

# Illinois' Annual Comprehensive Housing Plan

Calendar Year 2023

Submitted By:

The Illinois Affordable Housing Task Force

To:

J.B. Pritzker, Governor

And

The Illinois General Assembly

## Table of Contents

Comprehensive Affordable Housing Planning for Illinois .....	3
Illinois' Priority Populations .....	4
Illinois' Affordable Housing Task Force Membership .....	5
Building the Annual Comprehensive Housing Plan .....	6
Housing Affordability Challenges throughout Illinois .....	10
Housing Task Force Annual Policy Priorities .....	12
Policy Priority #1: Address Inequities in Housing .....	13
Policy Priority #2: Advance Access for Priority Populations .....	16
Policy Priority #3: Support Economic Resiliency and Energy Efficiency in Affordable Housing .....	19
Policy Priority #4: Maximize Impact of New Resources and Programming by Building Partnerships and Leadership Capacity .....	22
2023 Housing Production Plans and Agency Reports.....	24
2023 Housing Production Plan – Summary of Funding .....	26
2023 Housing Production Plan – Multifamily Programs.....	27
2023 Housing Production Plan – Single Family Programs.....	28
2023 Housing Production Plan – Residential Services Programs .....	29
Conclusion.....	32
Appendices.....	33
Appendix A: Glossary of Terms, Acronyms, and Agencies.....	33
Appendix B: (310 ILCS 110/) Comprehensive Housing Planning Act .....	42

*The Housing Task Force holds to the ideals that housing is a human right, an essential community asset, and an economic engine for all Illinoisans. Access to affordable housing is integral to the creation of robust communities for the people of Illinois, and thus the Housing Task Force seeks to promote quality affordable housing for each household in every community.*

*The Housing Task Force's Annual Comprehensive Housing Plan embodies these ideals as it sets affordable housing priorities. The housing priorities in turn guide ongoing and emerging statewide housing needs to solutions and funding targeted to priority populations. The end goal of this work is meeting all of Illinois' housing needs with the bricks and mortar and service provision resources needed.*

## Comprehensive Affordable Housing Planning for Illinois

Begun as an Executive Order in 2003 and subsequently enacted in 2006 (and extended to 2026 via P.A. 99-0564), the **Comprehensive Housing Planning Act**:

- Provides a structural framework from which Illinois can coordinate affordable housing funding across public and private activities and partnerships;
- Establishes a statewide housing initiative by identifying underserved Priority Populations;
- Presents opportunities to guide policy, funding, and planning to meet the housing needs of some of the most vulnerable Illinoisans via the creation of a Housing Task Force charged with improving the planning and coordination of housing and services dollars.

**The Illinois Housing Task Force** (Housing Task Force) is a consortium of statewide housing experts and state agency representatives, coordinated by Illinois Housing Development Authority (IHDA), that meet throughout the year to inform and guide housing policy. State and federal agency Housing Task Force members are designated by the Comprehensive Housing Planning Act, and the Executive Director of IHDA serves as the body's Chair. Additionally, the act designates the appointment of "housing experts" from a variety of designated entities. When fully appointed, the Housing Task Force is comprised of forty-three representatives, including those appointed by the Governor, General Assembly, and various other State agency representatives.

The Housing Task Force began its work in 2003, as mandated first by a Governor's Executive Order and later by the Comprehensive Housing Planning Act and has since fostered an opportunity for Illinois to coordinate across public and private platforms to guide policy and funding towards meeting the housing needs of some of the most vulnerable Illinoisans.

The **Annual Comprehensive Housing Plan** (ACHP) is also a requirement of the Comprehensive Housing Planning Act and has provided a summary of planned funding of affordable housing infrastructure and related services for nearly 20 years.

In 2020, IHDA, along with the Housing Task Force, began a statewide housing needs assessment known as **the Illinois Housing Blueprint (the Blueprint)**. While not required by the Comprehensive Housing Planning Act, the Blueprint functionally links the funding planned by the ACHP to actual housing needs throughout Illinois.

## Illinois' Priority Populations

The Comprehensive Housing Planning Act (as amended P.A. 99-0564) established statewide **Priority Populations**. The Illinois Priority Populations represent the core affordable housing needs throughout the state. The Priority Populations are not only the focus of the ACHP, but they should also provide a framework that guides the use of major affordable housing funding sources (described in this plan) and planning throughout the state.

The 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;**
- **Persons experiencing homelessness** and persons at-risk of homelessness;
- Low- and moderate-income persons unable to afford **housing near work or transportation** (Live Near Work);
- 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 justice-involved persons and veterans experiencing, or at risk of, homelessness.

## Illinois' Affordable Housing Task Force Membership

As prescribed by the Comprehensive Housing Planning Act, Housing Task Force membership in 2022 is as follows:

### **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

### **Designated 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

*\*In addition to the designated IDHS representative, the State Homelessness Chief at IDHS is an invited guest*

### **Governor-appointed Housing Expert Members\***

Syed Abedi, Plainfield Park District Board of Commissioners, Village of Plainfield  
Diane Baker, Worn Jerabek Wiltse Architects, PC  
Allison Clements, Illinois Housing Council  
George Dinges, Development Services Group  
Nancy Firfer, Metropolitan Planning Council  
Jennifer Hill, Alliance to End Homelessness in Suburban Cook County  
David Hirsch, Colliers Mortgage, LLC  
Brian Hollenbeck, Rock Island Economic Growth Corporation  
Peter Holsten, Holsten Developments  
Mary Keating, DuPage County  
Lynnette McRae, Chicago Community Trust  
Mike Neihaus, Windsor Homes  
Sylvia Puente, Latino Policy Forum  
Robin Snyderman, BRICK, LLC  
*\*New appointees anticipated in early 2023*

### **Governor-appointed Agency Members:**

U.S. Department of Housing and Urban Development  
U.S. Department of Agriculture

### **Illinois General Assembly Members:**

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

## Building the Annual Comprehensive Housing Plan

Required by the Comprehensive Housing Planning Act, the Annual Comprehensive Housing Plan (ACHP) is submitted by the Housing Task Force to the Illinois General Assembly as a representation of a joint vision of interdepartmental coordination and ongoing partnership with public and private funders, service providers, advocates, and affordable housing developers. *The main function of the ACHP is to coordinate priorities for funding sources administered by the State for affordable housing construction, rehabilitation, preservation, down payment assistance, operating or rental housing subsidies, and supportive services.* These priorities are discussed in detail below, and they have profound impact on the **Housing Production Plan** and the **Residential Services Plan** towards the back of this document.

As designed, and beginning in 2004, the ACHP is a collaborative effort between the Housing Task Force and the participating state agencies (see above list of Housing Task Force membership). Via quarterly meetings throughout the year and through select working group efforts, the Housing Task Force has worked for nearly 20 years to identify and address the most pressing housing issues facing Illinois.

No planning happens in a vacuum. The value of the Housing Task Force is that it is a committee incorporating a wide array of perspectives and experiences. The process of considering across these different platforms and reconciling evolving agendas is an ongoing one, and the ACHP is an annual statement of the fruit of this labor. In this way, the ACHP becomes the centralized document that is needed to move toward meeting housing needs of the state.

In recent years, shifting gubernatorial and legislative focus, along with a global pandemic have birthed a new approach to affordable housing planning in Illinois. More than ever, our housing experts and our state agencies that make up the Housing Task Force are working together to systematically address the affordable housing needs of Illinois. Together, we are:

- Focused on **inclusion** and **diversity** and the meaning of **equity** throughout the many Illinois geographies and demographics.
- Seeking to expand and **enhance service provided to our priority populations** with recommendations from new statewide plans and the strong work of other housing-related task forces.
- Interested in both **providing access** to affordable housing opportunities in new areas that do not traditionally consider affordability and working to improve existing affordable living opportunities in areas of high investment.
- Examining **individualized ongoing and emerging housing needs** in our markets and planning future resources to serve these needs.
- Working to utilize new **resources**, while focusing on identifying the next resources and stretching the reach of what we have.
- Researching the state and national **affordable housing landscape** and mining for ideas.
- Engaging with our legislators to **identify future resources** that shape the way we serve Illinois in the future.

The nature of the Housing Task Force has also evolved. Once a welcoming outpost beckoning to innovation and ideas, the Housing Task Force now plays the role of an air traffic control tower at a busy airport organizing and systematically processing a variety of ideas from all over the state, country, and world. In prioritizing the state's affordable housing funding, the Housing Task Force must consider and incorporate results, findings, and recommendations from a variety of other statewide housing planning endeavors.

Similarly, the ACHP is also evolving, now occupying a critical role in Illinois - it is a key to a complicated map, a tool to finding the balance between the variety of influences and endeavors for the state. The ACHP now must match the many directions of the Housing Task Force and thus account for the variety of influences and approaches towards affordable housing in Illinois.

A main influence on the ACHP is the **Illinois Housing Blueprint** ("the Blueprint"). Begun in 2020, the Blueprint is a statewide planning initiative that aims to identify emerging housing needs throughout the state and to create a vision for the future of equitable affordable housing in Illinois. The Housing Task Force serves as a main advisor the development of the Blueprint. In 2022, efforts were made to further link the Housing Task Force to the Blueprint. The 2022 Housing Blueprint (second edition of the Blueprint) transformed what was formerly an advisory role into an active partnership.

An example of this active partnership was that the Housing Task Force formed and staffed the three **Blueprint Working Groups** that included additional subject matter experts to share current knowledge and provide recommendations moving forward. The three working groups focused on the priority areas identified in the 2021 Blueprint, including:

- Addressing Racial Equity;
- Promoting Economic and Environmental Resilience through Improved Affordable Housing Planning; and
- Utilizing Affordable Housing Infrastructure to Promote Access.

Recommendations from these working groups are incorporated directly into the recommendations and action items for 2023 (and beyond) in this document. Complete recommendations from these working groups are presented in the 2022 Illinois Housing Blueprint, available at the [Illinois Housing Blueprint website](https://ilhousingblueprint.org) (ilhousingblueprint.org). Key findings from the Housing Blueprint help guide and inform the priorities and recommendations of the ACHP and are noted as such throughout the document.

The Blueprint is not the only influence on the ACHP. The Housing Task Force and its ACHP is informed by the other housing planning endeavors and related efforts ongoing throughout the state. Many of the goals and priorities included in this year's ACHP and geared to the Priority Populations are directly influenced by other related task forces, projects, planning endeavors, research, and interagency collaboration occurring throughout the state. Throughout 2022, the Housing Task Force has opened its doors to these – and other – discourses on affordable housing:

- **Home Illinois: Illinois' Plan to Prevent and End Homelessness** (published in June 2022) – A 2021 Executive Order created two new planning commissions, an advisory council, as well as the position of State Homelessness Chief with the intention of revisiting ongoing and new discourse about unhoused populations and to establish new statewide policy based on this discourse. Furthermore, the Illinois Department of Human Services (IDHS) created and houses the Illinois Office to Prevent and End Homelessness (IOPEH) which provides administrative support and coordinates the efforts. In June 2022 Home Illinois: Illinois' Plan to Prevent and End Homelessness was published. This plan establishes a vision to end homelessness in the state. The plan identifies major themes (or pillars) of the effort to end homelessness including: a focus on Racial Equity; Building Affordable & Permanent Supportive Housing; Bolster the Safety Net; and Secure Financial Stability and Close the Mortality Gap.

Key activities that require interagency collaboration and coordination were also identified. These include: development of permanent supportive housing, particularly coordination of capital and service/operational funding; supporting college students experiencing homelessness; improve discharge planning for young adults leaving state systems of care particularly youth aging out of foster care and transitioning back to the community from the juvenile justice system; and expansion of medical respite model.

- **Illinois' efforts to serve migrants** – Beginning in August 2022, individuals and families from Central and South America seeking asylum in the United States began arriving in Illinois via bus from Texas with little to no notice. State agencies, the City of Chicago, and other local governments began coordinating to ensure that the arriving individuals and families received and continue to receive necessary immediate housing, food, and other support. A Disaster Proclamation was issued in October 2022, directing state agencies, with IDHS as the lead, to continue to cooperate to meet the needs of asylum seekers. To provide further support for these individuals and families as they establish themselves in Illinois and transition from temporary hotel stays into rental housing, IDHS and IHDA have agreed to use a portion of available emergency rental assistance from the American Rescue Plan Act (ARPA) funds to provide temporary rental assistance specifically for asylum seekers.
- **The Qualified Allocation Plan** (QAP)– The Low-Income Housing Tax Credit (LIHTC) was created by Congress in 1986 to promote the development of affordable housing for low-income individuals and families. The Internal Revenue Service (IRS) regulations for LIHTC are found under Section 42 of the Code of 1986, as amended. As a tax credit allocating agency, IHDA is required to publish a QAP that details the rules and scoring procedures on how IHDA awards its tax credits. The QAP is updated every two years with extensive internal and external stakeholder input and informed by various planning and

research methods. The QAP is submitted to the IHDA Board and the Governor for their review and final approval.

For the 2022-23 QAP, sustainability and racial equity were two of the four core priorities. Green building was made a requirement and additional points were awarded for having a BIPOC-led or BIPOC-governed firm on the development team. Additionally, incentives were offered to those projects demonstrating active racial equity work under the Community Revitalization thresholds and scoring. These changes to the QAP resulted in more environmentally resilient affordable housing development and 100 percent of the LIHTC awarded projects had BIPOC participation.

- **The Governor's Rural Affairs Council (GRAC)** – GRAC brings together staff from each Illinois state agency on a quarterly basis, under the chairmanship of the Lieutenant Governor to examine issues impacting rural communities across the state. The council is staffed by faculty from the Western Illinois University Illinois Institute for Rural Affairs (IIRA). In 2022, GRAC made the decision to become more community-focused, spotlighting local issues and successes. In this way, the GRAC has reflected the importance of local housing needs and has aligned with the research and directions taken by the Housing Task Force.
- **The Quality-of-Life Index (QOLI)** – QOLI is a market analysis tool, designed by IHDA's Strategic Planning and Reporting (SPAR) department, intended to measure the quality and quantity of resources within a census tract. QOLI collects a variety of different indicators from publicly available American Community Survey (ACS) data and pools them into five different categories: connectivity, education, health, housing, and prosperity. Each of those categories contains on average five variables. Incorporation of an abundance of data enables the QOLI to be more statistically powerful and to identify specific categories of success and deficiency. Breaking down all of Illinois' census tracts by category, the QOLI paints a detailed picture of community level needs throughout the state providing building blocks for future investment. QOLI can be combined with other data overlays to demonstrate and examine connections between demographic trends and needs.
- **Community Revitalization Strategies Technical Assistance** – IHDA's Community Revitalization team works free of charge throughout the state by linking communities with existing endeavors and providing direct technical assistance to smaller and rural communities across Illinois. These activities assist communities in determining their housing, community development, and planning needs, as well as providing tools and incentives to help them meet these needs. These efforts are done to increase local planning capacity and integrate planning for affordable housing into larger community revitalization strategies. Information gleaned from these planning endeavors informs the global planning that IHDA and the Housing Task Force do to meet these needs throughout the state.
- **State Designated Cultural Districts** – Illinois is also working towards cultural preservation as a manor of honoring and preserving the cultural histories throughout the state. Designated by the Illinois General Assembly, the State Designated Cultural Districts is a grant program that allows municipalities in Illinois to partner with local 501©(3) organizations to promote a distinct cultural area within the municipality. The grant is set to last for ten years with a renewal period of every five years. To be considered for funding, applicants must be able to demonstrate need in their community by proving there is a loss in cultural identity, has a history of disinvestment, and has evidence of robust community involvement. IHDA – along with other state agencies – serves on the State Designated Cultural Districts Committee and will speak to the role that housing plays (and has historically played) in district planning. This is an exciting endeavor intended to heighten and enhance the State's approach towards recognizing and celebrating diversity as a heritage and as a planning mechanism.
- **Healthy Housing, Healthy Communities Partnership Grant (H3C)** – In 2022, IHDA was awarded a Healthy Housing, Healthy Communities Partnership Grant (H3C) from the National Council of State Housing Agencies (NCSHA). This endeavor is intended to integrate the funding and services of hospitals, Managed Care Organizations (MCOs), federal and community health centers and other supporting healthcare industries into affordable housing for the benefit of affordable housing tenants and to reduce community health disparities. IHDA is committed to strengthening the linkage between affordable housing and healthcare to improve health outcomes for affordable housing residents. H3C provides an opportunity to leverage an array of existing affordable housing programming with a targeted approach to better meet the specialized needs of some of our most difficult-to-house



households. For IHDA, strengthening the link between health care and affordable housing is intended to not only reduce healthcare costs and stabilize the health of tenants with chronic conditions, but also generate important new sources of capital for affordable housing. To support this initiative, IHDA earmarked \$15 million in state capital bill resources as a seed fund for affordable housing projects that result from this planning grant. IHDA's long-term goal is to use lessons learned through this grant process to develop a sustainable partnership model with healthcare industry players that can be integrated into future funding rounds.

- **Next Generation BIPOC Developer Capacity Program (Next Gen)** – As part of IHDA's continuing diversity, equity, and inclusion efforts, IHDA has been exploring opportunities to support BIPOC for profit and nonprofit leaders to enter and succeed within the LIHTC. This work began with the belief that greater diversity among LIHTC developers could lead to more inclusive outcomes, including greater community engagement in the development process, greater diversity in the type of LIHTC projects received, and a more equitable distribution of the wealth generated by the developer fees. IHDA researched several DEI initiatives that serve as models from across the country and facilitated conversations with stakeholders within the development community to understand the needs and goals of BIPOC-led firms and nonprofits in the tax credit space. As a result of this work, in August 2022, IHDA released an RFA for Next Gen. The funding is available to CDFIs to provide pre-development loans, technical assistance, and training to BIPOC developers to enter and succeed within LIHTC. Applications were due in December 2023 and evaluation of the submissions are underway as of January 2023.
- **Inflation Reduction Act (IRA)** – The IRA, a federal act signed into law in summer of 2022, will create a new loan program to upgrade, repurpose, or replace energy infrastructure. The Act directs \$60 billion in clean energy investments to low-income communities and people of color, for projects like improving energy efficiency in affordable housing, among others.
- **Housing for Justice-Involved Individuals (HJIIP)** – Reentering the community from the criminal justice system is a difficult process made even more difficult for those who become homeless and unemployed due to lack of a network, or a support system. Additionally, it is well-documented that housing instability and unemployment are risk factors that can have a profound impact on a person's ability to succeed. It is common for Justice-Involved Individuals to not have access to safe or stable housing. In an effort to better address the housing needs of justice-involved individuals, in January 2022, IHDA released an RFA for the Housing for Justice-Involved Individuals (HJIIP) program. Funding was made available to subsidize the acquisition, new construction, and/or rehabilitation of non-traditional housing models that serve justice-involved individuals.

Throughout 2022, the Housing Task Force has opened its doors to these – and other – discourses on affordable housing. Each of these inputs is deeply considered and weighed as the Housing Task Force has created this plan.

In the end, this 2023 ACHP far exceeds the catalog of funding that it was originally intended to be. This plan represents a balancing act of the large array of high priority on the primary directives and needs of affordable housing funding in Illinois. This document incorporates a statewide outlook and incorporates a myriad of housing needs. This document presents a measured listing of annual policy priorities as well as ongoing (multi-year) planning and funding goals for Illinois' many housing programs and establishes a realistic forecast for funding directions for Illinois' existing funding sources.

## Housing Affordability Challenges throughout Illinois

For the Housing Blueprint, the Housing Task Force advised the creation of a statewide regional analysis intended to illuminate emerging housing trends in Illinois.

Regions were determined in the 2021 Housing Blueprint but were revised in 2022 Housing Blueprint so every part of the state could be evaluated for housing need, including the demographic and economic drivers shaping that need. It is the Housing Task Force's belief that there is statewide applicability to regional analysis as it drills down deep deeper into localized housing needs where the impacts are more evident.

Localized needs throughout the state can then be aggregated up to the state level "gap analysis" allowing statewide plans to absorb the myriad of needs throughout the state. Statewide housing needs identified in the revised 2022 analysis are presented below. Housing needs – presented here as challenges – represent key components to this and future Annual Comprehensive Housing Plans.

This gap assessment provides a deeper understanding of housing context in Illinois which informs ACHP policy and priorities.

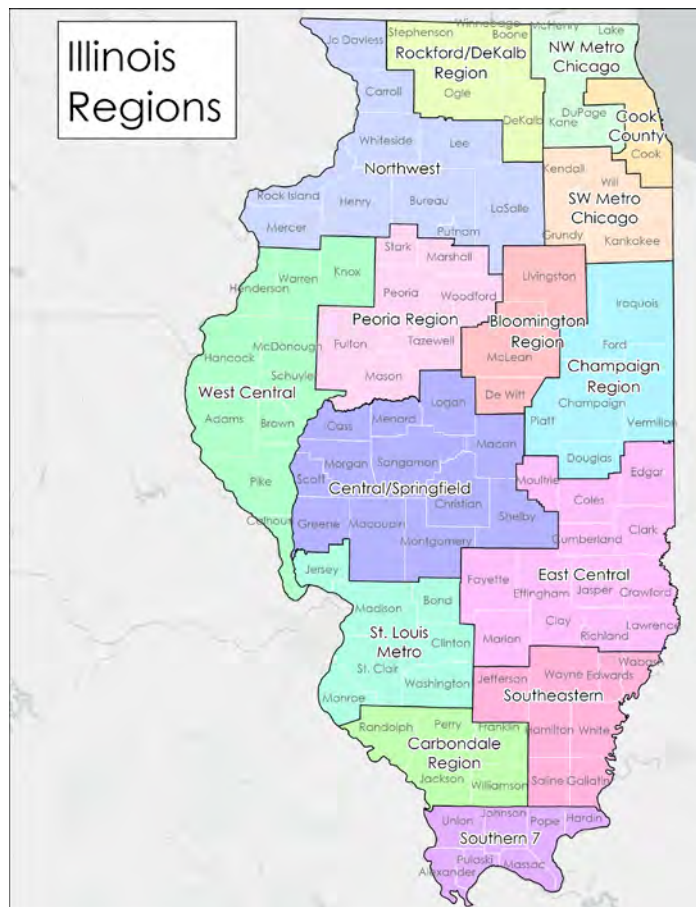
Data sources used to produce the needs assessment include the US Census 2015 and 2020 5-Year American Community Survey (ACS) estimates, Illinois Association of Realtors, Bureau of Labor and Statistics (BLS), HUD's State of the Cities and Data Systems (SOCDS) Permits database, Bureau of Economic Analysis (BEA), and HUD.

Illinois was divided into 15 regions at the county level (see map) with boundaries based upon shared demographic, housing, and income characteristics. These 15 regions represent a change from the regions used in the 2021 Illinois Housing Blueprint to ensure every county of the state is evaluated for need. A similarly metric provided a numerical score at the county level across five metrics to determine how similar or dissimilar each county was to its neighbor. Regions were assembled according to counties that had similar age distributions, incomes, vacancy rates, poverty rates and home values. A benefit of a regional assessment is it provides context for analysis of smaller geographies in Illinois. For a comprehensive summary of findings from this assessment, navigate to individual regional profiles on [the Illinois Housing Blueprint website \(ilhousingblueprint.org/about/illinois-regional-profiles\)](http://ilhousingblueprint.org/about/illinois-regional-profiles).

### Key Findings

Among the key findings and emerging challenges from the statewide needs assessment shaping the ACHP priorities:

- **Illinois is losing low-income households.** While the total number of Illinois households grew between 2015 and 2020, households earning more than \$200,000 had the most growth. Over the same period, the State experienced an overall decline in middle and low-income households, the largest of which was households earning \$15,000-\$24,999.
- **The number of cost-burdened Illinois households declined, but this was not due to growth in affordable rental supply.** Cost-burdened owner and renter-occupied households declined during the



period by 3.2 points, but this decline was mainly due a decline in middle and lower-income households statewide. The exceptions were Bloomington Region and Southeastern Illinois.

- **Renter households continue to grow statewide but multifamily construction lags single family construction in Illinois.** Illinois' renter-occupied households grew at a rate of 2.3 percent statewide during the period, as compared to just 1.9 percent for owner-occupied households. However, housing permit data reveals that multifamily units on average were less than half (47.7 percent) of total housing units permitted statewide since 2010.
- **A lack of new housing construction has implications for housing costs as well as regional economic development.** Northwest, SW Metro Chicago, Cook County and Champaign Region are the only regions of the fifteen where the number of permitted housing units exceeded 2010 levels as the economy emerged from the housing mortgage crisis. Additionally, eight counties in Illinois recorded no residential building activity since 2010, which is a contributing factor in rapidly accelerating housing costs statewide, as well as a region's ability to attract and retain a workforce.
- **An estimated 2.6 percent of the state's housing stock is substandard.** 52,018 housing units statewide lack a complete kitchen, which includes 2.1 percent of renter-occupied housing units and 0.5 percent of owner-occupied units, underscoring a need for programs to modernize/rehabilitate Illinois' existing housing stock. The East Central Region is among the regions with the greatest need for housing repair, where an estimated 3.8 percent of its housing stock lack complete kitchen facilities.
- **Single family home prices statewide continued their upward growth.** According to the Illinois Association of Realtors, the median sales price 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 Chicago region. In fact, Illinois' more rural regions like Northwest and Eastern Central as well as smaller urban areas like Carbondale, Champaign and Rockford/DeKalb experienced price 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.
- **Householders younger than 35 remain the largest share of rental householders in Illinois.** Householders younger than 35 are the largest share of rental householders in Illinois, indicating how important it is to have rental housing located near job centers. As homeownership becomes less attainable in Illinois for families, anchor employers should be considered strategic partners to ensure new multifamily units are built in proximity to employment.
- **Racial and ethnic disparities remain in Illinois' housing.** Although Black households represent 13.1 percent of Illinois households, they represented just 7.9 percent of householders of owner-occupied units. Similarly, Latinx households represent 11.3 percent of Illinois households overall, but just 9.6 percent of homeowners of owner-occupied units. This trend is consistent across the 15 Illinois regions and reinforces that non-White households are less likely to benefit from the long-term financial benefits of homeownership without targeted programs to increase statewide homeownership rates.
- **There is an immediate need for rental units affordable to households earning less than \$20,000 annually.** Illinois has a 11-point gap between the share of housing units affordable to household earning less than \$20K annually, and the share of housing units affordable to these households. This lack of available housing is likely a contributing factor to the decline in these households statewide. The housing deficit for these households is greatest around the Champaign, St. Louis Metro, Rockford, and Bloomington Regions.
- **There is a growing, long-term need for rentals in Illinois that serve households at 100 percent AMI and above.** With single-family home prices rapidly increasing, fewer households are able to afford homeownership in Illinois, increasing demand for Illinois' existing rental housing. Currently, there is a 14-point gap between the share of renter households at 100 percent AMI and share of units serving that income tranche. Although these households can occupy units at lower rent levels, this constrains supply for middle and lower-income households, further increasing costs. As the number of households at 120 percent AMI and above grow across Illinois, it will be important to consider the rental housing needs of these segments to prevent their competition for units affordable to households at lower incomes.

## Housing Task Force Annual Policy Priorities

Each year, the ACHP includes a set of forward-looking policy priorities that represent the most prevalent affordable housing challenges facing Illinois. These annual policy priorities of the Housing Task Force are derived directly from the expertise residing on the Housing Task Force, the Illinois Housing Blueprint, discussions and recommendations from the Blueprint Working Groups, and cross-coordination with other planning and research ongoing throughout the state. 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.

For 2023 the four Housing Task Force priority areas are as follows:

- **Policy Priority #1:** Address Inequities in Housing
- **Policy Priority #2:** Advance Access for Priority Populations
- **Policy Priority #3:** Support Economic Resiliency and Energy Efficiency in Affordable Housing
- **Policy Priority #4:** Maximize Impact of New Resources and Programming by Building Partnerships and Leadership Capacity

### Year-To-Year Consistency Across Annual Policy Priorities

The Annual Comprehensive Housing Plan is a key component to unlocking the multitude of housing priorities existing throughout the state. Over the last several years, many influences have come to light and resurfaced and thus the Priorities have changed as well. What used to be a rigid catalog of ideas, now must be flexible and lean.

Consistency is critical for adequate planning for our future. While the affordable housing world is rapidly changing, the role of the ACHP is also to maintain consistency from year to year, giving us something to build upon. For this reason, over the years, the Housing Task Force has been reluctant to change the Priority Areas. This year, however, is different. For the 2023 ACHP, the Housing Task Force strove to strike a balance between consistency and flexibility. Some of the 2023 Priorities are changed from previous years, but linkages to the past are maintained throughout.

Earlier versions of the ACHP contained a “technical plan” that stayed with the plan as a long-term record of stated planning goals of the Housing Task Force. Priorities were deliberately added to and then culled from the technical plan over the course of years – the annual prioritization therefore was only in conversation with this technical plan and less responsive to outside influence. The Housing Task Force now believes that it is more important to open this planning process in an effort to include more inputs and ideas.

Starting in 2020, the technical plan has been removed from inclusion in the ACHP and we now cull the Housing Task Force’s priorities from the open and inclusive discourse surrounding affordable housing throughout the state. A record of planning endeavors is collected and documented outside of the ACHP as priorities, recommendations, and actions are saved from year to year and via the required progress reporting process.

### Achieving the ACHP Annual Policy Priorities

Each ACHP policy priority includes a list of recommendations from the Housing Task Force to help achieve the policy priority. Each recommendation includes a list of specific action items, the expected timeline in which to complete each action item, and a list of potential partners who may substantially contribute to the completion of each recommendation and action items. Partners include various State of Illinois agencies and other entities whose work contributes to, or aligns with, the work of providing affordable housing in Illinois.

Timeframes for each action item are 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. The timeline estimates highlight the multi-year timeline necessary for the development and implementation of many of this year’s recommendations.

### Documenting and Incorporating Progress towards ACHP Annual Policy Priorities

Progress towards the annual priorities of each ACHP is documented in the Annual Comprehensive Housing Plan Progress Report which is also required by the Comprehensive Housing Planning Act. Progress reporting is due on April 1<sup>st</sup> of every year for the previous year’s plan. Progress towards previous priorities is also accounted for when creating the Annual Priority Areas.

## Policy Priority #1: Address Inequities in Housing

The Housing Task Force is committed to directly addressing the effects of systemic racism and working to improve access and equity throughout the affordable housing field. Despite their intention, federal, state, and local policies have often kept non-white, lower-income, and rural populations from fully reaping the social and financial benefits linked to secure, affordable housing. Even with current federal legislation banning discrimination in the housing and financial markets, including through the Fair Housing Act, Community Reinvestment Act, and Equal Credit Opportunity Act we are still grappling with this legacy of discriminatory practices, and face new economic challenges in the housing field including rising housing costs and interest rates which, without effective policy interventions, will further widen the racial wealth gap and exacerbate existing inequalities. The Housing Task Force is committed to directly addressing the effects of systemic racism and working to improve access and equity throughout the affordable housing field.

### Influences

The Recommendations included under this policy priority are in alignment with various statewide planning efforts including the Illinois Housing Blueprint, particularly the Homeownership Racial Equity Impact Assessment, and build off ongoing Diversity Equity and Inclusion efforts throughout the State. As an example, statewide, rates of Black and Latinx homeownership are well below their respective share of the state population. This highlights that targeted efforts are needed to ensure more BIPOC households have equitable access to the long-term financial benefits of homeownership. As demonstrated in the *Home Illinois: Illinois' Plan to Prevent and End Homelessness*, in Illinois, Black residents also experience poverty and homelessness at rates disproportionate to their share of the population, further highlighting the need for assessment of current programming and planning for future programs to incorporate a racial equity lens.

### Strategies

The need to develop and implement policies that work to stem and reverse increasing inequities in housing will be a focal point for the Housing Task Force and the State of Illinois in 2023. The Housing Task Force has developed strategic recommendations to support the growth in the number of BIPOC homeowners, increase diverse leadership throughout Illinois' affordable housing industry, and implement more equitable planning practices to improve access to safe, decent, and affordable rental housing and homeownership opportunities in underserved communities. Further focus on the integration of market analysis tools in planning processes, such as the Quality-of-Life Index, help to improve planning practices by bringing awareness to disparities, and highlighting areas where future investment can have a significant positive impact on the quality of life for Illinois residents. Capacity building initiatives, like IHDA's Next Gen Initiative are targeted at diversifying the housing development field, and efforts to assess programming and program impact using a DEI lens will help guide programmatic improvements and new efforts and ensure more equitable outcomes for Illinois residents in accessing housing opportunities. Specific recommendations, action items, potential partners, and anticipated timelines are detailed below.

Recommendations	Action Items	Partners	Timeline
Increase BIPOC homeownership	Work to increase accessibility, improve market and program outreach in underserved communities and collect more data on applicants and recipients to better measure success.	IHDA, IDFPR, Banks, Lending institutions, Foundations, LISC, CIC, FHLB, IFF, NHS, Local government entities, (assessor's offices, recorders of deeds, and county clerks), Housing Counseling Agencies, Community Action Agencies, Regional Planning Entities, Not-for-Profit Developers, Land Banks, Local Redevelopment Authorities ILGA	Short-Term
	Seek to improve access to and availability of small-dollar home loans in lower cost areas and promote layered financing for individual homebuyers through addressing appraisal gaps for BIPOC homeowners.		Short/Medium-Term
	Explore options to expand financial counseling resources and partnerships to include comprehensive estate and succession planning to facilitate clear and clean transfer of title, with the specific intent to increase and ease the passing of intergenerational wealth for BIPOC homeowners.		Medium-Term
	Explore property tax reduction and/or exemption programs for low-income homeowners.		Long-Term
	Collaborate with the members of the Real Estate Valuation Task Force created by the General Assembly to identify possible causes of racial disparity in the valuation of real estate and promote recommendations for statutory changes.		Medium-Term
	Ensure more equitable outcomes in IHDA's statewide down payment assistance programs.		Medium-Term
Support diverse leadership in Illinois' housing economy	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, CDFIs, Housing Focused Non-Profits, Industry Trade Groups, Trade Unions, Educational Institutions, Municipalities, ILGA	Short-Term
	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
	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, through the Corporation for Supportive Housing's Project Initiation Loan (predevelopment loan financing), IHDA's Next Gen Initiative and other programs.		Medium-Term

Recommendations	Action Items	Partners	Timeline
Create better access to housing in underserved communities through more equitable planning practices	Continue to overhaul IHDA-created market metrics and emphasize the Quality-of-Life Index as a methodology to build towards a deeper understanding of equity and inclusion within the State’s varied Real Estate Markets.	Local Municipalities and Governments, Community Organizations, Regional Planning Entities, IHDA, Other State Agencies, HUD, Educational Institutions, Housing Task Force	Short-Term
	Overhaul data collection activities with a DEI lens to help better understand diversity needs and programming, particularly to evaluate the impact of new programming and guide future planning and policy efforts.		Medium-Term
	Expand strategic partnerships at the local, regional, and state level to support efforts that reduce racial and socio-economic segregation.		Medium/Long-Term
	Develop programmatic and policy recommendations to enhance Employer-Assisted Housing targeted to downstate communities to help reduce the wealth gap across the state.		Medium/Long-Term

## **Policy Priority #2: Advance Access for Priority Populations**

The Housing Task Force affirms that housing is a human right, and that all Illinoisians should have access to housing that meets their needs and enables them to live a fulfilling and dignified life in the community of their choice. True inclusion and choice hinges on access. The issue of access impacts all priority populations, but particularly priority populations who encounter significant barriers to housing and therefore are at risk of not being included in the state's affordable housing activities.

Illinoisians continue to experience a challenging economic environment due, in part, to the COVID-19 pandemic and its impact on housing affordability, which has highlighted existing long-standing systemic inequalities and increased housing insecurity. While some short-term pandemic-era resources have begun to expire in 2022, IHDA and partner state agencies are committed to collaborating to utilize significant federal and state resources, such as HOME-ARP funding, for housing and services to meet the housing needs of Illinois residents, and to create much needed access to quality affordable and supportive housing.

### **Influences**

As demonstrated by the Housing Blueprint and the related Regional Analysis, there is still a great deal of work to be done to ensure that equitable access is achieved throughout the State. For example, the Regional Analysis indicates that throughout the State, there is a lack of available, affordable housing for the lowest income households. Moreover, as demonstrated by the Housing Task Force's previous Supportive Housing Working Group, and more recent analysis through the Illinois Office to End and Prevent Homelessness, there remains a significant need for the creation of supportive housing units, funding, and collaboration to ensure services and housing are available to Illinois' most vulnerable populations. The Housing Task Force provides an opportunity to bring together agencies, local units of government, federal funders, as well as other housing providers, service providers, advisory groups, and other partners to develop recommendations to expand housing access for hard-to-house and at-risk populations.

### **Strategies**

A continued focus in 2023 will therefore be on improving systems coordination to support priority populations and capacity building and technical assistance for emerging developers with the goal of enhancing equitable access to affordable and supportive housing throughout all geographies in the State. These targeted and coordinated efforts are critical to ensure housing access, particularly for persons with disabilities, those experiencing or at-risk of homelessness, and those leaving the justice system or at-risk of institutionalization. For 2023, recommendations include assessing possibilities for improving existing systems such as the Statewide Referral Network, continued efforts to expand partnerships for capacity building and technical assistance for emerging developers including through the Illinois Supportive Housing Institute, a focused effort to utilize HOME-ARP and other federal and state resources for supportive housing development and to better link housing and service resources. Specific recommendations, action items, potential partners, and anticipated timelines are detailed below.



Recommendations	Action Items	Partners	Timeline
Explore and create new funding and capacity building opportunities.	Identify opportunities to deepen project affordability covering a significant portion of total development costs and incentivize projects that work directly with emerging developers and service providers.	IHDA, IDHS, IDHFS, IDOA, DCEO, HUD, PHAs, Participating Jurisdictions (PJs). Private Investors, Hospitals, Healthcare Centers, Managed Care Centers	Short-Term
	Expand partnerships through the Supportive Housing Institute (SHI) and explore additional statewide technical assistance, mentoring, and capacity building pilot programs for service providers, property management, small, mid-sized and emerging developers, and trades with focus on BIPOC industry professionals and BIPOC-led firms.		Medium-Term
	Support increased development of Permanent Supportive Housing by utilizing additional and redirected state and federal resources including statewide and local allocations of HOME-ARP.		Medium-Term
	Aid local jurisdictions in identifying, purchasing, renovating, and/or re-developing existing properties for Emergency Supportive Housing.		Medium-Term
	Administer grant funding and technical assistance to support development of partnerships with hospitals, managed care organizations, and/or federal and community health centers to expand financing for affordable housing.		Long-Term
Utilize partnerships and interagency collaborations to better connect housing and service resources.	Consider reconvening the Housing Task Force’s Supportive Housing Working Group to better understand the post-pandemic landscape of the housing and service needs of Illinois’ priority populations.	Local Governments, HUD, IHDA, PHAs, other HUD funded PJs, DHS, IOPEH, Supportive Housing Working Group, IEMA, DHS, IEMA, IDPH, DHFS, Governor’s Office	Short-Term
	Explore under-utilized state resources that may be able to supplement housing development programming and improve access to services and supports.		Medium-Term
	Coordinate across agencies to best direct immediate support, including emergency shelter and housing, to vulnerable populations arriving and already residing in Illinois.		Long-Term
	Improve the Statewide Referral Network to target new waitlist procedures and improve people’s ability to live in accessible units.		Short-Term
	Further link the Blueprint and other Statewide planning documents that highlight the needs of all Illinoisans with actual funding targeting via the ACHP.		Medium-Term

Recommendations	Action Items	Partners	Timeline
Promote Illinois' housing and service resources via education, outreach, and targeted communication.	Work to better educate other State Agencies and legislators on IHDA processes and funding flow to lead to more realistic and coordinated targeting, expectations, and sizing of efforts to support Priority Populations.	IHDA, IDHFS, IDHS, IDoA, DCEO, PHAs, Other HUD PJs, Local Governments, ILGA	Short-Term
	Analyze public data sources to better understand demand for PSH regionally and expand new and existing TA opportunities.		Short-Term
	Engage regional entities and city/county planning departments for asset mapping and cross sector plans for supportive housing needs.		Long-Term
	Continue to expand the uses of the Statewide Housing Locator to build awareness and better connect persons with disabilities and other special needs populations.		Medium-Term

## **Policy Priority #3: Support Economic Resiliency and Energy Efficiency in Affordable Housing**

Resiliency is an urgent and growing focus in the world of affordable housing, as it affects the affordability and livability of individual households, neighborhoods, and communities. A resilient community can withstand, prevent, or quickly recover from major economic or environmental disruptions. In a community that lacks resiliency, however, residents and communities unable to weather environmental or economic hardships can face displacement, job loss, financial ruin, and homelessness. Disaster events create new acute and long-term affordable housing needs in a region. It is vital that affordable housing providers think beyond simply providing living units to individual households and engage in the essential work of ensuring residents can survive and thrive in their communities.

The types of resiliencies being considered in this plan include environmental resiliency and economic resiliency. Environmental resiliency is a communities' ability to withstand extreme weather events like heat waves or flooding, the effects of which impact residents of low-income neighborhoods and communities of color at higher rates than residents who live in wealthier areas. Economic resiliency speaks to communities' ability to withstand economic shock from such events as the Housing Mortgage Crisis or the COVID-19 pandemic. Ultimately, the pandemic revealed the financial vulnerability of Illinois households and their communities that rely on low-wage, service-industry jobs. Through affordable housing, policymakers empower families to afford necessities, including their housing costs, and saving for an emergency—in doing so, we create communities and neighborhoods that are less susceptible to these events. As we move towards a post-COVID world and thinking beyond emergency housing, the resiliency of affordable housing and their communities should be forefront.

### **Influences**

The Housing Task Force believes that affordable housing is a key ingredient in both economic and environmental resiliency for Illinois communities. The Blueprint Working Groups identified a need to better connect available economic development and energy infrastructure resources to affordable housing residents and their communities as a mechanism for strengthening social, civic, and physical infrastructure.

Statewide, an estimated 2.6 percent of the state's housing stock is substandard (see Housing Affordability Challenges throughout Illinois, page 10), a fact which illustrates the existing housing vulnerability faced by thousands of state residents. Illinois' efforts to serve newly arriving migrant families and the October 2022 disaster proclamation directing state agencies to cooperate to meet the needs of these asylum seekers points to the importance of economic resiliency to face unexpected community challenges.

New and ongoing programs at the state and federal level addressing economic and environmental resiliency show the growing focus on these vital topics. IHDA's Community Revitalization Strategies Technical Assistance program addresses a community's housing needs through the lens of community development and revitalization, with a goal to attract investment and development within a community. Federally, the Inflation Reduction Act is directly addressing environmental resiliency with a new loan program to upgrade, repurpose, or replace energy infrastructure. Clean energy investments are directed to low-income communities, those same communities most at risk of experiencing economic and environmental risks.

### **Strategies**

The Housing Task Force has identified four key housing-focused recommendations to increase economic and environmental resiliency statewide. Creating and preserving affordable housing is necessary to support economic development in all communities – urban, suburban, and rural. Technical assistance should continue to help communities develop affordable housing in tandem with economic revitalization. State agencies should continue to coordinate to connect resources across disciplines, and affordable housing programs should incorporate environmental sustainability into the construction and renovation of affordable housing. Specific recommendations, action items, potential partners, and anticipated timelines are detailed below.

Recommendations	Action Items	Partners	Timeline
Utilize affordable housing to support economic development in Illinois	Explore methods to use funding mechanisms to encourage development of diverse types of affordable housing in diverse geographies and to permit adaptable housing models that better meet true community needs	IHDA, Land Banks, DCEO Community Banks CDFIs/ Community Trusts, Educational institutions, SBDCs, Procurement Technical Assistance (PTAC), Advantage Illinois USDA, Partner HFAs, Educational institutions, Hospital systems, Other regional employers	Medium-Term
	Utilize State housing rehab programs to seek new statewide partners that will help thoroughly address substandard rental housing stock.		Long-Term
	Research possibilities of targeting of existent state resources to smaller/infill developments that are part of larger economic development and corridor revitalization programs throughout Illinois.		Medium/Long-Term
	Engage anchor employers across Illinois to assess the demand for contributing to employer assisted housing programs via down payment assistance, land donations, etc.		Medium/Long-Term
	Identify new resources and local partnerships to support innovative Employer Assisted Housing efforts throughout the state.		Medium/Long-Term
Leverage regional and statewide technical assistance programming to better connect housing, economic development, and business development entities.	Develop additional technical assistance programming intended to expand Affordable Housing planning and accessing and leveraging state and local resources.	IHDA Illinois Innovation Network DCEO Regional economic development entities, SBDCs Procurement Technical Assistance Centers (PTAC), Advancing the Development of Minority Entrepreneurship (ADME), Program Advantage Illinois Housing developers Hospital systems Municipal officials, USDA Illinois International Port Authority Illinois Port Districts	Short-Term
	Expand the capacity of housing partners through new programming targeted towards growing the expertise and capacity of new and emerging BIPOC developers in Illinois.		Medium-Term
	Provide technical assistance in new Cultural District designation as a mechanism to support community revitalization while preserving community culture and identity.		Medium Term

Recommendations	Action Items	Partners	Timeline
Enhance engagement between State agency partners to connect housing, economic development and energy or efficiency resources and programs.	Seek connections to other programs (e.g., energy efficiency, renewable energy, weatherization, or clean water funding sources) in IHDA affordable housing funding.	IHDA, IEPA, IDOT, IDNR, DCEO, HUD, Affordable Housing Developer Teams	Short-Term
	Increase education, outreach, and collaboration with supporting environmental resilience industries to leverage resources and knowledge around sustainable building techniques.		Short/Medium-Term
	Partner with State agencies to effectively administer the Inflation Reduction Act's energy efficiency incentives and programs.		Medium-Term/Long-Term
	Explore working with regional energy companies, co-ops, and economic development organizations to determine how housing can connect to these resources.		Medium-Term
Continue work to incorporate green building technology, funding, and policies in affordable housing programs.	Incorporate proven, cost-effective energy innovations that exceed the baseline standards of common energy efficiency programs for rental development into lending practices and standards.	IHDA, DCEO, IEPA, Green Building Experts, Environmental Justice community organizations	Medium-Term
	Improve environmental justice outcomes throughout Illinois by creating new partnerships and incentives that incorporate healthier building materials.		Long-Term
	Research availability of funding and modifications of program requirements to cover additional soft costs of green buildings.		Medium-Term

## **Policy Priority #4: Maximize Impact of New Resources and Programming by Building Partnerships and Leadership Capacity**

There is no shortage of strong affordable housing leadership in Illinois. Illinois is rich with organizations and groups with policy levers at their disposal to increase the supply of housing and affordability of Illinois. The interest and the expertise are most welcome in the ongoing discourse of affordable housing, but so is mutual understanding of the competing goals and the targeted areas. 2021 and 2022 saw a robust amount of new and increased funding for affordable housing, funding that the State, through multiple agencies and programs, is still working to distribute. And while Illinois is in better shape entering 2023 in terms of ongoing effects from the COVID-19 pandemic than it was in 2021 or 2022, there is still much work to do to stabilize housing for all Illinois residents. As the developing efforts to help newly arriving migrants find housing illustrates, the work to provide quality, stable affordable housing is always changing.

### **Influences**

As demonstrated by the myriad of plans and housing-related activity across the state, many agencies and groups are dedicated to answering the call to serve the housing needs of residents of Illinois. Home Illinois: Illinois' Plan to Prevent and End Homelessness identified several key activities that require interagency collaboration and coordination, including development of permanent supportive housing, particularly coordination of capital and service/operational funding, and improvement of discharge planning for young adults leaving State systems of care, particularly youth aging out of foster care and transitioning back to the community from the juvenile justice system. The Governor's Rural Affairs Council in 2022 made the decision to become more community-focused, reflecting the importance of local housing needs. The Healthy Housing, Healthy Communities Partnership Grant (H3C), a grant awarded to IHDA in 2022, is intended to integrate the funding and services of hospitals, Managed Care Organizations (MCOs), federal and community health centers and other supporting healthcare industries into affordable housing for the benefit of affordable housing tenants and to reduce community health disparities. This is merely a small snapshot of the many interlinking, cross-discipline efforts to focus on housing in Illinois. There is an opportunity for clear top-down leadership to help coordinate these efforts, which can be a role for the Housing Task Force to both step into and facilitate in 2023.

### **Strategies**

The Housing Task Force has identified three recommendations to continue building partnerships and leadership capacity to maximize new resources and programming for 2023 and beyond. Illinois must keep the Priority Populations at the forefront when coordinating HOME-ARP funds and other new resources and collaborations. State agencies must expand interagency coordination, and state leadership must align legislation and research agendas to assist Priority Populations and target inequities. Together, Illinois' leaders can promote equal access to affordable housing for all Illinois residents. Specific recommendations, action items, potential partners, and anticipated timelines are detailed below.

Recommendations	Action Items	Partners	Timeline	
Align legislation, housing, and research agendas to coordinate policies that target inequities and promote equal access to affordable housing	Find Legislative fix to the AHPAA allowing it to be more effectively administered and converting it to a tool that incites deeper thinking on affordable housing.	IHDA, IDHR, IDOC, IDPH, Other State Agencies, PHAs, HUD, Municipalities Non-Profits, Governor's Office, ILGA, IDFPR, DHS, Participating Jurisdictions (PJs)	Short-Term	
	Explore the viability of outside-the-box local tools for creating affordability and retaining residents – including, but not limited to Community Land Trusts and Employer Assisted Housing.		Short-Term	
	Track current federal rules and expectations and coordinate statewide efforts related to Affirmative Furthering Fair Housing, Disparate Impact rules, CRA reform, HOTMA rules.		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.		Medium-Term	
	Inform an aligned statewide housing legislative agenda that can be used to target underserved populations, and equity in housing opportunity.		Medium/Long-Term	
Coordinate HOME ARP funds and other new resources to best serve the Priority Populations.	Release the Request for Application RFA(s) for HOME-ARP funding and conduct review and approvals of statewide applicants.		IHDA, IDHR, IDOC, IDPH, Other State Agencies, PHAs, HUD, Municipalities Non-Profits, Governor's Office, ILGA, IDFPR, DHS, Participating Jurisdictions (PJs)	Short-Term
	Partner with state agencies to explore coordination of ESG resources following expiration of HOME ARP funding.			Medium-Term
	Promote interagency planning efforts to effectively administer new funds and programming created by the Infrastructure Investment and Jobs Act and the Inflation Reduction Act.			Medium/Long-Term
	Support efforts by Illinois Department of Human Services to work towards “functional zero” homelessness			Medium/Long-Term
Expand interagency coordination to collaboratively assist Priority Populations.	Share information and data across programs that serve similar populations to develop strategies for collective access and a more streamlined application process.			IHDA, IDHR, IDOC, IDPH, Other State Agencies, PHAs, HUD, Municipalities Non-Profits, Governor's Office, ILGA, IDFPR, DHS, Participating Jurisdictions (PJs)
	Develop an Illinois Federal Housing Agenda across various State agencies to ensure preservation, reform and expansion of federal resources and legislation for affordable housing.	Medium-Term		

## 2023 Housing Production Plans and Agency Reports

While the annual policy priorities provide the details of the ongoing statewide dialog toward serving the Priority Populations, the Housing Production Plans highlight how the State will invest its resources to create additional housing opportunities for Illinois residents, priority populations, and other targeted groups. 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.

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 difficult to present wholly accurate information in the Housing Production Plans. One of the main reasons for this is that 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.

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;**
- **Persons experiencing homelessness** and persons at-risk of homelessness;
- Low- and moderate-income persons unable to afford **housing near work or transportation** (Live Near Work);
- 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 justice-involved persons and veterans experiencing, or at risk of, homelessness.

The following Housing Production Plans show each housing program under State of Illinois' administration with estimates for 2023 funding availability. The amounts listed for each funding source are to be considered estimates or expected amounts in 2023. Should changes be made to the funding listed in the Housing Production Plans or any new or unanticipated resources become available in 2023, 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 2023 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. When considering funding for PSH units, it should be noted that a portion 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 senior 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 91 cents on the dollar. This amount is based on estimates gathered from IHDA's Multifamily Department 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.



## **2023 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 2023. 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 30 through 32 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.

## 2023 Housing Production Plan – Summary of Funding

<b>Multifamily Programs – 2023 Housing Production Plan</b>	
TOTAL ESTIMATED FUNDING AMOUNT FOR 2023	\$1,596,424,790
TOTAL NUMBER OF UNITS PRODUCED at \$360,000/UNIT	4,435
<b>Single Family Programs – 2023 Housing Production Plan</b>	
TOTAL ESTIMATED FUNDING AMOUNT FOR 2023	\$103,219,653
ESTIMATED TOTAL NUMBER OF HOUSEHOLDS ASSISTED	9,344
<b>Residential Services Programs – 2023 Housing Production Plan</b>	
TOTAL ESTIMATED FUNDING AMOUNT FOR 2023	\$2,205,780,494
<b>TOTAL ESTIMATED FUNDING FOR ALL HOUSING PRODUCTION IN 2023</b>	<b>\$3,905,424,938</b>

## 2023 Housing Production Plan – Multifamily Programs

Multifamily Programs – 2023 Housing Production Plan		
Agency and Program	Source	2023 Estimated Funds Budgeted
<b>IHDA Administered</b>		
Low-Income Housing Tax Credit (9%)	Federal Credits	\$33,000,000
	Equity Raised	\$300,300,000
Low-Income Housing Tax Credit (4%)	Federal Credits	<i>Not Applicable</i>
	Equity Raised	\$290,000,000
Illinois Affordable Housing Tax Credit (IAHTC)	Donation Amount	\$49,604,032
	Tax Credit Allocation	\$24,802,016
American Rescue Plan (ARP) – COVID-19 Affordable Housing Grant Program	Federal	\$150,000,000
Illinois Affordable Housing Trust Fund (AHTF)	State	\$80,000,000
National Housing Trust Fund (NHTF)	FHFA/HUD	\$33,710,562
Build Illinois Capital Plan	State	\$146,014,090
Tax Exempt Bonds	Federal	\$400,000,000
Taxable Bonds	Private	\$50,000,000
HOME	Federal	\$18,586,872
HOME-ARP*	Federal	\$52,771,250
IHDA Construction to Permanent 1 <sup>st</sup> Mortgage and IHDA Permanent 1 <sup>st</sup> Mortgage	Federal	\$15,000,000
IHDA/HUD Federal Financing Bank/US Treasury Mortgage	Federal	\$35,000,000
<b>IDVA Administered</b>		
Adaptive Housing Program for Veterans	State (AHTF)	\$240,000
<b>TOTAL ESTIMATED FUNDING AMOUNT FOR 2023</b>		<b>\$1,596,424,790</b>
<b>TOTAL NUMBER OF UNITS PRODUCED at \$360,000/UNIT</b>		<b>4,435</b>
*Estimate excludes funds allocated to administration and planning.		
**Average per-unit cost estimate, based on FY2022 average statewide per unit cost for IHDA new construction and rehab projects, inflated by the 10-year annual average of the US Census' Construction Cost Index.		

Average Distribution of Multifamily Units by Priority Population, 2023		
Priority Populations	Estimated Unit Distribution*	Estimated Number of Units
Low-Income Families	50%	2,217
Senior	40%	1,774
Supportive Housing**	10%	443
<b>TOTAL</b>	<b>100%</b>	<b>4,435</b>
*Based on average distribution of households assisted: Annual Progress Reports – 2013-2021.		
**Includes both low-income and senior supportive housing units. Estimate is non-duplicative of above categories.		

## 2023 Housing Production Plan – Single Family Programs

Single Family Programs – 2023 Housing Production Plan		
Agency and Program	Source	2023 Estimated Funds Budgeted
<b>IHDA Administered</b>		
SmartBuy*	State (Capital Funds)	\$17,334,675
Opening Doors*	State (Capital Funds)	\$3,180,240
Access 4%	State	\$14,588,022
Access 5%	State	\$3,651,603
Access 10%	State	\$10,215,113
<b>DCEO Administered</b>		
CDBG Housing Rehabilitation	Federal	\$7,000,000
Illinois Home Weatherization Assistance Program	Federal/ State	\$47,250,000
<b>TOTAL ESTIMATED FUNDING AMOUNT FOR 2023</b>		<b>\$103,219,653</b>
<b>ESTIMATED TOTAL NUMBER OF HOUSEHOLDS ASSISTED**</b>		<b>9,344</b>
<small>*IHDA's SmartBuy and Opening Doors programs were created using appropriations allocated to IHDA in Governor Pritzker's 2019 Build Illinois Capital Plan.  **Estimates were directly reported by each administering agency.</small>		

## 2023 Housing Production Plan – Residential Services Programs

Residential Services Programs – 2023 Housing Production Plan				
Program	Source	Estimated Budget Funds	Priority Population	Estimated Number Assisted
<b>DCEO Administered</b>				
Low-Income Home Energy Assistance Program (LIHEAP)	Federal/State	\$314,000,000	Low-Income Families, Seniors, Special Needs	303,000 households to be served (LIHEAP/PIPP)
<b>IDHFS Administered</b>				
Supportive Living Program	GRF	\$382,249,507	Homeless; Special Needs	14,385
<b>IDHS Administered</b>				
Colbert Bridge Rental Subsidy Initiative	GRF	\$14,955,218	Colbert Consent Decree Class Members Only	1096 Individuals
Emergency and Transitional Housing	GRF/AHTF	\$10,383,000	Homeless	23,000 Households
Homeless Prevention Program	GRF/AHTF	\$10,000,000	Homeless	3,700 Households
Supportive Housing Program	GRF/Medicaid Trust Fund	\$19,550,200	Homeless; Special Needs	8,500 Households
Supportive Housing Program (Bridge Rental Subsidy)	GRF	\$17,011,883	Williams Consent Decree Populations	1430 Individuals
Domestic Violence Program	GRF	\$76,511,060	Homeless	48,539 individuals (adults and children)
Assistance to the Homeless Fund	State	\$750,000	Homeless	45 providers
Homeless Youth Services Program	GRF/AHTF	\$6,720,000	Homeless	2200
Emergency Solutions Grant	Federal	\$5,436,206	Homeless	20,000 individuals
<b>IDoA Administered</b>				
Community Care Program	GRF	\$1,073,929,817	Low-Income Seniors	500
<b>IDVA Administered</b>				
Prince Home Program for Veterans	Federal	\$759,300	Homeless; Special Needs	15 individuals
MVH Homeless Program 0980 Home Fund – 1900 Line	Federal	\$59,800	Homeless; Special Needs	15 individuals

Residential Services Programs – 2023 Housing Production Plan, Continued				
Program	Source	Estimated Budget Funds	Priority Population	Estimated Number Assisted
<b>IDPH Administered</b>				
Housing for Persons with AIDS/HIV (HOPWA)	Federal	\$3,264,503	Low-Income; Homeless; Special Needs	700
<b>IHDA Administered</b>				
Strong Communities Program	State	\$10,000,000	N/A	Unique properties assisted TBD.
Housing Counseling Resource Program (HCRP)	Federal Home Loan Bank of Chicago	\$1,000,000	Low-income	4,000 clients expected to be assisted with 1-on-1 pre-purchase counseling. Attendees for homebuyer education classes TBD.
Land Bank Technical Assistance Program	State	N/A	N/A	Additional Inter-governmental Agreements and land bank strategic plans expected.
Health and Housing Linkages	State (Capital Funds)	\$15,000,000	Low-Income	40 households expected to be assisted.
Chicago Rehab Network Technical Assistance Program	State	N/A	N/A	8 workshops, totaling 32 class sessions expected, 60 expected attendees.
Land Bank Capacity Program, Peoria Additional Funding (LBCP Peoria)	State	N/A	N/A	Unique properties assisted TBD.
Habitat for Humanity of Illinois: Community Impact Loan Fund Program	State	N/A	N/A	30 completed loans expected.
Home Accessibility Program (HAP)	State	N/A	N/A	8 months activity in R3, 30 completed loans expected.
Home Repair and Accessibility Program (HRAP)	State	N/A	N/A	145 completed loans expected.
Housing Stability Counseling Program (HSCP)	NeighborWorks America	N/A	Low-Income	1,500 households expected to be assisted.

Residential Services Programs – 2023 Housing Production Plan, Continued				
Program	Source	Estimated Budget Funds	Priority Population	Estimated Number Assisted
<b>IHDA Administered, Continued</b>				
Cook County Mortgage Foreclosure Mediation Program (CCMFMP)	Cook County	N/A	Low-Income	500 households expected to be assisted.
Re-entry Rental Assistance Program	State	\$3,000,000	Low-Income	60
Rental Housing Support Program	State	\$9,500,000	Low-Income; Homeless; Special Needs; Seniors	350
Long Term Operating Support Program (LTOS)	State	\$3,000,000	Low-Income; Homeless; Special Needs; Seniors	30
HUD Section 811 Project Rental Assistance	Federal	3,359,040	Low-Income; Special Needs	48
Court Based Rental Assistance Program	State/Federal	\$26,600,000	N/A	4,000
Asylum Seekers Emergency Rental Assistance Program	State/Federal	\$28,500,000	N/A	2,000
Illinois Homeowner’s Assistance Fund	State/Federal	\$163,500,000	N/A	8,000
<b>DCFS Administered</b>				
Norman Housing Advocacy	GRF	\$2,500,000	Low-Income Families; Homeless	2,000 families for housing advocacy; 4,000 families for cash assistance
Norman Cash Assistance Program	GRF	\$6,000,000		
Youth Housing Advocacy	Federal	\$800,000	Homeless	400 youth for housing advocacy; 250 youth for cash assistance
Youth Cash Assistance	Federal	\$500,000		
<b>Residential Services Programs Totals:</b>		<b>\$2,205,780,494</b>		
<i>Please note: Residential services programs are not necessarily tied to units assisted via multifamily and single-family production efforts.</i>				

## Conclusion

The 2023 Annual Comprehensive Housing Plan sets forth the funding, resources, and programming to advance the state's policy priorities and increase access to affordable housing for thousands of Illinois' residents. Through the Housing Task Force's leadership and ongoing engagement from state agencies, state legislators, and community stakeholders, the coordination of Illinois' planning efforts will come to fruition.

With nearly \$4 billion in total estimated funding for all housing production in 2023, the state has the opportunity to make a real impact in addressing the housing needs of its priority populations. By focusing on inclusion, diversity, and equity, particularly in homeownership and education programs, the state can impact the racial and ethnic disparities noted above by building wealth in Black and Latinx households and communities. New and preserved affordable housing that is decent, safe, and modern can contribute to economic resilience in a community. By increasing the number of rental units constructed or preserved by tax credit financing, the state can reduce the growing gap in available units for both extremely low-income households as well as households at or above 120% AMI, which in turn will begin to slow the present rapid growth of housing costs statewide and enable vulnerable populations to remain in their communities for the long term.



## Appendices

### Appendix A: Glossary of Terms, Acronyms, and Agencies

#### State Agencies and Departments

**CDB**

Illinois Capital Development Board

**CFPB**

Consumer Financial Protection Bureau

**CMS**

Illinois Department of Central Management Services

**CMMS**

Center for Medicare and Medicaid Services

**DCEO**

Illinois Department of Commerce and Economic Opportunity

**DCFS**

Illinois Department of Children and Family Services

**DJJ**

Illinois Department of Juvenile Justice

**DMH**

IDHS Division of Mental Health

**GOMB**

Governor's Office of Management and Budget

**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

## **Federal, State, Local, and Other Partners**

### **AAAs**

Area Agency on Aging – Local organizations that provide services and programs for seniors

### **CAAs**

Community Action Agencies

### **CDFIs**

Community Development Finance Institution

### **CHDOs**

Community Housing Development Organizations – a designated non-profit with the federal HOME program

### **CIC**

Community Investment Corporation

### **CIL**

Centers for Independent Living – Local organizations that provide services and programs for people with disabilities to help them live more independently

### **COC**

Continuum of Care

### **CRN**

Chicago Rehabilitation Network – A non-profit technical assistance provider and advocacy agency

### **CSH (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, Ginnie Mae, & Freddie Mac)

### **HUD**

U.S. Department of Housing and Urban Development

### **HFA**

Housing Finance Authority

### **HTF**

Illinois Housing Task Force

### **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

### **Illinois Office to Prevent and End Homelessness (IOPEH)**

Provides administrative support and coordinates the efforts outlined in Executive Order 2021-21 which mandates the creation of the Illinois Interagency Task Force on Homelessness, Community Advisory Council on Homelessness and the position of State Homelessness Chief.

### **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

**Re-entry Working Group**

Governor’s Statewide Community Safety & Reentry  
Commission

**SBDCs**

Small Business Development Center

**SHWG**

Supportive Housing Working Group

**TA Providers**

Technical Assistance Providers

**USDA-RD**

U.S. Department of Agriculture-Rural Development  
Office

## **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.

### **GRF**

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

### **Healthy Housing, Healthy Communities Partnership Grant (H3C)**

Integrate the funding and services of hospitals, Managed Care Organizations (MCOs), federal and community health centers and other supporting healthcare industries into affordable housing for the benefit of affordable housing tenants and to reduce community health disparities.

### **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.

### **HOME-ARP**

A separate supplement to the HOME Investment Partnerships Program authorized under the American Rescue Plan Act of 2021 (ARP). HOME-ARP is a homelessness assistance and supportive services program, to help create housing and services for people experiencing or at risk of homelessness and other qualifying populations.

### **Homes for a Changing Region**

Grant funded by IHDA through the Illinois Affordable Housing Trust Fund designed to provide housing needs analysis and foster local meetings aimed at helping communities understand how a balanced housing stock can address their needs

### **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 for Justice Involved Individuals Program (HJIIP)**

Financing is available for the acquisition, rehabilitation, and/or new construction of HJIIP projects that serve the most vulnerable populations and that offer flexible, voluntary supportive services designed to increase housing stability

### **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.

#### **IHWAP**

The Illinois Home Weatherization Assistance Program – A DCEO-administered program designed to help low-income 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 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.

#### **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.

#### **LIHEAP**

Low-Income Home Energy Assistance Program – A DCEO-administered program designed to assist eligible low-income 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.

#### **Next Gen Capacity Building for BIPOC Developers (Next Gen)**

Funding is available for Community Development Financial Institutions (CDFIs) to originate and manage a pre-development loan fund, provide Low-Income Housing Tax Credit (LIHTC) specific training, and provide curated project specific technical assistance. The loans, training and technical assistance will be provided to for-profit and not-for profit developers of affordable housing that are BIPOC owned or led, as defined within the current approved LIHTC Qualified Allocation Plan and have an interest in developing LIHTC projects.

#### **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.

#### **State Designated Cultural Districts**

Grant program that sees municipalities in Illinois partner with local 501©(3) organizations to promote a distinct cultural area within the municipality.

## **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.

### **Blueprint Working Groups**

Comprised of members of the Illinois State Housing Task Force, IHDA staff, and other housing experts. to develop recommendations for creating and enhancing partnerships and investment opportunities with local governments, philanthropy, and other key partners, along with real estate, economic development, and design professionals to increase housing affordability and support economically and environmentally sustainable communities

### **Calendar Year**

12 consecutive months beginning January 1 and ending December 31

### **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.

### **Community Advisory Council on Homelessness**

Consists of diverse stakeholders representing the goals and populations outlined in the EO and includes representatives from rural, urban, and suburban communities. The Advisory Council provides guidance and recommendations to the Task Force on strategy and implementation.

### **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.

### **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.

### **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).

### **Fiscal Year**

12 consecutive months ending on the last day of any month except December.

### **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.

### **Home Illinois: Illinois' Plan to Prevent and End Homelessness**

In June 2022, The Plan sets the foundational vision to end homelessness in the state, and identifies major themes, strategies, activities and consolidates information on current and pending commitments from state agencies for programs and services. The Plan identifies major themes or pillars of the effort to end homelessness including a focus on Racial Equity as a primary focus; Build Affordable & Permanent Supportive Housing; Bolster the Safety Net; and Secure Financial Stability and Close the Mortality Gap.

### **Housing near work or transportation**

Persons unable to afford housing that has access to work opportunities or transportation options

### **Housing Production Plan**

Highlights how the State will invest its resources to create additional housing to serve the needs of Priority Populations.

### **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.

### **Illinois Housing Blueprint**

Forward-thinking and grassroots planning initiative that amplifies the voices and experiences of those living and working in communities throughout the state to guide future housing policy and investment in Illinois in the coming years.

### **Illinois Housing Task Force**

Comprised of members of IHDA staff, representatives of Governor's and Lieutenant Governor's Office, and the Interagency Committee to develop the Annual Comprehensive Housing Plan and to promote quality affordable housing for each household in every community in Illinois

### **Illinois Interagency Task Force on Homelessness**

Comprised of state agency leadership and is tasked with developing a state plan on homelessness.

### **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 vouchers, 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.

### **Low- Income Households**

Households earning below 50% of the area median income, with particular emphasis on households earning below 30% of the area median income

### **Low- Income Seniors**

Older adults 65 and over with limited assets and assessed need for resources and services

### **Low-Income Persons with Disabilities**

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

**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.

**Ongoing community revitalization efforts**

Implementation of intentional efforts that are likely to lead to measurable increases in access to employment, living wage jobs, healthcare, supportive services, community amenities, transportation, quality, and affordable housing stock.

**Participating State Agencies**

State of Illinois's Agencies that provide housing related assistance and services i.e. DCEO, DCFS, IDHFS, IDHS, IDoA, IDPH, IDVA,

**Persons experiencing homelessness**

Persons in need of permanent housing with supportive services

**Priority Population**

Vulnerable groups of individuals and families in need of investment for resources and services

**Qualified Allocation Plan (QAP)**

Sets forth the criteria under which IHDA offers affordable housing development funding for evaluating all projects that apply for a tax credit allocation in the form of federal Low-Income Housing Tax Credits (LIHTC).

**Quality-of-Life Index (QOLI)**

Statewide planning tool intended to determine areas of high livability within Illinois. This census tract-based tool is carefully designed to bring awareness to the details that make communities strong and where communities can improve the quality-of-life for its residents.

**RFP**

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

**RFA**

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.

**Special needs populations**

Persons with criminal records and veterans experiencing, or at risk of, homelessness

**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 Homelessness Chief**

Serves as a policymaker and spokesperson on homelessness prevention, including coordinating the multi-agency effort through legislation, rules, and budgets and communicating with the Illinois General Assembly, federal, and local leaders on these critical issues. The Illinois Department of Human Services (IDHS) created and houses the Illinois Office to Prevent and End Homelessness (IOPEH).

**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: (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.)