

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) requires State and local grantees of the formula grant programs, namely the Community Development Block Grant (CDBG) the HOME Program, the Emergency Solutions Grants (ESG), the Housing Opportunities for Persons with AIDS (HOPWA) and the federal Housing Trust Fund (HTF) programs, to develop a five-year Consolidated Plan as a condition for funding. The State of Illinois' Consolidated Plan covers those non-entitlement areas of the State that do not have a local Consolidated Plan. On June 16, 1994, Governor Edgar designated the Illinois Housing Development Authority (IHDA) as the lead agency in developing the Consolidated Plan. IHDA's Strategic Planning and Reporting-Reporting and Compliance (CR) has primary responsibility for coordinating, developing and distributing the Plan, and receives input from the CR Advisory Committee and the general public in developing and updating the Plan.

Executive Order 2003-18 established the State of Illinois' Comprehensive Housing Initiative on September 16, 2003, creating the Illinois Housing Task Force to improve the planning and coordination of the State's housing resources. The Comprehensive Housing Planning Act was renewed (as amended P.A. 99-0564) and extended to 2026. The Executive Director of the Illinois Housing Development Authority (IHDA) is Chair of the State's Housing Task Force, joined by a panel of representatives from State agencies and the housing community. The identification of the following eight underserved populations in the Executive Order provides specificity to the State's housing priorities:

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

Per the Act, the State of Illinois shall continue to prepare and be guided by an Annual Comprehensive Housing Plan (ACHP) addressing the housing needs of the underserved populations. Annual Comprehensive Housing Plans are to include an identification of funding sources for which the State has administrative control that are available for housing construction, rehabilitation, preservation, operating or rental subsidies, and supportive services. A key focus of the 2026 ACHP will be closing out existing and ongoing planning endeavors carried over from prior years, in preparation for a new planning process following reauthorization/modification of the ACHP Act in 2026.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The State of Illinois will use the following HUD-determined Objective and Outcome statements for its CPD-formula activities:

1. Accessibility for the purpose of creating suitable living environments
2. Accessibility for the purpose of creating economic opportunities
3. Affordability for the purpose of providing decent affordable housing
4. Affordability for the purpose of creating economic opportunities
5. Sustainability for the purpose of creating suitable living environments

Sustainability for the purpose of providing decent affordable housing.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

HUD has determined that the State of Illinois has the continuing capacity to administer Community Planning and Development programs, and the activities under CDBG, HOME, HOPWA, ESG and HTF were consistent with the Consolidated Plan. The State used the funds appropriately and as intended to address needs. The most recent HUD Year End Letter received by the State at the time of the publication of this document covered Program Year 2024.

On Friday, June 13, 2025, HUD's Office of Community Planning and Development in Chicago issued its 2024 Illinois Program Year End Review Letter to the State of Illinois. The letter is on file with and available through IHDA's Strategic Planning and Reporting's division of Compliance and Reporting.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Citizen Participation Plan centers around the public hearing and public comments processes. The State will hold one hybrid public hearing on Wednesday, May 20, 2026, at 10:30 A.M.. The 30-Day Public Comment period starts Wednesday, April 29, 2026, and comments will be accepted until COB, Thursday, May 28, 2026.

1. A 2026 Hybrid Public Notice was e-mailed statewide to housing-related agencies and organizations, a number of which included announcement of same in a newsletter or mailing sent to their memberships. Copies were also sent to the members of the Advisory Committee and CDBG Entitlement Grantees
2. The Hybrid Public Notice was published prior to these hearings in the following nine (9) newspapers: *Belleville News; Champaign News-Gazette; Daily Southtown; the Edwardsville Intelligencer; Peoria Journal-Star; The Dispatch Argus; Rockford Register Star; Southern Illinoisan and the State Journal-Register.*
3. DCEO e-mailed notices of the hybrid public hearing to CDBG-eligible units of general local government in Illinois (i.e., non-entitlement cities, towns, villages, and counties).
4. Notification of the availability of the draft 2026 Consolidated Plan-Action Plan was emailed to organizations and interested parties across the State. Notification was sent to the Advisory Committee, Illinois Housing Task Force, and Affordable Housing Trust Fund Advisory Commission Members, Community Development Block Grant (CDBG) Entitlement Grantees, Community Action Agencies, Regional Planning Commissions, Public Housing Authorities, and other groups. The draft plan was also posted on IHDA's website at www.ihda.org.
5. The hybrid public hearing was held during the 30-day public comments period via Microsoft Teams, telephone, and in person via the Illinois Housing Development Authority (Office) at 111 E. Wacker Drive, Suite 1000, Chicago, Illinois 60601. The date for the hearing, Wednesday, May 20, 2026, was also posted on IHDA's web-site.
6. The agenda for the hybrid public hearing is included as part of the Public Participation component attached to this plan.
7. IHDA made reasonable efforts to accommodate persons with sight-and hearing-impaired disabilities, as well as for significant groups of Non-English speaking residents.
8. Notes from the hybrid public hearing are included in the plan.
9. The development of both the Citizen Participation Plan and Consolidated Plan provided ample opportunity for the public to provide comments.

The criteria which the State uses to determine if certain proposed program or policy changes constitute a substantial amendment to the Consolidated Plan are as follows:

Changes to Action Plan

The following circumstances will trigger a substantial amendment to the Five-Year Plan and subsequent Action Plans:

- (1) A major statutory change occurs in the enabling law which created the program that modifies the eligible types of applicants and/or the eligible types of activities which can be carried out, provided same were not at least partially eligible under the original statute and rules.
- (2) Major changes in the use of the five formula grant funds from one eligible activity (as identified in the Consolidated Plan) over the original planned use.
- (3) Other legislative or administrative actions that serve to significantly alter which agency(ies) are operating which existing, expanded, or new programs covered under the current (or potentially expanded) Consolidated Plan.
- (4) Major change(s) due to disaster and/or emergency funding, where timeliness in meeting emergency needs is a priority. The State will follow any HUD waiver(s) and guideline(s) to abridge and shorten the citizen participation component, such as reducing the duration of the public comments period, per official guidance; and in cases of public health emergency, the State will utilize alternate methods in lieu of holding in-person meetings and hearings.
 1. In any of the above cases, this citizen participation plan will require that public notification occur per the following: notification to OHCS Advisory Committee, various State Agencies Housing, and additional housing-related organizations, to inform them of the proposed amendment and provide for a 30-day (or in case of emergency/public health crisis, an expedited) public comments period; and publication of press releases and public notices, and mailings, as is appropriate, to affected parties.
- (5) The State shall consider all legitimate comments on the amendment, which are received in writing and orally at public hearings (if held) from the general public or units of general local government. A summary of those comments and the State responses to same will be attached to the substantial amendment, which the State will then forward to HUD for review and approval.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

Not applicable.

7. Summary

PR-05 Lead & Responsible Agencies - 91.300(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator		IL Department of Commerce and Economic Opportunity
HOPWA Administrator		Department of Public Health
HOME Administrator	ILLINOIS	IL Housing Development Authority
ESG Administrator		Department of Human Services
	ILLINOIS	IL Housing Development Authority

Table 1 – Responsible Agencies

Narrative

The U.S. Department of Housing and Urban Development (HUD) requires State and local grantees of the formula grant programs, namely the Community Development Block Grant (CDBG) the HOME Program, the Emergency Solutions Grants (ESG), the Housing Opportunities for Persons with AIDS (HOPWA) and the federal Housing Trust Fund (HTF) programs, to develop a five-year Consolidated Plan as a condition for funding. The State of Illinois' Consolidated Plan covers those non-entitlement areas of the State that do not have a local Consolidated Plan. On June 16, 1994, Governor Edgar designated the Illinois Housing Development Authority (IHDA) as the lead agency in developing the Consolidated Plan. IHDA's Strategic Planning and Reporting/Compliance and Reporting (SPAR/CR) has primary responsibility for coordinating, developing and distributing the Plan, and receives input from the Advisory Committee and the general public in developing and updating the Plan.

Executive Order 2003-18 established the State of Illinois' Comprehensive Housing Initiative on September 16, 2003, creating the Housing Task Force to improve the planning and coordination of the State's housing resources. The Comprehensive Housing Planning Act was renewed (as amended P.A. 99-0564) and extended to 2026 in legislation passed into law in 2016. The Executive Director of the Illinois Housing Development Authority (IHDA) is Chair of the State's Housing Task Force, joined by a panel of representatives from State agencies and the housing

community. The identification of the following eight underserved populations in the Executive Order provides specificity to the State's housing priorities:

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

Per the Act, the State of Illinois shall continue to prepare and be guided by an annual comprehensive housing plan addressing the housing needs of the underserved populations. Annual Comprehensive Housing Plans are to include an identification of funding sources for which the State has administrative control that are available for housing construction, rehabilitation, preservation, operating or rental subsidies, and supportive services.

Consolidated Plan Public Contact Information

Illinois Department of Commerce and Economic Opportunity (CDBG)

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Springfield, Illinois 62704

Contact: Wendy Bell

Ph: 217/558-4200

Alternate: Kara Cozadd

Illinois Housing Development Authority (HOME and HTF)

111 E. Wacker Drive

Suite 1000

Chicago, IL 60601

Contact: Burton Hughes

Ph: 312/836-5320 Fax: 312/832-2191

Alternate: Deirdre Kenny

Illinois Department of Human Services (ESG)

823 E. Monroe

Springfield, IL 62701

Contact: Josalyn Smith

Ph: 217/725-5975 Fax: 217/524-6248

Illinois Department of Public Health (HOPWA)

535 W. Jefferson

Springfield, IL 62761

Contact: **(Division of Infectious Diseases, HIV/AIDS Section):**

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Steve Hopkins

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Contact (**Division of Environmental Health**):

Kert McAfee

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AP-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

The State consulted the following major advisory bodies:

1. Strategic Planning and Reporting-Compliance and Reporting (SPAR-CR) Advisory Committee (SPAR-CR AC) - This is an advisory group to SPAR-CR. This Committee's major functions are to provide input into the Consolidated Plan development (Five-Year Plan, Action Plans, and Annual Performance Reports), as well as to help set other housing goals and respond to changing policy. SPAR-CR staff meets with this group of public and private sector housing practitioners and advocates on a continuous basis
2. The Illinois Housing Task Force - The Task Force consists of members which are representative of various governmental agencies and/or offices, four of which are appointed by the four legislative majority and minority leaders and sixteen of which were appointed directly by the Governor based on their expertise on housing or housing-related areas. The Task Force is chaired by the Executive Director of IHDA. and Vice-Chaired by a non-governmental sector representative appointed by the Governor.

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

Public Housing Authorities are represented on the SPAR-CR Advisory Committee, the Illinois Housing Task Force, and the State's Affordable Housing (Reust Fund) Advisory Commission.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Coordination with local Continuums of Care is a major strategy under the State's ESG program, which prioritizes assistance to Very- and Extremely-Low Income Households, Homeless and At-Risk Homeless Persons and Families and Homeless Persons with Disabilities. The State supports applications by eligible CoCs for funding under HUD's Continuum of Care and Rural Housing Stability Assistance Programs, including the review of applications under HUD's programs in order to provide Certifications of Consistency with the State's Consolidated Plan.

Several State agency representatives serve on Boards for Continuums of Care and/or homeless shelters and other service providers, although this activity is more concentrated in Chicago, Cook County, and Springfield.

Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Coordination with local Continuums of Care is a major strategy under the State's ESG program, which prioritizes assistance to Very- and Extremely-Low Income Households, Homeless and At-Risk Homeless Persons and Families, and Homeless Persons with Disabilities. The State supports applications by eligible CoCs for funding under HUD's Continuum of Care and Rural Housing Stability Assistance Programs, including the review of applications under HUD's programs in order to provide Certifications of Consistency with the State's Consolidated Plan

2. Agencies, groups, organizations and others who participated in the process and consultations

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Illinois Housing Development Authority
	Agency/Group/Organization Type	Housing Service-Fair Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A founding member of the SPAR-CR Advisory Committee, staffed by IHDA's Strategic Planning and Reporting/Compliance and Reporting (SPAR-CR). IHDA is the administrator of the HOME and federal Housing Trust Fund (HTF) Programs, two of the five formula grant programs, and is responsible for the coordination and submission of the State of Illinois' Consolidated Plan. IHDA also administers the Low-Income Housing Tax Credit (LIHTC) program.
2	Agency/Group/Organization	ALLIANCE TO END HOMELESSNESS IN SUBURBANK COOK COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	Illinois Department of Commerce and Economic Opportunity
	Agency/Group/Organization Type	Housing Services-Employment Service-Fair Housing Services - Narrowing the Digital Divide Other government - State
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Broadband and Disaster Resilience
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee, DCEO is the administrator of the Community Development Block Grant (CDBG) Program, one of the five Formula Grant programs. Its mission is to create equitable economic opportunities across the State. In addition to the Office of Community Development, which administers the CDBG program, DCEO has an Office of Broadband, which addresses the connectivity needs of rural areas of the State. The Office of Community Development works with Illinois Emergency Management Agency to assist in community clean-up after natural disasters.

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4	Agency/Group/Organization	ILLINOIS DEPARTMENT OF HUMAN SERVICES
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims Publicly Funded Institution/System of Care Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee and administrator of the Emergency Solutions Grants (ESG) Program, one of the five formula grant programs.

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5	Agency/Group/Organization	Illinois Department of Public Health
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Services-Health Service-Fair Housing Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee and administrator of the Housing Opportunities for Persons With AIDS (HOPWA) Program, one of the five Formula Grant programs.
6	Agency/Group/Organization	Illinois Department on Aging
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee; IDoA is the lead agency for Colbert V. Williams consent decree and administers the Community Care (elderly-in-home-services) Program.
7	Agency/Group/Organization	Illinois Department of Children and Family Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Child Welfare Agency Publicly Funded Institution/System of Care Other government - Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee and the State's child welfare agency.
8	Agency/Group/Organization	Illinois Department of Healthcare and Family Services
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Health Agency Publicly Funded Institution/System of Care Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee and the State's delegated Medicare Agency. It also operates the Supportive Living Facilities (SLF) Program under a Medicaid waiver.
9	Agency/Group/Organization	Illinois Department of Veterans' Affairs
	Agency/Group/Organization Type	Services - Housing Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee and staff to Discharged Servicemember Task Force (DSTF).
10	Agency/Group/Organization	Illinois Department of Human Rights
	Agency/Group/Organization Type	Service-Fair Housing Other government - State
	What section of the Plan was addressed by Consultation?	Fair Housing Enforcement
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee and the State's fair housing agency.
11	Agency/Group/Organization	Illinois Department of Corrections
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Other government - State

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	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Re-Entry
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the Housing Task Force and administers state-funded correctional facilities.
12	Agency/Group/Organization	Macoupin County Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee and an urban-based PHA.
13	Agency/Group/Organization	Peoria Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee and an urban-based PHA.
14	Agency/Group/Organization	Woodford County Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee and county-wide PHA.
15	Agency/Group/Organization	Chicago Metropolitan Agency for Planning (CMAP)
	Agency/Group/Organization Type	Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Data and Research
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A Member of the SPAR-CR Advisory Committee and the State-designated regional planning agency for the 7-County Chicago metropolitan region.

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16	Agency/Group/Organization	Madison County Community Development
	Agency/Group/Organization Type	Housing Other government - County
	What section of the Plan was addressed by Consultation?	Local Administrator of CDBG and HOME
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A member of the SPAR-CR Advisory Committee. Local administrator of the CDBG Urban County Entitlement, ESG, and HOME programs locally. CoC and lead based paint abatement programs are also administered by this office.

Identify any Agency Types not consulted and provide rationale for not consulting

Not applicable. The State is open to consultation regarding affordable housing with any interested parties.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How c
Continuum of Care	Regional Continuums of Care	There are eighteen Illinois Continuum of Care (CoC) statewide. Illinois CoCs coordinate their work with the Emergency Solution assessments, developing additional permanent supportive housing, improving outreach, increasing capacity and enhancing org

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Name of Plan	Lead Organization	How c
Assessment of Fair Housing-FH Impediments	State and Local Governments	<p>January 5, 2018, HUD extended the deadline for submission of an AFH by local government program participants until the next Assessment Tool for Local Governments; and the third notice advises that Consolidated Plan participants must legally fulfil their rule repeals HUDs 2015 Furthering Fair Housing regulations and the 1994 Analysis of Impediments requirements where they apply to existing obligations to further fair housing. Pending additional HUD guidance, the State will continue to provide its FFH Consolidated Plan actions to address Fair Housing Impediments. Besides processing fair housing complaints as a HUD-designated substate under the Illinois Human Rights Act.1. IDHR and IHDA also shared fair housing information for wider circulation to other major organizations (CAFHA), and other organizations.2. Lack of Fair Housing Knowledge-IDHR, through its Institute for Training and Development Accommodations Policies.-Sessions on fair housing-related topics are included in statewide conferences, including the Illinois National Rural Affairs, and others.</p>
FH 2 - Action to overcome impediments	State Government	<p>3. Shortage of affordable, accessible, and suitable housing-IHDA actively pursues or develops funding and assistance options for Rental Housing Support Program; and first mortgage financing programs-IHDA administers combined funding for its Permanent Fund improve its Low-Income Housing Tax Credit (LIHTC) Program to better serve lower-income households. Features include: enhanced targeting, rental assistance, and energy conservation/green building; providing preference points to projects proposed in AHPA agency Statewide Referral Network (SRN); and other areas-IHDA continues to assist Supportive Living Facilities, the state's assisted living Subsidy Program, designed to assist class members of ADA-related court consent decrees-IHDA continues to coordinate with IDPH on lead based paint and water issues with IDPH, IEPA, IHDA, and DCEO-Continues to operate the Illinois housing search website through the Referral Network (SRN) and 811 units, including those with accessible features.</p>
FH 3 - Actions to Overcome Impediments	State Government	<p>4. Improving lending and real estate practices-The Illinois Department of Financial and Professional Regulation(IDFPR) continues to litigate regarding mortgage fraud and predatory lending -IHDA continues to provide lender training to participating banks/financial institutions. IHDA continues to provide credit and foreclosure prevention counseling through local agencies. IHDA continued to have lender, real estate, and fair housing provisions in its loan and tax credit documents for approved multi-family rental housing projects for persons with disabilities-IHDA also provides highlights to applicants and approved owners/developers/property managers on a project-by-project basis. IHDA provides fair housing training to participating lenders under its homebuyer assistance programs (See Education section above). IHDA continues providing technical assistance as needed on fair housing issues, as requested or informed IHDA continues to address geographic concentration, and promotion of more comprehensive economic/community development in these areas.</p>

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Name of Plan	Lead Organization	How c
FH 4 - Actions to Overcome Impediments	State Government	5. Lack of funding to address needs-This issue was discussed previously under Impediment #3 regarding the State's efforts to d housing needs of the State's communities, and may apply to be designated a Community Development Financial Institution (CD
Fair Housing (FH)	Illinois Department of Human Rights	IDHR is responsible for administering the Illinois Human Right Act. IDHR takes and investigates charges of housing discrimination (18) sexual orientation (including gender identity) unfavorable military discharge, and order of protection status. Retaliation and cases referred to IDHR from HUD's Office of Fair Housing and Equal Opportunity under a Cooperative Agreement under HUD's alleged to have discriminated) can elect to have the case heard administratively for the Illinois Human Rights Commission, or in disseminate information about Illinois residents fair housing rights and responsibilities, and IDHR's fair housing enforcement ac will continue to expand its outreach efforts to other state agencies in accordance with Illinois' Comprehensive Housing Plan. ID will continue working toward greater affordability and choice for state residents through its participation in the Interagency Su support for the regional and annual meetings of the Illinois Municipal Human Relations Association (IMHRA) on issues related t
FH (2)	IHDA (with IDHR)	IHDA promotes fair housing in the marketing of all its financed units under the Illinois Affordable Housing Trust Fund, the LIHTC property and related facilities. IHDA's goal is to promote a condition in which all individuals in the same housing market area h procedures. IHDA also evaluates proposals involving single-family projects with five or more HOME assisted units to determine least 20% of the units to be at least adaptable for future accessibility improvements. Projects involving HOME or the Risk Sharing projects must comply with all applicable federal and State accessibility laws to receive credits. Additional project scoring points included in each lender's procedures manual, which is signed off by each participating lender's chief executive. Lenders located examiners for their particular category of lending institution (Office of Thrift Supervision, Federal Reserve Bank, or Office of the other applicable state and federal laws, and make efforts to publicize units under the RHSP, contacting non-profit corporations
FH (3)	DCEO (with IDHR)	DCEO administers one of the five State formula grants included in the State Consolidated Plan. DCEO requires fair housing activ and receiving grant funds. The compliance review includes an EEO/Fair Housing review of each grantee. The agency reviews ac of how the project will further fair housing. DCEO will monitor the grantee's local actions to determine if existing action is suffie improvements on privately-owned housing. This is accomplished through housing rehabilitation grantees under the CDBG Hou

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FH (4)	Dept of Financial and Professional Regulations (with IDHR)	The Illinois Department of Financial and Professional Regulations (IDFPR) has two divisions that are involved in fair housing acti loan originators. Regarding fair lending, most attention has focused on federal regulatory actions to better ensure non-discrimi works with the other divisions to investigate claims of discriminatory real estate practices. Also, the Division's computer system
FH (5)	Illinois Department of Insurance (with IDHR)	The Illinois Department of Insurance conducts both regulatory and consumer protection activities. In keeping with an open com practices based on anecdotal evidence. In the complaint process, Departmental analysts access written complaints, documenta appropriate action if laws have been violated. All housing-related complaints are tallied and included in each company's "comp Department officials may meet informally with the company to discuss the problem. The Department also has the authority to programs. The Department also provided consumer information on its website. It also takes part in the National Insurance Task
FH (6)	Illinois Council on Developmental Disabilities (with IDHR)	The Illinois Council on Developmental Disabilities works to build the capabilities of individuals, families and communities, enabl the concerns and ideas voiced by consumers, families, service providers, policy makers and other professionals. The mission of or barriers are resolved and people with disabilities have choice on housing options through its advocacy efforts and grant inve

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Name of Plan	Lead Organization	How c
FH (7)	Office of the Attorney General (with IDHR)	Under the Illinois Human Rights Act (HRA) the Illinois Attorney General investigates possible fair housing violations when those practice of illegal discrimination, the Attorney General may file a civil action to enforce the provisions of the HRA. Further, the of a lawsuit where necessary to ensure compliance with the EBA. The EBA and Code apply to the construction and alteration of building of for or more stories containing ten or more dwelling units, constructed to be held out for sale or lease by any person also has the duty to implement the Civil and Equal Rights Enforcement Act ("CEREA"). CEREA (15 ILCS 210) gives the Attorney G authorized under CEREA to investigate and if necessary, litigate any housing discrimination violations that implicate the general community. The Attorney General is also authorized to bring a lawsuit where necessary to ensure compliance with the EBA. The EBA and Code apply to the construction and alteration of building of for or more stories containing ten or more dwelling units, constructed to be held out for sale or lease by any person also has the duty to implement the Civil and Equal Rights Enforcement Act ("CEREA"). CEREA (15 ILCS 210) gives the Attorney G authorized under CEREA to investigate and if necessary, litigate any housing discrimination violations that implicate the general community.
Homeless Prevention: Discharge Coordination Policy	Various State Agencies	Individual and inter-agency efforts on discharge policies are underway at many agencies, and continue in conjunction with 24 C publicly funded institutions or systems of care (such as health care facilities, foster care, or other youth facilities, or correction
Discharge Policy (2)	Various State Agencies	Under the ESG Program, the State received responses from 21 separate homeless services/shelter agencies which had submitted represented (all outside of Cook County) is as follows: Springfield, Rockford, Peoria, Champaign, Quincy, Carbondale, McHenry separate State administrative rules that govern different types of hospitals, nursing homes, and assisted living facilities that it li developmentally disabled; community living facilities; and skilled nursing for under age 22. All eight administrative rules include Community based services waiver option), and complies with federal regulations for these, which require such facilities to deve screening tool that will identify those offenders who have been or are at risk of being homeless at crucial quadrants of the offe best appropriate programming upon returning to the community. The long-range goal of this screening tool is to assist the offe collaborate in attempting to establish 125 units of permanent supportive housing for the ex-offender population. Currently, CS recipients of state mental health services.

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Name of Plan	Lead Organization	How c
15. Disc charge Policy (3)	Various State Agencies	IDOC has incorporated the use of www.RentryIllinois.net, www.illinoishousingsearch.org and www.Illinoisworkforcenet.org with housing experienced by the formerly incarcerated. These websites are statewide listings of resources tailored to the needs of t discussions concerning the housing needs of ex-offenders with mental health issues through the DMH Projects for Assistance in case management supports to ex-offenders in the community that meet the criteria for participation. IDOC and IDHS-DMH are and piloted the PATH Ex-Offender Reentry Initiative at two correctional facilities. This initiative refers offenders with mental dis offender to community services. PATH continued involvement with the offender in the community is determined by the need o access to mainstream benefits by promoting SOAR Training (SSI/SSDI Outreach, Access, and Recovery). A two-day training sessi re-entry planning in the coming years. An Interagency Subcommittee of the Illinois Housing Task Force convenes quarterly. The populations of the Annual Comprehensive Housing Plan.

Table 3 - Other local / regional / federal planning efforts

Narrative

Non-Profit Organizations/Private Industry Sector

The State works with statewide groups representing non-profit housing and social services agencies. These groups represent organizations that administer federal and state housing assistance programs at the local level (e.g., CDBG, HOME, AHTF, Weatherization, LIHEAP, CSBG) and/or apply for funding and administer loans and grants for specific projects. Non-profit and for-profit organizations located in areas covered by the State Consolidated Plan are also assisting the State in carrying out its strategy, and they must obtain a Certification of Consistency with the State Consolidated Plan, per HUD guidelines, to confirm that proposed HUD projects are consistent with the State strategy. Local governments and non-profit and for-profit organizations that are located in geographic areas covered by the State Consolidated Plan and that are recipients of State and private funds are also in essence helping carry out the State housing strategy.

IHDA has made efforts to ensure that private sector groups are included in its advisory groups, including the Illinois Housing Task Force and among SPAR-CR Advisory Committee attendees. The actors in housing in the private sector are lending institutions, developers, builders, investors, and realtors. The availability of adequate credit to credit-worthy customers, along with other economic factors such as unemployment, also substantially affects the housing industry. Examples of organizations represented on the Illinois Housing Task Force among

the SPAR-CR Advisory Committee attendees are: the Illinois Association of Realtors, the Illinois Bankers Association, LeadingAge Illinois (formerly Life Services Network), the Rural Rental Housing Association of Illinois; and the Illinois Manufactured Housing Association. Some financial institutions have long been involved in community development and housing lending. However, this has not been the case with many banks and lenders. Several federal laws passed in the last 40 years require specific actions and practices to be carried out by federally insured lenders. The major laws passed were the Home Mortgage Disclosure Act (HMDA) of 1975, the Community Reinvestment Act (CRA) of 1977, and the Financial Institutions Reform Recovery and Enforcement Act (FIRREA) of 1989. The latter required the establishment of Affordable Housing Disposition Programs at the Resolution Trust Corporation (RTC), and of the Affordable Housing Program (AHP) at all Federal Home Loan Banks. The latter program requires a contribution of 10% of the previous year's net income of each bank to be used for this program. These programs are all aimed at providing housing opportunities to LMI persons and households. Unfortunately, due to minimum deposit requirements, many lenders in small and rural communities are not required by law to comply with CRA or HMDA.

Since 1999 there has been more directed lender involvement in housing and community development due to the establishment of the Community Development Financial Institutions (CDFI) Fund. The U.S. Department of Treasury operates this program as well as the complementary Bank Enterprise Awards (BEA) Program and New Markets Tax Credit program. A CDFI is a specialized private institution that provides a wide range of financial products and services to identified communities. CDFIs fill market niches that financial institutions are not well-positioned to serve, and include such assorted institutions as community development banks, credit union funds, venture capital funds, and micro-enterprise funds. The CDFI approach to community revitalization leverages substantial private and local resources and promotes self-sustaining CDFI organizations.

AP-12 Participation - 91.115, 91.300(c)

- 1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

Expected Formula Grant resources available under the Consolidated Plan for the Community Block Grant Development (CDGB), HOME, Emergency Solutions Grants, Housing Opportunities for Persons with HIV/AIDS, and federal Housing Trust Fund (HTF) Programs.

In response to the following Presidentially declared disasters-- Midwest Floods of 2008, Hurricane Ike 2008 and Hurricane Sandy 2013-- Congress made additional funding available to IL DCEO for the CDBG program as Disaster Recovery grants to rebuild the affected areas in Illinois and provide crucial seed money to start the recovery process. Illinois DCEO is in the closeout phase of administering these three CDBG-DR grants and no further grants will be issued. The Action Plans for Midwest Floods of 2008, Hurricane Ike 2008 and Hurricane Sandy 2013 can be found at

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the following link, where the impact and needs assessment sections contain more

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	28,860,677.00	0.00	0.00	28,860,677.00	0.00	The annual allocation for Illinois' CDBG program has decreased by \$127,495 over last year, however, the allocation has consistently decreased each year for at least a decade, while the costs of construction increase. With higher costs and less funding available, the project outcomes will decrease.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	15,294,368.28	13,630,863.87	0.00	28,925,232.15	0.00	Program Income Listed here is 2025 Program Income which has the same deadline as 2026 Grant funds

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,779,345.00	0.00	0.00	2,779,345.00	0.00	HOPWA funds provide short term rent, mortgage and utility assistance, tenant based rental assistance, and permanent housing placement services

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	5,157,720.00	0.00	0.00	5,157,720.00	0.00	ESG funds are used for street outreach, emergency shelter services and rapid rehousing. The annual allocation for Illinois' ESG program has decreased by \$32,361 over last year and was decreased the prior year as well, however housing cost has continued to increase. Due to less funding available and increase of housing project outcomes will continue to decrease.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	0.00	0.00	0.00	0.00	0.00	Provides affordable rental housing for households at 30% AMI or below

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Acceptable Sources of HOME Match

- Local or State general revenues
- Housing trust funds
- Foundations, donations
- Program income from HODAG, RRP or UDAG only after grant closeout
- Value of waived taxes, fees, or charges

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- Appraisal value of land or real property not acquired with Federal Funds
- Difference between appraised value and acquisition cost, if property is acquired with Federal funds
- Grant equivalent of below market
- Interest rate loans to the project
- The cost of investments, not made with federal resources, in, on, and off-site infrastructure that is directly required for the affordable housing assisted with HOME
- Federal Home Loan Bank Grants
- Value of donated materials or labor
- Direct cost of supportive services that facilitate independent living or as part of a self-sufficiency program
- Direct cost of homebuyer counseling for families that complete a HOME assisted purchase

Unacceptable Sources of HOME Match

- All federal funds, including CDBG funds, Rental Rehabilitation Program, Homeless Housing programs, Weatherization, etc.
- Value attributable to federal tax credit
- The interest rate subsidy attributable to the federal tax exemption on financing
- Investor Capital or investment in a project
- Cash or other forms of contributions from investors, applicants for, or recipients of HOME assistance or contracts
- Expenditures on Program Administration

Housing Trust Fund: For the federal HTF, Projects which are able to commit other non-federal funds as part of their project financing will be given additional consideration. There is no State or local match requirements for the national HTF, but IHDA anticipated most national HTF funded projects will be highly leveraged

CDBG/Community Development Block Grant Program:

The State must match all but \$100,000 of the funds received for program administration. Community Revitalization grants focusing on Economic Development must be matched (at a minimum) dollar for dollar. Housing Rehabilitation and Public Infrastructure grants do not require match but do receive a point value when leverage is contributed.

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ESG: Each grant recipient must supplement its Emergency Solutions Grant funds with an equal or greater amount of funds from other sources. 25% of the match must be cash. The amount available for matching fund purposes must be injected during the grant period.

Acceptable sources of ESG match are the State of Illinois DHS Homeless Prevention and Emergency & Transitional Housing Programs, Community Services Block Grant, FEMA, and any other source including any Federal source other than the ESG program. If ESG funds are used to satisfy the matching requirements of another Federal program, then funding from that program may not be used to satisfy the ESG matching requirements. Matching contributions must meet all requirements that apply to ESG funds, the funds must be provided after the date that HUD signs the grant agreement, cash contributions must be expended by the expenditure deadline and noncash contributions must be made within the expenditure deadline. The matching requirement may be met by cash contributions and/or noncash contributions.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Individual State Agencies are not authorized to acquire/own real property. The Illinois Department of Central Management Services (CMS) is responsible for ownership and management of State facilities. Uses are statutorily limited and do not currently include affordable housing.

Discussion

The State's leveraging strategy includes the coordination of Low-Income Housing Tax Credits (LIHTCs) with the development of housing that is affordable to low-income and moderate-income families. As the State's LIHTC allocating agency, IHDA coordinates the development of the annual Qualified Allocation Plan (QAP). Besides the program's already statutory targeting to households at 60% of area-media-income or below, IHDA has built a number of factors into its application scoring system to incentivize better targeting to lower-income households. These include the following point categories: Rental Assistance; Larger Units; Green Building (lower utility bills); Rehabilitation (of existing housing); Community Revitalization Plans: 30% AMI Housing (10-15%); and Statewide Referral Network (SRN) units, which target 10-15% of a property's units to persons/households who are homeless/at-risk of homelessness or have a disability. All of these scoring criteria are aimed at incentivizing project applications which include deeper targeting to low-and moderate-income families.

HOPWA: Grantees providing services may also use allocated General Revenue Funds to supplement allowable HOPWA services.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Multifamily Affordable Housing	2025	2029	Affordable Housing	Statewide Distribution	Affordable Housing	HOME: \$15,294,368.28	Rental units constructed: 35 Household Housing Unit Rental units rehabilitated: 24 Household Housing Unit
2	Federal Housing Trust Fund	2025	2029	Affordable Housing	Statewide Distribution	National Housing Trust Fund		
3	SingleFamily Owner Occupied Housing Rehabilitation	2025	2029	Affordable Housing		Affordable Housing	CDBG: \$6,654,000.00	Public service activities for Low/Moderate Income Housing Benefit: 83 Households Assisted
4	Public Infrastructure	2025	2029	Non-Housing Community Development	Statewide Distribution	Community and Economic Development	CDBG: \$10,731,826.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3577 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community & Economic Revitalization	2025	2029	Non-Housing Community Development	Statewide Distribution	Community and Economic Development	CDBG: \$7,595,647.00	Facade treatment/business building rehabilitation: 1 Business Jobs created/retained: 20 Jobs Businesses assisted: 1 Businesses Assisted Buildings Demolished: 1 Buildings Other: 3 Other
6	Disaster Response Program	2025	2029	Non-Housing Community Development	Statewide Distribution	Community and Economic Development	CDBG: \$.00	
7	Housing For Persons with HIV/AIDS	2025	2029	Affordable Housing Non-Homeless Special Needs		Special Needs		
8	2025-2029 Permanent Housing Placement	2025	2029	Affordable Housing Non-Homeless Special Needs		Special Needs		
9	Street Outreach to Homeless	2025	2029	Homeless	Statewide Distribution	Affordable Housing	ESG: \$345,800.35	Other: 3000 Other
10	Provide Emergency Shelter to Homeless	2025	2029	Homeless	Statewide Distribution	Affordable Housing	ESG: \$2,391,852.36	Homeless Person Overnight Shelter: 12500 Persons Assisted
11	Prevent Homelessness	2025	2029	Homeless	Statewide Distribution	Affordable Housing	ESG: \$.00	Homelessness Prevention: 0 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Rapid Re-Housing of Homeless	2025	2029	Homeless	Statewide Distribution	Affordable Housing	ESG: \$1,754,185.92	Tenant-based rental assistance / Rapid Rehousing: 1200 Households Assisted
13	Emergency Assistance	2026	2029	Non-Housing Community Development	Statewide Distribution	Community and Economic Development	CDBG: \$2,913,384.00	

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Multifamily Affordable Housing
	Goal Description	
2	Goal Name	Federal Housing Trust Fund
	Goal Description	
3	Goal Name	SingleFamily Owner Occupied Housing Rehabilitation
	Goal Description	The program targets housing projects which preserve single-family, owner-occupied housing and encourages neighborhood revitalization. The goal is calculated by dividing the funds allocated by the maximum amount of grant award (currently \$800,000), rounding up to the nearest whole number, and then multiplying the result by 10 (the minimum number of homes that must be completed per award).

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4	Goal Name	Public Infrastructure
	Goal Description	This program provides funding for water and sewer related activities to benefit primarily low-to-moderate income persons. Goal is estimated by taking the amount of annual funding divided by the grant ceiling (\$1,500,000) multiplied by the average number of persons assisted per grant (500). Goal outcomes are based on 51% LMI.
5	Goal Name	Community & Economic Revitalization
	Goal Description	Rural communities have a variety of unmet needs with no funding to address the challenges. This includes blighted structures that pose a health and safety hazard, crumbling sidewalks and streetscapes that make pedestrian traffic difficult, commercial facades with deferred maintenance, preservation of historic structures that tell their story, closed buildings that could be used for good purposes, and funds to keep current businesses and attract new ones. CDBG has eligible activities that provide for all of these needs, but the State of Illinois has not provided the opportunity (with the exception of Economic Development) on a regular basis. Beginning with the 2025-2029 Consolidated Plan and the 2025 Action Plan, the State will make these activities available. In addition to filling the need, we believe we will utilize available funds faster, as Economic Development is a slow-use activity, dependent on if/when a business needs it; and the Department of Commerce and Economic Opportunity has other business assistance programs with fewer requirements.
6	Goal Name	Disaster Response Program
	Goal Description	This program reimburses communities that have experienced a gubernatorially-declared disaster for clean-up. As Disasters have occurred infrequently the last few years, no funding is being allocated to the program. If a Disaster should occur, funds will be reallocated from other program allocations.
7	Goal Name	Housing For Persons with HIV/AIDS
	Goal Description	

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8	Goal Name	2025-2029 Permanent Housing Placement
	Goal Description	
9	Goal Name	Street Outreach to Homeless
	Goal Description	The State will provide funding for street outreach activities and services to reduce the number of unsheltered homeless persons.
10	Goal Name	Provide Emergency Shelter to Homeless
	Goal Description	The State will provide funding for renovation, operation, and essential services for emergency shelters.
11	Goal Name	Prevent Homelessness
	Goal Description	ESG will not be funding this program for Fiscal Year 2026. The State of Illinois Homeless Prevention funds will supplement funding in the category. The State will fund short-term rental assistance, housing relocation and stabilization services to prevent persons from becoming homeless.
12	Goal Name	Rapid Re-Housing of Homeless
	Goal Description	The State will fund Rapid Re-Housing assistance to reduce the amount of time persons are homeless.
13	Goal Name	Emergency Assistance
	Goal Description	In response to CPD Notice 17-06, this as-needed program is designed for communities affected by an event with a critical impact to health and safety that occurs outside of the normal funding cycle. This is a Pilot Program created in 2026.

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AP-25 Allocation Priorities – 91.320(d)

Introduction:

The amounts allocated to AP-20 do not include Administration and Technical Assistance for the CDBG program. HUD allows for 3% of the annual allocation plus \$1000,000 to be used for Administration and Technical Assistance.

Funding Allocation Priorities

	Multifamily Affordable Housing (%)	Federal Housing Trust Fund (%)	Single Family Owner Occupied Housing Rehabilitation (%)	Public Infrastructure (%)	Community & Economic Revitalization (%)	Disaster Response Program (%)	Housing For Persons with HIV/AIDS (%)	2025-2029 Permanent Housing Placement (%)	Street Outreach to Homeless (%)	Provide Emergency Shelter to Homeless (%)	Prevent Homelessness (%)	Rapid Housing (%)
CDBG	0	0	24	38	27	0	0	0	0	0	0	
HOME	100	0	0	0	0	0	0	0	0	0	0	
HOPWA	0	0	0	0	0	0	100	0	0	0	0	
ESG	0	0	0	0	0	0	0	0	9	44	0	
HTF	0	100	0	0	0	0	0	0	0	0	0	

Table 7 – Funding Allocation Priorities

Reason for Allocation Priorities

DCEO recognizes the need and impact of single-family owner-occupied housing rehabilitation and will continue to make funding available. It is imperative for the public to have safe and healthy water and sewer systems but the costs to small and rural communities is often more than they can afford. Therefore, Public Infrastructure projects always garner the greatest number of applications. Community and Economic Revitalization are activities that generally do not have available assistance from other sources.

ESG Funding percentages for homeless priorities are determined in consultation with Illinois Continuum of Care organizations. Percentages don't include administration allocation of \$377,731 that will be used for allowable administrative costs. \$288,151 will be used for HMIS. The above percentages are rounded to whole number. ESG will be allocating \$345,800 Street Outreach; \$2,391,852 Emergency Shelter; \$1,754,186 Rapid

Rehousing.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

CDBG Housing Rehabilitation Activities will result in the preservation of affordable housing in non-entitlement areas of the State.

The Statewide Homeless Continua of Care uses ESG funds in combination with HUD Continuum of Care funds and a variety of Federal and State mainstream resources to prevent and end homelessness. The State of Illinois will continue to meet with the Illinois Continua, as well as study their data and their determinations of the 'right mix' of funding allocation for the priority needs.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

The following Methods of Distribution are provided for the five federal formula grant programs administered by the State of Illinois:

Community Development Block Grant Program (CDBG);

HOME;

Emergency Solutions Grants Program (ESG);

Housing Opportunities for Persons with AID (HOPWA); and the federal

Housing Trust Fund (HTF)

Distribution Methods

Table 8 - Distribution Methods by State Program

1	State Program Name:	CDBG Community and Economic Revitalization
	Funding Sources:	CDBG

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>Rural communities have a variety of unmet needs with no funding to address the challenges. This includes blighted structures that pose a health and safety hazard, crumbling sidewalks and streetscapes that make pedestrian traffic difficult, commercial facades with deferred maintenance, preservation of historic structures that tell their story, closed buildings that could be used for good purposes, and funds to keep current businesses and attract new ones. CDBG has eligible activities that provide for all of these needs, but the State of Illinois has not provided the opportunity (with the exception of Economic Development) on a regular basis. Beginning with this Consolidated Plan and the 2025 Action Plan, the State will make these activities available. In addition to filling the need, we believe we will utilize available funds faster, as Economic Development is a slow-use activity, dependent on if/when a business needs it; and the Department of Commerce and Economic Opportunity has other business assistance programs with fewer requirements.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Local governments that do not receive an allocation of CDBG funds directly from HUD will be able to apply for funds to meet their particular revitalization needs. Communities must provide specific information on need for the project, if other funding will be part of the project, what the outcome of the project will be, and what plans are in place for sustainability of the outcome (if applicable). Projects that address health and safety risks will be prioritized.</p>

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<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Application Guidelines and forms can be found at: https://dceo.illinois.gov/</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>

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<p>Describe how resources will be allocated among funding categories.</p>	
<p>Describe threshold factors and grant size limits.</p>	<p>The maximum grant award is \$1,000,000. If utilized for Economic Development, grant awards are based on the number of jobs created (\$25,000/job) and jobs retained (\$10,000) up to the maximum award. Demolition project awards are dependent on the type of structure being demolished. A commercial building is eligible for up to \$250,000; \$1,000,000 if there are four or more adjacent commercial buildings; and large structures such as schools, big box stores and factories are eligible for up to \$2,000,000. Facade Renovations, Sidewalks and Streetscapes, Historic Preservation of non-residential structures, and Renovation or Conversion of a closed building are eligible for up to \$1,000,000.</p> <p>Grants must meet the national objective of low-to-moderate income, elimination of slum and blight or urgent need.</p>

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	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The goals below include an outcome of just one grantee per activity per year, though depending on requests may be more for some activities and less for others. Planned goals for each year are 1 Facade Renovation for a business, 20 jobs created for the Economic Development activity, 1 Building Demolished, and 3 "Other" Outcomes. The Other Outcomes are: 1 Community assisted with a sidewalk/streetscape activity (IDIS Matrix code #03L), 1 Renovation/Conversion of a Closed Building (IDIS Matrix code #17C) and 1 Non-Residential Historic Preservation activity (IDIS Matrix code #16B)</p>
2	<p>State Program Name:</p>	<p>CDBG Disaster Response Program</p>
	<p>Funding Sources:</p>	<p>CDBG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>In response to CPD Notice 17-06, this as-needed program is designed for communities affected by an unforeseen event resulting in a State Disaster Declaration by the Governor of the State of Illinois. Beginning in 2023, no specific funds will be allocated in the Action Plan as few disasters have been declared in the last several years. However, funds will be reallocated from other programs if the need arises.</p>

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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Each application <u>must</u> include the Unit of General Local Government's (UGLG's) most recent audit. If unavailable, please contact the Department to determine potential alternative documentation.</p> <ol style="list-style-type: none"> 1. All required application forms must be completed with appropriate backup documentation. 2. The Department reserves the right to designate an application DO NOT FUND, and not complete the rest of its review for the following reasons: Using self-created forms. Forged, copied, taped, pasted or any alterations to original signatures or dates. <p>The project must qualify for the National Objective of Urgent Need, however, the percentage of Low-to-Moderate income persons in the area must be provided. If the area meets or exceeds 51% LMI, the National Objective of LMI will be utilized in the grant award</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Application Guidelines and forms can be found at: https://dceo.illinois.gov/</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	

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	<p>Describe threshold factors and grant size limits.</p>	<p>Applications must come after a State Disaster Declaration by the Governor for the area. Grant limit is \$250,000 unless the limit is waived by DCEO's Director.</p>
	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Unknown at this time.</p>
<p>3</p>	<p>State Program Name:</p>	<p>CDBG Housing Rehabilitation Program</p>
	<p>Funding Sources:</p>	<p>CDBG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The program targets housing projects which preserve single-family, owner-occupied housing and encourage neighborhood revitalization. The funds are available to address housing needs of eligible low-to-moderate income households.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The maximum available points per application are 100 points. The maximum scores available for each of the four scoring criteria are:</p> <ol style="list-style-type: none"> 1. <u>Project Need Maximum Score 20 Points</u> Project Need may be established based on the low-to-moderate income of an entire community, an individual census block, combined census blocks, or a target area. The score will be based on total percentage of LMI households in the project area. 2. <u>Project Impact Maximum Score 20 Points</u> In order to document an achievable impact in the project area, a minimum number of completed Housing Needs Surveys must be submitted with the application; the equivalent of two times the projects proposed scope of work. 3. <u>Coordination of Resources Maximum Score 30 Points</u> Scores will be provided based upon the applicants submission of documentation of additional resources which will provide assistance to LMI households in coordination with the CDBG housing programs. 4. <u>Project Readiness Maximum Score 30 Points</u> Scores will be provided based upon the applicant's submission of documentation that all administrative and technical issues involved in assuring a successful housing project have been addressed
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Application Guidelines and forms can be found at: https://dceo.illinois.gov/</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	

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	<p>Describe threshold factors and grant size limits.</p>	<p>Benefit to Low-and-Moderate Income Persons: Each application must include documentation that the proposed project will benefit 100% low-to-moderate income persons. Those projects benefiting less than 100% low-to-moderate income persons will not be considered further.</p> <p>Minimum grant award is \$300,000; grant ceiling is \$800,000</p>
	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>CDBG Housing Rehabilitation Program goals are determined by dividing the program budget by the grant ceiling of \$800,000 and multiplied by the required number of homes (10) per grant.</p>
<p>4</p>	<p>State Program Name:</p>	<p>CDBG Public Infrastructure Program</p>
	<p>Funding Sources:</p>	<p>CDBG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The objective of this competitive program component is to fund public infrastructure projects, with priority given to projects involving water and sanitary systems, or storm sewer upgrades.</p>

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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Projects will be evaluated according to the criteria noted below.</p> <ol style="list-style-type: none"> 1. Project is in an Opportunity Zone (5 percent of overall score) 2. Project is in a DCEO Underserved Area (5 percent of overall score) 3. Project Impact/Per Capita Cost: In order to maximize the number of beneficiaries, points will be assigned according to the grant funds requested per person served. A maximum of ten points will be assigned to projects requesting \$1,000 or less per person served. No points will be assigned to projects requesting \$5,000 or more per person. 4. Additional Funding: Additional points will be assessed for communities contributing other funding toward the completion of the proposed project. A maximum of 5 points will be assigned to projects contributing \$150,000 or more of the total project costs. No points will be assigned to projects contributing less than \$50,000. <p>Threat to Health & Safety/Urgency (25 percent of overall score): The degree to which present conditions affect public health and safety, and the severity and immediacy of the problem</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Application Guidelines and forms can be found at: https://dceo.illinois.gov/</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	

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	<p>Describe threshold factors and grant size limits.</p>	<p>1.Low to Moderate Income Benefit Requirement: Each application must include documentation that the proposed project will benefit at least 51.0 percent LMI persons.</p> <p>2.Documentation of Threat to Health and Safety: Each application should detail the public infrastructure needs to be addressed by the proposed project.</p> <p>3.Water and Sewer Rates: A fundamental principle of utility fund financing is that user rates should be sufficient to fund the entire cost of utility system operations.</p> <p>Minimum grant award is \$300,000; grant ceiling is \$1,500,000</p>
	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The number of persons served for the Public Infrastructure program is calculated by dividing the program budget by the grant ceiling of \$1,500,000; and then multiplying by the average number of persons served by each Public Infrastructure grant (500).</p>
<p>5</p>	<p>State Program Name:</p>	<p>Emergency Assistance</p>
	<p>Funding Sources:</p>	<p>CDBG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>In response to CPD Notice 17-06, this as-needed program is designed for communities affected by an event with a critical impact to health and safety that occurs outside of the normal funding cycle. This is a Pilot Program created in 2026.</p>

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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Severity of impact to health and safety Financial Need Availability of other resources to address the problem</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Application Guidelines and forms can be found at: https://dceo.illinois.gov/</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

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<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	
<p>Describe threshold factors and grant size limits.</p>	<p>Application must be in response to an urgent and unforeseeable problem that must be addressed before the next application round. Grant Ceiling is \$1 million.</p>

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	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>As this is a pilot project, outcomes are unknown at this time.</p>
6	<p>State Program Name:</p>	<p>Emergency Solutions Grants Program</p>
	<p>Funding Sources:</p>	<p>ESG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	
	<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	

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<p>Describe how resources will be allocated among funding categories.</p>	
<p>Describe threshold factors and grant size limits.</p>	
<p>What are the outcome measures expected as a result of the method of distribution?</p>	

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7	State Program Name:	HOME Multifamily (Including CHDO)
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	Multifamily new construction and rehabilitation (including Community Housing Development Organizations - CHDOs)
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Review and selection criteria include but are not limited to financial feasibility (using IHDA-published underwriting criteria), site and market feasibility development/management team capacity and experience, site control, committment of leveraged resources, and other factors. These factors increase if the Low Income Housing Tax Credit is involved, as the program has its own seperate appliction scoring system.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/!</p>

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<p>Describe how resources will be allocated among funding categories.</p>	<p>Under the 2025-2029 Consolidated Plan, IHDA is only utilizing HOME funding for rental housing development/rehabilitation. The program uses IHDA's "Connon Application and funding process.</p> <p>Funding allocation is based on a number of factors including available resources, anticipated program income, anticipated completion timeframe for existing programs, pipeline of approved projects requesting HOME funding, and alternative funding sources available, among other factors.</p> <p>It is IHDA's intent that in Program Year 2026 to allocate our funding in the following ways, Admin 10%, CHDO 15% and the balance of 75% for the New Construction or Rehabilitation of Multi-Family Rental Projects. Please also note that in the AP-35 screen that the total amount may reflect more than what is in the AP-15 due to previous year funding that will be carried out in Program Year 2026. These funds should not be considered as prior year funding for the purpose of the consolidated plan funding amounts in the AP-15 screen.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Threshold factors are described in detail in the Multifamily common application referenced above. Grant (loan) size limits have been imposed for IHDA's subordinate debt sources (i.e., primarily HOME and (State) Affordable Housing Trust Fund) due to relative lack of availability to meet demand. It is primarily involving projects also seeking Low Income Housing Tax Credit assistance. For non-metro and AHPAA areas, it is set at 20% of total development costs, capped at a maximum request of \$2 million. For Chicago it is set at 10% of total development costs. For Chicago-metro, and other metro areas, it is set at 15% of total development costs, capped at a maximum request of \$1 million</p>

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	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The State of Illinois will use the following HUD-determined Objective and Outcome statements for its CPD-HOME formula activities, expressed via the number of affordable housing units provided/preserved:</p> <ul style="list-style-type: none"> Accessibility for the purpose of creating suitable living environments Accessibility for the purpose of creating economic opportunities Affordability for the purpose of providing decent affordable housing Affordability for the purpose of creating economic opportunities Sustainability for the purpose of creating suitable living environments Sustainability for the purpose of providing decent affordable housing
8	<p>State Program Name:</p>	<p>HOPWA Permanent Housing Placement Services</p>
	<p>Funding Sources:</p>	<p>HOPWA</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>Funding will provide individuals with HIV/AIDS, first mont rent and security deposits to establish permanent residential housing. HOPWA dollars for PHP are dispersed to 8 Regional HIV Care Connect grantees, and they are responsible for allocating dollars to services according to gap analysis of other available housing resources in their area. The Illinois HOPWA program eligibility is based on proof of HIV status and 80% area median income. The individual requesting housing assistance must demonstrate a need for housing assistance, and HOPWA is the payor of last resort. PHP assistance is limited to twice per calendar year per client.</p>

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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The Illinois Department of Public Health's (IDPH) application for HOPWA funding requires all HIV Care Connect Regions to describe the regional area to serve the population of persons with HIV/AIDS and the housing service needs not currently being addressed by available public and/or private resources within the proposed service area. IDPH requires a project plan and budget as part of the application process, including measurable goals, objectives, project coordination, and information on how the project would be continued if HOPWA funds were reduced or not available in future years. The application process incorporates a deadline for submission of applications</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>NA</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>NA</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Each Regional office has a local advisory board to assist the lead agency with determining priority services. The type of collaboration brings a wide variety of people together to address a very complex disease. The HIV Care Connect regions have experience in identifying needs, planning, contracting for services, developing formal linkages with service providers and providing a continuum of care to persons with HIV/AIDS. The work plan will include descriptions of populations to be served, the care and service needs of the populations and ways in which the HIV Care Connect Regions will ensure that the most in need will receive housing assistance. HIV Care Connect Regions have the option to subtract services to grassroots, faith-based, and community-based organizations.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>PHP is approximately 0.5% of our total HOPWA Activities</p>
<p>Describe threshold factors and grant size limits.</p>	<p>The HIV Care Connect Region annual award amount is based on the morbidity data. Any threshold factors applied to the formula are based on housing costs and the number of persons served in the previous grant cycle. Funding is also based on local availability of resources as well as other community resources. Each region's grant size limits are proportioned to HIV prevalence data collected by IDPH.</p>

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	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The prevention of homelessness and its impact on the achievement of HIV viral suppression are the most important elements of administering the HOPWA program. Persons living with HIV/AIDS require stable housing in order to acquire and maintain effective treatment regimens. All program activities must be administered in accordance with the Department of Housing and Urban Development HOPWA Rules and Regulations. HOPWA grantees are encouraged to develop community-wide strategies through forming partnerships with area non-profits to provide housing assistance and supportive services for eligible persons. HOPWA grantees require eligible clients to access mainstream entitlement housing and utility assistance programs before accessing HOPWA funds as the program is a payor of last resort.</p>
9	<p>State Program Name:</p>	<p>HOPWA Tenant Based Rental Assistance</p>
	<p>Funding Sources:</p>	<p>HOPWA</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The HOPWA Tenant Based Rental Assistance (TBRA) provides long-term subsidized rent and utility assistance to persons living with HIV/AIDS. HOPWA dollars for TBRA are dispersed to 8 Regional HIV Care Connect grantees, and they are responsible for allocating dollars to services according to gap analysis of other available housing resources in their area. The Illinois HOPWA program eligibility is based on proof of HIV status and 80% area median income. The individual requesting housing assistance must demonstrate a need for housing assistance, and HOPWA is the payor of last resort.</p>

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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The Illinois Department of Public Health's (IDPH) application for HOPWA funding requires all HIV Care Connect Regions to describe the regional area to serve the population of persons with HIV/AIDS and the housing service needs not currently being addressed by available public and/or private resources within the proposed service area. IDPH requires a project plan and budget as part of the application process, including measurable goals, objectives, project coordination, and information on how the project would be continued if HOPWA funds were reduced or not available in future years. The application process incorporates a deadline for submission of applications</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>NA</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>NA</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Each Regional office has a local advisory board to assist the lead agency with determining priority services. The type of collaboration brings a wide variety of people together to address a very complex disease. The HIV Care Connect regions have experience in identifying needs, planning, contracting for services, developing formal linkages with service providers and providing a continuum of care to persons with HIV/AIDS. The work plan will include descriptions of populations to be served, the care and service needs of the populations and ways in which the HIV Care Connect Regions will ensure that the most in need will receive housing assistance. HIV Care Connect Regions have the option to subtract services to grassroots, faith-based, and community-based organizations.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Although final allocations are dependent on regional need, IDPH typically allocates approximately 93.5% of HOPWA funding to TBRA activities. Of these activities, approximately 98% of TBRA funding was allocated to long-term rent, 2% to utility assistance.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>The HIV Care Connect Region annual award amount is based on the morbidity data. Any threshold factors applied to the formula are based on housing costs and the number of persons served in the previous grant cycle. Funding is also based on local availability of resources as well as other community resources. Each region's grant size limits are proportioned to HIV prevalence data collected by IDPH.</p>

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	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The prevention of homelessness and its impact on the achievement of HIV viral suppression are the most important elements of administering the HOPWA program. Persons living with HIV/AIDS require stable housing in order to acquire and maintain effective treatment regimens. All program activities must be administered in accordance with the Department of Housing and Urban Development HOPWA Rules and Regulations. HOPWA grantees are encouraged to develop community-wide strategies through forming partnerships with area non-profits to provide housing assistance and supportive services for eligible persons. HOPWA grantees require eligible clients to access mainstream entitlement housing and utility assistance programs before accessing HOPWA funds as the program is a payor of last resort.</p>
<p>10</p>	<p>State Program Name:</p>	<p>National Housing Trust Fund</p>
	<p>Funding Sources:</p>	<p>HTF</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Illinois Housing Development Authority (IHDA) has been designated by the Governor as the administering State agency for the federal Housing Trust Fund (HTF). Authorizing statute and HUD’s interim rule place specific parameters on the eligible uses of these funds. State federal HTF grantees are allowed to provide direct funding to subgrantee local governments to operate their own local programs/projects, but not required to do so. The State does not intend to use subgrantees in the 2026 funding cycle.</p> <p>Multi-family rental housing development (new construction or acquisition/rehabilitation. IHDA will not allow refinancing of existing debt as an eligible activity in the federal 2026 HTF Allocation Plan.</p> <p>If the national funding level falls below \$1 Billion, 100% of program funds must be used to benefit Extremely Low-Income (ELI) households, defined as 30% of area median income or less. States must use at least 80% of all funds (or 90% of program funds) for rental housing/renters. IHDA is allowed to use up to 10% of remaining program funds for homeownership assistance. IHDA will use 90% of all funds (100% of all program funds) for rental housing.</p> <p>There is also an allowance to use up to 10% of all funds for general administration and planning costs.</p> <p>IHDA will use said funds for this purpose, which also include fair housing activities.</p>
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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>IHDA will use its Multi-Family “Common Application” as the major application format for HTF rental housing projects, the same one used for the LIHTC and HOME programs, along with supplemental information required by program rules (see below). IHDA’s process will include an initial completeness/eligibility scoring, review of mandatory requirements, underwriting, site and market review, peer review, internal Loan Committee and IHDA Board approval. A separate Request for Applications (RFA) process will be used if needed to expedite obligation of program funds. Under the RFA, IHDA requires that at least 10% of the total project cost be leveraged with non-IHDA resources. IHDA will not allow refinancing of existing debt as an eligible activity in the 2026 Allocation Plan of HTF, and reserves said right in following years</p> <p><u>Geographic Diversity:</u> The State will distribute HTF funds statewide, subject to the Affordable Housing Planning and Appeal Act to the prioritizing applications that are consistent with the 2025-2029 Consolidated Plan, Section AP-50 Geographic Distribution. IHDA will strive to achieve maximum geographic diversity based on statewide applications and where applicable, aligning set-asides associated with other programs providing non-federal, leveraged funding to the HTF, rather than establish geographic set asides under the HTF. In an effort to increase geographic diversity, IHDA provides application workshops in different locations throughout the state.</p> <p><u>Applicant Capacity:</u> As part of IHDA’s application process, each proposed project’s development and management team will be reviewed to ensure that the developer/owner has appropriate experience, capacity, and staffing to own, develop, and manage the project if approved for funding. This will include IHDA’s past experience with team members, and review of HUD previous participation certificates where applicable. IHDA will also strongly encourage first-time developers to partner with an experienced non-profit or for-profit entity.</p> <p><u>Project-Based Rental Assistance:</u> IHDA will prioritize all rental projects which have committed or available federal, State, and local project-based rental assistance so that rents are affordable to ELI families. These may include: Section 8 Project-Based (preservation only); Project-Based Vouchers; Rental Housing Support Program; and Section 811 Project-Based Rental Assistance. It will utilize 30% of household income for rents and utilities as its standard.</p>
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	<p><u>Duration of Affordability Period:</u> Applicants must document the extent to which proposed rents are affordable, especially to ELI households. All projects will be required to establish a minimum 30- year affordability period. This will work well particularly for LIHTC projects (extended use)periods). Applicants are encouraged to establish longer affordability periods but must meet this minimum.</p> <p><u>Priority Housing Needs:</u> These are defined in the State’s Comprehensive Planning Act, and include ELI households; low-income seniors; low-income persons with disabilities; homeless and at-risk homeless persons and families; low-income households residing in communities with ongoing community revitalization; preservation; live-near-work projects, and other homeless prevention for special needs individuals such as veterans' and people with criminal records</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>If the national funding level falls below \$1 Billion, 100% of program funds must be used to benefit Extremely Low Income (ELI) households, defined as 30% of area median income or less. The 2026 Illinois HTF has not yet been announced by the time the draft 2026 Action Plan was distributed. There is also allowance to use up to 10% of all funds for general administration and planning costs. IHDA will use said funds for this purpose, which also include furthering fair housing activities. IHDA will not establish geographic set-asides for Illinois/HTF program funds but will strive to achieve maximum geographic diversity in its final funding decisions.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Maximum Per Unit Development Subsidy Costs-Grant Total Hard Cost Limits: A Project's grand total hard costs, as calculated in the Common Application, are limited to the sum of the products of the hard cost limit by bedroom type and the number of units, by bedroom type, in the Project. See "Grand Total Hard Cost" on the IHDA website for a complete breakdown of cost per bedroom size regarding the City of Chicago, and Chicago Metropolitan Areas; Other Metro; and Non-Metro areas. Maximum allowable for 4+ bedroom size in City of Chicago and Chicago Metro Area is \$833,000 per unit.</p> <p>Maximum HTF Grant Limit is \$10,000,000, not to exceed 90% of total project cost.</p>

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	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>IHDA will utilize the same performance measurements and outcomes criteria that it has used for the HOME Program (Multi-Family). These are included in the State’s Five-Year Consolidated Plan – Strategic Plan and Annual Action Plan goals.</p> <p>The State of Illinois will use the following HUD-determined Objective and Outcome statements for its CPD-HTF formula activities, expressed via the number of affordable housing units provided/preserved:</p> <ul style="list-style-type: none"> • Accessibility for the purpose of creating suitable living environments • Accessibility for the purpose of creating economic opportunities • Affordability for the purpose of providing decent affordable housing • Affordability for the purpose of creating economic opportunities • Sustainability for the purpose of creating suitable living environments • Sustainability for the purpose of providing decent affordable housing
<p>11</p>	<p>State Program Name:</p>	<p>Short -term Rent, Utility, Mortgage Program (STRMU)</p>
	<p>Funding Sources:</p>	<p>HOPWA</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The HOPWA Short-term Rent, Utility and Mortgage Program (STRMU) provides rent, mortgage and utility assistance to persons living with HIV/AIDS. HOPWA dollars for STRMU are dispersed to 8 Regional HIV Care Connect grantees, and they are responsible for allocating dollars to services according to gap analysis of other available housing resources in their area. The Illinois HOPWA program eligibility is based on proof of HIV status and 80% area median income. The individual requesting housing assistance must demonstrate a need for housing assistance, and HOPWA is the payor of last resort STRMU assistance is limited to 21 weeks of service in the client’s lifetime.</p>

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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The Illinois Department of Public Health's (IDPH) application for HOPWA funding requires all HIV Care Connect Regions to describe the regional area to serve the population of persons with HIV/AIDS and the housing service needs not currently being addressed by available public and/or private resources within the proposed service area. IDPH requires a project plan and budget as part of the application process, including measurable goals, objectives, project coordination, and information on how the project would be continued if HOPWA funds were reduced or not available in future years. The application process incorporates a deadline for submission of applications</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>NA</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>NA</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Each Regional office has a local advisory board to assist the lead agency with determining priority services. The type of collaboration brings a wide variety of people together to address a very complex disease. The HIV Care Connect regions have experience in identifying needs, planning, contracting for services, developing formal linkages with service providers and providing a continuum of care to persons with HIV/AIDS. The work plan will include descriptions of populations to be served, the care and service needs of the populations and ways in which the HIV Care Connect Regions will ensure that the most in need will receive housing assistance. HIV Care Connect Regions have the option to subtract services to grassroots, faith-based, and community-based organizations.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Although final allocations are dependent on regional need, IDPH typically allocates approximately 6% of HOPWA funding to STRMU activities. Of these activities, approximately 50% of STRMU funding was allocated to short-term rent, 20% to utility, and 30% to mortgage assistance.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>The HIV Care Connect Region annual award amount is based on the morbidity data. Any threshold factors applied to the formula are based on housing costs and the number of persons served in the previous grant cycle. Funding is also based on local availability of resources as well as other community resources. Each region's grant size limits are proportioned to HIV prevalence data collected by IDPH.</p>

What are the outcome measures expected as a result of the method of distribution?	<p>The prevention of homelessness and its impact on the achievement of HIV viral suppression are the most important elements of administering the HOPWA program. Persons living with HIV/AIDS require stable housing in order to acquire and maintain effective treatment regimens. All program activities must be administered in accordance with the Department of Housing and Urban Development HOPWA Rules and Regulations. HOPWA grantees are encouraged to develop community-wide strategies through forming partnerships with area non-profits to provide housing assistance and supportive services for eligible persons. HOPWA grantees require eligible clients to access mainstream entitlement housing and utility assistance programs before accessing HOPWA funds as the program is a payor of last resort.</p>
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Discussion:

AP-35 Projects – (Optional)

Introduction:

Projects will be entered as they are approved by the State.

HOME and HTF Projects will follow the State's Method of Distribution. Projects will be added as they become available.

#	Project Name
1	2026 CDBG State Technical Assistance
2	2026 CDBG State Administration
3	2026 Public Infrastructure Grant Program
4	2026 Housing Rehabilitation Grant Program
5	2026 Community & Economic Revitalization Grant Program
6	2026 Emergency Assistance Grant Program
7	2026 Disaster Response Program

Table 9 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In awarding HOME funds, the Authority will target low- and very-low-income households. Funds will be initially targeted to areas of the State that did not receive direct allocations of HOME Program funds from HUD. Rehabilitation of existing rental housing will help sustain the supply of affordable rental units and decrease the cost burden for low- and very low-income families. New construction of units will provide affordable housing in areas where there exists a demand for new low-income units, and when HOME funding assistance is needed to make units affordable to low-income households.

AP-38 Project Summary

Project Summary Information

1	Project Name	2026 CDBG State Technical Assistance
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$288,607.00
	Description	Funds for technical assistance costs of the CDBG program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	2026 CDBG State Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$677,213.00
	Description	Funds for administration costs of the CDBG program.

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	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	2026 Public Infrastructure Grant Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$10,731,826.00
	Description	The Public Infrastructure program is a competitive component to fund public infrastructure projects, with priority given to projects involving water and sanitary systems, or storm sewer upgrades.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	2026 Housing Rehabilitation Grant Program
	Target Area	
	Goals Supported	
	Needs Addressed	

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	Funding	CDBG: \$6,654,000.00
	Description	The Housing Rehabilitation program is a competitive component to fund projects that benefit single family, owner occupied, low-to-moderate income homeowners.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	2026 Community & Economic Revitalization Grant Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$7,595,647.00
	Description	The Community & Economic Revitalization Program assists communities with a variety of unmet needs that affect quality of life. CDBG funds may be used for Economic Development, Demolition, Facade Renovations, Sidewalks and Streetscapes, Historic Preservation of non-residential structures, and Renovation or Conversion of a closed building.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

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6	Project Name	2026 Emergency Assistance Grant Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$2,913,384.00
	Description	Emergency Assistance for projects in response to a critical and urgent need outside of the regular funding cycle.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	2026 Disaster Response Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Reimbursement for activities completed in response to a Gubernatorial-declared disaster.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

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	Location Description	
	Planned Activities	

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AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

N/A

Acceptance process of applications

N/A

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State’s Process and Criteria for approving local government revitalization strategies

N/A

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

The State has identified very and extremely low-income households as one of the priority populations under the Consolidated Plan. The State also places a high value on quality location of projects and availability of resources and access to amenities. HUD provides CDBG funds to DCEO primarily for projects in non-entitlement/non-urban areas. Since the CDBG program does limit the ability to utilize CDBG funds for housing beyond housing rehabilitation, the Department of Commerce and Economic Opportunity, as administrator of CDBG, targets CDBG funds to owner-occupied households in nonentitlement/non-urban areas. Under the HOME Program, IHDA expends the majority of its HOME Program funding for rental housing through its rental housing development program. To some extent, the expenditure of CDBG, HOME Program and other program funds on housing programs is driven by the market. The Authority’s impact in opportunity areas within the State is limited by applications for funding in these areas, but is interested in partnering with other community organizations. This is achieved primarily through the Low Income Housing Tax Credit program.

CDBG/Community Development Block Grant Program funding is only available to communities that are not direct Entitlements (receive their own direct CDBG allocation).

HOPWA is geographically dispersed to the Illinois HIV Care Consortia regions.

The national HTF will be dispersed statewide. IHDA has not established geographic set-asides, but strives to achieve maximum geographic diversity in its final funding decisions.

Geographic Distribution

Target Area	Percentage of Funds
Statewide Distribution	100

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The State has not established a policy of targeting its funds within already federally or State-defined eligible areas of the State to more specific jurisdictions or regions. If absolute need numbers were used to determine resource allocations of programs, areas with less densely populated communities (e.g. rural areas, small cities, suburban areas with comparatively lower numbers of low and very low-income households versus total households) would be discriminated against, as most of the assistance would then go to large urban centers exclusively. The State agencies administering federal and State programs will continue to make concerted efforts to provide more outreach and technical assistance (e.g.

workshops) to eligible applicants to ensure that information on affordable housing, economic development, revitalization, and public facilities programs is available on an equitable basis.

Discussion

The State of Illinois has established guidelines for all its programs, but has also worked diligently to retain the flexibility needed for local governments, non-profits, and developers to apply for projects that meet local market needs. As such, the only major factor governing geographic distribution under each of IHDA's programs is the enabling law or statute for that program. Income is already a major targeting mechanism under almost all of IHDA's as well as HUD's programs. Under its LIHTC Program, however, IHDA does incentivize affordable rental housing applications from local opportunity areas

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

The CDBG Housing Rehabilitation Program targets housing projects which preserve single-family, owner-occupied housing and encourages neighborhood revitalization. The goal is established by taking the amount of funding available, dividing it by the grant ceiling and multiplying the number by the required number of homes completed with a grant.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	142
Special-Needs	350
Total	492

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	350
The Production of New Units	35
Rehab of Existing Units	107
Acquisition of Existing Units	0
Total	492

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion:

Production of 35 new units through HOME Multifamily

Rehab of 24 units through HOME Multifamily

Rehab of existing units includes 83 anticipated units through CDBG single-family Housing

HOPWA Special needs 350 for rental assistance

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

With passage of the Quality Housing and Work Responsibility Act (QHWRA), of 1998, States have a more pronounced role in working with local Public Housing Authorities. The State of Illinois does not own or operate any public housing as a public housing authority. Accordingly, the State does not expect to play a management role in encouraging residents of public housing to become more involved in the management of public housing. All public housing authorities are required by HUD to have Resident Councils or Advisory Boards. They are also required to have a resident serving as a member on their Board of Commissioners. The Council/Advisory Board must review and comment on the Public Housing Authority's Annual Agency Plan prior to submittal to HUD.

Actions planned during the next year to address the needs to public housing

- * The Draft Consolidated Plan-Action Plan and the Draft Annual Performance Report documents are sent to all Public Housing Authorities (PHAs) in Illinois. PHAs will remain part of the regular notification and distribution process for Consolidated Plan documents.
- * PHAs are included in the email inviting them to attend the Public Hearings on the Consolidated Plan.
- * IHDA took on the additional role of Certifying the Consistency of PHA Agency Plans with the State Consolidated Plan (for all PHAs serving Non-Entitlement Areas are not covered by a local Consolidated Plan).
- * IHDA benefits from reviewing the PHA Agency Plans by obtaining information on PHA Waiting Lists.
- * IHDA also works with several PHAs on converting Housing Choice Vouchers to Project-Based Assistance, especially under the Low-Income Housing Tax Credit Program.
- * IHDA has worked with a number of PHAs on Rental Assistance Demonstration programs to convert public housing into Section 8 project-based housing units.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The State of Illinois does not own or operate any public housing as a State public housing authority. As such, it does not anticipate any major State involvement in this area, except to continue to provide related program information to interested parties through the SPAR/Compliance and Reporting division as part of its housing information clearinghouse, and at related Illinois conferences, including housing

authorities that may be establishing homeownership programs through their Agency Plans.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

For troubled PHAs, the State can, upon local request, provide outreach and technical assistance in an effort to better assess and evaluate options for improving operations, resolving non-compliance problems, and identifying other housing-related needs and issues.

Discussion:

Due to increased emphasis on further meeting the housing needs of identified populations, the State (primarily through IHDA) plans to continue its funding activities with Public Housing Authorities and their Non-Profit Subsidiaries. IHDA will continue to work with PHAs and their Non-Profit Subsidiaries to do both preservation and single-family new construction for Rental Housing and Homeownership, as well as RAD conversion projects referenced earlier.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

HUD's Continuum of Care (CoC) and Rural Housing Stability Assistance Programs provide major federal funding to promote community-wide commitment to the goal of ending homelessness, supporting efforts by nonprofit providers and State and local governments to quickly re-house homeless individuals and families while minimizing the trauma and dislocation caused to individuals, families, and communities by homelessness. The programs promote access to, and effective utilization of mainstream programs to optimize self-sufficiency among individuals and families experiencing homelessness.

Coordination with local CoCs is a major strategy under the State's Emergency Solutions Grants (ESG) Program to end homelessness. ESG prioritizes assistance to Very and Extremely Low Income households, Homeless and At-Risk Homeless Persons and Families, and Homeless Persons with Disabilities. The State supports applications by eligible CoC under HUD's Continuum of Care and Rural Housing Stability Assistance programs, including the review of CoC applications under HUD's programs in order to provide Certifications of Consistency with the State's Consolidated Plan.

HUD's definition of "chronically homeless" assists grantees in focusing their Continuum of Care homeless programs on persons with the longest histories of homelessness, who often also have the highest need.

Under the final rule, chronically homeless means:

(1) A "homeless individual with a disability," as defined in section 401(9) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11360(9)), who:

(i) Lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and

(ii) Has been homeless and living as described in paragraph (1) (i) of this definition continuously for at least 12 months or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at least 12 months and each break in homelessness separating the occasions included at least 7 consecutive nights of not living as described in paragraph (1)(i). Stays in institutional care facilities for fewer than 90 days will not constitute as a break in homelessness, but rather such stays are included in the 12-month total, as long as the individual was living or residing in a place not meant for human habitation, a safe haven, or an emergency shelter immediately before entering the institutional care facility:

(2) An individual who has been residing in an institutional care facility, including a jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all

of the criteria in paragraph (1) of this definition, before entering that facility; or

(3) A family with an adult head of household (or if there is no adult in the family, a minor head of household) who meets all of the criteria in paragraph (1) or (2) of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

Every CoC has established a coordinated entry program.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As ESG grantees and State ESG subgrantees, Continuum of Care organizations conduct homeless outreach through their local jurisdictions and set their funding priorities based on the outcome. IDHS collects information from its providers in the annual ESG application. The 2026 State ESG Allocation is \$5,157,720.

The IDoA's Colbert Consent Decree Parties have an Implementation Plan to help coordinate agency services and ease the transition process for Class Members. The Consent Decree and Nursing Home Deflection Program work to prevent future people from entering the institutional system if it is unwanted. DHS' Williams Consent Decree Parties are also working on closing the front door to Institutes for Mental Disease and preventing inappropriate institutionalization in the future.

Addressing the emergency shelter and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were

recently homeless from becoming homeless again

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Discussion

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	50
Tenant-based rental assistance	300
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	350

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Discussion:

AP-85 Other Actions – 91.320(j)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

Actions planned to enhance coordination between public and private housing and social service agencies

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

For the CDBG Program, the consecutive three-year period that will be used to determine that a minimum overall benefit of CDBG funds is used to benefit persons of low and moderate income is 2025, 2026, 2027. Although the Overall Benefit question is asked below, there is not a space for a response. In addition, with the addition of the Community and Economic Revitalization program and the Emergency Assistance program, Urgent Need will be an eligible National Objective. We intend to hold the use of this objective to approximately 10% of the allocation or less, equating to \$3 million.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	3,000,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.320(k)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

As applicable, the Authority may invest HOME funds as other forms of assistance that HUD determines to be consistent with the purposes of this part and specifically approved in writing.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

While IHDA Multi-family HOME funds are restricted to rental properties, in the event that HUD has requested that the Lender return to HUD all or any portion of the proceeds of the HOME Loan (the "Recapture") that have been disbursed to or for the benefit of the Borrower, the Borrower shall provide such funds to satisfy the Recapture as requested by the Lender, unless recapture is due solely to the actions of the Lender. The occurrence of any Default that has not been cured during any applicable grace or cure period shall give rise to a Recapture. The Borrower agrees to indemnify against and pay IHDA for any damages related to any Recapture that is due and owing. The Borrower must also agree to full and prompt payment, when due, of the Recapture, plus all costs and expenses of collection and default interest as provided in the Financing Documents. The Borrower also agrees to indemnify against and pay IHDA for any damages related to any Recapture that is due and owing.

The HOME regulations require that a house purchased with HOME funds must be kept affordable for an extended period of time through recapture provisions which have been determined by HUD to be appropriate. The period of affordability is based upon the HUD guidelines for the amount of HOME funds per unit and is based on the amount of direct subsidy provided to the homebuyer. Direct subsidy is defined as the amount of assistance provided for down payment and closing costs for homebuyers receiving assistance in the homebuyer-only program. For homebuyers receiving funds for homebuyer with rehabilitation assistance, direct subsidy is the amount of assistance provided for down payment and closing costs plus the difference between the fair market value

before rehab and fair market value after rehab. See below for affordability provisions.

HOME FUNDS PROVIDED AFFORDABILITY PERIOD

<\$15,000 5 Years

\$15,000-\$40,000 10 Years

>\$40,000 15 Years

Under the 2025-2029 Consolidated Plans (and previously, the 2020-2024), IHDA is only utilizing HOME funding for rental housing development/rehabilitation.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

For single-family programs funded with HOME funds IHDA uses a recapture/repayment approach in lieu of a resale approach. Under the 2025-2029 Consolidated Plan (and the previous 2020-2024 Consolidated Plan), IHDA is only utilizing HOME funding for rental housing development/rehabilitation.

For IHDA multi-family, HOME funds are restricted to rental properties. Recapture is triggered by sale or transfer and only direct subsidy to the buyer may be recaptured. The Authority has established loan restrictions which enable recapture of the HOME subsidy out of net proceeds. The HOME investment amount may be reduced pro-rata based on the time the homeowner has owned and occupied the unit measured against the required affordability period. Net proceeds are defined as the sales price minus loan repayment of superior debt and closing costs. The recapture provisions will be included in a recorded recapture agreement for each unit assisted with HOME funds.

The owner occupied provision of assistance to the homeowner must remain in effect throughout the affordability period. The owner may not relocate and rent their property. Nor may they rent a portion of their property. Violation of the provision will trigger a recapture of all funds not forgiven

as of the date of the violation.

While IHDA multi-family HOME funds are restricted to rental properties, in the event that HUD has requested that the Lender return to HUD all or any portion of the proceeds of the HOME loan (the "Recapture") that have been disbursed to or for the benefit of the Borrower, the Borrower shall provide such funds to satisfy the recapture as requested by the Lender, unless such Recapture is due solely to the actions of the Lender. The occurrence of any Default that has not been cured during any applicable grace or cure period shall give rise to a recapture.

The Borrower agrees to indemnify against and pay IHDA for any damages related to any Recapture that is due and owing. The borrower must also agree to full and prompt payment when due of the Recapture, plus all costs and expenses of collection and default interest as provided in the Financing Documents. The borrower also agrees to indemnify against and pay IHDA for any damages related to any Recapture that is due and owing.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

For IHDA funding, any proposed rehabilitation project must receive initial approval as part of the Preliminary Project Assessment (PPA). Once approved, the sponsor will submit a full "Common Application" to the Authority including a Property Needs Assessment (PNA), appraisal, and physical and infrastructural reports to complete the HUD ERR. The inclusion of a PNA indicates that rehabilitation is the primary activity of the proposed development. IHDA's "Design, Construction and Regulatory Requirements"(DCR) and the "Common Application" define the threshold factors and cost parameters for rehab projects, in addition to those for new construction. As part of the PPA, a proposed project must also indicate whether, and how, the proposed investment will change the number of affordable units, and unit affordability. The PPA must be approved before a proposed project may be submitted via the "Common Application". See Section 1.2 "Adaptive Reuse and Rehabilitation Requirements" under Design Activities of IHDA's "Design, Construction and Regulatory Requirements".

Any proposed HOME refinance would be subject to IHDA's application process and subject to the Financial Feasibility review contained within the IHDA "Multi-Family Common Application", to

ensure compliance with Multi-family underwriting guidelines. The Financial Feasibility component of the "Common Application" assesses whether disinvestment has occurred, and whether the proposed project has the ability to serve the project's targeted population in the long-term. The PPA, PNA, Standard for Construction Cost Estimate (SCCE), "Mandatory Application Checklist", "MF Common Application", the DCR and other relevant HOME application manuals, guidelines, and other publications describing the application criteria are found on the IHDA website at: <https://www.ihda.org/developers/dev-resource-center>.

Periods of affordability comply with 24CFR 92.252: Rehabilitation of existing housing per unit of HOME funds under \$15,000 - 5 years minimum affordability; \$15,000 - \$40,000 10 years minimum affordability; over \$40,000 or rehabilitation involving refinancing - 15 years minimum affordability.

HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including the Community Development Block Grant Program.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

**Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

**Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)**

1. How will the grantee distribute its HTF funds? Select all that apply:

Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Non-profit, for-profit, and joint-venture developers are eligible to apply for funds under the Permanent Supportive Housing Development Program. PSH development and operation requires knowledge and skill sets that may not currently exist in full at any one organization. Projects that build on the strengths of several organizations, including development partners, will be accepted. The roles, responsibilities, and capacity (including financial capacity) of each entity will be analyzed. In circumstances where both

(1) IHDA is unable to fully expend its Housing Trust Fund allocation under its PSH funding round(s) and (2) its Housing Trust Fund allocation is nearing or at risk of expiration, IHDA may also disburse the remainder of its Housing Trust Fund allocation to projects seeking funding outside its PSH funding round(s) to support ELI units (serving 30% AMI or below) that also meet Housing Trust Fund standards, with a priority for projects that contain ELI units that also meet IHDA's definition of Supportive Housing Units above required minimums identified in the LIHTC QAP. In cases where the source of funding is the federal Housing Trust Fund, eligible applicants must meet all Authority standards including standards set out in 24 CFR 93.2 for the federal Housing Trust Fund

(1) Make acceptable assurances to the grantee that it will comply with the requirements of the HTF program during the entire period that begins upon selection of the recipient to receive HTF funds, and ending upon the conclusion of all HTF-funded activities;

(2) Demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity;

(3) Demonstrate its familiarity with the requirements of other federal, State, or local housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements and regulations of such programs; and

(4) Have demonstrated experience and capacity to conduct an eligible HTF activity as evidenced by its ability to:

(i) Own, construct, or rehabilitate, and manage and operate an affordable multifamily rental housing development; or

(ii) Design, construct, or rehabilitate, and market affordable housing for homeownership.

(iii) Provide forms of assistance, such as down payments, closing costs, or interest rate buy downs for purchasers

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

IHDA will use its Multifamily Financing "Common Application" as the major application format for federal HTF rental housing projects, the same as used for the LIHTC and HOME programs, along with supplemental information required by program rules (see Permanent Supportive Housing Development Program Request for Application). IHDA's process will include a mandatory concept meeting with the Authority, a Preliminary Project Application (as defined in the RFA) an initial completeness/eligibility scoring, review of mandatory requirements, underwriting, site and market review, peer review, internal Loan Committee and IHDA Board approval. Federal HTF funds will only be applied to units restricted to tenants at 30% AMI or below. The balance of the units that are not 30% AMI or below will be paid for with other IHDA or leveraged sources. Under the RFA, requests for funding may not exceed 90% of total project cost. Under the RFA, the Maximum Grant Limit is \$10,000,000, not to exceed 90% of total project cost.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

If an applicant meets the mandatory thresholds below, IHDA will review eligible recipients in accordance with CFR 91.320 (k)(5)(i), which will include supplemental information required by program rules (see Permanent Supportive Housing Development Program RFA) In addition to the review of mandatory requirements, IHDA's process will include an initial completeness/eligibility scoring, underwriting, site and market review, peer review, internal Loan Committee and IHDA Board approval.

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The State will distribute HTF funds statewide, including the City of Chicago, Chicago Metro, Other Metro,

Non-Metro and municipalities subject to the prioritizing applications that are consistent with the 2025 - 2029 Consolidated Plan, Section AP-50 Geographic Distribution. The Authority puts a high value on quality location of projects and availability of resources and access to amenities. IHDA will strive to achieve maximum geographic diversity based on statewide applications and, where applicable, aligning

set-asides associated with other programs providing non-federal, leveraged funding to the HTF, rather than establish geographic set asides under the HTF. In an effort to increase geographic diversity, IHDA will provide application workshops based upon approved PPAs, including "virtual" workshops in response to declared public health and/or disaster concerns

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The Authority will evaluate the Development Team's capacity to successfully complete and manage the Project. Applicants who fail to meet these mandatory criteria will be disqualified. Applications must include the following:

Organizational Flow Chart

Identity of Interest Certification

Development Team Certification

Unacceptable Practices

The Authority may deny any Project in which any Participant in the Development Team has failed to demonstrate ongoing proficiency with affordable and supportive housing programs. The Applicant may include in the Application an explanation of the circumstances surrounding the unacceptable practice and the roles of each of the Participants. Examples of unacceptable practices include, but are not limited to:

- A Participant is affiliated with existing developments which have been cited for material and/or continuing, but curable, non-compliance. Material non-compliance exists when a party exhibits a continual pattern of non-compliance, or when a party demonstrates an inability or an unwillingness to resolve non-compliance in a timely manner
- A Participant (including any affiliates) has experienced any events of foreclosure or failed to perform under the terms of a workout agreement over the past three (3) years
- A Participant (including any affiliates) has declared bankruptcy over the past three (3) years
- Any Participant (including any affiliates) has a mortgage default or arrearage of three months or more within the last three (3) years
- A Participant that has failed to pay any fee or expense due to the Authority, including

outstanding compliance monitoring fees in the past three (3) years

- Any liens or other claims exist against property owned by Owner (including any affiliates) for which the Owner has failed to resolve a public filing such as a lien or a judgment
- The Owner (including any affiliates) has been debarred or received a limited denial of participation in the past three (3) years by any federal or state agency from participating in any development program
- A Participant that has materially misrepresented facts on any request for Authority resources

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

As stated in the PSH RFA, projects that provide rental or operating assistance will be awarded up to twenty (20) points based on the number of units assisted and the length of committed assistance. Units can be assisted with available federal, State, and local project-based rental assistance so that rents are affordable to ELI families. These may include: Section 8 Project-Based (preservation only); Project-Based Vouchers; Rental Housing Support Program; and Section 811 Project-Based Rental Assistance. It will utilize 30% of household income for rents and utilities as its standard.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

As stated in the Permanent Supportive Housing RFA, all applicants must restrict 50% of the units to households $\leq 30\%$ AMI. All projects will be required to establish a minimum 30-year affordability period. Applicants who fail to meet these mandatory criteria will be disqualified and will not be scored during the final evaluation phase.

As stated in the RFA, Projects will be required to execute a Regulatory Agreement with the Authority, whereby the Owner shall agree to maintain unit affordability, and serve the targeted populations, for a minimum 30-year period.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

As stated in the Permanent Supportive Housing RFA, all Applications must include a signed Permanent Supportive Housing Development Program Application Certification.

1. **1.** Take actions to ensure fair housing;
2. **2.** Give preferential treatment to persons on the Public Housing Authority (PHA) waiting list(s) and make on-going efforts to request that the PHA make referrals to the Project, or request that the PHA include relevant information about the Project on any listing the PHA makes available to persons on its waiting list(s);
3. **3.** Have a tenant selection plan preference for veterans;
4. **4.** Minimize involuntary displacement of low-income households;

Be willing to accept current or future State-administered operating subsidy or project based rental assistance, should it become available, on units that are not already subject to a rental assistance contract. Certification of this willingness will not be required of those with already-committed rental or operating assistance for 100% of the PSH units. This assistance would likely be limited to a maximum of 25% of units within a given Project, would likely be reserved for households referred through a statewide referral network, and may be targeted to Projects located in specific areas of the State based on need.

Projects will also be scored on the following items that meet the housing needs of the State. See Permanent Supportive Housing RFA for information on Application Scoring Criteria.

1. Leveraging Other Sources of funding - Up to fifteen (15) points
2. Firm Commitment of Operating or Rental Assistance - Up to twenty(20) points
3. Universal Design - Up to ten (10) points
4. Green Design and Energy Efficiency - Up to ten (10) points
5. Access to Transportation - Up to ten (10) points
6. Coordination with other State Agencies - Up to ten (10) points
7. Coordination of services - Up to five (5) points
8. Neighborhood Assets - A maximum of ten (10) points
9. Development Team Characteristics - Up to five (5) points
10. Supportive Housing Institute/Predevelopment Certification - Up to eight (8) points.
11. Statewide Referral Network Participation - Up to two (2) points

i. Describe the grantee’s required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Projects which are able to commit other non-federal funds as part of their project financing will be awarded up to fifteen (15)points. This would include other State-funded and locally funded progrants but not LIHTC, or State or local CDBG or HOME funding. The latter funds can be part of the project's financing, but will not be considered as non-federal funding. IHDA will require under the PSH-RFA that federal HTF-funded projects include leveraging of at least 10% of total projects cost with non-IHDA resources.

4. Does the grantee’s application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

Yes

5. Does the grantee’s application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

Yes

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee’s goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee’s maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The State's policy on maximum per-unit subsidy is to be based on modest housing units with similar amenities and taking into account local market conditions. IHDA will use the same criteria that it uses under its HOME/Qualified Allocation Plan (QAP). These limits will be based on hard construction costs. Location factors in to the variance between the Chicago and Metro set-asides and separating Other Metro and Non-Metro set-asides.

These standards were established by an analysis of the current Construction Cost Database for issuance with the 2024-2025 QAP. IHDA will provide non-federal funds to areas where needed, to bridge gaps between maximum per-unit costs under the federal HTF and actual construction cost within IHDA's Cost Limits.

The total cost-per unit takes into consideration soft costs, which are based on the statewide cap, and will not exceed 20% of allowable hard costs for this program. The total cost will be based on geographic location as explained above.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must

meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

IHDA uses the Design, Construction, and Regulatory Compliance Review (DCR) to evaluate all rehabilitation projects. The DCR is a comprehensive reference for owners, developers, architects and contractors in the design and construction of quality affordable housing. IHDA uses the DCR to evaluate plans, specifications and other relevant data of the proposed new construction, adaptive reuse, and rehabilitation of existing buildings.

1. Applicable State and local code, ordinances and zoning requirements
2. Health and Safety
3. Requirements of useful life of major systems
4. Lead based Paint Requirements
5. Accessibility Stand which must be met
6. Disaster mitigation requirements
7. State and Local Codes, Ordinance, and Zoning Requirements
8. Uniform Physical Condition Standards

Disaster Mitigation - The State of Illinois does not maintain a statewide adopted building code. Each local governmental unit (municipality or county) adopts its own individual building or other administrative code. IHDA relies on these local Authorities Having Jurisdiction (AHJ) to provide plan review and issue building permits per their adoptive standards. If there is an area which does not have an adopted standard, the IHDA DCR document indicates the building shall be constructed to meet the latest version of the International Code Suite. The use of standard building codes, by either the AHJ or IHDA referenced requirement, ensures facilities are built to handle regional requirements for seismic (earthquake), wind (tornado or straight-line winds) or water (rain, snow, flood) based disasters. By the AHJ issuing the building permit it is expected the plans have been reviewed against the local standard outlined in their adopted building codes, and meet these requirements.

UPCS Protocols and National Standards for the Physical Inspection of Real Estate (NSPIRE) - NSPIRE implements inspections supports year-round maintenance practices. However, HOME, Housing Trust Fund, Section 8 Mod Rehab, Section 811 Project Rental Assistance, Long Term Operating Support (LTOS) and developments participating in the State Referral Network will remain under UPCS standards. An IHDA Construction Representative will make a visit to each unit and evaluate the site against the UPCS checklist (Uniform, Physical Condition Standards for Multifamily Housing Rehabilitation (at <https://www.ihda.org/developers/dev-resource-center/>) to ensure they meet with minimum requirements. The checklist will be used in conjunction with the previously completed Property Needs Assessment (see PNA below) to establish the minimum scope to be included with any rehabilitation project approved for funding. This checklist has been created to have separate lists for multi-family dwellings and single family homes.

The UPCS checklist shall identify any repair items that represent an immediate threat to health and safety, and all other significant defects, deficiencies, items of deferred maintenance, and material building code violations that would limit the expected useful life of major components or systems. Deficiencies regarding significant life safety issues must be identified and identified as work to be immediately corrected as part of the scope of work.

Post-occupancy, IHDA's Asset Management Services Department will review the ongoing project needs utilizing HUD's Uniform Physical Condition Standards to ensure HTF-assisted projects and units will be decent, safe, sanitary and in good repair as described in 24 CFR 5.703

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

Under IHDA's LIHTC Program, developers/owners are incentivized to set aside 10-15% of their housing units for supportive housing populations under the Statewide Referral Network (SRN). These are defined as persons with disabilities or homeless/at risk of homelessness AND @ 30% of AMI or below. This set-aside may be triggered if an NHTF project is also allocated LIHTCs as part of its project financing.

12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

Not Applicable: IHDA anticipates funding primarily new affordable housing development, and it will not give priority to such preservation projects which are primarily refinancing existing debt. If refinancing occurs, it will only be permitted when:

1. New investment is being made to create additional affordable units:
2. refinancing is necessary to reduce the overall housing cost and to make the housing more affordable, and is proportional to the number of HTF-assisted units in the rental project; and
3. the development cost attributable to the HTF units is greater than the amount of debt to be refinanced that is attributable to the HTF units.

The review of the management practices of the applicant must demonstrate that any proposed rehabilitation is not a result of disinvestment in the property.

Discussion:

For forms and documents relevant to HOME and the national Housing Trust Fund, refer to the IHDA websites "Developer Resource Center"

Program Specific Requirements – HOPWA (with changes)

The co-administration of HOPWA and Ryan White funding by the Illinois Department of Public Health allows for improved coordination in program planning, new program development, and funding allocation to various activities. The Department has worked with its HIV Care Connect Grantees to ensure that HOPWA funding aligns to meet the needs of persons living with AIDS.

The Department requires the HIV Care Connect Lead Agents to develop annual work plans and conducts needs assessment activities to guide priority setting and resource allocation. The work plans must identify specific services and estimated number of persons that will be served by the service category. The work plan will include descriptions of populations to be served, the care and service needs of the population and ways in which the HIV Care Connect Region will ensure that the most in need will receive housing assistance. The State ultimately has the responsibility to ensure that grantees and project sponsors are caring out their programs in accordance with all applicable laws and regulations.

The Department of Public Health works closely with each HIV Care Connect program and to ensure all obligations of the HOPWA program are met. IDPH monitors all programmatic and administrative expenditures through Provide, which is a data management system. Activities and expenditures are entered in this data management system before reimbursements for services are approved.

The Department allows HIV Care Connect Grantees to subcontract services so that faith-based or non-profit organization can be considered for funding. All grantees and subcontractors must submit 501c non-profit status and prove that agencies are in good standing with the State of Illinois.

