racial equity.

INCREASE MINORITY HOMEOWNERSHIP

Illinois' households are predominantly comprised of homeowners (66%), which is an asset of the state that lends strength to the overall housing economy as well as the financial health and security of individual homeowners. Yet there are major inequities between rates of homeownership among White and minority households, the most disproportionate of which exist between the rate of White individuals (74.5%) and Black/African American individuals (38.8%). The working group will further examine minority homeownership throughout Illinois by researching the gaps to identify the most prominent barriers that prospective minority homeowners face, including access to credit, counseling and education, and housing costs. From that research and outreach the working group will develop programmatic and legislative recommendations that seek to address decreasing barriers of entry and bolstering rates of homeownership among the state's non-White communities, noting successful programs, partnerships, and models while also identifying new and innovative solutions.

SUPPORT DIVERSE LEADERSHIP IN THE HOUSING ECONOMY

The working group will work to increase the participation of Black/African American and Latinx/Hispanic business enterprises across all service areas in the new construction and preservation of affordable housing. Working with industry partners like the Chicago Emerging



Minority Developer Initiative (CEMDI), the working group will co-create pathways to partnership by envisioning and proposing feasible routes to mentorships, technical assistance programs, or other networking opportunities for the Black/African American and Latinx/Hispanic communities. The working group will also explore potential connections to and alignment with existing programs that support business development and opportunities for Black/African American and Latinx/Hispanic communities, such as those offered by the Department of Commerce and Economic Opportunity (DCEO).

CREATE ACCESS THROUGH COMPREHENSIVE PLANNING

The working group will identify key metrics to evaluate the impact of our housing programs and resources. Utilizing the recommendations contained within this plan's sub-chapter [NEXT STEPS TOWARDS GREATER RACIAL EQUITY](#) as a foundation, this working group will research best practices and metrics for contextual evaluation of racial equity within the Illinois housing market. These metrics will be used to explore the impacts of IHDA investments on predominantly Black/African American and Latinx/Hispanic communities. Where possible, IHDA will also develop practices and programmatic structures that gather relevant information and analyze inequities across housing programs across our state.

PROMOTING RESILIENCE AMONG COMMUNITIES

Affordable housing practitioners must come to understand resiliency in a variety of ways. Market resiliency is important because it speaks to how robust our housing markets are – are they serving a variety of income levels? Can they withstand ebbs and flows and shifts in value? Are they attractive to a variety of homeowners and renters? – and can guide us towards creating diverse communities ready to withstand the tests of time. But a holistic, community-wide resiliency must also be taken into account and IHDA must look at factors beyond housing that impact the well-being, health, and quality of life for Illinoisans. Tools that examine the quality of life within a community become important when talking about enhancing resiliency as does the careful planning both locally and statewide of housing investment. This will lead us to better siting of projects to better serve the communities of Illinois.

ENHANCE SUSTAINABLE DESIGN GUIDELINES FOR PRESERVATION AND NEW CONSTRUCTION

Another important aspect of resiliency is the quality of the structures. Devastation from climate-shifting events has been more and more prevalent in the news. While housing construction may not be on the forefront of our minds when we see reports such as these, it really should. The changing climate requires that we plan our future investments to be resilient in order to last and to more adequately serve those who live in the structures. From architecture and construction standards to local and (possible) statewide building codes, housers must focus on new construction that lasts and serves a sustainable future. As such, this working group will examine and propose initiatives that encourage preservation and green initiatives, and devise frameworks to develop increased resources to encourage rehabilitation of our state's aging housing stock and ensure that there are adequate avenues and resources to address dilapidation and blight.

ADDRESS STIGMAS AND PERCEPTIONS OF “AFFORDABLE HOUSING”

The life cycle of many public housing developments throughout our country have often helped to exacerbate disparities among racial groups, while also increasing discrimination. These actions endorsed harmful perceptions that became associated with these housing units and affordable housing developments in general. The working group will develop solutions that aim to address and reframe harmful stigmas



that surround “affordable housing,” subsidies, and communities that need them. Strategizing ways to Educate communities regarding who can benefit from affordable housing and the positive impacts that it brings to them and directly reducing the barriers that these stigmas and perceptions create for stable housing.

ALIGNING INFRASTRUCTURE & HOUSING TO PROMOTE ACCESS

In the United States, federal housing and infrastructure policies have historically not taken the needs of our most vulnerable populations into account, resulting in redlining, urban renewal programs that displaced entire neighborhoods and replaced them with interstate highways, and public housing that isolated and concentrated our poorest residents away from the fabric of their communities. As the state’s housing finance agency, it is IHDA’s responsibility to ensure that the affordable housing we finance is accompanied by existing or new investments in affordable, necessary amenities such as transportation, access to fresh food, and other services and resources.

COORDINATE ACCESS TO AMENITIES WITH HOUSING INVESTMENTS

Aligning resources and amenities with affordable housing investments can result in multi-lateral security for residents. The working group will explore trends and developments that align these facets, including opportunities to include employers in housing solutions. The working group will also research national trends surrounding increasing access to amenities, particularly broadband/internet and healthcare. IHDA will also work to coordinate our housing policies with DCEO and other statewide agencies and organizations that are funding, planning, and implementing increased broadband access, particularly in rural areas of the state. IHDA is developing policies and programs regarding healthier housing as well as partnerships between IHDA and Illinois health care systems to build or preserve affordable housing for individuals who are experiencing or at risk of homelessness and are frequent users of healthcare. Informed by best practices, it will propose solutions that will increase communities’ access to broadband, healthcare, and transportation, particularly among IHDA’s affordable housing investments.

EXTREMELY LOW-INCOME, SUPPORTIVE HOUSING, AND OTHER HOUSING NEEDS

It is clear that the state of Illinois must address its lack of available housing for individuals and households at or below 30% of the Area Median Income, including those that are at-risk of homelessness and need supportive housing, or wrap-around services. While the state has done this well in response to Olmstead consent decrees, by piloting prisoner re-entry housing initiatives, and by holding special RFPs for Permanent Supportive Housing funding, Illinois is also seeing emerging housing vulnerabilities brought on by the economic crisis spurred on by Coronavirus and from the years of inequitable housing access across racial and ethnic lines. IHDA is also aware that these disparities, including risk of homelessness and housing insecurity, disproportionately affect Latinx/Hispanic, Black/African American, and other minority communities. We must strive to understand these impacts and develop appropriate responses to assuage them. Emergency resources are being directed towards the immediate housing issues that are presenting themselves, but our future abilities to serve Illinois’ vulnerable populations hinges on improved and multifaceted (legal, political, and local) advocacy designed to enhance understanding of the needs of our most vulnerable populations and on increasing the long-term resources that go towards rental assistance for extremely low-income households in Illinois.

The working group will consolidate existing and new data sources that can be used to understand the impact of the pandemic, and estimate the true need of housing for extremely low-income populations. The working group will also explore successful and innovative models that have been used to house people in need of supportive and special services across the country. The group will make recommendations for how IHDA and the state can be leaders in providing housing for these vulnerable populations.



ANNUAL ROADMAP

WORKING GROUPS | BLUEPRINT PRIORITIES AND THEMES

July 2021 - February 2022

Members of the Illinois Housing Task Force, Housing Blueprint staff, and volunteer IHDA leadership and their staff members can join one or more working group(s) that address their interests or are most intricately linked with their work. Working groups will explore policy and programmatic strategies to advance the Blueprint's priorities in the coming year.

ADDRESSING RACIAL EQUITY

- Increase minority homeownership
- Support diverse leadership in the housing economy
- Create access through comprehensive

PROMOTING RESILIENCE AMONG COMMUNITIES

- Enhance sustainable design guidelines for preservation and new construction
- Address stigmas and perceptions of "affordable"

ALIGNING INFRASTRUCTURE & HOUSING TO PROMOTE ACCESS

- Coordinate access to amenities with housing investments
- Prioritize extremely low-income, supportive housing, and other targeted

ONGOING PLANNING

July 2021 - March 2022

Housing Blueprint staff will provide annual updates to the plan's community outreach and data collection components.

2019 MARKET DATA UPDATE

FY 2021 IHDA PROGRAM DATA UPDATE

LISTENING TOUR

STATEWIDE RESIDENT SURVEY

RACIAL EQUITY ANALYSIS: IHDA INVESTMENT AREA*

*Selected by survey participants

HOUSING BLUEPRINT: 2022

June 2022

The lead planning team will produce the first annual update to the Housing Blueprint by integrating the findings and recommendations produced by the working groups, market and IHDA data updates, and community feedback gained from the plan's ongoing outreach components. This update will contribute programmatic and policy recommendations to the overall Housing Blueprint process, and may identify new priorities and themes or further extrapolate upon the existing themes identified in the 2021 plan to guide the working groups in the following year.



HOUSING BLUEPRINT IN 2021 AND BEYOND

A NOTE FROM THE BLUEPRINT'S CORE PLANNING TEAM

While fair and affordable housing across our country still has many challenges to overcome and goals to accomplish, the last few decades have seen significant wins for this industry. In 1968 the United States government incorporated the Affirmatively Furthering Fair Housing (AFFH) rule within the Fair Housing Act, promising legal guarantees to equitable housing practices. While this law has not been able to protect against all discriminatory practices, and has even suffered recent rollbacks by federal administrations, IHDA celebrates the hard fought accomplishments that housing advocates have realized. As an agency, IHDA will keep alive this vision, building upon the successes of the past and continuing to work towards ensuring fair and equitable housing for all.

The best plans are made from a place of optimism that is bolstered by stability, research, and strategic thinking. Initial conversations about the Housing Blueprint began in March of 2020 - a time of blossoming optimism in the Illinois affordable housing landscape. Locally we were embracing a support at the state-level via an incoming administration with goals of intergovernmental coordination and of providing better service and more resources to our most vulnerable populations. The future was beginning to look brighter than it had in many years. From this position, the conditions seemed right to engage in a deliberate long-term planning endeavor that, while spanning several years, would in its first year **effectively identify new housing directions and clarify statewide housing priorities for Illinois via robust research, informed public input, and deep assessment of current practices.** This planning process was to result in clear direction and actionable goals that would carry us through 2020 with the intention of using future year plans under the Housing Blueprint in 2021 and beyond to more deeply explore our statewide housing needs, to identify further actions to address to our needs, to inform the state's housing legislative agenda, and to set measurable goals and trackable progress benchmarks.

In 2020, IHDA intended that its first-year plan of the Housing Blueprint's multi-year process was to be the beginning of a through-line of an evolving affordable housing narrative for Illinois' future. A through-line such as this can be critical to effective planning for housing endeavors which take several years to complete, and is also important because it allows for a continuum of ideation based in real time on successes and failures as well as an evolution and reevaluation of ideas from year to year based on research and measurable fact.

2020, however, was the year that defied planning. Upon beginning the Housing Blueprint process, our collective goalposts moved and the responsive participatory process that was intended was derailed by an economically-crippling global pandemic, longstanding and frequently hidden racial and ethnic inequities rapidly coming to light via civil unrest following the deaths of George Floyd, Breonna Taylor, and other Black/African Americans, and a destabilizing and polarizing presidential election and ensuing transfer of power.

As affordable housing professionals, we were deterred from proactively looking forward and forced to look no further than our immediate present: instead of identifying ways to improve the supply of future affordable housing opportunities, we had to find ways to keep Illinoisans in the homes they already had; instead of addressing emerging needs in a variety of different regions of the state, we were forced to look at the geographic distribution of a virus; instead of traveling throughout the state and meeting directly with a variety of our state's community members, we were forced to work and stay in our homes for safety. Planning the way we had envisioned at the beginning of the year first became difficult, and then became impossible.



Despite these obstacles, this year's Housing Blueprint still effectively accomplishes its intended goals and achieved first-time milestones for IHDA. We are incredibly proud of the accomplishments that so many IHDA employees, partnering agencies, and residents have realized through the Housing Blueprint's planning process, and are even more optimistic about where they will continue to guide our analyses in the years to come. Some of the accomplishments worth reflecting upon include:

- Listening to and raising the voices of more than 1,000 Illinoisans through the Blueprint's engagement efforts
- Learning from, connecting to, and supporting other planning endeavors and organizations across the state
- Completing IHDA's first holistic examination of IHDA's investments across its programs and resources
- Conducting the first-ever assessment of IHDA's portfolio and policies from a racial equity lens, allowing us to comprehensively view our impact on various racial and ethnic groups, including contracting a third-party analysis, and catalyzing further examination of this work
- Reflecting upon the way that IHDA monitors progress and classifies results through the consolidation of all programmatic data within this plan, thereby allowing us to better understand how equitable our impact is and continually improve upon it
- Providing a foundational market analysis of the entire state
- Identifying strengths as well as areas of opportunity for improvement across our state's housing market, and translating these into tangible goals for the coming year

We now have an effective first year Housing Blueprint that provides the initial map of our path towards enhanced future planning.

In the coming months we will see eviction moratoriums that are keeping many Illinoisans in their homes lifted. As vaccines are still rolling out we will need to contend with immediate housing instability and a looming eviction crisis. Unprecedented levels of federal assistance will be flowing into the state to help us address these immediate needs, but even as we recover, we will need to contend with the rippling effects of the pandemic. Illinois is likely to face continued employment instability, uncertain access to food and supplies, and constant changes to the way we work, learn, and socialize. All of these things will influence our housing preferences and needs, and they will begin to change how IHDA helps to keep Illinoisans housed and safe.



As we did in 2020, we must keep the Housing Blueprint moving forward in 2021. We can hope for enhanced participation in housing surveys, in-person housing needs assessments, and face-to-face goal setting, but we need to plan to continue the Blueprint so we can document the changes to our housing needs and set our sights on impactful changes for the future. 2021 also presents an opportunity to dig deeper where we've only scratched the surface so far:

- We must not lose sight of the work begun on addressing racial and ethnic inequities. One study does not complete the course on this matter, and we now understand and have a charge to better analyze our own programmatic impacts on our state's racial and ethnic groups. We must now utilize the information we've learned to look for areas of change that will have long lasting impacts on how and where we create and preserve affordable housing.
- Throughout the first quarter of 2021, IHDA has already begun creating a new Qualified Allocation Plan that will govern how much of our affordable rental housing will be built and targeted for the next several years. The priorities identified in our Blueprint activities must be incorporated into our future targeting.
- Existing architecture for Affordable Housing Planning and interdepartmental coordination already exists in Illinois. Uniting statewide planning endeavors makes our efforts stronger; coordination with the Housing Task Force and the Annual Comprehensive Housing Plan is critical and has already been started, 2021 will see the continuation of these efforts.
- While unprecedented funding levels are being targeted to emergency recovery efforts, many more demands are being placed on our ongoing affordable housing funding sources. In 2021 we must begin to use the Blueprint to align priorities with our funding choices, making the most of new tools while operating with clear goals will make us informed stewards of Illinois' best interests.

When "normalcy" returns to Illinois, our affordable housing landscape will not look the same as before the COVID era began. Our current and future Housing Blueprints for Illinois should be used to illuminate the path forward. Each Housing Blueprint will push boundaries and will help map our changing landscape by engaging with it. Each year we will learn new things that cause us to relearn our world many times before we are through. Each Housing Blueprint will keep us in check, in touch, and moving forward. We will take on large issues and small issues. We will keep tugging on threads that emerge and we will keep following them to their logical ends.

IHDA INVESTMENTS PROGRAM MATRIX



MULTIFAMILY INVESTMENTS

TAX CREDIT & MULTIFAMILY FINANCE

MULTIFAMILY DEVELOPMENTS FINANCED BY POPULATION SERVED

Table MF.1

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Elderly	7	18	10	31	16	1	83
Non-Elderly	25	35	25	40	21	5	151
Both	6	3	0	0	0	0	9
TOTAL	38	56	35	71	37	6	243

MULTIFAMILY UNITS FINANCED BY INCOME LEVEL

Table MF.2

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
120% AMI	0	1	0	0	0	0	1
Market Rate	130	445	14	228	129	19	965
80% AMI	69	104	8	200	494	0	875
60% AMI	2,361	3,785	2,409	3,145	2,977	451	15,128
50% AMI	527	576	238	886	154	36	2,417
40% AMI	0	0	0	0	0	0	0
30% AMI	322	319	274	670	148	25	1,758
20% AMI	0	0	0	0	0	0	0
15% AMI	0	0	3	0	13	0	16
TOTAL	3,409	5,230	2,946	5,129	3,915	531	21,160

MULTIFAMILY TAX CREDITS DISBURSED BY SOURCE

Table MF.3

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Federal Tax Credits	361,597,360	402,943,330	245,724,063	547,474,200	310,895,833	29,928,207	1,898,562,993
4% LIHTC	132,153,042	164,949,327	142,626,267	98,529,639	203,291,137	29,928,207	771,477,619
9% LIHTC	229,444,318	237,994,003	103,097,796	448,944,561	107,604,696	0 ¹	1,127,085,374
State Tax Credits (IAHTC)	12,156,390	18,559,495	11,113,036	19,828,865	26,914,610	17,999,703	106,572,099
1602 Tax Credits	0	0	0	1,565,182	0	0	1,565,182
TOTAL	373,753,750	421,502,825	256,837,099	568,868,247	337,810,443	47,927,910	2,006,700,274

¹ Awards under the 2020 9% LIHTC round were approved by IHDA's Board in July 2020 (FY 2021)



MULTIFAMILY ADDITIONAL RESOURCES DISBURSED BY SOURCE

Table MF.4

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
BIBP	\$6,670,000	\$0	\$23,01,959	\$0	\$0	\$0	\$8,971,959
FAF	\$3,111,694	\$2,379,445	\$5,145,520	\$850,000	\$631,220	\$0	\$12,117,879
HOME	\$8,395,028	\$11564434	\$13,280,841	\$276,41,986	\$5,130,714	\$5,190,496	\$71,203,499
Housing Trust Fund	\$6,153,800	\$20,00,000	\$23,248,193	\$27,710,565	\$18,932,341	\$1,973,323	\$80,018,222
National Housing Trust Fund	\$0	\$0	\$3,879,049	\$0	\$3,223,569	\$4,000,000	\$11,102,618
Neighborhood Stabilization Program	\$0	\$0	\$0	\$0	\$51,406	\$0	\$51,406
Tax Exempt Bond	\$227,357,139	\$272,888,878	\$192,365,233	\$73,390,100	\$378,181,440	\$48,440,000	\$1,192,622,790
Taxable Bond	\$0	\$19,082,500	\$0	\$8,232,754	\$0	\$0	\$27,315,254
TOTAL	\$251,687,661	\$305,915,257	\$237,918,836	\$110,183,419	\$406,150,690	\$59,603,819	\$1,403,403,627

MULTIFAMILY DEVELOPMENTS FINANCED BY SET-ASIDE

Table MF.5

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
AHPAA²	8	7	6	5	5	0	31
Chicago Metro	9	16	13	19	7	2	66
City of Chicago	13	13	5	18	13	2	64
Non-Metro	2	9	7	14	5	0	37
Other Metro	6	11	4	15	7	2	45
TOTAL	38	56	35	71	37	6	243

² The Affordable Housing Planning and Appeal Act (AHPAA) monitors municipalities which individually have less than 10% of their total housing stock deemed as affordable. In order to encourage development of affordable housing in these communities, a project located within one of these jurisdictions will be awarded two (2) points.



MULTIFAMILY UNITS FINANCED BY SET-ASIDE

Table MF.6

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
AHPAA²	454	222	464	287	50	0	1,477
Chicago Metro	527	1,511	1,181	1,432	578	254	5,483
City of Chicago	1,952	1,412	491	1,638	2,244	125	7,862
Non-Metro	112	523	378	535	289	0	1,837
Other Metro	364	1,562	432	1,237	754	152	4,501
TOTAL	3,409	5,230	2,946	5,129	3,915	531	21,160

SUPPORTIVE HOUSING & TARGETED POPULATIONS

MULTIFAMILY UNITS FINANCED BY SPECIAL UNIT TYPE

Table MF.7

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Employer Assisted	0	0	8	0	0	0	8
Homeless	30	20	0	38	0	0	88
Permanent Supportive Housing	401	449	259	955	176	25	2,265
Preservation	2,205	2,990	2,509	2,020	2,510	358	12,592
Special Needs	331	266	154	492	126	25	1,394
TOTAL	2,967	3,725	2,930	3,505	2,812	408	16,347



SINGLE FAMILY INVESTMENTS

HOMEOWNER ASSISTANCE & EMERGENCY RELIEF PROGRAMS

DOLLARS DISBURSED UNDER HOMEOWNER ASSISTANCE PROGRAMS

Table SF.1

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Downpayment Assistance Programs	\$20,183,411	\$40,910,621	\$38,707,495	\$36,789,492	\$37,151,050	\$173,742,069
@Home Illinois	\$2,713,701	\$3,958,121	\$2,202,273	*	*	\$8,874,095
1 st Home Illinois	\$16,890,000	\$36,262,500	\$34,215,000	\$26,280,000	\$16,837,500	\$130,485,000
Habitat for Humanity: Community Impact Fund	\$500,000	\$660,000	\$440,000	\$550,000	\$255,000	\$2,405,000
IHDAccess 4%	*	*	\$773,920	\$5,101,839	\$12,205,411	\$18,081,170
IHDAccess 5%	*	*	\$308,140	\$1,711,078	\$3,369,826	\$5,389,044
IHDAccess 10%	*	*	\$753,162	\$3,131,575	\$4,453,313	\$8,338,050
Other Programs	\$79,710	\$30,000	\$15,000	\$15,000	\$30,000	\$169,710
Emergency Relief Programs Hardest Hit Fund: HELP	*	\$40,377,256	\$68,172,802	\$44,891,862	\$18,177,953	\$171,619,873
Refinance Programs i-Refi	*	\$8,220,367	\$7,003,968	\$3,014,957	\$1,250,195	\$19,489,487
TOTAL	\$20,183,411	\$89,508,244	\$113,884,265	\$84,696,311	\$56,579,198	\$364,851,429



LOANS MADE UNDER HOMEOWNER ASSISTANCE PROGRAMS

Table SF.2

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Downpayment Assistance Programs	2,859	5,690	5,343	5,282	5,698	24,872
@Home Illinois	551	809	442	*	*	1,802
1 st Home Illinois	2,252	4,839	4,563	3,507	2,248	17,409
Habitat for Humanity: Community Impact Fund	43	38	25	31	14	151
IHDAccess 4%	*	*	183	1,125	2,453	3,761
IHDAccess 5%	*	*	49	275	507	831
IHDAccess 10%	*	*	79	342	472	893
Other Programs	13	4	2	2	4	25
Emergency Relief Programs Hardest Hit Fund: HELP	*	2,034	3,269	2,062	909	8,274
Refinance Programs i-Refi	*	223	187	85	31	526
TOTAL	2,859	7,947	8,799	7,429	6,638	33,672



LOANS MADE UNDER HOMEOWNER ASSISTANCE PROGRAMS BY RACE AND ETHNICITY

Table SF.3

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Downpayment Assistance Programs						
American Indian/Alaskan Native	2	13	17	12	19	63
Asian	52	113	89	101	81	436
Black/African American	377	857	949	1,095	1,195	4,473
Native Hawaiian/Pacific Islander	3	18	9	1	3	34
White	1,661	3,071	2,715	2,774	2,870	13,091
Other Race/Information Not Provided	313	607	579	612	716	2,827
Latinx/Hispanic	682	1,464	1,429	1,138	1,236	5,949
Emergency Relief Programs Hardest Hit Fund: HELP						
American Indian/Alaskan Native	*	6	14	16	6	42
Asian	*	23	57	39	23	142
Black/African American	*	767	1,244	776	333	3,120
Native Hawaiian/Pacific Islander	*	2	0	1	1	4
White	*	1,056	1,664	1,061	461	4,242
Other Race/Information Not Provided	*	180	290	169	85	724
Latinx/Hispanic	*	300	474	266	143	1,183
Refinance Programs i-Refi						
American Indian/Alaskan Native	*	1	0	0	1	2
Asian/Pacific Islander	*	1	2	2	0	5
Black/African American	*	37	56	25	11	129
Native Hawaiian/Other Pacific Islander	*	0	0	0	0	0
White	*	151	101	46	15	313
Other Race/Information Not Provided	*	19	10	4	1	34
Latinx/Hispanic	*	26	23	11	4	64



LOANS MADE UNDER HOMEOWNER ASSISTANCE PROGRAMS BY HOUSEHOLD INCOME BRACKET (WHERE AVAILABLE)

Table SF.4.1

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Downpayment Assistance Programs Habitat for Humanity, alone	43	38	25	31	14	151
50.1% to 80% AMI	29	16	12	13	5	75
30.1% to 50% AMI	14	22	13	18	9	76
30% AMI or below	0	0	0	0	0	0
Emergency Relief Programs Hardest Hit Fund: HELP	*	2,034	3,269	2,062	909	8,274
\$90,000 or greater	*	9	19	26	16	70
\$70,000 to \$90,000	*	69	115	72	35	291
\$50,000 to \$70,000	*	198	311	193	97	799
Less than \$50,000	*	1,758	2,824	1,771	761	7,114

AVERAGE HOUSEHOLD INCOME OF LOAN RECIPIENTS UNDER HOMEOWNER ASSISTANCE PROGRAMS (WHERE AVAILABLE)

Table SF.4.2

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Downpayment Assistance Programs Excluding Habitat for Humanity						
Average Household Income	\$55,513	\$52,027	\$53,782	\$56,136	\$63,073	\$56,214
Refinance Programs i-Refi						
Average Household Income	*	\$59,503	\$65,285	\$60,626	\$67,377	\$62,204



FORECLOSURE PREVENTION & HOUSING COUNSELING PROGRAMS

DOLLARS DISBURSED UNDER HOUSING COUNSELING PROGRAMS

Table SF.5

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Cook County Mortgage Foreclosure Mediation Program	\$210,700	\$105,400	\$77,300	*	*	\$393,400
Foreclosure Prevention Program	\$0	\$741,875	\$2,025,578	\$2,061,958	\$2,475,026	\$7,304,437
Foreclosure Prevention Program: Graduated	*	*	\$3,298,806	\$4,514,063	\$4,060,871	\$11,873,740
National Foreclosure Mitigation Program	\$874,800	\$321,600	*	*	*	\$1,196,400
Project Reinvest: Foreclosure Counseling	*	*	\$300,300	\$513,600	*	\$813,900
TOTAL	\$1,085,500	\$1,168,875	\$5,701,984	\$7,089,621	\$6,535,897	\$21,581,877

HOUSEHOLDS ASSISTED UNDER HOUSING COUNSELING PROGRAMS

Table SF.6

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Cook County Mortgage Foreclosure Mediation Program	876	434	297	*	*	1,607
Foreclosure Prevention Program	0	10,090	22,493	15,663	15,842	64,088
Foreclosure Prevention Program: Graduated	*	*	24,293	25,561	15,357	65,211
National Foreclosure Mitigation Program	2,889	1,530	*	*	*	4,419
Project Reinvest: Foreclosure Counseling	*	*	1,001	1,712	*	2,713
TOTAL	3,765	12,054	48,084	42,936	31,199	138,038



REPAIR & MODIFICATION PROGRAMS

DOLLARS DISBURSED UNDER REPAIR & MODIFICATION PROGRAMS

Table SF.7

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Home Accessibility Program	*	\$0	\$308,203	\$1,399,081	\$24,863	\$1,732,147
Single Family Rehabilitation Program	*	\$65,279	\$2,442,509	\$2,737,459	\$910,843	\$6,156,089
TOTAL	*	\$65,279	\$2,750,712	\$4,136,540	\$935,706	\$7,888,237

LOANS MADE UNDER REPAIR & MODIFICATION PROGRAMS

Table SF.8

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Home Accessibility Program	*	0	19	84	1	104
Single Family Rehabilitation Program	*	2	69	67	23	161
TOTAL	*	2	88	151	24	265

LOANS MADE UNDER REPAIR & MODIFICATION PROGRAMS BY RACE AND ETHNICITY

Table SF.9

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Repair & Modification Programs	*	2	88	151	24	265
American Indian/Alaskan Native	*	0	0	1	0	1
Asian/Pacific Islander	*	0	0	1	1	2
Black/African American	*	0	23	30	3	56
Native Hawaiian/Pacific Islander	*	0	0	0	0	0
White	*	2	63	107	16	188
Other Race/Information Not Provided	*	0	1	3	4	8
Latinx/Hispanic	*	0	1	9	0	10

LOANS MADE UNDER REPAIR & MODIFICATION PROGRAMS BY HOUSEHOLD INCOME BRACKET

Table SF.10

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Repair & Modification Programs	*	2	88	151	24	265
50.1% to 80% AMI	*	1	24	34	13	72
30.1% to 50% AMI	*	0	36	80	5	121
30% AMI or below	*	1	28	37	6	72



COMMUNITY DEVELOPMENT INVESTMENTS

BLIGHT REDUCTION PROGRAMS

DOLLARS DISBURSED UNDER BLIGHT REDUCTION PROGRAMS

Table CD.1

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Abandoned Property Program	\$4,617,699	\$1,386,908	\$558,671	\$4,305,319	\$4,218,518	\$5,114,813	\$20,201,928
Blight Reduction Program	\$0	\$547,277	\$1,848,342	\$2,334,671	\$3,606,945	*	\$8,337,234
Land Bank Capacity Program	*	*	\$0	\$0	\$71,640	\$1,473	\$73,113
TOTAL	\$4,617,699	\$1,934,185	\$2,407,013	\$6,639,990	\$7,897,102	\$5,116,286	\$28,612,275

DOLLARS DISBURSED UNDER BLIGHT REDUCTION PROGRAMS

Table CD.2

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
Abandoned Property Program	1,840	550	363	777	1,883	1,695	7,108
Blight Reduction Program	0	18	71	79	133	*	301
Land Bank Capacity Program	*	*	0	0	0	9	9
TOTAL	1,840	568	434	856	2,016	1,704	7,418

COMMUNITY PLANNING & TECHNICAL ASSISTANCE

COMMUNITIES AND PROJECTS ASSISTED UNDER THE COMMUNITY REVITALIZATION PROGRAM

Table CD.3

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
9% LIHTC awards made to projects with Community Revitalization planning	*	7	6	14	8	12	47
Unique communities containing projects receiving LIHTC technical assistance	*	4	24	48	42	13	131
New partnerships with communities undertaking proactive planning services	*	*	2	2	3	7	14

*Program was not active during the fiscal year or data is unavailable

REFERENCES

REFERENCES

INTRODUCTION

- 1 <http://ihdafy17.com/>
- 2 <https://www.huduser.gov/portal/datasets/lihtc.html>
- 3 There is one vacancy on IHDA's Board of Directors as of March 2021
- 4 <https://www.ihda.org/about-ihda/who-we-are/>
- 5 As amended P.A. 99-0564

THE STATE OF HOUSING IN ILLINOIS

- 6 (National Low Income Housing Coalition, 2013)
- 7 (Center on Budget and Policy Priorities, 2019)
- 8 The US Census Bureau, as well as most other data sources internal and external to IHDA utilized throughout this plan, categorize "ethnicity" as "Hispanic/Latino(x)" (and its various sub-groups/ethnicities) or "Non-Hispanic/Latino(x)." "Race" is almost always, however not universally, categorized separately from ethnicity among these data sources, which use similar but not always consistent categorizations of racial groups (i.e. one data source offered a race category "Asia/Pacific Islander" while most others offered both "Asian" and "Native Hawaiian/Other Pacific Islander"). Because of these varying data classification systems, the Housing Blueprint most frequently depicts both racial and ethnic data within the same tables/charts throughout the plan, and keeps labels and classifications consistent with their respective data sources.
"Rates" within these tables/charts refer to the percentage (%) of a targeted characteristic within each individual race/ethnicity. "Shares" within these tables/charts refer to the percentage (%) of one characteristic as experienced across all races/ethnicities (shares of all races = 100%, shares of all ethnicities = 100%, shares of all races and ethnicities ≠ 100%).

UNDERSTANDING ILLINOIS: MARKET SNAPSHOTS

- 9 <https://www.huduser.gov/portal/datasets/il.html>
- 10 Households at various AMI levels were calculated using HUD and Census Bureau data
- 11 Households which spend 30% or more of their income towards housing costs
- 12 Owner-occupied households with a mortgage
- 13 This figure pertains to the senior population as being 65 years and older
- 14 This figure pertains to the senior population as being 65 years and older
- 15 The chart on the bottom of page 45 depicts the rate of individuals with a disability in Illinois among each race/ethnicity, whereas the chart on the bottom of page 46 depicts the number of individuals with a disability by their race/ethnicity as a percentage of the total individuals with a disability throughout Illinois.
- 16 Census Bureau classification of disability



17 Information regarding the environmental housing conditions of Illinois was gathered from the Center for Disease Control and Prevention, the Illinois Department of Health's Lead Surveillance Program report, the Environmental Protection Agency's Air Quality Index Report, and FEMA's National Risk Index.

18 The US Census Bureau estimates vacancies among a variety of different housing units and types, including renter-occupied/for rent housing units, owner-occupied/for sale housing units, and others. Non-renter and -owner occupied units that have estimated vacancies include housing units "for seasonal, recreational, or occasional use," "for migrant workers," and "other vacant." The variety of housing unit types included in these estimates account for the discrepancy between overall vacancy rate and the sum of the renter plus homeowner vacancy rates.

19 <https://www.huduser.gov/portal/pdredge/pdr-edge-frm-asst-sec-111918.html>

20 <https://evictionlab.org/>

21 White alone, not Hispanic or Latino

22 2016: The Eviction Lab

23 ARI scores are calculated only in whole numbers, however, are reflected in fractions in this analysis for the purpose of showing change over time

IHDA PROGRAMS AND INVESTMENTS

24 Data will date back through fiscal year 2015, when available. Dates of available data vary by topical area and program.

25 IHDA programmatic data was provided by the managing department for each program. Data is aggregated by fiscal year for consistency but is often reported from a variety of internal databases and tracking resources and often evolves over time as project parameters change. Although every effort has been made to provide complete and accurate information, IHDA makes no warranty, representation, or guaranty, express or implied, as to the content, accuracy, timeliness, or completeness of any of the data provided within this document. IHDA makes this data available on an "as is" basis and explicitly disclaims any representations and warranties, including, without limitation, the implied warranties of merchantability and fitness for a particular purpose. IHDA shall assume no liability for any errors, omissions, or inaccuracies in the data provided within this document regardless how caused or any decision made or action taken or not taken by anyone using or relying upon data provided within this document.

26 Data is presented by fiscal year (July 1 - June 30)

27 The City of Chicago also administers LIHTC for the city alone, as well as a portion of the Illinois Affordable Housing Tax Credit

28 <https://www.nhlp.org/resource-center/low-income-housing-tax-credits/>

29 <https://www.ihda.org/developers/tax-credits/illinois-affordable-housing-tax-credit/>

30 <https://www.ihda.org/developers/tax-credits/illinois-affordable-housing-tax-credit/>

31 <https://www.ihda.org/developers/soft-funds/>

32 <https://www.ihda.org/developers/supportive-housing/>

33 <https://www.ihda.org/developers/statewide-referral-network/>

34 <https://www.ihda.org/developers/rental-assistance/>

35 <https://ihda.maps.arcgis.com/apps/View/index.html?appid=19c5629aba42427eaef5b48cc5c1cfc8>



- 36 IHDA Advantage Subsidy: https://f290474d-2461-4703-840b-8aba66c67ca6.filesusr.com/ugd/62f289_509297e63a564e3687b4ae-949cd9e853.pdf
- 37 https://f290474d-2461-4703-840b-8aba66c67ca6.filesusr.com/ugd/62f289_72076aa0c2af4909abb7e3a40923bbe4.pdf
- 38 Deferred Action for Childhood Arrivals
- 39 <http://www.illinoishardesthit.org/spv-68.aspx>
- 40 <http://www.illinoishardesthit.org/spv-7.aspx>
- 41 <https://www.ihda.org/my-community/revitalization-programs/>
- 42 Single Family Rehabilitation Roof-Only Option and Disaster Contingency Award
- 43 Full program name: Abandoned Residential Property Municipality Relief Program
- 44 Foreclosure Prevention Program and Foreclosure Prevention Program-Graduated (Housing Counseling programs) follow this same financing structure, also deriving their funds from foreclosure filing fees
- 45 Qualifying activities of existing land banks are also eligible to be funded
- 46 <https://www.ihda.org/developers/market-research/>

ENGAGING ILLINOIS

- 47 Modern Language Association's Language Map Data Center (<https://www.mla.org/>)

ADVANCING RACIAL EQUITY IN HOUSING

- 48 <https://www.mgtconsulting.com/>
- 49 2014-2018 American Community Survey datasets
- 50 Illinois has a total of 3,123 census tracts, two of which are entirely water-based census tracts and contain no population or demographic characteristics
- 51 Data collection years differentiate by program area, but are clarified on each of the maps in the following pages
- 52 This includes the Single Family Rehabilitation Program's sub-programs: roof-only option and disaster contingency award

A HOUSING BLUEPRINT FOR THE FUTURE

- No footnotes

IHDA would like to acknowledge the contributions of all community residents, stakeholders, and organizations that offered engagement, knowledge, and resources to this planning process.

Thank you for your participation:

IHDA EXECUTIVE TEAM

Kristin Faust
Executive Director

Herman Brewer
Chief of Staff

Karen Davis
Deputy Executive Director

Maureen Ohle
General Council

Marcia K. Thompson, Esq.
Special Advisor on Equity and Inclusion

Rodrigo Carrillo
Director, Strategic Initiatives and Planning

Colleen Synowiecki
Senior Executive Coordinator

IL HOUSING BLUEPRINT PLANNING TEAM - STRATEGIC PLANNING AND REPORTING

Emily Mueller
Assistant Director,
Community Revitalization

Amy Bashiti
Community Revitalization Planning
Specialist, II

Meghan Cuneo
Community Revitalization Planner

Kristopher Walton
Community Revitalization Planner

Alan Quick
Managing Director,
Strategic Planning and Reporting

Traci Sanders
Deputy Director,
Strategic Planning and Reporting

ILLINOIS HOUSING TASK FORCE: STATE AGENCY REPRESENTATIVES

Department on Aging
Department of Human Rights
Department of Natural Resources
Department of Veterans Affairs
Department of Children and Family Services
Department of Healthcare and Family Services
Department on Aging
Department of Public Health
Department of Public Health
Department of Commerce and Economic Opportunity
Department of Financial and Professional Regulation
Department of Human Services
Department of Corrections
Illinois Emergency Management Agency
Environmental Protection Agency
Department of Transportation
Governor's Office of Management and Budget
Office of the Lt. Governor
Department of Juvenile Justice

APPOINTED HOUSING EXPERTS:

Syed Abedi
Plainfield Park District Board of Commissioners, Village of Plainfield

Diane Baker
Worn Jerabek Wiltse Architects, PC

Betsy Benito
Corporation for Supportive Housing
Allison Clements
Illinois Housing Council

George Dinges
Development Services Group

Nancy Firfer
Metropolitan Planning Council

Michael Goetz
Laborer's Home Development Corporation

Jennifer Hill
Alliance to End Homelessness in Suburban Cook County

David Hirsch
Colliers Mortgage, LLC

Brian Hollenbeck
Renaissance Rock Island

Peter Holsten
Holsten Developments

Mary Keating
DuPage County

Lynnette McRae
Black Chicago Tomorrow

Dave Neary
DuPage Habitat for Humanity

Mike Neihaus
Windsor Homes

David Northern
Housing Authority of Champaign County

Sylvia Puente
Latino Policy Forum

Robin Snyderman
BRICK, LLC

IHDA STAFF PARTICIPANTS ADDITIONAL PLANNING & SUPPORT

Michael Babcock
Benjamin Fenton
Neeli Kakal
Liz Kersjes
Hannah Merry
Samuel Mordka
William Pluta, in memoriam
Megan Spitz

COMMUNICATIONS

Andrew Field
Deputy Director, Communications

John Gallegos
Digital Marketing Manager

Eva Green
Media and Communications Manager

Amy Lee
Director, Communications

Maxwell Mueller
Communications Manager

Daniel Osborne
Social Media & Website Manager

DATA ANALYSIS

Clifford Bridgeman

Data Analysis Manager, Strategic Planning and Reporting

Kyle Nestlehut

Assistant Director, Operations, Homeownership Programs

Sarah Robinson Torres

Data Analyst, Asset Management

Rosanne Sepka

Compliance Manager, Hardest Hit Fund Program

Mary Stanford

Manager, Portfolio Administration, Homeownership Programs

Erik Turner

Program Data Analyst, Community Affairs

LEGAL

Maureen Ohle

General Counsel

Kathryn Finn

Deputy General Counsel

Susan Kim

Associate Corporate & Compliance Counsel

COMMUNITY ENGAGEMENT

Marlene Corral

Sara Buckner

Monica Enriquez

Frostine Holmes

Pearl Madlock

Puneet Monga

Rebecca Ortiz

Conora Shaw

Pilar Van Dusen

Rosie Verdin

Sandra Watson

LISTENING TOUR & PLAN REVIEW

Beverly Armstead

Kimberly Assarian

Pamala Barbee

Jess Barriga

Joanne Boots

Evon Bowgren

Vanessa Boykin

Amanda Carone

Theresa Fannin

Desiree Hall

Anna Harris

Vanessa Hill

Sharon Hunley

Chiquita Jerry

Deirdre Kenney

Timothy Klont

Erica Lay

Shannon Lindsey

Connie Lolli

Daisy Marchan

Beth Marcou

Nicki Pecori Fioretti

Dorothy Peppers

Dawn Schroeder

Kirsten Smith-Williams

Lisa Somers

Kathy Terry

GeorgeAnn Vanness

Tara Washington

Carmen Williams

Lilian Yool

Sabina Younis

ADDITIONAL STAKEHOLDERS AND EXTERNAL VOLUNTEERS

Julia Abarracín

Western Illinois DREAMers

AdCo Advertising Agency

Ann Bihrlle

Mercy Housing

Jonathan Burch

Chicago Metropolitan Agency for Planning

Camille Dorris

Southern Illinois Coalition for the Homeless

Mackenzie Drosd

Illinois Housing Council

Duane Dean

Behavioral Health Center

David Esposito

Supportive Housing Providers Association

Ruben Feliciano

Rincon Family Services

Jane Genzel

Peoria Opportunities Foundation

Lauren Gibson

McLean County Regional Planning Commission

John S. Herring

Illinois Network of Centers for Independent Living

Dennis Jackson

Mt. Sinai Development Corporation

Christine Kahl

Phoenix Community Development Services

Ray Lai

McLean County Regional Planning Commission

Mike Lundy

Southwestern Illinois Development Association

Claudia Marciniak

Opportunity Knocks

MGT of America Consulting

Multilingual Connections

Bob Palmer

Housing Action Illinois

Joanne Rouse

City of DeKalb

Andrea Runge

Illinois Association of Community Action Agencies

Itedal Shalabi

Arab American Family Services

Kyle Smith

Metropolitan Mayors Caucus

Katie Spoden

Alliance to End Homelessness in Suburban Cook County

Sheila Sutton

Housing Action Illinois

Nareman Taha

Arab American Family Services

The University of Chicago, Office of Civic Engagement

Norman Walzer

Justin Williams

Metropolitan Planning Council

IL HOUSING BLUEPRINT
THE FUTURE OF HOUSING IN ILLINOIS

