

Programs & Resources for Your Community



Presentation with the Illinois Association of Regional Councils

Springfield, Illinois

June 21, 2019



Illinois Housing Development Authority (IHDA)

Created in 1967 pursuant to the Illinois Housing Development Act, to finance affordable housing across the state of Illinois.

- IHDA utilizes a variety of funding sources to carry out programs on behalf of the state:
 - IL Housing Trust Fund, IL Affordable Housing Tax Credits, Federal LIHTC Credits, Bonding capacity, etc.

IHDA is here to help.

IHDA both provides and administers a range of programs which support homeownership, the development of multi-family rental housing, and community building across Illinois.

OUR MISSION: **FINANCING THE CREATION AND PRESERVATION OF AFFORDABLE HOUSING IN ILLINOIS.**



Information at Your Fingertips

- <https://www.ihda.org/>





Community Affairs at IHDA

Community Affairs currently oversees 9 programs, which play a critical role in helping IHDA to realize its efforts in providing assistance to communities and homeowners in support of the preservation of affordable housing opportunities throughout Illinois.





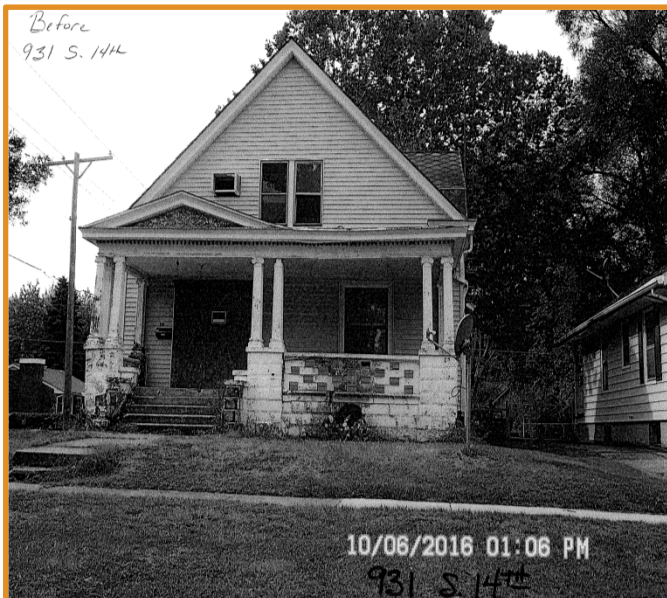
Community Revitalization Programming

IHDA works with local governments and non-profit organizations to administer two programs to combat the ongoing effects of the housing crisis and assist with revitalization efforts, address vacant residential properties, and the blight which usually follows.

Hardest Hit Fund's Blight Reduction Program (BRP)

Abandoned Residential Property Municipality Relief Program (APP)

What is the funding source?	Funded by the U.S. Treasury Hardest Hit Fund	State funded through foreclosure filing fees, established by 20 ILCS 3805/7.31
Who are eligible applicants?	Applicants are Illinois units of local government and must partner with a not-for-profit developer or agency	Applicants must be an Illinois municipality or a county
What are eligible uses of the program funds?	Funds may be used for acquisition, demolition, greening, maintenance, and administration	Funds may be used for securing, maintaining, demolishing, or rehabilitating abandoned homes
Is this a grant or a loan?	Structured as a zero percent (0%), 3 year, non-amortizing <u>loan</u> , secured by a recorded lien	Grant funds
What properties are eligible?	Must be 1-4 unit residential properties	Must be 1-6 unit residential properties



For every dollar spent towards demolition, the value of homes in the targeted demolition area increase \$4.27.¹
For every dollar spent to clean and green vacant properties, the community sees an additional \$7.43 in property tax revenue.²

Hardest Hit Fund's Blight Reduction Program (BRP)

Round 1 Awards

15 program participants
\$5.39 million allocated for 154 units

Progress*

\$4,083,101.43 disbursed
142 unduplicated units demolished

Round 2 Awards

15 program participants
\$10.54 million allocated for 301 units

Progress*

\$4,254,132.88 disbursed
159 unduplicated units demolished

Abandoned Residential Property Municipality Relief Program (APP)

Round 3 Awards

59 grantees
\$8.48 million allocated

Progress

\$1,597,748.01 disbursed
743 unduplicated properties

Round 4 Awards

62 grantees
\$8.18 million allocated

Progress

Final closing with Grantees is expected to occur in August of 2019

1 – Center for Community Progress

2 -Bucchianeri, Grace W., et al. Valuing the Conversion of Urban Greenspace. 2012, Valuing the Conversion of Urban Greenspace.

*Both Rounds of BRP are now closed



Abandoned Property Program (APP) Resources

- <https://www.IHDA.org>
 - *My Community*
 - *Revitalization and Repair Programs*
 - *Abandoned Property Program (APP) & Blight Reduction Program (BRP)*

- HOMEOWNERSHIP
- RENTAL HOUSING
- COMMUNITY
- DEVELOPERS
- LENDERS & REALTORS
- ABOUT US

Revitalization And Repair Programs
Foreclosure Programs
FAQs
Contact Us

Revitalization And Repair Programs

IHDA understands that investing in homes and communities across the state is an effective way to combat the ongoing effects of the housing crisis and assist with revitalization efforts. We work with local governments and non-profit organizations to offer programs that address vacant residential properties and the blight that usually follows to benefit communities. We also fund programs that allow homeowners to make necessary repairs and accessibility improvements, allowing residents stay in their homes while improving the quality of single-family housing and helping to create vibrancy in neighborhoods throughout Illinois.

Abandoned Property Program (APP) And Blight Reduction Program (BRP)

Through our **Abandoned Property Program** and **Blight Reduction Program** we are helping communities turn vacant and blighted properties into assets and renewing the neighborhoods for overall community revitalization and stabilization. [CLICK HERE](#) for a side-by-side comparison of the programs to determine which is best suited for your community.

Please direct any questions about the Abandoned Property Program (APP) to APPinfo@ihda.org.
Please direct any questions about the Blight Reduction Program (BRP) to HHFBRPinfo@ihda.org.

— **Abandoned Property Program Documents**

- Application Tutorial - Round 4 Webinar Recording (Please use password: November2018)
- Application Tutorial Slideshow - Round 4
- Application Tutorial Slideshow - Round 3
- Application Tutorial Slideshow - Round 2
- Application Tutorial Slideshow - Round 1
- Program Rules
- Strategic Demolition Tutorial
- FAQs
- Awardees - Round 3
- Awardees - Round 2
- Awardees - Round 1

For more information, email APPinfo@ihda.org.

+ **Blight Reduction Program Documents**

Land Bank Capacity Program (LBCP) and Technical Assistance Network (TA Network)

Home Accessibility Program (HAP)

Single Family Rehabilitation (SFR)



Abandoned Property Program (APP) Resources

- <https://www.IHDA.org>
 - My Community
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➤ **Abandoned Property Program Documents**

➤ **Blight Reduction Program Documents**

- Training Overview - Round 2
- Application Tutorial - Round 2
- Unit Closing Tutorial - Round 2
- Awardees - Round 2
- Program Overview Tutorial - Round 1
- Program Compliance and Reporting Tutorial - Round 1
- Unit Closing Tutorial - Round 1
- Awardees - Round 1
- Program Guide
- BRP Extension Request Form
- Unit Substitution Form
- Unit Definition Exception Guidance
- Lien Release Request Form
- Historic Preservation Timing
- FAQs

For more information, email HHFBRPinfo@ihda.org

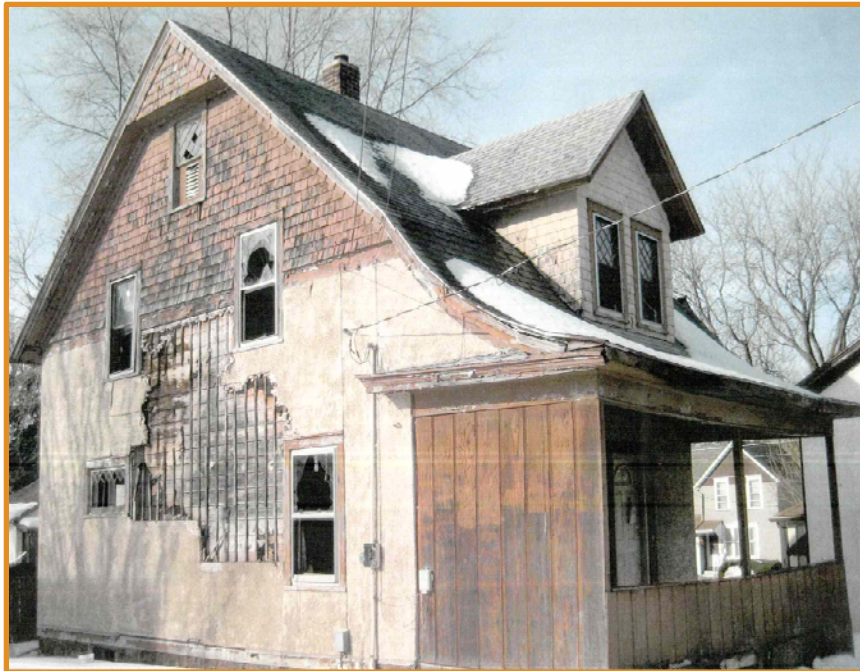
Land Bank Capacity Program (LBCP) and Technical Assistance Network (TA Network)

Home Accessibility Program (HAP)

Single Family Rehabilitation (SFR)

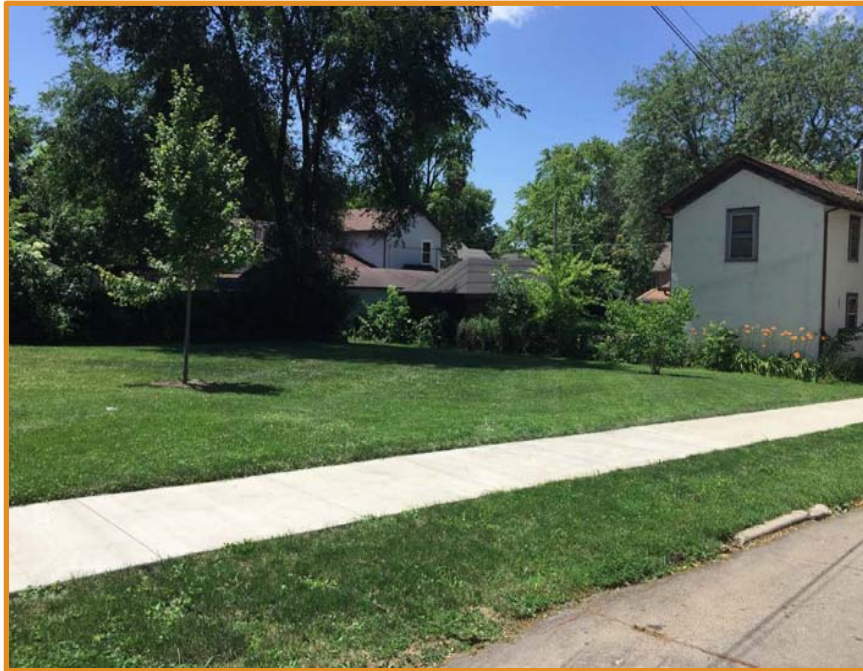


Land Bank Capacity Program & Technical Assistance Network





Land Bank Capacity Program & Technical Assistance Network





Land Bank Capacity Program and TA Network Overview

This program was created to assist communities outside the Chicago Metropolitan Statistical Area by providing funding to help empower local and regional revitalization efforts by increasing planning and land banking capacity.

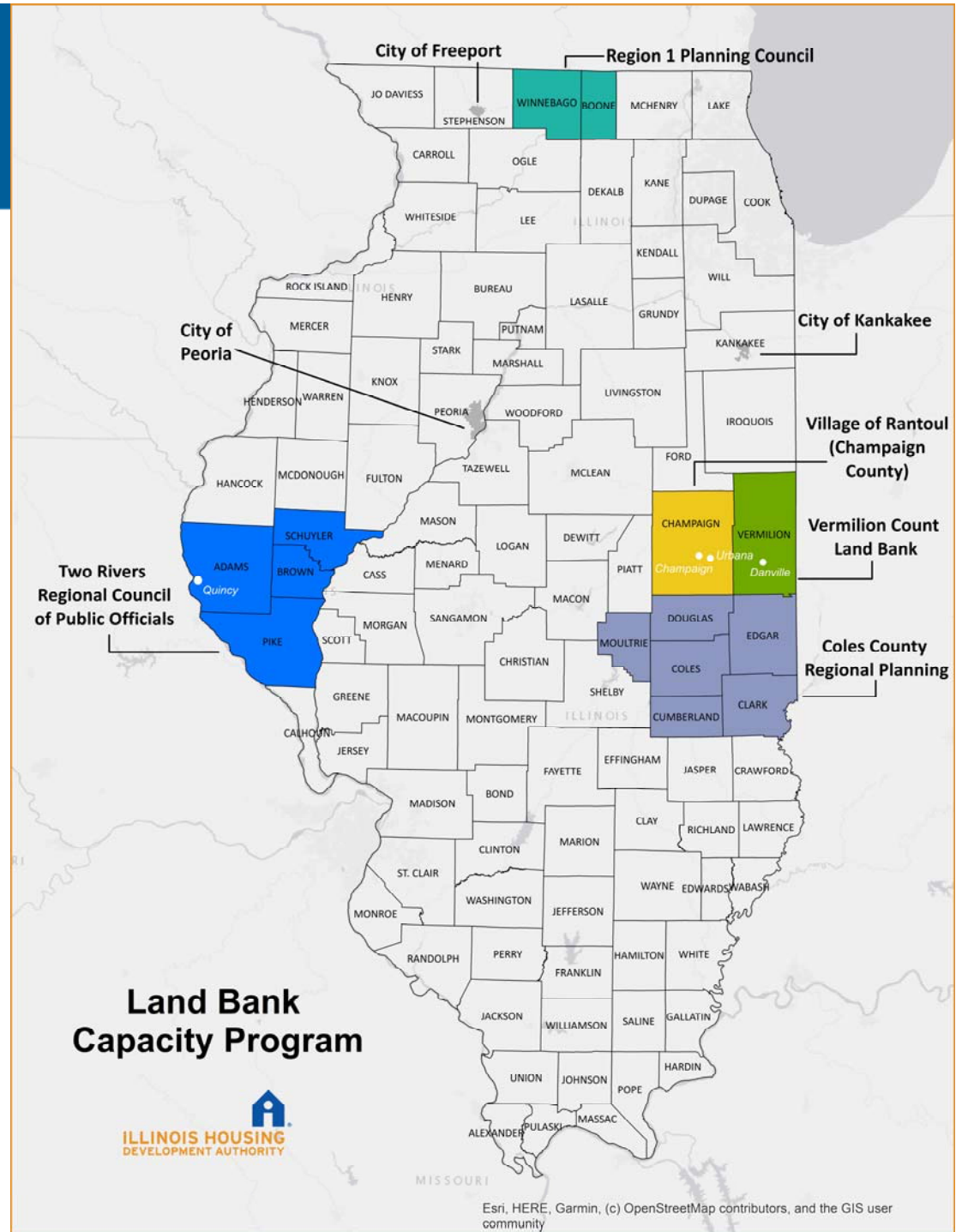
Funded from national settlement with nation's largest banks secured by state attorneys general, including the Illinois Attorney General, with the U.S. Department of Justice and HUD.

IHDA awarded \$2,500,000 in settlement funds

- \$1,650,000 will finance awards under the Land Bank Capacity Program
- \$150,000 will finance awards under the Technical Assistance Network



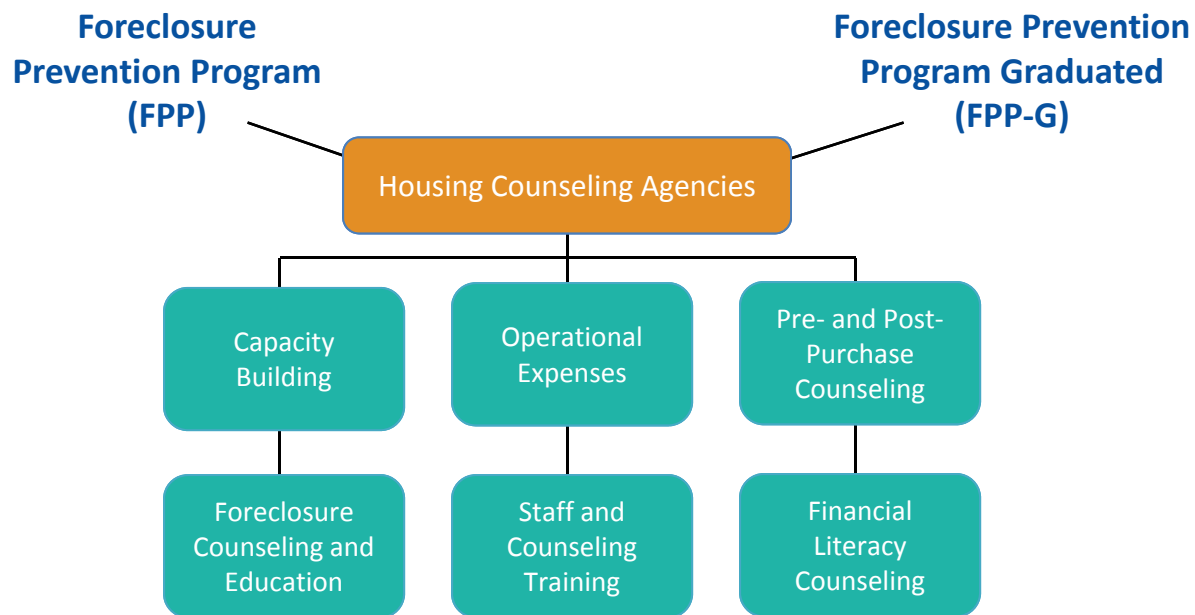
LBCP & TA Program State Coverage





FORECLOSURE PREVENTION & FINANCIAL LITERACY

When homeowners and renters struggle financially, communities suffer, which is why IHDA provides services to help. Through grant programs, IHDA funds a network of housing counseling agencies and community-based organizations to increase their training and capacity, and provide financial literacy, foreclosure prevention, and pre-purchase counseling to current and future homeowners.





“Because of housing counseling, we are able to stay in our home. We don’t have to worry about moving, we don’t have to worry about being homeless.”

Foreclosure Prevention Program

Provides grants to community based organizations and housing counseling agencies approved by the U.S. Department of Housing and Urban Development for capacity building, operational expenses, pre and post purchase counseling, financial literacy counseling, foreclosure counseling and education, and staff/counselor training.

Foreclosure Prevention Program - Graduated

Provides grants to housing counseling agencies approved by the U.S. Department of Housing and Urban Development for capacity building, operational expenses, pre and post purchase counseling, financial literacy counseling, foreclosure counseling and education, and staff/counselor training.

Households Receiving Direct Assistance, to date

	Cook County Mortgage Foreclosure Mediation Program*	Foreclosure Prevention Program	Foreclosure Prevention Program Graduated	Project Reinvest: Financial Capability*	National Foreclosure Mitigation Counseling*
All Rounds	27,119	155,698	44,949	3,183	48,665
*Program Closed					Grand Total All Programs
					279,614





Financial Literacy, Pre-Purchase, & Foreclosure Prevention Counseling



HOMEOWNERSHIP RENTAL HOUSING COMMUNITY DEVELOPERS LENDERS & REALTORS ABOUT US

Saving My Home

1 IHDA Foreclosure Prevention

Watch later Share



If you are struggling to make your mortgage payments, it can be a scary and stressful time. You are not alone. The first step you should take is to call your lender or servicer directly and explain your situation. If you are unable to find a solution, you may be eligible for one of the programs listed below.

Buying A Home

Financial Literacy and Pre-Purchase Counseling

Getting An IHDA Loan

Find An IHDA Lender

I-Refi

Fixing My Home

Saving My Home

Buying A Vacant Or Foreclosed Home

FAQs

If you are having trouble paying your mortgage and have experienced a 15% reduction in income due to a hardship, you may be eligible for temporary mortgage assistance through the Illinois Hardest Hit Fund Program. Homeowners across Illinois can apply for up to \$35,000 in reinstatement and/or ongoing monthly mortgage assistance. Find more information about applying for Hardest Hit Fund at IllinoisHardestHit.org.

Seeking Hardest Hit Funds

Hardest Hit Fund Advertising and More Information

Finding A Housing Counselor

Finding Mortgage Assistance

Avoiding Mortgage Fraud

Knowing Your Rights

Other Assistance for Homeowners

Veteran Assistance

Employment Assistance

Foreclosure Prevention Events

Understanding these programs can be confusing so if you need assistance, please reach out to a housing counselor to help you understand what options are available to you. But whatever you do, don't do nothing. There is help available. **All services are free.** Remember: You should **never have to pay** for foreclosure assistance.

If you are a housing counseling agency looking for information about funding for future rounds, please visit the [Foreclosure Prevention Programs](#) section.

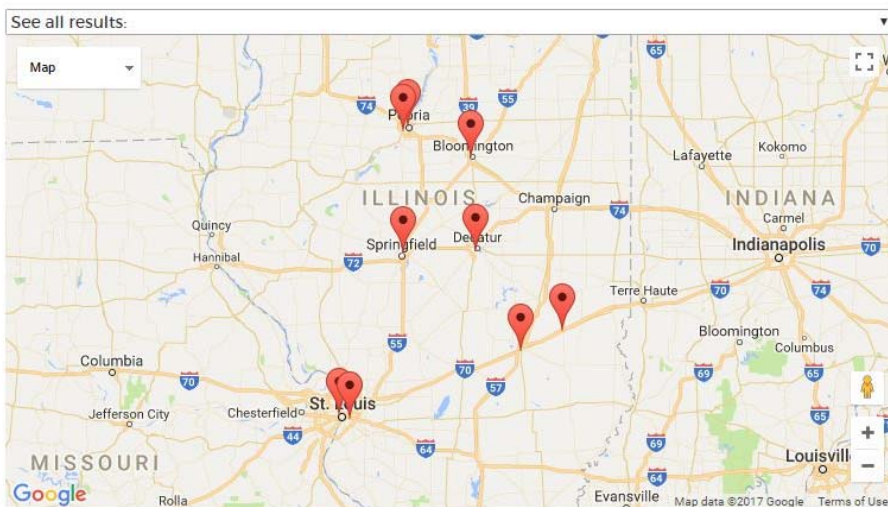


Financial Literacy, Pre-Purchase, and Foreclosure Prevention Counseling

Finding A Counselor

"Find a counselor" near you today by entering a ZIP Code, city, or property address in the map application below and begin to get the help you need. If your search provides a "No results found" message, there may not be an agency in your immediate area. In this instance, please contact our statewide agency partner as listed after the search.

Listed below are 9 counselors found within the area of 62702



Springfield Housing Authority
200 North Eleventh Street
Springfield, IL 62703
Phone: 217.753.5757
<http://springfieldhousingauthority.org/>
Languages: English
Distance: 3.95 miles

Mid Central Community Action, Inc.
1301 W. Washington St.
Bloomington, IL 61701
Phone: 309.829.0691
www.mccainc.org
Languages: English, Spanish
Distance: 55.63 miles

METEC
2605 W. Krause
Peoria, IL 61605
Phone: 309-676-3832
www.metec1.org
Languages: English
Distance: 58.85 miles

Justine Petersen
1023 North Gran Blvd
St. Louis, MO 63106
Phone: 618-501-1555
www.justinepetersen.org
Languages: English, Spanish
Distance: 87.57 miles

Embarras River Basin Agency
400 W. Pleasant
Greenup, IL 62428
Phone: 217-923-3113
<http://www.erbainc.org/>
Languages: English
Distance: 88.28 miles

Community Investment Corporation of Decatur, Inc.
2121 S. Imboden Ct.
Decatur, IL 62521
Phone: 217.423.0352
Languages: English, Spanish
Distance: 36.44 miles

Garden State Consumer Credit Counseling, Inc. dba Navicore.
416 Main St.
Peoria, IL 61602
Phone: 800-992-4557
www.navicoreolutions.org
Languages: English, Spanish
Distance: 58.84 miles

C.E.F.S. Economic Opportunity Corporation
1805 S. Banker Street
Effingham, IL 62401
Phone: 217-342-2193
www.cefsoc.org
Languages: English, Spanish
Distance: 74.35 miles

CDBG Operations Corporation
510 North 25th Street
East St. Louis, MO 62205
Phone: 618-274-7832
<http://www.cdbgops.org/>
Languages: English
Distance: 88.05 miles

Statewide Counseling Agency
Navicore
416 Main St. Suite 800
Peoria, IL 61602
Phone: 732-409-6281
www.novadebt.org
Languages: English, Spanish



HOMEOWNER ASSISTANCE (TRUST FUND)

The Community Affairs Department also helps homeowners to affordably purchase and make necessary improvements to their homes. The following 3 programs aid homeowners in making necessary repairs and accessibility improvements, allowing them to stay in their homes while improving the quality of single-family housing, and helping to create vibrancy in neighborhoods throughout Illinois.

Single Family Rehabilitation Program (SFR)



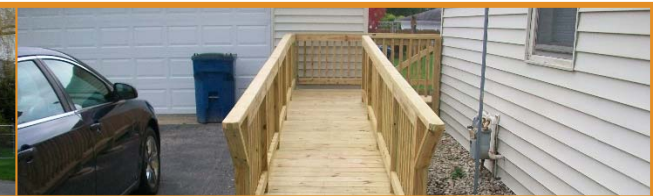
- Assists low- and very low-income homeowners
- Funds can be used to make necessary home repairs (roofing, siding, etc.)
- Forgivable loans up to \$45,000 per household, or \$16,500 for Roof Only
- Units of local government and non-profit organizations apply and administer awards

Habitat for Humanity: Community Impact Loan Fund (HFH)



- Assists income-qualified households
- Funds can be used to offset construction costs or buy down sales price to ensure mortgage affordability
- Forgivable loans up to either \$15,000 or \$20,000 per household¹
- Administered by Habitat for Humanity of Illinois

Home Accessibility Program (HAP)



- Assists income-qualified households with elderly or disabled residents
- Funds can be used to make repairs that will allow tenants to remain in their homes
- Forgivable loans up to \$25,000 per household
- Units of local government and non-profit organizations apply and administer awards

¹ – Dependent upon income in relation to Area Median Income (AMI)



HOMEOWNER ASSISTANCE (TRUST FUND)

Single Family Rehabilitation (SFR)

Round 1 ended in March 2019. Round 2 Legal Agreements with **21 agencies and cities** were signed effective in April of 2019.

Amount allocated for Round 2 = **\$10,000,000**.

Habitat for Humanity Community Impact Program

Round 3 concluded in February 2018; Legal agreements for Round 4 were signed effective in March of 2019.

Amount allocated for Round 4 = **\$2,000,000**.

Housing Accessibility Program (HAP)

Round 1 ended in March of 2019. Round 2 with **15 agencies** was approved by the IHDA Board in April 2019.

Amount allocated for Round 2 = **\$3,000,000**.

Households Receiving Direct Assistance, to date

	Habitat for Humanity Community Impact Program (Round 3)	Home Accessibility Program (Round 1)	Single Family Rehabilitation Program (Round 1)	TOTALS
Funded Amount	\$655,000	\$1,835,783.20	\$4,868,805.78	\$7,359,588.98
Households Assisted	37	103	132	272



CAPACITY BUILDING & TECHNICAL ASSISTANCE (TRUST FUND)

The Community Affairs Department partners with the Chicago Rehab Network in order to support and further the quality and professionalism of services provided by housing practitioners throughout Illinois. This program provides grants to nonprofits for the purpose of technical assistance and training. Recipient organizations' use of these funds helps to comprehensively strengthen the affordable housing industry through capacity building, public policy initiatives, and increased civic engagement.

Technical Assistance Grant

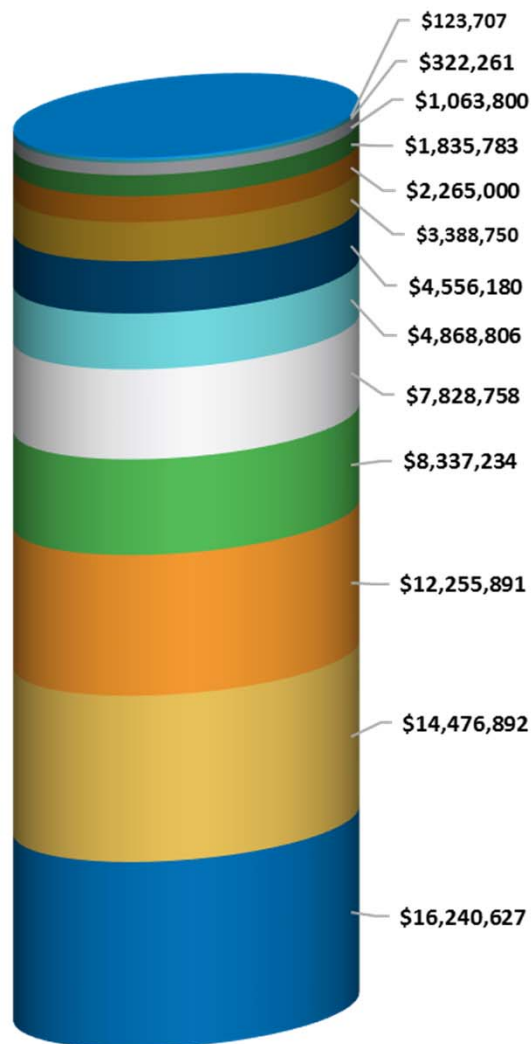
September 2016 the Authority funded Chicago Rehabilitation Network to further its commitment to affordable housing. CRN provides training and technical assistance to its nonprofit members and others. This work will help expand the capacity building, public policy, and civic engagement work that provides a comprehensive approach to strengthening the affordable housing industry.



- <https://www.chicagorehab.org/>



10 YEARS OF PROGRAMMATIC IMPACT



Funds Expended to Date

Over \$77.5 million invested



36 program rounds completed



10 program rounds currently in progress



130 municipalities partnered with



114 nonprofit agencies partnered with



4 land banks partnered with



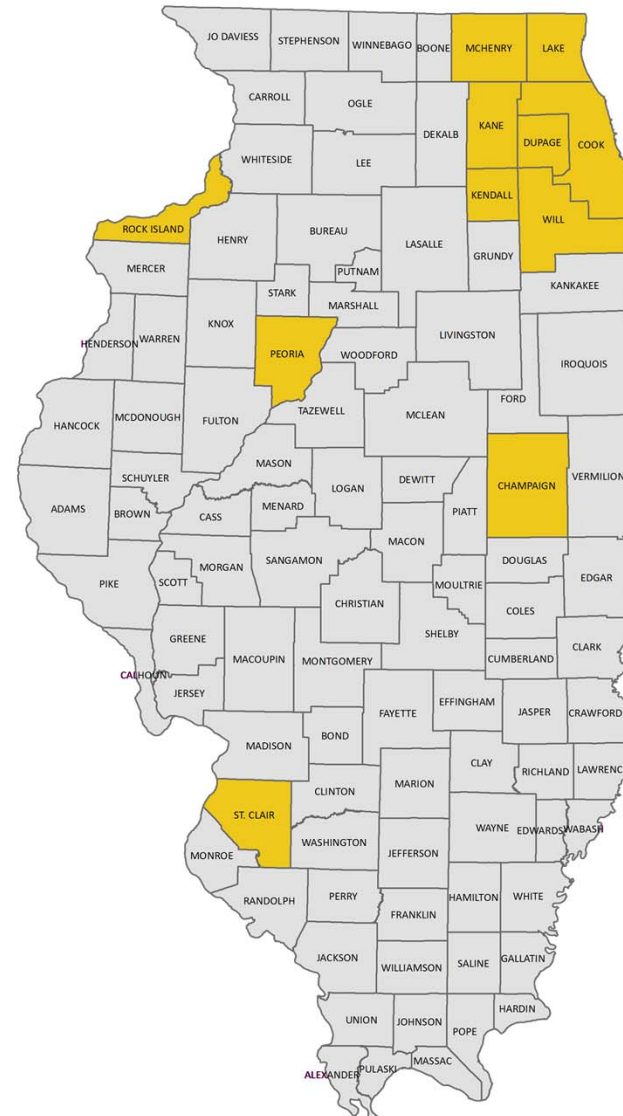
Over 270,000 households assisted





Programmatic Coverage

Project Reinvest: Financial Capability





Programmatic Coverage

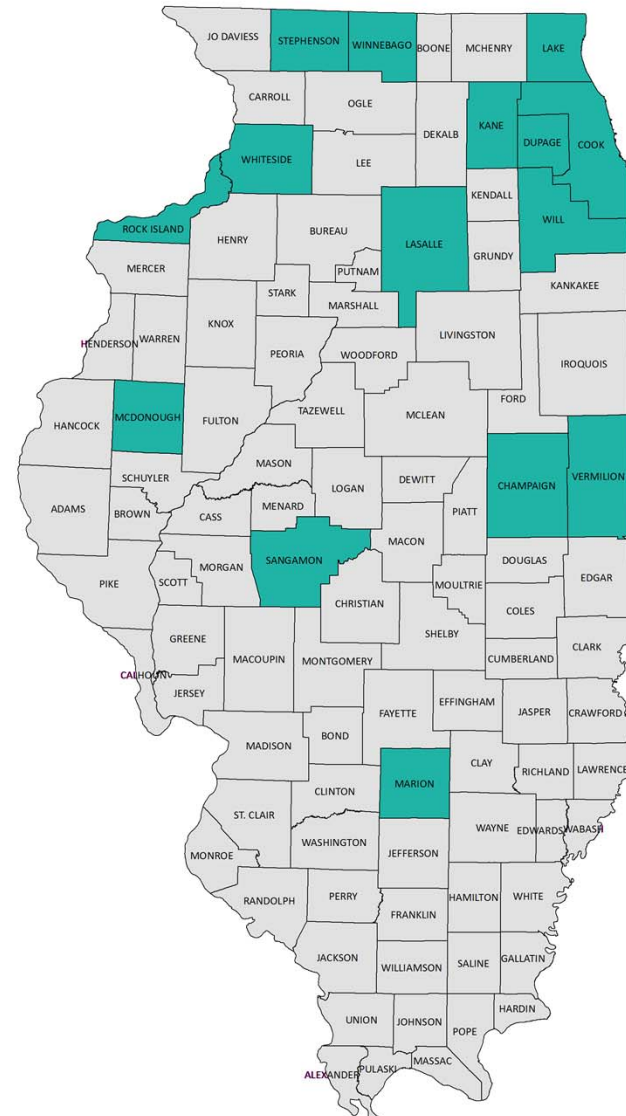
Cook County Mortgage Foreclosure Mediation Program





Programmatic Coverage

Blight Reduction Program





Programmatic Coverage

Habitat for Humanity

Community Impact Loan Fund



Programmatic Coverage

National Foreclosure Mitigation Program



Programmatic Coverage

Abandoned Property Program



Programmatic Coverage

Single Family Rehabilitation Program



Programmatic Coverage

Home Accessibility Program



Programmatic Coverage

**Land Bank Capacity Program and
Technical Assistance Network**



Programmatic Coverage

**Foreclosure Prevention
Graduated Program**



Programmatic Coverage

Foreclosure Prevention Program



100%

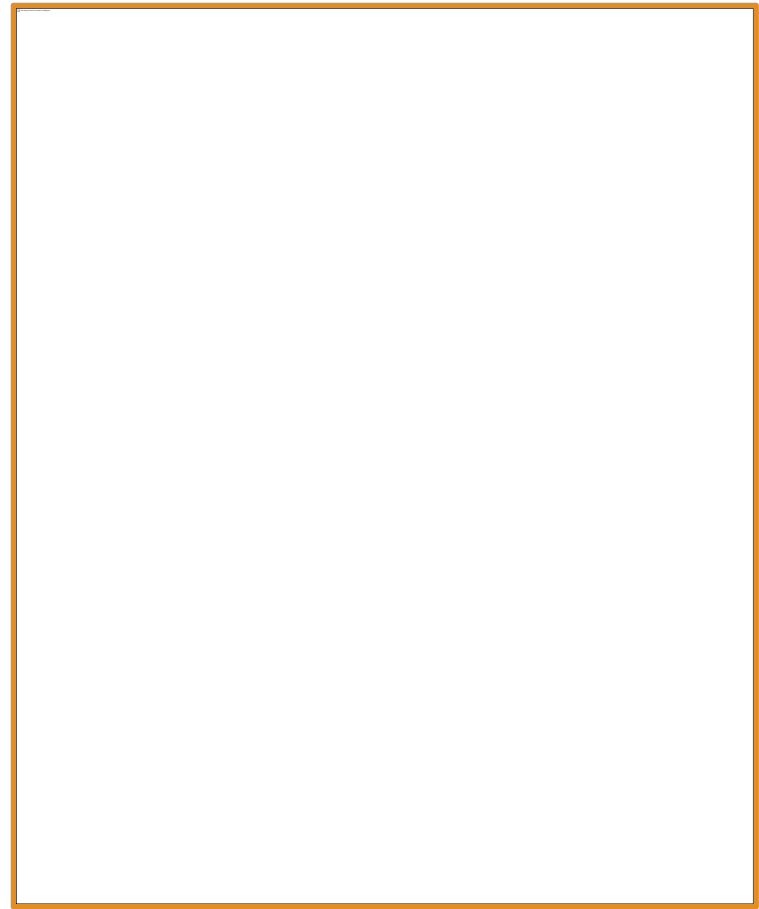
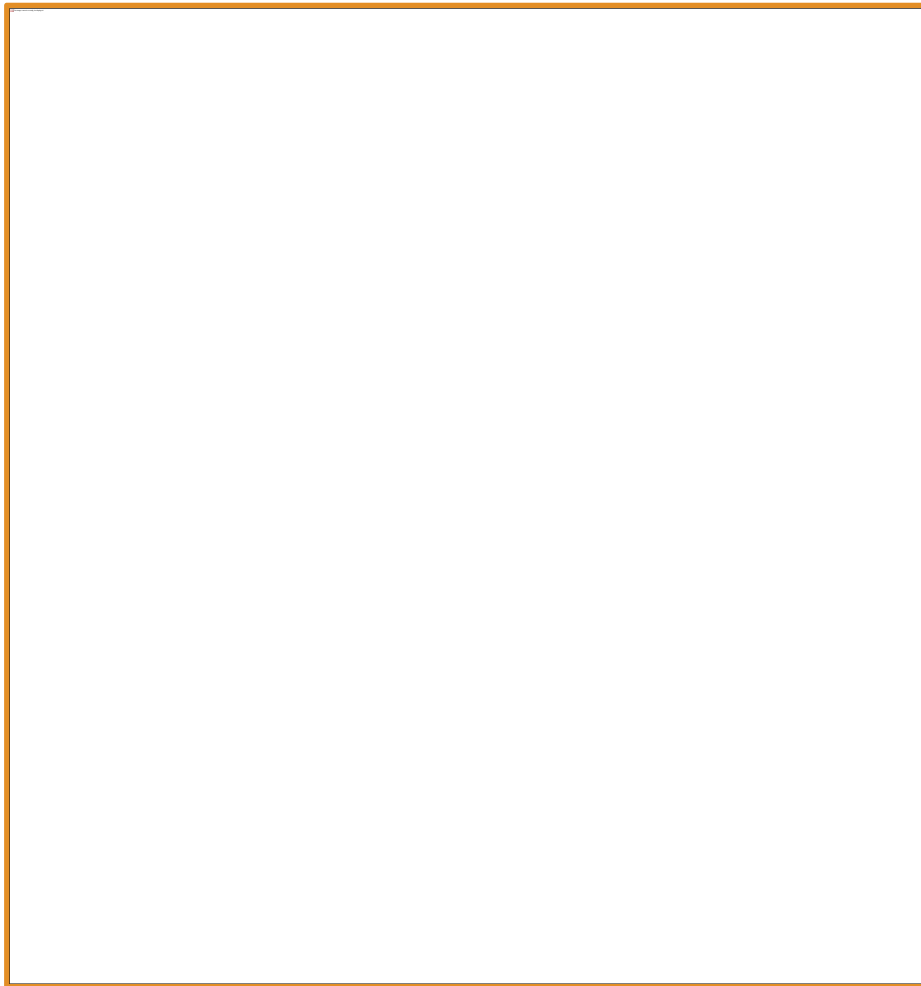
**Illinois counties
receiving aid from
Community Affairs
programs**





ACCESSING COMMUNITY AFFAIRS RESOURCES

- <https://www.ihda.org/my-community/>



Questions?

