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STATE OF ILLINOIS
CONSOLIDATED PLAN

AS SUBMITTED TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Program Years 2010-2014

January 1, 2010
to
December 31, 2014

Pat QUINN
Governor

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November 2010

Reserved for Cover Letter to HUD

STATE OF ILLINOIS
CONSOLIDATED PLAN
PROGRAM YEARS 2010-2014

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2010-2014 State Consolidated Plan
Executive Summary

I. Historical Overview

The U.S. Department of Housing and Urban Development (HUD) requires State and local Community Development Block Grant (CDBG) Entitlement grantees to develop a five-year Consolidated Plan as a condition for funding under seventeen (17) HUD-funded programs. The State of Illinois' Consolidated Plan covers those non-entitlement areas of the State that do not have a local Consolidated Plan. Governor Edgar, on June 16, 1994, designated the Illinois Housing Development Authority (IHDA) as the lead agency in developing the Consolidated Plan (Exhibit 1, page 10). IHDA's Office of Housing Coordination Services (OHCS) has primary responsibility for coordinating, developing, and distributing the Plan, and receives input from the OHCS Advisory Committee (Exhibit 2, page 11), the State Agencies Housing Committee (Exhibit 3, page 16), and the general public in developing and updating the Plan.

Executive Order 2003-18 established the State of Illinois' first-ever Comprehensive Housing Initiative on September 16, 2003, establishing the first statewide comprehensive housing initiative and appointing the Housing Task Force to improve the planning and coordination of the State's housing resources through 2008. While many of these areas have in fact been historically addressed by the State Consolidated Plan, they have been done so on a voluntary, administrative basis rather than with legislative or executive (Governor's) mandate. The Executive Director of the Illinois Housing Development Authority (IHDA) was appointed Chair of the State's Housing Task Force and was joined by a panel of thirty-four representatives from State agencies and the housing community. Furthermore, the identification of the following six underserved populations in the Executive Order now provides more specificity to the State's housing priorities:

- Low-income Households (with particular emphasis on households earning below 30% of area median income);
- Low-income seniors;
- Low-income persons with disabilities;
- Homeless persons and persons at-risk of homelessness;
- Low- and moderate- income persons unable to afford housing near work or transportation (Live Near Work); and
- Low-income persons residing in existing affordable housing that is in danger of being lost or becoming unaffordable (Preservation).

The Comprehensive Housing Planning Act (P.A. 94-965) of 2006 codified Executive Order 2003-18 and extends its intent through June 30, 2016. 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.

II. Citizen Participation

Approximately 150 copies of the State's Draft Plan will be mailed and distributed to the public before September 30, 2009, the beginning of the public comments period. Recipients of hard copies the draft document include 95 public libraries in Illinois (Exhibit 9, page 35) along with 40 State libraries. Hard copies of the State's Draft Plan will also be available upon request. The document will also be posted in full on IHDA's website at www.ihda.org. Three public hearings will be held on the Consolidated Plan. Dates and times of these hearings are included as (Exhibit 6 on page 28**)** of the Citizen Participation Plan. Summary minutes from these hearings with responses to oral public comments will be included in the final document.

In addition to fulfilling HUD's requirements for soliciting citizen participation during the public comments period, OHCS met with its Advisory Committee to obtain input on the Consolidated Plan, improve program coordination, and exchange timely programmatic information. OHCS also regularly speaks at seminars and conferences around the State on the Consolidated Plan and affordable housing programs. A sampling of these seminars and conferences may be found starting on page 4**.**

III. State of Illinois Objectives and Outcome Performance Measurements for CY 2010

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

- 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

IV. Evaluation of Past Performance

On July 30, 2009 HUD's Office of Community Planning and Development in Chicago issued its 2008 Program Year End Review Letter to the State of Illinois.

- The State's CDBG program has been commended not only for consistently addressing its Consolidated Plan priorities of (1) affordable housing; (2) homelessness assistance, (3) housing for persons with special needs, (4) economic development through the creation and retention of jobs and (5) improvement of infrastructure, but also for its timely obligation of funds, and the high percentage of funds (100%) benefiting low and moderate income persons in excess of HUD goals.
- HOME Investment Partnerships: The State has committed 93.34 percent of its funds and was above the national averages in the areas of: funds disbursed percentage of completed rental disbursements to all rental commitments and

percentages of Community Housing Development Organization (CHDO) disbursements to all CHDO Reservations.

- Regarding ESG: 'The State is to be commended for managing its resources resulting in 81 grant awards. The awards focused on rehabilitation, essential services, prevention and operating cost.
- Regarding HOPWA: Funds were distributed to the eight local HIV Care Consortia outside of the Chicago and St. Louis HOPWA jurisdiction area as well as the AIDS-designated housing facilities in the consortia areas.
- HUD did identify one area for improvement for all the four programs (CDBG, ESG, HOME/ADDI and HOPWA), which was the minority participation in contracts. HUD requires that the State and its subgrantees take all necessary steps to encourage Minority Business Enterprise (MBE) and Women's Business Enterprise (WBE) participation. HUD has strongly urged the State to strengthen its outreach efforts so that minority and women-owned businesses are provided the opportunity to receive a greater share of the State's contracts.
- While HUD has not cited a finding on Minority Business Enterprise (MBE), this has been a concern included in the State of Illinois' year-end review letters for a few years. In order to display a good faith effort on our part (knowing that it's our project sponsors and grantees that do the actual hiring), we would like to discuss with you in the near future ways of improving our joint performance in this area. Examples which we've used or are considering to expand our efforts here include: more detailed discussions at application workshops; inclusion at program and grants management workshops of MBE; ongoing inclusion at pre-construction conferences; possible development of a marketing piece to W/MBEs about housing/community development contracting opportunities; and possibly an information session/workshop for grantees/project sponsors and W/MBEs which would highlight successful uses of W/MBE businesses by other localities and agencies, utilizing CMS, IDOT, and larger grantees. Please let us know your feedback and comments on this, as a joint effort between our agencies would likely stand a better chance of succeeding
- HUD has determined that the State is in full compliance with the appropriate statutes (the Housing and Community Development Act of 1994, and the National Affordable Housing Act of 1990), and stated that it has the continuing capacity to administer all four formula grant programs for which the State receives assistance.

V. Strategic Plan

The general housing priorities of the State of Illinois are Very Low-Income Households (with emphasis on Extremely Low-Income Households); Low-Income Seniors; Low-Income Persons with Disabilities; Homeless and At-Risk of Homelessness; Low and Moderate-Income Households Unable to Afford Housing Near Work or Transportation; and Low-Income Persons Residing in Existing Affordable Housing that is in Danger of Being Lost or Becoming Unaffordable. The State also prioritizes Non-Housing Community Development Needs for Public Facilities and Economic Development. Consolidated Plan Table 2A, Priority Needs Summary is located on page 19.

Barriers to affordable housing is addressed on page 36. The inclusion by reference herein of various State laws/regulations of local ordinances is not meant to imply that any of them are excessive, exclusionary, discriminatory, or duplicative.

Lead-based paint hazards and a discussion on lead-based paint abatement strategies starts on page 44. The Illinois Department of Public Health is lead agency in the State's efforts.

The State's anti-poverty strategy is wholly contained in the State's anti-poverty plan, which is required as a pre-requisite for funding under the Community Services Block Grant (CSBG) Program. The Consolidated Plan has portions of the narrative starting on page 45.

The State's Analysis of Impediments to Fair Housing is mentioned on page 52 . The State plans to update this study within the time period covered by this Consolidated Plan.

The major functions and responsibilities of each State agency involved in housing, related support services, or regulatory duties are discussed in the Institutional Structure section starting on page 55. A list of Community Housing Development Organizations (CHDOs) approved by the State HOME Program is also included in this section.

The Coordination section has updated information on the efforts of the Housing Task Force Intergovernmental Subcommittee. Per Executive Order 2003-18, the primary function of the Intergovernmental Subcommittee is to facilitate the allocation of available resources within their agencies to those priorities as set forth by the Task Force in the Annual Plan. This may include issuing a Notice of Funding Availability ("NOFA") or initiating some other funding process, as will be determined by the Intergovernmental Subcommittee. Each State agency will then be responsible for obtaining the necessary approval for such funding from its appropriate governing body or board. Each year, the Intergovernmental Subcommittee must identify and report to the Executive Committee all resources available to support the Initiative.

An overview of the Low Income Housing Tax Credit's role in affordable housing development is included in the Strategic Plan (page 69). This overview is greatly expanded in the Action Plan portion of the document.

VI. One Year Action Plan

The Action Plan contains the plan for addressing the State's priorities for "Program Year" (calendar year) 2010. Specific actions to be undertaken to address the State's priorities are found starting on page 11, (Section V) of the document. Additional specific actions to be undertaken to address the priorities are contained in the one-page description for each of the programs included in the Action Plan, and may be easily referenced by utilizing the tables created for this purpose. The tables may be found starting on page 40.

The State has continually exceeded HUD's minimum requirements in providing information on federal, State, and private (non-profit) funding programs available in Illinois. Approximately 70 programs, rather than the required seventeen (17), are outlined in the document, beginning on page 93, and ending on page 172. For each program, whenever possible, the following information is provided: funding and administering entities; program description; State priorities addressed; anticipated resources available; geographic distribution of resources; eligible activities; categories of residents to be assisted; one-year goal of persons/households/units to be assisted; and other pertinent information. By including this information in the document, the State is seeking to provide a more comprehensive picture of affordable housing funding available in Illinois.

As noted previously, completion and HUD approval of the Action Plan are a pre-requisite to applicants receiving funding under HUD programs. The Action Plan also serves as the State's application for funding under four formula grant programs:

Community Development Block Grant (CDBG) Program

- administered by the Illinois Department of Commerce and Economic Opportunity (DCEO)

HOME Investment Partnerships Program

- administered by the Illinois Housing Development Authority (IHDA)

Emergency Shelter Grants (ESG) Program

- administered by the Illinois Department of Commerce and Economic Opportunity (DCEO)

Housing Opportunities for Persons with AIDS (HOPWA) Program

- administered by the Illinois Department of Public Health (IDPH)

VII. Other Actions

Actions taken to address other specific HUD requirements are also addressed in the Action Plan. Homeless and Special Needs Housing Activities are discussed starting on page215 **.** Efforts to address obstacles to meeting underserved needs include the use of the State's Low Income Housing Tax Credit, administered by the Illinois Housing Development Authority and updated information will appear in the finalized Plan (See page 227). Updated information regarding Assisted Living Facilities appears on page 228**.** The actions that the State plans to take for the removal of barriers to affordable housing are addressed on page 224, and the State's plan to reduce lead-based paint hazards are addressed on page 232**.** The State's anti-poverty strategy is outlined starting on page 233. Updated sections on fair housing activities are addressed on page 237 . The institutional structure and coordination efforts of the State are outlined on page 244. Public housing resident initiatives/State's role in addressing public housing needs, and monitoring, are also discussed briefly in the Action Plan, starting on page 247.

PART I. THE DEVELOPMENT OF THE STATE CONSOLIDATED PLAN: The Public Consultation Process and The Citizen Participation Plan

Part I. Development of the State Consolidated Plan

The Consolidated Plan provides State and local governments which receive funding under certain formula grant programs (notably Community Development Block Grant, HOME Investment Partnerships Program, Emergency Shelter Grant, and Housing Opportunities for Persons with AIDS (HOPWA) with the opportunity to better coordinate the State priorities and usage of these funds by consolidating their funding applications into the Consolidated Plan.

A. Lead Agency Designation

Governor Jim Edgar designated the Illinois Housing Development Authority (IHDA) as the lead entity for developing and producing the State Consolidated Plan and related documents. (See Exhibit 1 on page 10 .)

The Comprehensive Housing Plan Act (P.A. 94-965) issued on June 30, 2006, established the State of Illinois' first-ever Comprehensive Housing Act. Largely following the content of House Bill 2345, this Act was intended to bring to the forefront the need for comprehensive planning and coordination to address the range of housing needs of residents throughout the State. The Act calls for: the creation of a Housing Task Force; the development of a State comprehensive housing plan; the identification of underserved populations; the encouragement to more effectively use available funds from IHDA and other State agencies in a single application process; annual progress reporting; and other features. While many of these areas have in fact been historically addressed by the State Consolidated Plan, they have been done so on a voluntary, administrative basis rather than with legislative or executive (Governor's) mandate. Furthermore, the identification of underserved populations in the Executive Order now provides more specificity to the State's housing priorities.

B. Citizen Participation Plan

Illinois is eligible to receive grants under all four major HUD formula funding programs. These formula grants are administered by three different State agencies, per the following:

Program	Administering Agency
Community Development Block Grant (CDBG)	Illinois Department of Commerce and Economic Opportunity (DCEO)
HOME Investment Partnerships Program	Illinois Housing Development Authority (IHDA)
Emergency Shelter Grants (ESG)	Illinois Department of Commerce and Economic Opportunity (DCEO)
Housing Opportunities for Persons with AIDS (HOPWA)	Illinois Department of Public Health (IDPH)

The State applications for each of these four formula funding programs are due to HUD 45 days prior to the end of the program year. For Federal FY 2010 funding, all of these applications are due by Monday, November 16, 2009, and are incorporated into this Consolidated Plan as Program-Specific Requirements.

The following narrative provides detail on the State development of the plan, identifies agencies, groups, and organizations who participated in the process, and describes the State consultations with social service agencies and other entities, and describes the public hearing notification and public comments process used to facilitate citizen participation. As such, the State of Illinois adopts this section as its Citizen Participation Plan.

The State consulted the following three major advisory bodies:

- Office of Housing Coordination Services (OHCS) Advisory Committee - This is an advisory group to OHCS established in February of 1992 in response to a recommendation made in the Governor's Housing Conference-Final Report. The State has an ongoing objective to keep the Committee's membership geographically and organizationally representative of the State and its housing needs, and to cover a wider audience of program participants. 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 recommend policy. OHCS staff meets with this group of thirty-eight (38) public and private-sector housing practitioners and advocates on a quarterly basis. (See Exhibit 2 on page 11)

- State Agencies Housing Committee - This group consists of twenty-two (21) representatives from nineteen (18) State agencies, bureaus, and offices that administer some type of funding program, support service, or regulatory process regarding housing. The Governor's Office's Bureau of the Budget and Governor's Rural Affairs Council are also represented. Strong working relationships have developed between IHDA and several agencies, especially regarding the provision of program performance information needs assessments, and inventory data for special populations for the Consolidated Plan, as well as joint funding and referral agreements between IHDA and a number of those State agencies. Consultation with the State social service agencies also provided a forum for obtaining information on the housing needs of the elderly, children, persons with disabilities, and homeless persons. A current membership list is included here. (See Exhibit 3 on page 16)

- The Illinois Housing Task Force – As expanded by the Comprehensive Housing Plan Act, the Task Force now consists of thirty-three (39 members, thirteen (13) of 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 in housing or housing-related areas. The Task Force is chaired by the Executive Director of IHDA, Gloria Materre and Vice-Chaired by Robert Grossinger, a private sector representative appointed by the Governor as provided for under the Act. The Act provides for an Executive Committee made up of thirteen (13) members of the Task Force, including: the Chair and Vice-Chair of the Task Force, the Governor's representative of the Office of Management and Budget, the Secretary of IDHS, the Director of DCEO, and seven (7) housing experts as designated by the Governor. The Act also creates an Interagency Subcommittee consisting of the fifteen (15) representatives from State agencies on the Task Force. The Interagency Subcommittee is also chaired by the Executive Director of IHDA The list of Illinois Housing Task Force members is included. (See Exhibit 5 on page 22)

- IHDA, in conjunction with DHFS, DHS, and IDoA, the ILHousingSearch.org service (free) was implemented to provide detailed information about rental properties listed by property owners and managers, Housing Authorities and private landlords to help people find housing to best fit their needs. The IL Housing Search Advisory meetings were held on January 29, February 24 ,and May 1, 2009. The kick-off meeting was held on February 3, 2009. Other IL Housing Search meetings: with CHA on February 17, and August 17, 2009; with Cook County Housing Authority on February 24, May 8, and May 15, 2009; with Chicago Community Development Department on February 24, 2009. All meeting sites were in Chicago. IHDA presented/promoted the ILHousingSearch.org service at the Illinois Association of Housing Authorities Conference on April 22, 2009 in Decatur. Other presentations/promotions of the website were at DMH on May 14, and at CMAP on May 21, 2009 in Chicago and at the Legislative Research Unit Fair on June15, 2009 in Springfield.
- Presentations of the website were also made at the American with Disabilities Act Celebration on July 15,2009 in Chicago.

The following is a summary of plan development and consultation activities that occurred regarding the State Consolidated Plan during calendar year 2009:

- The OHCS Advisory Committee meet quarterly throughout the year (joint meetings with the State Agencies Housing Committee). The Committee met in Springfield on January 27 and in Chicago on April 21, and July 28, 2009. The OHCS Advisory Committee will meet again in Chicago on October 27, 2009.

  The minutes from the April 21, 2009 OHCS Advisory Committee joint meeting with the State Agencies Housing Committee are included. (See Exhibit 4, page 18).

- IHDA participated in the Governor's Rural Affairs Council (GRAC) Semi-Annual Meeting held in Springfield on June 22, 2009.

- The Illinois Housing Task Force Televideo Conference Meeting was held on February 25 and August 18 and will meet again on November 10, 2009 in Chicago/Springfield. The Housing Task Force Executive Committee Televideo Conference Meeting was held February 4, May 12, and July 9, 2009and will be held again on October 8, 2009 in Chicago/Springfield. The Housing Task Force Intergovernmental Subcommittee Televideo Conference Meeting was held on February 10 and June 24, 2009 and will be held again on October 22, 2009 in Chicago/Springfield.

- Team Illinois works to meet the Governor's human services goals and to fortify the provision of benefits and services for our State's most underserved citizens and the revitalization of the most impoverished communities. Team Illinois serves the following communities in Illinois: Pembroke Township, Alexander County, East Aurora, Savanna, Venice and the Englewood neighborhood in Chicago. IHDA attended meetings on January 8, March 19, and August 21, 2009 in Venice.

- IHDA continued to work with Rural Partners and Western Illinois University's Illinois Institute for Rural Affairs (IIRA) in 2009. OHCS attended the Rural Community and Economic Development Conference in Peoria on March 4 -5, 2009.

- The Illinois Chapter of the National Association of Housing and Redevelopment Officials (NAHRO) Executive Board Meetings were held January 20, 2009 in Peoria, May 28, June 30, 2009 in Bloomington. The NAHRO Annual Business Meeting was held in Bloomington, August 25, 2009.

- The Low Income Housing Tax Credit (LIHTC) Targeting Program meetings was held on February 19. IHDA/OHCS made a presentation at the Department of Human Services Statewide Smart Path meeting on August 24, 2009 in Chicago and also attened the McDonough County Referral Group meeting on April 17, 2009 in Macomb.

- IHDA/OHCS attended a meeting with the Illinois Department of Corrections June 26, 2009 to discuss housing for ex-offenders. The Reentry Collaborative Housing Committee meetings were held on July 10 and August 21, 2009. All meetings were held in Chicago.

- IHDA/OHCS attended and served as session moderator/facilitator at the COSCA Midwest Regional Conference on July – July 24, 2009 in Springfield.

- IHDA/OHCS attended the HUD Con Plan Training in Champaign on August 17-18 and in Chicago on August 24-25, 2009.

- The Money Follows the Person Leadership Implementation Team meetings were held on January 13, January 22, February 20, March 12, May 19, May 26, and June 8, 2009 in Chicago. The Housing Strategy Group met January 29, and February 26, 2009 and the Housing Strategy-Rental Assistance Subgroup meetings met February 10, March 6, April 7, and May 18, 2009. The

Housing Strategy meeting with Centers for Medicare & Medicaid Services representatives was held in Chicago on June 11, 2009.

- IHDA representatives attended the Illinois Housing Council Annual Conference in Chicago on February 25, 2009.

- IHDA/OHCS also attended the Housing 2016 meeting at Roosevelt University on January 12, 2009 and the Fair Housing Month Event at John Marshall Fair Housing Clinic on April 30, 2009. Both events were held in Chicago. Both events were held in Chicago.

- IHDA/OHCS attended the Fair Housing CAFHA/IDHR meeting on May 12, 2009 in Chicago.

- IHDA/OHCS also attended the McKinney-Vento Homeless Forum on June 25, 2009 in Chicago.

- IHDA/OHCS attended the Illinois Tax Increment Association Spring Conference on April 22 – 24, 2009 in Fairview Heights.

- IHDA/OHCS attended the Housing & Transportation Affordability Index Act (SB414) meeting on April 30, May 7, and May 28, 2009 in Springfield.

- IHDA is a member of the Assisted Living and Shared Housing Advisory Board, which met on May 14, 2009.

- The Supportive Housing Working Group has twenty-six housing, advocacy and human services professionals participating. The group met on August 12, 2009.

- IHDA/OHCS attended the Chicago Community Land Trust, Affordable Housing Developers/Financing meeting on June 3, 2009 in Schaumburg.

- IHDA attended the Neighborhood Stabilization Program Application Workshops on March 9, in Peoria, March 10, in Springfield, March 11, in Marion, March 12, in Alton, March 16, in Rockford and March 17, 2009 in Chicago.

- IHDA attended the Census 2010 meeting in Chicago/Springfield on September 9, 2009.

- The Illinois General Assembly-Legislative Research Unit Resource Fair was held on June 15, 2009 in Springfield.

- IHDA/OHCS attended the Illinois Mental Health Planning and Advisory Council meetings in Chicago on January 15, March 5, May 7, July 9, and September 3, and will attend again on November 5, 2009.

- IHDA/OHCS attended meetings of the Illinois Lead Safe Housing Task Force in Chicago on March 19, and June17, and will attend on October 5, 2009.

- IHDA is participating on the Older Adult Services Advisory Committee. The Older Adult Services Act (OASAC) is legislation that supports older adults who wish to stay in their homes by restructuring the delivery of services to include home-based services as well as institutional care. OASAC Executive Committee meetings were held in Chicago on January 26, February 23, May 18, and June 22, and will be held again on October 5 and October 26, 2009. The OASAC Interagency meetings were held in Chicago on May 11, and July 20, 2009, and the regular OASAC meeting was held on March 9, 2009.

Here is the schedule of recent and planned activities related to the State Consolidated Plan:

Combined Consolidated Plan/Annual Comprehensive Housing Plan Schedule for Program Year (PY) 2009

Fri., Jan. 2:	Annual 2009 Comprehensive Housing plan Due: HUD's 45-Day Review Process for Consolidated Plan Expires
Thurs., Jan. 8:	APR Data requests mailed/distributed
Fri., Jan. 23:	APR Information due back to OHCS
Tues., Jan 27:	OHCS Advisory Committee-Quarterly Meeting, Springfield, 10:30 A.M.
Wed., Feb. 4:	HTF Executive Committee Meeting, IHDA, Chicago/IDHS, Springfield 1:00 P.M.
Tues., Feb. 10:	HTF Interagency Subcommittee Meeting, IHDA, Chicago/IDHS, Springfield 1:00 P.M.
Mon., Feb. 13:	APR due to printer
Wed., Feb. 25:	HTF Meeting, IHDA, Chicago/IDHS, Springfield, 1:00 P.M.
Thur., Feb. 26:	Public Notice of APR goes out
Tues., Mar. 3:	APR Draft due back from the printer
Wed., Mar. 4:	Draft APR is mailed/distributed
Tues., Mar. 9:	APR Comments period starts
Wed., Mar. 11:	APR Public Hearing: DCEO, 5th Floor, Room 502, Springfield, 10:30 A.M.
Mon., Mar. 23:	APR Comments period ends
Tues., Mar. 31:	APR due to HUD
Tues., April 21:	OHCS Advisory Committee-Quarterly Meeting, IHDA, Chicago 10:30 A.M.
Tues., May 12:	HTF Executive Committee Meeting, IHDA, Chicago/IDHS, Springfield, 1:00 P.M.
Wed., June 24:	HTF Interagency Subcommittee Meeting, IHDA, Chicago/IDHS, Springfield 1:00 P.M.
Thurs., July 9:	HTF Executive Committee Meeting, IHDA, Chicago/IDHS, Springfield 1:00 P.M.

Tues., July 28:	OHCS Advisory Committee-Quarterly Meeting, IHDA, Chicago 10:30 A.M.
Thurs., July 30:	AP Data requests mailed/distributed
Tues., August 18:	HTF Meeting, IHDA, Chicago/DCEO, Springfield 1:00 P.M.
Thurs., Aug. 20:	AP Information due back to OHCS
Thurs., Sept. 10:	5-Year Consolidated Plan goes to printer
Wed., Sept. 17:	Public notice of AP goes out
Thurs., Sept. 24:	5- Year Consolidated Plan back from printer
Fri., Sept.25:	Draft 5-Year Consolidated Plan is mailed/distributed
Wed., Sept. 30:	5-Year Consolidated Plan Comments period starts
Thurs., Oct. 8:	HTF Executive Committee Meeting, IHDA, Chicago/IDHS, Springfield 1:00 P.M.
Fri., Oct. 9	5-Year Consolidated Plan Public Hearing #1: IHDA Board Room, 1:00 p.m.
Wed., Oct. 14	5- Year Consolidated Plan Public Hearing #2: RSOB, Marion, 6:00 p.m.
Thurs., Oct. 15	5-Year Consolidated Plan Public Hearing #3: Illinois State Library Authors Room, Springfield, 1:00 p.m.
Thurs., Oct. 22	HTF Interagency Subcommittee Meeting, IHDA, Chicago/IDHS, Springfield 1:00 P.M.
Tues., Oct. 27:	OHCS Advisory Committee-Quarterly Meeting, Springfield, 10:30 A.M.
Fri., Oct. 30	5-Year Consolidated Plan Comments period ends
Tues., Nov. 10:	HTF Meeting, IHDA, Chicago/IDHS, Springfield, 1:00 PM
Fri., Nov. 13:	5 – Year Consolidated Plan due to HUD
Tues., Dec. 1:	HTF “Writing Meeting”, IHDA, Chicago/IDHS, Springfield, 1:00 PM
Monday, January 4, 2010:	Annual Comprehensive Housing Plan Due to Governor/ Illinois General Assembly

The Citizen Participation Plan (proposed and planned)

The Citizen Participation Plan largely centers around the public hearing and public comments processes. Since 1995, the State of Illinois has held three public hearings each year on the Consolidated Plan - Action Plan in Chicago, Springfield, and Marion. These hearings were announced as follows:

- A 2009 Public Notice (Exhibit 7, page 28) will be faxed or mailed to 32 statewide housing-related agencies or organizations, a number of which included announcement of same in a newsletter or mailing sent to their membership. A directory of organizations is attached herein as (Exhibit 8 on page 29). Copies were also sent to the members of the OHCS Advisory Committee and CDBG Entitlement Grantees.

- The Public Notice (Exhibit 9, page) will be published prior to these hearings in the following ten (10) newspapers: the *Champaign News Gazette*; *the Daily Southtown*; *Edwardsville Publishing Co*.; the *Kankakee Journal;* the *Macomb Journal*; the *Peoria Journal-Star*; the *Quincy Herald-Whig*; the *Rock Island Argus-The Dispatch*; and the Springfield *State Journal Register.*

- DCEO mails notices of the public hearings to all of the CDAP eligible units of general local government in Illinois (i.e., non-entitlement cities, towns, villages, and counties), as well as to its mailing list of homeless assistance service provider agencies.

- DCEO also carries out additional activities (e.g., application workshops) under the State CDBG Citizen Participation Plan, which is contained in the CDBG portion of the Program Specific Requirements section of the Consolidated Plan Five-Year Plan.

- Approximately 150 hard copies of the draft Consolidated Plan Five-Year Plan will be distributed to State and local libraries (see Exhibit 9, pages 35-39). Other hard copies will be sent to interested parties as requested. Electronic copies were sent to IHDA Board of Directors, the OHCS Advisory Committee, State Agencies Housing Committee, Illinois Housing Task Force, Affordable Housing Trust Fund Advisory Commission, Community Development Block Grant (CDBG) Entitlement grantees, Community Action Agencies, Regional Planning Commissions, and other groups. The draft plan is also posted on IHDA's website at www.ihda.org.

- Three public hearings are scheduled during the 30-day public comments period, one in Chicago (October 9), Marion (October 14), and Springfield (October 15). The dates for each hearing will be posted on IHDA's web-site. As has become the practice, the Marion public hearing was scheduled for the evening (6:00 P.M.) for the convenience of attendees.

- The agenda for the three public hearings is also attached. (Exhibit 10, page 40).

- All notices and agendas clearly states that each site is accessible for persons with disabilities. IHDA will make reasonable efforts to accommodate persons with sight-and hearing-impaired disabilities, as well as for significant groups of Non-English speaking residents.

- The development of both the Citizen Participation Plan and Consolidated Plan provided more than ample opportunity for the public to provide comments. As mentioned previously, all public hearing sites are fully accessible to persons with disabilities.

- 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:

  (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) Changes in the use of the four 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) In any of the above cases, this citizen participation plan will require that public notification occur per the following: written notification to IHDA Board of Directors, OHCS Advisory Committee, State Agencies Housing Committee, and 32 other housing-related organizations, to inform them of the proposed amendment and provide for a 30-day 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 any) 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.

- Regarding Performance Reports, the State will follow a similar procedure for public notification requirements to that which is used for substantial amendments, with two (2) exceptions*: **(a)*** the comment period is a minimum of fifteen (15) days instead of thirty (30) days, and such comments and State responses again will be incorporated into the overall document; and ***(b)*** the State at its option may hold a public hearing or hearings on the draft Annual Performance Report, but is not by law or rule required to do so.

- The State currently requires all CDAP (State CDBG) grant applicants to hold a public hearing and obtain written authorization to apply for such programs by its local governing board as part of the required application process.

- Both the Consolidated Plan-Action Plan (and this Citizen Participation Plan obviously included within it) have a wide availability to the public through the State and local library system, State agencies, CDBG Entitlement localities, and Community Action Agencies.

- Reasonable access to records shall be provided by IHDA, and all other State agencies administering federal programs covered by the Consolidated Plan. Where a significant amount of materials or staff time is involved, Freedom of Information Act (FOIA) procedures may be triggered, which do allow the administering agency to charge at least nominal costs for providing such items to allow it to recoup its actual costs (of reproduction).

- Any written complaints related to the Consolidated Plan, substantial amendments, and or the performance reporting shall be responded to by the State (upon receipt) in a timely and substantive matter, generally within fifteen (15) working days of receipt, where practicable.

- As is evidenced in this Chapter, the State is in fact following its Citizen Participation Plan and will continue to do so.

Section C: Exhibits

EXHIBIT 1

STATE OF ILLINOIS
OFFICE OF THE GOVERNOR
SPRINGFIELD 62706

JIM EDGAR
GOVERNOR

DESIGNATION OF CONSOLIDATED PLAN AND HOME PROGRAM LEAD/ADMINISTRATIVE AGENCY AND SIGNATURE AUTHORITY

Effective as of the date of this designation and until further notice, I am authorizing the Director and/or Deputy Director of the Illinois Housing Development Authority (IHDA) to sign, on my behalf, all documents related to the HUD Consolidated Plan process and the HOME Program. I previously designated the Illinois Housing Development Authority as the State agency responsible for both the Comprehensive Housing Affordability Strategy (CHAS) process and the administration of the HOME Program. IHDA shall also remain responsible for coordinating the drafting, development, citizen participation, and public distribution activities required to complete all other actions necessary to comply with federal law, regulations, and guidelines on this matter. All other impacted State agencies shall cooperate with IHDA in this regard, as well as share the cost of complying with these requirements on a pro-rated basis. This designation shall remain in effect until further written notice.

Jim E Edgar

June 16, 1994

JIM EDGAR
GOVERNOR
STATE OF ILLINOIS

DATE

Office of Housing Coordination Services Advisory Committee Members

Exhibit 2

1. Ms. Margaret "Peg" Barkley, Exec. Director
   Alternate: Mr. John Whitby
   Macoupin County Housing Authority
   P.O. Box 226
   Carlinville, IL 62626
   Tel: 217/854-8606 Fax: 217/854-8749

The Macoupin County Housing Authority is a public housing authority that owns 362 public housing units, which includes 172 family units and 190 elderly units. The PHA is also an active member of the Illinois Association of Housing Authorities (IAHA).

2. Ms. Robin Benson, Project Manager
   Illinois Assistive Technology Program
   One West Old State Capitol Plaza, Suite 100
   Springfield, IL 62701
   Tel: 217/522-7985 Fax: 217/522-8067

The Illinois Assistive Technology Project is a nonprofit organization whose Homeownership Coalition for People with Disabilities assists disabled persons in purchasing their own homes by providing counseling, education, financial assistance and other support services.

3. Mr. Roger Brumley, Affordable Housing Director
   Alternate: Ms. Cheryl Banderford, Exec. Dir
   Shawnee Development Council, Inc.
   530 W. Washington St.
   Karnak, IL 62956
   Tel: 618/634-2201 Fax: 618/634-9551

The Shawnee Development Council, Inc. is a community action agency which offers services in the following areas: adult day care, emergency and homeless shelter, employment, Head Start, L.I.H.E.A.P., senior programs, transportation, affordable housing, and weatherization.

4. Mr. John Burrill, Executive Director
   Alternate: Mr. Rick Barerra, Dir. Of Housing Dev.
   Mid Central Community Action Agency
   1301 W. Washington
   Bloomington, IL 61701
   Tel: 309/829-0691 Fax: 309/828-8811

Mid Central Community Action is a community action agency which offers services in the following areas: crisis intervention, emergency domestic violence shelter, homeless transitional shelter, F.E.M.A., housing, weatherization, L.I.H.E.A.P., and a self-sufficiency/life changes support program.

5. Mr. Steve Clark, President
   Professional Development Group Midwest
   P.O. Box 10271
   Peoria, IL 61612
   Tel: 309/692-6161 Fax: 309/692-6163

The Professional Development Group is a regional network assisting in the capacity-building of local housing organizations in the Peoria metropolitan area. Mr. Clark is also a private housing consultant/developer.

6. Ms. Lee Deuben
   Housing & Community Development Planner
   Chicago Metropolitan Agency for Planning
   233 South Wacker Drive, Suite 800
   Sears Tower
   Chicago, IL 60606
   Tel: 312/386-8623 Fax: 312/386-8624

The Chicago Metropolitan Agency for Planning is a regional planning commission serving the following Counties: Cook, DuPage, Kane, Lake, McHenry, and Will. Its services include land use and residential planning, and providing forecasts, data, and research assistance.

7. Mr. George Dinges, President
   Development Services Group, Inc.
   401 East Adams
   Springfield, IL 62701
   Tel: 217/241-0131 Fax: 217/241-0337

DSG is a private consulting firm that has had extensive experience with business, financing, and economic/housing development programs. It worked with the Chicago Equity Fund to create a downstate counterpart, the Illinois Equity Fund, to syndicate low-income housing tax credits.

8. Ms. Jean Elliott, Dir. of Research & Planning
   Alternate: Mr. Kirk Riva
   Life Services Network (LSN)
   911 North Elm Street, Suite 228
   Hinsdale, IL 60521
   Tel: 630/325-6170 Fax: 630/325-0749

LSN is an association of developers and managers of senior housing facilities (both publicly or privately-owned, financed or subsidized), including rentals, condominiums, retirement communities, and cooperatives.

9. Ms. Holly Fraccaro, Executive Director
North West Housing Partnership Group
5999 New Wilke Rd., Suite 112
Rolling Meadows, IL 60008
Tel: 847/202-1482
The Northwest Housing Partnership acts as a catalyst to bring together the public and private resources necessary to help provide communities in the north and west suburbs of Chicago with affordable housing options.

10. Mr. Larry Frang, Executive Director
Illinois Municipal League
500 East Capitol
Springfield, IL 62701
Tel: 217/525-1220 Fax: 217/525-7438
The Illinois Municipal League is a statewide membership association representing Illinois municipalities via their locally-elected officials. It regularly provides and sponsors training and technical assistance services to its members.

11. Mr. George Goehl
Executive Director
National Training and Information Center
810 North Milwaukee
Chicago, IL 60622
Tel: 312/243-3035 Fax: 312/243-7044
The National Training and Information Center has, for the past twenty-five years, provided training and technical assistance to community agencies around the country in areas such as housing, anti-crime and drug prevention.

12. Ms. Maureen Hart
Executive Director
Project NOW Community Action Agency
418 19th Street, P.O. Box 3970
Rock Island, IL 61204-3970
Tel: 309/793-6391 Fax: 309/793-6352
Project NOW Community Action Agency is a non-profit agency serving Rock Island County residents: particularly disabled, elderly and low-income families.

13. Ms. Sharon Hess, Director
Southern Illinois Coalition for the Homeless
801 N. Market
Marion, IL 62959
Tel: 618/993-0094 Fax: 618/993-4013
1-800-377-3062
The Southern Illinois Coalition for the Homeless (SICH) is a private, not-for-profit corporation formed by rural social service agency directors in 1989. SICH administers one of the only rural homeless-to-homeowner programs (in the United States) for very-low income families over 24 counties in southern Illinois.

14. Ms. Barbara Hyshaw, Housing Director
CEDA of Cook County, Inc.
208 South LaSalle Street, Suite 1900
Chicago, IL 60604
Tel: 312/795-8964 Fax: 312/795-1034
CEDA is a community action agency which offers services in day care, commodities distribution, community development, emergency and homeless shelter, employment, housing counseling, L.I.H.E.A.P., and weatherization. CEDA is a member of the Statewide Housing Action Coalition.

15. Mr. Kevin Jackson, Executive Director
Chicago Rehab Network
53 West Jackson, Suite 739
Chicago, IL 60604
Tel: 312/663-3936 Fax: 312/663-3562
The Chicago Rehab Network (CRN) has worked to further the development and preservation of safe affordable housing in Chicago and throughout the state of Illinois. CRN builds capacity of community developers through training and technical assistance, conducts research to measure needs and clarify challenges to affordable housing development, and advocates for sound housing policy on the city, state and federal level.

16. Ms. Cheryl Jouett, Administrator
Madison County Comm. Development Department
130 Hillsboro
Edwardsville, IL 62025
Tel: 618/692-8940 Fax: 618/692-7022
This office administers the CDBG Urban County Entitlement, ESG, and HOME programs locally. Madison County's program is county-wide, as there are no CDBG Entitlement cities in the county. L.I.H.E.A.P., CSBG, CoC, and lead programs are also administered by this office.

17. Ms. Judy Kinnear, Housing Coordinator
Alternate: Mr. Bob Lydick
Wabash Area Development, Inc.
110 Latham
P.O. Box 70
Enfield, IL 62835-0070
Tel: 618-963-2387 Fax: 618/963-2525
WADI is a community action agency that offers services in the following areas: senior nutrition, commodities and food distribution, family planning and infant morality reduction, F.E.M.A., food programs, Head Start, L.I.H.E.A.P., transportation, weatherization, and housing rehabilitation.

18. Ms. Sharon Legenza, Executive Director
Alternate: Ms. Tracy Occamy
Housing Action Illinois
11 East Adams, Suite 1601
Chicago, IL 60603
Tel: 312/939-6074 Fax: 312/939-6822

The Housing Action Illinois (HAI) works at the local, state, and federal levels to increase the supply of decent, accessible housing that is affordable for the state's low-income residents. HAI coordinates statewide advocacy efforts and provides technical assistance in housing and organization development.

19. Ms. Beth Llewellyn, Executive Director
Partnership for Homeownership, Inc. (PFHO)
522 South Fifth Street
Springfield, IL 62701
Tel: 217-526-2600
Tel: 800/370-6697 Fax: 217/529-3904

PFHO is a not-for-profit foundation of the Illinois Association of Realtors (IAR). The Foundation was created to provide consumer information and education pertaining to homeownership and credit responsibility. PFHO accomplishes its goals through the development and administration of innovative mortgage programs (such as the award winning Rural Housing Initiative), community development consulting (resulting in urban pilot programs like the Quincy Housing Initiative) and a credit education Web site http://www.credit-power.org IAR, a member of the NATIONAL ASSOCIATION OF REALTORS, is comprised of more than 48,000 members. The Association provides and promotes programs, products and services to enhance its members' ability to conduct their business successfully, with integrity and competency.

20. Mr. Mike Loschen, Community Development Director
Village of Rantoul
333 South Tanner Street
Rantoul, IL 61866
Tel: 217/893-1661 Fax: 217/892-5501

21. Mr. Dwight Lucas, Executive Director
Alternate: Mr. Lester Brown
East Central Illinois Community Action Agency
56 North Vermillion Street, P.O. Box 1335
Danville, IL 61034-1335
Tel: 217/443-2761 Fax: 217/431-0725

The East Central Illinois Community Action Agency was incorporated in 1966 as a private not-for-profit corporation, and serves Vermillion, Ford, Iroquois and Edgar Counties with the following economic development and self-sufficiency programs: Head Start, Illinois Home Weatherization Assistance Program (IHWAP), Low Income Home Energy Assistance Program (LIHEAP), Community Services Block Grant (CSBG), Family Community Development (FCD) and others. Its staff numbers 114 persons.

22. Ms. Suzan Nash, Executive Director
Alternate: Mr. Kevin Wiehardt, Community Action Director
Western Illinois Regional Council-Community Action Agency
223 South Randolph
Macomb, IL 61455
Tel: 309/837-3941 Fax: 309/836-3640

The Western Illinois Regional Council is a regional planning organization providing assistance to governments in six counties. Serving also as a community action agency serving four counties, the agency provides the following services: energy and weatherization assistance, housing rehabilitation, scholarships, homeless programming, emergency food/shelter/clothing, small business loans, and assistance to victims of domestic violence and sexual assault/abuse.

23. Mr. Joe Neri, Director of Finance and Lending
Illinois Facilities Fund
1 North LaSalle, Suite 700
Chicago, IL 60602
Tel: 312/629/0060 Fax: 312/629-0061

The Illinois Facilities Fund is a nonprofit lending institution that focuses on human service agencies unable to obtain traditional financing for real estate projects. The IFF also undertakes special real estate development programs with government and non-profit organizations.

24. Mr. Michael J. O'Donnell, Executive Director
Alternate: Ms. Julie Hubbard
East Central Illinois Area Agency on Aging
1003 Maple Hill Road.
Bloomington, IL 61704-9327
Tel: 309/829-2065 Fax: 309/829-6021

The Illinois Association of Area Agencies on Aging is a voluntary association of not-for-profits and units of government designated by the Illinois Department on Aging to prepare Area Plans and serve the Area Agencies on Aging for the thirteen Planning and Service Areas, which cover Illinois

25. Mr. Barry Ramsey
Housing Program Director
USDA-Rural Development
1817 South Neil
Champaign, IL 61820
Tel: 217/403-622 Fax: 217/403-6231
USDA-Rural Development provides Federal Housing Loan guarantees, loans and grants to rural individuals, Partnerships, and non-profits with a $1 billion portfolio.

26. Mr. Brent Ramsey Director
Coalition of Citizens with Disabilities in Illinois
300 East Monroe Street, Suite 100
Springfield, IL 62701
Tel: 217/522-7016 Fax: 217/522-7024
The Coalition is a disabilities-related consumer and advocacy group comprised of 28 local chapters, over 1500 individuals, and approximately 200 organizations.

27. Ms. Judith Randolph, Executive Director
Woodford County Housing Authority
410 East Eureka
P.O. Box 223
Eureka, IL 61530
Tel: 309/467-4623 Fax: 309/467-6927
The Woodford County Housing Authority is a public housing authority that owns public housing units and administers the Section 8 certificate program. The WCHA also owns FmHA Section 515 rental units for the elderly. Currently, a total of 326 units are assisted in the county.

28. Ms. Ellen Sahli
Commissioner
City of Chicago Department of Housing
33 N. LaSalle St.
Chicago, IL 60602
Tel: 312/742-0345 Fax: 312-747-1665
The City of Chicago's Department of Housing is a local government office whose mission is to encourage the private sector to develop affordable housing. It administers the HOME Program, the housing elements of the CDBG program, and the Low Income Housing Tax Credit program, among others.

29. Ms. Jeannie Shelton, Executive Director
Alternate: Ms. Sheila Crummer
Carver Community Action Agency
235 East Main, P.O. Box 28
Galesburg, IL 61402-0028
Tel: 309/342-0158 Fax: 309/342-8179
Carver Community Action Agency is an organization, which provides services that include F.E.M.A, LIHEAP, and weatherization throughout Knox County.

30. Ms. Kim Holman-Short, Executive Director
Bloomington Housing Authority
104 E. Wood street
Bloomington, IL 61701
Tel: 309/829-3360 Fax: 309/828-9029

31. Mr. Aaron Smith, Executive Director
Homestead Corporation of Champaign-Urbana
306 West Griggs St.
Urbana, IL 61801
Tel: 217/328-9373 Fax: 217/344-3327
The Homestead Corporation of Champaign-Urbana is a private non-profit Community Housing Development Organization. The mission of Homestead Corporation is to assure an adequate supply of good quality affordable housing for all people with inadequate resources.

32. Mr. Thomas E. Smith, Executive Director
Decatur Housing Authority
1808 East Locust
Decatur, IL 60115-0764
Tel: 217/423-7711 Fax: 217/423-7771
The Decatur Housing Authority operates over 900 units of public housing and administers a Section 8 program (approx. 900 certificates).

33. Mr. Dalitso Sulamoyo, Exec. Dir.
Alternate: Ms. Kay Gregg
Illinois Community Action Association (ICAA)/Illinois Community Action Development Corporation (ICADC)
3435 Liberty Drive
Springfield, IL 62703
Tel: 217/789-0125 Fax: 217/789-0139
The ICAA is a membership organization that serves as the network for Illinois community action agencies. The Association serves the collective interests of its members through representation, educational programs, information exchange, advocacy and other support services

34. Mr. R.W. Thieman Jr., Executive Director
Illinois Manufactured Housing Association
3888 Peoria Road
Springfield, IL 62702
Tel: 217/528-3423 Fax:217/544-IMHA
IMHA serves as a trade association for the manufactured housing industry, representing manufacturers, retailers, suppliers, and rental community owners.

35. Ms. Elizabeth Tolliver, Executive Director
East St. Louis Housing Authority
700 North 20th Street
East St. Louis, IL 62202
Tel: 618/271-0498 Fax: 618/271-2028
ELSHA has actively worked with private developers and neighborhood organizations on mixed-finance projects to redevelop affordable housing in the city.

36. Mr. Gerald A. Townsend
Vice Chairman
Rural Partners
6707 N.W. Arrowhead Dr.
Urbana, IL 61802-9722
Tel. 217/ 369-1010

37. Mr. Michael Todd
Rural Rental Housing Association of Illinois
P.O. Box 3141
Quincy, IL 62305
Tel: 217/316-3102
RRHA of Illinois is a membership organization comprised of developers and managers involved in owning and managing Rural Development's (RECD's) Section 515 rural rental housing projects.

38. Ms. Katrina Van Valkenburgh, Exec. Director
Corporation for Supportive Housing
203 N. Wabash, Suite 410
Chicago, IL 60601
Tel: 312/332-6690 Fax: 312/332-7040
Corporation for Supportive Housing helps communities create permanent housing with services to prevent and end homelessness, provides capacity building training; pre-development funding, and advocacy services for supportive housing developers and projects.

39. Ms. Barbara Wingo, Director
Alternate: Ms. Tammy Wheeler
Anna Bixby Shelter of Harrisburg
213 South Shaw
Harrisburg, IL 62946
Tel: 618/252-8380 Fax: 618/252-1707
The Anna Bixby Shelter is a center offering services to victims of domestic violence. These services include a 24-hour helpline, counseling, advocacy, children's programs, a 24-hour emergency shelter, emergency transportation, education/employment program, and community education.

Office of Housing Coordination Services
State Agencies Housing Committee Contacts

Exhibit 3

(1) Bureau of the Budget
108 Statehouse
Springfield, IL 62706
Contact: Sameer Talcherkar
Ph: 217/782-8821 Fax: 217/785-1564

(2) Capitol Development Board
Division of Building Codes
Stratton Building
401 South Spring Street
Springfield, IL 62701
Contact: Dave Urbanek
Ph: 217/557-7910Fax: 217/557-7913

(3) Dept. on Aging
421 E. Capitol
Springfield, IL 62701
Contact: John Eckert
Ph: 217/785-3142 Fax: 217/785-1564
Alternate: Ross Grove

(4) Dept. of Children and Family Services
160 N. LaSalle
Chicago, IL 60601
Contact: John Cheyney-Egan
Ph: 312/814-1878 Fax: 312/814-7134
Alternate: Ted Ernst

(5) Dept. of Commerce and Economic Opportunity
100 W. Randolph
JRTC Ste 3-400
Chicago, IL 60601
Contact: Maureen Palmer
Deputy Director
Bureau of Community Development
Ph: 312/814-5701
Contact: Patrick Davis
620 E. Adams St.
Springfield, IL 62701
Ph: 217/785-6142 Fax: 217/782-1206
Alternate: Tim Call

(6) Dept. of Financial & Professional Regulation
320 W. Washington St.
Springfield, IL 62767
Contact: Brent E. Adams
Ph: 217/782-3000

(7) Dept. of Healthcare and Family Services
Bloom Building
201 S. Grand Ave. East, 3rd Floor
Springfield, IL 62763
Contact: Kelly Cunningham
Ph: 217/782-0472 Fax: 217/524-7114
Alternate: Jean Summerfield

(8) Dept. of Human Rights
James R. Thompson Center
100 W. Randolph, Rm. 10-100
Chicago, IL 60601
Contact: Marian Honel
Ph: 312/814-6219 Fax: 312/814-1436

(9) Dept. of Human Services, Bureau of Homeless Services and Supportive Housing
300 Iles Park Place Floor 1
Springfield, IL 62762
Contact: Brenda Hanbury
Ph: 217/785-2559 Fax: 217/557-9673
Alternate: Mary Sue Cox

(10) Dept. Of Human Services, Offices of Mental Health & Developmental Disabilities
160 N. LaSalle
Suite 1000
Chicago, IL 60601
Contact: Lindsay Huth
Ph: 312/814-4964 Fax: 312/814-4832

(11) Dept. Of Human Services, Bureau of Accessibility and Safety Systems
401 S. Clinton
Chicago, IL 60607
Contact: Martha Younger-White
Ph: 312/793-1565 Fax: 312/793-3917

(12) Dept. of Insurance
100 W. Randolph
JRTC Ste. 9-301
Chicago, IL 60601
Contact: Michael T. McRaith
Ph: 312/814-2420 Fax: 312/814-5416

(13) Dept. of Public Health
525 W. Jefferson
Springfield, IL 62761
Contact (Division of Environmental Health):
Sam Churchill
Ph: 217/785-2043 Fax: 217/785-0253
Alternate:
Contact (Division of Infectious Diseases, HIV/AIDS Section):
Deborah Grant
Ph: 217/524-5983 Fax: 217/524-6090

Office of Housing Coordination Services
State Agencies Housing Committee Contacts

Exhibit 3

(14) Dept. of Veterans' Affairs
James R. Thompson Center
100 W. Randolph, Fl. 4-650
Chicago, IL 60601
Contact: Simon Wlodarski
Ph: 312/814-3287 Fax: 312/814-2764
Alternate: Deborah Miller

(15) Governor's Rural Affairs Council
Capitol Building
Room 207
Springfield, IL 62706
Contact: Carolyn Brown-Hodge
Ph: 217/557-9469 Fax: 217/524-6262

(16) Illinois Council on Developmental Disabilities
100 W. Randolph Street, Floor 10-600
Chicago, IL 60601
Contact: Margaret Harkness
Ph: 312/814-2080 Fax: 312/814-7141

(17) Illinois Finance Authority
180 N. Stetson
#2555
Chicago, IL 60611
Contact: Sharnell Curtis-Martin
Ph: 312/651-1330 Fax: 312/496-0578
Alternate: Jim Senica

(18) Illinois Housing Development Authority
401 N. Michigan Ave.
Suite 900
Chicago, IL 60601
Contact: Bill Pluta
Ph: 312/836-5354 Fax: 312/832-2191
Alternate: Jennifer Novak

(19) Illinois Institute For Rural Affairs
Western Illinois University
524 Stipes Hall
Macomb, IL 61455-1390
Contact: Cynthia B. Struthers
Ph.: 309/298-2282 Fax: 309/298-2142

(20) Office of the Attorney General
500 South 2nd Street
Springfield, IL 627061
Contact: Vickie Simpson
Ph: 217/785-5726 Fax: 217/782/1096
Alternate: Brenda Grauer

(21) Office of the State Treasurer
100 West Randolph, Suite 15-600
Chicago, IL 60601
Contact: Ben Noven
Ph: 312/814-1249 Fax: 312/814-2765
Alternate: Patrick Colon

EXHIBIT 4

Minutes From The
OHCS Advisory Committee
Joint Meeting with State Agencies
Held At:
Illinois Housing Development Authority
401 N. Michigan Avenue
Chicago, Illinois

Teleconference Location:
Department of Commerce and Economic Opportunity
620 E. Adams Street
Springfield, Illinois

April 21, 2009

Attending

In Chicago:	
Lee Deuben	Chicago Metropolitan Agency for Planning (CMAP)
Helen Crum	PDG Midwest
Jennifer Novak	Illinois Housing Development Authority
Bill Pluta	Illinois Housing Development Authority
In Springfield:	
Pat Davis	Illinois Dept. of Commerce and Economic Opportunity
John Eckert	Illinois Department on Aging
Alan Quick	Illinois Housing Development Authority

Welcome/Introductions

Mr. Bill Pluta of IHDA's Office of Housing Coordination Services (OHCS) welcomed all members. He reviewed the meeting packet. Highlighted information included: Illinois' new (since the last meeting of this committee) Governor Pat Quinn; changing administration of various funding sources (DCEO will now administer the LIHEAP and Weatherization Programs for the State); appointment/confirmation of housing-related boards and commissions (IHDA Board of Directors, State Housing Appeals Board, Housing Task Force); HUD press releases; American Recovery and Reinvestment Act (ARRA) related information regarding Illinois specific funding and programs; Homeless Prevention Program; Public Housing Capital Fund; and the second round of the Neighborhood Stabilization Program (which will be a competitive application – to be released on May 4, 2009).

Additional information was distributed at the meeting regarding MacArthur Foundation grant recipients.

State Consolidated Plan and State Comprehensive Housing Plan Updates

Ms. Jennifer Novak-Chan of OHCS indicated the 2009 Consolidated Plan - Action Plan Action Plan received provisional HUD approval January 1st. Formal 2009 Grant Agreements are expected in mid-late

spring. The 2008 Annual Performance Report was completed and the final version submitted to HUD on March 31st 2009. The document is under HUD review, and OHCS expects approval in the spring. OHCS anticipates amending the 2008 Consolidated Plan to accommodate changes and additions relating to the American Recovery and Reinvestment Act (ARRA), once additional information and HUD guidance becomes available. Programs covered in the amendment will include information on the Neighborhood Stabilization Program (NSP), as well as the Low Income Housing Tax Credit/HOME, CDBG-Recovery, and the Homeless Prevention Programs. This summer, the State will also begin work on the next Five-Year Consolidated Plan, which will include several programs from the ARRA, such as NSP, as well as CDBG Disaster Relief. OHCS will request assistance from other State agencies on updated information for both the Housing and Homeless Needs Assessment and Housing Market Analysis of the Five Year Plan. IHDA will focus on updated data sources for this next 5-Year Consolidated Plan. While the American Community Survey increasingly provides more data on mid-sized communities, it will not yet cover the entire state before the next Five-Year Plan. For state-wide, the most recent resource is still the 2000 U.S. Decennial Census.

The State of Illinois Analysis of Fair Housing Impediments has been completed and submitted to HUD. OHCS received several minor comments from IHDA's Legal Department after the submission to HUD. These minor changes were made, and the document resent to HUD. OHCS anticipates making this available to the public in late May.

HUD Formula Grant Program Updates

Mr. Bill Pluta reported on IHDA's HOME program. The funding of multifamily programs with HOME funds continues to be administered on an on-going basis throughout the year, but is typically centered around LIHTC funding cycles (2 times annually). Single Family HOME program applications workshops are generally held in the fall of each year.

Mr. Patrick Davis of DCEO reported on the Community Development Block Grant (CDBG) and Emergency Shelter Grants (ESG) Programs. The Community Development Assistance Program (CDAP), as the CDBG program in known in Illinois, provides single-family home rehabilitation grants to counties. In previous years, CDAP grants have been successfully expanded due, in part, to matching funds from the Illinois Affordable Housing Trust Fund administered by IHDA. Because Trust Fund resources have been depleted in the recent years, the match for 2009 grants could not be as high as it has been in previous years. In anticipation of this, in 2008 DCEO added matching funds from the Energy Efficiency program, also administered by DCEO. This new match has successfully filled the gap. DCEO received 99 applications for Emergency Shelter Grant (ESG) funds in 2008. Every applicant was awarded a portion of this year's ESG resources. DCEO has set an internal deadline of the end of May 31st, 2009 to determine if the CDBG and ESG program plans would be updates of previous Consolidated Plans, or completely redrafted. DCEO will be delaying funding under the 2009 program plan until the 5-Year Consolidated plan is completed. Illinois was awarded two separate allocations of Flood and Disaster Relief, which means two separate Flood Action Plans, separate from the Consolidated Plan, need to be submitted to HUD. In the first award there is $17 million available which, can be used as local match for FEMA assistance. DCEO is receiving and reviewing public comments on this first award. In the second allocation, CDBG funds cannot be used as match. There is $41 million in disaster funding for 2008, of which $4 million is to be used for affordable rental housing.

State Housing Plan Update

Mr. Bill Pluta reviewed the 2009 State of Illinois Annual Comprehensive Housing Plan, which was completed and submitted to the Governor on January 2, 2009. This housing plan addresses State agency coordination related to ARRA stimulus funding and foreclosure prevention, among other initiatives. Mr.

Pluta announced the completion of the 2008 Annual Progress Report, as required by the State's Comprehensive Planning Act, which reports the accomplishments achieved under the 2008 Annual Comprehensive Housing Plan. The ACHP was submitted to the Governor on April 1, 2009. This progress report includes information on the progress made under the Supportive Housing Working Group and the Rural / Small Cities Working Group. Both documents are on IHDA's website at www.ihda.org.

Mr. Alan Quick of IHDA spoke briefly about the 2009 ACHP technical planning goal to identify existing or new resources available for the develop/rehab of Affordable Housing. IHDA is investigating the possible use of Tax Increment Financing (TIF) as a source for affordable housing, and begun a dialog with Steve Klein, a Bloomington-area TIF expert, and with the Illinois Tax Increment Association, whose Spring Conference Mr. Quick will attend beginning the day after this OHCS advisory committee meeting.

IHDA/OHCS Activities

Mr. Pluta gave an updated on the Neighborhood Stabilization Program, indicating that the administration of this program has been a huge undertaking. The Illinois Department of Human Services has been named lead agency. IHDA has been working with IDHS as part of the program development process, assisting with the rules and procedures parameters of the program, and will be involved in the monitoring process of NSP as well.

Jennifer Novak-Chan spoke briefly on fair housing activities undertaken by the State. The 2009 Analysis of Fair Housing Impediments is nearly completed. The current Analysis has been submitted to HUD for approval. The Analysis will be available on the IHDA website at www.ihda.org.

Member Updates

Lee Deuben of the Chicago Metropolitan Agency for Planning (CMAP) reported that her organization is works with agencies within its service area that are applying for Neighborhood Stabilization Program funding. A main focus of CMAP's activities has been encouraging entities to combine applications in order to achieve and sustain a regional focus on combating foreclosures. More recently, CMAP has focused on utilizing Energy Efficiency dollars that will be available through the ARRA. Additionally, CMAP continues to convene a Housing Committee that advises the "Go To 2040" planning process for the Chicago metropolitan area.

John Eckert said the Illinois Department on Aging continues to roll out its portion of Money Follows the Person and is in the process of revising contracts with service providers. The long-awaited Community Care in Residential Settings (CCRS) study IDoA has been expecting has been further delayed – while the study has been completed, the product and results need additional refinement. IDoA is examining the viability of a possible Community Based Waiver for Medicaid recipients receiving community based care to include home medication and assistive technology.

Helen Crum reported that PDG Midwest is doing a Neighborhood Stabilization Program (NSP) project in Rock Island, as well as another mid-state HOPWA-NSP project. It is also working in Peoria to open the first 8 of its 50 SRO /HOPWA housing units.

Legislative Update

Mr. Pluta mentioned HUD is still operating under a continuing resolution, without a FY 2009 Budget, and noted it is likely the new budget will not be released until early May. Funding for the National Housing Trust Fund (NHTF) is expected to be included, with initial funding of roughly $1 billion. 75% of the NHTF resources must be used to assist households earning less than 30% AMI.

There is still a possibility the State could fund a capital spending bill that will include a housing component. Latest versions of the proposal show $25 to $50 million a year for five years for affordable housing. It appears the State Legislation will be adjourning at the scheduled time (5/26/09).

Business and Professional People for the Public Interest, the Chicago Metropolitan Agency for Planning, and the Metropolitan Mayors' Caucus are also working on legislation to strengthen municipalities' role in the foreclosure process and in establishing land banks.

The meeting was adjourned at 2:45 PM.

EXHIBIT 5

ILLINOIS HOUSING TASK FORCE	
COMMITTEE MEMBER	**DESCRIPTION OF ORGANIZATION**
1 EC IS Phil Culpepper Communications Director Governor's Office of Management and Budget 100 W. Randolph, 15th Floor Chicago, IL 60601 Tel: 312/814-0025 Fax: 312/814-5104 e-mail: phil.culpepper@il.gov	OMB is responsible for oversight in the development and management of the State's budget.
2 Lieutenant Governor 100 W. Randolph, Suite 15-200 Chicago, IL 60601-3220 Tel: 312/814-5220 Fax: 312/814-4862 e-mail:	Chairs the Governor's Rural Affairs Council. The charge of the Council is to maintain a focus on rural issues in an increasingly urban state, provide a single point of contact on rural issues in state government, monitor rural conditions and arrange for special projects, prepare a legislative agenda for issues important to rural constituents, and provide access to specialists on major rural issues to help residents and coordinate multi-agency initiatives.
3 EC IS Ms. Gloria Materre– Task Force Chair Executive Director Illinois Housing Development Authority 401 N. Michigan Ave., Suite 700 Chicago, IL 60611 Tel: 312/836-5319 Fax: 312/832-2170 e-mail: gmaterre@ihda.org	The State's Housing Finance Agency. Responsible for issuing bonds for affordable housing development and first-time homebuyer assistance. Administers the State's allocation of Federal HOME funds and Federal Low Income Housing Tax Credits. Also administers the Illinois Affordable Housing Trust Fund and Illinois Affordable Housing Tax Credits. Participates in the HUD Section 8 Mark-to-Market debt restructuring program. The Office of Housing Coordination Services (OHCS) provides technical assistance and operates a statewide housing information clearinghouse. OHCS coordinates the production of the Consolidated Plan for the State.
4 EC IS Mr. Andrew Fox Chief Operating Officer Illinois Department of Human Services 401 S. Clinton St., 7th Floor Chicago, IL 60607 Tel: 312-793-1747 Fax: 312-793-2351 e-mail: andrew.fox@illinois.gov	Coordinates most of the state-administered human services. Strives to help Illinois residents achieve self-sufficiency, independence and health to the maximum extent possible by providing integrated, family-oriented services and promoting prevention in partnership with communities. DHS is divided into four divisions: Mental Health and Developmental Disabilities Services, Community Health and Prevention, Transitional Services and Community Operations, and two offices: Alcoholism and Substance Abuse and Rehabilitation Services.
5 IS Mr. Charles D. Johnson, Director Illinois Department on Aging 421 E. Capitol Springfield, IL 62701 Tel: 217/785-3356 Fax: 217/785-4477 e-mail: Charles.Johnson@aging.state.il.us	The Illinois Department on Aging helps older people live independently in their own homes and communities. As the population ages, services and programs for older people must evolve as well because longevity means more when quality of life is enhanced. To best serve older adults, the Department also serves their families and teaches younger people about the realities of aging, so many programs have an intergenerational emphasis. Working with Area Agencies on Aging, community-based service providers and older people themselves, the Department strives to improve quality of life for current and future generations of older Illinoisans. Administers the Community Care Program.

EXHIBIT 5

ILLINOIS HOUSING TASK FORCE		
	COMMITTEE MEMBER	**DESCRIPTION OF ORGANIZATION**
6 EC IS	Mr. Warren Ribley, Director Illinois Department of Commerce and Economic Opportunity 100 W. Randolph, Suite 3-400 Chicago, IL 60601 Tel: 312/814-7179 Fax: 312/814-1843 e-mail:	Advances economic development by improving the competitiveness of Illinois in the global economy, resulting in growing prosperous industries, high-quality jobs, and world-class communities. Assists with the expansion, retention and location of new and existing businesses; promotes Illinois exports and foreign direct investment; advances the commercialization of new technologies and technology-based enterprise development; provides training and educational assistance to build a productive workforce; promotes development of small businesses, the Illinois coal industry, and the tourism and film industries; encourages recycling and use of alternative energy resources, and assists communities in addressing infrastructure and quality of life issues.
7 IS	Mr. Erwin McEwen, Director Illinois Department of Children and Family Services 100 W. Randolph, 6th Floor Chicago, IL 60601 Tel: 312/814-4650 Fax: 312/814-1888 e-mail:	Provides services to children and families to prevent abuse and keep families intact; receives reports of child abuse and neglect; conducts investigations; provides protective services and substitute are settings for children; arranges adoptions and guardianships for children under the department's care, and licenses foster homes and other child care settings. Administers the Norman Housing Advocacy and Cash Assistance Program and the Youth Housing Assistance Program.
8 IS	Dr. Damon T. Arnold, Director Illinois Department of Public Health 122 S. Michigan Avenue, 20th Floor Chicago, IL 60603 Tel: 312/814-2608 Fax: 312/793-7963 e-mail: darnold@idph.state.il.us	Administers about 200 programs and services that promote the health of Illinois citizens through prevention and control of disease and injury. Strives to eliminate health hazards, regulate health care facilities and identify and control outbreaks of disease. Administers the Housing Opportunities for Persons With AIDS (HOPWA) Program as well as the Get the Lead Out Campaign for lead-based paint removal.
9 IS	Mr. Barry S. Maram, Director Illinois Department of Healthcare and Family Services Bloom Building 201 S. Grand Ave. East Springfield, IL 62763 Tel: 217/782-1200 Fax: 217/524-7979 e-mail: Barry_Maram@mail.idpa.state.il.us	Administers the Medicaid and KidCare programs, which provide health care assistance to 1.4 million persons per month. Oversees the state's Child Support Enforcement Program, which locates absent parents, establishes paternity and child support, obtains medical support for children, enforces delinquent support orders and administers the State Disbursement Unit for collecting and disbursing child support payments. Administers the Medicaid waiver for Supportive Living Facilities.
10 IS	Mr. Gary Hannig, Secretary Illinois Department of Transportation 2300 S. Dirksen Parkway Springfield, IL 62764 Tel: 217/782-5597 Fax: 217/782-6121 e-mail:	Plans, coordinates, constructs, operates and maintains the state's extensive transportation network, which encompasses airports, highways and bridges, as well as public transit, rail freight and rail passenger systems.
11	Dr. Cynthia B. Struthers Illinois Institute for Rural Affairs Western Illinois University 524 Stipes Hall Macomb, IL 61455 Tel: 309/298-2282 Fax: 309/298-2142 e-mail: CB-Struthers@wiu.edu	Located at Western Illinois University, the IIRA is designed to improve the quality of life in rural areas by developing public-private partnerships with local agencies on community development projects in rural areas. The Institute works on projects including rural economic and community development, rural health care, rural education, rural public transportation, public management policies, housing, and technology.

EXHIBIT 5

ILLINOIS HOUSING TASK FORCE

	COMMITTEE MEMBER	DESCRIPTION OF ORGANIZATION
12	Midwest Regional Director U.S. Department of Housing and Urban Development 77 W. Jackson Blvd., 26th Floor Chicago, IL 60604 Tel: 312/353-6236 ext. 2650 e-mail: Joseph_Galvan@hud.gov	Federal agency responsible for allocating the majority of housing-related resources involving community development, affordable housing development and preservation, emergency shelters, special needs housing, fair housing, supportive housing and public housing.
13	Mr. Barry Ramsey, Housing Programs Director U.S. Department of Agriculture-Rural Development 2118 W. Park Court, Suite A Champaign, IL 61821 Tel: 217/403-6222 Fax: 217/403-6231 e-mail: Barry.Ramsey@il.usda.gov	The overall mission of USDA-Rural Development is to improve the quality of life for rural Americans. By providing technical assistance and programs to rural Americans, a stronger economy will be built and will improve the quality of life for all. Formerly Farmers Home Administration, the Rural Development arm of the U.S. Department of Agriculture is responsible for allocating its housing resources to rural communities.
14	Honorable Julie Hamos Illinois House of Representatives 820 Davis St., Suite 103 Evanston, IL 60201 Tel: 847/424-9898 Fax: 847/424-9828 e-mail: Julie@juliehamos.org	Representative Hamos is a member of the Housing and Urban Development Committee.
15	Representative for the President of the Illinois Senate	
16	Mr. John Voit, President Seguin Services, Inc. 3100 S. Central Ave. Cicero, IL 60804-3987 Tel: 708/222-4530 Fax: 708/222-0478 e-mail: jvoit@seguin.org	Seguin Services supports adults and children with disabilities and other special needs, enabling them to be productive, valued members of society. Seguin owns 62 residential facilities in 21 communities throughout Chicago's south and western suburbs through the Community Integrated Living Arrangement program. Mr. Voit was designated to the Task Force by State Representative Tom Cross.
17	Representative for the Illinois Senate Minority Leader	
18	Ms. Katrina Van Valkenburgh, Executive Director Corporation for Supportive Housing 203 N. Wabash St., Suite 410 Chicago, IL 60601 Tel: 312/332-6690 Fax: 312/332-7040 e-mail: katrina.van@csh.org	CSH helps communities create permanent housing with services to prevent and end homelessness. Provides capacity building training; pre-development funding, and advocacy services for supportive housing developers and projects.
19 EC	Mr. George Dinges, President -Development Services Group, Inc./ 401 E. Adams Springfield, IL 62701 Tel: 217/241-0131 Fax: 217/241-0337 e-mail: dsg_george@sbcglobal.net	DSG is a private consulting firm that has had extensive experience with economic/housing development programs. It worked with the Chicago Equity Fund to create a downstate counterpart, the Illinois Equity Fund, to syndicate low-income housing tax credits. Both organizations have worked extensively in central and southern Illinois in developing family, elderly, and assisted living projects.

EXHIBIT 5

ILLINOIS HOUSING TASK FORCE		
	COMMITTEE MEMBER	**DESCRIPTION OF ORGANIZATION**
20	Mr. Bruce Gottschall, Executive Director Neighborhood Housing Services (NHS) of Chicago s/b: 1279 N. Milwaukee, 5th Floor Chicago, IL 60622 Tel: 773/329-4010 Fax: 773/329-4120 e-mail: bgottschall@nhschicago.org	NHS of Chicago is a non-profit organization working to rebuild low and moderate income neighborhoods in the City of Chicago that are experiencing deterioration and disinvestment. Formed in 1975, NHS stimulates community investment through a partnership of residents, businesses, and government.
21 EC	Mr. Robert Grossinger, Task Force Vice-Chair Senior Vice President, Community Development LaSalle Bank N.A. 135 S. LaSalle St., Ste 4010 Chicago, IL 60603 Tel. 312/904-9677 Fax: 312/904-4050 e-mail: robert.grossinger@abnamro.com	Private-sector Co-Chair of the HTF and former Vice-Chair of the Governor's Transition Team Housing Committee (Finance). Mr. Grossinger also formerly worked to start up the Corporation for Supportive Housing's Chicago office. Prior to that, he was Assistant Director at IHDA. Works with LaSalle, Chicago's second largest bank, in its CRA investment and community-based lending programs.
22	Mr. King Harris, Senior Executive Chicago Metropolis 2020 200 South Wacker Dr., Ste. 3910 Chicago, IL 60606-5802 Tel: 312/831-4131 Fax: 312/382-0722 e-mail: kharris@hhicap.com	A non-profit organization created by the Commercial Club of Chicago in 1999 to advocate for better regional planning and smart investments to promote the region's long-term health. Authored a Workforce Housing Policy Agenda (report) in Summer of 2002.
23 EC	Ms. Sharon Hess, Director Southern Illinois Coalition for the Homeless 408 E. De Young P.O. Box 955 Marion, IL 62959 Tel: 618/993-0094 Fax: 618/993-4013 1-800-377-3062 e-mail: sichome@midwest.net	The Southern Illinois Coalition for the Homeless (SICH) is a private, not-for-profit corporation formed by rural social service agency directors in 1989. SICH administers a rural homeless-to-homeowner program for very-low income families in over 24 counties in southern Illinois. SICH also operates 12 units of transitional housing.
24 EC	Mr. Brian Hollenback, Executive Director Rock Island Economic Growth Corporation 120-16 1/2 St. Rock Island, IL 61201 Tel: 309/788-6311 Fax: 309/788-6323 e-mail: brian@teamrockisland.com	This organization has been instrumental in the revitalization of downtown Rock Island, and has worked with IHDA in multi-family, single-family rehab, and homebuyer programs.
25 EC	Mr. William Malleris 977 W. Bauer Rd. Naperville, IL 60563-1108 Tel: 630/740-1787	Developer of rental apartment complex in Naperville which serves as a national model of barrier-free accessible and integrated housing. Provides consulting services in a number of related disabilities services/areas.

EXHIBIT 5

ILLINOIS HOUSING TASK FORCE

	COMMITTEE MEMBER	DESCRIPTION OF ORGANIZATION
26	Ms. Ellen Sahli, Commissioner Department of Housing City of Chicago - Department of Community Development 33 N. LaSalle Street Chicago, IL 60602 Tel: 312/742-8400 Fax: 312/742-1564 e-mail: esahli@cityofchicago.org	The City's Department of Housing (DOH) is responsible for operating a broad array of federal, state, and locally funded affordable housing programs, including CDBG, HOME, LIHTC, bond financing, and local funds. Regularly provides joint financing on IHDA-assisted projects in the city.
27 EC	Mr. Lawrence Anton Seals, Jr. District Programs Coordinator Congressman Bobby Rush c/o District Office 700-706 E. 79th St. Chicago, IL 60619 Tel: 773/224-6500 Fax: 773/224-9624 e-mail: Lawrence.Seals@mail.house.gov	Congressman Rush served as the Chair of the Governor's Transition Team Housing Committee, whose recommendations report was instrumental in creating the Illinois Housing Initiative. His linkage to federal block grant, tax credit, rental assistance, mortgage insurance, and other programs is vital to the Housing Task Force's work.
28	Mr. Eloy Salazar, Executive Director Illinois Migrant Council 28 E. Jackson Blvd. Chicago, IL 60604 Tel; 312/663-1522 Fax: 312/663-1994 e-mail: imces@aol.com	IMC is a community-based, non-profit organization with the permanent mission of promoting employment, educational, and other opportunities for migrant and seasonal farmworkers and their families to achieve economic self-sufficiency and stability.
29	Mr. Doug Scott, Executive Director Illinois Environmental Protection Agency 1021 N. Grand Ave. East P.O. Box 19276 Springfield, IL 62794 Tel: 217/782-3397 Fax: 217/782-9039 www.epa.state.il.us	The Illinois Environmental Protection Agency (IEPA) safeguards environmental quality consistent with the social and economic needs of the State and protects health, welfare, property and the quality of life.
30 EC	Ms. Robin Snyderman, Housing Director Metropolitan Planning Council 25 E. Washington St., Ste. 1600 Chicago, IL 60602 Tel: 312/863-6007 Fax: 312/922-5619 e-mail: rsnyderman@metroplanning.org	Founded in 1934, Metropolitan Planning Council (MPC) is a non-profit, non-partisan group of business and civic leaders committed to serving the public interest through promoting and implementing sensible planning and development policies. Coordinated Regional Rental Market Analysis, and also staffed the Governor's Transition Team's Housing Committee. Has worked actively with IHDA through employer-assisted housing and its Regional Housing Initiative programs.
31	Ms. Robin Benson, Project Manager Illinois Assistive Technology Program 1 West Old State Capitol Plaza, Suite 100 Springfield, IL 62701 Tel: 217/522-7985 Fax: 217/522-8067 rbenson@iltech.org	The Illinois Assistive Technology Program promotes independent living through technology for people with disabilities in Illinois. IATP believes that disability does not diminish a person's right to live independently, have choices, benefit from an education, pursue meaningful careers, and enjoy full inclusion and integration in the economic, political, social, cultural, and educational mainstream of society in the United States.

EXHIBIT 5

ILLINOIS HOUSING TASK FORCE		
	COMMITTEE MEMBER	**DESCRIPTION OF ORGANIZATION**
323	Ms. Ofelia Navarro, Executive Director Spanish Coalition for Housing 4035 West North Avenue Chicago, IL 60639 Tel: 773/ 292-5784 e-mail: OfeliaNav@aol.com	The Spanish Coalition for Housing is an Illinois nonprofit corporation certified by the HUD to provide housing counseling to low and moderate- income individuals. The objectives of the Comprehensive Housing Counseling Program are to: provide the necessary foundation to housing consumers to develop competence and responsibility in meeting their housing needs; provide the necessary information and assistance to renters and homeowners to enable them to avoid rent delinquencies, mortgage defaults and foreclosures; provide housing consumers with information and assistance regarding HUD and Chicago Housing Authority Housing programs; and enable prospective mortgagors to understand and accept their responsibilities to their mortgages (lenders) and to HUD.
33	Mr. Will Jordan, Executive Director Metropolitan St. Louis Equal Housing Opportunity Council (EHOC) 1027 South Vandeventer Avenue, 6th Floor St. Louis, MO 63110 Tel: 314/ 534-5800	EHOC provides education on fair housing laws for housing providers, local governmental bodies, and the general public. EHOC works in the Greater St. Louis Area and serves the Illinois counties of St. Clair, Madison and Monroe. EHOC takes enforcement actions against those who are found through investigations to discriminate illegally. EHOC also provides community outreach by participating in grass-roots and community-based projects, working with academics, civil rights leaders, and the housing industry.
34	Mr. Brent E. Adams, Acting Secretary Illinois Department of Financial and Professional Regulation (IDFPR) 100 W. Randolph, 9th Floor Chicago, IL 60601 Tel: 312/814-4500 Fax: 312/814-3145	IDFPR is comprised of three divisions: Banks and Real Estate, Financial Institutions, and Professional Regulation. It regulates and licenses banks and financial institutions, real estate business and professionals, insurance companies, and various other licensed professionals. It enforces professional practice standards and protects the rights of Illinois residents in their dealings with these industries.

EXHIBIT 6

STATE OF ILLINOIS PUBLIC NOTICE
of Public Hearings on the Proposed State Consolidated Plan (Five Year Plan and Action Plan)

In compliance with the United States Department of Housing and Urban Development's (HUD's) rules which require the State to develop a Consolidated Plan, the Illinois Housing Development Authority (IHDA), in coordination with the Illinois Department of Commerce and Economic Opportunity (DCEO), the Illinois Department of Public Health (IDPH), and other State agencies, announces the completion and availability of the draft (proposed) Consolidated Plan/Five-Year Plan for Calendar Years 2010-2014. This document sets forth priorities for the State's housing and non-housing community development needs for Calendar Years 2010-2014, and also highlights all known funding projections for Program Year 2010 (January 1, 2010 to December 31, 2010) under all major federal and State housing programs. The Consolidated Plan includes the following sections: Citizen Participation; Housing and Homeless Needs Assessment; Housing Market Analysis; Strategic Plan; Action Plan; and Priorities. The Consolidated Plan generally covers areas of the State that are not otherwise under the jurisdiction of a local Consolidated Plan, as well as statewide programs. The State Consolidated Plan also serves as the State's annual funding applications to HUD for the following formula grant programs: the Community Development Block Grant (CDBG); the HOME Investment Partnerships Program; the Emergency Shelter Grants (ESG) Program; and the Housing Opportunities for Persons With AIDS (HOPWA) Program. IHDA was designated by Governor Edgar on June 16, 1994 as the lead State entity for developing the Consolidated Plan.

By September 30, 2009, IHDA will have posted the entire draft Five-Year Plan and Action Plan on its website at www.ihda.org as well as distributed approximately 150 copies of the draft Consolidated Plan to public libraries throughout the State. It will also have approximately 100 hard copies and executive summaries of the draft Consolidated Plan available to the public upon request. This draft document is available to the public for review and comment during the public comments period, which begins September 30, 2009 and ends October 30, 2009.

Three public hearings are held during the 30-day public comments period to solicit comments and input on the State's priorities and its allocation of funds from interested parties and the general public. The public hearings schedule is as follows:

Friday, October 9, 2009	**Wednesday, October 14, 2009**	**Thursday, October 15, 2009**
Public Hearing #1	**Public Hearing #2**	**Public Hearing #3**
Chicago - IHDA.	Marion-State Reg. Office Bldg.	Illinois State Library
401 North Michigan Avenue	2309 West Main Street	300 South Second Street
7th Floor (Reception)	Conference Room	Authors Room, 1st Floor
Chicago, Illinois	Marion, Illinois	Springfield, Illinois
1:00 P.M.	6:00 P.M.	1:00 P.M.

All sites listed here are fully accessible to persons with physical disabilities.

Persons are welcome to provide public comments prior to, at, or after these scheduled hearings. Those individuals interested in giving oral testimony or comments at any of these hearings must register prior to the start of each public hearing, and are encouraged to bring a written summary of their comments to the public hearings to ensure that their concerns receive a written response from the State. The time allotted each respondent may be limited, based on the number of individuals registered to speak. Other written comments (without oral testimony) are also welcomed to be presented at each hearing or mailed directly to IHDA afterwards, but **all written public comments must be received by IHDA by close of business on October 30, 2009** for them to be considered. Hearing-impaired and sight-impaired individuals in need of services (such as an interpreter or documents in large-print/Braille) should make requests directly to IHDA at the telephone numbers below at least three (3) days before the hearing which they plan to attend. IHDA will make reasonable efforts to accommodate such requests. IHDA will also attempt to make available accommodations for significant groups of Non-English speaking residents upon similar advance request. To obtain additional information concerning these public hearings, please call (312) 836-5383 or TDD/TTY (312) 836-5222.

Written comments should be sent to the following:

Illinois Housing Development Authority
Office of Housing Coordination Services (OHCS)
Attention: Consolidated Plan
401 North Michigan Avenue, Suite 700
Chicago, Illinois 60611

Statewide Housing-Related Agencies and Organizations — Exhibit 7

1) *Coalition of Citizens with Disabilities in Illinois (CCDI)*
ATTN: Brendt Ramsey
Executive Director
300 East Monroe St., Suite 100
Springfield, IL 62701
Ph: 217/522-7016
Fax: 217/522-7024
http://www.ccdionline.org

2) *Community Bankers Association of Illinois (CBAI)*
ATTN: Robert Wingert
Executive Director
901 Community Drive
Springfield, IL 62703-5184
Ph: 217/529-2265
Fax: 217/782-1206
Email: bobw@cbai.com
http://www.cbai.com

3) C*orporation for Supportive Housing (CSH)*
ATTN: Katrina Van Valkenburgh
Executive Director
Email:
Katrina.van.valkenburgh@csh.org
203 N. Wabash, Suite 410
Chicago, IL 60601
Ph: 312/332-6690 x14
Fax: 312/332-7040
http://www.csh.org

4) *Federal Home Loan Bank (FHLB) of Chicago*
ATTN: Eldridge Edgecombe
Senior Vice-President
111 East Wacker Drive
Chicago, IL 60601
Ph: 312/565-5705
Fax: 312/565-5823
Email: eedgecombe@fhlbc.com
http://www.fhlbc.com

5) *Federal Home Mortgage Loan Corporation (Freddie Mac) (FHMLC)*
North Central Regional Office
333 West Wacker Drive, Suite 2500
Ph: 312/407-7400
Fax: 312/407-7496
http://www.freddiemac.com

6) *Federal National Mortgage Association (FNMA or "Fannie Mae")*
ATTN: Ms. Laurie O'Brien
Managing Housing Community Director
1 South Wacker, Suite 1300
Chicago, IL 60606
Ph: 312/368-6378 (direct)
Fax: 312/368-6064
Email: laurie_o'brien@fanniemae.com
http://www.fanniemae.com

7) *Federal Reserve Bank (FRB) of Chicago*
ATTN: Harry Pestine
Director
Community Affairs Program, Illinois
230 South LaSalle Street
Chicago, IL 60604-1413
Ph: 312/322-5877
Fax: 312/913-2626
Email: harry.pestine@chi.frb.org
http://www.frbchi.org

8) *Governor's Rural Affairs Council (GRAC)*
ATTN: Carolyn Brown-Hodge
Capitol Building
Room 207
Springfield, IL 62706
Ph: 217/557-9469
Email: carolyn.brownhodge@illinois.gov

9) *Homebuilder's Association (HBA) of Illinois*
ATTN: Mark Harrison
Executive Vice-President
112 West Edwards Street
Springfield, IL 62704
Ph: 217/753-3963 or 800/255-6047
Fax: 217/753-3811
Email: markhba1@aol.com
http://www.hbai.org

10) *Housing Action Illinois (HAI)*
ATTN: Sharon Legenza
11 East Adams, Suite 1601
Chicago, IL 60603
Ph: 312/939-6074
Fax: 312/939-6822
Email: Sharon@housingactionil.org
http://www.statewidehousing.org

11) *Illinois Assistive Technology Program*
ATTN: Robin Benson
Program Manager, Homeownership
Coalition for Persons with Disabilities
1 W. Old State Capital Bldg. Plaza
Suite 100
Springfield, IL 62701
Ph: 217/522-7985
Fax: 217/522-8067

12) *Illinois Association of Housing Authorities (IAHA)*
ATTN: Vicki Miles
Executive Coordinator
350 State Hwy. Y
Jackson, MO 63755
Ph: 573/243-4439
Fax: 573/243-9219
Email: iahacor@clas.net
http://www.iahaonline.org

13) *Illinois Association of Realtors (PFHO)*
ATTN: Beth Llewellyn
Coordinator, Real Estate Finance
3180 Adloff Lane, #400
Springfield, IL 62703
Ph: 217/529-2600
Fax: 217/529-2904
Email: iaraccess@iar.org
http://www.illinoisrealtor.org

14) *Illinois Association of Regional Councils (ILARC)*
ATTN: Kelly Murray
State Association Coordinator
413 W. Monroe St.
Springfield, IL 62704
Ph: 217/528-5331
Fax: 217/528-5562
Email: iacbm@msn.com
http://www.ilregionalcouncils.org

15) *Illinois Bankers Association (IBA)*
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Executive Director
133 S. Fourth St.
Springfield, IL 62701
Ph: 217/789-9340
Fax: 217/789-5410
Email: lkoch@ilbanker.com
http://www.ilbanker.com

16) *Illinois Coalition to End Homelessness*
ATTN: Matthew Hanafee
Executive Director
127 North Marion
Oak Park, IL 60301
Ph: 708/848-0503
Fax: 708/848-0530
http://www.illinoiscoalition.org

17) *Illinois Community Action Association (ICAA)*
ATTN: Dalitso Sulamoyo
Executive Director
3435 Liberty Drive
Springfield, IL 62704
Ph: 217/789-0125
Fax: 217/789-0139
Email: sulamoyo@icaanet.org
http://www.icaanet.org

18) *Illinois Department of Commerce and Economic Opportunity (DCEO)*
620 E. Adams Street
Springfield, IL 62701
ATTN: Maureen Palmer
Deputy Director
Bureau of Community Development
100 W. Randolph Street
Chicago, IL 60601
Ph: 312/814-5701
Fax: 312/814-2370
ATTN: Patrick Davis
Manager
Division of Community Assistance
Ph: 217/785-6142
Fax: 217/782-1206
ATTN: Jonathan Feipel
Division of Energy and Recycling
Ph: 217/785-2009
ATTN: Gail Hedges
Manager
Division of Economic Opportunity
Ph: 217/785-2533
Fax: 217/782-1206
http://www.commerce.il.state.il.us

19) *Illinois Facilities Fund (IFF)*
ATTN: Trinita Logue
Executive Director
300 W. Adams, Suite 341
Chicago, IL 60606
Ph: 312/629-0060
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Email: tlogue@iffund.org

20) *Illinois Housing Council (IHC)*
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322 S. Green St., #400
Chicago, IL 60607
Ph: 312/491-4444
Fax: 312/421-6162
Email: awagner@ilhousing.org

21) *Illinois Housing Development Authority (IHDA)*
401 N. Michigan Avenue, Suite 900
Chicago, IL 60611
ATTN: Gloria Materre, Exec. Dir.
Jane Bilger, Asst. Exec. Director
Ph: 312/836-5319
Ph: 312/836-5200 (all departments)
TDD: 312/836-5222

ATTN: Bill Pluta
Director
Office of Housing Coordination Services
Ph: 312/936-5383
Fax: 312/832-2191
Email: wpluta@ihda.org
http://www.ihda.org

ATTN: Linda Thurmond
Managing Director
Multi-Family Programs Department
Ph: 312/836-5292

ATTN: Bill Smirniotis
Managing Director
Single-Family Programs
Ph: 312/836-5299

22) *Illinois Institute for Rural Affairs (IIRA)*
Western Illinois University (WIU)
ATTN: Christopher D. Merrett
Director
518 Stipes Hall
Macomb, IL 61455
Ph: 309/298-2237 or 800/526-9943
Fax: 309/298-2142
Email: CD-Merrett@wiu.edu
http://www.iira.org

23) *Illinois Manufactured Housing Association (IMHA)*
ATTN: R.W. Thieman, Jr.
Executive Director
3888 Peoria Road
Springfield, IL 62702
Ph: 217/528-3423
Fax: 217/544-4642
Email: bthieman@imha.org
http://www.imha.org

24) *Illinois Mortgage Bankers Association (IMBA)*
ATTN: Barbara Zajicek
Executive Director
111 W. Washington St., Suite 1320
Chicago, IL 60602
Ph: 312/236-6208
Fax: 312/236-7117
Email: imba@anet-chi.com
http://www.imba.org

25) *Illinois Municipal League (IML)*
ATTN: Larry Frang
Executive Director
500 E. Capitol Street
Springfield, IL 62701
Ph: 217/525-1220
Fax: 217/525-7438
http://www.iml.org

26) Illinois Network of Centers for Independent Living (INCIL)
ATTN: Ann Ford
Executive Director
One West Old State Capitol Plaza
Suite 501
Springfield, IL 62701
Ph: 217/525-1308
Fax: 217/525/1312

27) *Institute of Real Estate Management (IREM)*
ATTN: Ann Arnot
National Headquarters
430 N. Michigan Ave
Chicago, IL 60611
Ph: 800/837-0706, X-6005
Fax: 312/239-6039
Email: custserv@irem.org

28) *Life Services Network*
ATTN: Dennis Bozzi
Executive Director
911 N. Elm St., Suite 228
Hinsdale, IL 60521
Ph: 630/325-6170
Fax: 630/325-0749
Email: dbozzi@lsni.org
http://www.lsni.org

29) *National Association of Housing and Redevelopment Officers (NAHRO)*
Illinois Chapter
ATTN: Steve Silverman
Executive Director
Waukegan County Housing Authority
215 South Martin Luther King
Waukegan, IL 61801
Ph: 847/625-4609
Fax: 847-244-8591
http://www.nahro.org

30) *Rural Partners, Inc*
Anne Silbis
President
3085 Stevenson Drive, Suite 308
Springfield, IL 62703-4440
Ph: 217/585-9242
Fax: 217/585-8233
Email: @ruralpartners.org
http://www.ruralpartners.org

31) *Rural Rental Housing Association (RRHA) of Illinois*
ATTN: Michael Todd
Executive Director
P.O. Box 3141
Quincy, IL 62305
Ph: 217/316-3102
Fax: 217/774-5065
Email:
Michael@toddcreativeoutdoors.com

32) *Statewide Independent Living Council (SILC) of Illinois*
ATTN: Gerard Broeke
Executive Director
122 S. Fourth Street
Springfield, IL 62701
Ph: 217/523-2587
Fax: 217/523-0427
Email: silc@silcofillinois.org
http://www.silcofillinois.org

33) *Supportive Housing Providers Association (SHPA)*
ATTN: Janet Hasz
Executive Director
212 East Ohio, 5th Floor
Chicago, IL 60611
Ph: 773/359-0123
Fax: 773/935-4662
Email: supportivehsg@aol.com

34) *U.S. Department of Agriculture (USDA) Rural Development*
ATTN: Barry Ramsey
Housing Programs Director
2118 West Park Court, Suite A
Champaign, IL 61821
Ph: 217/403-6222
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Email: Barry.Ramsey@il.usda.gov

35) *U.S. Department of Housing and Urban Development (HUD)*
ATTN: Beverly E. Bishop
Acting Regional Director
77 West Jackson Boulevard
Chicago, IL 60604-3507
Ph: 312/353-5680
Fax: 312/886-2729

ATTN: Ray Willis,
Director
Office of Community Planning and Development
Ph: 312/353-1696, X-2713
Fax: 312/353-5417

ATTN: Steve Meiss
Director
Office of Public Housing
Ph: 312/353-6236, X- 2301
Fax: 312/886-4060

ATTN: Edward Hinsberger
Director
Office of Housing
Ph: 312/353-6236, X-2108
Fax: 312/353-5164

ATTN: Maury McGough
Director
Office of Fair Housing and Equal Opportunity
Ph: 312/353-6236, X-2430

Fax: 312/886-7132
http://www.hud.gov/local/chi/
commnty.html

36) *U.S. Department of Housing and Urban Development (HUD)*
Springfield

ATTN: John Meyers
Field Office Director
Ph: 217/492-4120 ext 1101
John.w.meyers@hud.gov

EXHIBIT 8

RESERVED FOR PUBLIC NOTICE

LOCATIONS OF PUBLIC LIBRARIES — EXHIBIT 9

Hayner Public Library District
Mrs. Mary Deane Huntley, Director
401 State Street
Alton, IL 62002
618/462-0651

Arlington Heights Memorial Library
Ms. Kathleen M. Balcom, Exec. Librarian
500 North Dunton Avenue
Arlington Heights, IL 60004
708/392-0100

Aurora Public Library
Ms. Janet Plaza, Director
1 East Benton Street
Aurora, IL 60506
708/896-9761

Belleville Public Library
Mr. James Guenther, Director
121 East Washington Street
Belleville, IL 62220
618/234-0441

Berwyn Public Library
Mr. Bill Hensley, Librarian
2701 S. Harlem
Berwyn, IL 60402
708/795-8000

Bloomington Public Library
Mr. Matthew Kubiak, Director
205 East Olive St. - P.O. Box 3308
Bloomington, IL 61701-3308
309/828-6091

Cairo Public Library
Ms. Louise P. Ogg, Librarian
1609 Washington Avenue
Cairo, IL 62914
618/734-1840

Calumet City Public Library
Ms. Vicki Novak, Admin. Librarian
660 Manistee Avenue
Calumet City, IL 60409
708/862-6220

Carbondale Public Library
Ms. Jan Miller, Reference Librarian
405 West Main Street
Carbondale, IL 62901
618/457-0354

Carmi Public Library
Ms. Elaine Foster, Librarian
201 North Church Street
Carmi, IL 62821
618/382-5277

Carol Stream Public Library
Ms. Lynn O'Dell, Director
616 Hiawatha Drive
Carol Stream, IL 60188
708/653-0755

Centralia Public Library
Ms. Juanita Moore, Director
515 East Broadway
Centralia, IL 62801
708/653-0755

Champaign Public Library
Mr. Ronald B. McCabe, Director
505 S. Randolph
Champaign, IL 61820-5193
217/356-4754

Booth Library
Attn: Dr. Robert P. Chen
Eastern Illinois University
600 Lincoln Avenue
Charleston, IL 61920-3099
217/581-6061

Charleston Carnegie Public Library
Ms. Sheryl Snyder, Librarian
712 Sixth Street
Charleston, IL 61920
217/345-4913

Chester Public Library
Ms. Frances L. McDonald, Director
733 State Street
Chester, IL 62233
618/826-3711

Chicago Municipal Reference Library
Ms. Ellen O'Brien, Reference Librarian
400 S. State Street, 5th Floor
Chicago, IL 60605
312/744-4526

Chicago Public Library, Austin Branch
Attn: Donna Kanapes
5615 W. Race
Chicago, IL 60644
312/746-5038

Chicago Public Library, Brighton Park Branch
Attn: Margaret Crema
4314 S. Archer
Chicago, IL 60652
312/747-0666

Chicago Public Library, Edgewater Branch
Attn: Mary Clark
1210 W. Elmdale Ave.
Chicago, IL 60660
312/744-8313

LOCATIONS OF PUBLIC LIBRARIES — EXHIBIT 9

Chicago Public Library, Lincoln Park Branch
Attn: Pat Gleason
1150 W. Fullerton Avenue
Chicago, IL 60614
312/744-1926

Chicago Public Library, Logan Square Branch
Attn: Helen Goodman
3255 W. Altgeld
Chicago, IL 60647
312/744-5295

Chicago Public Library, Pullman Branch
Attn: Melanee Simmons
11001 S. Indiana Avenue
Chicago, IL 60628
312/995-0110

Cudahy Library
Attn. Ms. Chia, Librarian
Loyola University
6525 N. Sheridan Road
Chicago, IL 60626
773/508-2658

Legal Assistance Foundation of Chicago
Mr. John Ryden
111. W. Jackson Blvd.
Chicago, IL 60604-3502
312/427-5200

Ronald Williams Library
Ms. Patrice Stearley, Librarian
Northeastern Illinois University, Chicago
5500 N. St. Louis Avenue
Chicago, IL 60625
773/442-4400

University of Illinois Library
Attn Ms. Janet Watkins
University of Illinois, Chicago
801 S. Morgan, M.C. 234
Chicago, IL 60680
312/996-2716

Chicago Heights Free Public Library
Ms. Barbara Paul, Director
15th Street & Chicago Road
Chicago Heights, IL 60411
708/754-0323

Cicero Public Library
Ms. Virginia Ida, Head Librarian
5225 West Cermak Road
Cicero, IL 60650
708/652-8084

Crystal Lake Public Library
Ms. Katheryn I. Martens, Head Librarian
126 Paddock Street
Crystal Lake, IL 60014
815/459-1687

Danville Public Library
Ms. Barbara J. Nolan, Director
307 North Vermilion Street
Danville, IL 61832
217/446-7420

Decatur Public Library
Mr. James Seidl, Director
247 East North Street
Decatur, IL 62523
217/428-6617

DeKalb Public Library
Ms. Joann O'Malley, Director
309 Oak Street
DeKalb, IL 60115
815/756-9568

Northern Illinois University Library
Mr. Earl Shumaker, Librarian
180 W. Stadium Drive
DeKalb, Illinois 60115-2868
815/753-1000

Des Plaines Public Library
Mr. Bernard Oppenneer, Director
841 Graceland Avenue
Des Plaines, IL 60016
708/827-5551

Downers Grove Public Library
Mr. Christopher Bowen, Director
1050 Curtiss Street
Downers Gove, IL 60515
708/960-1200

East St. Louis Public Library
Ms. Cynthia E. Jones, Library Director
405 North Ninth Street
East St. Louis, IL 62201
618/874-7280

Lovejoy Library
Ms. Linda Carlisle, Librarian
Southern Illinois University at Edwardsville
P. O. Box 1063
Edwardsville, IL 62026
618/650-2000

Helen Matthes Library
Ms. Normalie Strickland, Director
100 East Market Street
Effingham, IL 62401
217/342-2464

Gail Borden Public Library District
Mr. Daniel Zack, Director
200 North Grove Avenue
Elgin, IL 60120
708/742-2411

LOCATIONS OF PUBLIC LIBRARIES — EXHIBIT 9

Evanston Public Library
Mr. Donald E. Wright, Director
1703 Orrington Avenue
Evanston, IL 60201
708/866-0300

Freeport Public Library
Mr. John Locascio, Director
314 West Stephenson Street
Freeport, IL 61032
815/777-0200

Galena Public Library
Ms. Maren Coates, Director
601 South Bench Street
Galena, IL 60136
815/777-0200

Galesburg Public Library
Mr. Bruce Barkley, Librarian
40 East Simmons Street
Galesburg, IL 61401
309/343-6118

Granite City Public Library
Mr. Robert J. Stack, Director
2001 Delmar Street
Granite City, IL 62040
618/452-6238

Harrisburg Public Library
Ms. Ruth Miller, Director
2 West Walnut
Harrisburg, IL 62946
618/253-7455

Harvey Public Library
Ms. Ruth Bradley, Chief Librarian
155th and Turlington Avenue
Harvey, IL 60426
708/331-0757

Highland Park Public Library
Ms. Jane W. Greenfield, Exec. Dir.
494 Laurel
Highland Park, IL 60035
708/432-0216

Louis Latzer Memorial Public Library
Mrs. Ila Fae Zeller, Librarian
1001 Ninth Street
Highland, IL 62249
618/654-5066

Joliet Public Library
Mr. James R. Johnston, Director
150 North Ottawa Street
Joliet, IL 60431
815/939-4564

Kankakee Public Library
Mr. Michael Furl, Librarian
304 South Indiana Avenue
Kankakee, IL 60901
815/939-4564

Lawrence Township Public Library
Ms. Luann Dillon, Librarian
814 12th Street
Lawrenceville, IL 62439
618/943-3016

Macomb City Public Library
Ms. Elise Henderson, Librarian
235 So. Lafayette St. - P.O. Box 220
Macomb, IL 61455
309/833-2714

University of Illinois Extension at Macomb
Ms. Kathleen Brown,
480 S. Deere Road
Macomb, IL 61455
309/836-2084

Western Illinois University
University Library,
Mr. Chuck Malone, Govt. Info. Librarian
1 University Circle
Macomb, IL 61455
309/298-2719

Metropolis Public Library
Ms. Betty Helton, Librarian
317 Metropolis Street
Metropolis, IL 62960
618/524-4312

Moline Public Library
Mr. Thomas J. Moran, Library Dir.
504 17th Street
Moline, IL 61265
309/762-6883

Morris Area Public Library District
Ms. Pam Wilson, Director
604 Liberty Street
Morris, IL 60450
815/942-6880

Mount Prospect Public Library
Ms. Patricia A. Kelley, Exec. Dir.
10 South Emerson Street
Mt. Prospect, IL 60056
708/253-5675

C.E. Brehm Memorial Public Library District
Mr. Michael Keepper, Admin. Librarian
101 South 7th Street
Mt. Vernon, IL 62864
618/242-6322

Nichols Public Library

LOCATIONS OF PUBLIC LIBRARIES — EXHIBIT 9

Mr. Roger Pearson, Director
200 West Jefferson Avenue
Naperville, IL 60540
708/355-1540

Normal Public Library
Mr. Robert Wegman, Director
206 West College Ave. - P.O. Box 325
Normal, IL 61761
309/452-1757

North Chicago Public Library
Ms. Mary Robinson, Director
2100 Argonne Drive
North Chicago, IL 60064
708/689-0125

Oak Lawn Public Library
Joy C. Kennedy, Director
9427 South Raymond Avenue
Oak Lawn, IL 60453
708/422-4990

Oak Park Public Library
Ms. Deirdre Brennan, Executive Director
834 Lake Street
Oak Park, IL 60301
708/383-8200

Jacobs Library
Illinois Valley Community College
Ms. Evelyn Moyle, Librarian
2578 E 350th Road
Oglesby, IL 61348
815/224-2720

Reddick Library
Mr. Allen J. Woeckel, Director
1010 Canal Street
Ottawa, IL 61350
815/434-0509

William Rainey Harper College
Ms. Mary Severs, LRC
1200 W. Algonquin Road
Palatine, IL 60067
847/925-6000

Pekin Public Library
Mrs. Paula Weiss, Director
301 South Fourth Street
Pekin, IL 61554
309/347-7111

Peoria Public Library
Business, Science and Technology Department
107 NE Monroe Street
Peoria, IL 61602-1070
309/672-8835

Peotone Public Library District
Ms. Cynthia Updike, Librarian
213 West North Street
Peotone, IL 60468
708/258-3436

Pittsfield Public Library
Ms. Helen Wright, Director
205 North Memorial Street
Pittsfield, IL 62363
217/285-2200

Pontiac Public Library
Attn: Head Librarian
401 North Main Street
Pontiac, IL 61674
815/844-7229

Quincy Public Library
Ms. Carolyn Jensen, Director
526 Jersey Street
Quincy, IL 62301
217/223-1309

Rantoul Public Library
Ms. Holley Thompson, Director
225 South Century Boulevard
Rantoul, IL 61866
217/893-3955

Rock Island Public Library
Mr. James F. Warwick, Director
4th & 19th Street
Rock Island, IL 61201
309/788-7627

Rockford Public Library
Mr. Joel C. Rosenfeld, Director
215 North Wyman Street
Rockford, IL 61101
815/965-6731

Round Lake Area Public Library District
Ms. Barbara Pfannkuche, Director
906 Hart Road
Round Lake, IL 60073
708/546-7060

Schaumburg Township Public Library
John Coyne, Director of Ref. Services
32 West Library Lane
Schaumburg, IL 60194
708/885-3373

Skokie Public Library
Ms. Carolyn A. Anthony, Director
5215 Oakton Street
Skokie, IL 60077
708/673-7774

LOCATIONS OF PUBLIC LIBRARIES — EXHIBIT 9

Illinois State Library (40 copies)
Ms. Daphne Selbert, Document Coordinator
300 S. 2nd Street
Springfield, IL 62701-1796
217/782-2994

Lincoln Library
Mr. Carl W. Volkmann, Director
326 South 7th Street
Springfield, IL 62701
217/753-4900

University of Illinois at Springfield
Ms. Cindy Taylor, Documents Librarian
4900 Shepherd Road.
Springfield, IL 62703
217/206-6600

Sterling Public Library
Mrs. Sandy Soderquist, Librarian
102 West Fourth Street
Sterling, IL 61081
815/625-1370

Tinley Park Library
Ms. Pam Deiters, Library Admin.
17101 South 71st Avenue
Tinley Park, IL 60477
708/532-0160

University of Illinois Champaign-Urbana
Ms. Sarah Thomas, Documents Librarian
1408 W. Gregory Drive
Urbana, IL 61801
217/333-8400

Urbana Free Library
Dr. Frederick A. Schlipf, Exec. Dir.
201 South Race Street
Urbana, IL 61801-3283
217/367-4057

Evans Public Library
Ms. Susan Amos, Librarian
215 South Fifth Street
Vandalia, IL 62471
618/283-2824

Waukegan Public Library
Mr. Andrew Stimson, Director
128 North County Street
Waukegan, IL 60085
708/623-2041

Wheaton Public Library
Ms. Melva Hamelink
225 N. Cross Street
Wheaton, IL 60187
708/623-2041

Wilmington Public Library
Ms. Sharon Rufa, Director
210 S. Kankakee Ave.
Wilmington, IL 60481
815/476-2834
Woodstock Public Library
Ms. Margaret Field, Director
414 West Judd
Woodstock, IL 60098
815/388-0542

Yorkville Public Library
Mr. Robert Jackson, Librarian
902 Game Farm Road
Yorkville, IL 60560
630/553-4354

EXHIBIT 10

Public Hearing
For the State of Illinois'
Proposed Five-Year State Consolidated Plan
Program Years 2010-2014

Friday, October 9, 2009 @ 1:00 P.M. in Chicago
Wednesday, October 14, 2009 @ 6:00 P.M. in Marion
Thursday, October 15, 2009 @ 1:00 P.M. in Springfield

Agenda

- Welcome and Introductions/Overview of Agenda
  - Office of Housing Coordination Services (OHCS)
  - Illinois Housing Development Authority (IHDA)

- The Comprehensive Housing Plan Act (P.A. 94-965) and the Annual Comprehensive Housing Plan

- Historical Overview of the State Consolidated Plan and the Five-Year Plan (2010-2014): Citizen Participation Process; ; Housing and Homeless Needs Assessment; Housing Marketing Analysis; Strategic Plan; State Priorities – IHDA

- The State 2010 Action Plan and the Major HUD Formula Funding Programs:
  - Community Development Block Grant (CDAP) and the Non-Housing Community Development Plan - Division of Community Assistance, Illinois Department of Commerce and Economic Opportunity (DCEO)

  - Emergency Shelter Grant (ESG) – DCEO

  - HOME Investment Partnerships Program – IHDA

  - Housing Opportunities for Persons With AIDS (HOPWA) – HIV/AIDS Section, Illinois Department of Public Health (IDPH)

- Other Funding – IHDA

- Other Actions – IHDA

- Public Comments and Testimony/Question and Answer Period

- Adjournment

EXHIBIT 11

RESERVED FOR MINUTES FROM THE CHICAGO PUBLIC HEARING

EXHIBIT 12

RESERVED FOR MINUTES FROM THE MARION PUBLIC HEARING

EXHIBIT 13

RESERVED FOR MINUTES FROM THE SPRINGFIELD PUBLIC HEARING

EXHIBIT 14

RESERVED FOR
Public Comments Letters and Corresponding State Responses

II. HOUSING AND HOMELESS NEEDS ASSESSMENT

A. General

The 2000 U.S. Census provides the most recent comprehensive snapshot in time of the demographic, social and economic characteristics that directly affect and produce different housing needs in the State. Unfortunately, the 2010-2014 Consolidated Plan must be completed before the 2010 Census data is made available, limiting the State's ability to provide updated data for all of the housing-related phenomena detailed in the 2005-2009 Consolidated Plan, which was also based on 2000 U.S. Census data. 2000 Census has thus been retained as the base data of the 2010-2014 Consolidated Plan, but where possible, more recent supplemental data has also been included.

The proportion of households in Illinois with housing problems increased from 27% (or 1,133,383 households) in 1990, to 29% (to 1,349,904 households) in 2000. While the proportions of higher income households with housing problems dropped slightly over the decade, the actual number of households with housing problems increased for all income categories. The National Low-Income Housing Coalition's (NLIHC) Out of Reach report for 2009, which relies on US Census, American Community Survey, and HUD data and adjustment factors, provides the following estimates for Illinois:

Table II-A: 2009 Renter Household Income and Rent Affordability[1]

	Illinois	**Chicago-Naperville-Joliet MSA**
Estimated Median Renter Household Income*	$36,450	$39,644
Percent Needed to Afford 2 BR FMR	98%	101%
Rent Affordable at Median	$911	$911
% Renters Unable to Afford 2 BR FMR**	49%	51%

*Census 2000 median renter household income, projected to 2009 using HUD's income adjustment factor.
** Estimated by comparing the percent of renter median household income required to afford the two-bedroom FMR to the percent distribution of renter household income as a percent of the median within the state, as measured using 2007 American Community Survey Public Use Microdata Sample housing file.

In 2000, housing problems were more prevalent among renters than owners, and more prevalent in metro counties than in non-metro ones. The most frequent housing problem remains housing cost burden. Forty-nine percent of all low-income households are paying more than 30% of their income for housing in Illinois. Extreme cost burden, housing costs over 50% of household income, is common among some categories of households, particularly those with very low or extremely low incomes.

Households with the lowest incomes endure the highest rates of housing problems, with incidence of housing problems tapering off as incomes rise. Persons with disabilities on Supplemental Security Income (SSI) receive $674 per month in SSI, yet the 2009 Fair Market Rent[2] for a studio apartment in Illinois is $679, which exceeds the SSI payment.

[1] National Low-Income Housing Coalition's Out of Reach 2009: http://www.nlihc.org/oor/oor2009/
[2] Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1).

Table II-B: 2009 Percent of Family Area Median Income Needed to Afford Fair Market Rent[3]

# Bedrooms in Housing Unit	Illinois	Chicago-Naperville-Joliet MSA
Zero-Bedroom	39%	42%
One-Bedroom	44%	48%
Two-Bedroom	51%	54%
Three-Bedroom	63%	66%
Four-Bedroom	72%	74%

Overcrowding is found among just 4.7% of Illinois households overall, but it is a particular problem among certain types of households, such as large related renters, who demonstrate high incidence of housing problems other than cost burden, particularly as their incomes rise.

Table II-C: Low and Moderate Income Households with Housing Problems

Type of Problem	% of Households	# of Households
Any Housing Problem	29%	1,349,904
Cost Burden	25%	1,139,337
Severe Cost Burden	11%	492,013
Overcrowding	4.7%	215,801

Source: US Department of Housing and Urban Development, from US Census 2000

B. Categories of Persons Affected

1. Very Low Income Households

(a) Extremely Low Income: Households with incomes under 50% of the HUD adjusted area median income[4] are classified very low income; households with incomes under 30% of that median are extremely low income. Overall 75% of extremely low income households have housing problems, 72% have cost burdens over 30%, and 54% are extremely cost burdened, paying more than 50% of household income for housing.

Among extremely low-income households, large related renters have the greatest rate of housing problems: 90% have housing problems and 76% are cost burdened at over 30% of household income.

In 2000, most categories of renter households were slightly less likely to suffer housing problems than they were in 1990, and owners were more likely to have them. In 1990,

[3] National Low-Income Housing Coalition's Out of Reach 2009: http://www.nlihc.org/oor/oor2009/

[4] Numbers pertaining to income refer to HUD Area Median Family Income (HAMFI) as defined by HUD. For purposes of clarification, there is no difference between HAMFI, MFI or AMI.

small-related renters had the second highest rate of housing problems among households in this income category – at 80% -- and 69% of elderly renters in this income bracket suffered housing problems. In 2000 the proportion of small-related renters with housing problems dropped to 79%, and the proportion of elderly renters dropped to 62%. Meanwhile, housing problems among elderly owners rose from 70% to 73%, and among non-elderly owners it rose from 77% to 79%.

Housing problems are concentrated in metro counties, which are far more populous than non-metro counties, but which also show higher rates of all types of housing problems for every category of extremely low income household (the single exception is cost burden over 30% for large related households – 76% in metro counties; 77% in non-metro ones) – however in no category do non-metro counties trail far behind.

(b) Other Very Low Income: Rates of housing problems drop as incomes rise, but 60% of Other Very Low Income Households (those with incomes between 30-50% MFI) still suffer housing problems; 55% of them are cost burdened. The number of households with extreme cost burden drops sharply from 54% among extremely low income households, to just 20% for other very low income households.

In 2000, rates of housing problems among renters outstripped rates of housing problems among owners in this income category, but the gap has narrowed over the course of the decade. Proportions of Other Very Low Income Renters with housing problems dropped, and proportions of Owners with housing problems rose even faster. By 2000, the proportion of renters with housing problems fell to 66%, but the proportion of owners rose to 54%. The proportion of elderly renters with housing problems also dropped, though it is still 59%, while elderly owners with housing problems increased to 37%. Furthermore the increase in extreme cost burden is almost entirely accounted for by rising rates among owners, a quarter of whom are now extremely cost burdened, vs. 15% of Other Very Low Income Renters.

For this income category the distance between metro and non-metro counties grew as measured by rates of housing problems: 63% of Other Very Low Income Households in metro counties endured housing problems; vs. 46% of their peers in non-metro counties (the difference was only 8 percentage points among Extremely Low Income Households); 58% of households in metro counties were cost burdened, and 22% were extremely cost burdened. In non-metro counties the rates of cost burden and extreme cost burden among this income group drop to 44% and 14% respectively.

2. Low Income

Other Low Income households have incomes between 50-80% MFI. As of 2000 Census, 35% of households in this income group suffered housing problems, and 30% were cost burdened. Rates of housing problems among Other Low Income Renters fell from 1990 to 2000, but rose among Other Low Income Owners. As among extremely low income households, owners in this income category endure housing problems at a rate greater

than renters, especially cost burden. Among renters, housing problems other than cost burden are increasingly important.

In 2000 the proportion of Other Low Income Renters with housing problems had dropped from 38% in 1990 to 32%, and just 21% were housing cost burdened as opposed to 30% in 1990. Housing problems other than cost burden were particularly visible among Large Related Renters: 56% of whom had housing problems in 2000, and 48% of whom had housing problems other than cost burden, such as overcrowding.

Thirty-eight percent of Other Low Income Owners endured housing problems in 2000, and 36% of them were housing cost burdened. The brunt of housing problems fall on non-elderly owners: just 18% of elderly owners had housing problems in 2000, compared to 49% of non elderly owners. Eighteen percent of elderly homeowners paid more than 30% of their income for housing in 2000, versus just 10% in 1990, and 46% of non-elderly owners were doing so in 2000, up from 33% in 1990.

Among Other Low Income Households non-metro counties demonstrate housing problems and cost burden at just under two-thirds the rate of metro counties. For instance, according to 2000 Census data, housing problems afflict 38% of households in metro counties, and 21% in non-metro ones; the rate of cost burden is 32% in metro counties, and 19% in non-metro counties; extreme cost burden is 7% in metro counties, and 4% in non-metro counties.

3. Moderate Income

Surprising numbers of households with incomes over 80% of MFI suffer housing problems. While the rate of housing problems among moderate to high income households is only 12% according to 2000 Census data, this represent more than 300,000 households, including 54,486 renters, and 259,475 owners. Among a substantial portion of these owners (9% of 12%), the primary housing problem is cost burden. Among renters cost burden has been increasingly overshadowed by other housing problems. For instance, 44% of large related renters with moderate to high incomes suffer housing problems – but only 1% are cost burdened. For the remaining 43%, larger numbers of wage earners per household may help minimize cost burden, while contributing to housing problems such as overcrowding.

Housing problems continue to be more prevalent in metro counties than in non-metro ones. Thirteen percent of moderate income households in metro counties have housing problems, and 9% of them are cost burdened, while 6% of households in non-metro counties have housing problems, and just 4% are cost burdened.

4. Needs of Selected Population Groups[5]

Race and ethnic groups and household types with disproportionately high incidences of housing problems are discussed below. Groups with special needs are discussed in a later section.

(a) Minority Race/Ethnic Groups:

Because whites dominate the State's population they represent the largest numbers of households with housing problems: just 23% of whites have housing problems, but this represents 799,807 households. By contrast 261,333 black households suffer housing problems, and 196,815 Hispanic households, but these numbers represent 42% of all black households and 53% of Hispanic households.

The fact that minorities bear housing problems disproportionate to their overall numbers is not surprising considering they also are more likely to be low income, renters, and living in metro areas than their white counterparts. 35% of white households are low income (1,194,396 households), and 18% are very low income (614,230 households). By contrast 63% of all black households are low income, and 43% are very low income.

Thirty-four percent of Hispanics were very low income in 2000, and 59% were low income. Hispanics also have the highest rate of housing problems of any minority group (53%). They are also more likely to live in large households. Overall there are 2.70 persons per household in Illinois, but there are 4.15 Hispanics per Hispanic household. (Though average household sizes were slightly smaller: 2.63 for Illinois, 3.26 for Hispanics in Illinois.) As we have seen in the discussion of income groups, large households are consistently more likely to suffer housing problems other than cost burden, such as overcrowding, even as household incomes rise.

Asian Pacific Islanders are a growing population in many counties. They are the least likely to have housing problems of any minority group, but still almost twice as likely to have housing problems than whites. Thirty-seven percent of Asian Pacific Islanders were low income in 2000 and 22% were very low income; 41% had housing problems, including 47% of Asian Pacific Islander renters and 35% of owners.

Minorities are also more likely to live in metro counties, where proportions of housing problems are higher. Overall, 31% of households in metro counties have housing problems, as opposed to 21% of those in metro counties, and similar discrepancies persist through all income categories.

Nearly 10 out of 12 Illinoisans live in metro counties – but minorities are even more likely to do so, with 95% of blacks, 97% of Hispanics, and 89% of Asian Pacific Islanders. But their numbers are growing faster in non-metro counties. Blacks increased 10% in metro counties, but increased 27% in non-metro ones; Hispanics increased 69%

[5] Except where otherwise indicated, the data in this section were obtained from the 2000 US Census.

in metro counties, but 77% in non-metro ones. Asian-Pacific Islanders increased 41% in metro counties, but they increased 376% in non-metro counties.

(b) Large Households:

Housing problems for large related households are detailed by income category in the paragraphs above. Overall, large related renter households are most likely to suffer housing problems of all household types across all income categories. For extremely low income, large related renters, the rate of housing problems is 90%. For most of these households the primary housing problem was cost burden (76%).

Even as their incomes approached 80% MFI, well over 50% of large related renters endured housing problems, but as their incomes rose, their housing problems were far less likely to be cost burden, and more likely to be other problems such as overcrowding.

(c) Elderly Households:

Overall elderly owners are less likely to suffer housing problems than elderly renters. Forty-seven percent of elderly renters had housing problems in 2000, but only 18% of elderly owners did. However, elderly households are also far more likely to be owners than renters, so elderly homeowners with housing problems outnumbered elderly renters with housing problems by nearly 30,000 households. (There were 112,553 elderly renters with housing problems in 2000, but there were 141,119 elderly owners with housing problems.)

Furthermore, the rate of housing problems for elderly renters dropped between 1990-2000, falling from 53% to 47% overall, and by much more than that for some income categories, while the rate of housing problems among elderly owners grew for every income category. Among extremely low-income households, elderly owners now have a higher rate of housing problems than elderly renters do. The vast majority of elderly households with housing problems are cost burdened. For several categories it appears that all elderly households with housing problems are cost-burdened.

(d) Persons with Disabilities:

The Technical Assistance Collaborative, in its publication Priced Out in 2008[6], reports that in 2008, there were 158,219 non-elderly adults (aged 18 to 64) receiving Supplemental Security Income (SSI) benefits in Illinois. Because many persons with disabilities do not receive SSI, this figure does not represent the total of persons with disabilities in Illinois, which the 2000 US Census reported to be nearly 2 million people.

Persons with disabilities, particularly those with physical, sensory or self-care disabilities, often represent a demand for accessible housing units. In addition, persons with disabilities are more likely to contend with housing discrimination, and to have low incomes that further limit their ability to find safe, affordable housing.

[6] http://www.tacinc.org/Docs/HH/Priced%20Out%202008.pdf

Table II-D: Disability Status of the Civilian Non-institutionalized Populations[7]

Population	With a Disability
5-20 years old	221,924
21-64 years old	1,203,915
65 years and older	573,878
Total	1,999,717

Table II-E: Total Number of Disabilities tallied for the Disabled Population[8]

Type of Disability	Total
Sensory Disability	351,469
Physical Disability	814,354
Self Care Disability	276,505
Mental Disability	466,288
Go Outside Home Disability	774,087
Employment Disability	856,080
Total	3,538,783

Persons with disabilities were far more likely to live in metro counties, in fact persons with disabilities in metro counties outnumbered those in non-metro counties by nearly 5 to 1 (4.55 to 1).

Persons with substance abuse issues
The Division of Alcohol and Substance Abuse reported that they served 173,197 persons in Fiscal Year 2007. Of those persons, 17,363 were homeless.

Persons with HIV/AIDS
The Department of Public Health's HIV/AIDS Surveillance Unit has indicated that as of May 25, 2009, there were 34,507 persons reported living with HIV/AIDS in Illinois. Of that number, 17,007 persons are living with AIDS and 17,500 persons living with HIV.

The Chicago Department of Health reports that as of June 30, 2008, there were approximately 21,367 people living with HIV/AIDS in Chicago. The number of newly diagnosed AIDS cases as of 2006 are: 754 persons are living with AIDS and 1,557 persons living with HIV.

[7] U.S. Census Bureau 2000 SF3, DP-2
[8] U.S Census Bureau 2000 SF3, P41

Table II-F: Persons Living with HIV/AIDS and Persons Newly Diagnosed with HIV/AIDS[9]

Race/Ethnicity by Age	Persons Living with HIV/AIDS through 2006	Persons Newly Diagnosed With HIV/AIDS in 2006
Hispanic	3,370	242
Non Hispanic Black	11,596	865
Non Hispanic White	5,837	396
Other/Unknown	564	54

(e) Persons on Waiting Lists for Subsidized Housing

The Heartland Alliance has assembled what is probably the most complete list of persons on waiting lists for public housing. According to their 2007 report Not Even a Place in Line[10], as of 2006, there were approximately 52,969 households on housing choice voucher waiting lists across Illinois, representing a slight decrease from the 2003 report's figures of 56,417 on voucher waiting lists. Also down are the numbers of households on waiting lists for public housing: the 2007 report noted that 65,184 households were on waiting lists for public housing in Illinois as of 2006, while in the 2003 report, 77,041 households were on waiting lists to live in public housing statewide. The 2007 report notes that there has been a decline of 5,000 public housing units since 2003, due to the demolition of "distressed public housing projects."

It should be emphasized that the decline in households on waiting lists for public housing and housing choice vouchers between 2003 and 2007 is not necessarily indicative of decline in need for these housing programs – the Heartland Alliance 2007 report notes that of the 75 public housing authorities that administer housing choice voucher program, 42 had closed their waiting lists for housing choice vouchers as of 2006. Furthermore, the need for such housing still greatly outstrips the supply in both programs.

The chart that follows is from Appendix 1 of the Heartland Alliance 2007 report Not Even a Place in Line. This chart presents the most current complete data available on public housing units in Illinois. The chart shows Public Housing Units (including waiting list data) by county throughout the State.

[9] Chicago Department of Public Health, Office of HIV/AIDS Surveillance, Data for 2006 - Summer 2008
[10] http://www.heartlandalliance.org/whatwedo/advocacy/reports/2007-not-even-a-place-in-line.html

Housing Authority	Total Public Housing Units (previous report)	Total Public Housing Units (current report)	Public Housing Units % Change	Public Housing Waiting List (previous report)	Public Housing Waiting List (current report)	Public Housing Waiting List % Change	Public Housing Waiting List Status	Year Data were Reported (previous report)	Year Data were Reported (current report)	Years Between Reports
Illinois Total	**68,845**	**63,810**	**-7.31%**	**77,041**	**65,184**	**-15.39%**				
Adams County Housing Authority	126	126	0.00%	80	45	-43.75%	Open	2000	2005 April	5
Alexander County Housing Authority	479	517	7.93%	42	26	-38.10%	Open	2002	2005 October	3
Alton Housing Authority	320	325	1.56%	144	208	44.44%	Open	2003	2006 April	3
Aurora Housing Authority	650	656	0.92%	335	395	17.91%	Closed	2003	2006 April	3
Bloomington Housing Authority	621	640	3.06%	44	82	86.36%	Open	2002	2006 January	4
Bond County Housing Authority	154	154	0.00%	42	63	50.00%	Open	2000	2005 July	5
Boone County Housing Authority								2001	2005 October	4
Brown County Housing Authority	62	62	0.00%	0	0	0.00%	Open	2000	2005 April	5
Bureau County Housing Authority	252	255	1.19%	0	7	100.00%	Open	2003	2006, April	3
Calhoun County Housing Authority	43	43	0.00%	2	0	-100.00%	Open	2000	2005 October	5
Carroll County Housing Authority	89	89	0.00%	24	5	-79.17%	Open	2000	2005 April	5
Cass County Housing Authority	50	50	0.00%	28	30	7.14%	Open	2000	2005 April	5
Champaign County Housing Authority	592	536	-9.46%	14	208	1385.71%	Open	2002	2006 April	4
Chicago Housing Authority	31,536	28,016	-11.16%	55,909	42,281	-24.38%	Closed, will not reopen within plan year	2003	2005 January	2
Christian County Housing Authority	383	318	-16.97%	10	0	-100.00%	Open	2002	2005 October	3
Cicero Housing Authority								2000	2006 January	6
Clark County Housing Authority	83	89	7.23%	2	13	550.00%	Open	2000	2005 April	5
Clay County Housing Authority	187	191	2.14%	19	16	-15.79%	Open	2002	2005 January	3
Coles County Housing Authority	178	178	0.00%	63	85	34.92%	Open	2000	2004 July	4

Housing Authority	Total Public Housing Units (previous report)	Total Public Housing Units (current report)	Public Housing Units % Change	Public Housing Waiting List (previous report)	Public Housing Waiting List (current report)	Public Housing Waiting List % Change	Public Housing Waiting List Status	Year Data were Reported (previous report)	Year Data were Reported (current report)	Years Between Reports
Cook County Housing Authority	2176	2082	-4.32%	7280 Combined	9008 Combined	19.18%	Closed, will not reopen within plan year	2003	2006 April	3
Cumberland County Housing Authority	92	92	0.00%	4	1	-75.00%	Open	2000	2005 April	5
Danville Housing Authority	527	537	1.90%	184	217	17.93%	Open	2003	2006 April	3
Decatur Housing Authority	875	765	-12.57%	255	147	-42.35%	Open	2003	2006 April	3
Dekalb County Housing Authority	279	280	0.36%	351	337	-3.99%	Open	2003	2005 April	2
Dewitt County Housing Authority	295	250	-15.25%	5	37	640.00%	Open	2000	2005 October	5
DuPage County Housing Authority								2002	2005 July	3
Housing Authority of East Peoria								2000	2005 October	5
East St. Louis Housing Authority	2225	2137	-3.96%	1178	1726	46.52%	Open	2003	2006 April	3
Edgar County Housing Authority	200	200	0.00%	25	52	108.00%	Open	2000	2005 July	5
Edwards County Housing Authority	53	51	-3.77%	4	4	0.00%	Open	2000	2005 January	5
Effingham County Housing Authority	103	104	0.97%	6	27	350.00%	Open	2000	2005 October	5
Elgin Housing Authority	255	255	0.00%	456	988	116.67%	Open	2003	2006 January	3
Ford County Housing Authority	60	60	0.00%	16	77	381.25%	Open	2000	2005 October	5
Franklin County Housing Authority	682	684	0.29%	91 Combined	264 Combined	190.10%	Open	2003	2006 January	3
Freeport Housing Authority	441	446	1.13%	89	353	296.63%	Open	2003	2005 April	2
Fulton County Housing Authority	283	286	1.06%	11	6	-45.45%	Open	2003	2005 July	2
Gallatin County Housing Authority	97	97	0.00%	0	4		Open	2000	2005 April	5
Granite City Housing Authority	651	651, serving 400	0.00%	12	0		Open	2003	2006 January	3

Housing Authority	Total Public Housing Units (previous report)	Total Public Housing Units (current report)	Public Housing Units % Change	Public Housing Waiting List (previous report)	Public Housing Waiting List (current report)	Public Housing Waiting List % Change	Public Housing Waiting List Status	Year Data were Reported (previous report)	Year Data were Reported (current report)	Years Between Reports
Greene County Housing Authority	201	202	0.50%	23	167	626.09%	Open (10 different lists)	2000	2006 January	6
Hamilton County Housing Authority	84	84	0.00%	15	22	46.67%	Open	2000	2005 January	5
Hancock County Housing Authority	30	30	0.00%	10	9	-10.00%	Open	2000	2005 January	5
Hardin County Housing Authority	146	147	0.68%	0	7		Open	2000	2005 April	5
Henderson County Housing Authority								2002	2005 October	3
Henry County Housing Authority	454	454	0.00%	64 Combined	91 Combined	42.18%	Open	2003	2006 April	3
Jackson County Housing Authority	826	826	0.00%	685	384	-43.94%	Open	2003	2006 July	3
Jefferson County Housing Authority	348	354	1.72%	44	31	-29.55%	Open	2003	2006 April	3
Jersey County Housing Authority	146	146	0.00%	40	323 Combined		Open	2000	2005 July	5
JoDaviess County Housing Authority	110	111	0.91%	24	28	16.67%	Open	2000	2005 October	5
Johnson County Housing Authority	77	77	0.00%	0	4		Open	2000	2005 April	5
Joliet Housing Authority	1099	1131	2.91%	789	306	-61.22%	Open	2003	2006 July	3
Kankakee County Housing Authority	315	314	-0.32%	148	501	238.51%	Open	2001	2006 July	5
Kendall County Housing Authority								2000	2005 January	5
Knox County Housing Authority	429	435	1.40%	498 Combined	371 Combined	-25.50%	Open	2003	2006 April	3
Lake County Housing Authority	619	620	0.16%	3794	4809	26.75%	Open	2003	2005 October	2
LaSalle County Housing Authority	925	964	4.22%	340	565	66.18%	Open	2003	2006 July	3
Lawrence County Housing Authority	171	171	0.00%	0	6		Open	2000	2005 October	5
Lee County Housing Authority	215	215	0.00%	60	140	133.33%	Open	2000	2005 July	5
Livingston County Housing Authority	236	237	0.42%	31	61	96.77%	Open	2000	2005 October	5

Housing Authority	Total Public Housing Units (previous report)	Total Public Housing Units (current report)	Public Housing Units % Change	Public Housing Waiting List (previous report)	Public Housing Waiting List (current report)	Public Housing Waiting List % Change	Public Housing Waiting List Status	Year Data were Reported (previous report)	Year Data were Reported (current report)	Years Between Reports
Logan County Housing Authority	192	192	0.00%	60	217	261.67%	Open	2000	2005 October	5
Macoupin County Housing Authority	362	362	0.00%	580	681	17.41%	Open	2002	2005 October	3
Madison County Housing Authority	825	482	-41.58%	1665	839	-49.61%	Open	2003	2005 January	2
Marion County Housing Authority	445	445	0.00%	415 Combined	461 combined	11.08%	Open	2003	2006 January	3
Mason County Housing Authority	50	50	0.00%	10 Combined	445 Combined	4350.00%	Open	2000	2006 July	6
Massac County Housing Authority	233	233	0.00%	27	89	229.63%	Open	2000	2005 July	5
Maywood Housing Authority								2003	2006 January	3
McDonough County Housing Authority	279	281	0.72%	277 Combined	112		Open	2003	2005 October	2
McHenry County Housing Authority	23	23	0.00%	40	29	-27.50%	Open	2003	2006 July	3
McLean County Housing Authority								2000	2005 July	5
Menard County Housing Authority	237	177	-25.32%	40	53	32.50%	Open	2000	2005 July	5
Mercer County Housing Authority	60	60	0.00%	5	7	40.00%	Open	2000	2005 October	5
Moline Housing Authority	486	486	0.00%	76	208	173.68%	Open	2003	2006 April	3
Montgomery County Housing Authority	255	235	-7.84%	11	44	300.00%	Open	2002	2005 January	3
Morgan County Housing Authority	415	447	7.71%	16	39	143.75%	Open	2003	2006 July	3
Mt. Vernon Housing Authority								n/a	2006 January	-
North Chicago Housing Authority	148	150	1.35%	20	128	540.00%	Open	2001	2005 October	4
Oak Park Housing Authority	198	198	0.00%	293	515	75.77%	Open	2003	2005 January	2
Ogle County Housing Authority	130	130	0.00%	27	16	-40.74%	Closed	2000	2005 July	5
Park Forest Housing Authority		n/a			n/a`		n/a	2000	2005 July	5
Pekin Housing Authority	196	196	0.00%	229	326	42.36%	Open	2000	2006 January	6

Housing Authority	Total Public Housing Units (previous report)	Total Public Housing Units (current report)	Public Housing Units % Change	Public Housing Waiting List (previous report)	Public Housing Waiting List (current report)	Public Housing Waiting List % Change	Public Housing Waiting List Status	Year Data were Reported (previous report)	Year Data were Reported (current report)	Years Between Reports
Peoria Housing Authority	1849	1348	-27.10%	231	1188	414.29%	Open	2003	2005 January	2
Perry County Housing Authority	365	367	0.55%	15	6	-60.00%	Open	2003	2006 July	3
Piatt County Housing Authority	60	60	0.00%	n/a	8	n/a	Open	n/a	2006 January	-
Pike County Housing Authority	234	234	0.00%	22	23	4.55%	Open	2000	2005 January	5
Pulaski County Housing Authority	134	134	0.00%	53	84	58.49%	Open	2000	2005 April	5
Quincy Housing Authority	411	413	0.49%	71	112	57.75%	Open	2003	2006 January	3
Randolph County Housing Authority	215	221	2.79%	36	63	75.00%	Open	2000	2005 January	5
Richland County Housing Authority	75	75	0.00%	41	39	-4.88%	Open	2000	2005 July	5
Rockford Housing Authority	2004	2082	3.89%	481	547	13.72%	Closed, will reopen within plan year	2002	2005 October	3
Rock Island City Housing Authority	550	491	-10.73%	169	340	101.18%	Open	2002	2005 October	3
Rock Island County Housing Authority (GMAHA)	516	518	0.39%	26	26	0.00%	Open	2003	2003	-
Saline County Housing Authority	505	493	-2.38%	27	20	-25.93%	Open	2003	2006 January	3
Scott County Housing Authority	105	105	0.00%	32	47	46.88%	Open	2000	2005 January	5
Shelby County Housing Authority	132	133	0.76%	11 Combined	6		Open	2000	2005 July	5
Springfield Housing Authority	913	1109	21.47%	131	248	89.31%	Open	2001	2005 January	4
St. Clair County Housing Authority	1016	1023	0.69%	1999	3655	82.84%	Open	2001	2006 July	5
Union County Housing Authority	346	346	0.00%	36	64	77.78%	Open	2003	2006 April	3
Vermilion County Housing Authority	212	212	0.00%	94	94	0.00%	Open	2000	2005 October	5
Wabash County Housing Authority	156	156	0.00%	12	94	683.33%	Open	2000	2005 October	5

Housing Authority	Total Public Housing Units (previous report)	Total Public Housing Units (current report)	Public Housing Units % Change	Public Housing Waiting List (previous report)	Public Housing Waiting List (current report)	Public Housing Waiting List % Change	Public Housing Waiting List Status	Year Data were Reported (previous report)	Year Data were Reported (current report)	Years Between Reports
Warren County Housing Authority	275	275	0.00%	27	31	14.81%	Open	2003	2005 April	2
Waukegan Housing Authority	447	448	0.22%	296	206	-30.41%	Open	2002	2006 July	4
Wayne County Housing Authority	234	234	0.00%	46 Combined	6		Open	2000	2005 October	5
White County Housing Authority	115	115	0.00%	13	4	-69.23%	Closed	2000	2005 July	5
Whiteside County Housing Authority	264	265	0.38%	79	98	24.05%	Open	2003	2006 April	3
Winnebago County Housing Authority	310	378	21.94%	300	208	-30.67%	Open	2003	2006 April	3
Woodford County Housing Authority	64	64	0.00%	67 Combined	141 combined	110.44%	Open	2000	2005 January	5

5. Homeownership

Per US Decennial Census data, in the year 2000, there were 4,885,615 housing units in Illinois, an increase of 8.4% from 1990 and an increase of 13.5% from 1980. Of these housing units, 67.3% of the units were owner-occupied. The homeownership rate in Illinois was 67.3% in 2000, a 4.8% increase from 1990. The most current available home ownership rate in Illinois is 70.4% (per US Census data, as of 2006) This rate represents a continued downward trend in Homeownership Rate which had risen ever year from 2000 through 2004 (peaking at 72.7% in 2004). In 2005 the homeownership rate in Illinois dipped to 70.9% and then it fell again in 2006. The state's rising ownership rate in the beginning half of the 2000s may be partly explained by the Housing Opportunity Index, which is an indicator of ease of entry into the homeownership market. The Index shows the percentage of recently sold homes in an area that could have been purchased at the prevailing interest rate by a household with the area median income. High index numbers indicate a more affordable market than low index numbers. As the following table indicates, the Housing Opportunity Index for Illinois MSAs is very mixed in Illinois since the ConPlan last reported these figures in the first quarter of 2002 and the 2nd Quarter of 2009. Also included in this table are figures from the first quarter of 1994, the inclusion of these figures is intended to demonstrate how the homeownership market has changed recently (from 1994 to 2002, the Housing Opportunity Index demonstrated universal improvement throughout Illinois).

Metropolitan Area:	HOI 2009	HOI 2002	HOI 1994
Champaign-Urbana	84.4	87.0	NA
Chicago	67.8	73.7	65.4
Davenport-Moline-Rock Island	92.8	89.8	80.1
Peoria-Pekin	86.8	90.8	83.9
Rockford	91.6	84.9	84.8
Springfield	89.2	92.6	NA
St. Louis	84.7	77.6	72.9

Source: National Association of Home Builders, 2009

The Illinois Association of Realtors reports 107,680 home sales (single-family homes and condominiums) in Illinois in 2008, a decrease of 23.3% over the 140,378 homes sold in Illinois in 2007. Statewide, first quarter home sales in 2008 totaled 21,576, which marked a 27% decrease over the first quarter sales total from 2007 (29,553) and a 36.6% decrease from the first quarter sales from 2006 (34,235). Similarly, second quarter home sales in 2008 totaled 32,414, which marked a 25.4% decrease over the second quarter sales from 2007 (43,438) and a 36.8% decrease over the second quarter sales in 2006 (51,332).

The National Association of Home Builders reports 22,530 building permits issued in Illinois in 2008. Of these permits, 11,830 were for single-family homes. This number has decreased significantly since 2003 when 43,830 building permits were issued for single-family homes. Currently, this trend of decrease appears to remain as in June 2009, 3,640 building permits for single-family homes had been issued, equating an 48% decrease from the same point in 2008 when 7,010 permits had been issued. The area of the state that has seen the most new construction of single-family homes is the Chicago Metro Area. In 2008, 7,640 new building permits were issued in the Chicago Metro Area.

Per the National Association of Home Builders, the average purchase price for homes purchased in Illinois in the second quarter of 2009 was $142,000 while the average income among homebuyers was $69,200.

As reported in the last Illinois Consolidated Plan, the average purchase price for homes purchased in Illinois in the 2 years between 7/1/2002 and 6/30/2004 was $97,810 while the average income among homebuyers was $40,020. A total of 2,512 loans were made in that period. The vast majority of these loans were made to white borrowers, while the proportion of loans extended to minority groups often fell short of the proportions at which they are represented in the state's population.

Racial Group:	% of Illinois Households	% of Borrowers 2002 – 2004	Borrowers (#) 2002 – 2004
American Indian	0.15%	0.08%	2
Asian Pacific Islander	2.93%	1.35%	34
African American	13.46%	6.85%	172
Hispanic	8.03%	7.01%	176
White	74.32%	82.29%	2,067
Other	1.12%	0.32%	8
Information NA		2.11%	53

Of the 2,512 loans made in the period of 7/1/2002 and 6/30/2004, the majority were made to borrowers with an annual income between $30,000 and $39,999.99. Roughly 55% of the loans made in this two-year period were made to borrowers making less than the average annual income.

Annual Income:	Number of Borrowers	Percent of Total
Below $10,000	7	0.28%
$10,000 – $19,999.99	134	5.33%
$20,000 - $29,999.99	463	18.43%
$30,000 - $39,999.99	769	30.61%
$40,000 - $49,999.99	547	21.78%
$50,000 - $74,999.99	576	22.93%
Over $74,999.99	16	0.64%

6. Projections

Nationwide, a growing population is expected to continue to fuel new housing construction. In fact, based on US Census estimates of population growth between 2005-2015, the Harvard Joint Center for Housing Studies anticipates new construction will outpace the construction boom of the past decade. Whether it will match the rate and pattern of new household formation is another question.

Population growth nationally and in Illinois is expected to be fueled by minorities, and specifically new immigrants. Nationally, immigration accounted for more than 1/3 of household growth since the 1990s. Minorities increased from 17% of total households in 1980 to 26% in 2000 – and are projected to represent 34% of total households in 2020. (Harvard Joint Center for Housing Studies) In Illinois, the U.S. Census predicts that the white population will continue to drop by 1.5% between 2005 and 2015, while minority populations will continue to increase, particularly Hispanics and Asian-Pacific Islanders, whose numbers are expected to increase by 45% and 42% respectively. Blacks are projected to increase more modestly, by 9% by 2015.

These demographic particulars are likely to shape the housing market. As we have seen, minority households, particularly blacks and Hispanics, in Illinois are more likely than white households to have low or extremely low incomes, to be living in metropolitan

areas, and to have housing problems. In fact, though the number of minority households in many non-metro counties is on the rise, the proportions of minority households with moderate or high incomes actually dropped between 1990 and 2000. We have also seen that despite a drop in proportions of low income households with housing problems, the number is still rising.

Low income households represent an important support to the state's changing job market. The Illinois Department of Employment Security projects the statewide need for workers will increase by 74,100 each year between 2006 and 2016, with the biggest gains in the service sector, including business services, health services, and professional services. As the service sector is generally characterized by a relatively smaller proportion of high wage workers supported by a larger mass of low wage workers, the state's ability to meet growing demand for low wage workers will continue to be an important contribution to the state's competitiveness.

According to data published by the Harvard Joint Center as part of their 2008 report ***The State of the Nation's Housing***, nationally in 2007 the homeownership rate among minorities lags behind that of whites by over 25 percentage points. The Harvard Joint Center predicts that a growing minority population will be accompanied by advances in minority ownership, but it also acknowledges that minorities are disproportionately renter households and that their growing numbers are likely to sustain demand for rental housing. In Illinois, growing numbers of minority households, and especially low income minority households, may cause demand for rental housing to grow. Yet rental housing production in Illinois—as in much of the US-- has been stagnant between 1990 and 2000 when compared to for-sale production. One thing to pay attention to is new state legislation designed to protect homeowners from rising tax assessments. While it can be beneficial to thousands of homeowners, a concern is that it effectively shifts the tax burden toward rental housing, as well as commercial properties, which may prove to be a further disincentive for new rental housing production.

In Fiscal Year 2010 IHDA expects to issue $175,000,000 in Mortgage Revenue Bonds, which equates to approximately 1600 homeownership loans. A projected $75,000,000 million in Mortgage Credit Certificates will be issued to finance approximately 600 loans in Fiscal Year 2010. Approximately 80% of the homeownership loans are expected to be secured by borrowers with income less than 80% of the average median income. IHDA has also released a tax advance loan product to assist borrowers in using the ARRA-authorized federal tax credit to use as down payment assistance. This program will assist approximately 550 first-time homeowners.

In recent years the nation has enjoyed sustained gains in homeownership, home sales and home values. However, this gain was assisted by mortgages that were not financially appropriate for many borrowers. This has led to an increase in foreclosures and a decline in housing prices.

Illinois has been in the top ten of state foreclosure rankings in the country. The loans issued by the Illinois Housing Development Authority have enjoyed a foreclosure rate

below the State average due to the loans being 30 year fixed rate with full documentation being provided by the borrower.

Foreclosures demonstrate a serious threat to decades of homeownership gains made by low-income minority households in vulnerable neighborhoods. Foreclosure hurts individual families financially and psychologically. It also undermines market confidence and promotes crime. And finally, high foreclosure rates erode municipalities' tax base.

The Illinois Department of Financial and Professional Regulation reports the foreclosures reported for 2008 were 29,862, which represented 1.46% of the loans serviced by the reporting entities as opposed to 29,766 reported in 2007 which represented 1.49% of the loans serviced by the reporting institutions. The total amount of foreclosures reported for 2008 were as follows: State Chartered Thrifts 113; State Chartered Banks 1,200; and State Licensed Mortgagees 28,549. The total amount of foreclosures with interest rates of 10% or greater was reported as follows; State Chartered Thrifts 0; State Chartered Banks 2 and State Licensed Mortgagees 1,322. The total amount of foreclosures reported within eighteen months of loan origination was as follows: State Chartered Thrifts 5; State Chartered Banks 49; State Licensed Mortgagees 1,656. Extrapolating figures to estimate statewide foreclosure filings for 2008, the Illinois Department of Financial and Professional Regulation estimates 100,262 foreclosure filings for 2008. While acknowledging that each foreclosure filing does not result in foreclosure on a property, it does provide a target number reflecting the magnitude of the foreclosure problem in the state.

The Harvard Joint Center for Housing Policy observes that minority and immigrant new homeowners are particularly vulnerable to economic downturn. As new owners, they have little equity, especially since they are often getting into housing with very little money down. They are also more likely to be targets for predatory lending.

At any rate, a spike in foreclosures is has been documented in Chicago. In their 2008 Chicago Foreclosure Report, the National Training and Information Center reports that the number of mortgage foreclosures initiated had grown from 7,043 in 2000 to 19,943 in 2008, an increase of nearly 65%. In the time period of 2000 through 2008, approximately 95,500 families have lost their homes due to completed foreclosures. The Center's analysis does show that foreclosures dropped throughout the Chicagoland region between 2002 and 2004, before increasing slightly in 2005 and then spiking in 2006 through 2008.

CHAS Table 1C Housing Assistance Needs of Low & Moderate Income

Illinois	Renter Occupied					Owner Occupied			
	Elderly	Small Related	Large Related	All Others	Total Renters	Elderly	All Others	Total Owners	Total Households
Very Low Income (0-50% MFI)	153,185	206,200	73,515	195,340	628,240	228,708	209,409	438,117	1,066,357
0 to 30% MFI	96,980	115,975	41,680	122,180	376,815	93,478	92,060	185,538	562,353
% with any Housing Problems	62%	79%	90%	74%	74%	73%	79%	76%	75%
% Cost Burden >30%	60%	76%	76%	72%	71%	73%	77%	75%	72%
% Cost Burden >50%	42%	58%	51%	60%	54%	46%	77%	55%	54%
31 to 50% MFI	56,205	90,225	31,835	73,160	251,425	135,230	117,349	252,579	504,004
% with any Housing Problems	59%	63%	78%	71%	66%	37%	72%	54%	60%
% Cost Burden >30%	58%	57%	38%	69%	58%	37%	69%	52%	55%
% Cost Burden >50%	21%	11%	4%	20%	15%	15%	38%	26%	20%
Other Low-Income (51-80% MFI)	41,905	126,430	39,365	121,550	329,250	186,545	302,214	488,759	818,009
% with any Housing Problems	32%	26%	56%	30%	32%	18%	49%	38%	35%
% Cost Burden >30%	31%	16%	8%	28%	21%	18%	46%	36%	30%
% Cost Burden >50%	8%	1%	0%	3%	2%	6%	12%	10%	7%
Moderate Income (>80% MFI)	44,384	221,879	41,579	237,014	544,856	368,734	1,793,554	2,162,288	2,707,144
% with any Housing Problems		12%	8%	44%	6%	10%	7%	13%	12%
% Cost Burden >30%	11%	2%	1%	4%	3%	6%	10%	9%	8%
% Cost Burden >50%	3%	0%	0%	0%	0%	1%	1%	1%	1%
Total Households	239,474	554,509	154,459	553,904	1,502,346	783,987	2,305,177	3,089,164	4,591,510
% with any Housing Problems		47%	36%	66%	35%	40%	18%	24%	19%

Source: US Department of Housing and Urban Development, from US Census 2000

CHAS Table 1C Housing Assistance Needs of Low & Moderate Income

Metro Counties	Renter Occupied					Owner Occupied			
	Elderly	Small Related	Large Related	All Others	Total Renters	Elderly	All Others	Total Owners	Total Households
Very Low Income (0-50% MFI)	127,354	180,650	68,560	165,247	541,811	174,447	167,410	341,857	883,668
0 to 30% MFI	83,449	102,410	39,129	103,573	328,561	72,725	73,235	145,960	474,521
% with any Housing Problems	63%	80%	90%	74%	75%	75%	80%	78%	76%
% Cost Burden >30%	62%	76%	76%	73%	71%	75%	78%	76%	73%
% Cost Burden >50%	44%	59%	51%	62%	55%	48%	78%	57%	56%
31 to 50% MFI	43,905	78,240	29,431	61,674	213,250	101,722	94,175	195,897	409,147
% with any Housing Problems	64%	65%	79%	74%	69%	39%	76%	57%	63%
% Cost Burden >30%	63%	57%	38%	72%	60%	39%	72%	55%	58%
% Cost Burden >50%	23%	11%	4%	22%	16%	17%	41%	28%	22%
Other Low-Income (51-80% MFI)	33,293	109,237	35,173	107,007	284,710	138,171	245,849	384,020	668,730
% with any Housing Problems	35%	28%	59%	32%	34%	20%	54%	42%	38%
% Cost Burden >30%	33%	17%	8%	29%	22%	20%	50%	39%	32%
% Cost Burden >50%	9%	1%	0%	3%	3%	7%	14%	11%	7%
Moderate Income (>80% MFI)	36,504	189,174	36,110	213,945	475,733	277,116	1,499,476	1,776,592	2,252,325
% with any Housing Problems	14%	9%	47%	7%	11%	7%	15%	14%	13%
% Cost Burden >30%	12%	2%	1%	4%	4%	7%	10%	10%	9%
% Cost Burden >50%	4%	0%	0%	0%	0%	1%	1%	1%	1%
Total Households	197,151	479,061	139,843	486,199	1,302,254	589,734	1,912,735	2,502,469	3,804,723

% with any Housing Problems	49%	37%	69%	35%	42%	20%	25%	20%	31%

Source: US Department of Housing and Urban Development, from US Census 2000

CHAS Table 1C Housing Assistance Needs of Low & Moderate Income

NonMetro Counties	Renter Occupied					Owner Occupied			
	Elderly	Small Related	Large Related	All Others	Total Renters	Elderly	All Others	Total Owners	Total Households
Very Low Income (0-50% MFI)	25,822	25,663	5,006	30,055	86,546	54,311	42,321	96,632	183,178
0 to 30% MFI	13,567	13,599	2,626	18,565	48,357	20,801	18,927	39,728	88,085
% with any Housing Problems	53%	72%	84%	71%	67%	67%	77%	72%	69%
% Cost Burden >30%	52%	71%	77%	70%	65%	66%	75%	70%	68%
% Cost Burden >50%	31%	52%	48%	54%	47%	38%	75%	47%	47%
31 to 50% MFI	12,255	12,064	2,380	11,490	38,189	33,510	23,394	56,904	95,093
% with any Housing Problems	41%	53%	60%	54%	50%	31%	60%	43%	46%
% Cost Burden >30%	41%	51%	38%	52%	47%	30%	57%	41%	44%
% Cost Burden >50%	11%	8%	4%	13%	10%	11%	25%	17%	14%
Other Low-Income (51-80% MFI)	8,574	17,232	4,136	14,515	44,457	48,442	56,934	105,376	149,833
% with any Housing Problems	20%	14%	30%	18%	18%	13%	32%	23%	21%
% Cost Burden >30%	19%	10%	6%	16%	14%	12%	30%	22%	19%
% Cost Burden >50%	3%	1%	1%	1%	1%	3%	6%	5%	4%
Moderate Income (>80% MFI)	7,878	32,732	5,462	23,075	69,147	91,653	294,108	385,761	454,908
% with any Housing Problems	5%	2%	21%	3%	4%	4%	7%	6%	6%

Source: US Department of Housing and Urban Development, from US Census 2000

Table II-G: INCIDENCE OF OVERCROWDED HOUSEHOLDS 2000

Jurisdiction	All Renters				All Owners			
	Percent Incidence by Income Group				Percent Incidence by Income Group			
	Total	0 - 30%	31 - 50%	51 - 80%	Total	0 - 30%	31 - 50%	51 - 80%
Illinois	8.8%	10.3%	11.5%	9.8%	2.7%	4.0%	4.5%	4.7%
Metro Counties	9.7%	11.3%	13.0%	10.8%	3.1%	4.7%	5.3%	5.5%
Non-Metro Counties	3.1%	3.6%	3.1%	3.5%	1.1%	1.4%	1.4%	1.7%

Source: US Department of Housing and Urban Development, from US Census 2000

C. Homeless Needs

1. Needs of sheltered and unsheltered homeless

It is difficult to determine exactly how many people are homeless or at-risk of becoming homeless in the State of Illinois. Generally, data from shelters and other programs serving this population are used in order to estimate the number of people who are homeless according to the US Department of Housing and Urban Development's (HUD) definition. This definition was expanded in May 2009, when President Obama signed into law a bill to reauthorize HUD's McKinney-Vento Homeless Assistance programs. The bill was included as part of the Helping Families Save Their Homes Act, and the McKinney-Vento reauthorization provisions were identical to those included in two bills introduced earlier in 2009, both known as the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act.

HUD's existing definition of homelessness includes people living in places not meant for human habitation (e.g., on the street, under bridges, in abandoned buildings), or living in an emergency shelter or a transitional housing facility.

According to the National Alliance to End Homelessness[11] (NAEH):

> The HEARTH Act adds to this definition situations where a person is at imminent risk of homelessness or where a family or unaccompanied youth is living unstably. Imminent risk includes situations where a person must leave his or her current housing within the next 14 days with no other place to go and no resources or support networks to obtain housing. Instability includes families with children and unaccompanied youth who: 1) are defined as homeless under other federal programs (such as the Department of Education's Education for Homeless Children and Youth program), 2) have lived for a long period without living independently in permanent

[11] NAEH "Summary of the HEARTH Act" (2009): www.endhomelessness.org/content/general/detail/2098

housing, 3) have moved frequently, and 4) will continue to experience instability because of disability, history of domestic violence or abuse, or multiple barriers to employment.

In addition, the NAEH notes that the HEARTH Act allows Continuum of Care grantees to use funding to assist people who are homeless under other federal agencies' definitions, which sometimes differ from HUD's definition.

In analyzing Data for its administration of the Neighborhood Stabilization Program (authorized by the Housing and Economic Recovery Act of 2008) funding in Illinois, the Illinois Department of Human Services (IDHS) gathered and reported the following data on homeless needs in Illinois. The data presented is from SFY 2008 and was reported to IDHS in 2008 and represents the most current data on individuals being served by IDHS programs available. Information presented only includes persons being assisted by Department of Human Services and should not be construed as a complete list of homeless needs in the state, but rather a snap shot of some of the State's homeless needs. The data reported for Community Integrated Living Arrangements (CILAs) is also from SFY 2008.

IDHS SFY 2008 Homeless Statistics							
	Homeless	Clients Discharged from Recovery Home			CILA		
COUNTY	# of homeless individuals in shelters (FY08)	# of Discharged Recovery Home Clients	# of Discharged Recovery Home Clients That Were Homeless	Percentage	Total Capacity	Total Number of 8 bed sites	Percent of beds in 8 bed homes
Adams	323	3	1	33.3%	44	2	36.4
Alexander		6	0	0.0%	1	0	0.0
Bond		1	0	0.0%	21	0	0.0
Boone		4	1	25.0%	1	0	0.0
Brown					0	0	
Bureau		1	0	0.0%	60	2	26.7
Calhoun		1	0	0.0%	8	1	100.0
Carroll					7	0	0.0
Cass					21	0	0.0
Champaign	1547	3	2	66.7%	86	6	55.8
Christian		2	1	50.0%	28	0	0.0
Clark					0	0	
Clay		3	0	0.0%	32	3	75.0
Clinton		5	0	0.0%	41	0	0.0
Coles	468	22	1	4.5%	226	13	46.0
Crawford		2	0	0.0%	20	0	0.0
Cumberland	478						
DeKalb	286	7	2	28.6%	211	6	22.7
DeWitt					6	0	0.0
Douglass		1	0	0.0%	8	1	100.0
Du Page	1340	40	9	22.5%	295	6	16.3
Edgar		2	0	0.0%	10	0	0.0
Edwards		2	0	0.0%	0	0	

IDHS SFY 2008 Homeless Statistics (CONTINUED)							
	Homeless	Clients Discharged from Recovery Home			CILA		
COUNTY	# of homeless individuals in shelters (FY08)	# of Discharged Recovery Home Clients	# of Discharged Recovery Home Clients That Were Homeless	Percentage	Total Capacity	Total Number of 8 bed sites	Percent of beds in 8 bed homes
Effingham		3	0	0.0%	55	3	43.6
Fayette	148				23	1	
Ford		1	0	0.0%	0	0	
Franklin		18	1	5.6%	19	1	42.1
Fulton		4	0	0.0%	4	0	0.0
Gallatin		5	0	0.0%	6	0	0.0
Greene		1	0	0.0%	5	0	0.0
Grundy		2	1	50.0%	0	0	
Hamilton		11	0	0.0%	17	0	0.0
Hancock					0	0	
Hardin		1	0	0.0%	9	1	88.9
Henderson					0	0	
Henry					11	0	0.0
Iroquois		2	0	0.0%	66	0	0.0
Jackson	551	49	2	4.1%	78	0	0.0
Jasper		2	0	0.0%	0	0	
Jefferson		20	1	5.0%	50	2	32.0
Jersey					7	0	0.0
JoDaviess					22	2	72.7
Johnson		8	0	0.0%	6	0	0.0
Kane	1786	39	11	28.2%	186	3	12.9
Kankakee	517	5	0	0.0%	186	9	38.7
Kendall		2	1	50.0%	29	0	0.0
Knox	78	3	1	33.3%	26	2	61.5
Lake	1425	16	3	18.8%	217	7	25.8
LaSalle	180	6	2	33.3%	103	5	38.8
Lawrence		3	0	0.0%	6	0	0.0
Lee		1	0	0.0%	60	4	53.3
Livingston		3	1	33.3%	66	3	36.4
Logan		2	0	0.0%	61	4	52.5
Macon	279	6	2	33.3%	70	5	57.1
Macoupin		2	0	0.0%	0	0	
Madison	917	12	1	8.3%	113	2	14.2
Marion	166	23	3	13.0%	10	0	0.0
Marshall					1	0	0.0
Mason		1	0	0.0%	28	1	28.6
Massac		36	2	5.6%	7	0	0.0
McDonough	40				114	9	63.2
McHenry	199	10	1	10.0%	86	7	65.1
McLean	926	7	2	28.6%	92	3	26.1
Menard		1	0	0.0%	0	0	
Mercer		1	0	0.0%	0	0	

IDHS SFY 2008 Homeless Statistics (CONTINUED)							
	Homeless	Clients Discharged from Recovery Home			CILA		
COUNTY	# of homeless individuals in shelters (FY08)	# of Discharged Recovery Home Clients	# of Discharged Recovery Home Clients That Were Homeless	Percentage	Total Capacity	Total Number of 8 bed sites	Percent of beds in 8 bed homes
Monroe		10	0	0.0%	18	0	0.0
Montgomery		10	3	30.0%	12	1	66.7
Morgan	18	2	1	50.0%	70	4	45.7
Moultrie					40	0	0.0
Ogle		1	0	0.0%	7	0	0.0
Peoria	1675	20	3	15.0%	229	4	14.0
Perry		15	0	0.0%	47	1	17.0
Piatt		1	0	0.0%	26	1	30.8
Pike					0	0	
Pope		5	0	0.0%	8	1	100.0
Pulaski	226	13	1	7.7%	15	1	53.3
Putnam					0	0	
Randolph		21	0	0.0%	17	0	0.0
Richland	160	9	0	0.0%	19	1	42.1
Rock Island	192	2	0	0.0%	141	4	22.7
Saline	10	26	1	3.8%	44	0	0.0
Sangamon	1908	5	1	20.0%	209	1	3.8
Schuyler					0	0	
Scott					0	0	
Shelby		1	0	0.0%	25	0	0.0
St. Clair		10	1	10.0%	133	2	12.0
Stark					0	0	
Stephenson	89	1	0	0.0%	61	5	65.6
Tazewell	152	12	0	0.0%	111	1	7.2
Union	130	26	3	11.5%	77	3	31.2
Vermilion	519	1	0	0.0%	91	6	52.7
Wabash		6	0	0.0%	4	0	0.0
Warren		2	0	0.0%	46	2	34.8
Washington		8	0	0.0%	7	0	0.0
Wayne		4	1	25.0%	14	0	0.0
White	77	44	15	34.1%	14	1	57.1
Whiteside	122	2	0	0.0%	63	3	38.1
Will	1076	33	4	12.1%	750	15	16.0
Williamson	242	49	1	2.0%	89	6	53.9
Winnebago	1312	43	2	4.7%	326	9	22.1
Woodford		2	0	0.0%	9	0	0.0
Total (w/o Cook County)	***19562***	***795***	***89***	***11.2%***	***5687***	***186***	***26.2***
Cook	25026	141	34	24.1%	3242	96	23.7
Total	**44,588**	**936**	**123**	13.1%	**8,929**	**282**	**25.3**

The following tables present data from State agencies that provide funding for homeless shelters services: the Illinois Department of Human Services (IDHS) and the Illinois Department of Commerce and Economic Opportunity (IDCEO). IDHS is the state agency responsible for coordinating homeless programs at the State level. This includes the Illinois Emergency Food and Shelter (EF&S) Program, which was implemented in 1983, and the Homeless Prevention Program (HPP), which was created following passage of the Homeless Prevention Act of 1999. IDHS collects extensive data quarterly data on the homeless population that access EF&S funded shelters and services. DCEO administers the Emergency Shelter Grant Program (ESGP), which is designed to help improve the quality of existing emergency shelters for the homeless, to help make available additional emergency shelters, to help meet the cost of operating emergency shelters and to provide certain essential social services to homeless individuals in order to provide access to safe and sanitary shelter and to the supportive services and other kinds of assistance needed to improve their situations. The ESGP also funds preventive programs and activities.

Table II-H_1: Race/ethnicity of homeless persons, IDHS Emergency Food and Shelter Program

RACE / ETHNICITY	**2006**		**2007**		**2008**	
	Number of homeless persons	Percentage of homeless persons	Number of homeless persons	Percentage of homeless persons	Number of homeless persons	Percentage of homeless persons
European-American	14320	26%	13787	26.9%	14077	28.9%
African-American	30614	56.9%	29796	58.2%	27441	56.3%
Hispanic-American	3650	6.8%	3470	6.8%	3358	6.9%
American Indian/Pacific Islander/Asian/Alaskan	918	1.7%	1031	2.0%	697	1.4%
Multi-Racial/Other	3298	6.13%	3083	6.0%	3203	6.6%
Not provided	-	.1%	0	.08%	0	0%
TOTAL	52800	100.%	51167	100.0%	48776	100.0%

Source: IDHS, Fiscal Year 2008, 7/01/07-6/30/08

Table II-H_2: Race/ethnicity of homeless persons, IDHS Supportive Housing Program, 2006-2008

RACE / ETHNICITY	2006		2007		2008	
	Number of homeless persons	Percentage of homeless persons	Number of homeless persons	Percentage of homeless persons	Number of homeless persons	Percentage of homeless persons
European-American	1198	18.5%	1351	16.7%	1429	18%
African-American	5038	77.6%	6401	79.3%	6143	77.2%
Hispanic-American	not tracked	not tracked	not tracked	not tracked	not tracked	not tracked
Native American/ Pacific Is.	44	.67%	51	.63	126	1.6
Asian American	41	.63	48	.59%	57	.71%
Multi-Racial	169	2.60%	220	2.72%	206	2.6%
TOTAL	6490	100.0%	8071	99.94%	7961	100.11%

Source: IDHS, Fiscal Year 2008, 7/01/07-6/30/08

IDHS does not fund programs in the city through the Emergency Food and Shelter Program in order to produce State totals. The data in the tables above suggest that there has been a slight decrease in homeless people being served by the EF&S Program and by the Supportive Housing program in 2008 when compared to 2006. Still, when looked at in terms of the race/ethnicity of people being served, the rates hold across the three years with Blacks being the majority served by both programs. This is in contrast to the data from the DCEO Emergency Shelter Grant program (see Race/ethnicity of homeless persons below). DCEO data does not include Cook County, which is ineligible for funding through the ESGP.

Table II-H_3: Race/ethnicity of homeless persons, DCEO Emergency Shelter Grant Program

RACE / ETHNICITY	Number of homeless persons	Percentage of homeless persons	Number by race also Hispanic	Percentage also Hispanic	Percentage of all homeless also Hispanic
White	85,547	54.8%	44,273	77.6%	28.3%
Black/African American	51,880	33.2%	11,568	20.2%	7.4%
Asian	312	.1%	0	0%	0%
American Indian/Alaska Native	254	.1%	1	0%	0%
Native Hawaiian/Other Pacific Islander	35	.02%	1	0%	0%
American Indian/Alaska Native & White	131	.08%	0	0%	0%
Asian & White	19	.01%	0	0%	0%
Black/African American & White	936	.5%	38	.06%	.02%
American Indian/Alaska Native & Black/African	56	.03%	0	0%	0%
Other Multi-Racial	16,949	10.8%	1,150	2%	.73%
TOTAL	156,119		57,031		36.4%

Source: IDCEO, 2008 program year, 4/1/08-3/31/09.

IHDS provides data on the types of people being served by the EF&S Program broken out by location in the state and the Supportive Housing Program (see tables below). In both programs, the majority of people being served are single individuals when compared to families.

Table II-I: Household type by location, IDHS Emergency Food and Shelter Program, 2008[12]

	STATE	Region 1	Region 2	Region 3	Region 4	Region 5
Participants	45,418	25,026	8,152	5,309	3,617	3,314
Households	31,787	16,487	6,027	4,579	2,670	2,024
Families	6,280	3,973	995	338	388	586
Couples with kids	639	284	115	48	87	105
Couples, no kids	250	26	59	36	51	78
Female with kids	5,464	3,598	838	284	285	459
Male with kids	177	91	42	6	16	22
Individuals	25,757	12,540	5,091	4,277	2,333	1,516
Single males	19,145	9,377	3,512	3,697	1,692	867
Single females	6,112	3,111	1,461	508	539	493

Source: IDHS, Fiscal Year 2008, 7/01/07-6/30/08

Table II-J: Cause of Homelessness by location, IDHS Emergency Food and Shelter Program, 2008

LOCATION	TOTAL	CAUSE OF HOMELESSNESS:					
		INCOME	HOUSING	INSTITU-TIONAL RELEASE	PERSONAL	FAMILY/ NEIGHBOR-HOOD	RELOCA-TION
STATE	31,787	12,383	4,587	1,867	4,089	6,946	1,915
Region 1	16,487	6,880	2,377	852	1,602	4,220	566
Region 2	6,022	2,003	915	359	1,189	1,222	339
Region 3	4,579	2,364	385	295	616	505	414
Region 4	2,670	595	423	274	566	453	359
Region 5	2,024	591	487	87	116	546	247

Source: IDHS, Fiscal Year 2008, 7/01/07-6/30/08

[12] Some subcategories add up to a number that is greater than the total (e.g., families plus individuals is more than households) or less than total (e.g., single males plus single females is less than total individuals).

Table II-K: Cause of Homelessness by household type, IDHS Supportive Housing Program, 2008

HOUSE-HOLD TYPE	TOTAL	CAUSE OF HOMELESSNESS:					
		INCOME	HOUSING	INSTITU-TIONAL RELEASE	PERSONAL	FAMILY/ NEIGHBOR-HOOD	RELOCA-TION
Couple with kids	126	38	68	0	13	7	0
Couple, no kids	47	24	13	0	10	0	0
Male with kids	36	12	15	0	6	2	1
Female with kids	982	336	396	5	96	141	8
Single males	2,414	925	514	97	659	120	99
Single females	1,680	687	344	85	335	199	30

Source: IDHS, Fiscal Year 2008, 7/01/07-6/30/08

With the exception of Cook County, Evanston and the City of Chicago, most but not all organizations providing services and shelter to homeless people are included in the IDHS and IDCEO data. In addition, there are some homeless shelters receiving funding from local entitlement formula programs that are not accounted for in the State numbers. Also, an undetermined but assumed to be small number organizations do not receive any funding from these agencies or programs and therefore are not required to submit reports to them. However, many of these organizations are accounted for in the annual "gaps analysis" completed by the Continua of Care (CoC).

The Continuum of Care network encompasses the entire range of housing and services available to assist people moving from homelessness to independence, including overnight shelter, transitional housing, permanent supportive housing, public and subsidized housing, SROs and private rental housing. A variety of groups and organizations help people progress along, providing assistance and services that range from food, clothing, health care and transportation, to counseling, job training and advocacy.

The State of Illinois has 21 regions receiving funding from HUD via the Continua of Care network, as provided for under the federal McKinney-Vento Homeless Assistance Act. The process resulting in the creation of the statewide Table 1A Gaps Analysis involves local Continua of Care across the state surveying the types of shelter and amount of services that homeless individuals and families access in each of the twenty-one regions. Local need and the availability of appropriate services and shelter are assessed within each separate continuum. The Gap Analysis is an annual planning process in which service providers and community partners evaluate the extent and effectiveness of the services available in the region to meet the needs of the homeless and at-risk homeless populations. With the Gaps Analysis in hand, community partners then develop strategies to address these gaps in shelter

and services. This process is required of continua in order to receive funding from HUD for their Supportive Housing, Shelter + Care, and SRO programs.

To avoid duplicate counting of homeless persons and the services provided, CoCs use a variety of methods and accounting strategies, such as a "point-in-time" count of homeless people, using a single date to count people in shelters as well as all homeless in "active caseloads" receiving services. A limit to this and other methods is possible over-counting or under-counting on any given day, depending on conditions (e.g., weather, space availability). In addition, HUD requires CoCs, in their counting of the homeless population, to distinguish between individuals (single adults alone with no children or other members of a household) and families with children. With local Continua of Care creating and implementing the HUD-mandated Homeless Management Information System (HMIS) to better track the homeless population and the services available across the state, an improvement in the degree and accuracy of homeless statistics and information available is expected.

The statewide information contained in Table 1 has been compiled from the Gaps Analyses from all of the CoCs (21) located in the State of Illinois. Detailed data on the persons served in each of the 21 areas can be obtained from the local Continuum of Care contact person. To provide a more complete estimate of the homeless situation, included with the Continuum of Care Gap Analysis is additional data on the Emergency Shelter Grants program, administered by IDCEO, and the HOME program, administered by IHDA.

A complete listing of the State of Illinois Continua of Care can be found in Appendix II-A.

Table 1: Housing, Homeless and Special Needs[13] (Required)

Housing Needs

Household Type	Elderly Renter	Small Renter	Large Renter	Other Renter	Total Renter	Owner	Total
0 –30% of MFI	13,567	13,599	2,626	18,565	48,357	39,728	88,085
%Any housing problem	53%	72%	84%	71%	67%	72%	69%
%Cost burden > 30	52%	71%	77%	70%	65%	70%	68%
%Cost Burden > 50	31%	52%	48%	54%	47%	47%	47%
31 - 50% of MFI	12,255	12,064	2,380	11,490	38,189	56,904	95,093
%Any housing problem	41%	53%	60%	54%	50%	43%	46%
%Cost burden > 30	41%	51%	38%	52%	47%	41%	44%
%Cost Burden > 50	11%	8%	4%	13%	10%	17%	14%
51 - 80% of MFI	8,574	17,232	4,136	14,515	44,457	105,376	149,833
%Any housing problem	20%	14%	30%	18%	18%	23%	21%
%Cost burden > 30	19%	10%	6%	16%	14%	22%	19%
%Cost Burden > 50	3%	1%	1%	1%	1%	5%	4%

Homeless Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	3,936	139	1,052
	Transitional Housing	5,080	142	1,623
	Permanent Supportive Housing	6,904	401	2,701
	Total	15,920	682	5,376
Chronically Homeless				
Persons in Families with Children				
Beds	Emergency Shelter	3,001	70	837
	Transitional Housing	4,799	149	2,106
	Permanent Supportive Housing	1,351	312	1,909
	Total	9,151	531	4,852

[13]Data provided by Corporation for Supportive Housing's Illinois office, and is based on counts of the homeless populations from each individual (21) Continuum of Care

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households)	552	1,357	165	2,074
1. Number of Persons in Families with Children	1,754	4,029	585	6,368
2. Number of Single Individuals and Persons in Households without Children	3,906	1,791	2,659	8,356
(Add lines Numbered 1 & 2 Total Persons)	**5,660**	**5,820**	**3,244**	**14,724**
Part 2: Homeless Subpopulations	**Sheltered**		**Unsheltered**	**Total**
a. Chronically Homeless	1,436		1,121	2,557
b. Seriously Mentally Ill	1,894			
c. Chronic Substance Abuse	2,412			
d. Veterans	839			
e. Persons with HIV/AIDS	243			
f. Victims of Domestic Violence	1,885			
g. Unaccompanied Youth (Under 18)	255			

Table 1 Housing, Homeless and Special Needs

Special Needs (Non-Homeless) Subpopulations	Unmet Need
1. Elderly	Yes
2. Frail Elderly	Yes
3. Severe Mental Illness	Yes
4. Developmentally Disabled	Yes
5. Physically Disabled	Yes
6. Persons w/Alcohol/Other Drug Addictions	Yes
7. Persons w/HIV/AIDS	Yes
8. Victims of Domestic Violence	Yes
9. Other	

2. Subpopulations

One way to estimate the needs of homeless people is to classify them by reason for being homeless. For purposes of estimating needs and allocating resources available from the Federal government for homeless assistance, the following groups are identified:

- Chronic substance abusers
- Seriously mentally ill
- Dually diagnosed
- Veterans
- Persons with HIV/AIDS
- Victims of domestic violence
- Youth

The annual Continuum of Care gaps analysis determines who in each of these categories is in need for emergency shelter, transitional and permanent housing, and supportive services. Of course, for many, there are multiple reasons for being homeless, which means they could get counted in more than one subcategory of need. Detailed data on the estimates of persons in subpopulations served in each of these 21 areas can be obtained from the Continuum of Care contact person.

While data from the State for programs it supports may not include all local providers, it does provide an unduplicated estimate of the proportion of people in different subpopulations. The tables below indicate that the largest subpopulation in either program is people with mental disabilities.

Table II-L: Subpopulations by location, IDHS Emergency Food and Shelter Program, 2008

SUBPOPULATION	STATE	Region 1	Region 2	Region 3	Region 4	Region 5
Substance abuse	9,493	4,735	1,866	1,245	1,367	280
HIV/ AIDS	262	208	26	9	8	11
Physical disability (1)	4,644	2,484	967	404	471	318
Mental disability	3,712	1,594	968	377	572	201
Developmental disability	742	414	95	65	106	62
Dually diagnosed (2)	1,034	36	507	193	202	96

Source: IDHS, Fiscal Year 2008, 7/01/07-6/30/08

(1) Includes physically disabled and chronically ill.

(2) Chicago does not report this category, which includes SA/MI, MI/DD, and AA/MI.

Table II-M: Subpopulations by Sex, IDHS Supportive Housing Program, 2008

SUBPOPULATION	STATE	Male	Female
Substance abuse	1,580	762	818
HIV/ AIDS	227	138	89
Physical disability	1,127	598	529
Mental disability	837	304	533
Developmental disability	193	97	96
Dually diagnosed	607	345	262

Source: IDHS, Fiscal Year 2008, 7/01/07-6/30/08

(a) Rural homeless

Analysis by the Social IMPACT Research Center reveals that only 2 of Illinois' 74 rural counties have median household incomes above the state's.[14] Additionally, over one-half of the rural counties have higher poverty rates than the state rate.[15]

Rural communities in Illinois consist mainly of single-family housing stock. Transportation costs can become significantly burdensome when there is a mismatch between employment and housing that is quality and affordable.

Loss of income is the primary cause of rural homelessness. Lack of affordable housing is secondary. "Relocation", changing jobs, personal problems and/or institutional release are also factors in rural homelessness. Rural homeless households, after entering the system, are most likely to find permanent housing.

(b) Chronic homeless

In Illinois, the largest number and proportion of chronically homeless people is found in Chicago. However, in some Continuums of Care (CoCs), this population is a relatively larger portion of all unsheltered homeless people, indicating a clear need for more permanent supportive housing in these communities. In others, where the proportion of unsheltered is relatively lower, the chronically homeless may be sheltered but may still need permanent supportive housing to prevent them moving in and out of homelessness.

In its 2005 Annual Performance Plan, HUD made effectively challenging homelessness a strategic goal. Under this goal, the first objective is to end chronic homelessness in ten years. In HUD's current definition, chronic homeless is "…an unaccompanied disabled individual who has been continuously homeless for over one year". HUD continues to examine the characteristics and needs of this group in order to develop a response to this critical problem that is inclusive and appropriate for their special needs.

In 2009, programs under the McKinney-Vento Homeless Assistance Act were consolidated into a single program. The legislation, called the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) formally codifies the Continuum of Care planning process within federal regulation. The HEARTH Act places more emphasis on rapid re-housing, particularly for homeless families. It continues an existing emphasis on creating permanent supportive housing for people experiencing chronic homelessness, and allows families to be considered chronically homeless. In addition to changing the definition of "homeless" to include unaccompanied youth and families with children, HEARTH establishes the goal of returning any individuals and families who become homeless to permanent housing within 30 days. The comprehensive program will replace the following funded programs. Because regulations for the consolidated program have not been finalized at the time of the printing of

[14] Social IMPACT Research Center's analysis of U.S. Census Bureau, Small Area Income and Poverty Estimates 2007.
[15] Social IMPACT Research Center's analysis of U.S. Census Bureau, Small Area Income and Poverty Estimates 2007.

this draft,, descriptions of the component programs are presented separately. Regulations for the "Continuum of Care Program" will be in place no later than the 2011 Notice of Funding Available (NOFA) for 2011.

Table II-N: Chronically Homeless Population, 2007

Continuum of Care (19 of 21)	Sheltered	Unsheltered	Total	Percentage of Continuum of Care Unsheltered	Percentage of Total Unsheltered
Chicago	334	684	1018	67.19%	48.79%
Cook County	141	57	198	28.79%	4.07%
Decatur	21	13	34	38.24%	0.93%
DuPage	71	102	173	58.96%	7.28%
East St Louis	20	62	82	75.61%	4.42%
Evanston	2	62	64	96.88%	4.42%
Joliet	25	14	39	35.90%	1.00%
Kane Co	212	33	245	13.47%	2.35%
Lake County	48	4	52	7.69%	0.29%
Madison	15	8	23	34.78%	0.57%
McHenry	18	16	34	47.06%	1.14%
Peoria	85	98	183	53.55%	6.99%
Rock Island	75	10	85	11.76%	0.71%
Rockford	0	110	110	100.00%	7.85%
Southern IL	113	46	159	28.93%	3.28%
Springfield	31	41	72	56.94%	2.92%
West Central	4	13	17	76.47%	0.93%
Dekalb	10	10	20	50.00%	0.71%
South Central	3	4	7	57.14%	0.29%
2007 Totals	**1329**	**1402**	**2731**	**51.34%**	**100.00%**

Source: CSH summary analysis of the 21 Continua of Care in Illinois.

(c) Needs of persons threatened with homelessness

The needs of people "at-risk" of becoming homeless can be derived from data on programs providing emergency assistance to help with rent, mortgage and utilities. Census data can also be used to estimate the number or proportion of lower-income households who are at risk because they are housing cost burdened (paying more than 30% of income for rent or mortgage plus other related costs) and/or have other housing problems, including living in overcrowded conditions.

Homeless Prevention Program

As noted earlier, the State of Illinois introduced the Homeless Prevention Program (HPP) in 1999. As noted in their most recent report:

> It has been found that the prevention of homelessness, as opposed to just providing temporary shelter or other short-term solutions to persons who become homeless, is more cost-effective, preserves family self-respect and helps to keep families intact. It has also been found that interventions for the prevention of homelessness serve to prevent the need for long-term assistance programs that are more costly to taxpayers.[16]

In FY08, $11 million was made available for HPP through state appropriation and redirected state funds including TANF (to serve families). The following tables outline how these funds were expended. The largest portion of funds went toward rent assistance (72%). Of those provided assistance that could be located, nearly 86% were still housed six months later. The majority of households assisted were families with children (8'098), with about 71% female-headed (5'743) and 25% couples with children. Forty percent of all households assisted had monthly income levels at or below $1,000 – an annual income well below the poverty level.

In addition, the HPP helped to provide a range of services that can help prevent people from becoming homeless. The top three forms of assistance were case management (17'766), follow-up services (13'249), and financial counseling (12'735).

Table II-O: Household characteristics, IDHS Homeless Prevention Program, 2008

All Continuum of Care	**Total House-holds**	**Families w/ Children**	**Females (7,883)**		**Males (1,817)**		**Couples (2,741)**	
	12,441	8,098 65.1%	No kids	With kids	No kids	No kids	With kids	No kids
			2,140 27.1%	5,743 72.9%	1,451 79.9%	2,140 27.1%	5,743 72.9%	1,451 79.9%

Source: IHDS Homeless Prevention Report, Fiscal Year 2008

Table II-P: Income levels, IDHS Homeless Prevention Program, 2008

All Continuum of Care	**Total house-holds**	**Families with children**	**Monthly income:**						
			$0	**$1-250**	**$251-500**	**$501-1,000**	**$1,001-1,500**	**$1,501-$2,000**	**$2,001 or more**
	12,441	8,098 65.1%	422 3.4%	267 2.1%	626 5.0%	3,608 29.0%	3,548 28.5%	2,148 17.3%	1,822 14.6%

Source: IHDS Homeless Prevention Report, Fiscal Year 2008

[16] The Illinois Department of Human Services' Homeless Prevention Report, Fiscal year 2008.

Table II-Q: Preventative services used, IDHS Homeless Prevention Program, 2008

All Continuum of Care	**Rental assistance**	**Utility assistance**	**Security Deposit**	**Still "housed" 6 months later (1)**	**Homeless 6 months later**
	9,012	2,411	2,126	10,754	119

Source: IHDS Homeless Prevention Report, Fiscal Year 2008

(1) In addition, 1,936 households could not be located and 3 heads of households were deceased at the six month follow-up point.

2000 Census

As with efforts to estimate the number of people who are homeless, determining who is likely to be at-risk of becoming so is not straight-forward. Generally, people are identified based on risk factors. This includes being low-income and 1) paying more than 30% of income for housing costs, and/or 2) living in substandard housing and/or 3) living in a unit that is overcrowded. While renters and owners can both be at-risk, renters are more likely to be both low-income and housing cost-burdened when compared to owners.

Any housing problems

In 2000, 25% of renter households in Illinois had incomes of 30% or less of the median family income. While the proportion of renters in this category was identical in 1990, their number increased by 22% (compare 307,824 in 1990 and 376, 815 in 2000). Of all Illinois renter households, 40% had some type of housing problem. When looking at housing problems among specific types of renters, large related families have overall higher rates (66%) as do seniors (47%), while small related families fall below the total (40%).

When looking at this population by income levels, a larger portion of lower-income renters have housing problems, with 66% of those renters with incomes between 31-50% of MFI and 74% with incomes at 0-30% of MFI having housing problems. These proportions are slightly lower than 1990 figures, which were 73% and 78% respectfully. In comparison to renters, only 19% of homeowners had some type of housing problem, the same rate as in 1990. When looking at this group by income level, owners with incomes at 0-30% of FMI had a slightly higher percentage in 2000 (76%) than in 1990 (73%) with housing problems, as did owners with incomes between 31-50% of FMI (compare 54% in 2000 to 41% in 1990).

Cost Burden

In 2000, 71% of renters with incomes below 30% of FMI were cost burdened and 54% paid more than half of their income for rent annually. While these rates generally decrease as income increases, there still was a large percentage of households with incomes between 31-50% paying too much for rent with 58% paying more than 30% of annual income. Three out of four extremely low-income homeowners (0-30% of FMI) paid more than 30% of income for housing and 55% paid more than 50% of their annual income. These proportions represent an increase from 1990 for owners, but a slight drop for renters.

D. Other Special Needs

It is difficult to gauge exactly the need for supportive housing for persons with special needs such as the elderly, persons with disabilities, persons with substance abuse problems, and persons with HIV/AIDS. There are a number of services and programs established to serve the population with special needs; however, there often is overlap of needs among persons. This makes it difficult to determine what the needs are and if the needs are being met.

In reporting the needs of the following populations, US Census 2000 data was used, where applicable, to determine the potential special needs population. Data received from agencies serving these populations is also reported for a better understanding of actual need. Cases where special needs may overlap are noted accordingly.

1. Elderly

There are nearly 1.5 million persons aged 65 years and older living in Illinois; 117,931, or 8.3% of them, are living below poverty. This group undoubtedly faces hardships especially in regards to housing.

Table II-R: Elderly persons living below poverty[17]

Age Group	Population below poverty	White Alone (not Hispanic)	Black Alone	Hispanic or Latino	Asian Alone	American Indian	Pacific Islander
65 to 74 years	56,098	31,012	17,579	4,451	2,076	89	0
75 years and over	61,833	44,167	12,709	2,307	1,824	80	12
Total elderly	117,931	75,179	30,288	6,758	3,900	169	12

Elderly renters frequently have a heavy or severe housing cost burden. For homeowners, financial inability to afford upkeep (taxes, insurance), and major repairs cause deterioration of housing quality. The 2000 Census reports that 40% of elderly householders living in specified rental occupied units are paying 35% or more of their income on gross rent. For elderly householders living in specified owner occupied units, sixteen percent pay 35% or more of their income on selected monthly owner costs.

[17] U.S. Census Bureau, SF3, P87, P159 B-E, H and I

Table II-S: Elderly Householders Paying 35% or more on housing costs[18]

Age Group	Householder			
	Renter	Paying >35%	Owner	Paying >35%
65 to 74 years	98,831	35,706	309,470	47,030
75 years and over	122,683	51,957	271,373	44,388
Total elderly	221,514	87,663	580,843	91,418

One indication of housing need for cost burdened elderly is the number of elderly persons on the waiting list for Public Housing and Housing Choice Vouchers. IHDA provided these figures from a senior study, which indicated that of all the households on waiting lists (from PHAs that kept separate lists for elderly and family), approximately 12% are elderly.

The Illinois Department of Aging 2010-2012 State Plan on Aging recognizes that the population of older persons will continue to grow and live longer. Elderly with disabilities also face hardship finding appropriate housing. The U.S. Census reports that 40.5% of the population 65 years and older have some form of disability.[19]

Table II-T: Elderly population of Illinois by Race/Ethnicity[20]

Age Group	Population	White Alone (not Hispanic)	Black Alone	Hispanic or Latino	Asian Alone	American Indian	Pacific Islander
60 to 64	462,886	356,131	62,261	26,014	14,356	733	119
65 to 74	772,247	623,241	93,281	33,284	16,723	896	161
75 to 84	535,747	463,718	48,361	12,414	7,917	382	93
85 years	192,031	170,625	15,305	3,275	1,734	128	40

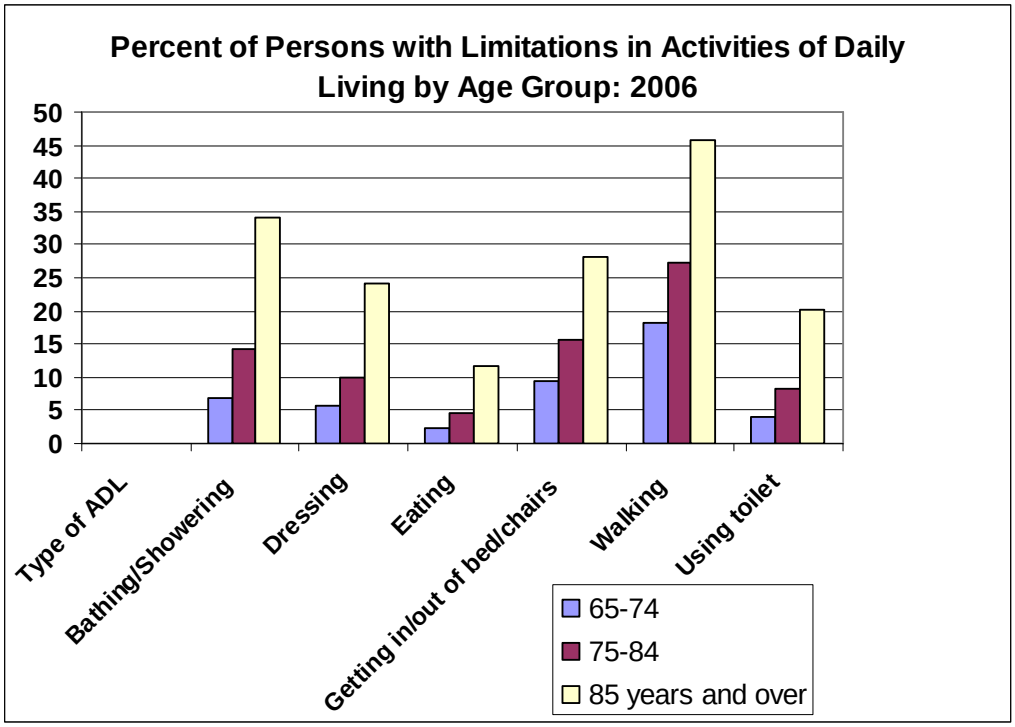
2. Frail elderly

The population age 85 and older is currently the fastest growing segment of the older population. The size of this age group is important for the future of the long term care system because these individuals tend to be in poorer health and require more services than the young elderly. In 2000, 192,346 of the 60+ population in Illinois was age 85+. In 2030, it is projected to be 402,311, which is an increase of 109% (Illinois Department of Commerce and Economic Opportunity, 2009). With the demographic boom, the need for in-home assistance (e.g., homemaker, adult day service, and home delivered meals) will dramatically increase.

In a 2007 survey[21], 52% of older adults reported various types of disabilities. In 2005, 37% reported a severe disability and 16% reported they needed some type of assistance (e.g. transportation, feeding, etc.) due to their disabilities.

[18] U.S. Census Bureau 2000 SF3, H71, H96
[19] U.S. Census Bureau 2000, SF3, DP-2
[20] U.S. Census Bureau 2000 SF1, P12, B-E, H and I
[21] Administration on Aging, 2008, p.16

Table II-U: Percent of Persons with Limitations in Activities of Daily Living by Age Group: 2006[22]



Numbers of elderly in assisted and/or supported living are detailed in Part III, Housing Market Analysis, subsection 3.

3. Persons with disabilities

In analyzing Data for its administration of the Neighborhood Stabilization Program (authorized by the Housing and Economic Recovery Act of 2008) funding in Illinois, the Illinois Department of Human Services (IDHS) gathered and reported 2008 data on additional residential needs in Illinois. The data presented in the chart below represents reporting from the IDHS-administered Home Services Program which provides services to individuals with severe disabilities so they can remain in their homes and be as independent as possible. Presented in the chart below is data collected from 1548 Home Services Program customers who identified "housing" as an unmet need on the Home Services Program Needs Assessment. The data below is presented by county and by type of client (by waiver) that responded to the survey. *The purpose of including this chart is to demonstrate the level that housing is a need amongst persons with disabilities. The chart below does not represent a full illustration of the housing needs of persons with disabilities in Illinois.*

[22] Administration on Aging, 2008

Home Services Program Clients Listing Housing as an Unmet Need in 2008 (listed by county and waiver type)

COUNTY	WAIVER TYPE		
	Physical Disability	HIV / AIDS	Traumatic Brain Injury
Adams	14		
Alexander			1
Bond	1		
Boone	1		1
Bureau	3		
Calhoun	2		
Carroll	1		
Cass	1		
Champaign	5	2	
Clay	3		1
Clinton	1		
Coles	4	1	
Cook	339	26	24
Cook/Chi	430	81	59
Crawford	5		
Cumberland	2		
De Kalb	7		1
De Witt	1		
Douglas	1		
DuPage	32		5
Edgar	2		
Franklin			3
Ford	1		
Fulton	6	1	
Gallatin	2		
Greene	5		
Grundy	1		
Hancock	2		
Henry	4		
Iroquois	1		
Jackson	4		2
Jasper	2		1
Jefferson	3		2
Johnson	1		
Kane	23	1	4
Kankakee	6	1	
Kendall	2		
Knox	17		
La Salle	2		
Lake	54		11
Lawrence	2		

Home Services Program Clients Listing Housing as an Unmet Need in 2008 (listed by county and waiver type) (CONTINUED)

COUNTY	WAIVER TYPE		
	Physical Disability	HIV / AIDS	Traumatic Brain Injury
Lee	2		
Livingston	1		1
Macon	16		
Madison	20		6
Marion	1		3
Marshall	2		
Massac	1		1
Mc Donough	8		
Mc Henry	9		2
Mc Lean	4	1	3
Menard	2		
Mercer	2		
Monroe	2		
Montgomery	1		
Morgan	12		
Ogle	1		
Out of State	5		
Peoria	28	1	4
Perry	1		
Piatt	1		
Pike	2		
Pulaski			1
Putnam	1		
Randolph	1		
Richland			1
Rock Island	33		1
Saline	4		
Sangamon	5		2
Scott	1		
Shelby	1		
St Clair	15	1	5
Stephenson	9		4
Tazewell	2	1	
Union	2		
Vermilion	7	3	
Wabash	1		1
Warren	2		
Washington	1		1
Wayne	1		1
White	1		1
Whiteside	2	1	
Will	41		1

Home Services Program Clients Listing Housing as an Unmet Need in 2008 (listed by county and waiver type) (CONTINUED)			
	WAIVER TYPE		
COUNTY	Physical Disability	HIV / AIDS	Traumatic Brain Injury
Williamson	3		1
Winnebago	18		7
TOTAL	**1265**	**121**	**162**

As mentioned earlier, the U.S. Census reports that there are nearly 2 million persons with a disability living in Illinois with a total of 3.5 million disabilities tallied. Services generally depend on what type of disability a person has. Programs and services available to these populations are described below.

Table II-V: Total Number of Disabilities tallied for the Disabled Population[23]

Type of Disability	Total
Sensory Disability	351,469
Physical Disability	814,354
Self Care Disability	276,505
Mental Disability	466,288
Go Outside Home Disability	774,087
Employment Disability	856,080
Total	3,538,783

(a) Persons with Mental Disabilities

Table II-W_1: Non Institutionalized Persons Aged 5 Years and Older with Mental Disabilities [24]

Age Group	Persons with Mental Disability
5-15	87,242
16-64	224,061
64+	134,985
Total	466,288

[23] U.S. Census Bureau 2000, SF3, P41
[24] U.S. Census Bureau 2000, SF3, P41

Table II-W_2: Serious Emotionally Disturbed (SED, and Serious Mentally Ill (SMI) statistics per FY2008[25]

Age Group	Persons with Mental Disability
9 to 17	112,868
18 and older	519,421
Total	632,289

The Illinois Department of Human Services Division of Mental Health (DMH) currently funds an array of core mental health services that can be generally described as supportive housing. Although DMH currently has no existing methodology for measuring exactly how many individuals with mental illness need supportive housing on a statewide basis, there has been a wealth of information shared with DMH on this subject. There have been forums (consumers and service providers) and new partnerships that address housing needs for certain geographic areas of the state, as well as special needs populations, there have been specific requests by service providers and interest groups outlining the needs for their communities, and information channeled from Continuums of Care and Housing Authorities that target housing need issues. That these statewide resources and credible feedback it is generally accepted that a conservative target need for supportive housing in Illinois for individuals with mental illness would be approximately 1,600 additional supportive housing options that would benefit the mental illness service delivery system.

The Division of Mental Health has taken the necessary steps to make substantive and critical enhancements and changes to their service delivery system:

Systems Rebalancing takes a critical and corrective approach to address the multi-faceted systems of care (public and private) that impact and/or intertwine with the lives and welfare of individuals who have mental illness. Systems Rebalancing targets reformation of Long Term Care (nursing homes) and the manner in which these facilities served as alternative housing resources for individuals who have serious mental illness.

During the last decade, from the mid 1950s' through 1970s, the rapid move to decentralize state psychiatric hospitals produced a fertile environment for the creation of a new designation of nursing homes, Institutions for Mental Disease (IMDs). Simultaneously, there was an over reliance on skilled care nursing homes to address functional deficit needs of individuals with mental illness. As psychiatric hospitals downsized beds serving individuals with mental illness, nursing homes (both skilled care and IMDs) increased the volume of admissions. While front door entry into Long Term Care (LTC) became more simplistic for person with SMI, as a resource to counteract homelessness, exiting long term care proved to be more complicated, if not an impossible venture.

The outcome of what was once considered a best-practice (housing individuals with mental illness in nursing homes) is our current realization that nursing homes are not nor

[25] Illinois Department of Human Services Division of Mental Health (DMH)

should they be considered as a conducive living environment for individuals diagnosed with mental illness who do not have medically compromised skilled nursing care needs. The immediate need - the urgency – is to appropriately identify individuals who may qualify for transitioning from LTC to community residential alternatives and to enhance partnerships to expand these alternatives in the form of Permanent Supportive Housing (PSH).

Thus, the **purpose** of Systems Rebalancing is to replace antiquated practices of addressing the housing needs of individuals with serious mental illness with new system/service interfaces that include the following **objectives**: (1) to better and more accurately assess and identify individuals being considered for Long Term Care admission (PreAdmission Screening (PAS/MH); (2) to robustly review appropriateness or inappropriateness for continued stay in LTC (Resident Review) utilizing state-of-the art assessment instruments; (3) to incorporate time-limited activities for planning a seamless and coordinated transition from LTC to community alternatives (Targeted Case Management); and (4) to create avenues for housing alternatives in the form of Permanent Supportive Housing (PSH).

There are several overlaying initiatives that support the efforts and direction of Systems Rebalancing. The first initiative is the infusion of a Center for Medicaid/Medicare Services (CMS) Demonstration Project titled *Money Follows the Person (MFP).* Likewise, the second initiative to support rebalancing is the 12-month *Rapid Reintegration (RR)* Project. MFP and RR continue in the same framework of a systems rebalancing model, i.e., identifying and transitioning individuals from LTC to community residential alternatives. Both initiatives in addition to Permanent Supportive Housing (PSH) will be described in detail in later sections.

PAS/MH, Resident Review, Targeted Case Management

PAS/MH serves as the front door assessment and authorization for Healthcare and Family Services (HFS) to determine eligibility for LTC admission (based on a determination of necessity for skilled-level nursing care) for individuals diagnosed with a serious mental illness.

Resident Review assures that all residents admitted to a nursing facility after July 1, 2007 have a scheduled reevaluation within **sixty-days** of admission. This reevaluation, using the **LOCUS** (Level of Care Utilization System) assessment, is to determine the resident's functional level and clinical condition that would require continued skilled care due to their mental illness.

For individuals who are no longer assessed to meet eligibility to need nursing care, Resident Review will trigger **Targeted Case Management (TCM).** TCM is the interface of the resident with community support services to prepare for transitioning from Long Term Care.

Money Follows the Person (MFP)

MFP is a five-year Demonstration, Medicaid FFS. This is not a grant award. MFP targets residents of skilled care nursing homes who have been in placement at least six months. Under MFP, residents of HFS identified IMDs are excluded unless the individual in under the age of 22 years or over the age of 64 years. Included in MFP will be a Transition Coordination entity with the charge of assessing appropriateness and developing initial planning for transitioning to community-based services and housing supports. Involved in this process includes treatment planning, standardized Risk Assessment/Mitigation and Quality of Life assessments, in addition to preliminary transition preparation to bridge to community-based services. The Transition Coordination entity will monitor services for MFP participates for the duration of the five-year period.

Permanent Supportive Housing (PSH)

Illinois PSH replicates national models that promote housing first. PSH moves away from a philosophical approach, which promulgates the notion that an adult, who has mental illness, fair best in congregate living arrangements with other unrelated individuals. PSH promotes recovery and choice. It is based on the premise that individuals stabilize quicker with better recovery when residing in their own home with flexible support services.

The cornerstone of Permanent Supportive Housing is **Bridge Subsidy**. The Bridge Subsidy allows a more immediate transition of consumers into housing by ensuring that rental costs can be subsidized based on the individual's income. Under the "Bridge" the consumer will be responsible for paying 30% of his/her income and the "Bridge" will pay the remaining 70% (consistent with HUD regulations). The total amount of allowable "Bridge" is calculated according to Fair Market Rent (FMR), by county.

Consumers eligible for Illinois model of PSH, "Bridge Subsidy" and flexible support services are:

1. Residents of Long Term Care facilities,
2. Extended long term patients at a state hospital (over 12 months),
3. At-risk of placement in a nursing facility,
4. An aging out adolescent or young adult from an Individual Care Grant Program (ICG),
5. DCFS ward that is aging out of guardianship,
6. Resident of a DMH funded supported or supervised residential setting (including MH CILA), and
7. Homeless (as defined by DMH).

Additionally, the consumers must qualify economically at or below 30% Average Median Income (AMI) – such as those on SSI or SSDI or indigent. Bridge is to be considered as a temporary source of supplementing rental costs until approved for a permanent rental subsidy voucher.

Funding for PSH is through the Hospital Tax_Lock Box allocation. $7 million dollars has been identified for a five-year period. Expert consults estimate that approximately 600 individuals can be served in PSH during the five-year period.

Rockford Rapid Reintegration (RR) Project

RR is a hybrid, 12-month replication of MFP. RR's focus is diversion from nursing home placement or rapid reintegration out of LTC. Twenty-five individuals will be identified for RR (either for diversion or time limited eligibility) by the local PAS/MH agent, Janet Wattles Center. The Rockford Housing Authority has agreed to set aside 25 Section 8 Rental Vouchers for individuals transitioning through the RR Project. The goal of this initiative is to rapidly identify individuals at the point of discharge from hospitalization, who are screened through the PAS/MH process for admission into a nursing home, and immediately begin the processes of Targeted Case Management for community transition.

Housing Stock Database

In partnership with the Illinois Housing Development Authority (IHDA), IDHS/DMH is financially supporting a state-of-the-art, web-based, housing stock database service. This resource will be a real-time service to consumers, care managers and landlords to post and search for available real estate and apartment units, by geography. Concurrently, the desired system will have a manned call-in center for those who do not have computer access.

1. Partners/Partnerships Established:

    - MFP – HFS: Department of Human Services (DHS)/Divisions of Developmental Disabilities (DDD) and Rehabilitation Services (DRS), Department on Aging, Illinois Housing Development Authority (IHDA), CMS; Hospital Tax-Lock Box.
    - PSH - (contracted) Local Housing Authorities, Illinois Community Action Association (ICAA), Catholic Charities.
    - Bridge Subsidy - Hospital Tax_Lock Box allocation.
    - Housing Stock Data Base - Illinois Housing Development Authority (IHDA).
    - Consultants: Technical Assistance Collaborative, Inc. (TAC) and Corporation for Supportive Housing, (CSH Inc.)

2. Policy Implications foreseen or proposed policy needs:

    - Foreseen implications - The impact of the impending Williams vs Blagojevich lawsuit - government's final strategy to resolve or settle – The potential impact on the community based mental health system; Creating/developing resources to accommodate the volume of individuals transitioning; Funding implications and needed allocation; Housing availability and affordability.
    - Proposed Policy needs - Clarification of respective roles and responsibilities for transition efforts between the Mental Health Authority, Public Health and HFS.
    - Foreseen implications - Collective examination of the way long-term care services are funded and delivered.

- Proposed Policy needs - Strategies to allow transfer funding from LTC that is directed to build/enhance the community infrastructure to accept individuals transitioning.
- Proposed Policy needs – A decision to bid out PAS/MH and Resident Review processes and functions to an independent, non-DMH service provider entity, ensuring the best efficiency, consistency and integrity.

It should be noted that DMH has embraced efforts to develop and enhance Permanent Support Housing (PSH) across each corridor of the State's geographic service areas. PSH is an integrated array of safe, decent and affordable permanent housing options (usually rental apartment/units, but not restricted as such). PSH is recovery oriented, based on a philosophy that supports consumer choice and empowerment, right and responsibility of tenancy, and appropriate, flexible, accessible and available supports that meet each consumer's changing needs to maintain his or her independence. These linked supports services are not mandated as a condition of housing occupancy. Community based support services provided to Permanent Supportive Housing residents should include a combination of case management and community support services, with any additional mental health services based on the consumer's voluntary choice.

PSH units may be self-contained studio, efficiency or one-bedroom apartments, inclusive of a kitchen or kitchenette and bathroom. PSH units may also be shared apartments with no more than two individuals per unit. PSH units are considered permanent residences. As such, landlord/tenant law governs the operations of the housing. Tenants hold their own leases or rental agreements with the respective developments or landlords.

An integral element of the PSH policy implementation is the Illinois Division of Mental Health Bridge Subsidy Initiative. This Initiative allows DMH to subsidize rental assistance for approved applicants that meet our service population criteria. The Bridge Subsidy is a temporary form of rental housing support until such a time that approved DMH applicants can access permanent subsidies.

The Division of Mental Health recognizes the contributions of existing Supported and Supervised Residential program settings. As such, a strategic decision has been made to continue funding support to these program types. However, in State FY2009 and forward, the Division of Mental Health will no longer support the creation nor expansion of any proposed new Supported or Supervised Residential program sites that do not meet all elements of the new DMH Permanent Supportive Housing model.

Institutes for Mental Disease (IMD's) are nursing homes, for which the Federal government provides no Medicaid match funds, with over 50% of the residents having mental illness as their primary diagnosis. An estimated one third of the 4,400 individuals residing in the 27 Illinois IMD's, an estimated 1,400 individuals could benefit from a less restrictive setting, such as permanent supportive housing.

In fiscal year 2008 the Illinois statewide Mental Health State Hospital system had a service capacity of 1332 beds, of which 537 were dedicated to civil, 795 dedicated to Forensic, and

381 dedicated for TDF. There were 10,812 admissions in FY2008 to the Illinois Mental Health State Hospital system. It is estimated that 150 individuals who leave state hospital treatment per year could benefit from living in a less restrictive permenant supportive housing option.

(b) Persons with Developmental Disabilities

The Illinois Council on Developmental Disabilities (ICDD) does not have updated estimates on housing need for persons with severe mental illness or for persons with developmental disabilities. However, the Division of Developmental Disabilities (DDD) has implemented the Prioritization of Urgency of Need for Services (PUNS) database. Individuals with developmental disabilities and their families report the type and urgency of service needs. DDD uses the database to select individuals to receive services.

ICDD also notes the following issues as crucial to all housing efforts for persons with developmental disabilities (as well as others) in Illinois.

- Housing type is determined by the choice of the individuals rather than specific types of housing being the options given to individuals
- Individuals with developmental disabilities (and others with various personal needs) need access to housing that affords sufficient supports to allow them to live in the community setting of their choice.
- Housing should allow individuals to live as part of a community, not just physically within a community.

(c) Persons with Physical Disabilities

There is a total of 930,720 non-institutionalized person's aged 5 years and older living in Illinois with a physical disability.

Table II-X: Persons with a Physical Disability[26]

Age Group	Persons with Physical Disability
5-15	19,451
16-64	473,230
64+	438,040
Total	930,720

Department of Human Services Division of Rehabilitation Services (DRS) is the state's lead agency serving individuals with disabilities. DRS works in partnership with people with disabilities and their families to assist them in making informed choices to achieve full community participation through employment, education, and independent living opportunities. DRS offers two programs that help persons with physical disabilities remain in their home.

D*RS Home Services Program (HSP)*

This program provides services to individuals with severe disabilities so they can remain in their homes and be as independent as possible. It serves people with severe disabilities under age 60 who need help with daily living activities in their homes. Many are at risk of moving into a nursing home or other facility. Specialized services are also available for people (who may be over age 60) with HIV/AIDS and traumatic brain injuries. The DRS Home Services Program serves over 30,000 Illinois residents each year. [27]

Community Reintegration Program

This program helps individuals with disabilities that live in nursing homes move into community with the supports they need to live as independently as possible. In fiscal year 2009, 183 people with disabilities moved out of nursing homes into the community in through the Community Reintegration Program. [28]

4. Persons with Alcoholism and Substance Abuse Problems

A study entitled "Illinois Household Survey on Alcohol, Tobacco and Other Drug Use, 2003" was prepared for the Division of Alcoholism and Substance Abuse (DASA) and released in June of 2004. The report described the prevalence of alcohol, tobacco and other drug (ATOD) use among residents of Illinois. The study included telephone interviews with 4,155 Illinois residents age 16 and older. Interviews were conducted by the Survey Research Laboratory at the University of Illinois at Chicago. This report was one in a series that have examined the treatment needs of the Illinois population. This research has been directing the allocation of treatment resources throughout the state and reflects the continuing commitment of the DASA to addressing the treatment needs of Illinois citizens. The following results were found:

[26] U.S. Census Bureau American Community Survey 2005-2007 Table C18004
[27] DHS DRS Data Report for May 2009
[28] DHS DRS Data Report for May 2009

Table II-Y: Lifetime, Past Year and Part Month ATOD Use[29]

	Lifetime		Past Year		Past Month	
	2003	1998	2003	1998	2003	1998
Alcohol	83.89	93.1	69.5	72.6	54.0	43.2
Tobacco	41.8	46.8	22.4	24	19.8	n/a
Marijuana	31.6	32.7	6.2	5	33.3	1.8
Hallucinogens	5.7	8	0.5	0.7	0.0	--
Cocaine	8.7	9.7	0.8	0.8	0.3	--
Heroin	0.8	0.6	0.1	--	0.0	--
Any Illicit Drug	32.6	33.1	6.7	5.4	3.6	2.2

--Percentage was too small to report (less than 0.5)

Lifetime prevalence refers to the percentage of the sample that has used a substance once in their lifetime. Likewise, past year prevalence measures the percentage of people who used a substance at any point in the last 12 months. Past month prevalence refers to the percentage of respondents who reported using a given substance within the 30 days prior to the interview.

The Division of Alcoholism and Substance Abuse reported that they served 94,452 individuals in Fiscal Year 2007. The living arrangement and race of these persons is as follows:

Table II-Z: Persons served by OASA Networks, FY 2007[30]

Living Arrangement	Total	White	Black	Hispanic	Other	Unknown
Independent Living	**30,591**	15,542	11,561	2,826	662	0
Dependent Living	**54,320**	23,996	23,324	5,462	1,538	0
Homeless	**9,537**	2,858	5,873	637	169	0
State Institutions	**0**	0	0	0	0	0
Unknown	**4**	2	2	0	0	0

5. Persons diagnosed with AIDS or Related Diseases

According to the Department of Public Health, the HIV/AIDS Surveillance Unit has indicated that as of May 25, 2009, there were 34,507 persons reported living with HIV/AIDS in Illinois. Of that number, 17,007 persons are living with AIDS and 17,500 persons living with HIV.

[29] Illinois Household Survey on Alcohol, Tobacco and Other Drug Use, 2003. Study conducted by Survey Research Laboratory at the University of Illinois at Chicago for the Illinois Department of Human Services Division of Alcoholism and Substance Abuse (DASA), June 2004. This study funded by the U.S. Center for Substance Abuse Treatment

[30] Illinois Department of Human Services, Division of Alcoholism and Substance Abuse, FY 2007 DARTS

In the State formula consortia area, there are currently 2,977 reported persons living with AIDS and 2,872 reported persons living with HIV.

In FY 2008, a total of 1105 persons with HIV/AIDS and their families were assisted with State formula funds during the period of January 1, 2008 through December 31, 2008. Effective in FY 2004, Lake County was added to the State formula jurisdiction area and Bond, Calhoun and Macoupin counties were placed in the St. Louis HOPWA jurisdiction area. As of May 25, 2009, Lake County had 682 reported living HIV/AIDS cases; whereas, Bond, Calhoun, and Macoupin combined had only 25 cases. While the Illinois HOPWA funds have provided housing assistance to many persons, it has not kept up with the housing needs of all persons living with HIV/AIDS located in the State formula jurisdiction area. A complete listing of the State of Illinois Continua of Care can be found in Appendix II C

The Chicago Department of Public Health reports nearly 21,367 persons with HIV/AIDS for the Chicago Area.

Table II-AA: Persons Living with HIV/AIDS and Persons Newly Diagnosed with HIV/AIDS as of June 30, 2006[31]

	Persons Living with HIV/AIDS through 2006	Persons Newly Diagnosed With HIV in 2006
Race/Ethnicity		
Hispanic	3,370	242
Non Hispanic Black	11,596	865
Non Hispanic White	5,837	396
Other/Unknown	564	54

The Chicago Department of Public Health estimates that eight percent of the 80,000 homeless individuals within the Chicago EMA are currently living with HIV/AIDS. The Illinois Department of Human Services, the state agency that tracks homelessness according to the number of people seeking emergency food and shelter services, reported that as of July 2004, 550 persons have declared HIV/AIDS status. In 1992, there were 71 reported HIV/AIDS cases in the emergency food and shelter services program.

The HOPWA program has assisted eligible persons to retain or gain access to appropriate housing where they can maintain complex medication regimens and address HIV/AIDS related problems. Fortunately, a greater percentage of people with HIV/AIDS are living longer lives with the introduction of antiretroviral drugs. With increased longevity, there is greater need for housing and other supportive services for people living with HIV/AIDS. The lack of affordable housing can force people with HIV/AIDS into shelters or into an unstable environment, which can affect their ability to access medical and supportive services. HIV/AIDS affects individuals of both sexes from a wide range of ages, race/ethnicity, income levels, and educational backgrounds. Obtaining affordable housing

[31] Chicago Department of Public Health, Office of HIV/AIDS Surveillance, Data for 2006 - Summer 2008

can be difficult in itself but for those living with HIV/AIDS disease, it can create overwhelming challenges. Challenges reported by Consortia project directors and clients include: bringing underserved minorities and hard to reach populations into care; limited access to transportation in rural areas; the occurrence of co-morbidities, such as, substance use and mental illness; scarcity of providers; the increased number of persons with histories of incarceration, and the stigma of HIV/AIDS that continues to provide a barrier to access housing services for those affected by the epidemic.

6. Immigrant Households

Immigrant populations throughout Illinois, and in the Chicago metropolitan region in particular, have grown significantly over the last thirty years. Data on homeownership trends for immigrant households is included in the Housing Market Analysis. More current data is needed to establish similar data on the rental housing needs of immigrants.

7. Migrant farm workers

There is an estimated 66,000 farm workers living in Illinois. According to the Illinois Migrant Council (IMC) the availability of affordable housing has become a critical need for farm workers. There is a need for some type of affordable and safe temporary housing as well as but not limited to the need for the continuation of the Rental Subsidy Programs for agricultural workers as a mechanism to ensure that they do not live in substandard and overcrowded housing.[32]

Many farm workers face the difficult dilemma of choosing rent over food to avoid homelessness or eviction. Frequently, families of Hispanic origins must also surmount the opposition and fears of local residents toward them due to their different culture and language. Many housing providers private or public may deny housing based on length of tenancy. The lack of housing accommodations has resulted in major increase of homelessness among Illinois farm workers.[33]

The Housing Assistance Council's (HAC) national study, "No Refuge from the Fields: Findings from a Survey of Farm Worker Housing Conditions in the United States", in which the Illinois Migrant Council participated, surveyed Illinois housing occupied by migrant, seasonal, and year-round farm workers during 1999-2000 to determine the typical housing structure, ownership, quality, and cost characteristics of the units in major agricultural areas throughout the State. The results were the first time that a comprehensive national study about farm worker housing conditions had been conducted.

A summary of the HAC study for Illinois reveals that the State had the same poor housing conditions, environmental problems, and lack of housing resources for farm workers as existed for many years. While some improvements have been made due to government regulations, the quality of farm labor housing has not progressed to the same degree as other

[32] Illinois Migrant Council, 2004
[33] Illinois Migrant Council, 2004

housing for low-income populations. Highlighted below are several of the findings from the HAC study:

- Seventy percent of the housing stock came from the private market;
- Approximately thirty percent of the farm worker housing was provided by the employer --approximately seventy-two percent of this housing was free of charge;
- Thirty-four percent of farm worker housing was deemed overcrowded;
- Seventy percent of overcrowded housing included children;
- Approximately 2,249 farm workers are housed in Illinois grower provided housing;
- An estimated fifty percent of units surveyed had children; and
- The majority of the grower-provided housing was overcrowded, dilapidated, unsafe, and unhealthy.

7. Public or Assisted Housing Residents

The State of Illinois does not have an overall regulatory agency over public housing authorities (PHA's) or tenants organizations. Additionally, PHAs do not administer privately owned assisted housing. To the State's knowledge, HUD does not provide a centralized database profiling the tenants residing in assisted properties. The State, through the IHDA, is responsible for providing certifications of consistency with the Consolidated Plan for PHA's that not covered by a local Consolidated Plan. The first certifications were processed in the final quarter of Calendar Year 1999. The IHDA provides similar certification for PHA program applications (HOPE VI, et al) as part of its Consolidated Plan Certification of Consistency Process.

The Heartland Alliance for Human Needs and Human Rights published a report entitled "2007 Not Even a Place in Line: Public Housing & Housing Choice Voucher Capacity and Waiting Lists in Illinois". They reported the following regarding waiting lists for public housing and housing choice vouchers:

Table II-BB: Public Housing and Housing Choice Voucher Waiting List Numbers[34]

Region	Public Housing Waiting List	Housing Choice Voucher Waiting List
Illinois	65,184	52,969
Northern Illinois	54,183	28,756
Rest of Illinois	11,001	24,213

[34] The Heartland Alliance for Human Needs and Human Rights, "2007 Not Even a Place in Line: Public Housing & Housing Choice Voucher Capacity and Waiting Lists in Illinois".

E. Lead Based Paint Hazards[35]

Lead poisoning has been called the number one childhood environmental health hazard. According to the National Center for Environmental Health, approximately 250,000 U.S. children aged 1-5 years have blood lead levels greater than the CDC recommended level of 10 micrograms of lead per deciliter of blood. Lead poisoning can affect nearly every system in the body. Because lead poisoning often occurs with no obvious symptoms, it frequently goes unrecognized. Lead poisoning can cause learning disabilities, behavioral problems, and, at very high levels, seizures, coma and even death. Title X of the Housing and Community Development Act addresses this serious and extensive problem. Title X focuses attention on prevention by addressing conditions within housing units that cause lead poisoning. The primary source of lead poisoning in children is lead-based paint, used extensively in housing units until it was banned from residential use in 1978. The presence of lead-based paint in a unit does not necessarily constitute a hazard. In general, a unit has hazardous conditions if lead-based paint is likely to be ingested or inhaled by children in any form, including dust. Specific types of hazardous conditions associated with lead-based paint include:

- Peeling, chipping, flaking or other deterioration
- Lead-based paint on friction surfaces such as windows or railings
- Lead-based paint on impact surfaces such as doors, door jambs, or stairs
- Lead-based paint on surfaces accessible to a child's mouth
- Dust containing excessive levels of lead on floors, interior window sills or window wells
- Any bare soil containing excessive amounts of lead
- Any lead-based paint on any surface disturbed by renovation or remodeling

In 2001, the National Survey of Lead and Allergens in Housing[36] (referred to as the National Survey) was released. It was conducted under the sponsorship of HUD and the National Institute of Environmental Health Sciences to assess children's potential household exposure to lead and allergens. An estimated 38 million (± 3 million) homes in the United States have lead based paint somewhere in the building. This is down from the 1990 estimate of 64 million. The decline can be contributed to several factors:

1) Ongoing lead hazard control activities
2) Demolition and renovation
3) Improvements in laboratory technology and quality control
4) Larger sample size (831 units, compared to 284 used in the 1990 study)

An estimated 26 million (± 5 million) homes in the U.S. have significant lead-based paint hazards somewhere in the building or on the premises. Based on the HUD Lead Safe

[35] This section is based on the Comprehensive Housing Affordability Strategy (CHAS), and the National Survey of Lead and Allergens in Housing, Volume 1: Analysis of Lead Hazards

[36] National Survey of Lead and Allergens in Housing, Final Report, Volume 1: Analysis of Lead Hazards, 2001, Prepared for Office of Lead Hazard Control, U.S. Department of Housing and Urban Development

Housing Rule, a home is said to have a significant lead-based paint hazard if one or more of the following conditions exists:

1) Lead-based paint with deterioration larger than *de minimis* levels specified in the Lead Safe Housing Rule
2) Dust lead loadings at or above specified thresholds on floors and window sills
3) Bare soil in children's play area above specified thresholds, or
4) More than 9 square feet of bare soil in the rest of the yard with lead contaminations at or above specified thresholds

In the absence of statewide data on the presence of lead-based paint hazards in occupied housing units, estimates of units with lead-based paint provide a starting point for discussion of the situation in Illinois. The HUD provided table on the number of units affordable to very low and low income households by the units' year of construction was used to estimate the number of households by year of unit construction. This is based on the assumption that the distribution of households in different income groups by year of construction is the same as the distribution of units affordable to these income groups by year of construction.

The estimates of very low and other low income households by age of unit are multiplied by the estimated percent of housing units with lead-based paint (based on the National Survey) for each category of year of construction. See Table II-CC below. These are summed to get the total number of very low income and other low income renters and owners estimated to be living in units with lead-based paint. Estimates of lead-based paint presence were also developed for the total number of renter and owner households for all income groups.

Pre-1940 units have a greater incidence of lead-based paint than units built between 1940 and 1959, which in turn have higher rates than units built between 1960-1979. Estimates of households with lead-based paint living in units built between 1960-1979 may actually be higher because the National Survey reported figures for 1960-1977 age group; two years less. The National Survey reported that 5 to 8 percent of homes built after 1977 have lead-based paint.

Table II-CC: Prevalence of Lead Based Paint (LBP) by Housing Unit Construction Year[37]

Construction Year	National Estimate	Midwest Estimate
1960-1977	24%	28%
1940-1959	69%	81%
Before 1940	87%	91%

Housing units in the Northeastern and Midwestern states were found to have higher percentages for housing units with lead based paint (91% for pre 1940, 81% for 1940-1959, and 28% for 1960-1977). This can be attributed to the fact that these geographical areas have an older housing stock. Illinois, therefore, will have a higher incidence of housing units with lead-based paint than the national average.

[37] National Survey of Lead and Allergens in Housing, Final Report, Volume 1: Analysis of Lead Hazards, 2001, Prepared for Office of Lead Hazard Control, U.S. Department of Housing and Urban Development

Using the national estimate, of all the housing units in Illinois built before 1979 an estimated 2,008,537 households (56% of all households) live in units with lead-based paint. When the preceding formula is applied, 1,016,070 very low or other low income households (51%) are estimated to live in units with lead-based paint. The estimated percentages of households with lead-based paint do no vary much between the metropolitan and non-metropolitan areas of Illinois. An estimated 488,380 very low and other low-income households live in rental units with lead-based paint. Low-income renter households in old units are at particular risk because the incentive and ability to prevent or address paint deterioration in these units are low: there are 243,273 very low and other low income households living in the pre-1940 units in Illinois.

As mentioned above, these estimates only provide a starting point. Within the state, communities with certain characteristics have a particularly high risk of having a high proportion of units with lead-based paint hazards.

1) Communities that have disproportionate amounts of pre-1940 units in poor condition and
2) Those usually occupied by low income renter households

The Illinois Department of Public Health (IDPH) is the State regulatory enforcement agency for both asbestos and lead-based paint testing and removal. (See Appendix III A for a list of IDPH Regional Health Offices) The responsibilities of licensing lead inspectors, abatement contractors and workers were added on to IDPH's regulatory role with the Illinois General Assembly's passage of Public Act 87-175 and Public Act 87-1144. The IDPH, through its Illinois Lead Program, maintains a Lead Poisoning Reporting System for all blood lead test reported to the Department including elevated blood lead levels $\geq$ 10 mcg/dl for mainly children six years of age and under. Illinois law requires that results of all blood lead tests be reported to IDPH by directors of laboratories performing the analyses. In 2006, Illinois amended the Lead Poisoning Prevention Act requiring inspection of buildings occupied by children less than 3 years of age screening positive for lead poisoning.

Table II-EE provides data on children identified with elevated blood-lead levels needing environmental inspection. The table shows the percentage of children screened in 2007 with excessive blood lead levels.

Table II-DD: Child Lead Testing[38]

Jurisdiction	Percent with Elevated Blood Lead Levels
U.S.	1.2%
Illinois	1.8%
Chicago	2.5%
Balance of State	1.4%

[38] Illinois Department of Public Health, 2002

All follow up data are being entered on a case management system that identifies medical treatment, subsequent screenings, environmental inspections and source of lead hazard. Addresses of children with elevated blood levels are maintained by the Illinois Lead Program Reporting System and can be used to identify dwellings with lead hazards. This data is made available to delegate agencies or IDPH regional staff.

Table II-EE: Number of Children with Elevated Blood Lead Levels, 2007*

County	2000 pop Children <6	Number Tested	mcg/dL 10-14	15-19	20-24	25-44	45+	Total
Illinois**	**1,532,048**	**296,997**	**3,280**	**991**	**461**	**459**	**79**	**5,270**
METRO	1,361,370	227,532	2,886	855	395	392	75	4,603
NONMETRO	170,678	69,465	394	136	66	67	4	667
UNKNOWN		43,033	33	24	18	9	0	84

* Illinois Department of Public Health, Illinois Lead Program Surveillance Report, 2007. http://www.idph.state.il.us/envhealth/pdf/Lead_Surv_Rpt_07.pdf

** Includes 43,033 children tested (and 84 with lead poisoning) that had an unknown status for County residence

F. Additional Types of Assistance to Residents (Not Listed Above)

In analyzing Data for its administration of the Neighborhood Stabilization Program (authorized by the Housing and Economic Recovery Act of 2008) funding in Illinois, the Illinois Department of Human Services (IDHS) gathered and reported the following 2008 data on additional residential needs in Illinois. The data presented is from collected from DHS's divisional administration of the programs discussed as this was the most recent data available. The data presented shows the number of Temporary Assistance For Needy Families (TANF) recipients by county in Illinois. TANF provides financial assistance to help pay for food, shelter, utilities, and expenses other than medical to pregnant women and familes with one or more dependent child. The chart also examines the number of families in receipt of Food Stamps and the Child Care needs (for both TANF recipients and non-TANF recipients) in 2008. The data presented in the following chart is intended to demonstrate additional needs of residents in Illinois' Counties outside what is presented above.

Please Note: for each category, a Location Quotient is included. The Location Quotient is intended to show the county's relation to the State average for these services. A score of one (1) means the county rate is the same as the state. A higher score (>1) means that the county proportion is higher than the state proportion while a score below 1 (<1) means the county proportion is less than the state proportion.

Additional Services / Assistance Needs By County (2008)									
	T A N F			Food Stamps		CHILD CARE (TANF Recipients)		CHILD CARE (NON-TANF Recipients)	
COUNTY	Number of TANF recipients	% Families w/children (based on 2000 Census) with TANF	**Location Quotient (LQ): TANF recipients**	# of Food Stamp recipients	**LQ: Food stamp recipients**	# of Children with TANF child care benefits	**LQ: Children with TANF child care**	# of Children with non-TANF child care benefits	**LQ: Children with NON-TANF child care**
Adams	181	2.1	**0.9**	7,022	**1.2**	19	**0.98**	858	**1.37**
Alexander	276	24.2	**10.3**	2,717	**3.2**	35	**13.45**	232	**2.75**
Bond	56	2.8	**1.2**	1,869	**1.2**	5	**1.09**	123	**0.83**
Boone	59	1.0	**0.4**	3,398	**0.9**	5	**0.37**	421	**0.96**
Brown	0	0.0	**0.0**	0	**0.0**	0	**0.00**	15	**0.33**
Bureau	49	1.1	**0.5**	2,488	**0.8**	4	**0.40**	155	**0.48**
Calhoun	3	0.5	**0.2**	421	**0.9**	0	**0.00**	4	**0.09**
Carroll	40	2.0	**0.9**	1,370	**0.9**	3	**0.66**	97	**0.66**
Cass	29	1.6	**0.7**	1,208	**1.0**	11	**2.70**	94	**0.71**
Champaign	383	2.0	**0.8**	17,113	**1.1**	47	**1.05**	3243	**2.24**
Christian	87	2.0	**0.8**	3,982	**1.3**	6	**0.60**	183	**0.57**
Clark	44	2.0	**0.8**	1,654	**1.1**	7	**1.36**	162	**0.97**
Clay	44	2.4	**1.0**	1,458	**1.1**	3	**0.73**	124	**0.94**
Clinton	70	1.5	**0.6**	2,212	**0.7**	8	**0.76**	200	**0.59**
Coles	89	1.6	**0.7**	5,376	**1.1**	5	**0.39**	518	**1.26**
Crawford	18	0.7	**0.3**	1,928	**1.1**	5	**0.90**	145	**0.81**
Cumberland	0	0.0	**0.0**	1,108	**1.1**	3	**0.89**	75	**0.69**
DeKalb	193	1.8	**0.8**	5,714	**0.7**	26	**1.08**	927	**1.19**
DeWitt	43	2.0	**0.9**	1,731	**1.2**	4	**0.83**	118	**0.75**
Douglass	39	1.5	**0.6**	1,401	**0.8**	3	**0.50**	116	**0.60**
Du Page	955	0.8	**0.3**	33,413	**0.4**	74	**0.26**	3385	**0.37**
Edgar	56	2.3	**1.0**	2,271	**1.3**	1	**0.18**	146	**0.83**
Edwards	0	0.0	**0.0**	0	**0.0**	0	**0.00**	19	**0.30**
Effingham	55	1.2	**0.5**	2,782	**0.9**	12	**1.12**	293	**0.84**
Fayette	30	1.2	**0.5**	2,847	**1.5**	4	**0.68**	165	**0.87**
Ford	14	0.8	**0.3**	1,177	**0.9**	0	**0.00**	76	**0.57**
Franklin	146	3.1	**1.3**	7,042	**2.0**	0	**0.00**	552	**1.59**
Fulton	93	2.2	**0.9**	3,761	**1.1**	5	**0.52**	189	**0.60**
Gallatin	13	1.7	**0.7**	1,048	**1.8**	0	**0.00**	24	**0.42**
Greene	28	1.5	**0.6**	1,828	**1.4**	1	**0.23**	78	**0.56**
Grundy	0	0.0	**0.0**	0	**0.0**	1	**0.09**	196	**0.52**
Hamilton	31	2.9	**1.2**	900	**1.2**	0	**0.00**	45	**0.56**
Hancock	44	1.8	**0.8**	1,617	**0.9**	2	**0.36**	76	**0.42**
Hardin	0	0.0	**0.0**	0	**0.0**	0	**0.00**	31	**0.73**
Henderson	0	0.0	**0.0**	0	**0.0**	0	**0.00**	18	**0.25**
Henry	176	2.8	**1.2**	3,128	**0.7**	7	**0.48**	261	**0.56**
Iroquois	99	2.5	**1.1**	2,885	**1.0**	1	**0.11**	213	**0.74**
Jackson	369	6.0	**2.6**	8,281	**1.6**	48	**3.44**	730	**1.62**

Additional Services / Assistance Needs By County (2008) (CONTINUED)									
	T A N F			Food Stamps		CHILD CARE (TANF Recipients)		CHILD CARE (NON-TANF Recipients)	
COUNTY	Number of TANF recipients	% Families w/children (based on 2000 Census) with TANF	**Location Quotient (LQ): TANF recipients**	# of Food Stamp recipients	**LQ: Food stamp recipients**	# of Children with TANF child care benefits	**LQ: Children with TANF child care**	# of Children with non-TANF child care benefits	**LQ: Children with NON-TANF child care**
Jasper	23	1.7	**0.7**	861	**1.0**	2	**0.67**	76	**0.78**
Jefferson	299	6.1	**2.6**	6,958	**2.0**	41	**3.69**	525	**1.46**
Jersey	24	0.8	**0.4**	1,746	**0.9**	2	**0.31**	85	**0.41**
JoDaviess	19	0.8	**0.3**	1,095	**0.6**	6	**1.04**	72	**0.39**
Johnson	29	2.3	**1.0**	1,273	**1.1**	0	**0.00**	65	**0.69**
Kane	850	1.5	**0.6**	36,548	**1.0**	53	**0.41**	2862	**0.68**
Kankakee	466	3.5	**1.5**	14,976	**1.6**	43	**1.42**	1869	**1.90**
Kendall	67	0.8	**0.4**	3,505	**0.7**	8	**0.44**	392	**0.66**
Knox	166	2.6	**1.1**	6,719	**1.4**	14	**0.98**	425	**0.92**
Lake	1,365	1.5	**0.6**	33,752	**0.6**	137	**0.64**	5986	**0.87**
LaSalle	224	1.6	**0.7**	12,960	**1.3**	10	**0.31**	459	**0.44**
Lawrence	38	2.1	**0.9**	1,468	**1.1**	2	**0.48**	81	**0.60**
Lee	0	0.0	**0.0**	0	**0.0**	6	**0.61**	202	**0.64**
Livingston	26	0.5	**0.2**	2,980	**0.8**	2	**0.18**	174	**0.48**
Logan	56	1.6	**0.7**	3,932	**1.4**	5	**0.62**	208	**0.79**
Macon	498	3.5	**1.5**	15,926	**1.6**	51	**1.59**	2179	**2.10**
Macoupin	81	1.3	**0.6**	4,255	**1.0**	4	**0.29**	208	**0.46**
Madison	1,398	4.1	**1.8**	29,123	**1.3**	114	**1.48**	2461	**0.99**
Marion	311	5.9	**2.5**	7,210	**2.0**	34	**2.82**	597	**1.53**
Marshall	38	2.4	**1.0**	1,302	**1.1**	0	**0.00**	36	**0.31**
Mason	49	2.5	**1.1**	1,767	**1.2**	8	**1.80**	79	**0.55**
Massac	84	4.3	**1.8**	2,758	**2.1**	1	**0.22**	109	**0.75**
McDonough	61	2.0	**0.8**	2,421	**0.8**	2	**0.28**	167	**0.73**
McHenry	104	0.3	**0.1**	8,287	**0.4**	21	**0.24**	1109	**0.39**
McLean	384	2.1	**0.9**	11,917	**0.9**	44	**1.06**	1794	**1.34**
Menard	0	0.0	**0.0**	0	**0.0**	1	**0.24**	71	**0.54**
Mercer	18	0.8	**0.4**	962	**0.6**	3	**0.62**	79	**0.50**
Monroe	0	0.0	**0.0**	0	**0.0**	5	**0.56**	124	**0.43**
Montgomery	27	0.7	**0.3**	3,150	**1.2**	6	**0.71**	165	**0.60**
Morgan	89	2.1	**0.9**	3,836	**1.2**	16	**1.68**	449	**1.46**
Moultrie	19	1.1	**0.5**	861	**0.7**	3	**0.75**	146	**1.13**
Ogle	101	1.5	**0.6**	6,157	**1.4**	7	**0.45**	510	**1.00**
Peoria	1,138	5.1	**2.2**	24,045	**1.5**	137	**2.71**	3259	**1.99**
Perry	78	3.0	**1.3**	2,937	**1.4**	3	**0.50**	175	**0.91**
Piatt	16	0.7	**0.3**	685	**0.5**	3	**0.62**	59	**0.37**
Pike	33	1.6	**0.7**	2,019	**1.3**	2	**0.41**	99	**0.63**
Pope	25	4.7	**2.0**	1,436	**3.7**	2	**1.64**	26	**0.66**
Pulaski	74	8.3	**3.5**	1,533	**2.4**	9	**4.45**	132	**2.02**
Putnam	0	0.0	**0.0**	0	**0.0**	0	**0.00**	4	**0.07**

Additional Services / Assistance Needs By County (2008) (CONTINUED)									
	T A N F			Food Stamps		CHILD CARE (TANF Recipients)		CHILD CARE (NON-TANF Recipients)	
COUNTY	Number of TANF recipients	% Families w/children (based on 2000 Census) with TANF	**Location Quotient (LQ): TANF recipients**	# of Food Stamp recipients	**LQ: Food stamp recipients**	# of Children with TANF child care benefits	**LQ: Children with TANF child care**	# of Children with non-TANF child care benefits	**LQ: Children with NON-TANF child care**
Randolph	93	2.4	**1.0**	4,090	**1.4**	5	**0.58**	236	**0.84**
Richland	67	3.3	**1.4**	1,877	**1.3**	1	**0.21**	126	**0.83**
Rock Island	768	4.3	**1.8**	14,732	**1.1**	35	**0.87**	1553	**1.19**
Saline	128	4.0	**1.7**	4,912	**2.1**	6	**0.82**	403	**1.71**
Sangamon	943	3.8	**1.6**	22,018	**1.3**	181	**3.24**	3501	**1.93**
Schuyler	12	1.4	**0.6**	905	**1.4**	0	**0.00**	51	**0.79**
Scott	0	0.0	**0.0**	0	**0.0**	0	**0.00**	22	**0.39**
Shelby	47	1.7	**0.7**	1,533	**0.8**	3	**0.46**	100	**0.48**
St. Clair	3,189	9.4	**4.0**	40,827	**0.1**	368	**4.77**	5583	**2.24**
Stark	9	1.2	**0.5**	434	**0.8**	0	**0.00**	13	**0.23**
Stephenson	265	4.3	**1.8**	5,609	**1.3**	24	**1.70**	620	**1.36**
Tazewell	366	2.3	**1.0**	9,557	**0.8**	21	**0.57**	973	**0.81**
Union	123	5.5	**2.3**	2,844	**1.8**	0	**0.00**	86	**0.52**
Vermilion	766	7.6	**3.2**	14,613	**2.0**	57	**2.47**	1284	**1.72**
Wabash	41	2.5	**1.1**	1,777	**1.6**	0	**0.00**	28	**0.23**
Warren	68	3.1	**1.3**	2,376	**1.4**	6	**1.19**	155	**0.95**
Washington	0	0.0	**0.0**	0	**0.0**	2	**0.44**	43	**0.29**
Wayne	69	3.2	**1.3**	1,974	**1.3**	1	**0.20**	84	**0.52**
White	30	1.7	**0.7**	1,868	**1.4**	0	**0.00**	79	**0.60**
Whiteside	156	2.1	**0.9**	4,959	**0.9**	18	**1.04**	664	**1.18**
Will	1,410	1.9	**0.8**	35,576	**0.8**	137	**0.83**	4299	**0.80**
Williamson	141	1.8	**0.8**	9,778	**1.8**	6	**0.34**	780	**1.37**
Winnebago	897	2.5	**1.0**	41,831	**1.7**	66	**0.80**	5360	**2.00**
Woodford	25	0.5	**0.2**	1,385	**0.4**	1	**0.10**	104	**0.31**
Total (Not Including Cook County)	***21,703***	***2.4***		***623,985***		***2100***		***67972***	
Cook	40,399	6.5		697,212		4714		87466	
Total	**62,102**			**1,321,197**		**6,814**		**155,438**	

APPENDIX II-A

State of Illinois Continuum of Care

http://www.hudhre.info/index.cfm?do=viewCocContacts&st=IL&cSort=cocNum

McHenry County CoC
Lead Contact: **Corporation for Affordable Homes of McHenry County (CAHMCO)**
Tom Riley
209 Dean Street
Woodstock, IL 60098
Phone: 815-206-5805
Fax: 815-206-5820
E-mail: **mchenrycocofc@yahoo.com**

Rockford/Winnebago, Boone Counties CoC
Lead Contact: **City of Rockford**
Nicole Bockhorn
612 N Church Street
Rockford, IL 61103
Phone: 815-987-8242
Fax: 815-987-5635
E-mail: **Nicole.Bockhorn@ci.rockford.il.us**

Waukegan/North Chicago/Lake County CoC
Lead Contact: **Lake County CoC Advisory Planning Group (APG)**
Joel Williams
Lake County Planning, Building & Development
18 North County Street, 6th Floor
Waukegan, IL 60085
Phone: 847-377-2139
Fax: 847-360-6734
E-mail: **jwilliams@co.lake.il.us**

Champaign/Urbana/Rantoul/Champaign County CoC
Lead Contact: **Urbana - Champaign Continuum of Care**
Darlene Kloeppel
Champaign County Regional Planning Commission
1776 East Washington Street
Urbana, IL 61802
Phone: 217-328-3313
Fax: 217-328-2426
E-mail: **dkloeppel@ccrpc.org**

Madison County CoC
Lead Contact: **Madison County Community Development**
David A. Harrison
130 Hillsboro Avenue
Edwardsville, IL 62025
Phone: 618-692-8940
Fax: 618-692-7022
E-mail: **daharrison@co.madison.il.us**

APPENDIX II-A

Evanston CoC
Lead Contact: **City of Evanston**
Evonda Thomas
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Department of Health and Human Services, City of Evanston, IL
2100 Ridge Avenue
Evanston , IL 60201
Phone: 847-866-2957
Fax: 847-448-8125
E-mail: **ethomas@cityofevanston.org**

Joliet/Bolingbrook/Will County CoC
Lead Contact: **Will County Continuum of Care**
Todd L. Fuller
Homeless Services Coordinator
Will County Center for Community Concerns
304 N. Scott Street
Joliet, IL 60432
Phone: 815-722-0722 Ext. 205
Fax: 815-722-6344
E-mail: **tfuller@wcccc.net**

Peoria/Perkin/Fulton, Peoria, Tazewell, Woodford CoC
Lead Contact: **Central Illinois FRIENDS of PWA, Inc.**
120 Glen Oak Medical Plaza, Suite 201
Peoria, IL 61603
Phone: 309-671-2144
Fax: 309-671-5108
E-mail: **mjmaginn@mmci.org**

East Saint Louis/Belleville/Saint Clair County CoC
Lead Contact: **St. Clair County Intergovernmental Grants Department**
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Belleville, IL 62220
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Fax: 618-236-1190
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DeKalb City & County CoC
Lead Contact: **DeKalb Continuum of Care**
Sue Guio
Cit of DeCalb, Community Services Planner
223 South Fourth Street
DeKalb, IL 60115
Phone: 815-748-2363
Fax: 815-748-2359
E-mail: **sguio@cityofdekablb.com**

APPENDIX II-A

Chicago CoC
Lead Contact: **Chicago Alliance to End Homelessness**
Nancy Radner
205 W Wacker, Suite 1321
Chicago, IL 60605
Phone: 312-223-9870
Fax: 312-223-9871
E-mail: **nradner@thechicagoalliance.org**

Cook County CoC
Lead Contact: **Alliance to End Homelessness in Suburban Cook County**
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Weastchester, IL 60154
Phone: 708-345-4035 Ext. 01
Fax: 708-345-7855
E-mail: **jennifer@suburbancook.org**

Bloomington/Central Illinois CoC
Lead Contact: **PATH, Inc.**
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201 E Grove Street
Bloomington, IL 61701
Phone: 309-828-1022
Fax: 309-827-7485
E-mail: **jwait@pathcrisis.org**

Springfield/Sangamon County CoC
Lead Contact:
Brenda Johnson
Executive Director
Helping Hands of Springfield, Inc.
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Springfield , IL 62703
Phone: 217-744-0470
Fax: 217-744-0476
E-mail: **helpinghandsofspringfield@comcast.net**
Web Site: **http://www.helpinghandssi.org**

Dupage County CoC
Lead Contact: **DuPage County Community Services Department**
Philip R. Smith
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Wheaton, IL 60187
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APPENDIX II-A

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Lead Contact: **Continuum Steering Committee**
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C.E.F.S. Economic Opprotunity Corporation
Effingham, IL 62401
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Decatur/Macon County CoC
Lead Contact: **Dove, Inc.**
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Decatur, IL 62521
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Fax: 217-428-7256
E-mail: **rbatman@doveinc.org**

Aurora/Elgin/Kane County CoC
Lead Contact: **Building & Community Services Division, Kane County Development Department**
Mark D. VanKerkhoff
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Rock Island/Moline/Northwestern Illinois CoC
Lead Contact: Molli Nickerson
Community Services Coordinator
Continuum of Care Co-Chair
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Rock Island, IL 61201
Phone: 309-793-6391
Fax: 309-793-6352
E-mail: **mbarker@projectnow.org**

West Central Illinois CoC
Lead Contact: **West Central Illinois CoC Steering Committee**
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Western Illinois Regional Council-Community Action Agency
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Fax: 309-836-3640
E-mail: **suzan@wirpc.org**

APPENDIX II-A

Southern Illinois CoC

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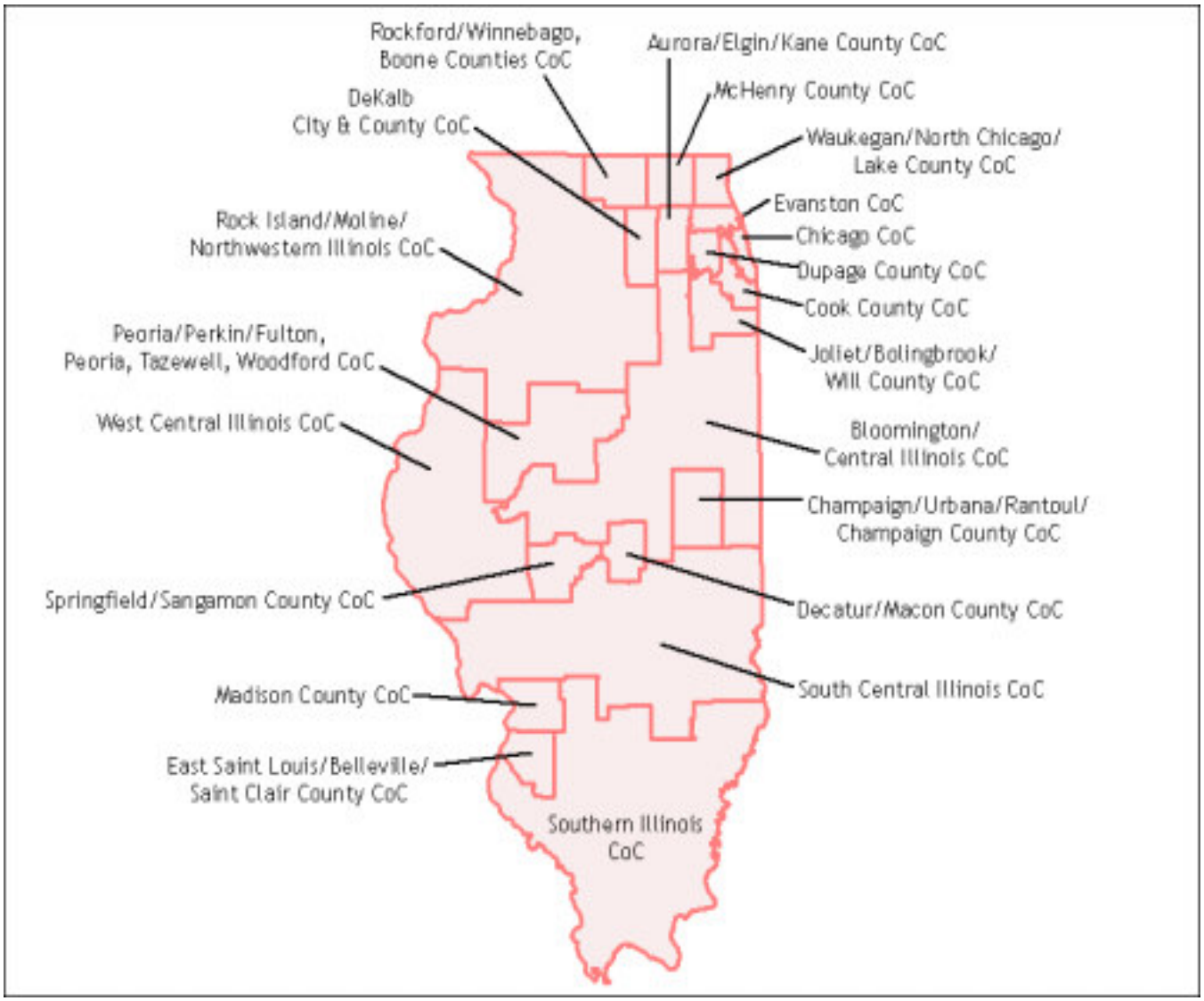
Fax: 618-532-0204
E-mail: **leannspeiser_bcmw@hotmail.com**

APPENDIX II-B

CONTINUUM OF CARE SERVICE AREAS



APPENDIX II-C

ILLINOIS RYAN WHITE PART B HIV CARE CONNECT REGIONS

Updated: 06/11/09

LEAD AGENCY	COUNTIES SERVED	SERVICES PROVIDED *
CENTRAL ILLINOIS		
So. Ill. University - School of Medicine Division of Infectious Diseases Marcy Ashby **mashby@siumed.edu** P.O. Box 19636 Springfield, IL 62794-9636 217-545-7683 or 217-545-6004 (Marcy) 217-545-4205 (fax)	Adams, Brown, Cass, Christian, DeWitt, Greene, Logan, Macon, Menard, Montgomery, Morgan, Moultrie, Piatt, Pike, Sangamon, Schuyler, Scott, and Shelby	Case Management, Emergency Financial Assistance, Food Bank/Home-Delivered Meals, Housing, Legal, Medical Transportation, Mental Health, Oral Health Care, Outpatient\Ambulatory Medical Care, and Substance Abuse Counseling
COLLAR COUNTIES		
AIDS Foundation of Chicago Alicia Bunton **ABunton@aidschicago.org** 200 W. Jackson, Suite 2200 Chicago, IL 60606 312-922-2322 or 312-334-0958 (Alicia) 312-922-2916 (fax)	DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will	Emergency Financial Assistance, Food Bank/Home-Delivered Meals, Housing, Medical Nutrition Therapy, Medical Transportation, Mental Health, Substance Abuse, Oral Health Care, and Outpatient\Ambulatory Medical Care
COOK COUNTY		
AIDS Foundation of Chicago Alicia Bunton **ABunton@aidschicago.org** 200 W. Jackson, Suite 2200 Chicago, IL 60606 312-922-2322 or 312-334-0958 (Alicia) 312-922-2916 (fax)	Cook	Case Management, Food Bank/Home-Delivered Meals, Housing, Legal, Medical Transportation, Mental Health, Oral Health Care, Outpatient/ Ambulatory Medical Care, and Substance Abuse Counseling
EAST CENTRAL ILLINOIS		
Champaign-Urbana Public Health District Gary Dunn **gdunn@c-uphd.org** 201 W. Kenyon Road Champaign, IL 61820 217-239-7827 217-239-0126 (fax)	Champaign, Clark, Clay, Coles, Crawford, Cumberland, Douglas, Edgar, Effingham, Ford, Iroquois, Jasper, Kankakee, Lawrence, Livingston, Richland, and Vermilion	Case Management, Emergency Financial Assistance, Food Bank/Home-Delivered Meals, Housing, Legal, Medical Transportation, Mental Health, Oral Health Care, Outpatient/ Ambulatory Medical Care, and Treatment Adherence
HEART OF ILLINOIS		
University of Illinois College of Medicine Heart of Illinois HIV/AIDS Center Pam Briggs **PamB@uicomp.uic.edu** One Illini Drive Box 1649 Peoria, IL 61656-1649 309-671-8418 309-671-8498 (fax)	Fulton, Hancock, Henderson, Knox, LaSalle, Marshall, Mason, McDonough, McLean, Peoria, Putnam, Stark, Tazewell, Warren, and Woodford	Case Management, Emergency Financial Assistance, Food Bank/Home-Delivered Meals, Housing, Legal, Medical Nutritional, Medical Transportation, Oral Health Care, Outpatient\Ambulatory Medical Care, Outreach, Psychosocial Support, Substance Abuse

APPENDIX II-C

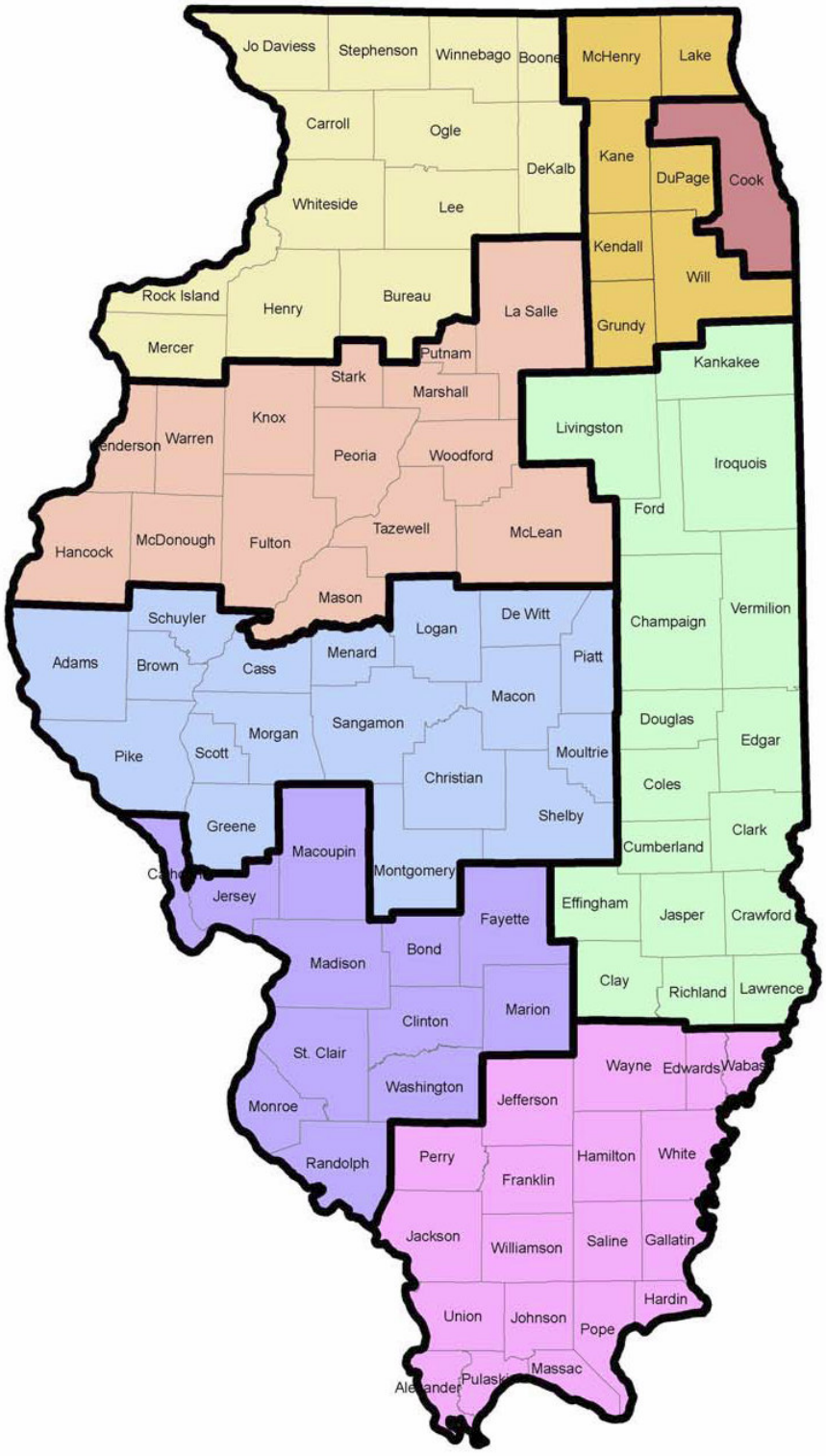
NORTHWESTERN ILLINOIS		
Winnebago County Health Dept. Todd Kisner **tkisner@wchd.org** 401 Division Street Rockford, IL 61104-2096 815-720-4071 815-963-2969 (fax)	Boone, Bureau, Carroll, DeKalb, Henry, JoDaviess, Lee, Mercer, Ogle, Rock Island, Stephenson, Whiteside, and Winnebago	Case Management, Emergency Financial Assistance, Food Bank/Home-Delivered Meals, Housing, Legal, Medical Transportation, Mental Health, Oral Health Care, Outpatient\Ambulatory Medical Care, Psychosocial Support, and Substance Abuse Counseling.
SOUTHERN ILLINOIS		
Jackson County Health Department Paula Clark **paulac@jchdonline.org** 415 Health Department Road P.O. Box 307 Murphysboro, IL 62966-6108 618-684-3143 x 160 Paula 618-687-4933 (fax)	Alexander, Edwards, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jefferson, Johnson, Massac, Perry, Pope, Pulaski, Saline, Union, Wabash, Wayne, White, and Williamson	Case Management, Emergency Financial Assistance, Food Bank/Home-Delivered Meals, Housing, Medical Transportation, Mental Health, Oral Health Care, Outreach, Outpatient\Ambulatory Medical Care, Psychosocial Support, and Treatment Adherence
SOUTHWESTERN ILLINOIS		
St. Clair County Health Department Tina Markovich **tina.markovich@co.st-clair.il.us** #19 Public Square, Suite 150 Belleville, IL 62220-1695 618-233-7703 Ext 4406 618-233-7713 (fax)	Bond, Calhoun, Clinton, Fayette, Jersey, Macoupin, Madison, Marion, Monroe, Randolph, St. Clair, Washington	Case Management, Emergency Financial Assistance, Food Bank/Home-Delivered Meals, Housing, Legal, Medical Transportation, Mental Health, Oral Health Care, Outreach and Psychosocial Support

**Services provided vary according to funding and availability. Please contact the project director for available services and eligibility.*

APPENDIX II-D

HIV/AIDS CARE AND PREVENTION REGIONS

Effective Dates:
April 1, 2009 (Care)
January 1, 2010 (Prevention)



Regions

- Champaign Region
- Collar Region
- Cook Region
- Jackson Region
- Peoria Region
- Sangamon Region
- St. Clair Region
- Winnebago Region

III. HOUSING MARKET ANALYSIS

A. General Characteristics

1. Background and Trends

The State of Illinois is diverse in terms of its population, where its people live and the housing they live in. The 2000 U.S. Census provides the most recent comprehensive snapshot in time of the demographic, social and economic characteristics that directly affect and produce different housing needs in the State. Unfortunately, the 2010-2014 Consolidated Plan must be completed before the 2010 Census data is made available, limiting the state's ability to compare how things have or have not changed since the 2005-2009 Consolidated Plan, which was also based on 2000 U.S. Census data. 2000 Census has thus been retained as the base data of the 2010-2014 Consolidated Plan, but where possible, more recent supplemental data has also been included.

***Metropolitan and non-metropolitan counties*:** Illinois continues to be both rural and urban; however, these two are not evenly distributed or dispersed throughout the state. There are 26 counties considered "metropolitan" (i.e., areas surrounding large and densely populated cities or towns) that account for 10,541,360 people and 76 "non-metro" counties (i.e., areas and population not located in any Metropolitan area) containing 2,015,022 people. Most of these non-metropolitan counties are a mix of rural and urban with only 10 counties out of 102 having no urban population at all. A new category added to the Census in 2000, the "urban cluster" (a densely settled territory that has at least 2,500 people but fewer than 50,000), measures the proportion of people living in areas that are densely populated but not necessarily contained in an incorporated area. In Illinois, 85 counties had urban clusters accounting for 1,172,047 people.

***Population growth*:** According to US Census, the State's population grew 8.6 percent between 1990 and 2000, which was significant compared to the previous decade where population increased by less than one-third of one percent. This rate of change was still smaller than the national growth rate, which was 13.2% for 1990-2000. A clear trend that continues from the past decade is that the rural population is still shrinking with a loss of about 252,000 people between 1990 and 2000. At the same time, the number of people living in urban areas has increased by 1,240,968. According to estimates from the US Census, Illinois' population is thought to have increased 3.9% from April 1, 2000 to July 1, 2008.

Immigration: A significant factor contributing to population growth in Illinois is migration and new immigrants coming to Illinois. The 1990s saw a dramatic increase in the number of foreign born, going from 841,494 in 1990 to 1,529,058 in 2000. Of this total, 61 percent were not naturalized citizens as of 2000. According to Roosevelt University's 2004 study *Immigrants in the Illinois Labor Force*, 40% of the state's foreign-born population are Mexican, and an additional 40% were born in Poland, India, the Philippines or China. While most immigrants live in the Chicago area, new immigrants in the last decade did not necessarily move into the city and many chose instead to move into suburbs in collar counties or in other parts of the state. In comparison to Chicago, which had its immigrant population increase 34 percent, the rest

of the state increased nearly 87 percent in the 1990s, and 54 of 102 counties had their immigrant population grow by at least 50 percent.[1]

The Institute for Latino Studies at the University of Notre Dame has studied the increase of Latino Immigrants to Illinois. In 2003, the Institute for Latino Studies reported in their news and policy briefing "Latino Studies @ ND" (Volume 1, No. 1, May 2003) that "the latino population of Illinois grew from just over 900,000 in 1990 to more than 1.5 million in 2000. Additionally, the 1990 Latinos comprised 7.9 percent of Illinois' total population, but by 2000 Latinos' share of the state's population had increased to 12.3 percent. In 2000 the Latino population of Illinois was the fifth largest in the nation; since 1990 it had increased by 69 percent, exceeding the nationwide growth rate of 58 percent. During the same period the state's non-Latino growth rate was only 3.5 percent." This report also confirms that the area in Illinois with the largest concentration of Latinos is the Greater Chicago area (which is claimed to house 92% of Illinois' Latino Population). The statistics presented in the Latino Studies @ ND newsletter were also taken from U.S. Decennial Census Data.

A report entitled Illinois Immigrants: Fueling Prosperity in a Changing Economy prepared by Rob Paral for the ILLINOIS COALITION FOR IMMIGRANT AND REFUGEE RIGHTS (available for free download at www.robparal.com) studies the change in the immigrant population in Illinois from 2000 to 2005. Using Census Data to create tabulations that track the trends from 2000 to 2005, the Paral report states "In the year 2000, immigrants were only 14 percent of workers in Illinois, but by 2005 they were 17 percent or one of every six workers." Additional information is provided within the report regarding Immigrant Homeownership trends in Illinois from 2000 through 2005:

Immigrants Drive the Homeownership Expansion:

	Change in Homeowners: 2000-2005	Immigrant Percent of New Homeowners
Chicago	30,596	56.5%
Suburban Cook	42,702	80.9%
7 Collar counties	145,959	42.8%
Metro Chicago	219,257	52.2%
94 Downstate counties	63,993	7.9%
Statewide	502,507	46.5%

Source: Tabulations of Census Bureau data by Rob Paral and Associates

Employment: According to the Illinois Department of Economic Security, Illinois' unemployment rate dropped to a low of 4.5 percent in 1999. As with most states and the nation as a whole, the Illinois unemployment rate has been higher since then, getting as high as 6.7 percent in 2003, and it remained elevated at 6.5 in 2008. From 2000 to 2008, the number of employed increased only 1.4% percent (to 6,263,700 persons) compared to a surge of nearly fifty percent among unemployed (to 433,700 persons). The repercussions of the recent surge in unemployment on households' ability to maintain homes, demand for rental housing, and homelessness are only beginning to be quantified.

[1] US Census 1990 and 2000

Housing Development: Housing development on a national level continues to remain in decline from previous years. According to national statistical data from the US Census Bureau and US Department of Commerce and published by HUD, "permits for the construction of new housing units were unchanged in the second quarter of 2009, at a SAAR of 529,000 units, but were down 50 percent from the second quarter of 2008. Single-family permits in the second quarter of 2009, at 406,000 units, were up 12 percent from the level of the previous quarter but down 35 percent from the second quarter of 2008. Multifamily permits (five or more units in structure) in the second quarter of 2009, at 103,000 units, were 31 percent below the first quarter of 2009 and 73 percent below the second quarter of 2008."[2]

In Illinois HUD reports a decline of 20 percent in existing home sales (to 97,000) for the 12 months ending June 2009 compared with the number of sales recorded for the same period a year earlier, and the $167,900 median sales price recorded for June 2009 was 16 percent lower than the median sales price recorded in June 2008. In the Chicago metropolitan area, which accounted for a typical 64 percent of the state's existing home sales during the most recent 12-month period, sales declined 21 percent to 61,800 homes. HUD also reports sharp decline in the construction of new units as a response to the weakened market conditions.

Single-family construction, as measured by the number of building permits issued, fell by 48 percent during the 12 months ending June 2009 in Illinois. In Chicago, activity was down 54 percent to 5,750 single-family homes permitted. Multifamily construction activity is similarly in decline through the second quarter of 2009. During the 12 months ending June 2009, the number of multifamily units permitted was down 63 percent in Illinois. The Chicago metropolitan area accounted for the entire decline in multifamily construction activity in Illinois, as during the 12 months ending June 2009, the number of multifamily units permitted in the Chicago metropolitan area totaled 3,800, down 69 percent compared with the number of units permitted during the previous 12-month period and down 77 percent compared with the average number of units permitted during each of the previous 3 years.

Rental apartment market conditions are generally balanced in major metropolitan areas but are softer than they were a year ago, the vacancy rate in the Chicago metropolitan area increased from 5.2 percent in the second quarter of 2008 to 6.7 percent in the second quarter of 2009, but the average market rent remained unchanged at approximately $1,075. [3]

The National Association of Home Builders reports 22,530 building permits were issued in Illinois in 2008. Of these permits, 11,830 were for single-family homes. This number has decreased significantly since 2003 when 43,830 building permits were issued for single-family homes. Currently, this trend of decrease appears to remain as in June 2009, 3,640 building permits for single-family homes had been issued, equating an 48%

[2] From *US Housing Market Conditions*, 2nd Quarter, 2009, U.S. Department of Housing and Urban Development
[3] ibid.

decrease from the same point in 2008 when 7,010 permits had been issued. The area of the state that has seen the most new construction of single-family homes is the Chicago Metro Area. In 2008, 7,640 new building permits were issued in the Chicago Metro Area. Per the National Association of Home Builders, the average purchase price for homes purchased in Illinois in the second quarter of 2009 was $142,000 while the average income among homebuyers was $69,200.

Affordable Housing Development Climate: Since the 2005-09 Consolidated Plan, there have been several ongoing initiatives affecting the Affordable Housing Development Climate in Illinois:
First, as discussed in the previous five-year Consolidated Plan, a 2003 Governor's Executive Order (Executive Order 2003-18) created the Illinois Housing Task Force to develop comprehensive statewide housing policy through 2008. The Comprehensive Housing Planning Act (P.A. 94-965) was signed into law in 2006 codifying Executive Order 2003-18 and extending its intent through June 30, 2016. Per this 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.

Additionally, since the 2005-2009 Consolidated Plan was issued, Illinois has continued to administer, the Affordable Housing Planning and Appeal Act. The purpose of the Act is to encourage counties and municipalities to incorporate affordable housing within their housing stock sufficient to meet the needs of their county or community and to allow builders to seek relief from local ordinances and regulations that may inhibit the construction of affordable housing needed to serve low-income and moderate-income households in this State. The Act requires certain local governments that are determined to be non-exempt from the Act (i.e. have less than 10% of their housing stock deemed "affordable" per the definitions set forth within the act) to approve an affordable housing plan and sets forth the requirements for that plan and makes other local governments exempt from this requirement, according to determinations of the Illinois Housing Development Authority. In 2004, IHDA released the first list of 49 communities that must comply with the Act - all were in the Chicago area with 19 in Lake County, 16 in Cook County, seven in DuPage County, three each in Kane and McHenry Counties, and one in Will County.

In 2004, IHDA issued the *Recommended Procedural Guidelines for Compliance* and throughout 2005 provided extensive outreach to the 49 impacted communities, encouraging them to and demonstrating how to comply with the act. On April 15, 2005 Affordable Housing Plans for impacted communities were due to be submitted to IHDA. 36 of the 49 communities submitted plans, which were reviewed and filed. Impacted communities were asked, but not required to, report progress towards the stated affordable housing planning goals. Because the Act requires that Decennial Census data be used in making its determination of non-exempt communities, the second round of

determination of non-exempt communities is not expected until after the 2010 Census data is made available.

Beginning with the 2006-2007 Qualified Allocation Plan, Illinois has incorporated the Affordable Housing Planning and Appeal Act into its scoring points for the competitive review of Low Income Housing Tax Credits applications. In an effort to encourage affordable housing development in non-exempt communities, applications from developments located within non-exempt communities are given three additional scoring points on their applications for LIHTC. Beginning with the 2008-2009 Qualified Allocation Plan communities that are "at risk" of becoming non-exempt from the Affordable Housing Planning and Appeal Act (communities with affordable housing percentages above 10% but below 20%) in the next determination of status are given one additional competitive review scoring point. The Act also creates the State Housing Appeals Board to hear appeals of decisions of a local authority concerning applications for approval of an affordable housing development. IHDA has made efforts to also facilitate the establishment of the State Housing Appeals Board including drafting rules and collecting nominations for Appeals Board membership per the parameters of the Act.

Finally, it should also be noted that in recent years, Illinois continues to face the same economic realities that have had deep repercussions nationally on the provision of affordable housing, and corresponding repercussions for homeowners, renters, and communities. The result of the national foreclosure crisis in Illinois has been a decrease in funding available to fund affordable housing development. Financial and technical resources that have historically served as the cornerstones of statewide affordable housing development are severely limited:

- Tightening credit and underwriting standards by financial institutions have greatly constrained lending for both rental housing development and homebuying;
- A slowed housing market means that the Illinois Affordable Housing Trust Fund, funded with proceeds from a statewide real estate transfer fee on home purchases, has been reduced to the lowest levels since the inception of the Housing Task Force and the Annual Comprehensive Housing Plan;
- Investor interest in Low Income Housing Tax Credits has been drastically reduced as the realities of a national recession have limited the market for Tax Credits, making syndication difficult; and
- Increases in vacant properties due to foreclosures in communities have had detrimental impact both on the availability of affordable housing units and on neighborhood stability and property values.

2. Demographics

(a) Population

The State population grew by 1 million between 1990 and 2000, to 12.5 million people. Whites were the only racial group to decline in numbers (by about 100,000) – though they still represent almost 2/3^{rds} the state population. Blacks grew 11%, but Hispanics,

Asian Pacific Islanders and the "Other" racial category all grew around 60%. Hispanics in Illinois are now nearly as numerous as blacks (1,530,262 vs. 1,856,152).

The US Census Bureau currently provides estimates that Illinois' population increased 3.9% from the 2000 Census to 2008 – the 2008 estimated population for Illinois is 12,901,563. 2008 Census Bureau estimates also note that white persons (non-hispanic) make up 64.7% of the Illinois Population, while Blacks represent 14.9%, Hispanics re[present 15.2%, while Asian, Native American, Pacific Islanders, and persons identifying with more than one racial category represent 5.9%. Hispanics in Illinois are now estimated by the Census Bureau to represent the largest non-white population in Illinois, surpassing blacks since the year 2000.

Metro vs. Non-Metro Counties: Per the 2000 Census, nearly 10 out of 12 Illinoisans live in metropolitan counties. Minorities are particularly likely to live in metro counties, but their numbers are growing fastest in non-metro ones. Ninety-five percent of blacks, 97% of Hispanics, 81% of Native Americans and 89% of Asian Pacific Islanders were living in metropolitan counties in 2000. Blacks increased 10% in metro counties between 1990 and 2000, but they increased 27% in non-metro ones; Hispanics increased 69% in metro counties but 77% in non-metro ones. Native Americans dropped 2% in metro counties but increased 9% in non-metro counties. Asian Pacific Islanders increased 41% in metro counties, but they increased 376% in non-metro ones, where they are now more numerous than Hispanics. Whites dropped in both metro and non-metro counties, but they dropped 2% in metro counties, and only 1% in non-metro ones. 2008 Estimates are not available for this level of data from the Census Bureau.

The non-household population in Illinois rose 12.1% between 1990 and 2000. Non-household population includes persons living in group quarters, including those in institutions such as hospitals and prisons. The majority of this population still lives in metro counties, but the proportion of the population living in non-metro counties has grown since 1990, when 70% of non-household population lived in metro counties. In 2000, only 58% lived in metro counties. Furthermore, the total number of non-household persons living in metro counties dropped by over 15,000 persons to 185,113, while the number living in non-metro ones leapt, from 86,808 to 134,268 persons. 2008 Estimates are not available for this level of data from the Census Bureau.

The median age in Illinois was 34.7 years old in 2000 and a quarter of the population was under age 18. Seniors over 65 years old comprise 12.1% of the state population; those over 75 years old comprised 5.8%. In 2008, the Census Bureau Estimates that 24.6% of the State's population is under 18 years old, while Seniors over 65 years old comprise 12.2% of the State's population. 50.7% of the Illinois population in 2008 is estimated to be female.

(b) Other Special Categories

Migrant Farm Workers

There is an estimated 66,000 farm workers living in Illinois. According to the Illinois Migrant Council (IMC), the availability of affordable housing has become a critical need for farm workers. There is a need for some type of affordable and safe temporary housing as well as but not limited to the need for the continuation of the Rental Subsidy Programs for agricultural workers as a mechanism to ensure that they do not live in substandard and overcrowded housing. According to the Illinois Department of Public Health, Illinois has 51 labor camps with a capacity for 2,226 migrant laborers.

Many farm workers face the difficult dilemma of choosing rent over food to avoid homelessness or eviction. Frequently, families of Hispanic origins must also surmount the opposition and fears of local residents toward them due to their different culture and language. Many housing providers private or public may deny housing based on length of tenancy. The lack of housing accommodations has resulted in major increase of homelessness among Illinois farm workers.

Undocumented Immigrants

In 2004, according to the Center for Urban Economic Development at the University of Illinois at Chicago, approximately 432,000 undocumented immigrants currently reside in Illinois. Most undocumented immigrant workers are employed in low-wage service and labor occupations. Approximately 30% of undocumented immigrants in the Chicago area work in restaurant-related, hand-packing and assembly, and janitorial and cleaning jobs. In Chicago, the median hourly wage earned by undocumented workers is $7.00. Furthermore, undocumented immigrant workers typically have a higher unemployment rate than immigrants with legal status. Typically, foreign-born residents of the United States are also much less likely than native born counterparts to use a wide range of financial services, including savings and checking accounts, and home mortgages.

In this way, undocumented immigrants are often members of economically vulnerable group, often unlikely or able to secure permanent or adequate housing. Barriers such as identification, legalization, credit requirements and language can make it difficult for undocumented immigrants to obtain both rental housing as well as owner occupied housing.

Rural Homeless

Analysis by the Social IMPACT Research Center reveals that only 2 of Illinois' 74 rural counties have median household incomes above the State's.[4] Additionally, over one-half of the rural counties have higher poverty rates than the State rate.[5]

[4] Social IMPACT Research Center's analysis of U.S. Census Bureau, Small Area Income and Poverty Estimates 2007.

Rural communities in Illinois consist mainly of single-family housing stock. Transportation costs can become significantly burdensome when there is a mismatch between employment and housing that is quality and affordable. Loss of income is the primary cause of rural homelessness. Lack of affordable housing is secondary. "Relocation", changing jobs, personal problems and/or institutional release are also factors in rural homelessness.

(c) Households

Altogether, the US Census reported 4,591,776 households in Illinois in 2000, and an average household size of 2.63 people.

In 2000 there were 3,125,318 family households in Illinois. 544,698 of them, or 17.4%, were female-headed family households. Female-headed family households have been on the increase since the early 1970s, and their numbers rose by almost 40,000 between 1990 and 2000, though they remain stable as a proportion of all households, representing roughly 12 of all households in Illinois.

Though Hispanics are nearly as numerous as blacks, they represent just 8% of the state's households (blacks represent 13%) – suggesting they live in larger households. Dividing population by number of households suggests there were 3 black persons for every black household in 2000; there were 4.2 Hispanics per Hispanic household. Asian Pacific Islanders also appear to live in larger households: there are 423,032 Asian Pacific Islanders but only 134,371 Asian Pacific Islander households – suggesting the average household size is 3.2 people. White households are markedly smaller at 2.5 people per household.

Average household sizes reported by the Census are slightly lower, particularly for minorities (suggesting substantial non-household or institutionalized populations), but the same overall patterns persist. Household size is smallest among whites (2.49 persons), and largest among Hispanics (3.26 persons). Blacks and Asians fall in between: 2.75 among blacks, and 2.84 among Asians.

White households are also most likely to have incomes over 95% of the MFI[6] (56% of all white households), followed closely by Asian Pacific Islanders (55%), Native Americans (40%), Hispanics (31%) and blacks (30%).

Per the 2000 Census, whites have the second lowest proportion of low income households, but because they dominate the state's population they also represent by far the largest number of low income households.

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[5] Social IMPACT Research Center's analysis of U.S. Census Bureau, Small Area Income and Poverty Estimates 2007.

[6] Numbers pertaining to income refer to HUD Area Median Family Income (HAMFI) as defined by HUD. For purposes of clarification, there is no difference between HAMFI, MFI or AMI.

- 35% of white households are low income (1,194,337 households), and 18% are very low income (614,230 households).
- Smaller numbers, but larger proportions of black households are low income: 395,456 black households are low income and 265,697 are very low income, but they represent 63% and 43% of black households respectively. Of all racial groups, black households are most likely to be very low income.
- 57% of Hispanic households are low income (210,227), 34% are very low income (125,399).
- 52% of Native American households are low income (3,569), and 35% are very low income (2,402).
- 37% of Asian Pacific Islander households are low income, 22% are very low income (49,717 and 28,852)

In 2000, there were nearly 5 times more households in metro counties than in rural ones (3,804,723 vs. 787,093). Probably for this reason, income distribution among households in metro counties almost exactly reflects income distribution among households for the state as a whole. But in non-metro counties, proportions of both high income and low income households are slightly higher than they are statewide. Fifty-one percent of households in non-metro counties have incomes over 95% MFI, vs 50% statewide, and in metro counties. Forty-two percent of households in non-metro counties have incomes under 80% MFI, vs. 41% statewide.

- 41% of white households in non-metro counties are low income (vs. 33% in metro counties) Furthermore, 95% of all households in non-metro counties are white, so whites are even more numerically dominant among low income households in non-metro counties than in the state as a whole.
- 66% of black households in non-metro counties are low income (vs. 62% in metro counties)
- Hispanics differ from other racial groups, in that are 51% of those in non-metro counties are low income as opposed to 59% in metro counties.
- 58% of Native American households in non-metro counties are low income (vs. 51% in metro counties)
- 47% of Asian Pacific Islander households in non-metro counties are low income (vs. 37% in metro counties)

CHAS Table 1A Population and Household Data

Illinois

A. Population	1990 Census Data (A)	2000 Census Data (B)	% Change (C)
1. White (non-Hispanic)	8,550,208	8,424,140	-1%
2. Black (non-Hispanic)	1,673,703	1,856,152	11%
3. Hispanic (all races)	904,446	1,530,262	69%
4. Native American (non-Hispanic)	18,213	18,232	0%
5. Asian & Pacific Islanders (non-Hispanic)	275,568	423,032	54%
6. Other (non-Hispanic)	8,464	13,479	59%
7. Two-Races (2000 only)		153,996	
8. Total Population	11,430,602	12,419,293	8.6%
9. Household Population	11,143,646	12,097,512	8.6%
10. Non-Household Population	286,956	321,781	12.1%

Illinois C. Households	Total Households 2000	% of Total Households	% Very Low Income 0-50% MFI	% Other Low Income 51-80% FMI	% Moderate Income 81-95% MFI	% Above 95% MFI
1. White (non-Hispanic)	3,412,390	74%	18%	17%	9%	56%
2. Black (non-Hispanic)	617,900	13%	43%	20%	8%	30%
3. Hispanic (all races)	368,820	8%	34%	25%	10%	31%
4. Native American (non-hispanic)	6,865	0%	35%	17%	9%	40%
5. Asian & Pacific Islanders (non-hispanic)	134,371	3%	22%	15%	8%	55%
6. Other Race	51,430	1%	33%	20%	9%	38%
7. All Households	4,591,776	100%	23%	18%	9%	50%

Source: US Department of Housing and Urban Development, from US Census 1990 and 2000

CHAS Table 1A Population and Household Data

Metro Counties

A. Population	1990 Census Data (A)	2000 Census Data (B)	% Change (C)
1. White (non-Hispanic)	6,669,936	6,568,505	-2%
2. Black (non-Hispanic)	1,605,313	1,768,941	10%
3. Hispanic (all races)	879,375	1,485,876	69%
4. Native American (non-Hispanic)	15,063	14,804	-2%
5. Asian & Pacific Islanders (non-Hispanic)	266,198	376,524	41%
6. Other (non-Hispanic)	7,715	10,400	35%
7. Two-Races (2000 only)		139,020	
8. Total Population	9,443,600	10,364,070	9.7%
9. Household Population	9,249,762	10,178,957	10.0%
10. Non-Household Population	200,148	185,113	-7.5%

Metro Counties

C. Households	Total Households 2000	% of Total Households	% Very Low Income 0-50% MFI	% Other Low Income 51-80% FMI	% Moderate Income 81-95% MFI	% Above 95% MFI
1. White (non-Hispanic)	2,666,003	70%	17%	16%	9%	58%
2. Black (non-Hispanic)	596,659	16%	42%	20%	8%	30%
3. Hispanic (all races)	358,440	9%	34%	25%	10%	30%
4. Native American (non-hispanic)	5,426	0%	33%	18%	9%	40%
5. Asian & Pacific Islanders (non-hispanic)	131,147	3%	22%	15%	8%	55%
6. Other Race	47,048	1%	33%	20%	9%	38%
7. All Households	3,804,723	100%	23%	18%	9%	50%

Source: US Department of Housing and Urban Development, from US Census 1990 and 2000

CHAS Table 1A Population and Household Data

Non-Metro Counties

A. Population	1990 Census Data (A)	2000 Census Data (B)	% Change (C)
1. White (non-Hispanic)	1,863,940	1,839,332	-1%
2. Black (non-Hispanic)	68,365	87,130	27%
3. Hispanic (all races)	24,991	44,173	77%
4. Native American (non-Hispanic)	3,114	3,401	9%
5. Asian & Pacific Islanders (non-Hispanic)	9,327	44,401	376%
6. Other (non-Hispanic)	749	2,987	299%
7. Two-Races (2000 only)		14,867	
8. Total Population	1,970,486	2,036,291	3.3%
9. Household Population	1,893,884	1,902,023	0.4%
10. Non-Household Population	86,808	134,268	54.7%

C. Households	Total Households 2000	% of Total Households	% Very Low Income 0-50% MFI	% Other Low Income 51-80% FMI	% Moderate Income 81-95% MFI	% Above 95% MFI
1. White (non-Hispanic)	746,417	95%	22%	19%	7%	51%
2. Black (non-Hispanic)	21,212	3%	48%	18%	5%	29%
3. Hispanic (all races)	10,295	1%	27%	24%	9%	39%
4. Native American (non-hispanic)	1,547	0%	43%	15%	6%	36%
5. Asian & Pacific Islanders (non-hispanic)	3,150	0%	36%	11%	4%	48%
6. Other Race	4,472	1%	35%	19%	6%	39%
7. All Households	787,093	100%	23%	19%	7%	51%

Source: US Department of Housing and Urban Development, from US Census 1990 and 2000

(d) Poverty

According to the US Census, there were 1,291,958 persons in poverty in Illinois in 2000, a 2.6% decrease from 1990, and representing 10.7% of the state population in 2000 (of those for whom poverty status was determined).

The number of children under 18 in impoverished families dropped from 17% (485,706) to 14% (443,296), and the number of elderly persons (65 and over) dropped from 11% (144,439) to 8% (117,931). The total number of families with incomes below poverty level dropped from 9% (264,413 families) to 7.8% (244,303 families).

Poverty is slightly more concentrated in metro counties than it was in 1990. Eighty-three percent of the persons in poverty in Illinois live in metro counties, including 83% of families in poverty, 85% of related children under 18, and 78% of seniors over 65. These figures represent a slight increase from 1990, when 80% of persons in poverty lived in metro counties.

Table III-A: Income and Poverty Status in 1999: 2000

	Median Income in 1999			Persons for whom poverty status is determined									Families with Income Below Poverty Level	
					Income in 1999 below poverty level									
					All Ages		Related Children				65 years and over			
							Under 18 years		5 to 17 years					
Jurisdiction	Households	Families	Nonfamily Households	Total	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent of all Families
ILLINOIS	$46,590	$55,545	$28,368	12,095,961	1,291,958	10.7%	443,296	14.0%	309,030	13.4%	117,931	8.3%	244,303	7.8%
ILLINOIS METRO	N/A	N/A	N/A	10,178,358	1,075,738	10.6%	376,572	13.9%	263,259	13.4%	91,816	8.3%	201,508	7.8%
ILLINOIS NONMETRO	N/A	N/A	N/A	1,917,603	216,220	11.3%	66,724	14.2%	45,771	12.9%	26,115	8.6%	42,795	8.0%

Source: US Census 2000

3. Concentrations: Racial/Ethnic, Low-Income, Poverty Level

(a) Racial/Ethnic

Per the 2000 Census, for the state as a whole, 32.2% of the population, or 3,995,153 persons, are nonwhite. Blacks comprise 14.9% of the state's population (1,856,152 persons), Hispanics comprise 12.3% (1,530,262 persons), and Asian-Pacific Islanders comprise 3.4% (423,032 persons) and other nonwhites comprise 1.6% (198,709 persons). The US Census Bureau provides estimates for 2008, updating the last concrete figures reported in 2000. Per these estimates, in 2008, over 35% of the population is thought to be nonwhite. Blacks are thought to comprise 14.9% of the state's population, Hispanics are now estimated to comprise 15.2%, and Asian-Pacific Islanders comprise 4.4% and other nonwhites comprise 1.5%.

Per 200o Census Data, only 5 counties have rates of non-white persons that exceed the state rate, including Cook County (52.4%), Alexander County (37.8%), Pulaski (34.1%), St Clair (32.5%) and Kane (32.3%).

Seven counties have larger proportions of blacks than the state as a whole, including: Alexander (34.8%), Pulaski (30.6%), St. Clair (28.9%), Cook (25.9%), Brown (18.1%), Peoria (16.0%) and Kankakee (15.4%).

However only 2 counties have larger proportions of Hispanics than the state as a whole: Kane (13.7%) and Cook (13.6%).

Eight counties have proportions of Asian-Pacific Islanders higher than the state as a whole, including: Schuyler (22.1%), DeWitt (11.1%), Mason (8.8%), Saline (8.1%), DuPage (7.9%) Macoupin (7.1%), Champaign (6.5%) and Cook (4.8%).

(b) Low Income Households

As of the 2000 Census, statewide 41% of Illinois households, or roughly 1,884,532 households, have incomes less than 80% MFI. Forty-seven of the state's 102 counties have percentages of low income households that exceed 40% - compared to 66 counties in 1990. The table below highlights those counties where low income households number over 50% of total households.

Table III-B_1: Illinois Counties With Over 50% Low Income Households

County	% Low Income	# of Households
Alexander	56.6%	2,165
Pulaski	55.8%	1,621
Gallatin	54.9%	1,504
Jackson	54.1%	13,095
Hardin	53.7%	1,070
Franklin	51.4%	8,437

Statewide, 23.2% of Illinois households (1,066,518 households) have incomes under 50% MFI. Thirty-eight counties have percentages of extremely low income households that are higher than 23.2%. The table below lists counties where 30% or more of all households have extremely low incomes.

Table III-B_2: Illinois Counties Where 30% Or More Households Have Extremely Low Incomes

County	% Low Income	# of Households
Alexander	39.2%	1,498
Pulaski	38.8%	1,126
Jackson	37.6%	9,105
Gallatin	35.7%	978
Hardin	31.4%	626
Saline	31.0%	3,405
Massac	30.3%	1,908
Pope	30.0%	534

While Cook County did not rank among the handful of counties with the largest percentages of low or extremely low income households, it topped both lists in terms of absolute numbers: 835,615 households in Cook County had incomes under 80% MFI, or 42.3% of households in the county; 472,160 households had incomes under 50% MFI, or 23.9%.

These numbers reflect substantial increases since 1990. In that year, 43.1% of households were low income statewide, but there were almost 17,000 fewer low income households. Statewide, the proportion of very low income households was identical to that in 1990, at 23%, but the number of very low income households had increased by over 100,000, from 965,476 households in 1990 to 1,066,518 in 2000.

(c) Poverty

As indicated previously, 1,291,958 persons, or 10.7% of the total Illinois population were in poverty in 2000. Forty of the state's 102 counties had percentages of persons in poverty that exceeded the state level. The table below lists the 11 counties that had a poverty rate of 15% or more.

Table III-C: Illinois Counties With A Poverty Rate Of 15% Or More

County	**% Persons in Poverty**	**# Persons in Poverty**
Alexander	26.1%	2,352
Jackson	25.2%	13,463
Pulaski	24.7%	1,746
Gallatin	20.7%	1,322
McDonough	19.8%	5,557
Hardin	18.6%	850
Pope	18.2%	793

Coles	17.5%	8,514
Union	16.5%	2,975
Franklin	16.2%	6,204
Champaign	16.1%	26,460

Cook County does not number among the counties with the highest poverty rates, but it has the most persons in poverty. Cook County's poverty rate was 13.5% in 2000, but this number represented 713,040 persons, or 55.2% of all the persons in poverty in the state. This is a slightly larger percentage than was concentrated in Cook County in 1990, when just under 54% of the state's total impoverished population lived in Cook County.

The highest rates of poverty in 2000 were found in non-metropolitan counties as in 1990. Of the eleven counties with poverty rates over 15%, 7 are found in the Southern Region, all but two ranked among the counties with the highest rates of poverty in 1990. The two new additions to the list were Champaign County, the only metro county on the list, and Coles County. Overall, however, the poverty rates here are substantially lower than those in 1990, when Alexander County ranked first with a poverty rate of 32.2%.

4. Market and Inventory Conditions

(a) General Market and Inventory

The State housing markets are most certainly local phenomena. They are affected, as are most housing markets, by national and global economic trends and changing production technologies. Public policies can also influence local markets and the markets, in turn, can influence how government can effectively use programs to assist people in need.

Many aspects of the local housing markets vary across the State: prices, styles, and levels of activity differ widely across a State as large and economically and geographically diverse as Illinois. Even within smaller regions and counties, prices and conditions often vary significantly. The overall State housing market and inventory profile presented in this document, then, is really a general point in time picture of the aggregation of all the local housing market characteristics and conditions found in Illinois.

Typically, the market data presented is from the 2000 US Census, which provides the last complete data set for the entire State of Illinois. The Housing Market in Illinois has changed dramatically since 2000 in Illinois, however, so it is worth restating the following information from the HUD US Housing Market Conditions, 2nd Quarter, 2009 publication. In Illinois HUD reports a decline of 20 percent in existing home sales (to 97,000) for the 12 months ending June 2009 compared with the number of sales recorded for the same period a year earlier, and the $167,900 median sales price recorded for June 2009 was 16 percent lower than the median sales price recorded in June 2008. In the Chicago metropolitan area, which accounted for a typical 64 percent of the state's existing home sales during the most recent 12-month period, sales declined 21 percent to 61,800 homes. HUD also reports sharp decline in the construction of new units as a

response to the weakened market conditions. Single-family construction, as measured by the number of building permits issued, fell by 48 percent during the 12 months ending June 2009 in Illinois. In Chicago, activity was down 54 percent to 5,750 single-family homes permitted. Multifamily construction activity is similarly in decline in through the second quarter of 2009. During the 12 months ending June 2009, the number of multifamily units permitted was down 63 percent in Illinois. The Chicago metropolitan area accounted for the entire decline in multifamily construction activity in Illinois, as during the 12 months ending June 2009, the number of multifamily units permitted in the Chicago metropolitan area totaled 3,800, down 69 percent compared with the number of units permitted during the previous 12-month period and down 77 percent compared with the average number of units permitted during each of the previous 3 years. Rental apartment market conditions are generally balanced in major metropolitan areas but are softer than they were a year ago, the vacancy rate in the Chicago metropolitan area increased from 5.2 percent in the second quarter of 2008 to 6.7 percent in the second quarter of 2009, but the average market rent remained unchanged at approximately $1,075.

(b) Housing Stock Inventory

The state's total housing stock grew almost as fast as population grew between 1990 and 2000, increasing by 8.4% to 4,885,615 year round housing units (total population rose by 8.6%). Nearly 300,000 of them are vacant (6%), but this represents a continued drop in the overall vacancy rate, which was 9.3% in 1980, and 6.7% in 1990.

Statewide, owner occupied units outnumber renter occupied ones by more than 2 to 1. In fact, renter occupied units are shrinking as a proportion of total occupied units. In 1990 renter occupied units accounted for 35.8% of total occupied units; in 2000 they accounted for just 33%. Vacant units for rent still outnumber vacant units for sale by a significant margin (105,912 units vacant for rent; 55,887 vacant for sale), and the rental vacancy rate is still nearly 5 percentage points higher than the rate of vacancy among owner units. Nevertheless, the rental vacancy rate has shrunk -- from 8.13% in 1990 to 6.58% in 2000 – while the owner vacancy rate has crept upwards from 1.39% to 1.78%.

More than half of all housing units have 3 or more bedrooms – but the vast majority of these are owner occupied units (2,219,216 out of 2,642,697). Just 325,323 of the state's renter occupied units have 3 or more bedrooms. The majority of the state's rental units have two bedrooms, while a nearly equal number have 0 or 1 bedroom (590,528 two bedroom units, 586,804 units with 0 to 1 bedroom).

Among rental units, 2 bedroom units are most numerous and most likely to be vacant: the rental vacancy rate between 2 bedroom units was 7.6% in 2000, but it was just 6% for 0 to1 bedroom units and 5.6% for units with 3 or more bedrooms.

Among owner units, the highest vacancy rates were for 0 to 1 bedroom units (4.1%), followed by two bedroom units (2.8%) and units with three or more bedrooms (1.3%).

Metro counties reflect statewide patterns, with owner occupied units outnumbering renter occupied units nearly 2 to 1, and with rates of vacancy for both rental and owner occupied units that are within a few tenths of a percentage points of state rates. Similarly, more than half of all units have 3 or more bedrooms, mainly because the bulk of owner occupied units do. However the largest category of rental units shifts to 0 to 1 bedroom units in metro counties.

In non-metro counties, owner occupied units outnumber renter occupied units by an even greater margin than they do elsewhere (587,049 vs. 199,927). Vacancy rates are higher than in metro counties, especially the rental vacancy rate, which approaches 9%. Two bedroom units are the dominant category of rental unit as they are statewide, as are 3 or more bedroom units among owner occupied units.

CHAS Table
1B
Market and Inventory Conditions

Illinois	Total	Vacancy Rate	0 and 1 Bedroom	2 Bedrooms	3 or More Bedrooms
1. Total Year Round Housing	4,885,615		785,762	1,457,156	2,642,697
2. Total Occupied Units	4,591,779		714,209	1,333,031	2,544,539
3. Renter	1,502,655		586,804	590,528	325,323
4. Owner	3,089,124		127,405	742,503	2,219,216
5. Total Vacant Units	293,836		71,553	124,125	98,158
6. For Rent	105,912	6.58%	38,506	48,314	19,175
7. For Owner	55,887	1.78%	5,452	21,187	29,384
8. Other	243,811		27,595	54,624	49,599

Source: US Department of Housing and Urban Development, from US Census 2000

CHAS Table
1B
Market and Inventory Conditions

Metro Counties	Total	Vacancy Rate	0 and 1 Bedroom	2 Bedrooms	3 or More Bedrooms
1. Total Year Round Housing	4,022,591		696,938	1,169,476	2,156,177
2. Total Occupied Units	3,804,803		641,311	1,079,473	2,084,019
3. Renter	1,302,728		531,943	503,962	266,823
4. Owner	2,502,075		109,368	575,511	1,817,196
5. Total Vacant Units	217,788		55,627	90,003	72,158
6. For Rent	86,917	6.25%	31,954	39,188	15,782
7. For Owner	42,352	1.66%	4,082	15,397	22,886
8. Other	173,223		19,591	35,418	33,490

Source: US Department of Housing and Urban Development, from US Census 2000CHAS Table

1B
Market and Inventory Conditions

Non-Metro Counties	Total	Vacancy Rate	0 and 1 Bedroom	2 Bedrooms	3 or More Bedrooms
1. Total Year Round Housing	863,024		88,824	287,680	486,520
2. Total Occupied Units	786,976		72,898	253,558	460,520
3. Renter	199,927		54,861	86,566	58,500
4. Owner	587,049		18,037	166,992	402,020
5. Total Vacant Units	76,048		15,926	34,122	26,000
6. For Rent	18,995	8.68%	6,552	9,126	3,393
7. For Owner	13,535	2.25%	1,370	5,790	6,498
8. Other	70,588		8,004	19,206	16,109

Source: US Department of Housing and Urban Development, from US Census 2000

Table III-D: Housing Units by Bedroom Size, Tenure and Occupancy Status

	Renter Occupied Units			Owner Occupied Units			Vacant Units for Rent			Vacant Units for Sale			Other Vacant Units		
	0 to 1	2	3 or more	0 to 1	2	3 or more	0 to 1	2	3 or more	0 to 1	2	3 or more	0 to 1	2	3 or more
State of Illinois	586,804	590,528	325,323	127,405	742,503	2,219,216	38,506	48,314	19,175	5,452	21,187	29,384	27,595	54,624	49,599
Metro Counties	531,943	503,962	266,823	109,368	575,511	1,817,196	31,954	39,188	15,782	4,082	15,397	22,886	19,591	35,418	33,490
Non-Metro Counties	54,861	86,566	58,500	18,037	166,992	402,020	6,552	9,126	3,393	1,370	5,790	6,498	8,004	19,206	16,109

Source: US Department of Housing and Urban Development, from US Census 2000

(c) Assisted Rental Housing Inventory

While not all figures in the following table have been updated since they were originally compiled for the 2005-2009 Consolidated Plan, the data still provide major indication of assisted housing inventory in Illinois by housing program.

Table III-E: Number of Subsidized Units by Program

	LIHTC UNITS as of 2006[7]	PHA as of 2006[8]	Sec 8 [9]as of 2006 (Vouchers)	Sec 8 (Other)	Sec 202 [10]as of 2009	Sec 811[11]as of 2009	Sec 221[12]	Sec 236[13]	USDA 515 as of 2009[14]	IHDA Supported	Total
Illinois	45,982	63,810	75,502	30,638	7,972	1,202	11,649	11,833	10,832	12,318	265,476
METRO				26,569			11,032	11,178	0	11,509	224,489
NON METRO				4,069			617	655	10,832	809	40,987

According to HUD's Low-Income Housing Tax Credit (LIHTC) Database[15], at least 45,982 LIHTC units were placed in service between 1987 and 2006. This figure does not include approximately 165 projects that are listed in the database without unit totals. Of these 45,982 low-income units financed with LIHTCs, 2,599 are indicated in the database as having a Federal or State Project-Based Rental Assistance Contract in place.

HUD's internet-based database entitled A Picture of Subsidized Households – 2000[16] provides another set of data on the total numbers of HUD-assisted units by program. The website/database reports that there were 223,817 HUD-assisted units and vouchers in Illinois as of 2000. See the table below. It should be noted, however, that some of these units may have also utilized LIHTCs, and may therefore also be counted in the LIHTC unit totals provided in the previous paragraph.

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[7] HUD LIHTC database (as of 2006) http://www.huduser.org/datasets/lihtc.html - does not include unit totals for approximately 165 projects listed in the database without unit totals.

[8] Not Even A Place in Line 2007 /Heartland Alliance for Human Needs and Human Rights

[9] Not Even A Place in Line 2007 /Heartland Alliance for Human Needs and Human Rights the estimate of the number of approved vouchers for which funding is actually available.

[10] HUD Multi-family Database: 2009 This number does not include 4,412 former Section 202 units which have been refinanced under some other HUD Insurance program. These units still operate under many the same use requirements, and retain their rental subsidy but are no longer considered Section 202. 674 new Section 202 units are currently in some stage of production, from funding reservation to being under construction

[11] HUD Multi-family Database: 2009: 105 new Section 811 units are currently in some stage of production, from funding reservation to being under construction

[12] Includes both Section 221d3 and Section 221d4

[13] Section 236 data was received from Regional HUD. The numbers reported are total units not total assisted units. In addition, 2037 of the 12,880 units in Metro Counties are also counted under Section 221.

[14] USDA Rural Development (2009)

[15] http://www.huduser.org/datasets/lihtc.html

[16] http://www.huduser.org/datasets/assthsg.html

Table III-F: HUD-Assisted Housing in Illinois by Program or Unit Type as of 2000

Type of HUD-Assisted Unit or Voucher	Total Units	Ave. No. of People Per Unit	Total No. of People Housed
Public Housing	75,509	2.1	108,300
Section 8 Certificates and Vouchers	69,008	2.8	163,300
Section 8 Moderate Rehabilitation	5,261	1.8	5,300
Section 8 New Construction or Substantial Rehabilitation (including 202/811 projects)	45,701	1.5	54,700
Section 236 projects (FHA - Federal Housing Administration)	10,848	1.5	8,400
All other multifamily assisted properties with FHA insurance or HUD subsidy	17,490	1.5	2,200
TOTALS	**223,817**		**342,200**

Source: http://www.huduser.org/picture2000/index.html

Public Housing

The State of Illinois, through IHDA, DCEO, or otherwise, does not own or operate any public housing properties as a public housing authority. Illinois Housing Development Authority (IHDA), however, has had an increasing role in working with Public Housing Authorities (PHAs) and their non-profit subsidiaries in developing additional housing stock through redevelopment, acquisition/rehabilitation, and new construction.

Regarding actual public housing stock, IHDA has had literally no involvement until recently, as none of its programs could generally fund public-owned housing. This changed in 2005 with the advent of IHDA's Capital Fund Pooled Bond Financing Program. IHDA plans to continue working with public housing authorities in meeting their individual modernization and capital development needs. Through a unique financing arrangement, IHDA has worked with public housing authorities around the State under its Public Housing Authority Capital Fund Pooled Bond Financing Program. Under it, a PHA which owns and operates public housing and annually receives Capital Fund Grant Program monies from HUD can accelerate access to such funds by borrowing up to one-third of its annual grant amount (for up to 10-or 20-year time period) through bond financing, using the anticipated grant funding as collateral and IHDA as the bond issuer.

IHDA has had a number of success stories in recent years working with non-profit subsidiaries of public housing authorities to do both preservation and new single-family rental housing construction, as well as HOPE VI and other mixed finance projects. This Capital Fund Pooled Bond Financing Program opens up communications with these local agencies for potential future opportunities to do mixed-financing projects with PHAs and other funding sources.

In its first round of funding (2005), IHDA worked with five (5) PHAs (Cook County, Joliet, Rock Island County, Quincy, and Lee County) for a total bond issue of approximately $25 Million.

(d) Losses in Assisted Housing Inventory

Tax Credit Projects

It is difficult to determine what the net effect of expiring affordability agreements will be in Illinois. Most of the major decisions affecting the fate of Tax Credit projects are up to the project owners and managers. Besides the initial 15-year affordability requirement associated with the tax credit program, projects awarded credits after 1991 were required to execute an Extended Use Agreement ("EUA"). This agreement typically extends the affordability requirements for a minimum of 15 additional years. In addition, many projects may be bound by other restrictions that came with other forms of DOH or IHDA funding. These restrictions may include longer compliance periods, right of refusal agreements or secondary affordability requirements. These various situations make it very difficult to estimate the number of Tax Credit projects that will be lost from the affordable housing inventory over the next 5 years, 2010 to 2014.

The Tax Credit Program has a provision, the Qualified Contract process, which, if an owner elects to pursue, may allow the project to extinguish the EUA, thereby removing the project from the affordable housing inventory. This provision is not available to all projects and is only permissible after the initial 15-year affordability period. This provision does not affect any other affordability restrictions that may be in place due to other housing programs. IHDA reported that the number of projects electing to pursue this provision has been minimal. However, it is anticipated that there will be a few owners who elect this option.

IHDA provided estimates for how many tax credits properties may be lost in the upcoming years. They have estimated the end of the initial 15-year compliance period based on the available Placed in Service date. An estimated 1,200 total units may be lost between 2010-2014. This total does not include potential loss of properties with tax credits from the City of Chicago, unless they also received tax credits through IHDA.

Table III-G: Estimated Loss of Tax Credit Units 2010-2014

END OF 15 YEAR COMPLIANCE	GOVT ENTITY	# OF DEVS	TOTAL UNITS	INCOME RESTRICTED UNITS
2010	IHDA	3	150	150
2011	IHDA	4	230	220
2012	IHDA	3	240	230
2013	IHDA	4	300	270
2014	IHDA	3	280	240
TOTALS		17	1200	1110

Source: Illinois Housing Development Authority, 2009

Section 8 projects

As reported by the National Housing Trust, to date 33 Section 8 project-based properties in Illinois, representing 1,807 assisted units, have opted out of their contracts. 17 Section 8 project-based properties, representing 2,269 units have prepaid mortgages. It is estimated that 281 Section 8 project based properties, representing more than 26,180 assisted units, were to expire in Illinois before the end of 2008. The additional funding made available through the ARRA to extend and renew such project-based assistance contracts will hopefully assist in curtailing the loss of these housing units as affordable housing stock.

Rural Rental Housing (Section 515) projects

The number of USDA Rural Development Section 515 units providing affordable rental housing in rural areas has decreased from 12,503 units as of the 2005-2009 Consolidated Plan, to 10,832 units as of June 2009. While there is no way to predict the number of Section 515 units that could be lost in the next 5 years, of the 10,832 Section 515 units now in Illinois, roughly 7,000 are at risk of being lost in the next 10 years if owners refuse incentives to stay in the program as their initial 20-year restrictive use agreement period has elapsed.

(e) Housing Stock Conditions and Age

In 2000 the US Census reported 39,356 housing units lacked complete plumbing facilities, while 48,465 units lacked complete kitchen facilities. These number represent fractions of one percent of the total housing inventory (0.8% and 9.9% respectively) – but they are larger fractions than they were in 1990, when just 29,316 units (or 0.5% of all units) lacked complete plumbing and 35,823 units (0.8%) lacked complete kitchen facilities. Furthermore, 4,343 of those units lacking complete plumbing facilities, or 0.09% of all housing units, were also overcrowded.

Age can also be an indicator of housing condition, as housing units may deteriorate over time. Census figures from 2000 indicate that 21% of the State's year round housing units were built before 1940 (or 22% of total occupied units). Twenty-five percent of renter occupied units were built before 1940, and 21% of owner occupied units. Most of these units were occupied by low income households. In fact 64% of renter occupied units built before that date, or 242,733 units, were occupied by low income households, compared to just 37% of owner occupied units built before 1940.

Owner occupied units built before 1940 are slightly more likely to be inhabited by low income households in non-metro counties (39%) than in metro ones. But renter occupied units are slightly less likely to be occupied by low income households in non-metro counties (60%) than in metro ones (65%).

TABLE III-H: HOUSING UNITS BY AGE OF UNIT, TENURE AND AFFORDABILITY GROUP 2000

	Pre-1940 Housing							1940-1959 Housing							1960-1979 Housing						
	Total	Renter			Owner			Total	Renter			Owner			Total	Renter			Owner		
		Total	Very Low	Other Low	Total	Very Low	Other Low		Total	Very Low	Other Low	Total	Very Low	Other Low		Total	Very Low	Other Low	Total	Very Low	Other Low
Illinois	1,026,468	380,236	159563	83,710	646,232	122,668	117,028	1,119,564	368,489	157,289	83,576	751,075	128,533	142,475	1,429,213	497,562	266,792	193,772	931,651	198,952	351,710
Metro Counties	787,401	325,424	139837	70,347	461,977	87,227	80,980	954,242	324,049	140,317	73,225	630,193	107,157	117,649	1,201,962	432,847	215,922	181,028	769,115	130,661	292,487
Non-Metro	239,067	54,812	19726	13,363	184,255	35,441	36,048	165,322	44,440	16,972	10,351	120,882	21,376	24,826	227,251	64,715	50,870	12,744	162,536	68,291	59,223

Source: US Department of Housing and Urban Development, from US Census 2000

(f) Housing Costs/Affordability

Table III-H details housing units affordable to households with incomes below 30%, 50% and 80% of the HAMFI, while CHAS table 1C (in Section II: Housing and Homeless Needs Assessment) listed numbers of households that fall within these categories.

Between 1990 and 2000 the number of year round housing units affordable to extremely low income households grew by nearly 100,000 units: from 529,304 units in 1990 to 625,561 units in 2000. However the number of units affordable to low income households overall dropped by more than 1,000,000 units: from 2,889,654 units in 1990 to 1,865,608 in 2000.

Low income households have incomes under 80% MFI. The number of owner occupied units affordable for this income category dropped more sharply than the number of renter occupied units, though both dropped significantly. There were 1,347,806 renter occupied units affordable to low income renters in 1990, but only 957,646 in 2000. There were 1,400,494 owner occupied units affordable to low income households in 1990, but only 772,742 in 2000.

As the number of affordable units dropped, the number of low income households grew by nearly 200,000 during the same decade: there were 1,689,696 households with incomes under 80% MFI in 1990, and 1,884,366 households in that income bracket in 2000. Similarly, the number of units affordable to households with incomes under 50% MFI dropped by just under 320,000, while the number of households in that income category rose by 112,000. The number of housing units affordable to households with incomes under 30% MFI grew by over 100,000; the number of housing units affordable to this income category also rose, but by just 26,000.

Comparing households to housing units statewide does not accurately reflect housing need, because households often do not live where the housing units they can afford exist. Secondly, units that would be affordable to low income households are often inhabited by households in higher income brackets. However, in 1990 there were more affordable housing units in the state of Illinois than there were low income households. There were 2,748,300 occupied units affordable to households with incomes under 80% MFI, and only 1,689,696 households in that income bracket. There were 1,386,808 units affordable to households with incomes under 50% MFI, and 978,771 households in that income category. Only extremely low income households outnumbered the units affordable to them in 1990, when there were 487,047 households in this income category, but 536,320 housing units.

By 2000 the number of low income households had surpassed the number of affordable occupied units, by a margin over of over 150,000 households (1,884,366 households vs. 1,730,388 affordable occupied units). At the same time, the gap had shifted up the income scale, as units available to households under 50% and 30% MFI slightly surpassed the number of households in those income categories. (There were 1,066,357

households with incomes under 50% MFI, vs. 1066,496 housing units; there were 562,353 households with incomes under 30% MFI; versus 592,350 housing units.)

Owner households contribute most to the gap, with over 1 million households, but just over 772,774 owner occupied housing units. But low income renters also outnumber affordable renter occupied units affordable to them, with 1,004,085 households, but just under 960,000 renter occupied housing units.

TABLE III-I_1: RENTER UNITS AFFORDABLE TO HOUSEHOLDS WITH INCOMES BELOW 30%, 50% OR 80% HAMFI: 2000

Jurisdiction	RENTER OCCUPIED UNITS									VACANT FOR RENT								
	0 and 1 Bedroom			2 Bedroom			3 or More Bedroom			0 and 1 Bedroom			2 Bedroom			3 or More Bedroom		
	0 to 30%	0 to 50%	0 to 80%	0 to 30%	0 to 50%	0 to 80%	0 to 30%	0 to 50%	0 to 80%	0 to 30%	0 to 50%	0 to 80%	0 to 30%	0 to 50%	0 to 80%	0 to 30%	0 to 50%	0 to 80%
Illinois	184,613	287,447	411,453	153,458	221,490	354,837	68,722	119,437	191,356	9,728	25,768	34,770	14,116	36,334	45,693	9,367	16,522	18,404
Metro Counties	163,700	253,532	367,582	135,890	187,145	299,422	59,546	101,383	159,889	6,952	19,836	28,421	9,890	27,925	36,654	7,270	13,299	15,037
Non-Metro Counties	20,913	33,915	43,871	17,568	34,345	55,415	9,176	18,054	31,467	2,776	5,932	6,349	4,226	8,409	9,039	2,097	3,223	3,367

Table III-I_2: OWNER UNITS AFFORDABLE TO HOUSEHOLDS WITH INCOMES BELOW 30%, 50% OR 80% HAMFI: 2000

Jurisdiction	OWNER OCCUPIED UNITS									VACANT FOR SALE								
	0 and 1 Bedroom			2 Bedroom			3 or More Bedroom			0 and 1 Bedroom			2 Bedroom			3 or More Bedroom		
	0 to 30%	0 to 50%	0 to 80%	0 to 30%	0 to 50%	0 to 80%	0 to 30%	0 to 50%	0 to 80%	0 to 30%	0 to 50%	0 to 80%	0 to 30%	0 to 50%	0 to 80%	0 to 30%	0 to 50%	0 to 80%
Illinois	16,424	33,769	61,965	71,674	165,023	165,023	97,459	239,330	545,754	2,222	3,058	10,183	14,879	10,364	18,416	16,424	33,769	61,965
Metro Counties	13,199	27,498	51,390	53,863	123,117	123,117	78,938	191,318	434,523	1,179	1,861	5,719	9,496	6,620	12,949	13,199	27,498	51,390
Non-Metro Counties	3,225	6,271	10,575	17,811	41,906	41,906	18,521	48,012	111,231	1,043	1,197	4,464	5,383	3,744	5,467	3,225	6,271	10,575

Source: US Department of Housing and Urban Development, from US Census 2000

(g) Housing Demand

In the past, public housing waiting lists have been used as an indicator of housing demand. In 2007, the Heartland Alliance reported[17] there were 65,184 households on waiting lists for public housing across the state, and 52,969 on waiting lists for housing vouchers. These represent slight decreases from the numbers compiled for the 2005-2009 Consolidated Plan.

Still, the trends detailed in the previous section on increased unemployment and foreclosures points to a growing demand for affordable housing. The fact that low income households outnumber the occupied units affordable to them is reflected in the fact that numbers of households with housing problems have increased across most income and household type categories (even in cases where rates of housing problems declined slightly). These trends suggest that gains made by the regular housing market in Illinois (with an 8.4% increase in total housing stock, only barely trailing gains in population, which grew 8.7%) are not slowing this demand.

(h) Residential Vacancy Data

While not specifically required by HUD regulation to include this information in the State Consolidated Plan, data on residential property vacancies has been included here to provide a more comprehensive picture of the State's overall housing market and conditions. This data was compiled by the University of Illinois-Chicago from U.S. Postal Service and Home Mortgage Disclosure Act (HMDA) data for the State's HUD-funded Neighborhood Stabilization Program (NSP) to assist in establishing high-need areas.

These numbers and percentages are obviously more meaningful when localized down to the municipal, Census Tract, and Block Group level, to assist in better identifying areas of potential abandonment and disinvestment. Local governments also have better access to information to determine which housing units are suitable for rehabilitation and which need demolition. Nonetheless, this is the first time such data has been presented in the State's plan, and it does provide another meaningful factor to review on evaluating local markets.

Table III-I$_3$

Residential Vacancies					
County	Total Residential Units	Total Vacant Residential Units	Residential Units Vacant > 90 days	Residential Vacancy Rate	90-day+ Vacancy Rate
Adams County	27589	1021	789	3.7%	2.9%
Alexander County	3170	432	391	13.6%	12.3%
Bond County	6236	145	117	2.3%	1.9%

[17] Heartland Alliance for Human Needs and Human Rights. "Not Even a Place in Line: Public Housing & Housing Choice Voucher Capacity and Waiting Lists in Illinois." (2007). Accessed at: http://www.heartlandalliance.org/whatwedo/advocacy/reports/2007-not-even-a-place-in-line.html

Boone County	18748	295	172	1.6%	0.9%
Brown County	2133	56	52	2.6%	2.4%
Bureau County	11225	299	254	2.7%	2.3%
Calhoun County	1526	10	10	0.7%	0.7%
Carroll County	6746	401	314	5.9%	4.7%
Cass County	4998	183	157	3.7%	3.1%
Champaign County	78555	1890	1389	2.4%	1.8%
Christian County	13297	593	502	4.5%	3.8%
Clark County	6836	251	194	3.7%	2.8%
Clay County	5296	127	87	2.4%	1.6%
Clinton County	12602	319	225	2.5%	1.8%
Coles County	21859	802	710	3.7%	3.2%
Cook County	1979009	93225	74906	4.7%	3.8%
Crawford County	7962	401	350	5.0%	4.4%
Cumberland County	3749	1	1	0.0%	0.0%
DeKalb County	37577	509	374	1.4%	1.0%
De Witt County	6156	375	288	6.1%	4.7%
Douglas County	7580	261	233	3.4%	3.1%
DuPage County	349534	8434	5749	2.4%	1.6%
Edgar County	7522	394	335	5.2%	4.5%
Edwards County	2885	88	60	3.1%	2.1%
Effingham County	13806	223	182	1.6%	1.3%
Fayette County	7286	290	244	4.0%	3.3%
Ford County	5200	231	166	4.4%	3.2%
Franklin County	16553	830	682	5.0%	4.1%
Fulton County	13070	554	461	4.2%	3.5%
Gallatin County	1264	1	1	0.1%	0.1%
Greene County	5521	420	347	7.6%	6.3%
Grundy County	37918	1807	1413	4.8%	3.7%
Hamilton County	3118	103	94	3.3%	3.0%
Hancock County	7218	278	231	3.9%	3.2%
Hardin County	921	0	0	0.0%	0.0%
Henderson County	1726	5	5	0.3%	0.3%
Henry County	19804	703	610	3.5%	3.1%
Iroquois County	9649	212	143	2.2%	1.5%
Jackson County	25571	1159	879	4.5%	3.4%
Jasper County	3881	127	106	3.3%	2.7%
Jefferson County	16043	584	483	3.6%	3.0%
Jersey County	8589	196	175	2.3%	2.0%
Jo Daviess County	9882	433	328	4.4%	3.3%
Johnson County	4287	1	1	0.0%	0.0%
Kane County	168733	4797	3021	2.8%	1.8%
Kankakee County	42534	1449	1249	3.4%	2.9%
Kendall County	36355	217	150	0.6%	0.4%
Knox County	21156	1087	838	5.1%	4.0%
Lake County	256322	8014	5060	3.1%	2.0%
LaSalle County	45634	1723	1332	3.8%	2.9%
Lawrence County	6256	341	278	5.5%	4.4%
Lee County	13078	476	298	3.6%	2.3%
Livingston County	13441	354	294	2.6%	2.2%
Logan County	10374	525	409	5.1%	3.9%
McDonough County	12833	398	303	3.1%	2.4%
McHenry County	112016	1721	1059	1.5%	0.9%
McLean County	62372	1818	1345	2.9%	2.2%
Macon County	48482	3175	2576	6.5%	5.3%

Macoupin County	19583	913	699	4.7%	3.6%
Madison County	113714	5482	4551	4.8%	4.0%
Marion County	17024	842	722	4.9%	4.2%
Marshall County	4293	85	79	2.0%	1.8%
Mason County	5641	206	158	3.7%	2.8%
Massac County	6502	238	207	3.7%	3.2%
Menard County	4625	89	72	1.9%	1.6%
Mercer County	5231	93	68	1.8%	1.3%
Monroe County	12504	172	130	1.4%	1.0%
Montgomery County	10780	486	411	4.5%	3.8%
Morgan County	14009	623	504	4.4%	3.6%
Moultrie County	4923	128	102	2.6%	2.1%
Ogle County	19952	494	298	2.5%	1.5%
Peoria County	80459	4512	3403	5.6%	4.2%
Perry County	9475	440	371	4.6%	3.9%
Piatt County	4195	89	73	2.1%	1.7%
Pike County	5770	247	215	4.3%	3.7%
Pope County	1052	0	0	0.0%	0.0%
Pulaski County	2255	120	112	5.3%	5.0%
Putnam County	1589	2	2	0.1%	0.1%
Randolph County	11530	441	334	3.8%	2.9%
Richland County	6970	361	250	5.2%	3.6%
Rock Island County	63140	2589	1950	4.1%	3.1%
St. Clair County	90517	4926	3850	5.4%	4.3%
Saline County	10973	326	314	3.0%	2.9%
Sangamon County	85911	4483	3822	5.2%	4.4%
Schuyler County	2849	91	88	3.2%	3.1%
Scott County	1883	45	45	2.4%	2.4%
Shelby County	7425	194	162	2.6%	2.2%
Stark County	1835	56	45	3.1%	2.5%
Stephenson County	20025	1279	973	6.4%	4.9%
Tazewell County	52950	1355	1099	2.6%	2.1%
Union County	6375	139	119	2.2%	1.9%
Vermilion County	32974	2207	1855	6.7%	5.6%
Wabash County	5114	185	165	3.6%	3.2%
Warren County	6786	300	229	4.4%	3.4%
Washington County	5125	69	37	1.3%	0.7%
Wayne County	6047	242	214	4.0%	3.5%
White County	6138	282	231	4.6%	3.8%
Whiteside County	24111	866	597	3.6%	2.5%
Will County	226519	3852	2802	1.7%	1.2%
Williamson County	27477	907	787	3.3%	2.9%
Winnebago County	122439	5993	4107	4.9%	3.4%
Woodford County	13096	171	109	1.3%	0.8%

*Please Note: This data was gathered by the University of Illinois at Chicago - Natalie P. Voorhees Center for Neighborhood and Community Improvement using the United States Postal Service Vacancy Survey data from June 2008.

B. Homeless Facilities

Tables containing an aggregate inventory of shelter/housing (emergency shelter, transitional housing, permanent supportive housing) including what is under development and the estimated gap for each Continuum of Care in Fiscal Year 2009 broken out by who is served (families and individuals) are displayed beginning on page 24 of Section II: Housing and Homeless Needs Assessment. Overall, the largest number of beds are transitional housing (9,879) followed by permanent supportive housing (8,255) and then emergency shelter (6,937). In terms of new inventory under development, the majority is permanent supportive housing (713). Still, the level of unmet need for this type of housing is the largest (4,610), especially for individuals. For families, the largest number of unmet need is in transitional housing (2,106), which is also currently the largest number of beds in the current inventory (4,799).

The IDHS report provides estimates of refusals and referrals made by shelter and housing providers to homeless people that they could not help. As the table below indicates, 71% of refusals were due to lack of space. IDHS data indicates that most were households with children. The second most common reason was "inappropriate shelter", which refers to people seeking shelter at a place that could not accommodate them (e.g., female-headed family at a shelter for single men).

Table III-J: Reasons for Refusal by location, IDHS Emergency Food and Shelter Program, 2008

Reason for being refused shelter / housing:	STATE	Region 1	Region 2	Region 3	Region 4	Region 5
Lack of space	26,069	934	15,871	3,328	1,545	3,391
Inappropriate shelter	4,920	277	2,733	200	335	1,375
Personal problems	4,284	63	4,066	67	24	64
Other housing	865	79	282	88	43	373
TOTAL	35,138	1,353	22,952	3,683	1,947	5,203

Source: IDHS, Fiscal Year 2008, 7/01/07-6/30/08
(1) These figures are for shelters funding directly by IDHS only.
(2) Chicago stopped reporting refusal and referral data in FY2000.

Housing Opportunities for Persons With AIDS (HOPWA):
According to the Illinois Department of Health, in FY 2008 there were 5 designated AIDS facilities funded providing support to house approximately 7,146 individuals annually.

Table III-K: Persons Living with HIV/AIDS and Persons Newly Diagnosed with HIV/AIDS in Chicago as of June 30, 2006

	Persons Living with HIV/AIDS	Persons Newly Diagnosed With HIV
Race/Ethnicity		
Hispanic	3,370	242
Non Hispanic Black	11,596	865
Non Hispanic White	5,837	396
Other/Unknown	564	54
TOTALS	**21,367**	**1,557**

Source: Chicago Department of Public Health, Office of HIV/AIDS Surveillance, Data for 2006 – Summer 2008

Table III-L_1: Age and Gender of Those Who Received HOPWA Housing Assistance in Illinois in 2008

	Male	Female
17 Years and under	25	4,026
18 to 30 years	345	32
31 to 50 years	392	154
51 years and over	152	57
TOTALS	**914**	**4,269**

Table III-L_2: Ethnic and Racial Categories of Those Who Received HOPWA Housing Assistance in Illinois in 2008

Hispanic	**4**
Non-Hispanic	**883**
Asian/Pacific Islander	**1**
Black	**336**
Native American or Alaskan Native	**5**
White	**541**

Source: 2008 HOPWA Annual Progress Report

Illinois Department of Human Services, Division of Mental Health:
Non-permanent housing programs:

The Illinois Department of Human Services reports supported residential (non-housing) services that annually serve approximately 3,545 people with a 2,046-bed capacity. Furthermore, supervised residential (housing and services) programs that annually serve approximately 2,917 individuals with a 1,154 bed capacity.

Other programs DMH provides (not technically homeless): MH Community Integrated Living Arrangement, Crisis residential, Assertive Case Management Treatment residential, Institutes for Mental Diseases (IMDs are nursing homes), and State mental hospitals.

C. Special Needs Facilities and Services

The attempt to compile an accurate inventory of facilities and services for special needs housing (for non-homeless) is an extremely difficult task. Depending on the special needs population, such data may be limited to count of the actual number of clients served by a public or private program, membership listings, service estimates, etc. The following inventory described herein represents the best attempt to obtain this data, from all known and available sources, on housing that includes planned services component.

1. Elderly/Frail Elderly

There are at least six sources for these inventories. They are as follows

1) HUD 202 Projects – This program originally was for supportive housing projects for the elderly as well as projects for person with disabilities. Congress separated these programs in FY 1991, and created a separate Section 811 Program (Supportive Housing for Persons with Disabilities). Total number of Section 202 units as of September, 2009 is 7,972 (Since older 202s could be either for the elderly or the disabled, the further breakdown is 7,318 elderly units, and 654 disabled units). This figure was compiled using HUD's database on subsidized housing. This number does not include 4,412 former Section 202 units which have been refinanced under some other HUD Insurance

program. These units still operate under many the same use requirements, and retain their rental subsidy but are no longer considered Section 202. As of September, 2009, 674 new Section 202 units are currently in some stage of production, from funding reservation to being under construction HUD does not have information readily available on which of the facilities provide some type of congregate services. New proposals for Section 202 projects must detail the availability of such services as part of the application process. This is usually provided through the local Area Agency on Aging. (See Appendix IV D for the Directory of Illinois Area Agencies on Aging.)

2) U.S. Department of Agriculture-Rural Development (RD) (Formerly FmHA Section 515 Rental Housing) - This is USDA Rural Development's major multi-family rental housing loan program for rural areas. Such housing can be built for either families or elderly persons. According to reports from RD's State Office obtained in 2009, there are a total of 6,193 Section 515 units for the elderly and persons with disabilities. Again, however, this information does not delineate which projects also provide congregate services to these elderly.

3) Public Housing Authorities (PHA)- There is total of 110 Housing Authorities in Illinois that own and operate units of traditional low-rent public housing for the elderly. IHDA provided a report on elderly living in public housing. Forty five percent of the units had designated units for elderly or family (55% had no designation of units). Of those with designated units, approximately 48% of the public housing units were designated as elderly units. While many PHA's do provide some level of basic services, most generally rely on outside agencies (Area Agencies on Aging) to provide major social services to their elderly residents.

4) Life Services Network of Illinois (LSN) - LSN is a statewide trade association that represents providers of the complete continuum of services for older adults, including nursing facilities, assisted living, senior housing and home and community based services. LSN currently has 541 members statewide. Membership is restricted to those organizations who serve the elderly, thus all units reported are for seniors.

Table III-M: Number of Life Services Network Units that serve the Elderly

Unit Type	Units/Beds	Notes
Independent Living Units	23,803	5,253 of these are federally subsidized
Assisted Living Units	17,603	9,609 of these are SLF units
Sheltered Care Beds	3,356	
Nursing Care Beds - Intermediate & Skilled	18,250	

Source: Life Services Network, Housing and Assisted Living, 2009

5) Illinois Department on Aging – IDoA directly administers the Community Care Program. Designed to help older people live independently, the Community Care Program provides in-home and adult day services to over 56,000 seniors each month. To be eligible for service, clients must be 60 or over and their asset level (for a single person) cannot be over $17,500 (not including home, car or furnishings); a cost share is

applied if the client's income is above a specified level. The Department determines which Community Care Programs are to be provided and in what areas of the State. The Department enters into contractual agreements with vendors to provide the actual services.

The State of Illinois is divided into thirteen planning and service areas. There is one area agency on aging designated by the Department located within each planning and service area. (See Exhibit C-1 Agencies on Aging at the end of this section for a directory and map of area agencies). Each area agency is responsible for planning, coordinating and advocating for the development of a comprehensive and coordinated system of services for the elderly.

IDoA also has several demonstration projects in progress. In the continuing effort to provide consumer-directed, cost effective services to the frailest elderly in the state, the Department is currently working on nine demonstration projects entitled:

- Managed Community Care Demonstration Project
- Money Follows the Person
- Cash and Counseling
- Senior Companion Program
- Money Management
- Extended Community Care Options
- Comprehensive Care in Residential Settings
- Home Delivered Meals Demonstration Project
- Transportation Demonstration Project

Table III-N: Number of residents served by the Comprehensive Care in Residential Settings Program

Name of CCRS	**Number of persons served**
Weinberg Community Center for Senior Living - Deerfield	45
Luther Center - Rockford	36
*Cache Valley - Ullin	48
Big Muddy – Murphysboro	63
Hurricane Creek – Herrin	*5
Fox River – Olney	36

Source: Illinois Department on Aging, 2008 and 2009
*This CCRS received severe flood damage and was vacated for numerous months. Residents were transferred to area other CCRS's, SLFs and nursing homes. It has just recently reopened.

6) Illinois Department of Healthcare and Family Services (IHFS) - The Supportive Living Program(SLP), which operates through a federally-approved home and community based services 1915 (c) assisted living waiver, allows IHFS to pay for services to qualifying SLP-residing elderly persons not routinely covered by Medicaid, including personal care, medication supervision and social activities. Each resident has their own apartment with private bath, kitchen and individually controlled heating and cooling. Services are based on the residents' needs and preferences and can include assistance with activities of daily

living, medication management, well-being checks, opportunities for social and health activities, meals and housekeeping. The IHFS reported that there were 4 4,360 Medicaid eligible persons aged 65 and older living in SLFs as of April 2009. There are 111 SLF sites for persons 65 and older; equating to a total of 8,841units. In addition, IHFS reports an additional 2,797 SLF units (31 sites) as being approved for development as of June 2009.

7) Illinois Department of Healthcare and Family Services (IHFS) – Other housing types for Medicaid enrolled seniors living in an institution.

Table III-O: Medicaid Enrolled Seniors Living in an Institution, 2009

Housing Type	Number of Seniors (65+)	Total Persons
Intermediate Care Facility for the Developmentally Disabled (ICFDD)	697	6,617
State Operated Facilities	184	2,522
Nursing Facilities	35,526	49,274
Institutions for Mental Disease (IMD) Nursing Facilities	440	4,614

Source: Illinois Department of Healthcare and Family Services, April 2009

IHFS provides access to health insurance for approximately 2.2 million Illinoisans. Of these, almost 11% are persons 65 years and older as of 2009.

2. Persons with Disabilities

There is a possibility that numbers reported for persons with disabilities are duplicated because this population is not identified through one system alone. However, age breakdowns of certain populations served were reported when provided by the agency to help reduce duplication between populations with potential of overlap such as elderly and elderly with disabilities.

1) HUD Section 811 Program – Supportive Housing for persons with disabilities. This program provides funding exclusively to non profit developers building and operating housing for low income households with disabilities. Persons with physical, developmental or with chronic mental illness who are over the age of 18 and have very low income are eligible. In Illinois there are 1,202 Section 811 units currently under management, as of September, 2009. A number of the earlier Section 202 projects were also used for housing persons with disabilities. There are currently 654 such units under management. At this time, HUD has 105 new Section 811 units in some stage of production, from funding reservation to being under construction.

2) Illinois Department of Human Services (IDHS) Division of Developmental Disabilities
The Division of Developmental Disabilities (DDD) provides services and supports for individuals with developmental disabilities to them achieve as much independence as

possible and to live in their home communities with family and friends. Emphasis is placed on enabling individuals to stay in their own homes, in family homes, or in small-group settings. DDD funds over 373 community-based agencies that serve individuals with developmental disabilities and administers nine state-operated developmental centers and their programs. Services funded by DDD are delivered in the least restrictive setting appropriate for the individual.

Table III-P: Number of Persons with Developmental Disabilities in Institutional or Residential Care Settings

Program Name	# of Individuals Served
SODC - State-Operated Developmental Centers	2,245
Intermediate Care Facilities for the Developmentally Disabled - ICFDD	6,538 (629 are seniors 65+)
CILA - Community Integrated Living Arrangement	8,437
Other Residential Settings	908
Other Programs	25,370
Total	43,498

Source: Illinois Department of Human Services, Division of Developmental Disabilities, FY2008

State-operated Developmental Centers
These are residential programs serving people whose disabilities are complicated by severe medical or behavioral needs. DHS manages nine developmental centers. The population of these centers has declined steadily since 1990 as new community alternatives have been developed.

Intermediate Care Facility for Individuals with Developmental Disabilities
The Intermediate Care Facility is a residential facility of 3 or more persons serving residents of which more than 50% have mental retardation or a related condition. It is a program of specialized and generic training, treatment, health services and related services that is directed toward the acquisition of the behaviors necessary for the individual to function with as much independence as possible.

Community Integrated Living Arrangement
This is a combination of supports and services individually tailored for an adult with developmental disabilities. The CILA client may live in his or her own home, in a family home, or in a community setting with no more than seven other adults with developmental disabilities. The primary goal of CILAs is to help the individual become more independent in daily living, more involved in his or her own community and more economically self-sufficient.

4) Illinois Department of Human Services (IDHS) - Division of Rehabilitation Services
DHS' Division Rehabilitation Services (DRS) is the state's lead agency serving individuals with disabilities. DRS works in partnership with people with disabilities and

their families to assist them in making informed choices to achieve full community participation through employment, education, and independent living opportunities.

DRS operates the Home Services Program which provides services to individuals with severe disabilities so they can remain in their homes and be as independent as possible. This serves people with severe disabilities under age 60 who need help with daily living activities in their homes. Many of these people are at risk of moving into a nursing home or other facility.

Table III-Q: Number of Persons Served by the Home Services Program

Family Income Bracket	Number of persons served
< $8,980	12,951
$8,981 – $12,120	5,777
$12,121 - $18,400	5,690
> $18,401	6,318

Source: Illinois Department of Human Services, Division of Rehabilitation Services, 2009 (Data provided for period of July 1, 2008 – June 30, 2009)

5) Illinois Department of Human Services (IDHS) – Division of Mental Health

The IDHS Division of Mental Health currently funds an array of core mental health services that can be described as supportive housing. Table C-10 shows the number of persons with mental illness or disability served by various housing facilities. Housing types are defined below.

Table III-R: Number of Persons with Mental Illness Served by Various Housing Facilities

Housing Type	# of DMH Funded Programs	# of Persons Served Annually	Bed Capacity
Assertive Case Management (ACT) Residential	13	442	116
Crisis Residential	12	1,763	97
Mental Health Community Integrated Living Arrangement (MH CILA)	101	1,438	529
Supported Residential	238	3,545	2,046
Supervised Residential	118	2,917	1,154
Institutes for Mental Disease		4,490	
State Mental Hospitals		10,812 admissions in FY2008	1,332

Source: Illinois Department of Human Services, Division of Mental Health, 2008

Housing Types Defined:

IDHS/Division of Mental Health currently funds the array of core support services listed below – that can generally be described as supportive housing. However - the Division of Mental Health has adopted a new Permanent Supportive Housing model and has implemented this model as such. Please refer to the definition below:

Assertive Case Management Treatment (ACT) Residential

This program is a very specialized treatment/service delivery in which a multi-disciplinary team assumes ultimate accountability for a small-defined caseload of seriously mentally ill adults and becomes the single point of responsibility for that caseload. While encompassing a full range of case management activities, ACT is not just an intense form of case management; rather it is a unique treatment model in which the majority of direct services are provided internally by the ACT program in the client's regular environment. The ACT model combines clinical and case management services, providing direct assistance with symptom management as well as facilitating a more supportive environment by direct assistance in meeting basic needs and improving social, family, and environmental functioning

Crisis Residential

This program is a structured cluster of crisis beds and residential support activities designed to provide short-term continuous supervision, crisis intervention, assessment and treatment. Services are delivered in an agency-controlled facility with 24 hour crisis beds that are a part of (or linked to) Crisis Intervention Services. This intense, rapid response service is highly focused on assessment, diagnosis, therapeutic intervention, and stabilization of the presenting psychiatric crisis. The residential stabilization provides the opportunity for continuous monitoring and must be integrated with the Crisis Intervention Services.

Mental Health Community Integrated Living Arrangement (MH-CILA)

This program provides for less than 24 hour supervision to clients in a variety of residential settings, from independent sites to independent clustered apartments with or without staff support available as needed. Services such as daily living, medication support, psychosocial rehabilitation, peer support, recovery-oriented counseling, and other education or vocational skill training are provided.

Supported Residential
This program is a structured cluster of recovery-oriented residential support services designed to provide less than 24 hour, seven day a week supervision, skills training, and supports within an agency controlled (leased or owned) community residential facility.

This cluster of services for consumers with moderate to substantial levels of psychiatric disability is focused on community integration skills, peer support and vocational readiness.

Recovery-oriented counseling and other rehabilitative supports are provided in order to facilitate independent living and eventual movement into a less restrictive residential setting of the consumer's choice. Consequently, this service is not to be regarded as permanent housing. In order to facilitate the consumer's gradual assumption of responsibility, it is intended to provide an intensity of care that is sufficient to meet but not exceed his/her needs.

Purpose:

- To enhance community reintegration through recovery of critical independent living skills and social roles.
- To increase the consumer's adaptive functioning level within the current residential setting.
- To develop the consumer's potential to live successfully in a less restrictive setting.
- To prevent or minimize the impact of any relapse of psychiatric symptoms.
- To prevent or minimize disruption in family and community participation.
- To provide an alternative to more restrictive residential and inpatient care settings.
- To assist the consumer in maintaining community residence by mobilizing individual/family/community resources and peer support.

Permanent Supportive Housing Model

The Division of Mental Health has embraced efforts to develop and enhance Permanent Supportive Housing (PSH) across each corridor of the State's geographic service areas. PSH is an integrated array of safe, decent and affordable permanent housing options (usually rental apartment/units, but not restricted as such). PSH is recovery oriented, based on a philosophy that supports consumer choice and empowerment, right and responsibility of tenancy, and appropriate, flexible, accessible and available supports that meet each consumer's changing needs to maintain his or her independence. These linked supports services are not mandated as a condition of housing occupancy. Community based support services provided to Permanent Supportive Housing residents should include a combination of case management and community support services, with any additional mental health services based on the consumer's voluntary choice.

PSH units may be self-contained studio, efficiency or one-bedroom apartments, inclusive of a kitchen or kitchenette and bathroom. PSH units may also be shared apartments with no more than two individuals per unit. PSH units are considered permanent residences. As such, landlord/tenant law governs the operations of the housing. Tenants hold their own leases or rental agreements with the respective developments or landlords.

The Division of Mental Health recognizes the contributions of existing Supported and Supervised Residential program settings. As such, a strategic decision has been made to continue funding support to these program types. However, in State FY2009 and forward, the Division of Mental Health will no longer support the creation nor expansion of any proposed new Supported or Supervised Residential program sites that do not meet all elements of the new DMH Permanent Supportive Housing model.

Supervised Residential

This program is a structured cluster of recovery-oriented residential support services for the consumer with substantial levels of psychiatric disability. It is designed to provide 24 hour seven day/week supervision, skills training, and supports within an agency controlled (leased or owned) community residential facility. This cluster of services

focuses on skill acquisition in independent living and includes recovery-oriented counseling, peer support and other rehabilitative supports designed to facilitate eventual movement into a less restrictive residential setting of the consumer's choice.

Purpose:

- To enhance community reintegration through recovery of critical independent living skills and social roles.
- To increase the consumer's adaptive functioning level within the current residential setting.
- To develop the consumer's potential to live successfully in a less restrictive setting.
- To prevent or minimize the impact of any relapse of psychiatric symptoms.
- To prevent or minimize disruption in family and community participation.
- To prevent unnecessary hospitalization and reduce unnecessary extensions of state hospital stays.
- To assist the consumer in maintaining community residence by mobilizing individual/family/community resources and peer support

Institutes for Mental Diseases (IMD's) are nursing homes for which the Federal government provides no Medicaid match funds, with over 50% of the residents having mental illness as their primary diagnosis.

State Mental Hospitals are currently budgeted for a statewide total of 1332 beds. This does include the 381 beds budgeted for TDF. In Fiscal Year 2008, the Illinois statewide Mental Health State Hospital system had 10,812 total admissions.

For a listing of the Illinois Department of Public Health (IDPH) Regional Health Offices, please see Appendix III-A.

3. Persons with Alcohol or Other related addictions

The Illinois Department of Human Services is charged with designing, coordinating and funding a comprehensive and coordinated community-based and culturally and gender-appropriate array of services throughout the state for the prevention, intervention, treatment and rehabilitation of alcohol and other drug abuse and dependency. This system addresses the needs of at-risk or addicted individuals and their families. As the single state authority for substance abuse issues in Illinois, the Department delegates these responsibilities to the Division of Alcoholism and Substance Abuse (DASA) and the Division of Prevention.

The integrated substance abuse service delivery system within DHS is coordinated by DASA and the Division of Prevention within the Division of Community Health and Prevention. These Divisions are primarily responsible for providing prevention, intervention and treatment services related to alcohol, tobacco and other drugs to citizens of Illinois.

The table below shows the total number of persons by level of care served by the DASA funded providers in Fiscal Year 2007. In addition, the table identifies living arrangement for all the persons served.

Table III-S: Persons Served by the DASA Network by Type of Service and Living Arrangement

	Total	Detoxification	Residential Rehab	Residential Aftercare	Outpatient	Intensive Outpatient	Case Coordination	Early Intervention	Unknown
Total	133,197	14,634	15,925	4,263	48,352	15,080	11,852	23,091	0
Independent Living	41,266	5,065	4,161	646	17,195	5,649	2,893	5,657	0
Dependent Living	76,845	5,697	9,358	2,001	28,245	8,581	8,594	14,369	0
Homeless	15,081	3,872	2,406	1,616	2,909	849	365	3064	0
State Institutions	0	0	0	0	0	0	0	0	0
Unknown	5	0	0	0	3	1	0	1	0

Source: Illinois Department of Human Services, Division of Alcoholism and Substance Abuse (DASA) FY 2007

4. Persons diagnosed with AIDS and related diseases

The Illinois Department of Public Health is the Agency responsible for administering the State formula Housing Opportunities for Persons with AIDS (HOPWA) Program. The Department awards funds on a formula basis to project sponsors (HIV Care Consortia lead agencies) within the Illinois HOPWA jurisdiction area based on factors such as HIV/AIDS client population, proposed work plans, past service expenditures, poverty level, and ruralness.

The Department has divided the state's 102 counties into ten regions. The Department disperses the State's HOWPA funds through linkage with the HIV Care Consortia network. Since Cook County receives its own HOPWA funds as part of the Chicago eligible metropolitan statistical area (EMSA), only eight consortia receive State HOPWA funds. Effective April 1, 2009, the Lead Agencies are now called HIV CARE Connect Regions. The project sponsors are:

- Champaign-Urbana Public Health District
- Jackson County Health Department
- University of Illinois College of Medicine
- St. Clair County Health Department)
- Southern Illinois University School of Medicine
- AIDS Foundation of Chicago (Lake County)
- Winnebago County Health Department

Each consortium area has a local advisory board to assist the lead agency in determining service priorities. The local advisory boards include consumers, providers, and other interested parties.

HOPWA funds may be used for a wide range of housing assistance and housing information services. These include, but are not limited to short-term rent, mortgage and utility assistance, emergency housing and utility assistance, housing information and resource identification services, project and tenant based rent assistance and emergency repairs and operating costs for AIDS designated housing facilities. HOPWA funds may also be used to provide supportive services, chemical dependency treatment, nutritional services, case management, and mental health service. The Department, however, has restricted use of HOPWA funds to provide emergency repairs, operating costs and supportive services only for individuals living in AIDS designated housing facilities.

In FY 2008, the Department funded five AIDS designated supportive housing facilities:

- Alexian Brothers/the Harbor, Waukegan
- Greater Community AIDS Project - Champaign House, Champaign
- DeLaCerda House, Rock Island
- Phoenix Center, Springfield
- Fifth Street /SARA Center Springfield

Alexian Brothers the Harbor received funds to provide supportive services for approximately 8 individuals living with HIV/AIDS annually. . Champaign House received funds to provide supportive services for approximately 10 individuals living with HIV/AIDS annually. DeLaCerda House received funds to provide supportive services to serve approximately 7 individuals living with HIV/AIDS annually. Fifth Street /SARA Center received funds to provide supportive services for approximately 16 individuals living with HIV/AIDS annually.

In FY 2008, the Department has also funded the following HIV transitional housing programs in Illinois: Alexian Brothers-Bonaventure House, Alexian Brothers – Harbor, AIDS Foundation of Chicago, AIDSCare, Asian Human Services, , Children's Place, Chicago House, Community Supportive Living Systems, Inc., Heartland Human Care Services, House of James, Jo Ray House, r, , and r, which are all located in the Chicago area; Bethany Place, in Belleville, Pioneer Civic Services, in Peoria, Greater AIDS Project in Champaign, Fifth Street Renaissance in Springfield, Southern Illinois Coalition for the Homeless in Marion And DelaCerda House, in Rock Island. These supportive housing facilities plan to provide rehab/conversion/repair, rental assistance, supportive services and operating costs for their facilities. .

5. Migrant farm workers

The Illinois Migrant Council participated with Washington D.C. based Housing Assistance Council (HAC), in the data collection of farm worker housing conditions in Illinois by surveying select regions of Illinois from May 1999 through June 2000 for the Midwestern Migrant Stream**.** The purpose of this survey was to determine the typical structural, ownership, quality and cost characteristics of housing occupied by migrant, seasonal and year-round farm workers in major agricultural areas throughout the country.

For Illinois, an estimated fifty percent (49.6%) of units surveyed had children, seventy percent (70.1%) of the housing stock came from the private market; approximately thirty percent (29.9%) of farm worker housing was provided by the employer and approximately seventy-two percent (71.6%) of this housing was free of charge. Approximately 2,249 farm workers are housed on Illinois grower provided housing out of farm worker population of 66,000. Thirty-four percent (33.5%) of the housing was deemed over crowded and seventy percent (69.9%) of this housing had children.[18] Majority of grower provided housing is overcrowded, dilapidated, unsafe and unhealthy. Substandard housing conditions for migrant laborers can lead to increased health risks and social ills. While Illinois does have a migrant labor camp code that requires housing unit inspections, it applies only to sites with four or more families of ten or more workers.[19]

6. Single Room Occupancy (SRO) housing

The Illinois Department of Human Services, Office of Family Support Services operates the Supportive Housing Program which provides supportive services coupled with housing to enable formerly homeless individuals and families, or those in danger of becoming homeless, who live in private housing to maintain their residence in the community. The program is designed to prevent people returning to or falling into homelessness. The supportive services strengthen the ability of individuals to function independently.

IHDA provided the following for SRO housing stock in Illinois. These SRO units are predominately meant for homeless persons. However, general family, elderly and other special needs populations are sometimes targeted.

Table III-T: Number of Single Room Occupancy Units in Illinois

County	Total Units
Champaign	25
Cook	5,159
Madison	44
McHenry	44
McLean	26
Peoria	60
Winnebago	46

Source: Illinois Housing Development Authority, 2009

[18] The entire report is available at http://www.ruralhome.org/pubs/farmworker/norefuge/norefuge.pdf. To read this file you must have Adobe Acrobat Reader software, available free on the web.

[19] Compliance audit for the two years ended June 30, 2003 may be viewed at http://www.state.il.us/auditor/Pub%20Health%2003.htm.

7. Veterans' housing

Illinois' four Veterans Homes currently provide up to 1,143 residents based on budgetary funding (eligible veterans of military service and their spouses) with quality long-term nursing, health care and services. Housing ranges from nursing beds to units (beds) in apartment-style domiciliary apartments. Each Veterans' home is located in a multi-acre campus/community environment.

Anna Veterans Home 792 N. Main Street Anna, Illinois 62906	Illinois Veterans Home-Anna (Ph) 618-833-6302 62 beds, including 12 domiciliary
LaSalle Veterans Home 1015 O'Conor Avenue LaSalle Illinois 61301	Illinois Veterans Home-LaSalle (Ph) 815-223-0303 190 beds, including 40 special needs
Manteno Veterans Home 1 Veterans Drive Manteno, Illinois 60950	Illinois Veterans Home-Manteno (Ph) 815-468-6581 303 beds, including 40 special needs
Prince Homeless Program 1 Veterans Drive Manteno, Illinois 60950	Illinois Veterans Home-Mantneo (Ph) 815-468-6581 15 beds, Supportive Housing
Quincy Veterans Home 1707 N. 12th Street Quincy, Illinois 62301	Illinois Veterans Home-Quincy (Ph) 217-222-8641 573 beds, including 53 special needs and 132 domiciliary

D. Barriers To Affordable Housing

The identified barriers are separated by topical area.

A. Building Codes and Zoning: Municipalities and counties in Illinois have broad authority to help provide affordable housing. Through zoning and subdivision controls, they can very directly affect the location, type, and price of housing in a community. Through discussions on public infrastructure such as water and sewer line extensions, the pace of residential development can be directly impacted. By providing publicly controlled surplus land and other resources, local governments can be a catalyst in the community to encourage financial institutions and other private and public sector actors to address unmet affordable housing needs. While relevant public policies (both at the State and local levels) can positively affect the development of affordable housing, they can also have negative effects. While there currently is no statewide housing or building code in Illinois statute, the following laws could be interpreted as directly impacting local development practices. As State laws,

some of these public policies could be construed by some as having negative effects on the development of affordable housing, largely due to their impact on housing costs (causing costs to increase). The effects on housing costs of these policies, however, should be viewed within the context of the public health, safety, and welfare issues, which they address.

- State Plumbing Code/Illinois Plumbing License Law: The Code is developed at the State level, but administered at the local level. Municipalities generally adopt the State Code. Modifications to the Code generally result in higher costs.
- Historic Preservation (State and County): Generally require surveys and specific construction requirements, which affect the cost of housing.
- Lead Poisoning Prevention Act.
- State Asbestos Abatement Act.
- State Environmental Barriers Act/Illinois Accessibility Code.
- State Manufactured Housing and Mobile Home Safety Act.
- State Private Sewage Disposal Code/Illinois Private Sewage Disposal Licensing Act.
- State Septic Code.
- Storm Water Requirements.

The inclusion by reference herein of these various State laws/regulations or local ordinances is not meant to imply that any of them are excessive, exclusionary, discriminatory, or duplicative. There are legitimate public health and safety concerns addressed by these laws as well as sound public management practices. All laws construed by an individual or group as discriminatory or excessive are also open to court challenge under federal fair housing laws as well as the Illinois Human Rights Act.

B. Impact Fees: Similarly, the establishment of impact fees for new development at the local level can also be a cost barrier, as it generally levies fees on the developer of the property to pay for the needed public infrastructure improvements (water, sewer, streets, parklands, etc.) as well as other public service costs (schools, police, fire, etc.). While it can be reasonably argued that such fees are equitable and that costs for new development should not be assessed to all residents of the community, there are a few related problems. One is that there is no current statutory control or ceiling on such costs, as they are now set by local ordinance. Furthermore, these costs are generally passed on to the homebuyers/homeowners/rental property owners of the new development. These additional costs can significantly add to the affordability problem. The 2004 Affordable Housing Planning and Appeals Act (310 ILCS 67/1) provides would-be developers of affordable housing in "non-exempt" (from the Act) communities (defined as municipalities and counties determined to have less than 10% of their housing stock classified as affordable under the parameters of the Act) the option of appealing local decisions – including the levying of excessive impact fees –

that are perceived as being purposefully prohibitive to the development of affordable housing. While 49 Communities in Illinois are classified as "non-exempt from the Act, no appeals of local decisions (including the levying of Impact Fees) have been brought forward.

C. Home Rule: Another State public policy that has an impact on the affordability of housing, and thus has potential for impacts on affordable housing development, is Home Rule. Under the Illinois Constitution of 1870, a unit of local government had only those powers specific granted to it by the Constitution or by statute. The Constitution of 1970 modified this provision by granting home rule status to counties that have a chief executive officer elected by the voters of the county (only Cook County qualifies) and municipalities with a population of more than 25,000. Other municipalities may elect, by referendum, to become home rule units. Home rule units have broad powers including the power to regulate for the protection of public health safety, morals and welfare; to license; to tax; and to incur debt. Aside from several limitations specified in the Constitution and any limitations that the Legislature may enact by law, power of Home Rule are to be construed liberally. This locally invested authority directly affects the intergovernmental aspects of structuring policies that affect the provision of affordable housing.

Given Home Rule status, much public policy affecting affordable housing development emanates from the local level. Home Rule units are responsible for zoning, building codes, and many other land use controls that have a direct impact on the provision of affordable housing. Per the Illinois Municipal League, as of December 2008, there were 198 home rule units of local government in Illinois – not including the one Home Rule County in Illinois - Cook County.

There is also a Home Rule Note process in the Illinois General Assembly, which allows any legislator (bill sponsor or otherwise) to request such a note for a particular bill from the Illinois Department of Community and Economic Opportunity (DCEO), regarding determination of its applicability to home rule jurisdictions.

D. State Mandates Act: In addition, the State Mandates Act of 1981 requires that any additional service or action required of local government by passage of a law by the Illinois General Assembly which increases local expenditures or decreases tax revenues can become law only upon the legislature also passing on appropriations to pay for same (per a fiscal note). Effective on October 10, 1997, an amendment to the State Mandates Act provides for an abatement of taxes in occupied housing units for older persons age 55 years and over whose income does not exceed 80% of Area Median Income.

Similar to the Home Rule Note process in the Illinois General Assembly, there is also a State Mandates Note process, which operates similarly, except that DCEO is also required to calculate the cost of implementing the proposed legislation as

part of this process, as such bills can only be passed if they have an accompanying appropriation to pay for such mandated costs.

E. Accessibility Laws: Illinois has a very progressive accessibility law and regulations, namely the Illinois Environmental Barriers Act and Illinois Accessibility Code. While its specific construction requirements are stricter than federal law, it minimally covers privately owned housing, which has to be four stories or more and ten units or more to fall under its coverage. Conversely, federal laws such as the Fair Housing Amendments Act of 1988 have seven basic accessibility requirements, but cover a much smaller scope of project size, generally five units or more. Many municipalities in particular have been reluctant to adopt these federal or State requirements in local ordinance, or the International Building Code on accessibility. There have been legislative attempts, which would have mandated "visitability" (four nationally defined minimal accessibility features on one no-step entry, adequate width halls and doors, adequately placed switches and wall plugs, and an adaptable bathroom) on single-family new construction, but these were not passed into State law. There have been at least two municipalities which have adopted visitability requirements for all new developments.

The Accessible Housing Demonstration Grant Program Act became effective August 6. 1999. creating an Accessible Housing Demonstration Grant Program to encourage the building of single-family spec homes accessible to the disabled population. Through the program, IHDA provided grants to builders to build spec homes meeting the following basic access standards : 1) one no-step exterior entrance with a 36-inch wide entrance door to allow wheelchair access into the home; 2) all interior passage doors in the home allowing at least 32 inches of clearance in width; 3) no electrical outlet in the home lower than 15 inches from the finished floor and all environmental controls in the home in accessible locations; and 4) for each bathroom or other room containing a toilet, bathtub, shower stall, or shower seat, the walls adjacent to those fixtures be reinforced to allow the later installation of grab bars. The goal of the demonstration program is at least 10% of all new spec homes within a development participating in the demonstration program meet the minimum standards for basic access. The timeframe for this demonstration program was 2003-2007. This act is the first instance of a definition of accessible "visitability" in Illinois state law.

F. Property Taxes: State and local taxes generate revenue to help support a broad range of public facilities and services. While not specifically directed to the development of affordable housing, tax law and policy can also facilitate, or hinder the development of such housing. Local and State sales tax exemptions on building materials incorporated into rehabilitated real estate similarly can facilitate the development of affordable housing. State and local tax law and policy can also discourage residential rehabilitation. Owners often are reluctant to make improvements in property because the improvements will increase real estate taxes. Frequently, there are low rates of return on rehabilitated low-income

housing. Without tax credits or other public subsides, the development often will not occur.

A reliance on local property taxes as funding for schools and other services ties the fiscal interest of the jurisdiction to the types of housing it allows. As a result, jurisdictions are often unwilling to zone for and/or approve affordable housing development, particularly multi-family rental developments containing large units.

PLEASE NOTE: *A review of Local and State property tax exemption and abatement programs is provided in the Strategic Plan section of this Consolidated Plan submission.*

G. Cost of Land: In the State of Illinois, particularly in the City metropolitan area, where the market rate cost of raw or developed land is prohibitively expensive, there is the perception that the development of affordable housing is made infeasible by high land costs. High land costs can be a barrier to affordable housing as the restricted rent levels or low for-sale prices often make the development of affordable housing infeasible and difficult In largely "built out" communities near Chicago, high land costs have long been the norm but in recent years, other areas of the state have experienced a similar phenomenon. Even vacant land in down-state areas (land that is typically used as farm land, but can be used for housing), has seen a significant upswing in costs in recent years.

Because many local governments have concerns about workforce housing (especially for public safety employees and teachers) and senior housing needs, other actions have been pursued locally (such as public donation of land to reduce development costs, other local property tax incentives, and participation in below-market mortgage financing and down payment assistance programs) to deal with this problem. In addition to the financing tools offered by the federal and State government, Illinois affords its communities a variety of tools to promote the development of affordable housing despite high land costs:

- In Illinois, a local government create a "**housing trust fund**" (a fund within a local government established solely for the purpose of holding and disbursing financial resources to address affordable housing needs) that can be used for the following affordable housing activities: housing production; acquisition; rental payment assistance; home-ownership purchase assistance; preservation of existing units; weatherization; emergency repairs; housing support services; and capacity grants to not for profits.
- A local government also create a "**community land trust**" which is a private, not-for-profit corporation organized exclusively for charitable, cultural and other purposes and created to acquire and own land for the benefit of the local government, including the creation and preservation of affordable housing. Community Land Trusts can be used for the following affordable housing activities: acquire developed or undeveloped parcels and hold them in perpetuity and for conveyance under long term ground leases; transfer

ownership of any structural improvements on such parcels to lessees; and retain a preemptive option to purchase any structural improvements.

H. Environmental Problems: Past uses or impacts on real property must be considered for affordable housing development. For undeveloped property, the cost of remediating environmental concerns must be reasonable enough to still be able to make the project economically feasible with these additional costs. IHDA requires a Phase I environmental study as part of its due diligence process in evaluating proposed affordable housing developments, which frequently uncovers previously unknown (or what were thought of as minor) concerns. Examples are floodplains, wetlands, proximity to railroads, and past usage (especially landfills, cemeteries, and underground storage tanks).

For developed property with actual buildings (rehab), additional concerns and costs include asbestos and lead-based paint removal, relocation of existing tenants, historic preservation requirements, handicapped accessibility, and site clearance costs.

The only major funding specifically for actual remediation costs are the federal (SuperFund) and State (tax credit) programs for brownfields, both which are minimally funded and regularly fighting for continued existence and funding.

I. Public Housing: While public housing authorities were formed since 1933 in Illinois under State enabling legislation, the State has very minimal oversight authority over these 110 agencies. Illinois law permits any municipality over 25,000 in population and all 102 counties to establish local housing authorities. Most PHAs, however, receive most if not all of their funding for operations, modernization, and property management from HUD, the federal government. As PHAs are basically municipal corporations created by their city, village or county, those local governments have more oversight authority.

IHDA's Capital Fund Pooled Bond Financing Program was created in 2005. Under this program IHDA has worked directly with public housing authorities around the State to form a Public Housing Authority Capital Fund Pooled Bond Financing Program in which Public Housing Authorities across the state who own and operate public housing and annually receive Capital Fund Grant Program monies from HUD can accelerate access to such funds by borrowing up to one-third of its annual grant amount (for up to 10-or 20-year time period) through bond financing, using the anticipated grant funding as collateral and IHDA as the bond issuer. This Capital Fund Pooled Bond Financing Program opens up communications with these local agencies for potential future opportunities for mixed-financing projects with PHAs and other funding sources. Thus far, only one round of funding under the Capital Fund Pooled Bond Financing Program has occurred (in 2005). In 2005, IHDA worked with five PHAs (Cook County, Joliet, Rock Island County, Quincy, and Lee County) for a total bond issue of approximately $25 Million. IHDA plans to continue working with public housing

authorities in meeting their individual modernization and capital development needs. When market conditions allow, and when enough viable interest has been garnered amongst PHAs, IHDA plans a second round of financing under the Capital Fund Pooled Bond program.

Additionally, Illinois' Federally Assisted Housing Preservation Act (P.A. 93-727) was made effective on July 14, 2004. The purpose of this Act is to preserve affordable housing for low and moderate income individuals or families and protect tenants from displacement due to the loss of use restrictions attached to their units. The Act requires owners of "covered" housing developments (primarily HUD Section 8, Section 236, USDA-RD Section 515, and LIHTC developments) to provide notice to tenants of the assisted housing, at least 12 months in advance, in the event that the owner wishes to sell or otherwise dispose of the assisted housing, complete prepayment, or complete a termination, and gives the rental housing tenants the right to form a tenant association to purchase the property. An amendment expands the coverage of the to cover a wider range of federally-subsidized housing developments, including project-based Section 8 developments and developments receiving Low Income Housing Tax Credits. Tenants also now have the right to enter into an agreement with not-for-profit corporations to represent them in the purchase of the development.

J. Other Barriers To Meeting Underserved Needs

Homelessness: Obstacles to meet underserved needs have historically been the need to identify unavailable or inadequate services and ongoing funding to fully implement them. Many areas of the State were not typically covered by a homeless services agency, making many organized types of assistance unavailable to homeless persons and families, especially those in remote rural areas. Through the Continuum of Care planning approach, the Illinois Department of Human Services has worked jointly with HUD and local governments, non-profit corporations, faith-based organizations, volunteer groups and others to identify a comprehensive approach to dealing with homelessness regionally and on a statewide basis of coverage.

All of Illinois' 102 counties are now served by a local/regional Continuum of Care organization. The approach is to identify existing programs and services, evaluate their adequacy, and identify other needed services, and ways to provide same in each service area. Homeless prevention programs, emergency shelters, transitional housing, permanent housing and individual and family self-sufficiency are the major features of each continuum. Identified causes of homelessness that have been reported by shelter providers include insufficient income, structural deficiency of housing, relocation, institutional release, family disputes, and overcrowding, to name a few major ones. The major obstacles of homeless services agencies are being able to maintain an adequate staffing level of services and staff to serve a population with a wide diversity of social/personal problems and program/services needs. Another common obstacle is the need for

and the relative scarcity of rental assistance resources for homeless tenants. Another major barrier is overcoming community/neighborhood opposition to the citing/location of such projects, especially multi-unit structures and emergency shelters, through public education.

Other Special Needs: Many special needs populations have the dual problem of needing both specialized services and specific design features as well as affordable housing and rental assistance. The availability of an adequate supply of service-enriched housing, along with the supply of fully accessible housing for all persons with disabilities, is a large obstacle. Typical services needs include:

- Mental health services
- Addiction recovery/rehabilitation services
- Developmental disabilities services
- Medical/health services and screening
- Daily living services

The latter may include child and/or adult day care, transportation, housekeeping, congregate meals, and similar services. Having adequate services and ongoing funding available to maintain these special populations in this affordable housing are both crucial to housing special needs populations. There is also a common need for rental assistance to serve the disabilities population.

Similar to homeless and other affordable housing developments, there frequently is community/neighborhood opposition to the development of such special needs housing projects, both multi-unit and group homes. The major obstacle here again is often public education.

K. Incentive Programs: These are discussed in the Strategic Plan part of this document.

Appendix III-A

Regional Health Offices:

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PEORIA / CHAMPAIGN REGIONAL OFFICE
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Part IV: Strategic Plan

A. General

The general housing priorities of the State of Illinois are Very Low-Income Households (with emphasis on Extremely Low-Income Households); Low-Income Seniors; Low-Income Persons with Disabilities; Homeless and At-Risk of Homelessness; Low and Moderate-Income Households Unable to Afford Housing Near Work or Transportation; and Low-Income Persons Residing in Existing Affordable Housing that is in Danger of Being Lost or Becoming Unaffordable.

The State also prioritizes Non-Housing Community Development Needs for Public Facilities and Economic Development, through two funding components of the Community Development Assistance Program (CDAP), administered by the Illinois Department of Commerce and Economic Opportunity (DCEO) with funding provided through HUD's Community Development Block Grant (CDBG) Program.

Consolidated Plan Table 2A: Priority Needs Summary Table

The following tables include priorities, households in need of assistance, and number of households to be assisted for low-, very low-, and extremely low-income renters, homeowners, and special needs populations. Renters are further broken down into small related households, large related households, elderly, and all other households. The purpose of these tables is to provide quantitative goals for three of the four formula grant programs:

1. Community Development Block Grant (CDBG, known in Illinois as the Community Development Assistance Program, or CDAP), administered by the Department of Commerce and Economic Opportunity (DCEO)

2. HOME Investment Partnerships Program, administered by the Illinois Housing Development Authority (IHDA)

3. Housing Opportunities for Persons with AIDS (HOPWA), administered by the Illinois Department of Public Health

Table 2A has been completed for each of the above programs for both a one-year and five-year period. Both the one-year Table 2As and the five-year Table 2As directly follow the listing of priorities, and this explanatory narrative. In addition to the individual program Table 2As, aggregate one-year and five-year Table 2As have been prepared, and are included. Each aggregate Table 2A follows the individual program table for the respective time period.

Process and Definitions

Data was taken from the 2000 Census, and a variety of sources representing the most recent such data available. The Office of Housing Coordination Services (OHCS) in preparing Table 2A the priority needs schedule, determined the number of households in need of assistance by extrapolating from the CHAS Table 1C (see page II-16). The "Unmet Needs" represent the "percent with any problem" in each income category, with the exception of the following: homeless numbers were added in the "All Other" Renter category, only persons with HIV/AIDS were included in the Special Needs category under the HOPWA program; and "Other Special Needs" were determined from client services data from other State agency service program.

To assign priorities in the priority need column of Table 2A, the OHCS took it's guidance from the HUD assigned definitions for this column. A "High-Priority" designation means the activities will be funded with federal funds either alone or in conjunction with other public or private funds. The "Medium-Priority" projects may be funded with federal funds, if funds are available, either alone or in conjunction with other funds. The

"Low-Priority" means the projects will not be funded during the time period covered by the plan. Program administrators from each agency, IHDA, IDPH, and DCEO prepared estimates for one-year and five year goals.

Additional Considerations

HUD guidelines require the State to project the number of households to be assisted for each of the sixteen (16) separate categories included in Table 2A. These categories are itemized at the beginning of this narrative, and on the following tables. All three formula grant programs utilized the most recent data available to calculate these goals (CDAP – 2003, HOME – 2003, HOPWA – 2003). Additional considerations specific to each program are outlined in the footnotes to each table. Priority need levels were determined by the types of activities that can be carried out under the four formula grant programs. This is what determines possible priority groups. Here are brief explanations:

- CDBG (CDAP) – The State funds owner-occupied housing rehabilitation. As such, mainly low-income homeowners benefit from the program. To better target these funds, grantee localities often establish local program procedures that may target elderly, persons with disabilities, and/or large families. CDAP also funds public facilities, economic development, and accessibility improvements, which are enumerated as priorities in the 2005-2009 State Consolidated Plan.

- HOME – State funds used primarily for owner and rental rehab, homebuyer assistance programs, and limited new construction and rent subsides. HOME statute/rules generally target funds (especially for rental housing) to lower-income households (e.g., 60%, which is lower than CDBG's 80% Median Family Income or less). However, homebuyer assistance programs tend to assist the higher end of Median Income due to credit/employment history requirements, even though the amount of assistance per household is relatively low compared to other program activities. Most new construction (multi-family) is anticipated to be tied in to Low Income Housing Tax Credits.

- Emergency Shelter Grants (ESG) - Can fund only emergency shelter agencies and operations/services. Eligibility restrictions under the program prohibit use of ESG for real property acquisition, new construction, or direct rent subsidies.

  Housing Opportunities for Persons with AIDS (HOPWA) – The State allocates funds on a formula basis to project sponsors (HIV Care Consortia) within non-Entitlement areas based on factors such as client population, grantee performance, proposed work plans, expenditure rate, etc. eligible activities include, but are not limited to, housing information services, resource identification, conversion, lease, and repair of facilities to provide housing services, new construction for SRO dwellings and community residences, project or tenant-based rental assistance, short-term rent, mortgage and utility payments, and supportive services. These activities benefit persons with special needs, as the HOPWA program serves only persons with HIV/AIDS and their families.

Section 215 Qualification As Affordable Housing

This section of the Code of Federal Regulations defines income limits, the types of housing projects, occupancy standards, and length of commitment to remain affordable for both rental and owner occupied dwellings. For new construction of either type of dwelling it requires that certain energy efficiencies be met.

Rental housing qualifies as affordable if it is occupied by an extremely low-income, low-income or moderate-income family or individual, and bears a rent that is the lesser of (1) the existing Section 8 Fair Market rent for comparable units, or (2), 30% of the adjusted income of a family whose income equals 65% of the median income for the area, except that HUD may establish income ceilings higher than or lower than 65% of the median income because of construction cost, or fair market rents, or high or low family incomes.

Owner occupied dwellings qualify if the initial purchase price does not exceed 95% of the median purchase price for the area. It must be the principal residence of an "extremely-low", "low-income", or "moderate income" qualified family at the time of purchase, and the family must be a first time homebuyer. At resale the purchaser must also meet the above qualifications however the purchase price must be consistent with the guidelines set up by the participating jurisdiction, and provide the seller with a fair return on investment (to include improvements).

B. Affordable Housing: Priority #1 – Very Low and Extremely Low-Income Households

1. Analysis

The following data are based on the 2000 U.S. Census except where noted. The proportion of Illinois households with housing problems increased from 27% (1,133,383 households) in 1990 to 29% (1,342,612 households) in 2000.

The 2000 Census data indicates that the most common housing problem in Illinois for both low and moderate income households of all sizes is the cost burden of paying more than 30% of income for rent or homeownership costs. Among the 1,342,612 low and moderate income households with any housing problem, 1,139,337 (or 85%) have a cost burden or severe cost burden associated with renting or owning their dwelling unit. While the proportions of higher income households with housing problems dropped slightly over the decade, the actual number of households with housing problems increased for all income categories. The National Low-Income Housing Coalition's (NLIHC) Out of Reach report for 2009, which relies on US Census, American Community Survey, and HUD data and adjustment factors, provides the following estimates for Illinois:

2009 Renter Household Income and Rent Affordability[1]

	Illinois
Estimated Median Renter Household Income*	$36,450
Percent Needed to Afford 2 BR FMR	98%
Rent Affordable at Median	$911
% Renters Unable to Afford 2 BR FMR**	49%

*Census 2000 median renter household income, projected to 2009 using HUD's income adjustment factor.
** Estimated by comparing the percent of renter median household income required to afford the two-bedroom FMR to the percent distribution of renter household income as a percent of the median within the state, as measured using 2007 American Community Survey Public Use Microdata Sample housing file.

Another housing problem that can be related to affordability is the incidence of overcrowding of large related households in all income groups. While overcrowding is found among just 4.7% of Illinois households overall, many of these large households are not able to secure large rental units that are in standard condition and are available at affordable prices, and therefore have no choice but to live in smaller-sized, less costly units that do not meet their space needs.

Extremely Low-Income: (30% of AMI or below) 562,353 households

By far, the households with the most severe housing problems are those with very low or low incomes and those households that rent rather than own their housing units. Among extremely low income households, those with incomes below 30% of the median family income (extremely low income) experience housing

[1] National Low-Income Housing Coalition's Out of Reach 2009: http://www.nlihc.org/oor/oor2009/

problems most acutely. Of all the extremely low income households in the State, almost 438,635 (or 78%) have a housing problem, with most paying more than 30% of household income for housing costs (72%) and 54% are extremely cost burdened (over 50% of income on housing cost). The National Low-Income Housing Coalition's (NLIHC) Out of Reach report for 2009 provides the following update estimates for Illinois:

2009 Percent of Family Area Median Income Needed to Afford Fair Market Rent[2]

# Bedrooms in Housing Unit	Illinois
Zero-Bedroom	39%
One-Bedroom	44%
Two-Bedroom	51%
Three-Bedroom	63%
Four-Bedroom	72%

Among extremely low income households, large household related renters have the greatest rate of housing problems (90%). Of this amount, 72% are cost-burdened. Also at this income level, housing problems are widespread in both metro and non-metro areas, although they are particularly more concentrated in metropolitan areas.

Very Low-Income: (31 - 50% AMI) 509,299 households.

Households that are in the remainder of the low income group with incomes from 31 – 50% of the median family income also have a high incidence (59%) of housing problems. At this income level, however, renters begin to experience relatively more housing problems than owners. Of this amount, 54% are cost burdened.

All household types at this income level have a much lower incidence of severe cost burden (payment of over 50% of income for housing) than their extremely low income counterparts, although about 31% of all households are paying a very high proportion of their income for housing, nearly twice the rate of 1990.

Low-Income: (51 – 80% AMI): 962,679 households.

For households that are in the low income group (HUD's 50-80% 0f Median Family Income (MFI) category), 227,000 (30%) have at least one housing problem. The percentage of these households with a cost burden is 25% and 32% have some kind of housing problem. The incidence of housing problems for households in this income group is lower than for the very low income groups, although it still reflects a high level of unmet need.

Problems continue to be more prevalent among renters (39%) than among owners (26%), but the difference between these two household types is not as pronounced as that of renter and owner households in the lowest income groups. As was the case with households in the very low income group, the proportion of households with problems is greater in the metro rather than non-metro areas.

Moderate Income (81% and Above): 2,621,770 households

Current census data does not segregate moderate income households; they are all in one category, and consist of 2,621,770 households of the total 4,629,696 households in Illinois. Surprisingly 12% of these

[2] National Low-Income Housing Coalition's Out of Reach 2009: http://www.nlihc.org/oor/oor2009/

households, or over 300,000, of them have housing problems (55,138 renter and 259,475 owner households). A total of 9% of that 12% have cost burden as the primary housing problem.

2. Gap

Table 4 details housing units affordable to households with incomes below 30%, 50% and 80% of the HAMFI, while Table 1 C listed numbers of households that fall within these categories.

Between 1990 and 2000, the number of housing units affordable to extremely low income renters grew by nearly 100,000 units: from 529,304 units in 1990 to 625,561 units in 2000. However the number of units affordable to low income households overall dropped by more than 1,000,000 units: from 2,889,645 units in 1990 to 1,865,608 in 2000.

Low income households have incomes under 80% MFI. The number of owner-occupied units affordable for this income category dropped more sharply than the number of rental units, though both dropped significantly. There were 1,467,513 units affordable to low income renters in 1990, but only 1,056,513 in 2000. There were 1,421,756 owner occupied units affordable to low income households in 1990, but only 809,095 in 2000.

As the number of affordable units dropped, the number of low income households grew by nearly 320,00 during the same decade: there were 1,689,696 households with incomes under 80% MFI in 1990, and 2,007,926 households in that income bracket in 2000.

Comparing households to housing units statewide does not accurately reflect housing need, because households often do not live where the housing units they can afford exist. Secondly, units that would be affordable to low income households are often inhabited by households in higher income brackets. However, in 1990 there were more affordable housing units in the state of Illinois than there were low income households. There were 2,889,654 units affordable to households with incomes under 80% MFI, and only 1,689,696 households in that income bracket.

In 2001 the number of low income households had surpassed the number of affordable units by a margin of over 140,000 households (2,007,926 households vs. 186,608 housing units). Owner households contribute most of the gap, with over 1 million households, but just over 800,000 housing units. Low income renters appear to be outnumbered by affordable housing units (1,004,085 households vs., 1,056,513 housing units), though this is likely to be a distribution problem. For when vacant units are subtracted, the number of renters exceed the number of occupied units affordable to them. There are nearly 100,000 vacant rental units affordable to low income households. There are just under 960,000 affordable rental units actually occupied, and over 1 million households competing for them.

The high levels of housing problems and evidence of mismatches between housing cost and the ability to pay, lead to assigning a relative numerical priority of 1 (see Consolidated Plan Table 2) to all renter household types and existing homeowners in the 0 to 50% income category, with particular emphasis on households in the extremely low income (30%) category. This shortage of available housing for these income groups is compounded by their need for rental assistance, a scare resource for such households not currently with subsidies.

In addition, a numerical priority of 1 is assigned to first-time home-buyers with children in the 31 to 50% income categories and all other first-time home buyers in the 51 to 80% income category, because of the need these households have for homeownership opportunities and also because these households have relatively higher incomes to support the costs of owning a home.

3. Program Resources

Rental Housing Support Program

The Rental Housing Support Program Act (P.A. 094-0118) signed into law on July 5, 2005, created the largest state funding rent subsidy program in the nation for the households at or below 30% of area median income. Administered by applicant Local Administering Agencies (LAAs), the RHS Program provides a unit-based rental subsidy. The program rules, guidelines, and application were completed throughout 2006 and 2007. The first round of RHS funding was announced, with over $12 million awarded to fourteen administering agencies throughout the State, intended to support over 400 affordable units for a three year period, with additional application rounds held annually.

The Long Term Operating Support Program (LTOS) is part of the Rental Housing Support Program designated for affordable housing developments. LTOS is a unit based rent subsidy with funding available only to projects outside the city of Chicago. In the LTOS Program, IHDA contracts directly with owners of affordable housing developments to make units affordable for up to 15 years. The tenant pays a portion of the rent (approximately 30% of their income) and the LTOS grant makes up the difference. LTOS funding is targeted for special needs housing units.

New Strategies/improved viability of existing resources

Illinois is seeing similar affordable housing financing and funding challenges facing the rest of the country. While developers are willing to develop rent-restricted housing and properties are available at lower costs than previously seen, the changing housing market and limited interest from investors and financial institutions has made access and use of these funds increasingly difficult. Many of the existing financing methods used for affordable housing are experiencing difficulties: The federal Low-Income Housing Tax Credit (LIHTC) program has been a primary driver for funding affordable rental housing for over two decades. However, in the current national housing climate there has been a severe decrease in the number of corporations purchasing credits, causing a sharp reduction in equity raised for affordable housing development. Debt resources are also declining as banks tightened lending standards and gap financing resources experience demand exceeding available resources. The actions listed below will help Illinois address the shrinking resources available for multi-family rental affordable housing finance across the State.

Increase access to Tax Exempt Bond financing:

- Encourage the utilization of bond pooling to reduce the costs associated with issuance to individual projects and developments in smaller communities;
- Investigate expanded marketing strategies and structures to revitalize investor interest in tax exempt bond purchases through direct placements with pension funds, corporations and financial institutions.

Explore non-traditional financing resources:

- Support the enactment of a multi-year capital funding program that includes an IHDA-administered affordable housing funding program;
- Provide training opportunities on Tax Increment Financing for affordable housing development.

Develop additional LIHTC syndication and investment options:

- Seek new investor partnerships with corporations, regional and community banks, national investors;
- Analyze proposed legislative changes for LIHTC to increase and expand investor interest and entice investment;
- Direct outreach to targeted investors to raise equity for supportive housing developments.

The Action Plan of the Five- Year Plan includes summaries of all major available Federal, State, and other programs by priority. Additionally, it includes a list of major eligible activities under each program.

For summary purposes, a list of major programs which potentially can serve ELI and VLI (0-50% AMI) households includes: CDBG; HOME; Affordable Housing Trust Funds; LIHITC; Section 8 Housing Choice Vouchers, including Family Unification Program; Energy Efficiency, Program: and others. See individual Program descriptions in the Action Plan for more details.

C. Priority #2 – Low-Income Seniors

1. Analysis

As of the 2000 Census, the number of elderly persons in the State (those 65 and over) is 1,349,666 and represent 11% of the total population. Major housing problems for elderly renters and homeowners include heavy and severe cost burdens because of limited fixed incomes, the emergence of physical barriers in dwelling units due to increasing mobility impairments as a result of the aging process, and the lack of affordable housing options for elderly who can no longer live in their homes or apartments.

The Illinois Department of Aging 2010-2012 State Plan on Aging recognizes that the population of older persons will continue to grow and live longer. Elderly with disabilities also face hardship finding appropriate housing. The US census reports that 40.5% of the population 65 years and older have some form of disability.[3]

Overall, elderly owners are less likely to suffer housing problems than elderly renters. Forty-seven percent of elderly renters had housing problems in 2000, but only 18% of elderly owners did. However, elderly households are also far more likely to be owners than renters (218,934), so elderly home-owners with housing problems slightly outnumber (783,987) elderly renters with housing problems by about 30,000 households. (There were 112,553 elderly renters with housing problems in 2000, but there were 141,119 elderly owners with housing problems.)

Furthermore, the rate of housing problems for elderly renters dropped between 1990 and 2000, falling from 53% to 47% overall, and by much more than that for some income categories, while the rate of housing problems among elderly owners grew for every income category. Among extremely low-income households, elderly owners now have a higher rate of housing problems than elderly renters do.

The vast majority of elderly households with housing problems are cost burdened: for several categories it appears that nearly all elderly households with housing problems are cost burdened.

2 Gap

Elderly persons and households who are capable and able to age in place need to have access to home modification programs, which can significantly assist in reducing premature admissions to more institutional facilities and nursing homes.

There also appears to be a major need for more assisted living facilities. Census data revealed notable information about the older population in Illinois that demonstrates the need for assisted living. In Illinois, there were 192,031 individuals 85 years and older. Of these, 72 percent were female. This change in the population 85 years and older represents a 30 percent growth since 1990. Census 2000 also found that approximately 148,148 persons 85 years and older are living in households (non-institutional) in Illinois. It is these persons who are likely candidates for supportive services and/or assisted living. As discussed

[3] U.S. Census Bureau 2000, SF3, DP-2

above, older persons with disabilities are also likely candidates for assisted living. According to the Census Bureau, disability status for persons 65 years and older is defined as:

- Blindness, deafness, or a severe vision or hearing impairment;
- A substantial limitation in the ability to perform basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying;
- Difficulty learning, remembering, or concentrating;
- Difficulty dressing, bathing, or getting around inside the home
- Difficulty going outside the home alone to shop or visit a doctor's office.

Sample data from the 2000 Census reported that there were 573,878 persons 65 years and older with a disability in Illinois. In 1990, nearly 538,265 persons 65 years and older reported having a mobility limitation, a self-care limitation, or both. The different definitions of disability used in the 1990 and 2000 census suggest caution when making comparisons. Older persons who live alone and become disabled are more likely to need assisted living. In Illinois, 438,693 householders 65 years and older lived alone. This represented 10 percent of all households in the state. In 1990, that number was 423,740 (US Bureau of the Census 1990) .This represents an increase of 3.5 percent.

The population age 85 and older is currently the fastest growing segment of the older population. The size of this age group is important for the future of the long term care system because these individuals tend to be in poorer health and require more services than the young elderly. In 2000, 192,346 of the 60+ population in Illinois was age 85+. In 2030, it is projected to be 402,311, which is an increase of 109% (Illinois Department of Commerce and Economic Opportunity, 2009). With the demographic boom, the need for in-home assistance (e.g., homemaker, adult day service, and home delivered meals) will dramatically increase. In a 2007 survey[4], 52% of older adults reported various types of disabilities. In 2005, 37% reported a severe disability and 16% reported they needed some type of assistance (e.g. transportation, feeding, etc.) due to their disabilities.

Although Supportive Living Facilities continue to be developed, there is a continuing need for independent living facilities to be developed for the elderly due to the aging population. To serve low-income seniors, rental assistance is also frequently needed for seniors to afford even below-market rents.

3. Program Resources

Major programs currently serving the elderly as a primary beneficiary are as follows: the Supportive Living Facilities (SLF) Program; the Community Care Program; HUD's Section 202 Supportive Housing for the Elderly Program; and others. Elderly housing is also an eligible project type under nearly all of IHDA's Programs. Existing owner occupied housing rehab programs (e.g., CDAP, HOME, AHTF) also frequently serve predominantly an elderly household population.

D. Priority #3 – Low-Income Persons with Disabilities

1. Analysis

This underserved population was identified by Governor's Executive Order 2003-18 as the following: "low income persons with any form of disability, including but not limited to physical disability, development disability, mental illness, co-occurring mental illness and substance abuse disorder and HIV/AIDS.

Due to significant changes in Census data collection in 2000, it reported 3,538,783 people in Illinois with disabilities. These are detailed in this Plan's Needs Assessment by the following categories of disability: sensory (351,469), physical (814,354), Self-Care (276,505), Mental (466,288), Go Outside Home

[4] Administration on Aging, 2008, p.16

(774,087), and Employment (856,080). (In addition, IDHS data indicates some 6,538 persons in intermediate care facilities for the developmentally disabled, and 4,490 persons living in Institutes for Mental Disease).

In addition, IDPH indicated that as of June 2004, there were 21,3671 persons with HIV/AIDS living in Illinois, and that in FY 2008 there were 5 designated AIDS facilities funded providing support to house approximately 7,146 individuals annually.

2. Gap

The difficulty in assessing affordable housing needs for this area is that it varies by and within each disability sub-group. While there has been an ongoing effort toward de-institutionalization of persons with disabilities and efforts to promote reintegration into community-based housing, including the recently-launched Money Follows the Person Demonstration and other long-term care rebalancing efforts, certain disability groups still have significant populations in State institutions, hospitals, and in group homes, as these facilities also generally provide the needed housing and services (financial support) to serve these populations.

The Illinois General Assembly passed the Disabilities Services Act of 2003, to establish a State-level disabilities services plan, both in response to the U.S. Supreme Court (Olmstead) decision (to require States to evaluate the adequacy of their current service systems) and to encourage inter-agency coordination of services and housing. To this end, the Illinois Disabilities Services Advisory Committee was created by the same law and has submitted annual recommendations for funding to ensure that persons with disabilities have increased access to housing as well as home and community-based services. In 2009, the Governor formed a Rebalancing Team with representatives from IHDS, IDHS, IDHFS and IDoA to coordinate efforts to rebalance long-term care and provide community-based housing and services.

The funding of needed services as well as rental assistance is crucial to developing housing for this priority population.

3. Program Resources

HUD's Section 811 Supportive Housing for Persons with Disabilities Program, most of IHDA's financing programs, recently via incentives to developers of units financed through the Low-Income Housing Tax Credit (LIHTC) program to set-aside 10% of units to households headed by persons with disabilities or homeless that earn at or below 30% of Area Median Income (AMI), as well as through the IHDA-administered Rental Housing Support Program, which serves households earning at or below 30% AMI, and through the Home Modification program funded through the IHDA-administered Illinois Affordable Housing Trust Fund; IDHS multiple programs providing services, in particular the new Bridge Subsidy Program administered by the IHDS – Division of Mental Health; Home repair and modifications programs (CDAP, HOME); and others. IHDA also has worked to encourage larger amounts of accessible housing to be built within all of its new developments, most recently via incentives to developers of units financed through the Low-Income Housing Tax Credit (LIHTC) program to exceed the minimum number of fully accessible units required by applicable law(s).

E. Homelessness: Priority #4 – Homeless and At-Risk Homeless Persons and Families

1. Analysis

For purposes of this analysis, information gathered by the Illinois Departments of Human Services (IDHS) and Department of Commerce and Economic Opportunity, and the City of Chicago's Department of Human Services regarding the number and characteristics of homeless individuals and families will be

utilized. This information focuses on the sheltered homeless population, since data for the unsheltered homeless population on a Statewide basis is not available. In addition, an analysis of information regarding the estimated service needs of the homeless population and the needs of persons threatened with homelessness is included in this section.

Characteristics of the Homeless Population:

In State Fiscal Year 2003, there were an estimated 42,359 individuals served under the State Emergency Food and Shelter Program. Of the total number of persons served, 19,095 were members of a family, while 23,264 were non-family individuals. There were a total of 5,641 families served by the Program. Also, of the total number of homeless individuals that received assistance 12,322 (29.1%) were 17 years old or younger, while the remaining 30,037 (70.9%) were 18 years old and older.

Homeless Subpopulations:

Among the total number of homeless individuals served in 2003, the percentages of persons with services needs were estimated at 4,075 (9.6%) related to severe mental illness, (28.2%) 11,958 related to alcohol or other drug abuse, combined mental illness alcohol or drug abuse, 1,286 (3%) related to domestic violence, and 554 (1.3%) to AIDS or related diseases.

Causes of Homelessness:

Data on the causes of homelessness was also compiled for those persons served by the 2003 Emergency Food and Shelter Program. The leading causes of homelessness as reported by shelter providers for 2003 were the following: insufficient income (43%); structural deficiency of housing (19%); relocation (6%); institutional release (6%); family dispute or overcrowding (approximately 25%). There were numerous other causes of homelessness, including income, condemnation, disaster, eviction, affordability, institutional release, family/neighborhood and relocation. Some of the family/neighborhood causes included domestic violence, alcohol/substance abuse, and overcrowding.

Persons At Risk of Homelessness:

In addition to persons being served by homeless programs, the need for supportive housing for the homeless population must also take into consideration those who are threatened with becoming homeless because of such factors as severe housing cost burdens, housing problems (e.g., overcrowding) and extremely low incomes. In FY08, $11 million was made available for the Homeless Prevention Program (HPP) through a State appropriation including redirected TANF funds to serve families. The primary use of these funds went toward rent assistance (72%). Of those provided assistance, that could be located, nearly 86% were still housed six months later. The majority of households assisted were families with children (8,098), with about 71% female-headed (5,743) and 25% couples with children. Forty percent of all households assisted had monthly income levels at or below $1,000 – an annual income well below the poverty level. (For data tables, please see page 31 in Section II: Housing and Homeless Needs Assessment).

Statewide in 2000, one out of every five renter households (122,180/621,039, or 20%) had incomes at 30% or less of the median family income. Among those extremely low income renters, 90% of them had some type of housing problem with 60% having severe cost burdens. Owner households with extremely low-income accounted for 6% of all owner households (562,353/4,629,696, or 12%) in 2000, with 78% of those households having some type of housing problem, and 54%, having a cost burden of greater than 50%.

Inventory of Housing for the Homeless:

Illinois Department of Human Services 2008 data indicates that there were 6,937 emergency shelter beds available. In addition to emergency shelter beds, 3,356 sheltered care beds were available for the elderly,

frail and other special needs populations. Tables containing an aggregate inventory of shelter/housing for emergency shelter and special needs population can be found in Section II: Housing and Homeless Needs Assessment.

2. Gap

Comparing the number of units or capacity in facilities available statewide to the estimates of homeless persons and those threatened with homelessness indicates a wide disparity between supportive housing need and currently available resources. The need for this type of housing is particularly evident in the non-metropolitan areas of the state. Because of the large gap in available housing to meet the needs of homeless individuals, particularly those with the need for supportive services, and the potential needs of those households that could become homeless, a relative numerical priority of 1 (see Consolidated Plan Table 2A) has been assigned to the homeless persons category for both individuals and families.

The State is committed to improving the housing situation of homeless persons through activities in the following areas: (1) addressing emergency shelter and transitional housing needs of homeless individuals and families with children; (2) preventing low-income individuals and families with children (especially those with incomes below 30 percent of median family income) from becoming homeless; and (3) helping homeless persons (including persons with special needs) who require services to achieve and maintain independent living and make the transition to permanent housing and independent living.

Over the five-year period covered, the State will pursue the following strategy to address the categories described above:

Illinois will have a two-fold strategy to meet the needs of the homeless in the next five years. First, the State will continue to expand and strengthen the state-funded Emergency Food and Shelter (EF&S) and Supportive Housing Programs. The SFY 2003 combined annual expenditure of $13.1 million of funds provided to 104 organizations, which operate shelters, including transitional shelters, operated by local non-profit and charitable organizations throughout the State. The shelters, which include voucher programs that provide temporary residence for up to 24 months, all provide or have referral agreements for supportive services.

Illinois will reach out to increase the number of individuals and families with children that are benefiting from its program of supportive services in each of the next five years. The supportive services include outreach, counseling, referral, advocacy, education, training, transportation, and follow-up. Some organizations also provide housing inspection and housing placement. Downstate shelters also provide, for persons at risk of becoming homeless (especially those with incomes below 30% of median family income), preventive services, which include security deposits and rental and utility assistance.

As the second part of its strategy, Illinois will strengthen the last two, least developed, stages of its continuum of services for the homeless: resettlement and follow-up. Looking at the next five years, the Illinois General Assembly enacted legislation to provide for a State supported services program for low-income individuals and families who are formerly homeless or at risk of becoming homeless. The legislation provides for services to be delivered on-site by governmental units, community-based organizations, and non-profits that operate housing programs. The supportive services include alcohol and substance abuse counseling, mental health program, transportation, childcare, and other services deemed needed by the residents (including those with special needs who require special services to achieve and maintain independent living) of transitional facilities, SROs and family developments. The legislation also provides for case management. The on-site supportive service program will assist formerly homeless individuals retain housing, and prevent those at risk from becoming homeless.

The state will continue to support the rehabilitation, operating, essential services, and homeless prevention activities of homeless services agencies through the network of available federal, State, and local programs. Through providing such financing, the State will encourage these non-profit services providers to reduce

homelessness by moving families from shelters to transitional and then to permanent housing with all needed support services.

3. Program Resources

Major programs include HUD's Continuum of Care (Supportive Housing, Shelter Plus Care, Section 8 Moderate Rehabilitation (SRO). IHDA's HOME (SHIP) and (AHTF) Programs, IDHS-Emergency Food and Shelter Program, Supportive Housing Program; DCEO's (ESG) Program; the Domestic Violence Program; and Homeless Youth Services.

4. State Continua of Care Strategies to End Chronic Homelessness by 2012

Illinois Continuums of Care will employ several similar strategies for ending chronic homelessness in each of their jurisdictions. Continuums across the state are working diligently to develop and implement a ten-year plan for ending chronic homelessness. Some continuums have more resources, are further along in the process and have begun implementing their ten-year plans. Similarly, Illinois Continuums are at varying stages of implementing a Homeless Management Information System (HMIS) although all are unified in recognizing the importance of such a system, especially to improve the accuracy of their chronic homeless counts.

Besides implementing ten-year plans and HMIS, other similar strategies include the following: developing additional permanent supportive housing, improving outreach to chronically homeless, increasing capacity and enhancing organization, conducting public awareness activities to foster support, and improving transportation services (especially in rural areas). IHDA and other State agencies are eager to assist the Continuums of Care. For instance, IHDA has used its HOME program to fund 16 permanent housing developments, with over 900 total units. All 16 have some form of supportive services with several developments having programs for special populations such as ex-offenders and domestic violence victims. These developments were also successful in securing rental assistance, either through homeless assistance or pha-administered vouchers.

Chronic Homelessness Strategy/Goals

Continuums of Care	Chronic Homeless Goals
West Central Illinois Continuum of Care Consortium	Goals: facilitate development of supportive housing for households with special needs, eliminate/remove barriers to affordable housing, address obstacles to meeting underserved needs, anti-poverty strategies, and work with public housing authorities and discharge coordination policies.
Decatur/Macon County Continuum of Care	Goals: continue to support current Continuum of Care system, educate public to part in Continuum of Care, increase emergency shelter beds, increase emergency services, support transitional housing, develop additional transitional housing, and encourage new permanent supportive housing.
Heartland Continuum of Care (Sangamon County)*	Goals: provide enough PSH, collecting data on chronic homelessness, and provide services. Their overall goal is to eliminate chronic homelessness with the plan of reducing the number by 10 people each year.
Urbana-Champaign Continuum of Care*	Goals: develop 10-year plan to end chronic homelessness, data collection, "implement a honk and holler program.
DuPage County	Goals: prevent homelessness, reduce length of time people spend being homeless, have adequate amounts and types of affordable housing, have adequate services in place to support efforts to attain and maintain housing, maximize homeless persons incomes by enrolling them in a mainstream benefit programs and linking to employment program opportunities, and operate a robust ad accurate information management system in order to document needs and measure progress towards meeting system goals.

Continuums of Care	Chronic Homeless Goals
Evanston Task Force on Homelessness	Goals: maintain short term transitional services to prevent first time or recurring homelessness, including rental, mortgage and utility assistance; maintain permanent supportive housing for 10 mentally ill homeless individuals; maintain 7 units of affordable housing for disabled homeless.
Kane County	Goals: prevention is necessary to keep persons housed, an outreach effort is necessary to bring in the unsheltered homeless, computerized HMIS system is essential for planning and ensuring accurate data, moving homeless persons into housing as quickly as possible is a high priority, permanent housing for homeless people with disabilities, and increase the number of affordable rental housing units and rent subsidies for market housing.
Cook County*	Goals: data collection, formalize plan to end chronic homelessness in 10 years, develop integrated service network across the county, establish 6 bed Safe Haven congregate living program targeting high risk populations.
Joliet/Bolingbrook/Will County Continuum of Care	Goals: improve outreach to chronically homeless individuals, ensure open access to public services, support the creation of treatment alternatives within the court system, support affordable housing initiatives, and promote an "Open Door Culture" within the community.
McHenry County Continuum of Care	Goals: immediate utilization of existing agencies that are involved in homeless activities, strengthening the homeless related activities and services of these agencies, examining, on an on-going basis, the gaps in coverage of existing programs, assisting in the development of facilities and programs to address these gaps, promoting the development of homeless prevention activities, working to maintain and then increase the level of permanent supportive housing facilities and services, and work on developing outreach activities and linkages between agencies in order to effectively reach the chronic homeless and then provide or refer them to the appropriate housing and supportive services.
Madison County Continuum of Care	Goals: increase permanent supportive housing units for homeless population, provide rental assistance for permanent housing for the homeless or those about to become homeless, increase the number of affordable, newly constructed rental housing units for the extremely low, low, and moderate income, including special needs and elderly population.
South Central Illinois Rural Continuum of Care*	Goals: establishment of a task force on chronic homelessness and development of better protocols for identification, referral and response.
Lake County Continuum of Care*	Goals: develop 8 units of PSH for chronic homeless, develop 46 units of PSH and expand outreach and engagement with emphasis on chronic homeless.
Southern Illinois Continuum of Care*	Goals: count unsheltered chronic homeless at one point in time, plan for housing for chronic homeless in 2003 Super NOFA and provide supportive services to keep chronic homeless in housing.
DeKalb Continuum of Care	Goals: provide adequate emergency, transitional and permanent housing with supportive services to homeless individuals with long-term mental illness and homeless families, coordinate with the DeKalb Housing Authority and other public/private agencies to locate resources to increase the availability of decent and safe housing units, conduct a feasibility study for additional emergency shelters for those homeless person refusing support services.
Northwestern Illinois Continuum of Care*	Goals: data collection and increase PSH for people with chronic needs.
City of Chicago	Goals: prevent homelessness whenever possible, rapidly re-house people when homelessness cannot be prevented, and provide wraparound services that promote housing stability.

Continuums of Care	Chronic Homeless Goals
Suburban Cook County	Goals: end homelessness in suburban Cook County, increase the supply of affordable permanent supportive housing with 20 new beds per year, support the shelter and transitional housing systems and encourage the development of a year-round shelter system with 3,000 shelter nights per year, assist 120 households per year, and improve the effectiveness of Continuum of Care by serving 1,200 homeless persons.
Springfield/Sangamon County	Goals: Increase affordable housing and economic opportunity in Springfield, IL.
Blooming/Central Illinois	Goals: increase the number of affordable and/or subsidized housing units, improve and increase supportive services for the homeless, increase public awareness and support for plans to end homelessness, increase the focus on prevention, and identify the chronically homeless and work toward the ten year plan to end homelessness.

(Source: Corporation for Supportive Housing Analysis of Illinois Continua of Care 2008 applications for HUD Homeless Assistance Grants – Exhibit 1).
* Unable to update with current information. Information listed in table is taken from the 2005-2009 Consolidated Plan.

In its 2004 Annual Report to the Housing Task Force, the Housing Task Force Intergovernmental Subcommittee stated the following: There is a major need to better coordinate the housing development financing with services funding, including rental or housing assistance where available. To create supportive housing for special needs populations, it is proposed that IHDA work closely with IDHS and other appropriate State agencies to provide affordable housing for their clients in partnership with an IDHS or other services provider/contractor. Possible information on housing applications to facilitate this could include: an inventory/mapping of current providers; collaboration with existing providers; and obtaining contingent financial commitments with designated funding amounts and timeframes for expenditure. IDHS would be responsible for providing capacity-building assistance to its newer or first-time services providers. In this scenario, IHDA financing and tax credit programs would be leveraged with forward commitments of IDHS services funds from services providers.

Research would also need to continue on exploring methods of utilizing forward commitments, carry-forward allowances, and other innovative funding strategies that would help alleviate the current joint funding problems of coordinating housing development and services for the same project. IHDA and IDHS need to continue to work together to fund permanent supportive housing for the homeless with services. IHDA has been able to successfully leverage its HOME and Trust Fund program with HUD's Supportive Housing Program for Continuum of Care organizations. In addition, IDHS has provided State-funded homeless services funds to IHDA-assisted properties when available. Further targeting of their resources here needs to be explored. (This is also true for HUD Section 811 Supportive Housing for Persons with Disabilities projects whereby IDHS makes services funding commitments that need to be recognized on a forward commitment basis.)

5. Homeless Prevention: Discharge Coordination Policy

Individual and inter-agency efforts on discharge policies have already been underway at many agencies, and continue in conjunction with the February 9, 2006 enactment of 24 CFR part 91.325, as reflects the requirement for all McKinney-Vento Homeless Assistance Act grantees. "A certification that the state has established a policy for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care, or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons."

As the State of Illinois, through its Department of Commerce and Economic Opportunity (DCEO), is a grantee under HUD's Emergency Shelter (ESG) Grants Program, here is the State's response:

- Under the ESG Program, DCEO received responses from 21 separate homeless services/shelter agencies, all of which had submitted copies of such polices, or were developing coordinated discharge polices along with other agencies participating in their local Continuum of Care systems. A sampling of cities/areas represented (all outside of Cook County) are as follows: Springfield, Rockford, Peoria, Champaign, Quincy, Carbondale, McHenry County, Kane County, Freeport, Harrisburg, Metropolis, Danville, Olney, Highland, Princeton, Greenup, and Anna (2004).

- The Illinois Department of Public Health (IDPH) operates under some eight separate State administrative rules that govern different types of hospitals, nursing homes, and assisted living facilities that it licenses or otherwise regulates. These regulations cover the following; hospitals; assisted living facilities; skilled nursing and intermediate; sheltered care; veterans' homes; intermediate care for developmentally disabled; community living facilities; and skilled nursing for under age 22. All eight administrative rules include discharge policies (2004).

- The Illinois Department of Healthcare and Family Services (IDHFS) reimburses Medicaid-certified nursing homes and supportive living facilities ("assisting living" Home and Community based services waiver option), and complies with federal regulations for these, which require such facilities to develop a post-discharge plan of care that is developed with resident and family involvement to assist a resident to adjust to a new living environment.

- The Illinois Department of Corrections (IDOC) has implemented Veterans services in institutional reentry programming. Veteran's needs are identified while incarcerated, and the application process begins at a minimum of 6 months prior to release. The program will help offenders prepare for their lives after release by assisting them to access VA benefits through IDVA service officers, workforce training and job placement programs offered by the Illinois Department of Employment Security, and other programs to be identified in the future.

- IDOC will identify offenders who have been or are at risk of being homeless at the Reception and Classification Centers. Once the status of housing is established at Reception and Classification, this will allow counselors to develop a more comprehensive discharge plan throughout the entire incarceration period. This will result in a more effective adequate attempt to locate suitable housing upon release.

- IDOC has incorporated the use of RentryIllinois.net, Illinoishousingsesearch.org and Illinoisworkforcenet.org with institutional counselors and parole agents. These websites were created by agencies and collaborative organizations that are sensitive to the barriers of housing experienced by the formerly incarcerated. These websites are statewide listings of resources tailored to the needs of the 10 high impact areas outlined in "Inside/Out the Governor's Response to Reentry."

- The Governor's Statewide Community Safety and Re-Entry Working Group released its report in May 2008, entitled "Inside Out: A Plan to Reduce Recidivism and Improve Public Safety." Based on the report recommendations, the Working Group's Housing Committee, which continues to meet regularly to facilitate collaborations to increase housing options for ex-offenders, has provided 14 planning grants to Ten High-Impact Communities that have worked locally to develop community profiles with recommendations to increase housing options for ex-offenders. On September 30, 2009, the Collaborative on Reentry will host a housing conference with break-out sessions on Public Housing and HUD Restrictions, Housing Standards for Recovery Homes / Oxford Homes, New Sources of Partnerships and Funding, and Public Awareness and Messaging.

- Regarding its ongoing activities to implement a more comprehensive statewide policy, the Illinois Housing Development Authority has referred this major task to the Interagency Subcommittee of

the Illinois Housing Task Force to develop such policies in upcoming years among its member State agencies. It will include but not be limited to the above agencies, as well as the Illinois Departments of Human Services (Community, Residential, Supervised, Supported, Homeless, and other facilities) and Children and Family Services (foster children, subsidized guardianship, and emancipated youth).

F. Priority #5 – Low and Moderate Income Persons Unable to Locate Affordable Housing Near Employment or Transportation

1. Analysis

2000 Census data provides relevant statistics in this area. A total of 5,569,240 workers (16 years or older) did not work at home. A total of 2,304,063 or 41.4% had a commute of 30-90 minutes or more. Of this amount, only 403,550 or 7.0% utilized public transportation.

A frequent problem in metropolitan areas is that affordable housing is frequently not available in economic growth centers where much new employment is based. Workers are faced with long commutes or long public transportation times with the latter being available on a sporadic or limited basis outside of the City of Chicago proper. Non-Metro workers also frequently live long distances from work, and have even less access to public transportation.

The Center For Neighborhood Technology (CNT) has begun work on a Housing + Transportation Affordability Index (H+T Affordability Index), a planning tool designed to measure the true affordability of rent and purchase prices of housing down to the neighborhood level. The Index compares costs of housing and transportation with an anticipated housing and transportation affordable percentage (the index assumes that households should be spending no more than 30% of income on housing and no more than 18% of income on Transportation, for a total Affordable percentage cut-off of 48% of household income). By accessing the housing costs as well as the transportation costs down to a neighborhood level, the index can show what is thought to be a more accurate portrayal of true affordability. Proposed legislation in the Illinois General Assembly as well as a national partnership between HUD, Department of Transportation, and Environmental Protection Agency known as the Sustainable Communities Initiative (SCI) both emphasize the usage of this tool where it is available.

Additionally, the Affordable Housing Planning and Appeal Act (PA 93-595/PA 93-678) is a State law that encourages municipalities and counties to incorporate affordable housing into their communities. It requires all counties and municipalities with insufficient affordable housing, defined by the law as non-exempt governments, to adopt affordable housing plans. Local governments with sufficient affordable housing, set by the statute as 10% or more of total year-round housing units, are exempt, as are municipalities under 1,000 in population. Of the 1,287 municipalities and 102 counties in Illinois, 49 municipalities have been determined to be non-exempt from provisions of P.A. 93-595/P.A. 93-678 (meaning that they have less that 10% of their housing qualified as affordable). All of the non-exempt local governments are in the six-county Chicago Primary Metropolitan Statistical Area. Lake and Cook Counties have the most non-exempt municipalities, with 18 and 16 respectively, followed by DuPage County with 7 non-exempt municipalities, and then Kane, McHenry, and Will Counties with 3 or fewer.

2. Gap

There is a need for the State to provide more fully financial support in the funding of employer-assisted housing and live near-work programs, and leveraging such funds with the private sector. A more pro-

active approach to State economic development transportation planning, (tying incentives to local comprehensive planning) has also been recommended as a longer-term policy for addressing these concerns.

The Illinois Housing Task Force has long used the Illinois' Annual Comprehensive Housing Plan to advocate and plan for increasing employer assisted housing and live near work initiatives as well as increasing the connection between transportation options and affordable housing. At the August 18, 2009 meeting of the Housing Task Force, CNT was invited to present the H+T Affordability Index. The Housing Task Force was supportive of such a tool, but encouraged CNT to explore options to make the tool available statewide (currently the tool is only available in metropolitan areas with more than 50,000 people). The issue of increasing the linkage between affordable housing and transportation access will be further addressed in the upcoming 2010 Annual Comprehensive Housing Plan.

IHDA has organized and participated in a number of local informational and technical assistance sessions to provide impacted local governments with additional guidance with regards to the AHPAA. Additionally, IHDA has included language in the Illinois Qualified Allocation Plan (which governs the allocation of LIHTC) that provides additional scoring points to applications that stem from AHPAA Non-Exempt Communities. This language was recently expanded to include communities that are "at risk" of becoming non-exempt from the AHPAA (communities with an affordable housing percentage between 10% and 20%).

3. Program Resources

Affordable Housing Trust Fund, (IAHTC) Program; Illinois Homebuyer Program (including local ceding of bond cap to IHDA); Low Income Housing Tax Credit (LIHTC); and others.

G. Priority #6 – Preservation of Existing Affordable Housing

1. Analysis

There are a number of categories of housing programs that have provided affordable housing to households over a long period of time, and either need additional funding for refinancing and/or rehabilitation of existing facilities. These fall under a few major categories.

Single-Family:

Funding of homeowner-occupied rehabilitation programs to preserve affordability. This also includes previously referred accessibility modifications that allow existing homeowners to retain their current affordable residences.

The Home Modification Program, which is funded with the Illinois Affordable Housing Trust Fund, provides assistance to Illinoisans with physical limitations in the form of home modifications (i.e., ramps, rails, chair lifts) that allow for easier mobility within the home. This program funds the modification of existing housing so beneficiaries may age or remain in the places they call home. The modifications made through this program give recipients freedom and dignity within their own homes. Modification of homes reduces or prevents the premature institutionalization of persons and thus maximizes the use of state and federal resources, as institutionalizing a person is far more costly than modifying their home. The Home Modification Program is now in its fourth year.

Multi-Family/Rental:

These include programs that have current income/occupancy restrictions (due to funding sources) that have either existing compliance or contract periods which are ending or expiring or are being triggered by pre-payment. These include: HUD's Section 8 (project-based) program; its Section 236 (Interest Rate Reduction) Program; USDA-Rural Development's Rural Rental Housing-Section 515 Program; and the LIHTC Program. The latter program did not have an extended compliance period (beyond the 15 years) for its 1987-1989 allocated projects, and these are only to retain low-income occupancy if they have another funding source requiring same or possibly if they are in an affordable housing market area.

2. Gap

Assistance (like the LIHTC Program's Preservation Set Aside) needs to be available to preserve properties that are in danger of being lost from the State's affordable housing stock. Tax incentives (e.g.. federally proposed exit tax relief) would also be helpful, as would local property tax abatement for retaining affordability (coupled with rehabilitation needs, such as Cook County's Class IX Program).

Finally bonds also need to be at least maintained for single-family rehabilitation programs to ensure that adequate resources are available for those low to moderate-income households. This also needs to include smaller rental properties and their owners.

3. Program Resources

Tax-exempt bond financing through IHDA with 4% tax credits, LIHTC, AHTF, HOME-MF, HOME-SFOOR & SRPP, and others.

H. Priority #7 Non-housing Community Development Plan

NON-HOUSING COMMUNITY DEVELOPMENT NEEDS AND OBJECTIVES

A. NON-HOUSING COMMUNITY DEVELOPMENT NEEDS-PUBLIC FACILITIES AND ECONOMIC DEVELOPMENT

If a state seeks CDBG assistance from the U.S. Department of Housing and Urban Development (HUD), then the consolidated plan must describe the State priority non-housing community development needs that affect more than one local government and involve activities typically funded by the State CDBG program. There are many activities, which are eligible for CDBG funds but cannot be funded because of lack of available funds each year; application requests far exceed the amount available. The priority needs and objectives have been developed in accordance with the activity areas which the CDAP funding components, i.e., Public Facilities Design and Construction, Planning, and Economic Development. In addition, there is a housing component of the CDAP program. These priority needs are further detailed in the Program Specific section of the Consolidated Plan under the CDBG One-Year Use of Funds area.

1. Economic Development

Needs: Many industries wishing to develop or expand in rural Illinois confront two types of "gaps" in realizing their project. First, there is often a "gap" in the physical infrastructure, such as interior roadways, water and sewer upgrades, and other improvements that are necessary to accommodate a new or expanding business. Second, businesses often are unable to access sufficient capital at an affordable cost to ensure the projects' economic viability.

According to the Small Business Administration, "While poor management is cited most frequently as the reason businesses fail, inadequate or ill-timed financing is a close second. Whether you're starting a business or expanding one, sufficient ready capital is essential." All businesses, both large and small, need adequate access to capital.

Small businesses especially need financing in order to remain competitive with larger companies in the marketplace. Moreover, small businesses with limited equity, fewer assets to pledge as collateral for debt financing, uncertain earnings, and high failure rates have had a more difficult time than larger businesses when it comes to securing necessary capital. All of these factors combined can significantly limit access to adequate capital for small businesses. Furthermore, according to the Illinois Venture Capital Association (2007), Illinois' rate of venture capital investment remains well below the national average. "The $969 million of venture capital invested in Illinois since January 2002 is just 1.5% of the national total—a bleak figure considering that 4.4% of the nation's population resides in Illinois and the gross state product equals 5% of the national total." Thus, for practical purposes, the demand for seed capital by new business or small firms looking to expand in the State now falls to the banking community. For financial institutions, minimizing risks and improving loan-to-value ratios - especially given the continuing "credit crunch" - drive the environment for business finance in Illinois. The result appears to be a shortage of startup, expansion or working capital financing, especially for firms without a long business history or sufficient collateral to secure conventional financing.

Short-term objectives (PY '10)

(1) Provide $8,000,000 million of the CDAP annual allocation for economic development-related assistance to address financing and infrastructure gaps. Projected Annual Goal: Serve approximately 15 businesses; create or retain approximately 800 jobs.
(2) Assist private businesses in creating or retaining jobs, when a minimum of 51% of jobs that can be created or retained are for low and moderate income persons. Projected Annual Goal: Serve at minimum 51% LMI individuals by creating or retaining approximately 410 jobs.
(3) Assist private businesses in creating or retaining jobs when the targeted business sites are in areas determined to meet the parameters of one of HUD's "slum/ blight" classifications.
(4) Leverage at least one and one-half dollars of private economic development investments for every one dollar of CDAP assistance. Projected Annual Goal: Leverage a minimum of $12,000,000.
(5) Support additional businesses with financing available through the implementation of a pilot "Section 108" state program.

Long-term objective: Enhance the economic foundations of local communities (physical infrastructure and access to capital) in a variety of methods (including methods listed above) necessary to promote job growth and retention, particularly "export" jobs (i.e., jobs which provide products or services sold primarily out-of-state).

B. PUBLIC INFRASTRUCTURE

Needs. Total requests for funding in the last 10 years have typically been three to four times greater than grant funds available in a particular year. In 2008, the demand for funds was more than double the funding available for the public infrastructure program. This demand in contrast to funds available has been consistent for more than 10 years, which illustrates the importance of funds to support public infrastructure projects in Illinois.

The following summarizes the requests for public infrastructure funding against the funds available in years 1998 to 2008:

- 1998-- DCEO received requests that totaled almost four (4) times the amount available for public infrastructure assistance.
- 2000-- Requests continued to outnumber the amount of funds available. (191 applications were received requesting $52.5 million for the $19.6 million available).
- 2001-- DCEO received 192 applications requesting $56.3 million for the $20.5 million available.
- 2002-- 208 applications were received, requesting a total of $62 million in grant funds.
- 2003- 204 applications were received, requesting $55.3 million.
- 2004-- 222 applications totaling $60 million were received for the $19,110,620 allocated.
- 2005-- 229 applications totaling $60 million were received for $18,000,000 allocated.
- 2006-- 199 applications totaling $50.3 million were received for the $16,383,447 allocated

- 2007[5]-- 111 applications totaling $143,836,855 were received for the $25,434,764 allocated.
- 2008-- 72 applications totaling $23,146,105.00 were received for the $14,320,329allocated.
- 2009-- 86 applications totaling $28,245,239 were received for the $11,701,693 allocated

Based upon data provided by the Illinois Environmental Protection Agency, the U.S. Environmental Protection Agency ("EPA") estimates that over $15.0 billion will be needed in Illinois to fund "future need" projects that are necessary to continue providing safe drinking water over the next 20 years. This data was provided to Congress in the "Drinking Water Infrastructure Needs Survey." These estimates pertain to public water supplies alone and, therefore, do not address wastewater-financing needs. (Fourth Report to Congress, January, 2007). According to the American Society of Civil Engineers 2009 Progress Report, there is a $108.6 billion shortfall in funding nationwide for water and wastewater infrastructure needs for the next five years.

As part of its Water 2000 initiative, the U.S. Department of Agriculture's Rural Utility Service (RUS) has compiled data on the number of households that lack drinking water service or have serious drinking water needs. The data, collected in 1995 indicate that Illinois is the fifth neediest state in terms of improved drinking water. There are 29,316 households in need of improved water service, which will cost $600 million to provide service (Water Sense, Spring, 1996).

Clearly, there is a need for increased public investment in community infrastructure. A host of analytical studies support the fact that long-term commitments to infrastructure reap major returns in increased productivity and competitiveness, short-term and long-term job creation and an enhanced living standard.

Short-term objectives (PY '10)

(1) Assist approximately 35 communities in developing/upgrading their infrastructure, primarily water and sewer, to address threats to health and safety. All projects will benefit at least 51% low-and-moderate income (LMI) persons. Projected annual goal: Serve approximately 40,000 persons annually, of which at least 51% is low-and-moderate income (20,400 LMI persons).
(2) Provide financial assistance to approximately 30 communities to design the construction of major new or expanded public infrastructure within two years of the plans' completion. Projected annual goal: Potential benefit to at least 30,000 persons annually.

Long-term objectives:

(1) Continue to increase coordination with other state and federal funding programs for local infrastructure development. Although there is substantial informal coordination between DCEO and other agencies that fund public works (i.e., Illinois Environmental Protection Agency, USDA Rural Development, Illinois Finance Authority), DCEO will explore ways to create more formalized linkages.
(2) Support local efforts towards solving public facility problems, especially in the area of water and sewer service, by providing gap financing for engineering and construction costs.
(3) Create a public infrastructure clearinghouse for public infrastructure financial assistance (state federal grants and loans as well as local financing assistance) and innovative technologies.
(4) Promote energy efficiency in all projects funded, including, but not limited to, coordinating program resources between CDAP and other available program funding that can support energy efficiency.

C. COMMUNITY REVITALIZATION

Needs: DCEO recognizes that the enormous needs of high-poverty communities do not always lend themselves well to annual competitive funding cycles with limited dollars available. Due to high poverty and unemployment rates, these communities lack the financial resources to even begin to address escalating capital improvements needs, while their aging infrastructure continues to deteriorate. For these communities, the specific community needs targeted under the existing CDAP program components may be too limited or tailored, when a more

[5] After the 2007 program year figures only include construction grants.

comprehensive strategy from planning, to implementation to final sustainability is needed. Under the Illinois CDAP- Community Revitalization Strategic Areas (CRSA) program, limited funds are available to communities that are seeking funding for a more comprehensive project targeting infrastructure and housing needs.

Short-term objectives (PY '10)

(1) Continue working with existing communities that were awarded CRSA funding in 2007 and 2008[6], upon request, and consider additional proposals for CRSA funding from these communities.
(2) Upon request, consider new proposals for possible CRSA funding in 2009 to potentially assist a greater number of significant economic development projects under consideration by CRSA-eligible communities.[7]
(3) Monitor the progress and outcomes of the communities awarded CRSA funding to enhance the phased strategy for these communities in future program years.

Long-term objectives:

(1) Evaluate and further implement long-term CRSA program strategies that will address the needs of high-poverty communities.
(2) Coordinate other state and federal resources to supplement CDAP funds, including but not limited to: Illinois Department of Transportation (IDOT), Illinois Environmental Protection Agency (IEPA), Illinois Department of Human Services (IDHS), Illinois Department of Public Health (IDPH), Illinois Department of Natural Resources, (IDNR), and U. S. Department of Agriculture, Rural Development (USDA-RD).
(3) Implement a pilot HUD Section 108 financing program as part of the state's CDAP program, and to to the extent feasible, provide a more abundant and flexible financing vehicle for larger projects.

D. "DOWNTOWN" REVITALIZATION

Needs: DCEO recognizes that the enormous needs of communities to address the deteriorating infrastructure of their central or "downtown" sectors. Communities are continually seeking and searching for assistance for demolishing unsafe buildings or rehabilitating building to house small businesses and affordable rental housing.

Short-term objectives (PY '10)

(1) Work with communities by first providing planning grants to determine the needs of the downtown areas
(2) Rehabilitate / Demolish downtown buildings in communities with strategic plans in place.

Long-term objectives:

(1) Coordinate other state and federal resources to supplement CDAP funds, including but not limited to: Illinois Department of Transportation (IDOT), Illinois Environmental Protection Agency (IEPA), Illinois Department of Human Services (IDHS), Illinois Department of Public Health (IDPH), Illinois Department of Natural Resources, (IDNR), and U. S. Department of Agriculture, Rural Development (USDA-RD).
(2) Implement a pilot HUD Section 108 financing program for the state, and to the extent feasible, provide a more abundant and flexible financing vehicle for larger projects.

E. FLEXIBLE OPPORTUNITY GRANT PROGRAM

[6] Pembroke Township and the City of Cairo have been awarded CRSA grant funds since the program became effective in 2007.
[7] Requests for CRSA funding will consider in part, available funding at the time requests are made.

Needs: DCEO recognizes that communities may be faced with important local concerns that require project support that does not fit within the parameters of its existing CDAP programs, but are nonetheless deserving of program funding.

The Flexible Opportunity Grant program is designed to provide funding that is adaptable to the unique community concerns that might not otherwise be eligible for CDAP funding. Funding may be made available when certain funds are either returned to the available pool of CDAP funds, un-obligated under other programs or are earmarked for unique project needs.

Short-term objectives (PY '10)

(1) Provide available funding for the Opportunity Grant program on a limited basis; monitor the variety and range of requests for program funding.
(2) Monitor the progress and outcomes of the Opportunity Grant program generally to assess the need for project funding in future program years.

Long-term objectives:

(1) Monitor the level of requests for funding for the pilot program to assess future funding levels and mechanisms in subsequent program years.
(2) Implement a long-term program strategy that will address how eligible projects are prioritized on a long-term basis.

TABLE 2A
Five-Year Priority Needs Summary Table
Community Development Assistance Program-Housing Rehabilitation Component & M.A.R.S.

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Need (Households in Need of Assistance)	Goals (Households to be Assisted)
Renter	Small Related	0-30%	H	91,620	
		31-50%	H	56,842	
		51-80%	M	32,872	
	Large Related	0-30%	H	37,512	
		31-50%	H	24,831	
		51-80%	H	22,044	
	Elderly	0-30%	H	60,128	
		31-50%	H	33,161	
		51-80%	H	13,410	
	All Other	0-30%	H	141643[8]	
		31-50%	M	53996	
		51-80%	M	35,958	
Owner		0-30%	H	141,009	160
		31-50%	H	134,094	320
		51-80%	M	181,032	320
PART 2 PRIORITY NEEDS					
Elderly		Yes			
Frail Elderly		Yes			
Severe Mental Illness					
Developmentally Disabled					
Physically Disabled		Yes			
Persons w/Alcohol Drug Addiction					
Persons w /HIV/AIDS		Yes			
Victims of Domestic Violence					
Other					

[8] Numbers reflect "All Other Renters" with at least one housing problem, from CHAS Table 1C, combined with estimates of statewide homeless population from Illinois Continua of Care 2003 Gaps Analysis

TABLE 2A
Five Year Priority Needs Summary Table
HOME Investments Partnerships Program

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Need (Households in Need of Assistance)	Goals (Households to Be Assisted)
Renter	Small Related	0-30%	H	91,620	60
		31-50%	H	56,842	160
		51-80%	M	32,872	175
	Large Related	0-30%	H	37,512	75
		31-50%	H	24,831	90
		51-80%	H	22,044	235
	Elderly	0-30%	H	60,128	50
		31-50%	H	33,161	165
		51-80%	H	13,410	220
	All Other	0-30%	H	141643[1]	400
		31-50%	M	53966	
		51-80%	M	35,958	
Owner		0-30%	H	141,009	352
		31-50%	H	134,094	328
		51-80%	M	181,032	181
PART 2 PRIORITY NEEDS					
Elderly		Yes			
Frail Elderly		Yes			
Severe Mental Illness		Yes			
Developmentally Disabled		Yes			
Physically Disabled		Yes			
Persons w/Alcohol Drug Addiction		Yes			
Persons w /HIV/AIDS		Yes			
Victims of Domestic Violence		Yes			
Other					

[1] Numbers reflect "All Other Renters" with at least one housing problem, from CHAS Table 1C, combined with estimates of statewide homeless population from Illinois Continua of Care 2003 Gaps Analysis

TABLE 2A
Five Year Priority Needs Summary Table
Housing Opportunities for Persons with AIDS (HOPWA)

PRIORITY HOUSING NEEDS (households)		**Priority Need Level** **H**igh, **M**edium, **L**ow		**Unmet Need** (Households in Need of Assistance**)**	**Goals** (Households to Be Assisted)
Renter	**Small Related**	0-30%	H	91,620	n/a
		31-50%	H	56,842	n/a
		51-80%	M	32,872	n/a
	Large Related	0-30%	H	37,512	n/a
		31-50%	H	24,831	n/a
		51-80%	H	22,044	n/a
	Elderly	0-30%	H	60,128	n/a
		31-50%	H	33,161	n/a
		51-80%	H	13,410	n/a
	All Other	0-30%	H	141,643[1]	n/a
		31-50%	M	53,966	n/a
		51-80%	M	35,958	n/a
Owner		0-30%	H	141,009	n/a
		31-50%	H	134,094	n/a
		51-80%	M	181,032	n/a
PART 2 PRIORITY NEEDS					
Elderly					
Frail Elderly					
Severe Mental Illness					
Developmentally Disabled					
Physically Disabled					
Persons w/Alcohol Drug Addiction					
Persons w /HIV/AIDS		Yes			
Victims of Domestic Violence					
Other					

[1] Numbers reflect "All Other Renters" with at least one housing problem, from CHAS Table 1C, combined with estimates of statewide homeless population from Illinois Continua of Care 2003 Gaps Analysis

TABLE 2A
Five-Year Priority Needs Summary Table
Aggregated for All Programs- CDBG, HOME, HOPWA

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Need (Households in Need of Assistance)	Goals (Households to be Assisted)
Renter	Small Related	0-30%	H	91,620	60
		31-50%	H	56,842	160
		51-80%	M	32,872	175
	Large Related	0-30%	H	37,512	75
		31-50%	H	24,831	90
		51-80%	H	22,044	235
	Elderly	0-30%	H	60,128	50
		31-50%	H	33,161	165
		51-80%	H	13,410	220
	All Other	0-30%	H	141643[9]	400
		31-50%	M	53966	
		51-80%	M	35,958	
Owner		0-30%	H	141,009	512
		31-50%	H	134,094	648
		51-80%	M	181,032	501
PART 2 PRIORITY NEEDS					
Elderly		Yes			
Frail Elderly		Yes			
Severe Mental Illness		Yes			
Developmentally Disabled		Yes			
Physically Disabled		Yes			
Persons w/Alcohol Drug Addiction		Yes			
Persons w /HIV/AIDS		Yes			
Victims of Domestic Violence		Yes			
Other					

[9] Numbers reflect "All Other Renters" with at least one housing problem, from CHAS Table 1C, combined with estimates of statewide homeless population from Illinois Continua of Care 2003 Gaps Analysis

TABLE 2A
Program Year 2010 Priority Needs Summary Table
Aggregated for All Programs- CDBG, HOME, HOPWA

PRIORITY HOUSING NEEDS (households)		**Priority Need Level** **H**igh, **M**edium, **L**ow		**Unmet Need** (Households in Need of Assistance)	**Goals** (Households to be Assisted)
Renter	**Small Related**	0-30%	H	91,620	15
		31-50%	H	56,842	33
		51-80%	M	32,872	38
	Large Related	0-30%	H	37,512	5
		31-50%	H	24,831	14
		51-80%	H	22,044	15
	Elderly	0-30%	H	60,128	46
		31-50%	H	33,161	81
		51-80%	H	13,410	52
	All Other	0-30%	H	141,643[1]	5
		31-50%	M	53,996	5
		51-80%	M	35,958	0
Owner		0-30%	H	141,009	146
		31-50%	H	134,094	244
		51-80%	M	181,032	147
PART 2 PRIORITY NEEDS					
Elderly		Yes			
Frail Elderly		Yes			
Severe Mental Illness		Yes			
Developmentally Disabled		Yes			
Physically Disabled		Yes			
Persons w/Alcohol Drug Addiction		Yes			
Persons w /HIV/AIDS		Yes			
Victims of Domestic Violence		Yes			
Other					

[1] Numbers reflect "All Other Renters" with at least one housing problem, from CHAS Table 1C, combined with estimates of statewide homeless population from Illinois Continua of Care 2003 Gaps Analysis

TABLE 2B
COMMUNITY DEVELOPMENT NEEDS

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
PUBLIC FACILITY NEEDS (projects)				
Senior Centers	Low (1)	(2)	-0-	-0-
Handicapped Centers	Low (1)	(2)	-0-	-0-
Homeless Facilities	High	$	$2.4 million	$2.4 million
Youth Centers	Low (1)	(2)	-0-	-0-
Child Care Centers	Low (1)	(2)	-0-	-0-
Health Facilities	Low (1)	(2)	-0-	-0-
Neighborhood Facilities	Low (1)	(2)	-0-	-0-
Parks and/or Recreation Facilities	Low (1)	(2)	-0-	-0-
Parking Facilities	Low (1)	(2)	-0-	-0-
Non-Residential Historic Preservation	Low (1)	(2)	-0-	-0-
Other Public Facility Needs	Low (1)	(2)	-0-	-0-
INFRASTRUCTURE (projects)				
Water/Sewer Improvements	High	$72 million	$18 million	$18 million
Street Improvements	Low (1)	(2)	-0-	-0-
Sidewalks	Low (1)	(2)	-0-	-0-
Solid Waste Disposal Improvements	Low (1)	(2)	-0-	-0-
Flood Drain Improvements	Low (1)	(2)	-0-	-0-
Other Infrastructure Needs	Low (1)	(2)	-0-	-0-
PUBLIC SERVICE NEEDS (people)				
Senior Services	Low (1)	(2)	-0-	-0-
Handicapped Services	Low (1)	(2)	-0-	-0-
Youth Services	Low (1)	(2)	-0-	-0-

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level **H**igh, **M**edium, **L**ow, **N**o Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
Child Care Services	Low (1)	(2)	-0-	-0-
Transportation Services	Low (1)	(2)	-0-	-0-
Substance Abuse Services	Low (1)	(2)	-0-	-0-
Employment Training	Low (1)	(2)	-0-	-0-
Health Services	Low (1)	(2)	-0-	-0-
Lead Hazard Screening	Low (1)	(2)	-0-	-0-
Crime Awareness	Low (1)	(2)	-0-	-0-
Other Public Service Needs	Low (1)	(2)	-0-	-0-
ECONOMIC DEVELOPMENT				
ED Assistance to For-Profits(businesses)	High	$15 million	$7.25 million	$7.25 million
ED Technical Assistance (businesses)	Low (1)	(2)	-0-	-0-
Micro-Enterprise Assistance(businesses)	Low (1)	(2)	-0-	-0-
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	Low (1)	(2)	-0-	-0-
C/I* Infrastructure Development (projects)	Low (1)	(2)	-0-	-0-
Other C/I* Improvements (projects)	Low (1)	(2)	-0-	-0-
PLANNING				
Planning	High	$800,000	$475,000	$475,000
TOTAL ESTIMATED DOLLARS NEEDED:				

* Commercial or Industrial Improvements by Grantee or Non-profit

Table 2C

Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)
State of Illinois 5 Year Plan

Obj #	Specific Objectives	Performance Measure	2010-2014 Expected Units	Actual Units
DH-2	**Affordability of Decent Housing**			
DH-2.1	Use of HOME funds to increase the affordability of Decent Housing through the Rehab or Construction of affordable rental housing units for low, very-low and extremely-low income households	# units at or below 30% # units at or below 50% # units at or below 60% # units qualified as energy star # units meeting 504 standards Total # of units in development # of affordable units # units subsidized w/ project-based assistance # units brought up to standard # units made lead safe	Approx 65 SRPP 140 SRPP MF needed 100 SRPP N/A MF needed MF needed 305 SRPP N/A 305 SRPP 305 SRPP	

Obj #	Specific Objectives	Performance Measure	2010-2014 Expected Units	Actual Units
DH 2.2	Use of HOME funds to increase the affordability of Decent Housing through the Rehab or Construction of affordable rental housing units for low income elderly, persons with disabilities and homeless.	Total # units in development # affordable units in development # units occupied by elderly # 504 units # units qualified as energy star # units targeted to homeless # units to other special populations # units designated as HOPWA # units brought up to standard # units made lead safe # units subsidized w/ project-based assistance	N/A All HOME Units All HOME Units All HOME Units	

Obj #	Specific Objectives	Performance Measure	2010-2014 Expected Units	Actual Units
DH-2.3	Use of HOME funds to increase affordability of Decent Housing through Multi-Family Rehabilitation of existing rental housing in danger of becoming unaffordable or lost		MF needed	
DH-2.4	Use of HOME or ADDI funds to increase the affordability of homeownership through down payment and closing cost assistance for the purchase of affordable homes for low, very-low or extremely-low income households. 1775 @ 355 (2 yr. funding) (approx. 165 – 177 per year)	# of HH receiving DP and CC assistance # units at or below 30% # units at or below 50% # units between 51%-80% # of HH moving out of subsidized housing # 1st time homebuyers # HH receiving counseling	175 15@30% 85@31-50% 75 460 460	

DH-2.5	Use of HOME funds to increase the affordability of Decent Housing through assistance for the purchase and rehabilitation of affordable homes for low, very-low or extremely-low income households.	No. of HH receiving DP, CC, and Rehab Asst. # units at or below 30% # units at or below 50% # Units between 51%-80% # units receiving DP and CC assistance # HH moving out of subsidized housing # 1st time homebuyers # HH receiving counseling # units for elderly # units made accessible # units brought up to standard # units made lead safe # units qualified as energy star	460 40@30% Approx 135 hh 285@51-80% 460 460 460 460 460	

HOME DH-2.6	Use of HOME funds to increase the affordability of Decent Housing through Rehabilitation of existing single family owner-occupied housing that is no longer decent, safe and sanitary.	# units brought up to standard # units made lead safe # elderly homeowners assisted # units made accessible # units qualified as energy star # units at or below 30% # units at or below 50% # units at or below 80%	861 861 352 141 352@<0% 328@31-50% 181@51-80%	
CDAP 1	Use CDAP funds to rehabilitate single family homes with a maximum grant of $350,000 per community, target 800 homes @150 per year	# CDAP homes rehabilitated	160@<30% 321@31-50% 160@51-60% 160@61-80%	
	Community Development Objectives			
CDAP 2	Use CDAP funds to develop plans for twenty100 communities for new or upgraded public facilities @ 20 per year Completion within two years of plan completion.	Number of CDAP persons served with water and sewer	Service 20,000 persons of whom 60% are low and moderate income	

	Infrastructure Objectives			
CDAP 3	Use CDAP funds to provide $15 million for infrastructure upgrade. Assist 350 communities with water and sewer projects @ 70 per year.	# CDAP water systems improved; and the number of CDAP wastewater systems improved	Serve 320,000 persons Annually. 60% of whom are Low to Moderate income	
	Public Facilities Objectives			
	Public Services Objectives			

	Economic Development Objectives			
CDAP 4	Use CDAP funds to provide $8 million development assistance to serve 100 businesses @ 20 per year and leverage $2 for every $1 CDAP funds	Number of CDAP businesses assisted	Create or retain 7,500 jobs: 51% are to be low – moderate income	
	Other Objectives			

I. Barriers to Affordable Housing/Strategy to Address Negative Effects

Recognizing the basic division of local-State responsibility for building codes, zoning regulations, and related areas, there are actions that the State has or plans to undertake to further affordable housing to help minimize any negative effects of public policies affecting the provision of affordable housing.

Housing Affordability Impact Note Act

Legislation (Public Act 87-1149) known as the "Housing Affordability Impact Act", passed and signed into law on September 17, 1992, was amended in 1994 by House Bill 1813. The original Act requires an Impact Note to be attached to any piece of proposed legislation that would increase or decrease housing costs at the State or local level. The Amendment expanded the use of the Impact Note by making the Note applicable to every proposed rule of any State agency that directly affects housing costs. The Illinois Housing Development Authority prepares the Housing Affordability Impact Notes, and when needed, requests information made available from the Illinois Home Builders Association and the Illinois Realtors Association. IHDA will continue to prepare these Notes as they are requested by State legislators.

Local Planning Technical Assistance Act (PA 92-768)

The law was passed by the Illinois General Assembly in August of 2002. It required that for State Funded planning assistance must include a housing element in their comprehensive plan. Section 25 (a)(6)) of the LPTA Act states:

"Housing. The purpose of this element is to document the present and future needs for housing within the jurisdiction of the local government, including affordable housing and special needs housing; take into account the housing needs of a larger region; identify barriers to the production of housing, including affordable housing; assess the condition of the local housing stock; and develop strategies, programs, and other actions to address the needs for a range of housing options."

The State plans to explore ways of financing the implementation of the Local Planning Technical Assistance Act. In particular, it was proposed that IHDA, IDOT, DCEO, and IDNR be requested to review the financial feasibility of contributing available and eligible funds from existing sources to a pool that could be used to annually fund local comprehensive planning efforts. In addition, it was proposed that IDOT separately consider the possible usage of its existing planning funds for usage by required planning agencies and cities/counties for comprehensive planning purposes. Equally as important it was proposed that DCEO and IDOT explore possible State incentives for

economic development and transportation funding to be tied in to a local comprehensive planning process. Projects in such communities would be proposed to receive some type of priority funding.

Coordination of planning efforts with IHDA and DCEO, facilitated through regular meetings with IDOT's Planning Department and local Metropolitan Planning Organization (MPOs), has been recommended. Proposed semi-annual joint meetings between IDOT, DCEO, IHDA, local officials, major employers, and other interested parties have also been suggested

Good Schools – Good Housing Program (PA 95-330)

This program Provides for reimbursement to school districts for increased education costs associated with affordable housing where the IHDA certifies that the housing meets the Preservation or Live Near Work/Transportation goals of the Governor's Comprehensive Housing Plan. This program is subject to appropriation.

Affordable Housing Planning and Appeal Act (PA 93-595/PA 93-678)

On January 1, 2004, the Illinois Affordable Housing Planning and Appeal Act went into effect encouraging municipalities and counties to incorporate affordable housing into their planning efforts. This act requires all counties and municipalities with insufficient affordable housing (as defined by the law) to adopt affordable housing plans. Local governments with sufficient affordable housing, set by the statute as 10% or more of total year-round housing units, are exempt, as are municipalities under 1,000 in population.

IHDA is named the administering agency for the law, and is to publish an annual list of exempt and non-exempt local governments by October 1 of each year. The Public Act states that Decennial Census data must be used in making determinations of exempt status, so unfortunately there is no way to provide annual updates of the list. IHDA hired an independent third party to use the parameters of the law to determine the initial list of non-exempt local governments. Of the 1,287 municipalities and 102 counties in Illinois, 49 municipalities were been determined to be non-exempt. An additional 10 municipalities had less than 10% of affordable housing, but were exempt because they have populations below 1,000. All of the non-exempt local governments are in the six-county Chicago Primary Metropolitan Statistical Area. Lake and Cook Counties have the most non-exempt municipalities, with 18 and 16 respectively, followed by DuPage County with 7 non-exempt municipalities, and then Kane, McHenry, and Will Counties with 3 or fewer. In Illinois, 52.9% of all year-round housing units are classified as affordable.

Each municipality or county which has been determined to have less than 10% of its total year-round housing stock deemed as affordable must develop and approve an affordable housing plan, consisting of at least the following:

- A statement of the total number of affordable housing units that are necessary to exempt the local government from the operation of this Act;
- An identification of lands / existing structures within the jurisdiction that are most appropriate for the construction / conversion / rehabilitation of affordable housing;
- Incentives that local governments may provide for the purpose of attracting affordable housing to their jurisdiction; and
- A goal of: a minimum of 15% of all new development or redevelopment within the local Government that would be defined as affordable housing in this Act; or a minimum of a 3 percentage point increase in the overall percentage of affordable housing within its jurisdiction, as defined in Section 20 of this Act; or a minimum of a total of 10% of affordable housing within its jurisdiction.

Within 60 days after the local adoption of an affordable housing plan or revisions to its existing affordable housing plan (which must address these four elements), the non-exempt local

governments were required to submit a copy of that plan to IHDA. To date, IHDA has received 36 affordable housing plans from non-exempt communities

IHDA has participated in and organized a number of local informational and technical assistance sessions to provide impacted local governments with additional guidance. Additionally IHDA published in November of 2004 a Recommended Procedural Guidelines for Compliance which stated IHDA's interpretation of compliance with the act as well as recommended methods and tools for compliance. As required, IHDA publishes an annual list of non-exempt communities. While this list remains unchanged since its initial publication in 2004, IHDA updates the list to show communities that have submitted affordable housing plans as well as annual tracking.

The Act also states that affordable housing developers proposing projects located in non-exempt local government jurisdictions, who are denied permits or applications or who are approved for projects with infeasible conditions by local governments with insufficient affordable housing, may appeal local decisions to the State Housing Appeals Board, which is to be activated to hear appeals in January of 2009. IHDA sought recommendations for the State Housing Appeals Board membership throughout 2008. Nomination recommendations were submitted to the Governor's Office for review. Additionally, IHDA has drafted rules for the State Housing Appeals Board operations that are currently under review. It bears noting that since the State Housing Appeals Board was eligible to hear appeals on January 1, 2009, no appeals have been submitted.

HUD Questionnaire on Removal of Regulatory Barriers (HUD Form 27300)

The State, through IHDA, completed this form in July of 2004 for use by applicants whose proposed projects were located in non-entitlement areas. It is a 15 Question survey on State laws and regulations that are either causing or helping to alleviate barriers to affordable housing development. It is anticipated that IHDA will use the form regularly in subsequent years.

Accessibility

The Home Modification Program which is funded with the Illinois Affordable Housing Trust Fund provides assistance to Illinoisans with physical limitations in the form of home modifications (i.e., ramps, rails, chair lifts) that allow for easier mobility within the home. This program funds the modification of existing housing so beneficiaries may age or remain in the places they call home. The modifications made through this program give recipients freedom and dignity within their own homes. Modification of homes reduces or prevents the premature institutionalization of persons and thus maximizes the use of state and federal resources, as institutionalizing a person is far more costly than modifying their home. This program is funded via a request for proposals process on an annual basis.

In addition, the Illinois Qualified Allocation Plan governing Low Income Housing Tax Credits currently has enhanced accessibility requirements for persons with mobility impairments: Two scoring points will be awarded to projects that exceed minimum accessibility requirements of federal Section 504 (Section 504 of the Rehabilitation Act of 1973 as amended) as follows: (i) Projects subject to federal Section 504 accessibility standards will receive two points if at least 10% of the total units in the project are designed for persons with mobility disabilities and 2% of dwelling units (at a minimum, not less than one unit) are accessible to individuals with sensory impairments (i.e., hearing or visual impairments) as defined in the Section 504 regulations; (ii) Projects NOT subject to federal Section 504 accessibility standards will receive two points if at least 5% of the total units in the project are designed for persons with mobility disabilities, and an additional 2% of dwelling units (at a minimum, not less than one unit) are accessible to individuals with sensory impairments (i.e., hearing or visual impairments) as defined in the Section 504 regulations; and (iii) Rehabilitation Projects subject to the accessibility standards of 24 CFR 8.22 will receive two (2) points if at least 10% of the total units in the project are designed for persons with mobility disabilities and 2% of dwelling units (at a minimum, not less than one unit) are accessible to individuals with sensory impairments (i.e., hearing or visual impairments) as defined in the Section 504 regulations.

Tax Policy

The State strategy to remove or minimize negative tax-related impacts on affordable housing include:

- The Illinois Housing Development Authority (IHDA) will continue to administer the federal Low-Income Housing Tax Credit program. Through this program, IHDA allocates federal income tax credit for investments in low-income housing as permitted by the federal Tax Reform Act of 1986. The tax credit program provides a tax-related incentive for the construction, acquisition, and rehabilitation of multi-family rental housing which has provided, since its inception, over 30,000 such housing units for low-income households. The Illinois Housing Development Authority will further encourage the utilization of the federal Low-Income Housing Tax Credit Program, and the subsequent development of affordable housing through Illinois (outside of the Chicago metropolitan area).

- The passage of State legislation guarantees developments that are funded with LIHTC or USDA-RD Section 515 shall have their property taxes valued with an "Income Approach" (essentially at 33 1/3% of the fair market value of their economic productivity). This income valuation approach is allowed with the stated purpose of insuring that the valuation for property taxation of these types of developments does not result in taxes so high that rent levels must be raised to cover this project expense, which can cause excess vacancies, project loan defaults, and eventual loss of rental housing facilities for those most in need of them, low- income families and the elderly.

- IHDA has administered the Illinois Affordable Housing Tax Credit (IAHTC) Program since it was established in 2001. Also known as the State Donations Tax Credit, it provides a 50% credit to investors who participate in a wide variety of affordable housing projects with non-profit owners. Efforts are underway to extend the program beyond its original 2006 expiration sunset date.

- IHDA in conjunction with the Illinois Department of Commerce and Economic Opportunity (DCEO), when practical, will work with communities that have State-designated enterprise zones to encourage the creative usage of the Enterprise Zone Program to help achieve affordable housing.

- The Department of Commerce and Economic Opportunity (DCEO) also will work with localities to further encourage the use of tax increment financing (TIF) to facilitate both economic development and the development of affordable housing. When a community creates a TIF district, the amount of tax revenue the area currently generates is set as a baseline, which will serve as the amount that the local governmental taxing bodies will receive from that area for the life of the TIF (up to 23 years). Vacant and dilapidated properties within this district are developed/redeveloped generating increased tax revenue known as "tax increments". These increments are captured and used to finance or support the ongoing redevelopment projects. There are several TIF mechanisms that may apply to affordable housing: local issuance of bonds to fund public improvements; reimbursment of development expenses; and use of tax increment revenues to pay for up to 50 percent of the direct cost of construction of new housing units to be occupied by low- and very low-income households. In 2009, there are 59 TIF districts (in 36 different municipalities) in Illinois that are specified for housing projects, though one such housing related TIF district was dissolved in 1994.

- The Housing Opportunity Area Abatement Program Allows landlords who rent units to tenants with Section 8 (HCV) to apply for a reduction on property tax assessments of up to 19% (maximum) based on the number of qualified units (units with HCV residents) within the property. This program is only available in areas that are classified as Housing

Opportunity Areas (census tracts where less than 10% of the residents live below the poverty level).

- Homestead Tax Exemptions: The Illinois Homestead Exemption Program either reduces or defers an increase in the equalized value of property. The net effect is to lower the assessed valuation to which the tax rate is then applied. Seven different types of exemptions make up the Illinois Homestead Tax Exemption Program and qualifications and application procedures vary for each program. The property must be owned and it must be used as the owner's principal residence to qualify for any of these exemptions: 1) General Homestead Limited Exemption of $6,000; 2) Homestead Improvement Exemption - deferring for four years any increase (up to $25,000) in the assessment of property due to an addition or other improvement; 3) Senior Homestead Exemption that lowers the equalized assessed value of property by $4,000 for homeowners 65 and older; 4) Senior Citizens Assessment Freeze Homestead Exemption which freezes the assessment on senior's property if the total household income is $55,000 or less; 5) Disabled Persons' Homestead Exemption lowering the equalized assessed value of property by $2,000 for homeowners who are disabled under the Federal Social Security Act; 6) Disabled Veterans' Standard Homestead Exemption for residents (or spouses) who have served in the United States Armed Forces and have received an honorable discharge and have at least a 50% service-connected disability; and 7) Returning Veterans' Homestead Exemption which lowers the equalized assessed value of property by $5,000 the year a veteran returns from active duty in an armed conflict.

- The New Markets Tax Credit (NMTC) Program permits taxpayers to receive a credit against Federal income taxes for making qualified equity investments in designated Community Development Entities (CDEs). All of the investment must in turn be used by the CDE to provide investments in low-income communities. The credit provided to the investor totals 39 percent of the cost of the investment and is claimed over a seven-year credit allowance period. Investors may not redeem their investments in CDEs prior to the conclusion of the seven-year period. The Illinois New Markets Tax Credit Program was enacted in 2008 and provides additional state tax incentives to investors in CDEs within Illinois.

- The State will also be exploring real estate tax incentives and ways to alleviate real estate tax disincentives. As an example, research will be done to review the feasibility of expanding the Cook County Class IX Tax Abatement Program to Illinois's other 101 counties.

Land Cost

In Illinois over the last several years, there has been an increase in land costs. In largely "built out" communities near Chicago, high land costs have long been the norm, raising the cost of development to a point where it can be infeasible to develop affordable housing. In recent years, other areas of the state have experienced a similar phenomenon. Even vacant land in down-state areas (land that is typically used as farm land, but can be used for housing).

High land costs can be a barrier to affordable housing as the restricted rent levels or low for-sale prices often make the development of affordable housing infeasible and difficult. In addition to the financing tools offered by the federal and State government, Illinois affords its communities a variety of tools to promote the development of affordable housing despite high land costs:

- In Illinois, a local government can create a "**housing trust fund**" (a fund within a local government established solely for the purpose of holding and disbursing financial resources to address affordable housing needs) that can be used for the following affordable housing activities: housing production; acquisition; rental payment assistance; home-ownership purchase assistance;

preservation of existing units; weatherization; emergency repairs; housing support services; and capacity grants to not for profits.

- A local government can also create a "**community land trust**" which is a private, not-for-profit corporation organized exclusively for charitable, cultural and other purposes and created to acquire and own land for the benefit of the local government, including the creation and preservation of affordable housing. Community Land Trusts can be used for the following affordable housing activities: acquire developed or undeveloped parcels and hold them in perpetuity and for conveyance under long term ground leases; transfer ownership of any structural improvements on such parcels to lessees; and retain a preemptive option to purchase any structural improvements.

- A local government can promote affordable housing by using its **zoning powers** to promote the creation and preservation of affordable housing. In addition, Illinois Counties are allowed powers to provide for increased density and other zoning incentives to promote the development of affordable housing.

- Illinois local governments can promote affordable housing by accepting **donations of money or land** in order to use those donations to address the affordable housing needs.

Public Housing

IHDA proposes to continue efforts in working with public housing authorities in meeting their individual modernization and capital development needs. Through a unique financing arrangement, IHDA has successfully worked with PHAs around the State under its PHA Capital Fund Pooled Bond Financing Program. Under this program, a PHA which owns and operates public housing and annually receives Capital Fund Grant monies from HUD can accelerate access to such funds by borrowing up to one-third of its annual grant amount through bond financing, using the anticipated grant funding as collateral and IHDA as the bond issuer. In its first round of funding (2005), IHDA is working with five (5) PHAs (Cook County, Joliet, Rock Island County, Quincy and Lee County) for a total bond issue of approximately $32 Million. IHDA plans to issue a second round of the PHA Capital Fund Pooled Bond Financing Program when market conditions and PHA interest allow.

Brownfields Remediation and Redevelopment

The Illinois Environmental Protection Agency (IEPA) has identified a variety of funding sources that can be used by local governments for brownfields redevelopment. These can include grants, loans, bonds, taxes and fees, and private funds. More specifically these sources are: TIF district financing; CDBG; HUD Section 108 Loan Guarantee Economic Development Initiative (EDI) Grant; EPA Public Works and Technical Assistance Programs; USDA/Rural Development-Community Facilities Loans and Rural Business Enterprise Grants; and local general obligation and general revenue bonds. Besides accessing these traditional economic development programs, there is also a federal Brownfield Tax Incentive and Illinois Environmental Remediation Tax Credit and the Illinois Municipal Brownfields Redevelopment Grant Program. See Illinois EPA's website for more technical details and contact information

Underserved Needs

There is a major need to better coordinate the housing development financing with services funding, including rental or housing assistance where available. To create supportive housing for special needs populations, it is proposed that IHDA work closely with IDHS and other appropriate State agencies to provide affordable housing for their clients in partnership with an IDHS or other services provider/contractor. Possible information on housing applications to facilitate this could include: an inventory/mapping of current providers; collaboration with existing providers; and obtaining contingent financial commitments with designated funding amounts and timeframes for expenditure. IDHS would be responsible for providing capacity-building assistance to its newer or first-time

partnership with an IDHS or other services provider/contractor. Possible information on housing applications to facilitate this could include: an inventory/mapping of current providers; collaboration with existing providers; and obtaining contingent financial commitments with designated funding amounts and timeframes for expenditure. IDHS would be responsible for providing capacity-building assistance to its newer or first-time services providers. In this scenario, IHDA financing and tax credit programs would be leveraged with forward commitments of IDHS services funds from services providers. Research would also need to continue on exploring methods of utilizing forward commitments, carry-forward allowances, and other innovative funding strategies that would help alleviate the current joint funding problems of coordinating housing development and services for the same project.

IHDA and IDHS need to continue to work together to find permanent supportive housing for the homeless with services. IHDA has been able to successfully leverage its HOME and Trust Fund program with HUD's Supportive Housing Program for Continuum of Care organizations. In addition, IDHS has provided State-funded homeless services funds to IHDA-assisted properties when available. Further targeting of their resources here needs to be explored. (This is also true for HUD Section 811 Supportive Housing for Persons with Disabilities projects whereby IDHS makes services funding commitments that need to be recognized on a forward commitment basis.)

In May 2007, Illinois was chosen by the federal Centers for Medicare and Medicaid Studies for a five-year **Money Follows the Person (MFP)** Demonstration geared toward helping at least 3500 persons living in nursing facilities to return to community settings. The MFP Demonstration includes an award of $55.7 million over the five-year grant period drawn down as Medicaid match for services provided. Leading the effort is the Illinois Department of Healthcare and Family Services, in collaboration with the Department on Aging, three divisions of the Department of Human Services, and the Illinois Housing Development Authority.

The target groups for transition from licensed facilities include elderly persons, individuals with physical disabilities, individuals with developmental disabilities, and individuals with mental illness. Expanding upon three existing transition programs that have already reintegrated more than 1000 consumers into the community, Illinois' MFP seeks to improve coordination among these programs and, for the first time, will emphasize transitioning consumers with mental illness. The State also seeks to rebalance its long term care (LTC) system by reducing fiscal disincentives for facility bed closure, and through legislation that seeks to remove barriers that prevent flexible use of Medicaid funds in community-based settings. A Stakeholder Advisory Committee will be formed and will populate services design, housing, outreach and several other working groups, staffed by MFP partner agencies. While the MFP initiative will initially focus on developing a required Operational Protocol, the Protocol itself will set the stage for rebalancing outcomes that will far outlive the five-year demonstration period.

Before Illinois could transition one person under the Money Follows the Person (MFP) Demonstration, the State agency partners went through a planning process with a high level of consumer and stakeholder input. The process produced an Operational Protocol (OP) that was submitted and approved by Centers for Medicaid and Medicare Services (CMMS) on June 30, 2008. The OP details processes that will be followed and changes that will be made to further the delivery of community-based long-term care services. IHDA staffed the MFP Housing Strategy Group, which was formed to ensure stakeholder involvement in the development of housing strategies for MFP implementation. The OP, as required by CMS, describes the strategies that will be used to assure, or expand, availability of affordable and accessible housing options that serve as qualified residences for the approximately 3,400 persons who will transition to community-based housing under Illinois' MFP Demonstration. The housing strategy section of Illinois' OP is focused on allowing for policies and practices that support assisting the individual to move into settings that reflect the highest possible levels of personal choice and independence. The creation of a web-based Housing Locator will improve the ability to search for housing with preferred characteristics such as specific accessible features.

Illinois has launched a statewide Housing Locator that allows people to search and list rental properties for free. **ILHousingSearch.org** will help to will help assure Affordability and Choice by promoting equal access, locating housing options in the least restrictive environments, preventing homelessness, and coordinating housing and services for all of the State's underserved populations. Funding for ILHousingSearch.org is being provided by the Illinois Housing Development Authority (IHDA), Illinois Department of Healthcare and Family Services (IDHFS), Illinois Department of Human Services (IDHS) and Illinois Department on Aging (IDoA) (all partners for implementation of Illinois' Money Follows the Person Demonstration). IHDA agreed to act as the Housing Locator Project Liaison on behalf of these agencies. The State contracted with the not-for-profit SocialServe.com to create and maintain the Locator.

ILHousingSearch.org is an interactive web portal designed to allow users to search the most current listings by a wide range of criteria including: rent range, accessibility features, location, bedrooms, screening criteria, acceptance of vouchers, school district, allowance of pets, deposits and fees, and proximity to transit. The Housing Locator is supported by a call center with a toll-free number to assist users, and support property owners or managers with registration and property listing in order to maintain the most current listings possible.

Landlords are permitted to post properties for free on ILHousingSearch.org, and are encouraged to include photos, maps and details about the property. Landlords are also encouraged to report when available properties have been rented in an effort to keep the listings current. Tenants searching for rental opportunities are permitted varying searches for a variety of property types and as well as amenities such as a rent affordability calculator and links to local housing-related resources.

In addition to comprehensive and current apartment listings, ILHousingSearch.org eases transition of individuals from institutions to the community through identification of viable housing options in their areas; facilitates identification of units with specific accessibility features, and fills accessible units with people who need them; offers a one-stop site to search for open units in the event of displacement due to disaster; and reduces vacancies and help achieve full occupancy. ILHousingSearch.org will help with identification of the most independent and integrated settings possible, and with locating housing that is both affordable according to the consumer's income and accessible in terms of design features and location (proximity to public transit, as well as, services and support systems).

The locator was made available to landlords beginning on April 20, 2009. Landlords throughout the State were encouraged to register their units and vacant units on the website through a mass mailing that was sent by IHDA on June 4, 2009. By June 30th, 2009 284 landlords had registered over 18,000 units (roughly 1700 of which were currently available units) throughout the State.

The **Illinois Assistive Technology Program** has been working with Centers for Independent Living (CILs) throughout Illinois to help them establish homeownership programs. Activity has focused on educating CILs on the financial resources available from the State and the federal government for homeownership. The Illinois Assistive Technology Program also oversees the Homeownership Coalition for People with Disabilities, which helps people with disabilities and their families statewide achieve greater levels of independence through homeownership. The group is committed to assisting all people, regardless of their disability, in purchasing and maintaining their own home through comprehensive pre- and post-purchase support, allowing them to live in the community as independently as possible. In 2009, the HOPE (Home Ownership Participation for Everyone) Awards (a national industry awards program created in 2001 to recognize individuals and organizations that have made outstanding contributions to increasing minority homeownership, revitalizing communities and expanding affordable housing opportunities) recognized the Illinois Assistive Technology Program (IATP) in the Finance award category. The Finance category recognizes organizations or programs that have helped minorities overcome barriers to finance the purchase of a home. IATP is a non-profit organization dedicated to enabling people with disabilities to fully participate in all aspects of life..

Incentive Programs

There was already an earlier discussion under "Tax Policy" in this section on local property tax abatements and TIF districts (tax reductions and financing). In addition to those, IHDA and other agencies operate funding programs to assist first-time homebuyers. These include: mortgage revenue bond (MRB) mortgage financing at below market rates; and down payment and closing cost assistance through the AHTF and HOME programs.

Regarding employer-assisted housing efforts, IHDA has provided funding for this under AHTF and IAHTC Programs and potentially the same programs listed above. In addition and even more directly with employer assisted housing efforts, IHDA will continue to work with home rule and non-home rule local governments to promote their ceding of local bond cap to IHDA, which in turn can then utilize these resources for local first-time homebuyer mortgage programs as well as for multi-family housing developments. For EAH, such funding could be potentially targeted to municipal/county/school district employees, major private employers, or other targeted populations determined by the locality.

To further implement EAH programs, all participating agencies (IHDA, DCEO, IDES, IDHS, and others) also need to work with other interested and contributing groups, including: community action agencies (Individual Development Account programs); local governments; Chambers of Commerce; State-funded services contractors; public housing authorities (HUD Section 8 Homeownership and Family Self-Sufficiency Programs); and others. It is anticipated that the availability and operation of such EAH programs will also naturally lead to other economic development opportunities.

J. Lead-Based Paint Hazards

The U.S. Environmental Protection Agency (EPA) has approved the Illinois Lead Poisoning Prevention Program for operation in lieu of a federal program under Section 402 of the federal Toxic Substances Control Act. Through the Lead Poisoning Prevention Act (410 ILCS), the State legislature has designated the Illinois Department of Public Health as the regulatory agency for the identification and mitigation/abatement of lead hazards for children under sixteen years of age identified with elevated blood lead levels. IDPH is responsible for the training and licensing of lead inspectors, contractors, and abatement workers. IDPH's laboratories provide blood lead analysis for Medicaid and medically indigent children. The IDPH Childhood Lead Poisoning Prevention Program will maintain the Reporting System, Follow-up Data Collection System, and Clearinghouse of Information, and will provide technical assistance to entities statewide on screening and follow-up. Delegate agencies will be monitored for accurate and efficient environmental inspections through IDPH's Division of Environmental Health. Children under six years of age are considered a priority-targeted population. While the number of known lead poisoned children in Illinois declined significantly from 45,809 (19.7 percent) in 1997 to 5,270 (1.8 percent) in 2007, the State still ranks at the top nationally in the number of lead poisoned children.

The State of Illinois, through its Department of Public Health (IDPH) was awarded a competitive $3 million grant from HUD on September 13, 2007 to operate Phase 5 of the ***Get the Lead Out!*** Program in Illinois. The program is targeted for low-income homeowners, or landlords owning properties of four or less units, who have pre-1978 housing that contains lead-based hazards. Priority for eligibility is given to households with pregnant women, young children, and children with elevated blood lead levels. Dwellings designated **only** for the elderly or for persons with disabilities will not qualify unless occupied by children under six years old. Housing without a bedroom will not qualify. Most applicants will be from households with lead-poisoned children that the local health department refers to a local housing organization such as a community action agency, or city's community development department, that conducts the eligibility determination and subcontracts for the rehabilitation work. This grant continues the program of providing lead-based paint investigation and hazard reduction to low-income families (<80% AMI). Phase 5 will target activities on 237 homes while building the technical capacity of local community action agency's housing and weatherization programs to operate this program. Phase 1 ran from March 1, 1995 through March 31, 2000 and made 474 homes lead-safe for $5,947,512.27. Phase 2 activities ran from March 2000

to October 2002 and made 191 homes lead-safe. Phase 3, a grant of $2 million, ran from November 2002 to October 2004 and made 205 homes in multiple areas of Illinois lead-safe. Phase 4, a grant of $4 million, ran from April 2005 to October 2007 and made 395 homes in multiple areas of Illinois lead-safe.

The State of Illinois has taken further steps to combat lead poisoning Public Act 93-0789, established the Lead Safe Housing Advisory Council (LSHAC), which is co-chaired by IDPH and charged with developing recommendations for presentation to the Governor and General Assembly regarding lead poisoning prevention. Composed of citizen advocacy groups, public health, state agency and industry representatives, the LSHAC has met since 2004, and with the completion of its report to the Governor and General Assembly, will continue to meet as needed.

The work of the LSHAC includes both regulatory and legislative recommendations in the areas of screening and prevention, lead safe work practices, education, and funding for the remediation/rehabilitation of housing that contains lead poisoning hazards. In June 2006, the Lead Poisoning Prevention Act (Public Act 94-0879) was signed into law, which sets pre-emptive measures to prevent children from being poisoned, including increased inspections of buildings suspected of containing lead poisoning hazards. Public Act 94-0879 also includes provisions barring owners of residential buildings who have willfully violated lead safety laws from doing business with the State of Illinois or any State agency until the violation is mitigated, along with increased fines and mandatory notice to tenants of possible lead hazards in their building. In August 2007, upon recommendation of the LSHAC's report, Public Act 95-0492 was signed into law, effective January 1, 2008. The Act establishes a window replacement (CLEAR-WIN) program to assist residential property owners reduce lead-paint hazards through window replacement in pilot areas across the state. Clear-Win is subject to appropriation.

The IDPH will also be working with the Illinois Building Commission and the DCEO to integrate lead safety into building renovations and encouraging statewide compliance of the lead disclosure rule, and new HUD regulations at 24 CFR 35 regarding the notification, evaluation, and reduction of lead-based paint hazards in Federally-owned residential property and housing receiving federal assistance.

The IDPH will continue to participate on the State Agencies Housing Committee staffed by the IHDA to look for opportunities to promote lead-safe and other "health home initiatives" involving indoor air quality, pest control, dust control, etc. as outlined in HUD's Health Homes Initiative resulting from the White House Task Force on Environmental Health Risks and Safety Risks to Children and Executive Order 13045. The IDPH also requested and received $1.5 million to operate a mold and moisture control demonstration project in Chicago and will request future federal funding to expand this into an Illinois Healthy Homes Initiative in the near future.

K. Anti-Poverty Strategy

As has been the case in the past years, the State is utilizing the State's anti-poverty plan from its HHS funded Community Services Block Grant (CSBG) Program as the primary part of its anti-poverty strategy.

a. Goals

The purpose of the Community Services Block Grant program is to provide services and activities that will have a measurable and possible major impact on causes of poverty in a community or in areas where poverty is a particularly acute problem. In meeting this legislative purpose, the State of Illinois has as its objective the development of an effective anti-poverty program which encourages innovation, coordination, and specific program accomplishments in dealing with the problems of the poor. The Illinois Community Services Block Grant program is designed to accomplish the following goals:

- Development of comprehensive and coordinated anti-poverty programs which utilize all available resources to deal with the problems of communities' poor and disadvantaged citizens;

- Development of innovative programs designed to promote self-help activities that break the cycle of poverty and encourage self-sufficiency. Reflecting its position within the Department of Commerce and Economic Opportunity, the Illinois Community Services Block Grant program has as its highest priority programs which stimulate economic development and create jobs for low-income people, though affordable housing and homeownership are also important goals of the program; and

- Development of efficient management systems that reduce the administrative burden on individual programs and maximize the programmatic delivery of services to the poor.

There are also six (6) National CSBG goals with outcome measurements, which DCEO requires to be implemented by its local CSBG grantees. They are as follows:

1. Low-Income people become more self-sufficient;

2. The conditions in which low-income people live are improved;

3. Low-Income people own a stake in their community;

4. Partnership among supporters and providers of services to low-income people are achieved;

5. Agencies increase their capacity to achieve results; and

6. Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other supportive environments.

IHDA will work with DCEO to identify housing-related outcome measurements (parts of Goals 2,3, and 6) that are being reported to DCEO by Community Services Block Grant grantee agencies, and will include these figures, if available and practical, in future Consolidated Plan Annual Performance Reports.

b. Uses of Community Services Block Grant (CSBG) Funds

1. Economic Development

The Department of Commerce and Economic Opportunity (DCEO) has made economic development (resulting in the employment of low-income persons) its highest priority under the Community Services Block Grant program. In order to receive funding, each CSBG grantee is required to design and operate an economic development program for its agency. The department specifies that 10% of the local agencies' CSBG funding be allocated for economic development/job creation activities. Job creating economic development programs operated by CSBG grantees can be categorized into two main areas: creation and expansion of small businesses which agree to employ and train low-income persons, and self-employment training projects.

2. Education

The majority of educational assistance is in the form of programs for specific audiences, such as home-based education for children, family planning education for women and families, post-secondary scholarships, literacy programs, and GED assistance for high school dropouts.

3. Emergency Assistance

Many CSBG grantees maintain clothes closets and food pantries, many of them in conjunction with other community groups and local churches. All agencies provide some level of assistance to meet immediate and urgent family needs, including housing, health services, nutrition, and transportation. Illinois' welfare reform provisions continue to increase the demand for CSBG-funded emergency assistance.

4. Health

This program category encourages grantees to provide a variety of health-related activities. The majority of assistance is in the form of transportation to medical services, medical and dental screening, immunization, drug and alcohol prevention, and other services that promote good health.

5. Housing

The primary housing activities center around aid to renters seeking a residence, landlord/tenant intervention and training, information about purchasing/financing a home, packaging housing loans, minor energy efficiency repairs, and programs enabling community action agencies to access HUD and IHDA resources for the ownership, rehabilitation, operation of shelters, and affordable rental housing. The Illinois Community Action Development Corporation (ICADC), operates as a subsidiary of the Statewide association with the potential to develop for-profit entities for individual projects. This venture has increased the CAA network's involvement in low-income housing through capacity-building, technical assistance, and development services.

6. Income Management

Most agencies offer programs to encourage better use of available income. A majority of this assistance is in the form of family budget counseling. Information is provided through workshops or brochures on such topics as financial management, credit, income tax planning and preparation, and social security and other benefits.

7. Linkages

This category provides information and referral, transportation, and support services for projects undertaken by local CSBG operators and or other community service projects that serve the poverty population. It also provides support programs for youth to deter violence and criminal activities. These programs include after school enrichments programs, recreational activities, tutorials, and leadership training. Grantees coordinate with local school districts, housing authorities and/or other nonprofit organizations such as the Boys and Girls Clubs and the Urban League to identify at-risk youth, provide facilities for programs, and fund the activities.

8. Nutrition

CSBG programs are frequently a community's primary resource for nutritional assistance. Typical health and nutrition programs include direct client services, referrals, counseling and educational programs. The wide variety of nutritional programs include: The provision of information on the attainment and efficient use of food stamps, WIC, and other nutrition related resources; operation of community gardening programs and provision of food to the needy; distribution of federal surplus food to low-income persons in their communities; and supplemental feeding programs for youth and elderly.

9. Self-Sufficiency

This category provides for comprehensive, family case management/self-sufficiency programs that promote, empower and nurture families or family members toward self-sufficiency and help to eliminate some of the causes of that family's poverty. The Illinois Association of Community Action Agencies

continued the Illinois Family and Community Development Program. All of Illinois' 36 community action agencies and one statewide migrant organization provide periodic training and certification for family care workers with assigned caseloads..

c. CSBG Funding Priorities

Priorities established by the Department of Commerce and Economic Opportunity (DCEO) for the 2010 and 2011CSBG program include:

1. Require a CSBG funded job generating economic development effort on behalf of each grantee agency receiving 90% CSBG funding. The department maintains that one of the most effective ways to alleviate poverty is through the creation and retention of jobs and therefore mandates that each CSBG grantee conduct an economic development program that creates jobs for CSBG eligible individuals. The department specifies that 10% of the grantee agency's CSBG funds be earmarked for this type of activity. The department, through years of experience with the CSBG loan program, has determined that CSBG-funded job creation projects should generate jobs at an average investment of $20,000 per job. Other job generating activities that may be undertaken by grantees include small business establishment, entrepreneurship training, on-the-job training for eligible clients and joint ventures with other private and public resources that induce job opportunities for CSBG clients in the grantee's local area.

2. Maintain and expand each local agency's outreach and referral functions to assure the availability and equitability of local human services for low-income clients of all populations.

3. Encourage each grantee to target substantial funding and effort toward cost effective measures, which prevent poverty and poverty-related outcomes.

4. Encourage each grantee agency to target substantial funding and effort toward the provision of direct client services.

5. Continue operation of a scholarship program for low-income students in cooperation with Illinois' businesses, industries, and community colleges.

6. Continue a commitment to the achievement of equal opportunity for all by requiring quantitative and qualitative measures in grantees' affirmative action plans and by thorough monitoring of the grantees' plan implementation.

7. Emphasize and conduct training that will enable CSBG staff, local grantee agencies and boards to perform more efficiently and effectively.

8. Increase internal and external efforts to better coordinate the CSBG network with related undertakings of the private and public sectors.

9. Continue the commitment to the Illinois Family and Community Development Program including the training and certification of staff and client case management leading to self-sufficiency.

10. Continue a commitment to an extensive public awareness campaign to increase the visibility of the CSBG program.

11. Continue to encourage one or more CSBG grantee agencies to conduct an extensive low-income housing program.

12. Encourage CAAs to use CSBG funds to conduct more self-employment training and self-sufficiency programs.

13. Work with the CAA network to assist them in obtaining/creating subsidiary entities that generate income.

d. Coordination of the State's Consolidated Plan Housing Goals with the State Anti-Poverty Programs

The State's Consolidated Plan goals for producing and preserving affordable housing are built around the six major priorities of underserved populations needing affordable housing, rental assistance and or services. Here are some examples of how housing and anti-poverty programs will be coordinated to reduce the number of poverty level families, taking into account factors over which the State has control:

1. IHDA will continue to work with CAAs which have been designated as Community Housing Development Organizations (CHDOs) under its HOME Program that need capacity building assistance or that have proven abilities to administer single-family rehabilitation, homebuyer assistance, and small rental property programs for low-moderate income households. It will also work with more experienced CHDOs (CAAs) on permanent housing for the homeless through its Affordable Housing Trust Fund, and other programs.

2. IHDA will continue to coordinate funding with IDHS' Supportive Services Program to ensure that the State maximizes its services funding of permanent housing projects for the homeless.

3. IHDA has previously provided listings of its properties to IDHS to use for referrals for Temporary Assistance to Needy Families (TANF) recipients at its network of local offices. It did the same with the one-stop employment and training centers. IHDA placed its property list on its website for easier public access. Around that time, IHDA worked with DCEO, CAAs and other interested parties to learn how to have landlords of affordable housing and prospective renters access the interagency housing locator database established in 2009. It is a web-based service, which provides property listing by geographic and other features, and can be found at: www.ILHousingSearch.org.

4. DCEO's Community Development Assistance Program (CDAP) also creates a significant number of jobs targeted to low-and moderate-income persons. Many local governments work with businesses to obtain referrals for these positions from local IDHS offices and Community Action Agencies. Education and employment are seen as major roads out of poverty, as is adequate, affordable housing.

5. IHDA, DCEO, and IDHS regularly contribute articles to the ICAA's Homeless Headlines newsletter, and frequently provide the association and its members with updates on available information on housing assistance and financing programs. CAAs are also represented on the OHCS Advisory Committee (Cook County CEDA, Shawnee Development Council, and Mid-Central Community Action). IHDA has also jointly and regularly funded programs in the recent past targeted to CAA client households (Affordable Housing Trust Fund, CSBG, and Weatherization).

6. Temporary Assistance for Needy Families (TANF) - The Illinois Department of Human Services implemented the State's TANF program in July of 1997. The program was based on federal law and policies developed during the state's earlier experiments with welfare reform. Since 1997, Illinois' TANF plan has been modified several times. Among the notable changes are the addition of exemptions to the TANF 60-month time limit and the adoption of the Family Violence Option.

   Some of the implications for Illinois Families receiving TANF funds include: work requirements, where great emphasis is put on engaging TANF clients to work as soon as possible; income disregards, which disregards two-thirds of earned income when determining benefit levels; and personal responsibility, where clients must cooperate in establishing paternity and obtaining child support

An additional part of TANF is the Domestic Violence Exclusion. The Domestic Violence Exclusion went into effect in Illinois on July 1, 2002. It provides needed relief to domestic violence victims and their families as they struggle to break out of the cycle of violence. To qualify a person must: experience difficulty participating in work and training activities for at least 30 hours/week due to domestic violence; request to be excused from work and training activities because of a domestic violence problem; and proof of being a current or past victim of domestic violence.

(For more detailed information, please see the Housing/Homeless Needs Assessment Section and the Housing Market Analysis Section.)

7. Food Stamps - The Food Stamp program is a federally funded program administered through the Illinois Department of Human Services, providing help to purchase food for families and individuals in Illinois. Under the guidance of the U.S. Department of Agriculture, Food and Nutrition Service, Illinois makes this benefit available to low income households. When combined with the family's other income, food stamp benefits help a families purchase nutritionally adequate food items. Individuals do not have to receive other public assistance to receive food stamp benefits.

   In December 2006, 573,309 Food Stamp households were served in Illinois. This is an increase of 13,270 households, or 2.4% over the 560,039 households Illinois served in December 2005. DHS has made it a priority to expand outreach efforts to make Food Stamp benefits more accessible to the people who need assistance.

   By using a federal grant awarded to DHS from USDA, the Department was able to fund the development of a web application and an automated phone reapplication system, DHS will be able to reach more households and individuals. With the new web application, Illinois residents can apply on-line for cash, medical and food stamps and have their application electronically transmitted to the correct office for processing. The Phone Stamp project will allow working households to reapply to continue getting food stamps via a scripted automated phone system. The web application and phone re-application system was implemented in 2007.

   The Food and Nutrition Service asked DHS to partner with Northern Illinois Foodbank and America's Second Harvest to test a simple Food Stamp web application in food pantries. This innovative project, known as Express Stamps, reaches out to the under served population that visit food pantries but are not receiving Food Stamps. This innovative project started on October 23, 2006. As the majority of people visiting food pantries report that they do not receive food stamps, this outreach project seeks to determine if participation in the Food Stamp program can be increased. Express Stamps uses simplified policies and processes to meet the needs of people where they come for emergency food. The Express Stamps project is a collaborative effort with the Food and Nutrition Service (FNS), Northern Illinois Food Bank, Greater Chicago Food Depository, Feeding America and DHS. If the project is successful, Illinois' Express Stamps will serve as a model of Food Stamp outreach for the rest of the country.

   Express Stamps began with five food pantries in DuPage, Kane, Lake and Will Counties. Express Stamps is currently operating in 10 pantries in the 4 Project Counties. FNS has approved the expansion of Express Stamps into two pantries in Cook County. Concentrated performance management efforts have significantly improved the accuracy levels in administering benefits. This provides Illinois' citizens the correct Food Stamp benefits and ensures that the state not be subjected to financial penalties.

8. Emergency Shelter Grant Program (ESGP) - The Emergency Shelter Grant Program (ESGP) is designed to help improve the quality of existing emergency shelters for the homeless, to help make available additional emergency shelters, to help meet the cost of operating emergency shelters and to provide certain essential social services to homeless individuals in order to provide

access to not only safe and sanitary shelter, but also to the supportive services and other kinds of assistance needed to improve their situations. The program is also intended to restrict the increase of homelessness through the funding of preventive programs and activities.

The Department of Commerce and Economic Opportunity (DCEO) will allocate funds to units of general local government on behalf of not-for-profit organizations providing homeless assistance, and/or directly to not-for-profit organizations located outside the corporate limits of the City of Chicago and Cook County.

Emergency Shelter Grants Program funds may be used to implement one or more of the following activities:

- Rehabilitation, renovation or conversion of buildings for use as emergency shelters - These activities can include, but are not limited to, expenses for labor, materials, tools and other associated costs of building improvements such as the replacement of principal fixtures, installation of security or handicapped access devices, and alterations designed to improve energy efficiency.

- New or expanded essential services - These activities must be provided in connection with such direct services by the shelter as job training, substance abuse counseling, health and educational services, or mileage expenses related to the provision of shelter services.

- Homeless Prevention - These activities or programs must be designed to prevent the incidence of homelessness, such as short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices, security deposits or first month's rent, or other innovative programs and activities designed to prevent homelessness.

- Operation or maintenance expenses directly related to the operation of the shelter - These activities can include costs for the purchase of shelter supplies, equipment and furnishings, insurance premiums, utility payments, and overall maintenance costs such as minor repairs or painting. Additionally, a small percentage of ESGP funds may be used to pay staff costs related to the operation of the emergency shelter.

9. Low Income Home Energy Assistance Program (LIHEAP) – the Low Income Home Energy Assistance Program (LIHEAP) is designed to help eligible low-income households pay for winter energy services. The program also assists renters. If someone rents, and heat and/or electric is included in the rent, then their rent must be greater than 30% of their income in order to be eligible to receive benefits. The energy assistance program is geared to households with incomes up to 150% of the federal poverty guidelines.

   Benefits are provided directly to the household's gas or electric utility provider and emergency assistance to help disconnected households regain energy services. In 2008, the State of Illinois has provided over 326,000 households with LIHEAP financial assistance. There were 982,000 eligible households in the state.

10. Illinois Home Weatherization Assistance Program (IHWAP) – the Illinois Home Weatherization Assistance Program (IHWAP) helps low-income households improve their homes, reduce their energy consumption and lower their utility bills. According to HHS, roughly 5,200 households receive Weatherization assistance. Weatherization services are free to households that:
    - Are eligible for the Low Income Home Energy Assistance Program (LIHEAP);
    - Have an occupant receiving Supplemental Security Income (SSI), Aid to Aged, Blind or Disabled (AABD); or Temporary Assistance to Needy Families (TANF).

    Energy conservation measures are provided free of charge to eligible households:

- air sealing
- attic and wall insulation
- furnace repairs or replacements
- electric baseload reduction (lighting and refrigeration) and
- window and door work.

11. PHA – Section 8 Waitlist - In the past, public housing waiting lists have been used as an indicator of housing demand. In 2007, the Heartland Alliance reported there were 65,184 households on waiting lists for public housing across the state, and 52,969 on waiting lists for housing vouchers. These represent slight decreases from the numbers compiled for the 2005-2009 Consolidated Plan.

    Still, the trends detailed in the previous section on increased unemployment and foreclosures points to a growing demand for affordable housing. The fact that low income households outnumber the occupied units affordable to them is reflected in the fact that numbers of households with housing problems have increased across most income and household type categories (even in cases where rates of housing problems declined slightly). These trends suggest that gains made by the regular housing market in Illinois (with an 8.4% increase in total housing stock, only barely trailing gains in population, which grew 8.7%) are not slowing this demand.

    (For more detailed information, please see the Housing/Homeless Needs Assessment Section and the Housing Market Analysis Section.)

L. Fair Housing Activities

Analysis of Impediments to Fair Housing

As the lead agency for coordinating and developing the State's Consolidated Plan, IHDA issued a new ***State of Illinois***: ***Analysis of Fair Housing Impediments*** (AI) in 2009. While sections of the ***Analysis of Fair Housing Impediments*** had been updated annually in the Consolidated Plan since 1992, the last complete version of this comprehensive statewide report on fair housing issues dated from 1997. As goals and activities grew more focused and coordinated, IHDA expanded its Advisory Committee and State Agencies Housing Committee to include new members and regular discussion on fair housing matters. The updated AI has been a collaborative effort between the Illinois Housing Development Authority (IHDA), its funded consultant, the University of Illinois at Urbana-Champaign, School of Architecture, Building Research Council, housing professionals, advocates, and the work of various State agencies, including the Illinois Department of Commerce and Economic Opportunity (DCEO), the Illinois Department of Healthcare and Family Services (IDHFS), the Illinois Department of Human Services (IDHS) Bureaus of Homeless Services and Supportive Housing, Mental Health, and Developmental Disabilities, the Illinois Department of Financial and Professional Regulations (IDFPR) Divisions of Banking, and Insurance, and the Illinois Department of Human Rights (IDHR), the State's enforcement agency for fair housing anti-discrimination laws, including the Illinois Human Rights Act. IHDA surveyed its Office of Housing Coordination Services Advisory Committee and State Agencies Housing Committee memberships and organized meetings with federal, State, and local enforcement and regulatory agencies, funding agencies, advisory committees, and other groups to obtain their suggestions, recommendations, and related input on furthering fair housing in the State of Illinois. The updated AI was released in June, 2009, and is available on the IHDA website at www.ihda.org.

This updated report provides an analysis of the State of Illinois' efforts to eliminate discriminatory housing practices and further the purpose of the federal Fair Housing Act and the Illinois Human Rights Act. The 2009 Analysis of Impediments includes information on fair housing activities and includes HUD and IDHR complaint data collected over a ten year period, from 1997–2007. There is a detailed analysis of the completed fair housing survey of housing professionals, advocates, and agency officials. It includes a review of fair housing legislation since 1997, a timeline of Key Fair Housing Laws, and a final summation

of impediments to fair housing, along with the identification of strategies to address and affirmatively further fair housing in the State of Illinois.

A number of State agencies are involved with fair housing enforcement and/or administration of fair housing requirements. The table below contains a summary of fair housing activities of each State agency.

State Agency	Fair Housing Role
Illinois Department of Human Rights (IDHR)	Enforcement of Illinois Human Rights Act; accepts all types of complaints; provides technical assistance and training statewide; has HUD substantial equivalency status
Attorney General (AG) Civil Rights and Disability Rights Bureaus	Enforces Civil and Equal Rights Laws that prohibit housing discrimination and enforces the Illinois Environmental Barriers Act to ensure physical access to housing as defined by people with disabilities; and investigation of related complaints; also deals with mortgage and contract fraud cases
Illinois Housing Development Authority (IHDA)	Staffs the Governor's Housing Task Force; Review of IHDA-funded housing projects to ensure fair housing marketing and other affirmative measures; implementation of accessibility requirements in IHDA-funded housing projects; development of Affordable Housing; Coordination of State Analysis of Fair Housing Impediments; administration of HUD Section 8 Housing Choice Voucher Program (Project-Based), HOME, Affordable Housing Trust Fund, Low Income Housing Tax Credits, Rental Housing Support Program, and other housing assistance programs; referrals; coordinates State Consolidated Plan
Illinois Department of Commerce & Economic Opportunity (DCEO)	Administers State CDBG (Community Development Assistance Program) and HUD Section 8 Housing Choice Voucher Program; Review by DCEO of funded local governments for fair housing plans affirmatively furthering fair housing; providing technical assistance and training; funding of accessibility rehabilitation (CDAP/MARS); administers Emergency Shelter Grant Program
Illinois Department of Financial & Professional Regulation (IDFPR)	The Division of Banks and Real Estate has oversight of real estate brokers; state banks; appraiser, and mortgage lenders; houses and staffs the Mortgage Fraud Task Force and regulation of predatory lending. The Division of Insurance has oversight of insurance companies; reviews and investigates complaints; education of industry and consumers; and Foreclosure Intervention Program
Illinois Department of Public Health (IDPH)	Administers HUD Housing Opportunities for Persons with AIDS (HOPWA) and Lead-Based Paint Hazard Reduction Programs affirmatively furthering fair housing
Illinois Council on Development Disabilities (ICDD)	Works to build the capabilities of individuals, families, and communities, enabling each to become more self-sufficient through the Developmental Disabilities Assistance and Bill of Rights Act
Illinois Department on Aging (IDoA)	Helps older adults live independently in their own homes and communities; Staffs the Older Adult Services Advisory Committee, the Senior Helpline, the Elder Abuse and Prevention hotline, and Long-Term Care Ombudsman's office; administers Community Care Program and works with Area Agencies on Aging in complying with the Older Americans Act requirements and subsequent OAA services for older adults.
Illinois Department of Healthcare and Family Services(DHFS)	Lead Agency to implement Money Follows the Person Demonstration Grant; Partnership with IHDA, IDHS and IDoA to transition people from nursing facilities to reintegrate to community-based housing and services; Also operates the Supportive Living Facility Program under a Medicaid waiver
Illinois Department of Human Services (IDHS)	Provides supportive housing and services for persons with mental illness, persons with developmental disabilities, homeless and other special needs; operates Temporary Assistance to Needy Families Program; staffs Disabilities Services Advisory Committee operates a number of rehabilitation services, including Home Services Program

M. Institutional Structure

While the traditional functions and role of State agencies have remained fairly consistent, Governor Blagojevich issued an Executive Order on affordable housing. Issued on September 16, 2003, Executive Order No. 2003-18, which created the Illinois Housing Initiative which is designed to coordinate and streamline housing resources in order to prioritize the development of housing for certain underserved populations within the State of Illinois.

In 2006, the Illinois General Assembly felt it was necessary to codify the provisions of Executive Order 2003-18, which is now called the Comprehensive Housing Planning Act (PA 94-965), in order to accomplish the following:

- address the need to make available quality housing at various prices throughout the State;
- overcome a shortage of affordable housing;
- meet the need for safe, sanitary and accessible affordable housing and supportive services for people with disabilities;
- promote a full range of quality housing choices near jobs, transit and other amenities;
- meet the needs of constituencies that have been historically underserved and segregated due to barriers and trends in the existing housing market;
- facilitate the preservation of ownership of existing homes and rental housing in communities;
- create new housing opportunities and , where appropriate, promote mixed-income communities: and
- encourage development of State incentives for communities to create a mix of housing to meet the needs of current and future residents.

The Act also codified the creation of the task force (the "Task Force"), which was commissioned as part of Executive Order 2003-18 to carryout the Illinois Housing Initiative. The Task Force consists of thirty-seven members, sixteen of which represent various governmental agencies and/or offices, one of which represents the U.S. Department of Housing and Urban Development, one of which represents the U.S. Department of Agriculture, fourteen of which are appointed directly by the Governor based on their expertise in housing or housing-related areas, four of which are appointed by the four legislative majority and minority leaders and a representative from the Illinois Institute for Rural Affairs of Western Illinois University may also be appointed by the Governor. The Task Force is chaired by the Executive Director of the Illinois Housing Development Authority ("IHDA") and vice-chaired by a private sector representative appointed by the Governor of Illinois, as provided for under the Act.

The Task Force has been charged with developing an Annual Comprehensive Housing Plan (the "Annual Plan") for the State. The Plan must address the various underserved populations as identified in Section I of the Order and must also address: (1) goals for the number and type of housing units to be constructed; (2) funding recommendations; (3) recommended State action to promote affordable housing; and (4) suggestions and incentives for local governments to develop their own housing plans. The Plan must be completed by **January 1st** of each year and must be delivered to the Governor and Illinois General Assembly the first business day thereafter. On **April 1st** of each year, the Task Force must report to the Governor and General Assembly (the "Annual Report") on the progress made in the prior twelve months toward achieving the goals set out in the Plan. There is also an Interim Progress Report due on September 30th each year covering January 1 – June 30 of that calendar/program year.

THE EXECUTIVE COMMITTEE ACTS AS THE ADMINISTRATOR OF THE TASK FORCE AND PREPARES THE ANNUAL PLAN AND REPORT

The Act provides for an Executive Committee made up of thirteen members of the Task Force, including: Chair and Vice-Chair of the Task Force, the Governor's representative, the Governor's Office of Management and Budget representative, the Secretary of the Department of Human Services,

the Director of the Department of Commerce and Economic Opportunity, and seven housing experts as designated by the Governor (from among the HTF members).

The Executive Committee is charged with:

(1) overseeing and structuring the operation of the Task Force;
(2) creating subcommittees and working groups as needed
(3) ensuring adequate public input
(4) involving appropriate representatives from government and other housing related fields;
(5) coordinating and prioritizing the recommendations of the Task Force; and
(6) drafting the Annual Plan and Annual Report on behalf of the Task Force.

THE INTERAGENCY SUBCOMMITTEE IMPLEMENTS THE GOALS AND INITIATIVES SET OUT BY THE TASK FORCE IN THE ANNUAL PLAN

The Act also creates an Interagency Subcommittee consisting of the fifteen representatives from State agencies which serve on the Task Force ("State Agencies" or individually, "State Agency"), namely: the Executive Director of IHDA; the Secretaries of the Department of Human Services and Transportation; the Directors of the Department on Aging, Children and Family Services, Department of Commerce and Economic Opportunity, Financial and Professional Regulation, Healthcare and Family Services, Human Rights, Natural Resources, Public Health, and Veteran's Affairs; the Governor's Office representative; and a representative of the Governor's Office of Management and Budget. The Interagency Subcommittee is also chaired by the Executive Director of IHDA.

The primary function of the Interagency Subcommittee is to facilitate the allocation of available resources within their agencies to those priorities as set forth by the Task Force in the Annual Plan. This may include issuing a Notice of Funding Availability ("NOFA") or initiating some other funding process, as will be determined by the Interagency Subcommittee. Each State agency will then be responsible for obtaining the necessary approval for such funding from its appropriate governing body or board. Each year, the Interagency Subcommittee must identify and report to the Executive Committee all resources available to support the Initiative.

On October 1st of each year, the Interagency Subcommittee will report back to the Task Force and identify its progress in meeting the goals as outlined in the Annual Plan. This report will include a report by each individual State agency on their particular contribution to the process.

1. Public Institutions

The major functions and responsibilities of each State agency involved in housing, related support services, or regulatory duties are discussed under the Action Plan (see "Coordination Efforts"). The intergovernmental corporation and overall coordination of developing the State housing plan were also discussed at length in the "Summary of the Consolidated Plan Development Process" at the beginning of this document. This section gives further details by identifying the major Federal and State agencies and their housing-related programs and services and describing how they affect the implementation of the State housing strategy. Most of these programs are briefly discussed in the strategy itself; they are covered in more detail in IHDA's Resource Guide to Federal And State Housing Assistance Programs in Illinois (9/92), which is planned to be updated in 2005-2006**.**

They are as follows:

(1) Illinois Housing Development Authority (IHDA) - HOME Program; Illinois Affordable Housing Trust Fund; Low Income Housing Tax Credit Program; Illinois Homebuyer Program; Tax-Exempt Bonding; Risk-Sharing Program; MAP/FHA Insurance Program; Illinois Affordable Housing Tax Credit Program; Mortgage Credit Certificates (I-Loan Certificate Program); Tax-Exempt Financing Program; Rental Housing Support Program; Taxable Financing Program (Mortgage Participation Certificates); and others.

(2) Illinois Department of Commerce and Economic Opportunity (DCEO) - Energy Conservation and Home Repair Program; Low Income Energy Efficiency Programs; Community Development Assistance Program (CDAP); Emergency Shelter Grants Program; Community Services Block Grant (CSBG) Programs; Enterprise Zone Program; Workforce Investment Act Program; Multi-Family Energy Efficiency Program; Energy Conservation and Home Repair Program; Low-Income Energy Assistance Programs; Illinois Home Weatherization Assistance Program (IHWAP); Low Income Home Energy Assistance Program (LIHEAP); and others.

(3) Illinois Department of Human Services) - Emergency Food and Shelter Program; Assistance to the Homeless Fund; Crisis Assistance Program; Emergency Food Assistance Program; and Temporary Assistance to Needy Families (TANF) Program; Home Services Program; Independent Living Centers; Alcoholism and Substance Abuse Services; Residential Programs for Adults with Developmental Disabilities; Residential Programs for Adults with Mental Illnesses; Homeless Prevention Program; Domestic Violence Program; Supportive Housing Program; Shelter Plus Care; Homeless Prevention Program; Domestic Violence Program; Division of Mental Health Residential/Supported Housing Program Services and Support Service Programs; and several others

(4) United States Department of Housing and Urban Development (HUD) - CDBG, CDAP; MARS; HOME, and ESGP Programs; Homeless Assistance Grants; Supportive Housing Program; Shelter Plus Care; all PHA and Section 8 Programs; FHA mortgage insurance programs; Fair Housing Assistance Program (FHAP); Fair Housing Initiative Program (FHIP); Housing Counseling Program; Section 202 and 811 Programs; Community Outreach Partnership Centers (COPC) Grant; and several others.

(5) United States Department of Agriculture/Rural Development Office (Formerly Farmers Home Administration (FmHA)) - Section 502 Home Ownership Loan and Loan Guarantee Programs; Section 504 Home Repair Programs; Housing Preservation Section 533 Grants; Section 515 Rural Rental Housing Loans; Section 538 Rural Rental Housing Loan Guarantees Section 514 and 516 Migrant Labor Housing Program; Essential Community Facilities and others.

(6) Federal Home Loan Bank of Chicago (FHLB) - Affordable Housing Program; Community Investment Program.

(7) State Treasurer's Office - Targeted Initiatives Program; Finally Home Program; Opportunity Illinois: Community Development Loan Program; Opportunity Illinois: Consumer Loan Program for Illinoisans with Disabilities.

(8) Illinois Department of Children and Family Services (DCFS) - Norman Housing Advocacy and Cash Assistance Program; Housing Advocacy/Cash Assistance Program; Homeless Youth Services Program; Independent Living Program; Family Unification Program; Youth Housing Assistance; and others.

(9) Illinois Department of Health and Family Services (DHFS) - Supportive Living Facilities Program; and Money Follows the Person Program.

(10) Illinois Department on Aging (DoA) - Community Care Program; Community Social and Nutritional Services Program; Caregiver Program, Community Care in Residential Settings (CCRS).

(11) Illinois Department of Public Health (IDPH) – Residential Lead Based Paint Hazard Control Program; HIVCare Grant Program; HOPWA Program: Migrant Labor Camp Housing Program; others.

(12) Illinois Department of Human Rights (IDHR) - Fair Housing Assistance Program: HUD Substantially Equivalent Agency

(13) Illinois Department of Veteran Affairs (IDVA) - Transitional Housing for Veterans Program; others.

(14) Illinois Finance Authority (IFA) - Tax-Exempt Bonds for Affordable Housing; IFA Multifamily Housing Revenue Bond Program; IFA Single Family Mortgage Program.

Besides those agencies represented by Public Act 94-965 on the Illinois Housing Task Force Interagency Sub-Committee most of these Departments are also members of the State Agencies Housing Committee, which meets twice a year in joint meetings with the Advisory Council to discuss methods of improving coordination of programs and services, especially in regard to supportive housing. These agencies are also a crucial part of the Consolidated Plan development process, as they provide the Illinois Housing Development Authority with pertinent information on their programs and related housing efforts and issues affecting their client groups.

The Governor's Rural Affairs Council is a similar group of State and local officials and Non-Profit organizations which focuses on rural Illinois and its overall problems and concerns. Through its Consolidated Plan development process, IHDA also regularly shares statewide housing information with the Council for inclusion in its Annual Report to the Governor and Illinois General Assembly.

IHDA's Office of Housing Coordination Services provides overall coordination between State agencies, with statewide trade and membership organizations, regional and local agencies, and local governments. Its 40-member Advisory Committee is represented by these groups as well as non-profit organizations, realtors, developers, builders, and other private industry officials, and meets quarterly.

In Illinois, there are forty-eight CDBG Entitlement communities (plus the State-DCEO) that are responsible for either submitting their own local Consolidated Plan, or are covered by another local Consolidated Plan. As such, these local governments are not covered by the State Consolidated Plan, but are responsible for carrying out their own separate housing strategies. Likewise, local governments that are not Entitlements under CDBG but which apply for funding directly to HUD under other programs are responsible for submitting an abbreviated local Consolidated Plan which they would be responsible for carrying out. The State and HUD have held occasional workshops since 1992 with local Entitlement communities to discuss Consolidated Plan requirements and the availability of relevant information and resources from State agencies and other sources. As described in the previous Regulatory Barriers section, the relationship between the State and local governments in Illinois is clearly defined in the State Constitution. Those municipalities in Illinois which have Home Rule status (189 municipal units, plus Cook County) have liberal powers. There is a strong sense in Illinois that these powers should not be weakened by the development generally of State regulation. As such, the State Consolidated Plan does not mandate action at the local level; rather the State Consolidated Plan indicates its support for applications by other entities, such as local governments and non-profit and for-profit organizations. For various federal programs administered at the State level (such as CDBG, HOME, and Emergency Shelter Grants), local governments are eligible applicants and can act as sub recipients of funding. To this end, local governments that are covered by the State Consolidated Plan (those that do not have to do a local or abbreviated Consolidated Plan) and which receive funds under the State (CDBG, HOME, and Emergency Shelter Grants) formula grant programs are assisting the State in carrying out its strategy.

OHCS coordinates other activities with local governments and agencies primarily through statewide associations and local meetings. Presentations of meetings and provision of newsletter articles have

been given to the Illinois Municipal League, Illinois Association of Regional Councils, Illinois Association of Housing Authorities, and the Illinois Chapter of the National Association of Housing and Redevelopment Officials (NAHRO), among others. Finally, local governments are routinely invited to attend major program-related workshops by IHDA and DCEO. IHDA also works closely with regional chapters of these larger organizations, such as the Metropolitan Mayors Caucus of the Illinois Municipal League.

2. Nonprofit Organizations

The State of Illinois has worked regularly with statewide groups representing non-profit housing and social services agencies (e.g., Housing Action Illinois (formerly the Statewide Housing Action Coalition) and the Illinois Community Action Association). These groups represent organizations that administer federal and state housing assistance programs at the local level (e.g., CDAP, 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 of the State 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 their 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. In Chicago, there is a wealth of such organizations, as witnessed by the existence of such coordinating memberships and advocacy organizations like the Chicago Rehabilitation Network. There are also major non-profit lending institutions in Chicago that primarily focus on the City and the metropolitan area as their primary funding jurisdiction. Examples of these are the Community Investment Corporation, the Illinois Facilities Fund (statewide since 1997), the Chicago Local Initiatives Support Corporation (LISC), and the Corporation for Supportive Housing (also now statewide). Their programs are more fully described in the Other Resources section under "Private Resources." The City of Chicago also has a wealth of non-profit community-based organizations and community development corporations (as well as certified development companies formed for the Small Business Administration's Section 504 loan debenture program). The Chicago metropolitan area also has a number of civic organizations supported by private and philanthropic resources which have major interests in regional housing and related issues. These include Metropolitan Planning Council (MPC), Business and Professional People for the Public Interest (BPI), Chicago Metropolis 2020, and others.

Outside the Chicago area, however, there is a relative lack of experienced non-profit groups that have successfully carried out housing development projects. Many of the 36 community action agencies and 23 regional planning commissions/regional councils of governments in Illinois have provided grant and loan application preparation and related technical assistance services to localities or other groups for housing and related assistance, but few have actually developed, owned, and managed housing. Many are extremely adept at the delivery of social services programs, but are relatively new to real estate development financing. Many of these agencies have very limited staff sizes. If their expertise is in basically one or two staff persons, it disappears when that/those staff leave for other employment, a particularly common problem in rural areas and smaller cities. Ongoing funding for staff to carry out these activities is also problematic, as most of these agencies operate and pay salaries based on administrative funds or developer fees received through various federal and State grants.

An example of this relative lack of separate housing non-profits (especially outside of Chicago and in the downstate area) can be seen through the State HOME Program. Under HOME, a minimum of 15% of annual grant funds must be set aside for qualified community housing development organizations (CHDO's). As of August 13, 2009, the following list depicts those that have been designated as qualifying as a CHDO by the Illinois Housing Development Authority:

BCMW Community Services - Centralia
Carver Community Action Agency - Galesburg

CEDA NW - Arlington Heights
CEFS Economic Opportunity Corp. - Effingham
East Central Illinois Community Action Program - Danville
Evanston Housing Coalition - Evanston
Housing Continuum, Inc. - Geneva
Interfaith Housing Development Corporation - Evanston
Joseph Corporation - Aurora
Kankakee NHS - Kankakee
Little Egypt Housing Development Corporation - Cairo
McHenry County Community Homes, Inc. - McHenry
Mid-Central Community Action Agency - Bloomington
Northwestern Illinois Community Action Agency - Freeport
Project NOW - Rock Island
Rock Island Economic Growth Corporation - Rock Island
Settlers' Housing Service, Inc. - Oak Park
Shawnee Development Council - Karnak
Tri-County Opportunities Council - Rock Falls
Wabash Area Development, Inc. - Enfield
Western Egyptian Economic Opportunity Council - Steeleville
Western Illinois Regional Council - CAA - Macomb

Of these 22 CHDOs, well over half (13) are existing community action agencies or subsidiary-type organizations. That is not meant to be critical, but only to be an observation on the lack of other non-profit housing organizations in these areas. It should also be noted that (ICAA) established a statewide housing community development corporation in 2000, and it provides a variety of capacity-building and technical assistance, and housing development services to members CAAs, especially in rural Illinois.

The IAHTC Program was also authorized in 2001, thereby creating a State donations tax credit by nonprofits. As corporate investors receive a 50% credit on each dollar invested, this is proving to be a unique and accessible resource to nonprofits for developing a variety of affordable housing projects.

Finally, IHDA has had some recent success in working with the nonprofit subsidiaries of PHAs in developing affordable housing projects. This is an area of high potential, as all 110 PHAs are empowered to form such organizations to develop and manage affordable housing. Nonprofit (versus public) status also gives them access to programs like the LIHTC program, which they cannot access as a public body.

3. Private Industry

The obvious 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, substantially affects the housing industry. The Illinois Housing Development Authority in particular has made efforts to ensure that representatives of these private sector groups are included in its advisory groups, in particular the OHCS Advisory Committee. Examples of organizations represented on the committee are: the Illinois Association of Realtors, the Illinois Bankers Association, the Life Services Network; the Rural Rental Housing Association of Illinois, the Development Services Group, the Professional Development Group; 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 were passed in the last 30 years to require specific actions and practices to be carried out by federally insured lenders. The major laws passed were 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 of the Federal Home Loan Banks (FHLBs). The latter program requires a contribution of 6% of the previous year's net income of each bank to be used for this program in 1994, and at least 10% for 1995 and subsequent years. 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.

More recently, the National Housing Trust Fund was authorized to be created under the Housing and Economic Recovery Act (HERA) of 2008. While originally designed to be funded similar to the AHP from Fannie Mae and Freddie Mac, the lack of current significant profitability needed to meet its administration – requested $1 billion appropriation has caused Congressional leaders to search elsewhere, including the Troubled Assets Recovery Program (TARP). HUD is drafting the interim rules this fall (2009), and it is included thus far in HUD's FY 2010 budget.

Housing and small business financing were obvious areas that could be readily improved. Through funding from DCEO and the efforts of local lending institutions and economic development professionals, a number of community development corporations have been formed since 1980. Some are non-profit and some are for-profit, but all of them were originated by banks. These CDC's can provide financing for housing development projects, and frequently combine their bank-provided funds with other federal, State, or locally funded projects to form public-private partnerships.

The Illinois Association of Realtors (IAR) and Homebuilders Association of Illinois (HBAI) (and their local and regional chapters) have had a longstanding association with IHDA through its Illinois Homebuyer (mortgage revenue bond) program. IHDA has also worked closely with IAR and its nonprofit subsidiary, the Partnership for Homeownership, on both the Rural Housing Initiative (76 counties) and a Live Near Work Program (in Quincy).

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 underserved communities. CDFIs fill market niches that financial institutions are not well-positioned to serve, and include such diverse institutions as community development banks, credit union funds, venture capital funds, and micro-enterprise funds. The CDFI represents a new approach to community revitalization that leverages substantial private and local resources and promotes self-sustaining CDFI organizations.

As of August 2009, approximately 52 organizations are "certified" as CDFIs, a pre-requisite that must be met for such an organization to apply for CDFI funds. These groups are listed in the following table.

CDFI Name	**Address**	**Phone**
ACCION Chicago	1618 W. 18th St., Suite 200, Chicago, IL 60608-2836	(312) 943-3443
Austin/West Garfield Credit Union	4909 W. Division St., Suite 100, Chicago, IL 60651-3161	(773) 287-2943
CEDA Community Development Fund	208 S. LaSalle St., Suite 1900, Chicago, IL 60604-1001	(312) 795-8980
Chicago Community Loan Fund	29 E. Madison St., Suite 1700, Chicago, IL 60602-4415	(312) 252-0440
Chicago Community Ventures	700 N. Sacramento, Suite 130, Chicago, IL 60612	(773) 822-0320
Citizens Bank and Trust	5700 N. Central Ave., Chicago, IL 60646-6410	(773) 763-6200
Community Bank of Lawndale	1111 S. Homan Ave., Chicago, IL 60624-4398	(773) 533-6900
Community Investment Corporation	222 S. Riverside Plaza, Suite 2200, Chicago, IL 60605-5101	(312) 258-0070
Connections for Community	C/o Center for Neighborhood Technology 2125,	(773) 278-4800

CDFI Name	Address	Phone
Ownership	Chicago, IL 60647-5415	
FBA Bancorp, Inc.	1715 W. 47th St., Chicago, IL 60609	(773) 523-3145
First Bank of America, S.S.B.	1715 W. 47th St., Chicago, IL 60609	(773) 523-3145
Greater North Pulaski Local Development Corporation	4054 W. North Ave., Chicago, IL 60639-5223	(773) 384-7074
Illinois Facilities Fund	1 N. LaSalle, Suite 700, Chicago, IL 60606-3902	(312) 629-0060
Illinois Service Federal Savings and Loan Association	4619 S. Martin Luther King, Jr. Dr., Chicago, IL 60653	(773) 624-2000
Latino Economic Development Assistance Corporation	325 N. Wells St., 8th Floor, Chicago, IL 60610-4705	(312) 443-1360
Mayan Financial, Inc.	2138 N. Wayne Ave., Chicago, IL 60614	(312) 915-0592
NAB Bank	222 W. Cermak Rd., Chicago, IL 60616-1997	(201) 868-3973
National Community Investment Fund	2230 S. Michigan Ave., Suite 200, Chicago, IL 60616-2103	(312) 881-5851
Neighborhood Housing Services of Chicago, Inc.	1279 N. Milwaukee Ave., 5th Floor, Chicago, IL 60622	(773) 329-4010
Neighborhood Lending Services, Inc.	747 N. May St. Chicago, IL 60622-5854	(312) 491-5101
New Asia Bancorp, Inc.	NAB Bank, 222 W. Cermak Rd., Chicago, IL 60616-1997	(201) 868-3973
Nonprofit Financial Center	29 E. Madison, Suite 1700, Chicago IL 60602	(312) 252-0420
North Side Community Federal Credit Union	1011 W. Lawrence, Chicago, IL 60640	(773) 769-5800 ext. 227
Pacific Global Bank	2323 S. Wentworth Ave., Chicago, IL 60616-2013	(312) 225-2323 ext. 222
Pan American Bank	2627 W. Cermak Rd., Chicago, IL 60608	(773) 254-9700
Partners in Community Investment	1525 E. 53rd St., Suite 504, Chicago, IL 60615	(773) 493-0102
Sable Bancshares, Inc.	1111 S. Homan Ave., Chicago, IL 60624	(312) 399-7599
Seaway National Bank of Chicago	645 E. 87th St., Chicago, IL 60619-6183	(773) 602-4153
ShoreBank	7054 S. Jeffery Blvd., Chicago, IL 60649-2095	(773) 420-4719
ShoreBank Corporation	7054 S. Jeffery Blvd., Chicago, IL 60649-2096	(773) 420-4960
West Cook Community Development Corporation	47 W. Polk St., Suite 100-160, Chicago, IL 60605-2000	(708) 450-9240
Women's Self-Employment Project (WSEP)	11 S. LaSalle, Suite 1850, Chicago, IL 60603	(312) 606-8255
Neighborhood and Family Investment Fund	16333 S. Halsted St., Harvey, IL 60426-5918	(708) 333-1471
East Bluff Neighborhood Housing Services, Inc.	1839 N. Wisconsin Ave., Peoria, IL 61603	(309) 685-3066
Illinois Ventures for Community Action	P.O. Box 9285, Springfield, IL 62791-9285	(217) 522-4553
IBC Bancorp, Inc.	1860 N. Mannheim Rd., Stone Park, IL 60165-1020	(773) 769-2899
IBC Community Development Corporation	1860 N. Mannheim Rd., Stone Park, IL 60165-1020	(773) 769-2899
International Bank of Chicago	1860 N. Mannheim Rd., Stone Park, IL 60165-1020	(773) 769-2899
South Side Community Federal Credit Union	5401 S. Wentworth Ave., Ste. 25, Chicago, IL 60609	(773) 548-5500
The Affordable Housing Corporation of Lake County	3701 W. Grand Avenue, Grand, IL 60031	(847) 263-7478
International Bank of Chicago	5069 N. Broadway, Chicago, IL 60640	(773) 769-2899
Pullman Bank and Trust (Park	801 N. Clark St., Chicago, IL 60610	(312) 664-5200

CDFI Name	Address	Phone
National Bank)		
AMCORE Bank	501 7th Avenue, Rockford, IL 61104	(815) 961-7782
American Metro Bank	4878 N. Broadway Ave., Chicago, IL 60640	(773) 769-6868
Mutual Bank (United Central Bank)	16540 S. Halsted St., Harvey, IL 60426	(708) 339-2900
Pacific Global Bank	2323 S. Wentworth Ave., Chicago, IL 60616	(312) 225-2323
Premier Bank	1210 Central Ave., Wilmette, IL 60091	(847) 920-1400
Highland Community Bank	1800 W. 87th St., Chicago, IL 60620	(773) 686-7965
SBK New Markets Fund, Inc. (Shore Bank)	7054 S. Jeffery Blvd., Chicago, IL 60649-2096	(773) 420-4960
The Valued Advisor Fund, LLC	205 N. Michigan Ave., Chicago, IL 60601	(312) 729-8000
Chicago Development Fund	121 N. LaSalle St., Ste. 1000, Chicago, IL 60602	(312) 742-0630
Urban Development Fund, LLC (Aries Capital, LLC)	520 W. Erie St., Ste. 300 S, Chicago, IL 60654	(312) 642-0100

Through FA awards, the Fund invests in certified CDFIs that demonstrate they have the financial and managerial capacity to: provide affordable and appropriate financial products and services that positively impact their communities; be viable financial institutions; and use and leverage CDFI Fund dollars effectively.

FA awards are made in the form of equity investments, loans, deposits, or grants, and must be matched, dollar for dollar, by the applicant with funds of the same type from non-federal sources. FA awards enable CDFIs to leverage private capital to respond to demand for affordable financial products and services in economically distressed markets and by low-income families. CDFIs respond to this demand through the provision of loans, investments, training, technical assistance and basic financial services such as checking or savings accounts. Based on data supplied by CDFIs required to report to the Fund, it is estimated that CDFIs leverage their FA awards with other dollars by an average of 20:1.

Applicants may request a maximum $2,000,000 award under the FA Program to be used as financing capital, loan loss reserves, capital reserves, or operations.

Below is the funding for Illinois-based CDFI lenders for the past 5 years:

2005

South Side Community Federal Credit Union	Chicago	$150,000

2006

Chicago Community Loan Fund	Chicago	$585,000
The Illinois Facilities Fund	Chicago	$585,000
South Side Community Federal Credit Union	Chicago	$150,000

2007

Chicago Community Loan Fund	Chicago	$585,000
The Illinois Facilities Fund	Chicago	$585,000
South Side Community Federal Credit Union	Chicago	$150,000

2008

Chicago Community Loan Fund	Chicago	$585,000
The Illinois Facilities Fund	Chicago	$585,000
South Side Community Federal Credit Union	Chicago	$150,000

2009

National Community Investment Fund	Chicago	$2,000,000

Technical Assistance (TA) grants allow certified CDFIs and established entities seeking to become certified CDFIs to build their capacity by acquiring prescribed types of products or services including technology (usually efficiency enhancing technology such as computers and loan management software), staff training, consulting services to acquire needed skills or services (such as a market analysis or lending policies and procedures), or staff time to conduct discrete, capacity-building activities (such as website development).

Applicants may request a maximum $100,000 award under the TA Program. All TA Awards are in the form of a grant and can be used for personnel costs, training, travel, professional service costs, materials, and equipment.

2007

Chicago Community Ventures	Chicago	$81,589
PGB Holdings, Inc	Chicago	$40,045

2009

Illinois Service Federal Savings and Loan Association	Chicago	$95,267
The Affordable Housing Corporation of Lake County	Gurnee	$99,315
The Affordable Housing Corporation of Lake County	Gurnee	$99,315

The Bank Enterprise Award (BEA) Program is also authorized to provide assistance to financial institutions to promote investments in CDFIs and to facilitate the availability of lending and other financial services in economically distressed communities. Through the BEA Program, the Fund recognizes the key role played by mainstream depository institutions—banks and thrifts—in promoting community revitalization through the provision of essential financial services, credit, and investment capital. The BEA Program complements the community development activities of banks and thrifts by providing financial incentives to expand investments in CDFIs and to increase lending, investment, and service activities within Economically Distressed Communities. Providing monetary awards for increasing community development activities leverages the Fund's dollars and puts more capital to work in Distressed Communities through the nation. The legislation that authorizes the BEA Program specifies that eligible applicants for the BEA Program must be depository institutions insured by the Federal Deposit Insurance Corporation (FDIC). For the FY 2009, an Applicant must be FDIC-insured as of December 31, 2008 to be eligible to participate. Here are the BEA recipients for the last five years:

2005

Citizens Bank and Trust	Chicago	$500,000
Cole Taylor Bank	Skokie	$78,000
Community Bank of Lawndale	Chicago	$500,000
Cosmopolitan Bank and Trust	Chicago	$30,000
First National Bank of Dieterich	Dieterich	$6,000
First National Bank of La Grange	La Grange	$15,000

International Bank of Chicago	Stone Park	$500,000
Lakeside Bank	Chicago	$30,000
National Bank of Commerce	Berkeley	$30,000
Oak Brook Bank	Oak Brook	$84,000
Park National Bank and Trust of Chicago	Chicago	$30,000
Regency Savings Bank, FSB	Oak Park	$30,000

2006

Citizens Bank and Trust	Chicago	$500,000
Community Bank of Lawndale	Chicago	$500,000
International Bank of Chicago	Stone Park	$500,000
NAB Bank	Chicago	$500,000
Pacific Global Bank	Chicago	$500,000
Pullman Bank and Trust	Chicago	$60,000

2007

AMCORE Bank	Rockford	$15,000
American Metro Bank	Chicago	$500,000
Citizens Bank and Trust	Chicago	$290,146
Community Bank of Lawndale	Chicago	$500,000
Mutual Bank	Naperville	$60,000
Pacific Global Bank	Chicago	$500,000
Premier Bank	Wilmette	$179,684
Seaway National Bank of Chicago	Chicago	$500,000

2008

American Metro Bank	Chicago	$675,000
Citizens Bank and Trust	Chicago	$675,000
Cole Taylor Bank	Skokie	$316,288
Community Bank of Lawndale	Chicago	$17,820
First National Bank of Dieterich	Dieterich	$6,000
Highland Community Bank	Chicago	$675,000
International Bank of Chicago	Stone Park	$675,000
Pacific Global Bank	Chicago	$675,000
Pan American Bank	Chicago	$596,534
Premier Bank	Wilmette	$476,109
Seaway National Bank of Chicago	Chicago	$675,000
ShoreBank	Chicago	$675,000

There is also another relatively new resource for community development financing. The New Markets Tax Credit (NMTC) Program permits taxpayers to receive a credit against Federal income taxes for making qualified equity investments in designated Community Development Entities (CDEs). Substantially all of the qualified equity investment must in turn be used by the CDE to provide investments in low-income communities. The credit provided to the investor totals 39% of the cost of the investment and is claimed over a seven-year credit allowance period. In each of the first three years, the investor receives a credit equal to five percent of the total amount paid for the stock or capital interest at the time of purchase. For the final four years, the value of the credit is six percent annually. Investors may not redeem their investments in CDEs prior to the conclusion of the seven-year period.

NMTCs are to be allocated annually by the CDFI Fund to CDEs under a competitive application process. These CDEs will then sell the credits to taxable investors in exchange for stock or a capital interest in the CDEs. To qualify as a CDE, an entiity must be a domestic corporation or partnership that: 1) has a mission of serving, or providing investment capital for, low-income communities or low-income persons; 2) maintains accountability to residents of low-income communities through their representation on a governing board of or advisory board to the entity; and 3) has been certified as a CDE by the CDFI Fund. The Fund is currently accepting applications from entities seeking CDE certification. Throughout the life of the NMTC Program, the Fund is authorized to allocate to CDEs the authority to issue to their investors up to the aggregate amount of $23 billion in equity as to which NMTCs can be claimed, including $1 billion of special allocation authority to be used for the recovery and redevelopment of the Gulf Opportunity Zone. To date, the Fund has made 364 awards totaling $19.5 billion in allocation authority.. The Fund released its annual NMTC Program Notice of Allocation Availability (NOAA) on January 22, 2009. The NOAA invites CDEs to compete for tax credit allocations in support of an aggregate amount of 2.0 billion in qualified equity investments in CDEs. Applications are due June 17, 2009.

In Illinois, the following CDEs have been allocated NMTCs:

2005

NAB Bank	Chicago	$5,000,000
The Valued Advisor Fund, LLC	Chicago	$50,000,000

2006

Chicago Development Fund	Chicago	$100,000,000
Urban Development Fund, LLC	Chicago	$60,000,000

2007

Urban Development Fund, LLC	Chicago	$60,000,000

2008

Community Reinvestment Fund New Markets	Chicago	$6,250,000
National Community Investment Fund	Chicago	$30,000,000
SBK New Markets Fund, Inc.	Chicago	$35,000,000
Urban Development Fund, LLC	Chicago	$65,000,000

N. Perceived Gaps/Planned Actions

Many of the perceived gaps have already been discussed in the prior section. The major areas of need (gaps) will be discussed here, along with actions to be undertaken to address those needs.

Due to limited experience of non-profits and other groups, in housing development financing, staff turnover, and other factors, there is an ongoing need for training and technical assistance of potential applicant and project sponsor staff al local housing organizations. More recent examples are in the making, as Housing Action Illinois (HAI, formerly Statewide Housing Action Coalition) and Illinois Community Action Association provide affordable housing training to nonprofit developers. The ongoing HOME-sponsored training for CHDOs by IHDA is another such example of training being provided. Application workshops, meetings with local groups, one-to-one technical assistance, project/contract management, grants management, inspections training and construction management are others. Each department or agency needs to determine what level of assistance is appropriate. Certain programs (e.g., CDAP, HOME, and the Trust Fund) also have limited technical assistance

funds available, and utilize these funds to contract with third parties to provide such services. Program Design and application manuals have been designed to make application for all three of HOME's single-family programs accessible for potential applicants. Implementation and compliance manuals assist the funded entities in meeting all necessary requirements in running their programs. Additional training on construction related issues have been provided annually as well. IHDA/OHCS hopes to coordinate other training made available by other HUD technical assistance contractors during the next reporting period. Finally, the Office of Housing Coordination Services publishes a Housing Activities Calendar each year in January which identifies key (known) training dates and locations for housing professionals. This calendar is located on the IHDA website and is updated on a regular basis.

There is an ongoing need to keep lending institutions, community organizations and state realtor/broker organizations updated on existing, modified, and new housing financing programs. These are done independently at the request of lenders, and at public forums hosted by the Federal Reserve Bank of Chicago, Illinois Association of Realtors.

Federal and State agencies need to comply with a number of statutes/laws and rules/regulations. At the same time, reviews are warranted occasionally to ensure that flexibility is used where appropriate, especially when coordinating funding between two or more public and/ or private sources. The streamlining of application review and approval/denial procedures is also a recognized need, but one that needs to be addressed along with the problem of incomplete applications or inadequate proposals. Demonstrated competent experience in implementing affordable housing projects will remain a major criterion in reviewing applicant capacity.

Non-profit organizations as well as public agencies very often do not have the financial resources or internal experience to adequately package an application or proposal. Besides the aforementioned technical assistance needed, many of these groups need pre-development loans or grants to cover start-up costs. Where allowable, reasonable, and feasible, non-profits and public agencies should also be allowed to include administrative costs in their funding request, via allowing a general administration portion as grant, a developer's fee at loan closing, or a contractor's fee during construction, whichever is appropriate. This has been done under the State HOME Program with CHDOs, and to a more limited degree with the Affordable Housing Trust Fund (e.g., with the Corporation for Supportive Housing, Chicago Community Loan Fund, etc). Also, the Illinois Community Action Development Corporation, a statewide housing CDC for CAAs is now operational and is providing development assistance or will as training to CAA staff for capacity-building and pre-development assistance. There is a need for a more comprehensive effort to identify and coordinate pre-development resources, both human and financial, to improve the capacity and ability of rural, first-time, non-profit, and smaller scope developers. Such assistance helps determine project feasibility earlier in the process, and provides greater accessibility to housing program resources to all applicants.

Examples of organized technical assistance/capacity building efforts underway include:

- CSH - Supportive Housing Institute – An ongoing localized training/capacity-building program to assist non-profit homeless shelter agencies to learn how to develop permanent supporting housing.
- Housing Action Illinois (HAI) – Ongoing HUD/CHDO training in housing development.
- IHDA – LIHTC Application workshops.

IHDA is also working to establish a feasible program for rural housing development to assist in local capacity-building.

As an example, there is also a need for better Federal-State coordination of technical assistance funding with HUD, contractors, funding agencies (including HUD, IHDA, USDA-Rural Development, and others), and applicants/ potential developers, especially non-profit organizations. Based on information provided by Illinois' HUD Office, the following technical assistance contractors were funded by specific areas between 1988-2008, to at least partially address Illinois-based technical assistance needs.

HOME	Dennison Associates
CHDO	Housing Action of Illinois TDA, Inc.
HOMELESS	Illinois Association of Community Action Agencies Dennison Associates TDA, Inc.

It would be advantageous to develop a statewide technical assistance plan, especially for capacity building, to ensure that there are qualified non-profit applicants and public agencies in all areas needing affordable housing. This would make further consideration of pre-development funding more financially feasible.

There is a need for more structured public-private partnerships outside of metropolitan Chicago, similar to Neighborhood Housing Services and Community Investment Corporation. The Illinois Facilities Fund has had a downstate resource for a number of years, but just recently (2003) became active in providing single and multi-family housing finally to non-profit developers. This is certainly welcomed. Additional efforts were undertaken by the State in 2008 to work with lenders, realtors, non-profits, investors, and public agencies to examine other partnership opportunities.

O. Coordination

Public Act 94-965, the Comprehensive Housing Planning Act, created and codified the Illinois Comprehensive Housing Initiative. Besides a 37-member Housing Task (and thirteen-member Executive Committee from among those same persons), it also created an Interagency Subcommittee consisting of the fifteen representatives from State agencies, namely the Executive Director of IHDA, the Secretaries of the Department of Human Services and Transportation, the Directors of the State Departments of Aging, Children and Family Services, Commerce and Economic Opportunity, Financial and Professional Regulation, Healthcare and Family Services, Human Rights, Natural Resources, Public Health, and Veteran's Affairs; the Director of the Environmental Protection Agency; Governor's Office representative; and a Governor's Office of Management and Budget represenatative. The Interagency Subcommittee is also chaired by the Executive Director of IHDA.

The primary function of the Interagency Subcommittee is to facilitate the allocation of available resources within their agencies to those priorities as set forth by the Task Force in the Annual Plan. This may include issuing a Notice of Funding Availability ("NOFA") or initiating an alternative funding process, as will be determined by the Interagency Subcommittee. Each State agency will then be responsible for obtaining the necessary approval for such funding from its appropriate governing body, board, or Executive Director. Each year, the Interagency Subcommittee must identify and report to the Executive committee on all resources available to support the Initiative before October 1st.

The following information is also included in the Act:

(a) The Illinois Housing Initiative is extended for the period from the effective date of the original Order issued September 16, 2003) until June 30, 2016. The purpose of the Initiative is to coordinate and streamline the allocation of available housing and supportive housing resources to make it more feasible to prioritize the development of housing for underserved populations in accordance with the Annual Comprehensive Housing Plan.
(b) The Act directs the Interagency Subcommittee to implement the Initiative by prioritizing the allocation of its resources to those priorities set forth by the Task Force in the Annual Comprehensive Housing Plan. The Interagency Subcommittee shall determine a process to

coordinate resources and funding allocations. This plan is due to the Governor and the Illinois General Assembly by January 1st each year.

The State also continues to meet with the following two major advisory bodies:

Office of Housing Coordination Services (OHCS) Advisory Committee – This is an advisory group to OHCS established in February of 1992 in response to a recommendation made in the Governor's Housing Conference-Final Report. The State has an ongoing objective to keep the Committee's membership geographically and organizationally representative of the State and its housing needs, and to cover a wide audience of program participants. 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 recommend policy, now to the Illinois Housing Task Force. OHCS staff meets with this group of thirty-eight (38) public and private-sector housing practitioners and advocates on a quarterly basis. (See Citizen Participation Chapter for further details)

State Agencies Housing Committee – This group consists of twenty (20) representatives from various State agencies, bureaus, and offices that administer some type of funding program, support service, or regulatory process regarding housing. The Governor's Office's Office of Management and Budget and the Governor's Rural Affairs Council are also represented. The Committee meets every two (2) months to encourage coordination among State programs. Strong working relationships have developed between IHDA and several agencies, especially regarding the provision of program performance information, needs assessments, and inventory data for special populations for the Consolidated Plan, as well as joint funding and referral agreements between IHDA and a number of those State agencies. Consultation with the State social service agencies also provides a forum for obtaining information on the housing needs of the elderly, children, persons with disabilities and homeless persons. (See Citizen Participation Chapter for additional information).

Other methods of enhancing coordination in this area that worked effectively were:

- IHDA membership and participation on relevant committees (e.g., IDPH Assisted Living and Shared Housing Advisory Board, MFP Housing Committee, Illinois Disabilities Services Advisory Committee, Governor's Rural Affairs Council, NAHRO, Lead Safe Housing Advisory Committee, Rural Partners, and others.
- Provision of affordable housing articles and notices to trade associations and advocacy groups for their newsletters.
- Workshops and seminars on the Consolidated Plan, available housing resources, application preparation, and related topics. IHDA plans to host workshops on accessing IHDA funds, tax credits, housing non-profit formation and development, accessible housing, and other relevant topics in 2005-2009.

IHDA continues to speak/participate regularly at statewide and regional housing conferences and workshops as invited to update various groups on IHDA programs and policies.

P. Low-Income Housing Tax Credits

This section pertains to Illinois' Qualified Allocation Plan (QAP) for the Low-Income Housing Tax Credit (LIHTC) Program. A new, 2010-2011 QAP is currently being drafted, and was not available at the time of the publication of the draft version of the 2010-2014 Consolidation Plan and 2010 Action Plan. A draft or final version of the 2010-2011 QAP will be added in here when the final 2010 -2014 Consolidated Plan and 2010 Action Plan is published.

Illinois' Rental Housing Support Program (RHSP) provides a new resource for rental housing support in the state. It increases the housing choices available to low-income families by making privately owned rental housing affordable to them. The RHSP does this by serving extremely low income (ELI) households at 30% of Area Median Income (AMI) or lower, with half of the funds targeted to households at or below 15% of AMI. The source of these funds is a ten dollar recording fee on recording residential real estate documents. At least 10 percent of RHSP funds collected annually will be allocated to newly available housing units, as long-term operating support (LTOS) to the developers of projects that provide new units affordable to extremely-low and Severely low income households. The LTOS program can be utilized in LIHTC-assisted projects to ensure affordability to households with extremely low incomes.

Q. State's Role in Public Housing

Especially with the passage of the Quality Housing and Work Responsibility Act (QHWRA) of 1998, States have now had a more pronounced role in working with local public housing authorities. Here is a description of the existing environment in Illinois as well as a listing of other efforts being made to help address public housing needs at the State level:

A. Management

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 major role in encouraging residents of public housing to become more involved in the management of public housing. However, according to the Illinois Association of Housing Authorities, 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.

B. Homeownership

Likewise, 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 IHDA/OHCS housing information clearinghouse, including housing authorities that may be establishing homeownership programs through their Agency Plans. It does plan to participate in homeownership efforts that are part of larger PHA redevelopment (e.g. HOPE VI) and family self-sufficiency efforts.

C. Planning and Coordination Activities

1. For the last ten years, the Consolidated Plan-Action Plan and the Annual Performance Report, documents have been sent in a special mailing to all public housing authorities (PHAs) in Illinois. PHAs are now part of the regular distribution process for Consolidated Plan documents and notices.

2. PHAs are also specifically sent a mailing inviting them to attend the public hearings on the Consolidated Plan.

3. IHDA's Office of Housing Coordination Services (OHCS) provided, and will continue to provide Consolidated Plan/CHAS data to PHAs from its updated 2010-2014 Consolidated Plan released in September of 2009, and available on the IHDA website. OHCS also forwards print copies of the data to PHAs upon request.. Additional Public housing inventory statistics are included in the Housing Market Analysis Section of the 2010-2014 Consolidated Plan as well.

4. 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 which are not covered by a local Consolidated Plan) in 1999. To facilitate better communications, a September 2, 1999 memo was sent out to all PHAs to explain the State's process, and even included IHDA's internal review forms. A similar, updated memo was sent out to all PHAs in 2001 and 2003. IHDA also kept the Illinois Association of Housing Authorities (IAHA) and the Illinois Chapter of the National Association of Housing and Redevelopment Officials (NAHRO) informed of these new procedures by attending targeted meetings of these organizations to make presentations and answer questions about the process to/from PHA officials. Under new HUD procedures, non-entitlement PHAs are still required to obtain this State certification.

5. IHDA will benefit from reviewing the Agency Plans by obtaining information on PHA waiting lists (for both public housing and Section 8 rental assistance) and planned redevelopment activities (e.g. HOPE VI, mixed-income developments, or otherwise). These assist IHDA in both its future site and market studies and in future program planning. IHDA also works with a number of PHAs on converting Housing Choice Vouchers to Project-Based Assistance, especially under the Low Income Housing Tax Credit Program.

6. Due to increased emphasis on further meeting the housing needs of identified, underserved populations, the State (primarily through IHDA) plans to continue expansion of its funding activities with public housing authorities and their non-profit subsidiaries.

7. IHDA will continue with work begun in recent years with PHAs and their non-profit subsidiaries to do both preservation and single-family new construction for both rental housing and homeownership, as well as HOPE VI and other mixed finance projects.

D. Troubled Public Housing Authorities

Per HUD's determination, no PHAs in Illinois are designated troubled as of 9/3/2009 within the State's Consolidated Plan Jurisdiction. IHDA will provide outreach to any troubled PHAs upon local request and will be available to meet with PHA officials to discuss areas where it may be able to provide technical assistance to assist in improving operations to remove this classification.

Other relevant State agencies, especially the Department of Commerce and Economic Opportunity and the Department of Human Services, will be invited to participate in a comprehensive team technical assistance effort as warranted. IHDA also reserves the right to potentially invite other PHAs (e.g., high performers) and other technical assistance providers as an option to reaching the same goal of getting the "troubled" designation removed. Specific financial assistance under any of the four Consolidated Plan formula grant programs will currently be considered as any other application competing for limited funds, unless appropriate State agencies deem otherwise and have the latitude or flexibility to consider such funding on a prioritized basis under the current Consolidated Plan and the program's guidelines. All other eligible financial resources and programs will also be reviewed and evaluated as part of the overall technical assistance effort.

E Technical Assistance

IHDA will continue to work with PHAs on an as-needed basis to help address their needs for accessing housing, technical, and financial assistance resources. Recent examples have included the following: a planned PHA workshop on the formation and development of housing non-profits, assistance in referrals for obtaining local PHA market studies, supportive housing workshops, referrals to other funding sources for operations (e.g. Illinois Facilities Fund), State letters of support for HOPE VI applications and similar efforts.

Appendix IV-A

Community Action Agency Directory

From ICAA Illinois Community Action Association

BCMW Community Services, Inc.
909 E. Rexford, P.O. Box 729
Centralia, IL 62801-0729
Keith O. Brown, Executive Director
Telephone: (618) 532-7388
Fax: (618) 532-0204
www.bcmw.info
Service Area: Bond, Clinton, Marion, Washington Counties

Carver Community Action Agency
P.O. Box 28, 235 E. Main St.
Galesburg, IL 61402
Jeannie Shelton, Chief Executive Officer
Telephone: (309) 342-0158
Fax: (309) 342-8179
Service Area: Knox County

C.E.F.S. Economic Opportunity Corporation
1805 S. Banker, P.O. Box 928
Effingham, IL 62401-0928
Paul White, Executive Director
Telephone: (217) 342-2193
TDD: (217) 342-2212
Fax: (217) 342-4701
Web: www.cefseoc.org
Service Area: Christian, Clay, Effingham, Fayette, Montgomery, Moultrie and Shelby Counties

Central Illinois Economic Development Corporation
1800 W. Fifth St. Road
Lincoln, IL 62656
Jane Poertner, Executive Director
Telephone: (217) 732-2159
Fax: (217) 735-1753
Service Area: DeWitt, Fulton, Logan, Mason, Menard and Piatt Counties

Champaign County Regional Planning Commission
1776 E. Washington, P.O. Box 17760
Urbana, IL 61803
John Dimit, Executive Director
Telephone: (217) 328-3313
Fax: (217) 328-2426

www.ccrpc.org
Service Area: Champaign County

Chicago Department of Human Services
1615 West Chicago Avenue, 3rd Floor
Chicago, IL 60622
Carmelo Vargas, Commissioner
Telephone: (312) 746-8545
Fax: (312) 746-8973
www.cityofchicago.org/HumanServices
Service Area: City of Chicago

Coalition of Citizens with Disabilities in Illinois
300 E. Monroe, Suite 100
Springfield, IL 62701
Vicky Wilson, Executive Director
Telephone: (217) 522-7016
(800) 433-8848
Fax: (217) 522-7024
www.ccidionline.org
Service Area: Statewide

Community Action Partnership of Lake County
106 S. Sheridan Road
Waukegan, IL 60085
Mary Lockhart-White, Executive Director
Telephone: (847) 406-2280
Fax: (847) 625-6434
Service Area: Lake County

Community Contacts, Inc.
1035 E. State St.
Geneva, IL 60134
Susan Wohl, Executive Director
Telephone: (630) 232-7600
Fax: (630) 232-1467
www.cc-hci.org
Service Area: DeKalb and Kane counties

Community & Economic Development Association of Cook County, Inc.
208 S. LaSalle St., Suite 1900
Chicago, IL 60604
Robert L. Wharton, President/CEO
Telephone: (312) 795-8844
Fax: (312) 795-1034
Service Area: Suburban Cook County, City of Chicago

Crosswalk Community Action Agency
410 W. Main
West Frankfort, IL 62896
Debra Jackanicz, Executive Director
Telephone: (618) 937-3581
Fax: (618) 937-3583
Service Area: Franklin, Jackson, Jefferson & Williamson Counties

Decatur-Macon County Opportunities Corporation
1122 E. Marietta St.
Decatur, IL 62521
Gail Evans, Executive Director
Telephone: (217) 428-0155
Fax: (217) 428-0169
Service Area: Macon County

DeKalb County Community Services Department
2550 N. Annie Glidden Road
DeKalb, IL 60115
Mary Olson, Executive Director
Telephone: (815) 758-3910
Fax: (815) 758-3407
www.dekalbcounty.org
Service Area: DeKalb County

DuPage County Human Services
421 N. County Farm Road
Wheaton, IL 60187
Philip R. Smith, Administrator
Telephone: (630) 682-7000 or (800) 942-9412
Fax: (630) 682-7382
www.dupageco.org
Service Area: DuPage County

East Central Illinois Community Action Agency
56 N. Vermilion
Danville, IL 61834
Dwight A. Lucas, CEO
Telephone: (217) 443-2705
Fax: (217) 431-0725
www.comaction.org
Service Area: Ford, Iroquois and Vermilion Counties

Madison County Community Development
130 Hillsboro Ave.
Edwardsville, IL 62025

Cheryl Jouett, Executive Director
Telephone: (618) 692-6200, ext. 4386
Fax: (618) 692-7022
Service Area: Madison County

McHenry County Housing Authority
1108 N. Seminary Ave., P.O. Box 1109
Woodstock, IL 60098-1109
Ellen Sonntag, Executive Director
Telephone: (815) 338-7752
Fax: (815) 338-1217
Service Area: McHenry County

MCS Community Services
345 West State Street
Jacksonville, IL 62650
Danny Little, Executive Director
Telephone: (217) 243-9404
Fax: (217) 245-4159
www.morgancounty-il.com/mccs.shtm
Service Area: Morgan, Cass and Scott Counties

Mid Central Community Action, Inc.
923 E. Grove
Bloomington, IL 61701
John Burrill, Executive Director
Telephone: (309) 829-0691
Fax: (309) 828-8811
www.mccainc.org
Service Area: McLean and Livingston Counties

Northwestern Illinois Community Action Agency
103-109 N. Chicago Ave.
Freeport, IL 61032
Judith Eikstadt, Executive Director
Telephone: (815) 232-3141
Fax: (815) 232-3143
Service Area: Jo Daviess and Stephenson Counties

Embarras River Basin Agency
115 S. Kentucky, P.O. Box 307
Greenup, IL 62428-0307
Marsha Roll, Executive Director
Telephone: (217) 923-3113
Fax: (217) 923-5155
www.erbainc.org

Service Area: Clark, Coles, Crawford, Cumberland, Douglas, Edgar, Jasper, Lawrence and Richland Counties

Illinois Migrant Council
28 E. Jackson Blvd., Suite 1600
Chicago, IL 60604
Eloy Salazar, Executive Director
Telephone: (312) 663-1522
Fax: (312) 663-1994
www.illinoismigrant.org
Service Area: Statewide

Illinois Valley Economic Development Corporation (A Community Action Agency)
223 S. Macoupin St., P.O. Box 88
Gillespie, IL 62033-0088
Frank J. Schwab, Executive Director
Telephone: (217) 839-4431
Fax: (217) 839-3647
Service Area: Calhoun, Greene, Jersey, and Macoupin Counties

Kankakee County Community Services, Inc.
657 East Court Street, Suite 207
Kankakee, IL 60901
Vincent Clark, Executive Director
Telephone: (815) 933-7883
Fax: (815) 933-0635
www.kccsi-cap.org
Service Area: Kankakee County

Kendall-Grundy Community Action (A Unit of Kendall County Department of Health and Human Services)
500A Countryside Center
Yorkville, IL 60560
Cheryl Johnson, Executive Director
Telephone: (630) 553-9100
Fax: (630) 553-0167
Service Area: Grundy and Kendall Counties

Peoria Citizens Committee for Economic Opportunity, Inc.
711 W. McBean Street
Peoria, IL 61605
McFarland A. Bragg II, President/CEO
Telephone: (309) 671-3900
Fax: (309) 671-3913
www.pcceo.org
Service Area: Peoria County

Project NOW Community Action Agency, Inc.
418 19th St.
Rock Island, IL 61201
Lucinda Mohr, Executive Director
Telephone: (309) 793-6391
Fax: (309) 793-6352
www.projectnow.org
Service Area: Rock Island, Henry and Mercer Counties

Rockford Human Services Department
612 North Church
Rockford, IL 61103
George Davis, Executive Director
Telephone: (815) 987-5782
Fax: (815) 987-5762
http://ci.rockford.il.us/human/human.htm
Service Area: Boone and Winnebago Counties

Sangamon County Department of Community Resources
200 S. Ninth St., Room 311
Springfield, IL 62702
Colleen Lucas, Executive Director
Telephone: (217) 535-3120
Fax: (217) 535-3119
www.co.sangamon.il.us
Service Area: Sangamon County

Shawnee Development Council, Inc.
P.O. Box 298
Karnak, IL 62956
Cheryl Vanderford, Executive Director
Telephone: (618) 634-2201
Fax: (618) 634-9551
Service Area: Alexander, Hardin, Johnson, Massac, Pope, Pulaski and Union Counties

St. Clair County Intergovernmental Grants Department/Community Action Agency
No. 19 Public Square, Suite 200
Belleville, IL 62220-1624
Thelma Chalmers, Executive Director
Telephone: (618) 277-6790
Fax: (618) 236-1190
Service Area: St. Clair County

Tazwood Community Services, Inc.
2005 S. Main St.
Morton, IL 61550
Cindy Bergstrand, Executive Director

Telephone: (309) 266-9941
Fax: (309) 266-9174
Service Area: Tazewell and Woodford Counties

Tri-County Opportunities Council
405 Emmons Ave., Box 610
Rock Falls, IL 61071-0610
Sandra Julifs, President/CEO
Telephone: (815) 625-7830
Fax: (815) 625-7302
www.tcohelps.com
Service Area: Bureau, Carroll, LaSalle, Lee, Marshall, Ogle, Putnam, Stark and Whiteside Counties

Two Rivers Head Start Agency
222 E. Wilson St.
Batavia, IL 60510
Jane Whitaker, Executive Director
Telephone: (630) 406-1444
Fax: (630) 406-1519
www.trhsa.org
Service Area: Kane County (CSBG and Head Start programs) Kendall, DeKalb, Grundy & Boone (Head Start program only)

Two Rivers Regional Council of Public Officials
1891 Main, Suite 4
Quincy, IL 62301
Larry Markway, Executive Director
Telephone: (217) 224-8171
Fax: (217) 224-9145
Service Area: Adams, Brown, Pike and Schuyler Counties

Urban League of Champaign County
314 Neil St
Champaign, IL 61820
Tracy Parsons, President/CEO
Telephone: (217) 363-3333
Fax: (217) 356-1310
www.urbanleague.net
Service Area: Champaign County

Wabash Area Development, Inc.
110 Latham St.
Enfield, IL 62835
Ken Pettijohn, Executive Director
Telephone: (618) 963-2387

Fax: (618) 963-2525
Service Area: Edwards, Gallatin, Hamilton, Saline, Wabash, Wayne and White Counties

Western Egyptian Economic Opportunity Council
No. 1 Industrial Park, P.O. Box 7
Steeleville, IL 62288-0007
Paulette Hamlin, Executive Director
Telephone: (618) 965-3458
Fax: (618) 965-9733
www.weeoc.org
Service Area: Jackson, Monroe, Perry and Randolph Counties

Western Illinois Regional Council –
Community Action Agency
223 S. Randolph
Macomb, IL 61455
Suzan Nash, Executive Director
Telephone: (309) 837-2997
Fax: (309) 836-3640
www.wirpc.org/3.html
Service Area: Hancock, Henderson, McDonough and Warren Counties

Will County Center for Community Concerns
304 N. Scott St.
Joliet, IL 60432
Kris White, Executive Director
Telephone: (815) 722-0722
Fax: (815) 722-6344
www.wcccc.net
Service Area: Will County

Appendix IV-B

Illinois Centers for Independent Living
From **www.incil.org**

Access Living of Metropolitan Chicago
115 W. Chicago Avenue
Chicago, IL 60654
Daisy Feidt Director of Programs
Serving the City of Chicago

(V) 312-640-2100
(T) 312-640-2102
(F) 312-640-2101
dfeidt@@accessliving.org
Toll Free 800-613-8549

Advocates for Access
4450 N. Prospect Rd., Suite C8
Peoria Heights, IL 61616
Melody Reynolds, Executive Director
Serving Fulton, Peoria, Tazwell and Woodford Counties

(V) 309-682-3500
(TTY) 309 682-3567
(F) 309-682-3989
mreynolds@advocatesforaccess.com
www.advocatesforaccess.com

DuPage Center for Independent Living
739 Roosevelt Rd. Building 8, #109
Glen Ellyn, IL 60137
Leigh Ann Heenan, Executive Director
Serving DuPage County

(V) 630-469-2300
(TTY) 630-469-2492
(F) 630-469-2606
ed_dupagecil@sbcglobal.net

FITE CIL
1230 Larkin Avenue
Elgin, IL 60123
Marci Savage, Executive Director
Serving Kane, Kendall and McHenry Counties

(T) 847-695-5868
(F) 847-695-5892
@frvcil.net
(V) 847-695-5818

Illinois/Iowa ILC (IIILC)
3708 11th St.
P.O. Box 6156
Rock Island, IL 61201
Liz Sherwin, Executive Director
Serving Henry, Mercer and Rock Island Counties in IL and Clinton, Muscatine and Scott in IA

(V/T) 309-793-0090
(F) 309-793-5198

www.iicil.com
execdirector@iicil.com

Illinois Valley CIL
18 Gunia Drive
LaSalle, IL 61301
ivcil@ivcil.com
Donna Joerger, Executive Director
Serving Bureau, LaSalle, Marshall, Putnam and Stark Counties

(V/T) 815-224-3126
(F) 815-224-3576
Toll Free 800-822-3246

www.ivcil.com

IMPACT
2735 East Broadway
Alton, IL 62002
Cathy Contarino, Executive Director
Serving Bond, Calhoun, Greene, Jersey, Macoupin and Madison Counties

(V) 618-462-1411
(T) 618-474-5333
(F) 618-474-5309
contarino@impactcil.org

Jacksonville Area Center for Independent Living
15 Permac Road
Jacksonville, IL 62650
Becky McGinnis, Executive Director
becky@jacil.org
Serving Cass, Mason, Morgan, and Scott Counties

(V/TTY) 217-245-8371
(T) 217-245-1991
(F) 217-245-1872
Toll Free (V/T) 888-317-3287
www.jacil.org

Lake County CIL
377 N. Seymour Ave.
Mundelein, IL 60060
Kelli Brooks, Executive Director
Serving Lake County

(V) 847-949-4440
TTY 847-949-0641
(F) 847-949-4445
kbrooks@lccil.org

LIFE Center for Independent Living
2201 Eastland Drive, Suite #1
Bloomington, IL 61704
Gail Kear, Executive Director
gail@lifecil.org
Serving Dewitt, Ford, Livingston and McLean Counties

(V) 309-663-5433
(T) 309-663-0054
(F) 309-663-7024
(V/T) Toll Free 888-543-3245
www.lifecil.org

LINC, Inc.
120 East A Street
Belleville, IL 62220
Erica Edwards, Executive Director
Serving Monroe, Randolph, and St. Clair Counties

(V/TTY) 618-235-9988
(F) 618-233-3729
www.lincinc.org
eedwards@lincinc.org

Northwestern Illinois CIL (NICIL)
229 1st Avenue, Suite 2
Rock Falls, IL 61071
Kathy Fischer, Executive Director
Serving Carroll, Jo Daviess, Lee, Ogle, and Whiteside Counties

(V) 815-625-7860
(T) 815-625-7863
(F) 815-625-7876
kathy@nicil.org

Opportunities for Access CIL
4206 Williamson Place, Suite 3
Mt. Vernon, IL 62864
Mike Egbert, Executive Director
Serving Clay, Clinton, Edwards, Effingham, Fayette, Hamilton, Jasper, Jefferson, Marion, Wabash, Washington, Wayne, and White Counties

(V) 618-244-9212
(TTY) 618-244-9575
(F) 618-244-9310
spud@ofacil.org

Options Center for Independent Living
22 Heritage Drive, Suite 107
Bourbonnais, IL 60914
Kathy Petersen, Executive Director
Serving Iroquois and Kankakee Counties

(V) 815-936-0100
(T) 815-936-0132
(F) 815-936-0117
Kathy.Petersen@Optionscil.com

Persons Assuming Control of their Environment (PACE)
1317 E. Florida
Urbana, IL 61801
Nancy McClellan-Hickey, Executive Director
nmch@pacecil.org
Serving Champaign, Douglas, Edgar, Piatt, and Vermilion Counties

(V) 217-344-5433
(T) 217-344-5024
(F) 217-344-2414

Progress CIL
7521 Madison Street
Forest Park, IL 60130
Horacio Esparza, Executive Director
Serving Suburban Cook County

(V) 708-209-1500
(T) 708-209-1826
(F) 708-209-1735
hesparza@progresscil.com

Regional Access & Mobilization Project(RAMP)
202 Market Street
Rockford, IL 61107
Julie Bosma, Executive Director
Serving Boone, De Kalb, Stephenson and Winnebago Counties

(V/T) 815-968-7467
(T) 815-968-2401
(F) 815-968-7612
jbosma@rampcil.org

Southern Illinois CIL (V/T) 618-457-3318
P.O. Box 627, 2135 W. Ramada Lane (F) 618-549-0132
Carbondale, IL 62901
Bonnie Vaughn, Executive Director sicilccc@poofaccess.com
Serving Franklin, Jackson, Perry, and Williamson Counties

Soyland Access to Independent Living (SAIL) (V) 217-876-8888
2449 Federal Drive (F) 217-876-7245
Decatur, IL 62526 Toll Free (V/T) 1-800-358-8080
Jeri Wooters, Executive Director jwooters@decatursail.com
Serving Clark, Coles, Cumberland, Macon, Moultrie, and Shelby Counties

Springfield CIL (V/T) 217-523-2587
330 S. Grand Avenue W. (T) 217-523-6304
Springfield, IL 62704 ERP 1-800-447-4221
Pete Roberts, Executive Director (F) 217-523-0427
scil@scil.org
Serving Christian, Logan, Menard, Montgomery and Sangamon Counties

Stone-Hayes Center for Independent Living (V/T) 309-344-1306
39 North Prairie Street (F) 309-344-1305
Galesburg, IL 61401 (T) 309-344-1306
Cathy Holland, Executive Director Toll Free (V/T) 888-347-4245
catherineh@stone-hayes.org
Serving Henderson, Knox, and Warren Counties

West Central Illinois CIL (V) 217-223-0400
300 Maine St., Ste 146
PO Box 1065 (T) 217-223-0475
Quincy, IL 62301 (F) 217-223-0479
Glenda Farkas, Executive Director 1-800-225-0407
ciledqcy@adams.net wcicil@adams.net
Serving Adams, Brown, Hancock, McDonough, Pike and Schuyler Counties

Will-Grundy CIL (V) 815-729-0162
2415 A West Jefferson Street (T) 815-729-2085
Joliet, IL 60435 (F) 815-729-3697
Pam Heavens, Executive Director pamwgcil@sbcglobal.net
Serving Grundy and Will Counties

Illinois Network of Centers for Independent Living (V/T) 217-525-1308
1 West Old State Capitol Plaza Suite 501 1-800-587-1227
Springfield, IL 62701 (F) 217-525-1312
Ann Ford, Executive Director annford@incil.org

Appendix IV-C

Illinois Area Agencies on Aging Contact List

Area 1: Boone, Carroll, DeKalb, JoDaviess, Lee, Ogle, Stephenson, Whiteside, Winnebago
Northwestern Illinois Area Agency on Aging
Janet B. Ellis, Executive Director
2576 Charles Street
Rockford, Illinois 61108-1652
1-800-542-8402 *(9 counties only)*
815-226-4901
Fax: 815-226-8984
E-mail: niaaa@nwilaaa.org
Web: www.nwilaaa.org

Area 2: DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry, Will
Northeastern Illinois Area Agency on Aging
Lucia West Jones, Executive Director
Mailing address:
P.O. Box 809
Kankakee, Illinois 60901-0809
Main Office (Non-U.S. Post Office deliveries):
Kankakee Community College
River Road, West Campus - Building 5
Kankakee, Illinois 60901
1-800-528-2000 *(Calls will be directed to proper source.)*
815-939-0727
Fax: 815-939-0022
E-mail: neilaaoa@ageguide.org
Field Office:
245 W. Roosevelt Road - Building 6, Suites 41-43
West Chicago, Illinois 60185
630-293-5990
Fax: 630-293-7488
E-mail: frontdesk@ageguide.org
Web: www.ageguide.org

Area 3: Bureau, Henderson, Henry, Knox, LaSalle, McDonough, Mercer, Putnam, Rock Island, Warren
Western Illinois Area Agency on Aging
Janice M. Stille, Executive Director
729 34th Avenue
Rock Island, Illinois 61201-5950
1-800-322-1051 (I & A)
309-793-6800
Fax: 309-793-6807
E-mail: jstille@wiaaa.org
E-mail: FirstStopForSeniors@wiaaa.org
Web: www.wiaaa.org

Area 4: Fulton, Marshall, Peoria, Stark, Tazewell, Woodford
Central Illinois Agency on Aging, Inc
Joanne Thomas, Executive Director
700 Hamilton Boulevard
Peoria, Illinois 61603-3617
1-877-777-2422
309-674-2071
309-674-1831 (TTY)
Fax: 309-674-3639
E-mail: ciaa@ciaoa.com
Web: www.ciaoa.com

Area 5: Champaign, Clark, Coles, Cumberland, DeWitt, Douglas, Edgar, Ford, Iroquois, Livingston, McLean, Macon, Moultrie, Piatt, Shelby, Vermilion
East Central Illinois Area Agency on Aging, Inc.
Michael J. O'Donnell, Executive Director
1003 Maple Hill Road
Bloomington, Illinois 61704-9327
1-800-888-4456 (I & A) *(Sixteen county area only.)*
309-829-2065
Fax: 309-829-6021
E-mail: aginginfo@eciaaa.org
Web: www.eciaaa.org

Area 6: Adams, Brown, Calhoun, Hancock, Pike, Schuyler
West Central Illinois Area Agency on Aging
Lynn Niewohner, Director
Mailing Address:
P.O. Box 428
Quincy, Illinois 62306-0428
Non-U.S. Post Office deliveries:
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Quincy, Illinois 62301
1-800-252-9027 (I & A) (Voice & TTY)
217-223-7904
Fax: 217-222-1220
E-mail: lynn@wciagingnetwork.org
Web: www.wciagingnetwork.org

Area 7: Cass, Christian, Greene, Jersey, Logan, Macoupin, Mason, Menard, Montgomery, Morgan, Sangamon, Scott
Project LIFE Area Agency on Aging, Inc.
Julie Hubbard, Executive Director
3100 Montvale Drive
Springfield, Illinois 62704-4278
1-800-252-2918 (I & A) *(217, 309, and 618 area codes only)*
217-787-9234 (Voice & TTY)
Fax:217-787-6290
E-mail: info@aginglinc.org
Web: www.aginglinc.org

Area 8: Bond, Clinton, Madison, Monroe, Randolph, St. Clair, Washington
Area Agency on Aging of Southwestern Illinois
Joy Paeth, Chief Executive Officer
2365 Country Road
Belleville, Illinois 62221-2571
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618-222-2561
Fax: 618-222-2567
E-mail: ask@answersonaging.com
Web: www.answersonaging.com

Area 9: Clay, Effingham, Fayette, Jefferson, Marion
Midland Area Agency on Aging
Debbie Kuiken, Executive Director
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P.O. Box 1420
Centralia, IL 62801-1420
Non-U.S. Post Office deliveries:
434 S. Poplar
Centralia, Illinois 62801-1420
1-877-532-1853
618-532-1853
Fax: 618-532-5259
E-mail: office@midlandaaa.org
Web: www.midlandaaa.org

Area 10: Crawford, Edwards, Hamilton, Jasper, Lawrence, Richland, Wabash, Wayne, White
Southeastern Illinois Area Agency on Aging,
Yvonne DeKnikker, Executive Director
516 Market Street
Mt. Carmel, Illinois 62863-1558
1-800-635-8544 *(618 area code only)*
618-262-2306
Fax: 618-262-4967
E-mail: seiaoa@verizon.net

Area 11: Alexander, Franklin, Gallatin, Hardin, Jackson, Johnson, Massac, Perry, Pope, Pulaski, Saline, Union, Williamson
Egyptian Area Agency on Aging, Inc.
John M. Smith, Executive Director
200 E. Plaza Drive
Carterville, Illinois 62918-1982
1-888-895-3306
618-985-8311
Fax: 618-985-8315
E-mail: egyptianaaa@midamer.net
Web: www.egyptianaaa.org

Area 12: City of Chicago
Chicago Department on Aging
Joyce Gallagher, Executive Director
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Chicago, Illinois 60602-2586
312-744-4016
312-744-6777 (TTY)
Fax: 312-744-0680
E-mail: aging@cityofchicago.org
Web: www.cityofchicago.org/aging/

Area 13: Suburban Cook County
Suburban Area Agency on Aging
Jonathan Lavin, President and CEO
1048 Lake Street, Suite 300
Oak Park, Illinois 60301
1-800-699-9043 *(Suburban Cook County area only.)*
708-383-0258
708-524-1653 (TTY)
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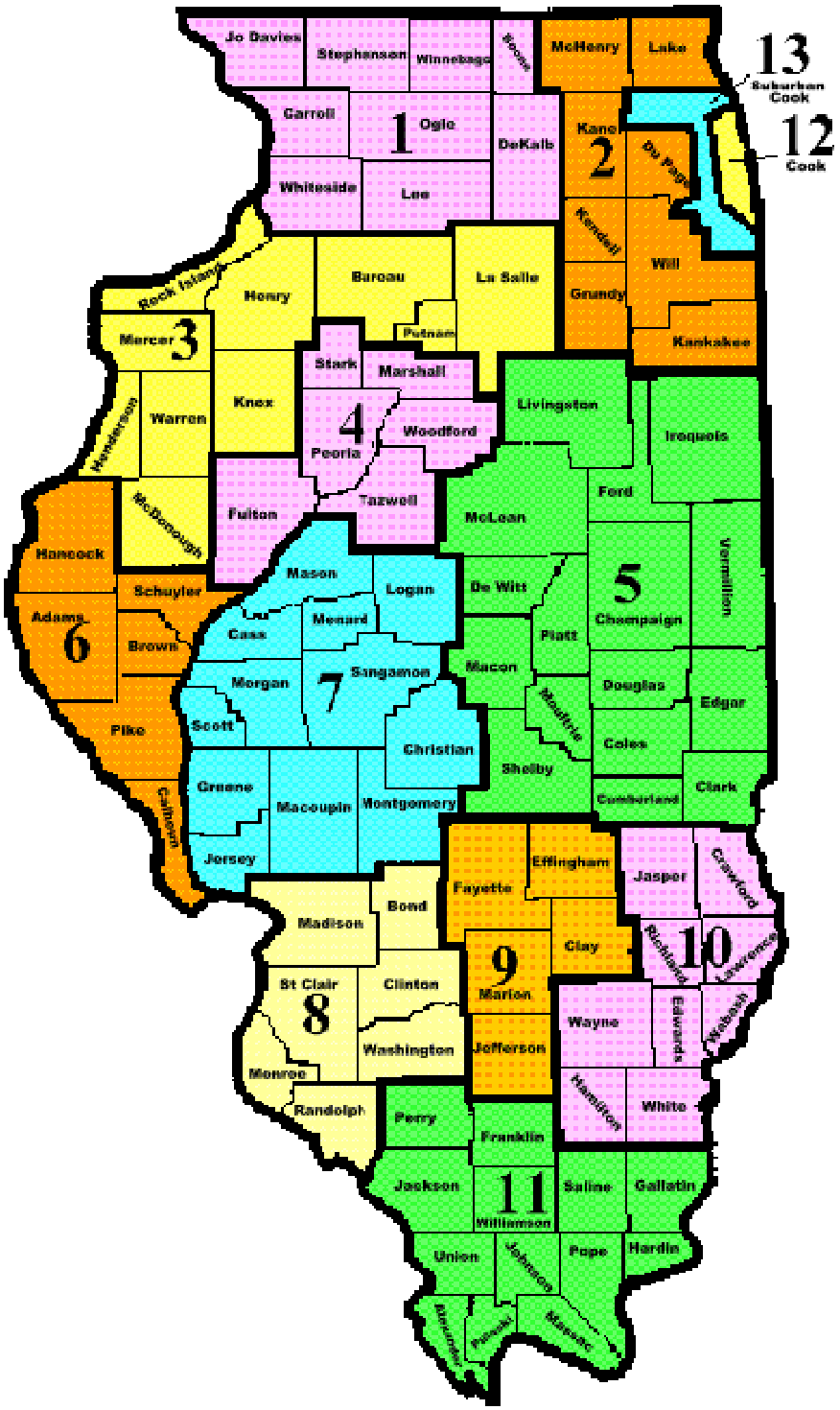

Map of Illinois Area Agencies on Aging

PART V. ACTION PLAN

A. Geographic Distribution

The State has not established a policy of targeting its funds within already defined Federal or State eligible areas of the State to more specific jurisdictions or regions. IHDA, with the assistance of the Chicago Rehab Network, prepared a 2004 Regional Data Supplement with information from the 2000 Census, clearly indicating the need for affordable housing, economic development and public facilities throughout the state. 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 and public facilities programs is available on an equitable basis.

The geographic distribution for each program is included under each individual Program Description. The State of Illinois has established guidelines for all of its programs, but has also worked hard to retain the flexibility needed for local governments, non-profits, and developers to apply for projects that meet local 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. The State does not target its funds by racial or ethnic group. Income is already a major targeting mechanism under almost all of IHDA's as well as HUD's programs.

The following narrative provides further details on racial/ethnic, low-income, and poverty-level concentrations of Illinois' population. It was excerpted from the State of Illinois Housing and Homeless Needs Assessment of the 2010-2014 Consolidated Plan

Concentrations: Racial/Ethnic, Low-Income, Poverty Level

The following data were derived from the 2000 Census.

Racial/Ethnic:

For the state as a whole, 32.2% of the population, or 3,995,153 persons, are nonwhite. Blacks comprise 14.9% of the state's population (1,856,152 persons), Hispanics comprise 12.3% (1,530,262 persons), and Asian-Pacific Islanders comprise 3.4% (423,032 persons) and other nonwhites comprise 1.6% (198,709 persons). The following five counties have rates of non-white persons that exceed the state rate, including Cook County (52.4%), Alexander County (37.8%), Pulaski (34.1%), St Clair (32.5%) and Kane (32.3%). Seven counties have larger proportions of blacks than the state as a whole, including: Alexander (34.8%), Pulaski (30.6%), St. Clair (28.9%), Cook (25.9%), Brown (18.1%), Peoria (16.0%) and Kankakee (15.4%). However, only 2 counties have larger proportions of Hispanics than the state as a whole: Kane (13.7%) and Cook (13.6%). Eight counties have proportions of Asian-Pacific Islanders higher than the state as a whole, including: Schuyler (22.1%), DeWitt (11.1%), Mason (8.8%), Saline (8.1%), DuPage (7.9%) Macoupin (7.1%), Champaign (6.5%) and Cook (4.8%).

Low-Income:

Statewide, 41% of Illinois households, or roughly 1,884,532 households, have incomes less than 80% MFI. Forty-seven of the state's 102 counties have percentages of low income households that exceed 40% - compared to 66 counties in 1990. The table below highlights those counties where low income households number over 50% of total households.

Illinois Counties With Over 50% Low Income Households

County	% Low Income	# of Households
Alexander	56.6%	2,165
Pulaski	55.8%	1,621
Gallatin	54.9%	1,504
Jackson	54.1%	13,095
Hardin	53.7%	1,070
Franklin	51.4%	8,437

Statewide, 23.2% of Illinois households (1,066,518 households) have incomes under 50% MFI. Thirty-eight counties have percentages of extremely low income households that are higher than 23.2%. The table below lists counties where 30% or more of all households have extremely low incomes.

Illinois Counties Where 30% Or More Households Have Extremely Low Incomes

County	% Low Income	# of Households
Alexander	39.2%	1,498
Pulaski	38.8%	1,126
Jackson	37.6%	9,105
Gallatin	35.7%	978
Hardin	31.4%	626
Saline	31.0%	3,405
Massac	30.3%	1,908
Pope	30.0%	534

While Cook County did not rank among the handful of counties with the largest percentages of low or extremely low income households, it topped both lists in terms of absolute numbers: 835,615 households in Cook County had incomes under 80% MFI, or 42.3% of households in the county; 472,160 households had incomes under 50% MFI, or 23.9%.

These numbers reflect substantial increases since 1990. In that year, 43.1% of households were low income statewide, but there were almost 17,000 fewer low income households. Statewide, the proportion of very low income households was identical to that in 1990, at 23%, but the number of very low income households had increased by over 100,000, from 965,476 households in 1990 to 1,066,518 in 2000.

Poverty:

As indicated previously, 1,291,958 persons, or 10.7% of the total Illinois population were in poverty in 2000. Forty of the state's 102 counties had percentages of persons in poverty that exceeded the state level. The following table lists the 11 counties that had a poverty rate of 15% or more.

Illinois Counties With A Poverty Rate Of 15% Or More

County	% Persons in Poverty	# Persons in Poverty
Alexander	26.1%	2,352
Jackson	25.2%	13,463
Pulaski	24.7%	1,746
Gallatin	20.7%	1,322
McDonough	19.8%	5,557
Hardin	18.6%	850
Pope	18.2%	793
Coles	17.5%	8,514
Union	16.5%	2,975
Franklin	16.2%	6,204
Champaign	16.1%	26,460

Cook County does not number among the counties with the highest poverty rates, but it has the most persons in poverty. Cook County's poverty rate was 13.5% in 2000, but this number represented 713,040 persons, or 55.2% of all the persons in poverty in the state. This is a slightly larger percentage than was concentrated in Cook County in 1990, when just under 54% of the state's total impoverished population lived in Cook County.

The highest rates of poverty in 2000 were found in non-metropolitan counties as in 1990. Of the eleven counties with poverty rates over 15%, 7 are found in the Southern Region, all but two ranked among the counties with the highest rates of poverty in 1990. The two new additions to the list were Champaign County, the only metro county on the list, and Coles County. Overall, however, the poverty rates here are substantially lower than those in 1990, when Alexander County ranked first with a poverty rate of 32.2%.

B. State Priorities

State legislative and gubernatorial actions in 2003 (including Governor's Executive Order 2003-17) in the area of affordable housing have emphasized that more structure needs to be given to the State's housing policy. Since then Governor Blagojevich signed Public Act 94-965 0n June 30, 2006 establishing the Comprehensive Housing Planning Act to address affordable housing concerns. More specifically, it called for: the creation of a Housing Task Force; the development of a State comprehensive housing plan; the identification of underserved populations; the encouragement to more effectively coordinate and jointly utilize available funds from IHDA and other State agencies; annual progress reporting; and other features. While many if not most of these areas have in fact been historically addressed by the State Consolidated Plan, this has been done so on a voluntary, administrative basis rather than with legislative or executive (Governor's) mandate. Furthermore, the identification of underserved populations in the previous Executive Order will now provide more specificity to the State's housing priorities regarding actual targeting of available resources.

Since the inception of the Consolidated Plan requirement (and its predecessor, the Comprehensive Housing Affordability Strategy, or "CHAS"), the State of Illinois had three major housing priorities: affordable housing; homeless assistance; and housing for persons with special needs. (The Consolidated Plan also has been voluntarily used as a resource guide document to report anticipated and actual funding information on over seventy federal, state, and other funding programs.) These priorities were historically built into IHDA's individual programs, but IHDA's long-time organizational philosophy was to maintain a significant level of flexibility in these areas so as not to preclude local priorities in applying for the type of housing needed. Despite these intentions, a number of populations have since been identified in more detail (in the aforementioned Governor's Executive Order) as underserved by current programs. As such, the State's priorities were officially revised in 2004 and are again listed below, and will serve as the State's more detailed priority populations.

1. Very and Extremely Low-Income Households

This target population refers to families and other households at 50% or below their area's median income (AMI), with an emphasis on those households at 30% of AMI or below as the neediest. The provision of affordable housing to very low-income and extremely low-income households in the State is the first major State priority. Specific actions are required to address this affordable housing need. These actions include the preservation and rehabilitation of existing housing stock, new rental housing production, homebuyer assistance and, most acutely, the provision of rental assistance, as well as other actions. The State administers and has access to various resources to address affordable housing. Resources range from federal programs included in the National Affordable Housing Act of 1990 and the Housing and Community Development Acts of 1974 and 1992, the Housing Act of 1937 and other laws. The State will address the affordable housing needs of the various very low-income, and extremely low-income populations through activities as outlined in the individual program descriptions that follow. See the summary tables of programs/priorities at the federal and state tabs to identify which programs will be utilized to meet this particular priority. Individual program descriptions provide further details.

Please note that Illinois is experiencing similar affordable housing financing and funding challenges facing the rest of the country. These challenges will require innovate strategies to continue serving this priority. While developers are willing to develop rent-restricted housing and properties are available at lower costs than previously seen, the changing housing market and limited interest from investors and financial institutions have made access and use of these funds increasingly difficult. Many of the existing financing methods used for affordable housing are experiencing difficulties: for example, the federal Low-Income Housing Tax Credit (LIHTC) program has been a primary driver for funding affordable rental housing for over two decades. However, in the current national housing climate there has been a severe decrease in the number of corporations purchasing credits, causing a sharp reduction in equity raised for affordable housing development. Debt resources are also declining as banks have tightened lending standards and gap financing resources experience demand exceeding available resources.

Another, crucial element currently outside of the State's administrative control is HUD-funded rental assistance, especially housing vouchers. Except where HUD Section 8 Project-Based Assistance is available, a large majority of very low and extremely low-income households frequently need rental assistance, even to reside at affordable housing properties, due to rent burden issues (i.e., over 30% of household income being spent on rent and utilities). To illustrate the seriousness of the situation, the Heartland Alliance, in its 2009 Study, *Report on Illinois Poverty*, estimates that between the 2000 census and 2007, severely rent-burdened households in Illinois reached 24.4 %.

Specific problem areas in this area which were identified by the Illinois Housing Task Force and its Family Housing Working Group in 2004 included the following:

- The ongoing need for federal (HUD and USDA-Rural Development) project-based and tenant-based rental assistance at a predictable and increasing level;
- The need for alternative sources of rental assistance, such as State resources which do not require commitments of general revenue fund taxes;
- Public housing modernization, maintenance, and replacement, including redevelopment, privatization, and new innovative approaches to homeownership;
- Addressing specific housing needs of minority and ethnic population, including immigrants and undocumented workers;
- Maintenance and expansion of programs offering homeownership opportunities to very low- and extremely low-income households, including lease-to-purchase, IDAs, Section 8 Homeownership, downpayment/closing cost assistance, creative reuse of FHA-foreclosed properties, and other ideas;
- Maintenance and expansion of homeowner preservation/rehabilitation programs to help keep very low income households in their current affordable housing;
- Addressing the housing needs of families and children who are wards of the state, under foster care guardianship, and emancipated youth;
- Addressing the housing needs of migrant farm workers and seasonal farm workers and their families; and
- Addressing the market needs of large families (three bedrooms or more).

Rental Housing Support Program

In response to housing needs of those households at 30% of AMI or below, the Rental Housing Support Program Act (P.A. 094-0118) was signed into law on July 5, 2005, creating the largest State funding rent subsidy program in the nation for households at or below 30% of area median income, with half the funds targeted to households at or below 15% of area median income. Administered by applicant Local Administering Agencies (LAAs), the RHS Program provides a unit-based rental subsidy. The IHDA program rules, guidelines, and application were completed through 2006 and 2007. The first round of RHS funding, with over $12 million awarded to fourteen administering agencies throughout the State, intends to support over 400 affordable units for a three year period, with additional application rounds held annually.

The Long Term Operating Support Program (LTOS) is part of the Rental Housing Support Program designated for affordable housing developments. LTOS is a unit-based rent subsidy with funding available only to projects outside the city of Chicago. In the LTOS Program, IHDA contracts directly with owners of affordable housing developments to make units affordable for up to 15 years. The tenant pays a portion of the rent (approximately 30% of their income) and the LTOS grant makes up the difference. LTOS funding is targeted for special needs housing units. The RHS Program, with the LTOS component, is a powerful tool for better serving the affordable housing needs of the State's very low and extremely low income households.

2. Low-Income Seniors

The provision of adequate levels of affordable and accessible housing for low-income seniors is also a growing need and the State's second priority, and was identified by the Housing Task Force and its Special Needs With and Without Services Working Groups in 2004. Due to stable but low (non-increasing) annual incomes, low-income seniors are also frequently in need of subsidized housing. These can include the following:

- Elderly public housing;
- Elderly independent living with project-based subsidies or below-market rents;
- Assisted living through IDHFS' Supportive Living (Medicaid waiver) program for that sub-population of low-income seniors;
- Home modification programs which allow seniors to age in place in existing affordable housing;
- Community reintegration programs which place/relocate seniors who have been prematurely institutionalized into more appropriate, community-based housing;
- Addressing the services issues of low-income seniors related to housing, including transportation and access to health services; and
- Intergeneration housing opportunities (especially foster grandparents, grandparents raising grandchildren, etc.).

3. Low-Income Persons with Disabilities

This priority population was defined in the Governor's Executive Order to include persons with physical disability, developmental disability, mental illness, co-occurring mental illness and substance abuse disorder, and HIV/AIDS. The provision of supportive housing for persons with disabilities is the third major State priority. There are population categories - in addition to homeless - that have supportive housing and services needs. There has been a steady growth in persons with disabilities populations in Illinois, and there is an increasing need for supportive housing services due to physical or functional disabilities. With the movement away from institutionalization of persons with disabilities toward more integrated, community-based settings, there is a need for more housing that is integrated in and typical of affordable housing projects located in communities. Persons with mental and developmental disabilities are faced with challenges in obtaining housing, including needed supportive services, to enable them to remain stable in their homes. Persons with alcohol and substance abuse problems have unique housing needs - including the need for drug-free affordable housing. AIDS services providers and advocacy groups consistently identify housing as a critical need. Ex-offenders and veterans frequently have no realistic housing options except transitional housing or homelessness.

Besides these general problems, listed below are some of the recommendations of the Supportive Housing Working Group in 2008, with each recommendation followed by the barrier intended to be addressed:

1. Federal Advocacy Around Housing and Services Legislation and Funding
   Barriers Addressed: Loss of Federal Funding for Services, Limited Continuum of Care Funding for New Projects, Limited Rental Subsidies, Vulnerability to Housing Market Downturns, Systemic Funding Policy

2. Federal Advocacy for New Consolidated PSH Funding Program
   Barriers Addressed: Loss of Federal Funding for Services, Complex and Multiple Funding Requirements, Significant Upfront Development Costs

3. Improved Coordination Among IHDA, City of Chicago, DCEO, IDHS, DOC and Continua of Care
   Barriers Addressed: Complex and Multiple Funding Requirements, Significant Upfront Development Costs, Need for Coordinated and Focused Public Policy, Inaccessible Balance of State Housing Vouchers, Stigma Attached to Supportive Housing populations, Systemic Funding Policy

4. Improved Coordination Among Local Public Housing Authorities and Continua of Care
   Barriers Addressed: Limited PHA Participation in Continua of Care, Inaccessible Housing Vouchers, Need for Coordinated and Focused Public Policy

5. Identify a Supportive Housing Point Person within IHDA
   Barriers Addressed: Complex and Multiple Funding Requirements, Significant Upfront Development Costs, Need for Coordinated and Focused Public Policy

6. Use Illinois Affordable Housing Trust Fund Dollars for Housing Development, Not Services
   Barriers Addressed: Inadequate Federal, State and Local Funding, Vulnerability to Housing Market Downturns

7. Identify and Replicate PSH Production Models with State-Funded Pilot PSH Development Program
   Barriers Addressed: Inadequate Federal, State and Local Funding, Limited Rental Subsidies, Stigma Attached to Supportive Housing Populations, Limited Supportive Housing Development Capacity, Significant Upfront Development Costs

8. Create New or Expand Existing Operating Subsidy Sources
   Barriers Addressed: Inadequate Federal, State and Local Funding, Limited Rental Subsidies, Stigma Attached to Supportive Housing Populations

4. Homeless and At-Risk Homeless Persons and Families

The provision of supportive housing for the homeless and at-risk homeless is the fourth State priority. Within the homeless population, there are a variety of sub-populations with varying housing needs. The Needs Assessment Section of the State Profile contained in the 2010-2014 Consolidated Plan includes a discussion of the nature and extent of homelessness in the State, as well as discussion of the needs of persons threatened with homelessness.

It should be again noted that the need for rental assistance and adequate support services funding is crucial to realistically serve the affordable housing needs of these underserved populations. In addition, as the State Needs Assessment and the Housing Task Force Special Needs with Services Working Group indicated, many homeless persons also have mental illness or other disabilities, which compounds their inability to secure employment and housing. The major recommendations here are similar to the Disabilities priority, but include:

- Provisions to establish a permanent supportive housing funding structure that acknowledges the need for development financing, rental assistance, and services funding under one process;
- The need for ongoing homeless prevention efforts (especially short-term mortgage, rental, and utility bill assistance) to avoid the more costlier option of having to develop even more permanent supportive housing for this population than what is already needed.

5. Low/Moderate-Income Persons Unable to Locate Affordable Housing Near Employment or Transportation (Jobs/Housing Mismatch)

The Housing Task Force and its Community/Regional Strategies Working Group provided very specific analysis to this group in 2004, which is the State's fifth priority. Here are some of the proposed solutions:

- Development of State incentives for economic development and transportation which encourage local government to do comprehensive planning;
- Development of State incentives for local affordable housing planning, including possible State funding under the Local Planning and Technical Assistance Act;
- State implementation of the Affordable Housing Planning and Appeal Act, including technical assistance and possible prioritizing of State funding for affordable housing for projects proposed in non-exempt municipalities;
- Expansion of State employer-assisted housing programs, both public and private sector, for both homeownership and rental housing; and
- Providing priority/incentives under financing programs for applications which target serving this population.

6. Low-Income Persons Living in Existing Affordable Housing Which is in Danger of Becoming Unaffordable or Lost (Preservation)

While many of the same populations are already discussed under the first State priority, there is a specific need to prioritize the preservation of already affordable homeowner and rental housing (the State's sixth priority), via:

- Pro-active implementation of the Federally Assisted Housing Preservation Act (State law);
- Development of a preservation funding strategy for LIHTC properties;
- Specific efforts and financial options to further encourage both HUD Section 8 and USDA-Rural Development's Section 515 (Rural Rental Housing) Program properties, especially those with project-based rental assistance, to remain affordable through refinancing or sale;
- Preservation of private market rental and owner-occupied properties;
- Expansion of single-family rehabilitation programs;
- Development of a more active anti-predatory lending (State-level) program;
- Development of efforts to address the single-family foreclosure crisis; and
- Further State coordination of what services are needed at such rental properties which are not currently being provided.

7. Non-housing Community Development Priorities: Economic Development and Public Facilities

The state has established specific goals for non-housing community development needs. These goals will be implemented through the existing Community Development Assistance Program:

- Strengthened community economic development through the creation and retention of jobs, stimulation of private investment and strengthening the tax base;

- Improvement of public infrastructure and elimination of conditions which are detrimental to health, safety and public welfare

C. Activities

A detailed listing of the major types of housing activities and which Federal and State programs that are available to carry each of them out is included herein. The State intends to utilize its formula funding programs as is described under Program-Specific Requirements. Which State priority(ies) need that each one addresses is included in the individual Program Description. Here are some illustrative examples:

- CDBG (CDAP) - The State CDBG Program funds owner-occupied housing rehabilitation programs, but local programs also can serve persons with disabilities (special needs), elderly persons, and homeless persons (e.g., local governments working with provider/placement agencies such as the Southern Illinois Coalition for the Homeless). CDAP also funds public facilities and economic development, which are also enumerated as a non-housing priority in this Plan (see above).

- HOME - Rental housing rehabilitation and new construction (including permanent supportive housing for the homeless) for low/very low and special needs households are funding priorities, as is homebuyer assistance and single family housing rehabilitation in needed areas. Additional priorities include funding for rehabilitation of small rental properties, and for eligible homeownership and rental program activities administered by Community Housing Development Organizations (CHDOs).

- ESG - The State allows local applicants to address local problems that can be resolved through the following ESG-eligible activities: rehabilitation or conversion of buildings to be used as emergency shelters; homeless prevention activities; new or expanded essential services; and certain operating/maintenance expenses. All of these activities directly address the homeless population, and often persons with special needs.

- HOPWA - The State allocates funds on a formula basis to project sponsors (HIV Care Consortia) within non-Entitlement areas based on factors such as HIV/AIDS client population, proposed work plans, and service expenditures, poverty level and locality. Eligible activities include a wide range of housing assistance and housing information services. These include, but are not limited to short term rent, mortgage and utility assistance, emergency housing and utility assistance, housing information and resource identification, project-based rent assistance, emergency repairs, operational costs, and supportive services for AIDS-designated housing facilities. These activities benefit persons with special needs, as the HOPWA program serves only persons with HIV/AIDS and their families.

D. Standard Form 424

The SF-424 Forms follow the Program Requirements narratives for each of the State of Illinois' four HUD formula funding grant programs (Community Development Block Grant [CDBG], HOME Investment Partnerships,

Emergency Shelter Grants [ESG] Programs and Housing Opportunities For People With AIDS [HOPWA]) are included in this Action Plan beginning on page **103.** At the time the draft version of this document was printed, the U.S. Congress had not passed the HUD/Independent Agencies FY 2009 appropriations bill. Also, at passage of this appropriations bill, actual State and local allocations will not be available for at least 30 to 60 days after HUD has determined formula grant recipients and State & local program allocations, where applicable.

E. Program Specific Requirements

Following are the program specific requirements for the four formula grant programs administered in Illinois:

1.) Community Development Block Grant Program (CDBG);
2.) HOME Investment Partnerships Program;
3.) Emergency Shelter Grants (ESG) Program; and
4.) the Housing Opportunities for Persons with AIDS (HOPWA) formula grant program.

The Standard Form 424 Application for Federal Assistance for each program is included in this final document.

2010

ILLINOIS

COMMUNITY DEVELOPMENT ASSISTANCE PROGRAM

(State Community Development Block Grant Program)

- Non-Housing Community Development Needs and Objectives

- One-Year Use of Funds (Action Plan)

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COMMUNITY DEVELOPMENT NEEDS AND OBJECTIVES

I. PROGRAM MISSION AND GOALS

The Community Development Block Grant (CDBG) Program was established by the U.S. Housing and Community Development Act of 1974 ("HCD Act"). This program is administered nationally by the U.S. Department of Housing and Urban Development (HUD). In 1981, Congress amended the HCD Act to allow states to directly administer the CDBG program for small cities. At the designation of the Governor, the Department of Commerce and Economic Opportunity ("DCEO") assumed administration and oversight over the Illinois Community Development Block Grant Small Cities Program in the same year. The Illinois Community Development Block Grant Program is known as the Community Development Assistance Program (CDAP). The mission of this program is to assist Illinois communities in meeting their greatest economic and community development needs, with an emphasis on helping communities with substantial low to moderate-income populations.

In order to ensure that state-administered programs meet the intent of the HCD Act, Congress has required that state-administered CDBG programs meet at least one of the following three national objectives:

- Benefiting low-and-moderate income persons;
- Aid in the prevention or elimination of slums and blight; or
- Meet other community development needs that pose a serious and immediate threat to the health and welfare of the community.

In addition, HUD's consolidated plan rules delineate three goals for its CDBG program:

- Provide decent housing;
- Establish and maintain a stable living environment; and
- Expand economic opportunities.

Within these statutory and regulatory requirements, Illinois has the flexibility to design its own program objectives and procedures for program administration and to develop criteria for selection of grant recipients within the various program components established by DCEO.

To complement these federally-mandated goals and objectives, DCEO has established the following specific goals for the Illinois Community Development Assistance Program:

- Economic Development-- Strengthen community economic development through job creation and retention, stimulation of private investment and strengthening the tax base.
- Public Infrastructure-- Improve public infrastructure and eliminate conditions which are detrimental to health, safety and public welfare.
- Housing-- Conserve and expand Illinois' housing stock to provide decent housing and a suitable living environment for low-and-moderate income individuals and persons with disabilities.
- Other Community Needs-- Address needs that will build or sustain the economic vitality of the community through a variety of program-eligible projects

The CDAP program offers a variety of financial assistance programs, which have been designed to support locally defined community needs.

II. NON-HOUSING COMMUNITY DEVELOPMENT NEEDS AND OBJECTIVES

Illinois' community development needs targeting housing for CDAP funding have been described earlier in this Consolidated Plan. The Consolidated Plan must also describe the community development needs that don't specifically relate to housing when these have been prioritized by the state, affect more than one local community and are activities typically funded by the CDBG program. Non-housing projects in Illinois that have been targeted for CDAP funding include public infrastructure expansion and upgrade projects, economic development projects

that support job creation and retention and other specialized projects that can support community revitalization or assist with unique concerns when these are determined to be urgent or of significant benefit to communities.

The requests that Illinois receives each year for CDAP funding far exceed its ability to award grant funds for various projects. Requests for CDAP funding are assessed according to how well they match up with the funding requirements and criteria that have been specifically developed for each CDAP program component. Each are described in greater detail following.

A. ECONOMIC DEVELOPMENT

Needs: Many industries wishing to develop or expand in rural Illinois confront two types of "gaps" in realizing their project. First, there is often a "gap" in the physical infrastructure, such as interior roadways, water and sewer upgrades, and other improvements that are necessary to accommodate a new or expanding business. Second, businesses often are unable to access sufficient capital at an affordable cost to ensure the projects' economic viability.

According to the Small Business Administration, "While poor management is cited most frequently as the reason businesses fail, inadequate or ill-timed financing is a close second. Whether you're starting a business or expanding one, sufficient ready capital is essential." All businesses, both large and small, need adequate access to capital. Small businesses especially need financing in order to remain competitive with larger companies in the marketplace. Moreover, small businesses with limited equity, fewer assets to pledge as collateral for debt financing, uncertain earnings, and high failure rates have had a more difficult time than larger businesses when it comes to securing necessary capital. All of these factors combined can significantly limit access to adequate capital for small businesses. Furthermore, according to the Illinois Venture Capital Association (2007), Illinois' rate of venture capital investment remains well below the national average. "The $969 million of venture capital invested in Illinois since January 2002 is just 1.5% of the national total—a bleak figure considering that 4.4% of the nation's population resides in Illinois and the gross state product equals 5% of the national total." Thus, for practical purposes, the demand for seed capital by new business or small firms looking to expand in the State now falls to the banking community. For financial institutions, minimizing risks and improving loan-to-value ratios - especially given the continuing "credit crunch" - drive the environment for business finance in Illinois. The result appears to be a shortage of startup, expansion or working capital financing, especially for firms without a long business history or sufficient collateral to secure conventional financing.

Short-term objectives (PY '10)

(1) Provide $8,000,000 of the CDAP annual allocation for economic development-related assistance to address financing and infrastructure gaps. Projected Annual Goal: Serve approximately 15 businesses; create or retain approximately 800 jobs.
(2) Assist private businesses in creating or retaining jobs, when a minimum of 51% of jobs that can be created or retained are for low and moderate income persons. Projected Annual Goal: Serve at minimum 51% LMI individuals by creating or retaining approximately 410 jobs.
(3) Assist private businesses in creating or retaining jobs when the targeted business sites are in areas determined to meet the parameters of one of HUD's "slum/ blight" classifications.
(4) Leverage at least one and one-half dollars of private economic development investments for every one dollar of CDAP assistance. Projected Annual Goal: Leverage a minimum of $12,000,000.
(5) Support additional businesses with financing available through the implementation of a pilot "Section 108" state program.

Long-term objective: Enhance the economic foundations of local communities (physical infrastructure and access to capital) in a vareity of methods (including methods listed above) necessary to promote job growth and retention, particularly "export" jobs (i.e., jobs which provide products or services sold primarily out-of-state).

B. PUBLIC INFRASTRUCTURE

Needs. Total requests for funding in the last 10 years have typically been three to four times greater than grant funds available in a particular year. In 2008, the demand for funds was more than double the funding available for

the public infrastructure program. This demand in contrast to funds available has been consistent for more than 10 years, which illustrates the importance of funds to support public infrastructure projects in Illinois.

The following summarizes the requests for public infrastructure funding against the funds available in years 1998 to 2008:

- 1998-- DCEO received requests that totaled almost four (4) times the amount available for public infrastructure assistance.
- 2000-- Requests continued to outnumber the amount of funds available. (191 applications were received requesting $52.5 million for the $19.6 million available).
- 2001-- DCEO received 192 applications requesting $56.3 million for the $20.5 million available.
- 2002-- 208 applications were received, requesting a total of $62 million in grant funds.
- 2003- 204 applications were received, requesting $55.3 million.
- 2004-- 222 applications totaling $60 million were received for the $19,110,620 allocated.
- 2005-- 229 applications totaling $60 million were received for $18,000,000 allocated.
- 2006-- 199 applications totaling $50.3 million were received for the $16,383,447 allocated
- 2007[2]-- 111 applications totaling $143,836,855 were received for the $25,434,764 allocated.
- 2008-- 72 applications totaling $23,146,105.00 were received for the $14,320,329allocated.
- 2009-- 86 applications totaling $28,245,239 were received for the $11,701,693 allocated

Based upon data provided by the Illinois Environmental Protection Agency, the U.S. Environmental Protection Agency ("EPA") estimates that over $15.0 billion will be needed in Illinois to fund "future need" projects that are necessary to continue providing safe drinking water over the next 20 years. This data was provided to Congress in the "Drinking Water Infrastructure Needs Survey." These estimates pertain to public water supplies alone and, therefore, do not address wastewater-financing needs. (Fourth Report to Congress, January, 2007). According to the American Society of Civil Engineers 2009 Progress Report, there is a $108.6 billion shortfall in funding nationwide for water and wastewater infrastructure needs for the next five years.

As part of its Water 2000 initiative, the U.S. Department of Agriculture's Rural Utility Service (RUS) has compiled data on the number of households that lack drinking water service or have serious drinking water needs. The data, collected in 1995 indicate that Illinois is the fifth neediest state in terms of improved drinking water. There are 29,316 households in need of improved water service, which will cost $600 million to provide service (Water Sense, Spring, 1996).

Clearly, there is a need for increased public investment in community infrastructure. A host of analytical studies support the fact that long-term commitments to infrastructure reap major returns in increased productivity and competitiveness, short-term and long-term job creation and an enhanced living standard.

Short-term objectives (PY '10)

(1) Assist approximately 35 communities in developing/upgrading their infrastructure, primarily water and sewer, to address threats to health and safety. All projects will benefit at least 51% low-and-moderate income (LMI) persons. Projected annual goal: Serve approximately 40,000 persons annually, of which at least 51% is low-and-moderate income (20,400 LMI persons).

(2) Provide financial assistance to approximately 30 communities to design the construction of major new or expanded public infrastructure within two years of the plans' completion. Projected annual goal: Potential benefit to at least 30,000 persons annually.

Long-term objectives:

(1) Continue to increase coordination with other state and federal funding programs for local infrastructure development. Although there is substantial informal coordination between DCEO and other agencies that fund public works (i.e., Illinois Environmental Protection Agency, USDA Rural Development, Illinois Finance Authority), DCEO will explore ways to create more formalized linkages.

(2) Support local efforts towards solving public facility problems, especially in the area of water and sewer service, by providing gap financing for engineering and construction costs.

[2] After the 2007 program year figures only include construction grants.

(3) Create a public infrastructure clearinghouse for public infrastructure financial assistance (state federal grants and loans as well as local financing assistance) and innovative technologies.
(4) Promote energy efficiency in all projects funded, including, but not limited to, coordinating program resources between CDAP and other available program funding that can support energy efficiency.

C. COMMUNITY REVITALIZATION

Needs: DCEO recognizes that the enormous needs of high-poverty communities do not always lend themselves well to annual competitive funding cycles with limited dollars available. Due to high poverty and unemployment rates, these communities lack the financial resources to even begin to address escalating capital improvements needs, while their aging infrastructure continues to deteriorate. For these communities, the specific community needs targeted under the existing CDAP program components may be too limited or tailored, when a more comprehensive strategy from planning, to implementation to final sustainability is needed. Under the Illinois CDAP- Community Revitalization Strategic Areas (CRSA) program, limited funds are available to communities that are seeking funding for a more comprehensive project targeting infrastructure and housing needs.

Short-term objectives (PY '10)

(1) Continue working with existing communities that were awarded CRSA funding in 2007 and 2008[3], upon request, and consider additional proposals for CRSA funding from these communities.
(2) Upon request, consider new proposals for possible CRSA funding in 2009 to potentially assist a greater number of significant economic development projects under consideration by CRSA-eligible communities.[4]
(3) Monitor the progress and outcomes of the communities awarded CRSA funding to enhance the phased strategy for these communities in future program years.

Long-term objectives:

(1) Evaluate and further implement long-term CRSA program strategies that will address the needs of high-poverty communities.
(2) Coordinate other state and federal resources to supplement CDAP funds, including but not limited to: Illinois Department of Transportation (IDOT), Illinois Environmental Protection Agency (IEPA), Illinois Department of Human Services (IDHS), Illinois Department of Public Health (IDPH), Illinois Department of Natural Resources, (IDNR), and U. S. Department of Agriculture, Rural Development (USDA-RD).
(3) Implement a pilot HUD Section 108 financing program as part of the state's CDAP program, and to to the extent feasible, provide a more abundant and flexible financing vehicle for larger projects.

D. "DOWNTOWN" REVITALIZATION

Needs: DCEO recognizes that the enormous needs of communities to address the deteriorating infrastructure of their central or "downtown" sectors. Communities are continually seeking and searching for assistance for demolishing unsafe buildings or rehabilitating building to house small businesses and affordable rental housing.

Short-term objectives (PY '10)

(1) Work with communities by first providing planning grants to determine the needs of the downtown areas
(2) Rehabilitate / Demolish downtown buildings in communities with strategic plans in place.

Long-term objectives:

(1) Coordinate other state and federal resources to supplement CDAP funds, including but not limited to: Illinois Department of Transportation (IDOT), Illinois Environmental Protection Agency (IEPA), Illinois Department of Human Services (IDHS), Illinois Department of Public Health (IDPH), Illinois Department of Natural Resources, (IDNR), and U. S. Department of Agriculture, Rural Development (USDA-RD).

[3] Pembroke Township and the City of Cairo have been awarded CRSA grant funds since the program became effective in 2007.
[4] Requests for CRSA funding will consider in part, available funding at the time requests are made.

(2) Implement a pilot HUD Section 108 financing program for the State, and to the extent feasible, provide a more abundant and flexible financing vehicle for larger projects.

E. FLEXIBLE OPPORTUNITY GRANT PROGRAM

Needs: DCEO recognizes that communities may be faced with important local concerns that require project support that does not fit within the parameters of its existing CDAP programs, but are nonetheless deserving of program funding.

The Flexible Opportunity Grant program is designed to provide funding that is adaptable to the unique community concerns that might not otherwise be eligible for CDAP funding. Funding may be made available when certain funds are either returned to the available pool of CDAP funds, un-obligated under other programs or are earmarked for unique project needs.

Short-term objectives (PY '10)

(1) Provide available funding for the Opportunity Grant program on a limited basis; monitor the variety and range of requests for program funding.
(2) Monitor the progress and outcomes of the Opportunity Grant program generally to assess the need for project funding in future program years.

Long-term objectives:

(1) Monitor the level of requests for funding for the pilot program to assess future funding levels and mechanisms in subsequent program years.
(2) Implement a long-term program strategy that will address how eligible projects are prioritized on a long-term basis.

ONE-YEAR USE OF FUNDS

I. GENERAL INFORMATION

A. ELIGIBLE APPLICANTS

Units of general local government (i.e., cities, villages, townships and counties) may apply for funding under the State Community Development Block Grant Program (CDBG), known in Illinois as the Community Development Assistance Program (CDAP). Municipalities must be 50,000 or less in population and must not be an entitlement community or located in an urban county that receives "entitlement" funds. Communities in an entitlement county have the option to opt out of the county program and would therefore be eligible for funding under this program.

General units of local government may also submit "on behalf of" applications for local entities that otherwise may not be eligible to apply, if the local government determines that the activity will meet its community development needs. A higher level or general unit of local government (county or township) may apply on behalf of projects inside “entitlement” cities’ corporate limits if it is determined that the entitlement community has no CDBG funds available to fund the project. In a situation where two or more eligible local units of government face a common problem, a joint application may be filed. Local government units, however, must, in addition to sharing a common problem, also be able to demonstrate that a joint effort is required to solve the problem. Local government units considering a joint application must contact the Department prior to submittal. An "on behalf of" or joint application may not be filed for an entitlement city or a city located in an entitlement county.

B. FUNDING AVAILABILITY

In 2010, the tentative allocation for Illinois’ Community Development Assistance Program (CDAP)is $33,000,000.00. Each CDAP program component has a maximum funding level or grant ceiling. While grant ceilings establish the upper limits that may be requested, individual grants are approved only in amounts commensurate with requirements of the proposed project. The proposed funding distribution is as follows:

Program Category	Budget	Grant Ceiling	Application Deadlines
Set-aside (Non-Competitive) Programs			
Economic Development (ED)	$8,000,000	$750,000	NA
Emergency Public Infrastructure Set-Aside	$750,000	$100,000	NA
Mobility and Accessibility Rehabilitation Services (MARS)	$750,000	$100,000	NA
Community / Downtown Revitalization Area (CDRA)	$2,500,000	$750,000	NA
Flexible Opportunity	$3,000,000	$750,000	NA
Competitive Programs			
Housing Rehabilitation	$4,350,000	$350,000	01/15/2008
Public Infrastructure (PI)	$10,250,000	$350,000	2/19/2010 *
Public Infrastructure - Rural Water Set-aside	$2,000,000	$350,000	2/19/2010 *
Planning Design Engineering (DE)	$1,000,000	$100,000	5/14/2010 **
Administration			
Technical Assistance	$320,962		
Administration ***	$741,925		
TOTAL	$33,000,000		

* All applicants using an income surveys for PI program applications must submit the survey for review and approval no later than 01/5/2010. Applications will not be accepted without prior income survey approval.

** All applicants using an income survey for DE projects must submit the survey for review and approval no later than **3/25/2010**. Applications will not be accepted without prior income survey approval

*** Administration proposed at 2% of the allocation plus $100,000. DCEO also reserves the right to use 2% of program-income earned by locally held revolving funds.

C. REMAINING FUNDS POLICY

On an annual basis, the Department will re-evaluate the timely distribution of funds under all program components, as well as the availability of unspent and recaptured funds. Unspent and recaptured funds will be awarded to fund additional projects from any of the components established in this action plan.

D. KEY DATES FOR PROGRAM YEAR 2010

January 15, 2010 – Housing Rehabilitation application deadline
February 19, 2010 – Public Infrastructure application deadline
May 14, 2010 - Design Engineering application deadline

E. CONTRACT AND APPLICATION AWARD POLICIES

1. The 2010 CDAP program year will begin on January 1, 2010.

2. All CDAP program applications submitted will be subject to review and evaluation by DCEO staff and other agencies at the Department's discretion to provide an accurate analysis of the applications.

3. Costs incurred in preparation of applications are not reimbursable under this grant program.

4. The Department reserves the right to reject any or all applications received, to negotiate or to cancel in part, or in their entirety, subgrants resulting from application awards if it believes it to be in the Department's best interests. Rejection of any application will not be done in an arbitrary manner.

5. The Department reserves the right to establish the amount of the grant funds awarded, raise the individual grant ceilings, and to shift funds from one CDAP component funding area to another.

6. The Department reserves the right to negotiate the structure, terms and pricing of any loan or investment to a company through its Economic Development Program component.

7. For successful applicants, the Department reserves the right to specify the special grant conditions and terms of the grant agreement. No project costs may be incurred prior to authorization by the Department, except for environmental review related costs, and release of CDAP funds will not occur without a fully executed grant award document and clearance of all special grant conditions.

8. The Department reserves the right to withdraw a commitment for CDAP funds which remain three months after the date of the executed grant agreement or at the discretion of the Department if it is determined the project will not progress.

9. **A local government may submit one application per funding cycle and may be funded only once in every two program yea**rs **for the Housing Rehabilitation and Public Infrastructure program component.**

10. Local Governments must provide for a minimum of two public hearings, each at a different stage of the program.

    First public hearing. At least one public hearing must be held prior to submission of an application and prior to passage of a local council resolution of support. The Notice of Public Hearing must be published at least once in a newspaper of general circulation at least seven days prior to the public hearing. The location of the public hearing must be accessible to persons with disabilities. In addition, public hearings shall be conducted in a manner to meet the needs of non-English speaking residents where a significant number of non-English speaking residents can reasonably be expected to participate. The public hearing must cover:

(a) The amount of funds available;
(b) The range of activities that may be undertaken;
(c) The estimated amount proposed for activities that will benefit low to moderate-income individuals;
(d) Plans for minimizing displacement as a result of the block grant assisted activities and to assist persons actually displaced if applicable; and
(e) Housing and community development needs. Those attending the public hearing must be informed of where and how to access the applicant's CDAP records including a copy of the CDAP application.

Second public hearing. All grantees must conduct a second public hearing at another stage of the project to provide an opportunity to obtain citizen views regarding program activities and to review program performance.

11. Each applicant must certify that no low to moderate income dwellings (occupied or vacant) will be demolished or converted to a use other than low-to-moderate income housing as a direct result of activities assisted with funds provided under the Housing and Community Development Act of 1974, as amended. However, if this is not the case, then the applicant must submit evidence that it has adopted a plan for minimizing displacement, if the project results in the conversion or demolition of low-and moderate-income dwelling units. The plan outlines steps that will be undertaken to minimize displacement, e.g. advocate and seek funds for housing rehabilitation as opposed to demolition. The grant recipient will certify that it will replace all low to moderate income occupied and vacant dwelling units demolished or converted to a use other than as low to moderate-income housing as a direct result of activities assisted with funds provided under the Housing and Community Development Act of 1974, as amended. The plan will also stipulate the specific activities, which must occur prior to obligating or expending funds that will directly result in such demolition or conversion.

F. APPLICATION REVIEW PROCESS

The screening and review process for the program is designed to ensure that the limited CDAP funds are awarded to communities that demonstrate the need for financial assistance and have the capacity to administer the project.

The following summarizes the application review process steps and other related guidelines:

1. Tracking and Logging:
   - Competitive-bid applications should be submitted no earlier than 30 days prior to the application deadline. Set- aside programs receive applications throughout the year.
   - Applications received are entered into the database system.
   - CDAP program staff will assess applications for completeness.
   - Notice is sent to the Director of DCEO informing him of communities that have applied for funding.

2. Application Review:
   - Each application will be evaluated according to the evaluation criteria defined for each of the program components, as described in each CDAP application guidebook.
   - The financial audit application component will be reviewed by assigned DCEO staff.
   - An outside technical review by appropriate agencies may be utilized to support the "Public Infrastructure" applications. (The Illinois EPA, The Illinois Department of Public Health, and/or the USDA Rural Development may be asked to review public infrastructure projects involving water or sewer activities.)
   - Management will review the applications to ensure consistency and accuracy in grading and scoring of application. Competitive-bid program applications will be ranked from the highest to lowest score.

- A list of grant recommendations will be submitted to the Deputy Director of the Community Development Bureau and the Director of DCEO.
- After the list of recommendations has been finalized by DCEO, the Office of the Governor will be notified of the funding recommendations. If two or more applicants receive an identical overall rating, the tie will be reviewed and evaluated as outlined in Section II (Selection Procedures).
- Set-aside programs will be reviewed and evaluated as outlined in Section II.
- The Department reserved the right to request additional project documentation.

3. Funding:
   - Funding will generally be made available for applications until the funds have been exhausted.
   - The Department reserves the right to withhold funding of applications that have not received an established minimum overall score. If all funds cannot be utilized for failure of a sufficient number of applications meeting this criterion, the Department reserves the right to either fund applications from other components, or to apply the funds to the following program year's allocation,

II. SELECTION PROCEDURES

This section outlines the special requirements for each of the CDAP program components. Refer to the application guidebooks for a more comprehensive breakdown of the criteria and scoring procedures.

SET ASIDE (NON-COMPETITVE BID) PROGRAMS

Funds through these components will be available throughout the year to all eligible applicants meeting program and component requirements until all funds allocated to this component have been distributed.

A. ECONOMIC DEVELOPMENT PROGRAM

Projects, which create and/or retain private, permanent jobs in the industrial and commercial sector will be considered under this component. To be competitive, projects should attract sizable private investment, have solid commitments to create or retain permanent jobs and demonstrate financial feasibility and benefit low- to moderate-income persons. Further, there must be evidence that the project and related investment would not occur without CDAP involvement.

Eligible activities may include funding for machinery and equipment, working capital, building construction and renovation and improvements to public infrastructure that directly support economic development. The refinancing of existing debt will not be considered under CDAP. Projects will be considered on an individual basis.

Each application for funding under the general economic development component will be considered using the four categories identified below in determining the appropriate level of financial assistance:

- Project Benefit
- Benefit to Low-to-Moderate Income Persons
- CDAP Dollars to Jobs Ratio
- Resource Leveraging

1. **Project Benefit**

   Five factors will be considered under this criterion:

   a. Project Need - Describe in sufficient detail the need for the project and the specific role of CDAP in the project, including any other options which have been pursued. Evidence of project need is demonstrated through a well-developed justification for public financing, which is either location-driven, financial or based on the rate of return. The discussion should also address why other financing options could not be obtained or are not feasible and repercussions if funding is denied.

Additional supporting documentation of need would include high unemployment levels (i.e., applicable county unemployment rate is higher than the state average), or other factors demonstrating public benefit. The company must demonstrate the need for program funds by including evidence that the project's financing cannot be obtained without Department participation at an interest rate and term that makes the project viable in conjunction with leverage funds.

b. Project Design - Describe the activities that will be undertaken for this project with an emphasis upon project specifics, the reasonableness of activities, their timelines and how the needs, activities and projected impact will interrelate.

c. Financial Commitments - Provide evidence of firm commitments from all lenders and investors for the non-CDAP portion of the project. Refer to page 38 for a sample leverage commitment letter.

d. Financial Feasibility - Provide adequate documentation of project feasibility and the company's ability to bring the project to fruition. Financial feasibility of the project is a measure of the company's ability to maintain continuous operation beneficial to the public interests as determined by anticipated operational costs, of less than or equal to the anticipated income or the availability of equity to cover any shortfall based on historical and projected financial statements.

e. Commitments for Job Creation/Retention - Provide firm assurances from the borrower (employer) regarding the number of permanent jobs to be created or retained for low-to-moderate income persons, types of positions and the time frame for job creation, not to exceed 24 months, except that the 24 month limit may be waived by the Department to accommodated the hiring schedule for a project that has a construction completion timetable longer than 24 months.

2. **Benefit to Low-to-Moderate Income Persons**

Applicant projects must benefit at least 51 percent low-to-moderate income persons. All applicants must identify the methodology used to determine the percentage of project benefit to low-to-moderate income persons, except that a person may be presumed to be low and moderate income if the person resided in a federally-designated Empowerment Zone or Enterprise Community, or both he business and the created or retained jobs are located in a federally-designated Empowerment Zone or Enterprise Community.

3. **CDAP Dollars to Full-Time Equivalent (FTE) Jobs Ratio**

This factor considers the number of permanent FTE jobs to be created or retained with CDAP dollars within a specified period, with a maximum period of 24 months from the date funds are awarded. upon the written commitment of the borrower (employer). Projects are encouraged to demonstrate at least one FTE job will be created and/or retained for each $35,000 of CDAP funds. (Credit cannot be given for temporary construction jobs or other temporary jobs that are created for the duration of the project.)

B. PUBLIC INFRASTRUCTURE SET-ASIDE PROGRAM

This program is designed for communities experiencing an imminent and urgent threat to public health and safety, when the need for funds arises outside the normal competitive-bid funding cycle and requires immediate attention. An activity that meets HUD guidelines for eligible activities for public infrastructure projects may be funded

Potential applicants must contact the Department to discuss the project prior to submitting an application. If it is determined that an emergency exists, an application will be accepted for formal consideration, and approval to hold an emergency public hearing may be granted. The Notice of Public Hearing must be posted in various public places frequented by residents 48 hours prior to the public hearing. The applicant must provide a copy of the notice, a list of public places posted, and date and time posted.

Projects will be evaluated according to the following criteria.

1. Individual grants will not exceed 75% of the total project cost.
2. Documentation must present the seriousness and urgency of the threat to health and safety of the community residents.
3. Documentation must present evidence of the unexpected nature of the threat and the degree to which the community was unable to plan for the threat because it could not be foreseen.
4. Evidence must show that the project is ready to proceed and expend funds and that the project adequately addresses the identified problem.
5. Each application should document financial need for CDAP assistance. The application should include information regarding the local government's financial constraints, including availability of cash, outstanding indebtedness, bonding capacity, and service rate increases.

C. MOBILITY AND ACCESSIBILITY REHABILITATION SERVICES ("MARS") PROGRAM

The objective of the Mobility and Accessibility Rehabilitation Services ("MARS") program component is to fund the rehabilitation of housing units for occupancy by persons with disabilities. Government units that are not within HUD-established "entitlement" communities and counties in Illinois can contact DCEO in writing or by telephone to determine the amount of MARS funds available. DCEO staff will provide the amount of available MARS program funds and forward a pre-application to the interested party. Applicants have 30 days to complete and return the pre-application. Following review by DCEO to assess whether threshold requirements have been met, the applicant will be sent a full application to be completed and returned within 30 days.

1. **Eligibility Thresholds.** Applications will be reviewed to determine if they meet the following minimum thresholds.

   a. 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.

   b. Disability. At least one member of the household must have a documented disability as defined by Section 3(2) of the Americans with Disabilities Act (ADA).

   c. Deficiency Assessment. A property deficiency assessment must be conducted by a qualified entity, which supports the need for disability-based rehabilitation assistance.

2. **Funding Criteria.**

   a. Project Need. Each application shall identify specific properties, which are occupied or will be occupied by persons with physical disabilities, in need of rehabilitation to meet the Illinois Accessibility Code.

   b. Project Impact. Each application shall provide a detailed rationale describing how the proposed project activities will satisfy the housing needs of persons with disabilities.

   c. Evidence of Coordination of Resources. The application provides evidence that the applicant has initiated contact with a local social service provider regarding identification of eligible households and housing units in need of rehabilitation for accessibility standards.

   d. Project Readiness. Each application must demonstrate that all administrative and technical issues involved in assuring a successful housing project have been considered. The following areas shall be addressed:
      - the applicant has developed a pre-qualified list of general contractors which are interested in and available to perform rehabilitation activities;
      - the application demonstrates substantial owner interest in the identified project;

- the application documents that operational procedures and administrative structure have been established;
- the applicant has established qualifications for and procedures for selection of housing inspector(s);
- the applicant identifies the specific types of and priorities given to work to be performed, including cost estimates; and
- the applicant has established clear, measurable rehabilitation standards and has proposed a reasonable implementation schedule.

D. COMMUNITY REVITALIZATION STRATEGY AREA ("CRSA") PROGRAM

The objective of this component is to identify and target funds toward comprehensive community revitalization strategies to create economic opportunity in distressed areas by stimulating the reinvestment of human and economic capital and by empowering low-income residents. DCEO's non-competitive selection process will be based as follows:

The screening and review process for the program is designed to ensure that limited CDAP funds are awarded to communities that demonstrate the need for financial assistance and have a well-designed project. The actual number and types of awards will be subject to funding availability and the amount of each applicant's request. The Department reserves the right to perform a site visit or request additional information. All recommendations are forwarded to the Director of the DCEO who makes the final funding decisions; however, all decisions will be based on the general distribution of funds described under each CDAP program component.

The Department will review all applications to assess the following criteria:

1. **Geographic Boundaries:** The unit of general local government legal boundaries will be used for statistical data and all activities will take place within those boundaries.

2. **Demographic :** Applicants must meet the following demographic criteria:
   a. Primarily Residential in character 75% LMI and
   b. All census tracks have at least 20% poverty.

3. **Leverage:** Application must demonstrate the ability to coordinate other funds to assist the revitalization.

4. **Consultation:** Communities must demonstrate community ownership in the revitalization strategy. It is strongly recommended that the community has been working with community building organizations.

5. **Assessment:** Application must assess the following:
   a. Economic conditions of the area
   b. number of business with more than 50 employees
   c. Opportunities for economic development improvements (potential expansion and relocation to the area)
   d. Problems that may be encountered

6. **Economic Empowerment:** Applications must contain a realistic development strategy and implementation plan focusing on activities to create meaningful jobs as well as substantial revitalization of the area

Eligible activities under this pilot grant include; acquisition of real property, public infrastructure and improvement and privately-owned utilities, code enforcement, clearance, rehabilitation, reconstruction and construction of building (including housing) architectural barrier removal, public services, relocation assistance, planning and capacity building, economic development assistance to for-profit business, micro enterprise assistance and all other CDBG-eligible activities that have been deemed appropriate during the planning and consultation stage. DECO retains the right to provide technical assistance and sign-off in the selection of consultant(s) and engineering firm(s) to ensure continued progress, local impact, and continued sustainability. DCEO also retains the right to co-administer the grant

funds awarded to ensure that mandated performance outcomes are achieved. Additional technical assistance to be provided by DCEO will include coordination of other funding resources and initiative, both internally and externally. Other DCEO technical assistance may be provided as appropriate: community planning, local government financial and managerial training, and economic development planning. DCEO further reserves the right to consult with other State and Federal agencies and affected local governments in the planning and implementation processes.

DCEO has allocated $1,500,000.00 for the 2008 program. DCEO will continue to evaluate the process and by the end of the third year will have a proposal in place to serve additional communities based upon published criteria. Input from interested parties will be an integral part of that process. Contact Patrick Davis at (217) 785-6142, for additional information.

E. COMMUNITY REVITALIZATION STRATEGY AREA ("CRSA") PROGRAM

The objective of this component is to identify and target funds toward Downtown revitalization to create economic opportunity in downtown city centers by stimulating the reinvestment of human and economic capital:

The screening and review process for the program is designed to ensure that limited CDAP funds are awarded to communities that demonstrate the need for financial assistance and have a well-designed project. The actual number and types of awards will be subject to funding availability and the amount of each applicant's request. The Department reserves the right to perform a site visit or request additional information. All recommendations are forwarded to the Director of the DCEO who makes the final funding decisions; however, all decisions will be based on the general distribution of funds described under each CDAP program component.

The Department will review all applications to assess the following criteria:

1. **Geographic Boundaries:** The unit of general local government must have a definable downtown center and all activities will take place within those boundaries.

2. **Leverage:** Application must demonstrate the ability to coordinate other funds to assist the revitalization.

3. **Consultation:** Communities must demonstrate community ownership in the revitalization strategy. It is strongly recommended that the community has been working with community building organizations.

4. **Assessment:** Application must assess the following:
   a. Economic conditions of the area
   b. Number of building in the downtown area both vacant and occupied
      i. The number of abandoned buildings
      ii. The number of housing units.
   c. Opportunities for economic development improvements (potential expansion and relocation to the area)
   d. Problems that may be encountered

5. **Economic Empowerment:** Applications must contain a realistic development strategy and implementation plan focusing on activities to create meaningful jobs as well as substantial revitalization of the area

F. FLEXIBLE OPPORTUNITY PROGRAM

The primary objective of the Flexible Opportunity program is to provide funding that is adaptable to unique community concerns that might not otherwise be eligible for CDAP funding. DCEO will assess requests for funding under this pilot program on a case-by-case basis. Funding will generally be made available when certain funds are either returned back to the available pool of CDAP funds (e.g., funds awarded, but not utilized within defined parameters), or are earmarked for unique project needs, including, but not necessarily limited to projects meeting the Flexible Use grant criteria.

The Department will review all applications to assess the following criteria:

1. **Eligible projects:** The nature of the project does not easily fit the parameters or criteria of established CDAP program components. (Projects however must meet all HUD requirements for CDBG program funding.) Projects should adhere to HUD-established objectives for CDBG program funding, and meet general objectives DCEO has established on behalf of Illinois for program funding. The program is open to all Illinois communities that are eligible for CDBG program funding.

2. **Threshold criteria :** Applicants must meet the following demographic criteria:
   a. Benefit low-to-moderate income individuals
   b. Elimination of slum and blighted areas
   c. Other urgent community development needs

3. **Application criteria.** Eligible applicants that wish to submit an application will be informed of the supporting documentation needed to evaluate the project. (E.g., infrastructure projects will generally require information similar to that required within the Public Infrastructure program components.)

4. **Leverage:** Application must demonstrate the ability to coordinate other funds to assist the revitalization.

5. **Application Process:** Applications can be submitted at any time during the program year. Applicants are advised to contact DCEO initially to determine whether funds are presently available. Applications will be reviewed by appropriate DCEO staff and other entities deemed appropriate by DCEO, based on the nature of the project.

6. **Project Urgency:** Projects funded through this pilot will generally demonstrate an urgency for the funding that could not reasonably wait for funds available in a competitive funding cycle.

COMPETITIVE-BID PROGRAM COMPONENTS

A. PUBLIC INFRASTRUCTURE PROGRAM (COMPETITIVE)

The objective of this program component is to fund public infrastructure projects, with priority given to projects involving water and sanitary systems, or storm sewers upgrades. Grant funds will be awarded through a competitive-bid application review process that will assess whether threshold criteria have been met in addition to other established criteria that will be graded according to the guidelines described below.

Public Infrastructure — Rural Water Extension Project Funding. Funds will be reserved in the 2010 program year for rural water extension projects. Rural water extensions projects will be reviewed and ranked independently of all other competitive public infrastructure project applications that are community-based, (i.e. those where the proposed improvements are physically confined to a community-operated system.). The separate funding will ensure that significant rural water extension projects will not go unfunded due to the greater difficulty in securing separate funding and in meeting other standard public infrastructure program criteria.

Eligibility Threshold requirements:

- Low-to-Moderate Income Community (51% or greater) (Y or N)
- Threat to health and safety (Y or N)

Evaluation Criteria that will be graded and scored:

- Financial Need Assessment (40 pts)
- Project Readiness (40 pts)
- Community Poverty (20 pts)

Eligibility Threshold Requirements

Public infrastructure projects will be reviewed to determine if they meet the following minimum threshold requirements:

1. **Benefit to Low-to-Moderate Income Persons**: Each application must include documentation that the proposed project will benefit at least 51.0 percent low-to-moderate income persons. Those projects benefiting less than 51.0 percent low-to-moderate income persons will not be considered further. Census data may be used to determine LMI eligibility for projects that benefit an entire community, a specific township or precinct, or an entire county. Income surveys may be conducted by communities that 1) have experienced a decrease in the per capita income since the most recent U.S. Census; 2) have reason to suspect that Census Data results are inaccurate; or, 3) are designing a project in a target area with boundaries that do not coincide with Census Data. Applicants must request written approval to conduct an income survey. The request must reference the reason they feel an income survey is needed to document low-to-moderate income as opposed to utilizing Census Data.

   Each application must include documentation that any assessment which is levied against property (e.g., "tap-on" fee) owned and occupied by low-to-moderate income persons will be waived or paid on behalf of the low-to-moderate income households and that assistance will be offered to all residential households owned and occupied by low-to-moderate income persons to pay the cost of "hooking up" (i.e., installing the privately owned and maintained line between a service lead/connection and a structure).

   DCEO reserves the right to deny funding, based on this threshold, when surveying guidelines have not been met.

2. **Threat to Health and Safety**: Each application should detail the public infrastructure needs to be addressed by the proposed project. This narrative should include, as appropriate, the degree to which present conditions affect public health and safety, the severity and immediacy of the problem, and whether the proposed activities are necessary to comply with state or federal regulations. Documentation should address the nature and degree of seriousness of the condition requiring assistance.

   - a serious deficiency exists in a community public facility (or that the community lacks the facility entirely);
   - problems clearly attributable to the deficiency have occurred, such as serious illness, disease outbreak, or serious environmental pollution; and
   - the problem is existing, continual, and chronic as opposed to occasional, sporadic, or probable.

The above threshold criteria must be documented to be considered for funding.

Evaluation Criteria

Projects will be evaluated according to the criteria noted below.

1. **Evidence of Financial Need (40% of overall score)**: Each applicant must include their Annual Audit for the 2008 fiscal year ending. This document will be utilized by DCEO in assessing the applicant's need will document the need for CDAP Assistance to finance the proposed project, including evidence that the project could not be reasonably accomplished without CDAP funds. The audits will be reviewed by staff for the following information. All applicants will start with the **maximum 40 points**. Deductions will be made based on the following:

   Utility fund balance:

   - if the community has 2.00 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-40 points)

   - if the community has 1.75 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-32 points)

- if the community has 1.50 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-24 points)

- if the community has 1.25 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-16 points)

- if the community has 1.00 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-8 points)

Utility rates: if utility rates are too low to maintain the system (-20 points)

General Revenue fund balance Cash on hand minus three month of expenses. Accounts receivable are not included. (not applicable for water or sewer districts, or companies):

- if the community has 2.00 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-16 points)

- if the community has 1.75 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-16 points)

- if the community has 1.50 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-12 points)

- if the community has 1.25 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-8 points)

- if the community has 1.00 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-4 points)

Corporate tax level: if tax level is below the current average tax level provided by the Illinois Department of Revenue (-5 points)

2. **Project Readiness (40% of overall score)**: Each application must demonstrate that the proposed project is appropriate and achievable and that all actions have been completed to ensure timely implementation of the project. All applicants will start with the **maximum 40 points**. The following criteria will be utilized in weighing project readiness. The Department reserves the right to request additional project information:

   - Copy of IEPA construction permit. (Permits expire after one year, except phased projects where construction has started.)

   - Current CDAP grants progressing in a timely manner (ED and Housing excluded) balance as of the date applications are due

0 - 25 %	drawn	(-30 points)
26 - 50%	drawn	(-20 points)
51 - 75%	drawn	(-10 points)
76 – 99.9%	drawn	(-5 points)

   - Easements - Documentation of total private property easements necessary and number of those obtained. (75% of necessary easements recorded.) (-10 points)

   - Copy of executed agreement of the purchase of water or wastewater treatment, signed and dated by all parties, in place. (-30 points)

- Copy of option to purchase land. Option must include price, date option expires and seller's signature. (-30 points)

- Leverage
  - If source is a Financial Institution, does the application include a copy of the letter from bank indicating loan conditions, dollar amount, term (**not to exceed ten years**), rate of the loan and that the loan is approved? (-35 points)
  - If source is a Revenue Bond or General Obligation Bond, does the application include a copy of firm commitment to purchase the bond. (-25 points)

  i Does the application include an executed bond inducement resolution? (-10 Points)

  - If source is the Illinois Environmental Protection Agency, does the application include a copy of the EPA letter approving the community's Infrastructure Plan for wastewater system projects or Project Plan for public water system projects? (-25 Points)

  i Is the applicant's proposed project listed on the IEPA's current Project Priority List for wastewater system projects or for public water system projects? (-15)

  - If source is the USDA-RD, does the application include an approved copy of Form 1940-1? (-25 points)

  i Does the application include a letter inviting a full application? (-10 points)

  - If source is the Illinois Finance Authority, does the application include a firm loan commitment letter from IFA, indicating rate, term and amount? (-35 points)
  - If source is Local Cash on Hand or In-Kind Labor, does the application include a resolution committing funds? Please indicate name of fund/account in which cash is located. (No, -35 points) Audits will be reviewed to verify that local funds are available. If it is determined that local funds are not available, 35 points will be deducted.

*** Once an application receives a grant award, modifications to change the leverage source will be considered on a case by case basis.**

3. **Community Poverty (20% of overall score):** The Department will obtain the community poverty percentage rate for the applicant as established in the most recent census data. The applicant will receive the following points based on the poverty percentage for the applying community **(maximum 20 points)**:

		>25%	20 points
22.5%	to	24.99%	18 points
20%	to	22.49%	16 points
17.5%	to	19.99%	14 points
15%	to	17.49%	12 points
12.5%	to	14.99%	10 points
10%	to	12.49%	8 points
7.5%	to	9.99%	6 points
5%	to	7.49%	4 points
2.5%	to	4.99%	2 point
		<2.49%	0 points

Communities interested in obtaining their community poverty percentage, may contact DCEO staff at 217/785-6142, or access the following Website (instructions below).

http://factfinder.census.gov/servlet/GCTGeoSearchByListServlet?ds_name=DEC_2000_SF3_U&_lang=en&_ts=165153171616.

Instructions :

Log on to the website noted above.
Select geographic type in the first box, by selecting "….. County".
Wait for the page to refresh; "Select a State" box will appear.
Select "Illinois" from the dropdown box.
Again the page will refresh.
Select the applicable county from the "Select a geographic area" in the drop down box.
Select the "County – County Subdivision and Place" option from the "Select a table format" area.
Select "Next". You will be prompted to select a table.
Select the table marked, "GCT-P14. Income and Poverty in 1999: 2000"
Depress the "Show Results" button.
Once your table is loaded (it may take a few minutes), locate the area applicable to your project.
Note: The county is listed first, townships are listed second, and villages/cities/towns are listed last.
Once you find the county/township/village/city/town for the applicant, go to the column marked "All Ages". This is the poverty number for the applicant.

TIED SCORES
In the event of identical final scores assessed for multiple communities, ties will be broken according to the highest scores received first for the "Financial Need" category, followed by "Project Readiness", and then "Community Poverty". If tied scores cannot be broken by the criteria noted , staff will use the threshold of low-to-moderate Income and the community serving the highest percentage of LMI people will receive a higher ranking (documented benefit).

B. PLANNING AND DESIGN ENGINEERING GRANT PROGRAM

The objective of these program components is to encourage and support design as a proactive response to the opportunities and challenges that face small communities in Illinois. The CDAP Design Engineering Grant program is a flexible source of competitive funding for a broad range of community development planning activities which are construction oriented (i.e., lead to a construction project) with an emphasis on water and sanitary and storm sewer systems.

Design Engineering
- engineering, architectural and design costs related to a specific activity
- blueprints
- costs of implementing plans

In selecting activities for a design engineering grant application, local officials should be aware that while an activity may be eligible according to federal statute and regulations, it may not compete well under the guidelines and ranking criteria. Planning studies or analyses which are simply part of a community's ongoing operating and maintenance activities will not be funded. Any design engineering activity not described above or any design engineering activity which does not benefit low-to-moderate income persons is ineligible for consideration.

RANKING CRITERIA FOR DESIGN ENGINEERING

Eligibility Threshold
Projects will be reviewed to determine if they meet the following minimum threshold requirements:

1. **Benefit to Low-to-Moderate Income Persons**: Each application must include documentation that the proposed project will benefit at least 51.0 percent low-to-moderate income persons. Those projects benefiting less than 51.0 percent low-to-moderate income persons will not be considered further.

Census data may be used to determine LMI eligibility for projects that benefit an entire community, a specific township or precinct, or an entire county. Income surveys may be conducted by communities that 1) have experienced a decrease in the per capita income since the most recent U.S. Census; 2) have reason to suspect that Census Data results are inaccurate; or, 3) are designing a project in a target area with boundaries that do not coincide with Census Data. Applicants must request written approval to conduct an income survey. The request must reference the reason they feel an income survey is needed to document low-to-moderate income as opposed to utilizing Census Data. DCEO reserves the right to deny funding, based on this threshold, when surveying guidelines have not been met.

2. **Project Readiness (25% of overall score)**: This criterion is a measure of the project's readiness to proceed immediately upon notice of grant award. All applicants will start with the **maximum 20 points**. Deductions will be made based upon the following:

   - Is there a copy of the option to purchase (if applicable)? (If no, -20 points)
   - Is there a copy of the completed CDAP Plan or a copy of the preliminary engineering report? (If no, -20 points)

3. **Documentation of Threat to Health and Safety**: Each application should detail the public facilities needs to be addressed by the proposed project. This narrative should include, as appropriate, the degree to which present conditions affect public health and safety, the severity and immediacy of the problem, and whether the proposed activities are necessary to comply with state or federal regulations. Documentation should address the nature and degree of seriousness of the condition requiring assistance.
   - a serious deficiency exists in a community public facility (or that the community lacks the facility entirely);
   - problems clearly attributable to the deficiency have occurred, such as serious illness, disease outbreak, or serious environmental pollution; and
   - the problem is existing, continual, and chronic as opposed to occasional, sporadic, or probable.

The above threshold criteria must be documented to be considered for funding.

Evaluation Criteria

Projects will be evaluated according to the criteria noted below.

1. **Evidence of Financial Need (40% of Total Score)**: Each applicant must include the 2006 fiscal year annual audit. This will document the need for CDAP Assistance to finance the proposed project, including evidence that the project could not be reasonably accomplished without CDAP funds. The audits will be reviewed by staff for the following information. All applicants will start with the **maximum 40 points**. Deductions will be made based on the following:

   Utility fund balance:

   - if the community has 2.00 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-40 points)
   - if the community has 1.75 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-30 points)
   - if the community has 1.50 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-20 points)
   - if the community has 1.25 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-10 points)

- if the community has 1.00 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-5 points)

Utility rates: if utility rates are too low to maintain the system (-10 points)

General Revenue fund balance (not applicable for water or sewer districts, or companies):

- if the community has 2.00 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-30 points)
- if the community has 1.75 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-20 points)
- if the community has 1.50 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-10 points)
- if the community has 1.25 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-5 points)
- if the community has 1.00 times the grant amount request after allowance for three months of operating expenses and is not using the funds as leverage (-2 points)

2. **Community Poverty (40% of overall score):** The Department will obtain the community poverty percentage rate for the applicant as established in the most recent census data. The applicant will receive the following points based on the poverty percentage for the applying community: (See page 19 for technical assistance)

		>25%	20 points
22.5%	to	24.99%	18 points
20%	to	22.49%	16 points
17.5%	to	19.99%	14 points
15%	to	17.49%	12 points
12.5%	to	14.99%	10 points
10%	to	12.49%	8 points
7.5%	to	9.99%	6 points
5%	to	7.49%	4 points
2.5%	to	4.99%	2 point
		<2.49%	0 points

TIED SCORES

In the event of identical final scores assessed for multiple communities, ties will be broken by the highest scores received for Financial Need, then Project Readiness, and then Community Poverty. If tied scores cannot be broken by the criteria noted , staff will use the Threshold of Low-to-Moderate Income and the community serving the highest percentage of LMI people will receive a higher ranking (documented benefit).

C. HOUSING REHABILITATION

The objective of this program component is to fund housing rehabilitation for low-and-moderate income persons. Applications will be accepted one time during the program year. Projects compete against one another and will be evaluated according to the following two-step process.

Eligibility Thresholds
Projects will be reviewed to determine if they meet the following minimum thresholds.

> 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.
>
> (There will be no minimum leverage threshold for the 2010 applications)

Evaluation Criteria (55 Maximum points)
The maximum available points per application is 55 points. The maximum scores available for each of the four scoring criteria, with examples of scoring determinations are as follows:

Project Need: 14 points
Project Impact: 20 points
Coordination of Resources: 11 points
Project Readiness: 10 points

Project Need – Maximum Score 14 Points

Project Needs
The selected target area must include a minimum of a three to one need for rehabilitation of income eligible housing units in comparison to the project scope of work as provided in the Housing Fact Sheet. Applications that provide a defined target area that meets this criteria will receive ten (10) points. Applications that do not provide a defined target area that meets this criteria will receive zero (0) points for project need.

Example: The target area must include a minimum of thirty (30) income eligible homes in need of rehabilitation for a project scope of ten (10) homes.

a. Applicants that do not survey 100% of the targeted area will receive a reduction in the above scoring schedule directly related to the percentage of surveys taken in the targeted area and submitted with the application.

Example: Only 60% (.60) of the targeted area is surveyed. A score of 10 points based on the above scoring formula would multiply 10 times .60 = 6 points.

b. The following numerical scores will be provided to applicants that provide maps that clearly show;

   I. The outline of the targeted area within the community = 2 points
   II. Housing units locations (owner occupied vs. rental vs. vacant housing) with legible street names and individual unit addresses within the targeted area = 2 points

2. Project Impact – Maximum Score 20 Points
   Description of targeted area selection method and achievement of quantifiable impact.

a. Based upon the applicant's method of determining the targeted area, the following numerical scores will be provided:

   I. Random sample surveys (minimum of one out of fifteen households) of the community's housing stock to determine targeted area, defining the targeted area as the highest concentration of LMI households in need of rehabilitation assistance = 10 points

II. Other methods of targeted area selection = 5 points
III. Failure to provide any rationale for targeted area determination = 0 points

b. The following numerical scores will be provided based upon the proposed number of housing units to be rehabilitated vs. total number of housing units in need of rehabilitation as documented by submitted surveys.

Less than 5%	=	0 points	30% to 34%	=	6 points
5% to 9%	=	1 point	35% to 39%	=	7 points
10% to 14%	=	2 points	40% to 44%	=	8 points
15% to 19%	=	3 points	45% to 49%	=	9 points
20% to 24%	=	4 points	50% or more	=	10 points
25% to 29%	=	5 points			

Example: 9 LMI housing units to be rehabilitated out of 40 housing units in need of rehabilitation in the targeted area = 9 divided by 40 = 22% = 4 points

3. Coordination of Resources – Maximum Score 11 Points

a. The following numerical scores will be provided based upon the applicant's submission of documentation of additional resources which will provide assistance to LMI households in coordination with the CDAP housing programs.

I. Letter of support from any agency or community based organization providing housing related services = 1 Point per letter, Maximum 1 point
II. Letter of intent to provide available resources referencing historical participation in similar projects or activities as well as current efforts within the applicant community = 2 Points per letter, Maximum 4 points
III. Letter of commitment of resources providing financial assistance toward achieving the CDAP scope of work, specifying the amount of funds, eligible uses and dates of availability = 3 Points per letter, maximum 6 points

* Note – Documentation of multiple sources are necessary in order to achieve maximum points

4. Project Readiness – Maximum Score 10 Points

a. The following numerical 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, including but not limited to:

I. Letters from General Contractors that have been pre-qualified by the applicant, stating they are available and interested in performing rehabilitation activities within the applicant community = 2 points per letter - maximum of 10 points
II. Substantial owner interest in the housing project = 1 point for each targeted area household attending the required public hearing, verified through sign in sheet from public hearing – maximum 10 points
III. Operational procedures and administrative structure have been established;
    i. For each administrative staff committing a minimum of 20% or more of their time to project administration (staff resumes required) = 1 point
    ii. Submission of written policies and procedures prepared for the project that address general administrative procedures and staff responsibilities, including but not limited to; inspection duties, application solicitation, application intake and eligibility processing, fiscal controls, conflict resolution, reporting requirements and project close-out = 3 points
    iii. Submission of written general conditions and specifications manual for general contractors/subcontractors that address industry standards of acceptable materials and applications, bidding process, contract award, reporting requirements, payments to contractors and ongoing project management = 3 points

Maximum of 10 points

IV. Selection of Housing inspector –

i. Applicant has selected a qualified housing inspector (resume required) that is currently licensed by Illinois Dept. of Public Health as "Lead Inspector/Lead Risk Assessor" = 10 points
ii. Applicant has not selected a qualified housing inspector that is currently licensed by Illinois Dept. of Public Health as "Lead Inspector/Lead Risk Assessor" but will retain one upon grant award (submit qualifying criteria) = 5 Points
iii. Failure to address housing inspector selection = 0 points

V. Applicant provides detailed cost estimates of three housing units within the targeted area, defined in surveys submitted as Dilapidated, deteriorated and Satisfactory (housing condition) which provide an average rehabilitation cost per housing condition = 10 points

VI. Applicant has established rehabilitation standards which at a minimum include; applicable local building codes, Illinois State Plumbing Code, National Electrical Code, Illinois Lead Poisoning Prevention Act & Code or compatible property maintenance codes in the absence of local building codes as provided in para. 4a, III, iii. = 10 points

VII. Applicant proposes a reasonable implementation schedule to successfully complete all activities within the two year grant period = 10 points

VIII. Applicant includes description of the proposed application process which identifies how the targeted area population will be notified and encouraged to apply for rehabilitation assistance = 10 points

The total of all Project readiness scores provided shall be divided by the number of scores assessed.

Example: Maximum of 80 points available divided by 8 scoring factors = 10 points

INSERT SIGNED CDBG SF424

STATE RESERVE FOR TECHNICAL ASSISTANCE

Title I of the Housing and Community Development Act as amended now allows states to deduct an amount not to exceed 1% of its annual allocation to provide technical assistance to local governments. Those funds will be used by the Department in various technical assistance areas including, but not limited to:

- Improved grants management,
- Timely expenditure,
- Housing rehabilitation,
- Fair Housing, and
- Lead-based Paint Compliance

The actual technical assistance will be in the form of workshops, on-site visits, technical manuals, brochures, etc.

III. PROGRAM INCOME

Program income is the total prorated portion of funds generated from the use of CDAP funds. Program income may be generated by such means as loan principal and interest repayments, and income and distribution received on investments.

Grant recipients may retain program income if the program income will be used to continue the activity from which the program income was derived. Such activity is the activity described in the application materials submitted by the local government for the grant as approved by the Department. If the grantee is unable to continue the activity from which the program income was derived, the grantee may seek written approval from the Department to use program income for a Community Development Block Grant (CDBG) eligible activity.

Currently all program income generated from State grants shall be retained by the grant recipient when used to fund economic development revolving funds. The Department will determine at the time the grant agreement is established whether the recipient's proposed use of program income is, or is not, considered the same activity that would generate the program income.

The Department further reserves the right to recapture program income from any grant, in the event that the grant recipient has been determined by the Department to be in non-compliance with its CDAP capitalized revolving fund plan.

Program income returned to the State will be reassigned in accordance with the department's Remaining Funds Policy" as outlined in Section I of the Action Plan.

IV. RECAPTURED/REALLOCATED FUNDS

Community Development Assistance Program (CDAP) funds may be recaptured from local grantees for the following reasons:
(1) questioned costs;
(2) unallowable costs;
(3) unspent funds or funds not drawn down by local grantees after local program completion; and,
(4) projects which do not perform within allowable time periods.

The Illinois Department of Commerce and Economic Opportunity (DCEO) reserves the right to award unspent reallocated funds in accordance with the Department's "Remaining Funds Policy" outlined in Section I of the Action Plan. In times of disaster, DCEO reserves the right to allocate undistributed funds to eligible communities that have experienced a loss of public and/or private property as a result of flood, tornado, earthquake, severe weather or other uncontrollable events.

V. UNDISTRIBUTED ECOMOMIC DEVELOPMENT FUNDS

In the event that all funds allocated for the Program Year 2009 are not distributed in a timely manner, the State may transfer the undistributed balance, component to component, in accordance with the Department's Remaining Funds Policy outlined in Section I of the Action Plan. In times of disaster, DCEO reserves the right to allocate undistributed funds to eligible communities that have experienced a loss of public and/or private property as a result of flood, tornado, earthquake, severe weather or other uncontrollable events.

VI. CITIZEN PARTICIPATION PLAN

The Housing and Community Development Act of 1987 added additional citizen participation requirements. This requirement mandates that each state prepare a detailed citizen participation plan and certify to its adherence. The State of Illinois through the Department of Commerce and Economic Opportunity (DCEO) encourages citizen participation. The Department makes a concerted effort to encourage citizen participation and to make information about the program available. Particular emphasis is placed upon the participation of low- to moderate-income persons. Under the Community Development Assistance Program, all projects are required to meet the national objective of benefiting low- to moderate-income persons.

The Department conducts at least one statewide application preparation workshop providing technical assistance on how to successfully prepare CDAP applications. The Department is available to assist local governments and other groups at their request throughout the program year. Brochures explaining the program are prepared and widely distributed, newspaper articles are published describing project results, and periodic regional forums are conducted. These are a few of the activities which are used to encourage groups and individuals to become aware of and participate in the program.

The Department reviews the CDAP program on an annual basis and public hearings are conducted as part of the consolidated plan process to elicit citizen comment on the program prior to finalization. Citizens are encouraged to attend the public hearings to share any observations, comments, or recommendations they may have on improvements to the program. In addition, written comments are encouraged.

The Department responds to written complaints. These are received in the Springfield, Illinois office. With the assistance of the appropriate grants manager, the issue surrounding the complaint is explored and where practicable a written response is generated within 15 working days.

The Department requires all local government applicants to conduct at least one public hearing prior to the submittal of an application under the Community Development Assistance Program. This notice must be published in a newspaper of general circulation and must encourage participation particularly by low- to moderate-income persons.

It must also be clear that the public hearing was held prior to passage of the council resolution of support.

The Department will require that local governments provide citizens with reasonable and timely access to local meetings. At least seven days notice will be required of all public hearings.

Those attending the local public hearing must be informed of: (1) the amount of funds available; (2) the range of activities that will be undertaken; (3) the amount proposed for activities that will benefit low- to moderate-income individuals; (4) plans for minimizing displacement as a result of block grant assisted activities and to assist persons actually displaced; and (5) housing and community development needs. Where it is known that a significant non-English population exists, special effort will be made to secure bilingual assistance to assure the full participation of these residents. Those attending the public hearing must be informed of how to access the applicant's CDAP records. Local governments must take reasonable efforts to make those records available. In addition, local government applicants will be required to conduct a second public hearing at another stage of the funded project to provide an opportunity to obtain citizen views and to review program performance.

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TABLE 2A
Program Year 2010 Priority Needs Summary Table

Community Development Assistance Program-Housing Rehab. Component-&-MARS

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Need (Households in Need of Assistance)	Goals (Households to Be Assisted)
Renter	Small Related	0-30%	H	91,620	
		31-50%	H	56,842	
		51-80%	M	32,872	
	Large Related	0-30%	H	37,512	
		31-50%	H	24,831	
		51-80%	H	22,044	
	Elderly	0-30%	H	60,128	
		31-50%	H	33,161	
		51-80%	H	13,410	
	All Other	0-30%	H	141,643[1]	
		31-50%	M	53966	
		51-80%	M	35,958	
Owner		0-30%	H	141,009	47
		31-50%	H	134,094	117
		51-80%	M	181,032	31
Special Needs Persons with Disabilities HIV/AIDS			H		
Total Goals					195
Total Section 215 Goals					195
Total Section 215 Renter Goals					
Total Section 215 Owner Goals					195

[1] Numbers reflect "All Other Renters" with at least one housing problem, from CHAS Table 1C, combined with estimates of statewide homeless population from Illinois Continua of Care 2003 Gaps Analysis

TABLE 2B
COMMUNITY DEVELOPMENT NEEDS

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
PUBLIC FACILITY NEEDS (projects)				
Senior Centers	Low (1)	(2)	-0-	-0-
Handicapped Centers	Low (1)	(2)	-0-	-0-
Homeless Facilities	High	$	$2.4 million	$2.4 million
Youth Centers	Low (1)	(2)	-0-	-0-
Child Care Centers	Low (1)	(2)	-0-	-0-
Health Facilities	Low (1)	(2)	-0-	-0-
Neighborhood Facilities	Low (1)	(2)	-0-	-0-
Parks and/or Recreation Facilities	Low (1)	(2)	-0-	-0-
Parking Facilities	Low (1)	(2)	-0-	-0-
Non-Residential Historic Preservation	Low (1)	(2)	-0-	-0-
Other Public Facility Needs	Low (1)	(2)	-0-	-0-
INFRASTRUCTURE (projects)				
Water/Sewer Improvements	High	$72 million	$12 million	$12 million
Street Improvements	Low (1)	(2)	-0-	-0-
Sidewalks	Low (1)	(2)	-0-	-0-
Solid Waste Disposal Improvements	Low (1)	(2)	-0-	-0-
Flood Drain Improvements	Low (1)	(2)	-0-	-0-
Other Infrastructure Needs	Low (1)	(2)	-0-	-0-
PUBLIC SERVICE NEEDS (people)				
Senior Services	Low (1)	(2)	-0-	-0-
Handicapped Services	Low (1)	(2)	-0-	-0-
Youth Services	Low (1)	(2)	-0-	-0-
Child Care Services	Low (1)	(2)	-0-	-0-
Transportation Services	Low (1)	(2)	-0-	-0-
Substance Abuse Services	Low (1)	(2)	-0-	-0-
Employment Training	Low (1)	(2)	-0-	-0-
Health Services	Low (1)	(2)	-0-	-0-
Lead Hazard Screening	Low (1)	(2)	-0-	-0-
Crime Awareness	Low (1)	(2)	-0-	-0-
Other Public Service Needs	Low (1)	(2)	-0-	-0-

TABLE 2B
COMMUNITY DEVELOPMENT NEEDS

ECONOMIC DEVELOPMENT				
ED Assistance to For-Profits(businesses)	High	$15 million	$8 million	$8 million
ED Technical Assistance (businesses)	Low (1)	(2)	-0-	-0-
Micro-Enterprise Assistance(businesses)	Low (1)	(2)	-0-	-0-
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	Low (1)	(2)	-0-	-0-
C/I* Infrastructure Development (projects)	Low (1)	(2)	-0-	-0-
Other C/I* Improvements (projects)	Low (1)	(2)	-0-	-0-
PLANNING				
Planning	Low (1)	-0-	-0-	-0-
TOTAL ESTIMATED DOLLARS NEEDED:				

* Commercial or Industrial Improvements by Grantee or Non-profit

Table 2C

Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)

Obj #	Specific Objectives	Performance Measure	2010-2014 Expected Units	2008 Annual Expected Units
CDAP 1	Use CDAP funds to rehabilitate single family homes with a maximum grant of $350,000 per community, target 800 homes @150 per year	# CDAP homes rehabilitated	160@<30% 320@31-50% 160@51-60% 160@61-80%	195 homes
	Community Development Objectives			
CDAP 2	Use CDAP funds to develop plans for 100 communities for new or upgraded public facilities @ 20 per year Included Design Engineering in PY '08	Number of CDAP persons served with water and sewer	Service 20,000 persons. 60% are low and moderate income	Potential Service to 30,000 persons. 51% are low and moderate income
	Infrastructure Objectives			
CDAP 3	Use CDAP funds to provide $15 million for infrastructure upgrade. Assist 350 communities with water and sewer projects @ 70 per year	# CDAP water systems improved; and the number of CDAP wastewater systems improved	Serve 320,000 persons. 60% are Low to Moderate income	Serve 40,000 persons. 51% are Low to Moderate income
	Public Facilities Objectives			
	Public Services Objectives			
	Economic Development Objectives			
CDAP 4	Use CDAP funds to provide $8 million development assistance to serve 100 businesses @ 20 per year and leverage $2 for every $1 CDAP funds	Number of CDAP businesses assisted and people served	Create or Retain 7500 jobs. 51% are filled with low to moderate income persons	Create or retain 1500 jobs. 51% are filled with low to moderate income persons
	Other Objectives			

Table 3C

Annual Action Plan
Planned Project Results
Community Development Assistance Program (CDAP)

Outcomes and Objectives	Performance Indicators	Expected Number	Activity Description
SL-1.1	Money Leveraged Number of Persons Assisted Number of LMI Persons Race, ethnicity Number of Persons with **new** access*	40,000 persons *cannot determine new or improved access until app. receipt.	Public Facilities – new construction
SL-3.1	Money Leveraged Number of Persons Assisted Number of LMI Persons Race, ethnicity Number of Persons with **improved** access*	40,000 persons *cannot determine new or improved access until app. receipt.	Public Facilities – improvements
SL-1.2	Money Leveraged Number of Persons Assisted Number of LMI Persons Race, ethnicity Number of Persons with **new** access	At least 30,000 persons (combined w/ Planning Assistance). *cannot determine new or improved access until app. receipt.	Design Engineering – new infrastructure
SL-3.2	Money Leveraged Number of Persons Assisted Number of LMI Persons Race, ethnicity Number of Persons with **improved** access	At least 30,000 persons (combined w/ Planning Assistance). *cannot determine new or improved access until app. receipt.	Design Engineering – improvements
SL-1.3	Money Leveraged Number of Persons Assisted Number of LMI Persons Race, ethnicity Number of Persons with **new** access	At least 30,000 persons (combined w/ Design Engineering). *cannot determine new or improved access until app. receipt.	Planning Assistance – new infrastructure
SL-3.3	Money Leveraged Number of Persons Assisted Number of LMI Persons Race, ethnicity Number of Persons with **improved** access	At least 30,000 persons (combined w/ Design Engineering). *cannot determine new or improved access until app. receipt.	Planning Assistance – improvements
EO-1	Money Leveraged Total Jobs Total LMI Jobs Total Jobs Created / Retained -Type of job (use existing EDA classification) - previously unemployed - Number w/ employee sponsored health care benefit Number of Businesses Assisted Business DUNs Number	(Combined Goal w/ Financial Assistance) Leverage $1.5 for every CDAP $1 invested (minimum of $12,000,000) Serve approximately 25 businesses Create/Retain 1,200	Economic Development – Infrastructure

Table 3C Annual Action Plan Planned Project Results Community Development Assistance Program (CDAP)			
Outcomes and Objectives	**Performance Indicators**	**Expected Number**	**Activity Description**
		total jobs Create/Retain 625 LMI jobs	
EO-2	Money Leveraged Total Jobs Total LMI Jobs Total Jobs Created / Retained -Type of job (use existing EDA classification) - previously unemployed - Number w/ employee sponsored health care benefit Number of Businesses Assisted Business DUNs Number	(Combined Goal w/ Infrastructure) Leverage $1.5 for every CDAP $1 invested (minimum of $12,000,000) Serve approximately 25 businesses Create/Retain 1,200 total jobs Create/Retain 625 LMI jobs	Economic Development – Financial Assistance
DH-3.1	Money Leveraged Number of households assisted Number hh at 30, 50, 80 Race, Ethnicity, disability Total Units Total number of hh previously in substandard housing	150 units	Housing Rehabilitation
DH-3.2	Number of households assisted Number hh at 30, 50, 80 Race, Ethnicity, disability Total Units Total number of hh previously in substandard housing	45 units	MARS
SL-1.4	NOTE: Pilot Program - to be determined could impact housing stock, infrastructure, and/or economic development	N/A	Community Revitalization

2. HOME PROGRAM DESCRIPTION

Illinois Housing Development Authority
Administrator of the HOME Program for
The State of Illinois

Program Year 2010

EXECUTIVE SUMMARY

The Illinois Housing Development Authority (the Authority) has been designated the State of Illinois' administrator of the federal HOME Investment Partnership Program (the "HOME Program") created under Title II of the National Affordable Housing Act of 1990 and regulated by the United States Department of Housing and Urban Development (HUD).

The Authority has prepared, for HUD approval, the Consolidated Plan Action Plan for the State of Illinois (the State) for Federal Fiscal Year (FFY) 2010. The Illinois HOME Program, a component of the plan, will require applicants to address the housing needs of the State as prioritized in the Consolidated Plan Action Plan.

To address the housing needs of the State, the Authority plans to use HOME funds to provide affordable rental housing through the rehabilitation of existing structures and new construction. The Authority also plans to assist low-income homeowners by making HOME funds available for the rehabilitation of owner-occupied single-family dwellings and to assist homebuyers.

State and subrecipients of HOME-assisted projects may be nonprofit or for-profit entities. The Authority may also allocate funds to units of local government and public agencies. At least fifteen percent of the State allocation will be set aside for nonprofit entities that qualify as Community Housing Development Organizations (CHDOs). Up to ten percent of this set-aside may be used for project-specific predevelopment loans.

Multi-family projects of five or more units assisted with HOME funds will be required to follow the affirmative marketing procedures of the Authority. The Authority will work with project state recipients and subrecipients to make an outreach to minority- and women-owned businesses.

DISTRIBUTION OF FUNDS

The Authority has been designated the administrator of State HOME funds by the Governor. The amount of HOME funds allocated to the State for FFY 2009 was $24,170,610.. As of the printing of this document, FY 2010 HUD appropriations were not finalized. For this reason, the State utilized the FY 2009 allocation level as the estimate for FY 2010 funding.

At least fifteen percent of the State FFY 2010 regular HOME allocation, projected to be $3,625,591.50 will be set aside for investment in housing to be developed, sponsored, or owned by Community Housing Development Organizations (CHDOs). Up to ten percent of funds reserved for CHDOs may be used to provide project-specific technical assistance, site control, and seed money loans to CHDOs.

HOME funds will also be used for program administration by the Authority, and for any necessary CHDO operating expenses as allowed by HUD.

The remainder of the HOME funds will be spent on activities that will develop and support affordable rental housing and homeownership. These activities may include acquisition, rehabilitation, new construction, reconstruction, moderate and substantial rehabilitation, homebuyer assistance, and transitional housing. The Authority will distribute HOME funds in accordance with the housing needs identified in the approved State Consolidated Plan. In its distribution of State HOME funds, the Authority will assist the following tenure groups: elderly households, rental households, homebuyers, existing homeowners, homeless and special needs households, as identified in the State Consolidated Plan.

Consolidated Plan PRIORITIES

In awarding HOME funds, the Authority will target low- and very-low-income households. Emphasis will be on assisting household categories that have a high incidence of housing problems. Funds will be initially targeted to areas of the State that did not receive direct allocations of HOME Program funds from HUD. A concerted effort will be made to expend a significant portion of HOME funds in areas with identified high concentrations of low-income and minority populations.

Priorities:

- Rehabilitation of existing rental housing to increase the supply of affordable rental units and decrease the cost burden for low- and very low-income families.
- Rehabilitation of units for households that have identified a high incidence of housing problems and other special needs households.
- Rehabilitation of owner-occupied units for low-income households.
- Homebuyer assistance for low- and very-low-income households.
- New construction of units in areas where there exists a demand for new low-income units, and when HOME funding assistance is needed to make the units affordable to low-income households.
- Acquisition costs directly related to rehabilitation activities for both rental and owner-occupied units.
- Rehabilitation of Single Room Occupancy (SRO) units and development of other types of very low cost units.

APPLICATIONS

The Authority may make loans or grants available to State recipients, subrecipients, Community Housing Development Organizations (CHDOs), or directly to project developers. These entities may be nonprofit and for-profit entities, units of local government, housing authorities, and public agencies. In some cases, the Authority will directly administer HOME funds. The Authority will monitor the performance of all recipients of State HOME funds to ensure compliance with the HOME regulations.

Applications will be evaluated using competitive criteria established by the Authority. The Authority will notify all potential applicants of the availability of funds and will announce future dates on which applications will be accepted. The Authority will give preferential treatment to applications developing and supporting affordable housing in areas not receiving HOME funds directly from HUD. The Authority may also consider applications for projects located in areas receiving HOME funds directly from HUD.

COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS

Funding: At least fifteen percent of the State FFY 2009 HOME allocation $3,625,591.50 will be reserved for CHDOs. Distribution of these funds will be on a competitive basis according to the priorities stated herein. Up to ten percent of such funds reserved for CHDOs may be made available for project-specific technical assistance, site control loans, or seed money loans. More funds may be made available to CHDOs depending on competition and assessed need once CHDOs and CHDO-eligible activities have been identified. Up to five percent of the State FFY 2009 HOME allocation may be used for CHDO operating expenses, as allowed by HUD.

Activities: Building on its experience with nonprofits, the Authority will identify eligible nonprofit housing organizations that are designated as CHDOs and are capable of developing, owning and/or sponsoring affordable housing. The Authority will notify these CHDOs of the availability of funds and encourage their participation in the HOME Program. The Authority will work with HUD designated nonprofit intermediary organizations to identify CHDOs and assist in arranging technical assistance and training to help CHDOs understand the HOME regulations and submit competitive applications. This will increase the CHDOs' abilities and effectiveness in providing low- and very-low-income housing. In 2010, IHDA will explore options that allow the Authority to increase investment in CHDOs and grow their capacity. The CHDOs will be allowed to undertake all eligible HOME activities; however, per HUD, only rental and homeownership projects and programs count toward the 15% set-aside. These CHDO-eligible activities will be encouraged. Single-family owner-occupied rehabilitation projects do not count toward the set-aside.

HOMEBUYER PROGRAM REQUIREMENTS AND RESALE PROVISIONS

The Authority, in laying out its parameters for a homebuyer program, seeks to maximize the effect of its HOME funds through creative partnerships with private financial institutions. In order to maximize the number of homebuyers to be served, the Authority will allow HOME funds to be used in homebuyer programs for down payment and closing cost assistance, rehabilitation, and for principal reduction. The Authority will also promote CHDO development activities in the purchase, rehabilitation and sale of homes to low income homebuyers.

In order to ensure the suitability of families receiving HOME assistance to undertake and maintain homeownership, IHDA will require that homeownership counseling be provided to all HOME assisted homebuyers. The counseling should include components of budgeting and financing, routine home maintenance, understanding the loan process, understanding legal documents and obligations, and work-out options with lenders in case the homeowner experiences financial difficulties. Administering entities may provide counseling themselves, or contract with a non-profit organization, mortgage insurance company, or participating lenders to provide the counseling.

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 amount of HOME funds per unit. 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 or in the recorded mortgage documents for each unit assisted with HOME funds.

FORMS OF INVESTMENT

The Authority may invest HOME funds as equity investments, interest-bearing loans, non interest-bearing loans, interest subsidies consistent with the purposes of this part, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent with the purposes of this part.

HOME MATCH REQUIREMENTS

The HOME regulations require the Authority to provide a non-federal matching source when assisting affordable housing developments assisted with HOME funds. The Authority encourages and gives priority to proposals which provide a non-federal source of match.

Sources

As a general rule of thumb, permanent, non-federal sources of funds that are non-refundable contributions from State or local government, or private sources, will be eligible to qualify as a matching contribution. The following table provides many examples of acceptable and unacceptable sources of matching funds.

ACCEPTABLE SOURCES OF MATCH	UNACCEPTABLE SOURCES OF 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** • **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 funds** • **Federal Home Loan Bank grants** • **Value of donated materials or labor** • **Direct cost of supportive services that facilitate independent living or as a part of a self-sufficiency program** • **Direct cost of homebuyer counseling for families that complete a HOME-assisted purchase.**	• **All federal funds, including: CDBG funds, Rental Rehabilitation Program, Homeless housing programs, Weatherization, etc.** • **Value attributable to federal tax credits** • **The interest rate subsidy attributable to the federal tax-exemption on financing** • **Owner equity 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**

AFFIRMATIVE MARKETING POLICIES

The Authority recognizes the importance of non-discriminatory practices with regard to residential property and related facilities. The Authority's goal in this regard is to promote a condition in which all individuals in the same housing market area have available to them a like range of choices in housing. Therefore, the Authority requires that all multi-family projects (with 5 or more HOME-assisted units) comply with the Authority's affirmative fair housing policies and procedures. The Authority will evaluate proposals involving single-family projects with 5 or more HOME-assisted units to determine the appropriateness of affirmative marketing efforts.

MINORITY BUSINESS ENTERPRISE ("MBE")/WOMEN'S BUSINESS ENTERPRISE ("WBE")

The Authority encourages the use of MBEs and WBEs, to the maximum extent possible, in connection with HOME funded activities. This statement will be used in all applicable communications to the public regarding HOME activities. All contracts awarded by state and subrecipients and recipients for the procurement of property and services shall, to the maximum extent possible, be awarded to MBEs and WBEs.

Entities receiving funding under HOME will be required to maximize the awarding of contracts for procurement of properties and services to MBEs and WBEs. All advertisements should include a statement encouraging MBEs and WBEs to submit a bid. They will be required to report annually to the Authority on the type and number of contracts awarded, the dollar value of contracts awarded to MBEs and WBEs, and the method of implementing the outreach requirements. Any recipient or other entity receiving HOME funds that awards a contract or subcontract of $25,000 or more to a business entity will be required to provide the Authority with documentation and data on the steps it has taken to implement its MBE/WBE outreach efforts.

The Authority's HOME staff will review the information submitted to determine compliance with the requirements. The executive staff of the Authority will oversee this review.

ADDITIONAL INFORMATION

For more information on Single family activities funded under the HOME Program, please contact the Single Family Department at 312/836-7417. For information regarding Multi-family financing, including HOME-funded activities, contact IHDA's Multi Family Department at 312/836-5287.

APPENDIX

INTERNAL PROCEDURES

The Authority's Affirmative Marketing Policies:

*A written Affirmative Fair Housing Marketing Plan is required for each multi-family project consisting of five or more HOME assisted units. A plan must be completed and returned to the Authority for review and approval by the earlier of the following three dates: initial closing, the disbursement of any HOME funds, or 60 days prior to any marketing activities. The primary focus of the plan will be to determine how the recipient will solicit applications from persons who are least likely to apply for the housing.

The Authority will evaluate proposals involving single-family projects with 5 or more HOME-assisted units to determine whether an affirmative marketing program is appropriate.

* Marketing Efforts:

If a recipient proposes to utilize advertising (e.g., newspaper, brochures, signs, leaflets) it will be required to have the equal housing logo or slogan prominently displayed on all materials.

If a recipient proposes to use community groups as a part of the special outreach, contact with the groups must be maintained throughout the initial marketing efforts as well as on an ongoing basis after sustaining occupancy has been obtained.

The Equal Housing Opportunity Poster must be conspicuously displayed in the rental office, model unit, or wherever rental information is being distributed. Recipients must ensure that all rental staff is familiar with fair housing laws and the affirmative marketing plan.

* Record keeping:

Recipients will be required to maintain documents and records concerning their affirmative marketing efforts. These will include but will not be limited to the plan, documentation of contact with community groups, copies of current advertisements, indications of how prospective tenants heard about the housing, and demographic data on tenants.

The Authority will maintain records regarding monitoring as well as an evaluation of the recipient's affirmative marketing actions. The Authority will also maintain records of demographic data on tenants and prospective tenants (i.e., sex, race, age, income, etc.). The Authority anticipates collecting this data monthly during initial marketing and thereafter on a less frequent basis but not less than annually. This information will be utilized by the Authority in its preparation of its required annual performance report.

* Assessment and Corrective Actions:

The Authority will initially monitor recipients' affirmative marketing efforts during rent-up. Subsequent monitoring will be done on an annual basis. The Authority will determine if the recipient is in compliance with its plan and will analyze the response to the recipient's affirmative marketing efforts.

If it is determined that the recipient is not in compliance, the Authority will provide assistance in obtaining compliance. In those cases where the recipient continues to be in non-compliance, the Authority will propose to remedy the non-compliance and charge the recipient for the Authority's time.

When the Authority provides HOME funds to either a state recipient or sub-recipient who in turn administers a program in which other entities will participate and subsequently receive HOME funds, the following procedures will apply:

- The state recipient or sub-recipient must require the other entities to follow procedures and guidelines similar to those stated above.

- The state recipient or sub-recipient must maintain records regarding their monitoring and evaluation activities concerning the other entities' affirmative marketing efforts as well as demographic data on tenants and prospective tenants. The state recipient or sub-recipient will be required to provide this information to the Authority periodically as requested.

- In addition to any record keeping or reporting requirements, the state recipient or sub-recipient will be required to certify that they and other entities, as described above, are in compliance with the Authority affirmative marketing policies and procedures.

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TABLE 2A
SUMMARY OF SPECIFIC HOME OBJECTIVES

HOME Investment Partnerships Program

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Need (Households in Need of Assistance)	Goals (Households to Be Assisted)
Renter	Small Related	0-30%	H		15 (9 SRPP)
		31-50%	H	91,620	33 (22 SRPP)
		51-80%	M	56,842	38 (14 SRPP)
	Large Related	0-30%	H	32,872	5 (4 SRPP)
		31-50%	H	37,512	14 (6 SRPP)
		51-80%	H	24,831	15 (6 SRPP)
	Elderly	0-30%	H	22,044	46 (10 SRPP/SF)
		31-50%	H	60,128	81 (2 SRPP)
		51-80%	H	33,161	52 (3 SRPP)
	All Other	0-30%	H	13,410	5
		31-50%	M	141,643[1]	5
		51-80%	M	53,996	
Owner		0-30%	H	35,958	99 SF
		31-50%	H	141,009	127 SF
		51-80%	M	134,094	116 SF
Special Needs Persons with Disabilities HIV/AIDS		0-80%	M	181,032	5 SRPP 30 Homeowners 10 Homebuyers
Total Goals				3,236[5] 4,522[6]	
Total Section 215 Goals					
Total Section 215 Renter Goals					
Owner Goals					342

The following are activities undertaken with HOME funding to meet the goals projected in the Action Plan Tables

Owner-Occupied Rehabilitation
Direct Home Ownership
Home Ownership Development
Small Rental Properties Program
Multi Family Rental – Family
Multi Family Senior Rental Housing
Multi Family Assisted Living Housing
Multi Family Housing for Special Needs or Homeless populations

[1] Numbers reflect "All Other Renters" with at least one housing problem, from CHAS Table 1C, combined with estimates of statewide homeless population from Illinois Continua of Care 2003 Gaps Analysis
[2] Number based on estimates of need from various State agencies providing services to persons with disabilities.
[3] Number reflects total population living with AIDS in Illinois.

TABLE 2C
SUMMARY OF SPECIFIC HOME OBJECTIVES

Summary of Specific Housing/Community Development Objectives

Outcome/Objective				
Specific Obj. # HOME	**Specific Objectives**	**Performance Indicator**	**2010-2014 Expected Units**	**2010 Annual Expected Units**
DH-2	**Affordability of Decent Housing**			
DH-2.1	Use of HOME funds to increase the affordability of Decent Housing through the Rehab or Construction of affordable rental housing units for low, very-low and extremely-low income households.	# units at or below 30% # units at or below 50% # units at or below 60% # units qualified as energy star # units meeting 504 standards Total # of units in development # of affordable units # units subsidized w/ project-based assistance # units brought up to standard # units made lead safe	Approx 65 SRPP 140 SRPP 100 SRPP MF info needed N/A MF N/A 305 SRPP N/A 305 SRPP 305 SRPP	<30% 48 31-50% 82 51-60% 143 (61 SRPP) 494 301 (61 SRPP) TBD 301 (61 SRPP) 301 (61 SRPP)
DH-2.2	Use of HOME funds to increase the affordability of Decent Housing through the Rehab or Construction of affordable rental housing units for low income elderly, persons with disabilities and homeless..	Total # units in development # affordable units in development # units occupied by elderly # 504 units # units qualified as energy star # units targeted	 N/A N/A	394 (15 SRPP) 15 SRPP 189 (15 SRPP) TBD

TABLE 2C
SUMMARY OF SPECIFIC HOME OBJECTIVES

Outcome/Objective				
Specific Obj. # HOME	**Specific Objectives**	**Performance Indicator**	**2010-2014 Expected Units**	**2010 Annual Expected Units**
		to homeless		
		# units to other special populations	N/A	20 HB targeted to disabled
		# units designated as HOPWA	N/A	
		# units brought up to standard	All HOME units	174 All Home Units
		# units made lead safe	All HOME units	174 All HOME units
		# units subsidized w/ project-based assistance	All HOME units	TBD
DH-2.3	Use of HOME funds to increase affordability of Decent Housing through Multi-Family Rehabilitation of existing rental housing in danger of becoming unaffordable or lost	# Rehabbed/ Preserved MF units		
		# units qualified as energy star		
		# units made lead safe		
		# units brought up to standard		
DH-2.4	Use of HOME funds to increase the affordability of homeownership through down payment and closing cost assistance for the purchase of affordable homes for low, very-low or extremely-low income households.	No. of HH receiving DP and CC assistance	175	35 hbI units
		# units at or below 30%	15 @ <30%	TBD Approx 3 hb
		# units at or below 50%	85 @ 31-50%	TBD Approx 17 hb
		# units between 51%-80%	75	TBD Approx 15 hb
		# of HH moving out of subsidized housing		TBD
		# 1st time	460	35

TABLE 2C
SUMMARY OF SPECIFIC HOME OBJECTIVES

Outcome/Objective				
Specific Obj. # HOME	**Specific Objectives**	**Performance Indicator**	**2010-2014 Expected Units**	**2010 Annual Expected Units**
		homebuyers		
		# HH receiving counseling	460	35
DH-2.5	Use of HOME funds to increase the affordability of Decent Housing through assistance for the purchase and rehabilitation of affordable homes for low, very-low or extremely-low income households.	No. of HH receiving DP, CC, and Rehab Asst.	460	92
		# units at or below 30%	40 @ <30%	Approx 8 hb
		# units at or below 50%	Approx 135 hb	Approx 27 hb
		# Units between 51%-80%	285 @ 51-80%	Approx 57 hb
		# units receiving DP and CC assistance	460	92
		# HH moving out of subsidized housing		tbd
		# 1st time homebuyers	460	92 hb
		# HH receiving counseling	460	92 hb
		# units for elderly		10 hb
		# units made accessible		tbd
		# units brought up to standard	460	92
		# units made lead safe	460	92
		# units qualified as energy star		
HOME DH-2.6	Use of HOME funds to increase the affordability of Decent Housing through Rehabilitation of existing single family owner-occupied housing that is no longer decent, safe and sanitary.	# units brought up to standard	861	215
		# units made lead safe	861	Approx 215

TABLE 2C
SUMMARY OF SPECIFIC HOME OBJECTIVES

Outcome/Objective				
Specific Obj. # HOME	**Specific Objectives**	**Performance Indicator**	**2010-2014 Expected Units**	**2010 Annual Expected Units**
		# elderly homeowners assisted	352	Approx 88 TBD
		# units made accessible	141	Approx 36 TBD
		# units qualified as energy star		Info NA
		# units at or below 30%	352 @ <30%	Approx 88
		# units at or below 50%	328 @ 31-50%	Approx 82
		# units at or below 80%	181 @ 51-80%	Approx 45 TBD

-- ONE-YEAR USE OF FUNDS --

Emergency Shelter Grants Program

Program Year 2010

Illinois Department of Commerce and Economic Opportunity
620 East Adams Street
Springfield, Illinois 62701

EMERGENCY SHELTER GRANTS PROGRAM

Program Overview

Under the Emergency Shelter Grants Program (ESG), the U.S. Department of Housing and Urban Development (HUD) has been authorized by Congress to provide funds for the rehabilitation, renovation or conversion of emergency shelters, for operational and essential service expenses and for homeless prevention. The Department of Commerce and Economic Opportunity (DCEO) will be making funds available to units of local government on behalf of not-for-profit organizations and/or directly to private not-for-profit organizations providing homeless assistance. The department will review each proposal and make awards on a competitive basis. The minimum grant award will be $10,000. The maximum grant award will be $75,000.

Each recipient of grant funds under the Emergency Shelter Grants Program must meet the following requirements:

- Supplement Emergency Shelter Grant funds, or demonstrate an attempt to supplement funds, with an equal or greater amount of funds from other sources.
- Ensure that any building improved with grant assistance continues to be used as a homeless shelter for a specified period.
- Ensure that any rehabilitation is sufficient to make the shelter decent, safe and sanitary.
- Assist homeless individuals in obtaining appropriate services essential for achieving independent living such as permanent housing, medical treatment, mental health treatment, counseling, and other federal, state and local assistance available for the homeless.
- Ensure that the shelter will administer, in good faith, a policy designed to ensure that the homeless facility is drug and alcohol free and that a good faith effort exists to ensure a safe environment in the homeless shelter.

Costs to the applicant for preparation and submission of the application are not allowable under the Emergency Shelter Grants Program.

PROGRAM DESCRIPTION

Available Funding

Funds will be awarded by the Department of Commerce and Economic Opportunity (DCEO) on a competitive basis. The department will be making funds available to units of local government on behalf of not-for-profit shelter/service providers or directly to not-for-profit shelter/service providers.

The minimum grant award will be $10,000. The maximum grant award will be $75,000. Proposals will be funded based upon negotiations and will be subject to the availability of funds from the U.S. Department of Housing and Urban Development.

Eligible Applicants

Any unit of local government on behalf of a shelter/service provider or a private not-for-profit, tax-exempt, shelter/service provider itself may apply for ESGP funds. A private not-for-profit organization is defined as a secular or religious organization described in Section 501 (c) of the Internal Revenue Code of 1954, making it exempt from taxation, assuring it has an accounting system and a voluntary governing board and practices non-discrimination in the provision of services. **Applicants under this program are limited to shelter/service providers or units of local government providing shelter/service within the State of Illinois, but outside the corporate limits of the City of Chicago and Cook County.**

Successful applicants must be actively involved in a local Continuum of Care. For more information, please contact Lou Ann Williams at 217/558-4104.

Because Illinoisans rely heavily on the services provided by charities, Attorney General Lisa Madigan encourages consumers to practice wise charitable giving. Under Illinois law, fundraisers and charitable organizations are required to register each year with the Attorney General's office. Potential donors may then access important information such as income, expenditures, programs and administration before giving to the charity. Therefore, all ESG grant recipients must be registered with the Illinois Attorney General's office. This information will be verified prior to funding being granted. For more information on filing requirements, please contact the Illinois Attorney General, Charitable Trust Bureau, 100 W. Randolph Street, 3rd Floor, Chicago, Illinois 60601, 312/814-2595 OR visit www.illinoisattorneygeneral.gov/charities/index/html.

Eligible Activities

Emergency Shelter Grants Program funds may be used to implement one or more of the following activities:

A. Rehabilitation, renovation or conversion of buildings for use as emergency shelters.

   These activities can include, but are not limited to, expenses for labor, materials, tools and other associated costs of building improvements such as the replacement of principal fixtures, alterations designed to improve energy efficiency, and lead hazard activities. Requests for rehabilitation funding must be accompanied by a contractor's estimate.

B. New or expanded essential services provided by the shelter.

   These activities must be provided in connection with such direct services by the shelter as job training, substance abuse counseling, health and educational services or mileage expenses related to the provision of shelter services.

C. Homeless Prevention

   Homeless Prevention includes activities or programs designed to prevent the incidence of homelessness, such as short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices, security deposits or first month's rent, or other innovative programs and activities designed to prevent homelessness. For grant funds awarded to assist families that have received eviction notices or notices of termination of utility services, the grantee must demonstrate (a) the inability of the family to make the required payments is the result of a sudden reduction in income, (b) the assistance is necessary to avoid eviction of the family or termination of services to the family, (c) there is reasonable prospect that the family will be able to resume payments within a reasonable period of time, and (d) the assistance does not supplant funding for pre-existing homeless prevention activities from any other sources.

D. Operation or maintenance expenses directly related to the emergency shelter.

These activities can include costs for the purchase of shelter supplies, salaries, equipment and furnishings, insurance premiums, utility payments and overall maintenance costs such as minor repairs or painting. Applicants who are units of local government are also eligible to request funds to cover their project administration costs. **Note: The applicant's total administrative salary request under this activity should not exceed 10% of the total ESGP request.**

Ineligible Activities

Emergency Shelter Grants Program funds may not be used for:

- Acquisition, including mortgage payments, or construction of an emergency shelter.
- Rehabilitation services performed by staff of the local government or recipient not-for-profit organization, such as preparation of work specifications, loan processing or inspections.
- Staff Development
- Rent on the shelter facility is discouraged.

MATCHING FUNDS

Each grant recipient must supplement, or demonstrate an attempt to supplement, its emergency shelter grant funds with an equal or greater amount of funds from other sources. **50% of the match must be cash.**

The amount available for matching fund purposes must be injected during the grant period. Funds spent prior to the grant award cannot be considered in fulfillment of the match requirement. Potential sources of match may include, but are not limited to, Illinois Department of Human Services' Emergency Food and Shelter Program, Federal Emergency Management Agency (FEMA) funds, or private donations. A potential grant recipient may also include the value of any recently-donated material or building, the value of any lease on a building, any salary paid to staff in carrying out the emergency shelter program in addition to the time and services contributed by volunteers to operate the shelter.

The following provisions apply when determining the value of in-kind contributions:

Volunteer Services/Labor: Compute the total number of all volunteer hours. For purposes of this application, volunteer labor is to be calculated at $5.00 per hour, except when volunteers perform duties that are professional in nature. In that case, the rate is the hourly rate that the person charges as a professional. For example: if an attorney volunteers his/her time to provide pro bono legal services to the agency and his/her billable rate is $150/hour then the agency may claim $150/hour for that volunteer.

Buildings/Facilities: Identify the value of any recently-donated building to be used as part of the project or lease on building, by submitting a copy of the appraisal with the application.

Staff: Identify the staff salary committed to carrying out activities related to the Emergency Shelter Grants Program during the grant period. Documentation should include a description of the ESGP activities staff performs and the percentage of time spent in carrying out those activities.

Equipment/Supplies: Document current retail or fair market value of donated items. These items can include linens, furniture, food, supplies, appliances, etc.

Ineligible match sources include other Department of Commerce and Economic Opportunity (DCEO) funds and entitlement Emergency Shelter Grants Program funds.

Each funding source must be designated by name and specific amount. To document each matching contribution, a written letter of commitment or signed contract must be provided from each source. The letter/contract must contain:

- language which indicates that funds or in-kind contributions have been committed by individuals or organizations empowered to award the amount.

- a specific dollar amount.

- for any in-kind contributions, an itemization of the contributions and a description of how the value was determined (e.g., number of volunteers, hours worked, etc.). For private donations, a bank statement verifying availability of those funds, or an audit verifying receipt of same must be included.

- signature of an authorized official.

DCEO realizes that the timing of the ESG grant period does not coincide with the timing of many other grants which are potential match sources. Therefore, letters of commitment or contracts from the current matching grant will be considered as eligible match. DCEO will request verification of the new grant when it is received.

NOTE: Guidance from the U.S. Department of Housing and Urban Development allows the State some flexibility in awarding grants to applicants who are unable to secure the required match. Applications are encouraged from local governments and/or not-for-profit organizations which are able to demonstrate the existence of an impending need for ESGP assistance, but are unable to meet the match requirement. The department may award $100,000 of its available funds on a match-free basis. Those potential applicants who are experiencing difficulty securing match should call Lou Ann Williams at 217/558-2838 (TDD: 800/785-6055) to discuss their projects. Elements that will be discussed include:

- history of the shelter and services provided;
- shelter budget;
- seriousness or urgency of need for ESGP funds; and
- other avenues of funding or potential match sources.

PROGRAM REQUIREMENTS

The Emergency Shelter Grants Program contains a number of program and federal requirements which may have an impact on the design or eligibility of a project. Therefore, it is important to be aware of the various limitations, assurances, and requirements associated with the program.

Environmental Considerations and Site Selection: The selection of emergency shelter activities should avoid or minimize adverse impact on the environment and should give preference to sites essentially free of hazards. Each grantee will be required to certify that any building improvements accomplished with grant funds do not affect historic property, flood plains or endangered species. In order for the department to meet federal environmental assurance requirements, each organization requesting rehabilitation funds must submit an original photograph of all four sides of its shelter structure, as well as a description and the address of the property proposed to receive assistance.

Use of Grant Funds by Primarily Religious Organizations: ESGP funds may not be used to renovate, rehabilitate or convert buildings owned by primarily religious organizations or entities unless the following provisions are met:

- the affected building has been leased to an existing or newly-created wholly secular entity (which may be an entity established by the religious organization).

- ESGP funds are provided to the lessee (and not the lesser) to make the improvements.

- the leased premises will be used exclusively for secular purposes open to all persons regardless of religion.

- the lease payments do not exceed the fair market rent of the premises as they were before the rehabilitation was made.

Primarily religious organizations may carry out essential services and certain operational activities pursuant to conditions outlined in Attachment A. This assurance contains specific language acceptable to allow primarily religious organizations to participate in the Emergency Shelter Grants Program. This certification must be signed by any primarily religious organization which is selected as a recipient of ESGP funds.

Lead-Based Paint Requirements – All recipients of ESGP funds will be required to be in compliance with HUD's lead-based paint regulations effective September 15, 2000. The regulations appear within title 24 of the Code of Federal Regulations as part 35 (24 CFR 35). It can also be downloaded at www.hud.gov/lea. ESG funds may be used to correct lead-based paint hazards.

Future Use of an Emergency Shelter: Any building improved with emergency shelter funds must be maintained as a shelter for the homeless for a period of not less than three years. If funds are used for major rehabilitation or conversion of a building, the shelter operator must certify that the building will remain a shelter for a period not less than ten years. Any building used for shelter operations and essential services must be used as a shelter for as long as federal assistance is received.

Time Frame for Use of Funds: All ESGP funds must be obligated within 180 days (6 months) from the date of award and expended in the 12-month grant period.

Building Standards: Homeless shelter facilities must meet state and local requirements or standards relating to health and safety or receive waivers of such requirements from the responsible agency. Documentation must be submitted verifying that the shelter facility has passed an inspection by a local or state fire department within the last 12 months. Verification of a passed inspection by a local or state health department must be provided, as well, if meals are prepared by shelter staff. If a health inspection is not required, please so indicate.

Quality Services and Appropriate Referral Linkages: Homeless individuals must have access to assistance in obtaining appropriate support services. This includes permanent housing, medical and mental health treatment, counseling and similar services essential to achieve independent living. A referral system must be demonstrated to be in place, providing for quality services and aid (whether or not these services are to be provided with grant funds) and ensuring a coordinated approach to serving the homeless.

Certification of Approval: **All applications must be accompanied by a letter of transmittal signed by the authorized officer of the applicant**, whether it is the not-for-profit shelter provider or unit of local government. In addition, each application must contain a certification of approval/support (Attachment B) signed by the Mayor/Village President of the unit of local government in which the shelter is located.

Program Certification: Under the Emergency Shelter Grants Program the applying organization must certify that the activities as outlined in the RFP are in compliance with the appropriate federal rules and

regulations. The certification (Attachment C) assures conformity with equal opportunity and other federal and state provisions, and must be signed by the applicant and that signature witnessed.

ADMINISTRATIVE REQUIREMENTS

The unit of local government and/or the not-for-profit shelter provider will be required to report fiscal and project data to the Department of Commerce and Economic Opportunity. All financial, statistical, property, materials, supplies and supporting documentation must be retained for a period of four years from the termination of the grant period. The following administrative requirements apply to the Emergency Shelter Grants Program:

Progress Reports: Quarterly client statistical reports will be required by the department.

Client statistical data collected must use ten race categories and one ethnicity category that is spread across all of the race categories. Of the ten race categories, five will be for a single race:

- White
- Black/African American
- Asian
- American Indian/Alaskan Native
- Native Hawaiian/Other Pacific Islander

Five of the race categories will be for multi-race situations:

- American Indian/Alaskan Native & White
- Asian & White
- Black/African American & White
- American Indian/Alaskan Native & Black/African American
- Other Multi-racial

"Hispanic" will be an ethnicity category that cuts across all races. Those who are White, Black, Asian, American Indian, Pacific Islander or a multi-race may also be counted as being Hispanic.

Financial Management Standards: The grantee is accountable for all funds received under this program. The grantee must maintain accountability over all funds, equipment, property and other assets under the grant as required by the department. Records shall be kept which detail the expenditures of grant funds and accurately document such expenditures.

Compliance: The department will evaluate homeless shelter grants funded under this program on-site periodically throughout the grant period. The project will be evaluated for compliance with the terms and conditions of the grant document.

Audits: If the grantee is required to have an audit conducted pursuant to the Single Audit Act of 1984, as amended in 1996 (“Single Audit Act”) and by the Office of Management and Budget Circular A-133 (“OMB Circular A-133”), then the audit shall be performed in accordance with these provisions. When the grantee has an audit conducted pursuant to the requirements of the Single Audit Act and OMB Circular A-133, and an audit report is produced pursuant to such federal requirements, the grantee shall provide the Department with a copy of such audit report. Any grantee determined to have misused grant funds (i.e., fraud and abuse, noncompliance with this program, noncompliance with terms and conditions of the grant document) as a result of an audit, shall be ineligible to apply for and receive funds under this program.

Additional Documentation: The department reserves the right to request additional documentation as necessary.

APPLICATION REVIEW AND INSTRUCTIONS

The purpose of the application review is to assess the need and extent to which the proposed project will impact services to the homeless. Since the Department of Commerce and Economic Opportunity will conduct a thorough review of each application, potential applicants must submit a complete application package. The review process will ensure that funds are awarded to units of local government and/or not-for-profit service providers that demonstrate a need for funds, that address those needs and have the ability to utilize funds immediately. Preference will be given to projects which clearly complement and support homeless shelter activities and which demonstrate a system for coordinating these activities and services through a local continuum of care.

The department will review each application using the following criteria:

- Demonstrated need for type of services in the community/county;
- Demonstrated capability of the not-for-profit organization to implement project activities and its inability to do so without ESGP funds. This criterion will include a review of past expenditure of ESGP funds. The ESGP grant period is 4/1 – 3/31.
- Extent of linkages with other housing and supportive service programs;
- The extent to which homeless persons and/or program participants are involved in the planning or development or management of the proposed activity;
- Commitment of other program funds or in-kind contributions;
- Solid implementation plan;
- Organization's track record, including the grantee's past performance in administering ESG grants, if applicable.

INSERT SIGNED ESG SF424 with FUNDING MATRIX

Emergency Shelter Grant Table 3C			
Annual Action Plan Planned Project Results			
Outcomes and Objectives	**Performance Indicators**	**Expected Number**	Activity Description
SL-1	Persons with improved access to facil/infra Persons where facil/infra was improved	130,000	Rehabilitation Essential Services Operations
DH-2	Households Assisted	1,800 hh	Homeless Prevention

***Use one of 9 outcome/objective categories**			
	Availability/Accessibility	**Affordability**	**Sustainability**
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Table 2A: Program Year 2008 Priority Needs Summary Table is not required for the Emergency Shelter Grants Program (Not Section 215 Eligible).

Refer to the Program Description on Page 152 for One-Year Assistance Goals.

DRAFT

ILLINOIS DEPARTMENT OF PUBLIC HEALTH

FY 2010 ACTION PLAN

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)

ILLINOIS DEPARTMENT OF PUBLIC HEALTH
HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)
STATE OF ILLINOIS 2010 ACTION PLAN

Introduction

The State of Illinois Department of Public Health (Department) welcomes this opportunity to provide information on housing activities that have been provided under the Housing Opportunities for Persons with AIDS (HOPWA) program. Beginning in 1996 the Department, through its administration of this federal program, has played a vital role in addressing the housing and related supportive service needs of low-income persons living with HIV/AIDS and their families throughout Illinois. In FY08, the Department administered $917,000 that was used to fund housing related services authorized by the AIDS Housing Opportunity Act, under Section 851 of the National Affordable Housing Act 42, U.S.C. 12901.

Background

The Department understood that undertaking the administration of HOPWA would be a major challenge, reaching well beyond housing issues. The Department recognized that persons with HIV/AIDS face unique challenges in meeting their medical and housing needs. Many individuals and families affected by AIDS have lost their jobs because of their inability to work and now are unable to maintain their homes due to high housing costs and health challenges. In May of FY96, the Department developed and submitted to IHDA, its initial proposal for HOPWA program funding. After review by IHDA, a minor amendment was made to the proposal, which did not require additional public hearings. The amendment was published in ten newspapers statewide. The notice fully explained the purpose and scope of the HOPWA program funding. Additionally, IHDA sent the proposal to the Ryan White Title II Advisory Council members, AIDS service organizations, local AIDS task forces, statewide housing-related organizations, and other interested parties.

In July 1996, an initial grant agreement in the amount of $391,000 was executed between HUD and the Department. The Department has three years in which to expend HOPWA funds. Subsequent year's funding was secured through the same Annual Action Plan process as was required in FY96.

Purpose of HOPWA Funds

The primary funding agency of housing development and operations is the U.S. Department of Housing and Urban Development (HUD). HUD's HOPWA program is dedicated specifically to the housing needs of persons living with HIV/AIDS. Housing for persons with HIV/AIDS is an important component of the national response to AIDS. The National AIDS Strategy recognizes that housing is essential in providing health care and other support and sets a goal for ensuring that all persons with HIV have access to services and housing that is affordable, of high quality and responsive to their needs. To address challenges in meeting the housing needs of persons living with HIV/AIDS, Department staff maintains an on-going dialogue with AIDS housing providers and residents to continue to learn more about the epidemic and changes in care.

The HOPWA program provides grants to local communities, states and non-profit organizations to benefit low-income HIV positive clients and their families. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These may include, but are not limited to, emergency housing, short term rental assistance, mortgage assistance, short term utility assistance, housing information and resource identification services, project and tenant based rental assistance, and emergency repairs and operating costs for housing. HOPWA funds may be used also to provide supportive services, such as health care, mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other services for individuals living with AIDS.

The prevention of homelessness is the most important element of administering the HOPWA program. Persons living with HIV/AIDS require stable housing in order to receive effective treatment. 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 are urged to require eligible clients to access mainstream entitlement housing and utility assistance programs before accessing HOPWA funds. HOPWA funds have assisted clients in finding adequate houses and provided resources that help them prosper within the community. Rental assistance has relieved the financial burden of individuals finding themselves in economic crisis.

The shortage of affordable housing for low-income and homeless persons in the rural areas in Illinois is compounded when individuals are also living with HIV/AIDS. Some of the issues that impact the ability of people living with HIV/AIDS to secure stable housing situations are travel costs and lack of local public transportation in rural areas in Illinois. Much of the region in the Effingham Consortia is rural. Housing is limited and often substandard, and limited in the availability of community resources. HOPWA funds have been a stronghold in maintaining affordable housing. Sangamon Consortia has seen the HIV/AIDS epidemic growing among traditionally under served and hard-to-reach populations.

In 2005, the Illinois legislature passed House Bill 2578 called the African American AIDS Response Act. The act specifically acknowledges HIV/AIDS as a crisis in the African American community and calls for state agencies to take action to address the crisis. Particular emphasis is on the incarcerated and formerly incarcerated populations. In Sangamon County, no housing is available for those released from the Illinois Department of Corrections. Many public housing authorities have eligibility guidelines that include no history of violence or drug conviction. To address the influx of formerly incarcerated clients, the Illinois Department of Public Health funded the HIV Reintegration Project. The grant provides funds for housing assistance to formerly incarcerated HIV-positive individuals residing outside of Cook County. Funds are distributed to property owners for the provision of security deposits and three months rental assistance. Housing options are extremely limited for people with criminal records in addition to HIV/AIDS, mental illness, and chemical addiction.

Type of Agencies Administering HOPWA Programs:

The Department distributes the bulk of its HOPWA funds through linkages with the established HIV Connection Regions. The Department divided the state's 102 counties into seven regions. The seven regions that are included in the Illinois HOPWA jurisdiction area receive State HOPWA funds. Cook Consortium and St. Clair Consortium are eligible for HOPWA funding through their respective metropolitan statistical areas (MSA), Chicago and St. Louis.

Each consortium region has a designated lead agency that coordinates the continuum of medical, supportive, and housing services for persons living with HIV and their families. For this purpose, the Department provides the HIV Care Consortia lead agencies with Ryan White CARE ACT Part B and state general revenue funds in addition to HOPWA funding.

Effective in FY 2004 and based on changes in the definitions of MSAs, the Office of Management and Budget (OMB) made adjustments in Illinois HOPWA service areas. Lake County was removed from the Chicago MSA and added to the State formula jurisdiction area; whereas Bond, Calhoun, and Macoupin were added to the St. Louis MSA. Lake County is a large county near Chicago and has a higher incidence and prevalence of HIV/AIDS.

In 2009, the Department realigned the Care Consortia regions to coincide with the Regional Implementation Groups (RIG) who manage the Departments HIV prevention efforts. Goal is to align geographically to better provide service for both prevention and care programs. The HIV CARE Consortia regions are now called Regional Administrative Offices. The Effingham and Rock Island Consortia offices were eliminated. The counties which are located in these areas were merged with other Regional offices.

According to the Department's Surveillance Unit data as of July 2009, currently 682 reported persons are living with HIV/AIDS in Lake County, whereas Bond, Calhoun, and Macoupin Counties combined have 25 reported persons living with HIV/AIDS.

The following chart illustrates the type of agencies that administer the HOPWA programs in the seven HIV Care Connect regions.

HIV Care Connect		Public Health Dept.	Schools of Medicine	Non-Profits
7	=	4	2	1

FY07 Homeless Client Needs:

In FY'08 there were 883 clients served through Illinois State HOPWA funds; 72 of these clients were homeless or at risk of being homeless. The Department has evaluated the category of immediate housing prior to services and determined clients homeless from the streets and homeless from emergency shelters to be homeless, and those in transitional housing, psychiatric facilities, substance abuse facilities, hospitals, prisons, and domestic violence situations, to be considered at-risk of homelessness. Historically those listed as at-risk of homelessness, have a greater than 82 percent chance of experiencing homelessness or inadequate housing during the period of their disease. In the housing needs assessment/plan completed in 2007, seventy-five people participated in 8 focus groups, and 445 people living with HIV/AIDS completed a survey. Thirty-five percent of survey respondents had been homeless in the past, while 22 percent had been homeless in the previous three years and five percent were homeless at the time of the survey. The housing needs assessment/plan listed the following factors leading to homelessness: criminal histories, limited or no income, use of alcohol or drugs, and eviction.

Eligible Program Activities:

HOPWA funds have helped Illinois communities establish strategic AIDS housing plans, better coordinate local and private efforts, fill gaps in local systems of care, and create new housing resources. HOPWA funds are some of the more versatile funds administered by HUD. Due to the limited amount of HOPWA funds and the ever-expanding need for housing assistance, the Department has imposed tighter restriction on eligibility requirements to ensure those most in need receive benefits. Eligible activities include short term rental, mortgage, utility assistance**,** emergency housing, housing information and resource identification services. Activities also encompass project and tenant-based rental assistance, emergency repairs including operating costs for AIDS designated housing facilities. Short-term assistance cannot exceed 21 weeks in any 52-week period. Funds are also used for planning, program development, and grant administration (within the limits of 3 percent for grantees and 7 percent for project sponsors).

Some Illinois HOPWA funds may also be awarded to AIDS designated housing facilities for operating costs and emergency repair/rehabilitation of facilities and for the provision of supportive services. Supportive services include mental health services, drug and alcohol treatment, counseling, nutritional services, case management, and assistance with daily living for residents of the facilities.

All HOPWA eligible activities are subject to standards found in the regulations and further described in HUD guidelines. Below is a listing of Illinois approved HOPWA services:

- Short-term rent, mortgage and utility payments to prevent the homelessness of the tenant of a dwelling. Under the new guidelines established by the Department all clients participating in the short-term housing program are required to have a personal housing plan setting forth how the client will achieve independent permanent housing. When appropriate, clients are required to apply to local assisted permanent housing properties or Section 8 voucher programs.

- Housing Information services including, but not limited to, counseling, information, and referral services to assist eligible individuals to locate, acquire, finance and maintain housing. This may also include fair housing counseling for eligible beneficiaries who may encounter discrimination on the basis of race, color, religion, sex, age, national origin, familial status or handicap;

- Resource identification to establish, coordinate and develop housing assistance resources for eligible persons;

- Upon pre-approval by IDPH, emergency repair or rehabilitation of AIDS designated facilities that provide housing and supportive services;

- Project- or tenant-based rental assistance;

- Supportive services, in conjunction with AIDS designated housing including, but not limited to, health, mental health, assessment, case management, permanent housing placement, substance abuse treatment and counseling, nutritional services, and assistance in gaining access to local, State and Federal government benefits and services;

- Operating costs for AIDS designated housing, including maintenance, security, operation, insurance, utilities, furnishings, equipment, supplies, and other incidental costs; and

- Administrative expenses: (i) The grantee may use not more than three percent of the grant amount for its own administrative costs relating to administering grant amounts and allocating such amounts to project sponsors; and (ii) Each project sponsor receiving amounts from grants made under this program may use not more than seven percent of the amounts received for administrative costs.

Consultation with Other Public and Private Agencies:

The HIV epidemic poses unique challenges in different areas of the state and may affect individuals and families with differing and changing consequences. To effectively provide for the needs of the client making necessary adjustments over time, the Department has encouraged coordination between service providers. Service providers include public institutions, other supportive services that facilitate treatment diversity and housing options. The HOPWA program provides the project sponsors with the flexibility to provide multiple housing services that will reach a broad segment of the population. The seven project sponsors continue to develop strong working relations with local Public Housing Authorities that provide additional housing options. They also collaborate with local and/or regional HIV clinics that provide a great deal of the medical services and case management. Other partners include providers of housing for the homeless, local municipalities and non-profit organizations. These partners are a safety net providing an invaluable source of emotional and financial support for clients. Despite this collaboration, gaps in the delivery of housing services for persons with HIV/AIDS continue to exist. With resources being limited, Department staff will continue to work with stakeholders involved in every level of government, not-for profit, and primary health care to ensure that comprehensive services for persons impacted by the disease becomes a substantive reality. The Department awarded facilities within the State with General Revenue Funds (GRF) to address the barriers to housing of persons with HIV/AIDS released from the criminal system who have a hard time finding available housing options due to both criminal background and HIV/AIDS status. The Department continues to fund Fifth Street Renaissance, located in Springfield, to provide three-months rent and case management assistance for HIV-positive individuals as they are being released from County or State correctional facilities.

In 2008, the Department awarded eighteen (18) community based facilities across the state with General Revenue funds to provide housing for people with HIV/AIDS. The Department recognizes the urgent need for housing and importance of containing the HIV epidemic by ensuring that low-income people living with HIV are in a safe living environment. These housing grants will be used to provide lodging and meals to residents; rehabilitation and facility repair, operating costs including maintenance, security, insurance, utility, furnishing, equipment and supplies; and supportive services such as case management, mental health counseling and substance abuse treatment.

Funding Distribution by Formula:

In 2009, the Department realigned the Care Consortia regions to coincide with the Regional Implementation Groups (RIG) who manage the Departments HIV prevention efforts. Goal is to align geographically to better provide service

for both prevention and care programs. The HIV CARE Consortia regions are now called Regional Administrative Offices. The Effingham and Rock Island Consortia offices will be eliminated. The counties which are located in these areas will merger with other Regional offices.

Each Regional office has a local advisory board to assist the lead agency with determining priority services. This type of collaboration brings a wide variety of people together to address a very complex disease. The HIV Care regions have experience in identifying needs, planning, contracting for services, developing formal links with service providers and providing a continuum of care to persons with HIV/AIDS. The continuum of care that is provided through local HIV CARE Connect regions a includes the following services: case management, primary medical care, lab services, treatment adherence services, dental care, rent assistance, emergency housing assistance, utility assistance, legal services, nutritional services, optical services, mental health counseling, substance abuse counseling, transportation, and alternative therapies.

The Department developed an application for use by all HIV CARE Connect regions to prepare their initial HOPWA funding plans. The application required all HIV CARE Connect Regions to describe the intended regional area to be served, , 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 service area. Additionally, the Department required a project plan and budget, including measurable goals and objectives, project coordination and how the project would be continued if HOPWA funds were reduced or not available in future years. The application process incorporated a deadline for submission of applications.

The Department requires annual submission of Consortia work plan and budget proposals prior to consideration of new awards. Consortia project sponsor service utilization data and progress in meeting defined goals and objectives are reviewed at the end of each fiscal year.

Within the past several years, the Department has spent considerable time updating HOPWA program policies. A private consultant was hired to assist the Department in the research, planning and development of an extensive housing programmatic manual. Trainings were provided statewide to all project directors and case managers that provide housing assistance through the nine Consortia. The Department employs a full time Housing Coordinator, who is responsible for monitoring, training, providing guidance and technical assistance to HOPWA project sponsors as well as case managers on housing related matters. The Department and HIV CARE Connect Regions s are currently reviewing and updating the Housing and Utility assistance manual to reflect changes in HUD housing regulations. As changes are being made, staff are in contact with AIDS Housing of Washington to review polices and procedures.

AIDS-Designated Housing Facilities Special HOPWA Projects:

AIDS designated housing facilities within the Illinois HOPWA jurisdictions area were eligible for HOPWA funding in FY08 through their respective Consortia project sponsors. The following facilities received funding:

DeLaCerda House: Delacerda House, Rock Island's transitional residential housing for persons with HIV has provided clients in emergency need with safe and affordable housing. HOPWA funds were used to provide supplies, equipment, furnishings, maintenance, rehabilitation/repairs, and supportive services for residents of the facility. DeLaCerda House used $20,000 for operating costs and supportive services.

Champaign House: The Greater Community AIDS Project in Champaign, Illinois oversees the operation of Champaign House, a five-bedroom house which provides transitional housing for homeless individuals who are living with HIV or AIDS. The principal mission of Champaign House is to furnish a safe, cooperative environment for such persons while concurrently providing them with independent living skills training, substance abuse prevention methods and guidance regarding personal/professional issues. Champaign House used $20,000 for operating costs, and supportive services.

Alexian Brothers, the Harbor: Alexian Brothers, the Harbor is a nine bed transitional living program located in Waukegan, Illinois for people living with HIV/AIDS. Alexian Brothers, the Harbor used $20,000 for supportive services. .

Fifth Street Renaissance/ Springfield AIDS Resource Association (SARA): Fifth Street/SARA Center operates a transitional housing facility for people living with HIV/AIDS located in Springfield, Illinois. Fifth Street/SARA Center used $20,000 for operating costs, and supportive services

Phoenix Center: operates a transitional l housing facility for people living with HIV/AIDS in the Springfield, Illinois. Phoenix center used $20,000 in HOPWA funds for supportive services and operating costs.

Since FY 2005, the Department directly funded eligible AIDS designated housing facilities within the Illinois HOPWA jurisdiction area. These funds are being used for the provision of meals and lodging to residents; rehabilitation and repair of facilities; operating costs, which may include maintenance, security, insurance, utility, furnishings, equipment, supplies, and other incidental costs of the facility; and supportive services, such as case management, mental health counseling, and substance abuse treatment, provided to facility residents.

Funds have been an important catalyst to improvements of these housing facilities. HOPWA funds have assisted clients in finding adequate houses and provided resources that help them prosper within the community.

Statewide HOPWA Programs and Activities:

The Department is pleased to provide this comprehensive report that compiles information collected regarding the seven HIV Care Connect Regions.. Each HIV CARE connect programs are profiled in brief narrative form, including the work accomplished by HIV CARE Connect Sponsors, which includes numerous non-profit and supportive service providers. Data on HOPWA program performance was also collected through annual performance reports (APR) and supplemental information provided by sub-grantees to the Department. The HIV CARE Connect programs continue to change as the epidemic and needs of the clients change. The Department has implemented a reporting process whereby a semi-annual evaluation of the programs is conducted. Throughout the contract year the budget and expenditures are reviewed and the budget is amended as deemed necessary. These programs will continue to change and improve through consultation and planning with clients, non-profits, experienced providers of technical assistance and experts in the planning, management and evaluation fields.

In FY08, eight HIV CARE connect sponsors used HOWA funds to provide the following services:

- Emergency and short-term housing, mortgage assistance, and utility assistance for persons with HIV/AIDS. This activity is designed for short-term purposes, not to exceed 21 weeks. In addition, tenant based rental assistance can be provided. Short-term rent, mortgage, and utility payments were provided for 812 clients. Tenant based rental assistance was not provided.
- Supportive Services. This activity assists clients in locating and acquiring rental housing. A total of $441,016.01 was expended.
- Supportive Services in AIDS designated housing facilities. A total of $75,066 was expended.
- Housing resource identification. A total of $ 10,517.30 was expended.
- Operating costs, such as housing management staff, maintenance, equipment, supplies, appliances and other equipment designed for persons with disabilities in AIDS designated facilities. A total of $23,335.12 was expended.

HOPWA project sponsors report an ongoing need for short-term rent, mortgage, and utility assistance and request for training and support for services such as alcohol and drug abuse counseling, transportation and health counseling. Case managers encounter difficulty serving persons with HIV/AIDS who also have substance use and mental health issues. Affordable quality housing is very limited particularly for persons living with HIV/AIDS. The short-term emergency housing assistance program continues to be an important catalyst for providing housing assistance to persons living with HIV/AIDS.

The following narratives represent program activities for FY09 from the respective HIV CARE Connect Sponsors:

- **St. Clair County Health Department, Belleville, Illinois:** It is estimated that HOPWA funds will serve clients in the following ways: emergency and short term housing and utility assistance to 20 clients.

- **University of Illinois College of Medicine, Peoria, Illinois:** It is estimated that HOPWA funds will serve clients in the following ways: short term housing to 173 clients, utility assistance to 110 clients, and Housing Information services to 300 clients.

- **Champaign-Urbana Public Health District:** It is estimated that HOPWA funds will serve clients in the following ways: short term housing assistance to 128 clients, utility assistance to 78 clients.

- **Jackson County Health Department:** It is estimated that HOPWA funds will serve clients in the following ways: emergency and short term housing assistance to 85 clients, utility assistance to 15 clients, and resource identification to 70 clients.

- **SIU School of Medicine:** It is estimated that HOPWA funds will serve clients in the following ways: emergency and short term rent to 150 clients and utility assistance to 86 clients.

- **AIDS Foundation of Chicago (Lake County):** It is estimated that HOPWA funds will serve clients in the following ways: Short-term rent and mortgage assistance to 12 clients, and utility assistance to 10 clients. Also Alexian Brothers/The Harbor, an AIDS designated transitional housing facility, is estimated to serve 9 clients with supportive services.

- **Winnebago County Health Department:** It is estimated that HOPWA funds will serve clients in the following ways: emergency and short term housing assistance to 197 clients, utility assistance to 65 clients, and Housing Information services to 233 clients.

HOPWA Program Funding & Expenditures:

As shown in the following chart, since 1996 the Illinois Department of Public Health has received over $8 million in HOPWA funds to provide HIV/AIDS housing services and to support community efforts to create HIV/AIDS housing initiatives. . HOPWA funds have assisted clients in finding adequate housing and provided resources that help them prosper within the community. Rental assistance has relieved the financial burden of many in economic crisis.

Fiscal Year	Appropriated Amount
Fiscal Year 1996	**$ 391,000**
Fiscal Year 1997	**$ 467,000**
Fiscal Year 1998	**$ 489,000**
Fiscal Year 1999	**$ 534,000**
Fiscal Year 2000	**$ 558,000**
Fiscal Year 2001	**$628,000**
Fiscal Year 2002	**$691,000**
Fiscal Year 2003	**$732,000**
Fiscal Year 2004	**$864,000**
Fiscal Year 2005	**$827,000**
Fiscal Year 2006	**$875,000**
Fiscal Year 2007	**$875,000**

Fiscal Year 2008	**$916,000**
Fiscal Year 2009	**$645,467**
Total Funds Received	**$8,934,467**

Persons Served:

In FY08 a total of 883 persons with HIV/AIDS were served throughout the State with housing assistance. Seventy-one (71) persons received assistance through the provision of funding to support operating cost, supportive services and rehabilitation/repair of AIDS designated housing facilities. In addition, 132 affected family members were assisted, for a total number served of 1,015 persons with HIV/AIDS and family members.

Of the total persons served, approximately 1.5 percent were under 17 years of age, 3 percent were 18 to 30 years of age, 60 percent were between the ages of 31 to 50 years of age, and 12 percent were 51 or older. Sixty percent were white, 40 percent African-American, 2 percent Hispanic, and 1 percent Native American. Approximately 24 percent of persons served had incomes between $0 and $250 per month, 8 percent had incomes between $251 and $500 per month, 46 percent had incomes between $501 and $1,000 per month, 16 percent had incomes of $1,001 and $1,500 per month and 6 percent had income over $1,500 per month. Of the individuals served, 70 percent were males and 30 percent were females.

Age	Percentage of Total Persons Served
Under 17	.5%
18 to 30	12%%
31 t0 50	61%
51 or older	22%
Total	100%

Race/Ethnicity	Percentage of Total Persons Served
White	61%
Hispanic	4%
African American	34%
American or Alaskan Native	1%
Total	100%

Income per Month	Percentage of Total Persons Served
$0-$250	20%
$251-$500	6%
$501-$1,000	45%
$1,001-$1,500	22%
Over $1,500	7%

Sex	Percentage of Total Persons Served
Male	70%
Female	30%

In order to strengthen efforts focusing on client outcomes, the Provide system compiled the following performance measurements as required by HUD: 812 persons had developed a housing plan for maintaining or establishing stable on-going residency, 812 persons had contact with a case manager, and 812 persons had contact with a primary health care provider.

Cost per Person Served: The annual performance reports (APR) from FY97 through FY08 were used for the purpose of determining the average cost to serve a person living with HIV/AIDS in the State of Illinois.

Fiscal Year	Total Expended Funds	Number of Persons Served	Average Cost Per Person
FY97	$120,220.02	450	$267.16
FY98	$478,397.00	470	$1,017.87
FY99	$717,582.00	577	$1,243.65
FY00	$403,507.54	446	$1,084.10
FY01	$449, 065.00	570	$787.83
FY02	$311,471.00	681	$457.37
FY03	$553,183.66	765	$723.11
FY04	$1,287,448.70	1,602	$803,65
FY05	$891,177.65	1,041	$856.07
FY06	$863,375.63	1,010	$854.82
FY07	$845,253	1,034	$817.00
FY08	$747,447	1,015	$736.40

FY04 total expended funds include nearly $500,000 in unexpended funds from prior years' that were awarded to AIDS designated housing facilities.

Impediments to HIV/AIDS Housing:

Impediments to fair housing are continually problematic for persons living with HIV/AIDS. The following list represents some of the more common impediments:

a.) Affordability: Housing costs across the State (rental or purchase) are priced out of the reach of most persons living with HIV/AIDS. One of the common complaints is that the clients are paying greater than 50% of their income for, in most cases, inadequate housing. The affordable housing is usually substandard and considered an unhealthy environment for people with suppressed immune systems.

b.) Transportation: In many cases the housing that is affordable or somewhat affordable is in areas where public transportation is not readily available.

c.) Housing Discrimination: In some cases HIV/AIDS clients may have been denied housing because of their illness.

d.) Criminal backgrounds: A number of clients served have criminal histories, in many cases drug related and some more broad based. It is difficult for the client who is actively in treatment or rehab to find housing. In most cases the housing that is available is substandard and located in areas known for drug activity.

e.) Availability: The lower 17 counties of the state see a great disparity in the availability of affordable housing. Subsidized properties are extremely limited and waiting lists are generally two to three years, when waiting lists are even open. In Central Illinois, due to limited permanent housing, it is sometimes necessary to house clients in motels until housing becomes available.

f.) Utility rates: A number of clients are behind in paying their utility bills, which prohibits them from obtaining an account in their own name and are not eligible to rent. The combination of rent and utilities exceeds the Fair Market Rent value for a dwelling, and the client is unable to rent.

g.) Rural poverty: Out of the 102 counties in Illinois, 78 counties are considered rural. Clients who reside in these areas have their share of challenges including travel costs, inadequate public transportation options, few supportive housing programs, limited job opportunities, and substandard housing. Homelessness is often invisible or undocumented. Resources for housing are in short supply, which often requires traveling to another city or county.

Technical Assistance:

The State of Illinois Department of Public Health staff has attended the annual HIV/AIDS conferences sponsored and endorsed by the Department of Housing & Urban Development. . Staff did not attend the National HOPWA Formula Grantee meeting which is typically held in the Washington DC area in FY 2003-2008 due to out of state travel restrictions. The U.S. Department of Housing and Urban Developments Office of HIV/AIDS Housing initiated a pilot study of the new reporting forms and requirements for the HOPWA program Annual Performance Report (APR) and Consolidated Annual Performance Evaluation Report (CAPER). The Department volunteered to pilot the reporting forms that have been revised to incorporate new performance measures outcomes. . The Department has revised the Provide system which is a data collection system used to collect data on the HOPWA and Ryan White Programs. Changes in its data collection system include new data elements required for the CAPER and IDIS. Staff is developing client and program outcome goals for achieving housing stability that can be quantified annually.

Needs Assessment Activities:

The Co-Administration of HOPWA and Ryan White at the Department has allowed for better coordination in program planning, new program development, and allocation funds to various activities. The Department has worked with its Part B Advisory group to ensure that funding aligned to meet the needs of person living with AIDS. The Part B Advisory group is constantly responding to meet rising needs. Needs assessment activities are followed by priority setting and resource allocation.

The Department is currently hosting mini-forums across the state for people living with HIV/AIDS and provider agencies to identify and address issues related to the needs of persons living with HIV/AIDS. Topics that were discussed included barriers to housing and homelessness, and emerging trends that impact people living with HIV/AIDS. Effective, March 27, 2008, Ryan White Part B program for short-term and emergency assistance has placed a cumulative lifetime cap of 24 month per household**.** Although the primary focus of Part B funds address healthcare needs and related support services, funds have been used to address the housing needs of persons with HIV/AIDS in this State. Part B program funds have been used to supplement the housing needs of persons living with HIV/AIDS.

The Department continues to meet with the housing committee to review recommendations of the Housing Plan that was developed by AIDS Housing of Washington. The Housing Plan provides a framework for assessing and planning for affordable housing needs as more people are living longer with HIV/AIDS. The plan is being used to coordinate HOPWA grantees with the consolidated plan, with Ryan White Part B case management, and identify other resources to leverage HOPWA funding. . The Department provided funds to the Southern Illinois Coalition for the Homeless to purchase a two-bedroom home in Carbondale for persons living with HIV disease. A collaborative partnership was established with Jackson County Health Department to meet the needs of persons living with HIV disease in the Southern Illinois area.

Department staff continues to participate in the State Housing Task Force as well as the Illinois Housing Development Authority quarterly meetings and public hearings for the Consolidated Plan. Department staff will be available to take questions and provide information during the meetings and subsequent to the meetings during the public comments period. The Consolidated Plan process provides staff with a mechanism to collaborate, identify and address significant HIV care issues related to the needs of people living with HIV/AIDS. All HOPWA funded housing providers are required to participate in local Continuum of Care planning processes.

INSERT SIGNED HOPWA SF424 with FUNDING MATRIX

TABLE 2A
Program Year 2010 Priority Needs Summary Table

Housing Opportunities for Persons with AIDS (HOPWA)

PRIORITY HOUSING NEEDS (households)		**Priority Need Level** **H**igh, **M**edium, **L**ow		**Unmet Need** (Households in Need of Assistance)	Goals (Households to be Assisted)
Renter	**Small Related**	0-30%	H	n/a	n/a
		31-50%	H	n/a	n/a
		51-80%	M	n/a	n/a
	Large Related	0-30%	H	n/a	n/a
		31-50%	H	n/a	n/a
		51-80%	H	n/a	n/a
	Elderly	0-30%	H	n/a	n/a
		31-50%	H	n/a	n/a
		51-80%	H	n/a	n/a
	All Other	0-30%	H	n/a	n/a
		31-50%	M	n/a	n/a
		51-80%	M	n/a	n/a
Owner		0-30%	H	n/a	n/a
		31-50%	H	n/a	n/a
		51-80%	M	n/a	n/a
Special Needs HIV/AIDS			H		812[1]
Total Goals					812
Total Section 215 Goals					812

[1] This goal is based on the number of households for which the State's HOPWA Program provided short-term rental assistance (0) and short term rent, mortgage and utility payments (812) in calendar year 2008.

Table 2C
Summary of Specific HOPWA Objectives

Specific Obj # HOPWA	Specific Objectives	Performance Indicator	2010-2014 Expected Households	2010 Annual Expected Households
DH-2-1	**Affordability of Decent Housing**			
DH-2.1	Provide Short Term Rent, Mortgage and Utility Assistance Including Emergency Housing	hh/units	n/a	812 (unduplicated count)
DH-2-2	Provide Housing Information Services	hh/units	n/a	406 (duplicated count)
DH-2-3	Provide Resource Identification and Information Services	hh/units	n/a	n/a
DH-2-4	Provide Facility-Based Housing Operations	hh/units	n/a	71 (unduplicated count)
DH-2-5	Provide Facility-Based Housing Rehab/Repair	hh/units	n/a	n/a

F. Resources

Information on Federal, State and other resources that are expected to be available to address priority needs and specific objectives of the Strategic Plan portion of this Consolidated Plan is included as follows. Prior to the beginning of the program descriptions, a summary chart of programs and priorities is included for the reader's convenience in locating particular programs of interest.

Each individual Program Description that follows addresses all required areas, per the following:

- Programs/resources (including HUD, USDA, IHDA, DCEO)
- Service delivery and management (funding/administering agency)
- Support for applications by other entities
- Housing activities to be undertaken
- Geographic distribution (NOTE: No State-level targeting has been established for areas of racial or ethnic concentration)
- Categories of residents to be assisted
- Plan for leveraging of private/nonfederal sources
- Matching requirements and anticipated sources
- One-year goals of number of persons/households/units to be assisted

Federal, State, and Private Resources are included in this section. In addition, in order to reduce redundancy in this document, each program description also lists which of the four State Consolidated Plan priorities (Affordable Housing, Supportive Housing for the Homeless, Supportive Housing for Persons with Special Needs, Non-housing Community Development Needs) that the particular program meets.

The Illinois Housing Development Authority's Office of Housing Coordination Services (OHCS) is responsible for issuing Certifications of Consistency with the State Consolidated Plan for covered programs. In doing so, the State will issue Certifications per the final rule as follows: a State Certification that an application is consistent with its housing strategy means that the State Action Plan indicates the State planned to apply for the program or was willing to support an application by another entity for that program; the location of activities is consistent with the geographic areas as specified in the plan; and the activities benefit a category of residents for which the State five-year strategy has an established priority. The State will provide the means for a denial if/when it fails to provide a Certification of Consistency.

1. OTHER RESOURCES – FEDERAL

Note: Many of the "Anticipated Resources Available" for the following Federal programs are estimated due to the fact that no HUD figures were available at the time this document was submitted to HUD.

Please also note that after the Summary Table of Federal Programs, the State has included a 3-Page Chart entitled "American Recovery and Reinvestment Act (ARRA) Affordable Housing and Related Programs Summary. This chart presents a brief description of all the major federal housing funding resources which came to the State of Illinois with the passage of the economic stimulus legislation into law on February 17, 2009. The State-administered portion of these programs will be reported on in future Annual Performance Reports. Also, a listing of CPD Program Entitlement Funding for FFY 2009 was included here to provide the general public with that local information.

Summary Table of Federal Program
Priorities/Activities

Federal Program	Priority #1: Very and Extremely Low-Income Households	Priority #2: Low-Income Seniors	Priority #3: Low-Income Persons with Disabilities	Priority #4: Homeless and At-Risk Homeless Persons and Families	Priority #5: Jobs/Housing Mismatch	Priority #6: Preservation	Priority #7: Non-housing Community Development – Economic Development and Public Facilities	Page #
CDBG/CDAP	X	X	X			X	X	93
HOME	X	X	X	X		X		94
Emergency Shelter Grants Program (ESGP)				X				96
Housing Opportunities for Persons with AIDS (HOPWA)	X		X	X				97
Low-Income Housing Tax Credit	X	X	X	X	X	X		98
Supportive Housing Program				X				99
Shelter Plus Care				X				100
Section 8 Moderate Rehabilitation SRO				X				101
Fair Housing Assistance Program (FHAP)	X	X	X	X				102
Fair Housing Initiative Program (FHIP)	X	X	X	X				103
Housing Counseling Program (HCP)	X	X						105
Self-Help Homeownership Opportunities Program (SHOP)	X							106
Section 202 Supportive Housing for the Elderly	X	X						107
Assisted Living Conversion Program (ALCP)		X						108
Elderly/Disabled Service Coordinator Funds (EDSCF)		X	X					109

Federal Program	Priority #1: Very and Extremely Low-Income Households	Priority #2: Low-Income Seniors	Priority #3: Low-Income Persons with Disabilities	Priority #4: Homeless and At-Risk Homeless Persons and Families	Priority #5: Jobs/Housing Mismatch	Priority #6: Preservation	Priority #7: Non-housing Community Development – Economic Development and Public Facilities	Page #
Section 811 Supportive Housing for Persons with Disabilities	X		X					110
Healthy Homes Initiative	X							111
Operation LEAP	X							112
Residential Lead-Based Paint Hazard Control Program	X							113
Rural Housing and Economic Development	X	X	X		X		X	114
Community Opportunity Outreach Centers (COPC)	X					X	X	115
Community Development Work Study Program	X					X	X	116
Public Housing Modernization Capital Fund Program	X		X	X				117
Public Housing Operating Fund	X	X	X	X		X		118
Section 8 Housing Choice Voucher Program	X		X	X				119
Mainstream Vouchers	X	X	X	X				120
Welfare-to-Work Rental Voucher Program	X		X	X				121
Family Unification Program	X			X				122
Resident Opportunity & Self Sufficiency Program (ROSS)	X		X	X				123

Federal Program	Priority #1: Very and Extremely Low-Income Households	Priority #2: Low-Income Seniors	Priority #3: Low-Income Persons with Disabilities	Priority #4: Homeless and At-Risk Homeless Persons and Families	Priority #5: Jobs/Housing Mismatch	Priority #6: Preservation	Priority #7: Non-housing Community Development – Economic Development and Public Facilities	Page #
Section 8 Family Self-Sufficiency (FSS) Program Coordinators	X		X	X				124
Revitalization of Severely Distressed Public Housing (HOPE VI)	X							125
Hope for Youth: YOUTHBUILD			X			X		126
Rural Rental Housing Loans (Sec. 515)	X							127
Rural Home Ownership Loans (Sec. 502)	X							128
Guaranteed Rural Housing Loans (Sec. 502)	X							129
Very Low Income Housing Repair Loans and Grants (Sec. 504)	X	X				X		130
Guaranteed Rural Rental Housing Loans (Sec. 538)	X							131
Housing Preservation Grants (Sec. 533)	X							132
Community Services Block Grant	X			X				133
Illinois Home Weatherization Assistance Program	X	X	X			X		134
Low-Income Home Energy Assistance Program (LIHEAP)	X	X	X					135

American Recovery and Reinvestment Act (ARRA) - Affordable Housing and Related Programs Summary

	Federal Agency / Program Name / *Catalog of Federal Domestic Assistance Number*	Funding Amount (U.S. / Illinois)	Administering Agency / State Portion	Federal Notice of Funding Availability (NOFA) Publication Date	Federal Application Due Date (for States or other eligible direct applicant)	Comments
1)	**HUD** / Low Income Housing Tax Credit (LIHTC) - Tax Credit Assistance Program (TCAP) / ***CFDA# 14.258***	$2,250,000,000 / $94,676,979	**IHDA** / same	5/4/2009	6/3/2009	HUD approved on 6/26/09; Funded through HOME Program; See www.ihda.org and HUD-CPD Notice 09-03
2)	**Treasury** / Section 1602 (LIHTC Exchange) Program / ***CFDA# N.A.***	N.A. / $100,890,223	**IHDA** / same	5/4/2009	May 2009 through December 2010	http://www.treasury.gov/recovery/LIH-grants.shtml; See www.ihda.org
3) *	**HUD /** Neighborhood Stabilization Program (Formula) (NSP I) / ***CFDA# 14.228***	$3,920,000,000 / $172,509,479	**IDHS** (w/ IHDA via Interagency Agreement) / $53,113,044 grant approved 3/4/09	10/6/2008	12/1/2008	18 local grants announced on 9/2/09; Also 13 local government formula grantees directly funded by HUD (total of $119,396,436)
*** NSP I was funded through the Housing and Economic Recovery Act (HERA) of 2008**						
4)	**HUD /** Neighborhood Stabilization Program (NSP) II / ***CFDA# 14.256***	$1,930,000,000	N.A. - national competition	5/4/2009 (with 6/11/09 corrections)	7/17/2009	IHDA is a partner in 2 applications; States, Local Governments, Non-Profits are eligible applicants; Grant awards pending
5)	**HUD** / NSP Technical Assistance / ***CFDA# 14.256***	$50,000,000	N.A. - national competition	5/4/2009	6/8/2009	Grants announced by HUD on 8/26/09; One State grantee in Illinois
6)	**HUD** / Community Development Block Grant (CDBG-R) / ***CFDA# 14.253***	$1,000,000,000 / $46,321,519	**DCEO** / $8,585,276	5/4/2009	6/29/2009	State's funding approved by HUD on 7/28/09; Balance of State funding amount to be administered by 48 CDBG Entitlement cities and counties
7)	**HUD** / Homelessness Prevention and Rapid Re-Housing Program (HPRP) / ***CFDA# 14.257***	$1,500,000,000 / $70,865,285	**DCEO** / $20,286,504	3/19/2009	5/18/2009	HUD approved State's grant on 7/13/09; Funded through Emergency Shelter Grant Program; Also 19 city and county direct HUD grantees

ARRA - Affordable Housing and Related Programs Summary (continued – page 2)

	Federal Agency / Program Name / *Catalog of Federal Domestic Assistance Number*	Funding Amount (U.S. / Illinois)	Administering Agency / State Portion	Federal Notice of Funding Availability (NOFA) Publication Date	Federal Application Due Date (for States or other eligible direct applicant)	Comments
8)	**DOE** / Weatherization Assistance Program (WAP) / ***CFDA# 81.042***	$5,000,000,000 / $242,526,619	**DCEO** / $242,526,619 ($107,590,672 in 2010)	3/12/2009	5/12/2009	Funding will go through existing 36 Community Action Agency (CAA) network; New emphasis on affordable rental housing
9)	**DOE** / State Energy Program / ***CFDA# 81.128***	$3,100,000,000 / $101,321,000	**DCEO** / $101,321,000	3/20/2009	5/12/2009	DCEO - Division of Energy
10)	**DOE** / Energy Efficiency & Conservation Block Grant (EECBG) Program / CFDA# 81.128	$3,200,000,000 / $112,175,600	**DCEO** / $21,834,600	3/26/2009	6/25/2009	52 Cities and 10 Counties also directly funded.
11)	**HUD** / Public Housing Capital Fund (Formula) / ***CFDA# 14.885***	$2,985,000,000 / $221,498,521	N.A. - allocated directly to 99 local housing authorities in Illinois	3/18/2009	Annual Statements due to HUD on 4/10/2009; PHA Agency Plan Amendments were due to HUD on 5/4/2009	See PHA Notice 2009-12
12)	**HUD /** Public Housing Capital Fund (Competitive) / ***CFDA# 14.884***	$99,500,000 / N.A.	N.A. - national competition	5/7/2009	6/1/2009 and 7/21/2009, depending on category	See referenced NOFA for further instructions; CHA and Winnebago County Housing Authority among early grantees
13)	**HUD** / (Section 8) Project-Based Rental Assistance Program / ***CFDA#s 14.317***	$2,000,000,000 / $103,309,941	N.A. - to qualifying local projects	N.A.	N.A.	Additional funding to renew and extend existing contracts

ARRA - Affordable Housing and Related Programs Summary (continued – page 3)

	Federal Agency / Program Name / *Catalog of Federal Domestic Assistance Number*	Funding Amount (U.S. / Illinois)	Administering Agency / State Portion	Federal Notice of Funding Availability (NOFA) Publication Date	Federal Application Due Date (for States or other eligible direct applicant)	Comments
14)	**HUD /** Assisted Housing Stability / Energy / Green Retrofit Program / ***CFDA# 14.318***	$250,000,000 / N.A.	N.A. - to qualifying local projects	5/13/2009	Projects waitlisted by submittal date	Grants and loans for green retrofit projects on Project-Based Section 8 / Section 202 / Section 811 properties (see HUD Housing Notice 09-02)
15)	**HUD** / Healthy Homes Program (***CFDA# 14.910)*** / Lead Based Paint Hazard Control (***CFDA# 14.907)***	$7,100,000,000 / N.A.	N.A.	N.A.	N.A.	Grant process already completed: University of Illinois Chicago (UIC) $973,982 (14.910); East Moline $2.114,670 (14.907)
16)	**IRS /** Homebuyer Tax Credit Program / ***CFDA# N.A.***	N.A.	N.A.	N.A.	Available through November 30, 2009	Up to an $8,000 credit for qualifying first-time homebuyers; Also a companion IHDA tax credit loan available
17)	**USDA - Rural Development (RD) /** Section 502 Direct Homeownership Loan Program / ***CFDA# 10.410***	$1,000,000,000 / N.A.	N.A. - but available through USDA-RD County Offices	N.A.	N.A.	Borrowers must meet Low Income / Very Low Income eligibility requirements (50% - 80% AMI)
18)	**USDA - RD /** Section 502 Homeownership Loan Guarantee Program / ***CFDA# 10.410***	$10,472,000,000 / $260,585,666	N.A. - to be administered through USDA-RD: State Office and County Offices	N.A.	N.A.	Borrowers must meet Low Income / Moderate Income eligibility requirements (80% - 115% AMI)

NOTE: Other resources and changes to positively impact the marketability / feasibility of tax-exempt bond financing for affordable housing we're also included in ARRA, but are not detailed on this chart.

NOTE: Similarly, President Obama's Homeownership Financial Stability Plan also offers significant opportunities through refinancing and Loan modification programs to assist homeowners avoid foreclosure by renegotiating their loans with federal financial supports. These are detailed on the prior narrative portion.

NOTE: Also see ***www.hud.gov***; ***www.recoveryillinois.gov***; and ***www.ihda.org*** for more information.

Chart current as of 9/14/2009

Illinois Community Planning and Development Program Formula Allocations for FY 2009

CITY NAME	CDBG FY2009	HOME FY2009	ESG FY2009	HOPWA FY2009
ALTON CITY	$1,001,486	$0	$0	$0
ARLINGTON HTS	$286,251	$0	$0	$0
AURORA	$1,232,281	$583,331	$0	$0
BELLEVILLE	$733,516	$0	$0	$0
BERWYN	$1,375,439	$0	$0	$0
BLOOMINGTON	$605,838	$0	$0	$0
BOLINGBROOK	$318,338	$0	$0	$0
CHAMPAIGN	$765,761	$0	$0	$0
CHICAGO	$83,832,084	$32,210,131	$3,683,120	$5,993,040
CHICAGO HEIGHTS	$595,661	$0	$0	$0
CICERO	$1,440,195	$0	$0	$0
COOK COUNTY	$9,902,809	$6,251,715	$441,792	$0
DANVILLE	$973,993	$0	$0	$0
DECATUR	$1,532,733	$578,960	$0	$0
DEKALB	$413,731	$0	$0	$0
DES PLAINES	$334,725	$0	$0	$0
DOWNERS GROVE	$219,968	$0	$0	$0
DU PAGE COUNTY	$3,497,728	$1,957,855	$154,773	$0
EAST ST LOUIS	$1,826,363	$430,324	$80,439	$0
ELGIN	$848,923	$0	$0	$0
EVANSTON	$1,955,566	$575,009	$85,920	$0
GRANITE CITY	$788,754	$0	$0	$0
HOFFMAN ESTATES	$302,482	$0	$0	$0
ILLINOIS STATE PROGRAM	$32,266,411	$24,170,610	$2,775,213	$945,467
JOLIET	$928,723	$496,452	$0	$0
KANE COUNTY	$1,210,514	$805,428	$0	$0
KANKAKEE	$598,774	$0	$0	$0
LAKE COUNTY	$2,562,606	$1,676,147	$113,326	$0
MADISON COUNTY	$1,381,646	$1,169,039	$0	$0
MCHENRY COUNTY	$1,320,206	$534,447	$0	$0
MOLINE	$899,106	$0	$0	$0
MOUNT PROSPECT	$363,969	$0	$0	$0
NAPERVILLE	$483,478	$0	$0	$0
NORMAL	$408,920	$0	$0	$0
NORTH CHICAGO	$304,681	$0	$0	$0
OAK LAWN	$276,315	$0	$0	$0

Illinois Community Planning and Development Program Formula Allocations for FY 2009 (CONTINUED)

CITY NAME	CDBG FY2009	HOME FY2009	ESG FY2009	HOPWA FY2009
OAK PARK	$1,834,406	$0	$85,396	$0
PALATINE VILLAGE	$412,022	$0	$0	$0
PEKIN	$423,730	$0	$0	$0
PEORIA	$1,934,718	$897,803	$84,734	$0
RANTOUL	$365,340	$0	$0	$0
ROCK ISLAND	$1,167,221	$0	$0	$0
ROCKFORD	$2,101,638	$1,018,339	$92,310	$0
SCHAUMBURG VILLAGE	$345,758	$0	$0	$0
SKOKIE	$504,865	$0	$0	$0
SPRINGFIELD	$1,269,956	$609,196	$0	$0
ST CLAIR COUNTY	$1,444,160	$1,044,486	$0	$0
URBANA	$467,234	$1,128,059	$0	$0
WAUKEGAN	$1,057,320	$0	$0	$0
WHEATON CITY	$234,771	$0	$0	$0
WILL COUNTY	$1,471,057	$505,490	$0	$0

State Community Development Block Grant (CDBG) Program
Community Development Assistance Program (CDAP) Housing Assistance Component and Mobility and Accessibility Rehabilitation Services (M.A.R.S)

Service Delivery and Management: U.S. Department of Housing and Urban Development; Illinois Department of Commerce and Economic Opportunity

Description: Grant funds available to CDBG non-entitlement cities and counties on a competitive basis to carry out local owner-occupied, single-family housing rehabilitation programs targeted to low- and moderate-income households and to retrofit properties for occupancy by persons with physical impairments. The majority of total funds available under this program (CDAP) are currently used for public works and economic development projects.

Support for Applications by Other Entities: Not applicable

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Seniors Low-Income Persons with Disabilities. Preservation
Anticipated Resources Available:	$32,096,235
Expected to Commit:	$5,100,000 (housing rehab competition & M.A.R.S)

Geographic Distribution: Funds received by the State are awarded, on a competitive basis, to cities and counties that are not direct Entitlement communities.

In addition to State CDBG funding, forty (40) cities and eight (8) counties receive direct Entitlement funding from HUD under the CDBG program.

Activities: Housing rehabilitation

Categories of Residents to be Assisted: Low- to moderate-income homeowners

One-Year Goals of Number of Persons, Households or Units to be Assisted: Provide assistance to approximately 195 low-to-moderate income households by awarding approximately 18 Housing Rehabilitation and MARS Grants.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): DCEO requires that grantees provide at least twenty (20) percent of project costs from non-CDAP sources. Match funds are primarily provided from the Illinois Housing Development Authority (IHDA) Affordable Housing Trust Fund dollars.

2008 Application Deadlines: See the Community Development Block Grant One Year Use of Funds Program Description in the Program-Specific Requirements section for application deadlines and additional program information.

Home Investment Partnerships (HOME) Program

Service Delivery and Management: U.S. Department of Housing and Urban Development (HUD); Illinois Housing Development Authority (IHDA)

Description: Housing block grant administered by the State for projects located in areas that are not direct formula grantees (i.e. participating jurisdictions) under the program. Sub-grantees can include eligible cities, counties, community housing development organizations, nonprofit organizations, and private developers.

Support for Applications by Other Entities: Not applicable

State Priorities Addressed:
Very and Extremely Low-Income Households
Low-Income Seniors
Low-Income Persons with Disabilities
Homeless and At-Risk Homeless Persons and Families
Preservation

Anticipated Resources Available: $24,170,610.00

Expected to Commit: $24,170,610.00

Geographic Distribution: IHDA operates the HOME Program throughout the State. However, the emphasis will be on operating the program outside of participating jurisdictions that receive HOME Program allocations directly from HUD.

Activities: Acquisition, rehabilitation, new construction, and homebuyer assistance.

Categories of Residents to be Assisted: Low- and very low-income homeowners, homebuyers, renters, and homeless.

One-Year Goals of Number of Persons, Households or Units to be Assisted: Estimated households targeted with ’10 HOME funds: 301 renters and homeowners (240 Multifamily / 61 Single Family). Within the HOME Multifamily rental units, 56 units are targeted as accessible units. An additional 66 units are targeted to families. The Authority’s Single Family Small Rental Properties Program will complete an estimated 61 units, which will assist both small and large households at or below 60% of area median income. An additional 254 units of non-HOME affordable rental housing will be produced by Multifamily projects. All projects for Single Family and Multifamily developments will result in a total of 555 rental units.

The rental units reported reflect the units that are anticipated to be funded with ’10 funds. It is important to recognize that, because of the complexity of completing multifamily rental units, the pipeline for funding generally extends 2 - 3 years. Table 2A represents rental projects that are currently in the Authority’s pipeline and will be funded with ’10 funds. There are 10 projects totaling $11,063,199. However, the Authority currently has 9 projects totaling $17,149,125 which are under construction or nearing construction and are expected to be occupied in 2010. The funds on these projects have previously been reserved in the IDIS system. These 19 projects earmarked for multifamily development will generate occupancy of 1,264 units (657 HOME units) during 2009 and 2010.

Homeowner assistance will be targeted as follows: approximately 108 units for owner-occupants to receive funding to rehabilitate their properties to code and health/safety standards over a two-year period; and approximately 127 first time homebuyers to receive down payment and closing cost assistance.

Estimates are based on projects and programs pending approval by IHDA's Board of Directors for 2010 HOME funds. Although many of these units may be available for occupancy in 2010, it is anticipated that some will not be available until 2011 or later.

Plan for Leveraging of Private and Non-Federal Sources: In awarding HOME Program funds at the local level, IHDA strongly emphasizes a partnership approach. Program applicants are encouraged to provide additional leveraged resources – both public and private – to be incorporated into the affordable housing development.

Matching Requirements and Anticipated Source(s): All eligible activities - 25%.

Application Deadlines: See the HOME Program Description in the "Program Specific Requirements" section, or contact the Single-Family Department at 312-836-7417. For information regarding Multifamily financing, including HOME-funded activities, contact the Multifamily Department at 312/836-5287.

Emergency Shelter Grant Program (ESGP)

Service Delivery and Management: U.S. Department of Housing and Urban Development; Illinois Department of Commerce and Economic Opportunity

Description: Grant funds are made available to the State to allocate to units of local government and nonprofit organizations (located outside of Cook County) for funding emergency shelters for the homeless. Eligible activities include: building rehabilitation/renovations; provision of essential services; operation/maintenance costs; and homeless prevention services.

Support for Applications by Other Entities: Not applicable

State Priorities Addressed:	Homeless and At-Risk Homeless Persons and Families	
Anticipated Resources Available:	$2,775,213	
Expected to Commit:	$2,645,590	(A total of $129,623 represents 5% to be maintained by the State for administration of the program.)

Geographic Distribution: Funding received by the State is distributed to units of general local government and nonprofit organizations (providing shelter/services outside of Cook County). In addition, HUD provides funding to a limited number of cities over 50,000 in population in metropolitan statistical areas and qualified urban counties with population of at least 200,000 based on each federal fiscal year's appropriation level for the ESG Program.

Activities: Rehabilitation, essential services (including tenant assistance for homeless prevention services), operating costs.

Categories of Residents to be Assisted: Homeless, near homeless individuals and families

One-Year Goals of Number of Persons: 130,000 homeless individuals

Matching Requirements and Anticipated Source(s): The ESGP matching requirements (1:1) are met by subgrantees as a condition of DCEO funding.

2010 Application Deadline: December 1, 2009. For more information, see the Emergency Shelter Grants Program One Year Use of Funds in the Program Specific Requirements section of this document.

Housing Opportunities for Persons with AIDS Program (HOPWA)

Service Delivery and Management: U.S. Department of Housing and Urban Development

Description: This program provides States and localities with resources and incentives to devise long-term, comprehensive strategies for meeting the housing needs of persons with Acquired Immunodeficiency Syndrome (AIDS).

Support for Applications by Other Entities: The State will support applications by other eligible applicants, but will not be applying for this program itself.

State Priorities Addressed:	Low, and Very low-Income Persons Low income persons with Disabilities Homeless and At-Risk Homeless Persons	
Anticipated Resources Available:	$ 945,467 $29,000,000	(FY 2009 State allocation) (FY 2007 Estimated appropriation for HOPWA competitive grant funds, including funds for technical assistance and renewals)
Expected to Commit:	$ 945,467	(FY 2009 State formula allocation)
	$ 1,787,276	(HOPWA competitive grants awarded to Illinois in FY 2008)

Geographic Distribution: This program makes funds available through both a formula allocation process and a competitive grant process. Ninety percent of the funds are awarded by formula to eligible metropolitan areas and States based on their population and number of cases of persons with AIDS. The remaining 10% of funds are awarded to States and localities on a competitive basis. Funds are awarded to both existing projects as renewal grants and to new housing programs.

Activities: Acquisition, Rehabilitation, New Construction, Rental Assistance, Homebuyer Assistance, Planning, Supportive Services, Operating Costs.

Categories of Residents to be Assisted: Persons with HIV/AIDS who are also low and very-low income.

One-Year Goals of Number of Persons, Households or Units to be Assisted: 883 Persons through Illinois State HOPWA funds.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not Applicable

Please see the Program-Specific Requirements section for detailed information on the State's HOPWA Program.

Low-Income Housing Tax Credit Program

Service Delivery and Management: U.S. Department of the Treasury/Internal Revenue Service (IRS); Illinois Housing Development Authority.

Description: This program provides federal income tax credits to developers of newly constructed or substantially rehabilitated housing for low-income persons. The length of the credit is 10 years, but the low-income use provisions are for a minimum of 15 years. Regarding tenants, either 20% of the households must have incomes below 50% of the area's median income, or 40% of households must have incomes below 60% of the area's median income.

Support for Applications by Other Entities: The State will support applications by other eligible entities.

State Priorities Addressed:	Very and Extremely Low-Income Households Low Income Seniors Low-Income Persons with Disabilities Homeless and At-Risk Homeless Persons and Families Jobs/Housing Mismatch Preservation
Anticipated Resources Available:	$23,074,617
Expected to Commit:	$23,074,617

*Tax Credits are allocated on a calendar year basis. The City of Chicago will receive a separate allocation estimated at $6.6 million in annual Credits for Calendar Year 2009. The $23,074,617 identified here could increase depending upon returned credits from previous years' allocations made available during the year. In addition, the State could qualify for additional Credits from the national pool of returned Credits.

Geographic Distribution: The Illinois Housing Development Authority administers the program statewide. Projects in the City of Chicago are eligible for IHDA's Tax Credits **ONLY** if they have applied for financing from the City of Chicago's Department of Housing.

Activities: Rehabilitation, acquisition with rehabilitation, new construction, and eventual tenant homeownership.

Categories of Residents to be Assisted: Low-income renters (whose incomes do not exceed 60% of the area's median income).

One-Year Goals of Number of Persons, Households or Units to be Assisted: Approximately 2,241 units for low and very low-income renter households.

Leveraging of Non-Federal Sources/Matching Contribution: Not applicable

2010 Application Deadlines: Tentatively set for April 15, 2010. For more information, contact Shelly Tucciarelli, on the Tax Credit Team, in the Multifamily department at 312/836-5333.

Homeless Assistance Grants

In 2009, programs under the McKinney-Vento Homeless Assistance Act were consolidated into a single program. The legislation, called the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, formally codifies the Continuum of Care planning process within federal regulation. In addition to changing the definition of "homeless" to include unaccompanied youth and families with children, HEARTH establishes the goal of returning any individuals and families who become homeless to permanent housing within 30 days. The comprehensive program will replace the following funded programs. Because regulations for the consolidated program have not been finalized at the time of the printing of this draft,, descriptions of the component programs are presented separately. Regulations for the "Continuum of Care Program" will be in place no later than the 2011 Notice of Funding Available (NOFA) for 2011.

The 2010 budget proposes expending $1.794 billion for Homeless Assistance Grants.

Supportive Housing Program

Service Delivery and Management: U.S. Department of Housing and Urban Development

Description: The purpose of the Supportive Housing Program is to promote the development of supportive housing and supportive services, including assisting seriously mentally ill persons who are either unable or unwilling to participate in mental health treatment programs by providing small, private or semi-private, 24-hour accommodations that allow for safe and stable housing, and innovative approaches to assist homeless persons in the transition from homelessness, and to promote the provision of supportive housing to homeless persons to enable them to live as independently as possible. The SHP Program is composed of the following four components: Transitional Housing to facilitate the movement of homeless individuals and families to permanent housing; Permanent Housing that provides long-term housing for homeless persons with disabilities; Housing in projects that use innovative approaches to meet immediate and long-term needs of homeless individuals and families; Supportive Services for homeless individuals and families not provided in conjunction with supportive housing facilities.

Support for Applications by Other Entities: The State will support applications by other eligible entities.

Geographic Distribution: This program is available to eligible entities on a statewide basis

Activities: Acquisition, rehabilitation, new construction, rental assistance, support services, operating costs

Categories of Residents to be Assisted: Homeless individuals and families and mentally ill homeless persons

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Recipients must match grants for acquisition, rehabilitation, new construction, and moderate rehabilitation with an equal amount of funds (cash or in-kind) from nonfederal sources (except CDBG funds).

Homeless Assistance Grants- continued

Shelter Plus Care

Service Delivery and Management: U.S. Department of Housing and Urban Development; Illinois Department of Human Services (IDHS).

Description: The purpose of the Shelter Plus Care (S+C) program is to provide rental assistance for homeless persons with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immune deficiency syndrome (AIDS) and related diseases. Support services, which must match the value of the rental assistance over the life of the grant, are to be provided by Federal, State, local, and private sources. Grants are awarded through a national competition. Rental assistance is provided through four programs: (1) Moderate Rehabilitation for Single Room Occupancy Dwellings (S+C/SRO) provides grants for 10 years of rental assistance in connection with the moderate rehabilitation of single room occupancy housing units. Funds for the rehabilitation must be obtained from other sources; (2) Sponsor-Based Rental Assistance (S+C/SRA) provides rental assistance through an applicant to a private, nonprofit sponsor who owns or leases dwelling units in which participants reside. Assistance is provided for five years; (3) Tenant-Based Rental Assistance (S+C/TRA) offers housing to homeless people in a variety of settings, ranging from group homes to independent living units. Assistance is provided for five years; and (4) Project-Based Rental Assistance provides grants for rental assistance to the owner of an existing structure, where the owner agrees to lease the subsidized units to participants. Assistance is provided for either five or ten years.

Support for Applications by Other Entities: The State supports applications made by other entities, and is also an eligible applicant for this program.

Geographic Distribution: This program is available statewide. The Illinois Department of Human Services (IDHS) applies to HUD on behalf of nonprofit organizations statewide and individual local governments and PHAs across the State are eligible to apply.

Activities: Rental Assistance - renewal of existing and generation of new certificates (Note: 2010 Budget justification estimates the range of S+C renewal need for the year in which the S+C projects will request renewals. One-year renewal terms are assumed. The 2010 S+C renewal need estimate is $405 million. The funding proposal for new SHP units is $140 million.)

Categories of Residents to be Assisted: Homeless disabled individuals and their families

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Recipients must match the assistance provided with at least an equal amount of funding from other sources for supportive services.

Section 8 Moderate Rehabilitation Program for Single Room Occupancy (SRO) Dwellings for Homeless Individuals

Service Delivery and Management: U.S. Department of Housing and Urban Development; Local Public Housing Authorities

Description: The Section 8 SRO program provides rental assistance for homeless individuals residing in rehabilitated SRO units

Support for Applications by Other Entities: The State will support applications by other eligible entities. The State is not an eligible applicant under this Program.

Geographic Distribution: Authorized PHAs across the State are eligible

Activities: Rental Assistance (Note: 2010 Budget justification does not contain line item for SRO renewals.)

Categories of Residents to be Assisted: Homeless and At-Risk Homeless Persons

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Project sponsors are required to expend a minimum of $3,000 per unit for rehabilitation. The maximum limit is $15,000 per unit. In addition, supportive services must be made available to the residents of the SRO housing.

State Priorities Addressed:	Homeless and At-Risk Homeless Persons and Families	
Anticipated Resources Available:	$1,794,000,000	(FY 2010 National Appropriation estimate for all HUD homeless programs, including the Section 8 Mod. Rehab. SRO Program, Supportive Housing Program, and Shelter Plus Care Program.)
Expected to Commit:	$80,987,883	(FY 2008 CoC funds awarded to Illinois, including renewal of grants awarded in previous years)
	No Section 8/Moderate Rehab SRO awards were made to the State of Illinois in FY 2008.	

One-Year Goals of Number of Persons, Households or Units to be Assisted: Determined by individual applicants

Fair Housing Assistance Program (FHAP)

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Fair Housing and Equal Opportunity

Description: This program is designed to build a coordinated intergovernmental enforcement effort to further fair housing. It provides funding to State and local fair housing enforcement agencies which have been certified by the Assistant Secretary for Fair Housing and Equal Opportunity as administering laws which are substantially equivalent to the Fair Housing Act. FHAP funding is distributed through a formula and can be used to cover the costs of processing dual-filed complaints, training on the Federal and State and local fair housing laws, technical assistance, and the development and enhancement of other fair housing enforcement projects. The Illinois Department of Human Rights and the Springfield Community Relations Commission are the two FHAP agencies based in Illinois.

Support for Applications by Other Entities: The state will support applications by other entities. The state is also an eligible applicant for this program.

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Seniors Low-Income Persons with Disabilities Homeless and At-Risk Homeless Persons
Anticipated Resources Available:	$29,500,000 (FY 2010 Congressional Justification)
Expected to Commit:	Dependent upon applications
Geographic Distribution:	Dependent upon applications
Activities:	See description above

Categories of Residents to be Assisted: Low and very low income residents of Illinois

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependent upon applicants

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Fair Housing Initiative Program (FHIP)

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Fair Housing and Equal Opportunity

Description:

Education and Outreach Initiative (EOI) – Any public or private organization, which is formulating or carrying out programs to prevent or eliminate discriminatory housing practices, is eligible for education and outreach funds. Eligible activities for education and outreach grants are:

- Holding education symposia or other training,
- Developing innovative fair housing activities or materials into languages applicable to the communities within a specific project area
- Conducting outreach and providing information on fair housing through printed and electronic media,
- Providing outreach to persons protected under the Civil Rights Act,
- Developing or implementing Fair Housing Month activities, and for the national EOI award, collecting prototypes of successful fair housing education and enforcement business practices and techniques which benefit underserved populations.

The FHIP-EOI assists projects which inform and educate the public about their rights and obligations under the Fair Housing Act and substantially equivalent State and local fair housing laws. This initiative funds projects with activities which operate nationwide (national program) and locally (regional/local/community-based program).

Private Enforcement Initiative (PEI): FHIP-PEI provides funding to private fair housing enforcement organizations for activities related to enforcing the Fair Housing Act and substantially equivalent State and Local fair housing laws.

One-Year General and Three-Year Performance-Based Fair Housing Enforcement: Three-Year Performance-Based Fair housing enforcement grants are generally limited to qualified Fair Housing Organizations. Eligible activities for enforcement under both general and performance-based grants are as follows:

- Investigating individual complaints and systematic housing discrimination,
- Mediating or otherwise voluntarily resolving allegations of fair housing discrimination,
- Litigating fair housing cases, and Partnering with State and local agencies and private fair housing enforcement and civil rights organizations to enforce fair housing.

PEI-Mortgage Rescue Component: Provides funding to fair housing organizations that investigate and test for fair housing violations relating to discriminatory mortgage rescue scams. Activities are targeted to the prevention of mortgage fraud.

Fair Housing Organizations Initiative (FHOI)

FHIP-FHOI –Establishing New Organizations Initiative: Assists public fair housing or private organizations in areas underserved by fair housing enforcement organizations. Eligible activities are those that would establish a viable fair housing organization to conduct activities in underserved communities, including rural communities and areas of limited English proficiency

FHIP-FHOI –Continued Development provides funds for public or private organizations to build capacity as fair housing enforcement organizations. Activities include changing from volunteer to hired staff, accessing additional sources of expertise, and increasing an organization's ability to access technical assistance.

FHIP-FHOI –Continued Development Mortgage Rescue Scams: Provides funding to fair housing organizations that (1) investigate and test for fair housing violations relating to discriminatory mortgage rescue scams, (2) provide training, technical assistance and other capacity-building services to other fair housing organizations, and (3) give direct assistance to victims of fraudulent mortgage rescue schemes.

Fair Housing Initiative Program (FHIP) - continued

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Seniors Low-Income Persons with Disabilities Homeless and At-Risk Homeless Persons	
Anticipated Resources Available:	$41,980,000	(FY 2010 Estimate based on Congressional Justification)
	$7,980,000	Education and Outreach Program (EOI)
	$26,000,000	Private Enforcement Initiative (PEI)
	$8,000,000	Fair Housing Organizations Initiative
Expected to Commit:	$ 1,659,351	(Amount awarded to eligible entities in the State of Illinois in FY 2008).
Geographic Distribution:	Dependent upon applicants	
Activities:	See description above	

Categories of Residents to be Assisted: Low and very low income residents of Illinois

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependent upon applicants

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s):
Not applicable.

Housing Counseling Program (HCP)

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Housing

Description: The purpose of the HCP is to ensure that housing counseling services are available to low- and moderate-income families and individuals nationwide, improve the quality of housing counseling services, enhance coordination among housing counseling providers, and develop reliable sources of funding and other resources for counseling agencies. The HCP assists HUD-approved local housing counseling agencies, HUD-approved national, regional, and multi-state intermediaries, and state housing finance agencies (SHFA) by making grant funds available to defray a portion of the cost of delivering counseling. The primary responsibility of the intermediaries and SHFA's is to manage the use of HUD housing counseling funds by affiliated local housing counseling organizations.

Housing counseling services includes giving information, advice and guidance to tenants, first-time homebuyers, homeowners, and senior citizens in such areas as pre-purchase, mortgage default, home equity conversions, financial management, property maintenance and other matters that relate to improving housing conditions and meeting the responsibilities of tenancy and homeownership. In addition, the HCP encourages counseling providers to conduct community outreach activities with the objective of increasing awareness of homeownership opportunities and improving the client's access to sources of mortgage credit. The counseling agencies are expected to use a portion of HUD funds for affirmative marketing and actions to reduce concentrations of poverty and/or minority populations.

Support for Applications by Other Entities: The state will support applications of other entities. The state is also an eligible applicant under this program.

State Priorities Addressed:	Very and Extremely Low-Income Households Low Income Seniors	
Anticipated Resources Available:	$100,000,000	(FY 2010 Congressional Justification)
Expected to Commit:	$561,914	(Actual Resources awarded to grantees in the State of Illinois in 2008)

Geographic Distribution: Dependent upon applications

Activities: Housing counseling activities: giving information, advice and guidance to tenants, first-time homebuyers, homeowners, and senior citizens in such areas as pre-purchase, mortgage default, home equity conversions, financial management, property maintenance and other matters that relate to improving housing conditions and meeting the responsibilities of tenancy and homeownership

Categories of Residents to be Assisted: Low income residents of Illinois

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependent upon number of persons requesting service

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Self-Help Homeownership Opportunities Program (SHOP)

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Community Planning and Development

Description: SHOP is designed to facilitate and encourage nonprofit organizations to provide innovative homeownership opportunities through the provision of self-help housing where the homebuyer contributes a significant amount of sweat equity toward the construction of the dwellings. Only experienced national or regional organizations or consortia (which cover two or more states) are eligible to apply. Program funds may only be used for land acquisition and/or infrastructure improvements (which taken together may not exceed an average of $15,000 in assistance per dwelling), and administration, planning and management development costs (not to exceed 20 percent of any grant). A SHOP grant request must be sufficient to complete a minimum of 30 self-help units and may not exceed an average investment of $15,000 per unit.

Support for Applications by Other Entities:

State Priorities Addressed: Very and Extremely Low-Income Households

Anticipated Resources Available: $27,000,000 (FY 2010 Congressional Justification)

Expected to Commit: Dependent upon applications.

Geographic Distribution: Dependent upon applicants

Activities: See description above

Categories of Residents to be Assisted: Low and very low income Illinoisans

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependent upon applicants

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Section 202 Supportive Housing for the Elderly

Service Delivery and Management: U.S. Department of Housing and Urban Development

Description: HUD provides capital advance grants for new construction and substantial rehabilitation of housing for the elderly. Applicants must be private non-profits or consumer cooperatives. Residents must be elderly (62 or older) and have incomes not more than 50% of the area's median income. Tenants then pay 30% of their income for rent and utilities.

Support for Applications by Other Entities: The State will support applications by other eligible entities. The State is not an eligible applicant under the Program.

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Seniors	
Anticipated Resources Available:	$650,000,000	(FY 2010 National Appropriation Estimate based on Congressional Justification - includes $128,000,000 for PRAC "Renewals and Amendments" funds that would be placed in a separate account from Section 202 "Expansion" funds)
Expected to Commit:	$25,752,300	(FY '08 Capital advances for Illinois Developments)
	$ 1,974,000	(FY '08 Three-year rental subsides for Illinois Developments)
	$ 739,005	(FY '08 Demonstration Pre-development Grant)
	$28,465,305	(Total amount awarded to eligible entities in the State of Illinois for FY 2008)

Geographic Distribution: Funding is available to nonprofit organizations on a statewide basis

Activities: Acquisition, rehabilitation, new construction, rental assistance, support services

Categories of Residents to be Assisted: Very low-income elderly renters

One-Year Goals of Number of Persons, Households or Units to be Assisted: Determined by individual applicants

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): The individual sponsor for each project must provide 1.5% of the total capital advance (development grant) requested, not to exceed $2,500, at initial time of closing.

Assisted Living Conversion Program (ALCP)

Service Delivery and Management: U.S. Department of Housing and Urban Development

Description: HUD provides grant assistance to existing Section 202 properties for conversion of part or all of the facility to assisted living. Grant recipients would agree to a number of conditions including a tight cap on operating expenses, two meals per day, and a 24-hour staff. Medicaid or other sources would pay for personal care services for eligible residents. This program will allow long-term residents of elderly housing to stay in their homes after additional medical services are needed rather than be forced to give up their subsidy and their homes and move to assisted care facilities.

Support for Applications by Other Entities: The State will support applications by other eligible entities. The State is not an eligible applicant.

State Priorities Addressed:	Low-Income Seniors	
Anticipated Resources Available:	$25,000,000	(FY 2010 National Appropriation estimate based on Congressional Justification)
	$20,000,000	(FY 2009 National Appropriation)
Expected to Commit:	Unknown	7 applications awarded nationally in 2007.

Geographic Distribution: Funding is available to nonprofit organizations on a statewide basis

Activities: The ALCP provides funding for the physical costs of converting some or all of the units of an eligible multifamily development into an ALF, including the unit configuration, common and services space and any necessary remodeling, consistent with HUD or the State's statute/regulations (whichever is more stringent). Typical funding will cover basic physical conversion of existing project units, common and services spaces.

Categories of Residents to be Assisted: Very low-income elderly renters

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Applicants must develop and submit a Supportive Services Plan (SSP) for the services and coordination of the supportive services which will be offered in the ALF to the appropriate state or local organization(s) which are expected to fund those supportive services.

Elderly/Disabled Service Coordinator Funds and Congregate Housing Services (SCF)

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Housing

Description: The Service Coordinator program is designed to ensure that elderly persons and persons with disabilities who are residents of multifamily insured and assisted housing developments are linked to the supportive services needed to continue living independently in those projects. The program provides funds to owners and managers of conventional public housing development, Section 8, 202, 221(d)(3), and 236 developments housing elderly persons or persons with disabilities to hire service coordinators. The coordinators are responsible for ensuring that residents of the project are linked to community-based supportive services.

Support for Applications by Other Entities: The state will support applications by other entities

State Priorities Addressed:	Low-Income Seniors Housing for Persons with Disabilities	
Anticipated Resources Available:	$90,000,000	(FY 2010 Congressional Justification)
Expected to Commit:	$410,950	(Total FY 2006 awarded in Illinois)
Geographic Distribution:	Dependent upon applicants	
Activities:	Service coordination	

Categories of Residents to be Assisted: Low and very low income elderly and disabled residents of Illinois

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependent upon applications received and funded.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Section 811 Supportive Housing for Persons with Disabilities

Service Delivery and Management: U.S. Department of Housing and Urban Development

Description: HUD provides capital advance grants to eligible private, non-profit corporations for the construction or substantial rehabilitation of housing for persons with disabilities. Residents must be individuals with physical or developmental disabilities or who are chronically mentally ill.

Support for Applications by Other Entities: The State will support applications by other eligible entities. The State is not an eligible applicant under this Program.

State Priorities Addressed: Very and Extremely Low-Income Households
Low-Income Persons with Disabilities

Anticipated Resources Available: $250,000,000 (The Omnibus Appropriations Act of 2009 includes $1,600,000 to be transferred to the Working Capital Fund and $34,000,000 for the Mainstream Housing Opportunities for Persons with Disabilities program)

Expected to Commit: $2,925,814 (FY 2009 Capital advances for Illinois developments)
$ 257,400 (FY 2008 Three year rental subsidies for Illinois developments)

$3,341,300 (Total amount awarded to eligible entities in the State of Illinois for FY 2008)

Geographic Distribution: Funding is available to eligible nonprofit organizations on a statewide basis

Activities: Acquisition, rehab, new construction, rental assistance, support services

Categories of Residents to be Assisted: Persons with disabilities

One-Year Goals of Number of Persons, Households or Units to be Assisted: Determined by individual applicants

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Each project sponsor must provide 1.5% of the total capital advance (up to $10,000) at initial closing time.

Healthy Homes Initiative/Lead Technical Studies)

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Healthy Homes and Lead Hazard Control

Description: The purpose of the Healthy Homes program is to develop, demonstrate, and promote cost-effective preventive measures to correct multiple safety and health hazards in the home environment that produce serious diseases and injuries in children of low-income families, such as asthma, lead poisoning, and unintentional injuries related to substandard housing conditions, with particular emphasis to the mitigation of asthma triggers, such as mold and allergens (from exposure to debris from dust mites, cockroaches and rodents).

The purpose of the Technical Studies program is for research to improve methods for detecting and controlling residential lead-based paint health and safety hazard.

Support for Applications by Other Entities: The state will support applications by other entities. The state is also an eligible applicant for this program.

State Priorities Addressed:	Very and Extremely Low-Income Households	
Anticipated Resources Available:	$20,000,000	Healthy Homes Initiative (FY 2010 National Estimate based on Congressional Justification)
	$4,000,000	Lead Technical Studies (FY 2010 National Estimate based on Congressional Justification)
Expected to Commit:	Dependent upon applicants	
	$760,259	(FY 2006 Award Cook County-Healthy Homes Demo Grant) (No resources awarded in FY2008)
	$1,217,644	(FY '06 Illinois Technical Studies Awards including $369,144 FY '06 Grant to UIC Champaign and $848,500 FY '06 Grant to UIC Chicago) (No resources awarded in FY2008)

Geographic Distribution: applications open to all programs in the state

Activities: Research/Preventive measures

Categories of Residents to be Assisted: Low income residents

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependent upon applicant award

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Cost sharing/match not required, but strongly encouraged.

Operation LEAP (Lead Elimination Action Program)

Service Delivery and Management: U.S. Department of Housing and Urban Development

Description: Operation LEAP funds are for grants to private sector and non-profit organizations for activities that leverage additional funding for addressing lead hazards in eligible privately owned housing units and eliminating lead poisoning as a major public health threat to young children.

Support for Applications by Other Entities: The State will support applications from other entities. The State is not an eligible applicant.

State Priorities Addressed: Very and Extremely Low-Income Households

Anticipated Resources Available: $0 (No FY 2010 funds requested in Congressional Justifications)

Expected to Commit: $387,519 (FY '07 Operation Leap-Outreach Grant awards to Illinois)

Geographic Distribution: Available statewide.

Activities: Providing technical lead safety training to workers or supervisors regarding lead safe work practices; or conducting outreach and related activities that are directly tied to a leveraging strategy and that will result in increased lead hazard control activities. Lead hazard control activities include: dust, paint or soil testing; hazard screens; inspections; risk assessments; specialized cleaning techniques; and abatement by removal, enclosure, encapsulation, or replacement.

Categories of Residents to be Assisted: Low-income households

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependent on award.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): No match requirement for this grant. Leveraged funds must be spent exclusively on addressing lead hazards.

Residential Lead-Based Paint Hazard Control Program

Service Delivery and Management: U.S. Department of Housing and Urban Development; Illinois Department of Public Health (IDPH)

Description: The State's program aims to reduce lead paint hazards in low-income homes in four target areas in Illinois, and to develop a model lead hazard reduction program that can be reproduced locally in all of Illinois. The program is operated at the local level through a partnership of local health departments, and housing organizations. The Department of Commerce and Economic Opportunity (DCEO) will be assisting IDPH with statewide administration of the grant, known as "Get the Lead Out" in Illinois.

The purpose of the Lead-Based Paint Hazard Control Grant Program is to assist states, tribes, and local governments in undertaking comprehensive programs to identify and control lead-based paint hazards in eligible privately owned housing for rental or owner-occupants.

Support for Applications by Other Entities: The State will support applications from other entities. The State is also an eligible applicant.

State Priorities Addressed: Very and Extremely Low-Income Households

Anticipated Resources Available:	$116,000,000	(FY 2010 National Appropriation estimate for new/ renewing, competitive grants based on Congressional Justification)
	$3,000,000	(State/IDPH-administered grant awarded for 37 months-May 1, 2008 through April 30, 2010 – Phase V of the "Get the Lead Out" program)
Expected to Commit:	$ 1,000,000	(State/IDPH-administered program commitments)
	$ 7,500,000	($3,000,000 FY 2007 award to City of Chicago) ($3,000,000 FY 2007 award to City of Kankakee) ($1,500,000 FY 2007 award to Will County)
		(No resources awarded in 2008 to Illinois grantees)

Geographic Distribution: Targeted areas of the State (IDPH)-administered program include Adams County, Winnebago/Boone Counties, Peoria County, Stephenson County, JoDaviess County, Kane County, Macon County, and Champaign County through a network of 12 local agencies.

Activities: Rehabilitation, lead-based paint hazard reduction and blood testing are eligible activities.

Categories of Residents to be Assisted: Low-income households

One-Year Goals of Number of Persons, Households or Units to be Assisted: The State's program will provide lead-based paint hazard control services to approximately 79 households with $1,000,000. The Will County program will provide lead-based paint hazard control services to approximately 75 households. Additional awards dependent upon applications

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): IDPH will match the award in local CDBG funds and State in-kind services. A statutory minimum of 10 percent match is required.

Rural Housing and Economic Development Program (RHED)

Funding Agency and Administering Agency: U.S Department of Housing and Urban Development, Office of Rural Housing and Economic Development. The budget proposes to consolidate funding for RHED into a new program within the Department of Commerce.

Description: The Rural Housing and Economic Development Program funds projects at the state and local level for rural housing and economic development under the categories of: (1) Capacity Building; and (2) Support for Innovative Housing and Economic Development Activities in rural areas. Applicants must apply for only one of the two categories. Eligible applicants include local rural non-profit organizations and community development corporations.

Support for Applications by Other Entities: The State will support applications of other entities. The state is also an eligible applicant under this program.

State Priorities Addressed:	Very and Extremely Low-Income Households Low Income Seniors Persons with Disabilities Jobs/Housing Mismatch Non-Housing Community and Economic Development	
Anticipated Resources Available:	$17,000,000 $26,000,000	(FY 2008 National Appropriation) (FY 2009 National Appropriation)
Expected to Commit:	$	(FY 2006 Awards granted in State of Illinois, including $300,000 Shawnee Development Council and $300,000 YouthBuild McLean County) (no FY 2007 awards in Illinois)
Geographic Distribution:	Rural areas of the State of Illinois (non-metro places not exceeding 2,500; non-metro counties not exceeding 20,000 in population)	

Activities: *Capacity Building*: Enhancement of facilities and hiring of staff; staff training; business planning; feasibility and market surveys; information management systems; housing counseling; coordination with other agencies; public outreach activities; technical assistance
Support for Innovative Housing and Economic Development Activities; acquisition, demolition, materials purchase, construction; housing counseling activities; innovative design and planning; energy efficiency and other techniques (including infrastructure) in the construction of innovative affordable housing and economic development projects; establishing CDFI lines of credit; financial assistance to homeowners/buyers and developers

Categories of Residents to be Assisted: Very and Extremely Low-Income Households, Low Income Seniors and Persons with Disabilities.

One-Year Goals of Number of Persons, Households or Units to be Assisted: Not applicable

Plan for Leveraging of Non-Federal Sources/Matching Requirements and Anticipated Sources:
Not applicable

Community Outreach Partnership Centers (COPC) Grant

Service Delivery and Management: U.S. Department of Housing and Urban Development, Office of Policy Development and Research

Description: The Community Outreach Partnership Centers (COPC is designed to help colleges and universities apply their human, intellectual, and institutional resources to the challenge of revitalizing distressed communities. COPC provides funding to accredited 2- or 4-year degree-granting nonprofit institutions of higher learning which enter into Community Partnerships which address at least three of the following issues in a targeted urban community: Local housing; Infrastructure; Economic Development; Neighborhood Revitalization; Health Care; Job training; Crime Prevention; Education; Planning; Community Organizing

State Priorities Addressed:	Very and Extremely Low-Income Households Preservation Non-Housing Community Development Priorities: Economic Development And Public Facilities
Anticipated Resources Available:	No FY 2008 National Appropriation. No FY 2009 Appropriation requested in HUD's Congressional Justification.
Expected to Commit:	No grants awarded in FY 2007 or FY 2008.
Geographic Distribution:	Dependent upon applications
Activities:	See description above

Categories of Residents to be Assisted: Very low and low income Illinoisans

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s):

Community Development Work Study Program

Service Delivery and Management: U.S. Department of Housing and Urban Development, Office of Policy Development and Research

Description: The programs Community Development Work Study Program Is designed to attract economically disadvantaged and minority graduate students to careers in community and economic development. It accomplishes this by providing funding to institutions of higher learning offering graduate degrees in community development, area-wide planning organizations (applying on behalf of two or more institutions of higher learning), and States (applying on behalf of two or more institutions of higher learning in the State). The grantees provide work stipends, tuition support, and additional forms of support to economically disadvantaged and minority graduate students. The students must be enrolled full-time in graduate in community and economic development, community planning or management, or other related fields of study. Related fields include public administration, urban management, and urban planning but exclude sociology and such fields as law, economics, education, and history.

State Priorities Addressed :	Very and Extremely Low –Income Housing Preservation Non-Housing Community Development Priorities Economic Development And Public Facilities
Anticipated Resources Available:	No FY 2008 National Appropriation. No FY 2009 Appropriation requested in HUD's Congressional Justification.
Expected to Commit:	No grants awarded in 2007 or 2008.
Geographic Distribution:	Dependent upon applications
Activities:	See description above

Categories of Residents to be Assisted: Very low and low income Illinoisans

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s):

Public Housing Modernization – Capital Fund Program (CFP)

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Public and Indian Housing

Description: The Comprehensive Grant Program (CGP) and the Comprehensive Improvement Assistance Program (CIAP) have been replaced by the Capital Fund Program (CFP). The CFP is based on a formula and makes assistance available to public housing agencies (PHAs) to carry out capital and management activities. All PHAs, regardless of size, are eligible to participate in the Capital Fund Program. Eligible activities under the CFP include: (1) the development, financing and modernization of public housing developments; (2) vacancy reduction; (3) planned code compliance; and (4) management improvements.

Support for Applications by Other Entities: The state will support applications by other entities

State Priorities Addressed: Very and Extremely Low-Income Households
Low-Income Persons with Disabilities
Homeless and At-Risk Homeless Persons and Families

Anticipated Resources Available: $2,244,000,000 (FY 2010 National Appropriation)

Expected to Commit: $1750,501,718 (FY 2009 State of Illinois allocation)

Geographic Distribution: 99 housing authorities in Illinois received Capital Fund awards in 2009.

Categories of Residents Assisted: Low and very low income residents of Illinois

Number of Persons, Households or Units Assisted: Dependent upon appropriation. Information not available prior to publication.

Public Housing Operating Fund

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Public and Indian Housing

Description: The Public Housing Operating Subsidy program provides funding, based on a formula, to public housing agencies (PHAs) to help them meet their operating and maintenance expenses and offset operating deficits associated with public housing units. The program provides subsidies to approximately 3,160 PHAs (nationwide).

Support for Applications by Other Entities: The state will support applications by other entities

State Priorities Addressed:
Very and Extremely Low-Income Households
Low Income Seniors
Low-Income Persons with Disabilities
Homeless and At-Risk Homeless Persons and Families
Preservation

Anticipated Resources Available: $4,600,000,000 (FY 2010 National Appropriation estimate based on HUD's Congressional Justification. Includes provision of technical assistance to public housing agencies related to implementation of transition to asset management in public housing.)

Expected to Commit: $243,306,696 (Total 2007 award for State of Illinois)

Geographic Distribution: Approximately 100 housing authorities in Illinois received Operating Subsidy in 2007. These housing authorities cover approximately 97 counties.

Categories of Residents Assisted: Low and very low income residents of Illinois

Number of Persons, Households or Units Assisted: Dependent upon appropriation. Information not available prior to publication.

Section 8 Housing Choice Voucher Program

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Public and Indian Housing

Description: The Section 8 tenant-based program is designed to increase the housing choices available to very low income households by making privately owned rental housing affordable to them. The main way it accomplishes this is by providing funding to local public housing agencies (PHAs) so that they may provide rental vouchers to qualified very low-income households. These rental vouchers provide rent subsidies that generally equal the difference between 30% of the household's adjusted income and the PHA-approved payment standard. Under the Housing Choice voucher Program a family may select a more expensive unit, with a gross rent that exceeds the PHA's payment standard, but the family must pay the additional amount. The law restricts a voucher-holder from renting a unit that would initially require the family to pay more that 40% of the family's adjusted income. The subsidies are paid directly to the landlord by the PHA. Each PHA has the option to use up to 15% of its Section 8 tenant-based funding to provide project-based assistance (PBV) to competitively selected units that are rehabilitated or newly constructed under the rules for PBV assistance. All Section 8 voucher units must be inspected by the PHA to ensure their compliance with HUD housing quality standards.

There are two basic types of Section 8 vouchers - Fairshare and special purpose. Fairshare funding is initially awarded through a competition. Special purpose vouchers are often provided as part of a competitive grant program, such as HOPE VI and Section 8 Mainstream. Special purposes include relocating public housing tenants that are displaced because of public housing rehabilitation, designating mixed-use public housing units to single use, and enacting court settlements. Once funding for either Fairshare or special purpose Section 8 vouchers is awarded to a PHA, the PHA receives funding from HUD on an annual basis until the contract for the funding expires.

Support for Applications by Other Entities: The state will support applications by other entities

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Persons with Disabilities Homeless and At-Risk Homeless Persons and Families	
Anticipated Resources Available:	$17,836,000,000	(FY 2010 National Appropriation estimate for all voucher renewals, based on HUD's Congressional Justification. No new incremental vouchers are proposed.)
Expected to Commit:	$738,017,492	(Reflects 2007 Certificate, Mod-Rehab and Voucher funding for Illinois, per HUD PIC system)

Geographic Distribution: Dependent upon appropriation

Activities: See description above

Categories of Residents to be Assisted: Low and very low income residents of Illinois

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependent upon applications

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Mainstream Vouchers

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Public and Indian Housing

Description: The purpose of Mainstream Vouchers is to enable very low-income persons with disabilities to rent affordable private housing of their choice. Mainstream Vouchers provide public housing agencies with funding for rental vouchers for persons with disabilities.

Support for application by other entities: The state will support applications by other entities

State Priorities Addressed:	Very and Extremely Low-Income Households Low Income Seniors Low-Income Persons with Disabilities Homeless and At-Risk Homeless Persons and Families
Anticipated Resources Available:	$87,100,000 (FY 2009 National Appropriation Estimate for Renewals, based on HUD's Congressional Justification)
Geographic Distribution:	Dependent upon appropriation
Activities:	See description above

Categories of Residents to be Assisted: Low and very low income residents of Illinois

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependent upon applications

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Welfare-to-Work Rental Voucher Program

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Public and Indian Housing

Description: The Section 8 Welfare-to-Work Rental Voucher program provides tenant-based Section 8 rental assistance to help eligible families make the transition from welfare to work. The program is administered by housing agencies, including tribes and tribally designated housing entities that must demonstrate that tenant-based Section 8 rental assistance is critical to the success of eligible families to obtain or retain employment. Section 8 Welfare-to-Work Rental voucher programs must take into account the particular circumstances of the local community and must be coordinated with other welfare reform and welfare-to-work initiatives. The Section 8 Welfare-to-Work Rental Voucher program was first published in the Federal Register on January 28, 1999.

State Priorities Addressed: Very and Extremely Low-Income Households
Low-Income Persons with Disabilities
Homeless and At-Risk Homeless Persons and Families

Anticipated Resources Available: No new Welfare to Work vouchers are proposed.
Proposed funding for renewals only.

Expected to Commit: The following public housing authorities currently participate in the Welfare to Work rental voucher program:

Housing Authority	Program Size
Champaign County	200
Chicago	700
Cook County	100
DuPage County	150
Lake County	75

Geographic Distribution: Dependent upon applications

Activities: See description above

Categories of Residents to be Assisted: Very low and low income Illinoisans

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Family Unification Program

Service Delivery and Management: U.S. Department of Housing and Urban Development

Description: Under this program, Section 8 rental certificate assistance is provided to families for whom the lack of adequate housing is a primary factor which would result in the imminent placement of the family's children in out-of-home care or the delay in the discharge of children from same. Public housing authorities are the eligible applicants (DCFS provides housing advocacy services and cash assistance, when appropriate, to help families secure appropriate housing).

Support for Applications by Other Entities: The State will support applications by other eligible applicants.

State Priorities Addressed: Very and Extremely Low-Income Households
Homeless and At-Risk Homeless Persons and Families

Anticipated Resources Available: $20,000,000 (FY 2008 National Appropriation)

Expected to Commit: FY 2008 Funding Awarded as Follows. Additional awards expected in Fall/Winter 2009:

2009 FAMILY UNIFICATION PROGRAM - NEW VOUCHER FUNDING IN ILLINOIS			
	Chicago Housing Authority	100	$897,744
	Housing Authority of Joliet	24	$203,256
	Housing Authority of the County of Lake	100	$792,552
State Subtotal:		**224**	**$1,893,552**

Geographic Distribution: Statewide (through public housing authorities)

Activities: Rental Assistance

Categories of Residents to be Assisted: Families at risk of losing or delay in reunifying their children.

One-Year Goals of Number of Persons, Households or Units to be Assisted: Each funded public housing authority administers this program: Champaign County (50 certificates); Chicago (400 certificates); Cook County (181 certificates); Danville (50 certificates); DuPage County (60 certificates); East St. Louis (100 certificates); Joliet (25 certificates); Kankakee County (75 certificates); Lake County (60 certificates); Madison County (100 certificates); North Chicago (15 certificates); Rockford (100 certificates); Springfield (100 certificates); Waukegan (100 certificates); Williamson County (28 certificates); Winnebago County (50 certificates). In addition, the Chicago, Cook County, Lake County, Springfield, Williamson County and Winnebago County Housing Authorities have applied for funding under the Family Unification Program in 1998.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Resident Opportunity and Self-Sufficiency (ROSS) Program

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Public Housing.

Description: The purpose of ROSS is to link services to public and Indian housing residents by providing grants for supportive services, resident empowerment activities and activities to assist residents in becoming economically self-sufficient. Grants may be made to public housing, resident and resident-supported organizations and their industry partners, and Native American and tribally designated housing activities.

The ROSS Program replaces the separate grants for Economic Development and Supportive Services (EDSS), Tenant Opportunity Program (TOP)**,** and Public Housing Service Coordinators. In 2007 Ross funding was distributed under the following categories: Family and Homeownership, and Elderly and Persons with Disabilities.

Support for Applications by Other Entities: The State will support application by other entities

State Priorities Addressed: Very and Extremely Low-Income Households
Housing for Persons with Disabilities
Homeless and At-Risk Homeless Persons and Families

Anticipated Resources Available: $27,960,860 (FY 2010 National Appropriations Estimate based on HUD's Congressional Justification)

Expected to Commit $1,803,430 (FY 2008 Illinois ROSS funds awarded)

Name of Project	Total Funded FY 2008
Centers for New Horizons	$240,000
Central Advisory Council	$720,000
Heartland Housing, Inc.	$ 74,500
Housing Authority of Champaign County	$240,000
Macoupin County Housing Authority	$123,930
The Community Builders, Inc.	$240,000
Uhlich Children's Advantage Network	$165,000

Geographic Distribution: This program is available to eligible applicants on a statewide basis

Activities: Service Coordinators; Resident Management and Business Development; Capacity Building and Conflict Resolution; Resident Service Delivery Models.

Categories of Residents to be Assisted: Low-income and very low-income residents of public housing

One-Year Goals of Number of Persons, Households or Units to be Assisted: Determined by distribution of grant awards.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): A match of 25 percent cash or in-kind contribution is required for each grant. In all categories, an applicant must have spent at least 75 percent of previous categorical grant funds to be eligible for programs under ROSS. In the resident management and business development category, applicants from the previous Tenant Opportunity Grant Program must meet the 75 percent expenditure requirement, but there is no longer a $100,000 lifetime cap award.

Section 8 Family Self-Sufficiency (FSS) Program Coordinators

Service Delivery and Management: U.S. Department of Housing and Urban Development; Office of Public and Indian Housing

Description: The FSS program is intended to promote the development of local strategies to coordinate the use of assistance under the Section 8 rental certificate, Section 8 rental voucher and the public housing programs with public and private resources to enable participating families to achieve economic independence and self-sufficiency. An FSS program coordinator assures that program participants are linked to the supportive services they need to achieve self-sufficiency. Starting in FY 1994, HUD made funding available to housing agencies each year for Section 8 FSS program coordinators through publication on annual notices of funding availability in the Federal Register. The FSS program awards funds on a non-competitive basis.

Support for Applications by Other Entities: The state will support applications made by other entities.

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Persons with Disabilities Homeless and At-Risk Homeless Persons and Families	
Anticipated Resources Available:	$50,000,000	(FY 2010 National Appropriation estimate based on HUD's Congressional Justification)
Expected to Commit:	$ 1,417,505	(FY 2009 Awards to grantees in the state of Illinois)
	$ 344,987	FY 2007 FSS Public Housing recipients
	$ 1,177,692	FY 2007 FSS Housing Choice Voucher recipients

Geographic Distribution:

Activities: See description above

Categories of Residents to be Assisted: Public housing residents of Illinois.

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependent upon applications

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Revitalization of Severely Distressed Public Housing (HOPE VI)

Service Delivery and Management: U.S. Department of Housing and Urban Development

Description: The purpose of this program is to make grants available for the following: demolition of obsolete public housing developments or portions thereof, the revitalization (where appropriate) of sites (including remaining public housing units) on which such developments are located, replacement housing that will avoid or lessen concentrations of very low-income families, and Section 8 tenant-based assistance for the purpose of providing replacement housing and assisting tenants to be displaced by the demolition.

Support for Applications by Other Entities: The State will support applications by other eligible applicants. The State is not an eligible applicant under this program.

State Priorities Addressed:	Very and Extremely Low-Income Households
Anticipated Resources Available:	$250,000,000 (FY 2010 National Appropriation)
Expected to Commit:	Dependent upon applications. Chicago Housing Authority awarded $20,000,000 grant in 2008.

Geographic Distribution: This program is available to eligible PHAs across the State.

Activities: The HOPE VI program funds demolition, capital costs of reconstruction, rehabilitation and other physical improvements, the provision of replacement housing, management improvements, resident self-sufficiency programs, and tenant-based assistance.

Categories of Residents to be Assisted: This program assists low and very low income residents of public housing.

One-Year Goals of Number of Persons, Households or Units to be Assisted: Not applicable

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not Applicable

Hope for Youth: YOUTHBUILD

Service Delivery and Management: In fiscal year 2007, the Youthbuild program was transferred from HUD to the Department of Labor's Employment and Training Administration (ETA), as recommended by the White House Task Force on Disadvantaged Youth, to allow for greater coordination of the program with Job Corps and other employment and training programs. Legislation to affect this transfer was passed by Congress on September 6, 2006 (the Youthbuild Transfer Act, P.L. 109-281).

Description: This program provides both planning and implementation grants to community-based groups to train and educate young adults through their involvement in the rehabilitation and construction of low-income housing.

Support for Applications by Other Entities: The State will support applications by other eligible applicants

State Priorities Addressed:	Low-Income Persons with Disabilities Preservation	
Anticipated Resources Available:	$114,000,000	(FY 2009 National Appropriate estimate based on DOL's budget request)
Expected to Commit:	$3,865,280	(Total FY 2009 awards to Illinois grantees)

Geographic Distribution: This is a nationally competitive program available to eligible applicants Statewide.

Activities: Acquisition, rehabilitation, new construction, planning, supportive services, operating costs

Categories of Residents to be Assisted: Very low-income young adults who have dropped out of high school

One-Year Goals of Number of Persons, Households or Units to be Assisted: Not Applicable

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not Applicable

Rural Rental Housing Loans (Section 515)

Service Delivery and Management: U. S. Department of Agriculture's Rural Development Offices (RD).

Description: This Program makes 1%, 30-year loans to individuals, cooperatives, non-profits, states, local governments or for-profit entities to develop rental and cooperative housing and related facilities suited for independent living for rural residents. Projects must be located in designated rural areas (not exceeding 10,000 in population, with some exceptions), occupants must be very low-, low-, or moderate-income families, senior citizens, or persons with disabilities, and tenants generally pay 30% of income for rent.

Support for Applications by Other Entities: The State will support applications by other eligible applicants

State Priorities Addressed:	Very and Extremely Low-Income Households Low Income Seniors Persons with Disabilities
Anticipated Resources Available:	$2,000,000
Expected to Commit:	$2,000,000

Geographic Distribution: Rural Areas of the State of Illinois (non-metro places not exceeding 20,000 in population, with some exceptions. Property eligibility maps are available online at http//eligibility.sc.egov.usda.gov/eligibility)

Activities: New Construction, Acquisition, Rehabilitation

Categories of Residents to be Assisted: Very low-, and low -income families, senior citizens, or persons with disabilities

One-Year Goals of Number of Persons, Households or Units to be Assisted: 120 units will be rehabilitated or constructed

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Can utilize other funds which are similar to RD such as: 1) Low Income Housing Tax Credit (LIHTC) syndication proceeds; 2) HOME Investment Partnerships Program funds; and 3) Illinois Housing Development Authority (IHDA) Affordable Housing Trust Funds. Due to limited funds, project financing is highly leveraged.

Rural Home Ownership Loans (Section 502)

Service Delivery and Management: U. S. Department of Agriculture's Rural Development Offices (RD)

Description: The Section 502 direct loan program is available to low-income and very low-income rural families to buy, build, rehabilitate, or improve housing units for use as a permanent residence. Individuals can access this program through 15 RD field offices around the State.

Support for Applications by Other Entities: The State will support applications by other eligible applicants.

State Priorities Addressed: Very and Extremely Low-Income Households

Anticipated Resources Available: $25,000,000

Expected to Commit: $25,000,000

Geographic Distribution: Rural Areas of the State of Illinois (non-metro places not exceeding 20,000 in population, with some exceptions. Property eligibility maps are available online at http//eligibility.sc.egov.usda.gov/eligibility/)

Activities: New Construction, Acquisition, Rehabilitation, Home Improvement (must be owner-occupied)

Categories of Residents to be Assisted: Very low- and low-income rural families

One-Year Goals of Number of Persons, Households or Units to be Assisted: 300 units

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): None.

Guaranteed Rural Housing Loans (Section 502)

Service Delivery and Management: U. S. Department of Agriculture's Rural Development Offices (RD).

Description: Through this program, loans are made and serviced by lending institutions approved by the RHS, and RHS provides the lenders with guarantees against loss. The applicant's housing must be located in a rural area, and loans may be used for acquisition, construction, refinancing direct Section 502 loans, repair or purchase of housing for the applicant's own use, or to provide for sewage disposal or a safe water supply.

Support for Applications by Other Entities: The State will support applications by other eligible applicants.

State Priorities Addressed: Low- to Moderate-Income Households unable to afford housing near work/transportation.

Anticipated Resources Available: $450,000,000

Expected to Commit: $450,000,000

Geographic Distribution: Rural Areas of the State of Illinois (non-metro places not exceeding 20,000 in population, with some exceptions. Property eligibility maps are available online at http//eligibility.sc.egov.usda.gov/eligibility/)

Activities: Owner-Occupied New Construction, Acquisition, Rehabilitation; Sewage Disposal, Provision of a Safe Water Supply

Categories of Residents to be Assisted: Low- and moderate-income rural families

One-Year Goals of Number of Persons, Households or Units to be Assisted: 5,000 units

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): None.

Very Low-Income Housing Repair Loans and Grants (Section 504)

Service Delivery and Management: U. S. Department of Agriculture's Rural Development Offices (RD)

Description: Under this program, very low-income rural homeowners can make essential repairs and improvements to their homes to make them safe and to remove health hazards. Loans of up to $20,000 are available at a one percent interest rate to be repaid over an amortization period of up to 20 years. Limited grants are also available to certain eligible applicants who are 62 years of age or older.

Support for Applications by Other Entities: The State will support applications by other eligible applicants

State Priorities Addressed: Very and Extremely Low-Income Households
Low-Income Seniors
Preservation

Anticipated Resources Available: $2,000,000

Expected to Commit: $2,000,000

Geographic Distribution: Rural Areas of the State of Illinois (non-metro places not exceeding 20,000 in population, with some exceptions. Property eligibility maps are available online at http//eligibility.sc.egov.usda.gov/eligibility/)

Activities: Essential Home Improvement

Categories of Residents to be Assisted: Very low-income homeowners

One-Year Goals of Number of Persons, Households or Units to be Assisted: 400 units will be rehabilitated

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): All funds to be used in conjunction with: 1) Community Development Assistance Program (CDAP) grants; 2) Illinois Housing Development Authority (IHDA) Affordable Housing Trust Funds; and 3) Low Income Home Energy Assistance Program funds to the extent possible.

Guaranteed Rural Rental Housing Loans (Section 538)

Service Delivery and Management: U. S. Department of Agriculture's Rural Development Offices (RD)

Description: Through this program, loans for construction, acquisition and rehabilitation of multi-family housing complexes and supportive living facilities are made and serviced by lending institutions approved by RHS, and RHS provides the lenders with a 90% guarantee against loss. Loans must be 25 year fixed-rate (minimum) and may include interest credit assistance reducing the effective interest rate to the Applicable Federal Rate (APR). The complexes must be located in a rural area and acquisition must be accompanied by at least $6,500 per unit in rehabilitation.

Support for Applications by Other Entities: The State will support applications by other eligible applicants

State Priorities Addressed: Very and Extremely Low-Income Households
Low-Income Seniors

Anticipated Resources Available: $5,000,000

Expected to Commit: $5,000,000

Geographic Distribution: Rural Areas of the State of Illinois (non-metro places not exceeding 20,000 in population, with some exceptions. Property eligibility maps are available online at http//eligibility.sc.egov.usda.gov/eligibility/)

Activities: New Construction or Acquisition/Rehabilitation of multi-family housing complexes and supportive living facilities

Categories of Residents to be Assisted: Low- and moderate-income households; Low-Income seniors

One-Year Goals of Number of Persons, Households or Units to be Assisted: 100 units will be constructed or acquired/rehabilitated

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Can use other funding sources such as 1) Low Income Housing Tax Credit (LIHTC) syndication proceeds; 2) HOME Investment Partnerships Program funds; and 3) Illinois Housing Development Authority (IHDA) Affordable Housing Trust Funds.

Section 538 loan applications for potential Supportive Living Facilities will be given priority for the following places:

Community	*County*	*Community*	*County*
Canton	Fulton	Marion	Williamson
Dixon	Lee	Mattoon	Coles
Effingham	Effingham	Murphysboro	Jackson
Herrin	Williamson	Olney	Richland
Jacksonville	Morgan	Paris	Edgar
LaSalle	LaSalle	Pontiac	Livingston
Lincoln	Logan	Sterling	Whiteside
Macomb	McDonough	Streator	LaSalle/Livingston

Housing Preservation Grants (Section 533)

Service Delivery and Management: U. S. Department of Agriculture's Rural Development Offices (RD)

Description: Block grants are made to public bodies or non-profit organizations who operate programs to repair homes for low or very low income persons. Funds are very limited and are available in only a few areas.

Support for Applications by Other Entities: The State will support applications by other eligible applicants

State Priorities Addressed: Very and Extremely Low-Income Households

Anticipated Resources Available: $150,000

Expected to Commit: $150,000

Geographic Distribution: Rural Areas of the State of Illinois (non-metro places not exceeding 20,000 in population, with some exceptions. Property eligibility maps are available online at http//eligibility.sc.egov.usda.gov/eligibility/)

Activities: Home Improvement

Categories of Residents to be Assisted: Low or very low-income families

One-Year Goals of Number of Persons, Households or Units to be Assisted: 40 units

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): All funds to be leveraged with at least an equal match from: 1) applicant's resources; 2) Weatherization (DOE) grants; and 3) Illinois Housing Development Authority (IHDA) Affordable Housing Trust Funds.

Community Services Block Grant (CSBG) Program

Service Delivery and Management: U.S. Department of Health and Human Services; Illinois Department of Commerce and Economic Opportunity (DCEO)

Description: The CSBG block grant currently supports 36 community action agencies, plus limited-purpose organizations, which fund anti-poverty activities such as services to secure employment or to gain adequate housing. Funds are used to support programs such as outreach and referral, emergency assistance, surplus food distribution, transportation, education, housing, job counseling and training, and a loan program. The CSBG Loan Program offers long-term, fixed rate financing to new or expanding businesses for machinery, equipment and working capital.

Support for Applications by Other Entities: Not applicable

State Priorities Addressed: Very and Extremely Low-Income Households
Homeless and At-Risk Homeless Persons and Families

Anticipated Resources Available: $29,788,192 (FY 2010 House Appropriation)

Expected to Commit: $29,788,192

Geographic Distribution: A total of 36 Community Action Agencies (CAA) and limited-purpose organizations serving all 102 of Illinois' counties administer this program.

Activities: Self-sufficiency, rental assistance, supportive services, operating costs.

Categories of Residents to be Assisted: Low-income individuals and families with incomes not exceeding 125% of the poverty level.

One-Year Goals of Number of Persons, Households or Units to be Assisted: An estimated 293,000 families (this count represents heads of households, and may change depending upon individual agency reporting procedures that are currently under review).

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Illinois Home Weatherization Assistance Program (IHWAP)

Service Delivery and Management: U.S. Department of Energy (DOE) and U.S. Department of Health and Human Services (HHS), Illinois Department of Healthcare and Family Services.

Description: This program provides funds to 35 local community-based organizations to install energy conservation measures to improve the energy efficiency of the homes of income eligible clients. Funds from DOE are used in conjunction with HHS - Low Income Home Energy Assistance Program (LIHEAP) funds, the latter of which are used to improve furnace efficiency and replace unsafe heating systems.

Support for Applications by Other Entities: Not applicable

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Seniors Low-Income Persons with Disabilities Preservation	
Anticipated Resources Available:	$142,000,000	$20,000,000 from DOE $27,000,000 from HHS - LIHEAP grant $7,500,000 State Supplemental Energy Assistance Fund 86,900,000 DOE ARRA
Expected to Commit:	$142,700,000	

Geographic Distribution: Funds are available on a statewide basis to income eligible homeowners and renters throughout the state through a statewide network.

Activities: Rehabilitation

Categories of Residents to be Assisted: Low-income homeowners and renters

One-Year Goals of Number of Persons, Households or Units to be Assisted: An estimated 7,000 households

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable.

Low Income Home Energy Assistance Program (LIHEAP)

Service Delivery and Management: U.S. Department of Health and Human Services (HHS); Illinois Department of Commerce and Economic Opportunity.

Description: This program provides financial assistance to low-income homeowners and renters in paying their home energy costs. It is administered at the local level by 35 Community Action Agencies and community based-organizations in Illinois.

Support for Applications by Other Entities: Not applicable

State Priorities Addressed: Very and Extremely Low-Income Households
Low-Income Seniors
Low-Income Persons with Disabilities

Anticipated Resources Available: $168,000,000
$76,000,000 State Supplemental Energy Assistance Fund
$92,000,000 HHS LIHEAP Block Grant

Expected to Commit: $168,000,000

Geographic Distribution: Funds are made available to income-eligible homeowners or tenants throughout the State through the statewide network of Community Action Agencies.

Activities: Utility payments - heating assistance/emergency assistance, and emergency furnace repair/replacement.

Categories of Residents to be Assisted: Low-income homeowners and renters.

One-Year Goals of Number of Persons, Households or Units to be Assisted: An estimated 320,000 households.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

2. Other Resources – State

SUMMARY TABLE OF STATE PROGRAMS PRIORITIES/ACTIVITIES

Program	Priority #1: Very and Extremely Low-Income Households	Priority #2: Low-Income Seniors	Priority #3: Low-Income Persons with Disabilities	Priority #4: Homeless and At-Risk Homeless Persons and Families	Priority #5: Jobs/Housing Mismatch	Priority #6: Preservation	Priority #7: Non-housing Community Development – Economic Development and Public Facilities	Page #
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Program	Priority #1: Very and Extremely Low-Income Households	Priority #2: Low-Income Seniors	Priority #3: Low-Income Persons with Disabilities	Priority #4: Homeless and At-Risk Homeless Persons and Families	Priority #5: Jobs/Housing Mismatch	Priority #6: Preservation	Priority #7: Non-housing Community Development – Economic Development and Public Facilities	Page #
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Illinois Affordable Housing Trust Fund

Service Delivery and Management: Illinois Housing Development Authority.

Description: The purpose of the Trust Fund is to assist in providing affordable, decent, safe, and sanitary housing to low- and very low-income households (80% and 50% of the area median income) in Illinois. The program is funded by half of the State real estate transfer fee, which produces approximately $30 million each year for this program. A majority of Trust Fund monies must be expended for very low-income individuals and families. Applicants for funding may be for-profit or nonprofit organizations or units of general local government. Funds may be used for acquisition and/or rehabilitation of existing housing, adaptive reuse of non-residential buildings for residential use, new construction, bridge financing, construction financing, other special needs housing, and for payment on Trust Fund bonds. Both rental and owner-occupied housing developments are considered.

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Seniors Low-Income Persons with Disabilities Homeless and At-Risk Homeless Persons and Families Jobs/Housing Mismatch Preservation	
Anticipated Resources Available:	$30,000,000	(A maximum of $6,000,000 will be used to securitize and pay debt service on Trust Fund bonds.)
Expected to Commit:	$30,000,000	

Geographic Distribution: Resources under this program are targeted by population categories throughout the State. Based on proportionate shares of the total State population, Trust Fund dollars are allocated approximately as follows: Chicago metropolitan area - 64%; other metropolitan areas - 18%; and rural areas - 18%.

Activities: Acquisition, rehabilitation, new construction, homebuyer assistance, pre-development financing, security grants

Categories of Residents to be Assisted: Low- and very low-income homeowners and renters, homeless persons, and other persons with special needs.

One-Year Goals of Number of Persons, Households or Units to be Assisted: Determined by individual applicants.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): The maximum loan/grant amount is $750,000 per project except for $1.25 million first mortgage position. Trust Fund monies are considered funding of last resort. Applicants must provide evidence that all other potential sources of funding have been exhausted. Trust Fund dollars are used to leverage other public and private funds and generally may not be the sole financing source of a project.

2010 Application Deadlines: There are no deadlines. Applications are accepted on a daily basis. Please contact Kim Assarian at 312/836-5241.

Energy Conservation and Home Repair Program

Service Delivery and Management: Illinois Department of Commerce and Economic Opportunity.

Description: This program provides financial assistance in the form of grants to Community Action Agencies to rehabilitate housing for very low-income families. The program is a joint effort, which creates a funding pool from Commonwealth Edison, the Weatherization Assistance Program, and the Affordable Housing Trust Fund. Local agencies that participate in this program also use private financing to fund these projects. Local agencies manage the rehabilitation of the properties.

Support for Applications by Other Entities: Not applicable

State Priorities Addressed:	Very and Extremely Low-Income Households; Low-Income Seniors Low-Income Persons with Disabilities Preservation,
Anticipated Resources Available:	$2,171,503 $1,171,503 DCEO Weatherization/Federal funds $500,000 IHDA Trust Fund/State funds $500,000 Commonwealth Edison Funds
Expected to Commit:	$2,171,503

Geographic Distribution: Funds are available to eight (8) targeted counties in Illinois.

Activities: Rehabilitation of single-family homes.

Categories of Residents to be Assisted: Very low- income families.

One-Year Goals of Number of Persons, Households or Units to be Assisted: An estimated 200 homes will be repaired at approx. $10,500 per unit.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): The leveraging of non-federal/matching contributions is a flexible figure that is determined on a case-by-case basis.

Low Income Energy Efficiency Programs

Service Delivery and Management: Energy Efficiency Trust Fund (EETF); Energy Efficiency Portfolio (EEP); Illinois Department of Commerce and Economic Opportunity (DCEO)

Description:

Illinois Energy Efficient Affordable Housing Construction Program - This program works with Illinois-based non-profit and for-profit affordable housing developers to improve energy efficiency in the new construction or gut rehab of multi-family and single-family affordable housing units throughout Illinois. Energy-related technical assistance is also available. The objectives of the program are to provide energy savings to the low-income tenant, and reduce energy consumption.. The program is funded through the Energy Efficiency Trust Fund and the Energy Efficiency Portfolio and administered by DCEO. Grants amounts vary depending on the project type (rehab or new construction), size and scope of the project, and the grantee must implement a full set of efficiency measures identified by the Department. Applicants to DCEO can be non-profit or for-profit housing developers targeting property occupied by low- and moderate-income families. The grants of up to $4,500 per unit (rehab) and $4,000 per unit (new construction) are designed to pay for the incremental differences for the energy efficiency upgrades. Funds are used for energy related improvements such as increased insulation values, low E double-glazed windows, Energy Star lighting, Energy Star appliances, indoor air-sealing, controlled ventilation systems, high efficiency heating and cooling systems, and domestic hot water systems.

State Priorities Addressed: Very and Extremely Low-Income Households
Low-Income Seniors
Low-Income Persons with Disabilities
Preservation

Support for Applications by Other Entities: Not applicable

Anticipated Resources Available:	$ 4,600,000	$1,500,000 (Energy Efficiency Trust Fund) **$**3,100,000 (Energy Efficiency Portfolio Fund)
Expected to Commit:	$4,600,000	

Geographic Distribution: These programs are available on a statewide basis

Activities: Rehabilitation and new construction

Categories of Residents to be Assisted: Low- and moderate-income homeowners and renters, low-income seniors and persons with disabilities.

One-Year Goals of Number of Persons, Households or Units to be Assisted:

Single/Multifamily Rehabilitation/Retrofit Program: An estimated 3094 households of very low to moderate-income family rentals. Single/Multifamily Rehabilitation/New Construction Program: An estimated 525 units will be built.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable.

Rental Housing Support Program

Service Delivery and Management: Illinois Housing Development Authority and Local Administrating Agencies (LAA's), and contracted directly with developments through the Long Term Operating Support program portion of the program.

Description: Illinois' Rental Housing Support Program (RHSP) provides a new resource for rental housing support in the state. It increases the housing choices available to low-income families by making privately owned rental housing affordable to them. The RHSP does this by serving extremely low income (ELI) households at 30% of Area Median Income (AMI) or lower, with half of the funds targeted to households at or below 15% of AMI. The source of these funds is a ten dollar recording fee on recording residential real estate documents. Nine dollars go towards the program, with one dollar going to local County Clerk/ Recorders of Deeds as administrative fees. RHSP funds are distributed by formula in four geographic areas:

- Chicago
- Metro-Suburban, (six collar counties and suburban Cook)
- Small Metro Areas
- Rural Areas

.
Within each of the four geographic funding areas, the RHSP distributes funds to Local Administrating Agencies (LAAs) that are selected through a request for proposals. Local Administering Agencies can be non-profits, housing authorities, or units of local government. RHSP will be a unit-based assistance program Funds will be available to LAAs for administration of the program based on the size of the requested grant.

Long Term Operating Support At least 10 percent of RHSP funds collected annually will be allocated to newly available housing units, as long-term operating support to the developers of projects that provide new units affordable to extremely-low and Severely low income households.

State Priorities Addressed:	Extremely and Severely Low-Income Households Low-Income Seniors Low-Income Persons with Disabilities Homeless and At-Risk Homeless
Anticipated Resources Available:	$17,000,000 (Estimated Revenues)
Expected to Commit:	$17,000,000 (Three Year Commitment)

Geographic Distribution: Available on a statewide basis outside of the City of Chicago and through the Chicago Low Income Housing Trust Fund within the city.

Activities: Rental housing subsidy payments, long-term operating support for newly available affordable housing developments

Categories of Residents to be Assisted: Extremely and severely-low-income households, low-income seniors, persons with disabilities, homeless and at-risk homeless households.

One-Year Goals of Number of Persons, Households or Units to be Assisted: 4,000 households.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable.

Illinois Homebuyer Program

Service Delivery and Management: Illinois Housing Development Authority.

Description: This is a first-time homebuyer program, which utilizes tax-exempt mortgage revenue bonds to lower the costs of homeownership for low and moderate-income families purchasing their first home. Eligible homebuyers apply through participating private lending institutions.

State Priorities Addressed:	Moderate and Low-Income Households Moderate and Low-Income Seniors Jobs/Housing Mismatch
Anticipated Resources Available:	$225,000,000
Expected to Commit:	$225,000,000

Geographic Distribution: The Illinois Homebuyer Program is available on a statewide basis, with private lending institutions available and certified to serve every Illinois county. Loan distribution mimics state/county population distribution including participation in rural areas. IHDA retains an ongoing listing of loans by county and selected cities. Loans have been made in every county.

Activities: First-time homebuyer assistance

Categories of Residents to be Assisted: Low- and moderate-income, and employer assisted first-time homebuyers.

One-Year Goals of Number of Persons, Households or Units to be Assisted: An estimated 2,200 households.

Leveraging of Non-Federal Sources/Matching Contribution: A number of pilot programs presently being explored will enhance partnering of Illinois Homebuyer Program funds with those of other IHDA funding sources, other public agencies, and private lenders. These enhanced partnerships will serve to increase home ownership opportunities for low and moderate-income residents of the State of Illinois through down payment/closing cost assistance and other means.

Special City Programs: The Authority has entered into agreements with certain Home Rule and non- Home Rule entities in order to provide homeownership opportunities to first time homebuyers within their geographical boundaries. Most of these programs have been customized for each community. The amount available for this program is $15,425,000. The amount allocated for Non-Home Rule programs is $33,200,000.

Mortgage Credit Certificates (I-Loan Certificate Program)

Service Delivery and Management: Illinois Housing Development Authority.

Description: This is a first-time homebuyer program, which utilizes Mortgage Credit Certificates to lower the costs of homeownership for low and moderate-income first-time homebuyers. Eligible homebuyers apply through participating private lending institutions.

State Priorities Addressed:	Moderate and Low-Income Households Jobs/Housing Mismatch
Expected to Commit:	$60,000,000
Geographic Distribution:	Available statewide and in Special Cities (MRB) areas only, for eighteen months, then available statewide

Activities: First-time homebuyer assistance

Categories of Residents to be Assisted: Low and moderate income first-time homebuyers.

One-Year Goals of Number of Persons, Households or Units to be Assisted: An estimated 600 first-time homebuyers.

Leveraging of Non-Federal Sources/Matching Contribution: Not applicable

Tax-Exempt Financing Program

Service Delivery and Management: Illinois Housing Development Authority (IHDA)

Description: The Illinois Housing Development Authority (IHDA) offers tax-exempt first mortgage loans for qualifying multi-family rental developments. There is generally a minimum loan amount of $5 million. The loan term is 30 years at a fixed rate, with a maximum 40-year term possible for new construction. The interest rate is determined at the time of issuance based on market rates. The credit enhancement for the financing can come from a variety of sources including a bank's letter of credit, IHDA's general obligation, insurance through HUD Risk Share or other FHA insurance programs. The type of credit enhancement to be used will be determined during the underwriting of the loan.

Support for Applications by Other Entities: N/A

State Priorities Addressed: Very and Extremely Low-Income Households; Preservation

Anticipated Resources Available: $200,000,000

Expected to Commit[1]: $100,000,000 to $200,000,000

Geographic Distribution: IHDA operates the program on a statewide basis.

Activities: New construction, substantial or moderate rehabilitation of all types of multifamily rental developments. Refinancing is considered on a case-by-case basis.

Categories of Residents to be Assisted: A minimum of 20% of the units must be set aside for households earning at or below 50% of the area median income (AMI) or 40% of the units must be set aside for households earning at or below 60% of AMI. This requirement remains in effect for the term of the mortgage loan beginning at closing and for a minimum of fifteen years.

IHDA encourages developments that will reach target populations identified in the Executive Order 2003-18 including families (especially those earning below 30% AMI), seniors, and persons with disabilities.

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependent on Applications

Leveraging of Non-Federal Sources / Matching Contribution: Not applicable

[1] Contingent on LIHTC market, resources available pursuant to the American Recovery and Reinvestment Act and capital market conditions.

Taxable Financing Program (Mortgage Participation Certificates)

Service Delivery and Management: Illinois Housing Development Authority (IHDA)

Description: The Illinois Housing Development Authority (IHDA) offers taxable first mortgage loans for qualifying multi-family rental developments that typically have received an allocation of 9% tax credits. There is a minimum loan amount of $2 million unless otherwise approved. Generally, the loan term is 30 years at a fixed rate, with a 40-year term possible for new construction. The interest rate is determined 60 days prior to loan closing. The credit enhancement for the mortgage loan can be provided by IHDA in partnership with HUD through a FHA Risk Share mechanism and will be determined during the underwriting of the loan. Traditional FHA insurance may also be considered through Multifamily Accelerated Processing (MAP) program. Construction loans, construction loan takeouts, forward commitments and delayed fundings are available.

Support for Applications by Other Entities: In Illinois, IHDA is the only entity that has been authorized to participate in Risk-Sharing loans with HUD. There are other entities authorized as MAP lenders in Illinois.

State Priorities Addressed:	Very and Extremely Low-Income Households; Preservation
Anticipated Resources Available:	Unlimited units HUD Risk Share Unlimited units for MAP FHA Insurance
Expected to Commit:	$30MM to 50MM MPC pipeline of loans (HUD Risk Share, and MAP)

Geographic Distribution: IHDA operates the program on a statewide basis.

Activities: New construction, substantial or moderate rehabilitation of all types of multifamily rental developments. Refinancing is considered on a case-by-case basis.

Categories of Residents to be Assisted: A minimum of 20% of the units must be set aside for households earning at or below 50% of the area median income (AMI) or 40% of the units must be set aside for households earning at or below 60% of AMI. This requirement remains in effect for the term of the mortgage loan beginning at closing.

IHDA encourages developments that will reach target populations identified in the **Executive Order 2003-18** including families(especially those earning below 30% AMI), seniors, and persons with disabilities.

Leveraging of Non-Federal Sources / Matching Contribution: None. The Non-Federal Sources/Matching Contribution received 9% Low-Income Housing Tax Credits (LIHTC) and generate significant private equity for their construction.

Illinois Affordable Housing Tax Credit Program

Service Delivery and Management: Illinois Housing Development Authority.

Description: This program provides state income tax credits to developers of newly constructed or substantially rehabilitated housing for low-income persons. Set-asides are also available for technical assistance and general operating support, as well as employer assisted housing. The credit must be taken in 1 year if there is sufficient state tax liability, or spread over up to five if there is not. The low-income use provisions are for a minimum of 10 years. For all but employer-assisted housing developments, 25% of the units in each development must serve persons with incomes of 60% of the area median income or less. Rents or mortgage payments may not exceed 30% of the household income.

Support for Applications by Other Entities: The State will support applications by other eligible entities.

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Persons with Disabilities Homeless and At-Risk Homeless persons and Families Jobs/Housing Mismatch (Live near work and Employer Assisted Housing
Anticipated Resources Available:	$14,501,225
Expected to Commit:	$14,501,225

*Illinois Affordable Housing Tax Credits are allocated on a fiscal year basis. The City of Chicago receives a separate allocation estimated at $4,705,696 in annual Credits for Fiscal Year 2010, which is not included in the total.

Geographic Distribution: The Illinois Housing Development Authority administers the program statewide.

Activities: Rehabilitation, acquisition with rehabilitation, new construction, technical assistance and general operating support, and employer assisted housing.

Categories of Residents to be Assisted: Low-income renters and/or homebuyers whose incomes do not exceed 60% of the area's median income, excepting employer assisted housing programs, for which the income level may be up to 120% of the area's median income.

One-Year Goals of Number of Persons, Households or Units to be Assisted: Approximately 1,509 households.

Leveraging of Non-Federal Sources/Matching Contribution: Nonprofit entities are required to secure a donation within one year of tax credit allocation, with the possibility if a one-year extension upon written request.

2010 Application Deadlines: There are no deadlines – applications accepted on a daily basis. Please contact Shelly Tucciarelli at 312/836-5333.

IFA Multifamily Housing Revenue Bond Program

Service Delivery and Management: Illinois Finance Authority.

Description: This program provides bond financing to provide long term, low cost capital to experienced not-for-profit and commercial developers for the acquisition, renovation, rehabilitation, and/or construction of rental housing. Tax exempt 501 (c) (3) Bonds for incorporated 501©(3) not for profit developers to create and preserve rental housing for low and moderate income households.

Support for Applications by Other Entities: The State will support applications by other eligible entities.

State Priorities Addressed:	Low and Very low Income Households Low-Income Persons with Disabilities Homeless and At-Risk Homeless persons and Families Preservation
Anticipated Resources Available:	On an as-needed basis. (2007 issued $13M in bonds)
Expected to Commit:	No specific level of funding. (2007 issued $13M in bonds)

Geographic Distribution: The Illinois Finance Authority administers the program statewide.
Activities: Rehabilitation, acquisition with rehabilitation, new construction, technical assistance and general operating support, and employer assisted housing.

Categories of Residents to be Assisted: Open to all eligible population segments

One-Year Goals of Number of Persons, Households or Units to be Assisted: Approximately 249 households in 2007. *

Leveraging of Non-Federal Sources/Matching Contribution: N/A *

* As a conduit issuer, the IFA does not target or allocate funds for specific types of projects. The IFA funds projects when approached and uses carries-forward or ceded bond volume cap as available.

IFA Single Family Mortgage Program

Service Delivery and Management: Illinois Finance Authority.

Description: This program provides a 30 year fixed FHA mortgage with 3% down payment assistance in the form of a forgivable grant.

Support for Applications by Other Entities: Must be able to qualify for FHA financing and any government bond program requirements.

State Priorities Addressed:	Low-Income Persons with Disabilities Low Income Seniors Homeless and At-Risk Homeless persons and Families Jobs/Housing Mismatch
Anticipated Resources Available:	$30,000,000
Expected to Commit:	$30,000,000

Geographic Distribution: The Illinois Finance Authority administers the program statewide. It is expected that Volume Cap resources for this program will be reallocated to the Illinois Housing Development Authority. The IFA Single Family Mortgage Program will be suspended indefinitely per IFA management.

Activities: Acquisition of single family home or condo, must be owner occupied.

Categories of Residents to be Assisted: Low to moderate income families and first time homebuyers (except in targeted areas).

One-Year Goals of Number of Persons, Households or Units to be Assisted: N/A *

Leveraging of Non-Federal Sources/Matching Contribution: N/A *

* IFA is not a lender or mortgage broker, or holder of mortgage securities. They are a conduit issuer of the bonds.

Finally Home Program

Funding Agency and Administering Agency: Treasurer of the State of Illinois in partnership with Illinois financial institutions.

Description: Finally Home (formerly known as Our Own Home)" was established to help people buy a home or keep their homes from being foreclosed. It is geared towards potential homeowners who without the program would have a hard time securing a mortgage loan. Through the program, the Treasurer's Office offers an incentive for lenders to approve loans they would normally reject. The Finally Home Program sets aside 10 percent of each home loan in a pooled fund in the event that a homeowner defaults on the loan. This ensures that a lender recovers at least part of their investment. Finally Home can also help a current homeowner refinance a mortgage or help establish a forbearance agreement with a lending institution if payments were missed due to circumstances beyond their control and they've shown there's a good chance they can start making payments again. The principal amount of the loan may not exceed the conforming loan size limit for a one-to-four unit dwelling as established by the Federal National Mortgage Association. The Illinois State Treasurer's Finally Home Program, strives to help a larger demographic population throughout the entire State of Illinois. By doing so, the programs income limits were increased from 115 percent to 150 percent of HUD's median family income. The median family income may not exceed 150 percent in the area in which the home is located. The income limit is based on the number of people in the household and is updated annually.

State Priorities Addressed:	Low to Moderate Income Households Very and Extremely Low-Income Households Preservation/ Predatory Lending
Anticipated Resources Available:	$6,000,000 million dollar collateral pool
Expected to Commit:	Dependant on applications
Geographic Distribution:	Throughout the State of Illinois
Activities:	Acquisition, refinance

Categories of Residents to be Assisted: Individuals who do not qualify for a conventional mortgage or refinance

One-Year Goals of Number of Persons, Households or Units to be Assisted: Dependant on applications

Plan for Leveraging of Non-Federal Sources/Matching Requirements and Anticipated Sources: N/A

Opportunity Illinois: Community Development Loan Program

Funding Agency and Administering Agency: Treasurer of the State of Illinois; participating lenders is Illinois.

Description: The Community Development Loan Program (CDLP) is a Community Development Deposit Program that offers low interest rate loans through Illinois financial institutions to borrowers that agree to use the funds for specific community development purposes. Loans under the CDLP are extended to borrowers to finance community development projects that enhance the ability of a borrower to provide essential services to and programs to the community. Specific projects that have been financed under the program include community centers, group homes, women's shelters, homeless shelters, and nursing homes.

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Persons with Disabilities Homeless and At-Risk Homeless Persons and Families Low-Income Seniors
Anticipated Resources Available:	Community Development Loan Program funds are State of Illinois funds invested by the Treasurer's office. There is no pre-specified level of funding available for the program.
Expected to Commit:	Not applicable
Geographic Distribution:	Throughout the State of Illinois
Activities:	Acquisition, rehabilitation, new construction and equipment
Categories of Residents to be Assisted:	Persons with Disabilities.

One-Year Goals of Number of Persons, Households or Units to be Assisted: Not applicable*

Plan for Leveraging of Non-Federal Sources/Matching Requirements and Anticipated Sources: Not applicable*

Opportunity Illinois: Consumer Loan Program for Illinoisans with Disabilities

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Funding Agency and Administering Agency: Treasurer of the State of Illinois in partnership with Illinois financial institutions.

Description: The Opportunity Illinois: Consumer Loan Program for Illinoisans with Disabilities Program is a Community Development Deposit Program that offers low interest rate loans through Illinois financial institutions to borrowers that agree to use the funds for specific purposes. Loans under the Opportunity Illinois: Consumer Loan Program for Illinoisans with Disabilities program are extended to borrowers to finance projects that enhance the ability of the borrower to achieve greater mobility, accessibility and self-sufficiency. Loans may be used to finance accessibility modifications to the home, such as the installation of ramps, chair lifts and elevators, lowering of cabinets and counters, widening of doorways and installation of electronic door openers, installation of wheel-in showers and other washroom accessibility modifications; as well as the purchase of assistive technology devices, such as adapted computers, Braille printers, prosthetic limbs, motorized scooters and wheelchairs, and accessible vehicles.

State Priorities Addressed:	Persons with Disabilities
Anticipated Resources Available:	Not applicable *
Expected to Commit:	Not applicable *
Geographic Distribution:	State of Illinois
Activities:	Accessibility modifications to the residence or vehicle, and purchase of assistive technology devices.
Categories of Residents to be Assisted:	Low-Income persons with physical disabilities/accessibility issues.

One-Year Goals of Number of Persons, Households or Units to be Assisted: Not applicable *

Plan for Leveraging of Non-Federal Sources/Matching Requirements and Anticipated Sources: Not applicable*

* Program funds are State of Illinois funds invested by the Treasurer's office. There is no pre-specified level of funding available for the program

Emergency Food and Shelter Program

Service Delivery and Management: Illinois Department of Human Services (IDHS). Illinois General Revenue Fund.

Description: The Emergency Food and Shelter Program (EF&S) provides food, shelter (emergency overnight, voucher and transitional shelter and second-stage housing) and supportive services to homeless persons and persons at imminent risk of becoming homeless. The program is operated locally by not-for-profit, community organizations. Grants are based on continued funding plans and, when new funds are available, awarded on a competitive basis. Eighty-five percent of the grant must be used for direct client services.

State Priorities Addressed: Homeless and At-Risk Homeless Persons and Families

Anticipated Resources Available: $8,964,138

Expected To Commit: $8,886,558

Geographic Distribution: Statewide

Activities: Supportive services and operating costs

Categories of Residents to be Assisted: Individuals and families who are homeless or at imminent risk of becoming homeless. Low-income persons with disabilities

One-Year Goals of Number of Persons, Households or Units to be Assisted: 41,476 persons

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirement and Anticipated Source(s): A 25 percent match of State funds is required, of which at least one-half must be cash. The remainder may be cash, in-kind services, or property from sources other than the funds granted through the program.

Homeless Prevention Program

Funding Agency and Administering Agency: Illinois Department of Human Services (IDHS). Illinois General Revenue Fund (GRF).

Description: The Homeless Prevention Program provides payment of rent (up to 2 months), rent arrears (up to 3 months of arrears), security deposit, utility bills and arrears to assist individuals and families to gain or retain housing in the community. The program also funds supportive services to persons at imminent risk of becoming homeless. Payments are made to landlords, utility companies and service providers. The program is operated locally by not-for-profit, community organizations chosen by continua of care throughout the state.

State Priorities Addressed:	Homeless and At-Risk Homeless Persons and Families Low-income persons with disabilities
Anticipated Resources Available:	$2,500,000 (General Revenue Fund)
Expected To Commit:	$2,500,000 (General Revenue Fund)
Geographic Distribution:	Statewide

Activities: preventive and supportive services.

One-Year Goals of Persons, Households or Units Assisted: 11,657 households

Leveraging of Non-Federal Sources/Matching Contribution: N/A

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Domestic Violence Program

Service Delivery and Management: Illinois Department of Human Services (IDHS). Funds include the following: Illinois General Revenue Funds (GRF), Donated Funds Initiative (consisting of GRF and federal Title XX Social Services Block Grant funds) and federal (U.S. Department of Health and Human Services) Family Violence Shelter and Services funds.

Description: The Domestic Violence Program is designed to provide shelter and supportive services to victims of domestic violence. The goals of the program are to ensure that services are available to meet both immediate and long-term needs of domestic violence victims and their children and to eliminate domestic violence. The IDHS operates the program through grants to local, not-for-profit, community organizations throughout Illinois.

State Priorities Addressed:	Homeless and At-Risk Homeless Persons and Families
Anticipated Resources Available:	$22,501,980
Expected To Commit:	$22,501,980
Geographic Distribution:	Statewide
Activities:	Supportive services and operating costs
Categories of Residents to be Assisted:	Victims of domestic violence and their children

One-Year Goals of Number of Persons, Households or Units to be Assisted: 8,082 individuals (FY 09). The total number of individuals served it its shelter and no-shelter programs were 59,566.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirement and Anticipated Source(s): Service providers are required to match State grants with income from other sources and in-kind donations. The match is determined annually based on the percentage of available funds from each source, usually around 17 percent.

Assistance to the Homeless Fund

Service Delivery and Management: Illinois Department of Human Services (IDHS). Illinois State Tax Write-in.

Description: The Assistance to the Homeless Fund is funded through the tax check-off program of the Illinois Department of Revenue. The funds assist homeless persons in Illinois through a variety of activities. Funds have been used for capital improvements in facilities serving homeless persons. They have been used to improve networking among state and local agencies through development of continua of care. They also have been used to support local programs for homeless persons through the purchase of needed equipment and repair of facilities.

State Priorities Addressed:	Homeless and At-Risk Homeless Persons and Families
Anticipated Resources Available:	$150,202
Expected To Commit:	$150,202
Geographic Distribution:	Statewide
Activities:	Equipment and repair of shelters for homeless persons
Categories of Residents to be Assisted:	Homeless individuals and families

One-Year Goals of Number of Persons, Households or Units to be Assisted: Approximately 67 programs that serve homeless households will receive funding.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirement and Anticipated Source(s): Not applicable.

Supportive Housing Program

Service Delivery and Management: Illinois Department of Human Services (IDHS). Illinois General Revenue Fund.

Description: The Supportive Housing Program (SHP), through continued funding plans and competitive grants, funds local organizations to provide supportive services to families and individuals who are formerly homeless or at imminent risk of becoming homeless. The services include, but are not limited to, those relating to alcohol and substance abuse, mental health, transportation, education and training. Case management is a required service.

State Priorities Addressed:	Homeless and At-Risk Homeless Persons and Families Low-income persons with disabilities
Anticipated Resources Available:	$10,029,435
Expected To Commit:	$10,020,435
Geographic Distribution:	Statewide
Activities:	Supportive services and operating costs
Categories of Residents to be Assisted:	Individuals and families who are formerly homeless or at imminent risk of becoming homeless

One-Year Goals of Number of Persons, Households or Units to be Assisted: 5,626 households

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirement and Anticipated Source(s): A 25 percent match of State funds is required, of which at least one-half must be cash. The remainder may be cash, in-kind services, or property from sources other than the funds granted through the program.

Division of Mental Health Residential/Supported Housing Program Services and Support Service Programs

Service Delivery and Management: Illinois Department of Human Services (IDHS) – Division of Mental Health. Programs are funded directly and include State General Revenue Funds (GRF) as well as Hospital Tax Appropriations, as well as some Federal Block Grant support.

The Division of Mental Health recognizes the contributions of existing Supported and Supervised Residential program settings. As such, a strategic decision has been made to continue funding support to these program types. However, in State FY 2008 and forward, the Division of Mental Health no longer supports the creation nor expansion of any new Supported or Supervised Residential programming, however recognizes the need for this service. DMH looks to improve the current utilization of these Residential programs. DMH has adopted and implemented a Permanent Supportive Housing policy on a statewide level. All further DMH fiscal support and expansion will be through the Permanent Supportive Housing modality.

Permanent Supportive Housing Descriptions:
The Division of Mental Health has embraced efforts to develop and enhance Permanent Support Housing (PSH) across each corridor of the State's geographic service areas. PSH is an integrated array of safe, decent and affordable permanent housing options (usually rental apartment/units, but not restricted as such). PSH is recovery oriented, based on a philosophy that supports consumer choice and empowerment, right and responsibility of tenancy, and appropriate, flexible, accessible and available supports that meet each consumer's changing needs to maintain his or her independence. These linked supports services are not mandated as a condition of housing occupancy. Community based support services provided to Permanent Supportive Housing residents should include a combination of case management and community support services, with any additional mental health services based on the consumer's voluntary choice.

PSH units may be self-contained studio, efficiency or one-bedroom apartments, inclusive of a kitchen or kitchenette and bathroom. PSH units may also be shared apartments with no more than two individuals per unit. PSH units are considered permanent residences. As such, landlord/tenant law governs the operations of the housing. Tenants hold their own leases or rental agreements with the respective developments or landlords.

The cornerstone of Permanent Supportive Housing is **Bridge Subsidy**. The Bridge Subsidy allows a more immediate transition of consumers into housing by ensuring that rental costs can be subsidized based on the individual's income. Under the "Bridge" the consumer will be responsible for paying 30% of his/her income and the "Bridge" will pay the remaining 70% (consistent with HUD regulations). The total amount of allowable "Bridge" is calculated according to Fair Market Rent (FMR), by county.

Consumers eligible for Illinois model of PSH, "Bridge Subsidy" and flexible support services are:

1. Residents of Long Term Care facilities,
2. Extended long term patients at a state hospital (over 12 months),
3. At-risk of placement in a nursing facility,
4. An aging out adolescent or young adult from an Individual Care Grant Program (ICG),
5. DCFS ward that is aging out of guardianship,
6. Resident of a DMH funded supported or supervised residential setting (including MH CILA), and
7. Homeless (as defined by DMH).

Additionally, the consumers must qualify economically at or below 30% Average Median Income (AMI) – such as those on SSI or SSDI or indigent. Bridge is to be considered as a temporary source of supplementing rental costs until approved for a permanent rental subsidy voucher.

Funding for PSH is through the Hospital Tax appropriation. $7 million dollars has been identified for a five-year period. Expert consults estimate that approximately 600 individuals can be served in PSH during the five-year period.

Division of Mental Health Residential/Supported Housing Program Services and Support Service Programs (continued)

Residential/Supported Housing Program Services Descriptions:

Supported Residential:

This program is a structured cluster of recovery-oriented residential support services providing less than 24 hour, seven day a week supervision, skills training, and supports within an agency controlled (leased or owned) community residential facility. Services for consumers with moderate to substantial levels of psychiatric disability focus on community integration skills, peer support and vocational readiness. Counseling and other rehabilitation supports are provided to facilitate independent living and movement into a less restrictive residential setting. .

Supervised Residential:

This program is a structured cluster of recovery-oriented residential support services providing less than 24 hour, seven day a week supervision, skills training, and supports within an agency controlled (leased or owned) community residential facility. Services for consumers with moderate to substantial levels of psychiatric disability focus on community integration skills, peer support and vocational readiness. Counseling and other rehabilitation supports are provided to facilitate independent living and movement into a less restrictive residential setting.

Mental Health Community Integrated Living Arrangement (MH CILA):

This program provides for less than 24 hour supervision to clients in a variety of residential settings, from independent sites to independent clustered apartments with or without staff support available. Services such as daily living, medication support, psycho-social rehabilitation, peer support, recovery-oriented counseling, and other education or vocational skill training are provided

Division of Mental Health Support Service Programs Descriptions:

Acute Care Programs:

Provides rapid response to individuals in a mental health crisis, to members of the individual's support system, and the community on a 24-hour a day basis. Such services are intensive, short-term and are oriented toward stabilization of the individuals' condition and management of disruptive and life threatening symptoms.

Mental Health Treatment Program (Outpatient) Services:

These core services are delivered to consumers who have been determined on the basis of a mental health assessment to have a mental illness or emotional disturbance and to have significant impairments in role functioning. Outpatient services are intended to reduce psychiatric symptoms and promote adaptive functioning. They are based on a mental health services needs evaluation and an Individual Treatment Plan which is monitored, reviewed, and modified as needed on an ongoing basis.

Psychiatric Services:

Services provided directly by a physician encompassing; psychiatric evaluation to determine a psychiatric diagnosis that may be amenable to treatment with psychopharmacological and other medical-psychotherapeutic interventions, treatment, including prescription, administration, and monitoring of response to medications and the provision of clinical direction, and/or consultation to other mental health professionals in the development and implementation of a treatment plan.

Rehabilitative Support Programs:

Rehabilitative Support Programs I and II are based on the Community Support Systems concept developed and disseminated by the National Institute of Mental Health. The services in this section may be provided by a community mental health provider. Psychosocial Rehabilitation and Support Services denote consumer centered, recovery-oriented version of rehabilitative day services. The core service is a formally organized, goal-oriented, integrated and curriculum-based program of daily activities directed toward assisting consumers with a serious mental illness or serious emotional disturbance to function at their highest level of independence in the community.

Psycho-Social Rehabilitation and Support - PSR Engagement:

This core service consists of structured and unstructured activities, including outreach, that expose consumers to the possibility of recovery through learning about consumer recovery movement and the recovery experiences of other consumers. These activities occur in community/in-vivo settings, where the consumer is a member or participant rather than a client and where consumers receive engagement services from staff who are recovered consumers.

Community Support and Care Management Services:

Direct supportive services, coordinative services, individual treatment plan monitoring, and temporary transitions funds designed to ensure continuity and adequacy of community care for special groups of consumers in the DMH target populations.

Division of Mental Health Residential/Supported Housing Program Services and Support Service Programs (continued)

Rehabilitation and Support Programs:
Rehabilitation treatment programs are oriented toward improving role functioning and are provided within a format of structured daily activities. Each of the component services provides a complimentary schedule of psychiatric and/or psychosocial treatment modalities in a therapeutic milieu addressing at least three areas of functioning: psychological, interpersonal, and age-appropriate or independent role functioning.

State Priorities Addressed:	Low-Income Persons with Disabilities The following populations only with association with a Serious Mental Illness : Homeless and at Risk Homeless Persons and Families Very and Extremely Low Income Households
Anticipated Resources Available:	$ Approximately $5 Million for Permanent Supportive Housing expansion and implementation Approximately $9.5 Million for MI Supportive Housing implementation Approximately $60 Million already committed to DMH Residential Programs Approximately $22 Million dedicated to a support service system connected to all these housing related options listed above (Medicaid reimbursable)
Expected to Commit:	Same as above
Geographic Distribution:	Statewide
Activities:	See Descriptions Above

Categories of Residents to be Assisted: Low-income persons below 60% AMI with serious mental illness and co-occuring substance-abuse disorder, as well as Homeless or at risk of homelessness with a serious mental illness associated.

One-Year Goals of Number of Persons, Households, or Units to be Assisted: Number of Serious Mentally Ill (SMI) Consumers served in PERMANENT SUPPORTIVE HOUSING – will be over 600 by SFY2011. DMH Residential Programs assist annually approximately – 7,900 consumers.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): DHS services funding, utilizes Federal Block Grant funds to partially support Residential Programs. Also the DMH support services funding that connects to Permanent Supportive Housing, Residential Programs, are Medicaid Rule 132 certified and are federally reimbursed as allowed by the Illinois Mediciad system set forth for the Division of Mental Health.

Norman Housing Advocacy and Cash Assistance Program

Service Delivery and Management: Illinois General Revenue Fund; Illinois Department of Children and Family Services (DCFS).

Description: The purpose of this program is to assist families whose children are at risk of placement in substitute care or who cannot be returned home because the family is unable to meet the children's subsistence needs. The program assists these families in locating and securing permanent and affordable housing and providing other housing advocacy assistance as needed. In addition, cash assistance funds are available to eligible families to pay for first month's rent, security deposits, utility deposits or charges, food, clothing, and other subsistence needs.

State Priorities Addressed:	Very and Extremely Low-Income Households Homeless and At-Risk Homeless Persons and Families	
Anticipated Resources Available:	$4,063,662	$788,500 for Housing Advocacy $3,255,162 for Cash Assistance
Expected to Commit:	$4,063,662	

Geographic Distribution: Funds are provided to providers on a statewide basis.

Activities: Rental and other subsistence assistance and supportive services.

Categories of Residents to be Assisted: See description above.

One-Year Goals of Number of Persons, Households or Units to be Assisted: An estimated 4,100 families.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Youth Housing Assistance

Service Delivery and Management: Illinois General Revenue Fund; Illinois Department of Children and Family Services (DCFS).

Description: The purpose of this program is to provide Housing Advocacy services and/ or cash assistance to stabilize the housing of wards of the State of Illinois preparing to emancipate, (17½ years of age) and former wards of the State of Illinois, (up to the age of 21), that have emancipated. The program assists these wards/former wards in locating and securing permanent and affordable housing and providing consumer education, budget counseling, connection to utilities and other community based resources, and other housing advocacy assistance. Cash assistance is also available under the program for former wards of the State of Illinois, (age of 18 -21 years), who meet eligibility requirements. Cash assistance includes housing security deposits; rental subsidy and emergency rental assistance; beds for the client and the client's children; current utility bills or utility deposits; appliances and other items required by the client to avoid or manage a crisis.

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Persons with Disabilities		
Anticipated Resources Available:	$612,000	$285,000 $327,000	for Housing Advocacy for Cash Assistance
Expected to Commit:	$612,000		

Geographic Distribution: Funds are provided to providers on a statewide basis.

Activities: Rental and other subsistence assistance and supportive services.

Categories of Residents to be Assisted: emancipating or recently emancipated wards of the State of Illinois

One-Year Goals of Number of Persons, Households or Units to be Assisted: 400 Persons

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable

Homeless Youth Services Program

Service Delivery and Management: Illinois State General Revenue Fund; Illinois Department of Human Services (IDHS).

Description: The Illinois Department of Human Services funds Homeless Youth community-based agencies to provide programs that in turn provide services to help homeless youth transition to independent living and become self-sufficient. Types of programs funded include drop-in center/outreach (to find homeless youth, reunite homeless youth with family or refer to transitional services); emergency shelter; and transitional services (including employment services and housing assistance).

State Priorities Addressed: Homeless and At-Risk Homeless Persons and Families

Anticipated Resources Available: UNKNOWN FOR FY10 ($4,689,090 in FY09)

Expected to Commit: UNKNOWN FOR FY10 ($4,689,090 in FY09)

Geographic Distribution: These programs are operational in several Illinois counties and the City of Chicago

Activities: Supportive services.

Categories of Residents to be Assisted: Persons age 22 or younger who cannot return home and lack housing and the skills to live independently.

One-Year Goals of Number of Persons, Households or Units to be Assisted: N/A

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable.

Community Care Program

Service Delivery and Management: Illinois Department on Aging contracts with care coordination agencies, in-home service providers, adult day service providers and emergency home response service providers to meet the needs of persons over age 60 who would qualify for a nursing home admission but prefer to remain in the community. Approximately 27% of program expenditures, for clients who are Medicaid eligible, are reimbursed to the State by the Federal government under the terms of a Home and Community-based Services Waiver.

Description: Through this program, the Department on Aging (DoA) provides in-home and community-based services to eligible seniors aged 60 and older. The program is comprised of four core services: care coordination, in-home care aides, emergency home response services and adult care services programs. Through its statewide network of local service providers, DoA provides a range of services to low-income renter and owner households. The objective is to help elderly individuals maintain their residences and to avoid premature institutionalized housing such as nursing homes.

State Priorities Addressed: Low-Income Seniors

Anticipated Resources Available: $533,000,000

Expected to Commit: $533,000,000

Geographic Distribution: This program serves senior individuals on a statewide basis.

Activities: Supportive services.

Categories of Residents to be Assisted: Elderly homeowners and renters.

One-Year Goals of Number of Persons, Households or Units to be Assisted: DoA has an average monthly caseload of 59,000 individuals.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable.

Home Services Program

Service Delivery and Management: Illinois General Revenue Fund, Illinois Department of Human Services, Division of Rehabilitation Services (DRS). The federal Centers for Medicare and Medicaid Services (CMS) provides partial reimbursement.

Description: The Home Services Program (HSP), a Medicaid waiver program, offers individuals with disabilities who are at risk of premature or unnecessary institutionalization, the alternative of in-home care when the cost of home care does not exceed the cost of a health care facility. The HSP provides the following major services: (1) Personal Assistants (PA), who are selected, employed and supervised by the individual and who help with household tasks and personal care; (2) Homemaker Services that offer personal care by trained and professionally supervised personnel for customers unable to direct a PA; and (3) Home Health Services such as nursing care and physical therapy prescribed by a physician and typically provided by a private home health agency. Other services provided include: home delivered meals, adult day care, assistive equipment, home remodeling, electronic home response, respite and diagnostic services, and case management.

State Priorities Addressed: Low-Income Persons with Disabilities

Anticipated Resources Available: $502,789,100 (SFY 2009 Governor's Introduced Budget)

Expected to Commit: $502,789,100 (Based upon caseload service need)

Geographic Distribution: This program is available to eligible residents on a statewide basis.

Activities: Supportive services. (The Home Services Program does not provide housing, but rather services that enable a person to continue to live in their own home)

Categories of Residents to be Assisted: Customers meet the following criteria for eligibility: under the age of 60 at time of application unless in the AIDS or BI Medicaid Waiver Program; have a severe disability lasting 12 months or longer, or for the duration of life; be at imminent risk of nursing home placement; have applied for Medicaid unless already on Medicaid/spend-down; have services that cost the same or less than nursing home costs; have less than $17,500 in non-exempt assets for customers age 18 or older

One-Year Goals of Number of Persons, Households or Units to be Assisted: An estimated 33,000 persons.

Plan for Leveraging of Private and Non-Federal Sources/Matching Requirements and Anticipated Source(s): Not applicable.

3. Other Resources – Private

The following are major private sources of direct or indirect financing for affordable housing and related supportive services. They operate independently from or in conjunction with publicly-funded projects.

SUMMARY TABLE OF PRIVATE PROGRAMS PRIORITIES/ACTIVITIES

Program	Priority #1: Very and Extremely Low-Income Households	Priority #2: Low-Income Seniors	Priority #3: Low-Income Persons with Disabilities	Priority #4: Homeless and At-Risk Homeless Persons and Families	Priority #5: Jobs/Housing Mismatch	Priority #6: Preservation	Priority #7: Non-housing Community Development – Economic Development and Public Facilities	Page #
Chicago Community Loan Fund (CCLF)	X	X		X	X	X	X	166
Federal Home Loan Bank of Chicago Community Investment Cash Advance Program	X						X	167
Federal Home Loan Bank of Chicago Affordable Housing Program	X		X	X				168
Community Investment Corporation (CIC)	X		X	X				169
Illinois Facilities Fund (IFF)	X		X	X		X		170
Corporation for Supportive Housing (CSH)			X	X				171
Local Initiatives Support Corporation (LISC)	X	X		X		X	X	172

Chicago Community Loan Fund (CCLF)

Description: CCLF is a social investment intermediary, providing low-cost, flexible financing to non-for-profit community development organizations engaged in affordable housing, social service and economic development initiatives benefiting low- and moderate-income families and neighborhoods throughout the 6-county Chicago metropolitan region. CCLF specializes in lending to small / emerging organizations and provides hands-on capacity building assistance to these groups through our technical assistance program.

State Priorities Addressed:
Very and Extremely Low-Income Households
Low-Income Seniors
Homeless and At-Risk Homeless Persons and Families
Jobs / Housing Mismatch
Preservation
Non-housing Community Development Priorities: Economic Development

Anticipated Resources Available: $7,000,000

Expected to Commit: $7,000,000

Geographic Distribution: Cook, Lake, McHenry, DuPage, Will and Kane Counties

Activities: Loan products include; predevelopment/gap, construction/rehab, mini-permanent mortgages, housing cooperative loans and equipment/facilities improvement lending. Technical assistance and training are available to small and emerging community groups and housing cooperatives in formation.

Categories of Residents to be Assisted: Homeless, very low, low and moderate-income households.

One-Year Goals of Number of Persons, Households, or Units to be Assisted: 15-20 Loans supporting the production of 300-350 units of affordable housing.

Plan for Leveraging of Non-Federal Sources/Matching Requirements and Anticipated Sources: CCLF raises capital from a variety of sources including; banks and financial institutions, corporations, foundations, individual investors, faith groups and government sources.

Federal Home Loan Bank of Chicago (FHLB Chicago) - Community Investment Cash Advance Program (CICA)

Service Delivery and Management: The FHLB Chicago disburses funds to members upon receipt of request and supporting documentation. Advances are priced at the FHLB Chicago's cost of funds.

Description: The Community Investment Cash Advance Program (CICA) features advances (loans) designed to finance housing for households earning less than 115% of area median income, or to finance commercial and economic development projects that benefit low and moderate income households and/or neighborhoods (including commercial, industrial, agricultural, manufacturing, community facilities, infrastructure, Brownfields, and small businesses.) Financial institutions in Illinois and Wisconsin that hold stock in the FHLB Chicago can apply for CICA funds.

State Priorities Addressed:	Non-housing Community Development Priorities: Economic Development and Public Facilities
Anticipated Resources Available:	Unlimited
Expected to Commit:	Not available
Geographic Distribution:	Primarily Illinois and Wisconsin.

Activities: Purchase, construction, rehabilitation, refinancing, economic development activities.

Categories of Residents to be Assisted: Housing Beneficiaries at less than 115% of Area Median Income; Commercial and economic development;
Geographic Beneficiaries – Project location in an eligible area;
Individual Beneficiaries – At least 51% of full-time-equivalent employee salaries or incomes of families receiving project's services are at less than or equal to 100% of area median income in urban areas or 115% of area median income in rural areas;
Small Businesses – Projects must meet the Small Business Administration's definition of a small business.

One-Year Goals of Number of Persons, Households, or Units to be Assisted: Not available

Plan for Leveraging of Non-Federal Sources/Matching Requirements and Anticipated Sources: Not Applicable.

Federal Home Loan Bank of Chicago (FHLB Chicago) - Affordable Housing Program

Service Delivery and Management: Projects are approved in a district-wide competition per public schedule. Following approval, the FHLB Chicago disburses funds to the member institution after receiving a disbursement request and required documentation. The member disburses funds to the project. The FHLB Chicago requests semi-annual status reports and annual reports and certifications regarding use of funds.

Description: The Affordable Housing Program (AHP) is a subsidy fund designed to assist in the purchase, construction or rehabilitation affordable housing for low and moderate-income households. Owner-occupied and rental projects are eligible for funding. Financial institutions in Illinois and Wisconsin that hold stock in the FHLB Chicago may apply and are encouraged to work with non-profit agencies and public agencies. Funds can be used to finance homeownership for households at or below 80% or area median income, or to finance the purchase, construction or rehabilitation of rental housing in which at least 20% of the units will be occupied by and affordable for very low income residents.

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Persons with Disabilities Homeless Persons and Families
Anticipated Resources Available:	Not available
Expected to Commit:	Not available
Geographic Distribution:	Primarily Illinois and Wisconsin.

Activities: Purchase, construction, or rehabilitation of housing units

Categories of Residents to be Assisted: Rental - 20% at less than or equal to 50% of Area Median Income, Homeownership - 100% at less than or equal to 80% of Area Median Income.

One-Year Goals of Number of Persons, Households, or Units to be Assisted: Not available

Plan for Leveraging of Non-Federal Sources/Matching Requirements and Anticipated Sources: Funds can serve as non-federal match.

Community Investment Corporation (CIC)

Description: Community Investment Corporation (CIC) is the largest volume, bank-financed affordable housing lender in the six-county Chicago metropolitan area. CIC specializes in multi-family rehab lending but also finances multi-family new construction developments, coops, and affordable condominium conversions. Most CIC loans provide construction period and long-term "permanent" financing in a one-stop process, including closing. CIC lends on after-rehab appraised value with forward-committed rates, somewhat below market. Since 1984, CIC has provided $1 Billion for 1,500 loans to rehab more than 41,000 affordable units.

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Persons with Disabilities Homeless and At-Risk Homeless Persons and Families Preservation
Anticipated Resources Available:	$563,000,000*
Expected to Commit:	$60,000,000 (in excess of 2,000 units)

Geographic Distribution: City of Chicago and Counties of Cook, DuPage, Kane, Lake, McHenry and Will.

Activities: Mortgages - Permanent, Construction, Combined Construction/Permanent, Forward Commitment, Bridge, Refinance Financing options - Adjustable, tax exempt bond and flex (to 100% of value) mortgages. Other - Technical Assistance, Property Management Training.

Categories of Residents to be Assisted: Very low, low, moderate and middle income.

One-Year Goals of Number of Persons, Households, or Units to be Assisted: Create 2000 affordable units.

Plan for Leveraging of Non-Federal Sources/Matching Requirements and Anticipated Sources: CIC provides private funding that leverages government second mortgages.

* Funds are provided by a consortium of 44 banks and thrifts and a national lender, pension fund and public utility (for a total of 47 investors).

I F F (former Illinois Facilities Fund)

Description: IFF seeks to strengthen nonprofit organizations across Illinois, Indiana, Iowa, Wisconsin, and Missouri by providing flexible, below-market rate financing to nonprofit organizations that serve low-income and special needs populations. IFF provides loans to these agencies for the acquisition and/or improvement of facilities and for purchasing needed equipment and vehicles. Additionally, IFF provides predevelopment and construction and/or permanent loans to nonprofit developers or for-profit developers partnering with nonprofit agencies for single and multi-family affordable and supportive housing developments.

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Seniors Low-Income Persons with Disabilities Homeless and At-Risk Homeless Persons with Families Preservation Non-housing Community Development
Anticipated Resources Available:	$3,000,000
Expected to Commit:	$3,000,000
Geographic Distribution:	State of Illinois

Activities: Lending for facility acquisition, maintenance, construction, renovation/rehab, leasehold improvements, vehicles, and equipment. IFF also serves the nonprofit community by providing below-market rate real estate consulting services and by influencing the nonprofit sector landscape through its nonprofit sector research and public policy initiatives.

Categories of Residents to be Assisted: Low income persons with special needs.

One-Year Goals of Number of Persons, Households, or Units to be Assisted: Create or preserve 200 units.

Plan for Leveraging of Non-Federal Sources/Matching Requirements and Anticipated Sources: The IFF raises capital for the lending pool from foundations, corporations and government resources. The IFF is in campaigns to raise $100 million over 5 years to support all of its lending activities.

Corporation for Supportive Housing

Service Delivery and Management: The Corporation for Supportive Housing provides predevelopment financing and technical assistance to non-profit organizations developing permanent supportive housing for homeless individuals and families with disabilities. Sources of pre-development funds include: the Illinois Housing Development Authority, MacArthur Foundation, and the CSH National Loan Pool.

Description: The Corporation for Supportive Housing (CSH) is a national intermediary organization with an Illinois office. CSH provides technical assistance and trainings, grants and predevelopment financing to non-profit organizations. CSH acts as funder, convener, advocate, and advisor to multiple organizations to foster collaboration to create and develop permanent supportive housing targeted to homeless individuals and families, many of whom have special needs. CSH works closely with each non-profit it funds and works with government to create streamlined and innovative approaches to funding the creation of supportive housing.

State Priorities Addressed:	Low-Income Persons with Disabilities Homeless and At-Risk Homeless Persons and Families Very and Extremely Low-Income Households (30% AMI and below)
Anticipated Resources Available:	$1,600,000
Expected to Commit:	$1,600,000
Geographic Distribution:	Statewide

Activities: Predevelopment loans, grants, technical assistance and trainings to non-profit organizations developing permanent supportive housing for people who are homeless and disabled. CSH is planning to offer another Supportive Housing Institute in 2010 to continue building the capacity of permanent supportive housing providers in Illinois. This series of trainings assists providers in developing projects suited to the specific needs of their communities. IHDA funds the Supportive Housing Institute through the Illinois Affordable Housing Trust Fund.

Categories of Residents to be Assisted: CSH assists partners in creating permanent supportive housing that serves individuals and/or families who are homeless and disabled, or are at risk of becoming homeless, including those who have a mental illness and are inappropriately housed in institutional settings or those who are exiting correctional facilities. All Residents to be assisted are at 30% and below Area Median Income.

One-Year Goals of Number of Persons, Households, or Units to be Assisted: We anticipate supporting the development of 600 units of permanent supportive housing through pre-development loan funds, grants, technical assistance and training.

Plan for Leveraging of Non-Federal Sources/Matching Requirements and Anticipated Sources: CSH's pre-development funds leverage permanent financing from IHDA, the City of Chicago, Tax Credit Equity and not-for-profit equity.

Local Initiatives Support Corporation (LISC)

Service Delivery and Management: LISC provides a variety of financial and technical assistance to community development corporations (CDCs) engaged in neighborhood revitalization in Chicago. LISC's Chicago program is one of more than 30 that it operates throughout the country.

Description: LISC offers a range of financing support to promote Community Development Corporations (CDCs) to revitalize their neighborhoods through improving residential, commercial, or industrial real estate. In addition to operating support grants, it provides no-interest project initiation loans and larger low-interest predevelopment loans, enabling CDCs to obtain resources for necessary up-front costs such as land acquisition, architectural, and environmental assessment. In some cases, LISC also provides construction funding, as well as mini-perm loans for facilities, retail, and industrial real estate development. LISC has invested nearly $580 million in loans, grants, and equity investment to more than two hundred (200) CDCs in Chicago since opening its local office in 1980. As a way of improving the long-term viability of these neighborhoods, LISC has expanded its activities to help CDCs address the various social concerns through the New Communities Program (NCP). NCP is a comprehensive development program focused in 16 neighborhoods addressing youth, jobs and safety issues. Such support has leveraged the establishment of 12 Centers for Working Families that provide a variety of employment and financial benefits to local residents.

LISC affiliates the National Equity Fund and New Markets Support Corporation provide equity to residential and non-residential real estate developments.

State Priorities Addressed:	Very and Extremely Low-Income Households Low-Income Seniors Homeless and At-Risk Homeless Persons and Families Preservation Non-housing Community Development Priorities: Economic Development and Public Facilities
Anticipated Resources Available:	$20,000,000 (not including equity investment) (The above represents funding anticipated for Calendar Year 2010)
Expected to Commit:	$10,000,000 to $15,000,000

Geographic Distribution: Primarily Chicago, but also the 6-County metro area. Statewide for assisted living

Activities: Loans, grants for housing, economic development, and community building activities.

Categories of Residents to be Assisted: Less than 80% Area Median Income households.

One-Year Goals of Number of Persons, Households, or Units to be Assisted: 500 units.

Plan for Leveraging of Non-Federal Sources/Matching Requirements and Anticipated Sources: The New Communities Program, which focuses support in 16 Chicago neighborhoods, will leverage other non-federal sources of investment.

AVAILABLE RESOURCES BY ACTIVITY

ACTIVITY	FEDERAL PROGRAMS	STATE PROGRAMS	PRIVATE PROGRAMS
ACQUISITION	• HOME • Supportive Housing Program • Section 202 Supportive Housing for the Elderly • Section 811 Supportive Housing for Persons with Disabilities • Low Income Housing Tax Credits • Housing Opportunities for Persons with AIDS • Multifamily Accelerated Processing-FHA Insurance Program • Tax-Exempt Financing Program • USDA-RD Section 515 Rural Rental Housing Loans • USDA-RD Section 538 Rural Rental Housing Loan Guarantees • Hope for Youth: YOUTHBUILD • Public Housing Capital Fund	• Affordable Housing Trust Fund • Energy Efficiency Trust Fund • Housing Initiative Weatherization Leveraging Program • Access to Capital Progr • Illinois Affordable Housing Tax Credit Program • Illinois Finance Authority Multi-family Housing Bonds • Illinois Finance Authority 501(c)(3) Bonds	• Federal Home Loan Bank-Community Investment Cash Advance Program • Federal Home Loan Bank-Affordable Housing Program • Corporation for Supportive Housing • Community Investment Corporation • Local Initiatives Support Corporation • Homeownership Coalition for People with Disabilities • Chicago Community Loan Fund
REHABILITATION	• HOME • Community Development Assistance Program • Emergency Shelter Grants Program • Illinois Home Weatherization Assistance Program • Energy Efficiency Programs (DCEO) • Supportive Housing Program • Section 202 Supportive Housing for the Elderly • Assisted Living Conversion Program	• Affordable Housing Trust Fund • Energy Efficiency Trust Fund • Assistance to the Homeless Fund • Illinois Affordable Housing Tax Credit Program • Illinois Finance Authority Multi-family Housing Bonds	• Federal Home Loan Bank-Community Investment Cash Advance Program • Federal Home Loan Bank-Affordable Housing Program • Community Investment Corporation • Local Initiatives Support Corporation • Homeownership Coalition for People with Disabilities

ACTIVITY	FEDERAL PROGRAMS	STATE PROGRAMS	PRIVATE PROGRAMS
REHABILITATION (CONTINUED)	• Section 811 Supportive Housing for Persons with Disabilities • Low Income Housing Tax Credits • HUD/HFA Risk-Sharing Program • Multifamily Accelerated Processing-FHA Insurance Program • Tax-Exempt Financing Program • Housing Opportunities for Persons with AIDS (AIDS designated housing only) • HUD Section 203k • USDA-RD Section 515 Rural Rental Housing Loans • USDA-RD Section 538 Rural Rental Housing Loan Guarantees • USDA-RD Section 504 Very Low-Income Housing Repair Loans and Grants • USDA-RD Section 533 Housing Preservation Grants • Hope for Youth: YOUTHBUILD • Lead-Based Paint Hazard Reduction Program • Public Housing Capital Fund	• Illinois Finance Authority 501(c)(3) Bonds	• Chicago Community Loan Fund

ACTIVITY	FEDERAL PROGRAMS	STATE PROGRAMS	PRIVATE PROGRAMS
NEW CONSTRUCTION	• HOME • Energy Efficiency Programs (DCEO) • Supportive Housing Program • Section 202 Supportive Housing for the Elderly • Section 811 Supportive Housing for Persons with Disabilities • Low Income Housing Tax Credits • HUD\HFA Risk-Sharing Program • Multifamily Accelerated Processing-FHA Insurance Program • Tax-Exempt Financing Program • USDA-RD Section 515 Rural Rental Housing Loans • USDA-RD Section 538 Rural Rental Housing Loan Guarantees • Hope for Youth: YOUTHBUILD • Public Housing Capital Fund	• Affordable Housing Trust Fund • Energy Efficiency Trust Fund • Housing Initiative Weatherization Leveraging Program • Access to Capital Program • Illinois Affordable Housing Tax Credit Program • Illinois Finance Authority Multi-family Housing Bonds • Illinois Finance Authority 501(c)(3) Bonds	• Federal Home Loan Bank-Community Investment Cash Advance Program • Federal Home Loan Bank-Affordable Housing Program • Community Investment Corporation • Local Initiatives Support Corporation • Chicago Community Loan Fund

ACTIVITY	FEDERAL PROGRAMS	STATE PROGRAMS	PRIVATE PROGRAMS
RENTAL ASSISTANCE	• Emergency Shelter Grants Program • Low Income Home Energy Assistance Program • Shelter Plus Care • Section 202 Supportive Housing for the Elderly • Section 811 Supportive Housing for Persons with Disabilities • Section 8 Moderate Rehabilitation SRO • Section 8 Housing Choice Voucher • Section 8 Mainstream • Welfare-to-Work • Family Unification • Housing Opportunities for Persons with AIDS • Community Services Block Grant Program	• Affordable Housing Trust Fund • Energy Efficiency Trust Fund • Youth Housing Assistance • Housing Advocacy and Cash Assistance Program • Rental Housing Support Program	

ACTIVITY	FEDERAL PROGRAMS	STATE PROGRAMS	PRIVATE PROGRAMS
HOME BUYER ASSISTANCE	• HOME • Housing Opportunity for Persons with AIDS • HUD Section 203k • USDA-RD Section502 Rural Homeownership Loans and Loan Guarantees	• Affordable Housing Trust • Energy Efficiency Trust Fund • Fund • Illinois Homebuyer Program • Mortgage Credit Certificates • Access to Capital Program • Illinois Affordable Housing Tax Credit Program • Our Own Home Program • Illinois Finance Authority Single Family Mortgage Program	• Federal Home Loan Bank-Affordable Housing Program • Homeownership Coalition for People with Disabilities
PLANNING	• Community Development Assistance Program • Housing Opportunity for Persons with AIDS • Hope for Youth: YOUTHBUILD • Community Services Block Grant Program		• Corporation for Supportive Housing-Supportive Housing Institute • Local Initiatives Support Corporation

ACTIVITY	FEDERAL PROGRAMS	STATE PROGRAMS	PRIVATE PROGRAMS
SUPPORT SERVICES	• Emergency Shelter Grants Program • Supportive Housing Program • Section 202 Supportive Housing for the Elderly • Section 811 Supportive Housing for Persons with Disabilities • Housing Opportunities for Persons with AIDS • Hope for Youth: YOUTHBUILD • Community Services Block Grant Program • Resident Opportunity and Self-Sufficiency Program	• Emergency Food and Shelter Program • Homeless Prevention Program • Domestic Violence Program • Supportive Housing Program • Housing Advocacy and Cash Assistance Program • Homeless Youth Services Program • Community Care Program • Home Services Program	• Homeownership Coalition for People with Disabilities
OPERATING COSTS	• Emergency Shelter Grants Program • Illinois Home Weatherization Assistance Program • Supportive Housing Program • Housing Opportunities for Persons with AIDS • Hope for Youth: YOUTHBUILD • Lead-Based Paint Hazard Reduction Program • Community Services Block Grant Program • Public Housing Operating Subsidy		

G. Specific Annual Objectives and Goals

HUD's Final Notice of its Performance Measurements system was issued in March of 2006. October 1, 2006 was designated the start date of inputting indicators into the Integrated Disbursement Information System (IDIS). The 2007 Annual Performance Report was the first document to record progress on performance measures. As such, goal-setting and benchmarking of several performance measures are still in process.

State of Illinois Housing and Community Development Objectives and Outcomes – Sorted by Priority and Activity/Activity Category (Modified Table 3A)

PRIORITY: Homeless & At-Risk Homeless

GOAL: Prevent X (persons per year) from becoming Homeless

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.1.	Homeless Prevention	ESG	-Annual number of Adults and Children Served	2010	130,000		
Affordability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

* Goals presented represent total clients served for all service categories.

GOAL: Provide essential services for Homeless Persons

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
SL-1.2.	Essential Services for Homeless	ESG	-Annual Number of Adults and Children Served	2010	130,000		
Availability Accessibility of Suitable Living Environment				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

* Goals presented represent total clients served for all service categories.

GOAL:	Provide for Homeless Shelter Operations						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
SL-1.3.	Shelter Operations	ESG	**-Indicator to be determined**	2010	TBD		
Availability Accessibility of Suitable Living Environment				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

PRIORITY: Low Income Households

GOAL:	Provide 1300 Number of New Rental Units – Multi-Family						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.2.	Rental Housing New Construction or Acquisition Only	HOME	-Total Number of HOME Units	2010	240 units	TBD	
Affordability of Decent Housing				2011	250 units	TBD	
				2012	260 units	TBD	
				2013	270 units	TBD	
				2014	280 units	TBD	
			MULTI-YEAR GOAL		**1300**		

GOAL:	Provide 340 Number of New Rental Units below 30%AMI– Multi-Family						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.2.	Rental Housing New Construction or Acquisition Only	HOME	- Number of Households below 30% AMI	2010	48 units	TBD	
Affordability of Decent Housing				2011	58 units	TBD	
				2012	68 units	TBD	
				2013	78 units	TBD	
				2014	88 units	TBD	
			MULTI-YEAR GOAL		**340**		

GOAL:	Provide 650 Number of New Rental Units Between 30-50% AMI – Multi-Family						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.2.	Rental Housing New Construction or Acquisition Only	HOME	- Number of Households Between 30-50% AMI	2010	110 units	TBD	
Affordability of Decent Housing				2011	120 units	TBD	
				2012	130 units	TBD	
				2013	140 units	TBD	
				2014	150 units	TBD	
			MULTI-YEAR GOAL		**650**		
GOAL:	Provide 510 Number of New Rental Units Between 50-80% AMI – Multi-Family						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.2.	Rental Housing New Construction or Acquisition Only	HOME	-Number of Households Between 50-80% AMI	2010	82 units	TBD	
Affordability of Decent Housing				2011	92 units	TBD	
				2012	102 units	TBD	
				2013	112 units	TBD	
				2014	122 units	TBD	
			MULTI-YEAR GOAL		**510**		
GOAL:	Assist 175 Households with affordable homeownership						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.4.	Affordable Homeownership Through Down Payment and Closing Cost Assistance For the Purchase Of Affordable Homes For Low, Very-Low, Or Extremely-Low Income Households	HOME	Number of Households Assisted	2010	35	TBD	
Affordability of Decent Housing				2011	35	TBD	
				2012	35	TBD	
				2013	35	TBD	
				2014	35	TBD	
			MULTI-YEAR GOAL		**175**		

GOAL: Assist 15 Households below 30% AMI with affordable homeownership

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.4.	Affordable Homeownership Through Down Payment and Closing Cost Assistance For the Purchase Of Affordable Homes For Low, Very-Low, Or Extremely-Low Income Households	HOME	Number of Households below 30% AMI	2010	3	TBD	
Affordability of Decent Housing				2011	3	TBD	
				2012	3	TBD	
				2013	3	TBD	
				2014	3	TBD	
			MULTI-YEAR GOAL		**15**	**TBD**	

GOAL: Assist 85 Households between 30-50% AMI with affordable homeownership

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.4.	Affordable Homeownership Through Down Payment and Closing Cost Assistance For the Purchase Of Affordable Homes For Low, Very-Low, Or Extremely-Low Income Households	HOME	Number of Households Between 30-50% AMI	2010	17	TBD	
Affordability of Decent Housing				2011	17	TBD	
				2012	17	TBD	
				2013	17	TBD	
				2014	17	TBD	
			MULTI-YEAR GOAL		**85**	**TBD**	

GOAL: Assist 75 Households between 50-80% AMI with affordable homeownership

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.4.	Affordable Homeownership Through Down Payment and Closing Cost Assistance For the Purchase Of Affordable Homes For Low, Very-Low, Or Extremely-Low Income Households	HOME	-Number of Households Between 50-80% AMI	2010	15	TBD	
Affordability of Decent Housing				2011	15	TBD	
				2012	15	TBD	
				2013	15	TBD	
				2014	15	TBD	
			MULTI-YEAR GOAL		**75**	**TBD**	

GOAL: **Assist** 460 Households with purchase and rehabilitation of affordable homes

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.5.	Assistance For the Purchase and Rehabilitation of Affordable Homes for Low, Very-Low or Extremely-Low Income Households	HOME	Number of Household Assisted	2010	92	TBD	
Affordability of Decent Housing				2011	92	TBD	
				2012	92	TBD	
				2013	92	TBD	
				2014	92	TBD	
			MULTI-YEAR GOAL		**460**	**TBD**	

GOAL: **Assist** 40 Households below 30% AMI with purchase and rehabilitation of affordable homes

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.5.	Assistance For the Purchase and Rehabilitation of Affordable Homes for Low, Very-Low or Extremely-Low Income Households	HOME	Number of Households below 30% AMI	2010	8	TBD	
Affordability of Decent Housing				2011	8	TBD	
				2012	8	TBD	
				2013	8	TBD	
				2014	8	TBD	
			MULTI-YEAR GOAL		**40**	**TBD**	

GOAL: **Assist** 135 Households between 30-50% AMI with purchase and rehabilitation of affordable homes `

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.5.	Assistance For the Purchase and Rehabilitation of Affordable Homes for Low, Very-Low or Extremely-Low Income Households	HOME	Number of Households Between 30-50% AMI	2010	27	TBD	
Affordability of Decent Housing				2011	27	TBD	
				2012	27	TBD	
				2013	27	TBD	
				2014	27	TBD	
			MULTI-YEAR GOAL		**135**	**TBD**	

GOAL:	**Assist** 285 Households between 50-80% AMI with purchase and rehabilitation of affordable homes						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.5.	Assistance For the Purchase and Rehabilitation of Affordable Homes for Low, Very-Low or Extremely-Low Income Households	HOME	-Number of Households Between 50-80% AMI	2010	57	TBD	
Affordability of Decent Housing				2011	57	TBD	
				2012	57	TBD	
				2013	57	TBD	
				2014	57	TBD	
			MULTI-YEAR GOAL		**285**	**TBD**	

PRIORITY: Preservation

GOAL:	Rehab/Convert 305 (SF) multifamily units						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.3.	Rental Housing Rehab or Conversion	HOME	-Total Number of HOME Units	2010	61 SRPP	TBD	
Affordability of Decent Housing				2011	61 SRPP	TBD	
				2012	61 SRPP	TBD	
				2013	61 SRPP	TBD	
				2014	61 SRPP	TBD	
			MULTI-YEAR GOAL		**305 SRPP**	**TBD**	

GOAL:	Rehab/Convert 65 (SF) multifamily units below 30%AMI						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.3.	Rental Housing Rehab or Conversion	HOME	- Number of Households below 30% AMI	2010	13 SRPP	TBD	
Affordability of Decent Housing				2011	13 SRPP	TBD	
				2012	13 SRPP	TBD	
				2013	13 SRPP	TBD	
				2014	13 SRPP	TBD	
			MULTI-YEAR GOAL		**65 SRPP**	**TBD**	

GOAL:	Rehab/Convert 140 (SF) multifamily units Between 30-50% AMI						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.3.	Rental Housing Rehab or Conversion	HOME	- Number of Households Between 30-50% AMI	2010	28 SRPP	TBD	
Affordability of Decent Housing				2011	28 SRPP	TBD	
				2012	28 SRPP	TBD	
				2013	28 SRPP	TBD	
				2014	28 SRPP	TBD	
			MULTI-YEAR GOAL		**140**	**TBD**	
GOAL:	Rehab/Convert 100 (SF) multifamily units Between 50-80% AMI						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.3.	Rental Housing Rehab or Conversion	HOME	Number of Households Between 50-80% AMI	2010	20	TBD	
Affordability of Decent Housing				2011	20	TBD	
				2012	20	TBD	
				2013	20	TBD	
				2014	20	TBD	
			MULTI-YEAR GOAL		**100**	**TBD**	
GOAL:	**Preserve livability of existing single-family affordable homes**						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.6.	Rehabilitation of existing single-family owner-occupied housing that is no longer decent, safe and sanitary.	HOME	Number of Households Assisted Note: 2 year program every other year.	2010	215	TBD	
Affordability of Decent Housing				2011	108	TBD	
				2012	215	TBD	
				2013	108	TBD	
				2014	215	TBD	
			MULTI-YEAR GOAL		**861**		

GOAL:	**Rehabilitate** 352 Units for households below 30% AMI						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.6.	Rehabilitation of existing single-family owner-occupied housing that is no longer decent, safe and sanitary.	HOME	Number of Households below 30% AMI Note: 2 year program every other year.	2010	88	TBD	
Affordability of Decent Housing				2011	44	TBD	
				2012	88	TBD	
				2013	44	TBD	
				2014	88	TBD	
			MULTI-YEAR GOAL		**352**	**TBD**	
GOAL:	Rehabilitate 328 single family Units for households between 30-50% AMI						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.6.	Rehabilitation of existing single-family owner-occupied housing that is no longer decent, safe and sanitary.	HOME	Number of Households Between 30-50% AMI Note: 2 year program every other year.	2010	82	TBD	
Affordability of Decent Housing				2011	41	TBD	
				2012	82	TBD	
				2013	41	TBD	
				2014	82	TBD	
			MULTI-YEAR GOAL		**328**	**TBD**	
GOAL:	Rehabilitate 181 single family Units for households between 50-80% AMI						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.6.	Rehabilitation of existing single-family owner-occupied housing that is no longer decent, safe and sanitary.	HOME	-Number of Households Between 50-80% AMI Note: 2 year program every other year.	2010	45	TBD	
Affordability of Decent Housing				2011	23	TBD	
				2012	45	TBD	
				2013	23	TBD	
				2014	45	TBD	
			MULTI-YEAR GOAL		**181**	**TBD**	

GOAL:	Rehabilitate X Number of homes to sustain decent housing						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-3.1.	Housing Rehabilitation	CDBG/ CDAP	Total Number of Household Assisted	2010	195		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

GOAL:	Rehabilitate X Number of homes for households below 30% AMI						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-3.1.	Rehabilitation of existing single-family owner-occupied housing that is no longer decent, safe and sanitary	CDBG/ CDAP	Number of Households below 30% AMI	2010	47		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

GOAL:	Rehabilitate X Number of homes for households between 30-50% AMI						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-3.1.	Rehabilitation of existing single-family owner-occupied housing that is no longer decent, safe and sanitary	CDBG/ CDAP	Number of Households Between 30-50% AMI	2010	117		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

GOAL:	Rehabilitate X Number of homes for households between 50-80% AMI						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-3.1.	Rehabilitation of existing single-family owner-occupied housing that is no longer decent, safe and sanitary	CDBG/ CDAP	-Number of Households Between 50-80% AMI	2010	31		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				
GOAL:	Make X Number of single family homes lead safe						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-3.1.	Rehabilitation of existing single-family owner-occupied housing that is no longer decent, safe and sanitary	CDBG/ CDAP	-Number of Units Made Lead Safe	2010	195		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

PRIORITY: Seniors

GOAL: Provide 995 (75 SF and 920 MF) rental Units for elderly households

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.3.	Rental Housing Rehab or Conversion	HOME	-Number of HOME units Occupied by Elderly Households	2010	15	TBD	
Affordability of Decent Housing				2011	15	TBD	
				2012	15	TBD	
				2013	15	TBD	
				2014	15	TBD	
			MULTI-YEAR GOAL		**75**		

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.2.	Rental Housing New Construction or Acquisition Only	HOME	-Number of HOME Units Occupied by Elderly Households	2010	164	TBD	
Affordability of Decent Housing				2011	174	TBD	
				2012	184	TBD	
				2013	194	TBD	
				2014	204	TBD	
			MULTI-YEAR GOAL		**920**		

GOAL: Assist 15 seniors with purchase and rehabilitation of single-family homes

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.5.	Assistance For the Purchase and Rehabilitation of Affordable Homes for Low, Very-Low or Extremely-Low Income Households	HOME	Number of Units Occupied by Elderly Households	2010	3	TBD	
Affordability of Decent Housing				2011	3	TBD	
				2012	3	TBD	
				2013	3	TBD	
				2014	3	TBD	
			MULTI-YEAR GOAL		**15**	**TBD**	

GOAL: Rehabilitate 352 single-family homes for seniors

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.6.	Rehabilitation of existing single-family owner-occupied housing that is no longer decent, safe and sanitary.	HOME	Number of Units Occupied by Elderly Households Note: 2 year program every other year.	2010	88	TBD	
Affordability of Decent Housing				2011	44	TBD	
				2012	88	TBD	
				2013	44	TBD	
				2014	88	TBD	
			MULTI-YEAR GOAL		**352**	**TBD**	

GOAL: Sustain X number of single-family homes for seniors

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-3.1.	Rehabilitation of existing single-family owner-occupied housing that is no longer decent, safe and sanitary	CDBG/ CDAP	Number of Units Occupied by Elderly Households	2010	TBD		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

PRIORITY: Persons With Disabilities

GOAL: Provide short-term assistance to households living with HIV/AIDS

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.7.	Short-Term Rent, Mortgage, and Utility Assistance	HOPWA	Total Number of Households Assisted	2010	804	TBD	
Affordability of Decent Housing				2011	788	TBD	
				2012	772	TBD	
				2013	756	TBD	
				2014	741	TBD	
			MULTI-YEAR GOAL			**3,861**	TBD

GOAL: Provide short-term mortgage assistance to persons/households/families living with HIV/AIDS

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.7.	Short-Term Rent, Mortgage, and Utility Assistance	HOPWA	Number of Households Assisted with Mortgage Assistance	2010	66	TBD	
Affordability of Decent Housing				2011	68	TBD	
				2012	69	TBD	
				2013	70	TBD	
				2014	72	TBD	
			MULTI-YEAR GOAL			**345**	TBD

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.7.	Short-Term Rent, Mortgage, and Utility Assistance	HOPWA	Total Number of Persons Assisted with HIV/AIDS	2010	2010	804	
Affordability of Decent Housing				2011	2011	788	
				2012	2012	772	
				2013	2013	756	
				2014	2014	741	
			MULTI-YEAR GOAL		**3,861**	**TBD**	

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.7.	Short-Term Rent, Mortgage, and Utility Assistance	HOPWA	Total Number of Family Members Assisted	2010	132	TBD	
Affordability of Decent Housing				2011	122	TBD	
				2012	112	TBD	
				2013	117	TBD	
				2014	123	TBD	
			MULTI-YEAR GOAL			**606**	TBD
GOAL:	Provide housing information services to households living with HIV/AIDS						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.8.	Provide Housing Information Services	HOPWA	Number of Households Assisted	2010	468	TBD	
Affordability of Decent Housing				2011	478	TBD	
				2012	468	TBD	
				2013	478	TBD	
				2014	468	TBD	
			MULTI-YEAR GOAL		**2,360**	TBD	
GOAL:	Assist households/people/families with HIV/AIDS living in AIDS-designated housing facilities						
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.10.	Provide Facility-Based Housing Operations Assistance	HOPWA	Total Number of Households Assisted	2010	n/a		
Affordability of Decent Housing				2011	n/a		
				2012	n/a		
				2013	n/a		
				2014	n/a		
			MULTI-YEAR GOAL		**n/a**		
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
DH-2.10	Provide Facility-Based Housing Operations Assistance	HOPWA	Total Number of Persons Assisted with HIV/AIDS	2010	n/a		
Affordability of Decent Housing				2011	n/a		
				2012	n/a		
				2013	n/a		
				2014	n/a		
			MULTI-YEAR GOAL		**n/a**		

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.10.	Provide Facility-Based Housing Operations Assistance	HOPWA	Total Number of Family Members Assisted	2010	n/a		
Affordability of Decent Housing				2011	n/a		
				2012	n/a		
				2013	n/a		
				2014	n/a		
			MULTI-YEAR GOAL		**n/a**		

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-2.10.	Provide Facility-Based Housing Operations Assistance	HOPWA	Income of Households Assisted	2010	70	TBD	
Affordability of Decent Housing				2011	70	TBD	
				2012	70	TBD	
				2013	70	TBD	
				2014	70	TBD	
			MULTI-YEAR GOAL		**350**	TBD	

GOAL: Provide rehabilitation and accessibility modification to existing affordable single-family homes to ensure sustainability of decent housing for persons with disabilities

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-3.1.	Rehabilitation of existing single-family owner-occupied housing that is no longer decent, safe and sanitary	CDBG/ CDAP	Number of Units Made Accessible	2010	TBD		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-3.2.	Mobility and Accessibility Rehabilitation	CDBG/ CDAP	Number of Units Made Accessible	2010	45		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-3.2.	Mobility and Accessibility Rehabilitation	CDBG/ CDAP	-Number of Households Assisted	2010	45		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

GOAL: Provide rehabilitation and accessibility modification to existing affordable single-family homes to ensure sustainability of decent housing for persons with disabilities below 30% AMI.

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-3.2.	Mobility and Accessibility Rehabilitation	CDBG/ CDAP	-Number of Households Below 30 AMI	2010	15		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

GOAL: Provide rehabilitation and accessibility modification to existing affordable single-family homes to ensure sustainability of decent housing for persons with disabilities between 30-50% AMI

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-3.2.	Mobility and Accessibility Rehabilitation	CDBG/ CDAP	-Number of Households Between 30-50% AMI	2010	20		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

GOAL: Provide rehabilitation and accessibility modification to existing affordable single-family homes to ensure sustainability of decent housing for persons with disabilities between 50-80% AMI

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-3.2.	Mobility and Accessibility Rehabilitation	CDBG/ CDAP	-Number of Households Between 50-80% AMI	2010	10		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

GOAL: Provide rehabilitation and accessibility modification to existing affordable single-family homes to ensure sustainability of decent housing for persons with disabilities who are seniors

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
DH-3.2.	Mobility and Accessibility Rehabilitation	CDBG/ CDAP	Number of Units Occupied by Elderly Households	2010	TBD		
Sustainability of Decent Housing				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

PRIORITY: Live Near Work/Preservation/Low-Income Households/Non Housing Economic Development

GOAL: Community Revitalization

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
CR-1.1.	Pilot Project tbd	CDBG/ CDAP	-Could impact housing stock, infrastructure, and/or economic development	2010	10,000		
Community Revitalization				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

PRIORITY: Non Housing Economic Development

GOAL: Community Revitalization

HUD Outcome/ Objective	Activity/Activity Category	Sources of Funds	Performance Indicators	Program Year	Expected Number (Goal)	Actual Number	Percent Completed
SL-1.4	Public Infrastructure	CDBG/ CDAP	Number of Persons Assisted That Are Served By A Public Facility That Is No Longer Substandard	2010	40,000		
Sustainability of Suitable Living Environment				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

GOAL: Create and Retain Jobs							
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
EO-1.1	Economic Development – Infrastructure	CDBG/ CDAP	Total Jobs Created	2010	750		
Economic Opportunity				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				
HUD Outcome/ Objective	**Activity/Activity Category**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number (Goal)**	**Actual Number**	**Percent Completed**
EO-1.1	Economic Development – Infrastructure	CDBG/ CDAP	Total Jobs Retained	2010	750		
Economic Opportunity				2011			
				2012			
				2013			
				2014			
			MULTI-YEAR GOAL				

Other Federal, State, and Local Program Goals by Priority

Continuing the efforts from the 2010 Consolidated Plan, the State of Illinois has chosen to highlight program goals for additional Federal (non-formula grant programs), State, and Local programs in this separate section.

Program Goals by Priority

Program	CDBG/CDAP	HOME
Priority #1 Very and Extremely Low-Income Households	Assist approx. 195 households (approx. 15 grants) through the Housing Rehabilitation Component	Assist approx. 61 renter households; home buying/rehab assistance for 127 homes; homeowner/rehab assistance for 108 homes.
Priority #2 Low-Income Seniors	(while not specifically targeted, housing rehab funds may assist elderly households)	Rental housing construction of 164 (MF) units combined Priorities 2 &3
Priority #3 Low-Income Persons with Disabilities	Mobility and Accessibility Rehabilitation (M.A.R.) to address needs of persons with disabilities ($750,000 allocated)	Use the Supportive Housing Investment Program to finance permanent housing for non-profits providing supportive services
Priority #4 Homeless and At—Risk Homeless Persons and Families		Use the Supportive Housing Investment Program to finance permanent housing for 10 (MF) non-profits providing supportive services
Priority #5 Jobs/Housing Mismatch		Live Near Work 365 units (number included in Priority #1 above)
Priority #6 Preservation	Assist approx. 195 households (approx. 15 grants) through the Housing Rehabilitation Component. DUPLICATED COUNT – all housing preservation activity serves moderate to low-income households.	Homeowner/rehab assistance for 108 homes
Priority #7 Non-housing Community Development: Economic Development and Public Facilities	Econ. Dev.: Serve 25 businesses; create/retain approx. 1500 jobs; serve approx. 625 LMI persons; leverage $16 million: Public Facilities: assist 65 communities	

Program	HOPWA	ESG	Low Income Housing Tax Credit
Priority #1 Very and Extremely Low-Income Households			Assist 2,241 Renter Households
Priority #2 Low-Income Seniors			Provide $3.5 million set-aside for 100% elderly (age 55+) projects. Points in general pool for elderly projects near senior services
Priority #3 Low-Income Persons with Disabilities	Provide short term rent, mortgage and utility assistance, incl. emergency housing services to approx. 883 persons with HIV/AIDS: Provide housing info. services: Provide resource identification; Provide operating costs, rehab, conversion, and repair to AIDS transitional housing facilities. 883 - Unduplicated Count		Provide $2 million set-aside for 50% Supportive Housing Projects. Provide incentive for this development type by awarding points in competitive scoring, such as for targeting a minimum of 10% of units to ELI Supportive Housing Populations
Priority #4 Homeless and At—Risk Homeless Persons and Families		Assist 130,000 homeless individuals/1,800hh Homeless prevention	Provide $2 million set-aside for 50% Supportive Housing Projects. Provide incentive for this development type by awarding points in competitive scoring, such as for targeting a minimum of 10% of units to ELI Supportive Housing Populations
Priority #5 Jobs/Housing Mismatch			Provide points for projects within defined radius
Priority #6 Preservation			Provide $2 million set-aside for preservation projects
Priority #7 Non-housing Community Development: Economic Development and Public Facilities			

Program	Lead –Based Paint Hazard Control (Get the Lead Out)	Rural Rental Housing Loans (Sec 515)	Rural Homeownership Loans (Sec 502)	Lead –Based Paint Hazard Control (Get the Lead Out)
Priority #1 Very and Extremely Low-Income Households	Reduce lead paint hazards for approx. 145 households 2010 Reduce lead paint hazards for approx. 92 households	New construction of approx. 20 renter households	New construction, purchase, and rehab. assistance for approx. 300 very low- and low-income homebuyers	Reduce lead paint hazards for approx. 237 households
Priority #2 Low-Income Seniors				
Priority #3 Low-Income Persons with Disabilities				
Priority #4 Homeless and At—Risk Homeless Persons and Families				
Priority #5 Jobs/Housing Mismatch				
Priority #6 Preservation		Multi-Family Housing rehab assistance for approximately 100 renter households.		
Priority #7 Non-housing Community Development: Economic Development and Public Facilities				

Program	Rural Rental Housing Loans (Sec 515)	Rural Homeownership Guarantees (Sec. 502)	Very Low Income Housing Repair Loans & Grants (Sec 504)	Guaranteed Rural Rental Housing Loans (Sec 538)	Housing Preservation Grants (Sec. 533)
Priority #1 Very and Extremely Low-Income Households	New construction of approx. 20 renter households		Assist approx. 400 very low-income homeowners	Assist approx. 100 moderate-income renter households	Assist approx. 40 very low-income homeowners
Priority #2 Low-Income Seniors					
Priority #3 Low-Income Persons with Disabilities					
Priority #4 Homeless and At—Risk Homeless Persons and Families					
Priority #5 Jobs/Housing Mismatch		New construction, purchase, and refinancing assistance for approx. 5,000 moderate-income homebuyers			
Priority #6 Preservation	Multi-Family Housing rehab assistance for approximately 100 renter households.				
Priority #7 Non-housing Community Development: Economic Development and Public Facilities					

Program	Supportive Housing Program	Family Unification Program	Affordable Housing Trust Fund
Priority #1 Very and Extremely Low-Income Households			Assist approx. 125 LMI families/new construction; Assist 300 households with energy efficient rehab; Assist 300 LMI families with housing rehab; Provide/preserve 3,100 units of rental housing
Priority #2 Low-Income Seniors			(while not specifically targeted, housing funds will assist elderly households)
Priority #3 Low-Income Persons with Disabilities			Assist financing of 271 units of permanent housing
Priority #4 Homeless and At—Risk Homeless Persons and Families	To provide supportive services to approx. 5,626 households and individuals who are formerly homeless or at imminent risk of becoming homeless.	Maintain subsidized housing for approximately 1,500 families. Develop programs which will serve another 224 families with subsidized housing.	Assist financing of 175 units of permanent housing
Priority #5 Jobs/Housing Mismatch			Provide approximately $270,000 match funds for employer-assisted housing programs
Priority #6 Preservation			Provide 25% match to CDAP housing rehab component
Priority #7 Non-housing Community Development: Economic Development and Public Facilities			

Program	Rental Housing Support Program	Illinois Homebuyer	Assistance to the Homeless Fund
Priority #1 Very and Extremely Low-Income Households	Provide rental assistance for 4,000 extremely/ severely low-income households	Finance 1,500 homebuyer units of affordable housing	
Priority #2 Low-Income Seniors	Provide rental assistance		
Priority #3 Low-Income Persons with Disabilities	Provide rental assistance		
Priority #4 Homeless and At—Risk Homeless Persons and Families	Provide rental assistance		Improve the ability of local organizations to meet the needs of homeless persons (approx. 67 programs)
Priority #5 Jobs/Housing Mismatch			
Priority #6 Preservation	Provide rental assistance		
Priority #7 Non-housing Community Development: Economic Development and Public Facilities			

Program	Supportive Housing Program	Emergency Food and Shelter Program	Homeless Prevention Program
Priority #1 Very and Extremely Low-Income Households			
Priority #2 Low-Income Seniors			
Priority #3 Low-Income Persons with Disabilities	Provide affordable housing with appropriate support services to persons with disabilities		
Priority #4 Homeless and At—Risk Homeless Persons and Families	Assist formerly homeless persons solve problems that led to homelessness (approx. 5,626 households)	Render immediate and comprehensive shelter services to approx. 41,476 persons	Prevent/Assist approx. 11,657 households from falling in homelessness/regain permanent housing
Priority #5 Jobs/Housing Mismatch			
Priority #6 Preservation			
Priority #7 Non-housing Community Development: Economic Development and Public Facilities			

Program	Norman Housing and Cash Assistance Program	Community Care Program	Home Services Program
Priority #1 Very and Extremely Low-Income Households	Provide assistance to help locate housing for 1,200 families. Provide assistance to remove barriers that could place children at risk of placement in Foster Care or remove barriers to return home to 3,700 families.		
Priority #2 Low-Income Seniors		Supportive Services for an average estimated monthly caseload of 59,000 individuals.	
Priority #3 Low-Income Persons with Disabilities			Supportive Services for 33,000 individuals
Priority #4 Homeless and At—Risk Homeless Persons and Families	Assist families whose children are at risk of placement in substitute care or who cannot be returned home because the family is unable to meet the children's' subsistence needs to locate and secure affordable permanent housing. Provide services to help locate housing for approximately 350 youth. Provide cash assistance to stabilize housing for approximately 150 youth.		
Priority #5 Jobs/Housing Mismatch			
Priority #6 Preservation			
Priority #7 Non-housing Community Development: Economic Development and Public Facilities			

Program	Chicago Community Loan Fund	Federal Home Loan Bank of Chicago Community Investment Cash Advance Program	Federal Home Loan Bank of Chicago Affordable Housing Program	Community Investment Corporation
Priority #1 Very and Extremely Low-Income Households	Loans supporting the production of 300-350 units of affordable housing	Funds available for qualifying owner occupied and rental affordable housing	Funds available for qualifying owner occupied and rental affordable housing	Create over 2,000 affordable units through multi-family rehab lending
Priority #2 Low-Income Seniors			AHP Scoring Priority	
Priority #3 Low-Income Persons with Disabilities			AHP Scoring Priority	
Priority #4 Homeless and At—Risk Homeless Persons and Families			AHP Scoring Priority	
Priority #5 Jobs/Housing Mismatch				
Priority #6 Preservation				
Priority #7 Non-housing Community Development: Economic Development and Public Facilities		Funds available for qualifying community economic development projects		

Program	Illinois Facilities Fund	Corporation for Supportive Housing	LISC pre-Development Loans and Grants
Priority #1 Very and Extremely Low-Income Households	2 Loans totaling $1 Million.	*Most tenants of permanent supportive housing who are homeless or at-risk homeless have incomes below 30% of AMI	Assist in development of approximately 500 units of single-family or multi-family housing
Priority #2 Low-Income Seniors			Provide grant support to encourage development of affordable assisted living for seniors. Support the development of 50-100 units of affordable assisted living with technical assistance, grants and predevelopment loans.
Priority #3 Low-Income Persons with Disabilities	6 loans totaling $1.5 Million.	*Most tenants of permanent supportive housing who are homeless or at-risk homeless have incomes below 30% of AMI	Support the development of 50-100 units of affordable supportive housing with technical assistance, grants and predevelopment loans
Priority #4 Homeless and At—Risk Homeless Persons and Families	1 loan totaling $500,000.	Support the pre-development costs of 600 units of permanent supportive housing (Other priorities that are subpopulation of Priority 34 are asterisked)	Assist in development of approx. 100 SRO units, a portion of which will be for homeless
Priority #5 Jobs/Housing Mismatch			
Priority #6 Preservation			Assist in the development and preservation of approximately 500 units of affordable rental housing
Priority #7 Non-housing Community Development: Economic Development and Public Facilities	60 Community Facility Loans totaling $25 Million.		Assist in development of 1 grocery store, Provide T.A and support to 12 employment and financial service centers, 1 new community open space project

In addition, the following is excerpted from the 2009 Housing Production Plan from 'Building the Economic Recovery: Affordable Housing In Illinois": Illinois' 2009 Annual Comprehensive Housing Plan'. The 2010 plan will be ready in January of 2010.

HOUSING PRODUCTION PLAN FOR PROGRAM YEAR 2009

The Housing Production Plan describes how the State will invest its resources for new homes and housing assistance for Illinois families and individuals. The Housing Production Plan is required by the Comprehensive Housing Planning Act and sets funding goals to serve the needs of the identified priority populations: low-income individuals and families, low-income seniors, low-income persons with disabilities, persons facing homelessness or at risk of homelessness, Live Near Work initiatives, and Preservation of existing affordable housing.

The Housing Production Plan is represented in two separate tables to best show the levels of commitment for capital development of both multi-family rental and single family ownership activities.

Each of the multi-family and single family production plans are further detailed in accompanying charts to show targeted activity by income level and program initiative. Chart #1 shows target production percentages by income clearly delineating the commitment to households earning below 30% and 50% of area median income. Chart #2 shows the amount of state resources targeted for Live Near Work and Preservation program initiatives.

MULTI-FAMILY HOUSING PROGRAMS

Multi-Family Capital Development Funding Targets by Priority Population Table

The table below shows each Multi-family housing funding program with Program Year 2009 budgeted funds and a targeted allocation for each priority population. Using a formula based on $135,000 per unit cost for subsidy programs and $85,000 per unit for debt programs, unit counts for each population can be estimated. The targets for each priority population are discussed below.

While increased federal affordable housing resources were allocated to states in HERA legislation authorized by the federal government in July 2008, current housing market constraints may have the impact of reducing the utilization of sources including bond financing and the equity raised through the syndication of tax credits. To account for this impact, estimates for these resources in the housing production plans have been conservatively estimated.

Low-Income Individuals and Family Housing:
Multi-family rental developments designed to serve low-income individuals and families make up the largest category of affordable housing developed under the Comprehensive Housing Plan and are targeted to receive forty-five percent of the total multi-family capital development resources (including subsidies and debt resources). In 2009, approximately 1940 units will be created for low-income individuals and families.

Low-Income Senior Housing:
In Program Year 2009, twenty-five percent of the subsidy and debt resources are targeted to assist low-income seniors, including a $3.5 million set aside of Low Income Housing Tax Credits for Independent Elderly and Supportive Living Facilities. As a result of this funding level, approximately 1125 units will be created for low-income seniors.

Housing for Low-Income People with Disabilities:

Housing for people with disabilities includes developments appropriate for people with physical, developmental, mental, and other disabilities requiring supportive services. Fifteen percent of the multi-family subsidy and debt resources will be targeted to serve this population, including the $2 million set aside of Low Income Housing Tax Credits for projects serving primarily Supportive Housing populations (note: this set aside is the same that is listed below in reference to homeless populations). New incentives were added in 2008 for owners to target ten percent of units in Low Income Housing Tax Credit projects to these populations. In Program Year 2009, approximately 600 units will be created for people with disabilities.

Homeless People and People at-Risk of Homelessness:

Rental housing developments that serve the homeless often include a supportive service plan to meet other needs of homeless individuals and families. These developments require the most capital development and on-going service resources, and thus are many times the most difficult to produce. Furthermore, the use of debt resources to finance these types of projects is often not feasible due to the limited rental income from tenants. In 2009, fifteen percent of capital development subsidy resources for multi-family housing will serve homeless or at-risk populations, including the $2 million set aside of Low Income Housing Tax Credits for projects serving primarily Supportive Housing populations (note: this set aside is the same that is listed above in reference to special needs populations) as well as incentives to target ten percent of units in Low Income Housing Tax Credit projects to these populations. This will result in the creation of approximately 340 units for families and people who are homeless or whom are facing homelessness.

Illinois' Comprehensive Housing Plan

Multi-Family Programs - 2009 Housing Production Plan - Capital Development - Funding Targets for Priority Populations

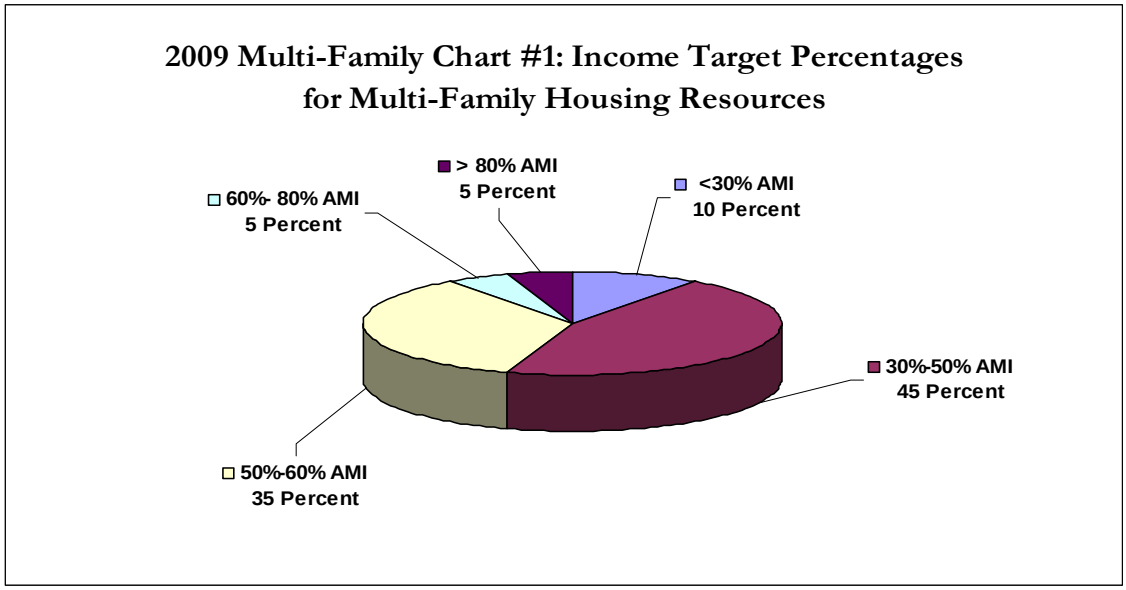
Long Term Goals for Multi-Family Resource Allocations:			Priority Populations			
			Low Income Family Housing -	Elderly (including SLF) -	Special Needs (not including SLF) -	Homeless (not special needs) -
Multi-Family SUBSIDY Programs	**Source**	**Program Year '09 Budgeted Funds**	45%	25%	15%	15%
IHDA Administered						
Low Income Housing Tax Credit*	Federal	***$32,668,586***	14,700,864	8,167,147	4,900,288	4,900,288
	9% Equity raised	$212,347,000	95,556,000	53,087,000	31,852,000	31,852,000
	4% Equity raised	$29,251,000	15,503,000	9,360,000	4,388,000	N/A
IL Affordable Housing Trust Fund	State	$22,500,000	10,125,000	5,625,000	3,375,000	3,375,000
IL State Donation Tax Credit*	State	***$11,838,000***	5,327,100	2,959,500	1,775,700	1,775,700
	Donation Value	$23,676,000	10,654,200	5,919,000	3,551,400	3,551,400
HOME**	Federal	$11,999,000	5,399,550	2,999,750	1,799,850	1,799,850
DCEO Administered Energy Efficiency Program (includes Energy Efficiency Trust Fund and Energy Efficiency Portfolio)	Federal	$3,680,000	1,656,000	920,000	552,000	552,000
IDHS Administered Neighborhood Stabilization Program	Federal	$31,867,800	14,340,510	7,966,950	4,780,170	4,780,170
Multifamily SUBSIDY Funding Subtotal:		$335,320,800	153,234,260	85,877,700	50,298,420	45,910,420
Targeted units assisted @ $135,000 subsidy:		***2,484***	**1,135**	**636**	**373**	**340**
Multi-Family DEBT Programs						
IHDA Administered						
Tax Exempt Bonds	Federal	$100,000,000	53,000,000	32,000,000	15,000,000	N/A
Taxable Debt Programs	Private	$30,000,000	15,900,000	9,600,000	4,500,000	N/A
Multifamily DEBT Funding Subtotal:		$130,000,000	68,900,000	41,600,000	19,500,000	N/A
Targeted units assisted @ $85,000 debt:		***1,529***	**811**	**489**	**229**	**N/A**
Total Multifamily Funding:		$465,320,800	222,134,260	127,477,700	69,798,420	45,910,420

**** Calculations used equity raised, not actual tax credits***

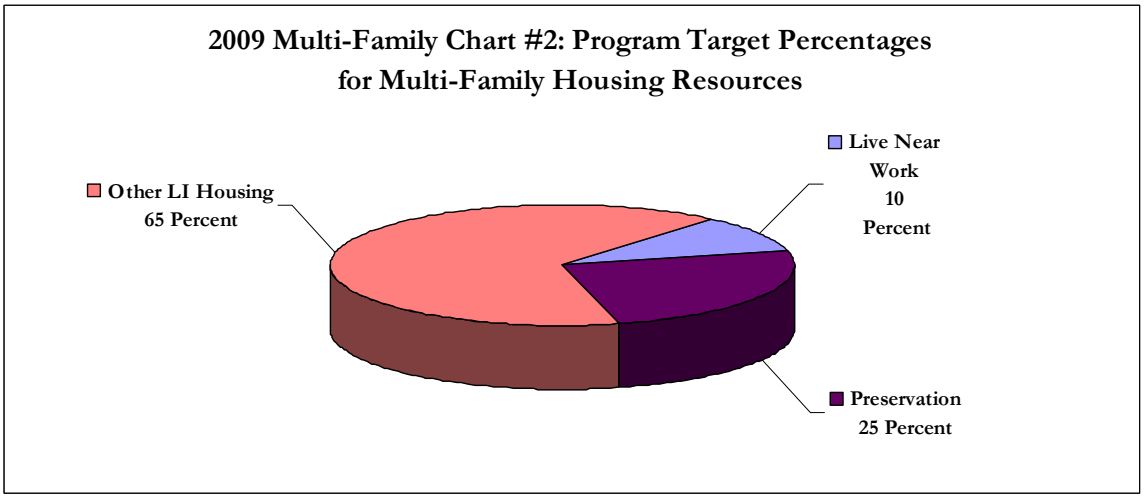
***** 2009 appropriation is not yet finalized. Estimates based on continuation of 2008 funding levels***

Multi-Family Program Year 2009: Targeting Resources to Income and Program Priorities

The Comprehensive Housing Plan directs capital development resources to benefit the priority populations at targeted income levels. Assisting low and very low-income households is the State's first priority. Chart #1 shows that over half (fifty-five percent) of the resources for multi-family housing are targeted for households earning fifty percent or less than their area's median income.



The Comprehensive Housing Plan also seeks to direct capital development resources to further the program priorities of Preservation and Live Near Work Initiatives. Chart #2 shows the percentages of multi-family resources that will be used to support these priorities. Resources allocated to Preservation and Live Near Work will also target low income housing.



Live Near Work:

An important component of the Housing Plan is the targeting of strategies and resources to support affordable housing in communities that are convenient to jobs. In 2009, ten percent of the multi-family subsidy-only resources will be targeted to support this goal resulting in approximately 240 units in communities near jobs.

Preservation:
Efforts to retain existing housing include refinancing and new financing to preserve affordability requirements and improve physical condition in housing developments with low-income family or senior residents. Twenty-five percent of the total multi-family resources, including subsidy and debt resources, are targeted to support preservation activities, including a $2 million set aside of Low Income Housing Tax Credits. As a result, in 2009, approximately 1000 units will be preserved for low-income families and seniors.

SINGLE FAMILY HOUSING PROGRAMS

Single Family Capital Development Funding Targets for Priority Populations Table

The table below shows each Single family affordable housing funding program with Program Year 2009 budgeted funds and a targeted allocation for each priority population. Using a formula based on $35,000 per unit cost for subsidy programs and $95,000 per unit for debt programs, unit counts for each priority population can be estimated. The targets for each priority population are discussed below.

Low-Income Individuals and Family Housing:
Single family development programs provide both home repair to improve the quality of the housing stock, as well as home mortgage, down payment, and closing cost assistance programs to enable households at various incomes to buy homes. Fifty percent of the available capital development resources (subsidy and debt resources) for Single family home rehabilitation and down payment assistance are targeted to benefit low-income individuals and families. In Program Year 2009, approximately 2,820 low income individuals and families will receive housing assistance through single family programs, including approximately 1,540 families who will buy their first homes with an IHDA mortgage or tax credit assistance.

Low-Income Senior Housing:
Single family programs for seniors generally include programs for home modifications and services that enable residents to remain stable in their home environments. Twenty five percent of the single family subsidy program resources will be targeted to support low-income senior housing resulting in approximately 665 seniors who will receive assistance.

Housing for People with Disabilities:
Single family development programs for people with disabilities primarily provide home improvements to help residents to remain in their homes. In addition, specialized home mortgage, down payment, and closing cost assistance programs are available to enable people with disabilities at various incomes to buy homes. Twenty-five percent of the single family subsidy resources and debt resources for new home purchases are targeted for these purposes. In 2009, approximately 850 people with disabilities and their families will receive this assistance.

Homeless People and People at-Risk of Homelessness:
Single family programs are usually not appropriate for people who are homeless and those at risk of homelessness. As homeless families and individuals stabilize their housing situations, over time, they will become eligible for the single family programs for low-income households.

Illinois' Comprehensive Housing Plan

Single Family Programs - 2009 Housing Production Plan - Capital Development - Funding Targets for Priority Populations

			Priority Populations		
Long Term Goals For Single Family Resource Allocations:			**Low Income Family Housing -**	**Elderly -**	**Special Needs -**
Single Family REHAB and DNPMT Programs	**Source**	**Program Year '09 Budgeted Funds**	50%	25%	25%
IHDA Administered					
IL Affordable Housing Trust Fund	State	$5,750,000	2,875,000	1,437,500	1,437,500
Home Modification Program (Trust Fund)	State	$2,000,000	0	1,000,000	1,000,000
IL State Donation Tax Credit*	State	***$1,316,000***	658,000	329,000	329,000
	Donation Value	$2,632,000	1,316,000	658,000	658,000
HOME (Including ADDI)**	Federal	$9,818,000	4,909,000	2,454,500	2,454,500
DCEO Administered					
CDAP **	Federal	$4,350,000	2,175,000	1,087,500	1,087,500
CDAP (IHDA Housing Trust Fund)	State	$750,000	375,000	187,500	187,500
Energy Efficiency Program	Federal	$920,000	460,000	230,000	230,000
CDAP M.A.R.S.	Federal	$750,000	0	0	750,000
IDHS Administered					
Asset$Illinois ***(carry over from previous years)***	Federal/State	$299,000	274,000	0	25,000
Neighborhood Stabilization Program	Federal	$21,245,200	10,622,600	5,311,300	5,311,300
IHFS Administered					
Home Weatherization	Federal	$40,000,000	20,000,000	10,000,000	10,000,000
Energy Conservation and Home Repair Program (from IDHFS Weatherization allotment)	State	$1,171,503	585,752	292,876	292,876
Energy Conservation and Home Repair Program (from IHDA Housing Trust Fund allotment)	State	$1,000,000	500,000	250,000	250,000
IDPH Administered					
Residential Lead Based Paint Hazard Control	Federal	$1,714,286	857,143	428,572	428,572
IDVA Administered					
Adaptive Housing Program For Veterans ***(projected to be funded from FY 2009 allocation from the Affordable Housing Trust Fund)***	State	$165,000	0	0	165,000
Single Family REHAB and DNPMT Funding Subtotal:		$92,564,989	44,949,495	23,337,747	24,277,747
Targeted units assisted @ $35,000 subsidy:		***2,645***	***1,284***	***667***	***694***

Illinois' Comprehensive Housing Plan

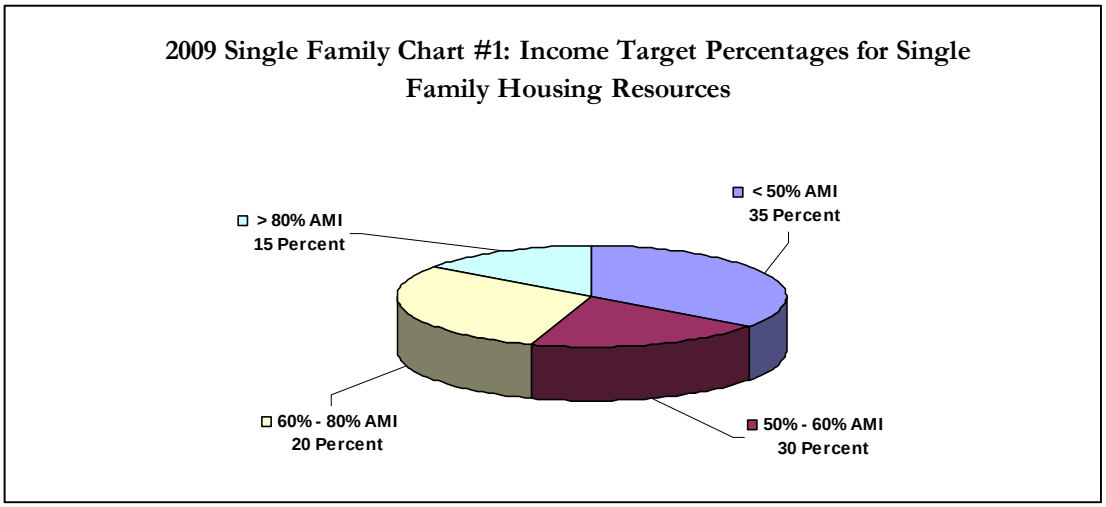
Single Family Programs (CONTINUED) - 2009 Housing Production Plan - Capital Development - Funding Targets for Priority Populations

			Priority Populations		
Long Term Goals For Single Family Resource Allocations (CONTINUED):			**Low Income Family Housing -**	**Elderly -**	**Special Needs -**
Single Family HOME MORTGAGE Programs	**Source**	**Program Year '09 Budgeted Funds**	50%	25%	25%
Tax Exempt Bonds					
I-Loan Homebuyer Mortgage	Federal	$150,000,000	135,000,000	0	15,000,000
I-Loan Tax Credit Certificate	Federal	$12,000,000	11,400,000	0	600,000
Single Family HOME MORTGAGE Funding Subtotals:		$162,000,000	146,400,000	0	15,600,000
Targeted units assisted @ $95,000 debt resources:		***1,705***	***1,541***	***0***	***164***
Total Single Family Funding		$254,564,989	$191,349,495	$23,337,747	$39,877,747

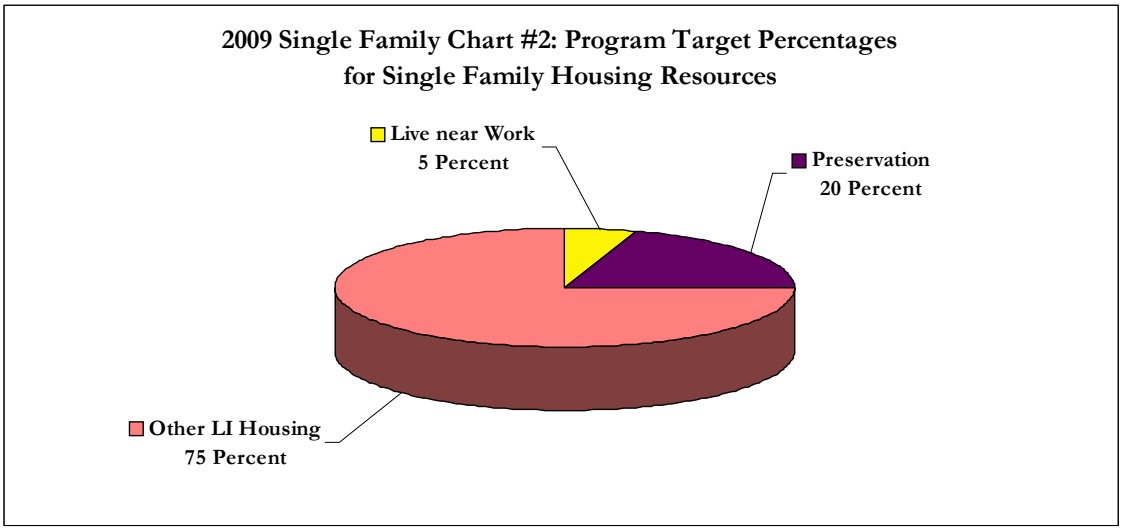
**** Calculations used equity raised, not actual tax credits***

***** 2009 appropriation is not yet finalized. Estimates based on continuation of 2008 funding levels***

Targeting Resources to Income and Program Priorities: Single Family Program Year 2009
The Comprehensive Housing Plan directs capital development resources to benefit the priority populations at targeted income levels in order to achieve new homeownership and rehabilitation of existing homes. Single Family Chart #1 shows that thirty-five percent of housing programs for single family housing are targeted for households earning 50% or less than their area's median income.



The Comprehensive Housing Plan also seeks to direct capital development resources to further the program priorities of Preservation and Live Near Work Initiatives. Single Family Chart #2 shows the percentages of single family resources that will be used to support these priorities.



Live Near Work:
Single family programs provide mortgage financing, down payment, and closing cost assistance to help households afford homeownership. Employer-assisted housing programs are included in this category, and will likely utilize up to 5% of the single family subsidy-only resources equating approximately 130 families that will receive assistance to purchase homes near jobs.

Preservation:
Single family programs help to improve the quality of the current affordable housing stock for low and moderate-income families. An estimated 20% of subsidy-only resources will provide quality improvements to the single family housing stock. In 2009, approximately 525 homes will be preserved.

RESIDENTIAL SERVICES PROGRAMS

In addition to developing and rehabilitating housing, the State of Illinois provides housing-related assistance and services to the priority populations through a variety of state agencies and programs. The following table identifies some of the State's efforts to provide services to the priority populations. The funds identified on this table do not include all service resources and are not tied to the housing production programs listed in the multi- and single- family production plan tables.

Illinois' Comprehensive Housing Plan 2009
2009 Residential Services Programs* - Funding Targets for Priority Populations

Residential Services Programs	Source	Program Year '09 Budgeted Funds	Priority Population Served
DCEO Administered			
Emergency Shelter Grant ***(FY 2009 appropriation is not yet finalized. Estimates based on continuation of FY 2008 funding levels)***	Federal	$2,511,723	Homeless
Section 8 Housing Vouchers (Dollar)	Federal	$816,000	Low Income Families
DCFS Administered			
Norman Housing Advocacy	State/Federal	$750,000	Low Income Families, Homeless
Norman Cash Assistance Program	State/Federal	$3,414,600	Low Income Families, Homeless
Youth Housing Advocacy	Federal	$331,500	Homeless
Youth Cash Assistance	Federal	$283,000	Homeless
Section 8 Family Unification Program Vouchers	Federal	To be determined via competitive federal application	Low Income Families
IDHS Administered**			
Emergency Food & Shelter	Federal/State	$8,776,101	Homeless (54,860 individuals estimated to be assisted)
Homeless Prevention Program ***(partially funded with FY 2009 appropriation from the Illinois Affordable Housing Trust Fund)***	Federal/State	$10,990,000	Low Income Families, Homeless (27,328 individuals estimated to be assisted)
Supportive Housing Program	State	$8,300,848	Homeless (10,700 individuals estimated to be assisted)
Domestic Violence Program	State	$12,500,000	Homeless (58,000 individuals estimated to be assisted)
Assistance to the Homeless Fund	State	$385,182	Homeless
Community Reintegration Program ***(partially funded with FY 2009 appropriation from the Illinois Affordable Housing Trust Fund)***	State	$2,000,000	Special Needs (172 individuals estimated to be assisted)
Homeless Youth Services Program	State	$2,360,500	Homeless (685 individuals are estimated to be assisted)
IDHFS Administered**			
Low Income Home Energy Assistance Program (LIHEAP)	Federal/State	$164,700,000	Low Income Families, Seniors, Special Needs
IDPH Administered			
Housing for Persons with AIDS/HIV ***(FY 2009 appropriation is not yet finalized. Estimates based on continuation of FY 2008 funding levels)***	Federal	$916,000	Special Needs
IHDA Administered			
Rental Housing Support Program	State	$35,000,000	Low Inc., Homeless, Spec. Needs
Residential Services Programs Total:		**$254,035,454**	

*** Residential services programs are not necessarily tied to units assisted via multifamily and single-family production efforts.**

**** IDHS, IHFS, and IDoA provide additional funding for services to low income people with disabilities and seniors living in institutions, in small community settings, and in their homes.**

H. OTHER ACTIONS

The following section includes examples of efforts the State is pursuing to address the following: homelessness, special needs housing, barriers to affordable housing, obstacles to meeting underserved needs, lead-based paint removal, poverty, fair housing, institutional structure, public housing authorities, and monitoring.

1. Homeless and Other Special Need Activities

a. Homeless Activities

The State will pursue specific activities during Program Year 2010 to address emergency shelter and transitional housing needs of homeless individuals and families with children, to prevent low-income individuals and families with children (especially those with incomes below 30 percent of median family income) from becoming homeless, and to help homeless persons (including persons with special needs) make the transition to permanent housing and independent living.

First, the State, through the Illinois Department of Human Services (IDHS), will administer the State-funded Emergency Food and Shelter (EF&S) Program to meet the emergency and transitional housing needs of individuals and families. The $8.9 million available during FY 2009 will serve an estimated 41,476 homeless individuals and family members, and persons at imminent risk of becoming homeless, with food, shelter and supportive services. Under the State-funded, State-administered program, grants are made directly to homeless shelter providers (emergency overnight shelters, transitional shelters, second-stage housing and voucher programs) on a statewide basis.

Second, the State continues to strengthen its continuum of services for homeless persons through assistance in housing location, placement and follow-up services. The State Supportive Housing Program (funded through the Illinois Department of Human Services) serves low-income individuals and families who are formerly homeless or at risk of becoming homeless. Services are delivered by governmental units, community organizations and not-for-profit groups that operate housing programs. Supportive services include alcohol and substance abuse counseling, mental health programs, transportation and other services deemed needed by the residents (including persons with special needs) of single room occupancy facilities (SROs), other affordable rental properties and purchasable single-family dwellings. The supportive services help individuals and families gain and maintain permanent housing and prevent those at risk from becoming homeless. The State will provide local organizations with approximately $8.9 million in program year 2009.

Third, the Homeless Prevention Program administered by the IDHS works to stabilize individuals and families in their existing homes, reduce the amount of time spent in shelters, as well as to secure affordable housing. The program provides rental security deposit assistance, utility assistance, management and supportive services directly related to the prevention of homelessness or repeated episodes of homelessness. This program is being significantly augmented by the Homeless Prevention and Rapid Re-Housing Program. (HPRP), a HUD funded program being administered through Continua of Care by the Department of Commerce and Economic Opportunity which is providing nearly $71 million to Illinois for these local efforts.

In a major effort to build the capacity of local agencies (organizations) to develop and manage permanent supportive housing, the Corporation for Supportive Housing (CSH), supported by a technical assistance grant from IHDA's AHTF, approved by the Board at the December 2008 meeting, is conducting two rounds of training and technical assistance in 2009 and 2010 to participating development teams, through its Supportive Housing Institute. The teams selected are provided with guidance, tools and detailed plans needed to develop and implement supportive housing programs. The Institute includes over 80 hours of highly interactive training and individualized TA from CSH staff and includes guest speakers from the field and IHDA. Participation is limited to 10 teams. Seventy percent of the teams are from communities outside of Cook County, to ensure statewide access to capacity building.

In total, teams from the 2009 round of training, which will be completed in October 2009, are proposing over 320 units of supportive housing at sites in Chicago, Springfield, Palatine, LaSalle County, Rock Island, Rockford, East Saint Louis, Homewood, and Union County Illinois. The next round of Institute trainings will be offered in 2010 to another 10 teams from across the state of Illinois.

In addition to the initiatives described here, the individual program summaries in the "Other Resources" section describe a number of other programs that the State plans to pursue or support through other entities during the 2010 Program Year. The Summary Tables indicate the programs and activities that may be used to assist the homeless (see the middle column of the tables - Priority #4 Homeless and At-Risk Homeless Families and Individuals). The individual program summaries provide more detailed information about the plan for individual programs for the coming year. The detailed information includes such things as expected funding level, categories of residents to be assisted (including subpopulations - homeless disabled individuals and their families at risk of losing their children, persons with AIDS, mentally ill homeless persons, homeless youth, homeless persons in rural areas, victims of domestic violence and their children, and families whose children are at risk of placement in substitute care), and one-year goals of persons to be assisted.

i. Chronic Homelessness

Illinois Continuums of Care will employ several similar strategies for ending chronic homelessness in each of their jurisdictions. Continuums across the state are working diligently to develop and implement a ten-year plan for ending chronic homelessness. Some continuums have more resources, are further along in the process and have begun implementing their ten-year plans. Similarly, Illinois Continuums are at varying stages of implementing a Homeless Management Information System (HMIS) although all are unified in recognizing the importance of such a system, especially to improve the accuracy of their chronic homeless counts.

Besides implementing ten-year plans and HMIS, other similar strategies include the following: developing additional permanent supportive housing, improving outreach to chronically homeless, increasing capacity and enhancing organization, conducting public awareness activities to foster support, and improving transportation services (especially in rural areas). IHDA and other State agencies are eager to assist the Continuums of Care. For instance, in 2008, IHDA used $10,943,345 of its funds (including tax credit equity) to fund 254 permanent housing units for homeless households. The majority of these projects have some form of supportive services with several developments having programs for special populations such as ex-offenders and domestic violence victims, the mentally ill, and veterans. Some of these developments were also successful in securing rental assistance, either through homeless assistance or PHA-administered vouchers.

ii. Homeless Veterans

Per the National Coalition on Homeless Veterans, 30% of the chronically homeless are veterans. Part of the Illinois Department of Veteran Affair's (IDVA) mission is to ensure that Veterans in need can take full advantage of all benefits, programs, and services available to them, especially those disabled physically or otherwise. The IDVA provides outreach to individual Veterans through Veterans Service Officers located across the state to help them obtain Veterans benefits and become aware of programs available to them as individuals. In 2007, IDVA started a program offering permanent supportive housing. In order to reduce Veteran homelessness, IDVA is working in conjunction with IDOC and IDES to identify Veterans while they are incarcerated and provide them preparation for their lives after release. These programs will also help them access VA benefits through IDVA service officers.

b. <u>Other Special Need Activities</u>

Regarding special needs of non-homeless persons, the State will continue to coordinate such activities through the State Agencies Housing Committee to ensure the maximizing of leveraging of resources and making State social services agencies aware of funding opportunities under existing programs. This policy will mean the continuation of participating in informational workshops (as needed) for local services providers. Section II: Housing and Homeless Needs Assessment of the State of Illinois 2010-2014 Consolidated Plan includes descriptions of other special needs categories such as persons with disabilities, frail elderly, migrant farm workers, persons with substance abuse problems, among others. Also, Section III: Housing Market Analysis of the five-year Plan discusses the current

inventory of facilities in the State that serve these special needs population, including a detailed inventory of known migrant farm worker housing.

i. State Advisory Groups

In the chart below is listed the State Advisory Groups that specialize in non-homeless special needs activities, as well as the results from each group:

Group/Lead Agency	Authorization Source	Status
1. Disabilities Services Advisory Committee (DSAC)/Illinois Department of Human Services (IDHS)	PA93-0638	The full DSAC met on September 16 and December 16, 2008 to initiate planning for 2009 activities: 1) to formulate recommendations for the Governor and 2) to provide input into implementation of the Illinois Money Follow the Person Demonstration. Recommendations include $3 million for a cross-disability bridge rental subsidy program for persons with disabilities who are transitioning from institutional care, and $4.85 million for the continued development and expansion of housing options for persons with mental illnesses. In July 2009, DSAC and OASAC co-chairs met with the Governor's new Senior Health Policy Advisor to discuss common goals, expectations, concerns, and problems, as well as issues specific to the population groups.
2. Older Adults Services Advisory Committee (OASAC)/Illinois Department on Aging (IDoA)	PA93-1031	The 2009 Report to the Illinois General Assembly from the Illinois Department of Aging (IDoA) was sent in March 2009. Earlier Reports included recommendations from its Workgroups as a guide for establishing short and long-range priority objectives. During 2008, the OASAC responded to requests from legislators and advocacy groups to develop more specific measures and actions to assess the Act's impact on transforming long-term care. These efforts resulted in the development of six specific measures that will allow state departments, advocates and legislators to examine the progress made towards increasing home and community based services for people age and over 60 in Illinois. Subsequent reports are due each January. In July 2009, OASAC and DSAC co-chairs met with the Governor's new Senior Health Policy Advisor to discuss common goals, expectations, concerns, and problems, as well as issues specific to the population groups. In 2010, the OASAC Executive Committee will engage in facilitated planning process to develop a plan to rebalance long term care and recommend the plan to the state before September 2010.
3. Governor's Statewide Community Safety and Re-Entry Working Group/Illinois Department of Corrections (IDOC) and Illinois Department of Human Services (IDHS)	Administrative Action	The Commission released its report in May 2008, entitled "Inside Out: A Plan to Reduce Recidivism and Improve Public Safety." The report's recommendations on housing include developing new supportive housing units for persons with mental illness, HIV/AIDS or substance abuse issues. A specific recommendation was made to issue a request for proposals with funding from multiple State agencies to fund 100 PSH units for re-entering individuals. The funding would cover capital costs, operating subsidies and services. The report recommends strategies to remove barriers to housing for ex-offenders, such as advocacy for additional housing vouchers. Based on the recommendations of the report, IDOC partnered with CSH as they sponsored 14 planning grants throughout the state. The grantees represented communities along the 10 high impact areas of offender release. The grantees forged relationships indigenous to communities to establish a comprehensive plan for tangible supportive housing units. CSH in collaboration with IDOC will review the most effective proposal and designate one submission for execution. The grantees were also encouraged to input community resources tailored toward the needs of the formerly incarcerated into ReentryIllinois.net. The long term goal is to establish this site as a repository for ex-offender resources.
4. HIV/AIDS Housing Steering Committee/Illinois Department of Public Health (IDPH)	Administrative Action	IDPH has established a housing committee through the members of the HIV CARE Connect Regions to plan for the housing needs of persons living with HIV disease. The Department has funded housing facilities in the State of Illinois to address recommendations of the HIV/AIDS housing plan.
6. Illinois Mental Health Planning & Advisory Council (IMHPAC)/Illinois	Federal-Title XX- Mental Health Block Grant	One of IMHPAC's goals is to increase awareness and provide basic sponsor/developer skill-set training on housing persons with mental illness through Corporation for Supportive Housing's Supportive Housing Institutes. These Institutes aim to result in increased production of permanent housing

Department of Human Services (IDHS)	(OBR Act-1991)	options for persons with mental illness and co-occurring disorders in Illinois.

ii. Illinois Money Follows the Person Demonstration

In May 2007, Illinois was chosen by the federal Centers for Medicare and Medicaid Services to participate in a five-year Money Follows the Person (MFP) Demonstration geared toward driving long term care system rebalancing and assisting approximately 3,500 eligible Medicaid residents living in nursing facilities and other institutional settings to return to community settings. The MFP Demonstration will provide an enhanced Medicaid match rate for qualified services provided to MFP participants for the first year post-transition. Leading the effort is the Department of Healthcare and Family Services, in collaboration with the Department on Aging, three divisions of the Department of Human Services, and the Illinois Housing Development Authority.

The target populations for transition from nursing and other institutional facilities include elderly persons, individuals with physical disabilities,, individuals with developmental disabilities, and individuals with serious mental illness. Illinois' MFP seeks to build upon work accomplished through existing transition programs operated by the Department on Aging and the Department of Human Services' Division of Rehabilitation Services, and as well as establish a transition program for persons with serious mental illness. The the larger goal of the MFP program is to incent participating states to investigate multi-faceted strategies to rebalance its long term care (LTC) system through mechanisms including nursing facility bed conversion and expansion or creation of home and community based waiver and Medicaid State Plan options. Additionally, a Stakeholder working group staffed by grant partner agencies, to inform development of the Operational Protocol.

Over the term of the demonstration, the state will increase housing opportunities for MFP participants through many efforts including the following: 1) Creating or improving housing and services referral networks; 2 developing more affordable housing, possibly through joint funding partnerships between the housing finance agency (IHDA) and the service provider agencies; 3) continuing a state-funded home modification program; and 4) incentivizing set-asides of units for people with disabilities in non-specified or non-specialized affordable housing developments. In state fiscal year 2009, MFP partner agencies provided financial support to the Illinois Housing Development Authority in implementing the Housing Locator, a comprehensive affordable and accessible housing database.

Before Illinois could begin transitions under the MFP Demonstration, the State agency partners participated in an extensive planning process with a high level of consumer and stakeholder input. The process produced an Operational Protocol (OP) that was submitted for intensive review and was approved by Centers for Medicaid and Medicare Services (CMS) on June 30, 2008. The OP provides the design of the MFP Demonstration, detailing processes that will be followed and changes that will be made to further the delivery of community-based long-term care services. The OP, as required by CMS, describes the strategies that will be used to assure, or expand, availability of affordable and accessible housing options that serve as qualified residences for the approximately 3,400 persons who will transition to community-based housing under Illinois' MFP Demonstration. The housing strategy section of Illinois' OP is focused on allowing for policies and practices that support assisting the individual to move into situations that reflect the highest possible levels of personal choice and ownership.

iii. Inter-Agency Initiatives with Support from Affordable Housing Trust Fund

A number of inter-agency initiatives targeted to special needs populations were allocated or directly appropriated SFY 2008 funds from the Affordable Housing Trust Fund (AHTF). These included the following:

- Home Modification Program A statewide pilot program first announced in March 2006, the Home Modification Program was funded initially with $1 million through the State's Affordable Housing Trust Fund. In 2007, funding was increased to $2 million. Qualifying eligible applicant organizations (non-profits or public agencies) apply to administer Home Modification programs locally. Each applicant must have or partner with agencies with capacity in home repair, aging, and disabilities services programs. Program clients must be elderly persons/households or persons with disabilities, with household incomes at 50% or below their area's median income. Individual households are eligible for up to $15,000 in home modification repairs and improvements unless they are located in a subgrantee region that has been been approved for a high-cost waiver allowing awards of up to $25,000 per household. IHDA has worked closely with IDHS and IDoA to involve services provider

agencies in both potential administrative and referral roles for this program. Eight local awards were made in fall 2006, with an additional 12 awards in fall 2007.

The 2008 Notice of Funding Availability (NOFA), in which $2 million in funding through the Illinois Affordable Housing Trust Fund was offered, included emphasis on coordination between Home Modification applicant agencies and agencies doing work to transition persons from institutional care to community-based services and housing. Fourteen (14) awards were announced in December 2008.

IHDA made the 2009 NOFA and application forms/instructions available on its website on June 1, 2009, with $2 million in funding through the Illinois Affordable Housing Trust Fund and a continued emphasis on local partnerships to facilitate prevention of institutionalization and reintegration of persons in institutional care. IHDA conducted a webinar to review the NOFA and application requirements and procedures and had a July 7, 2009 application deadline. Funding decisions are anticipated in Fall 2009. IHDA intends to offer another funding round in 2010.

- Veterans Assistance Through funds previously allocated for supportive housing development and related services for homeless veterans, a 26-unit transitional housing program called Eagles Nest is underway in East St. Louis. Such projects further the major focus of the State to better leverage federal resources available exclusively to veterans.

  The IDVA received a $223,000 appropriation from the AHTF for its Veteran's Specially Adapted Housing Grant Program in FY2007 and FY2008 and expects to receive $165,000 in FY2009. Financial assistance is provided for service-connected veterans with disabilities for the purpose of acquiring and remodeling suitable dwelling units with special fixtures or moveable facilities necessitated by the veteran's permanent and service-connected disabilities. This grant is a supplement to the USDVA grant.

  Also, the Illinois Department of Corrections (IDoC) is in the process of creating programs to identify Veterans while they are still incarcerated in order to reduce Veteran homelessness. The program will also help them prepare for their lives after release by assisting them to access VA benefits through IDVA service officers, workforce training and job placement programs offered by the Illinois Department of Employment Security, and other programs to be identified in the future.

c. Homeless Prevention: Discharge Coordination Policy

Individual and inter-agency efforts on discharge policies have already been underway at many agencies, and continue in conjunction with the February 9, 2006 enactment of 24 CFR part 91.325, as reflects the requirement for all McKinney-Vento Homeless Assistance Act grantees. "A certification that the state has established a policy for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care, or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons."

As the State of Illinois, through its Department of Commerce and Economic Opportunity (DCEO), is a grantee under HUD's Emergency Shelter (ESG) Grants Program, here is the State's response:

- Under the ESG Program, DCEO received responses from 21 separate homeless services/shelter agencies, all of which had submitted copies of such polices, or were developing coordinated discharge polices along with other agencies participating in their local Continuum of Care systems. A sampling of cities/areas represented (all outside of Cook County) is as follows: Springfield, Rockford, Peoria, Champaign, Quincy, Carbondale, McHenry County, Kane County, Freeport, Harrisburg, Metropolis, Danville, Olney, Highland, Princeton, Greenup, and Anna.

- The Illinois Department of Public Health (IDPH) operates under some eight separate State administrative rules that govern different types of hospitals, nursing homes, and assisted living facilities that it licenses or otherwise regulates. These regulations cover the following; hospitals; assisted living facilities; skilled

nursing and intermediate; sheltered care; veterans' homes; intermediate care for developmentally disabled; community living facilities; and skilled nursing for under age 22. All eight administrative rules include discharge policies.

- The Illinois Department of Healthcare and Family Services (IDHFS) reimburses Medicaid-certified nursing homes and supportive living facilities ("assisting living" Home and Community based services waiver option), and complies with federal regulations for these, which require such facilities to develop a post-discharge plan of care that is developed with resident and family involvement to assist a resident to adjust to a new living environment.

- The Illinois Department of Corrections (IDOC) has implemented Veterans services in institutional reentry programming. Veterans' needs are identified while incarcerated, and the application process begins at a minimum of 6 months prior to release. The program will help offenders prepare for their lives after release by assisting them to access VA benefits through IDVA service officers, workforce training and job placement programs offered by the Illinois Department of Employment Security, and other programs to be identified in the future.

- IDOC will identify offenders who have been or are at risk of being homeless at the Reception and Classification Centers. Once the status of housing is established at Reception and Classification, this will allow counselors to develop a more comprehensive discharge plan throughout the entire incarceration period. This will result in a more effective adequate attempt to locate suitable housing upon release.

  IDOC has incorporated the use of RentryIllinois.net, Illinoishousingsesearch.org and Illinoisworkforcenet.org with institutional counselors and parole agents. These websites were created by agencies and collaborative organizations that are sensitive to the barriers of housing experienced by the formerly incarcerated. These websites are statewide listings of resources tailored to the needs of the 10 high impact areas outlined in "Inside/Out the Governor's Response to Reentry."

- The Governor's Statewide Community Safety and Re-Entry Working Group released its report in May 2008, entitled "Inside Out: A Plan to Reduce Recidivism and Improve Public Safety." Based on the report recommendations, the Working Group's Housing Committee, which continues to meet regularly to facilitate collaborations to increase housing options for ex-offenders, has provided 14 planning grants to Ten High-Impact Communities that have worked locally to develop community profiles with recommendations to increase housing options for ex-offenders. On September 30, 2009, the Collaborative on Reentry will host a housing conference with break-out sessions on Public Housing and HUD Restrictions, Housing Standards for Recovery Homes / Oxford Homes, New Sources of Partnerships and Funding, and Public Awareness and Messaging.

- Regarding its ongoing activities to implement a more comprehensive statewide policy, the Illinois Housing Development Authority has referred this major task to a Supportive Housing Working Group of the Illinois Housing Task Force to examine such policies in 2007 and 2008. Additionally, an Interagency Subcommittee of the Illinois Housing Task Force convenes quarterly. The purpose of this subcommittee is to allow State agencies that provide housing development dollars as well as services funding the opportunity to work together to better service the priority populations of the Annual Comprehensive Housing Plan. This committee includes but is not limited to the above agencies, as well as the Illinois Departments of Human Services (Community, Residential, Supervised, Supported, Homeless, and other facilities), Children and Family Services (foster children, subsidized guardianship, emancipated youth), and Corrections (persons released from State and local correctional facilities).

2. Efforts to Foster and Maintain Decent Housing

This section highlights examples of the State's efforts to promote the development of new housing as well as preserve the State existing affordable housing stock. The "Mark-To-Market" program addresses the need to prevent the reduction of the State's project-based Section 8 and FHA-insured portfolio; the new Preservation Compact is a multiple-agency effort to preserve affordable housing that is in danger of switching to market rate in Cook County;

USDA-RD's Section 515 Rural Rental Housing Program is the main source of funding for new construction by that agency; and Chicago Rehab Network is developing tools and workshops on preservation.

a. HUD Section 8 Contract Expirations and Renewals and Mark to Market Authorization

"Mark-To-Market", formerly known as Multifamily Portfolio Re-Engineering Demonstration, was authorized in the FY 1998 HUD/VA appropriations bill (via Title V, the Multi-Family Assisted Housing Reform and Affordability Act of 1997). "Mark-to-Market, or M2M," refers to the process of reducing above market contract rents down to true market levels on FHA-insured properties that also received Section 8 project-based assistance. In this process, contract rents that are higher than area market rents are reduced to market rates, that is, "Mark-to-Market," and the mortgages on affected properties are restructured to accommodate the new lower rents, if necessary. "M2M" is intended to address the problem of expiring Section 8 project-based assistance in FHA-insured properties (such as Section 8 new Construction, Moderate Rehabilitation, Substantial Rehabilitation, Section 236, section 221-d, etc.). There are an estimated 800,000 units nationally in this inventory, typically built in the 1970's and early 1980's and financed with low interest rates but high mortgage amounts. Over the years, the contract rents for the Section 8 subsidies in many of these properties have risen above the true (private) market rents for comparable units.

Congress has estimated that the cost of renewing the expiring project-based Section 8 contracts at current market rates will increase from $1.2 billion to $7.3 billion annually in the year 2006. The U.S. Congress needed to enact legislation that restructured the rents in those properties to ensure that renewing all expiring project-based contracts would be financially feasible. Without renewal of the assistance for these properties, the affordable housing inventory represented by these properties would be lost, a significant number of tenants could be displaced, and a number of properties could default on their high mortgages. The result would have been in a large payout from the FHA Insurance Fund.

There are at least three roles that qualifying State or local housing and community development agencies can play in the "Mark-to-Market" process. They are as follows: a Participating Administrative Entity (PAE); a housing finance agency that provides the mortgage financing for a restructured property; and/or a contract administrator that manages the Section 8 contracts.

IHDA was approved as a Participating Administrative Entity (PAE) under HUD's Multifamily Assisted Housing Restructuring Program (as was the City of Chicago's Department of Housing). Other PAEs having received OMHAR assignments in Illinois include Credit Vest, Heskin Signet, ONTRA, RER Inc., and the Segal Group. Future approval of PAEs will be administered by HUD's Office of Affordable Housing Preservation (OAHP). The restructuring includes rolling back Section 8 contract rents for those developments where the rents are in excess of market rents. The process first requires the property owner of the expiring Section 8 contract to file notice with HUD to either renew the Section 8 contract at market rents and not restructure the debt, renew the Section 8 contract at market rents and restructure the debt, or opt out and provide tenant-based assistance to all eligible tenants.

After an owner files such notice with HUD, it is strictly HUD's determination of which properties get referred or assigned to the appropriate PAE, i.e., Chicago Department of Housing for City projects (312/747-6734) and IHDA for all non-Chicago projects (312/836-5303). These referrals or assignments from HUD are to include an independent evaluation of the local market and the particular property. On properties assigned to IHDA, IHDA, through its subcontractor, Heskin Signet, will carry out independent evaluations of market rents for such projects after receipt of HUD's assignment. If rents are above market, IHDA, through its subcontractor, Heskin Signet, will restructure the loan to verify if the new reduced rents (market rents) can support the existing debt. If it does, a new section 8 contract would be issued by HUD at the reduced rents. The second option would be restructurings involving new financing, whereby the nature of the original financing does not allow partial payment of the debt and an entirely new loan structure is needed. This would involve a pre-payment (payoff of the first mortgage lender) followed by a new loan structure. This new loan structure would include some soft debt held by HUD. The third option is for properties which are located in areas that can clearly go market rate, and desire to "voucher out" or "opt out" of the program after their Section 8 contract expires. HUD in these instances issues housing (tenant-based) vouchers to all income-eligible tenant households.

b. Federally Assisted Housing Preservation Act

The Act's purpose is to preserve affordable housing to low and moderate income individuals or families and requires owners of "covered" assisted housing developments to provide notice to tenants of the assisted housing, at least 12 months in advance, in the event that the owner wishes to sell or otherwise dispose of the assisted housing, complete prepayment, or complete a termination, and gives the rental housing tenants the right to form a tenant association to purchase the property, or enter into an agreement with not-for-profit corporations to represent them in such a purchase. The Act directs the Housing Development Authority to adopt rules concerning the content, format, delivery and publications of such notices. The final rules were adopted and published August 1, 2005. They are posted on www.ihda.gov on the Forms and Downloads page, under IHDA Financials, Rules and Public Disclosures. It is anticipated that the implementation of this law will assist in identifying potential financing opportunities to preserve affordable rental housing, which is one of the State Housing Plan's six priorities.

c. Preservation Compact

A cooperative effort led by the Urban Land Institute and supported by the John D. and Catherine T. MacArthur Foundation, the Preservation Compact, launched in 2007, brings together leaders from the public, private, and nonprofit sectors to reverse the downward trend in Cook County's affordable rental housing supply. The Preservation Compact launched a Rental Housing Action Plan designed to preserve and improve 75,000 existing affordable rental homes by the year 2020 that might otherwise be lost to condominium conversion, demolition or rising costs. The Rental Housing Action Plan establishes six keystone initiatives: 1) A Preservation Fund to increase capital flow to properties at risk of being lost from the affordable rental market; 2) An Interagency Council composed of governmental partners key to preservation, to improve coordination and information flow to preserve at-risk properties; 3) A Rental Housing Data Clearinghouse and early warning system for buildings facing expiring subsidies or otherwise at risk of leaving the affordable rental market; 4) An Energy Savers Program to cut operating costs for owners of affordable rental properties; 5) A Chicago-area Rental Housing Alliance to help tenants seek new ownership in at-risk buildings; and 6) Lowered property taxes on multifamily rental buildings to bring them in line with those on single-family homes and reduce the burden on both owners and tenants.

d. USDA-Rural Development's Section 515 Rural Rental Housing Program

The Section 515 Rural Rental Housing Program continues to be USDA-Rural Development's main source of funding for new rental housing production. In the last few years USDA has chosen to select such projects through a national Notice of Funding Availability (NOFA). This highly competitive program requests that units be developed in colonias, tribal lands, EZ/EC or REAP communities, or in places identified by the State as a high need community for multifamily housing. High needs communities for the State of Illinois are identified through U.S. Census data, based on:

- Incidence of poverty measured by households below 30% of the rural median
- Existence of substandard housing units
- Lack of affordability (households below 30% of rural median paying more than 30% of income in rent/utilities

The list of high need communities for Section 515 New Construction Applications in the State of Illinois for Fiscal Year 2010 follows. Places on this list are considered equal, with no regard to their order on the list. Inclusion on this list does not indicate that a demand for Section 515 housing has been established. Also, projects located in the areas listed are not exempt from any program requirements (Federal or State) that require determination of need in the form of a market study.

Applications for Section 515 new construction loans will be accepted for the following places only:

Community	*County*
Amboy	Lee
Anna	Union

Community	*County*
Henry	Marshall
Herrin	Williamson

Community	*County*
Newton	Jasper
Oglesby	LaSalle

Beardstown	Cass
Benld	Macoupin
Benton	Franklin
Byron	Ogle
Cairo	Alexander
Cambria	Williamson
Canton	Fulton
Carbondale	Jackson
Carrier Mills	Saline
Chatsworth	Livingston
Chillicothe	Peoria
Chrisman	Edgar
Christopher	Franklin
Clinton	DeWitt
De Pue	Bureau
De Soto	Jackson
Dixon	Lee
Dongola	Union
Du Quoin	Perry
Effingham	Effingham
Eldorado	Saline
Elkville	Jackson
Energy	Williamson
Flora	Clay
Galena	Jo Daviess
Gardner	Grundy
Genoa	DeKalb
Golconda	Pope
Grand Tower	Jackson
Grayville	Edwards/ White
Greenville	Bond
Hardin	Calhoun
Harvard	McHenry

Highland	Madison
Hillsboro	Montgomery
Hoopeston	Vermilion
Hopedale	Tazewell
Hurst	Williamson
Jacksonville	Morgan
Jerseyville	Jersey
Johnston City	Williamson
Jonesboro	Union
Kansas	Edgar
LaSalle	LaSalle
Lincoln	Logan
Louisville	Clay
Macomb	McDonough
Marengo	McHenry
Marine	Madison
Marion	Williamson
Marissa	St. Clair
Marseilles	LaSalle
Marshall	Clark
Mason City	Mason
Matherville	Mercer
Mattoon	Coles
McLeansboro	Hamilton
Mendota	LaSalle
Momence	Kankakee
Monmouth	Warren
Mound City	Pulaski
Mounds	Pulaski
Mount Carmel	Wabash
Mount Morris	Ogle
Mount Vernon	Jefferson
Murphysboro	Jackson

Olney	Richland
Oregon	Ogle
Pana	Christian
Paris	Edgar
Petersburg	Menard
Plano	Kendall
Pontiac	Livingston
Princeton	Bureau
Princeville	Peoria
Rankin	Vermilion
Robinson	Crawford
Rochelle	Ogle
Rock Falls	Whiteside
Royalton	Franklin
Sandwich	DeKalb
Sesser	Franklin
Shabbona	DeKalb
Shawneetown	Gallatin
Sterling	Whiteside
Streator	LaSalle/ Livingston
Vandalia	Fayette
Vermont	Fulton
Vienna	Johnson
Wamac	Clinton/Marion/ Washington
Waterloo	Monroe
Waterman	DeKalb
Watseka	Iroquois
West Frankfort	Franklin
Wilmington	Will
Zeigler	Franklin

The following places are eligible to compete for the EZ/EC set aside in the Section 515 Rural Rental Housing Program:

Community	*County*
Mounds	Pulaski
Mounds City	Pulaski
Vienna	Johnson

The following communities listed are recognized by USDA-Rural Development as "high need communities" and are eligible for 20 points under the Agency's Section 515 loan scoring criteria. Inclusion on this list does not indicate that a demand for Section 515 housing has been established. Also, projects located in the areas listed are not exempt from any program requirements (Federal or State) that require determination of need in the form of a market study.

Community	*County*	*Community*	*County*
Anna	Union	LaSalle	LaSalle
Byron	Ogle	Lincoln	Logan
Canton	Fulton	Macomb	McDonough
Carbondale	Jackson	Marengo	McHenry
Chillicothe	Peoria	Marine	Madison
Dixon	Lee	Marion	Williamson
Effingham	Effingham	Mattoon	Coles
Fairfield	Wayne	Mcleansboro	Hamilton
Freeport	Stephenson	Murphysboro	Jackson

Gardner	Grundy	Olney	Richland
Genoa	DeKalb	Paris	Edgar
Grayville	Edwards/White	Sandwich	DeKalb
Harvard	McHenry	Shawneetown	Gallatin
Herrin	Williamson	Sterling	Whiteside
Highland	Madison	Streator	LaSalle/Livingston
Jacksonville	Morgan	Waterman	DeKalb
Jerseyville	Jersey		

3. Elimination/Removal of Barriers to Affordable Housing

- The Illinois Housing Development Authority (IHDA) will continue to prepare the Housing Affordability Impact Notes for all requested state legislation, as they are requested by State legislators. The Housing Affordability Impact Note states: "Every bill, except those making a direct appropriation, the purpose or effect of which is to directly increase or decrease the cost of constructing, purchasing, owning, or selling a single family residence shall have prepared for it, before second reading in the house of introduction, a brief explanatory statement or note that shall include a reliable estimate of the anticipated impact."

- To assist in implementing the Local Planning Technical Assistance (LPTA) Act, IHDA continues to work with the Housing Task Force-Intergovernmental Subcommittee and other State agencies, as needed, to research potential local comprehensive planning funding through an inter agency effort. Listed as new action item for 2009 in the State's Technical Plan (part of the Annual Comprehensive Housing Plan), working "to fund and administer the Local Planning and Technical Assistance Act" is a focus that has been proposed for action by the Governor's Office and Illinois General Assembly. Appropriate State agencies will also explore sources of funding the implementation of the LPTA. In particular, it was proposed that IHDA, IDOT, DCEO, and IDNR be requested to review the financial feasibility of contributing existing, available, and eligible funds from existing sources to a pool which could be used to annually fund local comprehensive planning efforts.

- IHDA began implementation of the (Illinois) Affordable Housing Planning Appeal Act (AHPAA) in 2004, and determined in August of 2004 that 49 municipalities (all located in the 6-county Chicago metropolitan area) were non-exempt, which meant under this new State law each of these local governments was to adopt and implement an affordable housing plan. To facilitate assisting these communities, IHDA by itself and with other municipal and non-profit organizations provided ongoing technical assistance in the form of workshops, local presentations, and related policy issuances to further assist municipalities in their local efforts. Besides the introductory workshop held by IHDA in August of 2004, IHDA has participated in subsequent, detailed, technical assistance follow-up workshops which were hosted jointly by the Metropolitan Mayors Caucus, MPC, and BPI on September 22, September 27, and October 4 of 2004. IHDA staff has and continues to provide technical assistance to local officials and administrators on an ongoing basis.

  Local affordable plans were to be adopted by April, 2005, with copies sent to IHDA within 60 days of adoption. To date, IHDA has received 36 of the local plans. IHDA has maintained summary information on amendments to the AHPAA (most recently signed into law by the Governor (Public Act 94-303) on July 21, 2005). On October 1 of each year, IHDA has published an AHPAA annual report listing the progress each of the 49 non-exempt communities had made towards fulfilling the requirements of the law (i.e. which communities had submitted affordable housing plans as well as project tracking). This publication will continue on October 1, 2009.

  Beginning January 1, 2009, a State Housing Appeals Board was authorized to begin to hear developer appeals as described in the Act. In January of 2008, IHDA began efforts to form the State Housing Appeals Board (SHAB). A mass mailing was sent to interested parties, IHDA's Board of Directors, the Office of Housing Coordination Services Advisory Commission, advocacy groups (both for and against the

AHPAA), local administrators and regional planners requesting input for the SHAB membership. The make-up of the SHAB is prescribed by the AHPAA with the following positions:

1) A retired Judge (from circuit court or appellate court – to serve as chair of SHAB);
2) A zoning board of appeals member (from a non-exempt community);
3) A planning board member (from a non-exempt community);
4) A mayor or municipal council or board member (from a non-exempt community);
5) a county board member;
6) an affordable housing developer; and
7) an affordable housing advocate.

It has been IHDA's intention to assemble nominations for each position and submit a complete package of nominations to the Governor's Office for consideration. After the initial outreach, IHDA received nominations for only five of the seven positions. Additional outreach has been performed with additional mass mailings in February and May. The nominations that were received were submitted to the Governors Office in 2008 for appointment, to date at least two of the positions have had members officially appointed to them. IHDA is still seeking nominations for all State Housing Appeals Board positions, in particular for the final two positions – which are for the Retired Judge/Chair Person and the Zoning Board of Appeals Member from a Non-Exempt Community. To date, no appeals have been submitted for the State Housing Appeals Board's review in conjunction with the AHPAA.

- *Rental Housing Support Program* –
  Signed into law by then Governor Rod Blagojevich in July 2005, the Rental Housing Support Program will help nearly 4,000 Illinois families afford safe and decent homes. This program will fund rent subsidies to landlords throughout the state to make rental units affordable to households who earn less than 30% of the area median income. Half of the funding will be dedicated to households who are at 15% of the area median income and below. Funding for the Rental Housing Support Program is provided from a $10 fee from real estate document recordings that are expected to generate $22 million annually, although revenues have declined with the slow economy. Illinois now has the largest State-sponsored rental assistance program in the country.

  IHDA manages the program through awards to Local Administering Agencies (LAAs), which can be local housing authorities, municipalities, or non-profit agencies. In FY2008, 14 agencies were awarded contracts covering approximately one third of the state. In FY2009, an additional 10 contracts were award, increasing the Program's coverage to roughly two thirds of the state. A third and final RFP round will occur in FY2010 to award more contracts to agencies, increasing the service area of the program. Tenants will pay a flat rent of approximately 30% of their income and the local administering agency will pay the balance of the rent negotiated with the landlord. Outreach efforts will be targeted to households who have a member with a Special Need in an effort to increase the likelihood of providing affordable housing for those households. The enacting legislation also requires that a minimum of 10% of the program's funds finance newly available housing units.

  Workshops around the state will again be held to allow potential LAAs, as well as other interested community members, to learn more about the program and ask questions about its implementation. The third round RFP process began for potential LAAs in July 2009, with an application due date in December 2009. Contracts with the initial group of LAAs began in July 2008, contracts with the second round of LAAs are expected to start in fall 2009. The portion of the program for Long Term Operating Support (LTOS) had an initial RFP round with five developments receiving awards. During the second RFP round four additional developments were awarded. This resource of rental assistance funding is directly addressing the barrier to affordability for very and extremely low-income households and other priority populations in the Consolidated Plan.

- Illinois Department of Corrections (IDOC) has worked with Spanish Coalition for Housing in Chicago and Central Illinois Debt Management and Credit in Peoria, both HUD certified housing counseling agencies statewide that provide seminars related to financial literacy, tenant landlord relationships and credit repair. The goal is to establish self sufficient use of trust fund accounts resulting in affordable stable housing for ex-offenders.

- The State, through IHDA, completed HUD Questionnaire on Removal of Regulatory Barriers (HUD Form 27300) for use by HUD program applicants whose proposed projects were located in non-entitlement areas (i.e., for the HUD "Super-NOFA"). It is a 15-question survey on State laws and regulations that are either causing or helping to alleviate barriers to affordable housing development. IHDA has used this form regularly, and updates it yearly. The Questionnaire is used as a review and scoring factor under many of HUD's programs.

- Both IHDA and the Department of Commerce and Economic Opportunity (DCEO) also plan to work as needed with localities to further the use of tax increment financing (TIF) to facilitate the development of affordable housing. Through TIF, a local government formally establishes a tax increment financing district to help redevelop an area. Tax increment financing permits a local government to capture the property tax growth (the "tax increment") resulting from a planned redevelopment or development to provide funding support for the implementation of the project. To date, tax increment financing in Illinois has been used primarily for commercial and industrial development and redevelopment, although 57 of TIFs in Illinois work with housing. IHDA and DCEO will assist interested localities to use this tax-related financing mechanism to further the development of affordable housing.

  Through a unique financing arrangement, IHDA has worked with PHAs around the State under its PHA Capital Fund Pooled Bond Financing Program. Under it, a PHA which owns and operates public housing and annually receives Capital Fund Grant monies from HUD can accelerate access to such funds by borrowing up to one-third of its annual grant amount (for up to 10- or 20-year time period) through bond financing, using the anticipated grant funding as collateral and IHDA as the bond issuer.

  HUD's first approval of this pooled bond financing was received in April, 2005, and IHDA issued $25.29 million of bonds, which closed in May 2005 for five participating PHAs (Cook, Joliet, Rock Island, Quincy and Lee Counties), to assist in the rehabilitation of a total of 1038 elderly and family units. IHDA is prepared to commence a second round if there is ample PHA interest.

- Illinois has launched a statewide Housing Locator that allows people to search and list rental properties for free. ILHousingSearch.org will help to will help assure Affordability and Choice by promoting equal access, locating housing options in the least restrictive environments, preventing homelessness, and coordinating housing and services for all of the State's underserved populations.. Funding for ILHousingSearch.org is being provided by the Illinois Housing Development Authority (IHDA), Illinois Department of Healthcare and Family Services (IDHFS), Illinois Department of Human Services (IDHS) and Illinois Department on Aging (IDoA) (all partners for implementation of Illinois' Money Follows the Person Demonstration). IHDA agreed to act as the Housing Locator Project Liaison on behalf of these agencies. The State contracted with the not-for-profit SocialServe.com to create and maintain the Locator.

  ILHousingSearch.org is an interactive web portal designed to allow users to search the most current listings by a wide range of criteria including: rent range, accessibility features, location, bedrooms, screening criteria, acceptance of vouchers, school district, allowance of pets, deposits and fees, and proximity to transit. The Housing Locator is supported by a call center with a toll-free number to assist users, and support property owners or managers with registration and property listing in order to maintain the most current listings possible.

  Landlords are permitted to post properties for free on ILHousingSearch.org, and are encouraged to include photos, maps and details about the property. Landlords are also encouraged to report when available properties have been rented in an effort to keep the listings current. Tenants searching for rental opportunities are permitted varying searches for a variety of property types and as well as amenities such as a rent affordability calculator and links to local housing-related resources.

  In addition to comprehensive and current apartment listings, ILHousingSearch.org supports several goals of the Annual Comprehensive Plan as it; eases transition of individuals from institutions to the community through identification of viable housing options in their areas; facilitates identification of units with specific accessibility features, and fills accessible units with people who need them; offers a one-stop site to

search for open units in the event of displacement due to disaster; and reduces vacancies and help achieve full occupancy. Under Illinois' Money Follows the Person (MFP) Demonstration approximately 3,400 people are to transition from institutional care to community-based services and housing over the next five years. ILHousingSearch.org will help with identification of the most independent and integrated settings possible, and with locating housing that is both affordable according to the consumer's income and accessible in terms of design features and location (proximity to public transit, as well as, services and support systems).

The locator was made available to landlords beginning on April 20, 2009. Landlords throughout the State were encouraged to register their units and vacant units on the website through a mass mailing that was sent by IHDA on June 4, 2009. By August 27th, 2009, 555 landlords had registered almost 21,000 units (over 2100 of which were currently available units) throughout the State. On June 1, the Housing Locator was made available to the public for use. In the first three months of its availability, there were over 90,000 searches for available rental units throughout the state.

- In 2009, IHDA began work with IDHS staff to develop local referral networks, bringing together representatives of local service systems, primarily funded by Medicaid, who are working with persons with any types of disabilities, including any providers working to transition Money Follows the Person Demonstration participants into community-based housing. The referral networks will serve to increase access to affordable, accessible housing and other housing-related programs for persons with disabilities as well as households that are homeless or at-risk of homelessness.

  Referral groups collaborate to implement Referral and Support Plans for future units funded under the Low-Income Housing Tax Credit Program that are targeted to these populations, collectively working to assure that tenants living in a particular development have access to services they may need to live successfully in the community. In addition, these cross-disability networks will provide opportunities for education around rights of persons with disabilities under fair housing laws..

  IHDA staff met with IDHS Division of Mental Health's Regional Liaisons and Statewide Housing Coordinator in April 2008 to begin developing a process for selecting referral network members and to discuss procedures for making referrals to housing units. As the targeted LIHTC Program units awarded funding from December 2007 through April 2009 begin to become available, groups are formed where the units are located to begin the training and referral process, with IDHS Division of Mental Health Regional Liaisons acting as Lead Referral Agencies. Two referral groups have been formed to date - one each in Franklin and McDonough Counties, to fill 4 units at Hunter's Trace development in Benton, IL and 5 units at Village at Wheeler development in Macomb, IL, respectively. All 4 targeted units at Hunter's Trace have been filled by households headed by persons with disabilities and/or homeless households. Two of 5 targeted units at Village at Wheeler have been filled, and 3 additional referrals are in the application process. A third referral group will meet for the first time in October 2009 in Champaign County to generate referrals for 7 Targeted Units at Crystal View Townhomes in Urbana, Illinois.

4. Efforts to Address Obstacles to Meeting Underserved Needs

Several actions are in process or planned for the upcoming Program Year that are meant to address obstacles in meeting underserved needs. The Low-Income Housing Tax Credit is a valuable resource in the promotion of development of rental housing for low-income persons. Also, Supportive Housing is highlighted here to show the State's efforts in meeting the needs of extremely low-income households headed by persons with disabilities and/or households that are homeless/at-risk of homelessness, who may need access to services in order to maintain their housing.

a. Low-Income Housing Tax Credits (LIHTC)

The following information pertains to Illinois' 2008-2009 Qualified Allocation Plan (QAP) for the Low-Income Housing Tax Credit (LIHTC) Program. A new, 2010-2011 QAP is currently being drafted, and was not available at the time of the publication of the draft version of the 2010-2014 Consolidation Plan and 2010 Action Plan. A draft

or final version of the 2010-2011 QAP will be added in here when the final 2010 -2014 Consolidated Pland and 2010 Action Plan is published.

b. Assisted Living Facilities

Legislation:

Legislation passed by the Illinois General Assembly and signed by former Governor George H. Ryan December 22, 1999, requires the Illinois Department of Public Health to license Assisted Living and Shared Housing facilities. The Illinois Department on Aging worked in an advisory role to help develop and establish regulations for these "homelike settings." Assisted living and shared housing are options for seniors who may not be able to live alone, but who do not need 24-hour nursing home care. Assisted living and shared housing facilities allow seniors to choose only the services they need, such as meals, housekeeping, laundry services, and assistance with activities of daily living. Though parts of the legislation are rather technical, the bottom line is that seniors will have a better opportunity to find quality housing arrangements that meet their specific needs and allow them to live independently. These are some of the major provisions of the new law:

- Assisted Living and Shared Housing establishments are options for seniors who may not be able to live alone, but who do not need 24-hour nursing home care.

- Assisted Living and Shared Housing establishments provide meals, housekeeping, laundry services, assistance with activities of daily living, and other services.

- Residents sign contracts for the types of services appropriate to their need, based upon a physician's assessment. Nothing in the Act requires or authorizes the Medicaid program to cover services provided in Assisted Living or Shared Housing establishments.

- The Illinois Department on Aging will work with providers, state agencies and other stakeholders to ensure that Assisted Living and Shared Housing facilities are based on a social model rather than a medical model, and that seniors can receive assistance and limited medical services in a residential environment.

- The Illinois Department of Public Health will conduct annual on-site inspections of these facilities and inspect them based on complaints.

- Direct care staff in these facilities must be screened through an Illinois Health Care Worker Background Check.

This has a positive impact on the future financing of such developments, as the IRS has on occasion classified assisted living as a health rather than housing facility (for tax-exempt bond and Low Income Housing Tax Credit Program purposes), generally due to the lack of a State definition for an assisted living facility. This new law eliminates that problem.

Existing Programs:

Assisted living properties financed by IHDA to date are either participating in the Illinois Department on Aging's Comprehensive Care in Residential Settings Program or the Illinois Department of Healthcare and Family Services' Supportive Living Program. These programs make possible affordable assisted living by covering the cost of the services provided at a facility.

Illinois Department on Aging (IDoA): Comprehensive Care in Residential Settings

The Comprehensive Care in Residential Settings (CCRS), formerly the Community Based Residential Facility Program demonstration program, originated in fiscal year 1997. The CCRSs provide housing with assisted living

services for underserved low- and moderate-income seniors. The Illinois Department on Aging provides reimbursement for the cost of some of the supportive services received by Community Care Program clients residing in CCRSs. Six facilities currently participate in this program, all of the facilities are licensed under the Assisted Living and Shared Housing Act. IHDA has funded four properties under this program and has converted one floor of an independent living building into a CCRS floor. P.A. 93-775, which created the CCRS designation, also requires that IDoA, in consultation with the Assisted Living and Shared Housing Advisory Board, report the results of this demonstration project to the Illinois General Assembly by January 1, 2008. IDoA hired a consultant to assist in this effort. A final draft report was submitted to IDoA and it was determined that additional information and data collection needed to be included. The additional information will be compiled and completed in 2009.

Cache Valley, Ullin
Cache Valley received both Illinois Affordable Housing Trust Fund funding and Low Income Housing Tax Credits. This property provides 40 units of assisted living to low income rural seniors. Cache Valley has won several state and national awards including the Illinois Governor's Cup, a Tax Credit Excellence Award and an award from the National Governors Association.

Big Muddy, Murphysboro
Big Muddy received both HOME funds and Low Income Housing Tax Credits. This property is a sister project to Cache Valley and provides 50 units of affordable assisted living.

Hurricane Creek, Herrin
Hurricane Creek received both Illinois Affordable Housing Trust Fund funding and Low Income Housing Tax Credits, and provides 24 units of assisted living to low income rural seniors. This CCRS received severe flood damage and was vacated for numerous months. Residents were transferred to other area CCRS's, SLFs and nursing homes. It re-opened in May, 2009.

Fox River, Olney
Fox River received both Illinois Affordable Housing Trust Fund funding and Low Income Housing Tax Credits. This property provides 30 units of assisted living to low income rural seniors

Luther Center, Rockford
Luther Center is a tax-exempt bond financed, independent senior building. One floor of this property was converted into assisted living under the CCRS program. Luther Center offers, on one floor of the building, 28 units of assisted living to low and very low-income seniors.

Weinberg Community for Senior Living, Deerfield
This site consists of two programs providing assisted living for seniors: 1) Gidwitz Place for Assisted Living offers 125 one- and two-bedroom apartments and 2) The Friend Center has 35 units for seniors in need of early Alzheimer's care.

Supportive Living Program (SLP)

The Supportive Living Program is a State-administered and Centers for Medicare and Medicaid Services (CMS) approved home and community-based services waiver program operated under 1915(c) of the Social Security Act, that allows certified providers to collect reimbursement on behalf of Medicaid-eligible persons. This affordable assisted living model is administered by the Department of Healthcare and Family Services (HFS) and offers elderly (age 65 and over) or persons with physical disabilities (age 22 to 64) housing with services. The aim of the SLP is to preserve privacy and autonomy while emphasizing health and wellness for persons who would otherwise need nursing facility care.

The Supportive Living Program certifies providers who meet application criteria (which include site control, zoning approval, marketing feasibility study, phase one environmental study, architectural drawings, financial viability). Sites can be certified when program requirements found at 89 Ill. Adm. Code Part 146 Subpart B are met within 24 months of an approved application. Certified providers are exempt from:

- Nursing Home Care Act
- Health Facilities Planning Act

- Assisted Living and Shared Housing Act (see earlier discussion on it)

Residents choose from the following menu of services that are provided by the facility:

- •nursing
- •social/recreational programming
- •health promotion & exercise programs
- •medication oversight
- •ancillary services
- •24-hour response/security
- •personal care
- •laundry
- •housekeeping
- •maintenance

Providers must also regularly assess each resident's health status and consult with the resident on an ongoing service plan that promotes health and wellness. Providers can charge a different rate for private pay residents, and must accept the Department's rate for services rendered on behalf of Medicaid-eligible persons. (Department rates are based upon 60% of the weighted average nursing facility rates for the applicable geographic grouping.) If a higher rate is charged to private-pay residents, at least 25% of all apartments must be reserved for Medicaid-eligible residents.

Each Medicaid-eligible resident must have income equal to or greater than the current SSI and must contribute all but $90 each month to the provider for lodging, meals and services. Additionally, a provider may become a food stamp agent and receive food stamp allotments from residents as payment toward meal costs. The resident is responsible for lodging and meals during any temporary absence from the facility.

Listed below are the Supportive Living Program funded SLFs that opened in 2009. More information on the program, including a complete list of all 115 operational SLP properties is available on the HFS website (www.slfillinois.com):

Supportive Living Facility	Number of Units	Opening Date
Morris Senior Living 1221 South Edgewater Morris 60450 (815)416-6200	58	1/23/09
Victory Centre of Galewood 2370 N. Newcastle Avenue Chicago 60707 773/385-5002	102	2/24/09
Heritage Woods of Bolingbrook 550 Kildeere Bolingbrook 60440 (630)783-9640	105	2/27/09
Woodridge Supportive Living Residence of Pontiac 120 N. Deerfield Road Pontiac 61764 (815)844-6300	60	3/2/09
Cambridge House of Swansea 3900 Sullivan Drive Swansea 62226 (618)234-8910	103	3/11/09

Supportive Living Facility	Number of Units	Opening Date
Timberlake Senior Living 2521 Empowerment Drive Springfield, IL 62794 (217)321-2100	60	3/13/09
Heritage Woods of Sterling 2205 Oak Grove Avenue Sterling 61081 815/625-7045	76	3/16/09
Victory Centre of South Chicago 3251 E. 92nd Street Chicago 60617 (773)449-2600	112	5/1/09
Heritage Woods of S. Elgin 700 N. McLean Boulevard South Elgin 60177 847/531-8360	132	6/17/09
Total: 9 sites	808 Units	

One hundred and fifteen such facilities for which HFS has approved funding for are operational. All 115 facilities are listed on the SLF website (www.slfillinois.com). Additional development applications that have been approved by HFS and are scheduled to be operational in the remaining months of calendar year 2009 are listed below:

Proposed Supportive Living Facility	Number of Units
Castle Manor of St. Clara's, Lincoln	54
Greenview Place, Chicago	107
Lincoln Trail Place, Charleston	52
Heritage Woods of Dwight, Dwight	68
Hancock County, Carthage	20
Newcomb, Quincy	131

To ensure improved coordination, IHFS and IHDA have entered into a Memorandum of Understanding for the Supportive Living Program to minimize funding delays for such projects.

United States Department of Agriculture – Rural Development (USDA-RD): The Community Facilities Loan Program

Community Facility loan funding is used to construct, enlarge, or improve community facilities for health care, public safety, and public services. It can only be used by a straight non-profit or public entity. Loans and guarantees are available to public entities such as municipalities, counties and special purpose districts, as well as to non-profit corporations and tribal governments. Funds are used to develop essential community facilities in rural areas and towns of up to 20,000 persons. Direct loans and loan guarantees are available. Repayment of the loans must be based on tax assessments, revenues, fees, or other sources of monies sufficient for operation and maintenance reserves, as well as debt retirement. Applications are handled by USDA-RD area offices.

5. Lead-Based Paint Hazard Reduction

The State of Illinois, through its Department of Public Health (IDPH) was awarded a competitive $3 million grant from HUD on September 13, 2007 to operate Phase 5 of the *Get the Lead Out!* Program in Illinois. This grant continues the program of providing lead-based paint investigation and hazard reduction to low-income families (<80% AMI). Phase 5 will target activities on an additional 237 homes. This grant continues a program of providing lead-based paint testing and hazard reduction services to low-income families while building the technical capacity of local community action agency's housing and weatherization programs to operate this program. Phase 1 ran from March 1, 1995 through March 31, 2000 and made 474 homes lead-safe for $5,947,512.27. Phase 2 activities ran from March 2000 to October 2002 and made 191 homes lead-safe. Phase 3 of the *Get the Lead Out!* Program in Illinois, a grant of $2 million, was awarded in November 2002 and made an additional 205 homes in multiple areas of Illinois lead-safe by October 2004. Phase 4 of the *Get the Lead Out!* Program in Illinois, a grant of $4 million, was awarded in April 2005 and made an additional 395 homes in multiple areas of Illinois lead-safe by October 2007. The areas receiving Phase 5 *Get the Lead Out!* assistance include the following agencies which will use approximately fifteen different lead contractors to provide services: The City of Rockford Community Development Department, Winnebago County Health Department, CEDA of Cook County, Cook County Department of Public Health, Northwestern Community Action Agency, Macon County Health Department, City of Decatur, Kane County Community Development, Kane County Health Department, Champaign-Urbana Public Health District, City of Urbana, and Two Rivers Regional Council of Public Officials in Adams County (Quincy, IL).

The project is targeted for low-income homeowners, or landlords owning properties of four or less units, who have pre-1978 housing that contains lead-based hazards. Priority for eligibility is given to households with pregnant women, young children, and children with elevated blood lead levels. Dwellings designated **only** for the elderly or for persons with disabilities will not qualify unless occupied by children under six years old. Housing without a bedroom will not qualify. Most applicants will be from households with lead-poisoned children that the local health department refers to a local housing organization such as a community action agency, or city's community development department, that conducts the eligibility determination and subcontracts for the rehabilitation work.

The State of Illinois has taken further steps to combat lead poisoning Public Act 93-0789, established the Lead Safe Housing Advisory Council (LSHAC), which is co-chaired by IDPH and charged with developing recommendations for presentation to the Governor and General Assembly regarding lead poisoning prevention. Composed of citizen advocacy groups, public health, state agency and industry representatives, the LSHAC has met since 2004, and with the completion of its report to the Governor and General Assembly, will continue to meet as needed.

The work of the LSHAC includes both regulatory and legislative recommendations in the areas of screening and prevention, lead safe work practices, education, and funding for the remediation/rehabilitation of housing that contains lead poisoning hazards. In June 2006, Governor Rod Blagojevich signed the Lead Poisoning Prevention Act of 2006 (Public Act 94-0879) into law, which sets pre-emptive measures to prevent children from being poisoned, including increased inspections of buildings suspected of containing lead poisoning hazards. Public Act 94-0879 also includes provisions barring owners of residential buildings who have willfully violated lead safety laws from doing business with the State of Illinois or any State agency until the violation is mitigated, along with increased fines and mandatory notice to tenants of possible lead hazards in their building. In August 2007 Governor Rod Blagojevich, acting on recommendation in the LSHAC's report, signed Public Act 95-0492 into law, effective January 1, 2008. The Act establishes a window replacement (CLEAR-WIN) program to assist residential property owners reduce lead-paint hazards through window replacement in pilot areas across the state; however, CLEAR-WIN is subject to appropriation.

A. Anti-Poverty Strategy

As has been the case in the past years, the State is utilizing the State's anti-poverty plan from its HHS funded Community Services Block Grant (CSBG) Program as the primary part of its anti-poverty strategy.

a. Goals

The purpose of the Community Services Block Grant program is to provide services and activities that will have a measurable and possible major impact on causes of poverty in a community or in areas where poverty is a particularly acute problem. In meeting this legislative purpose, the State of Illinois has as its objective the development of an effective anti-poverty program which encourages innovation, coordination, and specific program accomplishments in dealing with the problems of the poor. The Illinois Community Services Block Grant program is designed to accomplish the following goals:

- Development of comprehensive and coordinated anti-poverty programs which utilize all available resources to deal with the problems of communities' poor and disadvantaged citizens;

- Development of innovative programs designed to promote self-help activities that break the cycle of poverty and encourage self-sufficiency. Reflecting its position within the Department of Commerce and Economic Opportunity, the Illinois Community Services Block Grant program has as its highest priority programs which stimulate economic development and create jobs for low-income people, though affordable housing and homeownership are also important goals of the program; and

- Development of efficient management systems that reduce the administrative burden on individual programs and maximize the programmatic delivery of services to the poor.

There are also six (6) National CSBG goals with outcome measurements, which DCEO requires to be implemented by its local CSBG grantees. They are as follows:

1. Low-Income people become more self-sufficient;

2. The conditions in which low-income people live are improved;

3. Low-Income people own a stake in their community;

4. Partnership among supporters and providers of services to low-income people are achieved;

5. Agencies increase their capacity to achieve results; and

6. Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other supportive environments.

IHDA will work with DCEO to identify housing-related outcome measurements (parts of Goals 2,3, and 6) that are being reported to DCEO by Community Services Block Grant grantee agencies, and will include these figures, if available and practical, in future Consolidated Plan Annual Performance Reports.

b. Uses of Community Services Block Grant (CSBG) Funds

1. Economic Development

The Department of Commerce and Economic Opportunity (DCEO) has made economic development (resulting in the employment of low-income persons) its highest priority under the Community Services Block Grant program. In order to receive funding, each CSBG grantee is required to design and operate an economic development program

for its agency. The department specifies that 10% of the local agencies' CSBG funding be allocated for economic development/job creation activities. Job creating economic development programs operated by CSBG grantees can be categorized into two main areas: creation and expansion of small businesses which agree to employ and train low-income persons, and self-employment training projects.

2. Education

The majority of educational assistance is in the form of programs for specific audiences, such as home-based education for children, family planning education for women and families, post-secondary scholarships, literacy programs, and GED assistance for high school dropouts.

3. Emergency Assistance

Many CSBG grantees maintain clothes closets and food pantries, many of them in conjunction with other community groups and local churches. All agencies provide some level of assistance to meet immediate and urgent family needs, including housing, health services, nutrition, and transportation. Illinois' welfare reform provisions continue to increase the demand for CSBG-funded emergency assistance.

4. Health

This program category encourages grantees to provide a variety of health-related activities. The majority of assistance is in the form of transportation to medical services, medical and dental screening, immunization, drug and alcohol prevention, and other services that promote good health.

5. Housing

The primary housing activities center around aid to renters seeking a residence, landlord/tenant intervention and training, information about purchasing/financing a home, packaging housing loans, minor energy efficiency repairs, and programs enabling community action agencies to access HUD and IHDA resources for the ownership, rehabilitation, operation of shelters, and affordable rental housing. The Illinois Community Action Development Corporation (ICADC), operates as a subsidiary of the Statewide association with the potential to develop for-profit entities for individual projects. This venture has increased the CAA network's involvement in low-income housing through capacity-building, technical assistance, and development services.

6. Income Management

Most agencies offer programs to encourage better use of available income. A majority of this assistance is in the form of family budget counseling. Information is provided through workshops or brochures on such topics as financial management, credit, income tax planning and preparation, and social security and other benefits.

7. Linkages

This category provides information and referral, transportation, and support services for projects undertaken by local CSBG operators and or other community service projects that serve the poverty population. It also provides support programs for youth to deter violence and criminal activities. These programs include after school enrichments programs, recreational activities, tutorials, and leadership training. Grantees coordinate with local school districts, housing authorities and/or other nonprofit organizations such as the Boys and Girls Clubs and the Urban League to identify at-risk youth, provide facilities for programs, and fund the activities.

8. Nutrition

CSBG programs are frequently a community's primary resource for nutritional assistance. Typical health and nutrition programs include direct client services, referrals, counseling and educational programs. The wide variety of nutritional programs include: The provision of information on the attainment and efficient use of food stamps, WIC, and other nutrition related resources; operation of community gardening programs and provision of food to the

needy; distribution of federal surplus food to low-income persons in their communities; and supplemental feeding programs for youth and elderly.

9. Self-Sufficiency

This category provides for comprehensive, family case management/self-sufficiency programs that promote, empower and nurture families or family members toward self-sufficiency and help to eliminate some of the causes of that family's poverty. The Illinois Association of Community Action Agencies continued the Illinois Family and Community Development Program. All of Illinois' 36 community action agencies and one statewide migrant organization provide periodic training and certification for family care workers with assigned caseloads..

c. CSBG Funding Priorities

Priorities established by the Department of Commerce and Economic Opportunity (DCEO) for the 2010 and 2011 CSBG program include:

1. Require a CSBG funded job generating economic development effort on behalf of each grantee agency receiving 90% CSBG funding. The department maintains that one of the most effective ways to alleviate poverty is through the creation and retention of jobs and therefore mandates that each CSBG grantee conduct an economic development program that creates jobs for CSBG eligible individuals. The department specifies that 10% of the grantee agency's CSBG funds be earmarked for this type of activity. The department, through years of experience with the CSBG loan program, has determined that CSBG-funded job creation projects should generate jobs at an average investment of $20,000 per job. Other job generating activities that may be undertaken by grantees include small business establishment, entrepreneurship training, on-the-job training for eligible clients and joint ventures with other private and public resources that induce job opportunities for CSBG clients in the grantee's local area.

2. Maintain and expand each local agency's outreach and referral functions to assure the availability and equitability of local human services for low-income clients of all populations.

3. Encourage each grantee to target substantial funding and effort toward cost effective measures, which prevent poverty and poverty-related outcomes.

4. Encourage each grantee agency to target substantial funding and effort toward the provision of direct client services.

5. Continue operation of a scholarship program for low-income students in cooperation with Illinois' businesses, industries, and community colleges.

6. Continue a commitment to the achievement of equal opportunity for all by requiring quantitative and qualitative measures in grantees' affirmative action plans and by thorough monitoring of the grantees' plan implementation.

7. Emphasize and conduct training that will enable CSBG staff, local grantee agencies and boards to perform more efficiently and effectively.

8. Increase internal and external efforts to better coordinate the CSBG network with related undertakings of the private and public sectors.

9. Continue the commitment to the Illinois Family and Community Development Program including the training and certification of staff and client case management leading to self-sufficiency.

10. Continue a commitment to an extensive public awareness campaign to increase the visibility of the CSBG program.

11. Continue to encourage one or more CSBG grantee agencies to conduct an extensive low-income housing program.

12. Encourage CAAs to use CSBG funds to conduct more self-employment training and self-sufficiency programs.

13. Work with the CAA network to assist them in obtaining/creating subsidiary entities that generate income.

c. Coordination of the State's Consolidated Plan Housing Goals with the State Anti-Poverty Programs

The State's Consolidated Plan goals for producing and preserving affordable housing are built around the three major priorities of affordable housing, homeless assistance, and special needs housing. Here are some examples of how housing and anti-poverty programs will be coordinated to reduce the number of poverty level families, taking into account factors over which the State has control:

1. IHDA will continue to work with CAAs which have been designated as Community Housing Development Organizations (CHDOs) under its HOME Program that need capacity building assistance or that have proven abilities to administer single-family rehabilitation, homebuyer assistance, and small rental property programs for low-moderate income households. It will also work with more experienced CHDOs (CAAs) on permanent supportive housing for the homeless through its Affordable Housing Trust Fund and other programs.

2. IHDA will continue to coordinate funding with IDHS' Supportive Services Program to ensure that the State maximizes its services funding of permanent housing projects for the homeless.

3. DCEO's Community Development Assistance Program (CDAP) also creates a significant number of jobs targeted to low-and moderate-income persons. Many local governments work with businesses to obtain referrals for these positions from local IDHS offices and Community Action Agencies. Education and employment are seen as major roads out of poverty, as is adequate, affordable housing.

4. The Geographic Distribution section in the earlier part of this document includes substantial data on poverty-level persons. While HUD programs generally utilize higher income levels (and by county or area) than the statewide national poverty levels for defining very low income, the CAAs have traditionally used the latter (lower) incomes for income eligibility determinations for most of their services programs.

5. CAAs are also represented on the OHCS Advisory Committee (Cook County CEDA, Shawnee Development Council, and Mid-Central Community Action). IHDA and DCEO have singly and jointly funded programs targeted to CAAs (especially through HOME Single Family Programs).

d. Welfare Reform and Housing

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 and amendments made to it by the Balanced Budget Act of 1997 replaced the federal welfare system with a system of block grants, mandatory work requirements and reduced eligibility for Supplemental Security Income (SSI), food stamps, and immigration benefits. The Deficit Reduction Act of 2005 was signed into law in February 2006, reauthorizing Temporary Assistance for Needy Families (TANF) through September 2010. In February 2008, the federal government published the final rule for implementing the reauthorized TANF. The regulation tightened the definitions of countable activities, added additional categories of individuals who must be included in the work participation rate, and required submittal of a Work Verification Plan. Requirements were added to ensure accountability as follows:

- Only actual hours of participation for non-paid work activities should be counted.
- All activities used to satisfy work requirements must be supervised.

- Work participation verification procedures in a Work Verification Plan must be established and must be reviewed and approved by DHHS. States are subject to a new penalty of 1 to 5% of the federal TANF Block Grant for failure to establish or comply with these procedures.

According to IDHS the total TANF caseload in June 2009 was 28,479 households. Since December 2005, the TANF caseload was reduced by 13,658 cases. Over 75% of TANF cases cancelled due to employment have not returned to TANF assistance rolls. The DHS focus for TANF addresses the barriers to employment, providing the needed support services and work experience. The FY08 request includes funds for employment and training resources to meet TANF Reauthorization requirements as well as support services payments, including transportation, for TANF/TANF-eligible customers in employment and training activities and those entering employment.

IHDA has worked with other State agencies, nonprofit organizations, and PHAs to address the needs of low-income residents moving from welfare to work. The Illinois Department of Human Services (IDHS) is working with the Illinois Department of Commerce and Economic Opportunity (DCEO) to respond to welfare reform. The latter two agencies are forming "one-stop shops" for human services and Illinois Worknet Centers (IWCs). Those agencies also established other State initiatives to more directly impact local welfare to work efforts.

7. Efforts to Affirmatively Further Fair Housing

I. Analysis of Fair Housing Impediments

As the lead agency for coordinating and developing the State's Consolidated Plan, IHDA issued a new *State of Illinois*: *Analysis of Fair Housing Impediments* (AI) in 2009. Formal preparations began in 2007 with the issue of an RFP for a consultant and the creation of the AI working group, and continued through 2009. While sections of the *Analysis of Fair Housing Impediments* had been updated annually in the Consolidated Plan since 1992, the last complete version of this comprehensive statewide report on fair housing issues dated from 1997. As goals and activities grew more focused and coordinated, IHDA expanded its Advisory Committee and State Agencies Housing Committee to include new members and regular discussion on fair housing matters. The updated AI has been a collaborative effort between the Illinois Housing Development Authority (IHDA), its funded consultant, the University of Illinois at Urbana-Champaign, School of Architecture, Building Research Council, housing professionals, advocates, and the work of various State agencies, including the Illinois Department of Commerce and Economic Opportunity (DCEO), the Illinois Department of Healthcare and Family Services (IDHFS), the Illinois Department of Human Services (IDHS) Bureaus of Homeless Services and Supportive Housing, Mental Health, and Developmental Disabilities, the Illinois Department of Financial and Professional Regulations (IDFPR) Divisions of Banking, and Insurance, and the Illinois Department of Human Rights (IDHR), the State's enforcement agency for fair housing anti-discrimination laws, including the Illinois Human Rights Act. IHDA surveyed its Office of Housing Coordination Services Advisory Committee and State Agencies Housing Committee memberships and organized meetings with federal, State, and local enforcement and regulatory agencies, funding agencies, advisory committees, and other groups to obtain their suggestions, recommendations, and related input on furthering fair housing in the State of Illinois. The updated AI was released in June, 2009, and is available on the IHDA website at www.ihda.org.

This updated report provides an analysis of the State of Illinois' efforts to eliminate discriminatory housing practices and further the purpose of the federal Fair Housing Act and the Illinois Human Rights Act. The 2009 Analysis of Impediments includes information on fair housing activities and includes HUD and IDHR complaint data collected over a ten year period, from 1997–2007. There is a detailed analysis of the completed fair housing survey of housing professionals, advocates, and agency officials. It includes a review of fair housing legislation since 1997, a timeline of Key Fair Housing Laws, and a final summation of impediments to fair housing, along with the identification of strategies to address and affirmatively further fair housing in the State of Illinois.

II. Existing/Current State Programs, Activities, and Services

This section outlines enforcement activities and programs that directly or indirectly further fair housing.

A. Illinois Department of Human Rights (IDHR)

The Illinois Department of Human Rights (IDHR) is responsible for administering the Illinois Human Rights Act (HRA), which was enacted in 1980 and substantially amended in 1989. The IDHR takes and investigates charges of housing discrimination on the bases of race, color, religion, sex, national origin, ancestry, age (40 and over), marital status, physical, mental and perceived disability, military status, familial status (children under 18), sexual orientation (including gender identity), and unfavorable military discharge. Retaliation and interference with housing rights are also prohibited under the Human Rights Act.

IDHR will continue its primary fair housing activity of docketing and investigating housing discrimination cases, including cases referred to IDHR from HUD's Office of Fair Housing and Equal Opportunity under a Cooperative Agreement under HUD's Fair Housing Assistance Program (FHAP). Where the IDHR's investigation leads to a substantial evidence finding of discrimination and conciliation is not successful, the complainant or respondent (the party alleged to have discriminated) can elect to have the case heard administratively before the Illinois Human Rights Commission or in circuit court, in which case the Illinois Attorney General's Office represents the matter. IDHR expects the number of inquiries and charges filed to continue to increase due to amendments to the HRA and IDHR's increased outreach efforts.

IDHR will continue working toward greater affordability and choice for Illinois residents through its participation in the Interagency Subcommittee of the Illinois Housing Task Force. IDHR will continue its membership in the Chicago Area Fair Housing Alliance (CAFHA), Coalition for the Integration of Latinos with Disability (CILD), and Housing Action Illinois. IDHR will continue to provide training, networking opportunities, and support for the regional and annual meetings of the Illinois Municipal Human Relations Association (IMHRA) on issues related to fair housing, and to the International Association for Official Human Rights Agencies (IAOHRA).

B. Attorney General's Office (AG)

Under the Illinois Human Rights Act (HRA), the Illinois Attorney General investigates possible fair housing violations when those violations demonstrate a pattern and practice of discrimination prohibited by the HRA. When the Attorney General has reasonable cause to believe that a person is engaged in a pattern and practice of illegal discrimination, the Attorney General may file a civil action to enforce the provisions of the HRA.

Further, the Illinois Attorney General is responsible for enforcing the Environmental Barriers Act ("EBA"). This duty involves investigating alleged violations of the EBA and the Illinois Accessibility Code ("Code") and may include the filing of a lawsuit where necessary to ensure compliance with the EBA. The EBA and Code apply to the construction and alteration of public facilities and qualifying multi-story housing units. For purposes of housing discrimination, the Attorney General has jurisdiction over multi-story housing which is defined as "any building of four or more stories containing ten or more dwelling units, constructed to be held out for sale or lease by any persons to the public." In addition, the Attorney General utilizes the HRA and Fair Housing Amendments Act to pursue developers that design and construct inaccessible housing.

The Attorney General also has the duty to implement the Civil and Equal Rights Enforcement Act ("CEREA"). CEREA (15 ILCS 210) gives the Attorney General the power to investigate violations of laws related to discrimination and, when such violations are established, to undertake necessary enforcement action. Thus the Attorney General is authorized under CEREA to investigate and if necessary litigate any housing discrimination violations that implicate the general public interest of the people of the State of Illinois. The Attorney General also conducts outreach to residents and communities throughout Illinois concerning their rights under the HRA.

C. Illinois Housing Development Authority (IHDA)

The Illinois Housing Development Authority has promoted fair housing in the marketing of all of its financed units. This is particularly emphasized with the Illinois Affordable Housing Trust Fund, Low-Income Housing Tax Credit, and HOME Programs, all of which require affirmative (fair housing) marketing plans as part of their application processes. The Authority recognizes the importance of non-discriminatory practices with regard to residential property and related facilities. The Authority's goal in this regard is to promote a condition in which all individuals in the same housing market area have available to them a like range of choices in housing. Therefore, the Authority requires that all multifamily projects with five or more HOME-or Trust Fund-assisted units comply with the Authority's affirmative fair housing policies and procedures. The Authority also evaluates proposals involving single-family projects with five or more HOME-assisted units to determine the appropriateness of affirmative marketing efforts. A full copy of the Authority's Affirmative Marketing Policy is available from IHDA upon request.

The Affordable Housing Trust Fund Program requires that projects with 5 or more units financed in whole or in part for family housing must have at least 20% of the units built to be a least adaptable for future accessibility improvements. Projects located in the City of Chicago must also meet a 10% unit accessibility required by local ordinance. Projects involving HOME or the Risk Sharing Program funding must at minimum comply with the 5% minimum accessibility requirements of Section 504 of the Rehabilitation Act of 1973. Incentives added to the 2008-2009 Qualified Allocation Plan for Low-Income Housing Tax Credits encourage developers to include the required minimum number of accessible units in a given project.

For single-family programs, in particular the Illinois Housing Development Authority's Illinois Homebuyer Program and the Mortgage Credit Certificate Program, fair housing provisions are discussed at IHDA-hosted local training sessions and included in each lender's procedures manual, which is signed off by each participating lender's chief executive. Lenders located in urban areas of the State also must comply with the provisions of the Home Mortgage Disclosure Act of 1975 and the Community Reinvestment Act of 1977, which includes monitoring by federal bank examiners for their particular category of lending institution (Office of Thrift Supervision, Federal Reserve Bank, or Office of the Comptroller of the Currency).

Under the State of Illinois' Rental Housing Support Program, all Local Administrating Agencies (LAAs) and participating Landlords are required to follow all rules governing Fair Housing and all other applicable state and federal laws, and make efforts to publicize units under the RHS program, including contacting non-profit corporations in the service area that a LAA covers, in order to promote a condition in which all individuals in the housing market area have a like range of choices in housing available to them. IHDA also provided a preference to applicants (to become Local Administering Agencies) which target up to 30% of their requested assistance to "Special Needs Tenants", which are defined as persons with disabilities, homeless and at-risk homeless, and persons in or at risk of entering institutional facilities.

IHDA's Office of Housing Coordination Services continues to regularly refer inquiries on landlord/tenant issues and fair housing information to local tenant assistance groups, housing counseling agencies, and fair housing agencies throughout the State. This is part of its housing information clearinghouse function. All federal and State fair housing programs were profiled in an IHDA resource guide on housing programs. The IHDA hopes to update the guide over the coming year to ensure that all fair housing program requirements are accurately addressed.

D. Department of Commerce and Economic Opportunity (DCEO)

DCEO administers two of the four State formula grants included in the State Consolidated Plan. DCEO requires fair housing activities (to be undertaken) to be identified in each applicant local governments' application. In addition, DCEO also requires grantees to comply with applicable civil rights laws when applying for and receiving grant funds. The compliance review includes an EEO/Fair Housing review of each grantee. The agency reviews action taken to affirmatively further fair housing and compliance with Section 504 of the Rehabilitation Act of 1973. DCEO requires an explanation of local efforts at the time of application and a description of how the project will affirmatively further fair housing. DCEO will monitor the grantee's local actions to determine if existing action is sufficient in the following:

- Provides Fair Housing Posters to grantees on an as needed basis.
- Encourages grantees to adopt a fair housing ordinance.

Finally, DCEO also funds accessibility improvements on privately-owned housing. This is accomplished through housing rehabilitation grantees under the CDAP Housing Rehabilitation Grants and MARS components.

E. Illinois Department of Public Health (IDPH)

The Illinois Department of Public Health administers HUD's Housing Opportunities for Persons with AIDS (HOPWA) and the Lead-Based Paint Hazard Reduction Programs. IDPH enforces the Lead Poisoning Prevention Act, and the Lead Poisoning Prevention Code, which requires property owners to correct lead-based paint hazards in their buildings if residing children have been poisoned and prohibits the eviction of a tenant because an individual with an elevated blood lead level or suspected lead poisoning resides in the unit, or because rent is withheld under provisions of the act to insure repairs are made. The HOPWA program enables IDPH to promote housing and health stability for low-income people living with HIV/AIDS in Illinois.

F. Illinois Department of Financial and Professional Regulation (IDFPR)

The Illinois Department of Financial and Professional Regulations (IDFPR) has two divisions that are involved in fair housing activities: Division of Banking and the Division of Professional Regulation.

1. The Division of Banking is responsible for regulating commercial banks, and residential mortgage bankers, brokers and loan originators. Regarding fair lending, most attention has focused on federal regulatory actions to better insure non-discrimination and community reinvestment. With regard to depository institutions regulated by the Division of banking, the Division has for some time entered into an interagency agreement with the Federal Deposit Insurance Corp. (FDIC) to serve as IDFPR's agent on alternating examinations.

   Reports on any examinations whether for safety, or soundness or compliance, conducted by the FDIC are always shared with IDFPR and become part of the institution's permanent file and record. In addition, Sec.3-8 of the IL Residential Mortgage Act of 1987 prohibits licensees from discrimination and redlining. In establishing the scope of examinations, all aspects of the statute have been considered. The Division of Banking continues to monitor consumer complaints that allege violations of the Act.

   A new law intended to combat predatory lending took effect on June 1, 2008. That law, known as SB 1167, 1) amends the Home Equity Assurance Act to establish a Foreclosure Prevention Loan Fund, 2) allows the Department of Financial and Professional Regulation to issue written interpretations of the Residential Mortgage License Act of 1987, 3) allows the Attorney General to enforce violations of sections of that Act, and 4) allows a borrower injured by a violation of sections of the Act to have a private right of action. Another component of SB 1167 took effect on July 1, 2008. This component, which applies only to Cook County requires that licensees, brokers, originators, HUD-certified counseling agencies, title insurance companies, and closing agents to submit a range of data to a predatory lending database, which is maintained and administered by IDFPR.

2. The Division of Professional Regulation licenses Real Estate professionals, including real estate brokers, salespersons, and appraisers. The Division works with the other divisions to investigation claims of discriminatory real estate practices. Also, the Division's state-of-the-art computer system audits every real estate licensee's continuing education course work to ensure compliance with the continuing education requirements.

G. Illinois Department of Insurance

The Illinois Department of Insurance conducts both a regulatory and consumer protection activities. In keeping with an open competition regulatory philosophy, its emphasis in the fair housing area is on education and actual complaint resolution rather than on testing and investigation, or regulatory reform of industry practices based on anecdotal evidence. In the complaint process, Departmental analysts assess written complaints, documentation, and responses from the company or agent mentioned in the complaint. An analyst reviews the company's/producer's

actions for compliance with Illinois insurance laws and takes appropriate action if laws have been violated. All housing-related complaints are tallied and included in each company's "complaint ratio" (number of complaints per million dollars of premium), which is made public. The Department also monitors complaint substance by company: if a complaint pattern emerges, Department officials may meet informally with the company to discuss the problem. The Department also has the authority to initiate special market conduct exams in which the company's practices are reviewed.

The Department's Consumer Outreach personnel speak to various citizen groups and on radio call-in programs. The Department also provides consumer information on its website. It also takes part in the National Insurance Task Force, which encourages partnerships between insurance groups and community organizations.

H. Illinois Council on Developmental Disabilities (ICDD)

ICDD works to build the capabilities of individuals, families and communities, enabling each to become more self-sufficient through the Developmental Disabilities Assistance and Bill of Rights Act (federal law – "the DD Act"). ICDD programs are developed in direct response to the concerns and ideas voiced by consumers, families, service providers, policy-makers and other professionals. The mission of the Council is to help lead change in Illinois so all people with developmental disabilities exercise their right to equal opportunity and freedom. ICDD strives to ensure that fair housing issues or barriers are resolved and people with disabilities have choice on housing options through its advocacy efforts and grant investments. The Council advocates individualized supports as a necessary means of allowing people to choose where and how they live in the community.

During the 2009 legislative session, ICDD testified about the need for Illinois' service system to more intentionally allocate its resources to maximize federal Medicaid dollars per the "Blueprint for System redesign in Illinois" http://www.state.il.us/agency/icdd/communicating/pdf/Illinois%20Blueprint%20-%201-29-2008.pdf. The Blueprint delineates a 7 year plan to begin a shift from institutional care as the predominant placement option for persons with developmental disabilities to supporting choice in community living. This plan brings Illinois from last of all states in supporting persons with developmental disabilities in community living options (under 7 people per home) up to average of what states currently offer. House Joint Resolution 28 and Senate Joint Resolution 30 in support of requiring the Department of Human Services to develop a 7 year plan to expand quality community services was passed.

II. Proposed Fair Housing Actions

A. Development of Affordable Housing and Mixed-Income Neighborhoods/IHDA

The Illinois Housing Development Authority (IHDA) will continue to take the lead in developing a State policy for mixed-income housing for use in its programs. IHDA will continue to consult with relevant parties in proposing any major administrative actions. It will also study the feasibility of a statewide program to encourage all local governments to adopt fair housing ordinances, and central tracking of them by IHDA, IDHR, and/or DCEO. IHDA will also continue to develop and implement affordable housing demonstration projects in selected communities. As an example, special needs housing has been one of three (now seven) priorities in its housing plans, going back to 1991. Projects involving persons with disabilities or physically accessible housing have generally been very competitive, given all other factors being equal, especially under IHDA's HOME, Trust Fund, and Low-Income Housing Tax Credit Programs. Creating set-asides is a frequent request made of IHDA's programs. In the 2008-2009 Qualified Allocation Plan for Low-Income Housing Tax Credits, projects are offered incentives in the scoring process to offer 10 percent of units to households with Extremely Low-Incomes (30% AMI), with additional incentives to target the units to households headed by persons with disabilities, and/or household that are homeless or at-risk of homelessness.

B. Review and Expansion of IHDA Activities

The work of IHDA is vital to providing new affordable housing for the State. IHDA activities will be reviewed internally to ensure that affordable housing needs continue to be met with available funding and in accordance with

the State Consolidated Plan. The review will also determine whether programs are being administered affirmatively, and that concentration of assisted/subsidized housing, where the agency has responsibility, is avoided, where practicable. Efforts also need to be made to expand State financial resources available to the Illinois Affordable Housing Trust Fund. Similarly, reauthorization and at least maintenance-level funding of other federal housing programs is strongly encouraged, especially for the federal CDBG, HOME, and Risk-Sharing Programs. The renewal of Section 8 contracts is the largest concern to IHDA regarding the potential loss of existing affordable housing stock.

In addition, IHDA's Office of Housing Coordination Services shall review (with DCEO's assistance) the role of affordable housing in tax increment financing (TIF) districts and State Enterprise Zones, as well as historical fair/affordable housing (proposed) legislation impacted by the State Mandates Act.

C. Continuance and Expansion of the Illinois Department of Commerce and Economic Opportunity (DCEO) Activities

The State Community Development Block Grant (CDBG) Program, known in Illinois as the Community Development Assistance Program, or CDAP, is a vital element in financing the maintenance of older, affordable, single-family housing stock to keep it in standard condition. To further fair housing through CDAP, DCEO will undertake the following actions:

1. Fair Housing Action Plans

DCEO will also continue to require an acceptable fair housing action plan as part of its State- administered non-entitlement CDBG Program for small cities and counties. DCEO requires all grantees to comply with applicable civil rights laws, including fair housing, as a condition of receiving CDAP funds. As part of the application, grantees are required to describe the efforts that they will undertake to affirmatively further fair housing. Once an application is approved for funding, a grant agreement is executed that outlines the grantee's compliance requirements, including furthering fair housing. As part of monitoring a grantee's performance, DCEO reviews EEO/Fair Housing compliance. A report is then issued to the grantee outlining any areas where corrective action is required. If a grantee does not have a fair housing ordinance, DCEO will recommend, as part of its written report to the grantee, that the community adopt such an ordinance.

Timeline: Ongoing

2. Housing Rehabilitation Grants

DCEO will set-aside $4.3 million of FY 2010 funds for rehabilitation of substandard housing, with an emphasis on single-family, owner-occupied units. Many of the local programs will target protected classes, such as elderly, persons with disabilities and female-headed households. Accessibility improvements (e.g., ramps) are eligible activities when substandard units occupied by persons with disabilities are rehabilitated with CDAP funds through the Mobility and Accessibility Rehabilitation Services (M.A.R.S) program.

Timeline: FY 2010 Housing Rehabilitation Grant Applications are due January 15, 2010.

D. Affordable and Accessible Housing Research and Development

Illinois needs more barrier-free and accessible housing, but there is a counter-argument by the development industry that accessible housing laws only make the cost of producing new housing less affordable. There is growing awareness of the need for universal barrier-free design that does not significantly raise the cost of housing, but rather changes the design and building practices being currently or historically employed by architects and builders. The State will continue to work with interested groups to look into this subject. Further, IHDA added incentives in the 2008-2009 Qualified Allocation Plan for Low-Income Housing Tax Credits to encourage increased production of fully accessible units for persons with mobility impairments, and these incentives will be continued in the new, 2010-2011 Qualified Allocation Plan. The Home Modification Program, funded from the Illinois Affordable Housing Trust Fund, funds qualifying, eligible agencies to administer Home Modification programs locally. Program clients must be elderly persons/households or persons with disabilities, with household incomes at 50% or

below their area's median income. Individual households are eligible for up to $15,000 in home modification repairs and improvements to increase accessibility and help them remain in their homes, unless they are located in a subgrantee region that has been approved for a high-cost waiver up to $25,000. IHDA has worked closely with the Illinois Department of Human Services (IDHS) and the Illinois Department on Aging (IDoA) to involve services provider agencies in both potential administrative and referral roles for this new program. Eight local awards were made in Fall 2006, 12 awards in Fall 2007, and 14 awards in December 2008. Additional awards will be announced in Fall 2009.

It should be noted that there are a number of other Federal (CDBG, USDA Rural Development), State (DCEO - as noted on the previous page), and local (CDBG Entitlement cities and counties) housing funding programs available that can and regularly do fund accessibility as part of their housing rehabilitation programs. Persons with disabilities often are priority populations under local programs. USDA Rural Development funds individual loans (and grants to qualifying elderly households) for emergency repairs, which can include handicapped accessibility repairs or improvements.

Also, the use of existing resources to identify available accessible housing that is also affordable should also be fully recognized. IHDA's multi-family properties lists (the Chicago area list and the Downstate list) now also include IHDA's HOME, Trust Fund, and Low Income Housing Tax Credit multi-family properties. Improvements were needed, however, in identifying locations of existing handicapped-accessible housing units. In June 2009, Illinois launched a statewide Housing Locator that allows people to search and list rental properties for free. ILHousingSearch.org will help to will help promote equal access, locate housing options in the least restrictive environments, prevent homelessness, and coordinate housing and services for all of the State's underserved populations. Funding for ILHousingSearch.org is being provided by the Illinois Housing Development Authority (IHDA), Illinois Department of Healthcare and Family Services (IDHFS), Illinois Department of Human Services (IDHS) and Illinois Department on Aging (IDoA) (all partners for implementation of Illinois' Money Follows the Person Demonstration). IHDA agreed to act as the Housing Locator Project Liaison on behalf of these agencies. The State contracted with the not-for-profit SocialServe.com to create and maintain the Locator. ILHousingSearch.org is an interactive web portal designed to allow users to search the most current listings by a wide range of criteria including: rent range, accessibility features, location, bedrooms, screening criteria, acceptance of vouchers, school district, allowance of pets, deposits and fees, and proximity to transit. The Housing Locator is supported by a call center with a toll-free number to assist users, and support property owners or managers with registration and property listing in order to maintain the most current listings possible. Landlords are permitted to post properties for free on ILHousingSearch.org, and are encouraged to include photos, maps and details about the property. Landlords are also encouraged to report when available properties have been rented in an effort to keep the listings current.

E. Monitoring and Regulation of Banking, Real Estate, and Appraisal Practices

1. Real Estate and Appraisal Licensing

The Division of Professional Regulation of IDFPR, in cooperation with IDHR, will continue to monitor the fair housing practices of real estate and appraiser licensees, including conducting independent investigations of fair housing complaints, and taking appropriate actions where discrimination is confirmed.

2. Monitoring and Coordinating Banking Practices

IDFPR, in cooperation with IDHR on an as-needed basis, will continue to monitor fair housing practices in the lending industry, through the Division of Banking and Division of Professional Regulation.

F. Fair Housing Outreach Activities/Illinois Department of Human Rights/IDHR

IDHR will continue to increase its education and outreach efforts to disseminate information about Illinois residents' fair housing rights and responsibilities, and IDHR's fair housing enforcement activities, via workshops, seminars, speaking appearances, housing fairs, parades, and distribution of literature through collaboration with numerous non-profit organizations. IDHR will continue to expand its outreach efforts to other state agencies in accordance with Illinois' Comprehensive Housing Plan.

IDHR will submit grant and project proposals for HUD funding as the opportunity arises, including submission of applications for HUD's Fair Housing Initiatives Program (FHIP), Education and Outreach Initiative (EOI), in order to provide additional funding to support outreach initiatives.

If a funding source is provided for the project, IDHR will complete its update to the 1995 Fair Housing and Municipal Government Technical Guide for Fair Housing, distributing the Guide widely, in order to reach many of the state's municipalities. This Guide aims to help municipal governments improve fair housing choice for their residents.

G. Persons with Disabilities/Illinois Council on Developmental Disabilities (ICDD)

The Illinois Council on Developmental Disabilities continues its mission to help lead change in Illinois so all people with developmental disabilities exercise their right to equal opportunity and freedom. ICDD offers its assistance and support to other state agencies as they respond to House Joint Resolution 28 and Senate Joint Resolution 30. Those resolutions passed in 2009 and require the Department of Human Services (DHS) to develop a 7 year plan to expand quality community services. ICDD has invested in a project which trains individuals to be Certified Quality Analysts using national quality core indicators to monitoring living situations. Staff within the DHS-Div. of Developmental Disabilities, community agency staff, and self-advocates are already being trained as a new quality management plan is established by DHS/DDD.

ICDD has also partnered with DHS/DDD in funding a national expert to provide technical assistance regarding the planning, service coordination and direction for the transition of individuals with developmental disabilities from privately-run intermediate care facilities for individuals with developmental disabilities (ICF-DD) into more integrated community settings of their choice.

All ICDD activities are guided by its 5 year state plan. The next 5 year plan is to be adopted in the summer of 2011. The Council will begin its process of gathering input from its Council members and the public in 2010 to develop goals for the next plan. Housing is always one of the top concerns and needs for people with developmental disabilities when they and their concerned family members are asked. This will be a life area looked at very closely as it is of such importance to those with developmental disabilities and they currently face such limited choices. ICDD will strive to identify ways it can impact Illinois service systems to expand choice to the individuals on whose behalf we advocate.

8. Efforts to Overcome Gaps in Institutional Structure and Enhance Coordination

a. Institutional Structure

The following actions are expected over the next Program Year:

1. Regular meetings of the Illinois Housing Task Force, its Executive Committee, and its Inter-agency Subcommittee to develop and implement the State's Annual Comprehensive Housing Plan.

2. Continued meetings of the OHCS Advisory Committee and State Agencies Housing Committee (quarterly), Lt. Governor's Rural Affairs Council (twice a year) and Rural Partners (as needed).

3. Ongoing assessment of training and technical assistance needs, and the provision of follow-up assistance through program workshops and other identified methods (IHDA, IDHS, other agencies).

4. More direct technical assistance on the formation and establishment of non-profit organizations to carry out affordable housing development in underserved areas.

5. Development of informational materials on all existing and revised Federal and State housing and support services programs via: possible updating of IHDA's Resource Guide to Federal and State Housing Programs in Illinois; dissemination of materials at various workshops and conferences; and dissemination of information on new federal and state programs, as they are created in Congress and/or the Illinois General Assembly and/or established or administered by State and local governments (e.g. the new Rental Housing Support Program).

b. Coordination Efforts

The State activities to enhance coordination between public and assisted housing providers and private and government health, mental health, services, and fair housing agencies had historically been the role of IHDA's State Agencies Housing Committee. Most of the State major social services and regulatory agencies (which have even a limited housing role) met on a bi-monthly basis. With the establishment, however, of the Illinois Housing Task Force (IHTF) and its Inter-agency Subcommittee, these latter groups are playing a much more pro-active role with interagency coordination.

c. Existing / Done / In Process / Ongoing

1. Place-based Development IDHS is coordinating the Team Illinois inter-agency efforts to target State technical and financial assistance to economically depressed areas, which now include Pembroke Township (Kankakee Co.), West Aurora (Kane Co.), Savanna (Carroll Co.), Cairo (Alexander Co.), Venice (Madison Co.), and Englewood in Chicago (Cook).

2. Housing for Homeless Persons. IHDA and IDHS continue to work together to fund permanent supportive housing for the homeless with services. IHDA has been able to successfully leverage its HOME and Trust Fund program in the past with HUD's Supportive Housing Program or Continuum of Care organizations. In addition, IDHS has provided State-funded homeless services funds to IHDA-assisted properties when available. Further targeting of technical assistance is planned to identify recent proposed projects (HUD funded in late fall of 2008) in local/regional HUD Continuum of Care applications (Supportive Housing, Shelter Plus Care, and Section 8 Moderate Rehab/SRO) which are pursuing development of permanent supportive housing. IHDA and IDHS will coordinate efforts here.

3. Housing for Veterans. IDVA and IHDA have explored USDVA per diem funding for a specific transitional housing project, but timing was premature. Through CSH, an IHDA-funded technical assistance provider, pre-development consulting assistance is being provided to find appropriate locations for this project.

   The Illinois Department of Veterans' Affairs' Prince Homeless Program began accepting residents in 2007. This project received a grant of $816,000 from the Housing Trust Fund (in conjunction with grants from HUD and Federal Home Loan Bank) in 2006 to support the rehabilitation of an existing building on the IDVA campus in Manteno. When full, this redevelopment will provide 15 units designed to meet a statewide need for housing for homeless veterans with physical and mental disabilities.

   In 2007 Eagle's Nest of St. Clair County proposed the rehabilitation of The Joseph Center, a development in East St. Louis that will serve 13 homeless veterans. This project will build on the nation-wide model of housing for homeless veterans begun with Manteno Veterans' Homeless Program, demonstrating how funding for operations and services can effectively be provided by State and federal veteran's assistance resources to address the need for housing for homeless veterans with physical and mental disabilities. Eagle's Nest will provide comprehensive services to aid The Joseph Center residents in achieving stability and overcoming homelessness. Services provided will include on-going health and mental health care, crisis intervention, legal assistance, drug abuse counseling, job and education training, and life skills and financial management. Three in-house meals will be provided per day. Rental subsidies are provided by the USDVA and HUD's Supportive Housing Programs. The project received a $870,000 no-interest loan Housing Trust Fund in May 2007. This

loan will be used to fill an unanticipated construction gap related to replacement of sewage lines and electrical rewiring.

4. Employer Assisted Housing. The State's employer-assisted housing efforts grew from a Chicago regional effort (Metropolitan Planning Council's (MPC's) REACH Program) to a statewide funding effort in 2007. Housing Action Illinois (formerly Statewide Housing Action Coalition) partnered with MPC, local community action agencies, and other non-profits to provide related IHDA-funded technical assistance. Employer-assisted housing programs can be an integral part of the State's overall economic development marketing efforts, as well as a valuable service provided as part of overall business retention expansion and recruitment efforts. To that point, DCEO Opportunity Returns and business development staff have been briefed on the EAH program and are incorporating the new program marketing materials in the larger tool kit of business development programs, to promote the program to the business community.

   It is proposed that the following agencies further define their "product" or "component" of such an inter-agency program: IHDA; DCEO; IDES; IDHS; IDOT; and others. The idea is to expand the marketing of this program through major private and public employers. DCEO, IDOT and IDES are in regular contact with major private-sector employers, IDHS funds approximately 1,600 contractors (many non-profit) as well as administers vocational training (8,000 persons) and Human Capital Development/Welfare-to-Work (3,000 persons) programs. All of these are potential EAH program participants.

5. Housing Rehabilitation. DCEO and IHDA have had a longstanding working agreement to jointly fund local housing rehabilitation programs through the Community Development Assistance Program and Affordable Housing Trust Fund. This joint effort expands the number of cities and counties which can be funded each year for local home repair programs, which generally are targeted at very-low income elderly households, families, and persons with disabilities. In April of 2008, the Governor's Office announced joint DCEO/IHDA funding for some 15 community housing rehabilitation programs, projected to assist 147 households. Funding included $4,344,229.00 million from DCEO (CDAP) and $1,323,000 from IHDA's Affordable Housing Trust Fund. In June of 2009, DCEO and IHDA announced funding for 115 housing rehabilitation programs through CDAP. These programs are projected to assist 161 households. Funding included $4,862,989 from DCEO and $483,000 from IHDA's Affordable Housing Trust Fund.

Proposed (NOTE - these are to be explored or researched)**:**

1. Pilot Programs. Further efforts are needed to identify and implement a limited number of pilot programs to further explore feasible models for jointly funded housing developments and services, especially for permanent supportive housing. As part of this effort, research needs to continue on exploring methods of utilizing forward commitments, carry-forward allowances, and other innovative funding strategies that would help alleviate the existing joint funding problems.

2. Energy Efficiency and Conservation. Utility costs are a major factor in determining housing affordability, especially for low- and moderate-income households. While most existing funding and financing programs can and in fact do allow for various energy-conserving measures as a routine part of eligible construction or rehabilitation costs on housing projects, a higher level of leveraging existing programs and therefore increased energy efficiency could potentially be achieved by improved coordination and publicizing of these programs. Through the Illinois Housing Task Force's recent deliberations, IHDA has begun working recently with both the Lieutenant Governor's Office and HUD's Regional Office in Chicago to evaluate options of involving other appropriate State and federal agencies to compile a meaningful resource guide of available resources and tax incentives in this area, as well as non-profit organizations and local agencies. This would be logically followed by investigating programs that can be leveraged or used together to maximize use of limited public resources and achieve lower energy costs for residents. It is anticipated that public/governmental and commercial versions of this may also be formed by interested agencies. Green building technologies and application of alternative and non-traditional energy sources are related major areas of interest. As

an example, IHDA recently proposed inclusion of application scoring points for green development in project design under its Qualified Allocation Plan for the Low-Income Housing Tax Credit Program for 2008-2009.

3. Brownfields. The feasibility of a joint effort between IHDA and the Illinois Environmental Protection Agency (IEPA) to identify for affordable housing usage potential brownfield properties (which have had all major environmental issues remediated) needs to be explored.

4. State-owned Land. An overall effort has been made to identify surplus State-owned land that could potentially be used in whole or in part for affordable housing developments. There is a significant potential here for adding to the affordability of such developments by possibly writing down the cost of the real property acquisition part of the development budget, through a negotiated sale or donation to a private non-profit organization, or other cost-reducing measures. Currently, the Department of Central Management Services (CMS) conducts assessments of these properties. Current practices consider local economic development efforts positively, but do not currently include potential for affordable housing as part of the re-use evaluation.

It would be incomplete not to mention the extensive amount of State-level planning efforts which are currently underway, in addition to affordable housing, which will likely and hopefully result in more informed coordination between State agencies. Most of these efforts target a specific special needs population, have advisory groups and will soon result in plans or reports.

9. Public Housing Resident Initiatives/The State's Role in Helping Address the Needs of Public Housing

Especially with the passage of the Quality Housing and Work Responsibility Act (QHWRA) of 1998, States now have a more pronounced role in working with local public housing authorities. Here is a description of the existing environment in Illinois as well as a listing of other efforts being made to help address public housing needs at the State level:

a. Management

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 major role in encouraging residents of public housing to become more involved in the management of public housing. However, according to Illinois Association of Housing Authorities, 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.

b. Homeownership

Likewise, 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 IHDA/OHCS housing information clearinghouse, including housing authorities that may be establishing homeownership programs through their Agency Plans. It does plan to participate in homeownership efforts that are part of larger PHA redevelopment (e.g. HOPE VI) and family self-sufficiency efforts.

c. Planning and Coordination Activities

1. For the last ten years, the Consolidated Plan-Action Plan and the Annual Performance Report, documents have been sent in a special mailing to all public housing authorities (PHAs) in Illinois.

PHAs will remain part of the regular notification and distribution process for Consolidated Plan documents.

2. PHAs are also specifically sent a mailing inviting them to attend the public hearings on the Consolidated Plan.

3. IHDA's Office of Housing Coordination Services (OHCS) provided, and will continue to provide Consolidated Plan/CHAS data to PHAs from its updated 2005 Consolidated Plan-Regional Data Supplement, released in April of 2005, and available on the IHDA website. OHCS also forwards print copies of the data to PHAs upon request. The updated document provides some 13 tables of housing/income/population data by county, which allows PHAs to access market and needs data for their jurisdictions. Additional Public housing inventory statistics are included in the Housing Market Analysis Section of the 2005-2009 Consolidated Plan as well. This updated county-level and regional data has been updated with 2000 Census and other more recent sources, so it is anticipated that most non-Entitlement-based PHAs will utilize this data to update their Agency Plans.

4. 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 which are not covered by a local Consolidated Plan) in 1999. To facilitate better communications, a September 2, 1999 memo was sent out to all PHAs to explain the State's process, and even included IHDA's internal review forms. A similar, updated memo was sent out to all PHAs in 2001 and 2003. IHDA also kept the Illinois Association of Housing Authorities (IAHA) and the Illinois Chapter of the National Association of Housing and Redevelopment Officials (NAHRO) informed of these new procedures by attending targeted meetings of these organizations to make presentations and answer questions about the process to/from PHA officials.

5. IHDA will benefit from reviewing the Agency Plans by obtaining information on PHA waiting lists (for both public housing and Section 8 rental assistance) and planned redevelopment activities (e.g. HOPE VI, mixed-income developments, or otherwise). These assist IHDA in both its future site and market studies and in future program planning. IHDA also works with a number of PHAs on converting Housing Choice Vouchers to Project-Based Assistance, especially under the Low Income Housing Tax Credit Program.

6. Due to increased emphasis on further meeting the housing needs of identified, underserved populations, the State (primarily through IHDA) plans to continue expansion of its funding activities with public housing authorities and their non-profit subsidiaries.

7. IHDA will continue with work begun in recent years with PHAs and their non-profit subsidiaries to do both preservation and single-family new construction for both rental housing and homeownership, as well as HOPE VI projects.

d. Troubled Public Housing Authorities

Per HUD's determination, no PHAs in Illinois are designated troubled as of 9/3/2009 within the State's Consolidated Plan Jurisdiction. IHDA will provide outreach to these troubled PHAs upon local request and will be available to meet with PHA officials to discuss areas where it may be able to provide technical assistance to assist in improving operations to remove this classification.

Other relevant State agencies, especially the Department of Commerce and Economic Opportunity and the Department of Human Services, will be invited to participate in a comprehensive team technical assistance effort as warranted. IHDA also reserves the right to potentially invite other PHAs (e.g., high performers) and other technical assistance providers as an option to reaching the same goal of getting the "troubled" designation removed. Specific financial assistance under any of the four Consolidated Plan formula grant programs will

currently be considered as any other application competing for limited funds, unless appropriate State agencies deem otherwise and have the latitude or flexibility to consider such funding on a prioritized basis under the current Consolidated Plan and the program's guidelines. All other eligible financial resources and programs will also be reviewed and evaluated as part of the overall technical assistance effort.

e. Technical Assistance

IHDA will continue to work with PHAs on an as-needed basis to help address their needs for accessing housing, technical, and financial assistance resources. Recent examples have included the following: a planned PHA workshop on the formation and development of housing non-profits, assistance in referrals for obtaining local PHA market studies, supportive housing workshops, referrals to other funding sources for operations (e.g. Illinois Facilities Fund), State letters of support for HOPE VI applications and similar efforts.

f. Funding

The State's role in actual funding of PHA projects has historically been limited primarily to redevelopment efforts involving at least partial private ownership and property management and mixed-income housing. These have included HOPE VI and other redevelopment efforts in Springfield, Peoria, Chicago, Decatur, and East St. Louis thus far. The State of Illinois, does not have a State housing agency that owns or operates public housing properties. Below are listed the Illinois Housing Development Authority (IHDA)'s resources utilized in actual funding of PHA projects:

1) Low Income Housing Tax Credit program – The 2008-2009 Low Income Housing Tax Credit Qualified Action Plan (QAP) for the State of Illinois has set-aside up to $3 million in tax credits for large PHAs and up to $2 Million in tax credits for small PHAs under its Public Housing Authority Set-Aside. Through the set-aside for smaller PHAs, preliminary allocations are anticipated to be made to two PHAs.

2) Affordable Housing Trust Fund – A number of County PHAs have recently accessed this program to establish local programs to build new single-family rental housing through a non-profit organization and assist tenants via Housing Choice Vouchers

3) Capital Fund Pooled Bond Financing Program - The Illinois Housing Development Authority (IHDA) has been working with HUD and PHAs around the State under its PHA Capital Fund Pooled Bond Financing Program. Under it, a PHA which owns and operates public housing and annually receives Capital Fund Grant monies from HUD can accelerate access to such funds by borrowing up to one-third of its annual grant amount (for up to 10- or 20-year time period) through bond financing, using the anticipated grant funding as collateral and IHDA as the bond issuer.

4) IHDA has had a number of success stories in recent years working with PHAs and their non-profit subsidiaries to do both preservation and single-family new construction for both rental housing and homeownership, as well as HOPE VI projects.

10. MONITORING STANDARDS AND PROCEDURES

The State of Illinois currently receives under direct HUD formula grant funding four (4) programs: The Community Development Block Grant (CDBG) and Emergency Shelter Grants (ESG) Programs, both administered by Department of Commerce and Economic Opportunity (DCEO); and the HOME Program, administered by Illinois Housing Development Authority (IHDA) and the Housing Opportunities for Persons with AIDS (HOPWA) Program. While each agency has its own procedures, most of the major steps in monitoring are very similar. Grantees and/or project sponsors are responsible for selecting, planning, and carrying out approved programs, projects, and activities in accordance with State and Federal law and regulations, and with the contracts or grant agreements executed between each grantee or sponsor and one of the three State funding agencies (DCEO, IHDA, or

IDPH). The State ultimately has the responsibility to ensure that grantees and project sponsors are carrying out their programs in accordance with all applicable laws and regulations.

Objectives:

The objectives of State monitoring and reporting on these programs are to determine if grantees and sponsors:

- Are carrying out their local projects and programs as described in their applications (as revised or amended) and contracts/grant agreements;
- Are carrying out the program or project in a timely manner;
- Are charging costs to the program or project which are eligible under applicable regulations and the grant/regulatory agreement;
- Are complying with other applicable laws, regulations, and terms of the contract/grant agreement;
- Are conducting the program in a manner which minimizes the opportunity for fraud, waste, and mismanagement; and
- Have a continuing capacity to carry out the approved program or project.

Management of Monitoring Activities:

The two major types of monitoring that State agency staff carry out for these programs are: desk monitoring and field monitoring.

Desk monitoring is an ongoing process of reviewing a grantee's/sponsor's performance. It involves using all available data in making judgments about performance and is conducted in the office of the State-funding agency (DCEO, IHDA, or IDPH). Among the sources of information available for desk review and analysis are:

(1) approved application(s);
(2) the grant or regulatory agreement or contract;
(3) grantee-prepared environmental reviews (DCEO only);
(4) drawdown requests for reimbursement;
(5) grantee responses to monitoring and audit findings;
(6) monitoring trip reports;
(7) citizen and administrative complaints;
(8) litigation;
(9) data supplied by other state and federal agencies; and
(10) audit reports.

This information is used to observe lack of activity or inappropriate changes in grantee/project sponsor activity, and to identify problems, potential problems, program status and accomplishments. Analysis of the data may indicate the need for a special monitoring visit by program staff to resolve or prevent a problem.

In addition to desk monitoring, DCEO, IHDA, and IDPH also conduct on-site monitoring visits. These are generally targeted to be done periodically, but at least once during the project/programs' implementation for those grants identified to be “at risk” subsequent to a standardized Risk Assessment review.

The major areas of field and desk monitoring are as follows:

	HOME	CDAP	ESGP	HOPWA
Applicant/completeness applicant eligibility review (prior to funding)	X	X	X	X
Grant or regulatory agreement (containing all Federal and State compliance requirements)	X	X	X	X
Environmental review (including flood insurance/ historic preservation)	X	X	X	N/A
Local record keeping requirements	X	X	X	X
Review of drawdown of funds (original source documentation/reasonableness of costs)	X	X	X	X
Real property acquisition	X	X	N/A	N/A
Review of operations/maintenance, essential services, and	N/A	N/A	X	X
Relocation (URA and Section 104(d)	X	X	N/A	X
Labor standards (wage decisions/payroll reviews/employee interviews/et al)	X	X	N/A	N/A
Housing rehabilitation (program guidelines, housing quality standards, work writeups/cost estimates, inspections)	X	X	X	X
New housing construction (property standards/	X	N/A	N/A	N/A
Tenant-based rental assistance	N/A	N/A	N/A	N/A
Beneficiaries-income eligibility reviews	X	X	X	X
Fair housing/EEO - including affirmative marketing	X	X	X	X
Closeout report (review)	X	X	X	X
Financial and compliance audits	X	X	X	X

In addition to these HUD programs, IHDA has also established a compliance monitoring process for the LIHTC Program. It uses tenant income verification from the United States Department of Agriculture's Rural Housing and Community Development Service (RHCDS), formerly Farmers Home Administration (FmHA), for credit projects involving Section 515 Rural Rental Housing loan funds.

Annual Monitoring of Program Performance

Twice a year the Office of Housing Coordination Services will request an annual performance update from the CDBG, HOME, ESG, and HOPWA programs. This information will be presented at the bi-annual Joint Meetings of the State Agencies Housing Committee and the OHCS Advisory Committee. These joint meetings are usually held in January and July.

Annual Monitoring of Program Requirements Including Timeliness of Expenditures

CDBG/CDAP

Spending is reviewed annually in January during CDAP Public Facilities application review, prior to award of funds. CDAP management staff reviews obligations on a periodic basis to ensure adequate obligation of funds. However, if there are remaining funds to be obligated in any component at the end of January, they are transferred to other components to ensure timeliness for obligating funds.

HOME

For the Single Family Program, sub-grantees are given a specific, finite time frame for grant expenditures, usually one or two years in duration. When new applications are ranked, the ability of a grantee to expend funds appropriately is considered in the funding decision. Grantee expenditures are tracked by HOME program staff on an ongoing manner. The Compliance and Reporting team reconciles all HOME grant and loan obligations and expenditures to IDIS.

ESG

Spending is reviewed annually in December, prior to award of funds. Sub-grantees are given a specific, finite time frame for grant expenditures, which is 360 days (12 months) after award of funds. ESG staff fully reconciles to HUD at the end of this time frame.

HOPWA

Expenditures of funds are monitored on a monthly basis. This occurs during monthly reimbursement requests from subcontractors.

Long-Term Compliance Monitoring

Since there is no long term continuing financing for multifamily developments under the CDBG, ESG, and HOPWA programs, this section applies only to the HOME program.

A Housing Quality Standard (HQS) inspection of the dwelling units and common areas of HOME developments is required periodically by the HOME Program regulations. As the "Participating Jurisdiction", IHDA must perform these inspections. For the purposes of this activity, the HOME properties subject to this inspection will consist of those properties transferred from IHDA's HOME Multifamily Underwriting Department to the Asset Management Services Department for long term monitoring.

The HOME regulations provide guidance on how frequently the HQS should be performed: every three years for developments with one to four units, every two years for those with five to twenty-five units, and annually for developments with 26 or more units. The question of how many units must be inspected is not clearly stated but "a sufficient sample" is indicated. To address this question, IHDA has adopted the following procedure:

1) Projects with one to twenty-five units: at least 50% of the units will be inspected
2) Projects with 26 or more units: at least 20% of the units will be inspected.

In both examples, an effort will be made to inspect a different set of units each time, thereby eventually causing all units to be inspected. It may be more efficient to inspect 100% of the units of certain properties at once rather than keep track of which units were not inspected. A list of which units are inspected per property will be maintained.

One department is responsible for this activity: the Asset Management Services Department (AMS) through their inspectors. The Inspectors will perform the inspections and report their findings both to the owner and management

agent of the property as well as the Asset Manager. The Inspector is responsible for follow-up communications concerning: (1) failure of the owner/agent to complete corrections of deficiencies detected during the inspection in a timely manner; (2) scheduling of final inspections after deficiencies are corrected; and (3) handling requests by the owner/agent for extensions of time to complete the corrections of indicated deficiencies.

The HQS inspection is to be conducted using the same basic procedures and forms as used with the regulatory requirements for the HQS inspection.

1. AMS staff sends a letter to the owner, managing agent and on-site staff informing them of the regulatory requirements for the HQS inspection.

2. AMS staff sends a second letter scheduling the inspection date.

3. The Inspectors perform the inspection and send a letter (to the Manager, Management Agent & Owner) indicating pass/fail status with a list of any deficiencies. It is expected that someone representing either the owner and/or managing agent will be present for the inspection since AMS staff need access to specific units.

4. The Inspectors send a letter which states, among other things: **a)** a due date for the completion of the repairs/corrections (this can vary from 30 to 120 days depending upon the work to be completed), **b)** a statement indicating that any requests for additional time to complete the repairs/corrections should be directed to the AM, and **c)** that the owner or managing agent should contact the AM when the repairs/corrections are completed to schedule a final inspection. The Inspectors will send a copy of the inspection report upon owner's request.

AMS staff will maintain a copy of the annual inspection/re-inspection with the pass/fail status letter for the development (as required by HUD).

PART VI: CERTIFICATIONS

(TO BE ADDED TO FINAL 2010 ACTION PLAN)