



Building for Success:
Illinois' Comprehensive
Housing Plan
Advance Release



2005



Inside front COVER



OFFICE OF THE GOVERNOR

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CHICAGO, ILLINOIS 60601

ROD BLAGOJEVICH
GOVERNOR

To the people of Illinois:

Home is the starting place for every family reaching for a better life for their children and every person searching for stability and dignity. For too many Illinois residents, a quality home is simply not affordable. As I travel around the state, I meet workers who dream of buying a home for their families, and seniors who need help but want to stay in their communities. That is why, in the face of massive budget deficits, we have maintained funding for housing and have increased funding for our most vulnerable citizens.

When I took office I saw the need for reform in all areas of Illinois government including housing. More than a dozen state agencies provide housing assistance, but the programs are not coordinated and there is no way to ensure the assistance reaches those most in need. That is why I issued Executive Order 2003-18, which requires the development of the first Comprehensive Housing Plan for Illinois. In 2005, Illinois state agencies will spend more than \$600 million on housing development and housing assistance that will benefit more than 15,000 households and 100,000 people. Because of the *Building for Success: Illinois' Comprehensive Housing Plan* state agencies that fund new housing will work with the agencies that serve people who need housing, so senior citizens will have more housing choices and families will be able to live near their jobs and keep their children in the same schools.

I want to thank everyone who contributed to the *Building for Success: Illinois' Comprehensive Housing Plan* for their hard work and commitment to a better life for Illinois citizens. We will continue to need your participation in 2005 as we address the many opportunities and challenges identified in the Housing Plan.

Sincerely,

A handwritten signature in black ink that reads "Rod Blagojevich".

Governor Rod R. Blagojevich



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Housing
Development
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Rod R. Blagojevich
Governor

Dear Fellow Housing Task Force Members:

Fourteen months ago, with Governor Blagojevich's signing of Executive Order 2003-18, we began a groundbreaking endeavor to develop a Comprehensive Housing Plan for Illinois. As the executive director of the Illinois Housing Development Authority, I am proud to have chaired this Task Force, which includes so many knowledgeable colleagues from around our state. I thank each of you for your hard work and commitment in the development of this Housing Plan.

In the past year the 35 appointed members of the Task Force worked diligently to understand the task before us, formulate the vision and principles the Housing Plan sought to achieve, and identify the best local and national ideas and practices to address the housing challenges faced by many of our low-income and working families, our senior citizens, and our residents with disabilities around the state. The end result, *Building for Success: Illinois' Comprehensive Housing Plan*, incorporates recommendations from over 200 community and industry experts, and sets the direction for the coordination and expenditure of state resources for affordable and supportive housing.

Again, thank you for your hard work. Let us continue to work together in this important effort to bring affordable housing choices to the citizens of Illinois.

Best wishes,

Kelly King Dibble
Executive Director

BUILDING FOR SUCCESS:

ILLINOIS' COMPREHENSIVE HOUSING PLAN

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FOR MORE INFORMATION ON **BUILDING FOR SUCCESS: ILLINOIS' COMPREHENSIVE HOUSING PLAN** VISIT THE ILLINOIS HOUSING DEVELOPMENT AUTHORITY'S WEB SITE AT WWW.IHDA.ORG.

WE GRATEFULLY ACKNOWLEDGE THE SUPPORT OF THE FANNIE MAE FOUNDATION FOR THE DESIGN AND PRINTING OF **BUILDING FOR SUCCESS: ILLINOIS' COMPREHENSIVE HOUSING PLAN**.

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Governor Rod Blagojevich has focused on the importance of housing to the people of Illinois since the early days of his administration. Housing was included in the planning and policy discussions during his transition to office. One of the issues identified was that over a number of years the State of Illinois had created housing assistance programs at more than a dozen state agencies funded with hundreds of millions of state and federal dollars. While more than 100,000 people in Illinois receive services through these programs, there was no comprehensive plan to coordinate the activities of the programs and ensure that the state and its residents received the maximum benefit of the money invested. This concern was shared by state legislators, municipal officials, and housing advocates, who welcomed Governor Blagojevich's attention to housing.

Reform and renewal of state government is one of the Administration's top priorities. As part of these efforts, the governor recognized that the state needed a comprehensive housing plan to target its limited resources to Illinois residents with the greatest housing needs. On Sept. 16, 2003, Governor Blagojevich issued Executive Order 2003-18, which established a Comprehensive Housing Initiative. It required the creation of a comprehensive policy for the development of affordable housing and related supportive services. The executive order identified the people who are most in need of quality housing to ensure their specific needs would be addressed in the development of new housing policy. These priority areas are:

1. Very low-income households and families;
2. Low-income senior citizens;
3. Low-income people with disabilities;
4. Homeless people and families and those at-risk of becoming homeless;
5. Low and moderate-income families and people unable to find affordable housing near employment or transportation; and

6. Low-income families and people living in existing affordable housing that is in danger of becoming unaffordable.

The Housing Task Force created by the executive order is a diverse and experienced group of professionals, convened to address the issue of affordable and accessible housing in Illinois. The Task Force has 35 members: 13 representatives from various governmental agencies or offices, four members appointed by the leaders of the state legislature, and 18 appointed by the governor based on their expertise in housing or a related area, representing a variety of interests and geographic areas.

Under the leadership of a 12-member Executive Committee, the Task Force created working groups to assess housing needs in specific areas and develop recommendations. Over 200 participants from the government, industry, and nonprofit sectors participated in the following seven working groups: Housing Innovation; Preservation and Rehabilitation; Community and Regional Strategies and Issues; Family Housing; Rural and Small Cities Housing Issues; Special Needs with Services; and Special Needs without Services. The groups met a total of 25 times between Feb. 17 and May 6, 2004.

In the end, the Task Force working groups came up with over 80 recommendations. Faced with many diverse recommendations, the Task Force developed a Vision Statement and three Housing Principles – Affordability and Choice, Creation and Preservation, and Leadership – to organize the policy and planning framework for the Housing Plan. The Vision Statement and Housing Principles set the direction for state activities.

Taken together, the strategies outlined in the Housing Plan will result in state agencies working in new ways to intentionally target housing assis-

VISION STATEMENT

Quality housing, affordable to each household, with accessible and appropriate services where needed, supports individual and family success. Housing is an essential asset and economic engine for neighborhoods, integral to Illinois' ability to achieve its goals for robust communities for the citizens of Illinois.

tance for the priority populations, coordinate programs and policies, ensure efficient use of resources, and be accountable for their activities and outcomes. A more detailed Technical Plan describing specific activities, timelines, and responsible agencies is in the appendix. As a result of these changes, the state will achieve the primary outcome of the Housing Plan: better housing for Illinois citizens.

HOUSING PRINCIPLES

Affordability and Choice

People require stable and affordable housing in order to achieve individual and family success. It is essential that we have a full range of quality housing options – both single-family and multi-family homes – in communities throughout the state that is available and accessible to meet the needs of all income groups and special needs populations. Strategies employed to assure affordability and choice must focus on mechanisms to promote equal access, create housing options in the least restrictive environments, prevent homelessness, support homeownership, and coordinate housing and services.

Creation and Preservation

To ensure ongoing affordability, investment of public and private resources must be directed toward the preservation of existing housing and creation of new affordable housing assets. We seek to bring down the cost of development, reduce the ongoing cost of operations, and assure the development of a range of housing types. The limited available resources must be efficiently used for the primary goal of developing and maintaining quality affordable housing for individuals and families.

Leadership

Recognizing that housing is not just bricks and mortar but the foundation for personal achievement and community involvement, it is critical for policymakers at all levels of government and in all types of communities to guide and promote housing as fundamental to community and economic health. Leadership requires accountability through identifying priorities, setting goals for the use of resources that reflect these priorities, and reporting on production. Promoting housing includes ensuring that every area and group can fairly compete for resources, and requires focused training and technical assistance for communities and housing providers.

BENEFITS OF AFFORDABLE HOUSING

A home, whether you own or rent, is not just a roof over your head. It's the place where you live your life – where you raise your children, share time with loved ones, enjoy the company of friends and neighbors, and build your dreams. Most people in America take housing for granted. However, for many others, owning a home or having a safe, secure, comfortable, and affordable place to live, is a distant dream. A stable home is the beginning for many other things in our lives. If you're constantly moving from one location to the next, trading off paying a mortgage or rent for buying groceries, fearing for the safety of yourself and your family, living in temporary shelters – how can you raise your children, take care of yourself, function on the job, and contribute to your community? Unfortunately, that is the reality for many families and individuals in our society.

The governor, state legislature, participants in the housing industry, and members of the Housing Task Force recognize the importance – indeed, the necessity – of an adequate supply of affordable housing for citizens of Illinois. They see affordable housing not as an expense, but as an investment in the growth and stability of our families and communities. Adequate and affordable housing contributes to Illinois by:

- Promoting strong families and individual success.
- Building local communities – not just businesses, but also schools, parks and playgrounds, charities, and places of worship.
- Contributing to the growth and well-being of the state's economy.

Benefits to Families and Households

The impact of stable, affordable housing on people's lives is immeasurable. For many families and individuals, an affordable home is a matter of self-respect and self-esteem. Affordable housing has a ripple effect on people's lives. For example, when

affordable housing and supportive services are available:

- Young couples just starting out can devote more of their financial resources to raising their families.
- Working adults who experience temporary problems, such as the loss of a job, can manage changes better when they are not overburdened with high housing costs.
- Seniors can maintain their self-respect and live active lives in the communities they want.
- People with disabilities can choose to live independently, instead of in more restrictive institutional environments.

These are very real stories that happen every day in our state. Importantly, the outcome of these stories does not have to be financial struggle and instability. With cooperation and wise investments in affordable housing and housing assistance, families and individuals can have safe, secure, and affordable homes.

Benefits to Local Communities

Just as safe, stable, and affordable housing is the bedrock of the family or individual, it is also a core ingredient in a strong and prosperous community. Neighborhoods with a range of quality housing options have lower crime rates, better performing schools, stronger local economies, and a better overall quality of life. The best communities have an adequate supply of housing located near jobs, schools, shopping, and places of worship. Today, because of a lack of quality affordable housing in some urban, suburban, and rural communities, many people must commute long distances to and from work each day. This adds a tremendous amount of infrastructure cost to cities, counties, and the state, while contributing to traffic congestion and poor air quality.

The lack of affordable housing near jobs in some areas also means that hundreds of thousands of people leave their communities each day, spending their time and money elsewhere. Investments in affordable and mixed-income residential housing in areas of high employment help keep cities

and neighborhoods vibrant and economically strong. Businesses benefit, as workers shop for food, services and goods close to home and work; schools benefit, since working parents can be closer to their children and be more involved in their education; employers benefit, with employees spending less time commuting to work or having fewer absences due to transportation problems; and families benefit, because moms and dads spend more time with their children and less time traveling to and from work. Ultimately, communities win when there is an adequate supply of affordable housing for all citizens.

Benefits to the State

In addition to the benefits to communities highlighted above, home ownership and stable housing for those who rent has a positive impact on the economy of the state as a whole. The recent report *Opportunity and Progress: A Bipartisan Platform for National Housing Policy* states that an adequate supply of affordable housing is a key factor that companies consider when locating or expanding their business. Indeed, affordable housing gives states a competitive advantage in attracting investment. Quality affordable housing also attracts workers to fill the jobs created, which adds further to the local and state tax base. In addition to providing shelter, the housing industry provides thousands of residents with jobs and generates millions of dollars of economic output every year.

Scope of the Housing Problem

In 2001, more than 95 million people in the U.S. – one-third of the total population – experienced housing problems, according to the National Low Income Housing Coalition. These problems include affordability, overcrowding, poor quality, unsafe conditions, or homelessness. By comparison, this is more than twice the number of Americans who did not have health insurance in the same year, and nearly three times the number lacking adequate food for a nutritional diet.

HOUSING NEEDS OF PRIORITY POPULATIONS

The executive order identifies groups of people with specific housing issues as priorities for the housing created and assisted under the Housing

Plan. Every one of the groups is low income, but each have additional housing needs that must be understood and addressed separately. For many low-income households, the basic problem, whether they own or rent, is that they do not have enough income to pay for quality housing near jobs, schools, and other needed services. Each household facing this challenge must choose between low-cost housing that may be substandard or in a less desirable

Impact of Planned Growth

Unplanned development that fails to link housing and employment centers poses serious economic, environmental, and quality of life issues. A 2004 report from the Brookings Institution found that states could reduce capital spending by 10 to 20 percent and on-going service delivery costs by almost four percent if they implemented "smart growth" measures.

location, paying so much for rent that they are not able to afford other necessities such as food, utilities, or health care, or sharing housing with more people to make it more affordable.

According to the U.S. Census, in 2000, Illinois had nearly 1.9 million low-income households. The statewide median household income in 2000 was \$46,590. Following are brief excerpts of the detailed needs analysis contained in the State of Illinois 2005-2009 Consolidated Plan for federal funding:

1. Very and Extremely Low-Income Households

Of the total pool of households defined as "low income," it is the group described as "very and extremely low-income" (below 50% and 30% of median income), which has the most severe housing cost burdens. This group of citizens cannot afford to purchase a home or pay the rising cost of rent in most areas of the state, even for poor quality or substandard housing. As a result, many live in isolated communities, far from their jobs, schools, social services, stores, and other supports. This group is also most likely to experience periods of homelessness, when they are unable to afford rent, house payments, or other housing related costs (such as utilities or critical home repair), and must move into temporary shelters until they can find other living arrangements. One challenge in providing affordable housing for

these households is that they cannot afford to pay the full cost of operating the housing.

2. Low-Income Senior Citizens

Low-income seniors experience housing problems related to affordability and accessibility, the latter due to physical limitations that develop as people age. Many seniors live on low fixed incomes, and as housing costs rise, they find themselves unable to afford both their rent or home payments and the other expenses typical of this group such as prescription drugs and health-care costs. In Illinois, according to the 2000 U.S. Census, there are more than 380,000 very low-income senior citizens with incomes at or below 50 percent of the median income. On average, looking at both metro and non-metro communities, 44 percent of elderly homeowners and renters pay more than 50 percent of their incomes for housing costs.

Many seniors need assistance with home rehabilitation either to eliminate physical barriers or keep their homes in good and safe living condition. Others need assistance with daily living skills such as bathing, dressing, light housekeeping, or meal preparation. The greatest challenge low-income seniors face is limited access to programs and services to help them remain in their homes. Without this support, senior citizens may have to give up their independence and enter institutions, which are costly and isolated from the communities in which they have lived.

3. Low-Income People with Disabilities

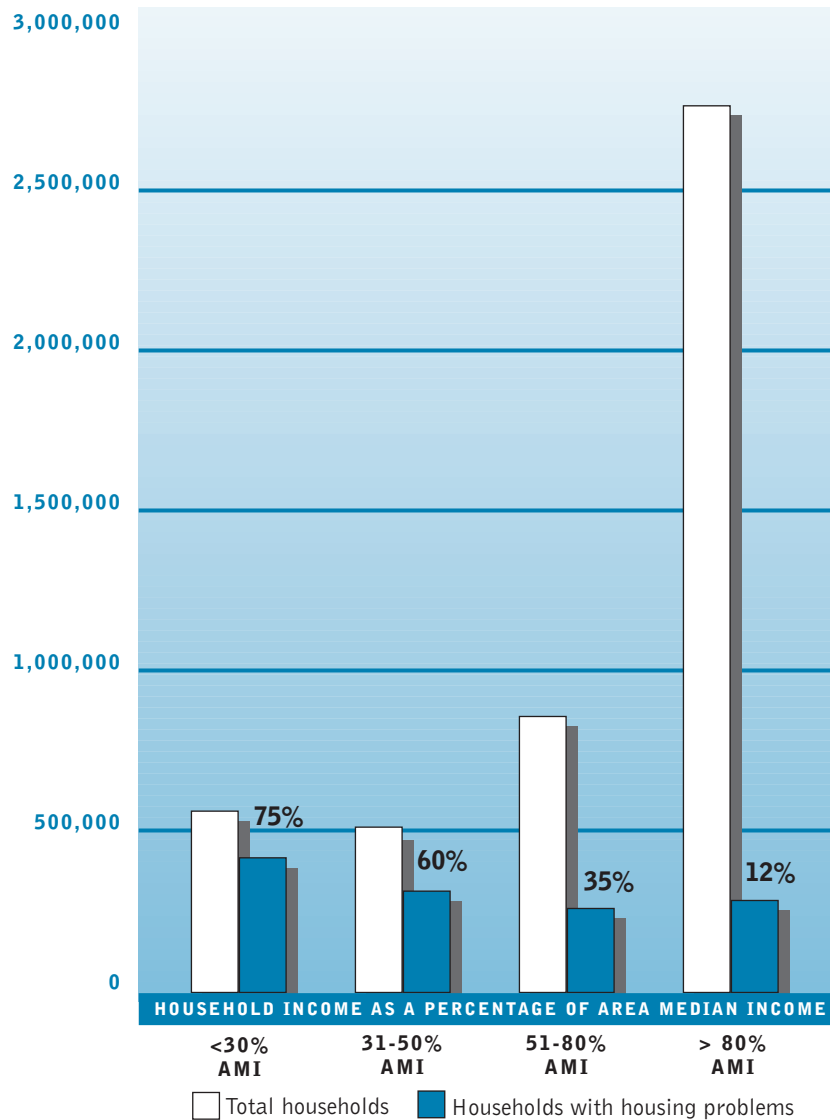
Low-income people with disabilities have specialized housing needs related to affordability, physical accessibility, and access to appropriate supportive services. This group includes people with diverse disabilities ranging from physical challenges, developmental disabilities, substance abuse disorders, and HIV/AIDS. The U.S. Census in 2000 reports nearly two million people with disabilities living in Illinois. People with disabilities not only need financial assistance and subsidized housing, but also supportive services – including physical therapy, counseling, and assistance with daily living – to enable them to remain stable in their homes. The greatest barrier this



CHART 1

Illinois low and moderate-income households with housing problems

“Housing problems” means households paying more than 30% of income for housing costs or living in substandard quality or overcrowded conditions.



group faces is the lack of adequate housing options that are both affordable and integrated with the supportive services they require.

4. Homeless People and Families and Those At-Risk of Being Homeless

Based on the number of individuals and families accessing emergency homeless services in Illinois in 2003, there are over 40,000 people facing homelessness. The reasons for homelessness range from loss of income or family crisis, to disabilities that impact the ability to be stable in a home. Within the homeless and at-risk population, there are a variety of sub-populations with a range of housing needs. For those who are already homeless, the greatest need is for affordable housing, financial assistance, and the supportive services that may be needed to maintain housing stability. To prevent homelessness for at-risk households experiencing a financial crisis, families and individuals need to have access to emergency financial assistance and appropriate services to help them remain in their homes.

5. Low and Moderate-Income People Unable to Find Affordable Housing Near Employment or Transportation

For many low and moderate-income households, there is a mismatch between job location and the availability of affordable housing. Many low and moderate-income workers are employed in the service and retail industries. During the past few decades, growth in these industries has occurred most rapidly in the suburbs, where housing costs are typically high. Often these workers live great distances from their jobs and commute as long as

90 minutes or more to and from work each day. This issue is complicated by the lack of public transportation linking communities with affordable housing with high job growth areas. Issues of affordable housing near jobs are not confined to suburban communities; rural areas need quality affordable housing to attract and retain businesses. One of the challenges in providing more affordable housing near jobs is the lack of community planning for housing in high-growth communities that would encourage affordable housing development.

6. Low-Income Households Living in Existing Affordable Housing that is in Danger of Becoming Unaffordable

There are over 60,000 units of affordable housing in the state that currently receive federal rental assistance or mortgage subsidies. In the next four years, owners of more than half of these units will decide whether to renew their rental assistance contracts. When federal assistance expires, this housing may become unaffordable if the owners convert them to market-rate housing, or if they let them physically deteriorate. The people who live in these homes depend on that assistance. For most, the alternatives will be homelessness, living in crowded conditions with other low-income individuals and families, or moving to housing in isolated areas that are great distances from their jobs, schools, doctors, and other services. The challenge in preserving this valuable existing affordable housing is securing resources and commitments to maintain affordability.

HOUSING PRINCIPLES AND STRATEGIES

The Housing Task Force's vision for the availability of housing for Illinois' citizens and communities is: *Quality housing, affordable to each household, with accessible and appropriate services where needed, that supports individual and family success. Housing is an essential asset and economic engine for neighborhoods, integral to Illinois' ability to achieve its goals for robust communities for the citizens of Illinois.*

Achieving this vision will require the work of many contributors, both within and outside state government. The Housing Plan outlines the housing-related activities 15 Illinois state agencies will undertake to achieve this vision. The agencies will work together to coordinate their housing programs to ensure Illinois citizens receive the maximum possible benefit. While the Housing Plan will guide the activities of the agencies, final approval of all projects remains with the agencies.

The three overriding housing principles – Affordability and Choice, Creation and

Preservation, and Leadership – provide the organizing policy and planning framework for the Housing Plan. Together, these principles set the direction for state activities.

The Task Force has identified strategies that are designed to demonstrate both immediate and lasting impact on the people of Illinois, and specifically for the priority populations identified in the executive order. The 24 strategies outlined in the Housing Plan will result in state agencies working in new ways to intentionally target housing assistance to the priority populations, coordinate programs and policies, ensure efficient use of resources, and be accountable for their activities and outcomes. As part of this work, the state agencies commit to marketing the programs in the Housing Plan to all potentially eligible Illinois individuals and families, and referring their consumers to appropriate programs at other state agencies. To ensure coordination, relevant state agencies will meet regularly in the new Housing & Services Committee and Development Coordination Committee. Agency representatives will discuss specific projects, communities, and areas of consumer need to prioritize funding, as well as develop new projects and coordinate programs.

Affordability and Choice

PROVIDE QUALITY HOUSING IN COORDINATION WITH SUPPORT SERVICES NEEDED TO MAINTAIN STABILITY

CHALLENGE: Successful stable housing for some people means housing that has appropriate services available on-site. For seniors and people with disabilities, housing and services need to be available in a continuum of situations, from more restrictive environments such as nursing homes, to less restrictive supportive living facilities with independent apartments, to community care available to people in their homes. For the organizations that work with people

who need housing with services, existing housing and services programs are not well coordinated.

STRATEGY: Increase housing capital and service funding coordination, through:

- Creation of the Illinois Housing Initiative, a joint funding process for supportive housing developments.
- Development of housing with needed services for senior citizens through the Medicaid waiver Supportive Living Facilities (SLF) program.
- Convening of a new Housing & Services Committee to review projects, funding, and resources available to facilitate the creation of supportive housing.
- Exploration of programs that will create housing with needed services for people with mental illnesses and/or developmental disabilities, including a new Medicaid waiver program to support operations of Supportive Living Facilities.

ASSIST PEOPLE TO BUY OR RENT AFFORDABLY

CHALLENGE: For low-income households, the monthly cost for rent or mortgage payments is often more than the generally accepted guideline of 30 percent of monthly household income for housing. Faced with high housing costs, families, individuals and seniors move often, risk homelessness, or have to make choices between food or medicine and housing. Traditionally, the federal government has provided rental assistance through the Section 8 programs and public housing, but ongoing reduction of federal financial support puts more families at risk of losing their homes.

Low and moderate-income working families, who want to buy homes in high job growth or revitalizing areas, or in rural communities, often find that available homes are unaffordable and the home purchase process is complicated and expensive. Where affordable housing is not available near jobs, employers may face recruitment and retention problems. In smaller communities and rural areas, new homebuyers may

not have access to quality homeownership education and affordable homeownership programs.

STRATEGY: Identify sources of rental assistance, including existing state resources and new proposals.

STRATEGY: Strengthen state coordination with and among local public housing authorities to preserve all tenant-based voucher programs.

STRATEGY: Continue and expand homeownership programs, including:

- Purchase price subsidies, low interest rates, and down payment and closing cost assistance.
- Intensive homeownership counseling – before and after-purchase.

STRATEGY: Expand current successful employer-assisted housing programs for rental and homeownership statewide through enhanced marketing to achieve community and economic development benefits.

INCREASE ACCESS TO HOUSING

CHALLENGE: *Various populations have been historically underserved due to barriers and trends in the existing housing market. Increasing housing options benefits families and communities. People with physical disabilities, including senior citizens, require accessible housing, either newly built and rehabilitated, or modification programs that allow them to remain in their current homes instead of needing to enter institutions. Access to housing also includes assisting people in crisis situations in order to maintain housing and prevent homelessness.*

STRATEGY: Promote equal access to housing for Illinois households through fair housing education, outreach, and enforcement.

STRATEGY: Assist seniors and people with disabilities who need physically accessible homes by:

- Securing funding for a coordinated home modification and service program for senior citizens and people with disabili-

ties to allow them to access community-based services instead of institutional care.

- Creating an accessible housing registry of all state-assisted physically accessible units.

STRATEGY: Continue the Homelessness Prevention Fund to help individuals and families maintain housing stability, while addressing the social service needs of households.

CREATION AND PRESERVATION

TARGET AND INCREASE HOUSING PRODUCTION

CHALLENGE: *Building housing affordable to the targeted priority populations is complex and expensive. There are various financing programs not used to their fullest potential, while other effective programs are significantly over-subscribed or at-risk of expiring. In communities outside the Chicago metropolitan area, affordable housing development is slowed by the limited private capital available from financial institutions. Existing financing strategies are not sufficient for all the housing needs in the state. Creative and sound financing strategies have to be utilized to successfully develop housing in all areas of the state.*

STRATEGY: Develop production plan targeting capital and other resources for the construction, preservation, and rehabilitation of housing for the priority populations. (See page 11 for the FY2005 Housing Production Plan.)

STRATEGY: Identify new and maintain existing resources for affordable housing production, including:

- Expanded opportunities and incentives for private financial institutions to participate in financing of affordable housing development.
- Reviewing permanent reauthorization of the Illinois Affordable Housing Tax Credit

used to finance the development of affordable housing.

- Ensuring that affordable housing financed with the “tax-exempt volume cap” takes full advantage of the value of this bond resource.
- Federal and other funding, including innovative coordination strategies for use of these resources.

STRATEGY: Identify financing and comprehensive redevelopment strategies for affordable housing in rural areas and small communities, and targeted communities and state facilities.

PRESERVE EXISTING HOUSING INCLUDING SUBSIDIZED HOUSING

CHALLENGE: *Ensuring that an existing affordable home remains affordable and in good condition is much less expensive than creating a new affordable home. In the next few years, thousands of affordable housing units will have affordability commitments or subsidies expire. Older housing stock throughout the state also needs to be rehabilitated to address health and safety problems such as lead paint.*

Low and moderate-income homeowners need support through temporary financial crises, education to avoid predatory loans, and assistance with home repairs.

STRATEGY: Preserve existing affordable housing through education and financing programs, and development of initiatives in support of new state legislative efforts to preserve existing affordable rental housing.

STRATEGY: Design programs to support long-term homeownership, including:

- Predatory lending prevention through outreach, education, and enforcement.
- Innovative financing tools that help homeowners survive temporary financial crisis.
- Home repair programs to upgrade Illinois housing.

STRATEGY: Reduce lead paint in existing homes through coordination of housing rehabilitation and lead paint remediation programs.

INCREASE AFFORDABILITY THROUGH REDUCED OPERATING COSTS

CHALLENGE: *The cost to operate affordable housing is directly related to the rent owners must charge to tenants. Property taxes, insurance, and utilities are the largest components of most affordable housing operating budgets. Increased costs in these areas put tremendous pressure on owners to raise rents in order to maintain quality property management and condition.*

STRATEGY: Address the impact of property taxes on affordable housing through education and exploration of models for affordable housing property tax relief.

STRATEGY: Explore creation of a property insurance pool for rental housing developments.

STRATEGY: Reduce cost of utilities through the use of energy efficient systems and components in construction and rehabilitation.

LEADERSHIP

TARGET AND REPORT ON THE USE OF RESOURCES

CHALLENGE: *Effective coordination of housing resources to maximize benefits for Illinois citizens requires ongoing commitment and accountability from all areas of state government. The executive order requiring the development of the Comprehensive Housing Plan expires in 2008. Illinois has no permanent planning and reporting requirement for performance reporting for affordable housing financing and services programs.*

STRATEGY: Enact an Illinois Comprehensive Housing Planning requirement modeled on Executive Order 2003-18 for all state housing resources to ensure effective use of state resources.

STRATEGY: Develop a technology-based uniform performance tracking system for affordable housing resources, including services.

PLAN AND BUILD CAPACITY TO PROMOTE AFFORDABLE HOUSING

CHALLENGE: *There are substantial variations in knowledge about the most effective means to access existing affordable housing programs and the processes to develop housing, including the requirements for physically accessible housing. There is a growing recognition of the need for community planning for affordable housing across the state. State development decisions for housing, transportation, and economic development, if better coordinated, can increase opportunities for maximizing the potential benefits of the investments.*

STRATEGY: Implement an affordable housing capacity building program for local officials, for-profit and non-profit developers, and community organizations with a focus on:

- Financing and operating tools for affordable housing development.
- Housing accessibility requirements.

STRATEGY: Increase planning coordination for transportation, economic development, and housing to attract and retain businesses and maximize investment of state resources, through exploration of incentives and state prioritization of funding resources.

STRATEGY: Support local efforts to coordinate planning to increase the availability of affordable housing, including planning for the Affordable Housing Planning and Appeals Act.

ADVOCATE AND PROMOTE AFFORDABLE HOUSING

CHALLENGE: *The federal government is the largest source of funding for affordable housing. Ongoing funding reductions and program restrictions at the federal level limit the state's ability to implement comprehensive housing programs. Affordable housing development around the state would benefit from a system that recognizes excellent affordable housing developments and programs, as well as the significant*

impact affordable housing has on revitalization and economic prosperity in Illinois communities.

STRATEGY: Develop a statewide Community Housing Awards Program that recognizes outstanding work on housing issues, including awards for innovative housing developments, community planning, Live Near Work programs, and fair housing activities.

STRATEGY: Develop and distribute an Illinois Federal Housing Agenda to ensure preservation and expansion of federal resources for housing and to advocate for regulatory reform that supports preservation and creation of affordable housing.

ADDITIONAL ISSUES

Over the past 12 months, the Housing Task Force captured a wide range of needs and a vision for the people and communities of Illinois. This important and far-reaching effort identified a number of proposals for legislation and programs that address the needs of the priority populations. A consensus among affected parties on how to address these issues has not yet been reached. Although the Housing Task Force will remain engaged in the dialogue on these issues, this Housing Plan does not contain specific strategies to address these proposals. The issues are:

- Inclusion of "source of income" as a protected status to improve access to housing for low-income people.
- Development of statewide landlord-tenant regulations.
- Development of a statewide building code.
- Legislative change to Illinois Housing Authorities Act to incorporate various implementation and reporting changes, including reference to federal Housing Choice Voucher program.
- Creation and funding of programs to assist homeowners in default.

CONCLUSION

As required by the executive order, all state agencies will report on their activities under the Housing Plan to meet the housing needs of Illinois families and individuals. On April 1 of each year, the report on housing activities completed in the previous year is due to the governor and General Assembly.

Through the executive order and this Housing Plan, Governor Blagojevich has raised awareness of the value and impact of affordable housing for communities, and provided leadership to achieve comprehensive and coordinated policies and programs. As a result, Illinois citizens will have better access to resources and assistance for their housing needs.

HOUSING PRODUCTION PLAN FOR FY2005

The Housing Production Plan describes how the state will invest its money for new homes and housing assistance for Illinois families and individuals. The executive order requires a Housing Production Plan because setting goals and requiring accountability is the best way to make sure that the many state programs providing housing assistance meet the needs of residents. The charts in the Housing Production Plan show the state resources available in FY2005 to meet the housing needs of the four priority populations: very low-income households and families; low-income seniors; low-income people with disabilities; and homeless people. In addition, the Housing Production Plan targets resources to support two priority program areas: preservation of existing affordable housing and "Live Near Work" initiatives.

In FY 2005, more than \$575 million is available for capital development to acquire or build multi-family or single-family affordable housing and \$28 million is available in housing assistance programs. The capital development funds are divided into two categories:

1. Subsidy programs are the most flexible and sought-after. Most of the subsidy programs do not have to be repaid and can be used to lower the costs of building a home for sale or rent. This savings results in lower rents or sales prices for families or individuals.

2. Debt resources must be repaid and have limited use for very low-income households without additional subsidy. These resources offer important housing benefits such as IHDA's I-Loan mortgage program, which provides a below-market interest rate and closing cost assistance. When used with subsidy programs, these debt resources can provide affordable housing for low-income households.

Each chart indicates the money available, the source, the state agency responsible for implementation, and the targeted priority population to be served. The state agencies indicated in the Housing Production Plan have participated in the development of these goals. The Housing Production Plan will assist state agencies to coordinate and direct the resources available to support affordable housing. However, as is currently the case, final funding decisions will continue to be made based on eligibility and authorizations of agency governing authorities.

A number of factors were considered to develop the goals in the Housing Production Plan: the permitted use of the available funds; the financial feasibility of each funding source for particular populations; the past experience in funding housing for each priority population; and the targeting requirements of the executive order. Some goals of the Housing Plan, particularly for people who are homeless or have disabilities, may be achieved over time, as implementation of the capacity building strategies in the Housing Plan increases housing developments for these populations. Production under the Housing Production Plan will be reported annually.

Multi-Family Housing Programs Chart Explanation

The first chart in the Housing Production Plan (See page 13) shows money available to build or preserve rental housing, usually in multi-family buildings. Each housing program is shown with FY2005 budgeted funds, targeted allocation for each priority population, and estimated number of units created based on historic averages of investment levels required. The targets for each priority population are discussed below.

LOW-INCOME HOUSEHOLD AND FAMILY HOUSING

– Multi-family rental developments designed to serve low-income households and families make up the largest category of affordable housing developed under the Housing Plan and are targeted to receive approximately 45% of the capital development resources. In FY2005, approximately 1,462 units will be created for low-income households and families.

LOW-INCOME SENIOR HOUSING – In FY2005, nearly 25% of the subsidy resources are targeted to assist low-income seniors, including a \$3 million set aside of Low Income Housing Tax Credits. Additional debt resources will be used in FY2005 to complement the Supportive Living Facility program managed by the Illinois Department of Public Aid. In FY2005, approximately 746 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. More than 15% percent of the multi-family subsidy resources will be targeted to serve this population, including a \$2 million set aside of Low Income Housing Tax Credits. In FY 2005, approximately 461 units will be created for people with disabilities.

HOMELESS AND 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 ongoing service resources, and thus are many times the most difficult to produce. The long-term goal for the Housing Production Plan is 15% of

capital development resources for multi-family housing to serve the homeless. In FY2005, approximately 170 units will be created for families and people who are homeless.

LIVE NEAR WORK – An important component of the Housing Plan is the targeting of strategies and resources to support both multi-family and single-family affordable housing in communities that are convenient to jobs. The Housing Production Plan targets 5% of the multi-family subsidy resources to support this goal, which overlays creation of housing for low-income households. In FY 2005, approximately 83 units will be created 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. Fifteen percent of the multi-family resources are targeted to support preservation activities, including a \$3 million set aside of Low Income Housing Tax Credits. In FY2005, approximately 426 units will be preserved for low-income families and seniors.

Single-Family Housing Programs Chart Explanation

The second chart in the Housing Production Plan (see page 14.) shows money available to help families or individuals purchase homes or make repairs to their current homes. Each housing program is shown with FY2005 budgeted funds, targeted allocation for each priority population, and estimated number of units created based on historic averages of investment levels required. The targets for each priority population are discussed below.

LOW-INCOME HOUSEHOLD 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 for single-family home rehabilitation and down payment assistance are targeted to benefit low-income households and families. In FY2005, approximately 3,073 households will receive housing assistance

FY2005 Housing Production Plan

Long-Term Goals for Multi-Family Resource Allocations

PRIORITY POPULATIONS

		Low-Income Family Housing 45%	Seniors (including SLF) 25%	People with Disabilities (not including SLF) 15%	Homeless 15%		
Capital Development	Funding Targets for Priority Populations						
		Multi-Family SUBSIDY Programs					
		IHDA Administered					
		Low Income Housing Tax Credit*	Federal	\$17,564,000	\$4,165,000	\$2,699,000	\$699,000
			Equity raised	\$140,512,000	\$33,320,000	\$21,592,000	\$5,592,000
		III. Affordable Housing Trust Fund	State	\$24,375,000	\$6,094,000	\$3,657,000	\$6,094,000
		III. Affordable Housing Tax Credit*	State	\$10,226,000	\$2,557,000	\$1,534,000	\$2,557,000
			Equity raised	\$20,452,000	\$5,114,000	\$3,068,000	\$5,114,000
		HOME	Federal	\$12,900,000	\$3,225,000	\$1,935,000	\$3,225,000
		DCEO Administered	Energy Efficiency Program	Federal	\$1,368,000	\$294,000	\$177,000
Multi-Family SUBSIDY Funding		\$199,607,000	\$48,047,000	\$30,429,000	\$20,393,000		
Targeted units assisted @ \$120,000 public resources:		1,663	400	254	170		
Multi-Family DEBT Programs							
IHDA Administered							
Tax-Exempt Bonds		Federal	\$50,000,000	\$14,706,000	\$8,824,000	n/a	
Taxable Debt Programs		Private	\$50,000,000	\$14,706,000	\$8,824,000	n/a	
Multi-Family DEBT Funding		\$100,000,000	\$29,412,000	\$17,648,000	n/a		
Targeted units assisted @ \$85,000 public resources:		1,176	346	208	n/a		
Total Multi-Family Funding		\$299,607,000	\$77,459,000	\$48,077,000	\$20,393,000		
Total Multi-Family Housing Units Assisted		2,840	746	461	170		

* Calculations use equity raised, not actual tax credit value.

Calculations are rounded.

2

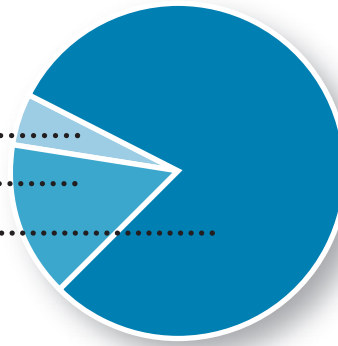
CHART 2

Targeting Resources to Program and Income Priorities: Multi-Family FY2005

The Comprehensive Housing Plan directs capital development resources to achieve program priorities of Preservation and Live Near Work Initiatives.

Program target percentages: multi-family housing resources

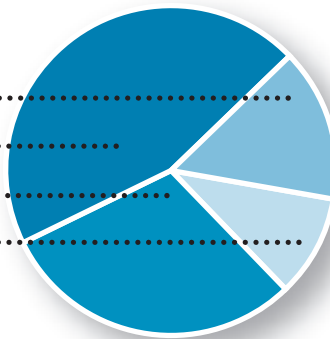
- Live near work • 5%
- Preservation • 15%
- Low-income housing • 80%



The Comprehensive Housing Plan directs capital development resources to benefit the priority populations at targeted income levels.

Income target percentages: multi-family housing resources

- < 30% AMI • 15%
- 30-50% AMI • 45%
- 50-60% AMI • 30%
- 60-80% AMI • 10%
- > 80% AMI • 0%



through single-family programs, including 2,084 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 program resources for rehabilitation will be targeted to support these programs. In FY2005, approximately 490 seniors will receive home rehabilitation assistance.

HOUSING FOR PEOPLE WITH DISABILITIES – Single-family development programs primarily provide home improvements to enable people with disabilities to remain in their homes. In addition, home mortgage, downpayment, and closing cost assistance programs are available to enable people with disabilities at various incomes to buy homes. Twenty-five percent of the resources are targeted for these purposes. In FY2005, approximately 643 people with disabilities and their families will receive assistance, including 126 who will buy their first homes with an IHDA mortgage or tax credit assistance.

HOMELESS AND 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.

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 resources. In FY2005, approximately 100 families 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. Similarly, an estimated 20% of subsidy resources will provide quality improvements to the single-family housing stock. In

FY2005, approximately 400 homes will be preserved.

Housing Assistance Programs Chart Explanation

In addition to developing new housing, the State of Illinois provides housing assistance and related services to families and individuals through programs at several state agencies. Each program listed in the Housing Assistance Programs chart (see page 18) provides direct housing assistance for Illinois residents. Under the Housing Plan these state services will be coordinated for maximum results for the people being served.

There are many other state programs that provide senior citizens and people with disabilities with services that allow them to remain in their current homes, or support them in various institutional settings. These service programs are not providing direct housing assistance, and therefore are not included in the Housing Assistance Programs chart.

LOW-INCOME HOUSEHOLD AND FAMILIES – In certain situations, very low-income families that cannot afford to pay for their housing can receive rental assistance from Section 8 Housing Choice Vouchers administered by DCEO and DCFS. They can also receive housing assistance from DCFS under the Norman Decree program and emergency payments from IDHS to prevent homelessness.

HOUSING FOR PEOPLE WITH DISABILITIES – Housing and services are provided for people with HIV/AIDS through the IDPH's Housing for People with AIDS program.

HOMELESS AND RISK OF HOMELESSNESS – The state provides various types of housing, including shelters, temporary housing and permanent housing, for families and individuals who are homeless. These programs include Emergency Shelter Grants from DCEO; the Youth Housing Assistance and Norman Decree programs at DCFS; the Emergency Food & Shelter and Supportive Housing programs at IDHS; and the Affordable Housing Trust Fund rental assistance for veterans program at IHDA.

FY2005 Housing Production Plan

Capital Development

Funding Targets for Priority Populations

Single-Family Programs



PRODUCTION PLAN 2

		PRIORITY POPULATIONS				Homeless
		Low-Income Family Housing 50%	Seniors (including SLF) 25%	People with Disabilities (not including SLF) 25%		
Long-Term Goals for Single-Family Resource Allocations						
		FY05 JULY-JUNE BUDGETED FUNDS				
	SOURCE					
Single-Family SUBSIDY Programs						
IHDA Administered	Ill. Affordable Housing Trust Fund	\$10,125,000	\$2,532,000	\$2,532,000	\$0	\$0
	Ill. Affordable Housing Tax Credit*	\$1,137,000	\$757,000	\$379,000	\$0	\$0
	Equity raised	\$2,274,000	\$1,514,000	\$758,000	\$0	\$0
HOME	Federal	\$10,554,000	\$1,589,000	\$1,589,000	\$0	\$0
	American Dream Downpayment Initiative (ADDI)	\$651,000	\$367,000	\$184,000	\$100,000	\$0
DCEO Administered						
	CDAP	\$7,750,000	\$3,875,000	\$1,938,000	\$0	\$0
	CDAP (Ill. Affordable Housing Trust Fund)	\$3,000,000	\$1,500,000	\$750,000	\$0	\$0
IDPA Administered						
	Home Weatherization	\$34,451,000	\$13,781,000	\$10,336,000	\$0	\$0
IDPH Administered						
	Lead-Based Paint Hazard Reduction	\$1,143,000	\$1,143,000	\$0	\$0	\$0
Single-Family SUBSIDY Funding		\$69,948,000	\$34,620,000	\$18,087,000	\$100,000	\$100,000
Units assisted @ \$35,000 public resources:		1,999	989	490	517	3
Single-Family DEBT Programs						
IHDA Administered Tax-Exempt Bonds						
	I-Loan Homebuyer Mortgage	\$150,000,000	\$140,000,000	\$10,000,000	n/a	n/a
	I-Loan Tax Credit Certificate	\$60,000,000	\$58,000,000	\$2,000,000	n/a	n/a
Single-Family DEBT Funding		\$210,000,000	\$198,000,000	\$12,000,000	n/a	n/a
Units assisted @ \$95,000 public resources:		2,210	2,084	126	n/a	n/a
Total Single-Family Funding		\$279,948,000	\$232,620,000	\$30,087,000	\$100,000	\$100,000
Total Single-Family Housing Units Assisted:		4,209	3,073	490	643	3

* Calculations use equity raised, not actual tax credit amount.

Calculations are rounded.

3

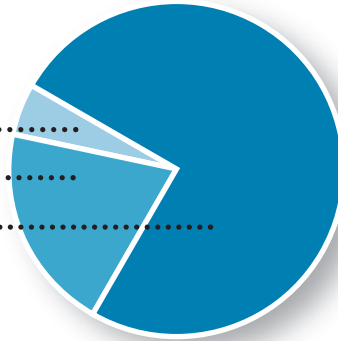
CHART 3

Targeting Resources to Program and Income Priorities: Single-Family FY2005

The Comprehensive Housing Plan directs capital development resources to achieve program priorities of Preservation and Live Near Work Initiatives

Program target percentages: single-family housing resources

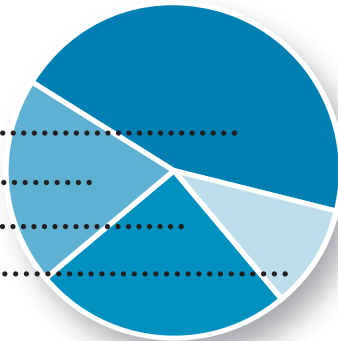
- Live near work • 5%
- Preservation • 20%
- Low-income housing • 75%



The Comprehensive Housing Plan directs capital development resources to benefit the priority populations at targeted income levels.

Income target percentages: single-family housing resources

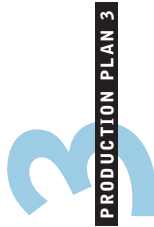
- < 30% AMI • 0%
- 30-50% AMI • 45%
- 50-60% AMI • 20%
- 60-80% AMI • 25%
- > 80% AMI • 10%



**FY2005 Housing
Production Plan**

**Housing Assistance
Programs**

**Funding for
Priority
Populations**



Housing Assistance programs	Source	FY05 July-June Budgeted Funds	Priority Population Served	Number Assisted
DCEO Administered Emergency Shelter Grant Section 8 Housing Vouchers	Federal Federal	\$2,603,000 270 vouchers	Homeless Low-Income Families	60,000 Persons 270 Households
DCFS Administered Norman Housing Advocacy Norman Cash Assistance Program Youth Housing Advocacy Youth Cash Assistance Section 8 Housing Vouchers	State/Federal State/Federal Federal Federal Federal	\$800,000 \$3,200,000 \$346,000 \$465,000 1353 vouchers	Low-Income Families, Homeless Low-Income Families, Homeless Homeless Homeless Low-Income Families Housing	1,400 Households 4,100 Households 550 Households 250 Households 1,353 Households
IDHS Administered Emergency Food & Shelter Homeless Prevention Program Supportive Housing Program	Federal/State Federal/State State	\$9,300,000 \$5,000,000 \$5,000,000	Homeless Low-Income Families, Homeless Homeless	39,000 Persons 10,000 Persons 7,000 Persons
IDPH Administered Housing for Persons with AIDS/HIV	Federal	\$864,000	People with Disabilities	765 Households
IHDA Administered Ill. Affordable Housing Trust Fund	State	\$500,000	Homeless	125 Households
Housing Assistance Programs Funding		\$28,078,000		

IDHS, IDPA, and IDoA provide additional funding, not listed above, for services to low-income people with disabilities and seniors living in institutions, in small community settings, and in their homes.



2003-18
EXECUTIVE ORDER TO ESTABLISH COMPREHENSIVE HOUSING INITIATIVE

WHEREAS, the State of Illinois does not have a comprehensive state housing policy;

WHEREAS, quality housing at every price point is a needed asset and economic engine in neighborhoods throughout the State and integral to Illinois' ability to achieve its goals related to economic development, sensible growth, education and health care;

WHEREAS, there is a shortage of affordable housing, which threatens the viability of many communities in the State;

WHEREAS, there is a shortage of safe, sanitary and accessible affordable housing that provides adequate services for people with disabilities in this State;

WHEREAS, the State of Illinois is committed to promoting a full range of quality housing choices near jobs, transit and other amenities for all Illinois residents;

WHEREAS, various constituencies have been historically underserved and segregated due to barriers and trends in the existing housing market and/or insufficient resources;

WHEREAS, the State should facilitate the preservation of existing homes and communities as well as the creation of new housing opportunities and, where appropriate, to promote mixed-income communities;

WHEREAS, it is therefore necessary that the State develop a comprehensive and unified policy for the development of affordable housing and the development of supportive services related to housing within the State, including the allocation of resources pursuant to that policy;

THEREFORE, pursuant to the powers vested in me by Article V, Section 11 of the Constitution of the State of Illinois, I hereby order the following:

I. ESTABLISHMENT OF COMPREHENSIVE HOUSING PLAN

During the period from the effective date of this Order through December 31, 2008, the agencies under the Governor's authority shall be guided by an annual comprehensive housing plan (the "Annual Comprehensive Housing Plan") that includes the development,

ACRONYMS AND AGENCIES

State Agency Partners

DCEO	Department of Commerce and Economic Opportunity
GOMB	Governor's Office of Management and Budget
CDB	Illinois Capital Development Board
IDoA	Illinois Department on Aging
CMS	Illinois Department of Central Management Services
IDOC	Illinois Department of Corrections
DCFS	Illinois Department of Children and Family Services
IDFPR	Illinois Department of Financial and Professional Regulation
IDHR	Illinois Department of Human Relations
IDHS	Illinois Department of Human Services
IDNR	Illinois Department of Natural Resources
IDPA	Illinois Department of Public Aid
IDPH	Illinois Department of Public Health
IEPA	Illinois Environmental Protection Agency
IHDA	Illinois Housing Development Authority
ISTHA	Illinois State Toll Highway Authority
GRAC	Governor's Rural Affairs Council

Federal, Local, and Other Partners

FHLB	Federal Home Loan Bank of Chicago (Illinois & Wisconsin)
GSE	Government Sponsored Enterprise (Most commonly referring to Fannie Mae & Freddie Mac)
PHA	Public Housing Authority
TA Providers	Technical Assistance Providers
USDA-RD	U.S. Department of Agriculture-Rural Development Office
HUD	U.S. Department of Housing and Urban Development
OMB	U.S. Office of Management and Budget, Executive Department

Funding Programs

CDAP	Community Development Assistance Program, grants for home repair
GRF	(State) General Revenue Funds
LIHTC	Low Income Housing Tax Credit, a federal program providing federal income tax credits to investors in low-income multi-family housing
MCC	Mortgage Credit Certificates
MRB	Mortgage Revenue Bonds
SLF	Supportive Living Facilities (Assisted living program facility funded through Medicaid Waiver Program)
TANF	Temporary Assistance to Needy Families (federal welfare program)

GLOSSARY

AHPAA COMMUNITIES

Non-exempt municipalities under the state's new Affordable Housing Planning and Appeals Act (AHPAA), which have been determined to have less than 10 percent total affordable housing and which are required to adopt and implement affordable housing plans.

CENTERS FOR INDEPENDENT LIVING

Local organizations that provide services and programs for people with disabilities to help them live more independently.

CONTINUUM OF CARE

A local or regional group of homeless services and housing providers required under HUD, designed for McKinney Act funding, to ensure local/regional priority needs are being annually addressed.

EXECUTIVE ORDER 2003-18

Governor Blagojevich's comprehensive housing initiative issued on Sept. 16, 2003, to establish a statewide Housing Task Force to develop a comprehensive state housing plan, encourage joint state agency funding, and establish six priority (underserved) populations.

FEDERAL RENTAL ASSISTANCE

Programs that provide rental payments in whole or part to landlords of eligible low-income individuals and families, based on the income of the recipient. Most common programs are project based Section 8 and Housing Choice Vouchers.

HIGH COST MORTGAGE ACT

The High Risk Home Loan Act, is a state law that protects borrowers who enter into high-risk home loans from abuses that can occur in the credit marketplace.

HOME

HOME Investment Partnership Program provides federal funds allocated for the creation of affordable housing. Funds are allocated both at the state and local level.

HOPWA

Housing Opportunities for Persons with AIDS is a federal funding program to provide housing and services to this disabled population.

NORMAN DECREE

Judicial decree requiring adequate funding to support wards of the state.

STRATEGIES AND ACTIONS

AGENCIES AND PARTNERS

ACTION INITIATED

Coordinate funding of housing with services for various special needs populations through the Illinois Housing Initiative.

Lead Strategy:
Provide Quality Housing in Coordination with Support Services Needed to Maintain Stability

Population Served:

Low-income seniors, People with disabilities, Homeless and at risk of Homelessness

Affordability and Choice

Develop the Illinois Housing Initiative Notice of Funding Availability (NOFA) process, combining funding for supportive housing projects.

Convene a new Housing & Service Committee to regularly review projects, funding, and available resources to facilitate the creation of supportive housing.

Work with the Governor's Office of Management and Budget (GOMB) to create a financial mechanism to commit, in advance, service funding for specific capital projects.

Encourage collaborative agreements between service providers and housing developers; build the capacity of new service providers.

Coordinate housing for DCFS clients — including older youth (18-20), foster care, and subsidized guardianship — with IHDA capital funding and DCFS services funding, which often includes a housing or rental allowance.

Coordinate re-entry housing for ex-offenders with IHDA capital funding and Department of Corrections funding for per diem allowances and IDHS service funding, particularly the priority regions identified by IDOC & IDHS through the Governor's Community Safety and Re-entry Working Group.

Maximize use of Medicaid waiver program to serve the housing and service needs of elderly and people with disabilities in supportive living facilities.

Reopen the existing Medicaid waiver program, which provides federal match for operating and service dollars for supportive living facilities for the elderly.

Commit IHDA financing and tax credits to SLF development.

Target activities in communities with high demand, including those with low-income Medicaid-eligible participants.

Identify appropriate conversion of existing facilities to eligible SLFs under the Medicaid waiver program in communities where new development is not feasible.

Partner with the IDoA Community Reintegration Program to ensure SLF information is provided to senior citizens in nursing homes who could be appropriately served in SLFs.

Explore outreach and technical assistance opportunities for SLF developers and services providers, and local officials.

Develop proposal and application for federal approval of Medicaid waiver payments to support housing for persons with mental illness and/or developmental disabilities in a variety (in terms of size and type) of supportive living facilities.

IDHS, IHDA, GOMB
FY 2005
(multi-year action)

Appropriate state agencies

IDHS, IHDA, GOMB
FY 2005
(multi-year action)

IDHS, IHDA
FY 2006

IHDA, DCFS
FY 2005
(multi-year action)

IDHS, IHDA, IDOC
FY 2005
(multi-year action)

IDPA
FY 2005 (current)

IDPA, IHDA
FY 2005 (current)

IDPA, IDoA, IHDA
FY 2005 (current)

IDPA, IDoA
FY 2006
(multi-year action)

IDPA, IDoA
FY 2005
(multi-year action)

IDPA, IDoA, IHDA
FY 2006
(multi-year action)

IDPA, IDHS, IHDA
FY 2006
(multi-year action)

KEY: The Fiscal Year listed in **Action Initiated** is the year in which the activity will be started. Strategies requiring multiple years to implement are listed as multi-year action. Strategies that are currently being implemented are listed as current.

The Technical Plan 2005 - 2007 focuses initiation of many of the strategies in the first two years of the three year plan. Actions in 2007 will include carryover of strategies from 2005 and 2006, as well as, additions of new strategies identified.

Lead Strategy:
Assist People to Buy or Rent Affordably

Population Served:

Low-income families,
 Low-income seniors, People with disabilities, Homeless and at risk of homelessness, Live Near Work, Preservation

Support efforts to create and support rental assistance.

Identify sources for funding of rental assistance, which might include existing and new state and federal funding. Set priorities and goals within funding parameters for households at 30% and 50% of median income.

Provide incentive points in the IHDA Qualified Allocation Plan for Low-income Housing Tax Credits for developments that include project-based Section 8 vouchers and other sources of rental assistance.

Identify projects best suited for the use of housing choice vouchers available through DCEO.

Continue and expand homeownership programs that provide purchase price subsidies, low interest rates, down payment and closing cost assistance, and intensive pre- and post-purchase counseling.

Expand marketing of IHDA's I-Loan Mortgage and I-Loan Certificate programs. Increase the allocation of tax-exempt bond volume cap directly to IHDA, and through the ceding of volume cap by home rule communities that do not use it.

Encourage public-private homeownership programs in communities around the state.

Encourage land trust and other deed restriction mechanisms to assure that affordable homes created by government support remain affordable.

Create and continue homeownership programs in coordination with other state agencies such as the IDHS Project Ground Floor program, which assists persons with disabilities to access homeownership, and a new program for DCFS adoptive parents and subsidized guardian families.

Utilize the existing network of housing counseling agencies and the Partnership for Homeownership to expand counseling efforts; fund a statewide effort to qualify housing counselors to support homeownership and employer assisted housing activities. Develop and expand post-purchase education program.

Explore opportunities to enhance the marketing of current rental and homeownership employer assisted housing programs by integrating them into state industrial expansion initiatives and by bringing them to the attention of local communities trying to implement the Affordable Housing Planning and Appeal Act.

Encourage PHAs to give priority to households seeking vouchers to move nearer to employment sites.

Include employer-assisted housing programs in materials for DCEO Opportunity Returns program; coordinate DCEO and IHDA staff presentations on employer-assisted housing; distribute employer-assisted housing materials through DCEO's Workforce Investment Boards.

Governor's Office, IL
 Legislature, IHDA
 FY 2005
 (multi-year action)

IHDA
 FY 2005 (current)

DCEO, IHDA
 FY 2006

GOMB, IHDA
 FY 2005

IHDA, FHLB, financial institutions, USDA-RD
 FY 2005
 (multi-year action)

IHDA, developers, local communities
 FY 2005
 (multi-year action)

IHDA, IDHS, DCFS
 FY 2005
 (multi-year action)

IHDA, Counseling agencies
 FY 2005
 (multi-year action)

PHAs, IHDA,
 developers, local TA providers
 FY 2005

DCEO, IHDA
 FY 2005

Affordability and Choice



**FY2005
TECHNICAL PLAN 2 CONTINUED**

STRATEGIES AND ACTIONS

AGENCIES AND PARTNERS

ACTION INITIATED

**Lead Strategy:
Assist People to Buy
or Rent Affordably**

Population Served:

Low-income families,
Low-income seniors, People
with disabilities, Homeless
and at risk of homelessness,
Live Near Work,
Preservation

Market employer-assisted housing programs to all IDHS providers and the employers with whom they work.

IDHA, IDHS, local TA providers

FY 2006

Encourage local jurisdictions to cede their tax-exempt bond volume cap to mortgage programs that support employer-assisted housing and to other affordable housing projects and programs.

IHDA, local TA providers, local governments

FY 2005

Strengthen state coordination with and among local public housing authorities to preserve all Section 8 and Housing Voucher programs.

Build on existing and new initiatives that promote inter-agency coordination and accountability among PHAs, especially at the regional level, with local and state governments and owners, with a focus on specific issues such as mixed-income housing and housing choice vouchers.

PHAs, local governments, DCEO, IHDA

FY 2005
(multi-year action)

Identify opportunities for the state to have access to new housing vouchers, including Mainstream Vouchers.

IDHS, DCEO

FY 2006

Continue pressure at the federal level to maintain the funding levels for Section 8, public housing, USDA-Rural Development, and other rent subsidy programs; to ensure voucher regulations address issues of flexibility and access.

Ill. Congressional delegation, Governor's Office, IHDA, PHAs, USDA-RD

FY 2005 (current)

**Affordability
and Choice**

Continue and expand the IHDA PHA Capital Fund Pooled Bond Financing Program and financing of housing developments with public housing partners.

IHDA, PHAs

FY 2005 (current)



Promote equal access to quality housing for the full diversity of Illinois households through education, enforcement, and equitable allocation procedures.

Continue affirmative fair housing in all state programs or funded activities.

Appropriate state agencies

FY 2005

Working with the Illinois Department of Human Rights, ensure materials regarding fair housing are available to all recipients of state housing assistance, and continue enforcement of state and federal fair housing law including investigation of HUD-referred fair housing complaints.

IDHS, IHDA, IDHR

FY 2005
(multi-year action)

Increase awareness of landlord-tenant rights and responsibilities through education programs and materials, including information on fair housing.

IDHR, CIC, property owners

FY 2006
(multi-year action)

Recognize communities that have actively engaged in anti-discrimination activities and challenge barriers to fair housing.

IDHR, community fair housing groups

FY 2006
(multi-year action)

Create equitable funding allocation procedures that ensure geographic areas and populations have equal access to resources, and develop system for tracking implementation of funding allocation procedures.

Appropriate state agencies

FY 2006
(multi-year action)

Identify existing and new sources of funding for a coordinated home modification program for senior citizens and people with disabilities who are at risk of institutionalization if their homes are not modified.

IDoA, IDHS, IHDA, Governor's Office

FY 2005
(multi-year action)

Maximize state and federal resources to assist homeless individuals and families through emergency financial assistance and information.

Direct TANF resources for emergency assistance for eligible families, and maximize GRF Homeless Prevention resources to individuals.

GOMB, IDHS

FY 2005
(current)

Expand marketing and knowledge of homelessness services available through the IDHS Assistance hotline to encourage a single point of contact for information on homelessness services.

IDHS, Continuum of care agencies, homeless service providers

FY 2006

Create a statewide accessible housing registry available to organizations that work with people with disabilities.

Create a statewide accessible housing registry to identify housing accessible for persons with disabilities.

IHDA, IDHS, Governor's Council for Persons with Disabilities, Centers for independent living, HUD, USDA-RD

FY 2005
(multi-year action)

Affordability and Choice

Lead Strategy: Increase Access to Housing
Population Served:
Low-income families,
Low-income seniors,
People with disabilities

STRATEGIES AND ACTIONS

AGENCIES AND PARTNERS

ACTION INITIATED

Develop a production plan targeting capital and other resources for the construction, preservation, and rehabilitation of affordable housing for the priority populations.

Lead Strategy:
Target and Increase Housing Production

Population Served:
Low-income families,
Low-income seniors,
People with disabilities,
Homeless and at risk of homelessness, Live Near Work, Preservation

Include resource set-asides as part of the annual Qualified Allocation Plan for Low-income Housing Tax Credits for people with disabilities, elderly, and low-income families.

Explore set-asides of other program resources.

Assure equitable geographic and population distribution of community development grant and loan resources throughout the state.

Explore opportunities to use Community Development Assistance Program (CDAP) funds for low-interest loans for housing development in communities experiencing a shortage of affordable housing due to an increase in economic development activities that has expanded the low to moderate-income workforce.

Explore commitment of state land and/or facilities for affordable housing development.

Work with IEPA to identify brown field properties and programs that could be used for housing development.

Permanent reauthorization of Illinois Affordable Housing Tax Credit funding for development of affordable housing.

Review reauthorization proposals for the Illinois Affordable Housing Tax Credit. Continue development of regulations and mechanisms to maximize the value of the tax credit. Expand mechanisms to market and link investors to eligible projects, and encourage expanded use of resource for rental assistance and IDAs.

Expand opportunities and incentives for private financial institutions to participate in financing of affordable housing development.

Create financing structures to encourage private financial institutions to participate in affordable housing development, especially in small communities. Encourage Federal Home Loan Bank (FHLB) to design AHP to enable small community banks in rural communities.

Identify new investors and lending sources for affordable housing financing to increase competitive rates and equity raise for LIHTC.

FY 2005 (current)

FY 2006

FY 2006
(multi-year action)

FY 2006

FY 2006

FY 2006

FY 2005
(multi-year action)

FY 2006
(multi-year action)

FY 2006
(multi-year action)

IHDA

IHDA

Appropriate state agencies

DCEO

IDHS, CDB, CMS

IEPA

IHDA, Governor's Office, IDOR, advocacy organizations

Governor's Office, GRAC, financial institutions, IHDA, IDFPR, FHLB, GSE's, USDA-RD

Financial institutions, IHDA, IDFPR, FHLB, GSEs, equity funds

Create shared risk lending pools for single and multi-family housing rehabilitation with layered public and private funds for areas of the state currently underserved by these financials tools.

Governor's Office, GRAC, financial institutions, IHDA, IDFP, FHLB, GSES, USDA-RD

FY 2006 (multi-year action)

Lead Strategy:
Target and Increase Housing Production

Enable bundling of smaller projects in rural communities to enhance competition for affordable housing resources.

Facilitate bundling of small projects in applications for capital funding to improve cost efficiency, and set aside resources to address needs of small projects and small communities.

IHDA

FY 2005 (current)

Population Served:

Low-income families,
 Low-income seniors,
 People with disabilities,
 Homeless and at risk of homelessness, Live Near Work, Preservation

Maximize the effective use and accountability for issuance use of tax exempt bond volume cap for multi-family and single-family affordable housing.

Ensure that the use of the tax-exempt bond volume cap allocated to various entities in the state maximizes the value of the resource and that bond issuers report on the households served based on type of housing, income of beneficiaries, and ongoing affordability of units assisted.

GOMB, Appropriate state bond Issuers

FY 2005

Direct allocation of tax exempt bond authority to IHDA to meet demands for affordable housing financing for rental housing and homeownership programs.

GOMB, IHDA

FY 2005

Explore structures for a pool bond financing facility that enables small projects to access financing throughout the year.

IHDA

FY 2006

Creation and Preservation

Develop a comprehensive strategy for the redevelopment of targeted areas, such as Opportunity Returns, Team Illinois, or Lincoln Developmental Center, including mixed residential housing for special needs, homeownership, rental housing, and commercial development.

Develop a phased development plan with realistic goals for residential and commercial development at the Lincoln Development site.

Governor's Office IDHS, DCEO, IHDA, CDB, CMS, local governments

FY 2005 (multi-year action)

Expand state's capacity to continue to research and identify funding resources from federal and private sources, and expand opportunities for coordination of these resources.

Build capacity to research funding sources, and develop appropriate team to successfully apply. Work to identify development and other partners, and commit state housing resources as appropriate.

Governor's Office IHDA, Appropriate state departments

FY 2006 (multi-year action)

Develop and fund housing models, that meet the unique needs of populations such as migrant workers. Update standards for migrant camp licenses and enforcement of laws impacting discrimination.

Governor's Office IHDA, Appropriate state departments, advocacy organizations

FY 2005 (multi-year action)



STRATEGIES AND ACTIONS

AGENCIES AND PARTNERS

ACTION INITIATED

Implement efforts to preserve federally assisted housing at risk of expiring requirements through notification, enforcement, education, and resource allocation and incentives. Projects impacted include a wide range a federally assisted Section 8 properties and LIHTC.

Design technical assistance, inspection enforcement, and financing programs to assist existing and new owners to preserve affordability, address exit tax and valuation issues, and quality of assisted housing units.

Include resource set-asides as part of the annual Qualified Allocation Plan for Low-income Housing Tax Credits, for preservation of affordable housing units.

Explore opportunities to use tax-exempt bonds and 4% tax credits for streamlined acquisition and preservation financing.

Working with IDHS, IDoA, DCFS, and other state agencies, identify the services needs of preservation developments.

Design programs to support long-term homeownership.

Explore opportunities to build partnerships with community counseling agencies, financial institutions, mortgage insurance companies, and government entities to preserve homeownership.

Implement and promote foreclosure prevention programs as part of standard mortgage insurance policies for new homebuyers experiencing financial strain due to temporary unemployment and disability.

Work with Illinois Department of Financial and Professional Regulation to insure regulatory enforcement of "High Cost" Mortgage Act.

Continue and expand home repair programs to preserve the single-family housing stock throughout the state, including DCEO's Community Development Assistance Program and IDPA's Weatherization program.

Lead-Based Paint Hazard Coordinated Strategies

Explore best practices for remediation and containment, in coordination with existing efforts, within realistic cost framework, and investigate current funding availability and usage.

Explore coordination of housing rehabilitation through the Weatherization program with lead remediation programs.

**Lead Strategy:
Preserve Existing
Housing including
Subsidized Housing**

Population Served:
Low-income families,
Low-income seniors,
Preservation

**Creation and
Preservation**

IHDA, equity funds, financial institutions, nonprofit and for-profit developers

FY 2006
(multi-year action)

IHDA

FY 2005 (current)

IHDA, nonprofit and for-profit developers

FY 2005
(multi-year action)

IDHS, IDoA, DCFS,

FY 2006
(multi-year action)

Financial institutions, IHDA, USDA-RD, mortgage insurance companies, community counseling agencies, nonprofit developers

FY 2005
(multi-year action)

Financial institutions, IHDA, mortgage insurance companies, IDFPR, community counseling agencies

FY 2007
(multi-year action)

Financial institutions, IHDA, IDFPR, community counseling agencies

FY 2006
(multi-year action)

Financial institutions, IHDA, USDA-RD, nonprofit developers, IDPA, DCEO

FY 2005
(multi-year action)

DCEO, GRAC, IHDA, IDPH, IDPA

FY 2006
(multi-year action)

DCEO, GRAC, IHDA, IDPH, IDPA

FY 2006
(multi year action)

**Lead Strategy:
Increase Affordability
through Reduced
Operating Costs**

Address impact of property taxes on affordable housing through education and exploration of models for affordable housing property tax relief.

Develop a program of property tax education and advocacy strategies to reduce operating costs and maintain maximum affordability.

IHDA, county assessors, municipal officials, for-profit and nonprofit developers and community organizations, IDOR

FY 2006

Population Served:

Low-income families,
Low-income seniors,
People with disabilities,
Homeless and at risk of homelessness

Coordinate an income-based approach for property tax assessments for Low-income Housing Tax Credit (LIHTC), USDA-Rural Development Section 515 affordable rental properties, and other income restricted affordable housing developments.

IHDA, county assessors, municipal officials, IDOR, USDA-RD

FY 2006

Explore other models of property tax relief.

IHDA, county assessors, municipal officials, for-profit and nonprofit developers and community organizations, IDOR

FY 2006
(multi-year action)

**Creation and
Preservation**

Reduce property insurance costs for multi-family affordable housing developments.

Explore opportunities to create statewide shared risk property insurance pool with insurance companies, public institutions, and property owners.

Governor's Office, IDFFR, IHDA, insurance companies, property owners, financial institutions.

FY 2006
(multi-year action)

Encourage all new and substantially rehabilitated affordable housing to build in energy efficient systems and components.

Encourage all IHDA financed new and substantial rehab housing to be built to high-energy efficiency standards. Explore increased coordination between IHDA financed projects and DCEO Energy Efficiency Affordable Housing Construction Program. Assist projects to access all available sources of energy efficiency funding.

IHDA, DCEO, for-profit and nonprofit developers and owners.

FY 2006
(multi-year action)



STRATEGIES AND ACTIONS

AGENCIES AND PARTNERS

ACTION INITIATED

Enact a Comprehensive Housing Planning requirement, modeled on the Executive Order 2003-18, for all state housing resources to ensure effective use of state resources.

Lead Strategy:
Target and Report
on the Use of Resources

Introduce legislation requiring an annual update of the Comprehensive Housing Plan, development of a Housing Initiative, and reporting on measures to meet the Plan.

Governor's Office, IL
 Legislature

FY 2006
 (multi-year action)

Develop Uniform Performance Tracking System for affordable housing resources.

Population Served:
 Low-income families,
 Low-income seniors, People
 with disabilities, Homeless
 and at risk of homelessness,
 Live near Work,
 Preservation

Develop technology based system with phased in incorporation of state agencies, federal and private and local reporting requirements. Develop capacity to track resource allocation, unit creation, geographic regions, and population served.

Appropriate state agencies

FY 2006
 (multi-year action)

Creation and Preservation

Build capacity for affordable housing development through housing resource education program

Develop and implement resource education program that highlights innovative financing and operating strategies for affordable housing targeted at local officials, for profit and nonprofit developers, and community organizations.

IHDA, municipal officials, for-profit and nonprofit developers, foundations, community organizations.

FY 2006
(multi-year action)

**Lead Strategy:
Plan and Build Capacity
to Promote Affordable
Housing**

Expand comprehensive planning resources and materials for communities to meet the housing needs of all members of the community.

Population Served:
Low-income families,
Low-income seniors,
People with disabilities,
Homeless and at risk of
homelessness, Live Near
Work, Preservation

Encourage outreach and technical assistance to communities and populations traditionally underserved and having limited access to housing resources.

IHDA, municipal officials, for-profit and nonprofit developers, foundations, community organizations.

FY 2006
(multi-year action)

Develop and implement an education program on accessibility requirements and enforcement for county and municipal officials, for-profit and nonprofit developers, and community organizations.

Develop a resource education program, which outlines requirements and resources to promote improved enforcement, knowledge, and capacity in the development communities and local municipalities.

Governor's Council for Persons with Disabilities, IDHS, IHDA, IDHR

FY 2006
(multi-year action)

Leadership

Increase planning coordination for transportation, economic development and housing to attract and retain businesses, maximize investment of state resources, and improve quality of life for people and communities.

Create a Development Coordination Committee to regularly review projects and coordinate planning and investment.

Governor's Office and Legislature, IDOT, DCEO, IHDA, IDNR, ISTHA

FY 2005
(multi-year action)

Explore sources of funding for implementation of the Local Planning Technical Assistance Act including reviewing the administrative and financial feasibility of contributing available funds from existing sources to a pool that could be used to fund local comprehensive planning efforts.

Governor's Office and Legislature, IDOT, DCEO, IDNR, ISTHA

FY 2006
(multi-year action)



FY2005

TECHNICAL PLAN 8 CONTINUED

STRATEGIES AND ACTIONS

AGENCIES AND PARTNERS

ACTION INITIATED

Explore creation of state funding prioritization and incentives from eligible portions of economic development and transportation funding for projects from communities that have incorporated a comprehensive planning and affordable housing in local planning efforts.

Governor's Office, Ill. legislature, IDOT, DCEO, IHDA, IDNR, ISTHA
 FY 2006 (multi-year action)

Convene semi-annual joint meetings between State agencies and local officials, major employers, planning organizations, developers and other interested parties in order to coordinate transportation and economic development plans with affordable housing plans.

Governor's Office and Legislature, IDOT, DCEO, IHDA, IDNR, ISTHA
 FY 2006 (multi-year action)

Strengthen implementation efforts on Affordable Housing Planning and Appeals Act.

Conduct outreach and education training for municipalities and development community. IHDA has included incentive points in the Qualified Allocation Plan for the designated AHPAA non exempt communities.

Governor's Office, IHDA
 FY 2005 (current)

**Lead Strategy:
 Plan and Build Capacity
 to Promote Affordable
 Housing**

Population Served:

- Low-income families,
- Low-income seniors,
- People with disabilities,
- Homeless and at risk of homelessness, Live Near Work, Preservation

Leadership

Develop a Statewide Community Housing Awards Program.

Create a Community Housing Awards Program that recognizes outstanding work on housing issues including awards for innovative housing developments, community planning, Live Near Work programs, and fair housing activities.

Governor's Office, IHDA, GRAC, DCEO, Intergovernmental Subcommittee

FY 2006
(multi-year action)

Lead Strategy: Advocate and Promote Affordable Housing

Population Served:

Low-income families,
Low-income seniors,
People with disabilities,
Homeless and at risk of homelessness, Live Near Work, Preservation

Develop Illinois Federal Housing Agenda to ensure preservation and expansion of federal resources for housing and to advocate for regulatory reform that supports preservation and creation of affordable housing.

Support the creation of the National Housing Trust Fund (H.R. 1102) to increase federal resources for preservation and creation of new affordable housing units.

Governor's state and Washington D.C. Office, Ill. Congressional delegation, Appropriate state agencies, USDA-RD, foundations, local and national housing advocates.

FY 2005
(multi-year action)

Support the maintenance and expansion of public housing and the Section 8 voucher program.

Governor's state and Washington D.C. Office, Ill. Congressional delegation, Appropriate state agencies, USDA-RD, foundations, local and national housing advocates

FY 2005
(multi-year action)

Leadership

Research and support federal tax relief for expiring subsidy developments, to further preservation and improvement of existing units.

Governor's state and Washington D.C. Office, Ill. Congressional delegation, IHDA, USDA-RD, foundations, local and national housing advocates

FY 2005
(multi-year action)

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