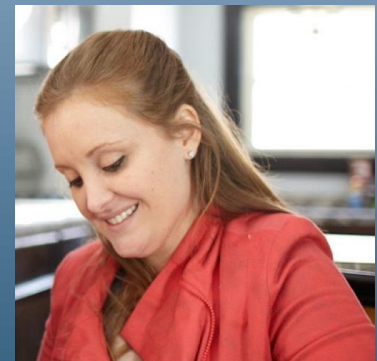


ILLINOIS HOUSING DEVELOPMENT AUTHORITY  
COMMUNITY AFFAIRS DEPARTMENT

PROGRAMS AND RESOURCES  
AIDING OUR STATE





# IHDA OVERVIEW



ILLINOIS HOUSING  
DEVELOPMENT AUTHORITY

MY HOME MY COMMUNITY DEVELOPERS LENDERS & REALTORS ABOUT IHDA

HOW CAN WE HELP YOU TODAY? ▾

# IHDA'S MISSION

Financing the creation and preservation of affordable housing in Illinois.

- > Property Managers
- > Public Notices
- > IHDA Financials
- > FOIA
- > Investor Reporting

## NEWSLETTER

E-Mail Address

SUBSCRIBE



## COMMUNITY AFFAIRS AT IHDA

*Presently overseeing the implementation of 10 programs, the Community Affairs Department plays a critical role in helping IHDA to realize its efforts in providing assistance to communities and homeowners. The department's 10 programs offer various resources and approaches to strengthen communities, taking a holistic approach towards the creation and preservation of affordable housing opportunities throughout Illinois.*

Abandoned Property Municipality Relief Program

Foreclosure Prevention Program

Project Reinvest: Financial Capability

Blight Reduction Program

Cook County Mortgage Foreclosure Meditation Program

Single Family Rehabilitation Program

Habitat for Humanity: Community Impact Loan Fund

Foreclosure Prevention Program - Graduated

Home Accessibility Program

Chicago Rehab Network: Technical Assistance



# BLIGHT REDUCTION & COMMUNITY REVITALIZATION

[www.ihda.org/revitalization-programs](http://www.ihda.org/revitalization-programs) (BRP and APP)

*IHDA administers two programs to combat the ongoing effects of the housing crisis and assist with revitalization efforts, working with local governments and non-profit organizations to address vacant residential properties and the blight that usually follows to benefit communities.*

## Hardest Hit Fund's Blight Reduction Program (BRP)

## Abandoned Residential Property Municipality Relief Program (APP)

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





*For every dollar spent to clean and green vacant properties, neighbors experience \$224 in increased property value, and the community sees an additional \$7.42 in tax revenue.<sup>1</sup>*

### **Hardest Hit Fund's Blight Reduction Program (BRP)**

#### Round 1 Awards

15 program participants

\$5.39 million allocated for 154 units

#### Progress\*

*\$2,732,785.89 disbursed*

*95 unduplicated units demolished*

#### Round 2 Awards

15 program participants

\$10.54 million allocated for 301 units

#### Progress\*

*\$253,561.29 disbursed*

*12 unduplicated units demolished*

### **Abandoned Residential Property Municipality Relief Program (APP)**

#### Round 1 Awards

52 grantees

\$7.21 million allocated

#### Progress

*\$6,563,277.83 disbursed*

*2,484 unduplicated properties*

#### Round 2 Awards

67 grantees

\$9.5 million allocated

#### Progress


*\$803,399.07 disbursed*

*182 unduplicated properties*



# ABANDONED PROPERTY PROGRAM (APP) AND BLIGHT REDUCTION PROGRAM (BRP) RESOURCES

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

MY HOME MY COMMUNITY DEVELOPERS LENDERS & REALTORS ABOUT IHDA


Revitalization And Repair Programs

Foreclosure Programs

FAQs

## Revitalization And Repair Programs

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



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

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

— **Blight Reduction Program Documents**

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

For more information, email [HHFBRPinfo@ihda.org](mailto:HHFBRPinfo@ihda.org)





# UPCOMING REVITALIZATION FUNDING OPPORTUNITY

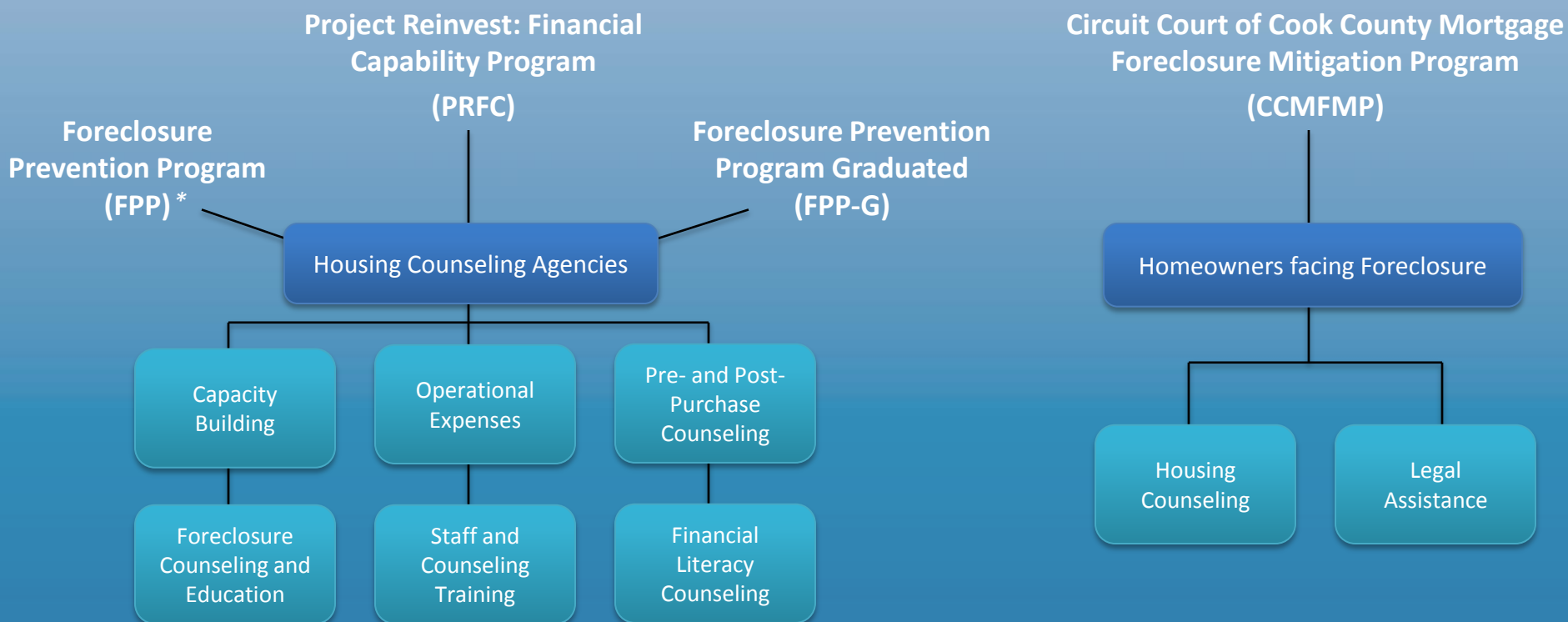




# FORECLOSURE PREVENTION & FINANCIAL LITERACY

[www.ihda.org/myhome](http://www.ihda.org/myhome) Financial Literacy and Pre-Purchase Counseling

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







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

## Project Reinvest: Financial Capability

Program goal is to help individuals who are at risk of foreclosure, recovering from a foreclosure, or residents in distressed communities rebuilding after the foreclosure crisis. IHDA was awarded over \$1.1 million from a national pool of \$31 million.

## National Foreclosure Mitigation Counseling Program

IHDA was awarded funds in all ten NFMC program rounds, receiving awards totaling over \$17.36 million. Source of funding was through congressional appropriation.

## Cook County Mortgage Foreclosure Mediation Program

7 out of 10 households reach an agreement with the lender, and 5 out of 10 households stay in the home.



## Households Receiving Direct Assistance, to date

	Cook County Mortgage Foreclosure Mediation Program	Foreclosure Prevention Program	Foreclosure Prevention Program - Graduated	Project Reinvest: Financial Capability	TOTALS
2012	7,335	15,217	N/A	N/A	22,552
2013	4,817	36,272	N/A	N/A	41,089
2014	2,323	31,436	N/A	N/A	33,759
2015	2,157	25,140	N/A	N/A	27,297
2016	964	N/A	N/A	N/A	964
2017	419	17,049	0	0	17,468
<b>TOTALS</b>	<b>18,015</b>	<b>125,114</b>	<b>0</b>	<b>0</b>	<b>143,129</b>
National Foreclosure Mitigation Counseling Program: Cumulative					48,665
<b>GRAND TOTAL</b>					<b>191,794</b>



# FINANCIAL LITERACY, PRE-PURCHASE, AND FORECLOSURE PREVENTION COUNSELING

Buying A Home

Financial Literacy and Pre-  
Purchase Counseling

I-Refi

Renting An Apartment

Fixing My Home

Saving My Home

FAQs

## Saving My Home



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

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

Seeking Hardest Hit Funds

Finding A Housing Counselor

Housing counselors can help you understand your options if you are having trouble paying your mortgage. They can communicate with your mortgage lender or servicer on your behalf and help you find legal representation if necessary. Counselors can also help you create a budget to manage your expenses and possibly stay in your home.

All services are free.

Find a counselor near you today and begin to get the help you need.

Finding Mortgage Assistance

Avoiding Mortgage Fraud

Knowing Your Rights

Other Assistance for Homeowners

Veteran Assistance

Employment Assistance

Foreclosure Prevention Events

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

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

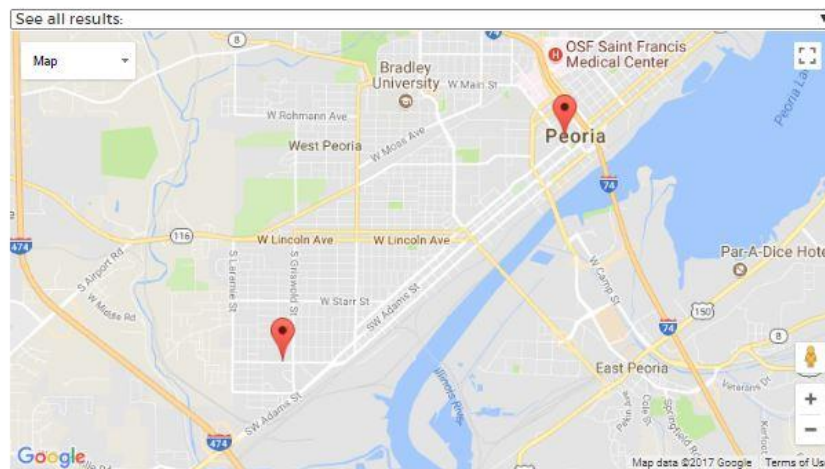


# FINANCIAL LITERACY, PRE-PURCHASE, AND FORECLOSURE PREVENTION COUNSELING

## Finding A Counselor

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

Listed below are 2 counselors found within the area of 61611



Carden State Consumer Credit Counseling, Inc. dba  
Navicore  
416 Main St.  
Peoria, IL 61602  
Phone: 800-992-4557  
[www.navicoreolutions.org](http://www.navicoreolutions.org)  
Languages: English, Spanish  
Distance: 3.61 miles

METEC  
2605 W. Krause  
Peoria, IL 61605  
Phone: 309-676-3832  
[www.metec1.org](http://www.metec1.org)  
Languages: English  
Distance: 4.58 miles

### Statewide Counseling Agency

Navicore  
416 Main St. Suite 800  
Peoria, IL 61602  
Phone: 732-409-6281  
[www.novadebt.org](http://www.novadebt.org)  
Languages: English, Spanish





# HOMEOWNER ASSISTANCE (TRUST FUND)

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

## Single Family Rehabilitation Program (SFR)



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

## Habitat for Humanity: Community Impact Loan Fund (HFH)



- Assists income-qualified households
- Funds can be used to offset construction costs or buy down sales price to ensure mortgage affordability
- Forgivable loans up to either \$15,000 or \$20,000 per household<sup>1</sup>
- Administered by Habitat for Humanity of Illinois

## Home Accessibility Program (HAP)



- Assists income-qualified households with elderly or disabled residents
- Funds can be used to make repairs that will allow tenants to remain in their homes
- Forgivable loans up to either \$15,000 or \$25,000 per household<sup>2</sup>
- Units of local government and non-profit organizations apply and administer awards





# HOMEOWNER ASSISTANCE (TRUST FUND)

[www.ihda.org/revitalization-programs](http://www.ihda.org/revitalization-programs) *Single Family Rehab (SFR) and Home Accessibility Program (HAP)*

## Single Family Rehabilitation (SFR)

Legal Agreements with **21 agencies and cities** were signed effective April 28, 2017.

Total allocated = **\$5,999,910.**

## Habitat for Humanity Community Impact Program

Round 2 began June 2016; a previous funding through Trust Fund for the Community Impact Fund was completed in July 2016. Allocated amount for Round 2 = **\$1,000,000.**

## Housing Accessibility Program (HAP)

**15 agencies** partnered with service providers to meet the needs of this specific population. Round 1 began March 31, 2017. Total allocated = **\$2,987,976.07.**

	Habitat for Humanity Community Impact Program (Round 2)	Home Accessibility Program (HAP)	Single Family Rehabilitation Program (SFR)	TOTALS
Funded Amount	\$955,000.00	\$0.00	\$266,697.24	<b>\$1,369,968.49</b>
Households Assisted	51	0	10	<b>61</b>



## CAPACITY BUILDING & TECHNICAL ASSISTANCE (TRUST FUND)

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

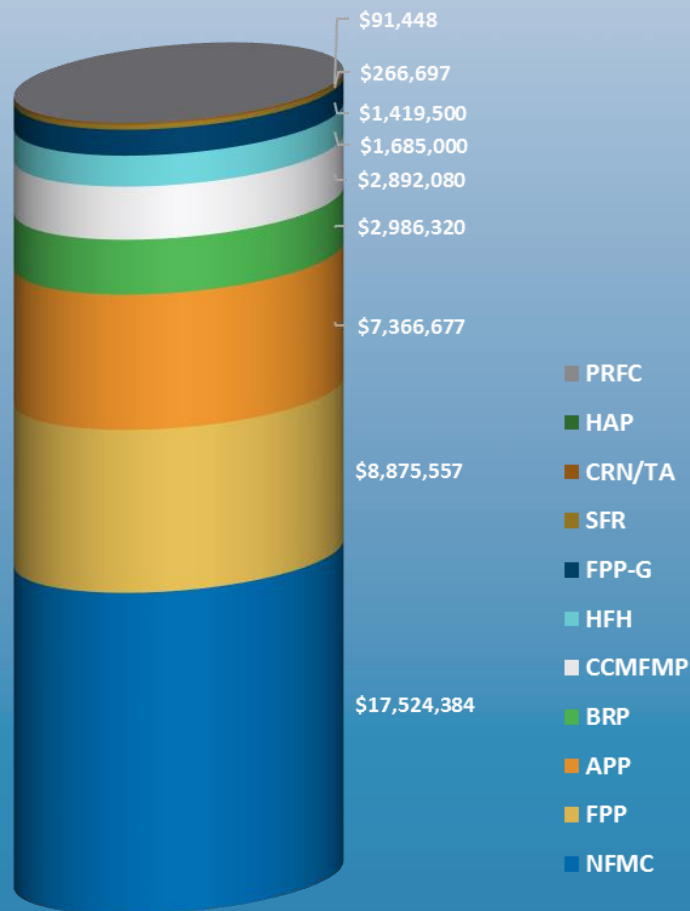
### Technical Assistance Grant

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





# 10 YEARS OF PROGRAMMATIC IMPACT



## Funds Expended to Date

As of October 18, 2017

Over \$43.1 million invested



20 program rounds completed



11 program rounds currently in progress



98 municipalities partnered with



108 nonprofit agencies partnered with



2 land banks partnered with

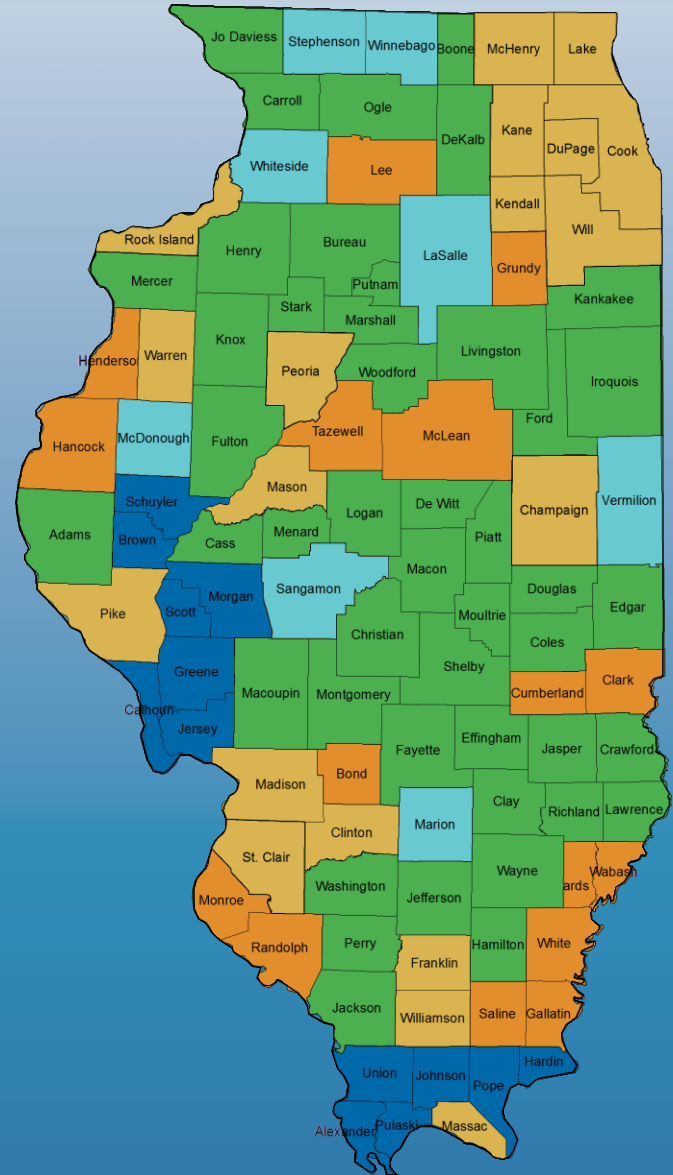


Over 230,000 households assisted





# Project Reinvest Mortgage Blight Reduction Program Financial Capability Program







# 100%

Illinois counties  
receiving aid from  
Community Affairs  
programs





# ACCESSING COMMUNITY AFFAIRS RESOURCES

## Revitalization And Repair Programs

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



13, 10% of Illinois' housing  
is vacant according to the U.S.  
Census Bureau.

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

Home Accessibility Program (HAP)

Single Family Rehabilitation (SFR)

## Foreclosure Prevention Programs



We understand that when homeowners struggle financially, communities suffer. If you know members of your community who are having a hard time paying their mortgage, please encourage them to visit the Saving My Home section of our website. There is help available. All services are free.

Through a variety of grant programs, we fund a network of housing counseling agencies to provide foreclosure prevention counseling. Information and materials for each program can be found below. If you are a housing counseling agency and currently not on our list serve, please send an e-mail to us to be notified when these programs solicit applications for funding (program e-mail addresses are under each respective program tab).

Circuit Court of Cook County Mortgage Foreclosure Mediation Program (CCMFMP)

Foreclosure Prevention Program (FPP)

Foreclosure Prevention Program Graduated (FPPG)

Illinois Hardest Hit Program (HHF)

National Foreclosure Mitigation Counseling Program (NPMC)

THANK YOU! QUESTIONS?



50 YEARS

\$15 BILLION

250,000 UNITS