

## ILHAF 2022 Annual Report

### Performance Goals

Program Design Element	Funds Disbursed	Provide Data
Mortgage Payment Assistance	\$9,508,066	66 percent of the applications funded were mortgage-related assistance with over 90 percent of them at-or-below the 100% AMI level. Over 40 percent of the approved applications were from targeted areas where there was focused outreach and engagement.
Financial Assistance	\$0.00	
Mortgage Principal Reduction	\$0.00	
Facilitating Interest Rate	\$0.00	
Payment Assistance Utilities	\$0.00	
Payment Assistance Internet	\$0.00	
Payment Assistance Insurance	\$1,851	Currently the property insurance funded is much less compared to the other assistance type requests. This is also seen in the number of applications requesting property insurance to be only 2 percent of the total applications request for assistance.
Payment Assistance Fees	\$101,810	Homeowners Association Fees funded compares less to the other assistance types with around 5 percent of total applications requested for assistance of this type.
Payment Assistance Loans	\$0.00	
Payment Assistance Taxes	\$1,826,651	Property tax assistance is the second most requested type of assistance with 22 percent of the applications requested. We continue to fund these applications as they are approved.
Measures Preventing Displacement	\$0.00	

## Community Engagement & Outreach

*Please quantify the total amount of funds spent on outreach.*

- **\$765,558**

*You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach Performed" column.*

<b>Organization or Provider</b>	<b>Type</b>	<b>Outreach Performed</b>
Community Associations Institute	Community Organization	YES
Northside Community Development Corporation	Community Organization	YES
Illinois Equal Justice Foundation	Community Organization	YES
Proviso Leyden Council for Community Action, Inc	Community Organization	YES
Great Lakes Credit Union	Community Organization	YES
Legal Aid Chicago	Community Organization	YES
Chicagoland Habitat for Humanity	Community Organization	YES
NW HomeStart, Inc	Community Organization	YES
Grundy County Housing Authority	Community Organization	YES
Chicago Rehab Network	Community Organization	YES
NHS of Chicago	Community Organization	YES
Chase Mortgage	Community Organization	NO
Community Associations Institute	Community Organization	YES
Wells Fargo	Community Organization	NO
US Bank	Community Organization	NO
National Low-Income Housing Coalition	Community Organization	YES
Illinois Equal Justice Foundation	Provider	NO
Legal Aid Chicago	Provider	NO
Chicagoland Habitat for Humanity	Provider	NO
Great Lakes Credit Union	Provider	NO
Northside Community Development Corporation	Provider	NO
Prairie State Legal Services, Inc.	Provider	NO
Grundy County Housing Authority	Provider	NO
Chicago Rehab Network	Provider	NO
Chase Mortgage	Provider	NO
NHS of Chicago	Provider	NO

Housing Action Illinois	Provider	NO
Community Associations Institute	Provider	NO
Wells Fargo	Provider	NO
US Bank	Provider	NO
Housing Action Illinois	Provider	NO

*Did you perform outreach to any community-based organizations or providers of counseling services or legal assistance that are not on the list above?*

- Yes

AGORA Community Services Corporation NFP
Arab American Family Services
Brighton Park Neighborhood Council
Center of Concern
Chicago Urban League
Chinese American Service League Inc.
Community Life Line
Community Partners for Affordable Housing
Community Service Council of Northern Will County
Consumer Credit Counseling Service of Northern Illinois, Inc.
Dove
Duane Dean Behavioral Health Center
Embarras River Basin Agency, Inc.
Erie Neighborhood House
Far South Community Development Corporation
First Home Alliance
Fresh Start
Garfield Park Community Council
Greater Auburn-Gresham Dev Corp
Greater Southwest Development Corporation
H.O.M.E. DuPage
Habitat for Humanity of Champaign County
HANA Center
Herrin House of Hope

Housing Opportunity Development Corporation
Illinois Legal Aid Online (ILAO)
Illinois Migrant Council
Justine Petersen Housing & Reinvestment Corporation
La Casa Norte
Lake County Housing Authority
METEC
Money Management International
Navicore Solutions
Northwest Compass, Inc
Northwest Side Housing Center
Oak Park Regional Housing Center
Open Communities
Respond Now
Restoration America, Inc.
Rock Island Economic Growth Corporation d/b/a Economic Growth Corporation (GROWTH)
South Side Community Federal Credit Union
South Suburban Housing Center
South-East Asia Center
Spanish Coalition for Housing
Spanish Community Center
The Immigration Project
The Journey Forward
The Neighbor Project

The Resurrection Project
Total Resource Community Development Organization
Two Rivers Regional Council

United African Organization
United Way of South Central Illinois
Will County Center for Community Concerns

## Methods of Targeting

*Please provide an update on your targeting plan including challenges, successes, etc.*

- The goal of the ILHAF Program is to provide homeowners assistance with a targeted approach in reinstating mortgage and other homeownership costs for those facing the most socioeconomic constraints in the state of Illinois. This was especially pertinent for those falling in the less than or equal to 100 percent AMI, socially disadvantaged groups and zip codes receiving a specific level of households receiving SNAP, WIC, SNAP for Elderly and free school lunch. We partnered with 58 Housing Stability Servicers (HSS) throughout Illinois to provide active assistance to applicants to guide and provide technological support if required. In addition, we partnered with Illinois Equal Justice Foundation (IEJF) and their subsidiaries to help applicants with legal aid to ease the complexities of mortgage/foreclosure process. This required weekly meetings with these agencies to help address any issues they reported from the field as well as guide them on the ILHAF policies. We saw 15 percent of submitted applications came through an HSS agency and believe there were more that may not have been reported. Also, applications that appeared to be more complex were assisted by IEJF with their legal aids playing a critical role in advocating for applicants. Some of the challenges faced were ensuring to keep up with the outreach activities on an as needed basis weekly/bi-weekly in various communities, in addition to ensuring that these agencies have the support they needed from IHDA in being updated and instructed on ILHAF policies to be in compliance.

*Is the targeting plan put forth in the HAF Plan achieving the desired results?*

- Yes. While the ILHAF is still currently open to the public, we are finding the benefits of the targeted approach we took in our HAF plan to be making a positive impact in reaching the negatively impact socioeconomic class. 44 percent of submitted applications came from the targeted zip codes identified in our plan and 85 percent of applications received were in the 100 percent AMI or lower category. In addition, 56 percent of applications received came from the socially disadvantaged groups. Based on these statistics, we feel that the targeted plan is encouraging such applicants to apply for assistance.

## Best Practices

*Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)?*

- No

*Have you coordinated with servicers?*

- Yes