

Illinois Attorney General Lisa Madigan  
National Foreclosure Settlement Awards Report:  
Community Revitalization, Housing Counseling,  
Legal Assistance and Foreclosure Court Mediation



January 2019

"For over 13 years I have been fighting to save homes in Illinois and hold banks accountable for the devastation they caused during the recent "foreclosure crisis". Although that "crisis" is no longer making headline news every day, the devastation that was caused, unfortunately, lives on.

But to see the community rebuilding that has taken place right here in Chicago Lawn makes me extremely hopeful. The results speak volumes about what can happen when neighborhood and advocates work with housing developers and counselors, putting their heads, hearts and hands together to thoughtfully address the needs of a community.

*Illinois Attorney General Lisa Madigan  
Remarks at Southwest Organizing Project (SWOP) event  
August 18, 2016*



"Being a recipient of this award has been truly transformational to this organization. As a direct result of this grant, community blight has been reduced as Habitat Humanity McHenry purchased and rehabbed previously vacant, derelict properties. Neighborhoods thrived as these properties were returned to the property tax rolls and property values for entire neighborhoods have risen as a result. All these positive outcomes have led to Habitat McHenry being recognized as a leader in local affordable housing."

*Jerry Monica  
Executive Director, Habitat Humanity McHenry*

"We wanted to invest in programs that would meet three or four of the primary goals of the state's comprehensive housing plan, including:

1. Revitalizing neighborhoods impacted by foreclosure.
2. Directly helping families impacted by foreclosure.
3. Increasing agency collaboration statewide in efforts to address foreclosures.

We wanted to be sure that the \$70 million being disbursed would be spent wisely and monitored carefully. Our process was very thorough, with each proposal reviewed in depth by both staff and advisors, according to the evaluation criteria. I want to commend the Attorney General, her team, and members of our advisory council for the effort and dedication that they have put into this work."

*King Harris, AG Advisor and Chairman of Harris Holdings. Mr. Harris is also a current Board Chair of the Illinois Housing Development Authority (IHDA).*



"Everyone deserves a decent and safe home to come to," reminded Kenya McCants at her home July 2018 Home Dedication.

Attorney General Madigan handed her the keys to her home, at this Habitat Humanities for Chicago event.

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## Exhibits

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## Executive Summary

### **National Foreclosure Settlement Background**

The 2008 financial crisis devastated communities and homeowners in Illinois and across the United States. In response, Illinois Attorney General Lisa Madigan, in conjunction with other state attorneys general, the U.S. Department of Justice, and the U.S. Department of Housing and Urban Development, secured a settlement with five of the nation's largest bank mortgage servicers that provided \$25 billion in assistance to homeowners harmed by fraudulent foreclosure and mortgage servicing practices. The National Foreclosure Settlement (NFS) was the second-largest settlement ever obtained through joint action of state attorneys general.

Under the settlement, the State of Illinois received \$2 billion in direct assistance to homeowners for loss of homes and loan modifications. The state also received \$100 million in additional funding, which Attorney General Lisa Madigan dedicated to supporting efforts to rebuild communities that were hardest hit by the foreclosure crisis.

Attorney General Madigan focused the \$100 million on funding programs in the following areas:

- **Community Revitalization and Housing Counseling** - \$70 million was awarded to 53 awardees, as further described below.
- **Legal Assistance** - \$20 million was awarded to 14 different legal assistance organizations in Illinois to help homeowners and renters in distress between 2012 and 2016. More than 55,770 homeowners and renters were served. Services ranged from providing information to homeowners to representation in foreclosure mediation and litigation. See Exhibit F for full report.
- **Foreclosure Court Mediation Programs** - \$5 million of the NFS Funds was awarded to develop and administer court foreclosure mediation programs throughout the state to assist struggling homeowners. Eight new court mediation programs were created in six judicial circuits. The circuits served the following counties: Lake, Winnebago, Boone, Kane, Kankakee, Champaign, Macon, St. Clair, Jackson, Williamson, Saline, Union, Johnson, Pope, Alexander, Pulaski, and Massac Counties. Currently, seven programs exist in six circuits with the support of the local courts. From 2014 through 2017, the eight new programs assisted 4,766 homeowners. More than one in five homeowners who participated were able to keep their homes for a total of 1,100 homes saved. See Exhibit E for full report.



*Family purchasing home through Habitat for Humanity of Champaign.*

**This report details the \$70 million Community Revitalization and Housing Counseling Program Funds.** Overseen by Illinois' Office of the Attorney General (OAG), an Advisory Council of leaders in the housing field, and consultants from BRicK Partners LLC and New England Homes LLC (who were hired to allocate and monitor these funds), the housing awards were used to stabilize hard-hit neighborhoods, stem the foreclosure crisis, build capacity in the recipient agencies themselves, and prepare individuals for success in homeownership and renting.

In 2012, Attorney General Madigan formed a blue ribbon panel of public and private housing and community development experts to serve as an Advisory Council and help the monitoring team design the program and allocate the funds. The Advisory Council members\* are listed below:



- Bennett P. Applegate, Applegate & Thorne-Thomsen
- Allison Clark, MacArthur Foundation
- Pam Daniels-Halisi, BMO Harris Bank
- Robert Grossinger, Enterprise Community Partners
- King Harris, Harris Holdings
- Sharon Hess, Southern IL Coalition for the Homeless
- Juanita Irizarry, Chicago Community Trust
- Roberto Requejo, Federal Reserve Bank of Chicago
- Antonio Riley, U.S. Dept. of Housing and Urban Development (HUD)
- Dawn Stockmo, National Community Stabilization Trust

*\*Positions as of 2012*

In December, guided by these advisors, the Attorney General's Office issued a Request for Qualifications and Proposals (RFQP) that asked applicants to describe their plans to mitigate the effects of Illinois' foreclosure crisis by providing:

- (1) Housing counseling services to renters, and current and future homeowners;
- (2) Mortgage acquisition or restructuring support to families affected by foreclosure;
- (3) Investments in neighborhoods that were destabilized by vacant and abandoned properties through collaborative partnerships; and,
- (4) Expertise to groups working to provide housing counseling services or to revitalize neighborhoods.

Applicants were also encouraged to be creative and share their best ideas for community and household stabilization in their proposed target geography.

Successful proposals were selected based on criteria, including their ability to:

- Target statewide areas of greatest need and potential;
- Leverage the NFS funds with other private or public resources;
- Encourage the capacity building and long-term sustainability of teams and programs funded; and
- Design and implement innovative, sound proposals.

The RFQP generated 136 applications totaling \$507 million in requested funds. In July 2013, following an extensive review process, Attorney General Madigan announced that 53 awardees (see briefs on each awardee in Exhibit B) had been selected to receive the \$70 million in NFS funds set aside for this program. The awards, focusing on areas of the state that showed significant need based on 2013 foreclosure and vacant housing data, were distributed in the following categories:

- Community Revitalization (29 awards totaling \$57,565,536)
- Housing Counseling (11 awards totaling \$6,267,000)
- Expert Assistance Providers (13 awards totaling \$6,184,323)

## **Award Outcomes and Achievements**

This report details the \$70 million in funding that was invested and covers activity through fall 2018, with both personal homeowner stories of success and quantifiable outcomes. While several awardees are still completing their work plans, so far almost 5,000 foreclosures have been avoided, more than 3,200 homes have already been stabilized, and approximately 54,000 households have received housing counseling or financial literacy services. These outcome numbers will increase by the end of the program, and they represent positive impacts on a diverse range of beneficiaries including urban, suburban and rural homeowners, homebuyers, renters, families and special need populations.

Beyond the numbers, the awards supported many exciting initiatives and achievements, such as the genesis of innovative programs, the creation of cross-jurisdictional partnerships, and the building of capacity in areas across the state. For example:

- **New land banks were created in urban, suburban and rural communities.** The first land banks created in Illinois were funded in Cook County and South Suburban Cook County with NFS resources. Furthermore, with NFS funds, the Illinois Housing Development Authority (IHDA) is helping to create eight additional land banks that are currently in various stages of formation in Vermilion County, Winnebago/Boone Counties, the city of Kankakee, the city of Peoria, the village of Rantoul, the city of Freeport, Coles County and the Two Rivers Region.

Land banks help to repurpose vacant properties and support neighborhoods, local leaders and private investors by acquiring those properties, clearing title and back-taxes, and identifying rehab partners in order to stabilize communities. The Cook County and South Suburban Land Banks have already stabilized approximately 400 homes to date.

- **Collaborative cross-jurisdictional revitalization efforts:** Recognizing that towns struggling with poverty often lack the resources and capacity to advance local solutions, many of the awardees launched or utilized more sustainable partnerships among neighboring units of government, non-profits, developers, and housing counselors. For example:
  - By combining the efforts of the Winnebago, Boone, and Stephenson counties' municipal and county housing assistance programs, the nonprofit NW Homestart and these public sector partners helped 70 homeowners afford modest rehab or roof repairs in neighborhoods destabilized by the foreclosure crisis throughout the Rockford region.
  - The Community Foundation of the Fox River Valley helped to coordinate a collaborative team implementing local and regional plans along the Fox River. The team partners included Kane County and municipal officials, two branches of Habitat for Humanity, Neighborhood Housing Services, and the Joseph Corporation. They stabilized more than 40 homes in priority neighborhoods that had been destabilized by the foreclosure crisis. They also provided a range of housing counseling services to 3,000 additional households.
  - The Rock Island Economic Growth Team leveraged more than six times its \$3 million NFS award, building and renovating 149 single, multifamily and special needs affordable housing options within six separate development efforts in the cities of Rock Island, Sterling, Moline, East Moline and Morrison.

- **Increased rural capacity.** Certain parts of Illinois experienced high foreclosure rates and struggled with vacant and abandoned buildings, and also lacked the community development and service agency infrastructure to comprehensively address these issues. Consequently, the NFS awards supported entities that focused on increasing capacity in these regions:
  - IHDA provided planning assistance to downstate municipalities, helping them attract development partners that can leverage Low Income Housing Tax Credits and other IHDA financing. Additionally, as described earlier, IHDA helped to support the creation of multiple land banks in rural and downstate Illinois.
  - The Illinois Association of Community Action Agencies (IACAA), with Housing Action Illinois and NeighborWorks, provided housing counseling training to downstate community action agencies to increase the number of HUD-certified counseling agencies in rural Illinois. Participating community action agencies have already provided counseling to more than 6,000 families with settlement funds.



*Before*



*After*

*This home in Chicago was rehabilitated by the Community Investment Corporation*

- **New financing strategies:** The Community Investment Corporation (CIC), Preservation of Affordable Housing (POAH), and The Resurrection Project (TRP) all used the NFS resources to pilot innovative financing tools.
  - With \$2.2 million from the NFS, the Community Investment Corporation leveraged \$50 million from financial institutions to create a new lending program that supports high-quality owners and rehabbers as they stabilize one- to four-unit homes. The purpose was to incentivize new investors and stabilize existing rental housing that had deteriorated, was mismanaged or was on the brink of foreclosure. Two hundred and thirty one small properties, comprising 302 individual rentals, were supported during the term of this agreement, and the program continues to grow.
  - To promote the Chicago Woodlawn neighborhood as a mixed-income and mixed-use community, POAH successfully attracted and supported approximately 50 new homebuyers by using its NFS award to create “Renew Woodlawn,” a revolving homeownership fund for acquisition and renovation. This new initiative supplemented a HUD-funded rental revitalization effort already underway.
  - TRP Lending LLC, which became an approved Community Development Financial Institution as of June 2017, launched a second mortgage loan program in partnership with National Housing Services of Chicago (NHS), another NFS awardee, in December 2016. From December 2016



through October 2018, TRP closed 30 loans, with an existing 2019 pipeline of pre-approved clients looking for homes. By helping low-to-middle income minority residents with limited access to affordable credit, this work complements the existing work being done by 26-year old TRP (or The Resurrection Project).

- **New models of providing housing.** A number of awardees seized this opportunity to take different approaches than they had in the past:
  - **Partnering with Habitats for Humanity:** Cook, Kane, McHenry, McLean and Champaign counties each partnered with a local branch of Habitat for Humanity. Expanding on its traditional home rehabilitation service strategy, Habitat focused on new and strategic partnerships with towns, non-profits and volunteers to revitalize neighborhoods. Fifty families were involved in creating 50 new Habitat homes.
  - **Scattered-Site Rental:** Hispanic Development Corporation pioneered a scattered-site rental program for single-family homes to stabilize neighborhoods in Chicago Heights. Forty-two rentals were established with this \$3 million award.
  - **Community Land Trust model:** This tool, typically reserved for high-cost markets in an attempt to preserve pockets of affordability, puts the ownership of the land in the hands of the Land Trust nonprofit, which leases it to the homeowner and any successive homeowners. This keeps the housing affordable in perpetuity. Recognizing that many destabilized neighborhoods in Evanston are in close proximity to increasingly expensive housing markets, Community Partners for Affordable Housing (CPAH) utilized the community land trust mechanism to ensure permanent affordability of the homeownership options that were created.
- **Increased housing industry capacity throughout Illinois.** Thirteen awards went to “expert” agencies to provide technical assistance to the other Community Revitalization and Counseling awardees. This technical assistance covers planning and market analysis and interagency collaboration, as well as developing broader tools aimed at the general public.

The initiatives listed above, along with all of the others supported by Illinois’ NFS Housing Counseling and Revitalization funds, demonstrate the value of flexible resources. While the quantitative outcomes of the program were consistent with industry norms, the NFS funds also allowed for more experimentation, innovation, capacity building, and creation of new partnerships.



*Before*



*After*

*Community Partners for Affordable Housing rehabilitated this home in Evanston*



Beyond the ability to help thousands of Illinois families through home stabilization and counseling, and the creation of innovative new approaches to housing and financing, the NFS awards have also benefited surrounding neighborhoods and communities in which they were deployed. In addition to expanding their market tools online to help awardees analyze and target their NFS investment, the Woodstock Institute and the DePaul University Institute for Housing Studies also tracked a number of housing and economic indicators to observe broader trends related to the impact of NFS funding. Detailed in full in Exhibits C and D, this research provides evidence that, despite the devastation caused by the foreclosure crisis, areas that received NFS fund investment experienced more progress than the surrounding counties and other, similar areas. This progress was specifically seen in the areas of mortgage lending, business residential investment, and property activity. While the studies cannot definitively attribute causation, and outcomes for specific communities vary, the reports clearly show that the awards are having a positive impact.

### Observations for Future Efforts

The leveraging of these court-ordered settlement funds at this scale provided an opportunity rarely seen in the funding landscape: an influx of dollars not tied to the parameters of existing programs. Each awardee was able to design a work plan and pursue objectives that responded to the unique needs of their communities.

The flexibility provided by this opportunity leads to observations that may be helpful in guiding future efforts to advance locally-driven housing initiatives:



*Homebuyers counseled by Chinese American Service League*

- **Identify a qualified, diverse and respected group of third-party advisors to help establish approaches designed to capitalize on unconstrained resources.** Informed by consensus priorities and ongoing consultation with the Advisory Council, Attorney General Madigan and the monitoring team were better equipped to select the right proposals for funding, and to promote innovative thinking, the emergence of new solutions, and more nimble housing leaders. The advisors also helped with problem solving during the multi-year monitoring phase of this initiative when many awardees inevitably maneuvered through market, personnel and other unforeseen changes.
- **Encourage sustainable partnerships among government, nonprofit, and other private sector entities; between housing developers and counseling agencies; and across jurisdictional borders.** Given resource constraints for housing solutions, and the range of challenges faced by communities, these sorts of incentives are valuable in creating efficiencies, capacities and a nimbler team focused on targeted areas.
- **Invest in technical assistance (TA) support for selected awardees and in advancing new tools and research for the housing industry.** The “expert” NFS awardees were valuable in helping other awardees, including by enriching the housing field in Illinois with new tools and information. When directing TA to awardees, sufficient upfront time is needed to adequately develop the partnership between the TA provider and recipient agency, agree on scope of TA needed, how it will be provided, and identify desired outcomes. Developing this work plan takes time, but without it, the TA effort may

lack validity in the eyes of the recipient and therefore go unused or underused. Similarly, while it is appropriate to structure some of the trainings, webinars and/or workshops as mandatory, it is imperative to select experts for this work who are familiar with national best practices as well as local challenges.

- **Establish a solid monitoring strategy.** To provide both support and oversight, ensuring fiscal management and quality outcomes, it is essential to deploy an engaged and collaborative management team that includes a Construction Risk Manager. This work takes time and requires close coordination with both the awardees and their other funders to adjust to changing markets and a range of other variables.

### **Looking Forward**

In sum, the NFS funds injected a much-needed new resource into Illinois' housing and economic development landscape from 2013 to 2018. Interestingly, the 153 census tracts where NFS redevelopment activity took place represent nearly half of all the newly designated Opportunity Zone tracts statewide, as designated in 2018 to attract private investment in response to the Opportunity Zone provisions in the Tax Cuts and Jobs Act of 2017. The vast majority of the remaining Opportunity Zone tracts are contiguous to NFS-funded areas, and within the footprint of NFS awardees. In these high poverty areas, which were increasingly defined by vacant and abandoned properties and high rates of foreclosure, NFS flexible funds built new capacity and allowed for needed innovation and quality outcomes. As new private sector funds become available through the Opportunity Zones, or other flexible resources become available, investors and developers alike might find promising tactics, partners and initiatives within the body of this report.

Consumer Protection Division Chief Deborah Hagan, former Consumer Fraud Bureau Assistant Attorney General Vaishali Rao, and Grant Manager Kim Pulliam of the Illinois Attorney General's Office; as well as Robin Snyderman and Karen Muchin, principals at BRicK LLC; Christopher Rintz, owner of New England Homes LLC; Leslie Corbett, Executive Director and Alice Cottingham of the Equal Justice Foundation; and Jennifer Shack and Robert Sitko of Resolution Systems Institute, managed this critical project for Madigan's Office.

## **National Foreclosure Settlement Awards Progress Report, Community Revitalization and Housing Counseling Program**

### **Families, Communities and an Economy in Crisis**

Since the onset of the national housing crisis over a decade ago, when subprime and predatory lending emerged from the bursting of the nation's housing bubble, Illinois has continued to rank among the top 10 states with the highest number of foreclosures.

Compounding the stress and hardship this has brought to hundreds of thousands of Illinois families, the blight caused by abandoned properties attracted crime, reduced property taxes and created a ripple effect that destabilized communities and the broader economy. During this same period, while poverty increased in Illinois' urban areas, the fastest poverty growth occurred in suburban Illinois, as well as metro areas and rural communities, where multiple and fragmented jurisdictions further impeded the local responses.

Many of the hardest hit communities lacked the public or private sector capacity and partnerships needed to respond to local housing needs or, in many cases, to compete for the new federal, state and private resources made available. New, flexible, and high impact resources were desperately needed.

### **The National Foreclosure Settlement**

In response to the foreclosure crisis, Illinois Attorney General Lisa Madigan and her counterparts around the country, along with the U.S. Departments of Justice and Housing and Urban Development, secured a national settlement in April 2012 with the nation's largest banks. Chase, Citi, Wells, Bank of America and Ally/GMAC agreed to pay \$25 billion to help to pay for the effects of the 2008 financial crisis due to poor mortgage servicing. The banks also agreed to a comprehensive set of servicing standards including loan modification protections that were then enshrined in Consumer Financial Protection Bureau regulations.



*Attorney General Lisa Madigan and other state attorneys general pursued the National Foreclosure Settlement - the second largest settlement ever obtained through joint action of state attorneys general.*

As a result of this National Foreclosure Settlement (NFS), the State of Illinois received approximately \$2 billion in direct assistance to homeowners for loss of homes and loan modifications. Illinois also received approximately \$100 million in remediation funding which Madigan's office directed toward housing in order to address the effects of the foreclosure crisis, since the resources were obtained as a result of the housing sector being decimated. These dollars were lump sum, unrestricted dollars – a rare resource, as funds are typically tied specifically to certain uses and target populations or geographies. The Attorney General's Office allocated the \$100 million in remediation funds as follows:

- **Legal Assistance** - \$20 million was awarded to 14 different legal assistance entities to help homeowners and renters in distress between 2012 and 2016. More than 55,770 homeowners and renters were served. Services ranged from information provided to homeowners to representation in foreclosure mediation and litigation.
- **Foreclosure Court Mediation Programs**- \$5 million of the NFS funds was awarded to develop and administer court foreclosure mediation programs throughout the state to assist struggling homeowners. Eight new court mediation programs were created in six judicial circuits. The circuits served the following counties: Lake, Winnebago, Boone, Kane, Kankakee, Champaign, Macon, St. Clair, Jackson, Williamson, Saline, Union, Johnson, Pope, Alexander, Pulaski, and Massac. Currently seven programs exist in six circuits with the support of the local courts. From 2014 through 2017, the eight pilot programs assisted 4,766 homeowners. More than one in five homeowners who participated were able to keep their homes for a total of 1,100 homes saved.
- **Community Revitalization and Housing Counseling** - \$70 million was awarded to 53 awardees as described further below.

This report will focus on the \$70 million Community Revitalization and Housing Counseling program funds. In 2012, the Attorney General announced that this \$70 million would be dedicated to bolster, expand and connect proven housing counseling and revitalization strategies in the hardest hit geographic areas throughout Illinois.

### **Illinois' NFS Community Revitalization and Housing Counseling Program**

To assist with the design, allocation and monitoring of this new program, the Office of the Attorney General contracted with the principals of BRicK Partners, LLC who have over 50 years of combined experience in housing policy, planning, and finance and New England Homes, LLC, whose principal has decades of experience developing affordable homeownership options. One of the consultants' first steps was to work with the Attorney General's Office to create a blue ribbon panel, listed below\*, consisting of public and private housing and community development experts to serve as the Advisory Council, to help design the program and allocate the funds.

- Bennett P. Applegate, Applegate & Thorne-Thomsen
- Allison Clark, MacArthur Foundation
- Pam Daniels-Halisi, BMO Harris Bank
- Robert Grossinger, Enterprise Community Partners
- King Harris, Harris Holdings
- Sharon Hess, Southern IL Coalition for the Homeless
- Juanita Irizarry, Chicago Community Trust
- Roberto Requejo, Federal Reserve Bank of Chicago
- Antonio Riley, Region V Director, U.S. Department of Housing and Urban Development (HUD)
- Dawn Stockmo, National Community Stabilization Trust



\*Positions as of 2012



## **Selection Process and Selected Awardees**

The consultants worked with the Advisory Council members to create a competitive application process that reflected the program goals. This program design was informed by other successful, comprehensive local initiatives as well as leading research in the housing field. For example, one of the local program models that helped shape the NFS approach was the city of Chicago's Micro Market Recovery Program (MMRP), which featured partnerships between high-capacity nonprofits, municipal government, and local neighborhood organizations working under the leadership of LISC Chicago to refine market analyses, identify priority areas for stabilization, and pursue a variety of strategies including code enforcement, rehabilitation, financing, and counseling. In addition, the consultants, Advisors, and the Attorney General's Office looked to the U.S. Office of Economic Cooperation and Development (OECD), the Brookings Institution, and other national leaders focused on advancing appropriate housing and community revitalization solutions especially in places like Illinois, which has many municipalities, counties and townships.

The application generated 136 responses totaling \$507 million in requested funds. Following an extensive review process, in July 2013 Madigan's office announced 53 awardees selected to receive the available \$70 million. The awards were focused on areas of the state that showed significant need based on foreclosure and vacant housing data.

Each awardee had proposed high impact initiatives with identifiable and achievable milestones designed to help Illinois families stay in their homes as well as revitalize their surrounding neighborhoods. Selected proposals would advance the program's overall goal of mitigating the ripple effects of the foreclosure crisis by working with appropriate partners, at the appropriate scale, via strategies that fostered long-term sustainability in a clearly-defined target area.

Furthermore, selected programs were designed to complement and supplement other foreclosure response efforts already underway in Illinois, using nationally-recognized innovative housing strategies, rather than duplicating existing efforts. These flexible funds were desperately needed, since affordable housing redevelopment typically requires a variety of housing finance programs, many of which were severely hampered due to budget constraints in a changing economic climate. Finally, to implement the objectives of this program at a meaningful scale, team proposals were strongly encouraged, so that multiple public and private sector partners with complementary missions and skills would collaborate under the leadership of a nonprofit or quasi-governmental agency that could work with more than one jurisdiction.

### ***Selection Criteria***

**Applicants to the December 2012 NFS Community Revitalization and Housing Counseling RFP/Q were selected for potential impact and probability of success, based on the following variables:**

- **Focus on areas with greatest needs and most strategic opportunities**
- **Leverage (combine) NFS funds with other public or private funds or expertise**
- **Commitment to long-term sustainability and to building local capacity and resources to address current and future housing and development needs**
- **Commitment to working with key stakeholders**
- **Cost-effectiveness of outcomes sought**
- **Sound and innovative approach**
- **Knowledge of target populations and geographies**
- **Reflects a nationally recognized, 'best practice' strategy**
- **Financially stable applicants and partners**
- **Readiness to begin projects quickly**
- **Demonstrated track record of team leader and partners**

Selected awardees fell into three categories: 29 nonprofit housing developers and development teams doing community revitalization work, 11 nonprofit housing counseling agencies performing housing counseling services, and 13 technical assistance providers (also called “experts”) working to build capacity and add tools both to the field and to specific awardees. Many of the team leaders (listed below) worked collaboratively with sub-awardees to enhance the effectiveness of their programs. For example, most community revitalization awardees worked with HUD-certified counseling agencies to ensure that homes developed were sold to qualified families in a timely manner.

### **Community Revitalization Awards**

1. Affordable Housing Corporation of Lake County
2. Chicago Neighborhood Initiatives
3. Community Foundation of the Fox River Valley
4. Community Investment Corporation
5. Community Service Council of Northern Will County
6. Cook County Land Bank Authority
7. Decatur Housing Authority
8. Evanston Community Revitalization Partnership
9. Genesis Housing Development Corp.
10. Habitat for Humanity of Champaign County
11. Habitat for Humanity Chicago
12. Habitat for Humanity of McHenry County
13. Hispanic Housing Development Corp.
14. IFF
15. Justine Petersen Housing and Reinvestment Corp.
16. Lake County Residential Development Corp.
17. Local Initiatives Support Corporation, Chicago
18. Local Initiatives Support Corporation, Greater Peoria
19. Metropolitan Mayors Caucus
20. Mid Central Community Action, Inc.
21. Neighborhood Housing Services of Chicago, Inc.
22. NW Homestart
23. Preservation of Affordable Housing
24. Rock Island Economic Growth Corporation
25. South Suburban Land Bank and Development Authority
26. Southwest Organizing Project
27. The Resurrection Project
28. Westside Health Authority
29. Will County Center for Community Concerns

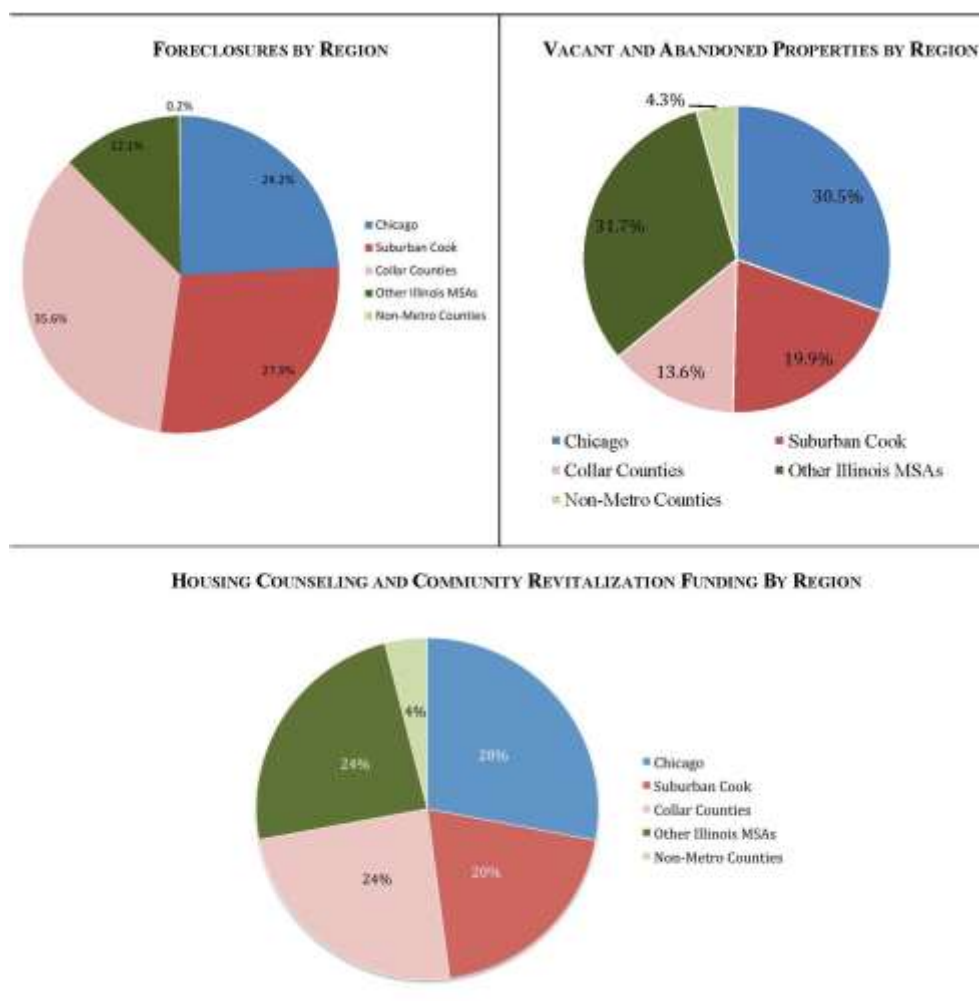
### **Housing Counseling Awards**

1. Chicago Urban League
2. Chinese American Service League
3. H.O.M.E. DuPage, Inc.
4. Institute for Consumer Credit Education
5. Latino Policy Forum
6. Metropolitan Tenants Organization
7. NW Homestart
8. Northwest Side Housing Center
9. Rogers Park Community Development Corp.
10. Spanish Coalition for Housing
11. Urban League of Metropolitan St. Louis

### **Expert and Technical Assistance Provider Awards**

1. Access Living of Metropolitan Chicago (*also provided direct housing counseling*)
2. Chicago Area Fair Housing Alliance
3. Chicago Metropolitan Agency for Planning
4. Corporation for Supportive Housing
5. DePaul University Institute for Housing Studies
6. Housing Action Illinois/NeighborWorks America
7. Housing Action Illinois/Neighborhood Housing Services of Chicago
8. Illinois Association of Community Action Agencies (*its funded team partners also provided direct housing counseling services*)
9. Illinois Housing Development Authority
10. Mission Plus Strategy Consulting
11. National Consumer Law Center
12. Teska Associates
13. Woodstock Institute

The \$70 million in NFS resources was distributed across the state of Illinois, reflective of the statewide demand to tackle local foreclosure trends and the blight of vacant and abandoned properties. The following pie charts were included in the Attorney General’s July 2013 report announcing the awardees, illustrating how the allocations related to the demand statewide.



## Outcomes

Programmatic outcomes can be viewed in a number of ways. For example: how did agencies perform versus their original goals? How many properties were stabilized, and how many people received housing counseling? What was the impact in the neighborhoods where the work occurred? What new initiatives and ideas came out of this program? Some of these analyses are easier to quantify than others, such as number of housing options created, but quantifiable results do not describe the breadth and depth of programmatic impact given the intent of the Attorney General, Advisory Council and consultants. A comprehensive view is important when evaluating the use of these funds.

The following outcomes include activity through Fall 2018. While several awardees are still completing their work plans, **3,238** homes have been created and stabilized through various revitalization strategies including acquisition and rehabilitation, demolition, new construction, and owner-occupied rehabilitation. **54,443** families and individuals received counseling and education services including but not limited to pre-purchase

counseling, post-purchase counseling, financial and homebuyer education, and down payment assistance<sup>1</sup>. Approximately **5,000** of these families experienced “foreclosure saves” through loan modifications and other services. Finally, a number of new tools have been generated by expert awardees for use by governments and organizations across Illinois.

The sections below describe the overall program results. For more in-depth information on each award recipient, see Exhibit B.

### ***Community Revitalization Awards***

To date, the 29 community revitalization awardees have stabilized 3,238 homes in their targeted neighborhoods through new construction or preservation of existing housing options. Awardees also pursued stabilization strategies, such as demolishing or holding (and maintaining) troubled properties, to help ameliorate the destructive impact of the foreclosure crisis, but those numbers are not included here.



*Before*

*After*

*Home rehabilitation via Habitat for Humanity of McHenry County*

A majority of the homes stabilized (2,592) were homes sold to homeowners - often first-time home buyers - and were part of an owner-occupied rehabilitation strategy. Rental units comprised a smaller number of the total units stabilized with NFS resources (538). This difference reflects the program’s primary goal of addressing the homeownership market that had been decimated by the foreclosure crisis.

Many of the awardees used NFS funds to leverage other investments, allowing them to achieve more robust outcomes. For example, the Affordable Housing Corporation of Lake County credited its receipt of \$1.5 million in NFS resources with helping the agency secure an additional \$1.5 million in lines of credit plus \$4 million in sales proceeds that were reinvested in the NFS redevelopment work. Similarly, the Metropolitan Tenants Organization reported that having NFS funds bolstered their successful grant application to the Albert Pick Foundation. Others recycled the dollars, investing funds received from the sale of a rehabilitated home into the renovation of another property. For example, the Will County Center for Community Concerns was able to stabilize more than 40 homes – as opposed to its initial goal of 29 homes – thanks to recycling the funds from home sales. Strategies like these allowed the awardees to expand the impact of their work, so that they were able to create/preserve more homes, counsel more families, and have a greater chance of strengthening neighborhoods.

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<sup>1</sup> Because some awardees do not track services separately per source of funds provided for staffing costs, the number of families noted reflects the full count of clients served during the term of this program for a few awardees rather than reflecting only those served as a result of the NFS program.



### ***Counseling Awards***

The NFS awardees provided counseling and workshops on financial literacy and/or a range of homebuyer, renter and foreclosure counseling to more than 54,000 households. The counseling-only awardees provided the bulk of these efforts, reaching 35,157 households, while the community revitalization awardees counseled 19,086 households, including residents who then moved into homes rehabilitated with NFS funds. The combined counseling and community revitalization teams also reported that their efforts saved 5,154 households from foreclosure.



*Spanish Coalition for Housing provided education to over 16,000 households with NFS funds*

In addition to ensuring that as many Illinois households as possible received needed services, the counseling dollars were awarded in ways that promoted collaboration, inclusion, and accessibility, as well as increased capacity across the state.

- **Promoting Collaboration:** Latino Policy Forum and approximately 15 nonprofit agencies worked collaboratively to provide education and other foreclosure-related services to underserved Latino communities in Illinois, including a full range of counseling and case management services for Latino renters and homeowners.
- **Promoting Inclusion:** Rogers Park CDC, Spanish Coalition for Housing and Chinese American Service League all provided a full range of counseling services to over 18,000 families, ensuring that their constituencies had access to foreclosure response services and support.
- **Promoting Access:** Access Living was awarded funds as an Expert to encourage more accessible housing options within the NFS program by offering services, training and materials to housing counselors and redevelopment teams, which resulted in the provision of direct housing counseling services to 200 households.
- **Building Capacity:** Recognizing the lack of housing counseling proposals from rural Illinois, \$400,000 was awarded to the Illinois Association of Community Action Agencies (IACAA) to assist more than a dozen of its community action agency members expand their skill sets and mission, and – with support from Housing Action IL (HAI) and NeighborWorks America—acquire the training and certification to become HUD-certified housing counselors. Seven separate IACAA members have provided a range of housing counseling services to 6,039 households, preventing 2,901 foreclosures through loan modifications and other resolutions.

HAI also received an expert award to 1) provide technical assistance to counseling awardees, helping them to build capacity via trainings and direct assistance; and 2) assess the impact of the NFS counseling investments, in terms of households, neighborhoods, and the housing counseling arena. HAI's review noted that the NFS resources arrived just as other, more traditional funding sources were being reduced or shut off completely, impacting many counseling agencies that relied on these resources for support and even to keep their doors open. The NFS funds meant that some of these agencies were able to survive and continue providing services.

HAI's research also identified two notable trends:

- Many agencies expanded their housing counseling services by providing **financial education**. In general, new foreclosure filings began to fall throughout the life of the NFS awards. Housing counseling agencies understood the cyclical nature of the economy and, recognizing that new foreclosure filing rates were returning to pre-crisis levels, determined that increasing their clients' financial capabilities was a critical tool to ensure future personal success and housing sustainability. Some agencies added financial education to their pre-purchase counseling program to better assist homebuyers who were not yet mortgage-ready. One agency, the Northwest Side Housing Center, for example, reached out to former foreclosure clients, inviting them for non-delinquency, post-purchase counseling to get their budgets on track as part of a long-term solution for housing sustainability. The versatility of financial education makes it a best practice that other agencies can offer, ensuring their relevance regardless of external market conditions.
- Interest in **pre-purchase counseling** remained relatively high and showed a moderate increase throughout the NFS grant term. One reason for this may be the increase in down payment assistance (DPA) programs for low- and moderate-income homeowners, most of which require pre-purchase education as a pre-requisite for receiving DPA. In addition to DPA programs through IHDA, many private banks established some form of down payment assistance and at least one NFS-funded housing counseling agency – the Chinese American Service League (CASL) - used its award to provide \$1,000 DPA grants to clients. CASL successfully helped 38 families purchase first homes with a combination of pre-purchase education and DPA, demonstrating that that even small financial assistance can have a significant impact in a home purchase.

## Impact

Similar to HAI, the DePaul Institute for Housing Studies (IHS) and the Woodstock Institute each received an Expert award to track key housing data and economic indicators including employment trends, vacancy rates and real estate transactions in particular communities, and to use this data to (a) create online tools to guide awardees, (b) provide individualized technical assistance to awardees requesting assistance with this kind of neighborhood analysis, and (c) analyze the impact of the Community Revitalization NFS investments in all affected neighborhoods.

The two agencies approached their work differently. IHS focused on the Community Revitalization awardees serving the six-county Chicago region, and examined how housing market conditions changed in areas receiving investments from community development organizations funded by the NFS awards. IHS mapped all NFS-funded community development activity from these agencies and then identified census tracts where there was at least one NFS-funded transaction. The analysis focused on examining market conditions in census tracts with NFS-funded activity and, in the City of Chicago, a subset where there was a concentration of at least 10 NFS-funded transactions. In order to understand how market conditions changed in areas with AG-funded activities, IHS grouped areas based on similar, underlying neighborhood characteristics. IHS adopted this approach in order to derive a more apples-to-apples comparison between market activity in areas surrounding NFS-funded transactions and similar areas with no AG-funded activities. This method allows for a comparison of how market conditions changed in peer neighborhoods with some NFS-funded activities, high levels of NFS-funded activities, and no NFS-funded activities. To create these peer neighborhood groups, IHS categorized census tracts based on market clusters identified by foundation analysis from the [Regional Housing Solutions](#) project.

The Woodstock Institute, on the other hand, looked at all of the Community Revitalization awardees and their work across the state. Woodstock's findings are based on comparisons between indicators of economic conditions at the time the Office of the Attorney General announced the awards, in 2013, and indicators of

how mortgage lending, housing and occupancy characteristics, and economic conditions in the geographic areas in Illinois where the awardees are, or were, working changed over the period during which the awardees performed their community revitalization work, between 2013 and 2017. The indicators are for three separate geographic areas: 1) the Service Area, that is, the geographic area in which the awardee normally worked; 2) the Work Sites, that is, the geographic area in which the awardee actually worked on properties; and, 3) the County or Counties containing any part of the Service Area.

Both IHS and Woodstock produced detailed reports on their work that can be found in Exhibits C and D. Before discussing their findings, it is important to note that without controlling for other investment or activity within the areas they were studying, it is impossible to determine causation or to assert that, “without these NFS resources, this change would not have occurred.” However, there are a few interesting results to note:

- The Attorney General awardees typically worked in the hardest-hit areas of the state. The Woodstock report found that a) “the Service Areas consistently showed more signs of economic distress than the County/Counties of which they were a part;” and b) “the Work Sites consistently showed more signs of economic distress than the Service Areas of which they were a part, except with respect to the long-term residential vacancy rate.”
- Even when working in these very distressed areas, there are some positive indicators emerging in these communities.
  - Woodstock found that “in most cases, indicators of mortgage lending show that lending in the Work Sites improved relative to both the Service Areas and the County/Counties.”
  - Similarly, IHS found that, in distressed urban areas, mortgage lending levels, residential property turnover levels, and residential business buyer levels increased more (or decreased less) in geographies with NFS investment than in those without NFS resources and more than in Cook County overall.

The following bar graphs, taken from the Institute for Housing Studies’ Final Report (Exhibit C), track levels of mortgage lending since the start of the NFS program in high–distress urban areas (figure 3) and moderately-distressed suburban areas (Figure 5) compared to all other tracts in high-distress urban and suburban areas and Cook County as a whole.

Figure 3 - Change in mortgage lending levels in distressed urban areas from the beginning of the NFS program (2014 1Q) to 2018 2Q

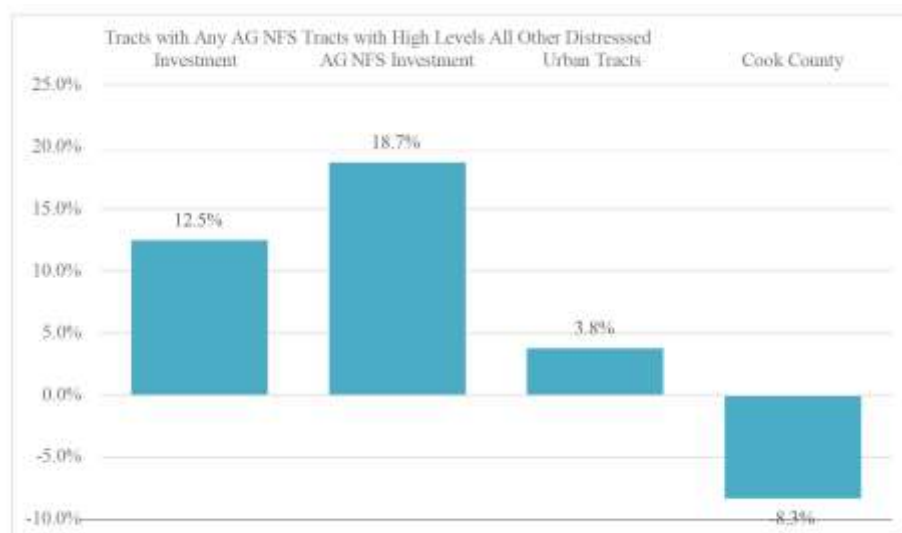
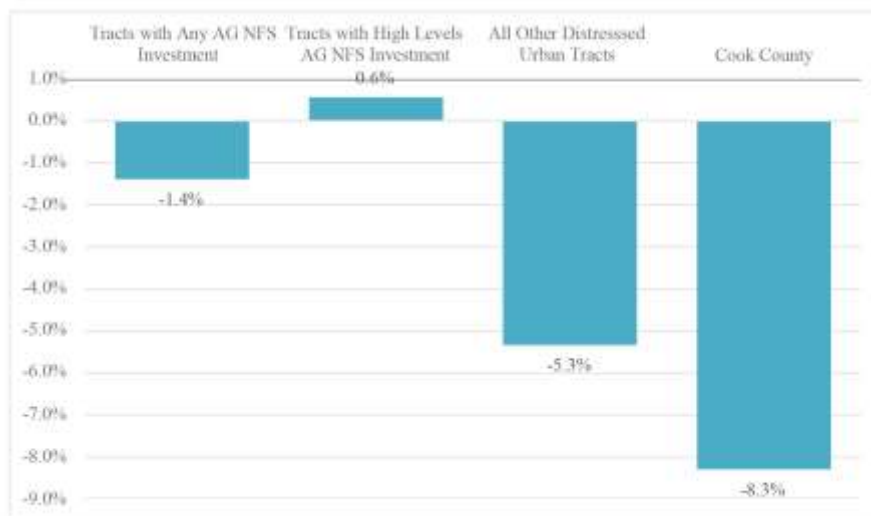


Figure 5 - Change in mortgage lending levels in distressed suburban areas from the beginning of the NFS program (2014 1Q) to 2018 2Q



To echo the initial caveat, Woodstock noted that: “it is not possible to positively establish causation or rule out alternative explanations for, or contributors to, those results. For example, the data do not show what other residential or commercial real estate development or investment, unrelated to those that the agencies receiving NFS awards were making, may have been occurring in the same census tracts. Even if those data were available, they might not reveal the reason why the outside investor decided to invest in those tracts. Without that information, it would not be possible to determine whether the agency’s NFS investment influenced the outside investor’s decision, or the whether the pre-existing outside investment influenced the agency’s decision to include those tracts in its Work Sites.” That being said, the IHS and Woodstock findings do suggest that private sector investment is increasing in the areas in which the NFS funds were used, and that they are therefore having a positive impact on investment.

### Award Outcomes and Achievements

In addition to the number of individuals, families, and communities aided by NFS resources, as described above, the NFS program realized additional successes. The awards produced numerous exciting innovations and achievements, such as the genesis of innovative programs, the creation of cross-jurisdictional partnerships, and the building of capacity in areas across the state.

Multiple new initiatives sprang to life thanks to the availability of these resources. Securing seed financing for new ideas is difficult, as traditional lenders are risk-averse and new ideas don’t often fit any of the prescribed grant programs or philanthropic funding options. Therefore, NFS dollars were the perfect source of funding for innovative ideas looking for traction, and a few Chicago-region organizations seized this opportunity, launching groundbreaking programs to address a few of the devastating effects of foreclosures. For example:

- **New land banks were created in urban, suburban and rural communities.** The first land banks created in Illinois were funded by NFS funds in Cook County and South Suburban Cook County. Furthermore, with NFS funds, IHDA is helping to create 8 additional land banks currently in various stages of formation in Vermilion County, Winnebago/Boone Counties, the City of Kankakee, the City of Peoria, the Village of Rantoul, the City of Freeport, Coles County and the Two Rivers Region.



Land banks support neighborhoods, local leaders, and private investors by acquiring those properties, clearing title and back-taxes, and identifying rehab partners in order to stabilize communities. The Cook County and South Suburban Land Banks have already stabilized approximately 400 homes to date.



*Cook County Land Bank Authority home for sale. Land Bank Executive Director Robert Rose reported: “The AG NFS Funding enabled the Cook County Land Bank to grow into a full-fledged, self-sustaining agency. The Land Bank is now able to generate enough revenue to fully fund its operations.”*

- **Collaborative cross-jurisdictional revitalization efforts:** Recognizing that towns struggling with poverty often lack the resources and capacity to advance local solutions, many of the awardees launched or utilized more sustainable partnerships among neighboring units of government, non-profits, developers, and often housing counselors. Supporting these efforts meant that the NFS funds were able to stretch farther and had the longer-term impact of creating or strengthening partnerships that could last past the expiration of the NFS awards. Furthermore, team approaches addressed the challenge in a realistic way, given that not all municipalities have their own housing staff or the capacity to take on additional work to address the foreclosure crisis.

A few examples:

- NW Homestart, working with municipal partners in Winnebago, Boone, and Stephenson counties, pulled together various municipal and county housing assistance programs in a one-stop shop to help 70 homeowners needing roof repairs and rehab work in neighborhoods hit by the foreclosure crisis throughout the Rockford region. Setting up a system like this requires time and resources that are not often available; the flexible NFS funds helped to create an initiative that will serve the region’s residents beyond the closeout of the NFS program.
- The Community Foundation of the Fox River Valley helped to coordinate a collaborative team implementing local and regional plans along the Fox River. The team partners, which included Kane County and municipal officials, two Habitat for Humanity affiliates, Neighborhood Housing Services, and the Joseph Corporation, stabilized more than 40 homes in priority neighborhoods that had been destabilized by the foreclosure crisis, and provided a range of housing counseling services to 3,000 additional households
- The Rock Island Economic Growth Team leveraged more than six times its \$3.5 million NFS award, building and renovating 149 single, multifamily and special needs affordable housing options within 6 separate development efforts in Rock Island, Sterling, Moline, East Moline and Morrison.

- The Metropolitan Mayors Caucus led a team of public and private sector partners focused on code enforcement, and their work resulted in tools and seminars that have allowed multiple communities to learn about best practices in property maintenance and management. The Center for Community Progress (CCP) drafted two guides on rental regulations, Community Investment Corporation (CIC) updated its landlord property management training manual and hosted a Landlord Summit, and the Caucus' team created a [website](#) to host all of the published resources on code enforcement and monitoring strategies.
- In West Cook County, which had the third highest foreclosure rate in the state during the height of the foreclosure crisis, IFF worked with partners to acquire and rehab 43 units in Bellwood, Berwyn, Forest Park, Maywood, and Oak Park.



*IFF home in Bellwood*

- **Increased rural capacity.** Certain parts of Illinois experienced high foreclosure rates and struggled with vacant and abandoned buildings - and also lacked the community development and service agency infrastructure to comprehensively address these issues. Consequently, the NFS awards supported two organizations focused on building capacity in these regions:
  - The Illinois Housing Development Authority (IHDA) provided planning assistance to downstate municipalities, helping them attract development partners that can leverage Low Income Housing Tax Credits and other IHDA financing. Also, as described earlier, IHDA helped to support the creation of multiple land banks in rural and downstate Illinois.
  - The Illinois Association of Community Action Agencies (IACAA), with Housing Action IL and NeighborWorks, provided housing counseling training to downstate community action agencies to increase the number of HUD-certified counseling agencies in rural Illinois. Participating community action agencies have already provided counseling to more than 6,000 families with settlement funds and helped almost 3,000 households to avoid foreclosure.
- **New financing strategies:** The Community Investment Corporation (CIC), Preservation of Affordable Housing (POAH), and The Resurrection Project (TRP) all used the NFS resources to pilot innovative financing tools.
  - With \$2.2 million from the NFS, the Community Investment Corporation leveraged \$50 million from financial institutions to create a new lending program that supports high quality owners and rehabbers as they stabilize 1-4 unit homes. The purpose was to incentivize new investors and stabilize existing rental housing that was deteriorated, mismanaged and/or on the brink of foreclosure. Two-hundred and thirty one small properties, comprising 302 individual rentals, were supported during the term of this Agreement, and the program continues to grow.
  - To promote the Chicago Woodlawn neighborhood as a mixed-income and mixed-use community, POAH successfully attracted and supported approximately 50 new homebuyers by using its NFS award to create “Renew Woodlawn,” a revolving homeownership fund for

acquisition and renovation. This new initiative supplemented a HUD-funded rental revitalization effort already underway.

- TRP Lending, LLC, an approved Community Development Financial Institution as of June 2017, launched a second mortgage loan program in partnership with National Housing Services of Chicago (NHS), another NFS awardee, in December 2016. From December 2016 through October 2018, TRP closed 30 loans and is likely to close an additional four loans before year-end 2018, with an existing 2019 pipeline of pre-approved clients looking for homes. Helping low-to-middle income minority residents with limited access to affordable credit, who are ready to buy, nicely complements the existing work being done by 26-year old TRP (or The Resurrection Project).
- **New models of providing housing.** A number of awardees seized this opportunity to take different approaches than they had in the past:
  - Partnering with Habitats for Humanity: Cook, Kane, McHenry, McLean and Champaign Counties. Expanding on its traditional home rehabilitation service strategy, Habitat focused on new and strategic partnerships with towns, non-profits and volunteers to revitalize neighborhoods. Fifty families were involved in creating 50 new Habitat homes.
  - Scattered-Site Rental: Hispanic Housing Development Corporation pioneered a scattered-site rental of single-family home approach to stabilize neighborhoods in Chicago Heights. Forty-two rentals were established with this \$3 million award.
  - Community Land Trust model: This tool, typically reserved for high cost markets in an attempt to preserve pockets of affordability, puts the ownership of the land with the Land Trust nonprofit, which leases it to the homeowner and any successive homeowners. This keeps the housing affordable in perpetuity. Recognizing that many destabilized neighborhoods in Evanston are in close proximity to increasingly expensive housing markets, Community Partners for Affordable Housing (CPAH) utilized the community land trust mechanism to ensure permanent affordability of the homeownership options created.
- **Increased housing industry capacity throughout Illinois.** Thirteen awards went to “expert” agencies. These experts provided technical assistance to the other Community Revitalization and Counseling awardees, on everything from planning and market analysis to interagency collaboration, as well as developed broader tools aimed at the general public:
  - DePaul's Institute of Housing Studies and the Woodstock Institute provided new on-line data and mapping tools to inform market analyses and an understanding of the housing and economic indicators that can guide plans and gauge progress.
  - The Chicago Metropolitan Agency for Planning created a new on-line tool to promote public and private sector coordination around sub-regional planning, prioritization, and housing (re)development. A supplementary market-based Recommendations Guide is also available.
  - Mission Plus Strategy Consulting created a new guide to promote the coordination, impact and efficiency of interdisciplinary housing, community development and counseling teams.
  - The Metropolitan Mayors Caucus facilitated a sub-regional code enforcement pilot in the southern suburbs, providing on-line case studies and research to promote the replicability of lessons learned.
  - Access Living, Chicago Area Fair Housing Alliance and Corporation for Supportive Housing coordinated webinars and fair housing trainings for developers, counselors and policymakers to learn more about fostering diversity, inclusion and accessibility.

- The National Consumer Law Center provided recommendations for improving coordination among Legal Assistance Providers and Housing Counselors.
- Housing Action Illinois provided extensive housing counselor training and workshops with NeighborWorks America, and created a Guidebook on Client Management Systems with NHS.
- Teska Associates provided Individualized Real Estate and Market Analysis Technical Assistance.



*Sample resources provided by NFS-funded Experts*

### Observations for Future Efforts

The leveraging of these court-ordered settlement funds at this scale provided an opportunity rarely seen in the funding landscape: an influx of dollars not tied to the parameters of existing programs. Each awardee was able to design a work plan and pursue outcome objectives that responded to the unique needs of their communities or the broader industry.

The flexibility provided by this opportunity surfaced observations that may be helpful in guiding future efforts to advance locally-driven housing initiatives:

- **Identify a qualified, diverse and respected group of third-party Advisors to help establish approaches designed to capitalize on unconstrained resources.** Informed by consensus priorities and ongoing consultation with the Advisors, Madigan's office was better equipped to select the right proposals for funding and to promote innovative thinking, the emergence of new solutions, and more nimble housing leaders. The Advisors also helped with problem solving during the multi-year monitoring process when many awardees inevitably maneuvered through market, personnel, and other unforeseen changes.



*Attorney General Madigan at Chinese American Service League Event*

- **Encourage sustainable partnerships among governmental, nonprofit, and other private sector entities, between housing developers and counseling agencies, and across jurisdictional borders.** Given resource constraints for housing solutions, and the range of challenges faced by communities, these sorts of incentives are valuable in creating efficiencies, capacities and a nimbler team focused on targeted areas.



- **Invest in technical assistance (TA) support for selected awardees and to advance new tools and research for the housing industry.** The “Expert” NFS awardees were valuable in helping other awardees by promoting their efficiencies and impact, as well as by enriching the housing field in Illinois with new tools and information. When directing TA to awardees, sufficient upfront time is needed to adequately develop the partnership between the TA provider and recipient agency, agree on scope of TA needed, how it will be provided, and identify desired outcomes. Developing this work plan takes time, but without it, the TA effort may lack validity in the eyes of the recipient and therefore go unused or underused. It is imperative to select Experts for this work that are familiar with national best practices as well as local challenges, and it may be appropriate to structure some of the trainings, webinars and/or workshops as mandatory.
- **Establish a solid monitoring strategy.** To provide both support and oversight, ensuring fiscal management and quality outcomes, it is essential to deploy an engaged and collaborative management team that includes a Construction Risk Manager. This work takes time and requires close coordination with both the awardees and their other funders to adjust to changing markets and a range of other variables.
- **Require or encourage housing developers to work in partnership with HUD-certified housing counseling agencies** to ensure that new or rehabilitated homes are marketed to qualified families who receive appropriate support and education, especially for first-time homebuyers.

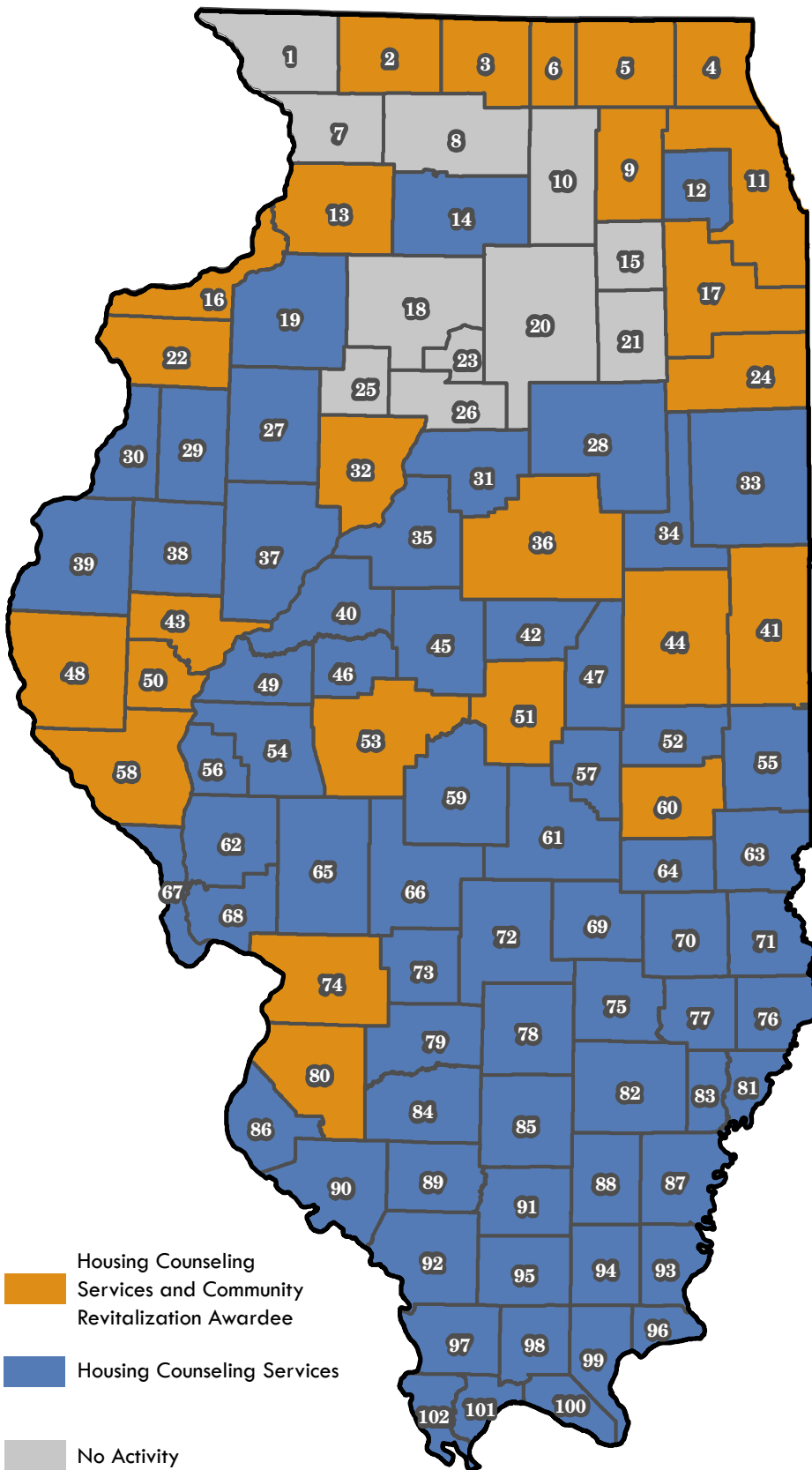
## Looking Forward

In sum, the NFS funds injected an exciting new resource into Illinois’ housing and economic development landscape from 2013 to 2018. Interestingly, the 153 census tracts where NFS redevelopment activity took place represent nearly half of all the newly designated Opportunity Zone tracts statewide to attract private investment in response to the Opportunity Zone provisions in the Tax Cuts and Jobs Act of 2017. The vast majority of the remaining Opportunity Zone tracts are contiguous to NFS-funded areas, and within the footprint of NFS awardees. In these high poverty areas, which were increasingly defined by vacant and abandoned properties and high rates of foreclosure, NFS flexible funds built new capacity and allowed for needed innovation and quality outcomes. As new private sector funds become available through the Opportunity Zones, or other flexible resources become available, investors and developers alike might find promising tactics, partners and initiatives within the body of this report.



*Home in Wood River, rehabilitated by Justine Petersen*

# Counties Served by Illinois Attorney General Community Revitalization and Housing Counseling Program



## COUNTIES WITH BOTH COMMUNITY REVITALIZATION AWARDEES AND OUTREACH, FINANCIAL LITERACY, AND COUNSELING SERVICES

|                |              |
|----------------|--------------|
| 2 Stephenson   | 36 McLean    |
| 3 Winnebago    | 41 Vermilion |
| 4 Lake         | 43 Schuyler  |
| 5 McHenry      | 44 Champaign |
| 6 Boone        | 48 Adams     |
| 9 Kane         | 50 Brown     |
| 11 Cook        | 51 Macon     |
| 13 Whiteside   | 53 Sangamon  |
| 16 Rock Island | 58 Pike      |
| 17 Will        | 60 Coles     |
| 22 Mercer      | 74 Madison   |
| 24 Kankakee    | 80 St. Clair |
| 32 Peoria      |              |

## COUNTIES WITH OUTREACH, FINANCIAL LITERACY, AND COUNSELING SERVICES

|               |               |
|---------------|---------------|
| 12 DuPage     | 68 Jersey     |
| 14 Lee        | 69 Effingham  |
| 19 Henry      | 70 Jasper     |
| 27 Knox       | 71 Crawford   |
| 28 Livingston | 72 Fayette    |
| 29 Warren     | 73 Bond       |
| 30 Henderson  | 75 Clay       |
| 31 Woodford   | 76 Lawrence   |
| 33 Iroquois   | 77 Richland   |
| 34 Ford       | 78 Marion     |
| 35 Tazewell   | 79 Clinton    |
| 37 Fulton     | 81 Wabash     |
| 38 McDonough  | 82 Wayne      |
| 39 Hancock    | 83 Edwards    |
| 40 Mason      | 84 Washington |
| 42 DeWitt     | 85 Jefferson  |
| 45 Logan      | 86 Monroe     |
| 46 Menard     | 87 White      |
| 47 Piatt      | 88 Hamilton   |
| 49 Cass       | 89 Perry      |
| 52 Douglas    | 90 Randolph   |
| 54 Morgan     | 91 Franklin   |
| 55 Edgar      | 92 Jackson    |
| 56 Scott      | 93 Gallatin   |
| 57 Moultrie   | 94 Saline     |
| 59 Christian  | 95 Williamson |
| 61 Shelby     | 96 Hardin     |
| 62 Greene     | 97 Union      |
| 63 Clark      | 98 Johnson    |
| 64 Cumberland | 99 Pope       |
| 65 Macoupin   | 100 Massac    |
| 66 Montgomery | 101 Pulaski   |
| 67 Calhoun    | 102 Alexander |

## COUNTIES WITH NO ACTIVITY

|              |             |
|--------------|-------------|
| 1 Jo Daviess | 20 LaSalle  |
| 7 Carroll    | 21 Grundy   |
| 8 Ogle       | 23 Putnam   |
| 10 DeKalb    | 25 Stark    |
| 15 Kendall   | 26 Marshall |
| 18 Bureau    |             |

SOURCE: Illinois Attorney General

**INSTITUTE FOR HOUSING STUDIES**  
AT **DEPAUL UNIVERSITY**

# **Community Revitalization Awards**

# Affordable Housing Corporation of Lake County

Affordable Housing Corporation (AHC) of Lake County received \$2,000,000 under the NFS award to collaborate with its municipal and financial institution partners to acquire, renovate and sell 50 vacant or abandoned properties. Through outreach, housing counseling, and marketing, AHC also assisted a pool of qualified home buyers to purchase these new and affordable housing options.

AHC worked with the Villages of Mundelein and Round Lake Beach to target specific neighborhoods based on local plans and needs. Each municipality also participated by providing interest-free financing and other leadership to support this initiative.

Through the NFS program, and the recycling of more than \$4 million in sales proceeds back into this effort, AHC was able to stabilize 51 homes for income-eligible families. Despite market changes, and thanks to the proceeds of the sales contributing to acquisition costs, AHC exceeded the original revitalization outcome objectives of this replicable pilot effort with municipal leaders.

Awarded "Best Housing Counselor" at a recent Governor's Housing Conference, AHC of Lake not only provided counseling to households purchasing the new homes, but also partnered with the 19th Judicial Circuit Court's new Foreclosure Mediation Program to help households receive a permanent loan modification to keep their homes. Over 100 foreclosures were avoided thanks to this effort.

*Note: While Community Partners for Affordable Housing, Affordable Housing Corporation, and Lake County Residential Development Corporation have collaborated in many ways over the years, the NFS program brought all three organizations even closer together through collaborating on construction management and housing counseling. Effective January 1, 2019, the three organizations formally merged, creating a stronger, more efficient organization that can develop more housing units and assists more people throughout the region.*

*"By targeting these two communities, AHC was able to address a relatively large number of properties in a relatively small area. This undoubtedly spurred additional investment from neighbors and investors as well as encouraging others not to walk away from their homes."*

Rob Anthony, Executive Director of  
AHC of Lake County



**Award**  
\$2,000,00

**Target Area**  
60060 and 60073 zip codes in the  
Mundelein and Round Lake Beach  
municipalities.

**Revitalization**  
51 properties acquired and rehabbed:  
49 for-sale, 2 rental.

**Counseling**  
175 households counseled  
102 foreclosure saves



# Chicago Neighborhood Initiatives Inc.

Chicago Neighborhood Initiatives, Inc. utilized its \$1,500,000 in NFS funds to complete a parcel-by-parcel foreclosure response strategy in the North Pullman neighborhood. This effort was part of a broader economic development agenda that has brought needed commercial and retail uses, and even a national park designation, to the area.

In collaboration with the City of Chicago, the Community Investment Corporation, the Cook County Land Bank, and other partners, CNI has utilized code enforcement, forfeiture acquisition, receivership, landbanking and other tactics to acquire the targeted properties. It has already renovated and resold 12 of the historic row homes, reinvesting all of its nearly \$500,000 in sales proceeds back into the initiative. It has also secured 34 additional parcels for future use, working with other organizations to maximize the impact of these targeted parcels on both sides of the neighborhood.

A recipient of community development awards for this work from both LISC Chicago and the Metropolitan Planning Council, CNI worked with Neighborhood Housing Services of Chicago and its partners to ensure the affordability of the homes. These partners were also able to generate new demand through outreach and housing counseling to create a pool of qualified homebuyers for the homes stabilized through this effort.

*"To revitalize North Pullman without displacing people, what we heard loud and clear from the community was the need for more jobs, more retail options, more recreational opportunities and more safe, stable and affordable housing. To pursue all this, and to celebrate as many accomplishments as we have, has required incredible partnerships and support."*

David Doig, Executive  
Director of CNI



*Before*



*After*

## Award

\$1,500,000

## Target Area

North Pullman  
Neighborhood in Chicago

## Revitalization

12 homes stabilized

## Financing

Ongoing collaboration  
with the City of Chicago for  
up to \$400,000 in subsidies

# Community Foundation of the Fox River Valley

The Community Foundation of the Fox River Valley (CFFRV) and its team partners (Kane County Office of Community Reinvestment, Fox Valley Habitat for Humanity, Habitat for Humanity of Northern Fox Valley, and Joseph Corporation) received \$3,000,000 to implement a coordinated and sustainable revitalization strategy, leveraging and aligning the expertise of public and private partners in prioritized areas within Aurora, Batavia, Carpentersville, Elgin, North Aurora, South Elgin, St. Charles, and West Dundee.

Already the beneficiaries of a housing plan for this area through their work with the Chicago Metropolitan Agency for Planning, together these partners worked to implement that plan by acquiring and renovating more than 40 homes in priority neighborhoods that had been destabilized by the foreclosure crisis. To accomplish their aggressive goals, partners utilized more than \$1 million in sales proceeds on top of the funding already committed from Kane County and other public sector partners. In addition, NHS and Joseph Corporation provided a range of new buyer and foreclosure housing counseling services to nearly 3,000 additional households. In coordination with the 16th Circuit Court Mediation Program, these partners also prevented more than 300 foreclosures.

*"Our Community Foundation has been so proud to participate in this unparalleled example of public private partnership, building upon the leadership of Kane County's Reinvestment Team and the talent of local nonprofits and other businesses."*

Jeff Hartman, Executive Director of The Community Foundation of the Fox River Valley

## Award

\$3,000,000

## Target Area

Fox River Valley communities

## Acquisition of Rehabbed homes for Resale

42 homes renovated and sold

## Counseling

2,967 households counseled  
339 foreclosure saves



*Before*



*After*

# Community Investment Corporation

Community Investment Corporation (CIC) is a not-for-profit mortgage lender and certified Community Development Financial Institution (CDFI) that provides financing to buy and rehabilitate multifamily apartment buildings. CIC received \$2,200,000 in NFS funds for a new initiative focused exclusively on 1-4 unit buildings.

Responding to the lack of conventional financing available for small buildings in communities hardest hit by the foreclosure crisis, where such buildings provided a significant portion of the affordable housing stock, CIC requested funds for a loan loss reserve for this new 1-4 Unit Rental Redevelopment Loan Program. With that NFS program commitment, CIC was able to negotiate the loan terms needed for responsible investors to finance the properties that they rehabbed. In all, 231 properties, comprising 302 rental units, were supported during the term of this Agreement, and the program continues to grow.

The initial award from the Attorney General leveraged \$50 million from financial institutions. The loan fund has been so successful that CIC recently increased its size from \$26 million to \$48 million. Furthermore, the redevelopment of troubled buildings has spurred neighboring homeowners to invest in their properties.

*"We could not have created this loan pool without the AG funds for the loan loss reserve (LLR). No private lenders would have committed their funds to a new fund structure that addressed a completely new asset class - groups of investor-owned 1-4 unit buildings. This pilot model had never been done before."*

Jack Markowski, President and CEO of CIC

## Award

\$2,200,000

## Target Area

Areas in need throughout Chicago and south suburban Cook County, where eligible clustered development is underway

## Revitalization

Stabilized 302 rentals  
in 231 buildings

*CIC building in Chicago*





# Community Partners for Affordable Housing

Community Partners for Affordable Housing (CPAH) and its funded Team Partners - Brinshore Development LLC and Housing Opportunity Development Corporation - received \$1,500,000 under the NFS award to acquire and rehabilitate foreclosed or vacant properties, and to transform them into high quality affordable housing. Both rental and for-sale options were supported through this effort, in a neighborhood hit hard by the foreclosure crisis just blocks away from high cost housing and many Evanston amenities.

For the ownership units, CPAH utilized the Community Land Trust (CLT) mechanism to ensure that the homes produced remain affordable in perpetuity. Through the CLT, the land is owned by the nonprofit and is leased to the owner of the home and any successive owners, thus keeping the property affordable.

The team provided outreach, legal services and housing counseling to supplement the redevelopment activity and support households served. The first Awardee to complete its work plan, CPAH and its partners acquired 10 units in the targeted area, 3 of which have been sold and the remaining are rentals.

Local minority-owned businesses in the construction trade were tapped by CPAH, growing and developing their businesses, providing living wages for their workers, and enhancing skills that enable economic self-sufficiency. The team partners continue to work together, and are in the process of investing sales proceeds from the project into another rental development in the same neighborhood.



*Before*



*After*

*"The project added 10 units in...the census tracts with the highest cost burden among renters and that have been disproportionately impacted by foreclosures. CPAH will leave a permanent impact in the community with a one-time investment."*

**Kim Ulbrich, Executive Director of Community Partners for Affordable Housing**

*Note: While Community Partners for Affordable Housing, Affordable Housing Corporation, and Lake County Residential Development Corporation have collaborated in many ways over the years, the NFS program brought all three organizations even closer together through collaborating on construction management and housing counseling. Effective January 1, 2019, the three organizations formally merged, creating a stronger, more efficient organization that can develop more housing units and assist more people throughout the region.*

## **Award**

**\$1,500,000**

## **Target Area**

**West Evanston  
Neighborhoods**

## **Revitalization**

**7 rentals  
3 for-sale homes**

## **Counseling**

**Homebuyer education  
and counseling provided  
to all 3 new homebuyers**



# Community Service Council of Northern Will County

Community Service Council of Northern Will County (CSC) received \$1,237,000 to renovate 25 foreclosed homes and sell them to new homeowners in the Villages of Plainfield, Romeoville and Bolingbrook in northern Will County. CSC, a HUD-certified housing counseling agency, also provided one-on-one homebuyer counseling and education to these new buyers to ensure their readiness and long-term viability as homeowners.

Funds from home sales were recycled into the program and helped the agency achieve their goal of renovating 25 homes and returning them to productive use. Homebuyers will earn at or below 100% of the Area Median Income (AMI) for at least five years following construction completion.



*One of CSC of Northern Will's 25 rehabbed homes*

*"The NFS funds allowed us to launch our home renovation program at a much faster pace than originally anticipated. The funding allowed us to work on properties without having to borrow the funds. Although the inventory of foreclosed properties decreased and home prices increased, we plan on continuing this rehab program with recycled funds."*

Robert Kalnicky, Executive  
Director of CSC of Northern Will  
County

## Award

\$1,237,000

## Target Area

Villages of Plainfield,  
Romeoville and Bolingbrook

## Revitalization

25 properties acquired and  
rehabbed

## Counseling

25 homebuyers received  
counseling services

# Cook County Land Bank Authority

Among the most high-profile of the NFS awards, the Cook County Land Bank Authority (CCLBA) received \$4.5 million for its initial staffing, start-up and acquisition funds.

Thanks in great part to support and advocacy from numerous civic leaders and organizations, and learning from similar efforts around the country, the initial goal of the Land Bank was to become a vehicle to halt community decline and promote economic development and neighborhood stabilization.

With this initial funding, the Land Bank has created a sustainable work plan and has leveraged more than \$16 million from public and private sources to continue re-purposing vacant, abandoned, and destabilizing lots and buildings. By acquiring property, clearing titles, releasing liens, and facilitating the demolition and/or development of properties, the Land Bank surpassed its initial NFS goals and returned more than 270 lots to productive use through the end of its NFS contract period.

While implementing its strategic vision and advancing county priorities, the Land Bank also forged relationships with many of the NFS programs awardees, accelerating or expanding those place-based work plans.

*"The funding enabled the Cook County Land Bank to grow into a full-fledged, self-sustaining agency. The Land Bank is now able to generate enough revenue to fully fund its operations."*

Robert Rose, Executive Director of Cook County Land Bank



*Before*



*After*

**Award**  
\$4,500,000

**Target Area**  
Cook County

**Revitalization**  
273 homes produced (190 for-sale, 83 rental), along with 100 buildings demolished

# Genesis Housing Development Corporation

Genesis Housing Development Corporation and its funded Team Partner, the Chicago Community Loan Fund, received \$750,000 through the NFS housing program to strengthen Genesis' ability to provide needed housing counseling and housing stabilization services in the Chatham, Auburn Gresham and Greater Grand Crossing neighborhoods of Chicago.

Since then, Genesis merged with Far South Community Development Corporation, further strengthening the organization. The Chicago Community Loan Fund was charged with creating and managing a loan-loss reserve in connection with a line of credit for future housing financing.

Through Autumn 2018, while providing a range of housing counseling and exceeding its original outcome objectives, the newly merged organization significantly modified its original real estate strategy, selling off existing inventory, closing on its financing with CCLF and pursuing a new course of acquisition.

*"Our mission is to create and sustain wealth in local communities through financial and housing education, housing advocacy, and real estate opportunities"*  
Eric Williams, Director of Real Estate Development at Genesis



## Award

\$750,000

## Target Area

Chatham, Auburn Gresham and Greater Grand Crossing neighborhoods of Chicago

## Revitalization

8 properties repurposed  
1 new property acquired

## Counseling

278 households have received counseling

# Decatur Housing Authority (DHA)

The Decatur Housing Authority (DHA) received a \$2,000,000 NFS award to construct 8 new homes for sale or lease-to-purchase to families earning at or below 120% of Area Median Income (with ownership costs capped at 30% of income) in Decatur. The completed homes are of exceptional quality and size, including upgraded trim and flooring selections, and are reflective of competitive offerings in the market area.

The homes were built on vacant or abandoned lots in the west end of Decatur adjacent to Milliken University and a retail district. This target area was selected with assistance from NFS-funded “experts” Teska Associates and Axia Development. The homes are currently being marketed to potential buyers who will receive counseling assistance from DHA’s housing counseling partner, Community Investment Corporation of Decatur, Inc., and potentially down payment assistance being offered in Decatur.



*One of DHA's 8 homes*

## **Award**

**\$2,000,000**

## **Target Area**

**Neighborhood in Decatur**

## **Revitalization**

**Completed construction of 8 homes  
to be sold**

## **Counseling**

**Homebuyers will receive housing  
counseling services**



# Habitat for Humanity of Champaign County

With a \$2,000,000 NFS award, Habitat for Humanity of Champaign County (Habitat Champaign) built or renovated 19 homes for homebuyers earning at or below 120% of Area Median Income (AMI) at the time of sale and for the following five years. With this award, Habitat Champaign also supported 4 owner-occupied rehabs and provided counseling, legal assistance and down payment assistance to the homebuyers. Habitat Champaign arranged a lease-to-purchase contract with one of the 19 buyers while working with them to improve their credit score.

During the term of this agreement, Habitat Champaign became a HUD-certified housing counseling agency, provided counseling and education to hundreds of households, as well as foreclosure mediation services for the NFS-funded mediation program at the 6<sup>th</sup> Circuit in Champaign County.

Habitat Champaign worked collaboratively with its partner agencies during the design and execution of this program, and these partners expect to continue working together in the future. Habitat Champaign also leveraged an additional \$2,147,000 for this project from CHDO/HOME, private donations, church donations and corporate sponsorships.

*"These funds allowed us to launch our first home renovation program at a much faster pace than originally anticipated. The funding allowed us to work on properties without having to borrow the funds, and to develop new partnerships that will continue working together."*

Shelia Dodd, Executive Director of Habitat for Humanity of Champaign County

## Award

\$2,000,000

## Target Area

Neighborhood in Champaign County bounded by Mattis Ave., University Ave., Lincoln Ave. and I-74

## Revitalization

19 homes rehabbed/built and sold

## Counseling

589 households received counseling, including pre-purchase counseling for 19 Habitat homebuyers



**Before**



**After**

# Habitat for Humanity Chicago

## (fka Windy City Habitat for Humanity)

Habitat for Humanity Chicago (formerly known as Windy City Habitat for Humanity) received an \$800,000 NFS award to help redevelop and stabilize an area in the West Pullman neighborhood of Chicago, one of the City's designated Micro Market Recovery Areas. The specific target area is bounded by W. 115 St, S. Eggleston Ave, W. 120<sup>th</sup> St. and S. Halsted St.

With NFS support, Habitat Chicago built 4 new, high quality, energy efficient and affordable homes that were sold to 4 families earning at or below 80% of the Area Median Income (AMI) at the time of the sale. All 4 families received housing counseling from a HUD-certified counseling agency, and provided volunteer hours under the supervision of a contractor to complete construction on their new home. Habitat Chicago was also able to build its internal construction capacity by adding additional staff to their team.

With funds from the City of Chicago and other sources, Habitat Chicago completed 4 additional homes on this same block. New community stakeholders now occupy this entire block, providing value to the surrounding community while reversing the potential for decline. The partnership with the City has created a solid working relationship that will serve to leverage future efforts to identify and redevelop other vacant parcels in blighted neighborhoods.

*"The funding into our new home construction and its resulting progress has helped us build credibility with several stakeholders, including the City of Chicago, private donors, and most importantly, neighborhood residents, all of whom are now more willing to partner with us in the revitalization of West Pullman."*

Elizabeth Walker, Associate Director of Programs at Habitat for Humanity of Chicago



### Award

\$800,000

### Target Area

West Pullman Neighborhood of Chicago

### Revitalization

4 homes completed or in construction

### Counseling

4 partner families received rigorous homeownership and financial stability counseling and training

*Attorney General Lisa Madigan at the dedication of two Habitat Chicago homes.*

# Habitat for Humanity of McHenry County

*"Since the start of our NFS-funded work, we have seen much greater "pride of ownership" in the neighborhoods in which we worked. Neighbors were often seen sprucing up their own properties and performing their own repairs as Habitat worked to improve the overall appearance of their neighborhood. Additionally, Habitat was able to reduce blight in the communities we served since several properties purchased had been vacant and decaying for as many as 6 years prior to Habitat purchasing and rehabbing them up to current code."*

**Jerry Monica, President and CEO of Habitat for Humanity of McHenry County**

With a \$1,357,000 NFS award, Habitat for Humanity of McHenry County (Habitat McHenry) renovated 20 homes and built 2 new homes in 31 low to moderate income census tracts in McHenry County. 20 of these 22 homes have been sold, and families have been identified for the remaining two homes. Habitat McHenry also provided down payment assistance to 8 families through their partnership with Hoyne Bank.

Habitat McHenry's partner agency, Consumer Credit Counseling Service of Northern Illinois (CCCS), a HUD-certified counseling agency, counseled 401 clients as a result of this award including the families that moved into the Habitat homes. CCCS reports that the NFS funds they received through Habitat McHenry continue to be a key driver fueling their recent growth and service area expansion. In addition to homebuyer and rental counseling services, CCCS's largest counseling category is credit counseling.

The NFS award also allowed Habitat McHenry to leverage additional city, county and federal funds. Additionally, the market study prepared by NFS "Expert" Teska Associates has been a valuable marketing tool with potential donors.



**New Homebuyer Family**



**Volunteer Day**



**Award**  
\$1,357,000

**Target Area**  
McHenry County

**Revitalization**  
22 homes rehabilitated

**Counseling**  
Many families received counseling services, including the 22 families who purchased Habitat homes. 8 families received downpayment assistance.



# Hispanic Housing Development Corporation

Hispanic Housing Development Corporation (HHDC) received \$3,000,000 through the NFS to execute an aggressive scattered-site rental model, acquiring, renovating, and renting a total of 42 homes, exceeding its initial goal of 40. HHDC was supported by its municipal and nonprofit partners, the Enterprise Community Partners, the South Suburban Mayors and Managers Association and Spanish Coalition for Housing.

This initiative transformed vacant and foreclosed homes into occupied rentals. To increase its impact and provide a greater community presence, HHDC expanded on planning and revitalization efforts started through the Neighborhood Stabilization Program (NSP) in Chicago Heights. It also secured an additional \$500,000 in grant funds to improve the curb appeal of many of these properties.

HHDC worked with Spanish Coalition for Housing to hold financial literacy workshops in the target areas. The organizations continue to work together to explore forming a lease-to-own program in these communities in the future.

*"We have seen a large improvement to these properties - all were once vacant and were not occupied. We have also been able to secure additional grant funds in the amount of \$500,000 to improve the curb appeal of 12 of these properties."*

Mark Kruse, (former) Vice President of Development at Hispanic Housing Development Corporation

## Award

\$3,000,000

## Target Area

Chicago Heights (60641),  
Glenwood (60625), and Homewood  
(60430)

## Revitalization

42 rental properties have been  
created through home acquisition  
and renovation



*Before*



*After*



# IFF

West Cook County had the 3rd highest foreclosure rate in the State during the height of the foreclosure crisis. Rather than competing for limited resources, the five towns of Berwyn, Bellwood, Maywood, Forest Park and Oak Park formed a Housing Collaborative to leverage resources and create a regional plan. They hired IFF to work on their behalf, including on redevelopment efforts in priority neighborhoods.

IFF applied for NFS funds and brought in three additional nonprofit partners: North West Housing Partnership and Breaking Ground for work on the rehabilitation, and the West Cook County Homeownership Center for counseling efforts. These groups received \$3,000,000 in NFS resources to acquire, redevelop, and resell homes at an affordable price.

Supplemented by financing from the Illinois Department of Commerce and Economic Opportunity, through August 2018 the team had acquired, renovated and resold 43 homes. By recycling the funds raised from selling these properties, IFF reinvested nearly \$4 million to increase the program's impact and sustainability.



IFF home in Bellwood

*"Despite the extensive demand for housing revitalization, it is always challenging to address that demand at a meaningful scale, especially in the suburbs. By allowing us to work on one strategy with local leaders in five communities, and to work in collaboration with other nonprofits to adjust our plans in response to market shifts, we are pleased with the number of quality homes we've been able to deliver to people who live or work in the near-western areas of Cook County."*

James Ratner, Senior Project Manager at  
IFF

## Award

\$3,000,000

## Target Area

Neighborhoods in Bellwood, Berwyn, Forest Park, Maywood, and Oak Park

## Revitalization

43 homes renovated and sold

## Counseling

All 43 buyers supported with pre-purchase and credit counseling

# Justine Petersen Housing and Reinvestment Corporation

With support from a \$1,000,000 NFS award, Justine Petersen Housing and Reinvestment Corporation (Justine Petersen) acquired and renovated 23 foreclosed homes and built 2 new homes in Granite City, Cahokia, Belleville, East St. Louis, Alton and the Wood River communities in Madison and St. Clair Counties in southern IL.

Justine Petersen leveraged the NFS award to raise additional funds from public sources, private sources and foundations which this awardee used to complete the renovation and construction work, as well as support the demolition of 123 homes. Justine Petersen also provided housing counseling (pre-purchase, post purchase, foreclosure and financial counseling) to 4,730 households.

A project representative notes that on blocks where rehabilitation was completed, there is noticeable indication that surrounding homeowners are making improvements to their properties.



*New home in  
Cahokia*



*"For our  
organization, NFS  
funding leveraged  
and grew important  
and long-lasting  
partnerships for our  
organization."*

**Sheri Flanigan-Vazquez, Chief  
Operating Officer of Justine Petersen**

**Award**  
\$1,000,000

**Target Area**  
Madison and St. Clair Counties

**Revitalization**  
25 homes

**Counseling**  
Over 4,000 households received  
counseling sessions  
521 foreclosures resolved

# Lake County Residential Development Corporation (LCRDC)

The Lake County Residential Development Corporation (LCRDC) and its funded Team Partner, Affordable Housing Corporation of Lake County, received \$1,500,000 to work collaboratively with the City of North Chicago to build eight single family homes and four rentals for veteran households on city-donated land, and to acquire and renovate an additional twelve rental options.

Through September 2018, the eight rentals have been renovated, but budget realities required LCRDC and the City of North Chicago to change their plan for the new homes on city-donated land. Instead of building two new developments as planned, twelve modular homes are under construction to be delivered in the Spring. Eight will still be for sale and the four for Veterans will still be rentals. The State, County and private partners also contributed to this effort. The Affordable Housing Corporation of Lake County is currently counseling two homebuyers, and will provide counseling services to the other homebuyers and renters as they are identified.

*"Thanks to the committed leadership of the City of North Chicago and the flexibility of NFS and other funding, we are able to accomplish all our initial goals despite many market barriers. I am thrilled by the variety of needed housing options we are able to provide."*

Mary Ellen Tamasy, Executive Director at LCRDC

*Note: While Community Partners for Affordable Housing, Affordable Housing Corporation, and Lake County Residential Development Corporation have collaborated in many ways over the years, the NFS program brought all three organizations even closer together through collaborating on construction management and housing counseling. Effective January 1, 2019, the three organizations formally merged, creating a stronger, more efficient organization that can develop more housing units and assist more people throughout the region*

## *Renovated home in North Chicago*



### **Award**

\$1,500,000

### **Target Area**

City of North Chicago

### **Revitalization**

8 rentals rehabilitated. 12 modular homes in development: 8 for-sale, 4 rental.

### **Counseling**

2 homebuyers have received counseling

# Local Initiatives Support Corporation Chicago

The Local Initiatives Support Corporation (LISC) of Chicago worked with its many team partners to double the impact and expand the reach of the City of Chicago's successful Micro Market Recovery Program (MMRP). The MMRP was created to support local leaders in their efforts to stabilize neighborhoods devastated by foreclosures and abandoned buildings.

With its \$3 million award from the NFS Program, LISC supplemented the work of 13 neighborhood development organizations by coordinating a broader collaboration so that these local experts also benefited from sophisticated tools available through the City of Chicago, Neighborhood Housing Services of Chicago and the Community Investment Corporation. These larger agencies helped the place-based leaders with tools needed to acquire, demolish, rehabilitate, refinance and/or facilitate the sale or rental of targeted properties. The broader effort-- which also included outreach, housing counseling and marketing -- kept families in their homes when possible, while also attracting new buyers and renters.

Through October 2018, LISC Chicago and its partners stabilized more than 600 buildings (1,873 units) and kept almost 500 homeowners in their homes.

*"I became more knowledgeable on how to save money to purchase a home. It is important because the more a person knows about the home buying process, they will be more prepared at reaching their goals by making better choices and financial decisions of achieving their dream, the American dream of becoming a Homeowner."*

Chicago Lawn purchaser

**Award**  
\$3,000,000

## Target Area

### Micro Market Areas in Chicago

**Revitalization**  
1,873 units stabilized

**Counseling**  
493 homeowners received  
foreclosure counseling and  
remained in their homes

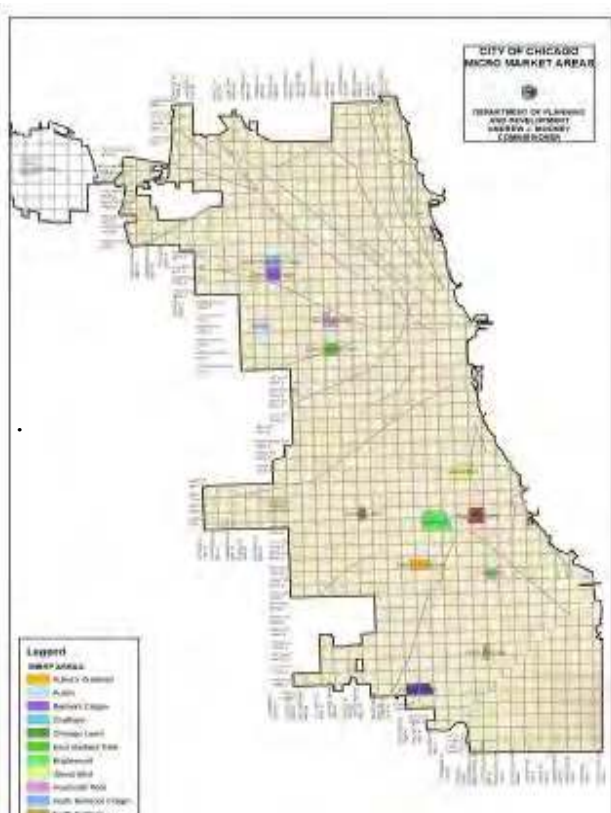


Exhibit B: Illinois Attorney General Foreclosure Settlement Funds Award Descriptions – Community Revitalization



# Local Initiatives Support Corporation Peoria

Led by a new Local Initiatives Support Corporation (LISC) office in Peoria serving at the request of local agencies, this team included the City of Peoria, redevelopment partners IFF and the Peoria Citizens Committee for Economic Opportunity Inc. (PCCEO), and housing counseling partners Navicore and METEC Housing Counseling Resource Center.

This collaborative formed to revitalize Peoria's East Bluff neighborhood, with IFF responsible for supportive housing development and PCCEO focused on the for-sale options, both new construction and renovations. Additionally, both housing counseling agencies provided a range of homebuyer and foreclosure counseling, including purchase assistance in the broader tri-county area.

With the \$3,000,000 it received from the NFS program, through September 2018, the team had already completed 16 supportive housing rentals, demolished 20 troubled properties, and built, renovated or sold an additional 10 homes. In addition, METEC and Navicore have provided over 750 households with housing counseling services.

*"With this important award from the Office of the Attorney General, LISC was delighted to support the vision of local leaders and create a new alliance of agencies focused on the revitalization of Peoria's East Bluff neighborhood. I am confident that, looking forward, we can work together to tackle other pressing housing challenges in the future."*

Karen Davis, Executive Director of LISC Peoria

## Award

\$3,000,000

## Target Area

East Bluff Neighborhood in Peoria

## Revitalization

21 homes redeveloped, of which  
5 were sold and 16 rented

## Counseling

754 households have received  
counseling



*Fully accessible home renovation in Peoria*



# Metropolitan Mayors Caucus (MMC)

- Drafted various "How-to Guides" that outline options for landlord incentive programs that a municipality could implement, tactics that home rule and non-home rule municipalities can undertake to address deteriorating structures and blighted property.
- Published an online case study that translated lessons learned for a broader audience.
- Created an "Administrative Hub," which processes property maintenance liens and "fast tracks" remediation and demolition actions. Between the four municipalities, 860 property owners have been notified of outstanding liens, and 130 have responded saying they will pay the liens or begin grass cutting services.
- Developed the data requirements for an inter-municipal property tracking database.
- Streamlined an affordable and high-impact code review and enforcement process across Chicago's southern suburbs that addresses the increased presence of cash investors, and improves the quality of the subregion's housing stock in collaboration with the South Suburban Mayors and Managers Association, the Metropolitan Planning Council, and the Center for Community Progress.

*"As a result of the recommendations drafted by the CCP on how to develop better engagement between the landlord community and municipal staff and leadership, the Village of Park Forest implemented a landlord workshop that was held in August 2015 and March 2016. In total, 165 local landlords attended these workshops to learn about issues such as how to obtain building permits, change of occupancy inspections, energy saving programs and fair housing issues."*

David E. Bennett, Executive Director of the Metropolitan Mayors Caucus



## Award

\$335,536

## Target Area

Strategy piloted in the south Cook County communities of Chicago Heights, Park Forest, Richton Park, and South Chicago Heights

# Mid Central Community Action, Inc.

Mid Central Community Action, Inc. (MCCA) received \$1,500,000 in NFS funds to redevelop and help stabilize the Friendship Park neighborhood in the city of Bloomington. Friendship Park was chosen as it had been suffering from foreclosed and vacant properties as well as gang activity.

With support from this award, MCCA:

- acquired and renovated 13 single-family homes and sold (or will sell) them to families earning at or below 80% of the Area Median Income (AMI)
- leveraged funds to renovate 2 additional homes
- completed 20 owner-occupied renovations
- provided counseling to 32 families
- assisted in securing down payment assistance or other forms of financial support (e.g. closing costs, home warranties, mortgage payment assistance, rental payment assistance)

Furthermore, as a result of this award, Habitat for Humanity McLean County built 3 new homes. Also, MCCA increased the inventory of their popular and innovative "tool library," enabling neighborhood residents to self-perform needed repairs. The NFS funding further helped MCCA start a new NeighborWorks Real Estate Development Line of Business and create a Housing Development Board Committee, which is included in their by-laws, thus confirming their long-term commitment to this activity.

*"As a result of this program, neighbors often express their gratitude to us for renovating 901 W. Jefferson, which is no longer a "problem property" in the neighborhood. We have also seen other homeowners in the neighborhood taking pride and ownership of their properties, sitting on their porches more often and interacting with others. The Bloomington Police Department also reported a reduction in crime in the neighborhood."*  
Deb White, Executive Director of MCCA

## Award

\$1,500,000

## Target Area

Friendship Park neighborhood in Bloomington, IL

## Revitalization

38 homes total (15 renovations, 20 owner-occupied renovations, 3 new construction)

## Counseling

32 households received counseling sessions



*Before*



*After*

*MCCA home in Bloomington*

# Neighborhood Housing Services of Chicago

Neighborhood Housing Services (NHS) of Chicago received \$1,750,000 under the NFS award to expand its counseling, education, and lending services and capacity outside the City of Chicago.

NHS focused its expansion on the South Suburbs and Fox Valley regions. Local partnerships were key to the effort, and NHS worked closely with its funded team partner, the South Suburban Housing Center, as well as South Suburban Mayors and Managers Association, the Kane County Office of Redevelopment, Joseph Corporation, and the City of Elgin.

Collectively, these team partners set a project goal of serving 990 households via homebuyer education and counseling. The need was so great for these services that NHS significantly exceeded this goal by providing pre-purchase counseling to 2,553 families, financial counseling to 164 families, and foreclosure counseling to 1,893 families.

In total, NHS counseled 4,610 families, exceeding its original goal by 465%. In addition, the team provided \$4,736,944 in affordable financing to 37 Households in South Cook and Kane County.

*"The AG NFS funding allowed us to establish an office and a strong presence in the South Suburbs. It allowed us to counsel 4,610 families and to provide lending services in the South Suburbs. This is significant for the area, and we continue to have a strong presence in South Cook County."*

Deborah Moore, Director of Neighborhood Strategy and Planning of Neighborhood Housing Services of Chicago, Inc.

**Award**  
\$1,750,000

**Target Area**  
South Cook and Fox Valley  
Suburban Locations

**Revitalization**  
37 households received affordable  
financing

**Counseling**  
4,610 families received counseling:  
Pre-purchase counseling: 2,553  
Financial counseling: 164  
Foreclosure counseling: 1,893  
362 Foreclosures Resolved



*Before*



*After*



# NW Homestart

NW HomeStart was created in January 2013 by the merger of two longstanding affordable housing nonprofits: the Rockford Area Affordable Housing Coalition (RAAHC) and Neighborhood Housing Services of Freeport (NHS). Now a regionally-focused entity, NW HomeStart received \$1,483,000 in NFS funds to help homeowners in priority neighborhoods throughout the Rockford region that had been destabilized by the foreclosure crisis.

NW Homestart and its municipal and county partners established a single point of entry for households to access a variety of home renovation funds.

Working in the City of Rockford, Boone County, and Stephenson County, NW Homestart helped 70 homeowners to complete roof repairs and other modest renovation. With the inter-agency infrastructure now in place to serve people more efficiently, the regional program can expand as other types of services and funding becomes available.

*"By creating a one-stop shop, our goal was to save households the time and stress of searching among various county and city departments for the home repair services needed. On the flipside, the service providers have reduced duplication and increased efficiency. Setting up a system like this requires time and resources that are not often available. The flexibility of the NFS funds allowed us to create an initiative that will serve the region's residents well into the future."*

Sarah Brinkmann, Executive Director of  
NW Homestart

## Award

\$1,483,000

## Target Area

Eligible Neighborhoods in Rockford,  
Boone County, and Stephenson  
County

## Revitalization

70 renovations complete, including  
roof repairs and other owner-  
occupied rehabilitation work.



Before



After



# Preservation of Affordable Housing (POAH)

Preservation of Affordable Housing (POAH) created a revolving homeownership fund, "Renew Woodlawn," to support the acquisition and rehabilitation of homes and to supplement the broader, federally-funded efforts underway to stabilize the rental market in Woodlawn.

Renew Woodlawn generated meaningful demand for homeownership, already selling 34 homes, 19 of which included an additional rental unit. POAH was able to maximize purchases by allocating federal housing funds primarily to program administration (i.e., staff, office expenses, outreach) while putting these less restricted funds toward purchaser subsidies.

POAH's team partners, Neighborhood Housing Services of Chicago and Community Investment Corporation, contributed the expertise needed to support homebuyers through the process, providing buyer subsidies, housing counseling, property acquisition support and other resources.

Due to the revolving nature of the fund created, and the success of the program to date, POAH anticipates the continuation of Renew Woodlawn well into the future.

*"AG NFS funds allowed us necessary flexibility to acquire properties before we completely understood how they would be redeveloped. This flexible resource ultimately allowed us to acquire many more properties than we otherwise would have."*

Konrad Schlater, Vice President of  
POAH

## Award

\$750,000

## Target Area

Woodlawn neighborhood in  
Chicago

## Revitalization

34 homes rehabilitated: 34 for-sale and  
19 rental units for a total of 53 units  
completed

## Counseling

117 households received counseling



# Rock Island Economic Growth Corporation

The Rock Island Economic Growth Corporation (Growth) and its funded Team Partners - City of Moline, City of East Moline, City of Sterling, City of Fulton, City of Morrison, Arc of the Quad Cities, and Project NOW - received \$3,500,000 to undertake six separate housing stabilization initiatives, and to provide a range of housing counseling activities, to address very different revitalization needs in prioritized areas within the Quad Cities.

Partners aimed to create economic impact not only by stabilizing for-sale and rental housing, including single family, multifamily (transit-oriented and historic preservation) as well as supportive veterans housing, but also by increasing the local tax base and providing jobs and services through the use of AG grant funds.

In total, the Growth team greatly increased housing capacity in their region, stabilizing 149 housing options via new construction and renovation, 36 homeownership and 113 rental, and providing counseling to almost 400 households. Additionally, the \$3.5 million from the NFS program helped to leverage more than 5 times that amount in additional resources.

*"GROWTH was able to capitalize on our experience and capacity to initiate or guide communities to use their limited funds in a way that met their needs and maximized the dollar amounts."*

Amy Clark, Multifamily Development  
Director of Rock Island Economic Growth  
Corporation

## **Award**

\$3,500,000

## **Target Area**

Eligible Neighborhoods in Rock Island,  
Moline, East Moline, Fulton, Morrison and  
Sterling

## **Revitalization**

149 homes stabilized:  
36 for sale and 113 rental

## **Counseling**

399 households received counseling  
sessions

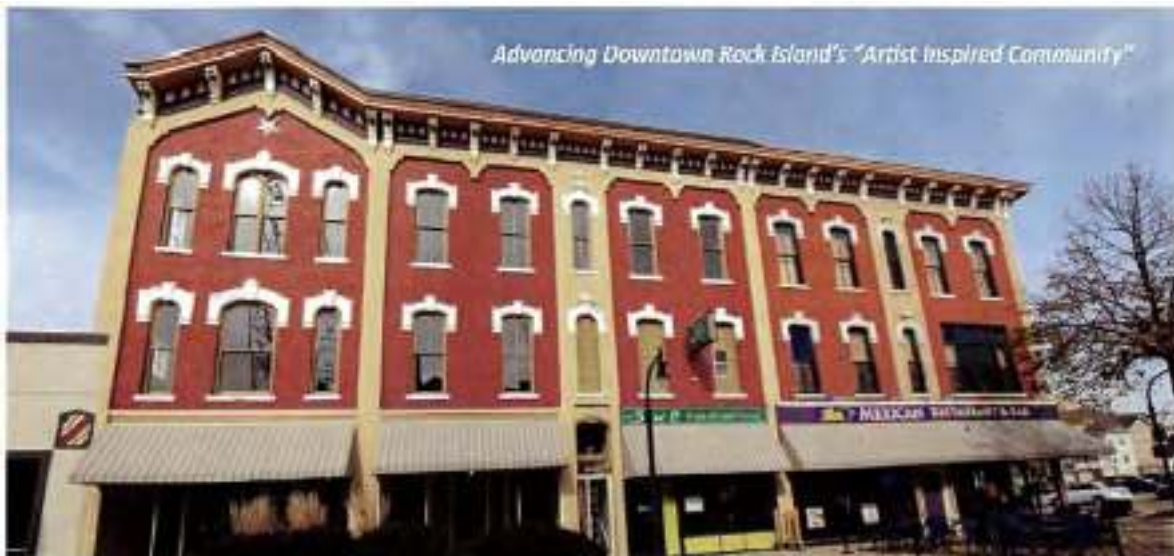


Exhibit B: Illinois Attorney General Foreclosure Settlement Funds Award Descriptions – Community Revitalization

# South Suburban Land Bank and Development Authority (SSLBDA)

The South Suburban Land Bank and Development Authority (SSLBDA) received \$2,500,000 from the NFS housing program to grow and strengthen this new vehicle through which this “hardest hit” portion of the State can more effectively acquire and repurpose vacant, abandoned, and destabilizing properties. The SSLBDA currently includes 25 south suburban towns, which serve on its board and utilize its expertise.

Like the Cook County Land Bank, the SSLBDA aims to reverse the cycle of neighborhood decline and promote economic development and neighborhood stabilization by clearing titles, releasing liens, acquiring, redeveloping and, when necessary, demolishing properties throughout the Southern Suburbs of Chicago including Cook and Will Counties.

A valued partner to municipalities and nonprofit organizations, the SSLBDA also facilitated the work plan originally proposed by Habitat for Humanity of Chicago Southern Suburbs (HHCSS) in Chicago Heights, redeveloping 14 additional properties, totaling 16 residential units.

SSLBDA has already acquired, redeveloped, and sold or rented more than 100 abandoned homes or vacant lots in the south suburbs of Chicago. Most of these properties have since been resold to homeowners and developers. Leveraging more than \$14 million of public and private sector dollars to stabilize both commercial and residential properties, the NFS funds helped the SSLBDA form a sustainable initiative which has already created more than 150 jobs.



*"We were formed in 2012 with an intergovernmental agreement, and exist as a tool for municipalities with limited personnel and financial resources to legally hold, manage and develop, tax, or bank foreclosed properties and return them to productive use. Eventually, all southland municipalities will be invited to become members."*

Russ Rydin, Executive Director of SSLBDA

## Award

\$2,500,000

## Target Area

Blue Island, Burnham, Oak Forest, Park Forest, Richton Park, Sauk Village, Midlothian, Hazel Crest, Phoenix, Summit, Joliet, Steger, Chicago Heights, Ford Heights, Robbins, Lansing, Olympia Fields, Homewood, University Park, Matteson, Lynwood, Kankakee, Crete, Glenwood, Tinley Park

## Revitalization

More than 250 residential properties acquired. Nearly 100 already resold.



# Southwest Organizing Project

With a \$3,000,000 NFS award, Southwest Organizing Project (SWOP) and Brinshore Development rehabilitated a 13-unit multi-family building for rent to families earning at or below 120% of the Area Median Income (AMI) and are continuing to purchase and rehabilitate ten (10) single family homes also in the target neighborhood to be sold to families at the same income level. They were also able to leverage the NFS award to receive an LIHTC allocation to complete an additional 30 affordable units in 9 scattered buildings. This effort is part of the larger Reclaiming SW Chicago Campaign, a multi-year initiative involving multiple partners and funding sources working together to redevelop and stabilize an area in the Chicago Lawn neighborhood of Chicago. The specific target neighborhood is located between 51<sup>st</sup> Street, 74<sup>th</sup> Street, Western Avenue and Kedzie Avenue. Part of this area is also a City of Chicago-designated Micro Market Recovery Area.

With support from the Local Initiatives Support Corporation of Chicago (LISC), Greater Southwest Development Corporation and Neighborhood Housing Services of Chicago Lawn/Gage Park, SWOP and these other housing counseling agencies provided financial education, homeownership counseling and foreclosure counseling to families in this area. United Power for Action and Justice is also helping to raise funds, and the DePaul Institute of Housing Studies is helping to map properties, collect data, and track program outcomes.

*"SWOP is "doing this holistically." If they can create a housing market where people feel more secure investing, the neighborhood gets more stable, and schools and churches get more stable."*

David Brint, CEO of Brinshore Development, SWOP's for-profit development partner



*Family Living at 5925 S. Washtenaw, Chicago*

**Award**  
\$3,000,000

**Target Area**  
Chicago Lawn neighborhood in Chicago

**Revitalization**

13 rental homes and 5 for-sale home, plus  
30 LIHTC homes leveraged.



**Before**

**6157 S. Washtenaw, Chicago**



**After**



# The Resurrection Project

The Resurrection Project (TRP) and its funded Team Partners, Brighton Park Neighborhood Council and Interfaith Leadership Council, received a \$2,000,000 NFS award to (i) rehabilitate single family homes, (ii) expand TRP's brokerage services, (iii) provide counseling services, (iv) create a mortgage loan fund, and (v) make affordable loans to first-time home buyers and other qualified borrowers. Home buyers and loan recipients earn at or below 120% of Area Median Income (AMI).

To date, TRP rehabilitated and sold 4 single family homes to qualified home buyers, provided counseling to over 3,100 households, provided brokerage services to approximately 180 families during their home search process, and closed a total of 30 loans with additional loans in the pipeline. TRP's funds are used a second position loans behind Neighborhood Housing Services of Chicago (NHS) first position loans. TRP also became certified as a Community Development Financial Institution (CDFI) during the term of this award, and used NFS funds to raise additional capital.

The addition of this loan fund to TRP's product offerings will have a significantly positive impact on the communities they work in as well as helping to build their internal, organizational capacity.



**Award**  
\$2,000,000

**Target Area**  
Southwest side of Chicago  
including but not limited to  
Brighton Park, Back of the Yards  
and Little Village, as well as the  
suburbs of Berwyn and Cicero

**Revitalization**  
Rehabbed and sold 4 single-family  
homes  
Closed 30 loans

**Counseling**  
Provided pre-purchase counseling,  
foreclosure prevention counseling  
and/or brokerage services to over  
3,100 families

# Will County Center for Community Concerns

Will County Center for Community Concerns (WCCCC) received a \$3,000,000 NFS award to work with the City of Joliet and Will County Community Development Division to redevelop and stabilize targeted census tracts in the cities of Crest Hill, Crete, Joliet, Lockport and University Park. The County pre-qualified buyers who identified foreclosed properties they wished to purchase, and then the County and City worked together with WCCCC to purchase, rehabilitate and sell the homes, as well as provide counseling, education and, in some cases, emergency housing assistance to these pre-qualified families.

WCCCC purchased and rehabilitated 29 homes that they sold to qualified families. They renovated a 30<sup>th</sup> home that has been turned into a group home run by a social service agency. The team also took on and completed 11 owner-occupied rehabilitation projects. WCCCC successfully used recycled funds to complete this project.

Finally, the project team administered counseling to over 700 households (29 pre-purchase and 701 foreclosure sessions), and provided 44 families with emergency rental assistance.

*"One of our most successful stories is that of Simone who now resides in University Park. Simone is a single mother of two who was renting a small two bedroom condo. She always desired to be a homeowner and heard about the program through a friend. She did her research, came in and applied, and was approved. With these NFS funds, we were able to purchase a foreclosed home and renovate it.*

*Without this program, Simone would not have been able to fulfill the American Dream of homeownership. In October 2018, Simone will be living in this quiet, stable community for more than 2 years and is happy to report that they have adopted a dog since they have such a beautiful back yard."*

**Kris White, Executive Director,  
Will County Center for  
Community Concerns**



**Award**  
\$3,000,000

**Target Area**  
Will County

**Revitalization**  
40 homes rehabilitated

**Counseling**  
730 households received  
counseling sessions

# Westside Health Authority

With a \$400,000 NFS award, Westside Health Authority (WHA) is identifying and acquiring 10 single-family homes for acquisition within a specific area of the Austin neighborhood. WHA receives donated properties from banks, the Cook County Land Bank and the National Community Stabilization Trust. They also purchase some properties for this program. To date, WHA has closed on 4 properties with additional properties in their pipeline.

WHA received a \$1,000,000 construction loan from the Chicago Community Loan Fund to renovate these properties, and they continue to engage local partners to conduct outreach events that promote financial literacy and home ownership. Local partners include U.S. Bank, the Oak Park Regional Housing Authority (a HUD-certified counseling agency who also counsels families purchasing the renovated homes), Austin Coming Together (ACT), Neighborhood Assistance Corporation of America (NACA) and others. ACT is a delegate agency for the City of Chicago's Micro Market Recovery Program (MMRP).

In addition to acquiring, rehabbing and selling homes, WHA is also providing jobs to men living in Austin whom have faced obstacles in obtaining employment. To date they have made 3 new hires, including one referred from the Illinois Community Youth Employment Program and another referred from WHA's Re Entry Center.



**Award**  
\$400,000

**Target Area**  
Austin neighborhood in Chicago

**Acquisition**  
4 homes acquired

# **Housing Counseling Awards**



# Chicago Urban League Development Corporation

The Chicago Urban League Development Corporation (CULDC) received \$150,000 to provide counseling and education to additional clients in its 18 Chicago neighborhood target area including Auburn Gresham, Burnside, Chatham, Chicago Lawn, Douglas, East Garfield Park, Englewood, Greater Grand Crossing, Kenwood, Morgan Park, North Lawndale, Roseland, South Lawndale, South Shore, Washington Park, West Englewood, West Garfield Park and Woodlawn. CULDC also provided additional support, primarily Financial Education, as a result of this award.

Due to AG NFS funds and additional funds, this award helped them to leverage, CULDC reached over 2,500 households via counseling and education sessions during the term of this agreement as follows:

- 1,151 households received financial literacy services
- 233 households received foreclosure services
- 914 households received pre-purchase services
- 223 households received rental services

These services helped 86 homeowners to avoid foreclosure, and numerous other households to gain stability by setting a budget and establishing bank accounts, rather than using local check cashers.

The funds also allowed CULDC to bring on a new Financial Coach to meet the increased workload. This Financial Coach helped many families, including Ms. S. Crawford. Ms. Crawford was a 30-year old single mother of six kids, working two part-time jobs, with a high school degree and some college courses, when she approached CULDC for help in buying her own home. The Financial Coach helped Ms. Crawford create a monthly budget, reduce her debt, pay off her collection item, increase her income and separate her business and personal activities. As a result, Ms. Crawford started a savings account, increased her credit score and was pre-qualified for a mortgage by a local financial institution. She moved into her own home with an affordable mortgage in December 2016. CULDC's Financial Coach continued to help Ms. Crawford save money on her utility bills, establish a new budget, and apply for financial assistance, resulting in a new homeowner with a solid grasp of her financial situation.

*"Without the AG NFS funding, we wouldn't have had the capacity to assist over 2,500 families and offer one-on-one follow up."*

**Margaret Wooten, Vice President, of Housing and Financial Empowerment at CULDC**



## **Award**

**\$150,000**

## **Target Area**

**18 neighborhoods in Chicago**

## **Counseling**

**2,521 households received counseling  
86 foreclosure saves**

# Chinese American Service League

The Chinese American Service League (CASL) received \$150,000 in Foreclosure Settlement Funds to provide financial assistance to first-time homebuyer, immigrant families in the greater Chinatown area of Chicago, including Armour Square, Bridgeport and McKinney Park. CASL received technical assistance from Housing Action Illinois when developing their new down payment/closing cost and renter assistance grant programs.

Between 2014 and 2017, CASL provided \$1,000 downpayment assistance grants to 38 households and \$700 renter assistance grants to 11 households between 2014 and 2017. Each qualified family received housing counseling and homebuyer assistance training from CASL, a HUD-certified counseling agency.

During the contract period, CASL used other sources of funds to provide pre-purchase counseling to 102 families, post-purchase counseling to 50 families, foreclosure counseling to 35 families, and financial counseling to 50 families. CASL reports that these counseling services, coupled with the financial assistance grants, resulted in 13 “foreclosure saves.”

CASL is very proud to have helped families they counseled move into or stay in their homes, such as Mr. Zhenqiang Liu. Mr. Liu and his wife first immigrated to Chicago in 2008, worked in Chinatown for four years, and returned to Chicago in 2013 after receiving health treatment in China. Upon return, Mr. Liu could only afford to rent a home despite his position as a Title V worker. After working closely with their CASL counselor, receiving an AG NFS-funded downpayment assistance grant which helped them secure a mortgage, purchasing a foreclosed home, and using a city-funded program (Small Accessible Repairs for Seniors, or SARFS) to do minor repairs on their new home, Mr. Liu and his wife now live happily, independently and safely in their own home.



*Mr. Zhenqiang Liu and his wife holding a key to their new home*

*“Prior to receiving the funding, we did not have the resources or ability to provide any down payment and/or rent assistance to immigrant families in need. These grants helped many at-risk renting families stay in their homes, and helped many additional families qualify for mortgages and become first-time homebuyers, such as Mr. Zhenqiang Liu.”*

**Ben Lau, Employment and Financial Empowerment Manager at CASL**

## **Award**

**\$150,000**

## **Target Area**

**The greater Chinatown area of Chicago, including Armour Square, Bridgeport and McKinney Park.**

## **Counseling**

**49 households received downpayment or rental assistance grants**

# DuPage Home Ownership Center

## (now called H.O.M.E. DuPage)

The DuPage Homeownership Center, now called H.O.M.E. DuPage, Inc. (or H.O.M.E.), is a nonprofit organization providing a full range of services to promote responsible sustainable homeownership with an emphasis on serving first-time homebuyers, low-and-moderate-income households and homeowners in crisis living in DuPage County.

H.O.M.E. received a 3-year NFS award of \$750,000 to provide foreclosure, new homebuyer and financial literacy counseling through one-on-one counseling and workshops. With these resources, H.O.M.E. served over 4,000 families as follows:

- 1,159 households received pre-purchase services
- 2,363 households received foreclosure services
- 626 households received financial literacy services

In addition, 42 households received downpayment assistance and 428 households avoided foreclosure.

The funds also allowed H.O.M.E. to add staff, increasing the capacity and sustainability of the organization and its ability to provide services to families in DuPage County over time. The organization hired an additional full-time counselor, part-time Finance Manager, and part-time Financial Fitness Program Manager. The additional counselor alleviated the loads of the others already on staff as well as allowing H.O.M.E to handle more clients.

*“Our Financial Fitness program has grown tremendously in the last 20 months, no small thanks to our AG funding. We will continue providing financial counseling and education and have plans to expand further. Already we’ve established partnerships with about 14 other DuPage County non-profits who are looking to provide this service to their clients, and we intend to add more agency partnerships as we go forward.”*

Nance Hurst, Finance Manager at H.O.M.E. DuPage, Inc. (fka the DuPage Homeownership Center)



**Award**  
\$750,000

**Target Area**  
DuPage County

**Counseling**  
2,493 households received  
counseling services  
428 foreclosure saves



# Institute for Consumer Credit Education

The Institute for Consumer Credit and Education (ICCE) received \$150,000 in National Foreclosure Settlement funds to provide housing counseling services in Kankakee County.

Between 2014 and 2017, ICCE provided foreclosure counseling services to 37 households in Kankakee County, with four avoiding foreclosure. As a result of their NFS award, ICCE, headquartered in Tinley Park, expanded their target geography to include Kankakee, where they marketed their counseling services to local families and also worked with families participating in the 21st Circuit Foreclosure Mediation Program (also funded by the AG NFS program). At the courthouse, ICCE counselors provided intake packages, held follow-up appointments to help assess mortgage situations and collect necessary documents, and then reached out to lenders/servicers, if needed, to assist with a work-out option.

One example of a client assisted by ICCE is Ms. D. Carr. Ms. Carr approached ICCE when she was 7 months behind on mortgage payments, had submitted a Request for Mortgage Assistance (RMA) application to a servicer and was offered a forbearance agreement. Ms. Carr had little income and wasn't certain she'd be able to adhere to this agreement, but signed it feeling she had no other choice. ICCE helped Ms. Carr secure monthly mortgage assistance payments for up to 12 months from the Illinois Hardest Hit Program, which helped Ms. Carr comply with her agreement and achieve financial security.

*"Since 2005, I have always enjoyed working with our many clients and being able to assist them with their various credit and homeownership challenges. During the three years we received AG NFS funds, it became exceedingly difficult to secure the necessary funding that it takes to operate a housing counseling agency.*

*With help from the AG NFS program, we were able to leverage a small HUD grant and, with both sources of funds we were able to continue to do this important work.*

*We are very grateful to have received these funds from the Illinois Attorney General."*  
Alfred Guyton, Executive Director at ICCE



## Award

\$150,000

## Target Area

Kankakee County

## Counseling

37 households received  
foreclosure counseling  
sessions

4 foreclosure saves



# Latino Policy Forum

The Latino Policy Forum (the Forum) received an award of \$1.5 million to create and lead Operation H.E.L.P (Housing Education Leadership and Policy), a collaborative effort that included 15 Latino-serving community partners in 42 communities across Northern Illinois. The Forum served as Team leader, Fiscal Agent and Program Manager.

The partner agencies included Brighton Park Neighborhood Council, Casa Guanajuato, Catholic Charities, Centro de Informacion, Claretian Associates, Enlace Chicago, Erie House, Hispanic American Community Education and Services (HACES), Interfaith Leadership Project of Cicero, Berwyn and Stickney, La Casa Norte, Logan Square Neighborhood Association, Mano a Mano Family Resource Center Foundation Inc., Open Communities, Proyecto de Accion de los Suburbios del Oeste (P.A.S.O.) and Spanish Community Center. Operation H.E.L.P's vision was that tens of thousands of Latino families in Northern Illinois experiencing the effects of the foreclosure crisis would have the information and access they needed to preserve their homes and rebuild community wealth.

During the 2-year project:

- 68,249 households received information on housing resources and services;
- 1,539 families received direct counseling (pre-purchase, post-purchase, financial literacy, and foreclosure);
- 38 families received loan modifications and were able to remain in their homes.
- 7 Operation H.E.L.P agencies received TA to become HUD-certified counseling agencies.

The Forum staff coordinated single-agency and collaborative efforts among the partner organizations to provide housing counseling, case management, outreach, and other foreclosure-related services. Each partner agency used different strategies to achieve their individual goals and objectives that were identified based on their skills, services and community needs. The collaborative effort, with the Forum's leadership, helped partners improve efficiencies, leverage resources and increase capacity through strategies such as client referrals, shared marketing materials and visits to partner offices.

Partners frequently reported the importance of working together and the value that participation in Operation H.E.L.P. brought to their organization (especially the smaller agencies). They were able to rely on each other's strengths and collectively learned to overcome challenges and barriers.

*"Collaboration among agencies in every aspect of the project allowed for efficient referrals, leveraging of resources, and broader services."*

Delores Ponce de Leon, Civic Engagement Manager at Latino Policy Forum



## Award

\$1,500,000

## Target Area

Cook, DuPage, Henry, Kane, Knox, Lake, Lee, Mercer, Rock Island, Warren, Whiteside, and Will Counties

## Counseling

1,539 families received counseling sessions

38 foreclosure saves

# Metropolitan Tenants Organization

The Metropolitan Tenants Organization (MTO) received a National Foreclosure Settlement Funds award of \$200,000 to increase its outreach, support, and counseling for renters caught up in the foreclosure of their buildings, to form tenant associations in multi-family buildings affected by foreclosures, and to develop training materials to help educate other counseling agencies on the unique issues facing renters and, through Lakeside CDC, those living in condominiums. Unfortunately, during the term of the Distribution Agreement, Lakeside CDC closed.

To accomplish this, MTO worked closely with the Lawyers Committee for Better Housing to both refer cases and work in buildings, and with Open Communities to (i) defend the Keep Chicago Renting Ordinance and (ii) conduct outreach to different communities to inform tenants of their rights. Thanks to the NFS funds, MTO was also able to attract a grant from the Albert Pick Foundation.

MTO reached 933 households with foreclosure counseling services during the award period. These services included education, workshops, and one-on-one counseling. In addition, the MTO organized tenants' associations in 75 multi-family buildings and conducted 40 tenants'-rights workshops.

*"Due to the NFS Funds, we were able to provide more help to renters living in foreclosed buildings. Normally we would just give people one counseling session, but with support from the IL Attorney General we were able to help throughout the process, as well as secure a foundation grant and develop a long-lasting partnership with a legal services entity that helps expand our services and capacity."*

John Bartlett, Executive Director at Metropolitan Tenants Organization



**MTO staff reached almost 1,000 households in their target geography**

## **Award**

**\$200,000**

## **Target Area**

**Chicago and Southern Cook  
County**

## **Counseling**

**933 households received  
counseling services**

# Northwest Side Housing Center

The Northwest Side Housing Center (NWSHC) received \$300,000 in National Foreclosure Settlement Funds to: (i) prevent defaults, re-defaults and home foreclosures of former clients by assessing their current housing situation and providing counseling and financial education as needed; (ii) improve the Cook County Foreclosure Mediation Program's housing counseling process, and (iii) support Lakeside Community Development Corporation's training for owner-managed condominium associations through a strategic partnership with Lakeside CDC.

During the project period, NWSHC surveyed over 2,100 clients from years 2008-2012, achieving a 14% response rate. They held focus groups and workshops for these respondents, and 88 individual counseling sessions. NWSHC continues to work with the DePaul Institute of Housing Studies to analyze the survey data and better understand this vulnerable population and how NWSHC can best serve them.

In order to help improve the process for homeowners utilizing the Cook County Foreclosure Mediation Program (CCFMP), NWSCH first assessed their internal CCFMP counseling processes, using this information to help improve their own procedures for this target client population, as well as train and work with other CCFMP counseling agencies. NWSCH did extensive advocacy and process improvement work to improve the overall CCFMP for client families.

Finally, NWSCH supported Lakeside CDC's trainings for owner-occupied condominium associations until Lakeside closed in December 2016 due to lack of funding.

*"The additional outreach and follow-up to former clients to see how they were doing and to help them, if necessary, had always been difficult and time consuming for agency staff. The NFS award was very helpful in making this important follow up work happen."*

James Rudyk, Jr., Executive Director at  
Northwest Side Housing Center



*NWSHC community member receiving  
foreclosure prevention information*

## **Award**

**\$300,000**

## **Target Area**

**Northwest and Northeast sides of  
Chicago**

## **Counseling**

**534 households received counseling  
services**

**473 foreclosure saves**

# NW Homestart

NW Homestart was awarded \$1,017,000 to provide a range of counseling services in the Rockford region, and to create a new Home Resource Center to serve the community for years to come.

With its NFS Housing Counseling award, NW Homestart assisted nearly 2,500 households within the City of Rockford, Boone and Stephenson County neighborhoods:

- 819 received pre-purchase counseling
- 901 received foreclosure counseling
- 760 clients attended homebuyer education sessions

Furthermore, in coordination with the 17th Circuit Court Foreclosure Mediation Program, 369 households avoided foreclosure thanks to loan modifications and other foreclosure prevention efforts from NW Homestart.

The new Home Resource Center, pictured to the right, serves as a focal point for housing efforts in the region. In addition to providing one-on-one housing counseling and group sessions, the Center hosts monthly meetings with local developers and nonprofits as well as municipal and county governments from throughout the region.

These housing professionals meet to discuss shared concerns and to craft joint responses when appropriate. The NFS funds helped to lay the groundwork for this collaboration, which has supported a number of regional housing initiatives.

*"In 2016, Rockford still ranked 3rd in the nation for percentage of foreclosure filings, and we found a solid majority of our clients in that program were seeking their third or fourth answer for saving their home.*

*Misinformation and discouragement often kept them from following through on services they obtained on their own, but 93% of the clients that worked with us said they felt they had a better understanding of their options in foreclosure."*

Sarah Brinkmann, Executive Director at  
NW Homestart



*The new Home Resource Center*

## Award

\$1,017,000

## Counseling

2,480 households received counseling  
369 foreclosure saves



# Rogers Park Community Development Corp. (dba Northside Community Development Corporation)

Rogers Park Community Development Corporation (dba Northside Community Development Corporation) received an award of \$800,000 to create and lead the Northside Housing Collaborative. Through this Collaborative, Rogers Park CDC provided one-on-one foreclosure, homebuyer, rental and financial literacy counseling and workshops to mainstream and underserved, culturally specific communities located on Chicago's northside. Rogers Park CDC also facilitated pro bono legal counseling services, as needed, through a partnership with the John Marshall Law School's Pro Bono Housing Clinic.

To appropriately provide these services to the target communities, Rogers Park CDC partnered with organizations who provided culturally appropriate outreach, interpretation/translation services and client follow-up: the Bosnian-Herzegovinian American Community Center, Cambodian Association of Illinois, Chinese Mutual Aid Association, Ethiopian Community Association of Chicago, Indo-American Center, Korean American Community Services and Lao American Community Services.

During the 2-year project, the Collaborative:

- served 1,044 clients,
- reached nearly 100,000 individuals through various means of outreach;
- created information and provided services in over a dozen languages, which included Bosnian, Cambodian, Chinese, Croatian, Ethiopian, Gujarati, Hindi, Korean, Laotian, Spanish, Serbian, and Urdu;
- provided legal services to over 275 clients; and
- helped increase community service agencies' housing services capacity.

The NFS award also helped leverage \$20,000 from the Chicago Community Trust in 2016 and \$325,000 from HUD in 2017.

*"The AG NFS funding helped create the Northside Housing Collaborative, which brought nine community service organizations together to provide culturally competent housing counseling and pro bono legal services to one of the most culturally diverse areas in Chicago and the state of Illinois. Services were made accessible in fourteen languages and at eight agency locations, to help serve mainstream and underserved populations on the northside of Chicago."*

**Chris Zala, Executive Director of Development at Northside Community Development Corporation**



## **Award**

**\$800,000**

## **Target Area**

**Rogers Park, Albany Park, North Center, Lincoln Square, Edgewater, Lake View, Uptown, West Ridge, North Park, Elgin and several north and north-western suburbs**

## **Counseling**

**1,044 households received counseling services**

# Spanish Coalition for Housing

Formed in 1966, Spanish Coalition for Housing (SCH) provides comprehensive counseling, education and housing resources necessary for Latinos and other low-to-moderate income families in the Chicagoland area to develop competence and responsibility in meeting their financial and housing needs. In 2018, the Illinois Housing Development Authority named SCH the IL Housing Counseling Agency of the Year.

SCH was awarded \$1,100,000 to expand its geographic reach, providing bilingual financial literacy services in Berwyn, Carbondale, Carpentersville, Chicago, Chicago Heights, Cicero, Elgin, Kankakee, Madison, Melrose Park, Peoria, South Holland, Rockford, and Waukegan.

Known as a terrific partner and for its impressive outreach and engagement tactics, SCH often worked in collaboration with other NFS housing awardees. Ultimately, with its NFS funding, SCH provided bilingual foreclosure, mediation and new homebuyer counseling and education to more than five times as many households as anticipated.

SCH reached over 16,000 households via counseling sessions and workshops:

- 3,139 received pre-purchase services
- 5,553 received post-purchase services
- 4,405 received foreclosure services
- 3,877 received financial literacy services

Thanks to these efforts, 1,793 households avoided foreclosure and SCH estimates its interventions preserved \$950 million in homeowner equity and loan value.

*"These funds helped to leverage additional investment in SCH's comprehensive housing counseling programs that included local government funding, corporate philanthropy and foundation investment for an approximate total of \$3.6 million reflecting 1:3 leveraged investment."*  
Joseph Lopez, Development Manager at SCH



**Award**  
\$1,100,000

**Target Area**  
Berwyn, Carbondale, Carpentersville, Chicago, Chicago Heights, Cicero, Elgin, Kankakee, Madison, Melrose Park, Peoria, South Holland, Rockford and Waukegan

**Counseling**  
16,974 households received counseling  
1,793 foreclosure saves

# Urban League of Metropolitan St. Louis

The Urban League of Metropolitan St. Louis (ULSTL) takes a holistic approach to economic empowerment and self-sufficiency. Through community programs in three counties across the bi-state region of Missouri and Illinois, ULSTL helps its clients to climb out of poverty by helping them to find economic opportunity, providing educational excellence and community empowerment and encouraging civil rights and advocacy.

Between 2014 and 2017, ULSTL received \$150,000 to provide counseling and education services to families affected by the foreclosure crisis in St. Clair County in Illinois. These funds helped ULSTL expand their services in the State of Illinois, in a county where a tremendous need for housing counseling and related services existed but there was an inadequate supply of service providers. The NFS funds also helped ULSTL assist clients participating in the 20th Judicial Court's NFS-funded foreclosure mediation program.

In addition to providing foreclosure counseling and financial education workshops to 514 households, ULSTL also leveraged NFS funds to provide (a) financial assistance for delinquent rent, mortgage and utility payments; (b) support for a large number of households calling in with questions or seeking assistance; and (c) assistance to a large number of families referred from the Illinois Department of Children & Family Services.



*"Adding a full-time employee in Illinois allowed our agency to take a deeper dive to address the housing crisis."*

Linda Harris, Senior Vice President for Administration and Compliance at the Urban League of Metropolitan St. Louis

**Award**  
\$150,000

**Target Area**  
St. Clair County

**Counseling**  
320 households received  
foreclosure counseling  
194 households participated  
in financial education  
workshops

# Expert Awards



## **Attorney General National Foreclosure Settlement (NFS) Experts and Technical Assistance (TA) Providers:**

To promote the overall success of the NFS investments, as well as “best practices” and capacity building statewide, a team of experts contributed a variety of new tools and resources:

**Access Living:** Informed broader AG-funded training activities to improve the accessible housing opportunities available to disabled households statewide. With the Chicago Area Fair Housing Alliance and the Corporation for Supportive Housing, Access Living helped create needed webinars and training curricula. Additionally, Access Living was able to use its NFS funding to provide housing counseling to more than 200 people with disabilities living in neighborhoods destabilized by the foreclosure crisis.

**Chicago Area Fair Housing Alliance (CAFHA):** Promoted nationally recognized housing strategies for affirmatively furthering fair housing and advancing Fair Housing Equity Assessments by providing training to all awardees, and via some individualized assistance as well. CAFHA worked closely with Access Living, CMAP and Corporation for Supportive Housing to tailor its message to various audiences of local leaders, advocates, developers, counselors and other practitioners. In addition to facilitating a number of live and online trainings, coordinating training curriculum, CAFHA [posted webinars](#) for future use.



**Chicago Metropolitan Agency for Planning (CMAP):** Developed the new [Homes for a Changing Region Toolkit, a new web tool](#) to promote subregional land-use planning and investment, helping public and private sector partners to prioritize target areas and redevelopment criteria. Together with its partners at Metropolitan Planning Council and Metropolitan Mayors Caucus, CMAP provided individualized technical assistance to targeted awardee teams. The partners also supplemented the toolkit with a market-based [Recommendations Guide](#) for local leaders.



**Corporation for Supportive Housing (CSH):** Educated revitalization awardees about integrating special needs populations into housing communities statewide, including resources available to support that work. In coordination with other experts, CSH conducted in-person and live webinars on topics of supportive housing, integrated housing models, state mandates, statewide referral network, fair housing, and reasonable accommodation. A new [Supportive Housing Integrated Models Toolkit](#) and a recorded, six-part webinar series capture lessons learned for a range of audiences.

**DePaul Institute of Housing Studies and Woodstock Institute:** Assisted both awardees and the NFS Program overall by expanding the geography of their databases and expanding their online mapping and data analysis tools. By utilizing these resources (DePaul [data portal](#), quarterly Cook County [Housing Price Index](#) and Woodstock's [mapping](#) and [data portal](#)), awardees could refine and analyze progress in their target areas. Both DePaul and Woodstock provided some individualized technical assistance as well. Also, per Exhibits C and D, DePaul and Woodstock also collected data throughout the life of the NFS program to help understand NFS investment impact in neighborhoods served. While DePaul compared NFS neighborhoods served with other, similar markets that received no NFS funding, Woodstock compared NFS neighborhoods served to surrounding areas and counties.

**Housing Action Illinois (HAI)/NeighborWorks America (NW):** Provided trainings for all teams and stand-alone housing counseling awardees, and coordinated with Expert awardees to develop best practices to ensure consistent quality standards for the full range of housing counseling services required in foreclosure response work. This team also provided individualized assistance to many awardees to ensure consistent quality standards and to encourage counseling agencies' optimal integration into the redevelopment teams, to attract and prepare end buyers and renters. HAI also featured much of the NFS work at its annual conferences, posting many of the webinars and other training activities on its site.



**Housing Action Illinois (HAI)/Neighborhood Housing Services of Chicago (NHS):** Provided comprehensive information on available technology to meet the [client management system needs](#) of housing counseling agencies in order to promote accurate data entry, streamlined reporting, and more uniform outcome measurements statewide. Individualized technical assistance was also provided. With this data, HAI also assisted DePaul and Woodstock in analyzing the broader agency and neighborhood impact of the HAI investments.

**Illinois Association of Community Action Agencies (IACAA):** Increased housing counseling capacity in rural Illinois, by providing training and technical assistance, in coordination with Housing Action Illinois and NeighborWorks, to 15 of its member agencies. Ultimately, more than 6,000 households received a range of housing counseling through this effort.

**Illinois Housing Development Authority:** Increased housing development capacity in rural Illinois, focusing on land banks and affordable housing development. Providing both technical assistance and start-up funding, IHDA helped to support the creation of multiple land banks in rural and downstate Illinois. IHDA also provided planning assistance to downstate municipalities, helping them to attract development partners that can leverage Low Income Housing Tax Credits and other IHDA financing.

**Mission + Strategy Consulting:** Informed broader efforts to implement collaborative solutions, focused on optimal coordination and efficiency, by providing targeted technical assistance to particular interdisciplinary teams, as well as to various awardees working in targeted locations. Also developed [a Housing Collaborative Template](#), which contains sample agendas, job descriptions for teams and team leaders, a sample memorandum of agenda, instructions for giving feedback, and more.



**National Consumer Law Center (NCLC):** After extensive outreach and consultation with housing counselors and legal assistance providers, this Boston-based nonprofit created a report entitled “[Breaking Down Barriers: Best Practices for Housing Counseling Organizations and Legal Assistance Providers Working with Foreclosure Mediation Programs in Illinois](#).” This publication, written to improve coordination among housing counselors and legal assistance providers within and outside court mediation programs, includes a number of recommendations on needed efficiencies.

**Teska Associates, Inc./Axia Development, Inc:** Provided a variety of real estate development assistance to targeted awardees, promoting quality and cost-effective redevelopment activities that are appropriately financed and that strategically respond to [market analysis](#).