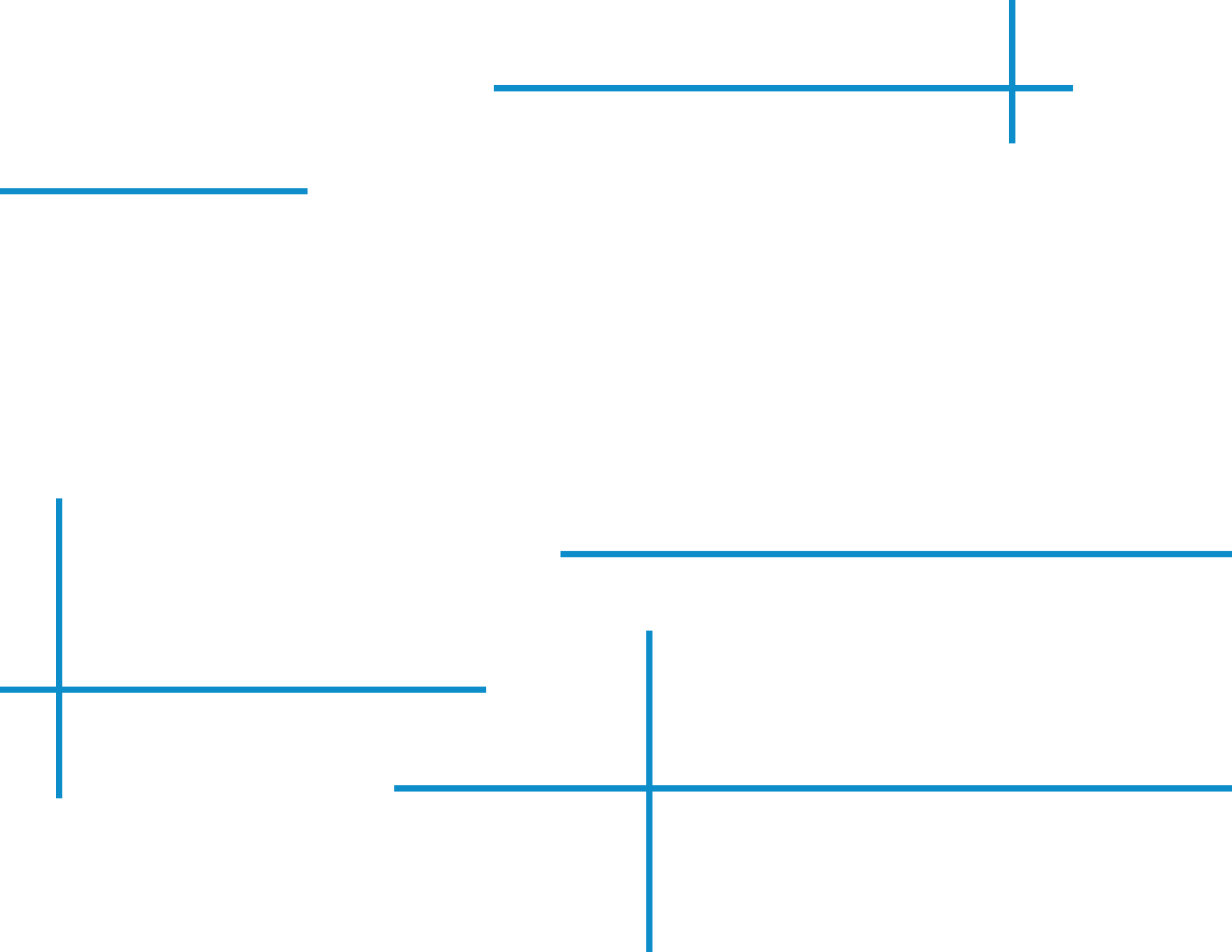


IL HOUSING BLUEPRINT

THE FUTURE OF HOUSING IN ILLINOIS

SUMMER 2022





IL HOUSING BLUEPRINT

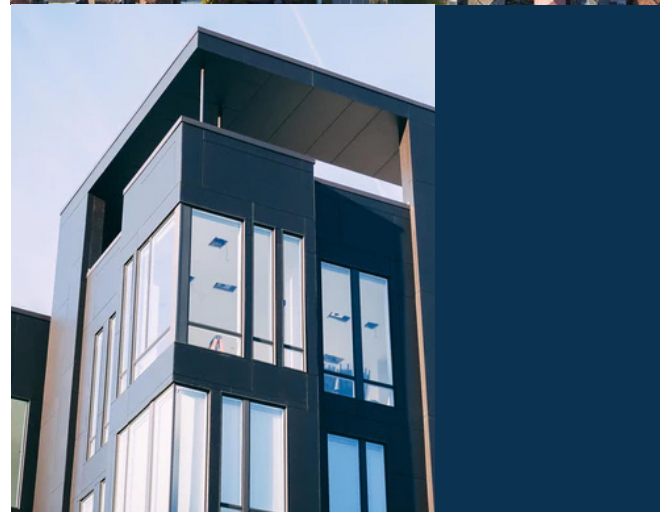
THE FUTURE OF HOUSING IN ILLINOIS

SUMMER 2022

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.

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INTRODUCTION

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LETTER FROM THE EXECUTIVE DIRECTOR

The mission of the Illinois Housing Development Authority (IHDA) is to finance the creation and preservation of affordable housing. When IHDA was created, its main – and sole – function was to issue tax exempt bonds to finance the development of multifamily rental buildings that had been allocated rental assistance through the federal Section 8 program. In 1982, IHDA began to take on a bigger role, financing single-family mortgages at low interest rates for first-time homebuyers and later, administering the Illinois Affordable Housing Trust Fund, the federal Low-Income Housing Tax Credit program and HOME program.

Today, IHDA oversees more than 20 federal and state programs on behalf of the state of Illinois and serves as one of the state's primary resources for housing policy and program administration. It is safe to say the IHDA mission has certainly evolved over the past 50+ years to encompass so much more. As such, it is critical for IHDA to proactively research and understand statewide, regional, and local housing trends throughout Illinois to both learn from our past and plan for the future. It is imperative to understand both the challenges and opportunities facing our residents, our housing partners, and our communities to understand and address the diverse housing needs of Illinois.

Therefore, IHDA developed, implemented, and launched the first-ever Illinois Housing Blueprint in 2021 – a forward-thinking and grassroots planning initiative that amplifies the voices and experiences of those living and working in communities throughout the state. IHDA sought 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. The first edition of the Blueprint in 2021 provided a foundation for this multi-year planning process, and this 2022 Housing Blueprint builds on that to provide a deeper analysis of the trends and priority areas that will guide future housing policy and investment in Illinois.

On behalf of the IHDA Board, the Illinois Housing Task Force, our housing partners, and our staff, I am pleased to share with you the 2022 update to the Illinois Housing Blueprint. This report illustrates the demographic shifts, housing needs, and community experiences both locally and on a broader, statewide level. By making the plan available to the public, we hope that the 2022 Illinois Housing Blueprint will continue to promote a coordinated policy strategy for the future of housing in this great state. Thank you for your partnership, we look forward to expanding on these findings as we continue to make Illinois a more equitable place to live and work for all the residents of Illinois.



Kristin Faust
Executive Director
Illinois Housing Development Authority



The Illinois Housing Blueprint is a 3–5-year statewide planning initiative that aims to create a vision for the future of equitable affordable housing in Illinois and lay out a plan for achieving it. The Illinois Housing Development Authority's (IHDA) Executive Team and its Strategic Planning and Reporting Department present an update to the Inaugural Housing Blueprint (issued summer of 2021). Each year, the Blueprint is updated with new insight from what was analyzed and discovered in previous years. The following provides the 2022 Update to the Illinois Housing Blueprint.

EXECUTIVE SUMMARY: THE IMPORTANCE OF AN ANNUAL UPDATE + SUMMARY OF ACTIVITIES

The Illinois Housing Blueprint (the Blueprint) applies a data-driven approach designed to help housing practitioners better understand our housing stock and the markets. What makes the Blueprint unique from other housing needs assessments is that it is also informed by the diverse voices and experiences of Illinois' residents, culminating in the creation of a **detailed and actionable planning document that serves as a foundation on which to build programs, advocate for legislative and social change, and to seek solutions for Illinoisans' collective affordable housing future.** The Blueprint is intended to amplify strategies that support Illinois' communities in achieving their housing goals, but IHDA also expects that the findings and trends detailed in the Blueprint will result in continued coordination of planning and funding processes across our state, promoting greater equity, and removing barriers to affordable rental housing and homeownership among individuals from different regions, income-levels, races, and ethnicities.

The Inaugural Housing Blueprint covered activity from FY2016 to FY2020 and was issued in the summer of 2021. In the first edition, IHDA conducted a review of existing and previous housing plans in Illinois; executed a community outreach strategy through a Statewide Resident Survey and Listening Tours; completed a set of quantitative data analyses through qualitative regions and market data snapshots; looked comprehensively at IHDA's programmatic investments and impact in recent years; identified opportunities to better meet the needs of residents across our state; and set out to conduct the agency's first Racial Equity Impact Assessment to inform the Blueprint's findings and recommendations. While the Inaugural Housing Blueprint provided key insight into housing in Illinois, this work was conducted at the height of the pandemic, and thus had communication and outreach restrictions. **IHDA is pleased to have the opportunity to dive deeper and push further with this 2022 Housing Blueprint Update.**

The 2022 Housing Blueprint Update (2022 Update) provides more in-depth analysis based on the 2021 Blueprint's recommendations and key findings. Illinois Housing Task Force members, IHDA staff, and field experts continued research on these key themes through working groups, racial equity analysis, and regional data analyses to build on the community outreach and programs IHDA already conducts. An annual **Housing Blueprint Update** is a critical aspect of this process as it helps to build upon previous work and continue previously established partnerships to include more (and different) representation of our state while going further in investigating new threads that came to light as part of the inaugural process. The Housing Blueprint process was therefore expanded to include new research directions and to allow for time for new trends to materialize and present as the housing landscape in Illinois begins to settle after so much tumult with the COVID-19 pandemic. **Each update will build upon the Inaugural Housing Blueprint, standing together as a cumulative effort.** Each iteration of the document will also explore different aspects of Illinois' housing landscape and will make recommendations for the next annual update.

As the Inaugural Housing Blueprint came together, very clear direction for the 2022 Update began to crystalize:

- **Push further into examining IHDA's financing efforts through a racial and equity lens.** The Racial Equity Impact Assessment conducted by a third party on IHDA's entire portfolio needed more detail to understand how IHDA is serving the diverse population of this state. To achieve this detail and produce recommendations regarding equity in IHDA programs, IHDA's portfolio required analysis to be done in smaller pieces to be effective. This 2022 Blueprint Update includes the **Homeownership Racial Equity Impact Assessment**, which is a thorough examination of IHDA's Homeownership portfolio that allows us to understand program accessibility and whether we are equitably serving Latinx and Black borrowers, and how effectively we are targeting to these historically underserved populations.
- **Increase participation of under-represented stakeholders.** While the 2021 Blueprint successfully reached many stakeholders throughout the state, the process saw less participation for some populations – particularly with Latinx households. The focus for this 2022 Update has been on eliminating barriers to the public participation of **Spanish speaking households**. Two of the Listening Tour sessions were conducted entirely in Spanish, and a third meeting was held with service providers who work with mainly Latinx immigrant households. This resulted in 30 percent of the sessions engaging Latinx communities, an increase of 12 percent when compared to the 2021 Listening Tour.
- **Create more data-informed regions to enhance understanding of the housing needs in Illinois.** In 2020, we learned that creating regions for Illinois was difficult and never completely explained the special attributes of Illinois' communities. Yet, regions help show the demographic, employment, and housing trends across such a diverse, vast state. The regions in the 2021 Blueprint were created to provide an introductory understanding of Illinois' many unique communities. For the 2022 Update, IHDA worked to use demographic, housing, and employment data to group counties together by larger, regional trends. **This provides another data-informed lens to understand Illinois and its housing needs.** See the "Regional Housing Markets in Illinois" section which provides an overview of the demographic and economic conditions of these 15 different regions across the state. In conjunction with this Blueprint update, detailed Regional Profiles are being developed to be used to inform IHDA technical assistance, market analysis, programmatic targeting, and legislative advocacy. The 15 Regional Profiles will be available at **ILHousingBlueprint.org** in the fall of 2022.
- **Enhanced utilization of partnerships to deeply explore issues and trends.** While the Illinois Housing Task Force previously partnered with the Inaugural Housing Blueprint, the 2022 Update process transformed what was formerly an advisory role into active partnership. Three working groups were formed with Task Force members participating along with other subject matter experts to share current knowledge and provide recommendations moving forward. As recommended by the 2021 Housing Blueprint, these working groups were intended to provide coverage and survey knowledge on topical items that are not covered with typical data resources. **The three working groups focused on the priority areas identified in the 2021 Blueprint, including Addressing Racial Equity, Promoting Economic and Environmental Resilience through Improved Affordable Housing Planning, and Utilizing Affordable Housing Infrastructure to Promote Access.** The complete recommendations from these working groups are presented in this Blueprint Update. Some of these recommendations have already been incorporated into IHDA's work and the Annual Comprehensive Housing Plan (ACHP, created by the Housing Task Force) further linking the needs analysis and policy recommendations from the Housing Blueprint with the ACHP.

The 2022 Housing Blueprint Update takes us into new territories in our analysis, digging deeper into issues of access and equity while challenging us all to think differently about the way we live in and interact with our state, our cities, and our communities. Over this past year, IHDA has learned much about the way the agency serves our state. Recommendations for the future are made throughout this 2022 Update and are synthesized in a conclusion that continues to map out Illinois' path forward towards more equitable, affordable housing.

THE HOUSING BLUEPRINT PROCESS: PARTNERS AND RESOURCES

The Housing Blueprint Process is conducted via a series of interlocking activities beginning in the summer and culminating the following summer as the IHDA fiscal year turns over. The myriad of partners and resources informing the process of the Blueprint are discussed in detail below to underscore the variety of fingerprints on this 2022 Update.

THE ILLINOIS HOUSING DEVELOPMENT AUTHORITY

The Illinois Housing Development Authority (IHDA) 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 acquire, construct, and rehabilitate affordable housing units, as well as support community development efforts throughout the Illinois. IHDA is dedicated to stabilizing housing in Illinois, especially for those most in need and we do this not only by funding affordable housing activities, but also by continually evolving our understanding of the housing needs throughout the state.

Since IHDA's establishment in 1967 the Illinois Housing Development Authority has continually expanded its portfolio of programming to meet the needs of the state. In 55 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. IHDA manages a comprehensive suite of state and federal resources that are dispersed towards homeownership and single-family activities, multifamily and rental activities, and revitalization and community development activities. Notably IHDA serves as Illinois' administering agency of the federal Low-Income Housing Tax Credit (LIHTC) Program, which is the program responsible for the greatest amount of affordable rental housing units created since its establishment in 1986¹. In the last decade, IHDA has also overseen the allocation of hundreds of millions of dollars in special funding and emergency relief through the Troubled Assets Relief Program (TARP), Coronavirus Relief Fund (CRF), and American Rescue Plan (ARP).

By utilizing its comprehensive resources and understanding that the landscape and population of our state is ever-changing, IHDA has been able to stay ahead of the curve and provide true leadership in the affordable housing world by managing a diverse portfolio of financing products; partnering with other agencies to provide housing opportunities and resources for some of the state's most vulnerable households, including those at the lowest income levels as well as those who are in need of additional supports and services; and constantly seeking to grow our understanding of the housing needs in Illinois and apply this understanding to our funding processes.

¹ <https://www.huduser.gov/portal/datasets/lihtc.html>

THE ILLINOIS HOUSING TASK FORCE

The Illinois Housing Task Force (Housing Task Force) is a consortium of statewide housing and community development experts coordinated by IHDA that meet throughout the year to inform and guide housing policy. Housing Task Force members are appointed by the Executive Director of IHDA, who serves as the body's Chair. There are a total of forty-four representatives, including those appointed by the Governor, General Assembly, and various other State agency representatives². The 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 Housing Task Force is currently supported through legislation that will last at least through 2026³.

A primary responsibility of the Housing Task Force lies in its oversight of Illinois' Annual Comprehensive Housing Plan (ACHP), which highlights state and regional planning efforts to better coordinate the State-administered housing resources that serve Illinois' most underserved Priority Populations.

DATA SOURCES

The US Census Bureau's (the Bureau) American Community Survey 5-year estimates (ACS) were used throughout this Update to describe various housing and demographic trends experienced in Illinois. The ACS is an important tool for the Authority and is used in many strategic planning efforts, allowing IHDA to identify need, set geographic targets, and produce benchmarks that speak to the efficacy of the allocation of resources it administers. The ACS is produced annually from the respondents to over 3.5 million surveys sent by the Bureau and is instrumental in the disbursement of over \$675 billion in federal resources to communities throughout the United States.⁴

This 2022 Update uses the 5-year, 2014-2019 ACS data (2019 ACS) and was produced with surveys collected between January and December of 2019. Typically, the Bureau will release ACS data in the 3rd quarter of the year following the survey (e.g., ACS 2018 was released in October of 2019). However, due to a low response

² A list of the Housing Task Force members as of December 2020 can be found in Acknowledgements

³ As amended P.A. 99-0564

⁴ American Community Survey Information Guide, pg. 3. https://www.census.gov/content/dam/Census/programs-surveys/acs/about/ACS_Information_Guide.pdf

ILLINOIS' EIGHT PRIORITY POPULATIONS

1. Low-income households (with particular emphasis on households earning below 30 percent 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.

rate in 2020, the Bureau delayed the release of the 2020 ACS until March of 2022.⁵ This delay carried too far into IHDA's review time, prohibiting a thorough analysis of the housing and demographic trends in the State. Also, to measure effectiveness of the IHDA's resource allocation in the time period of this 2022 Update, and to prescribe accurate targeting for future allocations, the 2019 ACS data that was available during the time of the review is preeminent.

It is important to note that during this review the Bureau released the results of the Post Enumeration Survey (PES). The PES measures the accuracy of the counts produced in the decennial census. For the 2020 decennial census, Illinois experienced a statistically significant undercount. The Bureau estimates that the discrepancy was similar to 1.97 percent⁶. This is compelling because the consensus among Illinoisians is that the state's population is shrinking. This undercount persists into the ACS where the State through the 2010s reflects growth at decreasing rates year over year until 2016 where the trend begins to reflect decreasing population that accelerated through the 2020 vintage of the ACS.⁷

The magnitude of this discrepancy is revealed when comparing the two most recent decennial census products. The 2010 Decennial Census reports the population of the State at 12,830,632. In the 2020 Decennial Census, the population count is over 18,000 less at 12,812,508. However, following the 2020 PES, the population of the state could be as large as 13,064,914, a difference from 2010 of just over 234,000.⁸ Like the Decennial products, the ACS does not reflect this growth, suggesting an undercount in these products, as well.

While this 2022 Update uses the 2019 ACS data, the Regional Profiles which will be featured at **ILHousingBlueprint.org** in the fall of 2022 will use the 2020 ACS data, which is the most current data available during the development of the Regional Profiles. The expectation is that the Regional Profiles will inform IHDA technical assistance, market analysis, programmatic targeting, and legislative advocacy.

PUBLIC PARTICIPATION

Like with all its data-driven endeavors, IHDA believes that there are always different stories that can be told and therefore, it is critical that the Blueprint process does not stop at quantitative data. The Blueprint is also informed by the diverse voices and experiences of Illinoisans through a Statewide Resident Survey and the Listening Tour which are summarized under the "Voices of Illinois" section. This public participation culminates in the creation of a detailed and actionable planning document that serves as a foundation upon which to build programs. Beginning with the Inaugural Housing Blueprint effort published in 2021, IHDA intentionally structured this planning process to accommodate different types of participation throughout its lifecycle and intends to continue to bring in new and emerging voices throughout this and future Blueprint Updates. As such, it is critical that any individual, organization, and agency who desires to do so, be a part of the Blueprint Process.

While the Blueprint is coordinated by IHDA, it is truly a collaborative planning effort that brings together a diverse set of individuals across Illinois to create a vision for the future. Throughout this endeavor, IHDA has been committed to creating a plan that raises the voices and experiences of all residents of Illinois. The Blueprint process therefore includes robust community outreach and participation and is especially invested in connecting to marginalized communities and residents who are typically excluded from such planning endeavors.

⁵ Census Bureau Update on 2016 – 2020 American Community Survey (ACS) 5-Year Estimates. <https://www.census.gov/newsroom/press-releases/2022/acs-5-year-estimates-update.html>

⁶ 2020 Census Undercounts in Six States, Overcounts in Eight. <https://www.census.gov/library/stories/2022/05/2020-census-undercount-overcount-rates-by-state.html>

⁷ US Census Bureau, American Community Survey 5-Year Estimates, 2010 – 2020 vintage.

⁸ US Census Bureau, Decennial Census, 2010 & 2020.

ILHOUSINGBLUEPRINT.ORG

In the spirit of engagement, honest assessment, and collaboration, the Blueprint is rooted in transparency and public participation. To foster these values, IHDA created a website to host the various elements of the Blueprint process. Access to the Statewide Resident Survey, Listening Tour dates, and 2022 Update information have been and will continue to be published at [ILHousingBlueprint.org](https://ilhousingblueprint.org) as they become available. The Regional Profiles, which are new to the 2022 Update, will also be made available through the website in the fall of 2022. Individuals can visit the website to learn more about the plan initiative 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 process and publication to 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, Racial Equity Impact Assessment findings, and public feedback will all be made public and interactive on [ILHousingBlueprint.org](https://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.

INCLUSIVE LANGUAGE AND NOMENCLATURE

The terminology used within this report – particularly the terminology used to describe race and ethnicity have been reviewed by IHDA's Special Advisor on Equity and Inclusion (hired in 2022). The Diversity, Equity, and Inclusion (DEI) terminology is in accordance with the **Equity and Racial Justice Act implementation plan**⁹ as submitted to the Legislature by the Office of Governor JB Pritzker as required by the Data Governance and Organization to Support Equity and Racial Justice Act (20 ILCS 65).

As advised by the Governor's Office, the race and ethnicity terminology found in the Glossary, see Appendix 1, will be used for the 2022 Update.

⁹ <https://www.ilga.gov/reports/ReportsSubmitted/2989RSGAEmail5702RSGAAttachPA1010654PI%2020211028.4.pdf>

FY 2022 PRIORITY AREAS

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FY2022 PRIORITY AREAS

The 2021 Illinois Housing Blueprint's outreach efforts and data analysis revealed clear themes requiring continued research in subsequent Blueprint Updates with clear proposals and solutions to address the priorities. In the fall of 2021, IHDA convened three Blueprint Working Groups comprised of members of the Illinois State Housing Task Force, IHDA staff, and other housing experts. These working groups were tasked with developing actionable proposals and solutions, as suggested in the 2021 Housing Blueprint. The Working Groups were asked to develop recommendations for creating and enhancing partnerships and investment opportunities with local governments, philanthropy, and other key partners, along with real estate, economic development, and design professionals to increase housing affordability and support economically and environmentally sustainable communities. Additional experts in the areas of economic development, disaster mitigation planning, supportive housing, and sustainable development were also invited to participate in the discussions.

Each Blueprint Working Group each met three times over three months in late 2021 and early 2022 to accomplish the goals set forth in the first Housing Blueprint's annual planning roadmap. The working groups addressed focus areas linked to the FY2021 Inaugural Housing Blueprint as follows:

1. Addressing Racial Equity

- Increase Black, Indigenous, People of Color (BIPOC) Homeownership
- Support Diverse Leadership in the Housing Economy
- Create Access through Comprehensive Planning

2. Promoting Economic and Environmental Resilience through Improved Affordable Housing Planning

- Support More Environmentally Resilient Development and Communities
- Promote More Economically Resilient Communities

3. Utilizing Affordable Housing Infrastructure to Promote Access

- Prioritize Extremely Low-Income, Supportive Housing, and other Housing Needs
- Address Stigmas and Perceptions of Affordable Housing

Prior to developing recommendations and action items, each working group conducted a SWOT analysis (strengths, weakness, opportunities, and threats) of IHDA and state-level programs for each focus area. A summary of each working group's SWOT analysis can be found in Appendix 2. Feedback was documented and helped to guide discussion questions that shaped planning for subsequent working group meetings.

Based on the SWOT analysis and group discussion, participants identified and ranked policy recommendations for each focus area and identified potential action items that could help achieve the recommendations. Action items include a list of potential partners and an estimated timeline

for completion, on a scale of short-term (1-2 years), medium-term (2-3 years), and long-term (3-5 years). The working groups included experts in a variety of subject areas and specialize in different parts of the State. Because of this diversity, the discussion for these action items was more global and involved several partners for each idea. IHDA may be a partner in many of these ideas but may not lead on many of them, if and when they come to fruition.

Each working group's topics, members, and final recommendations are outlined below. Assertions and assumptions discussed in each category are those of the working group members and are not derived from research conducted by IHDA.

WORKING GROUP I - ADDRESSING RACIAL EQUITY

In the United States, homeownership has historically served as a key tool for building generational wealth, yet our housing markets still are contending with a history of discrimination in the housing market. Throughout our country and our state, federal and local policies have often intentionally or unintentionally kept Black/African American, other non-white, and lower-income populations from fully reaping the social and financial benefits linked to owning a home. Even with federal legislation banning discrimination in the housing and financial markets, we are still grappling with this legacy of inequality, and now new economic challenges threaten to further widen the racial wealth gap. IHDA makes significant impacts and contributions to the Illinois housing market, and therefore also has a responsibility to investigate how it can use its influence to mitigate the negative effects of these crises on disproportionately impacted communities.

State Housing Task Force participating members / Statewide housing experts:

Allison Clements - Executive Director, Illinois Housing Council

Peter Holsten - President, Managing Broker, Holsten Management Corporation

Lynnette McRae - Program Director, Connecting Capital and Community (3C), The Chicago Community Trust

Edwin Ortiz Reyes - Civic Engagement Coordinator, Latino Policy Forum

IHDA staff participants:

Ben Fenton - Planning and Research Specialist, IHDA - Facilitator

Liz Kersjes - Planning and Research Specialist, IHDA - Facilitator

Raquel Garcia - Program Officer, IHDA

Javier Gumucio - Director, Homeownership Programs Department, IHDA

Tim Hicks - Controller, IHDA

La Tonya James - Policy and Process Specialist, IHDA

Erik Turner - Data and Planning Manager, IHDA

Kris Walton - Community Revitalization Planner, IHDA

Michael Wieczorek - Program Officer, IHDA

These group members focused their discussions and research on three primary focus areas within the topic of addressing racial equity in affordable housing planning and development: increasing BIPOC homeownership, supporting diverse leadership in the housing economy, and creating access to housing through comprehensive planning. The group started from the following definitions for each focus area to build policy and strategy recommendations.

1. Increase BIPOC Homeownership

Illinois' households are predominantly comprised of homeowners (60 percent in 2019 according to the ACS), which as discussed in the 2021 Housing Blueprint, is an asset that lends strength to the state's overall housing economy as well as the financial health and security of individual homeowners. Still, across our State, there are major inequities between rates of homeownership among White and BIPOC households, the most disproportionate of which exist between the rate of White individuals (74.5 percent) and Black/African American individuals (38.8 percent).

The discussions of this working group focused on BIPOC homeownership throughout Illinois and developed programmatic and legislative recommendations that seek to address barriers of entry and bolster rates of homeownership among the state's non-white communities, noting successful programs, partnerships, and models while also identifying new and innovative solutions.

2. Support Diverse Leadership in the Housing Economy

The working group also focused on increasing participation of Black/African American and Latinx/Hispanic business enterprises across all service areas in the new construction and preservation of affordable housing. The working group envisioned pathways to partnership through mentorships, technical assistance programs, and other networking opportunities for the Black/African American and Latinx/Hispanic communities. The working group also explored 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).

3. Create Access Through Comprehensive Planning

Utilizing the recommendations contained within the 2021 Housing Blueprint's sub-chapter "Next Steps Towards Greater Racial Equity" as a foundation, the working group explored best practices and metrics for contextual evaluation of racial equity within the Illinois housing 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.

The working group discussed current issues and programs for each focus area, and brainstormed different ideas, strategies, and recommendations to help the state of Illinois and its municipalities achieve racial equity in housing. Summaries of the discussions in SWOT analysis format can be found in Appendix 2, and a finalized set of recommendations and action items are detailed below.

ADDRESSING RACIAL EQUITY WORKING GROUP RECOMMENDATIONS AND ACTION ITEMS

Focus Area 1: Increase BIPOC Homeownership

Recommendation	Action Item	Potential Partners	Timeline
Recommendation #1: Address lending inequities.	Relax debt-to-income ratio limits so lower-income households can access ownership.	IHDA Real estate industry Banks and financial institutions Community Development Financial Institutions (CDFIs) Private philanthropic foundations Mission-driven lenders and investors, e.g., LISC and IFF, Project Worth by LISC Chicago Housing-focused nonprofits, e.g., NHS (Neighborhood Housing Services) and the NHS Chicago's Housing Policy Task Force Local government entities, e.g., assessor's offices, recorders of deeds, and county clerks	Long
	Allow and/or promote layered financing for individual homeowners.		Medium
	Find and/or create lending opportunities for small loans for potential homeowners in lower cost areas.		Medium
	Address appraisal gaps for Black and Latinx homeowners.		Medium
	Prioritize residents over institutional buyers.		Long
	Better connect rural markets/disconnected buyers to smaller loans and other lower cost financial products from organizations such as CDFIs.		Medium
Recommendation #2: Improve existing program accessibility.	Reduce the IHDA homeownership programs' perceived complexity for applicants, make programs like down payment assistance easier to understand and utilize.	Nonprofit housing counseling agencies Community action agencies Regional councils of government Regional planning agencies and economic development districts Advocacy groups, e.g., Main Street, Rural Partners IL Lending CRA (Community Reinvestment Act) teams	Short
	Improve marketing and outreach for existing programs with initiatives such as neighborhood housing fairs and local nonprofit partners.		Short
	Collect more data on applicants and recipients (especially race/ethnicity data) to measure success, establish consistent data collection and analysis baselines.		Short

Recommendation #3: Form partnerships with localities and nonprofits to build housing on city-owned vacant lots in distressed areas.	Work with municipalities to convert vacant, city-owned land to affordable owner-occupied housing.	Local municipalities Nonprofit developers Housing counseling agencies Land banks and land bank capacity Local redevelopment authorities Local Metropolitan Planning Organization (MPO), e.g., CMAP (Chicago Metropolitan Agency for Planning) Anchor institutions such as large employers, local universities, colleges, and other educational institutions, hospitals, and other health care providers/institutions	Medium
	Pair financial programs with housing counseling to support buyer demand among target group.		Medium
	Address capacity constraints to development and land bank initiatives.		Short
	Increase technical assistance for local planning for future affordable housing developments and land banking.		Medium
Recommendation #4: Preserve naturally occurring affordable housing (NOAH).	Promote 2- and 4-flat preservation and other common types of naturally-occurring affordable housing (NOAH).	Municipalities (existing or new programs) Local preservation initiatives, e.g., Chicago Flats Initiative, Community Investment Corporation (CIC), Preservation Compact Research and advocacy organizations Assessor's offices National case study examples	Medium
	Expand homeownership rehabilitation funding.		Short
	Address and fund deferred maintenance for small landlords.		Short
	Allow and promote the creation of accessory dwelling units to provide additional rental income for homeowners.		Medium
	Create property tax reduction and/or exemption programs for low-income homeowners.		Medium

Recommendation #5: Foster Seamless Generational Wealth Transfers.	Combat issues of heirs' property (unclear title on inherited properties) which can be a driver of property loss for lower-income households and especially in communities of color, and which reduces owner's access to available programs and resources for housing preservation, rehabilitation, disaster recovery, etc.	Estate attorneys (pro bono work) Legal clinics Housing counseling agencies Local government: assessor's offices, recorders of deeds, and county clerks Federal Emergency Management Agency (FEMA) Research and advocacy organizations National case study examples	Medium
	Expand financial counseling resources and partnerships to include comprehensive estate planning and succession planning to facilitate clear and clean transfer of title, which enables the passing of generational wealth.		Short

Focus Area 2: Support Diverse Leadership in the Housing Economy

Recommendation	Action Item	Potential Partners	Timeline
Recommendation #1: Increase Access to Equity Capital.	Make additional predevelopment funds available to BIPOC developers, such as a revolving equity fund, that is simpler to access than LIHTC.	IHDA Real estate industry, especially nonprofit developers CDFIs, Banks, and other financial institutions Federal, state, local budgets, and allocations, especially from HUD and the Illinois General Assembly Private philanthropic foundations Mission-driven lenders and investors, e.g., LISC and IFF, Project Worth by LISC Chicago Housing-focused nonprofits, e.g., NHS (Neighborhood Housing Services) and the NHS Chicago's Housing Policy Task Force	Short
	Provide low-cost equity/forgivable loans for neighborhood-based developers to acquire and rehab properties.		Short
	Receive buy-in on acceptable equity with lending institutions.		Long

Recommendation #2: Expand Capacity and Career Development Opportunities.	Create training, education, and mentorship programs for BIPOC industry professionals and BIPOC-led firms.	Industry trade groups, e.g., Illinois Housing Council, Chicago Rehab Network Trade unions Colleges and universities Real estate, urban planning, and development industry organizations	Medium
	Research developer training and apprenticeship programs for real estate development.		Short
	Build out pipelines and opportunity ladders for aspiring developers, contractors, architects, etc.		Medium
	Create early career development opportunities in affordable housing through youth engagement, i.e., CMAP's Future Leaders in Planning Program.		Medium
Recommendation #3: Expand use of MWBE requirements by IHDA/State partners.	Support and continue to enhance MWBE requirements in the Qualified Allocation Plan and work to further incorporate into connected policy documents.	Illinois Department of Commerce and Economic Opportunity (DCEO) State agencies that provide housing-related funding Local municipalities	Short
	Look for more creative ways to stretch the efficacy of MWBE requirements, such as including MWBE elements within the core development team itself, and not just as sub-contractor inclusions.		Short
	Ensure that IHDA and partners are affirmatively following all current requirements at all levels.		Short
	Publish lists of certified MWBE contractors / project team members for developers to access.		Medium
	Develop better tracking for current MWBE participation in IHDA programs.		Medium

Recommendation #4: External review of IHDA policies.	Establish a working group that reviews existing IHDA policies for housing programs, i.e., LIHTC.	Affordable housing developers, other IHDA customers and funding recipients Advocacy and research organizations with housing experience	Short
	Work to identify and address any specific standards or requirements that create barriers to entry for emerging developers/practitioners.		Medium
Recommendation #5: Utilize Construction Trades Labor Force Development.	Research construction trades programs which could be utilized to build a local labor force and provide opportunities for employment and training.	Trade unions and union business agents Construction trade representatives Trade schools and community colleges Community and neighborhood organizations	Short
	Pair training opportunities with IHDA's rehab/repair programs to provide real world learning opportunities while also combatting substandard housing conditions which helps preserve existing affordable housing stock.		Medium
	Encourage inclusion of these programs in community benefits agreements between residents and developers. Work to ensure existing residents benefit from new construction or substantial rehab in their locality.		Long
Focus Area 3: Creating Better Access Through Comprehensive Planning			
Recommendation	Action Item	Potential Partners	Timeline
Recommendation #1: Build and expand strategic partnerships at the local, regional, and state level.	Partner with local governments and building commissioners to streamline building codes and construction permitting/approvals to lower affordable housing construction soft costs.	IHDA Local, county, and regional units of government Research and advocacy groups Commercial and retail construction material suppliers American Planning Association Illinois Chapter Trade organizations/other professional associations	Medium
	Support shared-purchasing opportunities for emerging developers.		Long

Recommendation #2: Use data and local context to expand and improve equitable outcomes in underserved communities.	Commit to an expansion in planning services, data collection, analytics, and sharing by IHDA and other partners.	Community groups and organizations with community engagement reach Universities and research centers Community/Community Issue based organizations Local faith-based organizations Local municipalities and elected officials	Medium
	Work to broaden outreach and deepen engagement among BIPOC/lower income communities – i.e., via stipends for community partners and navigators who participate in planning outreach and sessions, etc.		Short
	Work with local community leaders and elected officials to provide insight and direction on how to turn comprehensive planning into action for those who most need access to services leading to homeownership.		Short
Recommendation #3: Reduce racial and socio-economic segregation through local/regional planning.	Support changes to local zoning and development codes that reduce barriers to affordable housing location and construction.	American Planning Association Illinois Chapter Research and advocacy groups, e.g., Missing Middle, Center for Transit Oriented Development, Center for Neighborhood Technology Municipalities and local elected officials City, county, and regional planners	Long
	Encourage denser mixed use, mixed income, transit accessible neighborhoods.		Long
Recommendation #4: Address housing impacts of climate change on hardest hit communities (i.e., communities of color).	Incentivize partners to factor in climate impacts, green building standards, reduced emissions, sustainability, resilience, and pre/post disaster planning.	Architects Environmental agencies, e.g., Illinois Environmental Protection Agency Environmental advocacy and green building organizations, e.g., Center for Neighborhood Technology, US Green Building Council (LEED), Enterprise Green Communities, Living Building Challenge Disaster mitigation agencies, e.g., FEMA and IEMA	Medium
	Utilize data sharing to help those in the housing field and the public better understand climate-related risks and impacts.		Short
	Utilize and expand on various statewide incentives in affordable housing construction to address climate-related impacts, i.e., Qualified Allocation Plan.		Medium

Recommendation #5: Better serve the needs of Illinois' aging population, particularly in communities of color.	Work with partners to expand awareness of aging in place and the need to create/ support communities which benefit aging and disabled persons.	Local elected officials Research and advocacy groups such as AARP, National Institutes on Aging, etc. National examples and case studies, such as Portland, OR	Medium
	Encourage innovative approaches to housing Illinois seniors.		Long

WORKING GROUP II - PROMOTING ECONOMIC AND ENVIRONMENTAL RESILIENCE THROUGH IMPROVED AFFORDABLE HOUSING PLANNING

Affordable housing practitioners understand and realize resilience in a variety of ways. Market resilience speaks to the robustness and the diversity of housing markets; community-wide resilience looks at factors beyond housing that impact quality of life; and financial resiliency speaks to how a development supports itself with realistic debt repayment and rental income. For this investigation, the working group focused on economic and environmental resilience:

- Economic resilience considers a community's access to economic opportunity and stability; and
- Environmental resilience addresses a community's health, safety, and robustness against weather and environmental hazards.

State Housing Task Force participating members / Statewide housing experts:

Diane Baker - Architect Representative, WJW Architects

Ja'Net Defell - Director, Community Desk Chicago, Chicago Community Trust

Brian Hollenback - President and CEO, Economic Growth Corporation

Lynn Lindberg - Interim Executive Director, Office of Innovation and Economic Development at Southern Illinois University

Carrie McKillip - Community and Economic Development Extension Educator, University of Illinois

Jason Sanford - Policy Advisor, Illinois Emergency Management Agency

Drew Williams-Clarke - Managing Director, Urban Resilience, Center for Neighborhood Technology

IHDA staff participants:

Amy Bashiti - Community Revitalization Specialist, IHDA - Facilitator

Megan Spitz - Assistant Director, Policy and Research, IHDA - Facilitator

Sarah Torres - Planning and Research Specialist, IHDA - Facilitator

Andy Donakowski - Mapping Coordinator, IHDA

Nicki Pecori Fioretti - Director of Community Affairs, IHDA

Lisa Somers - Assistant Director Market and Research, IHDA

These group members focused their discussions and research on two primary focus areas within the topic of promoting environmental and economic resilience in affordable housing planning and development: supporting more environmentally resilient development and communities; and promoting more economically resilient communities. The group started from the following definitions for each focus area to build policy and strategy recommendations.

1. Support More Environmentally Resilient Development and Communities

The working group considered how IHDA's existing programs and policies could be refined/enhanced to foster more socioeconomically integrated communities where development is responsive to shifting weather patterns and climate. Specifically, the working group considered the following:

- What types of agency or community partnerships or technical assistance/resources would be effective when addressing the issue of growing flood risk in communities?
- What technical assistance, trainings or partnerships could facilitate and encourage more third-party certifications/sustainable development in affordable housing?
- What type of partnerships/inter-agency strategies/programs/partnerships could help connect affordable housing with local/regional planning initiatives to better coordinate/leverage resources, and lead to communities that are more socioeconomically inclusive?

2. Promote More Economically Resilient Communities

The working group was also tasked with recommending strategies on how affordable housing and its residents can be more integrated with economic development into larger regional planning initiatives to leverage additional resources, and how affordable housing residents can be better connected to economic development resources and community amenities that lead to wealth building. Working Group members considered the following questions:

- What types of inter-agency initiatives or partnerships could better connect affordable housing residents to economic development opportunities: community amenities, training resources, business lending resources?
- What types of strategies/programs/partnerships could help connect affordable housing with local/regional planning initiatives to better coordinate/leverage resources, and lead to communities that are more socioeconomically inclusive?

The working group discussed current issues and programs for each focus area, and brainstormed different ideas, strategies, and recommendations to help the state of Illinois and its municipalities achieve environmental and economic resilience in housing. Summaries of the discussions in SWOT analysis format can be found in Appendix 2, and a finalized set of recommendations and action items are detailed below.

PROMOTING ECONOMIC AND ENVIRONMENTAL RESILIENCE THROUGH IMPROVED AFFORDABLE HOUSING PLANNING
WORKING GROUP RECOMMENDATIONS AND ACTION ITEMS

Focus Area 1: Support More Environmentally Resilient Development and Communities

Recommendation	Action Item	Potential Partners	Timeline
Recommendation #1: Enhance engagement between IHDA and other government partners to encourage better ties between housing and energy efficiency resources and programs.	Have a sustainability liaison to work with other agencies to identify potential programs for collaboration.	IHDA Illinois Environmental Protection Agency (IEPA) Illinois Department of Transportation (IDOT) Illinois Department of Natural Resources (IDNR) Illinois Department of Commerce and Economic Opportunity (DCEO) Affordable Housing Development Teams	Short
	Establish close collaboration on programming and information between state agency partners on a small portfolio of housing projects, to evaluate and scale up interagency efforts in the long term.		Medium / Long
	Integrate connection to other state agency programs for energy efficiency and green building improvements into IHDA funding rounds.		Medium
Recommendation #2: Increase education, outreach, and collaboration with supporting environmental resilience industries to leverage resources.	Create an engagement strategy to work with regional energy companies, co-ops, and economic development organizations to determine how housing can connect to these resources.	IHDA IEPA DCEO Utility Companies Educational institutions Power Co-ops Regional Economic Development Orgs.	Medium
	Identify key regional partnerships to further local sustainability efforts with housing.		Short
	Develop an incubation unit/one stop shop to link multiple environmental sustainability programs to one project.		Long
Recommendation #3: Build workforce knowledge around sustainable building techniques to increase capacity for more resilient housing across Illinois.	Establish a forum focused on green building for developers, state agency programs, and supporting industry to share ideas and information.	IHDA Other State agencies (see above) Other supporting industries (see above) Illinois Housing Council (IHC) Affordable Housing Development Teams Green Building Experts Technicians in the Field Green Building Certifying Organizations Workforce Innovation Boards Community Colleges	Short
	Create a toolkit for development teams to utilize in creating more resilient housing.		Medium
	Provide funding or adjust program requirements to cover additional initial design and building costs of green buildings.		Medium

Focus Area 2: Promote More Economically Resilient Communities			
Recommendation	Action Item	Potential Partners	Timeline
Recommendation #1: Contribute to local economic development in Illinois and its disadvantaged businesses.	Explore expanding existing technical assistance and capacity building for land banking and community revitalization programs.	IHDA Land Banks Community Trusts, e.g., the Chicago Community Trust DCEO Procurement Technical Assistance Centers (PTAC) Community Banks CDFIs Educational institutions Small Business Development Centers (SBDCs) Advantage Illinois IHC USDA Rural Development	Short
	Modify application scoring to adapt to emerging neighborhoods.		Medium
	Explore the development of a funding program that targets smaller/infill developments that are part of larger economic development and corridor revitalization programs.		Medium
	Develop a mentorship program for small/disadvantaged businesses that focuses on competing for housing funding rounds.		Long
Recommendation #2: Enhance engagement with government partners to expand IHDA's exposure to economic development and business development entities.	Create an engagement strategy and liaison with regional economic development entities /stakeholders to educate about IHDA resources/programs.	Illinois Innovation Network DCEO Procurement Technical Assistance Centers (PTAC) regional economic development entities Colleges/Universities SBDCs Advancing Development of Minority Entrepreneurship (ADME) Program Advantage Illinois Housing developers Hospital systems Municipal officials regional employers USDA Rural Development SI Now	Short
	Engage with Small Business Development Centers to develop a strategy to connect start-ups/small businesses to contracts with affordable housing developments.		Medium / Long
	Work more closely with local and regional government and planning entities to identify and quantify housing needs and strategies to meet those needs.		Medium

Recommendation #3: Leverage the resources and needs of anchor employers when building affordable housing.	Explore alternative funding models for smaller, infill development and rehabilitation projects in partnership with anchor employers.	IHDA Partner HFAs Colleges/Universities Hospital systems Other regional employers	Short
	Engage anchor employers to assess the demand for contributing to employer assisted housing programs via down payment assistance, land donations, etc.		Medium
	Create pilot program that partners with anchor employers to identify the affordable housing needs of their employees.		Medium / Long

WORKING GROUP III - UTILIZING AFFORDABLE HOUSING INFRASTRUCTURE TO PROMOTE ACCESS

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. Affordable housing should be accompanied by existing or new investments in affordable, necessary amenities such as transportation, access to fresh food, and other services and resources.

State Housing Task Force participating members / Statewide housing experts:

Diane Baker - Architect, WJW Architects

Angela Brooks - Director, Corporation for Supportive Housing

Kenneth Coles - Executive Director, Housing Authority of DuPage and Kendall Counties

Kimberly Danna - Supervisory Management Analyst, U.S. Department of Housing and Urban Development

George Dinges - Development Services Group

David Esposito - Executive Director, Supportive Housing Providers Association (SHPA)

Nancy Firfer - Senior Advisor, Metropolitan Mayors Caucus

Todd Fuller - Statewide Housing Coordinator, Illinois Department of Human Services

Jennifer Hill - Executive Director, Alliance to End Homelessness

Orlando Mayorga - Reentry Policy Coordinator, Office of the Illinois Lt. Governor

Gabriela Nicolau - Deputy General Counsel, Illinois Department of Financial and Professional Regulation

Edwin Ortiz Reyes - Civic Engagement Coordinator, Latino Policy Forum

IHDA staff participants:

Meghan Cuneo - Community Revitalization Planner, IHDA - Facilitator

Megan Spitz - Assistant Director, Policy and Research, IHDA - Facilitator

Deonna Wheeler - Senior Policy and Planning Officer, IHDA - Facilitator

Jenna Hebert - Senior Development Officer- Team Lead, IHDA

Reginald Howell - Assistant Director - Rental Assistance, IHDA

These group members focused their discussions and research on two primary focus areas within the topic of aligning infrastructure and housing to promote access to affordable housing: prioritizing extremely low-income, supportive housing, and other housing needs; and addressing stigmas and perceptions of affordable housing. The group started from the following definitions for each focus area to build policy and strategy recommendations.

1. Prioritize Extremely Low-Income, Supportive Housing, and Other Housing Needs

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

2. Address Stigmas and Perceptions of Affordable Housing

The working group was tasked with helping develop solutions that aim to address and reframe harmful stigmas that surround “affordable housing,” subsidies, and communities that need them. The working group strategized ways to educate communities regarding who can benefit from affordable housing and the positive impacts that it brings to them and directly reduce the barriers that these stigmas and perceptions create for stable housing.

The working group discussed current issues and programs for each focus area, and brainstormed different ideas, strategies, and recommendations to help the state of Illinois and its municipalities align infrastructure and housing to promote access. Summaries of the discussions in SWOT analysis format can be found in Appendix 2, and a finalized set of recommendations and action items are detailed below.

UTILIZING AFFORDABLE HOUSING INFRASTRUCTURE TO PROMOTE ACCESS WORKING GROUP RECOMMENDATIONS AND ACTION ITEMS			
Focus Area 1: Prioritize Extremely Low-Income, Supportive Housing, and Other Housing Needs + Focus Area 2: Address Stigmas and Perceptions of Affordable Housing			
Recommendation	Action Item	Potential Partners	Timeline
Recommendation #1: Expand housing opportunities for Priority Populations through new funding opportunities and capacity building.	Explore a rolling RFA for IHDA’s Permanent Supportive Housing (PSH) Program so developers can apply for funding without waiting for application periods.	State agencies: IHDA, IDHS, IDHFS, IDoA, DCEO HUD PHAs Private Investors	Short
	Create innovative loan products and training opportunities to help grow the developer pool that creates PSH.		Short
	Work in tandem with statewide HUD Participating Jurisdictions (PJs) to identify, purchase, renovate, and/or re-develop existing properties for Emergency Supportive Housing and Permanent Supportive Housing for federal resources.		Medium

	Identify opportunities to deepen project affordability covering more than 90 percent of total development costs and incentivize projects that work directly emerging developers and service providers.		Medium
	Explore statewide training program technical assistance, mentoring, and capacity building pilot programs for service providers, property management, small mid-sized and emerging developers, and trades with focus on BIPOC industry professionals and BIPOC-led firms.		Medium
	Create a joint funding process to match state capital resources with state service and operating funding.		Long
Recommendation #2: Build on partnerships and interagency collaborations to better connect housing and service resources.	Continue to evaluate the Statewide Referral Network (SRN) to ensure new waitlist procedures are improving people's ability to live in accessible units.	State agencies: IHDA, IDHFS, IDHS, IDoA, DCEO, PHAs, Other HUD PJs Local Governments	Medium
	Work with local organizations in areas with low housing and service resources to help consolidate and support their efforts and make their work more effective for a larger region.		Medium
	Formalize a required engagement and partnership with PHAs through a proposed state requirement/state housing authority act for funding coordination and compliance best practices.		Long

Recommendation #3: Promote State housing and service resources through education, outreach, and targeted communication.	Engage regional entities and city/county planning departments for asset mapping and cross sector plans for supportive housing needs.	State agencies: IHDA, IDHFS, IDHS, IDoA, DCEO PHAs, Other HUD PJs Local Governments Housing Action Illinois	Medium
	Conduct a marketing campaign community awareness for the Statewide Housing Locator to build awareness and better connect persons with disabilities and other special needs populations.		Short
	Identify publicly funded affordable housing investments throughout the state as part of coordinated reporting and mapping/inventory of State resources and commitments.		Long

WORKING GROUP CONCLUSIONS

The recommendations, action items, and discussions from these working groups have been shared and addressed. Between the conclusion of the working groups and publication of this document, the findings and recommendations were circulated among IHDA staff, and many of the action items identified are being pursued through various IHDA programs and activities. The recommendations and action items helped shape the 2022 Annual Comprehensive Housing Plan, published in January 2022, which provides a policy framework for state agencies and affordable housing practitioners to develop actions and priorities that address Illinois's most pressing affordable housing needs.

A few noteworthy initiatives that align with recommendations from the working groups include:

- **Next Gen:** As part of IHDA's continuing diversity, equity, and inclusion (DEI) efforts, IHDA has been exploring opportunities to support BIPOC for-profit and non-profit business leaders to enter and succeed within LIHTC. This work began with the belief that greater diversity among LIHTC developers could lead to more inclusive outcomes, including greater community engagement in the development process, greater diversity in the type of projects IHDA sees in the LIHTC rounds and a more equitable distribution of the wealth generated by developer fees. IHDA researched several DEI initiatives that serve as models from across the country and facilitated conversations with internal and external stakeholders within the development community to better understand the needs and goals of BIPOC-led firms and non-profits in the tax credit space. As a result of this work, IHDA released its Request for Applications (RFA) in August 2022 to offer funding for CDFIs to provide pre-development loans, technical assistance, and training to BIPOC developers to enter and succeed within LIHTC.
- **Update to 2022-23 Qualified Allocation Plan (QAP):** The QAP is the policy document that outlines how LIHTC are awarded across the state to affordable housing developers and their teams. Sustainability and racial equity were two of the four core priorities. Green building was a requirement for the latest LIHTC round and additional points were awarded for having a BIPOC-led or BIPOC-governed firm on the development team. Additionally, incentives were offered to those projects demonstrating

active racial equity work under the Community Revitalization thresholds and scoring. These changes to the QAP resulted in more environmentally resilient affordable housing development and 100 percent of the LIHTC awarded projects had BIPOC participation.

- **Homeownership Racial Equity Impact Assessment:** To better understand the effectiveness of IHDA's mortgage assistance programs from an equity perspective, this year's Update contains an in-depth investigation of these assistance programs and how well they are serving BIPOC communities throughout the State. This analysis will spotlight funding and loan volumes by race and ethnicity at the state and regional level with the goal of determining where and how the Authority has succeeded and where there is opportunity to reach more Illinoisians.
- **State Plan to Prevent and End Homelessness:** A strategic plan created by the Illinois Interagency Task Force on Homelessness and Community Advisory Council on Homelessness, was delivered to Governor JB Pritzker in June 2022. IHDA sits on the Interagency Task Force on Homelessness and provided input on the strategic plan.
- **The Home Repair and Accessibility Program:** A \$16 million program, funded by the State Affordable Housing Trust Fund, to expand homeowner rehabilitation and accessibility modification funding. IHDA released this home rehabilitation RFA in August 2022 and was available to units of local government and nonprofit organizations across the state. The funded partners will then offer local rehabilitation programs to their constituents.
- **Supportive Housing Institute:** A free training program for housing developers, funded by IHDA through the State Affordable Housing Trust Fund and administered by CSH, with the goals of expanding the creation of permanent supportive housing (PSH) across Illinois; diversifying the developer pool applying for the PSH Development Rounds; and ensuring PSH best practices and strong partnerships between developers, service providers, and property managers.
- **Project Initiation Loan Fund:** A \$1 million revolving loan fund, funded by IHDA through the State Affordable Housing Trust Fund and administered by CSH, to support the early pre-development costs associated with projects developed in the Supportive Housing Institute and other PSH developments in Illinois for the next ten years.

REGIONAL HOUSING MARKETS IN ILLINOIS

REGIONAL HOUSING MARKETS IN ILLINOIS

GEOGRAPHIC OVERVIEW

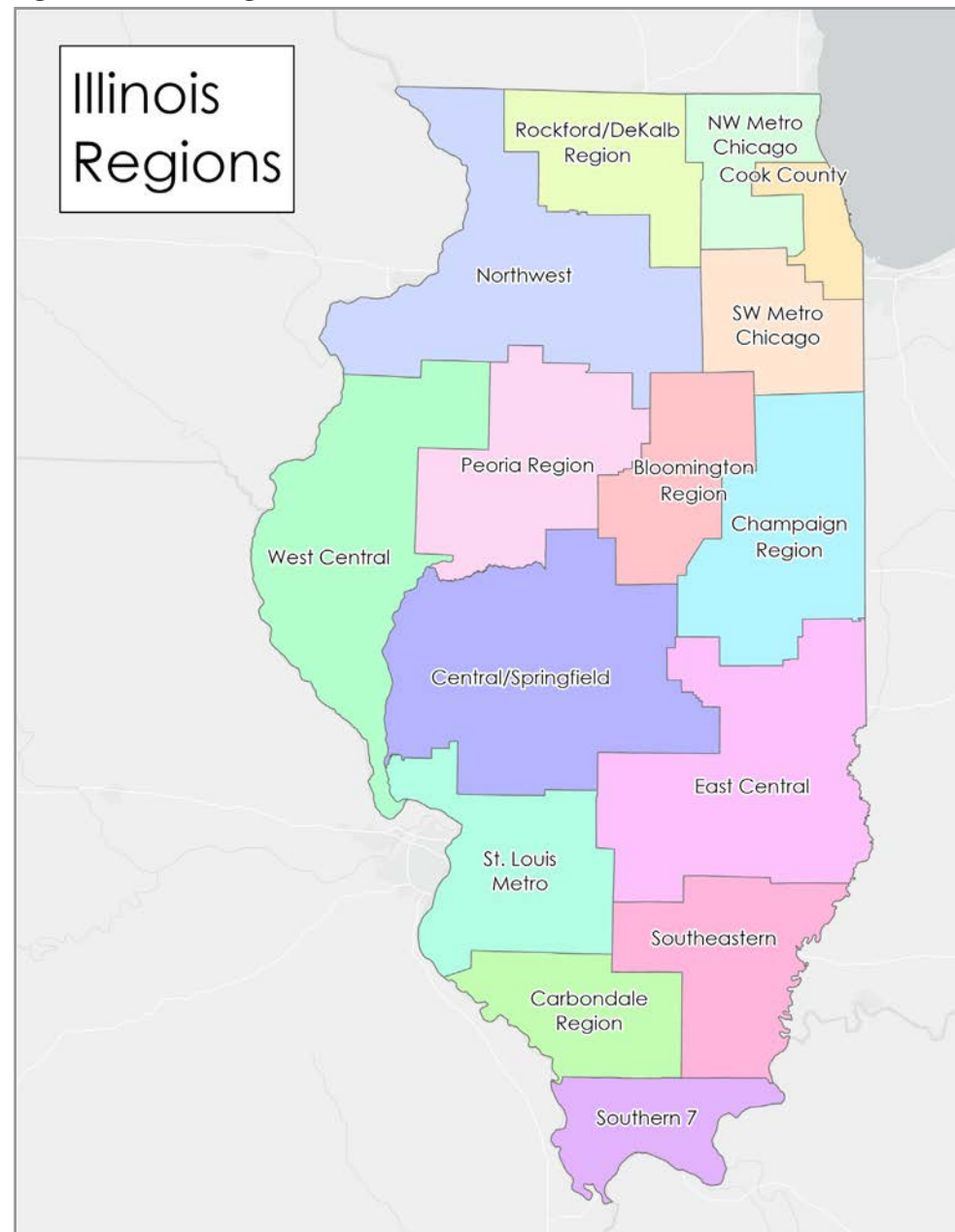
To better understand the context for housing needs throughout Illinois, IHDA developed a regional analysis for a broader understanding of the key demographic, economic and housing trends shaping the need for affordable housing across Illinois, as well as a detailed understanding of resource delivery across the state. For this analysis, Illinois was divided into 15 geographic regions at the county level (see Figure 1) with data reported at the county and regional levels. When data could not be regionalized, it was evaluated for the county of the primary population center of that region.¹⁰ For example, Adams County would be analyzed for West Central Illinois as it is the location of Quincy, the largest population center of that region. When possible, the City of Chicago was separated from Cook County to understand trend nuances between the city and wider county. Beyond the data included in this report, look for more extensive Regional Profiles to be published at ILHousingBlueprint.org in the fall of 2022. The expectation is that the Profiles be used by IHDA and other practitioners across the state to guide future planning and housing policy efforts.

METHODOLOGY

In dividing Illinois into regions, existing Metropolitan and Micropolitan Statistical Areas were used as baseline geographies given their interconnected labor markets. Demographic, housing, and employment data were used to group counties by larger, regional trends. For counties not located within an existing Micropolitan or Metropolitan Statistical Area, a similarity metric was calculated across a dataset of seven housing and socio-demographic factors at the county to evaluate each outlying county for similarity with these neighboring MSAs. Each outlying county was incorporated into a region depending upon the highest combined similarity score in terms of poverty rates, median age, housing vacancy rates, median incomes, median prices of homes, total employment, and unemployment. For counties that were similar to more than one region, qualitative factors related to their housing, economies and transportation networks were considered for each county.

¹⁰ I.e., the median sales price of a single-family home, median household incomes by county, etc.

Figure 1- Illinois regions



POPULATION AND HOUSEHOLDS

The Chicago Metro Region continues to grow as a share of statewide population.

According to 2019 ACS estimates, statewide population was 12.7 million in 2019 (Table 1), a 0.8 percent decline over 2014 when the 2014 estimate had Illinois' population at 12.87 million residents.¹¹ Despite an overall population loss, NW and SW Metro Chicago were two regions that grew by a combined 23,521 residents. These regions, in addition to the City of Chicago and the Champaign Region grew as a share of the state's overall population from 50.5 percent in 2014, to 51.1 percent in 2019. SW Metro Chicago experienced the greatest population growth at 1.4 percent during the period. By contrast, the Southern 7 experienced the largest percent decline in population at 6.2 percent, 5.4 points greater than declines at the overall state level. This was followed by the West Central and East Central, respectively, at population losses of 3.5 and 2.8 percent.

Table 1: Population Change, 2014-2019

Region	2014	2019	Net Change	% Change	2014 Population Share	2019 Population Share	Pt. Change Since 2014
Growing Population Share							
NW Metro Chicago	2,459,417	2,469,623	10,206	0.4%	19.1%	19.3%	0.23%
SW Metro Chicago	963,157	976,672	13,515	1.4%	7.5%	7.6%	0.16%
Chicago	2,712,608	2,709,534	-3,074	-0.1%	21.1%	21.2%	0.14%
Champaign Region	364,584	364,591	No Change	No Change	2.8%	2.9%	0.02%
Subtotal	6,499,766	6,520,420	20,654	0.3%	50.5%	51.1%	0.55%
Declining Population Share							
Southern 7	67,794	63,593	-4,201	-6.2%	0.5%	0.5%	-0.03%
West Central	231,223	223,093	-8,130	-3.5%	1.8%	1.7%	-0.05%
East Central	284,984	277,050	-7,934	-2.8%	2.2%	2.2%	-0.05%
Southeastern	126,995	123,490	-3,505	-2.8%	1.0%	1.0%	-0.02%
Peoria Region	466,438	454,751	-11,687	-2.5%	3.6%	3.6%	-0.06%
Central/Springfield	552,595	537,534	-15,061	-2.7%	4.3%	4.2%	-0.08%
Rockford/DeKalb Region	550,785	538,840	-11,945	-2.2%	4.3%	4.2%	-0.06%
Northwest	496,535	483,768	-12,767	-2.6%	3.9%	3.8%	-0.07%
Carbondale Region	221,832	217,548	-4,284	-1.9%	1.7%	1.7%	-0.02%
St. Louis Metro	662,526	651,500	-11,026	-1.7%	5.1%	5.1%	-0.05%
Bloomington Region	227,327	224,550	-2,777	-1.2%	1.8%	1.8%	-0.01%
Cook County, Non-Chicago	2,515,219	2,488,741	-26,478	-1.1%	19.5%	19.5%	-0.06%
Subtotal	6,404,253	6,284,458	-119,795	-1.9%	49.8%	49.2%	-0.56%
Illinois	12,868,747	12,770,631	-98,116	-0.8%	100.0%	100.0%	

Source: US Census 2014 & 2019 5-Year ACS Estimates

¹¹ Since releasing their 2019 ACS estimates, the US Census Bureau reported an undercount of Illinois' total population with the 2020 Census. The findings in this report do not consider the potential impact of the Post Enumeration Survey Estimation Report estimates released in May of 2022.

POPULATION AND HOUSEHOLD GROWTH

Illinois is seeing more households as household size shrinks.

Despite overall population declines, Illinois gained 67,501 households during the same period, a growth of 1.4 percent, reflecting an overall decline in average household size. Ten regions of Illinois gained a combined 81,377 households, with Chicago leading this growth at 38,000 households, an increase of 3.7 percent (Table 2). This was followed by NW and SW Metro Chicago which each grew by 2.5 percent. By contrast, six regions of Illinois experienced an overall loss of 14,118 households, a decline of 0.9 percent. Southern 7 drove overall household declines at 6.6 percent, 5.2 points above overall state household losses. This was followed by West Central and Peoria Region, which declined by 3.7 and 2.0 percent, respectively, a combined loss of 7,205 households.

Table 2: Household Change, 2014-2019

Region	2014	2019	Net Change	% Change	Share 2014	Share 2019	Pt. Change Since 2014
Net Household Gains							
Chicago	1,028,829	1,066,829	38,000	3.7%	21.5%	22.0%	0.5%
NW Metro Chicago	859,386	881,003	21,617	2.5%	18.0%	18.2%	0.2%
SW Metro Chicago	321,670	329,691	8,021	2.5%	6.7%	6.8%	0.1%
Champaign Region	142,797	145,337	2,540	1.8%	3.0%	3.0%	No Significant Change
Rockford/DeKalb Region	209,159	212,260	3,101	1.5%	4.4%	4.4%	No Significant Change
East Central	111,126	112,837	1,711	1.5%	2.3%	2.3%	No Significant Change
Bloomington Region	85,676	86,846	1,170	1.4%	1.8%	1.8%	No Significant Change
St. Louis Metro	257,094	260,521	3,427	1.3%	5.4%	5.4%	No Significant Change
Carbondale Region	86,570	87,463	893	1.0%	1.8%	1.8%	No Significant Change
Northwest	200,577	201,474	897	0.4%	4.2%	4.2%	No Significant Change
Subtotal	3,302,884	3,384,261	81,377	2.5%	25.7%	26.5%	0.83%
Net Household Losses							
Southern 7	25,774	24,085	-1,689	-6.6%	0.5%	0.5%	No Significant Change
West Central	92,666	89,251	-3,415	-3.7%	1.9%	1.8%	-0.1%
Peoria Region	186,668	182,878	-3,790	-2.0%	3.9%	3.8%	-0.1%
Cook, Non-Chicago	908,231	905,279	-2,952	-0.3%	19.0%	18.7%	-0.3%
Central/Springfield	224,262	222,745	-1,517	-0.7%	4.7%	4.6%	-0.1%
Southeastern	52,109	51,354	-755	-1.4%	1.1%	1.1%	No Significant Change
Subtotal	1,489,710	1,475,592	-14,118	-0.9%	31.2%	30.4%	-0.7%
Illinois	4,778,633	4,846,134	67,501	1.4%	100.0%	100.0%	

Source: US Census 2014 & 2019 5-Year ACS Estimates

HOUSEHOLD SIZE

1 and 2-person households are growing in prominence across the state.

As a whole, Illinois experienced a decline in average household size between 2014 and 2019. According to 2019 ACS estimates, Illinois' resident population shifted more heavily in favor of one and two person households from 5 years earlier (Table 2). As of 2019, the largest share (35.6 percent) of owner-occupied households in Illinois were 2-person households, an increase of 0.7 points over 2014 (Table 3). 1-person households were the largest share of renter-occupied households at 41.1 percent, a 1.1-point increase in share over 2014. Regardless of tenure, 3-person and larger households declined as a share of Illinois' overall total, with this decline greatest for 4-person households in owner-occupied units.

Table 3: Illinois, Household Size by Tenure, 2014-2019

Tenure	Persons Per Household						
	1	2	3	4	5	6	7
Owner Occupied	23.8%	35.6%	15.7%	14.4%	6.8%	2.4%	1.3%
Renter Occupied	41.1%	26.7%	14.0%	10.1%	5.0%	2.0%	1.1%
Point Change in Share, 2014-2019							
Owner Occupied	0.7%	0.7%	-0.4%	-0.7%	-0.1%	-0.1%	-0.2%
Renter Occupied	1.1%	1.0%	-0.3%	-0.5%	-0.5%	-0.3%	-0.5%

Source: ACS 5-Year Estimates

With few exceptions, each of Illinois' regions between 2014 and 2019 gained in their share of one and two-person households. Table 4 shows the point change in share by persons per household between 2014 and 2019. Apart from the Southeastern, West Central and Southern 7 regions, all others experienced net growth in one and two-person households. 3 and 4-person household growth for the state was concentrated in Chicago, NW, and SW Metro Chicago, yet this growth was insufficient to increase these households' share of the regional total. Southern 7 was the only region where one and two person households declined as a share of the regional total by 2.0 points. While 11 regions experienced a positive shift in share of 5-person or larger households, most notably Southeastern, West Central and Northwest Illinois, these large households remain less than 11 percent of each region's total households.

Table 4: Change in Share of Persons Per Household, 2014-2019

	Persons Per Household						
	1	2	3	4	5	6	7
Bloomington Region	1.0%	-0.8%	1.1%	-1.1%	-0.1%	0.1%	-0.2%
Carbondale Region	1.4%	-0.4%	-0.3%	-0.9%	-0.3%	0.4%	0.0%
Central/Springfield	1.7%	0.2%	-1.0%	-0.5%	-0.3%	0.0%	0.0%
Champaign Region	2.7%	-0.7%	-0.9%	-0.6%	-0.1%	-0.1%	-0.3%
Chicago	0.9%	1.6%	-0.4%	-0.5%	-0.7%	-0.3%	-0.6%
Cook, Non-Chicago	0.2%	0.5%	0.0%	0.0%	-0.1%	-0.4%	-0.3%
East Central	0.7%	-0.4%	-0.2%	-0.7%	0.6%	0.2%	-0.1%
Northwest	0.8%	0.2%	-0.7%	-0.3%	-0.1%	0.0%	0.1%
NW Metro Chicago	0.8%	1.5%	-0.1%	-1.3%	-0.3%	-0.3%	-0.2%
Peoria Region	2.5%	-1.1%	-0.3%	-1.4%	0.1%	0.3%	-0.2%
Rockford/DeKalb Region	0.8%	0.3%	-0.2%	-0.7%	-0.1%	0.3%	-0.4%
Southeastern	0.2%	-0.5%	0.0%	-0.5%	0.3%	0.3%	0.2%
Southern 7	-2.0%	2.1%	-1.1%	1.0%	-0.1%	0.2%	-0.1%
St. Louis Metro	1.7%	0.3%	-1.5%	-0.4%	-0.2%	0.1%	0.0%
SW Metro Chicago	1.2%	1.4%	-0.2%	-1.3%	-0.4%	-0.3%	-0.3%
West Central	1.2%	-0.3%	-0.9%	-0.6%	0.4%	0.1%	0.2%
Illinois	1.0%	0.7%	-0.3%	-0.6%	-0.3%	-0.2%	-0.3%

Source: ACS 5-Year Estimates, 2014 & 2019

AGE COHORTS

Residents aged 0-19 are the largest share of 2019 statewide population but they are declining as a share of statewide and regional populations

Persons aged 0-19 were the largest share of Illinois' 2015-2019 population at 25.2 percent (Figure 2). The Rockford/DeKalb, NW Metro Chicago, SW Metro Chicago, Champaign, and Bloomington Regions all had concentrations of residents younger than 19 that exceeded statewide average by 1 to 3 points—the highest concentrations of residents younger than 19 was found in SW Metro Chicago at 28.2 percent. Between 2014 and 2019, seniors as a share of statewide population grew by 2.0 points, exceeding growth of any other age cohort. By contrast, children and young adults aged 20 to 24 declined overall as a share of statewide population at 1.2 and 0.2 percent, respectively.

Residents aged 65 and older were the second largest age cohort statewide at 15.2 percent. The largest concentrations of seniors, as a share of regional population, were in Southern 7, Southeastern and West Central regions, at 5 to 6 points above state average (Figure 3). The lowest concentration of seniors, as a share of regional population, were in Chicago, NW, and SW Metro Chicago, ranging from 12.4 to 14.1 percent of total population, 1.3 to 2.8 points below state average.

Figure 2: Statewide Population by Age, 2019

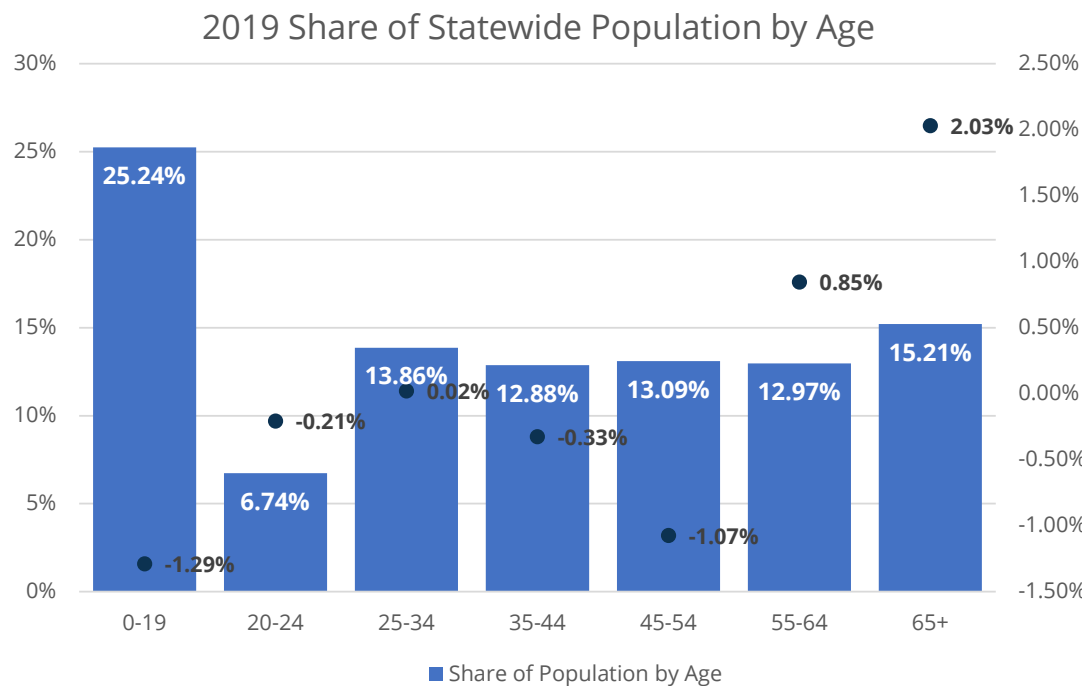
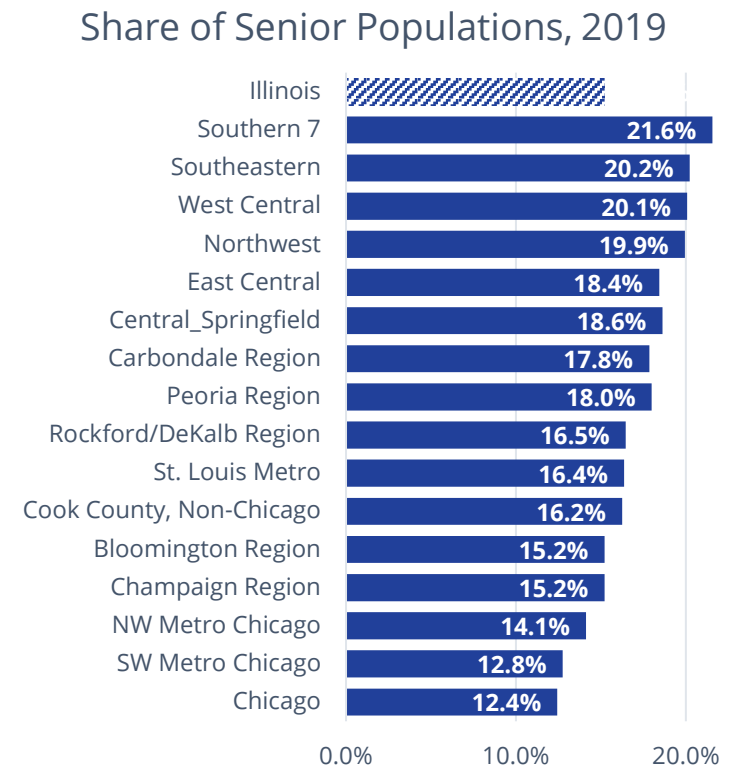


Figure 3: Seniors as a Share of Regional Population, 2019



Residents younger than 19 declining as a share of the total population was a consistent trend across the fifteen regions. Table 5 highlights the change in share of populations by age cohort between 2014 and 2019. These losses were most notable in SW Metro Chicago where children declined as a share of population by 2.2 points, 0.9 points higher than declines at the statewide level. Adults aged 25 to 34 grew as a share of statewide population by 0.2 points, with the regional increase greatest in East Central and Southeastern Illinois. All Illinois regions saw their share of residents aged 55 and older grow as a share of total population.

Table 5: Shift in Share of Population by Age Cohort, 2019

	0-19	20-24	25-34	35-44	45-54	55-64	65+
Peoria Region	-0.64%	-0.35%	-0.03%	-0.06%	-1.27%	0.36%	1.99%
Northwest	-0.75%	-0.22%	0.13%	-0.06%	-1.76%	0.53%	2.14%
Rockford/DeKalb Region	-1.21%	-0.02%	0.15%	-0.72%	-1.25%	0.86%	2.19%
West Central	-0.51%	-0.61%	-0.08%	0.21%	-1.38%	0.45%	1.93%
NW Metro Chicago	-1.81%	0.46%	-0.22%	-0.81%	-1.34%	1.20%	2.51%
SW Metro Chicago	-2.17%	0.52%	-0.31%	-1.24%	-0.26%	1.16%	2.30%
Cook	-1.34%	-0.47%	0.16%	-0.11%	-0.79%	0.71%	1.84%
Champaign Region	-0.58%	-0.14%	-0.06%	0.10%	-1.49%	0.50%	1.66%
Bloomington Region	-0.44%	-0.33%	-0.46%	-0.22%	-1.47%	0.91%	2.01%
Central/Springfield	-0.79%	-0.23%	-0.07%	-0.17%	-1.55%	0.60%	2.22%
St. Louis Metro	-1.03%	-0.69%	0.14%	-0.15%	-1.67%	1.43%	1.97%
Carbondale Region	-0.19%	-1.42%	0.09%	0.16%	-1.10%	0.57%	1.89%
Southern 7	-0.79%	-0.95%	0.01%	-0.18%	-1.29%	0.64%	2.55%
Southeastern	-0.41%	-0.33%	0.22%	0.06%	-1.44%	0.47%	1.43%
East Central	-0.78%	-1.17%	0.67%	0.19%	-1.68%	1.11%	1.67%
Illinois	-1.29%	-0.21%	0.02%	-0.33%	-1.07%	0.85%	2.03%

Source: ACS 5-Year Estimates

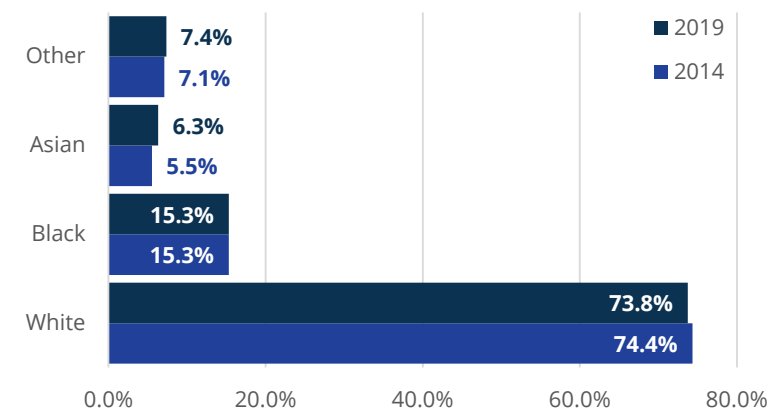
RACIAL & ETHNIC COMPOSITION

Non-white populations are a growing share of statewide population.

According to 2019 ACS 5-Year estimates, non-white populations accounted for a combined 26.1 percent of Illinois' population in 2019, a 0.8-point increase over 2014 (Figure 4). Asian Americans were the fastest growing racial cohort in the state, growing by 96,474 or 13.6 percent during the period, increasing Asian populations' share of the state total by 0.8 points to 6.3 percent by 2019. Black population declined by 14,291 statewide, but this population loss was not significant enough to decrease their share of the population which remained stable at 15.3 percent in 2019.

Table 6 summarizes the share of non-white populations as a share of regional population according to 2019 ACS estimates, and their respective growth or decline as a share of total population. Chicago remains the most diverse region, with 50.8 percent of its population identifying as non-white, followed by Cook County (non-Chicago) and SW Metro Chicago as the second and third highest shares, respectively. East Central

Figure 4: Share of 2019 Population by Racial Cohort
Share of Statewide Population by Racial Cohort



Source: ACS 5-Year Estimates

and Southeastern Illinois were the least diverse regions with just 5.7 and 7.0 percent of populations identifying as non-white. Between 2014 and 2019, just four regions experienced declines in non-white populations, the most notable of which was Chicago, where a decline of 56,357 Black residents resulted in a 3 percent decline in non-white populations overall, despite the growth in Asian populations. The result was a 1.5-point decline in non-whites as a share of Chicago's population from 52.3 percent in 2014 to 50.8 percent in 2019. The Southern 7, East Central, and Central/Springfield regions all experienced declines in non-white populations, driven by losses in Black populations. As a result, Southern 7 and East Central experienced 0.5- and .01-point declines, respectively, in non-white populations as a share of regional population.

Latinx population grew by 3.7 million statewide between 2014 and 2019.

Despite broader populations declines statewide, Illinois experienced growth in Latinx populations during the same period. According to 2019 ACS estimates, Latinx populations grew by 4.3 percent to 17.1 percent of the statewide population in 2019, a 0.8-point increase in population share over 2014. The majority of this growth occurred in Illinois' smaller metropolitan areas within the Rockford/DeKalb, Champaign and Peoria Regions where Latinx populations grew by 8.8 percent collectively. By 2019, Latinx populations represented 5.1 percent of regional metropolitan areas, an increase of 0.5 percent over 2014. This growth was especially notable in the Rockford/DeKalb Region, where Latinx populations grew as a share of total population by 1.1 points. Latinx populations also grew across the City of Chicago Region by 3.9 percent, to 22.8 percent of the population in 2019, an increase of 0.9 points over 2014. Chicago was the only market statewide that experienced a decline in Latinx populations (0.7 percent) reducing the share of population by 0.2 points to 28.8 percent by 2019. By contrast to Chicago, NW & SW Metro Chicago, and Cook County (non-Chicago) drove growth in Latinx populations across the Chicagoland region. Most notably in SW

Table 6: Non-White Populations as a Share of Regional Total

	2019 Non-White Population	% Change from 2014	2019 Share	2014-2019 Pt. Change
Metro Chicago				
NW Metro Chicago	566,585	11.47%	22.94%	2.28%
SW Metro Chicago	237,466	9.69%	24.31%	1.84%
Chicago	1,375,551	-3.00%	50.77%	-1.51%
Cook, Non-Chicago	913,118	5.74%	36.69%	2.36%
Subtotal	3,092,720	2.87%	35.78%	1.02%
Other Metros				
Bloomington Region	32,890	3.02%	14.65%	0.60%
Carbondale Region	28,402	8.56%	13.06%	1.26%
Champaign Region	78,204	10.68%	21.45%	2.07%
St. Louis Metro	135,953	2.50%	20.87%	0.85%
Peoria Region	61,776	6.34%	14.69%	1.22%
Rockford/DeKalb Region	95,028	1.00%	17.64%	0.55%
Central/Springfield	74,632	-0.26%	13.88%	0.34%
Subtotal	506,885	3.79%	17.15%	0.93%
Non-Metro				
East Central	15,911	-2.98%	5.74%	-0.01%
Southeastern	8,688	5.93%	7.04%	0.58%
West Central	20,783	7.38%	9.32%	0.95%
Northwest	51,543	7.33%	10.65%	0.98%
Southern 7	8,614	-9.51%	13.55%	-0.50%
Subtotal	105,539	3.98%	9.01%	0.61%
Illinois	3,705,144	3.03%	29.01%	1.07%

Source: ACS 5-Year Estimates

Metro Chicago where Latinx populations grew by 11.1 percent during the period to a population share of 16.4 percent, an increase of 1.4 points over 2014. Rural regions also experienced growth in Latinx populations. During the period, Latinx populations in rural regions grew by 63,210, or 7.1 percent. Northwest Illinois accounted for most of this growth, where Latinx populations grew by 6.7 percent to a population share of 9.5 percent, up 0.8 points over 2014.

Figure 5: Percent Change in Nonwhite and Latinx Populations, 2014 to 2019

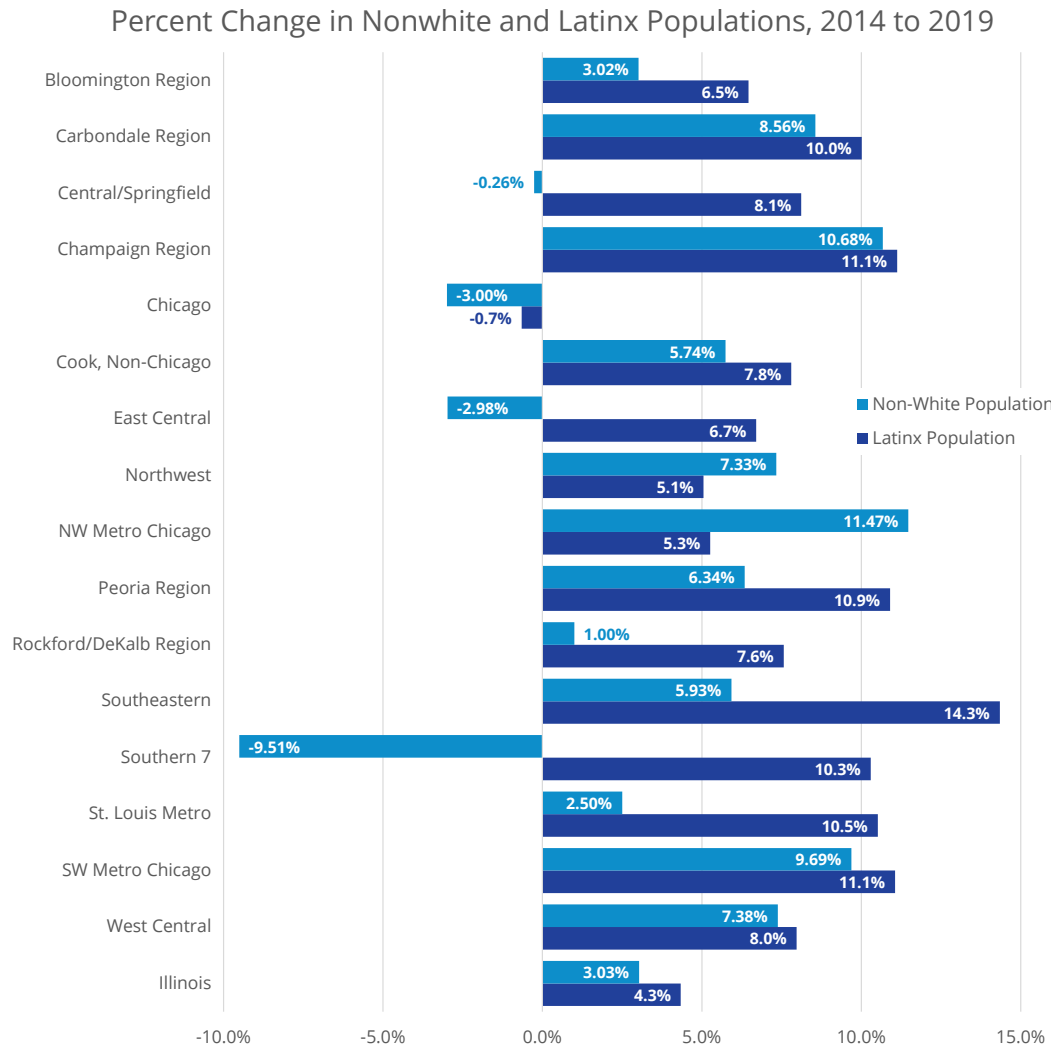


Table 7: Latinx Populations as a Share of Regional Populations

Region	2019 Population	% Change	Population Share ('15-'19)	Pt. Change
Metro Chicago				
NW Metro Chicago	494,368	5.3%	20.0%	0.9%
SW Metro Chicago	159,859	11.1%	16.4%	1.4%
Cook, Non-Chicago	534,629	7.8%	21.5%	1.8%
Chicago	780,167	-0.7%	28.8%	-0.2%
Subtotal	1,969,023	3.9%	22.8%	0.9%
Other Metros				
St. Louis Metro Region	22,170	10.5%	3.4%	0.4%
Central/Springfield	13,378	8.1%	2.5%	0.2%
Carbondale Region	6,669	10.0%	3.1%	0.3%
Rockford/DeKalb Region	66,634	7.6%	12.4%	1.1%
Bloomington Region	10,578	6.5%	4.7%	0.3%
Champaign Region	20,454	11.1%	5.6%	0.6%
Peoria Region	14,271	10.9%	3.4%	0.4%
Subtotal	154,154	8.8%	5.2%	0.5%
Non-Metro				
Northwest	45,737	6.7%	9.5%	0.8%
Southeastern	2,272	14.3%	1.8%	0.3%
West Central	7,614	8.0%	3.4%	0.4%
Eastern Central	5,530	5.1%	2.0%	0.1%
Southern 7	2,057	10.3%	3.2%	0.5%
Subtotal	63,210	7.1%	5.4%	0.5%
Illinois	2,186,387	4.3%	17.1%	0.8%

Source: ACS 5-Year Estimates

HOUSEHOLD INCOME

In 2019, the largest share (16.7 percent) of Illinois households earned between \$50,000 to \$75,000 annually (Figure 6). Households earning between \$100,000-\$149,999 (16.1 percent) and \$75,999-\$99,999 (12.8 percent) were the second and third largest income segments, respectively.

Illinois experienced a net loss of households earning less than \$74,999

Between 2014 and 2019, Illinois experienced a net loss of 278,780 households earning less than \$74,999 annually (Figure 7). The largest share (22.3 percent) of this decline was in households earning between \$15,000-\$24,000. In their place, Illinois gained households earning more than \$75,000 annually. The result was an overall decline in middle- and lower-income households as a share of Illinois households between 2014 and 2019. This trend can also be seen at the regional levels.

Figure 6: Share of Illinois Households by Income Tranche, 2015-2019

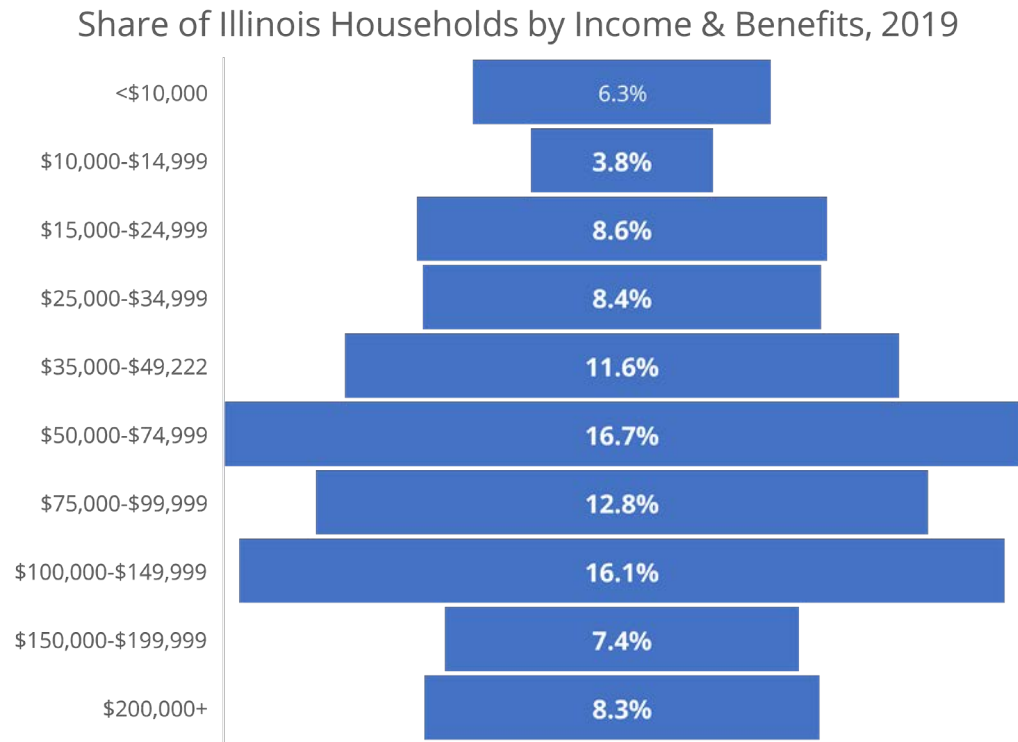
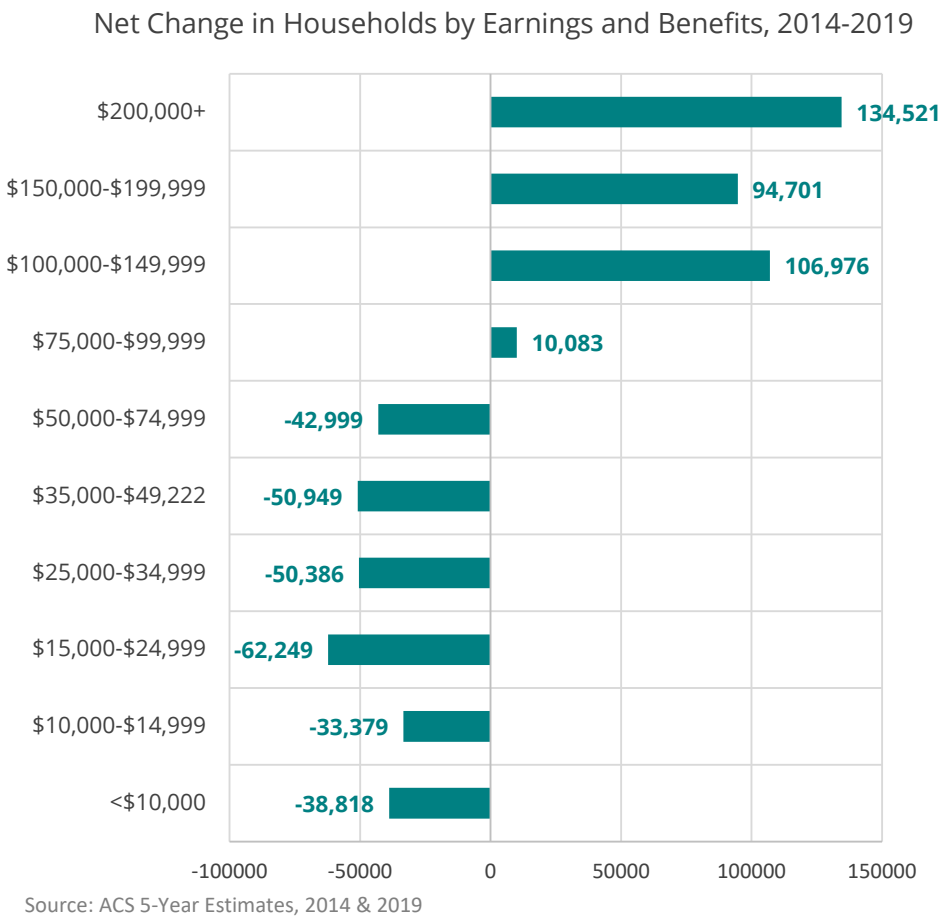


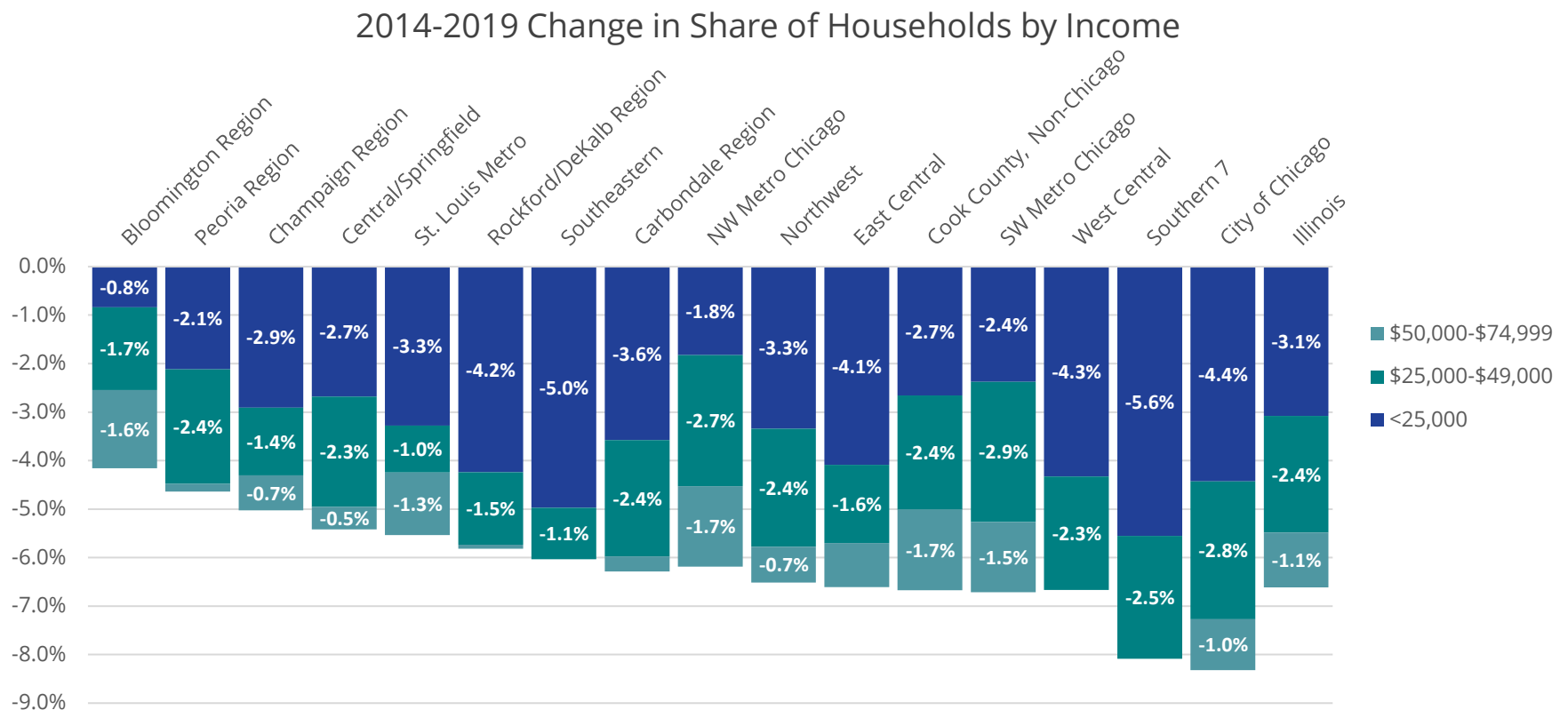
Figure 7: Net Change in Statewide Household by Income Tranche, 2015-2019



Households earning less than \$25,000 drove declines by income tranche across the fifteen regions

Figure 8 looks at the shift in share of households by income tranche between 2014 and 2019. During this period, every region experienced a decline in the share of households earning less than \$74,999 annually. The most notable decline was the City of Chicago, where households earning less than \$74,999 declined by 8.3 points as a share of total households, 0.4 points above the state average. Of these declining middle- and low-income households, the most significant declines were concentrated in households earning less than \$25,000 where regions like Southern 7, Southeastern, and Chicago experienced declines in shares ranging between 4.4 to 5.6 percent, 1.3 to 2.5 points above state average.

Figure 8: Regional Change in Share of Households by Income Tranche, 2014-2019



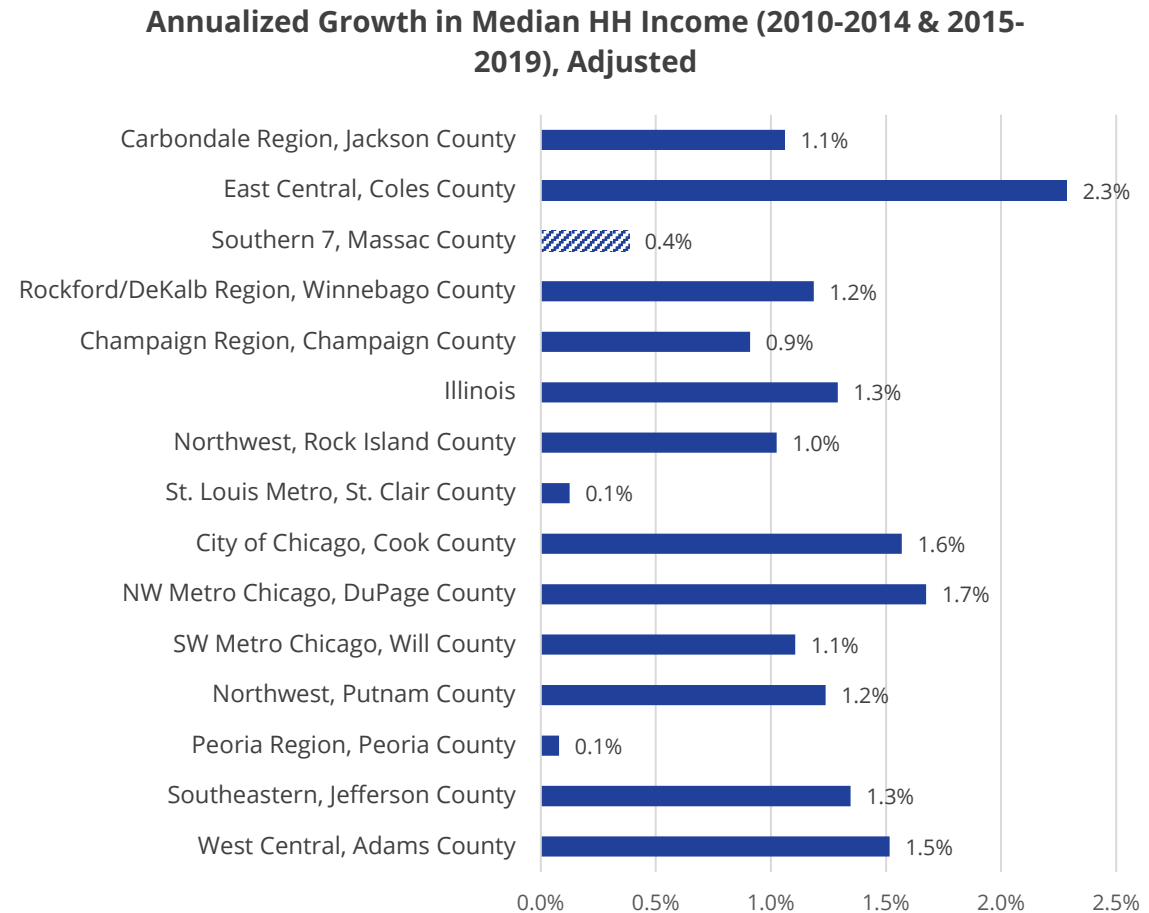
As the share of Illinois households with income and benefits less than \$74,999 declined between 2014 and 2019, the state median household income grew from \$57,166 to \$65,866. After adjusting for inflation, this translates into real income growth of 1.3 percent on an annualized basis. Figure 9 summarizes annualized growth in median household income for each region's most populous county. Annualized median household income growth in four regions exceeded statewide growth, the most notable was East Central's Coles County at 2.3 percent, 1.0 points above the statewide average. Dewitt County in the Bloomington Region was the only population center that experienced an annualized decline in median household income with a loss of 0.7 percent after adjusting for inflation, 2.0 points below the statewide benchmark.

INCOME VS RENT GROWTH

To assess whether income growth kept pace with growth in median rent during the same period, the annualized real change in median household income of a region's primary population county was compared to the annualized real change in median rent during the same period (Figure 10).¹² A positive spread between income and rent indicates income growth kept pace with rent growth during this period. A negative spread indicates rent growth exceeded growth in median household income. Between 2014 and 2019, median rent in Illinois grew from \$976 (adjusted to 2019 dollars) to \$1010 in 2019, an increase of 0.7 percent. By comparison, median household income grew by a real rate of 1.3 percent, 0.6 points above annualized growth for rent. Nine of the region's primary population counties experienced growth in median household incomes that outpaced growth in median rents. Five of these counties exceeded the statewide benchmark: Champaign

¹² Median household income is a measure of all households, regardless of tenure. With concentrated growth in upper-middle and upper-income households between 2014 and 2019, a large percentage of these households may not be renter-occupied and therefore, not impacted as renter-occupied households would be.

Figure 9: Median HH Income Growth of the Region's Primary Population County, 2010-2014 & 2015-2019 (adjusted)



Source: ACS 5-Year Estimates, 2014 & 2019

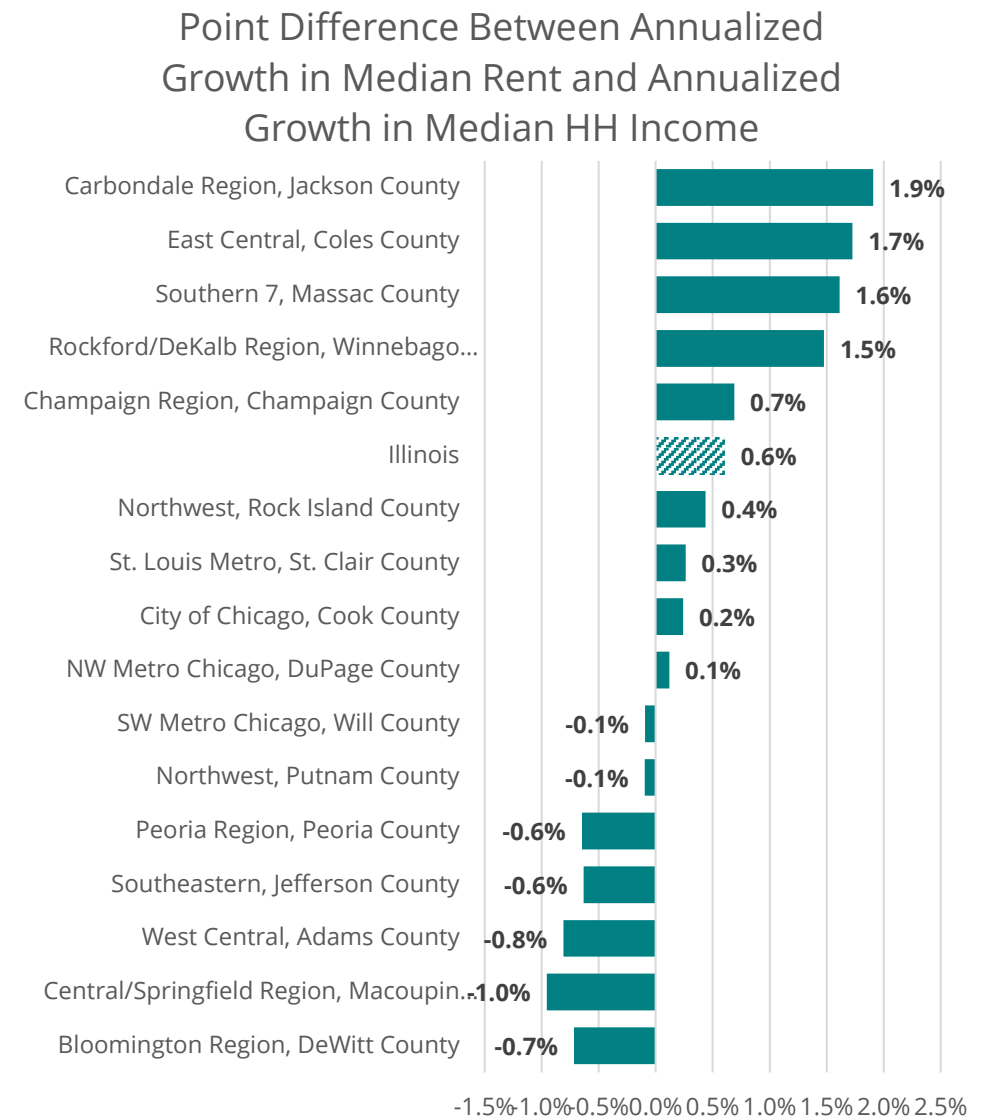
County in the Champaign Region, Winnebago County in Rockford/DeKalb Region, Massac County in Southern 7, Coles County in East Central, and Jackson County in Carbondale Region. By contrast, median household income in seven regions failed to keep pace with annualized rent growth, the most notable of which was Macoupin County in Springfield/Central, followed closely by DeWitt County in the Bloomington Region, and Adams County in West Central.

HOUSEHOLDS BY TENURE

Renter-occupied households represent a growing share of households statewide.

Illinois has shifted in favor of renter-occupied households, away from owner-occupied households. During the 2014-2019 period, there were 1.64 million renter-occupied and 3.2 million owner-occupied households in Illinois (Figure 11). Owner-occupied households statewide grew by an overall rate of 0.3 percent as compared to renter-occupied households, which grew by 3.8 percent statewide. 12 of the 16 regions experienced positive growth in renter-occupied households, ranging from a low of 0.2 percent in Central/Springfield to a high of 7.4 percent in NW Metro Chicago. Only four regions experienced declines in renter-occupied households, the largest of which was the Southern 7 which declined by 13.8 percent. Although twelve markets experienced a decline in owner-occupied households, it is important to note that Chicago was the only market where growth in owner-occupied households exceeded growth in renter-occupied households.

Figure 10: Percent Change in median income compared to percent change in median rent, 2014-2019



Source: ACS 5-Year Estimates, 2014 & 2019

Figure 11: Occupied Units by Tenure, 2019

	2019 Occupied Units by Tenure			% Change Since 2014	
	Renter- Occupied Units	Owner-Occupied Units	Total Occupied Units	Renter- Occupied	Owner Occupied
Bloomington Region	28,608	58,238	86,846	6.0%	-0.8%
Carbondale Region	29,020	58,443	87,463	5.9%	-1.2%
Central/Springfield	63,416	159,329	222,745	0.2%	-1.0%
Champaign Region	55,776	89,561	145,337	6.2%	-0.8%
City of Chicago	586,828	480,001	1,066,829	3.1%	4.5%
Cook, Non-Chicago	262,696	642,583	905,279	4.2%	-2.0%
East Central	30,229	82,608	112,837	7.1%	-0.4%
Northwest	54,677	146,797	201,474	4.9%	-1.1%
NW Metro Chicago	227,854	653,149	881,003	7.4%	0.9%
Peoria Region	46,755	122,404	169,159	-3.5%	-1.5%
Rockford/DeKalb Region	70,678	141,582	212,260	5.8%	-0.5%
Southeastern	12,191	39,163	51,354	-5.8%	0.0%
Southern 7	5,225	18,860	24,085	-13.8%	-4.3%
St. Louis Metro	76,650	183,871	260,521	3.5%	0.4%
SW Metro Chicago	68,033	261,658	329,691	5.3%	1.8%
West Central	24,783	64,468	89,251	-7.2%	-2.3%
Illinois	1,643,419	3,202,715	4,846,134	3.8%	0.3%

Source: ACS 5-Year Estimates

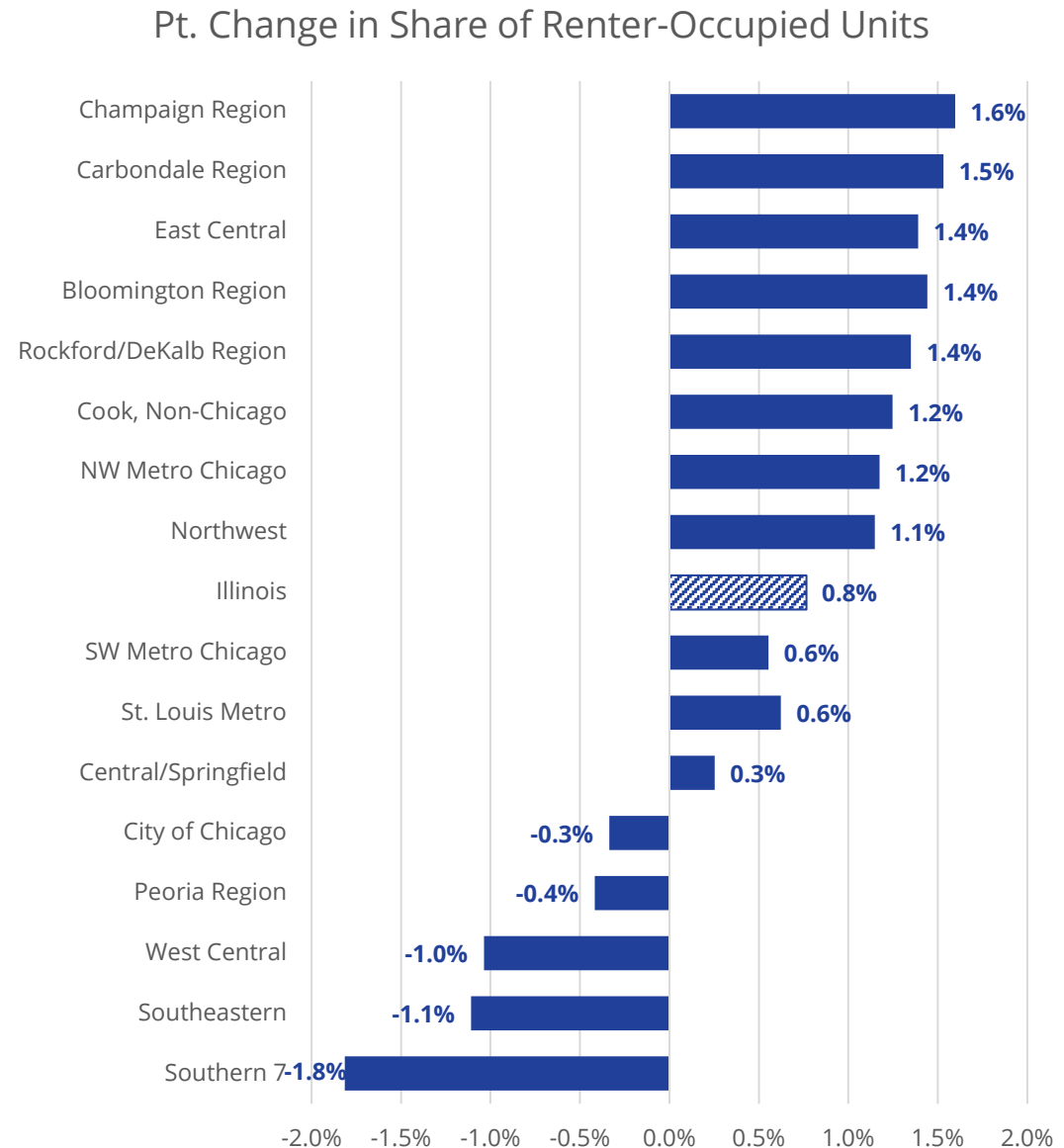
With statewide growth in renter-occupied households exceeding owner-occupied growth, renter-occupied households grew as a share of statewide households by 0.8 points (Figure 12). Eight regions experienced growth in renter-occupied households that exceeded the state level, thereby increasing the overall renter-occupied market by more than 0.8 points. The top three regions were Champaign, Carbondale, and East Central. Only four markets experienced a decline in share of renter-occupied households in favor of owner-occupied. The largest shifts occurred in the Southern 7 and Southeastern Region at 1.8 and 1.1 points.

COST BURDEN

Loss of low- and middle-income households during the period drove declines in the number of cost-burdened households.

There were an estimated 780,699 cost-burdened, renter-occupied households in Illinois in 2019, representing 47.7 percent of renter-occupied households.¹³ The SW Metro Chicago, Cook County, Chicago, and Champaign regions were the only markets with shares of rent-burdened renter-occupied households that exceeded the statewide average by 0.6 to 4.7 points. Between 2014 and 2019, the number of cost-burdened, renter-occupied households declined overall by 2.1 percent, or 16,668 households. This can be partly attributed to a loss of low- and middle-income households statewide. Declines were greatest in the Southern 7 at 22.8 percent, followed by the Carbondale Region and City of Chicago at 4.3 percent each. As opposed to overall declines statewide, the Bloomington, Champaign, SW Metro Chicago, and St. Louis Metro regions were the only four markets where cost-burdened, renter-occupied households grew in total number.

Figure 12: Point Change in Share of Renter-Occupied Households as a Share of Total, (2014-2019)



¹³ For the purposes of this analysis, cost burdened renter-occupied households have been defined as those paying more than 30 percent or more of their household income in rent and utilities.

There were 758,531 cost-burdened, owner-occupied Illinois households in 2019, representing 23.7 percent of owner-occupied households statewide (Figure 14). The NW Metro Chicago, Chicago, and Cook County regions saw cost-burden exceed the statewide average with the highest rate in Chicago at 31.4 percent. This was followed by Cook County and NW Metro Chicago at 28.9 and 24.8 percent, respectively. The West Central Region had the lowest rate of cost-burden for owner-occupied households at 14.6 percent. Since 2014, the total number of cost-burdened, owner-occupied households declined by 198,519, or 20.7 percent. All regions experienced a decline in the total number of cost-burdened, owner-occupied households during this period, with percent change ranging from a high of 27.8 percent in the Rockford/DeKalb and SW Metro Chicago Regions, to a low of 5.5 percent in Bloomington Region. With this, each region experienced a decline in the share of cost-burdened, owner-occupied households during the period, ranging from a decline of 0.8 points in Bloomington Region to a decline of 9.6 points in SW Metro Chicago.

Figure 13: Cost-Burdened Renter-Occupied Households, 2015-2019

	Renter-Occupied Cost Burdened Households	Share of Renter-Occupied Cost Burdened Households (2015-2019)	Percent Change in Cost Burdened Household Share
Southern 7	1,941	37.1%	-4.4%
East Central	11,645	38.5%	-3.8%
Southeastern	4,848	39.8%	1.7%
Northwest	21,878	40.0%	-2.1%
Peoria Region	19,625	42.0%	-0.9%
West Central	10,573	42.7%	-3.1%
Central/Springfield	28,048	44.2%	-0.1%
Bloomington Region	13,086	45.7%	1.7%
Rockford/DeKalb Region	32,482	46.0%	-4.8%
NW Metro Chicago	106,721	46.8%	-2.3%
Carbondale Region	13,721	47.3%	-4.3%
St. Louis Metro	36,388	47.5%	-1.4%
SW Metro Chicago	32,694	48.1%	-1.2%
Cook, Non-Chicago	129,180	49.2%	-2.3%
City of Chicago	288,772	49.2%	-4.3%
Champaign Region	29,097	52.2%	-1.9%
Illinois	780,699	47.5%	-2.8%

Source: ACS 5-Year Estimates

Figure 14: Cost-Burdened Owner-Occupied Households

	Cost-Burdened Owner-Occupied Households	Share of Cost-Burdened Owner-Occupied Households (2015-2019)	Point Change in Cost Burdened Household Share
West Central	9,405	14.6%	-2.6%
Southeastern	6,080	15.5%	-3.0%
East Central	12,923	15.6%	-2.6%
Central/Springfield	25,550	16.0%	-1.6%
Carbondale Region	9,705	16.6%	-2.5%
Northwest	24,353	16.6%	-4.6%
Peoria Region	20,469	16.7%	-1.7%
Bloomington Region	9,772	16.8%	-0.8%
Champaign Region	15,344	17.1%	-2.0%
Southern 7	3,386	18.0%	-3.1%
St. Louis Metro	33,819	18.4%	-3.6%
Rockford/DeKalb Regic	28,489	20.1%	-7.5%
SW Metro Chicago	61,441	23.5%	-9.6%
NW Metro Chicago	161,763	24.8%	-8.6%
Cook, Non-Chicago	185,723	28.9%	-7.4%
City of Chicago	150,509	31.4%	-7.5%
Illinois	758,731	23.7%	-6.3%

Source: ACS 5-year estimates

Households earning \$35,000 to \$49,000 were the largest growth segment as a share of cost-burdened, renter-occupied households, followed closely by households earning \$50,000-\$74,999.

In 2019, households earning less than \$20,000 were the largest share of renter- and owner-occupied, cost-burdened households at 41.8 and 24.5 percent. This was followed by households earning between \$20,000-\$34,999 30.1 and 22.3. Between 2014 and 2019, households earning less than \$20,000 declined by 6.9 points as a share of cost-burdened, renter-occupied households. In their place, households earning between \$35,000-\$49,000 were the largest growth segment as a share of cost-burdened, renter-occupied households, followed closely by households earning between \$50,000-\$74,999. By contrast, household earning less than \$34,000 and less than \$20,000 grew as a share of Illinois' cost-burdened, owner-occupied households by 1.1 and 2.2 points, respectively.

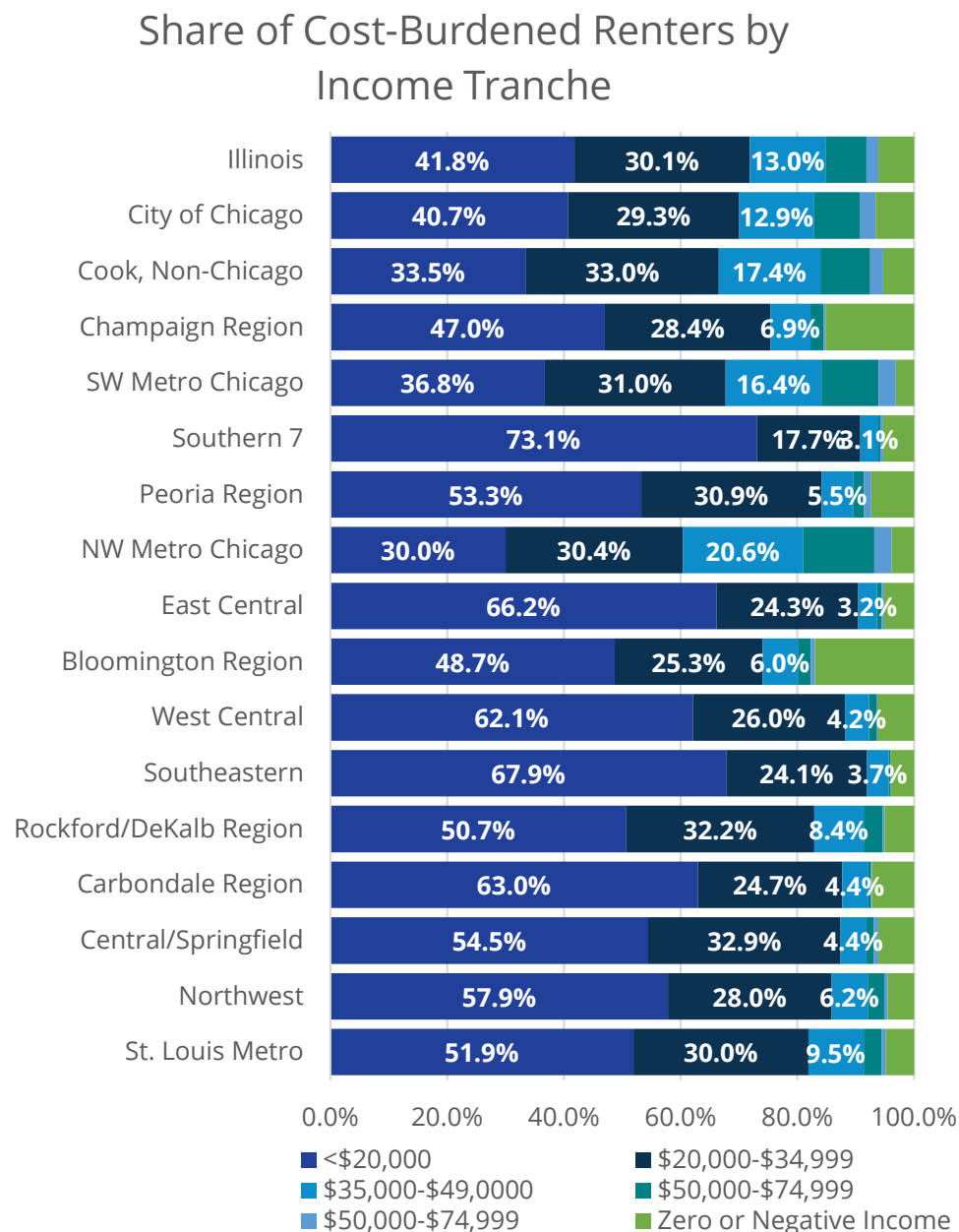
Figure 15: Share of Cost-Burdened Renters and Owners by Income Tranche, 2015-2019

Illinois	<\$20,000	\$20,000- \$34,999	\$35,000- \$49,000	\$50,000- \$74,999	\$75,000+	Zero or Negative Income
Renter-Occupied	41.8%	30.1%	13.0%	7.0%	2.0%	6.1%
Owner-Occupied	24.5%	22.3%	16.6%	17.8%	15.7%	3.1%
Point Shift in Share 2014-2019						
Renter-Occupied	-6.9%	1.0%	2.5%	2.3%	0.8%	0.3%
Owner-Occupied	2.2%	1.1%	-0.5%	-2.0%	-1.6%	0.7%

Source: ACS 5-Year Estimates

Across Illinois' regions, households earning less than \$20,000 annually are the largest share of cost-burdened, renter-occupied households except for NW Metro Chicago (Figure 16). However, households earning less than \$20,000 are a significantly larger share of cost-burdened, renter-occupied households in regions such as Southern 7, Southeastern, and East Central Illinois, where these households are 25 to 33 points higher than at the state level. This disparity may be reflective of higher concentrations of elderly households in these regions. By comparison, households earning less than \$20,000 are a smaller share of cost-burdened households in Chicago, Cook County, Non-Chicago, SW, and NW Metro Chicago, where housing costs overall are more expensive and require higher incomes.

Figure 16: Share of 2015-2019 Cost-Burdened Households by Income Tranche



The top growth segments, as a share of cost-burdened renter- and owner-occupied households, by income tranche is summarized in Table 8. At the state level, households with incomes of \$50,000-\$74,999 represented the largest growth of rent-burdened households, increasing by 2.55 points. Similarly, this was the predominant area of rent burden growth in the Southern 7, SW Metro Chicago, Cook County, non-Chicago, St. Louis Metro, and Champaign regions. By comparison, households earning \$75,000+ was the predominant area of rent-burden growth in City of Chicago, NW Metro Chicago, and Bloomington regions. For owner-occupied households, those with incomes \$20,000 and below was the predominant area of growth for cost-burdened households statewide at 2.24 points. This was also true in NW Metro Chicago, Cook County, West Central, Central/Springfield and the Champaign regions, and may reflect a growing concentration of senior populations in owner-occupied units.

Table 8: Top Growth in Cost-Burdened Households by Income Tranche

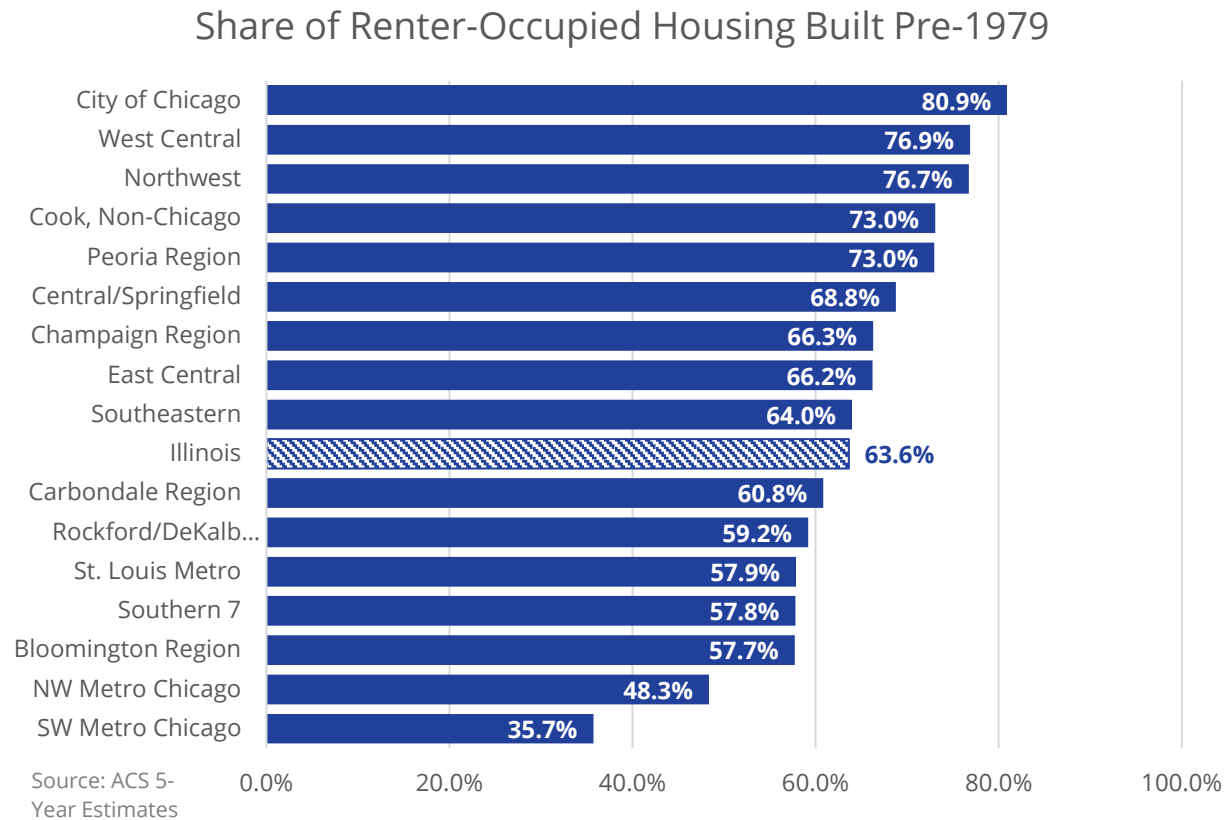
	Renter-Occupied					Owner-Occupied					
					Zero or Negative Income						Zero or Negative Income
	<\$20,000	\$35,000- \$49,000	\$50,000- \$74,999	\$75,000+		<\$20,000	\$20,000- \$34,999	\$35,000- \$49,000	\$50,000- \$74,999	\$75,000+	
Bloomington Region	-11.65%	-0.77%	0.24%	1.43%	0.39%	-0.54%	-1.81%	-1.26%	-0.05%	-0.57%	4.23%
Peoria Region	-5.85%	1.33%	0.07%	0.32%	0.93%	-0.63%	-0.46%	0.76%	-2.06%	-0.14%	2.53%
Champaign Region	-12.11%	1.76%	1.78%	1.34%	0.18%	1.97%	-3.49%	0.69%	-2.75%	1.87%	1.71%
Northwest	-6.79%	2.91%	2.09%	1.06%	0.26%	1.05%	1.31%	-1.26%	-0.71%	-1.82%	1.42%
Central/Springfield	-10.88%	7.44%	0.23%	0.47%	0.65%	1.14%	-2.46%	0.39%	0.03%	0.66%	0.25%
Carbondale Region	-6.98%	7.11%	1.65%	-0.26%	0.06%	1.04%	1.61%	-2.25%	-0.44%	-0.63%	0.67%
Rockford/DeKalb Region	-6.53%	3.75%	2.66%	1.12%	0.01%	0.66%	3.71%	0.40%	-3.34%	-2.18%	0.74%
Southeastern	-6.79%	9.37%	2.17%	-0.42%	0.00%	0.31%	-1.93%	-0.82%	-0.35%	1.43%	1.36%
West Central	-6.19%	4.74%	2.21%	0.48%	0.02%	5.51%	-5.93%	-2.41%	1.15%	0.76%	0.92%
East Central	-7.07%	6.48%	1.03%	-0.27%	0.21%	-0.24%	-2.13%	-1.66%	1.77%	0.65%	1.60%
Southern 7	0.86%	-2.41%	1.58%	-0.04%	0.46%	-4.39%	5.45%	-3.48%	1.98%	-0.87%	1.31%
SW Metro Chicago	-6.00%	-1.12%	3.65%	2.93%	1.42%	2.52%	2.52%	-1.30%	-2.00%	-1.71%	-0.04%
Cook, Non-Chicago	-7.25%	0.80%	3.59%	2.41%	0.63%	1.93%	1.07%	0.23%	-2.15%	-1.79%	0.70%
St. Louis Metro	-3.68%	2.21%	2.51%	1.16%	0.33%	1.57%	1.31%	2.18%	-2.17%	-2.38%	-0.51%
NW Metro Chicago	-4.81%	-3.69%	3.51%	3.67%	1.05%	2.41%	1.45%	-0.07%	-2.30%	-2.21%	0.73%
City of Chicago	-6.88%	0.85%	2.19%	2.69%	1.18%	2.22%	0.99%	-1.70%	-1.79%	-0.20%	0.48%
Illinois	-6.93%	0.99%	2.55%	2.26%	0.84%	2.24%	1.08%	-0.46%	-2.04%	-1.57%	0.74%

Source: ACS 5-year estimates

HOUSING SUPPLY

The quality and suitability of Illinois' housing stock has direct implications on area supply and associated costs. While the age of the housing does not always directly correlate to housing quality, it can be an indicator of where rental populations may be most impacted by issues such as lead paint, higher utility costs, etc. To assess the age of Illinois' housing stock, data was assembled to calculate the share of rental units by region built prior to 1979, as an estimate to the share of properties built prior to the 1978 ban on lead paint (Figure 17). According to 2019 ACS estimates, 63.6 percent of Illinois' rental housing stock was built prior to 1979. Although the City of Chicago has the oldest housing stock, with 80.9 percent of rental housing built prior to 1979, there has been significant rehabilitation investment citywide to improve the older housing stock. The West Central and Northwest regions had the second and third oldest rental housing at 76.9 and 76.7 percent built prior to 1979. SW Metro Chicago and NW Metro Chicago have the youngest rental housing stock with just 35.7 and 48.3 percent of rental housing built prior to 1979.

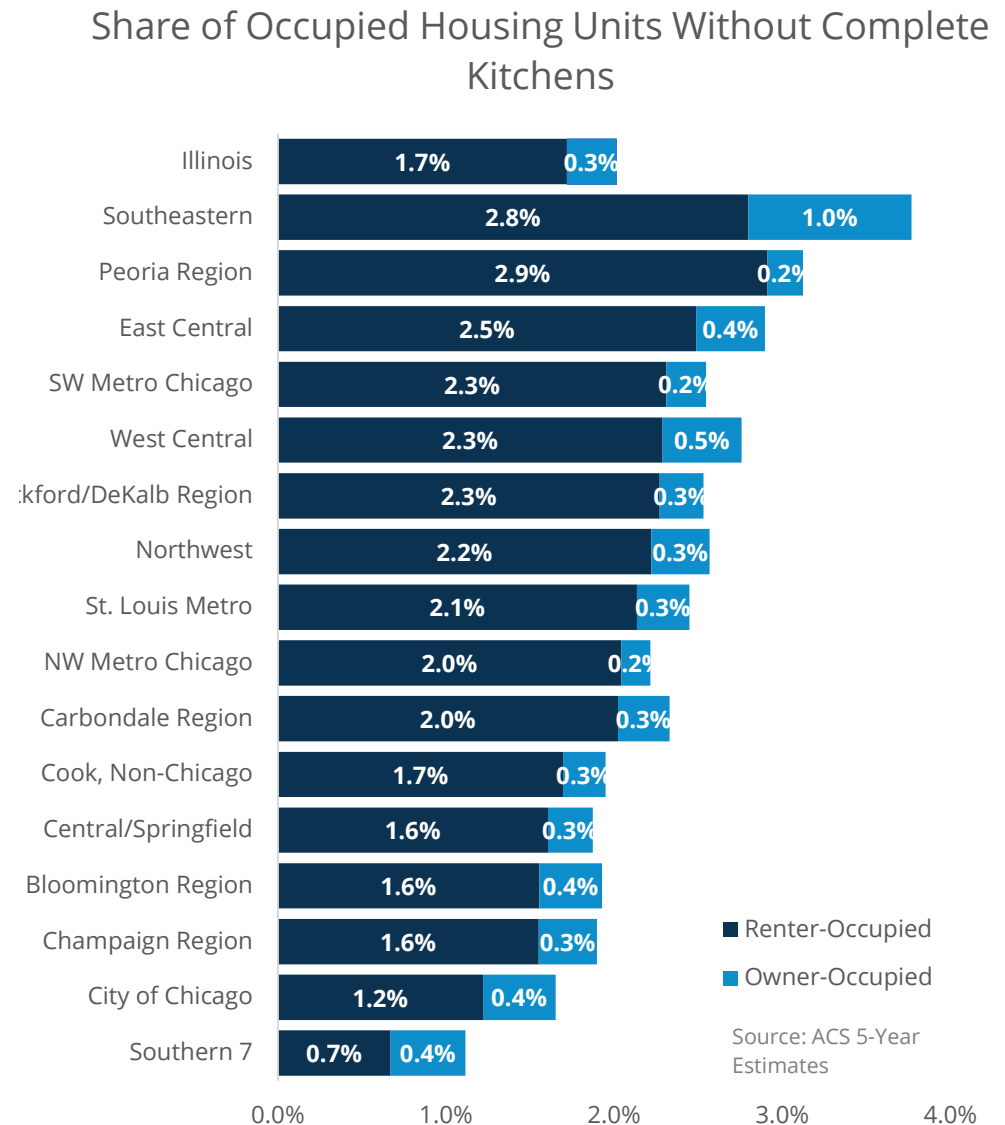
Figure 17: Share of 2015-2019 Rental Units Built Prior to 1979



1.7 percent of Illinois' renter-occupied units lack a complete kitchen.

To understand the nature of housing quality in Illinois, ACS data was used to identify the share of housing units by region that lacked a complete kitchen. According to 2019 ACS estimates, roughly 1.7 percent of Illinois' rental-occupied housing units and another 0.3 percent of owner-occupied units lacked a complete kitchen (Figure 18). Of Illinois' individual regions, the Southeastern and Peoria regions had the largest share of renter-occupied housing units without complete kitchens at 2.8 and 2.9 percent. Additionally, Southeastern had the largest share of owner-occupied units without complete kitchens at an estimated 1.0 percent of owner-occupied units, 0.7 points above state average. The smallest share of housing stock without complete kitchens was found in the Southern 7 and City of Chicago regions. While field experience tends to contradict the finding that Southern 7's rental housing stock has the lowest share of rental housing without complete kitchens, the quality of ACS data in a region with a small rental housing stock may not always accurately reflect conditions on the ground.

Figure 18: Share of 2015-2019 Occupied Housing Units without Complete Kitchens



HOME SALES

The median price of an Illinois single-family home in 2021 Q2 was \$265,000, a 12.8 percent price increase over 2020 Q3.

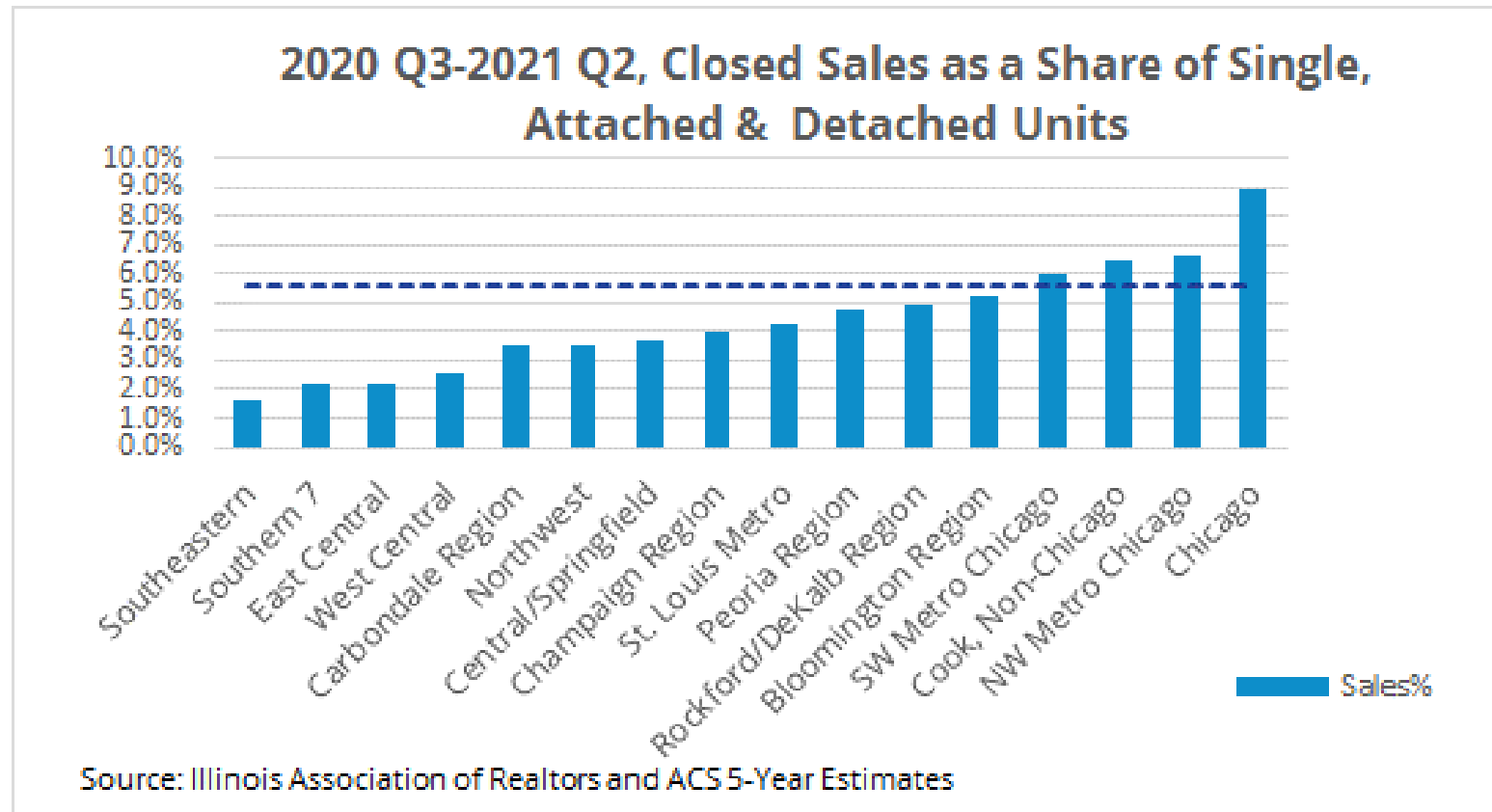
Between the third quarter of 2020 and second quarter of 2021, there were 194,121 single-family and condominium home sales throughout Illinois (Figure 19). Home sales statewide have remained active, despite the economic impacts of the COVID-19 pandemic in 2020. With sales measured against the existing supply of single-family attached and detached units (Figure 20), Chicago was the most active housing market during this period, with sales representing an estimated 8.9 percent of its single-family attached and detached inventory. The Bloomington and Rockford/DeKalb regions were the most active markets outside of Metro Chicago, with an estimated 5.2 and 5.9 percent, of turnover of their single-family inventory.

Figure 19: Single-Family Attached and Detached Units Housing Sales, 2020 Q3-2021 Q2

	2020, Q3	2020,Q4	2021,Q1	2021, Q2	Total Sales	Q over Q Change
Southern 7	153	137	96	137	523	-2.72%
Southeastern	184	191	144	196	715	1.59%
East Central	644	512	389	631	2,176	-0.51%
West Central	612	516	374	645	2,147	1.32%
Carbondale Region	745	616	482	647	2,490	-3.46%
Bloomington Region	1,060	826	581	1,022	3,489	-0.91%
Champaign Region	1,300	1,053	798	1,344	4,495	0.84%
Northwest	1,923	1,691	1,125	1,726	6,465	-2.67%
Central/Springfield	2,180	1,955	1,346	1,977	7,458	-2.41%
Peoria Region	2,211	1,663	1,285	2,135	7,294	-0.87%
Rockford/DeKalb Region	2,561	2,258	1,531	2,155	8,505	-4.22%
St. Louis Metro	2,819	2,439	1,865	2,679	9,802	-1.27%
SW Metro Chicago	5,476	4,576	3,106	4,747	17,905	-3.51%
City of Chicago	8,221	6,794	6,224	10,554	31,793	6.44%
Cook, Non-Chicago	11,666	10,376	7,564	11,684	41,290	0.04%
NW Metro Chicago	14,034	11,534	8,263	13,655	47,486	-0.68%
Illinois	55,860	55,860	47,198	35,203	194,121	-10.90%

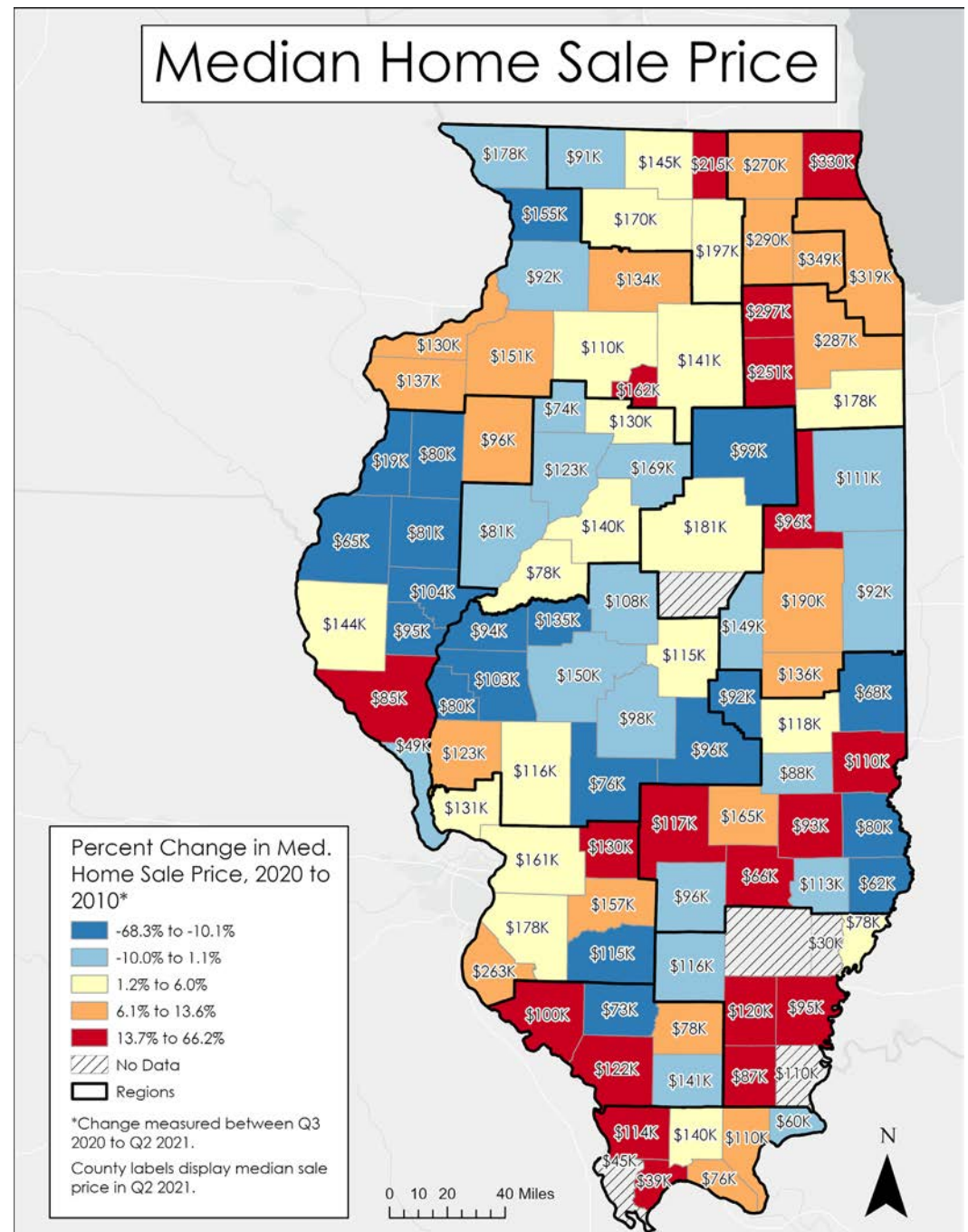
Source: Illinois Realtors Association

Figure 20: Single-Family Detached and Attached Unit Sales as a Share of Single Unit Attached and Detached Inventory



An active housing market combined with a tight housing supply pushed prices upwards across Illinois at rates far exceeding historical increases in wages or household income. According to the Illinois REALTORS, the median price of an Illinois single-family home in Q2 of 2021 was \$265,000, a 12.8 percent price increase over 2020 Q3. The City of Chicago, Lake County, and DuPage County were the most expensive housing markets, with median sales price of \$358,000 and \$330,000, respectively. With few exceptions, including Macoupin County in Springfield/Central and Jefferson County in Southeastern Illinois, the counties of the primary population center for each region experienced growth in single-family prices, ranging from a low of 1.7 percent for St. Clair County in St. Louis Metro to a high of 16.2 percent in Jackson County in the Carbondale Region. Twenty-three counties across the state representing ten regions experienced growth in sales prices that exceeded the increase at the state level. 36 counties experienced price declines, they were concentrated primarily in Central/Springfield, East Central, and West Central Illinois. The Southern 7 and Southeastern regions had such a small number of sales that it's hard to draw conclusions regarding changes in price during this period. However, with an average growth of 12.8 percent statewide in less than a year, fewer Illinois households will be able to afford homeownership, creating additional demand for rental units, adding additional upward cost pressure on Illinois' rental housing.

Figure 21: Median Price of Single-Family Attached and Detached Units by County, 2020Q3-2021Q2, Source: Illinois REALTORS



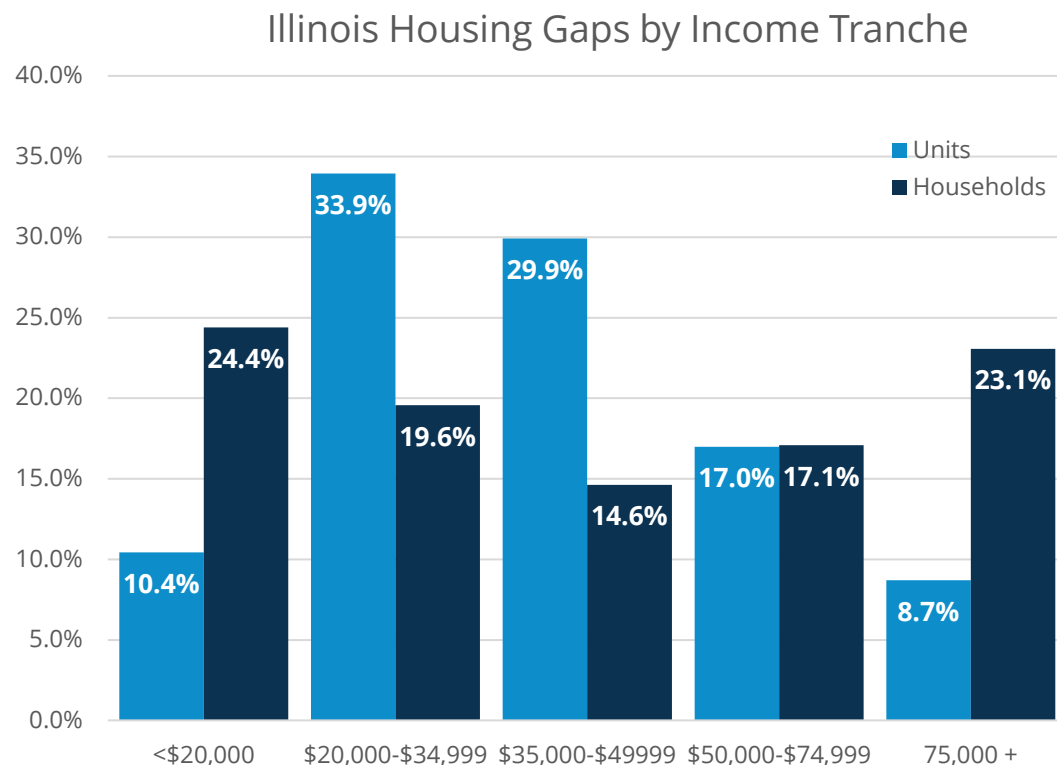
RENTAL HOUSING GAPS

Illinois' greatest need for rental housing is for households earning less than \$20,000 annually

A housing gap is when there is insufficient supply to meet the needs of current demand. To calculate regional rental housing need, a region's share of housing units that are affordable to households by income level were compared to the share of rental units in the region at that rent level.¹⁴ This analysis assumes a household would only occupy a unit affordable to their income level, not one affordable to lower income tranches. Given these assumptions, Illinois' greatest need for rental housing is for households earning less than \$20,000 annually, where 25 percent of households fall into this income level, however, only 10 percent of rental units statewide are affordable to these households (Figure 22). The second largest need is for rental units for households earning \$75,000+ annually. When the lack of rental units for upper middle-income households is considered, this may force these households into units affordable to lower income levels, thereby constraining supply for households earning between \$50,000-\$75,000. Considering the escalation in owner-occupied housing prices that are putting homeownership farther out of reach for households who traditionally would have pursued homeownership, this may drive these households into units that are traditionally affordable to lower incomes, further constraining rental housing supply for middle- and lower-income households. For this reason, it is also important to consider the rental and homeownership housing needs of Illinois' middle- and upper-income households.

Figure 23 to Figure 25 look at the difference between the share of available units to that income tranche and the number of renter households by income tranche. A positive point spread indicates there is a sufficient share of supply for that income tranche while a negative spread indicates a rental housing deficit. Markets around Metro Chicago all share housing constraints for households earning less than \$20,000, as well as for households earning more than \$75,000 annually (Figure 23). The gap between supply and demand for households earning less than \$20,000 is greatest in Cook County. The need for rental housing serving households greater than \$75,000 annually is most severe in NW Metro Chicago. As households earning more than \$75,000 annually grow as a share of the statewide total, these households may be forced to compete for rentals

Figure 22: Illinois Housing Gap by Income Tranche



¹⁴ This assumes a household spends no more than 30% of their income on housing costs, including rent and utilities.

serving middle-income households, further constraining supply and placing upward pressure on rental prices.

Figure 24 looks at the gap between rental housing supply and demand for Illinois' seven regions with mid-sized metropolitan areas. All these markets have adequate supplies of rental units serving households between \$20,000 to \$49,000 but lack housing inventory for households with incomes less than \$20,000 annually. The gap for these units is greatest around the Champaign and Bloomington regions. Additionally, all these markets lack adequate rental housing supply for households earning more than \$50,000. The Peoria and Central/Springfield regions had the greatest need for rental units serving households earning between \$50,000-\$74,999, while the Bloomington and Peoria regions had the largest supply deficits for households earning more than \$75,000.

Figure 23: Metro Chicago Rental Housing Gap by Income Tranche

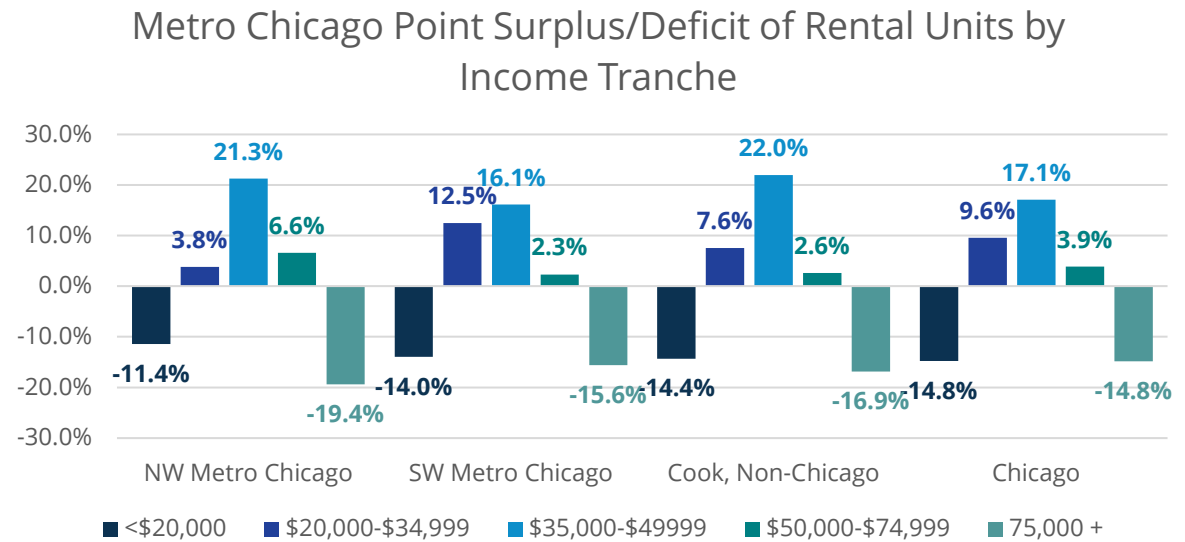
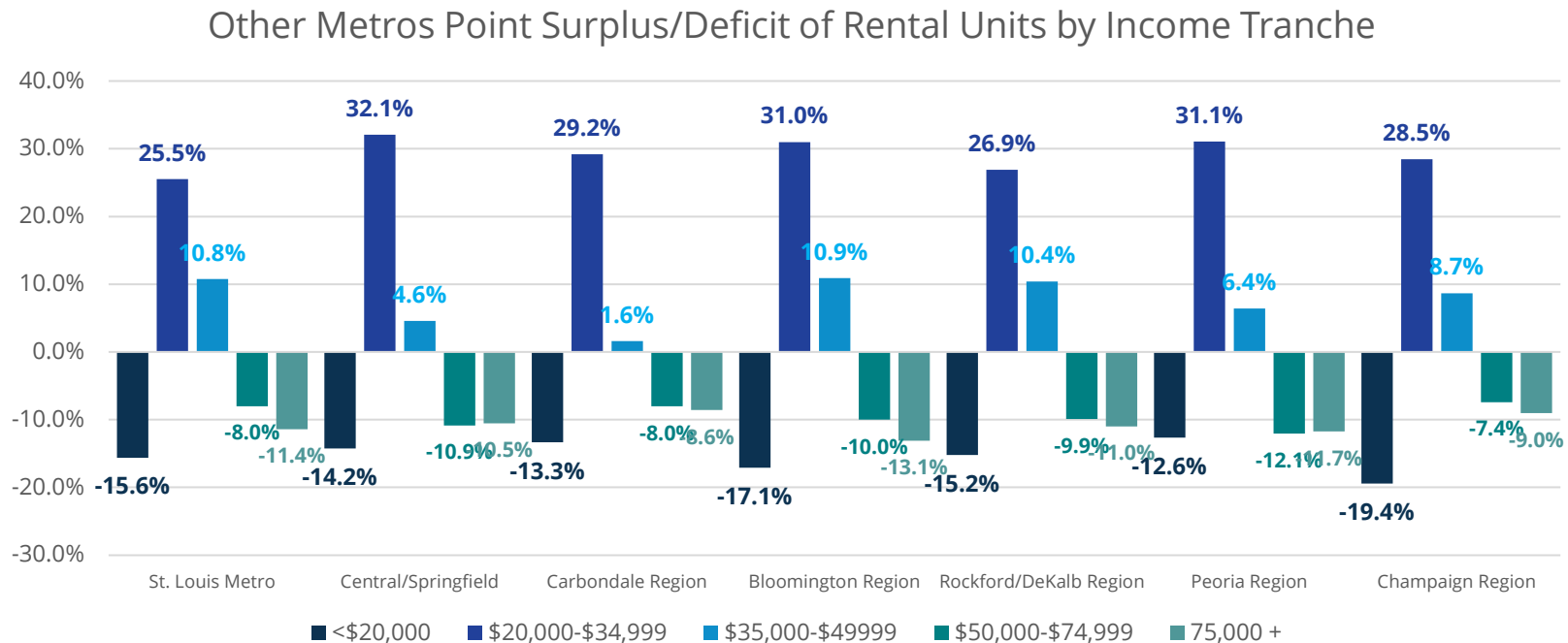
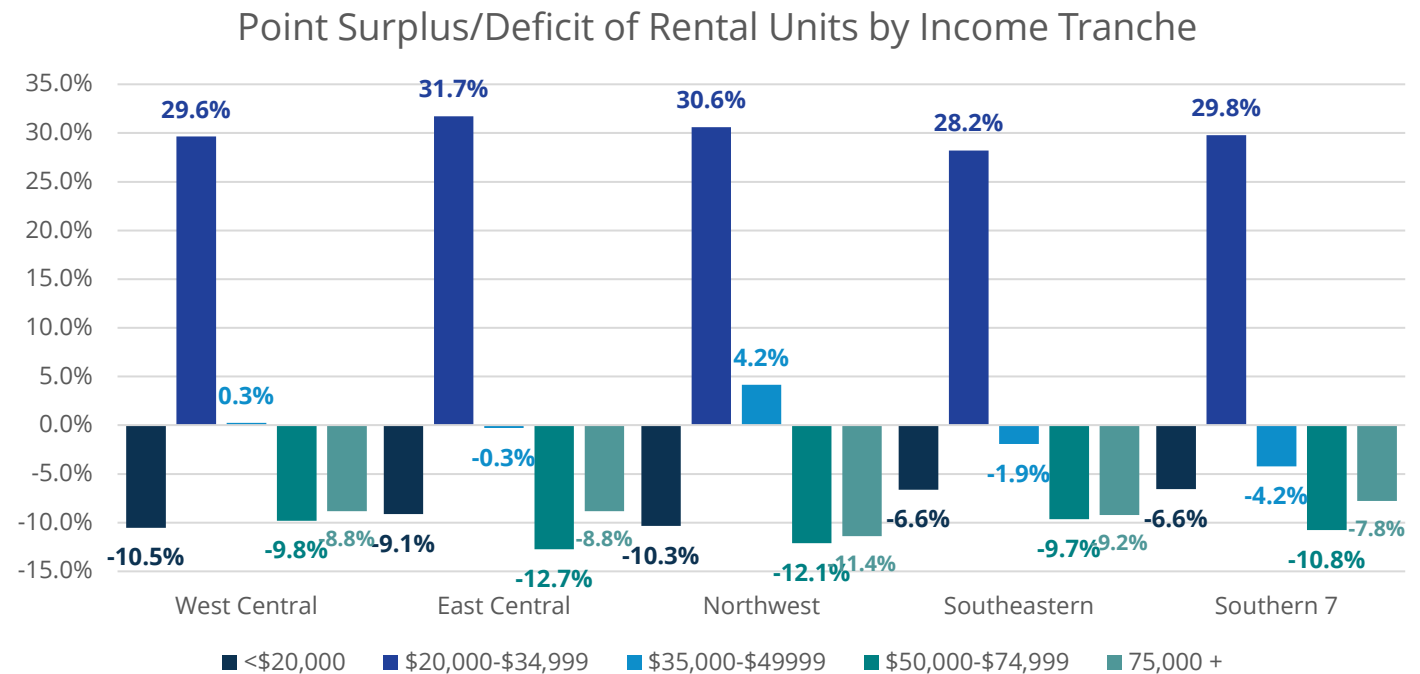


Figure 24: Other Metros Rental Housing Gap by Income Tranche



For Illinois regions without a metropolitan area, rental supply across all five markets is limited to units serving primarily households with annual incomes of \$20,000 to \$34,999 (Figure 25). These five markets lack rental capacity for households earning less than \$20,000, with this gap greatest in the East Central Region. All five markets could use diversification of their rental housing stock to serve extremely low, middle-, and upper-middle-income households, all of which lack the necessary supply for these households. The lack of rental capacity in these markets correlates with some of the greatest increases in median rent, as well as single-family home prices in Southern 7 and Southeastern regions.

Figure 25: Non-Metro Rental Housing Gap by Income Tranche



CONCLUSIONS AND IMPLICATIONS

The regional analysis presented above was successful in beginning to shine a light on differences experienced throughout the state in many demographic and housing condition categories. From some vantage points, all of Illinois appears to be experiencing the same obstacles to accessing affordable living opportunities (lack of affordability, rent burden, limited units, etc.) but the on-the-ground realization of these issues differ throughout the state. This underscores the unique and varied nature of our affordable housing needs. By learning about, understanding, and acknowledging these differences, we hope to gain insight that can be leveraged by housing providers, financiers, and partners to better target programs that address Illinois' truest housing needs.

This analysis produced results that help put our state and regional housing markets in a deeper context:

- **Household size is declining, and Illinois is characterized by a growing number of single- and two-person households who are increasingly renting their homes.** There are several possible explanations for the thinning household size and the predilection for rental units – from an expanding senior population looking to downsize into smaller, more manageable units to shifting desires in younger households who are choosing a more fluid and flexible living model – and these reasons vary regionally. Regardless of the underlying drivers, the decline in household size highlights a need for diversification and reimagining of our rental portfolio locally to serve emerging needs.
- **There is a continued need for rental assistance programs and housing for the lowest-income Illinoisans.** The top rental housing need in the state continues to be for households earning less than \$20,000. This is particularly true around Metro Chicago, as well as regions like West and East Central, Southern 7, and Northwest Illinois where the rental market serves a very narrow income tranche. Expanding rental housing that serves populations earning less than \$20,000 annually is an immediate need—every region in Illinois lacks adequate supply for these households.
- **There is a rising need for housing serving households earning more than \$75,000 annually.** Moderate-income households who would have historically owned a home are now competing for rental units affordable to households at lower-income levels. As these moderate-income renters are primarily without public funding sources or subsidies, a competitive market throughout the state is created with all housing types now competing for the same resources, and without this additional capacity, there is an upward pressure on rental prices.
- **While rental units are needed universally, the type of rental pursued should vary regionally.** Illinois' decline in low-income households between 2014 and 2019, combined with growth in upper-middle- and upper-income households, could suggest a declining demand for rental housing, however, only the Chicago, Southern 7, and Southeastern regions saw their share of renter-occupied households decline as a share of total households. By contrast, 12 of the 15 regions experienced growth in renter-occupied households during the period. The northeast area of the state is where we are seeing the sharpest increases in younger households who will be looking for starter apartments and a larger variety of building and unit type. In other areas of the state, particularly in downstate areas, the focus should be more on senior rental housing and providing opportunity for downsizing households to remain in their communities.

Quality of housing throughout the state can be a driver of rental development need. We are seeing metro areas outside of Chicago

saddled with higher occurrences of older rental housing stock and insufficient core systems (kitchens, etc.), underscoring an ongoing need to explore overall affordable rental development as a community revitalization strategy in these areas. Future research on this matter could be used to help IHDA guide funding and incentivize appropriate regional development.

- **Illinois' housing providers and funders should seek to provide a more diverse and creative rental housing supply as it relates to unit size.** As the state continues to diversify, we must seek housing options that meet the demands of our changing demographic landscape. While there continues to be the most concentration of racial and ethnic diversity in the northeast portions of the state, we are seeing Black and Latinx households grow in downstate areas – areas that may not offer rental housing that has been planned for these communities. Region-by-region rental housing must be carefully explored and vetted against the local market demands and needs.
- **Diversification of existing rental stock should also consider income.** Housing for lower-income households is also needed and should be a priority across the state but particularly in areas like Southern 7, Southeastern, West Central, Northwest, and East Central regions. The existing rental stock in these regions serves a very narrow income tranche, which is forcing households that could afford higher cost rental units to compete for this limited supply, placing upward pressure on prices. **A goal in these regions should be to expand the supply of rentals to extremely low-income, as well as to middle- and upper-middle income households.**
- **Consideration should be given to boosting rental supply for these 120 percent AMI households to prevent their competition for limited rental units.** As an increasing number of Illinois homeowners are priced out of the owner-occupied market, rent-to-own and down payment assistance programs should be expanded across the state to serve middle- and upper-middle income households to prevent them from competing for a limited rental supply which will help reduce the upward pressure on rents. While the Low-Income Tax Credit model of developing rental households focuses on units at 60 percent AMI, greater flexibility has been built into this model, and we are allowed to explore higher (and lower) rental models via an income averaging approach. Rent-to-own models are also important to explore as they can provide different options for households transitioning from rental to homeownership. Utilizing the fringe flexibility allowed in the LIHTC code could help us utilize the tools we have to better meet the evolving housing needs of the state.
- **Carefully targeted home repair and homeownership programs could help further diversify Illinois' housing stock and bring homeownership back throughout the state.** With single-family and condominium prices increasing 12 percent in less than a year, homeownership is less attainable for Illinois households, driving rental housing's growth in the share of occupied households. Revitalization and repair programs of existing housing stock should be used to boost rental housing supply as well as reduce Illinois' overall lead risk from pre-1979 development. Home repair programs can help aging households update their homes so they can age-in-place and remain in the communities where they've lived for long periods of time, but this approach must be carefully calculated.

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RACIAL EQUITY IN HOUSING

INTRODUCTION: AN “EQUITY LENS” IN PRACTICE

Along with all other state agencies in Illinois, IHDA has recently become more intentional in examining our work and workplace through an equity lens. We continue to be committed and determined to do more to combat the effects of systemic racism, both in our housing work and within the Authority itself. We have identified several goals that guide our planning and objectives as we engage in this work currently and in the future. Many of our efforts have yielded outcomes that increased the levels of equity and access in our internal and external work.

IHDA is intentional in its efforts to grow opportunities for BIPOC developers, contractors, and professionals within our programs and procurements:

- The **2022-2023 LIHTC Qualified Allocation Plan (QAP)** included changes such as increasing incentives for BIPOC-led projects, encouraging majority firms to form equitable joint ventures with BIPOC-led organizations, and widening acceptable MBE/WBE (minority/women owned enterprises) certifications. Additionally, incentives were offered to projects demonstrating active racial equity work under the Community Revitalization thresholds and scoring. As direct result of these changes, 100 percent of the 2022 LIHTC awards had BIPOC participation, which is a significant change from previous years.
- Through the **Next Gen Initiative**, IHDA released its first Request for Applications (RFA) in August 2022 to offer funding for CDFIs to provide pre-development loans, technical assistance, and training to BIPOC developers to enter and succeed within the LIHTC program.
- In 2021, IHDA successfully pursued **legislative changes with the state of Illinois** that created additional opportunities for more diverse partners and applicants for our professional contracts. As a result, the Authority updated its requests for proposals and successfully entered contracts with significantly more diverse investment bankers and bond counsel partners.
- The Authority also sought to create more equity in the home buying arena. As such, it created the **Smartbuy and Opening Doors down payment assistance products** that targeted financial needs that are often specific to African American and Latinx homebuyers. Both programs were funded and fully allocated in 2021.

IHDA has also been engaged in internal work with the goals of further diversifying its workforce and maintaining an inclusive work environment. In 2020, IHDA created the staff-led Diversity, Equity & Inclusion Committee whose mission is to provide a sense of community and educational opportunities for staff to enhance their knowledge and awareness of issues related to diversity, equity, and inclusion (DEI). To compliment the work of the committee, in 2020, IHDA partnered with the Noble Institute to conduct quarterly DEI trainings for all staff and leadership. An important outcome of this work has been the Authority's diversification of its leadership, with Black, Latinx, and Asian persons now occupying 45 percent of senior staff positions. Finally, in April 2022, IHDA hired a Special Advisor for Equity and Inclusion to provide ongoing oversight for the Authority's DEI efforts and to identify additional opportunities for growth in this area.

HOMEOWNERSHIP RACIAL EQUITY IMPACT ASSESSMENT

IHDA's homeownership programs assist individuals across the state of Illinois by offering first mortgages paired with a variety of down payment/closing costs assistance to help them with becoming a homeowner. All IHDA homeownership programs are available through a network of more than 100 participating lenders across the state. For purposes of this assessment, the programs reviewed were Access (4 percent, 5 percent, and 10 percent), Opening Doors, 1st Home Illinois, SmartBuy, and iRefi. These programs were available during the review period of July 2020 – December 2021.

The homeownership programs available through IHDA support a wide range of Illinois residents, provided they meet the qualifications associated with the respective program. The question to address is whether everyone has equitable access to these programs.

This Homeownership Racial Equity Impact Assessment's goal is to determine whether IHDA homeownership programs are accessible to all current and future Illinois residents. To conduct this analysis, IHDA's Homeownership department provided borrower data that included the race/ethnicity, total loan amount disbursed, household income, which program was accessed, and borrower's county of residence. In addition to the homeownership data from IHDA, 2019 ACS 5-year data was utilized to draw comparisons with statewide trends in population, households, and owner-occupied household data. County data was aggregated into the 15 Illinois regions that were introduced in the Housing Markets in Illinois section of this 2022 Update. The analysis includes a review of the state as a whole and a regional view.

This analysis dives into the ethnic and racial makeup of the individuals who borrowed an IHDA single-family loan during the review period and found that proportionately, on a statewide level, IHDA does see equity in access to homeownership programs. Of the 15 total regions, only the Southern 7 and the Carbondale Regions saw significant differences in access to IHDA homeownership programs. There are also some access differences found among the programs reviewed. See Appendix 3 for data and summary information found for all 15 regions.

The assessment's conclusions came about by answering three questions:

- What are the necessary qualifications to be granted an IHDA homeownership loan, and is it possible that some qualifications act as barriers to certain racial and ethnic populations?
- Are IHDA homeownership loans disbursed equitably amongst households by race/ethnicity in terms of the total loans made through IHDA programs?
- Is there equity in total dollars disbursed across racial/ethnic groups as it relates to their respective income levels?

STATEWIDE ANALYSIS

For the purpose of this analysis **in order to achieve equity, meaning proportionate levels of homeownership across all race and ethnicities with their respective populations, IHDA would need to continue to serve BIPOC households at a disproportionately higher rate than White households.** White households in Illinois outnumber BIPOC households by 37.3 percent. This larger number of White households in Illinois is reflected in IHDA's single-family loan portfolio. Therefore, it is important to account for the proportional rates of the population for each racial/ethnic group and how the number of loans borrowed may reflect the percentage of the population that race/ethnicity represents. Table 9 lays out some of the key demographics for the state of Illinois.

Table 9 – Illinois Key Demographics

	Percentage of Total Population	Percentage of Total Households	Percentage of Owner-Occupied Households	Median Household Income
White	71.5%	68.2%	76.9%	\$58,745
Black	14.2%	13.9%	8.2%	\$39,954
Latinx/Hispanic	17.1%	11.9%	9.6%	\$49,973
Asian	5.5%	4.8%	4.4%	\$74,960
American Indian	0.26%	0.24%	0.19%	\$58,519
Native Hawaiian	0.04%	0.03%	0.02%	\$65,349

Question 1: What are the necessary qualifications to be granted an IHDA loan and is it possible that some qualifications act as barriers to certain racial and ethnic populations?

The programs that were included in this analysis are 1st Home Illinois, IHDAccess, Opening Doors, I-Refi, and SmartBuy. See Table 10 for a snapshot of the programs available from July 1, 2020 – December 31, 2021. Additional program information can be found at www.ihdamortgage.org.

Table 10 – IHDA Homeownership Programs Available from July 1, 2020 – December 31, 2021

Down Payment Assistance/Closing Costs Program	2 nd Mortgage Assistance	2 nd Mortgage Forgiven or Repaid	Target Audience	Buyer Contribution	Income and Purchase Price Limits Apply	Primary Residence Requirement	Credit Score Requirement	Housing Counseling Requirement
Access 4%	4% of the purchase price, up to \$6,000	0% loan is forgiven over 10 years, no monthly payments		\$1,000 or 1 percent of the purchase price, whichever is greater	Y	Y	Y	Y
Access 5%	5% of the purchase price, up to \$7,500	0% loan is deferred until the first mortgage is paid, no monthly payments		\$1,000 or 1 percent of the purchase price, whichever is greater	Y	Y	Y	Y
Access 10%	10% of the purchase price, up to \$10,000	0% loan is repaid monthly and amortizes over 10 years		\$1,000 or 1 percent of the purchase price, whichever is greater	Y	Y	Y	Y
1 st Home Illinois	up to \$7,500	0% loan is forgiven after 5 years, no monthly payments	Households in Cook, Winnebago, St. Clair, and Marion Counties	\$1,000 or 1 percent of the purchase price, whichever is greater	Y	Y	Y	Y
SmartBuy (Student Loan Debt)	\$5,000 + 15% of the purchase price, up to \$40,000 (the funding must pay student loan)		Black and Latinx households	\$1,000 or 1 percent of the purchase price, whichever is greater	Y	Y	Y	Y
Opening Doors	\$6,000	0% loan is forgiven over 5 years, no monthly payments	DACA recipients	\$1,000 or 1 percent of the purchase price, whichever is greater	Y	Y	Y	Y
I-Refi (for underwater recipients)	Up to \$50,000	0% loan is forgiven over 3 years, no monthly payments		\$1,000 or 1 percent of the purchase price, whichever is greater	Y	Y	Y	Y

Tables 11 and 12 shows the break down for how each loan was borrowed by race/ethnicity and how much money was disbursed to each group.

Table 11 – Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	41.2%	31.1%	24.5%	3.0%	0.2%	0.0%
Access 10% (Repayable)	43.6%	22.3%	32.5%	1.2%	0.4%	0.0%
Access 4% (Forgivable)	54.9%	17.0%	26.7%	1.2%	0.2%	0.0%
Access 5% (Deferred)	33.8%	27.9%	37.1%	0.9%	0.3%	0.0%
I-REFI	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
Opening Doors	57.8%	17.6%	23.1%	1.3%	0.1%	0.1%
Smart Buy	63.7%	9.8%	22.6%	3.8%	0.0%	0.2%

Table 12 – Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	41.3%	31.0%	24.4%	3.0%	0.2%	0.0%
Access 10% (Repayable)	43.0%	22.4%	33.0%	1.2%	0.4%	0.0%
Access 4% (Forgivable)	51.5%	17.6%	29.5%	1.3%	0.1%	0.0%
Access 5% (Deferred)	32.0%	27.9%	38.8%	1.0%	0.3%	0.0%
I-REFI	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
Opening Doors	57.8%	17.6%	23.1%	1.3%	0.1%	0.1%
Smart Buy	63.5%	9.8%	22.7%	3.9%	0.0%	0.2%

White borrowers for each program, except the IHDA Access 5 percent, outnumber other racial and ethnic groups amongst the homeownership assistance programs. In Opening Doors, a program targeting Deferred Action for Childhood Arrivals (DACA) recipients, there were 57.8 percent White borrowers and only 17.6 percent and 23.1 percent of Black and Latinx borrowers respectively. Unfortunately, there is insufficient application data to determine if the borrowers were a DACA recipient.

For the SmartBuy program, 63.7 percent of borrowers were White, 22.6 percent were Hispanic/Latinx, and 3.8 percent were Asian. While White and Asian borrowers track proportionate to their respective populations, Latinx borrowers represented a larger portion of the borrower pool than their proportion of the state's households. This was not the case for Black borrowers, who made up 13.9 percent of all households in Illinois; however, only 9.8 percent of the SmartBuy recipients. The requirement that borrowers must not carry more than \$40,000 in student loan debt or be able to pay any amount over \$40,000 to be eligible, could be a barrier. Current research shows that non-White individuals,

specifically Black individuals, carry on average student loan debt greater than \$50,000¹⁵, thus would be required to have a greater amount of cash on hand to pay off the balance of their loans to qualify for SmartBuy. It is important to note that when SmartBuy was developed, IHDA evaluated the average student loan debt burden by race and found an approximate \$35,000 student loan debt figure, which was within the \$40,000 maximum assistance.

Additionally, SmartBuy requires a conventional loan which implies stricter requirements for potential borrowers. Typically, BIPOC households use FHA to achieve homeownership and SmartBuy was not approved for FHA-insured loans at the time the program launched, which presents as a constraint in the analysis. It is important to note that all IHDA homeownership loans need to meet certain loan criteria to be sold/insured in the secondary mortgage market. This does create a constraint to these programs when considering that BIPOC populations tend to have a higher debt-to-income ratio (DTI) and/or lower credit scores or shorter credit histories.¹⁶

Question 2: Are IHDA homeownership loans disbursed equitably amongst households by race/ethnicity? How were loan funds allocated through IHDA Homeownership programs by race/ethnicity?

There are 4.8 million total households in Illinois, of which 3.2 million own their homes. Of the total households in Illinois, 68.2 percent are White, yet represent greater than 3 quarters of homeowners at 76.9 percent. On the contrary, Black households represent close to 14 percent of all households in the state, but only 8.2 percent of owner-occupied households. A smaller, yet similar disparity exists with Latinx households. This group represents 11.9 percent of all households in Illinois, yet only 9.6 percent of owner-occupied households. The Asian group has an approximate 1 to 1 relationship. This group represents 4.8 percent of all Illinois households and 4.4 percent of owner-occupied households. The data shows that Black and Latinx populations are not owning their homes at nearly the same rate as the White and Asian populations.

¹⁵ <https://sites.ed.gov/whblackeducation/files/2016/11/Black-College-Graduates-and-the-Student-Debt-Gap.pdf>

¹⁶ Board of Governors of the Federal Reserve System. (2007). Report to the Congress on credit scoring and its effects on the availability and affordability of credit. Retrieved June 30, 2022. From <http://www.federalreserve.gov/boarddocs/RptCongress/creditscore/creditscore.pdf>.

On the contrary, the number of White homeowners in Illinois is disproportionately large when considering this group's portion of households within the state. When looking at which loans were disbursed by IHDA by race/ethnicity, upwards of 66 percent of borrowers were White, 18 percent were Black, 23 percent were Latinx, and 1.4 percent were Asian. While most of the funds were loaned to White borrowers, the number of Black and Latinx borrowers compared to the number of Black and Latinx households shows that IHDA is loaning to those populations at rates that exceed their proportion of households in Illinois. Based on the data, IHDA homeownership loans are borrowed by different racial and ethnic groups at a similar or higher pace when compared to their household percentage (Figure 27).

Figure 26 – Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity in Illinois

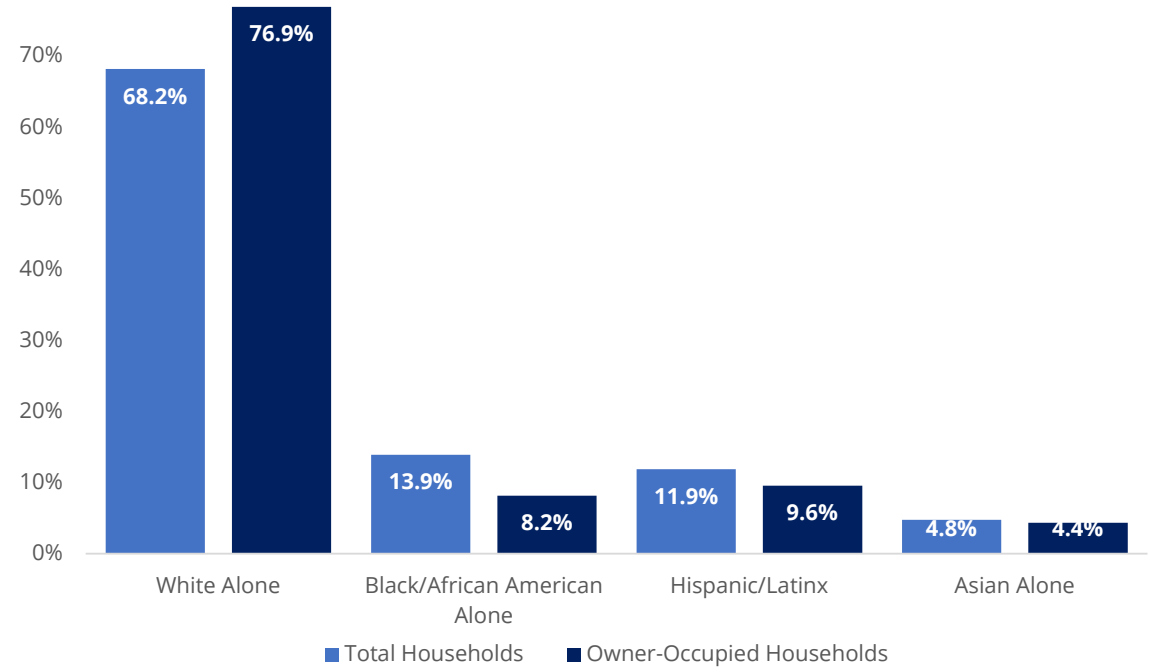


Figure 27 – Percentage of Total Households vs. Borrower Percentage in Illinois

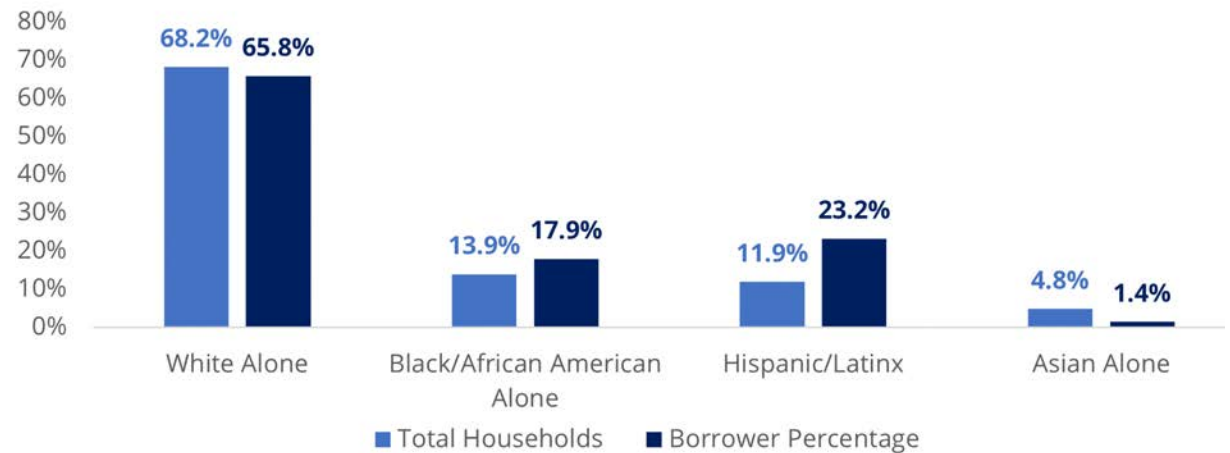


Table 13 shows how the loans were disbursed by race and ethnicity by dollar amount and percentage of the total amount. Most of the loans disbursed were received by White borrowers with Latinx borrowers receiving the second most. Black borrowers received 30.3 percent less funds than White borrowers.

When comparing how the loans were borrowed by race/ethnicity (Table 4) to the total amount borrowed by each race/ethnicity (Table 5), the data shows each racial/ethnic group has different programs that are proportionate or greater than the funds borrowed amongst the group. White borrowers were funded at a greater proportionate rate in the IHDAAccess 4 percent, Opening Doors, and SmartBuy programs. Latinx borrowers were funded at proportionately greater rates for IHDAAccess 4 percent, IHDAAccess 5 percent, and IHDAAccess 10 percent. Lastly, Black borrowers were funded at greater rates for IHDAAccess 5 percent, IHDAAccess 10 percent, and 1st Home Illinois.

Table 13 – Homeownership Loan Amounts Disbursed by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
IHDA Homeownership Total Loan Amount Disbursed	\$30,940,818.00	\$12,302,505.00	\$17,205,925.00	\$911,851.00	\$103,035.00	\$23,000.00
IHDA Homeownership Percent Loan Amount Disbursed	50.3%	20.0%	28.0%	1.5%	0.17%	0.04%

Table 14 breaks out median household income by race and ethnicity in Illinois. White household income is substantially higher than Black and Latinx household income. Despite Asian household income being the highest, they are underrepresented as borrowers in IHDA's homeownership programs, implying that they as a group may not require as much assistance as other BIPOC groups.

Table 14 – Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Lati nx	Asian Alone	Native American/Al aska Native Alone	Native Hawaiian/Pa cific Islander Alone
Median Houshold Income (ACS)	\$58,745	\$39,954	\$49,973	\$74,960	\$58,519	\$65,349

Question 3: Is there equity in total dollars disbursed across racial/ethnic groups as it relates to their respective income levels?

The average total loan dollars disbursed based on average household income by race/ethnicity shows that there is equitable distribution across households that borrowed loans. The differences can be seen when looking at specific income ranges and the average total loan dollars disbursed across the various racial and ethnic groups. For example, Latinx borrowers on average have a \$62,332 household income and have an average of \$6,557 total loan dollars disbursed. The table below shows that on average, non-white borrowers have a higher average household income than White borrowers.

Table 15 – IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$59,229	\$5,934
Black/African American Alone	\$63,053	\$6,489
Hispanic/Latinx	\$62,332	\$6,557
Asian Alone	\$64,553	\$6,289

For lower incomes, \$35,000-\$40,000, the average total loan dollars disbursed for Latinx households decreased to \$6,343. For middle income Latinx households, \$65,000-\$70,000, the average total loan dollars disbursed increased slightly to \$6,615. This trend remains true across every race/ethnic group. However, the differences in total average loan dollars disbursed varies more significantly for Black individuals of lower incomes. Lower-income Black borrowers received a higher average loan amount than lower-income White borrowers. Conversely, at higher incomes, Black borrowers received more loans than they did at lower-incomes while higher-income White borrowers received fewer loans compared to lower-incomes. This suggests that IHDA homeownership programs are reaching both low- and high-income potential homeowners across all racial/ethnic groups.

Table 16 - Average Loan Disbursed by Income Tranche and Number of Loans by Race and Ethnicity

	Total Number of Loans Awarded	Average Loan Disbursed For Incomes Between \$35k and \$40k	Total Number of Loans Awarded	Average Loan disbursed For Incomes Between \$65k and \$70k
White Alone	408	\$5,570.41	330	\$6,165.91
Black/African American Alone	123	\$5,981.26	150	\$6,692.66
Hispanic/Latinx	186	\$6,343.24	184	\$6,614.50
Asian Alone	10	\$6,020.00	11	\$7,135.46

When looking at income ranges and average loan amount disbursed, higher incomes receive more funding. White borrowers at higher incomes however received fewer loans than their lower-income peers, but both low-and high-income White borrowers received less aid on average. Assuming the dollar amount for loans disbursed reflects the purchase price for the home, Table 16 suggests that non-white borrowers are paying more for their homes than White borrowers. Further analysis may show that this is because the overall purchase price of the homes that White individuals are buying is less than those facing their non-white counterparts. Additional research is needed to evaluate these implications. BIPOC populations may be facing higher prices due to where they are purchasing i.e., rural vs urban. This can also be a function of BIPOC households having less access to alternative funds from family, inheritance, or other nontraditional funding mechanisms.

REGIONAL ANALYSIS

As previously mentioned in this report, there are 15 unique regions that were analyzed in our statewide analysis. Of those 15, one region stood out. The Southern 7 Region deviated the most from the statewide analysis and, by taking a closer look at the region, one can see where there is room for improvement for IHDA homeownership programs across not only the Southern 7, but even across the state.

Table 17 - Southern 7 Region Key Demographics

	Percentage of Total Population	Percentage of Total Households	Percentage of Owner-Occupied Households	Median Household Income
White	89.6%	89.7%	90.4%	\$47,837
Black	6.7%	6.1%	6.4%	\$27,717
Latinx/Hispanic	2.0%	1.3%	1.4%	NA
Asian	0.5%	0.6%	0.2%	\$48,413
American Indian	0.2%	0.3%	0.13%	NA
Native Hawaiian	0%	0.3%	0.02%	NA

Question 1: What are the necessary qualifications to be granted an IHDA homeownership loan and is it possible that some qualifications act as barriers to certain racial and ethnic populations?

In the Southern 7 Region, there were only five borrowers across the various homeownership programs - three in Opening Doors and two for IHDAAccess 4 percent. All five borrowers were White and White households in the region make up 89.7 percent of total households and account for 90.4 percent of owner-occupied households. BIPOC households only make up 9.6 percent of total households in the region, with 6.1 percent of them being Black and only 1.3 percent Latinx. BIPOC owner-occupied households in the Southern 7 Region makes up less than 8 percent of the total. These stark differences suggests that there could be a greater effort done in the region to expand homeownership opportunities for both White and BIPOC populations.

The Carbondale Region has similar numbers to the Southern 7 Region with White households making up about 90 percent of the households in the region. The Carbondale Region, however, saw 6 non-white borrowers (5 Black and 1 Latinx). The number of non-white borrowers in the Carbondale Region is still significantly lower than White borrowers (68) in the region.

Question 2: Are IHDA homeownership loans disbursed equitably amongst households by race/ethnicity? How were loan funds allocated through IHDA Homeownership programs by race/ethnicity?

The table below shows how the loans were disbursed by race and ethnicity in the Southern 7 Region. All loans disbursed were to White borrowers.

Table 18 - Loan Amounts by Race and Ethnicity in Southern 7 Region

IHDA Homeownership Loan Amount Disbursed						
	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska a Native Alone	Native Hawaiian/Pacific Islander Alone
	\$24,700	\$0	\$0	\$0	\$0	\$0

Table 19 breaks out median household income by race and ethnicity in the Southern 7 Region. White household income is the second highest in the region after Native American/Alaska Native, yet the former is the only racial/ethnic group to receive loan disbursements.

Moreover, while the area's housing may be affordable, the quality of the housing is poor and may not meet inspection standards for a mortgage, thus limiting the amount of IHDA homeownership programs available to the population in that region. To approach equity in homeownership in Illinois, Black and Latinx borrowers would need to be overrepresented as consumers of IHDA's homeownership loan products. It is important to note that this overrepresentation would not require IHDA to fund fewer White borrowers, but rather it would simply represent a shift in borrower proportions across the state.

Table 19 – Median Household Income by Race and Ethnicity in Southern 7 Region

Median Household Income (ACS)						
	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
	\$46,473	\$31,733	\$37,708	\$32,527	\$62,656	N/A

The average total loan dollars disbursed based on average household income by race/ethnicity shows that there is room for improvement across all households. The Southern 7 Region only has five White borrowers, and no other racial group representation, this is an area in which Homeownership can target their marketing and outreach efforts to increase loan volume across all racial groups.

REGIONAL ANALYSIS CONCLUSIONS

In an underserved region like the Southern 7 where less than 8 percent of owner-occupied housing belongs to non-white households despite this group representing over 10 percent of all households in the region, an opportunity exists to improve and expand the Authority's reach to promote homeownership. It must be acknowledged that the Southern 7 Region has a challenging market due to a lower median household income (\$46,000) when compared to the state's median household income (\$58,000). Additionally, in 2019, overall home sales data in this region represented less than 1 percent of the state's total home sales.¹⁷ Notwithstanding, IHDA has an obligation to target these harder to reach areas to ensure residents are aware of the programs and resources available to them. When looking at the proportion of total down payment assistance borrowed, there are a few other regional trends to highlight. The Latinx populations in the Cook, Northwest Metro Chicago, and Southwest Metro Chicago Regions exceed every other racial and ethnic group proportionally. In the Champaign Region, the Black population has the highest proportion of down payment assistance borrowed by almost 11 percentage points. Overall, there are only two regions where the White population has a higher proportion of down payment assistance borrowed than other racial/ethnic groups: the Carbondale and Southern 7 Regions.

CONCLUSIONS

Data shows that IHDA loans are being borrowed by Black and Latinx borrowers at a greater rate compared to other racial/ethnic groups. The data also shows that according to the qualifications for IHDA Homeownership programs, most are accessible to all racial/ethnic groups, though programs such as SmartBuy had additional conventional loan qualifications that presented barriers to BIPOC households.¹⁸ According to this analysis, IHDA has been excelling in its mission to market its homeownership programs to those most in need with an eye on equity on a statewide level.

However, despite the programmatic data showing that non-white borrowers are receiving loans at similar rates as their total household percentage, the share of White owner-occupied households still greatly outnumbers the share of non-white owner-occupied households in Illinois. White households account for 68.2 percent of the state's households and 76.9 percent of owner-occupied households, while non-white households are 31.8 percent of the state's households, yet only 23.1 percent of owner-occupied households. Facing this disparity, IHDA's Homeownership programs need to serve BIPOC households at higher levels to help foster equity in homeownership throughout the state. To increase non-white homeownership, IHDA should build upon the marketing and outreach strategies that have led to disproportionately high participation by BIPOC households on a statewide level.

This racial equity analysis would benefit from additional analysis surrounding all applicants, not just approved borrowers. Having access to applicant data, such as credit score and debt-to-income ratio, would be useful in determining how the borrower selection process works. Credit scores and debt-to-income ratio requirements could be a real barrier to accessing homeownership programs.

There are also regions in the state where there are stark differences in how IHDA Homeownership programs were disbursed when compared to the statewide analysis. Overall, the Southern 7 Region shows how important it is for IHDA Homeownership programs to extend their reach across the state. In regions where larger metropolitan areas exist such as Bloomington and Champaign, the regional data scales closely to the statewide data. Considering these trends, regions in Illinois without larger metropolitan areas would benefit from a more targeted approach to ensure residents in those regions are aware of how to take advantage of the available programs.

With more data available for review, more questions will likely arise, and IHDA will continue to monitor these trends.

¹⁷ CoreLogic, www.corelogic.com, accessed 6/30/22

¹⁸ In the fall of 2022, SmartBuy is expected to accept FHA loan types which offers a broader credit criterion enabling borrowers' greater access to home purchase lending.

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IHDA INVESTMENTS

IHDA'S PROGRAMMATIC INVESTMENTS

As Illinois' housing finance agency and the administrator of most affordable housing financing programs available in the state, IHDA plays a critical role in stabilizing the housing market throughout our communities. In this leadership role, IHDA focuses on creating affordable, safe, attainable, and sustainable housing opportunities of all types for low-income households while also setting a precedent for the prioritization of public funding via advocacy and legislative participation both locally and on a national stage. For 55 years, IHDA's programs have made major contributions towards 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 demonstrates a measurement of the Agency's impact^{19 20 21}. Similar to the Inaugural Housing Blueprint, this year's investment analysis measures the reach and impact of IHDA's loans, grants, and assistance. Many of the metrics measured in this section were also evaluated in the 2021 plan but are being reviewed again with the inclusion of the most recent investment data. 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 which will be explored in other sections of this Plan. The analyses contained in the following pages will provide insight into IHDA's funding disbursement, as well as direction for expanding and extending its impact in the years to come.

19 Data is presented from July 1, 2020- December 31, 2021

20 Data will date back through fiscal year 2014, when available. Dates of available data vary by topical area and program.

21 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 data-bases 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.

COVID-19 AND EMERGENCY RELIEF

The COVID-19 pandemic created an economic fallout that left many Illinois residents unable to pay their monthly rent. As the pandemic aggravated the existing housing affordability challenge in our state, Illinois and IHDA have been a national leader in COVID-19 response and emergency rental assistance programming. To address unemployment and other financial pressures caused by the pandemic, IHDA created the Illinois Rental Payment Program (ILRPP) to disburse much-needed rental assistance grants to residents and landlords across the state. Funding for ILRPP was provided by provisions of the federal Consolidated Appropriations Act of 2021 (P.L. 116-260) and the American Rescue Plan Act of 2021 (P.L. 117-2). ILRPP's success and the clear need for emergency housing assistance, during the COVID-19 pandemic and beyond, led IHDA to create the Strategic Response Department. The Strategic Response Department administers the ILRPP and was designed to implement operational solutions to rapidly changing housing needs across the state. The creation of Strategic Response and programs such as the ILRPP enhance IHDA's ability to respond to housing-related crises in Illinois, ultimately providing residents with more stability, support, and access to affordable housing.

Following the launch of the ILRPP in May 2021, Strategic Response received nearly 101,700 applications. By December 2021, 63,947 ILRPP applications were approved, totaling more than \$584 million in rental relief. The program received applications from every county in the state, with the largest amounts of funds granted to Cook, Will, DuPage, and Kane counties. The average assistance awarded was \$9,134.

Additionally, the Emergency Rental Assistance (ERA) and Emergency Mortgage Assistance (EMA) Programs served Illinois communities during the COVID-19 pandemic. From July 2020 to December 2021 the ERA Program assisted 46,129 households totaling more than \$230 million in rent relief. Similarly, the EMA Program reached more than 10,000 households and dispersed more than \$98 million to homeowners in need of support.

Table 22: COVID Relief Fund Emergency Assistance

Covid Relief Fund Emergency Assistance July 1, 2020 – December 31, 2021	Households Assisted	Dollars Disbursed by Program
Emergency Rental Assistance - ERA	46,129	\$230,645,000
Emergency Mortgage Assistance - EMA	10,071	\$98,449,437

IHDA STRATEGIC RESPONSE INVESTMENTS SINCE 2020 - 2021

1 PROGRAM

63,947 RENTERS ASSISTED

\$586,909,362 DISBURSED

CORONAVIRUS RELIEF FUND

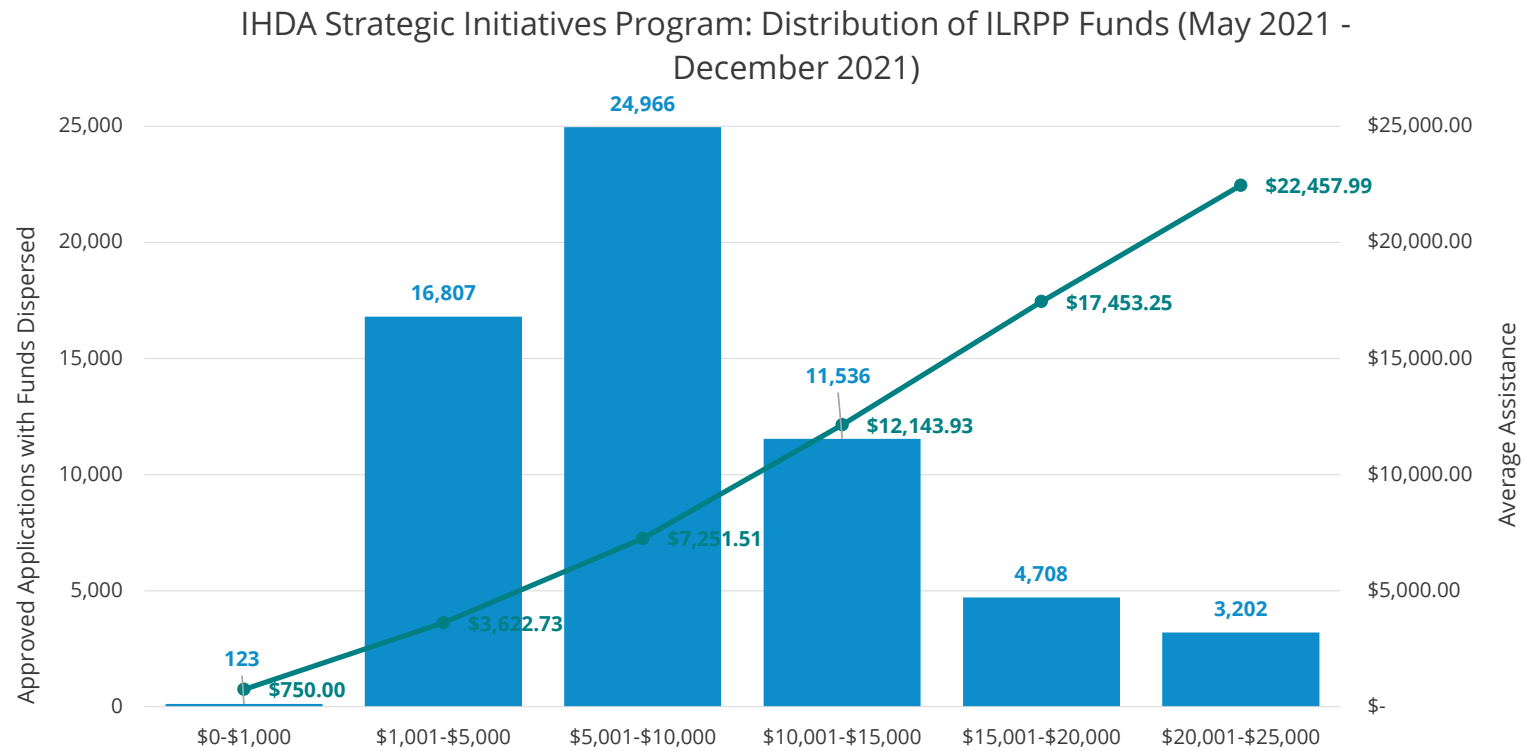
3 PROGRAMS

56,000 HOUSEHOLDS ASSISTED

\$329,094,437 DOLLARS DISBURSED TO
HOUSEHOLDS

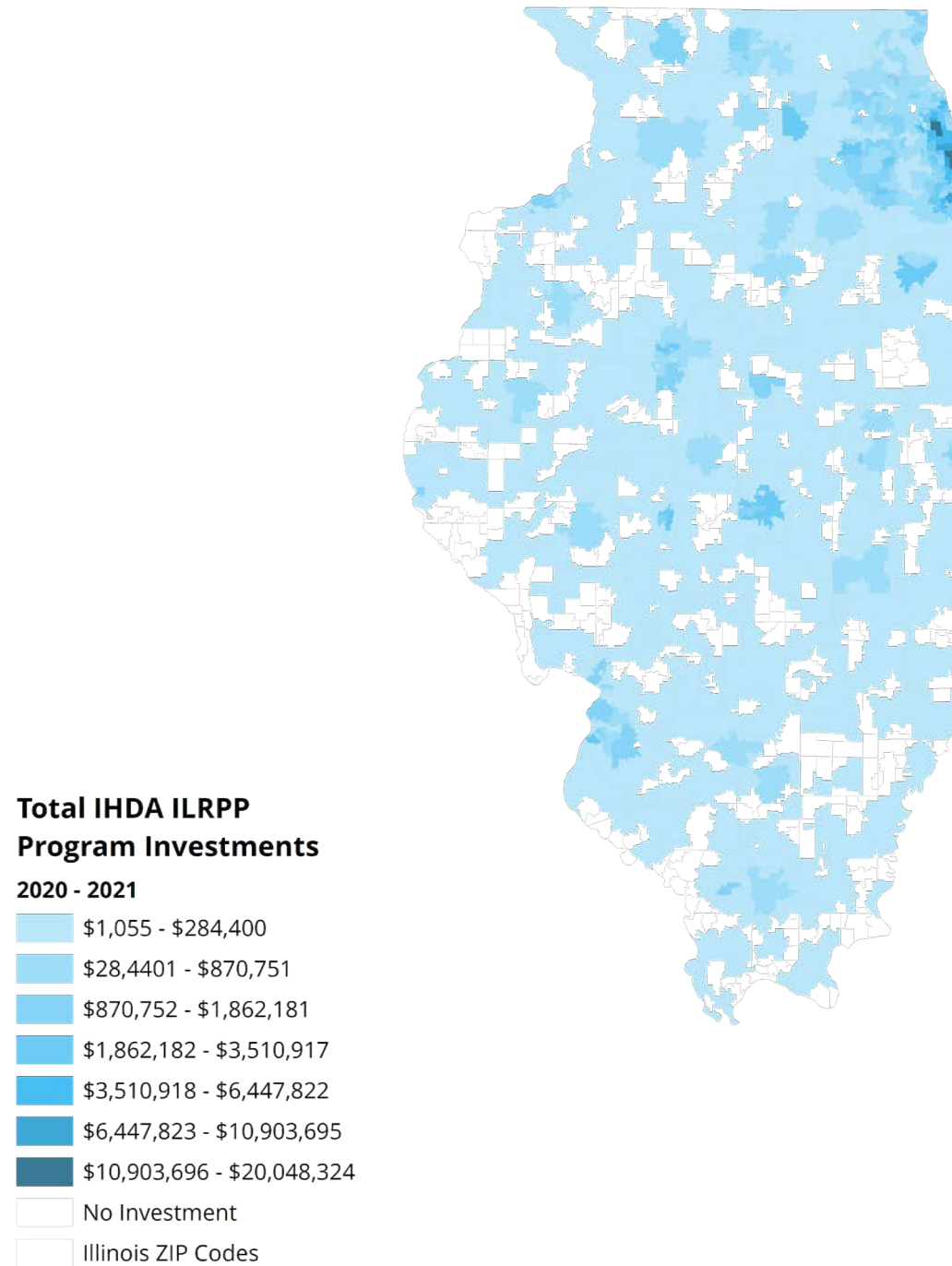
62 COMMUNITY ORGANIZATIONS RECEIVED
\$2.4 MILLION

Figure 28: Distribution of ILRPP Funds (May 2021-December 2021)



IHDA recognizes the vulnerability of Illinois renters and homeowners as a result of COVID-19 and acknowledges that housing crises will continue to affect Illinoisians for years to come. To prepare for these state-wide challenges, IHDA will continue to expand Strategic Response's scope of work and staffing. In December 2021, IHDA re-opened the ILRPP for a second round with an additional \$297 million in funding and expanded technical assistance for renters applying to the program. In 2022, Strategic Response also launched the Illinois Emergency Homeowner Assistance Fund (ILHAF) which is designed to prevent mortgage delinquencies and defaults, foreclosures, and displacement of homeowners experiencing financial hardship. IHDA has committed approximately \$309 million to ILHAF, which will help homeowners pay past due mortgage payments, property taxes, property insurance, and delinquent homeowner and or condo association fees.

Figure 29: Total IHDA ILRPP Program Investments



MULTIFAMILY INVESTMENTS

TAX CREDITS AND MULTIFAMILY FINANCING

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 55 years ago, it has financed approximately 160,000 units of rental affordable housing.

IHDA is the administering agency for Illinois' statewide²² Low-Income Housing Tax Credit (LIHTC) Program, a federal subsidy that is responsible for creating the greatest amount of affordable housing rental units throughout the United States.²³ LIHTC is administered as an award of tax credits to incentivize and contain the costs of construction, acquisition, or rehabilitation that are accrued in the development of affordable housing. 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 populations such as the elderly, individuals with supportive housing needs, and many others. IHDA's LIHTC program is governed by its QAP which dictates rules and scoring procedures for the program and thereby sets priority areas and actions. The QAP is revisited every two years in Illinois and IHDA currently awards its competitive 9 percent 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 years²⁴, 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 Credit, which while non-competitive, functions similarly to the Low-Income Housing Tax Credit in offering a tax credit incentive in exchange for donations of cash, securities, or real estate to qualified developments that create or preserve housing units affordable to low-income households.

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 soft fund requests to fill

²² The City of Chicago also administers LIHTC for the city alone, as well as a portion of the Illinois Affordable Housing Tax Credit

²³ <https://www.nhlp.org/resource-center/low-income-housing-tax-credits/>

²⁴ <https://www.novoco.com/resource-centers/affordable-housing-tax-credits/lihtc-basics/about-lihtc>

IHDA MULTIFAMILY INVESTMENTS since 2015

336 developments funded

\$1,965,536,097 tax credits awarded

27,310 housing units created

25,855 below market-rate units

More than **\$2.03 billion** in additional
resources allocated

3,038 Permanent Supportive
Housing units created

financial gaps in multifamily projects when possible. IHDA administers its soft funds from various funding sources that include the Illinois Affordable Housing Trust Fund and the Federal HOME program²⁵.

In between July 1, 2020, and December 31, 2021, IHDA allocated approximately 96.9 million tax credits to 71 projects under its 4 percent and 9 percent LIHTC programs, resulting in the creation of 5,961 affordable housing units. These projects also collectively received more than \$682 million in additional resources from IHDA. Across all its multifamily financing resources between 2015 and 2021, IHDA financed projects and the creation of affordable rental housing units in 69 percent of Illinois' counties.

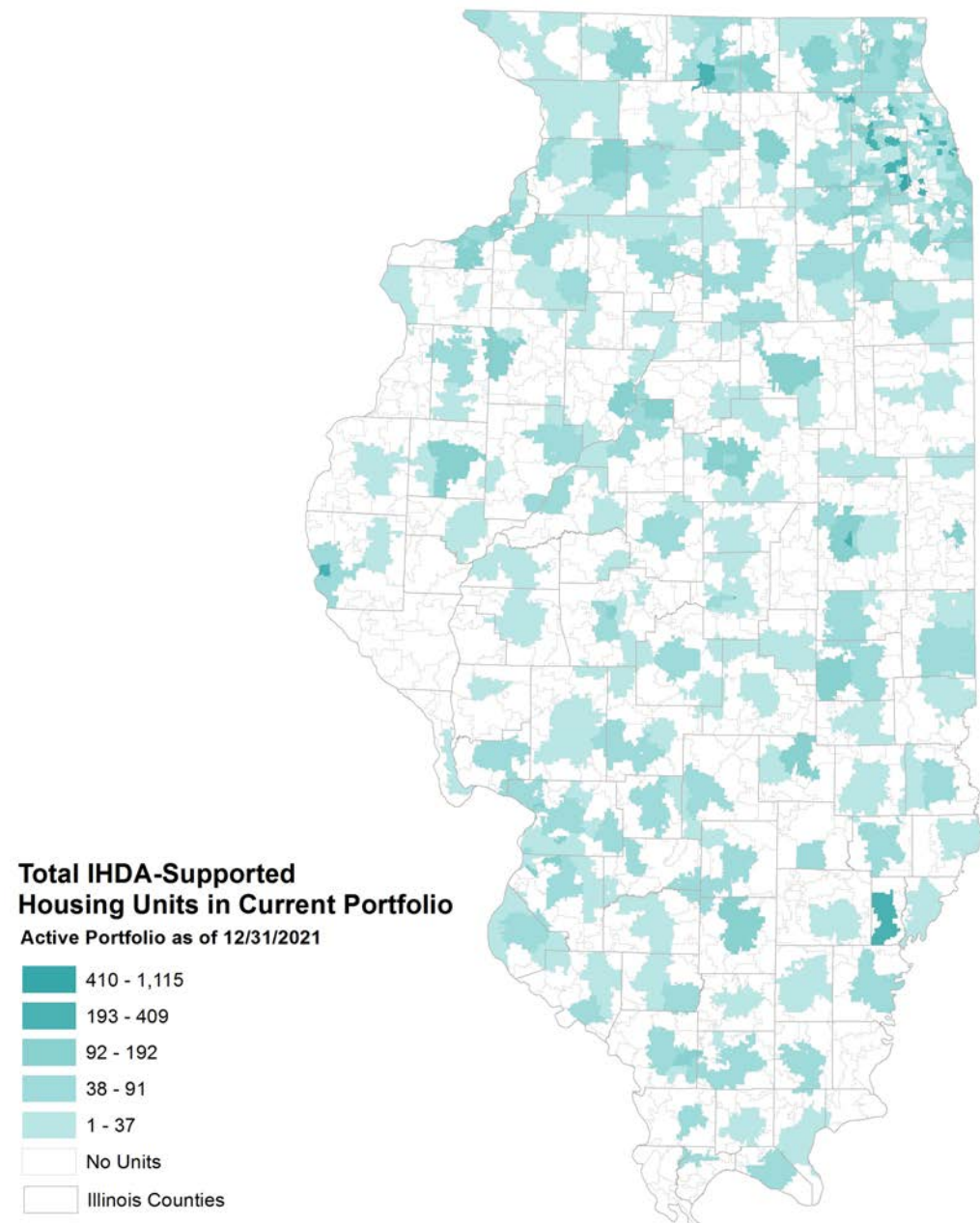
2022-2023 QAP UPDATE

In 2021, IHDA established an internal QAP Task Force across multiple departments to conduct research and propose changes for the 2022-2023 QAP. The Task Force focused on three key policy priorities in its work: racial equity, sustainability, and special populations. The Authority also facilitated a series of virtual QAP Summits in May 2021 to discuss changes to the upcoming QAP. These listening sessions were an opportunity for the Authority to receive feedback and suggestions on strategies for revising the QAP directly from the affordable housing development community.

After extensive research, discussion, and feedback from the developer community, the 2022-2023 QAP document reflects priority shifts and key changes to its mandatory and scoring sections. Notably, a revised point structure now more heavily rewards project teams with MBE/WBE certifications and BIPOC-led enterprises and provides more flexibility in acceptable certifications or proof across the state. Through these incentives that encourage participation from diverse project teams in the LIHTC program, IHDA aims to further racial equity by supporting BIPOC entrepreneurs and prioritizing developments that improve resident outcomes.

Additionally, IHDA requires the 2020 Enterprise Green Communities mandatory criteria be met for every LIHTC development, unless it is

Figure 30: Total IHDA-Supported Housing Units



²⁵ <https://www.ihda.org/developers/soft-funds/>

pursuing a green building certification. These criteria already align with many of IHDA's mandatory criteria. The additional requirements will further IHDA's mission and policy priorities, including increased building efficiency, healthier building materials, equitable resource access (e.g., broadband, food, health, etc.), and environmental justice.

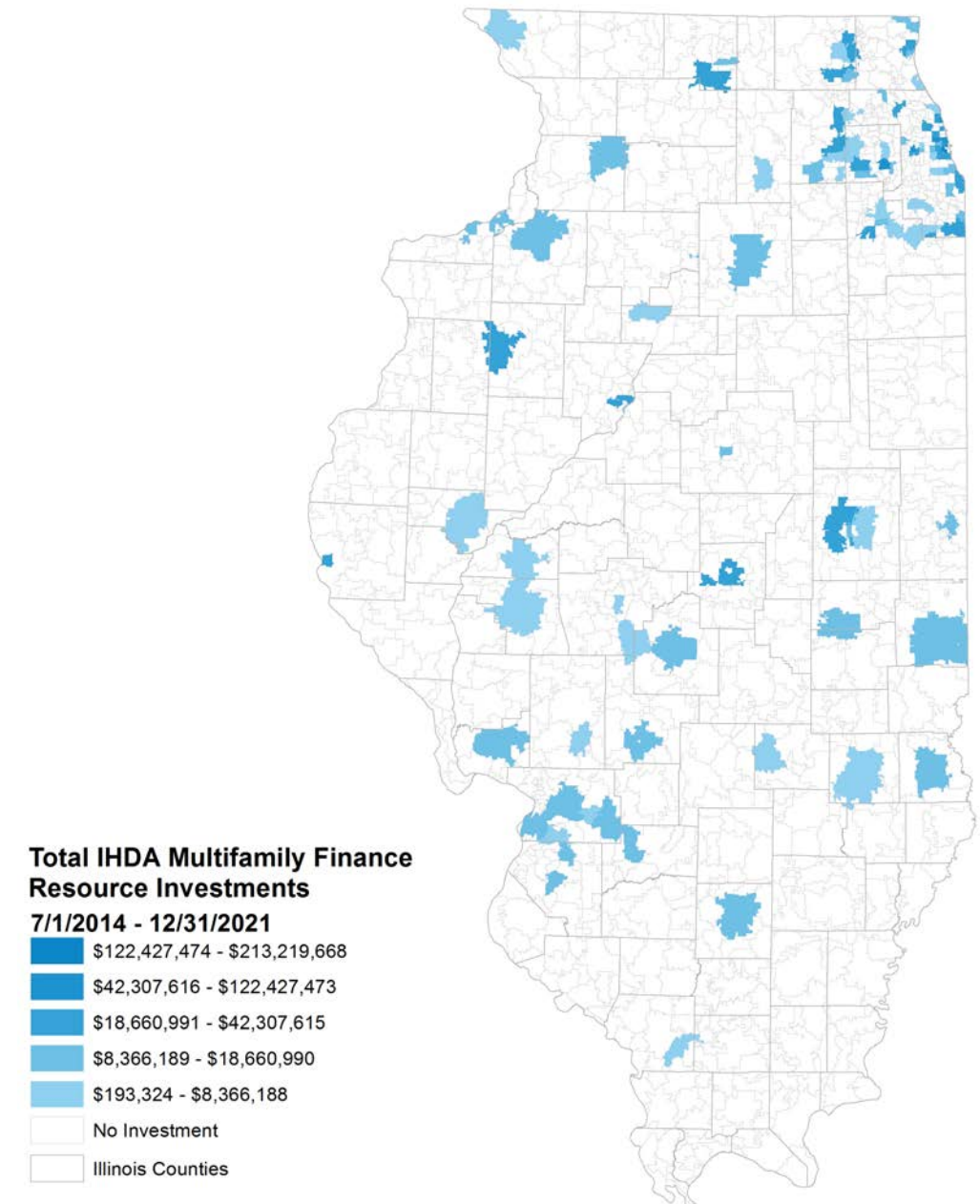
IHDA also upheld its commitment to special populations by enhancing its sections on the Statewide Referral Network (SRN) and Section 811 programs. These programs are further described in the Supportive Housing section below.

SUPPORTIVE HOUSING

IHDA continues to administer programs that provide financing to support multifamily development for targeted populations with specialized needs. Between July 1, 2020, through December 31, 2021, IHDA approved \$40.2 million in state and federal resources to create 163 units of affordable housing through the Permanent Supportive Housing (PSH) Development Program. The PSH Program provides financing for the construction or rehabilitation of housing units for extremely low-income individuals and serves to increase community-based housing options available to vulnerable populations and those leaving institutional care. Developments funded by the program serve individuals and families who are homeless or at risk of homelessness, persons living with disabilities, veterans, and residents who require supportive services to maintain stable housing.

In addition to the PSH Program, IHDA uses the LIHTC program to incentivize projects that dedicate units to individuals referred from the Statewide Referral Network (SRN) which works to link populations already connected to services to affordable, supportive housing financed by IHDA. In partnership with Illinois Department of Human Services (IDHS), Illinois Department of Aging (IDoA), and Illinois Department of Healthcare and Family Services (IDHFS), the Statewide Referral Network (SRN) targets households earning at or below 30 percent of AMI with a head of household who lives with a disability, is experiencing homeless or is at risk of homelessness. As of November 2021, there were over 2,200 SRN units statewide.

Figure 31: Total IHDA Multifamily Finance Investments

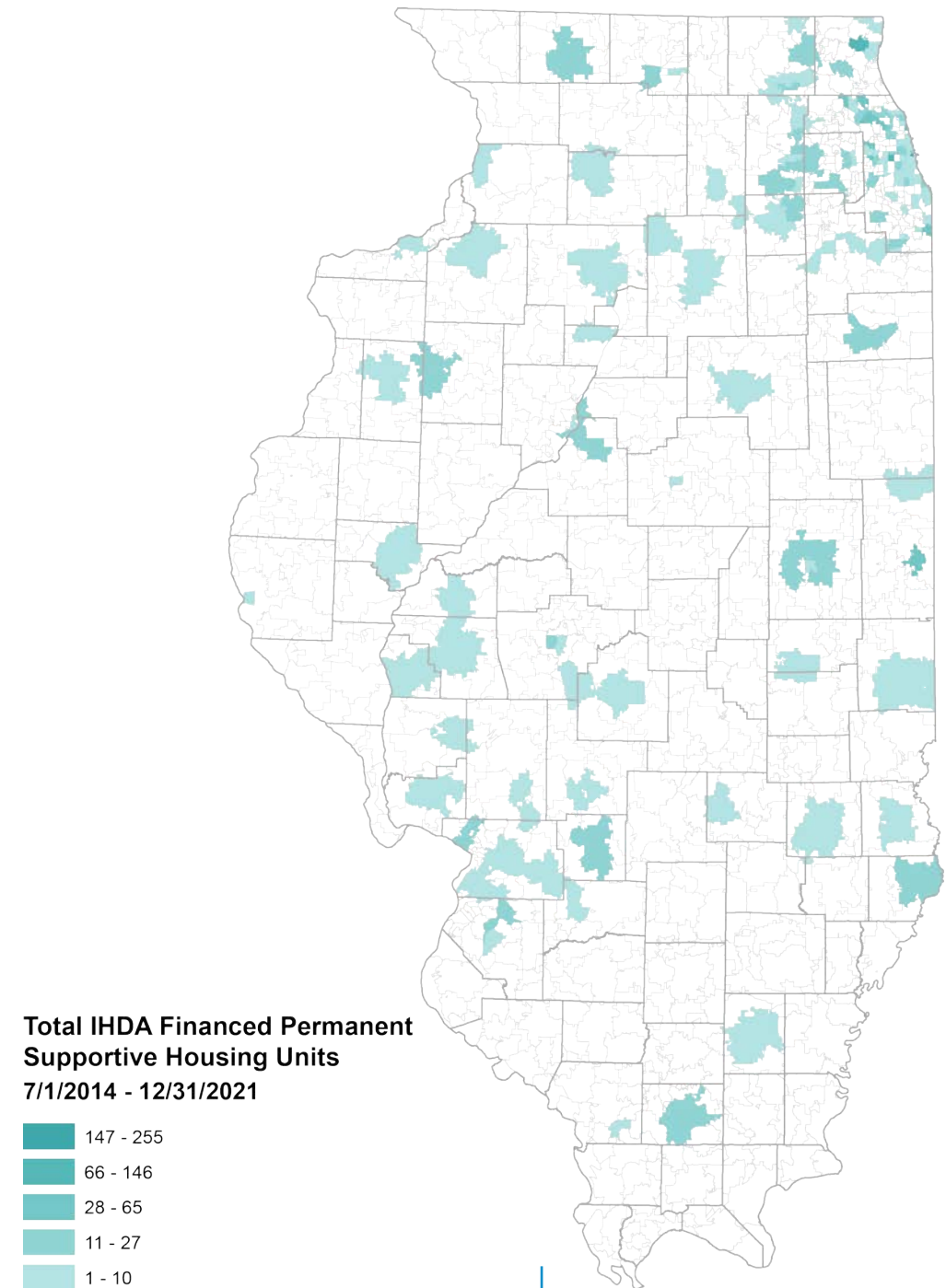


Additionally, IHDA administers Section 811 Project-Based Rental Assistance funds which act as a rental subsidy for projects that are IHDA financed and provide housing to individuals referred through the same process as the SRN. Section 811 is a HUD program that provides supportive housing for persons with disabilities earning at or below 30 percent AMI. IHDA has 274 units of 811 statewide, with 259 units fully rented.

IHDA also administers the Reentry Demonstration Rental Housing Support Program which provides rental assistance for persons leaving Illinois Department of Corrections (IDOC) facilities. IHDA provides rental assistance funds to Local Administering Agencies through a competitive Request for Application process, while IDOC provides referrals to social services agencies that specialize in individuals exiting the state prison system.

Through these programs and resources, IHDA works to provide stable housing for some of the state's most vulnerable populations, particularly those that need supportive services or at-risk of homelessness.

Figure 32: Total IHDA Financed PSH Units



SINGLE-FAMILY INVESTMENTS

HOMEOWNERSHIP INVESTMENTS

For decades IHDA has offered a variety of down payment assistance programs to assist households achieve homeownership throughout Illinois. While these programs, past and present, often vary in target recipients and borrower criteria, they all serve the purpose of expanding the homeownership model to a broader range of households. By offering forgivable, deferred or 0 percent interest loans that support a buyer's down payment and closing costs along with free educational resources, these programs have all worked to increase access to homeownership, especially for households who may have faced barriers buying a home due to their savings or income level.

Between July 2020 and December 2021, IHDA administered 8 programs that offered differing forms of assistance to potential homeowners. During this time, IHDA made more than 11,000 loans to households in over 90 percent of Illinois' 102 counties.

IHDA's products for homeowners also 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 principal reduction assistance and a refinanced mortgage at an affordable rate. Although i-Refi

Table 20: Total IHDA Homeownership Loans

Total IHDA Homeownership Loans July 1, 2020-December 21, 2021	Loans Made by Program	Dollars Disbursed by Program
1st Home Illinois	17,409	\$130,485,000
IHDAAccess (4%, 5%, and 10%)	5,485	\$31,808,264
Opening Doors	1,802	\$8,874,095
i-Refi	526	\$19,489,487
Habitat for Humanity: Community Impact Fund	151	\$2,405,000
SmartBuy	25	\$169,710

IHDA HOMEOWNERSHIP INVESTMENTS since 2016

12 programs

36,746 loans

\$264,284,904 disbursed

\$7,192 average household assistance

Homeowners helped in **96** counties

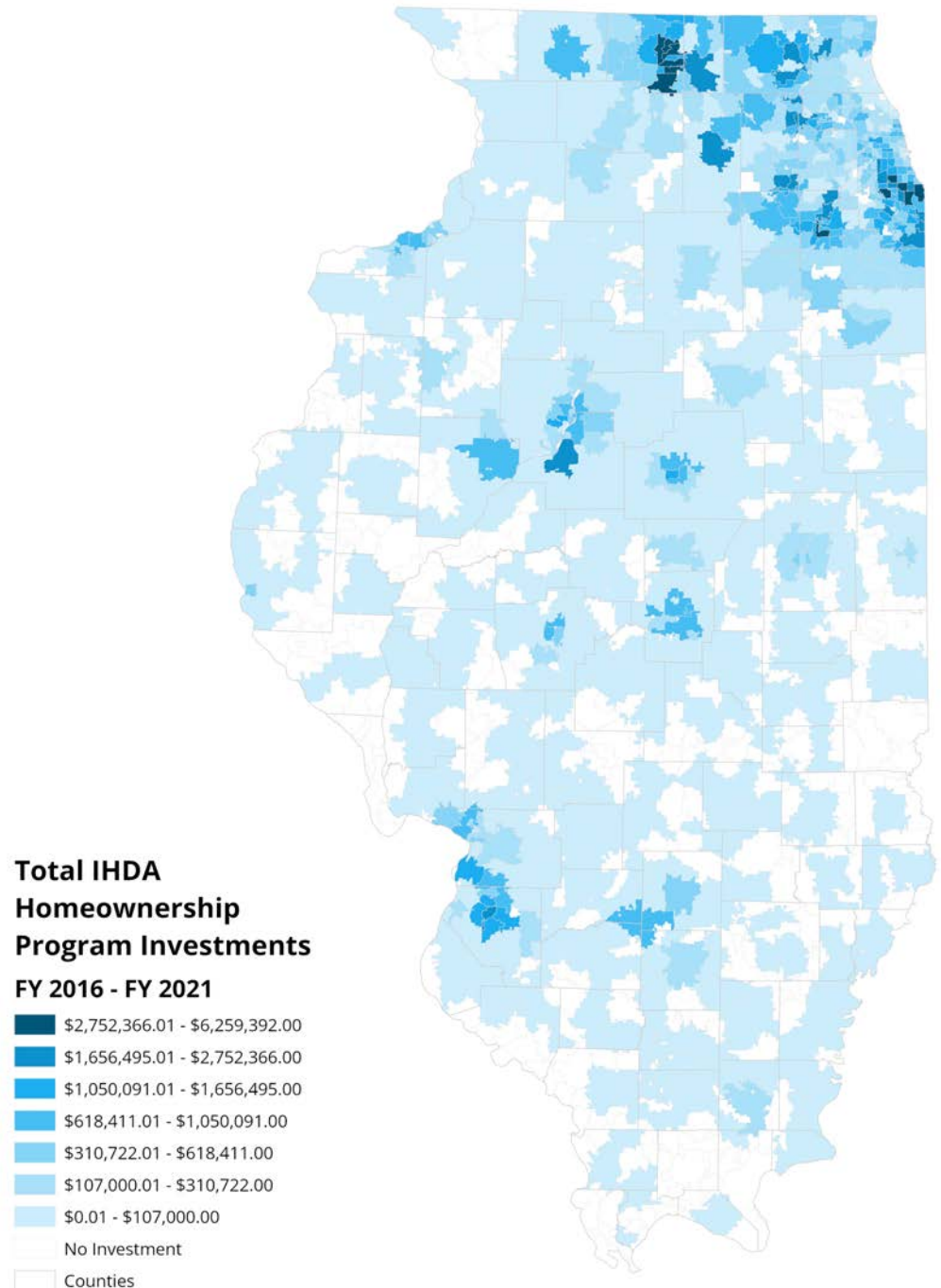
Average income of assisted homeowner:
\$57,742

sunset during 2020, this program helped more than 500 homeowners remain in their homes and retain their home equity since 2016.

In the fall of 2020, IHDA launched a new product, Opening Doors (Abriendo Puertas), which provides forgivable loans to assist potential homeowners with down payment assistance. This product was tailored to reach a broader group of homebuyers, including DACA (Deferred Action for Childhood Arrivals) recipients, commonly referred to as Dreamers.

The SmartBuy program also launched in the Fall of 2020. This product aims to bring homeownership within reach for homebuyers who are facing high student loan balances. Up to \$40,000 of student loan debt can be offset to make homeownership a reality for these buyers. SmartBuy was designed to target Black and Latinx borrowers because they have been more severely impacted by student debt than other populations²⁶. However, the program is open to anyone buying a primary residence in Illinois to attract out of state buyers looking to make Illinois their new home.

Figure 33: Total IHDA Homeownership Program Investments



²⁶ White House Initiative on Educational Excellence for African Americans, Black College Graduates and Student Loan Debt Gap: Fact Sheet, 2008.

FORECLOSURE PREVENTION AND HOUSING COUNSELING

IHDA administers a variety of programs that support housing counseling agencies and community-based organizations 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 seven different programs that has supported households in more than half of Illinois' counties. The funds distributed under these programs play an important role in providing education to individuals surrounding homebuying, preventing foreclosure, and increasing access to financial literacy resources for all people.

IHDA's Hardest Hit Funds Program is temporary mortgage payment assistance for homeowners struggling with income loss. Since HHF's initiation at IHDA more than 8,000 loans have been dispersed to homeowners in need of support totaling more than \$171 million. The average HHF loan amount is approximately \$20,000 per household though awards vary.

IHDA HOUSING COUNSELING & FORECLOSURE PREVENTION

Hardest Hit Fund: (2017-2021)

8,274 Loans

\$171,257,442 Disbursed

\$20,742 Average Household Assistance

Housing Counseling (since 2016)

7 Programs

164,820 Households assisted

\$34,725,382 Dollars disbursed

Table 21: Housing Counseling Awards

Total IHDA Housing Counseling Awards July 1, 2020-December 21, 2021	Households Assisted	Dollars Disbursed by Program
Foreclosure Prevention Program	9,486	\$1,931,045
Foreclosure Prevention Program - Graduated	17,296	\$3,511,643
Housing Stability Service Grant	N/A	\$5,295,576

Figure 34: Total IHDA HHF HELP Investments

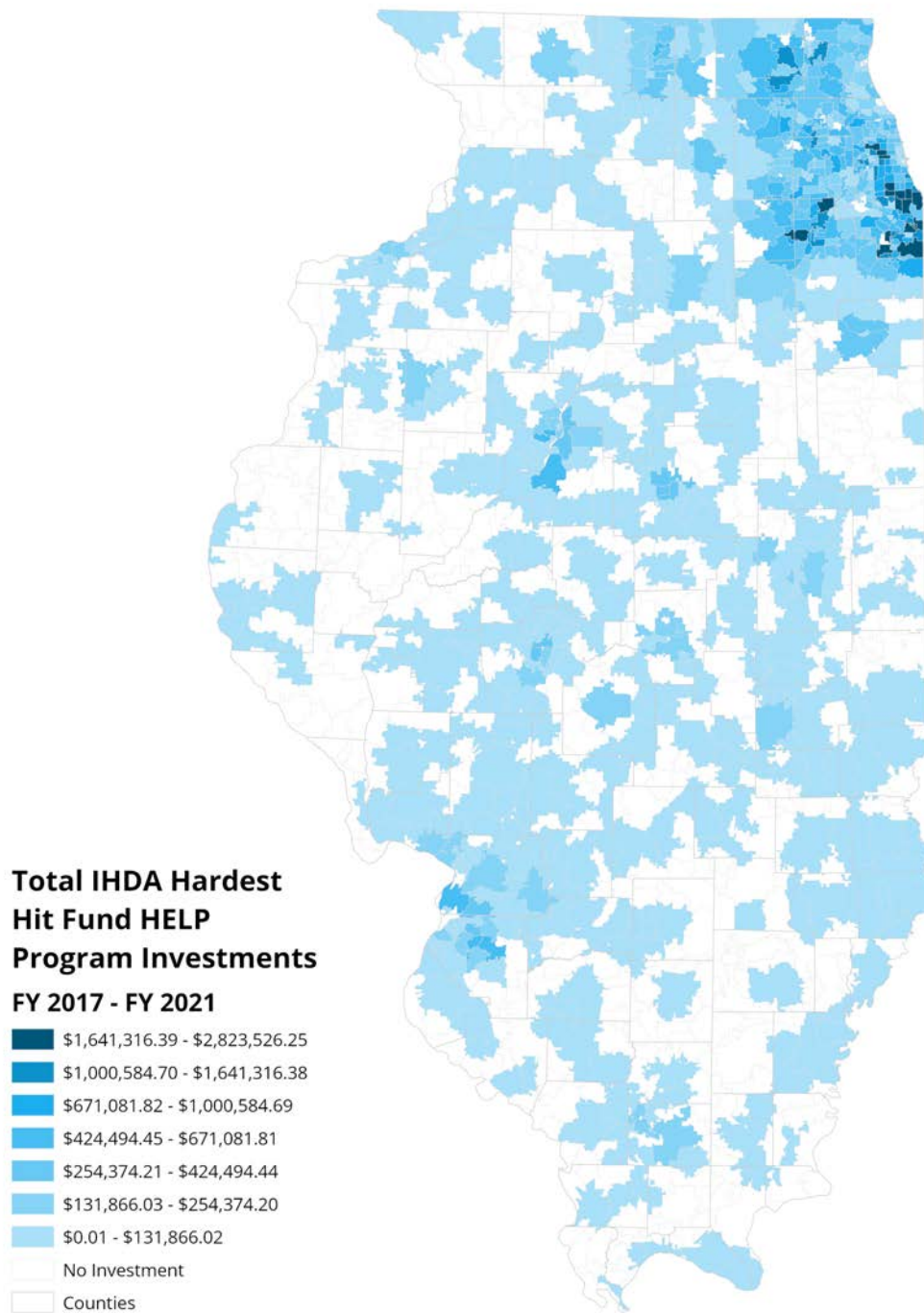
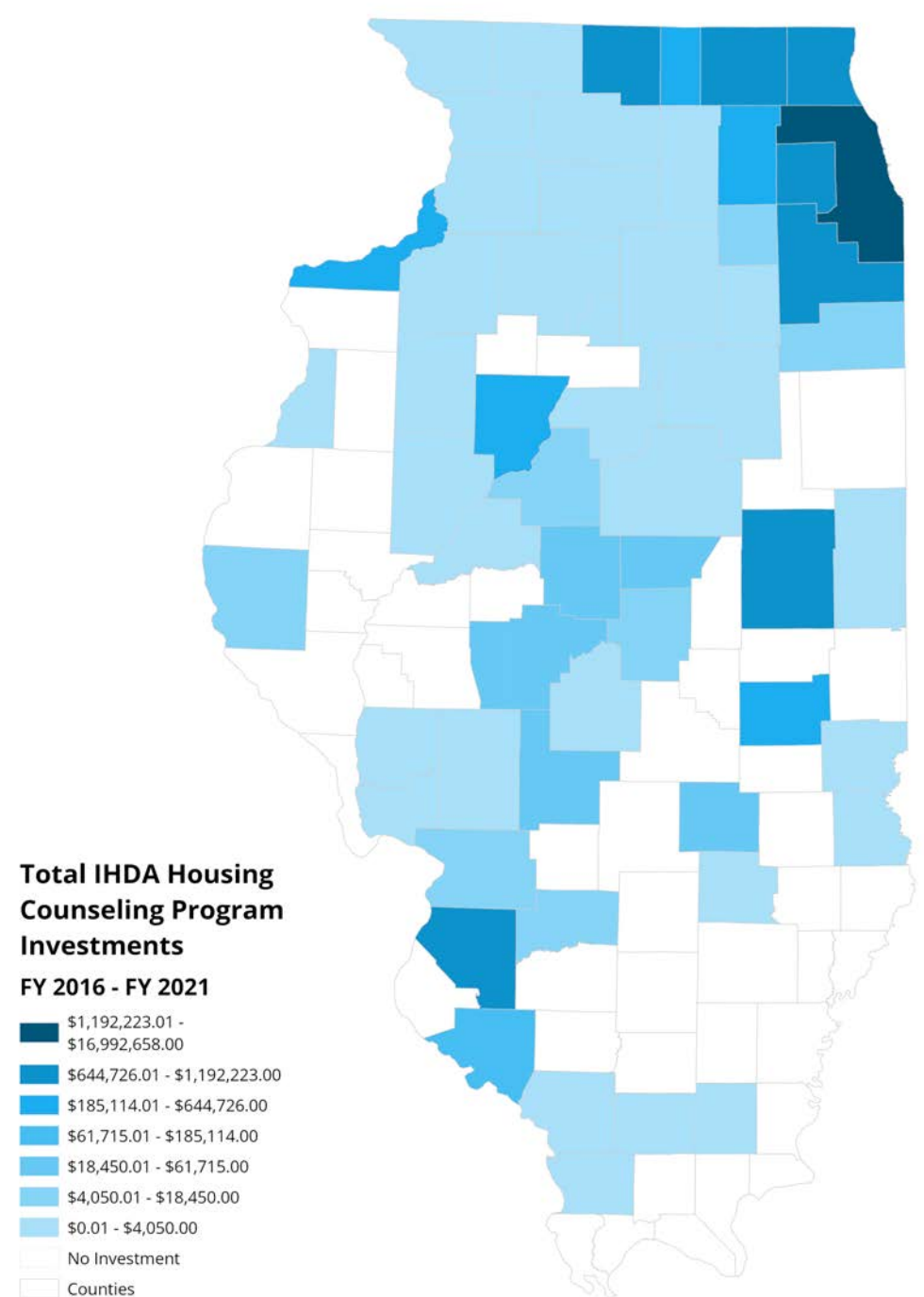


Figure 35: Total IHDA Housing Counseling Investments



REPAIR AND 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 and modifications 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.

IHDA also administers the Home Accessibility Program (HAP) which provides funding to low-income owner-occupied households in need of home accessibility 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 hazards²⁷.

Table 23: IHDA Repair and Modification

Total IHDA Repair and Modification Programs July 1, 2020-December 21, 2021	Households Assisted	Dollars Disbursed by Program
Single-Family Rehabilitation (SRF)	142	\$4,685,109
Home Accessibility Program (HAP)	25	\$519,606

IHDA REPAIR AND MODIFICATION AWARDS since 2017

2 Programs

407 Loans Made

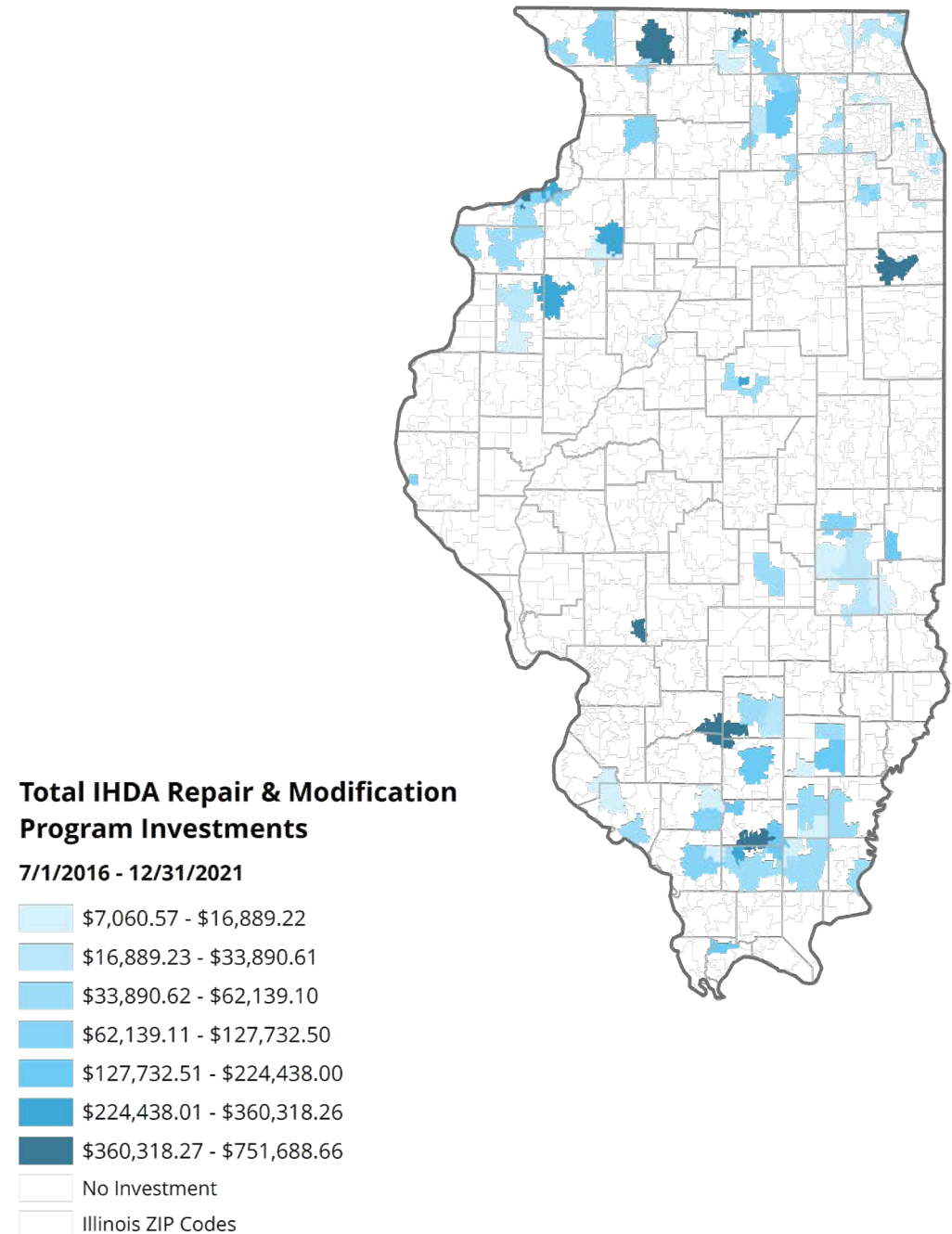
\$12,573,346 Disbursed

\$30,893 Average loan

²⁷ <https://www.ihda.org/my-community/revitalization-programs/>

Both IHDA 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 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-programs²⁸ that provide financial assistance targeting specific high-priority issues within home repair.

Figure 36: Total IHDA Repair and Modification Investments



28 Single-Family Rehabilitation Roof-Only Option and Disaster Contingency Award

COMMUNITY DEVELOPMENT INVESTMENTS

REVITALIZATION PROGRAMS

Addressing vacant, abandoned, and dilapidated properties remains a priority for communities across Illinois, as well as for IHDA. The existence of these properties creates risk to the health and safety of residents and the overall vitality of the surrounding neighborhood. Furthermore, vacant, and deteriorated properties demonstrate an underutilization of the state's land, assets, and housing stock. The rehabilitation or demolition of these properties continues to be a necessary tool for stimulating future investment and growth. By partnering with units of local governments and land banks, IHDA assists entire communities as they address these abandoned properties and the blight that often follows. By returning vacant homes to productive use, these efforts leverage state investments with private capital, create jobs, reduce crime, increase property values, generate additional tax revenue, attract further community investment, and preserve affordable housing, all improving the quality of life for residents. Between July 1, 2020, and December 31, 2021, IHDA administered three programs dedicated to the revitalization of single-family homes and small-scale multifamily residences: the Abandoned Property Program, Strong Communities Program, and the Land Bank Capacity Program.

Introduced in 2020, the Strong Communities Program (SCP) provides funding to municipalities, counties, and land banks to revitalize vacant residential properties through rehabilitation or demolition. Funded via the Rebuild Illinois Capital Plan, the Strong Communities Program incorporates successful components from both the Abandoned Property Program and the Blight Reduction Program (completed as of 2020) to serve communities undertaking a wide variety of revitalization efforts. From July 2020 to December 2021, SCP has assisted 45 properties from nine counties across the state. More than \$615,000 was disbursed to communities to support the acquisition, rehabilitation, demolition, landscaping, or lot treatment of vacant residential properties²⁹.

The Land Bank Capacity Program (LBCP), developed in 2017, continues to support newly established land banks across the state and fund their ongoing activities³⁰. Between July 2020 and December 2021 LBCP invested more than \$27,000 across 3 counties and provided technical assistance and training surrounding land bank development to various municipalities across the state.

IHDA REVITALIZATION INVESTMENTS since 2015

4 Programs

8,468 Properties Assisted

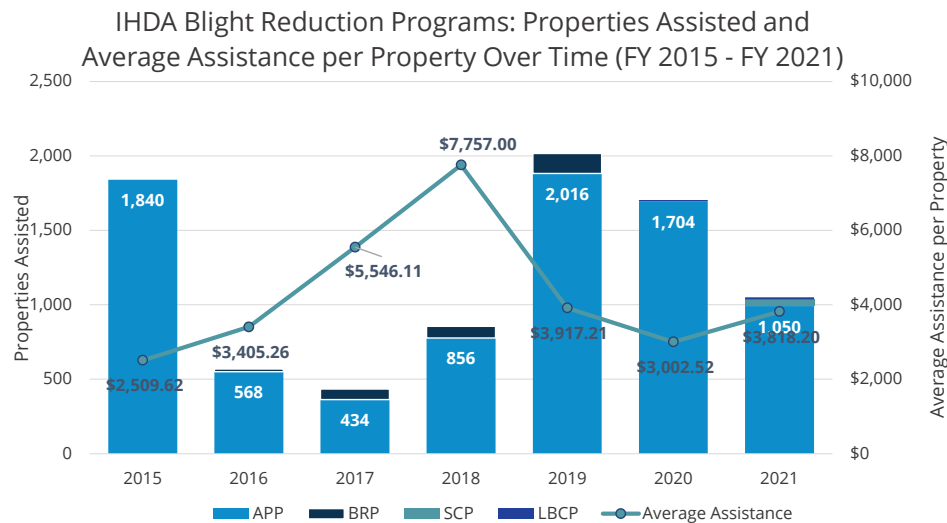
\$32,621,386 Disbursed

²⁹ Largest share of SCP funds from July 2020 to December 2021 were allocated to demolition costs; totaling \$535,479

³⁰ Qualifying activities of existing land banks are also eligible to be funded

The largest of these three programs was the Abandoned Property Program³¹ (APP), which disbursed more than \$3.3 million to 24 counties in fiscal year 2021. APP made grants to municipalities throughout Illinois. The funds were derived from a state fund financed by foreclosure filing fees that are collected and recorded by each county's clerk. Shortly after funding determinations were made, the Illinois Supreme Court issued an opinion on June 17, 2021, in Walker v. Chasteen, ruling that the statutory framework funding the APP is unconstitutional. Because of the Supreme Court's ruling, IHDA determined it will no longer fund future rounds of APP.

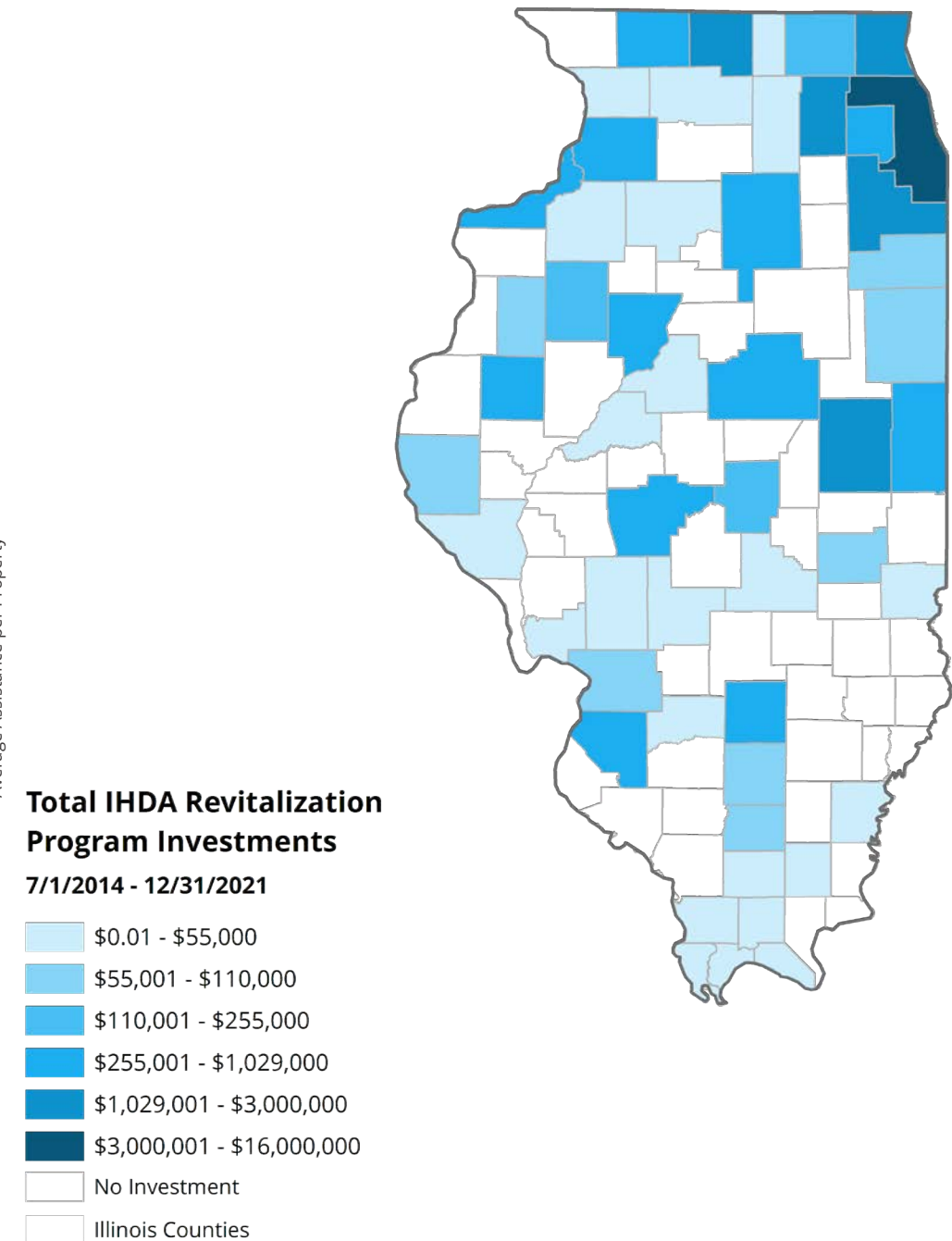
Figure 37: Blight Reduction Programs - Properties Assisted and Average Assistance Per Property over Time



There is a continued need to provide resources and funding to communities working to address dilapidation. IHDA is committed to preserving and funding the programs that enable local governments, land banks, and non-profits across Illinois to reduce vacant, abandoned, and deteriorated properties, and improve the physical conditions of their housing stocks. In the coming years, IHDA has committed to providing additional rounds of funding for the Strong Communities Program. Continued investment in SCP demonstrates IHDA's support for addressing residential vacancy.

³¹ Full program name: Abandoned Residential Property Municipality Relief Program

Figure 38: Total IHDA Revitalization Investments



PROACTIVE COMMUNITY PLANNING AND TECHNICAL ASSISTANCE

IHDA's Community Revitalization Program 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. Beginning in 2020, IHDA expanded the Community Revitalization Program's staff and programmatic reach. In prior years, program capacity restricted partnerships to communities outside of the Chicago metropolitan area but a clear increase in demand for these services alongside a more full-formed team allowed the program to serve qualifying communities statewide. 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, 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 may receive additional points within IHDA's Low-Income Housing Tax Credit program should partnering communities choose to apply.

Since the program's inception to 2020, IHDA had 14 Community Revitalization partnerships. In just the last year, the Community Revitalization Program experienced an increase in capacity and demand leading to an additional 11 partnerships with communities across the state, totaling 25 partnerships within five years of program service. Six of the partner communities have completed or adopted Community Revitalization Plans, some of which have already been utilized to access development funding.

Outside of its proactive planning services, the Community Revitalization Program also provides technical assistance related to the Low-Income Housing Tax Credit program, which incentivizes Community Revitalization with up to 10-points in the competitive 9 percent LIHTC round under the current 2022-2023 Qualified Allocation Plan. Between 2016 when Community Revitalization first became incentivized in the LIHTC program and 2021, IHDA provided technical assistance to 241 projects in 143 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

- 25** Long-Term planning partnerships
- 143** Communities given technical assistance
- 53** LIHTC awards made with Community Revitalization Planning
- 7** Market tools developed

IHDA recognizes a continued need for proactive planning, technical assistance, and partnership for communities throughout Illinois. There has been a clear and increasing demand for these services and to better meet this demand the Community Revitalization Program staff has been increasing partnerships and diversifying partnership 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. In 2021, IHDA launched the new Quality of Life Index to quantify living standards in communities across the state and the Food Access Tool to determine accessibility to grocery and food options. These tools and their methodologies are made public on IHDA's website³². Summary information on IHDA's market tools is found in the next section.



³² <https://www.ihda.org/developers/market-research/>

IHDA MARKET TOOLS

IHDA MARKET TOOLS

IHDA's Strategic Planning and Reporting Department (SPAR) 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 and robust market analysis tools that can help them site their developments.

A large amount of data regarding housing and community needs is analyzed by IHDA for every application for funding we receive. IHDA has made efforts to turn these previously 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. IHDA publishes the following tools on its website:

The **Quality-of-Life Index (QOLI)** is a census tract-based planning tool intended to determine areas of high livability. It is meant to bring awareness to where communities are strong and where they can improve the quality of life for their residents. The QOLI is currently one option to obtain points in the QAP under the Community Characteristics scoring section.

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.

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 **Food Access Tool** was developed by the Authority as a way for developers to demonstrate that their potential projects are within an acceptable distance to fresh healthy food. Affirming access to fresh food, or providing documentation that demonstrates plans to do so, is presently a requirement under the QAP.

Opportunity Areas display census tracts and places with low poverty, access to high quality jobs, and low concentrations of existing affordable housing. Opportunity Areas are linked directly to points in the 2022-2023 QAP but are planned to be decommissioned in favor of the QOLI in future QAPs due to data trending that points to steady contraction of opportunity areas as well as a desire to move away from the term "Opportunity" and look to new ways of building upon community assets.

VOICES OF ILLINOIS

Statewide Resident Survey	100
Listening Tour.....	107

VOICES OF ILLINOIS

The Housing Blueprint is built on the core elements of collaboration, public participation, and open engagement. Throughout the Blueprint Process, the IHDA team, along with community partners across the state, continue to work towards the goal of reaching a larger, more diverse set of Illinois residents. After a successful but limited outreach effort in 2021 as a result of challenges created by the COVID-19 pandemic, the decision was made to continue to push for input from our stakeholders in 2022. Moving forward, such outreach efforts will continue, but IHDA will look to tailor outreach to the emerging needs and the focus of future Blueprint efforts. The Blueprint engages with Illinois residents in several ways including the Statewide Resident Survey, Listening Tour sessions, and ongoing outreach and marketing campaigns to educate and invite communities from across the state to participate in the planning process.

The Statewide Resident Survey and Listening Tour proved to be integral and influential parts of the Inaugural Housing Blueprint and were implemented once again for the 2022 Housing Blueprint. The perspectives, comments, and honest assessments provided by those participating in the Blueprint outreach continue to inform the plan and its vision. Importantly, our targeting efforts for each of these outreach strategies aim at collecting input from vulnerable populations which are typically underrepresented in traditional planning processes. Although the 2022 Resident Survey and Listening Tour yielded fewer total participants than in 2021, this is not viewed negatively since we continued to add to an already impressive total of statewide respondents and were able to expand our reach to different groups and geographic regions across the state as residents from previously unengaged counties and ZIP codes were brought into the outreach process. IHDA and all those involved with the Blueprint outreach intend to expand the breadth of community engagement efforts in the Blueprints to come.

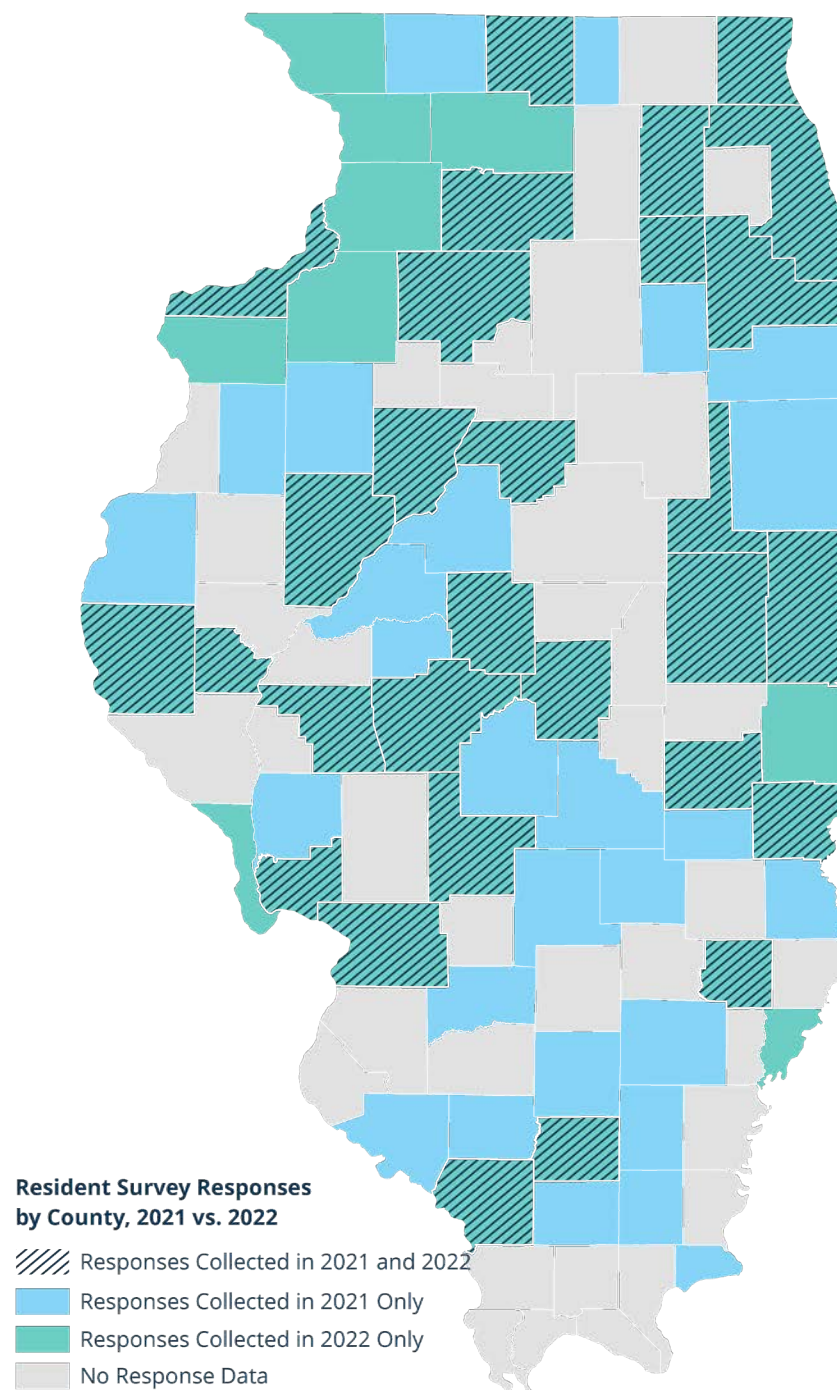
Table 24: Community Outreach 2021 vs. 2022

	2021 Housing Blueprint	2022 Housing Blueprint	Total
Resident Surveys	903	229	1,132
Listening Tour Sessions	24	10	34
Listening Tour Participants	597	199	796
Listening Tour Community Partner Cohosts	20	10	28
Total Residents Engaged with Blueprint	1,500	428	1,928
Counties Represented	63	45*	72
ZIP Codes Represented	310	157**	371
*9 new counties represented			
**61 new zip codes represented			

Since the Blueprint's inception, many Illinois residents, stakeholders, and community partners across the state have participated in the Statewide Resident Survey and Listening Tour sessions. From August 2020 to March 2022 there have been a total of 1,928 participants from 72 counties and 371 zip codes. Over 1,130 residents completed the Statewide Resident Survey in the two-year period. During the same timeframe IHDA has hosted 34 Listening Tour meetings, with 28 different community partners, bringing together a total of 796 residents across the state.

The Statewide Resident Survey, Listening Tour meetings, and various other plan components are continuously accessible to the public at [ILHousingBlueprint.org](https://ilhousingblueprint.org). The Blueprint website allows residents, community organizations, and government agencies to stay informed of the plan findings each year as well as opportunities to engage with the planning process in new ways. In next year's Housing Blueprint, there will likely be an update to the Statewide Resident Survey to gain better insight into aspects of life, housing, health, and equity not measured in the 2021 and 2022 Blueprint. Future Listening Tours will offer cohosting opportunities to even more community organizations reaching residents in all parts of the state. Discussion prompts used for the Listening Tour will also likely have an update.

Figure 39: Resident Survey Responses by County 2021 vs. 2022



STATEWIDE RESIDENT SURVEY

After the completion of the 2021 Illinois Housing Blueprint, the Statewide Resident Survey was extended to collect feedback from individuals from January 2021 to March 2022. Residents were encouraged to complete the online survey and share their experiences, perspectives, needs, and hopes for their communities. Survey responses and feedback informed the Blueprint's recommendations and outreach strategies. All survey responses were completely anonymous and available in four languages: English, Spanish, Polish, and Simplified Chinese. In addition, residents were given the option to complete paper versions of the survey or complete the questions over the phone in case of limited internet access. The Statewide Resident Survey was promoted through the Blueprint Listening Tours, IHDA website and social media accounts, hard-copy flyers, Illinois Housing Task Force, and our community partners from across the state. The 2021 Statewide Resident Survey gathered 903 responses from 63 different counties. This year's outreach efforts resulted in 229 additional responses from 45 counties totaling 1,132 completed surveys during the two-year response period. Respondents' feedback represented communities from many parts of the state. However, the largest portion of survey responses originated from Cook County (106 responses), followed by DuPage County (12 responses), and Morgan County (10 responses). Of the 229 residents that completed the survey, the largest percentage was White (40.3 percent) with Black or African American residents making up the second largest percentage of respondents (31.1 percent). This year's collection of survey respondents revealed an overrepresentation and underrepresentation of certain demographics compared to the overall population in Illinois. For example, while White residents accounted for about 40 percent of the survey responses, they total 70 percent of the population in Illinois. A similar underrepresentation occurred in the Hispanic and Latinx community which comprises 17 percent of the Illinois population but only 8 percent of our survey responses. Contrastingly, the Black and African American community represents 14 percent of the state's population but contributed to 31 percent of the total survey responses. Importantly, survey

Figure 40: Resident Survey Gender Identification

Survey Respondent Gender Identification

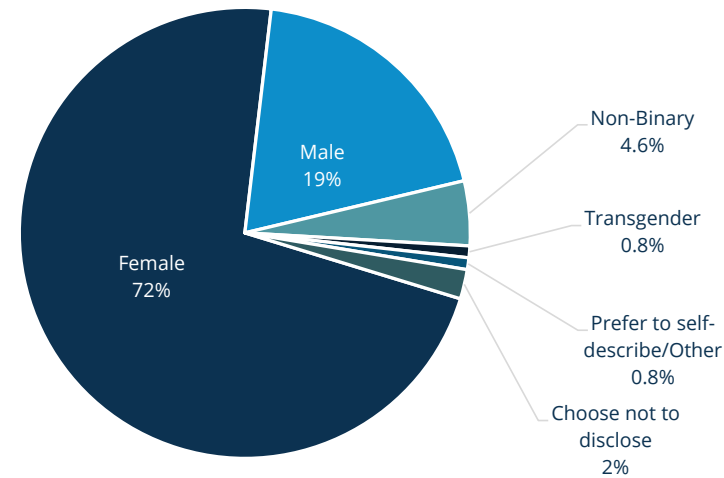
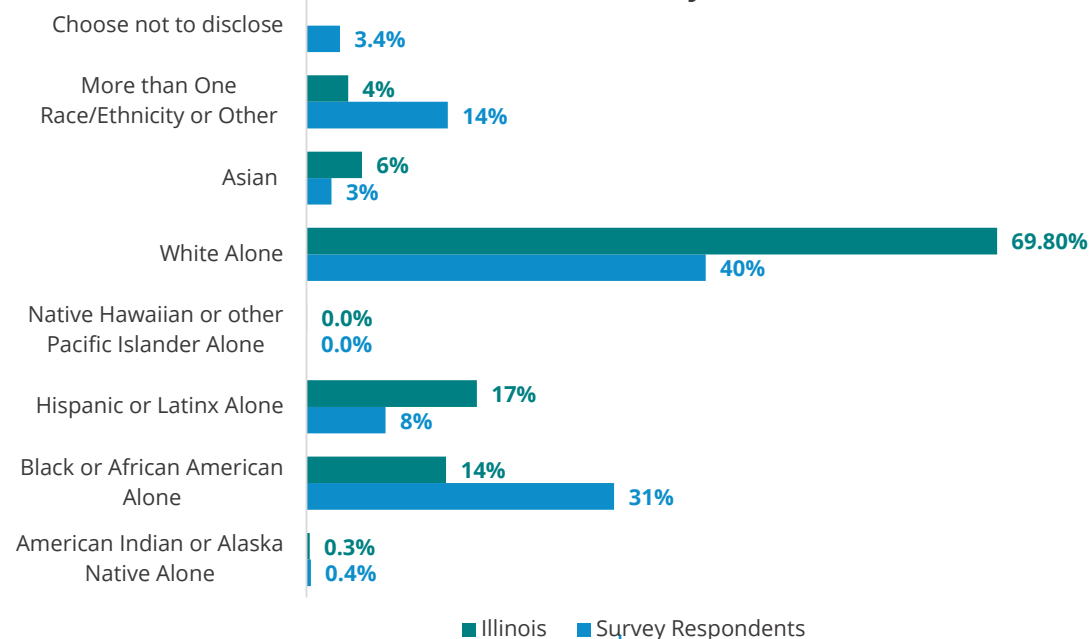


Figure 41: Resident Survey Respondent Rate and Illinois Population by Race and Ethnicity

Survey Respondent Rate and Illinois Population (2021) by Race and Ethnicity



respondents for the 2022 Illinois Housing Blueprint were more diverse than respondents who completed the survey in 2021. Females represented a disproportionate amount of the survey responses at 72.2 percent, with males representing 19.4 percent, and Non-Binary, Transgender, or Non-disclosing comprising 8.4 percent of the respondents³³. The number of Non-Binary and Transgender respondents almost doubled from the 2021 to 2022 Blueprint.

The final question in the demographic information section of the Statewide Resident Survey asked respondents to identify their housing status. In total, 54.1 percent of respondents indicated they currently own their home whereas 42.8 percent were renting. Interestingly, 9.2 percent of renters that responded to the prompt indicated they are interested in owning a home in the future, up from 7.4 percent of renters in the 2021 Blueprint.

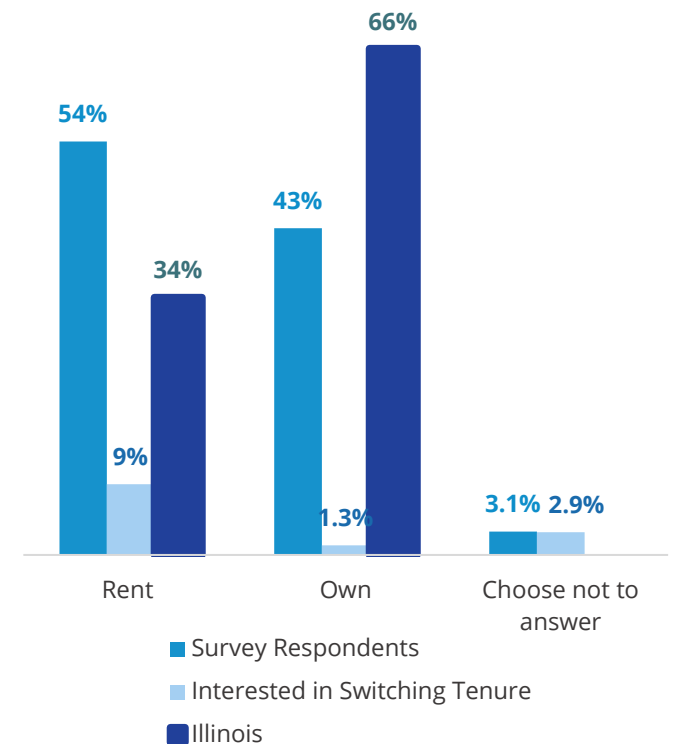
COVID-19

The Statewide Resident Survey also sought to identify the impacts of the ongoing COVID-19 pandemic on Illinois residents. Specifically, the survey asked residents to comment on how the pandemic has affected housing stability, employment, childcare options, health, and access to necessary everyday resources. Importantly, **58.5 percent of respondents indicated that the COVID-19 pandemic is making housing costs unaffordable, a significant increase from the 2021 Blueprint responses (40.9 percent).** Figure 43 shows the census tracts where residents are most concerned or affected by increasing unaffordability due to the pandemic. Residents' concern for affordability was also matched by a concern of losing housing. In the 2021 Blueprint, 36.5 percent of respondents stated they had lost or were in fear of losing their housing. This year, that number rose to 55.9 percent of survey respondents. In addition, 53.8 percent of respondents have lost a job or seen a decrease in hours or pay because of the COVID-19 pandemic. Access to childcare and education have also posed a challenge for Illinois residents with nearly a third (32.6 percent) of respondents indicating the pandemic had limited childcare options and educational opportunities. The largest share of respondents indicated that the pandemic had impacted resources availability and health. **Of the total respondents, 73.0 percent indicated that their health—either physical, mental, or both—is being negatively affected.**

³³ Historically, even going back to traditional, paper-based survey methodology, females have been disproportionately more likely to respond to surveys, which should be accounted for when weighting results according to statistical analysis best practices. Future outreach efforts may better target males for survey response by focusing on veterans' organizations and other male-centered groups.

Figure 42: Resident Survey Rental and Homeownership Rate

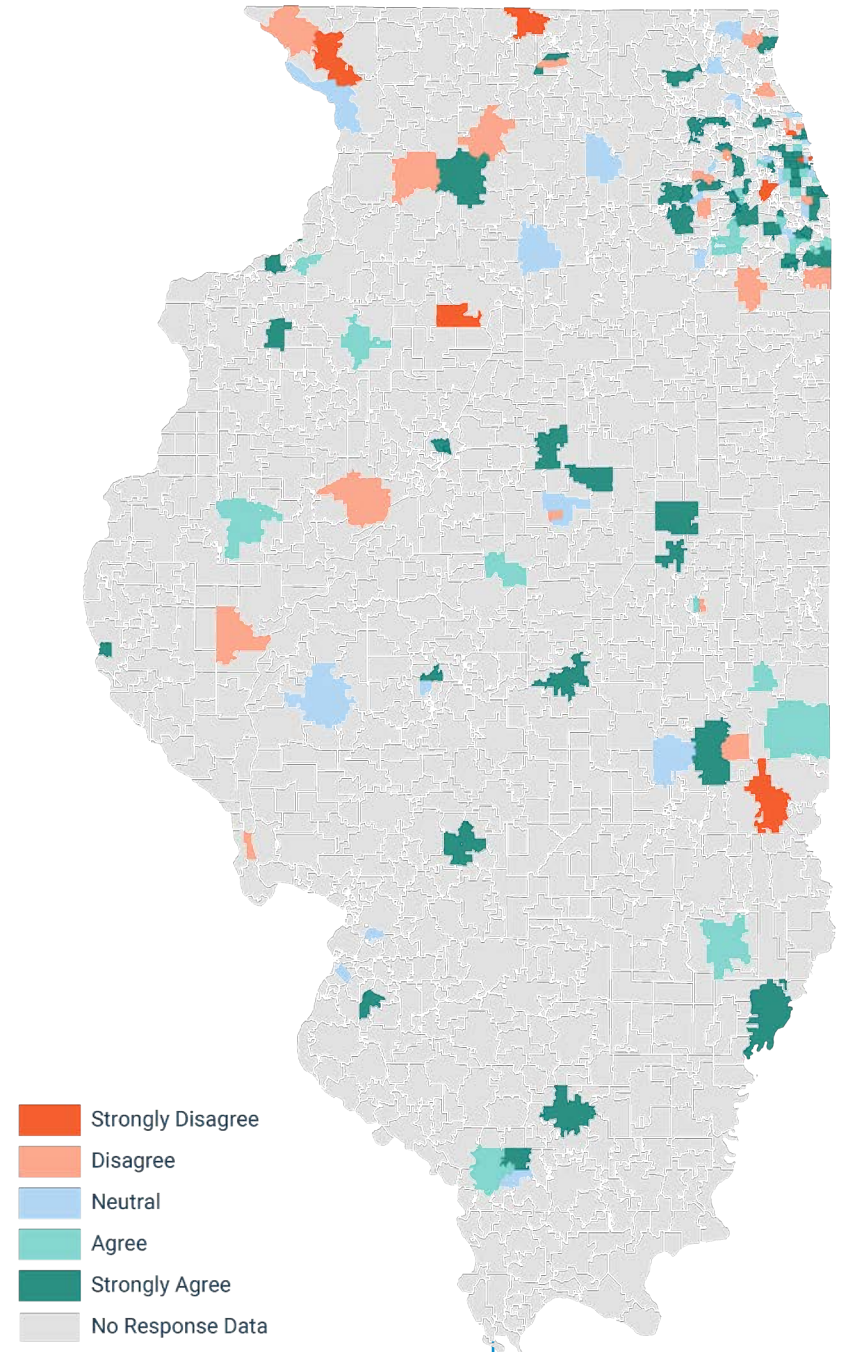
Rental and Homeownership Rate of Survey Respondents and Illinois Residents (2021)



Approximately 57.7 percent of residents stated that the pandemic has affected their ability to communicate with other residents, organizations, or resource distributors as well as their ability to access necessary amenities like groceries and healthcare. When asked about other resources, education, or assistance, 46.4 percent of respondents indicated the COVID-19 pandemic has negatively affected their ability to access these tools. IHDA will use this data on the social impact of COVID-19 to continue to inform its work and program outreach.

Figure 43: Resident Survey COVID-19 Response

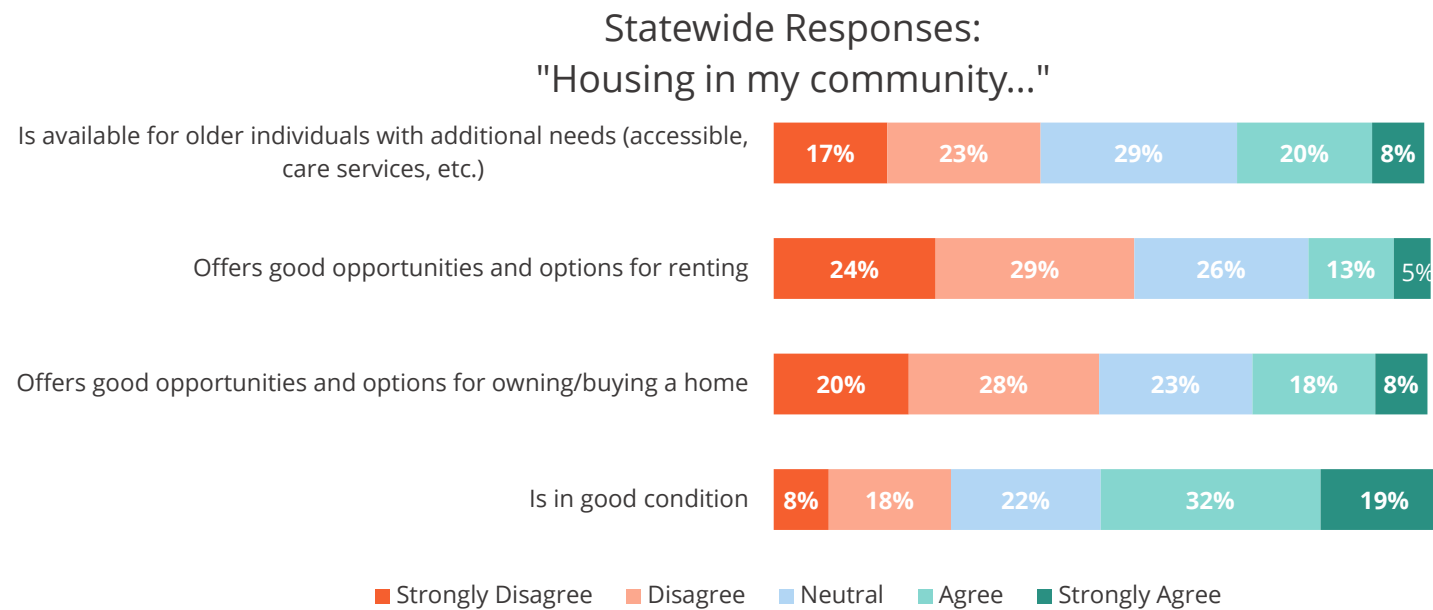
Most Common Response: The COVID-19 pandemic is making my housing costs unaffordable



HOUSING NEEDS

The Statewide Resident Survey once again aimed to measure the housing needs across Illinois communities. Respondents shared their perspectives on housing quality, affordability, and accessibility in their community. In general, residents believe the housing in their communities is in good condition; 51.4 percent of residents agreed as opposed to 26.1 percent that believe their housing is in poor condition, compared to 62.7 percent agreeing and 20.6 percent disagreeing in the 2021 Blueprint. Similar to last year, some of the most informative findings came from responses to questions regarding affordability. The survey asked residents if the housing in their community is affordable to households at different income levels and 49.6 percent of respondents disagreed. Similarly, only about 27.5 percent of residents that completed the survey believe their community offers a variety of housing options that suit different lifestyles, preferences, or household needs, down from 34.0 percent in 2021. These responses illustrate a continued lack of diversity in housing across the state. 53.2 percent of respondents do not believe their community has good opportunities or options for renting, which is an increase from 47.0 percent in the 2021 Blueprint. Another 25.8 percent of respondents indicated their community has good opportunities and options for buying a home. Responses also illustrate that residents see a need for senior housing with accessibility and care services. More than a third of respondents (39.4 percent) stated their community lacks housing for older individuals with additional needs.

Figure 44: Resident Survey – Housing



COMMUNITY NEEDS

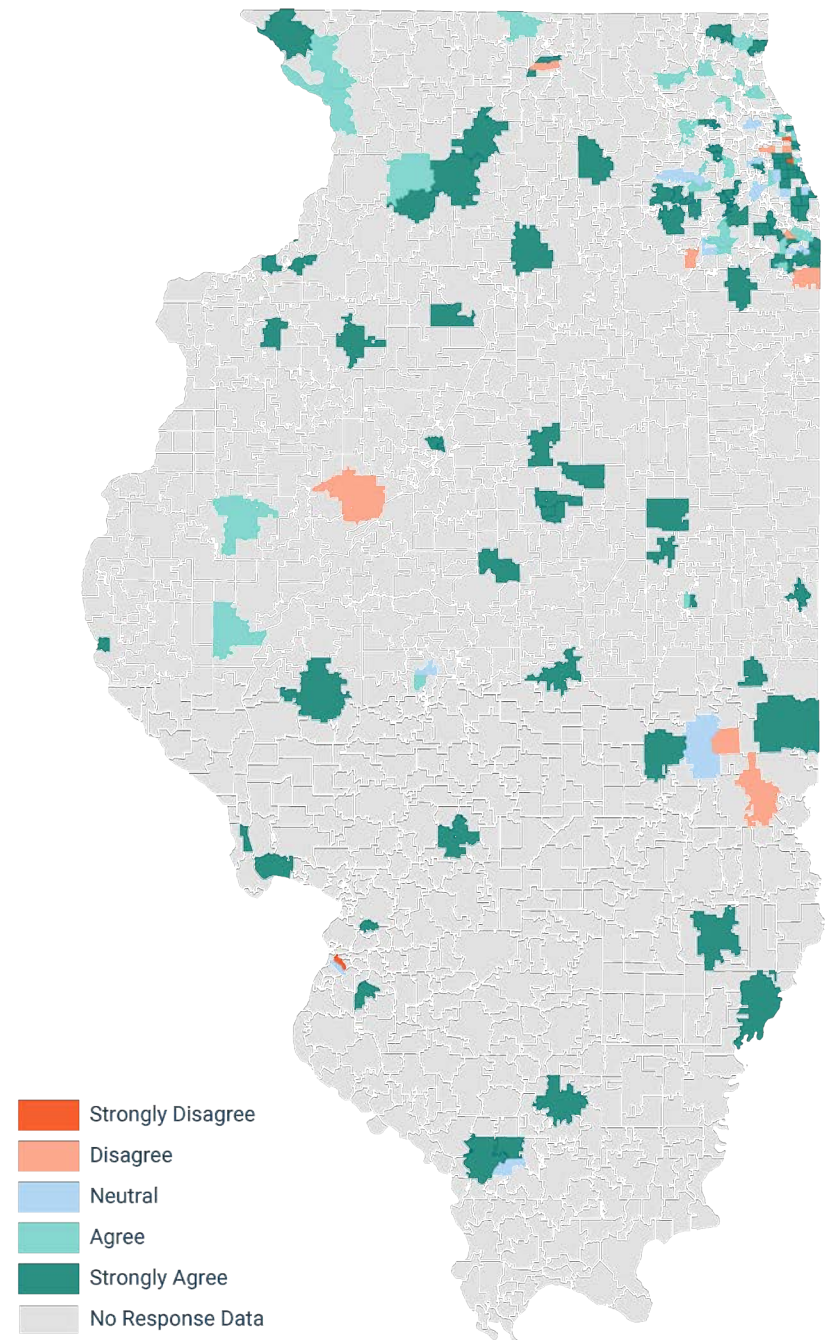
Residents also answered a series of questions about the overall needs of their community. Respondents indicated that the resources most in need within their community were housing options that are more affordable (83.1 percent agreed compared to 77.4 percent in 2021), more housing that provides services and amenities for people with disabilities or special needs (71.0 percent agreed compared to 74.5 percent in 2021), educational resources to help individuals learn financial literacy (69.5 percent agreed compared to 73.1 percent in 2021), more housing and resources for the homeless (69.9 percent agreed compared to 72.4 percent in 2021), and resources to help improve homes (72.7 percent agreed compared to 72.0 percent in 2021). A larger number of respondents (71.4 percent) called for more rental options, with a similar share (70.5 percent) also calling for more homeownership options in their community. In addition, almost two thirds of survey participants (62.1 percent) agreed that their community needs more resources to protect homes from flooding or environmental issues, an increase from 54.6 percent in 2021. Another 58.2 percent of respondents see a need for resources to help address vacancy and abandoned homes in their area. This section of the Statewide Resident Survey also examined why residents chose to live in their communities to better understand the housing priorities for Illinois residents. Like last year, the majority of respondents selected “Personal reasons (close to family, friends, etc.)” as a primary reason for choosing their community (124 responses, 53.7 percent). Employment and commuting were the second most influential factor in respondents choosing where to live (67 responses, 29.0 percent). Housing affordability, quality of life, and the culture and community life were nearly equal in the level of importance for survey respondents (21.6 percent, 20.8 percent, and 18.2 percent respectively).

COMMUNITY LIFE

The final section of this year’s Statewide Resident Survey examined aspects of community life including accessibility, transportation, amenities, and how welcoming the environment is for newcomers. In total, 55.7 percent of residents believed their community is welcoming to people of different backgrounds, cultures, races, and ethnicities but another 19.5 percent disagreed. This response rate varied

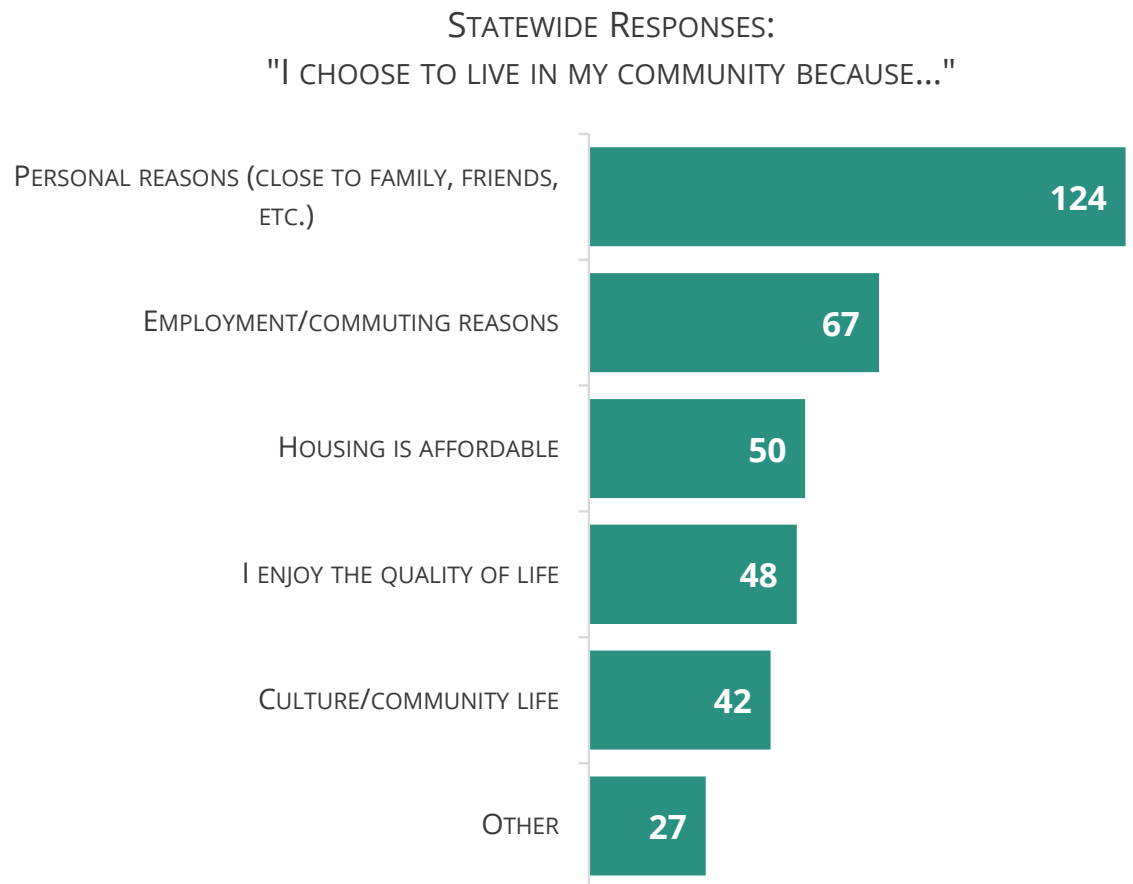
Figure 45: Resident Survey – Community Needs

Most Common Response: My Community Has A Need For Housing Options That Are More Affordable



from the 2021 Blueprint where 61.4 percent of residents believed their community was welcoming. The living situations of respondents revealed disparities in travel methods. While 82.4 percent of residents indicated that travel by car is easily accessible to them, only 59.4 percent can easily access public transportation options, and only 48.2 percent can easily travel by bicycle. Respondents in some communities expressed they are unable to easily walk on sidewalks or paths (22.6 percent compared to 18.6 percent in 2021). Overall, transportation options were unaffordable for 23.5 percent of respondents and were only meeting the needs of 47.0 percent of respondents. The tables below measure whether specific amenities are meeting residents' needs within the community. Overall, communities across the state are providing the best access to recreational opportunities (67.4 percent agreed), healthcare and pharmacy options (64.7 percent agreed) and grocery and fresh food options (60.0 percent agreed), and survey responses determined that employment opportunities (37.3 percent), translation and language services (33.3 percent), support and social services (32.1 percent), and dining and retail options (25.1 percent) are what is lacking in communities across the state.

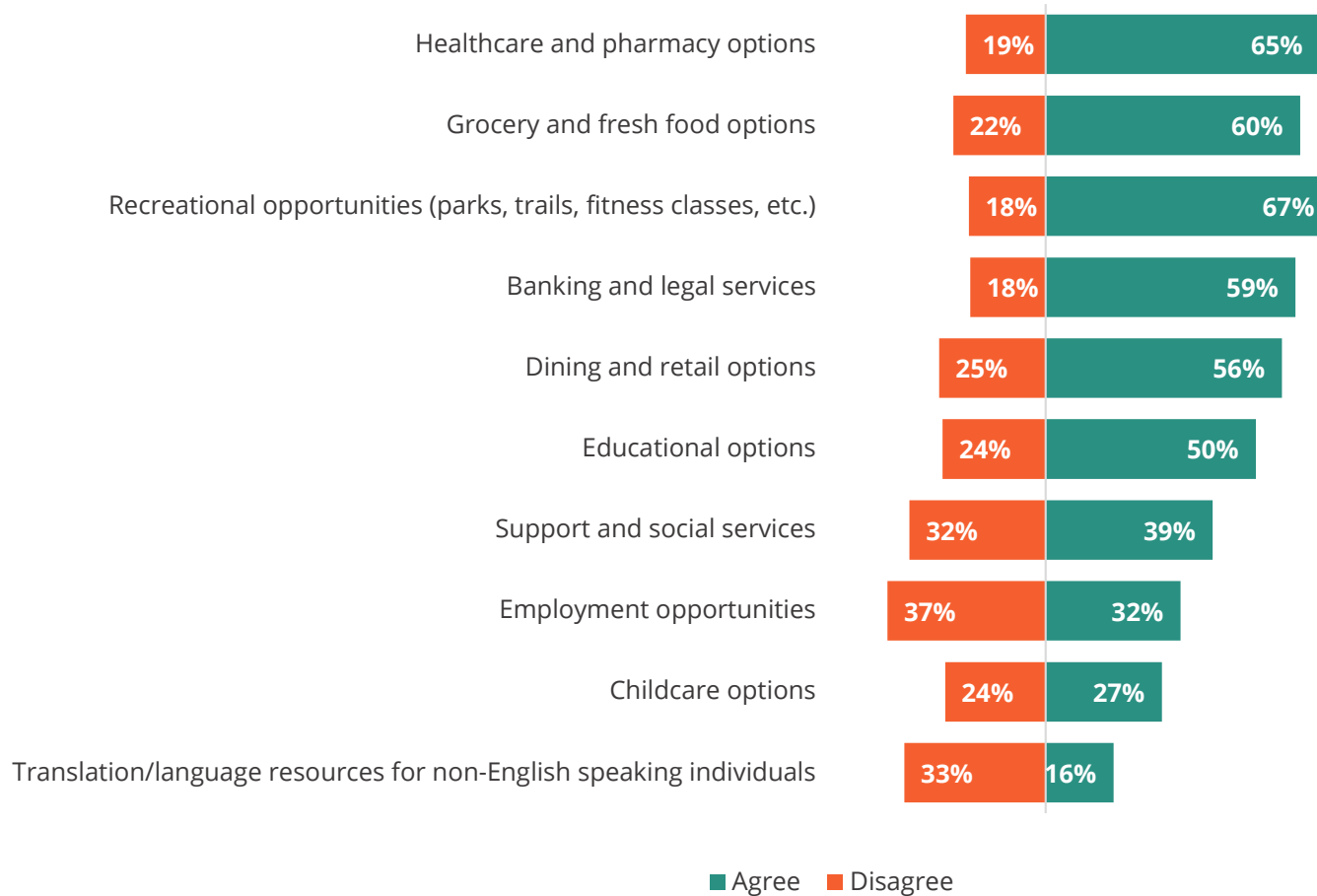
Figure 46: Resident Survey – Choosing Community



"MORE RESOURCES FOR HOME MAINTENANCE AND UPGRADES"

Figure 47: Resident Survey – Resources

Statewide Responses:
 "My community has the following resources that meet my needs..."
 ranked from high to low



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

LISTENING TOUR

The Housing Blueprint's Listening Tour provides 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. In partnership with more than 10 community partners and cohosts, IHDA hosted 10 meetings from October 2021 through March 2022 to discuss and listen to residents' experiences, needs, and hopes surrounding housing in their community. The Listening Tour meetings provided a platform on which residents could provide their voices and perspectives and allowed for engagement and relationship-building between IHDA, housing advocates and providers, and community residents across the state. In total, 199 individuals participated in the 2021-22 Listening Tour and supplied valuable insights, stories, and issues regarding housing in their community.

Similar to the 2020-2021 Listening Tour, cohosts were solicited through the 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 cohost. IHDA also proactively recruited organizations that represent a broader range of geographies across the state.

One of the goals of this year's Listening Tour was to increase input from Latinx communities by increasing the number of sessions held in Spanish, those held within Latinx communities, and sessions held in partnership with organizations serving Latinx communities. Two of the 10 sessions were conducted entirely in Spanish, and a third meeting was held with service providers who work with mainly Latinx immigrant households. A fourth Spanish-language session was scheduled but had to be postponed due to turnover within the cohost organization. This resulted in 30 percent of the sessions engaging Latinx communities, an increase of 12 percent when compared to the Listening Tour held the previous year.

To ensure the safety of residents during COVID-19, every meeting was again hosted on a virtual platform and interested individuals were encouraged to attend via video conference or phone.

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?

Table 25: Listening Tour Meetings

Location or Target Community	Cohost	Date	Number of Attendees
Statewide - focused on immigrants and their experiences	 Promotores de Inmigración (in Spanish)	October 20, 2021	30
Statewide - focused on new mothers experiencing or at risk of homelessness	 I-PROMOTE Illinois	November 10, 2021	23
Logan Square, Chicago	 Logan Square Neighborhood Association	January 7, 2022	22
City of Chicago	 We Will Chicago	January 24, 2022	25
Logan Square, Chicago	 Logan Square Neighborhood Association	January 26, 2022	8
Southeastern Illinois	 Embarras River Basin Agency, Inc.	February 10, 2022	24
Will County		February 17, 2022	9
Will County		February 18, 2022	24
Far South Chicago Suburbs	 Far South Community Development Corporation	February 28, 2022	11
Metro East	 Latino Roundtable of Southwest Illinois	March 8, 2022	23

IHDA chose to evaluate this year's sessions as one group rather than separate them into regions as was done with last year's Listening Tour. Geographically, the first two sessions were categorized as Statewide. The first session was led in Spanish and was cohosted by three organizations which are referred to as **"Promotores de Inmigración"**, or "Immigrant Advocates" in English. These organizations work directly with immigrants in Illinois, including the Illinois Migrant Council, the Office of Welcoming Centers for Refugee and Immigrant Services (Illinois Department of Human Services), and Casa Michoacán Federación de Clubes Michoacanos en Illinois. The October meeting provided an opportunity to discuss housing needs and experiences specific to the Spanish-speaking immigrant community.

Although this first session was available statewide, most participants resided in Jackson County, located in southern Illinois. Residents highlighted several issues experienced by undocumented Latinx immigrants including the need for English classes and translators to access

health and social services, the realities of living in substandard rental housing, the issues faced with low wage jobs, and the ongoing fear of deportation. Participants stressed the challenges of not having a driver's license for transportation and identification and the need for mobile Consular services, which would provide them identification cards. The group also shared that more information and assistance regarding homebuying, renting, and immigration is needed, specifically information in Spanish. **They mentioned that their community needs more affordable single-family housing options with 3 to 4 bedrooms because most families live in multigenerational households or are doubled up with two or three families in a home for overall affordability.**

The second statewide meeting was hosted by **I PROMOTE-IL**, a state maternal health innovation program based out of the University of Illinois at Chicago. Participants were mothers with children who were at-risk of homelessness or who had lived experiences of homelessness. Most attendees spoke about the difficulty in obtaining services when they were homeless, as well as the cyclical and generational nature of homelessness. Some participants mentioned their challenges with the Chicago Housing Authority, such as the long waiting list, and the data and clerical issues, specifically simple mistakes or typographical errors in their paperwork that prevented or delayed their receiving services. They continued that making corrections to the paperwork was difficult and required long periods on the phone, which can be challenging or impossible if you have a job. The group also expressed that case managers and intake specialists at homeless services agencies could be more empathetic and helpful, particularly when it comes to placing families in areas where they feel safe, and resources should be more widely available. Participants mentioned that homeless shelters can also be a problem, because many will not take in children, particularly boys, older than age 7. Oftentimes assistance is available through the schools for families with children, but the information is confusing, or the hurdles high, and multiple women reported being told they were “not homeless enough” for help. Finally, during the global Covid pandemic, several participants reported losing their jobs due to a lack of childcare.

Logan Square Neighborhood Association in Chicago hosted both Spanish-language and English-language Listening Tour sessions in January that specifically focused on the needs and experiences of its residents within the Logan Square community on the northwest side of Chicago. Logan Square has experienced enormous gentrification over the past twenty years, shifting from a majority-Latinx working-class neighborhood to a community with fashionable restaurants and shops and rapidly increasing rents and property taxes. Both groups expressed concern about rising costs to stay in the neighborhood, gentrification displacing longtime residents, and access to information and resources for assistance. Many of the participants in the Spanish-language session expressed concern with negative and false information that prevents immigrants from seeking the assistance they need. Several residents said that landlords are either declining emergency rental assistance dollars due to concerns that they will get in trouble with the government or are telling their tenants that they will be reported to Immigration if they apply for assistance. Others commented that residents are afraid to apply for assistance for fear of getting themselves or undocumented members of their families in trouble, or because of fear they are being scammed. Accurate and timely information that targets this community is needed. Many participants in the English-language session commented that they were grateful for the Logan Square Neighborhood Association and other community groups that work hard to organize community residents and educate them on available resources.

We Will Chicago, a planning initiative spearheaded by the City of Chicago's Department of Planning and Development, hosted a Listening Tour meeting in January. The group largely agreed that several important housing needs for their community could be addressed through more equitable investment in neighborhoods. Chicago is billed as a city of neighborhoods, but resources have not been spread across neighborhoods equally, and some communities do not have access to green space, fresh foods, or health care and services. Most attendees

loved their neighborhoods for their diversity, wealth of history, and hardworking neighbors committed to the community. Homeownership is key to neighborhood stability, and many attendees were proud of their neighborhoods for having residents committed to making a difference at home. The group touched on the City of Chicago's plans to invest new resources into specific neighborhoods on the south and west sides to reverse some of the inequities present there. However, attendees from these neighborhoods were clear in their desire for more development in their communities, but without displacement or higher property taxes. Participants also want more housing options across the board, particularly addressing seniors and young families. They said that affordable homeownership is missing for the people in the middle, and assistance is not available to households earning more than 120 percent of the Area Median Income, while housing market rates in Chicago are much higher. One of the participants noted, **"We are losing the middle. I'm not seeing folks coming back to buy affordably."**

In February, the **Embarras River Basin Agency, Inc. (ERBA)**, a non-profit dedicated to providing services to address the needs of the low-income communities in the mainly rural Clark, Coles, Crawford, Cumberland, Douglas, Edgar, Jasper, Lawrence, and Richland Counties in southeastern Illinois, cohosted a listening session for constituents in its area. The group mentioned that one of the main issues was a lack of public transportation which makes it challenging for some to access jobs and fresh foods in spread-out rural areas. **Participants also noted a real need for supportive and transitional housing for people, particularly women with children, who are moving out of shelters or alcohol or drug rehabilitation programs. However, participants also identified a "Not in My Backyard (NIMBY)" mentality surrounding this type of housing and noted that there have been some highly negative reactions around a sober living facility in the area. Service providers reported concerns about clients needing support having to encounter this kind of discrimination and bigotry while in recovery.** Attendees identified a need for more housing stock and available rental units, especially as evictions surged after the state eviction moratorium was lifted. The COVID-19 global pandemic also severely impacted rural areas because people began shopping online while local small businesses lost customers. In general, and similar to sessions in more urban settings, attendees remarked on the need for more education about available resources. Participants in this session also noted a need for more workforce and vocational training to address a mismatch between available jobs and job seekers, as well as education and possibly state incentives for employers on hiring individuals who are experiencing homelessness. Finally, the attendees were proud of their community and commended their neighbors for always coming together to help others and making the community stronger.

On February 17 and 18, the **Community Builders Network of Will County** cohosted two Listening Tour sessions. The first meeting focused on Will County residents, while the second targeted stakeholders such as service providers in the county. The cohost had a new idea for these discussions that turned them into more of a game, which inspired thoughtful answers. These sessions included different questions than were posed to participants than in other sessions (see Appendix 4), but similar themes emerged from the discussions even with the new questions.

Reliable transportation and senior housing were two top needs emphasized in the two Will County Listening Tour sessions. Participants noted that more education and programming should be available to seniors when it comes to understanding their options for downsizing. Additionally, with an older housing stock and an aging population, there is high demand for housing, but waitlists are long for available units. They noted that seniors who are homeless find it even more difficult to find shelter and that the fastest growing cohort of the homeless population is males over age 65. Additionally, there was mention that most of the local rental units have two or three bedrooms, when most seniors want and may only be able to afford a one-bedroom unit.

Both groups also mentioned that zoning can be a problem in their communities. Many communities in Will County have in the past used zoning

to keep multifamily rental properties and shelters on the edges of the community or outside it altogether. **Both groups emphasized the importance of educating current residents on the benefits of affordable housing and the need for myth busting in their communities.** The stakeholder group also discussed fair housing and discrimination. In many communities in Will County, stakeholders noted considerable discrimination against renters and particularly, low-income renters. Additionally, renters who have Housing Choice Vouchers are sometimes rejected even though the rent will be subsidized. Furthermore, the stakeholder group noted that justice-involved and returning individuals face significant hurdles when looking for housing to rent. Overall, more resources and education around homeownership and fair housing is incredibly helpful for home buyers in these areas.

Both residents and stakeholders discussed the mismatch between available housing and available jobs in their communities. Residents in particular want more communities to emphasize a live, work, play concept to keep people from having to travel as far to work or for recreation. Additionally, the groups mentioned that an increase in pay rates would help renters when looking for housing, because application fees, first and last months' rent and a security deposit can be out-of-reach for a minimum wage earner.

In late February, the **Far South Community Development Corporation** cohosted a Listening Tour session with residents and service providers in the far south Chicago suburbs. Housing maintenance needs were a big issue that attendees discussed with older housing stock and an aging population. Many attendees said there was a need for funding, especially for senior homeowners, to rehab and maintain their homes. Homes that are underwater on their mortgages were another common issue. Public safety is also an issue for many attendees. Attendees said their neighborhoods were getting safer, but more owner-occupied properties and getting to know neighbors would continue to help build trust. Too many vacant homes reduces "eyes on the street" and contributes to safety problems. One participant thinks grants to purchase individual vacant homes or lots and rehabilitate or build new would be helpful across the state. Others mentioned beautification programs that can help neighbors, especially seniors, increase the curb appeal of their properties and clean up neighborhoods. Mental health resources are also needed in the community, and several participants noted that the pandemic brought local mental health issues to the forefront. Finally, several attendees noted the presence of multigenerational businesses and long-time homeowners and families in their communities, and how they love being able to continue those traditions. **Such traditions and the continued presence of small "Mom and Pop" local businesses owned and operated by people of color should be highlighted and supported.**

In early March, the **Latino Roundtable of Southwestern Illinois**, a coalition of service providers in the Metro East area, near St. Louis, Missouri, that serve a mostly Latinx population, cohosted a Listening Tour session with local providers. The group mentioned housing affordability as a top issue for their clients. Median housing prices have increased in most areas of the state, and more people are renting homes now due to the increased price to own and the lack of homes on the market. Multiple attendees remarked on how years ago, it made more sense financially to purchase a home, whereas now high taxes and costs of maintenance have pushed more people into renting. The group continued that seniors want to stay in their long-time homes but cannot afford maintenance or accessibility improvements as they age, which pushes the home into further disrepair and makes it difficult to keep a life cycle of homes in a community. The service providers mentioned that there were employment opportunities in the local community, but that the pay was not high enough to offset the increased cost of housing. Additionally, attendees noted that many Latinx families in the area are living in substandard mobile homes that are not regularly inspected, and because the household may be of mixed immigration status, many do not fight their landlords on issues or do not know their tenant rights. The service providers confirmed that residents need more education on housing options and homeownership, and absentee or corporate landlords are a real issue when it comes to affordability and upkeep. Participants agreed that homeownership creates

stability in a community, and the disproportionate number of renters to owners makes a community feel more transitory and decreases perceptions of safety. Finally, the mentioned that **the COVID-19 pandemic brought to light the real disconnect between Internet service providers and communities, and this group felt that broadband should be more equitably distributed throughout the state.**

Across the Listening Tour sessions, a few themes emerged. Residents across the state see a need for assistance in renovating homes, particularly for older individuals and people in communities that are experiencing rapidly increasing property values and taxes. We also heard about a need for greater and more accessible education about the availability of resources across the state. People cannot access housing counseling, mental health services, or rehabilitation dollars if they do not know about them, and there is a wide disparity in technological capacity and access across the state. Outreach efforts should include analog as well as digital. Similarly, Spanish-speaking, immigrant, and other communities of color need more information about their rights in their own language and community to counter fears and misinformation from landlords and local organizations. Residents in multiple sessions also expressed the desire that their communities be more welcoming to new residents, indicating a further need for education and myth busting surrounding housing diversity. Finally, across virtually all the sessions, residents expressed a need for better transportation to higher paying jobs and a fuller life cycle of housing that is available to households at a range of incomes.

IL HOUSING BLUEPRINT
THE FUTURE OF HOUSING IN ILLINOIS

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

Share your goals for Illinois at
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"A COMMUNITY WHERE ALL PEOPLE CAN EXIST IN PEACE AND ARE TREATED EQUALLY."

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A HOUSING BLUEPRINT FOR THE FUTURE

EXAMINING 2022'S EMERGENT THEMES

The 2022 Housing Blueprint Update has provided us with critical supplementary information and new insights that have enhanced our evolving understanding of Illinois.

In this update edition, we have progressed the Blueprint effort, expanding our reach throughout the state (with specific efforts to involve more Latinx communities in our analysis) and touching on the needs of more Illinoisans. We have also turned a deeper lens on to our own programming and identified methodology (and areas) to improve our program targeting to assist in closing housing and wealth gaps that exist across the state. And finally, we have started taking steps **to position the Illinois Housing Blueprint as an action plan for how the State of Illinois and IHDA can shape and target its investments in the new construction and preservation of affordable housing across Illinois into the future.**

Conclusions and important knowledge points are highlighted throughout the preceding document and are not necessarily repeated here, but by way of a conclusion the following themes have come to light in this 2022 Update:

- We have learned more about the **nuances of our regional rental markets**, and we have begun to flesh out some directions to take and target rental housing development incentives and funding to encourage the closing of our statewide rental gap. The Regional Profiles, which will be published at ILHousingBlueprint.org in the fall of 2022, will detail the demographic and economic conditions of the 15 different regions across the state and will be used to inform IHDA technical assistance, market analysis, programmatic targeting, and legislative advocacy.
- Our affordable **rental housing stock should be diversified to meet the changing demographic and income needs of our state.**
- While **IHDA's homeownership programs are successfully serving the diverse pool of potential homebuyers throughout the state, these programs are less successful in some of Illinois' regions** and targeted promotion of these programs may help.
- Despite directly addressing **racial equity** in housing funding programs (via a new QAP for 2022-2023 and the introduction of a Next Gen program for BIPOC developers, as well as other methods), there is much progress to be made and immediate attention should be on evaluating these endeavors and planning for the future.
- **Credit inequities must be addressed** to assure continued and expanded equitable access to IHDA's Homeownership programs.
- A need to **enhance housing counseling, rental counseling, and tenants' rights education** to keep residents well-informed of their choices as it relates to their home. Housing/rental counseling and education will deliver results by expanding homeownership opportunities, improving access to affordable housing, keeping people in their homes, avoiding eviction, and understanding the rights and responsibilities of tenancy.
- Many regions have a **jobs and housing mismatch**, in which a community may have affordable housing but few jobs to support

them, or plenty of lower-paid jobs but a lack of affordable housing for those workers. Both situations contribute to long commutes for workers and a reduced quality of life. Further workforce development and a concerted linkage between local needs and housing development and planning may help address the mismatch.

- Access to affordable housing must be cultivated and supported. **More partnerships are needed across the state to improve access to IHDA programs and resources** for residents. IHDA delivers its work mainly through its numerous partnerships with affordable housing developers, mortgage lenders, units of local government, nonprofit agencies, and others. These additional partnerships would elevate IHDA's outreach and visibility throughout the various Illinois communities.
- The importance of **expanding technical assistance among partners** to augment their capacity to deliver IHDA programs and resources on a local level.

THE FUTURE OF THE HOUSING BLUEPRINT

There will be subsequent updates of the Housing Blueprint, and the question now is where we should go next in this multi-year planning process. There are several drivers of the timing of these updates that must be considered:

- The timing of these updates cannot be committed to as of yet. As discussed above, much of the research within the Housing Blueprint is based on US Census data – a data source that has had its challenges in recent years. Providing time for the data to include the vast changes of the previous years, but also for roll-out issues to be rectified nationally may be in the best interest of future Blueprints.
- The involvement of the Housing Task Force as our main advisory board and the coordination of the Housing Blueprint with the Annual Comprehensive Housing Plan (created and monitored by the Housing Task Force) must be further established and considered. Great strides were made with this update to coordinate these two bodies. We will continue our efforts to fully align these two initiatives.
- The community engagement component (Statewide Resident Survey and Listening Tour) of the Housing Blueprint will be overhauled. New questions for the Statewide Resident Survey and the Listening Tour will be created to align with the themes uncovered in this 2022 Update. Targeted questions which address new directions for the Blueprint and identify new housing needs are needed, and tweaks to the outreach strategy (including but not limited to leadership from the Housing Task Force) are imperative. Both require time to vet and develop.

Throughout the remainder of 2022 and into 2023, IHDA will work to internally develop a calendar and scope for the next Blueprint Update. We will also again work to identify scope of work that focuses on and deepens the findings and themes identified in the first two Blueprint efforts.

Future Blueprint updates will focus on **continuing to identify housing needs throughout Illinois and identifying barriers that exist on all levels that stop Illinoisans from meeting their needs**. Below are several focus areas and identified next steps for 2023 and future Blueprint updates:

- **Explore the rising costs of developing affordable housing and develop reasonable methodologies to address them.** Affordable housing development costs are rising, and they are not commensurate with annual funding increases – meaning that as costs go up, fewer units of affordable housing can be built. While this is a national issue and is primarily related to the highest rate of inflation in decades, rising material costs, regulatory burdens that come with affordable housing resources, and the scarcity of land, our interest here would be to identify local contributors to this cost jump and to develop local solutions if possible. A concerted effort, utilizing the expertise of the Housing Task Force in the form of a working group, as well as IHDA’s policy and legislative teams can help to illuminate a pathway forward on this issue and help to highlight tools and incentives that can be used to address these rising costs.
- **Address barriers to access that hinder Illinoisans from affordable housing opportunities.** There are many steps towards providing affordable housing opportunities. These steps are taken by different and often non-overlapping parts of our business model. To bridge this gap, communities must have access to a deeper understanding of what affordable housing is and developers must have access to subsidies and loan products that can help to focus them. Barriers to access can be explicit and intentional (in the form of NIMBY, for example), they can be institutional (unintended barriers set by workplace necessities), and they can be knowledge based. With its statewide outlook, IHDA and the Housing Blueprint can be leveraged to explore these issues of access in a methodical manner.
- **Target housing needs outside of Chicagoland.** The Blueprint has illuminated needs outside of Chicago and has shown similarities and differences in the local drivers. In the last year, we have made tremendous strides with our regional approach towards understanding local needs, but we can go further. Proposed for a future Blueprint update is a research and data driven typographical approach towards analyzing the state, utilizing data in a way that we have not before and creating like geographic areas without the constraints of proximity. This will help us better understand the state we serve but will also help us better target housing programs moving forward by possibly updating our geographic targeting of programs.

Furthermore, deeper research into housing needs of Latinx and Black communities outside of Chicago is needed. Research presented in this 2022 Update shows that while the Chicago area has the largest Latinx and Black population, the proportional growth of these communities is much higher downstate where housing development tends to be the most constrained and stagnant. Evolving the housing approach downstate to meet and address the actual and future needs of the population will allow us to help better serve the state’s housing needs.

- **Utilize new tools to continue to assess racial equity program by program and region by region.** The Inaugural Housing Blueprint included a cursory all-IHDA assessment of racial equity. This research was limited and held back by having too much scope and ambition. Thereafter, a decision was made to dive deep on specific programs and the 2022 Update therefore contains an analysis of IHDA’s homeownership programming that should be continued. For future updates, a multipronged approach is being proposed. We will continue the deep dive on access to resources, and we will turn our main lens towards assessing the QAP and the Low-Income Housing Tax Credit program. This work will be done internally by IHDA staff, in close partnership with IHDA’s DEI expert and using

the Housing Task Force as a sounding board throughout this process. Work on analyzing the QAP has already begun and is being conducted in alignment with the 2-year QAP cycle (with the idea of including new updates in the 2024-25 QAP) which will be written and published in summer of 2023.

Additionally, a deeper geographic / regional approach should be taken to address racial equity in the affordable housing needs and programming throughout the state. As shown above, IHDA publishes a myriad of market analysis tools that can be used to shed light on nuance on housing need throughout the state. Many of these tools, particularly the Quality-of-Life Index and Affordability Risk Index, can be overlayed with racial and ethnic demographic analysis to provide deeper insight into how we should target our community facing programming throughout the state. This analysis, paired with the typographical analysis discussed above could have vast implications for the future of housing programming throughout Illinois.

- **Work to position the Housing Blueprint to identify barriers to housing and provide structure geared towards removing them for the most vulnerable populations in Illinois.** Supportive housing has long been a priority for the State, for the Housing Task Force, and for IHDA's funding programming. In the last year, the leadership of the Illinois Department of Human Services has been very active in identifying new methodologies to meet the evolving needs of post-pandemic Illinoisans. As the pandemic continues to progress, these needs are also expected to evolve. There are some barriers (such as the requirement of state IDs to engage in services) that we already know about and others that we do not.

IHDA promotes supportive housing via its funding program and (where appropriate) with its policy approach. Aligning these two approaches requires constant coordination and negotiation – activities that can be better supported with research and analysis provided through the Housing Blueprint. Recommendations for the future would be a clear establishment of parameters and guidelines where IHDA as a housing financier can work, utilization of regional / typographical analysis to better identify supportive housing needs throughout the state, and possibly the reestablishment of a Housing Task Force coordinated Supportive Housing Working Group.

A benefit of the continually evolving nature of the Housing Blueprint is the establishment of a process that can re-strategize and reshape as it grows. As new findings are illuminated through analysis of key metrics and continued engagement of communities across the state, they can be brought into the very public facing calculus of the Housing Blueprint and thus be absorbed into IHDA and the State of Illinois' affordable housing planning and financing. Building upon findings and taking actionable steps is a critical aspect of the Blueprint. Our accomplishments and conclusions are not the end, but rather catalysts for further analysis that will continue to grow our understanding of what investments will improve the quality of life for all Illinois residents, creating safe, healthy, and sustainable communities.

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APPENDIX 1: GLOSSARY

2022 Housing Blueprint Update or 2022 Update - The 2022 Housing Blueprint Update provides more in-depth analysis based on the 2021 Blueprint's recommendations and key findings.

Area Median Income (AMI) - The median income of a county, or the metropolitan statistical area of Chicago, or the metropolitan statistical area of St. Louis, adjusted for family size. HUD publishes annual income thresholds relative to an area's median income to determine eligibility for income-restricted housing or programs.

BIPOC - Black, Indigenous, and people of color

Comprehensive Housing Planning Act - Illinois Public Act 94-965 provides that the State of Illinois shall prepare, and be guided by, an annual comprehensive housing plan that specifically addresses certain underserved populations. This Act created the Illinois Housing Task Force.

Continuum of Care (CoC) - A local or regional group of homeless services and housing providers required under HEARTH Act funding to ensure local/regional priority needs are being annually addressed. Illinois has statewide coverage.

HOME - The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

Illinois Affordable Housing Tax Credit (IAHTC) - The Illinois Affordable Housing Tax Credit (IAHTC) encourages private investment in affordable housing by providing donors of qualified donations with a one-time tax credit on their Illinois state income tax equal to 50 percent of the value of the donation. The donor can choose to transfer the credits to the project, which creates additional project financing through syndication of the credits.

Illinois Housing Task Force - A consortium of statewide housing and community development experts coordinated by IHDA that meet throughout the year to inform and guide housing policy. Housing Task Force members are appointed by the Executive Director of IHDA, who serves as the body's Chair. There are a total of forty-four representatives, including those appointed by the Governor, General Assembly, and various other State agency representatives. The 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 Housing Task Force is currently supported through legislation that will last at least through 2026.

Illinois Rental Repayment Program (ILRPP) - The Illinois Rental Payment Program (ILRPP) provides financial assistance for rent to income-eligible Illinois renters and their landlords who have been impacted by the COVID-19 pandemic. Illinois renters who are behind on rent due to COVID-19, are eligible for up to \$25,000 and 18 months of emergency rental payments.

Inaugural Housing Blueprint - A detailed and actionable planning document that serves as a foundation on which to build programs, advocate for legislative and social change, and to seek solutions for Illinoisan's collective affordable housing future. The Inaugural Housing Blueprint covered activity from FY2016 to FY2020 and was issued in the summer of 2021.

Low-Income Housing Tax Credit (LIHTC) - The Low Income Housing Tax Credit provides federal income tax credits to investors for the development of affordable income multifamily rental housing.

Listening Tours - The Housing Blueprint's Listening Tour provides 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. In partnership with more than 10 community partners and cohosts, IHDA hosted 10 meetings from October 2021 through March 2022 to discuss and listen to residents' experiences, needs, and hopes surrounding housing in their community. The Listening Tour meetings provided a platform on which residents could raise their voices and perspectives and allowed for engagement and relationship-building between IHDA, housing advocates and providers, and community residents across the state.

Next Gen - As part of IHDA's continuing diversity, equity and inclusion (DEI) efforts, IHDA has been exploring opportunities to support BIPOC for-profit and non-profit business leaders to enter and succeed within the LIHTC program. This work began with the belief that greater diversity among LIHTC developers could lead to more inclusive outcomes, including greater community engagement in the development process, greater diversity in the type of projects IHDA sees in the LIHTC rounds and a more equitable distribution of the wealth generated by developer fees. IHDA researched several DEI initiatives that serve as models from across the country and facilitated conversations with internal and external stakeholders within the development community to better understand the needs and goals of BIPOC-led firms and non-profits in the tax credit space. As a result of this work, IHDA made its first Request for Applications (RFA) available in July of 2022 to offer funding for CDFIs to provide pre-development loans, technical assistance, and training to BIPOC developers to enter and succeed within LIHTC.

Permanent Supportive Housing - A Project with a preference or restriction for people who need supportive services to access and maintain affordable housing, are experiencing or at risk of homelessness, are living with disabilities, and/or are experiencing or at risk of institutionalization. The housing should be permanent (not time-limited, not transitional), affordable (typically rent-subsidized or otherwise targeted to the extremely-low-income who make 30 percent of the area's median income or below), and independent (tenant holds the lease with normal rights and responsibilities). Services should be flexible (responsive to tenants' needs and desires), voluntary (participation is not a condition of tenancy), and sustainable (focus of services is on maintaining housing stability and good health).

Qualified Allocation Plan (QAP) - The policy document that outlines how LIHTC are awarded across the state to affordable housing developers and their teams.

Regional Profiles - IHDA worked to use demographic, housing, and employment data to group counties together by larger, regional trends. This provides another data-informed lens to understand Illinois and its housing needs.

Statewide Referral Network (SRN) - A statewide referral process that links Supportive Housing Populations with available Statewide Referral Network (SRN) Units. The SRN is a collaboration between the Illinois Housing Development Authority, the Illinois Department of Human Services, the Illinois Department on Aging, the Illinois Department of Healthcare and Family Services, and local social service providers.

Households referred through the SRN process may or may not need long- term supportive services. It is expected that referrals in need of ongoing supportive services will have them arranged by the referring service provider.

Tied primarily to IHDA's Low Income Housing Tax Credit (LIHTC) Program, IHDA developed the SRN in 2008, as an overlay on the housing locator system. The SRN is a program that links vulnerable populations to affordable housing across Illinois. Eligible populations include persons with disabilities, persons experiencing homelessness and persons at-risk of homelessness.

The Authority - The Illinois Housing Development Authority, a body politic and corporate of the State of Illinois.

Tax Increment Financing (TIF) - Municipalities in Illinois have the authority to undertake public and private redevelopment projects in blighted areas via Tax Increment Financing (TIF) districts. There are several TIF mechanisms that may apply to affordable housing: local issuance of bonds to fund public improvements; reimbursement of development expenses; and use of tax increment revenues to pay for up to 50 percent of the direct cost of construction of new housing units to be occupied by low- and very low-income households.

Working Groups - Three working groups were convened in October 2021 to with Task Force members participating along other subject matter experts to share current knowledge and provide recommendations. The working groups focused on three key topics - Addressing Racial Equity; Promoting Economic and Environmental Resilience; and Aligning Infrastructure and Housing to Promote Access. As recommended by the 2021 Housing Blueprint, these working groups were intended to provide coverage and survey knowledge on topical items that are not covered with typical data resources.

GLOSSARY OF ACRONYMS

STATE AGENCIES AND DEPARTMENTS

CDB	..... Illinois Capital Development Board
CFPB	..... Consumer Financial Protection Bureau
CMS	..... Illinois Department of Central Management Services
CMMS	..... Center for Medicare and Medicaid Services
DCEO	..... Illinois Department of Commerce and Economic Opportunity
DCFS	..... Illinois Department of Children and Family Services
DJJ	..... Illinois Department of Juvenile Justice
DMH	..... IDHS Division of Mental Health
GOMB	..... Governor's Office of Management and Budget
HTF	..... Illinois Housing Task Force
IDFPR	..... Illinois Department of Financial and Professional Regulation
IDHFS	..... Illinois Department of Healthcare and Family Services
IDHR	..... Illinois Department of Human Rights
IDHS / DHS	..... Illinois Department of Human Services
IDNR	..... Illinois Department of Natural Resources
IDoA	..... Illinois Department on Aging
IDOC	..... Illinois Department of Corrections
IDOR	..... Illinois Department of Revenue
IDOT	..... Illinois Department of Transportation
IDPH	..... Illinois Department of Public Health
IDVA	..... Illinois Department of Veterans Affairs
IEPA	..... Illinois Environmental Protection Agency
IHDA	..... Illinois Housing Development Authority
ISTHA	..... Illinois State Toll Highway Authority
SHWG	..... Supportive Housing Working Group

PROGRAMS AND MISCELLANEOUS TERMINOLOGY

ARP / ARPA	American Rescue Plan / American Rescue Plan Act of 2021
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act
CRF	Coronavirus Relief Fund
MPO	Metropolitan Planning Organization
MSA	Metropolitan Statistical Area
QAP	Qualified Allocation Plan
RFA	Request For Applications
SWOT	Strengths, Weaknesses, Opportunities, and Threats analysis
TARP	Troubled Assets Relief Program

FEDERAL/STATE/LOCAL/AND OTHER PARTNERS	
AAAs	Area Agency on Aging – Local organizations that provide services and programs for seniors
CAAs	Community Action Agencies
CDFIs	Community Development Finance Institution
CHDOs	Community Housing Development Organizations – a designated non-profit with the federal HOME program
CIC	Community Investment Corporation
CIL	Centers for Independent Living – Local organizations that provide services and programs for people with disabilities to help them live more independently
COC	Continuum of Care
CRN	Chicago Rehabilitation Network – A non-profit technical assistance provider and advocacy agency
CSH	CSH (formerly Corporation for Supportive Housing) – A non-profit technical assistance provider for homeless and special needs housing and services
FEMA	Federal Emergency Management Agency
FHA	Federal Housing Administration
FHLBC	Federal Home Loan Bank of Chicago
GRAC	Governor’s Rural Affairs Council
GSE	Government Sponsored Enterprise (Most commonly referring to FHLB, Fannie Mae, Ginne Mae, & Freddie Mac)
HUD	U.S. Department of Housing and Urban Development
HFAs	Housing Finance Authority
IFF	IFF (formerly Illinois Facilities Fund) - A Midwest-based CDFI
IIRA	Illinois Institute for Rural Affairs
ILGA	Illinois General Assembly

FEDERAL/STATE/LOCAL/AND OTHER PARTNERS	
IMHPAC	Illinois Mental Health Planning and Advisory Council
LAAs	Local Administering Agencies under the Rental Housing Support Program
LISC	Local Initiative Support Corporation
LSHAC	Lead Safe Housing Advisory Council
LSHSTF	Lead Safe Housing State Task Force
NCSHA	National Council of State Housing Agencies
NGA	National Governors Association
NHS	Neighborhood Housing Services of Chicago, Inc.
OAG	Illinois Office of the Attorney General
OASAC	Older Adults Services Advisory Committee
OMB	U.S. Office of Management and Budget
PHA	Public Housing Authority
Reentry Working Group	Governor’s Statewide Community Safety & Reentry Commission
TA Providers	Technical Assistance Providers
USDA-RD	U.S. Department of Agriculture-Rural Development Office
SBDCs	Small Business Development Center
SPAR	Strategic Planning and Reporting Department

GLOSSARY OF RACIAL AND ETHNIC TERMINOLOGY

1. **Race:** a human invented, shorthand term used to describe and categorize people into various social groups based on characteristics like skin color, physical features, and genetic heredity.

a. *African American/Black* - Individuals who are descendants of slaves who arrived to the United States via the slave trade.

b. *Black* - An encompassing term that includes African-Americans as well as those who are descendants of African and non-African immigrants (post-slavery).

c. *Asian/Asian American* - Individuals who are descendants or originate from Asia (Afghanistan, Armenia, Azerbaijan, Bangladesh, Bhutan, Brunei, Cambodia, China, Georgia, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Malaysia, Maldives, Mongolia, Myanmar (Burma), Nepal, North Korea, Philippines, Eastern Russia, Singapore, South Korea, Sri Lanka, Tajikistan, Thailand, Timor-Leste (East Timor), Turkey, Turkmenistan, United Arab Emirates, Uzbekistan, and Vietnam) but not including the Middle East region.

d. *Indigenous Peoples* – are the descendants of the peoples who inhabited the Americas, the Pacific, and parts of Asia and Africa prior to European colonization.

e. *Latinx/Latina/Latino/Hispanic* - Individuals of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

f. *Middle Eastern North African* - Individuals who are descendants or originate from the Middle East (Bahrain, Cyprus, Egypt, Iran, Iraq, Israel, Jordan, Kuwait, Lebanon, Oman, Palestine, Qatar, Saudi Arabia, the Syrian Arab Republic, Turkey, the United Arab Emirates, and Yemen) or North Africa (Algeria, Egypt, Libya, Morocco, Sudan, Tunisia, and West Sahara).

g. *White/European American* - Individuals who are descendants or originate from Europe or the Middle East/North Africa.

2. **Ethnicity** – a sociological concept based on shared group characteristics such as culture, language, geolocation, and heritage. It describes any group that is characterized by a distinct sense of difference owing to culture and descent.

3. **Indigeneity** – marking a particular cultural status, condition, and particular experience and history of different indigenous groups.

APPENDIX 2: BLUEPRINT WORKING GROUP SWOT SUMMARIES

WORKING GROUP I - ADDRESSING RACIAL EQUITY

Support Diverse Leadership in the Housing Economy - SWOT Analysis Summary

STRENGTHS of IHDA/Statewide programs
IHDA created scoring incentives in its competitive LIHTC and PSH applications, making it more competitive to bring in development teams with diverse leadership IHDA puts resources and policy toward diverse leadership IHDA has convening power and access to networks, pools of potential customers and leaders IHDA funds the Chicago Rehab Network's Community Empowerment Series, a capacity building training Illinois is a diverse state, there is a large available pool of future leadership
WEAKNESSES of IHDA/Statewide programs
IHDA resources are very complex and require specific expertise and resources to apply for funding and the programs are competitive Accessing affordable startup / seed capital is very difficult Access to equity once you have loan money often requires crowdsourcing / crowdfunding
OPPORTUNITIES for IHDA/Statewide programs
Support more capacity building – training, education Establish mentorship relationships Make equity capital available to BIPOC developers that is simpler than LIHTC – a revolving equity fund Social lending BIPOC leadership in banking and financing firms In the absence of something, one must create it. Intentionality remains essential in this area and should motivate us to invest our efforts towards recruiting proven individuals by establishing leadership programs allowing for the transference of knowledge to develop and support future BIPOC leadership within the housing sector.
THREATS to IHDA/Statewide programs
Black-owned banks are at risk of being closed. Black-owned banks are an important source of development financing for projects in Black neighborhoods and by BIPOC-led developers.

Increase BIPOC Homeownership SWOT Analysis Summary

STRENGTHS of IHDA/Statewide programs

IHDA offers a wide variety of homeownership programs
IHDA has a statewide reach
IHDA's homeownership programs are increasing the amount of money available, have seen an increased rate of BIPOC applicants
IHDA's student loan program (SmartBuy) brought the average age of applicants down, meaning the program helped IHDA reach younger applicants
IHDA is acting proactively to promote homeownership with its creative programming
There is a growing acceptance of modular construction in Chicago – modular has the potential to bring construction costs down which can make properties more affordable
There is a strong network of housing providers, counselors, and advocacy organizations in Chicago
Chicago generally has more naturally occurring affordable housing – Chicago is one of the most affordable big cities in the USA
Illinois has plenty of potential customers to get into first time homeowner programs – we must prioritize them

WEAKNESSES of IHDA/Statewide programs

IHDA needs to target households at lower AMIs to make homeownership more attainable to residents at all income levels
Program complexity / requirements – IHDA's programs are too complex and have too many requirements
Knowledge and access to available IHDA programs needs to be better – “If we have the program the people will come” is not working, we need to target our outreach better
Even if housing properties are affordable, property taxes, transit, and community access and amenities still make housing unaffordable

OPPORTUNITIES for IHDA/Statewide programs

Collect better data on IHDA programs – especially the race of recipients
Allow/promote layering financing for individual homeowners
Embrace cost saving models like modular construction, shared purchasing, streamlining permitting
Target different groups better to get most qualified applicants
Better marketing, name programs better
Host neighborhood housing fairs and engage with local nonprofits to promote available programs
DePaul research on naturally occurring affordable housing (NOAH) and 2-4 flats
2-4 flat preservation as wealth-building for BIPOC families
Building upon partnerships with agencies like First Home Buyers, and the West Cook Homeownership Center, a program of the Oak Park Regional Housing Center, IHDA stands poised to consider expanding their reach with other known agencies.
Also working more closely with the City of Chicago and outlying larger bordering cities and communities (Rockford, Joliet, Elgin, etc.).
Similar to IHDA's successful approach with the Emergency Rental Assistance program, we must clearly identify our audience/stakeholders and hard-to-reach groups to measure program success.

THREATS to IHDA/Statewide programs

Lender unwillingness to work with smaller sized loans
 High construction costs
 Property taxes, especially in the south suburbs of Chicago
 Appraisal gaps for Black and Latinx owners
 Higher risk categorization for HFA programs
 Relax debt to income ratio limits so lower-income households can access ownership
 Potential future funding cuts or changes at the Federal level
 Lack of buy-in from local leadership and community level stakeholders.

Creating Better Access Through Comprehensive Planning - SWOT Analysis Summary

STRENGTHS of IHDA/Statewide programs

IHDA's Community Revitalization Team which provides free planning services and technical assistance to under-resourced municipalities, with a priority outside of the Chicago metro area.
 Maximizing funds for the core groups in need of assistance
 Administering governmental programs on a short turnaround
 Accessory Dwelling Unit Program in Chicago
 TOD and ETOD developments in Chicagoland
 Housing Blueprint, which provides a statewide housing plan that everyone can use
 A lot of programming is available in Cook and collar counties.
 Mortgage program guidelines that limit assistance for sub-prime applicants
 IHDA is taking initiative to develop customized solutions for affordable housing deficits, such as IHDA's free planning services and technical assistance for Illinois municipalities

WEAKNESSES of IHDA/Statewide programs

Low municipal capacity in many areas to create plans – staffing and financial capacity
 Fragmented levels of government – many partners needed for implementation of funding and programming
 Sometimes inadequate communications and feedback gathering with non-IHDA partners
 Outreach is often unclear to partners and stakeholders when a planning process is underway and how best to plug-in
 Perception that rural communities have not received as much programming
 Sometimes inadvertent use of programs as a “one size fits all” solution
 Lack of truly comprehensive context-sensitive technical assistance
 Not having programs for those households slightly above the 80 percent or 120 percent AMI limits
 Sometimes inadequate communication with local stakeholders and non-IHDA partners. Need to be better at connecting with partners on their terms
 Limited funding sources to allow for the expansion of affordable housing
 Expanding outreach to broaden and deepen engagement among BIPOC communities – i.e., via stipends for community partners and navigators

OPPORTUNITIES for IHDA/Statewide programs

Working with large employers for economic planning

Blueprint is bringing attention to shortcomings in planning which will motivate more outreach to areas of the state not receiving planning or programming

IHDA should expand its free planning services to boost its ability to provide planning technical assistance work to localities, so the opportunities for housing development are not precluded by local development/zoning codes and outdated plans.

Go to where the problems exist. Local community leaders faced with addressing the real housing disparity needs for their constituents can provide meaningful information in real-time to aid in providing insight and direction on how to bring our comprehensive planning to life for those who most need access to services leading to homeownership. This isn't a linear path, but one where we should strive towards the creation of community support with viable partnerships in order to achieve success.

THREATS to IHDA/Statewide programs

Local government staff turnover

The climate crisis and disasters will stretch already scarce dollars. Focus on how to boost resiliency for residents and for our funding streams.

Potential cuts or changes in funding at the Federal level

Lack of buy-in from local leadership and community level stakeholders.

WORKING GROUP II - PROMOTING ECONOMIC AND ENVIRONMENTAL RESILIENCE THROUGH IMPROVED AFFORDABLE HOUSING PLANNING

Environmental Resilience SWOT Analysis

STRENGTHS of IHDA/Statewide programs

IHDA's role allows it to convene and coordinate other agencies throughout the state for the broader good and can yield influence through its partnerships.

Policies, ordinances, and requirements ensure developers are building housing for the good/well-being of residents and not just the bottom line.

Sustainable requirements of the updated QAP provide a level of standardization or expected part of process for developers.

Third-party certifications guarantee durable housing which is beneficial for the agency and residents long-term.

Enterprise-focused approach allows residents to stay in their community while still providing high-quality housing.

Incentive-based approach is an effective way to ensure results.

Encourages sustainable practices where desirable while also overlapping in Environmental Justice and Environmental Resilience (i.e., providing housing that mitigates environmental risk).

Leverages IHDA's capital with other state and federal resources.

WEAKNESSES of IHDA/Statewide programs

IHDA is making an impact, but there's not enough capital to have real comprehensive impact.
 Human capital constraints in rural areas may limit their ability to access programs.
 Enhanced sustainability requirements will likely increase costs to developers and may not be achievable for smaller developers.
 On the ground integration with community teams doing the work is currently limited.
 IHDA's scope of impact is limited given primary influence is on affordable housing developers, though environmental resilience may depend on many other community elements.

OPPORTUNITIES for IHDA/Statewide programs

1) Enhanced engagement

Power co-ops are strong in rural areas and should be added to Ameren and ComEd as partnership opportunities.
 Consider community solar energy programs for multi-family and senior buildings.
 Community engagement with universities and community colleges in a variety of departments/organizations.
 Identify and collaborate with regional economic development organizations such as SI Now for the southern 17 counties.
 Consider partnership with Army Corps of Engineers.
 Seek-out and leverage local programs like Project Rebound in Galesburg.
 Collaboration with IDNR for flood mitigation resources and IEPA for redevelopment.

2) Workforce/knowledge capacity

Establish partnerships with schools of architecture for project activities, education of the next generation of architects; similar partnership with construction programs.
 Consider Illinois Sustainable Technology Institute as a partner.

3) Funding

Funding for small-scale, mixed-use projects (e.g., projects under 10k SF).
 Explore housing options with malls, other real estate sectors like retail.

THREATS to IHDA/Statewide programs

Lack of political will/coordination with other agencies.
 Electoral variability that can change priorities, incentives, and funding or programs over time.
 Activities in surrounding states that negatively impact Illinois communities and their residents.
 Local zoning acting as a barrier to new resiliency programs.
 Planner capacity and development training is minimal in many communities.
 Lack of local building code expertise in smaller communities.
 High number of vacant and abandoned properties having negative impact on proximity housing price values, public safety, quality of life, the local tax base, etc.
 Existing infrastructure is inadequate with extreme weather events (flooding, heat, etc.).
 Illinois property taxes impacting housing affordability.
 Complex structure of utilities when it comes to considering them as partners.

Economic Resilience SWOT Analysis

STRENGTHS of IHDA/Statewide programs

Existing land bank initiatives encourage inter-jurisdictional collaboration and land assembly for future development which reduces cost of development, development lead-time, etc.

Initiatives like the Strong Communities Program provide seed money to spark revitalization in capital-constrained communities.

IHDA already provides technical assistance at no cost to communities who do not have capacity to do community planning by themselves.

IHDA is taking proactive measures in their QAP to address food access.

WEAKNESSES of IHDA/Statewide programs

IHDA's existing parameters/metrics might not calibrate for the complexities of urban markets.

Lack of partnerships/close engagement with regional economic development entities.

Regional healthcare coalitions aren't being engaged.

Lack of sufficient capital to have meaningful impact.

Existing poor-quality housing in some Illinois communities means some existing housing is less expensive than rent on the LIHTC unit.

IHDA being considered more of a social service agency. If IHDA were viewed through an economic development lens, IHDA would be more impactful.

OPPORTUNITIES for IHDA/Statewide programs

1) Enhanced engagement with other agencies

- Leverage Illinois Innovation Network

- Build Back Better Program

- Connect with community colleges and state universities for apprenticeships to fill workforce gaps. Need to build skilled construction jobs particularly outside Chicago MSA.

- Southern Illinois Now

- Collaboration with DCEO for Main St. redevelopment, etc.

- Existing local and regional workforce development programs

2) Building workforce/knowledge capacity

- South Suburban Trade Association

- Illinois Works Pre-Apprenticeship

- Colleges/universities

3) Growing local economic development capacity

- Community banks/trusts

- Land banking programs

- Computer Equity Network

- Office of Minority Economic Engagement

- ADME Program/Advantage Illinois

4) Leveraging employment centers

- Employer assisted housing opportunities

- Promoting government facilities to be developed in areas of interest

THREATS to IHDA/Statewide programs

Local competing jurisdictional interests in economic development.

Lack of Broadband infrastructure.

An existing negative perception of affordable housing in communities.

Lack of capacity by local Program sponsors (i.e., CAAs, other NFPs) to administer program funding.

Generalized population declines throughout Illinois.

“Siloed” agencies and lack of coordination to maximize funding impact.

Absentee/disinvested landlords operating outside the regulations of affordable housing.

Recidivism of properties through the tax sale process. (Some multiple times, while properties continue to deteriorate).

Utilizing Affordable Housing Infrastructure to Promote Access SWOT Analysis

STRENGTHS of IHDA/Statewide programs
<p>Existing community revitalization efforts, especially the travel and connection to resources.</p> <p>SRN (Statewide Referral Network) and 811 programs through IHDA that help people locate housing that meets their needs</p> <p>Quality of Life index, a statewide planning tool intended to determine areas of high livability within Illinois, available on IHDA's website.</p> <p>Strong understanding of what and how much PSH (Permanent Supportive Housing) is needed.</p> <p>Re-entry pilot program, an IHDA program to provide housing to individuals leaving the justice system.</p> <p>Mortgage assistance programs through IHDA</p> <p>De-emphasizing local support efforts fights against NIMBYism (NIMBY = "Not In My Backyard", a shorthand for community efforts to keep affordable or other new housing out of a neighborhood or municipality).</p>
WEAKNESSES of IHDA/Statewide programs
<p>Siloes for PSH efforts between consent decree populations, persons experiencing homelessness, and other special needs group.</p> <p>Lack of technical assistance.</p> <p>No continued efforts to expand applicant base (for construction/developer capacity).</p> <p>Not enough advertisement of IHDA program successes.</p> <p>Need stronger legislative advocacy.</p> <p>Lack of a continued presence downstate.</p>
OPPORTUNITIES for IHDA/Statewide programs
<p>Downstate/satellite/regional offices for IHDA</p> <p>Engage local community colleges as partners for any housing programs.</p> <p>Develop capacity for needed partners (e.g., property managers, construction management, etc.)</p> <p>New Interagency Task Force on Homelessness</p> <p>More data sharing with providers to identify specific needs.</p> <p>Working alongside ADU codes to promote more affordable housing.</p> <p>Pandemic-related resources and future federal stimulus.</p>
THREATS to IHDA/Statewide programs
<p>Social and local media</p> <p>Illinois' fragmented community and agency infrastructure (19 CoCs, 110 PHAs, etc.)</p> <p>Large systems move slow and make it difficult to access new opportunities.</p> <p>Data sharing is difficult.</p> <p>Communication of IHDA programs being inconsistent and misleading.</p> <p>Existing professional communities (e.g., real estate) that perpetuate stigmas.</p>

APPENDIX 3: RACIAL EQUITY IMPACT ANALYSIS REGIONAL DATA SUMMARIES

BLOOMINGTON REGION

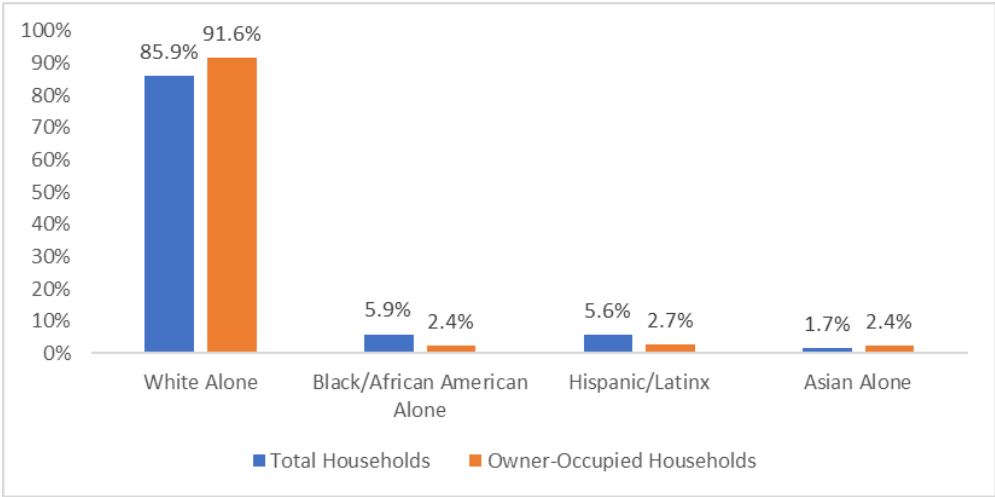
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Access 10% (Repayable)	55.0%	5.0%	40.0%	0.0%	0.0%	0.0%
Access 4% (Forgivable)	87.2%	10.1%	0.0%	1.4%	1.4%	0.0%
Access 5% (Deferred)	94.1%	5.9%	0.0%	0.0%	0.0%	0.0%
Opening Doors	81.8%	16.1%	0.0%	1.4%	0.7%	0.0%
Smart Buy	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%

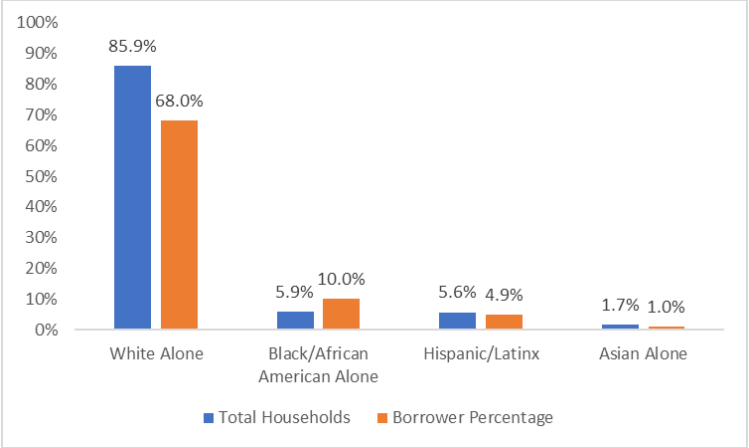
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Access 10% (Repayable)	91.7%	8.3%	0.0%	0.0%	0.0%	0.0%
Access 4% (Forgivable)	84.0%	9.5%	5.0%	1.5%	0.0%	0.0%
Access 5% (Deferred)	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Opening Doors	76.4%	15.3%	7.6%	0.7%	0.0%	0.0%
Smart Buy	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$62,357	\$25,318	\$51,062	\$22,310	\$105,500	NA

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$65,712	\$5,738
Black/African American Alone	\$55,395	\$5,851
Hispanic/Latinx	\$51,642	\$5,434
Asian Alone	\$81,055	\$5,933

CARBONDALE REGION

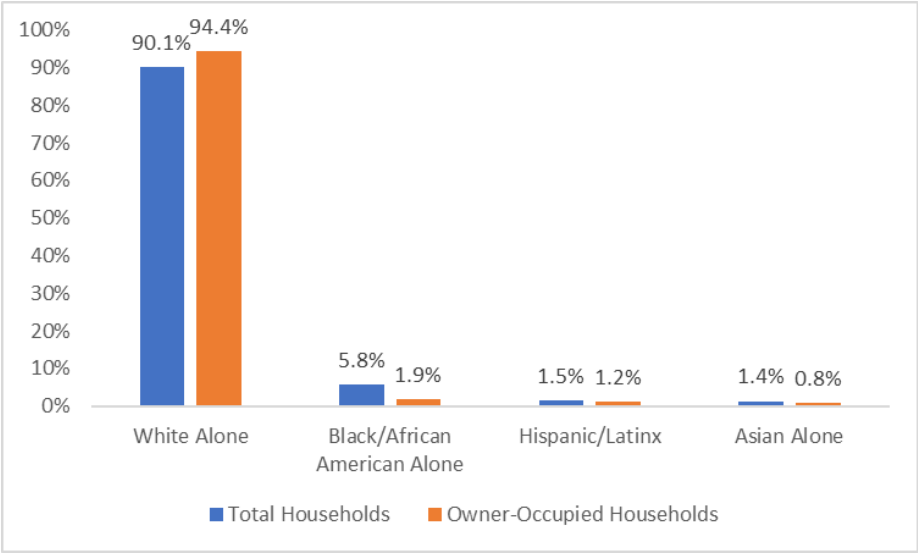
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	0%	0%	0%	0%	0%	0%
Access 4% (Forgivable)	82.6%	17.4%	0%	0%	0%	0%
Access 5% (Deferred)	66.7%	0%	33.3%	0%	0%	0%
Opening Doors	97.9%	2.1%	0%	0%	0%	0%
Smart Buy	100%	0%	0%	0%	0%	0%

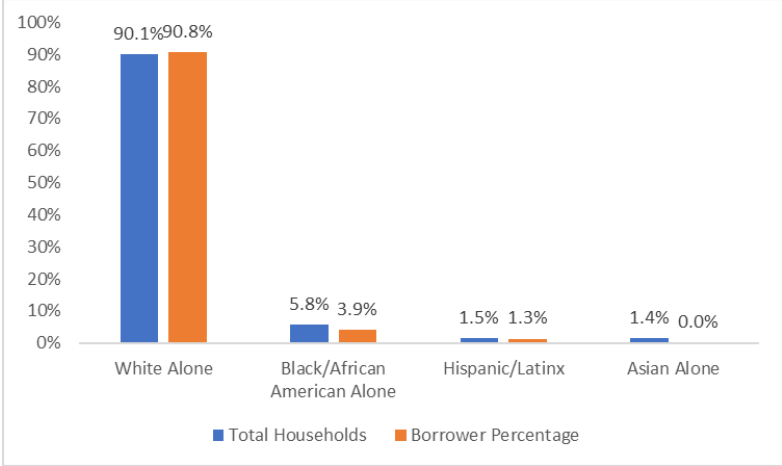
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	0%	0%	0%	0%	0%	0%
Access 4% (Forgivable)	89.8%	10.2%	0%	0%	0%	0%
Access 5% (Deferred)	41.7%	0%	58.3%	0%	0%	0%
Opening Doors	97.9%	2.1%	0%	0%	0%	0%
Smart Buy	100%	0%	0%	0%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$48,394	\$25,934	\$39,431	\$22,098	\$36,999	NA

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$5,143	\$344,561
Black/African American Alone	\$39,918	\$4,220
Hispanic/Latinx	\$44,314	\$6,650
Asian Alone	\$0	\$0

CENTRAL-SPRINGFIELD REGION

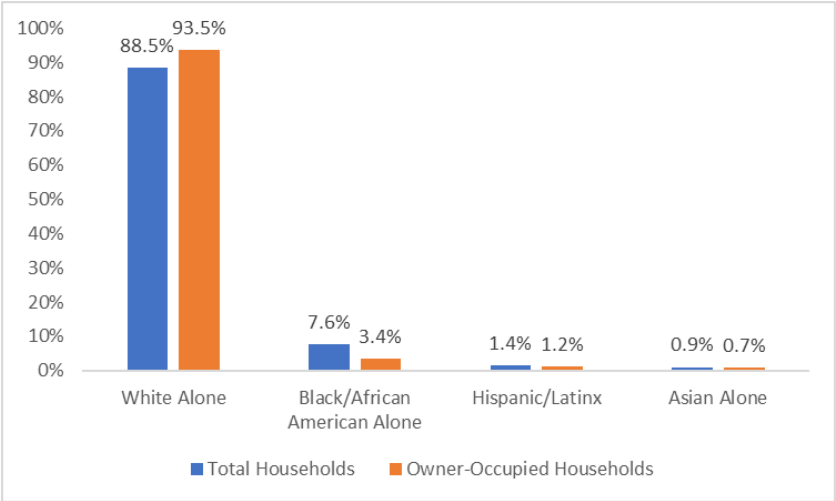
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	86.7%	6.7%	6.7%	0%	0%	0%
Access 4% (Forgivable)	80.9%	19.1%	0%	0%	0%	0%
Access 5% (Deferred)	89.5%	10.5%	0%	0%	0%	0%
Opening Doors	81.5%	15.3%	1.8%	1.5%	0%	0%
Smart Buy	100%	0%	0%	0%	0%	0%

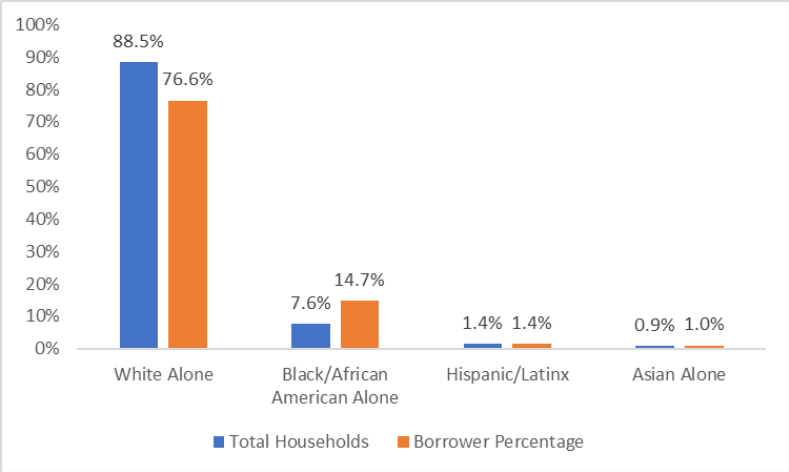
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	88.2%	7.6%	4.2%	0%	0%	0%
Access 4% (Forgivable)	81.1%	18.9%	0%	0%	0%	0%
Access 5% (Deferred)	88.2%	11.8%	0%	0%	0%	0%
Opening Doors	81.5%	15.3%	1.8%	1.5%	0%	0%
Smart Buy	100%	0%	0%	0%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$71,333	\$49,674	\$65,827	\$110,486	\$54,930	NA

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$53,766	\$5,414
Black/African American Alone	\$58,627	\$5,338
Hispanic/Latinx	\$49,077	\$5,958
Asian Alone	\$56,571	\$6,000

CHAMPAIGN REGION

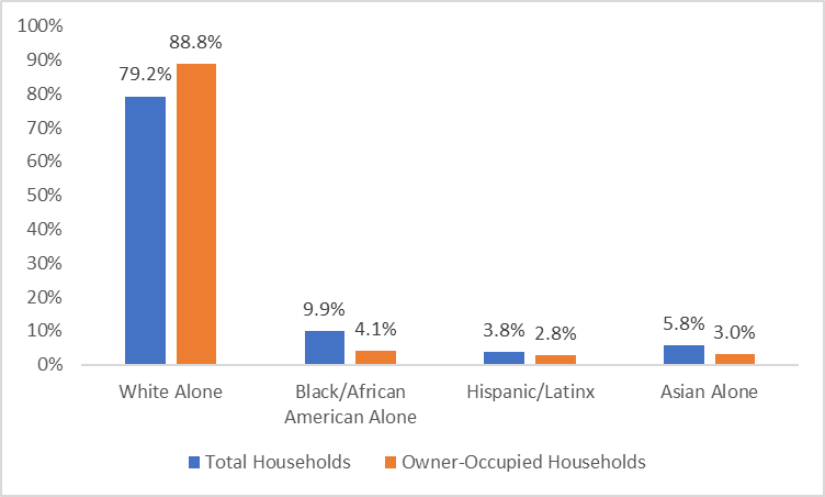
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	66.7%	22.2%	11.1%	0%	0%	0%
Access 4% (Forgivable)	48.9%	37.8%	11.1%	2.2%	0%	0%
Access 5% (Deferred)	58.3%	25%	16.7%	0%	0%	0%
Opening Doors	72.2%	22.2%	3.7%	1.9%	0%	0%
Smart Buy	100%	0%	0%	0%	0%	0%

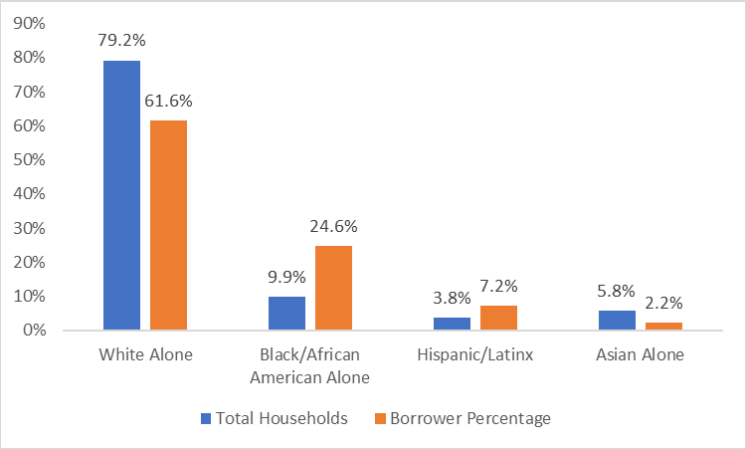
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	62.2%	22.1%	9.1%	6.7%	0%	0%
Access 4% (Forgivable)	48%	40.3%	11.6%	0%	0%	0%
Access 5% (Deferred)	58.3%	24.9%	16.9%	0%	0%	0%
Opening Doors	72.2%	22.2%	3.7%	1.9%	0%	0%
Smart Buy	100%	0%	0%	0%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$57,145	\$30,253	\$41,968	\$28,166	\$24,010	NA

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$57,541	\$5,838
Black/African American Alone	\$58,358	\$5,669
Hispanic/Latinx	\$58,443	\$5,445
Asian Alone	\$55,065	\$5,967

COOK REGION

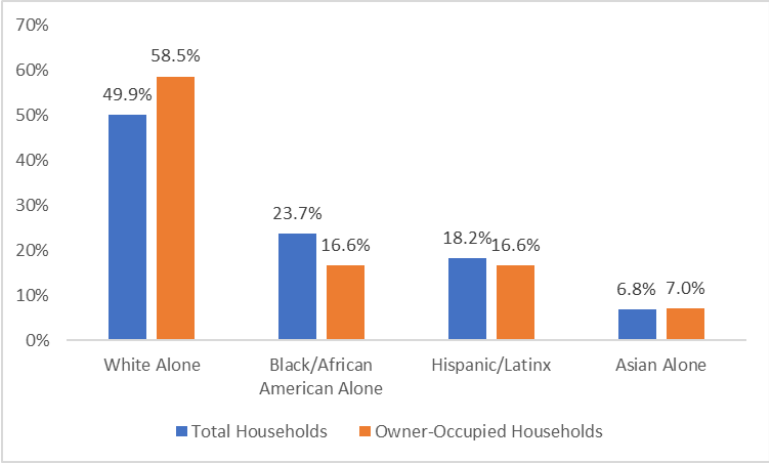
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	19.8%	45.1%	31.6%	3.1%	0.3%	0%
Access 10% (Repayable)	15.4%	36.7%	45.8%	1.2%	0.9%	0%
Access 4% (Forgivable)	16.5%	37%	45.2%	1.3%	0%	0%
Access 5% (Deferred)	9.8%	41.7%	47.1%	1%	0.4%	0%
Opening Doors	15.9%	36.8%	45.4%	2%	0%	0%
Smart Buy	51.7%	14.5%	28.3%	5.5%	0%	0%

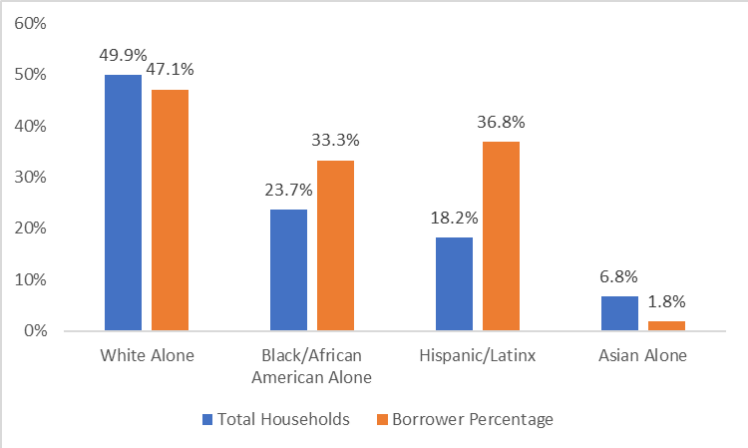
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	19.9%	45.1%	31.5%	3.1%	0.3%	0%
Access 10% (Repayable)	15.3%	36.5%	46.1%	1.2%	0.9%	0%
Access 4% (Forgivable)	16.3%	36.2%	46.1%	1.4%	0%	0%
Access 5% (Deferred)	9.8%	40.8%	48.2%	1%	0.4%	0%
Opening Doors	15.9%	36.8%	45.4%	2%	0%	0%
Smart Buy	51.4%	14.8%	28.2%	5.6%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Houshold Income (ACS)	\$78,390	\$39,149	\$53,942	\$81,503	\$44,317	NA

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$70,541	\$6,369
Black/African American Alone	\$64,487	\$6,753
Hispanic/Latinx	\$66,380	\$6,543
Asian Alone	\$73,095	\$6,311

EASTERN CENTRAL REGION

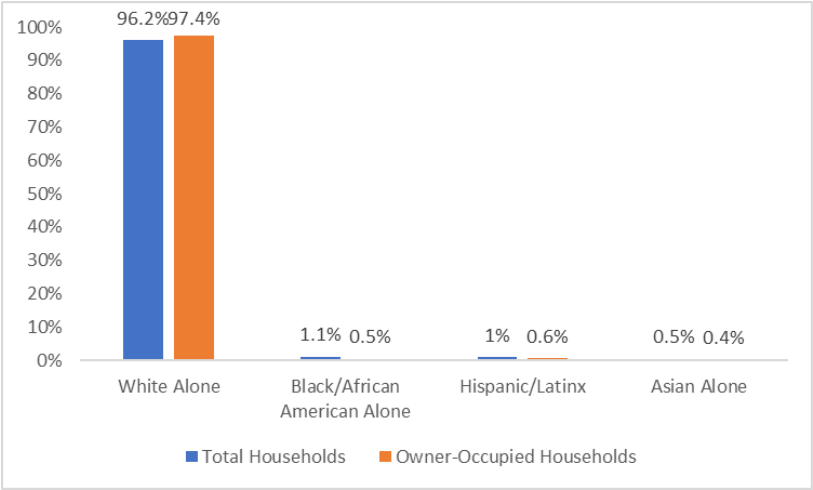
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	87.5%	12.5%	0%	0%	0%	0%
Access 10% (Repayable)	0%	0%	0%	0%	0%	0%
Access 4% (Forgivable)	100%	0%	0%	0%	0%	0%
Access 5% (Deferred)	0%	100%	0%	0%	0%	0%
Opening Doors	100%	0%	0%	0%	0%	0%
Smart Buy	0%	0%	0%	0%	0%	0%

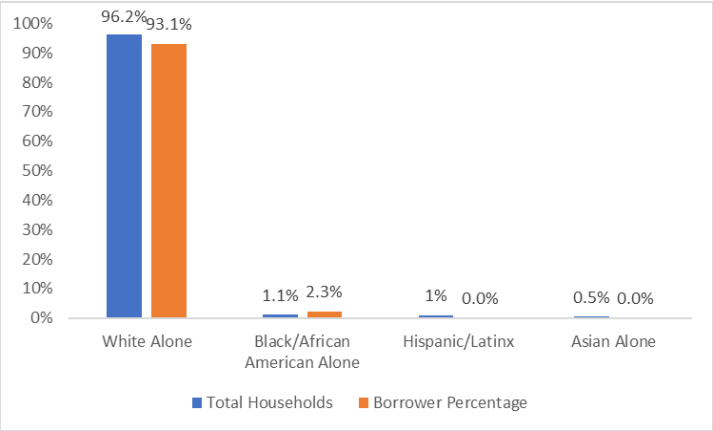
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	87.5%	12.5%	0%	0%	0%	0%
Access 10% (Repayable)	0%	0%	0%	0%	0%	0%
Access 4% (Forgivable)	100%	0%	0%	0%	0%	0%
Access 5% (Deferred)	0%	100%	0%	0%	0%	0%
Opening Doors	100%	0%	0%	0%	0%	0%
Smart Buy	0%	0%	0%	0%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$52,937	\$26,331	\$43,843	\$65,863	\$33,685	NA

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$50,810	\$5,260
Black/African American Alone	\$48,260	\$7,500
Hispanic/Latinx	\$0	\$0
Asian Alone	\$0	\$0

NORTH-WEST CHICAGO METRO REGION

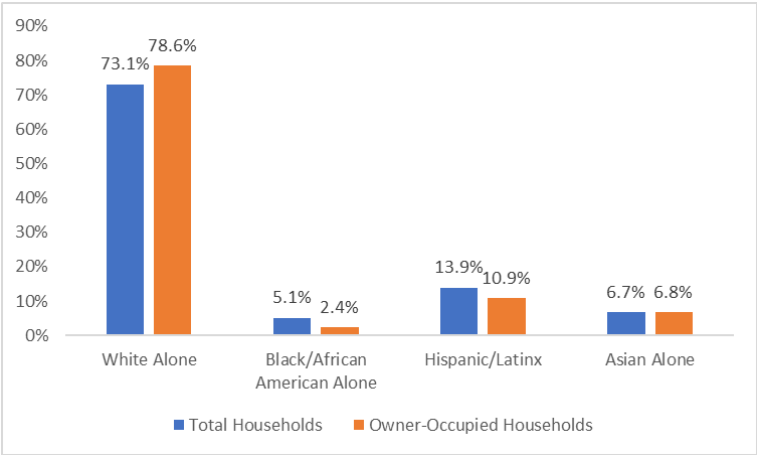
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	55.1%	7%	35.7%	2.2%	0%	0%
Access 4% (Forgivable)	45%	8%	45.4%	1.7%	0%	0%
Access 5% (Deferred)	52.7%	8%	37.8%	1.1%	0.5%	0%
I-REFI	0%	100%	0%	0%	0%	0%
Opening Doors	43.5%	9.6%	45.7%	1.1%	0%	0%
Smart Buy	69.1%	5.1%	22.1%	2.9%	0%	0.7%

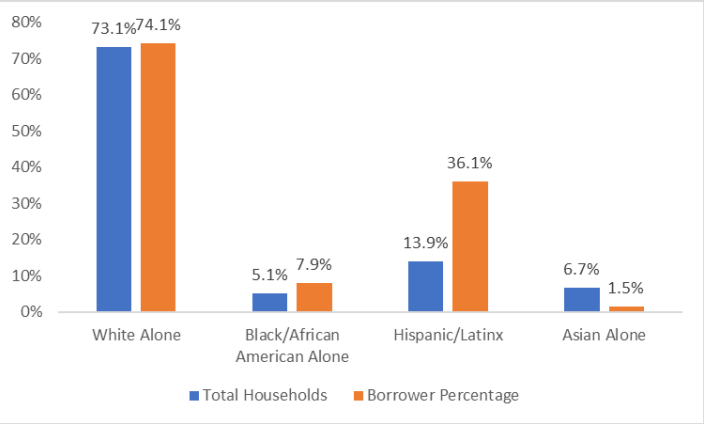
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	55.1%	7%	35.7%	2.2%	0%	0%
Access 4% (Forgivable)	45%	7.9%	45.4%	1.7%	0%	0%
Access 5% (Deferred)	52.3%	7.9%	38.2%	1.1%	0.6%	0%
I-REFI	0%	100%	0%	0%	0%	0%
Opening Doors	43.5%	9.6%	45.7%	1.1%	0%	0%
Smart Buy	69.4%	4.5%	22.4%	3%	0%	0.7%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$92,547	\$51,797	\$62,087	\$113,022	\$62,191	\$46,250

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$69,628	\$6,583
Black/African American Alone	\$72,029	\$6,842
Hispanic/Latinx	\$71,881	\$6,437
Asian Alone	\$74,953	\$6,682

NORTHWEST REGION

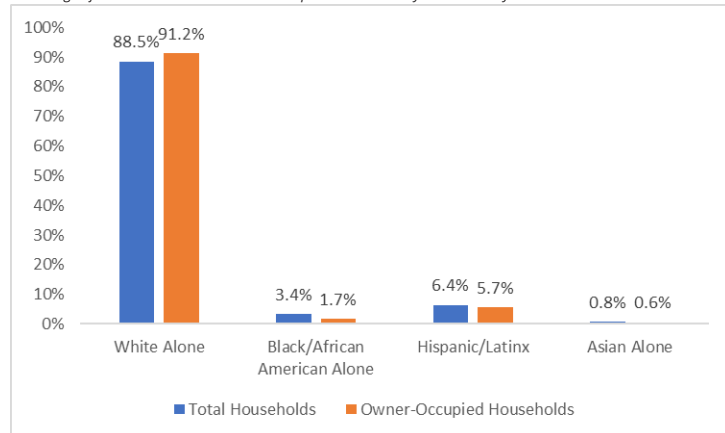
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	88.2%	11.8%	0%	0%	0%	0%
Access 4% (Forgivable)	68.3%	10%	16.7%	4.2%	0%	0.8%
Access 5% (Deferred)	76.5%	5.9%	17.6%	0%	0%	0%
Opening Doors	75.6%	7.7%	12.8%	3.2%	0%	0.6%
Smart Buy	85.7%	0%	14.3%	0%	0%	0%

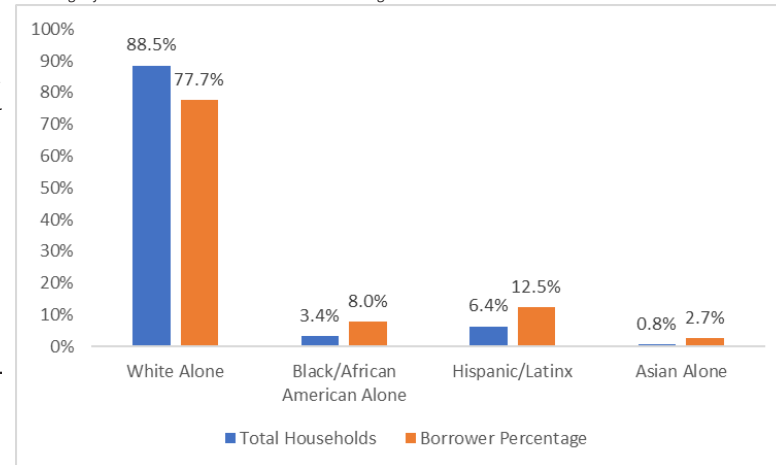
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	88.3%	11.7%	0%	0%	0%	0%
Access 4% (Forgivable)	66.7%	9.9%	17.2%	5.0%	0%	1.1%
Access 5% (Deferred)	73.9%	7.0%	19%	0%	0%	0%
Opening Doors	75.6%	7.7%	12.8%	3.2%	0%	0.6%
Smart Buy	85.7%	0%	14.3%	0%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$57,767	\$34,750	\$51,652	\$67,561	\$59,209	NA

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$53,200	\$5,374
Black/African American Alone	\$51,609	\$5,459
Hispanic/Latinx	\$60,442	\$5,337
Asian Alone	\$58,419	\$5,685

PEORIA REGION

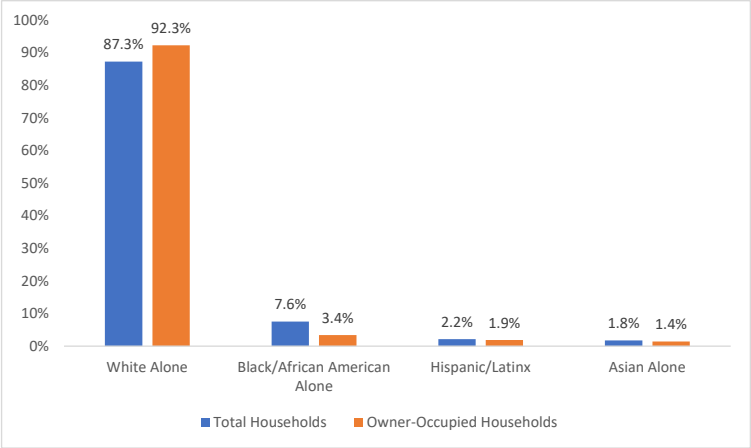
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	90.9%	9.1%	0%	0%	0%	0%
Access 4% (Forgivable)	91%	7.7%	1.3%	0%	0%	0%
Access 5% (Deferred)	73.7%	15.8%	10.5%	0%	0%	0%
Opening Doors	88%	9%	2.8%	0%	0.2%	0%
Smart Buy	94.1%	5.9%	0%	0%	0%	0%

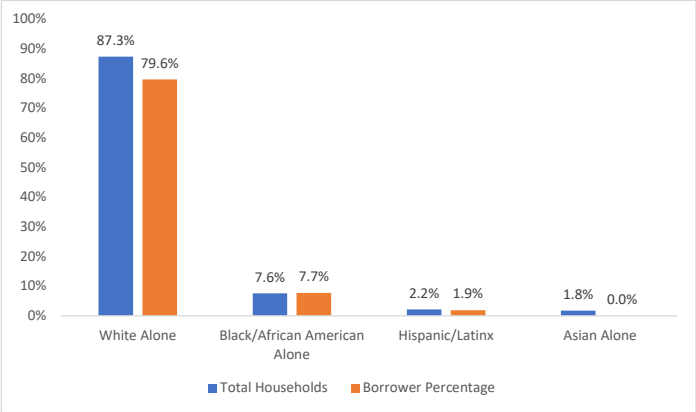
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	92.8%	7.2%	0%	0%	0%	0%
Access 4% (Forgivable)	90.7%	7.7%	1.6%	0%	0%	0%
Access 5% (Deferred)	75.3%	15.2%	9.4%	0%	0%	0%
Opening Doors	88%	9%	2.8%	0%	0.2%	0%
Smart Buy	94.1%	5.9%	0%	0%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$62,451	\$28,671	\$43,750	\$86,995	\$82,181	\$41,250

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$51,111	\$5,316
Black/African American Alone	\$51,898	\$5,351
Hispanic/Latinx	\$40,420	\$5,862
Asian Alone	\$0	\$0

ROCKFORD – DEKALB REGION

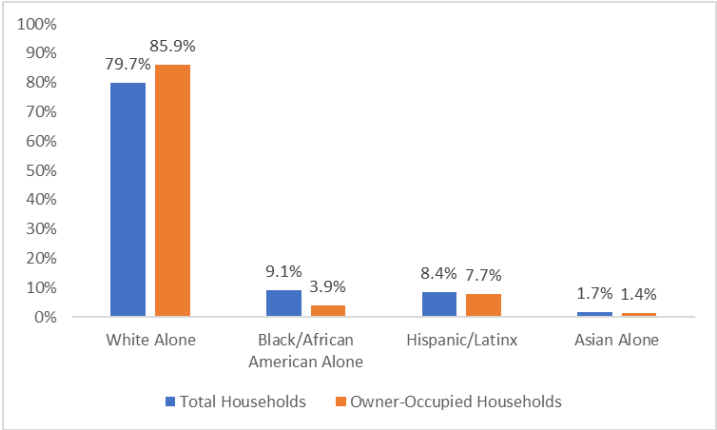
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	68.4%	10.7%	17.5%	3.4%	0%	0%
Access 10% (Repayable)	72.6%	10.3%	15.8%	1.4%	0%	0%
Access 4% (Forgivable)	70.0%	5.6%	22.1%	1.9%	0.5%	0%
Access 5% (Deferred)	72.4%	8.6%	17.2%	1.7%	0%	0%
Opening Doors	66.5%	8.1%	23.4%	2%	0%	0%
Smart Buy	89.7%	0%	6.9%	3.4%	0%	0%

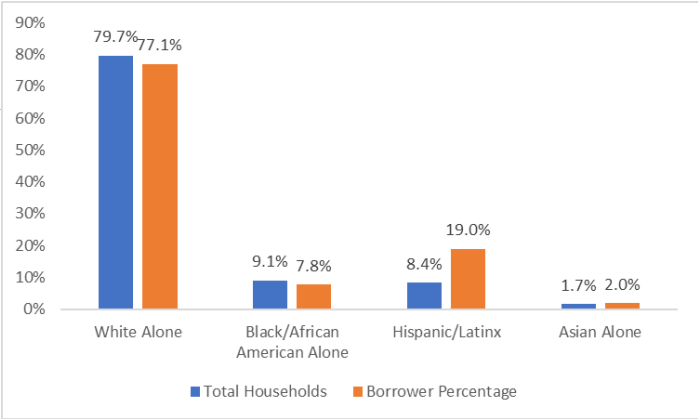
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	68.4%	10.7%	17.5%	3.4%	0%	0%
Access 10% (Repayable)	73.2%	9.7%	15.6%	1.5%	0%	0%
Access 4% (Forgivable)	70.7%	5.2%	22%	1.7%	0%	0%
Access 5% (Deferred)	70.9%	7.1%	20%	2%	0%	0%
Opening Doors	66.5%	8.1%	23.4%	2%	0%	0%
Smart Buy	89.3%	0%	7.1%	3.6%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$59,392	\$31,788	\$46,623	\$79,096	\$48,836	

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$56,445	\$6,208
Black/African American Alone	\$52,166	\$6,266
Hispanic/Latinx	\$57,539	\$6,365
Asian Alone	\$46,555	\$6,265

SOUTHWEST CHICAGO METRO REGION

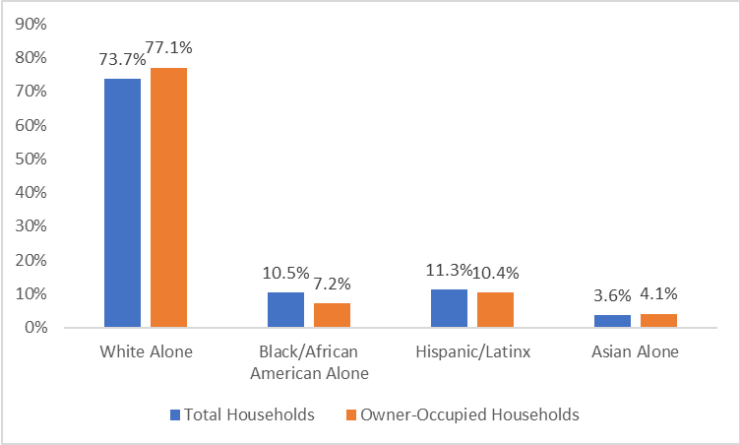
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	52.1%	18.5%	28.6%	0.8%	0%	0%
Access 4% (Forgivable)	41.9%	14.5%	43.2%	0.4%	0%	0%
Access 5% (Deferred)	38.3%	29.6%	31.3%	0.9%	0%	0%
Opening Doors	45.9%	21.0%	32.8%	0.4%	0%	0%
Smart Buy	71.4%	7.1%	21.4%	0%	0%	0%

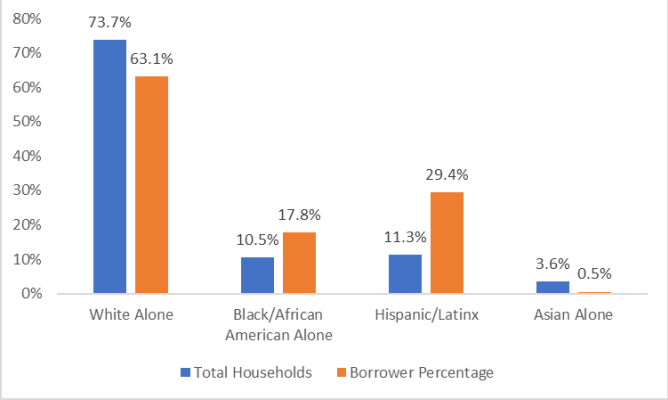
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	51.9%	18.6%	28.6%	0.8%	0%	0%
Access 4% (Forgivable)	41.8%	14.1%	43.7%	0.4%	0%	0%
Access 5% (Deferred)	37.7%	29.9%	31.6%	0.9%	0%	0%
Opening Doors	45.9%	21.0%	32.8%	0.4%	0%	0%
Smart Buy	70.7%	7.3%	22.0%	0%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Houshold Income (ACS)	\$88,458	\$57,780	\$71,610	\$122,790	\$78,971	\$39,091

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$67,027	\$6,719
Black/African American Alone	\$69,622	\$6,934
Hispanic/Latinx	\$66,590	\$7,675
Asian Alone	\$60,253	\$7,375

SOUTHEASTERN REGION

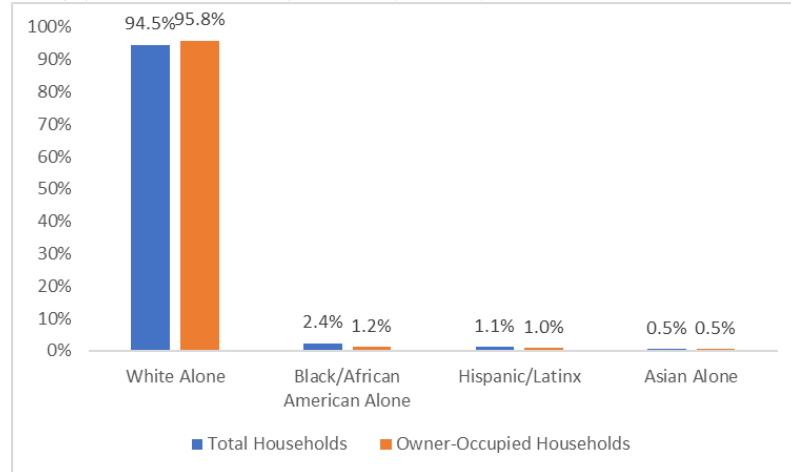
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	0%	0%	0%	0%	0%	0%
Access 4% (Forgivable)	95%	5%	0%	0%	0%	0%
Access 5% (Deferred)	0%	0%	0%	0%	0%	0%
Opening Doors	100%	0%	0%	0%	0%	0%
Smart Buy	0%	0%	0%	0%	0%	0%

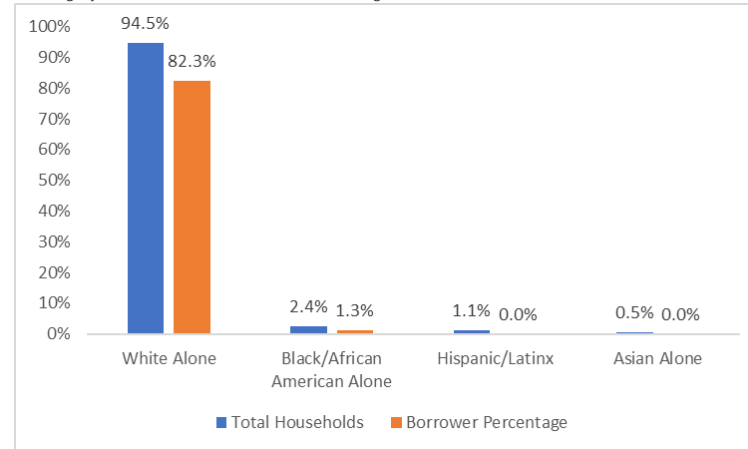
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	0%	0%	0%	0%	0%	0%
Access 4% (Forgivable)	97.5%	2.5%	0%	0%	0%	0%
Access 5% (Deferred)	0%	0%	0%	0%	0%	0%
Opening Doors	100%	0%	0%	0%	0%	0%
Smart Buy	0%	0%	0%	0%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$61,448	\$31,267	\$59,135	\$80,804	\$44,375	NA

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$50,912	\$5,161
Black/African American Alone	\$42,502	\$1,520
Hispanic/Latinx	\$0	\$0
Asian Alone	\$0	\$0

SOUTHERN REGION

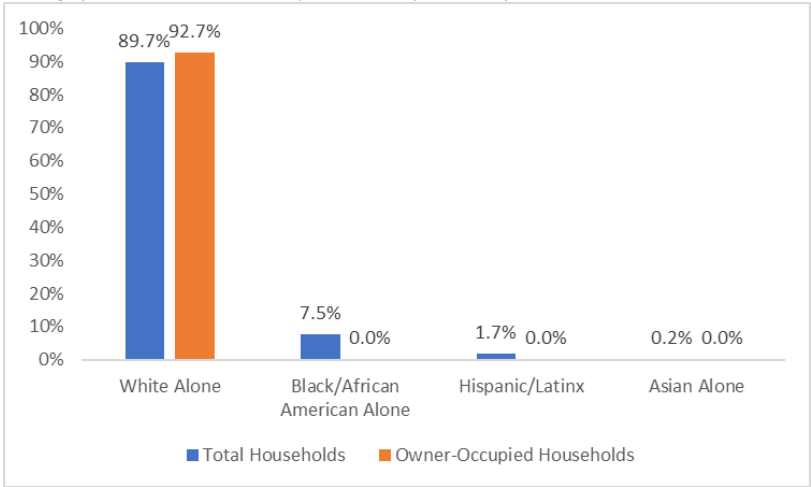
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	0%	0%	0%	0%	0%	0%
Access 4% (Forgivable)	100%	0%	0%	0%	0%	0%
Access 5% (Deferred)	0%	0%	0%	0%	0%	0%
Opening Doors	100%	0%	0%	0%	0%	0%
Smart Buy	0%	0%	0%	0%	0%	0%

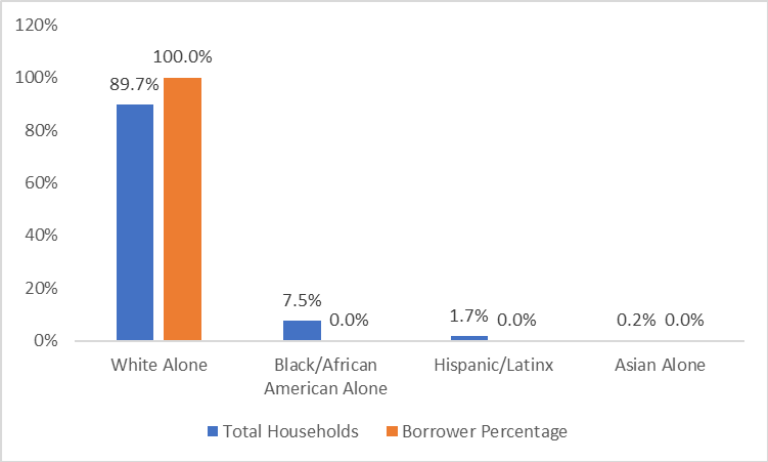
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	0%	0%	0%	0%	0%	0%
Access 4% (Forgivable)	100%	0%	0%	0%	0%	0%
Access 5% (Deferred)	0%	0%	0%	0%	0%	0%
Opening Doors	100%	0%	0%	0%	0%	0%
Smart Buy	0%	0%	0%	0%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$46,473	\$31,733	\$37,708	\$32,527	\$62,656	N/A

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$45,365	\$4,940
Black/African American Alone	\$0	\$0
Hispanic/Latinx	\$0	\$0
Asian Alone	\$0	\$0

ST. LOUIS METRO REGION

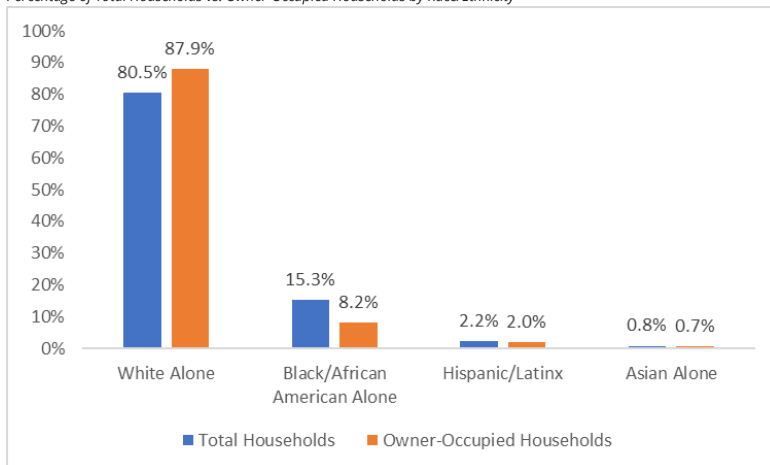
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	80.0%	20.0%	0%	0%	0%	0%
Access 10% (Repayable)	76.2%	23.8%	0%	0%	0%	0%
Access 4% (Forgivable)	77.9%	16.8%	4.4%	0%	0%	0%
Access 5% (Deferred)	72.7%	18.2%	9.1%	0%	0%	0%
Opening Doors	75.5%	20.1%	3.1%	0.8%	0%	0%
Smart Buy	88.2%	5.9%	5.9%	0%	0%	0%

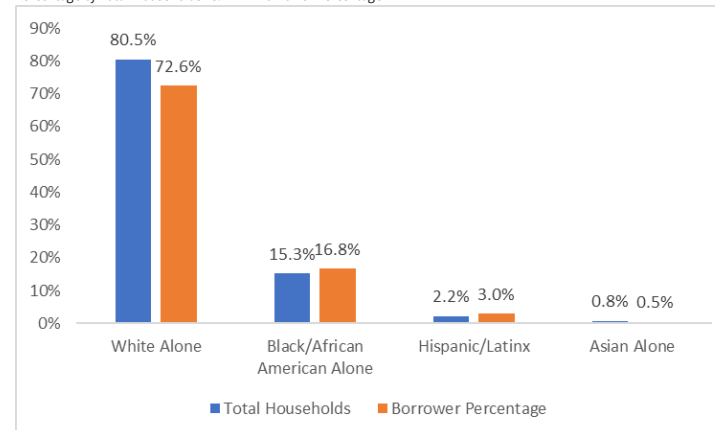
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	80.0%	20.0%	0%	0%	0%	0%
Access 10% (Repayable)	75.0%	25.0%	0%	0%	0%	0%
Access 4% (Forgivable)	77.6%	17.7%	3.9%	0%	0%	0%
Access 5% (Deferred)	74.6%	14.6%	10.8%	0%	0%	0%
Opening Doors	75.5%	20.1%	3.1%	0.8%	0%	0%
Smart Buy	88.2%	5.9%	5.9%	0%	0%	0%

Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Percentage of Total Households vs. IHDA Borrower Percentage



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Household Income (ACS)	\$68,618	\$30,591	\$46,740	\$93,074	\$84,969	NA

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$54,471	\$5,587
Black/African American Alone	\$57,515	\$5,742
Hispanic/Latinx	\$54,673	\$5,207
Asian Alone	\$61,577	\$5,495

WEST CENTRAL REGION

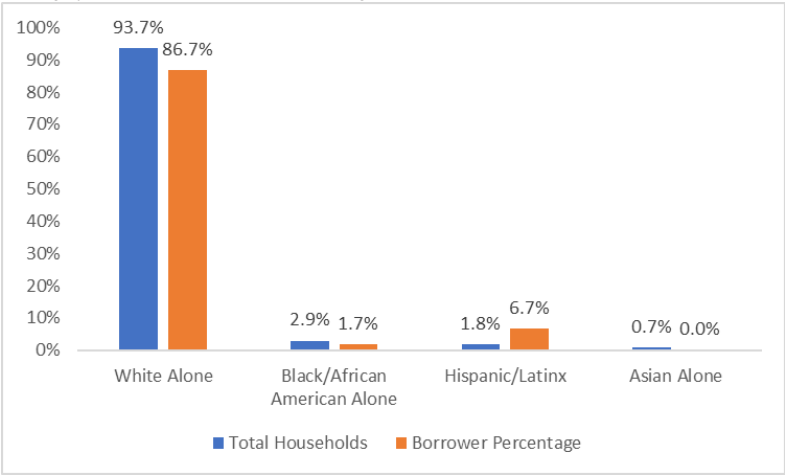
Homeownership Program Loans by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	100%	0%	0%	0%	0%	0%
Access 4% (Forgivable)	85.7%	0%	14.3%	0%	0%	0%
Access 5% (Deferred)	0%	0%	0%	0%	0%	0%
Opening Doors	91.2%	2.9%	5.9%	0%	0%	0%
Smart Buy	100%	0%	0%	0%	0%	0%

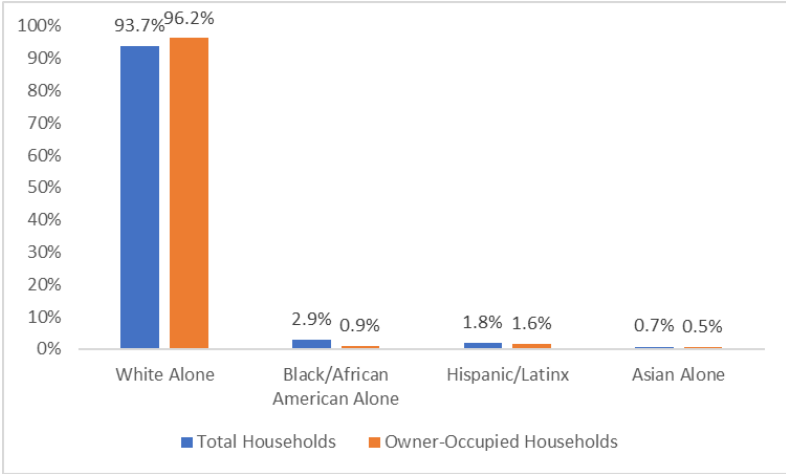
Homeownership Program Percent Financial Assistance by Race/Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
1st Home Illinois	0%	0%	0%	0%	0%	0%
Access 10% (Repayable)	100%	0%	0%	0%	0%	0%
Access 4% (Forgivable)	84.6%	0%	15.4%	0%	0%	0%
Access 5% (Deferred)	0%	0%	0%	0%	0%	0%
Opening Doors	91.2%	2.9%	5.9%	0%	0%	0%
Smart Buy	100%	0%	0%	0%	0%	0%

Percentage of Total Households vs. IHDA Borrower Percentage



Percentage of Total Households vs. Owner-Occupied Households by Race/Ethnicity



Illinois Median Household Income by Race and Ethnicity

	White Alone	Black/African American Alone	Hispanic/Latinx	Asian Alone	Native American/Alaska Native Alone	Native Hawaiian/Pacific Islander Alone
Median Houshold Income (ACS)	\$52,223	\$20,628	\$45,227	\$79,748	\$31,607	NA

IHDA Borrower Average Household Income and Average Loan Amount by Race and Ethnicity

	Average Median Household Income (Borrowers)	Average Loan Dollars Disbursed
White Alone	\$48,603	\$5,579
Black/African American Alone	\$38,298	\$6,000
Hispanic/Latinx	\$33,829	\$5,305
Asian Alone	\$0	\$0

APPENDIX 4: WILL COUNTY LISTENING TOUR QUESTIONS

Will County Residents Session	Will County Stakeholders Session
What are the strengths of your community?	How do income disparities affect housing choice?
What can be done about discrimination in the sale or rental of housing?	Is it difficult to assemble funds for affordable housing? If yes, what is the difficulty?
Does your community provide the type of housing that promotes local job growth?	What will be the most pressing housing need in the next 5 years?
What are some things that could improve your community life and housing?	Is zoning a barrier to housing development? If so, how?
Are there adequate housing options for special-needs populations?	Are we building for what the future needs will be?
What do residents experience when trying to move into homeownership?	Do you think affordable housing has a bad reputation? If so, what would help change that perception?
What are the hopes for the future of your community?	What do affordable housing developers experience when trying to build communities?
What housing trends do you notice in your community?	Should the development of emergency shelters be subject to zoning approvals?
How do income disparities affect housing choice?	Communities are only as inclusive as their housing stock. How can a DEI lens help guide housing development?
Are homeless and/or those at risk of homelessness growing in your community?	What can be done in areas that have naturally occurring affordable housing to improve the community?
Does your community have adequate housing for its workforce?	Are there adequate housing options for special-needs populations?
What do renters experience when seeking rental units?	What are some things that can be done to make housing attractive for all ages and abilities?
Do you have access to desired housing near your workplace?	What do renters experience when seeking rental units?
Do elderly residents have adequate alternatives for remaining in the community as they age?	Do our elderly residents have adequate alternatives for remaining in the community as they age?
Can those who provide essential services in your community afford to live there?	What do residents experience when trying to move into homeownership?
What would better help prevent people from losing housing?	Are there barriers to building multifamily apartment buildings? If yes, why?
	Do we provide the type of housing that provides local job growth?
	What do employers look for when deciding to locate in a community? Do they consider their workforce housing needs?
	What can be done about discrimination in the sale or renting of housing?
	What do you think contributes to high eviction rates?
	Are there benefits to having a diverse housing stock that includes housing like accessory dwelling units, SRO, live-work units, transitional housing, recovery homes in a community?
	Can the children of residents afford to remain in, or return to, the community they grew up in as they start their own households?
	What would better help prevent people from losing housing?
	Are communities doing their fair share in addressing the housing needs of all? If not, how are they not?
	Why is housing development for the most vulnerable in our community so difficult to build?

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

Lawrence Grisham
Assistant Executive Director/Chief of Staff

Karen Davis
Deputy Executive Director

Maureen Ohle
General Counsel

Tiffany Davis
Special Advisor on Equity and Inclusion

Colleen Synowiecki
Senior Executive Coordinator

IL HOUSING BLUEPRINT PLANNING TEAM - STRATEGIC PLANNING AND REPORTING

Monica Enriquez
Deputy Director,
Strategic Planning and Reporting

Cliff Bridgeman
Assistant Director,
Planning Services

Amy Bashiti
Community Revitalization Planning
Strategies Manager

Meghan Cuneo
Community Revitalization Planner

Kristopher Walton
Community Revitalization Planner

Alan Quick
Managing Director,
Strategic Planning and Reporting

Lisa Somers
Assistant Director, Market and
Research

Benjamin Fenton
Planning and Research Specialist

Sarah Robinson Torres
Planning and Research Specialist

Liz Kersjes
Planning and Research Specialist

Jacob Rich
Market Coordinator

Andy Donakowski
Mapping Coordinator

ILLINOIS HOUSING TASK FORCE: STATE AGENCY REPRESENTATIVES

U.S. Department of Housing and
Urban Development

U.S. Department of Agriculture

Illinois Governor's Office

Illinois Lieutenant Governor

Illinois Governor's Office of
Management and Budget

Illinois Department on Aging

Illinois Department of Children and
Family Services

Illinois Department of Commerce and
Economic Opportunity

Illinois Department of Corrections
Illinois Department of Financial and
Professional Regulation

Illinois Department of Healthcare and
Family Services

Illinois Department of Human Rights

Illinois Department of Human
Services

Illinois Department of Juvenile Justice
Illinois Department of Natural
Resources

Illinois Department of Public Health

Illinois Department of Transportation

Illinois Department of Veterans'
Affairs

Illinois Emergency Management
Agency

Illinois Environmental Protection
Agency

Illinois Housing Development
Authority

ILLINOIS HOUSING TASK FORCE: STATE AGENCY REPRESENTATIVES

The President of the Illinois Senate or
designee (Sen. Ann Gillespie)

The Minority Leader of the Illinois
Senate or designee (No Designee)

The Speaker of the Illinois House of
Representatives or designee (Rep.
Delia Ramirez)

The Minority Leaders of the Illinois
House of Representatives or
designee (No Designee)

APPOINTED HOUSING EXPERTS:

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

Diane Baker
Worn Jerabek Wiltse Architects, PC

Allison Clements
Illinois Housing Council

George Dinges
Development Services Group

Nancy Firfer
Metropolitan Planning Council

David Hirsch
Colliers Mortgage, LLC

Jennifer Hill
Alliance to End Homelessness in
Suburban Cook County

Brian Hollenbeck
Rock Island Economic Growth
Corporation

Peter Holsten
Holsten Developments

Mary Keating
DuPage County

Lynnette McRae
Chicago Community Trust

Mike Neihaus
Windsor Homes

Sylvia Puente
Latino Policy Forum

Robin Snyderman
BRICK, LLC

COMMUNICATIONS

Andrew Field
Deputy Director, Communications

Max Mueller
Communications Manager

Eva Green
Media and Communications Manager

Amy Lee
Director, Communications

Daniel Osborne
Social Media & Website Manager

DATA ANALYSIS

Kyle Nestlehut
Assistant Director, Operations,
Homeownership Programs

Rosanne Sepka
Assistant Director of Administration
and Compliance, SRU

Erik Turner
Data and Planning Manager,
Community Affairs

Valeryia Fyodorova
Data Analyst, SRU

Eric Valera
Data and Reporting Specialist, Asset
Management

LEGAL

Maureen Ohle
General Counsel

Kathryn Finn
Deputy General Counsel

Susan Kim
Associate Corporate & Compliance
Counsel

COMMUNITY ENGAGEMENT

Ariana Garfias and Maggie Lugo
from Casa Michoacán Federación
de Clubes Michoacáños en Illinois;
Ahlam Jbara, Lilian Jimenez, and
Ruth Lopez-McCarthy from Office of
Welcoming Centers for Refugee and
Immigrant Services; and Esperanza
Gonzalez and Maggie Rivera from
Illinois Migrant Council

Abby Holicky, I Promote-IL

Leticia Barrera, Teresa Labastida,
and Susan Yanun, Logan Square
Neighborhood Association

Christian Diaz, Logan Square
Neighborhood Association

Aaron Johnson, City of Chicago

Sandy Deters, Embarras River Basin
Agency

Martha Sojka, Community Builders
Network of Will County, Will County
Community Development Division

Cornell Lurry, Community Builders
Network of Will County, Midland
States Bank

Janece Simmons, Far South
Community Development
Corporation

Katie Heaton, Latino Roundtable of
Southwestern Illinois, Mississippi
Valley Library District

Sonia Berg
IHDA Board Member

Luz Ramirez
IHDA Board Member

Edwin Ortiz Reyes, Latino Policy
Forum

Bob Palmer, Housing Action Illinois

LISTENING TOUR REVIEW

Nicki Pecori Fioretti
Eva Green
Anna Harris
Vanessa Hill
Kanti Keislar
Brenda Lopez
Daisy Marchan
Conora Shaw
Pilar Van Dusen



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