

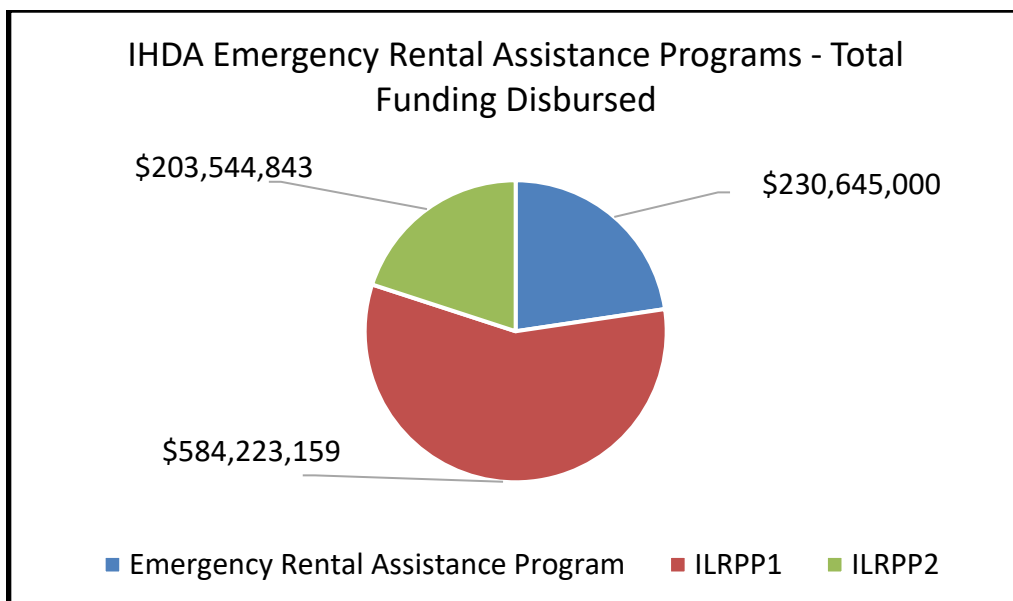


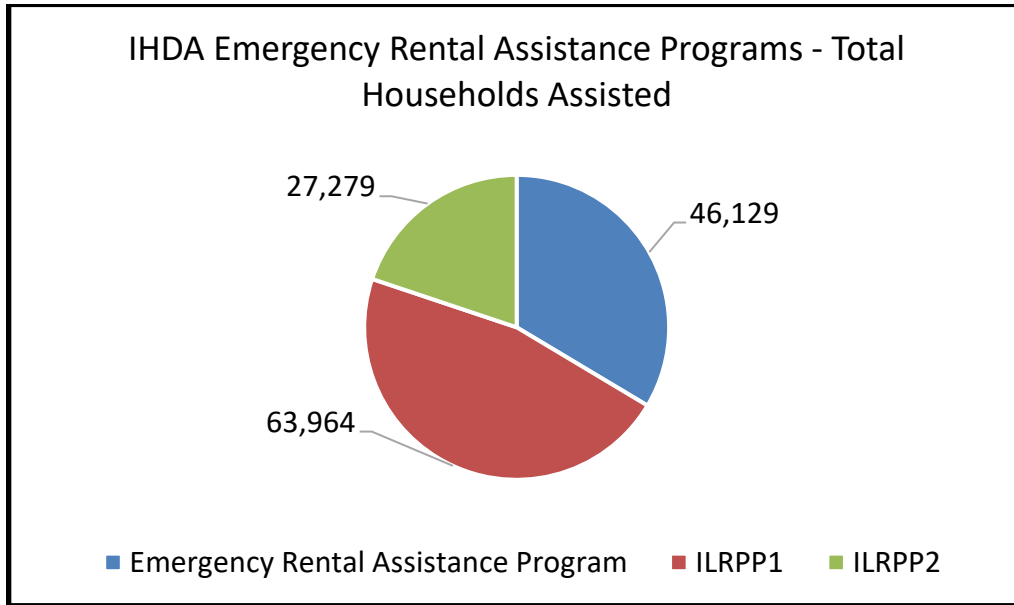
Round 2 Fact and Information Report
November 14, 2022

Since March of 2020, many Illinois households have experienced serious health and economic impacts brought about by the COVID-19 pandemic including unemployment or underemployment, lost income due to children or elders needing care at home, unexpected medical bills, and more. These financial burdens forced many Illinois households to prioritize their spending to survive, leaving many unable to pay their full monthly housing costs.

Facing the possibility of an unprecedented wave of evictions during a public health crisis, the need for emergency rental assistance, eviction prevention measures, and other relief was clear and immediate. Governor JB Pritzker and the state of Illinois quickly launched a holistic response to those needs, utilizing the massive influx of federal dollars from Congress to launch one of the largest rental assistance programs in the country. Illinois stands proud as a model of good government in helping its residents endure the negative economic impacts of the COVID-19 pandemic by developing one of the largest and most expediently deployed rental assistance programs in the country. **Since 2020, the Illinois Housing Development Authority (IHDA) has administered three rounds of emergency rental assistance that has provided nearly \$1.02 billion in rental assistance to help 137,372 vulnerable households remain housed.**

IHDA Emergency Rental Assistance Programs		
Program	Launch	Funding Source
Emergency Rental Assistance Program	Aug. 2020	Coronavirus Aid, Relief, and Economic Security (CARES) Act
Illinois Rental Payment Program 1 (ILRPP1)	May 2021	Consolidated Appropriations Act, 2021/ American Rescue Plan Act of 2021
Illinois Rental Payment Program 2 (ILRPP2)	Dec. 2021	American Rescue Plan Act of 2021





The purpose of this report is to describe IHDA’s administration of the Illinois Rental Payment Program 2 (ILRPP2) utilizing funds provided by the federal American Rescue Act of 2021 (P.L. 117-2). Launched in December 2021, ILRPP2 provided a lifeline for renters and landlords who continued to experience financial hardships related to the COVID-19 pandemic. Supported by \$297 million in federal funding, 27,279 low-income Illinois renters received \$204 million to remain safely housed during the pandemic.

2021-22 Illinois Rental Payment Program Round 2 Results	
Applications Received (Tenant and Landlord)	64,442
Total Applications Approved	27,279
Total Applications Denied	48,646
Funding Disbursed	\$204 million

Illinois Rental Payment Round 2 Program Overview

In March 2021, U.S. President Joe Biden signed the American Rescue Plan Act (ARPA) of 2021 (P.L. 117-2) into law. This legislation included \$1.9 trillion to hasten the country's recovery from the economic and health effects of the COVID-19 pandemic, with \$21.6 billion allocated for state and local government rental assistance programs. \$660 million was to be divided amongst the 11 units of local government (ULGs) in Illinois with populations over 200,000 and the state of Illinois. The appropriation for the state of Illinois was over \$474 million.

While ARPA and the U.S. Department of the Treasury provided a framework for how grantees were to develop and implement their rental assistance programs, the Illinois General Assembly provided additional guidance to advance funding to the most vulnerable residents of the state and increased protections for those facing eviction through the passage of the COVID-19 Federal Emergency Rental Assistance Program Act (P.A. 102-0005) in May 2021. The State of Illinois used

this tranche of money to continue to provide rental assistance under the program name “Illinois Rental Payment Program 2 (ILRPP2)”.

ILRPP2 Results

Launched on Dec. 6, 2021, ILRPP2 received 64,442 eligible applications requesting more than \$650 million in assistance in 97 of the 102 counties throughout Illinois. Of the 64,442 applications, 46,755 were jointly completed by both the renter and landlord, an additional 17,687 were completed by tenants whose landlords opted not to participate in ILRPP2 for various reasons.

After reviewing all completed applications, IHDA approved 27,279 applications totaling nearly \$204 million in aid to renters and landlords experiencing financial hardship due to the COVID-19 pandemic. Approved applicants averaged 1.4 people per household, which translated to 38,266 unique individuals receiving assistance. From the 27,279 approved applications, 23,606 unique landlords received these vital payments to help them pay their mortgage and other costs.

Average Assistance

Per the program rules, up to \$25,000 in payments could cover missed rent payments as far back as June 2020 and prepay rent through April 2022, or until the maximum amount was exhausted, whichever came first. The average assistance check sent to approved applicants was for \$7,462, with the mean length of assistance spanning 7 months. Of the nearly \$204 million allocated through ILRPP2, 71 percent (or \$145 million) went to rental arrears and the remaining 29 percent (\$59 million) was applied to future rent payments.

ILRPP2 Averages	
Average Payment to Landlord	\$7,462
Average Rental Arrearage	7 months

Cured Applications

If a tenant or landlord submitted an application that was missing required information, IHDA implemented a “cure” process. During this process, IHDA staff worked closely with both tenants and landlords, sending email communications requesting missing information and documents necessary to reconsider their application for approval. A total of 41,074 applications entered the cure process; of those, 21,934 were ultimately approved for funding. \$161.4 million, or 79 percent of all disbursed funds were provided to renter households who successfully remedied previously incomplete applications.

The top reasons for applications being denied for funding were:

- Unable to verify residency

- Unable to verify ownership
- Irregularities within application

ILRPP2 Cured Application Data	
Total ILRPP2 Applications	64,442
Applications Entering Cure Process	41,074
Cured Applications Approved	21,934
Funds Disbursed through the Cure Process	\$161.4 million

Unresponsive Landlords

If a tenant applied for help through ILRPP2, but their landlord elected not to respond, tenants were still eligible to receive assistance. After the application portal closed, IHDA made two attempts (in addition to the automatically generated requests) to landlords that did not complete or finish their portion of the application. The goal of this outreach was to encourage landlords to complete their section of the application so they could receive payment.

If the landlord was still unresponsive, the tenant was then potentially eligible for a direct payment. In this process, the tenant was required to attend an hour-long rental counseling session. IHDA’s Housing Stability Service providers offered this counseling to educate applicants on their options, and to provide additional counseling services regarding tenant rights. Upon completion, the tenant was provided a *Rental Counseling Certificate of Completion* and was then eligible for a direct payment.

In total, there were 17,687 tenant-led applications where the landlord did not complete their section of the application. Of those, 3,134 tenants completed the housing counseling session, uploaded their supporting documentation, and were approved for funding. In total, more than \$25 million in ILRPP2 funds were paid directly to tenants due to lack of participation from their landlords. This was an increase in \$15 million in direct payments from ILRPP1.

Unresponsive Landlord/Direct Payment to Tenant	
Tenant Applications Eligible for Direct Payment	17,687
Tenant Direct Payment Approved	3,134
Tenant Direct Payment Disbursed	\$25.2 Million

Lessons Learned and Key Changes

Building on the successful administration of the 2020 Emergency Rental Assistance Program and ILRPP1, IHDA continued to develop and implement key changes to make ILRPP2 more accessible, efficient, and impactful. After consulting with various stakeholders, elected officials, and other housing partners during and after the closure of ILRPP1, IHDA incorporated the following changes:

- The ILRPP2 coverage period contained an additional three months from the initial round, up to 18 months of coverage.
- Allowed both tenants and landlords to apply while the portal was open, versus the prior round where only one could apply at a time.
- Households residing in state or federal subsidized housing, or those with housing choice vouchers, were now eligible to apply.
- Households that received assistance in ILRPP1 were eligible; however, ILRPP Round 2 assistance could not cover any months addressed in their previous application.

Software Change

To accomplish these programmatic improvements, IHDA utilized a new software platform for the ILRPP2 program. Additionally, this change was necessary to accommodate the upcoming mortgage assistance program (the Illinois Homeowner Assistance Fund). IHDA spent months working with the new developer to build out the ILRPP2 program to make it as seamless as possible for our applicants.

Launch Delay

The application portal was originally set to open on Monday, Nov. 8, 2021. However, in the days leading up to the launch of ILRPP2, it was found that the application portal required additional testing to ensure it could accommodate the tens of thousands of applicants expected to apply. It was determined with the additional testing needed and the then-upcoming Thanksgiving holiday, the launch date should be pushed back until Monday, Dec. 6, 2021.

IHDA quickly implemented an emergency action plan to address the delay. On Saturday, November 6, 2021, a press release announcing the delay was distributed throughout the state, a letter was sent to the Illinois General Assembly, all IHDA partners and stakeholders were informed, and social media was leveraged to help spread awareness of the unforeseen delay. In addition, links were provided to the still-open emergency rental assistance programs offered through the Illinois Department of Human Services to ensure the public knew options were still available should they need help right away. On Monday, Dec. 5, the ILRPP2 program was successfully launched.

Addressing Disparities by Race and Ethnicity

While the pandemic created widespread financial hardship across Illinois, data repeatedly shows that households with the lowest incomes, and disproportionately people of color, were hardest hit by the health and economic impacts of the COVID-19 pandemic. As a result, these groups overwhelmingly endured job losses, wage reductions, and increased levels of housing insecurity.

By the end of 2020, Black and Latinx households were more than twice as likely to report being behind on housing payments than white households.ⁱⁱⁱ For this reason, the ILRPP2 marketing and outreach plan centered on racial equity, with focused outreach to Black, Indigenous, and people of color (BIPOC) and immigrant communities. Partnerships with tenant and landlord groups, community organizations, elected officials and others informed program design and outreach to ensure historically underserved communities received their fair share of support.

Households Assisted by Race

Of the households served by ILRPP2, 66 percent identified as American Indian, Asian, Black, Native Hawaiian or Pacific Islander – up 4 percent from round one. An additional 2 percent of approvals served tenant households who identified as two or more races. The largest share of approved applicants – 62 percent – supported households who identified as Black. Approximately 32 percent of ILRPP2 payouts were made to landlords who identified as American Indian, Asian, Black, Pacific Islander, or two or more races. However, the overwhelming plurality of landlord applicants declined to identify their race.

Tenant Race		
American Indian	188	1%
Asian	462	2%
Black	16,999	62%
Pacific Islander	35	0%
White	6,282	34%
Biracial	525	2%
N/A	2,788	10%
	27,279	100%

Landlord Race		
American Indian	119	0%
Asian	1,155	5%
Black	6,328	26%
Pacific Islander	12	0%
White	7,758	32%
Biracial	187	1%
N/A	8,586	36%
	24,145	100%

Households Assisted by Ethnicity

Tenants who identified as Hispanic/Latinx accounted for 11 percent of approved applications and

funding disbursed under ILRPP2, which was 2 percent below the previous round. Among landlords, 7 percent of approved ILRPP2 payments were made to those who identified as Hispanic/Latinx, which was again, slightly below ILRPP1.

As with the initial round of ILRPP, the number of Latinx approved applications was much more depressed than initially projected, particularly considering their share of the Illinois population at 18 percent. As a result, IHDA reached out to our Latinx partners to see if they could inquire within their communities about the program. The top reasons cited for the lack of Latinx applications were:

- Mistrust of government;
- Concerns about immigration enforcement; and
- Reliance on extended family members to help pay down overdue rent.

Tenant Ethnicity		
Hispanic or Latinx	3,107	11%
Non-Hispanic/ Latinx	22,393	82%
Declined to Answer	1,779	7%
	27,279	100%

Landlord Ethnicity		
Hispanic or Latinx	1,840	8%
Non-Hispanic/ Latinx	14,205	59%
Declined to Answer	8,100	33%
	24,145	100%

Prioritizing Households with the Greatest Needs

Given that those in low paying jobs were more likely to have been laid off and/or experienced wage or hour cuts due to the pandemic than workers in higher paying jobs, the U. S. Department of Treasury required the rental programs to prioritize assistance to lower-income households with the greatest risk of housing instability or homelessness.^{iv}

Households Assisted by Income

To be eligible for ILRPP2, tenant households could not earn more than 80 percent of the Area Median Income (AMI), adjusted for household size. Per federal and state guidelines, however, IHDA prioritized assistance to residents living at or below 50 percent of their local AMI and those experiencing unemployment for 90 days or greater.

Of the 27,279 tenant households served with ILRPP2 funds, 11 percent were very low-income (earning between 31 percent and 50 percent of AMI) while 81 percent were extremely low-income (earning less than 30 percent of AMI). This was a 17 percent increase in the number of

extremely low-income grants from ILRPP1, highlighting that Illinois' most vulnerable continue to be impacted by the lingering effects of the pandemic.

Income of Approved Applicants		
<30% AMI	21,965	81%
31-50% AMI	3,097	11%
50-80% AMI	2,217	8%
	27,279	100%

Households Assisted by Unemployment

IHDA also targeted those with greater risk of housing instability by prioritizing households in which a member had been unemployed for 90 days or more. Of the 27,279 applications approved for funding through ILRPP2, 22,865 (or 84 percent) acknowledged having a member of the household who assisted with rental payments unemployed. Of those approved, 54 percent stated the person had been unemployed for greater than 90 days prior to the date of their application. This was a significant increase from ILRPP1, when only 11 percent of approved funds were to households experiencing unemployment greater than 90 days.

Unemployed Approved Applications		
>90 days	12,429	54%
<90 days	10,436	46%
	22,865	100%

Distribution of Assistance Received per Household

To be more responsive to the need throughout the state of Illinois, IHDA transitioned from a flat grant of \$5,000 to a grant based on need in ILRPP1. This policy remained in place for ILRPP2, allowing for applicants to receive a maximum of \$25,000 in assistance to cover no more than 18 months of payments, e.g., 15 months of arrearage and three months of forward payments. For ILRPP2, the typical household served needed \$7,462 in assistance to cover an average of seven months of rent arrears and future payments combined. As shown in the chart below, most households served required payments of \$5,000 or less to become current on their payments, with only 11 percent of applicants receiving grant amounts greater than \$15,000.

Amount Received per Household		
<\$5,000	11,843	43%
\$5,001 – \$10,000	9,424	35%

\$10,001 – \$15,000	2,973	11%
\$15,001 – \$20,000	1,366	5%
\$20,001 – \$25,000	1,673	6%
	27,279	100

Characteristics of Approved Households

Of the 27,279 households served with ILRPP2 funds, 68 percent were headed by women, compared to 30 percent of households headed by men – which represents a 7 percent increase in female-led applications from ILRPP1. The average household size for assisted households was 1.4 people, down from 2.5 in ILRPP1.

Gender of Approved Applicants		
Female	18,571	68%
Male	8,190	30%
Gender non-binary	60	0.22%
Gender nonconforming	13	0.05%
Declined to Answer	445	2%
	27,279	100%

Household Members per Approved Application		
1	20,784	76.2%
2	3,922	14.4%
3	1,374	5.0%
4	717	2.6%
5	324	1.2%
6	106	0.4%
7	35	0.1%
8+	17	0.1%
	27,279	100

Assistance provided to households in Non-Entitlement Communities

While ILRPP2 was available to eligible renter households in all 102 counties throughout Illinois, deliberate efforts were made to ensure funding went to non-entitlement areas of Illinois, or areas that did not receive funds directly from the American Rescue Plan Act of 2021. In addition to the state of Illinois, 11 additional jurisdictions received funding directly from the federal government to administer emergency rental assistance programs. They are: Champaign County, the city of Chicago, Cook County, DuPage County, Kane County, Lake County, McHenry County, Madison County, St. Clair County, Will County and Winnebago County.

At the close of ILRPP2, 20 percent of approved applications and \$29 million, or 14 percent of all program funds, were disbursed to households in non-entitlement areas. This was a 3 percent increase from ILRPP1, showing an increase in those applying from areas that did not have a local program running. For context, approximately 23 percent of renter households in Illinois live in non-entitlement areas.^v

Households Assisted in Non-Entitlement Areas				
Area	Approved Applications	Percentage of Apps	Approved Funding	Percentage of Funds
Households in Non-Entitlement Areas	5,552	20%	\$29 million	14%
Households in Entitlement Areas	21,727	80%	\$175 million	86%
	27,279	100%	\$204 million	100%

In addition, to ensure households eligible for multiple rental assistance programs did not receive funds from two separate grantors, IHDA worked with the other administrating agencies to prevent a duplication of benefits. This was done to ensure this vital assistance reached as many vulnerable households as possible.

Community Engagement

ILRPP2 required promotion, outreach, and marketing to specific communities throughout the state. IHDA promoted eviction awareness and related support services and programs via a prolonged, multilayered and multilingual marketing and public relations campaign. This campaign – promoted in both English and Spanish – included calls-to-action on television, radio, digital, streaming (both radio and digital), print, out of home (outdoor advertising), and community partnerships with influential faith leaders. This campaign was particularly focused to reach Black, Latinx, and immigrant communities throughout Illinois that have been hardest hit by the COVID-19 pandemic.

IHDA also internally developed a digital package which consisted of flyers in 8 languages to address our largest groups of non-English speaking residents, along with social media posts and frequently asked questions to help the public understand ILRPP2. As successful as those efforts were in communication and outreach, IHDA developed an additional multimodal strategy to reach communities of color, low-income households, disproportionately impacted areas, undocumented and Latinx populations. The strategy entailed the following:

- **Grass Roots**
 - **Grocery Stores:** IHDA connected with over 60 groceries in the state which served immigrant, diverse, and Latinx communities. These grocery stores provide additional services, such as Western Union and bill payment, for their customers.

- Bakeries: We partnered with ethnic serving bakeries by providing them with materials for posting and distribution.
- Churches: We partnered with over 30 churches by presenting and sharing the material for their parishioners.
- Focused Partnerships/ Housing Stability Service Providers
 - Community Agencies: IHDA partnered with more than 70 community and HUD-certified counseling agencies to assist with the intake and outreach of ILRPP2.
 - 80 percent of these Housing Stability Servicers provided Spanish-speaking services and/or aid to Limited English proficiency populations. They also covered all 102 counties with 28 unique languages, including American Sign Language.
- Latinx Consulates
 - IHDA presented to the coalition of Latinx consulates which included Guatemalan, Colombian, Ecuadorian, and Mexican consulates. A digital marketing package was shared for distribution in addition to the presentation.
 - Mexican Consulate: A unique partnership was formed in their pilot program 'Consulate on Wheels.' The Consulate on Wheels program brought their services to different communities outside of the Chicagoland area to ensure services are conducted during the pandemic. These in-person events were attended by IHDA and saw over 500 attendees in three different locations.
- Virtual Events
 - IHDA presented webinars and trainings to different groups which included landlords, housing advocates, legal aid agencies, community agencies, elected officials, and other government agencies.
- How to Apply Trainings
 - IHDA conducted 100 webinars that provided a step-by-step training on how to apply for ILRPP2, what documentation is needed, and how to navigate through the application process.
- Facebook Live Events
 - IHDA conducted 30 Facebook live events with state, local, and elected officials to discuss the program, present the training, and live Q & A sessions. This combination of virtual events managed to reach over 100,000 views statewide.
- Intergovernmental Partnerships
 - IHDA coordinated with other government agencies such as the city of Chicago, various counties, and sister state agencies to message funding availability. In addition, IHDA developed special collaborative partnerships with Kane, Will and DuPage counties. Those large collar counties spearheaded additional education and outreach efforts to support the program.

Conclusion

Throughout ILRPP2, IHDA approved 27,279 applications and provided nearly \$204 million in vital emergency rental assistance to vulnerable low-income renters facing financial pandemic-related hardships. **Since the onset of the COVID-19 pandemic in 2020, IHDA has provided more than \$1.02 billion in emergency rental assistance to keep more than 137,300 Illinois residents safely housed.**

IHDA is not done yet. In fall 2021, the state of Illinois created the Court-Based Rental Assistance Program (CBRAP) administered by the Illinois Department of Human Services to assist tenants outside of Cook County with active cases in eviction court who were either ineligible and/ or missed the window to apply for assistance through the statewide emergency rental assistance programs. CBRAP will provide eligible tenants who experienced financial hardship, directly or indirectly, due to the pandemic a one-time grant up to \$25,000 matched to their specific need to cover up to 15 months of past due rent and 3 months of future rent to prevent eviction and homelessness. As a condition of receiving assistance from the CBRAP program, landlords must agree to dismiss the pending eviction for nonpayment of rent.

IHDA will begin administering the CBRAP program in October 2022.

Future announcements and program updates will be posted online at illinoishousinghelp.org.

Appendix A – ILRPP Data by County

County	Households Assisted	Assistance Received	% Total Disbursed by County
Adams	96	\$427,329	0.21%
Alexander	14	\$55,543	0.03%
Bond	8	\$24,220	0.01%
Boone	32	\$225,680	0.11%
Brown	2	\$4,400	0.00%
Bureau	21	\$110,792	0.05%
Calhoun	0	\$0	0.00%
Carroll	7	\$92,000	0.05%
Cass	18	\$59,845	0.03%
Champaign	306	\$1,357,707	0.67%
Christian	35	\$163,317	0.08%
Clark	4	\$20,075	0.01%
Clay	8	\$26,105	0.01%
Clinton	15	\$71,897	0.04%
Coles	120	\$451,354	0.22%
Cook	16,347	\$137,213,794	67.41%
Crawford	6	\$28,600	0.01%
Cumberland	4	\$22,200	0.01%
DeKalb	321	\$1,652,060	0.81%
DeWitt	18	\$67,898	0.03%
Douglas	8	\$47,845	0.02%
DuPage	1,317	\$10,584,157	5.20%
Edgar	14	\$86,279	0.04%
Edwards	1	\$7,150	0.00%
Effingham	46	\$151,405	0.07%
Fayette	11	\$42,080	0.02%
Ford	3	\$17,850	0.01%
Franklin	38	\$232,655	0.11%
Fulton	52	\$338,872	0.17%
Gallatin	1	\$3,840	0.00%
Greene	1	\$18,000	0.01%
Grundy	39	\$223,520	0.11%
Hamilton	2	\$11,850	0.01%
Hancock	11	\$56,850	0.03%

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Hardin	0	\$0	0.00%
Henderson	3	\$20,625	0.01%
Henry	31	\$155,416	0.08%
Iroquois	18	\$100,770	0.05%
Jackson	209	\$730,852	0.36%
Jasper	2	\$4,575	0.00%
Jefferson	71	\$312,302	0.15%
Jersey	9	\$60,100	0.03%
Jo Daviess	6	\$48,444	0.02%
Johnson	7	\$30,558	0.02%
Kane	746	\$5,336,250	2.62%
Kankakee	248	\$1,620,418	0.80%
Kendall	176	\$1,599,488	0.79%
Knox	70	\$257,904	0.13%
La Salle	97	\$575,966	0.28%
Lake	254	\$1,978,158	0.97%
Lawrence	15	\$65,819	0.03%
Lee	29	\$102,989	0.05%
Livingston	18	\$74,943	0.04%
Logan	34	\$124,985	0.06%
Macon	454	\$2,703,615	1.33%
Macoupin	43	\$281,338	0.14%
Madison	247	\$1,305,603	0.64%
Marion	52	\$275,832	0.14%
Marshall	6	\$39,490	0.02%
Mason	3	\$9,209	0.00%
Massac	11	\$60,144	0.03%
McDonough	42	\$141,831	0.07%
McHenry	55	\$424,224	0.21%
McLean	261	\$1,077,800	0.53%
Menard	6	\$19,273	0.01%
Mercer	8	\$32,845	0.02%
Monroe	6	\$39,700	0.02%
Montgomery	15	\$101,455	0.05%
Morgan	44	\$162,180	0.08%
Moultrie	12	\$79,945	0.04%
Ogle	45	\$157,527	0.08%
Peoria	669	\$3,176,974	1.56%
Perry	10	\$48,598	0.02%

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Piatt	8	\$39,735	0.02%
Pike	6	\$28,200	0.01%
Pope	0	\$0	0.00%
Pulaski	2	\$7,100	0.00%
Putnam	3	\$8,460	0.00%
Randolph	17	\$94,215	0.05%
Richland	8	\$31,165	0.02%
Rock Island	358	\$1,766,714	0.87%
Saline	33	\$226,868	0.11%
Sangamon	695	\$3,997,721	1.96%
Schuyler	3	\$15,100	0.01%
Scott	0	\$0	0.00%
Shelby	20	\$88,424	0.04%
St. Clair	1,004	\$5,111,888	2.51%
Stark	3	\$11,800	0.01%
Stephenson	109	\$400,999	0.20%
Tazewell	122	\$659,089	0.32%
Union	18	\$89,763	0.04%
Vermilion	207	\$1,284,191	0.63%
Wabash	10	\$52,800	0.03%
Warren	16	\$63,147	0.03%
Washington	8	\$52,260	0.03%
Wayne	0	\$0	0.00%
White	4	\$27,650	0.01%
Whiteside	80	\$359,009	0.18%
Will	1,158	\$9,793,309	4.81%
Williamson	117	\$528,534	0.26%
Winnebago	293	\$1,485,261	0.73%
Woodford	19	\$86,129	0.04%
Grand Total	27,279	\$203,544,843	100.00%

Appendix B – Housing Stability Service Providers

HSS Provider	City	Website
Arab American Family Services	Worth	www.aafsil.org
Brighton Park Neighborhood Council	Chicago	www.bpnccchicago.org
CEDA	Chicago	www.cedaorg.net
Center for Changing Lives	Chicago	www.cclconnect.org
Chicago Urban League	Chicago	www.chiul.org
Chinese American Service League	Chicago	www.caslservice.org
Community Life Line	East St. Louis	www.cllestl.org
Community Partners for Affordable Housing	Libertyville	www.cpahousing.org
Community Service Council of Northern Will County	Bolingbrook	www.thecsc.org
Consumer Credit Counseling Service of Northern Illinois, Inc.	Woodstock	www.illinoiscccs.org
Council of Islamic Organizations of Greater Chicago	Chicago	www.ciogc.org
Duane Dean Behavioral Health Center	Kankakee	www.duanedean.org
Erie Neighborhood House	Chicago	www.eriehouse.org
Far South Community Development Corporation	Chicago	www.farsouthcdc.org
Federacion Jalisciense del Medio Oeste	Melrose Park	www.fedegal.org
First Home Alliance Inc	Chicago	www.firsthomealliance.org
Garfield Park Community Council	Chicago	www.gpcommunitycouncil.org
Great Lakes Credit Union	Bannockburn	www.glcu.org
Greater Southwest Development Corporation	Chicago	www.greatersouthwest.org
Habitat for Humanity of Champaign County	Champaign	www.cuhabitat.org
HANA Center	Chicago	www.hanacenter.org
Hispanic Women of Springfield	Springfield	facebook.com/hwsIL2019/
Holsten Human Capital Development	Chicago	www.hhcd.org
Housing Choice Partners	Chicago	www.housingchoicepartners.org
Housing Opportunity Development Corporation	Skokie	www.hodc.org
Illinois Legal Aid Online	Chicago	www.IllinoisLegalAid.org
Illinois Migrant Council	Crystal Lake	www.illinoismigrant.org

Jamieson Community Center	Monmouth	www.jamiesoncommunitycenter.org
La Casa Norte	Chicago	www.lacasanorte.org
Lake County Housing Authority	Grayslake	www.lakecountyha.org
Lakeview Pantry	Chicago	www.lakeviewpantry.org
METEC	Peoria	www.metechrc.org
Metropolitan Tenants Organization	Chicago	www.tenants-rights.org
Mid Central Community Action	Bloomington	www.mccainc.org
Muslim Women Resource Center	Chicago	www.mwrcnfp.org
Navicore Solutions	Peoria	www.navicoresolutions.org
Neighborhood Housing Services of Chicago, Inc.	Chicago	www.nhschicago.org
Northside Community Development Corporation	Chicago	northsidecdc.org
Northwest Compass	Mount Prospect	www.northwestcompass.org
Northwest Side Housing Center	Chicago	www.nwshc.org
NW HomeStart, Inc	Freeport	www.nwhomestart.org
Oak Park Regional Housing Center	Oak Park	www.oprhc.org
Open Communities	Evanston	www.open-communities.org
Organizing Neighborhoods for Equality: Northside	Chicago	www.onenorthside.org
Outreach Community Ministries	Carol Stream	www.outreachcommunityministries.org
Respond Now	Chicago Heights	www.respondnow.org
Restoration America	Crystal Lake	www.restorationamerica.org
Rock Island Economic Growth Corporation	Rock Island	www.economicgrowthcorporation.com
South Side Community Federal Credit Union	Chicago	www.southsidecommunityfcu.org
South Suburban Housing Center	Homewood	southsuburbanhousingcenter.org
Spanish Coalition for Housing	Chicago	www.sc4housing.org
Spanish Community Center	Joliet	www.spanishcenter.org
The Immigration Project	Normal	www.immigrationproject.org
The Neighbor Project	Aurora	www.neighborproject.us
The Resurrection Project	Chicago	www.resurrectionproject.org
Total Resource Community Development Organization	Chicago	www.totalresourcecdo.com
Two Rivers Regional Council	Quincy	www.trrcopo.org
United African Organization	Chicago	www.uniteafricans.org
Western Illinois Dreamers	Macomb	www.westernillinoisdreamers.com
Will County Center for Community Concerns	Joliet	www.wcccc.net
YWCA Metropolitan Chicago	Chicago	www.ywcachicago.org

ⁱ Illinois Department of Employment Security: Illinois & Chicago Metropolitan Area Unemployment Rates, Seasonally Adjusted Monthly Data

ⁱⁱ Center on Budget and Policy Priorities: Tracking the COVID-19 Economy's Effects on Food, Housing, and Employment Hardships

ⁱⁱⁱ Consumer Financial Protection Bureau: Housing insecurity and the COVID-19 pandemic

^{iv} Gallup: The Unequal Distribution of Economic Damage from COVID-19

^v United States Census Bureau American Community Survey 2019 Five-Year Estimates: Table B25003