Illinois' 2022 Annual Comprehensive Housing Plan

Plan Effective: Calendar Year, 2022

Submitted To: J.B. Pritzker, Governor And The Illinois General Assembly

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Vision Statement

With this Annual Comprehensive Housing Plan, the Housing Task Force seeks to promote quality affordable housing for each household in every community in Illinois. The Annual Comprehensive Housing Plan targets priority populations and seeks to link appropriate housing solutions with appropriate services where needed that supports individual and family success. Affordable Housing is part of the solution and is therefore integral to the creation of robust communities for the people of Illinois. The Housing Task Force believes that housing is a human right, an essential community asset, and an economic engine for all Illinoisans.

Comprehensive Housing Planning for Illinois

Begun as an Executive Order in 2003 and subsequently enacted in 2006, the Comprehensive Housing Planning Act provides a structural framework 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. In 2016 this act was renewed and extended to 2026 through legislation (as amended P.A. 99-0564).

The Comprehensive Housing Planning Act establishes a statewide comprehensive housing initiative by identifying underserved Priority Populations and calls for the appointment of a Housing Task Force to improve the planning and coordination of State-administered housing resources. The Executive Director of the Illinois Housing Development Authority (IHDA) serves as Chair of the Housing Task Force and is joined by a panel of forty-four representatives, including housing experts appointed by the Governor, General Assembly and various State agency representatives.

Illinois' Priority Populations

The Illinois Priority Populations are designated as such because they represent the core affordable housing needs throughout the State. The Priority Populations are not only the focus of the Annual Comprehensive Housing Plan, but they should also always provide a framework that guides the use of major affordable housing funding sources (described in this plan) and planning throughout the state.

The current Priority Populations are as follows:

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

The Annual Comprehensive Housing Plan

Required by the Comprehensive Housing Planning Act, the **Annual Comprehensive Housing Plan** (ACHP) is submitted to the Illinois General Assembly as a representation of the Housing Task Force's vision of interdepartmental coordination and ongoing partnership with public and private funders, service providers and affordable housing developers.

The creation of the ACHP is a collaborative effort between the Housing Task Force and the participating state agencies. Via quarterly meetings throughout the year and through select working group efforts (described below), the Housing Task Force works to identify and address the most pressing housing issues facing Illinois.

The Task Force also helps to facilitate progress for planning goals and proposes new ad hoc Working Groups to investigate specific housing needs, trends and areas of future interest. Recommendations from the Housing Task Force and its related committees are intended to promote both State and local initiatives and are incorporated into this plan's policy priorities and action items, which may detail planning recommendations across several years.

An additional function of the plan is to catalog funding activity administered by the State for affordable housing construction, rehabilitation, preservation, subsidized home mortgages, operating or rental housing subsidies and support services. This information can be found in the **Housing Production Plan** and the **Residential Services Plan** towards the back of the report.

This plan includes a statewide housing needs analysis, annual policy priorities as well as ongoing (multi-year) planning and funding goals for Illinois' many housing programs. Known funding sources available in Illinois for the provision of affordable housing and related services are also included.

Updates to the Technical Plan and the 2022 ACHP

As part of efforts to better align the ACHP with parallel statewide initiatives, substantial changes have been made to the ACHP for 2022. This year, the ACHP will no longer include a Technical Plan, formerly a standalone reference guide outlining strategies and action items. But it should be noted that the content and spirit of the Technical Plan is staying with the ACHP. Since its inception, the Housing Task Force has relied on the Technical Plan to make the ACHP as responsive as possible to the evolving housing needs of Illinois' residents. This comprehensive document of principals, ideas and endeavors helped form the foundation of the annual Focus Areas and identify multi-year strategies, action items and policies when new issues, use of funds, or innovations emerge. This flexibility has allowed the Housing Task Force to evolve its long-term goals.

While the Technical Plan has served as a valuable repository of statewide housing policies, recent ACHPs have revealed a need for an even more responsive process for developing and documenting statewide policies. For the past two years, Task Force members have participated in and led various statewide initiatives that have strived to better understand the diverse housing needs of Illinois. These engagements, primarily through the Illinois Housing Blueprint, have provided invaluable data and perspectives from across the state and have largely shaped the work of the Task Force in 2021. It is endeavors like these and the rapidly evolving housing needs of Illinoisans that necessitate a new approach to longer term planning in the ACHP.

Moving forward, these statewide annual engagements and continuing housing needs analysis will serve to assist the Task Force in developing the ACHP annual policy priorities – previously known as annual focus areas. New to this year's ACHP, the 2022 policy priorities were developed through a variety of sources, including working group engagements through the IL Housing Blueprint, regional data need analysis and a review of the 2021 ACHP Technical Plan. This update is also reflected in new "timeline" categories in the annual policy priorities, which now groups recommendations as either a short (1-2 years), medium (2-3 years), or long term goal (3-5 years). This serves to preserve the long term planning of the Technical Plan and acknowledges the realistic multi-year completion timeline needed for certain ACHP recommendations. While the Technical Plan is not included in this year's ACHP, an updated final version will be incorporated into the 2021 ACHP Annual Progress Report, set to be published in April of 2022.

Understanding Housing Affordability in Illinois: A Regional Needs Analysis

An informal regional analysis of Illinois was conducted as part of this Annual Comprehensive Housing Plan development to gain a deeper understanding of the key demographic, economic and housing trends shaping the need for affordable housing across Illinois. Illinois was divided into 15 geographic regions at the county level (see map, below), with boundaries based upon a similarity metric across seven American Community Survey indicators. A summary of geographic boundary by county can be found in the Appendix.

Data for this regional assessment came from a variety of publicly available data sources including the US Census 2014 and 2019 5-Year American Community Survey estimates, Illinois Association of Realtors, Bureau of Labor and Statistics (BLS), HUD's State of the Cities and Data Systems (SOCDS) Permits database, Bureau of Economic Analysis (BEA), and HUD. Among the findings shaping the priorities in this plan:

- Renter households are growing statewide. Illinois' renter-occupied households grew at a higher rate (3.9 percent) than owner-occupied households (0.25 percent) during the 2010/2014-2015/2019 period. As a result, renter-occupied households grew as a share of total statewide households by 0.8 percent to 33.2 percent of households in 2015/2019. Growth in renter-occupied households exceeded state levels for the same period in Eastern Central, North/West Metro Chicago, Northwest, Rockford/DeKalb and South/West Metro Chicago.
- A shift towards owner-occupied households was limited to three regions: Southern, West Central

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West Gentral V Springfield

Champaign

Champaign

Champaign

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North/West Metro Chicago

and Peoria. This growth in share of owner-occupied households was not due to growth in owner-occupied households but was actually due to declines in renter-occupied households that were greater than the declines in owner-occupied households.

- Upper income households drove growth across the state. Households earning more than \$75,000 annually experienced positive growth during the 2010/2014-2015/2019 period, while the number of households earning less than \$74,999 declined. This decline was largest (15.3 percent) for households with median household incomes between \$10,000-\$14,999. Apart from Bloomington, this general trend was consistent across the other 14 regions and will drive need for programs that address affordability for households earning up to 120 percent AMI.
- Approximately 3 percent of the state's rental housing stock is substandard. An average of 2.9 percent of
 occupied rental housing units across the state lacks complete plumbing, kitchen facilities or fuel for heat,
 highlighting a need for programs to modernize/rehabilitate Illinois' existing rental housing stock. The
 largest share of occupied rental housing in this condition at the regional level is concentrated in
 North/West Metro Chicago and Cook County, at 3.7 percent each.

- Housing quality varies considerably across the state at the county level, with several counties exceeding the statewide average when it comes to concentrations of substandard rental housing. The top three counties with the largest share of substandard rental housing units include Moultrie in Eastern Central at 10.4 percent, Warren in West Central at 8.6 percent, and Cass in Central/Springfield at 7.4 percent.
- Several areas of Illinois have seen no housing construction over the past ten years. Using housing permit data from the SOCDS Permits database as a gauge for regional building activity, there has been no housing development since 2010 in select counties in West Central, Champaign, Central/Springfield, Southern, Northwest and Southeastern Illinois, These counties include LaSalle, Schuyler, Polk, Scott, Pope, Hardin, Saline, Gallatin, Hamilton and Edwards counties, reinforcing a need for targeted rehabilitation programs of existing housing.
- African Americans and Hispanics occupy a disproportionately larger share of Illinois' renter-occupied housing units, and rental-occupied housing in Illinois is generally older, and more likely to be substandard when compared to owner-occupied housing. For example, although Black or African American households comprise 5.1 percent of households in North/West Metro Chicago, they represent 12.9 percent of rentaloccupied householders. The reverse is true of white, non-Hispanic households who disproportionately occupy a larger share of owner-occupied units. For instance, in South/West Metro Chicago, white households represent 55 percent of total households yet represent 73 percent of householders of owneroccupied units. This trend is consistent across the 15 regions and reinforces that non-white households are more likely to be impacted by substandard housing and are less likely to benefit from the long-term financial benefits of homeownership without targeted programs to increase homeownership rates.
- Single family home prices statewide continue to rapidly increase. According to the Illinois Association of Realtors, the median sales prices of an Illinois single family home in Q2 of 2021 was \$265,000, up 12.8 percent from Q3 of 2020. Upward pressures on home prices were not isolated to the Metropolitan Chicago region. In fact, Illinois' more rural regions like Northwest and Eastern Central Illinois, as well as smaller urban areas like Carbondale, Champaign and Rockford/DeKalb experienced prices increases that exceeded state average. This trend will continue to limit homeownership opportunities for Illinois households and possibly strain the existing rental housing supply as fewer households are able to afford homeownership in Illinois.
- Gross rent increases exceeded growth in median household income statewide further limiting affordability. The most notable decline in housing affordability was concentrated around Bloomington, where McClean, Dewitt, and Livingston counties all experienced rent growth that exceeded income growth by 3.5 to 11 points. Other notable areas of declining affordability included Williamson County in Carbondale; Morgan and Macoupin counties in Springfield/Central; Ford and Piatt counties in Champaign; Jasper, Effingham, Clark and Clay counties in Eastern Central; Putnam and Carroll counties in Northwest; Mason, Peoria and Stark counties in Peoria; Boone county in Rockford/DeKalb; Kendall county in South/West Metro Chicago; Wabash, Gallatin and Jefferson counties in Southeastern; Pulaski county in Southern; Clinton in St. Louis Metro; and Schuyler and Adams counties in the West Central region. Much of declining affordability around West Central, Southeastern and Southern Illinois was due more to declining median household incomes, rather than upward pressure on rents.
- The greatest gap for housing units statewide is for rental units affordable to households earning less than \$20,000 annually. This gap was most severe in South/West Metro Chicago, specifically, in Kendall County. West Central Illinois is the only region with an adequate share of rental units affordable to households earning less than \$20,000 annually.
- A rental housing gap also exists for households earning more than \$50,000. Although state level data suggests an over-abundance of rental housing units affordable to households earning between \$20,000 and \$49,999, there is a shortage of rental units for households with incomes greater than \$50,000, meaning these households may occupy rental units affordable to households with lower incomes thereby constraining the supply for households earning \$20,000-\$49,999. For this reason, combined with rapidly escalating housing prices, there is a need to address the rental housing gap for households earning more than \$50,000 annually. Apart from North/West and South/West Metro Chicago, a rental supply gap for households earning \$50,000 and above existed across Illinois' other 13 regions.

2022 ACHP Annual Policy Priorities

Representing the most prevalent affordable housing challenges facing Illinois, the annual policy priorities are intended to help guide the work of the Task Force in the calendar year and further the short-term and long-term goals of the ACHP.

- Policy Priority #1: Support Economic Resiliency
- Policy Priority #2: Advance Access for Priority Populations
- Policy Priority #3: Promote Environmental Sustainability
- Policy Priority #4: Address Inequities in Housing
- Policy Priority #5: Build Partnerships and Leadership Capacity to Maximize Impact of New Resources and Programming

The 2022 ACHP has five policy priorities. The following recommendations and action items under each policy priority were informed by previous findings published in the IL Housing Blueprint and developed through a series of working groups designed to engage the expertise of the State Housing Task Force. Additional regional analysis conducted by IHDA staff were instrumental in determining current and emerging housing needs across the State and helped shape and prioritize the most urgent and pressing policies for 2022.

2022 ACHP Annual Policy Priorities Timeframe

New to the 2022 ACHP annual policies recommendations are accompanying action item timeframes, grouped as short, medium, and long-term goals. These timelines assume short-term action items will take one to two years to complete, medium-term items will take two to three years, and long-term items will take three to five years.

As previously mentioned in the Updates to the Technical Plan and the 2022 ACHP section, this addition serves to maintain the long-term planning of the Technical Plan within in an annual plan and highlights the multi-year timeline necessary for the development and implementation of many of this year's recommendations.

Policy Priority #1: Support Economic Resiliency

The onset of COVID in 2020 brought considerable employment and labor force challenges to Illinois and its communities. Between 2019 and 2020, average state unemployment grew from 4.5 percent in 2019 to an average rate of 9.5 percent in 2020. Impacts to unemployment were more severe in select regions of the state. Between 2019 and 2020, Cook County and Chicago saw average unemployment spike to 11 percent, 1.5 points above state levels. Labor force declines were another impact of COVID. Between 2019 and 2020, the statewide labor force declined by 196,845, or roughly 3.1 percent. Compounding these very real challenges from COVID, many regions of Illinois have still not recovered from the effects of the 2008-2010 Mortgage Crisis. Between 2010 and 2019, although state-level employment erased employment losses from the Mortgage Crisis, the majority of job growth has been concentrated around Metro Chicago, Rockford/DeKalb and Metro St. Louis. By contrast, other regions of the state experienced little to no employment growth or continued to see jobs declines. Southern Illinois which includes such counties as Alexander, Hardin, Johnson, etc., experienced a total job decline of 10.2 percent over 2010, putting the total jobs below levels at the end of the Mortgage Crisis. The same is true for Central/Springfield, West Central and Northwest Illinois.

The ongoing impacts from the Housing and Mortgage Crisis combined with the employment and labor force impacts of COVID has left many Illinois communities and regions with high rates of disinvestment, limited employment opportunities, and without the resources or tax base to undertake long-term development planning. Promoting economically resilient communities where affordable housing is part of long-term economic development strategies is a way IHDA and its partners can improve community conditions that can contribute to successful outcomes for affordable housing residents. Housing development can be a significant temporary as well as long-term stimulus to a community and its businesses. For one, rehabilitation of substandard or vacant homes can improve surrounding property values. Additionally, housing construction provides temporary employment and revenue to area businesses. Lastly, affordable housing can be part of a strategic, regional approach to retaining area workers and stabilizing the loss of labor force in Illinois communities, a factor that will become even more important as Illinois' resident population ages. With a more intentional linkage of affordable housing to regional economic development initiatives, there's the potential to improve regional economic conditions in Illinois while also securing additional capital resources to build these affordable housing units.

2022 ACHP Annual Policy Priority #1: Recommendations and Action Items

Recommendations	Action Items	Partners	Timeline
	Explore expanding existing technical assistance and capacity building for land banking and Community Revitalization programs		Short-Term
	Modify affordable housing finance (LIHTC) application scoring to adapt to emerging neighborhoods	IHDA, Existing Land Banks, DCEO	Medium-Term
	Expand and promote existing home repair programs	Community Banks	Medium-Term
Use affordable housing to support economic development in Illinois and its disadvantaged businesses	Build off current State housing rehab programs to address substandard rental housing stock throughout Illinois. (i.e., develop a pilot program for acquisition/rehabilitation of existing, substandard, or vacant single-family homes)	CDFIs/ Community Trusts, Educational institutions, SBDCs, Procurement Technical	Long-Term
	Develop a funding program that targets smaller/infill developments that are part of larger economic development and corridor revitalization programs	Assistance (PTAC), Advantage Illinois USDA	Medium/Long-Term
C t	Develop a mentorship program for area small/disadvantaged businesses that focuses on accessing business opportunities with affordable housing development/operations		Long-Term
Enhance engagement between government partners to better connect housing, economic development, and business development entities.	Create an engagement strategy with regional economic development entities/stakeholders to educate about IHDA resources/programs and coordinate other funding resources.	Illinois Innovation Network, DCEO Regional economic development entities, SBDCs Procurement Technical	Short-Term
	Create an engagement strategy with transportation entities including port authorities and RTAs to educate about IHDA resources/programs and coordinate other funding resources.	Assistance Centers (PTAC), Advancing the Development of Minority Entrepreneurship (ADME), Program Advantage Illinois Housing developers	Short-Term
	Analyze housing needs to support regional economic development entities and strategies to meet needs at the regional level.	Hospital systems Municipal officials USDA Illinois International Port Authority Illinois Port Districts	Medium-Term

2022 ACHP Annual Policy Priority #1: Recommendations and Action Items - Continued

Recommendations	Action Items	Partners	Timeline
	Explore alternative funding models for smaller, infill development and rehabilitation projects in partnership with anchor employers.		Short-Term
Leverage the resources and needs of anchor employers when building affordable housing to support business retention and growth	Engage anchor employers across Illinois to assess the demand for contributing to employer assisted housing programs via down payment assistance, land donations, etc.		
	Create pilot programs that partners with anchor employers to identify the affordable housing needs of their employees		Medium-Term

Policy Priority #2: Advance Access for Priority Populations

In Illinois, and across the country, the economic crisis spurred by the Coronavirus (COVID-19) pandemic has increased housing insecurity. The pandemic has also highlighted long-standing systemic inequities in housing access, especially for people of color, low-income, and disabled populations. Latinx/Hispanic, Black/African American, and other people of color, are at heightened risk of homelessness.

The State is committed to addressing issues of access and housing affordability for the residents of Illinois. IHDA works jointly with other State agencies, local municipalities, federal and other housing providers, service providers, advisory groups, and other partners to create the infrastructure needed to expand housing access for hard-to-house and at-risk populations. The State continues to develop and preserve hundreds of subsidized and supportive housing units that serve persons experiencing or at-risk of homelessness, persons living with a disability, elderly, youth aging out of foster care, veterans, survivors of domestic violence, reentry populations. and persons living with HIV/AIDS. Additionally, IHDA and its partners work to ensure that the affordable housing created is also accompanied by access to necessary amenities such as transportation, fresh food, services, and other resources and is open to all individuals.

2022 ACHP Annual Policy Priority #2: Recommendations and Action Items

Recommendations	Action Items	Partners	Timeline
	Explore a rolling RFA for IHDA's Permanent Supportive Housing (PSH) Program		Short-Term
	Create innovative loan products and training opportunities to help grow the developer pool that creates PSH.		Short-Term
Expand housing opportunities	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	IHDA, IDHS, IDHFS, IDOA,	Medium-Term
for Priority Populations through new funding opportunities and capacity building.	Identify opportunities to deepen project affordability covering more than 90% of total development costs and incentivize projects that work directly with emerging developers and service providers	DCEO, HUD, PHAs, Private Investors	Medium-Term
	Explore statewide technical assistance, mentoring, and capacity building pilot programs for service providers, property management, small, midsized and emerging developers, and trades with focus on BIPOC industry professionals and BIPOC-led firms		Medium-Term
	Create a joint funding process to match state capital resources with state service and operating funding		Long-Term
Build on partnerships and interagency collaborations to better connect housing and service resources.	Continue to evaluate the Statewide Referral Network to ensure new waitlist procedures are improving people's ability to live in accessible units.		Short-Term
	Coordinate federal/state/local resources to further increase housing production that house supportive housing populations	Local Governments, HUD, IHDA, PHAs, other HUD funded PJs, DHS	Medium-Term
	Formalize a required engagement and partnership with PHAs through a proposed state requirement/state housing authority act for community awareness	Turided 133, Dilo	Long-Term
	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-Term
Promote State housing and service resources through education, outreach, and	Engage regional entities and city/county planning departments for asset mapping and cross sector plans for supportive housing needs	IHDA, IDHFS, IDHS, IDOA, DCEO, PHAS, Other HUD PJs, Local Governments	Medium-Term
targeted communication.	Identify publicly funded affordable housing investments throughout the state as part of coordinated reporting and mapping/inventory of State resources and commitments		Long-Term

Policy Priority #3: Promote Environmental Sustainability

Illinois is not exempt from the risks climate change presents: like other regions of the Midwest, the State can likely expect to see an increase in flooding and more flooding due to extreme precipitation events and swelling riverine and lake systems. Additional climate change risks with implications for housing include increases in seasonal temperature fluctuations and temperature extremes. The State has passed significant legislation in the last several years to put funding and programs towards addressing environmental resiliency and sustainability for the future.

Promoting environmental sustainability and resiliency in Illinois involves working to build socio-economically integrated communities that are planning and developing with shifting climate patterns and risks in mind. Housing is a key part of the Illinois built environment, and the creation of more energy efficient buildings are needed for the State to meet its climate goals, respond to shifts in climate, and address conditions that have contributed to environmental injustice. Several studies have documented that low-income, non-white populations are more likely to live near factories and other facilities using toxic substances, or in proximity to hazardous waste treatment, storage, and disposal plants. Which Came First, People or Pollution?, a 2015 study published in Environmental Research Letters found that the percent black and Hispanic populations in an area were robust predictors of the presence of waste treatment and disposal facilities (TSDFs). Addressing housing location, and ensuring it's built from non-toxic materials that promotes high-quality indoor air and clean water will help to promote environmental justice for Illinois' non-white, Hispanic and low-income communities. One of Illinois' key priorities given the imminent risks of climate change and need to create cleaner and healthier buildings, makes environmental sustainability a policy priority for affordable housing. State agencies and other partners will need to provide special focus on providing these opportunities to the priority populations.

2022 ACHP Annual Policy Priority #3: Recommendations and Action Items

Recommendations	Actions Items	Partners	Timeline
Enhance engagement between	Establish an IHDA liaison to work with other agencies to identify potential programs for collaboration and expansion	. IHDA, IEPA, IDOT, IDNR,	Short-Term
State agency partners to better connect housing and energy or efficiency resources and	Integrate connections to other programs (e.g., energy efficiency, renewable energy, weatherization, or clean water funding sources) into IHDA funding rounds.	DCEO, Affordable Housing Developer Teams	Medium-Term
programs.	Establish a pilot to test tighter agency collaboration on a small portfolio of projects in order to evaluate and scale up efforts in the long term.		Medium/Long Term
Increase education, outreach,	Create an engagement strategy to work with regional energy companies, co-ops, and economic development organizations in order to determine how housing can connect to these resources.	IHDA , IEPA , DCEO, Utility	Short-Term
and collaboration with supporting environmental resilience industries to	Identify key regional partnerships to further local sustainability efforts with housing.	companies, Educational Institutions, Power co-ops, Regional economic	Short-Term
leverage resources.	Develop an incubation unit/one stop shop to link multiple environmental sustainability programs to one housing project.	development organizations	Long-Term

2022 ACHP Annual Policy Priority #3: Recommendations and Action Items - Continued

Recommendations	Actions Items	Partners	Timeline
Build workforce knowledge around sustainable building	Establish a forum for developers, state agency programs, and supporting industry to share ideas and information.	IHDA, Other State agencies (see above), Other supporting industries (see above), IHC, Green	Short-Term
techniques to increase capacity for more resilient housing across Illinois.	Create a toolkit for development teams to utilize in creating more resilient housing.	Building Experts, Technicians in the Field, Green Building Certifying	Medium-Term
Housing dolloss millions.	Provide funding or adjust program requirements to cover additional initial design and building costs of green buildings	Organizations, Community Colleges, Workforce Innovation Boards	Medium-Term
Continue work to incorporate green building technology, funding, and policies in affordable housing programs.	Incorporate successful and existing cost-effective energy innovations that go beyond the scope of common energy efficiency programs into lending practices for rental development (e.g., performance based contracting, geothermal heating, solar applications, et.al.). Conduct cost-benefit analysis when appropriate.	IHDA, IEPA, Green Building Experts,	Medium-Term
	Improve environmental justice outcomes throughout Illinois by creating new policies, partnerships, and incentives to use healthier building materials in the exterior and interior	Environmental Justice community organizations	Long-Term

Policy Priority #4: Address Inequities in Housing

Discrimination in the housing market, perpetuated by federal and local policies, have kept Black/African American citizens from the full social and financial benefits that come with owning a home. Despite federal legislation banning discrimination in the housing and financial markets, inequities in housing have persisted and, in many cases, increased. A point further illustrated as we understand the change in homeownership rates for the residents of Illinois by race and ethnicity. Over the past 15 years, Black homeownership rates have declined to levels not seen since the 1960s, with Blacks suffering the largest decline in homeownership of any racial or ethnic group. Today, Illinois' Black homeownership rates (38.8%) are below the national average (42%) while white Illinois residents have a higher homeowner rate (74.5%) than the national average (69.8%).

The lasting impacts that come with these concerning trends are further exacerbated by new economic challenges that have widened the racial wealth gap, e.g., the Great Recession and the COVID-19 pandemic. The need to implement policies that work to stem and reverse increasing inequities in housing will be a focal point for the Task Force and the State of Illinois in 2022. In the coming year, the Task Force will implement strategies that support both the growth in the number of minority homeowners and an increase in diverse leadership throughout Illinois' affordable housing industry.

To that end, the Task Force has identified several recommendations for 2022 that target specific areas where persistent disparities have created barriers to entry and opportunity for minority households and affordable housing practitioners in Illinois.

2022 ACHP Annual Policy Priority #4: Recommendations and Action Items

Recommendations	Action Items	Partners	Timeline
	Reduce programmatic complexity and increase accessibility, improve market and program outreach in underserved communities and collect more data on applicants and recipients to better measure success.	IHDA, Banks, Lending	Short-Term
	Reduce lending inequities by addressing appraisal gaps for minority homeowners, creating opportunities for small home loans in lower cost areas, and promote layered financing for individual homebuyers.	institutions, Foundations, LISC, CIC, IFF, NHS, Local government entities, (assessor's offices,	Short/Medium- Term
Increase minority homeownership	Address barriers to general wealth transfers for minority homeowners by expanding financial counseling resources to include comprehensive estate planning that facilitate clear and clean transfer of title	recorders of deeds, and county clerks), Housing Counseling Agencies, Community Action Agencies,	Medium-Term
	Form partnerships with localities and nonprofits to build housing on city- owned vacant lots in distressed areas and pair financial programs with housing counseling to support buyer demand among targeted group	Regional Planning Entities, Not-for-Profit Developers, Land Banks, Local	Long-Term
	Expand homeownership rehabilitation funding and create property tax reduction and/or exemption programs for low-income homeowners	Redevelopment Authorities	Long-Term
	Expand capacity and early career development opportunities through training, education, and mentorship programs for BIPOC industry professionals and BIPOC-led firms	— IHDA, DCEO, IHC, Banks & Financial institutions, LISC, IFF, CSH, Housing Focused Non-Profits, Industry Trade	Short-Term
Support diverse leadership in Illinois' housing economy	Expand use of M/WBE requirements by IHDA/State partners and develop better tracking and publication of current participation of M/WBE practitioners/firms		Short-Term
	Research and explore feasibility of developing a Request for Proposal for a downstate housing institute and developer training	Groups, Trade Unions, Educational Institutions,	Short/Medium- Term
	Increase access to equity capital and predevelopment funds for BIPOC developers and provide low-cost equity/forgivable loans for neighborhood-based developers to acquire and rehab properties	Municipalities, ILGA	Medium-Term

2022 ACHP Annual Policy Priority #4: Recommendations and Action Items - Continued

Recommendations	Recommendations Action Items		Timeline
	Continue and expand statewide activities through the IL Housing Blueprint (IHDA's "Listening Tour" and Statewide Resident Survey) to engage and hear perspectives across the state		Short-Term
Create better access to	Work to broaden outreach and deepen engagement among BIPOC communities through stipends/grants for community partners and navigators	Local Municipalities and Governments, Community Organizations, Regional	Short-Term
housing in underserved communities through more	Use enhanced data analytics/collection with local context to expand and improve equitable outcomes in underserved communities	Planning Entities, IHDA, Other State Agencies, HUD,	Short-Term
equitable planning practices	Build and expand strategic partnerships at the local, regional, and state level to support efforts that reduce racial and socio-economic segregation	Educational Institutions, Housing Task Force	Medium/Long Term
	Support inclusionary zoning practices, and other changes to local zoning and development codes that reduce barriers to affordable housing location and construction		Medium/Long Term
Align and coordinate local and state partners around policies that target inequities and promote equal access to affordable housing	Track ongoing developments and coordinate statewide efforts related to Affirmative Furthering Fair Housing, Disparate Impact rules, CRA reform, HOTMA rules.		Short/Medium Term
	Research and build best practices for the inclusion of persons with criminal records, including increasing flexibility in allowing less stringent tenant selection plans and continuing to support IHDA's reentry demonstration program	IHDA, IDHR, IDOC, IDPH,	Short/Medium Term
	Coordinate efforts with other state agencies, CDBG Entitlement grantees, PHAs and other regional entities to enhance the State's actions to address fair housing impediments in the Consolidated Plan Annual Performance Reports	Other State Agencies, PHAs, HUD, Municipalities Non-Profits, Governor's Office, ILGA	Medium-Term
	Improve the current housing quality standards for low-income households via window replacement, reducing the sources and occurrences of lead-poisoning among children under six years of age and expectant mothers		Medium/Long-Term
	Establish an aligned statewide housing legislative agenda that can be used to target emerging populations, and equity in housing opportunity		Medium/Long-Term

Policy Priority #5: Build Partnerships/Leadership Capacity to Maximize Impact of New Resources and Programming

The COVID-19 pandemic continues to impact residents across Illinois, and the impacts on housing for households and communities will continue into 2022. Federal, state, and local policymakers have taken notable steps to help households navigate housing insecurity during the COVID-19 pandemic, from stimulus payments and enhanced unemployment assistance to forbearance and moratoriums on foreclosure and evictions. State partners have received unprecedented allocations of pandemic-related federal and state emergency funding in 2020 and 2021, with additional allocations coming in 2022. Illinois alone received \$9 billion; the sheer size of this funding speaks to the ongoing emergency-level threat that housing instability poses across Illinois. These funds help households with emergency rental and emergency mortgage relief, legal assistance, and housing stability services. Additional pandemic-related funding has been allocated to building and preserving affordable housing, especially for Illinois' Priority Populations. Program administration must be swift and efficient and thus interagency coordination, along with a strong focus on Priority Populations, will be the keys to success.

Outside of the pandemic, activity must move forward intentionally with an eye on administration and procedure that improves access to housing and other resources rather than limiting it. Program administration will develop broad strategies to leverage funding to house those persons that live in extremely low poverty, face health and economic barriers, experience systemic racism and need supports to access and maintain housing for individuals and families across Illinois. Interagency coordination and collaboration across agencies and levels of government is key to ensuring households and housing providers can more easily access the many available types and levels of funding. Streamlining data, program access, and program applications across entities will help ensure programs and funding reach Priority Populations efficiently and effectively.

This need to focus on new and emerging housing needs augments the State's current high level of service provided to Priority Populations. Through a needs assessment, consultation, and gap analysis, IHDA will gather relevant information and further analyze housing needs across our state in order to appropriately allocate funding to serve the highest needs populations. By addressing urgent issues and working towards better equity and geographic parity, the Housing Task Force and Illinois continues to push towards better housing policy and programs for all Illinoisans.

2022 ACHP Annual Policy Priority #5: Recommendations and Action Items

Recommendations	Action Items	Partners	Timeline
Serve the highest need	Strategically disburse emergency rental assistance to those with the greatest risk of eviction and housing instability		Short-Term
populations with emergency rental, mortgage and eviction prevention assistance.	Create a new mortgage assistance program and continue to serve those most in need		Short-Term
	Continue to monitor the eviction risks across the State to prepare funds and programs for response when necessary	IDHS, IHDA, DCEO, DCFS,	Medium-Term
Coordinate American Rescue Plan (ARP) funds and other new resources to best serve	Submit an Allocation Plan and release subsequent RFA(s) for HOME-ARP funding.	IDHFS, IDoA, General Assembly, Governor's Office, Other	Short-Term
	Continue to advocate for and disburse funding for necessary housing and services from State and Local Fiscal Recovery Funds (SLFRF).	State Agencies, local lenders	Medium-Term
the Priority Populations.	Plan for sustainability after ARP funds expire		Long-Term
Expand collaborations and interagency coordination to	Share information and data across programs that serve similar populations to develop strategies for collective access and a more streamlined application process.		Medium-Term
comprehensively assist Priority Populations.	Develop Illinois Federal Housing Agenda across various State agencies to ensure preservation, reform and expansion of federal resources and legislation for affordable housing		Medium-Term

2022 Housing Production Plans and Agency Reports

Housing Production Plans and Reports section highlights how the State will invest its resources to create additional housing for Illinois families and individuals. Housing Production Plans are required by the Comprehensive Housing Planning Act, as they set funding goals to serve the needs of the identified Priority Populations (see page 8).

Every effort is made to present a complete and reliable list of current resources and their expected availability in the Housing Production Plans. Over the years of Comprehensive Housing Planning, it has become clear that it is often difficult to present wholly accurate information in the Housing Production Plans. One of the main reasons for this is that the very nature of affordable housing financing requires flexibility, and many of the resources commonly accessed are subject to changes, delays, annual fluctuation in amounts and, in some cases, absorption or re-appropriations. Additionally, the statutory requirement that this Plan report on *calendar year* poses challenges in information collection efforts as many State-led housing programs are often administered on the *fiscal year*. Lastly, funds often become available mid-year or are too undefined at the time of publication to be included in the following ACHP charts. Of particular note this year are funds from the American Rescue Plan Act, which the State expects to be allocated sometime in 2022. As these funds become finalized, amounts will be included in the 2022 ACHP Annual Progress Report.

The following Housing Production Plans show each housing program under State of Illinois administration with estimates for 2022 funding availability. The amounts listed for each funding source are to be considered estimates or expected amounts in 2022. Should changes be made to the funding listed in the Housing Production Plans or any new or unanticipated resources become available in 2022, details on these programs will be included in future Plan reporting. Estimates for multifamily unit production are calculated using an average statewide per unit subsidy cost after an analysis of the most recent data available in IHDA's unit inventory database. This analysis considers the varying range of subsidy costs associated with geographic region, unit type and development type (rehab vs. new construction). The 2022 estimates for households assisted in the single-family production chart were provided by the administering agency of each program. Unit distributions for each priority population were determined using historical data from previous ACHP Annual Progress Reports.

These production charts show two major factors: the historical funding breakdown of these priority populations and ongoing policies and goals to encourage housing them. Please keep in mind that much of the PSH production is financed through a requirement that 10% of units funded with LIHTC be set-aside for a Statewide Referral Network, which are part of larger family or elderly housing developments.

LIHTC and Illinois State Donation Tax Credits do not represent an actual monetary amount or capital investment for the actual development until the tax credits are sold (syndicated) to a willing buyer. This syndication process generates a cash equity, which is then generally used to help fund the development. When associated with either of the tax credit programs, monetary amounts are currently estimated at 98 cents on the dollar. This amount is based on estimates gathered from IHDA's Multifamily Finance division and should be considered only to be estimates. As these estimates do influence calculations on affordable housing rental unit production, it should be noted that this estimate adjusts the expected net-cent-raise downward by 5 cents on the dollar.

2022 Residential Services Programs

In addition to developing and rehabilitating affordable housing, the State of Illinois provides housing-related assistance and services to the Priority Populations through a variety of programs administered by its State Agencies. The following Residential Services Program tables identify many of the State's efforts to provide services to Priority Populations in 2022. The funds identified in this table do not include all service resources but focus on those that relate directly to housing. It is important to note that the programs listed on pages 24 and 25 are not necessarily tied to units assisted via multi- and single-family production efforts. Therefore, in progress reporting, the population and number of persons or households served through each funding source will be considered individually and reported as accurately as possible, but the total households or individuals assisted will not represent all new clients.

2022 Housing Production Plan – Multifamily Programs

Multifamily Programs – 2022 Housing Production Plan			
Agency and Program	2022 Estimated Funds Budgeted		
IHDA Administered			
Low Income Housing Toy Credit (O(/)	Federal Credits	31,000,000	
Low Income Housing Tax Credit (9%)	Equity Raised	\$303,800,000	
Low Income Housing Tax Credit (4%)	Federal Credits		
Low income flousing rax credit (470)	Equity Raised	\$192,000,000	
Illinois Affordable Housing Tax Credit	Donation Amount	\$49,604,000	
(IAHTC)	Tax Credit Allocation	24,802,000	
НОМЕ	Federal	\$16,742,680	
American Resue Plan (ARP) – Covid-19 Affordable Housing Grant Program	Federal (State)	\$75,000,000	
Illinois Affordable Housing Trust Fund (AHTF)	State	\$65,000,000	
Housing Trust Fund (HTF)	Federal	\$30,702,600	
Build Illinois Capital Plan	State	\$37,500,000	
Tax Exempt Bonds	Federal	\$500,000,000	
Taxable Bonds	Private	\$200,000,000	
Affordable Advantage Mortgage	Federal	\$10,000,000	
Credit Advantage Mortgage	Federal	\$15,000,000	
IHDA/HUD Federal Financing Bank/US Treasury Mortgage	Federal	\$35,000,000	
IDVA Administered			
Adaptive Housing Program for Veterans	State (AHTF)	\$240,000	
TOTALS		\$1,505,787,280	
TOTAL NUMBER OF UNITS PRODUCED at \$300,000/UNIT		5,019	

Average Distribution of Units by Priority Population, 2022				
Priority Populations Estimated Unit Distribution* Estimated Number of Units				
Low-Income Families	45%	2,259		
Senior	30%	1,506		
Supportive Housing 25% 1,2				
TOTAL 100% 5,019				
* Based on average distribution of households assisted: Annual Progress Reports - 2013-2021				

2022 Housing Production Plan - Single Family Programs

Single Family Programs – 2022 Housing Production Plan			
Agency and Program	Source	2022 Estimated Funds Budgeted	
IHDA Administered		·	
Opening Doors Program	State	\$2,538,000	
SmartBuy Program	State	\$5,175,000	
Access 4%	State	\$21,612,000	
Access 5%	State	\$6,750,000	
Access 10%	State	\$11,170,000	
Illinois Homeowner's Assistance Fund	State/Federal	\$200,000,000	
Illinois Affordable Housing Trust Fund* State		\$12,000,000	
DCEO Administered			
CDBG Housing Rehabilitation	Federal	\$7,000,000	
Illinois Home Weatherization Assistance Program (IHWAP)	Federal/State	\$56,146,294	
TOTAL ESTIMATED FUNDING AMOUNT FOR 2022		\$322,391,294	
ESTIMATED TOTAL NUMBER OF HOUSEHOLDS ASSISTED		19,784	
*Funding committed for the Illinois Affordable Housing Trust Fund include amounts for IHDA's Home			

^{*}Funding committed for the Illinois Affordable Housing Trust Fund include amounts for IHDA's Home Accessibility Program, Habitat for Humanity Community Impact Fund and Single Family Rehabilitation programs only.

Average Distribution of Households Assisted by Priority Population, 2022			
Priority Populations	Estimated Unit Distribution*	Estimated Number of Units	
Low-Income Families	60%	5,870	
Senior	30%	2,935	
Supportive Housing	10%	978	
TOTAL	100%	9,784	
* Based on average distribution	on of households assisted: Annual Progress	Reports - 2013-2021	

2022 Housing Production Plan – Residential Services Programs

Residential Services Programs – 2022 Housing Production Plan				
Program	Source	Estimated Budget Funds	Priority Population	Estimated Number Assisted
DCEO Administered				
Low Income Home Energy Assistance Program (LIHEAP)	Federal/State	\$29,470,2500	Low Income Families, Seniors, Special Needs	279,000 Households
IDHFS Administered				
Supportive Living Program	GRF	\$264,631,109	Homeless, Special Needs	12,121 Individuals
IDHS Administered				
Emergency and Transitional Housing	GRF/AHTF	\$10,200,000	Homeless	20,010 Households
Homeless Prevention Program	GRF/AHTF	\$10,000,000	Homeless	6,000 Households
Supportive Housing Program	GRF/Medicaid Trust Fund	\$19,171,413	Homeless, Special Needs	8,550 Individuals
Supportive Housing Program (Bridge Rental Subsidy)	GRF	\$15,107,399	Williams Consent Decree Populations	1,424 Individuals
Domestic Violence Program	GRF	\$24,734,942	Homeless	48,000 Individuals (adult & children)
Assistance to the Homeless Fund	State	N/A	Homeless	N/A
Homeless Youth Services Program	GRF/AHTF	6,000,000	Homeless	2,500 Homeless Youth
Emergency Solutions Grant	Federal	\$5,282,194	Homeless	25,000 Individuals and/or Families
Colbert Bridge Rental Subsidy Initiative	GRF	\$28,770,000	Colbert Consent Decree Class Members Only	2,877 Individuals
IDoA Administered				
Community Care Program	GRF	\$964,000,000	Low-Income Seniors	71,000 Individuals/Monthly
IDPH Administered				
Housing for Persons with AIDS/HIV (HOPWA)	Federal	\$2,944,687	Low-Income, Homeless, Special Needs	705 Individuals Living With HIV/AIDS
IDVA Administered				
Prince Home Program for Veterans	Federal	\$759,300	Prince Home Program for Veterans	15 Individuals

2022 Housing Production Plan – Residential Services Programs – Continued

Residential Services Programs – 2022 Housing Production Plan				
Program	Source	Estimated Budget Funds	Priority Population	Estimated Number Assisted
IHDA Administered				
Abandoned Properties Program (APP)	State	-	NA	Limited activity in 2022
Strong Communities Program (SCP)	State	-	NA	TBD
Cook County Mortgage Foreclosure Mediation Program (CCMFMP)*	State	\$1,745,412	Low-Income	1,500 households
Housing Stability Counseling Program (HSCP)*	State	\$2,858,550	Low-Income	2,608 households
Housing Counseling Resource Program (HCRP)	State/Federal	\$1,025,000	Low-Income	TBD
Land Bank Capacity Building Program	State	-	NA	9 ULG partners to be served, and expected IGA with Peoria County
Land Bank Technical Assistance Program	State	\$500,000	NA	Additional Inter- governmental agreements
Chicago Rehab Network Technical Assistance Program	State	\$300,000	NA	30 TA workshops with 100 attendees
TA Capacity Building for Trust Fund Grantees	State	\$300,000	NA	TBD
Reentry Rental Assistance Program	State	\$2,500,000	Extremely Low- Income Returning Citizens	50 individuals
Rental Housing Support Program	State	\$9,000,000	Low-Income, Homeless, Special Needs, Seniors	325 Individuals
Long-Term Operating Support Program (LTOS)	State	\$3,000,000	Low-Income, Homeless, Special Needs, Senior	30 Individuals
HUD Section 811	Federal	\$626,800	Low-Income, Special Needs	27 Individuals
Housing Stability Services (HSS) for the Illinois Rental Payment Program (ILRPP)*	State/Federal	\$7,900,000	Low-Income	89,475 households
Illinois Rental Payment Program (ILRPP)*	State/Federal	\$297,000,000	Low-Income	32,500 households

2022 Housing Production Plan - Residential Services Programs - Continued

Residential Services Programs – 2022 Housing Production Plan				
Program	Source	Estimated Budget Funds	Priority Population	Estimated Number Assisted
DCFS Administered				
Norman Housing Advocacy	GRF	\$1,600,000	Low-Income Families, Homeless	
Norman Cash Assistance Program	GRF	\$4,200,000		' 4750 Families
Youth Housing Advocacy	Federal	\$800,000	Homeless	500 Youth
Youth Cash Assistance	Federal	\$600,000		
Programs Totals:		\$1,980,259,306		·

^{*}These programs were committed funds in CY2021, but program activity/disbursements are expected to take place in 2022.

Appendices

Appendix A: Glossary of Terms, Acronyms, and Agencies

State Age	encies 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	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

Federal/State/Loca	al/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
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
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	Office of Strategic Planning and Reporting

Funding Programs and Projects

Build Illinois Bond Fund / Capital Fund

In 2019, \$200 million was allocated for statewide affordable housing initiatives as part of the Rebuild Illinois state capital bill. IHDA is currently working with the Governor's office to finalize a 5-year Capital Budget Plan.

CCRS

Community Care in Residential Settings (IDoA)

CDAP

Community Development Assistance Program, grants for home repair (State CDBG).

CDBG

Community Development Block Grant, the HUD-funded federal block grant program.

CDBG Disaster Recovery Program

Federally authorized disaster recovery programs (1771 ("Midwest") and 1800 ("Ike")) are available in designated counties within Illinois. These recovery programs require an affordable housing creation and preservation component. Over \$64 million available for housing programs from CDBG Disaster Recovery programs is anticipated to be available in eligible areas. Administered by DCEO and IHDA.

Emergency Solutions Grant (ESG)

Federally funded, the Emergency Solutions Grant (ESG) program provides funding to: (1) engage homeless individuals and families living on the street; (2) improve the number and quality of emergency shelters for homeless individuals and families; (3) help operate these shelters; (4) provide essential services to shelter residents, (5) rapidly rehouse homeless individuals and families, and (6) prevent families/individuals from becoming homeless.

HERA

Housing and Economic Recovery Act of 2008 – A federal law designed to address the sub-prime mortgage crisis, passed by the United States Congress on July 24, 2008. Authorizes, among other programs, the Neighborhood Stabilization Program.

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.

HOPWA

Housing Opportunities for Persons with AIDS – Federal funding to provide short term rent and mortgage utility assistance and other supportive services to people living with HIV/AIDS. Administered at the State level by IDPH.

Housing Trust Fund (HTF)

Authorized by the HERA, this State-administered resource is used to provide funds to build, preserve and rehabilitate affordable rental housing for extremely- and very low-income households. Of the total funding, 75% of funds benefit persons or households at 30% AMI or below and must go to rental housing. A maximum of 10% of funds can be used for single-family homeownership/home repair programs.

GRF

(State) General Revenue Funds, coming from general collected State tax revenues, not dedicated funds.

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 Affordable Housing Trust Fund (IAHTF)

The Illinois Affordable Housing Trust Fund was established in 1989 to provide grants and loans for the acquisition, construction, development, rehabilitation, operation, insurance or retention of multi-family and single family developments or predevelopment expenses.

IHWAP

The Illinois Home Weatherization Assistance Program - A DCEO-administered program designed to help lowincome households insulate their homes, save on energy costs and alleviate negative affects disproportionately felt by high residential energy users and households with a high-energy burden.

Illinois Rental Repayment Program (IRPP)

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.

Low Income Home Energy Assistance Program - A DCEO-administered program designed to assist eligible lowincome households by providing a one-time benefit to be used for energy bills.

LIHTC

Low Income Housing Tax Credit - Provides federal income tax credits to investors for the development of affordable income multifamily rental housing.

MRB

Mortgage Revenue Bonds - Tax-Exempt bond financing for first-time homebuyers or rental housing, both income qualified.

MRF

Mortgage Resolution Fund - In 2011, IHDA agreed to fund a direct loan modification program called the Mortgage Resolution Fund (MRF) with up to \$100 million of the State's Hardest Hit Funds. Through the MRF. HHF monies were used to purchase delinquent home loans directly from lenders and capital market traders at net present value. Each qualifying mortgage debt was brought into alignment with current home values.

RHSP

Rental Housing Support Program - State-funded rental assistance program to assist extremely- and severely low-income households. Funded through a fee on mortgage recording documents at the county level, the RHSP includes the Long Term Operating Support (LTOS) rental subsidy program. RHSP also provides funding for IHDA's Re-entry Demonstration Rental Housing Support Program.

Other Relevant Terms

AHPAA

Affordable Housing Planning and Appeal Act - State law which calls for communities with less than 10% total affordable housing stock to adopt and implement local affordable housing plans.

Care Coordination Plan

Illinois Medicaid's 2-year plan for meeting State law requirement to move at least 50% of its Medicaid clients into care coordination by January 1, 2015. Under this plan, the goal was to have 2 million out of 3 million clients (or 66%) under the care of a certified Managed Care Entity.

Choice Neighborhoods Initiative

A HUD initiative, which replaced HOPE VI, that provides competitive grants to PHAs and non-profits for the "transformation, rehabilitation and replacement needs of both public and HUD-assisted housing," in addition to other activities designed to strengthen and transform surrounding neighborhoods.

Colbert v. Pritzker Case

Lawsuit filed on behalf of persons with disabilities who are unnecessarily confined to skilled nursing facilities (SNF) nursing homes. The consent decree implementation plan was agreed upon in November 2012. Cost to State must be budget neutral.

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.

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. Created the Housing Task Force.

EAH

Employer Assisted Housing - Public/Private assistance provided to prospective homebuyers through their employer and a public agency. Promotes live-near-work goals via Executive Order 2003-18, which established a statewide Housing Task Force to develop a comprehensive State housing plan, encourage joint state agency funding and establish six Priority Populations (underserved).

CRP

A Community Revitalization Program is a locally approved intentional effort that is likely to lead to measurable increases in access to employment, living wage jobs, healthcare, supportive services, community amenities, transportation, quality and affordable housing stock. The most effective CRPs involve community stakeholders, including residents, employers and elected officials, in planning and implementing community revitalization efforts for the benefit of the entire community.

Other Relevant Terms, Continued.

HEARTH Act

The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act - A federal law passed in 2009 that extends resources to communities to be used for preventing and/or re-housing homeless persons or persons facing homelessness. The HEARTH Act changes the current Emergency Shelter Grant Program to the Emergency Solutions Grant (ESG) Program and almost doubled the amount for ESG to 20 percent of the total for homeless assistance. The HEARTH Act consolidates the federal Supportive Housing Program, Shelter Plus Care and the Section 8 Moderate Rehabilitation/Single Room Occupancy Program into a single Continuum of Care program. Communities now apply to one program, rather than three, reducing the administrative burden and increasing flexibility and local decision-making. In addition, a rural homelessness program was created.

HUD Lead Safe Housing and EPA Remodeling and Repair Rules

These rules require lead-based paint hazard reduction and lead safe work practices in all single-family and multifamily residential property and housing built before 1978, the year lead-based paint was banned nationally for residential use. HUD and EPA regulations set lead-hazard elimination requirements that emphasize eliminating lead in house dust. HUD regulation specifically requires dust-sample testing after paint is disturbed to make sure the home is lead-safe. These Regulations affect residential or rental property owners and managers, general contractors and specialty trade contractors such as painters, plumbers, carpenters and electricians.

ILHousingsearch.org

An interagency, statewide housing locator system launched in 2009 to allow those seeking housing to search for and landlords with vacant units the ability to list rental properties at no cost. ILHousingSearch.org is an interactive web portal designed to allow users to search the most current listings by a wide range of criteria including: rent range, accessibility features, location, bedrooms, screening criteria, acceptance of youchers, school district, allowance of pets, deposits and fees and proximity to transit. The housing locator is supported by a call center with a toll-free number to assist users, and support property owners or managers with registration and property listing in order to maintain the most current listings possible. Funded by IHDA, IDHS, IDHFS and IDoA.

Ligas Consent Decree

In the Ligas v. Eagleson Consent Decree, plaintiffs held that they were segregated and institutionalized in private State-funded Intermediate Care Facilities for People with Developmental Disabilities (ICFDDs) which provide on-site long-term care services for individuals with developmental disabilities. The case was settled on June 15, 2011.

Money Follows the Person

A federal rebalancing demonstration program enacted by the Deficit Reduction Act (DRA) of 2005. Part of a comprehensive strategy to assist states in collaboration with stakeholders, to make widespread changes to their long-term care support systems by allowing people who need long-term care to live in their own homes and communities or in a setting of their choice. MFP is administered by IDHFS.

NOFA - Notice of Funding Availability

An announcement of the availability of targeted funding, frequently used by State and federal agencies.

Norman Decree

Judicial decree requiring adequate funding to support wards of the State. Implemented by DCFS.

RFP

Request for Proposals for targeted funding, or to procure certain types of assistance.

Other Relevant Terms Continued.

Request for Application – Similar to the previously referred to NOFA process.

Section 1115 Waiver

Section 1115 of the Social Security Act gives the Secretary of Health and Human Services the authority to waive provisions of major health and welfare programs authorized under the Act, including certain Medicaid requirements, and to allow a state to use federal Medicaid funds in ways that are not otherwise allowed under federal rules. The authority is provided at the Secretary's discretion for demonstration projects that the Secretary determines promote Medicaid program objectives. There are comprehensive Section 1115 Medicaid waivers that allow broad changes in eligibility, benefits, cost sharing and provider payments. There also are more narrowly drawn Section 1115 waivers, as well as Section 1915 Medicaid waivers that focus on specific services and populations.

Supportive Housing Working Group

A working group created by the Housing Task Force in 2007 to evaluate and present a common understanding of barriers and best practices for an increased and improved development of supportive housing.

State Referral Network

Tied primarily to IHDA's Low Income Housing Tax Credit (LIHTC) Program, IHDA developed the Statewide Referral Network (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.

TIF

Tax Increment Financing - 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.

Williams Consent Decree

The Williams v. Pritzker lawsuit was filed in 2005 by two people with mental illness residing in large, private State-funded facilities called Institutions for Mental Diseases ("IMDs"). The plaintiffs alleged that they were needlessly segregated in IMDs and the State of Illinois had violated the ADA and denied them the opportunity to live in integrated settings where they could lead more independent and more productive lives in their own communities. On September 30, 2010 the Judge gave final approval of the Consent Decree which requires the State to implement a service plan and meet a variety of annual benchmarks towards providing Community-Based living arrangements for persons with mental illness.

Appendix B: Regional Needs Analysis: Geographic Boundaries

Regional Geographies by County			
Northwest	Jo Daviess, Whiteside, Carrol, Lee, Rock Island, Henry, Mercer, LaSalle, Putnam, Bureau		
Rockford/DeKalb	Stephenson, Winnebago, Boone, Ogle & DeKalb Counties		
North/West Metro Chicago	Lake, McHenry, Kane & DuPage Counties		
Cook	Cook County		
South/West Metro Chicago	Kendall, Grundy, Will & Kankakee Counties		
Champaign	Iroquois, Piatt, Vermilion, Ford, Champaign, Polk & Douglas Counties		
Bloomington	Livingston, McClean & De Witt Counties		
West Central	Knox, Warren, Henderson, McDonough, Hancock, Schuyler, Adams, Brown, Pike & Calhoun Counties		
Central/Springfield	Logan, Macon, Shelby, Christian, Montgomery, Sangamon, Menard, Cass, Morgan, Scott, Macoupin & Greene Counties		
St. Louis Metro	Jersey, Madison, Bond, St. Clair, Monroe, Washington & Clinton Counties		
Southern	Union, Johnson, Pope, Hardin, Alexander, Pulaski & Massac Counties		
Eastern Central	Richland, Clay, Fayette, Marion, Effingham, Jasper, Crawford, Cumberland, Coles, Edgar, Moultrie & Clark Counties		
Southeastern	Saline, Gallatin, White, Hamilton, Jefferson, Wayne, Edwards & Wabash Counties		
Carbondale	Randolph, Perry, Jackson, Franklin & Williamson Counties		
Peoria	Stark, Marshall, Peoria, Tazewell, Mason, Woodford, Fulton & Morgan Counties		

Appendix C: Housing Task Force Members

Task Force Members / Housing Task Force Chair:

Executive Director, Illinois Housing Development Authority

IHDA staff provide administrative assistance and serve as ad hoc experts on the Housing Task Force

Task Force Members/Governor-appointed Housing Expert Members

Syed Abedi, Community Member - IT Project Manager

Diane Baker, Worn Jerabek Wiltse Architects, P.C. - Architect Representative

Allison Clements, Illinois Housing Council - Executive Director

George Dinges, Development Services Group - President/Vice President

Nancy Firfer, Metropolitan Planning Council - Board of Governor's Chair

David Hirsch, Dougherty Mortgage, LLC - Vice President, Production

Peter Holsten, Holsten Developments - President

Brian Hollenbeck, Rock Island Economic Growth Corporation - Executive Director

Jennifer Hill, Alliance to End Homelessness in Suburban Cook County - Executive Director

Mary Keating, The County of DuPage County - Director of Community Services

Lynnette McRae, Chicago Community Trust - Program Director of Connecting Capital and Community

David Neary, DuPage Habitat for Humanity - Executive Director

Mike Niehaus, Windsor Homes - Executive Director

Robin Snyderman, Principal - Brick Partners. LLC

Task Force Members/ Governor-appointed Agency Members:

U.S. Department of Housing and Urban Development

U.S Department of Agriculture

Task Force Members / State Agency Members:

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

Task Force Members/ Illinois General Assembly Members:

The President of the Illinois Senate or designee

The Minority Leader of the Illinois Senate or designee

The Speaker of the Housing of Representatives or designee

The Minority Leaders of the Illinois House of Representatives or designee

Appendix D: (310 ILCS 110/) Comprehensive Housing Planning Act

(310 ILCS 110/) Comprehensive Housing Planning Act.

(310 ILCS 110/1)

Sec. 1. Short title. This Act may be cited as the Comprehensive Housing Planning Act.

(Source: P.A. 94-965, eff. 6-30-06.)

(310 ILCS 110/5)

Sec. 5. Definitions. In this Act:

"Authority" means the Illinois Housing Development Authority.

"Interagency Committee" means the Interagency Committee of the State Housing Task Force, which shall consist of the following members or their senior staff designees: the Executive Director of the Authority; the Secretaries of Human Services and Transportation; the Directors of the State Departments of Aging, Children and Family Services, Corrections, Commerce and Economic Opportunity, Emergency Management, Financial and Professional Regulation, Healthcare and Family Services, Human Rights, Juvenile Justice, Natural Resources, Public Health, and Veterans' Affairs; the Director of the Environmental Protection Agency; a representative of the Governor's Office; and a representative of the Governor's Office of Management and Budget.

"State Housing Task Force" or "Task Force" means a task force comprised of the following persons or their designees: the Executive Director of the Authority; a representative of the Governor's Office; a representative of the Lieutenant Governor's Office; and the Interagency Committee. The Governor may also invite and appoint the following to the Task Force: representatives of the U.S. Departments of Housing and Urban Development (HUD) and Agriculture Rural Development; and up to 18 housing experts, with proportional representation from urban, suburban, and rural areas throughout the State. The Speaker of the Illinois House of Representatives, the President of the Illinois Senate, the Minority Leader of the Illinois House of Representatives, and the Minority Leader of the Illinois Senate may each appoint one representative to the Task Force. The Executive Director of the Authority shall serve as Chair of the Task Force. The Governor shall appoint a housing expert from the non-governmental sector to serve as Vice-Chair.

(Source: P.A. 99-564, eff. 7-15-16.)

(310 ILCS 110/10)

Sec. 10. Purpose. In order to maintain the economic health of its communities, the State must have a comprehensive and unified policy for the allocation of resources for affordable housing and supportive services for historically underserved populations throughout the State. Executive Order 2003-18 shall be codified into this Act. The purposes of this Act are to accomplish the following:

- (1) address the need to make available quality housing at a variety of price points in communities throughout the State;
- (2) overcome the shortage of affordable housing, which threatens the viability of many communities and has significant social costs, such as homelessness, concentration of poverty, and unnecessary institutionalization;
- (3) meet the need for safe, sanitary, and accessible affordable and community-based housing and supportive services for elderly persons and people with disabilities and other populations with special needs:
- (4) promote a full range of quality housing choices near job opportunities, transit options, and related amenities:

- (5) meet the needs of constituencies that have been historically underserved and segregated due to barriers and trends in the existing housing market or insufficient resources;
- (6) facilitate the preservation of ownership of existing homes and rental housing in communities;
- (7) create new housing opportunities and, where appropriate, promote mixed-income communities;
- (7.5) maximize federal funding opportunities for affordable housing or the services people need to maintain their housing with required State funding, such as, without limitation, for federal Continuum of Care networks and HOME Investment Partnerships Program project sponsors; and
- (8) encourage development of State incentives for communities to create a mix of housing to meet the needs of current and future residents.

(Source: P.A. 99-564, eff. 7-15-16.)

(310 ILCS 110/15)

Sec. 15. Annual Comprehensive Housing Plan.

- (a) During the period from the effective date of this Act through December 31, 2026, the State of Illinois shall prepare and be guided by an annual comprehensive housing plan ("Annual Comprehensive Housing Plan") that is consistent with the affirmative fair housing provisions of the Illinois Human Rights Act and specifically addresses the following underserved populations:
 - (1) households earning below 50% of the area median income, with particular emphasis on households earning below 30% of the area median income:
 - (2) low-income senior citizens;
 - (3) low-income persons with any form of disability, including, but not limited to, physical disability, developmental disability, intellectual disability, mental illness, co-occurring mental illness and substance abuse disorder, and HIV/AIDS;
 - (4) homeless persons and persons determined to be at risk of homelessness;
 - (5) low-income and moderate-income persons unable to afford housing that has access to work opportunities or transportation options;
 - (6) low-income persons residing in communities with existing affordable housing that is in danger of becoming unaffordable or being lost;
 - (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.
- (b) The Annual Comprehensive Housing Plan shall include, but need not be limited to, the following:
 - (1) The identification of all funding sources for which the State has administrative control that are available for housing construction, rehabilitation, preservation, operating or rental subsidies, and supportive services.
 - (2) Goals for the number, affordability for different income levels, and types of housing units to be constructed, preserved, or rehabilitated each year for the underserved populations identified in subsection (a) of Section 15, based on available housing resources.
 - (3) Funding recommendations for types of programs for housing construction, preservation, rehabilitation, and supportive services, where necessary, related to the underserved

populations identified in subsection (a) of Section 15, based on the Annual Comprehensive Housing Plan.

- (4) Specific actions needed to ensure the coordination of State government resources that can be used to build or preserve affordable housing, provide services to accompany the creation of affordable housing, and prevent homelessness.
- (5) Recommended State actions that promote the construction, preservation, and rehabilitation of affordable housing by private-sector, not-for-profit, and government entities and address those practices that impede such promotion.
- (6) Specific suggestions for incentives for counties and municipalities to develop and implement local comprehensive housing plans that would encourage a mix of housing to meet the needs of current and future residents.
- (7) Identification of options that counties, municipalities, and other local jurisdictions, including public housing authorities, can take to construct, rehabilitate, or preserve housing in their own communities for the underserved populations identified in Section 10 of this Act.
- (c) The Interagency Committee, with staff support and coordination assistance from the Authority, shall develop the Annual Comprehensive Housing Plan. The State Housing Task Force shall provide advice and guidance to the Interagency Committee in developing the Plan. The Interagency Committee shall deliver the Annual Comprehensive Housing Plan to the Governor and the General Assembly by January 15 of each year or the first business day thereafter. The Authority, on behalf of the Interagency Committee, shall prepare an Annual Progress Report by April 1 of the following year to the Governor and the General Assembly on the progress made toward achieving the projected goals, as defined in paragraph (2) of subsection (b), of the Annual Comprehensive Housing Plan during the previous calendar year. These reports shall include estimates of revenues, expenditures, obligations, bond allocations, and fund balances for all programs or funds addressed in the Annual Comprehensive Housing Plan.
- (d) The Authority shall provide staffing to the Interagency Committee and the Task Force. It shall also provide the staff support needed to help coordinate the implementation of the Annual Comprehensive Housing Plan during the course of the year. The Authority shall be eligible for reimbursement of up to \$300,000 per year for such staff support costs from a designated funding source, if available, or from the Illinois Affordable Housing Trust Fund.

(Source: P.A. 99-564, eff. 7-15-16.)

(310 ILCS 110/20)

Sec. 20. State Housing Task Force. The State Housing Task Force shall:

- (1) (Blank).
- (2) Create necessary subcommittees and appoint subcommittee members and outside experts, with the advice of the Task Force and the Interagency Committee.
- (3) Ensure adequate public input into the Annual Comprehensive Housing Plan.
- (4) Involve, to the extent possible, appropriate representatives of the federal government, local governments and municipalities, public housing authorities, local continuum-of-care, for-profit, and not-for-profit developers, supportive housing providers, business, labor, lenders, advocates for the underserved populations named in this Act, and fair housing agencies.
- (5) Have input into the development of the Annual Comprehensive Housing Plan and the Annual Progress Report prepared by the Authority.

(Source: P.A. 99-564, eff. 7-15-16.)

(310 ILCS 110/25)

Sec. 25. Interagency Committee. The Interagency Committee and its member agencies shall:

- (1) Provide interagency coordination and funding efforts to facilitate meeting the purposes of this Act, including the housing needs of priority populations;
- (2) Be responsible for providing the information needed to develop the Annual Comprehensive Housing Plan as well as the Annual Progress Report.
- (3) Develop the Annual Comprehensive Housing Plan.
- (4) Oversee the implementation of the Plan by coordinating, streamlining, and prioritizing the allocation of available production, rehabilitation, preservation, financial, and service resources.

(Source: P.A. 99-564, eff. 7-15-16.)

(310 ILCS 110/30)

Sec. 30. (Repealed).

(Source: P.A. 94-965, eff. 6-30-06. Repealed by P.A. 99-564, eff. 7-15-16.)

(310 ILCS 110/90)

Sec. 90. (Amendatory provisions; text omitted).

(Source: P.A. 94-965, eff. 6-30-06; text omitted.)

(310 ILCS 110/99)

Sec. 99. Effective date. This Act takes effect upon becoming law.

(Source: P.A. 94-965, eff. 6-30-06.)