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

"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).

"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

"Everyone deserves a decent and safe home to come to, " reminded Kenyata 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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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.

Homebuyers counseled by Chinese American Service League

The flexibility provided by this opportunity leads to 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 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.

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**

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.

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

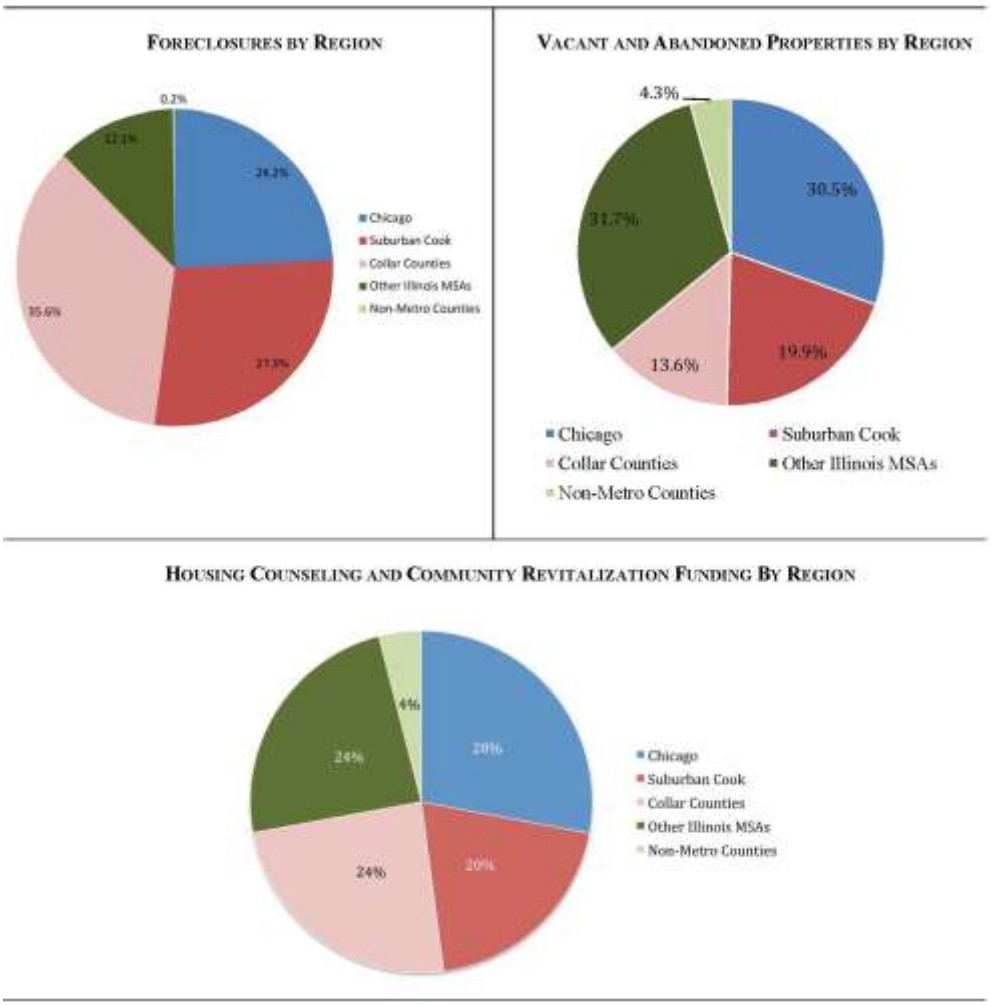
Housing Counseling Awards

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[1]. 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.

[1] 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

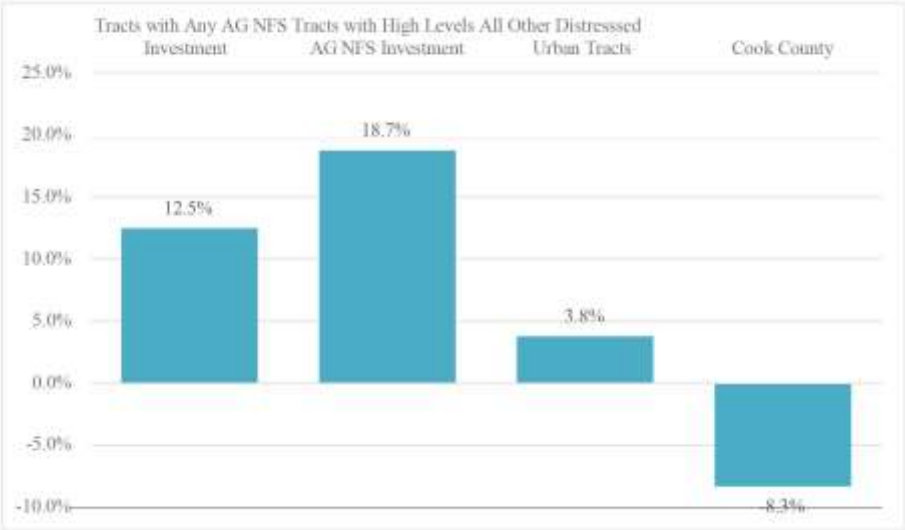
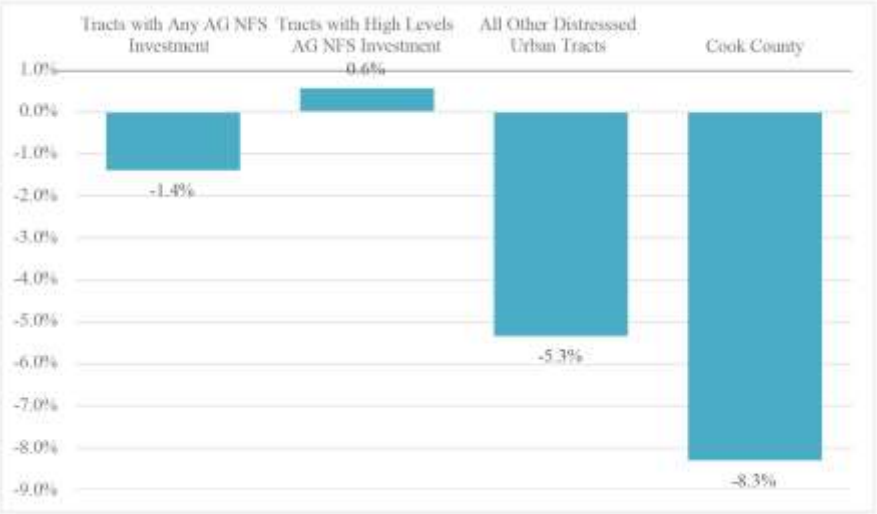


Figure 5 - Change in mortgage lending levels in distressed suburban areas from the beginning of the NFS program (2014 1Q) to 2018 2Q



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

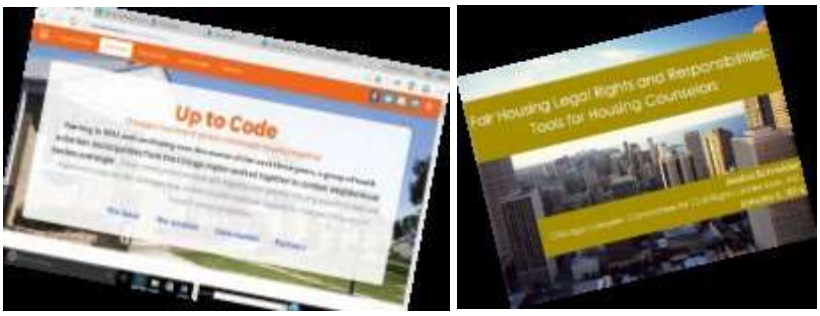
acquisition and renovation. This new initiative supplemented a HUD-funded rental revitalization effort already underway.

- 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.

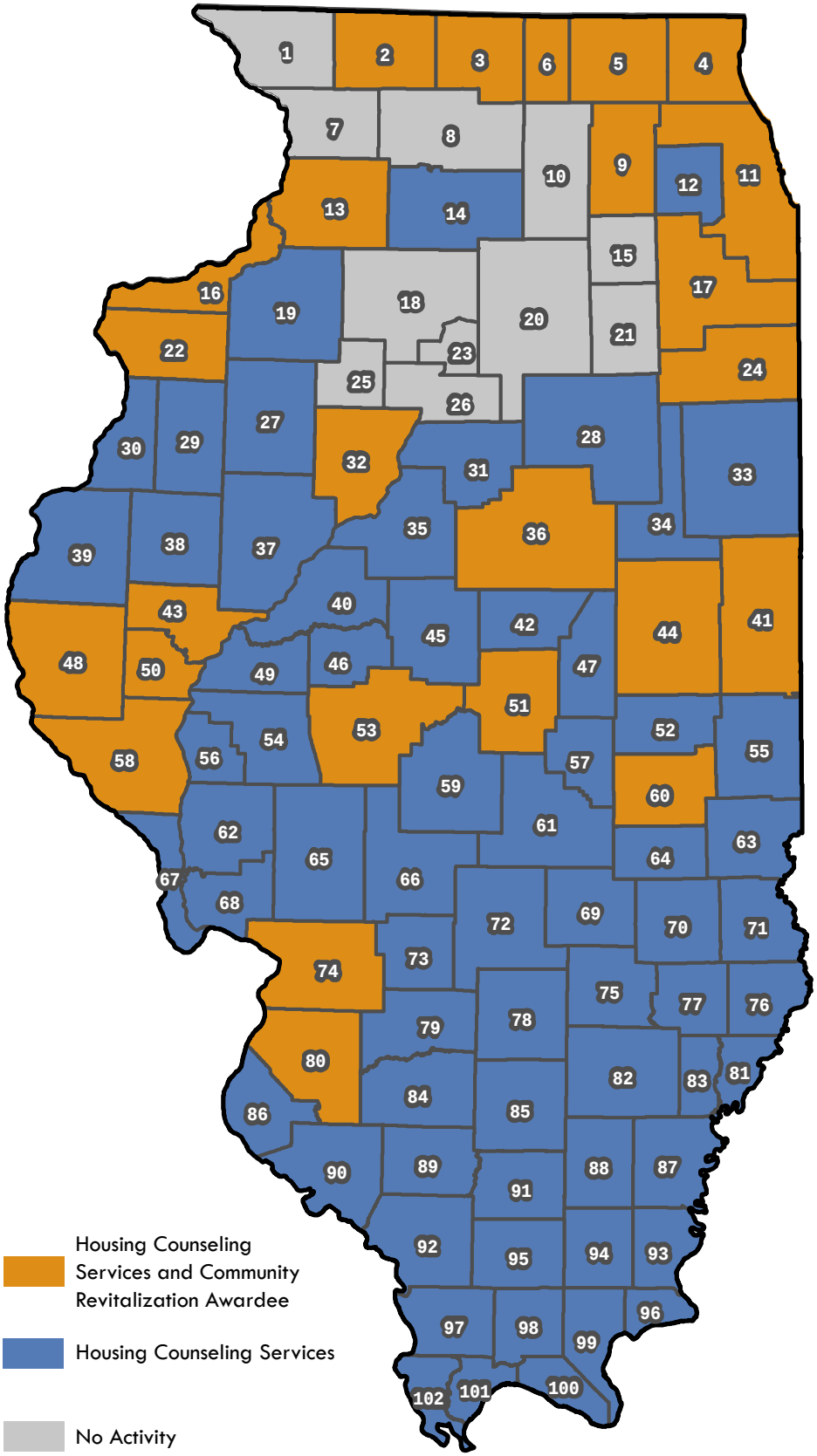
- **Require or encourage housing developers to work in partnership with HUD-certified housing counseling agencies** to ensure that new or rehabilitated homes are marketed to qualified families who receive appropriate support and education, especially for first-time homebuyers.

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

COUNTIES WITH OUTREACH, FINANCIAL LITERACY, AND COUNSELING SERVICES

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

COUNTIES WITH NO ACTIVITY

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

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.

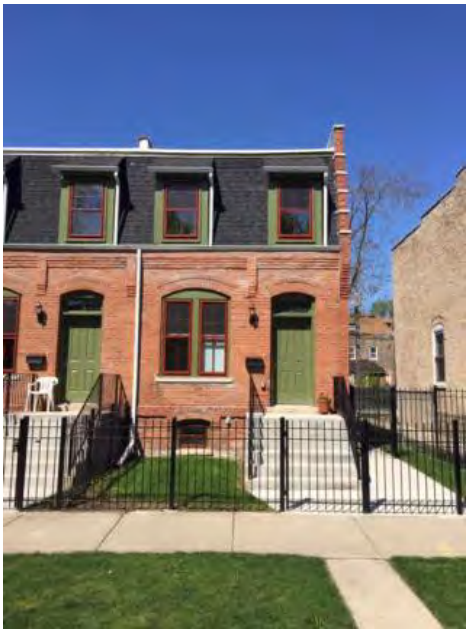
Chicago Neighborhood Initiatives, Inc. utilized its $1,500,0000 in NFS funds to complete a parcel-by-parcel foreclosure response strategy in the North Pullman neighborhood. This effort was part of a broader economic development agenda that has brought needed commercial and retail uses, and even a national 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 purse 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.

"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

Before

After

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.

"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

One of CSC of Northern Will's 25 rehabbed homes

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

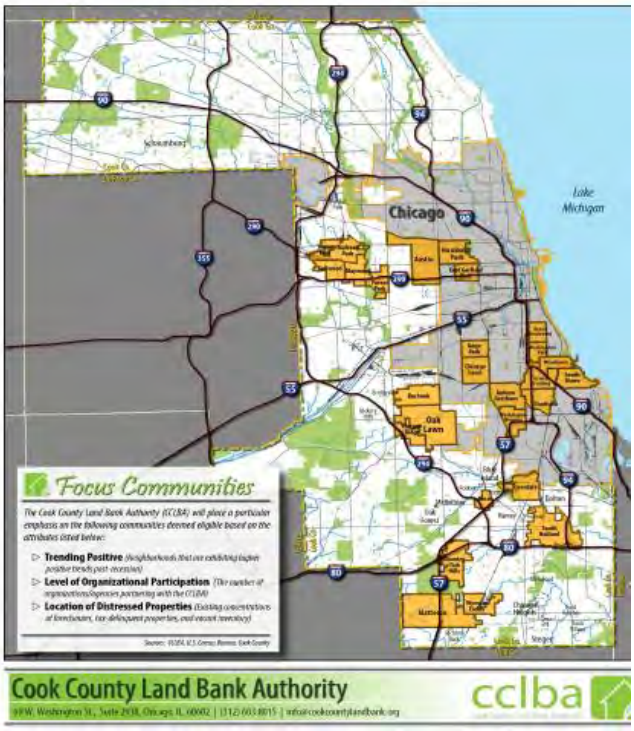
Among the most high-profile of the NFS awards, the Cook County Land Bank Authority (CCLBA) received $4.5 million for its initial staffing, start-up and acquisition funds.

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.

"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

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.

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 6th 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. 120th 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

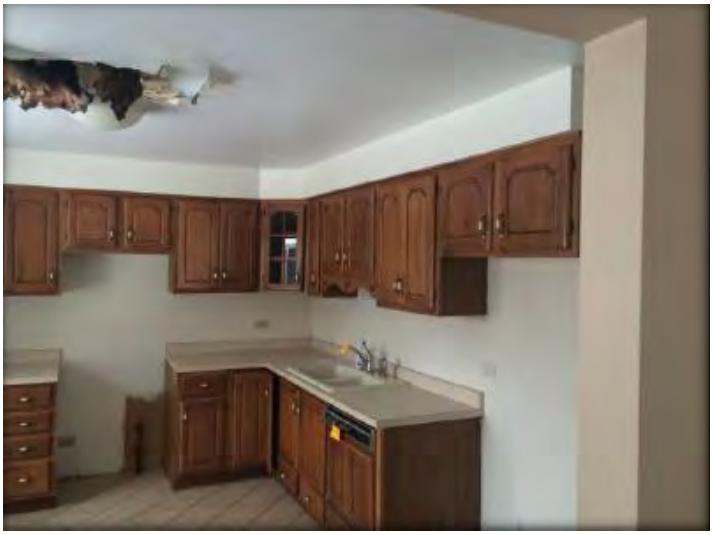
$3,000,000

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.

"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

IFF home in Bellwood

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

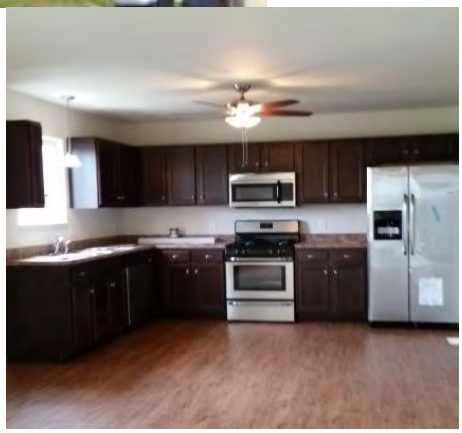
With support from a $1,000,000 NFS award, Justine Petersen Housing and Reinvestment Corporation (Justine Petersen) acquired and renovated 23 foreclosed homes and built 2 new homes in Granite City, Cahokia, Belleville, East St. Louis, Alton and the Wood River communities in Madison and St. Clair Counties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

"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

New home in Cahokia



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.

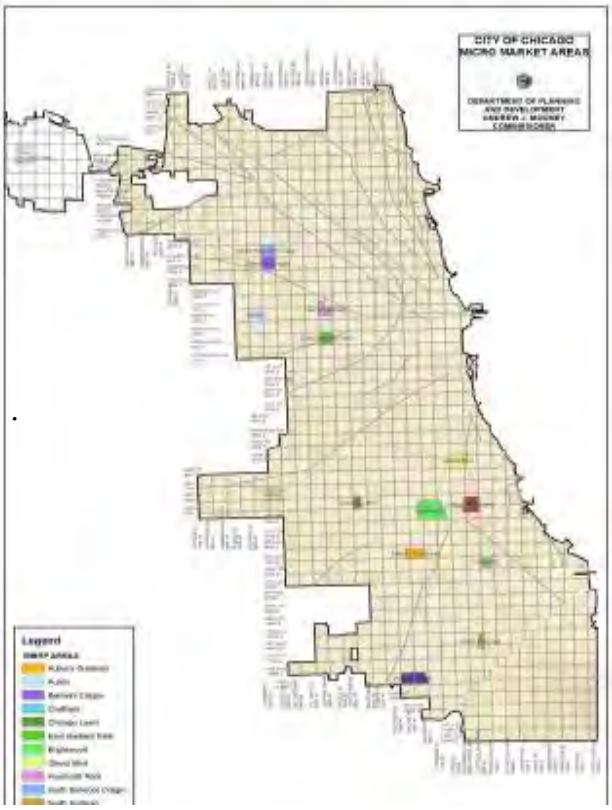
"I became more knowledgeable on how to save money to purchase a home. It is important because the more a person knows about the home buying process, they will be more prepared at reaching their goals by making better choices and financial decisions of achieving their dream, the American dream of becoming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

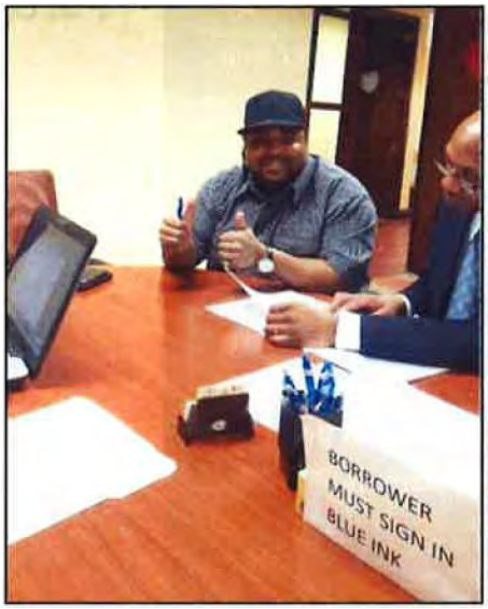
Award
$3,000,000

Target Area
Micro Market Areas in Chicago

Revitalization
1,873 units stabilized

Counseling
493 homeowners received foreclosure counseling and remained in their homes





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.

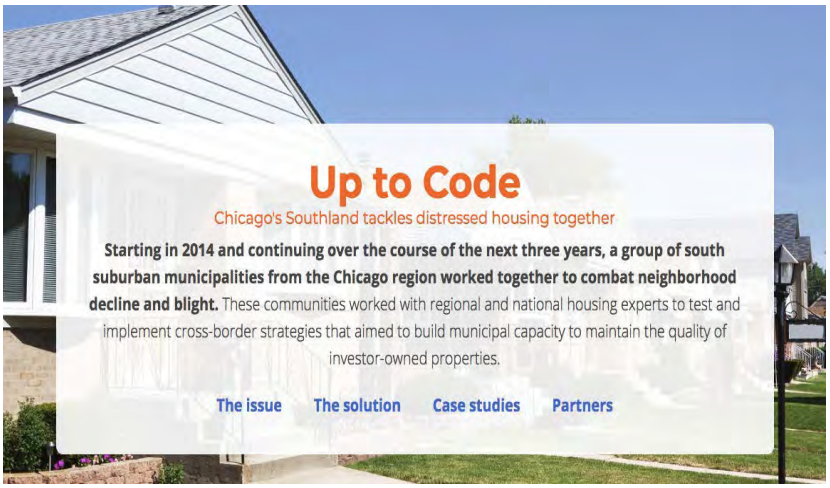
- Created an "Administrative Hub," which processes property maintenance liens and "fast tracks" remediation and demolition actions. Between the four municipalities, 860 property owners have been notified of outstanding liens, and 130 have responded saying they will pay the liens or begin grass cutting 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.

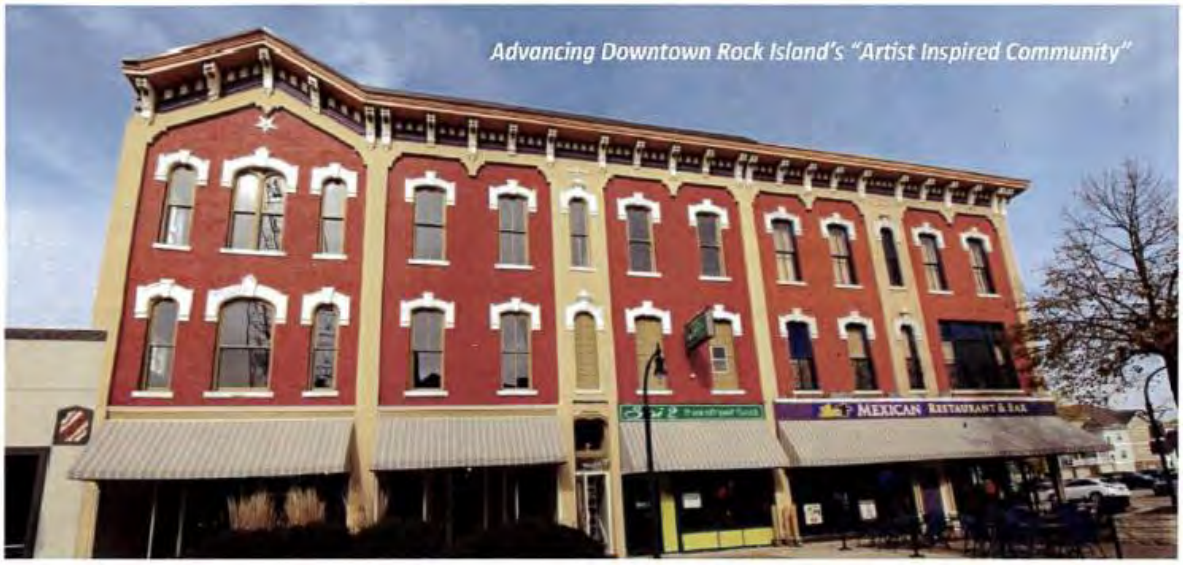
"GROWTH was able to capitalize on our experience and capacity to initiate or guide communities to use their limited funds in a way that met their needs and maximized the dollar amounts."
Amy Clark, Multifamily Development Director of Rock Island Economic Growth Corporation

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



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 51st Street, 74th 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.

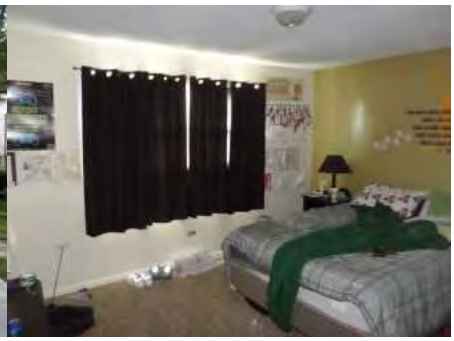
WCCCC purchased and rehabilitated 29 homes that they sold to qualified families. They renovated a 30th home that has been turned into a group home run by a social service agency. The team also took on and completed 11 owner-occupied rehabilitation projects. WCCCC successfully used recycled funds to complete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

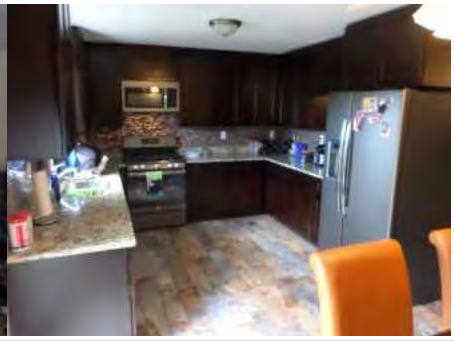
Finally, the project team administered counseling to over 700 households (29 pre-purchase and 701 foreclosure sessions), and provided 44 families with emergency rental assistance.

"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, stabile 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 Lui 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.

"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

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 servicese;
- 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.

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.

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

"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

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.

"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

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.

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.

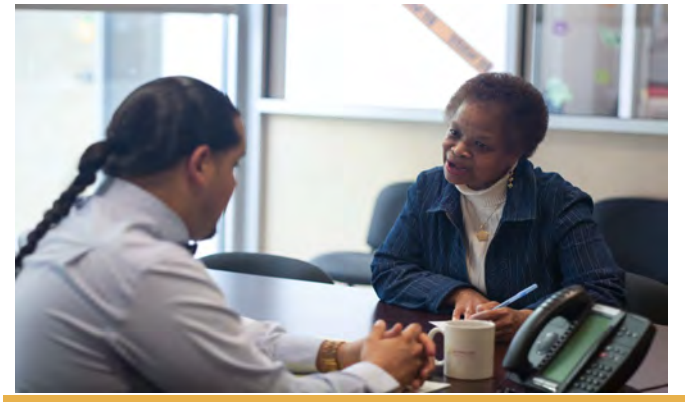
Known as a terrific partner and for its impressive outreach and engagement tactics, SCH often worked in collaboration with other NFS housing awardees. Ultimately, with its NFS funding, SCH provided bilingual foreclosure, mediation and new homebuyer counseling and education to more than five times as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

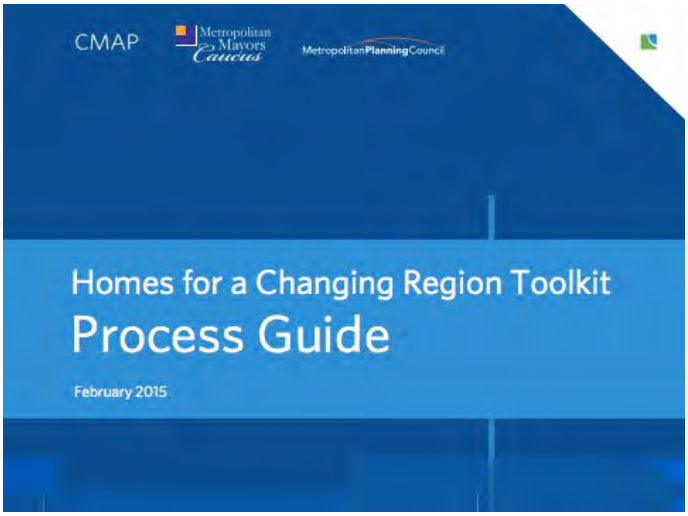
Expert Awards

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 a 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.

Final Report:
Analysis of Changing Housing Market Activity Surrounding AG Investment Activity

This report examines how housing market conditions changed in areas receiving investments from community development agencies funded by the Illinois Attorney General's National Foreclosure Settlement (NFS) awards.

The analysis focuses on the activity of nine agencies[1] based in the Chicago region with a primary focus on activity in Cook County. IHS mapped all AG-funded community development activity from these agencies and then identified census tracts where there was at least one AG-funded transaction. This analysis focuses on examining market conditions in census tracts with AG-funded activity and a subset where there was a concentration of at least 10 AG-funded transactions.

ABOUT THE METHODOLOGY

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 better comparison between market activity in areas containing AG-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 AG-funded activities, high levels of AG-funded activities, and no AG-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. This project used data clustering techniques to identify communities with similar characteristics regardless of physical proximity. The model incorporated over 40 census tract-level data points on the housing stock, housing affordability, housing market investment activity, and resident demographics and socioeconomic indicators that affect housing demand. This analysis identified eight distinct submarket types in the Chicago region.

Almost all AG-funded activity was located in four Regional Housing Solutions clusters: Clusters 1 and 2 which are highly-distressed, primarily urban clusters, and Clusters 4 and 5 which are moderately-distressed, largely suburban clusters. In order to analyze a sufficient sample of AG-funded activities across market types, this analysis groups Clusters 1 and 2 as a distressed urban cluster and Clusters 4 and 5 as moderately-distressed suburban clusters. Figures 1 and 2 map out these areas in Cook County and where AG-funded activity was located within these respective cluster groups.

[1] The agencies whose activities were included in this analysis are the Affordable Housing Corporation of Lake County, the Cook County Land Bank Authority, Community Investment Corporation, Chicago Neighborhood Initiatives, Community Partners for Affordable Housing, Hispanic Housing Development Corporation, IFF, LISC, and the South Suburban Land Bank and Development Authority.

Figure 1. Highly-Distressed Urban Clusters and Levels of AG-Funded Activity

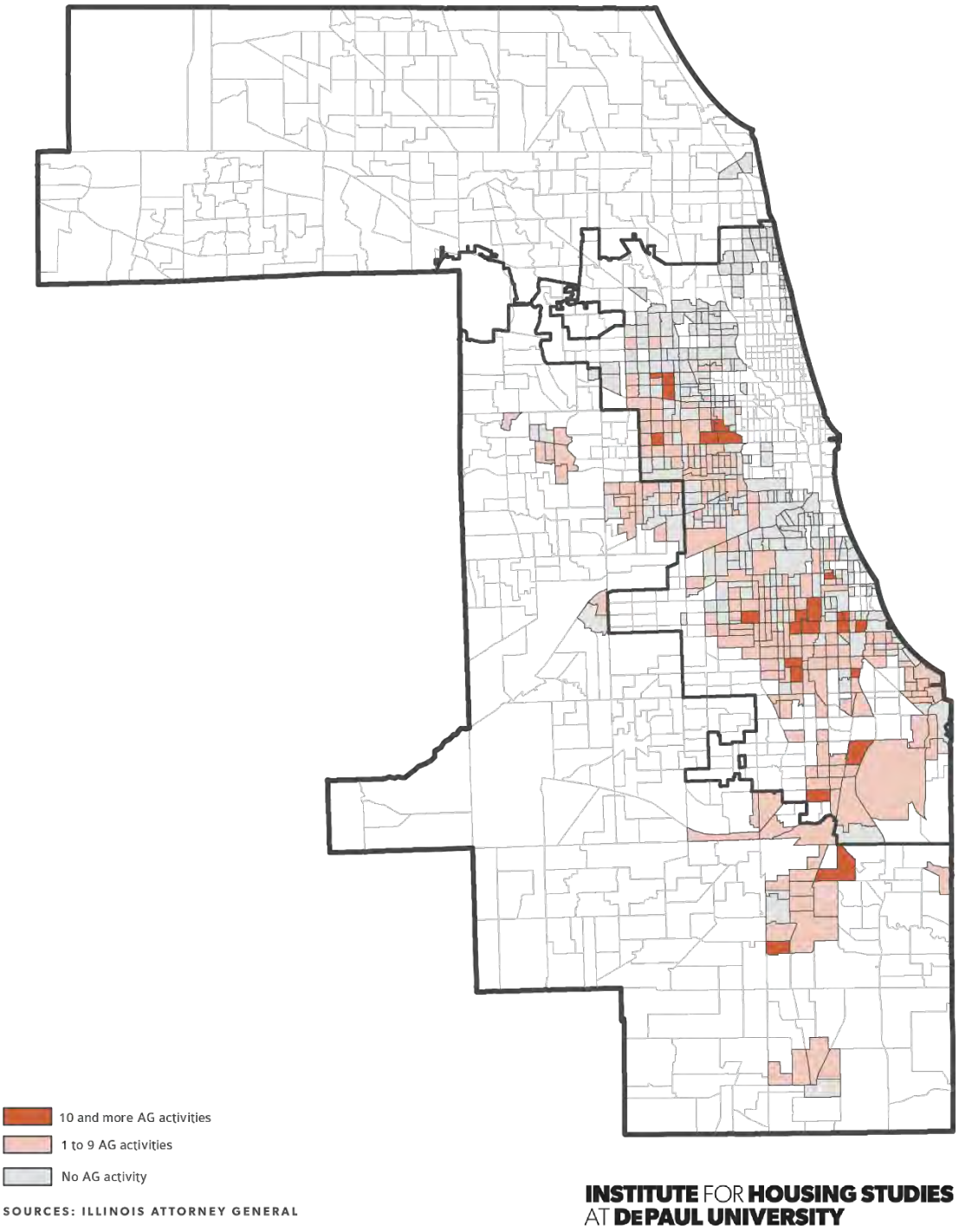
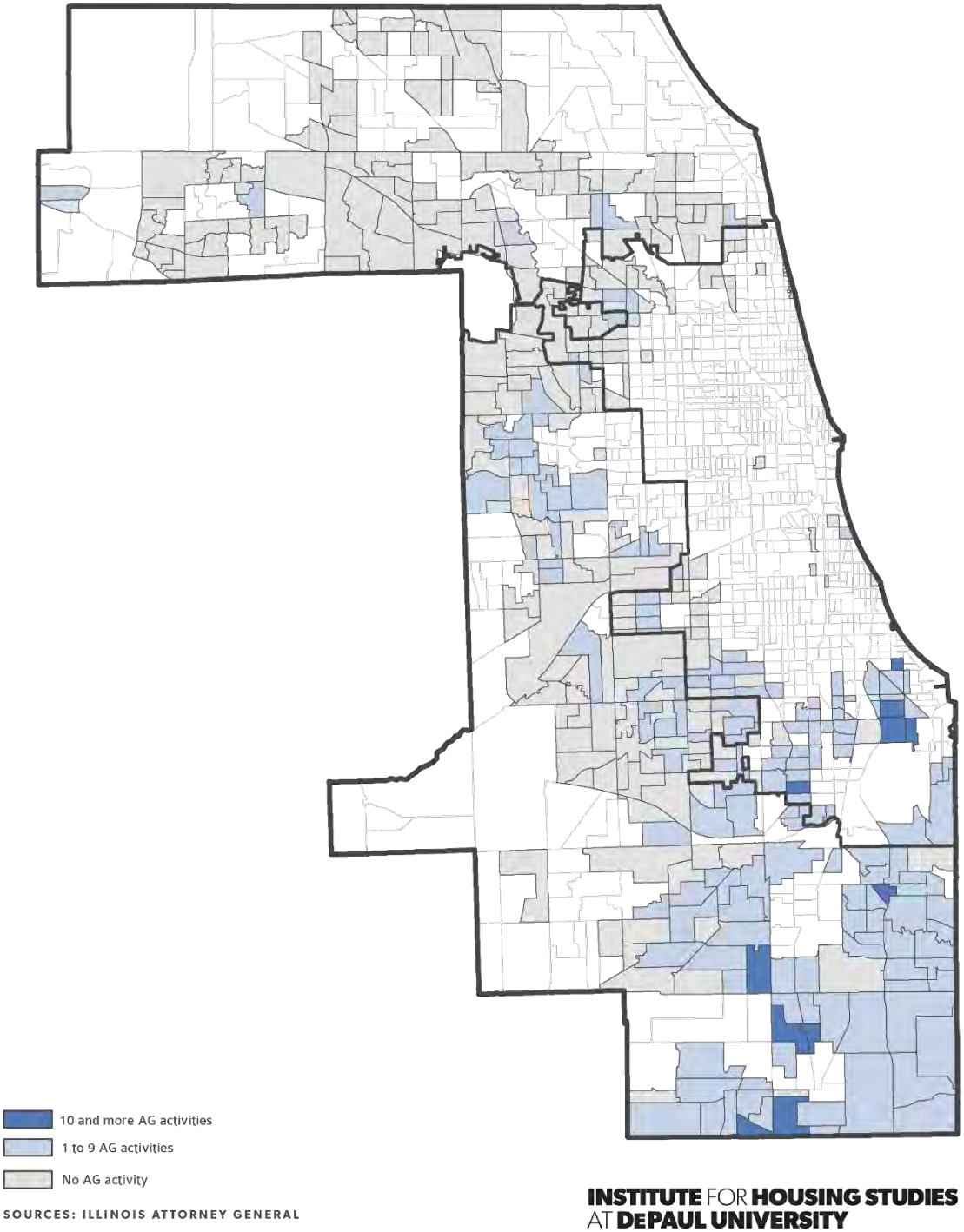


Figure 2. Moderately-Distressed Suburban Clusters and Levels of AG-Funded Activity



REPORT STRUCTURE

This report tracks changes in four key housing market indicators: 1) residential mortgage lending activity, 2) residential property turnover, 3) residential business buyer activity, and 4) residential foreclosure filing activity. The following sections examine trends in each of these activities comparing activity at the beginning of the AG NFS Award program in the first quarter of 2014 to activity in the second quarter of 2018. Each section also examines long-term trends in indicator activity since 2000 to help situate the current level of activity in a historical context.

In order to better understand the impact of AG-funded activities on market conditions, activity is charted for high-distress urban census tracts and moderately-distressed suburban census tracts separately for each of the following geographies:

- Census tracts with at least one AG-supported transaction
- Census tracts with 10 or more AG-supported transactions
- Census tracts within the submarket group but with no AG-supported transactions
- All census tracts within Cook County

SUMMARY OF FINDINGS

High-distress urban census tracts - In this market type, areas with high levels of AG-funded investments performed better than peer neighborhoods with no AG-funded investment across three of the four indicators since the beginning of the program in the first quarter of 2014:

- Mortgage lending rates increased at faster rate than peer neighborhoods
- Property turnover rates increased at a faster rate than peer neighborhoods
- Levels of business buyer activity increased, while it decreased in peer neighborhoods
- Foreclosure rates decreased, but at a slower rate than peer areas

Contextualizing the results is important. Highly-distressed urban tracts receiving high levels of AG-funded investments tend to be more distressed than peers in the cluster groups. This is illustrated by longer-term trends showing that since 2000 these areas still lag in mortgage lending levels—a key indicator of investment—compared to their peers in the submarket and County. While foreclosure activity decreased slower than peer areas, it is important to note that foreclosure activity has always been higher in these target communities and that foreclosure activity peaked and declined first in these neighborhoods. Additionally, current levels of foreclosure filings are at their lowest levels since 2000

Moderately-distressed suburban census tracts - As there were not enough census tracts in this market grouping with 10 or more AG-funded investments, this analysis focuses on tracts with any AG-funded investment activity. Trends in market conditions in areas with AG-funded investments were less clear when compared to peer areas with no AG-funded investment activity:

- Mortgage lending levels declined at a slower rate than peer neighborhoods

- Property turnover rates increased at a faster rate than peer neighborhoods
- Business buyer levels declined at a slower rate than peer neighborhoods
- Foreclosure rates declined at a slower rate than peer neighborhoods

Based on longer-term trends, levels of business buying in AG-funded census tracts are nearly four times higher than in 2000; a much higher increase than seen in peer neighborhoods. Due to this, market conditions may be more driven by investor activity and contribute to the lower levels of mortgage credit observed in this analysis.

MORTGAGE LENDING TRENDS

Mortgage activity data measures the flow of mortgage credit into an area and is indicative of the level of lender investment. Assessing how current levels of mortgage credit in an area relate to historic levels and to levels observed in other geographies can be an indicator of investment and whether or not an area has recovering demand for and availability of mortgage credit. This section contains the following figures:

Figures 3 and 5 show how levels of mortgage lending have changed since the beginning of the AG NFS program in 2014 1Q to 2018 2Q for areas with AG-funded activity 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.

Figures 4 and 6 visualize the long-term trend in mortgage lending levels from 1998 1Q through 2018 2Q for areas with AG-funded activity in high-distress urban areas (Figure 4) and moderately-distressed suburban areas (Figure 6) compared to all other tracts in high-distress urban and moderately-distressed suburban areas and Cook County as a whole.

Key findings of the analysis:

High-Distress Urban Areas

- Since Program Start - Highly-distressed urban areas with concentrated AG activity saw substantial increases in mortgage lending activity since the beginning of the program. Since the beginning of 2014, mortgage lending increased by 18.7 percent in highly-distressed urban areas with high levels of AG-funded activity, compared to 3.8 percent in other high-distress urban areas with no AG-funded activity. Comparatively, lending decreased by 8.3 percent in Cook County during this period.

- Long-term trend - Despite these recent gains, lending in high concentration areas is still 70.3 percent below lending levels seen in 2000. By comparison, Cook County is just 48 percent below year 2000 lending levels.

Moderately-distressed Suburban Areas

- Since Program Start - Distressed suburban areas with AG activity saw modest decreases in mortgage lending activity since the beginning of the program, but decreases were larger in peer areas. Since the beginning of 2014, mortgage lending in distressed suburban areas with at least one AG activity decreased by 1.4 percent, compared to a 5.3 percent decrease in other moderately-distressed suburban areas with no AG-funded activity. Lending decreased by -8.3 percent in all of Cook County over this period.

- Long-term trend - Lending in areas with AG investment is 57 percent below lending levels seen in 2000. By comparison, peer areas are 48.7 percent below 2000 levels and Cook County is 48 percent below 2000 lending levels.

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

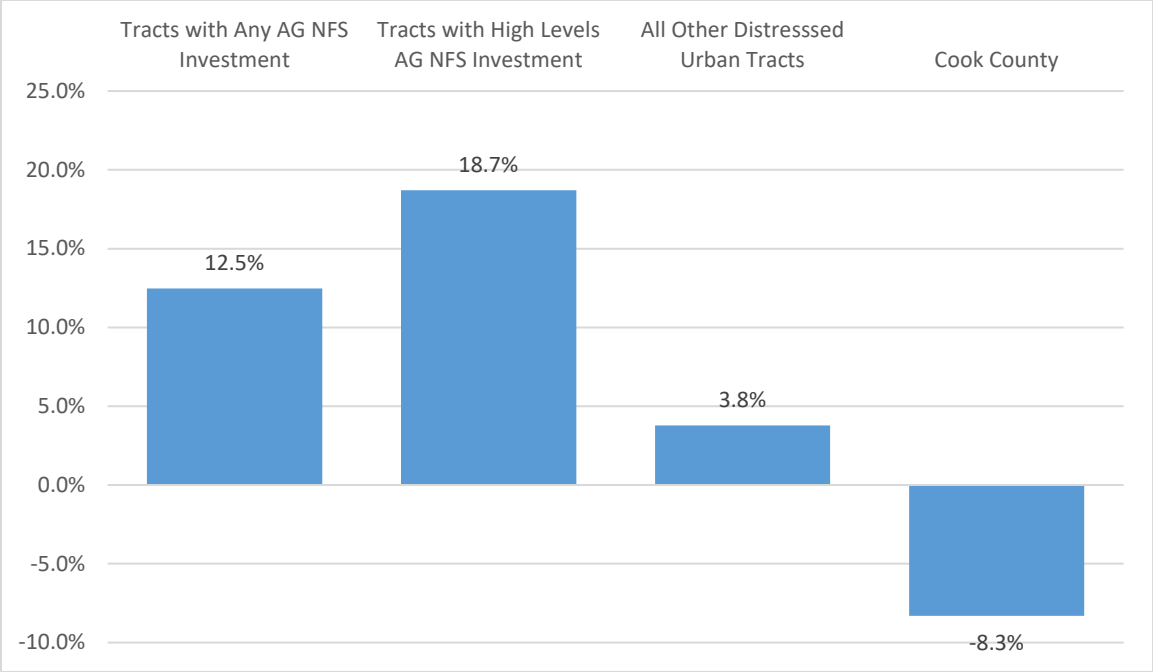


Figure 4 - Trend in quarterly mortgage lending activity in distressed urban areas, 1998 to 2018 Q2

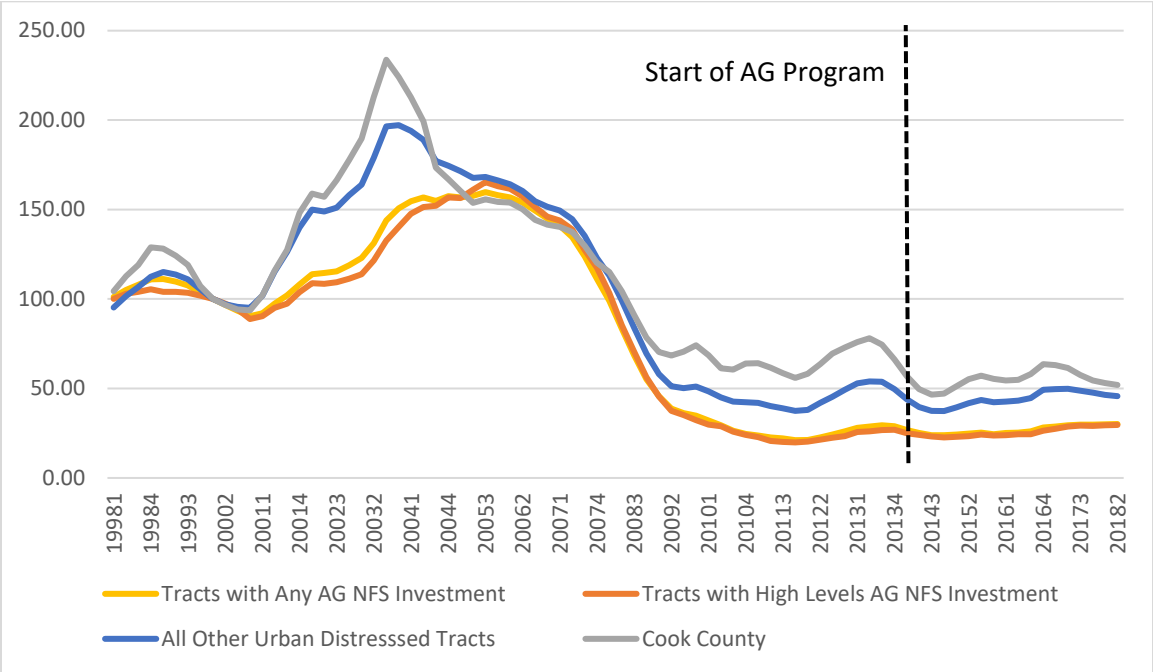


Figure 5 - Change in mortgage lending levels in distressed suburban areas from the beginning of the NFS program (2014 1Q) to 2018 2Q

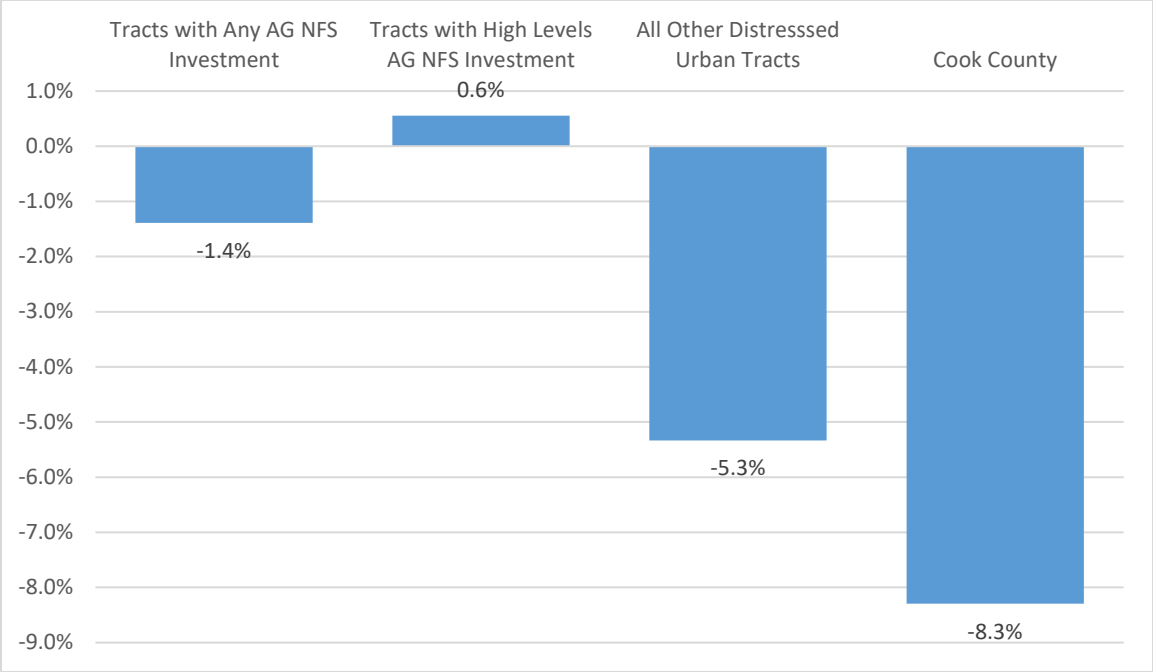
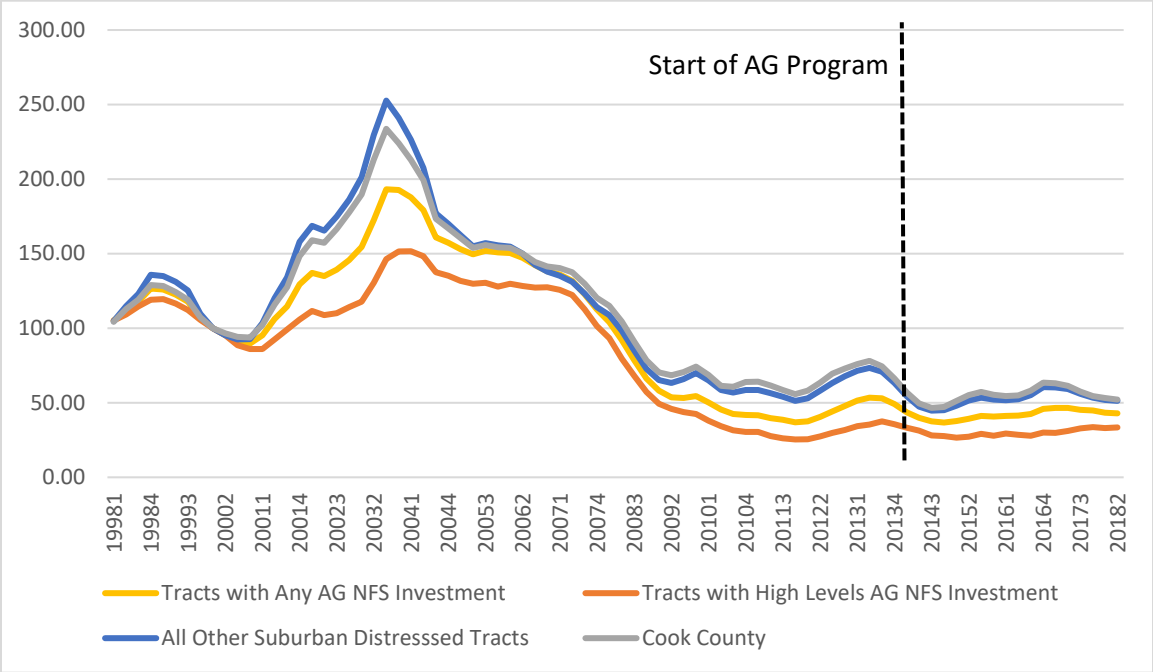


Figure 6 - Trend in quarterly mortgage lending activity in distressed suburban areas, 1998 to 2018 Q2



TRANSACTION ACTIVITY

Property turnover is an indicator of the level of sales activity in a local real estate market. The property turnover index details the quarterly change in the rate of residential properties sold.

This section contains the following figures:

Figures 7 and 9 show how levels of residential turnover have changed since the beginning of the AG NFS program in 2014 1Q to 2018 2Q for areas with AG-funded activity in high-distress urban areas (Figure 7) and moderately-distressed suburban areas (Figure 9) compared to all other tracts in high-distress urban and suburban areas and Cook County as a whole.

Figures 8 and 10 visualize the long-term trend in turnover from 1998 1Q through 2018 2Q for areas with AG-funded activity in high-distress urban areas (Figure 8) and moderately-distressed suburban areas (Figure 10) compared to all other tracts in high-distress urban and moderately-distressed suburban areas and Cook County as a whole.

Key findings of the analysis:

High-Distress Urban Areas

- Since Program Start - Residential property turnover increased more rapidly in high-distress urban areas with concentrated AG-funded investments than in other highly-distressed urban areas since the beginning of AG-funded activity. In areas with concentrated AG-funded investments, turnover rates increased by 12.1 percent compared to 3.7 percent seen in other peer tracts without AG-funded activity. In the same period, Cook County increased 10.7 percent.

- Long- term trend - Residential turnover rates in areas with high concentrations of AG investment are even with year 2000 levels. By comparison, other areas in this cluster grouping declined further and are over 12.6 percent below 2000 residential turnover rates. Countywide, residential turnover rates are 0.4 percent above what they were in 2000.

Moderately-distressed Suburban Areas

- Since Program Start - Residential property turnover increased at a faster rate in census tracts with some level of AG-funded investment activity compared to peer areas and Cook County. Turnover in areas with at least one AG-funded transaction increased by 22.1 percent since the program began compared to 3.6 percent in tracts in this cluster with no AG-funded activity.

- Long- term trend - Since 2000, residential turnover has increased more in areas with AG-funded activity than in peer areas. Turnover rates are up by 1.5 percent since 2000 in areas with at least one AG-funded transaction. In peer areas with no AG-funded activity, turnover rate has declined by 18.8 percent.

Figure 7 - Change in residential property turnover levels in distressed urban areas from the beginning of the NFS program (2014 1Q) to 2018 2Q

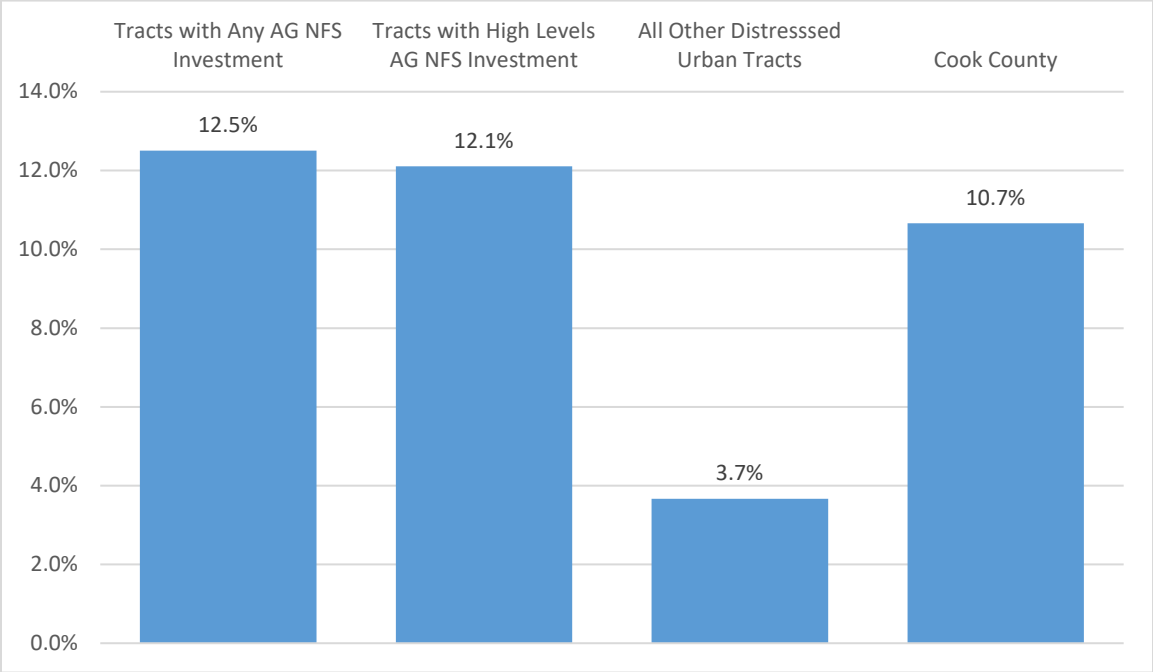


Figure 8 - Trend in quarterly residential property turnover for distressed urban areas in Cook County, 1998 to 2018 Q2

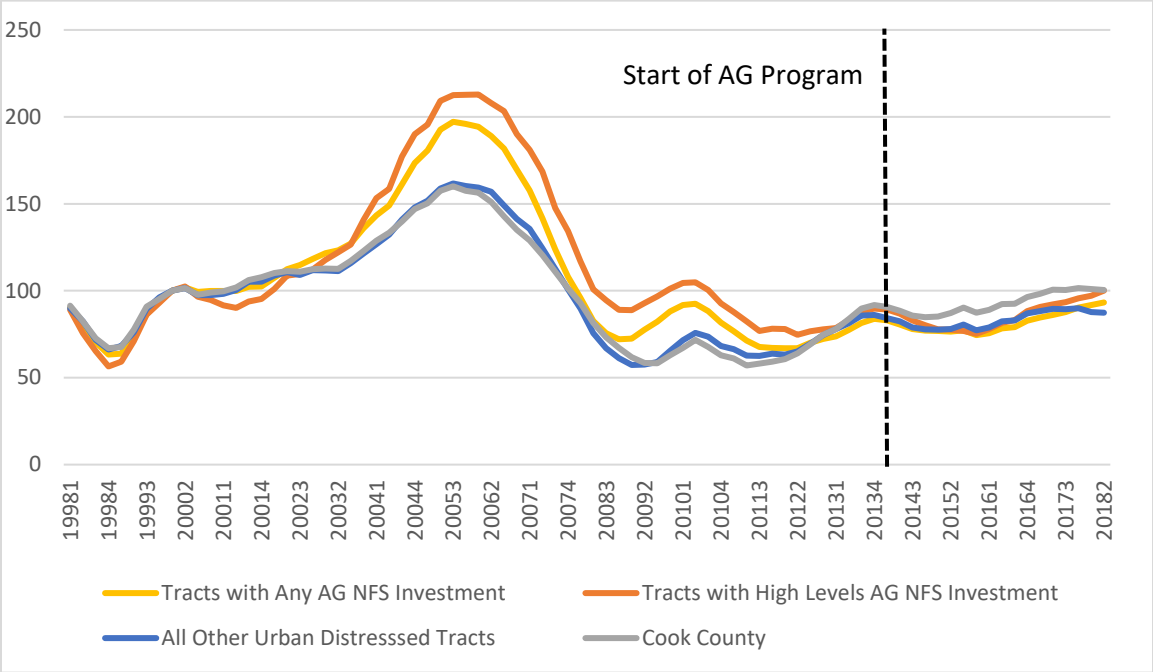


Figure 9 - Change in residential property turnover levels in distressed suburban areas from the beginning of the NFS program (2014 1Q) to 2018 2Q

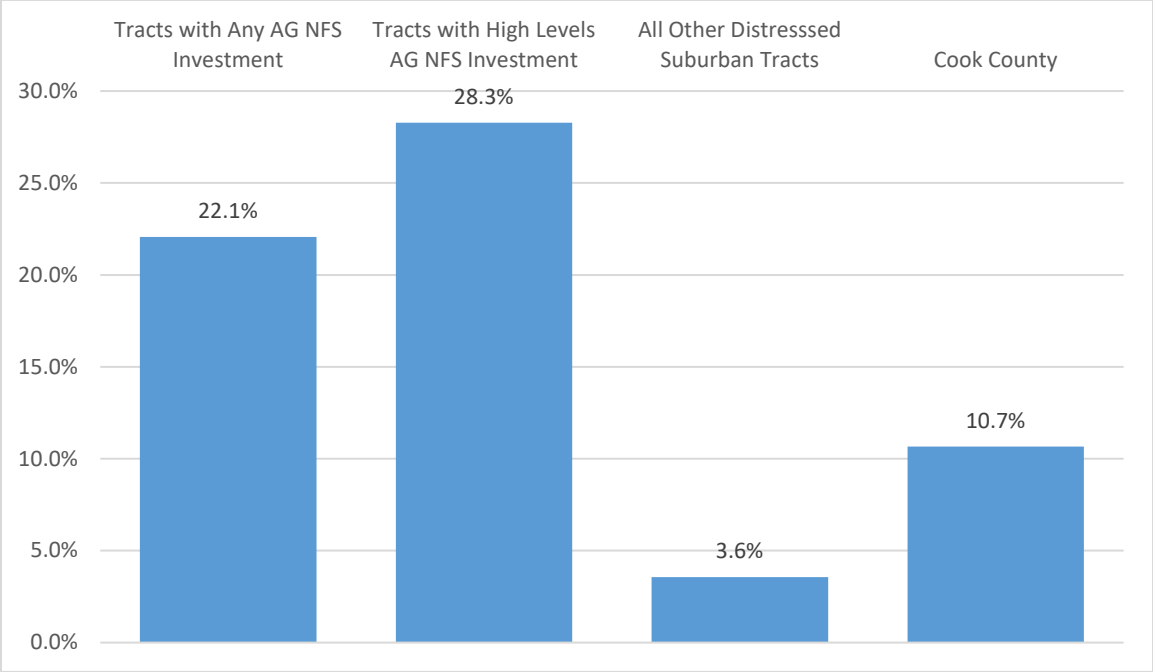
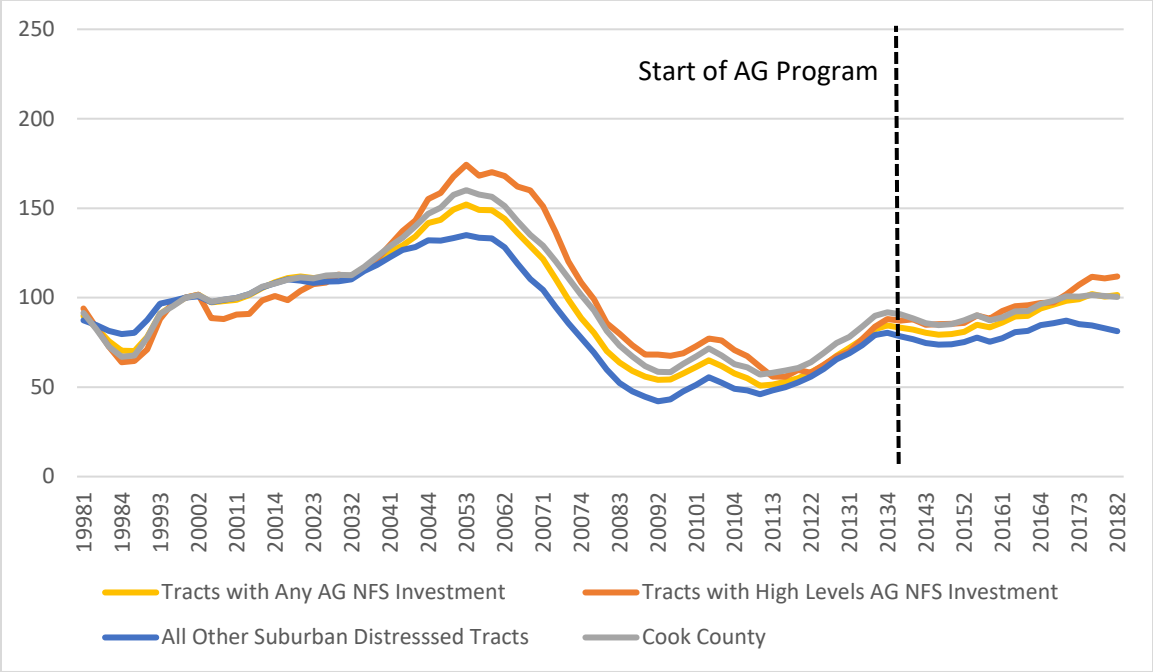


Figure 10 - Trend in quarterly residential property turnover for distressed suburban areas in Cook County, 1998 to 2018 Q2



BUSINESS BUYER ACTIVITY

Business buyers represent a range of investor types from small investors to large equity funds. In certain markets, business buyer activity could also be associated with purchases by public agencies or non-profits. Heightened levels of single-family homes purchased by business buyers is often indicative of a distressed and low-priced inventory of homes and low demand for owner-occupied housing.

Figures 11 and 13 show how levels of business buyer activity have changed since the beginning of the AG NFS program in 2014 1Q to 2018 2Q for areas with AG-funded activity in high-distress urban areas (Figure 11) and moderately-distressed suburban areas (Figure 13) compared to all other tracts in high-distress urban and suburban areas and Cook County as a whole.

Figures 12 and 14 visualize the long-term trend in business buyer activity from 1998 1Q through 2018 2Q for areas with AG-funded activity in high-distress urban areas (Figure 12) and moderately-distressed suburban areas (Figure 14) compared to all other tracts in high-distress urban and moderately-distressed suburban areas and Cook County as a whole.

Key findings of the analysis:

High-Distress Urban Areas

- Since Program Start - Business buyer activity increased in areas with AG-funded activity and decreased in areas with no AG-funded activity. In areas with concentrated AG-funded investments, levels of business buyer activity increased by 4.0 percent. By comparison, peer tracts that saw no AG activity saw business-buying decline by 31.4 percent and activity declined by 7.5 percent in Cook County.

- Long-term trend - Overall, business-buying levels in 2018 Q2 are far higher than those seen in 2000, but levels increased more substantially countywide than in areas with AG-funded investments. Countywide, business buying activity increased by 172.7 percent in this period and by 154.4 percent in peer areas with no AG-funded activities while business buyer activity increased by 166.2 percent since 2000 in areas with high concentrations of AG-funded activity.

Moderately-distressed Suburban Areas

- Since Program Start - Business buyer activity decreased at a slower rate in tracts with some level of AG-funded investment than in peer areas or in Cook County as a whole. Business buying in areas with at least one AG-funded transaction decreased by 3.6 percent since the program began compared to a 30.1 percent decrease in peer areas with no AG-funded activity.

- Long-term trend - Since 2000, levels of business buying have increased substantially in areas receiving some level of AG-funded activity. In these areas, business buyer activity increased by 364.1 percent compared to peer areas with no AG-funded activity where business buying activity increased by 124.7 percent.

Figure 11 - Change in residential business buyer levels in distressed urban areas from the beginning of the NFS program (2014 1Q) to 2018 2Q

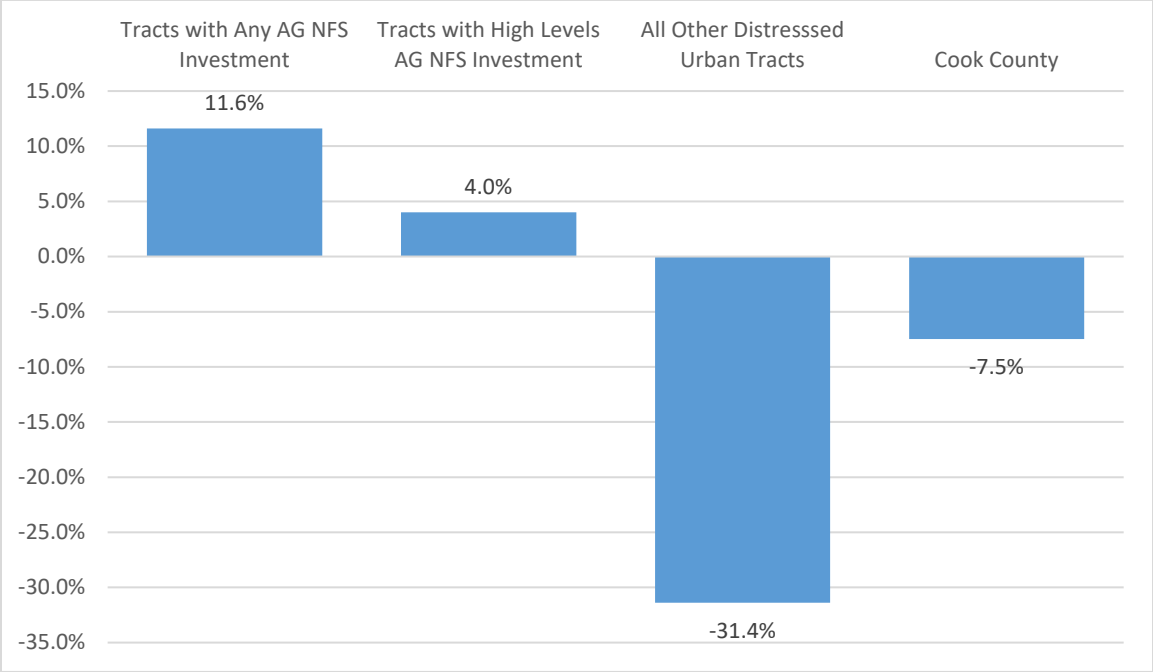


Figure 12 - Trend in quarterly residential business buyer levels for distressed urban areas in Cook County, 1998 to 2018 Q2

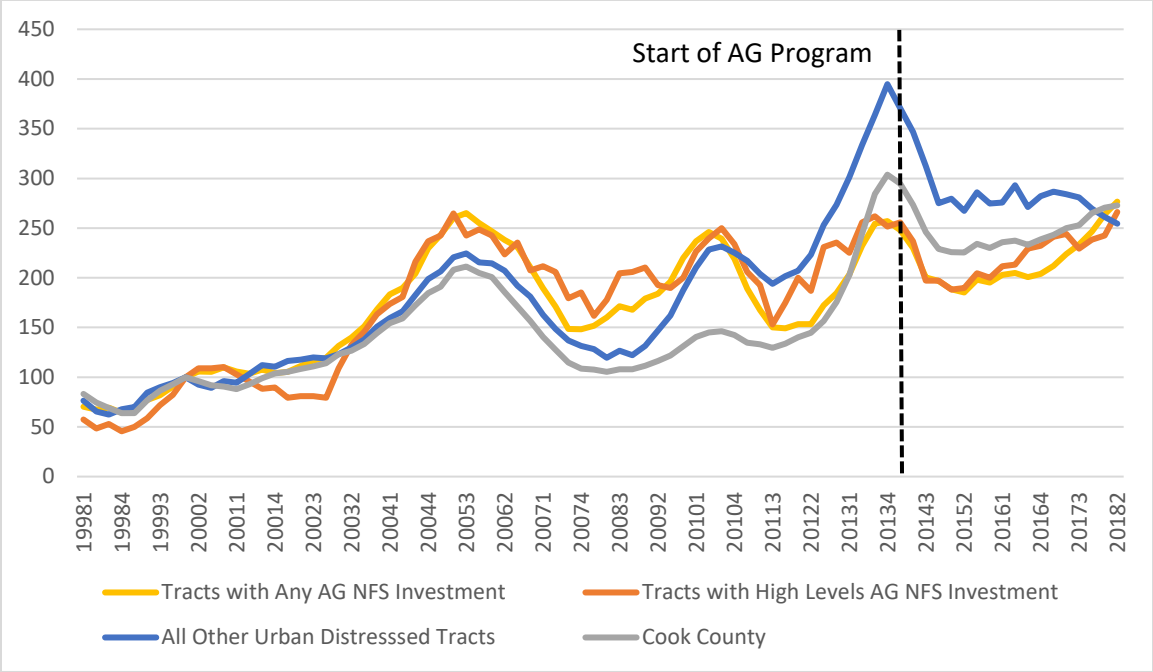


Figure 13 - Change in residential business buyer levels in distressed suburban areas from the beginning of the NFS program (2014 1Q) to 2018 2Q

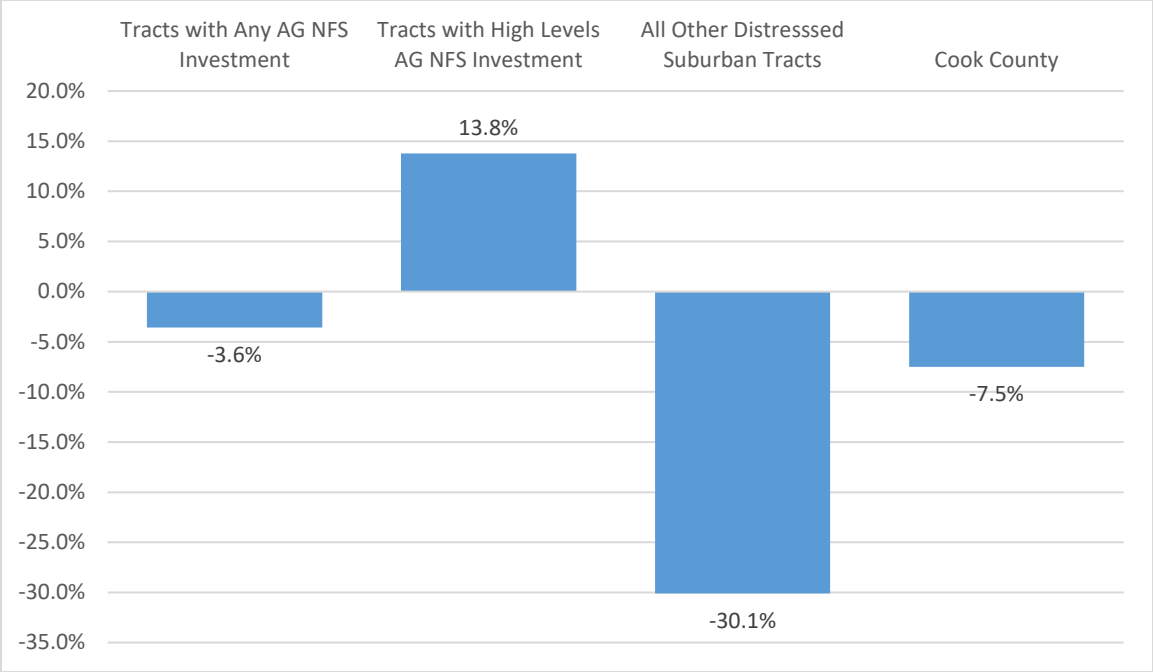
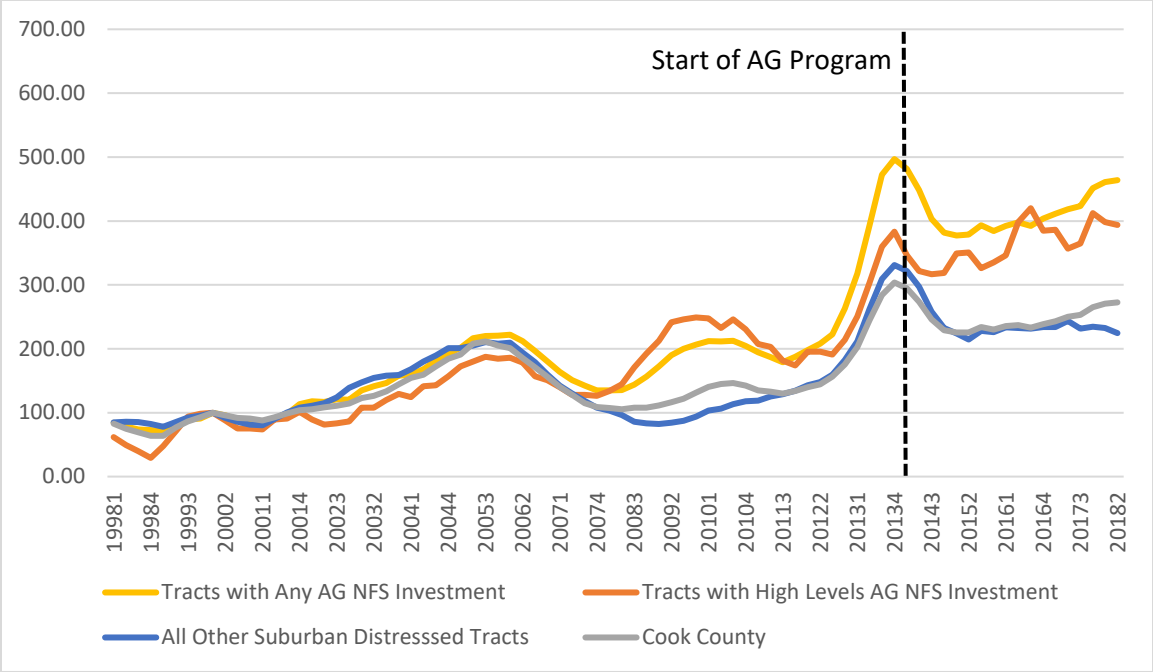


Figure 14 - Trend in quarterly residential business buyer levels for distressed suburban areas in Cook County census tracts, 1998 to 2018 Q2



FORECLOSURE FILING ACTIVITY

Foreclosure filing activity is an indicator of distress in a local housing market and viewing changing levels of activity allows for an understanding of the evolving nature of the foreclosure crisis in a neighborhood.

This section contains the following figures:

Figures 15 and 17 show how levels of foreclosure activity have changed since the beginning of the AG NFS program in 2014 1Q to 2018 2Q for areas with AG-funded activity in high-distress urban areas (Figure 15) and moderately-distressed suburban areas (Figure 17) compared to all other tracts in high-distress urban and suburban areas and Cook County as a whole.

Figures 16 and 18 visualize the long-term trend in foreclosure activity from 1998 1Q through 2018 2Q for areas with AG-funded activity in high-distress urban areas (Figure 16) and moderately-distressed suburban areas (Figure 18) compared to all other tracts in high-distress urban and moderately-distressed suburban areas and Cook County as a whole.

Key findings of the analysis:

High-Distress Urban Areas

- Since Program Start - Highly-distressed urban areas with concentrated AG activity saw foreclosure activity decrease at a slower rate than peer areas. Since the beginning of 2014, new foreclosure filings decreased by 37.5 percent in high-distress urban areas with concentrated AG-funded activity compared to 57.8 percent declines in peer urban areas with no AG-funded activity. Foreclosure activity decreased by 44.3 percent in Cook County during this period.

- Long-term trend[2] - Although recent levels of foreclosure activity have declined more slowly than in peer neighborhoods, areas with a high concentration of AG-funded activities have seen larger long-term declines in foreclosure activity. Foreclosure rates in these areas are 34.4 percent below levels seen in 2000. By comparison, levels in high-distress urban areas with no AG-funded activity are 23.4 percent lower than 2000, and Cook County foreclosures are 0.3 percent higher than 2000 levels.

Moderately-distressed Suburban Areas

- Since Program Start - Distressed suburban areas with AG activity saw foreclosure filing activity decrease at a slower rate than peer neighborhoods and the County as a whole. Since the beginning of 2014, new foreclosure filings decreased by 35 percent in these communities, compared to 53.2 percent declines in similar suburban areas with no AG-funded activity.

[2] It is important to note that Figure 16 is tracking change in levels of foreclosure activity and not absolute levels of foreclosure activity. Foreclosure activity has always been present in distressed urban areas and at much higher levels than in surrounding communities. This pattern continues today. The foreclosure crisis caused foreclosure activity to increase to previously unseen levels in these communities, but the rate of increase in other parts of the county was much higher because levels of activity in these areas were previously very low.

- Long-term trend[2] - Census tracts with AG-funded activity saw smaller long-term increases in foreclosure activity compared to areas without AG-funded activity. These areas have foreclosure filing levels 9.4 percent higher than seen in 2000 compared to levels 31.2 percent higher than 2000 in peer areas without AG-funded activity.

Figure 15 - Change in residential foreclosure filings in distressed urban areas from the beginning of the NFS program (2014 1Q) to 2018 2Q

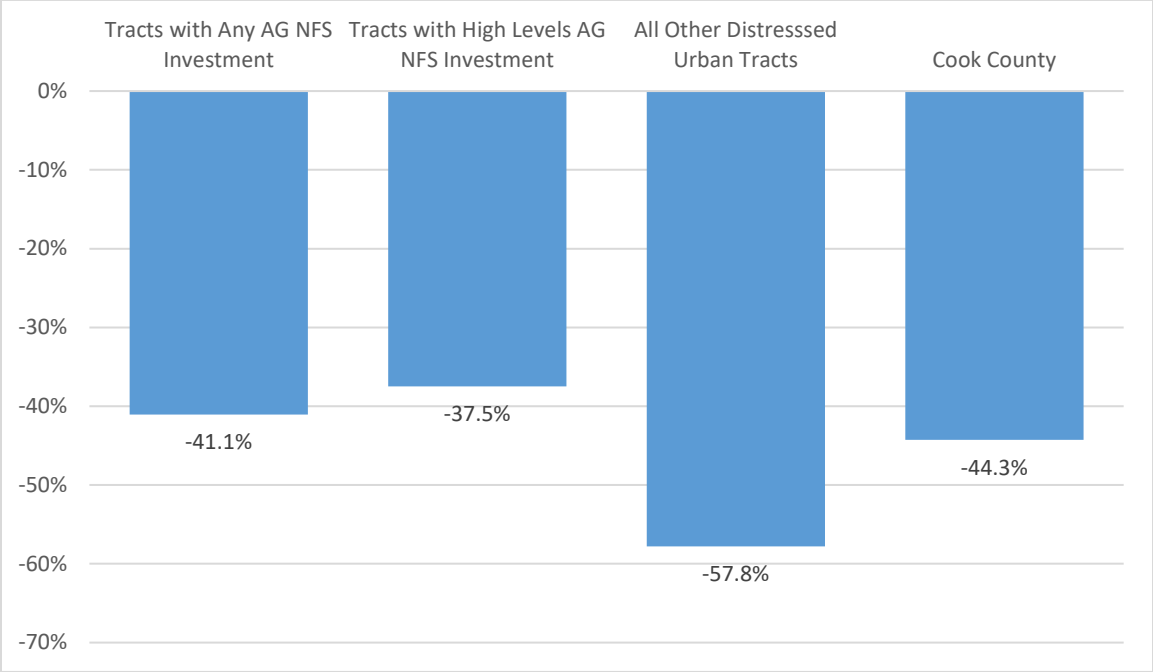


Figure 16 - Trend in quarterly residential foreclosure filings for distressed urban areas in Cook County, 1998 to 2018 Q2

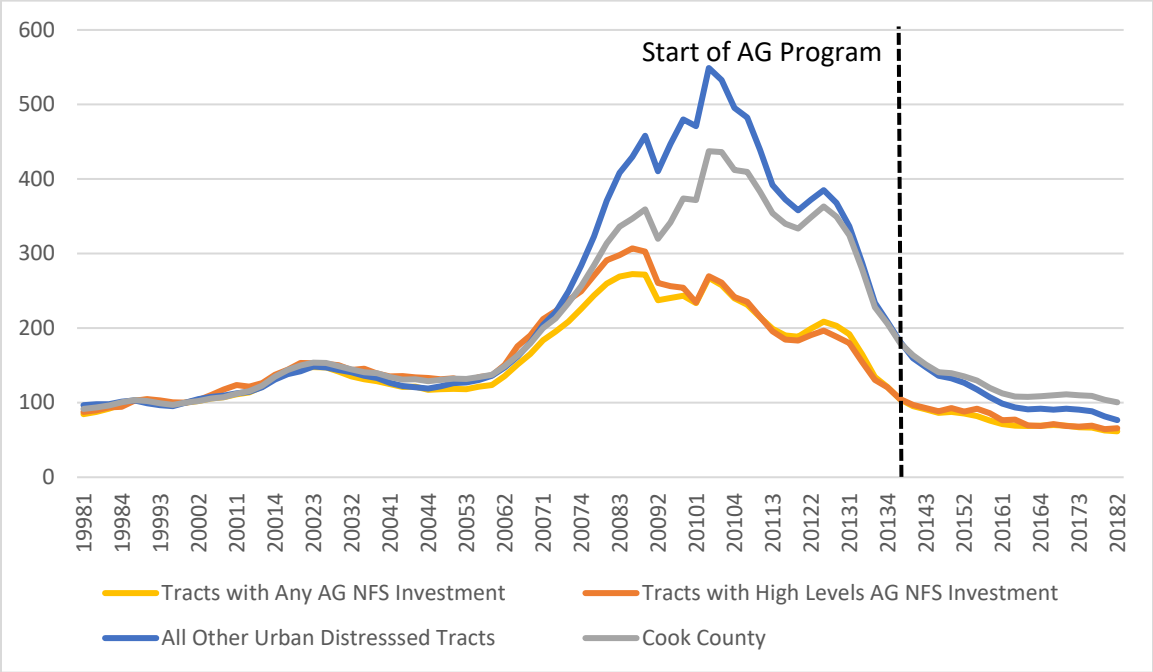


Figure 17 - Change in residential foreclosure filings in distressed suburban areas from the beginning of the NFS program (2014 1Q) to 2018 2Q

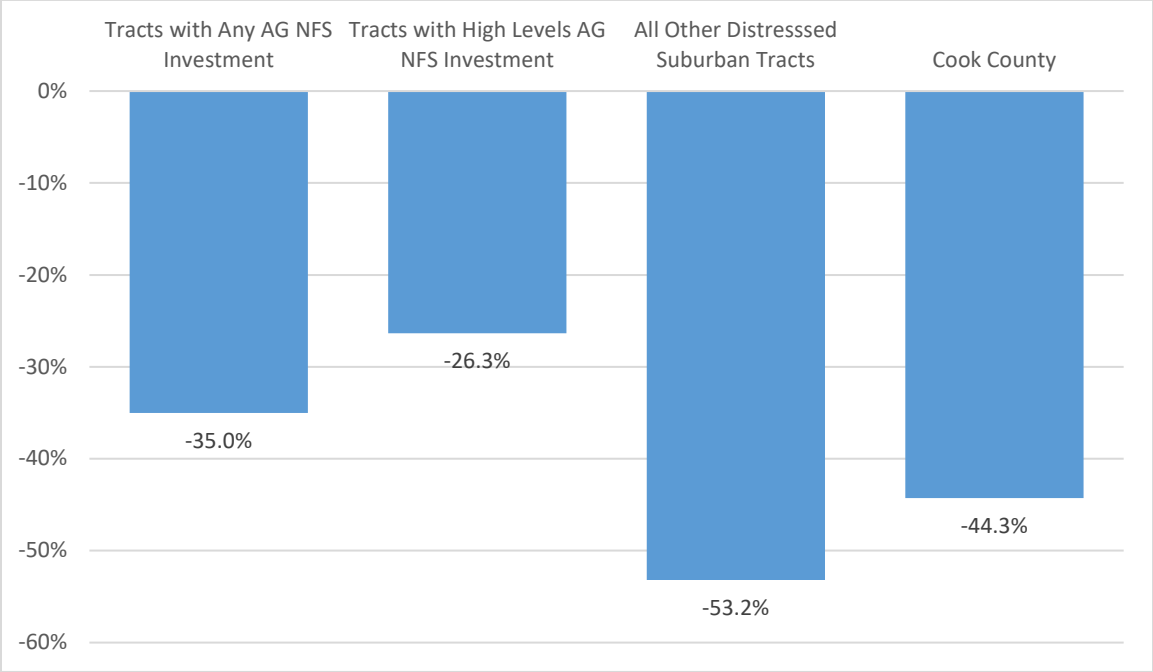
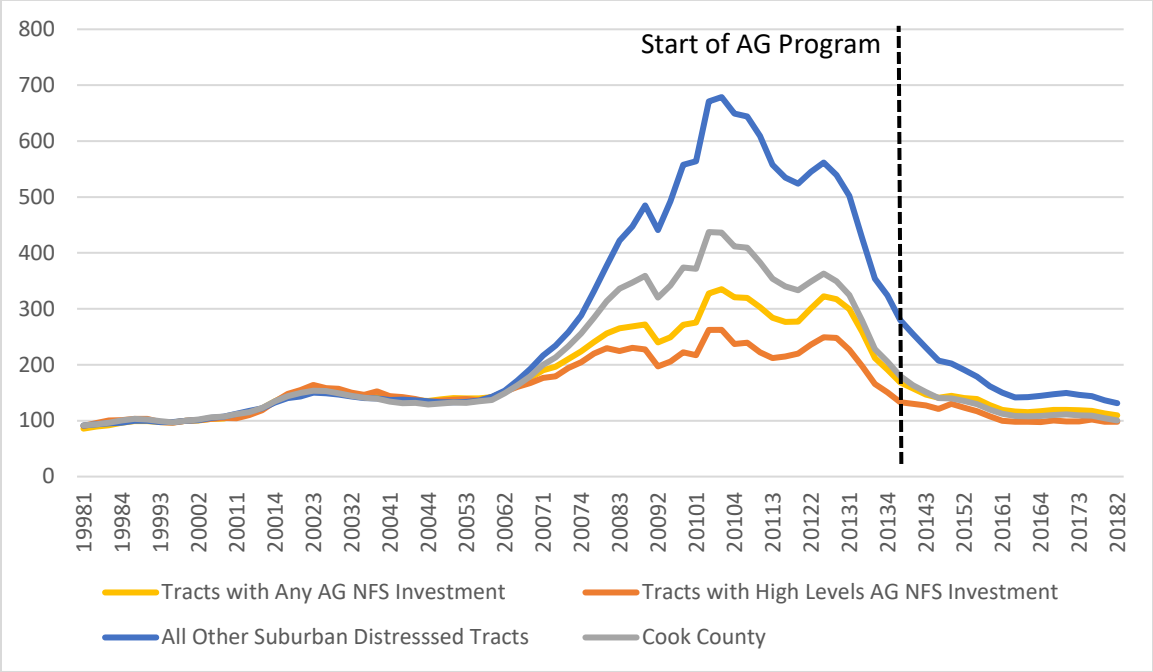


Figure 18 - Trend in quarterly residential foreclosure filings for distressed suburban areas in Cook County census tracts, 1998 to 2018 Q2



Illinois Attorney General
National Foreclosure Settlement Project

Final Report

Submitted by Woodstock Institute

December 14, 2018

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INTRODUCTION

In 2013, the Office of Illinois Attorney General Lisa Madigan awarded $70 million from funds secured by the National Foreclosure Settlement (NFS) to support neighborhood revitalization and housing counseling in communities impacted by the foreclosure crisis. The Office of the Attorney General allocated most of the funds to organizations proposing community revitalization initiatives, with additional funding for agencies providing housing counseling and for experts to provide assistance to the other award recipients.

Woodstock Institute received one of the expert awards to "support the community revitalization and housing counseling awards by providing data, data analysis or other types of support or assistance to awardees." In addition, Woodstock was "to use this data to help the [Office of the Attorney General] OAG assess the impact of these NFS investments in all affected neighborhoods." This report is based on the data and analysis that Woodstock Institute performed over the life of the project and on data provided by the other awardees about the community revitalization work that they performed.

SUMMARY OF FINDINGS

The 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 changed over the period during which the awardees performed most of their community revitalization work, between 2013 and 2017, the latest year for which the mortgage lending data were available, even though some sites continued their work after that date. The indicators are for three separate geographic areas: 1) the Service Area, that is, the geographic area in which the awardee was eligible to work with NFS funds; 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.

For the first set of findings, the comparison is between the Service Area and the County or Counties containing it in 2013. The purpose of this comparison is to show how mortgage lending and economic conditions in the Service Area compared with the larger region of which it was a part. The data show:

- The Service Areas consistently showed more signs of economic distress than the County/Counties of which they were a part;
- The average mortgage amount originated in the Service Area was lower than, or about equal to, the average amount originated in the County/Counties in 26 of the 27 Service Areas;
- The average borrower income for mortgages originated in the Service Area was lower than, or about equal to, the average borrower income in the County/Counties in 26 of the 27 Service Areas;
- The number of mortgage originations per 100 eligible properties in the Service Area was lower than, or about equal to, the number per 100 eligible properties in the County/Counties in 21 of the 27 Service Areas;
- The average household income in the Service Area was lower than, or about equal to, the average in the County/Counties in 25 of the 27 Service Areas; and

- The long-term residential vacancy rate in the Service Area was higher than, or about equal to, the rate in the County/Counties in 23 of the 27 Service Areas.

For the second set of findings, the comparison is between the Work Sites and the Service Area. The purpose of this comparison is to show how mortgage lending and economic conditions in the Work Sites, where the awardees actually chose to work, compared with the Service Area where they could have worked. The data show:

- 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;
- The average mortgage amount originated in the Works Site was lower than, or about equal to, the average amount originated in the Service Area in 27 of the 27 Work Site;
- The average borrower income for mortgages originated in the Work Sites was lower than, or about equal to, the average borrower income in the Service Area in 24 of the 27 Work Site;
- The number of mortgage originations per 100 eligible properties in the Work Site was lower than, or about equal to, the number per 100 eligible properties in the Service Areas in 22 of the 27 Work Sites;
- The average household income in the Work Site was lower than, or about equal to, the average in the Service Area in 23 of the 27 Work Sites; and,
- The long-term residential vacancy rate in the Work Site was higher than the rate in the Service Area in 14 of the 27 Service Areas.

The first two comparisons are of mortgage lending and economic conditions at the time the Office of the Attorney General announced the NFS awards. The other two sets of findings are based on comparisons of how mortgage lending changed between the beginning of the award period, in 2013, and the end of 2017, when most of the work was completed. For the third set of findings, the comparison is between changes in mortgage lending indicators for the Work Sites and for the Service Areas. The purpose of this comparison is to show the extent to which mortgage lending in the areas where the awardees worked improved more or less than in the surrounding Service Area. The data show:

- The Work Sites generally showed more improvement in mortgage lending indicators than the Service Areas of which they were a part;
- The percentage increase in the number of mortgage originations in the Work Sites was more than, or about the same as, the increase in the Service Areas between 2013 and 2017 in 21 of the 27 Work Sites;
- The percentage increase in the average mortgage amount originated in the Work Sites was more than, or about the same as, the increase in the Service Areas between 2013 and 2017 in 20 of the 27 Work Sites;
- The percentage change in the average borrower income for originated mortgages in the Work Sites was more than, or about the same as, the increase in the Service Areas between 2013 and 2017 in 19 of the 27 Work Sites; and,
- The percentage change in the total dollar amount of mortgages originated in the Work Sites was more than, or about the same as, the increase in the Service Areas between 2013 and 2017 in 21 of the 27 Work Sites.

For the fourth and final set of findings, the comparison is between the changes in mortgage lending for the Work Sites and for the County/Counties. The purpose of this comparison is to show the extent to which mortgage lending improved more or less where the awardees worked than in the larger, surrounding region. The data show:

- The Work Sites generally showed more improvement in mortgage lending indicators than the County/Counties of which they were a part;
- The percentage increase in the number of mortgage originations in the Work Site was more than, or about the same as, the increase in the County/Counties between 2013 and 2017 in 20 of the 27 Work Sites;
- The percentage increase in the average mortgage amount originated in the Work Site was more than, or about the same as, the increase in the County/Counties between 2013 and 2017 in 24 of the 27 Work Sites;
- The percentage change in the average borrower income for originated mortgages in the Work Site was more than, or about the same as, the increase in the County/Counties between 2013 and 2017 in 20 of the 27 Work Sites; and,
- The percentage change in the total dollar amount of mortgages originated in the Work Site was more than, or about the same as, the increase in the County/Counties between 2013 and 2017 in 24 of the 27 Work Sites.

GEOGRAPHIC AREAS AND DATA FOR ANALYSIS

Woodstock Institute, as part of its role in providing expert and technical assistance to other awardees under the NFS, compiled data to show mortgage lending trends, housing and occupancy characteristics, and economic conditions in the geographic areas in Illinois where the awardees are, or were, working. The data for each NFS awardee are compiled from both publicly available and proprietary data sources to provide indicators of overall conditions in the targeted areas and a basis for comparing conditions in those areas to the larger geographic region of which they are a part and to Illinois as a whole. DePaul University's Institute for Housing Studies, another expert award recipient, performed the geocoding for the address level data the community revitalization awardees provided to allow those data to be integrated with the other census tract level data Woodstock Institute used in its analysis. For this report, Woodstock has analyzed data for all of the NFS awardees that performed housing rehabilitation or renovation work on housing structures. Woodstock did not include awardees that provided only housing counseling or foreclosure mitigation services without either rehabilitation or renovation work on housing structures.

Description of Geographic Areas

Geographic Areas

The economic and mortgage lending data are analyzed for four categories of geographic areas based on 2010 census tract boundaries. The purpose of presenting the data for the four geographic areas is to show the values and how they compare across the different areas.

- **Work Sites**: The census tracts within which the NFS awardees actually performed work on housing structures. The tracts were identified by geocoding the property address at which the awardee reported working with the census tract identification number.

- **Service Area**: The census tracts within which the NFS awardees originally were to target their NFS work based on the geography(ies) specified in the NFS award. The Work Sites generally should be all or a subset of census tracts in the Service Area, although the Work Sites may include census tracts outside of the originally specified Service Area. Some of the Service Areas were described by municipal or township boundaries that do not align with census tracts boundaries, containing parts of some tracts. The Service Area for purposes of this analysis includes all census tracts wholly or partially within the Service Area.
- **County/Counties**: The county or counties containing any part of the Service Area. Some NFS awardees' Service Areas are wholly contained within, or consist of, a single county, while others include census tracts in two or more counties. The County/Counties includes all counties containing all or part of any census tract within the Service Area.
- **Illinois**: The entire State of Illinois.

COMPARISON OF MORTGAGE LENDING AND ECONOMIC CONDITIONS AT THE TIME OF THE AWARDS

In 2013, the Office of the Attorney General of the State of Illinois announced the NFS awards. Seven indicators of economic conditions in 2013 show how conditions in the different geographic areas compared at the time the awards were announced. Table 1 compares the value in the Service Area with the value in the County/Counties to show whether the mortgage lending and economic conditions in the neighborhoods where the agencies might work were more or less disadvantaged than in the surrounding county or counties. Table 2 compares the values in the Work Sites with the values in the Service Area to show whether where the agencies actually worked were more or less disadvantaged than where they might have worked.

The seven indicators are:

- **Average Mortgage Amount Originated** data compare the average dollar amount of first lien, purchase mortgages originated for structures eligible for a "single-family" mortgage in the first geographic area with the average in the second geographic area. In mortgage lending, structures with up to four separate units are eligible for a single-family mortgage. Restricting the data to single-family mortgages excluded mortgages on multi-family structures. Restricting the data to first lien mortgages eliminates subordinate mortgages to ensure that the comparison is of the principal mortgage used to purchase the home. Restricting the data to purchase mortgages is to make the indicator show the average amount being borrowed to acquire a property in the geographic area and to exclude mortgage borrowing by people who already owned the property and are refinancing from the comparison. The data source is the Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA) dataset.

  The average mortgage amount is an indicator of level of mortgage investment that lenders were making per unit purchased in the area and the value of residential properties in the area because the amount of a mortgage correlates with the value of the properties being used as collateral for the loan. In general, a lower value in one geography would suggest a disadvantage when compared to a geography with higher value.

- **Average Borrower Income for Originated Mortgages** data compares the average income reported for borrowers who received first lien, single-family purchase mortgages in the first geographic area with the average in the second geographic area. The data source is the FFIEC HMDA dataset.

  Borrower income is an indicator of the financial resources of the purchasers, and purchasers with lower incomes may not have as many other elements of wealth, such as savings or investments, as purchasers with higher incomes. Less wealthy homeowners may have fewer resources to sustain themselves if they encounter unexpected expenses or adversity, which can have a negative impact on nearby properties as well if their properties visibly deteriorate or go into foreclosure. In general, a lower value in a geography would suggest a disadvantage when compared to a geography with a higher value.

- **Mortgage Originations per 100 Properties** data are an indication of how the level of first lien, single-family purchase mortgage lending activity in the first geographic area compares with the level in the second geographic area adjusted to account for the number of properties in the area that might be eligible for such a mortgage. The data sources are the FFIEC HMDA and FFIEC Census datasets.

  The rate of originations per 100 properties is an indicator of how desirable the neighborhood is to prospective buyers, controlling for the number of properties that would potentially qualify for a single-family mortgage. In general, a lower rate of originations would suggest that potential buyers do not find properties in the area as attractive as properties in other areas. In general, a lower value in a geography would suggest that it is less desirable than a geography with a higher value, a sign of relative disadvantage.

- **Average Household Income** data compare the average household income in the first geographic area with the average in the second geographic area. The average is calculated by dividing the total household income for the area by the number of households in the area. Household income is one of three commonly used measures of income, the other two being Family Income and Per Capita Income. Family Income is a narrower measure and excludes income for one-person households. In general, Household Income is lower than Family Income. The data source is Easy Analytic Software, Inc. (EASI), a proprietary data provider.

  Average household income is another indicator of financial resources. Unlike the average borrower income, average household income includes both homeowners and renters, and reflects the resources of incumbent residents, not purchasers. As with average borrower income, lower average household income in a geography suggests lower household wealth and indicate greater disadvantage when compared to a geography with higher average household income.

- **Long-term Residential Vacancy Rate** data compare the percent of residential addresses that are reported as being vacant or not in habitable condition (for example, under construction, undergoing rehab, or substantially damaged) for a period of two years or in the more in the first geographic area with the percentage in the second geographic area. The data source is the Department of Housing and Urban Development (HUD) aggregated address and vacancy data from the United States Postal Service (USPS).

  The long-term residential vacancy rate is an indicator of potential neighborhood disinvestment and blight from properties that have been uninhabited or uninhabitable for an extended period of time. While vacant properties in good condition may present opportunities for reinvestment and rehabilitation, deteriorated vacant properties can generate negative spillover effects for nearby properties. In general, a higher value in one geography suggests a disadvantage when compared to a geography with a lower value.

- **Percent FHA/VA Mortgage Originations** data compare the percentage of first lien, single-family purchase mortgage originations in the first geographic area that were either Federal Housing Administration (FHA) or United States Department of Veterans Affairs (VA) guaranteed loans with the percentage in the second geographic area. In general, FHA- and VA-guaranteed loans are available to buyers with lower credit scores and smaller down payments than buyers eligible for conventional mortgages, and the loans carry somewhat higher monthly payments than conventional loans. The data source is the FFIEC HMDA dataset.

  FHA- and VA-guaranteed mortgages are generally more expensive than conventional mortgages, but they allow prospective home buyers to purchase with lower down payments and credit scores. A relatively high percentage of FHA/VA mortgages indicates that purchasers of properties in the area do not have the minimum down payment and/or credit score needed to qualify for a conventional mortgage and may be a sign of relative disadvantage when compared to an area with a lower percentage of FHA/VA mortgages.

- **Percent of Population in Poverty** data compare the poverty rate in the first geographic area with the rate in the second geographic area. This measure of poverty is based on the population, not households. The data source is EASI.

  A higher poverty rate would suggest that more the residents in the first geography, homeowners and renters, lack financial resources than residents in the second geography. While relatively few homeowners have incomes below the poverty rate, those who do, such as seniors on fixed incomes, may lack the resources to maintain their properties. Landlords charging rents low enough for the poor to afford may not be able to generate enough in rent to maintain their buildings, leading to deterioration. In general, a higher poverty rate in a geography is an indicator of relative disadvantage when compared to a geography with a lower poverty rate.

The indicators were selected to show mortgage lending and economic conditions in the area. Some are directly related to the mortgage market and real estate values, such as the average

mortgage amount and originations per 100 properties, while other suggest the income levels of incumbent residents and purchaser, such as the average household income, poverty rate, and average borrower income. The long-term vacancy rate is more generally indicative of economic conditions, although with some ambiguity because vacancies can be blighting if the buildings are deteriorated or an opportunity for new residents if the buildings are still suitable for renovation.

Service Area to County/Counties Comparison

Analysis of those seven indicators of economic conditions as of 2013 show how the Service Areas of the agencies receiving awards compared with conditions in the County/Counties of which those Service Areas were a part (Table 1). The findings are clear: the Service Areas consistently showed more signs of economic disadvantage than the surrounding County/Counties. Only three agencies out of the 27 (Evanston Community Revitalization Partnership, Community Foundation of the Fox River Valley, and Habitat Champaign) had more than one of the seven indicators showing less economic disadvantage (green) in the designated Service Area than in the surrounding County/Counties. Three of the 27 agencies (Cook County Land Bank Authority, Justine Petersen, and Rock Island Economic Growth Corporation) show the same economic conditions across all seven indicators in the Service Area as in the surrounding county or counties because the agencies defined their Service Areas in terms of county boundaries, and so the two geographic areas are identical. Twenty-one of the 27 agencies receiving NFS awards had Service Areas with at least six of the seven indicators showing more (red) or about the same (yellow) level of disadvantage in the Service Area as in the County/Counties, with seven of those 21 having all seven indicators showing greater disadvantage (red) in the Service Area than in the County/Counties.

Not only were the Service Areas more disadvantaged than the County/Counties, they also were more likely to show that disadvantage with respect to the mortgage-related lending indicators. Twenty of the 27 Service Areas had a lower average mortgage amount originated, and 19 Service Areas had both a lower average borrower income and higher percentage of FHA/VA-guaranteed mortgages than the County/Counties. Those findings suggest that the Service Areas had generally lower property values and attracted buyers with relatively lower incomes than the surrounding areas in the county or counties. The number of purchase mortgage originations per 100 properties showed less marked differences, with 16 of the 27 Service Areas having a lower number of originations, but six having a higher number, than in the County/Counties.

Work Site to Service Area Comparison

The comparison of the levels of disadvantage between the Service Areas and County/Counties show a clear pattern of NFS awards to agencies serving relatively disadvantaged communities within their region. The comparison between the Work Sites and the Service Areas show that, for the most part, the agencies used the NFS awards in census tracts that showed even greater signs of disadvantage than their Service Areas as a whole (Table 2). Twenty of the 27 Work Sites had no more than one indicator showing less economic disadvantage in the Works Sites than in the Service Area, and seven of those 20 chose to work in census tracts in which all seven indicators showed greater disadvantage (red) than in their Service Areas. Only three of the 27 agencies

Table 1: Service Area to County/Counties Comparison, 2013

	"Lower" (Red) is more distressed				"Higher" (Red) is more distressed		
Agency	Avg Mortgage Amount Originated	Avg Borrower Income for Originated Mortgages	Mortgage Originations per 100 Properties	Avg Household Income	Long-term Residential Vacancy Rate	Pct FHA/VA Mortgage Originations	Pct of Population in Poverty
Affordable Housing Corp., Lake County	**Lower**	**Lower**	**Higher**	**Lower**	**Higher**	**Higher**	**About Equal**
Chicago Neighborhood Initiatives	**Lower**	**Lower**	**Lower**	**Lower**	**Higher**	**Higher**	**Higher**
Comm. Foundation, Fox River Valley	**Lower**	**Lower**	**Higher**	**Higher**	**Higher**	**Higher**	**Lower**
Community Investment Corporation	**Lower**	**Lower**	**Lower**	**About Equal**	**About Equal**	**Higher**	**Higher**
Community Service Corp., N. Will County	**Lower**	**Lower**	**Lower**	**Lower**	**Higher**	**Higher**	**Higher**
Cook County Land Bank Authority	**About Equal**	**About Equal**	**About Equal**	**About Equal**	**About Equal**	**About Equal**	**About Equal**
Decatur Housing Authority	**Lower**	**Lower**	**Lower**	**Lower**	**Lower**	**Higher**	**Higher**
Evanston Community Revitalization P'ship	**Higher**	**Higher**	**Higher**	**Higher**	**Higher**	**Lower**	**Lower**
Habitat Champaign	**About Equal**	**About Equal**	**Higher**	**Lower**	**Lower**	**About Equal**	**Higher**
Habitat McHenry	**Lower**	**About Equal**	**Lower**	**Lower**	**Higher**	**About Equal**	**Higher**
Hispanic Housing Development Corp.	**Lower**	**Lower**	**Lower**	**Lower**	**Higher**	**Higher**	**Higher**
IFF	**Lower**	**Lower**	**About Equal**	**About Equal**	**Higher**	**Higher**	**Lower**
Justine Petersen	**About Equal**	**About Equal**	**About Equal**	**About Equal**	**About Equal**	**About Equal**	**About Equal**
Lake County Residential Development Corp.	**About Equal**	**About Equal**	**Lower**	**Lower**	**Higher**	**Lower**	**Higher**
LISC Chicago	**Lower**	**Lower**	**Lower**	**Lower**	**Higher**	**Higher**	**Higher**
LISC Peoria	**About Equal**	**About Equal**	**Higher**	**About Equal**	**About Equal**	**About Equal**	**Higher**
Metropolitan Mayors Caucus	**Lower**	**Lower**	**Lower**	**About Equal**	**Higher**	**Higher**	**Lower**
Mid Central Community Action	**Lower**	**Lower**	**Higher**	**Lower**	**Higher**	**Higher**	**About Equal**
NHS Chicago	**Lower**	**Lower**	**Lower**	**About Equal**	**Higher**	**Higher**	**Lower**
NW Homestart	**Lower**	**Lower**	**About Equal**	**Lower**	**Lower**	**Higher**	**Higher**
Preservation of Affordable Housing	**Lower**	**Lower**	**Lower**	**Lower**	**Higher**	**Higher**	**Higher**
Rock Island Economic Growth Corp.	**About Equal**	**About Equal**	**About Equal**	**About Equal**	**About Equal**	**About Equal**	**About Equal**
South Suburban Land Bank Dev. Authority	**Lower**	**Lower**	**Lower**	**Lower**	**Higher**	**Higher**	**Lower**
Southwest Organizing Project	**Lower**	**Lower**	**Lower**	**Lower**	**Higher**	**Higher**	**Higher**
The Resurrection Project	**Lower**	**Lower**	**Lower**	**Lower**	**Lower**	**Higher**	**Higher**
Will County Center for Community Concerns	**Lower**	**Lower**	**Lower**	**Lower**	**About Equal**	**Higher**	**Higher**
Windy City Habitat for Humanity	**Lower**	**Lower**	**Lower**	**Lower**	**Higher**	**Higher**	**Higher**

* For Tables 1-4, “Lower” indicates that the value for the first geographic area is less than or equal to 95 percent of the value for the second geographic area; “About Equal” indicates that the value for the first geographic area is between 95 and 105 percent of the value for the second geographic area, and “Higher” indicates that the value for the first geographic area is greater than or equal to 105 percent of the value for the second geographic area.

Table 2: Work Site to Service Area Comparison, 2013

	"Lower" (Red) is more distressed				"Higher" (Red) is more distressed		
Agency	Avg Mortgage Amount Originated	Avg Borrower Income for Originated Mortgages	Mortgage Originations per 100 Properties	Avg Household Income	Long-term Residential Vacancy Rate	Pct FHA/VA Mortgage Originations	Pct of Population in Poverty
Affordable Housing Corp., Lake County	Lower	Lower	Lower	Lower	Lower	Higher	Higher
Chicago Neighborhood Initiatives	Lower	Lower	Higher	Lower	Higher	About Equal	Higher
Comm. Foundation, Fox River Valley	Lower	Lower	Lower	Lower	Lower	Higher	Higher
Community Investment Corporation	Lower	Lower	Lower	Lower	Higher	Higher	Higher
Community Service Corp., N. Will County	Lower	Lower	About Equal	Lower	Lower	Higher	Higher
Cook County Land Bank Authority	Lower	Lower	Lower	Lower	Higher	Higher	Higher
Decatur Housing Authority	Lower	Higher	Lower	Lower	Higher	Lower	Higher
Evanston Community Revitalization P'ship	Lower	Lower	Lower	About Equal	Lower	Higher	Lower
Habitat Champaign	Lower	Lower	Lower	Lower	Lower	Higher	Higher
Habitat McHenry	About Equal	About Equal	About Equal	Higher	Lower	About Equal	Higher
Hispanic Housing Development Corp.	Lower	Higher	Higher	Higher	Higher	About Equal	Lower
IFF	Lower	Lower	Lower	Lower	Higher	Higher	Higher
Justine Petersen	Lower	Lower	Lower	Lower	Lower	Higher	Higher
Lake County Residential Development Corp.	Lower	Lower	Lower	Lower	Lower	Higher	Higher
LISC Chicago	About Equal	About Equal	Lower	Lower	Higher	About Equal	Higher
LISC Peoria	Lower	Lower	Lower	Lower	Higher	Higher	Higher
Metropolitan Mayors Caucus	Lower	Lower	Lower	Lower	Higher	Higher	Higher
Mid Central Community Action	Lower	Lower	Lower	Lower	Lower	Higher	Higher
NHS Chicago	Lower	Lower	Lower	About Equal	Lower	Higher	About Equal
NW Homestart	Lower	Lower	Lower	Lower	Higher	Higher	Higher
Preservation of Affordable Housing	About Equal	Lower	Lower	About Equal	Higher	Higher	Higher
Rock Island Economic Growth Corp.	Lower	Lower	About Equal	Lower	Lower	Higher	Higher
South Suburban Land Bank Dev. Authority	Lower	Lower	Lower	Lower	Higher	Higher	Higher
Southwest Organizing Project	Lower	Lower	Lower	About Equal	Higher	Higher	Higher
The Resurrection Project	Lower	Lower	Higher	Higher	Lower	Higher	Lower
Will County Center for Community Concerns	About Equal	About Equal	Higher	Higher	Lower	About Equal	Lower
Windy City Habitat for Humanity	Lower	Higher	Higher	Lower	Higher	About Equal	Higher

(Hispanic Housing Development Corporation, The Resurrection Project, and Will County Center for Community Concerns) had Work Sites in which more than two of the seven indicators showed less disadvantage (green) than in their Service Areas.

As with the Service Area to County/Counties comparison, the disadvantage in the Work Sites is clear in the mortgage-related indicators. Of the 27 Work Sites, 23 had a lower average mortgage amount originated, 21 had a lower average borrower income, and 20 had a higher percentage of FHA/VA-guaranteed mortgages than their Services Areas. Nineteen of the 27 Work Sites also had fewer purchase mortgage originations per 100 properties than their Service Areas. Those findings suggest that almost all of the agencies generally chose to work in census tracts within their Service Areas that had even lower property values and that were attracting even lower-income purchasers than other census tracts where they might have worked. Moreover, more than two-thirds of the agencies chose to work in parts of their Service Areas where mortgage lending was occurring at a lower rate than in other parts of the Service Areas.

SUMMARY OF CHANGES IN MORTGAGE LENDING, HOUSEHOLDS, AND LONG-TERM VACANCY RATE BETWEEN 2013 AND 2017

The available data are not adequate to demonstrate the impact that the work funded by the NFS awards may have caused on housing markets or economic conditions in the surrounding neighborhoods. There are too many other factors, such as the closing of a major employer or the opening of a new grocery store in a nearby shopping center, which can affect the market for real estate in any neighborhood. Any rigorous analysis of the impact of the NFS agencies' investments and work would need to include as many of those other factors as possible in order to rule them out, or include them, as alternative causes for any of the changes observed. The analysis in this report is limited to observing correlations between where the work that the agencies performed occurred and changes in indicators of the neighborhood housing market and economic conditions, because that is the level of analysis that the available data will support.

This analysis uses changes in six indicators of mortgage lending and neighborhood conditions to compare the changes in the Work Sites with changes in the Service Areas and County/Counties between 2013 and 2017, the most recent year for which mortgage lending data were available. The comparison, therefore, does not include the activity undertaken after the end of 2017, even though some agencies continued their work after that date. Change is measured from the baseline value for 2013, and it could be either an increase or decrease from that value to the measurement year, 2017. The tables show how the change for the indicator for the Work Sites compares to the change in the indicator for either the Service Areas (Table 3) or County/Counties (Table 4). Because change can be either positive or negative for any of the indicators for any the geographic areas, a finding that the change in the Work Sites was positive when compared with the change in the Service Area, for example, could mean any of the following:

1) The value improved by more in the Work Sites than it improved in the Service Area;
2) The value improved in the Work Sites and worsened in the Service Area;
3) The value worsened in the Work Sites, but less than it worsened in the Service Area.

The six indicators are:

- **Total Number of Originations** compares the percentage change in the number of first lien, single-family purchase mortgages originated in the first geographic area with the percentage change in the second geographic area and indicates whether the total number of originations increased more or decreased less rapidly in the first geographic area than in the second geographic area.

- **Average Mortgage Amount Originated** compares the percentage change in the average amount of the first lien, single-family purchase mortgages originated in the first geographic area with the percentage change in the second geographic area and indicates whether the average amount of those mortgages increased more or decreased less rapidly in the first geographic area than in the second geographic area.

- **Average Borrower Income for Originated Mortgages** compares the percentage change in the average income of the borrowers receiving first lien, single-family purchase mortgages in the first geographic area with the percentage change in the second geographic area and indicates whether the average borrower income increased more or decreased less rapidly in the first geographic area than in the second geographic area.

- **Total Amount of Mortgages Originated** compares the percentage change in the total dollar amount of first lien, single-family purchase mortgages originated in the first geographic area with the percentage change in the second geographic area and indicates whether the total dollar amount increased more or decreased less rapidly in the first geographic area than in the second geographic area.

- **Number of Households** compares the percentage change in the number of households in the first geographic area with the percentage change in the second geographic area and indicates whether the number of households increased more or decreased less rapidly in the first geographic area than in the second geographic area.

- **Long-term Residential Vacancy Rate** compares the percentage change in the percentage of residential addresses that have been reported as vacant for two-years or more in the first geographic area with the percentage change in the second geographic area and indicates whether the long-term residential vacancy rate increased more or decreased less rapidly in the first geographic area than in the second geographic area.

The first four of the change indicators are based on different measures of mortgage-related investment in the geographic area. More positive values in the Work Sites than in the Service Areas, for example, suggest that the Work Sites became relatively more attractive as an area for mortgage lenders to invest in than the Service Area as a whole. The percentage change in the number of households indicates the relative attractiveness of the area to potential residents. If the number of households in the Works Sites increased more rapidly than in the Service Areas, that would suggest that the Work Sites had become relatively more attractive than the Service Areas to potential residents. Finally, the percentage change in the long-term residential vacancy rate indicates the relative change in the percentage of the housing stock vacant for two years or more.

If the long-term residential vacancy rate decreased more in the Work Sites than in the Services Area, that would suggest that units which had been vacant for years were either being occupied or demolished, removing what could be a blighting influence on the neighborhood.

Work Site to Service Area Comparison

The Work Sites for 17 of the 27 agencies receiving NFS awards showed a more positive (green) percentage change in at least four of the six indicators, compared with the change in the Service Areas, while eight of the 27 showed more positive change in two or fewer of the six indicators (Table 3). For the four indicators directly related to mortgage lending – total number of originations, average amount originated, average borrower income, and the total amount of mortgages originated – 17 of the 27 Work Sites showed higher (green) percentage change between 2013 and 2017 for at least three of the four indicators when compared with their Service Areas, while six of the 27 Work Sites showed higher percentage change in one or none of the indicators compared with their Service Areas.

For the two indicators not directly related to mortgage lending, the percentage change in the number of households and the long-term residential vacancy rate, the results were more evenly split. Eleven of the 27 Work Sites showed a higher (green) increase in the number of households, while 15 of the 27 Work Sites had a lower (red) percentage increase in the number of households, than their Service Areas. Thirteen of the 27 Work Sites showed more positive (green) change, and 13 showed less positive (red) change, in the long-term residential vacancy rates compared with their Service Areas.

Work Site to County/Counties Comparison

The Work Sites for 21 of the 27 agencies receiving NFS awards showed a more positive (green) percentage change in at least four of the six indicators, compared with the change in the County/Counties, while three of the 27 Work Sites showed more positive change in two or fewer of the six indicators (Table 4). For the four indicators directly related to mortgage lending, 20 of the 27 agencies showed higher (green) percentage changes in their Work Sites between 2013 and 2017 when compared with the changes in the County/Counties for at least three of the four indicators, while two of the agencies showed higher percentage changes in their Work Sites for one or none of the four mortgage-related indicators compared with the percentage changes in the County/Counties.

For the two indicators not directly related to mortgage lending, the results were more evenly split, as with the Work Sites to Service Areas comparison. Eleven of the 27 Work Sites showed a higher (green) percentage increase in the number of households, while 15 of the 27 Work Sites had a lower (red) percentage increase in the number of households, than their County/Counties. Of the 27 Work Sites, 14 showed more positive (green) percentage change, and 13 showed less positive (red) percentage change, in the long-term residential vacancy rates compared with the percentage change in their County/Counties.

Table 3: Work Site to Service Area Comparison, Percent Change between 2013 and 2017

	"Better" (Green) indicates more positive change*					"Better" (Green) indicates more positive change**
Agency	Total Number of Originations	Avg Mortgage Amount Originated	Avg Borrower Income for Originated Mortgages	Total Amount of Mortgages Originated	Number of Households	Long-term Residential Vacancy Rate
Affordable Housing Corp., Lake County	**Better**	**Better**	**Better**	**Better**	**Worse**	**Worse**
Chicago Neighborhood Initiatives	**Worse**	**Better**	**Better**	**Worse**	**Better**	**Worse**
Comm. Foundation, Fox River Valley	**Better**	**Worse**	**Better**	**Better**	**Better**	**Worse**
Community Investment Corporation	**Better**	**Better**	**Better**	**Better**	**Better**	**Better**
Community Service Corp., N. Will County	**Better**	**Better**	**Better**	**Better**	**Worse**	**Worse**
Cook County Land Bank Authority	**Better**	**Better**	**Better**	**Better**	**About Equal**	**Better**
Decatur Housing Authority	**Better**	**Better**	**Better**	**Better**	**Worse**	**Better**
Evanston Community Revitalization P'ship	**Better**	**Better**	**Better**	**Better**	**Better**	**Better**
Habitat Champaign	**About Equal**	**Worse**	**Worse**	**Worse**	**Worse**	**Better**
Habitat McHenry	**Better**	**Worse**	**Worse**	**Better**	**Worse**	**Worse**
Hispanic Housing Development Corp.	**Better**	**Worse**	**Worse**	**About Equal**	**Worse**	**Worse**
IFF	**About Equal**	**Better**	**Better**	**Better**	**Better**	**Better**
Justine Petersen	**About Equal**	**Better**	**Worse**	**About Equal**	**Better**	**Worse**
Lake County Residential Development Corp.	**Better**	**Better**	**Worse**	**Better**	**Better**	**Better**
LISC Chicago	**About Equal**	**Worse**	**Worse**	**Worse**	**Worse**	**Better**
LISC Peoria	**Worse**	**Better**	**Better**	**Better**	**Worse**	**Better**
Metropolitan Mayors Caucus	**Better**	**Better**	**Better**	**Better**	**Worse**	**About Equal**
Mid Central Community Action	**Better**	**Worse**	**Better**	**Better**	**Worse**	**Worse**
NHS Chicago	**Better**	**Worse**	**Better**	**Better**	**Better**	**Worse**
NW Homestart	**Worse**	**Better**	**Better**	**Better**	**Better**	**Better**
Preservation of Affordable Housing	**Better**	**Better**	**About Equal**	**Better**	**Better**	**Worse**
Rock Island Economic Growth Corp.	**About Equal**	**Better**	**Better**	**About Equal**	**Worse**	**Worse**
South Suburban Land Bank Dev. Authority	**Better**	**Better**	**Better**	**Better**	**Worse**	**Worse**
Southwest Organizing Project	**Better**	**Better**	**Better**	**Better**	**Worse**	**Worse**
The Resurrection Project	**Worse**	**Better**	**Better**	**Worse**	**Better**	**Better**
Will County Center for Community Concerns	**Worse**	**About Equal**	**Worse**	**Worse**	**Worse**	**Better**
Windy City Habitat for Humanity	**Worse**	**Better**	**Worse**	**Worse**	**Worse**	**Better**

* "Better" indicates more positive change, which could be more of an increase or less of a decrease.
** "Better" indicates more positive change, which could be more of a decrease or less of an increase.

Table 4: Work Sites to County/Counties Comparison, Percent Change between 2013 and 2017

	"Better" (Green) indicates more positive change					"Better" (Green) indicates more positive change
Agency	Total Number of Originations	Avg Mortgage Amount Originated	Avg Income of Borrowers for Originated Mortgages	Total Amount of Mortgages Originated	Number of Households	Long-term Residential Vacancy Rate
Affordable Housing Corp., Lake County	**Better**	**Better**	**Better**	**Better**	**Better**	**Worse**
Chicago Neighborhood Initiatives	**Worse**	**Better**	**Better**	**Worse**	**Better**	**Better**
Comm. Foundation, Fox River Valley	**Better**	**Worse**	**Better**	**Better**	**Better**	**Worse**
Community Investment Corporation	**Better**	**Better**	**Better**	**Better**	**Better**	**Worse**
Community Service Corp., N. Will County	**Better**	**Better**	**Better**	**Better**	**Worse**	**Worse**
Cook County Land Bank Authority	**Better**	**Better**	**Better**	**Better**	**About Equal**	**Better**
Decatur Housing Authority	**Worse**	**Better**	**Better**	**Better**	**Worse**	**Better**
Evanston Community Revitalization P'ship	**Worse**	**Better**	**Better**	**Worse**	**Worse**	**Better**
Habitat Champaign	**Worse**	**Worse**	**Worse**	**Worse**	**Worse**	**Better**
Habitat McHenry	**Better**	**Worse**	**Worse**	**Better**	**Better**	**Better**
Hispanic Housing Development Corp.	**Better**	**Better**	**Worse**	**Better**	**Worse**	**Worse**
IFF	**Better**	**Better**	**Better**	**Better**	**Better**	**Worse**
Justine Petersen	**About Equal**	**Better**	**Worse**	**About Equal**	**Better**	**Worse**
Lake County Residential Development Corp.	**Better**	**Better**	**Worse**	**Better**	**Better**	**Better**
LISC Chicago	**Better**	**Better**	**Better**	**Better**	**Worse**	**Better**
LISC Peoria	**Worse**	**Better**	**Better**	**Better**	**Worse**	**Better**
Metropolitan Mayors Caucus	**Better**	**Better**	**Better**	**Better**	**Worse**	**Worse**
Mid Central Community Action	**Better**	**Worse**	**Better**	**Better**	**Worse**	**Worse**
NHS Chicago	**Better**	**Better**	**About Equal**	**Better**	**Better**	**Worse**
NW Homestart	**Worse**	**Better**	**Better**	**Better**	**Worse**	**Better**
Preservation of Affordable Housing	**Better**	**Better**	**Better**	**Better**	**Better**	**Better**
Rock Island Economic Growth Corp.	**About Equal**	**Better**	**Better**	**About Equal**	**Worse**	**Worse**
South Suburban Land Bank Dev. Authority	**Better**	**Better**	**Better**	**Better**	**Worse**	**Worse**
Southwest Organizing Project	**Better**	**Better**	**Better**	**Better**	**Worse**	**Worse**
The Resurrection Project	**Worse**	**Better**	**Better**	**Better**	**Better**	**Better**
Will County Center for Community Concerns	**Better**	**Better**	**Worse**	**Better**	**Worse**	**Better**
Windy City Habitat for Humanity	**Better**	**Better**	**Worse**	**Better**	**Worse**	**Better**

DISCUSSION

Starting with Service Areas that were relatively disadvantaged with respect to mortgage lending and economic conditions (Table 1), most of the agencies receiving NFS awards concentrated their efforts in Work Sites that were generally even more disadvantaged (Table 2). In most cases, indicators of mortgage lending show that lending in the Work Sites improved relative to both the Service Areas (Table 3) and the County/Counties (Table 4). The total amount of first lien, single-family purchase mortgage investment increased more between 2013 and 2017 in 18 of the 27 Work Sites, the census tracts where the agencies actually worked, than in their Service Areas, where the agencies might have worked. The total investment increased more in 24 of the 27 Work Sites than in the County/Counties of which they were a part.

Given the limitations of the available data, however, 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.

The data do show that the number of units that the agencies worked on were generally a very small percentage of the total number of single-family units in the Work Site census tracts; all but five of the 27 agencies worked on less than one-half of one percent of the single-family units in the Work Sites (Table 5). The number of units worked on, however, constituted more than three percent of the number of first lien, single-family purchase mortgage originations between 2014 and 2017 in 12 of the 27 Work Sites. In census tracts with low numbers of originations prior to the NFS award, the addition of the units that the agencies brought to market could explain some of the observed improvement with respect to the mortgage-related indicators, although it is also possible that prospective purchasers, seeing the investment and commitment that the agencies were making, viewed the neighborhood as a good place to buy.

Table 5: Units Worked on as a Percentage of Single-family Units and Mortgage Originations

	Addresses Worked On	Percent of Structures in the Work Sites	Percent of Originations, 2014-17
Affordable Housing Corp., Lake County	49	0.29%	1.90%
Chicago Neighborhood Initiatives	32	4.10%	160.00%
Comm. Foundation, Fox River Valley	42	0.09%	0.66%
Community Investment Corporation	242	0.18%	3.25%
Community Service Corp., N. Will County	24	0.10%	0.51%
Cook County Land Bank Authority	632	0.14%	1.91%
Decatur Housing Authority	8	0.83%	26.67%
Evanston Community Revitalization P'ship	6	0.12%	1.01%
Habitat Champaign	22	0.39%	4.10%
Habitat McHenry	21	0.11%	0.65%
Hispanic Housing Development Corp.	41	0.27%	2.43%
IFF	23	0.13%	1.12%
Justine Petersen	25	0.08%	0.91%
Lake County Residential Development Corp.	12	0.32%	10.17%
LISC Chicago	736	1.89%	48.33%
LISC Peoria	10	0.36%	9.09%
Metropolitan Mayors Caucus	630	2.90%	45.39%
Mid Central Community Action	13	0.49%	4.23%
NHS Chicago	44	0.08%	0.62%
NW Homestart	60	0.26%	4.55%
Preservation of Affordable Housing	48	0.79%	13.45%
Rock Island Economic Growth Corp.	52	0.18%	1.80%
South Suburban Land Bank Dev. Authority	154	0.20%	2.55%
Southwest Organizing Project	6	0.10%	2.11%
The Resurrection Project	4	0.06%	0.59%
Will County Center for Community Concerns	42	0.15%	0.87%
Windy City Habitat for Humanity	4	0.19%	8.51%

Another confounding factor is the differences among the agencies in the priorities for the work they chose to do, which may also have affected their choice of Work Sites. Some agencies may have focused on using the NFS funding to stabilize areas threatened by the negative externalities and impacts of widespread foreclosures. Others may have focused on creating housing opportunities for prospective buyers who may have been locked out of the chance to become homeowners by the constriction of credit following the collapse of the housing market. The differences in the objectives could lead the agencies to choose areas with different characteristics for their efforts, or to target different populations as prospective purchasers, and those differences could result in differences in the average mortgage amount and borrower income. An agency trying to stabilize a threatened neighborhood might emphasize renovations to increase property values and bring in higher-income homeowners; an agency seeking to provide housing opportunities might choose to renovate lower-value homes and help lower-income purchasers.

INDIVIDUAL AGENCY DESCRIPTIONS AND DATA

The comparisons among the Service Areas, Work Sites, and County/Counties for the 27 agencies receiving NFS awards provide insight into how different indicators of conditions compared at the time the Office of the Attorney General announced the awards, in 2013, and how related indicators changed between 2013 and 2017. Although the comparisons across geographies are valuable, they are all relative, that is, they show how the values for the indicators for the

geographies compare, not the actual value of the indicator. Also, the longitudinal comparison of change over time is based on the change between two years, 2013 and 2017. Those data do not show how the values changed in the intervening years.

In order to present a more complete description of the conditions that the agencies encountered and how conditions may have changed over the life of the project, this section of the report contains a wider range of data for each of the 27 agencies individually. The purpose of presenting the individual agency data is to show the values for the indicators and longitudinal changes in the data for each year in more detail than the data in the comparisons. The data for each agency are presented as a two-page narrative summary of housing and income characteristics in 2013, mortgage lending volume in 2013, and changes in mortgage lending between 2013 and 2017, followed by 20 Charts to offer a graphic view of the wider range of data selected for presentation.

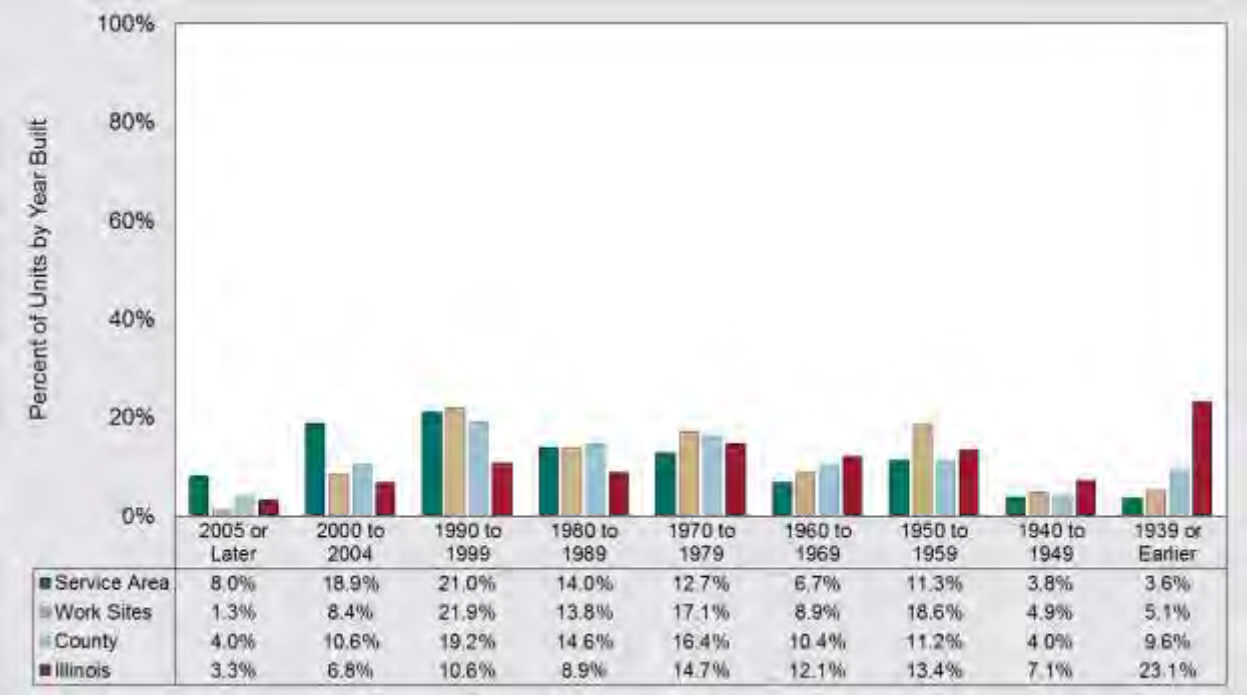
Data Categories for the Individual Agencies Receiving NFS Awards

The mortgage lending, housing and occupancy, and economic conditions data provide quantitative indicators of the conditions in the Work Sites and Service Areas within which the NFS awardees worked, with data for the County/Counties and the State of Illinois presented for comparison. With the exception of some of the mortgage lending data and average household income, the data are presented as percentages or ratios to allow for comparison across the different geographies.

For some data, such as the age of the housing stock, the values are for a single year, 2013, as an indicator of conditions in the area at about the time the awardees began their work. For other data, the values are presented for the period between 2010 and 2017 (or 2012 to 2017 for mortgage-related data), showing how the indicator changed over time in each geography. For example, the indicator for percent long-term residential vacancy shows the data for the area in which the NFS awardee actually worked on housing units (Work Site), the area where it proposed to work on housing units when it was first given the award (Service Area), the county or counties in which the Service Area lies (County/Counties), and the State of Illinois as a whole, and how those data changed over the life of the project.

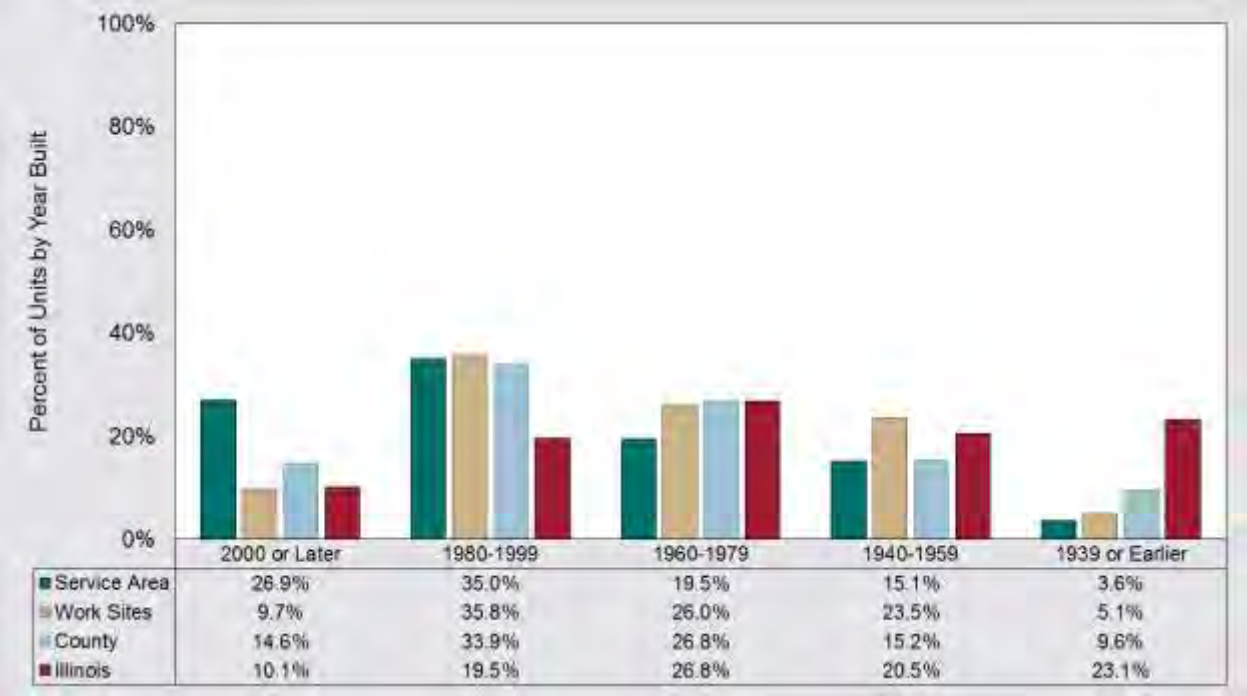
The indicator variables are not the only ones possible based on the available data. First, some data were aggregated to simplify the visual presentation. For example, the data on the age of the housing stock originally contained the number of units by the following years: 1) 2005 or later; 2) 2000 to 2004; 3) 1990 to 1999; 4) 1980 to 1989; 5) 1970 to 1979; 6) 1960 to 1969; 7) 1950 to 1959; 8) 1940 to 1949; and 9) 1939 or earlier (Chart 1). The trade-off was between presenting the data in its full level of detail and presenting it in a way that conveyed the information with a more easily understood visual (Chart 2).

Chart 1: Affordable Housing Corporation of Lake County Housing Stock by Year Built, 2013



	2005 or Later	2000 to 2004	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or Earlier
Service Area	8.0%	18.9%	21.0%	14.0%	12.7%	6.7%	11.3%	3.8%	3.6%
Work Sites	1.3%	8.4%	21.9%	13.8%	17.1%	8.9%	18.6%	4.9%	5.1%
County	4.0%	10.6%	19.2%	14.6%	16.4%	10.4%	11.2%	4.0%	9.6%
Illinois	3.3%	6.8%	10.6%	8.9%	14.7%	12.1%	13.4%	7.1%	23.1%

Chart 2: Affordable Housing Corporation of Lake County Housing Stock by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	26.9%	35.0%	19.5%	15.1%	3.6%
Work Sites	9.7%	35.8%	26.0%	23.5%	5.1%
County	14.6%	33.9%	26.8%	15.2%	9.6%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

Second, the full datasets for each category of indicator contain many more variables than presented in this report. For example, the mortgage data include all applications, not just those resulting in the lender originating the mortgages. The data include loans for purchase, refinance, and home improvement as separate categories. The data also include loans for multi-family properties, and loans that are subordinate liens or have no lien status. The indicator chosen – first

lien, single-family, purchase mortgages originated – was chosen because it represents the common conception of a mortgage, something people get to buy themselves a home. Other indicators could have been be presented, but, as with the choice to aggregate some variables for clarity of the visual presentation, the balance is to find a number of indicators that presents a robust picture of conditions without presenting so many that the data become repetitive.

Mortgage Lending: These data include indicators of the average first lien mortgage amount for, and income of, purchasers of single-family homes, the percentage of mortgages that were government-backed through either the FHA or VA, the percentage of mortgages for owner-occupancy, and the extent to which the number and total dollar amount of purchase or refinance mortgages increased over the baseline number or amount originated in 2012.

The data for mortgage lending are presented for the period from 2012 to 2017, unlike the data for housing and occupancy or economic conditions which mostly cover 2010 to 2017. For the decade before 2012, lenders reporting mortgage data used the 2000 census tract boundaries, but they switched to the 2010 boundaries for 2012 and subsequent years. The boundaries for many census tracts changed between to 2000 and 2010 censuses and, so, to ensure that the geographic areas are consistent across all of the data, we included only mortgage data reported on the 2010 boundaries, that is, data from 2012 and later.

Three of the key mortgage lending indicators are: 1) the average amount of the first lien, single-family purchase mortgages originated; 2) the ratio of the total number of first lien, single-family purchase mortgage originations to the total number of originations in 2013; and, 3) the ratio of the total dollar amount of those mortgages to the total dollar amount of mortgages originated in 2013. The average mortgage amount originated shows how property values are changing in the different geographic areas because the amount of the mortgage originated is directly related to the underlying value of the property that is collateral for the loan. If the average mortgage originated in the Work Sites is increasing more rapidly than in the County, for example, that suggests that property values in the Work Sites are increasing more rapidly as well. The ratio of the number of mortgages originated to the number of mortgages originated in 2013 shows the growth in the number of originations. If the number of purchase mortgage originations is growing more rapidly in the Work Sites than in the County, the number of purchasers of homes in the Work Sites is increasing faster than in the surrounding County, which suggests that the Work Sites have become relatively more attractive than they were in 2013 to prospective buyers. The ratio of the total dollar amount of mortgages originated to the total dollar amount originated in 2013 shows the change in one measure of the level of investment in homes in the geographic area. If the ratio is increasing more rapidly in the Work Sites than in the County, the Work Sites are attracting a relatively higher level of purchase mortgage investment than they were in 2013, compared with the County as a whole.

- **Average First Lien, Single-family Purchase Mortgage Originated** data show the average dollar amount of first lien, purchase mortgages originated for structures eligible for a "single-family" mortgage in the geographic area. In mortgage lending, structures with up to four separate units are eligible for a single-family mortgage. Restricting the data to single-family mortgages excluded mortgages on multi-family structures. Restricting the data to first lien mortgages eliminates subordinate mortgages to ensure

that the comparison is of the principal mortgage used to purchase the home. Restricting the data to purchase mortgages is intended to make the indicator show the average amount being borrowed to acquire a property in the geographic area and to exclude mortgage borrowing by people who already owned the property and are refinancing from the comparison. The data are reported for each year between 2012 and 2017. The data source is the FFIEC HMDA dataset.

- **Average Income of Borrower with a First Lien, Single-family Purchase Mortgage** data show the average income reported for borrowers who received first lien, single-family purchase mortgages in the geographic area. The data are reported for each year between 2012 and 2017. The data source is the FFIEC HMDA dataset.

- **Ratio of the Total Number of First Lien, Single-family Purchase Originations to the Total Number of Originations in 2013** data show the ratio between the number of first lien, single-family purchase originations in the specified year in the geographic area and the number of those mortgages originated in 2013. The data are reported for each year between 2012 and 2017. The data source is the FFIEC HMDA dataset.

- **Ratio of the Total Dollar Amount of First Lien, Single-family Purchase Originations to the Total Dollar Amount of Originations in 2013** data show the ratio between the total dollar amount of first lien, single-family purchase originations in the specified year in the geographic area and the total amount of those mortgages originated in 2012. The data are reported for each year between 2012 and 2017. The data source is the FFIEC HMDA dataset.

- **Ratio of the Total Number of First Lien, Single-family Refinance Originations to the Total Number of Originations in 2013** data show the ratio between the number of first lien, single-family refinance originations in the specified year in the geographic area and the number of those mortgages originated in 2013. The data are reported for each year between 2012 and 2017. The data source is the FFIEC HMDA dataset.

- **Ratio of the Total Dollar Amount of First Lien, Single-family Refinance Originations to the Total Dollar Amount of Originations in 2013** data show the ratio between the total dollar amount of first lien, single-family refinance originations in the specified year in the geographic area and the total amount those mortgages originated in 2013. The data are reported for each year between 2012 and 2017. The data source is the FFIEC HMDA dataset.

- **Percent FHA/VA First Lien, Single-family Purchase Originations** data show the percentage of first lien, single-family purchase mortgage originations in the geographic area that were either FHA- or VA-backed loans. The data are reported for each year between 2012 and 2017. The data source is the FFIEC HMDA dataset.

- **Percent First Lien, Single-family Purchase Originations for Owner-occupancy** data show the percentage of first lien, single-family purchase mortgage originations in the geographic area that were for owner-occupancy, as opposed to mortgages obtained by

investors to acquire rental properties. The data are reported for each year between 2012 and 2017. The data source is the FFIEC HMDA dataset.

Housing and Occupancy: These data include indicators of the housing conditions in the census tracts within which the NFS agencies worked and the larger Service Area originally targeted. They also include vacancy data to show the extent to which residential or business addresses in the geographic area have been vacant for an extended period of time, two years or more. The data show some of the characteristics of the neighborhoods in which the awardee worked.

- **Housing Type by Units in Structure** data show the types of structures in the geographic area, divided into the following categories: 1) single-family detached (a house with a yard and no party walls); 2) single-family attached (a row- or townhouse with a party wall connecting it to an adjacent housing unit); 3) 2-4 units (a single structure containing between two and four separate housing units); 4) 5-19 units (a single structure containing between five and 19 separate housing units); 5) 20+ units (a single structure with 20 or more separate housing units); and, 6) manufactured (a mobile home or manufactured housing unit). The data for housing type are based on permanent units, including mobile homes permanently attached to foundations, and exclude boats, recreational vehicles (RVs), and other forms of easily moveable units. The housing type data are presented for a single year, 2013, as the percentage that each of those types is of the sum of permanent housing units in the geographic area. The data source is the FFIEC Census dataset.

  Single-family detached units have more exterior area to maintain and repair than attached units. Single-family units, detached or attached, have a single owner, while even small multi-family structures with two to four units, may have multiple owners if they have been converted to condominiums. Condominiums present additional challenges from the possibility of association liens and assessments for common area or facilities maintenance and repair. Larger multi-family structures, those with five or more units, are not eligible for a single-family mortgage if they are rental units. Units in large multi-family structures may be eligible for single-family mortgages if they are condominiums, although limitations on the percentage of units in the building that are not owner-occupied may affect the ability of a potential buyer to obtain a mortgage.

- **Housing Units by Year Built** data show the age of the housing stock in the geographic area by 20-year ranges: 1) 2000 or later; 2) 1980 to 1999; 3) 1960 to 1979; 4) 1940 to 1959; and, 5) 1939 or earlier. Housing age data are presented for a single year, 2013, as the percentage that each age range is of the sum of the all housing units in the geographic area. The data source is the FFIEC Census dataset.

  Housing that is older is more likely to have hazardous materials, such as asbestos or lead paint, than more recently constructed units. Older housing may also need more repair or replacement of systems or components, such as siding, roofing or heating ventilation, and air conditioning systems or units.

- **Value of Owner-occupied Housing Units** data are the percentage of the total number of owner-occupied units in the geographic area within the following value ranges: 1) less

than $50,000; 2) $50,000 to $74,999; 3) $75,000 to $99,999; 4) $100,000 to $149,999; 5) $150,000 to $199,999; 6) $200,000 to 249,999; 7) $250,000 to $299,999; 8) $300,000 to 399,999; 9) $400,000 to $499,999; and, 10) $500,000 or more. Housing value data are presented for a single year, 2013, as the percentage that units within the range are of the sum of all owner-occupied housing units in the geographic area. The data source is the FFIEC Census dataset.

The NFS awardees generally targeted areas heavily impacted by the foreclosure crisis, many of which were lower-income communities. The values in the Work Sites and Service Areas may reflect that targeting by having a higher proportion of moderate-value units than the region of which they are a part. Comparison of the value distribution of owner-occupied housing in local geographies – work sites, service areas, and region – to the state as a whole show a clear pattern in which housing values in the Chicago metropolitan area are generally higher than housing values downstate and in more rural areas.

- **Percent Owner-occupied Units** data show the percentage of all housing units, occupied and vacant, that are owner-occupied in the geographic area. The percent owner-occupancy data are presented for each year between 2010 and 2017. The data source is EASI.

  Owner-occupancy is one commonly used indicator of neighborhood stability and quality. Owner-occupants tend to maintain their properties more carefully than absentee owners, for example, and may have a longer-term interest in neighborhood preservation and improvement.

- **Percent Long-term Residential Vacancy** data are the percent of residential addresses that are reported as being vacant or not in habitable condition (for example, under construction, undergoing rehab, or substantially damaged) for a period of two years or more in the geographic area. The percent long-term residential vacancy data are presented for each year between 2010 and 2017. The data source is the HUD/USPS dataset.

  While some residential units are vacant for short periods of time, during a change of ownership or when transitioning between tenants, long-term residential vacancies may present a serious issue for neighborhoods. Buildings vacant for extended periods of time may become visibly blighted and deteriorate, and they have been shown to negatively impact neighborhood property values. Higher rates of long-term residential vacancy, therefore, present a challenge for the agencies working in the neighborhoods, but they may also provide a source of properties which the agencies could target for renovation, in which case the agencies' work may help reduce the long-term residential vacancy rate.

- **Percent Long-term Business Vacancy** data are the percent of business addresses that are reported as being vacant or not in habitable condition (for example, under construction, undergoing rehab, or substantially damaged) for a period of two years or

more in the geographic area. The percent long-term business vacancy data are presented for each year between 2010 and 2017. The data source is the HUD/USPS dataset.

Economic Conditions: These data include indicators of income, poverty, and employment status of residents of the geographic area. The income data are based on household income, as opposed to either family or per capita income. Household income includes all households, while family income excludes non-family households, most of which are single-person households. In general, household income is lower than family income.

- **Average Household Income** data show the total household income divided by the number households in the geographic area as an absolute value. The data are presented for each year between 2010 and 2017. The data source is EASI.

- **Household Income Distribution** data show the percentage of the total number of households with incomes within each of the following income ranges: 1) less than $10,000; 2) $10,000 to $19,999; 3) $20,000 to $34,999; 4) $35,000 to $49,999; 5) $50,000 to $74,999; 6) $75,000 to $99,999; 7) $100,000 to $124,999; 8) $125,000 to $149,999; 9) $150,000 to $199,999; and, 10) $200,000 and over. The data are presented for a single year, 2013. The data source is the FFIEC Census dataset.

- **Percent of Population in Poverty** data show the show the percentage of the population in poverty in the geographic area. The data are presented for each year between 2010 and 2017. The data source is EASI.

- **Percent of the Potential Workforce Employed** data show the percentage of the civilian workers in the geographic area who are employed. The workforce consists of the civilian population over the age of 15, including people who are employed, unemployed, and not in the laborforce, such as students and people who are not looking for work. In that last respect, including people not in the laborforce, the percent employed differs from "unemployment," which requires the person to be looking for work to be counted. The calculations do not include people employed in the Armed Forces who represent a substantial portion of the population in a relatively small number of census tracts, such as those including the Great Lakes Naval Training Station. The data are presented for each year between 2010 and 2017. The data source is EASI.

- **Percent of Workers Employed in the Private Sector** data show the percentage of workers, the civilian employed population, in the geographic area who are employed in the private sector. The data are presented for each year between 2010 and 2017. The data source is EASI.

- **Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015** data show the percent change in the number of jobs and the percent of those jobs paying over $40,000 per year in the geographic area between 2012 and 2015. The data source is the Workplace data, file S000_JT00, from the U. S. Census Bureau, Longitudinal Employer-Household Dynamics Program, accessed at https://lehd.ces.census.gov/data/#lodes.

INDIVIDUAL AGENCY SUMMARIES

Affordable Housing Corporation of Lake County (Agency 1)

The Affordable Housing Corporation of Lake County proposed to acquire approximately 50 vacant or abandoned home to rehab for sale or rent. Properties to rehab will be prioritized according to need by local municipalities based on proximity to jobs, schools, and business areas. All families purchasing homes will receive housing counseling support. In addition, this team will provide housing counseling services in connection with Lake County's pilot court mediation program, supported by the Attorney General's NFS funds awarded to start-up court mediation programs.

Service Area: 16 Census Tracts; Villages of Mundelein, Round Lake; Fremont Township (Lake County)
Work Site: 11 Census Tracts
County: 154 Census Tracts; Lake County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 29,300 housing units, 85.2 percent, in structures with 1-4 units (Agency 1, Chart 9); over 9,000 owner-occupied housing units, 33.4 percent, had a reported value of under $200,000 (Agency 1, Chart 11), and over 3,400 residential addresses were reported as vacant for two years or more (Agency 1, Chart 13). Over 12,000 households, 37.2 percent, had income of less than $60,000 (Agency 1, Chart 16), and 7.8 percent of the population were below the poverty level (Agency 1, Chart 17).
- In the Work Sites, there were over 17,100 housing units, 89.8 percent, in structures with 1-4 units; over 7,400 owner-occupied housing units, 49.4 percent, had a reported value of under $200,000, and over 1,400 residential addresses were reported as vacant for two years or more. Over 7,900 households, 43.8 percent, had income of less than $60,000, and 11.5 percent of the population were below the poverty level.
- In the County, there were over 217,000 housing units, 84.5 percent, in structures with 1-4 units; over 54,900 owner-occupied units, 29.3 percent, had a reported value of under $200,000, and over 21,300 residential addresses were reported as vacant for two years or more. Over 90,400 households, 37.8 percent, had income of less than $60,000, and 7.7 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 1,297 first lien, single-family purchase mortgages; the average amount of those mortgages was $216,000 (Agency 1, Chart 1), and the average income of the purchasers receiving those mortgages was $116,900 (Agency 1, Chart 2). Of those mortgages, 319, 24.6 percent, were FHA/VA guaranteed (Agency 1, Chart 7).
- In the Work Sites, lenders reported originating 475 first lien, single-family purchase mortgages; the average amount of those mortgages was $129,000, and the average income of the purchasers receiving those mortgages was $71,300. Of those mortgages, 201, 42.3 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating 7,490 first lien, single-family purchase mortgages; the average amount of those mortgages was $264,500, and the average income of

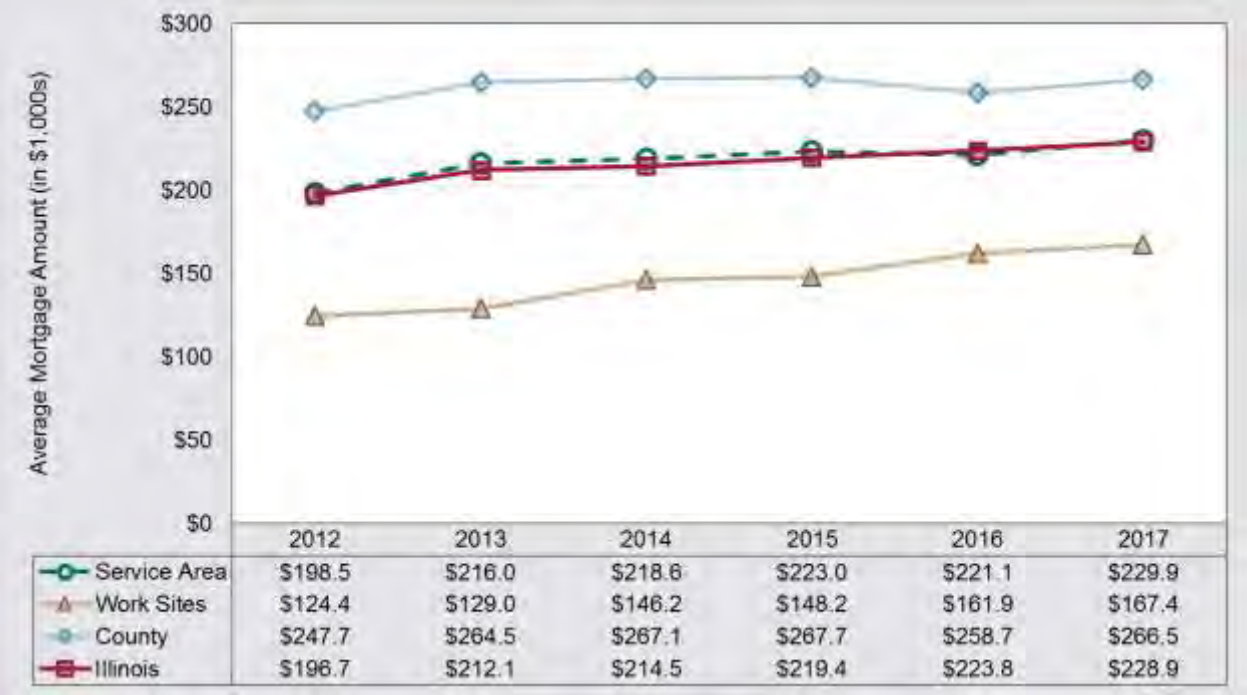
the purchasers receiving those mortgages was $137,900. Of those mortgages, 1,710, 22.8 percent were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 12.7 percent (Agency 1, Chart 3), to 1,462 originations, and the average mortgage amount increased by 6.4 percent, to $229,900 (Agency 1, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 19.9 percent (Agency 1, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 7.3 percent, to 26.4 percent of originations (Agency 1, Chart 7). The average income of purchasers receiving mortgages decreased by 2.6 percent, dropping to $113,800 (Agency 1, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 50.5 percent, to 715 originations, and the average mortgage amount increased by 29.7 percent, to $167,400. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 95.3 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 3.8 percent, to 43.9 percent of originations. The average income of purchasers receiving mortgages increased by 10.7 percent, rising to $78,900.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 22.7 percent, to 9,190 originations, and the average mortgage amount increased by 0.8 percent, to $266,500. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 23.6 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 11.6 percent, to 25.5 percent of originations. The average income of purchasers receiving mortgages decreased by 5.9 percent, dropping to $129,700.

Agency 1: **Affordable Housing Corporation of Lake County**

Agency 1, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	$198.5	$216.0	$218.6	$223.0	$221.1	$229.9
Work Sites	$124.4	$129.0	$146.2	$148.2	$161.9	$167.4
County	$247.7	$264.5	$267.1	$267.7	$258.7	$266.5
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 1, Chart 2: Average Income of Borrower with a First Lien, Single-family Mortgage, 2012-2017

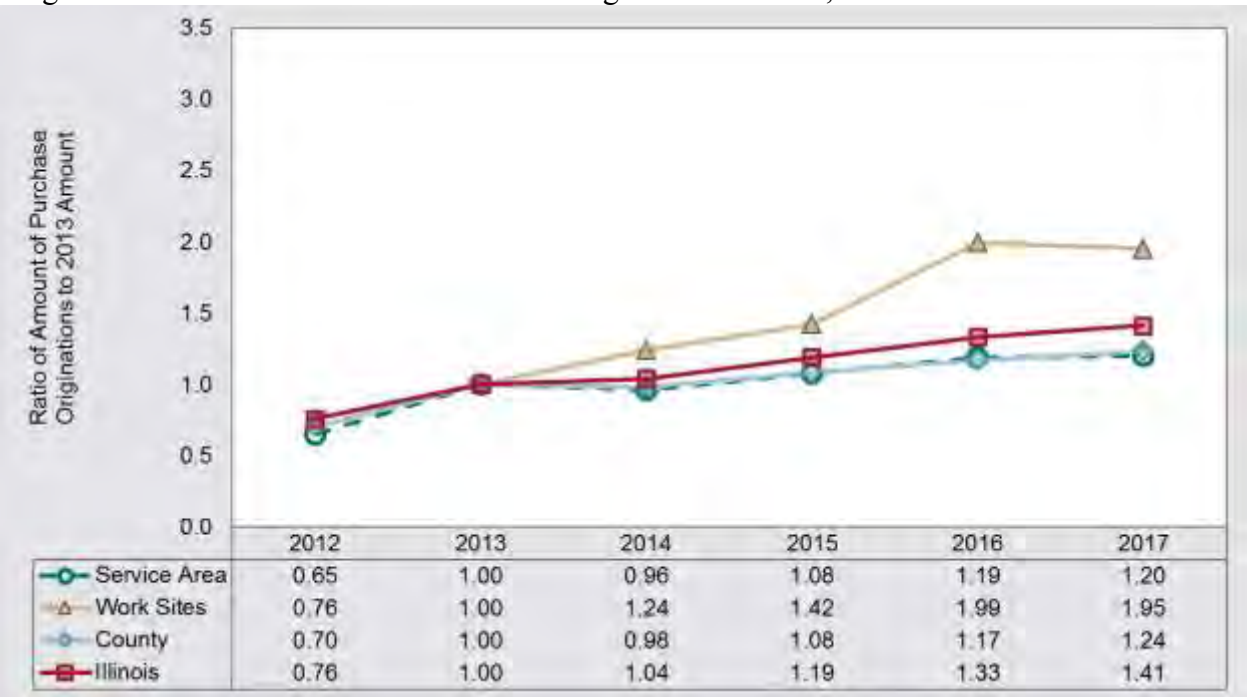
	2012	2013	2014	2015	2016	2017
Service Area	$109.4	$116.9	$117.9	$108.3	$106.0	$113.8
Work Sites	$68.6	$71.3	$69.4	$73.5	$76.4	$78.9
County	$133.3	$137.9	$137.6	$132.8	$125.7	$129.7
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

Agency 1: **Affordable Housing Corporation of Lake County**

Agency 1, Chart 3: Ratio of the Total Number of First Lien, Single-family Purchase Originations to the Total Number of Originations in 2013, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	0.71	1.00	0.95	1.05	1.16	1.13
Work Sites	0.79	1.00	1.09	1.24	1.59	1.51
County	0.75	1.00	0.97	1.07	1.20	1.23
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

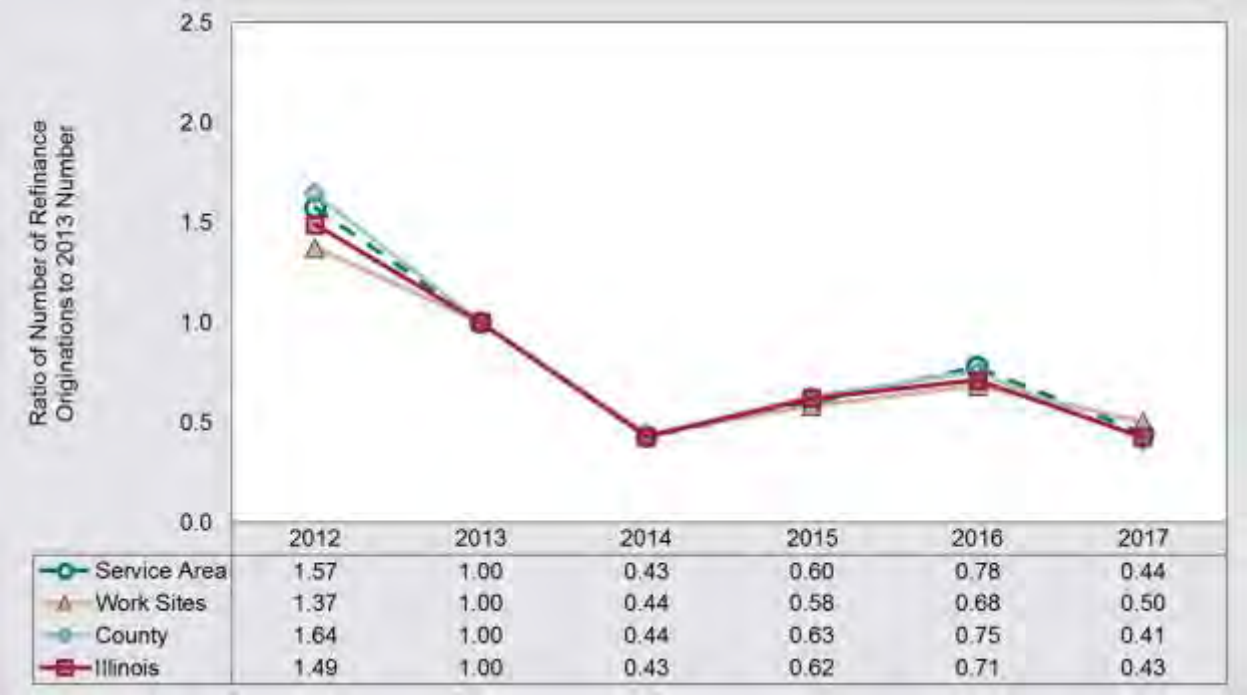
Agency 1, Chart 4: Ratio of the Total Dollar Amount of First Lien, Single-family Purchase Originations to the Total Dollar Amount of Originations in 2013, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.65	1.00	0.96	1.08	1.19	1.20
Work Sites	0.76	1.00	1.24	1.42	1.99	1.95
County	0.70	1.00	0.98	1.08	1.17	1.24
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

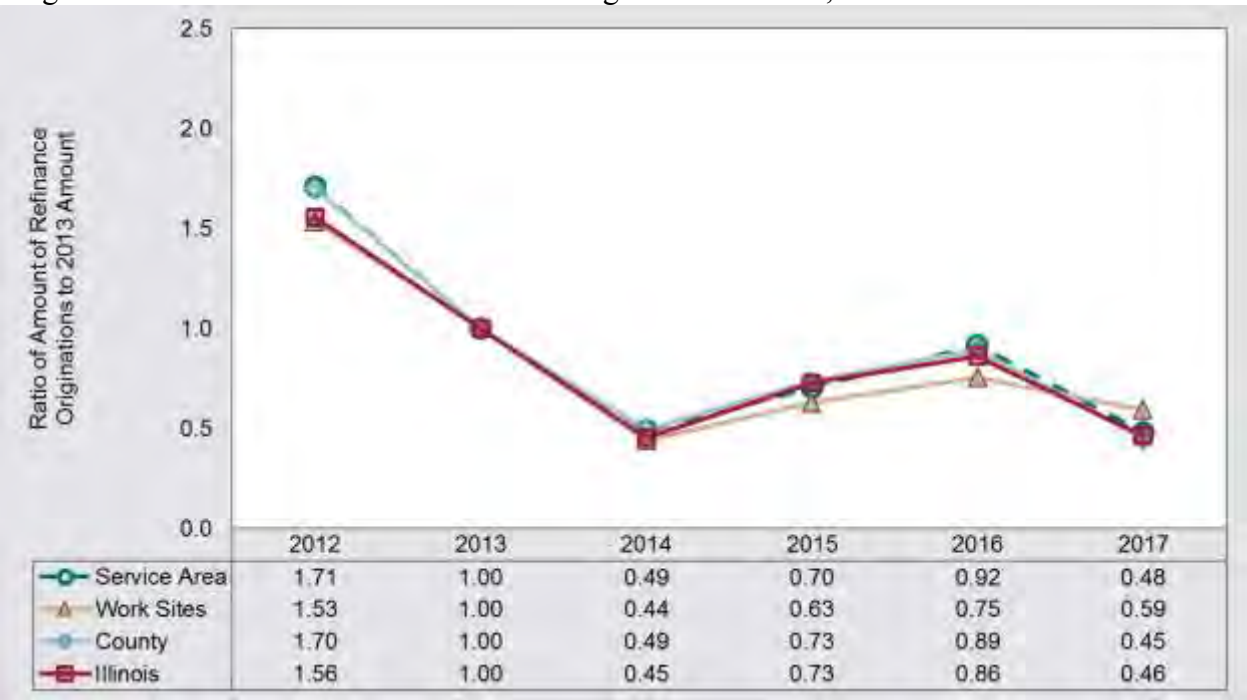
Agency 1: **Affordable Housing Corporation of Lake County**

Agency 1, Chart 5: Ratio of the Total Number of First Lien, Single-family Refinance Originations to the Total Number of Originations in 2013, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.57	1.00	0.43	0.60	0.78	0.44
Work Sites	1.37	1.00	0.44	0.58	0.68	0.50
County	1.64	1.00	0.44	0.63	0.75	0.41
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

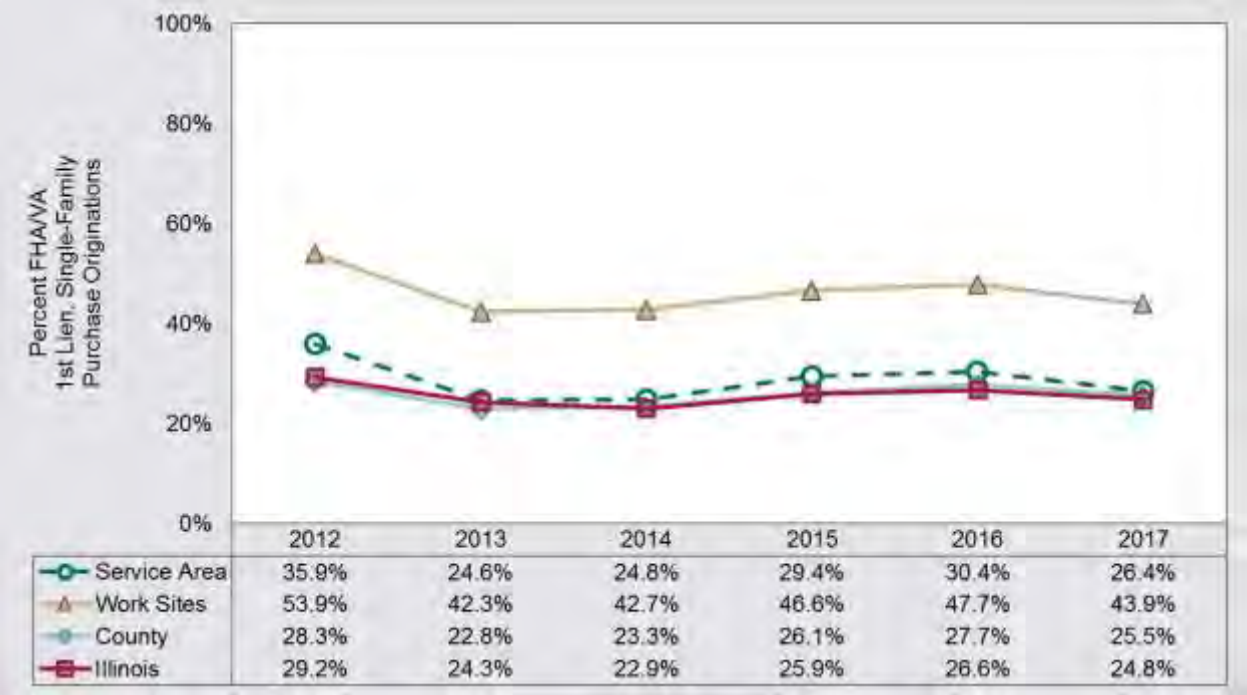
Agency 1, Chart 6: Ratio of the Total Dollar Amount of First Lien, Single-family Refinance Originations to the Total Dollar Amount of Originations in 2013, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.71	1.00	0.49	0.70	0.92	0.48
Work Sites	1.53	1.00	0.44	0.63	0.75	0.59
County	1.70	1.00	0.49	0.73	0.89	0.45
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

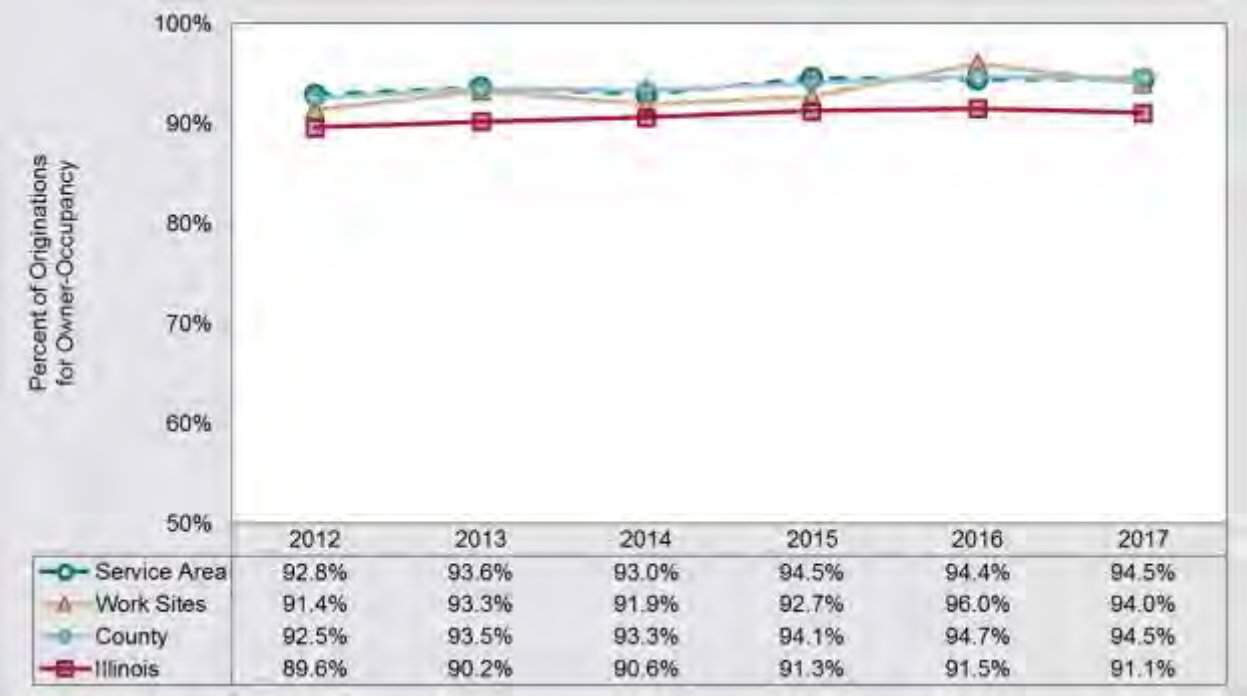
Agency 1: **Affordable Housing Corporation of Lake County**

Agency 1, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	35.9%	24.6%	24.8%	29.4%	30.4%	26.4%
Work Sites	53.9%	42.3%	42.7%	46.6%	47.7%	43.9%
County	28.3%	22.8%	23.3%	26.1%	27.7%	25.5%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

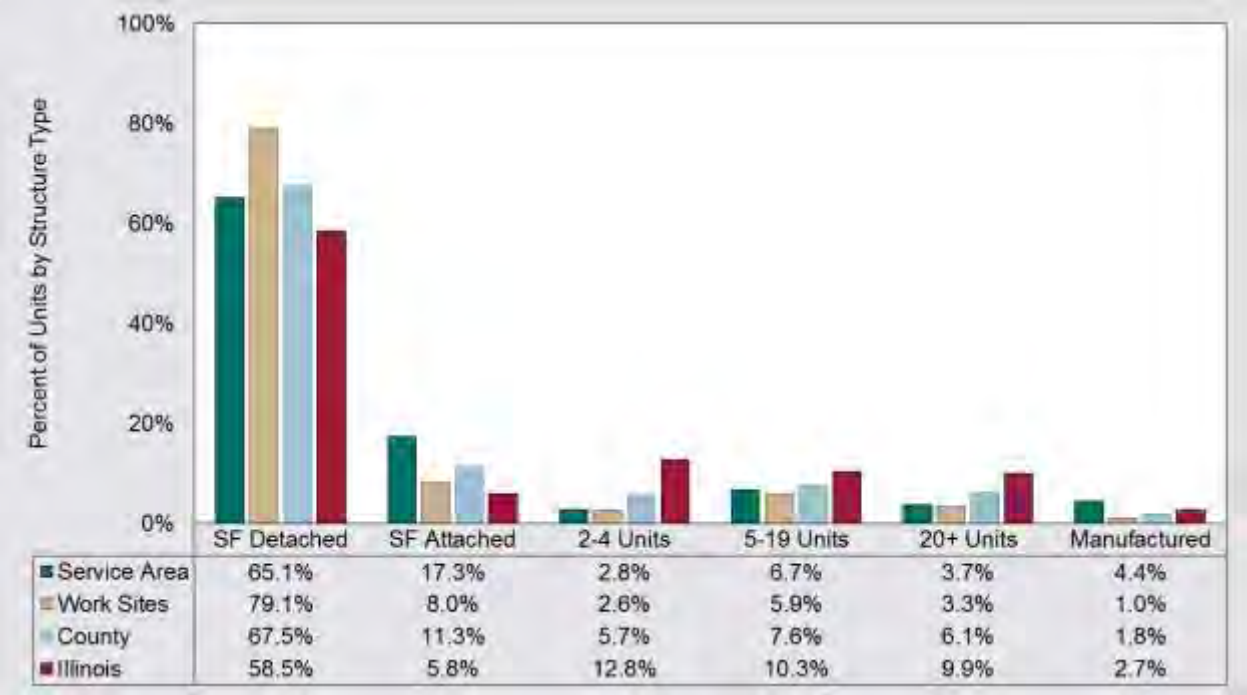
Agency 1, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	92.8%	93.6%	93.0%	94.5%	94.4%	94.5%
Work Sites	91.4%	93.3%	91.9%	92.7%	96.0%	94.0%
County	92.5%	93.5%	93.3%	94.1%	94.7%	94.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

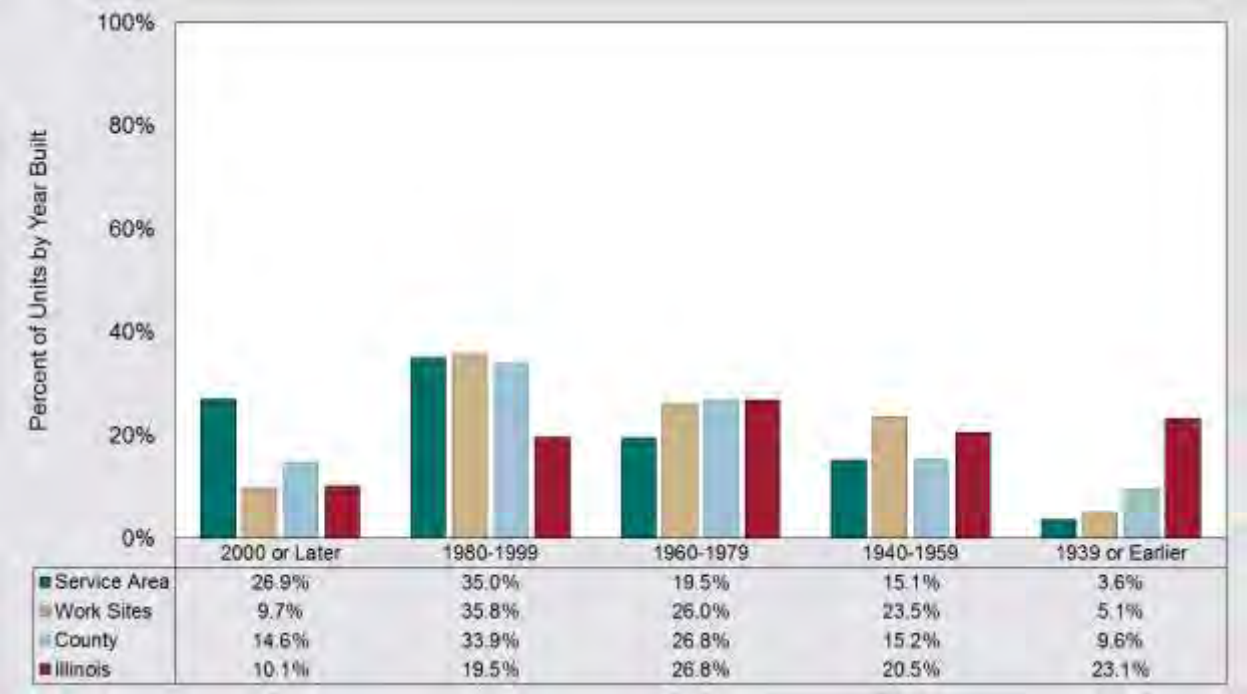
Agency 1: **Affordable Housing Corporation of Lake County**

Agency 1, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	65.1%	17.3%	2.8%	6.7%	3.7%	4.4%
Work Sites	79.1%	8.0%	2.6%	5.9%	3.3%	1.0%
County	67.5%	11.3%	5.7%	7.6%	6.1%	1.8%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

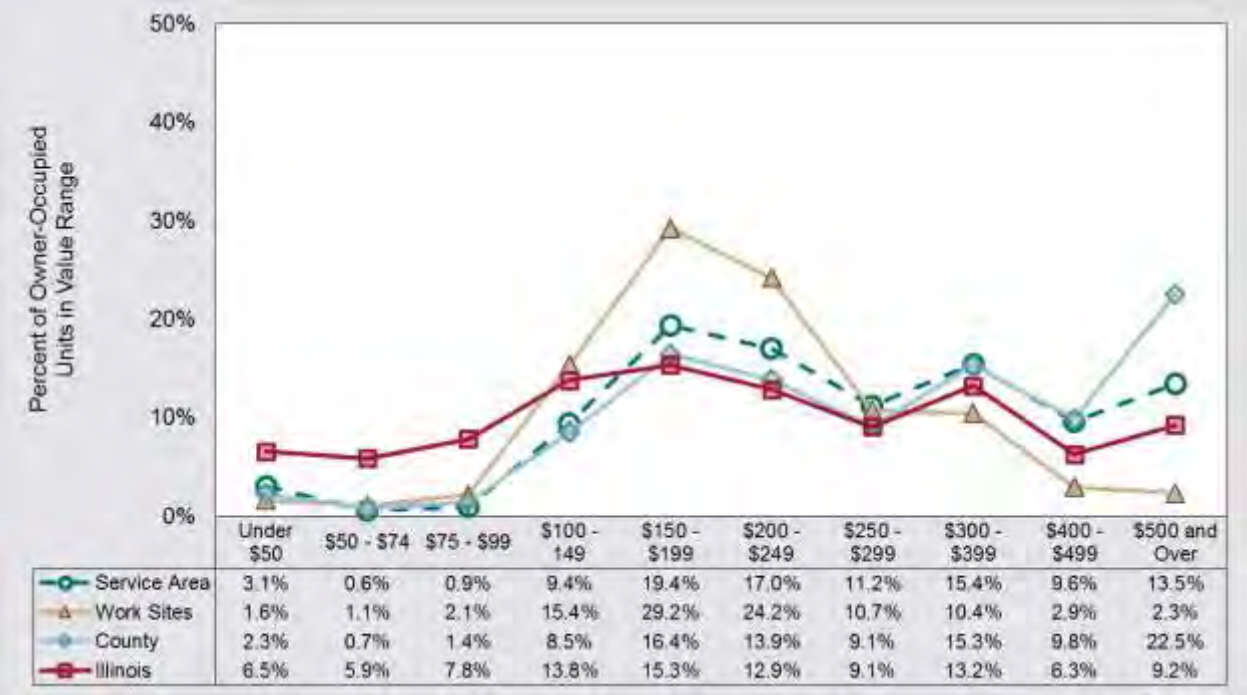
Agency 1, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	26.9%	35.0%	19.5%	15.1%	3.6%
Work Sites	9.7%	35.8%	26.0%	23.5%	5.1%
County	14.6%	33.9%	26.8%	15.2%	9.6%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

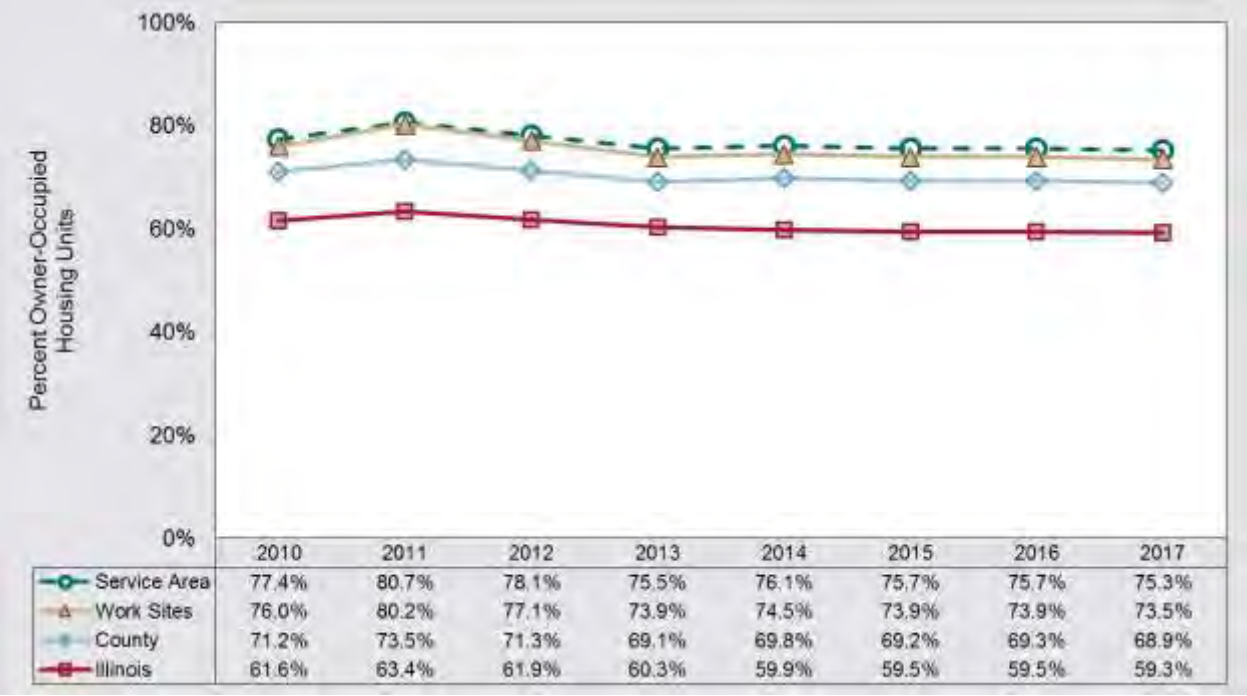
Agency 1: **Affordable Housing Corporation of Lake County**

Agency 1, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	3.1%	0.6%	0.9%	9.4%	19.4%	17.0%	11.2%	15.4%	9.6%	13.5%
Work Sites	1.6%	1.1%	2.1%	15.4%	29.2%	24.2%	10.7%	10.4%	2.9%	2.3%
County	2.3%	0.7%	1.4%	8.5%	16.4%	13.9%	9.1%	15.3%	9.8%	22.5%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

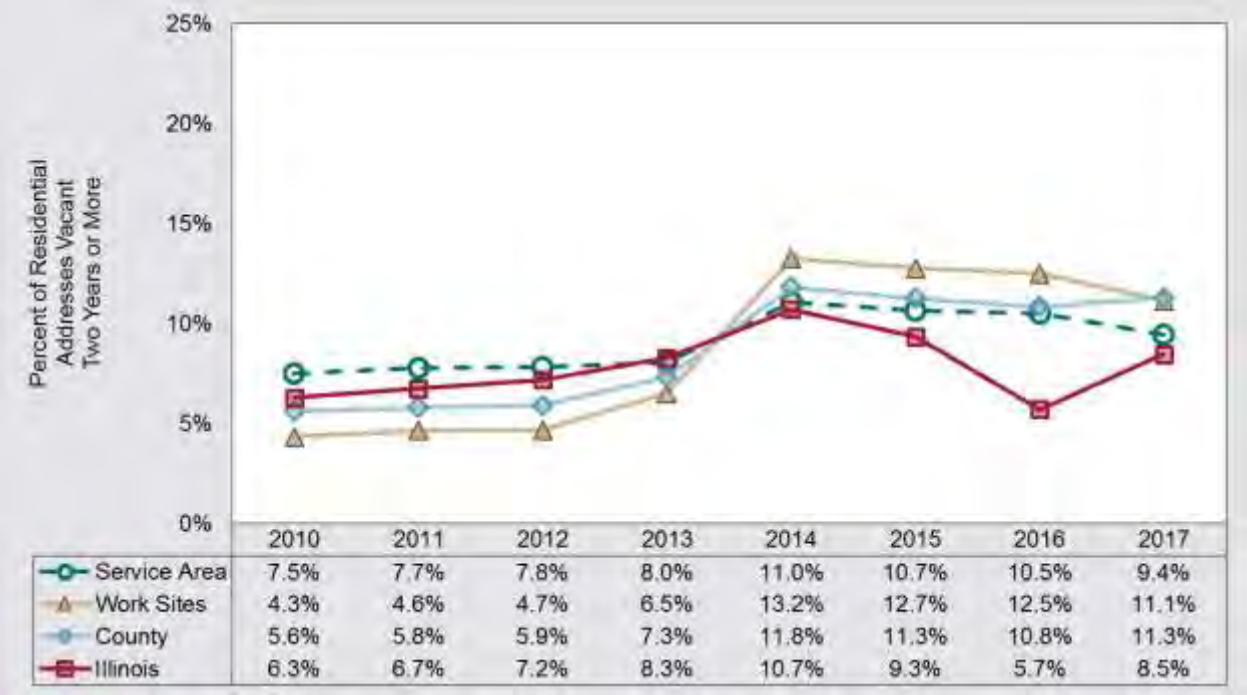
Agency 1, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	77.4%	80.7%	78.1%	75.5%	76.1%	75.7%	75.7%	75.3%
Work Sites	76.0%	80.2%	77.1%	73.9%	74.5%	73.9%	73.9%	73.5%
County	71.2%	73.5%	71.3%	69.1%	69.8%	69.2%	69.3%	68.9%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

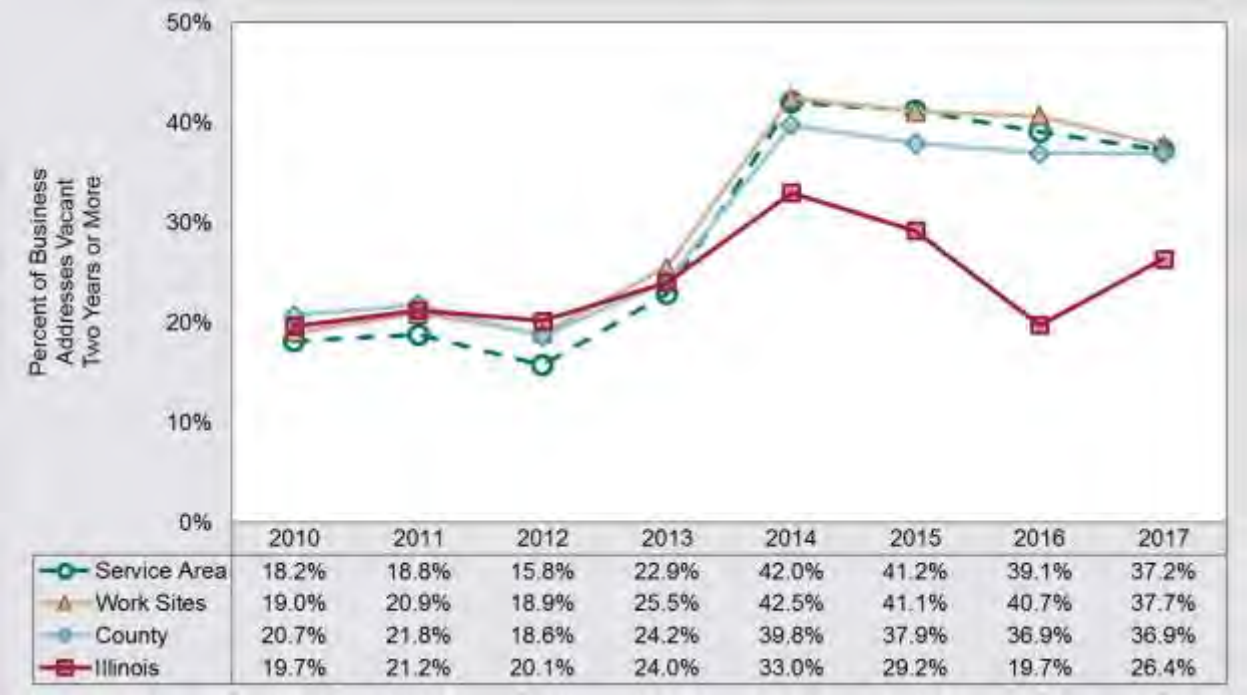
Agency 1: **Affordable Housing Corporation of Lake County**

Agency 1, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	7.5%	7.7%	7.8%	8.0%	11.0%	10.7%	10.5%	9.4%
Work Sites	4.3%	4.6%	4.7%	6.5%	13.2%	12.7%	12.5%	11.1%
County	5.6%	5.8%	5.9%	7.3%	11.8%	11.3%	10.8%	11.3%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

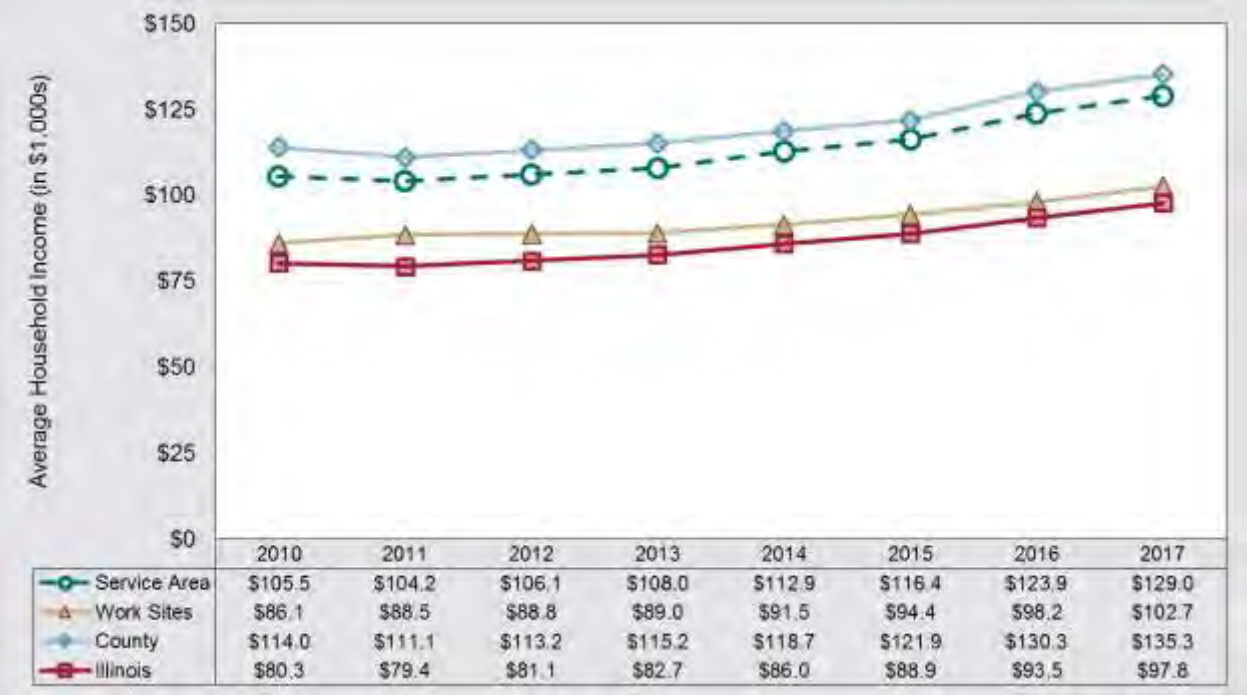
Agency 1, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	18.2%	18.8%	15.8%	22.9%	42.0%	41.2%	39.1%	37.2%
Work Sites	19.0%	20.9%	18.9%	25.5%	42.5%	41.1%	40.7%	37.7%
County	20.7%	21.8%	18.6%	24.2%	39.8%	37.9%	36.9%	36.9%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 1: **Affordable Housing Corporation of Lake County**

Agency 1, Chart 15: Average Household Income, 2010-2017



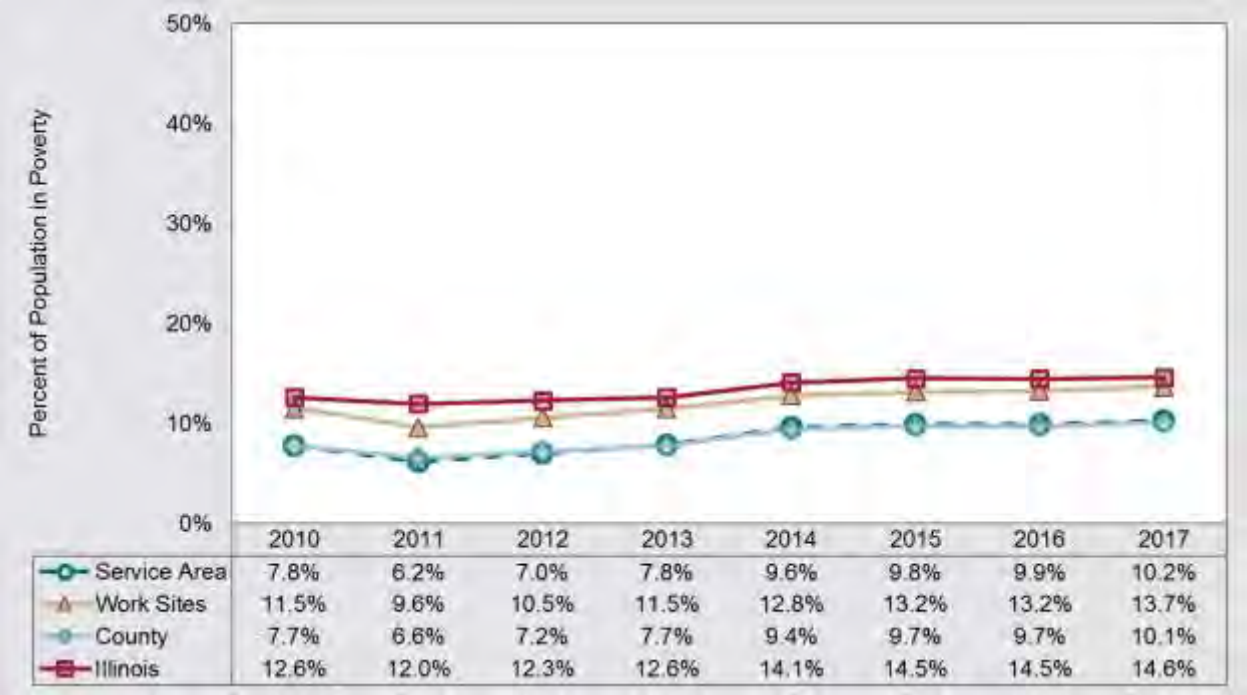
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$105.5	$104.2	$106.1	$108.0	$112.9	$116.4	$123.9	$129.0
Work Sites	$86.1	$88.5	$88.8	$89.0	$91.5	$94.4	$98.2	$102.7
County	$114.0	$111.1	$113.2	$115.2	$118.7	$121.9	$130.3	$135.3
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

Agency 1, Chart 16: Household Income Distribution, 2013

	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	2.4%	5.2%	9.9%	11.9%	18.5%	14.7%	10.9%	8.5%	8.9%	9.1%
Work Sites	3.5%	5.1%	10.9%	14.8%	21.0%	17.1%	11.0%	6.7%	6.0%	3.9%
County	3.6%	5.7%	10.2%	11.0%	17.0%	14.6%	10.7%	7.1%	9.1%	10.9%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

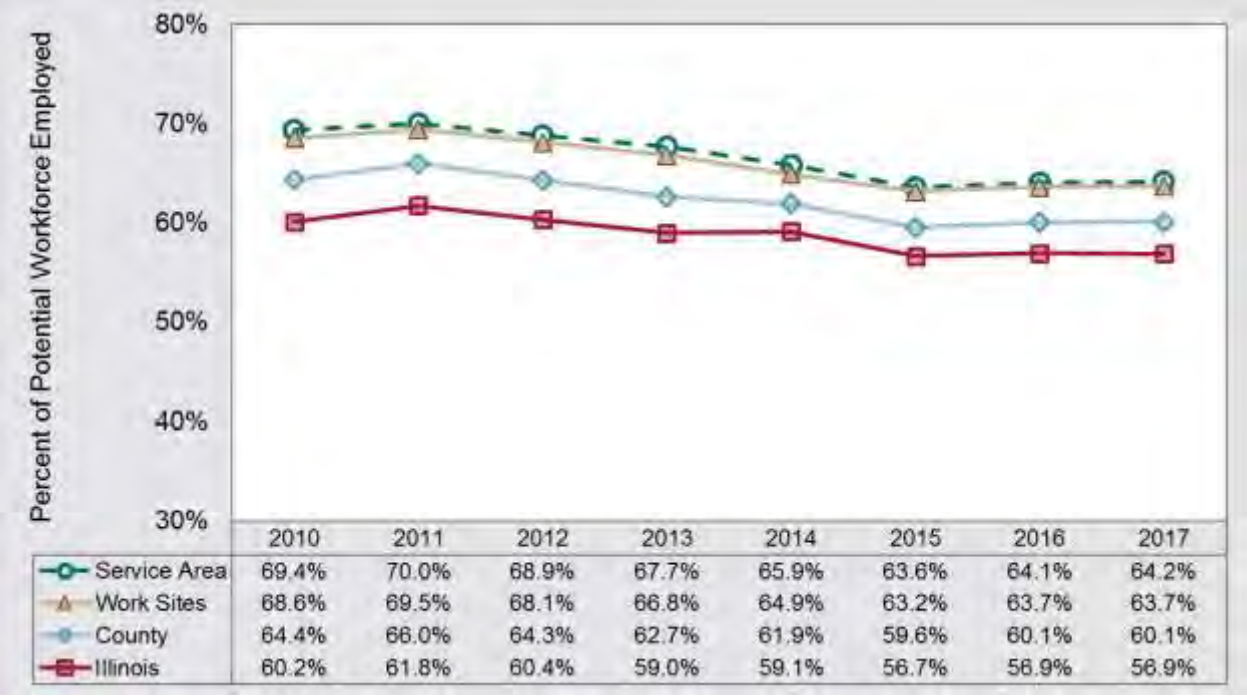
Agency 1: **Affordable Housing Corporation of Lake County**

Agency 1, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	7.8%	6.2%	7.0%	7.8%	9.6%	9.8%	9.9%	10.2%
Work Sites	11.5%	9.6%	10.5%	11.5%	12.8%	13.2%	13.2%	13.7%
County	7.7%	6.6%	7.2%	7.7%	9.4%	9.7%	9.7%	10.1%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

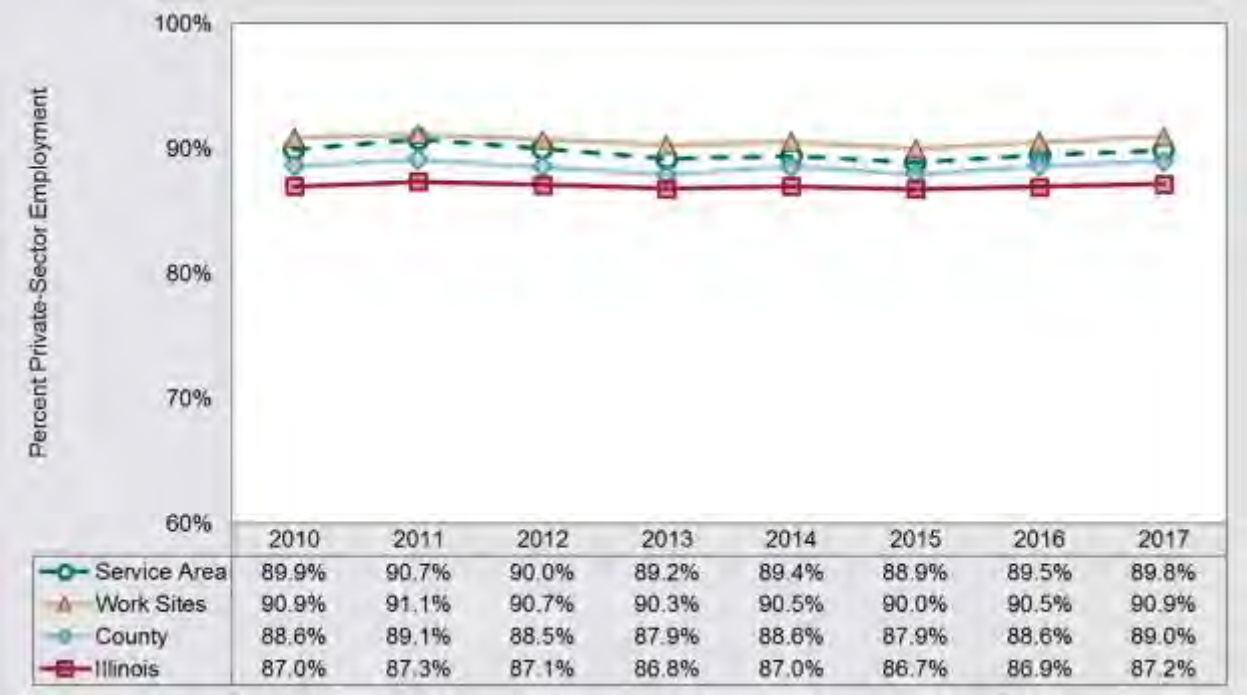
Agency 1, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	69.4%	70.0%	68.9%	67.7%	65.9%	63.6%	64.1%	64.2%
Work Sites	68.6%	69.5%	68.1%	66.8%	64.9%	63.2%	63.7%	63.7%
County	64.4%	66.0%	64.3%	62.7%	61.9%	59.6%	60.1%	60.1%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

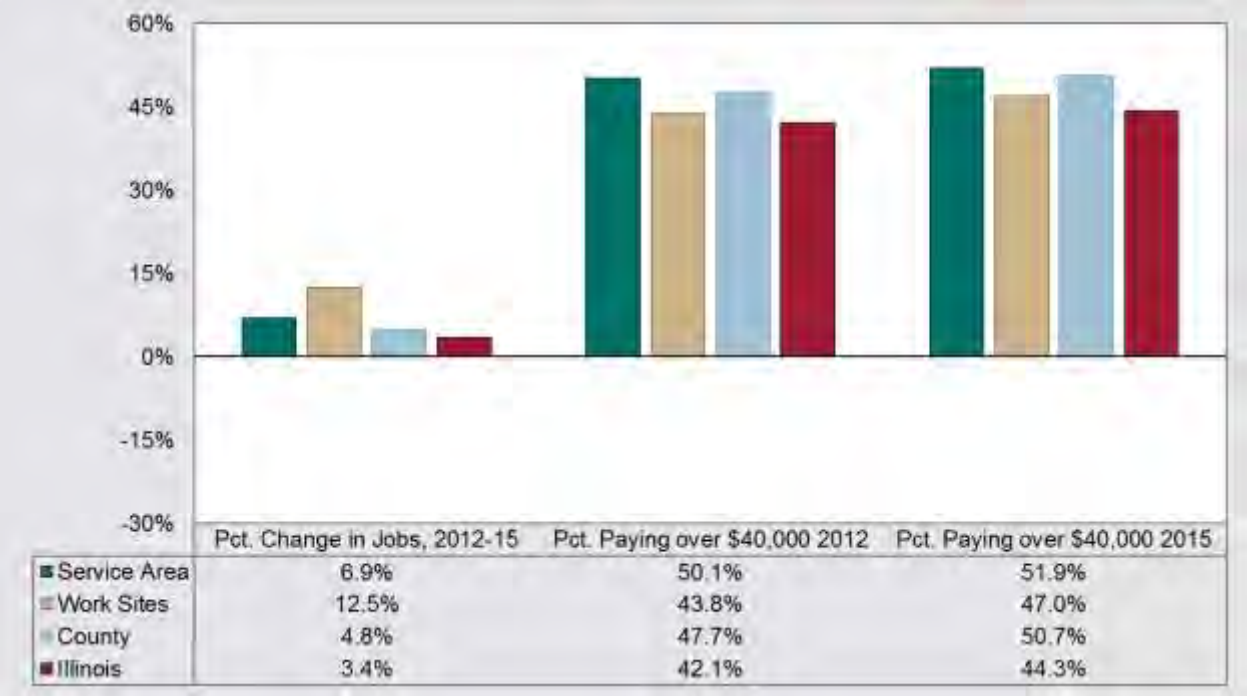
Agency 1: **Affordable Housing Corporation of Lake County**

Agency 1, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	89.9%	90.7%	90.0%	89.2%	89.4%	88.9%	89.5%	89.8%
Work Sites	90.9%	91.1%	90.7%	90.3%	90.5%	90.0%	90.5%	90.9%
County	88.6%	89.1%	88.5%	87.9%	88.6%	87.9%	88.6%	89.0%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 1, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	6.9%	50.1%	51.9%
Work Sites	12.5%	43.8%	47.0%
County	4.8%	47.7%	50.7%
Illinois	3.4%	42.1%	44.3%

Chicago Neighborhood Initiatives (Agency 2)

The Chicago Neighborhood Initiatives proposed to employ two different housing strategies to complete North Pullman's well-established post-foreclosure crisis revitalization: 1) acquire and rehab 20-25 Single-family homes for resale or rent; and, 2) demolish and redevelop 25 existing troubled and vacant properties to create 50 multi-family apartments for rent. Housing counseling services will be included to prepare buyers and renters.

Service Area: 3 Census Tracts, North Pullman Community Area
Work Site: 1 Census Tract
County: Cook County, 1,319 Census Tracts

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 3,400 housing units, 95.1 percent, in structures with 1-4 units (Agency 2, Chart 9); over 1,350 owner-occupied housing units, 88.2 percent, had a reported value of under $200,000 (Agency 2, Chart 11), and over 200 residential addresses were reported as vacant for two years or more (Agency 2, Chart 13). Over 2,100 households, 69.3 percent, had income of less than $60,000 (Agency 2, Chart 16), and 25.9 percent of the population were below the poverty level (Agency 2, Chart 17).
- In the Work Sites, there were over 780 housing units, 86.0 percent, in structures with 1-4 units; over 300 owner-occupied housing units, 84.4 percent, had a reported value of under $200,000, and over 80 residential addresses were reported as vacant for two years or more. Over 570 households, 82.1 percent, had income of less than $60,000, and 49.1 percent of the population were below the poverty level.
- In the County, there were over 1.4 million housing units, 67.1 percent, in structures with 1-4 units; over 364,000 owner-occupied units, 31.1 percent, had a reported value of under $200,000, and over 120,700 residential addresses were reported as vacant for two years or more. Over 1.0 million households, 54.5 percent, had income of less than $60,000, and 15.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

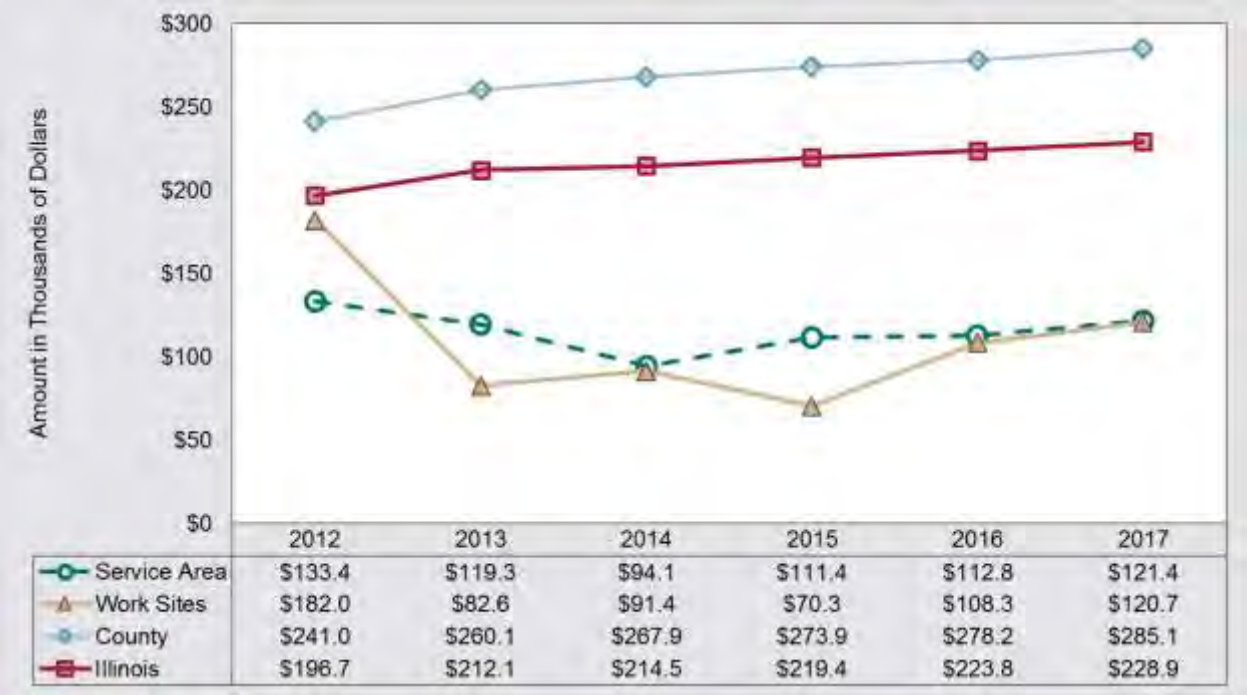
- In the Service Area, lenders reported originating 33 first lien, single-family purchase mortgages; the average amount of those mortgages was $119,300 (Agency 2, Chart 1), and the average income of the purchasers receiving those mortgages was $56,800 (Agency 2, Chart 2). Of those mortgages, 19, 57.6 percent, were FHA/VA guaranteed (Agency 2, Chart 7).
- In the Work Sites, lenders reported originating 14 first lien, single-family purchase mortgages; the average amount of those mortgages was $82,600, and the average income of the purchasers receiving those mortgages was $41,800. Of those mortgages, 8, 57.1 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating over 44,400 first lien, single-family purchase mortgages; the average amount of those mortgages was $260,100, and the average income of the purchasers receiving those mortgages was $127,900. Of those mortgages, nearly 9,900, 22.3 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 18.2 percent (Agency 2, Chart 3), to 39 originations, and the average mortgage amount increased by 1.8 percent, to $121,400 (Agency 2, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 20.3 percent (Agency 2, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 10.9 percent, to 51.3 percent of originations (Agency 2, Chart 7). The average income of purchasers receiving mortgages increased by 7.9 percent, to $61,200 (Agency 2, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations decreased by 50.0 percent, to 7 originations, but the average mortgage amount increased by 46.2 percent, to $120,700. Overall, the total dollar amount of first lien, single-family mortgages originated decreased by 26.9 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed remained the same, 57.1 percent of originations. The average income of purchasers receiving mortgages increased by 50.8 percent, rising to $63,000.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 29.0 percent, to over 57,300 originations, and the average mortgage amount increased by 9.6 percent, to $285,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 20.8 percent of originations. The average income of purchasers receiving mortgages increased by 3.5 percent, to $132,400.

Agency 2: **Chicago Neighborhood Initiatives**

Agency 2, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



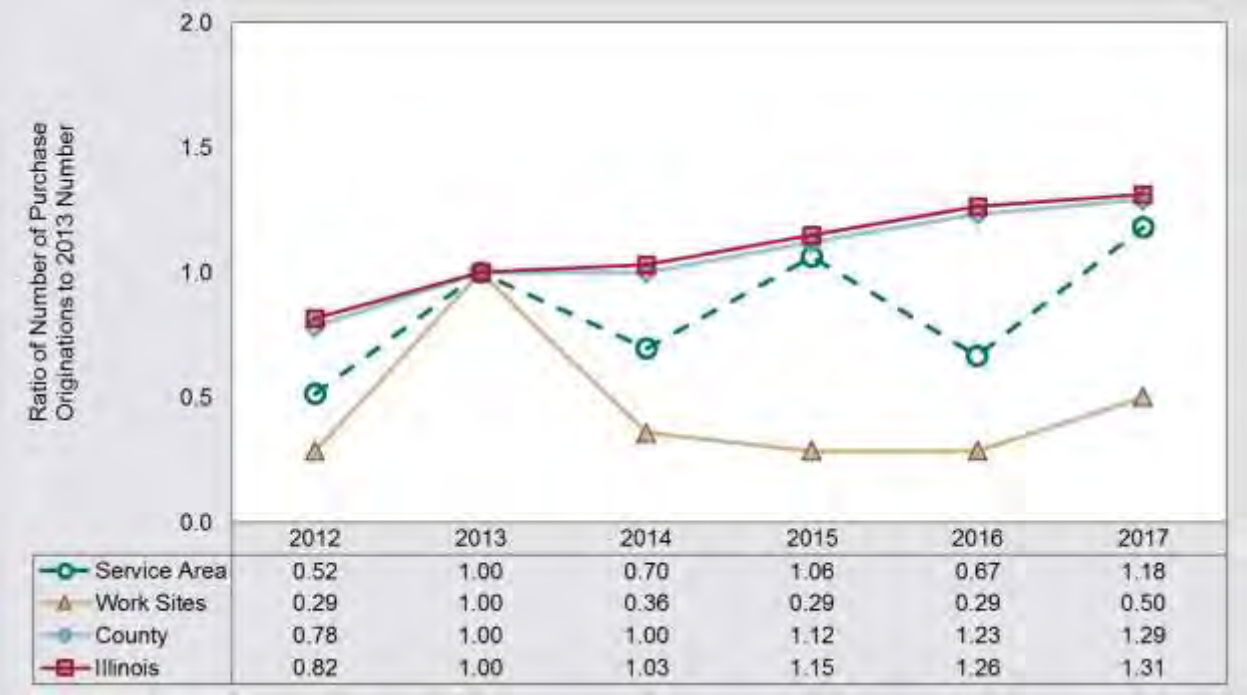
	2012	2013	2014	2015	2016	2017
Service Area	$133.4	$119.3	$94.1	$111.4	$112.8	$121.4
Work Sites	$182.0	$82.6	$91.4	$70.3	$108.3	$120.7
County	$241.0	$260.1	$267.9	$273.9	$278.2	$285.1
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 2, Chart 2: Average Income of Borrower with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$55.4	$56.8	$69.9	$61.4	$58.5	$61.2
Work Sites	$41.7	$41.8	$45.6	$43.0	$41.5	$63.0
County	$125.4	$127.9	$130.8	$127.8	$127.3	$132.4
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

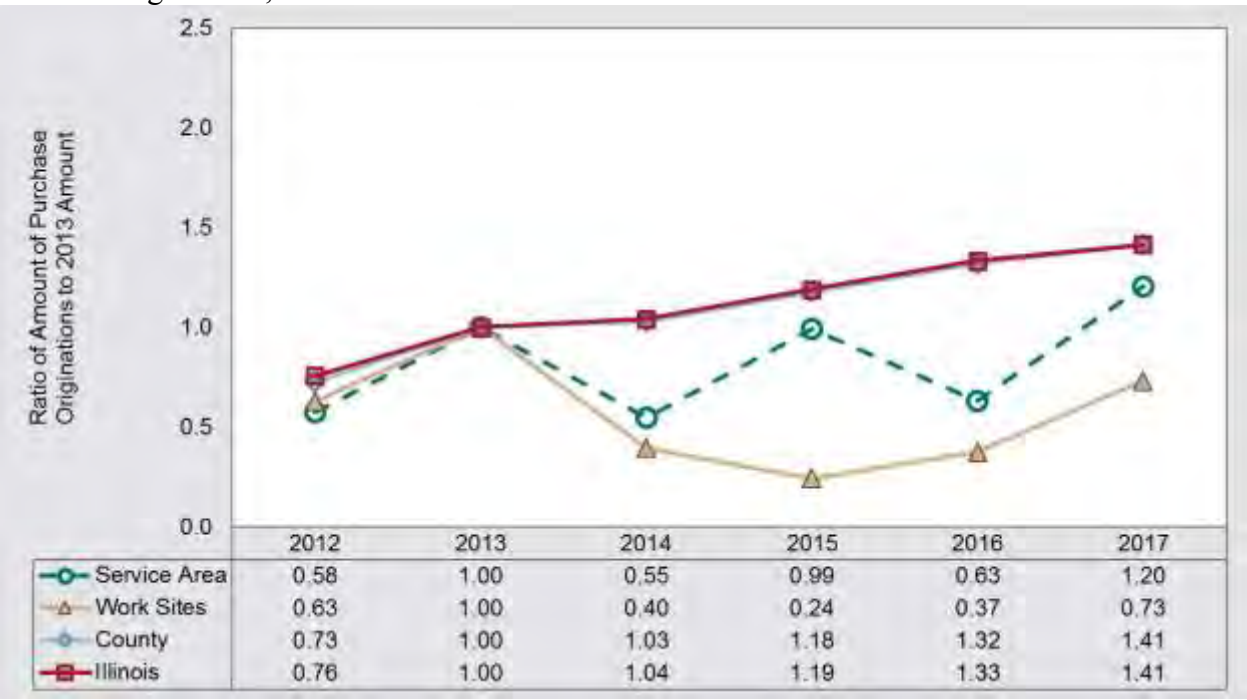
Agency 2: **Chicago Neighborhood Initiatives**

Agency 2, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.52	1.00	0.70	1.06	0.67	1.18
Work Sites	0.29	1.00	0.36	0.29	0.29	0.50
County	0.78	1.00	1.00	1.12	1.23	1.29
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

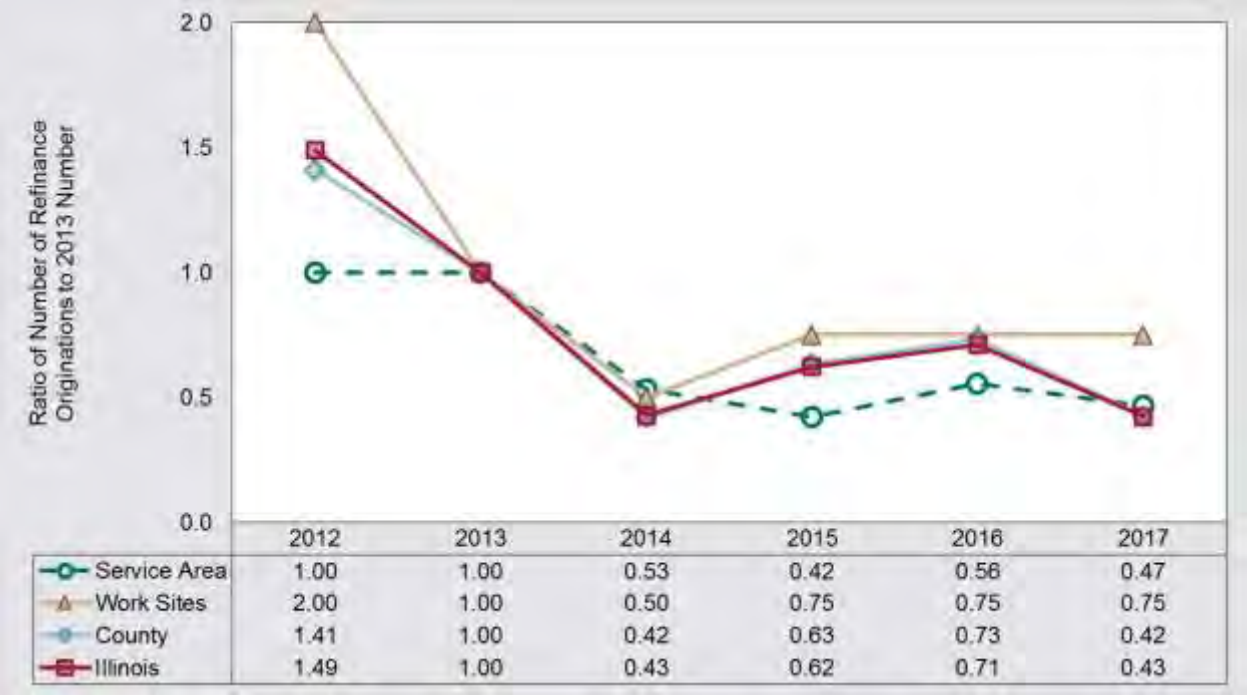
Agency 2, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.58	1.00	0.55	0.99	0.63	1.20
Work Sites	0.63	1.00	0.40	0.24	0.37	0.73
County	0.73	1.00	1.03	1.18	1.32	1.41
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

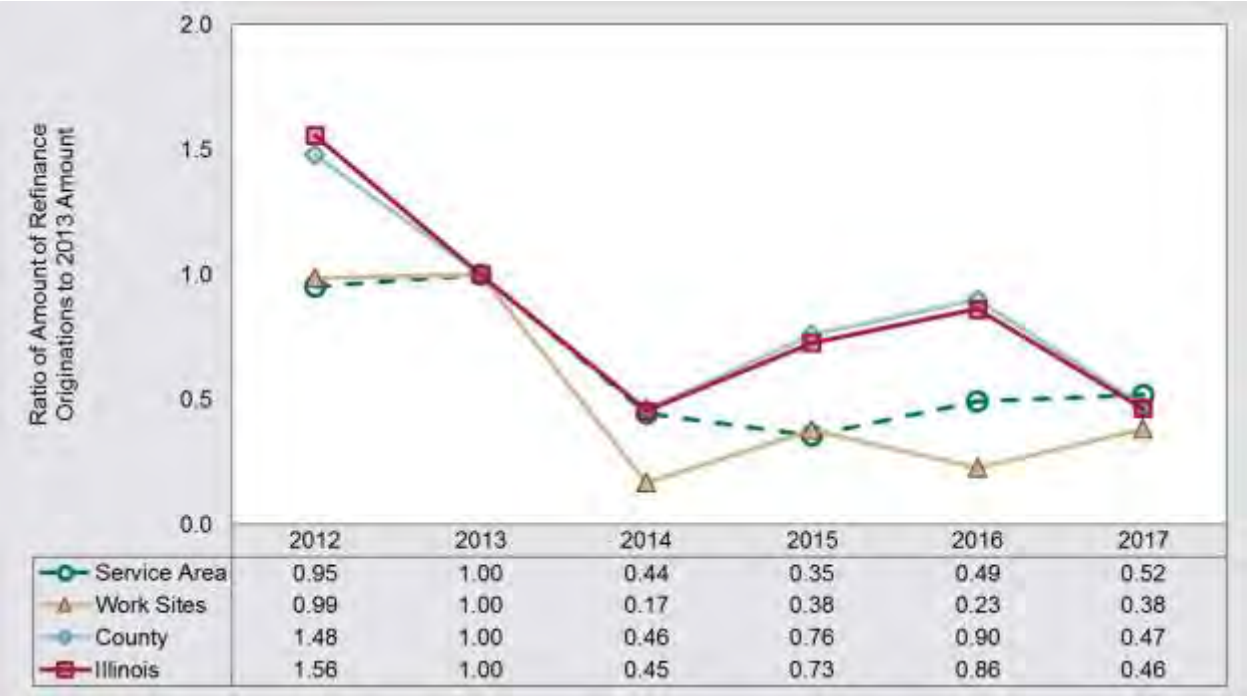
Agency 2: **Chicago Neighborhood Initiatives**

Agency 2, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.00	1.00	0.53	0.42	0.56	0.47
Work Sites	2.00	1.00	0.50	0.75	0.75	0.75
County	1.41	1.00	0.42	0.63	0.73	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

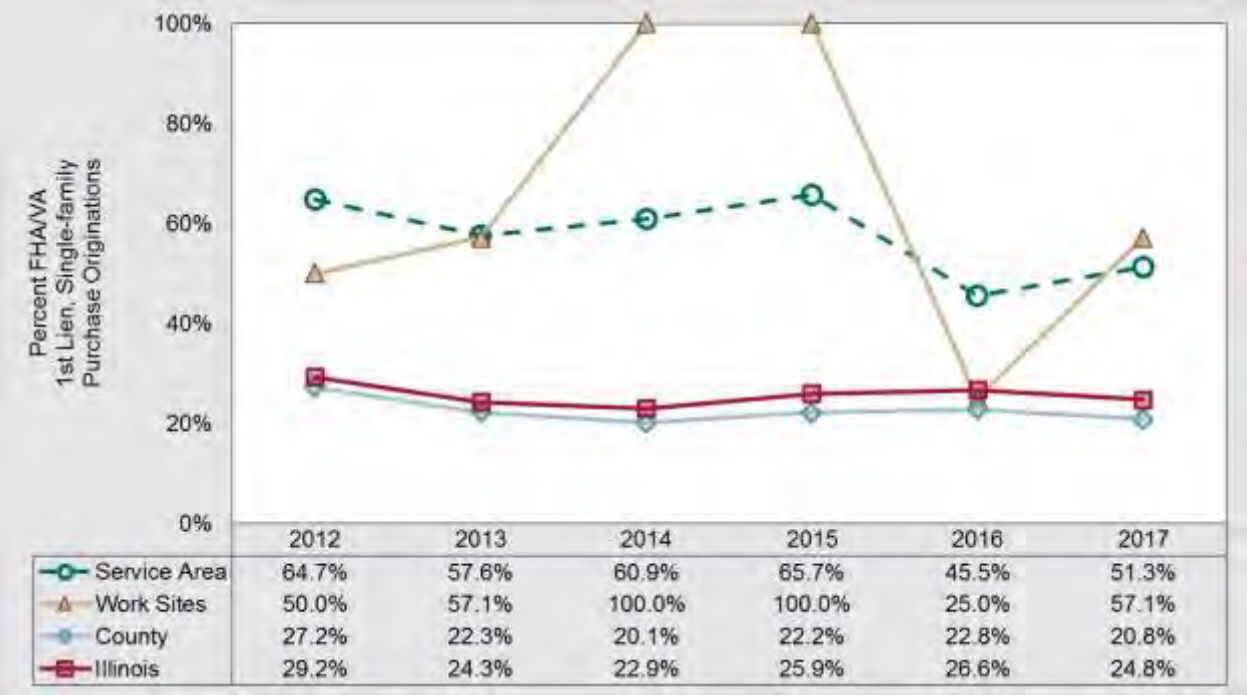
Agency 2, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.95	1.00	0.44	0.35	0.49	0.52
Work Sites	0.99	1.00	0.17	0.38	0.23	0.38
County	1.48	1.00	0.46	0.76	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

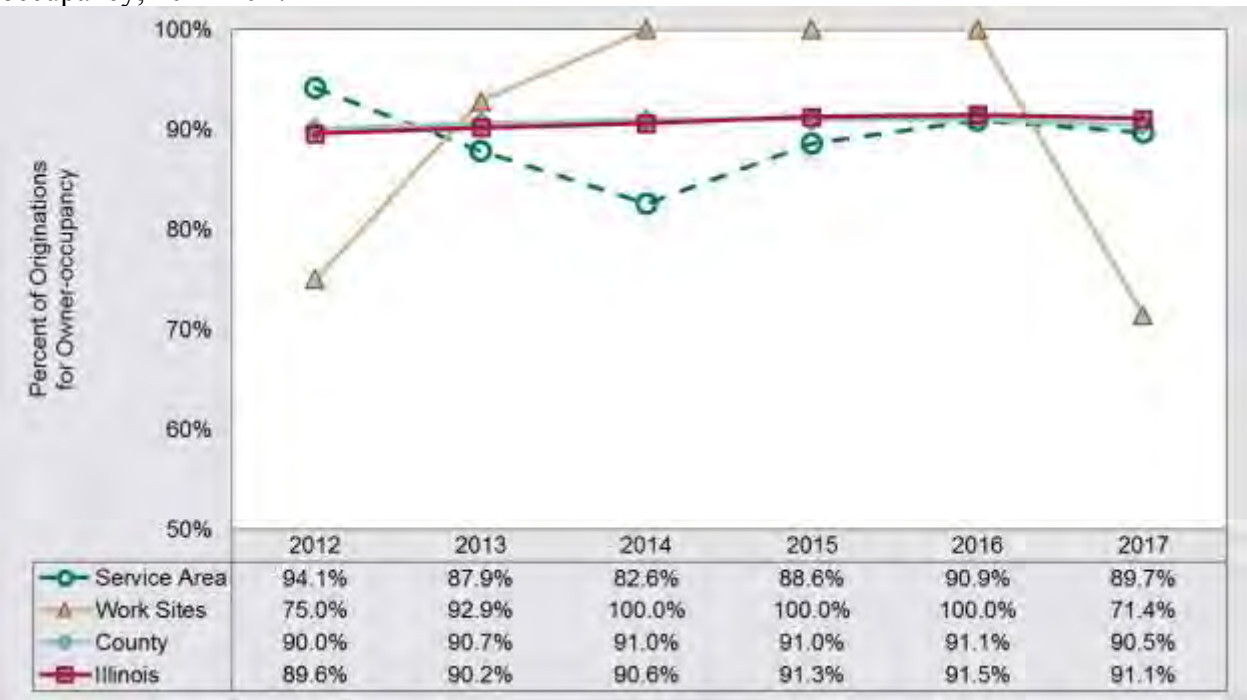
Agency 2: **Chicago Neighborhood Initiatives**

Agency 2, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	64.7%	57.6%	60.9%	65.7%	45.5%	51.3%
Work Sites	50.0%	57.1%	100.0%	100.0%	25.0%	57.1%
County	27.2%	22.3%	20.1%	22.2%	22.8%	20.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

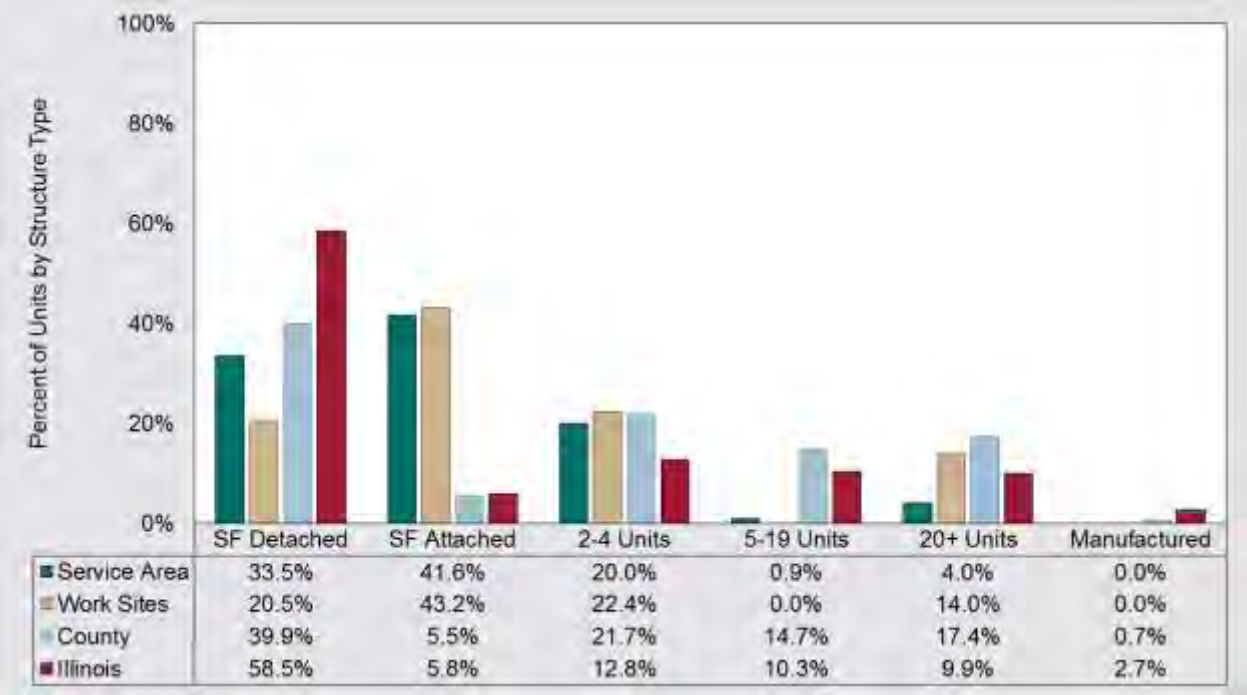
Agency 2, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	94.1%	87.9%	82.6%	88.6%	90.9%	89.7%
Work Sites	75.0%	92.9%	100.0%	100.0%	100.0%	71.4%
County	90.0%	90.7%	91.0%	91.0%	91.1%	90.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

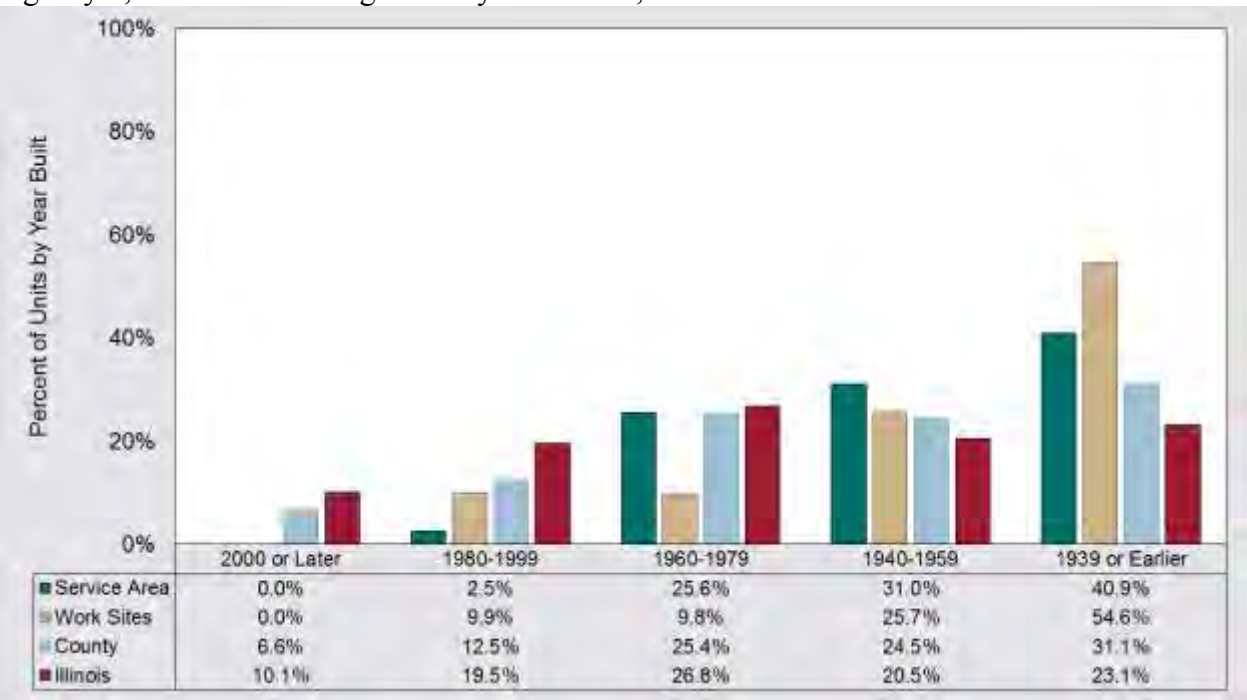
Agency 2: **Chicago Neighborhood Initiatives**

Agency 2, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	33.5%	41.6%	20.0%	0.9%	4.0%	0.0%
Work Sites	20.5%	43.2%	22.4%	0.0%	14.0%	0.0%
County	39.9%	5.5%	21.7%	14.7%	17.4%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

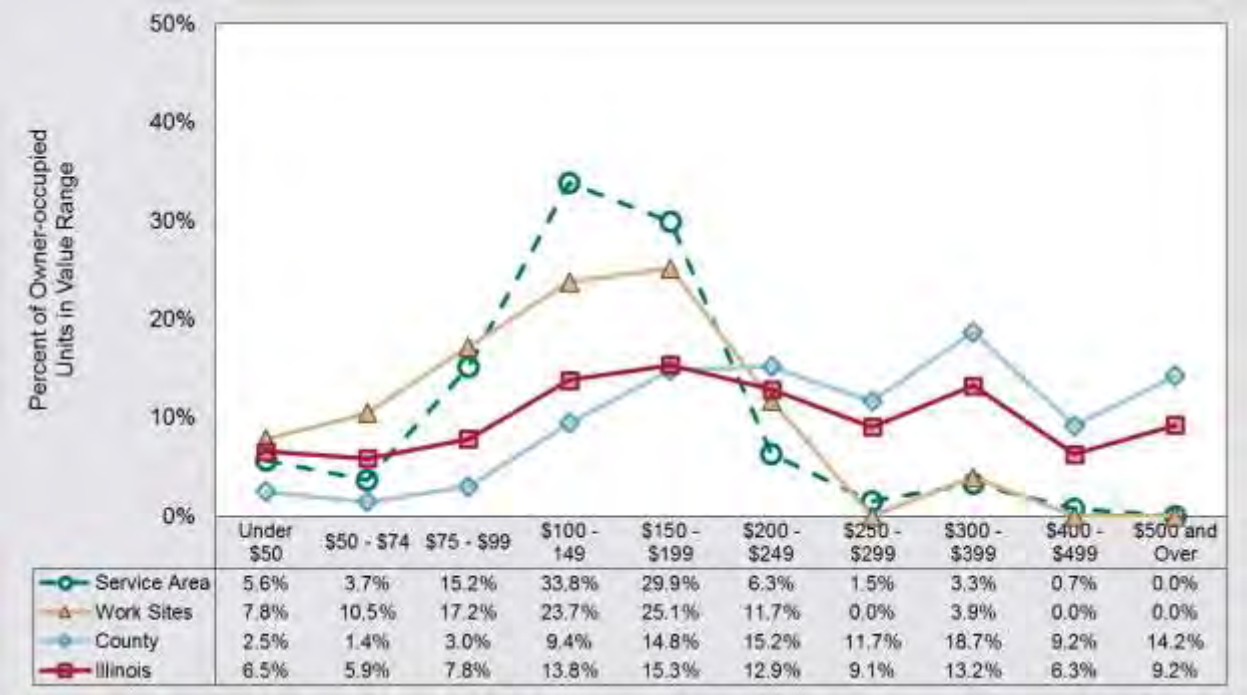
Agency 2, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	0.0%	2.5%	25.6%	31.0%	40.9%
Work Sites	0.0%	9.9%	9.8%	25.7%	54.6%
County	6.6%	12.5%	25.4%	24.5%	31.1%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

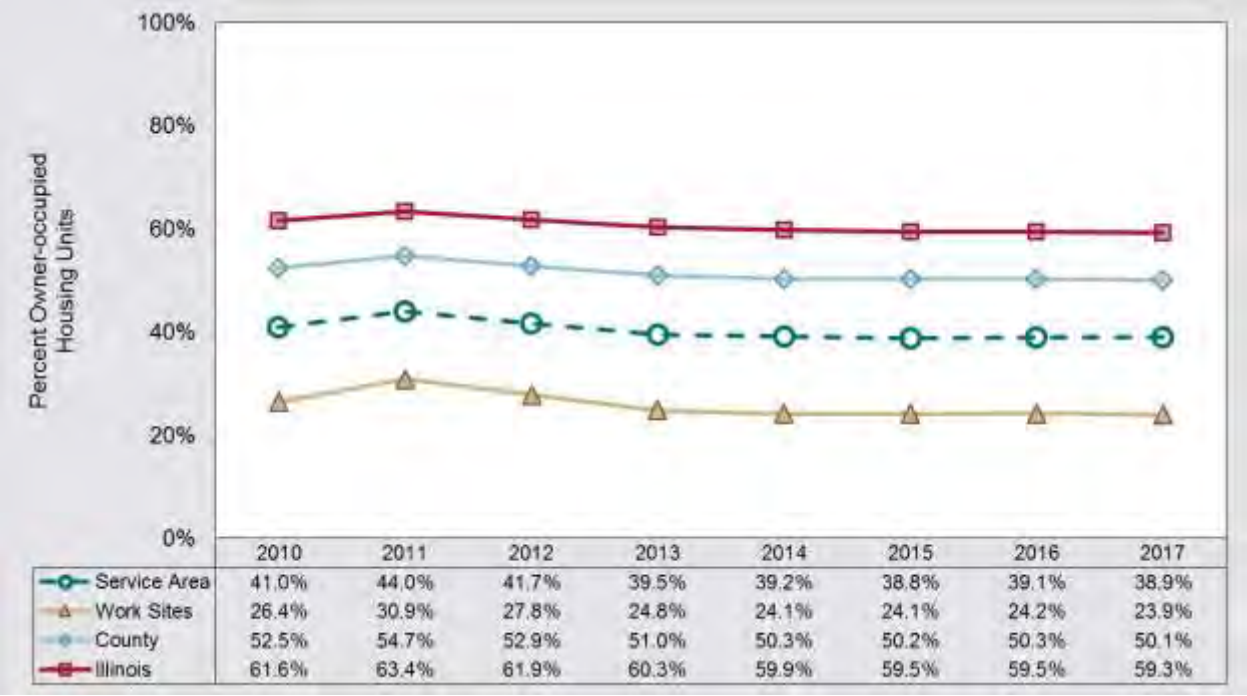
Agency 2: **Chicago Neighborhood Initiatives**

Agency 2, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	5.6%	3.7%	15.2%	33.8%	29.9%	6.3%	1.5%	3.3%	0.7%	0.0%
Work Sites	7.8%	10.5%	17.2%	23.7%	25.1%	11.7%	0.0%	3.9%	0.0%	0.0%
County	2.5%	1.4%	3.0%	9.4%	14.8%	15.2%	11.7%	18.7%	9.2%	14.2%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

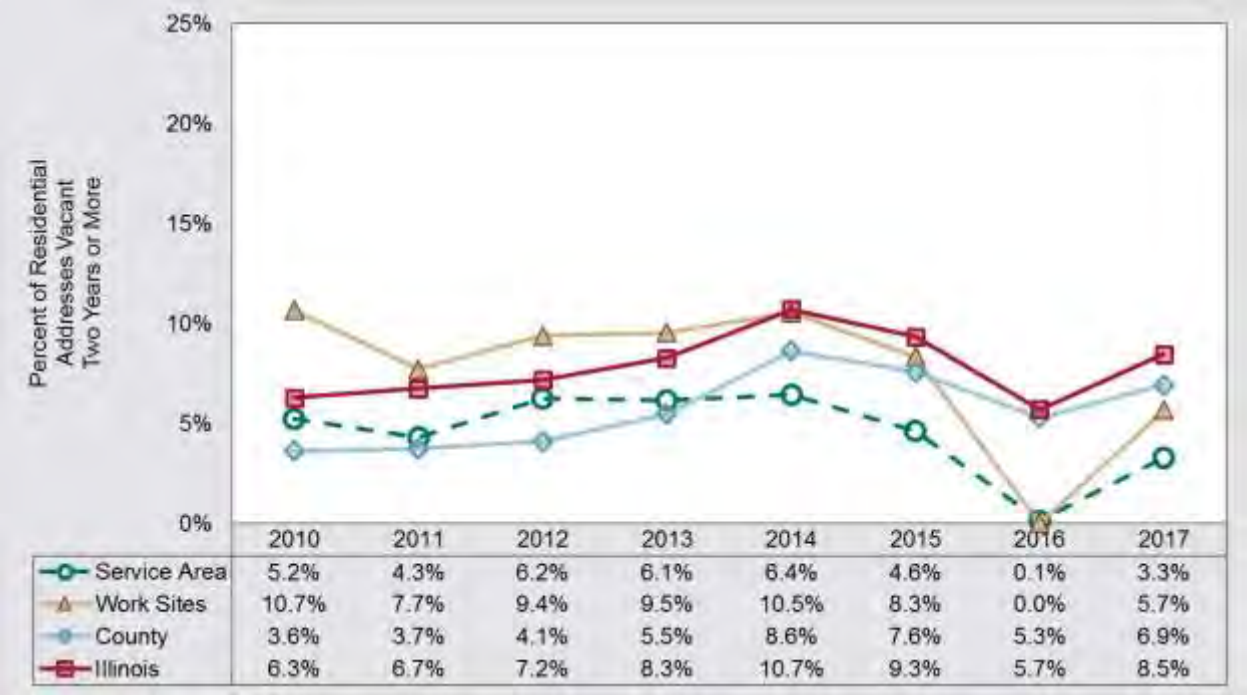
Agency 2, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	41.0%	44.0%	41.7%	39.5%	39.2%	38.8%	39.1%	38.9%
Work Sites	26.4%	30.9%	27.8%	24.8%	24.1%	24.1%	24.2%	23.9%
County	52.5%	54.7%	52.9%	51.0%	50.3%	50.2%	50.3%	50.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

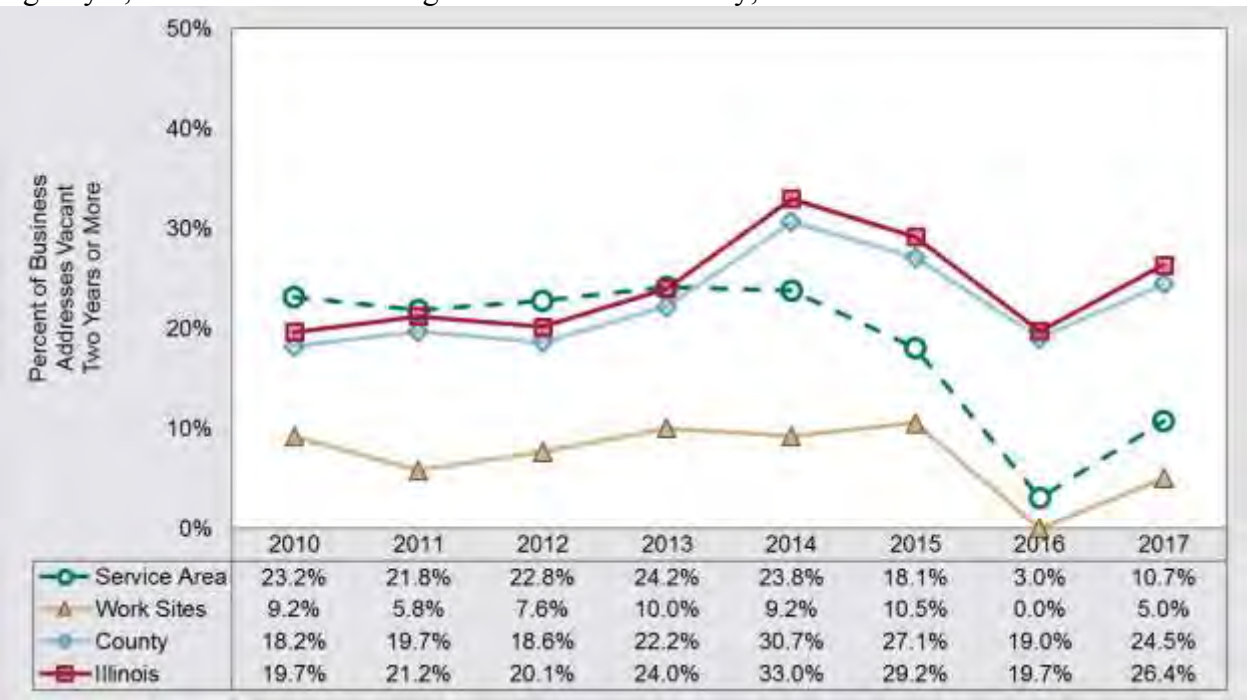
Agency 2: **Chicago Neighborhood Initiatives**

Agency 2, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	5.2%	4.3%	6.2%	6.1%	6.4%	4.6%	0.1%	3.3%
Work Sites	10.7%	7.7%	9.4%	9.5%	10.5%	8.3%	0.0%	5.7%
County	3.6%	3.7%	4.1%	5.5%	8.6%	7.6%	5.3%	6.9%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

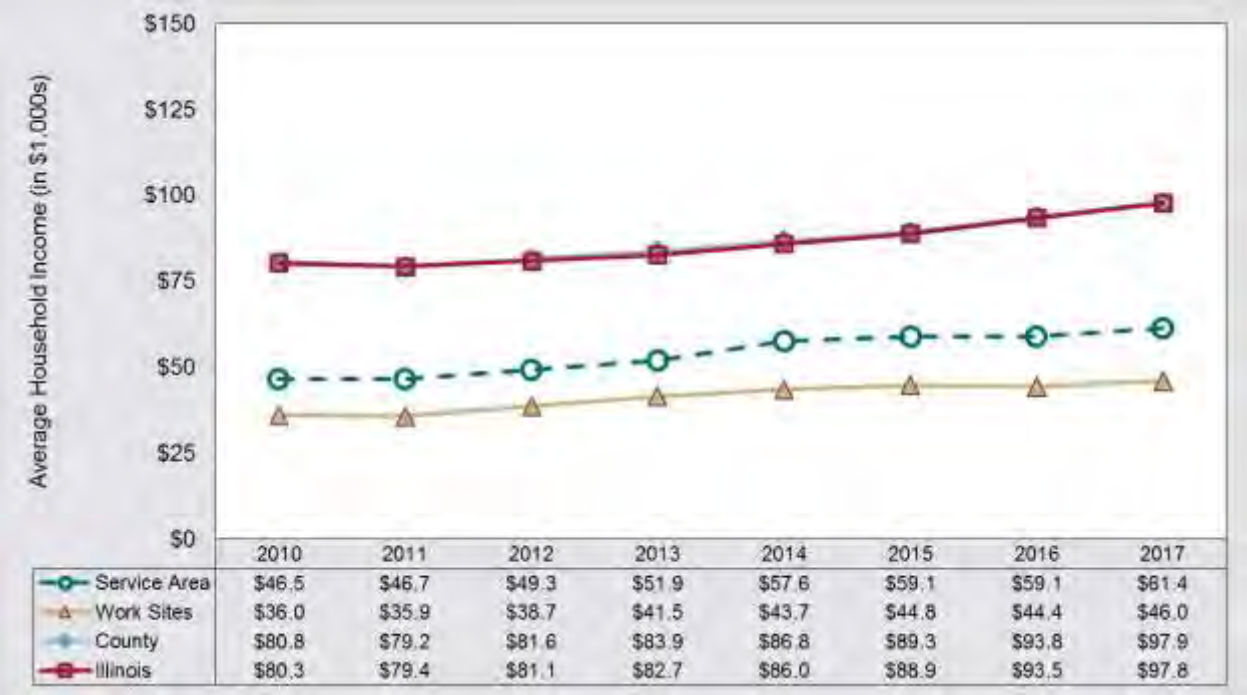
Agency 2, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	23.2%	21.8%	22.8%	24.2%	23.8%	18.1%	3.0%	10.7%
Work Sites	9.2%	5.8%	7.6%	10.0%	9.2%	10.5%	0.0%	5.0%
County	18.2%	19.7%	18.6%	22.2%	30.7%	27.1%	19.0%	24.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 2: **Chicago Neighborhood Initiatives**

Agency 2, Chart 15: Average Household Income, 2010-2017



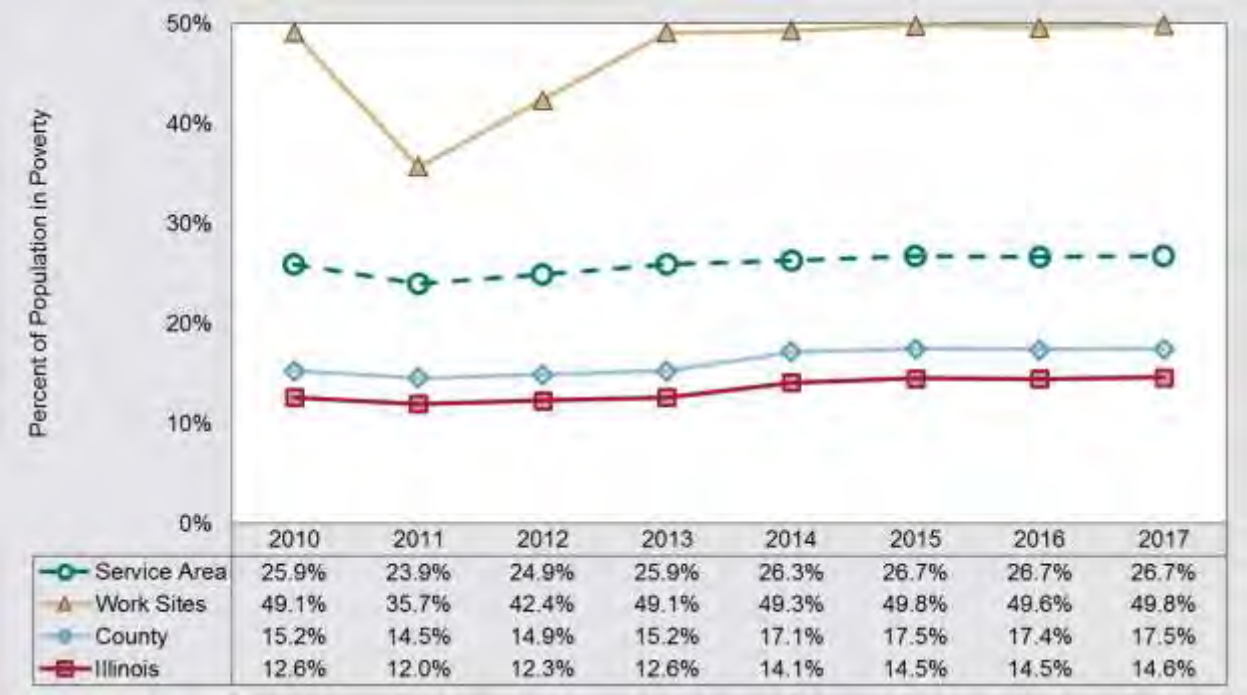
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$46.5	$46.7	$49.3	$51.9	$57.6	$59.1	$59.1	$61.4
Work Sites	$36.0	$35.9	$38.7	$41.5	$43.7	$44.8	$44.4	$46.0
County	$80.8	$79.2	$81.6	$83.9	$86.8	$89.3	$93.8	$97.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

Agency 2, Chart 16: Household Income Distribution, 2013

	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	11.6%	13.5%	19.8%	13.3%	25.2%	11.2%	4.0%	0.8%	0.3%	0.2%
Work Sites	22.2%	21.3%	14.4%	16.5%	14.4%	9.2%	2.0%	0.0%	0.0%	0.0%
County	8.1%	10.3%	14.8%	13.3%	18.0%	12.4%	8.0%	4.9%	4.8%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

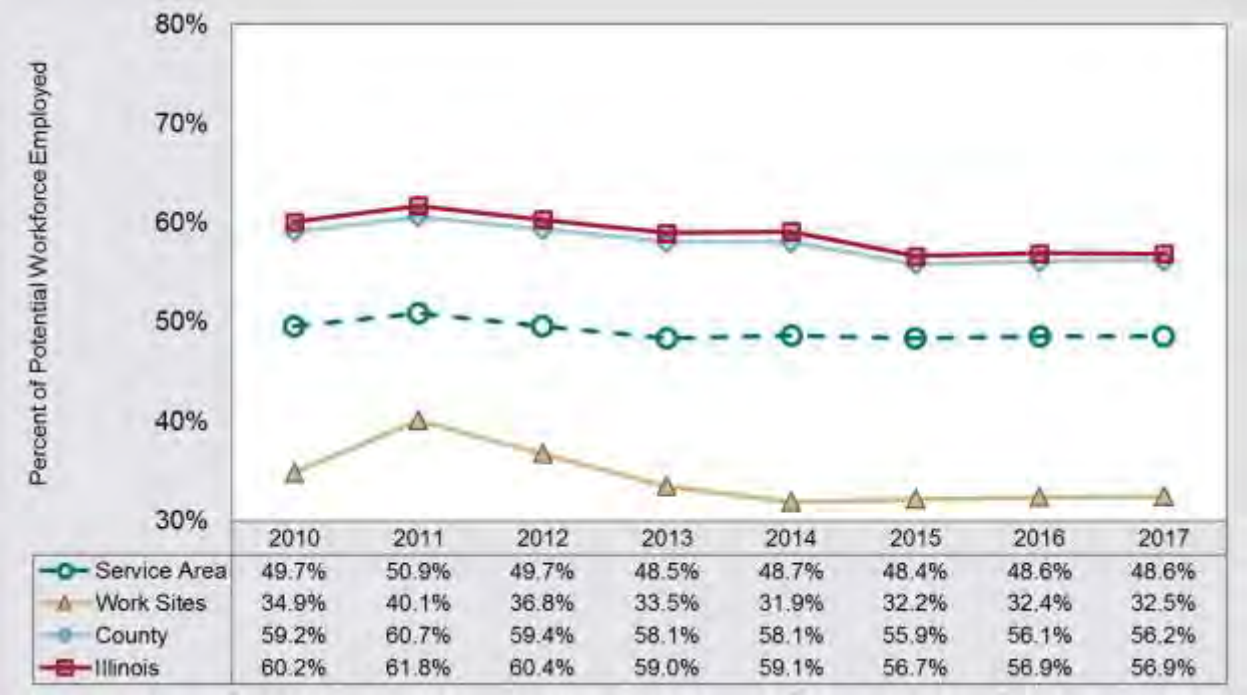
Agency 2: **Chicago Neighborhood Initiatives**

Agency 2, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	25.9%	23.9%	24.9%	25.9%	26.3%	26.7%	26.7%	26.7%
Work Sites	49.1%	35.7%	42.4%	49.1%	49.3%	49.8%	49.6%	49.8%
County	15.2%	14.5%	14.9%	15.2%	17.1%	17.5%	17.4%	17.5%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

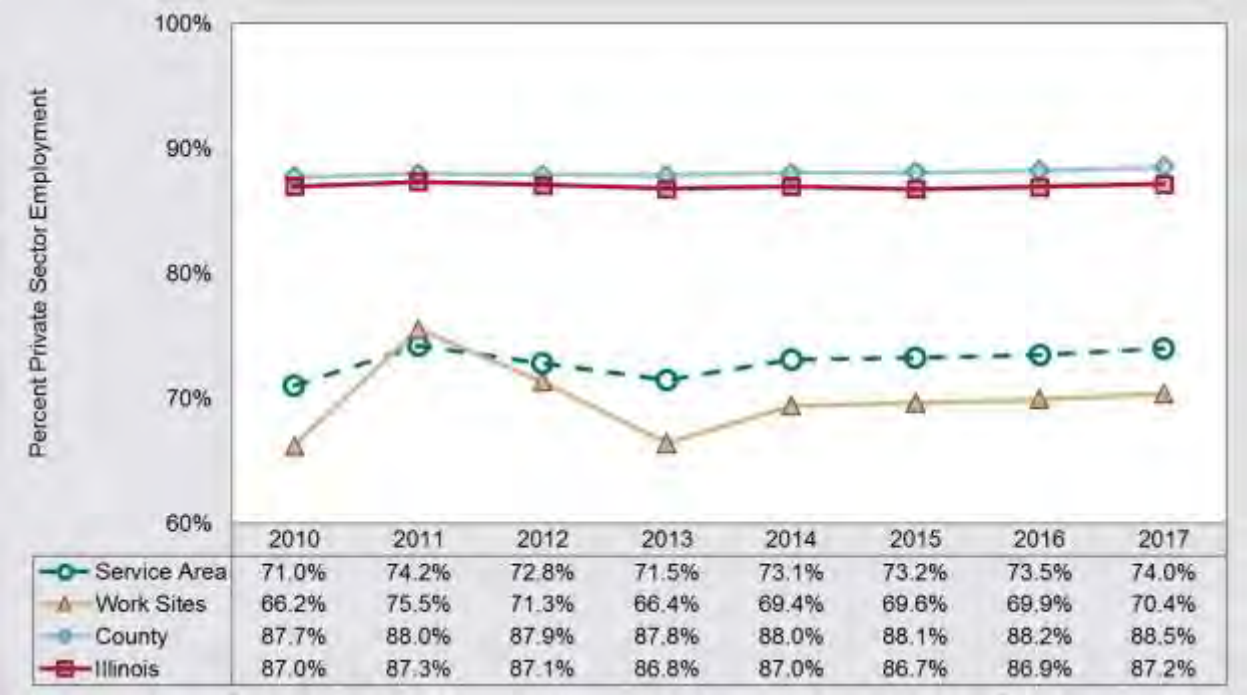
Agency 2, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	49.7%	50.9%	49.7%	48.5%	48.7%	48.4%	48.6%	48.6%
Work Sites	34.9%	40.1%	36.8%	33.5%	31.9%	32.2%	32.4%	32.5%
County	59.2%	60.7%	59.4%	58.1%	58.1%	55.9%	56.1%	56.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

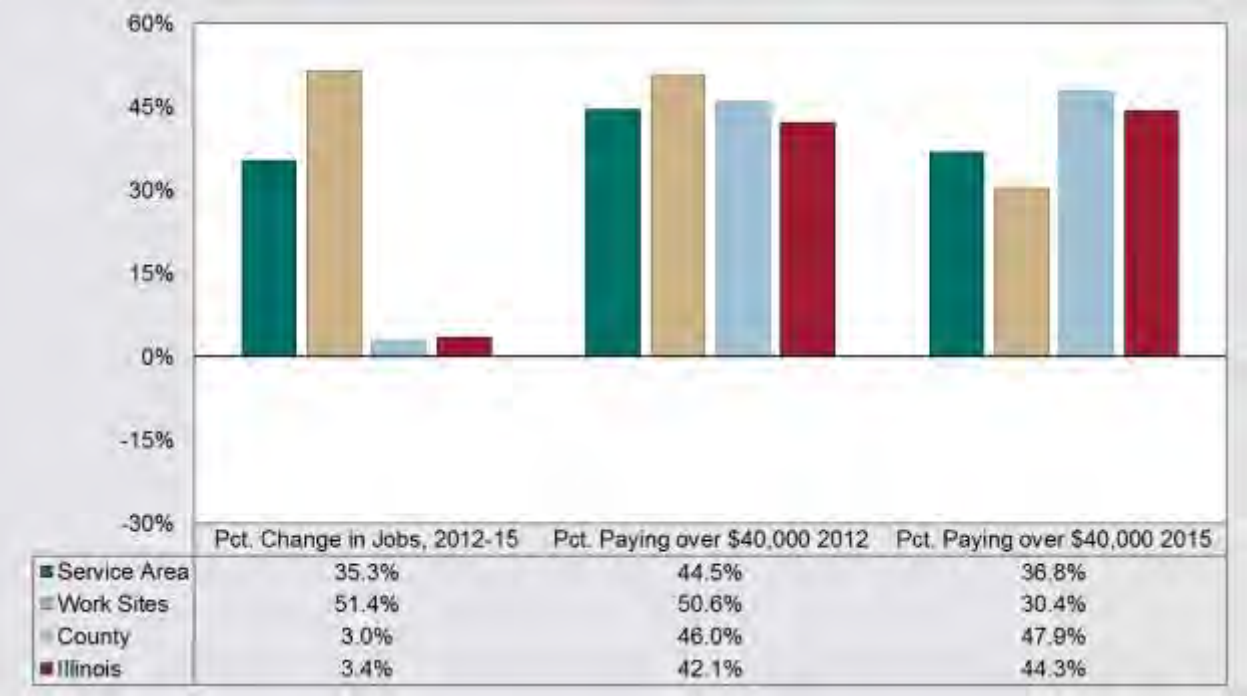
Agency 2: **Chicago Neighborhood Initiatives**

Agency 2, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	71.0%	74.2%	72.8%	71.5%	73.1%	73.2%	73.5%	74.0%
Work Sites	66.2%	75.5%	71.3%	66.4%	69.4%	69.6%	69.9%	70.4%
County	87.7%	88.0%	87.9%	87.8%	88.0%	88.1%	88.2%	88.5%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 2, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	35.3%	44.5%	36.8%
Work Sites	51.4%	50.6%	30.4%
County	3.0%	46.0%	47.9%
Illinois	3.4%	42.1%	44.3%

Community Foundation of the Fox River Valley (Agency 3)

The Community Foundation of the Fox River Valley proposed to redevelop 40 properties to kick off a broader regional revitalization strategy, initiating the Chicago Metropolitan Agency for Planning's *Homes for Changing Region Plan*. With Kane County, participating towns, non-profits and stakeholders investing in this plan, the Foundation is ensuring redevelopment activities advance the Plan's priorities and promotes long-term neighborhood stability. By aligning non-profit developers and funders to support and contribute additional funds, the Foundation is also incentivizing further private investment. In addition, this team will support housing counseling services in connection with the 16th Judicial District's pilot foreclosure mediation program, supported by the Attorney General's NFS funds awarded to start-up court mediation programs.

Service Area: 106 Census Tracts, Villages of Carpentersville, South Elgin, and North Aurora, Cities of Elgin, St. Charles, Batavia, and Aurora
Work Site: 25 Census Tracts
Counties: 1,779 Census Tracts; Cook County (1,319 Census Tracts), DuPage County (216 Census Tracts), Kane County (82 Census Tracts), Kendall County (10 Census Tracts), and Will County (152 Census Tracts)

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 179,000 housing units, 85.8 percent, in structures with 1-4 units (Agency 3, Chart 9); over 50,700 owner-occupied housing units, 33.0 percent, had a reported value of under $200,000 (Agency 3, Chart 11), and over 14,100 residential addresses were reported as vacant for two years or more (Agency 3, Chart 13). Over 87,400 households, 41.4 percent, had income of less than $60,000 (Agency 3, Chart 16), and 8.8 percent of the population was below the poverty level (Agency 3, Chart 17).
- In the Work Sites, there were over 44,800 housing units, 85.7 percent, in structures with 1-4 units; over 15,400 owner-occupied housing units, 43.3 percent, had a reported value of under $200,000, and over 2,870 residential addresses were reported as vacant for two years or more. Over 25,300 households, 51.3 percent, had income of less than $60,000, and 12.9 percent of the population was below the poverty level.
- In the Counties, there were over 2.1 million housing units, 71.5 percent, in structures with 1-4 units; over 526,000 owner-occupied units, 29.7 percent, had a reported value of under $200,000, and over 183,000 residential addresses were reported as vacant for two years or more. Over 1.3 million households, 50.1 percent, had income of less than $60,000, and 12.7 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 7,140 first lien, single-family purchase mortgages; the average amount of those mortgages was $199,200 (Agency 3, Chart 1), and the average income of the purchasers receiving those mortgages was $99,500 (Agency 3, Chart 2). Of those mortgages, 2,238, 31.3 percent, were FHA/VA guaranteed (Agency 3, Chart 7).
- In the Work Sites, lenders reported originating 1,267 first lien, single-family purchase mortgages; the average amount of those mortgages was $173,700, and the average income of

the purchasers receiving those mortgages was $78,600. Of those mortgages, 501, 39.5 percent, were FHA/VA guaranteed.

- In the Counties, lenders reported originating 69,702 first lien, single-family purchase mortgages; the average amount of those mortgages was $247,600, and the average income of the purchasers receiving those mortgages was $121,600. Of those mortgages, 16,898, 24.2 percent were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 32.4 percent (Agency 3, Chart 3), to 9,456 originations, and the average mortgage amount increased by 11.2 percent, to $221,400 (Agency 3, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 47.2 percent (Agency 3, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 2.5 percent, to 30.6 percent of originations (Agency 3, Chart 7). The average income of purchasers receiving mortgages increased by 2.8 percent, to $102,300 (Agency 3, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 44.5 percent, to 1,831 originations, and the average mortgage amount increased by 8.1 percent, to $187,800. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 56.2 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 10.6 percent, to 35.3 percent of originations. The average income of purchasers receiving mortgages increased by 4.8 percent, rising to $82,300.
- In the Counties, the total number of first lien, single-family purchase mortgage originations increased by 30.4 percent, to 90,895 originations, and the average mortgage amount increased by 9.3 percent, to $270,700. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 42.6 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 4.6 percent, to 23.1 percent of originations. The average income of purchasers receiving mortgages increased by 3.0 percent, to $125,200.

Agency 3: **Community Foundation of the Fox River Valley**

Agency 3, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

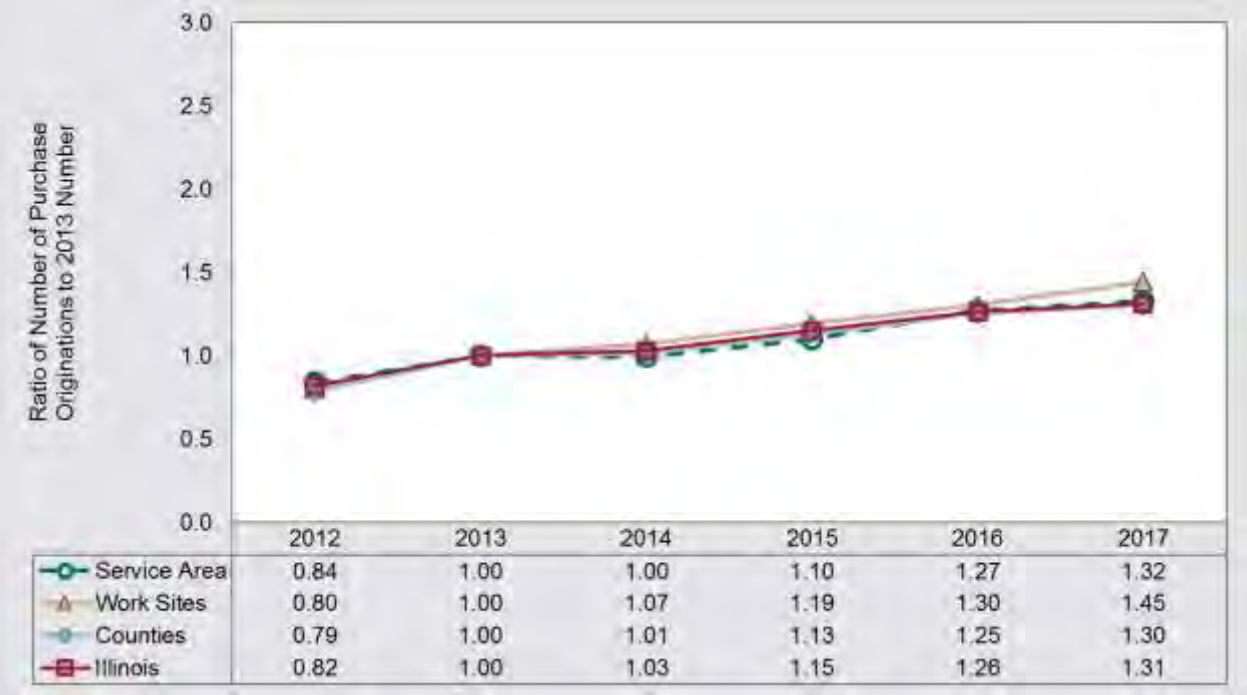
	2012	2013	2014	2015	2016	2017
Service Area	$186.5	$199.2	$198.8	$204.6	$211.1	$221.4
Work Sites	$147.2	$173.7	$162.8	$174.1	$177.3	$187.8
Counties	$230.6	$247.6	$253.7	$258.8	$263.6	$270.7
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 3, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$95.4	$99.5	$99.5	$98.2	$96.6	$102.3
Work Sites	$75.8	$78.6	$80.6	$81.0	$78.4	$82.3
Counties	$118.1	$121.6	$123.2	$121.1	$120.7	$125.2
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

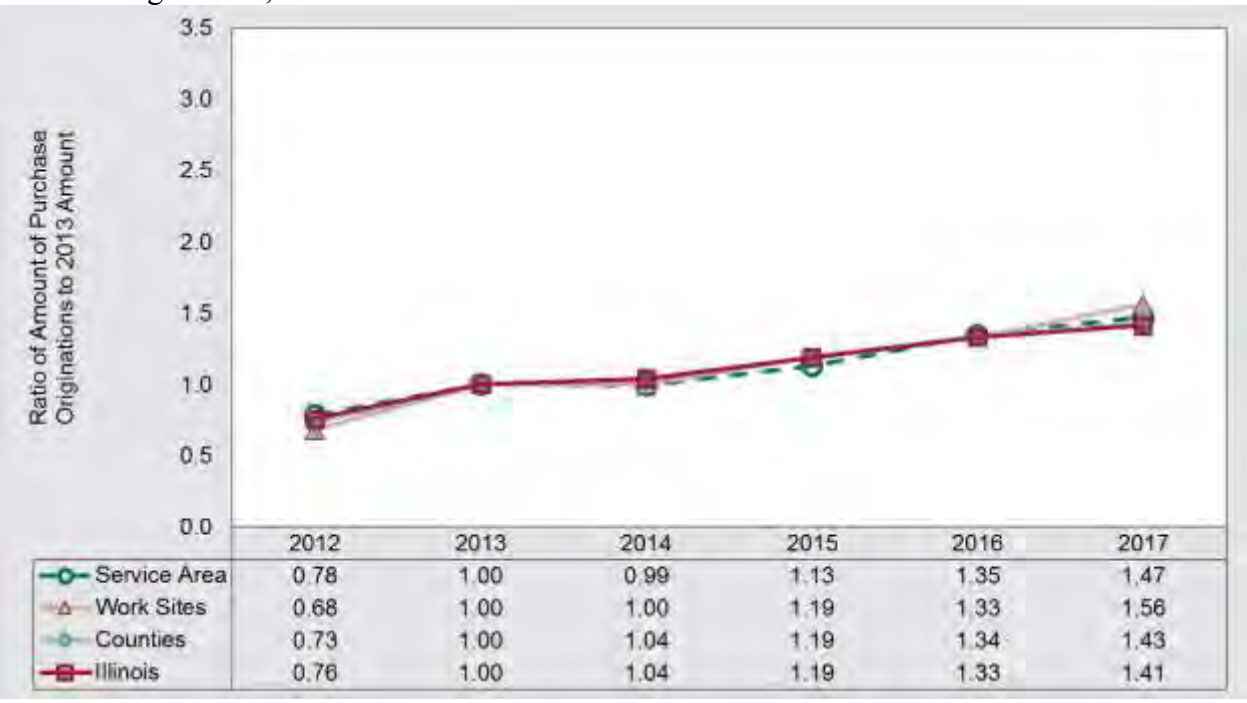
Agency 3: **Community Foundation of the Fox River Valley**

Agency 3, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.84	1.00	1.00	1.10	1.27	1.32
Work Sites	0.80	1.00	1.07	1.19	1.30	1.45
Counties	0.79	1.00	1.01	1.13	1.25	1.30
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

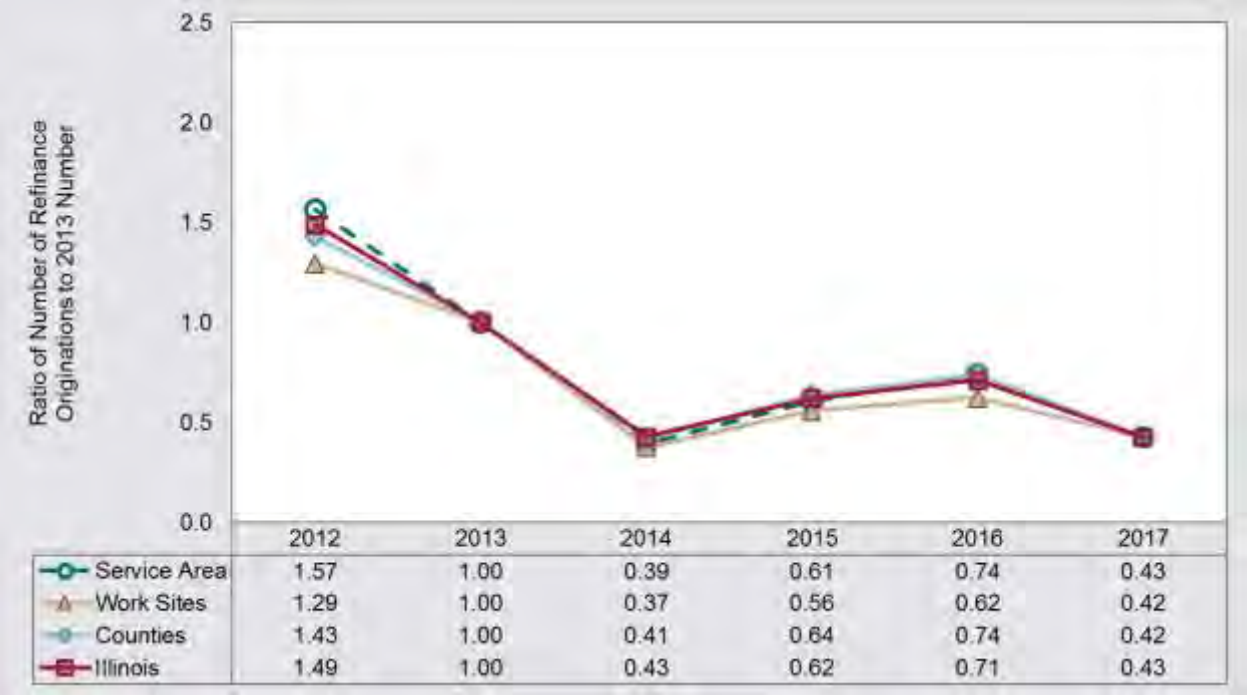
Agency 3, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.78	1.00	0.99	1.13	1.35	1.47
Work Sites	0.68	1.00	1.00	1.19	1.33	1.56
Counties	0.73	1.00	1.04	1.19	1.34	1.43
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

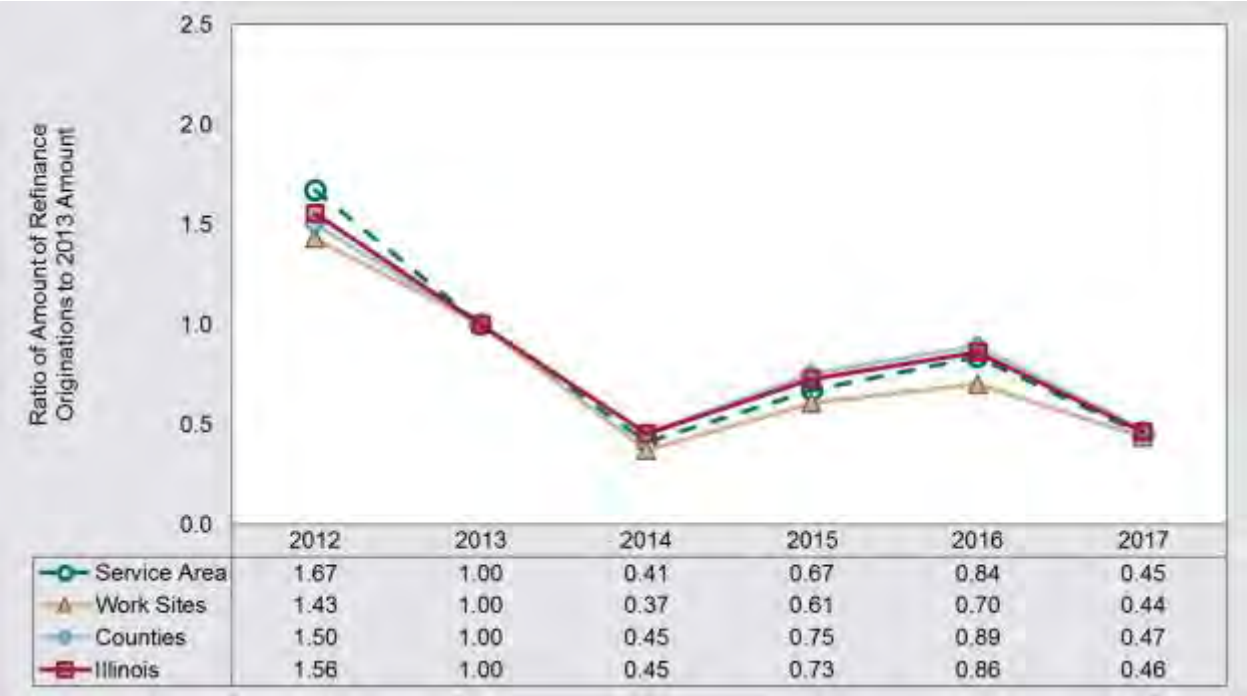
Agency 3: **Community Foundation of the Fox River Valley**

Agency 3, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.57	1.00	0.39	0.61	0.74	0.43
Work Sites	1.29	1.00	0.37	0.56	0.62	0.42
Counties	1.43	1.00	0.41	0.64	0.74	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

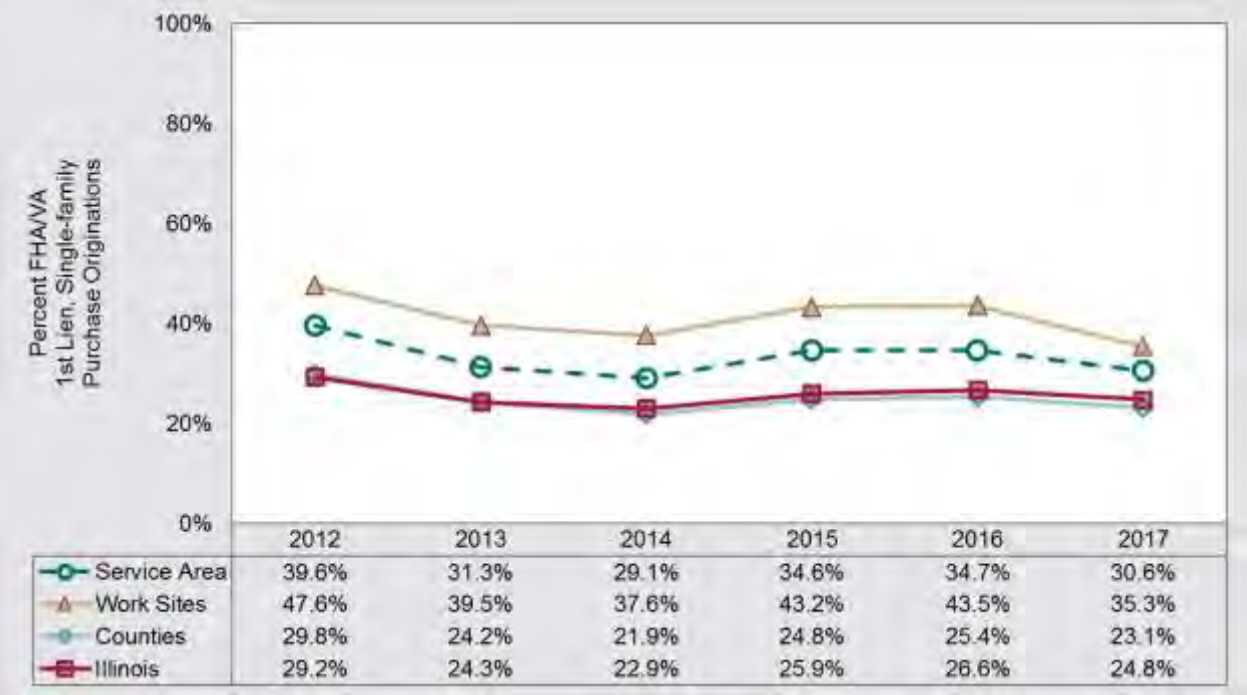
Agency 3, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.67	1.00	0.41	0.67	0.84	0.45
Work Sites	1.43	1.00	0.37	0.61	0.70	0.44
Counties	1.50	1.00	0.45	0.75	0.89	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

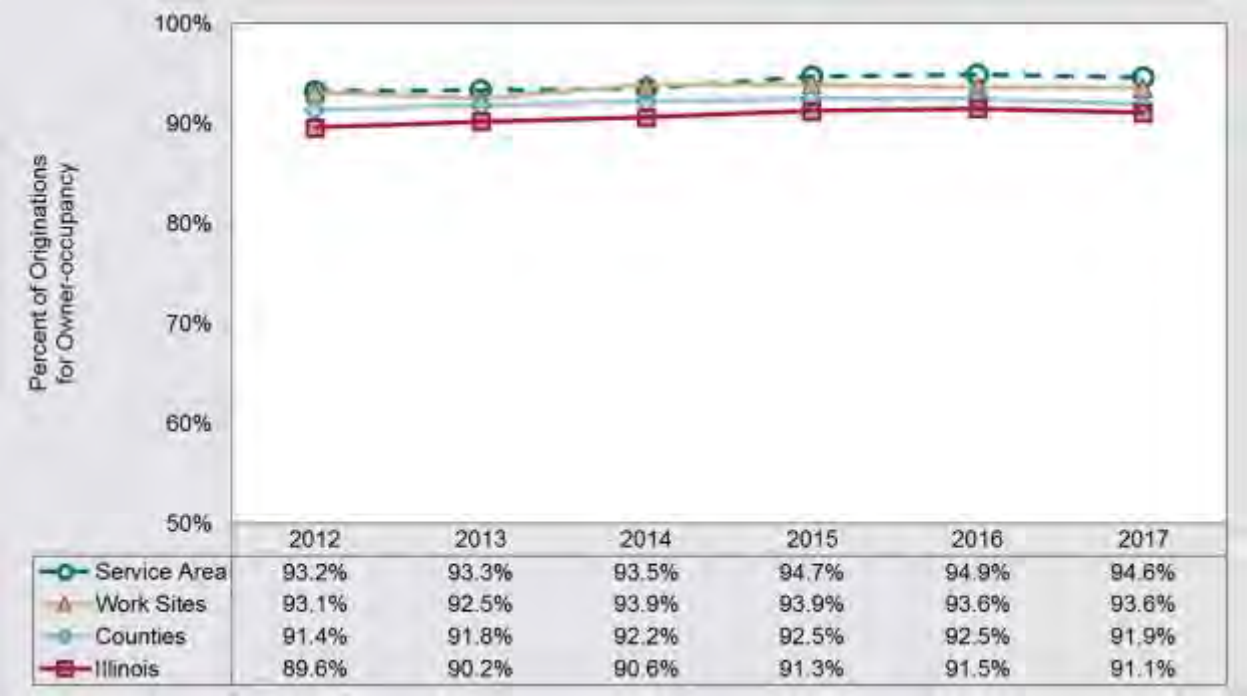
Agency 3: **Community Foundation of the Fox River Valley**

Agency 3, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	39.6%	31.3%	29.1%	34.6%	34.7%	30.6%
Work Sites	47.6%	39.5%	37.6%	43.2%	43.5%	35.3%
Counties	29.8%	24.2%	21.9%	24.8%	25.4%	23.1%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

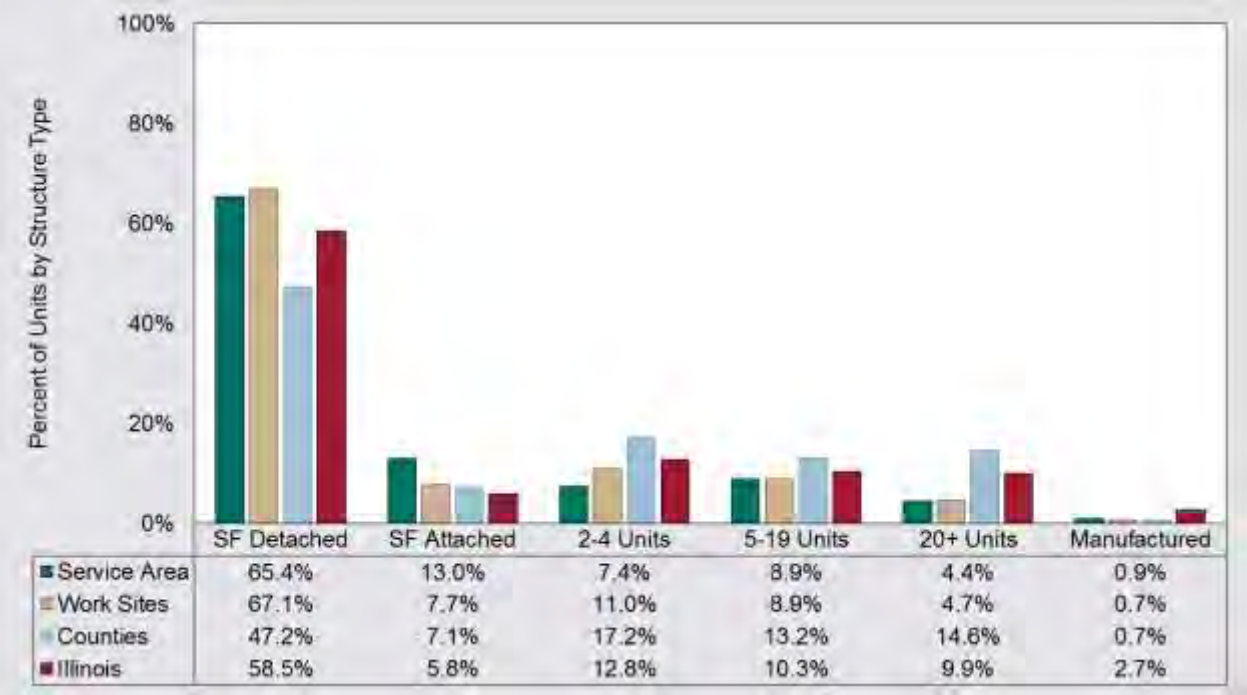
Agency 3, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	93.2%	93.3%	93.5%	94.7%	94.9%	94.6%
Work Sites	93.1%	92.5%	93.9%	93.9%	93.6%	93.6%
Counties	91.4%	91.8%	92.2%	92.5%	92.5%	91.9%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

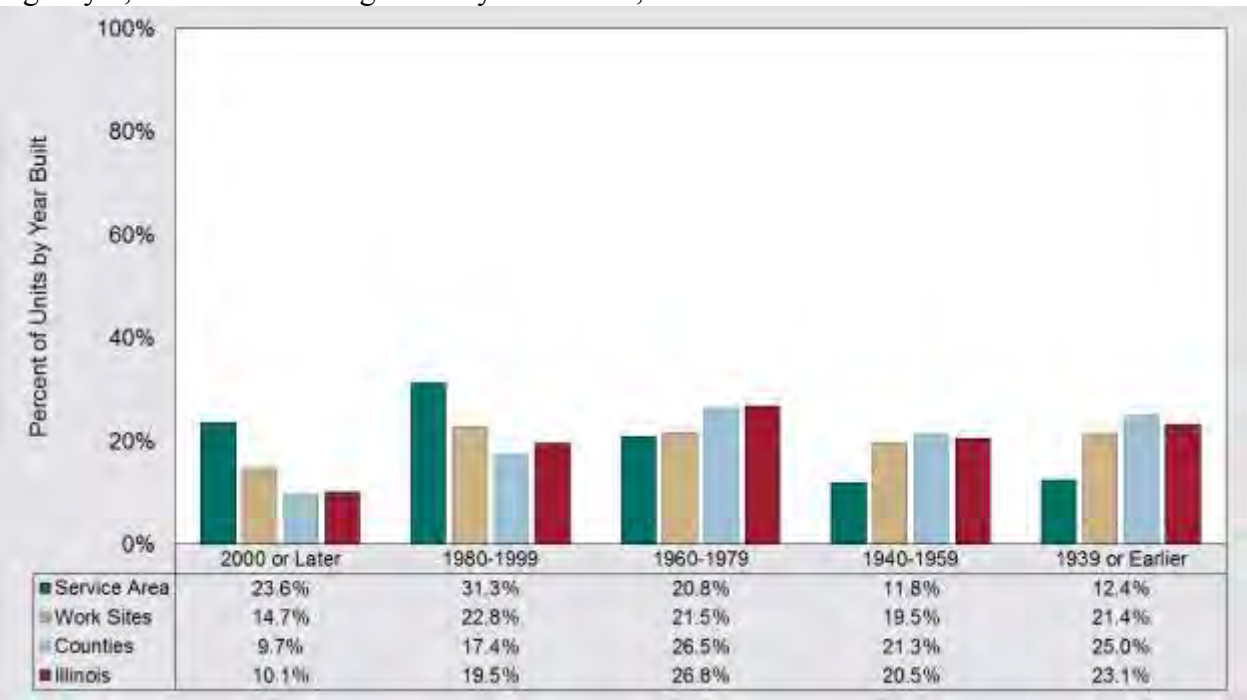
Agency 3: **Community Foundation of the Fox River Valley**

Agency 3, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	65.4%	13.0%	7.4%	8.9%	4.4%	0.9%
Work Sites	67.1%	7.7%	11.0%	8.9%	4.7%	0.7%
Counties	47.2%	7.1%	17.2%	13.2%	14.6%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

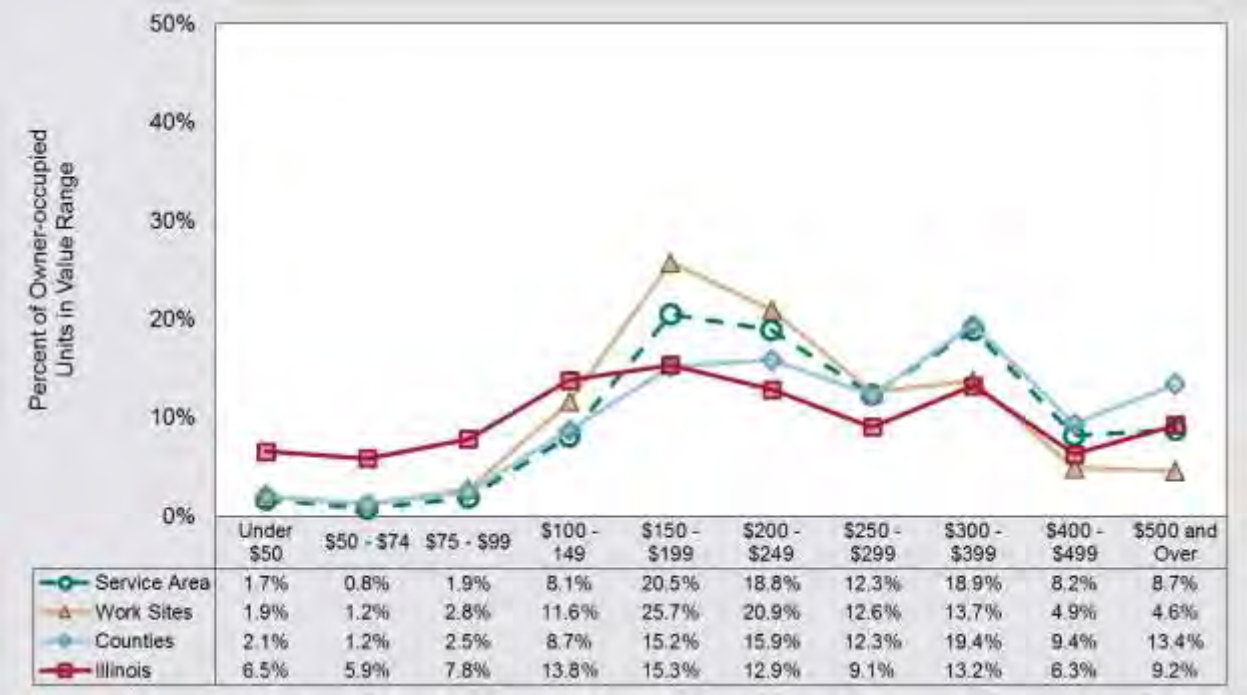
Agency 3, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	23.6%	31.3%	20.8%	11.8%	12.4%
Work Sites	14.7%	22.8%	21.5%	19.5%	21.4%
Counties	9.7%	17.4%	26.5%	21.3%	25.0%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

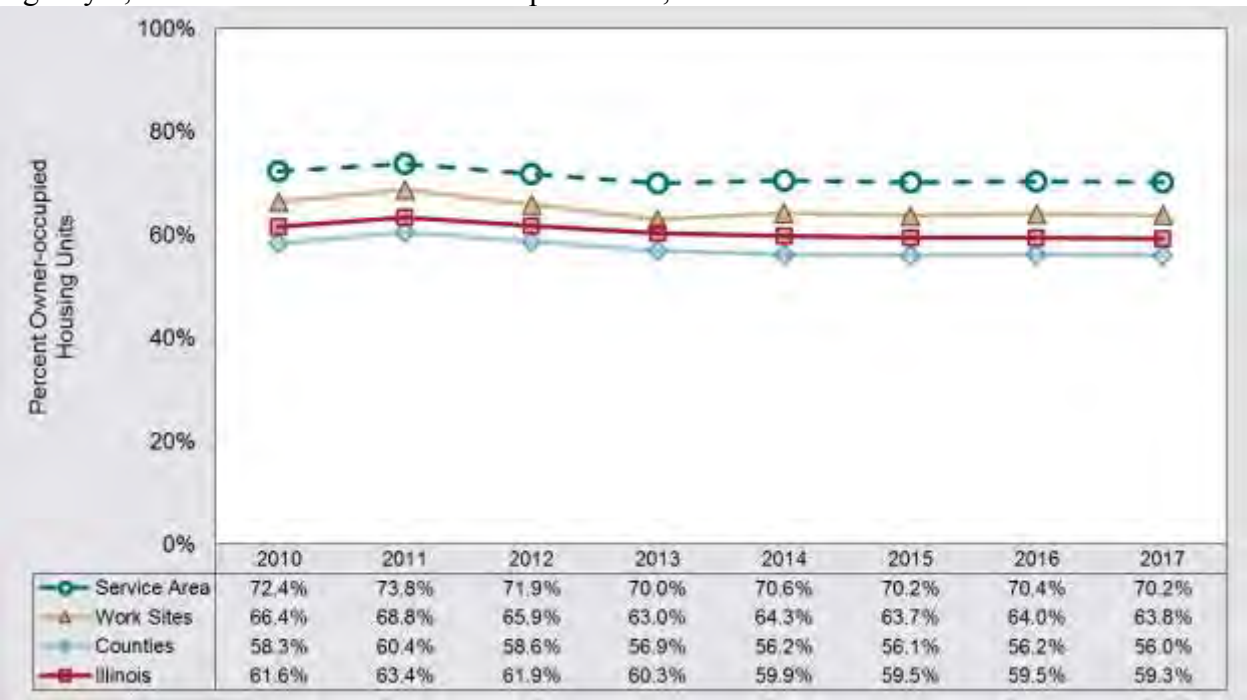
Agency 3: **Community Foundation of the Fox River Valley**

Agency 3, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	1.7%	0.8%	1.9%	8.1%	20.5%	18.8%	12.3%	18.9%	8.2%	8.7%
Work Sites	1.9%	1.2%	2.8%	11.6%	25.7%	20.9%	12.6%	13.7%	4.9%	4.6%
Counties	2.1%	1.2%	2.5%	8.7%	15.2%	15.9%	12.3%	19.4%	9.4%	13.4%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

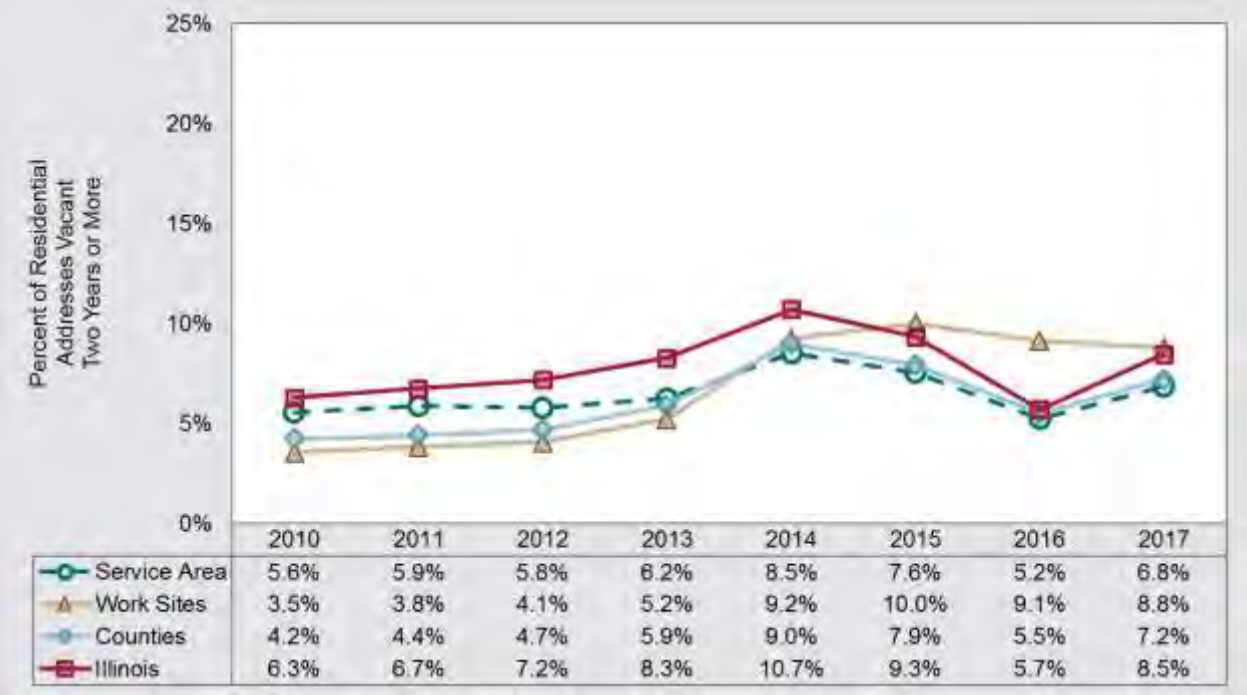
Agency 3, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	72.4%	73.8%	71.9%	70.0%	70.6%	70.2%	70.4%	70.2%
Work Sites	66.4%	68.8%	65.9%	63.0%	64.3%	63.7%	64.0%	63.8%
Counties	58.3%	60.4%	58.6%	56.9%	56.2%	56.1%	56.2%	56.0%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

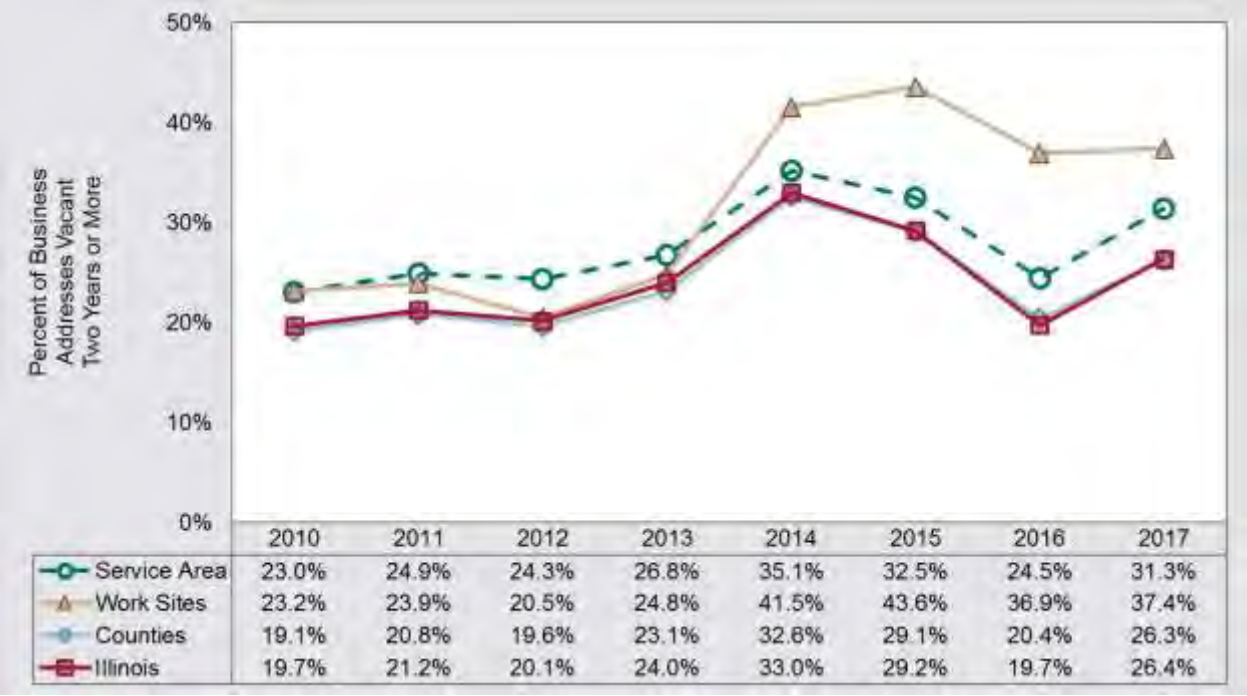
Agency 3: **Community Foundation of the Fox River Valley**

Agency 3, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	5.6%	5.9%	5.8%	6.2%	8.5%	7.6%	5.2%	6.8%
Work Sites	3.5%	3.8%	4.1%	5.2%	9.2%	10.0%	9.1%	8.8%
Counties	4.2%	4.4%	4.7%	5.9%	9.0%	7.9%	5.5%	7.2%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

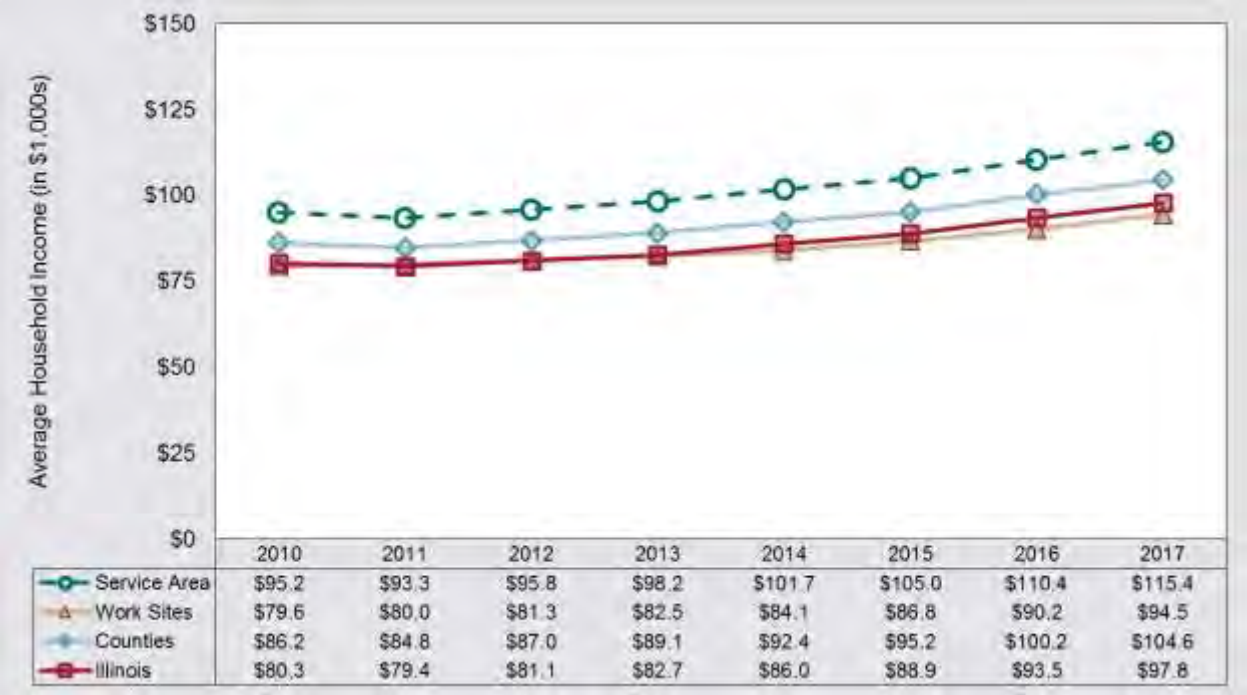
Agency 3, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	23.0%	24.9%	24.3%	26.8%	35.1%	32.5%	24.5%	31.3%
Work Sites	23.2%	23.9%	20.5%	24.8%	41.5%	43.6%	36.9%	37.4%
Counties	19.1%	20.8%	19.6%	23.1%	32.6%	29.1%	20.4%	26.3%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

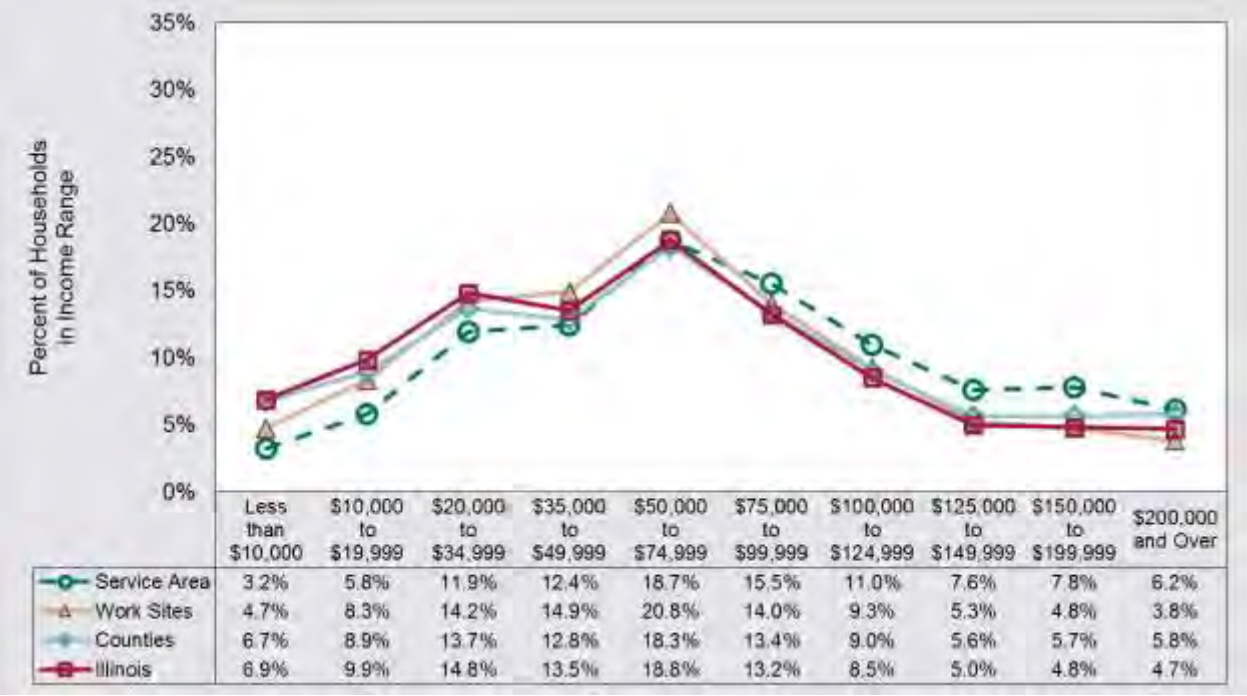
Agency 3: **Community Foundation of the Fox River Valley**

Agency 3, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$95.2	$93.3	$95.8	$98.2	$101.7	$105.0	$110.4	$115.4
Work Sites	$79.6	$80.0	$81.3	$82.5	$84.1	$86.8	$90.2	$94.5
Counties	$86.2	$84.8	$87.0	$89.1	$92.4	$95.2	$100.2	$104.6
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

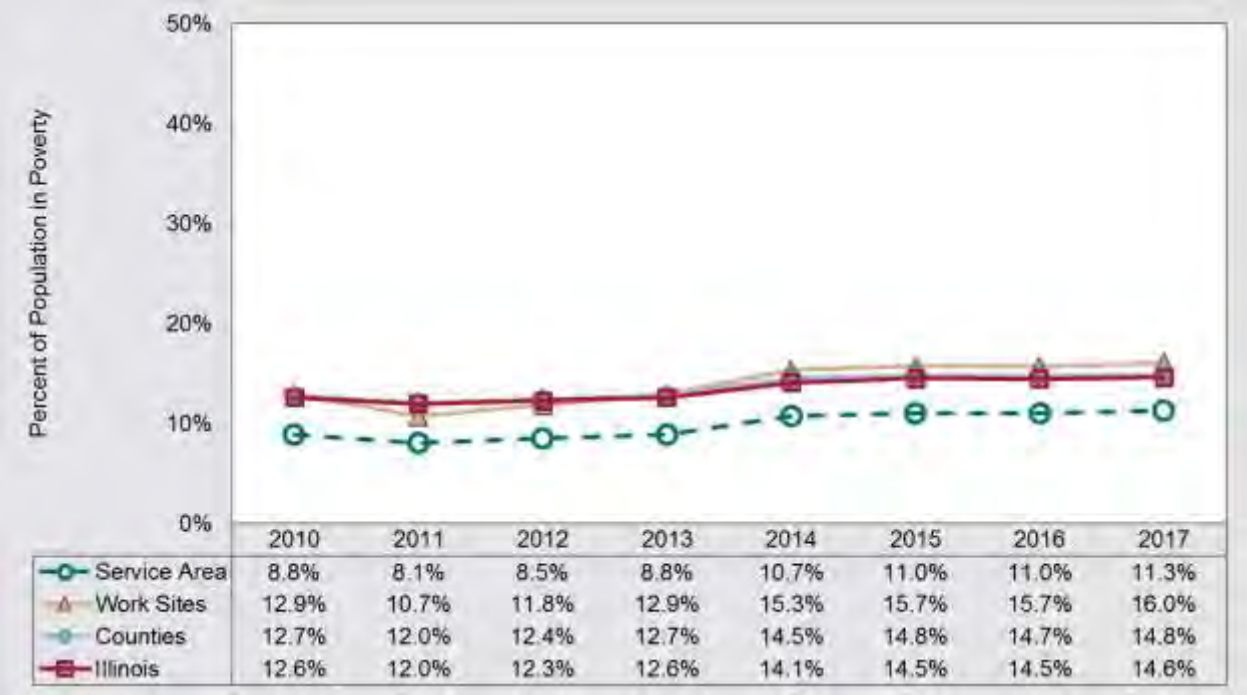
Agency 3, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	3.2%	5.8%	11.9%	12.4%	18.7%	15.5%	11.0%	7.6%	7.8%	6.2%
Work Sites	4.7%	8.3%	14.2%	14.9%	20.8%	14.0%	9.3%	5.3%	4.8%	3.8%
Counties	6.7%	8.9%	13.7%	12.8%	18.3%	13.4%	9.0%	5.6%	5.7%	5.8%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

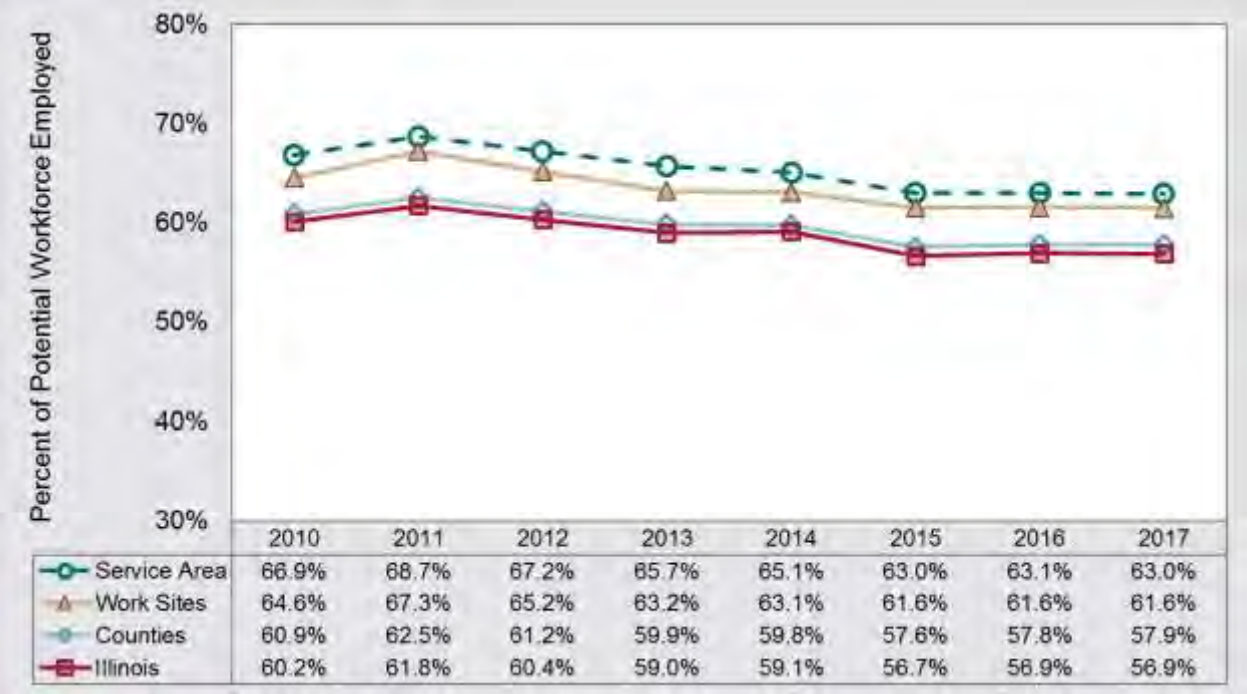
Agency 3: **Community Foundation of the Fox River Valley**

Agency 3, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	8.8%	8.1%	8.5%	8.8%	10.7%	11.0%	11.0%	11.3%
Work Sites	12.9%	10.7%	11.8%	12.9%	15.3%	15.7%	15.7%	16.0%
Counties	12.7%	12.0%	12.4%	12.7%	14.5%	14.8%	14.7%	14.8%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

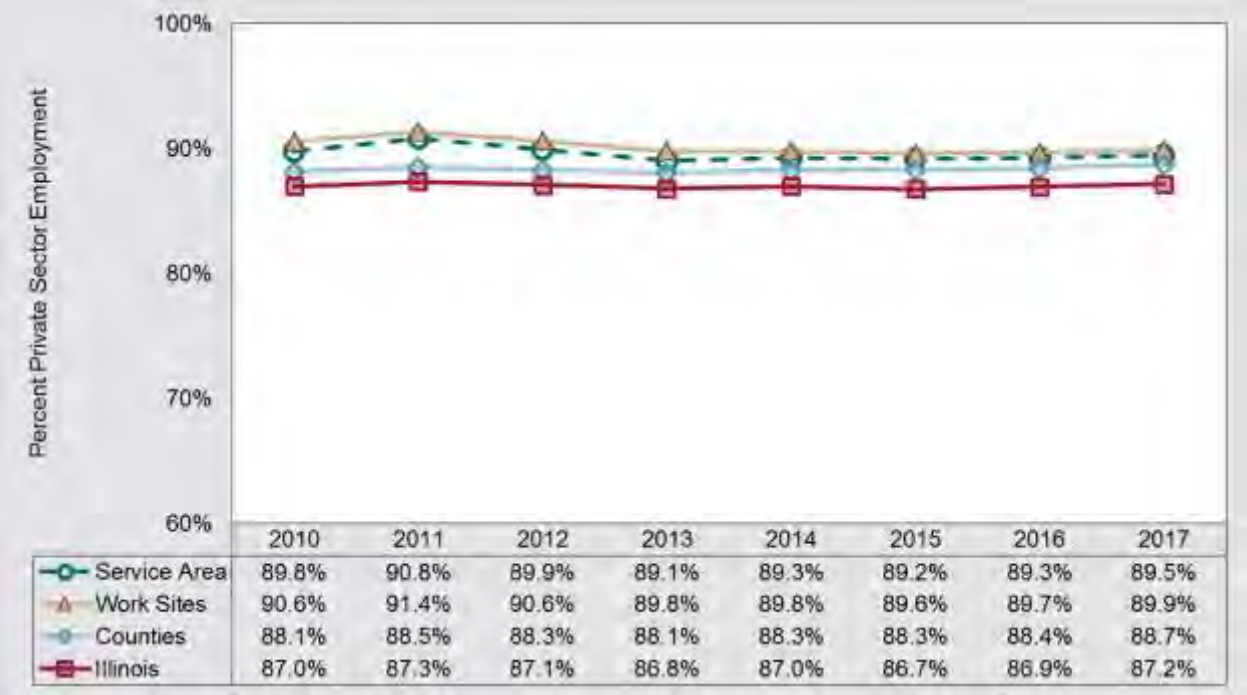
Agency 3, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	66.9%	68.7%	67.2%	65.7%	65.1%	63.0%	63.1%	63.0%
Work Sites	64.6%	67.3%	65.2%	63.2%	63.1%	61.6%	61.6%	61.6%
Counties	60.9%	62.5%	61.2%	59.9%	59.8%	57.6%	57.8%	57.9%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

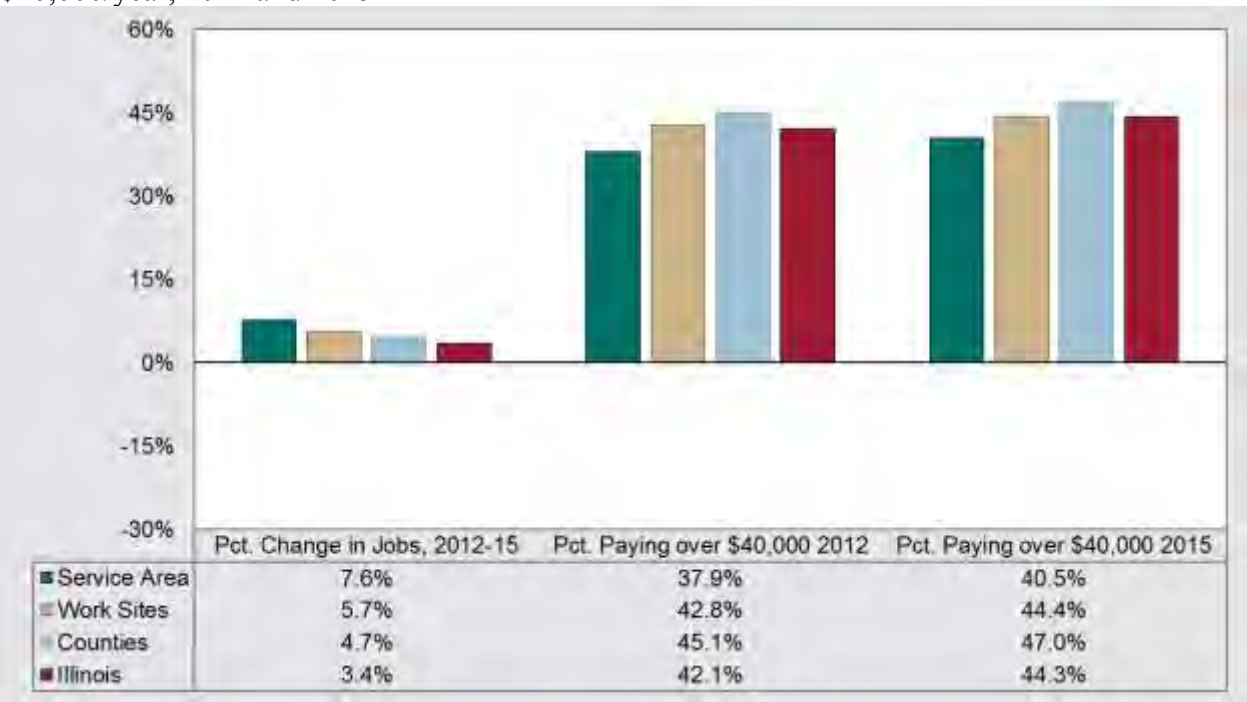
Agency 3: **Community Foundation of the Fox River Valley**

Agency 3, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	89.8%	90.8%	89.9%	89.1%	89.3%	89.2%	89.3%	89.5%
Work Sites	90.6%	91.4%	90.6%	89.8%	89.8%	89.6%	89.7%	89.9%
Counties	88.1%	88.5%	88.3%	88.1%	88.3%	88.3%	88.4%	88.7%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 3, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	7.6%	37.9%	40.5%
Work Sites	5.7%	42.8%	44.4%
Counties	4.7%	45.1%	47.0%
Illinois	3.4%	42.1%	44.3%

Community Investment Corporation (Agency 4)

As background, 31 percent of all 2-4 unit properties in low-income communities have been affected by foreclosure since 2005. Conventional financing for 2-4 unit, non-owner-occupied rental buildings has been virtually non-existent. The Community Investment Corporation proposed to finance the rehab of 200 2-4 unit properties for rent and combine with $26 million in private investment to accomplish this objective.

Service Area: 207 Census Tracts, Cities of Blue Island, Calumet City, Harvey, Markham, Oak Forest; Villages of Dolton, Ford Heights, Hazel Crest, Homewood, Lansing, Lynwood, Matteson, Midlothian, Olympia Fields, Park Forest, Phoenix, Richton Park, Riverdale, Sauk Village, South Chicago Heights, South Holland, and Thornton
Work Site: 104Census Tracts
Counties: 1,471 Census Tracts; Cook County (1,319 Census Tracts) and Will County (152 Census Tracts)

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 1.2 million housing units, 72.7 percent, in structures with 1-4 units (Agency 4, Chart 9); over 339,000 owner-occupied housing units, 34.2 percent, had a reported value of under $200,000 (Agency 4, Chart 11), and over 102,000 residential addresses were reported as vacant for two years or more (Agency 4, Chart 13). Over 182,000 households, 64.1 percent, had income of less than $60,000 (Agency 4, Chart 16), and 15.5 percent of the population was below the poverty level (Agency 4, Chart 17).
- In the Work Sites, there were over 131,000 housing units, 84.9 percent, in structures with 1-4 units; over 59,900 owner-occupied housing units, 74.4 percent, had a reported value of under $200,000, and over 12,600 residential addresses were reported as vacant for two years or more. Over 89,800 households, 67.7 percent, had income of less than $60,000, and 22.8 percent of the population was below the poverty level.
- In the Counties, there were over 1.6 million housing units, 69.4 percent, in structures with 1-4 units; over 428,000 owner-occupied units, 31.6 percent, had a reported value of under $200,000, and over 146,000 residential addresses were reported as vacant for two years or more. Over 1.1 million households, 52.8 percent, had income of less than $60,000, and 14.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 34,235 first lien, single-family purchase mortgages; the average amount of those mortgages was $237,700 (Agency 4, Chart 1), and the average income of the purchasers receiving those mortgages was $115,100 (Agency 4, Chart 2). Of those mortgages, 9,016, 26.3 percent, were FHA/VA guaranteed (Agency 4, Chart 7).
- In the Work Sites, lenders reported originating 1,229 first lien, single-family purchase mortgages; the average amount of those mortgages was $117,200, and the average income of the purchasers receiving those mortgages was $63,400. Of those mortgages, 718, 58.4 percent, were FHA/VA guaranteed.
- In the Counties, lenders reported originating 51,579 first lien, single-family purchase mortgages; the average amount of those mortgages was $252,000, and the average income of

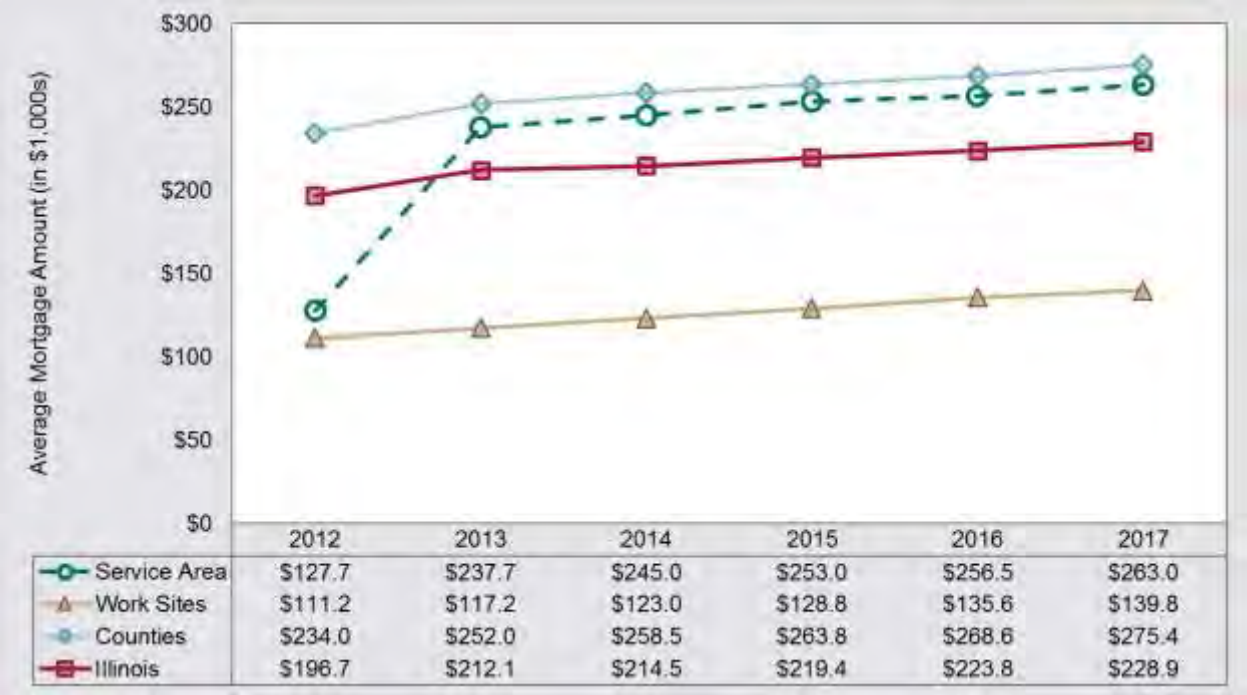
the purchasers receiving those mortgages was $123,600. Of those mortgages, 12,269, 23.8 percent were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 32.7 percent (Agency 4, Chart 3), to 45,430 originations, and the average mortgage amount increased by 10.6 percent, to $63,000 (Agency 4, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 46.8 percent (Agency 4, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.2 percent, to 24.7 percent of originations (Agency 4, Chart 7). The average income of purchasers receiving mortgages increased by 3.8 percent, to $119,600 (Agency 4, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 95.5 percent, to 2,403 originations, and the average mortgage amount increased by 19.3 percent, to $139,800. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 133.2 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 9.3 percent, to 53.0 percent of originations. The average income of purchasers receiving mortgages increased by 12.4 percent, rising to $71,300.
- In the Counties, the total number of first lien, single-family purchase mortgage originations increased by 30.9 percent, to 67,533 originations, and the average mortgage amount increased by 9.3 percent, to $275,400. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 43.1 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 4.3 percent, to 22.8 percent of originations. The average income of purchasers receiving mortgages increased by 2.9 percent, to $127,200.

Agency 4: **Community Investment Corporation**

Agency 4, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



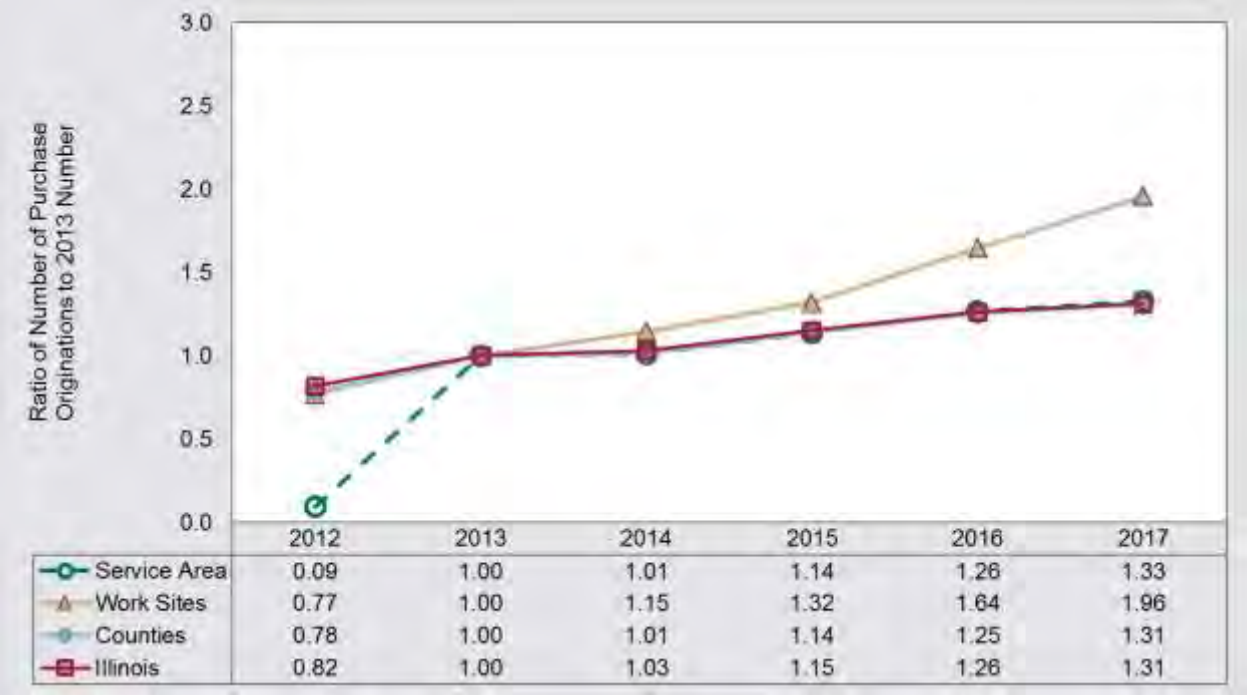
	2012	2013	2014	2015	2016	2017
Service Area	$127.7	$237.7	$245.0	$253.0	$256.5	$263.0
Work Sites	$111.2	$117.2	$123.0	$128.8	$135.6	$139.8
Counties	$234.0	$252.0	$258.5	$263.8	$268.6	$275.4
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 4, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$72.5	$115.1	$117.0	$116.3	$115.7	$119.6
Work Sites	$62.2	$63.4	$61.9	$66.3	$67.9	$71.3
Counties	$120.9	$123.6	$125.7	$122.9	$122.6	$127.2
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

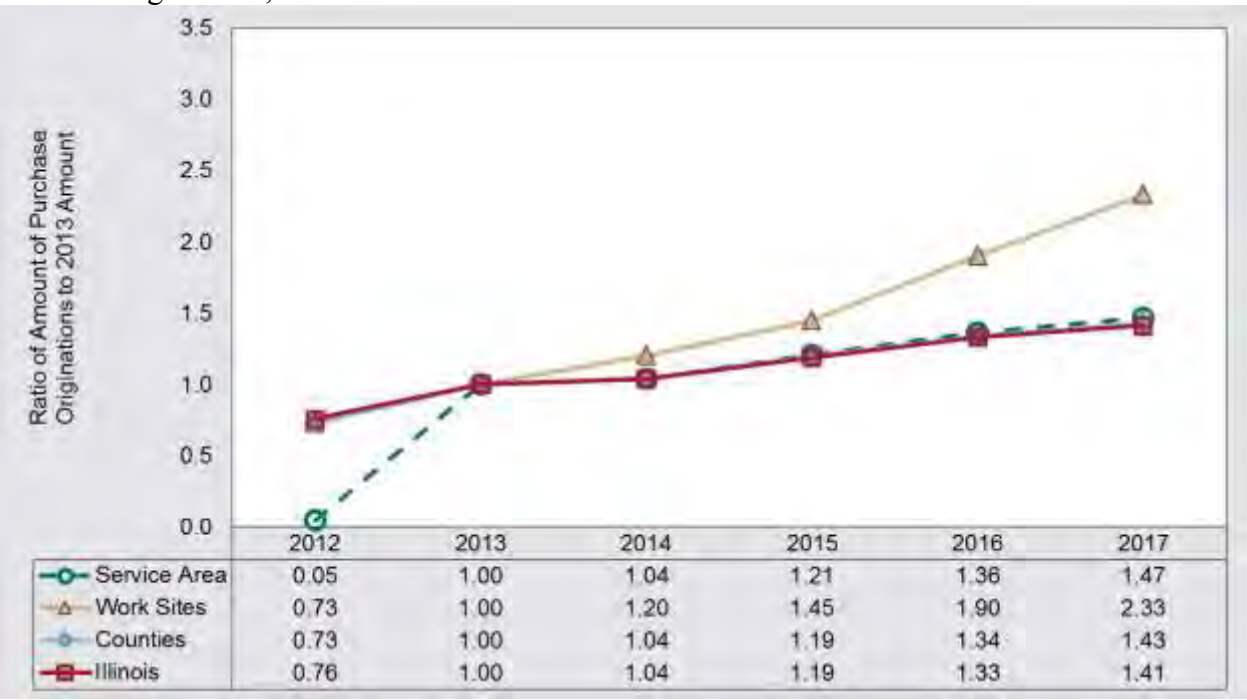
Agency 4: **Community Investment Corporation**

Agency 4, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.09	1.00	1.01	1.14	1.26	1.33
Work Sites	0.77	1.00	1.15	1.32	1.64	1.96
Counties	0.78	1.00	1.01	1.14	1.25	1.31
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

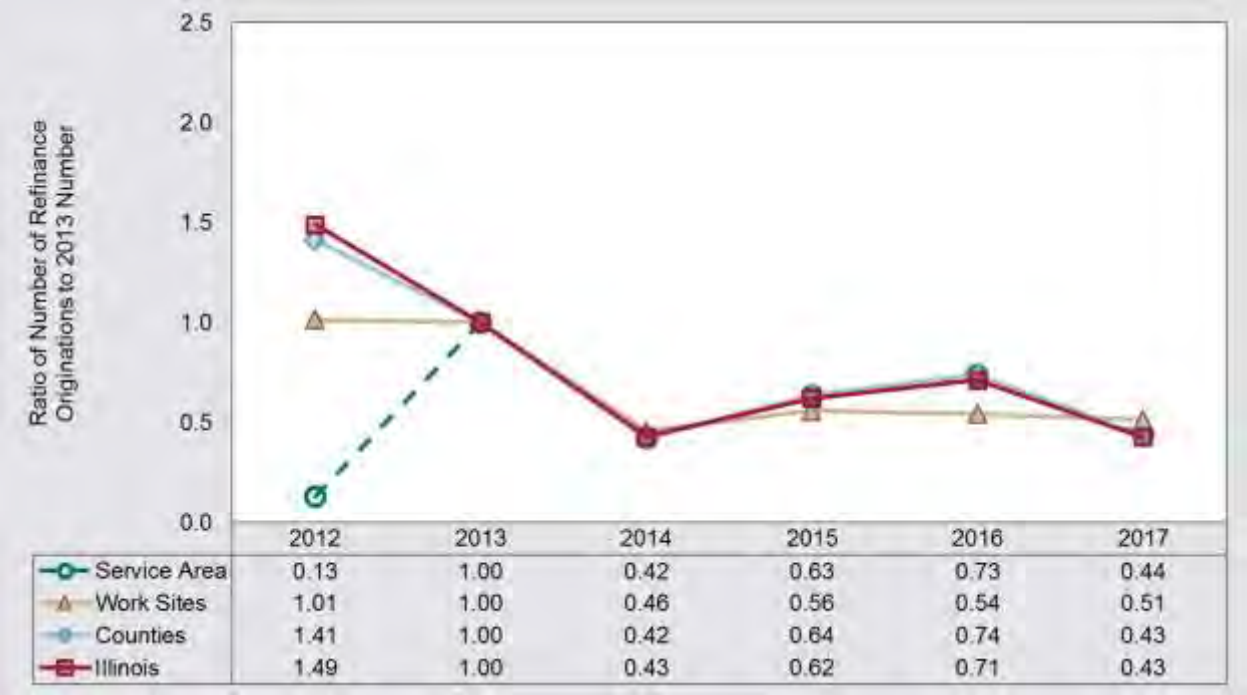
Agency 4, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.05	1.00	1.04	1.21	1.36	1.47
Work Sites	0.73	1.00	1.20	1.45	1.90	2.33
Counties	0.73	1.00	1.04	1.19	1.34	1.43
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

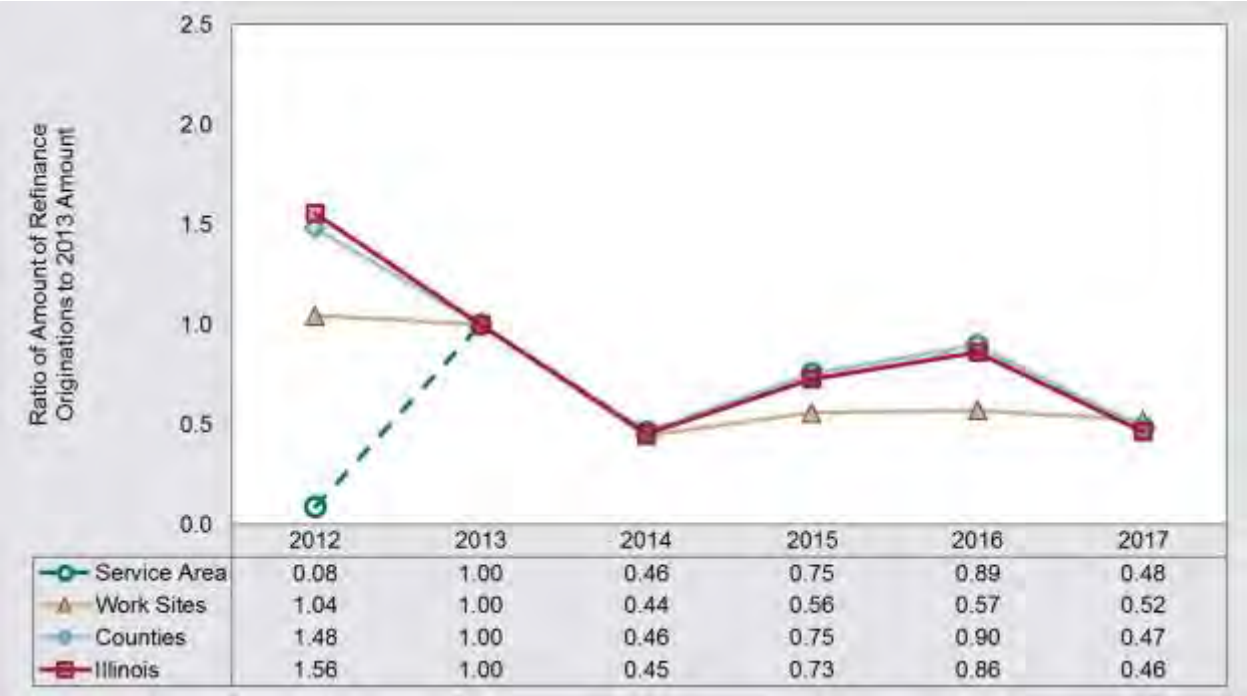
Agency 4: **Community Investment Corporation**

Agency 4, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.13	1.00	0.42	0.63	0.73	0.44
Work Sites	1.01	1.00	0.46	0.56	0.54	0.51
Counties	1.41	1.00	0.42	0.64	0.74	0.43
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

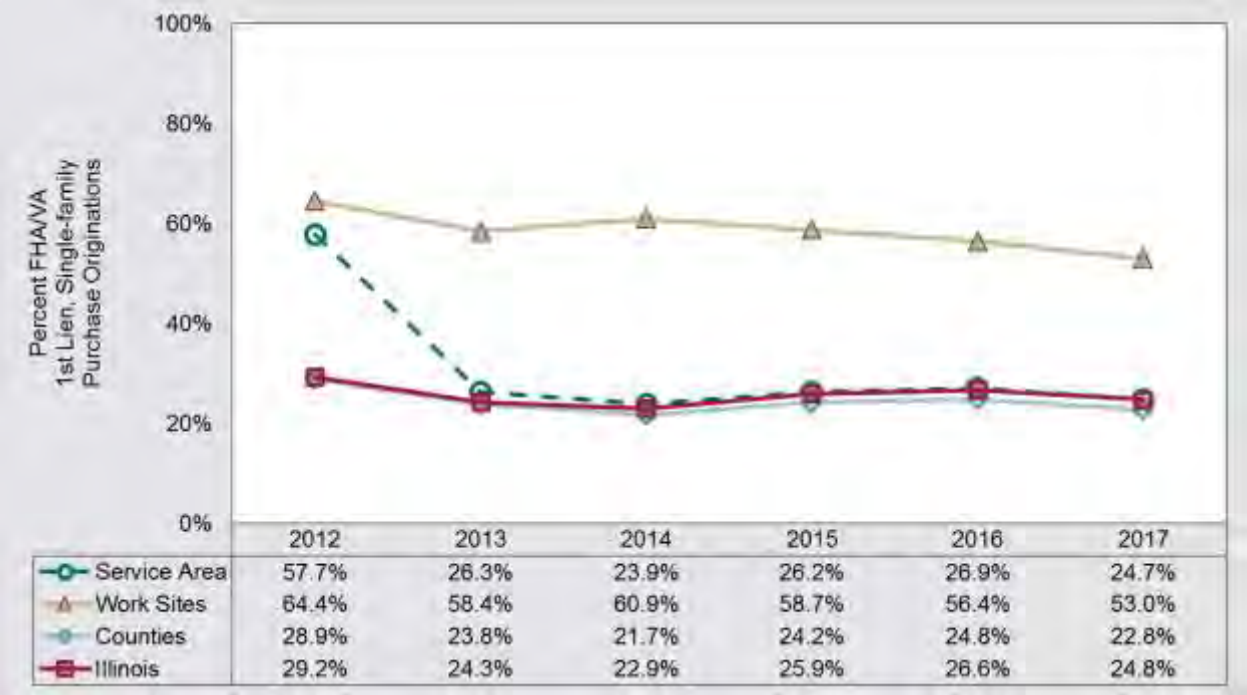
Agency 4, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.08	1.00	0.46	0.75	0.89	0.48
Work Sites	1.04	1.00	0.44	0.56	0.57	0.52
Counties	1.48	1.00	0.46	0.75	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

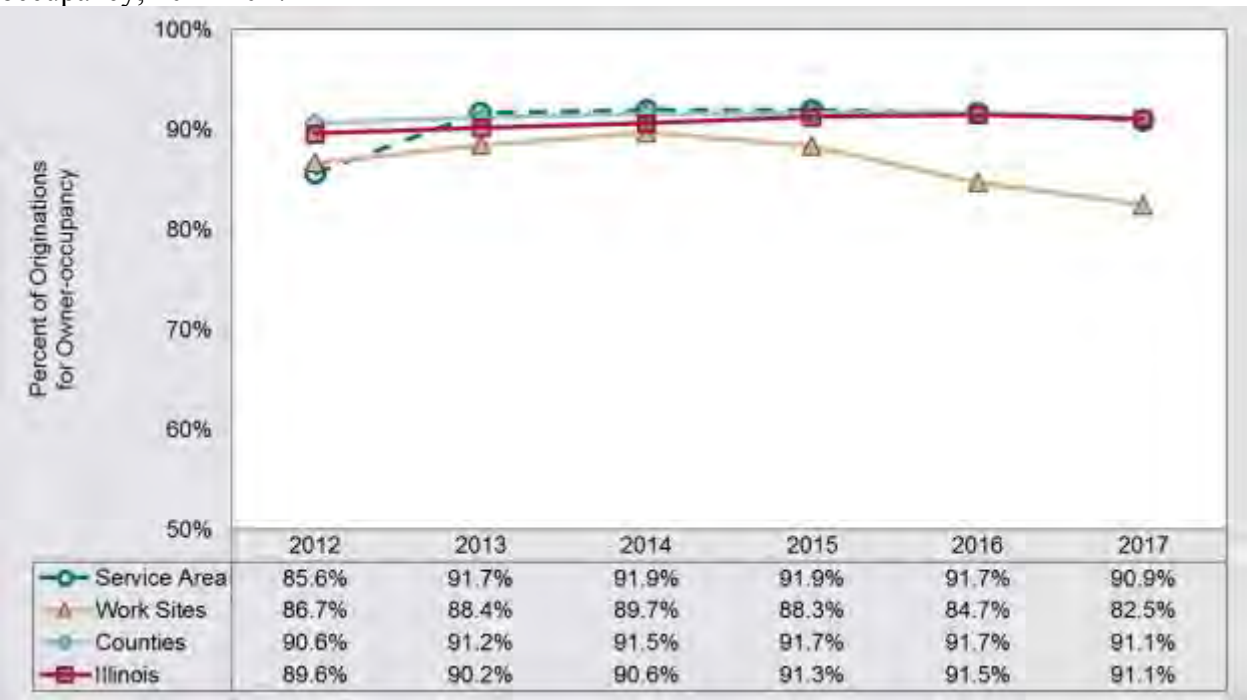
Agency 4: **Community Investment Corporation**

Agency 4, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	57.7%	26.3%	23.9%	26.2%	26.9%	24.7%
Work Sites	64.4%	58.4%	60.9%	58.7%	56.4%	53.0%
Counties	28.9%	23.8%	21.7%	24.2%	24.8%	22.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

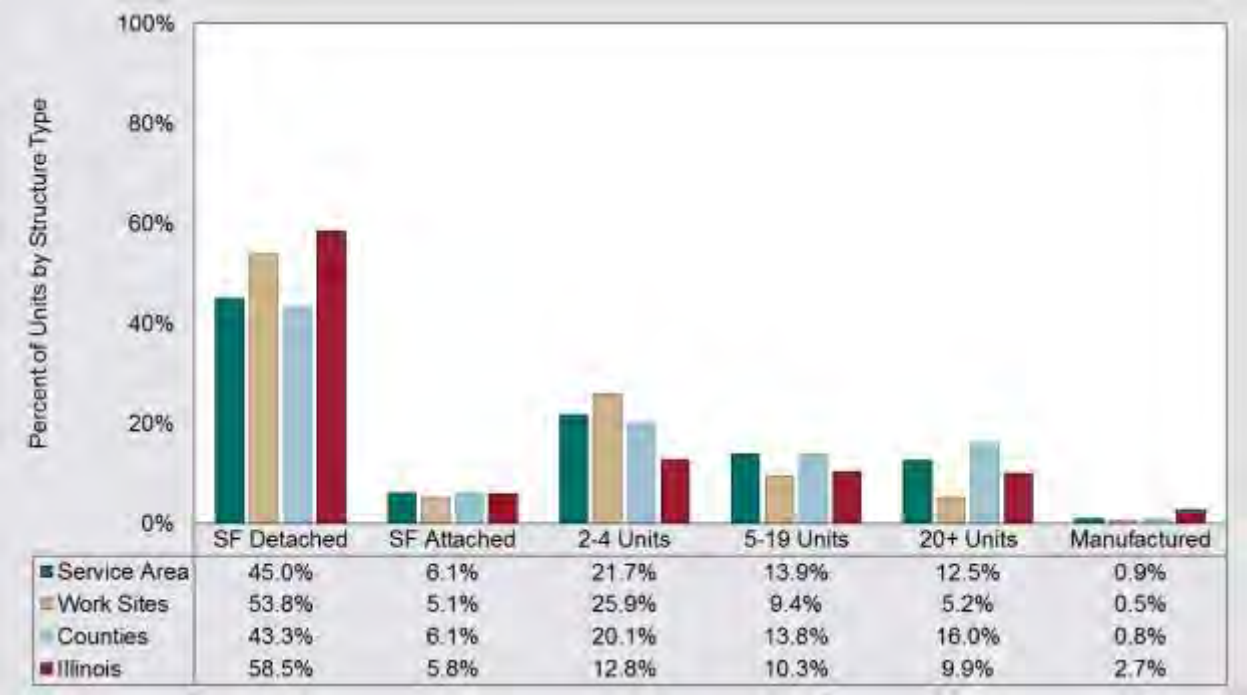
Agency 4, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	85.6%	91.7%	91.9%	91.9%	91.7%	90.9%
Work Sites	86.7%	88.4%	89.7%	88.3%	84.7%	82.5%
Counties	90.6%	91.2%	91.5%	91.7%	91.7%	91.1%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

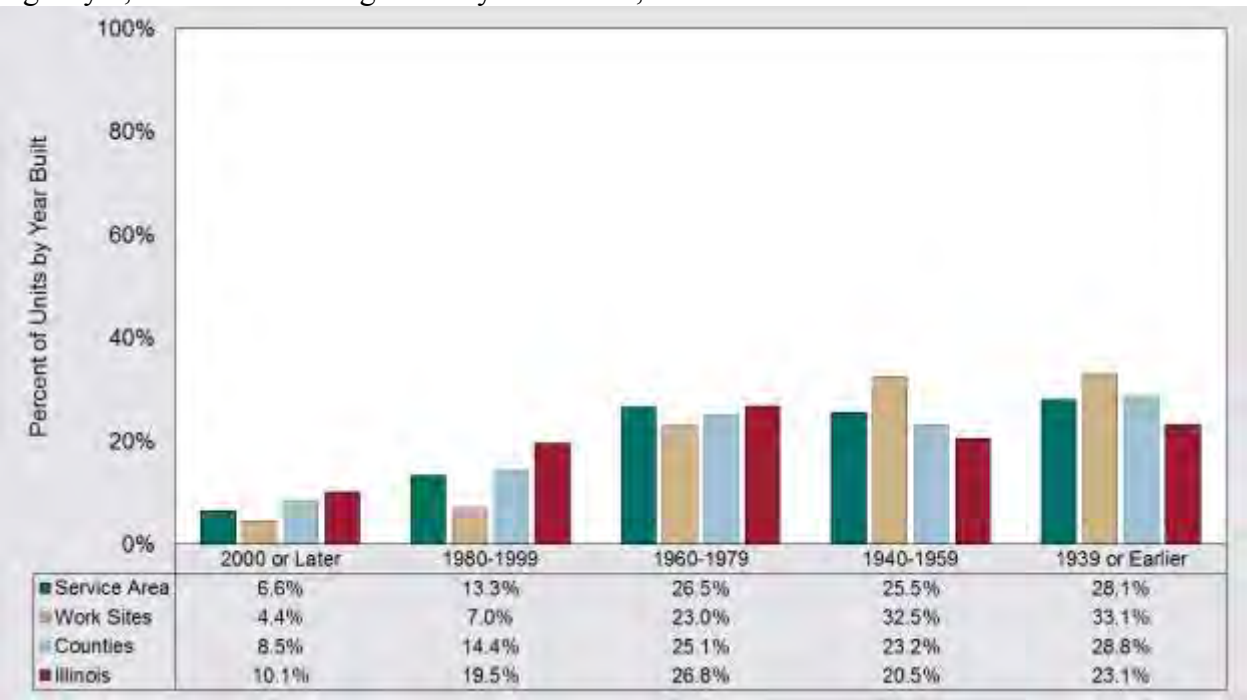
Agency 4: **Community Investment Corporation**

Agency 4, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	45.0%	6.1%	21.7%	13.9%	12.5%	0.9%
Work Sites	53.8%	5.1%	25.9%	9.4%	5.2%	0.5%
Counties	43.3%	6.1%	20.1%	13.8%	16.0%	0.8%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

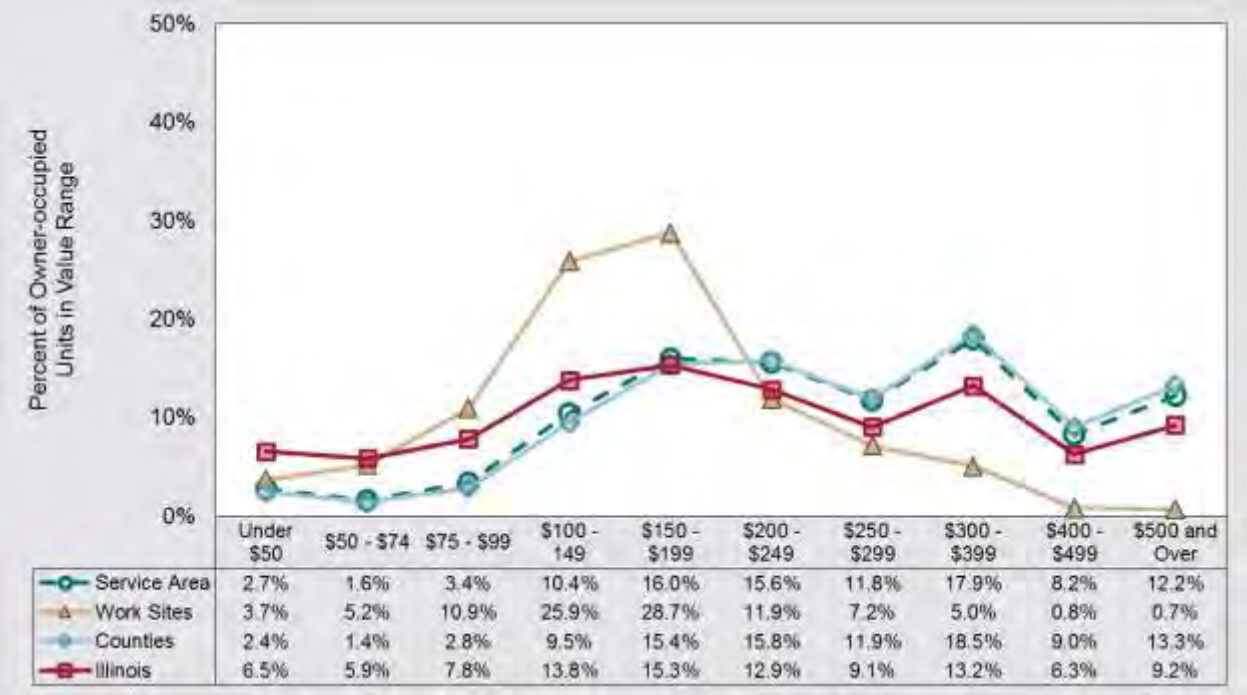
Agency 4, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	6.6%	13.3%	26.5%	25.5%	28.1%
Work Sites	4.4%	7.0%	23.0%	32.5%	33.1%
Counties	8.5%	14.4%	25.1%	23.2%	28.8%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

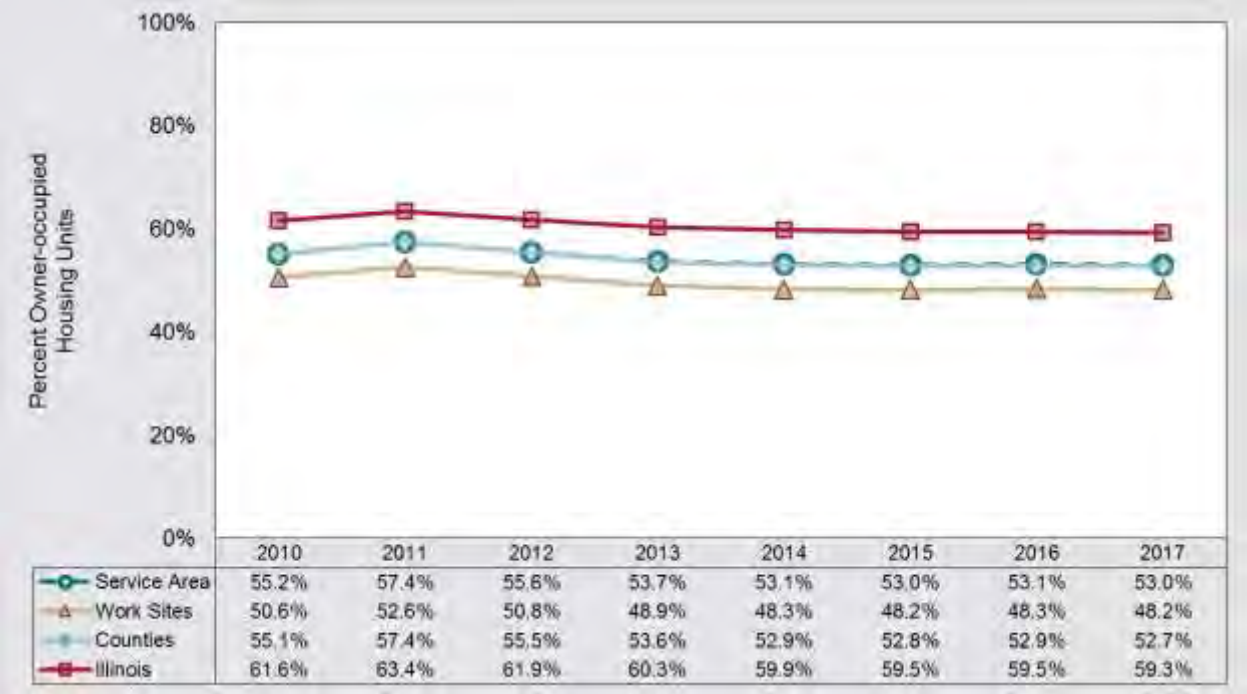
Agency 4: **Community Investment Corporation**

Agency 4, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	2.7%	1.6%	3.4%	10.4%	16.0%	15.6%	11.8%	17.9%	8.2%	12.2%
Work Sites	3.7%	5.2%	10.9%	25.9%	28.7%	11.9%	7.2%	5.0%	0.8%	0.7%
Counties	2.4%	1.4%	2.8%	9.5%	15.4%	15.8%	11.9%	18.5%	9.0%	13.3%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

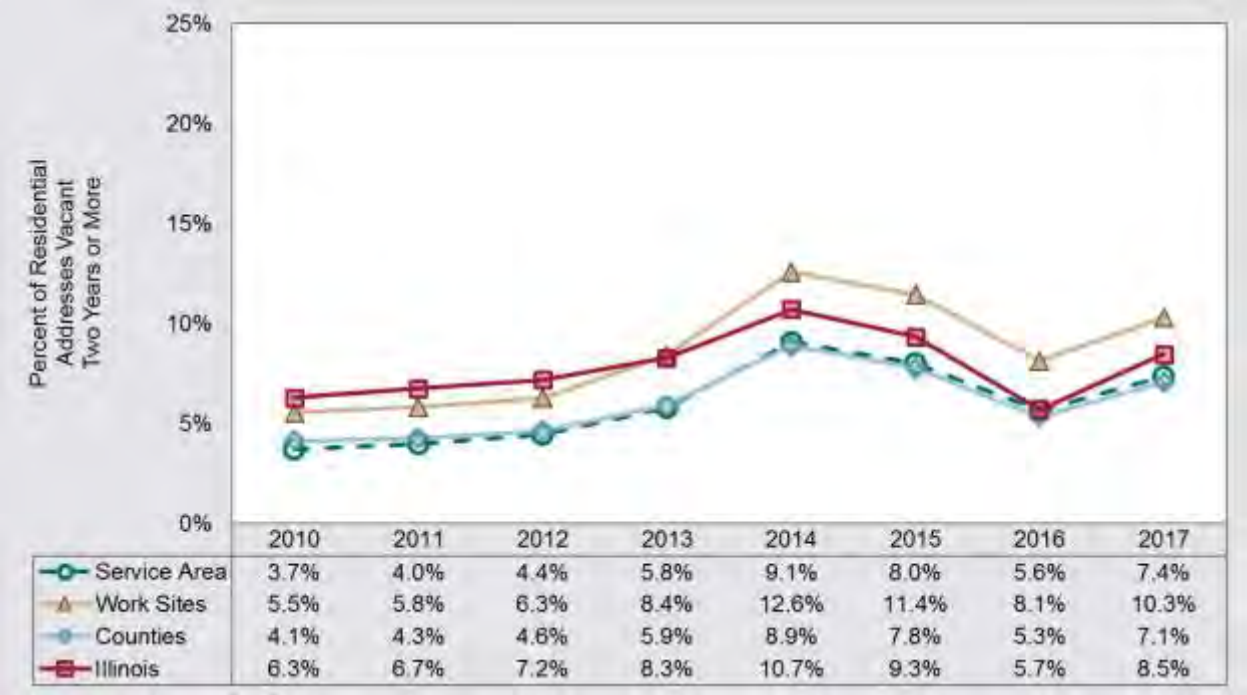
Agency 4, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	55.2%	57.4%	55.6%	53.7%	53.1%	53.0%	53.1%	53.0%
Work Sites	50.6%	52.6%	50.8%	48.9%	48.3%	48.2%	48.3%	48.2%
Counties	55.1%	57.4%	55.5%	53.6%	52.9%	52.8%	52.9%	52.7%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

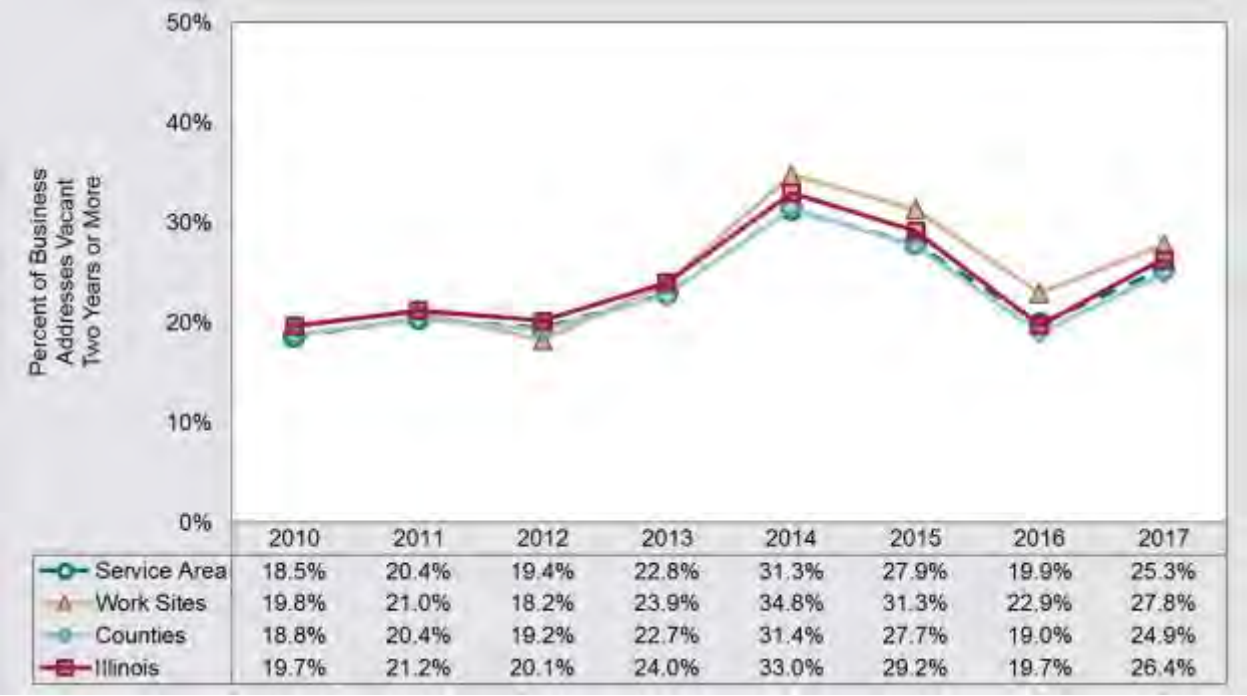
Agency 4: **Community Investment Corporation**

Agency 4, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	3.7%	4.0%	4.4%	5.8%	9.1%	8.0%	5.6%	7.4%
Work Sites	5.5%	5.8%	6.3%	8.4%	12.6%	11.4%	8.1%	10.3%
Counties	4.1%	4.3%	4.6%	5.9%	8.9%	7.8%	5.3%	7.1%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

Agency 4, Chart 14: Percent Long-term Business Vacancy, 2010-2017



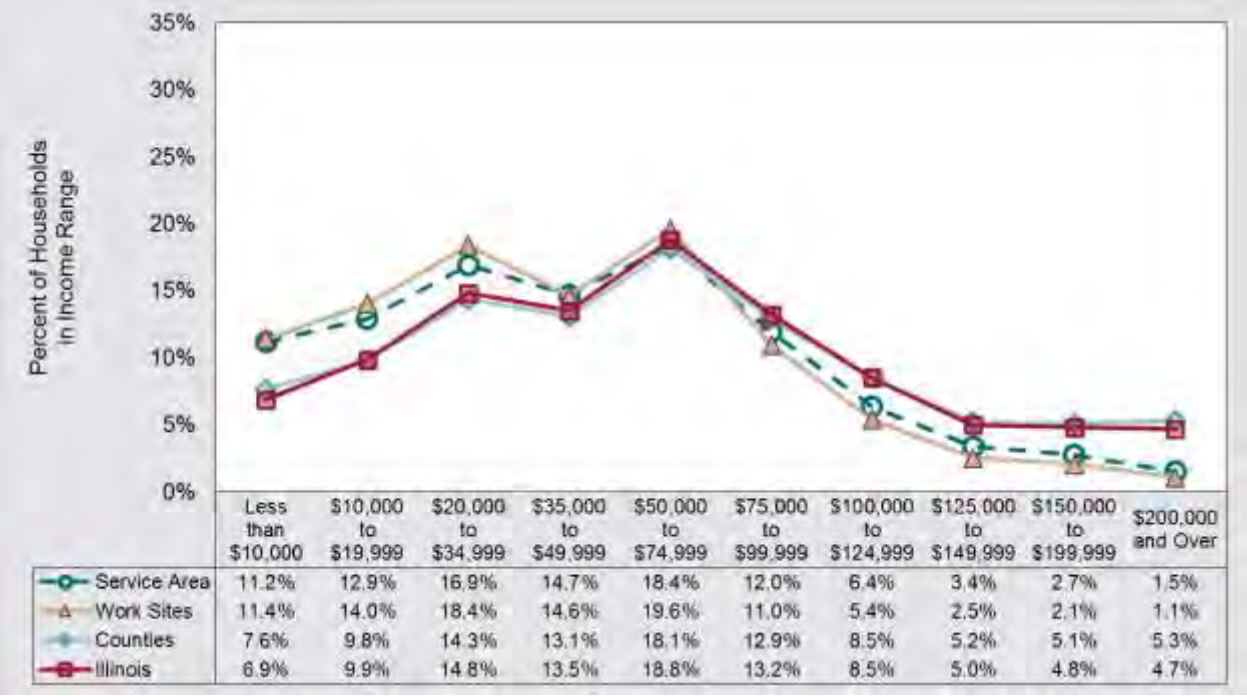
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	18.5%	20.4%	19.4%	22.8%	31.3%	27.9%	19.9%	25.3%
Work Sites	19.8%	21.0%	18.2%	23.9%	34.8%	31.3%	22.9%	27.8%
Counties	18.8%	20.4%	19.2%	22.7%	31.4%	27.7%	19.0%	24.9%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 4: **Community Investment Corporation**

Agency 4, Chart 15: Average Household Income, 2010-2017

	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$77.8	$77.5	$79.4	$81.2	$84.0	$86.6	$90.6	$94.6
Work Sites	$54.9	$56.4	$58.6	$60.8	$63.0	$64.9	$65.8	$68.8
Counties	$82.3	$80.9	$83.1	$85.3	$88.3	$91.0	$95.5	$99.8
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

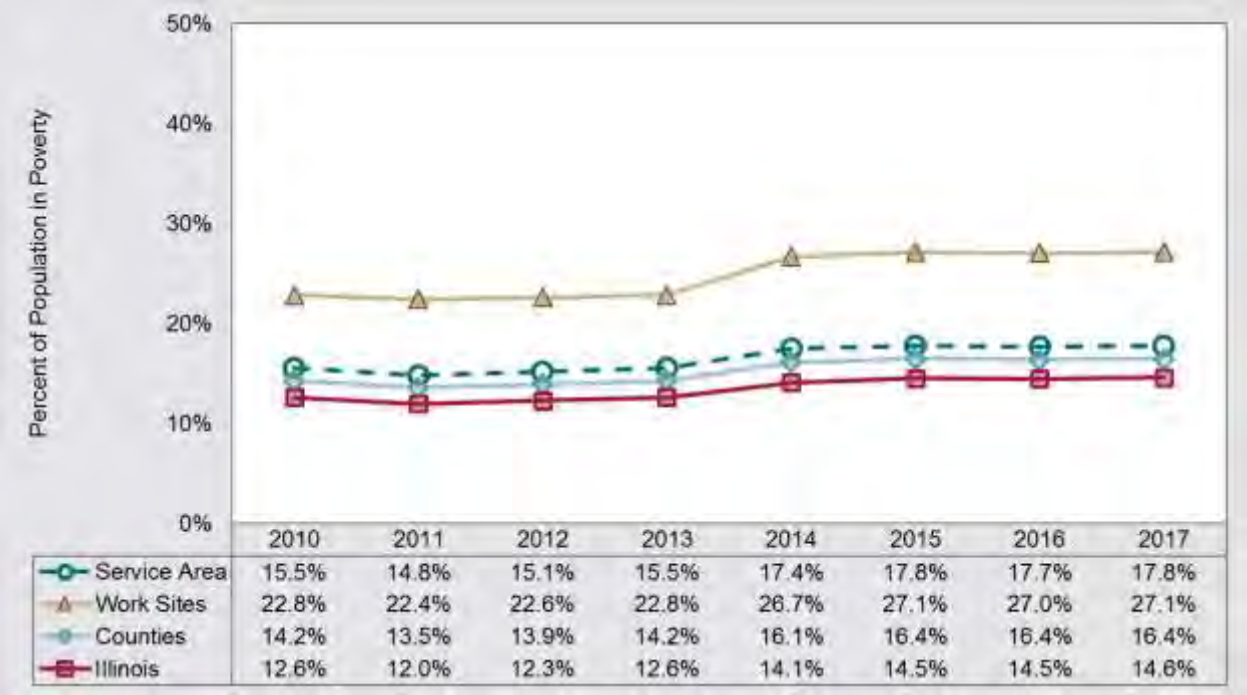
Agency 4, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	11.2%	12.9%	16.9%	14.7%	18.4%	12.0%	6.4%	3.4%	2.7%	1.5%
Work Sites	11.4%	14.0%	18.4%	14.6%	19.6%	11.0%	5.4%	2.5%	2.1%	1.1%
Counties	7.6%	9.8%	14.3%	13.1%	18.1%	12.9%	8.5%	5.2%	5.1%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

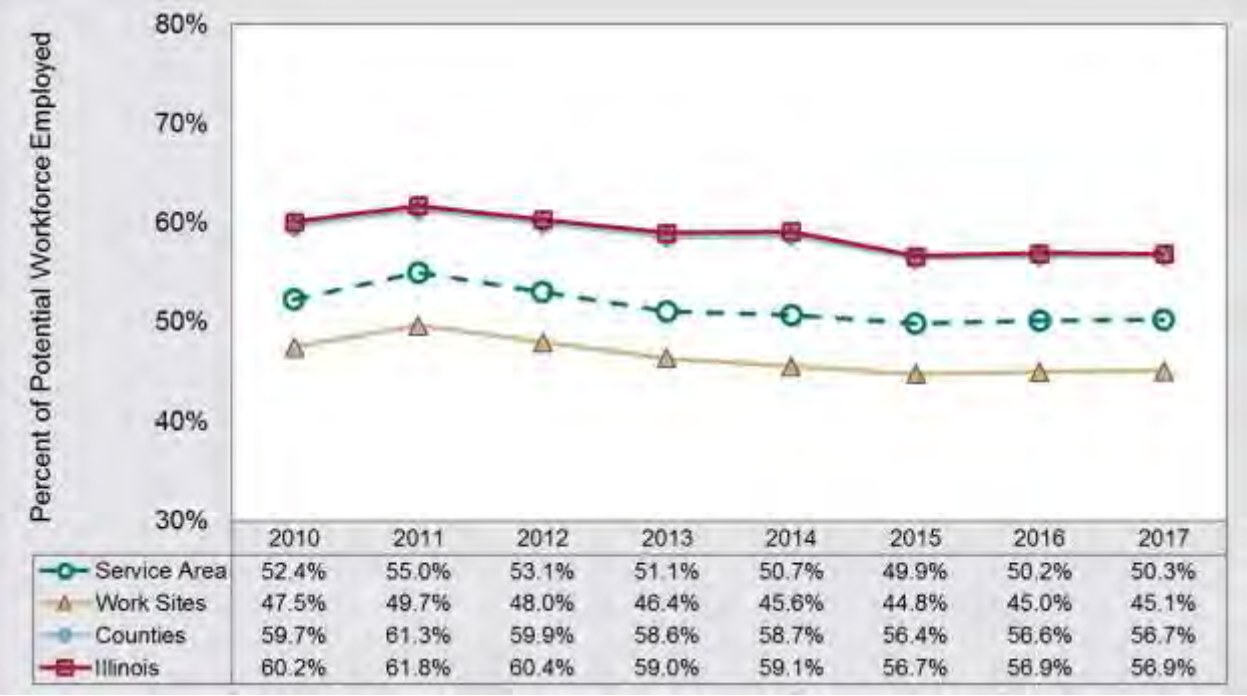
Agency 4: **Community Investment Corporation**

Agency 4, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	15.5%	14.8%	15.1%	15.5%	17.4%	17.8%	17.7%	17.8%
Work Sites	22.8%	22.4%	22.6%	22.8%	26.7%	27.1%	27.0%	27.1%
Counties	14.2%	13.5%	13.9%	14.2%	16.1%	16.4%	16.4%	16.4%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

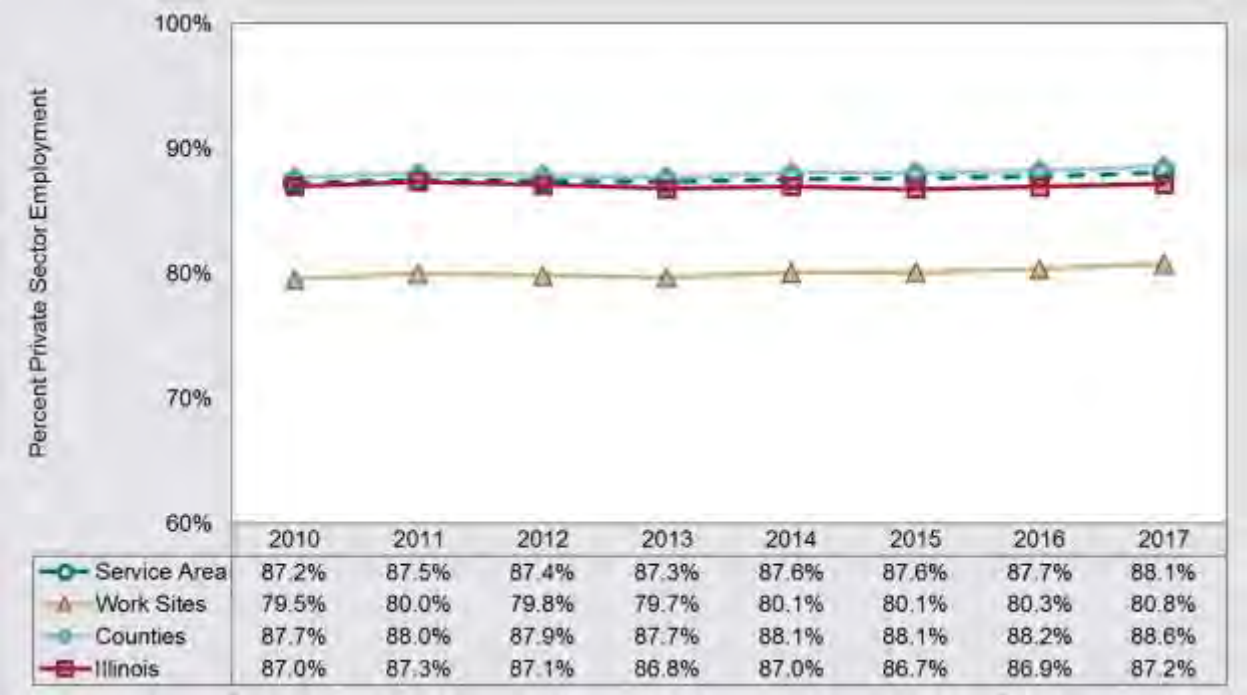
Agency 4, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	52.4%	55.0%	53.1%	51.1%	50.7%	49.9%	50.2%	50.3%
Work Sites	47.5%	49.7%	48.0%	46.4%	45.6%	44.8%	45.0%	45.1%
Counties	59.7%	61.3%	59.9%	58.6%	58.7%	56.4%	56.6%	56.7%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

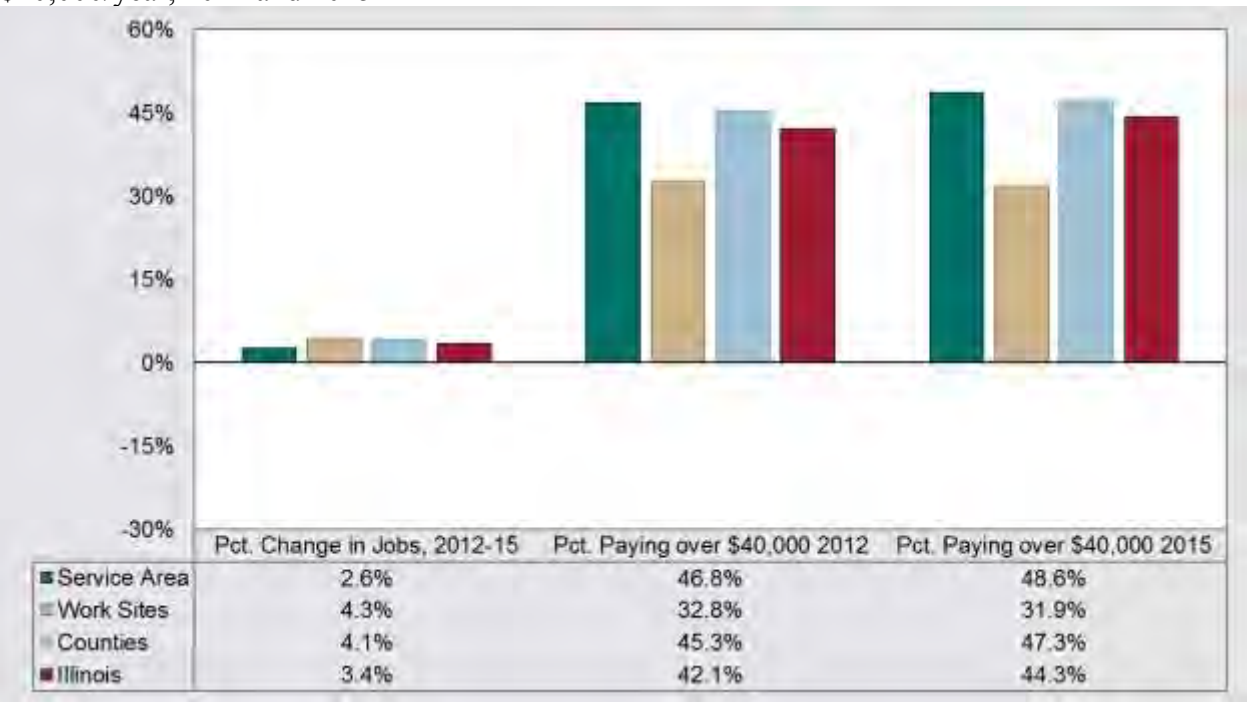
Agency 4: **Community Investment Corporation**

Agency 4, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	87.2%	87.5%	87.4%	87.3%	87.6%	87.6%	87.7%	88.1%
Work Sites	79.5%	80.0%	79.8%	79.7%	80.1%	80.1%	80.3%	80.8%
Counties	87.7%	88.0%	87.9%	87.7%	88.1%	88.1%	88.2%	88.6%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 4, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	2.6%	46.8%	48.6%
Work Sites	4.3%	32.8%	31.9%
Counties	4.1%	45.3%	47.3%
Illinois	3.4%	42.1%	44.3%

Community Service Council of Northern Will County (Agency 5)

The Community Service Council of Northern Will County proposed to renovate 25 foreclosed homes to be sold to new homeowners who will receive extensive one-on-one homebuyer counseling and education to ensure their readiness and long-term viability as homeowners. Funds from home sales will be recycled into the program and may expand the number of renovated, foreclosed homes.

Service Area: 39 Census Tracts; Villages of Plainfield, Romeoville, and Bolingbrook (Will County)
Work Site: 15 Census Tracts
Counties: 378 Census Tracts; DuPage County (216 Census Tracts), Kendall County (10 Census Tracts), and Will County (152 Census Tracts)

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 210,000 housing units, 90.4 percent, in structures with 1-4 units (Agency 5, Chart 9); over 63,600 owner-occupied housing units, 34.2 percent, had a reported value of under $200,000 (Agency 5, Chart 11), and over 25,500 residential addresses were reported as vacant for two years or more (Agency 5, Chart 13). Over 24,600 households, 33.4 percent, had income of less than $60,000 (Agency 5, Chart 16), and 6.8 percent of the population was below the poverty level (Agency 5, Chart 17).
- In the Work Sites, there were over 24,100 housing units, 91.9 percent, in structures with 1-4 units; over 9,500 owner-occupied housing units, 43.5 percent, had a reported value of under $200,000, and over 2,200 residential addresses were reported as vacant for two years or more. Over 10,500 households, 42.7 percent, had income of less than $60,000, and 8.0 percent of the population was below the poverty level.
- In the Counties, there were over 515,000 housing units, 82.2 percent, in structures with 1-4 units; over 118,000 owner-occupied units, 25.1 percent, had a reported value of under $200,000, and over 48,500 residential addresses were reported as vacant for two years or more. Over 222,000 households, 37.7 percent, had income of less than $60,000, and 6.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 7,140 first lien, single-family purchase mortgages; the average amount of those mortgages was $202,200 (Agency 5, Chart 1), and the average income of the purchasers receiving those mortgages was $97,600 (Agency 5, Chart 2). Of those mortgages, 2,363, 33.1 percent, were FHA/VA guaranteed (Agency 5, Chart 7).
- In the Work Sites, lenders reported originating 788 first lien, single-family purchase mortgages; the average amount of those mortgages was $139,100, and the average income of the purchasers receiving those mortgages was $67,500. Of those mortgages, 392, 49.7 percent, were FHA/VA guaranteed.
- In the Counties, lenders reported originating 19,477 first lien, single-family purchase mortgages; the average amount of those mortgages was $234,100, and the average income of the purchasers receiving those mortgages was $114,000. Of those mortgages, 5,159, 26.5 percent were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 42.5 percent (Agency 5, Chart 3), to 10,176 originations, and the average mortgage amount increased by 9.4 percent, to $221,100 (Agency 5, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 55.9 percent (Agency 5, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 2.0 percent, to 33.8 percent of originations (Agency 5, Chart 7). The average income of purchasers receiving mortgages increased by 1.0 percent, to $98,600 (Agency 5, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 77.5 percent, to 1,399 originations, and the average mortgage amount increased by 27.7 percent, to $177,600. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 126.6 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 9.0 percent, to 45.2 percent of originations. The average income of purchasers receiving mortgages increased by 11.4 percent, rising to $75,200.
- In the Counties, the total number of first lien, single-family purchase mortgage originations increased by 33.5 percent, to 26,006 originations, and the average mortgage amount increased by 8.3 percent, to $253,600. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 44.6 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 2.4 percent, to 25.9 percent of originations. The average income of purchasers receiving mortgages increased by 2.0 percent, to $116,200.

Agency 5: **Community Service Council of Northern Will County**

Agency 5, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

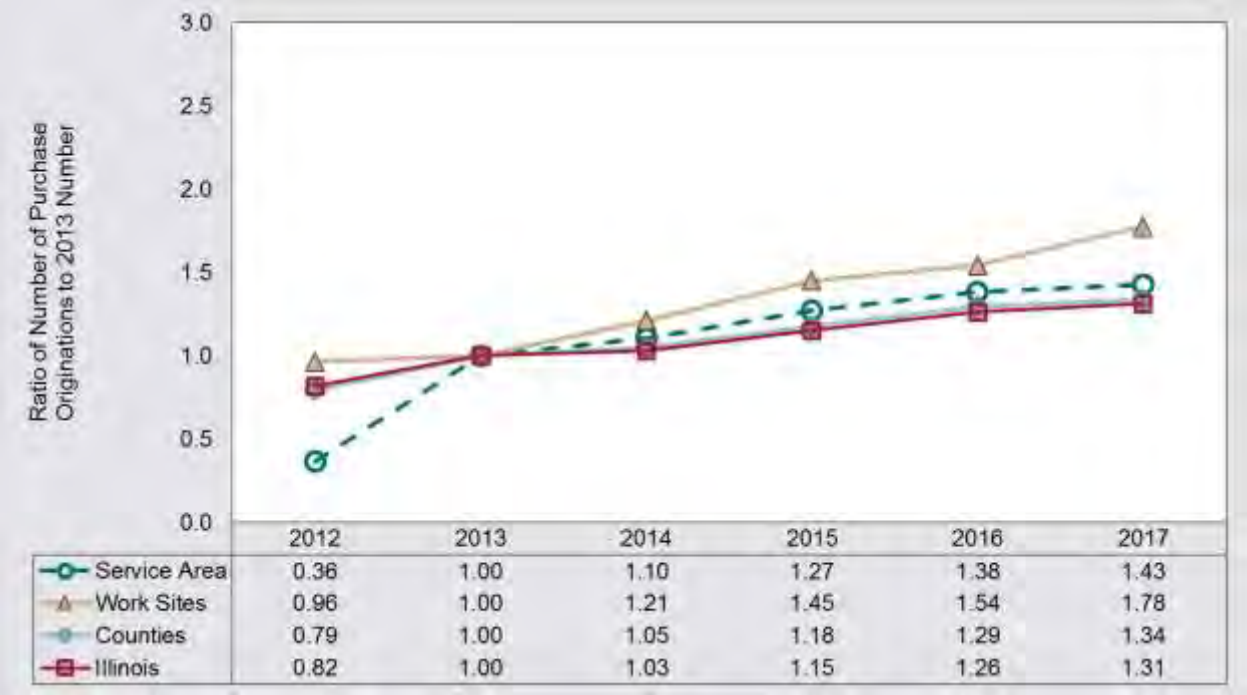
	2012	2013	2014	2015	2016	2017
Service Area	$187.3	$202.2	$206.1	$208.7	$215.8	$221.1
Work Sites	$126.7	$139.1	$150.2	$156.5	$166.9	$177.6
Counties	$220.4	$234.1	$237.9	$240.9	$246.8	$253.6
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 5, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$89.2	$97.6	$97.5	$96.5	$97.0	$98.6
Work Sites	$63.0	$67.5	$69.7	$70.1	$73.6	$75.2
Counties	$108.4	$114.0	$113.5	$112.5	$113.6	$116.2
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

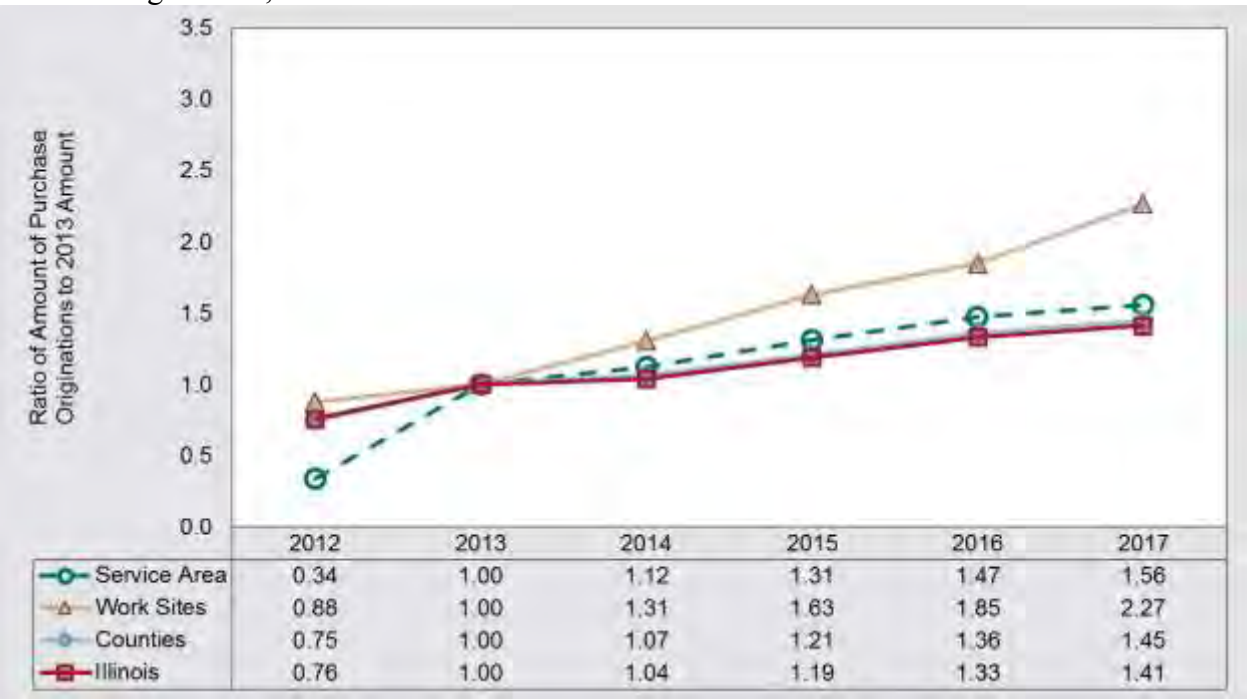
Agency 5: **Community Service Council of Northern Will County**

Agency 5, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.36	1.00	1.10	1.27	1.38	1.43
Work Sites	0.96	1.00	1.21	1.45	1.54	1.78
Counties	0.79	1.00	1.05	1.18	1.29	1.34
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

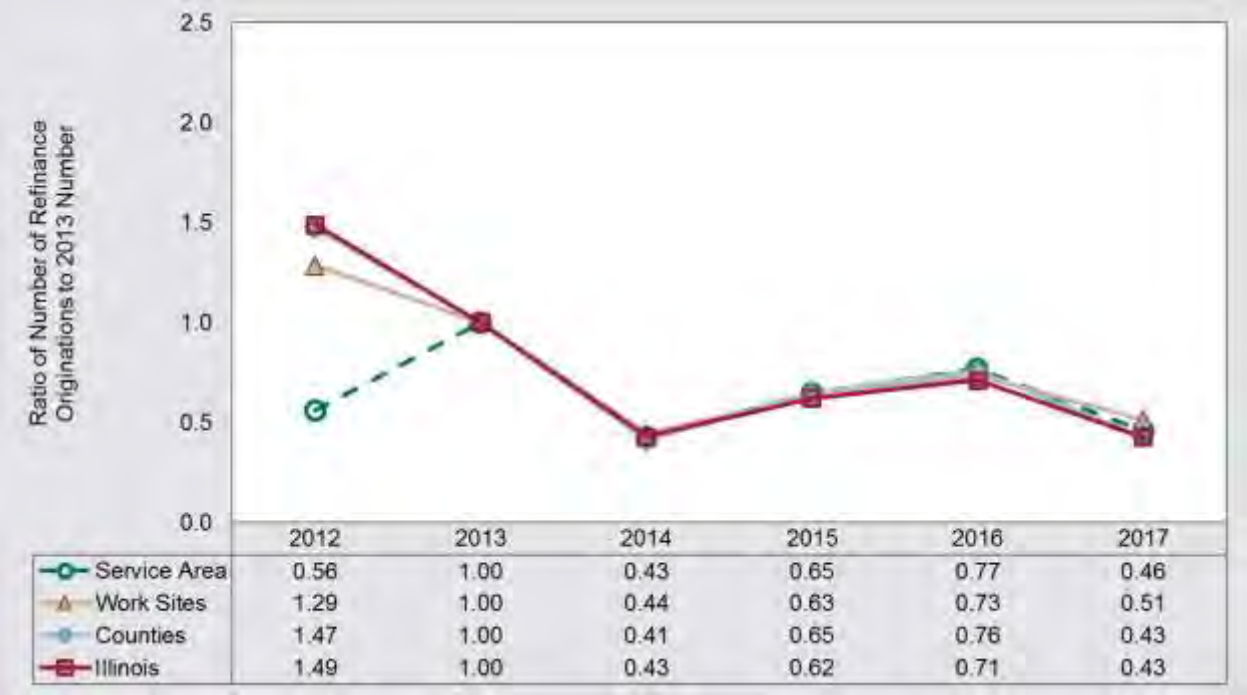
Agency 5, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.34	1.00	1.12	1.31	1.47	1.56
Work Sites	0.88	1.00	1.31	1.63	1.85	2.27
Counties	0.75	1.00	1.07	1.21	1.36	1.45
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

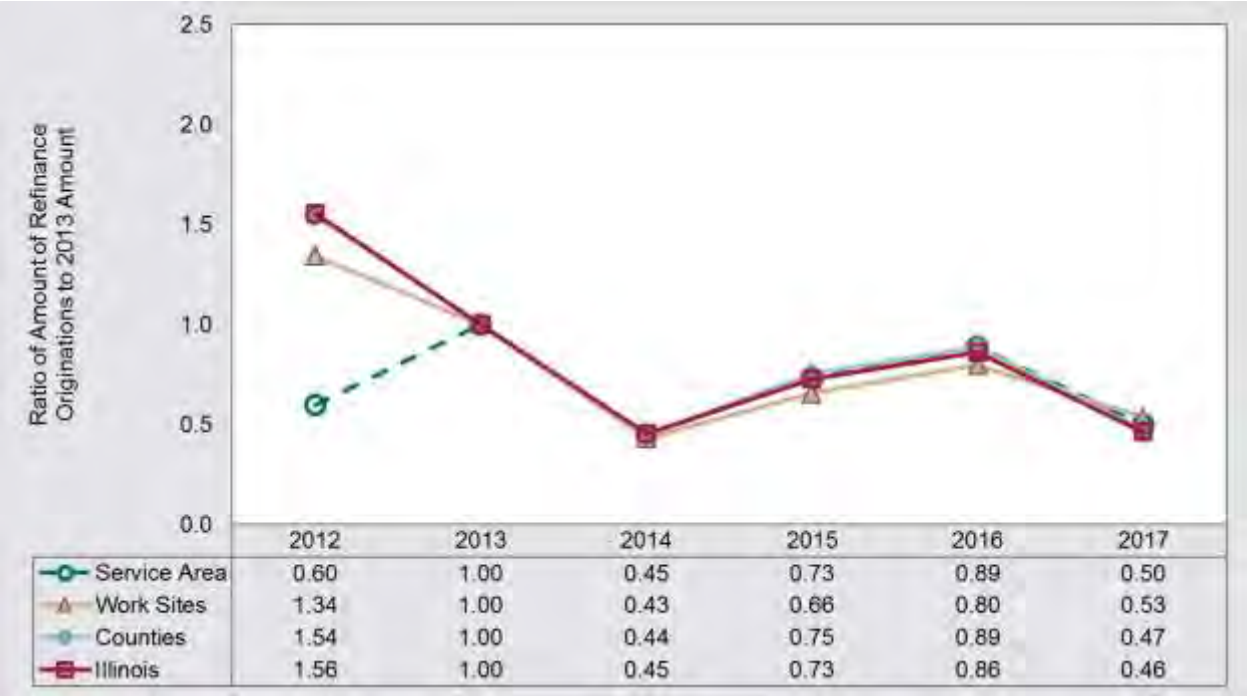
Agency 5: **Community Service Council of Northern Will County**

Agency 5, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.56	1.00	0.43	0.65	0.77	0.46
Work Sites	1.29	1.00	0.44	0.63	0.73	0.51
Counties	1.47	1.00	0.41	0.65	0.76	0.43
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

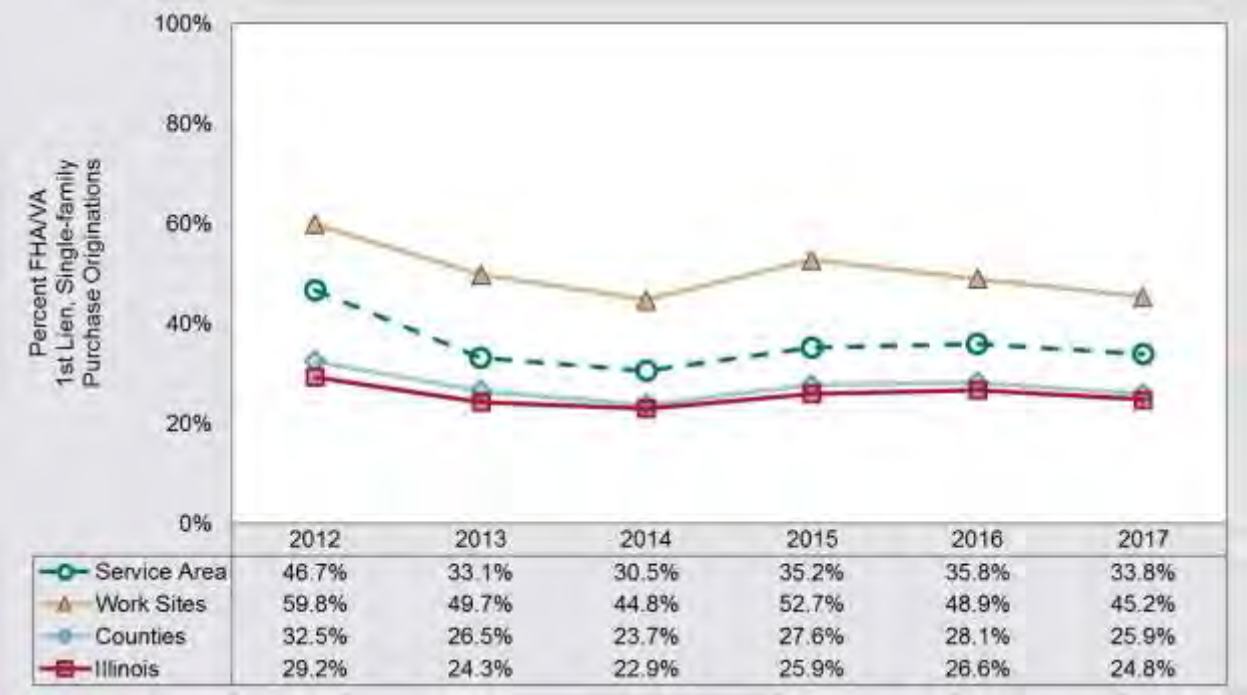
Agency 5, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.60	1.00	0.45	0.73	0.89	0.50
Work Sites	1.34	1.00	0.43	0.66	0.80	0.53
Counties	1.54	1.00	0.44	0.75	0.89	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

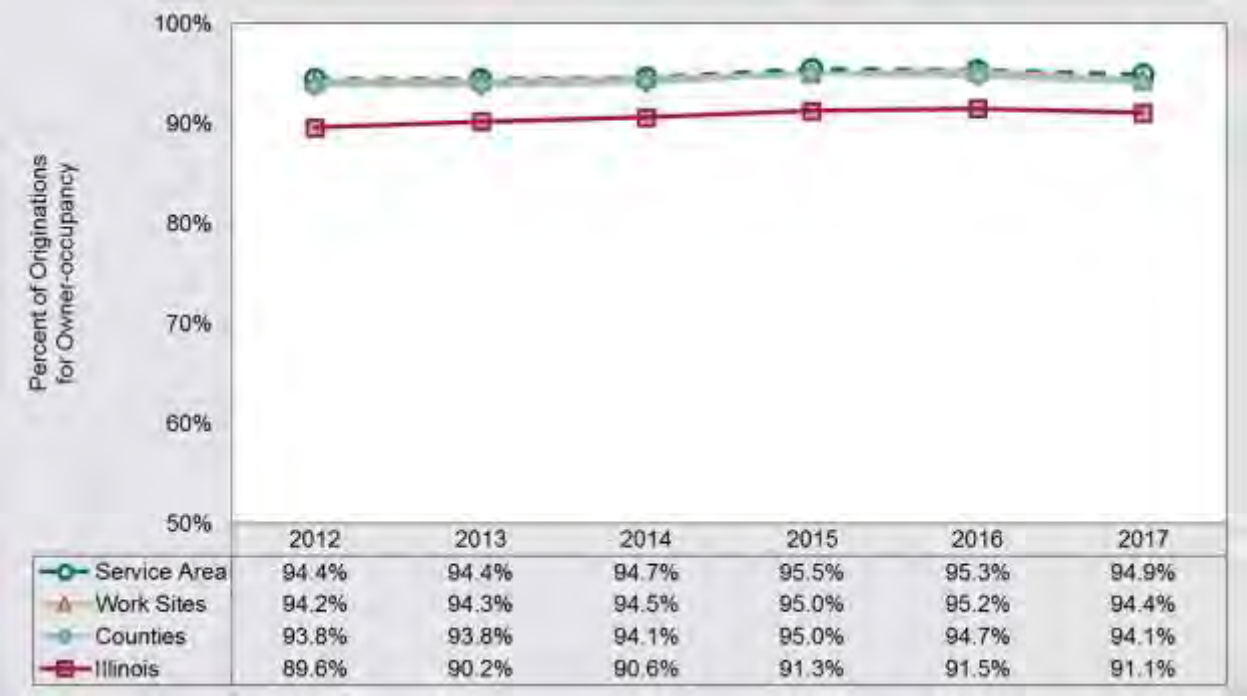
Agency 5: **Community Service Council of Northern Will County**

Agency 5, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	46.7%	33.1%	30.5%	35.2%	35.8%	33.8%
Work Sites	59.8%	49.7%	44.8%	52.7%	48.9%	45.2%
Counties	32.5%	26.5%	23.7%	27.6%	28.1%	25.9%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

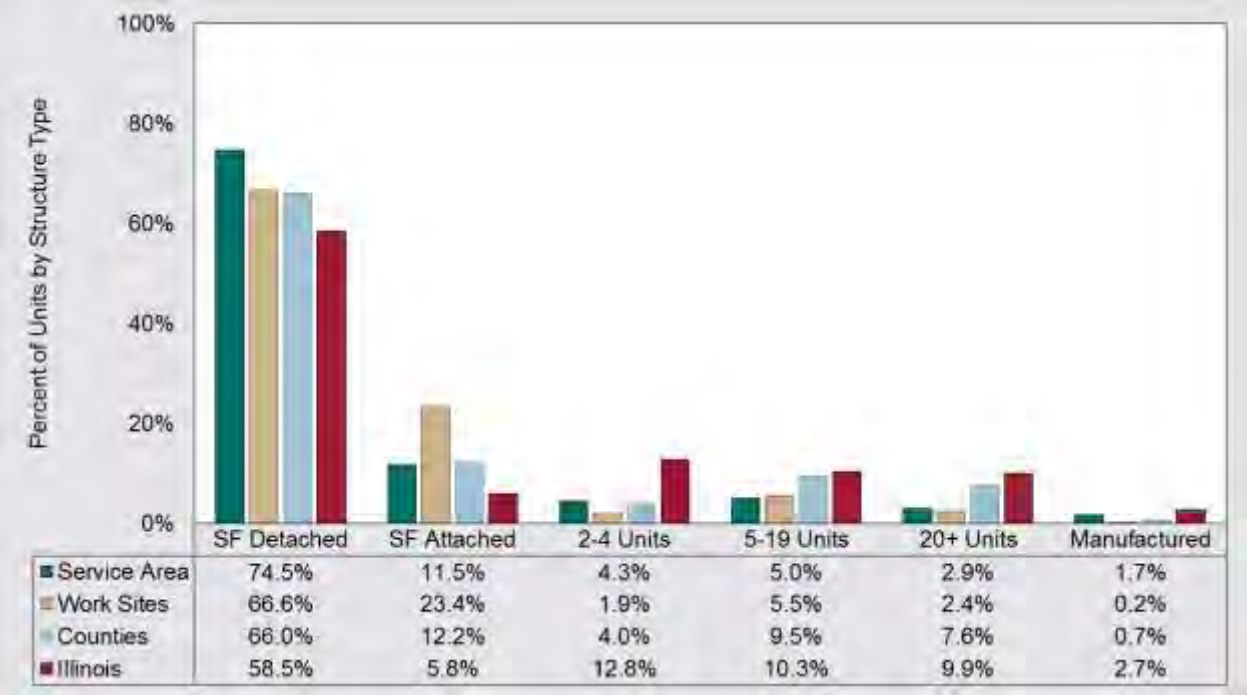
Agency 5, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	94.4%	94.4%	94.7%	95.5%	95.3%	94.9%
Work Sites	94.2%	94.3%	94.5%	95.0%	95.2%	94.4%
Counties	93.8%	93.8%	94.1%	95.0%	94.7%	94.1%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

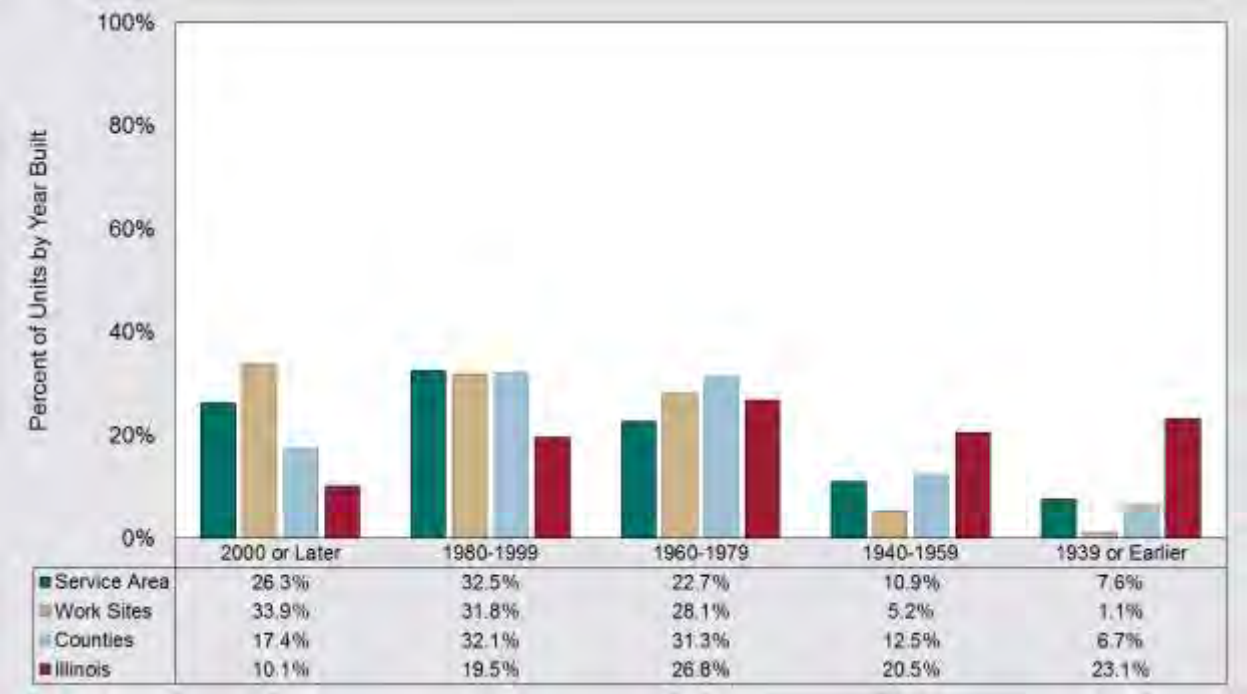
Agency 5: **Community Service Council of Northern Will County**

Agency 5, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	74.5%	11.5%	4.3%	5.0%	2.9%	1.7%
Work Sites	66.6%	23.4%	1.9%	5.5%	2.4%	0.2%
Counties	66.0%	12.2%	4.0%	9.5%	7.6%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

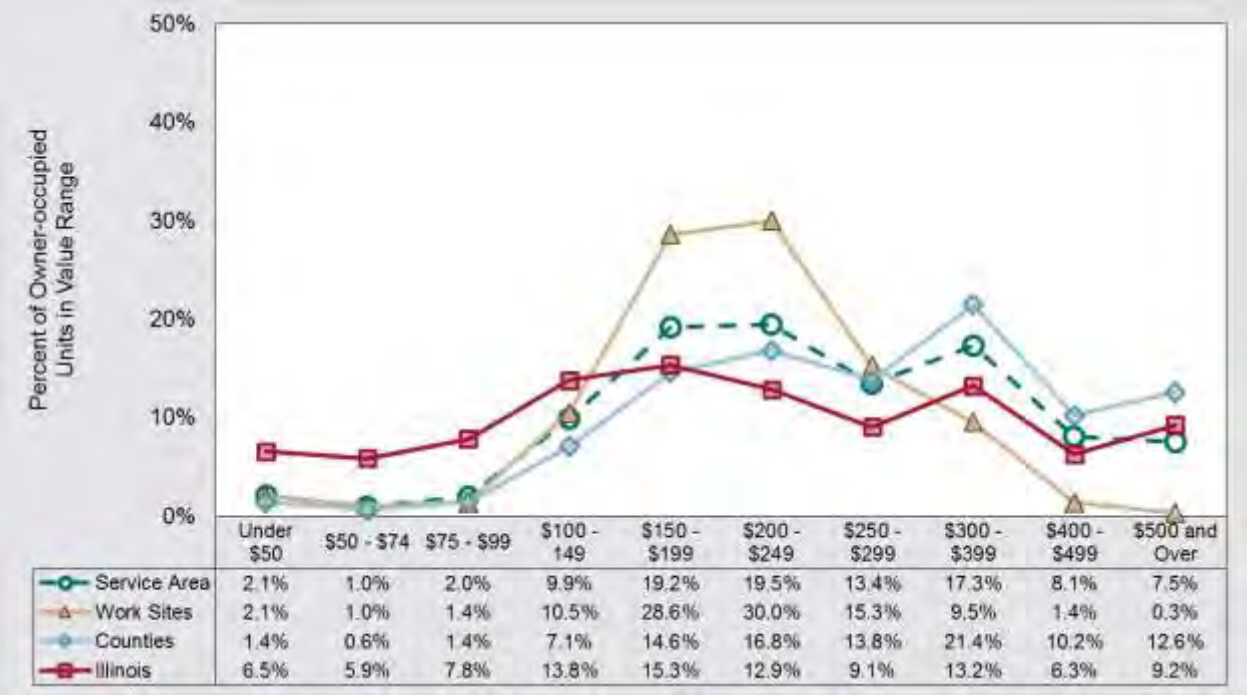
Agency 5, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	26.3%	32.5%	22.7%	10.9%	7.6%
Work Sites	33.9%	31.8%	28.1%	5.2%	1.1%
Counties	17.4%	32.1%	31.3%	12.5%	6.7%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

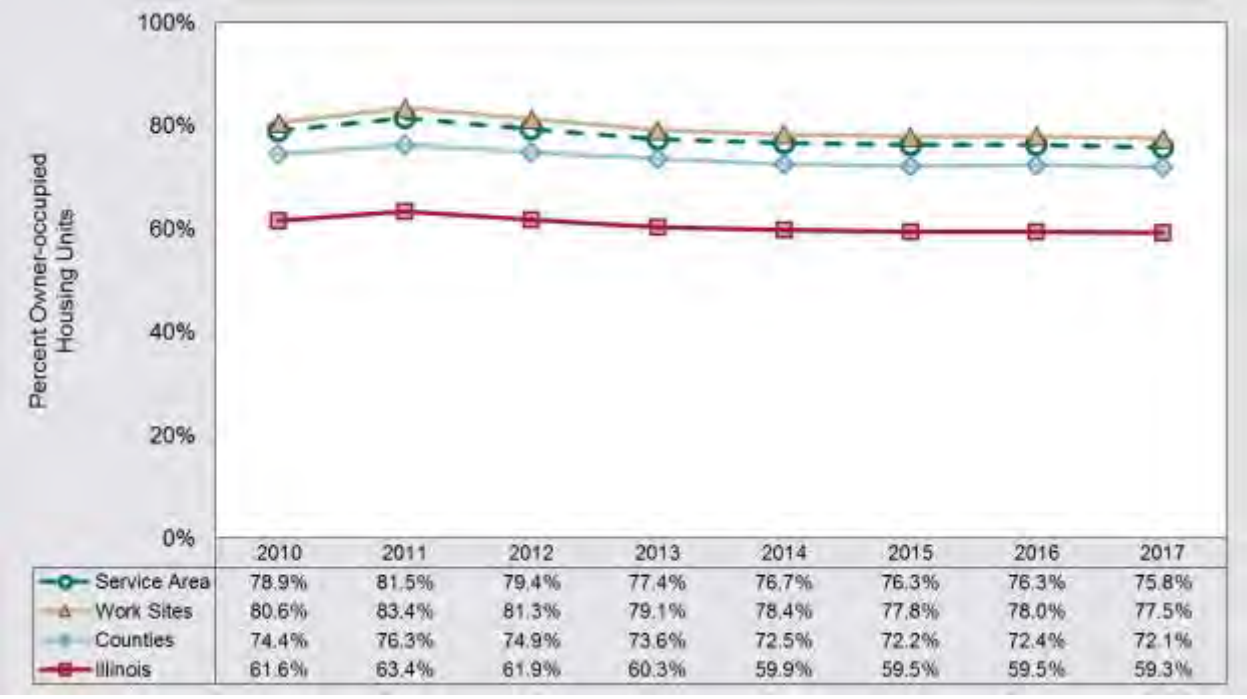
Agency 5: **Community Service Council of Northern Will County**

Agency 5, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	2.1%	1.0%	2.0%	9.9%	19.2%	19.5%	13.4%	17.3%	8.1%	7.5%
Work Sites	2.1%	1.0%	1.4%	10.5%	28.6%	30.0%	15.3%	9.5%	1.4%	0.3%
Counties	1.4%	0.6%	1.4%	7.1%	14.6%	16.8%	13.8%	21.4%	10.2%	12.6%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

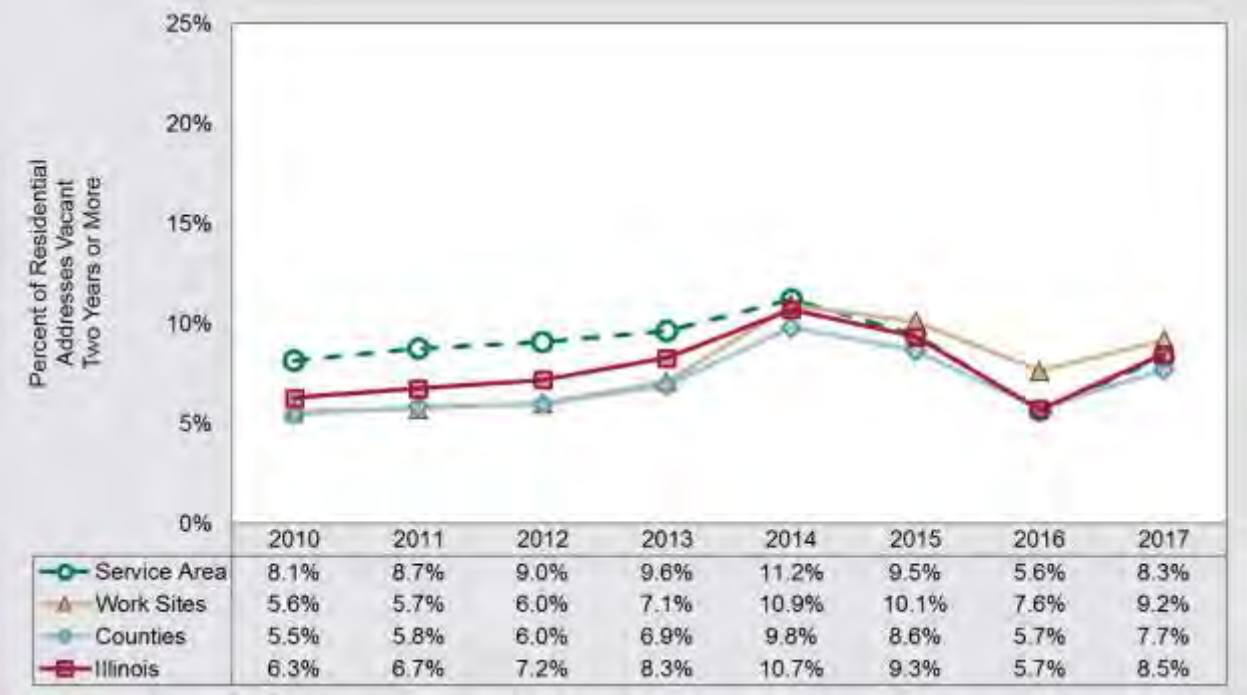
Agency 5, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	78.9%	81.5%	79.4%	77.4%	76.7%	76.3%	76.3%	75.8%
Work Sites	80.6%	83.4%	81.3%	79.1%	78.4%	77.8%	78.0%	77.5%
Counties	74.4%	76.3%	74.9%	73.6%	72.5%	72.2%	72.4%	72.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

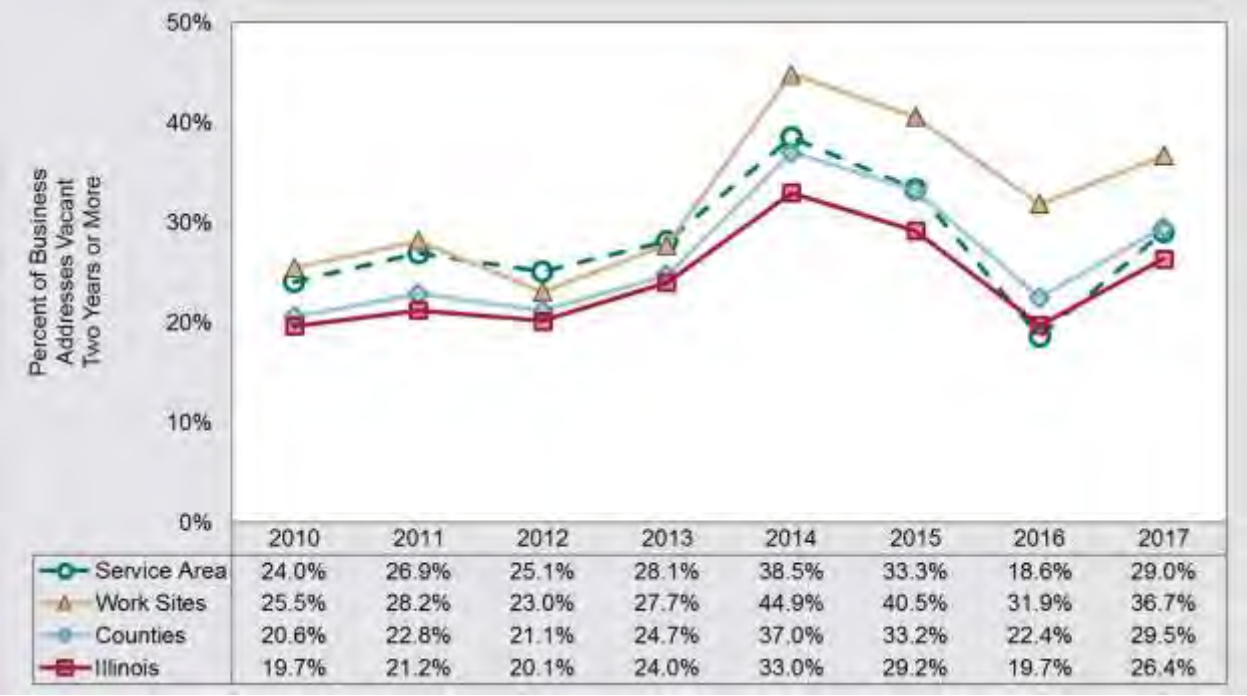
Agency 5: **Community Service Council of Northern Will County**

Agency 5, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	8.1%	8.7%	9.0%	9.6%	11.2%	9.5%	5.6%	8.3%
Work Sites	5.6%	5.7%	6.0%	7.1%	10.9%	10.1%	7.6%	9.2%
Counties	5.5%	5.8%	6.0%	6.9%	9.8%	8.6%	5.7%	7.7%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

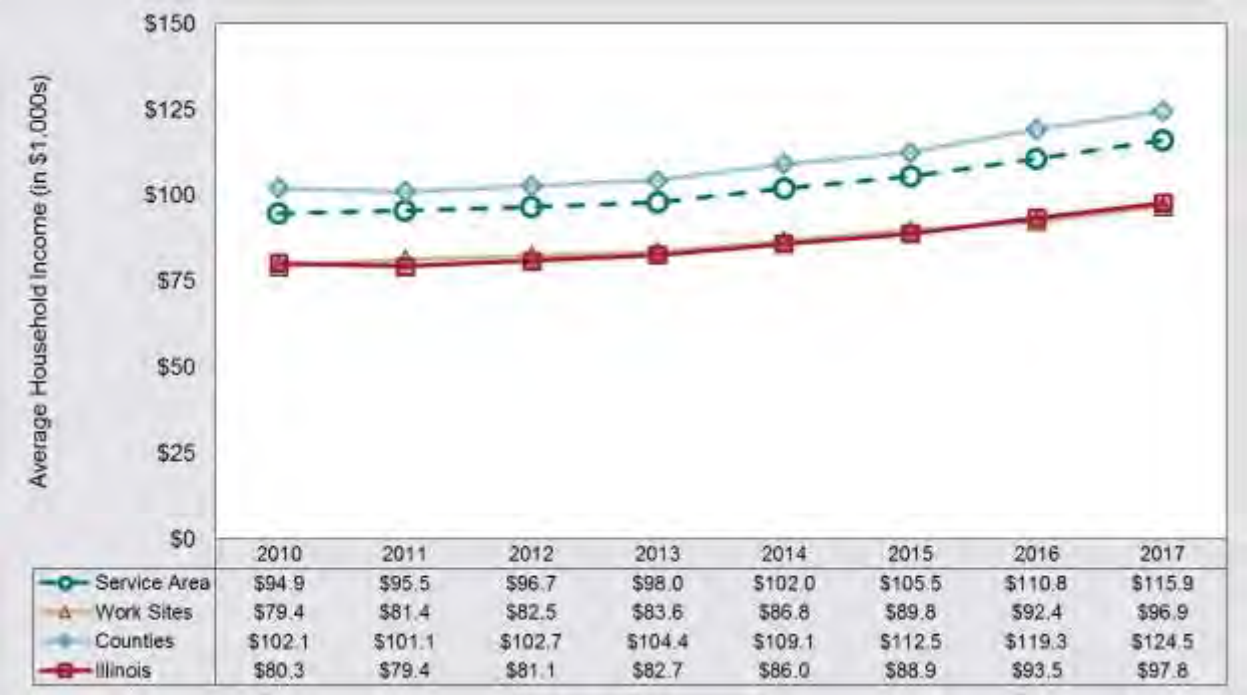
Agency 5, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	24.0%	26.9%	25.1%	28.1%	38.5%	33.3%	18.6%	29.0%
Work Sites	25.5%	28.2%	23.0%	27.7%	44.9%	40.5%	31.9%	36.7%
Counties	20.6%	22.8%	21.1%	24.7%	37.0%	33.2%	22.4%	29.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

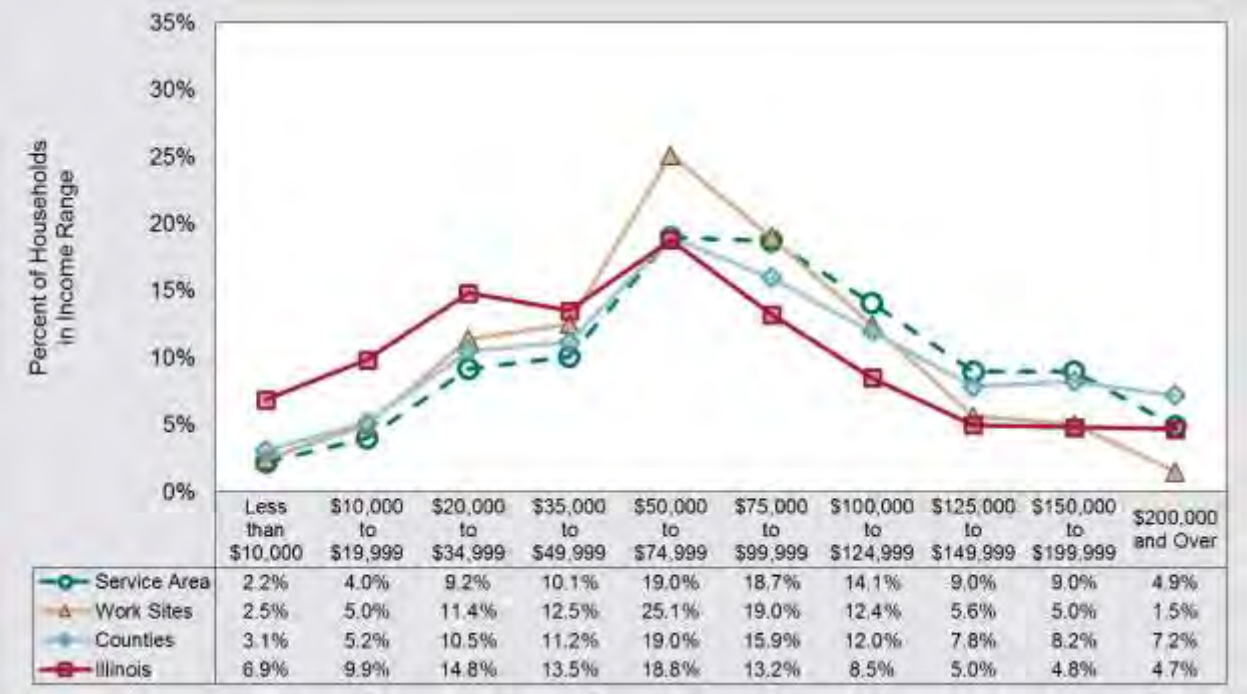
Agency 5: **Community Service Council of Northern Will County**

Agency 5, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$94.9	$95.5	$96.7	$98.0	$102.0	$105.5	$110.8	$115.9
Work Sites	$79.4	$81.4	$82.5	$83.6	$86.8	$89.8	$92.4	$96.9
Counties	$102.1	$101.1	$102.7	$104.4	$109.1	$112.5	$119.3	$124.5
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

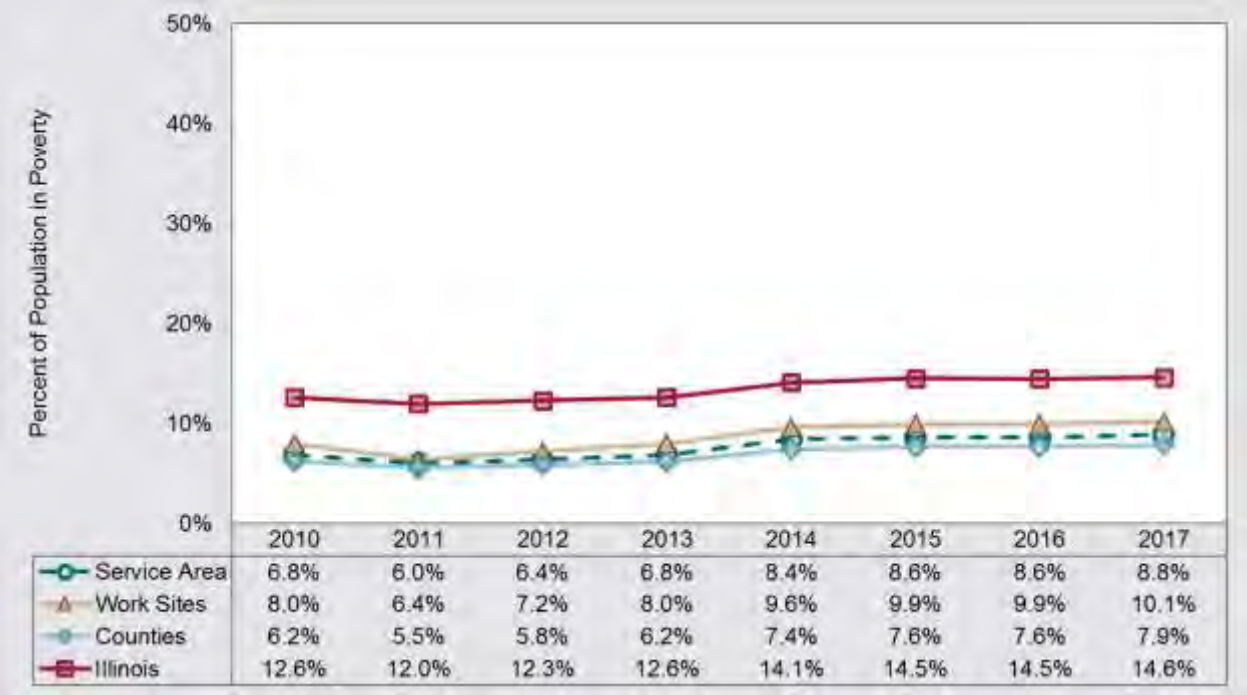
Agency 5, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	2.2%	4.0%	9.2%	10.1%	19.0%	18.7%	14.1%	9.0%	9.0%	4.9%
Work Sites	2.5%	5.0%	11.4%	12.5%	25.1%	19.0%	12.4%	5.6%	5.0%	1.5%
Counties	3.1%	5.2%	10.5%	11.2%	19.0%	15.9%	12.0%	7.8%	8.2%	7.2%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

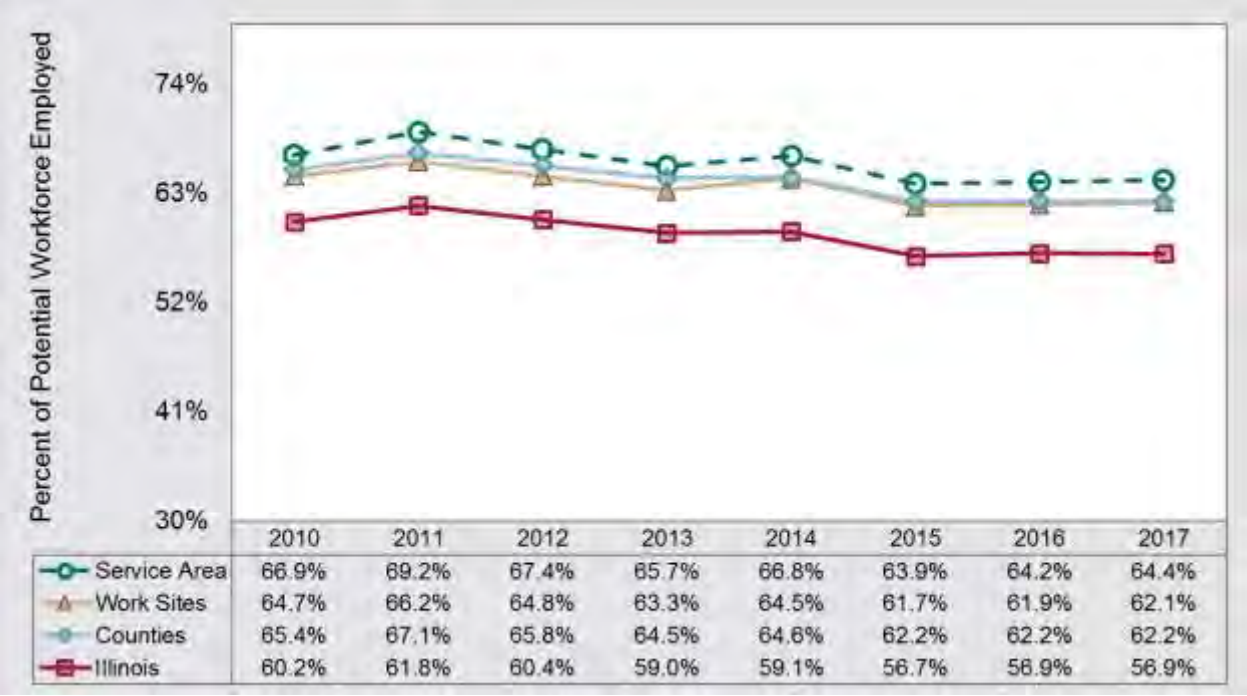
Agency 5: **Community Service Council of Northern Will County**

Agency 5, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	6.8%	6.0%	6.4%	6.8%	8.4%	8.6%	8.6%	8.8%
Work Sites	8.0%	6.4%	7.2%	8.0%	9.6%	9.9%	9.9%	10.1%
Counties	6.2%	5.5%	5.8%	6.2%	7.4%	7.6%	7.6%	7.9%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

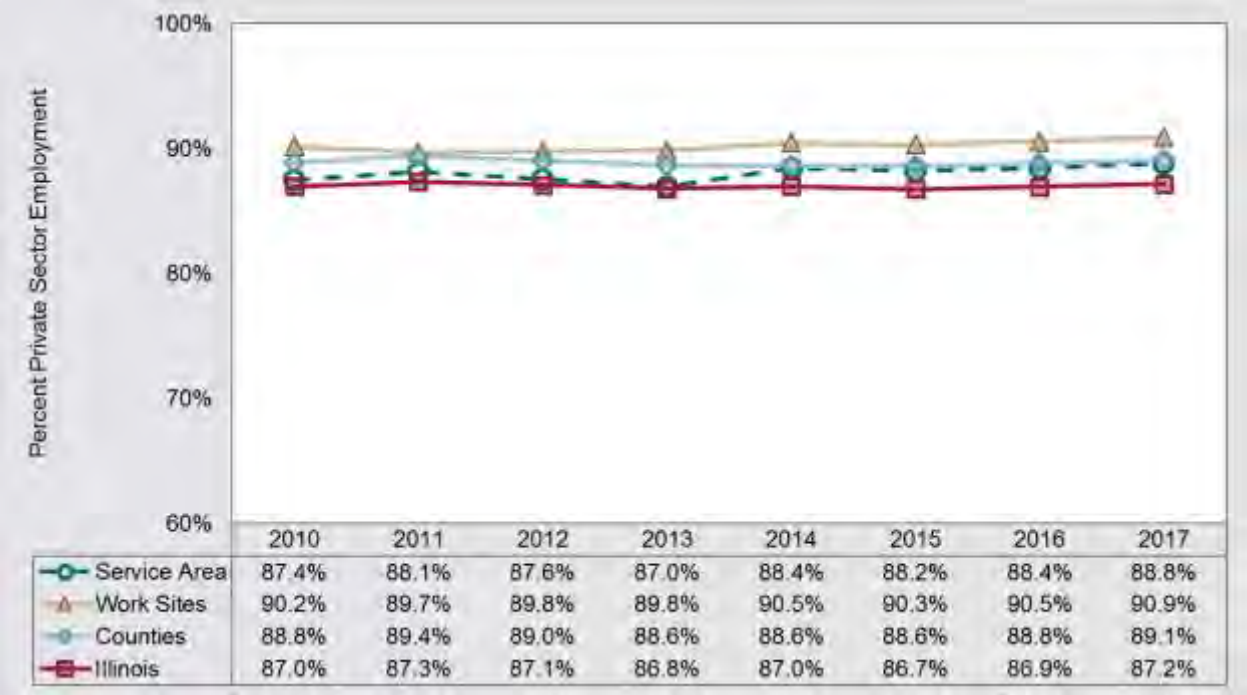
Agency 5, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	66.9%	69.2%	67.4%	65.7%	66.8%	63.9%	64.2%	64.4%
Work Sites	64.7%	66.2%	64.8%	63.3%	64.5%	61.7%	61.9%	62.1%
Counties	65.4%	67.1%	65.8%	64.5%	64.6%	62.2%	62.2%	62.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

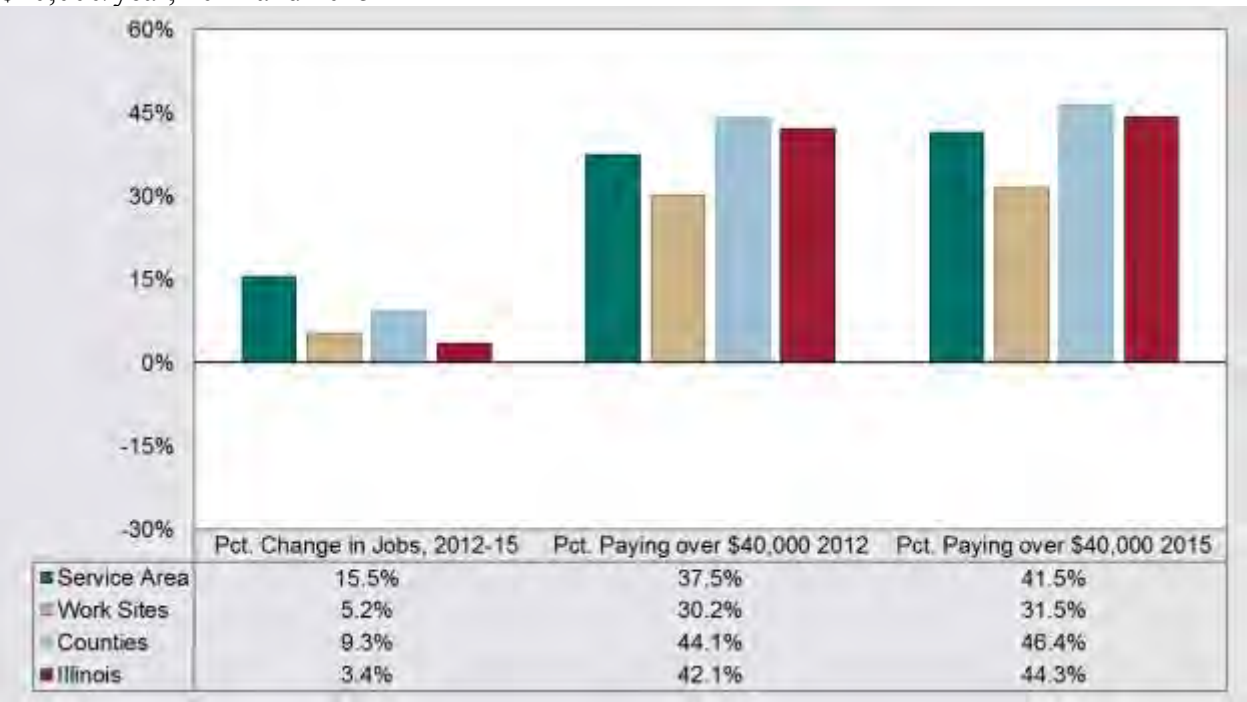
Agency 5: **Community Service Council of Northern Will County**

Agency 5, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	87.4%	88.1%	87.6%	87.0%	88.4%	88.2%	88.4%	88.8%
Work Sites	90.2%	89.7%	89.8%	89.8%	90.5%	90.3%	90.5%	90.9%
Counties	88.8%	89.4%	89.0%	88.6%	88.6%	88.6%	88.8%	89.1%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 5, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	15.5%	37.5%	41.5%
Work Sites	5.2%	30.2%	31.5%
Counties	9.3%	44.1%	46.4%
Illinois	3.4%	42.1%	44.3%

Cook County Land Bank Authority (Agency 6)

As background, municipalities of all sizes struggle to return vacant, abandoned or foreclosed properties to tax-generating status because they lack the resources to bring these properties back into productive use. Land banks can take on these tasks for municipalities, thus lowering the costs for local governments, benefiting public schools, reducing crime and boosting the local economy. This award will help to launch the Cook County Land Bank, generating additional public and private investments to support its goals. The Cook County Land Bank will be the largest land bank in the country. In addition, this award will assist the recently formed South Suburban Land Bank to acquire troubled properties and return them to productive use, supporting the existing plan established by local leaders. The Cook County Land Bank will collaborate with the South Suburban Land Bank.

Service Area: 1,319 Census Tracts; Cook County
Work Site: 331 Census Tracts
County: 1,319 Census Tracts; Cook County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 1.4 million housing units, 67.1 percent, in structures with 1-4 units (Agency 6, Chart 9); over 364,000 owner-occupied housing units, 31.1 percent, had a reported value of under $200,000 (Agency 6, Chart 11), and over 120,000 residential addresses were reported as vacant for two years or more (Agency 6, Chart 13). Over 1.0 million households, 54.5 percent, had income of less than $60,000 (Agency 6, Chart 16), and 15.2 percent of the population was below the poverty level (Agency 6, Chart 17).
- In the Work Sites, there were over 436,000 housing units, 81.9 percent, in structures with 1-4 units; over 160,000 owner-occupied housing units, 57.1 percent, had a reported value of under $200,000, and over 37,700 residential addresses were reported as vacant for two years or more. Over 297,000 households, 64.3 percent, had income of less than $60,000, and 20.4 percent of the population was below the poverty level.
- In the County, there were over 1.4 million housing units, 67.1 percent, in structures with 1-4 units; over 364,000 owner-occupied housing units, 31.1 percent, had a reported value of under $200,000, and over 120,000 residential addresses were reported as vacant for two years or more. Over 1.0 million households, 54.5 percent, had income of less than $60,000, and 15.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 44,409 first lien, single-family purchase mortgages; the average amount of those mortgages was $260,100 (Agency 6, Chart 1), and the average income of the purchasers receiving those mortgages was $127,900 (Agency 6, Chart 2). Of those mortgages, 9,890, 22.3 percent, were FHA/VA guaranteed (Agency 6, Chart 7).
- In the Work Sites, lenders reported originating 6,076 first lien, single-family purchase mortgages; the average amount of those mortgages was $137,700, and the average income of the purchasers receiving those mortgages was $69,000. Of those mortgages, 3,324, 54.7 percent, were FHA/VA guaranteed.

- In the County, lenders reported originating 44,409 first lien, single-family purchase mortgages; the average amount of those mortgages was $260,100, and the average income of the purchasers receiving those mortgages was $127,900. Of those mortgages, 9,890, 22.3 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 29.0 percent (Agency 6, Chart 3), to 57,309 originations, and the average mortgage amount increased by 9.6 percent, to $285,100 (Agency 6, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.4 percent (Agency 6, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 20.8 percent of originations (Agency 6, Chart 7). The average income of purchasers receiving mortgages increased by 3.5 percent, to $132,400 (Agency 6, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 65.2 percent, to 10,038 originations, and the average mortgage amount increased by 22.1 percent, to $168,200. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 101.8 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 11.4 percent, to 48.4 percent of originations. The average income of purchasers receiving mortgages increased by 10.3 percent, rising to $76,200.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 29.0 percent, to 57,309 originations, and the average mortgage amount increased by 9.6 percent, to $285,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 20.8 percent of originations. The average income of purchasers receiving mortgages increased by 3.5 percent, to $132,400.

Agency 6: **Cook County Land Bank Authority**

Agency 6, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

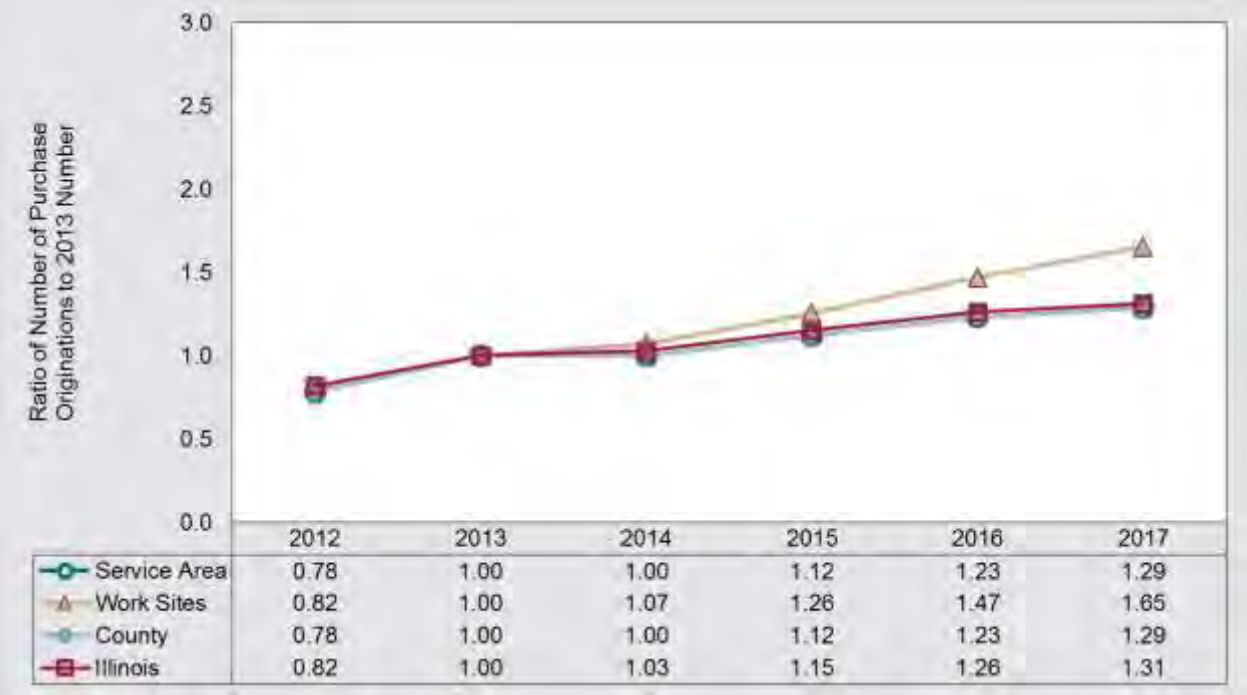
	2012	2013	2014	2015	2016	2017
Service Area	$241.0	$260.1	$267.9	$273.9	$278.2	$285.1
Work Sites	$129.6	$137.7	$146.4	$154.3	$163.9	$168.2
County	$241.0	$260.1	$267.9	$273.9	$278.2	$285.1
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 6, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$125.4	$127.9	$130.8	$127.8	$127.3	$132.4
Work Sites	$68.4	$69.0	$69.0	$70.5	$72.0	$76.2
County	$125.4	$127.9	$130.8	$127.8	$127.3	$132.4
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

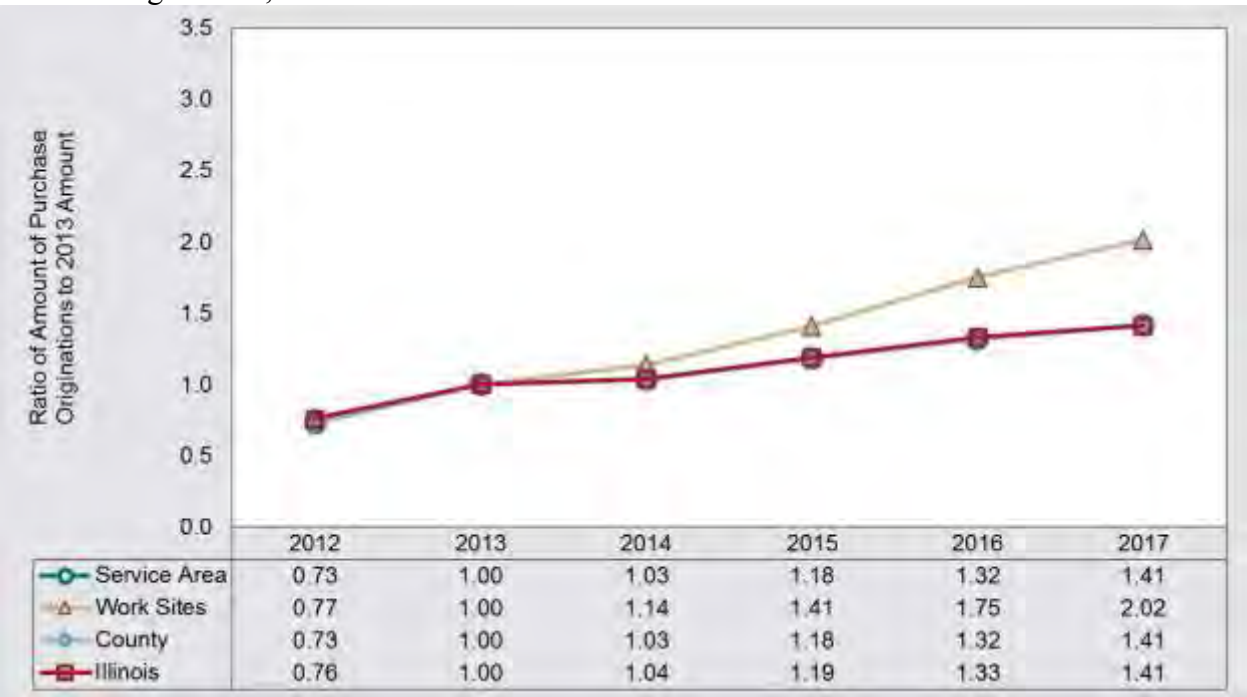
Agency 6: **Cook County Land Bank Authority**

Agency 6, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.78	1.00	1.00	1.12	1.23	1.29
Work Sites	0.82	1.00	1.07	1.26	1.47	1.65
County	0.78	1.00	1.00	1.12	1.23	1.29
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

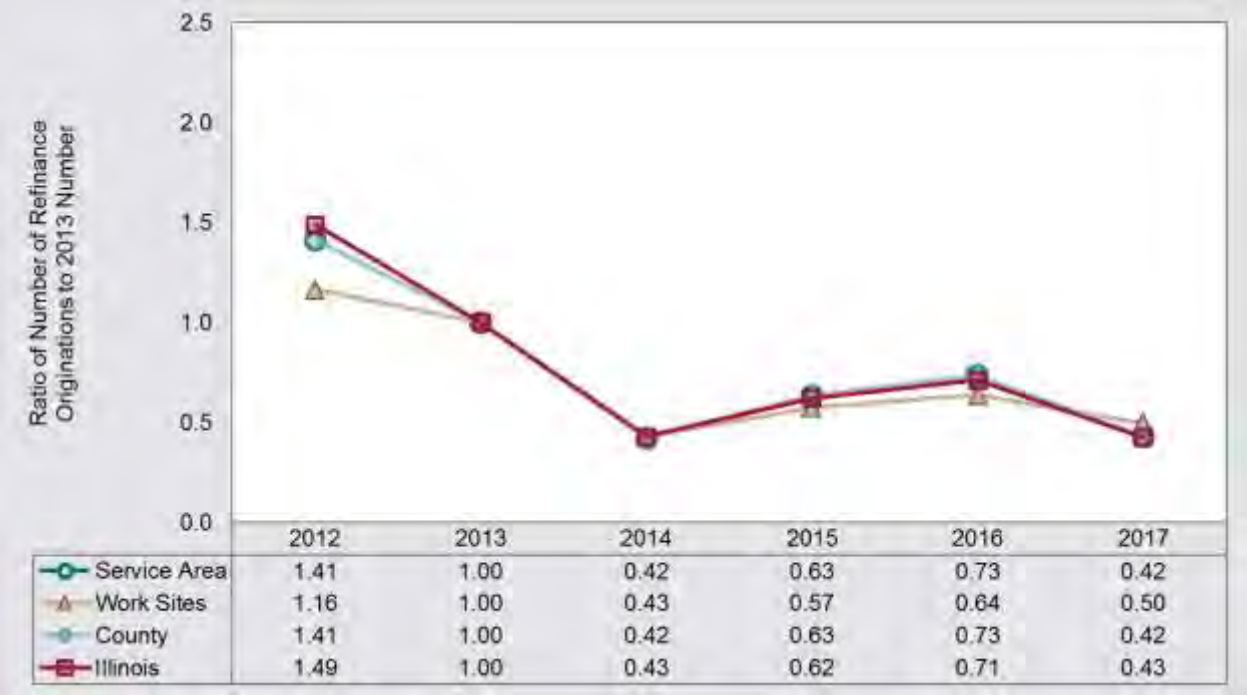
Agency 6, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.73	1.00	1.03	1.18	1.32	1.41
Work Sites	0.77	1.00	1.14	1.41	1.75	2.02
County	0.73	1.00	1.03	1.18	1.32	1.41
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

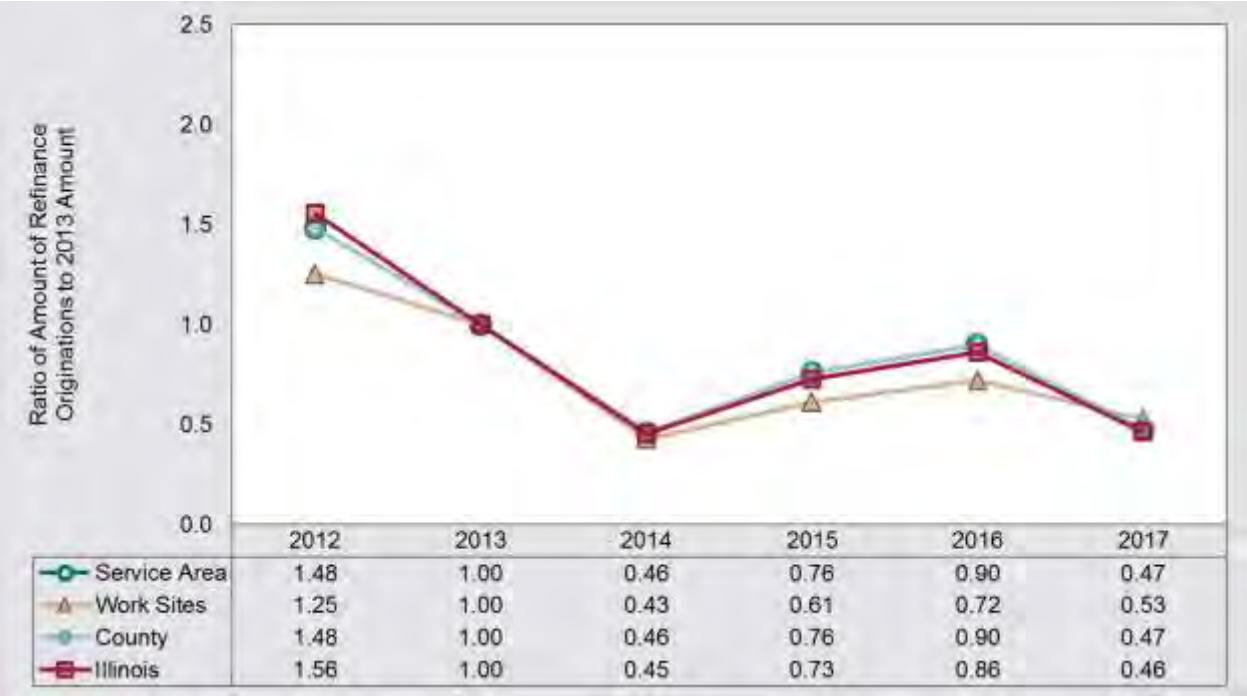
Agency 6: **Cook County Land Bank Authority**

Agency 6, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.41	1.00	0.42	0.63	0.73	0.42
Work Sites	1.16	1.00	0.43	0.57	0.64	0.50
County	1.41	1.00	0.42	0.63	0.73	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

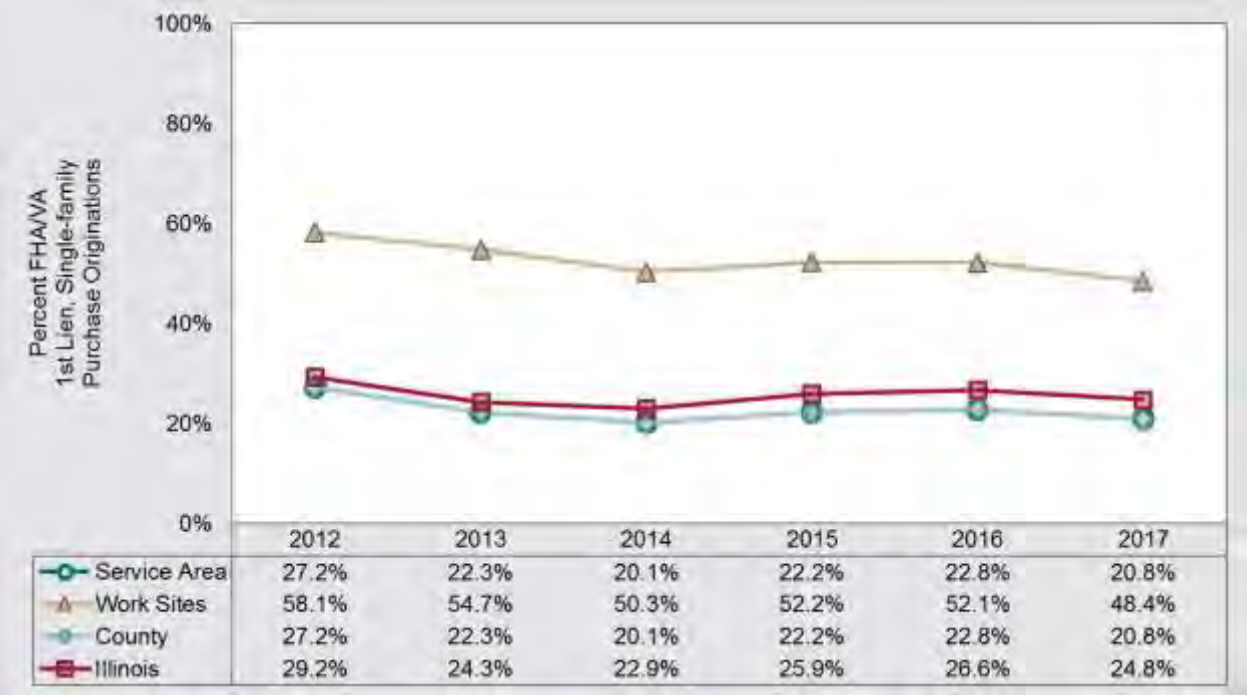
Agency 6, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.48	1.00	0.46	0.76	0.90	0.47
Work Sites	1.25	1.00	0.43	0.61	0.72	0.53
County	1.48	1.00	0.46	0.76	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

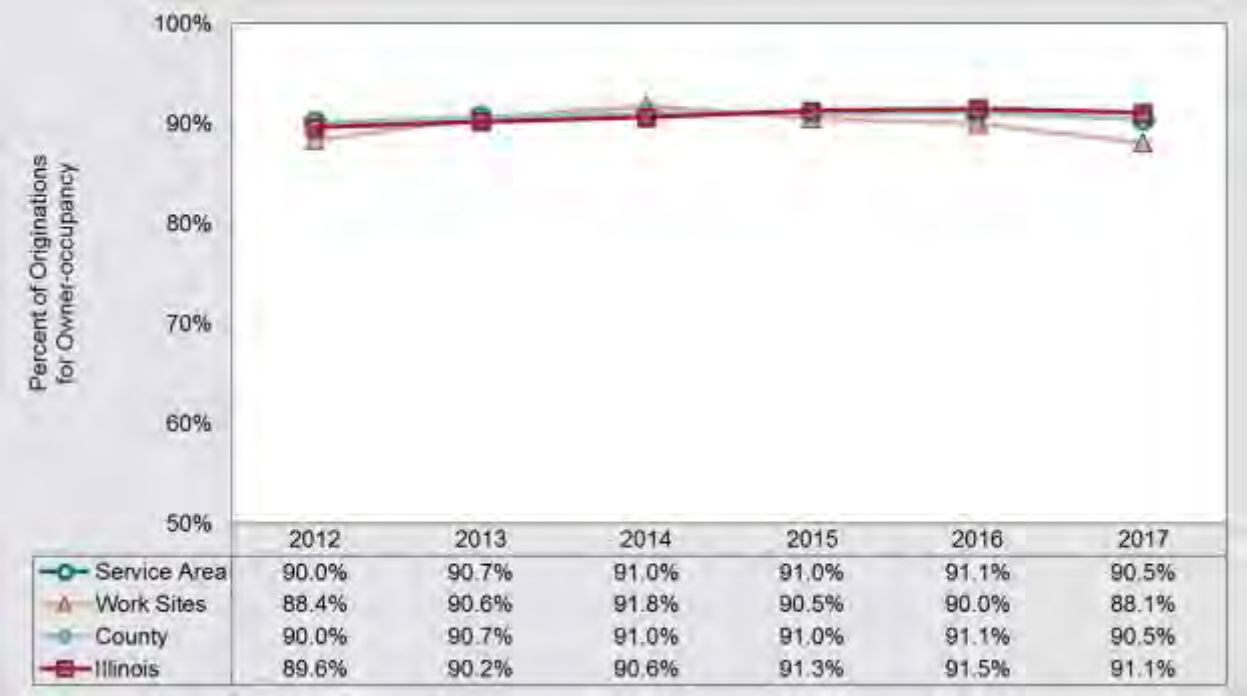
Agency 6: **Cook County Land Bank Authority**

Agency 6, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	27.2%	22.3%	20.1%	22.2%	22.8%	20.8%
Work Sites	58.1%	54.7%	50.3%	52.2%	52.1%	48.4%
County	27.2%	22.3%	20.1%	22.2%	22.8%	20.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

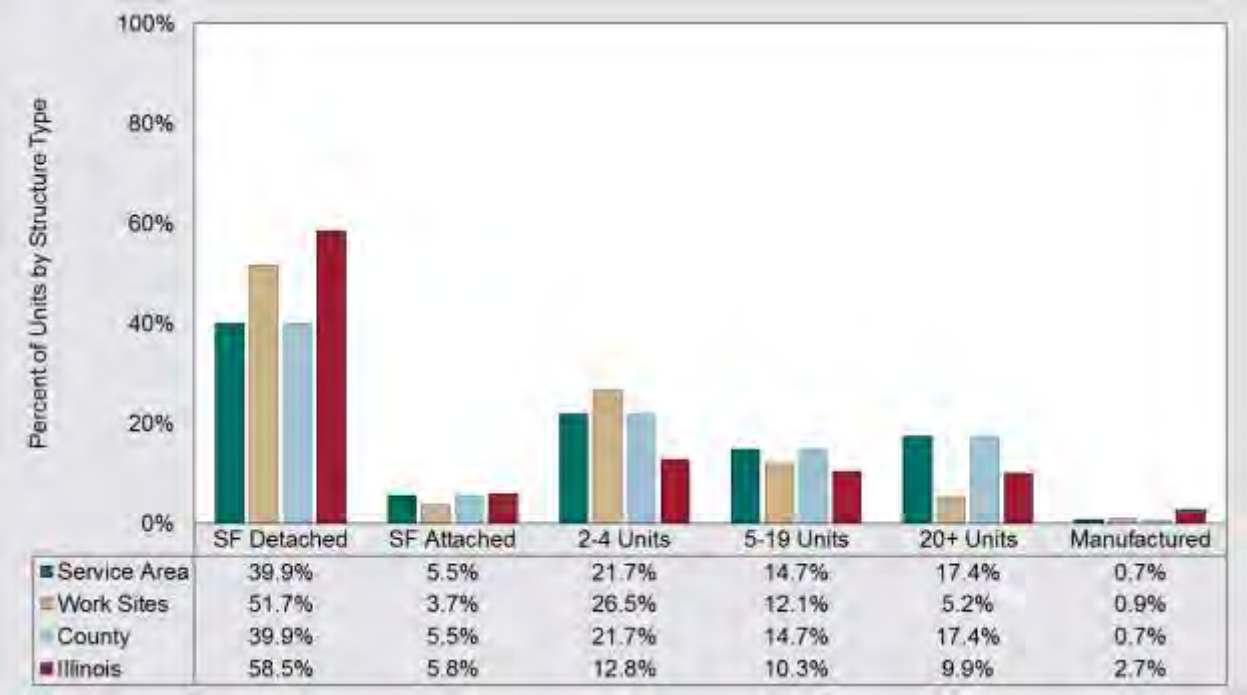
Agency 6, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	90.0%	90.7%	91.0%	91.0%	91.1%	90.5%
Work Sites	88.4%	90.6%	91.8%	90.5%	90.0%	88.1%
County	90.0%	90.7%	91.0%	91.0%	91.1%	90.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

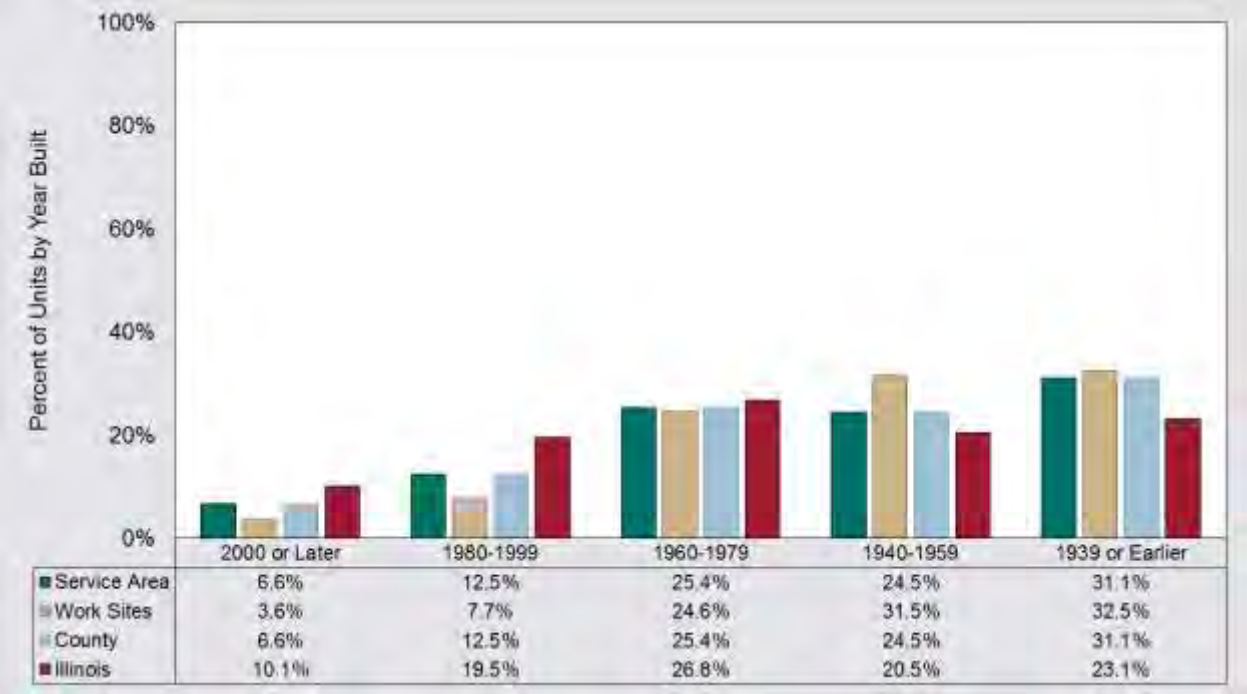
Agency 6: **Cook County Land Bank Authority**

Agency 6, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	39.9%	5.5%	21.7%	14.7%	17.4%	0.7%
Work Sites	51.7%	3.7%	26.5%	12.1%	5.2%	0.9%
County	39.9%	5.5%	21.7%	14.7%	17.4%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

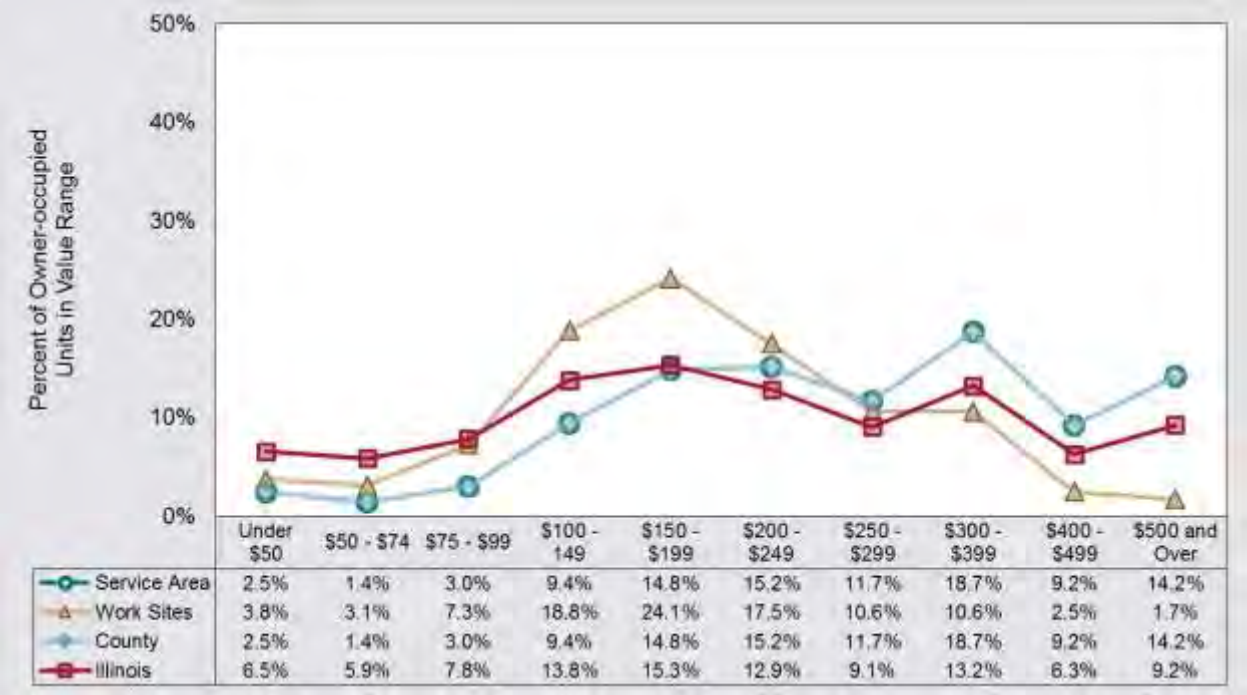
Agency 6, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	6.6%	12.5%	25.4%	24.5%	31.1%
Work Sites	3.6%	7.7%	24.6%	31.5%	32.5%
County	6.6%	12.5%	25.4%	24.5%	31.1%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

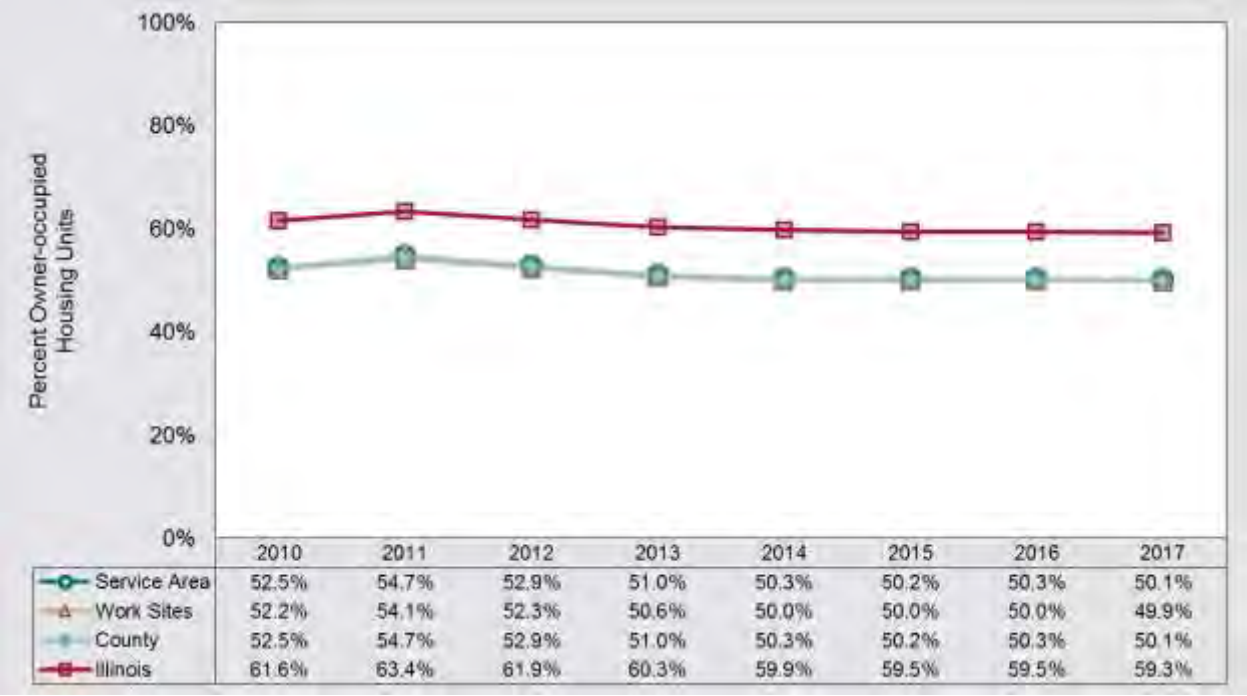
Agency 6: **Cook County Land Bank Authority**

Agency 6, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	2.5%	1.4%	3.0%	9.4%	14.8%	15.2%	11.7%	18.7%	9.2%	14.2%
Work Sites	3.8%	3.1%	7.3%	18.8%	24.1%	17.5%	10.6%	10.6%	2.5%	1.7%
County	2.5%	1.4%	3.0%	9.4%	14.8%	15.2%	11.7%	18.7%	9.2%	14.2%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

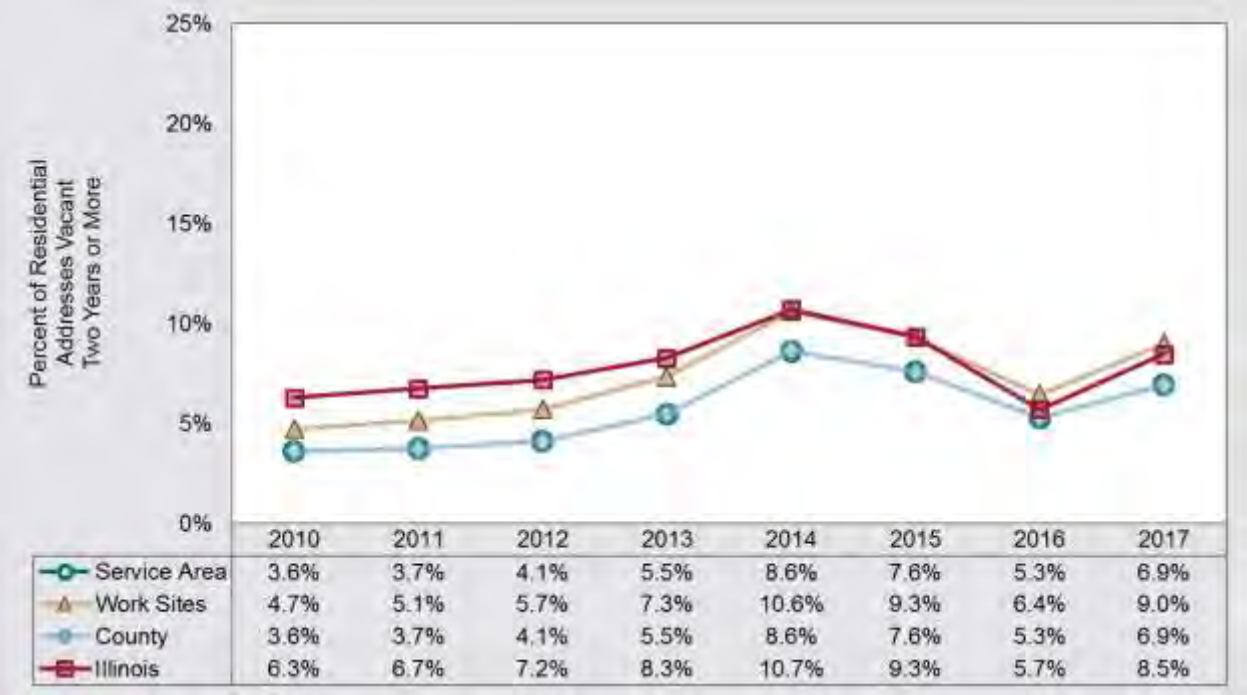
Agency 6, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	52.5%	54.7%	52.9%	51.0%	50.3%	50.2%	50.3%	50.1%
Work Sites	52.2%	54.1%	52.3%	50.6%	50.0%	50.0%	50.0%	49.9%
County	52.5%	54.7%	52.9%	51.0%	50.3%	50.2%	50.3%	50.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

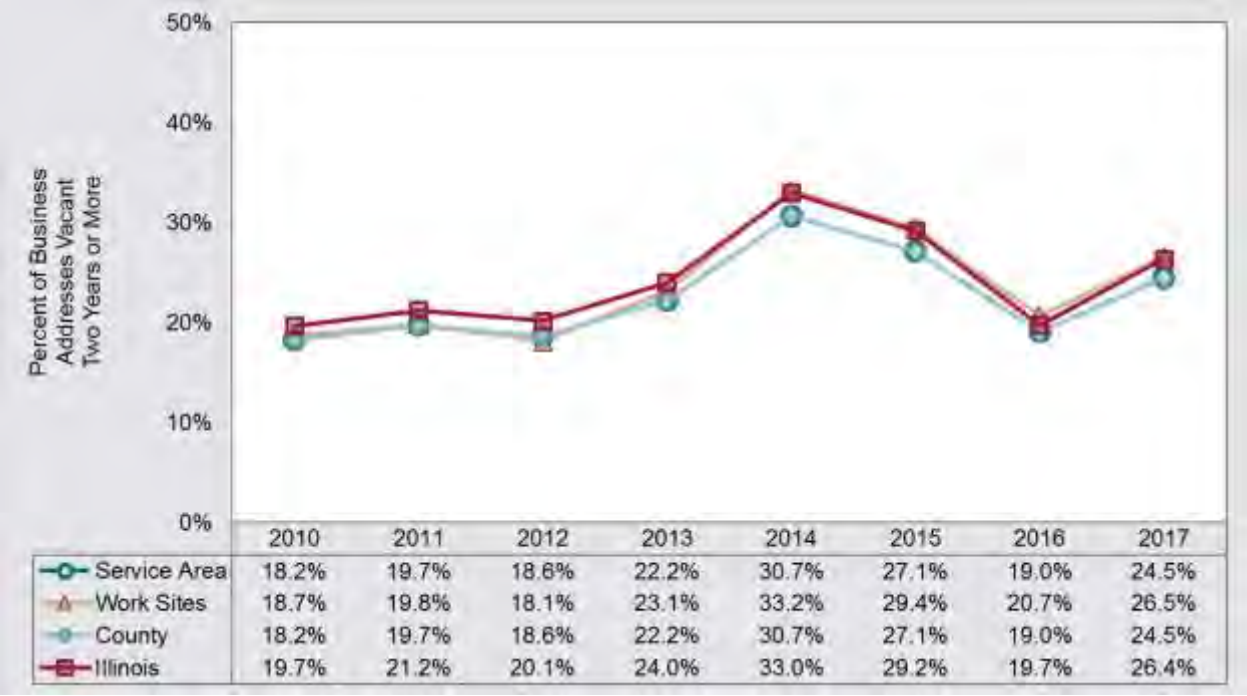
Agency 6: **Cook County Land Bank Authority**

Agency 6, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	3.6%	3.7%	4.1%	5.5%	8.6%	7.6%	5.3%	6.9%
Work Sites	4.7%	5.1%	5.7%	7.3%	10.6%	9.3%	6.4%	9.0%
County	3.6%	3.7%	4.1%	5.5%	8.6%	7.6%	5.3%	6.9%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

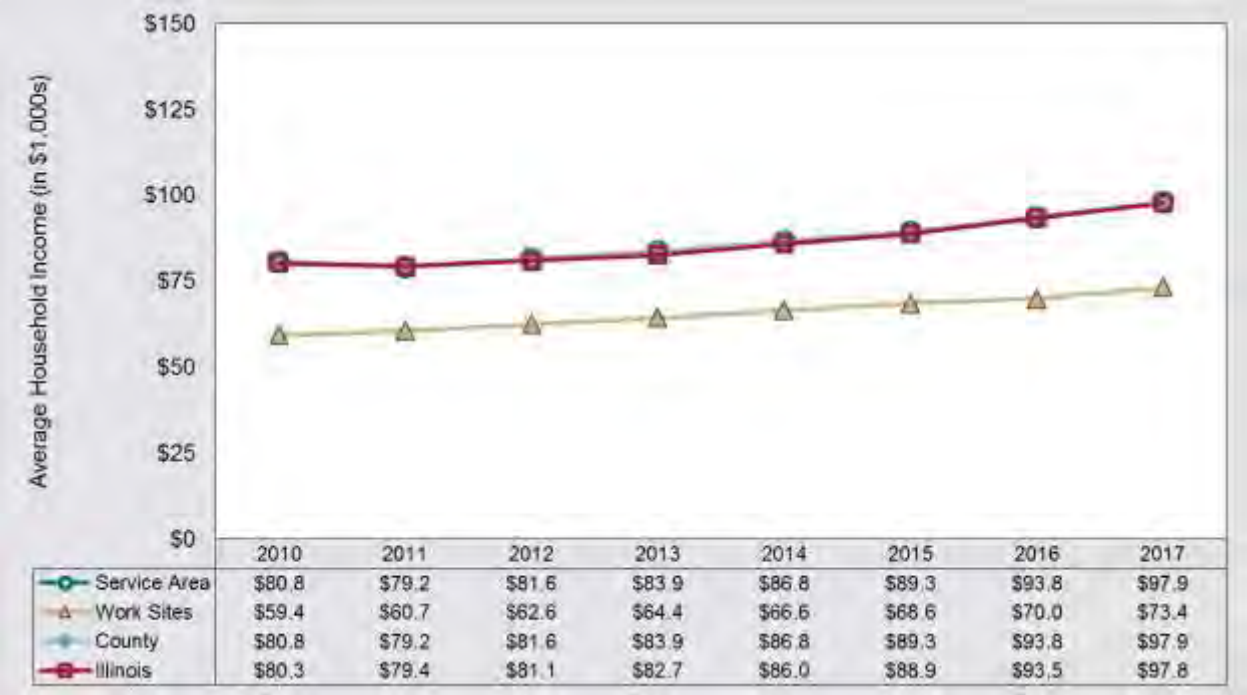
Agency 6, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	18.2%	19.7%	18.6%	22.2%	30.7%	27.1%	19.0%	24.5%
Work Sites	18.7%	19.8%	18.1%	23.1%	33.2%	29.4%	20.7%	26.5%
County	18.2%	19.7%	18.6%	22.2%	30.7%	27.1%	19.0%	24.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

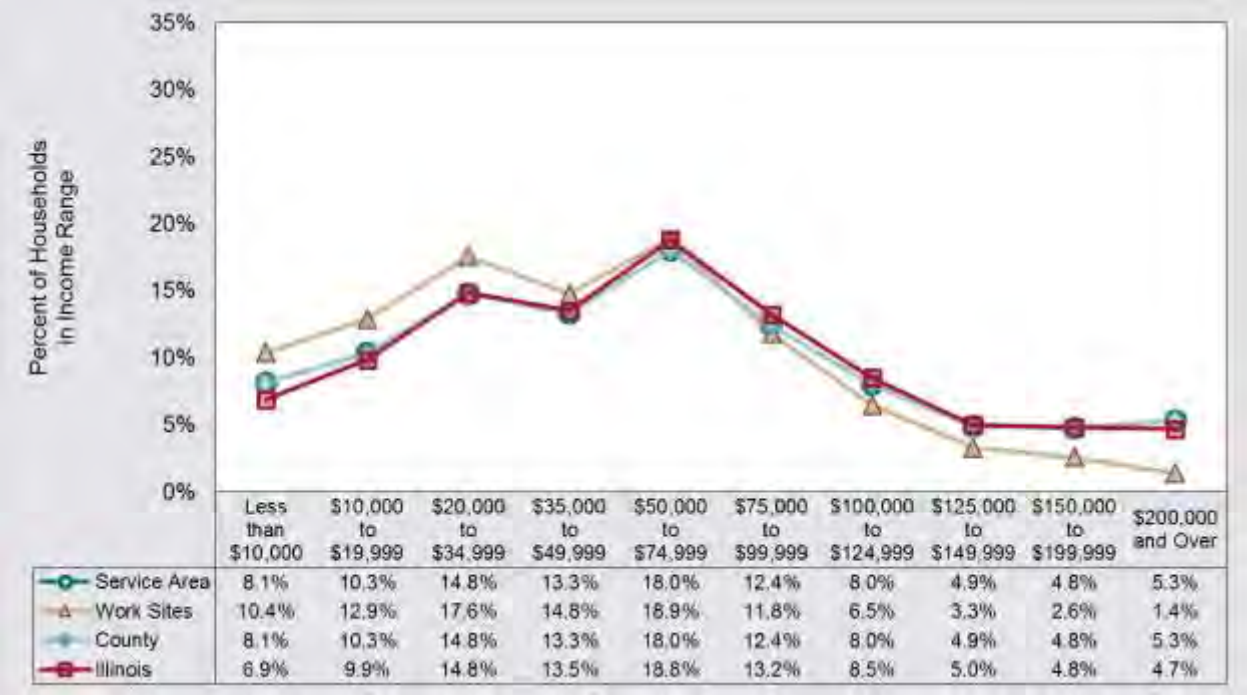
Agency 6: **Cook County Land Bank Authority**

Agency 6, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$80.8	$79.2	$81.6	$83.9	$86.8	$89.3	$93.8	$97.9
Work Sites	$59.4	$60.7	$62.6	$64.4	$66.6	$68.6	$70.0	$73.4
County	$80.8	$79.2	$81.6	$83.9	$86.8	$89.3	$93.8	$97.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

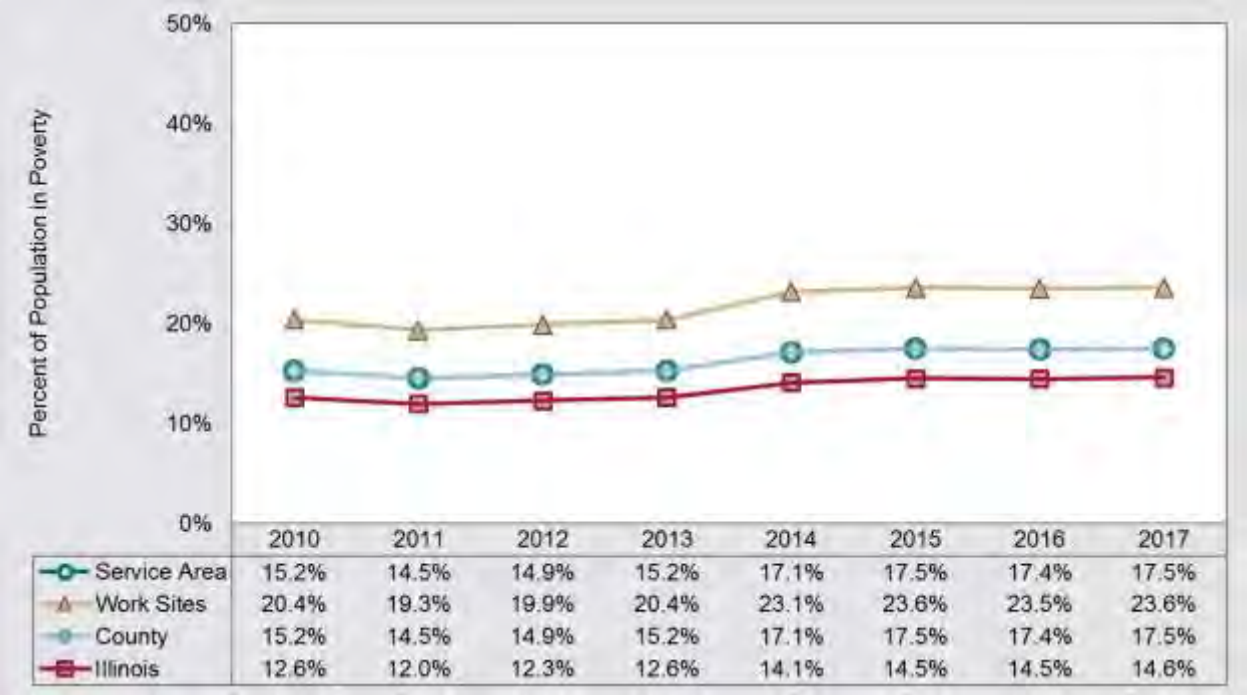
Agency 6, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	8.1%	10.3%	14.8%	13.3%	18.0%	12.4%	8.0%	4.9%	4.8%	5.3%
Work Sites	10.4%	12.9%	17.6%	14.8%	18.9%	11.8%	6.5%	3.3%	2.6%	1.4%
County	8.1%	10.3%	14.8%	13.3%	18.0%	12.4%	8.0%	4.9%	4.8%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

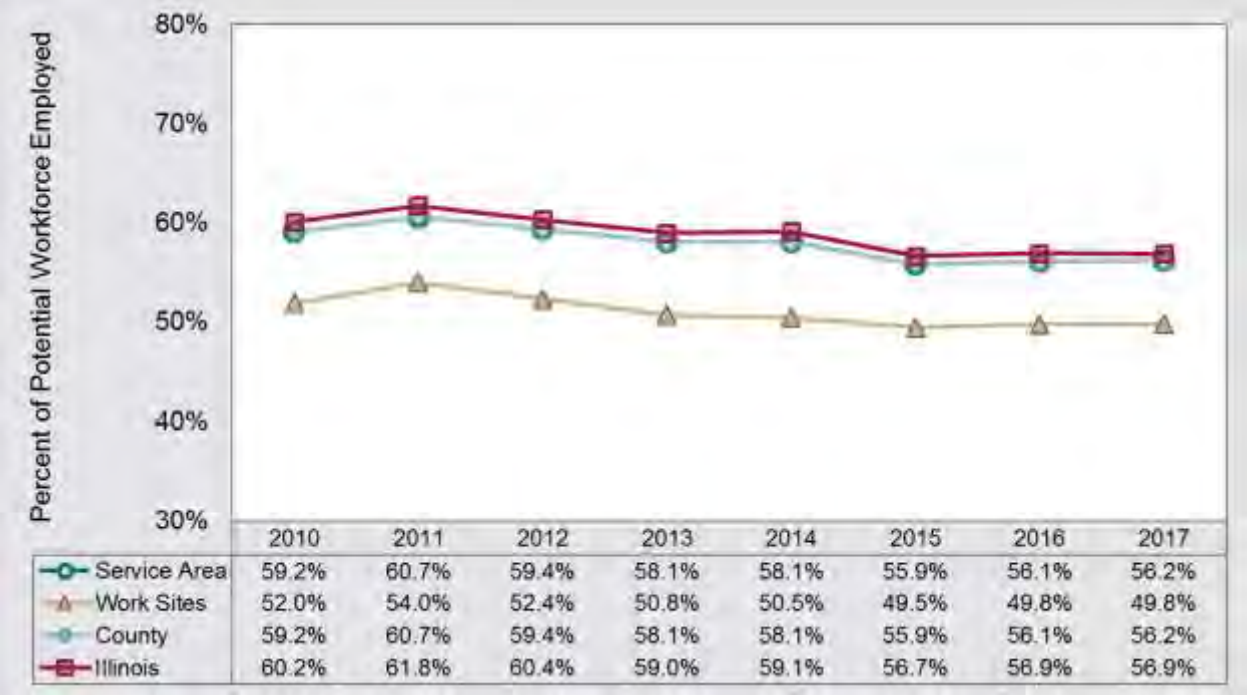
Agency 6: **Cook County Land Bank Authority**

Agency 6, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	15.2%	14.5%	14.9%	15.2%	17.1%	17.5%	17.4%	17.5%
Work Sites	20.4%	19.3%	19.9%	20.4%	23.1%	23.6%	23.5%	23.6%
County	15.2%	14.5%	14.9%	15.2%	17.1%	17.5%	17.4%	17.5%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

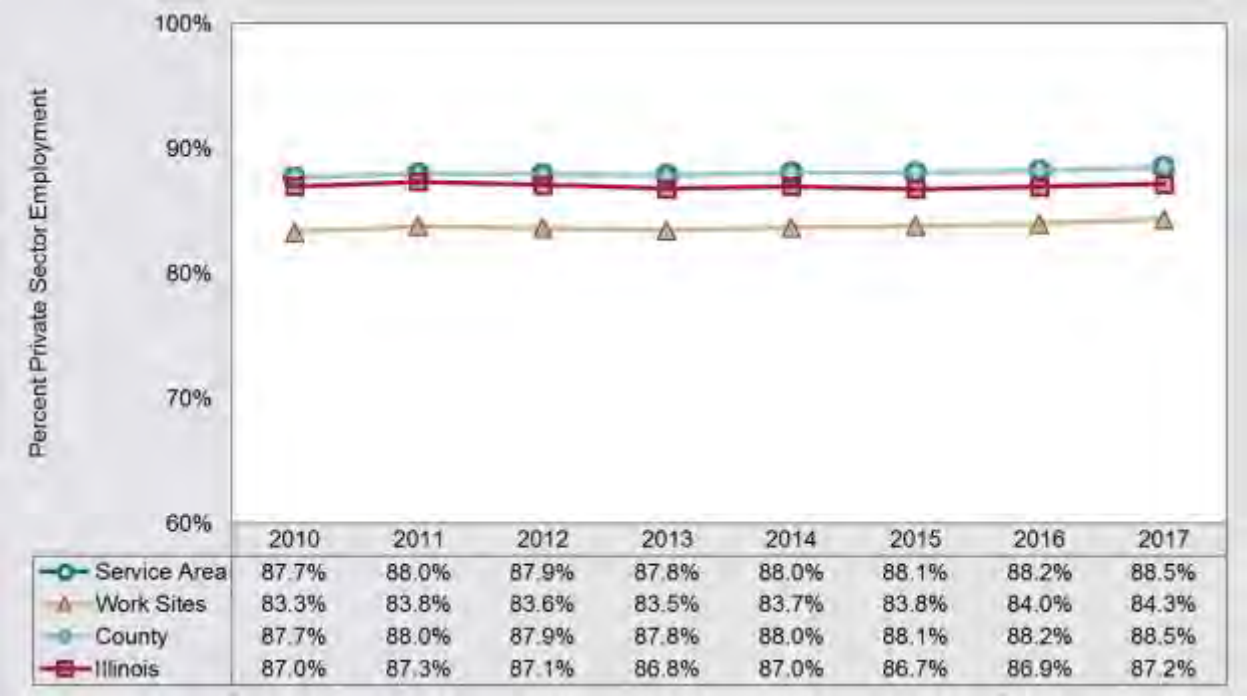
Agency 6, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	59.2%	60.7%	59.4%	58.1%	58.1%	55.9%	56.1%	56.2%
Work Sites	52.0%	54.0%	52.4%	50.8%	50.5%	49.5%	49.8%	49.8%
County	59.2%	60.7%	59.4%	58.1%	58.1%	55.9%	56.1%	56.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

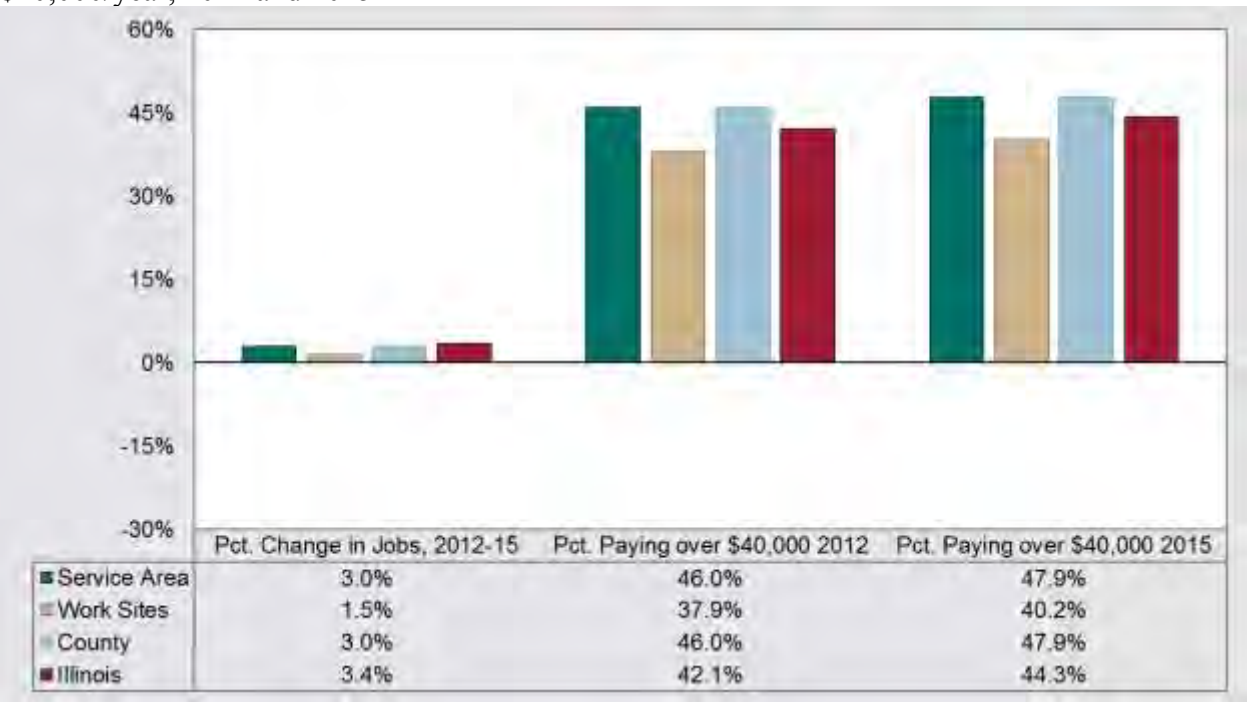
Agency 6: **Cook County Land Bank Authority**

Agency 6, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	87.7%	88.0%	87.9%	87.8%	88.0%	88.1%	88.2%	88.5%
Work Sites	83.3%	83.8%	83.6%	83.5%	83.7%	83.8%	84.0%	84.3%
County	87.7%	88.0%	87.9%	87.8%	88.0%	88.1%	88.2%	88.5%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 6, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	3.0%	46.0%	47.9%
Work Sites	1.5%	37.9%	40.2%
County	3.0%	46.0%	47.9%
Illinois	3.4%	42.1%	44.3%

Decatur Housing Authority (Agency 7)

The Decatur Housing Authority proposed to newly construct 12 to 15 single-family homes for sale or rent in designated neighborhoods prioritized by DHA and the City of Decatur as being in need of revitalization. The homes will be constructed in the Neighborhood United neighborhood located in close proximity to a substantial commercial development and other redevelopment efforts planned in conjunction with the City of Decatur. The homes will be affordable to families affected by foreclosure, and potential home buyers will receive extensive home buyer, credit and financial planning counseling. DHA will proactively market these homes to potential home buyers.

Service Area: 3 Census Tracts; Neighborhood United Neighborhood
Work Site: 1 Census Tract
County: 34 Census Tracts; Macon County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 2,600 housing units, 91.1 percent, in structures with 1-4 units (Agency 7, Chart 9); over 1,500 owner-occupied housing units, 96.2 percent, had a reported value of under $200,000 (Agency 7, Chart 11), and 245 residential addresses were reported as vacant for two years or more (Agency 7, Chart 13). Over 1,900 households, 75.7 percent, had income of less than $60,000 (Agency 7, Chart 16), and 23.4 percent of the population was below the poverty level (Agency 7, Chart 17).
- In the Work Sites, there were over 900 housing units, 46.2 percent, in structures with 1-4 units; over 220 owner-occupied housing units, 81.4 percent, had a reported value of under $200,000, and over 350 residential addresses were reported as vacant for two years or more. Over 1,200 households, 86.7 percent, had income of less than $60,000, and 48.0 percent of the population was below the poverty level.
- In the County, there were over 42,100 housing units, 83.3 percent, in structures with 1-4 units; over 28,300 owner-occupied units, 88.6 percent, had a reported value of under $200,000, and over 5,300 residential addresses were reported as vacant for two years or more. Over 28,600 households, 63.8 percent, had income of less than $60,000, and 14.1 percent of the population was below the poverty level.

Mortgage Lending in 2013:

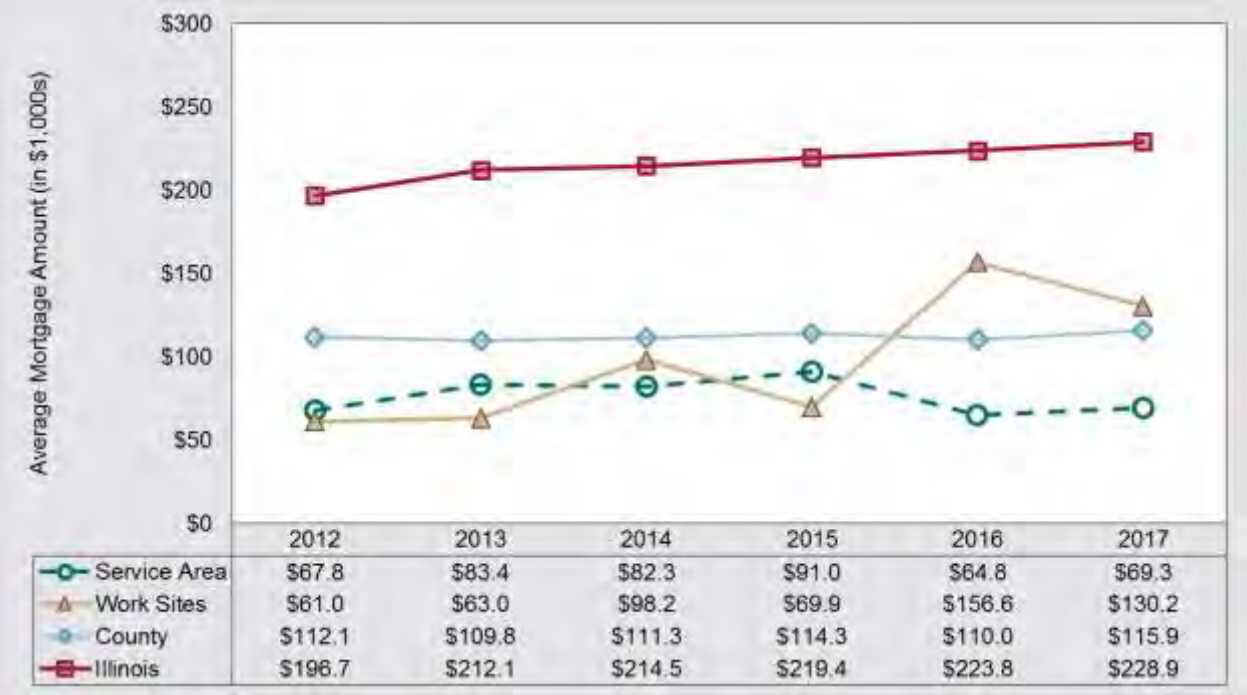
- In the Service Area, lenders reported originating 41 first lien, single-family purchase mortgages; the average amount of those mortgages was $83,400 (Agency 7, Chart 1), and the average income of the purchasers receiving those mortgages was $60,300 (Agency 7, Chart 2). Of those mortgages, 18, 43.9 percent, were FHA/VA guaranteed (Agency 7, Chart 7).
- In the Work Sites, lenders reported originating 6 first lien, single-family purchase mortgages; the average amount of those mortgages was $63,000, and the average income of the purchasers receiving those mortgages was $65,300. Of those mortgages, 1, 16.7 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating 982 first lien, single-family purchase mortgages; the average amount of those mortgages was $109,800, and the average income of the purchasers receiving those mortgages was $79,300. Of those mortgages, 290, 29.5 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations decreased by 29.3 percent (Agency 7, Chart 3), dropping to 29 originations, and the average mortgage amount decreased by 16.9 percent, dropping to $69,300 (Agency 7, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated decreased by 41.2 percent (Agency 7, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 13.6 percent, to 37.9 percent of originations (Agency 7, Chart 7). The average income of purchasers receiving mortgages decreased by 20.6 percent, dropping to $47,800 (Agency 7, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations remained the same, to 6 originations, while the average mortgage amount increased by 106.6 percent, to $130,200. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 106.6 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed remained the same, to 16.7 percent of originations. The average income of purchasers receiving mortgages increased by 4.7 percent, rising to $83,100.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 14.5 percent, to 1,124 originations, and the average mortgage amount increased by 5.5 percent, to $115,900. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 20.8 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 13.2 percent, to 25.6 percent of originations. The average income of purchasers receiving mortgages increased by 4.7 percent, to $83,100.

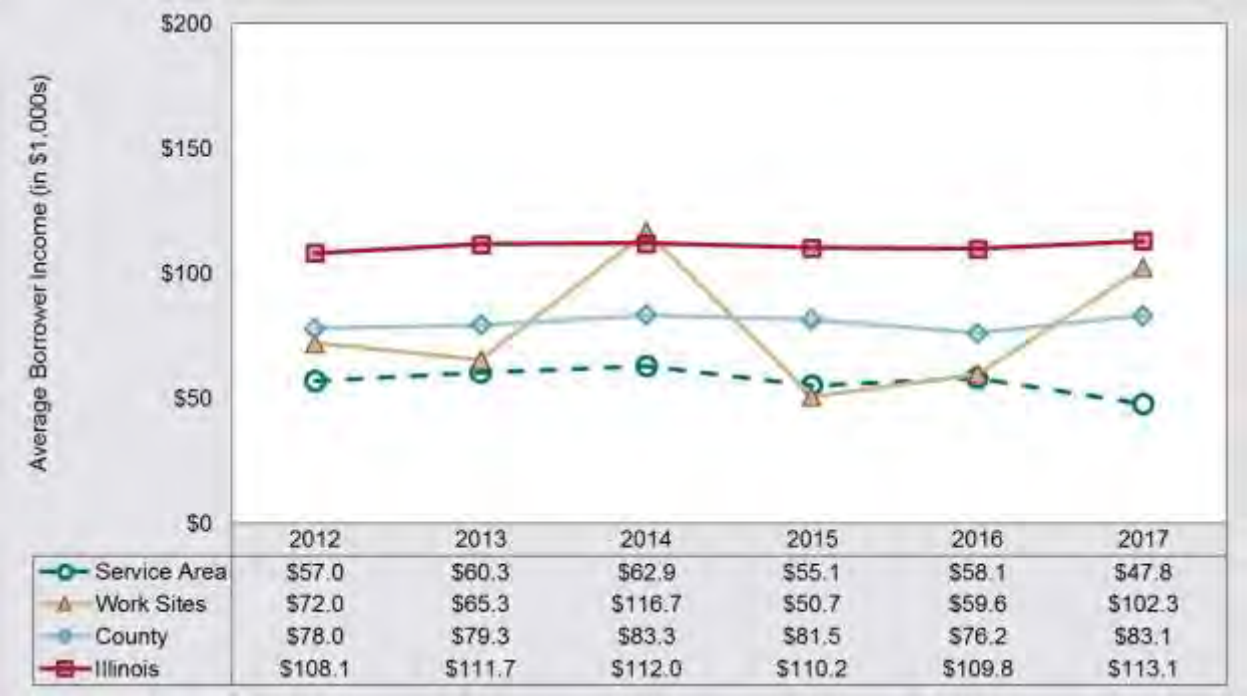
Agency 7: **Decatur Housing Authority**

Agency 7, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	$67.8	$83.4	$82.3	$91.0	$64.8	$69.3
Work Sites	$61.0	$63.0	$98.2	$69.9	$156.6	$130.2
County	$112.1	$109.8	$111.3	$114.3	$110.0	$115.9
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

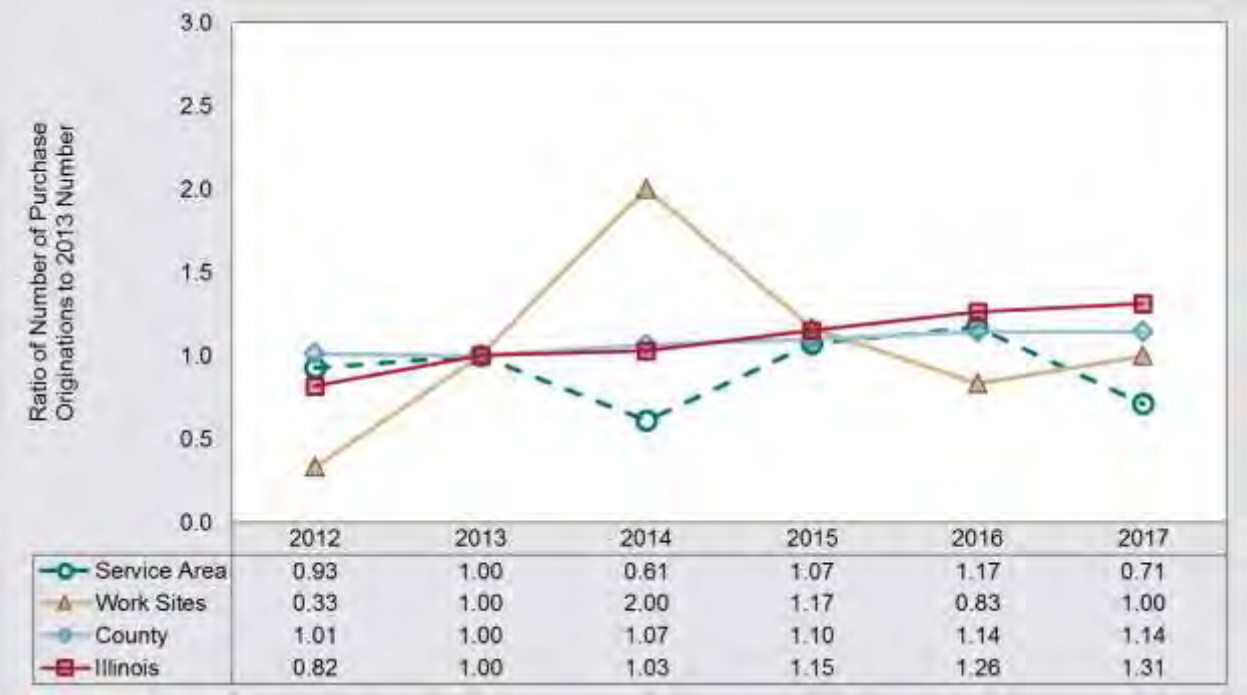
Agency 7, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	$57.0	$60.3	$62.9	$55.1	$58.1	$47.8
Work Sites	$72.0	$65.3	$116.7	$50.7	$59.6	$102.3
County	$78.0	$79.3	$83.3	$81.5	$76.2	$83.1
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

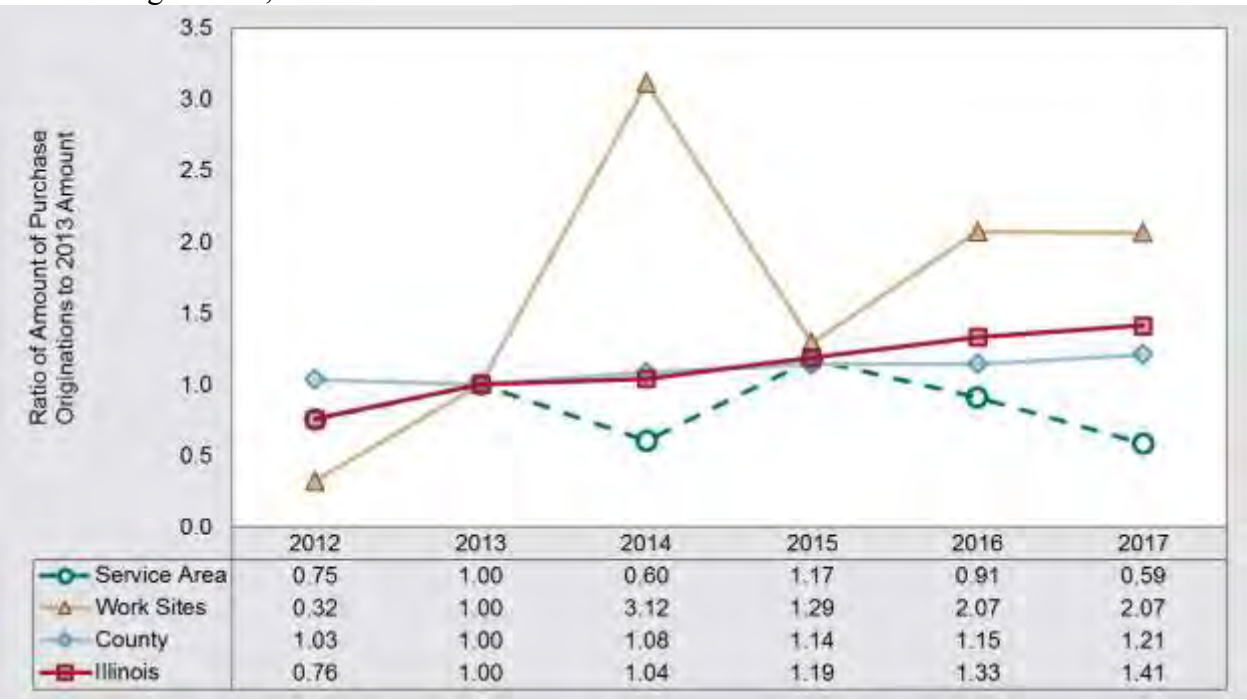
Agency 7: **Decatur Housing Authority**

Agency 7, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.93	1.00	0.61	1.07	1.17	0.71
Work Sites	0.33	1.00	2.00	1.17	0.83	1.00
County	1.01	1.00	1.07	1.10	1.14	1.14
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

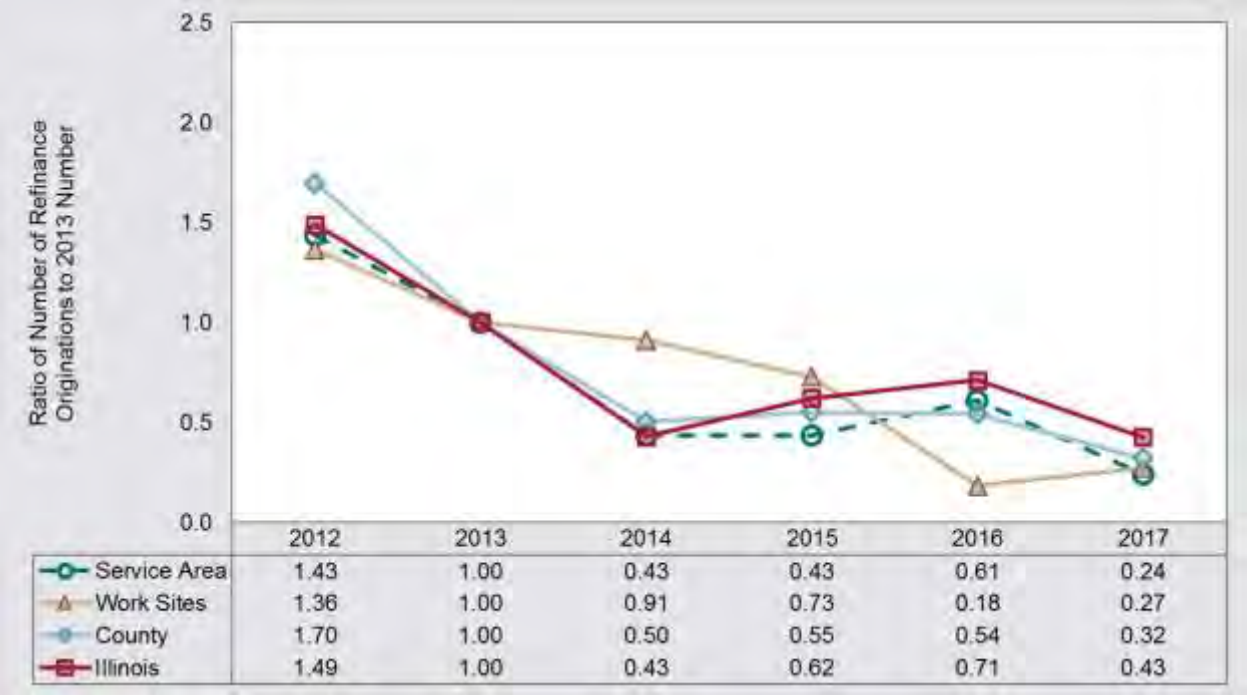
Agency 7, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.75	1.00	0.60	1.17	0.91	0.59
Work Sites	0.32	1.00	3.12	1.29	2.07	2.07
County	1.03	1.00	1.08	1.14	1.15	1.21
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

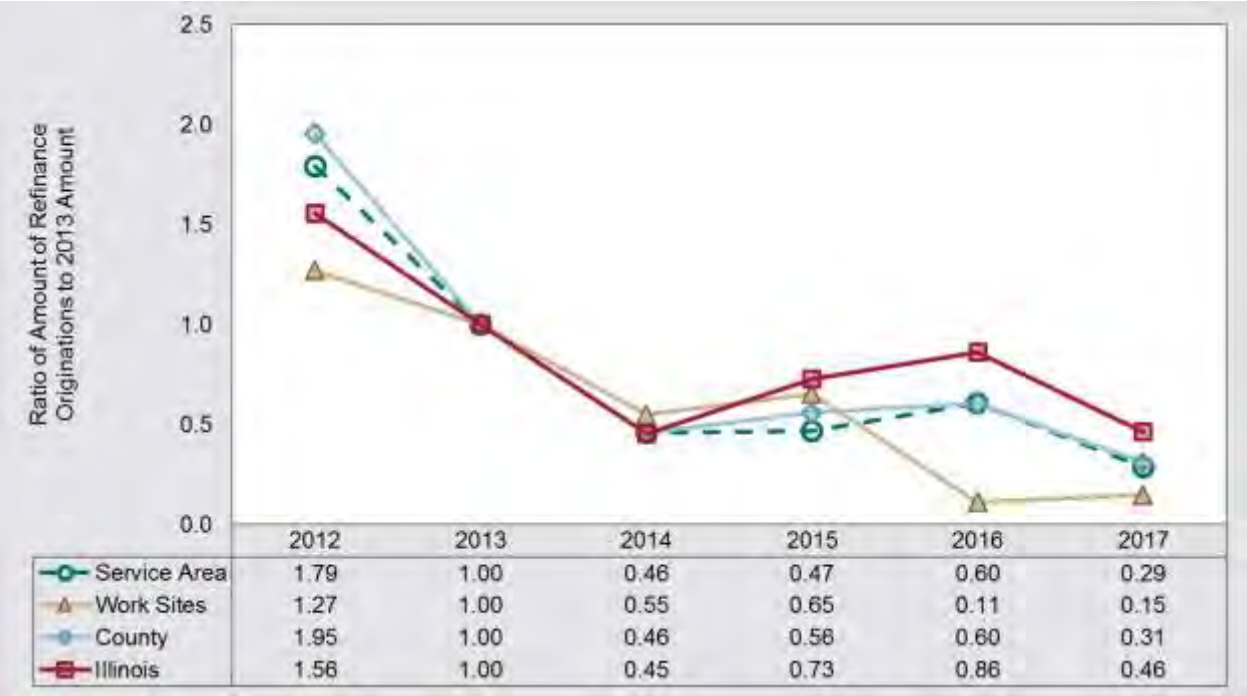
Agency 7: **Decatur Housing Authority**

Agency 7, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.43	1.00	0.43	0.43	0.61	0.24
Work Sites	1.36	1.00	0.91	0.73	0.18	0.27
County	1.70	1.00	0.50	0.55	0.54	0.32
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

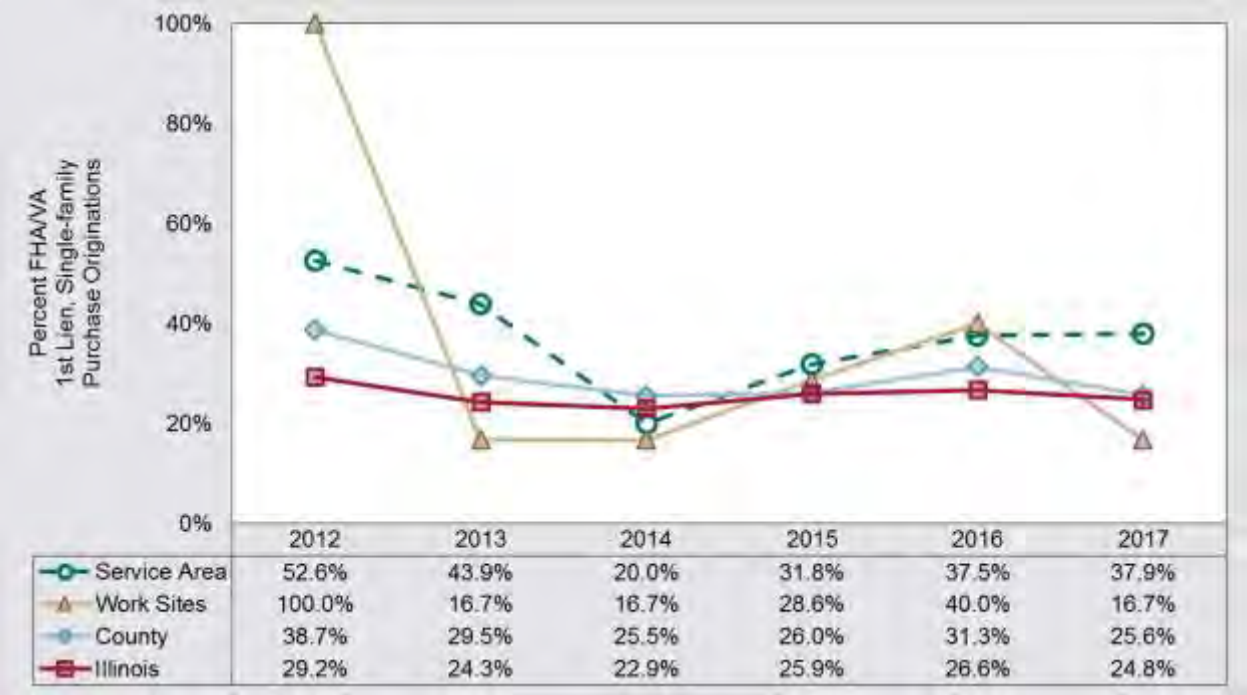
Agency 7, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.79	1.00	0.46	0.47	0.60	0.29
Work Sites	1.27	1.00	0.55	0.65	0.11	0.15
County	1.95	1.00	0.46	0.58	0.60	0.31
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

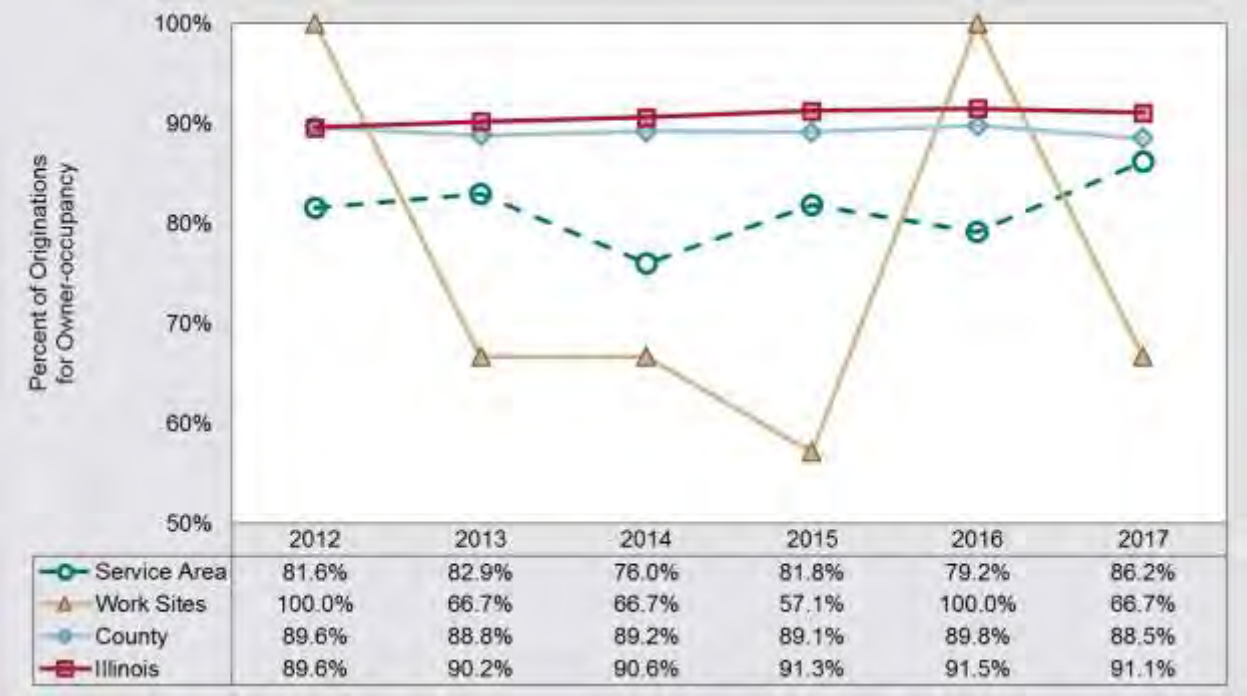
Agency 7: **Decatur Housing Authority**

Agency 7, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	52.6%	43.9%	20.0%	31.8%	37.5%	37.9%
Work Sites	100.0%	16.7%	16.7%	28.6%	40.0%	16.7%
County	38.7%	29.5%	25.5%	26.0%	31.3%	25.6%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

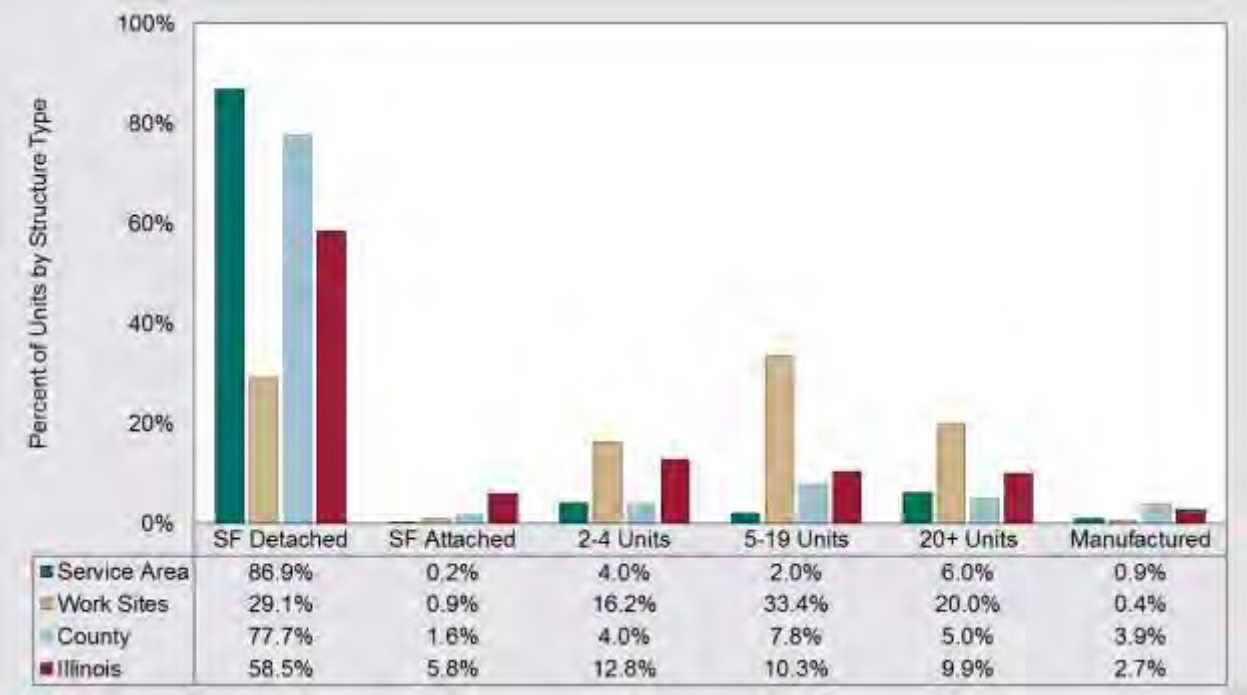
Agency 7, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	81.6%	82.9%	76.0%	81.8%	79.2%	86.2%
Work Sites	100.0%	66.7%	66.7%	57.1%	100.0%	66.7%
County	89.6%	88.8%	89.2%	89.1%	89.8%	88.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

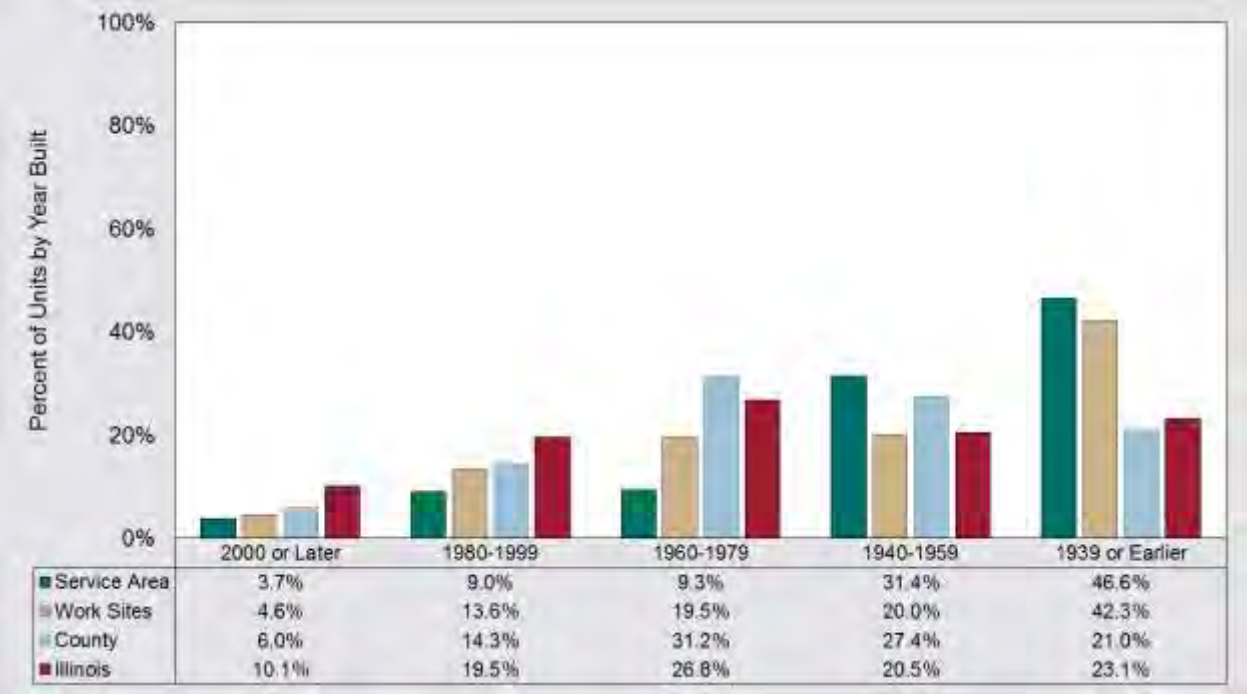
Agency 7: **Decatur Housing Authority**

Agency 7, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	86.9%	0.2%	4.0%	2.0%	6.0%	0.9%
Work Sites	29.1%	0.9%	16.2%	33.4%	20.0%	0.4%
County	77.7%	1.6%	4.0%	7.8%	5.0%	3.9%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

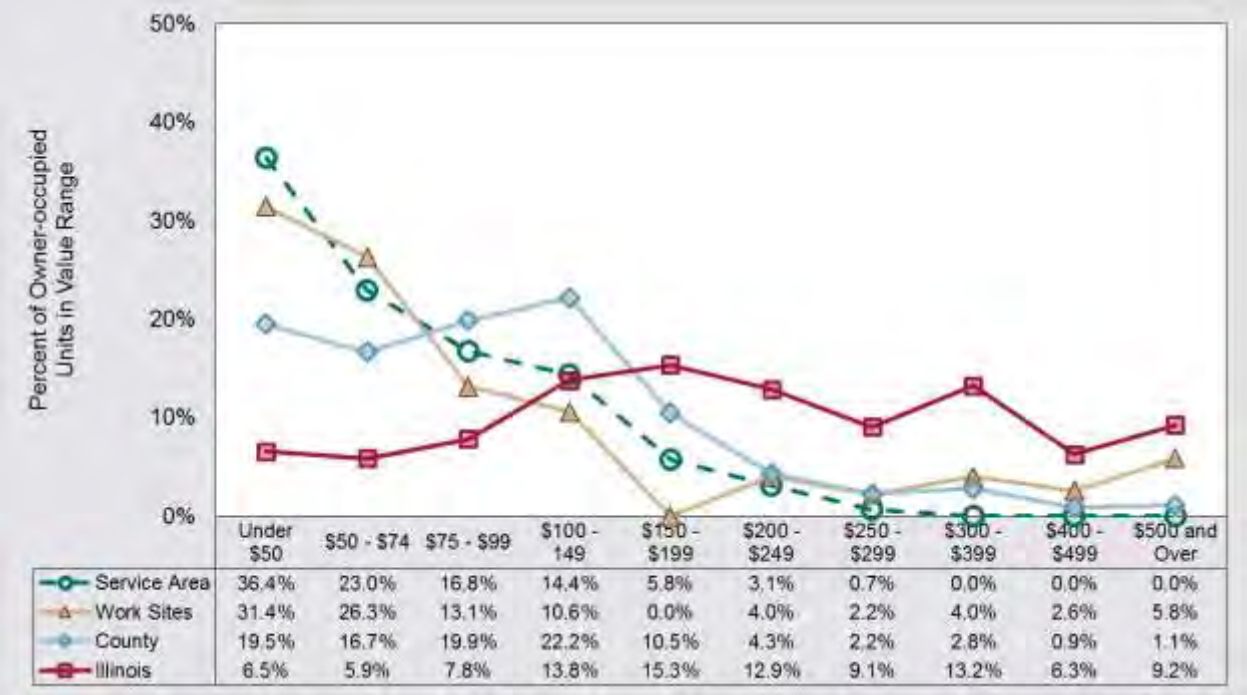
Agency 7, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	3.7%	9.0%	9.3%	31.4%	46.6%
Work Sites	4.6%	13.6%	19.5%	20.0%	42.3%
County	6.0%	14.3%	31.2%	27.4%	21.0%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

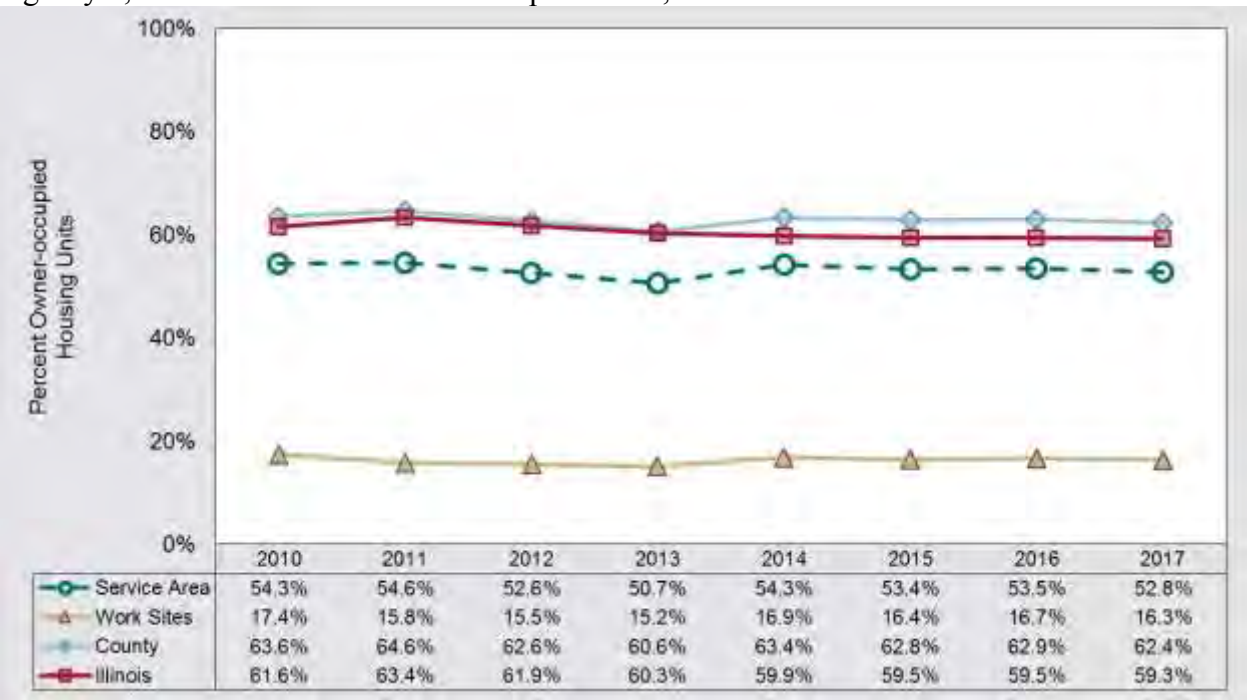
Agency 7: **Decatur Housing Authority**

Agency 7, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	36.4%	23.0%	16.8%	14.4%	5.8%	3.1%	0.7%	0.0%	0.0%	0.0%
Work Sites	31.4%	26.3%	13.1%	10.6%	0.0%	4.0%	2.2%	4.0%	2.6%	5.8%
County	19.5%	16.7%	19.9%	22.2%	10.5%	4.3%	2.2%	2.8%	0.9%	1.1%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

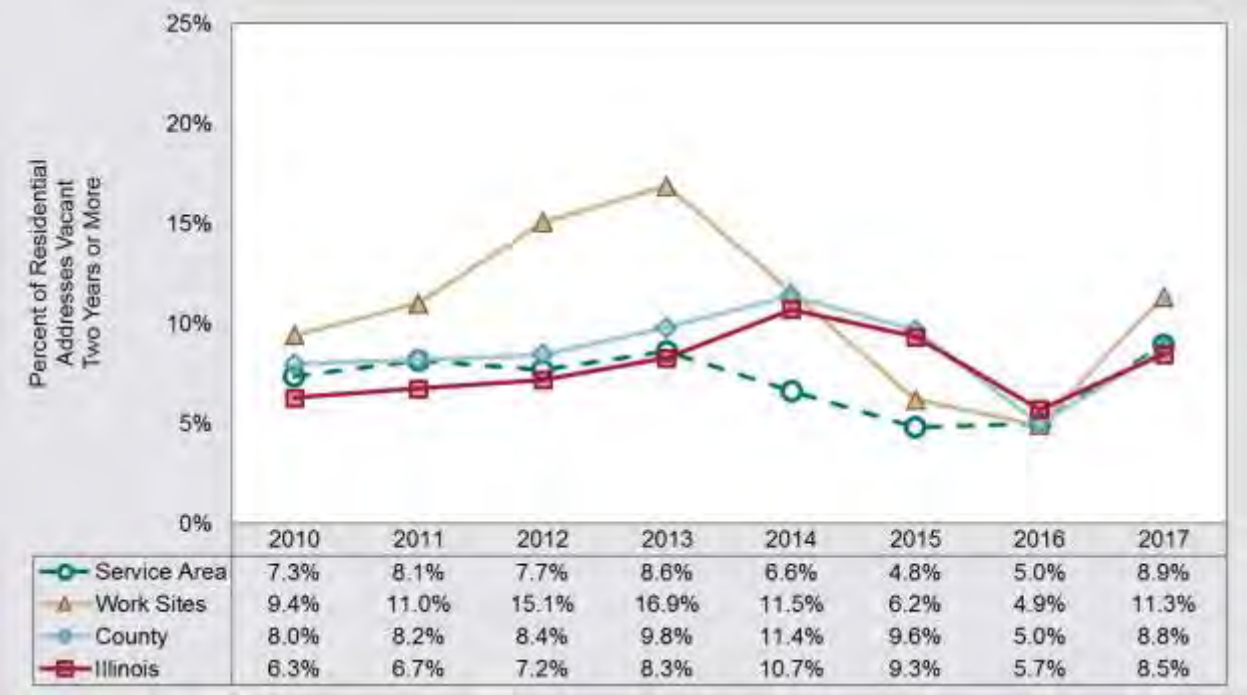
Agency 7, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	54.3%	54.6%	52.6%	50.7%	54.3%	53.4%	53.5%	52.8%
Work Sites	17.4%	15.8%	15.5%	15.2%	16.9%	16.4%	16.7%	16.3%
County	63.6%	64.6%	62.6%	60.6%	63.4%	62.8%	62.9%	62.4%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

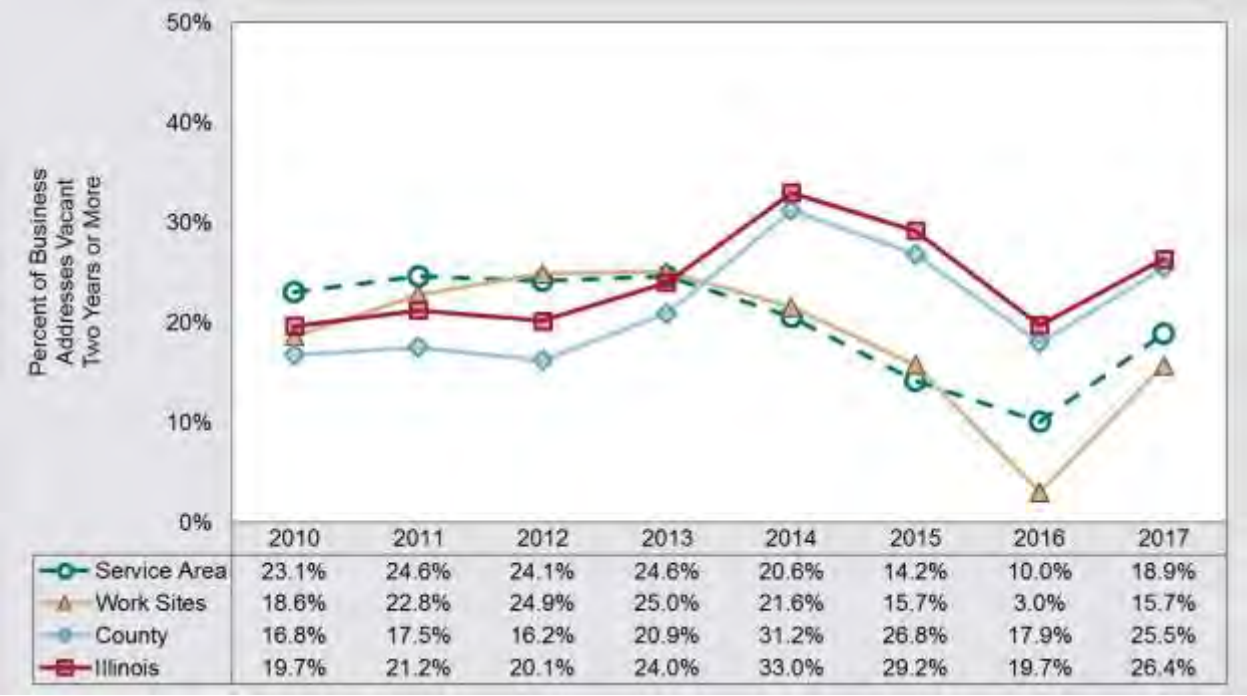
Agency 7: **Decatur Housing Authority**

Agency 7, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	7.3%	8.1%	7.7%	8.6%	6.6%	4.8%	5.0%	8.9%
Work Sites	9.4%	11.0%	15.1%	16.9%	11.5%	6.2%	4.9%	11.3%
County	8.0%	8.2%	8.4%	9.8%	11.4%	9.6%	5.0%	8.8%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

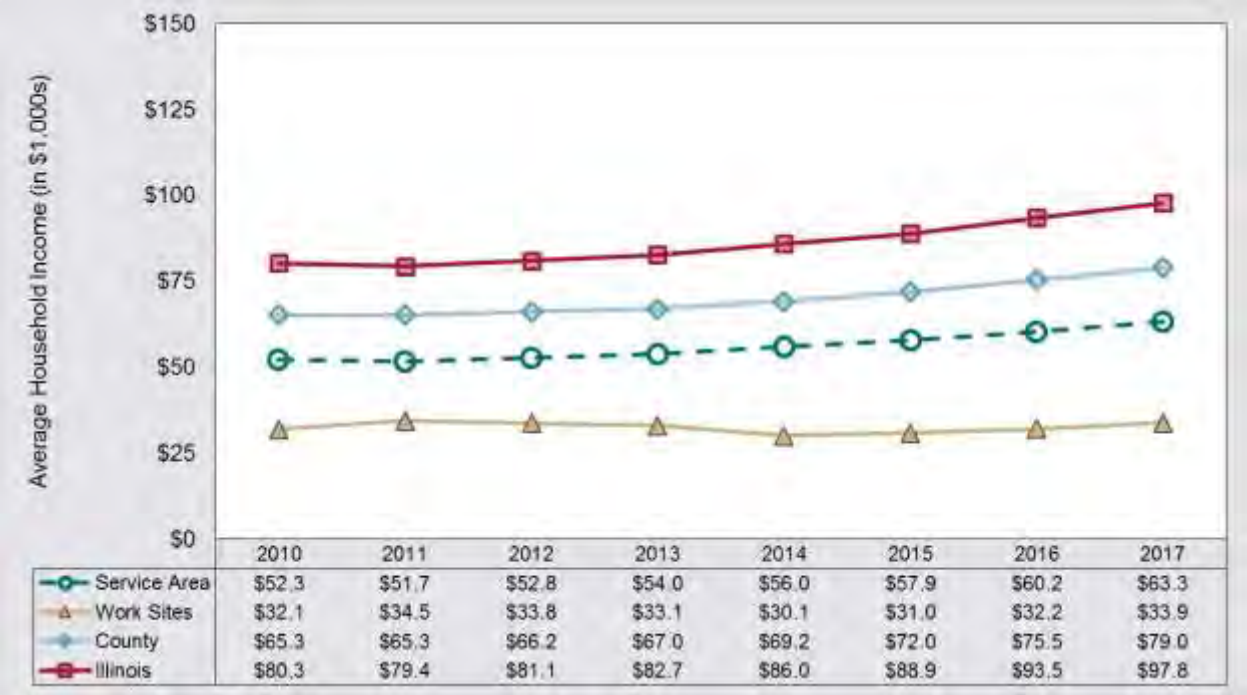
Agency 7, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	23.1%	24.6%	24.1%	24.6%	20.6%	14.2%	10.0%	18.9%
Work Sites	18.6%	22.8%	24.9%	25.0%	21.6%	15.7%	3.0%	15.7%
County	16.8%	17.5%	16.2%	20.9%	31.2%	26.8%	17.9%	25.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

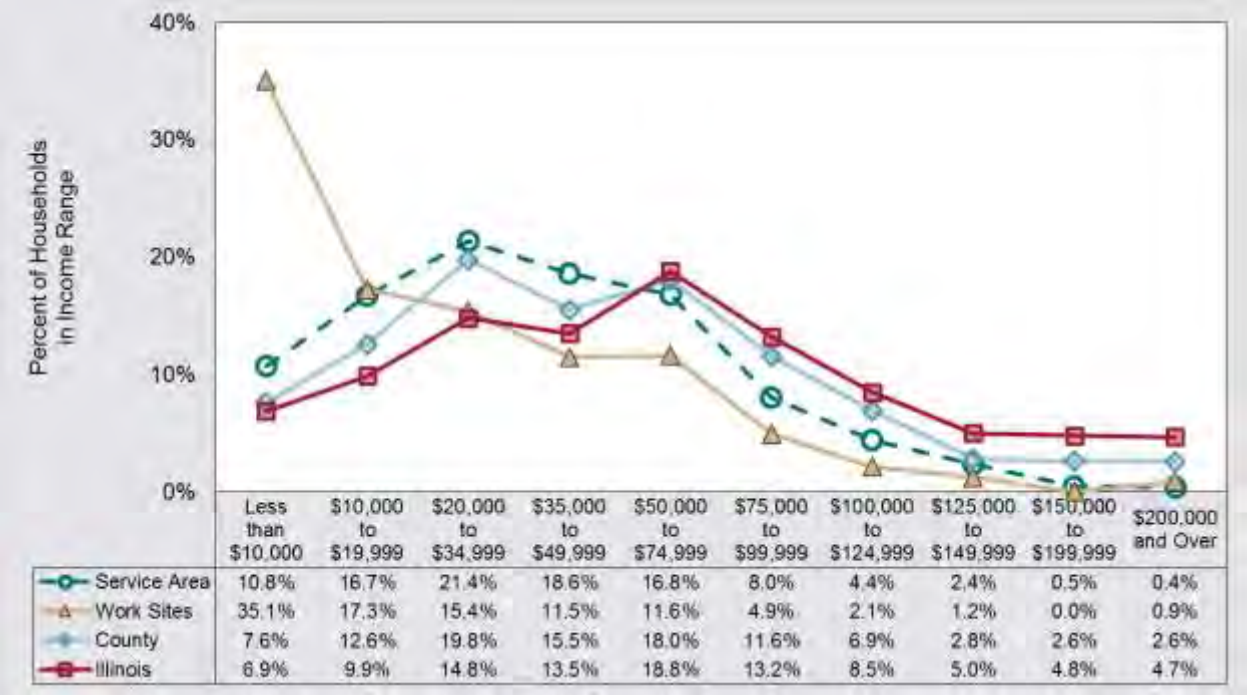
Agency 7: **Decatur Housing Authority**

Agency 7, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$52.3	$51.7	$52.8	$54.0	$56.0	$57.9	$60.2	$63.3
Work Sites	$32.1	$34.5	$33.8	$33.1	$30.1	$31.0	$32.2	$33.9
County	$65.3	$65.3	$66.2	$67.0	$69.2	$72.0	$75.5	$79.0
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

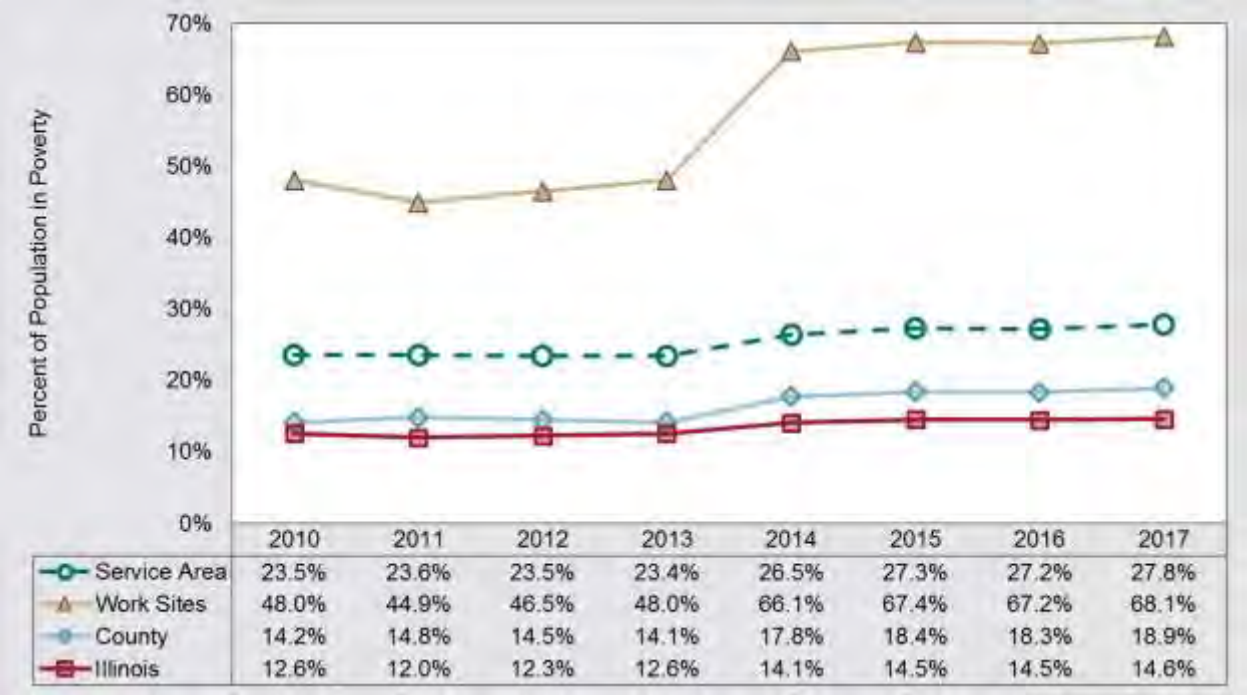
Agency 7, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	10.8%	16.7%	21.4%	18.6%	16.8%	8.0%	4.4%	2.4%	0.5%	0.4%
Work Sites	35.1%	17.3%	15.4%	11.5%	11.6%	4.9%	2.1%	1.2%	0.0%	0.9%
County	7.6%	12.6%	19.8%	15.5%	18.0%	11.6%	6.9%	2.8%	2.6%	2.6%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

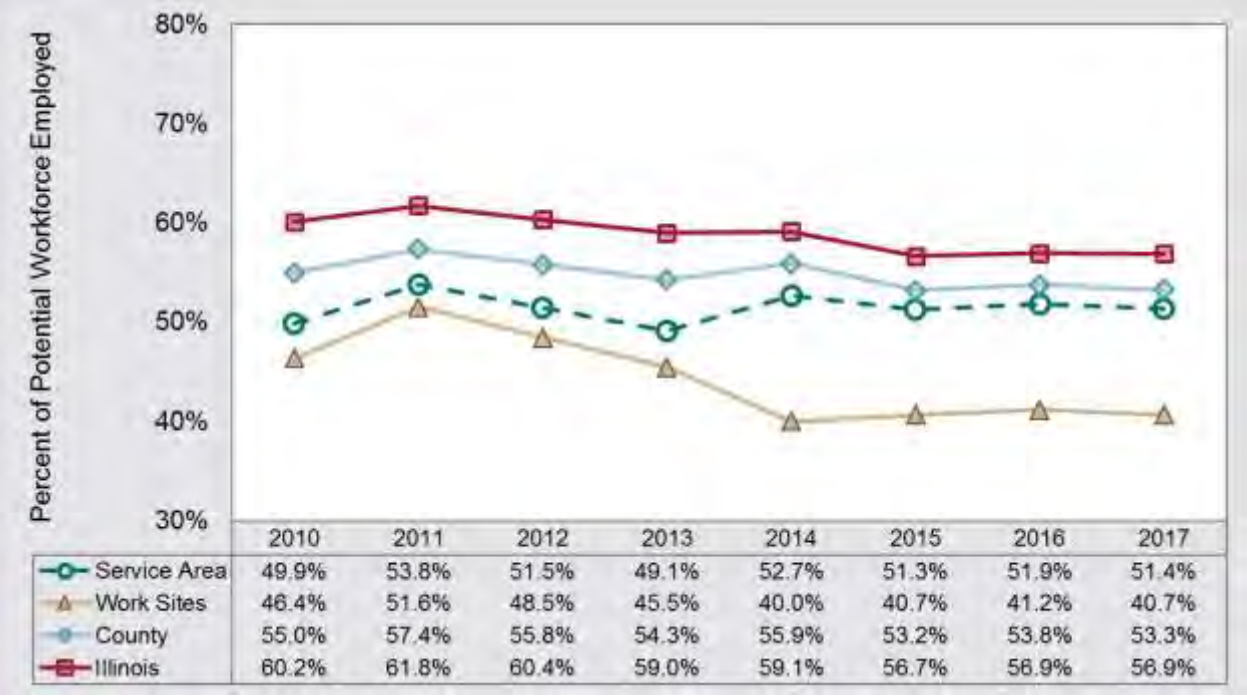
Agency 7: **Decatur Housing Authority**

Agency 7, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	23.5%	23.6%	23.5%	23.4%	26.5%	27.3%	27.2%	27.8%
Work Sites	48.0%	44.9%	46.5%	48.0%	66.1%	67.4%	67.2%	68.1%
County	14.2%	14.8%	14.5%	14.1%	17.8%	18.4%	18.3%	18.9%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

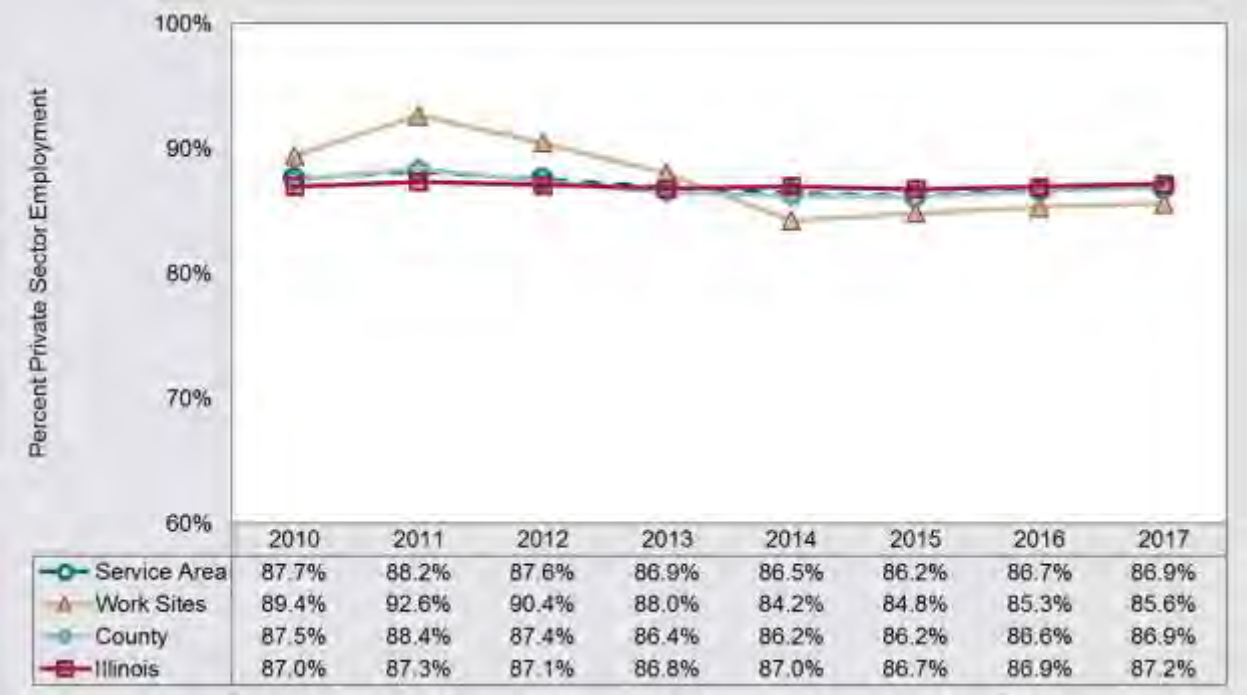
Agency 7, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	49.9%	53.8%	51.5%	49.1%	52.7%	51.3%	51.9%	51.4%
Work Sites	46.4%	51.6%	48.5%	45.5%	40.0%	40.7%	41.2%	40.7%
County	55.0%	57.4%	55.8%	54.3%	55.9%	53.2%	53.8%	53.3%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

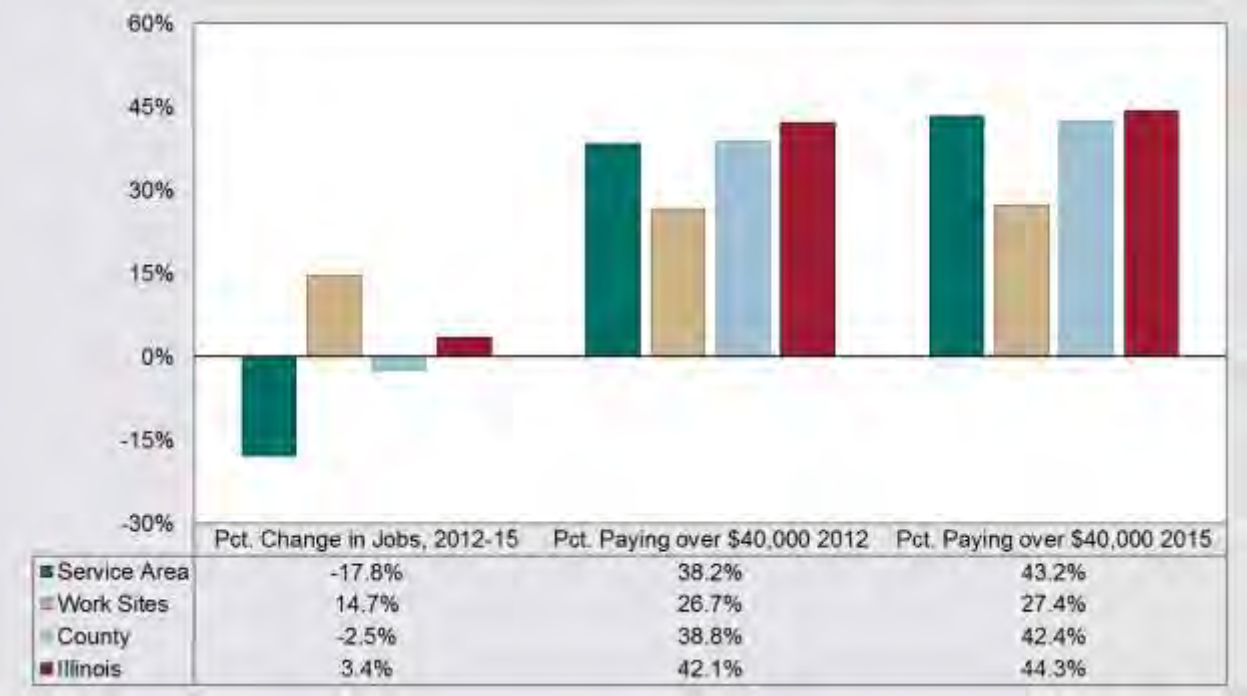
Agency 7: **Decatur Housing Authority**

Agency 7, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	87.7%	88.2%	87.6%	86.9%	86.5%	86.2%	86.7%	86.9%
Work Sites	89.4%	92.6%	90.4%	88.0%	84.2%	84.8%	85.3%	85.6%
County	87.5%	88.4%	87.4%	86.4%	86.2%	86.2%	86.6%	86.9%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 7, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	-17.8%	38.2%	43.2%
Work Sites	14.7%	26.7%	27.4%
County	-2.5%	38.8%	42.4%
Illinois	3.4%	42.1%	44.3%

Evanston Community Revitalization Partnership (Agency 8)

The Evanston Community Revitalization Partnership proposed to acquire and rehab 10 single-family homes for sale or rent using the Community Land Trust (CLT) model. Housing counseling will be provided to home buyers. This award supports the first foreclosure effort in Illinois to incorporate the CLT model. As background, the CLT model allows the land trust to retain the value of the land, but allows the homeowner to capture the appreciation through the value of improvements. This model is designed to ensure that the housing will remain permanently affordable to current and subsequent home buyers.

Service Area: 18 Census Tracts; City of Evanston
Work Site: 4 Census Tracts
County: 1,319 Census Tracts; Cook County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 17,300 housing units, 52.8 percent, in structures with 1-4 units (Agency 8, Chart 9); over 2,400 owner-occupied housing units, 14.5 percent, had a reported value of under $200,000 (Agency 8, Chart 11), and over 2,000 residential addresses were reported as vacant for two years or more (Agency 8, Chart 13). Over 13,200 households, 45.6 percent, had income of less than $60,000 (Agency 8, Chart 16), and 10.9 percent of the population was below the poverty level (Agency 8, Chart 17).
- In the Work Sites, there were over 5,100 housing units, 88.1 percent, in structures with 1-4 units; over 500 owner-occupied housing units, 15.1 percent, had a reported value of under $200,000, and over 240 residential addresses were reported as vacant for two years or more. Over 2,100 households, 42.8 percent, had income of less than $60,000, and 8.9 percent of the population was below the poverty level.
- In the County, there were over 1.4 million housing units, 67.1 percent, in structures with 1-4 units; over 364,000 owner-occupied units, 31.1 percent, had a reported value of under $200,000, and over 120,000 residential addresses were reported as vacant for two years or more. Over 1.0 million households, 54.5 percent, had income of less than $60,000, and 15.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

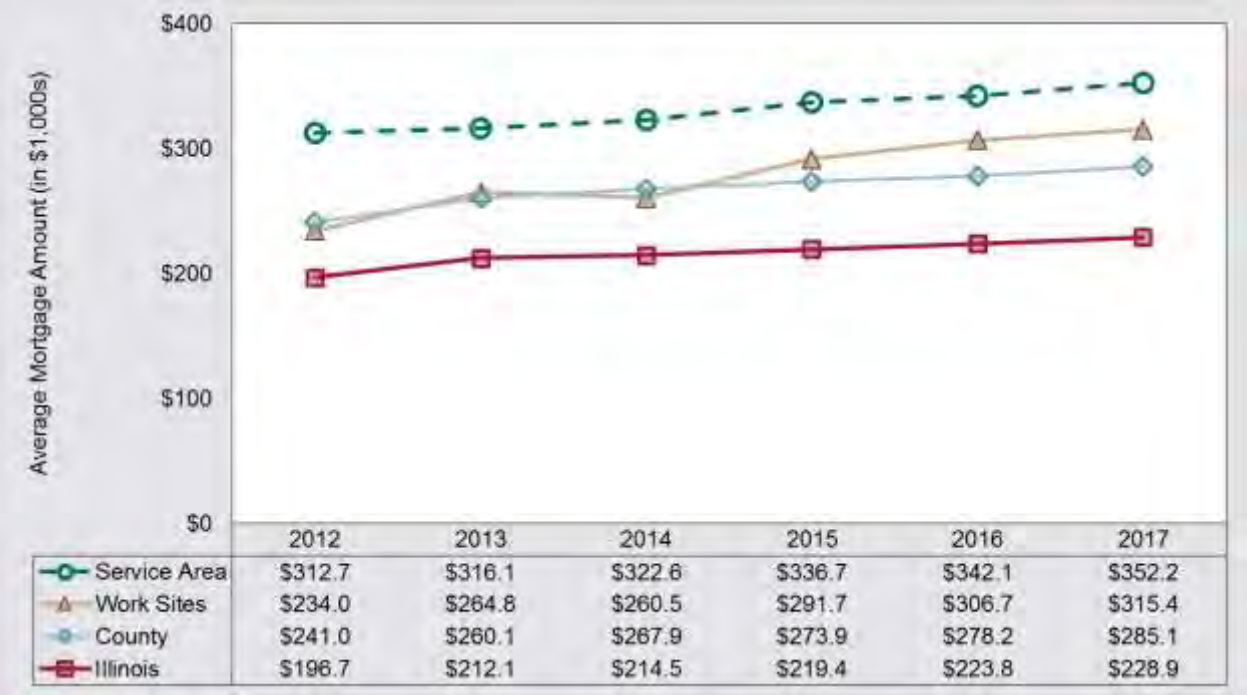
- In the Service Area, lenders reported originating 803 first lien, single-family purchase mortgages; the average amount of those mortgages was $316,100 (Agency 8, Chart 1), and the average income of the purchasers receiving those mortgages was $167,900 (Agency 8, Chart 2). Of those mortgages, 56, 7.0 percent, were FHA/VA guaranteed (Agency 8, Chart 7).
- In the Work Sites, lenders reported originating 127 first lien, single-family purchase mortgages; the average amount of those mortgages was $264,800, and the average income of the purchasers receiving those mortgages was $125,500. Of those mortgages, 27, 21.3 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating over 44,400 first lien, single-family purchase mortgages; the average amount of those mortgages was $260,100, and the average income of the purchasers receiving those mortgages was $127,900. Of those mortgages, nearly 9,900, 22.3 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 9.0 percent (Agency 8, Chart 3), to 875 originations, and the average mortgage amount increased by 11.4 percent, to $352,200 (Agency 8, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 21.4 percent (Agency 8, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed remained the same, 7.0 percent of originations (Agency 8, Chart 7). The average income of purchasers receiving mortgages increased by 5.9 percent, to $177,800 (Agency 8, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 15.0 percent, to 146 originations, and the average mortgage amount increased by 19.1 percent, to $315,400. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 36.9 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 19.9 percent of originations. The average income of purchasers receiving mortgages increased by 7.9 percent, rising to $135,400.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 29.0 percent, to over 57,300 originations, and the average mortgage amount increased by 9.6 percent, to $285,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 20.8 percent of originations. The average income of purchasers receiving mortgages increased by 3.5 percent, to $132,400.

Agency 8: **Evanston Community Revitalization Partnership**

Agency 8, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



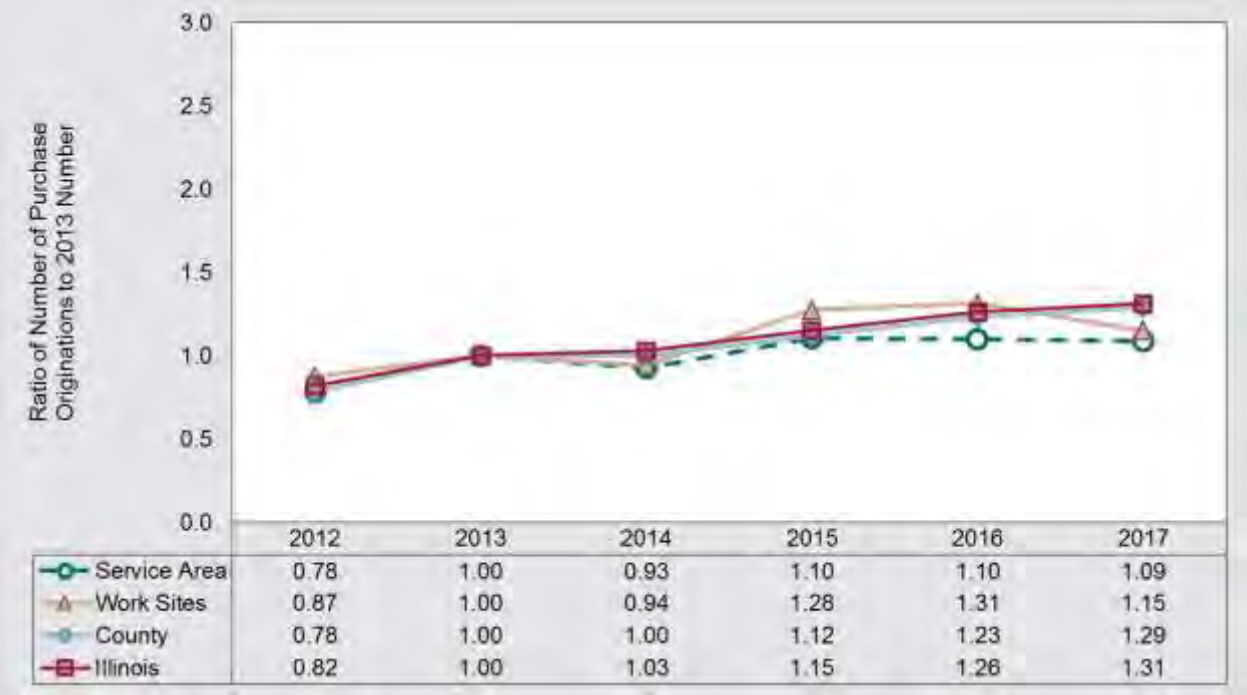
	2012	2013	2014	2015	2016	2017
Service Area	$312.7	$316.1	$322.6	$336.7	$342.1	$352.2
Work Sites	$234.0	$264.8	$260.5	$291.7	$306.7	$315.4
County	$241.0	$260.1	$267.9	$273.9	$278.2	$285.1
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 8, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$159.6	$167.9	$164.9	$164.4	$164.4	$177.8
Work Sites	$102.9	$125.5	$125.0	$125.2	$128.7	$135.4
County	$125.4	$127.9	$130.8	$127.8	$127.3	$132.4
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

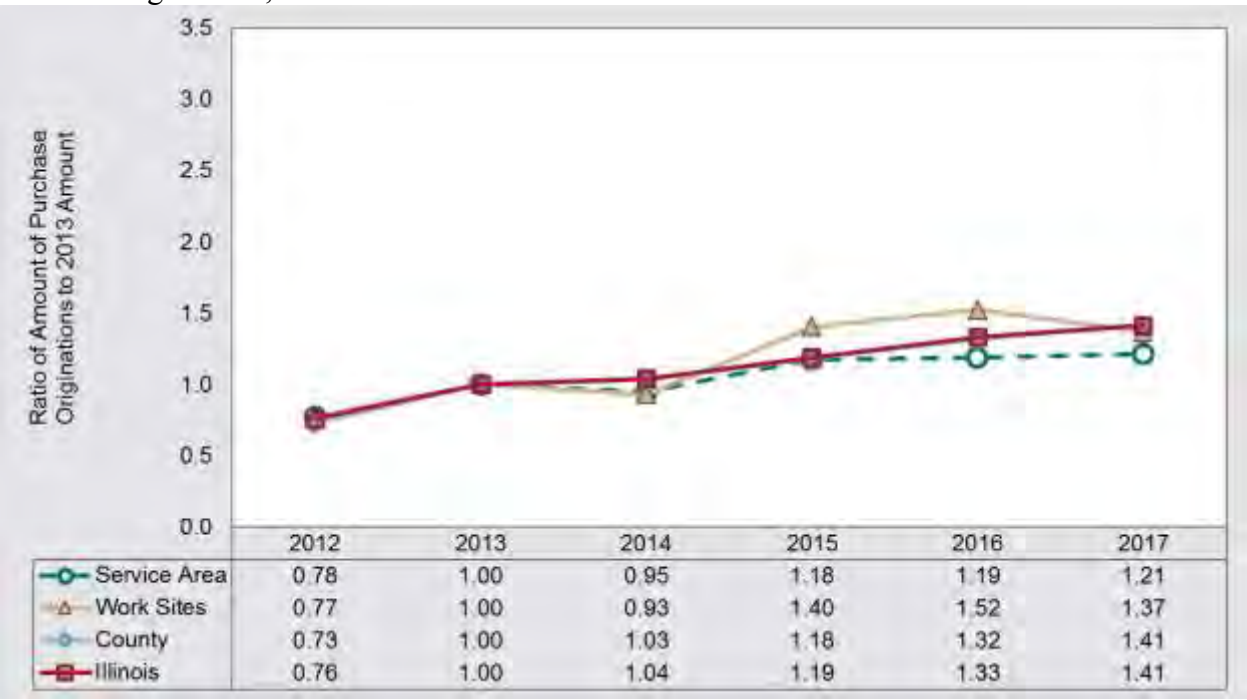
Agency 8: **Evanston Community Revitalization Partnership**

Agency 8, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.78	1.00	0.93	1.10	1.10	1.09
Work Sites	0.87	1.00	0.94	1.28	1.31	1.15
County	0.78	1.00	1.00	1.12	1.23	1.29
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

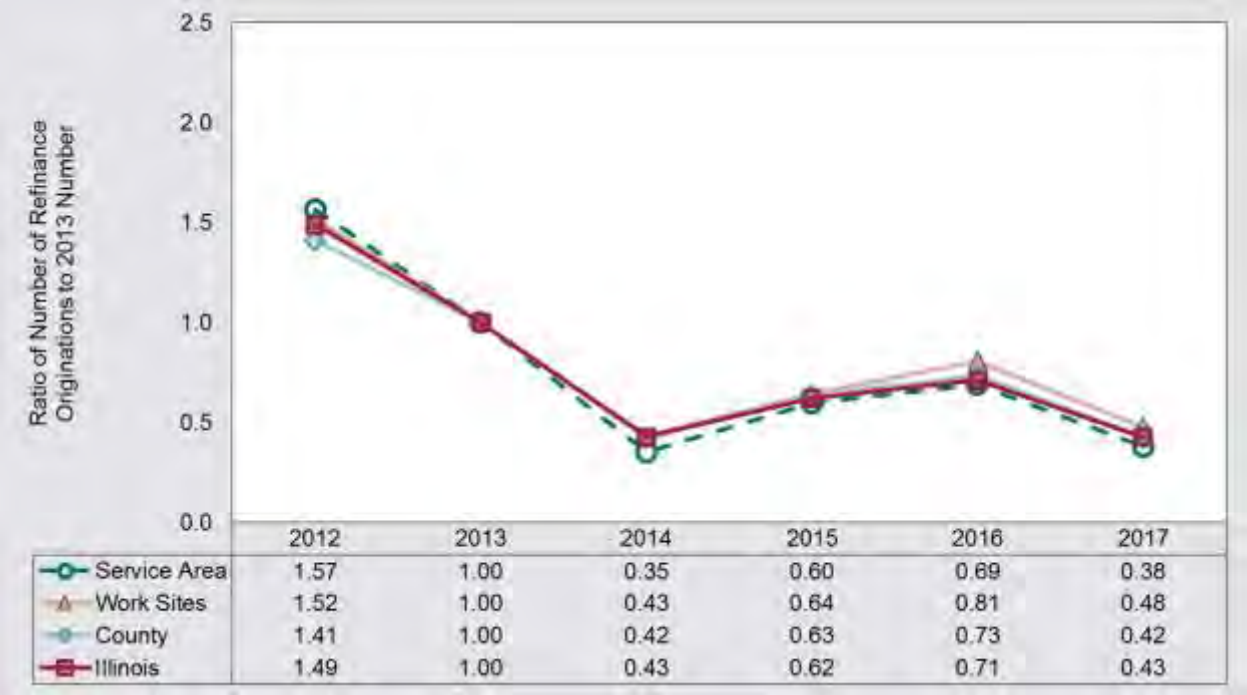
Agency 8, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.78	1.00	0.95	1.18	1.19	1.21
Work Sites	0.77	1.00	0.93	1.40	1.52	1.37
County	0.73	1.00	1.03	1.18	1.32	1.41
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

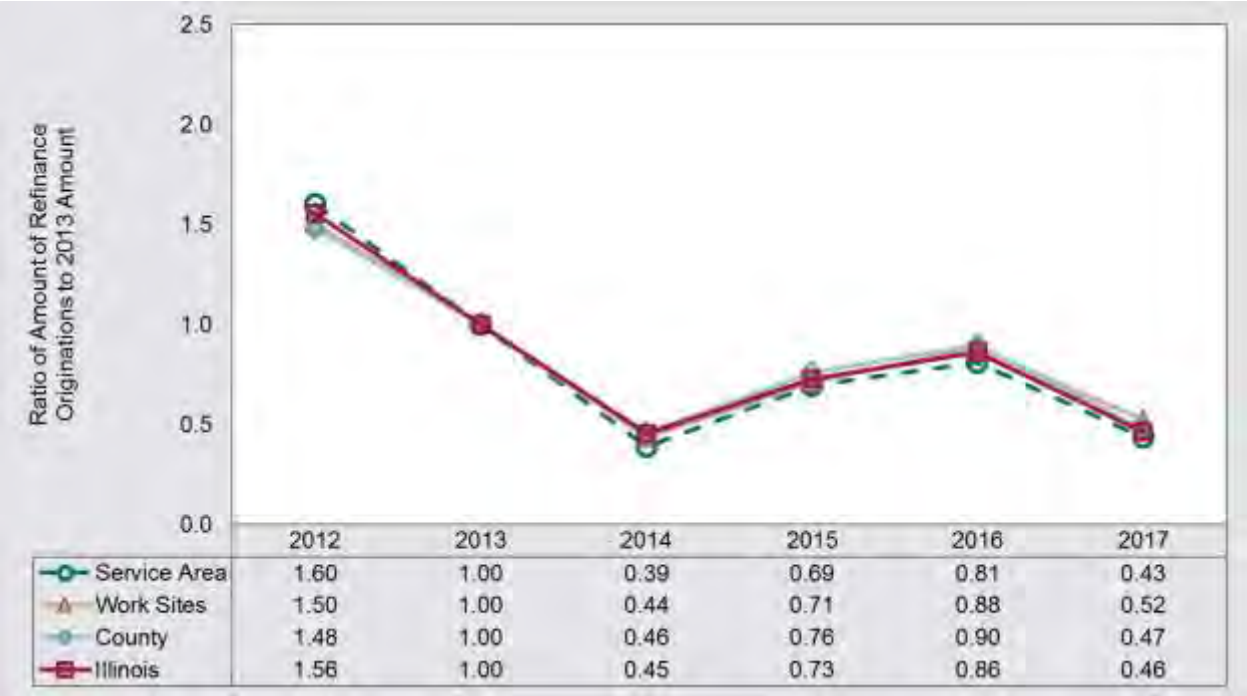
Agency 8: **Evanston Community Revitalization Partnership**

Agency 8, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.57	1.00	0.35	0.60	0.69	0.38
Work Sites	1.52	1.00	0.43	0.64	0.81	0.48
County	1.41	1.00	0.42	0.63	0.73	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

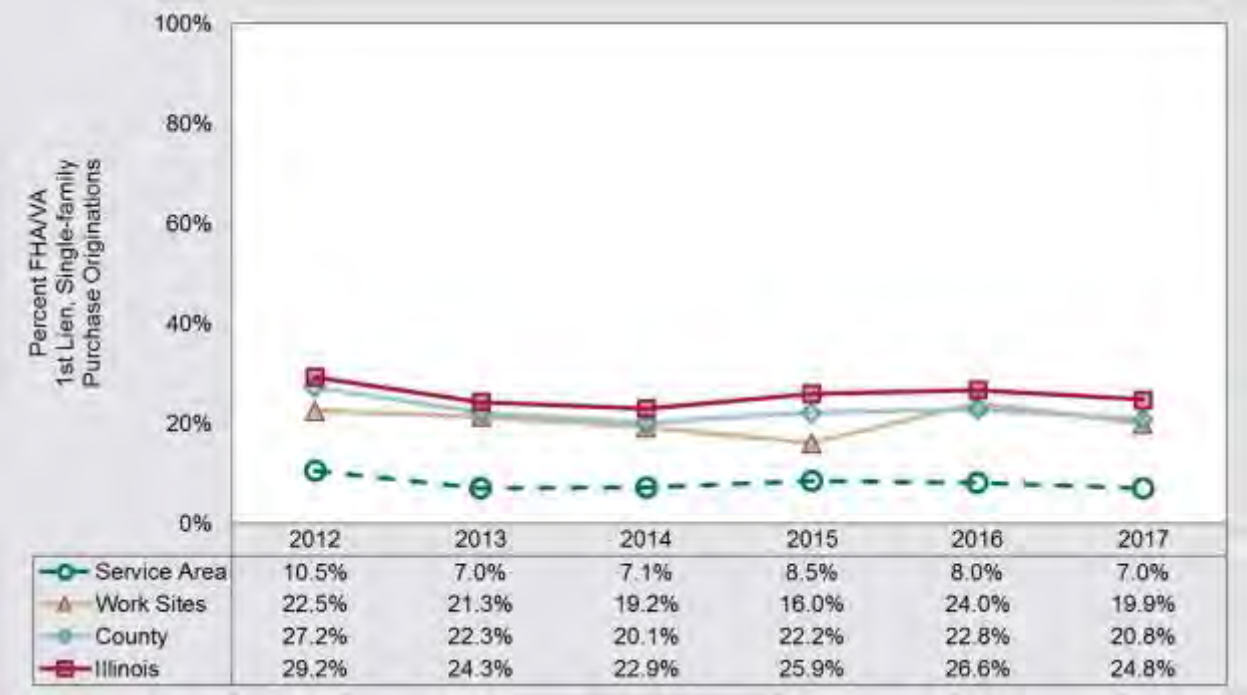
Agency 8, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.60	1.00	0.39	0.69	0.81	0.43
Work Sites	1.50	1.00	0.44	0.71	0.88	0.52
County	1.48	1.00	0.46	0.76	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

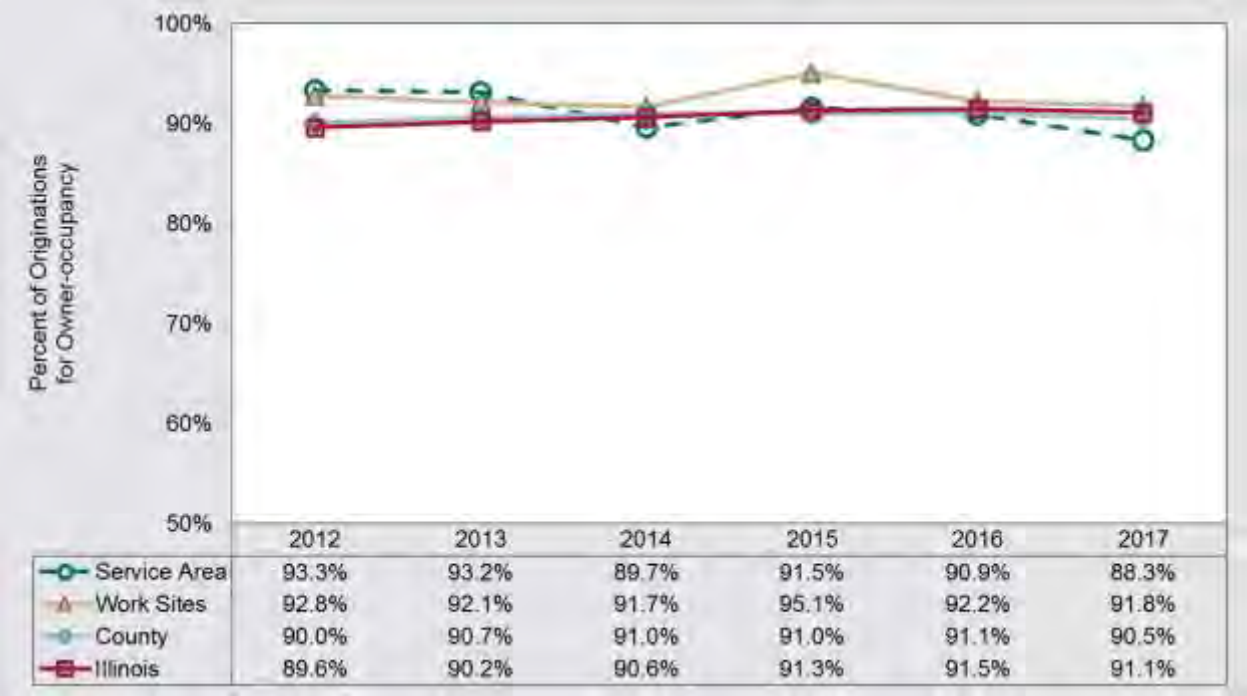
Agency 8: **Evanston Community Revitalization Partnership**

Agency 8, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	10.5%	7.0%	7.1%	8.5%	8.0%	7.0%
Work Sites	22.5%	21.3%	19.2%	16.0%	24.0%	19.9%
County	27.2%	22.3%	20.1%	22.2%	22.8%	20.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

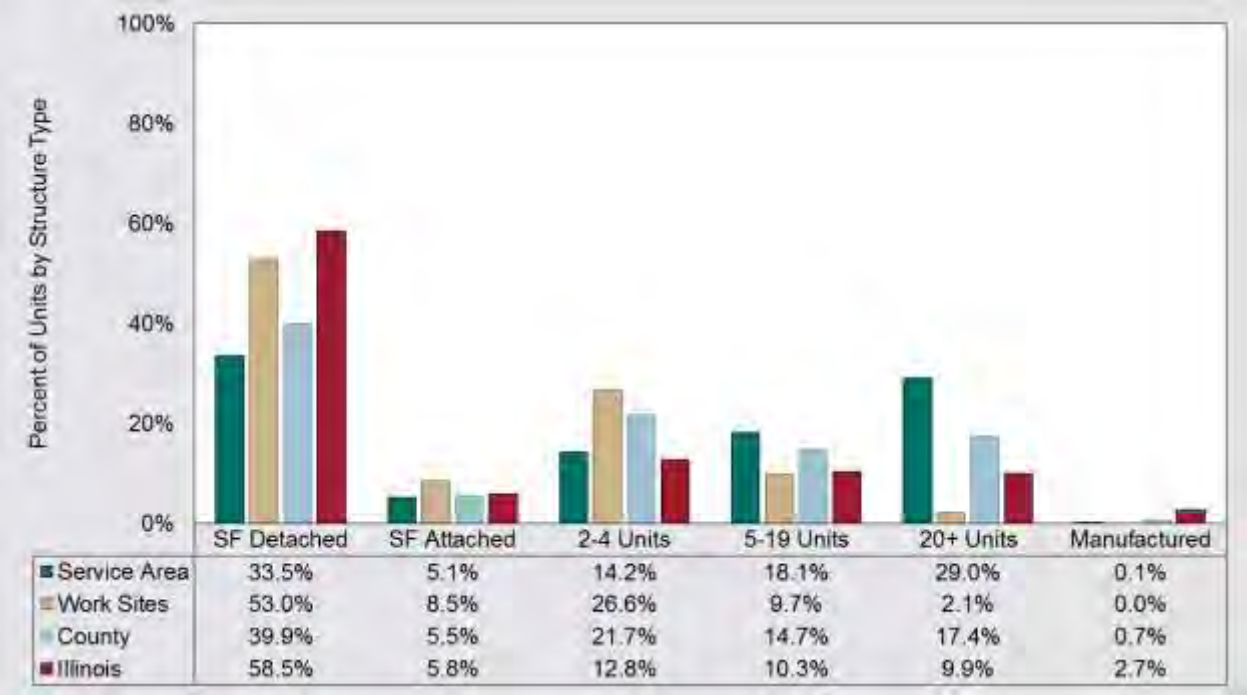
Agency 8, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	93.3%	93.2%	89.7%	91.5%	90.9%	88.3%
Work Sites	92.8%	92.1%	91.7%	95.1%	92.2%	91.8%
County	90.0%	90.7%	91.0%	91.0%	91.1%	90.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

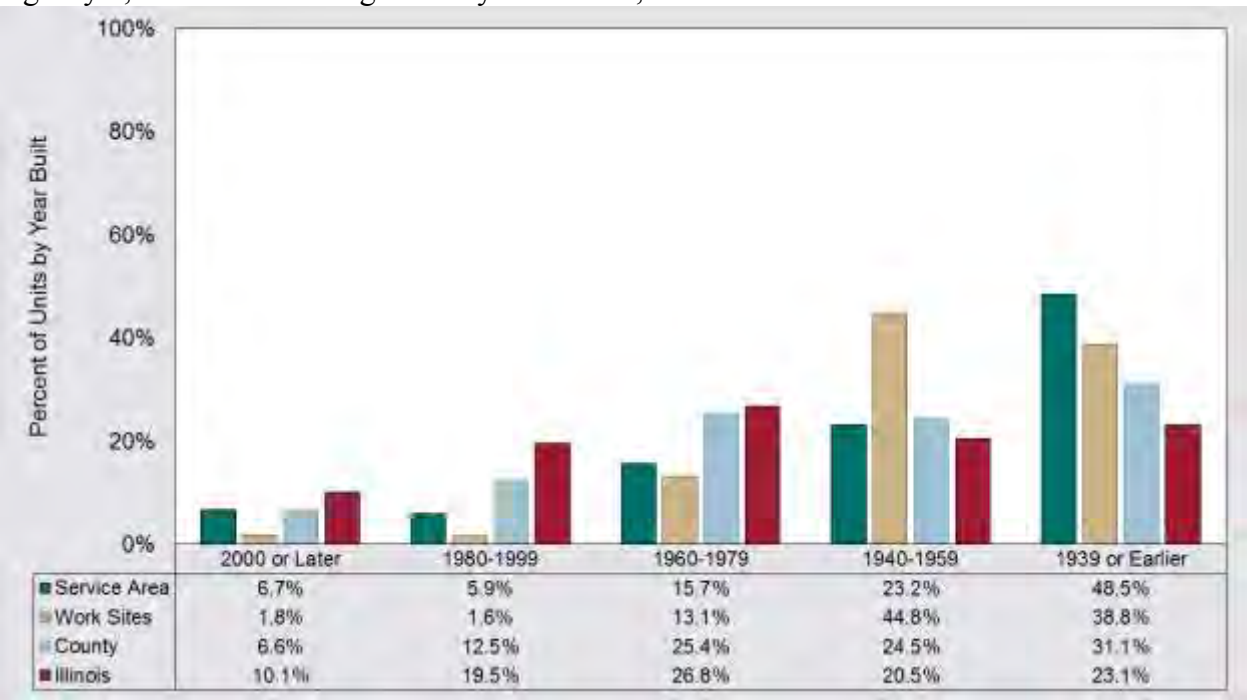
Agency 8: **Evanston Community Revitalization Partnership**

Agency 8, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	33.5%	5.1%	14.2%	18.1%	29.0%	0.1%
Work Sites	53.0%	8.5%	26.6%	9.7%	2.1%	0.0%
County	39.9%	5.5%	21.7%	14.7%	17.4%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

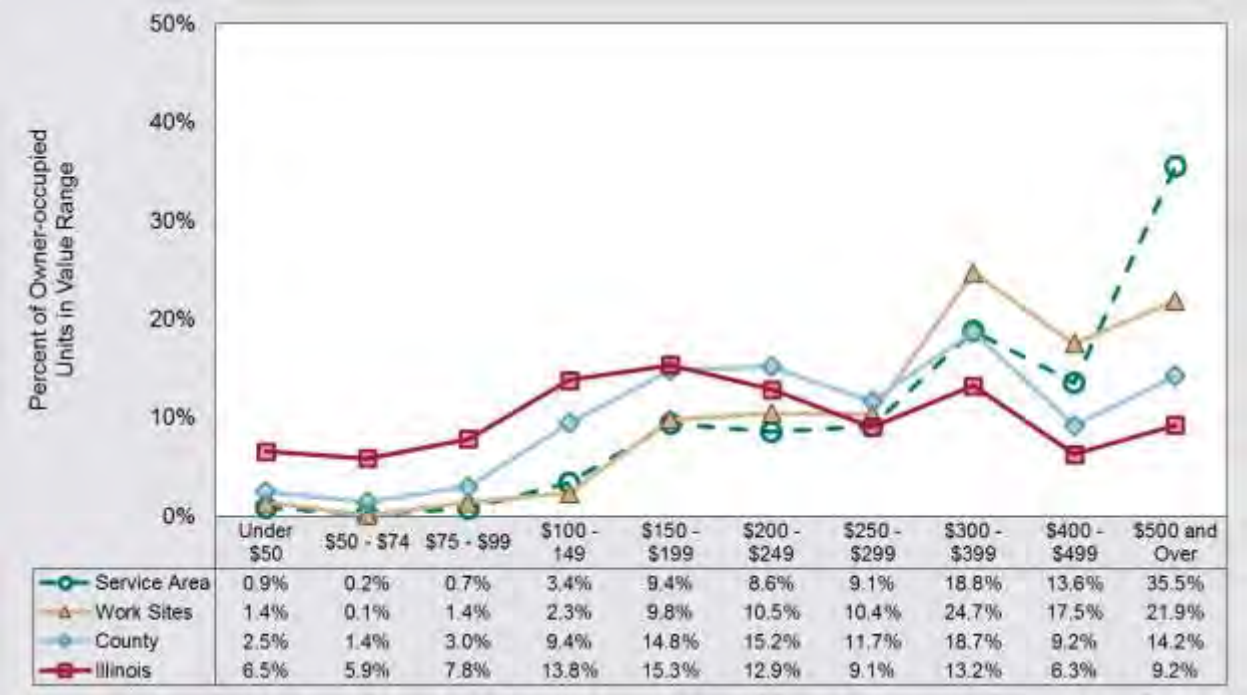
Agency 8, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	6.7%	5.9%	15.7%	23.2%	48.5%
Work Sites	1.8%	1.6%	13.1%	44.8%	38.8%
County	6.6%	12.5%	25.4%	24.5%	31.1%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

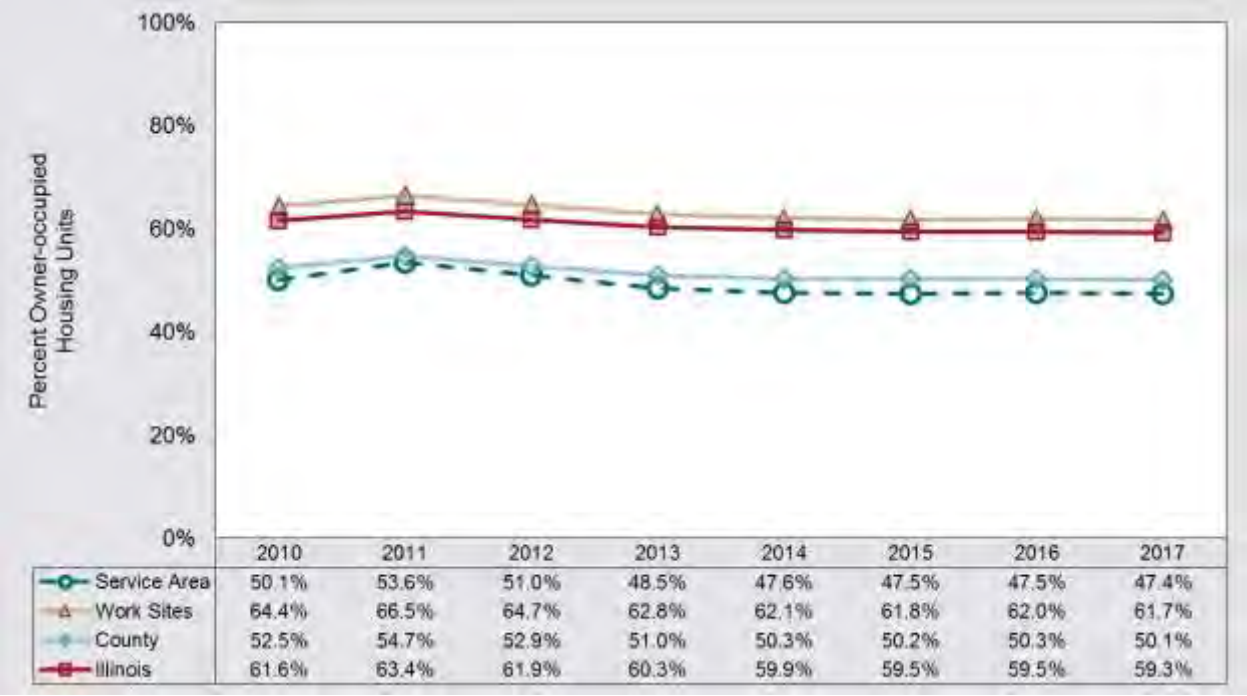
Agency 8: **Evanston Community Revitalization Partnership**

Agency 8, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	0.9%	0.2%	0.7%	3.4%	9.4%	8.6%	9.1%	18.8%	13.6%	35.5%
Work Sites	1.4%	0.1%	1.4%	2.3%	9.8%	10.5%	10.4%	24.7%	17.5%	21.9%
County	2.5%	1.4%	3.0%	9.4%	14.8%	15.2%	11.7%	18.7%	9.2%	14.2%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

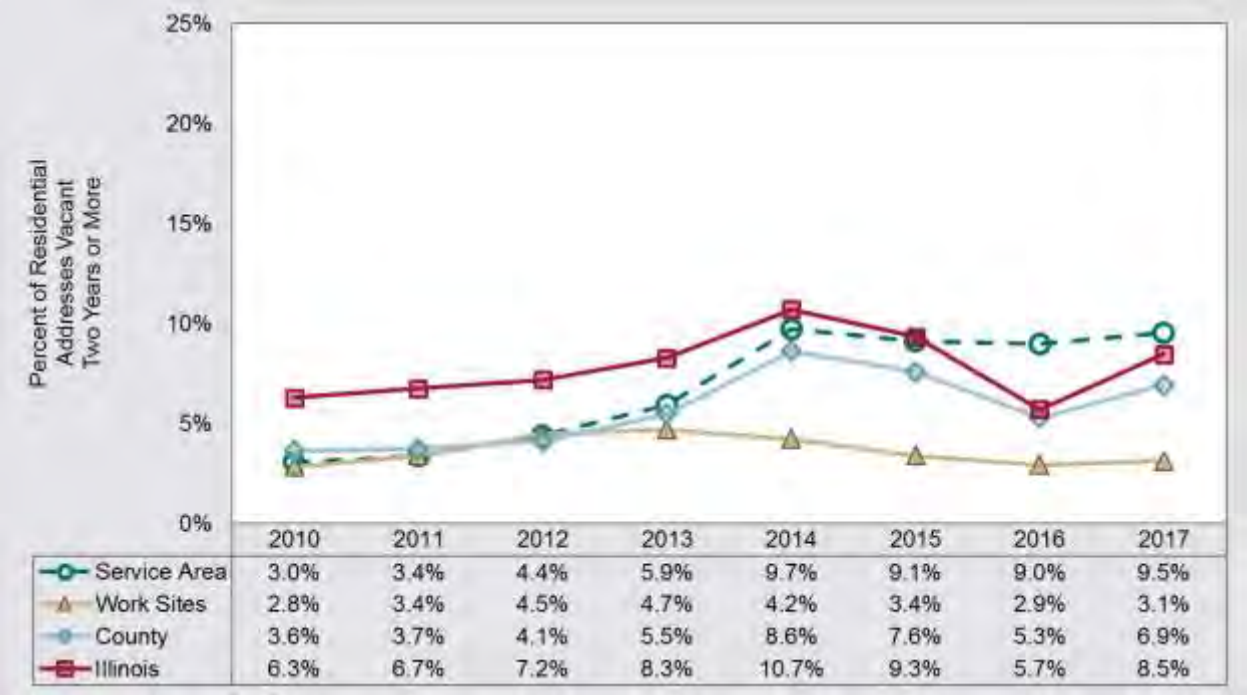
Agency 8, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	50.1%	53.6%	51.0%	48.5%	47.6%	47.5%	47.5%	47.4%
Work Sites	64.4%	66.5%	64.7%	62.8%	62.1%	61.8%	62.0%	61.7%
County	52.5%	54.7%	52.9%	51.0%	50.3%	50.2%	50.3%	50.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

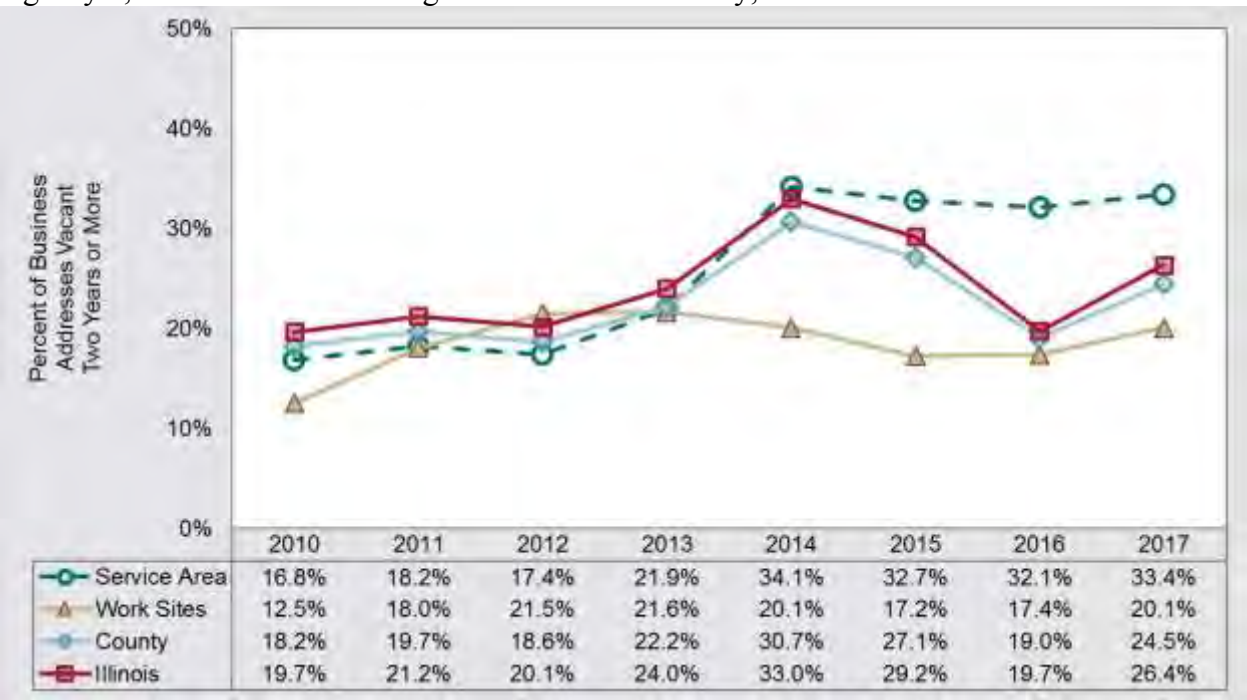
Agency 8: **Evanston Community Revitalization Partnership**

Agency 8, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	3.0%	3.4%	4.4%	5.9%	9.7%	9.1%	9.0%	9.5%
Work Sites	2.8%	3.4%	4.5%	4.7%	4.2%	3.4%	2.9%	3.1%
County	3.6%	3.7%	4.1%	5.5%	8.6%	7.6%	5.3%	6.9%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

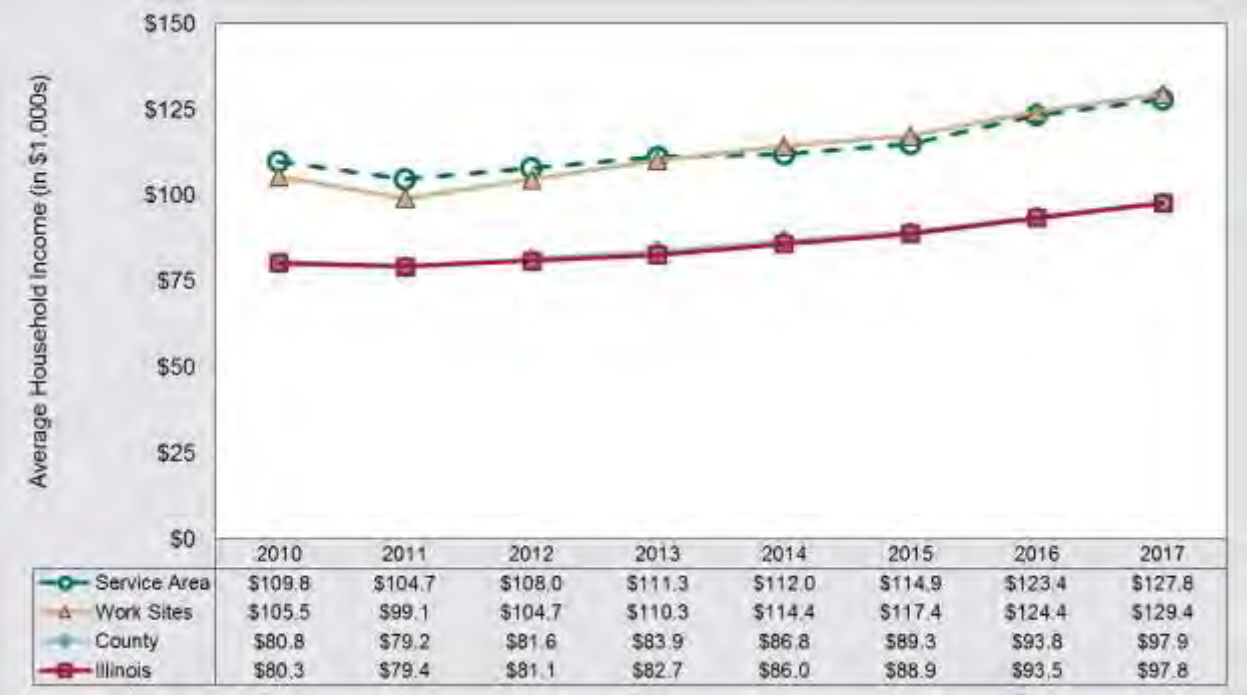
Agency 8, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	16.8%	18.2%	17.4%	21.9%	34.1%	32.7%	32.1%	33.4%
Work Sites	12.5%	18.0%	21.5%	21.6%	20.1%	17.2%	17.4%	20.1%
County	18.2%	19.7%	18.6%	22.2%	30.7%	27.1%	19.0%	24.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 8: **Evanston Community Revitalization Partnership**

Agency 8, Chart 15: Average Household Income, 2010-2017



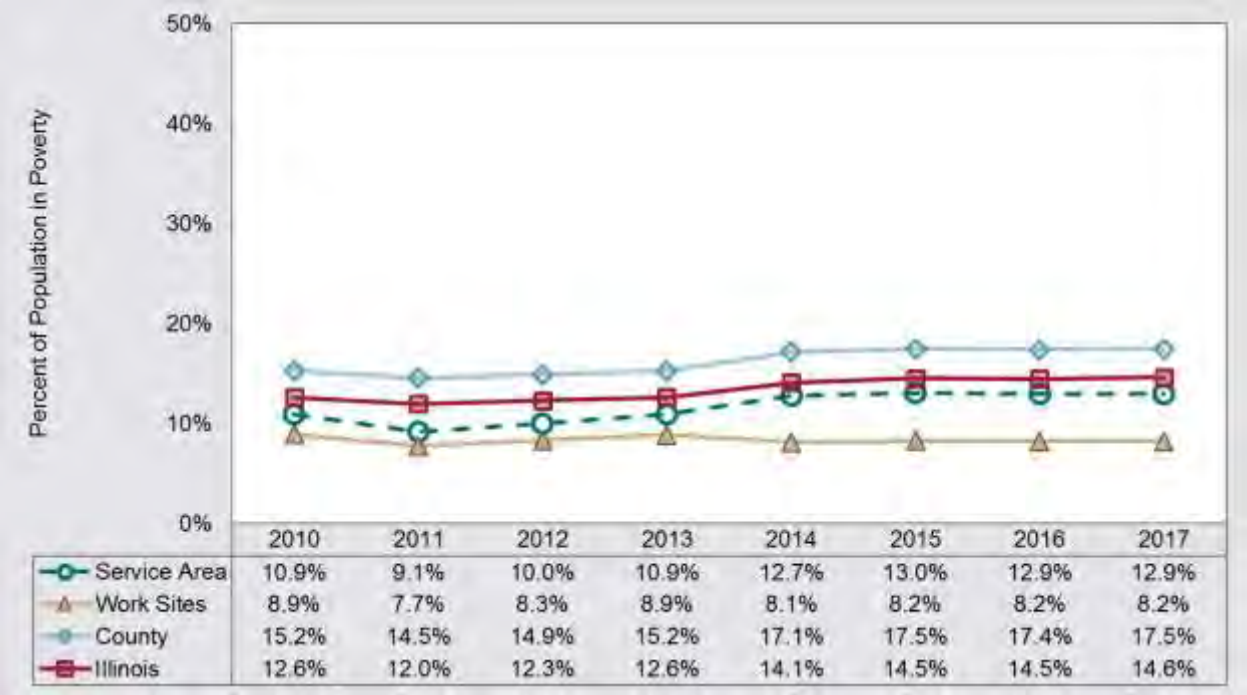
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$109.8	$104.7	$108.0	$111.3	$112.0	$114.9	$123.4	$127.8
Work Sites	$105.5	$99.1	$104.7	$110.3	$114.4	$117.4	$124.4	$129.4
County	$80.8	$79.2	$81.6	$83.9	$86.8	$89.3	$93.8	$97.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

Agency 8, Chart 16: Household Income Distribution, 2013

	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	8.2%	6.9%	11.5%	11.0%	15.4%	11.6%	8.8%	6.3%	7.9%	12.4%
Work Sites	5.1%	6.3%	12.4%	11.5%	17.3%	11.1%	11.0%	9.4%	7.4%	8.4%
County	8.1%	10.3%	14.8%	13.3%	18.0%	12.4%	8.0%	4.9%	4.8%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

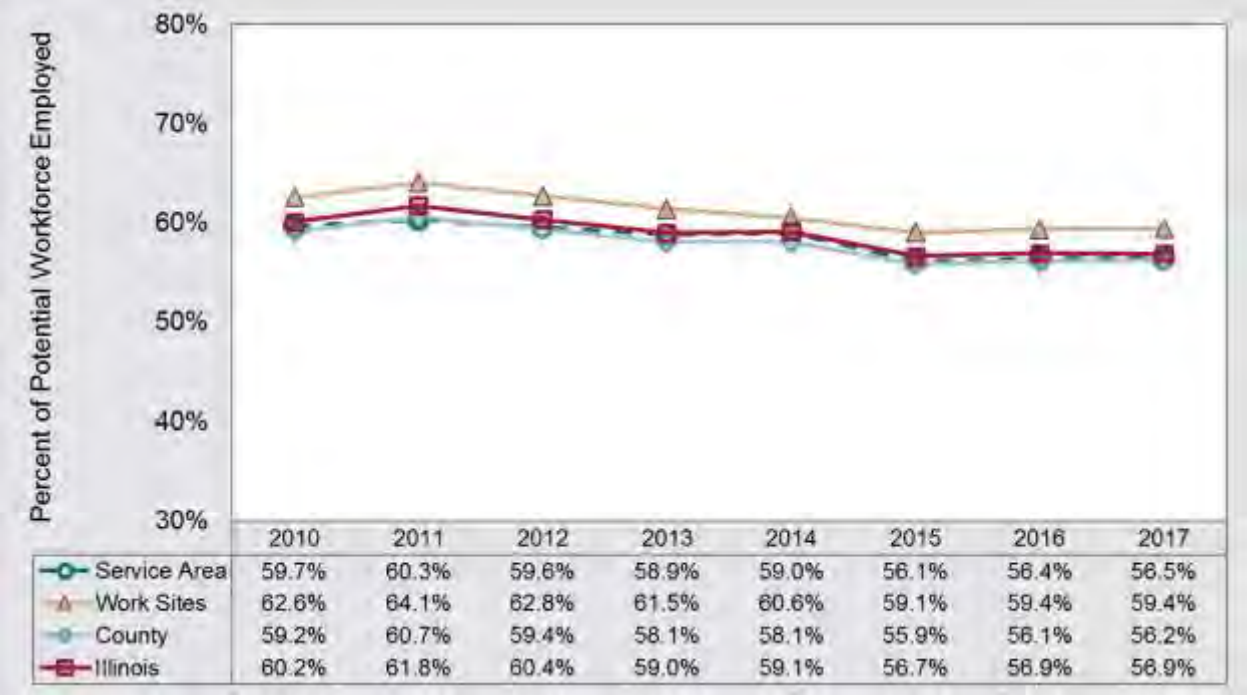
Agency 8: **Evanston Community Revitalization Partnership**

Agency 8, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	10.9%	9.1%	10.0%	10.9%	12.7%	13.0%	12.9%	12.9%
Work Sites	8.9%	7.7%	8.3%	8.9%	8.1%	8.2%	8.2%	8.2%
County	15.2%	14.5%	14.9%	15.2%	17.1%	17.5%	17.4%	17.5%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

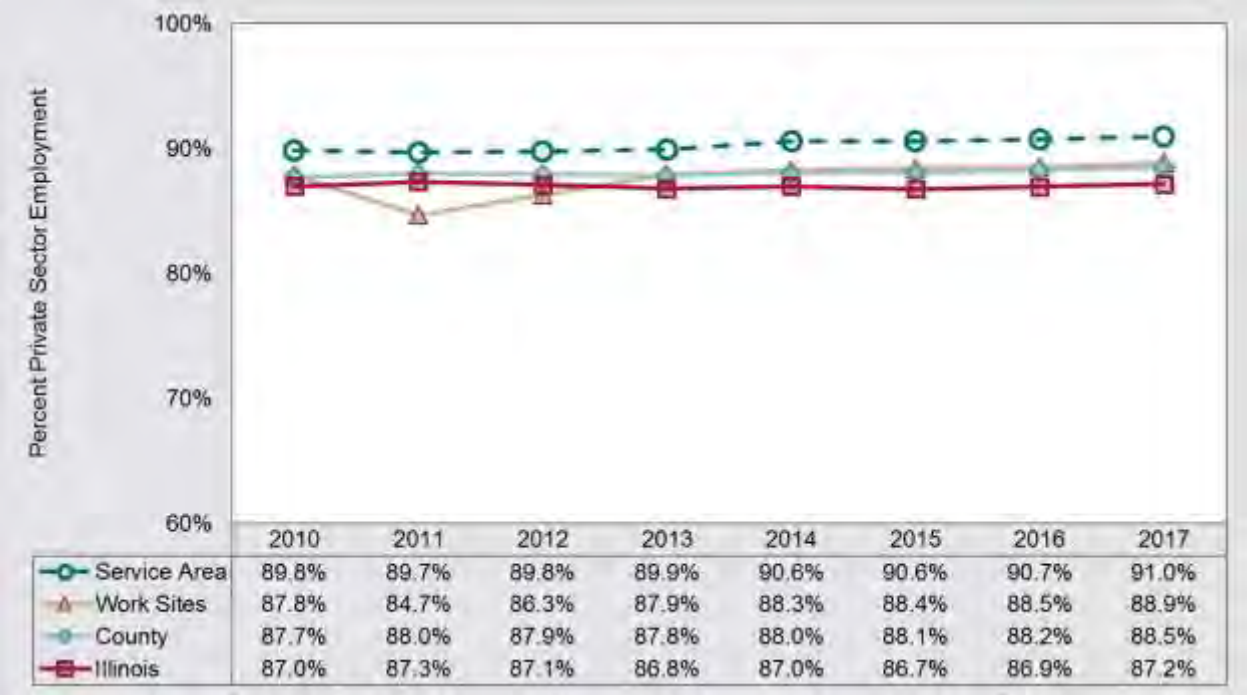
Agency 8, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	59.7%	60.3%	59.6%	58.9%	59.0%	56.1%	56.4%	56.5%
Work Sites	62.6%	64.1%	62.8%	61.5%	60.6%	59.1%	59.4%	59.4%
County	59.2%	60.7%	59.4%	58.1%	58.1%	55.9%	56.1%	56.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

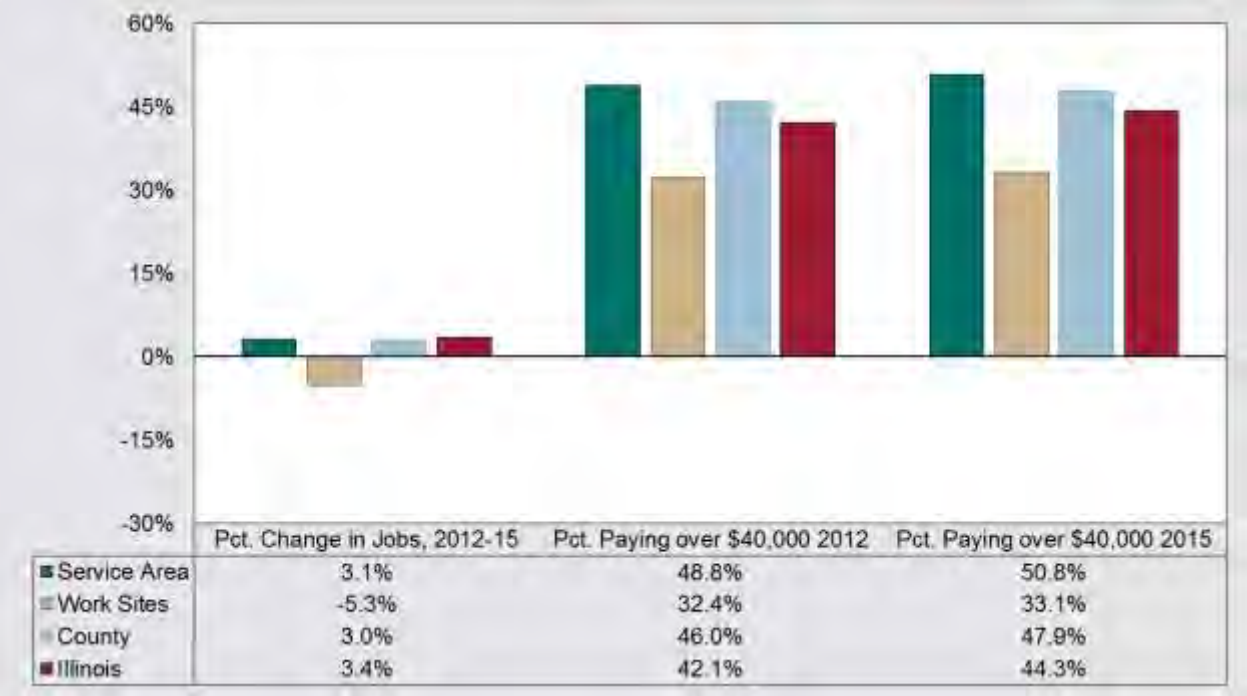
Agency 8: **Evanston Community Revitalization Partnership**

Agency 8, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	89.8%	89.7%	89.8%	89.9%	90.6%	90.6%	90.7%	91.0%
Work Sites	87.8%	84.7%	86.3%	87.9%	88.3%	88.4%	88.5%	88.9%
County	87.7%	88.0%	87.9%	87.8%	88.0%	88.1%	88.2%	88.5%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 8, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	3.1%	48.8%	50.8%
Work Sites	-5.3%	32.4%	33.1%
County	3.0%	46.0%	47.9%
Illinois	3.4%	42.1%	44.3%

Habitat for Humanity Champaign County (Agency 9)

Habitat for Humanity Champaign County supports the national Habitat for Humanity organization's new neighborhood revitalization model of partnering with towns, funders and community-based partners. This new model enhances Habitat's historic commitment to "sweat equity," where its volunteers join professional staff and home buyers to build or rehabilitate affordable homes with no-profit mortgages. Utilizing this model, Habitat for Humanity Champaign County proposes to build or rehab 18 affordable homes for sale or lease on donated land. Housing counseling, down payment assistance and workforce training will be available to these home buyers. The University of Illinois will research the results and impact of this grant and related programs. In addition, this team will support housing counseling services in connection with the 6th Judicial District's pilot foreclosure mediation program, supported by the Attorney General's NFS funds awarded to start-up court mediation programs.

Service Area: 33 Census Tracts; Targeted neighborhoods in the cities of Champaign and Urbana
Work Site: 5 Census Tracts
County: 43 Census Tracts; Champaign County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 37,700 housing units, 61.4 percent, in structures with 1-4 units (Agency 9, Chart 9); over 19,500 owner-occupied housing units, 72.2 percent, had a reported value of under $200,000 (Agency 9, Chart 11), and over 4,600 residential addresses were reported as vacant for two years or more (Agency 9, Chart 13). Over 36,200 households, 65.3 percent, had income of less than $60,000 (Agency 9, Chart 16), and 23.0 percent of the population was below the poverty level (Agency 9, Chart 17).
- In the Work Sites, there were over 5,600 housing units, 62.9 percent, in structures with 1-4 units; over 2,800 owner-occupied housing units, 94.9 percent, had a reported value of under $200,000, and nearly 600 residential addresses were reported as vacant for two years or more. Over 6,400 households, 84.1 percent, had income of less than $60,000, and 31.0 percent of the population was below the poverty level.
- In the County, there were over 58,100 housing units, 67.7 percent, in structures with 1-4 units; over 32,200 owner-occupied units, 74.1 percent, had a reported value of under $200,000, and over 8,800 residential addresses were reported as vacant for two years or more. Over 47,900 households, 61.5 percent, had income of less than $60,000, and 19.5 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 1,461 first lien, single-family purchase mortgages; the average amount of those mortgages was $145,400 (Agency 9, Chart 1), and the average income of the purchasers receiving those mortgages was $99,600 (Agency 9, Chart 2). Of those mortgages, 173, 11.8 percent, were FHA/VA guaranteed (Agency 9, Chart 7).
- In the Work Sites, lenders reported originating 124 first lien, single-family purchase mortgages; the average amount of those mortgages was $97,000, and the average income of the purchasers receiving those mortgages was $81,100. Of those mortgages, 18, 14.5 percent, were FHA/VA guaranteed.

- In the County, lenders reported originating 2,015 first lien, single-family purchase mortgages; the average amount of those mortgages was $150,100, and the average income of the purchasers receiving those mortgages was $102,200. Of those mortgages, 250, 12.4 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 16.2 percent (Agency 9, Chart 3), to 1,697 originations, and the average mortgage amount increased by 7.2 percent, to $155,800 (Agency 9, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 24.5 percent (Agency 9, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 6.5 percent, to 12.6 percent of originations (Agency 9, Chart 7). The average income of purchasers receiving mortgages increased by 5.7 percent, to $105,200 (Agency 9, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 16.1 percent, to 144 originations, while the average mortgage amount decreased by 9.1 percent, to $88,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 5.6 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 29.2 percent, to 18.8 percent of originations. The average income of purchasers receiving mortgages decreased by 18.9 percent, falling to $65,800.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 23.3 percent, to 2,484 originations, and the average mortgage amount increased by 8.5 percent, to $162,900. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 33.8 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 15.8 percent, to 14.4 percent of originations. The average income of purchasers receiving mortgages increased by2.9 percent, to $105,100.

Agency 9: **Habitat for Humanity Champaign County**

Agency 9, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$144.2	$145.4	$149.3	$153.9	$157.6	$155.8
Work Sites	$92.3	$97.0	$95.7	$102.5	$102.5	$88.1
County	$149.9	$150.1	$152.1	$158.6	$162.1	$162.9
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 9, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

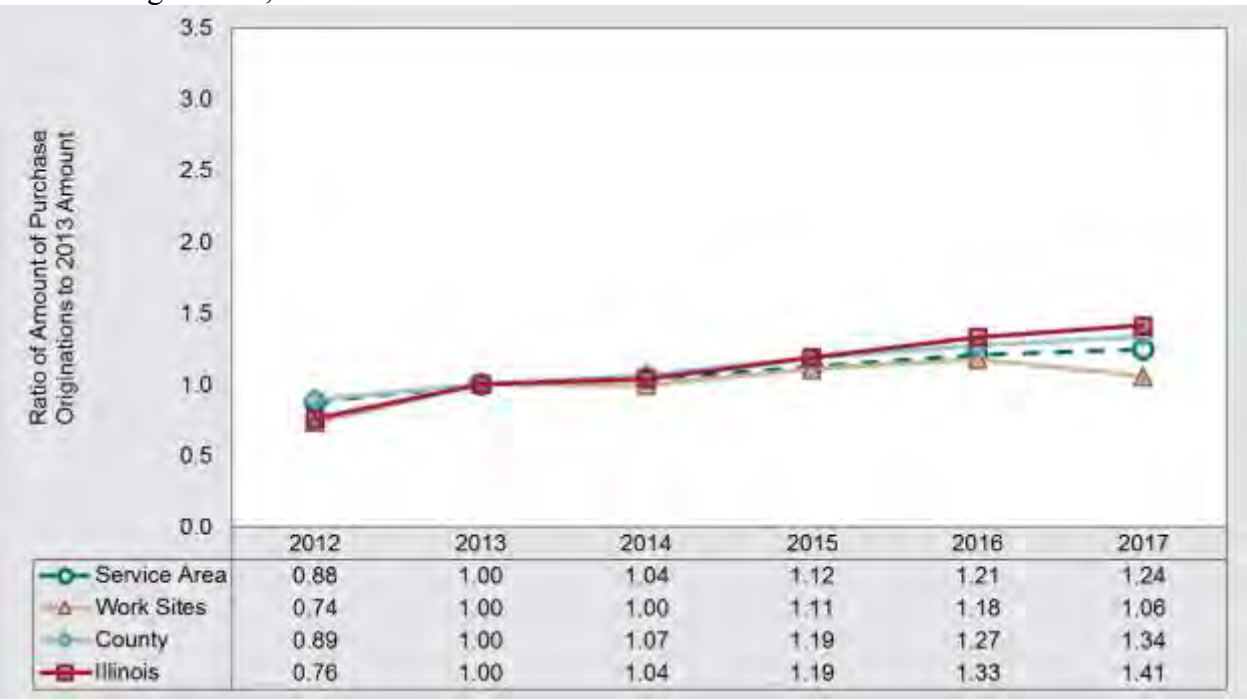
	2012	2013	2014	2015	2016	2017
Service Area	$103.5	$99.6	$104.0	$102.9	$107.4	$105.2
Work Sites	$72.1	$81.1	$100.1	$67.7	$73.1	$65.8
County	$104.3	$102.2	$102.7	$102.5	$104.9	$105.1
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

Agency 9: **Habitat for Humanity Champaign County**

Agency 9, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	0.88	1.00	1.01	1.06	1.11	1.16
Work Sites	0.77	1.00	1.01	1.05	1.11	1.16
County	0.90	1.00	1.05	1.12	1.18	1.23
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

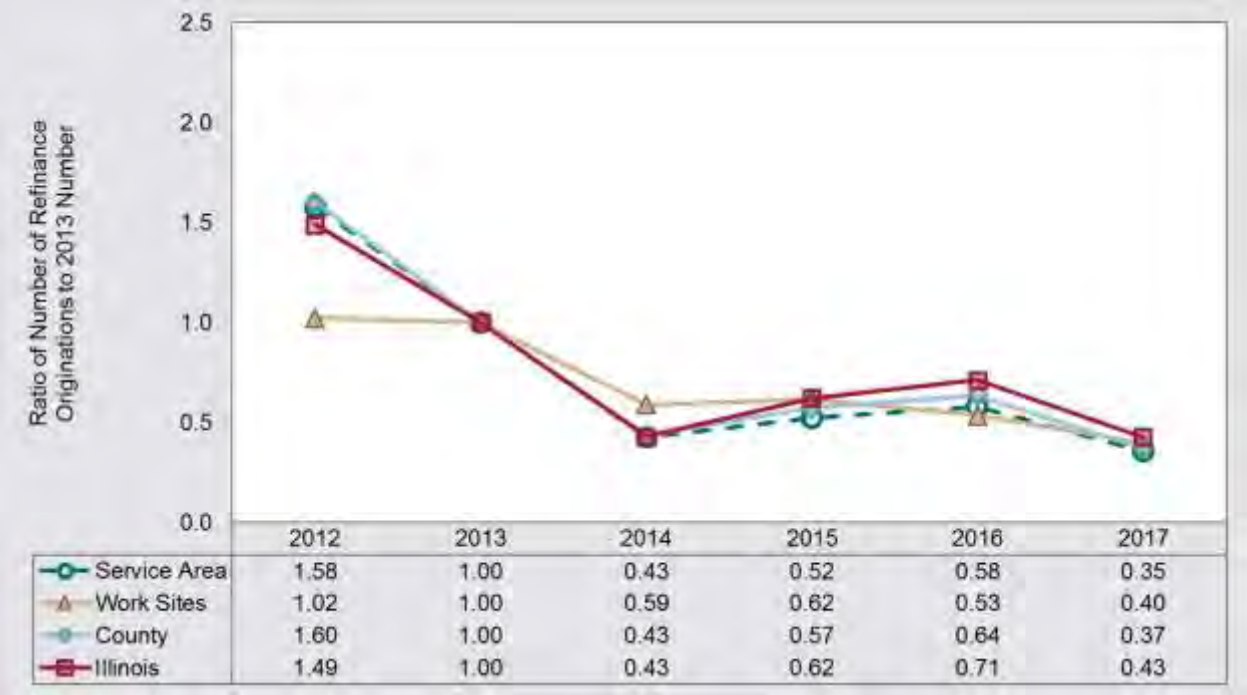
Agency 9, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.88	1.00	1.04	1.12	1.21	1.24
Work Sites	0.74	1.00	1.00	1.11	1.18	1.06
County	0.89	1.00	1.07	1.19	1.27	1.34
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

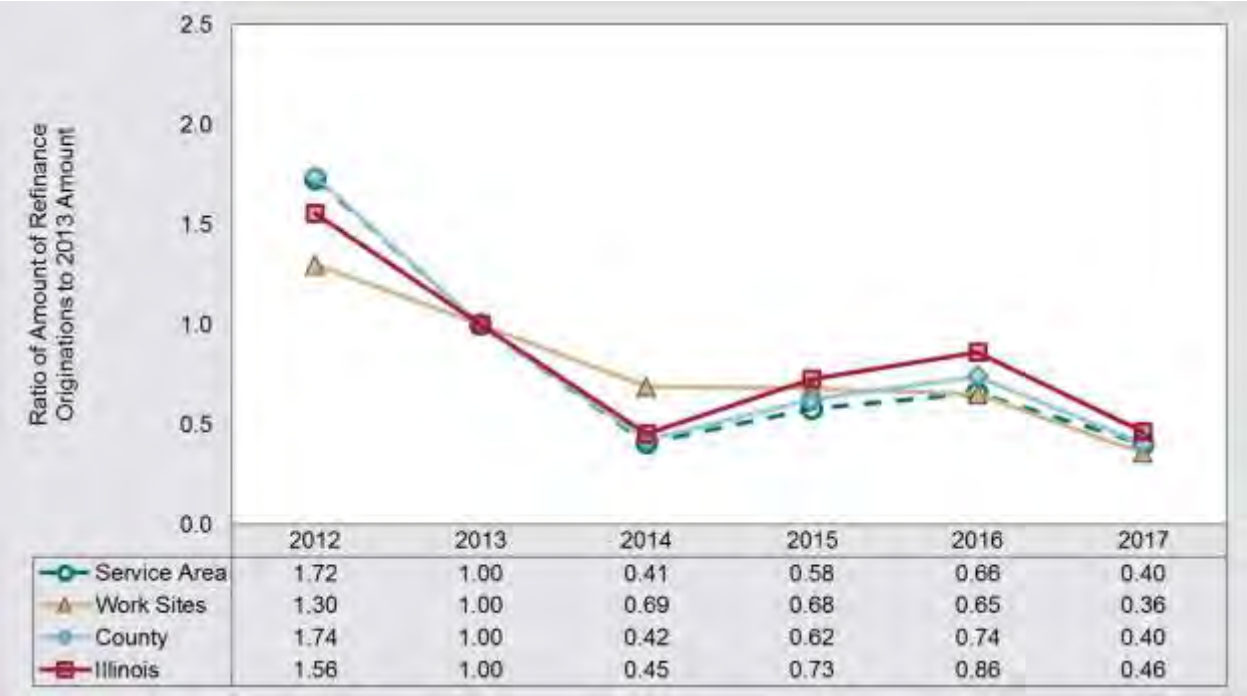
Agency 9: **Habitat for Humanity Champaign County**

Agency 9, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.58	1.00	0.43	0.52	0.58	0.35
Work Sites	1.02	1.00	0.59	0.62	0.53	0.40
County	1.60	1.00	0.43	0.57	0.64	0.37
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

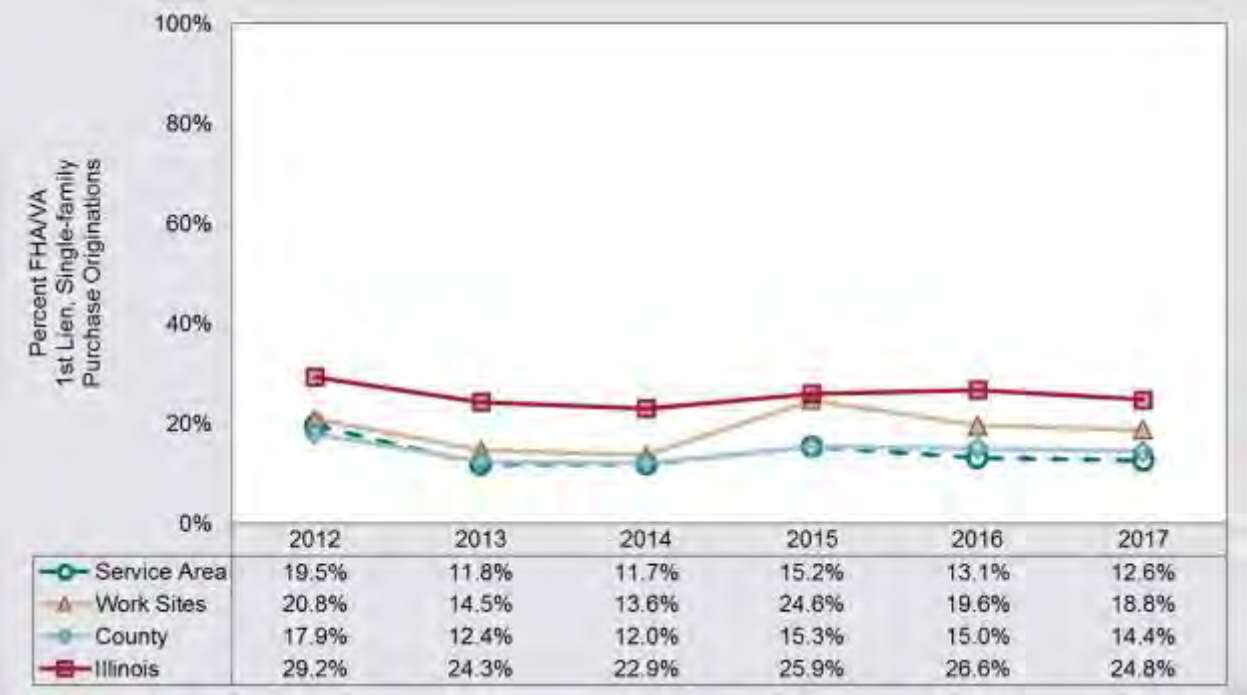
Agency 9, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.72	1.00	0.41	0.58	0.66	0.40
Work Sites	1.30	1.00	0.69	0.68	0.65	0.36
County	1.74	1.00	0.42	0.62	0.74	0.40
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

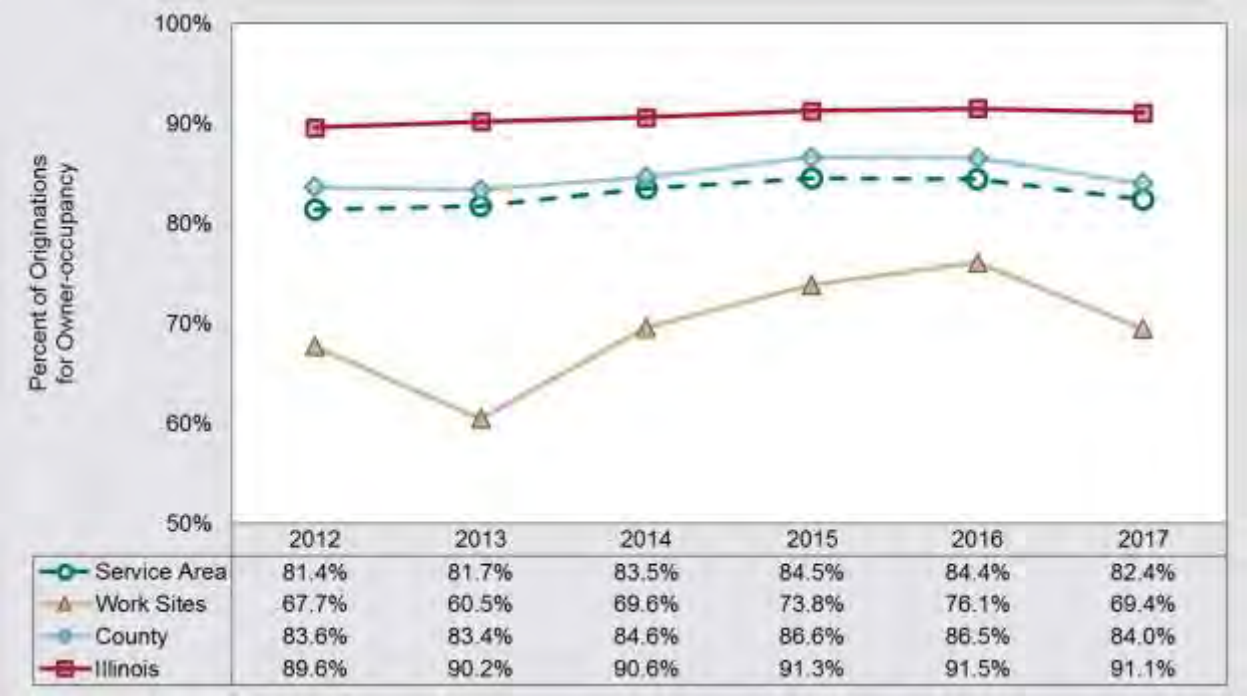
Agency 9: **Habitat for Humanity Champaign County**

Agency 9, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	19.5%	11.8%	11.7%	15.2%	13.1%	12.6%
Work Sites	20.8%	14.5%	13.6%	24.6%	19.6%	18.8%
County	17.9%	12.4%	12.0%	15.3%	15.0%	14.4%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

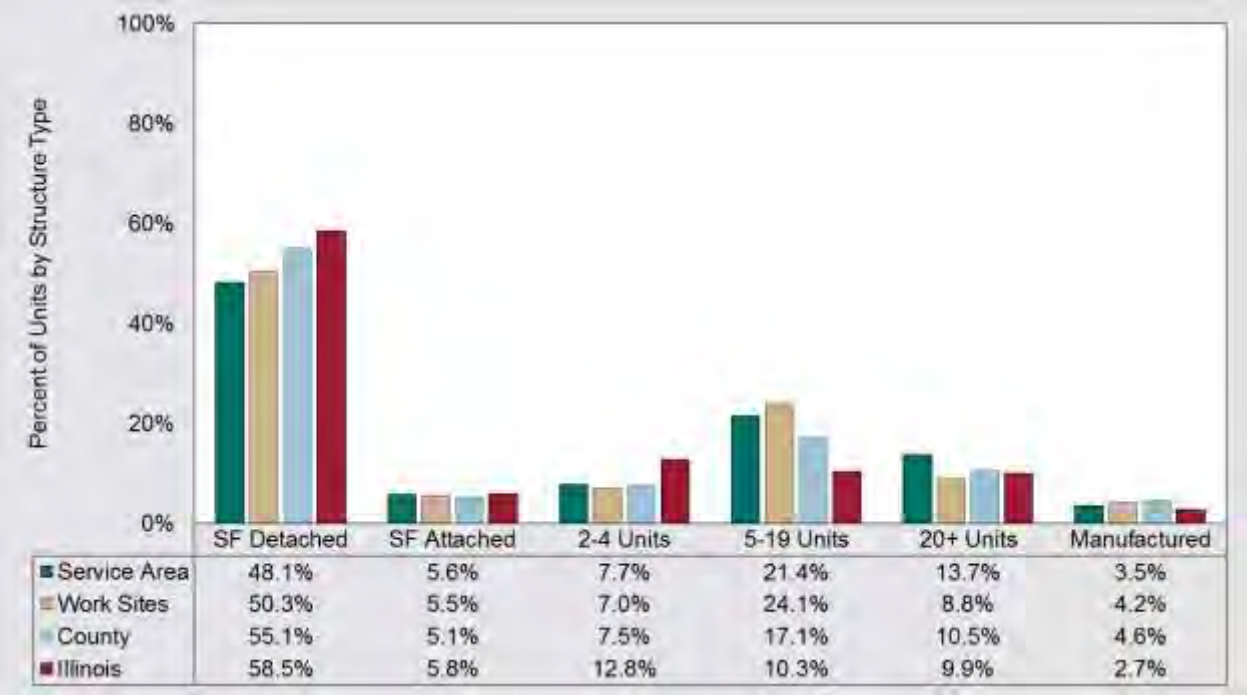
Agency 9, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	81.4%	81.7%	83.5%	84.5%	84.4%	82.4%
Work Sites	67.7%	60.5%	69.6%	73.8%	76.1%	69.4%
County	83.6%	83.4%	84.6%	86.6%	86.5%	84.0%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

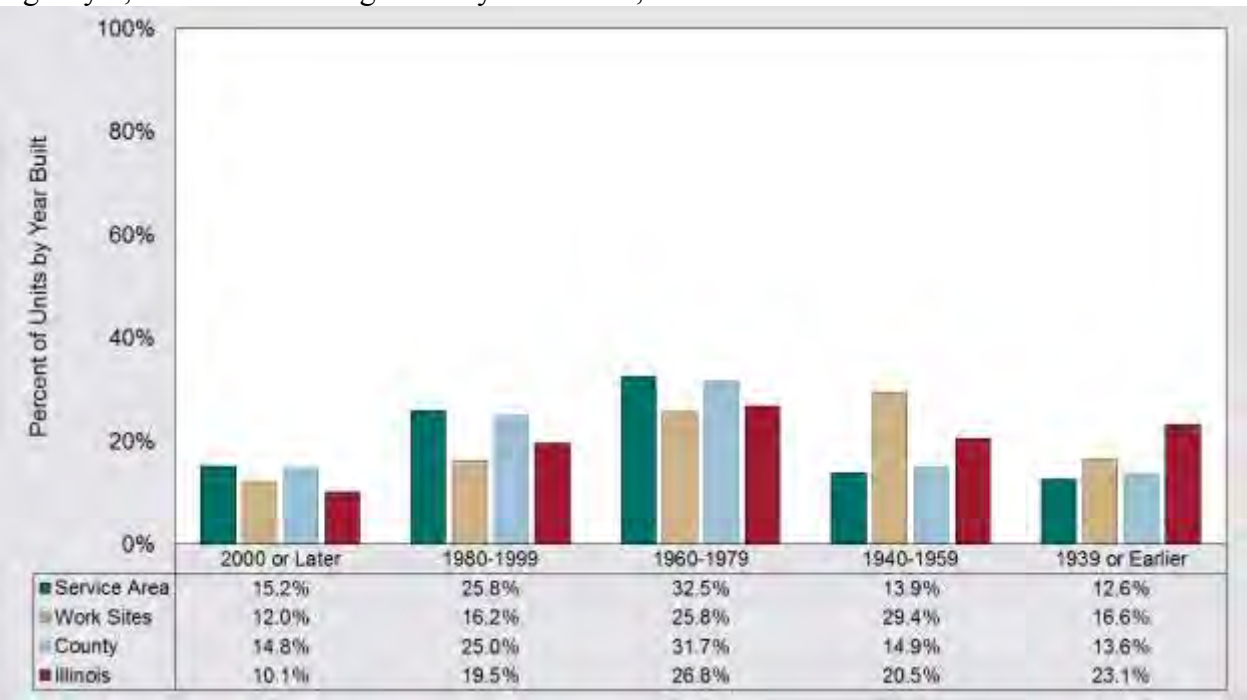
Agency 9: **Habitat for Humanity Champaign County**

Agency 9, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	48.1%	5.6%	7.7%	21.4%	13.7%	3.5%
Work Sites	50.3%	5.5%	7.0%	24.1%	8.8%	4.2%
County	55.1%	5.1%	7.5%	17.1%	10.5%	4.6%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

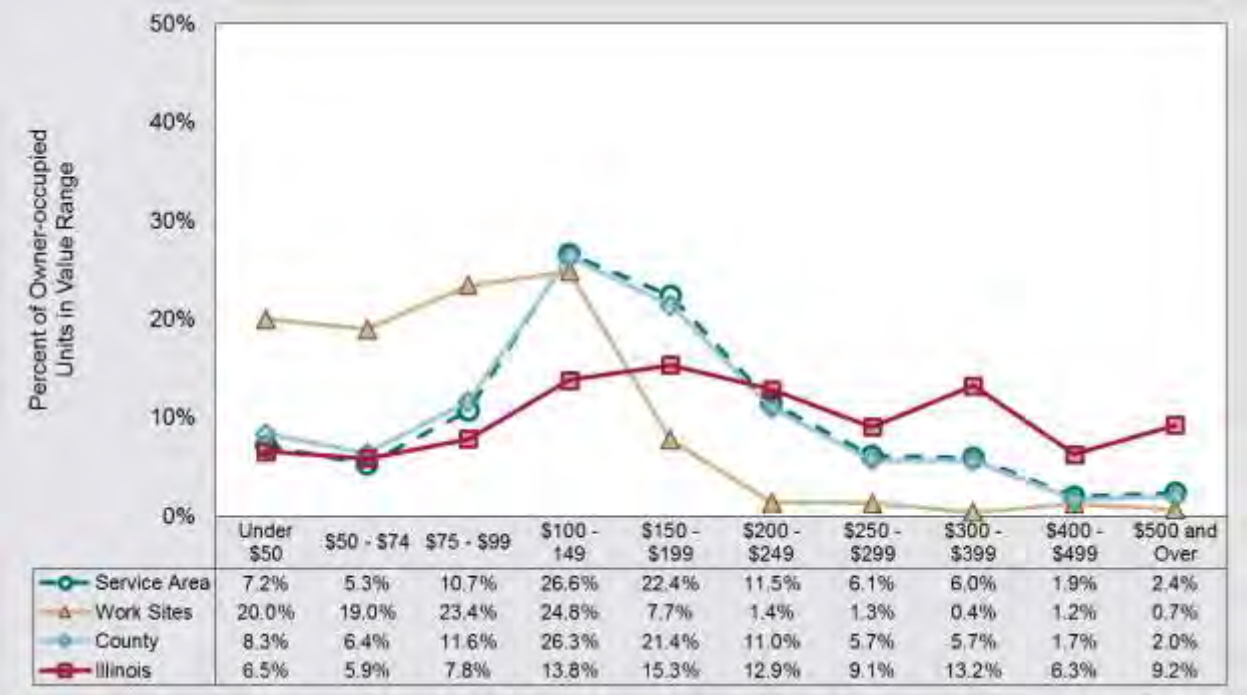
Agency 9, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	15.2%	25.8%	32.5%	13.9%	12.6%
Work Sites	12.0%	16.2%	25.8%	29.4%	16.6%
County	14.8%	25.0%	31.7%	14.9%	13.6%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

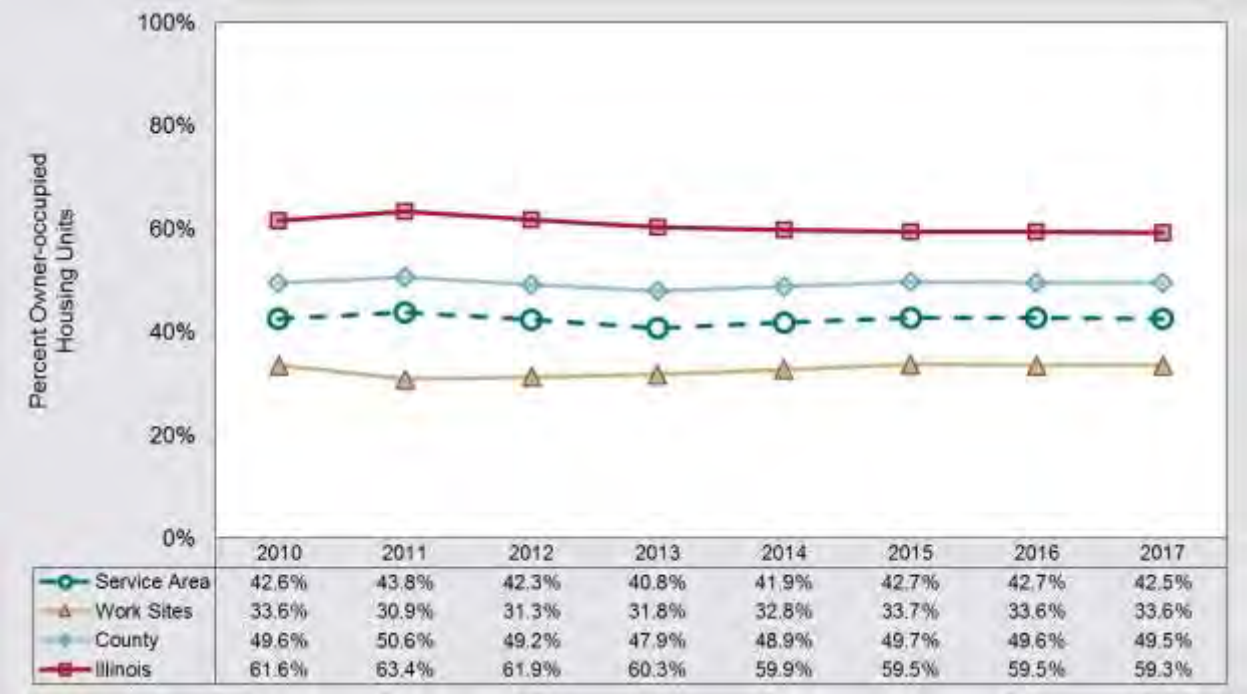
Agency 9: **Habitat for Humanity Champaign County**

Agency 9, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	7.2%	5.3%	10.7%	26.6%	22.4%	11.5%	6.1%	6.0%	1.9%	2.4%
Work Sites	20.0%	19.0%	23.4%	24.8%	7.7%	1.4%	1.3%	0.4%	1.2%	0.7%
County	8.3%	6.4%	11.6%	26.3%	21.4%	11.0%	5.7%	5.7%	1.7%	2.0%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

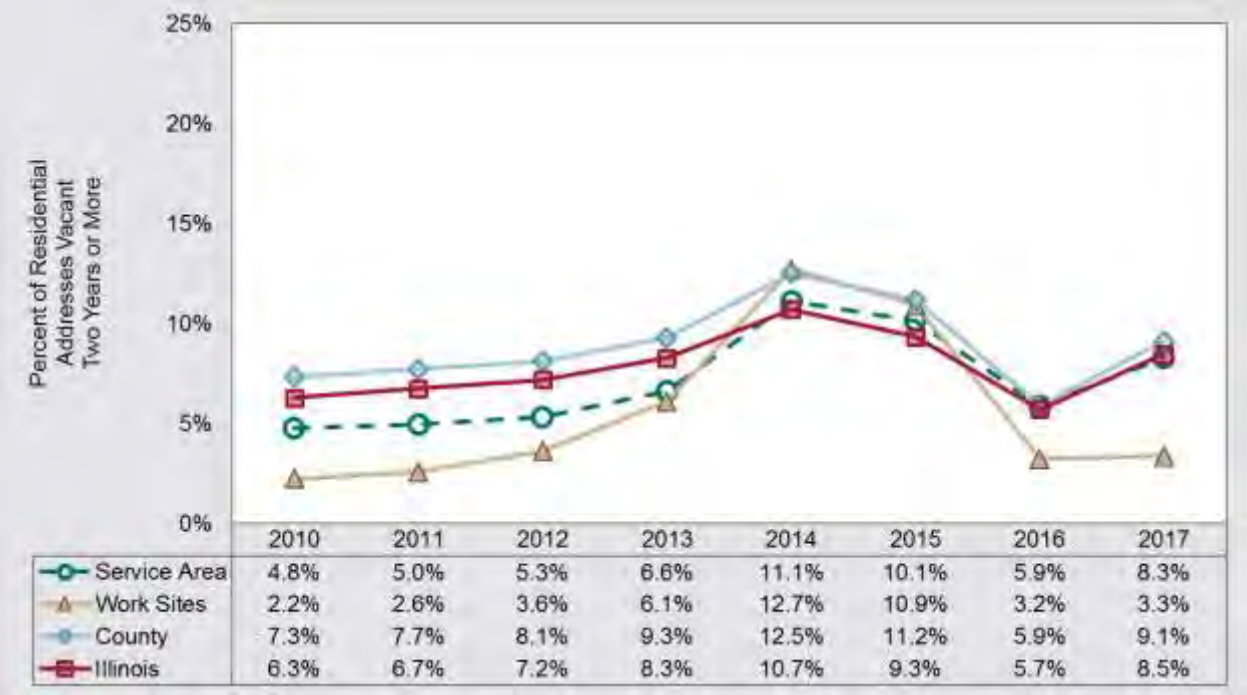
Agency 9, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	42.6%	43.8%	42.3%	40.8%	41.9%	42.7%	42.7%	42.5%
Work Sites	33.6%	30.9%	31.3%	31.8%	32.8%	33.7%	33.6%	33.6%
County	49.6%	50.6%	49.2%	47.9%	48.9%	49.7%	49.6%	49.5%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

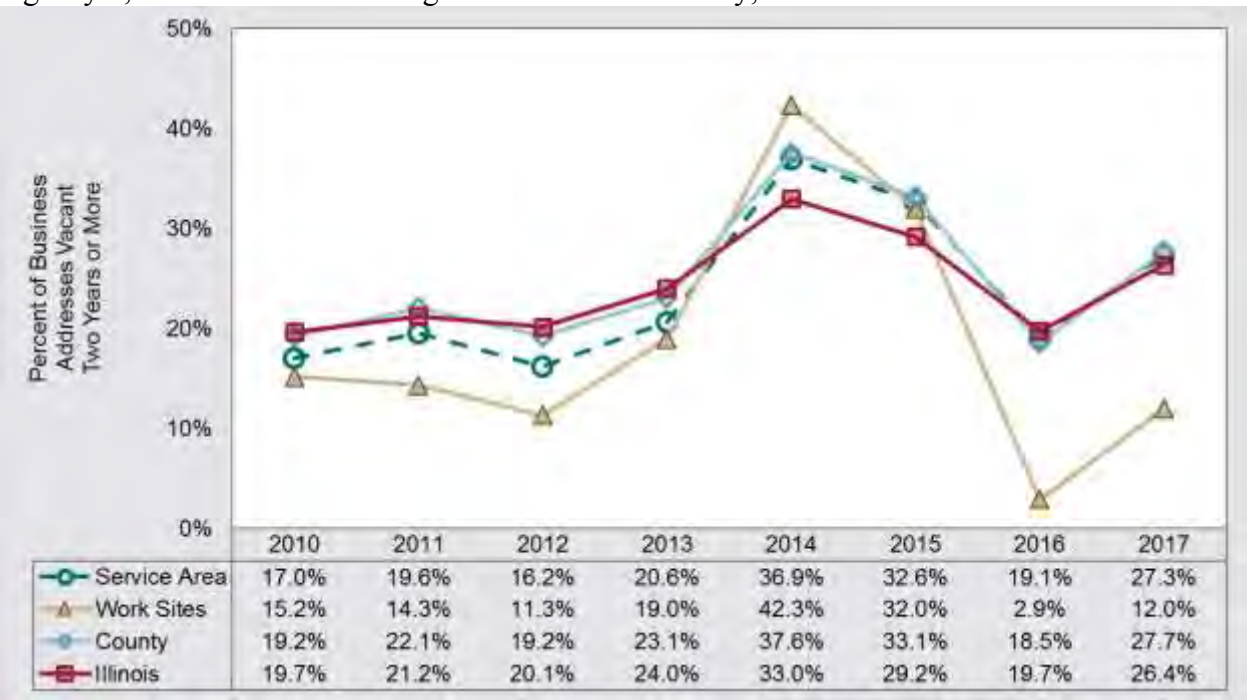
Agency 9: **Habitat for Humanity Champaign County**

Agency 9, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	4.8%	5.0%	5.3%	6.6%	11.1%	10.1%	5.9%	8.3%
Work Sites	2.2%	2.6%	3.6%	6.1%	12.7%	10.9%	3.2%	3.3%
County	7.3%	7.7%	8.1%	9.3%	12.5%	11.2%	5.9%	9.1%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

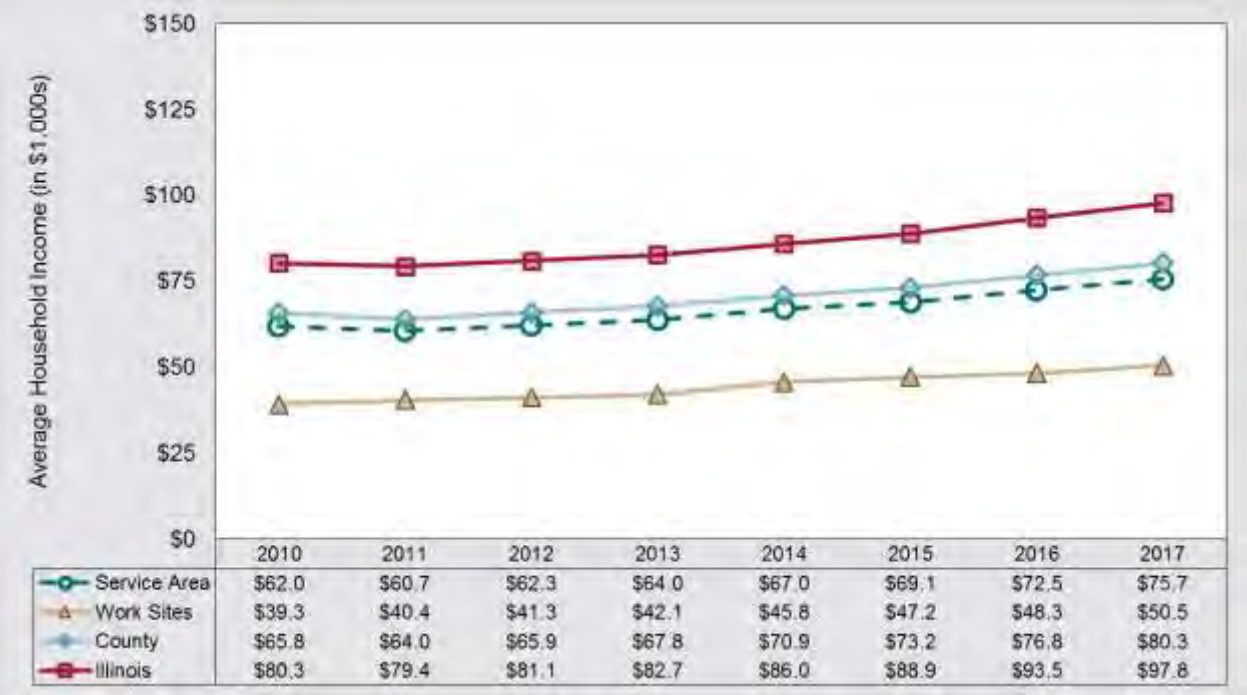
Agency 9, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	17.0%	19.6%	16.2%	20.6%	36.9%	32.6%	19.1%	27.3%
Work Sites	15.2%	14.3%	11.3%	19.0%	42.3%	32.0%	2.9%	12.0%
County	19.2%	22.1%	19.2%	23.1%	37.6%	33.1%	18.5%	27.7%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

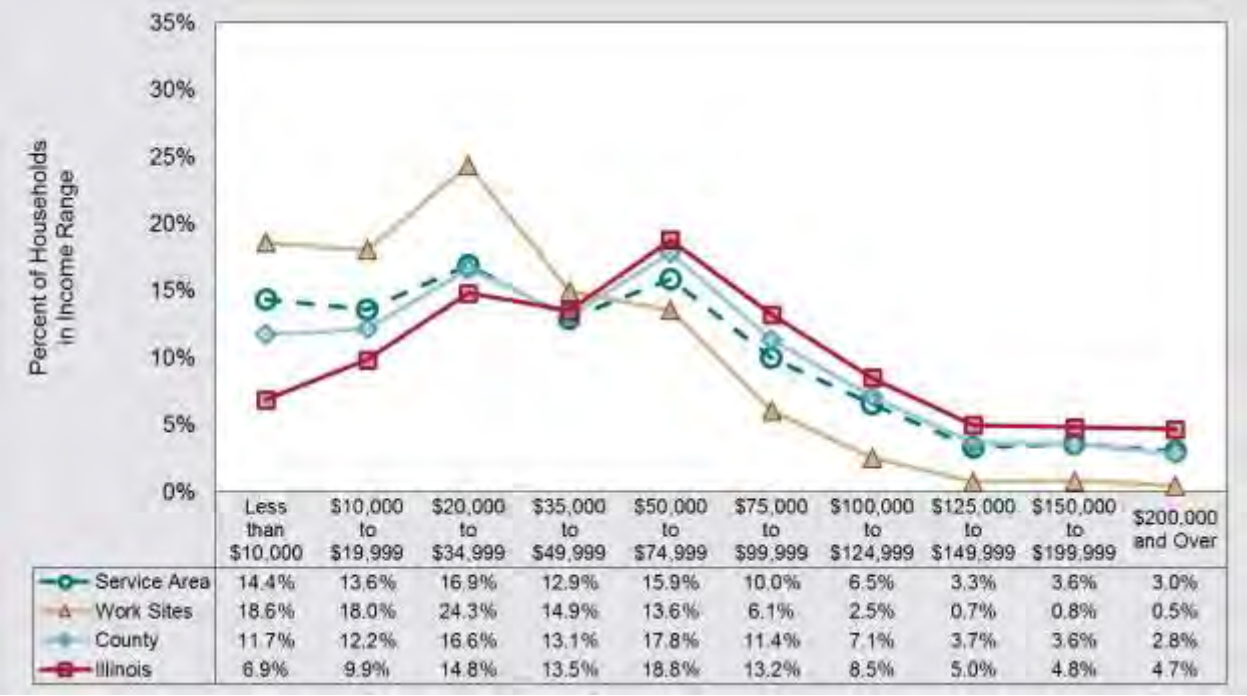
Agency 9: **Habitat for Humanity Champaign County**

Agency 9, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$62.0	$60.7	$62.3	$64.0	$67.0	$69.1	$72.5	$75.7
Work Sites	$39.3	$40.4	$41.3	$42.1	$45.8	$47.2	$48.3	$50.5
County	$65.8	$64.0	$65.9	$67.8	$70.9	$73.2	$76.8	$80.3
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

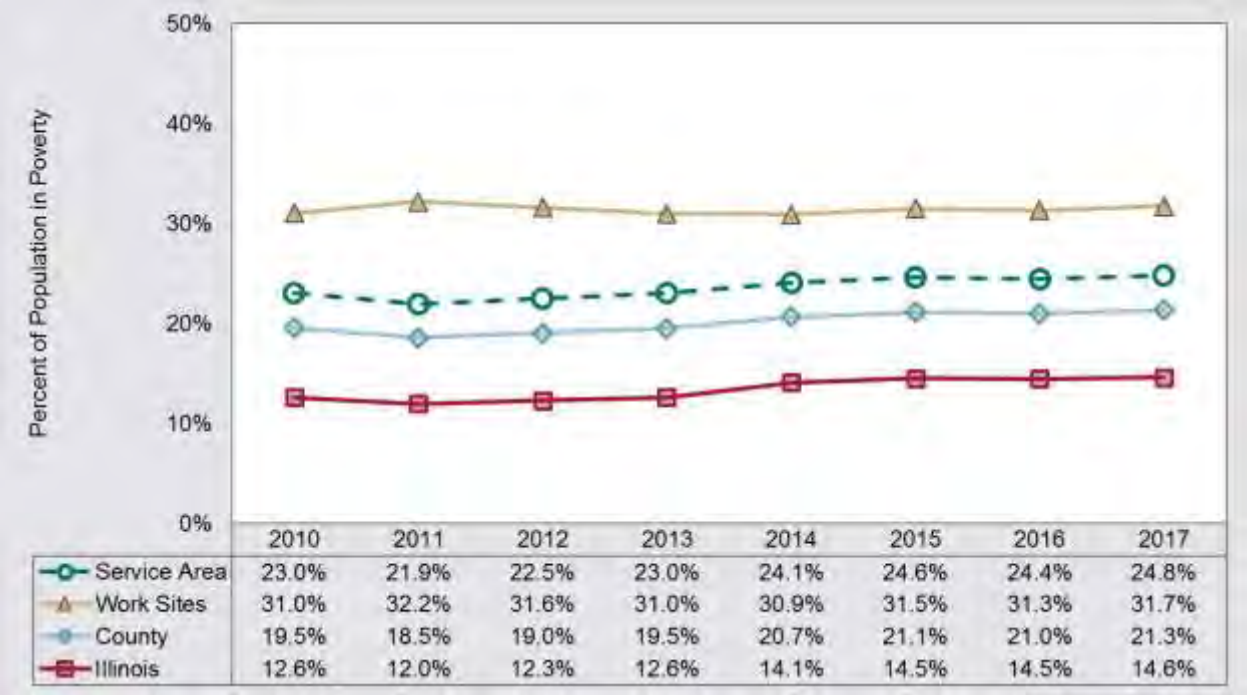
Agency 9, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	14.4%	13.6%	16.9%	12.9%	15.9%	10.0%	6.5%	3.3%	3.6%	3.0%
Work Sites	18.6%	18.0%	24.3%	14.9%	13.6%	6.1%	2.5%	0.7%	0.8%	0.5%
County	11.7%	12.2%	16.6%	13.1%	17.8%	11.4%	7.1%	3.7%	3.6%	2.8%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

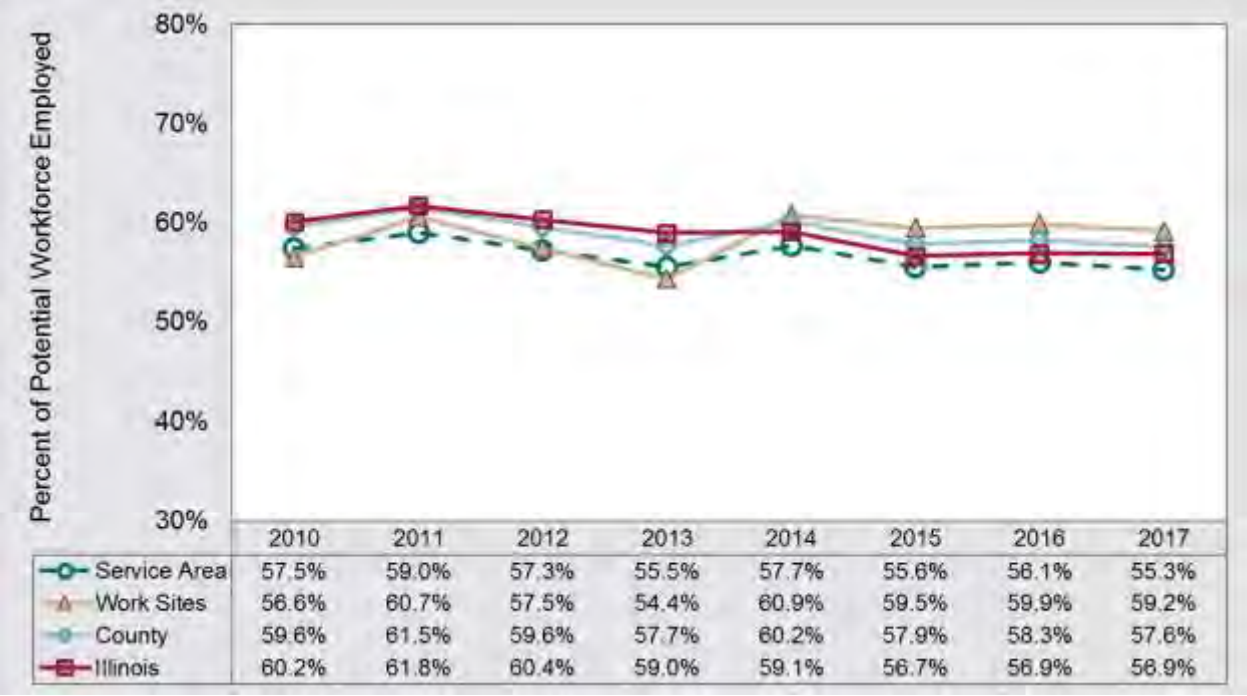
Agency 9: **Habitat for Humanity Champaign County**

Agency 9, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	23.0%	21.9%	22.5%	23.0%	24.1%	24.6%	24.4%	24.8%
Work Sites	31.0%	32.2%	31.6%	31.0%	30.9%	31.5%	31.3%	31.7%
County	19.5%	18.5%	19.0%	19.5%	20.7%	21.1%	21.0%	21.3%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

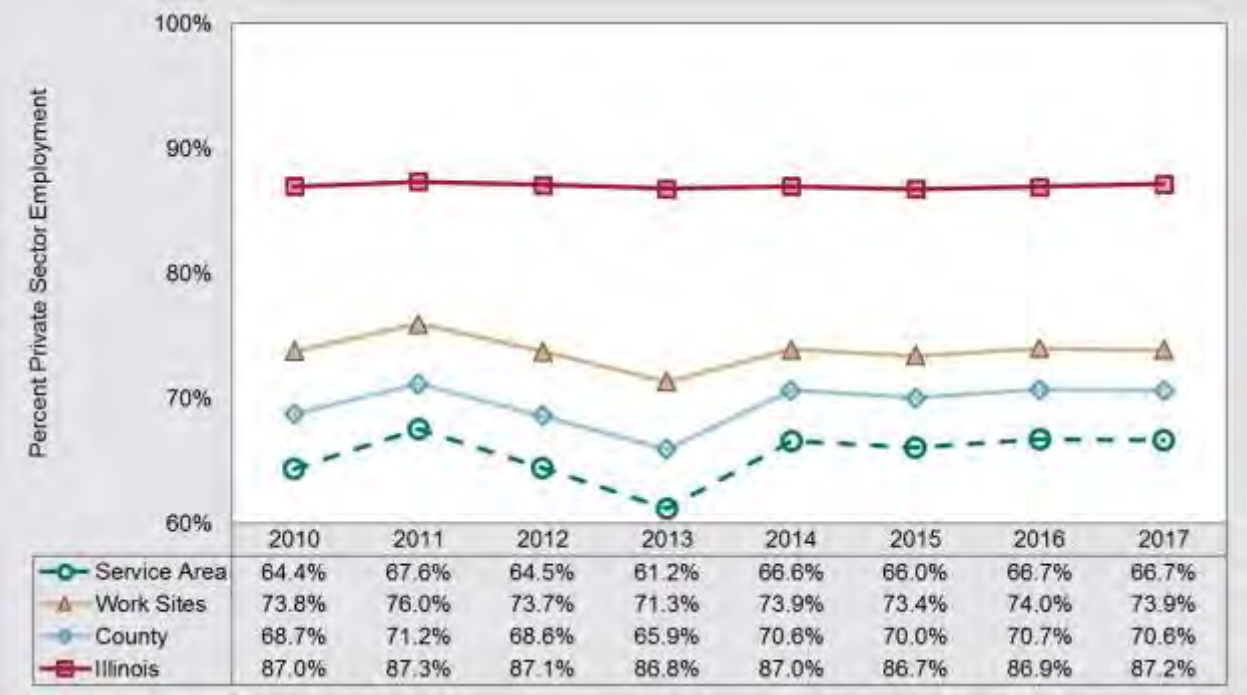
Agency 9, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	57.5%	59.0%	57.3%	55.5%	57.7%	55.6%	56.1%	55.3%
Work Sites	56.6%	60.7%	57.5%	54.4%	60.9%	59.5%	59.9%	59.2%
County	59.6%	61.5%	59.6%	57.7%	60.2%	57.9%	58.3%	57.6%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

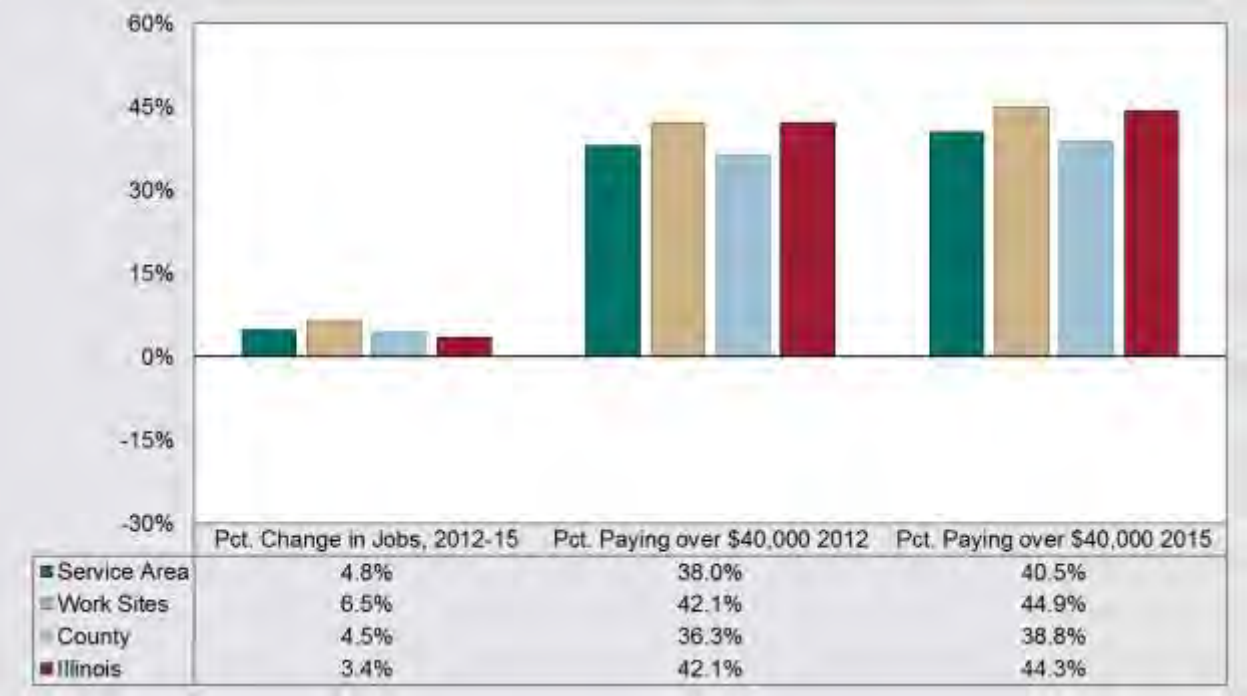
Agency 9: **Habitat for Humanity Champaign County**

Agency 9, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	64.4%	67.6%	64.5%	61.2%	66.6%	66.0%	66.7%	66.7%
Work Sites	73.8%	76.0%	73.7%	71.3%	73.9%	73.4%	74.0%	73.9%
County	68.7%	71.2%	68.6%	65.9%	70.6%	70.0%	70.7%	70.6%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 9, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	4.8%	38.0%	40.5%
Work Sites	6.5%	42.1%	44.9%
County	4.5%	36.3%	38.8%
Illinois	3.4%	42.1%	44.3%

Habitat for Humanity of McHenry County (Agency 10)

Habitat for Humanity of McHenry County supports the national Habitat for Humanity organization's new neighborhood revitalization model of partnering with towns, funders and community-based partners. This new model enhances Habitat's historic commitment to "sweat equity," where its volunteers join professional staff and home buyers to build or rehabilitate affordable homes with no-profit mortgages. Utilizing this model, Habitat for Humanity of McHenry County proposes to build or rehab 9-15 homes for sale or lease on donated land. Pre-closing credit, mortgage and budgeting counseling for participating and non-qualified families will be provided by Consumer Credit Counseling Services of McHenry County, Inc. Down payment assistance will also be provided through team partner Hoyne Bank.

Service Area: 16 Census Tracts; Cities of Harvard, Hebron, Johnsburg, Marengo, McCullom Lake, McHenry, and Woodstock, and other areas in McHenry County
Work Site: 9 Census Tracts
County: 24 Census Tracts; McHenry County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 52,500 housing units, 90.6 percent, in structures with 1-4 units (Agency 10, Chart 9); over 15,600 owner-occupied housing units, 36.1 percent, had a reported value of under $200,000 (Agency 10, Chart 11), and over 8,100 residential addresses were reported as vacant for two years or more (Agency 10, Chart 13). Over 23,200 households, 43.2 percent, had income of less than $60,000 (Agency 10, Chart 16), and 9.1 percent of the population was below the poverty level (Agency 10, Chart 17).
- In the Work Sites, there were over 19,300 housing units, 90.0 percent, in structures with 1-4 units; just over 6,000 owner-occupied housing units, 36.3 percent, had a reported value of under $200,000, and over 2,500 residential addresses were reported as vacant for two years or more. Over 8,300 households, 41.4 percent, had income of less than $60,000, and 10.0 percent of the population was below the poverty level.
- In the County, there were over 105,000 housing units, 91.7 percent, in structures with 1-4 units; over 26,600 owner-occupied units, 29.4 percent, had a reported value of under $200,000, and over 11,500 residential addresses were reported as vacant for two years or more. Over 40,700 households, 37.7 percent, had income of less than $60,000, and 6.8 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 1,521 first lien, single-family purchase mortgages; the average amount of those mortgages was $163,100 (Agency 10, Chart 1), and the average income of the purchasers receiving those mortgages was $93,900 (Agency 10, Chart 2). Of those mortgages, 516, 33.9 percent, were FHA/VA guaranteed (Agency 10, Chart 7).
- In the Work Sites, lenders reported originating 588 first lien, single-family purchase mortgages; the average amount of those mortgages was $162,200, and the average income of the purchasers receiving those mortgages was $98,200. Of those mortgages, 200, 34.0 percent, were FHA/VA guaranteed.

- In the County, lenders reported originating 3,511 first lien, single-family purchase mortgages; the average amount of those mortgages was $172,100, and the average income of the purchasers receiving those mortgages was $93,800. Of those mortgages, 1,195, 34.0 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 54.8 percent (Agency 10, Chart 3), to 2,354 originations, and the average mortgage amount increased by 13.7 percent, to $185,500 (Agency 10, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 76.0 percent (Agency 10, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 6.4 percent, to 36.1 percent of originations (Agency 10, Chart 7). The average income of purchasers receiving mortgages decreased by 4.8 percent, dropping to $89,300 (Agency 10, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 63.4 percent, to 961 originations, and the average mortgage amount increased by 12.6 percent, to $182,700. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 84.1 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 17.2 percent, to 39.9 percent of originations. The average income of purchasers receiving mortgages decreased by 10.3 percent, dropping to $88,000.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 45.2 percent, to 5,099 originations, and the average mortgage amount increased by 14.6 percent, to $197,300. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 66.5 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 0.9 percent, to 34.3 percent of originations. The average income of purchasers receiving mortgages decreased by 1.6 percent, dropping to $92,300.

Agency 10: **Habitat for Humanity of McHenry County**

Agency 10, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

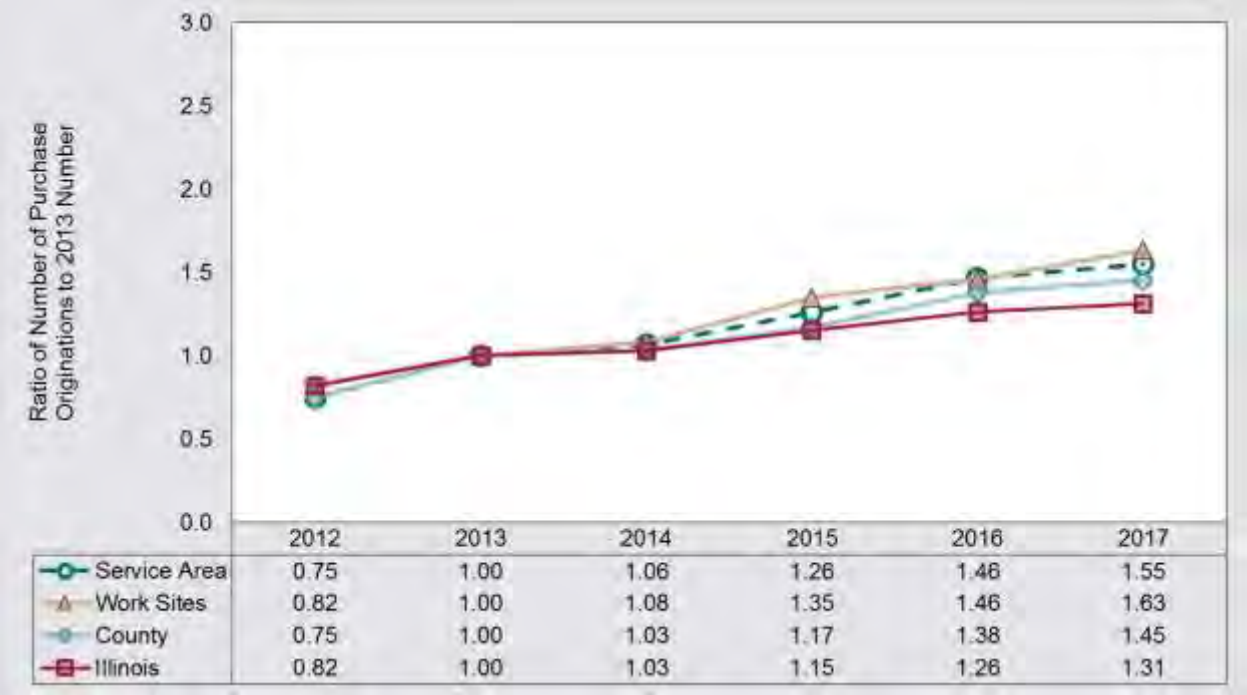
	2012	2013	2014	2015	2016	2017
Service Area	$155.5	$163.1	$172.1	$175.7	$183.7	$185.5
Work Sites	$158.7	$162.2	$170.6	$173.9	$179.7	$182.7
County	$164.2	$172.1	$180.4	$186.6	$192.5	$197.3
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 10, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$89.1	$93.9	$91.7	$89.7	$91.3	$89.3
Work Sites	$85.1	$98.2	$90.3	$87.3	$88.7	$88.0
County	$94.4	$93.8	$93.5	$93.0	$94.1	$92.3
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

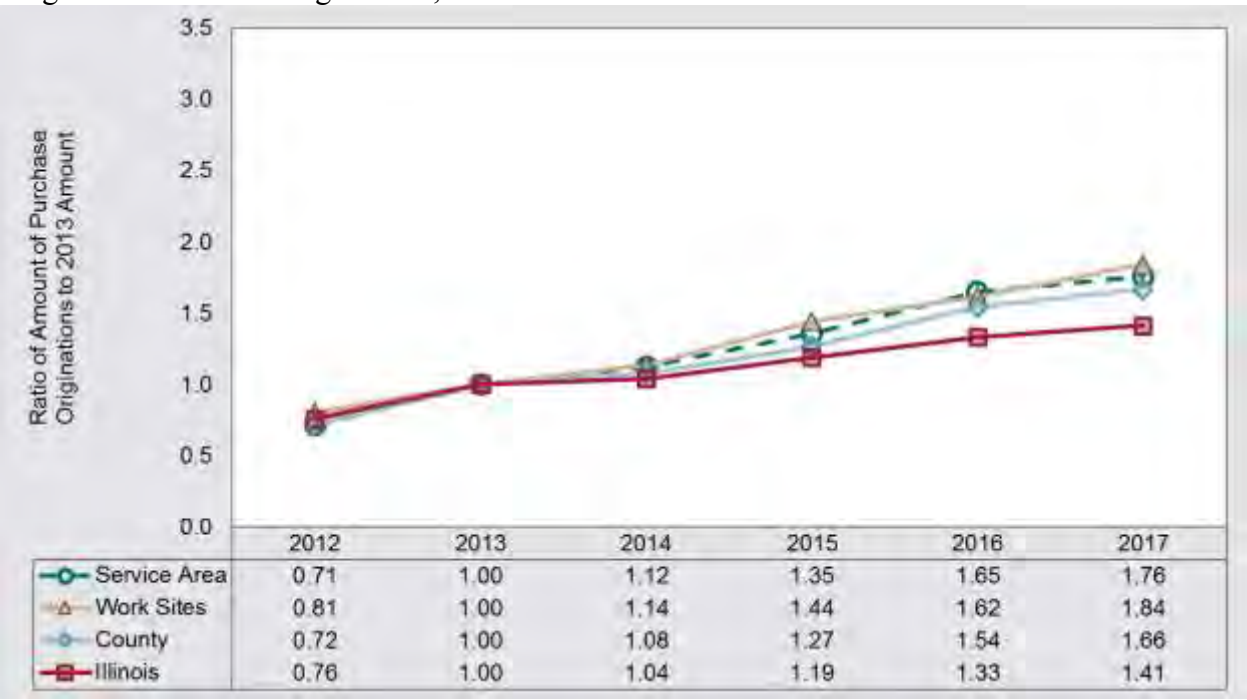
Agency 10: **Habitat for Humanity of McHenry County**

Agency 10, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.75	1.00	1.06	1.26	1.46	1.55
Work Sites	0.82	1.00	1.08	1.35	1.46	1.63
County	0.75	1.00	1.03	1.17	1.38	1.45
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

Agency 10, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



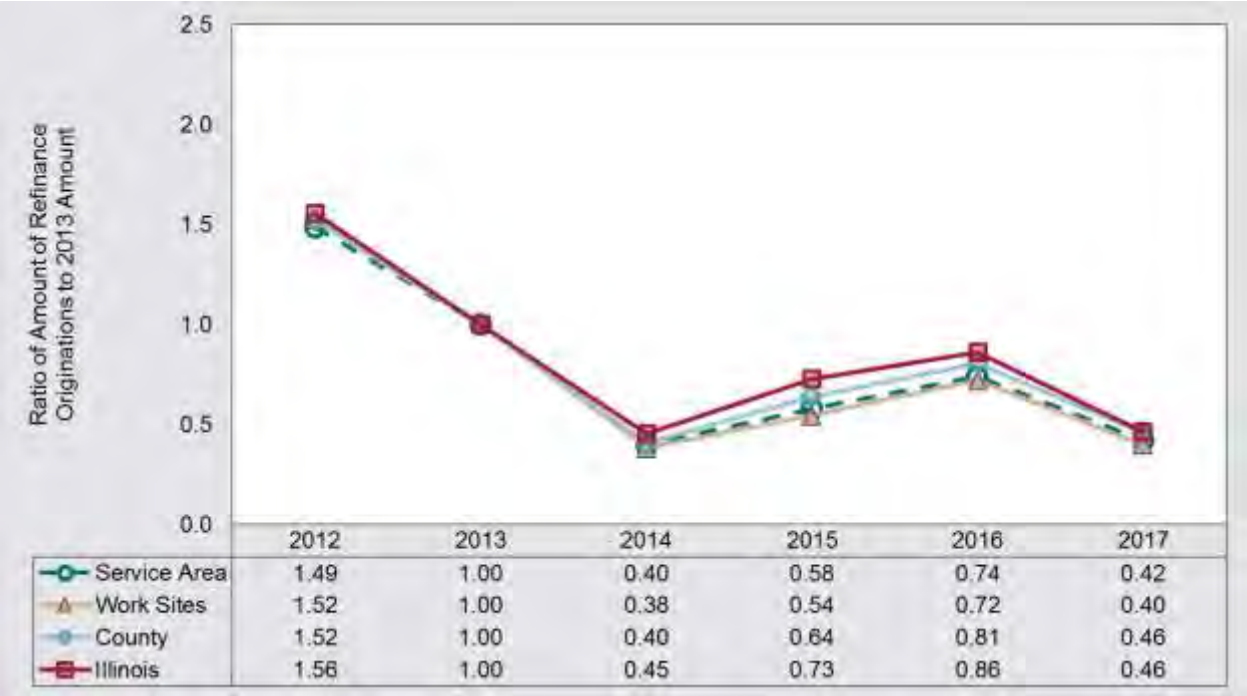
	2012	2013	2014	2015	2016	2017
Service Area	0.71	1.00	1.12	1.35	1.65	1.76
Work Sites	0.81	1.00	1.14	1.44	1.62	1.84
County	0.72	1.00	1.08	1.27	1.54	1.66
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

Agency 10: **Habitat for Humanity of McHenry County**

Agency 10, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	1.42	1.00	0.40	0.55	0.67	0.41
Work Sites	1.46	1.00	0.39	0.53	0.66	0.42
County	1.44	1.00	0.39	0.59	0.72	0.43
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

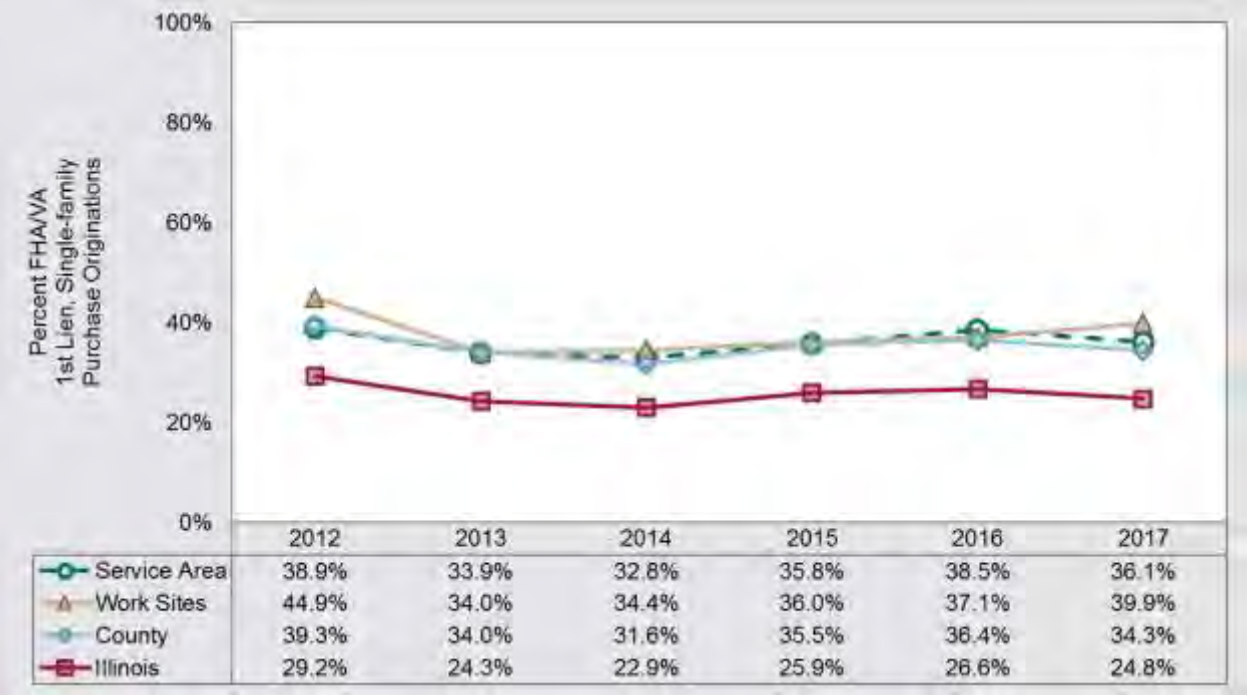
Agency 10, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.49	1.00	0.40	0.58	0.74	0.42
Work Sites	1.52	1.00	0.38	0.54	0.72	0.40
County	1.52	1.00	0.40	0.64	0.81	0.46
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

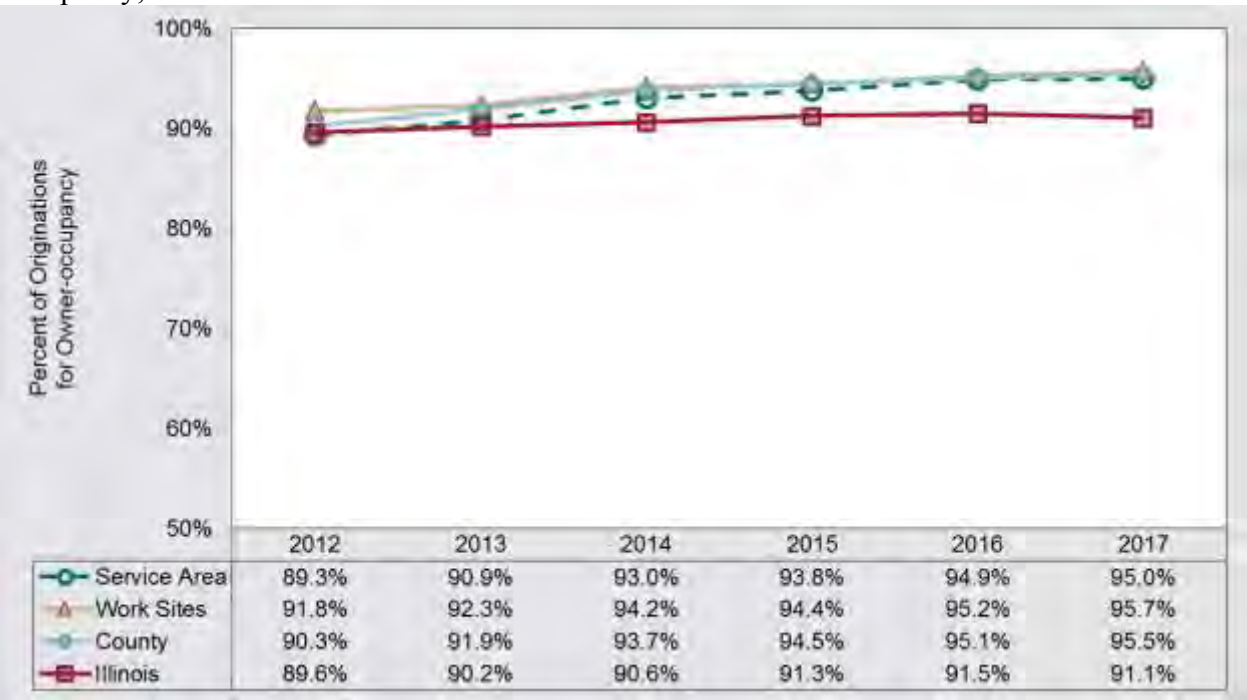
Agency 10: **Habitat for Humanity of McHenry County**

Agency 10, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	38.9%	33.9%	32.8%	35.8%	38.5%	36.1%
Work Sites	44.9%	34.0%	34.4%	36.0%	37.1%	39.9%
County	39.3%	34.0%	31.6%	35.5%	36.4%	34.3%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

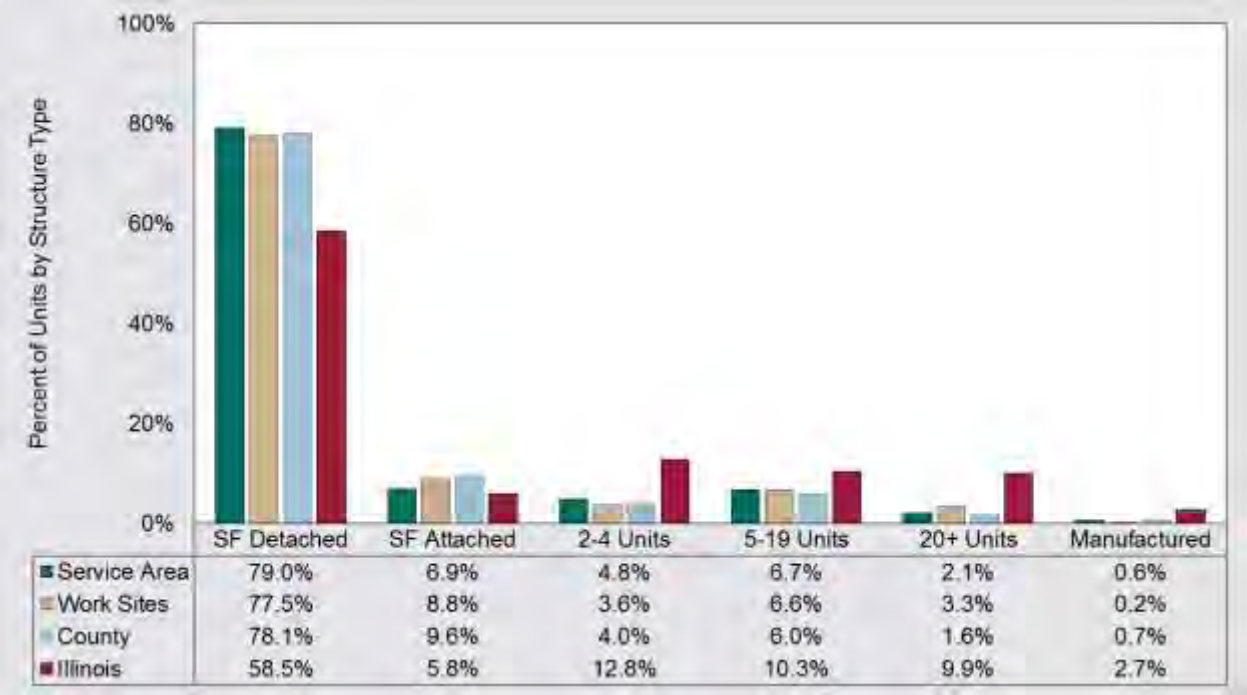
Agency 10, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	89.3%	90.9%	93.0%	93.8%	94.9%	95.0%
Work Sites	91.8%	92.3%	94.2%	94.4%	95.2%	95.7%
County	90.3%	91.9%	93.7%	94.5%	95.1%	95.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

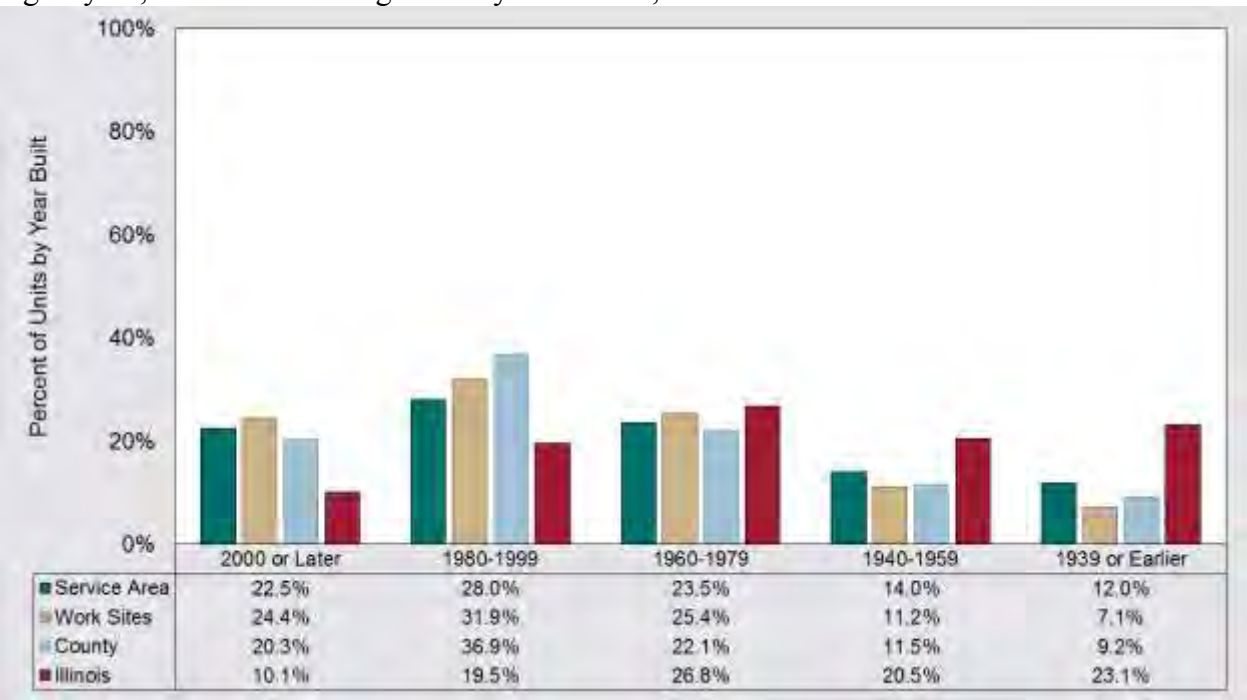
Agency 10: **Habitat for Humanity of McHenry County**

Agency 10, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	79.0%	6.9%	4.8%	6.7%	2.1%	0.6%
Work Sites	77.5%	8.8%	3.6%	6.6%	3.3%	0.2%
County	78.1%	9.6%	4.0%	6.0%	1.6%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

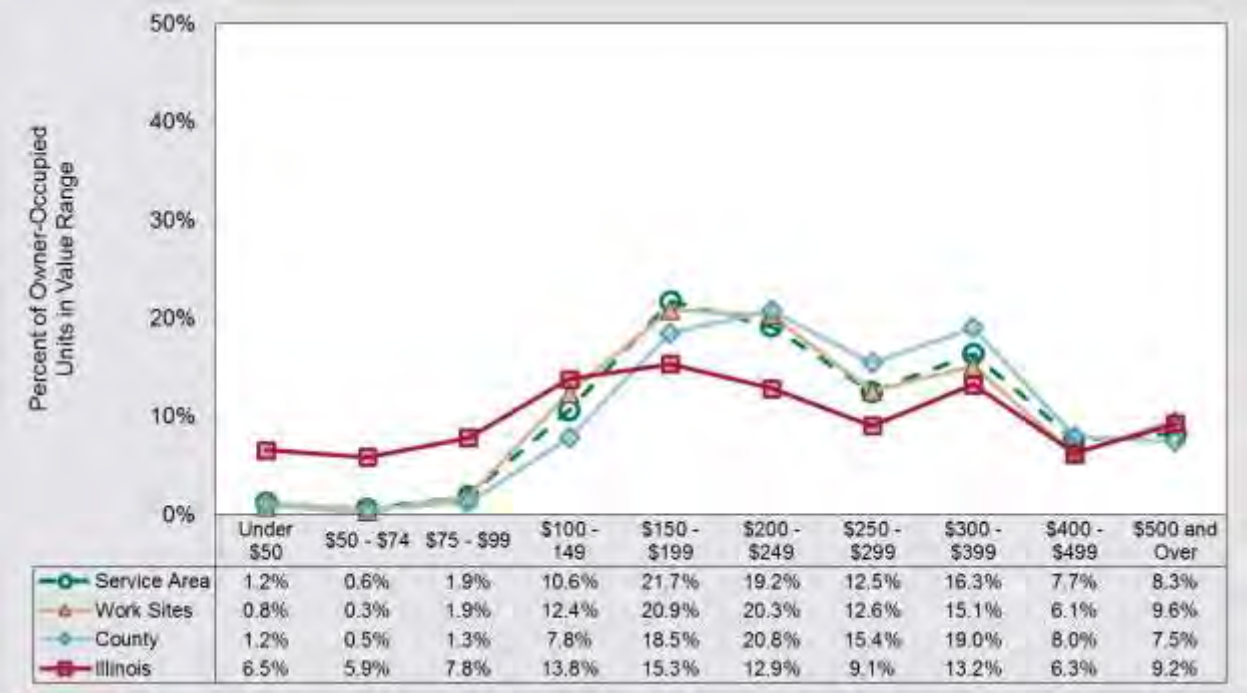
Agency 10, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	22.5%	28.0%	23.5%	14.0%	12.0%
Work Sites	24.4%	31.9%	25.4%	11.2%	7.1%
County	20.3%	36.9%	22.1%	11.5%	9.2%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

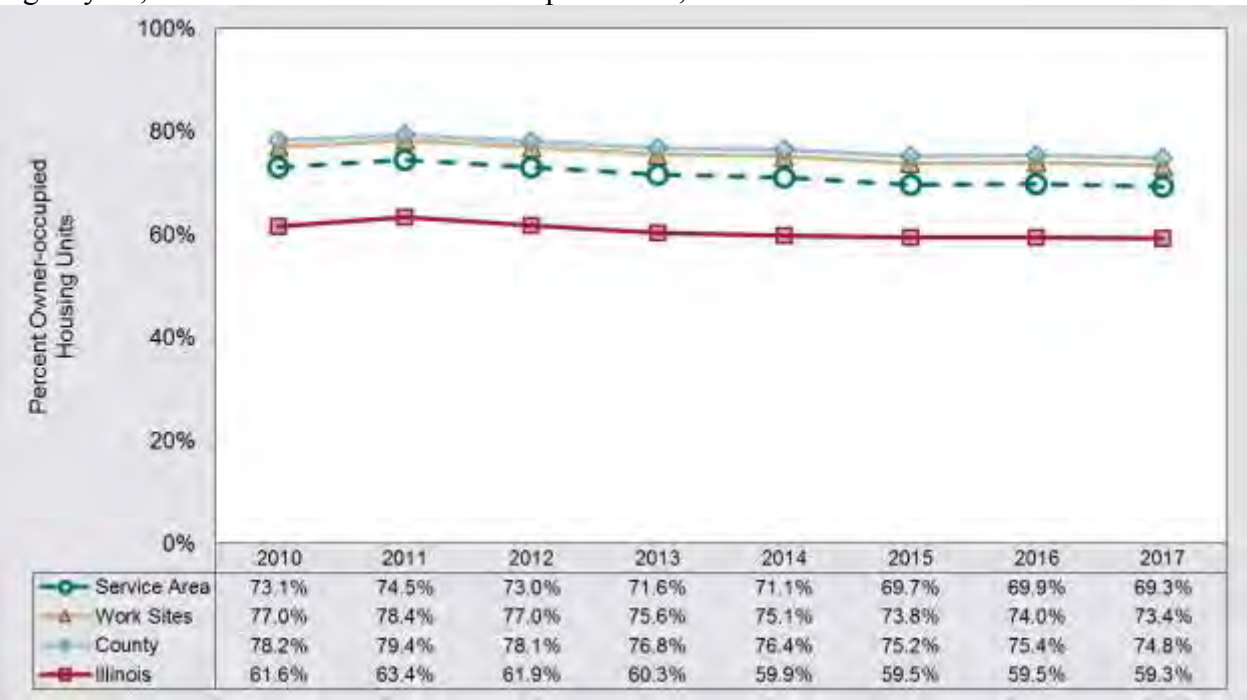
Agency 10: **Habitat for Humanity of McHenry County**

Agency 10, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	1.2%	0.6%	1.9%	10.6%	21.7%	19.2%	12.5%	16.3%	7.7%	8.3%
Work Sites	0.8%	0.3%	1.9%	12.4%	20.9%	20.3%	12.6%	15.1%	6.1%	9.6%
County	1.2%	0.5%	1.3%	7.8%	18.5%	20.8%	15.4%	19.0%	8.0%	7.5%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

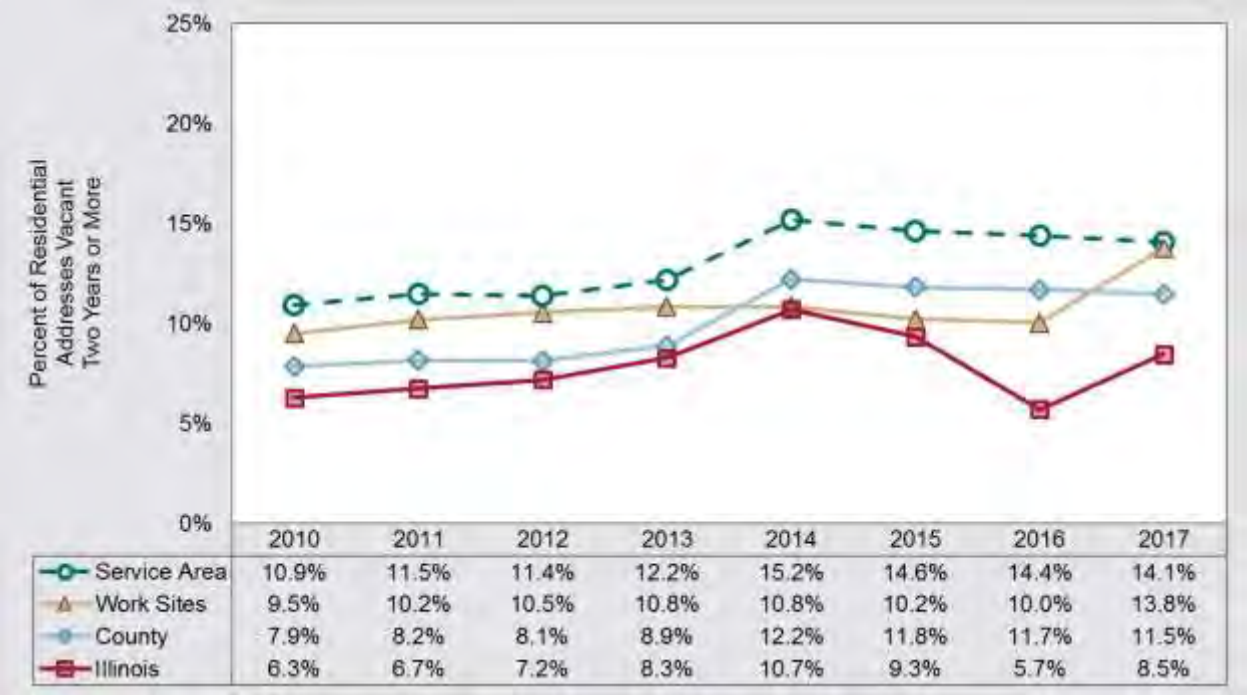
Agency 10, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	73.1%	74.5%	73.0%	71.6%	71.1%	69.7%	69.9%	69.3%
Work Sites	77.0%	78.4%	77.0%	75.6%	75.1%	73.8%	74.0%	73.4%
County	78.2%	79.4%	78.1%	76.8%	76.4%	75.2%	75.4%	74.8%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

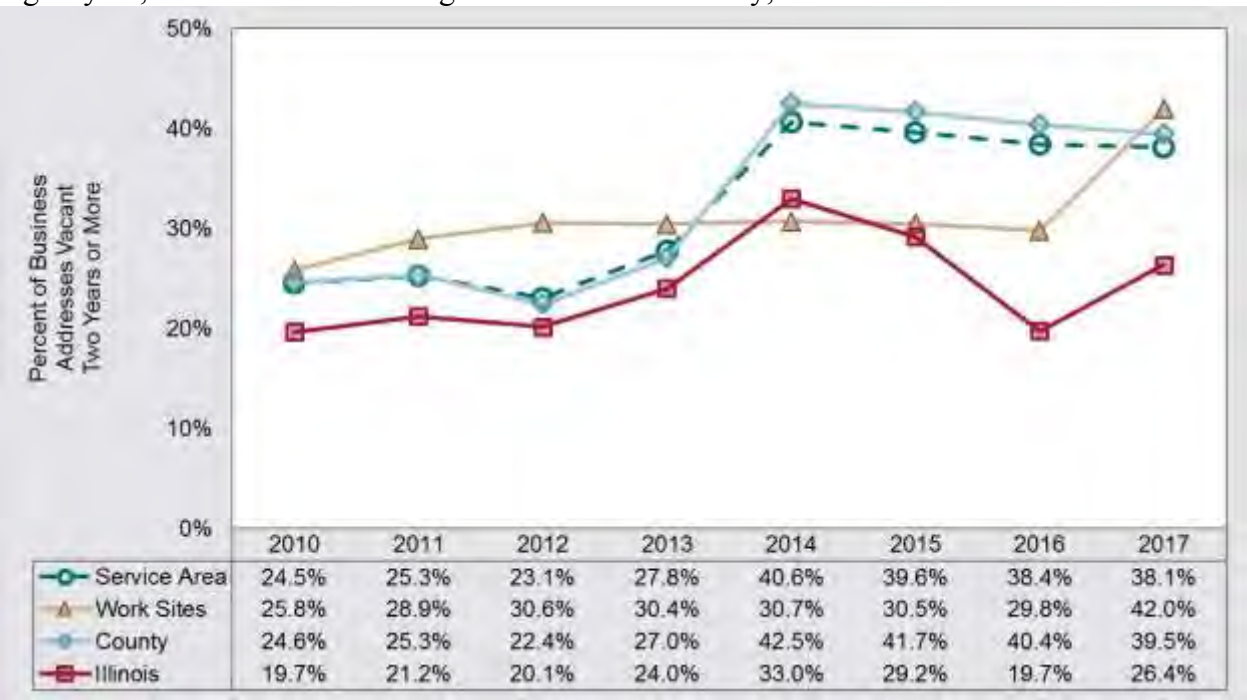
Agency 10: **Habitat for Humanity of McHenry County**

Agency 10, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	10.9%	11.5%	11.4%	12.2%	15.2%	14.6%	14.4%	14.1%
Work Sites	9.5%	10.2%	10.5%	10.8%	10.8%	10.2%	10.0%	13.8%
County	7.9%	8.2%	8.1%	8.9%	12.2%	11.8%	11.7%	11.5%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

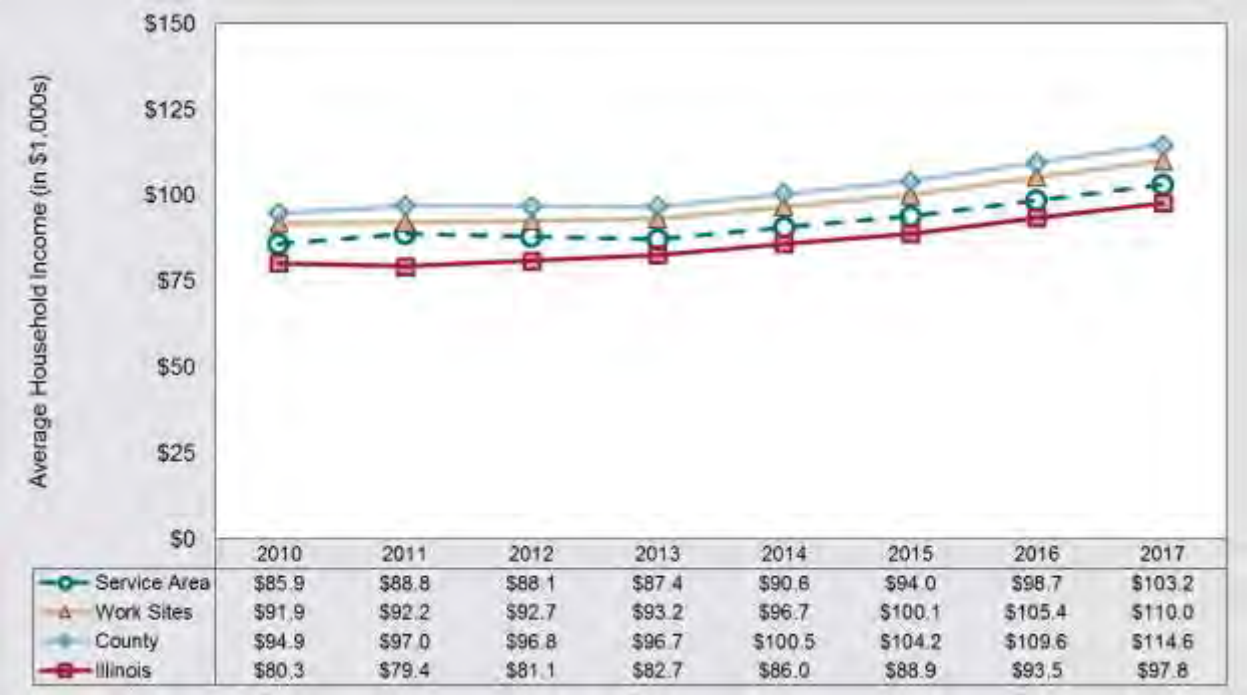
Agency 10, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	24.5%	25.3%	23.1%	27.8%	40.6%	39.6%	38.4%	38.1%
Work Sites	25.8%	28.9%	30.6%	30.4%	30.7%	30.5%	29.8%	42.0%
County	24.6%	25.3%	22.4%	27.0%	42.5%	41.7%	40.4%	39.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

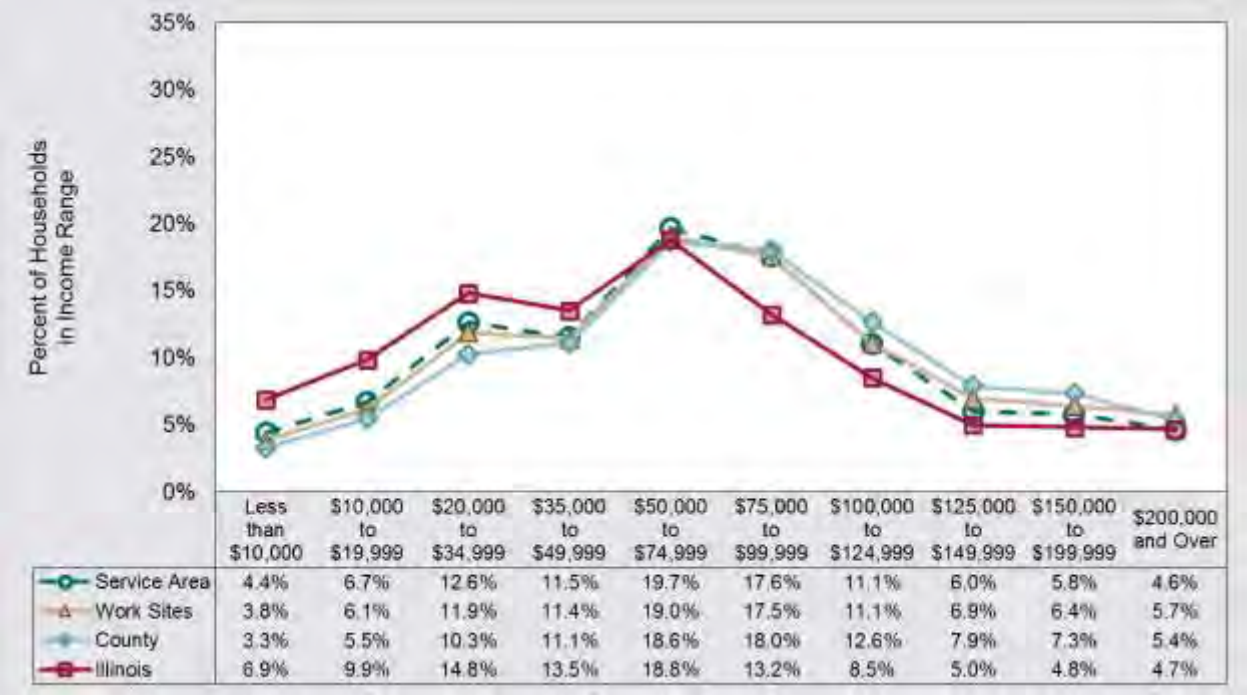
Agency 10: **Habitat for Humanity of McHenry County**

Agency 10, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$85.9	$88.8	$88.1	$87.4	$90.6	$94.0	$98.7	$103.2
Work Sites	$91.9	$92.2	$92.7	$93.2	$96.7	$100.1	$105.4	$110.0
County	$94.9	$97.0	$96.8	$96.7	$100.5	$104.2	$109.6	$114.6
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

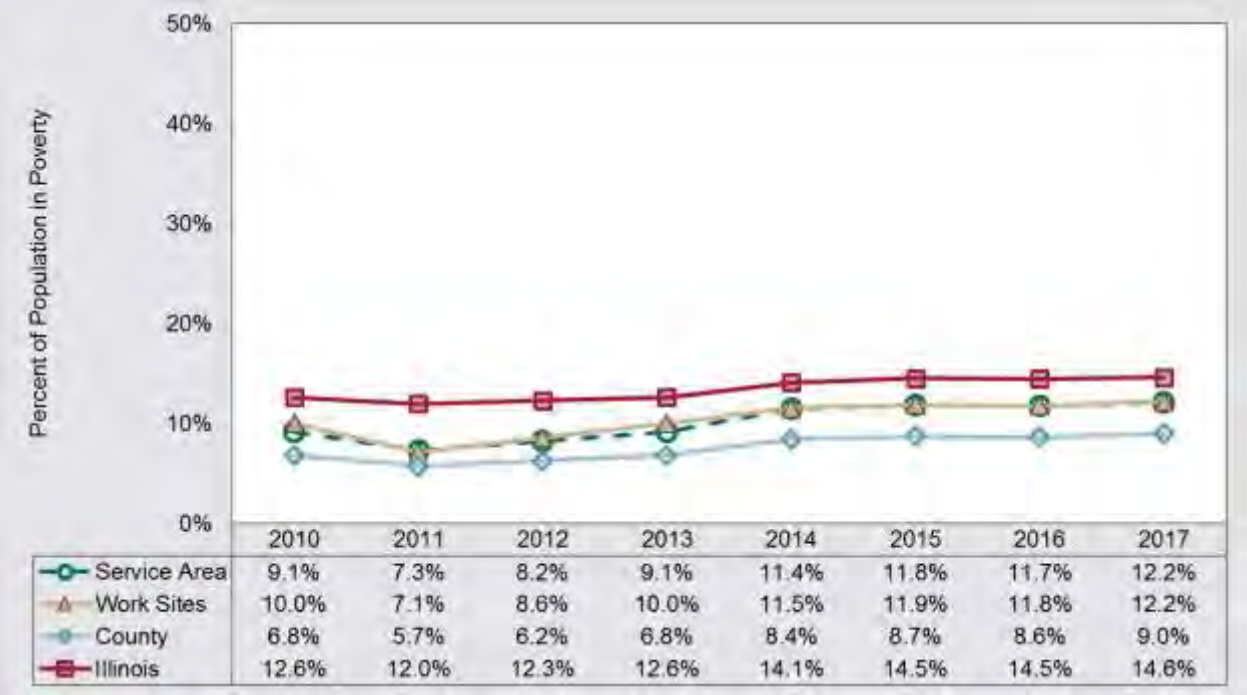
Agency 10, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	4.4%	6.7%	12.6%	11.5%	19.7%	17.6%	11.1%	6.0%	5.8%	4.6%
Work Sites	3.8%	6.1%	11.9%	11.4%	19.0%	17.5%	11.1%	6.9%	6.4%	5.7%
County	3.3%	5.5%	10.3%	11.1%	18.6%	18.0%	12.6%	7.9%	7.3%	5.4%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

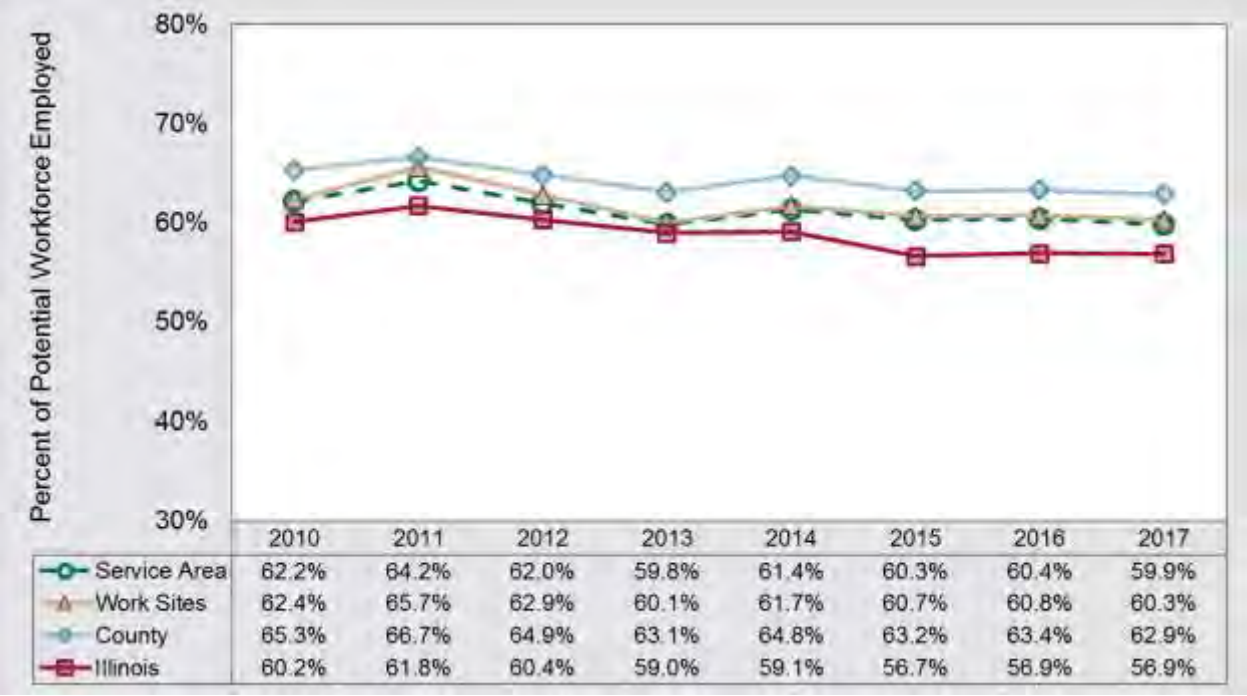
Agency 10: **Habitat for Humanity of McHenry County**

Agency 10, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	9.1%	7.3%	8.2%	9.1%	11.4%	11.8%	11.7%	12.2%
Work Sites	10.0%	7.1%	8.6%	10.0%	11.5%	11.9%	11.8%	12.2%
County	6.8%	5.7%	6.2%	6.8%	8.4%	8.7%	8.6%	9.0%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

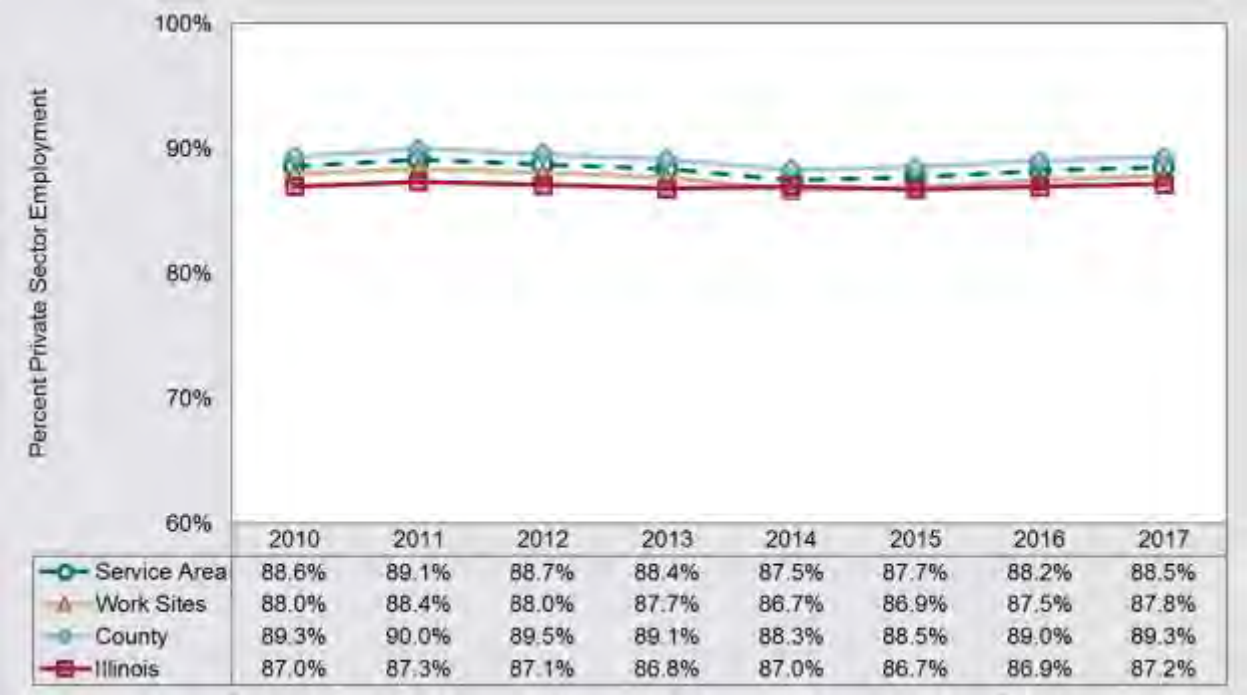
Agency 10, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	62.2%	64.2%	62.0%	59.8%	61.4%	60.3%	60.4%	59.9%
Work Sites	62.4%	65.7%	62.9%	60.1%	61.7%	60.7%	60.8%	60.3%
County	65.3%	66.7%	64.9%	63.1%	64.8%	63.2%	63.4%	62.9%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

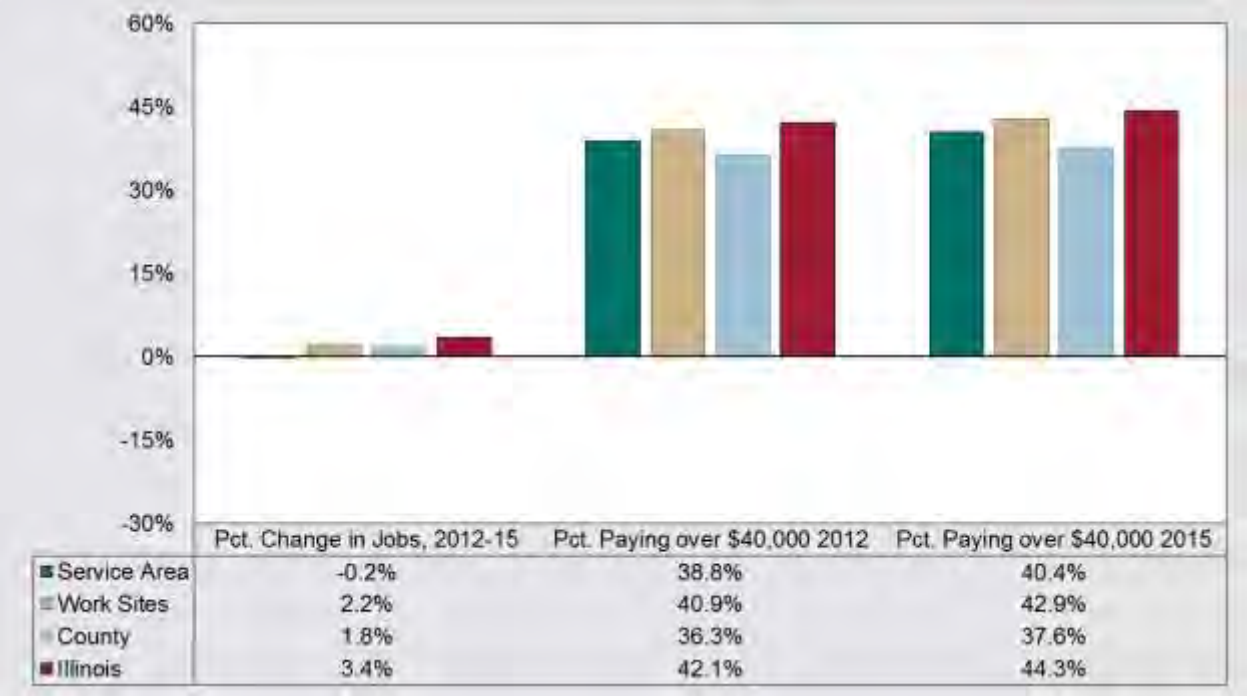
Agency 10: **Habitat for Humanity of McHenry County**

Agency 10, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	88.6%	89.1%	88.7%	88.4%	87.5%	87.7%	88.2%	88.5%
Work Sites	88.0%	88.4%	88.0%	87.7%	86.7%	86.9%	87.5%	87.8%
County	89.3%	90.0%	89.5%	89.1%	88.3%	88.5%	89.0%	89.3%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 10, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	-0.2%	38.8%	40.4%
Work Sites	2.2%	40.9%	42.9%
County	1.8%	36.3%	37.6%
Illinois	3.4%	42.1%	44.3%

Hispanic Housing Development Corporation (Agency 11)

In two underserved communities, Hispanic Housing Development Corporation (HHDC) proposes to bring together an impressive set of partners and resources to implement a model scattered site rental program. In addition to deploying a range of tactics to acquire and rehab single-family homes that have been affected by the foreclosure crisis, HHDC will provide rental housing and financial literacy to the occupants of these properties – both new referrals and the former homeowners – supporting participating households and the surrounding neighborhoods.

Service Area: 32 Census Tracts; City of Chicago Heights and Belmont-Cragin Community Area in the City of Chicago
Work Site: 10 Census Tracts
County: 1,319 Census Tracts; Cook County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 41,500 housing units, 89.0 percent, in structures with 1-4 units (Agency 11, Chart 9); over 12,800 owner-occupied housing units, 50.8 percent, had a reported value of under $200,000 (Agency 11, Chart 11), and over 4,000 residential addresses were reported as vacant for two years or more (Agency 11, Chart 13). Over 27,100 households, 64.8 percent, had income of less than $60,000 (Agency 11, Chart 16), and 19.9 percent of the population was below the poverty level (Agency 11, Chart 17).
- In the Work Sites, there were over 15,300 housing units, 91.6 percent, in structures with 1-4 units; over 8,600 owner-occupied housing units, 68.5 percent, had a reported value of under $200,000, and over 2,000 residential addresses were reported as vacant for two years or more. Over 7,600 households, 50.4 percent, had income of less than $60,000, and 11.6 percent of the population was below the poverty level.
- In the County, there were over 1.4 million housing units, 67.1 percent, in structures with 1-4 units; over 364,000 owner-occupied units, 31.1 percent, had a reported value of under $200,000, and over 120,000 residential addresses were reported as vacant for two years or more. Over 1.0 million households, 54.5 percent, had income of less than $60,000, and 15.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 621 first lien, single-family purchase mortgages; the average amount of those mortgages was $144,600 (Agency 11, Chart 1), and the average income of the purchasers receiving those mortgages was $65,500 (Agency 11, Chart 2). Of those mortgages, 324, 52.2 percent, were FHA/VA guaranteed (Agency 11, Chart 7).
- In the Work Sites, lenders reported originating 308 first lien, single-family purchase mortgages; the average amount of those mortgages was $126,100, and the average income of the purchasers receiving those mortgages was $79,500. Of those mortgages, 166, 53.9 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating over 44,400 first lien, single-family purchase mortgages; the average amount of those mortgages was $260,100, and the average income of the purchasers receiving those mortgages was $127,900. Of those mortgages, nearly 9,900, 22.3, percent were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 48.0 percent (Agency 11, Chart 3), to 919 originations, and the average mortgage amount increased by 28.5 percent, to $185,900 (Agency 11, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 90.2 percent (Agency 11, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 2.6 percent, to 50.8 percent of originations (Agency 11, Chart 7). The average income of purchasers receiving mortgages increased by13.4 percent, to $74,300 (Agency 11, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 68.8 percent, to 520 originations, and the average mortgage amount increased by 13.0 percent, to $142,400. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 90.8 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 2.9 percent, to 52.3 percent of originations. The average income of purchasers receiving mortgages decreased by 0.7 percent, dropping to $78,900.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 29.0 percent, to over 57,300 originations, and the average mortgage amount increased by 9.6 percent, to $285,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 20.8 percent of originations. The average income of purchasers receiving mortgages increased by 3.5 percent, to $132,400.

Agency 11: **Hispanic Housing Development Corporation**

Agency 11, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

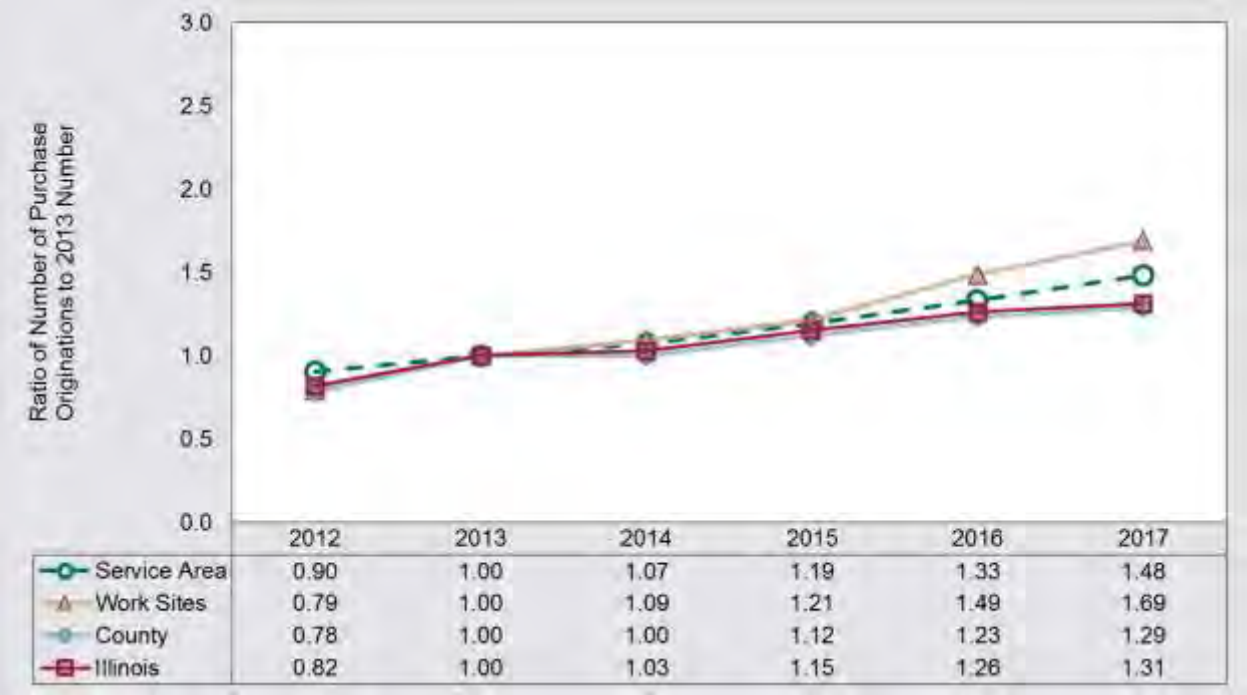
	2012	2013	2014	2015	2016	2017
Service Area	$138.8	$144.6	$155.0	$169.9	$178.2	$185.9
Work Sites	$117.6	$126.1	$124.9	$134.3	$131.8	$142.4
County	$241.0	$260.1	$267.9	$273.9	$278.2	$285.1
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 11, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$60.5	$65.5	$68.8	$68.7	$71.7	$74.3
Work Sites	$75.0	$79.5	$73.4	$76.5	$72.8	$78.9
County	$125.4	$127.9	$130.8	$127.8	$127.3	$132.4
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

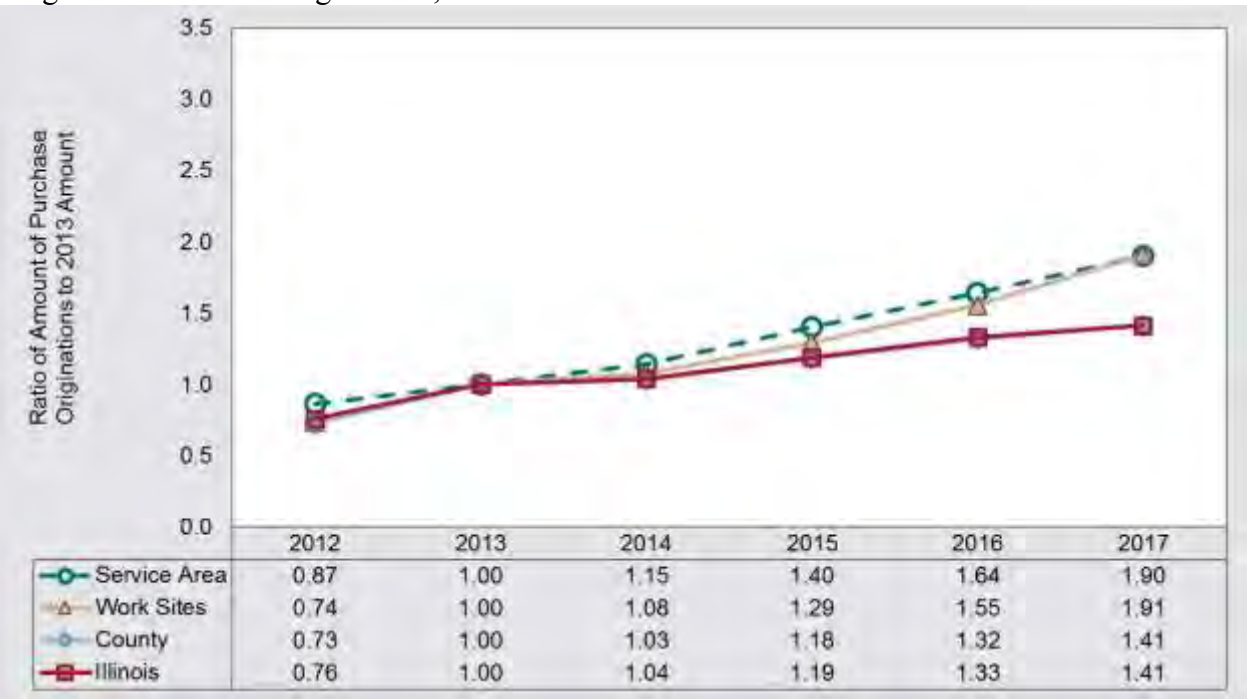
Agency 11: **Hispanic Housing Development Corporation**

Agency 11, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.90	1.00	1.07	1.19	1.33	1.48
Work Sites	0.79	1.00	1.09	1.21	1.49	1.69
County	0.78	1.00	1.00	1.12	1.23	1.29
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

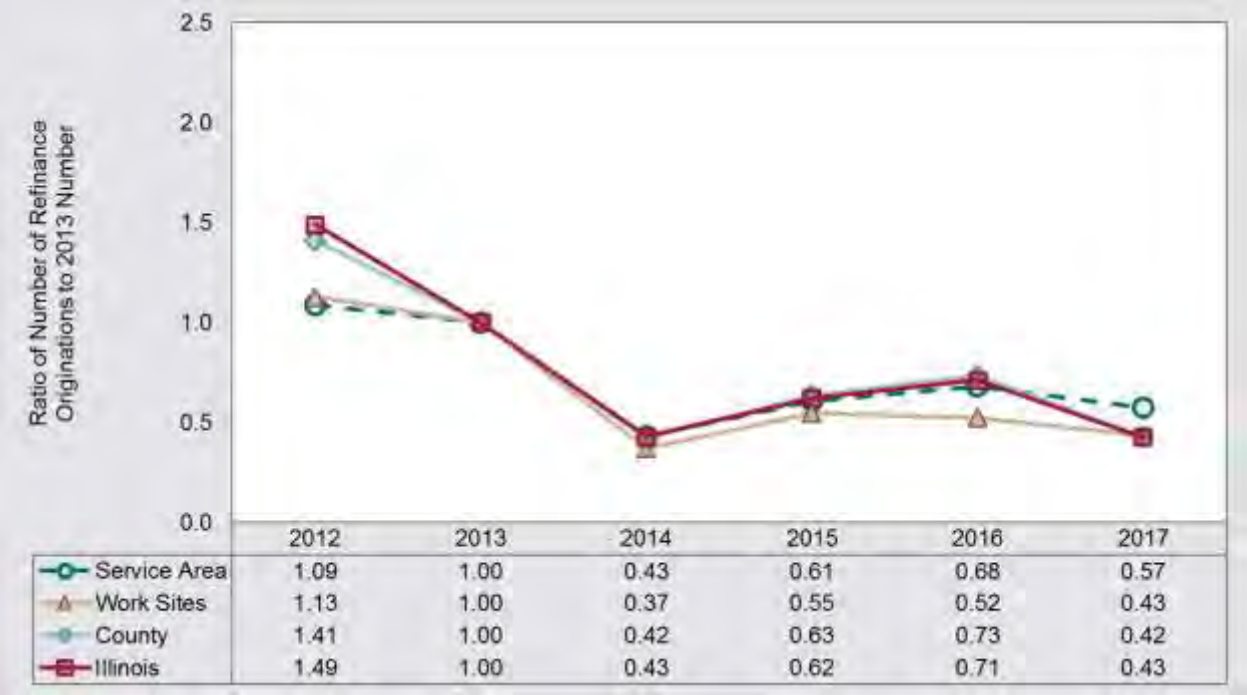
Agency 11, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.87	1.00	1.15	1.40	1.64	1.90
Work Sites	0.74	1.00	1.08	1.29	1.55	1.91
County	0.73	1.00	1.03	1.18	1.32	1.41
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

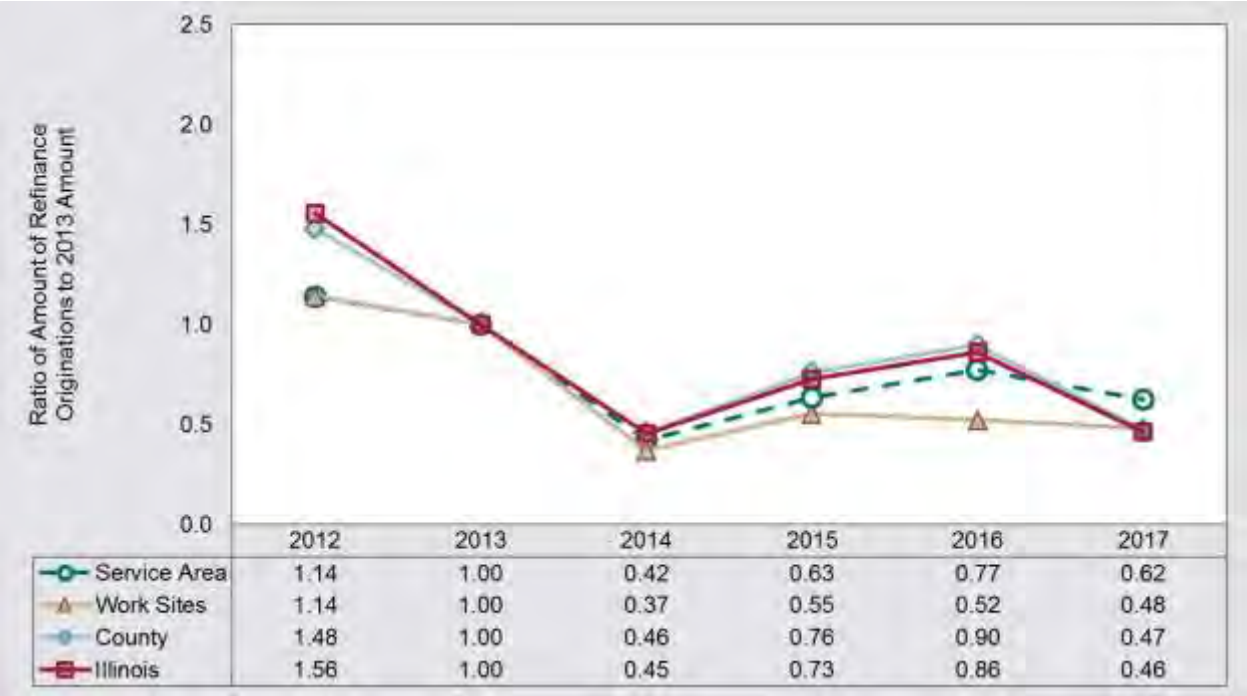
Agency 11: **Hispanic Housing Development Corporation**

Agency 11, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.09	1.00	0.43	0.61	0.68	0.57
Work Sites	1.13	1.00	0.37	0.55	0.52	0.43
County	1.41	1.00	0.42	0.63	0.73	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

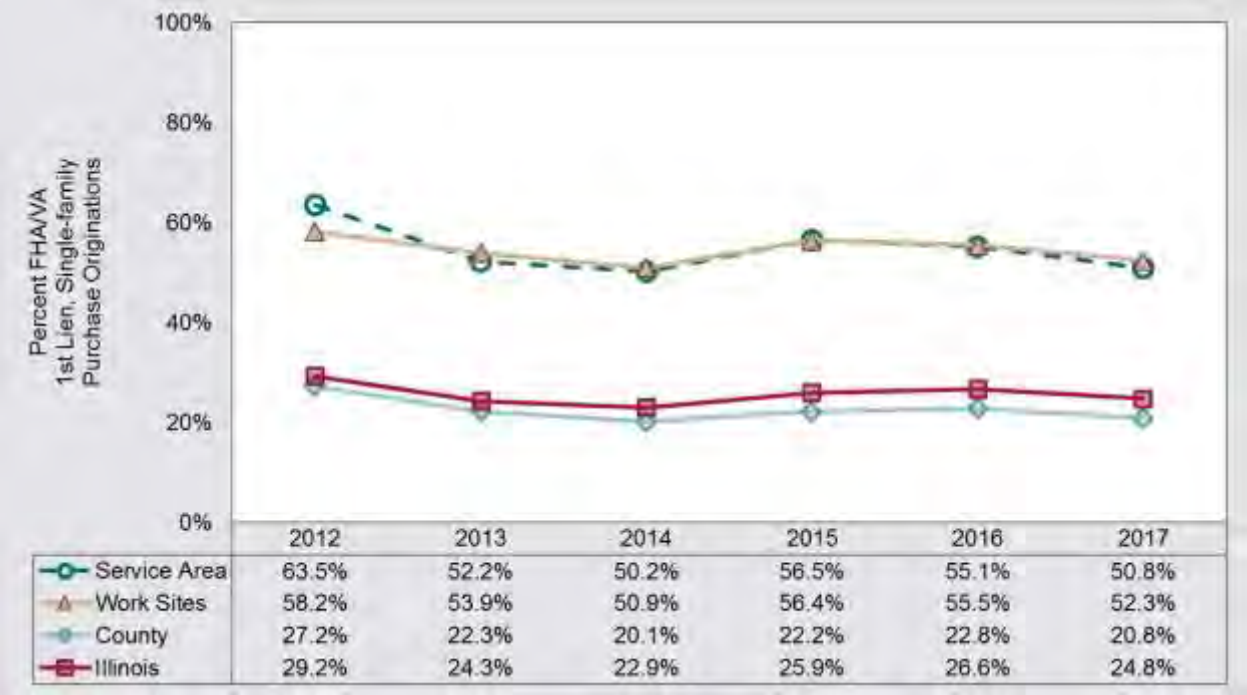
Agency 11, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.14	1.00	0.42	0.63	0.77	0.62
Work Sites	1.14	1.00	0.37	0.55	0.52	0.48
County	1.48	1.00	0.46	0.76	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

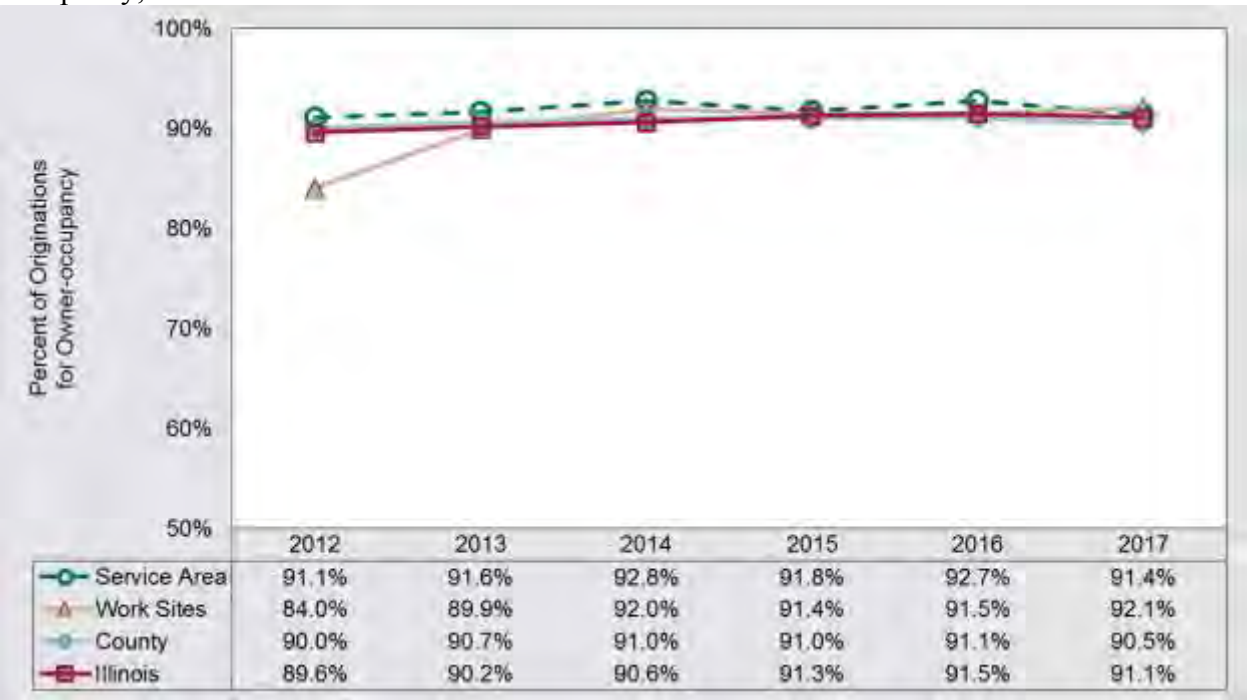
Agency 11: **Hispanic Housing Development Corporation**

Agency 11, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	63.5%	52.2%	50.2%	56.5%	55.1%	50.8%
Work Sites	58.2%	53.9%	50.9%	56.4%	55.5%	52.3%
County	27.2%	22.3%	20.1%	22.2%	22.8%	20.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

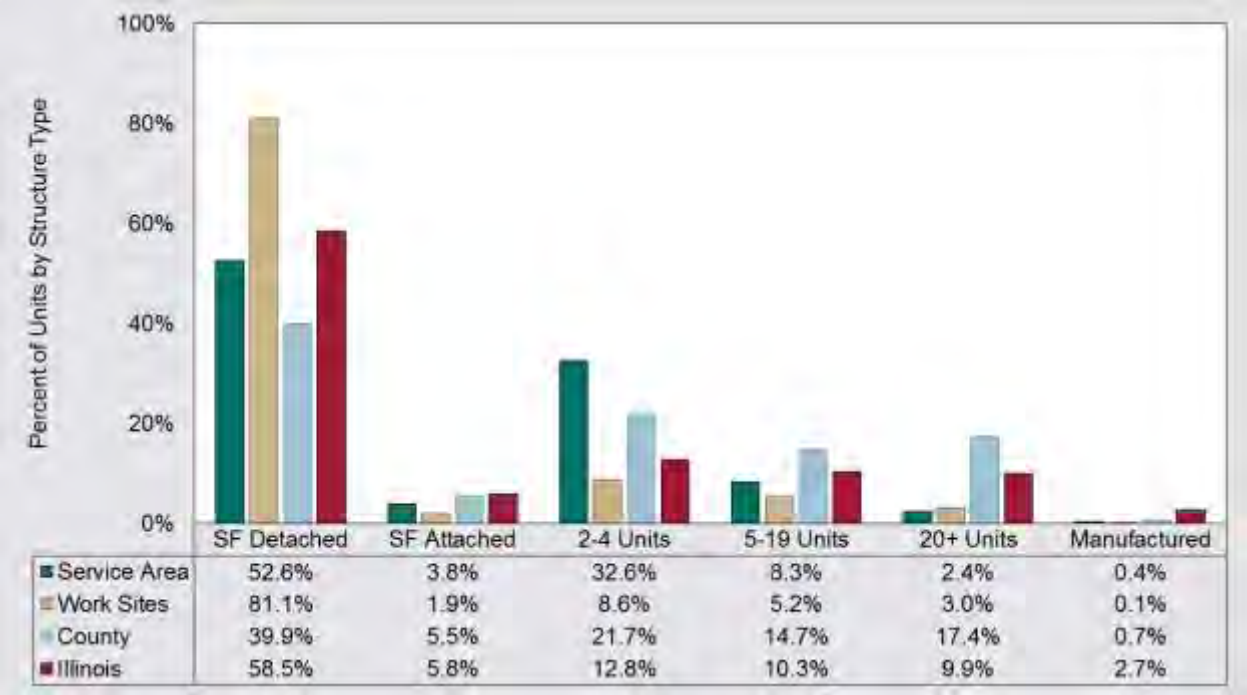
Agency 11, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	91.1%	91.6%	92.8%	91.8%	92.7%	91.4%
Work Sites	84.0%	89.9%	92.0%	91.4%	91.5%	92.1%
County	90.0%	90.7%	91.0%	91.0%	91.1%	90.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

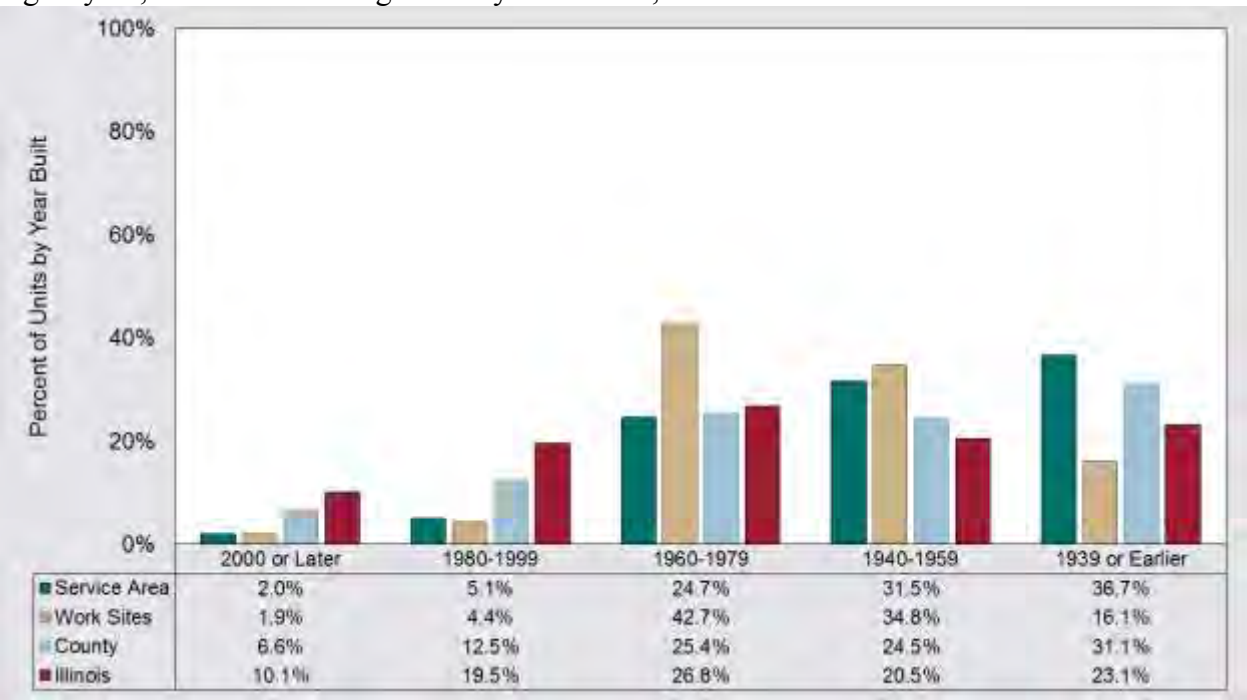
Agency 11: **Hispanic Housing Development Corporation**

Agency 11, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	52.6%	3.8%	32.6%	8.3%	2.4%	0.4%
Work Sites	81.1%	1.9%	8.6%	5.2%	3.0%	0.1%
County	39.9%	5.5%	21.7%	14.7%	17.4%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

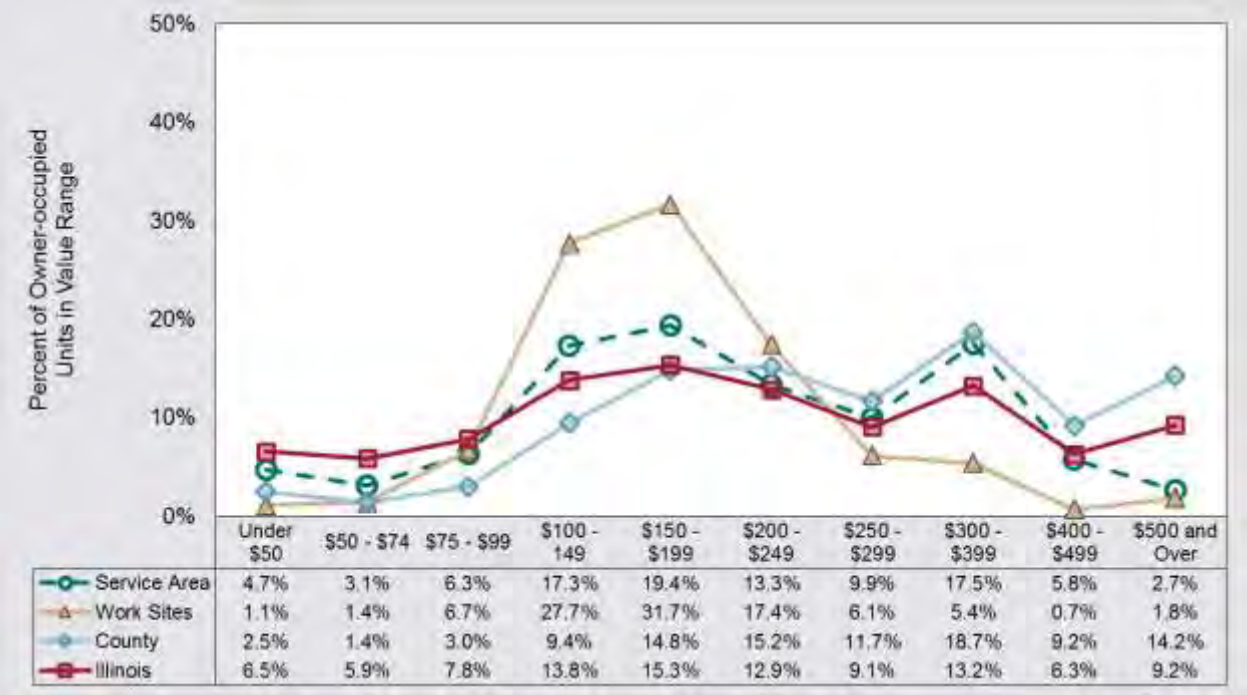
Agency 11, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	2.0%	5.1%	24.7%	31.5%	36.7%
Work Sites	1.9%	4.4%	42.7%	34.8%	16.1%
County	6.6%	12.5%	25.4%	24.5%	31.1%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

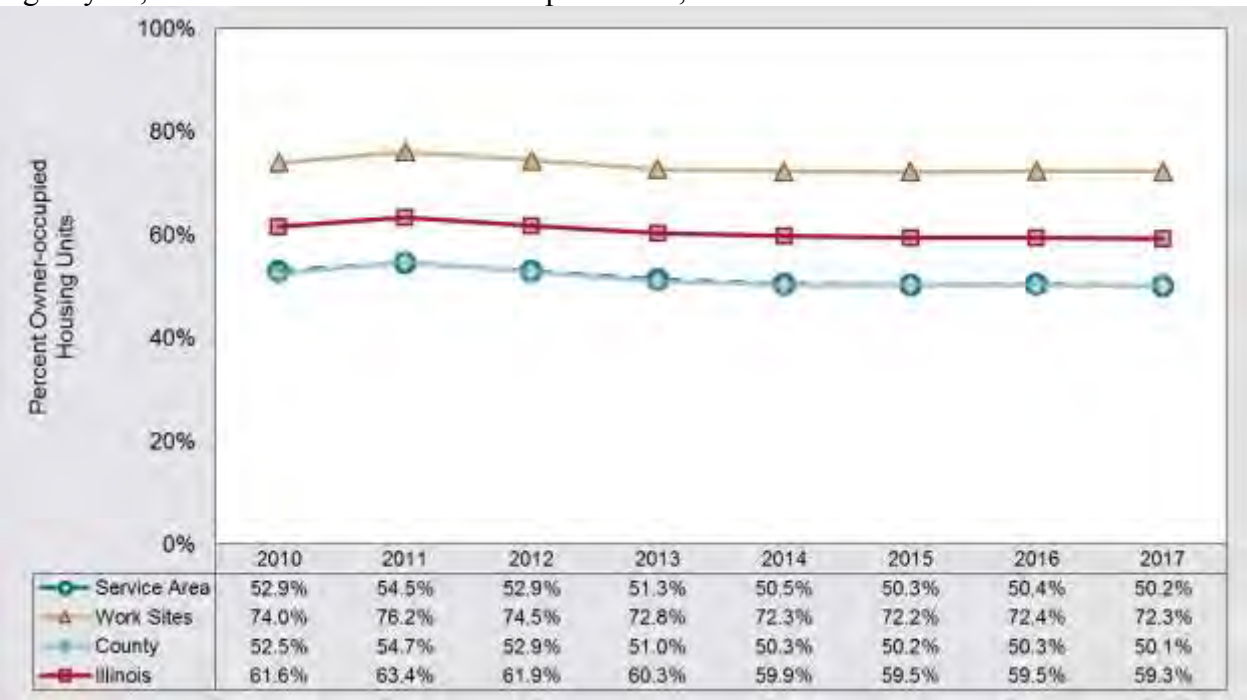
Agency 11: **Hispanic Housing Development Corporation**

Agency 11, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	4.7%	3.1%	6.3%	17.3%	19.4%	13.3%	9.9%	17.5%	5.8%	2.7%
Work Sites	1.1%	1.4%	6.7%	27.7%	31.7%	17.4%	6.1%	5.4%	0.7%	1.8%
County	2.5%	1.4%	3.0%	9.4%	14.8%	15.2%	11.7%	18.7%	9.2%	14.2%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

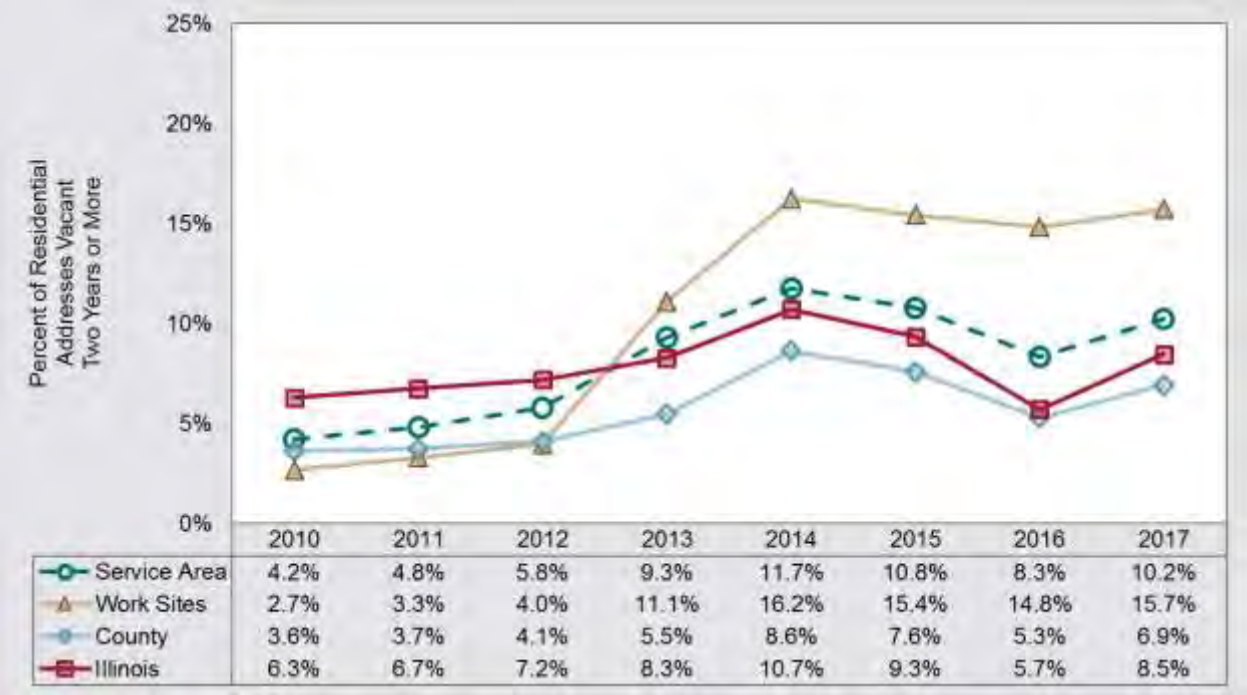
Agency 11, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	52.9%	54.5%	52.9%	51.3%	50.5%	50.3%	50.4%	50.2%
Work Sites	74.0%	76.2%	74.5%	72.8%	72.3%	72.2%	72.4%	72.3%
County	52.5%	54.7%	52.9%	51.0%	50.3%	50.2%	50.3%	50.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

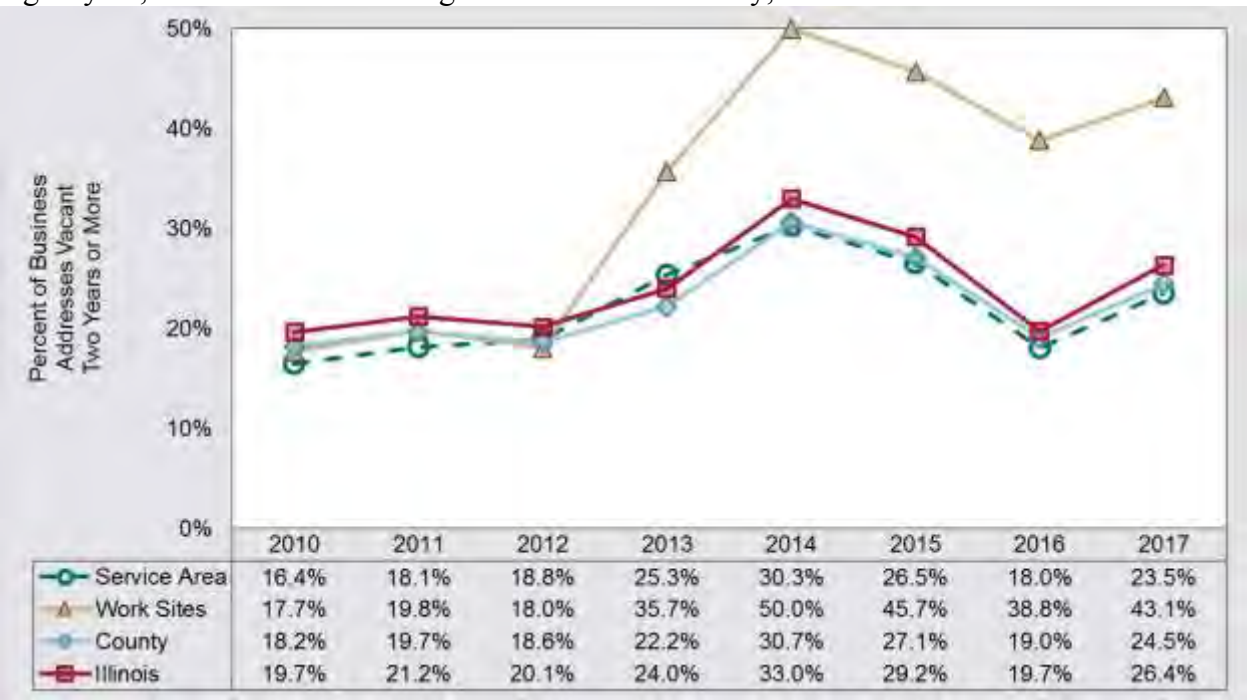
Agency 11: **Hispanic Housing Development Corporation**

Agency 11, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	4.2%	4.8%	5.8%	9.3%	11.7%	10.8%	8.3%	10.2%
Work Sites	2.7%	3.3%	4.0%	11.1%	16.2%	15.4%	14.8%	15.7%
County	3.6%	3.7%	4.1%	5.5%	8.6%	7.6%	5.3%	6.9%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

Agency 11, Chart 14: Percent Long-term Business Vacancy, 2010-2017



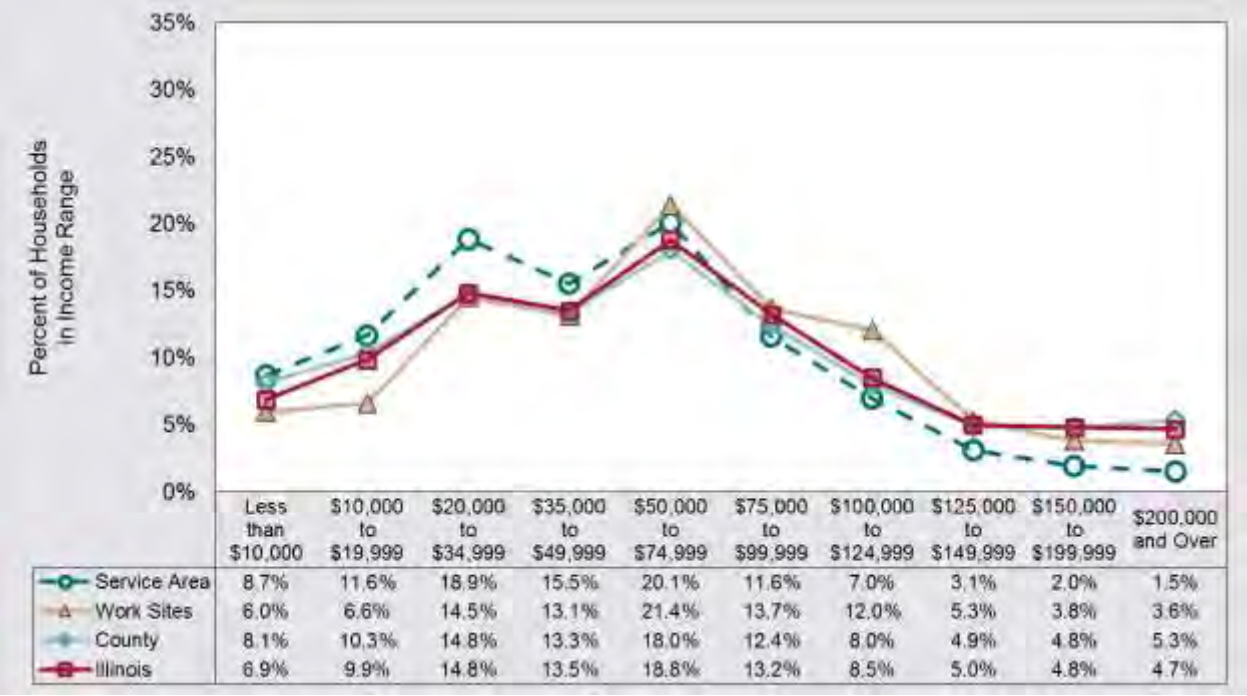
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	16.4%	18.1%	18.8%	25.3%	30.3%	26.5%	18.0%	23.5%
Work Sites	17.7%	19.8%	18.0%	35.7%	50.0%	45.7%	38.8%	43.1%
County	18.2%	19.7%	18.6%	22.2%	30.7%	27.1%	19.0%	24.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 11: **Hispanic Housing Development Corporation**

Agency 11, Chart 15: Average Household Income, 2010-2017

	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$61.8	$60.9	$63.4	$65.9	$64.3	$66.4	$66.7	$70.1
Work Sites	$81.6	$79.3	$82.8	$86.3	$87.5	$90.5	$94.4	$99.3
County	$80.8	$79.2	$81.6	$83.9	$86.8	$89.3	$93.8	$97.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

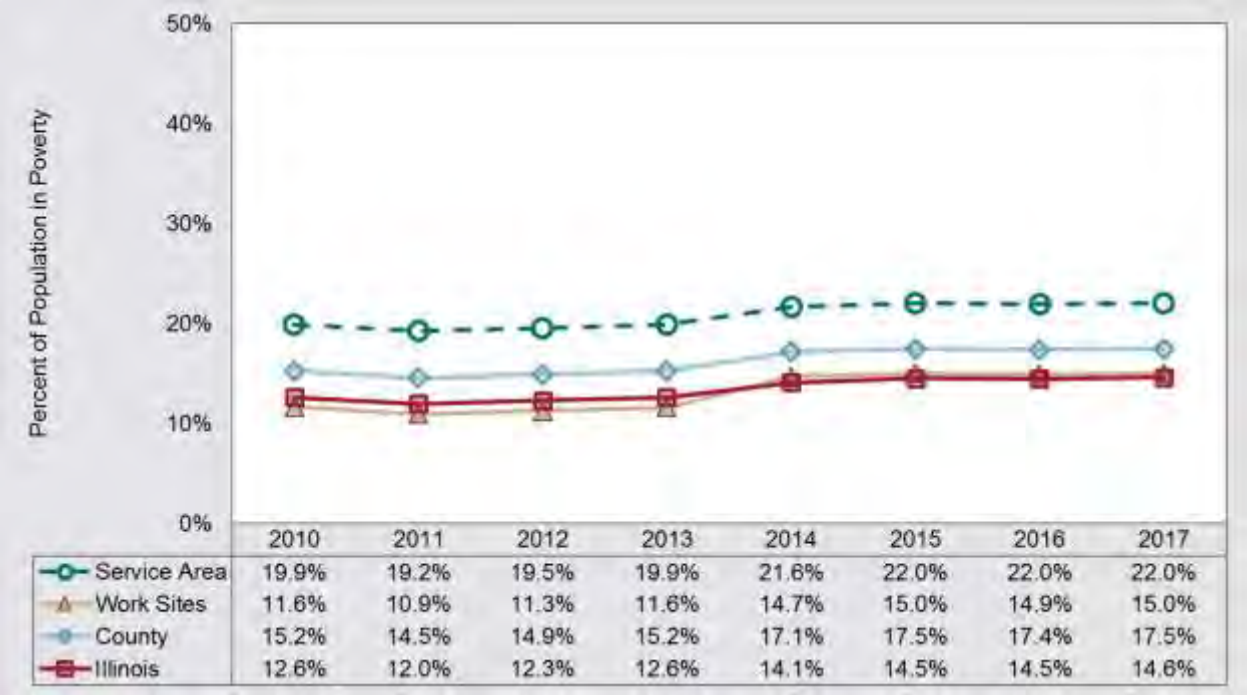
Agency 11, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	8.7%	11.6%	18.9%	15.5%	20.1%	11.6%	7.0%	3.1%	2.0%	1.5%
Work Sites	6.0%	6.6%	14.5%	13.1%	21.4%	13.7%	12.0%	5.3%	3.8%	3.6%
County	8.1%	10.3%	14.8%	13.3%	18.0%	12.4%	8.0%	4.9%	4.8%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

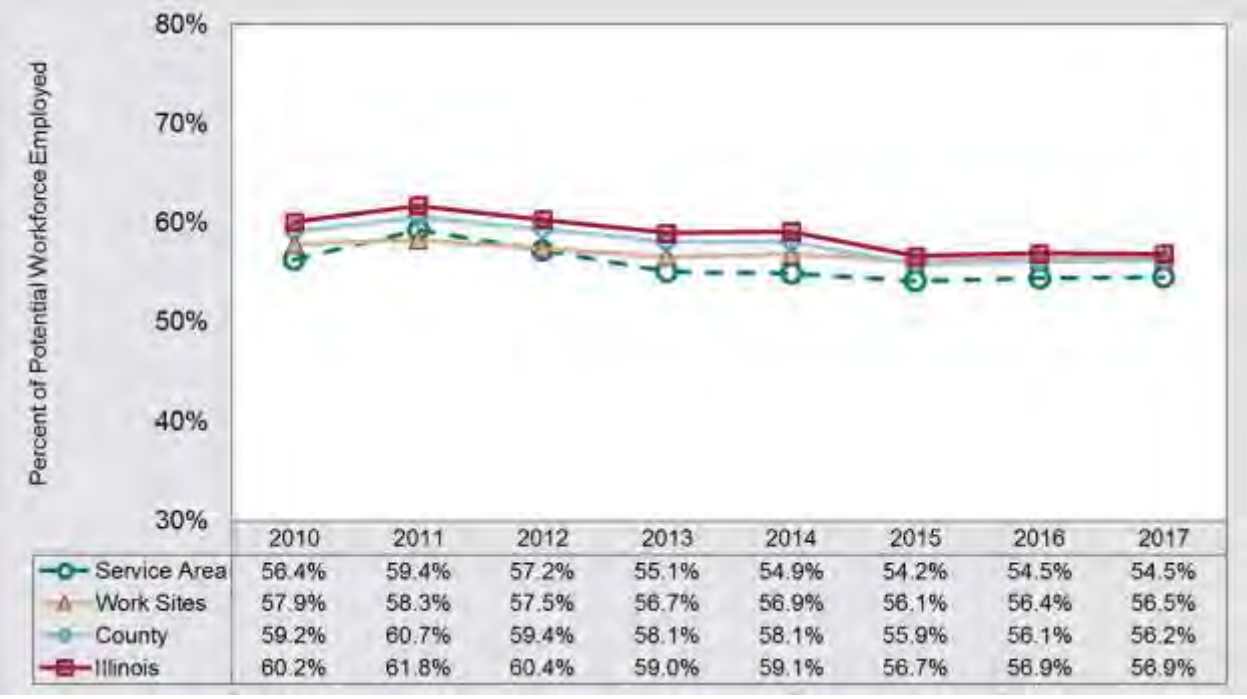
Agency 11: **Hispanic Housing Development Corporation**

Agency 11, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	19.9%	19.2%	19.5%	19.9%	21.6%	22.0%	22.0%	22.0%
Work Sites	11.6%	10.9%	11.3%	11.6%	14.7%	15.0%	14.9%	15.0%
County	15.2%	14.5%	14.9%	15.2%	17.1%	17.5%	17.4%	17.5%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

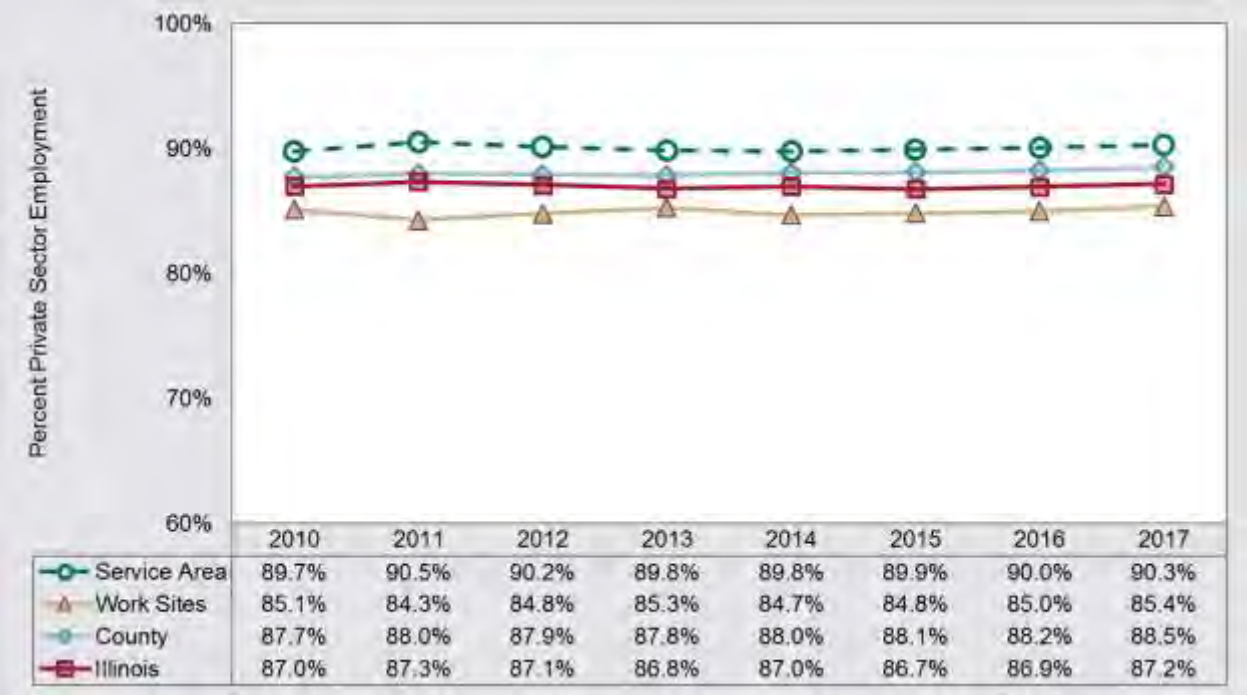
Agency 11, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	56.4%	59.4%	57.2%	55.1%	54.9%	54.2%	54.5%	54.5%
Work Sites	57.9%	58.3%	57.5%	56.7%	56.9%	56.1%	56.4%	56.5%
County	59.2%	60.7%	59.4%	58.1%	58.1%	55.9%	56.1%	56.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

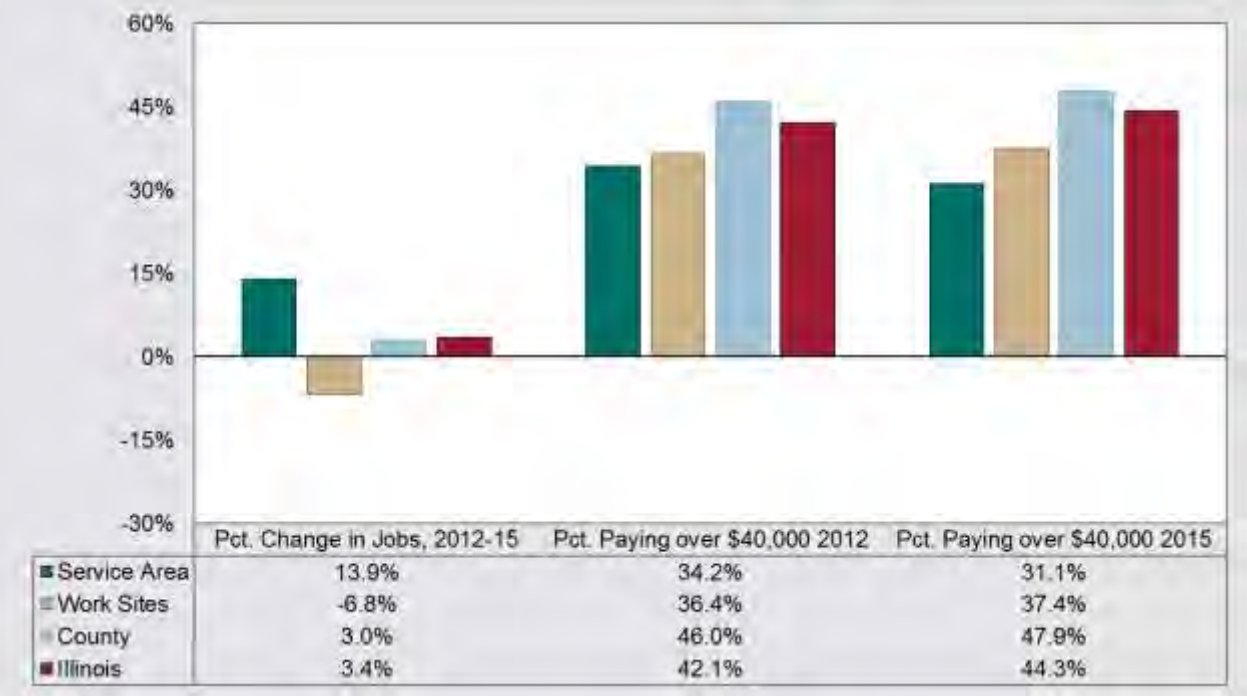
Agency 11: **Hispanic Housing Development Corporation**

Agency 11, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	89.7%	90.5%	90.2%	89.8%	89.8%	89.9%	90.0%	90.3%
Work Sites	85.1%	84.3%	84.8%	85.3%	84.7%	84.8%	85.0%	85.4%
County	87.7%	88.0%	87.9%	87.8%	88.0%	88.1%	88.2%	88.5%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 11, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	13.9%	34.2%	31.1%
Work Sites	-6.8%	36.4%	37.4%
County	3.0%	46.0%	47.9%
Illinois	3.4%	42.1%	44.3%

IFF (formerly known as Illinois Facilities Fund) (Agency 12)

Building on an innovative and successful partnership that began at the start of the foreclosure crisis, IFF proposes to support the West Cook Housing Collaborative's five-town redevelopment strategy, which will focus on redeveloping properties affected by the foreclosure crisis near public transportation through a streamlined process for all five towns. Nearly doubling the acquisition and rehab underway, with support from the Department of Commerce and Economic Opportunity and other sources, IFF will create 53 additional affordable homes for working families.

Service Area: 39 Census Tracts; Villages of Bellwood, Forest Park, Oak Park, and Maywood; City of Berwyn
Work Site: 12 Census Tracts
County: 1,319 Census Tracts; Cook County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 50,500 housing units, 70.2 percent, in structures with 1-4 units (Agency 12, Chart 9); over 12,700 owner-occupied housing units, 31.4 percent, had a reported value of under $200,000 (Agency 12, Chart 11), and over 4,200 residential addresses were reported as vacant for two years or more (Agency 12, Chart 13). Over 34,600 households, 53.6 percent, had income of less than $60,000 (Agency 12, Chart 16), and 11.2 percent of the population was below the poverty level (Agency 12, Chart 17).
- In the Work Sites, there were over 18,000 housing units, 83.4 percent, in structures with 1-4 units; over 4,100 owner-occupied housing units, 34.9 percent, had a reported value of under $200,000, and over 1,700 residential addresses were reported as vacant for two years or more. Over 11,700 households, 61.9 percent, had income of less than $60,000, and 13.8 percent of the population was below the poverty level.
- In the County, there were over 1.4 million housing units, 67.1 percent, in structures with 1-4 units; over 364,000 owner-occupied units, 31.1 percent, had a reported value of under $200,000, and over 120,700 residential addresses were reported as vacant for two years or more. Over 1.0 million households, 54.5 percent, had income of less than $60,000, and 15.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 1,524 first lien, single-family purchase mortgages; the average amount of those mortgages was $202,600 (Agency 12, Chart 1), and the average income of the purchasers receiving those mortgages was $101,900 (Agency 12, Chart 2). Of those mortgages, 548, 36.0 percent, were FHA/VA guaranteed (Agency 12, Chart 7).
- In the Work Sites, lenders reported originating 406 first lien, single-family purchase mortgages; the average amount of those mortgages was $129,900, and the average income of the purchasers receiving those mortgages was $61,900. Of those mortgages, 242, 59.6 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating over 44,400 first lien, single-family purchase mortgages; the average amount of those mortgages was $260,100, and the average income of

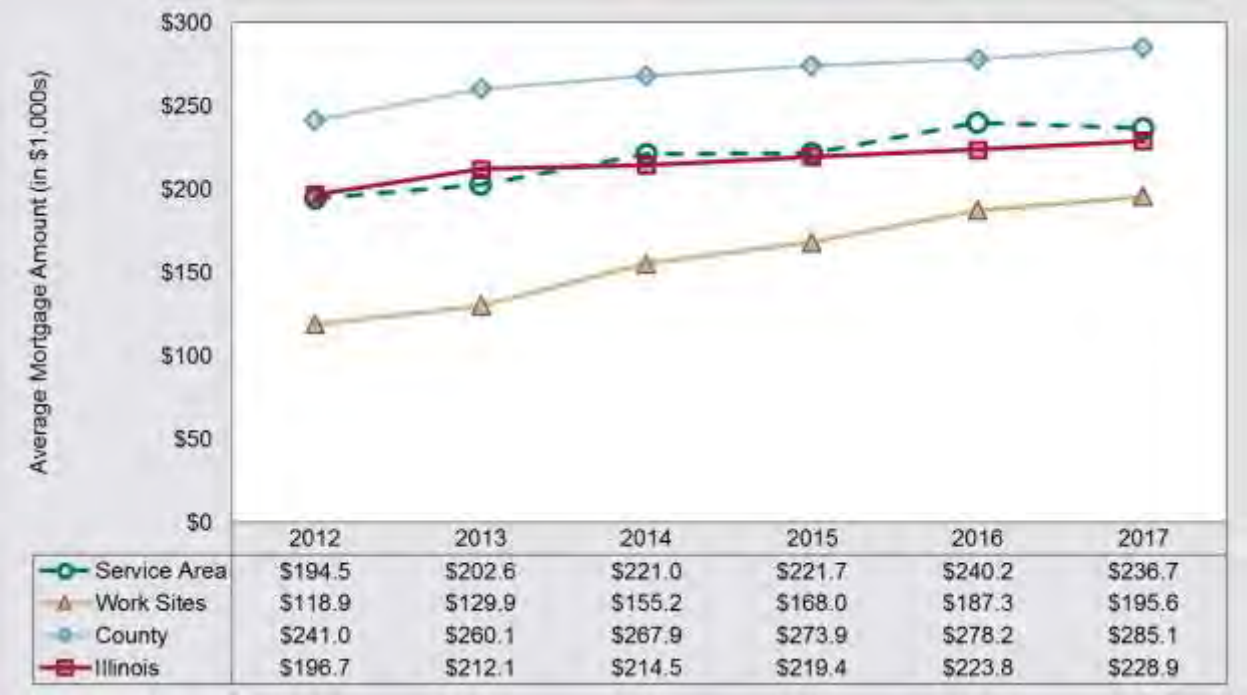
the purchasers receiving those mortgages was $127,900. Of those mortgages, nearly 9,900, 22.3 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 41.0 percent (Agency 12, Chart 3), to 2,149 originations, and the average mortgage amount increased by 16.8 percent, to $236,700 (Agency 12, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 64.7 percent (Agency 12, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 16.7 percent, to 30.0 percent of originations (Agency 12, Chart 7). The average income of purchasers receiving mortgages increased by 5.5 percent, dropping to $107,500 (Agency 12, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 41.4 percent, to 574 originations, and the average mortgage amount increased by 50.5 percent, to $195,600. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 112.8 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 17.9 percent, to 49.0 percent of originations. The average income of purchasers receiving mortgages increased by 24.6 percent, rising to $77,200.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 29.0 percent, to over 57,300 originations, and the average mortgage amount increased by 9.6 percent, to $285,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 20.8 percent of originations. The average income of purchasers receiving mortgages increased by 3.5 percent, to $132,400.

Agency 12: **IFF**

Agency 12, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



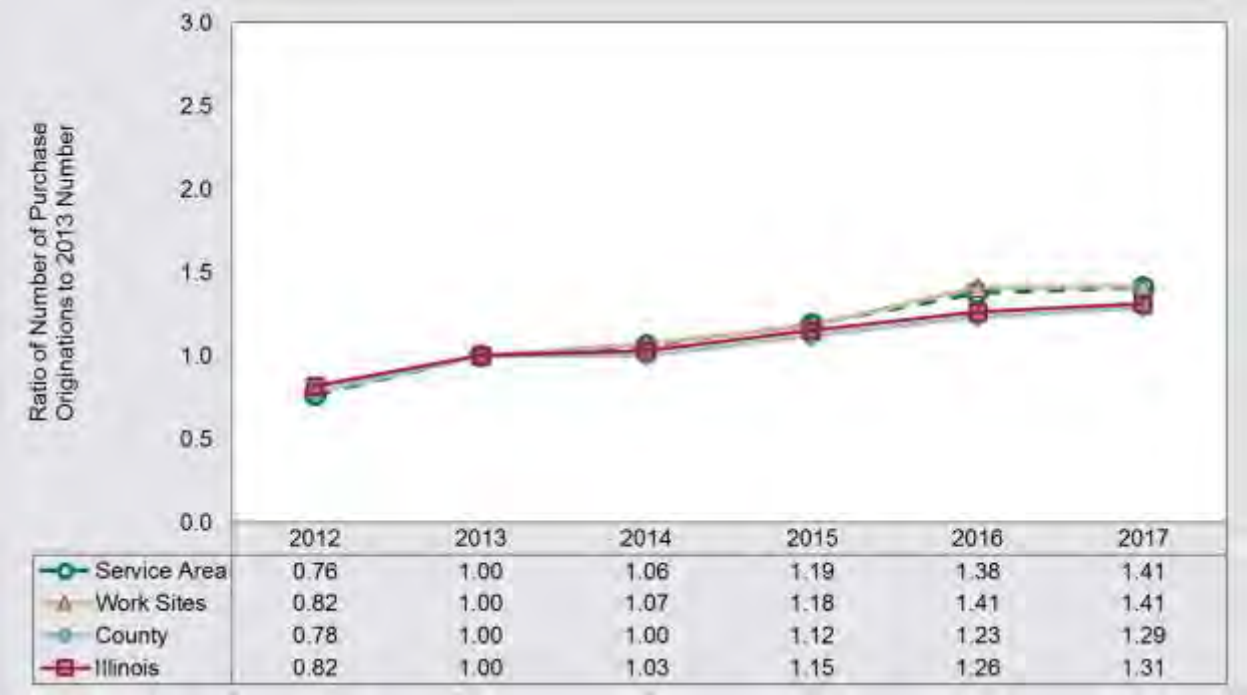
	2012	2013	2014	2015	2016	2017
Service Area	$194.5	$202.6	$221.0	$221.7	$240.2	$236.7
Work Sites	$118.9	$129.9	$155.2	$168.0	$187.3	$195.6
County	$241.0	$260.1	$267.9	$273.9	$278.2	$285.1
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 12, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$103.0	$101.9	$106.8	$105.1	$109.3	$107.5
Work Sites	$56.9	$61.9	$64.8	$67.5	$70.3	$77.2
County	$125.4	$127.9	$130.8	$127.8	$127.3	$132.4
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

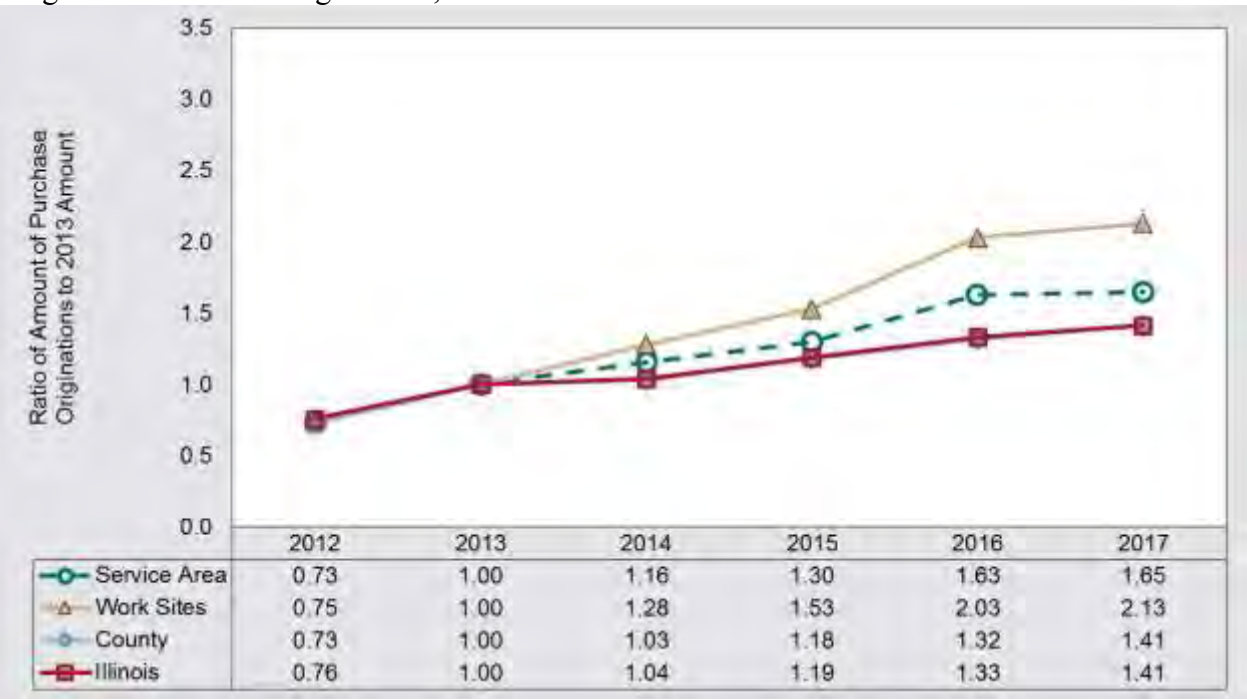
Agency 12: **IFF**

Agency 12, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.76	1.00	1.06	1.19	1.38	1.41
Work Sites	0.82	1.00	1.07	1.18	1.41	1.41
County	0.78	1.00	1.00	1.12	1.23	1.29
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

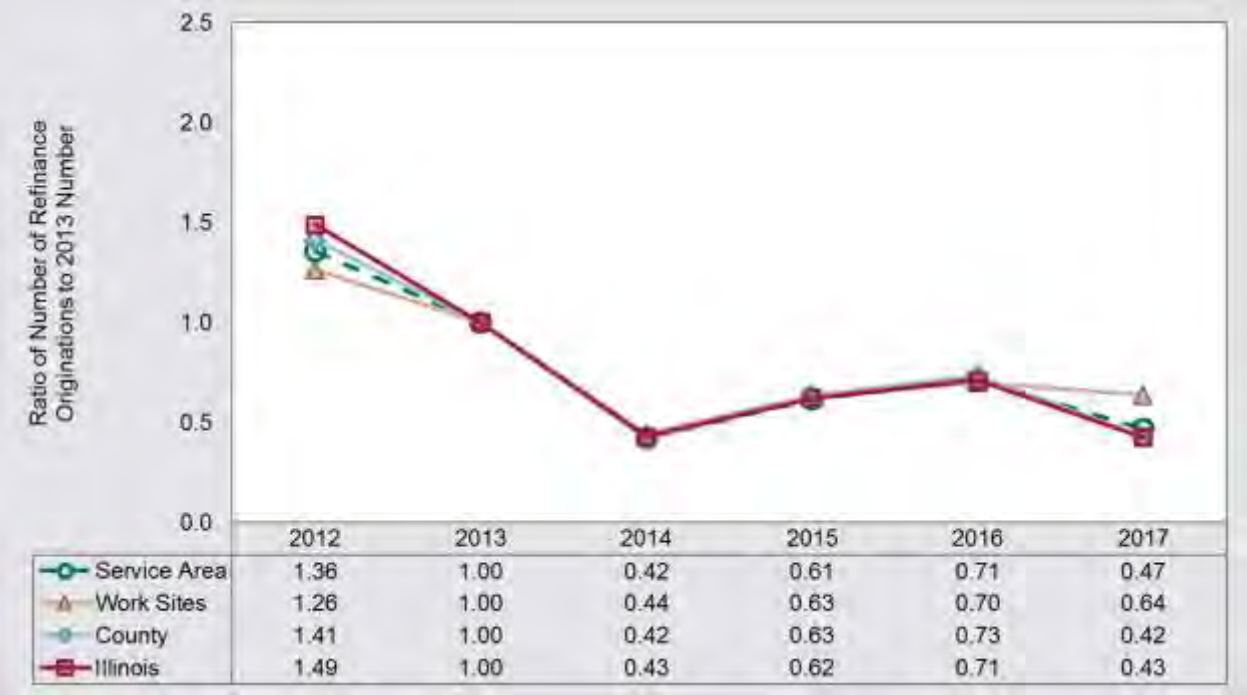
Agency 12, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.73	1.00	1.16	1.30	1.63	1.65
Work Sites	0.75	1.00	1.28	1.53	2.03	2.13
County	0.73	1.00	1.03	1.18	1.32	1.41
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

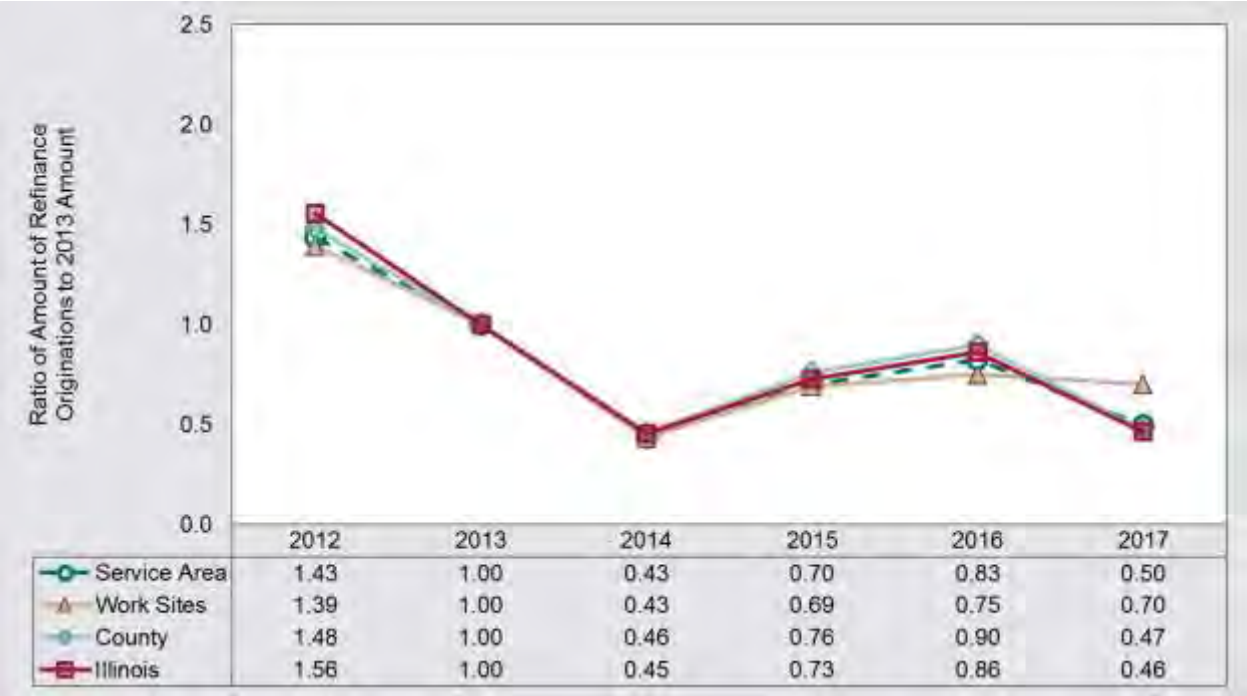
Agency 12: **IFF**

Agency 12, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.36	1.00	0.42	0.61	0.71	0.47
Work Sites	1.26	1.00	0.44	0.63	0.70	0.64
County	1.41	1.00	0.42	0.63	0.73	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

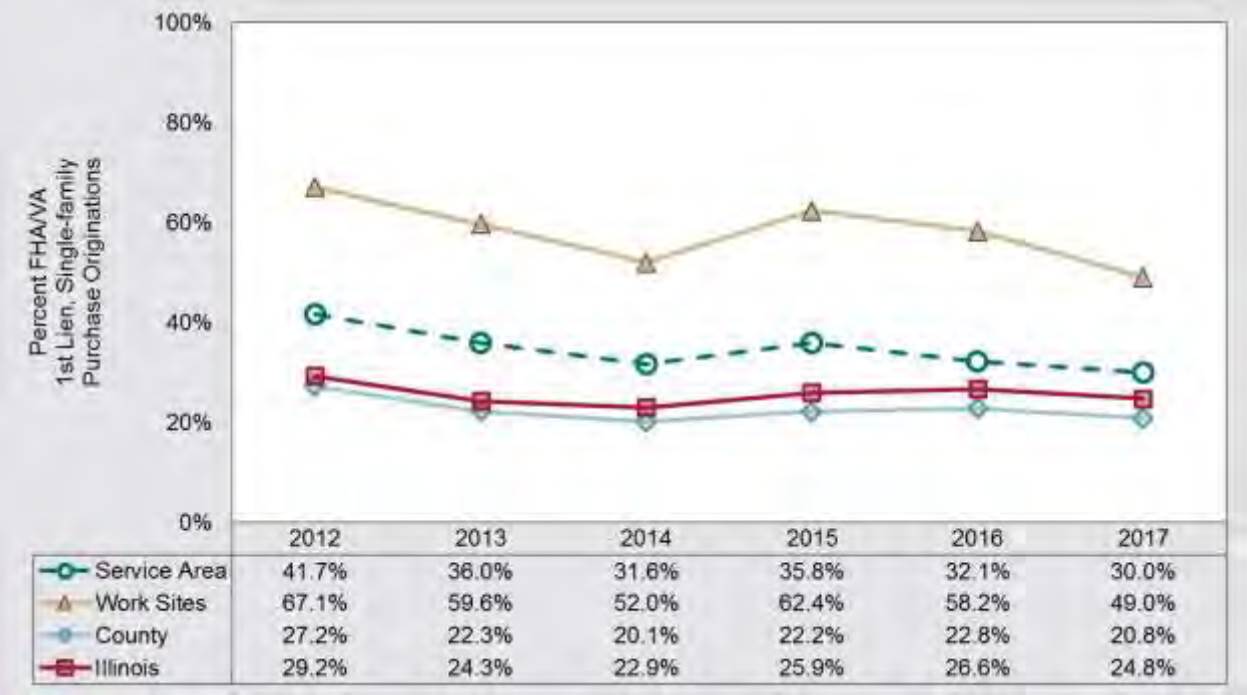
Agency 12, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.43	1.00	0.43	0.70	0.83	0.50
Work Sites	1.39	1.00	0.43	0.69	0.75	0.70
County	1.48	1.00	0.46	0.76	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

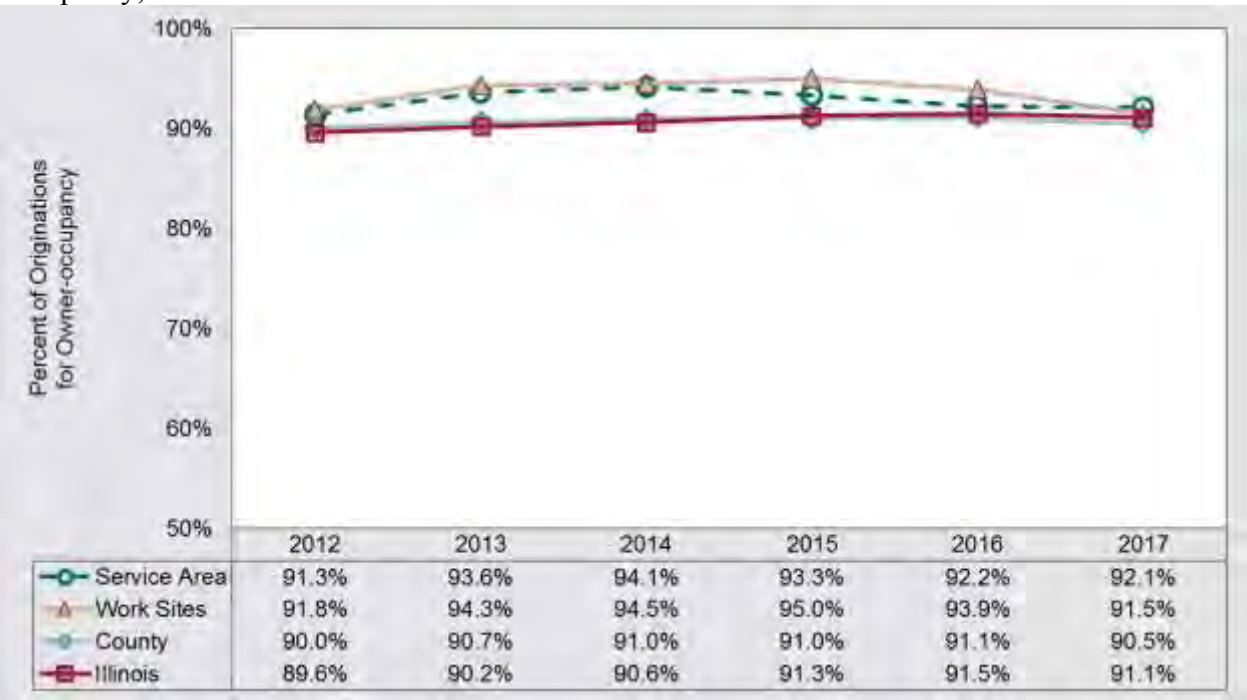
Agency 12: **IFF**

Agency 12, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	41.7%	36.0%	31.6%	35.8%	32.1%	30.0%
Work Sites	67.1%	59.6%	52.0%	62.4%	58.2%	49.0%
County	27.2%	22.3%	20.1%	22.2%	22.8%	20.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

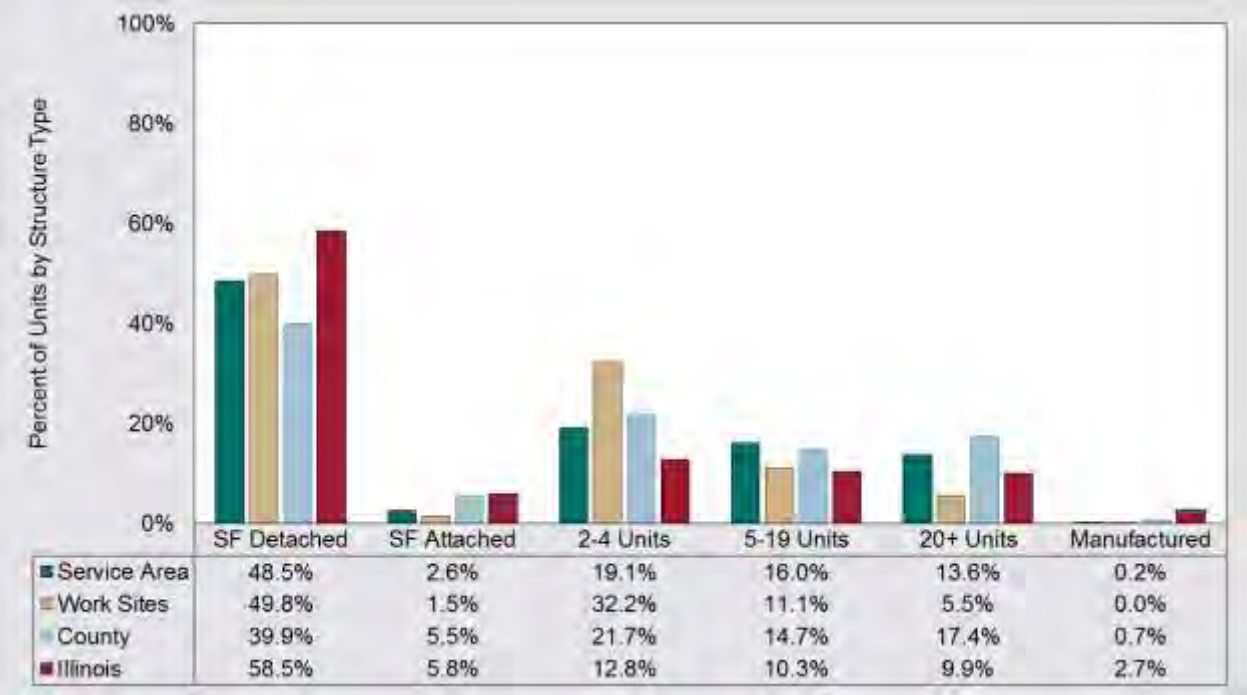
Agency 12, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	91.3%	93.6%	94.1%	93.3%	92.2%	92.1%
Work Sites	91.8%	94.3%	94.5%	95.0%	93.9%	91.5%
County	90.0%	90.7%	91.0%	91.0%	91.1%	90.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

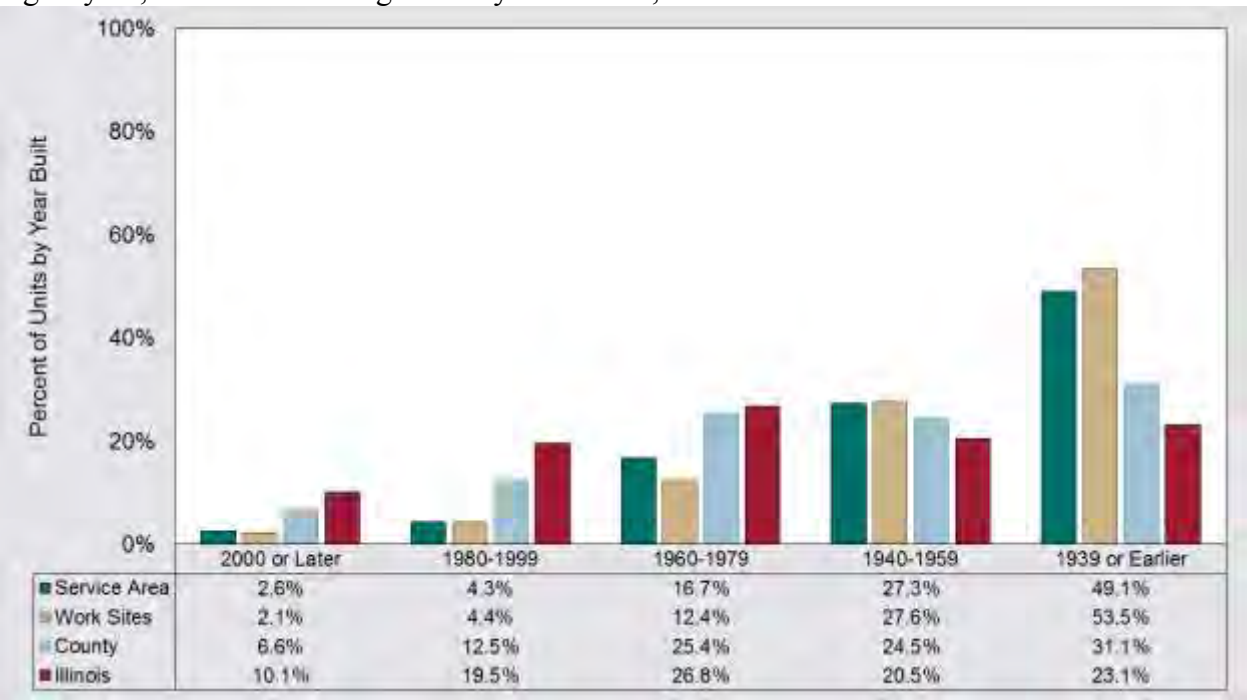
Agency 12: **IFF**

Agency 12, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	48.5%	2.6%	19.1%	16.0%	13.6%	0.2%
Work Sites	49.8%	1.5%	32.2%	11.1%	5.5%	0.0%
County	39.9%	5.5%	21.7%	14.7%	17.4%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

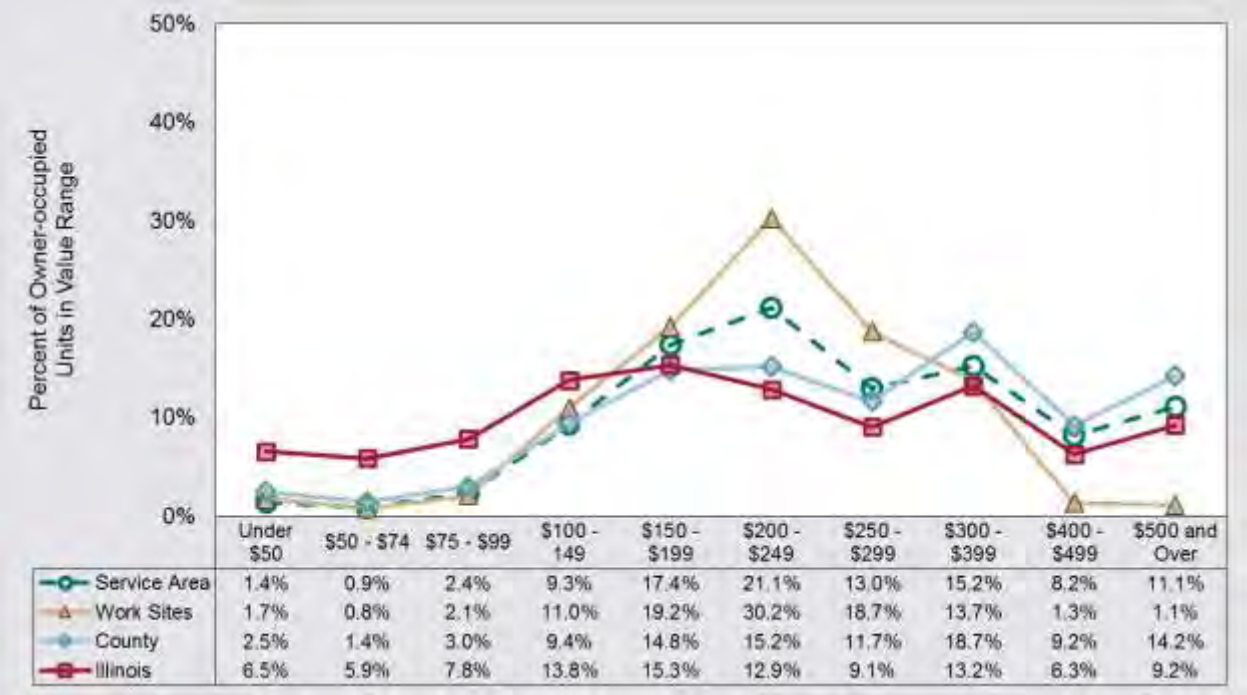
Agency 12, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	2.6%	4.3%	16.7%	27.3%	49.1%
Work Sites	2.1%	4.4%	12.4%	27.6%	53.5%
County	6.6%	12.5%	25.4%	24.5%	31.1%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

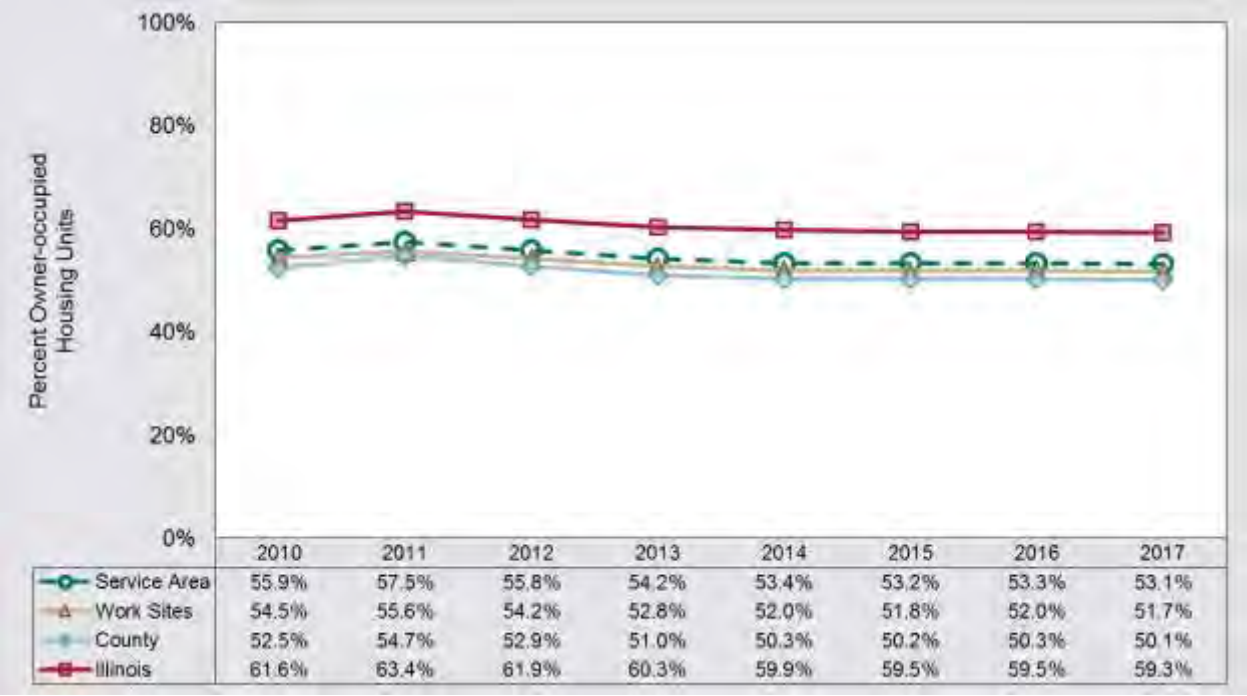
Agency 12: **IFF**

Agency 12, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	1.4%	0.9%	2.4%	9.3%	17.4%	21.1%	13.0%	15.2%	8.2%	11.1%
Work Sites	1.7%	0.8%	2.1%	11.0%	19.2%	30.2%	18.7%	13.7%	1.3%	1.1%
County	2.5%	1.4%	3.0%	9.4%	14.8%	15.2%	11.7%	18.7%	9.2%	14.2%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

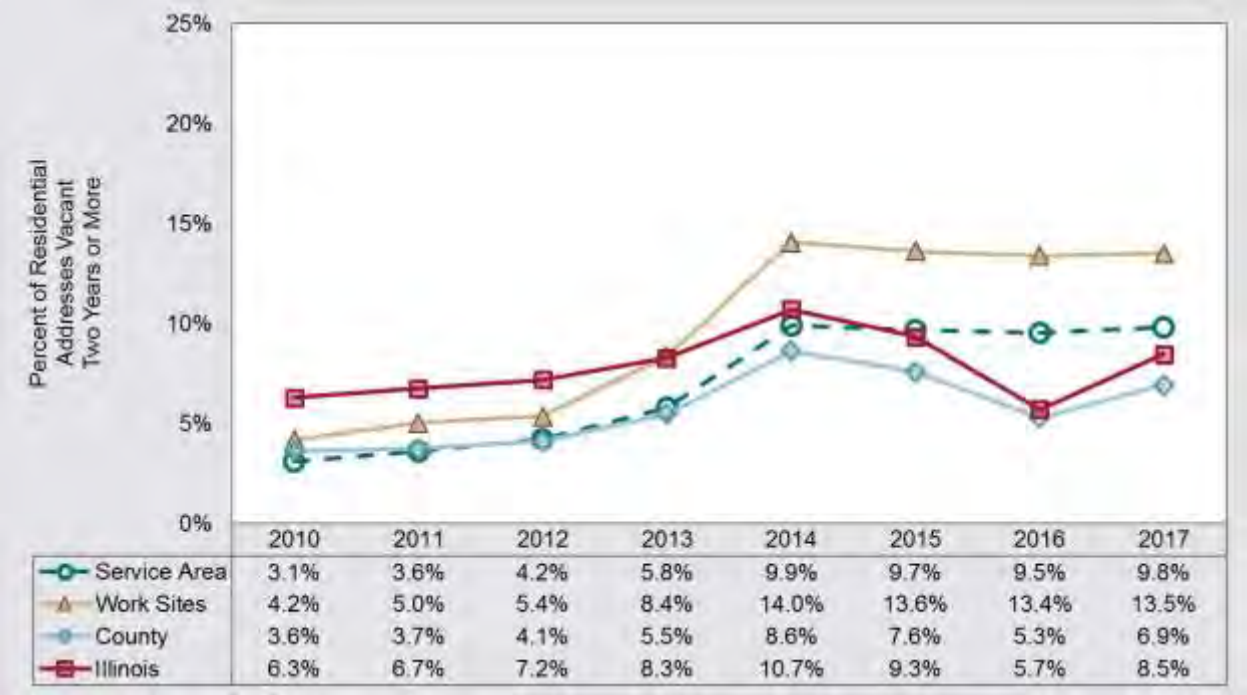
Agency 12, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	55.9%	57.5%	55.8%	54.2%	53.4%	53.2%	53.3%	53.1%
Work Sites	54.5%	55.6%	54.2%	52.8%	52.0%	51.8%	52.0%	51.7%
County	52.5%	54.7%	52.9%	51.0%	50.3%	50.2%	50.3%	50.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

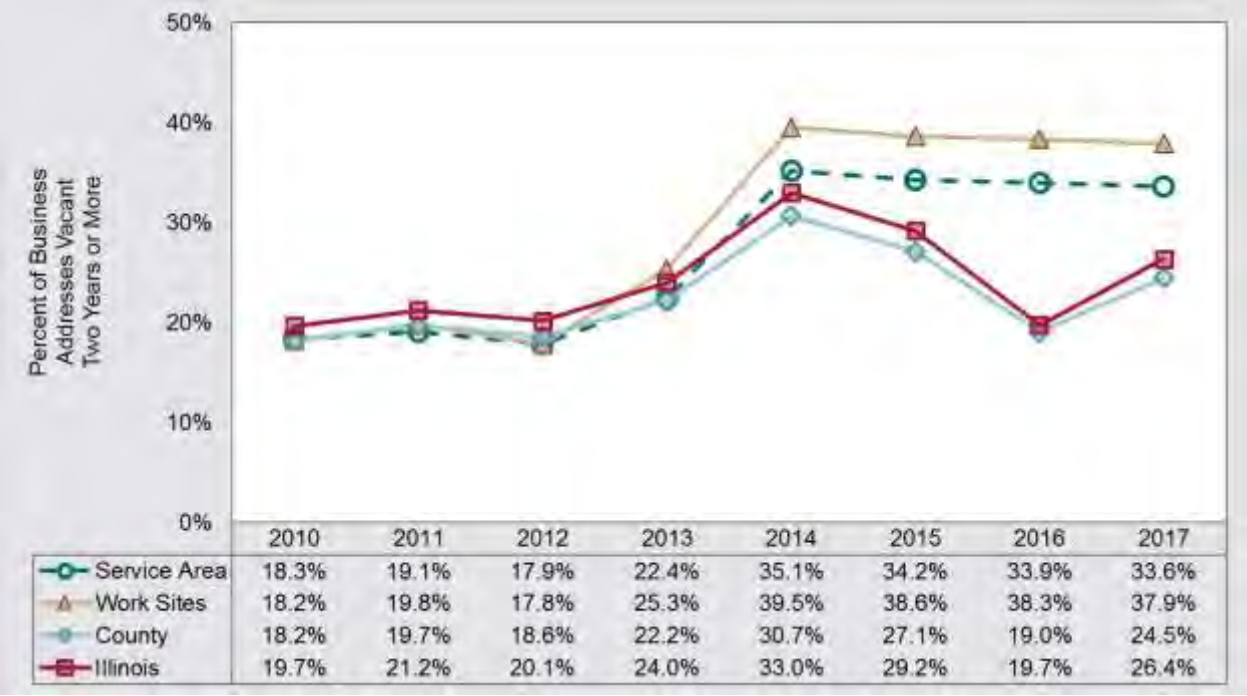
Agency 12: **IFF**

Agency 12, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	3.1%	3.6%	4.2%	5.8%	9.9%	9.7%	9.5%	9.8%
Work Sites	4.2%	5.0%	5.4%	8.4%	14.0%	13.6%	13.4%	13.5%
County	3.6%	3.7%	4.1%	5.5%	8.6%	7.6%	5.3%	6.9%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

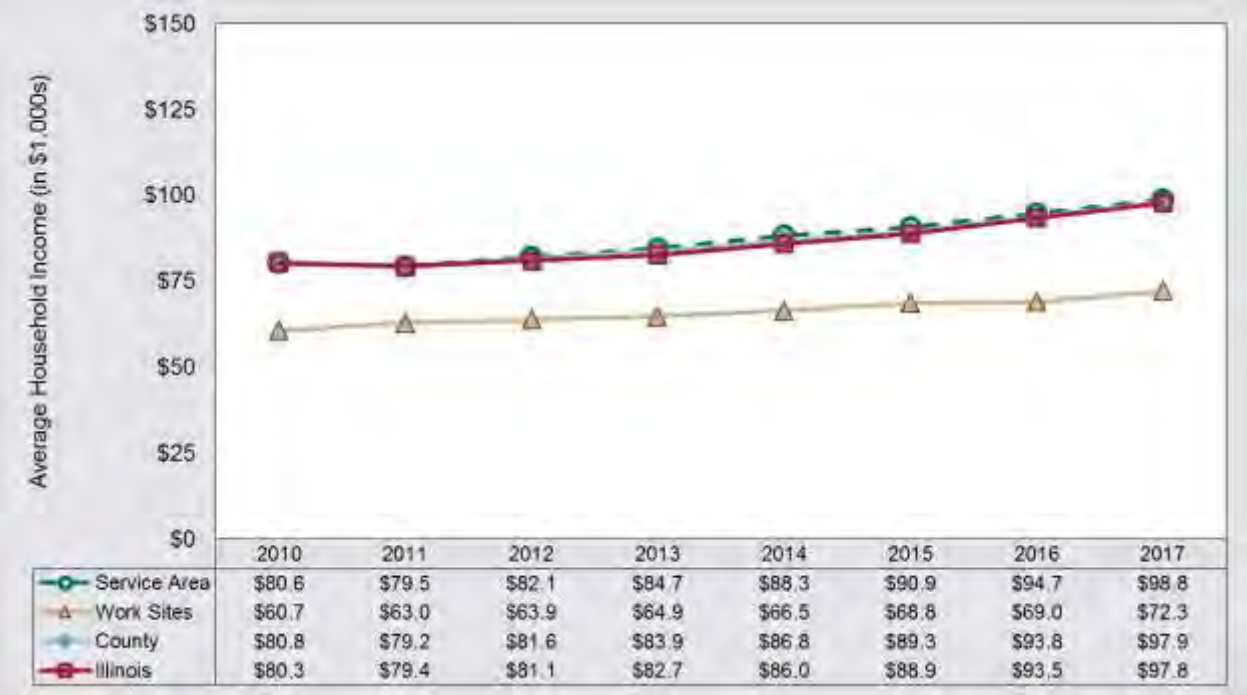
Agency 12, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	18.3%	19.1%	17.9%	22.4%	35.1%	34.2%	33.9%	33.6%
Work Sites	18.2%	19.8%	17.8%	25.3%	39.5%	38.6%	38.3%	37.9%
County	18.2%	19.7%	18.6%	22.2%	30.7%	27.1%	19.0%	24.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

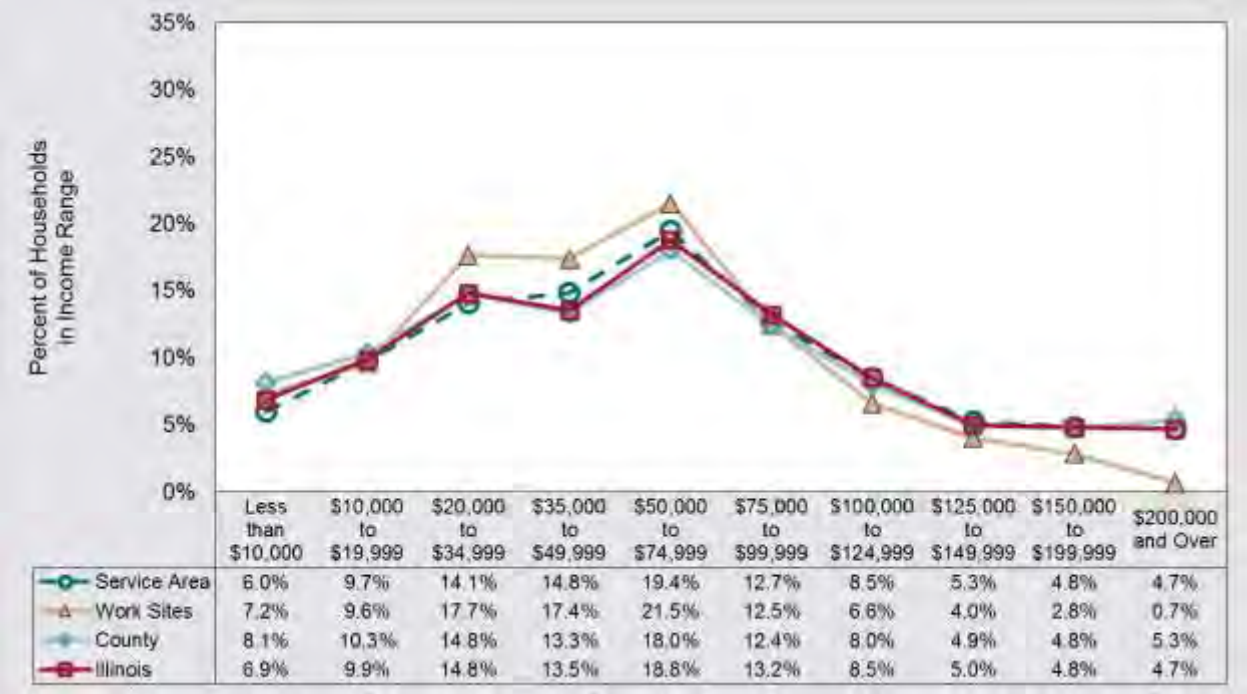
Agency 12: **IFF**

Agency 12, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$80.6	$79.5	$82.1	$84.7	$88.3	$90.9	$94.7	$98.8
Work Sites	$60.7	$63.0	$63.9	$64.9	$66.5	$68.8	$69.0	$72.3
County	$80.8	$79.2	$81.6	$83.9	$86.8	$89.3	$93.8	$97.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

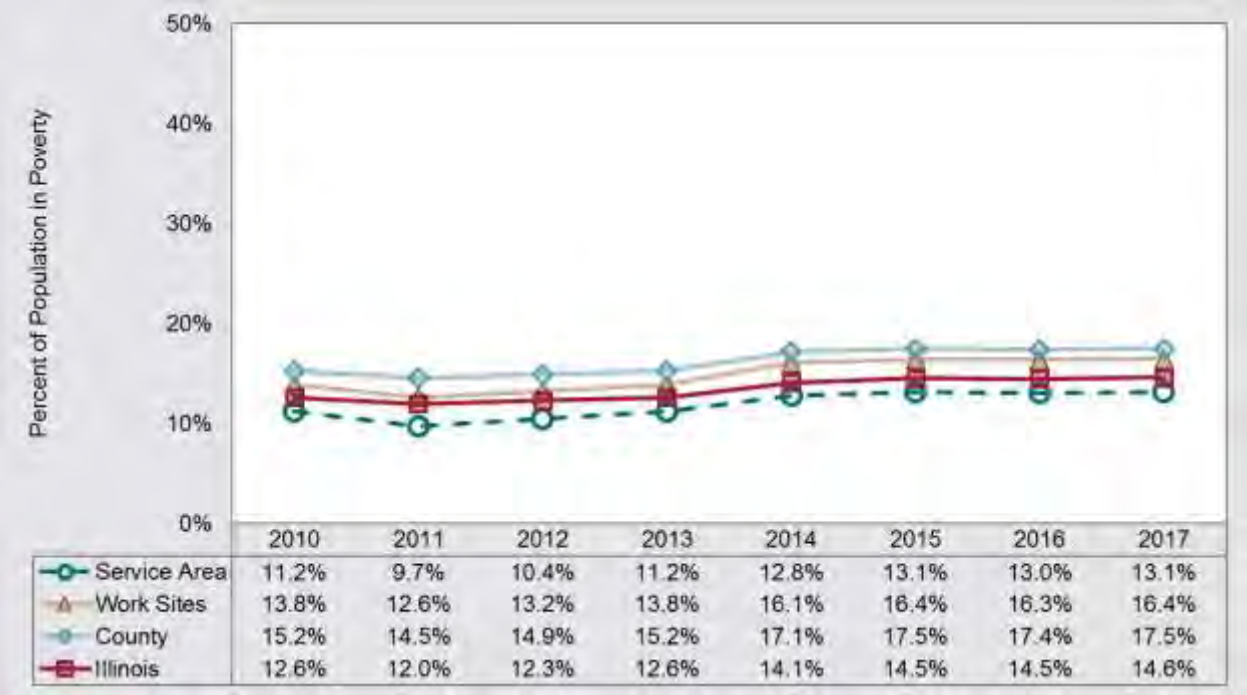
Agency 12, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	6.0%	9.7%	14.1%	14.8%	19.4%	12.7%	8.5%	5.3%	4.8%	4.7%
Work Sites	7.2%	9.6%	17.7%	17.4%	21.5%	12.5%	6.6%	4.0%	2.8%	0.7%
County	8.1%	10.3%	14.8%	13.3%	18.0%	12.4%	8.0%	4.9%	4.8%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

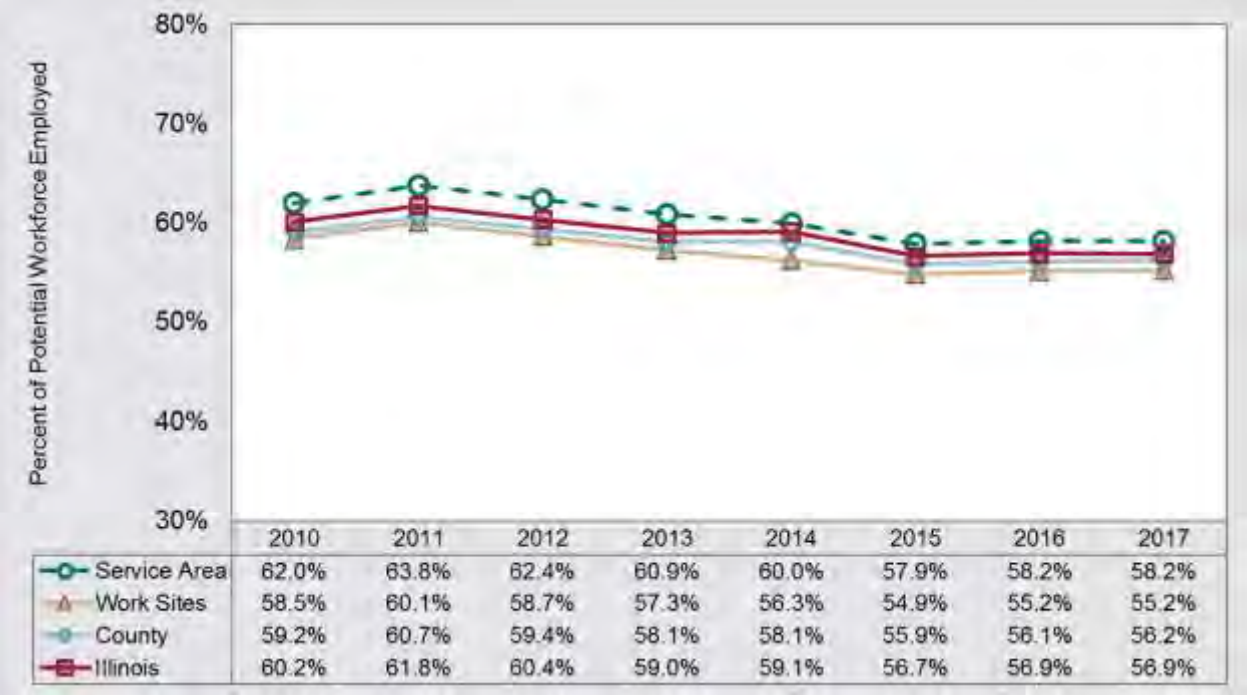
Agency 12: **IFF**

Agency 12, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	11.2%	9.7%	10.4%	11.2%	12.8%	13.1%	13.0%	13.1%
Work Sites	13.8%	12.6%	13.2%	13.8%	16.1%	16.4%	16.3%	16.4%
County	15.2%	14.5%	14.9%	15.2%	17.1%	17.5%	17.4%	17.5%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

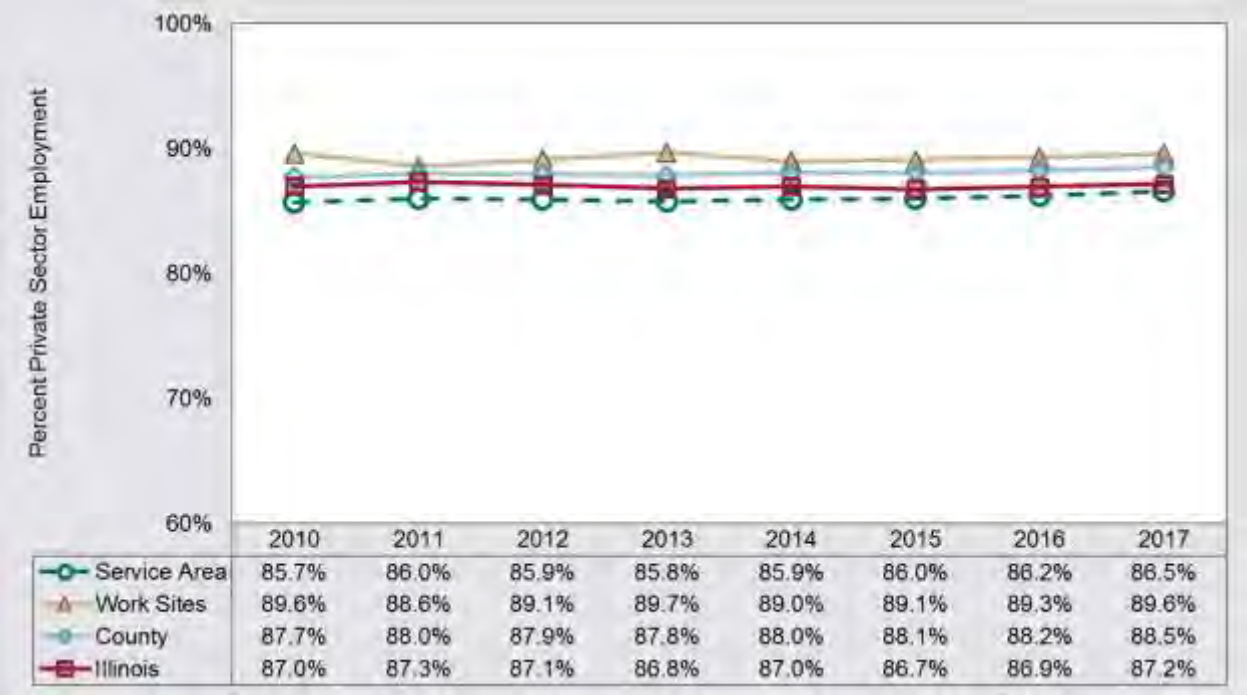
Agency 12, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	62.0%	63.8%	62.4%	60.9%	60.0%	57.9%	58.2%	58.2%
Work Sites	58.5%	60.1%	58.7%	57.3%	56.3%	54.9%	55.2%	55.2%
County	59.2%	60.7%	59.4%	58.1%	58.1%	55.9%	56.1%	56.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

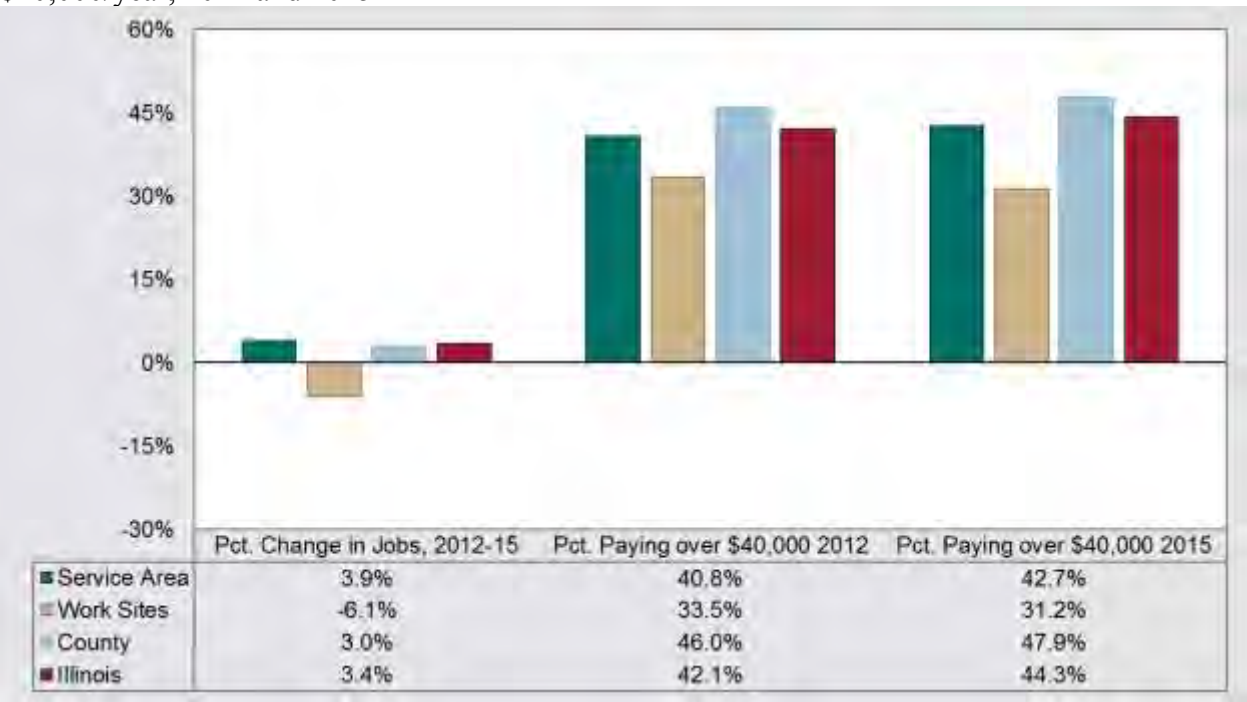
Agency 12: **IFF**

Agency 12, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	85.7%	86.0%	85.9%	85.8%	85.9%	86.0%	86.2%	86.5%
Work Sites	89.6%	88.6%	89.1%	89.7%	89.0%	89.1%	89.3%	89.6%
County	87.7%	88.0%	87.9%	87.8%	88.0%	88.1%	88.2%	88.5%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 12, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	3.9%	40.8%	42.7%
Work Sites	-6.1%	33.5%	31.2%
County	3.0%	46.0%	47.9%
Illinois	3.4%	42.1%	44.3%

Justine Petersen Housing and Reinvestment Corp. (Agency 13)

As part of a comprehensive counseling and revitalization program, Justine Petersen proposes to use this award to provide counseling and rehabilitation services in specific areas, including: (i) demolition and land banking for future developments of 51 deteriorating structures that negatively impact surrounding property values; (ii) completion of modest owner-occupied rehab of 42 homes to help families prevent foreclosure; (iii) acquisition and rehabilitation of 40-45 home either facing or in foreclosure; and (iv) homeowner education, support and case management services for families that will occupy these homes.

Service Area: 121 Census Tracts; Madison and St. Clair counties
Work Site: 18 Census Tracts
Counties: 121 Census Tracts; Madison County (61 Census Tracts) and St. Clair County (60 Census Tracts)

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 199,000 housing units, 86.0 percent, in structures with 1-4 units (Agency 13, Chart 9); over 116,000 owner-occupied housing units, 77.7 percent, had a reported value of under $200,000 (Agency 13, Chart 11), and over 22,900 residential addresses were reported as vacant for two years or more (Agency 13, Chart 13). Over 122,000 households, 58.3 percent, had income of less than $60,000 (Agency 13, Chart 16), and 14.2 percent of the population was below the poverty level (Agency 13, Chart 17).
- In the Work Sites, there were over 29,700 housing units, 88.8 percent, in structures with 1-4 units; over 19,200 owner-occupied housing units, 92.9 percent, had a reported value of under $200,000, and over 3,000 residential addresses were reported as vacant for two years or more. Over 20,600 households, 68.6 percent, had income of less than $60,000, and 16.7 percent of the population was below the poverty level.
- In the Counties, there were over 199,000 housing units, 86.0 percent, in structures with 1-4 units; over 116,000 owner-occupied housing units, 77.7 percent, had a reported value of under $200,000, and over 22,900 residential addresses were reported as vacant for two years or more. Over 122,000 households, 58.3 percent, had income of less than $60,000, and 14.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 4,632 first lien, single-family purchase mortgages; the average amount of those mortgages was $143,500 (Agency 13, Chart 1), and the average income of the purchasers receiving those mortgages was $86,900 (Agency 13, Chart 2). Of those mortgages, 1,741, 37.6 percent, were FHA/VA guaranteed (Agency 13, Chart 7).
- In the Work Sites, lenders reported originating 547 first lien, single-family purchase mortgages; the average amount of those mortgages was $94,900, and the average income of the purchasers receiving those mortgages was $67,400. Of those mortgages, 245, 44.8 percent, were FHA/VA guaranteed.
- In the Counties, lenders reported originating 4,632 first lien, single-family purchase mortgages; the average amount of those mortgages was $143,500, and the average income of

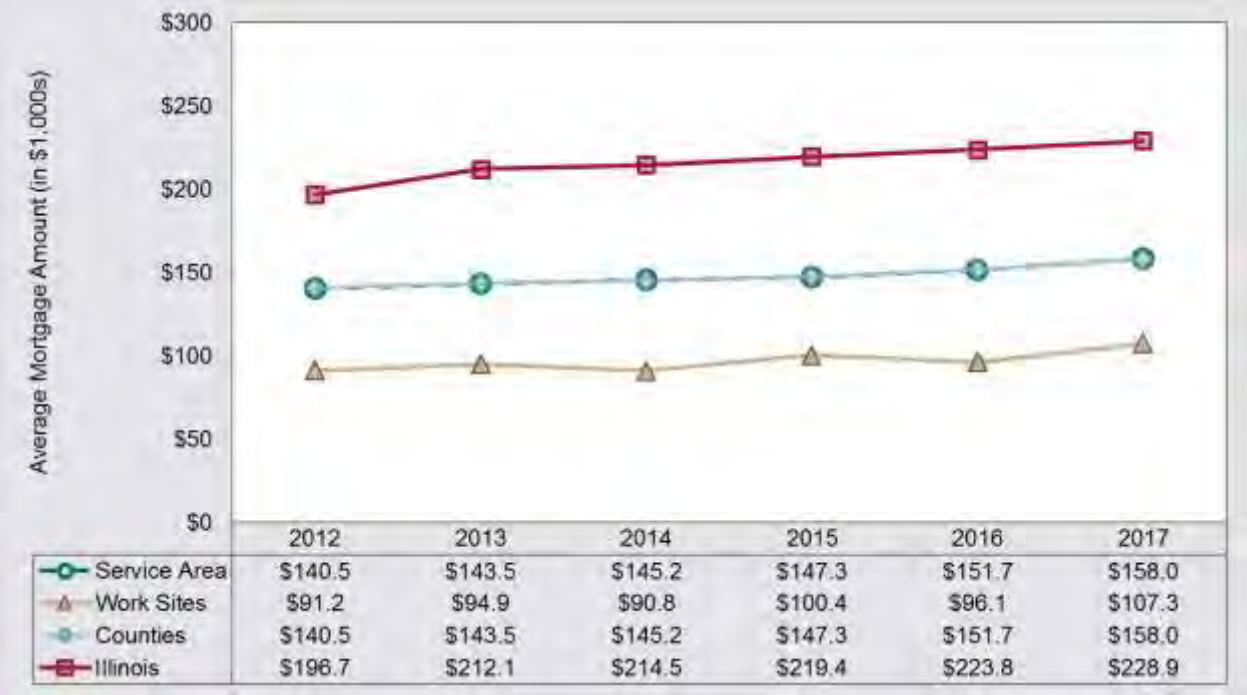
the purchasers receiving those mortgages was $86,900. Of those mortgages, 1,741, 37.6 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 45.9 percent (Agency 13, Chart 3), to 6,760 originations, and the average mortgage amount increased by 10.1 percent, to $158,000 (Agency 13, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 60.7 percent (Agency 13, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 10.6 percent, to 41.6 percent of originations (Agency 13, Chart 7). The average income of purchasers receiving mortgages increased by 3.6 percent, to $90,000 (Agency 13, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 43.7 percent, to 786 originations, and the average mortgage amount increased by 13.1 percent, to $107,300. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 62.5 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 2.5 percent, to 45.9 percent of originations. The average income of purchasers receiving mortgages increased by 2.1 percent, rising to $68,800.
- In the Counties, the total number of first lien, single-family purchase mortgage originations increased by 45.9 percent, to 6,760 originations, and the average mortgage amount increased by 10.1 percent, to $158,000. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 60.7 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 10.6 percent, to 41.6 percent of originations. The average income of purchasers receiving mortgages increased by 3.6 percent, to $90,000.

Agency 13: **Justine Petersen Housing and Reinvestment Corp.**

Agency 13, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	$140.5	$143.5	$145.2	$147.3	$151.7	$158.0
Work Sites	$91.2	$94.9	$90.8	$100.4	$96.1	$107.3
Counties	$140.5	$143.5	$145.2	$147.3	$151.7	$158.0
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 13, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

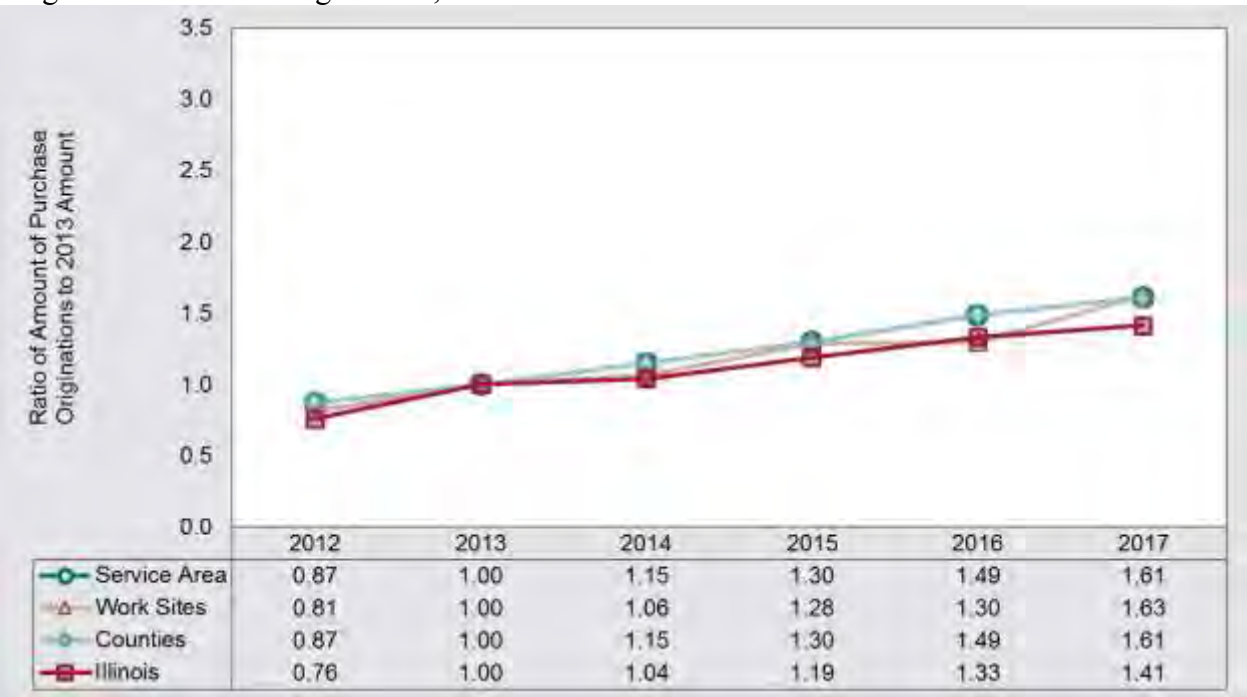
	2012	2013	2014	2015	2016	2017
Service Area	$84.2	$86.9	$87.5	$86.3	$86.4	$90.0
Work Sites	$66.0	$67.4	$61.3	$67.5	$66.7	$68.8
Counties	$84.2	$86.9	$87.5	$86.3	$86.4	$90.0
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

Agency 13: **Justine Petersen Housing and Reinvestment Corp.**

Agency 13, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	0.89	1.00	1.13	1.26	1.41	1.46
Work Sites	0.84	1.00	1.11	1.21	1.29	1.44
Counties	0.89	1.00	1.13	1.26	1.41	1.46
Illinois	0.82	1.00	1.03	1.15	1.28	1.31

Agency 13, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



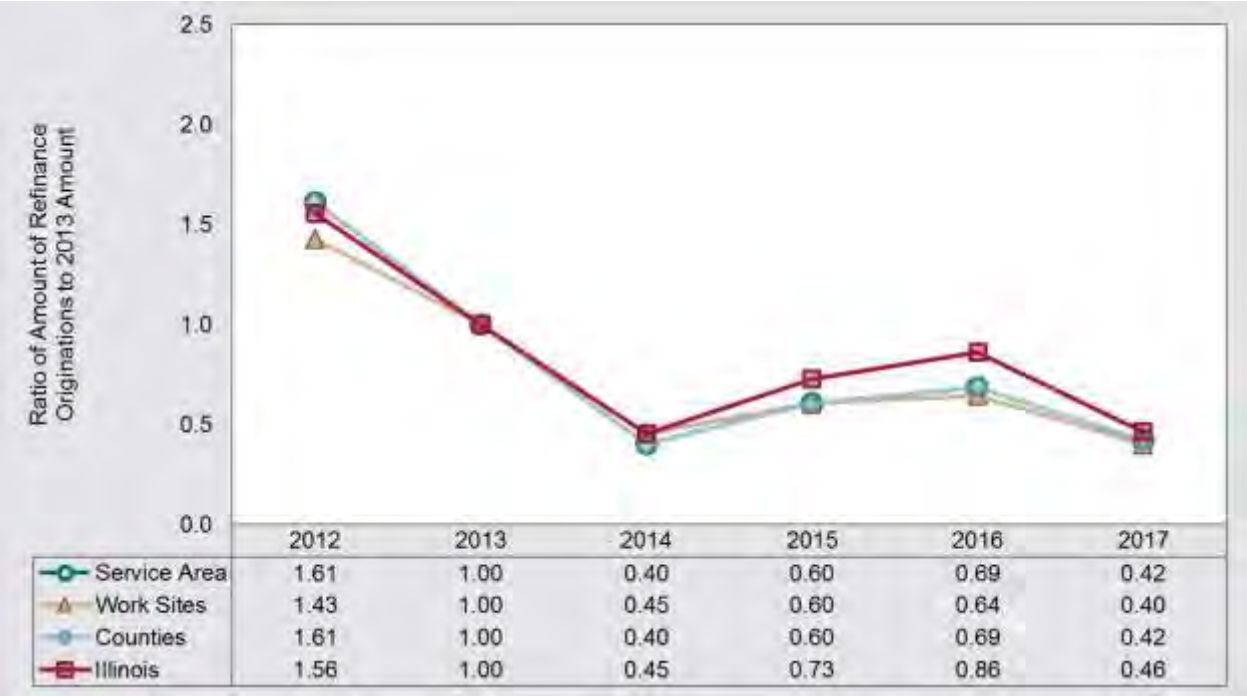
	2012	2013	2014	2015	2016	2017
Service Area	0.87	1.00	1.15	1.30	1.49	1.61
Work Sites	0.81	1.00	1.06	1.28	1.30	1.63
Counties	0.87	1.00	1.15	1.30	1.49	1.61
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

Agency 13: **Justine Petersen Housing and Reinvestment Corp.**

Agency 13, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	1.47	1.00	0.40	0.55	0.59	0.39
Work Sites	1.26	1.00	0.47	0.56	0.55	0.38
Counties	1.47	1.00	0.40	0.55	0.59	0.39
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

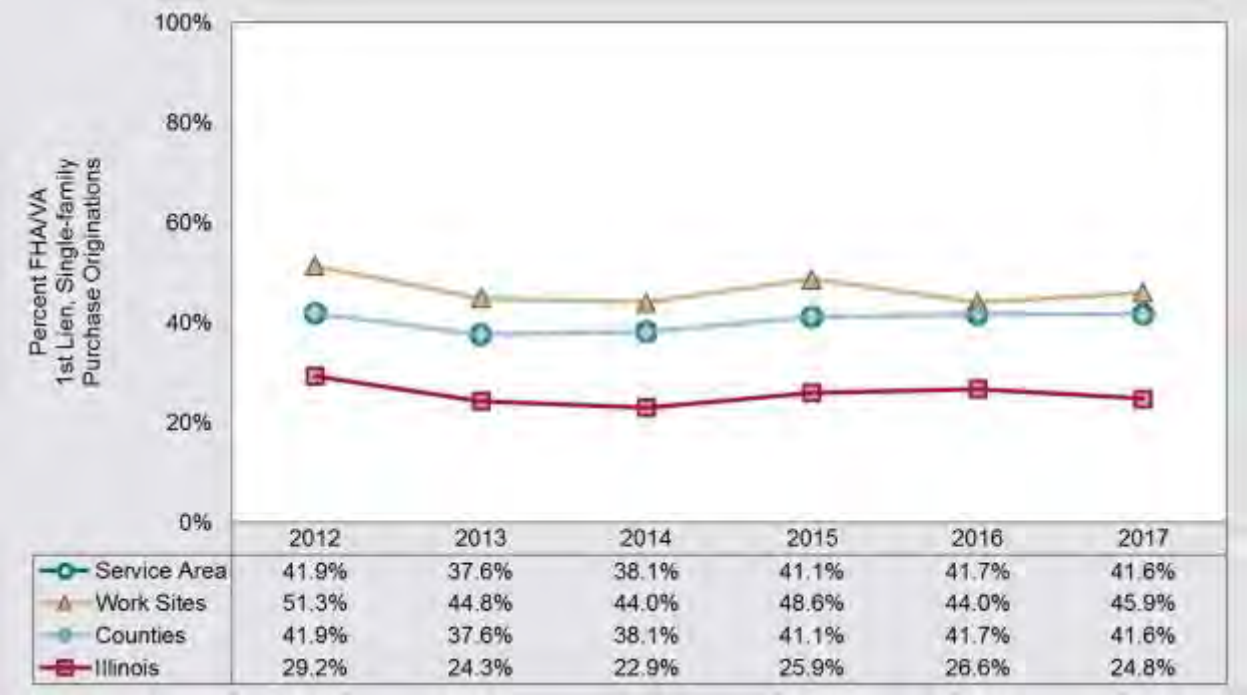
Agency 13, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.61	1.00	0.40	0.60	0.69	0.42
Work Sites	1.43	1.00	0.45	0.60	0.64	0.40
Counties	1.61	1.00	0.40	0.60	0.69	0.42
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

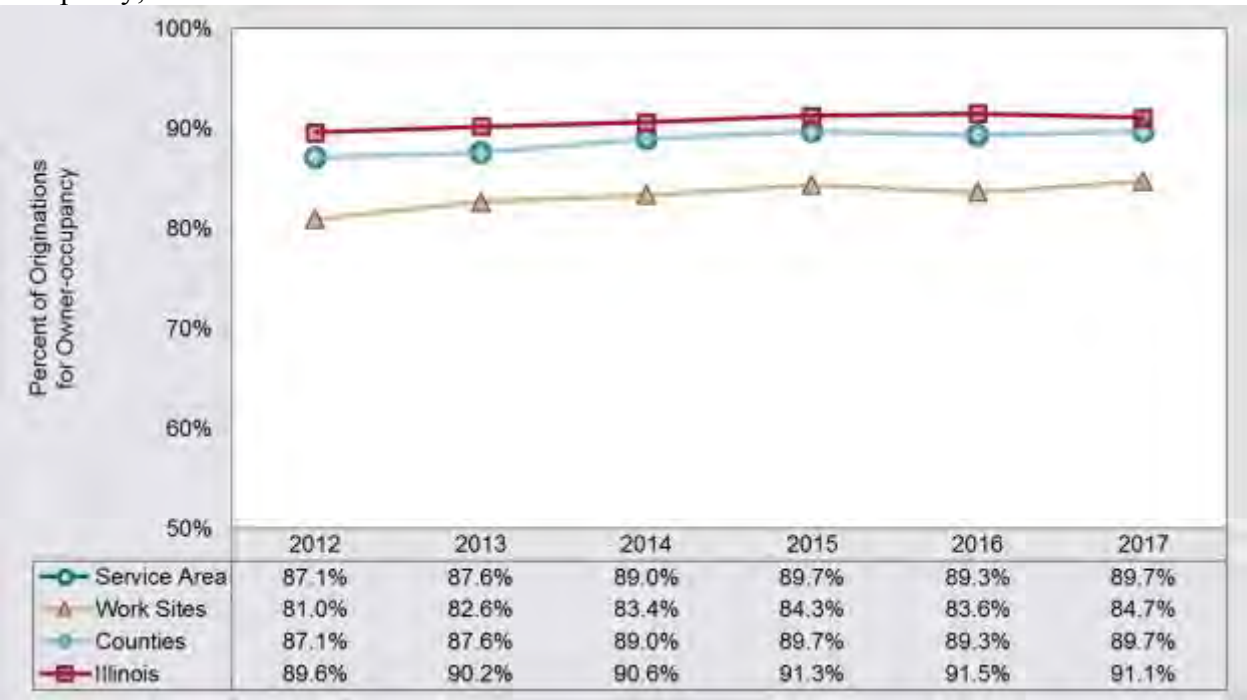
Agency 13: **Justine Petersen Housing and Reinvestment Corp.**

Agency 13, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	41.9%	37.6%	38.1%	41.1%	41.7%	41.6%
Work Sites	51.3%	44.8%	44.0%	48.6%	44.0%	45.9%
Counties	41.9%	37.6%	38.1%	41.1%	41.7%	41.6%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

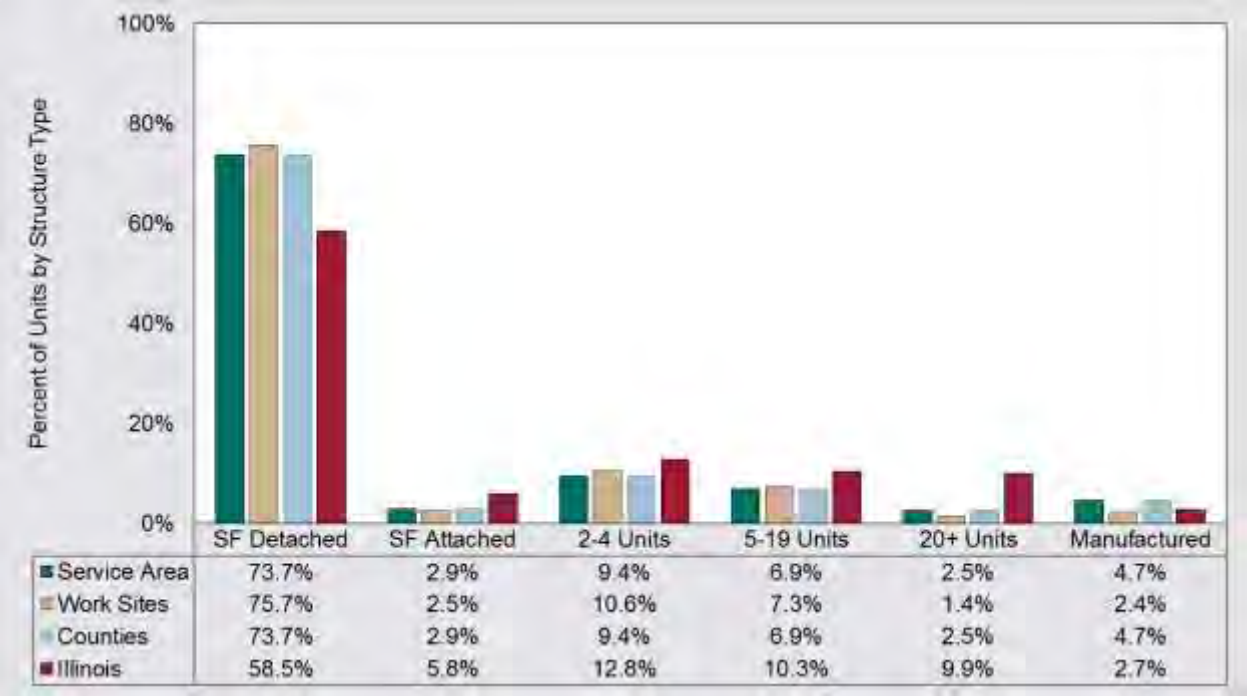
Agency 13, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	87.1%	87.6%	89.0%	89.7%	89.3%	89.7%
Work Sites	81.0%	82.6%	83.4%	84.3%	83.6%	84.7%
Counties	87.1%	87.6%	89.0%	89.7%	89.3%	89.7%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

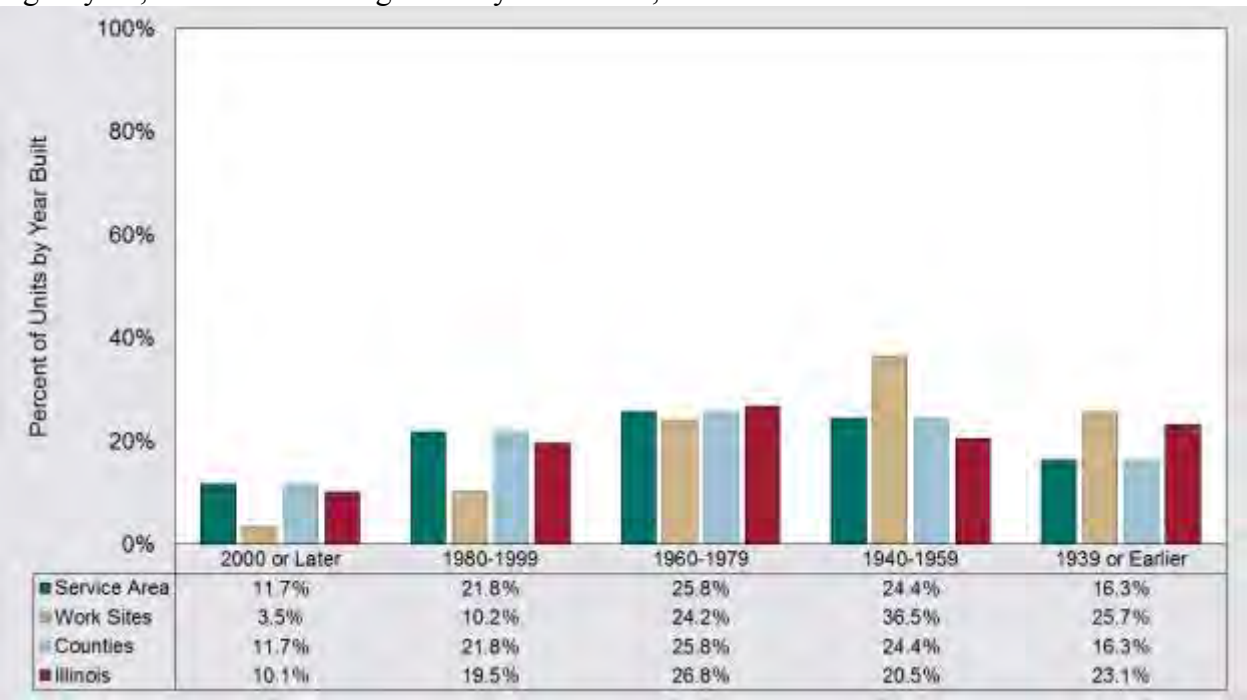
Agency 13: **Justine Petersen Housing and Reinvestment Corp.**

Agency 13, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	73.7%	2.9%	9.4%	6.9%	2.5%	4.7%
Work Sites	75.7%	2.5%	10.6%	7.3%	1.4%	2.4%
Counties	73.7%	2.9%	9.4%	6.9%	2.5%	4.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

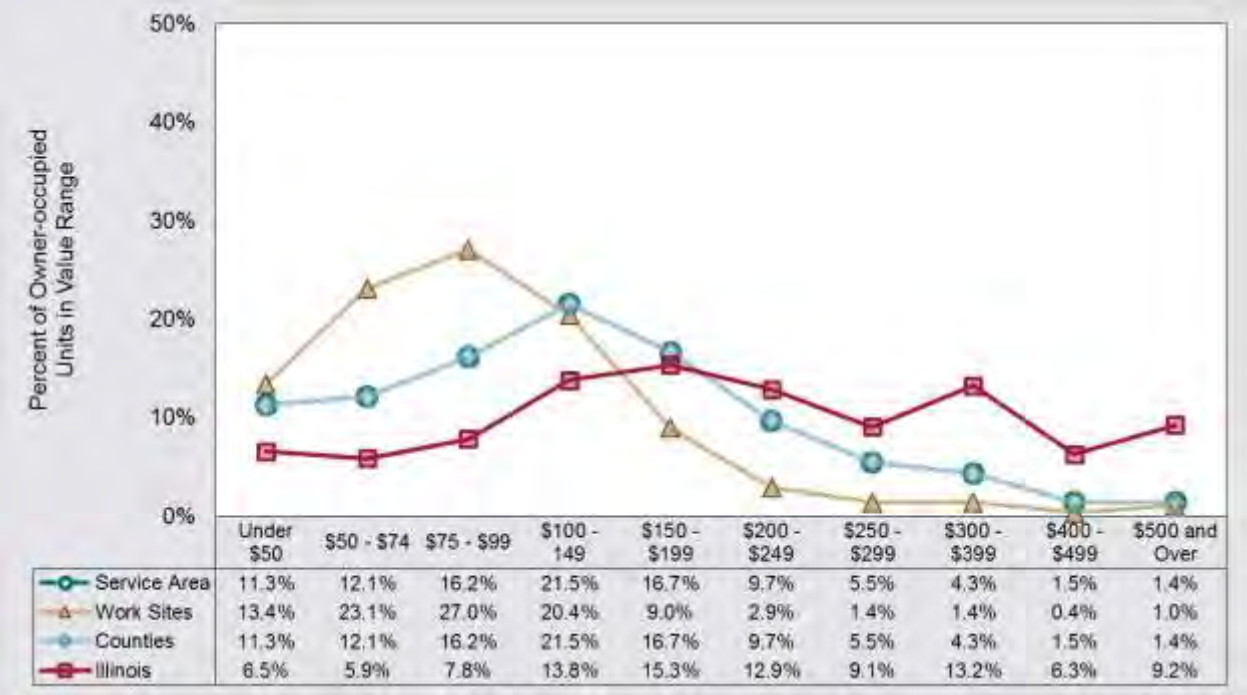
Agency 13, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	11.7%	21.8%	25.8%	24.4%	16.3%
Work Sites	3.5%	10.2%	24.2%	36.5%	25.7%
Counties	11.7%	21.8%	25.8%	24.4%	16.3%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

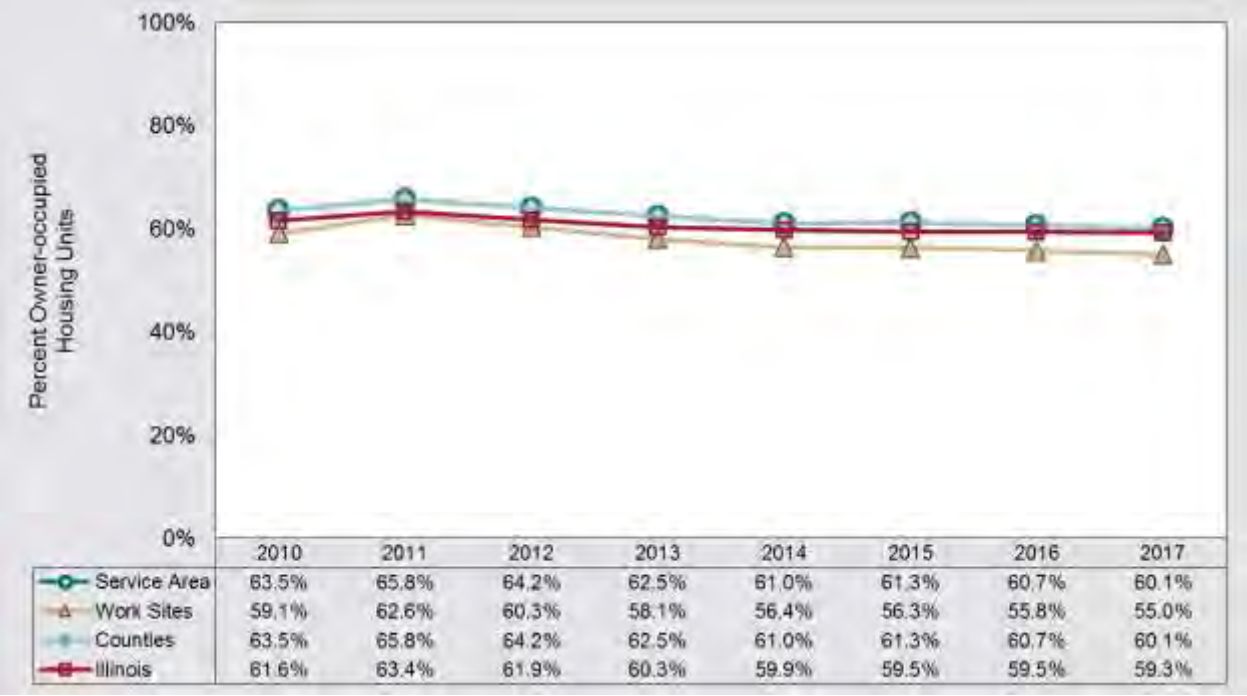
Agency 13: **Justine Petersen Housing and Reinvestment Corp.**

Agency 13, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	11.3%	12.1%	16.2%	21.5%	16.7%	9.7%	5.5%	4.3%	1.5%	1.4%
Work Sites	13.4%	23.1%	27.0%	20.4%	9.0%	2.9%	1.4%	1.4%	0.4%	1.0%
Counties	11.3%	12.1%	16.2%	21.5%	16.7%	9.7%	5.5%	4.3%	1.5%	1.4%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

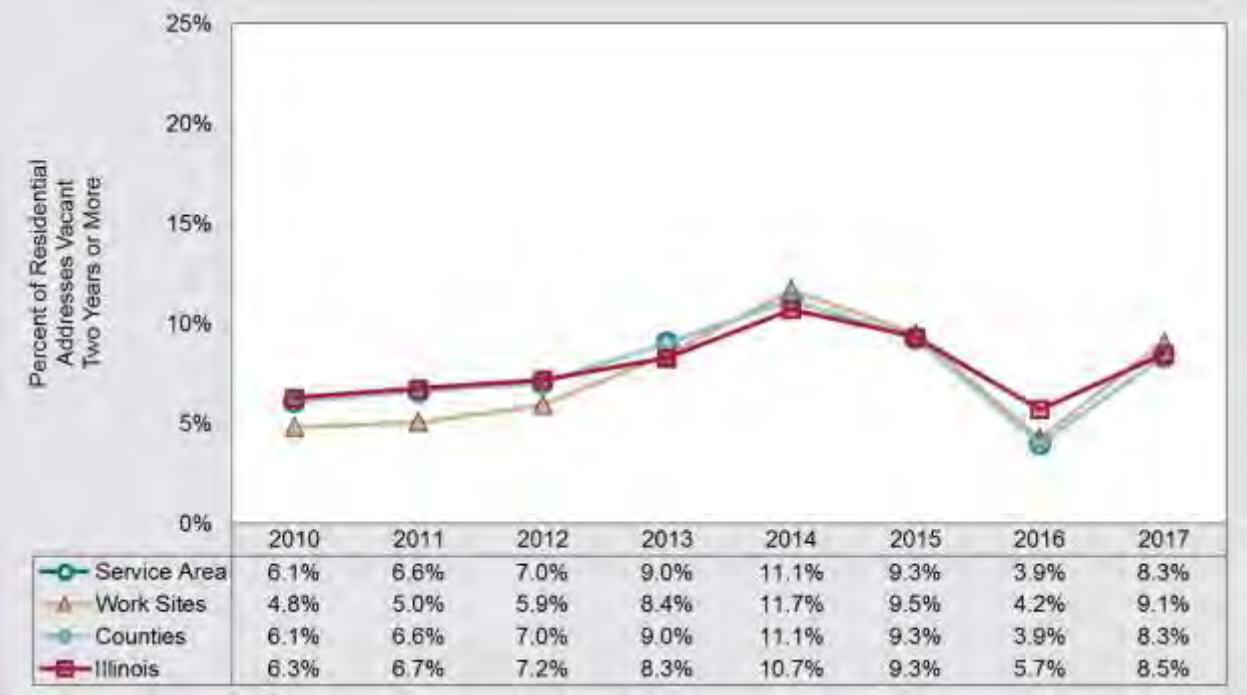
Agency 13, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	63.5%	65.8%	64.2%	62.5%	61.0%	61.3%	60.7%	60.1%
Work Sites	59.1%	62.6%	60.3%	58.1%	56.4%	56.3%	55.8%	55.0%
Counties	63.5%	65.8%	64.2%	62.5%	61.0%	61.3%	60.7%	60.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

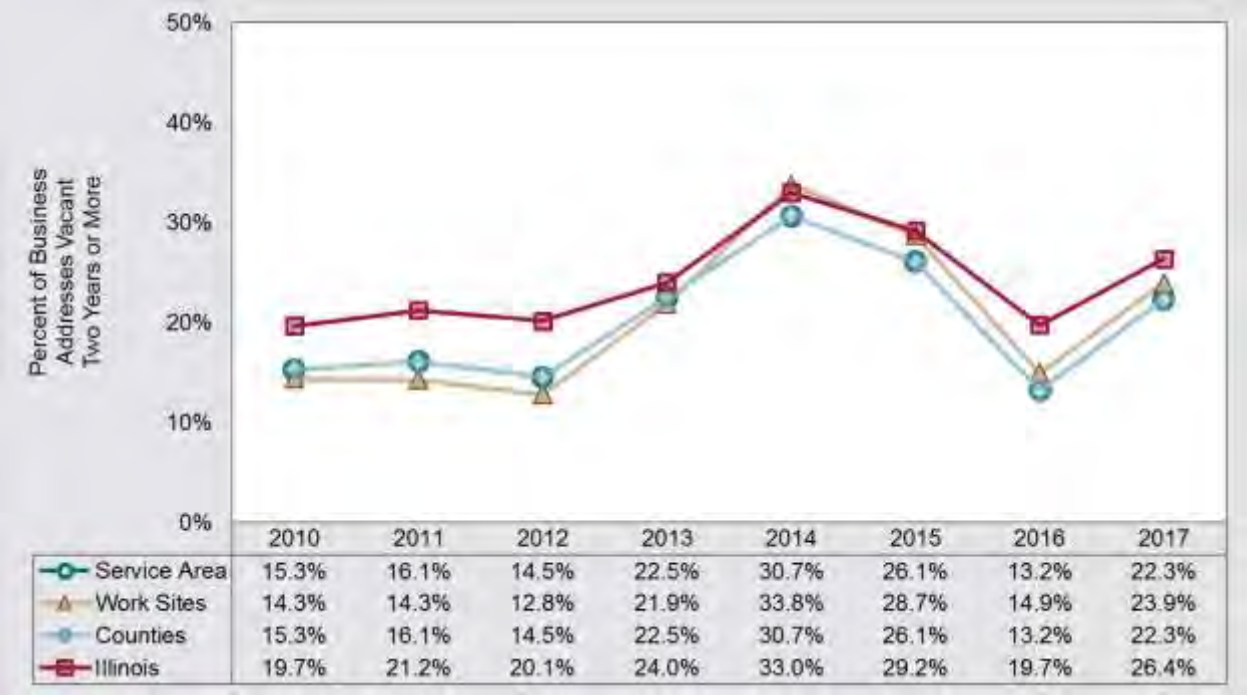
Agency 13: **Justine Petersen Housing and Reinvestment Corp.**

Agency 13, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	6.1%	6.6%	7.0%	9.0%	11.1%	9.3%	3.9%	8.3%
Work Sites	4.8%	5.0%	5.9%	8.4%	11.7%	9.5%	4.2%	9.1%
Counties	6.1%	6.6%	7.0%	9.0%	11.1%	9.3%	3.9%	8.3%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

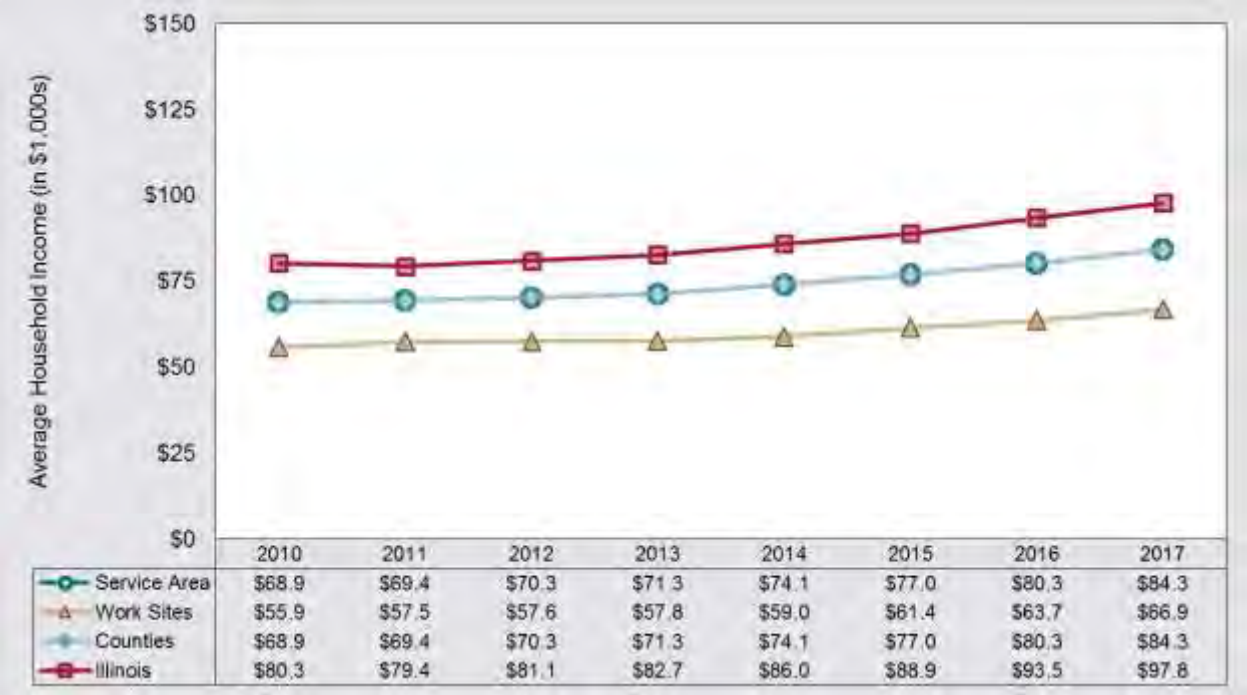
Agency 13, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	15.3%	16.1%	14.5%	22.5%	30.7%	26.1%	13.2%	22.3%
Work Sites	14.3%	14.3%	12.8%	21.9%	33.8%	28.7%	14.9%	23.9%
Counties	15.3%	16.1%	14.5%	22.5%	30.7%	26.1%	13.2%	22.3%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

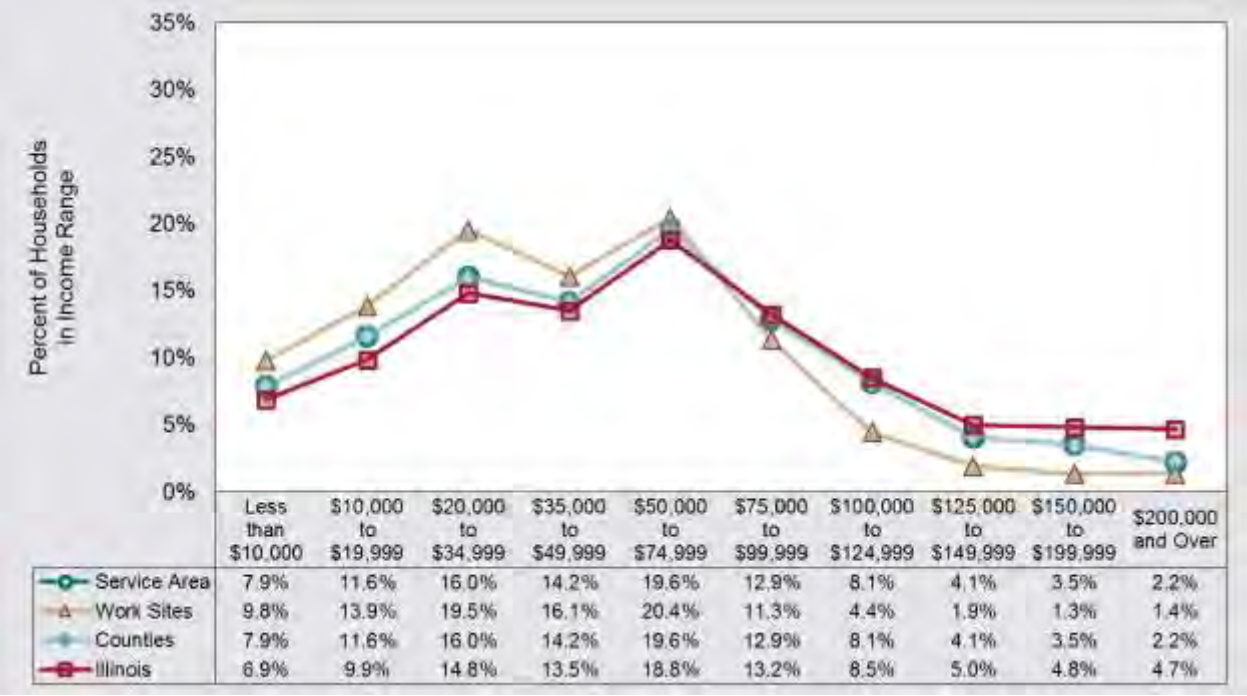
Agency 13: **Justine Petersen Housing and Reinvestment Corp.**

Agency 13, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$68.9	$69.4	$70.3	$71.3	$74.1	$77.0	$80.3	$84.3
Work Sites	$55.9	$57.5	$57.6	$57.8	$59.0	$61.4	$63.7	$66.9
Counties	$68.9	$69.4	$70.3	$71.3	$74.1	$77.0	$80.3	$84.3
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

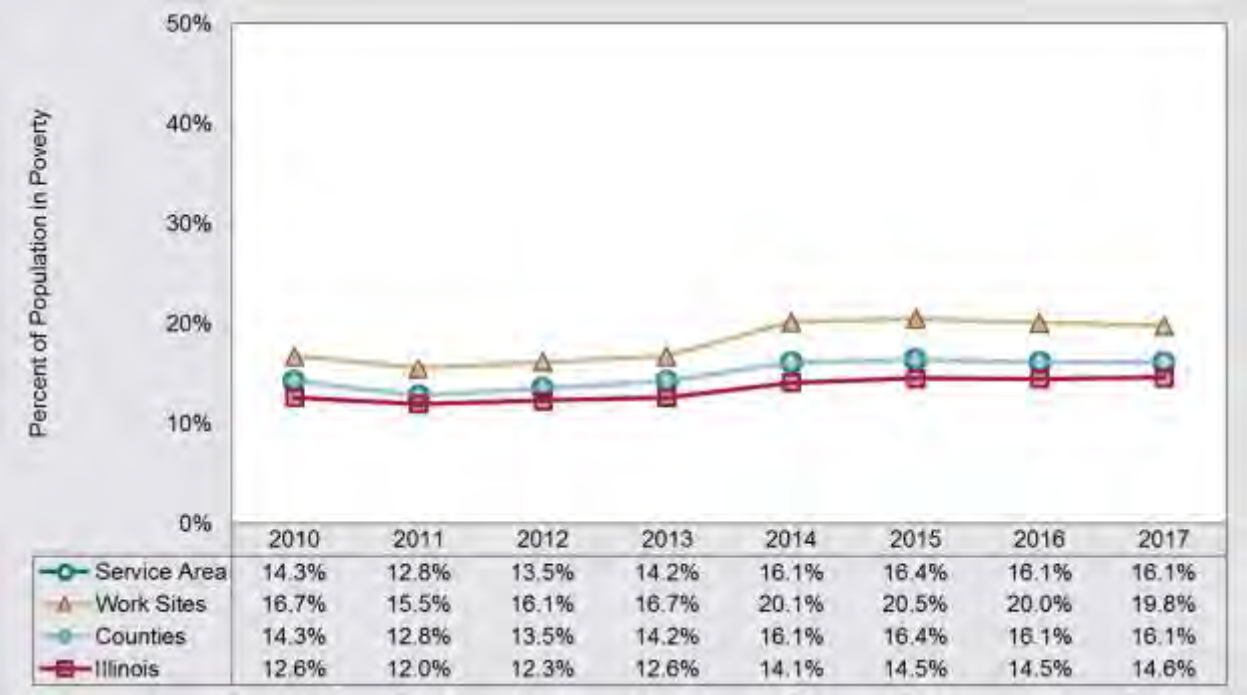
Agency 13, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	7.9%	11.6%	16.0%	14.2%	19.6%	12.9%	8.1%	4.1%	3.5%	2.2%
Work Sites	9.8%	13.9%	19.5%	16.1%	20.4%	11.3%	4.4%	1.9%	1.3%	1.4%
Counties	7.9%	11.6%	16.0%	14.2%	19.6%	12.9%	8.1%	4.1%	3.5%	2.2%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

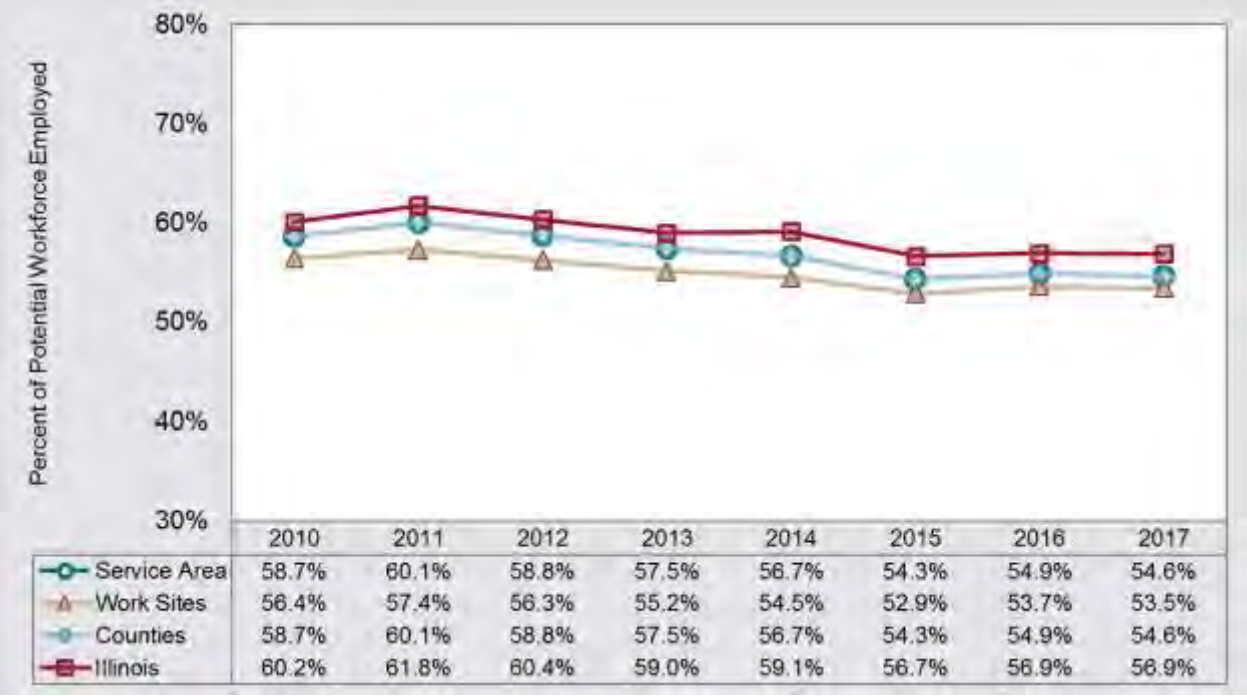
Agency 13: **Justine Petersen Housing and Reinvestment Corp.**

Agency 13, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	14.3%	12.8%	13.5%	14.2%	16.1%	16.4%	16.1%	16.1%
Work Sites	16.7%	15.5%	16.1%	16.7%	20.1%	20.5%	20.0%	19.8%
Counties	14.3%	12.8%	13.5%	14.2%	16.1%	16.4%	16.1%	16.1%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

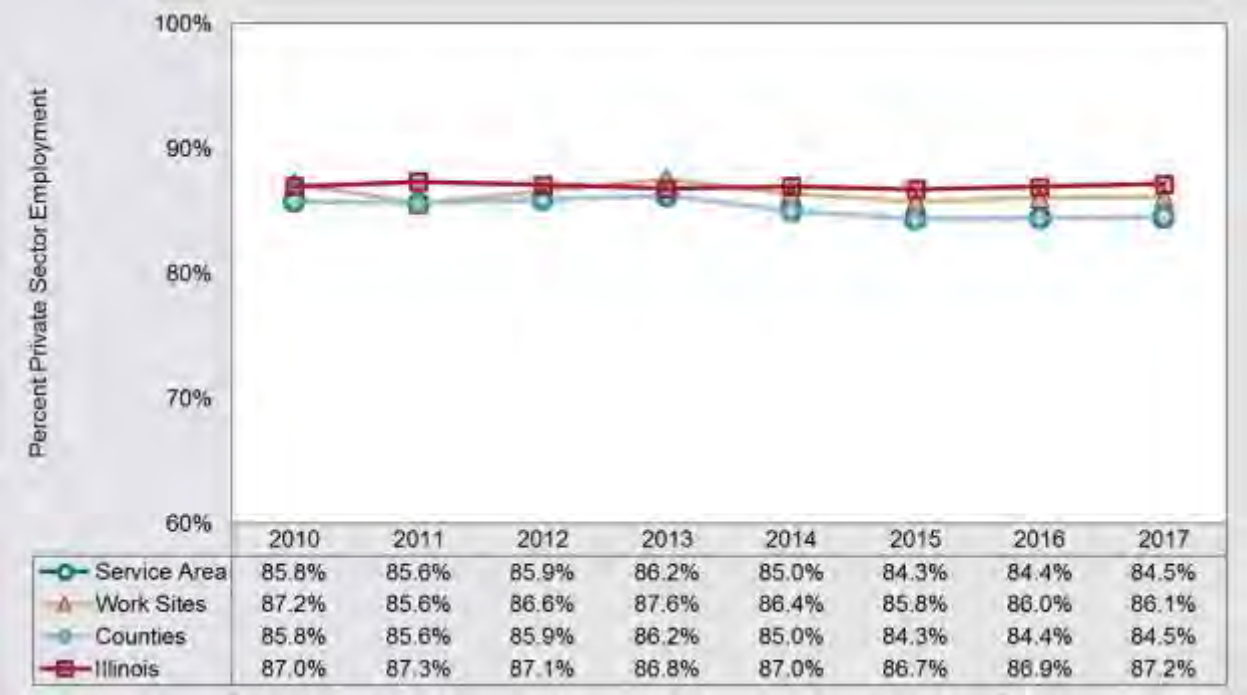
Agency 13, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	58.7%	60.1%	58.8%	57.5%	56.7%	54.3%	54.9%	54.6%
Work Sites	56.4%	57.4%	56.3%	55.2%	54.5%	52.9%	53.7%	53.5%
Counties	58.7%	60.1%	58.8%	57.5%	56.7%	54.3%	54.9%	54.6%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

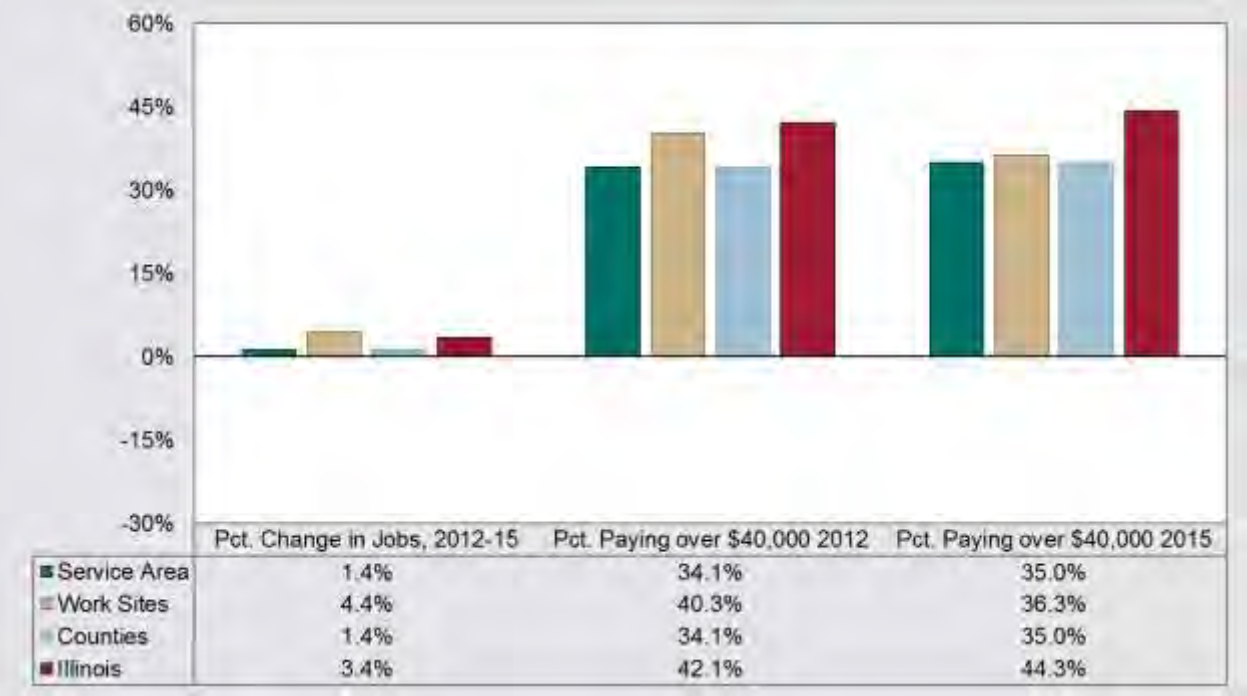
Agency 13: **Justine Petersen Housing and Reinvestment Corp.**

Agency 13, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	85.8%	85.6%	85.9%	86.2%	85.0%	84.3%	84.4%	84.5%
Work Sites	87.2%	85.6%	86.6%	87.6%	86.4%	85.8%	86.0%	86.1%
Counties	85.8%	85.6%	85.9%	86.2%	85.0%	84.3%	84.4%	84.5%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 13, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	1.4%	34.1%	35.0%
Work Sites	4.4%	40.3%	36.3%
Counties	1.4%	34.1%	35.0%
Illinois	3.4%	42.1%	44.3%

Lake County Residential Development Corp. (Agency 14)

After acquiring foreclosed homes – including properties donated by the City of North Chicago, in the Uptown, Midtown and Argonne Heights neighborhoods – the Lake County Residential Development Corporation (LCRDC) proposed to undertake both rehab and new construction activities to provide 20 homes for mixed-income and special needs households. Some of the homes will be for rent and others will be sold to low- to moderate-income households through a lease-to-purchase program. In addition, housing counseling and financial literacy will be provided to all participating households. LCRDC's strategy, in partnership with the City and other partners, is part of a larger effort to lower crime and generate greater neighborhood engagement.

Service Area: 11 Census Tracts; City of North Chicago
Work Site: 4 Census Tracts
County: 154 Census Tracts; Lake County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 9,400 housing units, 79.9 percent, in structures with 1-4 units (Agency 14, Chart 9); over 2,500 owner-occupied housing units, 47.9 percent, had a reported value of under $200,000 (Agency 14, Chart 11), and over 2,000 residential addresses were reported as vacant for two years or more (Agency 14, Chart 13). Over 5,500 households, 54.9 percent, had income of less than $60,000 (Agency 14, Chart 16), and 10.9 percent of the population was below the poverty level (Agency 14, Chart 17).
- In the Work Sites, there were over 3,700 housing units, 81.7 percent, in structures with 1-4 units; over 1,700 owner-occupied housing units, 84.5 percent, had a reported value of under $200,000, and over 300 residential addresses were reported as vacant for two years or more. Over 2,600 households, 70.3 percent, had income of less than $60,000, and 23.0 percent of the population was below the poverty level.
- In the County, there were over 217,000 housing units, 84.5 percent, in structures with 1-4 units; over 54,900 Owner-occupied units, 29.3 percent, had a reported value of under $200,000, and over 21,300 residential addresses were reported as vacant for two years or more. Over 90,400 households, 37.8 percent, had income of less than $60,000, and 7.7 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 124 first lien, single-family purchase mortgages; the average amount of those mortgages was $264,500 (Agency 14, Chart 1), and the average income of the purchasers receiving those mortgages was $138,900 (Agency 14, Chart 2). Of those mortgages, 23, 18.5 percent, were FHA/VA guaranteed (Agency 14, Chart 7).
- In the Work Sites, lenders reported originating 14 first lien, single-family purchase mortgages; the average amount of those mortgages was $70,600, and the average income of the purchasers receiving those mortgages was $48,700. Of those mortgages, 8, 57.1 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating 7,490 first lien, Single-family purchase mortgages; the average amount of those mortgages was $264,500, and the average income of

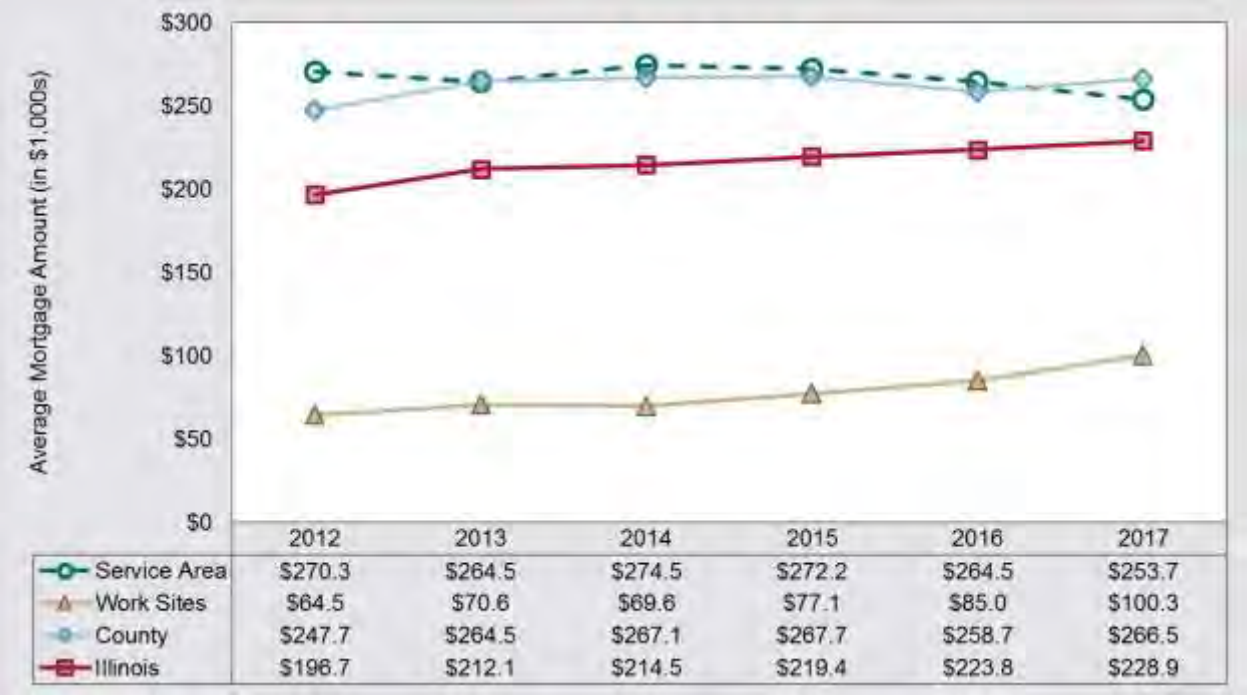
the purchasers receiving those mortgages was $137,900. Of those mortgages, 1,710, 22.8 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 50.0 percent (Agency 14, Chart 3), to 186 originations, and the average mortgage amount decreased by 4.1 percent, to $253,700 (Agency 14, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 43.9 percent (Agency 14, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 7.2 percent, to 19.9 percent of originations (Agency 14, Chart 7). The average income of purchasers receiving mortgages decreased by 10.1 percent, dropping to $124,900 (Agency 14, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 171.4 percent, to 38 originations, and the average mortgage amount increased by 42.0 percent, to $100,300. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 285.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 3.3 percent, to 55.3 percent of originations. The average income of purchasers receiving mortgages decreased by 16.1 percent, dropping to $40,900.
- In the County, the total number of first lien, Single-family purchase mortgage originations increased by 22.7 percent, to 9,190 originations, and the average mortgage amount increased by 0.8 percent, to $266,500. Overall, the total dollar amount of first lien, Single-family mortgages originated increased by 23.6 percent. The percentage of first lien, Single-family purchase mortgages that were FHA/VA guaranteed increased by 11.6 percent, to 25.5 percent of originations. The average income of purchasers receiving mortgages decreased by 5.9 percent, dropping to $129,700.

Agency 14: **Lake County Residential Development Corp.**

Agency 14, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



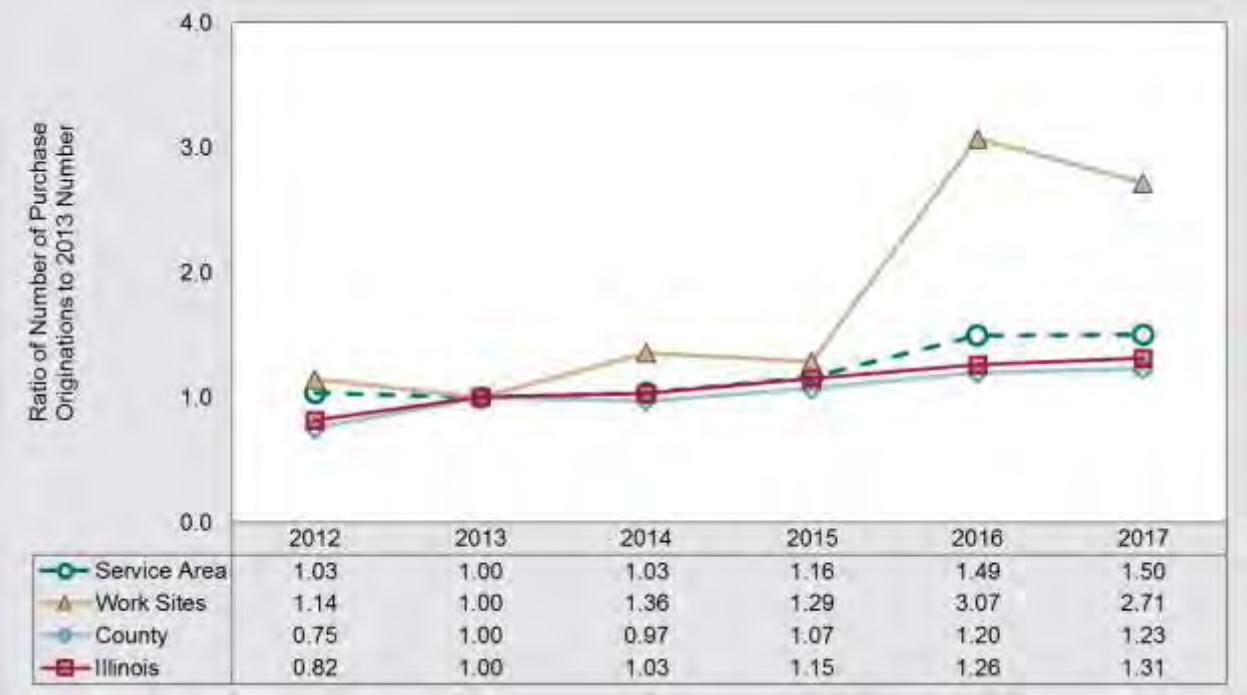
	2012	2013	2014	2015	2016	2017
Service Area	$270.3	$264.5	$274.5	$272.2	$264.5	$253.7
Work Sites	$64.5	$70.6	$69.6	$77.1	$85.0	$100.3
County	$247.7	$264.5	$267.1	$267.7	$258.7	$266.5
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 14, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$200.7	$138.9	$144.4	$135.3	$123.3	$124.9
Work Sites	$43.3	$48.7	$35.8	$39.1	$37.8	$40.9
County	$133.3	$137.9	$137.6	$132.8	$125.7	$129.7
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

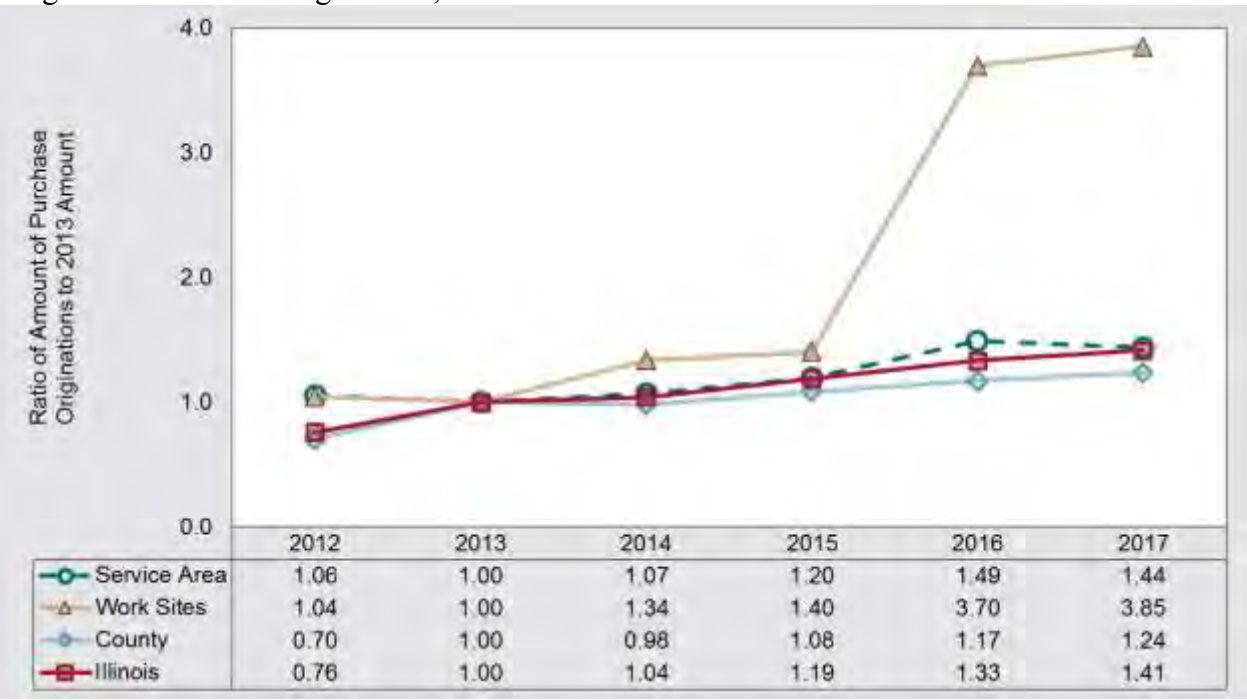
Agency 14: **Lake County Residential Development Corp.**

Agency 14, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.03	1.00	1.03	1.16	1.49	1.50
Work Sites	1.14	1.00	1.36	1.29	3.07	2.71
County	0.75	1.00	0.97	1.07	1.20	1.23
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

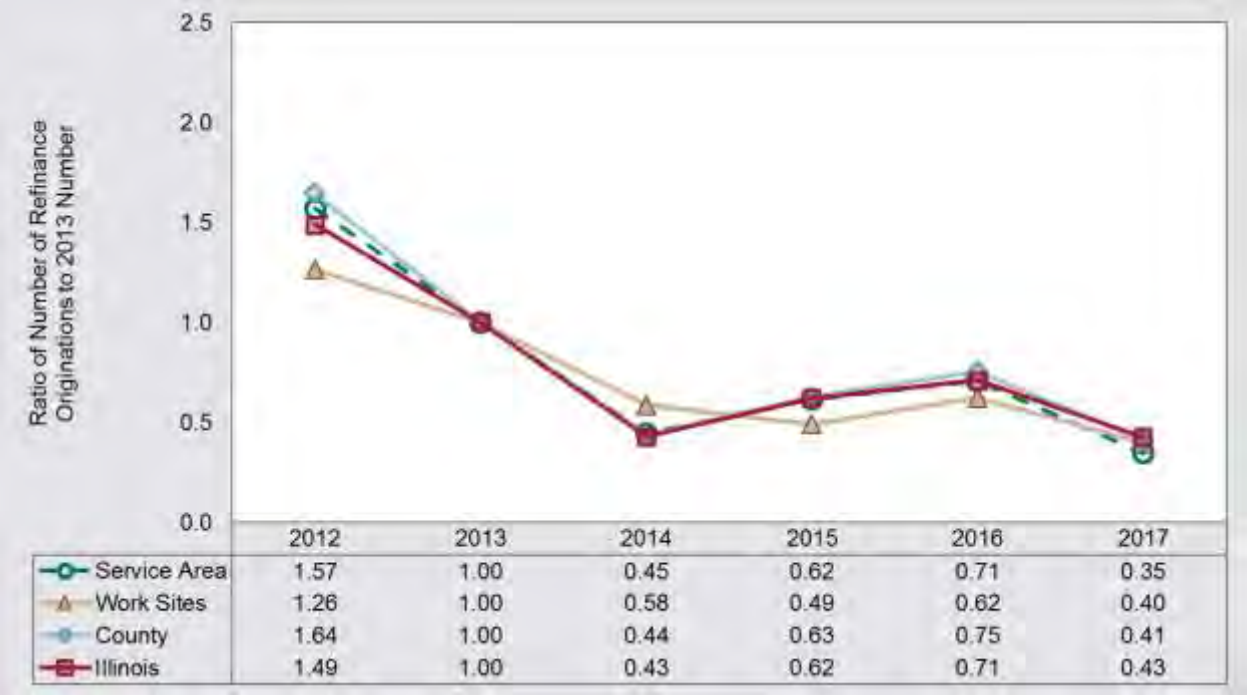
Agency 14, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.06	1.00	1.07	1.20	1.49	1.44
Work Sites	1.04	1.00	1.34	1.40	3.70	3.85
County	0.70	1.00	0.98	1.08	1.17	1.24
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

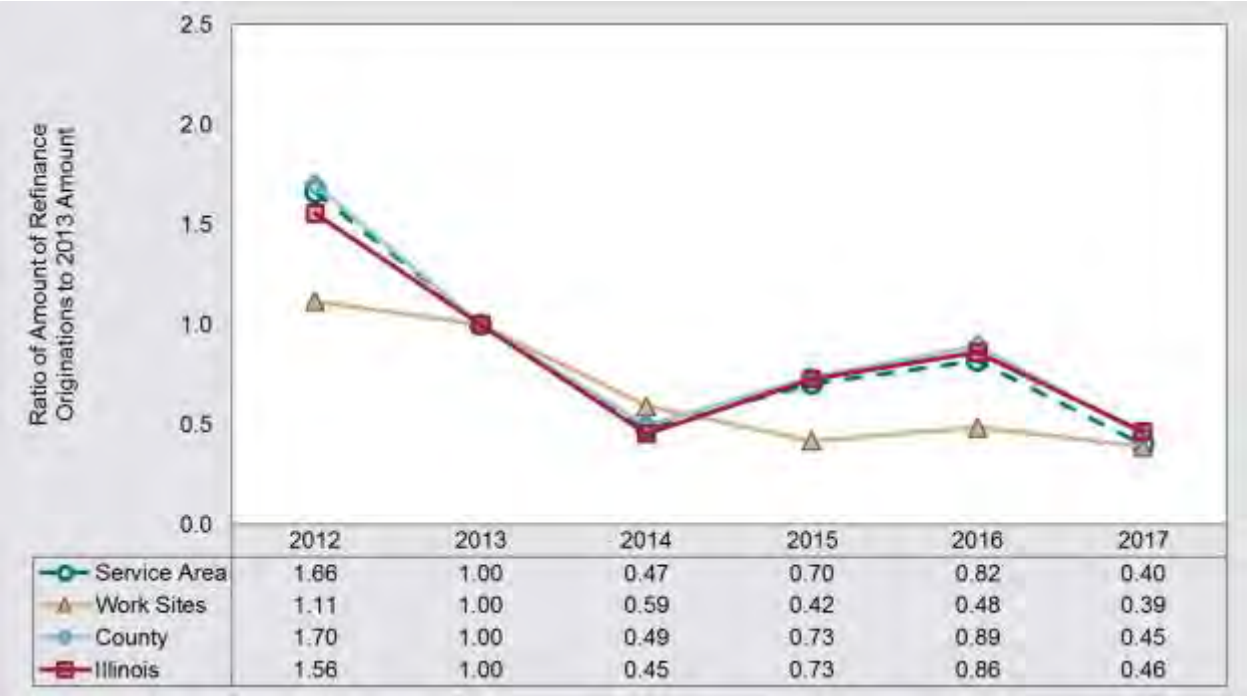
Agency 14: **Lake County Residential Development Corp.**

Agency 14, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.57	1.00	0.45	0.62	0.71	0.35
Work Sites	1.26	1.00	0.58	0.49	0.62	0.40
County	1.64	1.00	0.44	0.63	0.75	0.41
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

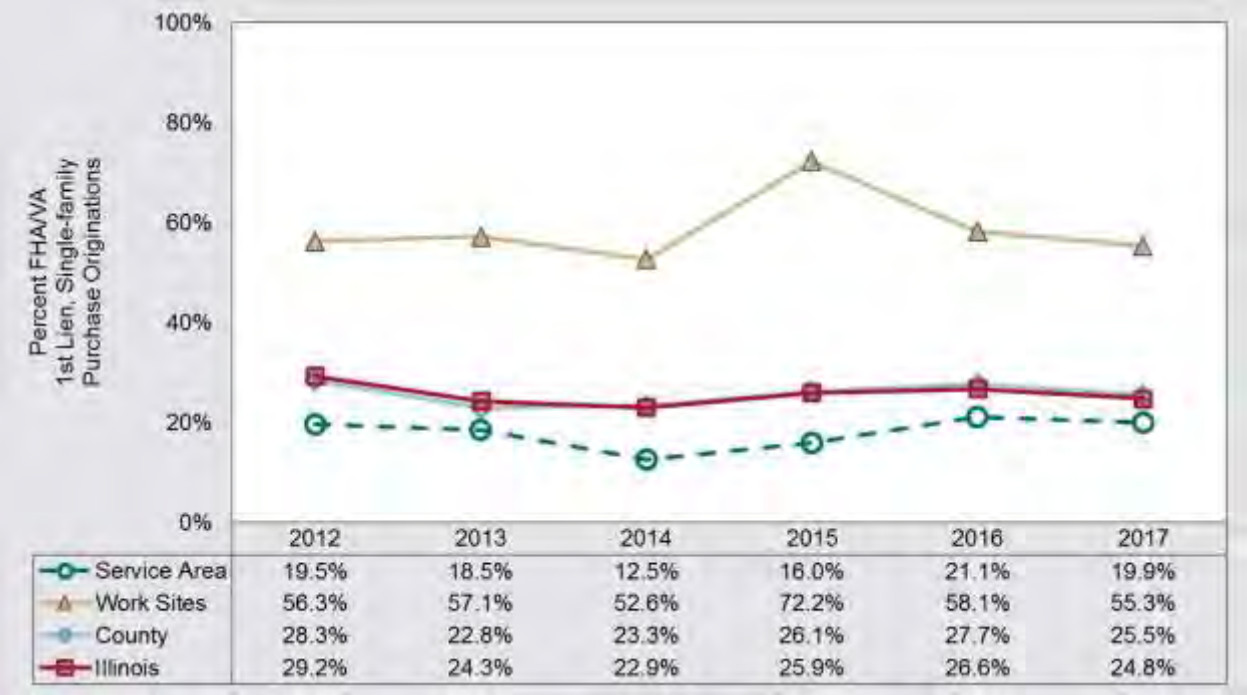
Agency 14, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.66	1.00	0.47	0.70	0.82	0.40
Work Sites	1.11	1.00	0.59	0.42	0.48	0.39
County	1.70	1.00	0.49	0.73	0.89	0.45
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

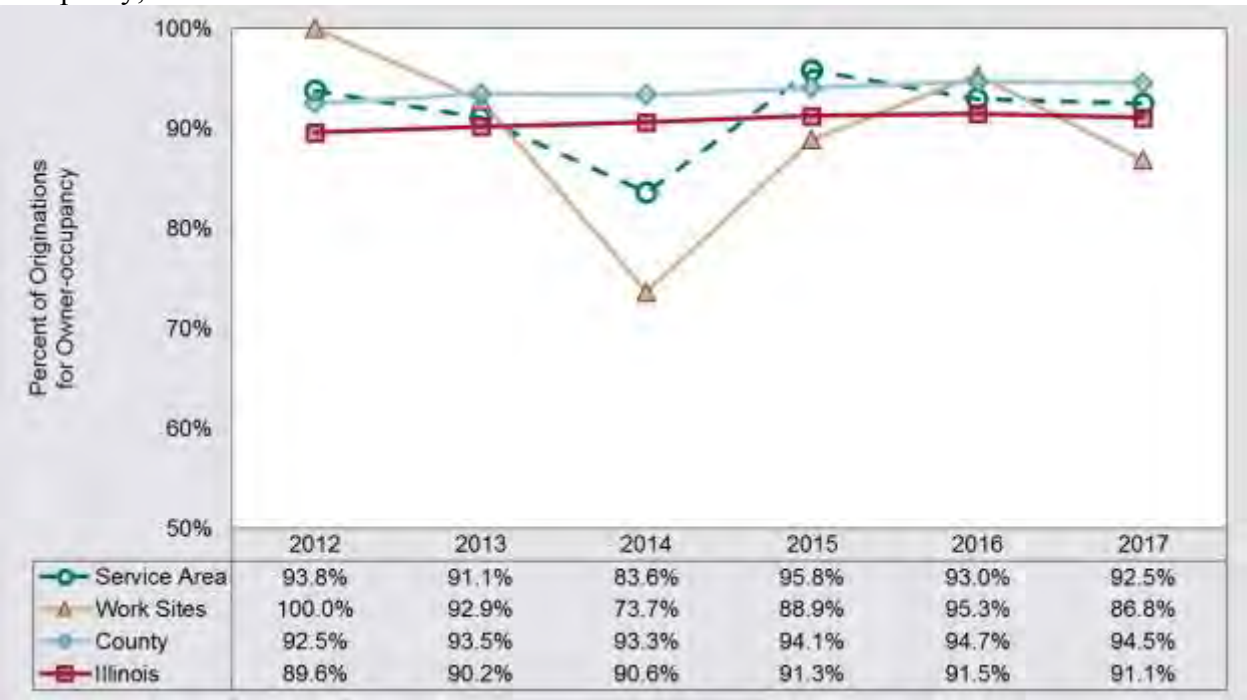
Agency 14: **Lake County Residential Development Corp.**

Agency 14, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	19.5%	18.5%	12.5%	16.0%	21.1%	19.9%
Work Sites	56.3%	57.1%	52.6%	72.2%	58.1%	55.3%
County	28.3%	22.8%	23.3%	26.1%	27.7%	25.5%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

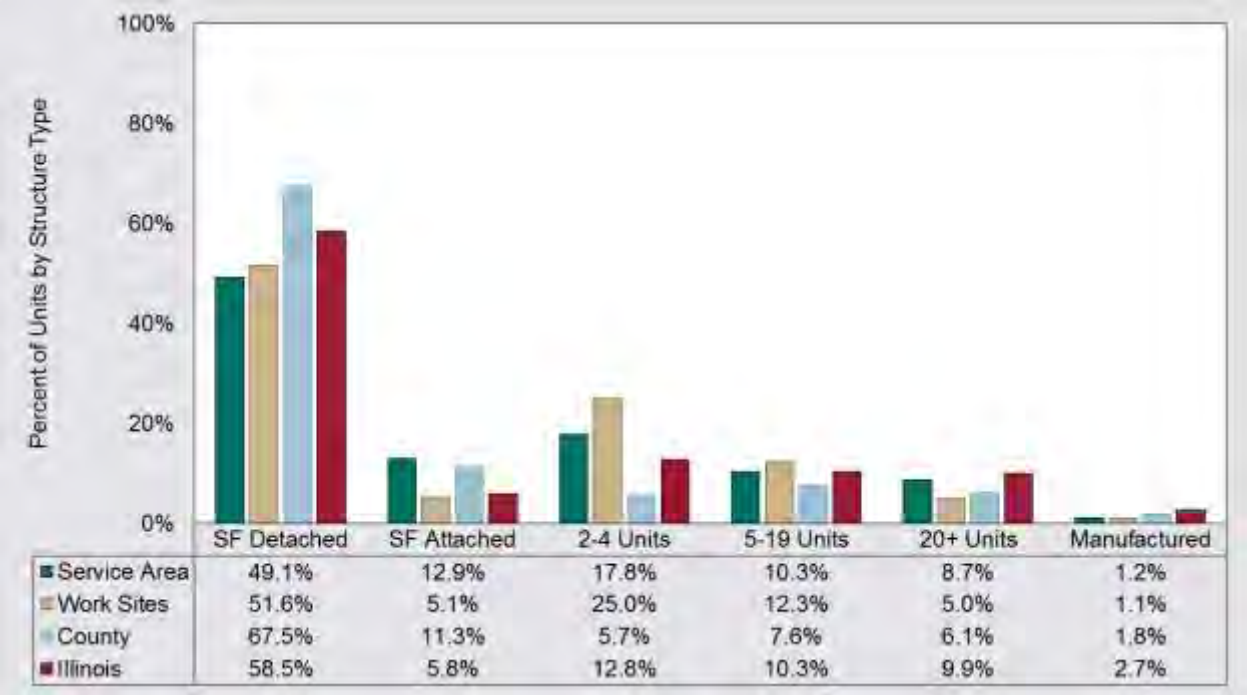
Agency 14, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	93.8%	91.1%	83.6%	95.8%	93.0%	92.5%
Work Sites	100.0%	92.9%	73.7%	88.9%	95.3%	86.8%
County	92.5%	93.5%	93.3%	94.1%	94.7%	94.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

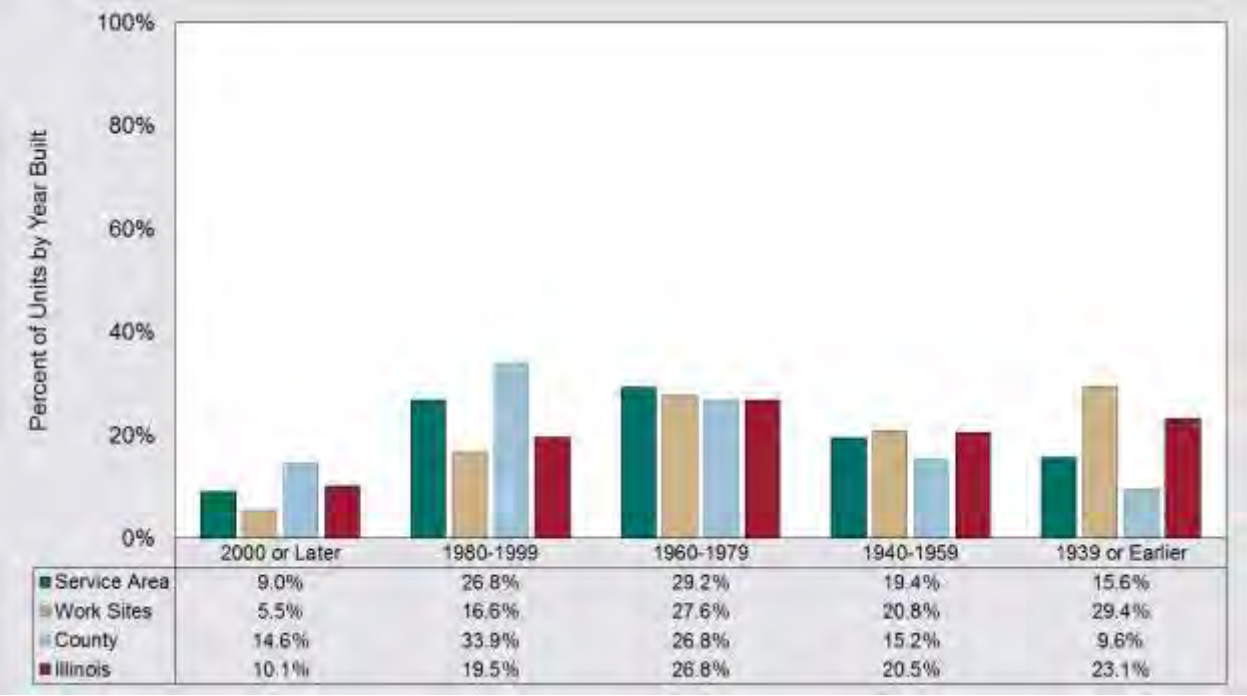
Agency 14: **Lake County Residential Development Corp.**

Agency 14, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	49.1%	12.9%	17.8%	10.3%	8.7%	1.2%
Work Sites	51.6%	5.1%	25.0%	12.3%	5.0%	1.1%
County	67.5%	11.3%	5.7%	7.6%	6.1%	1.8%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

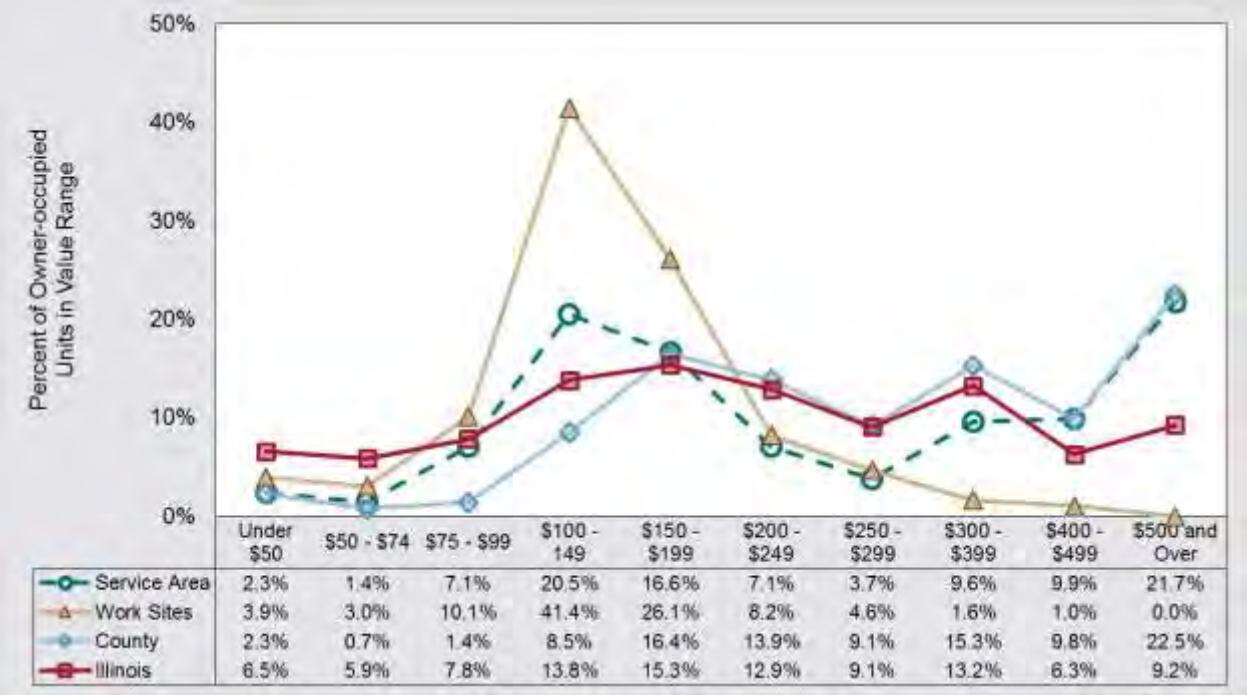
Agency 14, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	9.0%	26.8%	29.2%	19.4%	15.6%
Work Sites	5.5%	16.6%	27.6%	20.8%	29.4%
County	14.6%	33.9%	26.8%	15.2%	9.6%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

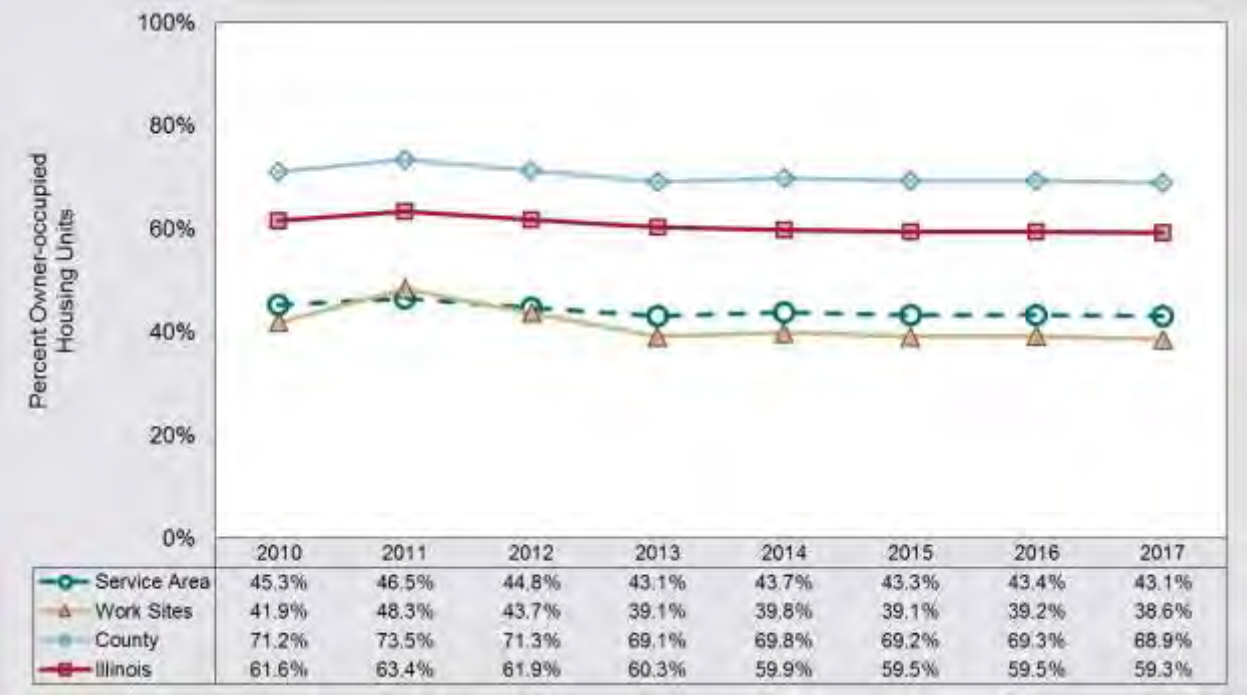
Agency 14: **Lake County Residential Development Corp.**

Agency 14, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	2.3%	1.4%	7.1%	20.5%	16.6%	7.1%	3.7%	9.6%	9.9%	21.7%
Work Sites	3.9%	3.0%	10.1%	41.4%	26.1%	8.2%	4.6%	1.6%	1.0%	0.0%
County	2.3%	0.7%	1.4%	8.5%	16.4%	13.9%	9.1%	15.3%	9.8%	22.5%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

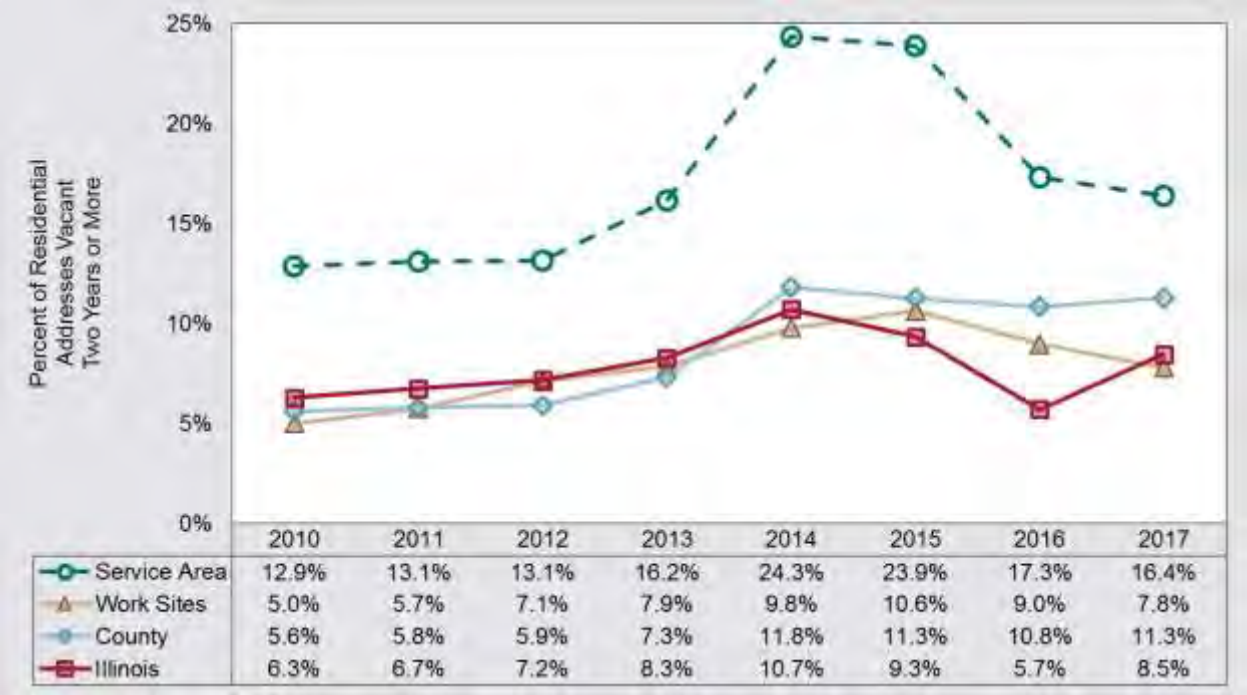
Agency 14, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	45.3%	46.5%	44.8%	43.1%	43.7%	43.3%	43.4%	43.1%
Work Sites	41.9%	48.3%	43.7%	39.1%	39.8%	39.1%	39.2%	38.6%
County	71.2%	73.5%	71.3%	69.1%	69.8%	69.2%	69.3%	68.9%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

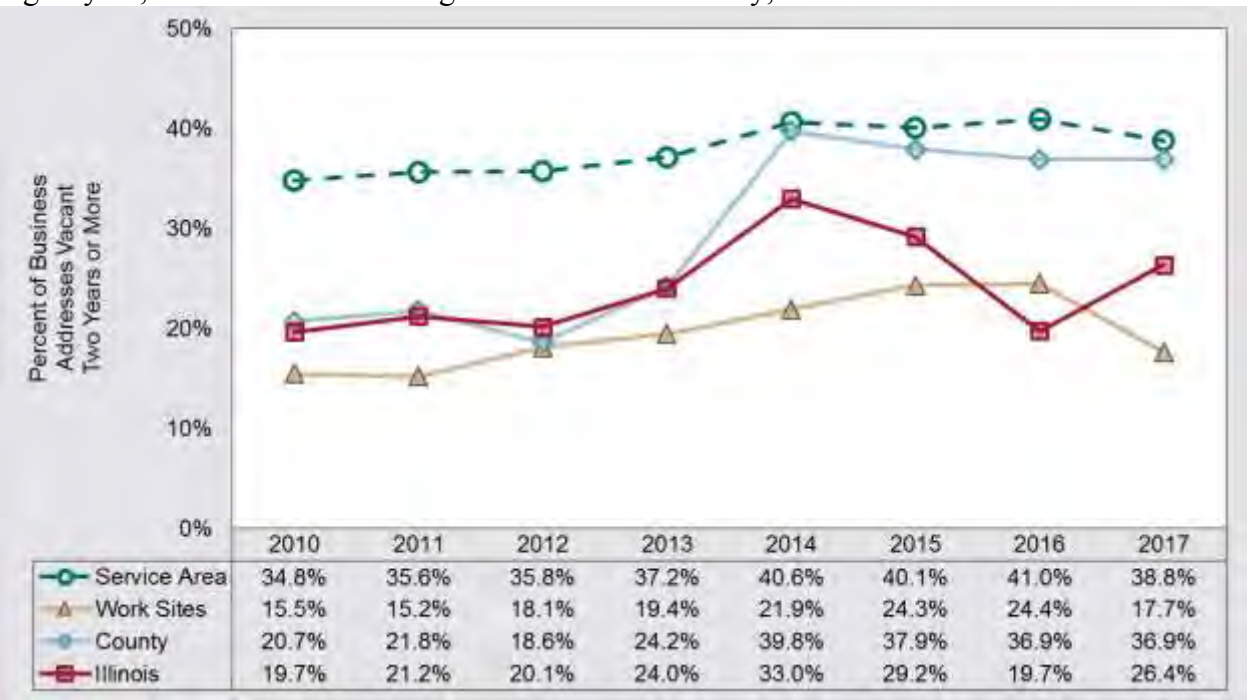
Agency 14: **Lake County Residential Development Corp.**

Agency 14, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	12.9%	13.1%	13.1%	16.2%	24.3%	23.9%	17.3%	16.4%
Work Sites	5.0%	5.7%	7.1%	7.9%	9.8%	10.6%	9.0%	7.8%
County	5.6%	5.8%	5.9%	7.3%	11.8%	11.3%	10.8%	11.3%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

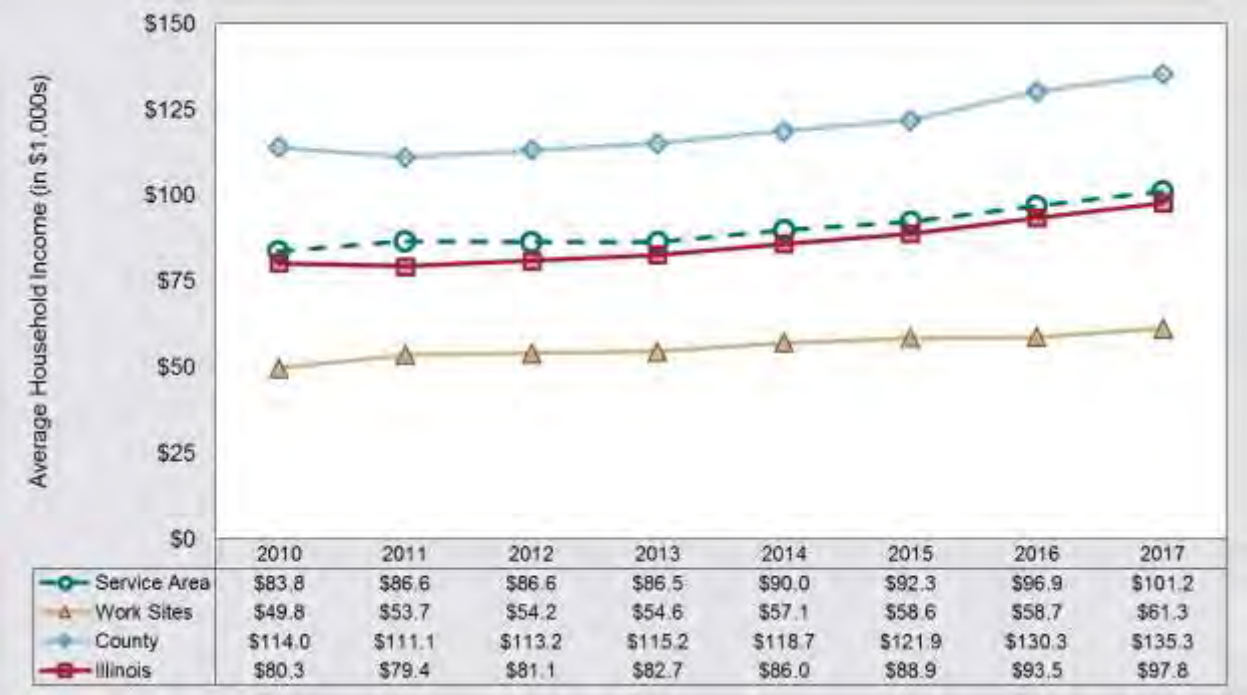
Agency 14, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	34.8%	35.6%	35.8%	37.2%	40.6%	40.1%	41.0%	38.8%
Work Sites	15.5%	15.2%	18.1%	19.4%	21.9%	24.3%	24.4%	17.7%
County	20.7%	21.8%	18.6%	24.2%	39.8%	37.9%	36.9%	36.9%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

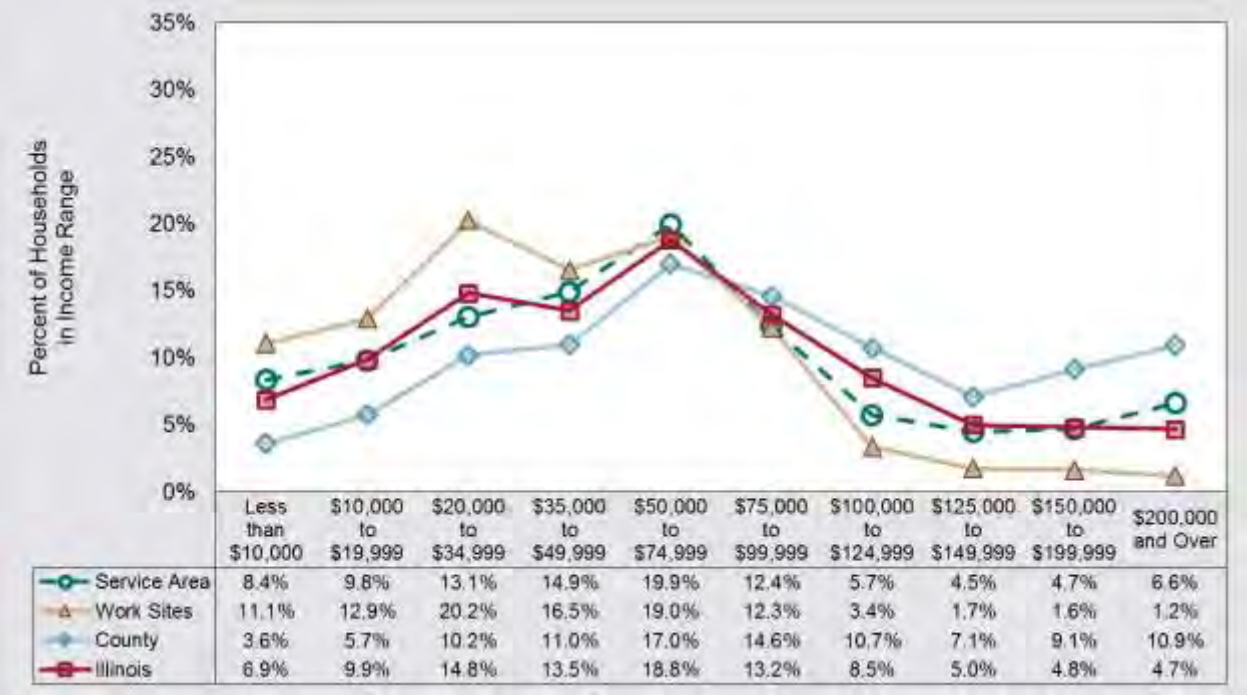
Agency 14: **Lake County Residential Development Corp.**

Agency 14, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$83.8	$86.6	$86.6	$86.5	$90.0	$92.3	$96.9	$101.2
Work Sites	$49.8	$53.7	$54.2	$54.6	$57.1	$58.6	$58.7	$61.3
County	$114.0	$111.1	$113.2	$115.2	$118.7	$121.9	$130.3	$135.3
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

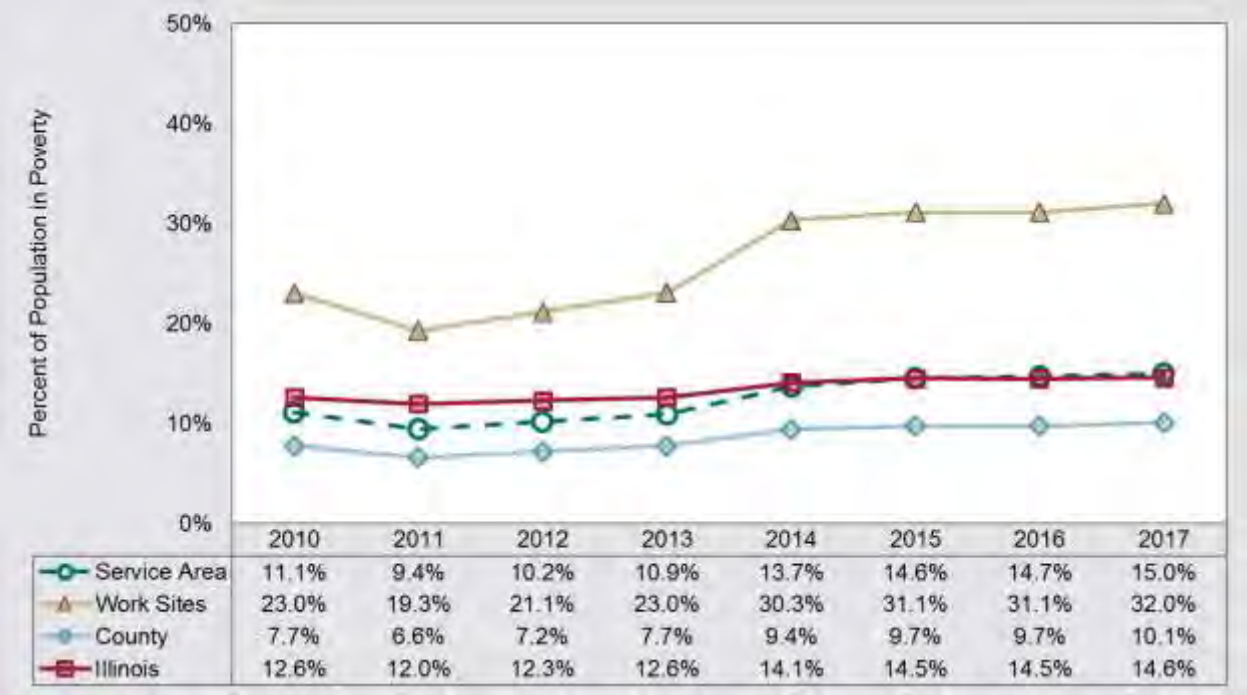
Agency 14, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	8.4%	9.8%	13.1%	14.9%	19.9%	12.4%	5.7%	4.5%	4.7%	6.6%
Work Sites	11.1%	12.9%	20.2%	16.5%	19.0%	12.3%	3.4%	1.7%	1.6%	1.2%
County	3.6%	5.7%	10.2%	11.0%	17.0%	14.6%	10.7%	7.1%	9.1%	10.9%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

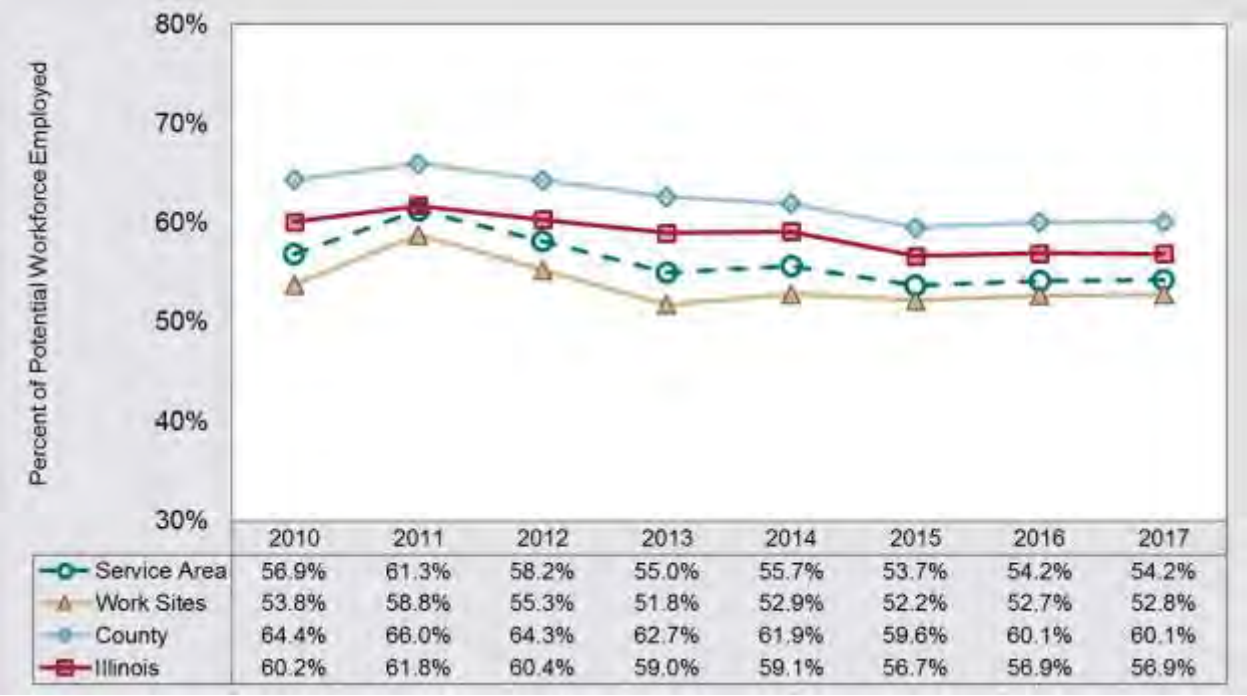
Agency 14: **Lake County Residential Development Corp.**

Agency 14, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	11.1%	9.4%	10.2%	10.9%	13.7%	14.6%	14.7%	15.0%
Work Sites	23.0%	19.3%	21.1%	23.0%	30.3%	31.1%	31.1%	32.0%
County	7.7%	6.6%	7.2%	7.7%	9.4%	9.7%	9.7%	10.1%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

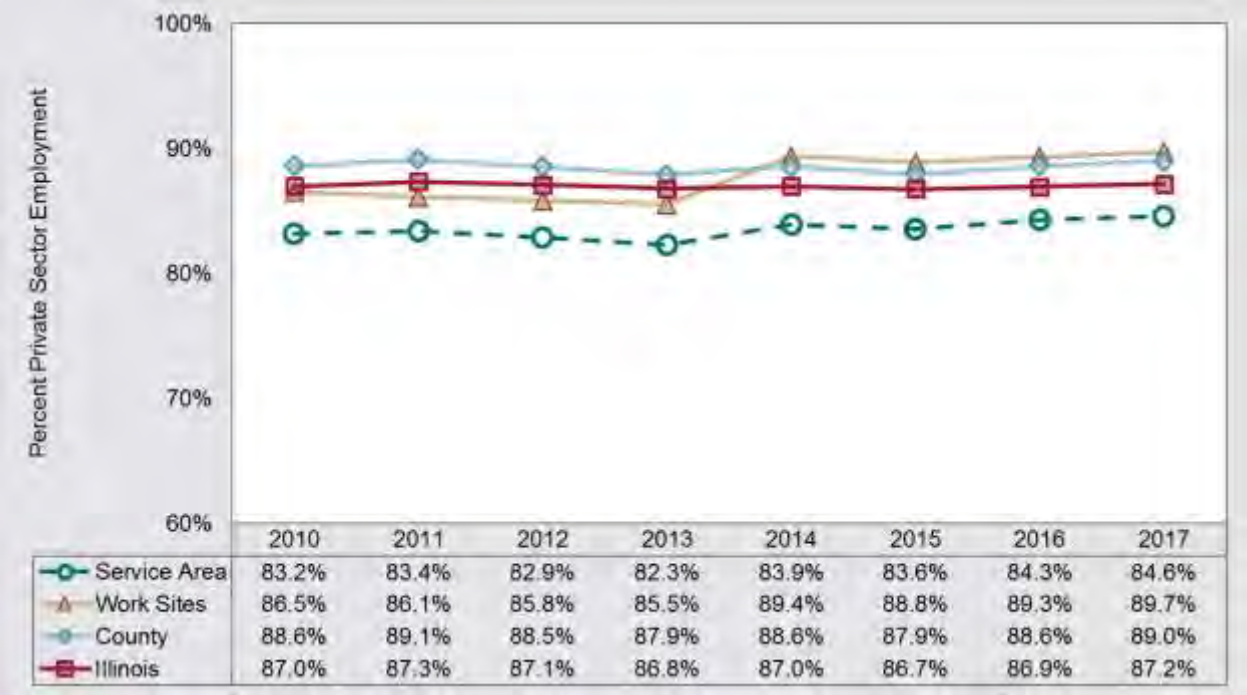
Agency 14, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	56.9%	61.3%	58.2%	55.0%	55.7%	53.7%	54.2%	54.2%
Work Sites	53.8%	58.8%	55.3%	51.8%	52.9%	52.2%	52.7%	52.8%
County	64.4%	66.0%	64.3%	62.7%	61.9%	59.6%	60.1%	60.1%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

Agency 14: **Lake County Residential Development Corp.**

Agency 14, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	83.2%	83.4%	82.9%	82.3%	83.9%	83.6%	84.3%	84.6%
Work Sites	86.5%	86.1%	85.8%	85.5%	89.4%	88.8%	89.3%	89.7%
County	88.6%	89.1%	88.5%	87.9%	88.6%	87.9%	88.6%	89.0%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 14, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015

	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	45.3%	62.8%	72.7%
Work Sites	-18.7%	70.2%	62.6%
County	4.8%	47.7%	50.7%
Illinois	3.4%	42.1%	44.3%

Local Initiative Support Corporation, Chicago (Agency 15)

This award will double the outcomes of the high-impact City of Chicago initiative called the Micro Market Recovery Program (MMRP). MMRP is a neighborhood stabilization initiative focused on 13 specific areas in 12 communities that are experiencing higher numbers of foreclosure problems. The Local Initiatives Support Corporation, Chicago, proposes to use this award to allow it to help 2,000 families stay in their homes and to acquire and rehab another 240 currently vacant homes, largely in 1-4 unit properties. Housing counseling will be provided to all program participants.

Service Area: 152 Census Tracts; the Auburn Gresham, Austin, Belmont Cragin, Chatham, Chicago Lawn, East Garfield Park, Englewood, Grand Boulevard, Humboldt Park, North Pullman, West Pullman, and Woodlawn Community Areas in the City of Chicago
Work Site: 37 Census Tracts
County: 1,319 Census Tracts; Cook County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 160,000 housing units, 77.4 percent, in structures with 1-4 units (Agency 15, Chart 9); over 36,100 owner-occupied housing units, 50.4 percent, had a reported value of under $200,000 (Agency 15, Chart 11), and over 16,500 residential addresses were reported as vacant for two years or more (Agency 15, Chart 13). Over 127,000 households, 74.1 percent, had income of less than $60,000 (Agency 15, Chart 16), and 28.8 percent of the population was below the poverty level (Agency 15, Chart 17).
- In the Work Sites, there were over 38,900 housing units, 73.0 percent, in structures with 1-4 units; over 7,900 owner-occupied housing units, 54.4 percent, had a reported value of under $200,000, and over 6,000 residential addresses were reported as vacant for two years or more. Over 33,000 households, 78.6 percent, had income of less than $60,000, and 33.4 percent of the population was below the poverty level.
- In the County, there were over 1.4 million housing units, 67.1 percent, in structures with 1-4 units; over 364,000 owner-occupied housing units, 31.1 percent, had a reported value of under $200,000, and over 120,000 residential addresses were reported as vacant for two years or more. Over 1.0 million households, 54.5 percent, had income of less than $60,000, and 15.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 1,469 first lien, single-family purchase mortgages; the average amount of those mortgages was $151,200 (Agency 15, Chart 1), and the average income of the purchasers receiving those mortgages was $63,100 (Agency 15, Chart 2). Of those mortgages, 896, 61.0 percent, were FHA/VA guaranteed (Agency 15, Chart 7).
- In the Work Sites, lenders reported originating 294 first lien, single-family purchase mortgages; the average amount of those mortgages was $145,700, and the average income of the purchasers receiving those mortgages was $62,200. Of those mortgages, 186, 63.3 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating 44,409 first lien, single-family purchase mortgages; the average amount of those mortgages was $260,100, and the average income of

the purchasers receiving those mortgages was $127,900. Of those mortgages, 9,890, 22.3 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 77.8 percent (Agency 15, Chart 3), to 2,612 originations, and the average mortgage amount increased by 29.0 percent, to $195,100 (Agency 15, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 129.5 percent (Agency 15, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 22.7percent, to 47.1 percent of originations (Agency 15, Chart 7). The average income of purchasers receiving mortgages increased by 21.8 percent, to $76,900 (Agency 15, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 77.6 percent, to 522 originations, and the average mortgage amount increased by 23.4 percent, to $179,800. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 119.1 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 20.4 percent, to 50.4 percent of originations. The average income of purchasers receiving mortgages increased by 19.9 percent, rising to $74,600.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 29.0 percent, to 57,309 originations, and the average mortgage amount increased by 9.6 percent, to $285,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 20.8 percent of originations. The average income of purchasers receiving mortgages increased by 3.5 percent, to $132,400.

Agency 15: **Local Initiative Support Corporation, Chicago**

Agency 15, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$140.9	$151.2	$163.0	$170.8	$191.6	$195.1
Work Sites	$141.2	$145.7	$152.8	$155.2	$179.6	$179.8
County	$241.0	$260.1	$267.9	$273.9	$278.2	$285.1
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 15, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

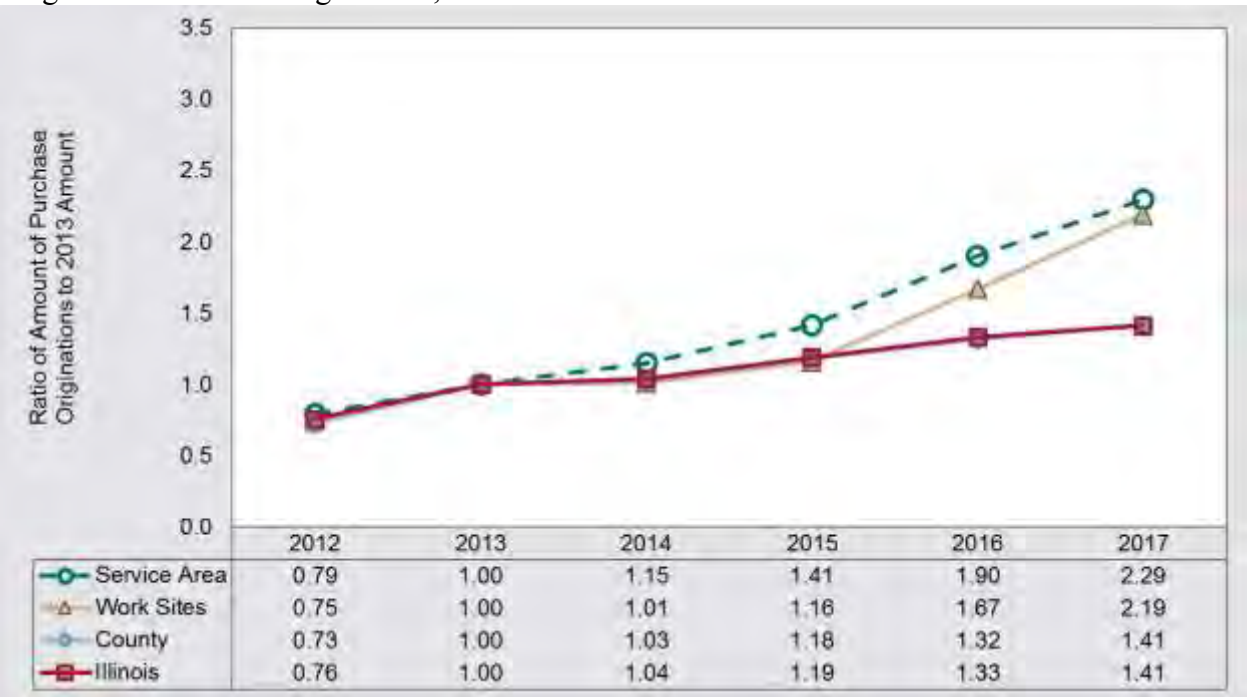
	2012	2013	2014	2015	2016	2017
Service Area	$61.8	$63.1	$66.6	$66.5	$75.5	$76.9
Work Sites	$56.4	$62.2	$65.1	$65.7	$72.7	$74.6
County	$125.4	$127.9	$130.8	$127.8	$127.3	$132.4
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

Agency 15: **Local Initiative Support Corporation, Chicago**

Agency 15, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	0.85	1.00	1.07	1.25	1.50	1.78
Work Sites	0.77	1.00	0.96	1.09	1.35	1.78
County	0.78	1.00	1.00	1.12	1.23	1.29
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

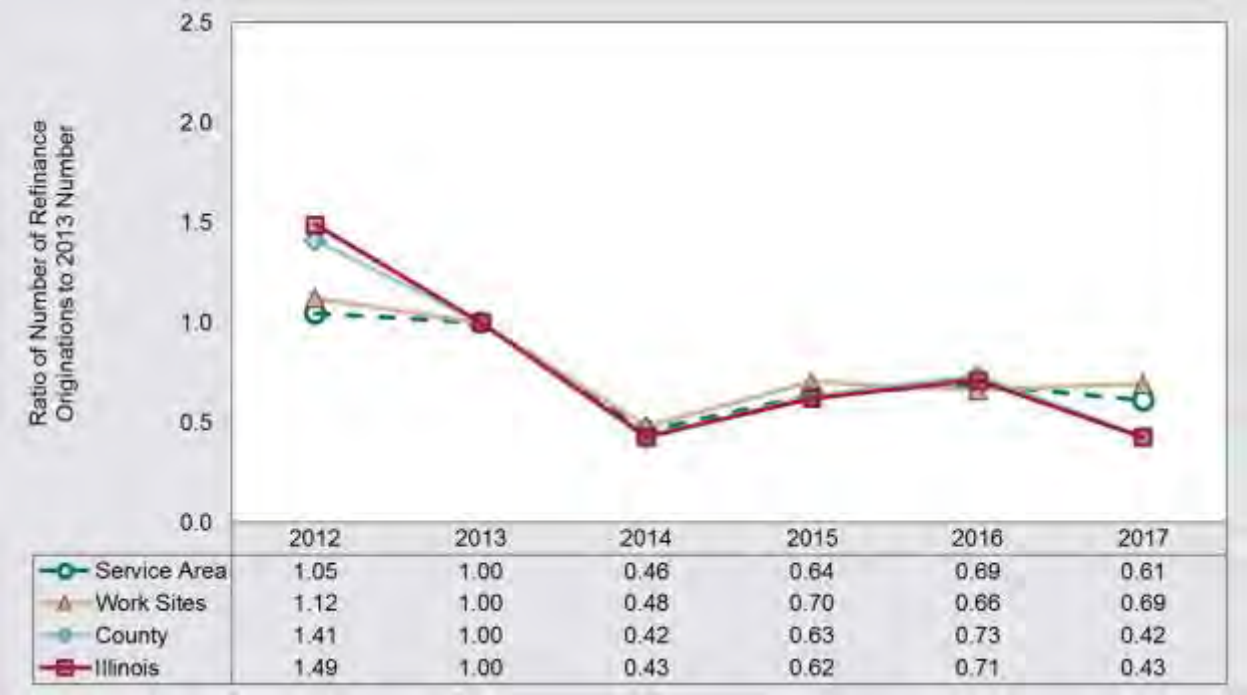
Agency 15, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.79	1.00	1.15	1.41	1.90	2.29
Work Sites	0.75	1.00	1.01	1.16	1.67	2.19
County	0.73	1.00	1.03	1.18	1.32	1.41
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

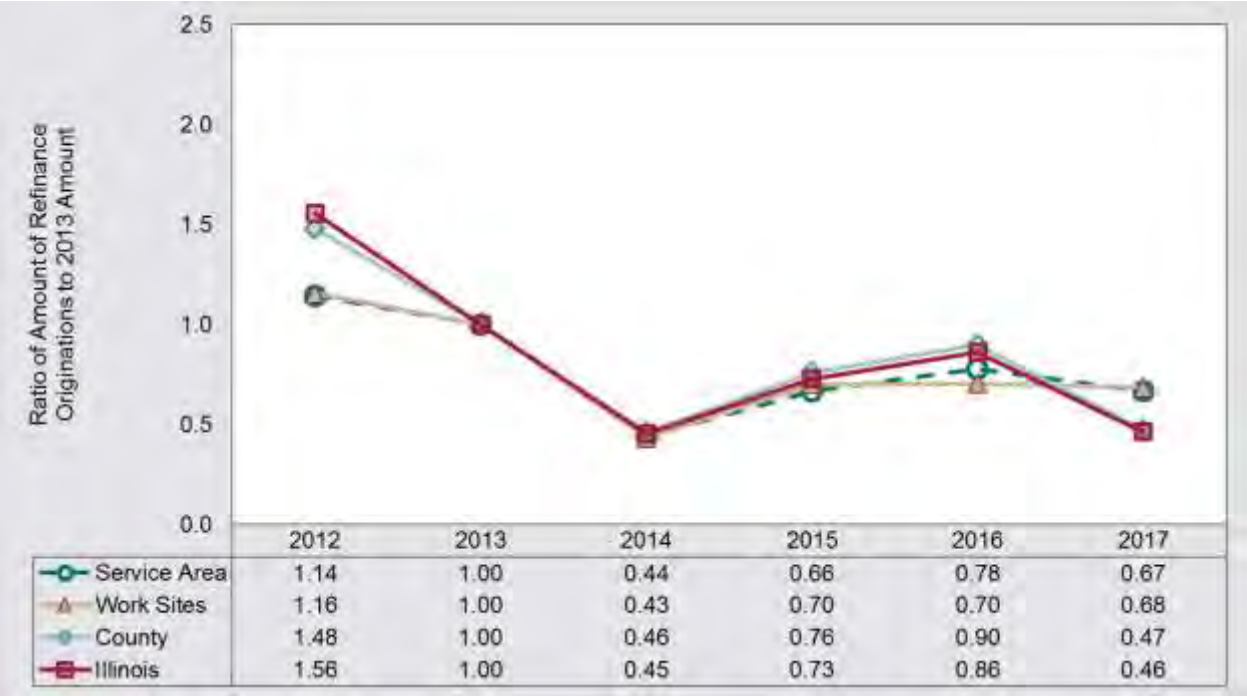
Agency 15: **Local Initiative Support Corporation, Chicago**

Agency 15, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.05	1.00	0.46	0.64	0.69	0.61
Work Sites	1.12	1.00	0.48	0.70	0.66	0.69
County	1.41	1.00	0.42	0.63	0.73	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

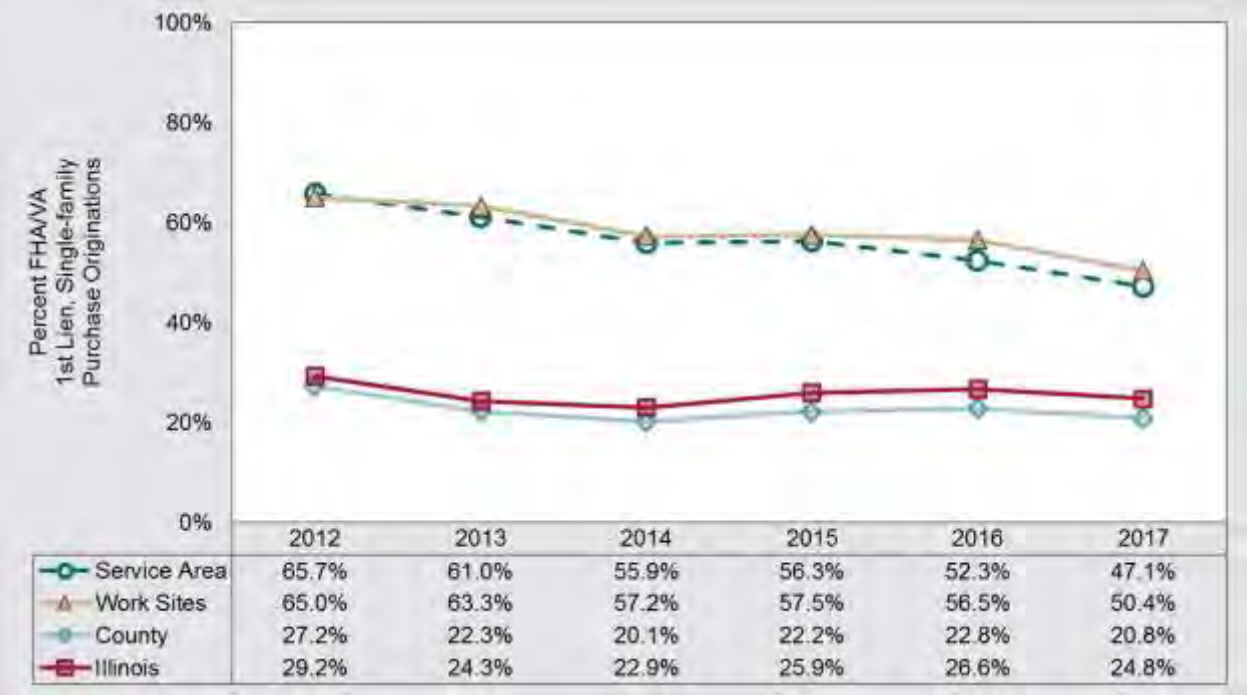
Agency 15, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.14	1.00	0.44	0.66	0.78	0.67
Work Sites	1.16	1.00	0.43	0.70	0.70	0.68
County	1.48	1.00	0.46	0.76	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

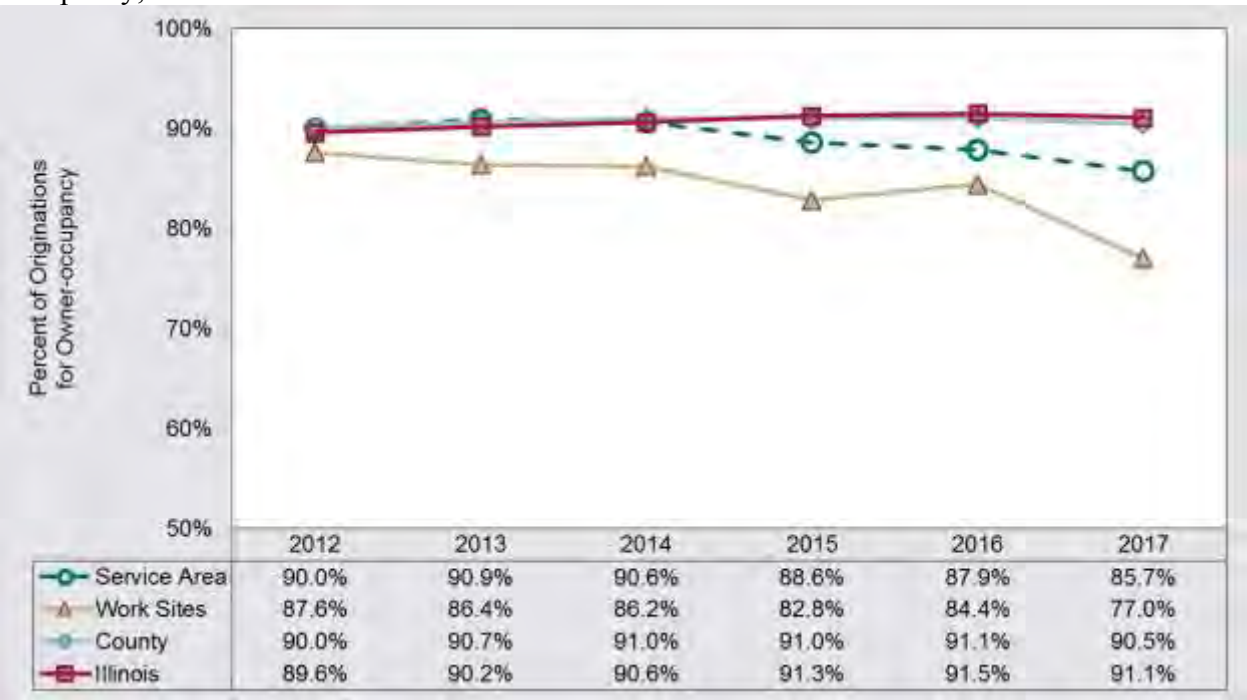
Agency 15: **Local Initiative Support Corporation, Chicago**

Agency 15, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	65.7%	61.0%	55.9%	56.3%	52.3%	47.1%
Work Sites	65.0%	63.3%	57.2%	57.5%	56.5%	50.4%
County	27.2%	22.3%	20.1%	22.2%	22.8%	20.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

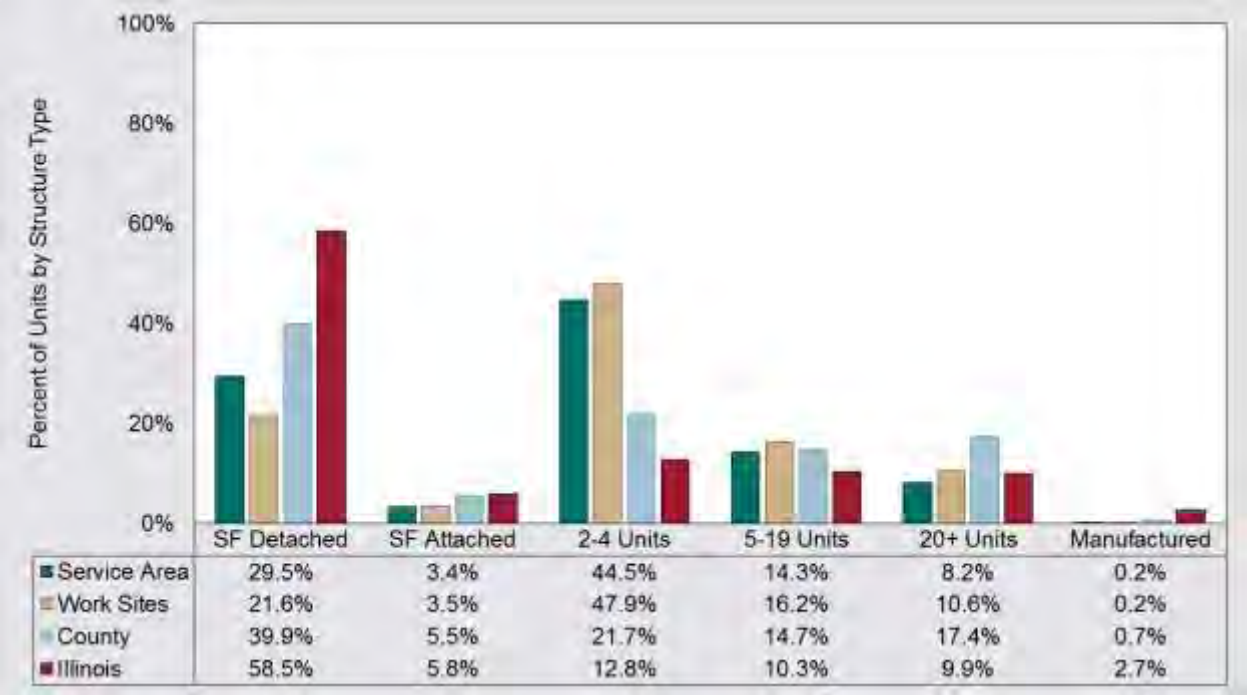
Agency 15, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	90.0%	90.9%	90.6%	88.6%	87.9%	85.7%
Work Sites	87.6%	86.4%	86.2%	82.8%	84.4%	77.0%
County	90.0%	90.7%	91.0%	91.0%	91.1%	90.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

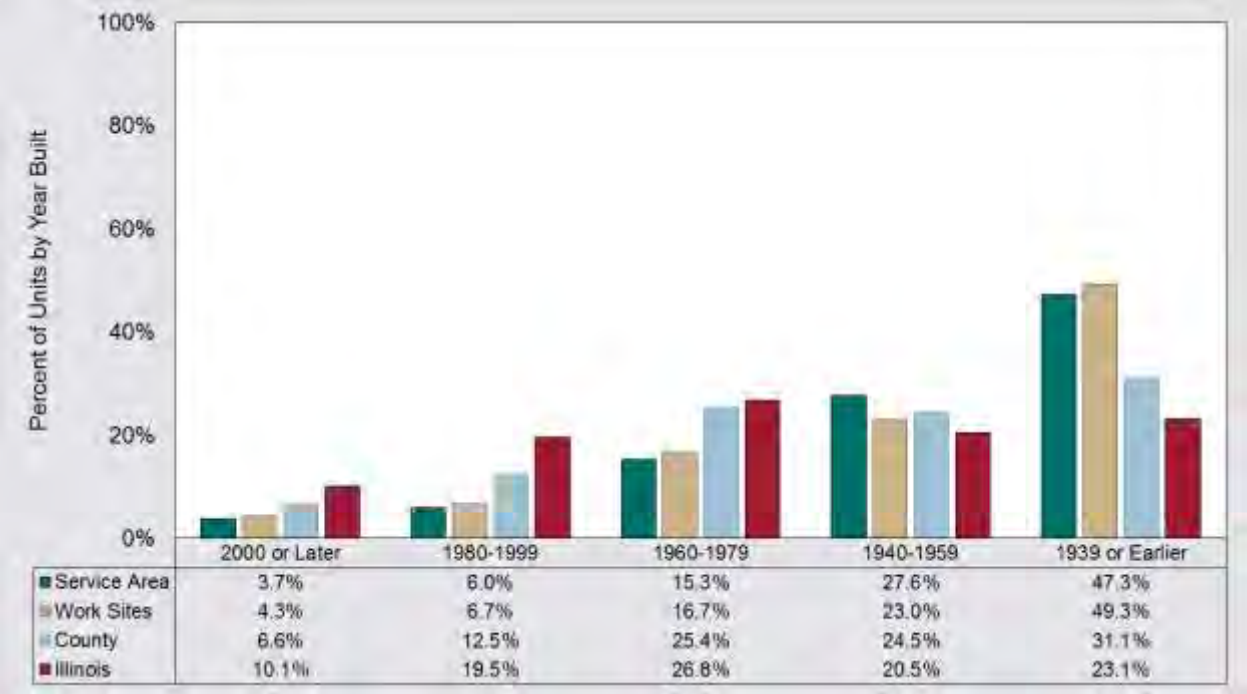
Agency 15: **Local Initiative Support Corporation, Chicago**

Agency 15, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	29.5%	3.4%	44.5%	14.3%	8.2%	0.2%
Work Sites	21.6%	3.5%	47.9%	16.2%	10.6%	0.2%
County	39.9%	5.5%	21.7%	14.7%	17.4%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

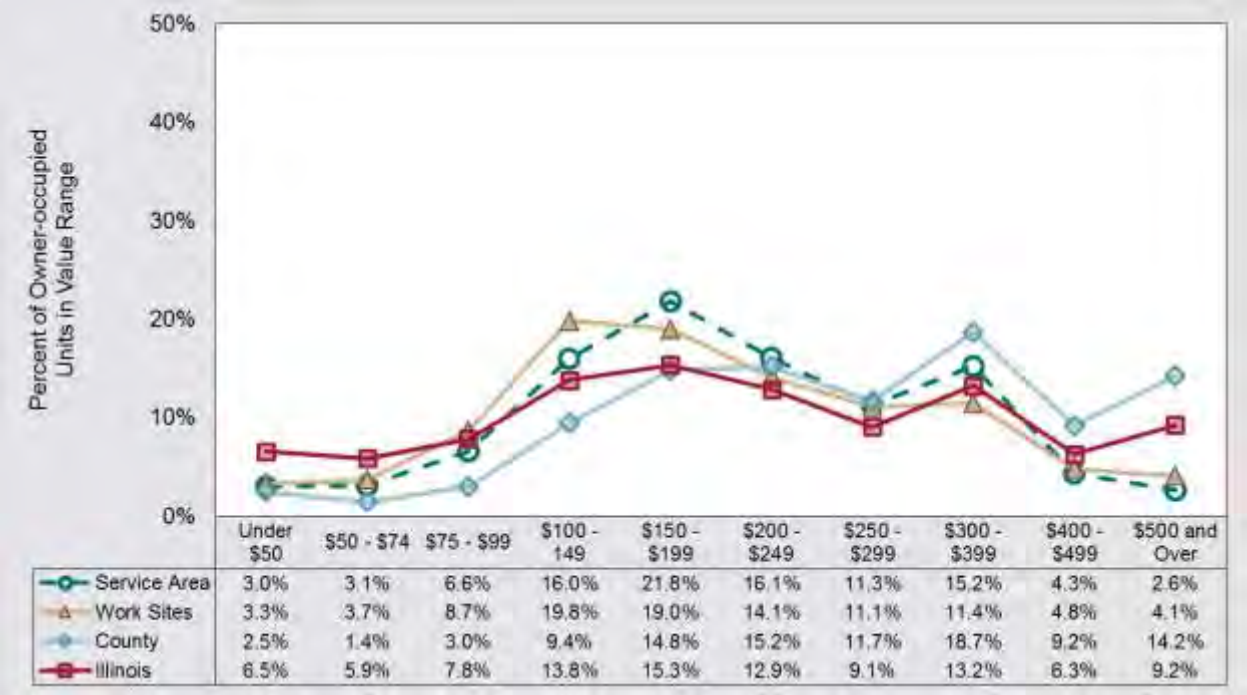
Agency 15, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	3.7%	6.0%	15.3%	27.6%	47.3%
Work Sites	4.3%	6.7%	16.7%	23.0%	49.3%
County	6.6%	12.5%	25.4%	24.5%	31.1%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

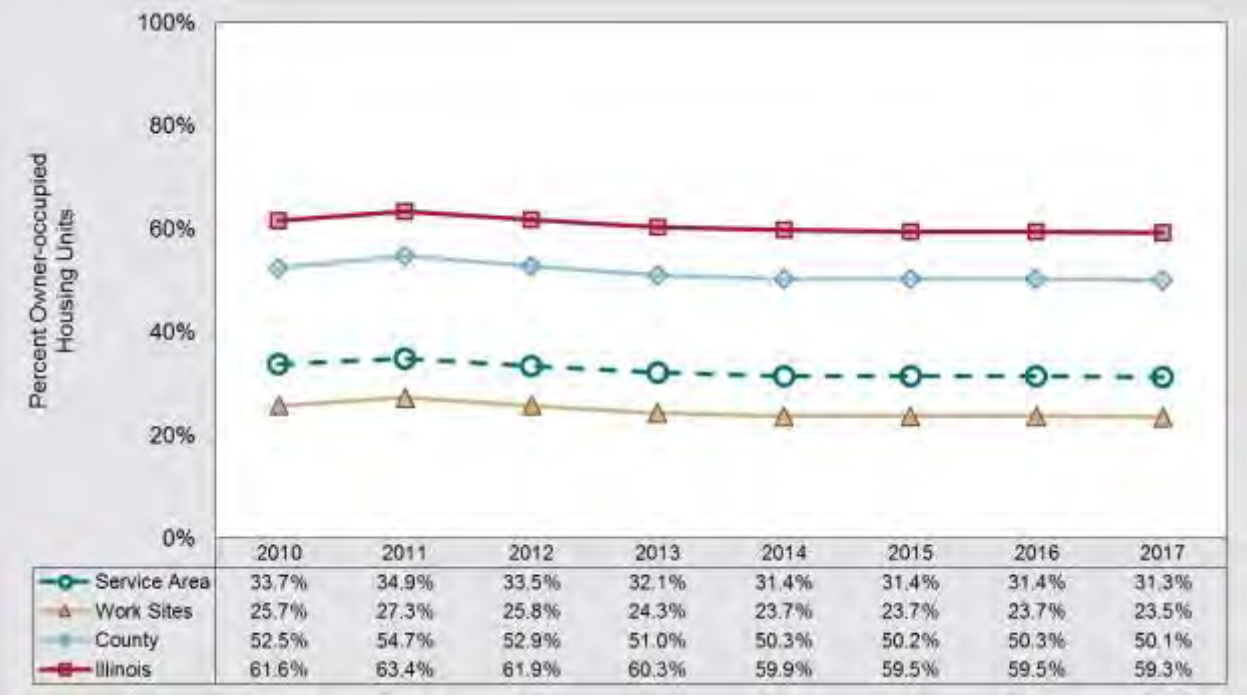
Agency 15: **Local Initiative Support Corporation, Chicago**

Agency 15, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	3.0%	3.1%	6.6%	16.0%	21.8%	16.1%	11.3%	15.2%	4.3%	2.6%
Work Sites	3.3%	3.7%	8.7%	19.8%	19.0%	14.1%	11.1%	11.4%	4.8%	4.1%
County	2.5%	1.4%	3.0%	9.4%	14.8%	15.2%	11.7%	18.7%	9.2%	14.2%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

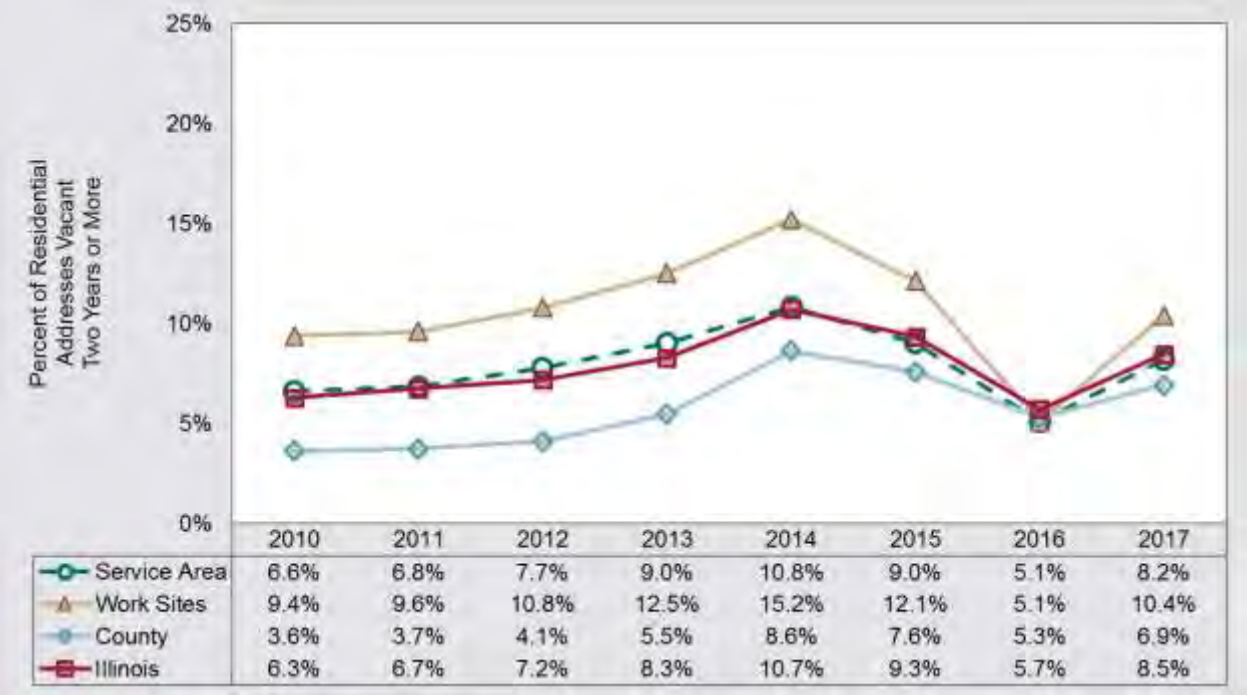
Agency 15, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	33.7%	34.9%	33.5%	32.1%	31.4%	31.4%	31.4%	31.3%
Work Sites	25.7%	27.3%	25.8%	24.3%	23.7%	23.7%	23.7%	23.5%
County	52.5%	54.7%	52.9%	51.0%	50.3%	50.2%	50.3%	50.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

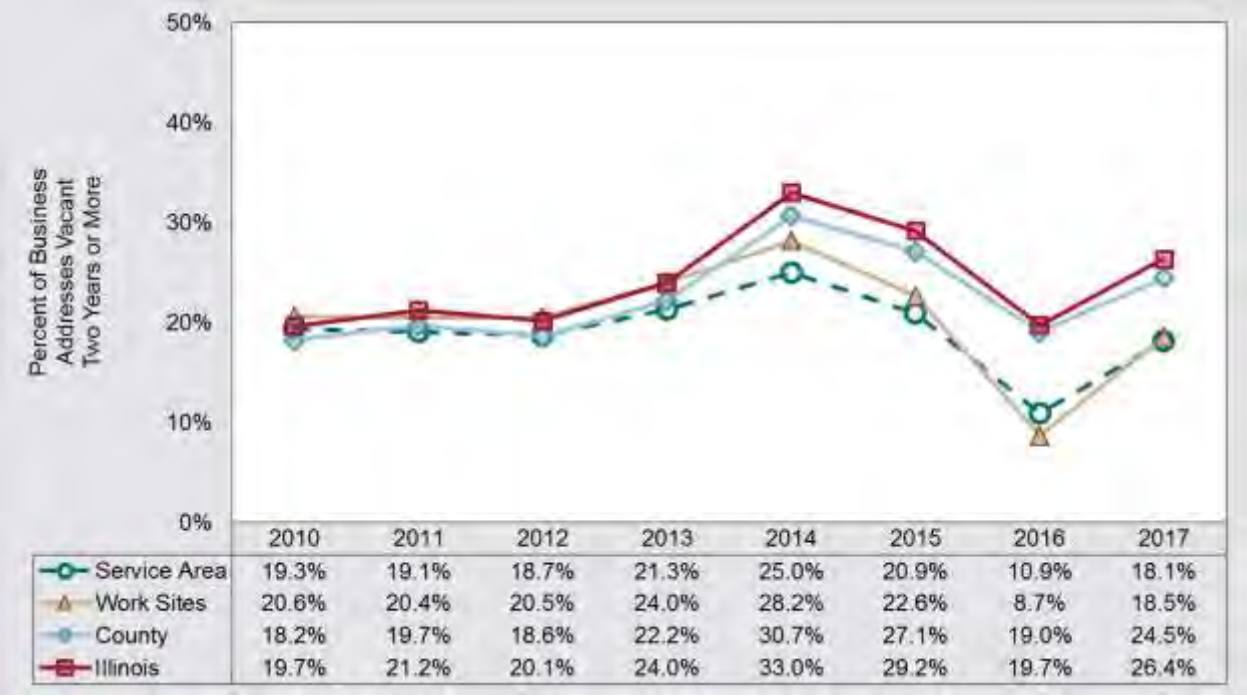
Agency 15: **Local Initiative Support Corporation, Chicago**

Agency 15, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	6.6%	6.8%	7.7%	9.0%	10.8%	9.0%	5.1%	8.2%
Work Sites	9.4%	9.6%	10.8%	12.5%	15.2%	12.1%	5.1%	10.4%
County	3.6%	3.7%	4.1%	5.5%	8.6%	7.6%	5.3%	6.9%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

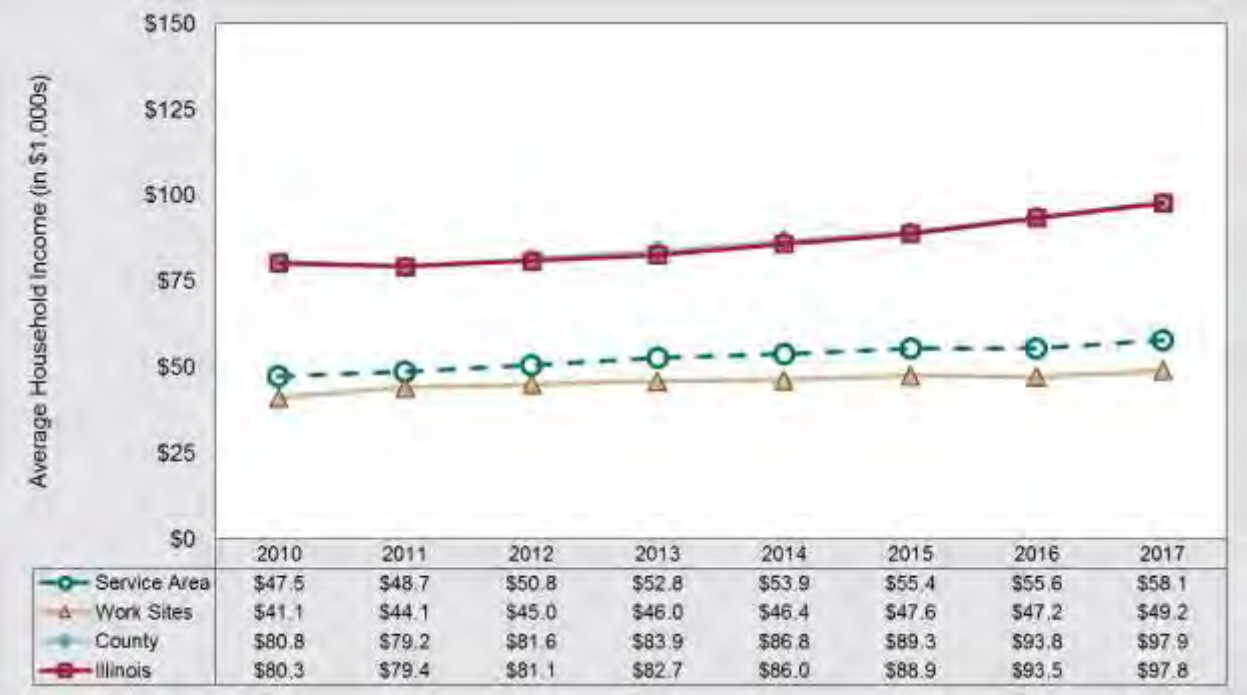
Agency 15, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	19.3%	19.1%	18.7%	21.3%	25.0%	20.9%	10.9%	18.1%
Work Sites	20.6%	20.4%	20.5%	24.0%	28.2%	22.6%	8.7%	18.5%
County	18.2%	19.7%	18.6%	22.2%	30.7%	27.1%	19.0%	24.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 15: **Local Initiative Support Corporation, Chicago**

Agency 15, Chart 15: Average Household Income, 2010-2017



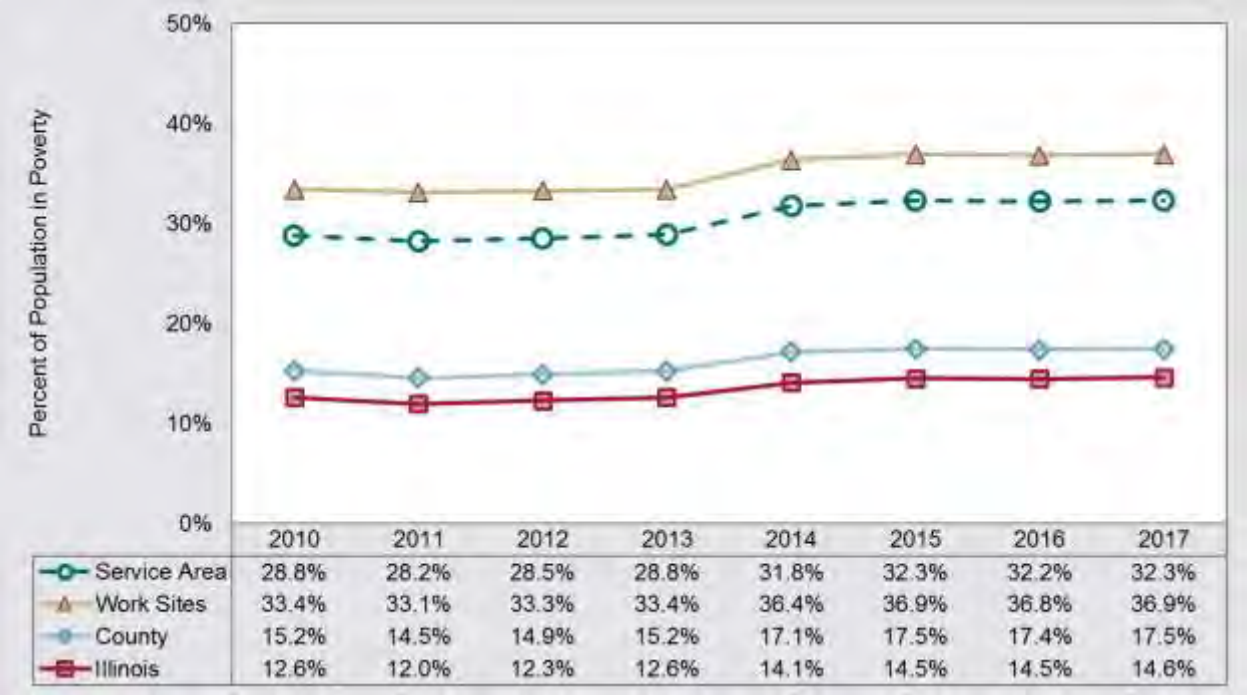
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$47.5	$48.7	$50.8	$52.8	$53.9	$55.4	$55.6	$58.1
Work Sites	$41.1	$44.1	$45.0	$46.0	$46.4	$47.6	$47.2	$49.2
County	$80.8	$79.2	$81.6	$83.9	$86.8	$89.3	$93.8	$97.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

Agency 15, Chart 16: Household Income Distribution, 2013

	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	15.9%	16.6%	19.4%	14.5%	15.8%	8.7%	4.1%	2.3%	1.7%	0.9%
Work Sites	18.5%	18.2%	20.9%	14.1%	14.4%	7.3%	3.1%	1.6%	1.2%	0.7%
County	8.1%	10.3%	14.8%	13.3%	18.0%	12.4%	8.0%	4.9%	4.8%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

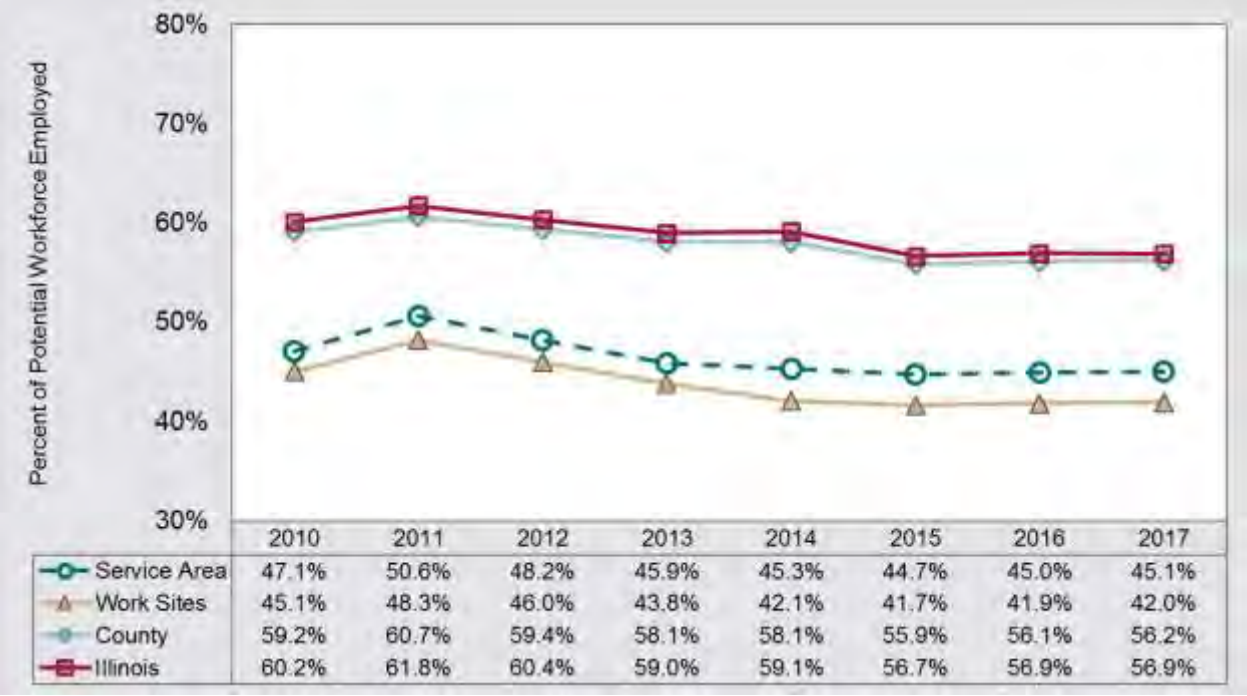
Agency 15: **Local Initiative Support Corporation, Chicago**

Agency 15, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	28.8%	28.2%	28.5%	28.8%	31.8%	32.3%	32.2%	32.3%
Work Sites	33.4%	33.1%	33.3%	33.4%	36.4%	36.9%	36.8%	36.9%
County	15.2%	14.5%	14.9%	15.2%	17.1%	17.5%	17.4%	17.5%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

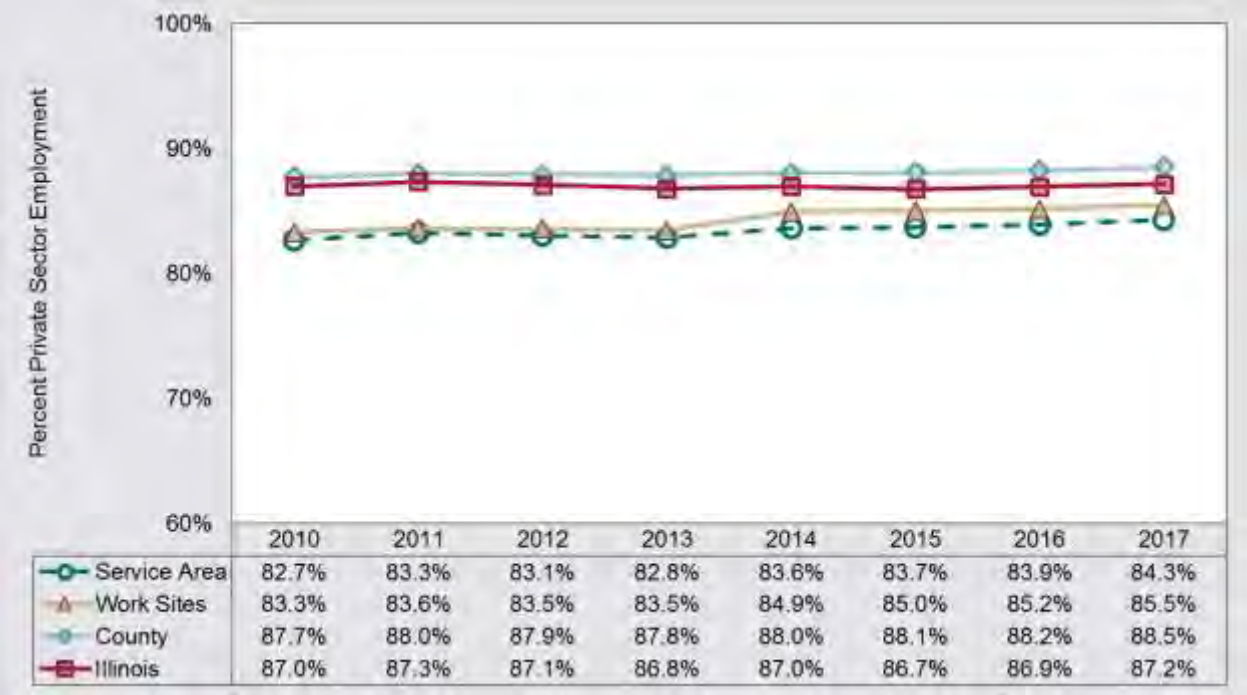
Agency 15, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	47.1%	50.6%	48.2%	45.9%	45.3%	44.7%	45.0%	45.1%
Work Sites	45.1%	48.3%	46.0%	43.8%	42.1%	41.7%	41.9%	42.0%
County	59.2%	60.7%	59.4%	58.1%	58.1%	55.9%	56.1%	56.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

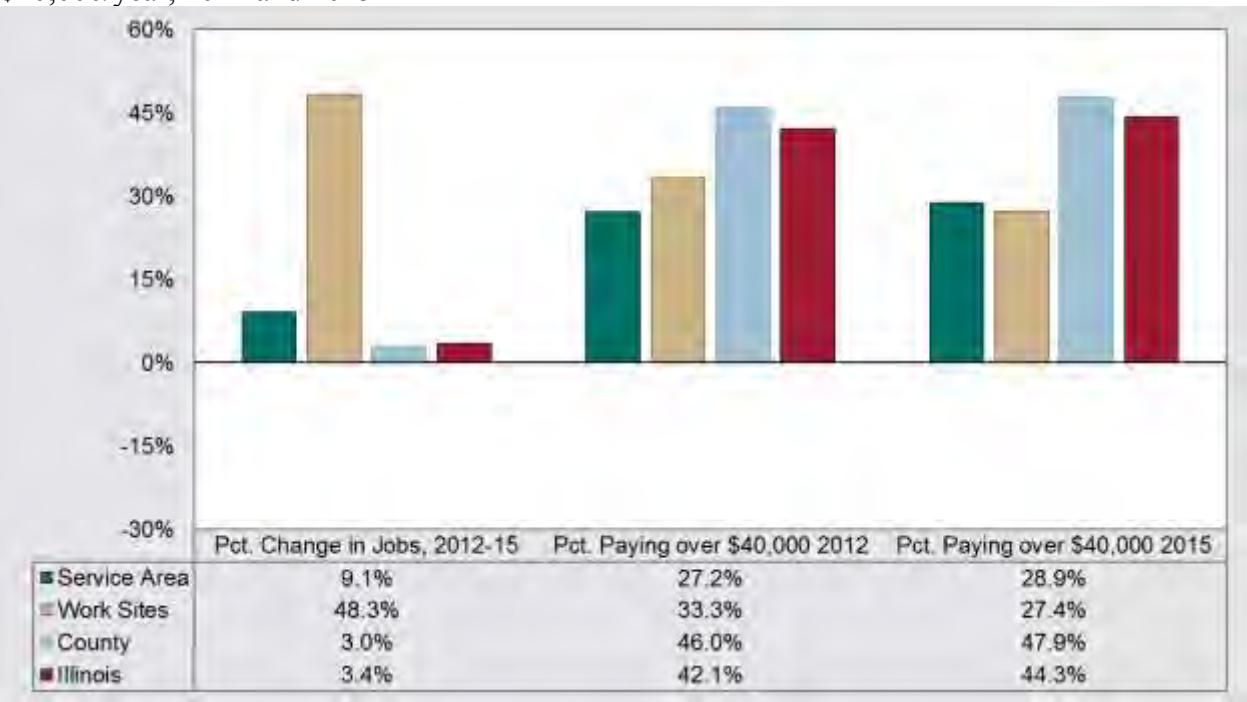
Agency 15: **Local Initiative Support Corporation, Chicago**

Agency 15, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	82.7%	83.3%	83.1%	82.8%	83.6%	83.7%	83.9%	84.3%
Work Sites	83.3%	83.6%	83.5%	83.5%	84.9%	85.0%	85.2%	85.5%
County	87.7%	88.0%	87.9%	87.8%	88.0%	88.1%	88.2%	88.5%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 15, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	9.1%	27.2%	28.9%
Work Sites	48.3%	33.3%	27.4%
County	3.0%	46.0%	47.9%
Illinois	3.4%	42.1%	44.3%

Local Initiatives Support Corporation, Greater Peoria (Agency 16)

The Local Initiatives Support Corporation (LISC), Greater Peoria, proposes bringing local housing stakeholders together to create a new, unified vision for revitalization. LISC Greater Peoria proposes to demolish 20 buildings and create 30 new homes (half rental for special needs populations, half for sale) to revitalize the East Bluff neighborhood of Peoria. The City and various banks are committing land and subsidies, and housing counseling will be provided to all participating households.

Service Area: 37 Census Tracts; City of Peoria
Work Site: 2 Census Tracts
County: 48 Census Tracts; Peoria County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 49,600 housing units, 78.2 percent, in structures with 1-4 units (Agency 16, Chart 9); over 28,400 owner-occupied housing units, 79.0 percent, had a reported value of under $200,000 (Agency 16, Chart 11), and over 5,300 residential addresses were reported as vacant for two years or more (Agency 16, Chart 13). Over 34,300 households, 60.3 percent, had income of less than $60,000 (Agency 16, Chart 16), and 17.6 percent of the population was below the poverty level (Agency 16, Chart 17).
- In the Work Sites, there were over 2,700 housing units, 84.5 percent, in structures with 1-4 units; over 1,300 owner-occupied housing units, 94.9 percent, had a reported value of under $200,000, and over 380 residential addresses were reported as vacant for two years or more. Over 2,000 households, 74.9 percent, had income of less than $60,000, and 18.9 percent of the population was below the poverty level.
- In the County, there were over 67,500 housing units, 81.8 percent, in structures with 1-4 units; over 40,800 owner-occupied units, 79.9 percent, had a reported value of under $200,000, and over 7,200 residential addresses were reported as vacant for two years or more. Over 44,000 households, 58.7 percent, had income of less than $60,000, and 14.8 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 1,602 first lien, single-family purchase mortgages; the average amount of those mortgages was $142,000 (Agency 16, Chart 1), and the average income of the purchasers receiving those mortgages was $101,600 (Agency 16, Chart 2). Of those mortgages, 304, 19.0 percent, were FHA/VA guaranteed (Agency 16, Chart 7).
- In the Work Sites, lenders reported originating 27 first lien, single-family purchase mortgages; the average amount of those mortgages was $38,000, and the average income of the purchasers receiving those mortgages was $78,800. Of those mortgages, 9, 33.3 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating 2,062 first lien, single-family purchase mortgages; the average amount of those mortgages was $140,900, and the average income of the purchasers receiving those mortgages was $96,900. Of those mortgages, 395, 19.2 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 4.3 percent (Agency 16, Chart 3), to 1,671 originations, and the average mortgage amount decreased by0.9 percent, to $140,800 (Agency 16, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 3.4 percent (Agency 16, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 3.1percent, to 19.6 percent of originations (Agency 16, Chart 7). The average income of purchasers receiving mortgages decreased by4.0 percent, dropping to $97,500 (Agency 16, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 3.7 percent, to 28 originations, and the average mortgage amount increased by 44.0 percent, to $54,800. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 49.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by14.3 percent, to 28.6 percent of originations. The average income of purchasers receiving mortgages increased by 15.8 percent, rising to $91,300.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 6.1 percent, to 2,187 originations, while the average mortgage amount decreased by2.1 percent, to $137,900. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 3.8 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 11.0 percent, to 21.3 percent of originations. The average income of purchasers receiving mortgages decreased by3.3 percent, dropping to $93,700.

Agency 16: **Local Initiatives Support Corporation, Greater Peoria**

Agency 16, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

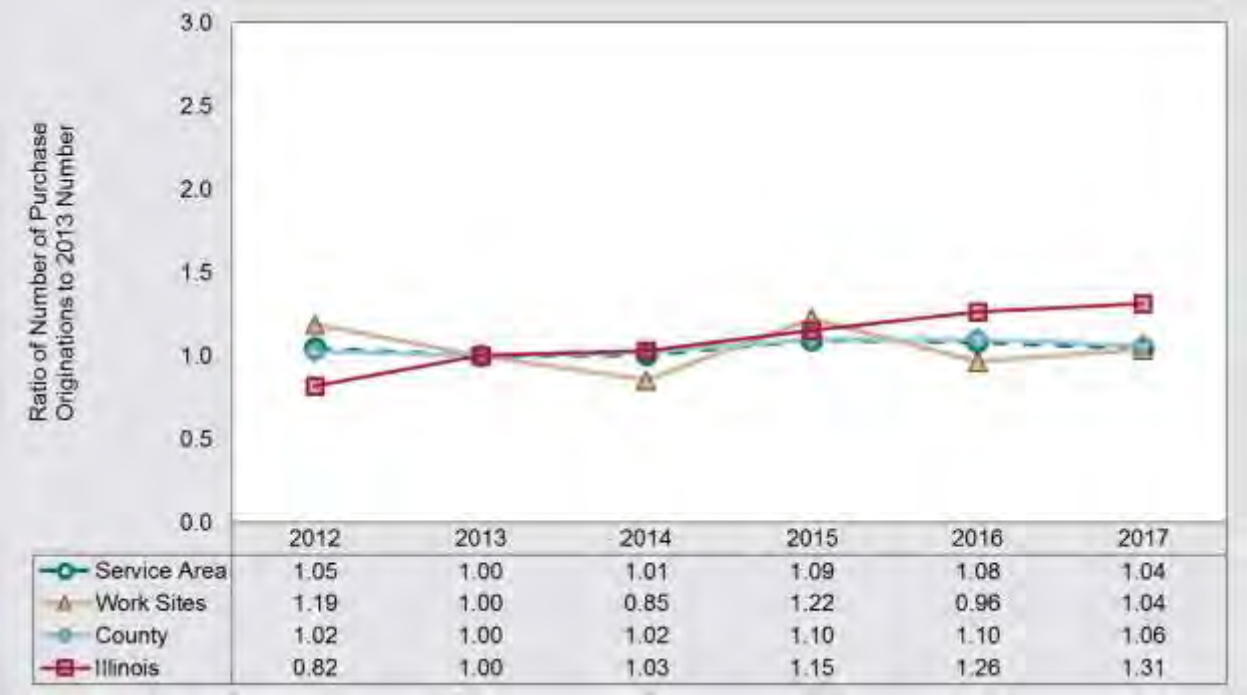
	2012	2013	2014	2015	2016	2017
Service Area	$147.5	$142.0	$145.2	$149.5	$146.2	$140.8
Work Sites	$47.8	$38.0	$58.9	$52.7	$54.9	$54.8
County	$144.8	$140.9	$141.1	$144.8	$142.0	$137.9
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 16, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$99.4	$101.6	$97.4	$98.7	$98.2	$97.5
Work Sites	$49.1	$78.8	$111.9	$61.6	$80.3	$91.3
County	$95.8	$96.9	$93.3	$94.2	$93.1	$93.7
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

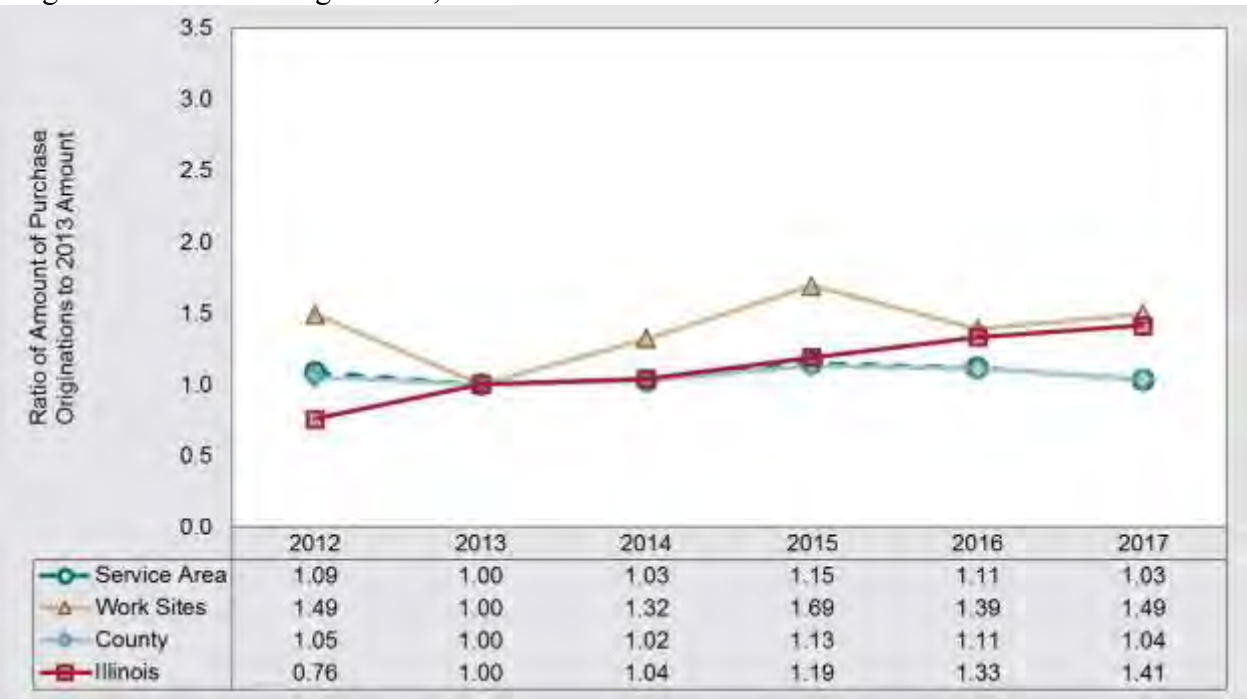
Agency 16: **Local Initiatives Support Corporation, Greater Peoria**

Agency 16, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.05	1.00	1.01	1.09	1.08	1.04
Work Sites	1.19	1.00	0.85	1.22	0.96	1.04
County	1.02	1.00	1.02	1.10	1.10	1.06
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

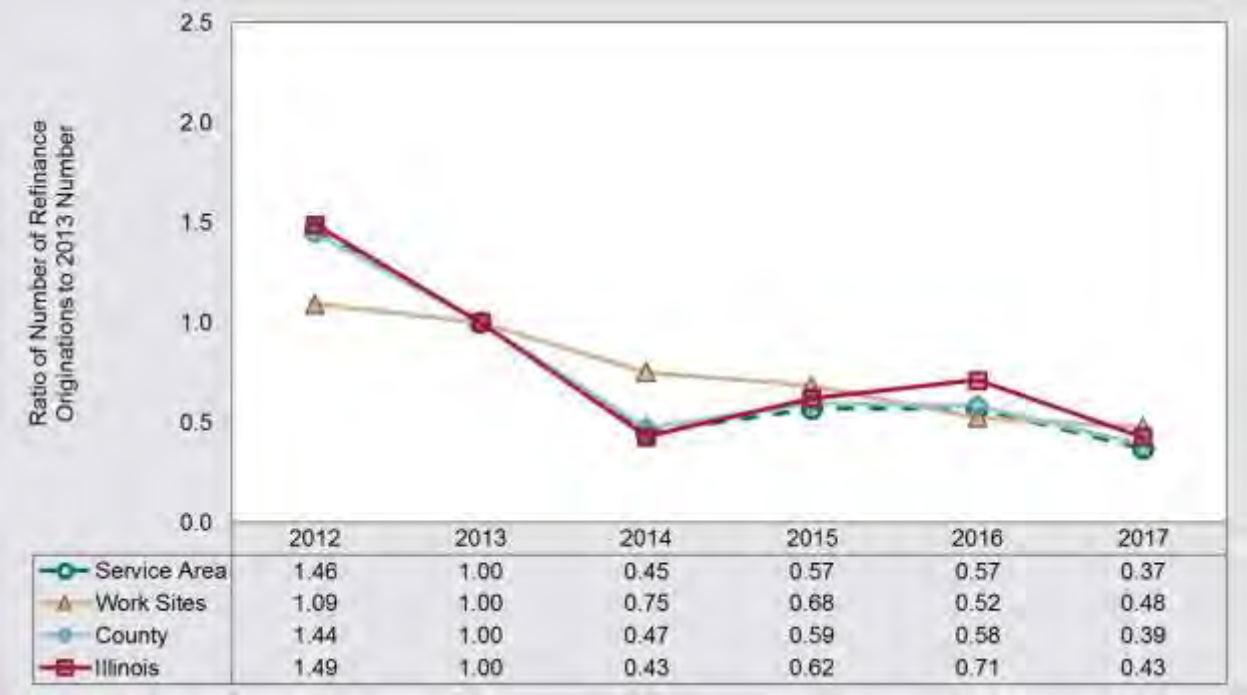
Agency 16, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.09	1.00	1.03	1.15	1.11	1.03
Work Sites	1.49	1.00	1.32	1.69	1.39	1.49
County	1.05	1.00	1.02	1.13	1.11	1.04
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

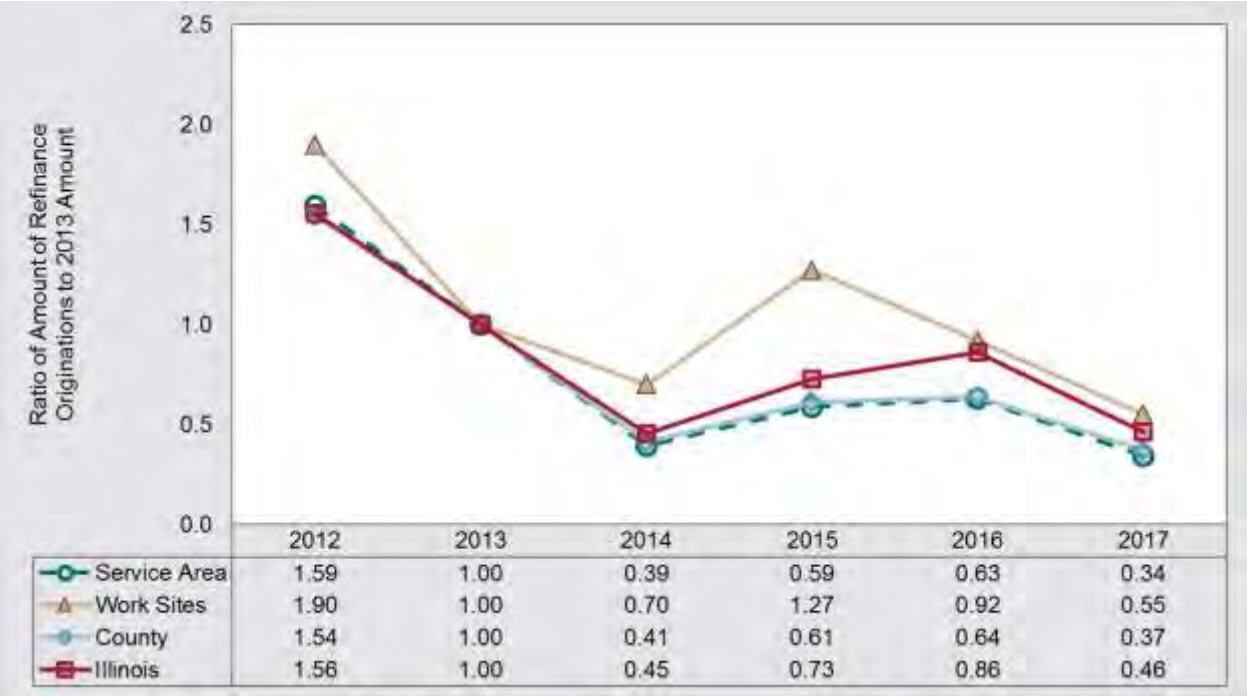
Agency 16: **Local Initiatives Support Corporation, Greater Peoria**

Agency 16, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.46	1.00	0.45	0.57	0.57	0.37
Work Sites	1.09	1.00	0.75	0.68	0.52	0.48
County	1.44	1.00	0.47	0.59	0.58	0.39
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

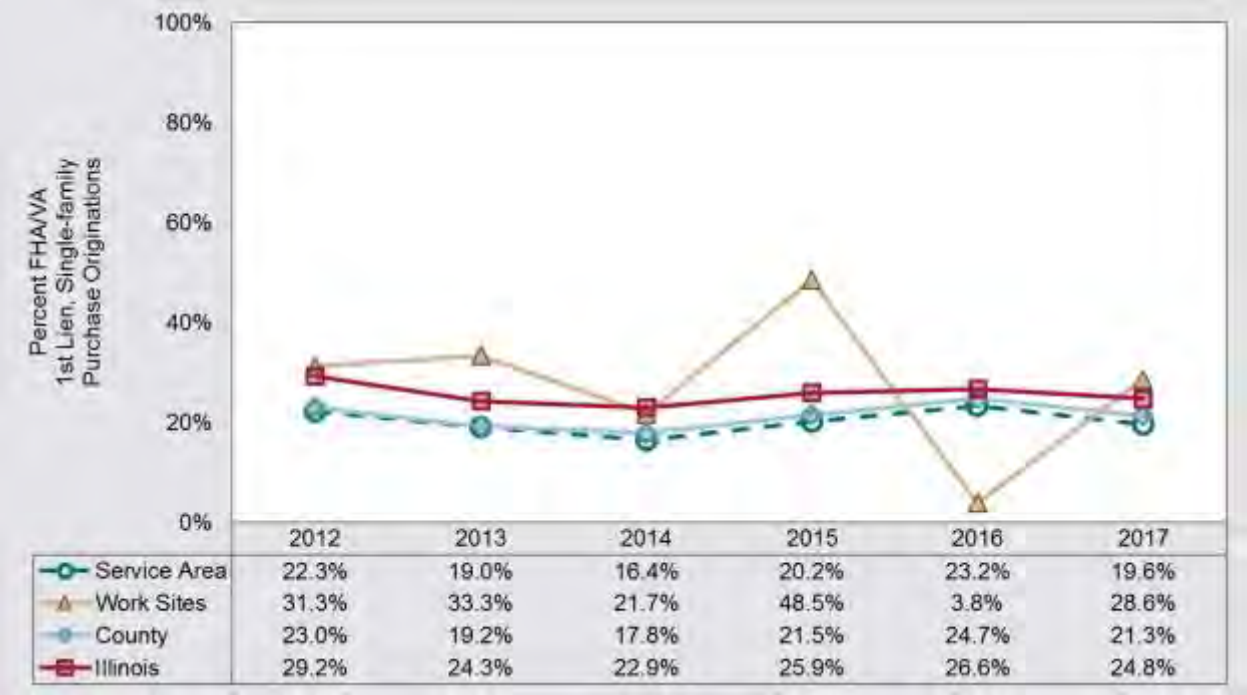
Agency 16, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.59	1.00	0.39	0.59	0.63	0.34
Work Sites	1.90	1.00	0.70	1.27	0.92	0.55
County	1.54	1.00	0.41	0.61	0.64	0.37
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

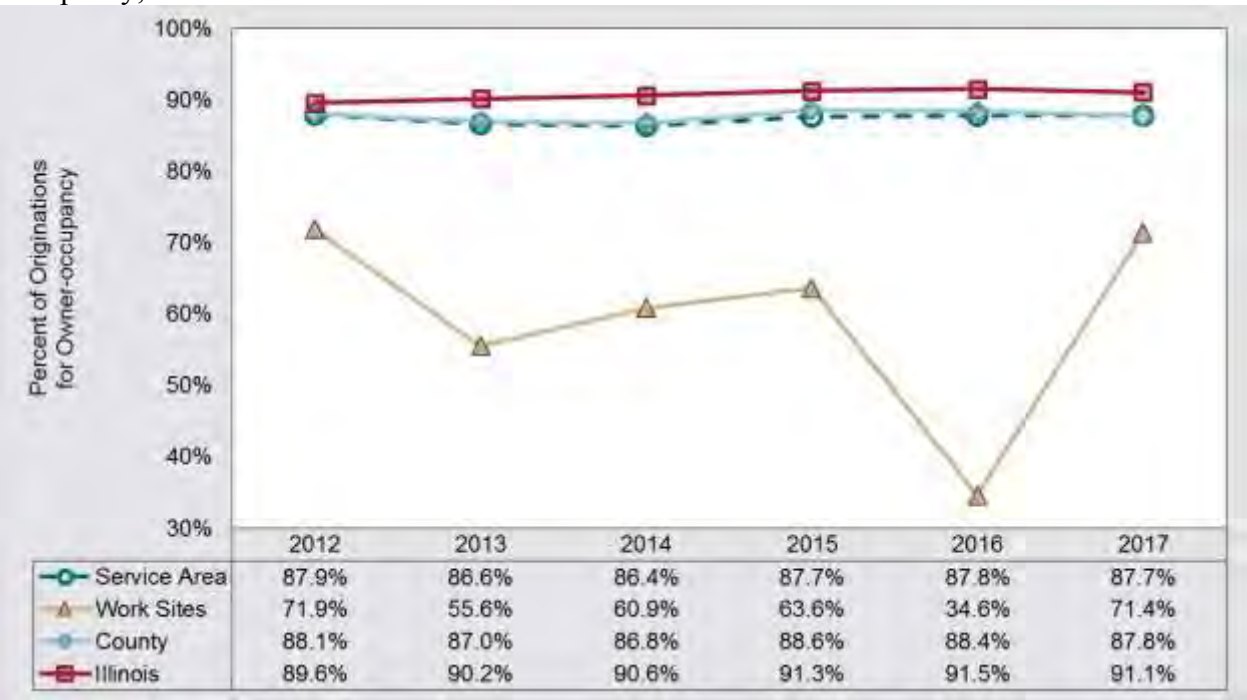
Agency 16: **Local Initiatives Support Corporation, Greater Peoria**

Agency 16, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	22.3%	19.0%	16.4%	20.2%	23.2%	19.6%
Work Sites	31.3%	33.3%	21.7%	48.5%	3.8%	28.6%
County	23.0%	19.2%	17.8%	21.5%	24.7%	21.3%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

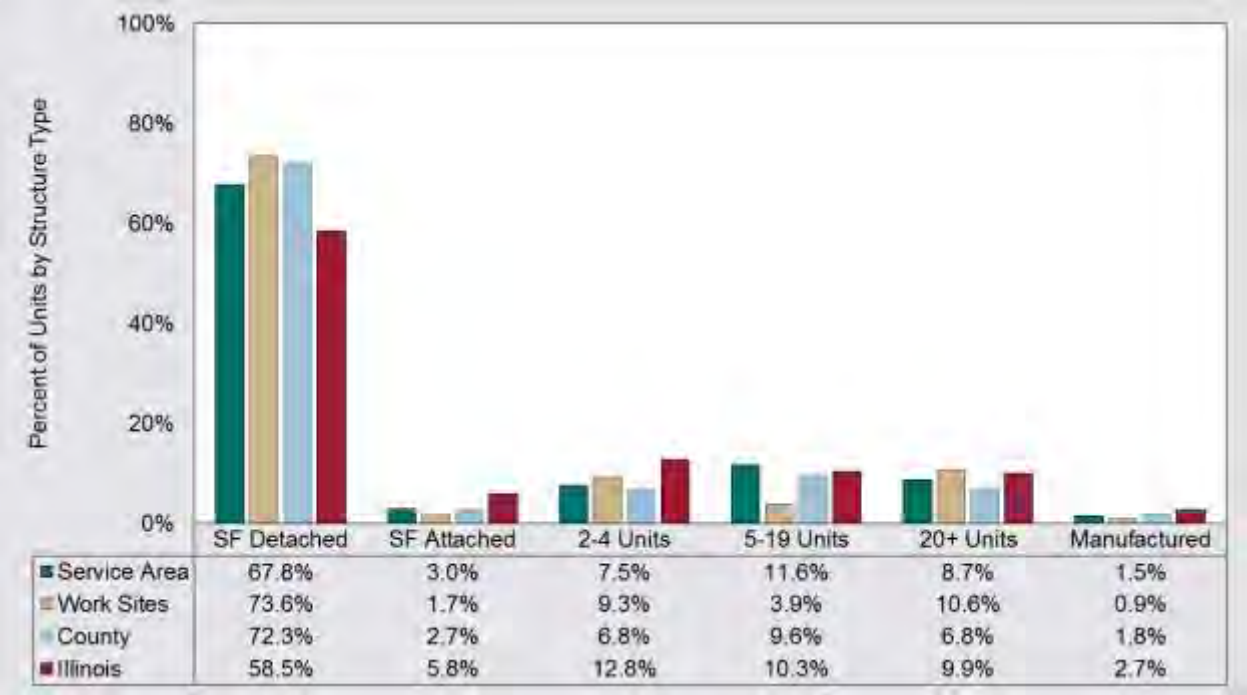
Agency 16, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	87.9%	86.6%	86.4%	87.7%	87.8%	87.7%
Work Sites	71.9%	55.6%	60.9%	63.6%	34.6%	71.4%
County	88.1%	87.0%	86.8%	88.6%	88.4%	87.8%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

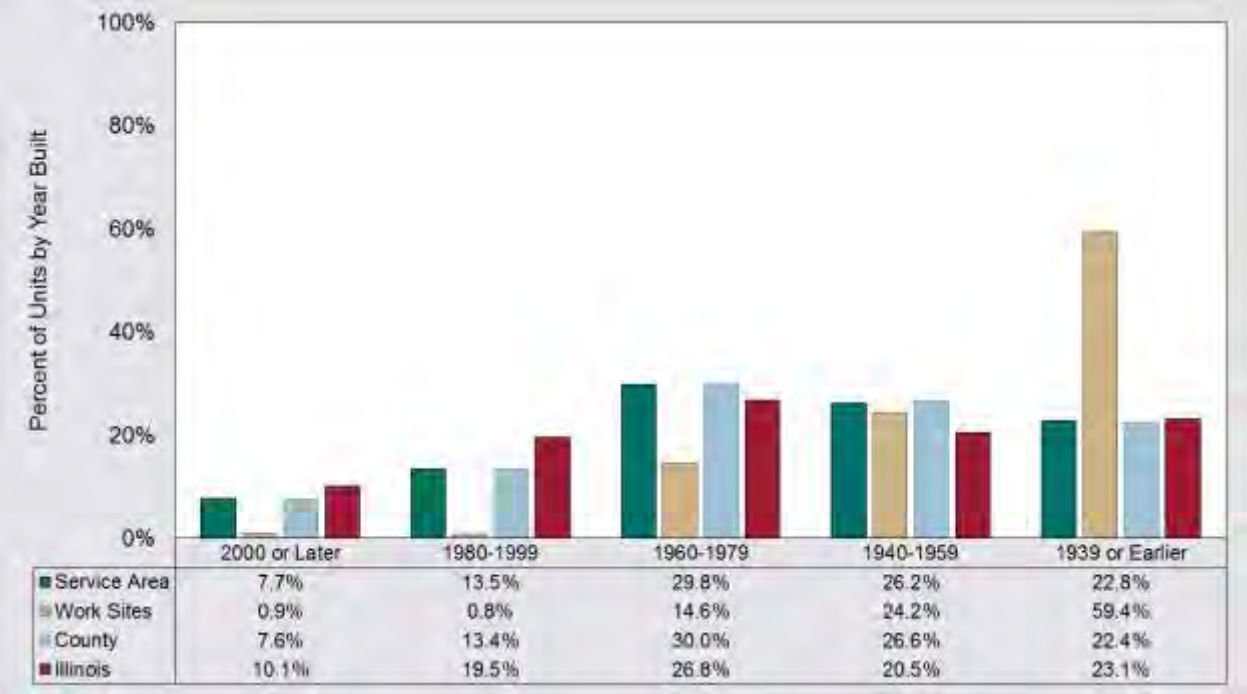
Agency 16: **Local Initiatives Support Corporation, Greater Peoria**

Agency 16, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	67.8%	3.0%	7.5%	11.6%	8.7%	1.5%
Work Sites	73.6%	1.7%	9.3%	3.9%	10.6%	0.9%
County	72.3%	2.7%	6.8%	9.6%	6.8%	1.8%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

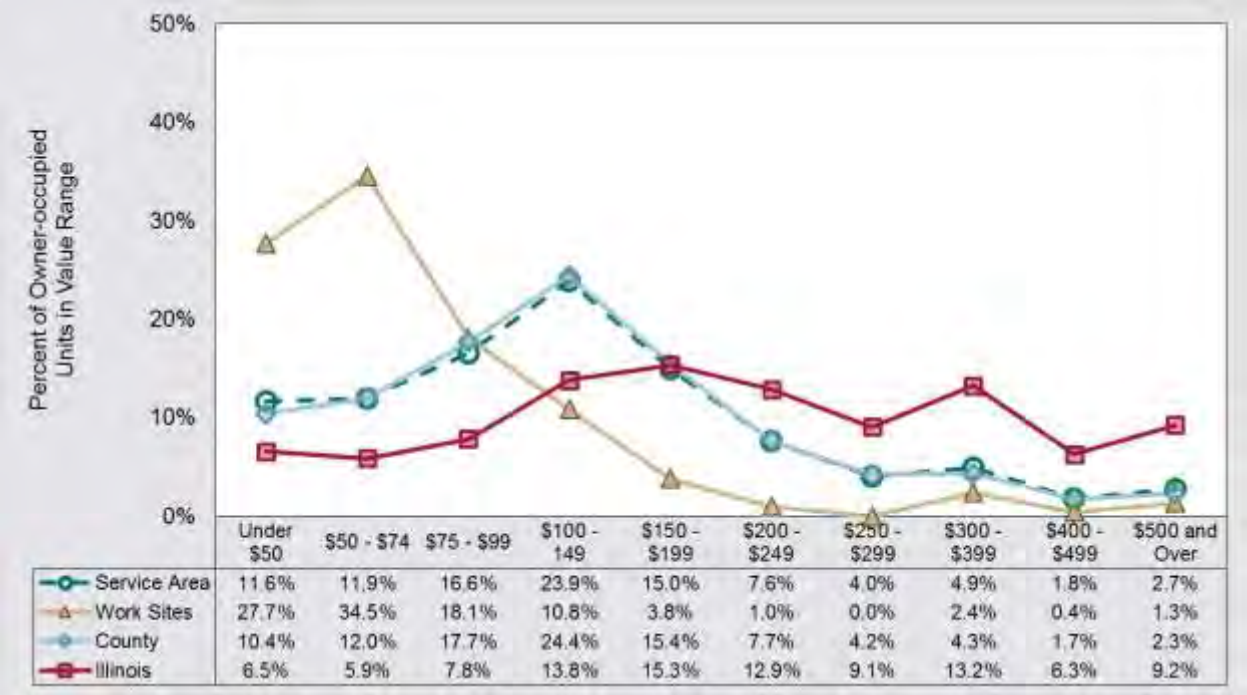
Agency 16, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	7.7%	13.5%	29.8%	26.2%	22.8%
Work Sites	0.9%	0.8%	14.6%	24.2%	59.4%
County	7.6%	13.4%	30.0%	26.6%	22.4%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

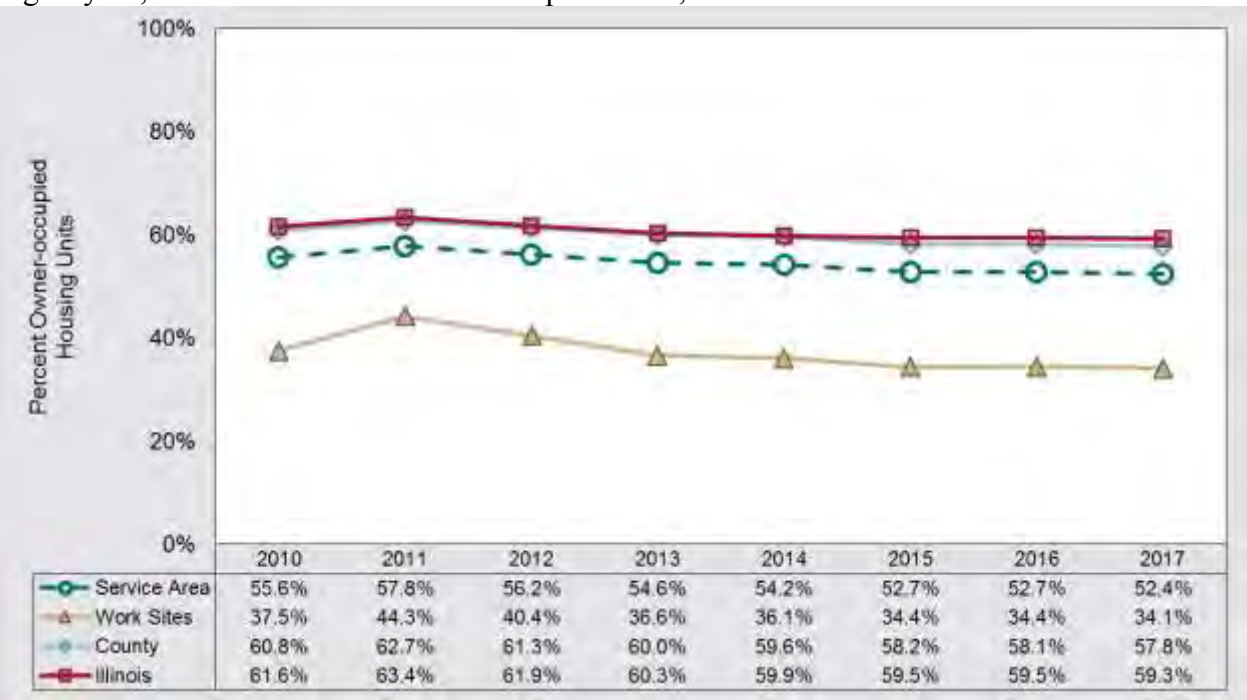
Agency 16: **Local Initiatives Support Corporation, Greater Peoria**

Agency 16, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	11.6%	11.9%	16.6%	23.9%	15.0%	7.6%	4.0%	4.9%	1.8%	2.7%
Work Sites	27.7%	34.5%	18.1%	10.8%	3.8%	1.0%	0.0%	2.4%	0.4%	1.3%
County	10.4%	12.0%	17.7%	24.4%	15.4%	7.7%	4.2%	4.3%	1.7%	2.3%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

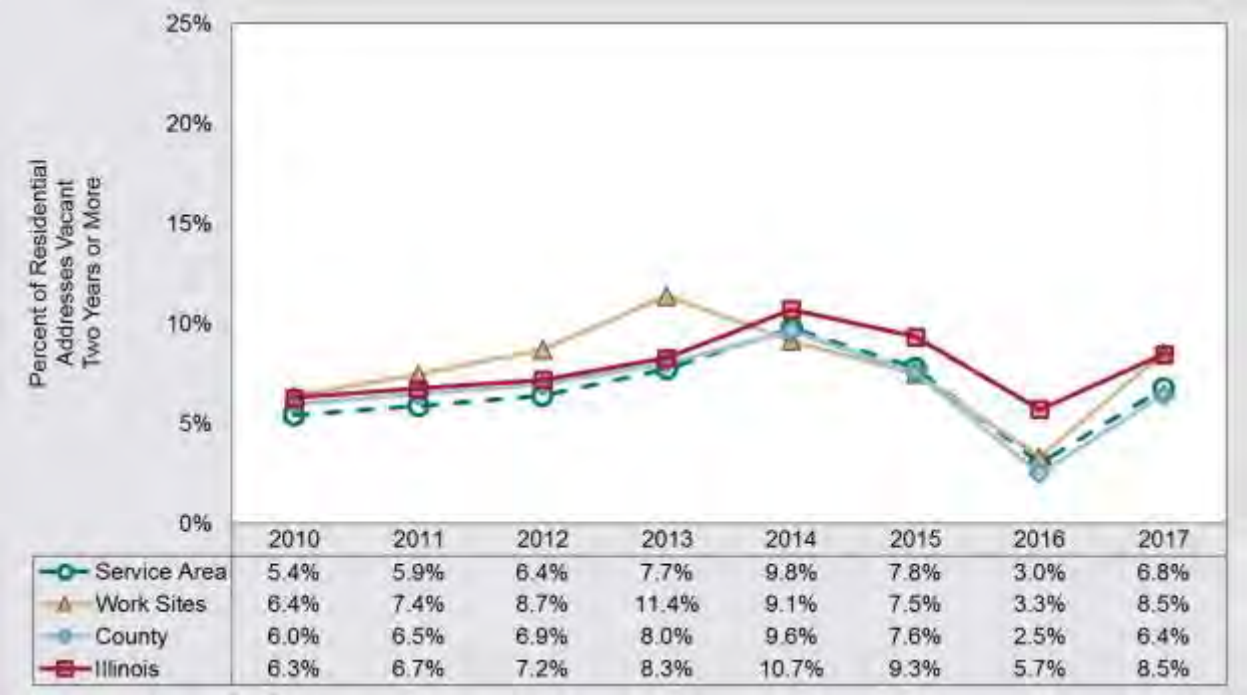
Agency 16, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	55.6%	57.8%	56.2%	54.6%	54.2%	52.7%	52.7%	52.4%
Work Sites	37.5%	44.3%	40.4%	36.6%	36.1%	34.4%	34.4%	34.1%
County	60.8%	62.7%	61.3%	60.0%	59.6%	58.2%	58.1%	57.8%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

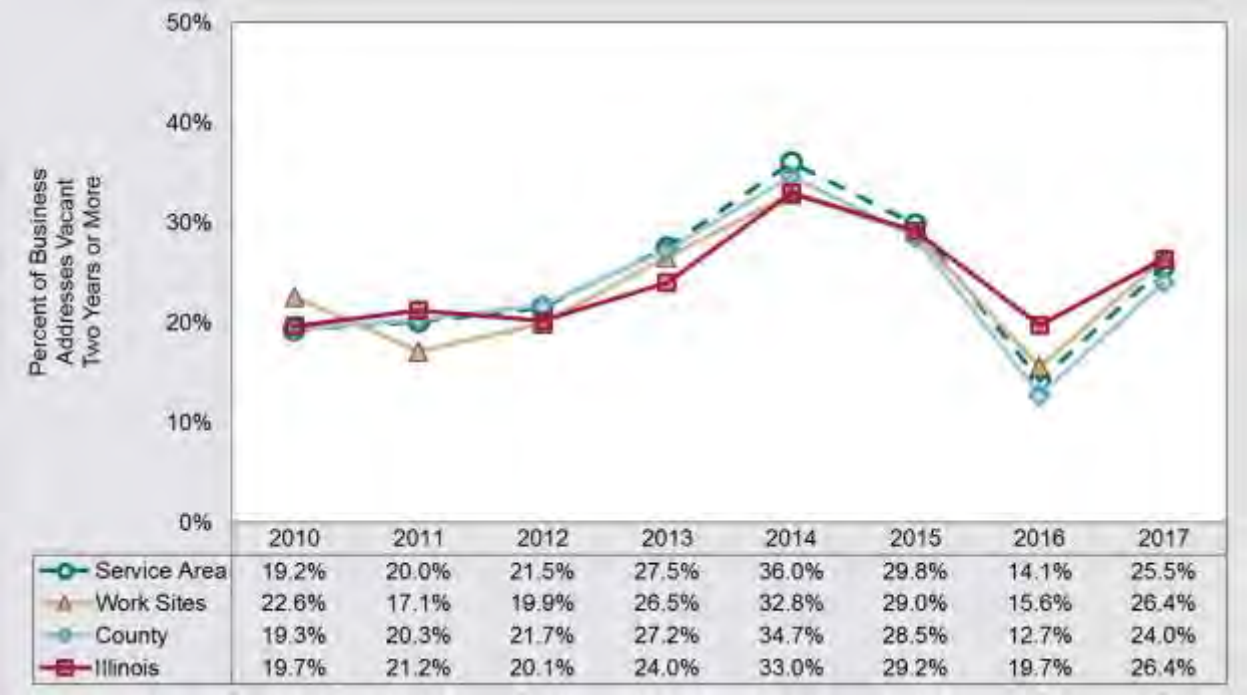
Agency 16: **Local Initiatives Support Corporation, Greater Peoria**

Agency 16, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	5.4%	5.9%	6.4%	7.7%	9.8%	7.8%	3.0%	6.8%
Work Sites	6.4%	7.4%	8.7%	11.4%	9.1%	7.5%	3.3%	8.5%
County	6.0%	6.5%	6.9%	8.0%	9.6%	7.6%	2.5%	6.4%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

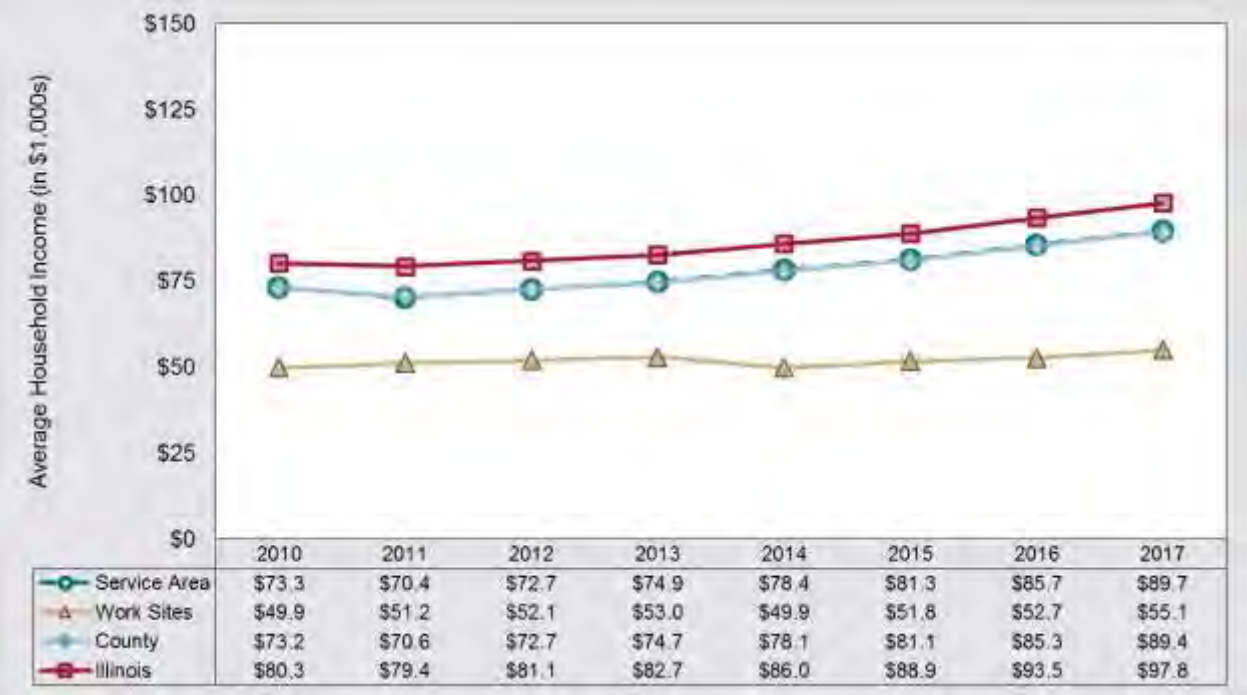
Agency 16, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	19.2%	20.0%	21.5%	27.5%	36.0%	29.8%	14.1%	25.5%
Work Sites	22.6%	17.1%	19.9%	26.5%	32.8%	29.0%	15.6%	26.4%
County	19.3%	20.3%	21.7%	27.2%	34.7%	28.5%	12.7%	24.0%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

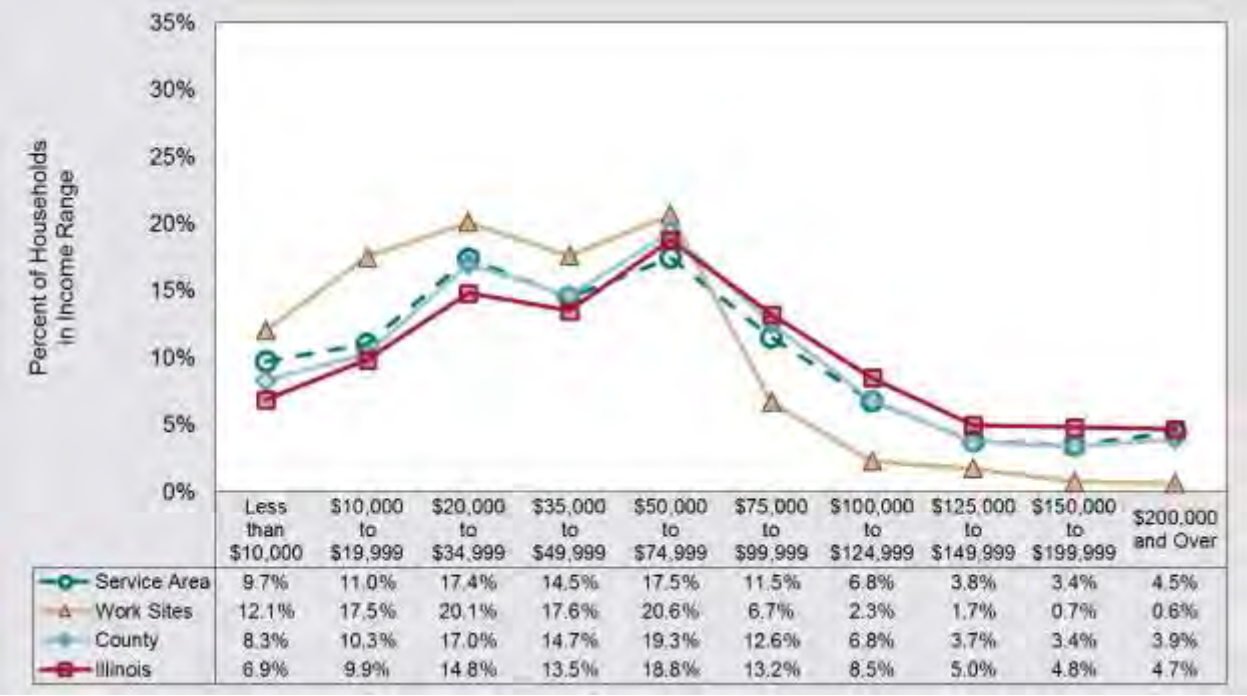
Agency 16: **Local Initiatives Support Corporation, Greater Peoria**

Agency 16, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$73.3	$70.4	$72.7	$74.9	$78.4	$81.3	$85.7	$89.7
Work Sites	$49.9	$51.2	$52.1	$53.0	$49.9	$51.8	$52.7	$55.1
County	$73.2	$70.6	$72.7	$74.7	$78.1	$81.1	$85.3	$89.4
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

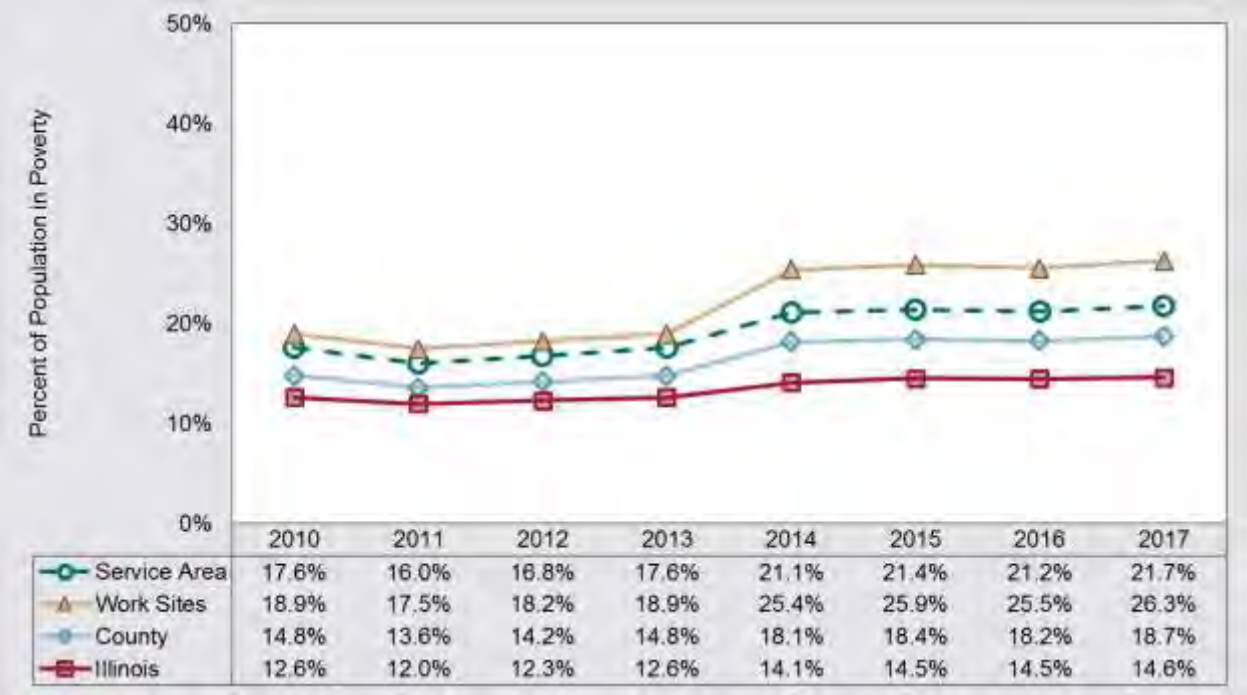
Agency 16, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	9.7%	11.0%	17.4%	14.5%	17.5%	11.5%	6.8%	3.8%	3.4%	4.5%
Work Sites	12.1%	17.5%	20.1%	17.6%	20.6%	6.7%	2.3%	1.7%	0.7%	0.6%
County	8.3%	10.3%	17.0%	14.7%	19.3%	12.6%	6.8%	3.7%	3.4%	3.9%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

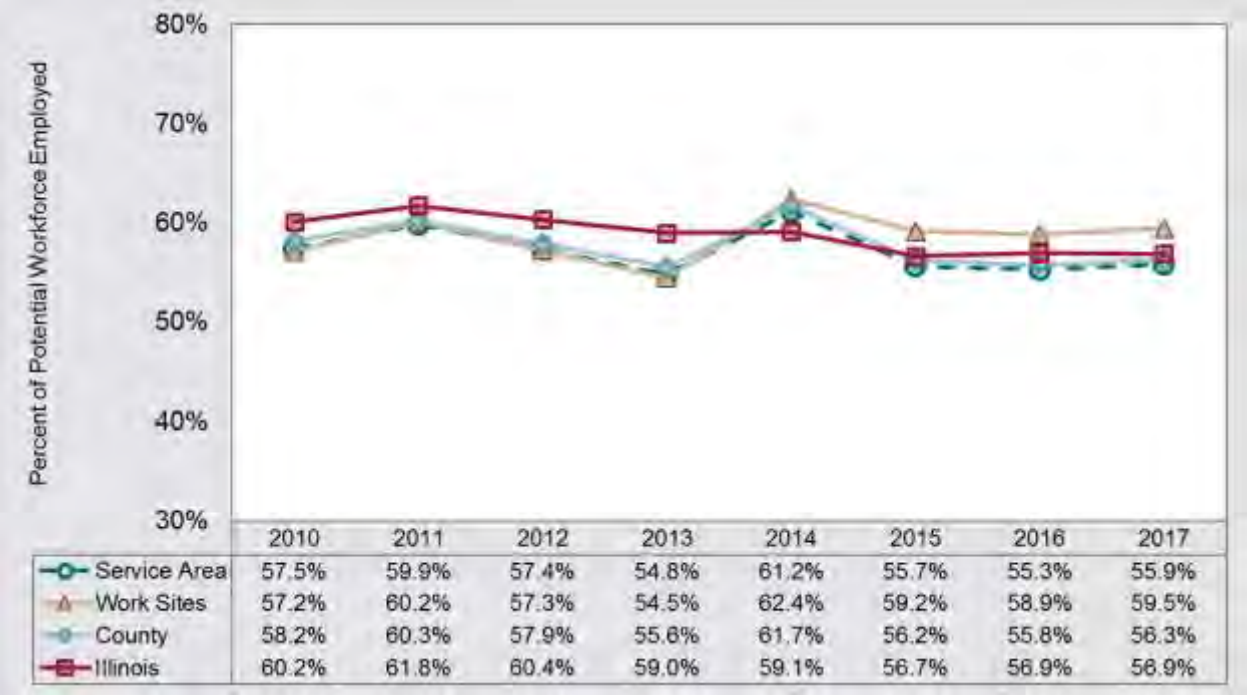
Agency 16: **Local Initiatives Support Corporation, Greater Peoria**

Agency 16, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	17.6%	16.0%	16.8%	17.6%	21.1%	21.4%	21.2%	21.7%
Work Sites	18.9%	17.5%	18.2%	18.9%	25.4%	25.9%	25.5%	26.3%
County	14.8%	13.6%	14.2%	14.8%	18.1%	18.4%	18.2%	18.7%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

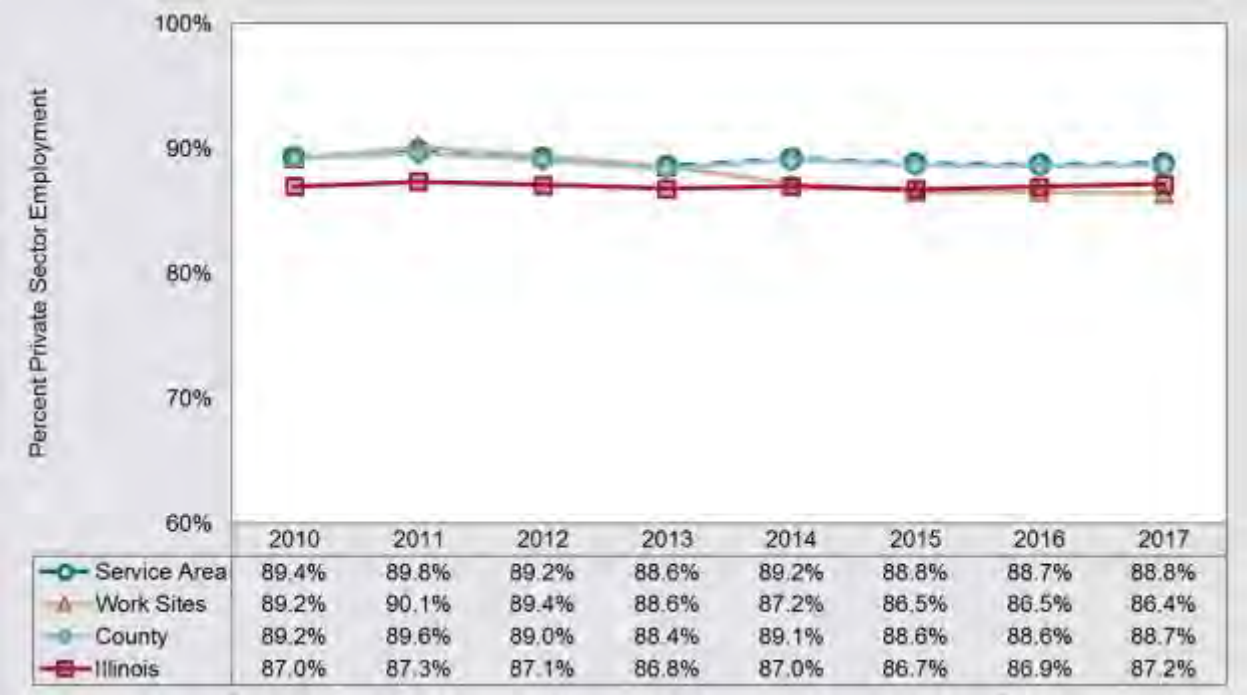
Agency 16, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	57.5%	59.9%	57.4%	54.8%	61.2%	55.7%	55.3%	55.9%
Work Sites	57.2%	60.2%	57.3%	54.5%	62.4%	59.2%	58.9%	59.5%
County	58.2%	60.3%	57.9%	55.6%	61.7%	56.2%	55.8%	56.3%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

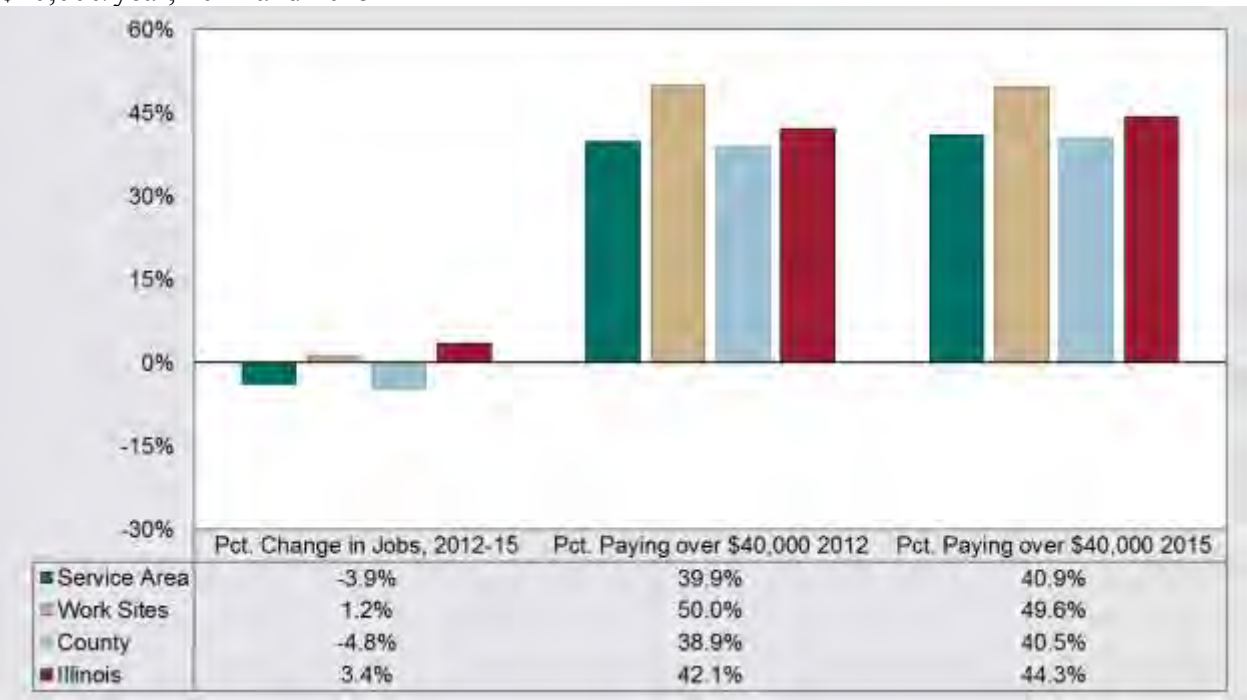
Agency 16: **Local Initiatives Support Corporation, Greater Peoria**

Agency 16, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	89.4%	89.8%	89.2%	88.6%	89.2%	88.8%	88.7%	88.8%
Work Sites	89.2%	90.1%	89.4%	88.6%	87.2%	86.5%	86.5%	86.4%
County	89.2%	89.6%	89.0%	88.4%	89.1%	88.6%	88.6%	88.7%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 16, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	-3.9%	39.9%	40.9%
Work Sites	1.2%	50.0%	49.6%
County	-4.8%	38.9%	40.5%
Illinois	3.4%	42.1%	44.3%

Metropolitan Mayors Caucus (Agency 17)

This award encourages private sector owners and investors of smaller multi-family properties to improve living conditions for the many tenants living in substandard conditions, especially in neighborhoods crippled by the foreclosure crisis. This award supports a replicable, affordable and high impact code enforcement strategy in the southern suburbs. Without effective building code enforcement strategies, communities are susceptible to crime and deterioration from open and mismanaged properties. The Metropolitan Mayors Caucus proposes a plan with three main objectives: 1) develop a database for tracking troubled properties; 2) provide incentives, such as affordable loans to remedy specific code violations, to responsive owners; and 3) publish a "best practices" manual on code enforcement strategies for members of the south Suburban Mayors and Managers Association and other towns.

Service Area: 98 Census Tracts; Cities of Blue Island, Calumet City, Chicago Heights, Country Club Hills, Oak Forest, and Palos Heights; Villages of Crestwood, Flossmoor, Hazel Crest, Matteson, Midlothian, Olympia Fields, Orland Park, Park Forest, and Tinley Park
Work Site: 16 Census Tracts
Counties: 1,471 Census Tracts; Cook County (1,319 Census Tracts), Will County (152 Census Tracts)

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 152,000 housing units, 80.9 percent, in structures with 1-4 units (Agency 17, Chart 9); over 63,600 owner-occupied housing units, 46.4 percent, had a reported value of under $200,000 (Agency 17, Chart 11), and over 14,600 residential addresses were reported as vacant for two years or more (Agency 17, Chart 13). Over 86,700 households, 49.7 percent, had income of less than $60,000 (Agency 17, Chart 16), and 11.3 percent of the population was below the poverty level (Agency 17, Chart 17).
- In the Work Sites, there were over 21,700 housing units, 89.2 percent, in structures with 1-4 units; over 12,600 owner-occupied housing units, 84.5 percent, had a reported value of under $200,000, and over 2,600 residential addresses were reported as vacant for two years or more. Over 13,700 households, 64.5 percent, had income of less than $60,000, and 20.5 percent of the population was below the poverty level.
- In the Counties, there were over 1.6 million housing units, 69.4 percent, in structures with 1-4 units; over 428,000 owner-occupied units, 31.6 percent, had a reported value of under $200,000, and over 146,000 residential addresses were reported as vacant for two years or more. Over 1.1 million households, 52.8 percent, had income of less than $60,000, and 14.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 3,792 first lien, single-family purchase mortgages; the average amount of those mortgages was $162,500 (Agency 17, Chart 1), and the average income of the purchasers receiving those mortgages was $88,500 (Agency 17, Chart 2). Of those mortgages, 1,373, 36.2 percent, were FHA/VA guaranteed (Agency 17, Chart 7).
- In the Work Sites, lenders reported originating 244 first lien, single-family purchase mortgages; the average amount of those mortgages was $100,800, and the average income of

the purchasers receiving those mortgages was $63,600. Of those mortgages, 141, 57.8 percent, were FHA/VA guaranteed.

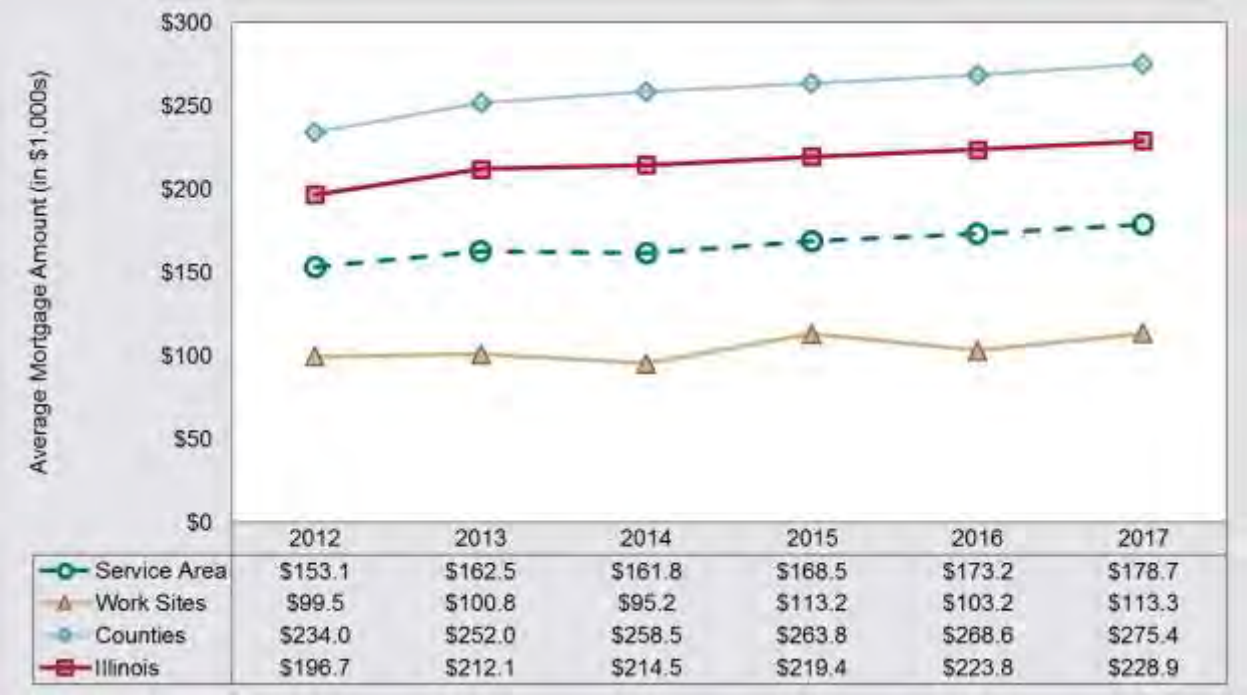
- In the Counties, lenders reported originating 51,579 first lien, single-family purchase mortgages; the average amount of those mortgages was $252,000, and the average income of the purchasers receiving those mortgages was $123,600. Of those mortgages, 12,269, 23.8 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 44.9 percent (Agency 17, Chart 3), to 5,495 originations, and the average mortgage amount increased by 10.0 percent, to $178,700 (Agency 17, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 59.4 percent (Agency 17, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 0.2 percent, to 36.3 percent of originations (Agency 17, Chart 7). The average income of purchasers receiving mortgages increased by1.0 percent, to $89,400 (Agency 17, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 79.1 percent, to 437 originations, and the average mortgage amount increased by 12.4 percent, to $113,300. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 101.3 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 0.6 percent, to 57.4 percent of originations. The average income of purchasers receiving mortgages increased by 6.7 percent, rising to $67,900.
- In the Counties, the total number of first lien, single-family purchase mortgage originations increased by 30.9 percent, to 67,533 originations, and the average mortgage amount increased by 9.3 percent, to $275,400. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 43.1 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 4.3 percent, to 22.8 percent of originations. The average income of purchasers receiving mortgages increased by 2.9 percent, to $127,200.

Agency 17: **Metropolitan Mayors Caucus**

Agency 17, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



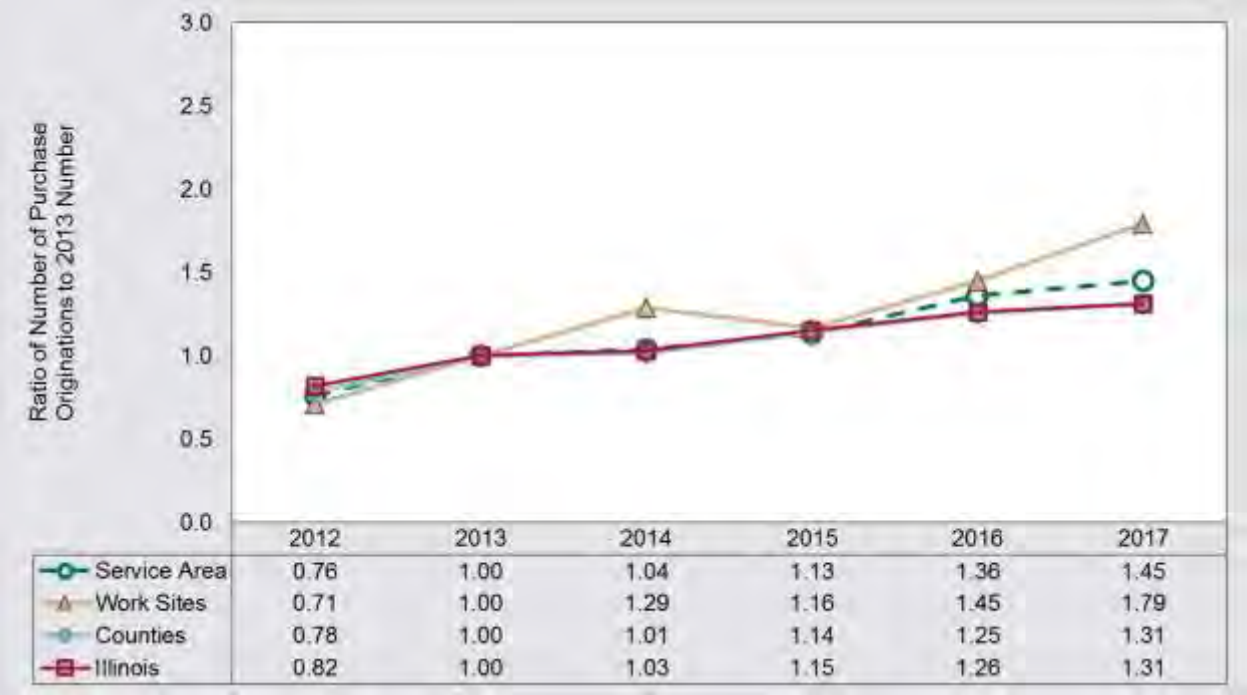
	2012	2013	2014	2015	2016	2017
Service Area	$153.1	$162.5	$161.8	$168.5	$173.2	$178.7
Work Sites	$99.5	$100.8	$95.2	$113.2	$103.2	$113.3
Counties	$234.0	$252.0	$258.5	$263.8	$268.6	$275.4
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 17, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$84.7	$88.5	$83.6	$84.3	$86.4	$89.4
Work Sites	$69.1	$63.6	$58.8	$63.5	$59.8	$67.9
Counties	$120.9	$123.6	$125.7	$122.9	$122.6	$127.2
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

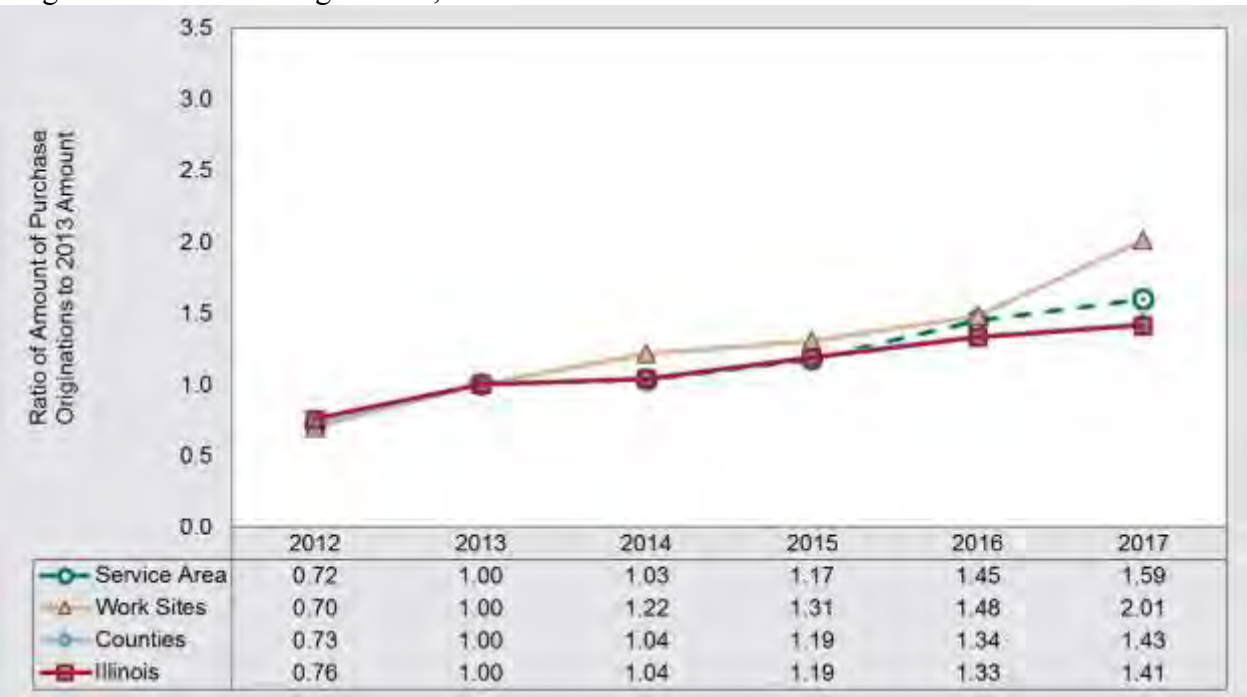
Agency 17: **Metropolitan Mayors Caucus**

Agency 17, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.76	1.00	1.04	1.13	1.36	1.45
Work Sites	0.71	1.00	1.29	1.16	1.45	1.79
Counties	0.78	1.00	1.01	1.14	1.25	1.31
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

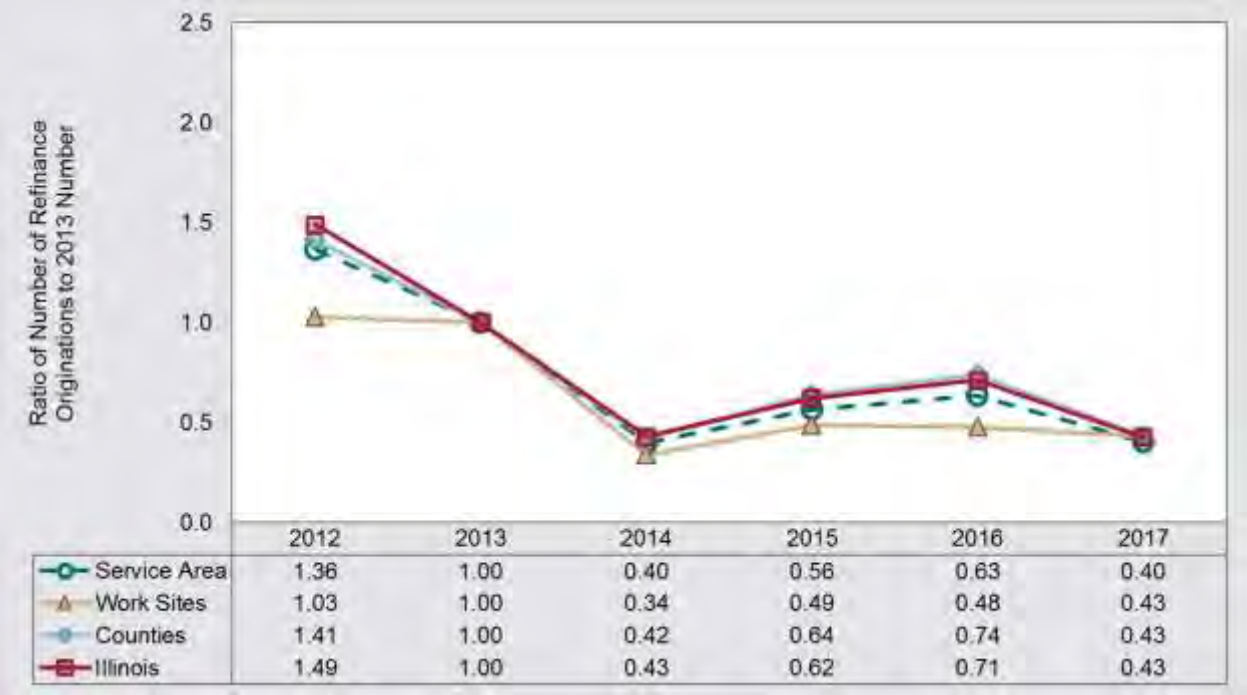
Agency 17, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.72	1.00	1.03	1.17	1.45	1.59
Work Sites	0.70	1.00	1.22	1.31	1.48	2.01
Counties	0.73	1.00	1.04	1.19	1.34	1.43
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

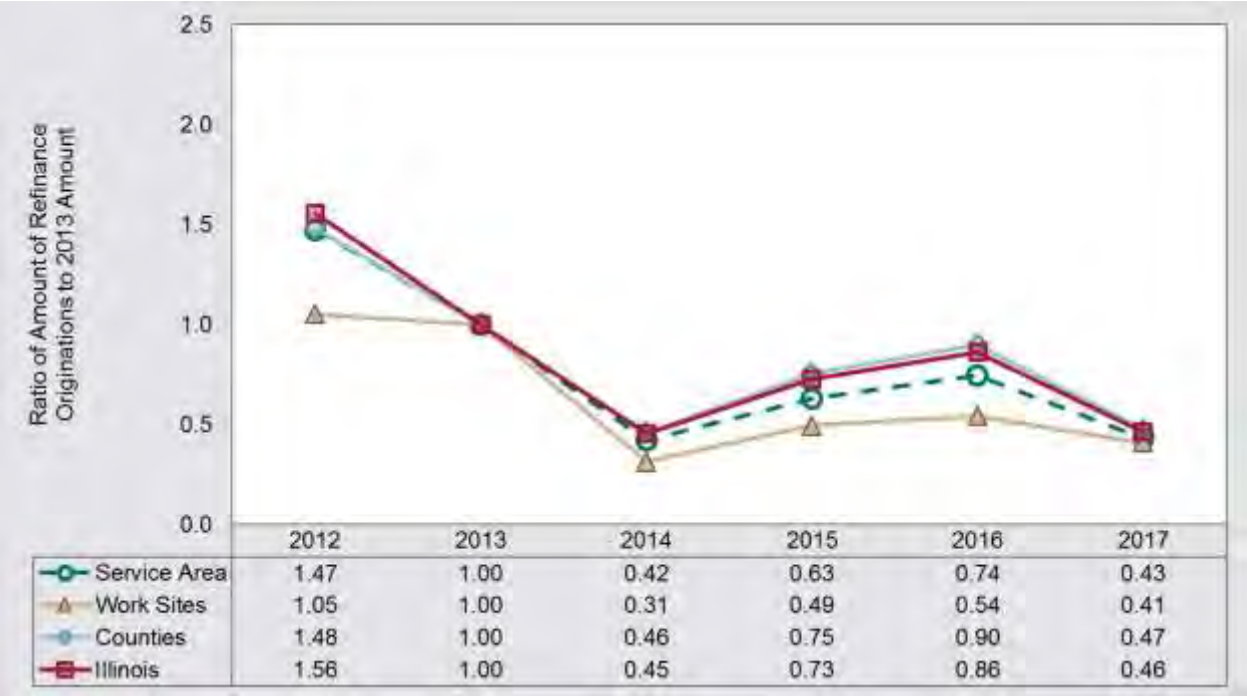
Agency 17: **Metropolitan Mayors Caucus**

Agency 17, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.36	1.00	0.40	0.56	0.63	0.40
Work Sites	1.03	1.00	0.34	0.49	0.48	0.43
Counties	1.41	1.00	0.42	0.64	0.74	0.43
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

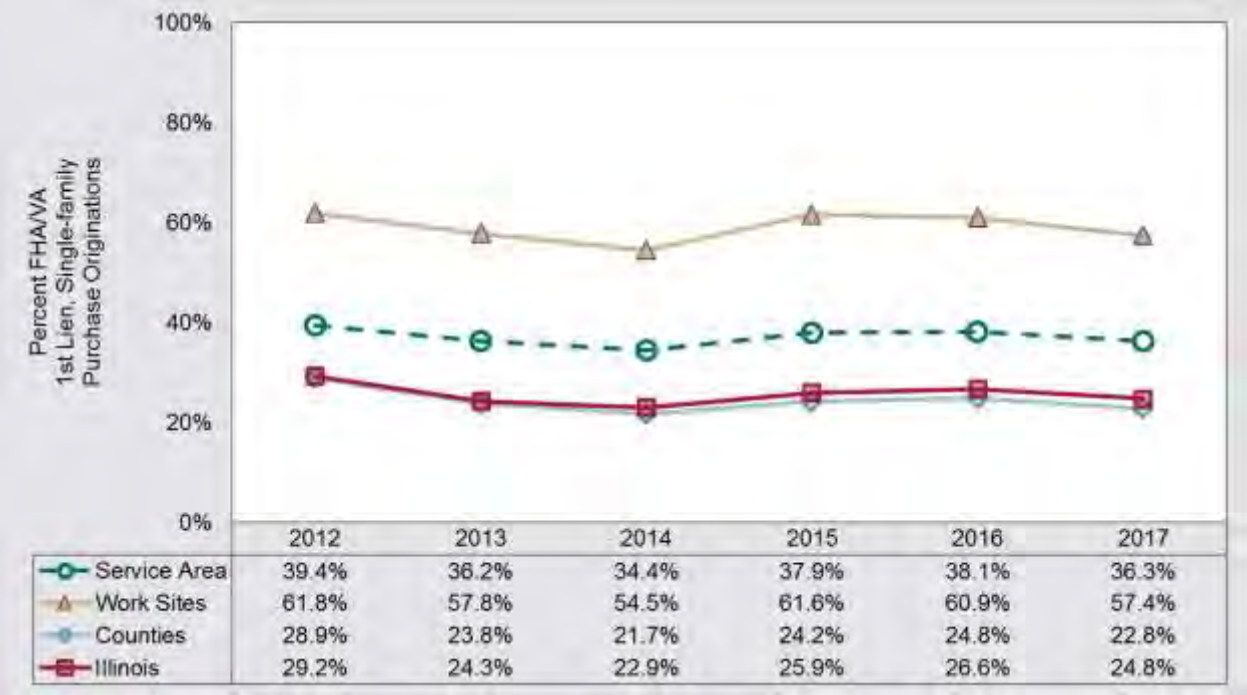
Agency 17, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.47	1.00	0.42	0.63	0.74	0.43
Work Sites	1.05	1.00	0.31	0.49	0.54	0.41
Counties	1.48	1.00	0.46	0.75	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

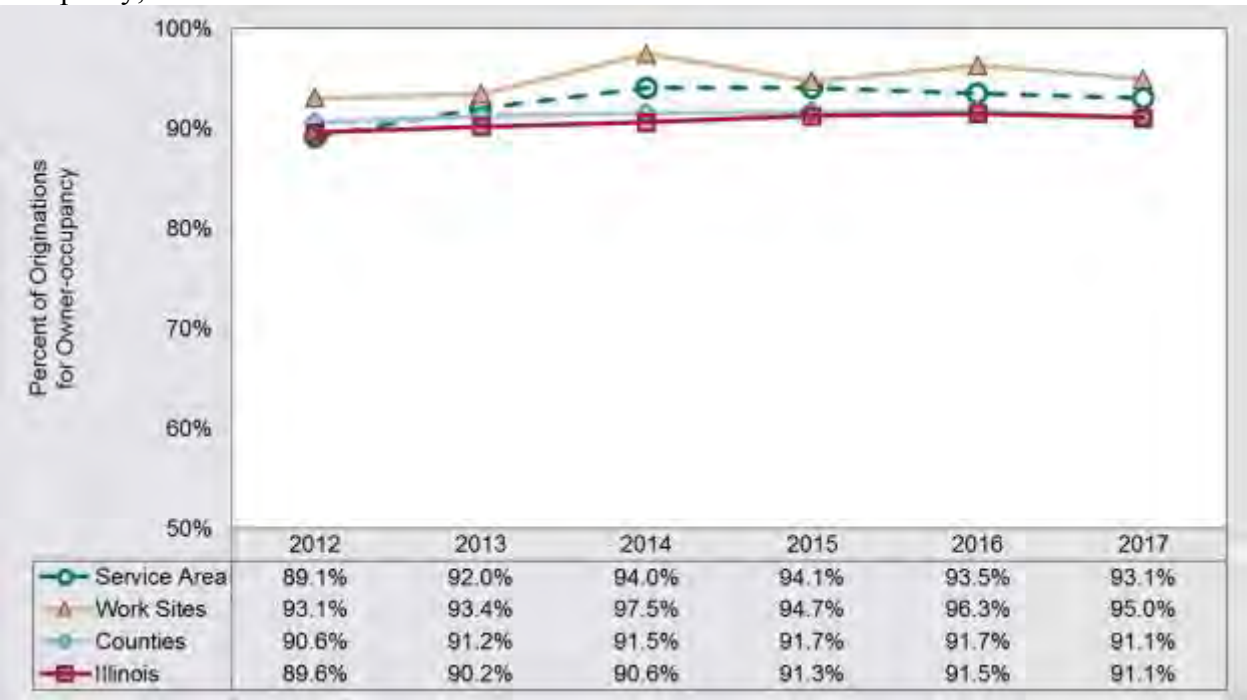
Agency 17: **Metropolitan Mayors Caucus**

Agency 17, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	39.4%	36.2%	34.4%	37.9%	38.1%	36.3%
Work Sites	61.8%	57.8%	54.5%	61.6%	60.9%	57.4%
Counties	28.9%	23.8%	21.7%	24.2%	24.8%	22.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

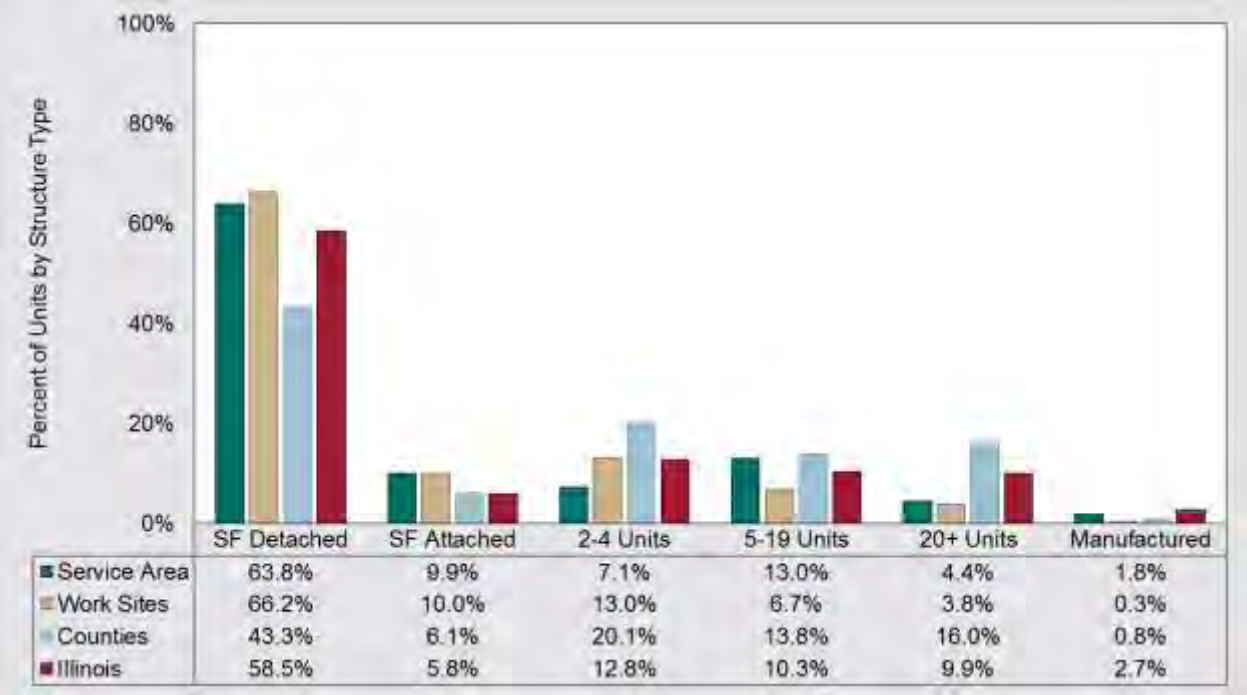
Agency 17, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	89.1%	92.0%	94.0%	94.1%	93.5%	93.1%
Work Sites	93.1%	93.4%	97.5%	94.7%	96.3%	95.0%
Counties	90.6%	91.2%	91.5%	91.7%	91.7%	91.1%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

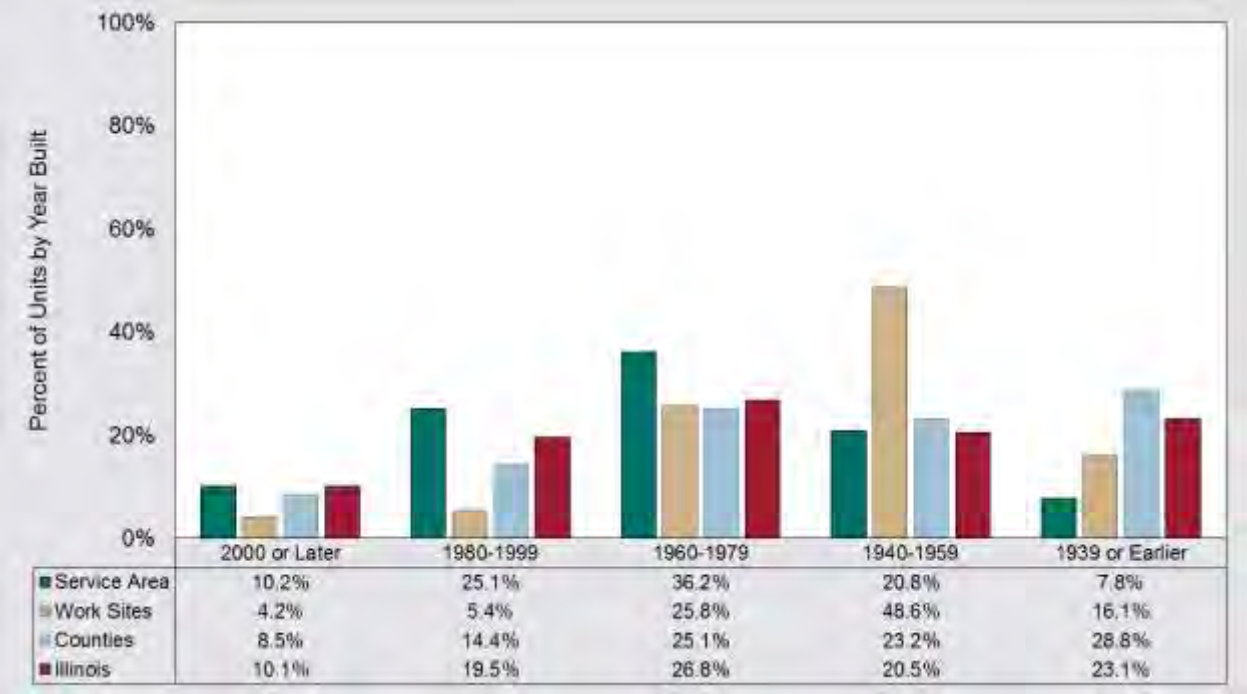
Agency 17: **Metropolitan Mayors Caucus**

Agency 17, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	63.8%	9.9%	7.1%	13.0%	4.4%	1.8%
Work Sites	66.2%	10.0%	13.0%	6.7%	3.8%	0.3%
Counties	43.3%	6.1%	20.1%	13.8%	16.0%	0.8%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

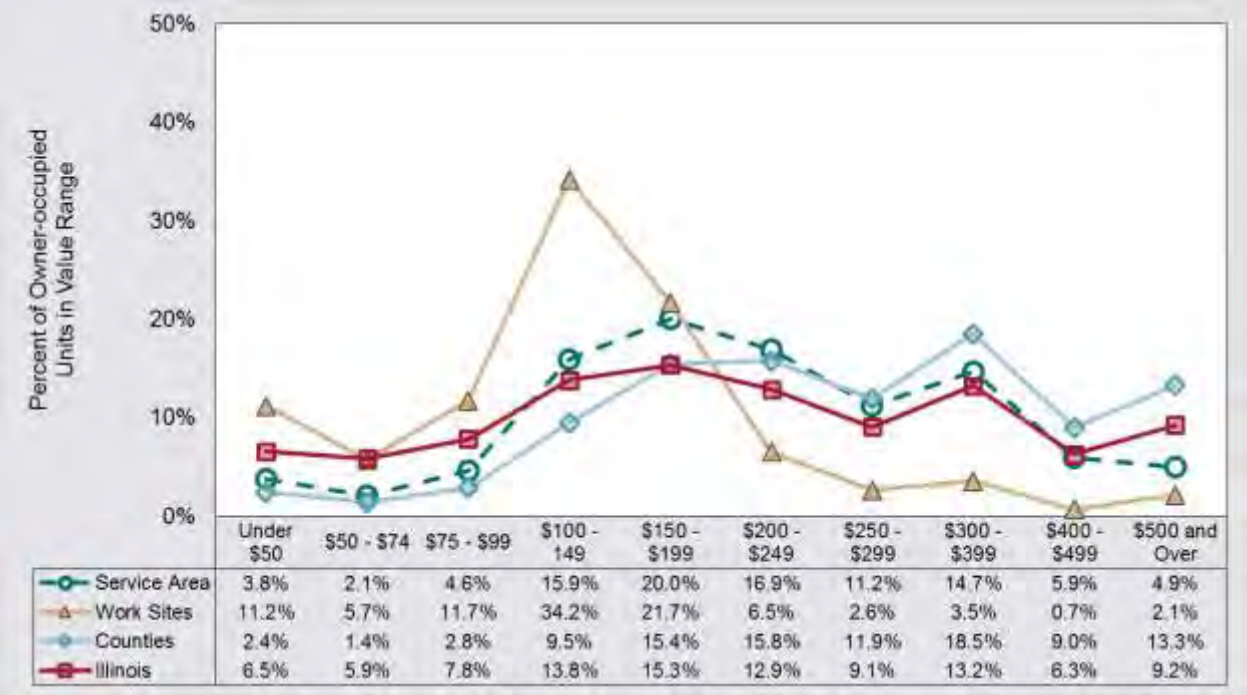
Agency 17, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	10.2%	25.1%	36.2%	20.8%	7.8%
Work Sites	4.2%	5.4%	25.8%	48.6%	16.1%
Counties	8.5%	14.4%	25.1%	23.2%	28.8%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

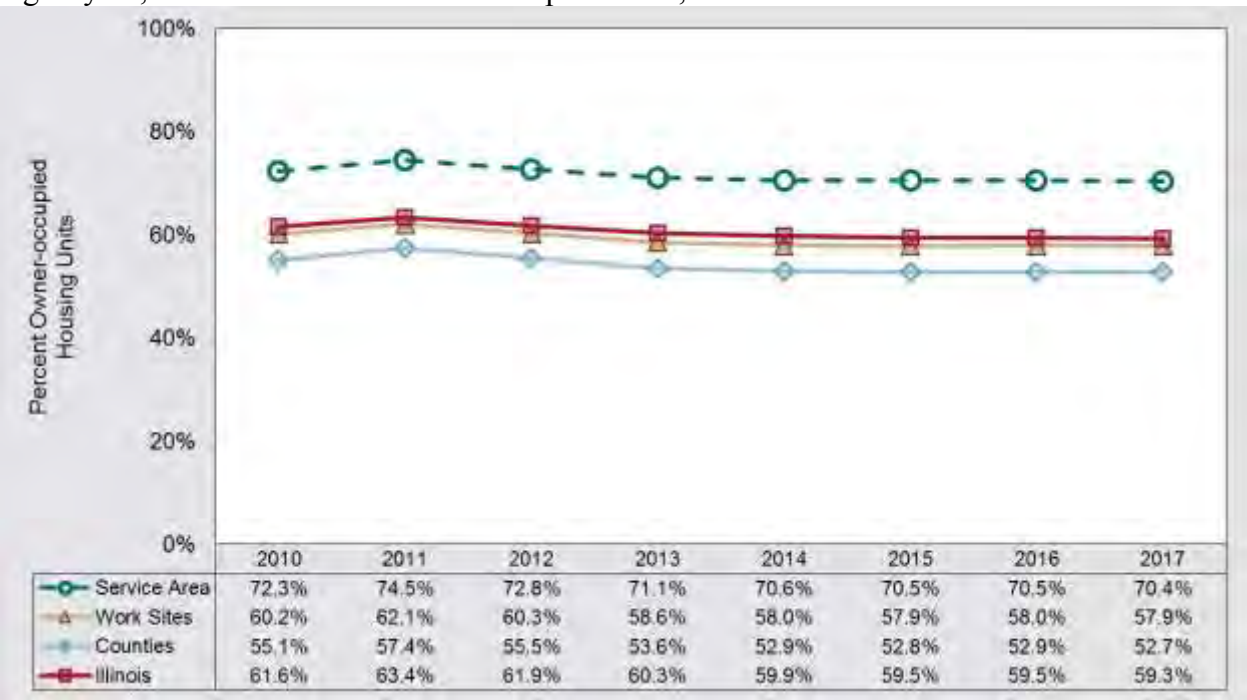
Agency 17: **Metropolitan Mayors Caucus**

Agency 17, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	3.8%	2.1%	4.6%	15.9%	20.0%	16.9%	11.2%	14.7%	5.9%	4.9%
Work Sites	11.2%	5.7%	11.7%	34.2%	21.7%	6.5%	2.6%	3.5%	0.7%	2.1%
Counties	2.4%	1.4%	2.8%	9.5%	15.4%	15.8%	11.9%	18.5%	9.0%	13.3%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

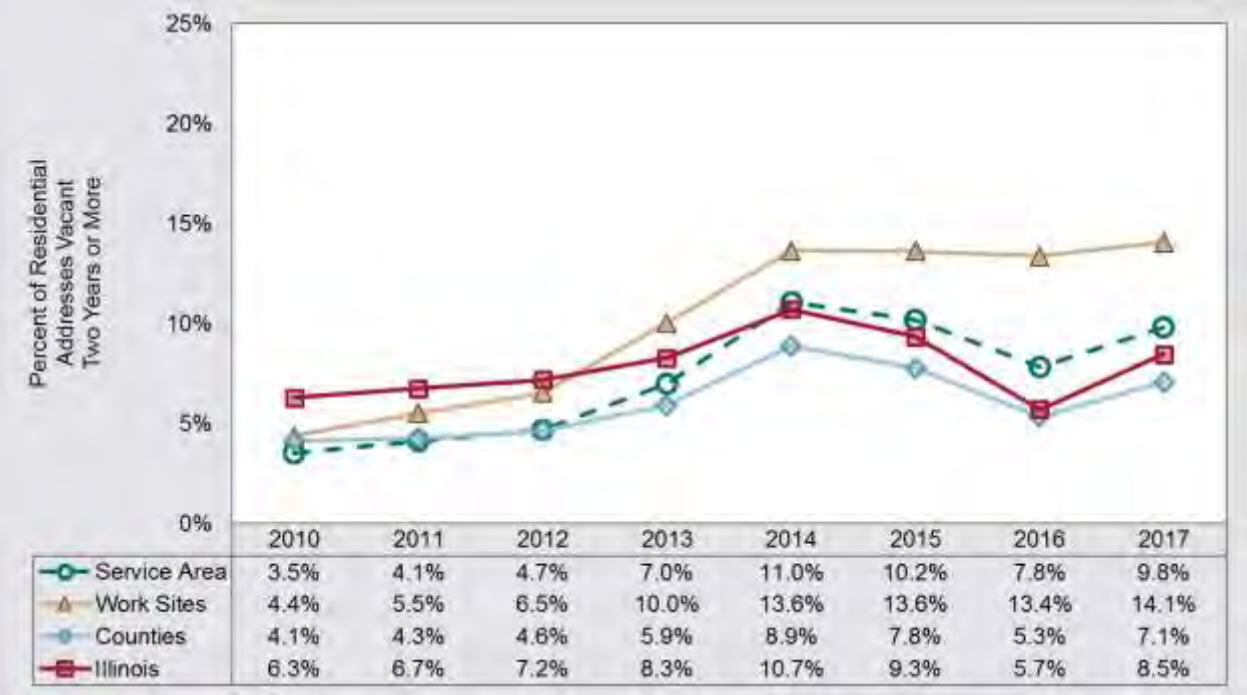
Agency 17, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	72.3%	74.5%	72.8%	71.1%	70.6%	70.5%	70.5%	70.4%
Work Sites	60.2%	62.1%	60.3%	58.6%	58.0%	57.9%	58.0%	57.9%
Counties	55.1%	57.4%	55.5%	53.6%	52.9%	52.8%	52.9%	52.7%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

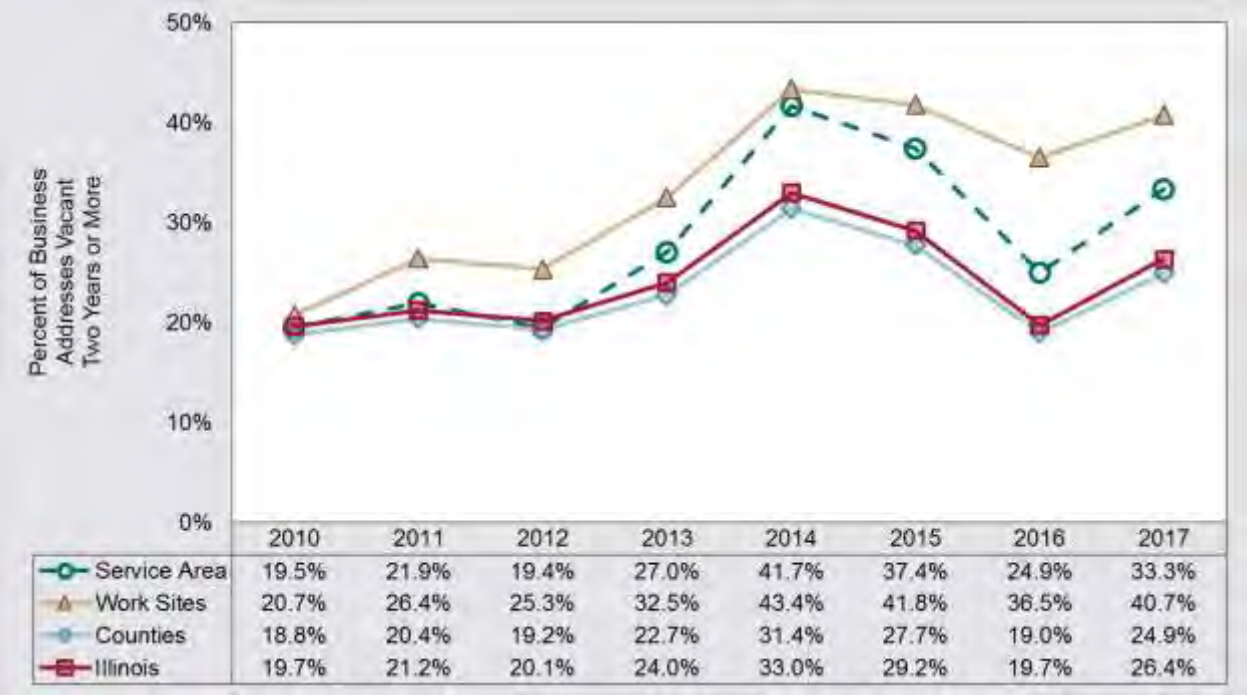
Agency 17: **Metropolitan Mayors Caucus**

Agency 17, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	3.5%	4.1%	4.7%	7.0%	11.0%	10.2%	7.8%	9.8%
Work Sites	4.4%	5.5%	6.5%	10.0%	13.6%	13.6%	13.4%	14.1%
Counties	4.1%	4.3%	4.6%	5.9%	8.9%	7.8%	5.3%	7.1%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

Agency 17, Chart 14: Percent Long-term Business Vacancy, 2010-2017



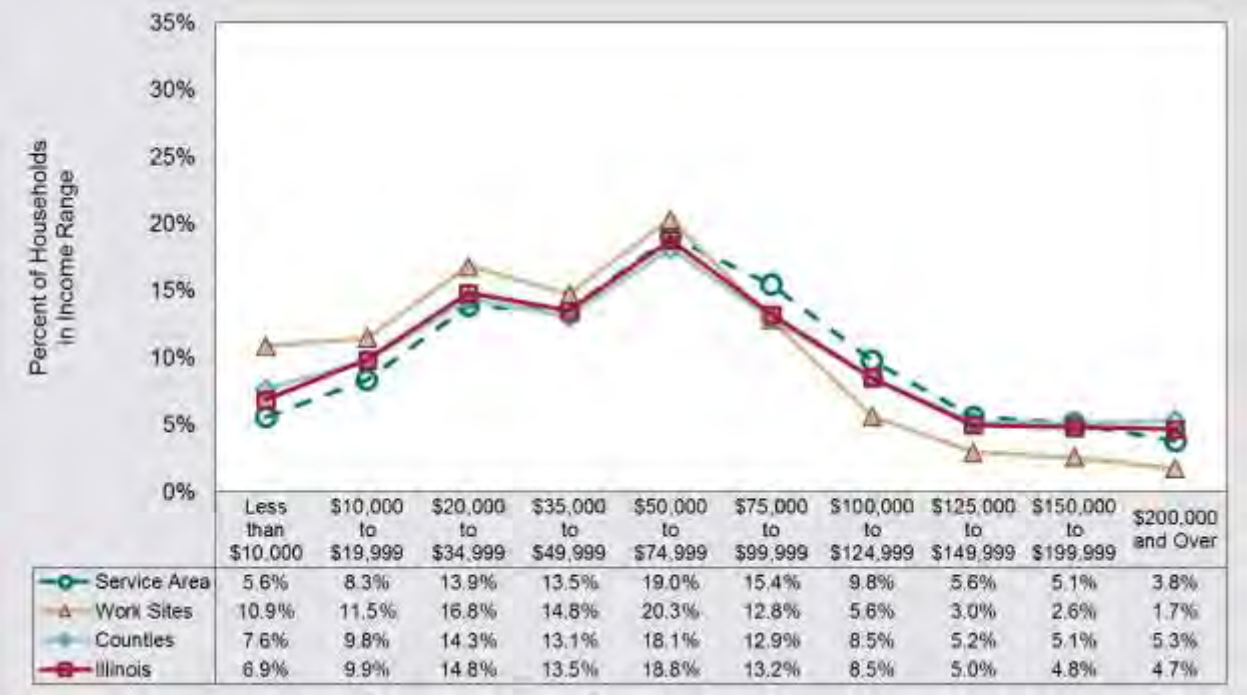
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	19.5%	21.9%	19.4%	27.0%	41.7%	37.4%	24.9%	33.3%
Work Sites	20.7%	26.4%	25.3%	32.5%	43.4%	41.8%	36.5%	40.7%
Counties	18.8%	20.4%	19.2%	22.7%	31.4%	27.7%	19.0%	24.9%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 17: **Metropolitan Mayors Caucus**

Agency 17, Chart 15: Average Household Income, 2010-2017

	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$80.4	$82.0	$83.2	$84.3	$86.6	$89.6	$93.4	$98.0
Work Sites	$62.6	$61.5	$64.0	$66.5	$68.5	$70.7	$73.0	$77.0
Counties	$82.3	$80.9	$83.1	$85.3	$88.3	$91.0	$95.5	$99.8
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

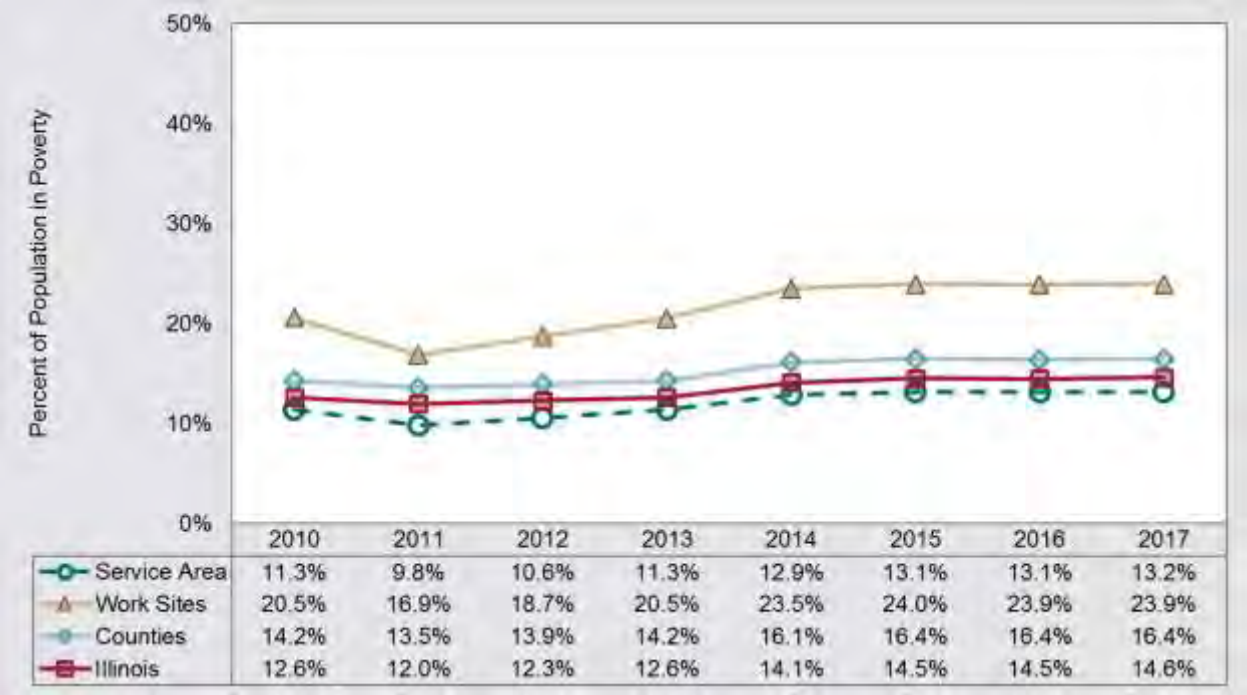
Agency 17, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	5.6%	8.3%	13.9%	13.5%	19.0%	15.4%	9.8%	5.6%	5.1%	3.8%
Work Sites	10.9%	11.5%	16.8%	14.8%	20.3%	12.8%	5.6%	3.0%	2.6%	1.7%
Counties	7.6%	9.8%	14.3%	13.1%	18.1%	12.9%	8.5%	5.2%	5.1%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

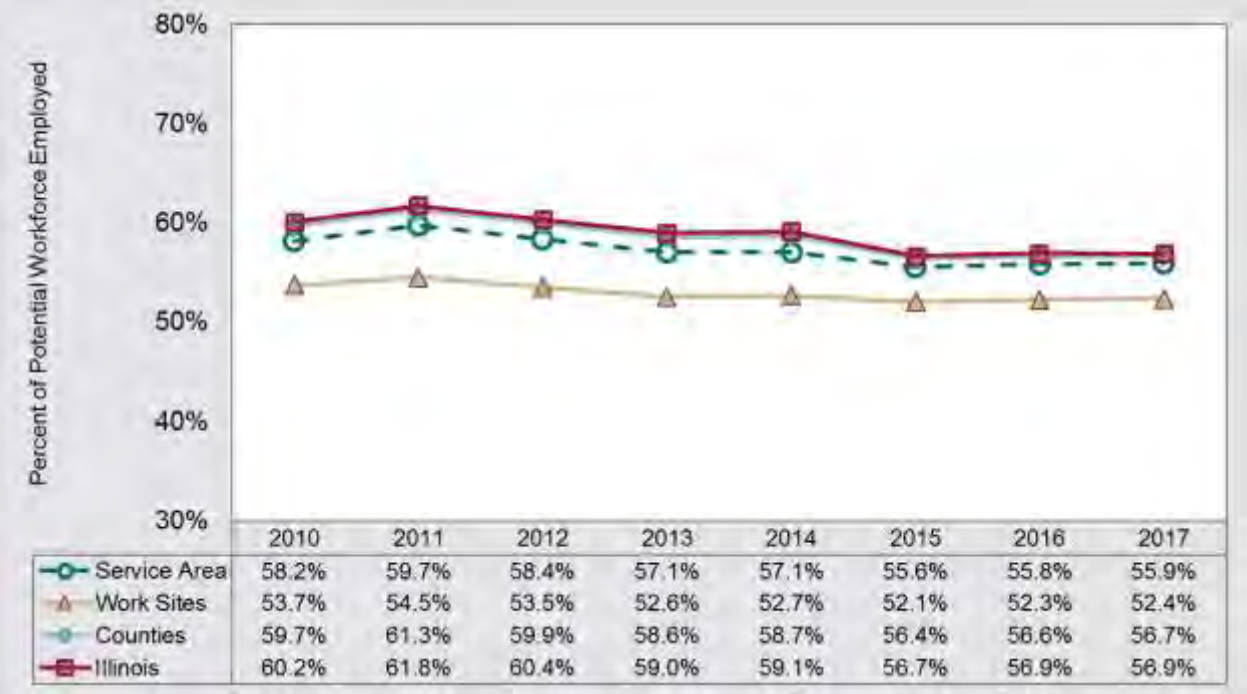
Agency 17: **Metropolitan Mayors Caucus**

Agency 17, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	11.3%	9.8%	10.6%	11.3%	12.9%	13.1%	13.1%	13.2%
Work Sites	20.5%	16.9%	18.7%	20.5%	23.5%	24.0%	23.9%	23.9%
Counties	14.2%	13.5%	13.9%	14.2%	16.1%	16.4%	16.4%	16.4%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

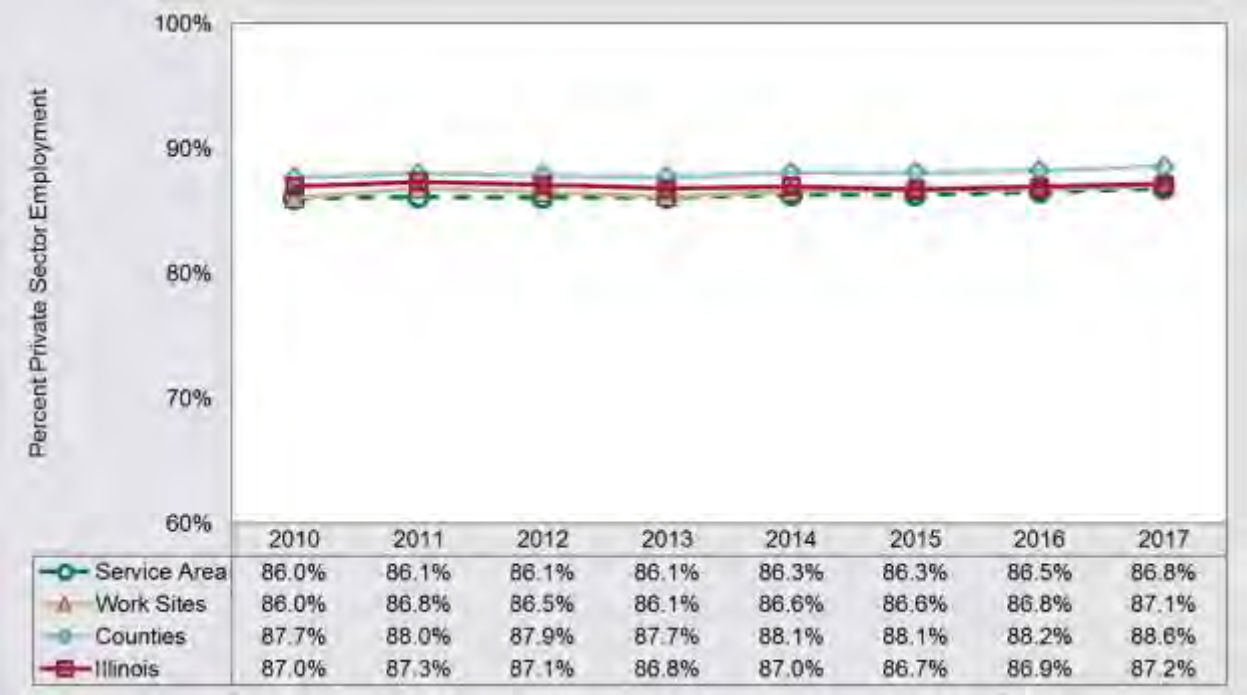
Agency 17, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	58.2%	59.7%	58.4%	57.1%	57.1%	55.6%	55.8%	55.9%
Work Sites	53.7%	54.5%	53.5%	52.6%	52.7%	52.1%	52.3%	52.4%
Counties	59.7%	61.3%	59.9%	58.6%	58.7%	56.4%	56.6%	56.7%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

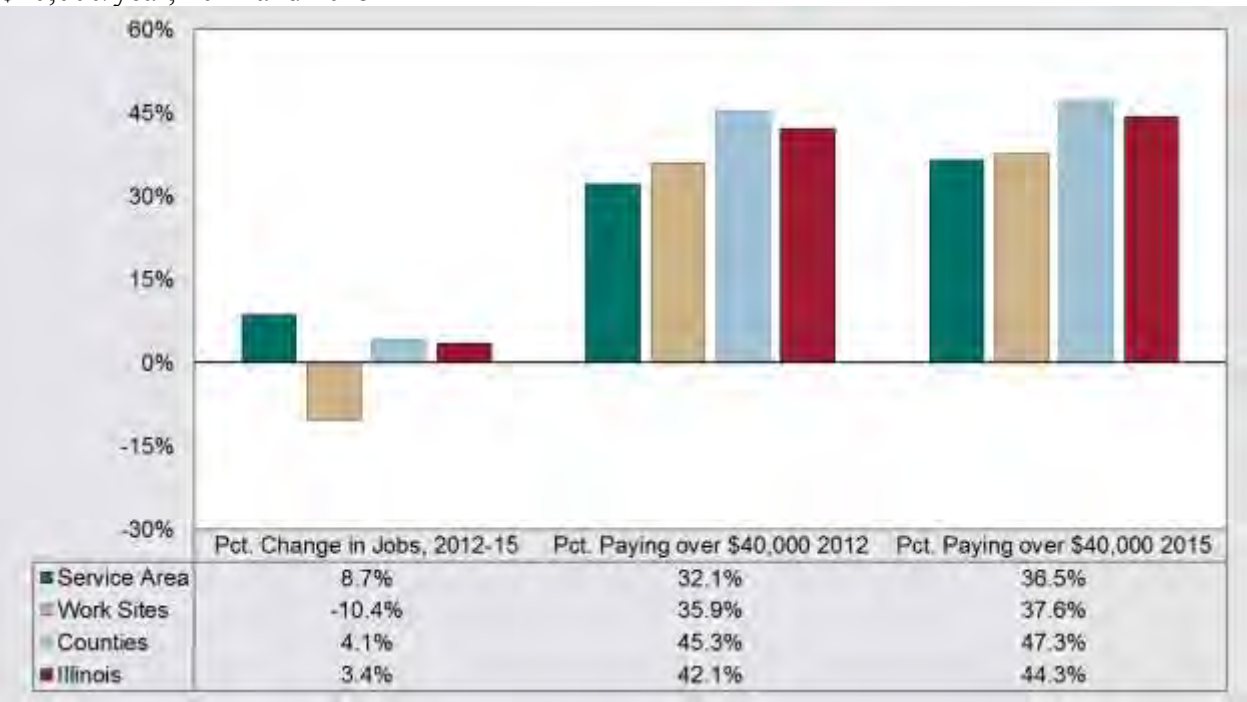
Agency 17: **Metropolitan Mayors Caucus**

Agency 17, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	86.0%	86.1%	86.1%	86.1%	86.3%	86.3%	86.5%	86.8%
Work Sites	86.0%	86.8%	86.5%	86.1%	86.6%	86.6%	86.8%	87.1%
Counties	87.7%	88.0%	87.9%	87.7%	88.1%	88.1%	88.2%	88.6%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 17, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	8.7%	32.1%	36.5%
Work Sites	-10.4%	35.9%	37.6%
Counties	4.1%	45.3%	47.3%
Illinois	3.4%	42.1%	44.3%

Mid Central Community Action, Inc, (Agency 18)

Mid Central Community Action, Inc., proposes to focus on the revitalization of Friendship Park, an area affected by foreclosures and gang activity. This award will help the team (i) purchase and rehab 13 single-family homes for purchase or lease-to-purchase; (ii) rehab 20 owner-occupied homes to prevent foreclosure and promote neighborhood revitalization; (iii) build three new homes using the sweat equity/Habitat model; (iv) provide counseling to 26 families to keep them in their home and 15 families to become homeowners; (v) provide mortgage/rental assistance to 25 homeowners/renters receiving financial coaching; and (vi) marketing and outreach. Data analysis will be provided by Illinois Wesleyan University and the University of Illinois, to help team members establish a long-term strategy for addressing future foreclosure mitigation and prevention efforts.

Service Area: 28 Census Tracts; City of Bloomington
Work Site: 2 Census Tracts
County: 41 Census Tracts; McLean County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 37,100 housing units, 75.9 percent, in structures with 1-4 units (Agency 18, Chart 9); over 21,500 owner-occupied housing units, 69.7 percent, had a reported value of under $200,000 (Agency 18, Chart 11), and over 7,900 residential addresses were reported as vacant for two years or more (Agency 18, Chart 13). Over 22,400 households, 50.2 percent, had income of less than $60,000 (Agency 18, Chart 16), and 9.6 percent of the population was below the poverty level (Agency 18, Chart 17).
- In the Work Sites, there were over 2,600 housing units, 92.3 percent, in structures with 1-4 units; over 1,500 owner-occupied housing units, 98.0 percent, had a reported value of under $200,000, and over 150 residential addresses were reported as vacant for two years or more. Over 1,600 households, 73.5 percent, had income of less than $60,000, and 15.4 percent of the population was below the poverty level.
- In the County, there were over 51,500 housing units, 75.0 percent, in structures with 1-4 units; over 31,100 owner-occupied units, 72.3 percent, had a reported value of under $200,000, and over 11,800 residential addresses were reported as vacant for two years or more. Over 32,700 households, 51.8 percent, had income of less than $60,000, and 12.3 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 1,813 first lien, single-family purchase mortgages; the average amount of those mortgages was $164,700 (Agency 18, Chart 1), and the average income of the purchasers receiving those mortgages was $98,100 (Agency 18, Chart 2). Of those mortgages, 309, 17.0 percent, were FHA/VA guaranteed (Agency 18, Chart 7).
- In the Work Sites, lenders reported originating 67 first lien, single-family purchase mortgages; the average amount of those mortgages was $98,200, and the average income of the purchasers receiving those mortgages was $50,400. Of those mortgages, 25, 37.3 percent, were FHA/VA guaranteed.

- In the County, lenders reported originating 2,372 first lien, single-family purchase mortgages; the average amount of those mortgages was $159,500, and the average income of the purchasers receiving those mortgages was $96,300. Of those mortgages, 415, 17.5 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 4.1 percent (Agency 18, Chart 3), to 1,888 originations, and the average mortgage amount decreased by 1.3 percent, to $162,500 (Agency 18, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 2.8 percent (Agency 18, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 4.1 percent, to 17.7 percent of originations (Agency 18, Chart 7). The average income of purchasers receiving mortgages decreased by 1.2 percent, dropping to $96,900 (Agency 18, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 37.3 percent, to 92 originations, and the average mortgage amount decreased by 4.3 percent, to $93,900. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 31.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 38.8 percent, to 22.8 percent of originations. The average income of purchasers receiving mortgages increased by 16.7 percent, rising to $58,800.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 4.7 percent, to 2,484 originations, and the average mortgage amount decreased by 1.5 percent, to $157,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 3.1 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 4.5 percent, to 18.3 percent of originations. The average income of purchasers receiving mortgages decreased by 1.7 percent, dropping to $94,700.

Agency 18: **Mid Central Community Action, Inc,**

Agency 18, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$166.8	$164.7	$161.9	$164.5	$161.1	$162.5
Work Sites	$87.0	$98.2	$92.6	$90.5	$88.8	$93.9
County	$160.1	$159.5	$155.6	$158.4	$156.1	$157.1
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 18, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

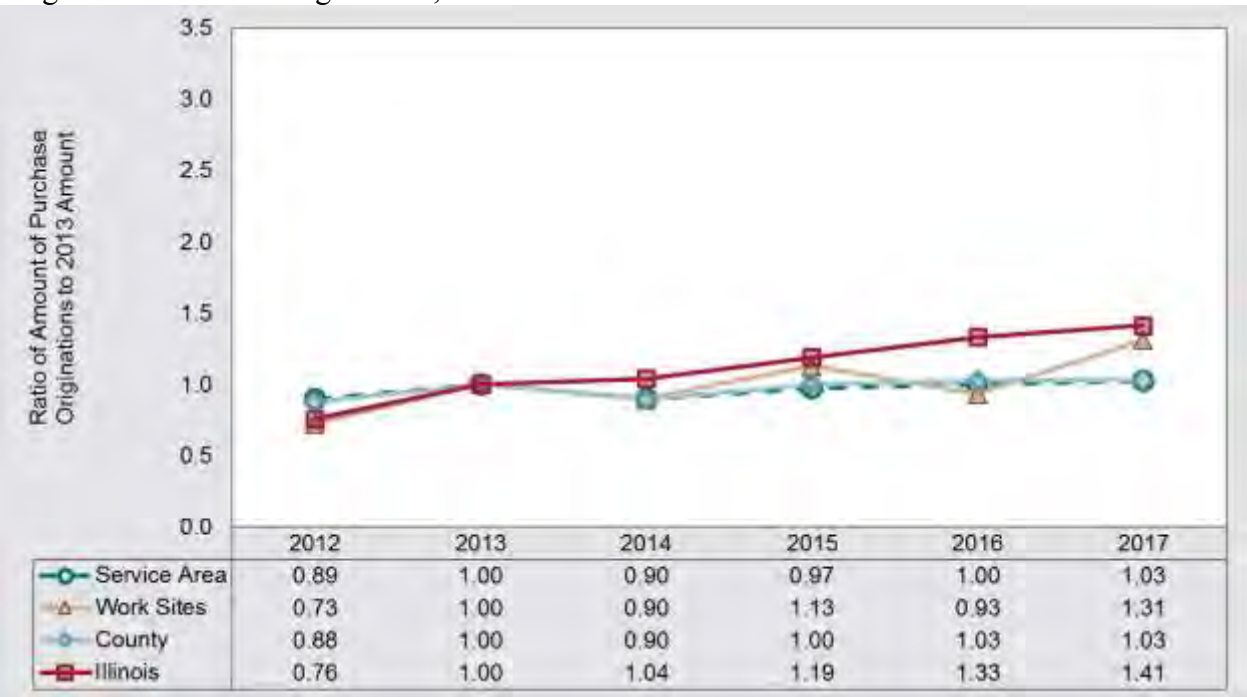
	2012	2013	2014	2015	2016	2017
Service Area	$98.7	$98.1	$96.5	$96.8	$95.4	$96.9
Work Sites	$55.2	$50.4	$51.6	$57.7	$52.6	$58.8
County	$95.3	$96.3	$93.8	$94.0	$91.9	$94.7
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

Agency 18: **Mid Central Community Action, Inc,**

Agency 18, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	0.88	1.00	0.91	0.97	1.02	1.04
Work Sites	0.82	1.00	0.96	1.22	1.03	1.37
County	0.88	1.00	0.92	1.01	1.05	1.05
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

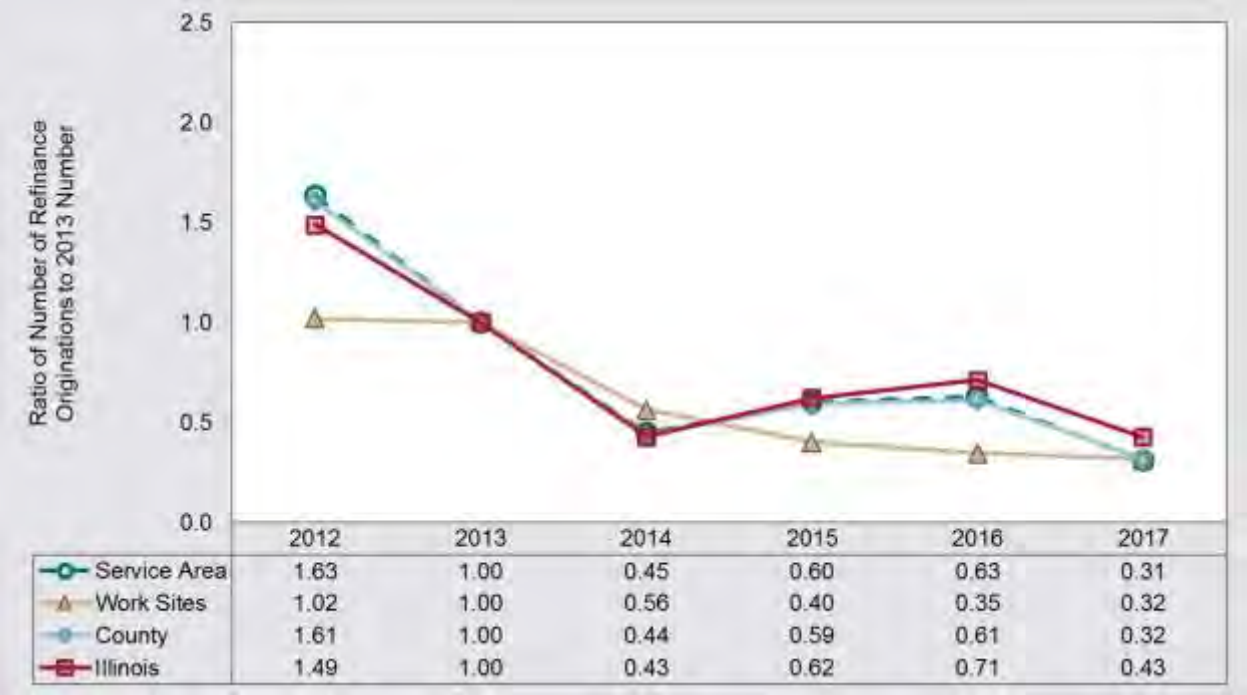
Agency 18, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.89	1.00	0.90	0.97	1.00	1.03
Work Sites	0.73	1.00	0.90	1.13	0.93	1.31
County	0.88	1.00	0.90	1.00	1.03	1.03
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

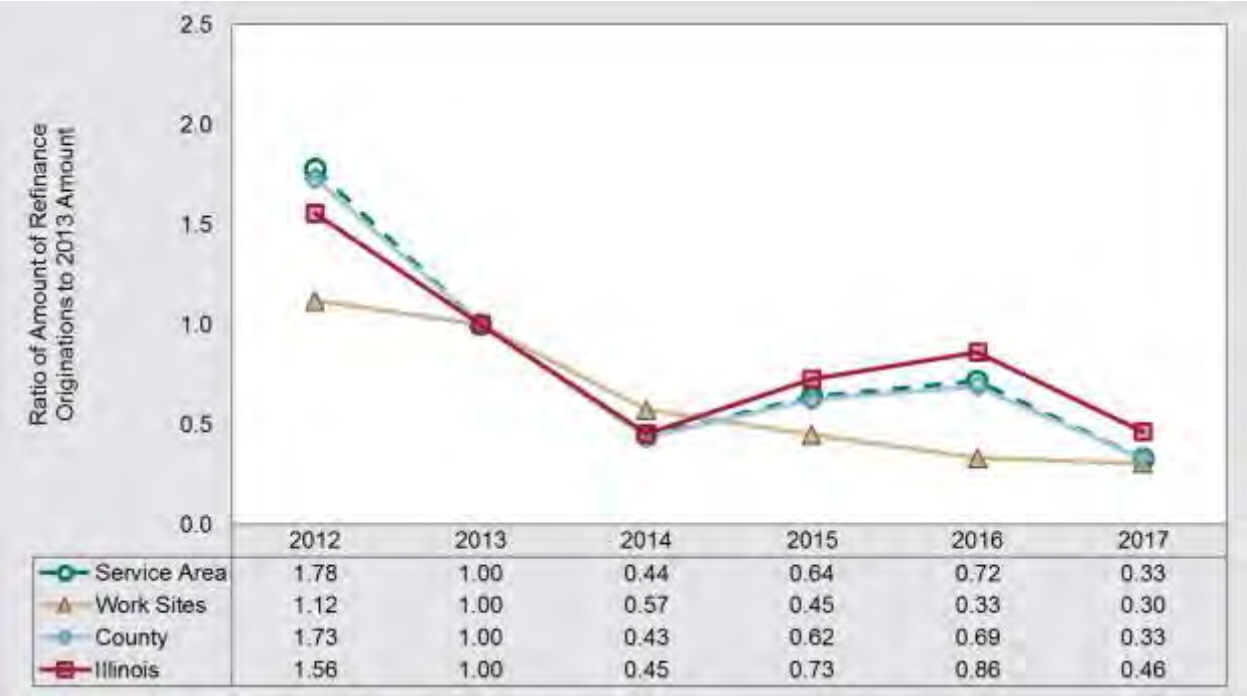
Agency 18: **Mid Central Community Action, Inc,**

Agency 18, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.63	1.00	0.45	0.60	0.63	0.31
Work Sites	1.02	1.00	0.56	0.40	0.35	0.32
County	1.61	1.00	0.44	0.59	0.61	0.32
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

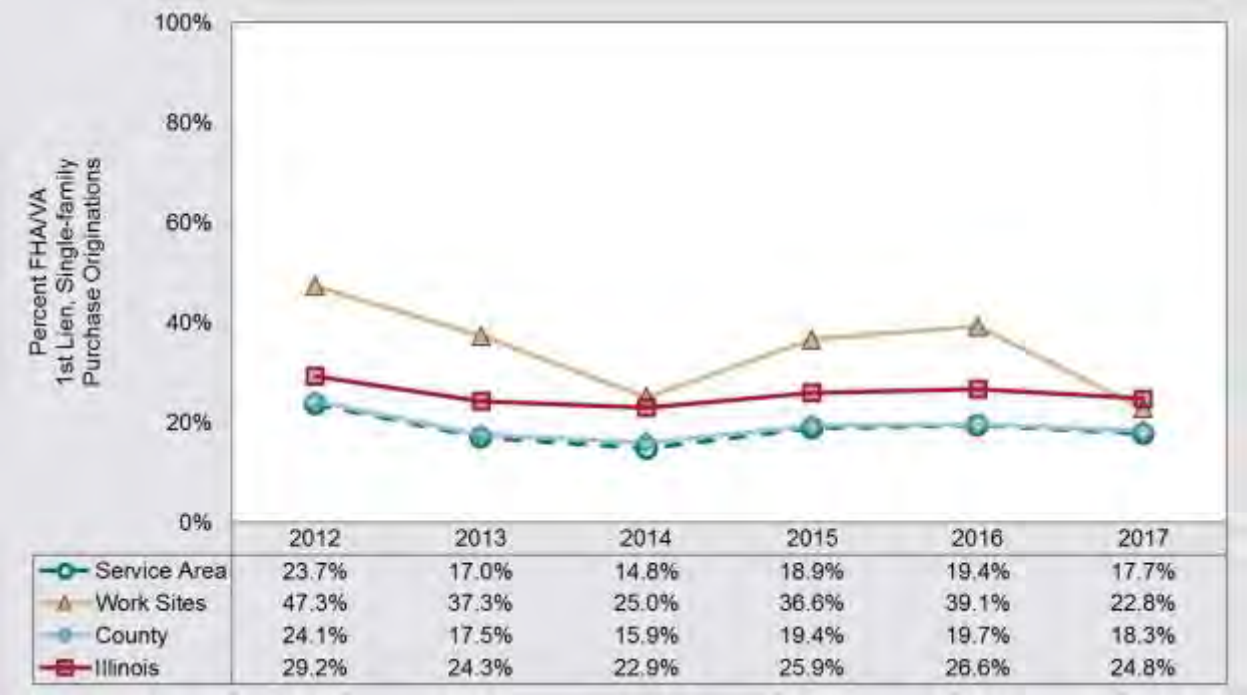
Agency 18, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.78	1.00	0.44	0.64	0.72	0.33
Work Sites	1.12	1.00	0.57	0.45	0.33	0.30
County	1.73	1.00	0.43	0.62	0.69	0.33
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

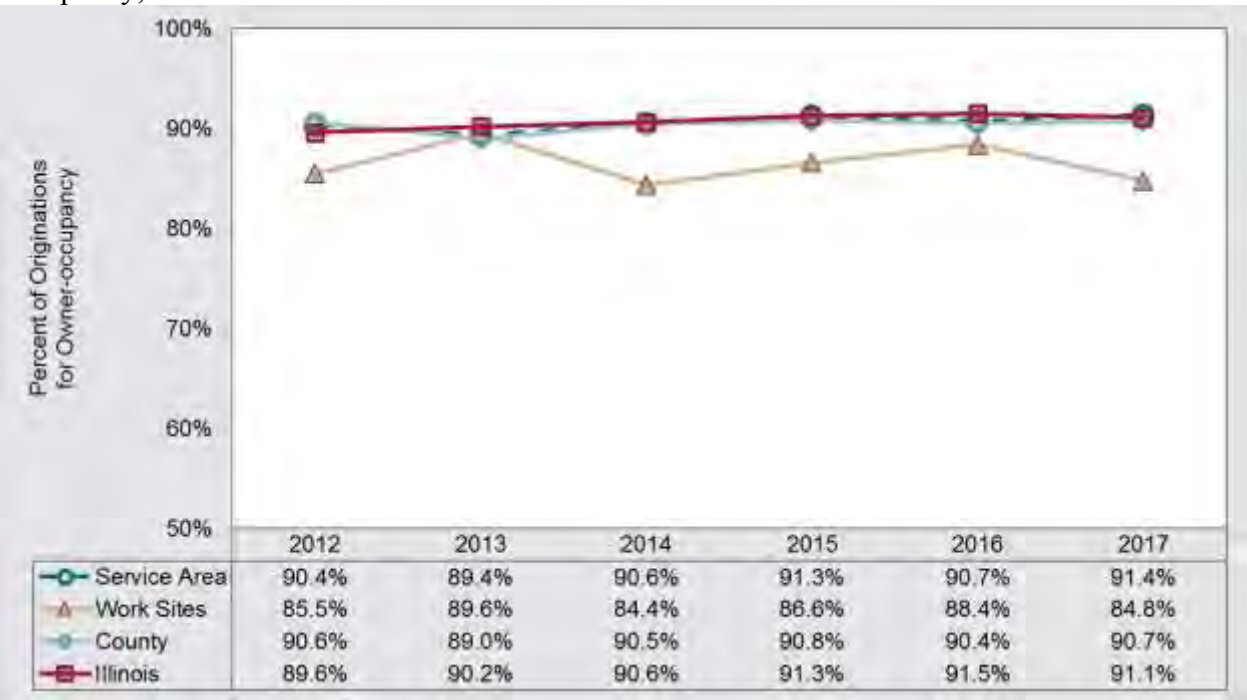
Agency 18: **Mid Central Community Action, Inc,**

Agency 18, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	23.7%	17.0%	14.8%	18.9%	19.4%	17.7%
Work Sites	47.3%	37.3%	25.0%	36.6%	39.1%	22.8%
County	24.1%	17.5%	15.9%	19.4%	19.7%	18.3%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

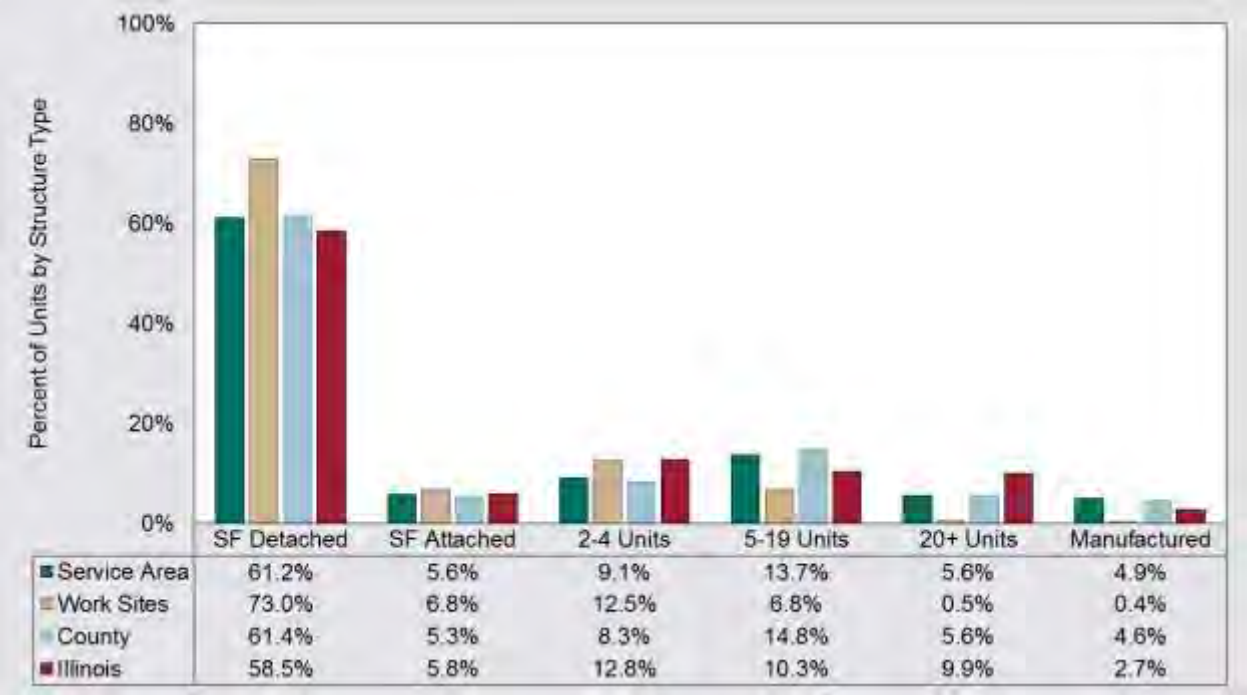
Agency 18, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	90.4%	89.4%	90.6%	91.3%	90.7%	91.4%
Work Sites	85.5%	89.6%	84.4%	86.6%	88.4%	84.8%
County	90.6%	89.0%	90.5%	90.8%	90.4%	90.7%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

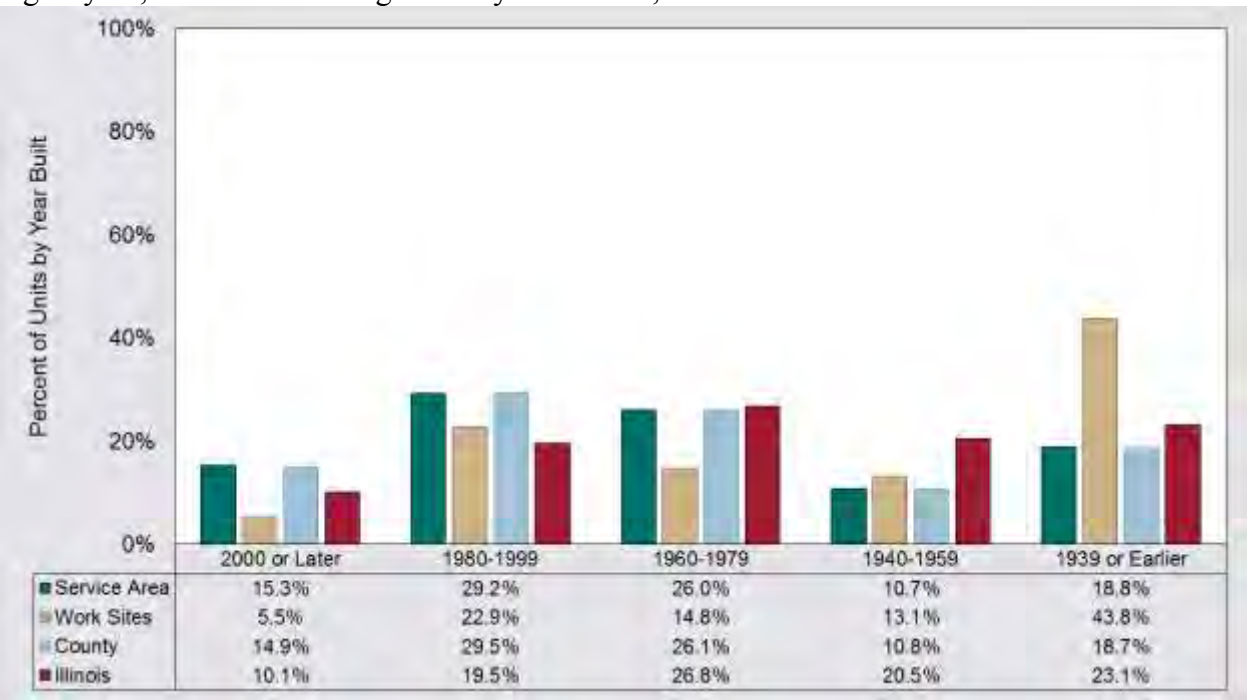
Agency 18: **Mid Central Community Action, Inc,**

Agency 18, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	61.2%	5.6%	9.1%	13.7%	5.6%	4.9%
Work Sites	73.0%	6.8%	12.5%	6.8%	0.5%	0.4%
County	61.4%	5.3%	8.3%	14.8%	5.6%	4.6%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

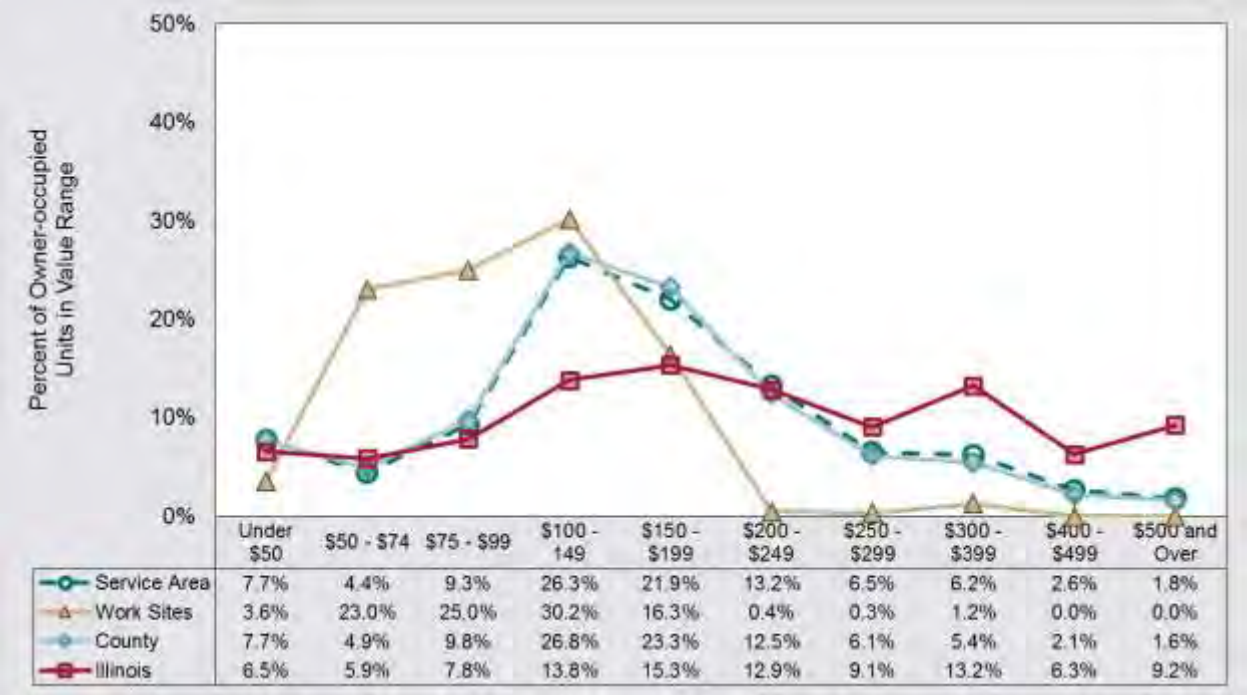
Agency 18, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	15.3%	29.2%	26.0%	10.7%	18.8%
Work Sites	5.5%	22.9%	14.8%	13.1%	43.8%
County	14.9%	29.5%	26.1%	10.8%	18.7%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

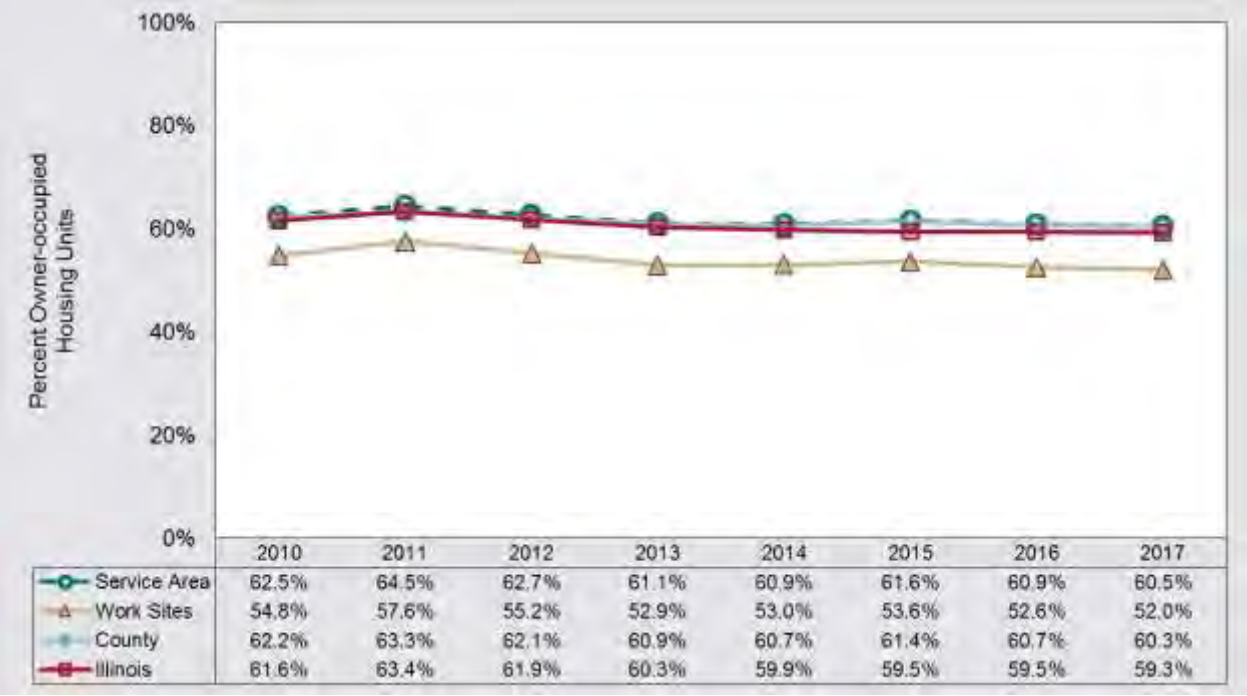
Agency 18: **Mid Central Community Action, Inc,**

Agency 18, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	7.7%	4.4%	9.3%	26.3%	21.9%	13.2%	6.5%	6.2%	2.6%	1.8%
Work Sites	3.6%	23.0%	25.0%	30.2%	16.3%	0.4%	0.3%	1.2%	0.0%	0.0%
County	7.7%	4.9%	9.8%	26.8%	23.3%	12.5%	6.1%	5.4%	2.1%	1.6%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

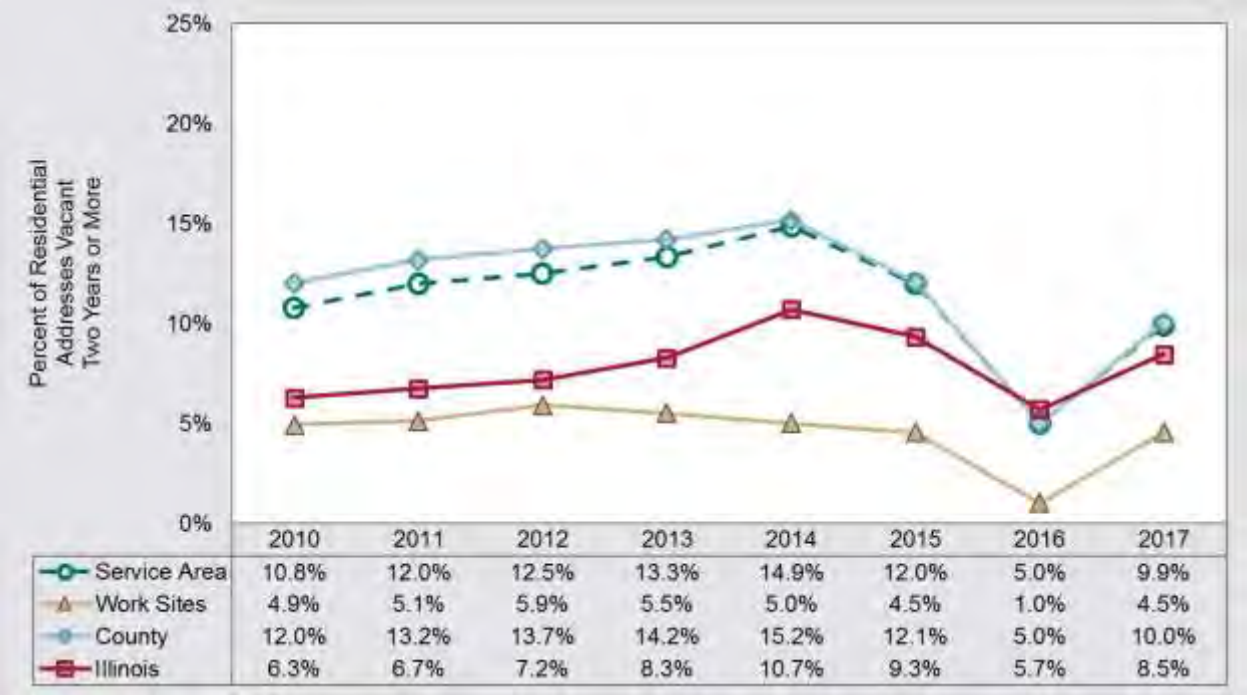
Agency 18, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	62.5%	64.5%	62.7%	61.1%	60.9%	61.6%	60.9%	60.5%
Work Sites	54.8%	57.6%	55.2%	52.9%	53.0%	53.6%	52.6%	52.0%
County	62.2%	63.3%	62.1%	60.9%	60.7%	61.4%	60.7%	60.3%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

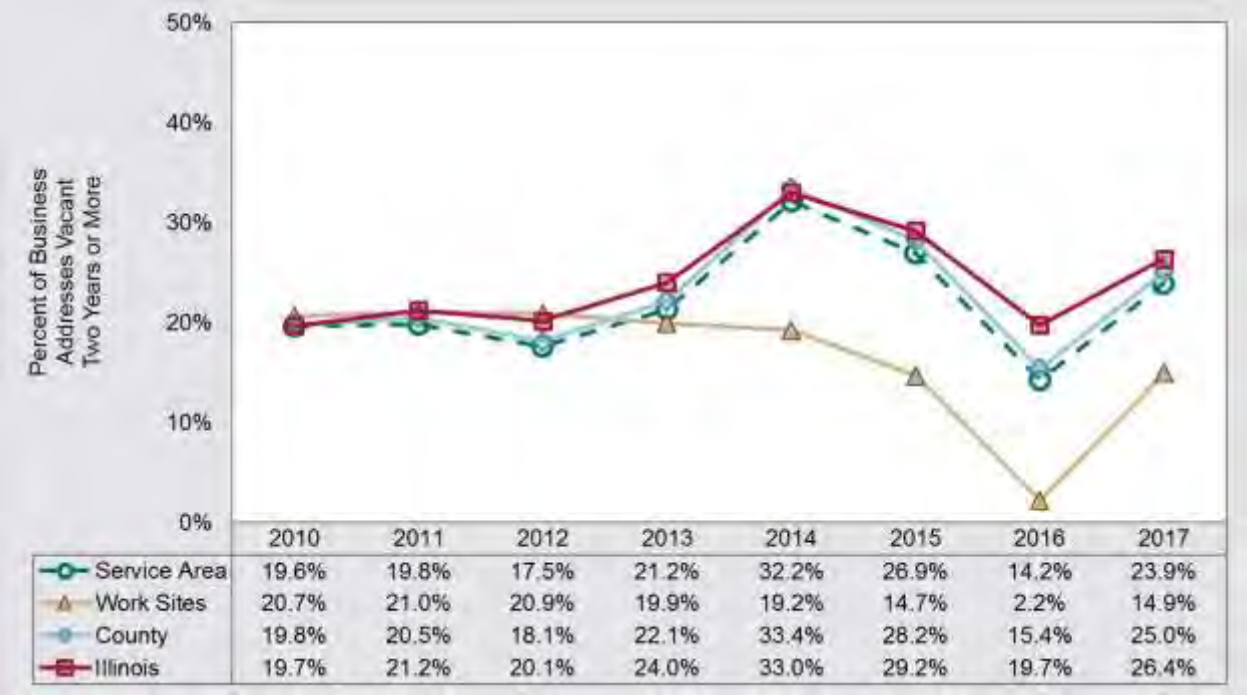
Agency 18: **Mid Central Community Action, Inc,**

Agency 18, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	10.8%	12.0%	12.5%	13.3%	14.9%	12.0%	5.0%	9.9%
Work Sites	4.9%	5.1%	5.9%	5.5%	5.0%	4.5%	1.0%	4.5%
County	12.0%	13.2%	13.7%	14.2%	15.2%	12.1%	5.0%	10.0%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

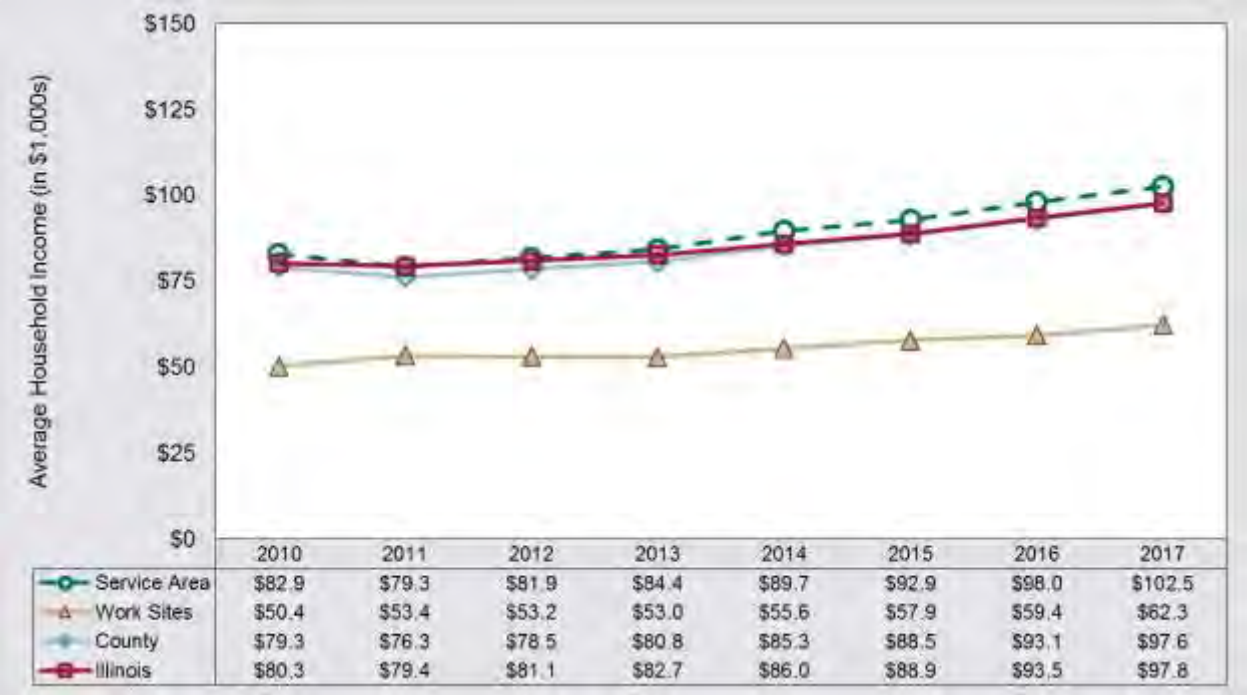
Agency 18, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	19.6%	19.8%	17.5%	21.2%	32.2%	26.9%	14.2%	23.9%
Work Sites	20.7%	21.0%	20.9%	19.9%	19.2%	14.7%	2.2%	14.9%
County	19.8%	20.5%	18.1%	22.1%	33.4%	28.2%	15.4%	25.0%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

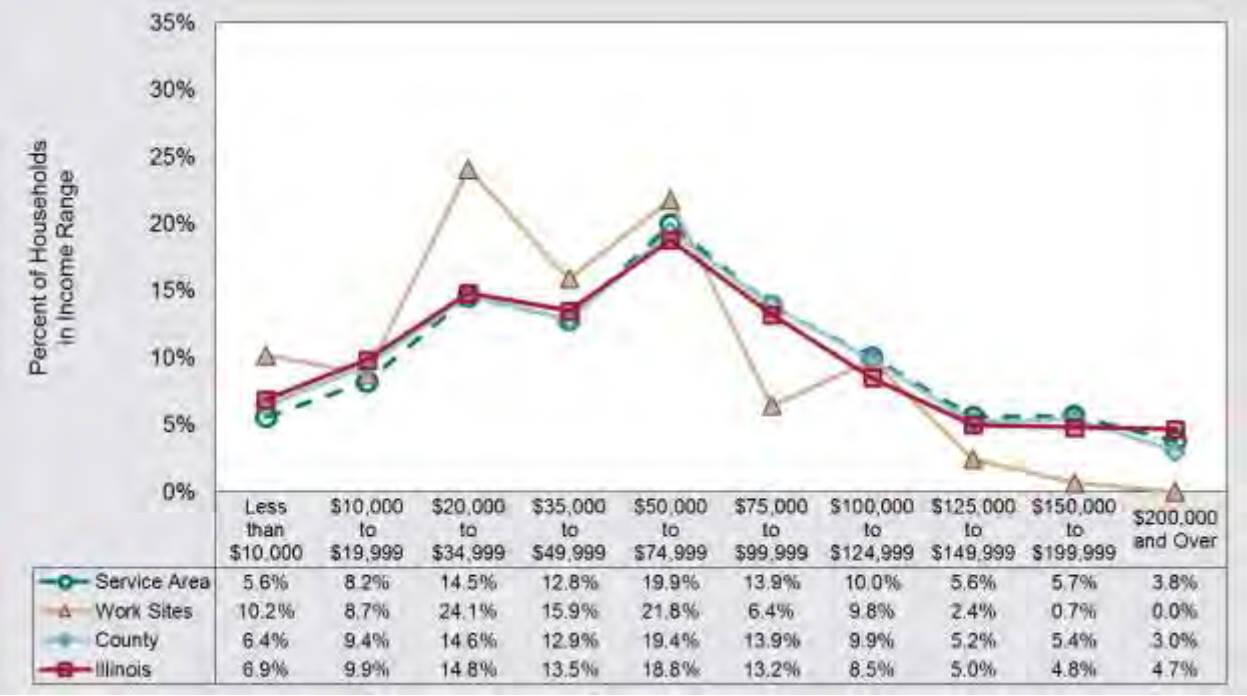
Agency 18: **Mid Central Community Action, Inc,**

Agency 18, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$82.9	$79.3	$81.9	$84.4	$89.7	$92.9	$98.0	$102.5
Work Sites	$50.4	$53.4	$53.2	$53.0	$55.6	$57.9	$59.4	$62.3
County	$79.3	$76.3	$78.5	$80.8	$85.3	$88.5	$93.1	$97.6
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

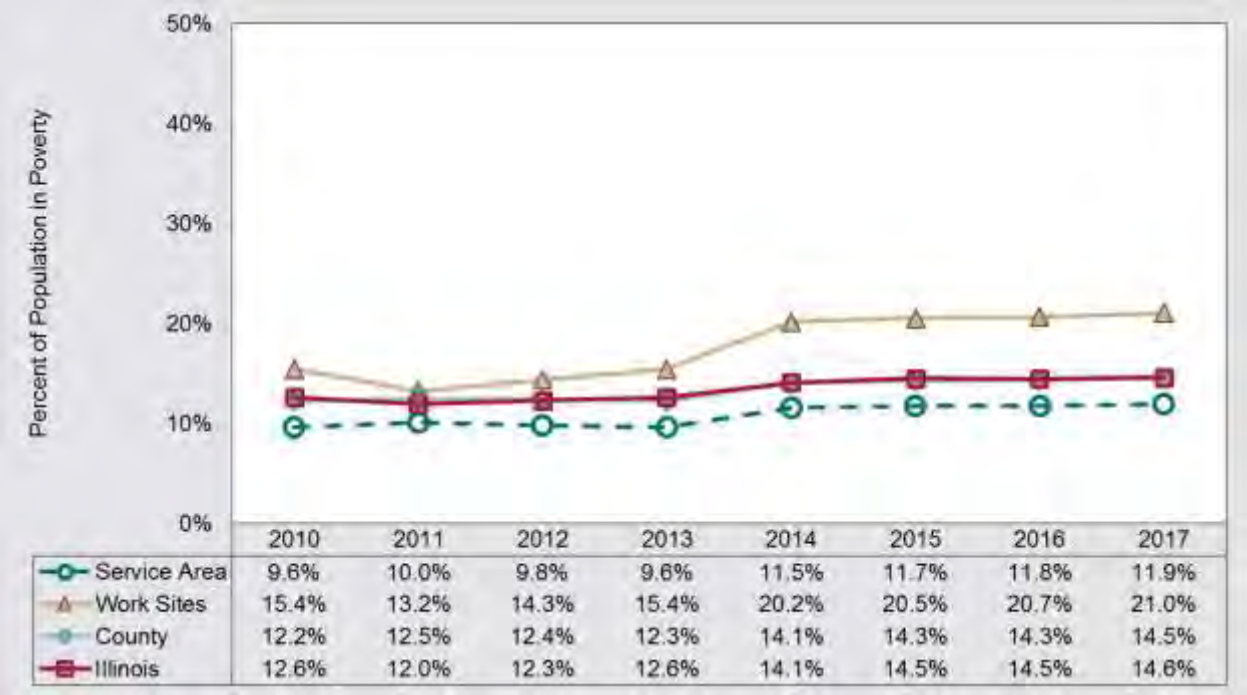
Agency 18, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	5.6%	8.2%	14.5%	12.8%	19.9%	13.9%	10.0%	5.6%	5.7%	3.8%
Work Sites	10.2%	8.7%	24.1%	15.9%	21.8%	6.4%	9.8%	2.4%	0.7%	0.0%
County	6.4%	9.4%	14.6%	12.9%	19.4%	13.9%	9.9%	5.2%	5.4%	3.0%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

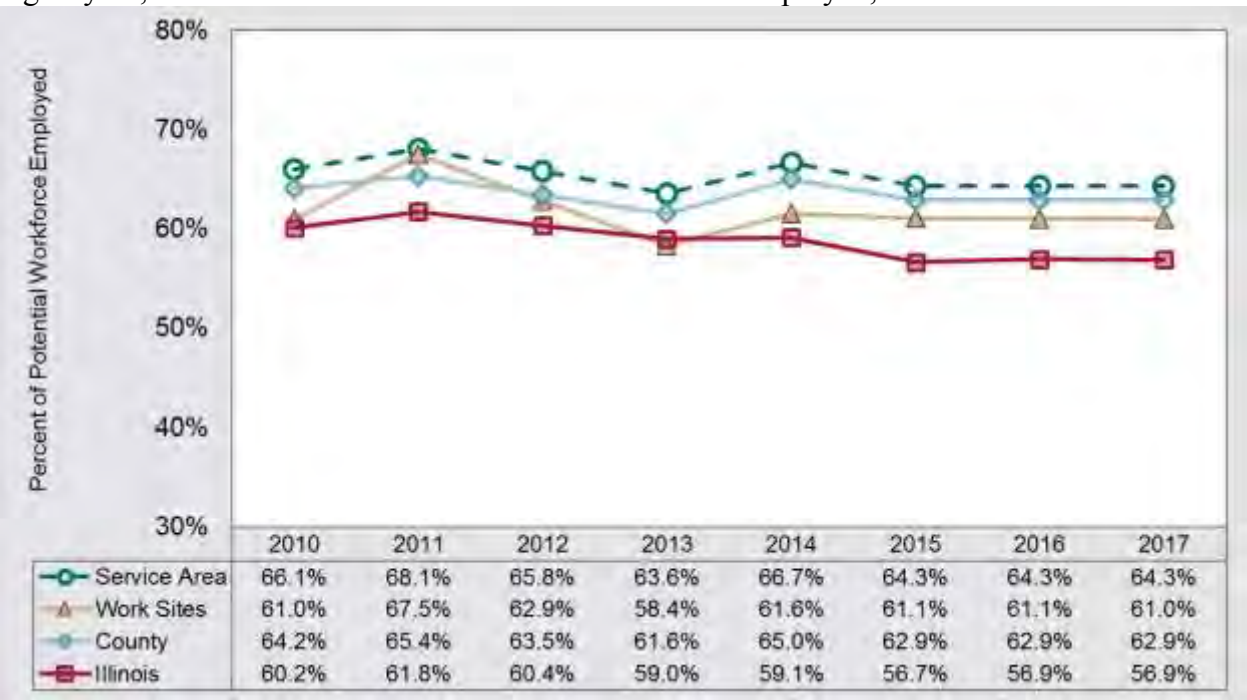
Agency 18: **Mid Central Community Action, Inc,**

Agency 18, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	9.6%	10.0%	9.8%	9.6%	11.5%	11.7%	11.8%	11.9%
Work Sites	15.4%	13.2%	14.3%	15.4%	20.2%	20.5%	20.7%	21.0%
County	12.2%	12.5%	12.4%	12.3%	14.1%	14.3%	14.3%	14.5%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

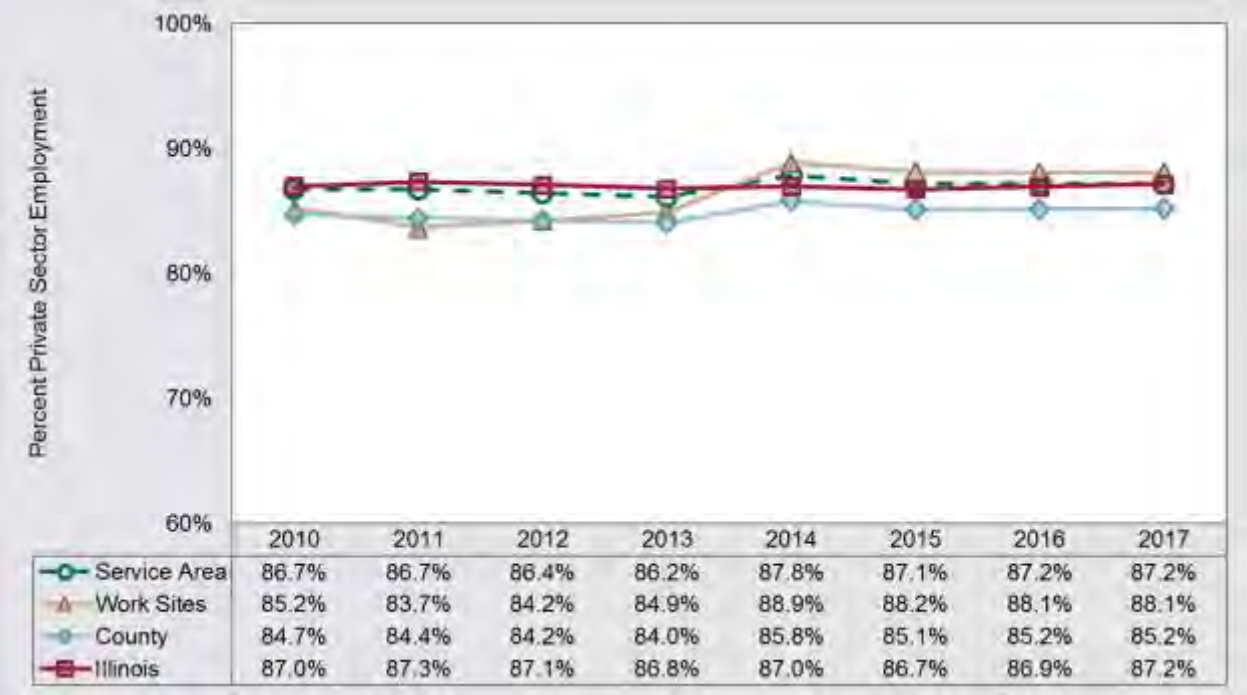
Agency 18, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	66.1%	68.1%	65.8%	63.6%	66.7%	64.3%	64.3%	64.3%
Work Sites	61.0%	67.5%	62.9%	58.4%	61.6%	61.1%	61.1%	61.0%
County	64.2%	65.4%	63.5%	61.6%	65.0%	62.9%	62.9%	62.9%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

Agency 18: **Mid Central Community Action, Inc,**

Agency 18, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	86.7%	86.7%	86.4%	86.2%	87.8%	87.1%	87.2%	87.2%
Work Sites	85.2%	83.7%	84.2%	84.9%	88.9%	88.2%	88.1%	88.1%
County	84.7%	84.4%	84.2%	84.0%	85.8%	85.1%	85.2%	85.2%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 18, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015

	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	1.5%	47.1%	48.0%
Work Sites	-15.2%	34.6%	37.8%
County	0.0%	45.5%	47.1%
Illinois	3.4%	42.1%	44.3%

Neighborhood Housing Services of Chicago, Inc. (Agency 19)

In coordination with the Chicago Southland Housing and Community Development Collaborative and the new Kane County collaborative awarded funds through the Community Foundation of the Fox River Valley, Neighborhood Housing Services of Chicago (NHS Chicago) proposes to expand its affordable lending and homeownership education and counseling services into South Cook and Kane counties. With these new resources, NHS Chicago plans to provide education and counseling services to nearly 1,000 households and provide $7 million in affordable financing to help households buy, fix or refinance their homes. Additionally, this award will support marketing and outreach effort to attract home buyers to the priority redevelopment areas in South Cook and Kane counties.

Service Area: 263 Census Tracts; South Suburban Cook and Kane Counties
Work Site: 34 Census Tracts
Counties: 1,401 Census Tracts; Cook County (1,319 Census Tracts), Kane County (82 Census Tracts)

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 420,000 housing units, 81.5 percent, in structures with 1-4 units (Agency 19, Chart 9); over 165,000 owner-occupied housing units, 44.8 percent, had a reported value of under $200,000 (Agency 19, Chart 11), and over 38,400 residential addresses were reported as vacant for two years or more (Agency 19, Chart 13). Over 238,000 households, 49.8 percent, had income of less than $60,000 (Agency 19, Chart 16), and 11.3 percent of the population was below the poverty level (Agency 19, Chart 17).
- In the Work Sites, there were over 57,000 housing units, 87.5 percent, in structures with 1-4 units; over 25,700 owner-occupied housing units, 54.7 percent, had a reported value of under $200,000, and over 3,700 residential addresses were reported as vacant for two years or more. Over 30,300 households, 50.2 percent, had income of less than $60,000, and 11.4 percent of the population was below the poverty level.
- In the Counties, there were over 1.6 million housing units, 68.7 percent, in structures with 1-4 units; over 408,000 owner-occupied units, 31.4 percent, had a reported value of under $200,000, and over 135,000 residential addresses were reported as vacant for two years or more. Over 1.1 million households, 53.6 percent, had income of less than $60,000, and 14.7 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 11,911 first lien, single-family purchase mortgages; the average amount of those mortgages was $172,300 (Agency 19, Chart 1), and the average income of the purchasers receiving those mortgages was $90,000 (Agency 19, Chart 2). Of those mortgages, 4,309, 36.2 percent, were FHA/VA guaranteed (Agency 19, Chart 7).
- In the Work Sites, lenders reported originating 1,371 first lien, single-family purchase mortgages; the average amount of those mortgages was $150,600, and the average income of the purchasers receiving those mortgages was $73,200. Of those mortgages, 656, 47.8 percent, were FHA/VA guaranteed.

- In the Counties, lenders reported originating 50,225 first lien, single-family purchase mortgages; the average amount of those mortgages was $252,800, and the average income of the purchasers receiving those mortgages was $124,600. Of those mortgages, 11,739, 23.4 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 39.4 percent (Agency 19, Chart 3), to 16,600 originations, and the average mortgage amount increased by 11.4 percent, to $192,000 (Agency 19, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 55.3 percent (Agency 19, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 1.4 percent, to 35.7 percent of originations (Agency 19, Chart 7). The average income of purchasers receiving mortgages increased by 1.8 percent, dropping to $91,600 (Agency 19, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 53.4 percent, to 2,103 originations, and the average mortgage amount increased by 10.7 percent, to $166,700. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 69.8 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 7.2 percent, to 44.4 percent of originations. The average income of purchasers receiving mortgages increased by 3.3 percent, rising to $75,600.
- In the Counties, the total number of first lien, single-family purchase mortgage originations increased by 29.2 percent, to 64,889 originations, and the average mortgage amount increased by 9.8 percent, to $277,500. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.8 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 5.7 percent, to 25.0 percent of originations. The average income of purchasers receiving mortgages increased by 3.5 percent, to $128,900.

Agency 19: **Neighborhood Housing Services of Chicago, Inc.**

Agency 19, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

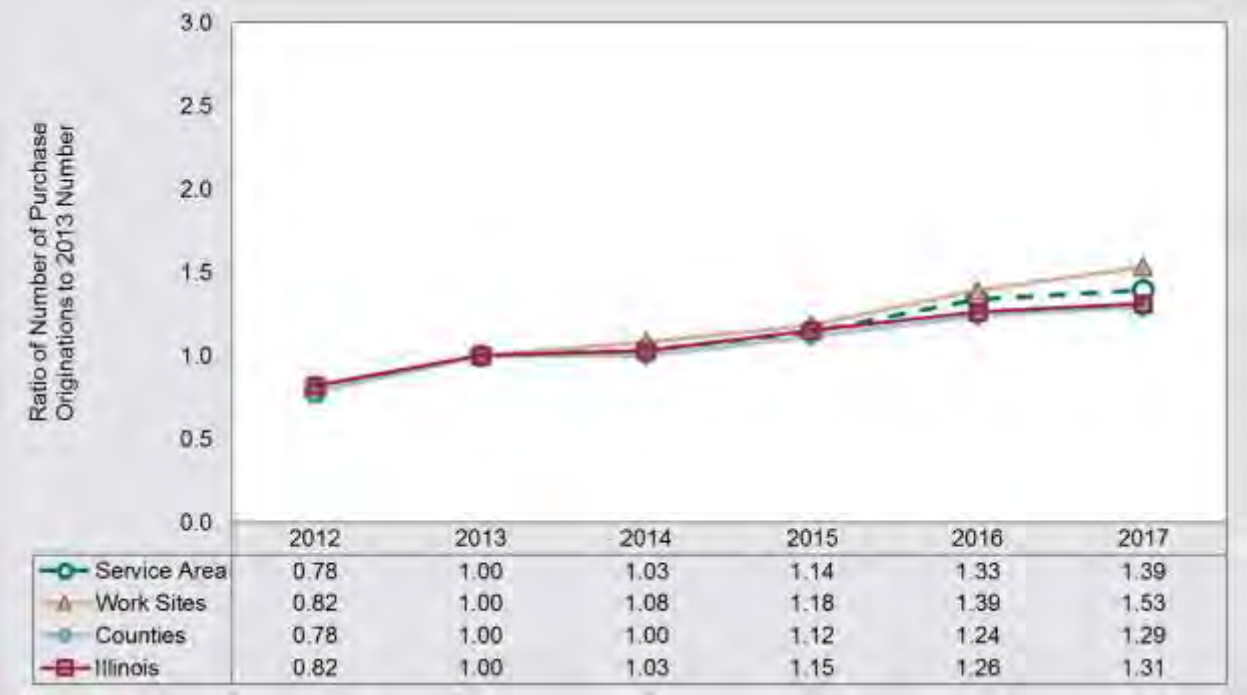
	2012	2013	2014	2015	2016	2017
Service Area	$162.4	$172.3	$175.2	$181.0	$187.1	$192.0
Work Sites	$127.9	$150.6	$142.3	$150.2	$157.1	$166.7
Counties	$234.6	$252.8	$260.1	$266.1	$270.5	$277.5
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 19, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$86.6	$90.0	$88.8	$88.8	$88.2	$91.6
Work Sites	$74.5	$73.2	$70.8	$72.3	$71.3	$75.6
Counties	$121.9	$124.6	$127.2	$124.6	$123.6	$128.9
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

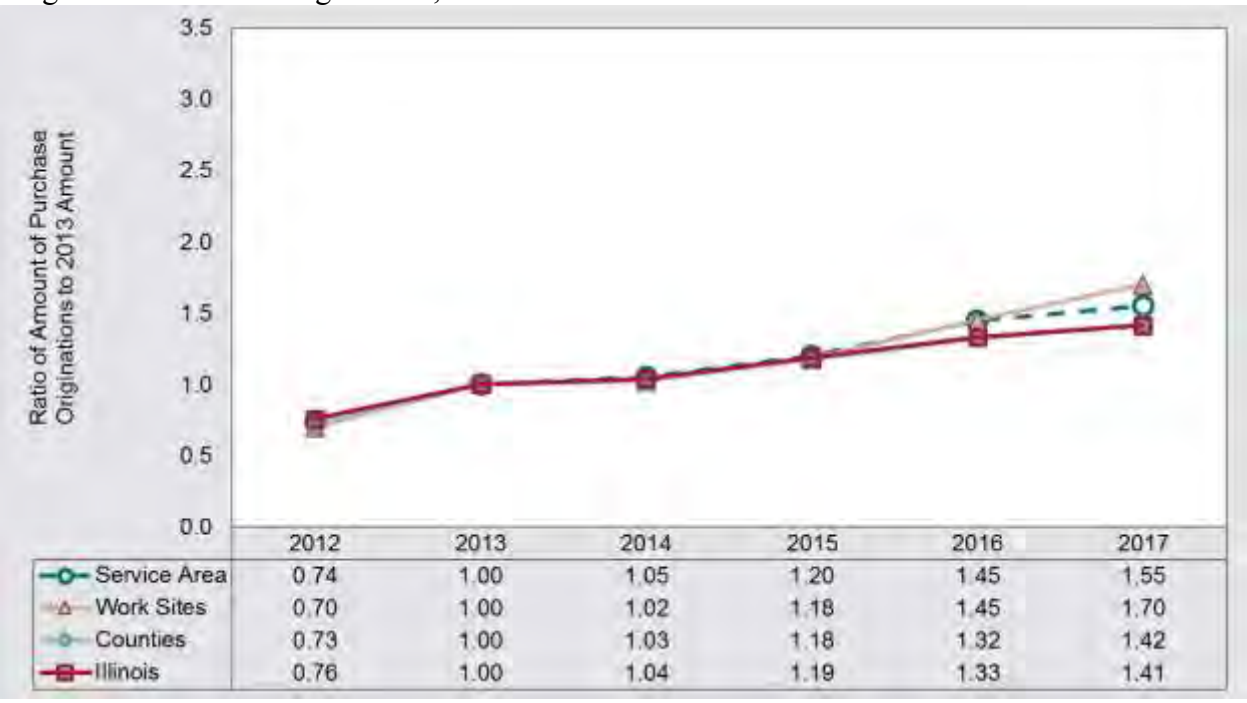
Agency 19: **Neighborhood Housing Services of Chicago, Inc.**

Agency 19, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.78	1.00	1.03	1.14	1.33	1.39
Work Sites	0.82	1.00	1.08	1.18	1.39	1.53
Counties	0.78	1.00	1.00	1.12	1.24	1.29
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

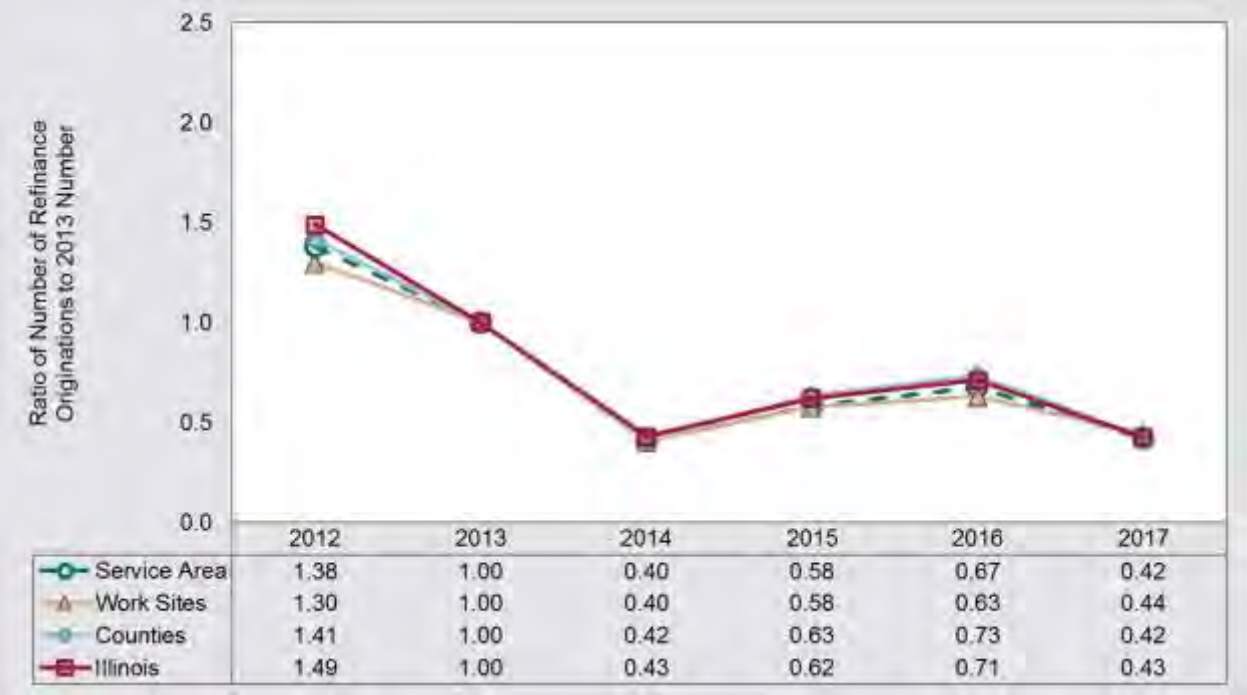
Agency 19, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.74	1.00	1.05	1.20	1.45	1.55
Work Sites	0.70	1.00	1.02	1.18	1.45	1.70
Counties	0.73	1.00	1.03	1.18	1.32	1.42
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

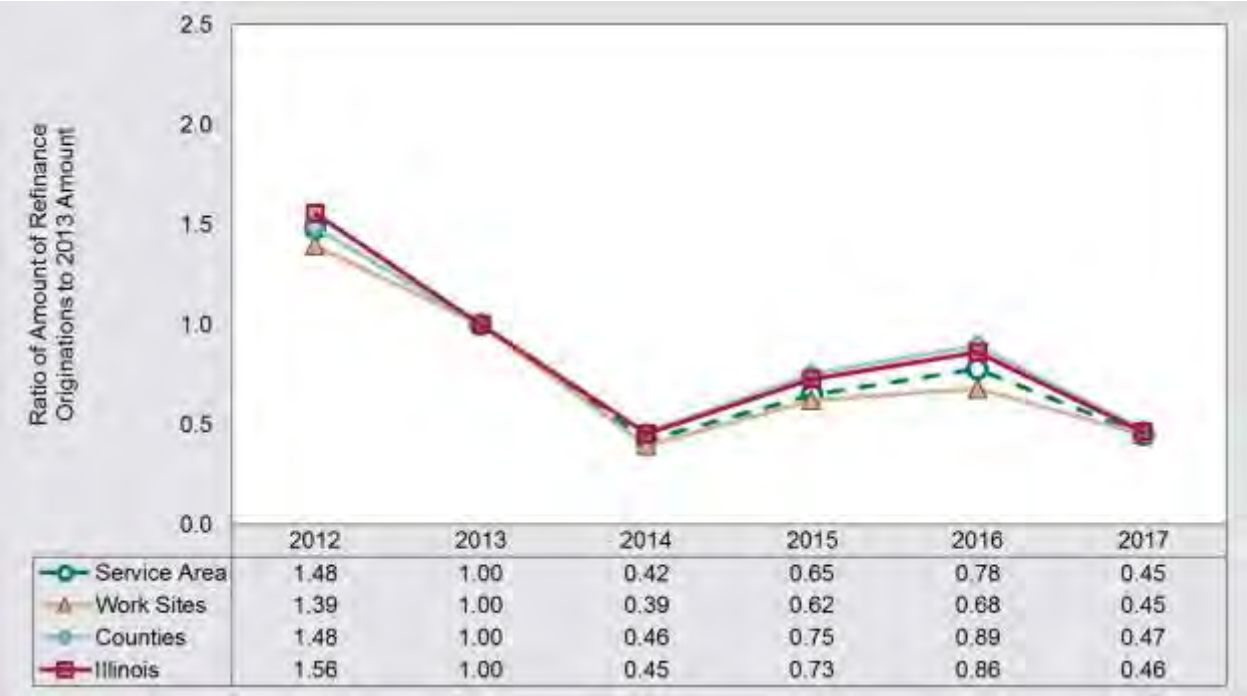
Agency 19: **Neighborhood Housing Services of Chicago, Inc.**

Agency 19, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.38	1.00	0.40	0.58	0.67	0.42
Work Sites	1.30	1.00	0.40	0.58	0.63	0.44
Counties	1.41	1.00	0.42	0.63	0.73	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

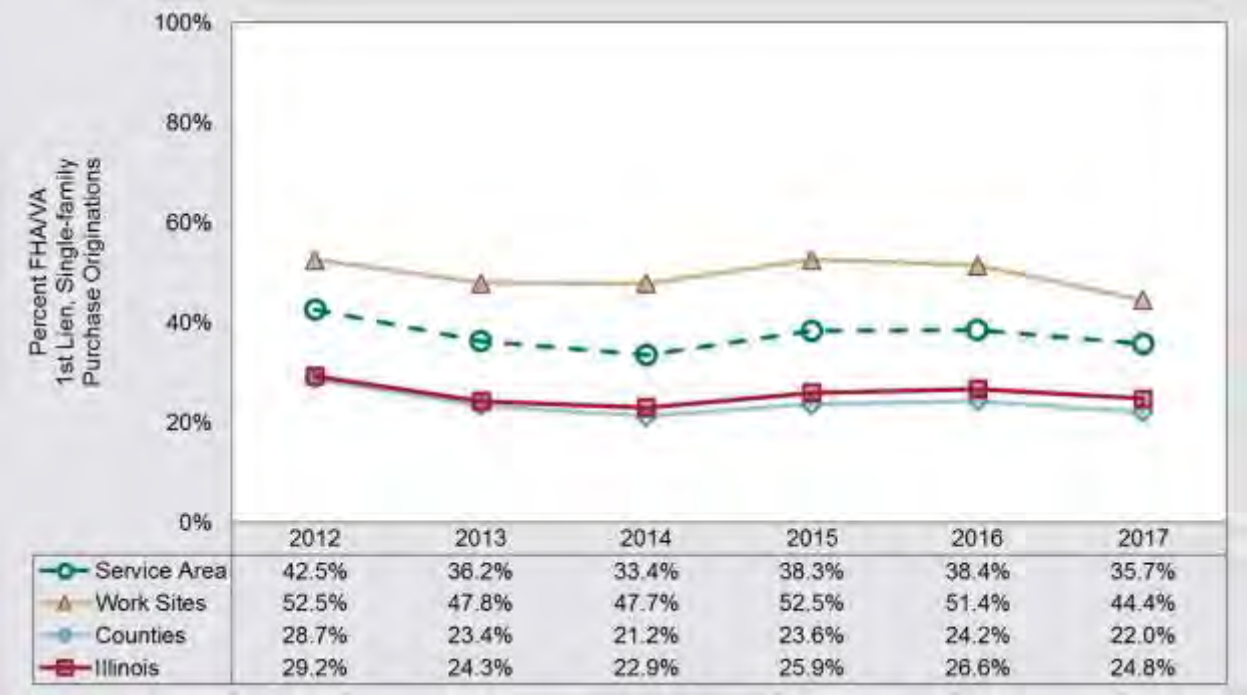
Agency 19, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.48	1.00	0.42	0.65	0.78	0.45
Work Sites	1.39	1.00	0.39	0.62	0.68	0.45
Counties	1.48	1.00	0.46	0.75	0.89	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

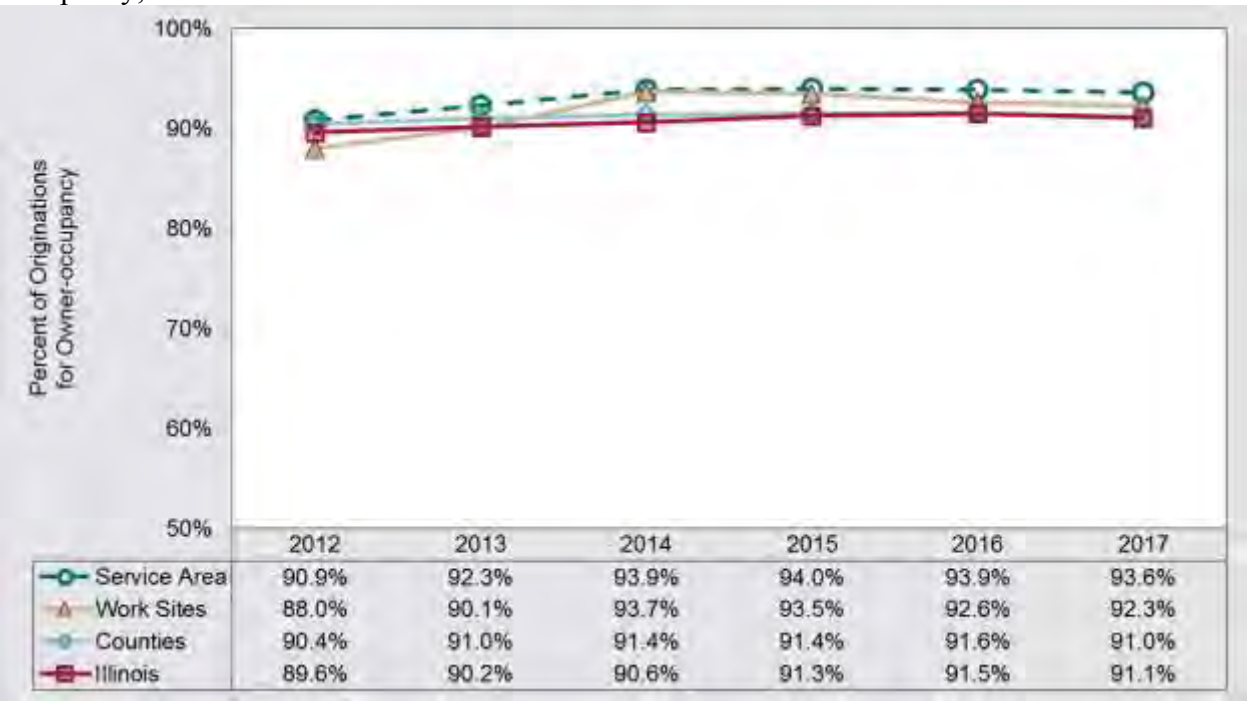
Agency 19: **Neighborhood Housing Services of Chicago, Inc.**

Agency 19, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	42.5%	36.2%	33.4%	38.3%	38.4%	35.7%
Work Sites	52.5%	47.8%	47.7%	52.5%	51.4%	44.4%
Counties	28.7%	23.4%	21.2%	23.6%	24.2%	22.0%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

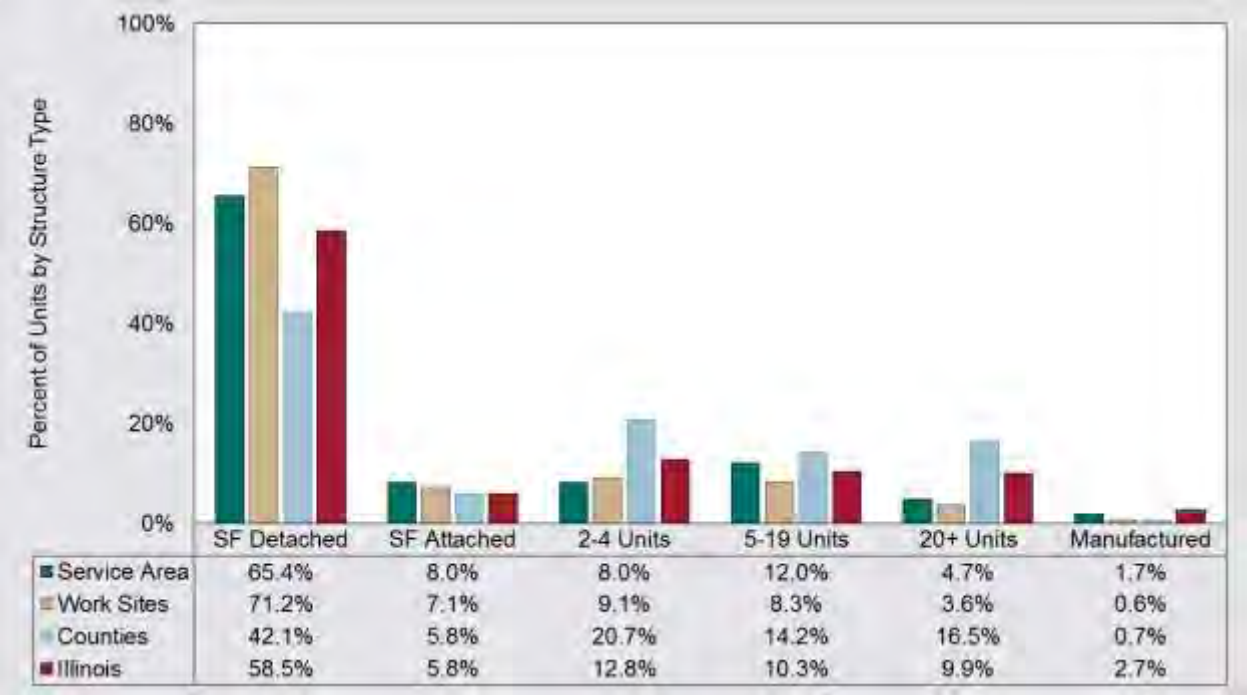
Agency 19, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	90.9%	92.3%	93.9%	94.0%	93.9%	93.6%
Work Sites	88.0%	90.1%	93.7%	93.5%	92.6%	92.3%
Counties	90.4%	91.0%	91.4%	91.4%	91.6%	91.0%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

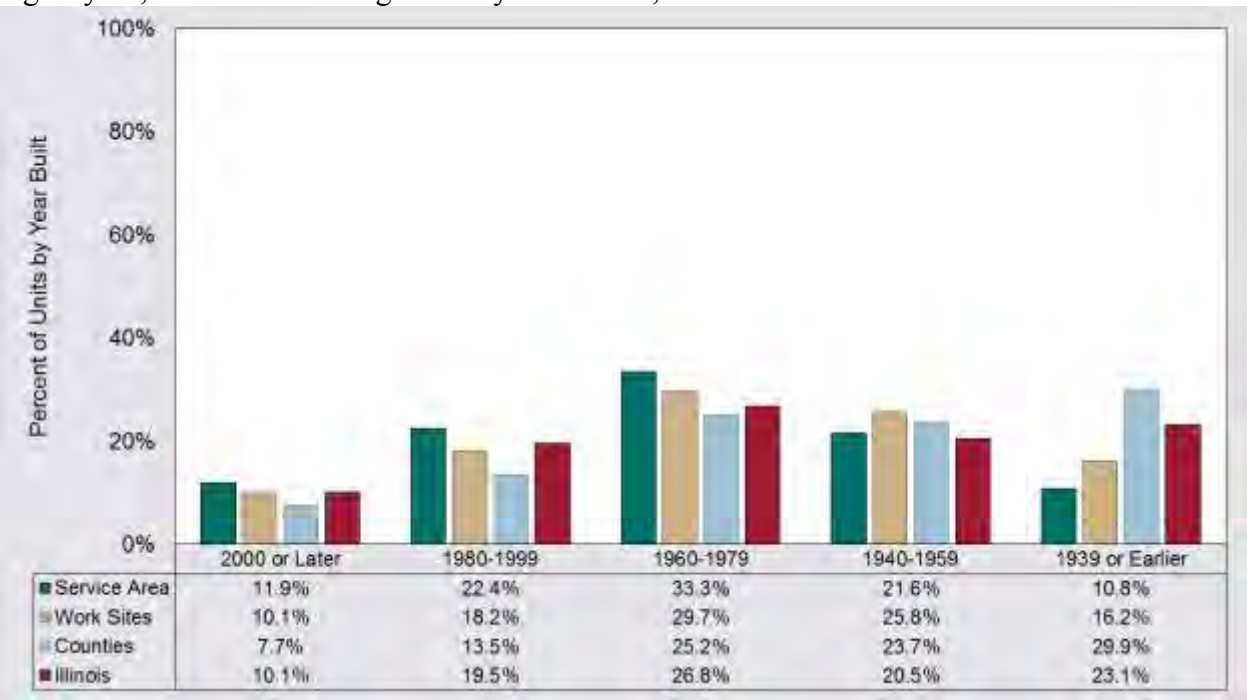
Agency 19: **Neighborhood Housing Services of Chicago, Inc.**

Agency 19, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	65.4%	8.0%	8.0%	12.0%	4.7%	1.7%
Work Sites	71.2%	7.1%	9.1%	8.3%	3.6%	0.6%
Counties	42.1%	5.8%	20.7%	14.2%	16.5%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

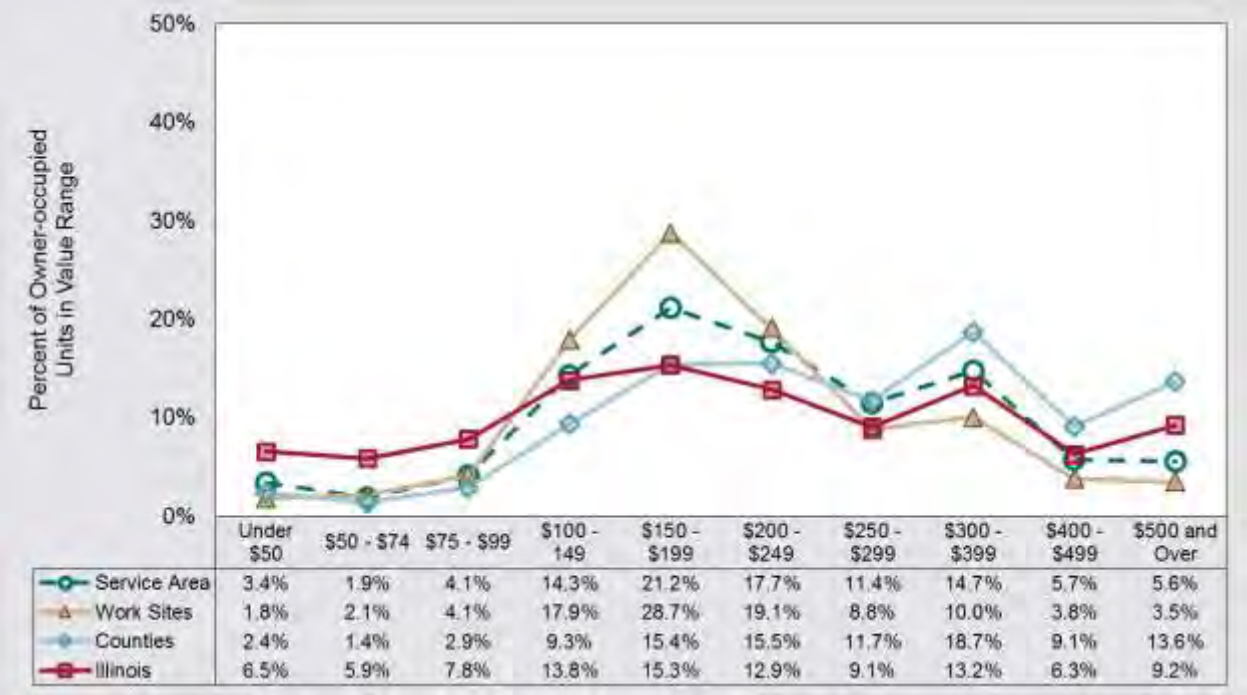
Agency 19, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	11.9%	22.4%	33.3%	21.6%	10.8%
Work Sites	10.1%	18.2%	29.7%	25.8%	16.2%
Counties	7.7%	13.5%	25.2%	23.7%	29.9%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

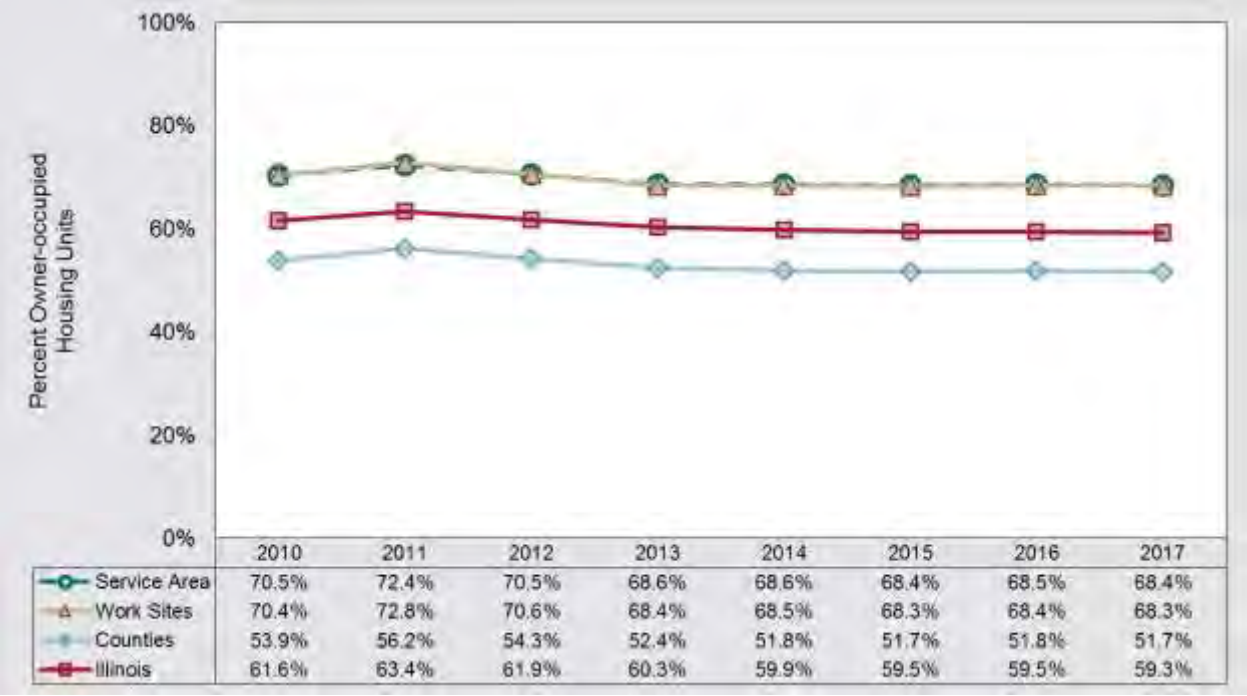
Agency 19: **Neighborhood Housing Services of Chicago, Inc.**

Agency 19, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	3.4%	1.9%	4.1%	14.3%	21.2%	17.7%	11.4%	14.7%	5.7%	5.6%
Work Sites	1.8%	2.1%	4.1%	17.9%	28.7%	19.1%	8.8%	10.0%	3.8%	3.5%
Counties	2.4%	1.4%	2.9%	9.3%	15.4%	15.5%	11.7%	18.7%	9.1%	13.6%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

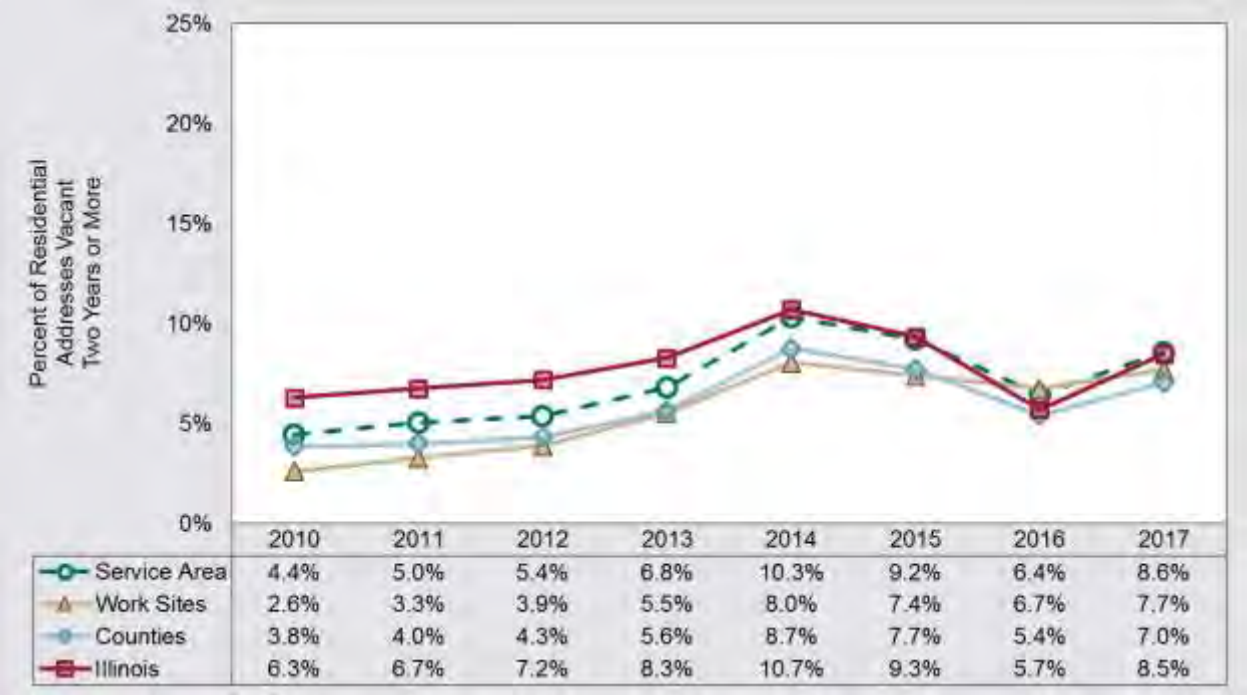
Agency 19, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	70.5%	72.4%	70.5%	68.6%	68.6%	68.4%	68.5%	68.4%
Work Sites	70.4%	72.8%	70.6%	68.4%	68.5%	68.3%	68.4%	68.3%
Counties	53.9%	56.2%	54.3%	52.4%	51.8%	51.7%	51.8%	51.7%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

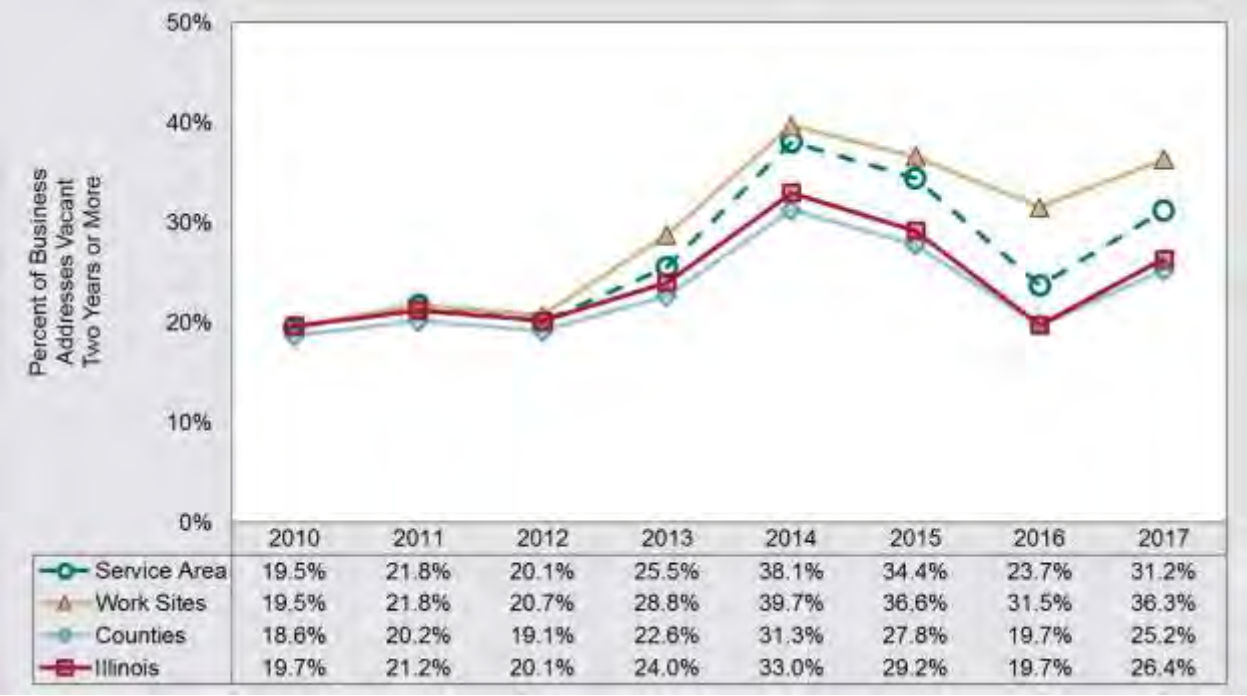
Agency 19: **Neighborhood Housing Services of Chicago, Inc.**

Agency 19, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	4.4%	5.0%	5.4%	6.8%	10.3%	9.2%	6.4%	8.6%
Work Sites	2.6%	3.3%	3.9%	5.5%	8.0%	7.4%	6.7%	7.7%
Counties	3.8%	4.0%	4.3%	5.6%	8.7%	7.7%	5.4%	7.0%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

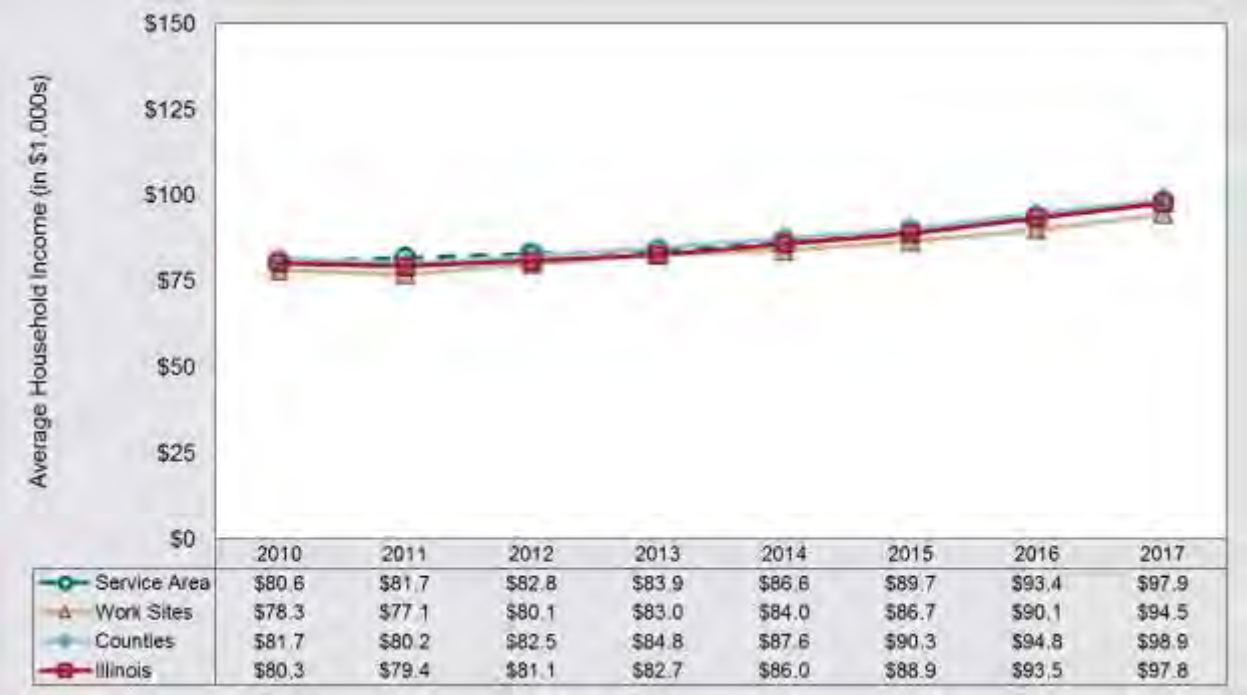
Agency 19, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	19.5%	21.8%	20.1%	25.5%	38.1%	34.4%	23.7%	31.2%
Work Sites	19.5%	21.8%	20.7%	28.8%	39.7%	36.6%	31.5%	36.3%
Counties	18.6%	20.2%	19.1%	22.6%	31.3%	27.8%	19.7%	25.2%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 19: **Neighborhood Housing Services of Chicago, Inc.**

Agency 19, Chart 15: Average Household Income, 2010-2017



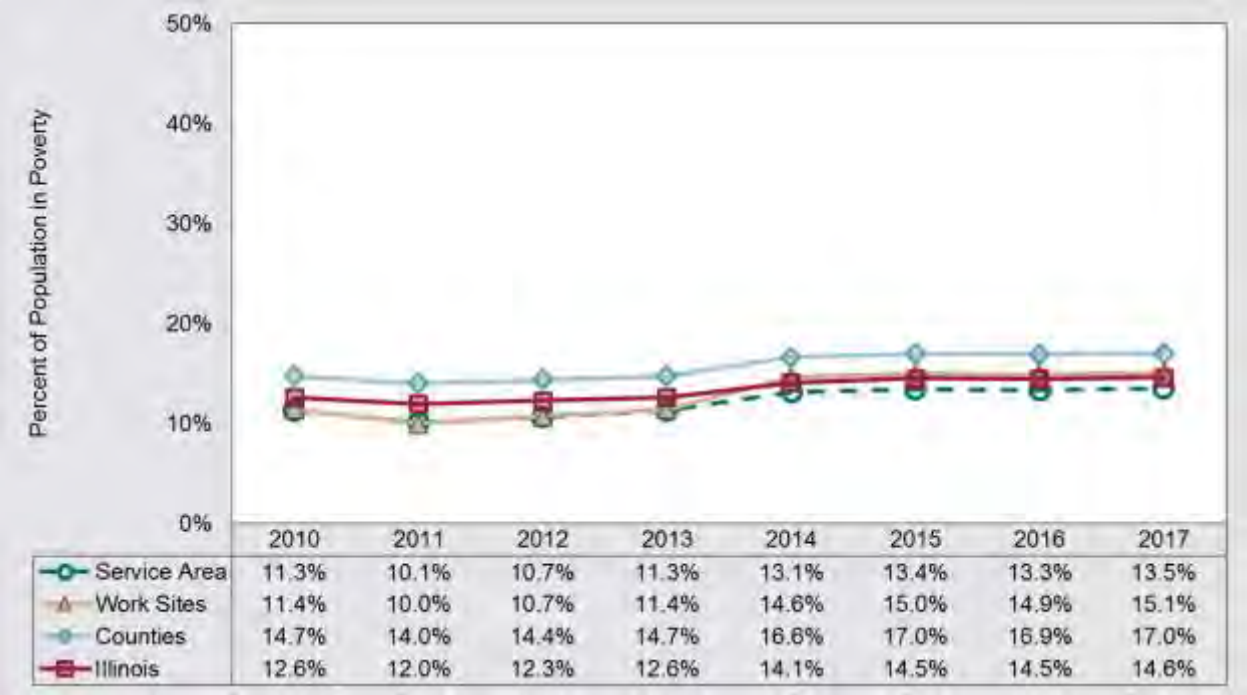
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$80.6	$81.7	$82.8	$83.9	$86.6	$89.7	$93.4	$97.9
Work Sites	$78.3	$77.1	$80.1	$83.0	$84.0	$86.7	$90.1	$94.5
Counties	$81.7	$80.2	$82.5	$84.8	$87.6	$90.3	$94.8	$98.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

Agency 19, Chart 16: Household Income Distribution, 2013

	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	5.3%	8.2%	13.9%	13.8%	19.6%	14.9%	9.4%	5.6%	5.3%	4.0%
Work Sites	4.3%	7.7%	14.1%	15.0%	20.7%	15.6%	9.8%	5.1%	4.5%	3.2%
Counties	7.8%	10.0%	14.6%	13.3%	18.1%	12.6%	8.2%	5.0%	4.9%	5.4%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

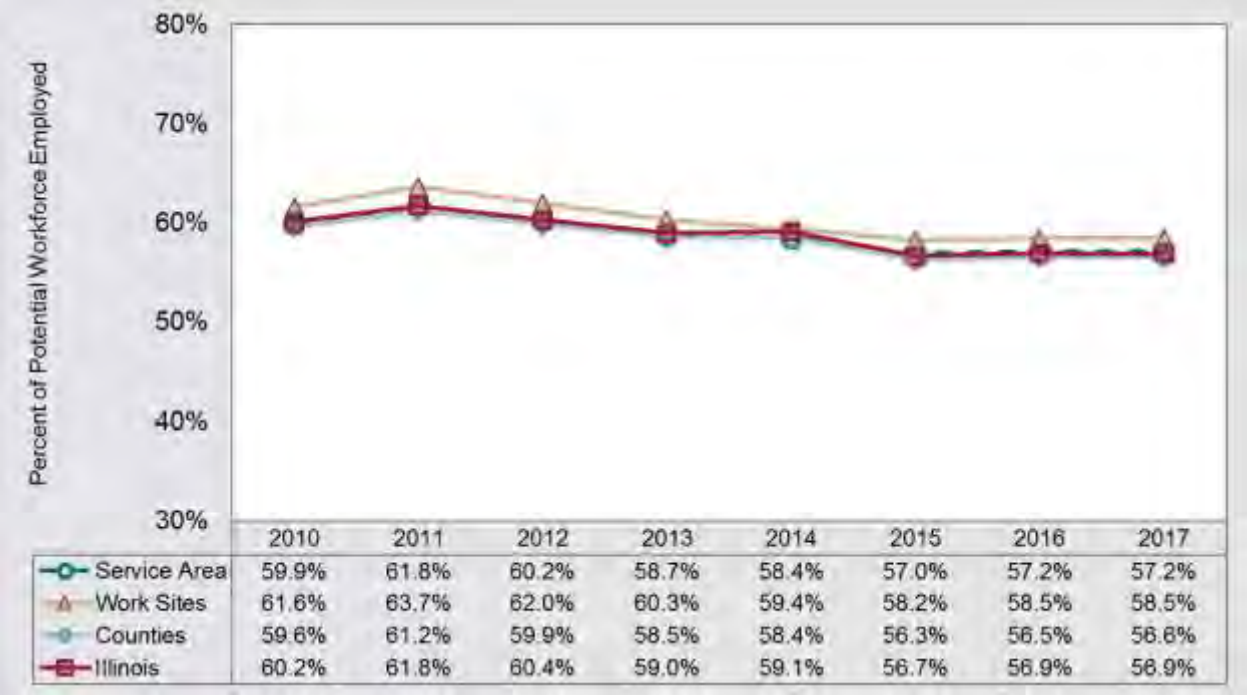
Agency 19: **Neighborhood Housing Services of Chicago, Inc.**

Agency 19, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	11.3%	10.1%	10.7%	11.3%	13.1%	13.4%	13.3%	13.5%
Work Sites	11.4%	10.0%	10.7%	11.4%	14.6%	15.0%	14.9%	15.1%
Counties	14.7%	14.0%	14.4%	14.7%	16.6%	17.0%	16.9%	17.0%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

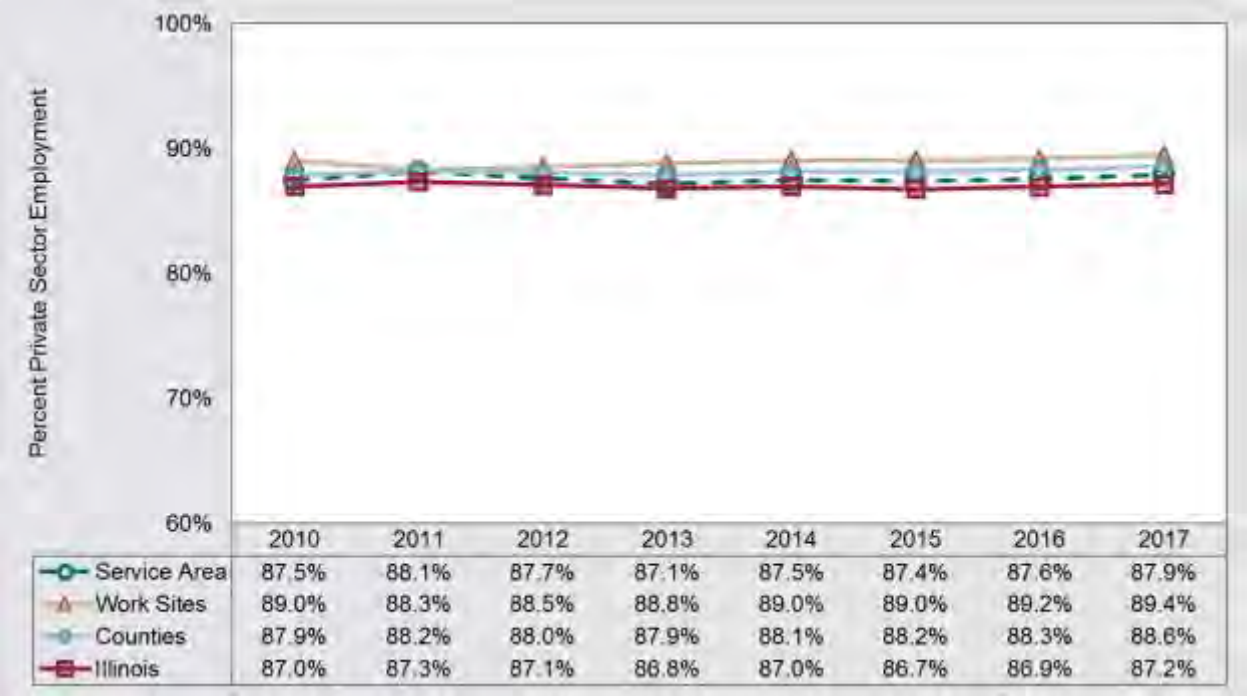
Agency 19, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	59.9%	61.8%	60.2%	58.7%	58.4%	57.0%	57.2%	57.2%
Work Sites	61.6%	63.7%	62.0%	60.3%	59.4%	58.2%	58.5%	58.5%
Counties	59.6%	61.2%	59.9%	58.5%	58.4%	56.3%	56.5%	56.6%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

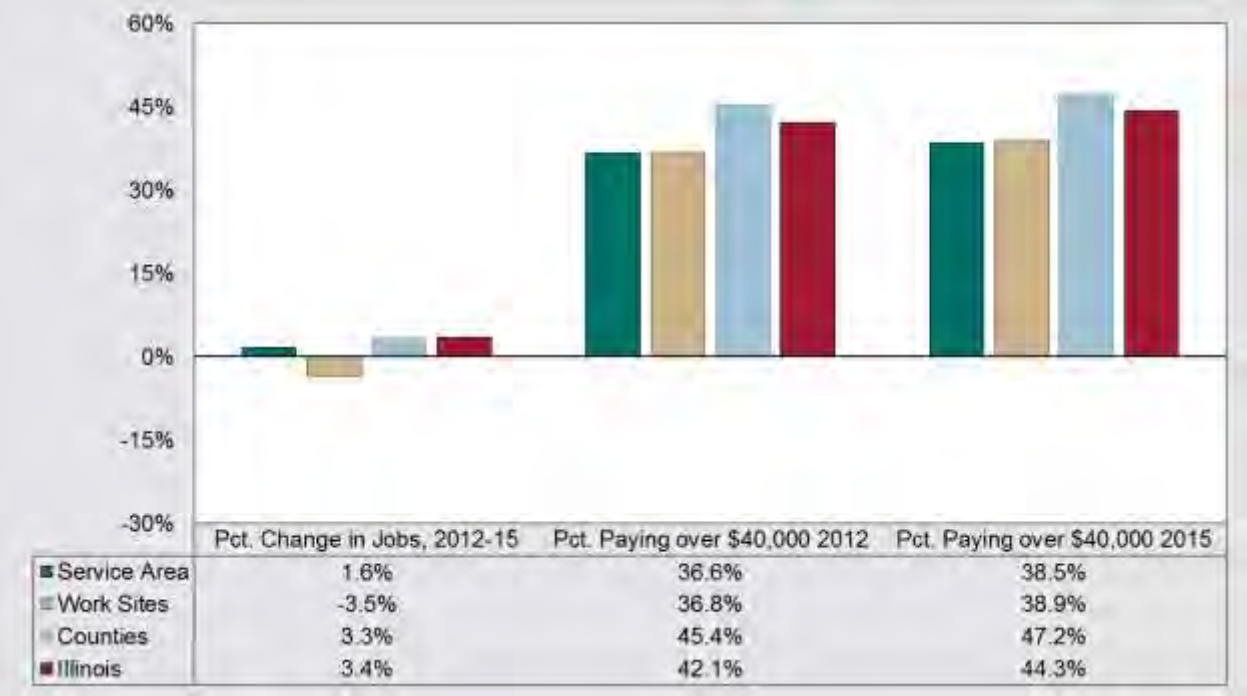
Agency 19: **Neighborhood Housing Services of Chicago, Inc.**

Agency 19, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	87.5%	88.1%	87.7%	87.1%	87.5%	87.4%	87.6%	87.9%
Work Sites	89.0%	88.3%	88.5%	88.8%	89.0%	89.0%	89.2%	89.4%
Counties	87.9%	88.2%	88.0%	87.9%	88.1%	88.2%	88.3%	88.6%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 19, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	1.6%	36.6%	38.5%
Work Sites	-3.5%	36.8%	38.9%
Counties	3.3%	45.4%	47.2%
Illinois	3.4%	42.1%	44.3%

NW Homestart (Agency 20)

With this award, NW Homestart and its partners propose to collaborate strategically to redevelop properties in three neighborhoods within Rockford, Freeport, and Belvedere. This award also supports a new Home Resource Center, providing a centralized location for homeowners to receive counseling, financial literacy and other housing-related education for homeowners within a 10-county area. In addition, this team will support housing counseling services in connection with the 17th Judicial District's pilot court foreclosure mediation program, supported by the Attorney General's NFS funds awarded to start-up court mediation programs.

Service Area: 81 Census Tracts; Boone, Carroll, Jo Daviess, Ogle, Stephenson, and Whiteside counties; Cities of DeKalb and LaSalle; Villages of Lee and Winnebago
Work Site: 16 Census Tracts
Counties: 196 Census Tracts; Boone County (7 Census Tracts), Carroll County (6 Census Tracts), DeKalb County (21 Census Tracts), Jo Daviess County (6 Census Tracts), LaSalle County (28 Census Tracts), Lee County (9 Census Tracts), Ogle County (11 Census Tracts), Stephenson County (13 Census Tracts), Whiteside County (18 Census Tracts), and Winnebago County (77 Census Tracts)

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 98,400 housing units, 83.7 percent, in structures with 1-4 units (Agency 20, Chart 9); over 58,200 owner-occupied housing units, 83.2 percent, had a reported value of under $200,000 (Agency 20, Chart 11), and over11,400 residential addresses were reported as vacant for two years or more (Agency 20, Chart 13). Over 80,200 households, 59.8 percent, had income of less than $60,000 (Agency 20, Chart 16), and 18.6 percent of the population was below the poverty level (Agency 20, Chart 17).
- In the Work Sites, there were over 22,900 housing units, 84.9 percent, in structures with 1-4 units; over 12,800 owner-occupied housing units, 87.5 percent, had a reported value of under $200,000, and over 3,300 residential addresses were reported as vacant for two years or more. Over 17,400 households, 74.3 percent, had income of less than $60,000, and 26.9 percent of the population was below the poverty level.
- In the Counties, there were over 295,000 housing units, 86.5 percent, in structures with 1-4 units; over 171,000 owner-occupied units, 76.9 percent, had a reported value of under $200,000, and over 47,400 residential addresses were reported as vacant for two years or more. Over 182,000 households, 59.3 percent, had income of less than $60,000, and 13.1 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 1,753 first lien, single-family purchase mortgages; the average amount of those mortgages was $100,300 (Agency 20, Chart 1), and the average income of the purchasers receiving those mortgages was $74,500 (Agency 20, Chart 2). Of those mortgages, 527, 30.1percent, were FHA/VA guaranteed (Agency 20, Chart 7).
- In the Work Sites, lenders reported originating 271 first lien, single-family purchase mortgages; the average amount of those mortgages was $92,500, and the average income of

the purchasers receiving those mortgages was $60,700. Of those mortgages, 99, 36.5 percent, were FHA/VA guaranteed.

- In the Counties, lenders reported originating 5,179 first lien, single-family purchase mortgages; the average amount of those mortgages was $115,300, and the average income of the purchasers receiving those mortgages was $79,400. Of those mortgages, 1,402, 27.1 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

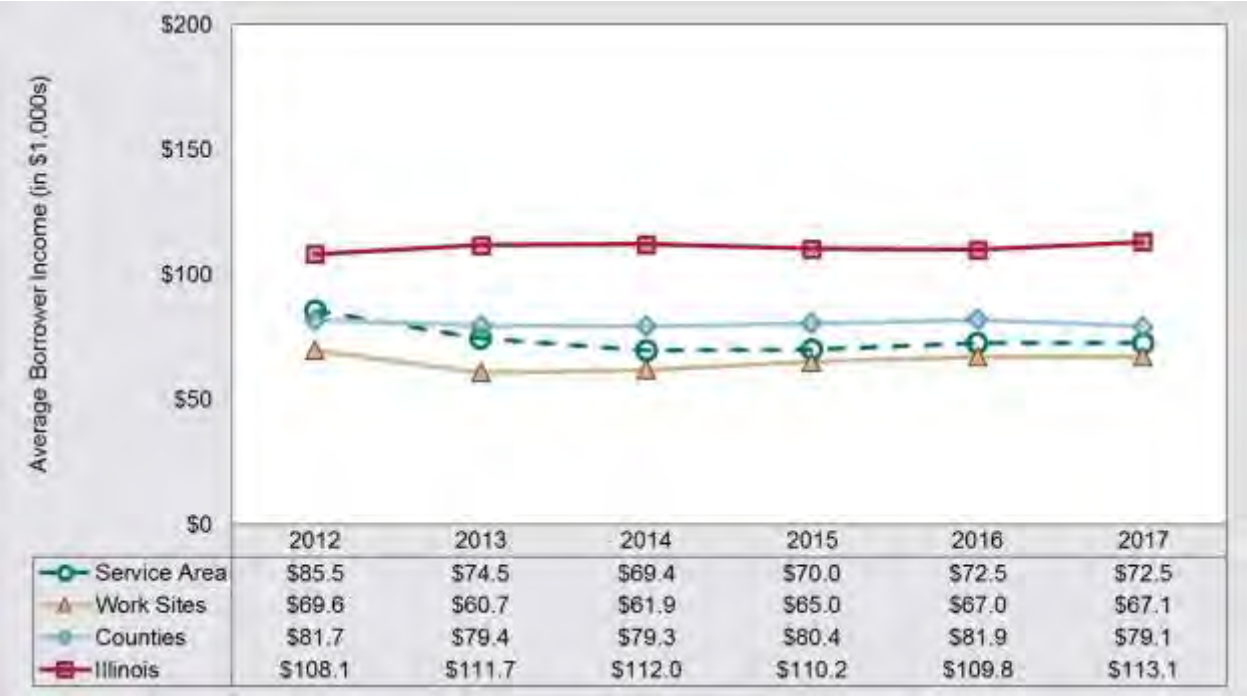
- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 49.8 percent (Agency 20, Chart 3), to 2,626 originations, and the average mortgage amount increased by 12.9 percent, to $113,200 (Agency 20, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 69.1 percent (Agency 20, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 2.2 percent, to 29.4 percent of originations (Agency 20, Chart 7). The average income of purchasers receiving mortgages decreased by 2.7 percent, dropping to $72,500 (Agency 20, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 42.1 percent, to 385 originations, and the average mortgage amount increased by 30.8 percent, to $121,000. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 85.9 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 4.7 percent, to 34.8 percent of originations. The average income of purchasers receiving mortgages increased by 10.5 percent, rising to $67,100.
- In the Counties, the total number of first lien, single-family purchase mortgage originations increased by 53.1 percent, to 7,930 originations, and the average mortgage amount increased by 13.8 percent, to $131,200. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 74.2 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 9.5 percent, to 29.6 percent of originations. The average income of purchasers receiving mortgages decreased by 0.4 percent, dropping to $79,100.

Agency 20: **NW Homestart**

Agency 20, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$120.4	$100.3	$96.0	$99.2	$142.1	$113.2
Work Sites	$90.8	$92.5	$93.4	$101.2	$109.3	$121.0
Counties	$113.6	$115.3	$117.0	$122.6	$138.9	$131.2
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 20, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	$85.5	$74.5	$69.4	$70.0	$72.5	$72.5
Work Sites	$69.6	$60.7	$61.9	$65.0	$67.0	$67.1
Counties	$81.7	$79.4	$79.3	$80.4	$81.9	$79.1
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

Agency 20: **NW Homestart**

Agency 20, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	1.02	1.00	1.06	1.15	1.25	1.50
Work Sites	0.98	1.00	1.08	1.12	1.24	1.42
Counties	0.85	1.00	1.08	1.23	1.36	1.53
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

Agency 20, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017

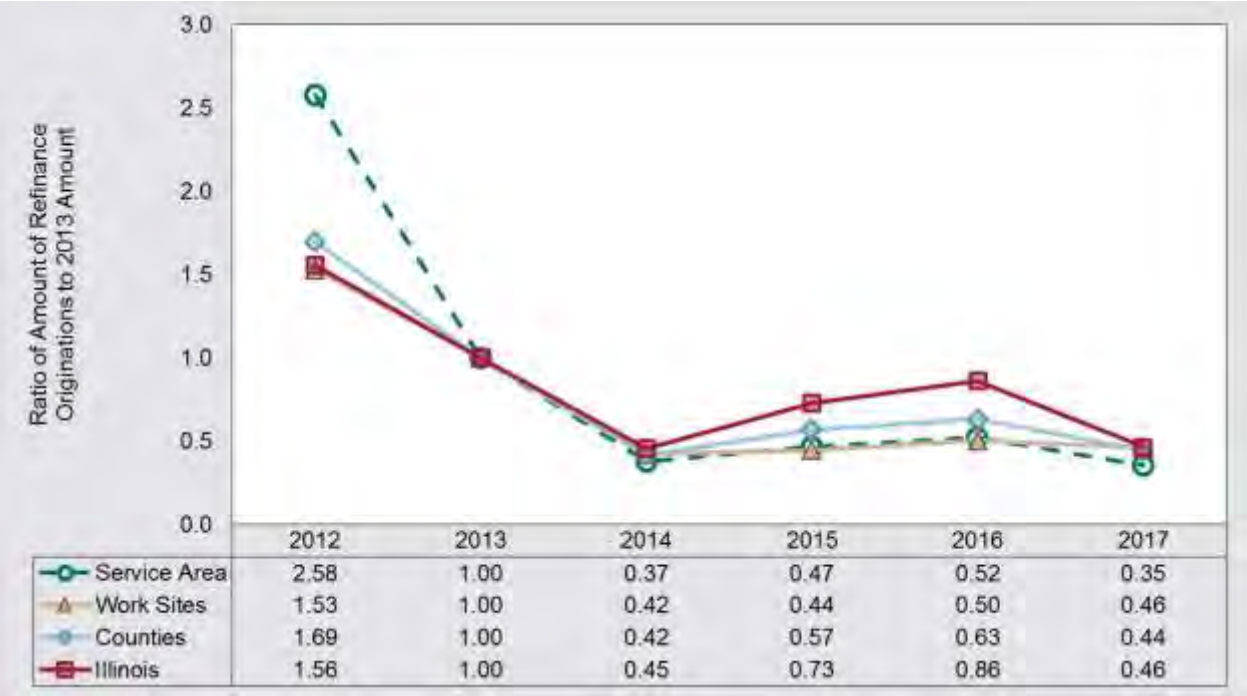
	2012	2013	2014	2015	2016	2017
Service Area	1.22	1.00	1.02	1.14	1.77	1.69
Work Sites	0.96	1.00	1.09	1.23	1.47	1.86
Counties	0.84	1.00	1.09	1.31	1.64	1.74
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

Agency 20: **NW Homestart**

Agency 20, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	2.07	1.00	0.39	0.46	0.49	0.35
Work Sites	1.39	1.00	0.38	0.46	0.46	0.41
Counties	1.60	1.00	0.42	0.54	0.58	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

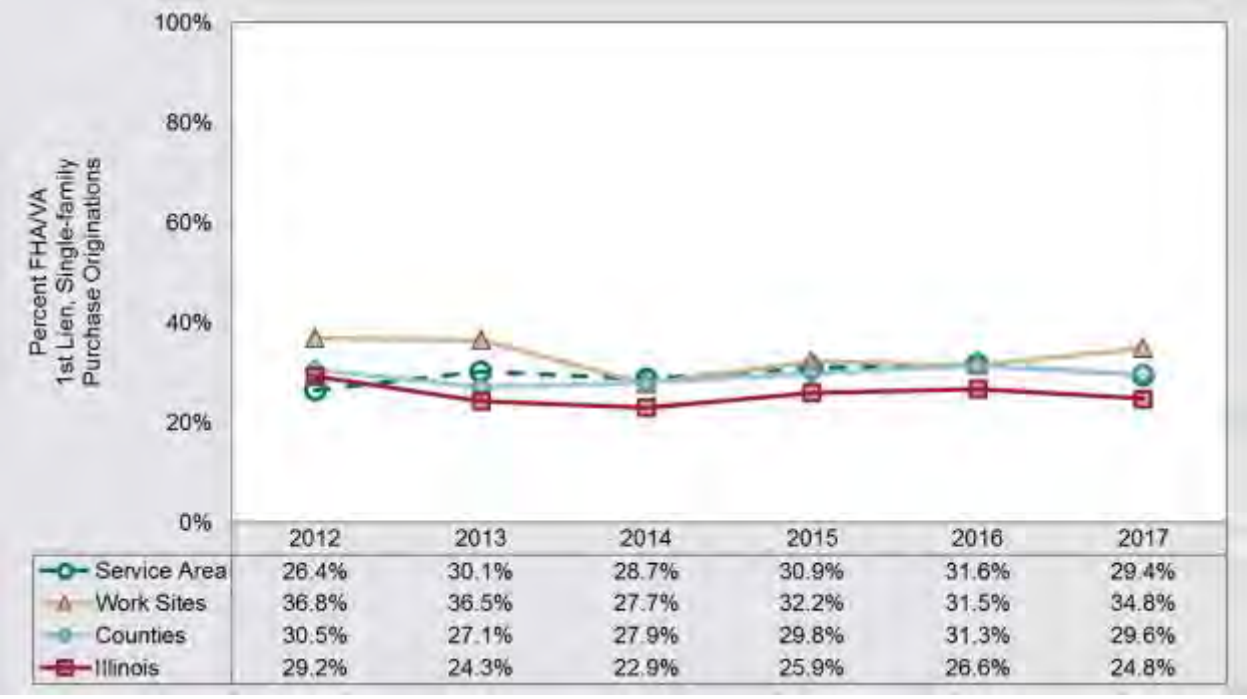
Agency 20, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	2.58	1.00	0.37	0.47	0.52	0.35
Work Sites	1.53	1.00	0.42	0.44	0.50	0.46
Counties	1.69	1.00	0.42	0.57	0.63	0.44
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

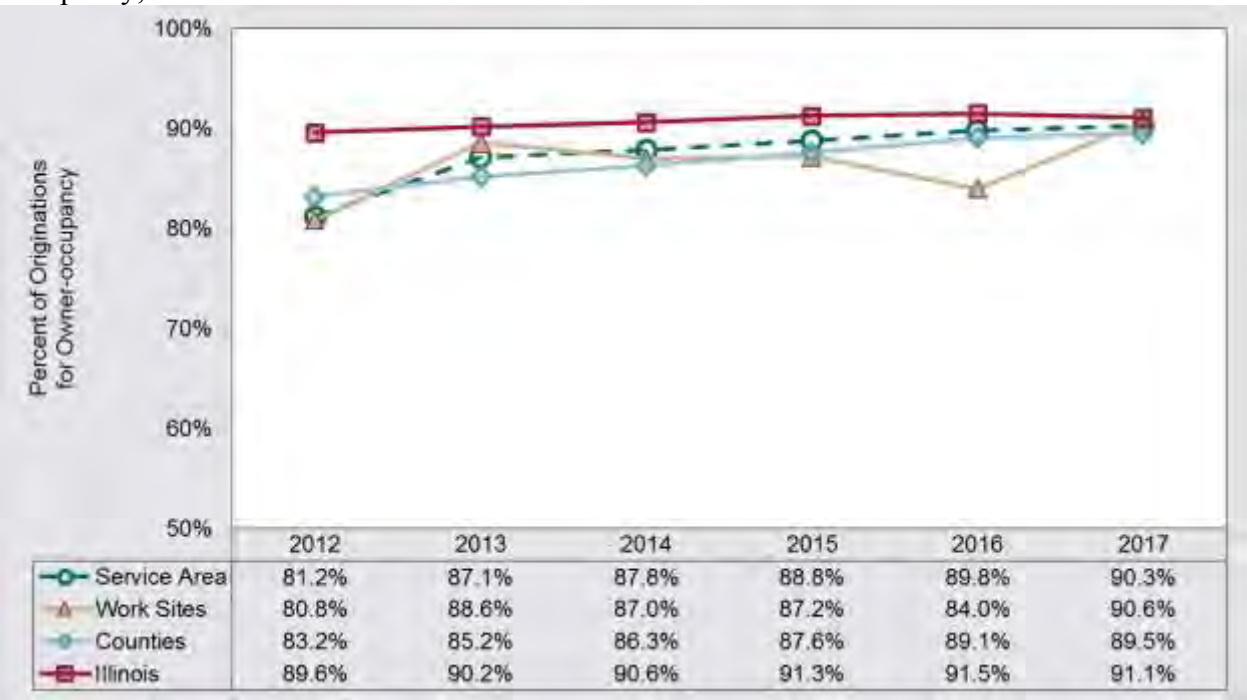
Agency 20: **NW Homestart**

Agency 20, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	26.4%	30.1%	28.7%	30.9%	31.6%	29.4%
Work Sites	36.8%	36.5%	27.7%	32.2%	31.5%	34.8%
Counties	30.5%	27.1%	27.9%	29.8%	31.3%	29.6%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

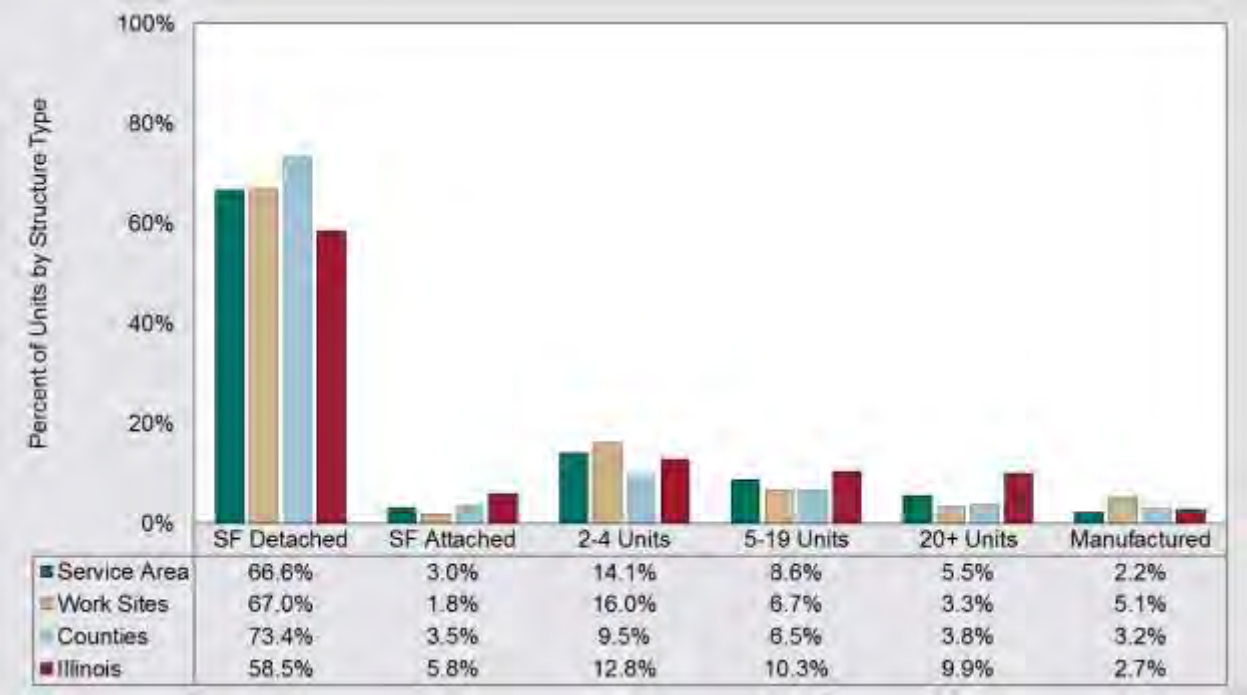
Agency 20, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	81.2%	87.1%	87.8%	88.8%	89.8%	90.3%
Work Sites	80.8%	88.6%	87.0%	87.2%	84.0%	90.6%
Counties	83.2%	85.2%	86.3%	87.6%	89.1%	89.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

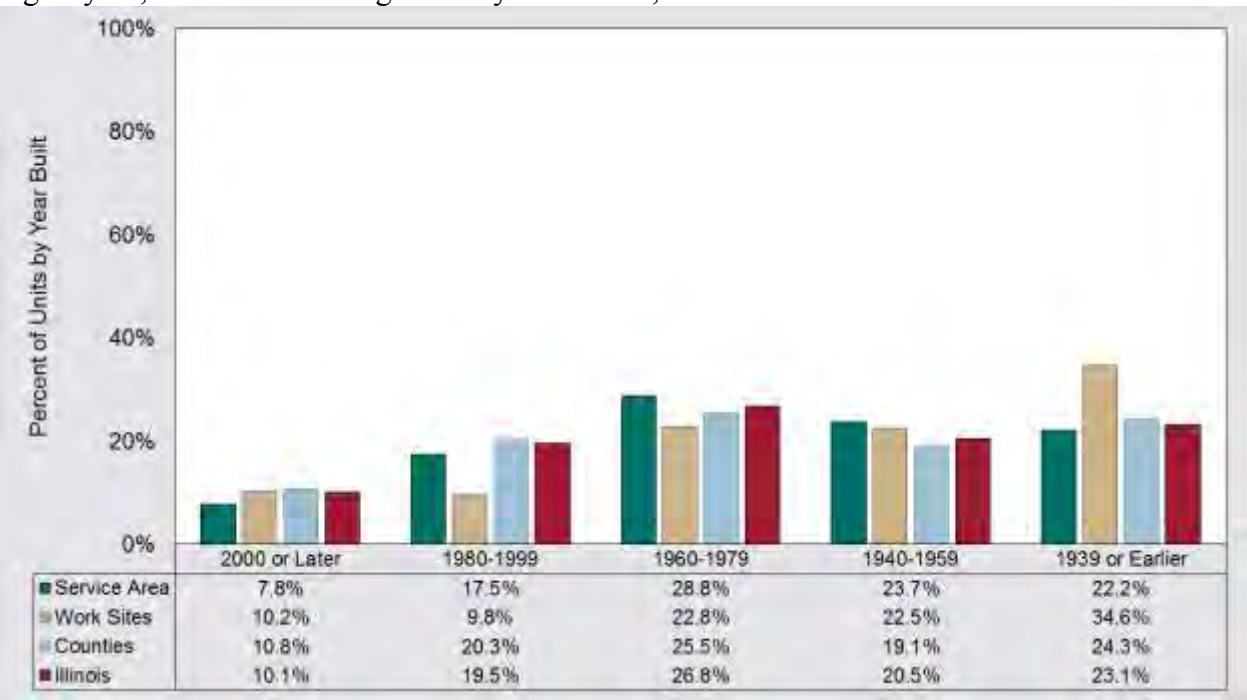
Agency 20: **NW Homestart**

Agency 20, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	66.6%	3.0%	14.1%	8.6%	5.5%	2.2%
Work Sites	67.0%	1.8%	16.0%	6.7%	3.3%	5.1%
Counties	73.4%	3.5%	9.5%	6.5%	3.8%	3.2%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

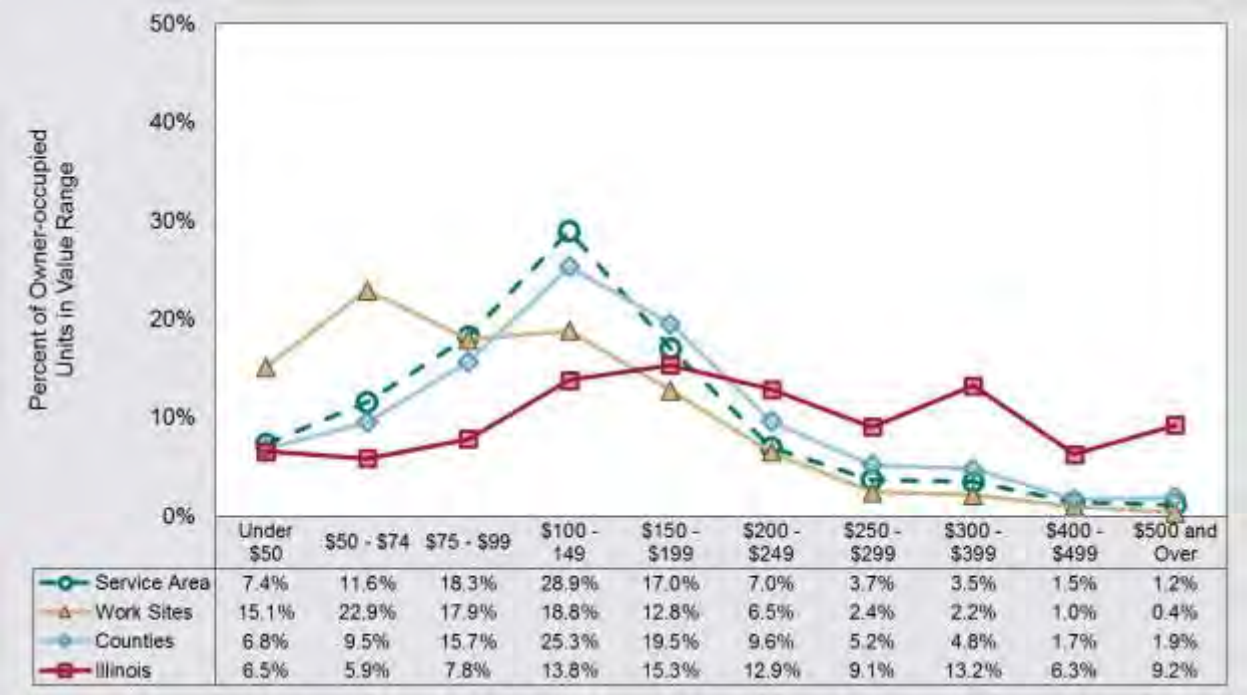
Agency 20, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	7.8%	17.5%	28.8%	23.7%	22.2%
Work Sites	10.2%	9.8%	22.8%	22.5%	34.6%
Counties	10.8%	20.3%	25.5%	19.1%	24.3%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

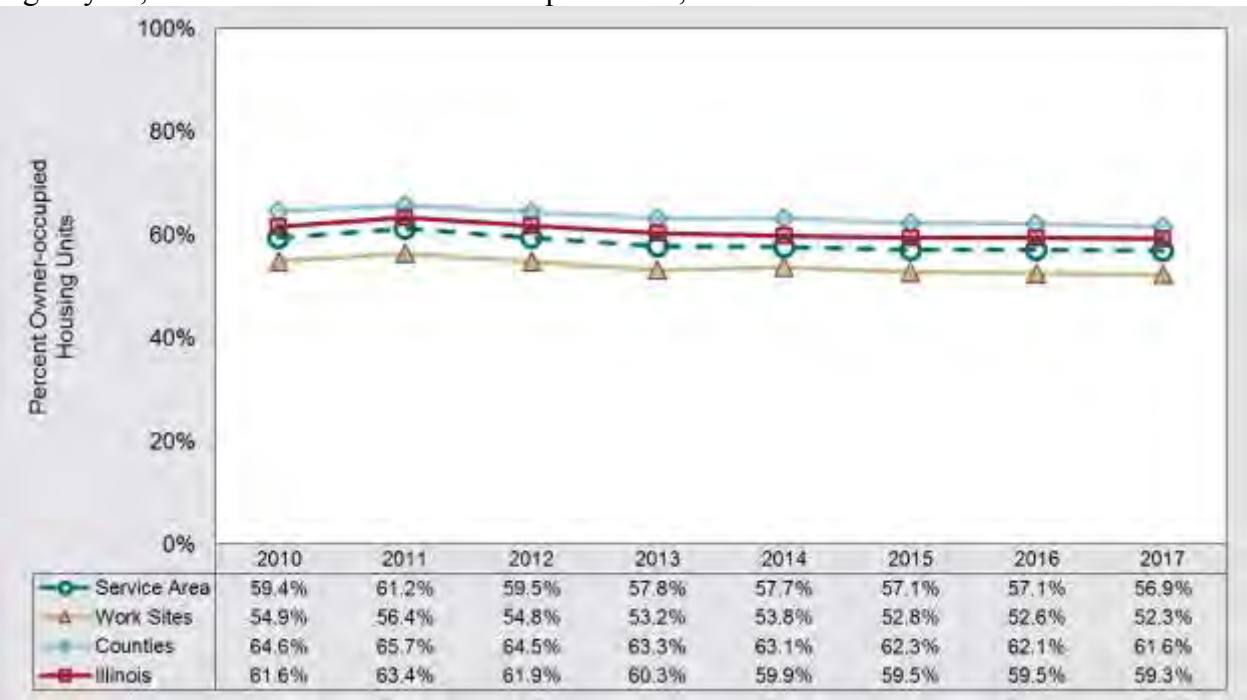
Agency 20: **NW Homestart**

Agency 20, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	7.4%	11.6%	18.3%	28.9%	17.0%	7.0%	3.7%	3.5%	1.5%	1.2%
Work Sites	15.1%	22.9%	17.9%	18.8%	12.8%	6.5%	2.4%	2.2%	1.0%	0.4%
Counties	6.8%	9.5%	15.7%	25.3%	19.5%	9.6%	5.2%	4.8%	1.7%	1.9%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

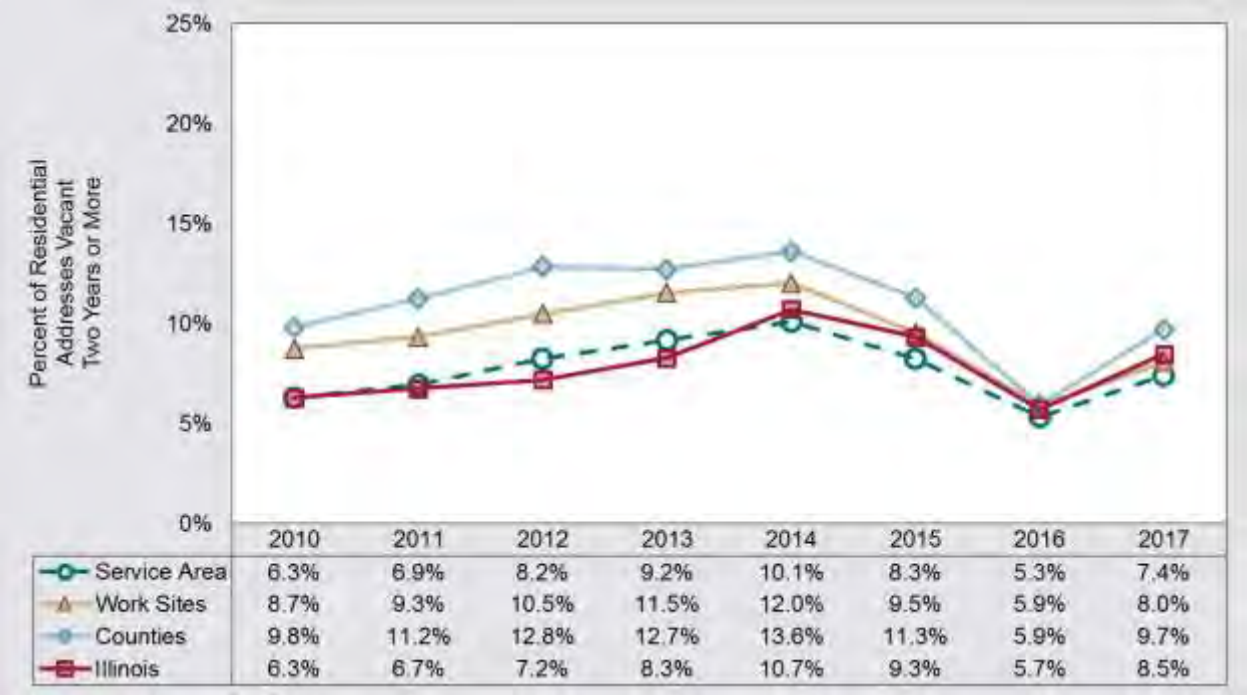
Agency 20, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	59.4%	61.2%	59.5%	57.8%	57.7%	57.1%	57.1%	56.9%
Work Sites	54.9%	56.4%	54.8%	53.2%	53.8%	52.8%	52.6%	52.3%
Counties	64.6%	65.7%	64.5%	63.3%	63.1%	62.3%	62.1%	61.6%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

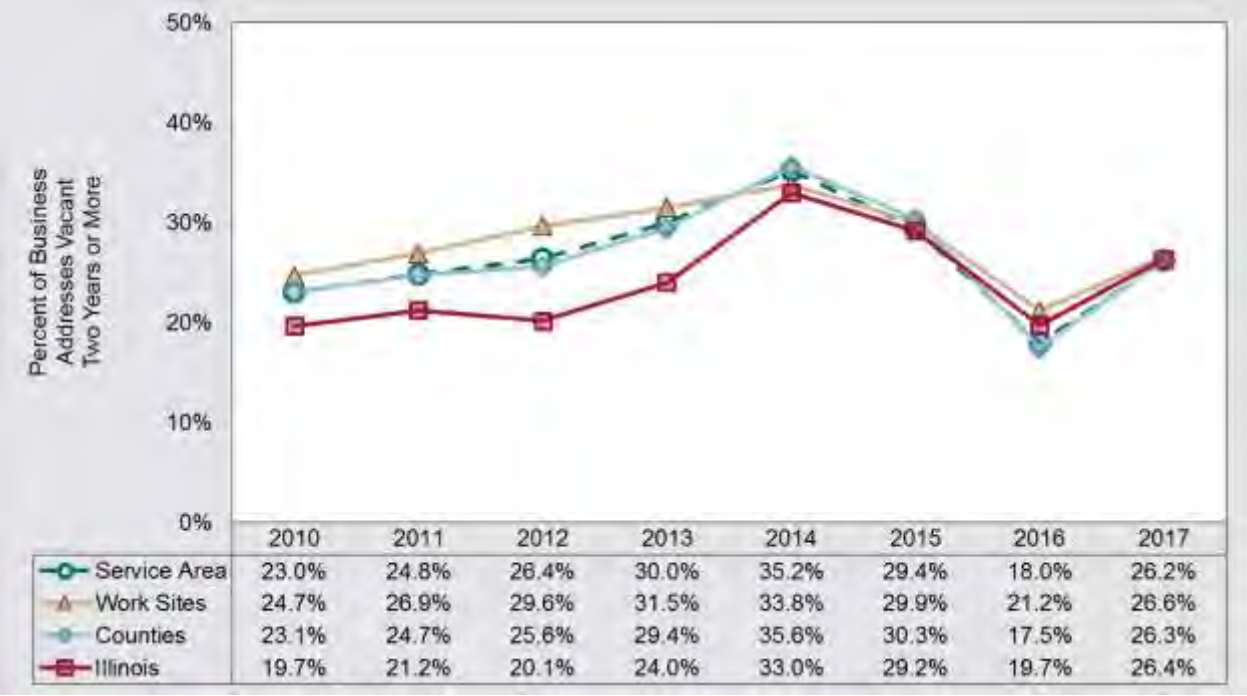
Agency 20: **NW Homestart**

Agency 20, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	6.3%	6.9%	8.2%	9.2%	10.1%	8.3%	5.3%	7.4%
Work Sites	8.7%	9.3%	10.5%	11.5%	12.0%	9.5%	5.9%	8.0%
Counties	9.8%	11.2%	12.8%	12.7%	13.6%	11.3%	5.9%	9.7%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

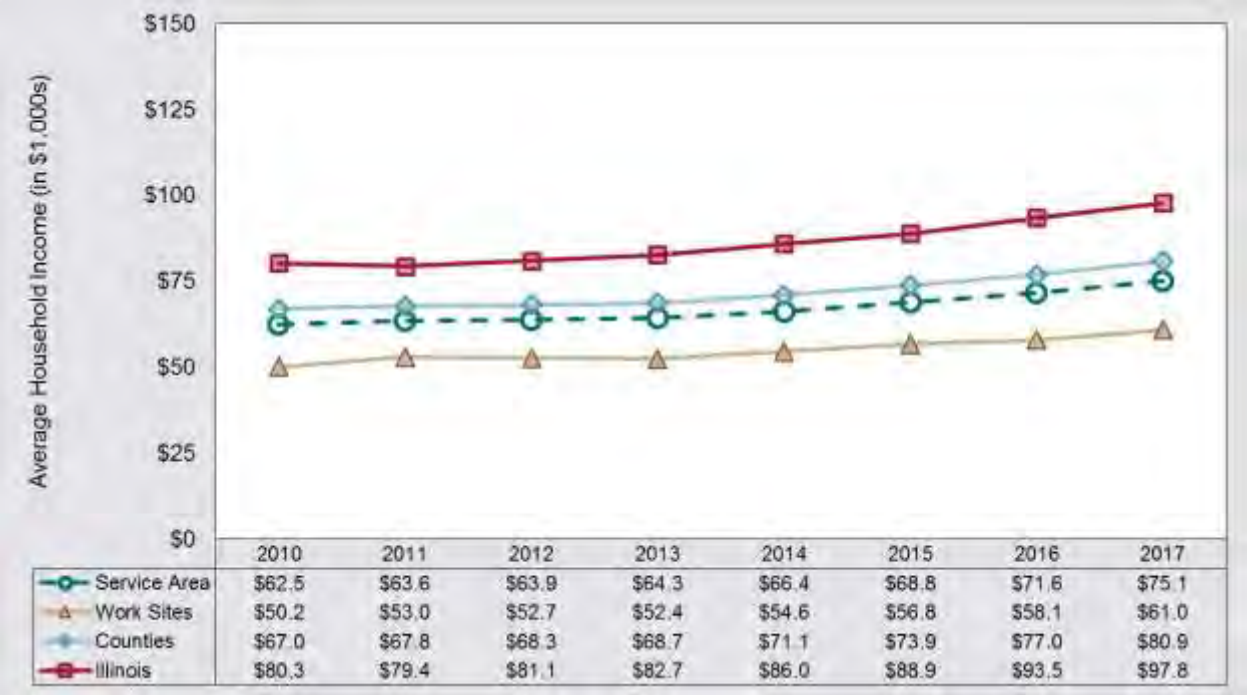
Agency 20, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	23.0%	24.8%	26.4%	30.0%	35.2%	29.4%	18.0%	26.2%
Work Sites	24.7%	26.9%	29.6%	31.5%	33.8%	29.9%	21.2%	26.6%
Counties	23.1%	24.7%	25.6%	29.4%	35.6%	30.3%	17.5%	26.3%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

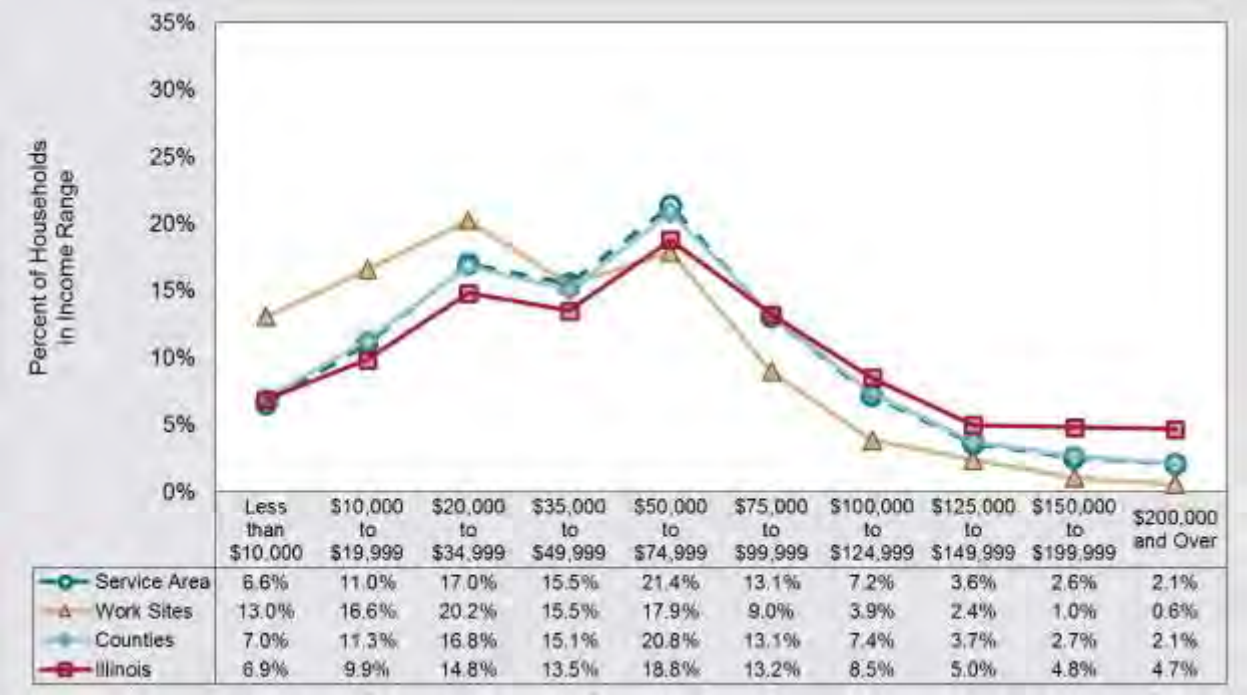
Agency 20: **NW Homestart**

Agency 20, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$62.5	$63.6	$63.9	$64.3	$66.4	$68.8	$71.6	$75.1
Work Sites	$50.2	$53.0	$52.7	$52.4	$54.6	$56.8	$58.1	$61.0
Counties	$67.0	$67.8	$68.3	$68.7	$71.1	$73.9	$77.0	$80.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

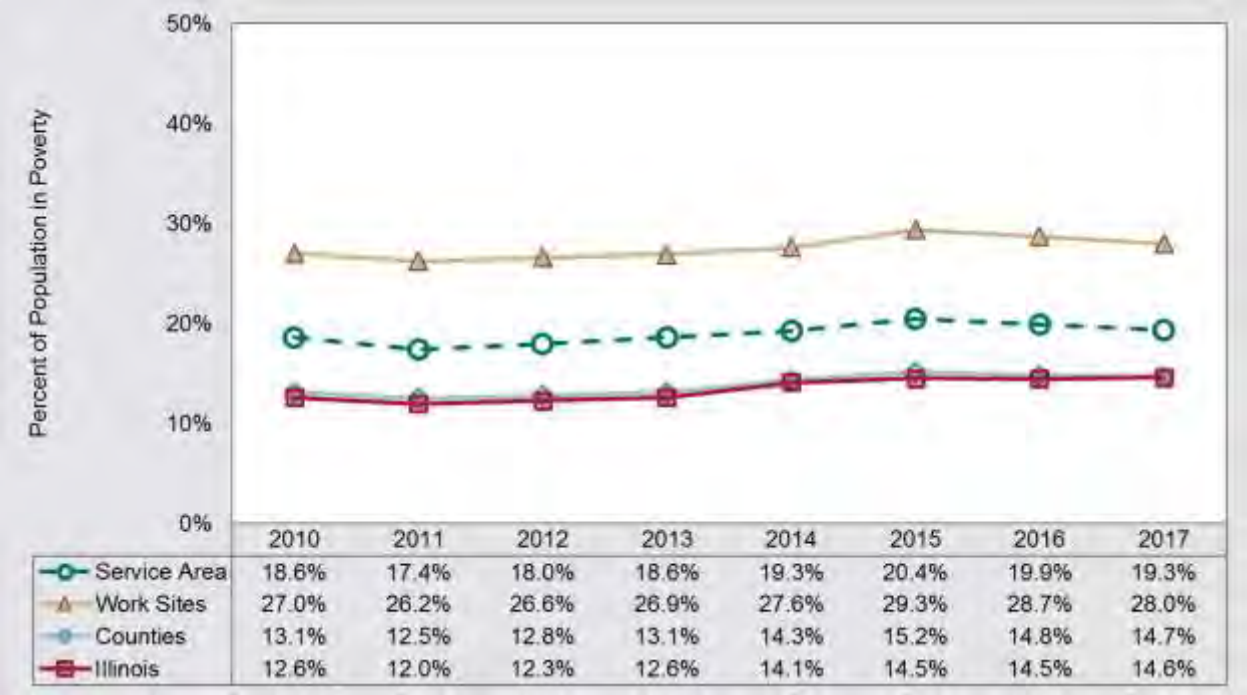
Agency 20, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	6.6%	11.0%	17.0%	15.5%	21.4%	13.1%	7.2%	3.6%	2.6%	2.1%
Work Sites	13.0%	16.6%	20.2%	15.5%	17.9%	9.0%	3.9%	2.4%	1.0%	0.6%
Counties	7.0%	11.3%	16.8%	15.1%	20.8%	13.1%	7.4%	3.7%	2.7%	2.1%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

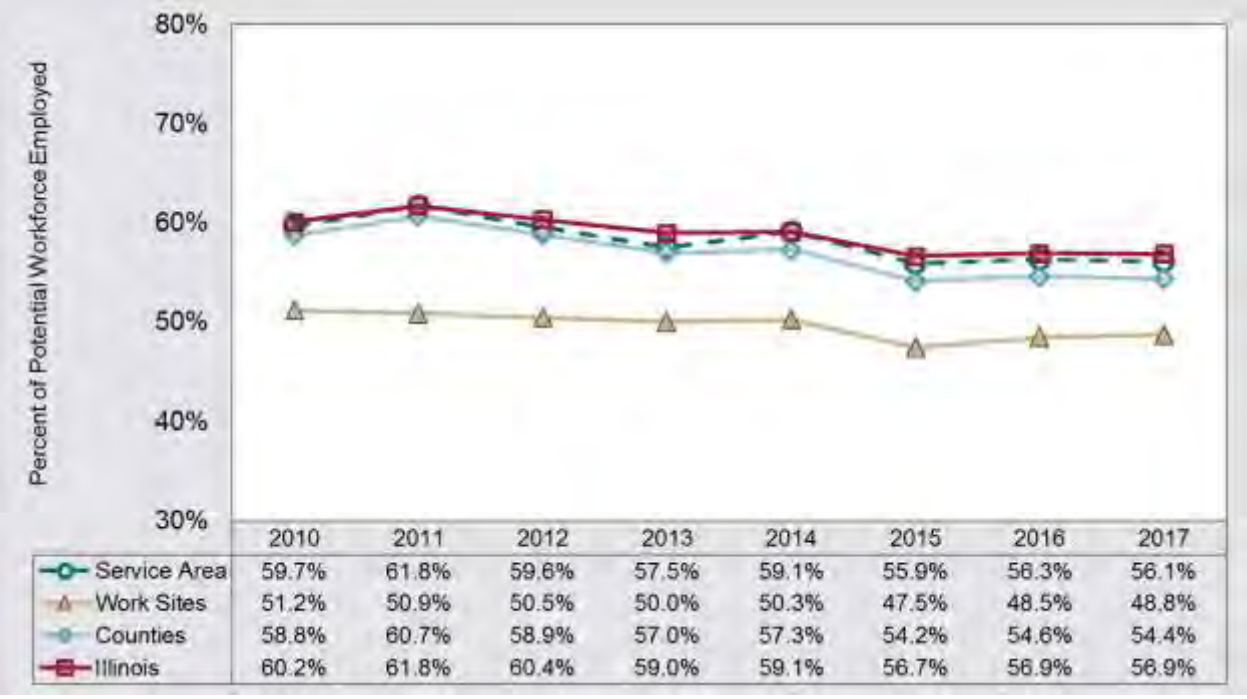
Agency 20: **NW Homestart**

Agency 20, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	18.6%	17.4%	18.0%	18.6%	19.3%	20.4%	19.9%	19.3%
Work Sites	27.0%	26.2%	26.6%	26.9%	27.6%	29.3%	28.7%	28.0%
Counties	13.1%	12.5%	12.8%	13.1%	14.3%	15.2%	14.8%	14.7%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

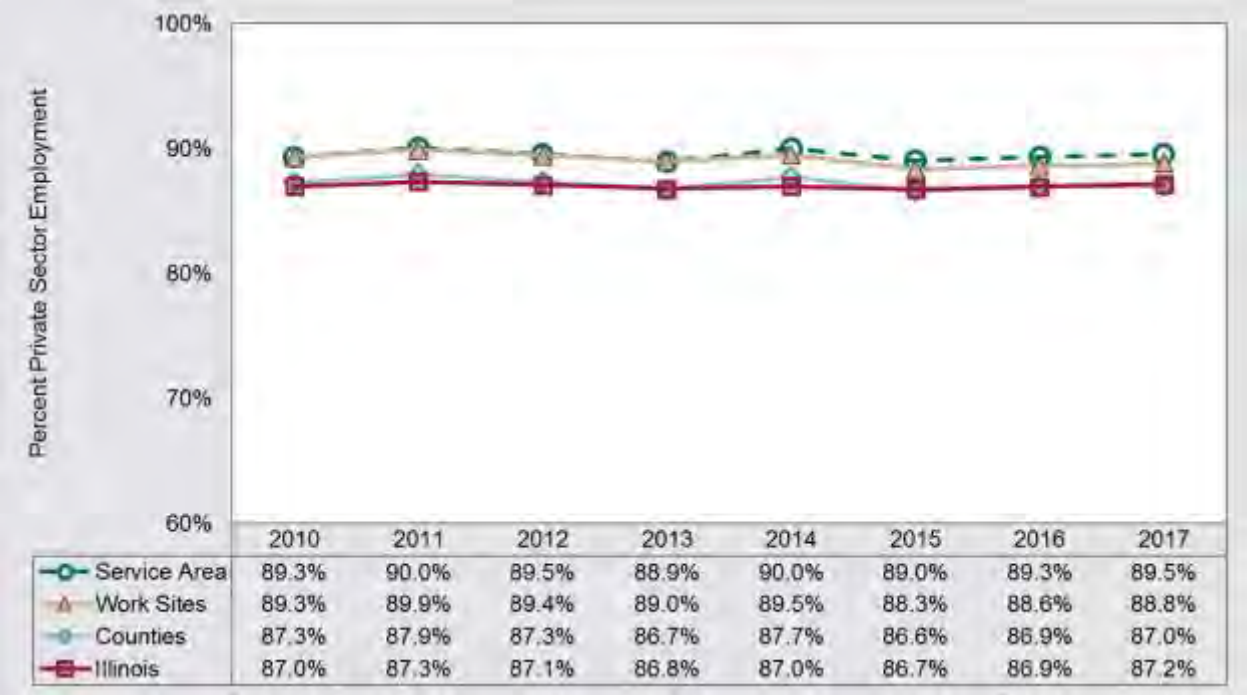
Agency 20, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	59.7%	61.8%	59.6%	57.5%	59.1%	55.9%	56.3%	56.1%
Work Sites	51.2%	50.9%	50.5%	50.0%	50.3%	47.5%	48.5%	48.8%
Counties	58.8%	60.7%	58.9%	57.0%	57.3%	54.2%	54.6%	54.4%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

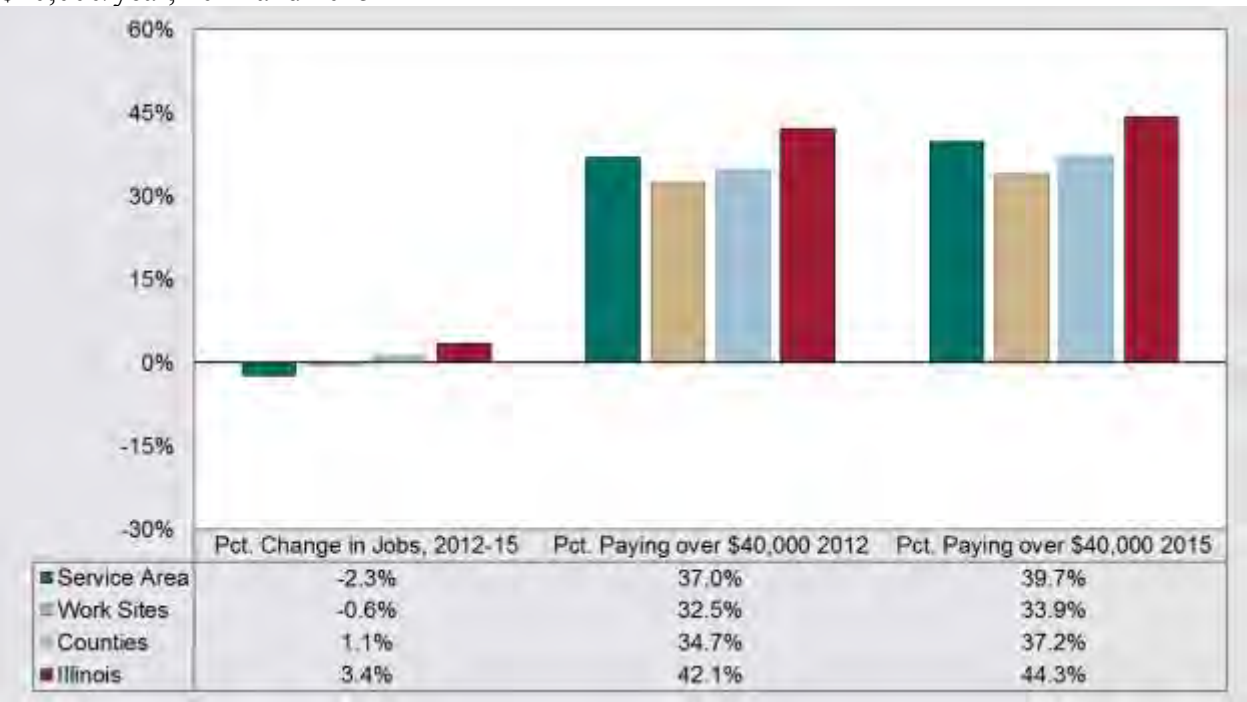
Agency 20: **NW Homestart**

Agency 20, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	89.3%	90.0%	89.5%	88.9%	90.0%	89.0%	89.3%	89.5%
Work Sites	89.3%	89.9%	89.4%	89.0%	89.5%	88.3%	88.6%	88.8%
Counties	87.3%	87.9%	87.3%	86.7%	87.7%	86.6%	86.9%	87.0%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 20, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	-2.3%	37.0%	39.7%
Work Sites	-0.6%	32.5%	33.9%
Counties	1.1%	34.7%	37.2%
Illinois	3.4%	42.1%	44.3%

Preservation of Affordable Housing (Agency 21)

Recent federal funding has supported a rental housing market in a broad-based effort to promote a Neighborhood of Choice in the Woodlawn Community Area. In order to expand housing options to include homeownership to support a broader mixed-use strategy, Preservation of Affordable Housing proposes to create the Woodlawn Homeownership Fund to support the acquisition and resale of 75 homes in blocks affected by the foreclosure crisis. Activities of the fund will include acquiring and holding properties; securing properties; obtaining insurance; compiling rehab estimates; paying real estate taxes, utilities, security, etc.; obtaining appraisals; paying legal fees; and ultimately selling the properties.

Service Area: 11 Census Tracts; Woodlawn Community Area in the City of Chicago
Work Site: 7 Census Tracts
County: 1,319 Census Tracts; Cook County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 7,500 housing units, 53.2 percent, in structures with 1-4 units (Agency 21, Chart 9); over 1,100 owner-occupied housing units, 40.5 percent, had a reported value of under $200,000 (Agency 21, Chart 11), and over 1,800 residential addresses were reported as vacant for two years or more (Agency 21, Chart 13). Over 7,800 households, 76.9 percent, had income of less than $60,000 (Agency 21, Chart 16), and 30.5 percent of the population was below the poverty level (Agency 21, Chart 17).
- In the Work Sites, there were over 6,000 housing units, 64.3 percent, in structures with 1-4 units; over 660 owner-occupied housing units, 38.6 percent, had a reported value of under $200,000, and over 1,500 residential addresses were reported as vacant for two years or more. Over 5,000 households, 78.2 percent, had income of less than $60,000, and 34.4 percent of the population was below the poverty level.
- In the County, there were over 1.4 million housing units, 67.1 percent, in structures with 1-4 units; over 364,000 owner-occupied housing units, 31.1 percent, had a reported value of under $200,000, and over 120,000 residential addresses were reported as vacant for two years or more. Over 1.0 million households, 54.5 percent, had income of less than $60,000, and 15.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 63 first lien, single-family purchase mortgages; the average amount of those mortgages was $171,500 (Agency 21, Chart 1), and the average income of the purchasers receiving those mortgages was $85,200 (Agency 21, Chart 2). Of those mortgages, 28, 44.4 percent, were FHA/VA guaranteed (Agency 21, Chart 7).
- In the Work Sites, lenders reported originating 47 first lien, single-family purchase mortgages; the average amount of those mortgages was $168,000, and the average income of the purchasers receiving those mortgages was $80,400. Of those mortgages, 25, 53.2 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating 44,409 first lien, single-family purchase mortgages; the average amount of those mortgages was $260,100, and the average income of

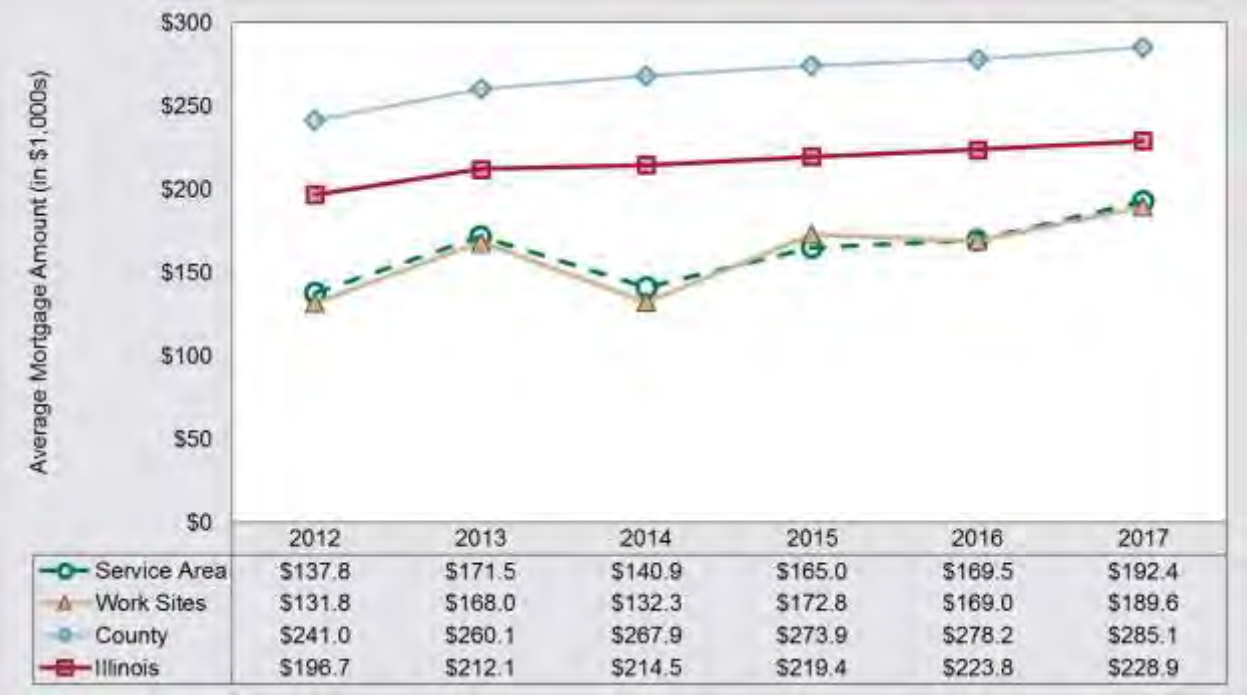
the purchasers receiving those mortgages was $127,900. Of those mortgages, 9,890, 22.3 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 139.7 percent (Agency 21, Chart 3), to 151 originations, and the average mortgage amount increased by 12.2 percent, to $192,400 (Agency 21, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 169.0 percent (Agency 21, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 47.8 percent, to 23.2 percent of originations (Agency 21, Chart 7). The average income of purchasers receiving mortgages increased by 16.0 percent, to $98,800 (Agency 21, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 170.2 percent, to 127 originations, and the average mortgage amount increased by 12.9 percent, to $189,600. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 205.0 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 52.6 percent, to 25.2 percent of originations. The average income of purchasers receiving mortgages increased by 15.4 percent, rising to $92,800.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 29.0 percent, to 57,309 originations, and the average mortgage amount increased by 9.6 percent, to $285,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 20.8 percent of originations. The average income of purchasers receiving mortgages increased by 3.5 percent, to $132,400.

Agency 21: **Preservation of Affordable Housing**

Agency 21, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



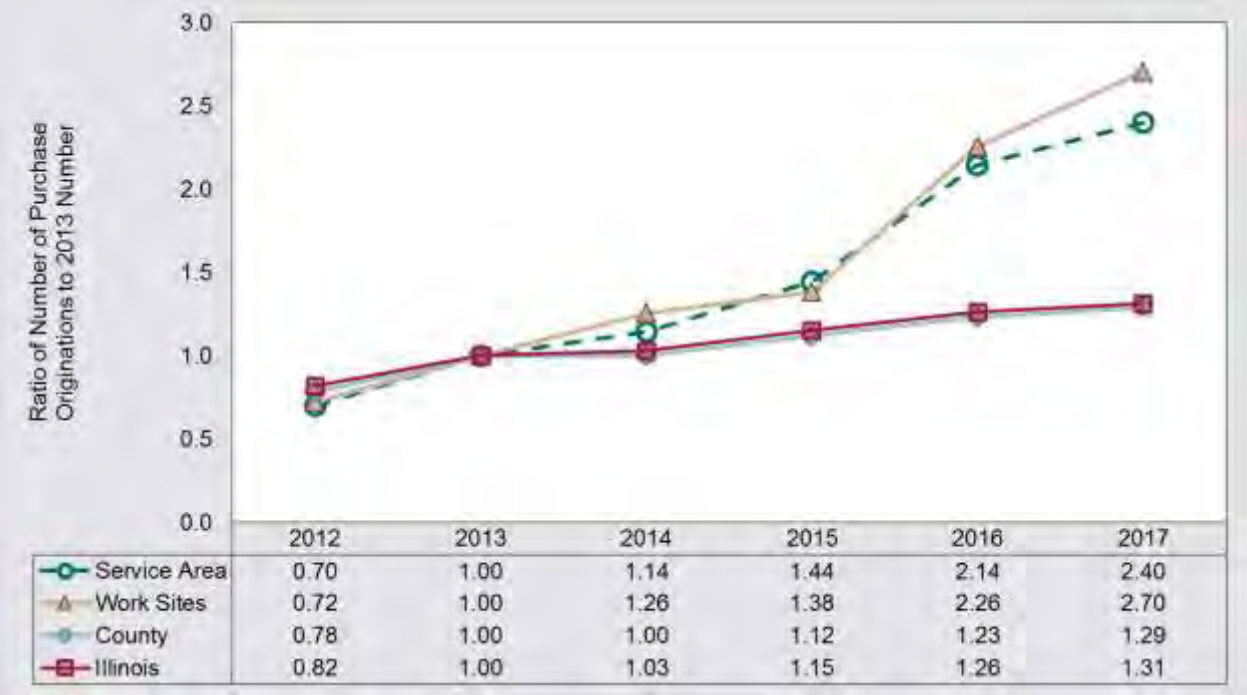
	2012	2013	2014	2015	2016	2017
Service Area	$137.8	$171.5	$140.9	$165.0	$169.5	$192.4
Work Sites	$131.8	$168.0	$132.3	$172.8	$169.0	$189.6
County	$241.0	$260.1	$267.9	$273.9	$278.2	$285.1
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 21, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$104.4	$85.2	$87.3	$85.8	$93.1	$98.8
Work Sites	$94.3	$80.4	$83.9	$87.5	$93.6	$92.8
County	$125.4	$127.9	$130.8	$127.8	$127.3	$132.4
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

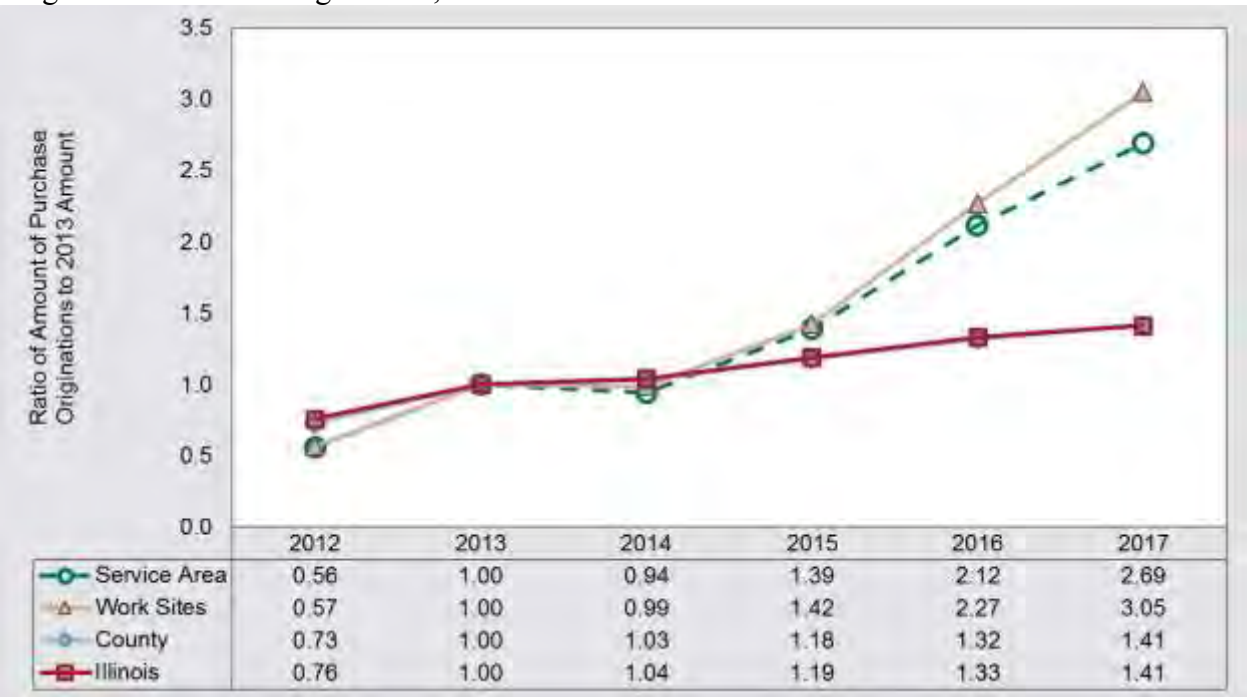
Agency 21: **Preservation of Affordable Housing**

Agency 21, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.70	1.00	1.14	1.44	2.14	2.40
Work Sites	0.72	1.00	1.26	1.38	2.26	2.70
County	0.78	1.00	1.00	1.12	1.23	1.29
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

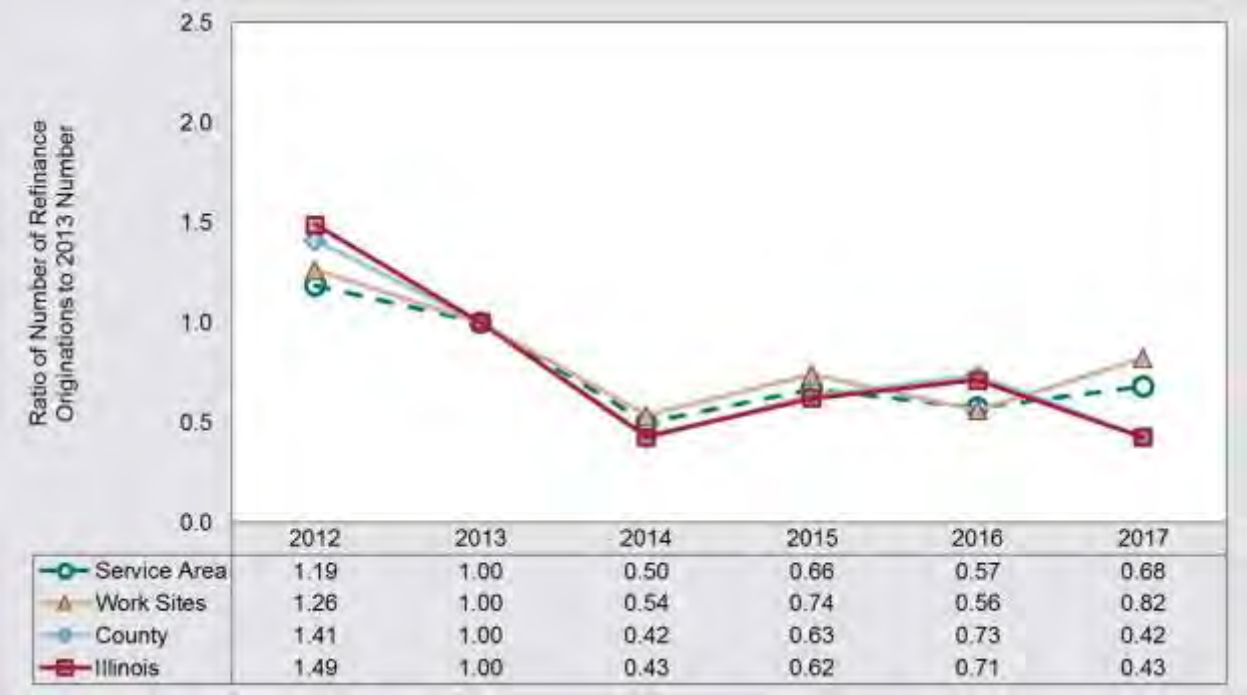
Agency 21, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.56	1.00	0.94	1.39	2.12	2.69
Work Sites	0.57	1.00	0.99	1.42	2.27	3.05
County	0.73	1.00	1.03	1.18	1.32	1.41
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

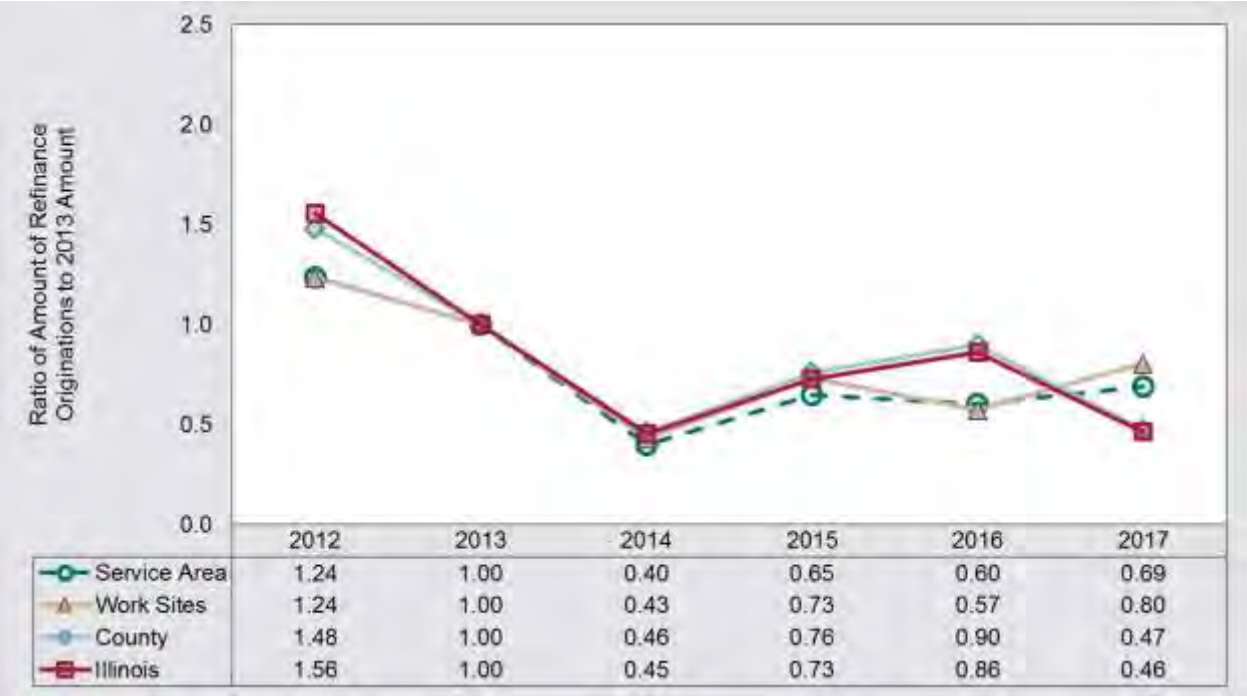
Agency 21: **Preservation of Affordable Housing**

Agency 21, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.19	1.00	0.50	0.66	0.57	0.68
Work Sites	1.26	1.00	0.54	0.74	0.56	0.82
County	1.41	1.00	0.42	0.63	0.73	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

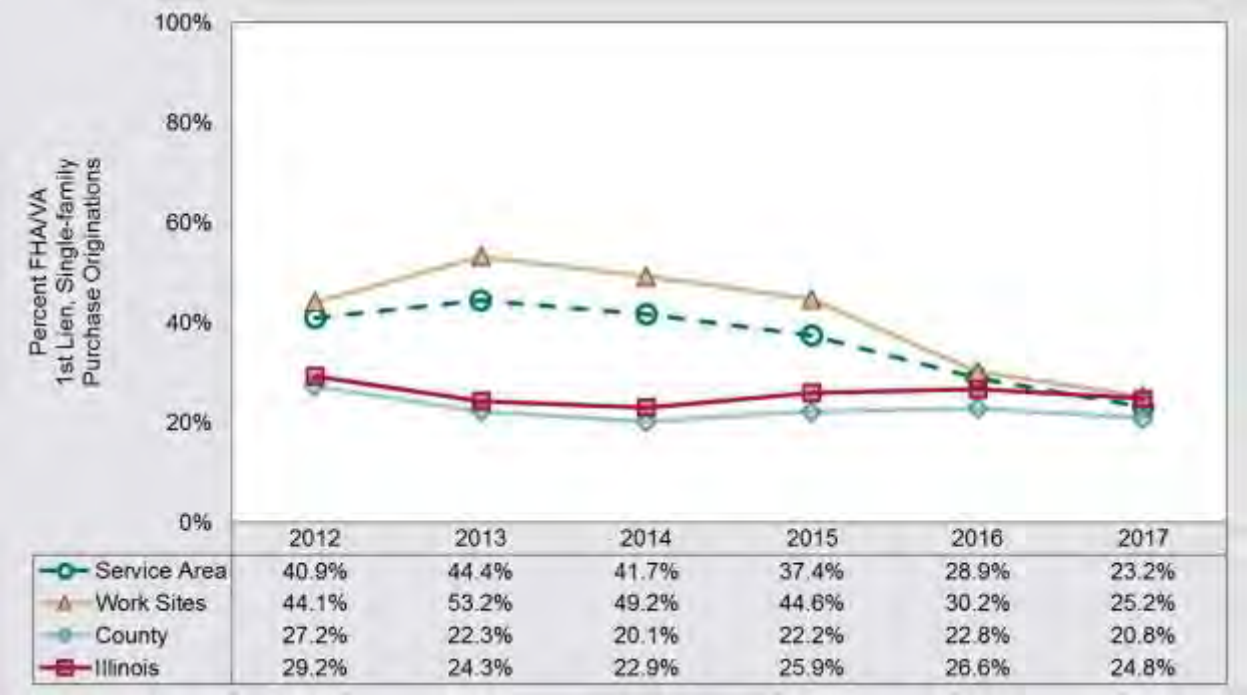
Agency 21, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.24	1.00	0.40	0.65	0.60	0.69
Work Sites	1.24	1.00	0.43	0.73	0.57	0.80
County	1.48	1.00	0.46	0.76	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

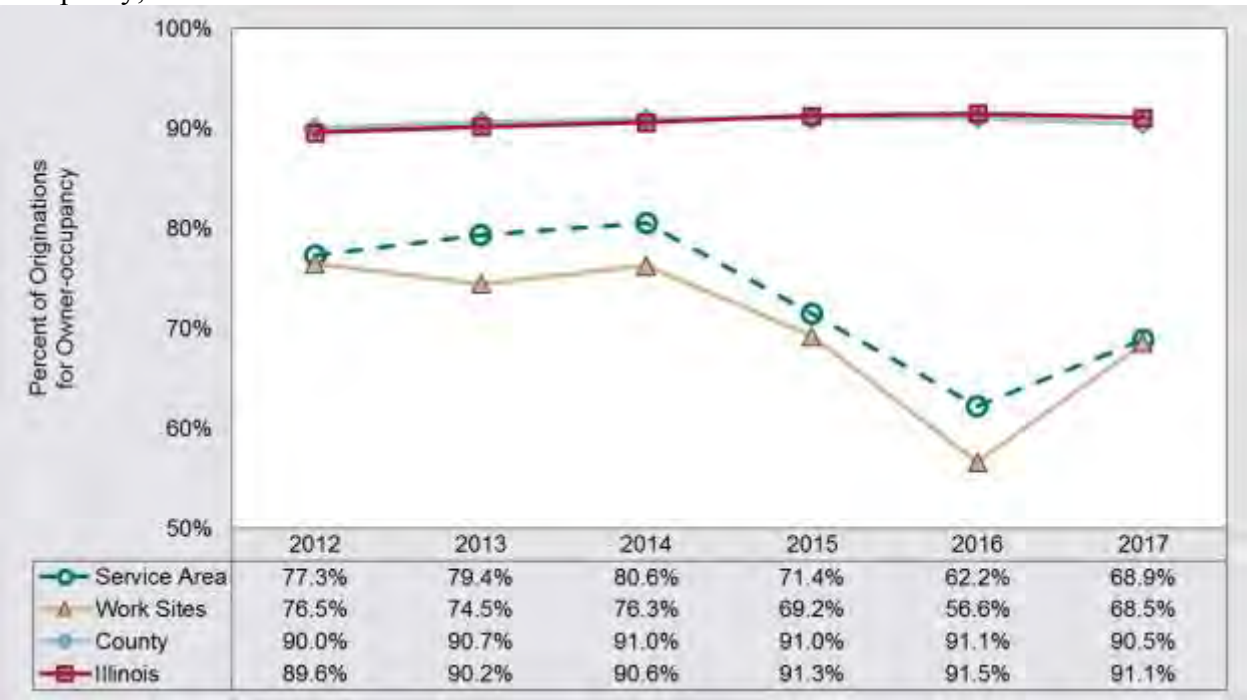
Agency 21: **Preservation of Affordable Housing**

Agency 21, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	40.9%	44.4%	41.7%	37.4%	28.9%	23.2%
Work Sites	44.1%	53.2%	49.2%	44.6%	30.2%	25.2%
County	27.2%	22.3%	20.1%	22.2%	22.8%	20.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

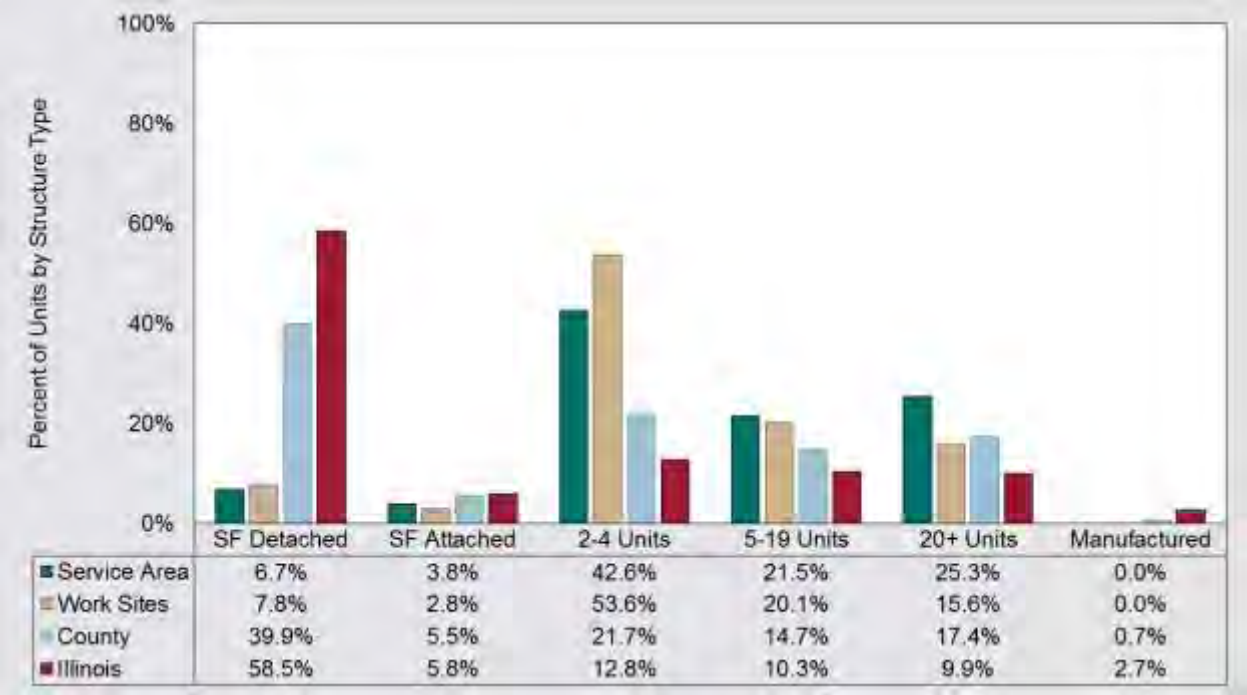
Agency 21, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	77.3%	79.4%	80.6%	71.4%	62.2%	68.9%
Work Sites	76.5%	74.5%	76.3%	69.2%	56.6%	68.5%
County	90.0%	90.7%	91.0%	91.0%	91.1%	90.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

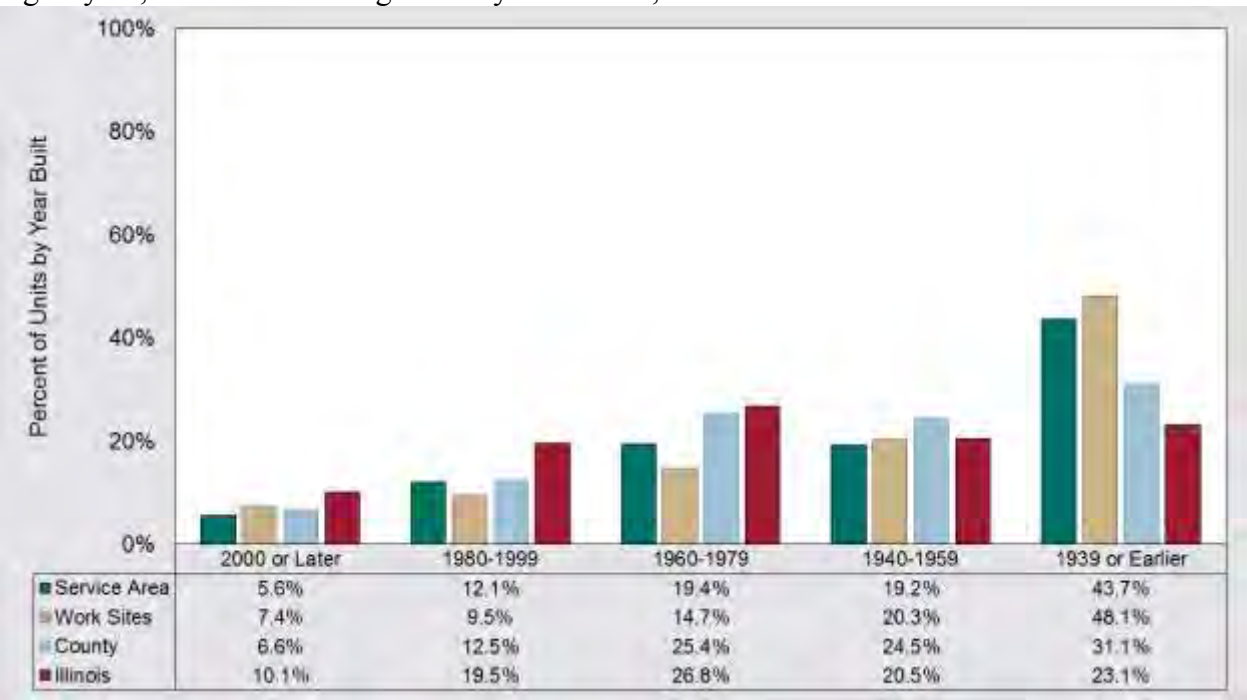
Agency 21: **Preservation of Affordable Housing**

Agency 21, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	6.7%	3.8%	42.6%	21.5%	25.3%	0.0%
Work Sites	7.8%	2.8%	53.6%	20.1%	15.6%	0.0%
County	39.9%	5.5%	21.7%	14.7%	17.4%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

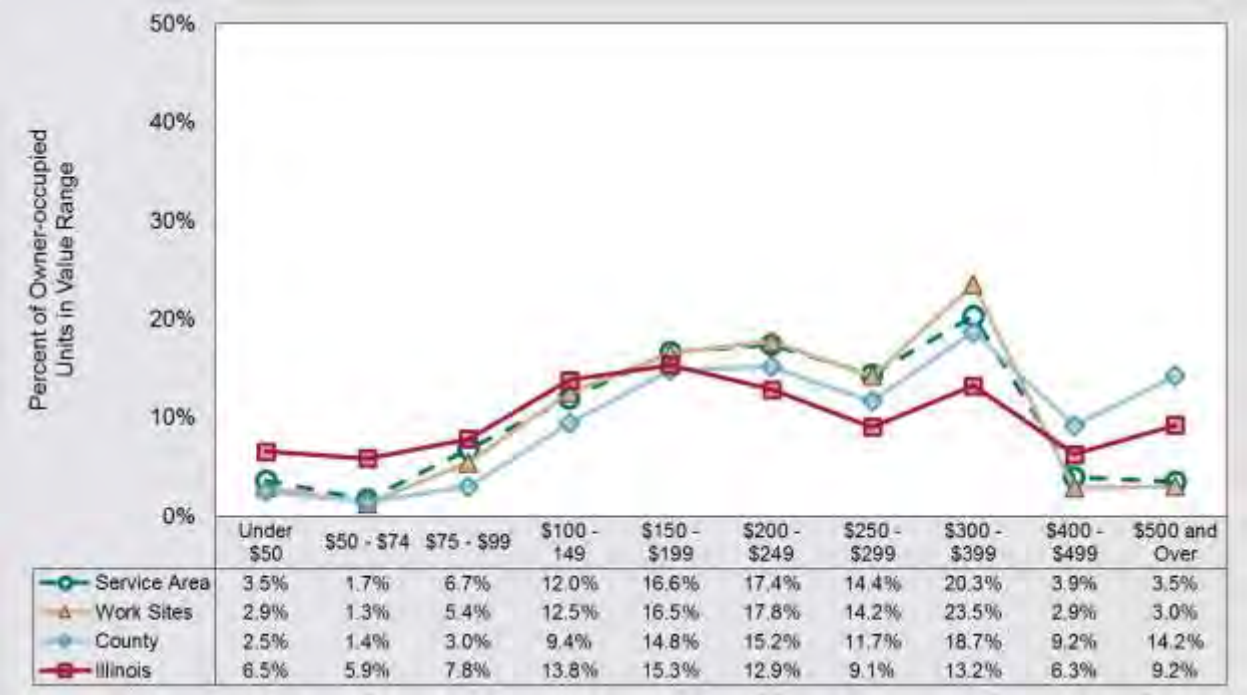
Agency 21, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	5.6%	12.1%	19.4%	19.2%	43.7%
Work Sites	7.4%	9.5%	14.7%	20.3%	48.1%
County	6.6%	12.5%	25.4%	24.5%	31.1%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

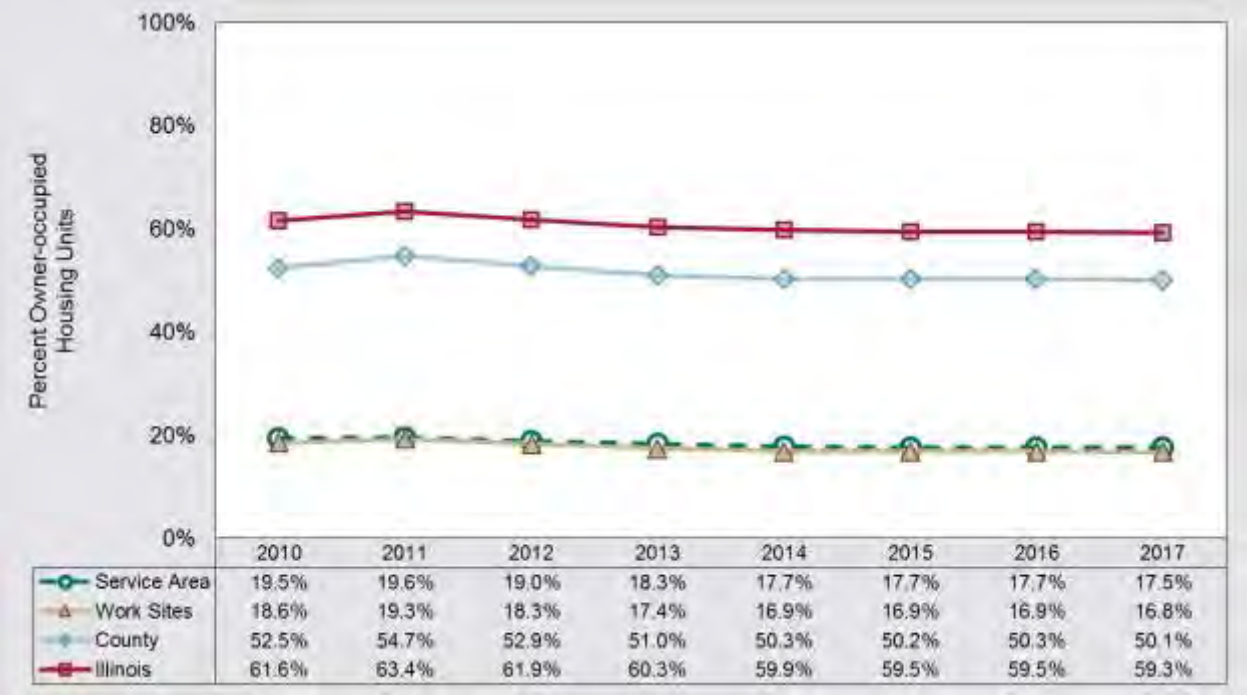
Agency 21: **Preservation of Affordable Housing**

Agency 21, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	3.5%	1.7%	6.7%	12.0%	16.6%	17.4%	14.4%	20.3%	3.9%	3.5%
Work Sites	2.9%	1.3%	5.4%	12.5%	16.5%	17.8%	14.2%	23.5%	2.9%	3.0%
County	2.5%	1.4%	3.0%	9.4%	14.8%	15.2%	11.7%	18.7%	9.2%	14.2%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

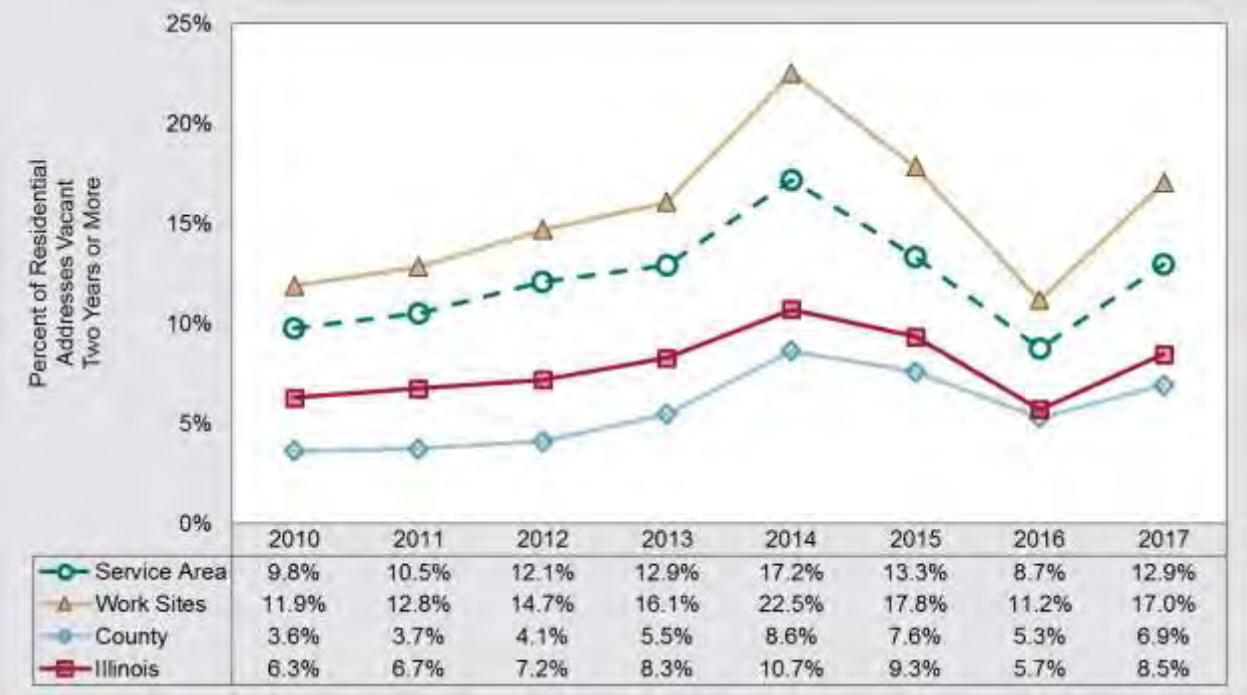
Agency 21, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	19.5%	19.6%	19.0%	18.3%	17.7%	17.7%	17.7%	17.5%
Work Sites	18.6%	19.3%	18.3%	17.4%	16.9%	16.9%	16.9%	16.8%
County	52.5%	54.7%	52.9%	51.0%	50.3%	50.2%	50.3%	50.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

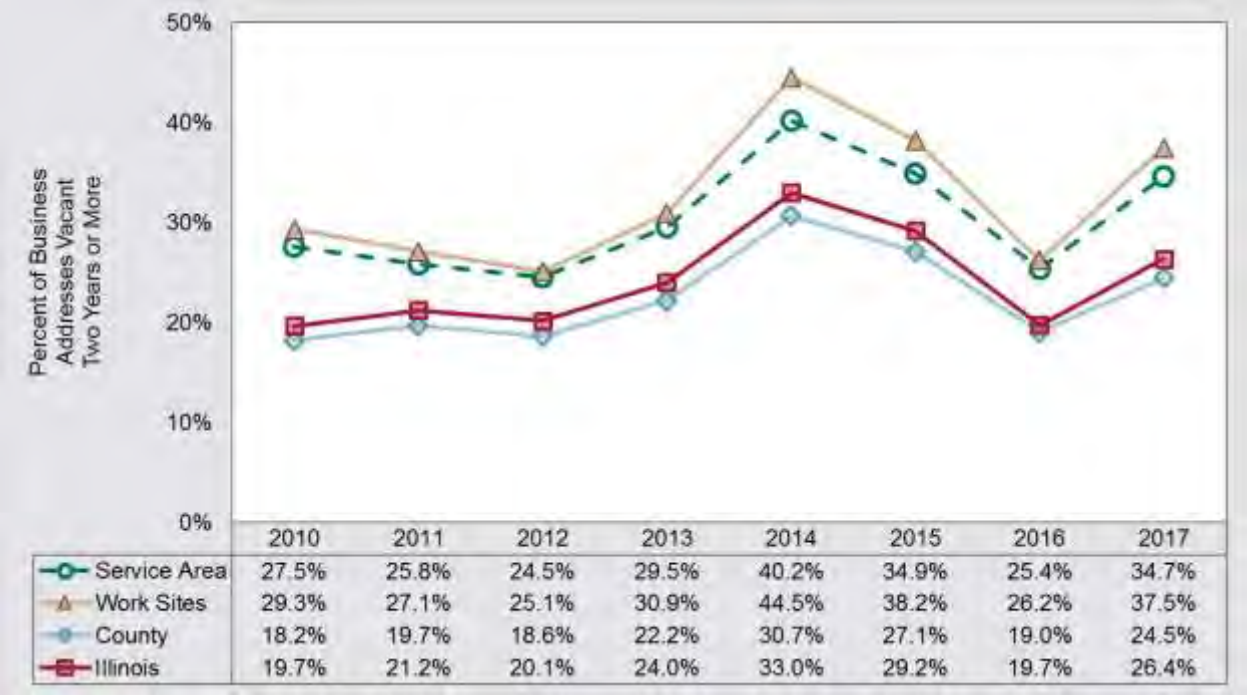
Agency 21: **Preservation of Affordable Housing**

Agency 21, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	9.8%	10.5%	12.1%	12.9%	17.2%	13.3%	8.7%	12.9%
Work Sites	11.9%	12.8%	14.7%	16.1%	22.5%	17.8%	11.2%	17.0%
County	3.6%	3.7%	4.1%	5.5%	8.6%	7.6%	5.3%	6.9%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

Agency 21, Chart 14: Percent Long-term Business Vacancy, 2010-2017



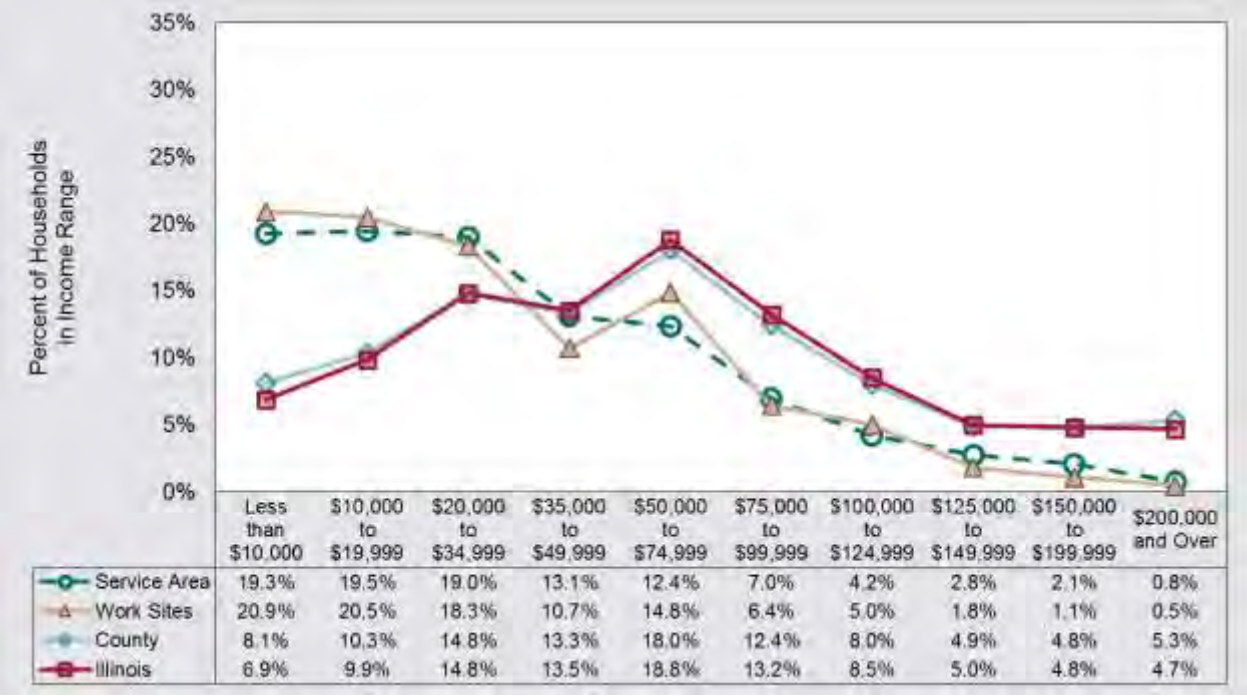
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	27.5%	25.8%	24.5%	29.5%	40.2%	34.9%	25.4%	34.7%
Work Sites	29.3%	27.1%	25.1%	30.9%	44.5%	38.2%	26.2%	37.5%
County	18.2%	19.7%	18.6%	22.2%	30.7%	27.1%	19.0%	24.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 21: **Preservation of Affordable Housing**

Agency 21, Chart 15: Average Household Income, 2010-2017

	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$44.2	$44.1	$47.1	$50.1	$51.2	$52.2	$53.1	$55.2
Work Sites	$42.3	$43.0	$45.5	$47.8	$46.8	$48.3	$48.7	$50.7
County	$80.8	$79.2	$81.6	$83.9	$86.8	$89.3	$93.8	$97.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

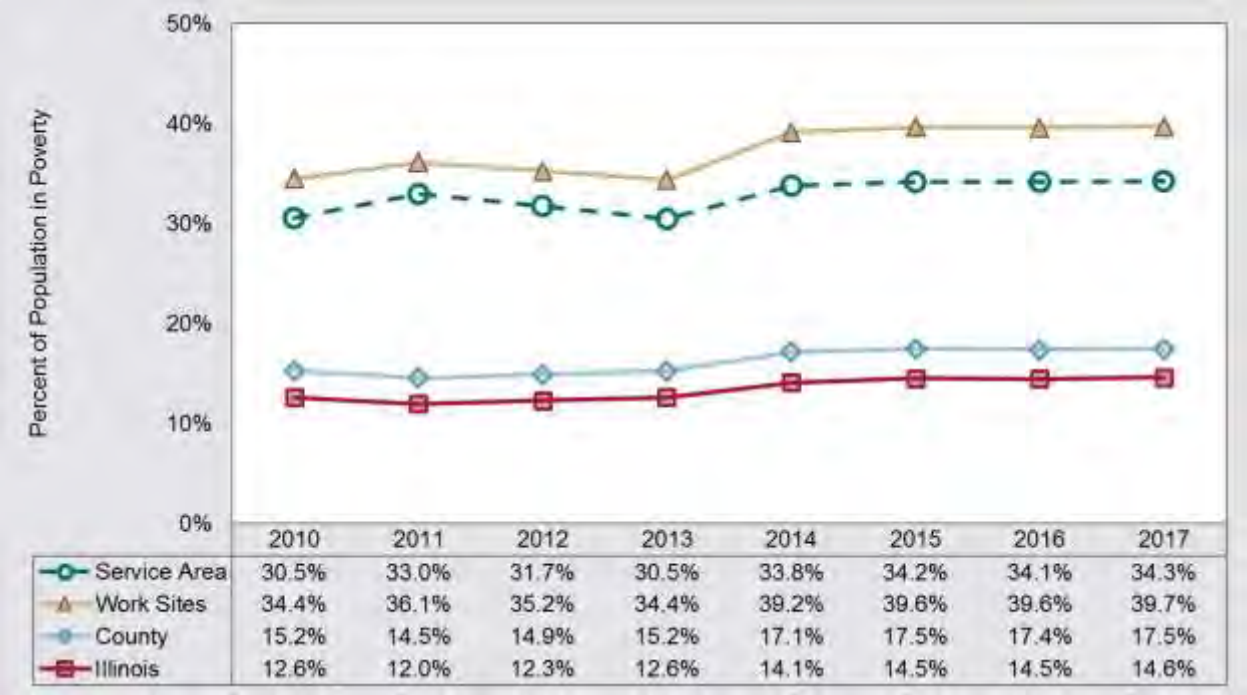
Agency 21, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	19.3%	19.5%	19.0%	13.1%	12.4%	7.0%	4.2%	2.8%	2.1%	0.8%
Work Sites	20.9%	20.5%	18.3%	10.7%	14.8%	6.4%	5.0%	1.8%	1.1%	0.5%
County	8.1%	10.3%	14.8%	13.3%	18.0%	12.4%	8.0%	4.9%	4.8%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

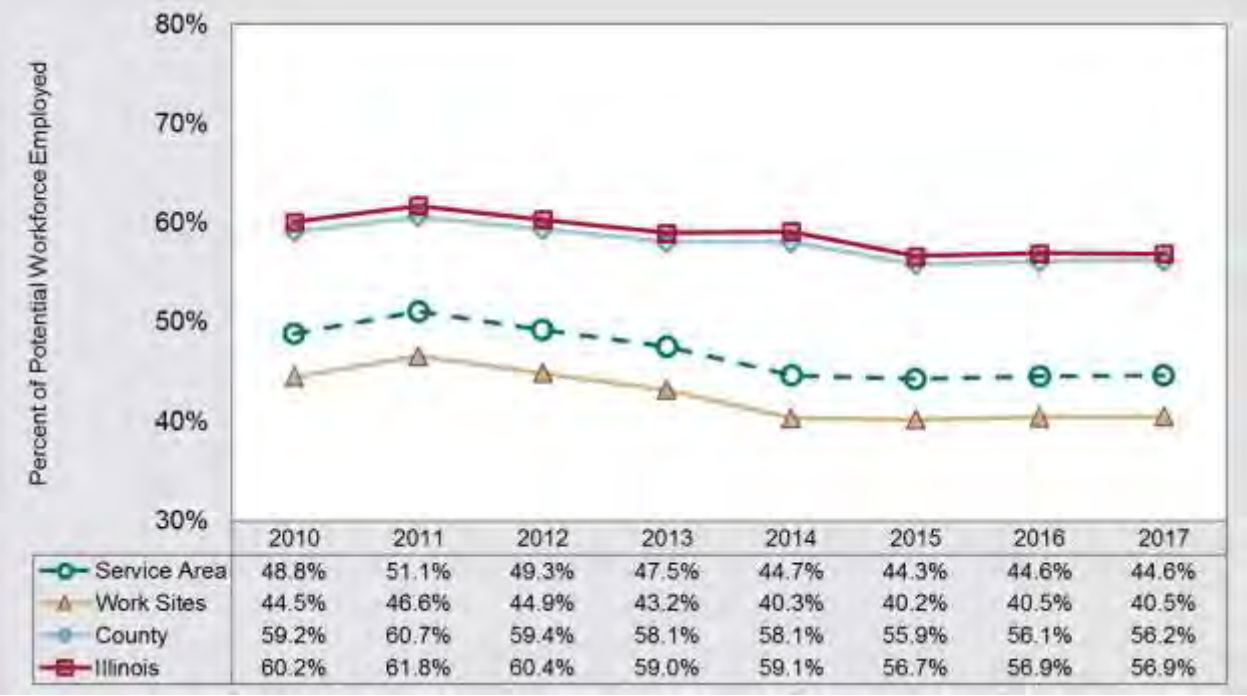
Agency 21: **Preservation of Affordable Housing**

Agency 21, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	30.5%	33.0%	31.7%	30.5%	33.8%	34.2%	34.1%	34.3%
Work Sites	34.4%	36.1%	35.2%	34.4%	39.2%	39.6%	39.6%	39.7%
County	15.2%	14.5%	14.9%	15.2%	17.1%	17.5%	17.4%	17.5%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

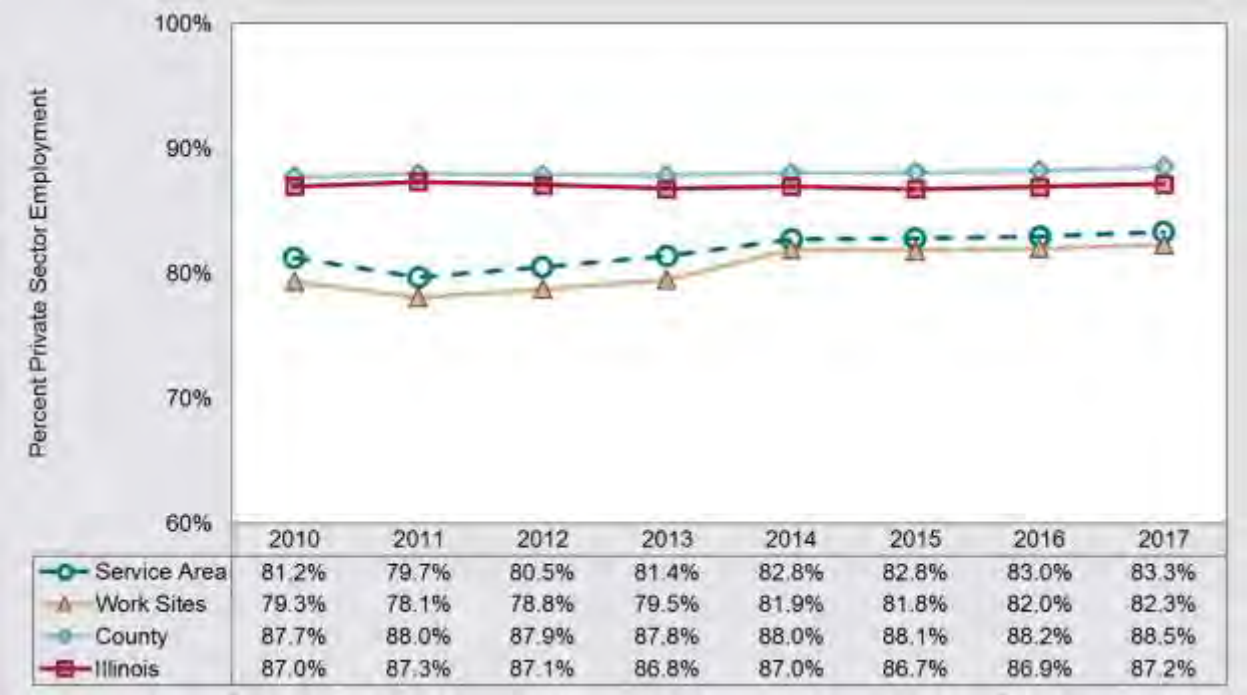
Agency 21, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	48.8%	51.1%	49.3%	47.5%	44.7%	44.3%	44.6%	44.6%
Work Sites	44.5%	46.6%	44.9%	43.2%	40.3%	40.2%	40.5%	40.5%
County	59.2%	60.7%	59.4%	58.1%	58.1%	55.9%	56.1%	56.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

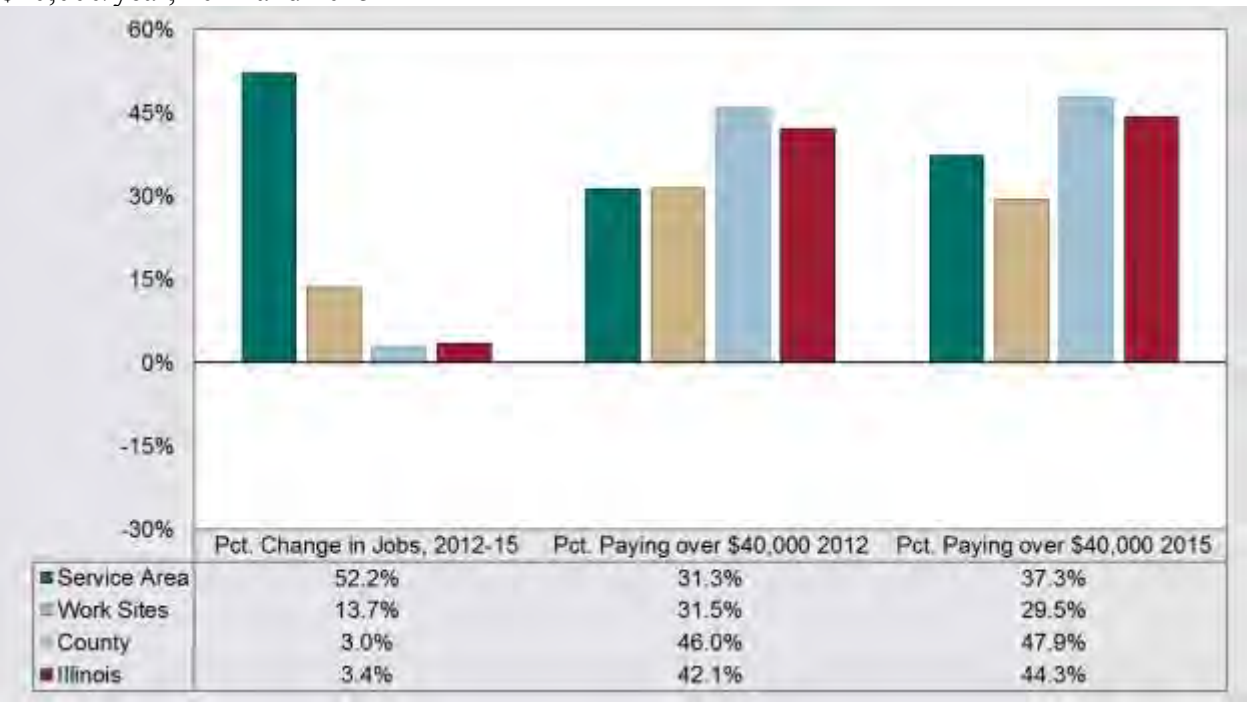
Agency 21: **Preservation of Affordable Housing**

Agency 21, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	81.2%	79.7%	80.5%	81.4%	82.8%	82.8%	83.0%	83.3%
Work Sites	79.3%	78.1%	78.8%	79.5%	81.9%	81.8%	82.0%	82.3%
County	87.7%	88.0%	87.9%	87.8%	88.0%	88.1%	88.2%	88.5%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 21, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	52.2%	31.3%	37.3%
Work Sites	13.7%	31.5%	29.5%
County	3.0%	46.0%	47.9%
Illinois	3.4%	42.1%	44.3%

Rock Island Economic Growth Corporation (Agency 22)

The Rock Island Economic Growth Corporation proposes to coordinate housing redevelopment strategies in four adjacent counties. This award will support 83 new construction or rehabbed properties for sale or rent, including some historic preservation properties. Property management and social service strategies will be implemented to focus on veterans or populations with special needs. Housing counseling will be provided.

Service Area: 75 Census Tracts; Henry, Mercer, Rock Island, and Whiteside counties
Work Site: 21 Census Tracts
County: 75 Census Tracts; Henry County (13 Census Tracts), Mercer County (4 Census Tracts), Rock Island County (40 Census Tracts), and Whiteside County (18 Census Tracts)

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 105,000 housing units, 87.2 percent, in structures with 1-4 units (Agency 22, Chart 9); over 69,300 owner-occupied housing units, 84.1 percent, had a reported value of under $200,000 (Agency 22, Chart 11), and over 11,600 residential addresses were reported as vacant for two years or more (Agency 22, Chart 13). Over 69,200 households, 62.2 percent, had income of less than $60,000 (Agency 22, Chart 16), and 11.3 percent of the population was below the poverty level (Agency 22, Chart 17).
- In the Work Sites, there were over 29,600 housing units, 85.6 percent, in structures with 1-4 units; over 19,600 owner-occupied housing units, 88.7 percent, had a reported value of under $200,000, and over 2,200 residential addresses were reported as vacant for two years or more. Over 21,000 households, 67.0 percent, had income of less than $60,000, and 13.6 percent of the population was below the poverty level.
- In the Counties, there were over 105,000 housing units, 87.2 percent, in structures with 1-4 units; over 69,300 owner-occupied housing units, 84.1 percent, had a reported value of under $200,000, and over 11,600 residential addresses were reported as vacant for two years or more. Over 69,200 households, 62.2 percent, had income of less than $60,000, and 11.3 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 2,269 first lien, single-family purchase mortgages; the average amount of those mortgages was $102,000 (Agency 22, Chart 1), and the average income of the purchasers receiving those mortgages was $72,300 (Agency 22, Chart 2). Of those mortgages, 507, 22.3 percent, were FHA/VA guaranteed (Agency 22, Chart 7).
- In the Work Sites, lenders reported originating 640 first lien, single-family purchase mortgages; the average amount of those mortgages was $87,100, and the average income of the purchasers receiving those mortgages was $64,100. Of those mortgages, 158, 24.7 percent, were FHA/VA guaranteed.
- In the Counties, lenders reported originating 2,269 first lien, single-family purchase mortgages; the average amount of those mortgages was $102,000, and the average income of the purchasers receiving those mortgages was $72,300. Of those mortgages, 507, 22.3 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 31.3 percent (Agency 22, Chart 3), to 2,979 originations, and the average mortgage amount increased by 10.4 percent, to $112,700 (Agency 22, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 45.0 percent (Agency 22, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 7.7 percent, to 24.1 percent of originations (Agency 22, Chart 7). The average income of purchasers receiving mortgages increased by 10.8 percent, to $80,100 (Agency 22, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 30.5 percent, to 835 originations, and the average mortgage amount increased by 11.1 percent, to $96,700. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 44.9 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 1.5 percent, to 24.3 percent of originations. The average income of purchasers receiving mortgages increased by 18.9 percent, rising to $76,200.
- In the Counties, the total number of first lien, single-family purchase mortgage originations increased by 31.3 percent, to 2,979 originations, and the average mortgage amount increased by 10.4 percent, to $112,700. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 45.0 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 7.7 percent, to 24.1 percent of originations. The average income of purchasers receiving mortgages increased by 10.8 percent, to $80,100.

Agency 22: **Rock Island Economic Growth Corporation**

Agency 22, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$102.9	$102.0	$101.6	$110.1	$112.5	$112.7
Work Sites	$89.3	$87.1	$91.8	$91.6	$95.0	$96.7
Counties	$102.9	$102.0	$101.6	$110.1	$112.5	$112.7
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 22, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

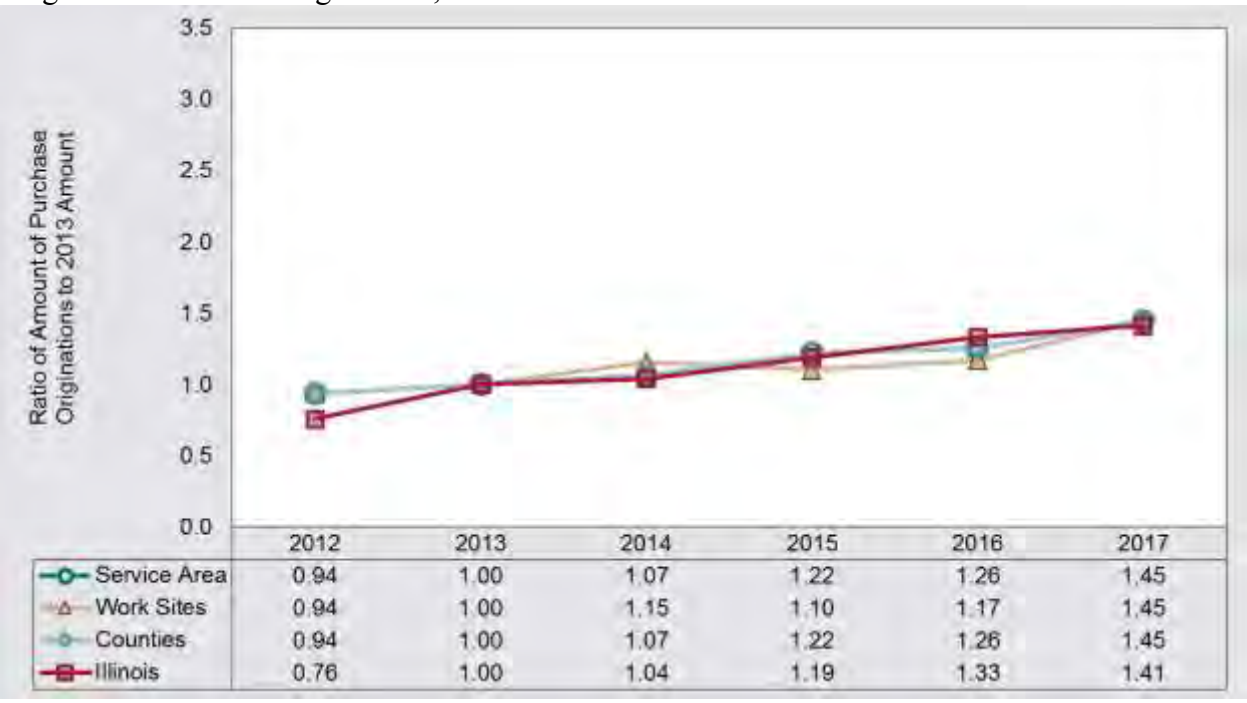
	2012	2013	2014	2015	2016	2017
Service Area	$72.8	$72.3	$70.8	$71.0	$70.7	$80.1
Work Sites	$65.6	$64.1	$68.6	$62.8	$62.7	$76.2
Counties	$72.8	$72.3	$70.8	$71.0	$70.7	$80.1
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

Agency 22: **Rock Island Economic Growth Corporation**

Agency 22, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	0.93	1.00	1.07	1.13	1.14	1.31
Work Sites	0.91	1.00	1.10	1.05	1.07	1.30
Counties	0.93	1.00	1.07	1.13	1.14	1.31
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

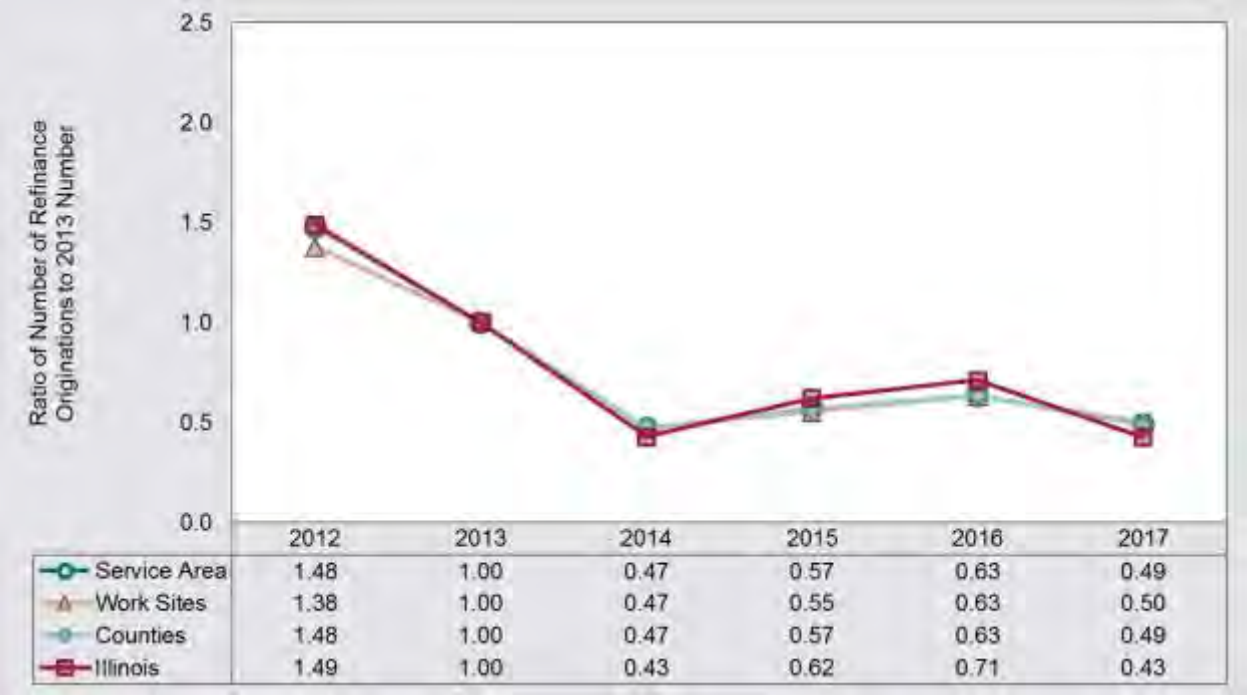
Agency 22, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.94	1.00	1.07	1.22	1.26	1.45
Work Sites	0.94	1.00	1.15	1.10	1.17	1.45
Counties	0.94	1.00	1.07	1.22	1.26	1.45
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

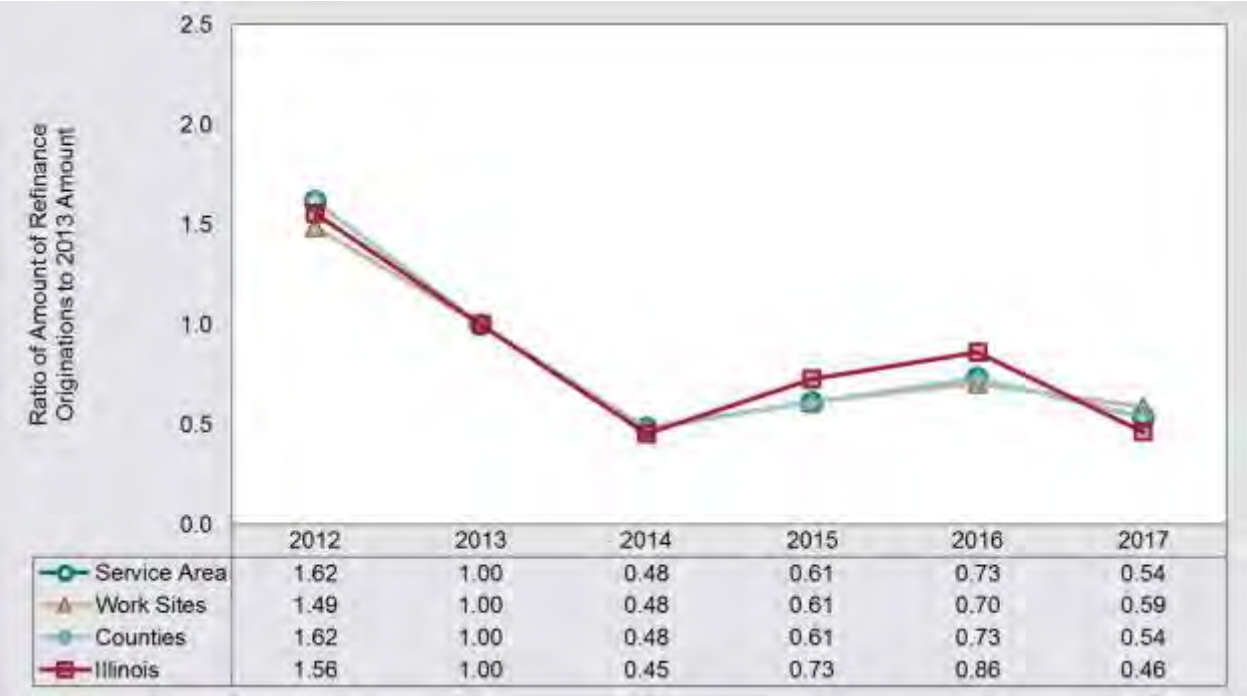
Agency 22: **Rock Island Economic Growth Corporation**

Agency 22, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.48	1.00	0.47	0.57	0.63	0.49
Work Sites	1.38	1.00	0.47	0.55	0.63	0.50
Counties	1.48	1.00	0.47	0.57	0.63	0.49
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

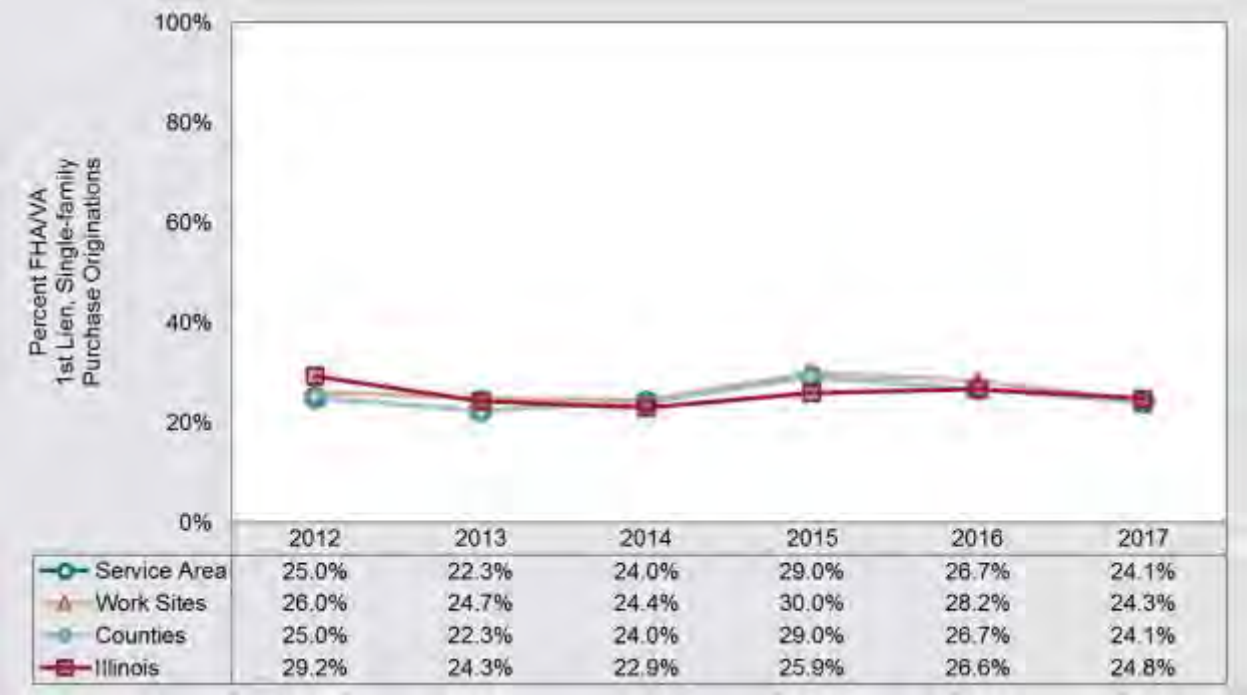
Agency 22, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.62	1.00	0.48	0.61	0.73	0.54
Work Sites	1.49	1.00	0.48	0.61	0.70	0.59
Counties	1.62	1.00	0.48	0.61	0.73	0.54
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

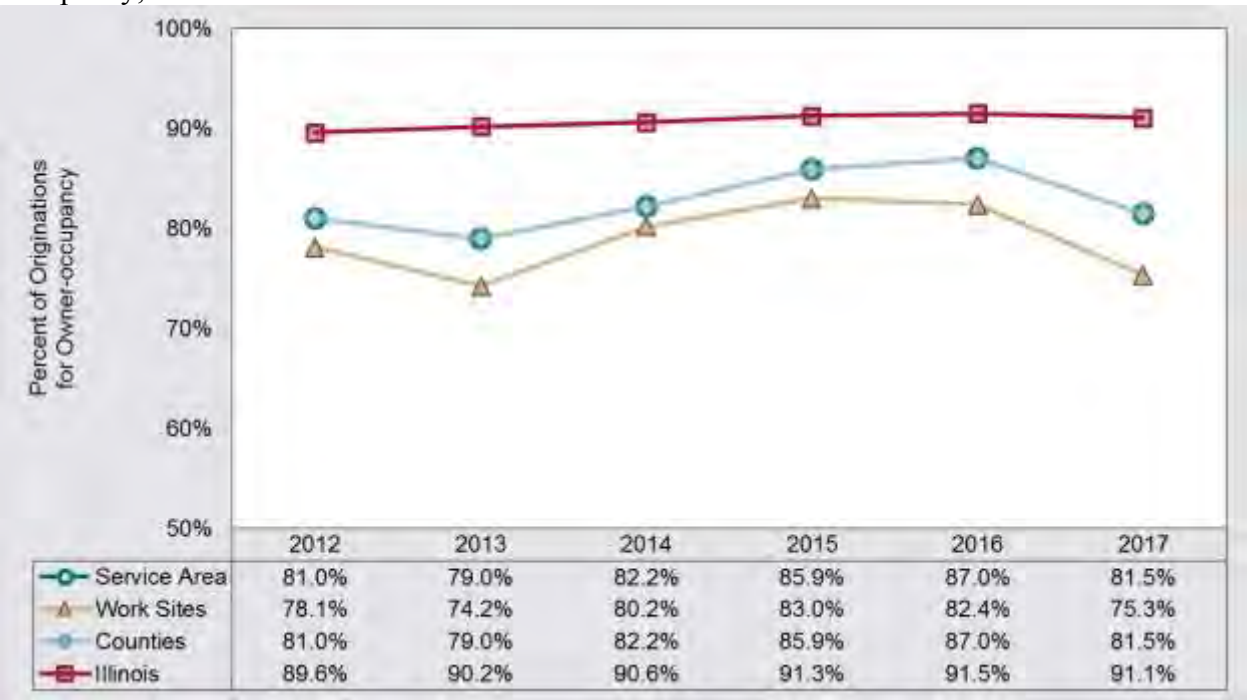
Agency 22: **Rock Island Economic Growth Corporation**

Agency 22, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	25.0%	22.3%	24.0%	29.0%	26.7%	24.1%
Work Sites	26.0%	24.7%	24.4%	30.0%	28.2%	24.3%
Counties	25.0%	22.3%	24.0%	29.0%	26.7%	24.1%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

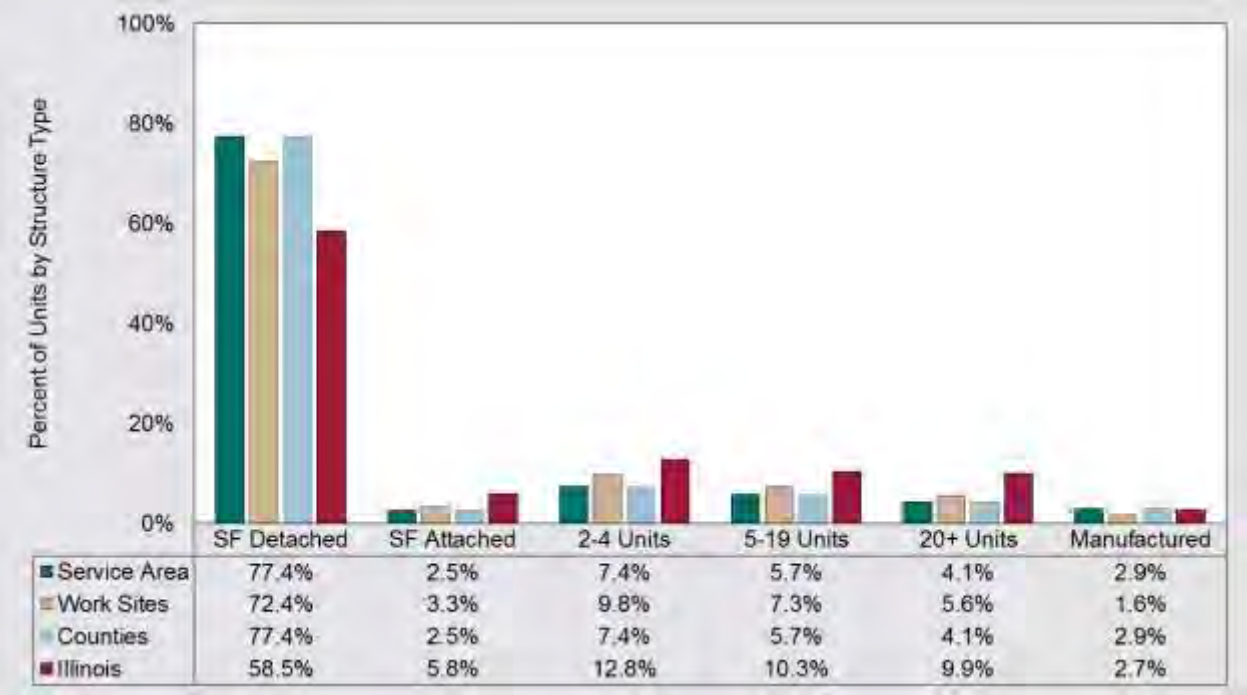
Agency 22, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	81.0%	79.0%	82.2%	85.9%	87.0%	81.5%
Work Sites	78.1%	74.2%	80.2%	83.0%	82.4%	75.3%
Counties	81.0%	79.0%	82.2%	85.9%	87.0%	81.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

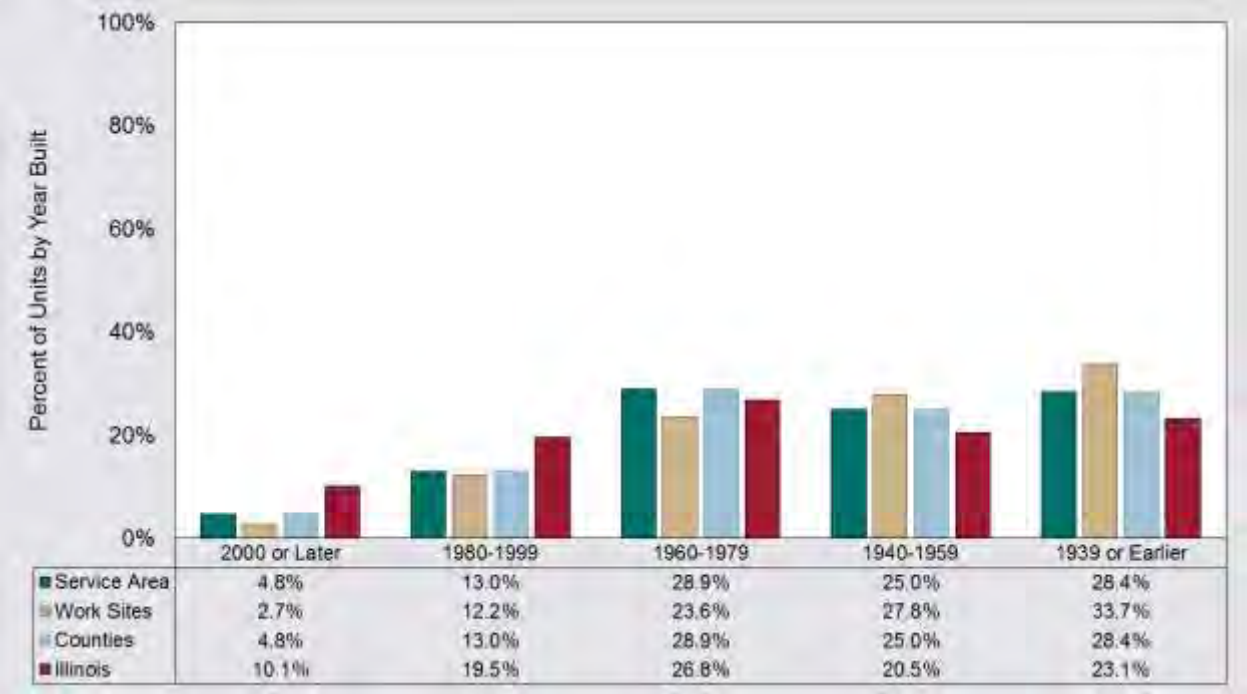
Agency 22: **Rock Island Economic Growth Corporation**

Agency 22, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	77.4%	2.5%	7.4%	5.7%	4.1%	2.9%
Work Sites	72.4%	3.3%	9.8%	7.3%	5.6%	1.6%
Counties	77.4%	2.5%	7.4%	5.7%	4.1%	2.9%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

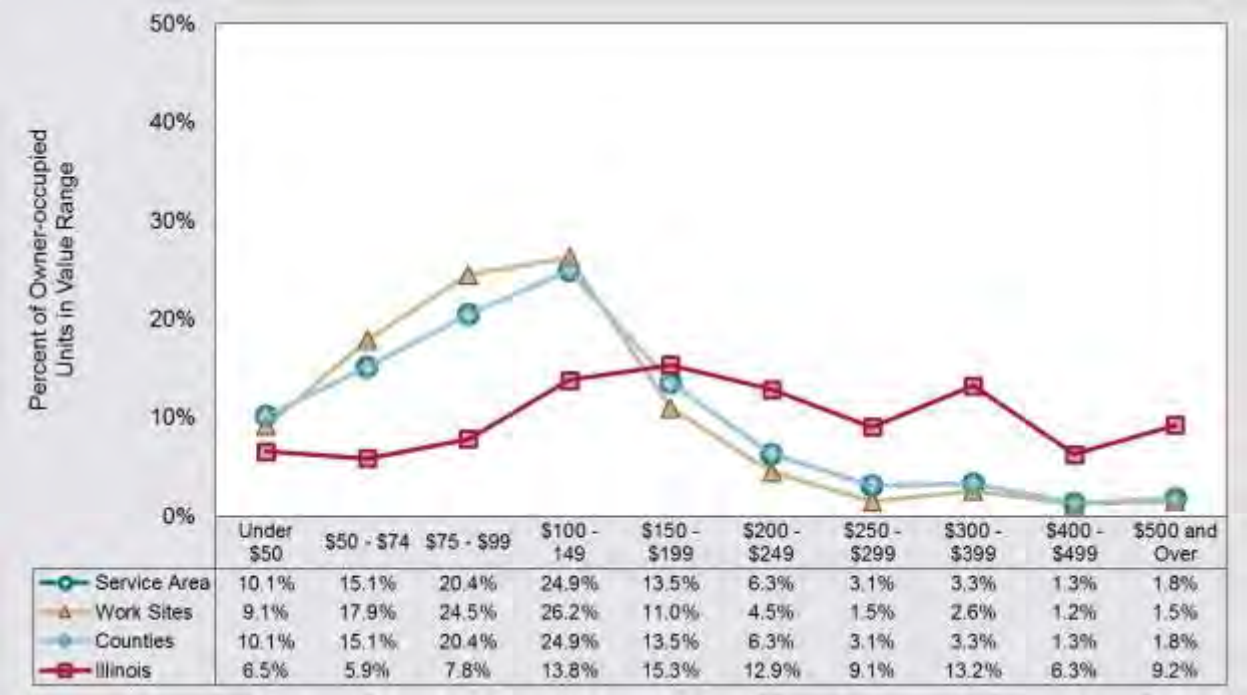
Agency 22, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	4.8%	13.0%	28.9%	25.0%	28.4%
Work Sites	2.7%	12.2%	23.6%	27.8%	33.7%
Counties	4.8%	13.0%	28.9%	25.0%	28.4%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

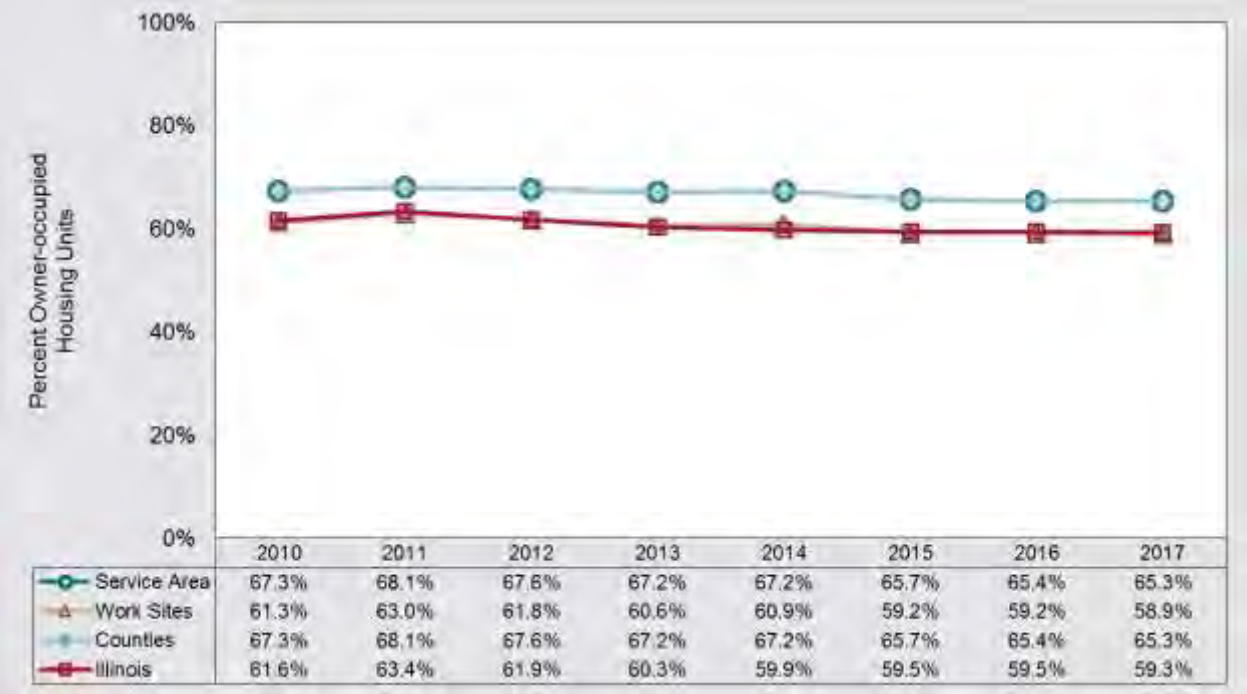
Agency 22: **Rock Island Economic Growth Corporation**

Agency 22, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	10.1%	15.1%	20.4%	24.9%	13.5%	6.3%	3.1%	3.3%	1.3%	1.8%
Work Sites	9.1%	17.9%	24.5%	26.2%	11.0%	4.5%	1.5%	2.6%	1.2%	1.5%
Counties	10.1%	15.1%	20.4%	24.9%	13.5%	6.3%	3.1%	3.3%	1.3%	1.8%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

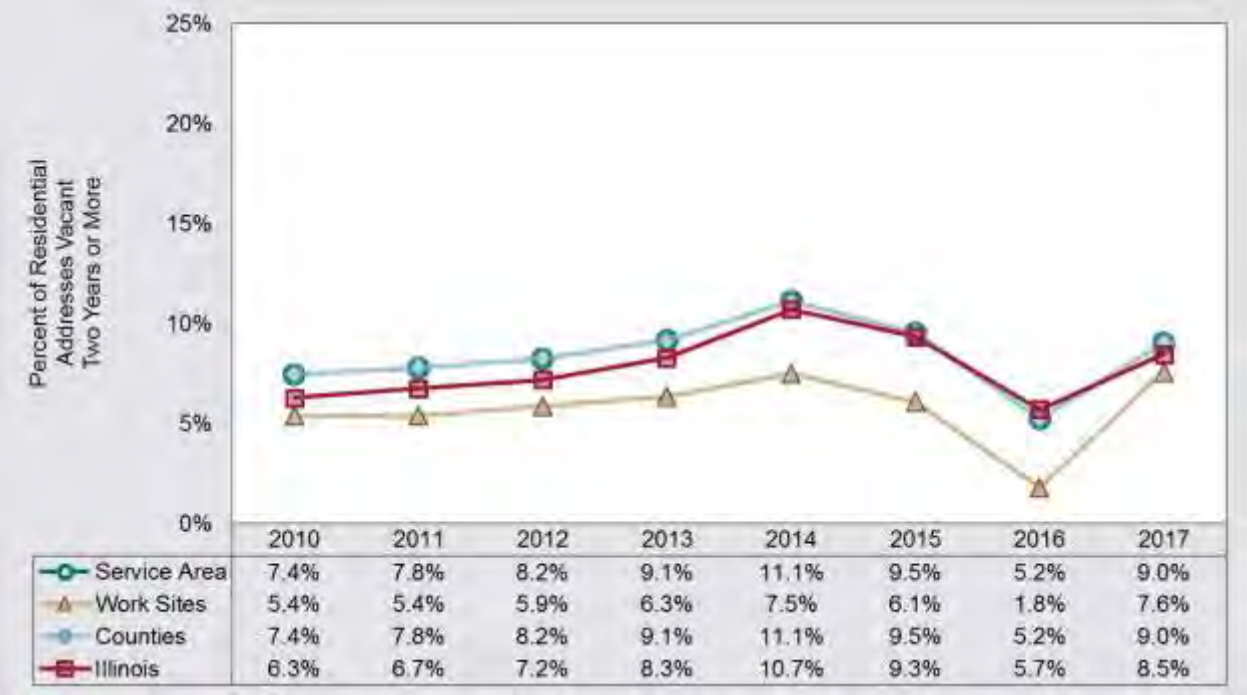
Agency 22, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	67.3%	68.1%	67.6%	67.2%	67.2%	65.7%	65.4%	65.3%
Work Sites	61.3%	63.0%	61.8%	60.6%	60.9%	59.2%	59.2%	58.9%
Counties	67.3%	68.1%	67.6%	67.2%	67.2%	65.7%	65.4%	65.3%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

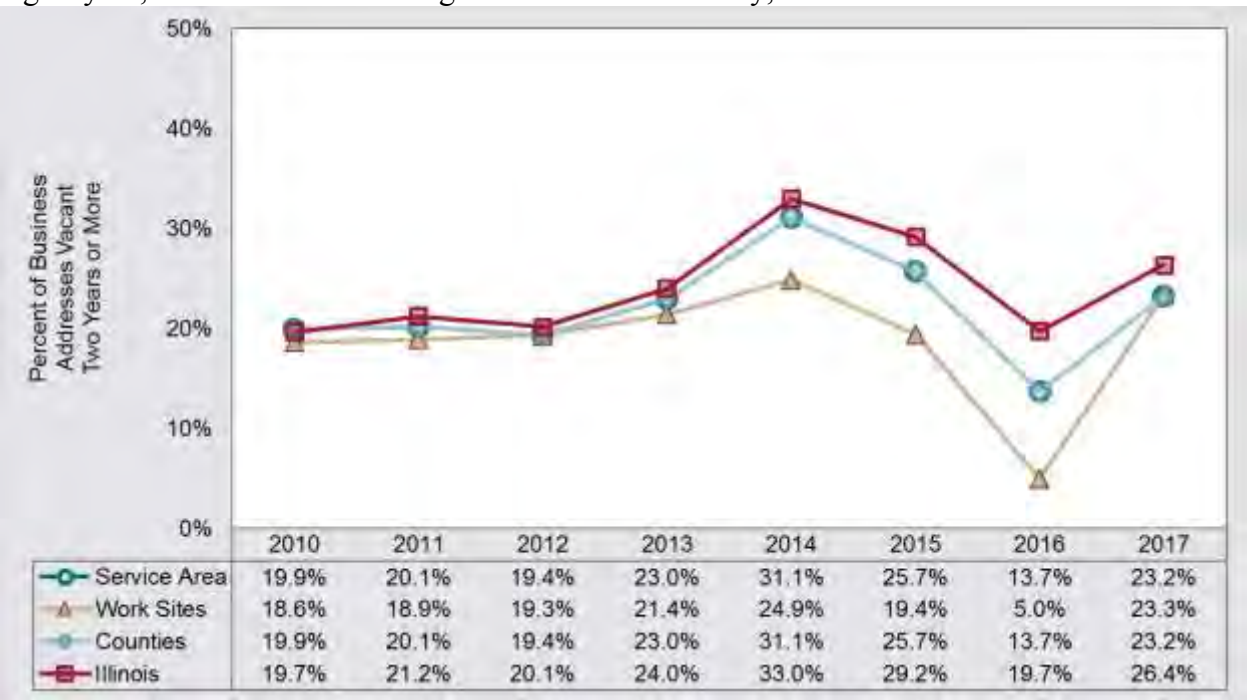
Agency 22: **Rock Island Economic Growth Corporation**

Agency 22, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	7.4%	7.8%	8.2%	9.1%	11.1%	9.5%	5.2%	9.0%
Work Sites	5.4%	5.4%	5.9%	6.3%	7.5%	6.1%	1.8%	7.6%
Counties	7.4%	7.8%	8.2%	9.1%	11.1%	9.5%	5.2%	9.0%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

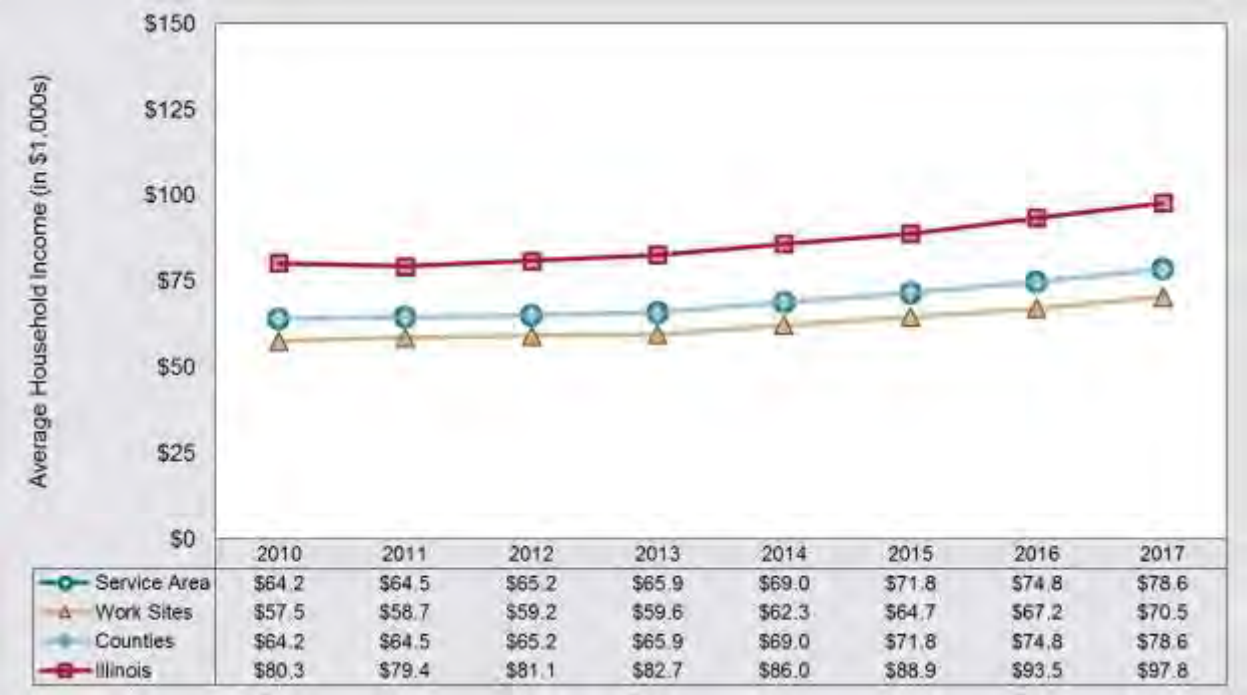
Agency 22, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	19.9%	20.1%	19.4%	23.0%	31.1%	25.7%	13.7%	23.2%
Work Sites	18.6%	18.9%	19.3%	21.4%	24.9%	19.4%	5.0%	23.3%
Counties	19.9%	20.1%	19.4%	23.0%	31.1%	25.7%	13.7%	23.2%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 22: **Rock Island Economic Growth Corporation**

Agency 22, Chart 15: Average Household Income, 2010-2017



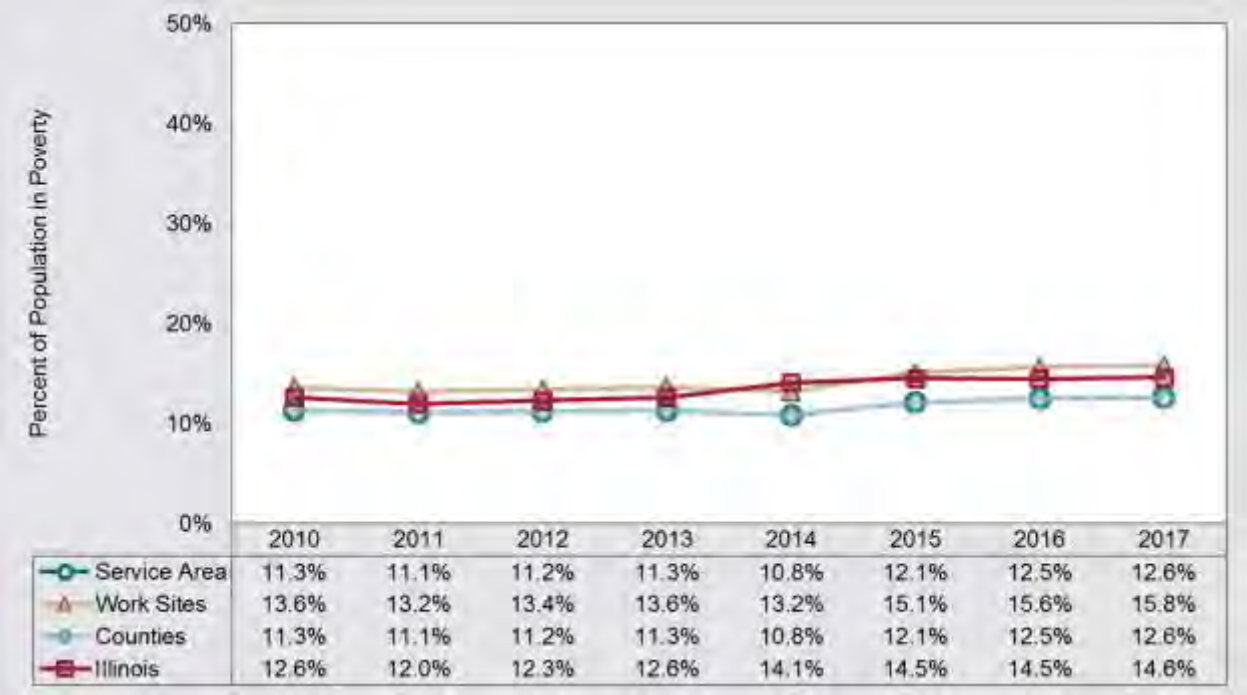
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$64.2	$64.5	$65.2	$65.9	$69.0	$71.8	$74.8	$78.6
Work Sites	$57.5	$58.7	$59.2	$59.6	$62.3	$64.7	$67.2	$70.5
Counties	$64.2	$64.5	$65.2	$65.9	$69.0	$71.8	$74.8	$78.6
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

Agency 22, Chart 16: Household Income Distribution, 2013

	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	7.0%	11.3%	18.3%	16.5%	20.4%	12.7%	6.3%	3.0%	2.5%	2.1%
Work Sites	8.9%	11.8%	18.8%	18.5%	20.3%	11.0%	5.3%	2.0%	1.7%	1.7%
Counties	7.0%	11.3%	18.3%	16.5%	20.4%	12.7%	6.3%	3.0%	2.5%	2.1%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

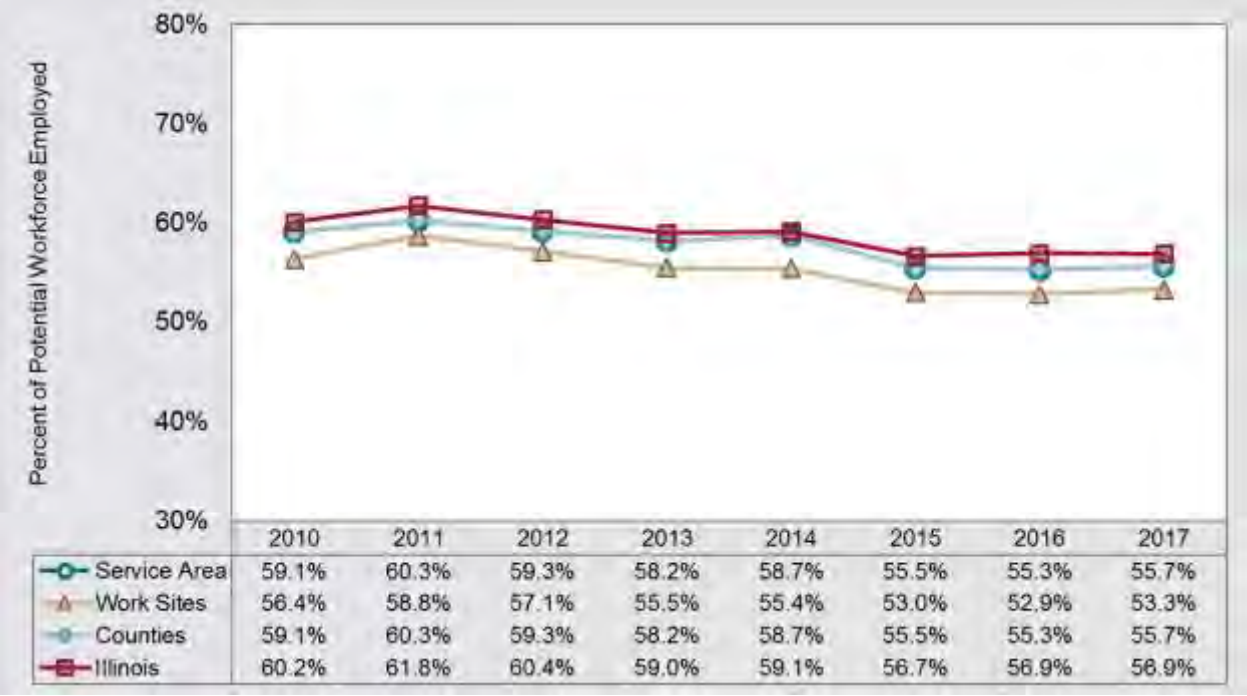
Agency 22: **Rock Island Economic Growth Corporation**

Agency 22, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	11.3%	11.1%	11.2%	11.3%	10.8%	12.1%	12.5%	12.6%
Work Sites	13.6%	13.2%	13.4%	13.6%	13.2%	15.1%	15.6%	15.8%
Counties	11.3%	11.1%	11.2%	11.3%	10.8%	12.1%	12.5%	12.6%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

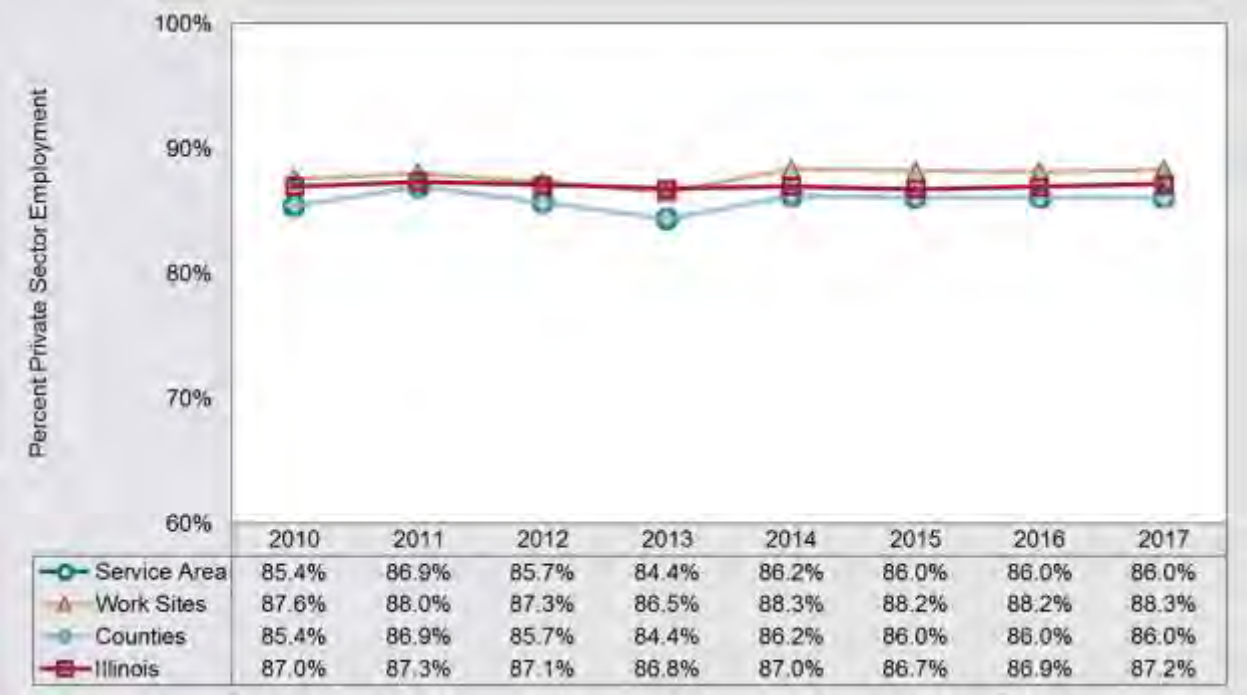
Agency 22, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	59.1%	60.3%	59.3%	58.2%	58.7%	55.5%	55.3%	55.7%
Work Sites	56.4%	58.8%	57.1%	55.5%	55.4%	53.0%	52.9%	53.3%
Counties	59.1%	60.3%	59.3%	58.2%	58.7%	55.5%	55.3%	55.7%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

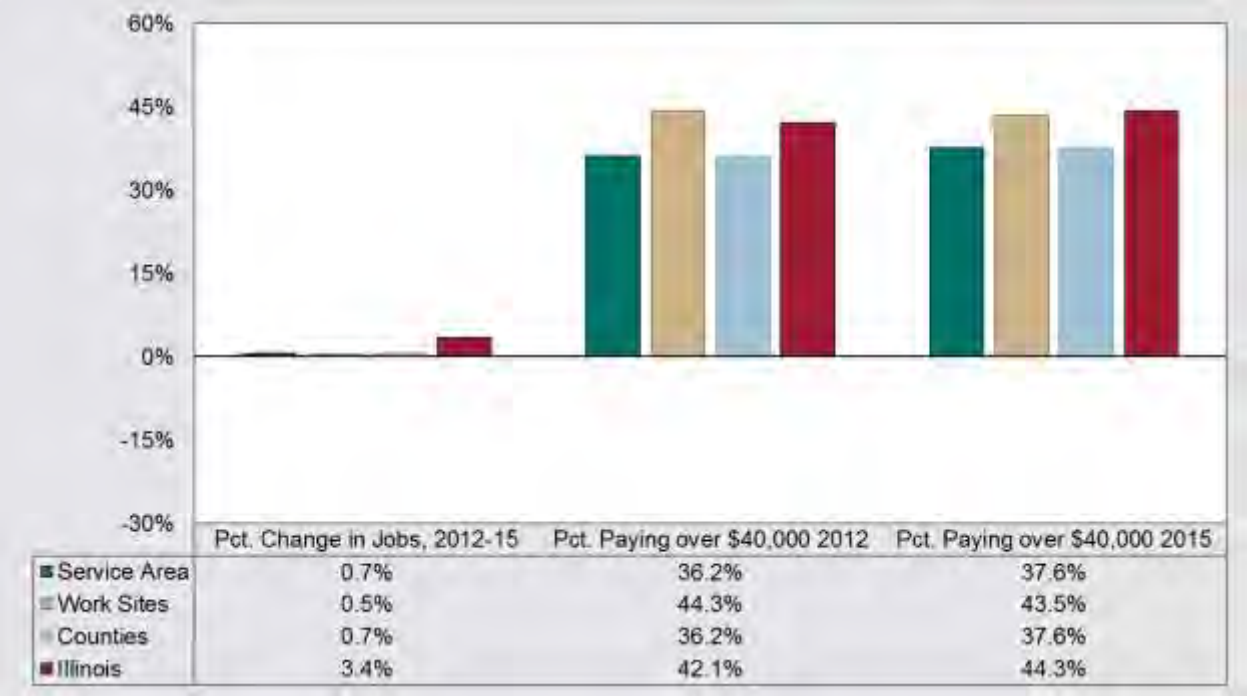
Agency 22: **Rock Island Economic Growth Corporation**

Agency 22, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	85.4%	86.9%	85.7%	84.4%	86.2%	86.0%	86.0%	86.0%
Work Sites	87.6%	88.0%	87.3%	86.5%	88.3%	88.2%	88.2%	88.3%
Counties	85.4%	86.9%	85.7%	84.4%	86.2%	86.0%	86.0%	86.0%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 22, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	0.7%	36.2%	37.6%
Work Sites	0.5%	44.3%	43.5%
Counties	0.7%	36.2%	37.6%
Illinois	3.4%	42.1%	44.3%

South Suburban Land Bank Development Authority (Agency 23)

As background, municipalities of all sizes struggle to return vacant, abandoned or foreclosed properties to tax-generating status because they lack the resources to bring these properties back into productive use. Land banks can take on these tasks for municipalities, thus lowering the costs for local governments, benefiting public schools, reducing crime and boosting the local economy. This award assists the recently formed South Suburban Land Bank Development Authority to acquire troubled properties and return them to productive use, supporting the existing plan established by local leaders in collaboration with the Cook County Land Bank Authority.

Service Area: 161 Census Tracts; Southern Cook County and parts of Northern Will County
Work Site: 54 Census Tracts
County: 1,471 Census Tracts; Cook County (1,319 Census Tracts), Will County (152 Census Tracts)

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 236,000 housing units, 80.5 percent, in structures with 1-4 units (Agency 23, Chart 9); over 109,000 owner-occupied housing units, 52.9 percent, had a reported value of under $200,000 (Agency 23, Chart 11), and over 24,700 residential addresses were reported as vacant for two years or more (Agency 23, Chart 13). Over 138,000 households, 51.5 percent, had income of less than $60,000 (Agency 23, Chart 16), and 12.1 percent of the population was below the poverty level (Agency 23, Chart 17).
- In the Work Sites, there were over 75,600 housing units, 82.4 percent, in structures with 1-4 units; over 40,600 owner-occupied housing units, 73.0 percent, had a reported value of under $200,000, and over 7,800 residential addresses were reported as vacant for two years or more. Over 49,300 households, 60.0 percent, had income of less than $60,000, and 18.0 percent of the population was below the poverty level.
- In the Counties, there were over 1.6 million housing units, 69.4 percent, in structures with 1-4 units; over 428,000 owner-occupied units, 31.6 percent, had a reported value of under $200,000, and over 146,000 residential addresses were reported as vacant for two years or more. Over 1.1 million households, 52.8 percent, had income of less than $60,000, and 14.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 5,426 first lien, single-family purchase mortgages; the average amount of those mortgages was $158,600 (Agency 23, Chart 1), and the average income of the purchasers receiving those mortgages was $87,000 (Agency 23, Chart 2). Of those mortgages, 2,239, 41.3 percent, were FHA/VA guaranteed (Agency 23, Chart 7).
- In the Work Sites, lenders reported originating 1,095 first lien, single-family purchase mortgages; the average amount of those mortgages was $112,100, and the average income of the purchasers receiving those mortgages was $65,700. Of those mortgages, 629, 57.4 percent, were FHA/VA guaranteed.
- In the Counties, lenders reported originating 51,579 first lien, single-family purchase mortgages; the average amount of those mortgages was $252,000, and the average income of

the purchasers receiving those mortgages was $123,600. Of those mortgages, 12,269, 23.8 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 47.8 percent (Agency 23, Chart 3), to 8,018 originations, and the average mortgage amount increased by 8.4 percent, to $172,000 (Agency 23, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 60.2 percent (Agency 23, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 1.3 percent, to 40.7 percent of originations (Agency 23, Chart 7). The average income of purchasers receiving mortgages decreased by 0.7 percent, to $86,400 (Agency 23, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 70.6 percent, to 1,879 originations, and the average mortgage amount increased by 13.6 percent, to $127,300. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 95.0 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 7.5 percent, to 53.1 percent of originations. The average income of purchasers receiving mortgages increased by 3.1 percent, rising to $67,700.
- In the Counties, the total number of first lien, single-family purchase mortgage originations increased by 30.9 percent, to 67,533 originations, and the average mortgage amount increased by 9.3 percent, to $275,400. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 43.1 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 4.3 percent, to 22.8 percent of originations. The average income of purchasers receiving mortgages increased by 2.9 percent, to $127,200.

Agency 23: **South Suburban Land Bank Development Authority**

Agency 23, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

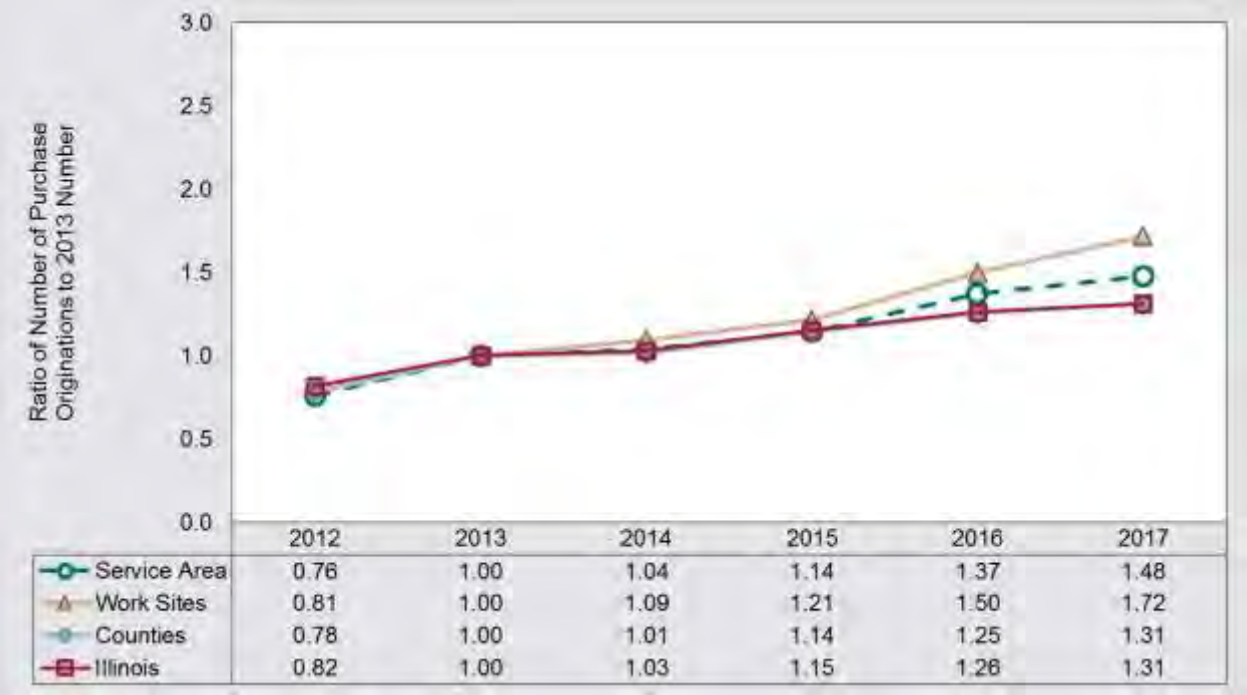
	2012	2013	2014	2015	2016	2017
Service Area	$149.3	$158.6	$160.8	$164.3	$167.6	$172.0
Work Sites	$109.8	$112.1	$114.5	$121.2	$122.1	$127.3
Counties	$234.0	$252.0	$258.5	$263.8	$268.6	$275.4
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 23, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$83.8	$87.0	$83.0	$83.7	$84.5	$86.4
Work Sites	$73.4	$65.7	$63.3	$66.5	$64.7	$67.7
Counties	$120.9	$123.6	$125.7	$122.9	$122.6	$127.2
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

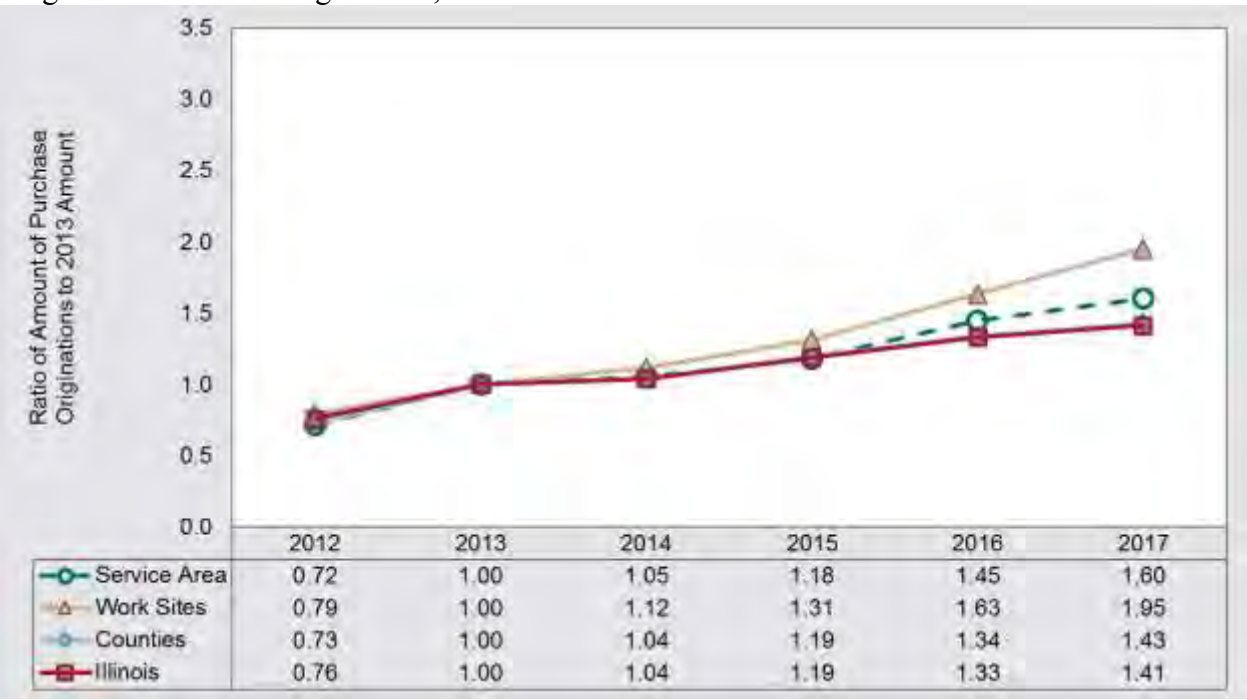
Agency 23: **South Suburban Land Bank Development Authority**

Agency 23, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.76	1.00	1.04	1.14	1.37	1.48
Work Sites	0.81	1.00	1.09	1.21	1.50	1.72
Counties	0.78	1.00	1.01	1.14	1.25	1.31
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

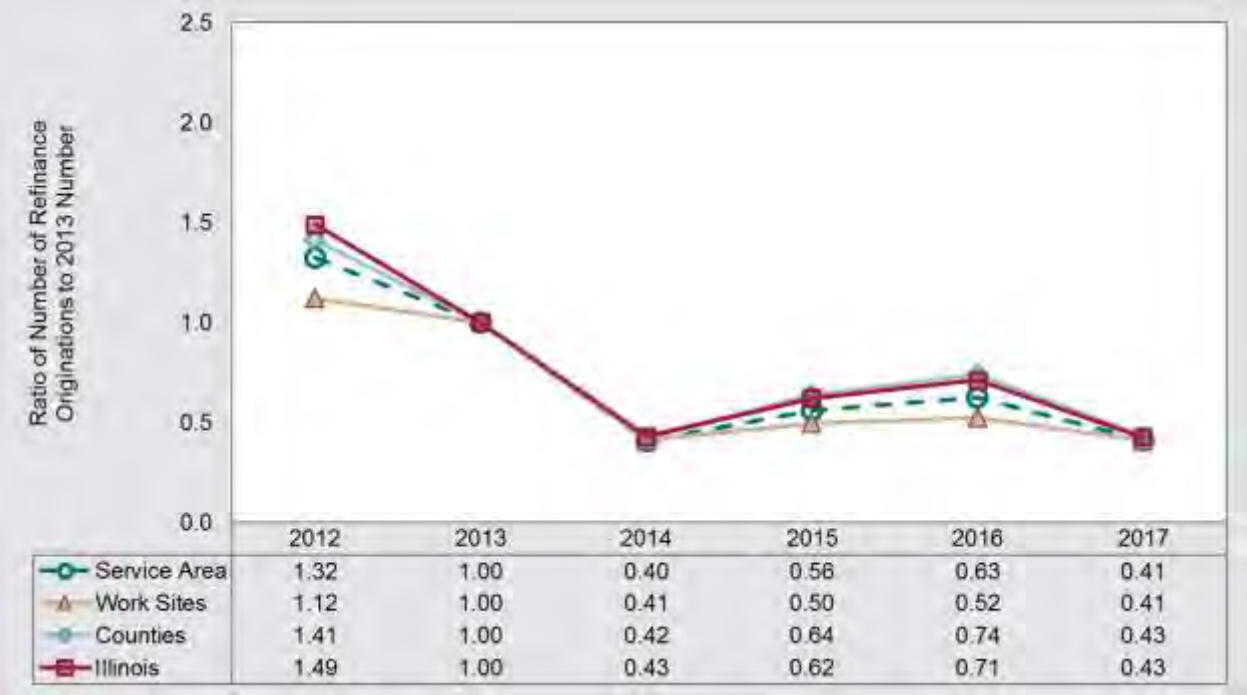
Agency 23, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.72	1.00	1.05	1.18	1.45	1.60
Work Sites	0.79	1.00	1.12	1.31	1.63	1.95
Counties	0.73	1.00	1.04	1.19	1.34	1.43
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

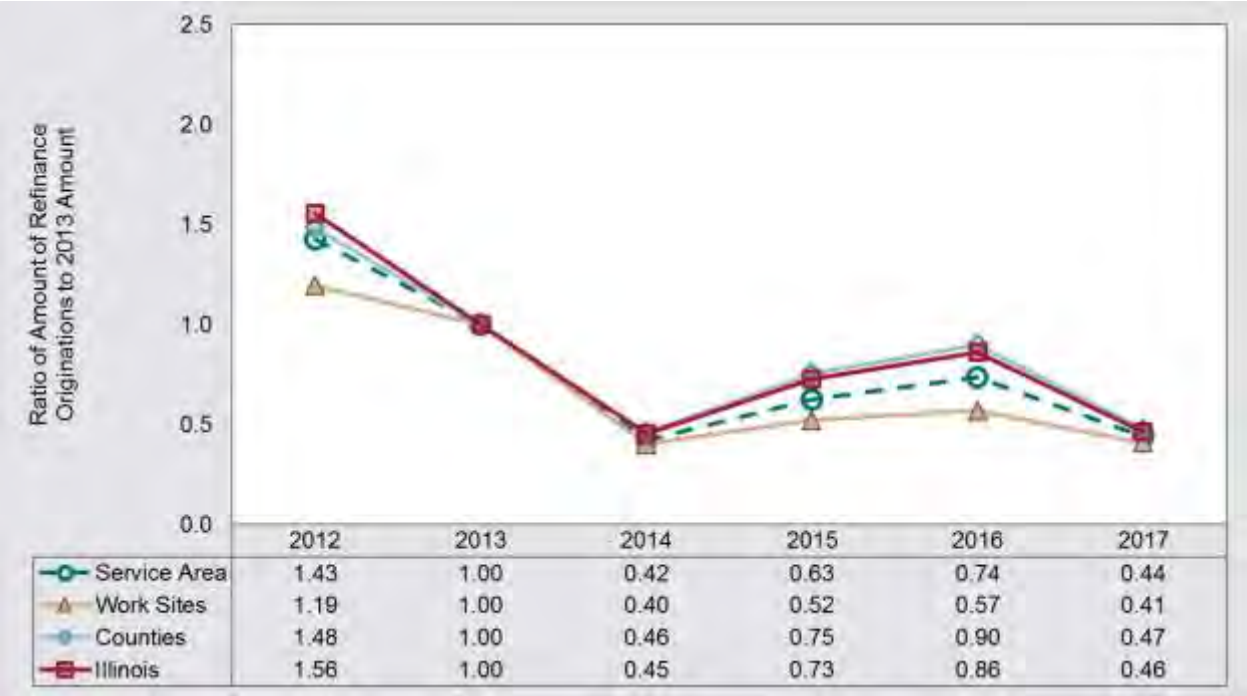
Agency 23: **South Suburban Land Bank Development Authority**

Agency 23, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.32	1.00	0.40	0.56	0.63	0.41
Work Sites	1.12	1.00	0.41	0.50	0.52	0.41
Counties	1.41	1.00	0.42	0.64	0.74	0.43
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

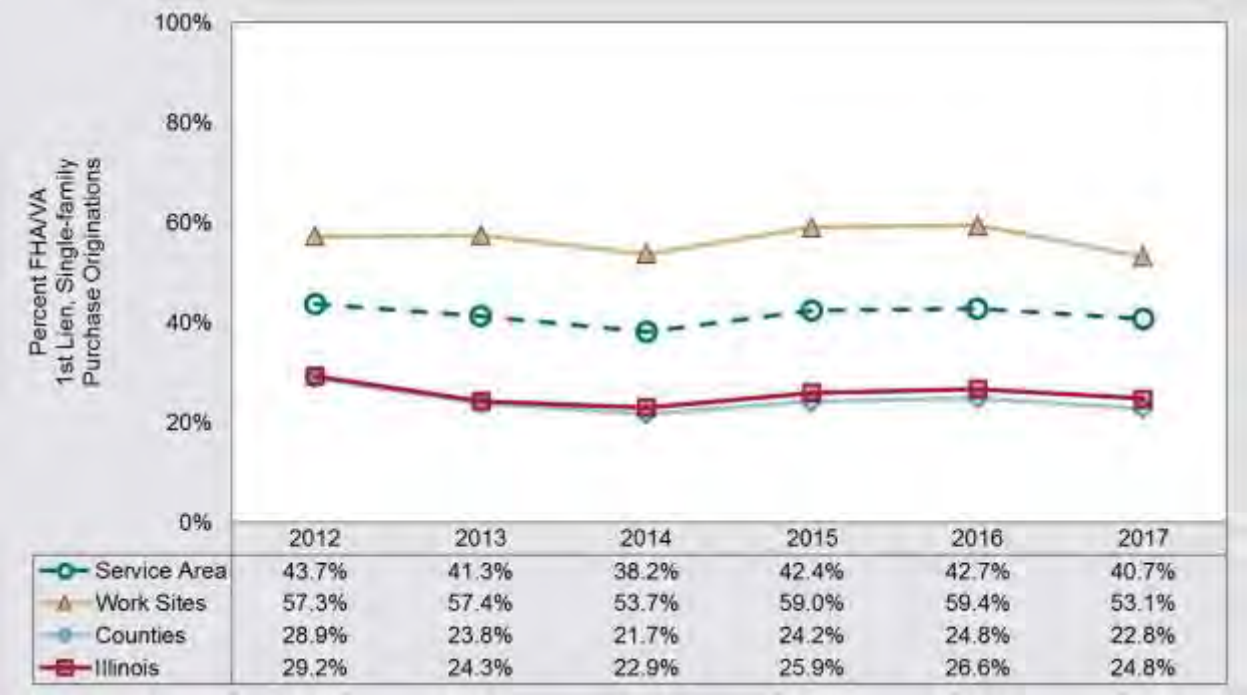
Agency 23, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.43	1.00	0.42	0.63	0.74	0.44
Work Sites	1.19	1.00	0.40	0.52	0.57	0.41
Counties	1.48	1.00	0.46	0.75	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

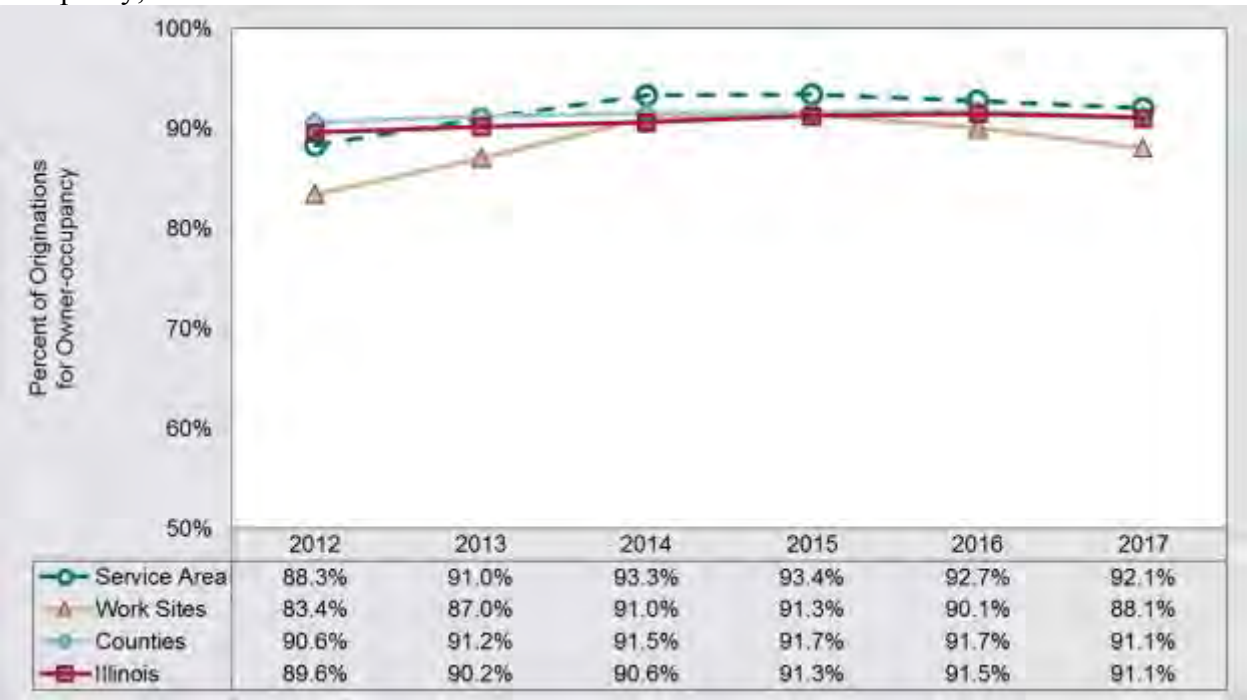
Agency 23: **South Suburban Land Bank Development Authority**

Agency 23, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	43.7%	41.3%	38.2%	42.4%	42.7%	40.7%
Work Sites	57.3%	57.4%	53.7%	59.0%	59.4%	53.1%
Counties	28.9%	23.8%	21.7%	24.2%	24.8%	22.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

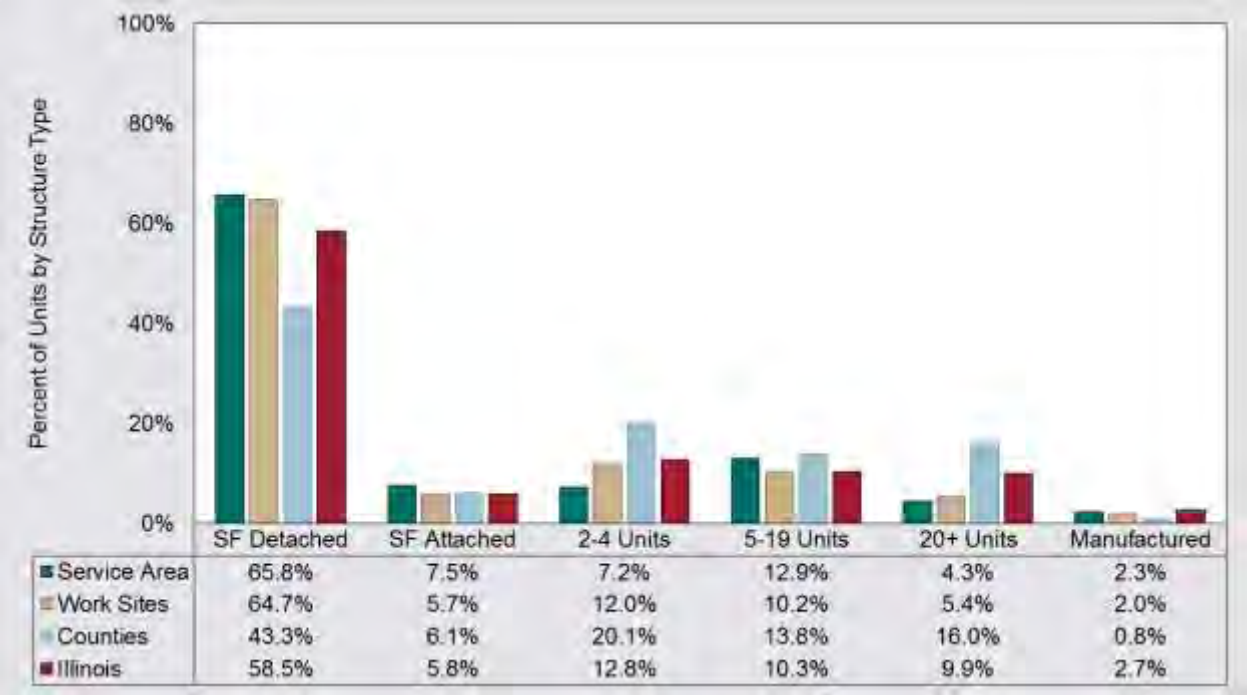
Agency 23, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	88.3%	91.0%	93.3%	93.4%	92.7%	92.1%
Work Sites	83.4%	87.0%	91.0%	91.3%	90.1%	88.1%
Counties	90.6%	91.2%	91.5%	91.7%	91.7%	91.1%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

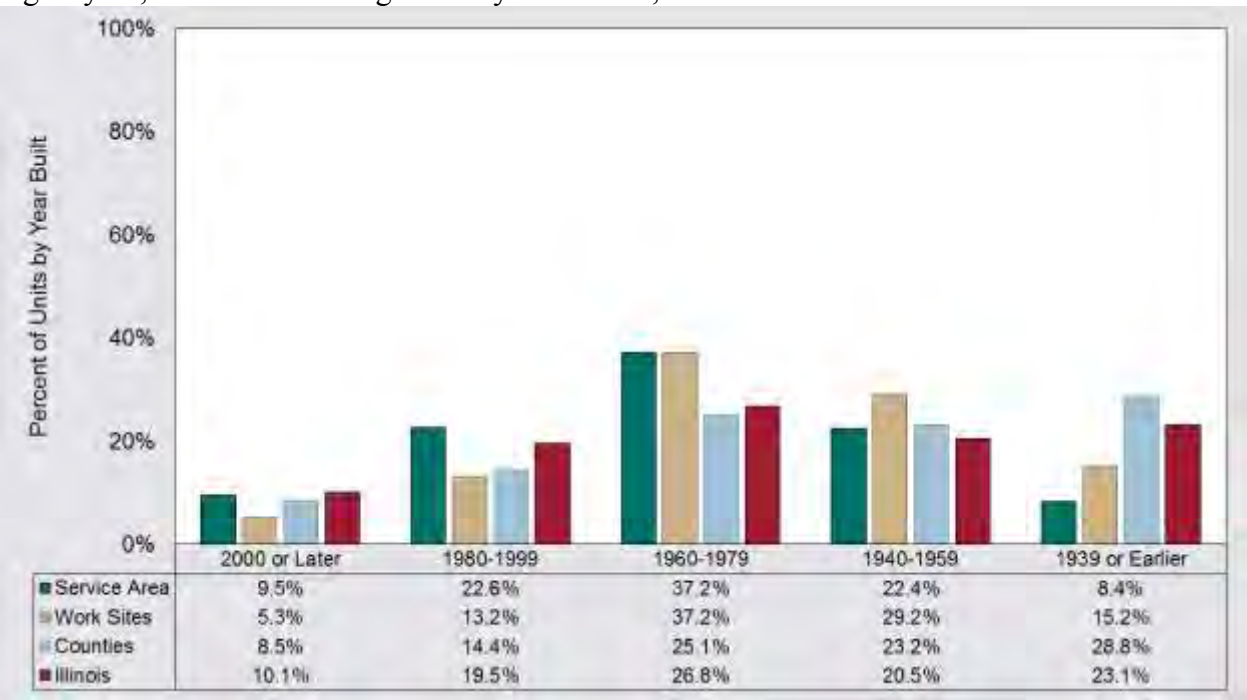
Agency 23: **South Suburban Land Bank Development Authority**

Agency 23, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	65.8%	7.5%	7.2%	12.9%	4.3%	2.3%
Work Sites	64.7%	5.7%	12.0%	10.2%	5.4%	2.0%
Counties	43.3%	6.1%	20.1%	13.8%	16.0%	0.8%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

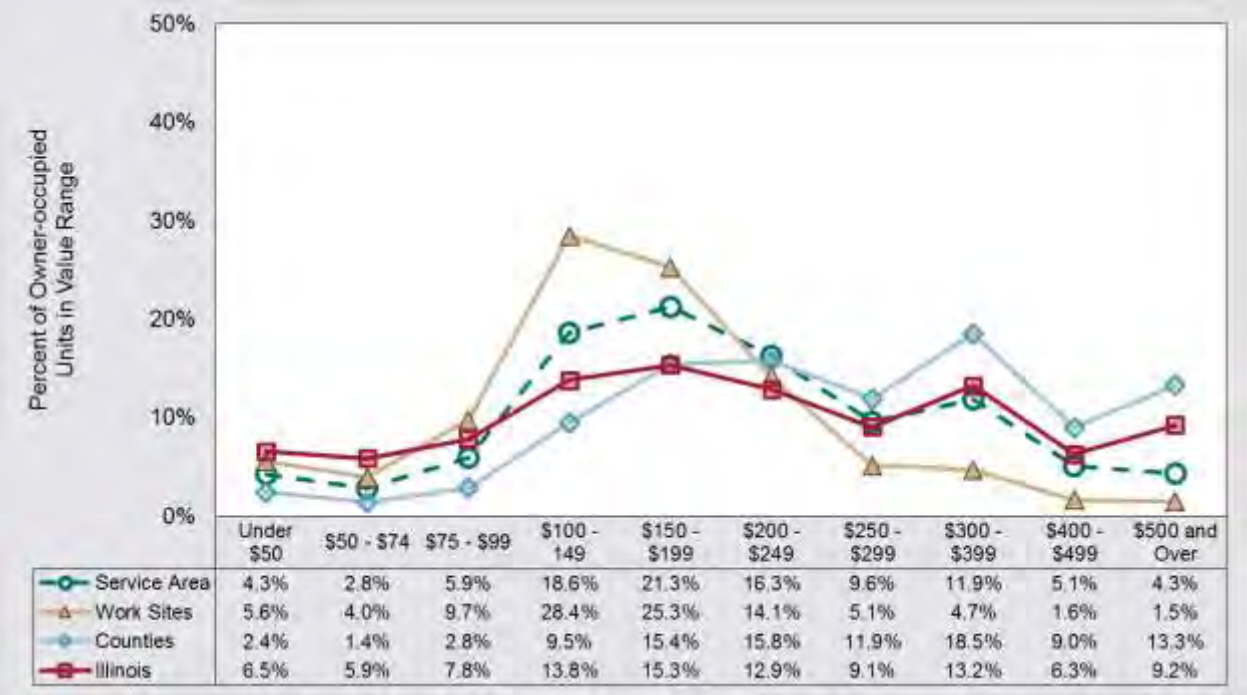
Agency 23, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	9.5%	22.6%	37.2%	22.4%	8.4%
Work Sites	5.3%	13.2%	37.2%	29.2%	15.2%
Counties	8.5%	14.4%	25.1%	23.2%	28.8%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

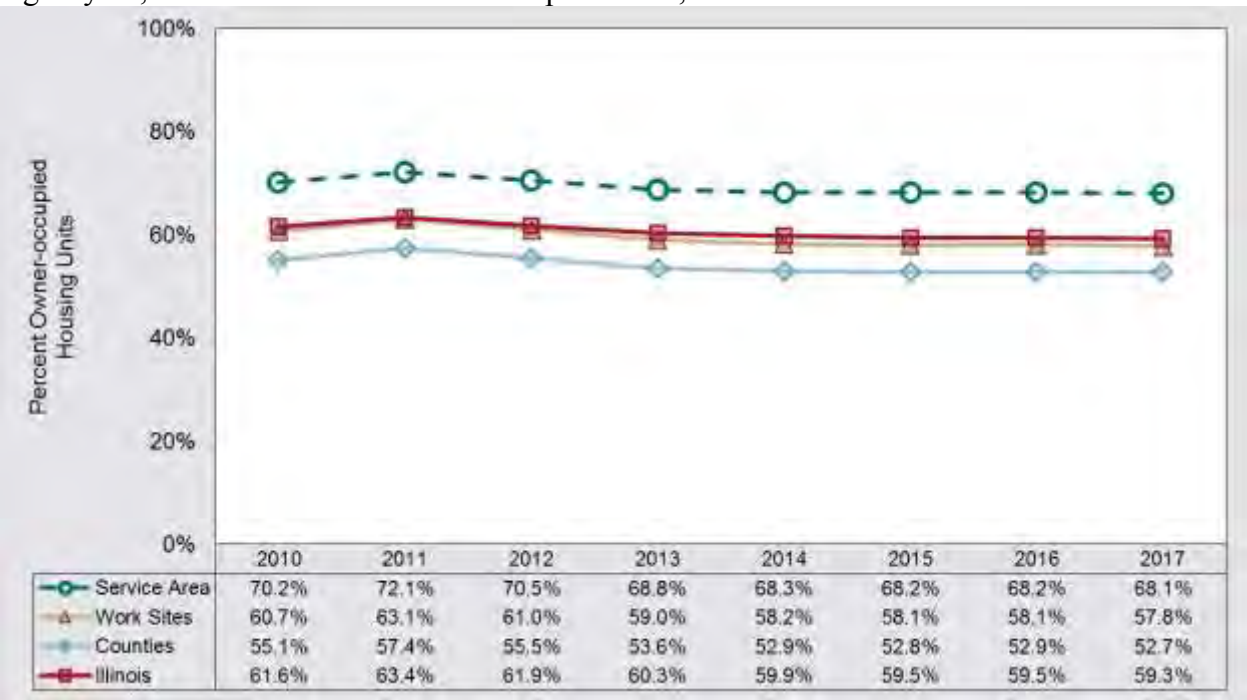
Agency 23: **South Suburban Land Bank Development Authority**

Agency 23, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	4.3%	2.8%	5.9%	18.6%	21.3%	16.3%	9.6%	11.9%	5.1%	4.3%
Work Sites	5.6%	4.0%	9.7%	28.4%	25.3%	14.1%	5.1%	4.7%	1.6%	1.5%
Counties	2.4%	1.4%	2.8%	9.5%	15.4%	15.8%	11.9%	18.5%	9.0%	13.3%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

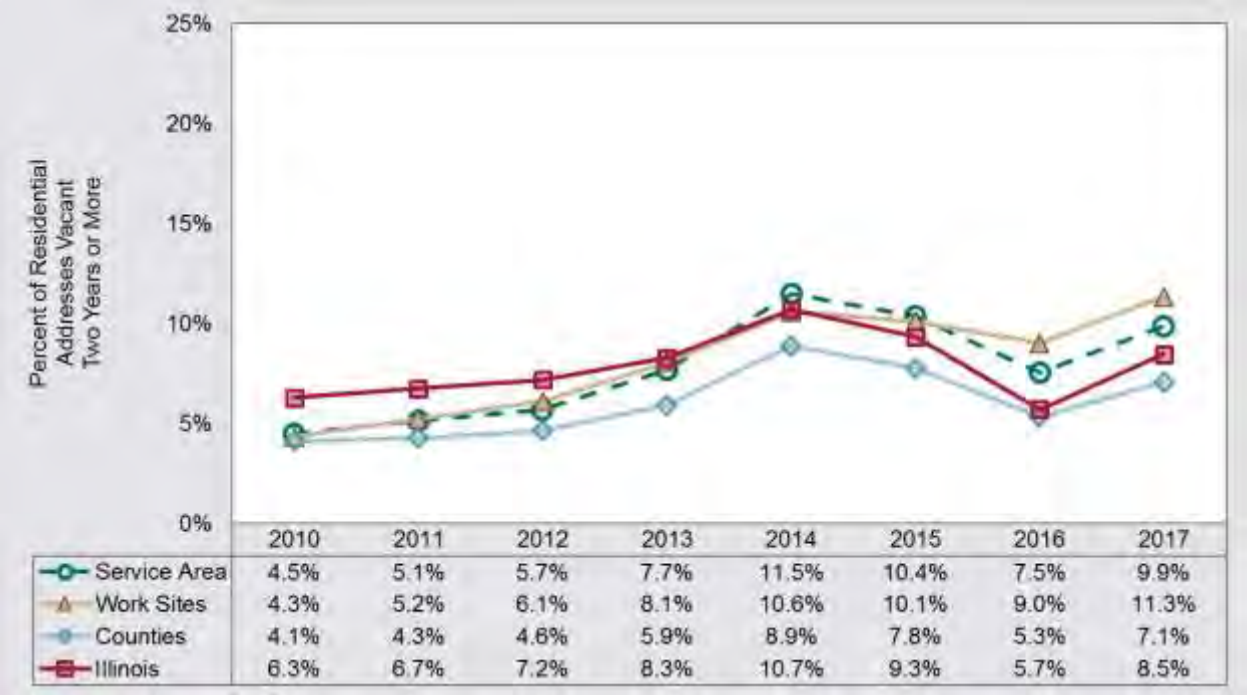
Agency 23, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	70.2%	72.1%	70.5%	68.8%	68.3%	68.2%	68.2%	68.1%
Work Sites	60.7%	63.1%	61.0%	59.0%	58.2%	58.1%	58.1%	57.8%
Counties	55.1%	57.4%	55.5%	53.6%	52.9%	52.8%	52.9%	52.7%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

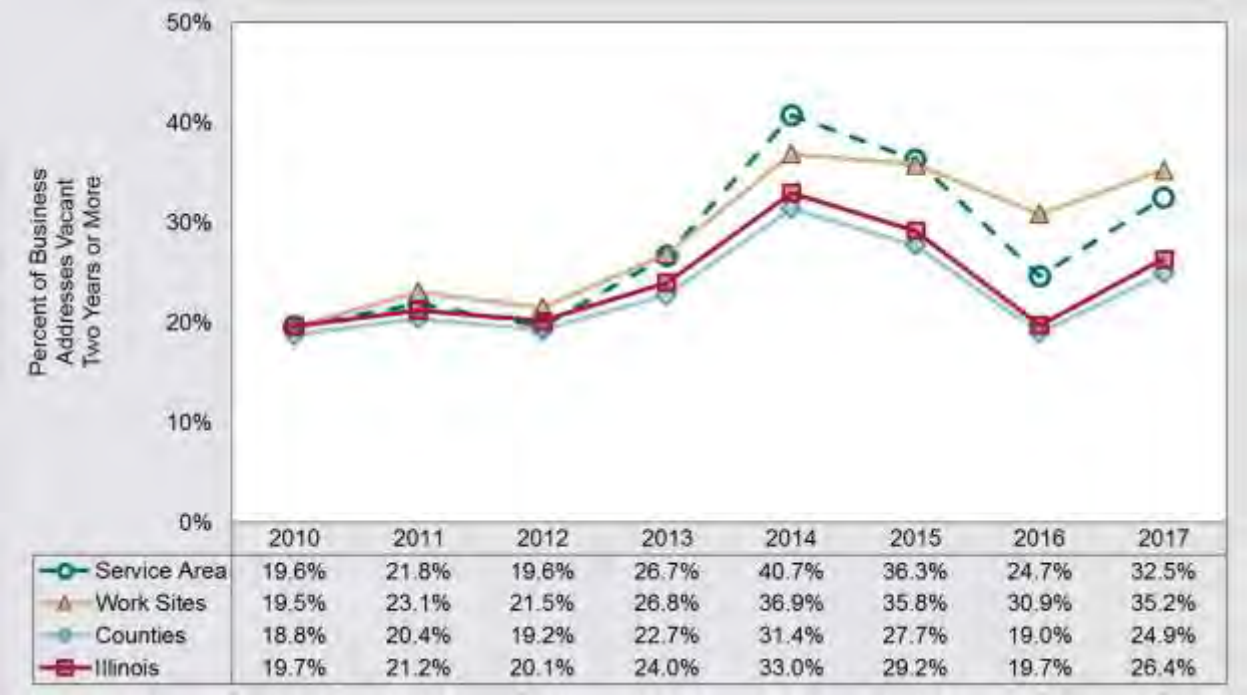
Agency 23: **South Suburban Land Bank Development Authority**

Agency 23, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	4.5%	5.1%	5.7%	7.7%	11.5%	10.4%	7.5%	9.9%
Work Sites	4.3%	5.2%	6.1%	8.1%	10.6%	10.1%	9.0%	11.3%
Counties	4.1%	4.3%	4.6%	5.9%	8.9%	7.8%	5.3%	7.1%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

Agency 23, Chart 14: Percent Long-term Business Vacancy, 2010-2017



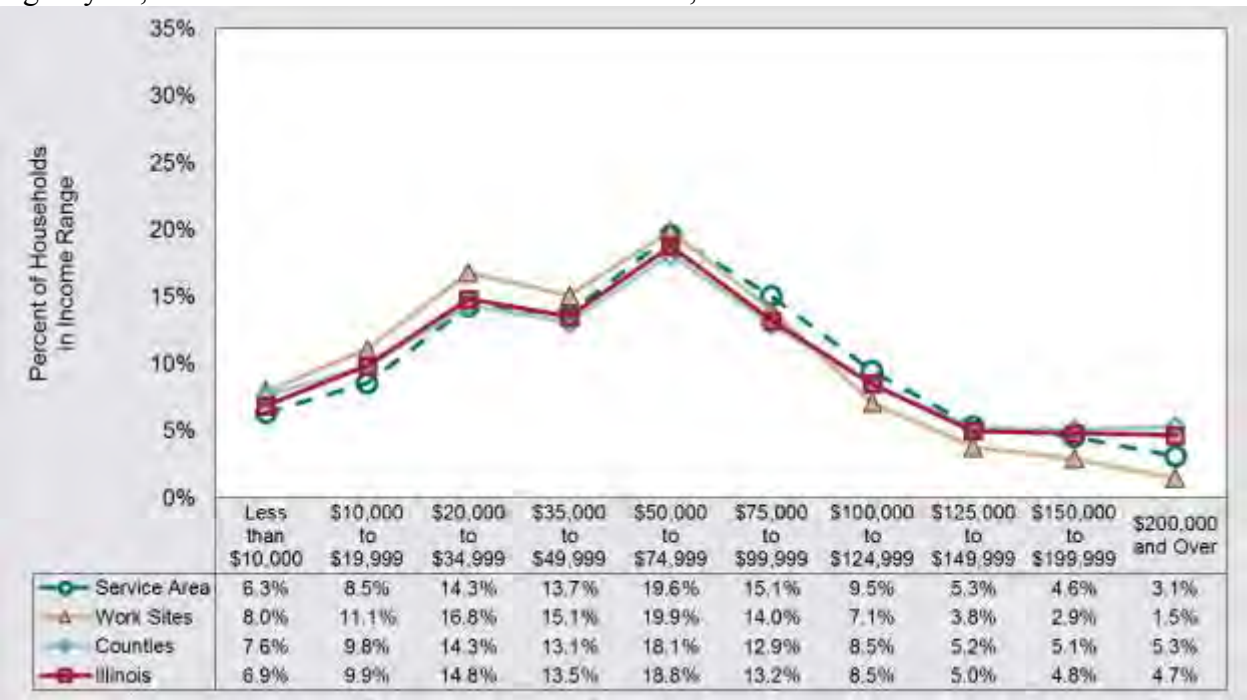
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	19.6%	21.8%	19.6%	26.7%	40.7%	36.3%	24.7%	32.5%
Work Sites	19.5%	23.1%	21.5%	26.8%	36.9%	35.8%	30.9%	35.2%
Counties	18.8%	20.4%	19.2%	22.7%	31.4%	27.7%	19.0%	24.9%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 23: **South Suburban Land Bank Development Authority**

Agency 23, Chart 15: Average Household Income, 2010-2017

	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$76.8	$78.6	$79.8	$81.0	$83.7	$86.6	$89.9	$94.3
Work Sites	$64.6	$65.6	$67.5	$69.4	$72.1	$74.4	$76.4	$80.1
Counties	$82.3	$80.9	$83.1	$85.3	$88.3	$91.0	$95.5	$99.8
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

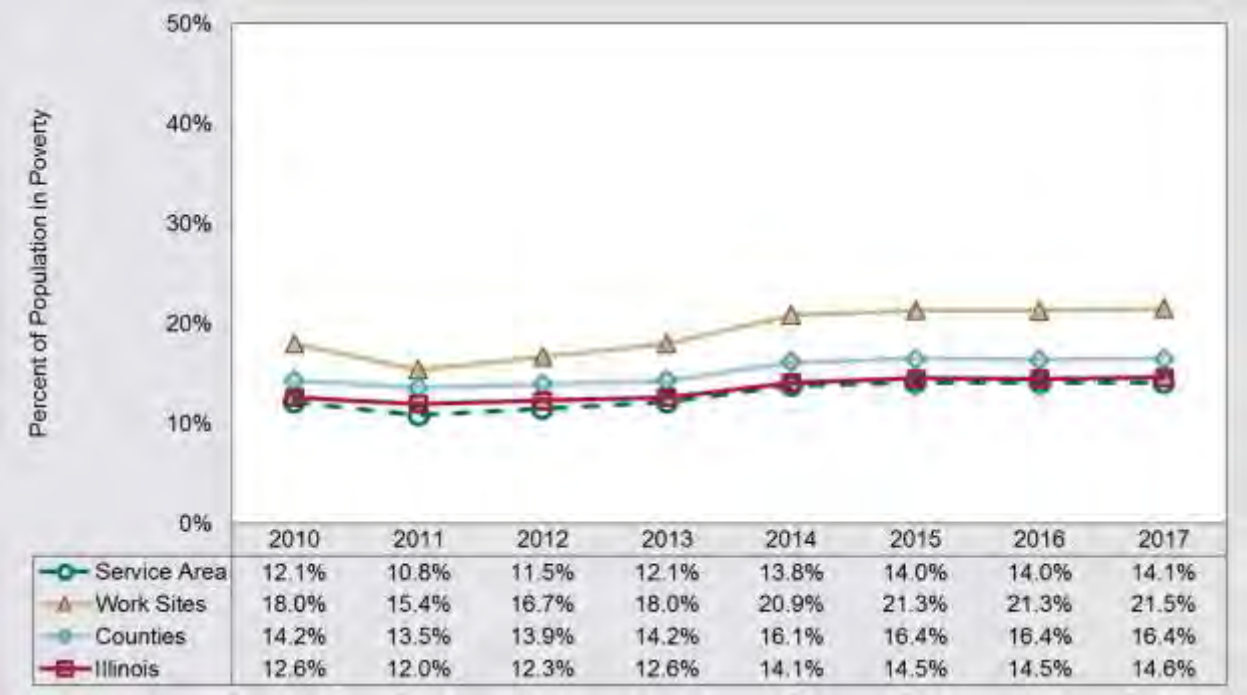
Agency 23, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	6.3%	8.5%	14.3%	13.7%	19.6%	15.1%	9.5%	5.3%	4.6%	3.1%
Work Sites	8.0%	11.1%	16.8%	15.1%	19.9%	14.0%	7.1%	3.8%	2.9%	1.5%
Counties	7.6%	9.8%	14.3%	13.1%	18.1%	12.9%	8.5%	5.2%	5.1%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

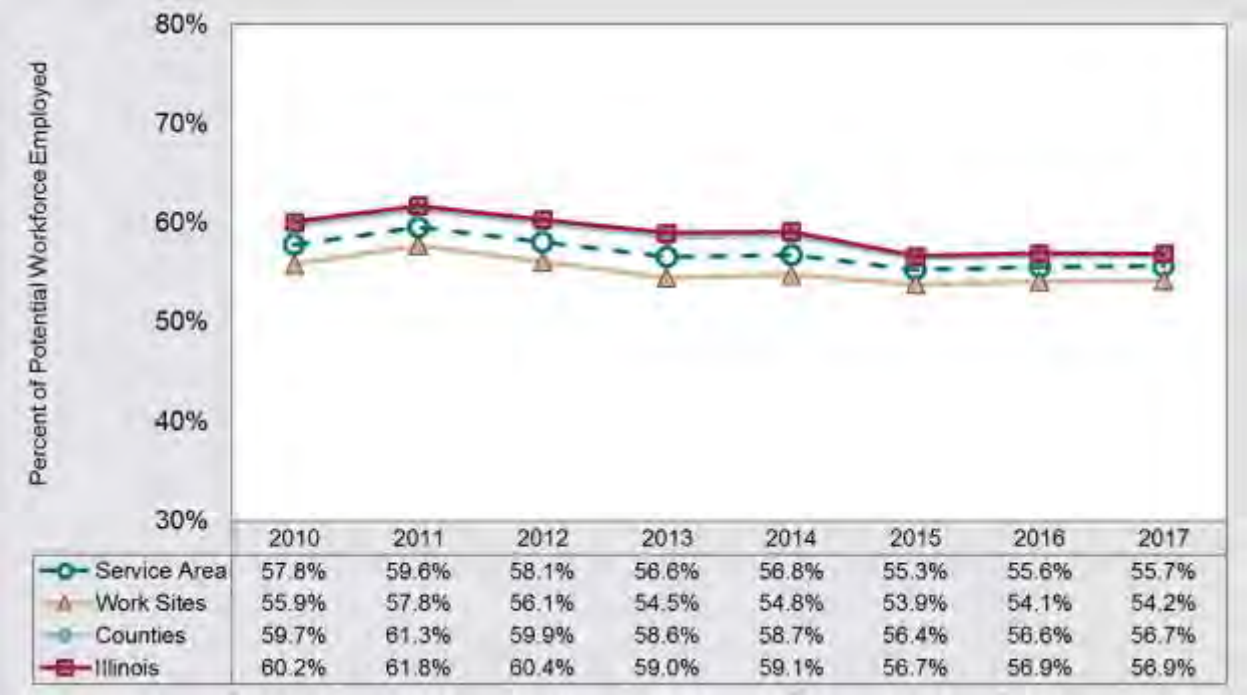
Agency 23: **South Suburban Land Bank Development Authority**

Agency 23, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	12.1%	10.8%	11.5%	12.1%	13.8%	14.0%	14.0%	14.1%
Work Sites	18.0%	15.4%	16.7%	18.0%	20.9%	21.3%	21.3%	21.5%
Counties	14.2%	13.5%	13.9%	14.2%	16.1%	16.4%	16.4%	16.4%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

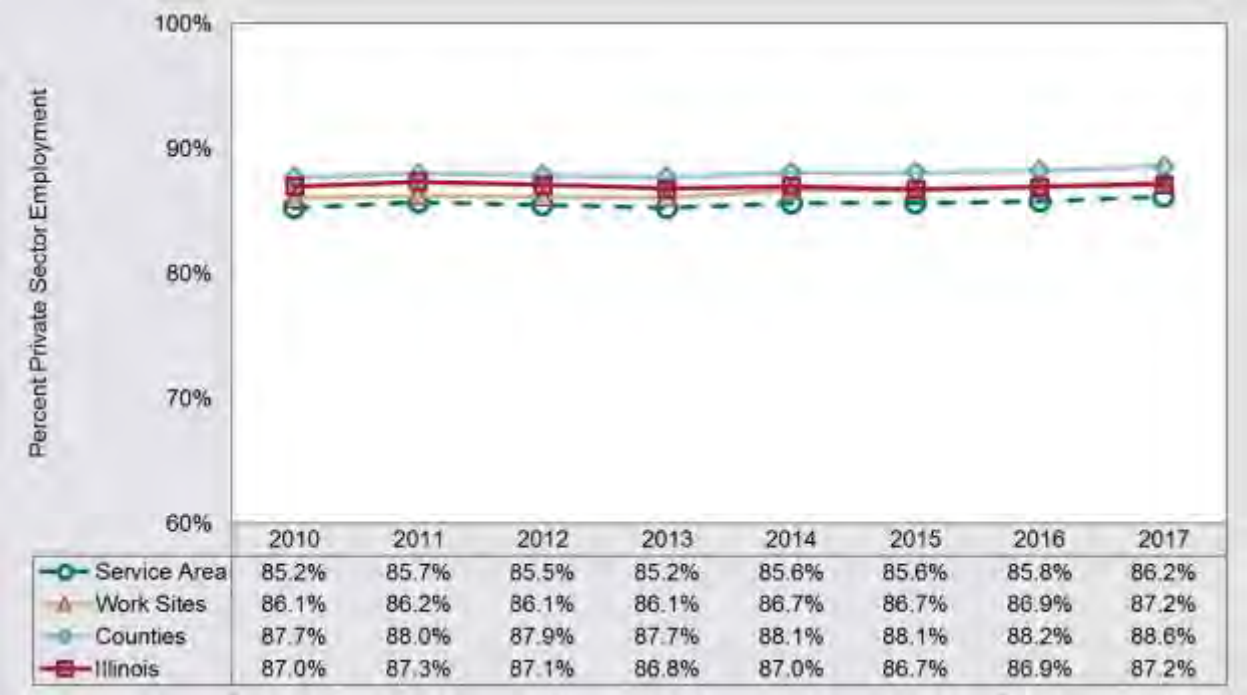
Agency 23, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	57.8%	59.6%	58.1%	56.6%	56.8%	55.3%	55.6%	55.7%
Work Sites	55.9%	57.8%	56.1%	54.5%	54.8%	53.9%	54.1%	54.2%
Counties	59.7%	61.3%	59.9%	58.6%	58.7%	56.4%	56.6%	56.7%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

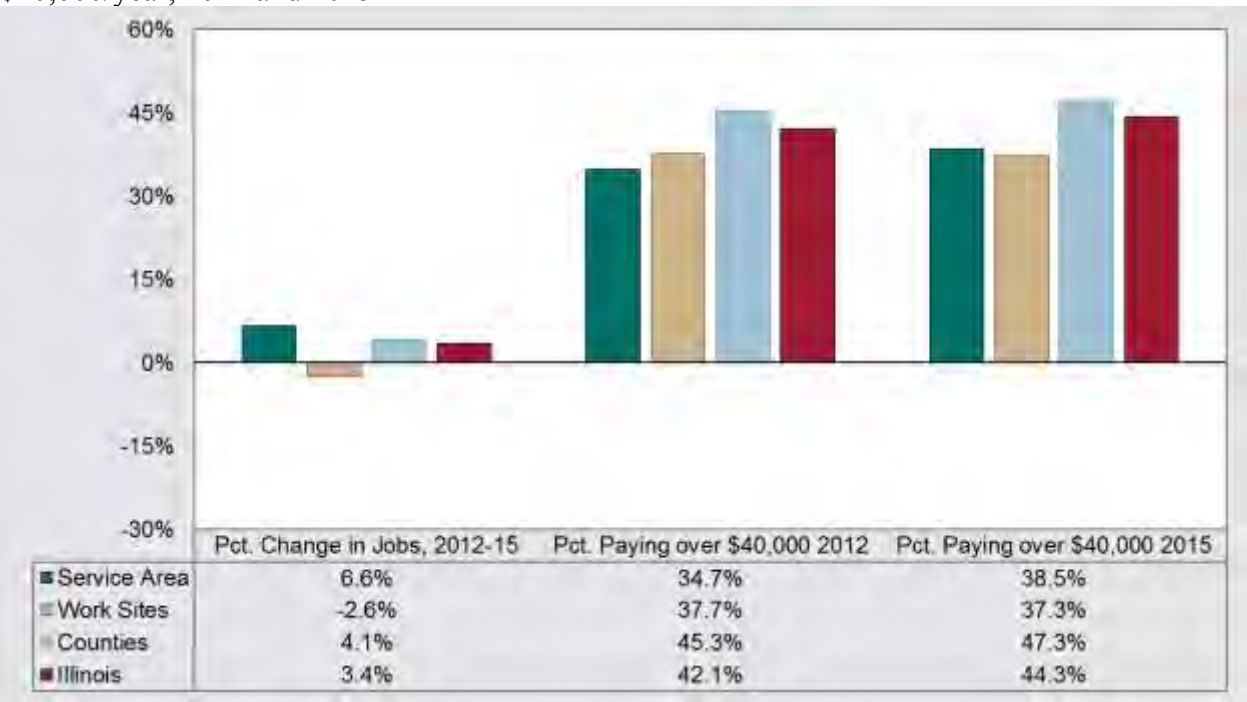
Agency 23: **South Suburban Land Bank Development Authority**

Agency 23, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	85.2%	85.7%	85.5%	85.2%	85.6%	85.6%	85.8%	86.2%
Work Sites	86.1%	86.2%	86.1%	86.1%	86.7%	86.7%	86.9%	87.2%
Counties	87.7%	88.0%	87.9%	87.7%	88.1%	88.1%	88.2%	88.6%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 23, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	6.6%	34.7%	38.5%
Work Sites	-2.6%	37.7%	37.3%
Counties	4.1%	45.3%	47.3%
Illinois	3.4%	42.1%	44.3%

Southwest Organizing Project (Agency 24)

This redevelopment effort is part of a broader strategy, led by community organizers, to reclaim Chicago Lawn as a stable community. Southwest Organizing Project proposes to target the redevelopment of troubled properties, both by rehab or new construction for sale or for rent. The award bolsters the surrounding community redevelopment efforts, including violence prevention, school improvement and economic development. All participating families will receive housing counseling.

Service Area: 11 Census Tracts; Woodlawn Community Area in the City of Chicago
Work Site: 4 Census Tracts
County: 1,319 Census Tracts; Cook County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 15,600 housing units, 81.7 percent, in structures with 1-4 units (Agency 24, Chart 9); over 4,700 owner-occupied housing units, 63.3 percent, had a reported value of under $200,000 (Agency 24, Chart 11), and over 1,000 residential addresses were reported as vacant for two years or more (Agency 24, Chart 13). Over 11,200 households, 71.8 percent, had income of less than $60,000 (Agency 24, Chart 16), and 27.2 percent of the population was below the poverty level (Agency 24, Chart 17).
- In the Work Sites, there were over 5,900 housing units, 77.0 percent, in structures with 1-4 units; over 1,400 owner-occupied housing units, 53.6 percent, had a reported value of under $200,000, and over 450 residential addresses were reported as vacant for two years or more. Over 4,400 households, 72.8 percent, had income of less than $60,000, and 28.9 percent of the population was below the poverty level.
- In the County, there were over 1.4 million housing units, 67.1 percent, in structures with 1-4 units; over 364,000 owner-occupied units, 31.1 percent, had a reported value of under $200,000, and over 120,00 residential addresses were reported as vacant for two years or more. Over 1.0 million households, 54.5 percent, had income of less than $60,000, and 15.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

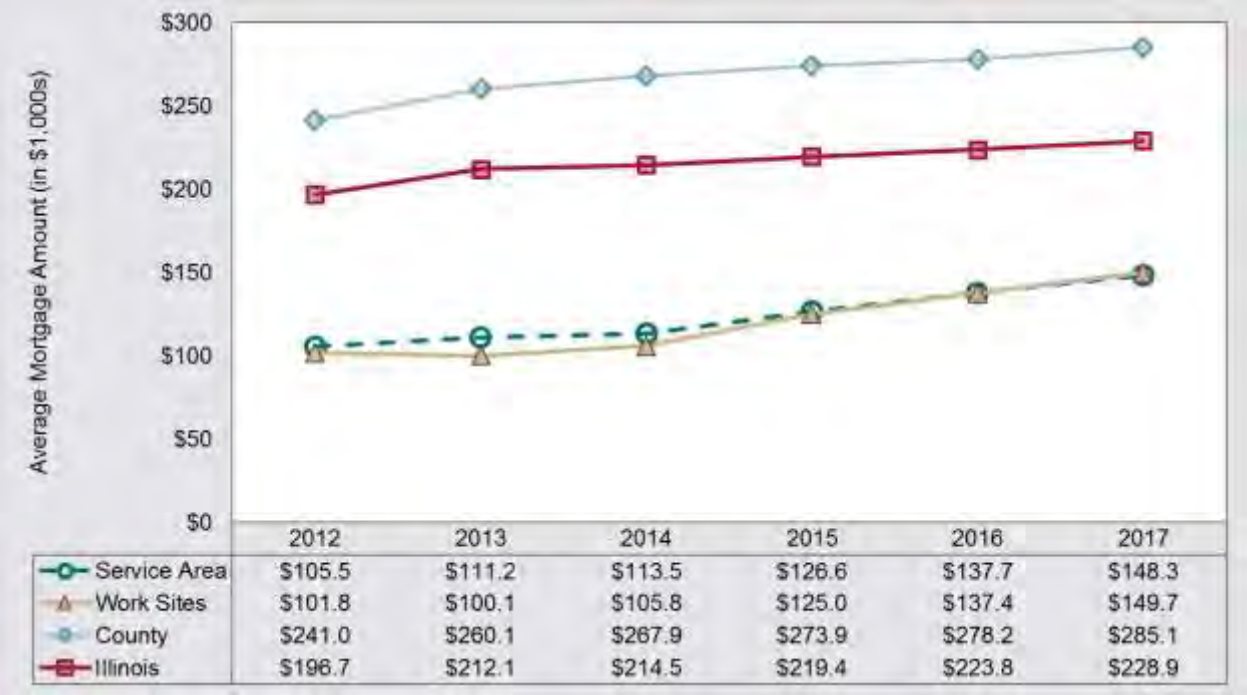
- In the Service Area, lenders reported originating 153 first lien, single-family purchase mortgages; the average amount of those mortgages was $111,200 (Agency 24, Chart 1), and the average income of the purchasers receiving those mortgages was $43,000 (Agency 24, Chart 2). Of those mortgages, 110, 71.9 percent, were FHA/VA guaranteed (Agency 24, Chart 7).
- In the Work Sites, lenders reported originating 41 first lien, single-family purchase mortgages; the average amount of those mortgages was $100,100, and the average income of the purchasers receiving those mortgages was $37,100. Of those mortgages, 32, 78.0 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating over 44,400 first lien, single-family purchase mortgages; the average amount of those mortgages was $260,100, and the average income of the purchasers receiving those mortgages was $127,900. Of those mortgages, nearly 9,900, 22.3 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 68.6 percent (Agency 24, Chart 3), to 258 originations, and the average mortgage amount increased by 33.4 percent, to $148,300 (Agency 24, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 124.9 percent (Agency 24, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 21.8 percent, to 56.2 percent of originations (Agency 24, Chart 7). The average income of purchasers receiving mortgages increased by 21.4 percent, to $52,100 (Agency 24, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 112.2 percent, to 87 originations, and the average mortgage amount increased by 49.5 percent, to $149,700. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 217.3 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 36.7 percent, to 49.4 percent of originations. The average income of purchasers receiving mortgages increased by 40.3 percent, rising to $52,100.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 29.0 percent, to over 57,300 originations, and the average mortgage amount increased by 9.6 percent, to $285,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 20.8 percent of originations. The average income of purchasers receiving mortgages increased by 3.5 percent, to $132,400.

Agency 24: **Southwest Organizing Project**

Agency 24, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



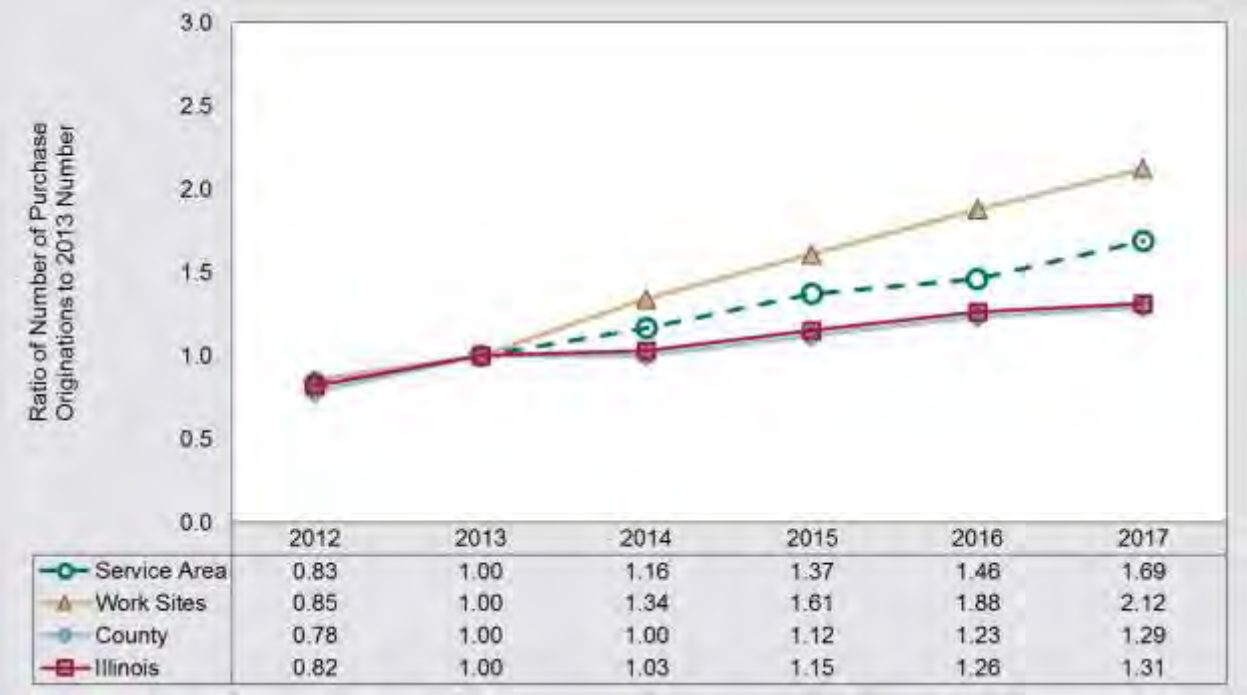
	2012	2013	2014	2015	2016	2017
Service Area	$105.5	$111.2	$113.5	$126.6	$137.7	$148.3
Work Sites	$101.8	$100.1	$105.8	$125.0	$137.4	$149.7
County	$241.0	$260.1	$267.9	$273.9	$278.2	$285.1
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 24, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$46.1	$43.0	$44.7	$45.3	$45.0	$52.1
Work Sites	$35.0	$37.1	$43.8	$43.2	$42.2	$52.1
County	$125.4	$127.9	$130.8	$127.8	$127.3	$132.4
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

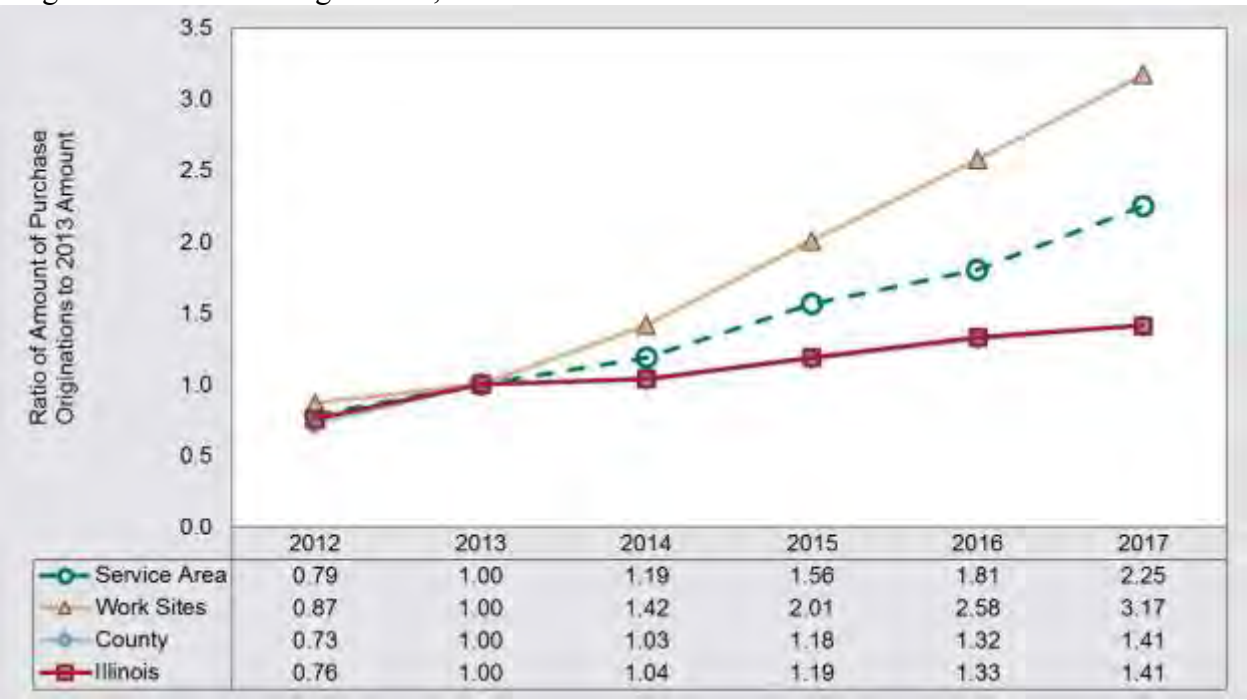
Agency 24: **Southwest Organizing Project**

Agency 24, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.83	1.00	1.16	1.37	1.46	1.69
Work Sites	0.85	1.00	1.34	1.61	1.88	2.12
County	0.78	1.00	1.00	1.12	1.23	1.29
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

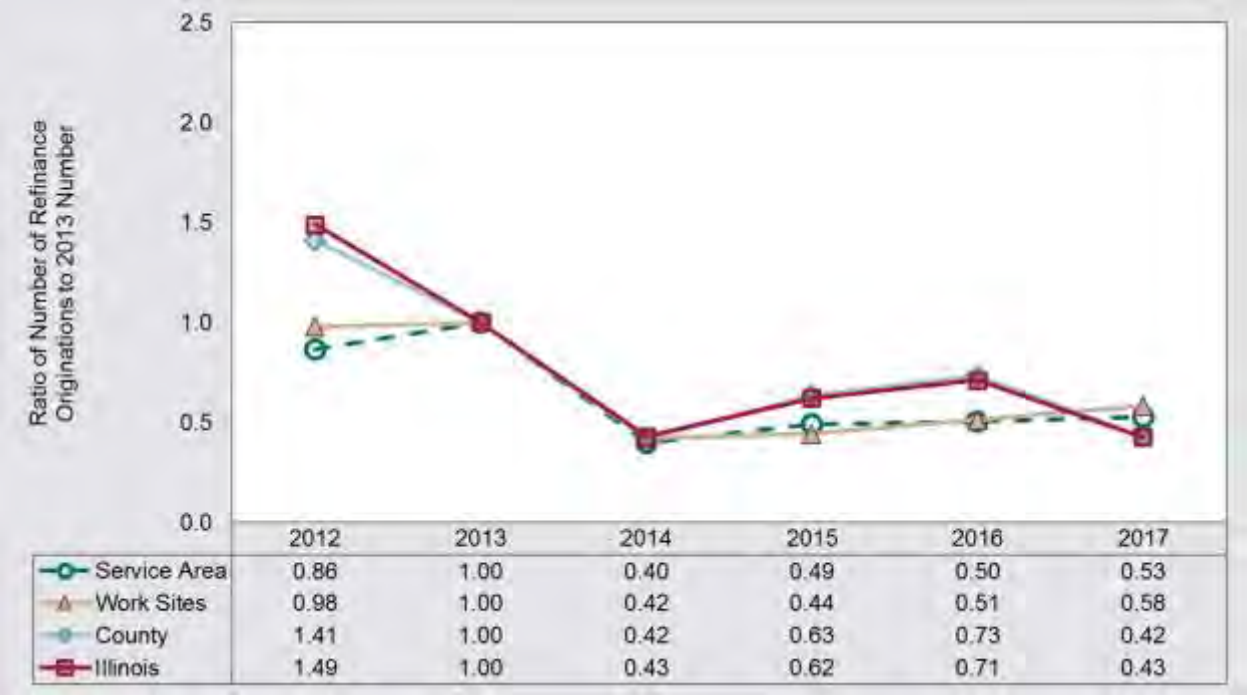
Agency 24, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.79	1.00	1.19	1.56	1.81	2.25
Work Sites	0.87	1.00	1.42	2.01	2.58	3.17
County	0.73	1.00	1.03	1.18	1.32	1.41
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

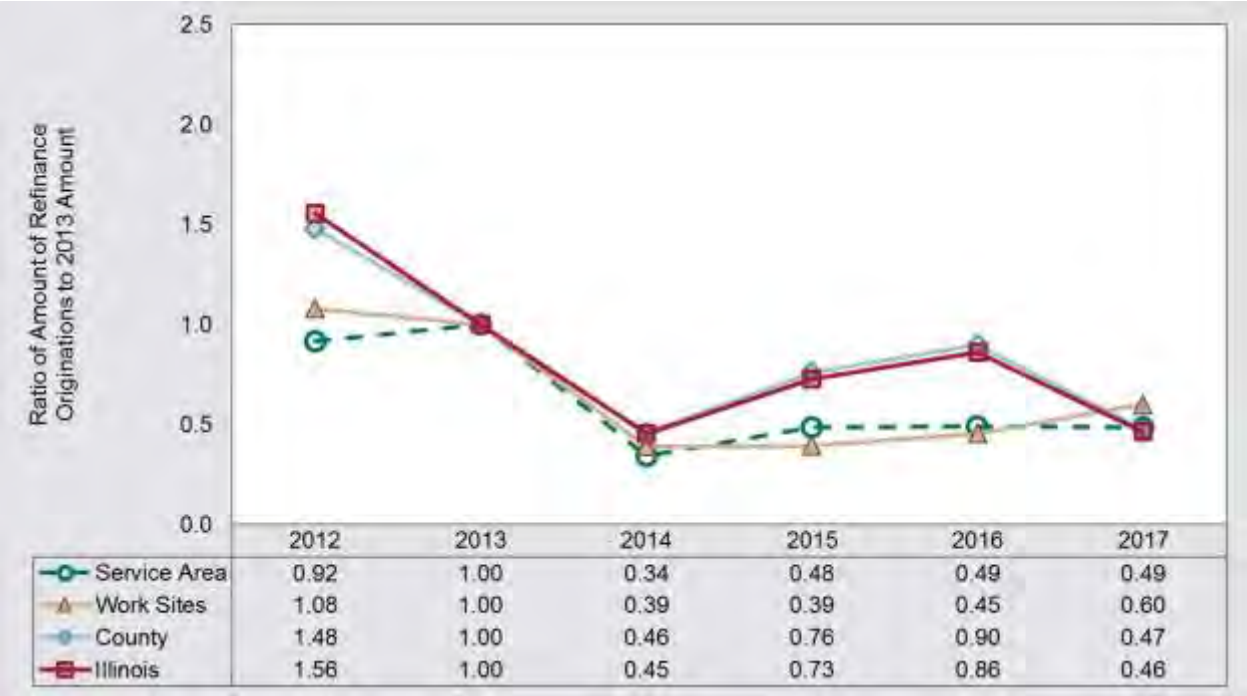
Agency 24: **Southwest Organizing Project**

Agency 24, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.86	1.00	0.40	0.49	0.50	0.53
Work Sites	0.98	1.00	0.42	0.44	0.51	0.58
County	1.41	1.00	0.42	0.63	0.73	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

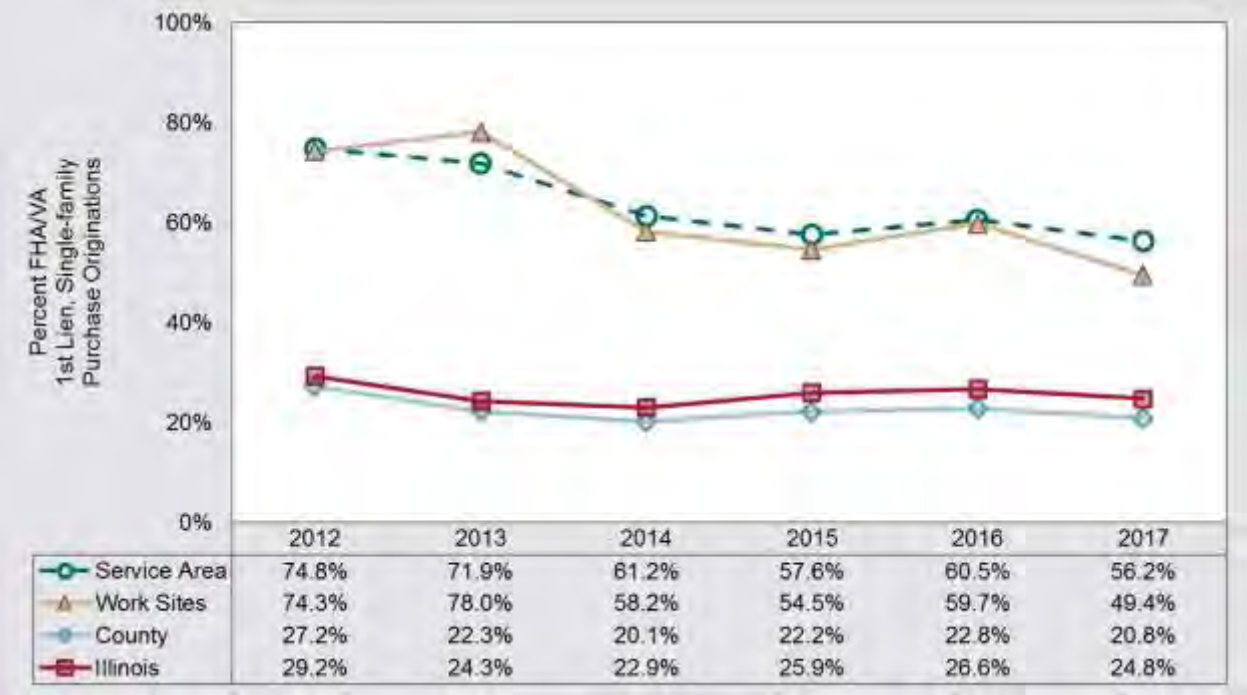
Agency 24, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.92	1.00	0.34	0.48	0.49	0.49
Work Sites	1.08	1.00	0.39	0.39	0.45	0.60
County	1.48	1.00	0.46	0.76	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

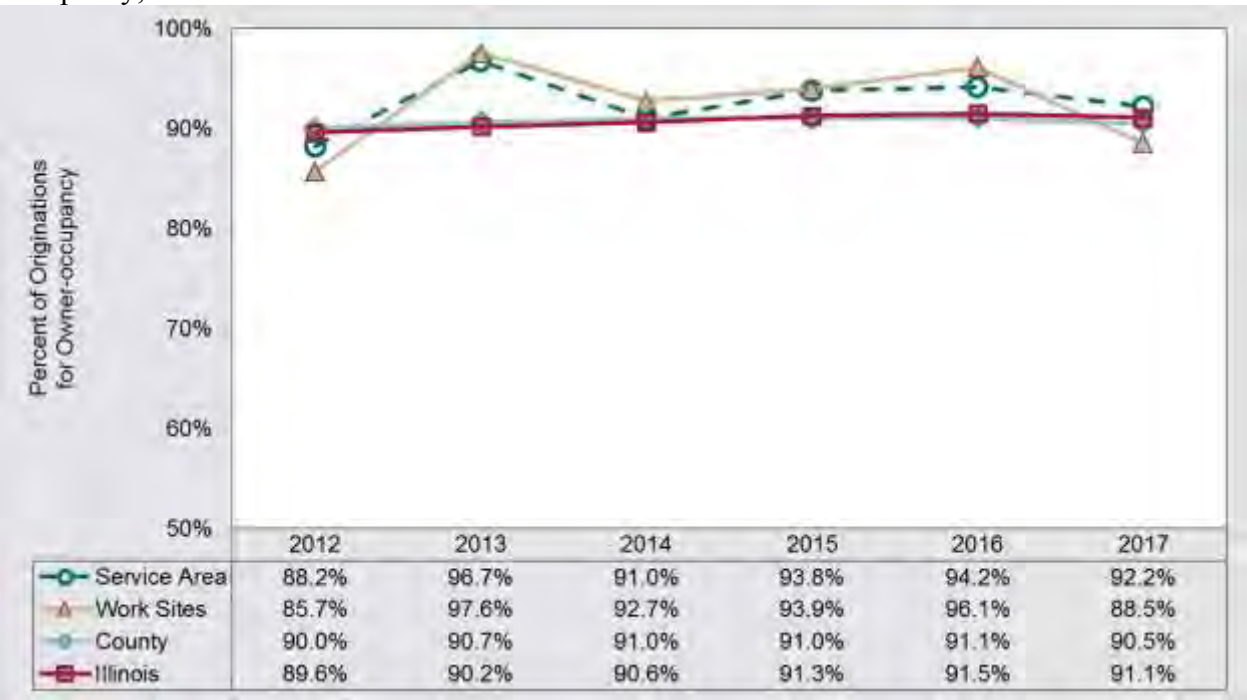
Agency 24: **Southwest Organizing Project**

Agency 24, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	74.8%	71.9%	61.2%	57.6%	60.5%	56.2%
Work Sites	74.3%	78.0%	58.2%	54.5%	59.7%	49.4%
County	27.2%	22.3%	20.1%	22.2%	22.8%	20.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

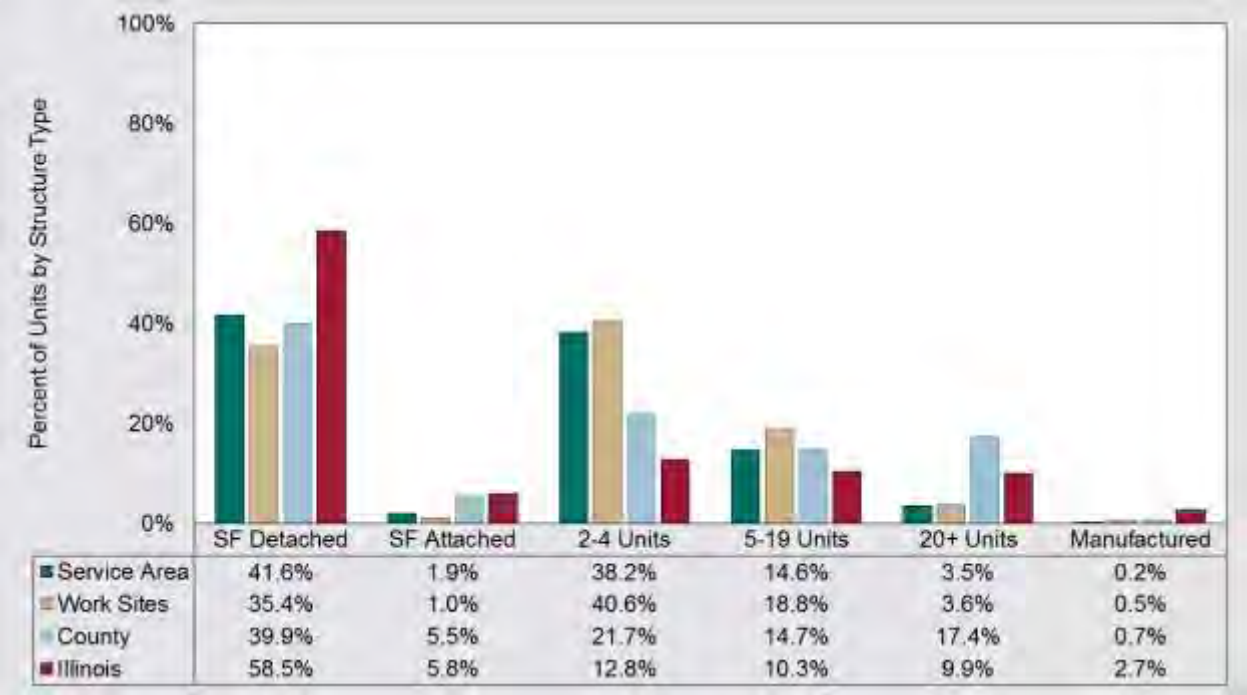
Agency 24, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	88.2%	96.7%	91.0%	93.8%	94.2%	92.2%
Work Sites	85.7%	97.6%	92.7%	93.9%	96.1%	88.5%
County	90.0%	90.7%	91.0%	91.0%	91.1%	90.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

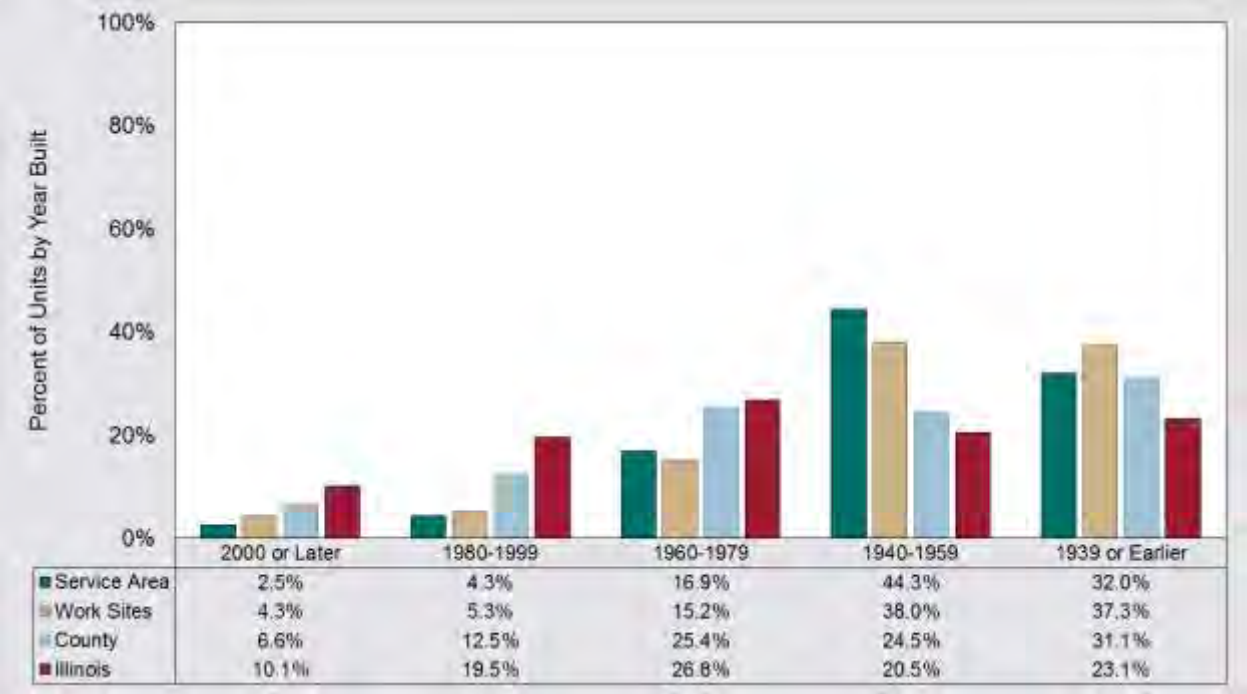
Agency 24: **Southwest Organizing Project**

Agency 24, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	41.6%	1.9%	38.2%	14.6%	3.5%	0.2%
Work Sites	35.4%	1.0%	40.6%	18.8%	3.6%	0.5%
County	39.9%	5.5%	21.7%	14.7%	17.4%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

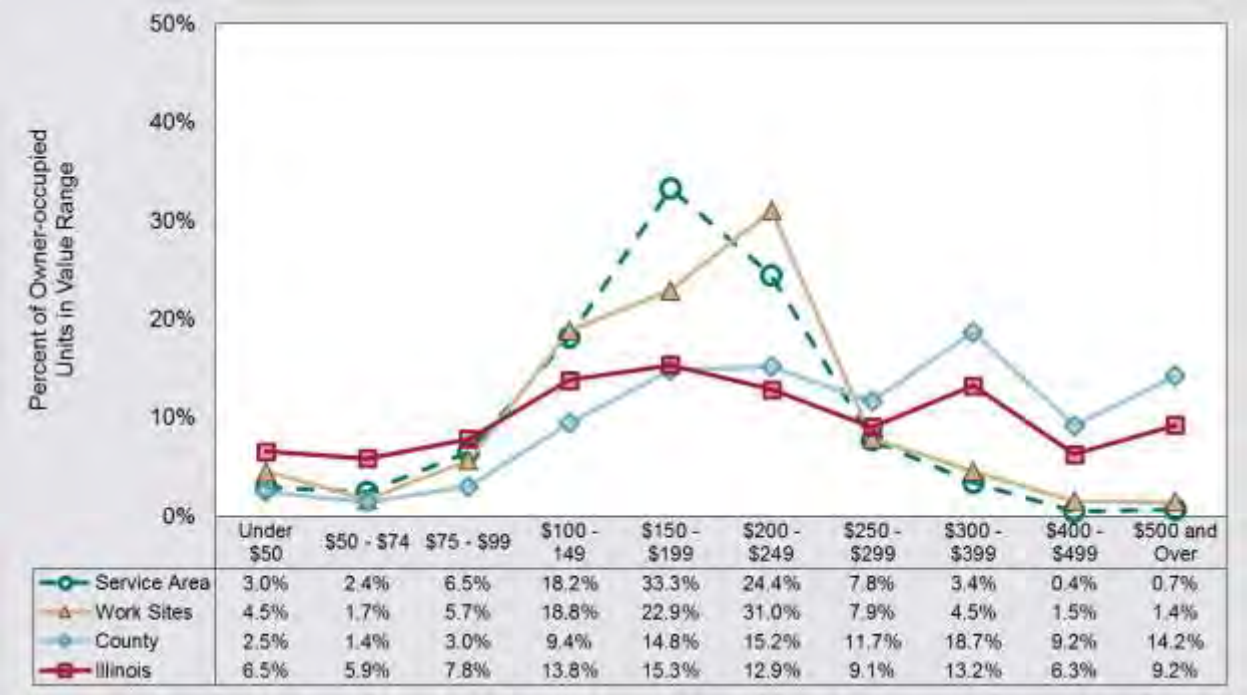
Agency 24, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	2.5%	4.3%	16.9%	44.3%	32.0%
Work Sites	4.3%	5.3%	15.2%	38.0%	37.3%
County	6.6%	12.5%	25.4%	24.5%	31.1%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

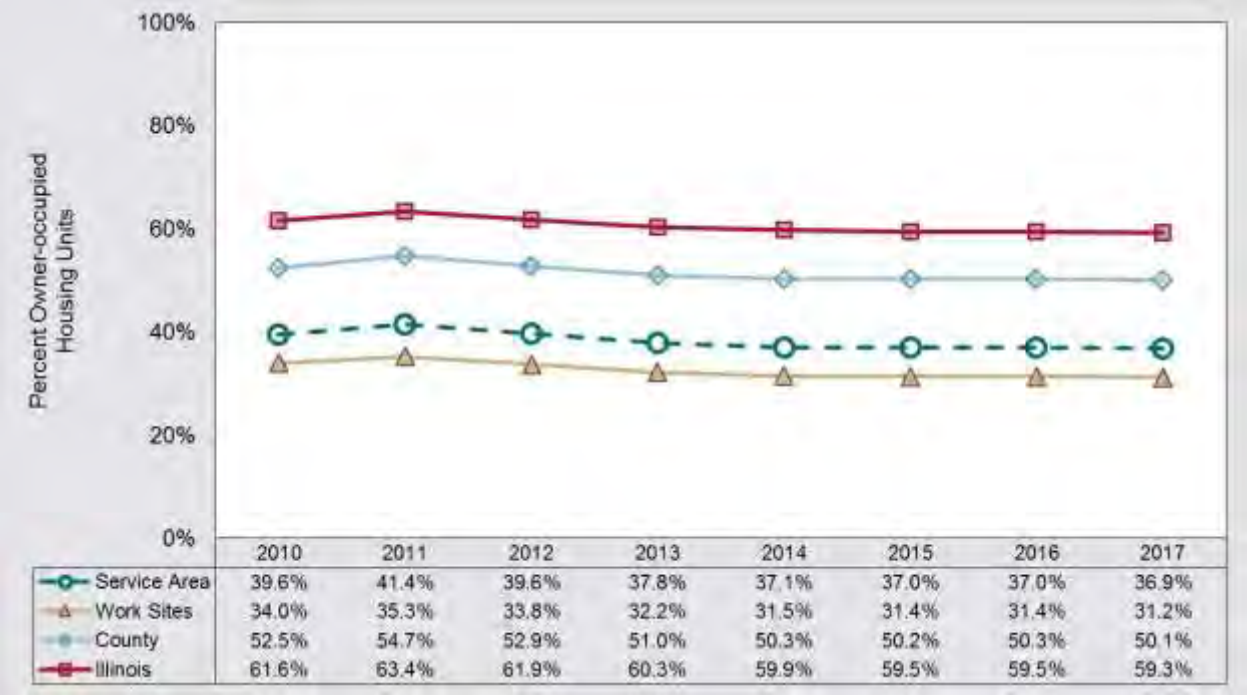
Agency 24: **Southwest Organizing Project**

Agency 24, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	3.0%	2.4%	6.5%	18.2%	33.3%	24.4%	7.8%	3.4%	0.4%	0.7%
Work Sites	4.5%	1.7%	5.7%	18.8%	22.9%	31.0%	7.9%	4.5%	1.5%	1.4%
County	2.5%	1.4%	3.0%	9.4%	14.8%	15.2%	11.7%	18.7%	9.2%	14.2%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

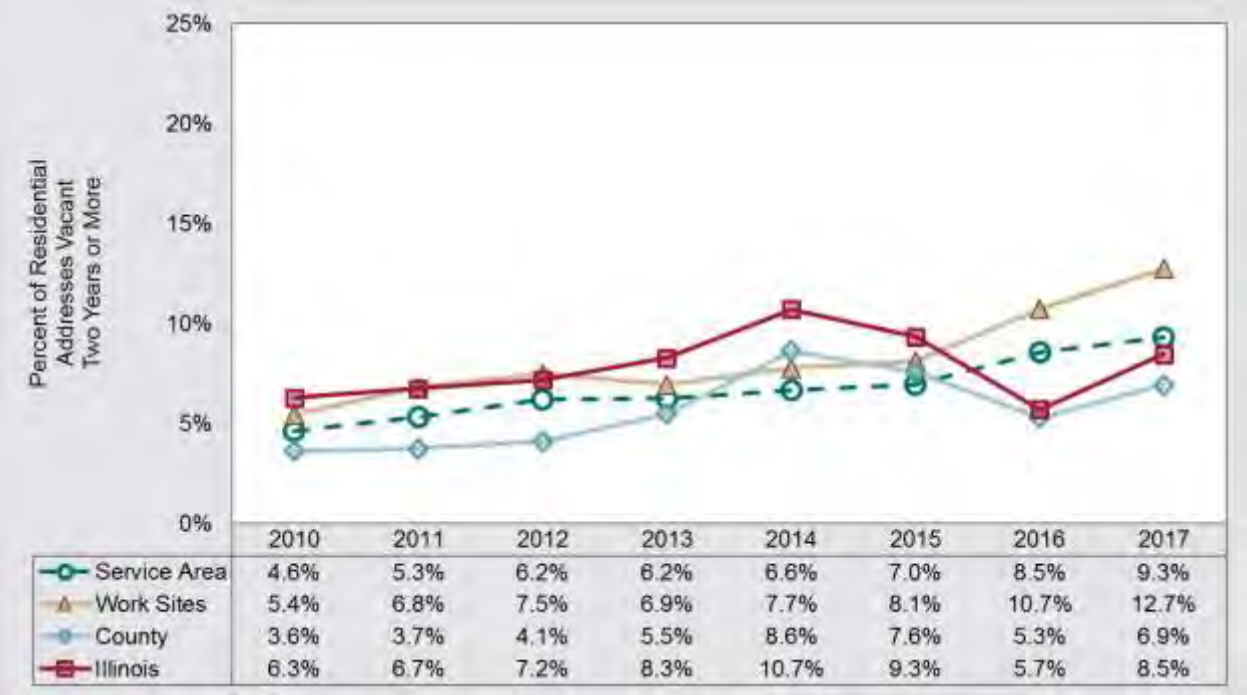
Agency 24, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	39.6%	41.4%	39.6%	37.8%	37.1%	37.0%	37.0%	36.9%
Work Sites	34.0%	35.3%	33.8%	32.2%	31.5%	31.4%	31.4%	31.2%
County	52.5%	54.7%	52.9%	51.0%	50.3%	50.2%	50.3%	50.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

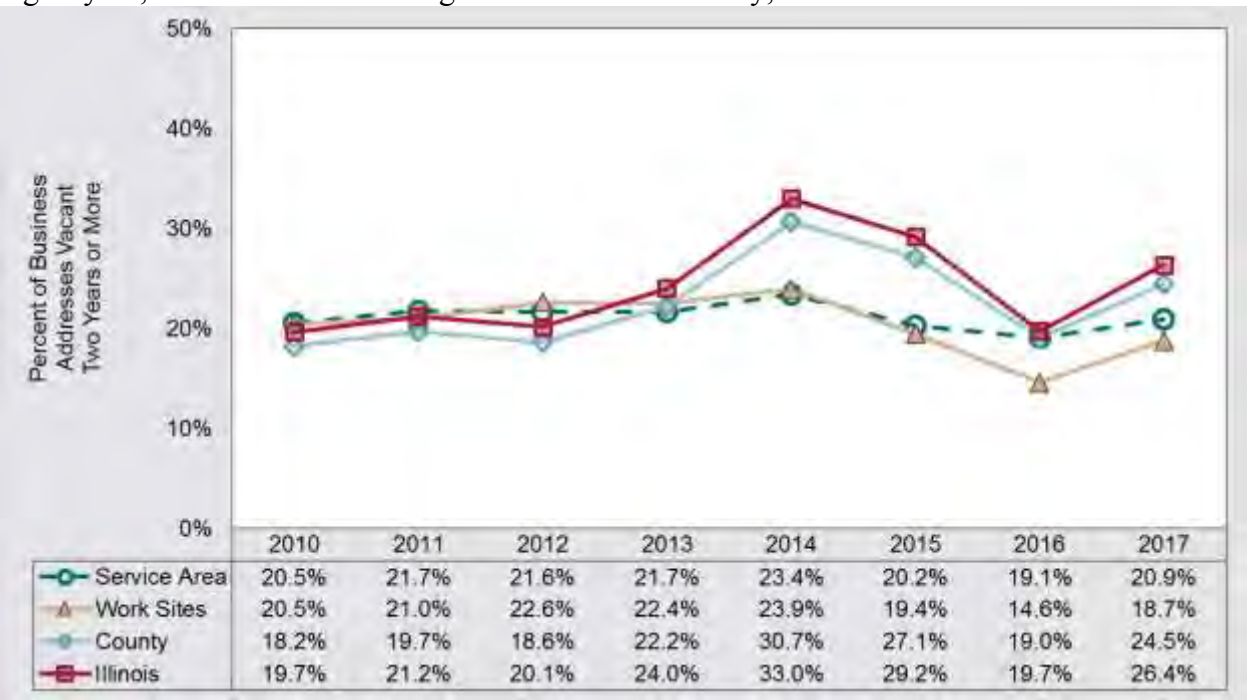
Agency 24: **Southwest Organizing Project**

Agency 24, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	4.6%	5.3%	6.2%	6.2%	6.6%	7.0%	8.5%	9.3%
Work Sites	5.4%	6.8%	7.5%	6.9%	7.7%	8.1%	10.7%	12.7%
County	3.6%	3.7%	4.1%	5.5%	8.6%	7.6%	5.3%	6.9%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

Agency 24, Chart 14: Percent Long-term Business Vacancy, 2010-2017



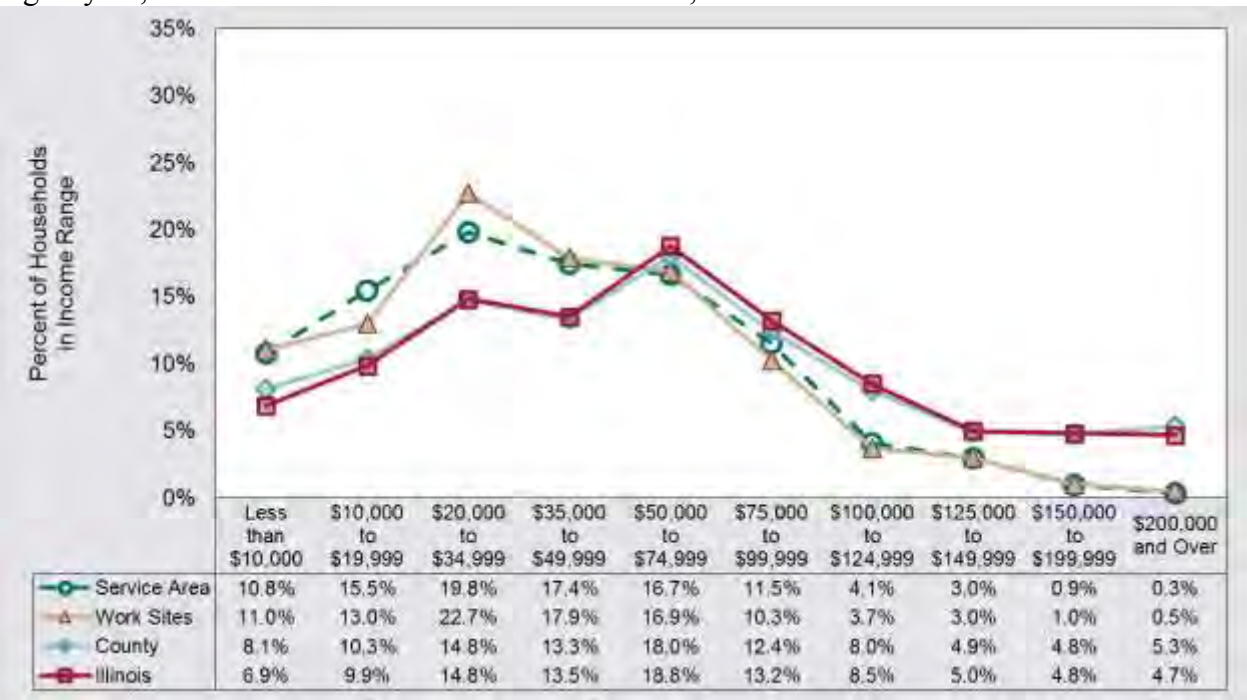
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	20.5%	21.7%	21.6%	21.7%	23.4%	20.2%	19.1%	20.9%
Work Sites	20.5%	21.0%	22.6%	22.4%	23.9%	19.4%	14.6%	18.7%
County	18.2%	19.7%	18.6%	22.2%	30.7%	27.1%	19.0%	24.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 24: **Southwest Organizing Project**

Agency 24, Chart 15: Average Household Income, 2010-2017

	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$48.5	$51.2	$52.3	$53.5	$53.1	$54.6	$54.0	$56.3
Work Sites	$47.0	$50.2	$50.9	$51.6	$49.7	$51.1	$49.9	$51.9
County	$80.8	$79.2	$81.6	$83.9	$86.8	$89.3	$93.8	$97.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

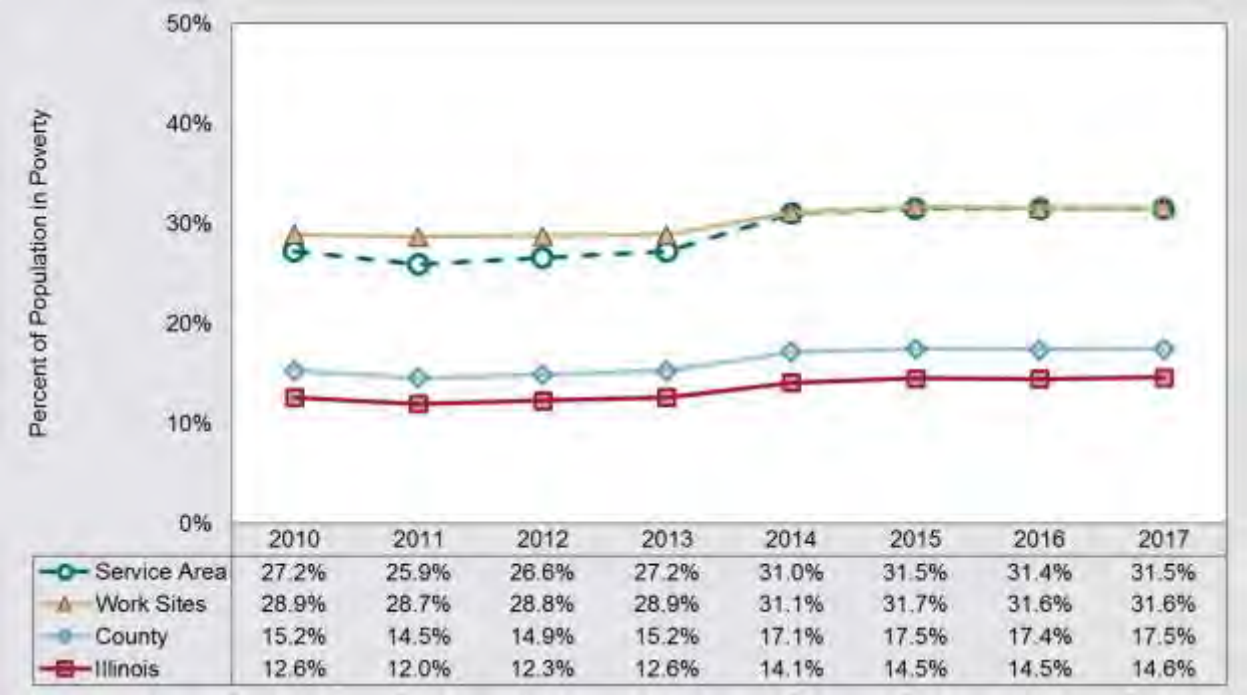
Agency 24, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	10.8%	15.5%	19.8%	17.4%	16.7%	11.5%	4.1%	3.0%	0.9%	0.3%
Work Sites	11.0%	13.0%	22.7%	17.9%	16.9%	10.3%	3.7%	3.0%	1.0%	0.5%
County	8.1%	10.3%	14.8%	13.3%	18.0%	12.4%	8.0%	4.9%	4.8%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

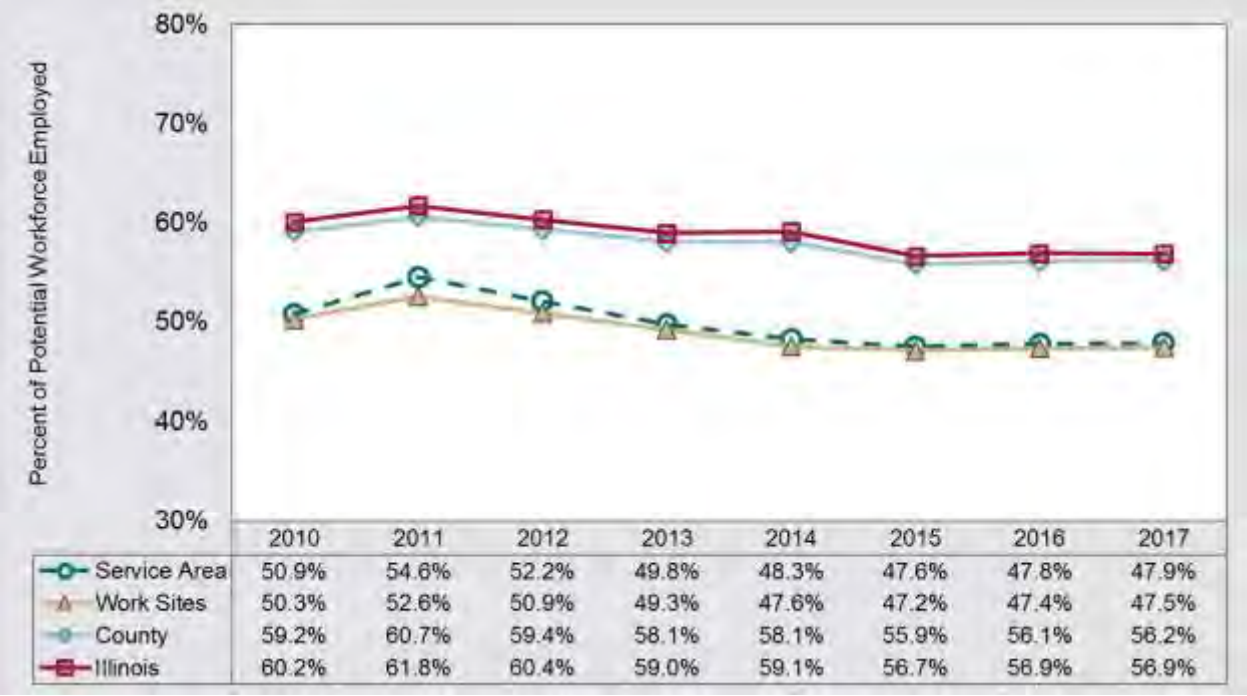
Agency 24: **Southwest Organizing Project**

Agency 24, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	27.2%	25.9%	26.6%	27.2%	31.0%	31.5%	31.4%	31.5%
Work Sites	28.9%	28.7%	28.8%	28.9%	31.1%	31.7%	31.6%	31.6%
County	15.2%	14.5%	14.9%	15.2%	17.1%	17.5%	17.4%	17.5%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

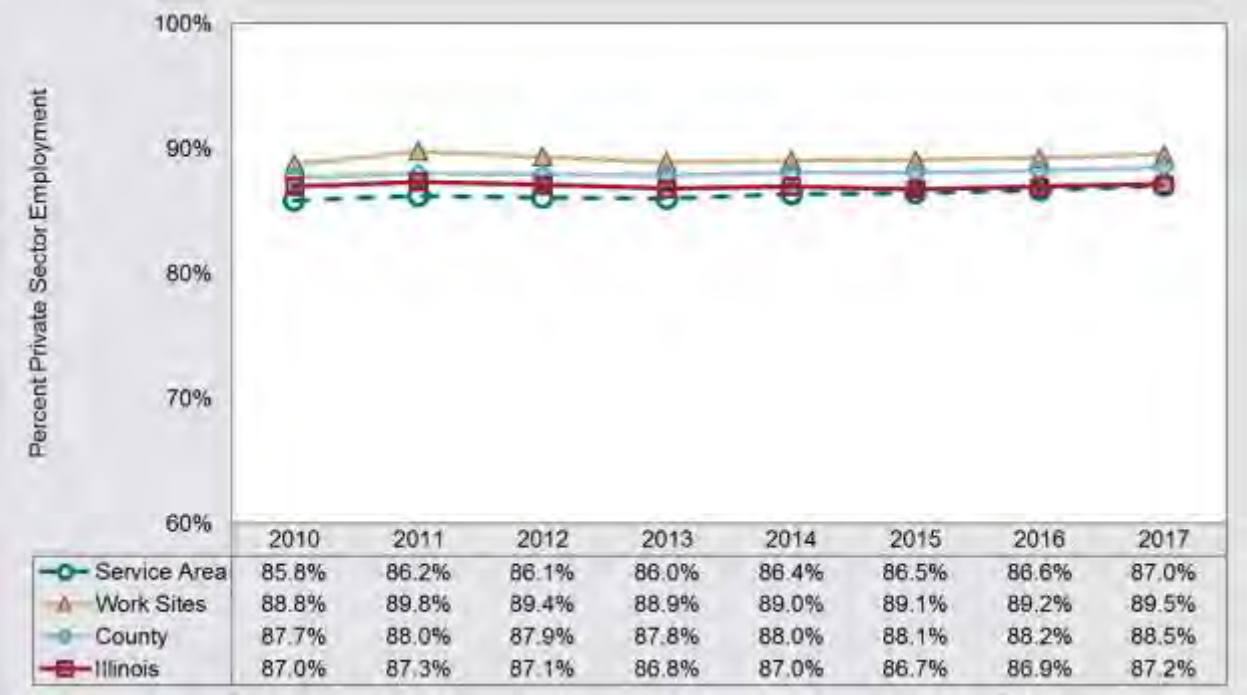
Agency 24, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	50.9%	54.6%	52.2%	49.8%	48.3%	47.6%	47.8%	47.9%
Work Sites	50.3%	52.6%	50.9%	49.3%	47.6%	47.2%	47.4%	47.5%
County	59.2%	60.7%	59.4%	58.1%	58.1%	55.9%	56.1%	56.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

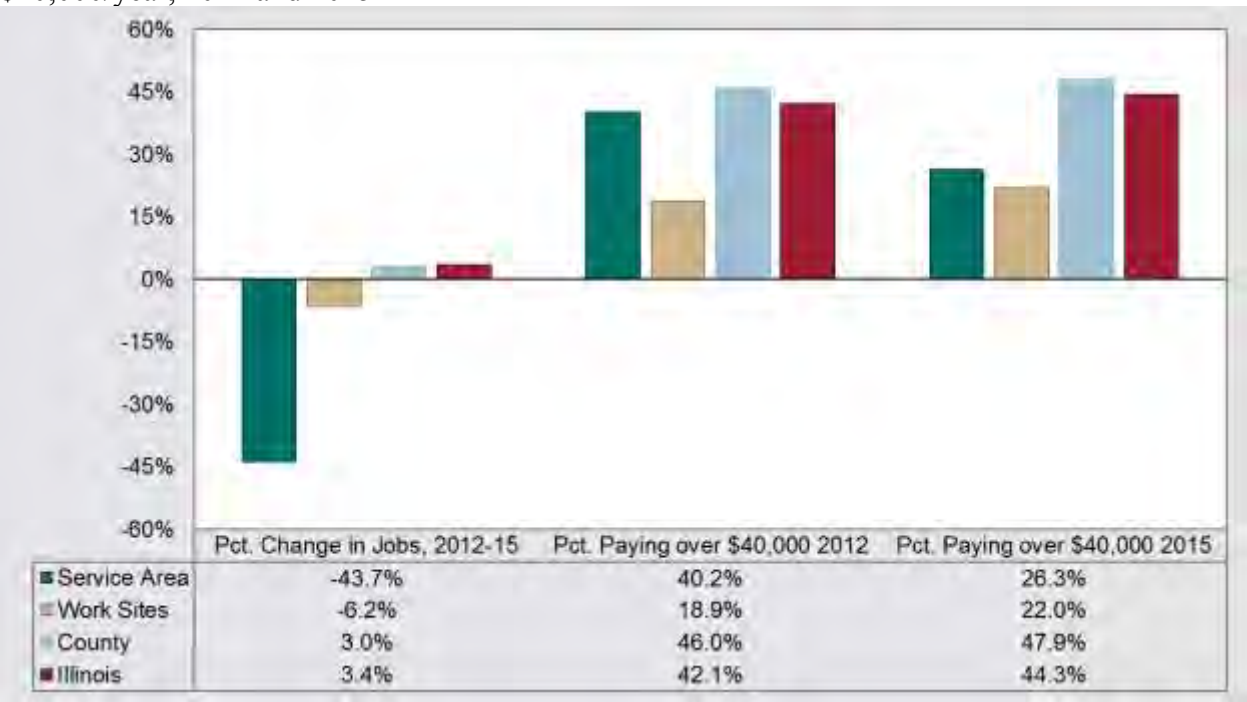
Agency 24: **Southwest Organizing Project**

Agency 24, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	85.8%	86.2%	86.1%	86.0%	86.4%	86.5%	86.6%	87.0%
Work Sites	88.8%	89.8%	89.4%	88.9%	89.0%	89.1%	89.2%	89.5%
County	87.7%	88.0%	87.9%	87.8%	88.0%	88.1%	88.2%	88.5%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 24, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	-43.7%	40.2%	26.3%
Work Sites	-6.2%	18.9%	22.0%
County	3.0%	46.0%	47.9%
Illinois	3.4%	42.1%	44.3%

The Resurrection Project (Agency 25)

With this award, The Resurrection Project proposes and its partners propose to enhance and expand their continuum of housing-related services to families in one urban and one suburban location affected by foreclosures. The Chinese American Service League will provide a range of housing counseling, including foreclosure prevention and preparedness for new and existing home buyers, to ensure borrowers are prepared for loans. The Resurrection Project will: 1) create two new loan funds to provide new mortgages and/or acquisition/rehab loans for lower-income families. These initiatives expand the proven partnerships in Brighton Park and Cicero, helping to serve over 800 largely Latino families in both the City of Chicago and the suburbs.

Service Area: 26 Census Tracts; Brighton Park Community Area in the City of Chicago; Town of Cicero
Work Site: 4 Census Tracts
County: 1,319 Census Tracts; Cook County

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 33,800 housing units, 89.1 percent, in structures with 1-4 units (Agency 25, Chart 9); over 6,600 owner-occupied housing units, 39.0 percent, had a reported value of under $200,000 (Agency 25, Chart 11), and over 1,400 residential addresses were reported as vacant for two years or more (Agency 25, Chart 13). Over 22,600 households, 68.0 percent, had income of less than $60,000 (Agency 25, Chart 16), and 19.8 percent of the population was below the poverty level (Agency 25, Chart 17).
- In the Work Sites, there were over 6,500 housing units, 89.0 percent, in structures with 1-4 units; over 1,800 owner-occupied housing units, 41.7 percent, had a reported value of under $200,000, and over 200 residential addresses were reported as vacant for two years or more. Over 4,000 households, 60.6 percent, had income of less than $60,000, and 12.9 percent of the population was below the poverty level.
- In the County, there were over 1.4 million housing units, 67.1 percent, in structures with 1-4 units; over 364,000 owner-occupied units, 31.1 percent, had a reported value of under $200,000, and over 120,000 residential addresses were reported as vacant for two years or more. Over 1.0 million households, 54.5 percent, had income of less than $60,000, and 15.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 451 first lien, single-family purchase mortgages; the average amount of those mortgages was $108,000 (Agency 25, Chart 1), and the average income of the purchasers receiving those mortgages was $50,300 (Agency 25, Chart 2). Of those mortgages, 262, 58.1 percent, were FHA/VA guaranteed (Agency 25, Chart 7).
- In the Work Sites, lenders reported originating 158 first lien, single-family purchase mortgages; the average amount of those mortgages was $101,400, and the average income of the purchasers receiving those mortgages was $46,800. Of those mortgages, 97, 61.4 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating over 44,400 first lien, single-family purchase mortgages; the average amount of those mortgages was $260,100, and the average income of

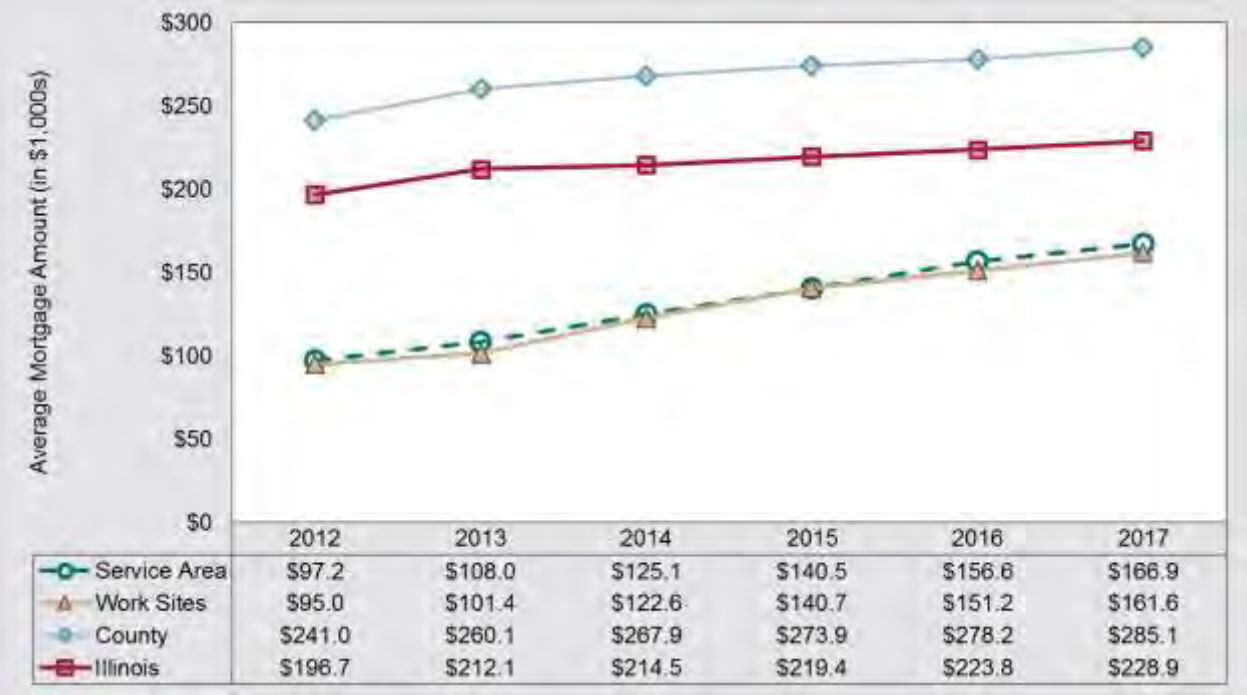
the purchasers receiving those mortgages was $127,900. Of those mortgages, nearly 9,900, 22.3, percent were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 31.7 percent (Agency 25, Chart 3), to 594 originations, and the average mortgage amount increased by 54.5 percent, to $166,900 (Agency 25, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 103.5 percent (Agency 25, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 16.0 percent, to 48.8 percent of originations (Agency 25, Chart 7). The average income of purchasers receiving mortgages increased by 15.3 percent, to $57,900 (Agency 25, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 14.6 percent, to 181 originations, and the average mortgage amount increased by 59.4 percent, to $161,600. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 82.6 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 3.7 percent, to 59.1 percent of originations. The average income of purchasers receiving mortgages increased by 27.9 percent, rising to $59,900.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 29.0 percent, to over 57,300 originations, and the average mortgage amount increased by 9.6 percent, to $285,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 20.8 percent of originations. The average income of purchasers receiving mortgages increased by 3.5 percent, to $132,400.

Agency 25: **The Resurrection Project**

Agency 25, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



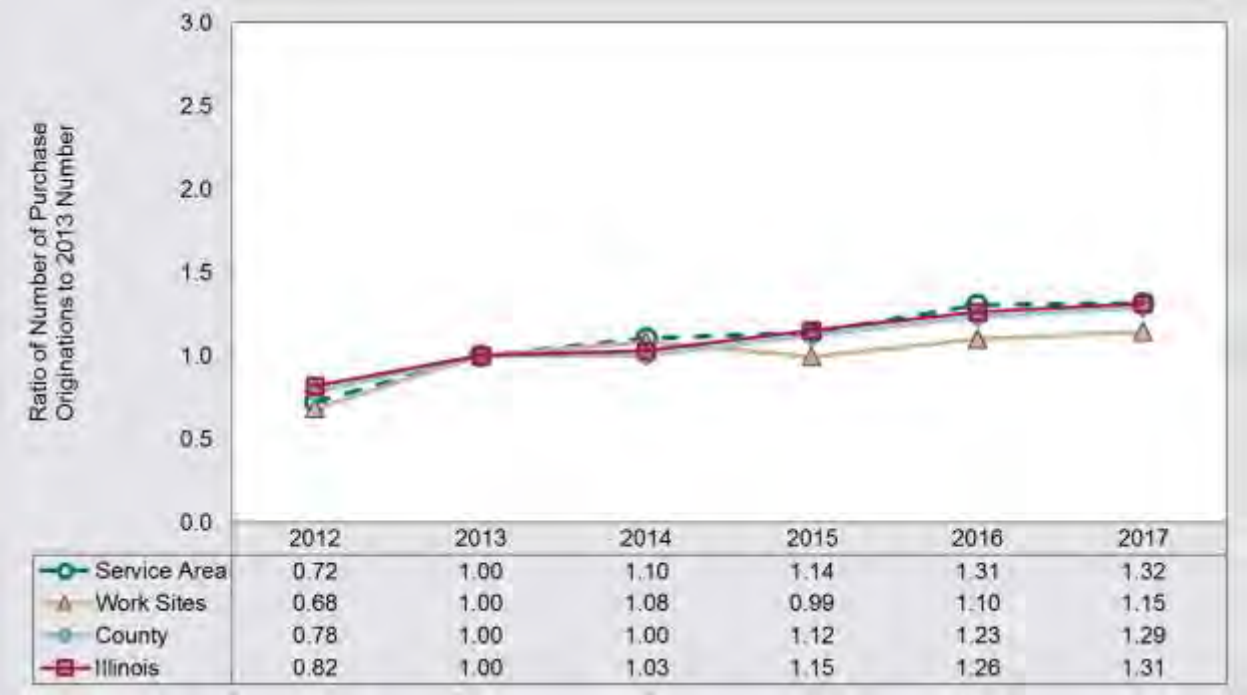
	2012	2013	2014	2015	2016	2017
Service Area	$97.2	$108.0	$125.1	$140.5	$156.6	$166.9
Work Sites	$95.0	$101.4	$122.6	$140.7	$151.2	$161.6
County	$241.0	$260.1	$267.9	$273.9	$278.2	$285.1
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 25, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$44.4	$50.3	$48.3	$53.0	$56.9	$57.9
Work Sites	$44.1	$46.8	$48.5	$51.4	$52.5	$59.9
County	$125.4	$127.9	$130.8	$127.8	$127.3	$132.4
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

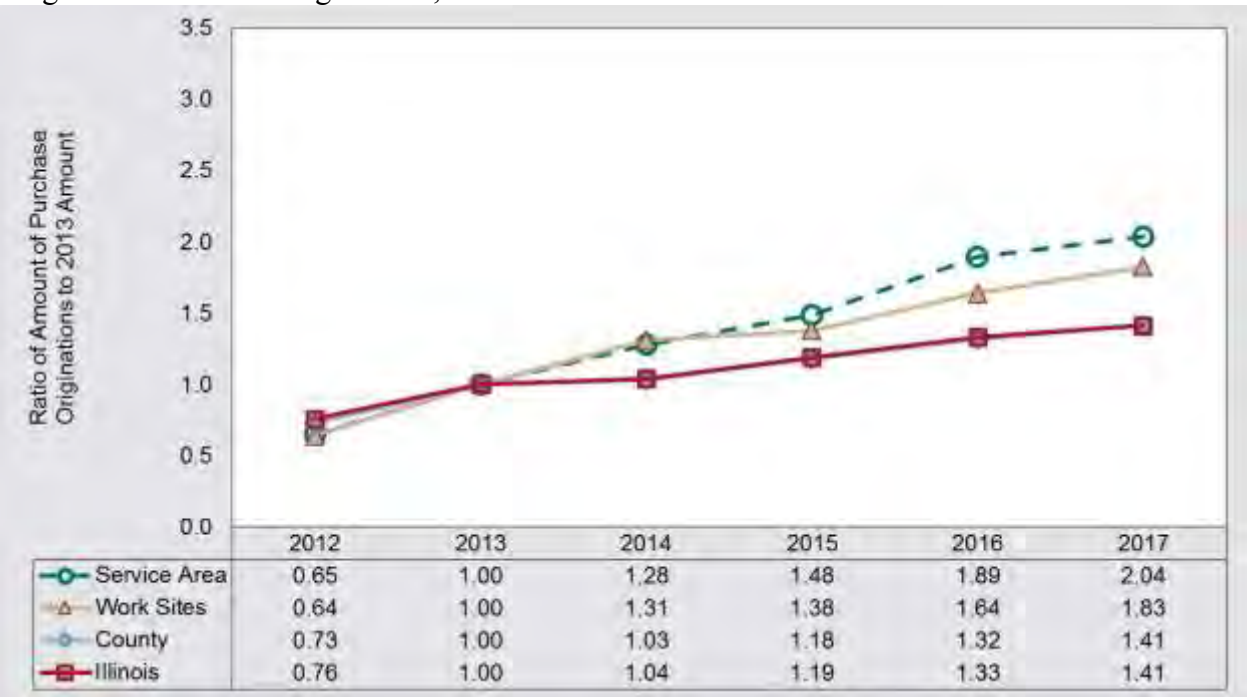
Agency 25: **The Resurrection Project**

Agency 25, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.72	1.00	1.10	1.14	1.31	1.32
Work Sites	0.68	1.00	1.08	0.99	1.10	1.15
County	0.78	1.00	1.00	1.12	1.23	1.29
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

Agency 25, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



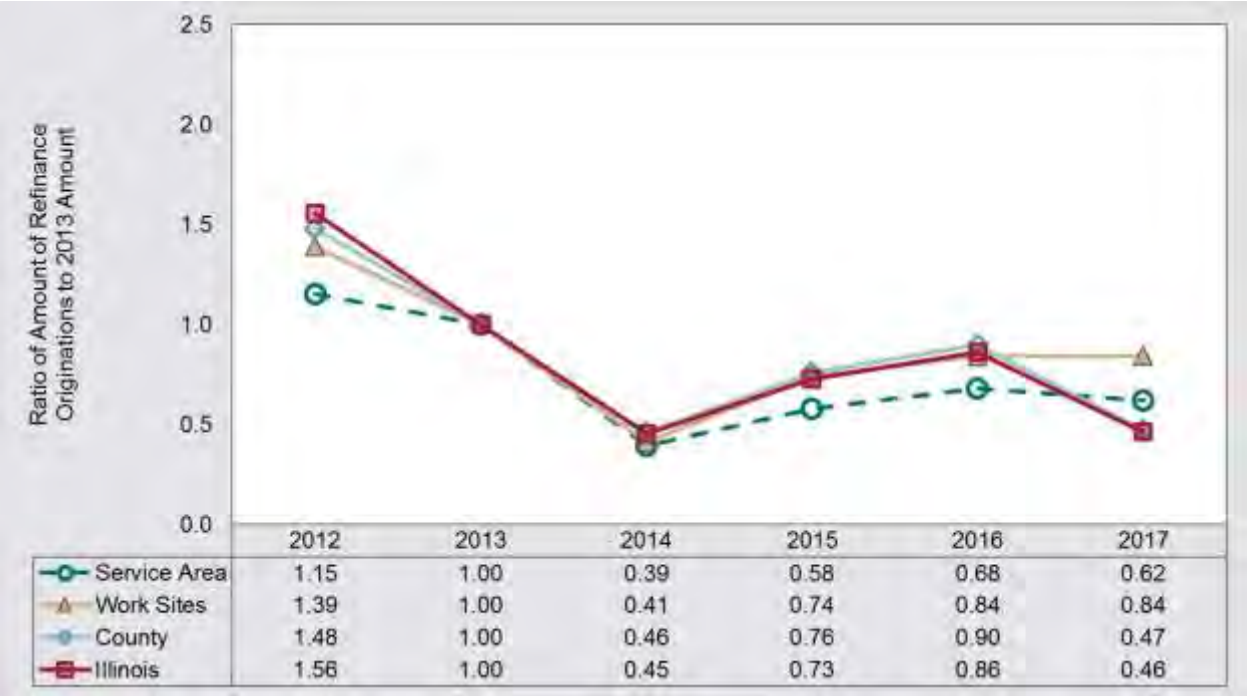
	2012	2013	2014	2015	2016	2017
Service Area	0.65	1.00	1.28	1.48	1.89	2.04
Work Sites	0.64	1.00	1.31	1.38	1.64	1.83
County	0.73	1.00	1.03	1.18	1.32	1.41
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

Agency 25: **The Resurrection Project**

Agency 25, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	1.12	1.00	0.46	0.63	0.71	0.62
Work Sites	1.33	1.00	0.49	0.80	0.88	0.84
County	1.41	1.00	0.42	0.63	0.73	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

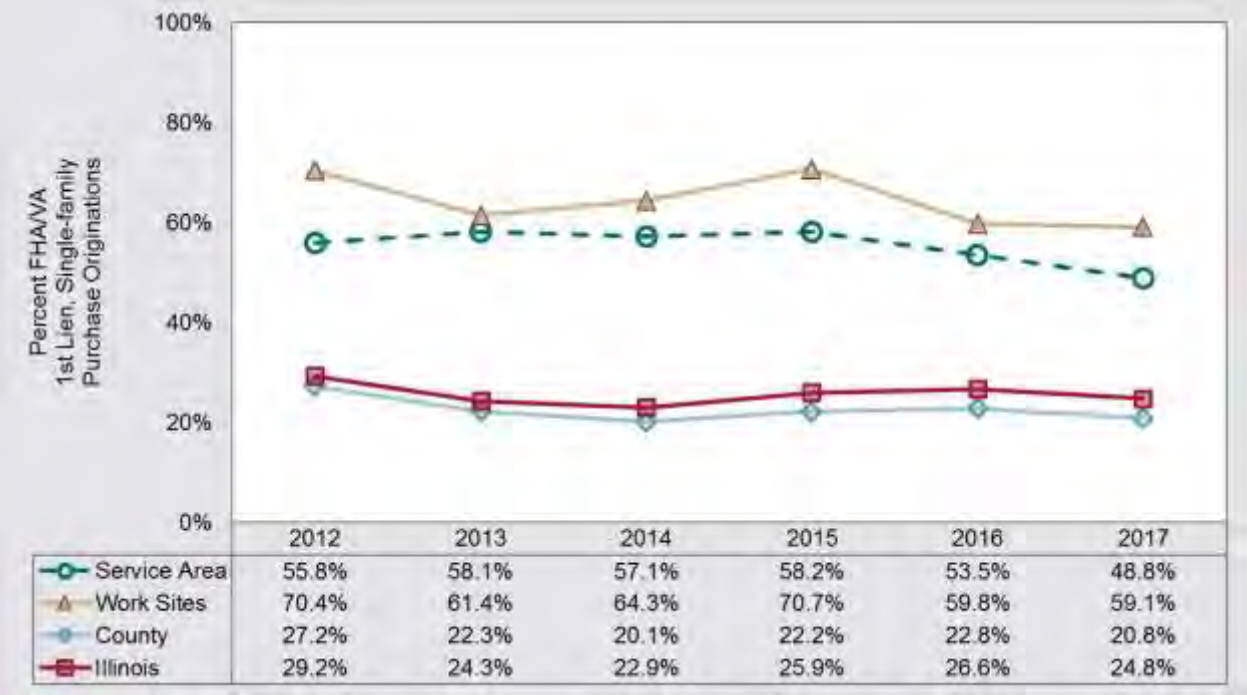
Agency 25, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.15	1.00	0.39	0.58	0.68	0.62
Work Sites	1.39	1.00	0.41	0.74	0.84	0.84
County	1.48	1.00	0.46	0.76	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

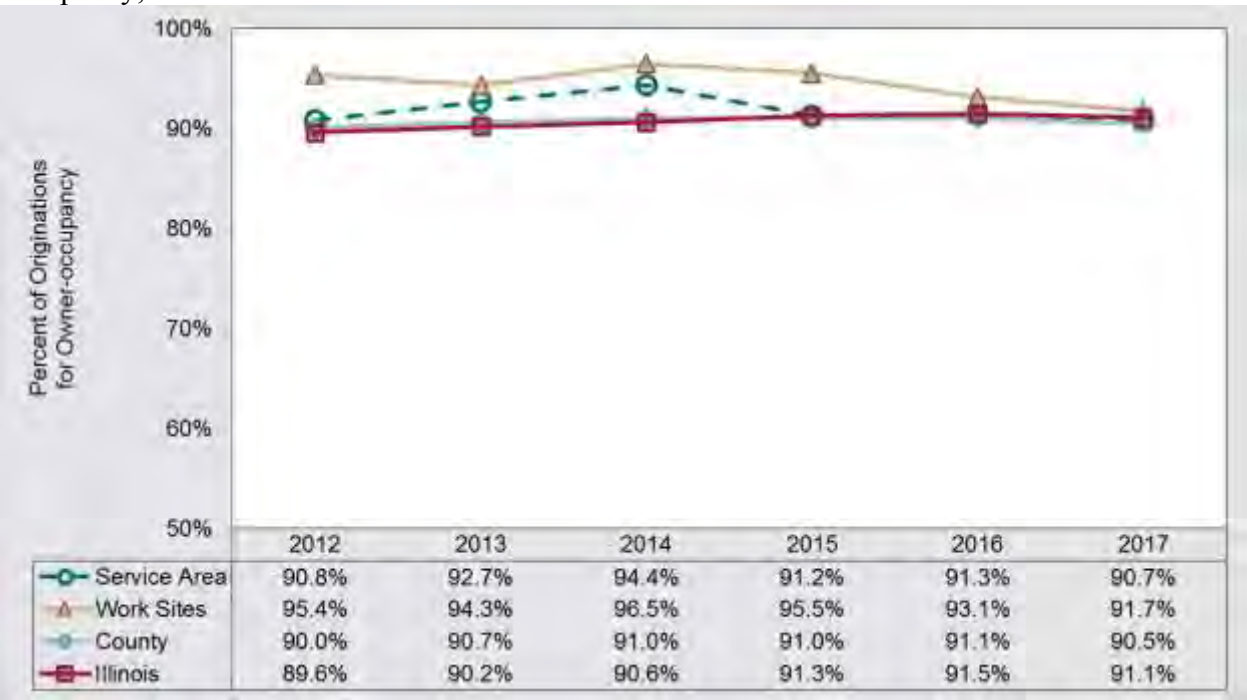
Agency 25: **The Resurrection Project**

Agency 25, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	55.8%	58.1%	57.1%	58.2%	53.5%	48.8%
Work Sites	70.4%	61.4%	64.3%	70.7%	59.8%	59.1%
County	27.2%	22.3%	20.1%	22.2%	22.8%	20.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

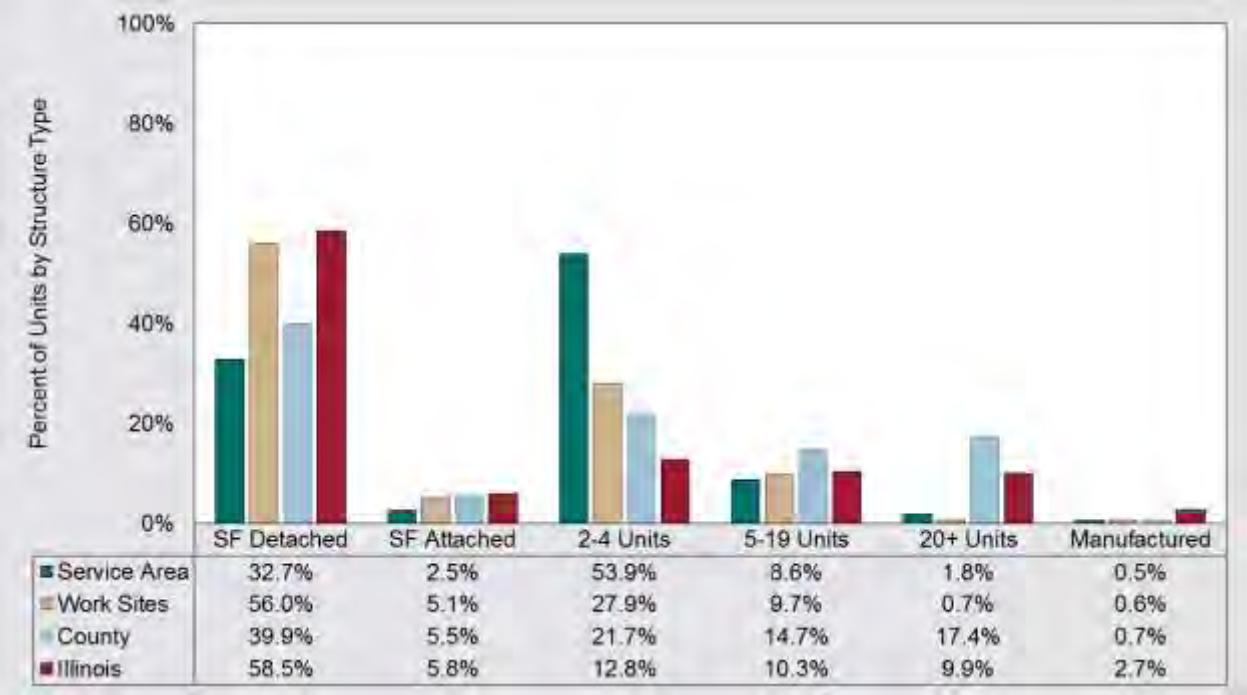
Agency 25, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	90.8%	92.7%	94.4%	91.2%	91.3%	90.7%
Work Sites	95.4%	94.3%	96.5%	95.5%	93.1%	91.7%
County	90.0%	90.7%	91.0%	91.0%	91.1%	90.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

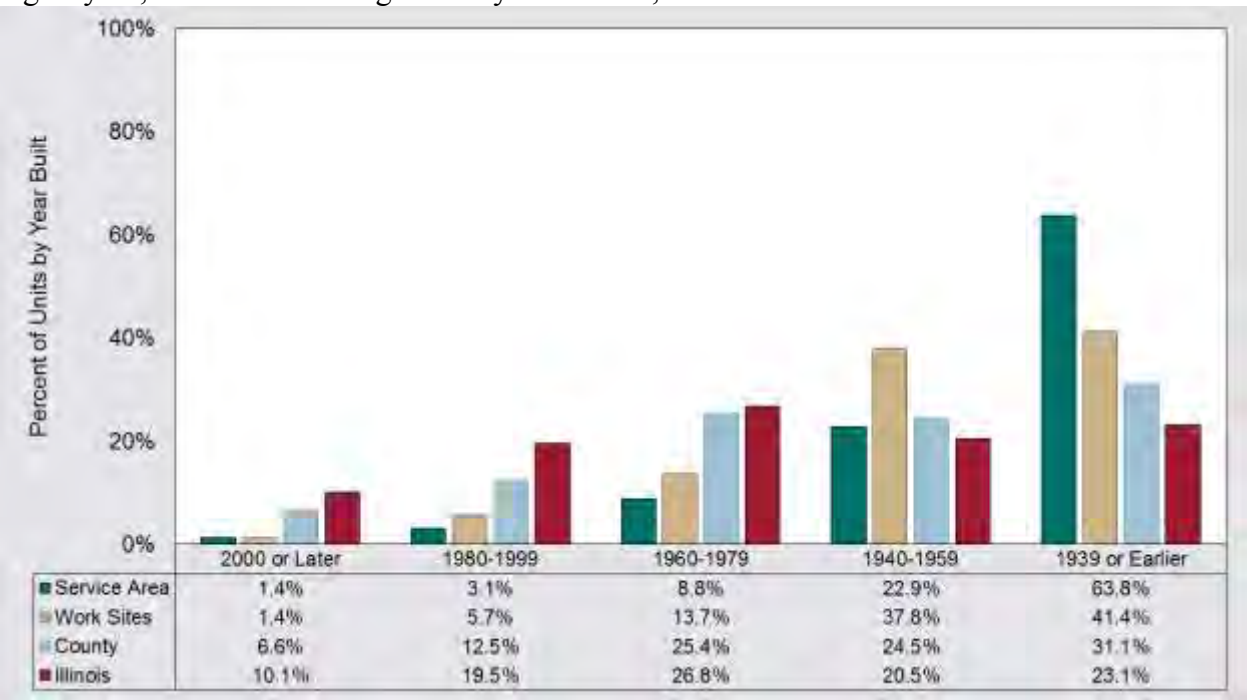
Agency 25: **The Resurrection Project**

Agency 25, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	32.7%	2.5%	53.9%	8.6%	1.8%	0.5%
Work Sites	56.0%	5.1%	27.9%	9.7%	0.7%	0.6%
County	39.9%	5.5%	21.7%	14.7%	17.4%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

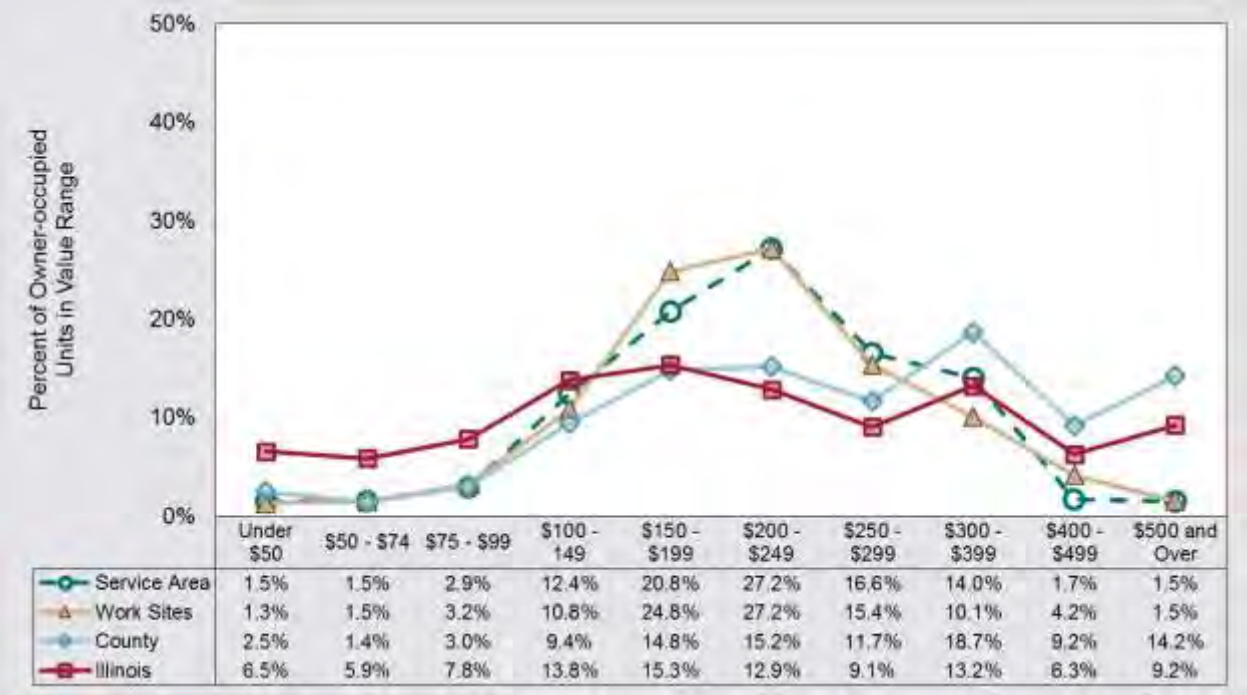
Agency 25, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	1.4%	3.1%	8.8%	22.9%	63.8%
Work Sites	1.4%	5.7%	13.7%	37.8%	41.4%
County	6.6%	12.5%	25.4%	24.5%	31.1%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

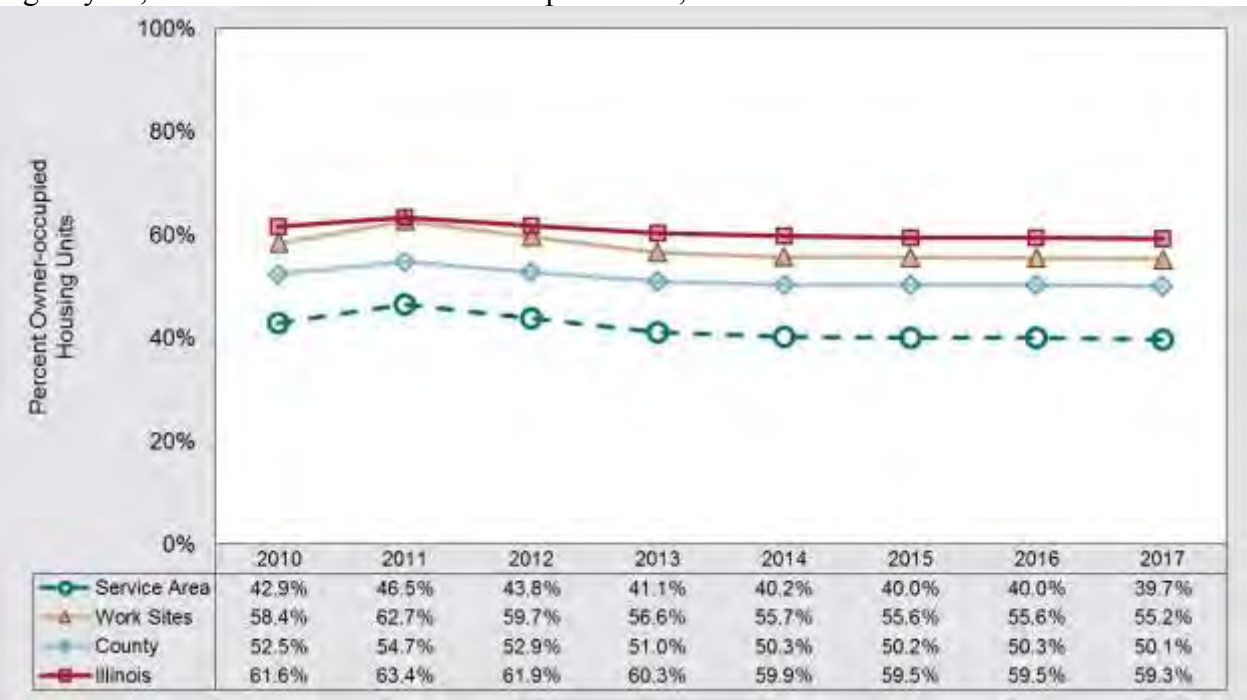
Agency 25: **The Resurrection Project**

Agency 25, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	1.5%	1.5%	2.9%	12.4%	20.8%	27.2%	16.6%	14.0%	1.7%	1.5%
Work Sites	1.3%	1.5%	3.2%	10.8%	24.8%	27.2%	15.4%	10.1%	4.2%	1.5%
County	2.5%	1.4%	3.0%	9.4%	14.8%	15.2%	11.7%	18.7%	9.2%	14.2%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

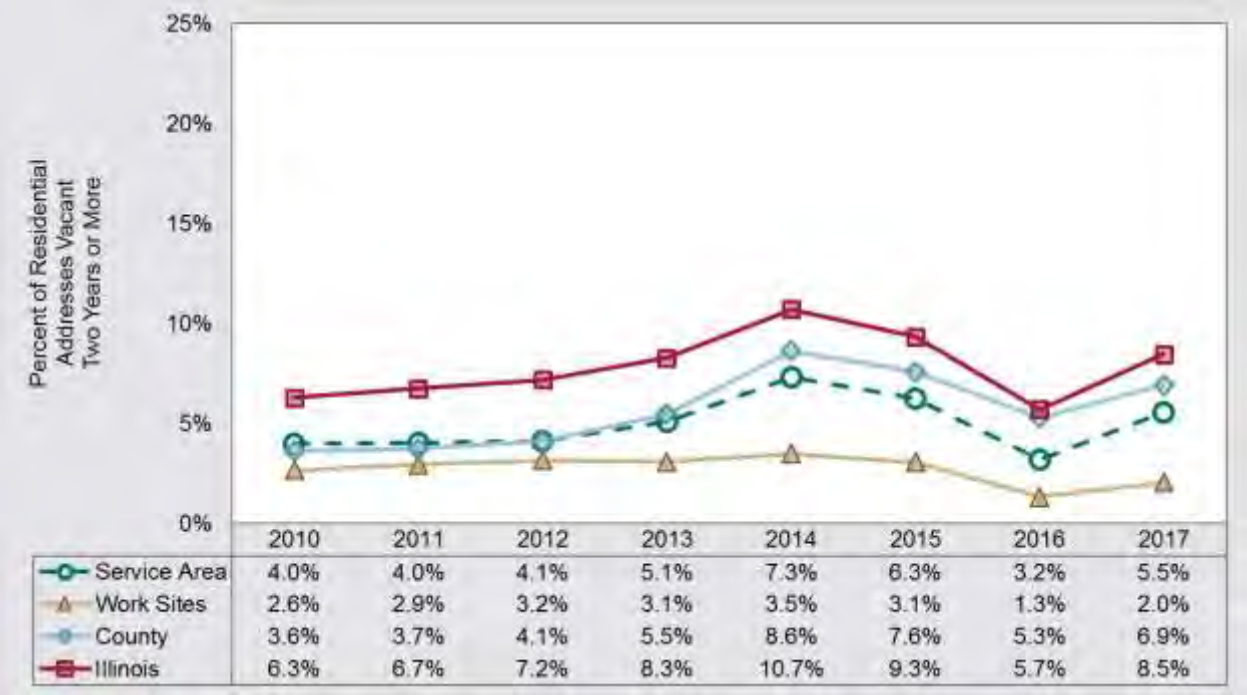
Agency 25, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	42.9%	46.5%	43.8%	41.1%	40.2%	40.0%	40.0%	39.7%
Work Sites	58.4%	62.7%	59.7%	56.6%	55.7%	55.6%	55.6%	55.2%
County	52.5%	54.7%	52.9%	51.0%	50.3%	50.2%	50.3%	50.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

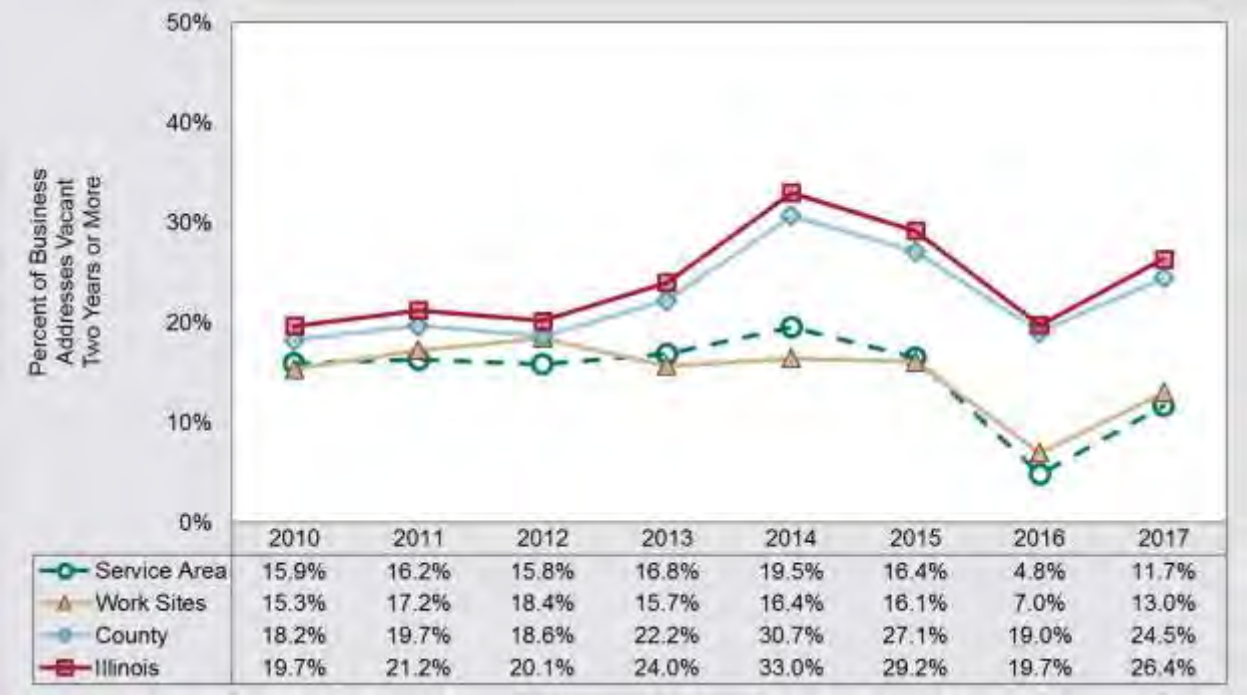
Agency 25: **The Resurrection Project**

Agency 25, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	4.0%	4.0%	4.1%	5.1%	7.3%	6.3%	3.2%	5.5%
Work Sites	2.6%	2.9%	3.2%	3.1%	3.5%	3.1%	1.3%	2.0%
County	3.6%	3.7%	4.1%	5.5%	8.6%	7.6%	5.3%	6.9%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

Agency 25, Chart 14: Percent Long-term Business Vacancy, 2010-2017



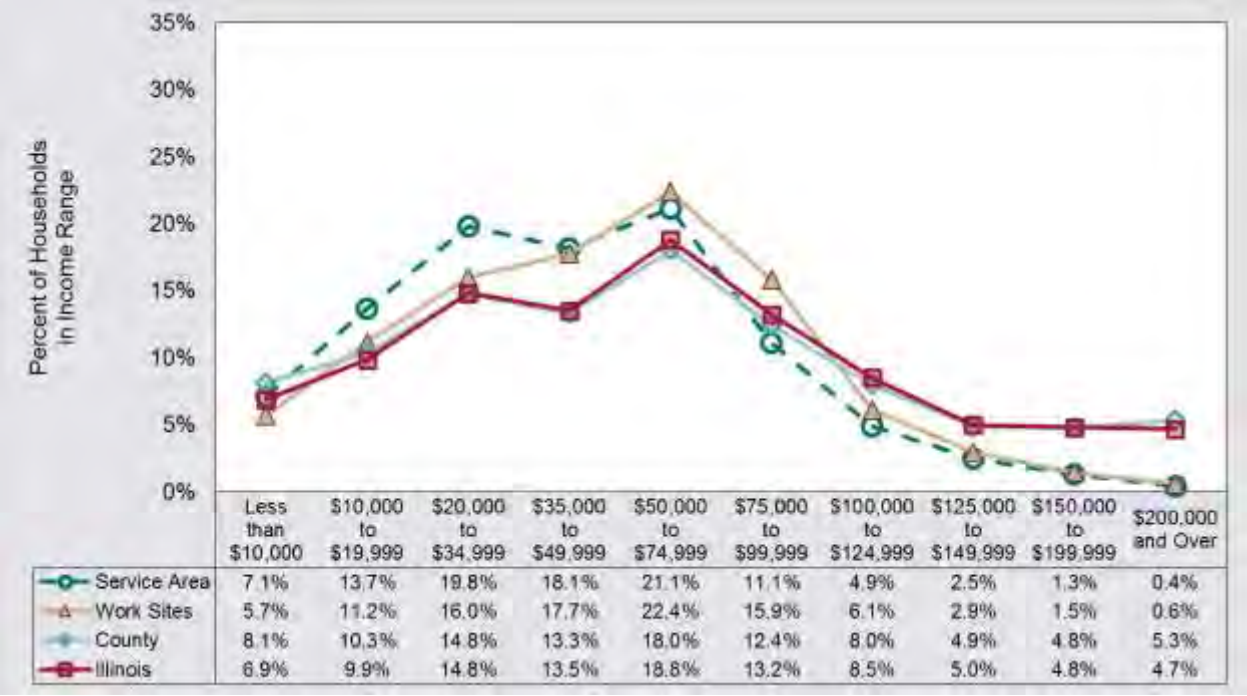
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	15.9%	16.2%	15.8%	16.8%	19.5%	16.4%	4.8%	11.7%
Work Sites	15.3%	17.2%	18.4%	15.7%	16.4%	16.1%	7.0%	13.0%
County	18.2%	19.7%	18.6%	22.2%	30.7%	27.1%	19.0%	24.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 25: **The Resurrection Project**

Agency 25, Chart 15: Average Household Income, 2010-2017

	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$54.4	$55.1	$56.6	$58.1	$56.3	$57.8	$56.3	$59.3
Work Sites	$61.7	$61.8	$64.0	$66.2	$67.4	$69.2	$68.4	$72.6
County	$80.8	$79.2	$81.6	$83.9	$86.8	$89.3	$93.8	$97.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

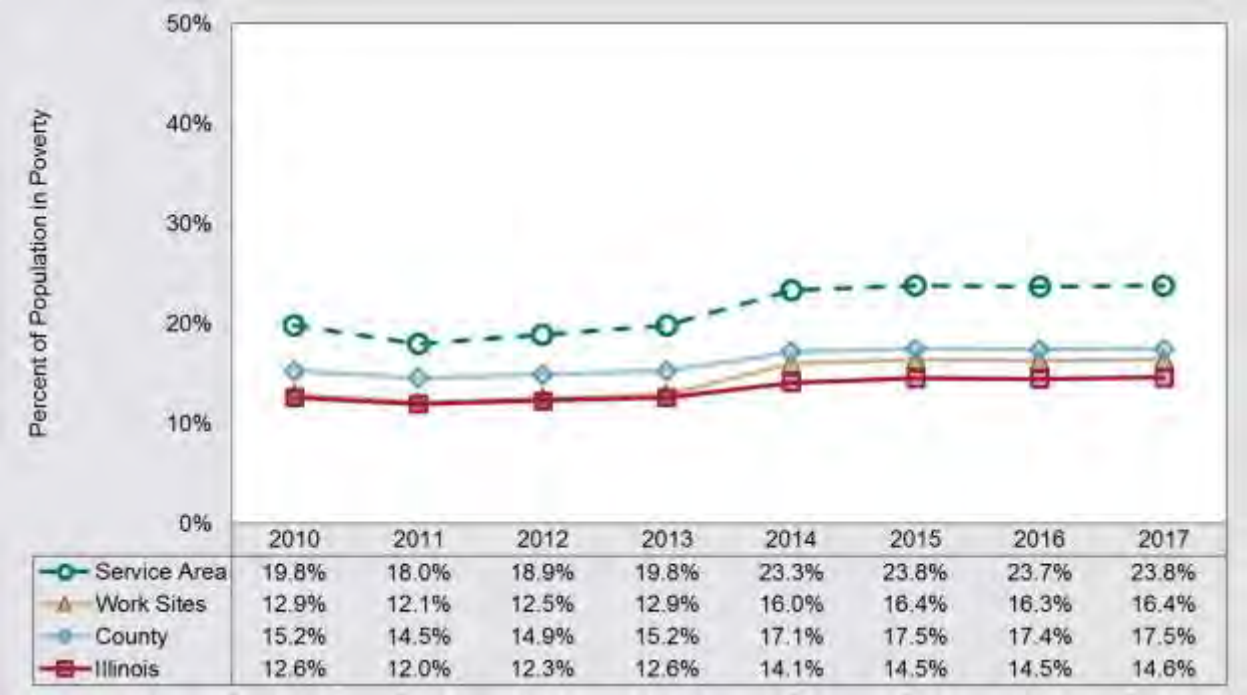
Agency 25, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	7.1%	13.7%	19.8%	18.1%	21.1%	11.1%	4.9%	2.5%	1.3%	0.4%
Work Sites	5.7%	11.2%	16.0%	17.7%	22.4%	15.9%	6.1%	2.9%	1.5%	0.6%
County	8.1%	10.3%	14.8%	13.3%	18.0%	12.4%	8.0%	4.9%	4.8%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

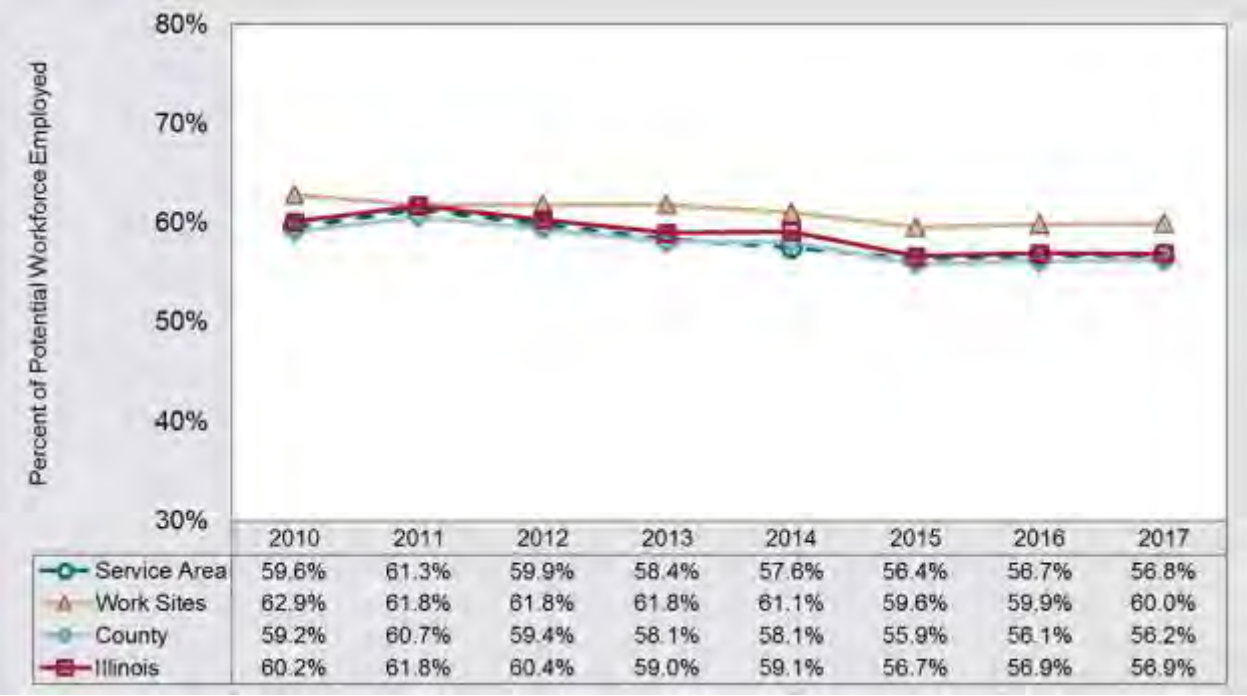
Agency 25: **The Resurrection Project**

Agency 25, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	19.8%	18.0%	18.9%	19.8%	23.3%	23.8%	23.7%	23.8%
Work Sites	12.9%	12.1%	12.5%	12.9%	16.0%	16.4%	16.3%	16.4%
County	15.2%	14.5%	14.9%	15.2%	17.1%	17.5%	17.4%	17.5%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

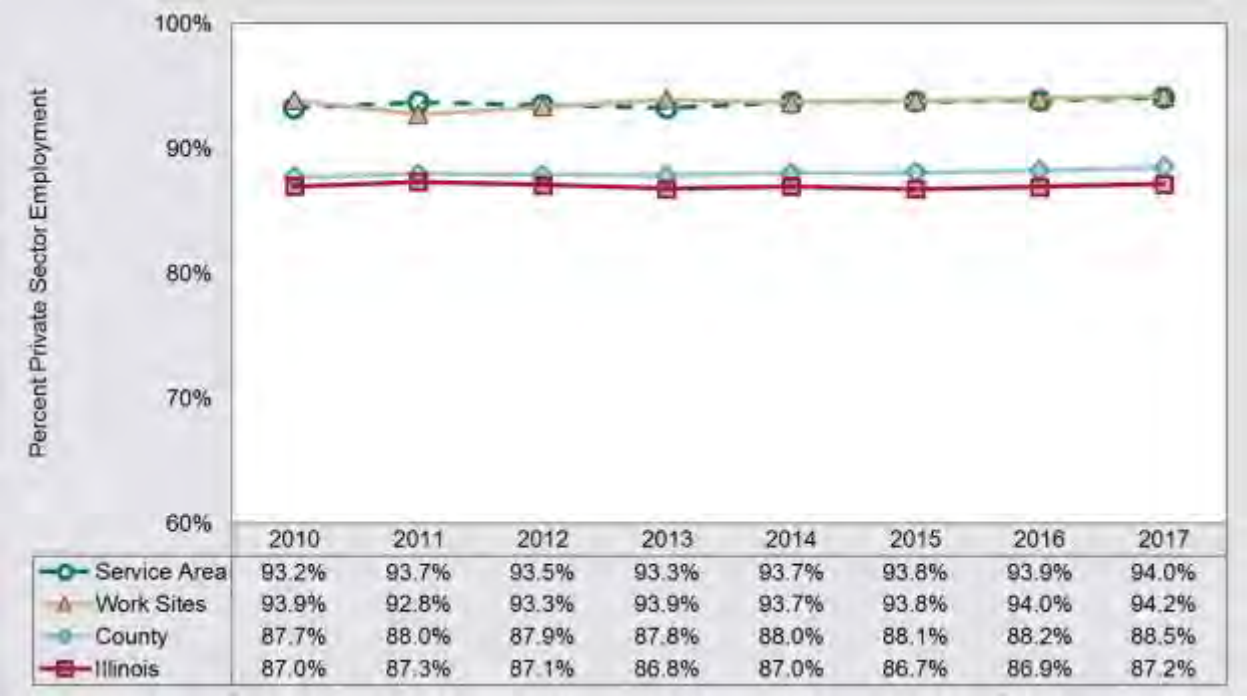
Agency 25, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	59.6%	61.3%	59.9%	58.4%	57.6%	56.4%	56.7%	56.8%
Work Sites	62.9%	61.8%	61.8%	61.8%	61.1%	59.6%	59.9%	60.0%
County	59.2%	60.7%	59.4%	58.1%	58.1%	55.9%	56.1%	56.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

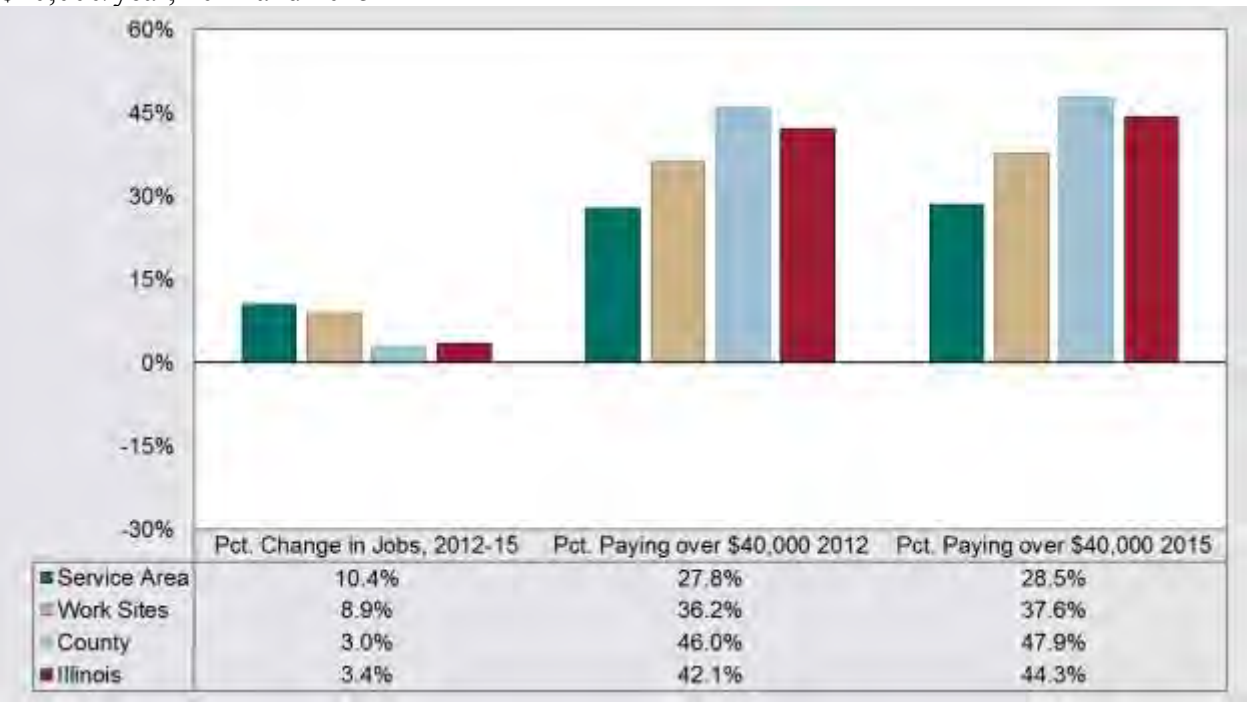
Agency 25: **The Resurrection Project**

Agency 25, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	93.2%	93.7%	93.5%	93.3%	93.7%	93.8%	93.9%	94.0%
Work Sites	93.9%	92.8%	93.3%	93.9%	93.7%	93.8%	94.0%	94.2%
County	87.7%	88.0%	87.9%	87.8%	88.0%	88.1%	88.2%	88.5%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 25, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	10.4%	27.8%	28.5%
Work Sites	8.9%	36.2%	37.6%
County	3.0%	46.0%	47.9%
Illinois	3.4%	42.1%	44.3%

Will County Center for Community Concerns (Agency 26)

The Will County Center for Community Concerns proposes to purchase, rehab and resell 29 homes for pre-qualified buyers in specific neighborhoods, as well as provide delinquency and foreclosure prevention counseling services and education, pre- and post-purchase counseling services, and emergency housing assistance (e.g., payment of first/last month's rent and/or security deposits) for families in Will County. This program model allows pre-qualified buyers to identify foreclosed properties in designated areas they wish to purchase, receive assistance in the acquisition and rehab of the property, and secure an appropriate mortgage.

Service Area: 65 Census Tracts; Cities of Crest Hill, Joliet, and Lockport
Work Site: 19 Census Tracts
Counties: 162 Census Tracts; Kendall County (10 Census Tracts), Will County (152 Census Tracts)

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 86,600 housing units, 89.3 percent, in structures with 1-4 units (Agency 26, Chart 9); over 33,200 owner-occupied housing units, 46.1 percent, had a reported value of under $200,000 (Agency 26, Chart 11), and over 11,100 residential addresses were reported as vacant for two years or more (Agency 26, Chart 13). Over 41,600 households, 45.9 percent, had income of less than $60,000 (Agency 26, Chart 16), and 9.0 percent of the population was below the poverty level (Agency 26, Chart 17).
- In the Work Sites, there were over 27,100 housing units, 90.2 percent, in structures with 1-4 units; over 10,100 owner-occupied housing units, 41.9 percent, had a reported value of under $200,000, and over 3,100 residential addresses were reported as vacant for two years or more. Over 11,200 households, 40.2 percent, had income of less than $60,000, and 5.4 percent of the population was below the poverty level.
- In the Counties, there were over 246,000 housing units, 90.9 percent, in structures with 1-4 units; over 73,200 owner-occupied housing units, 33.6 percent, had a reported value of under $200,000, and over 32,800 residential addresses were reported as vacant for two years or more. Over 95,200 households, 37.2 percent, had income of less than $60,000, and 6.3 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 2,624 first lien, single-family purchase mortgages; the average amount of those mortgages was $161,700 (Agency 26, Chart 1), and the average income of the purchasers receiving those mortgages was $80,800 (Agency 26, Chart 2). Of those mortgages, 1,079, 41.1 percent, were FHA/VA guaranteed (Agency 26, Chart 7).
- In the Work Sites, lenders reported originating 895 first lien, single-family purchase mortgages; the average amount of those mortgages was $161,700, and the average income of the purchasers receiving those mortgages was $84,800. Of those mortgages, 383, 42.8 percent, were FHA/VA guaranteed.
- In the Counties, lenders reported originating 9,006 first lien, single-family purchase mortgages; the average amount of those mortgages was $197,300, and the average income of

the purchasers receiving those mortgages was $95,900. Of those mortgages, 3,217, 35.7 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 60.3 percent (Agency 26, Chart 3), to 4,205 originations, and the average mortgage amount increased by 18.4 percent, to $191,500 (Agency 26, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 89.8 percent (Agency 26, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 4.4 percent, to 39.3 percent of originations (Agency 26, Chart 7). The average income of purchasers receiving mortgages increased by 2.9 percent, to $83.200 (Agency 26, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 50.5 percent, to 1,347 originations, and the average mortgage amount increased by 18.0 percent, to $190,800. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 77.6 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed increased by 1.8 percent, to 43.6 percent of originations. The average income of purchasers receiving mortgages decreased by 1.9 percent, dropping to $83,300.
- In the Counties, the total number of first lien, single-family purchase mortgage originations increased by 43.6 percent, to 12,936 originations, and the average mortgage amount increased by 11.0 percent, to $218,900. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 59.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 2.6 percent, to 34.8 percent of originations. The average income of purchasers receiving mortgages increased by 1.6 percent, to $97,500.

Agency 26: **Will County Center for Community Concerns**

Agency 26, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017

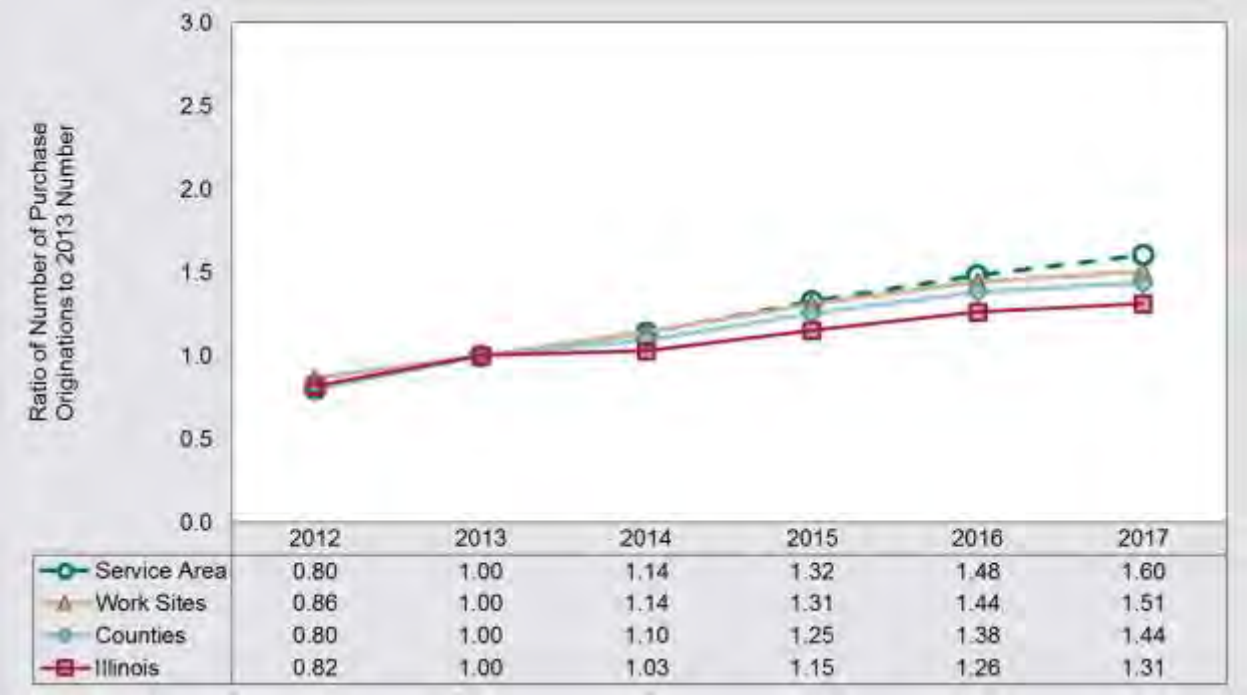
	2012	2013	2014	2015	2016	2017
Service Area	$151.1	$161.7	$165.5	$172.5	$184.3	$191.5
Work Sites	$148.5	$161.7	$165.2	$173.7	$184.2	$190.8
Counties	$187.2	$197.3	$202.5	$205.7	$212.7	$218.9
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 26, Chart 2: Average Income of Purchaser with a First Lien, Single-family Mortgage, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	$76.6	$80.8	$78.4	$78.1	$82.3	$83.2
Work Sites	$77.2	$84.8	$77.7	$81.3	$85.6	$83.3
Counties	$92.0	$95.9	$96.2	$95.3	$95.9	$97.5
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

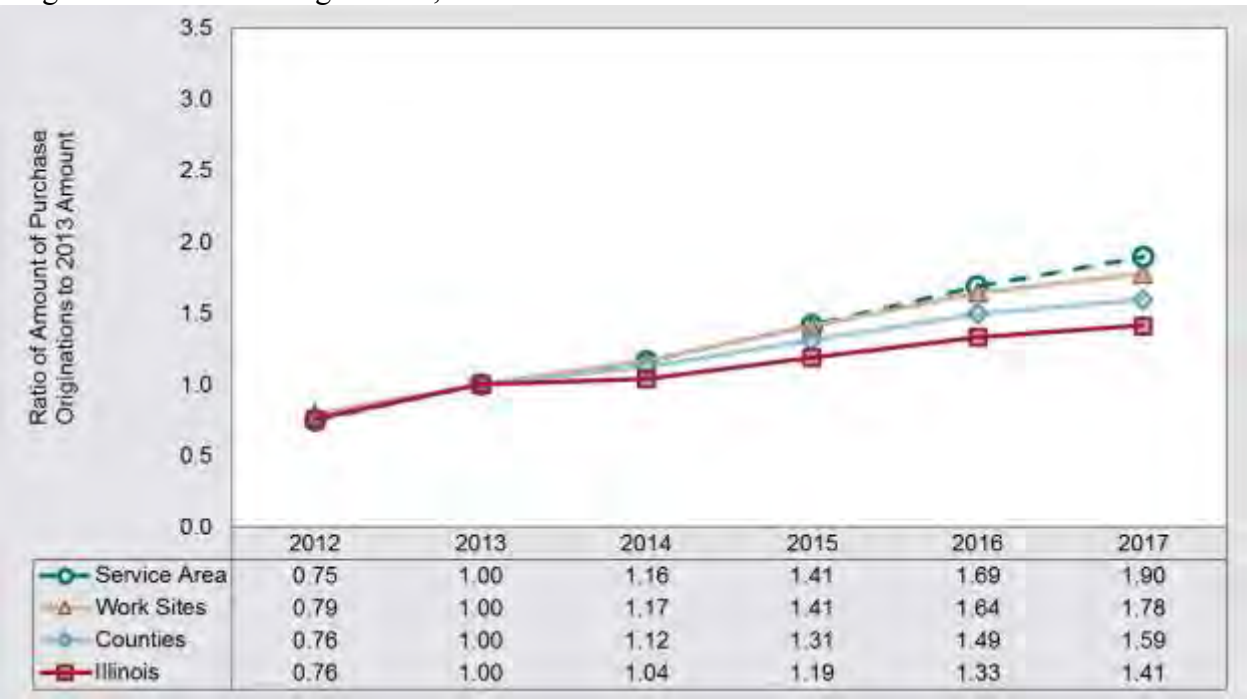
Agency 26: **Will County Center for Community Concerns**

Agency 26, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.80	1.00	1.14	1.32	1.48	1.60
Work Sites	0.86	1.00	1.14	1.31	1.44	1.51
Counties	0.80	1.00	1.10	1.25	1.38	1.44
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

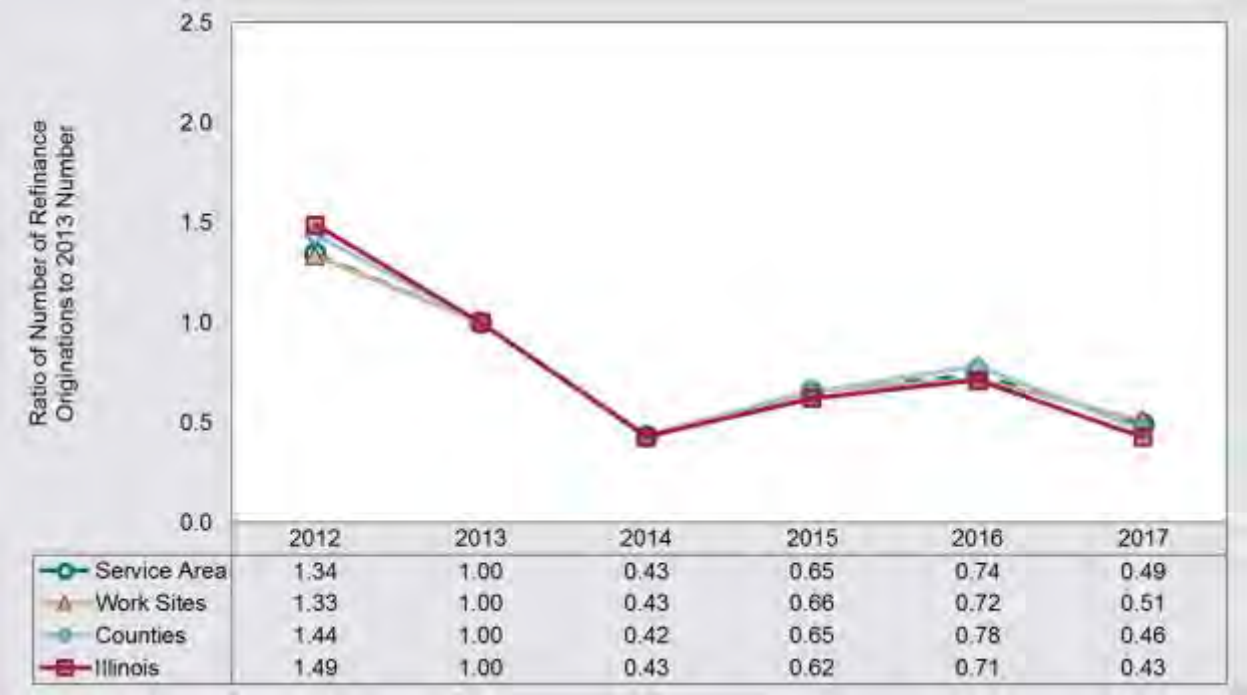
Agency 26, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.75	1.00	1.16	1.41	1.69	1.90
Work Sites	0.79	1.00	1.17	1.41	1.64	1.78
Counties	0.76	1.00	1.12	1.31	1.49	1.59
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

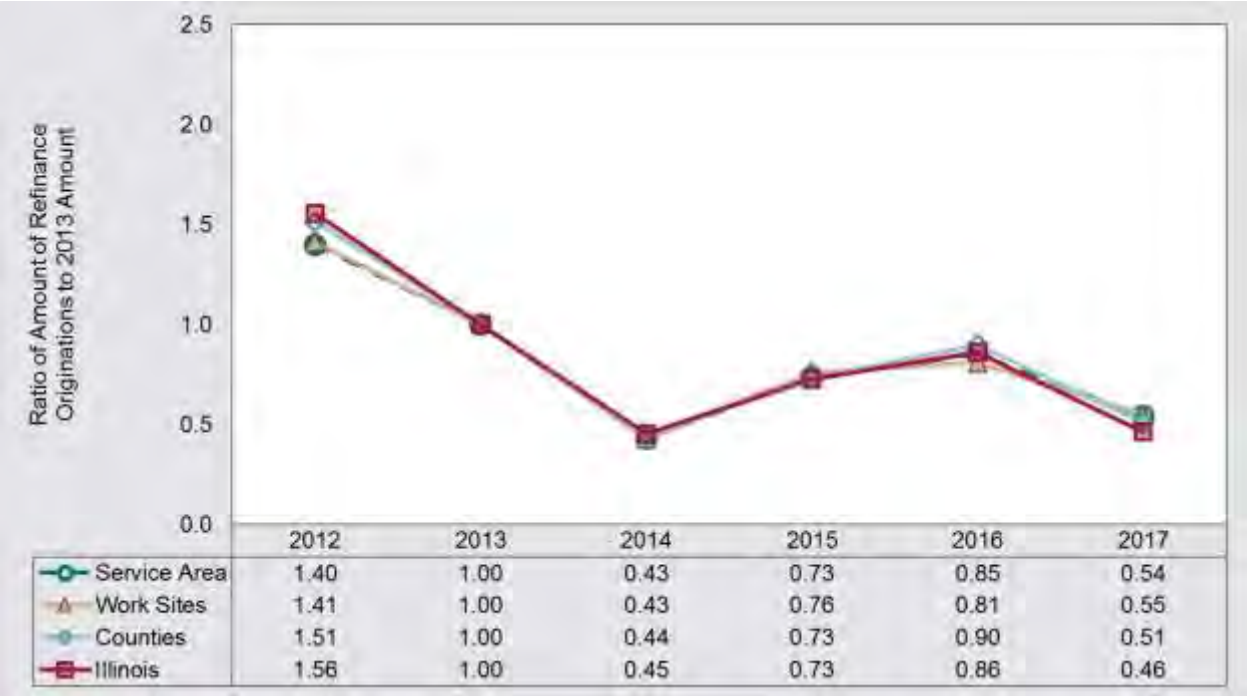
Agency 26: **Will County Center for Community Concerns**

Agency 26, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.34	1.00	0.43	0.65	0.74	0.49
Work Sites	1.33	1.00	0.43	0.66	0.72	0.51
Counties	1.44	1.00	0.42	0.65	0.78	0.46
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

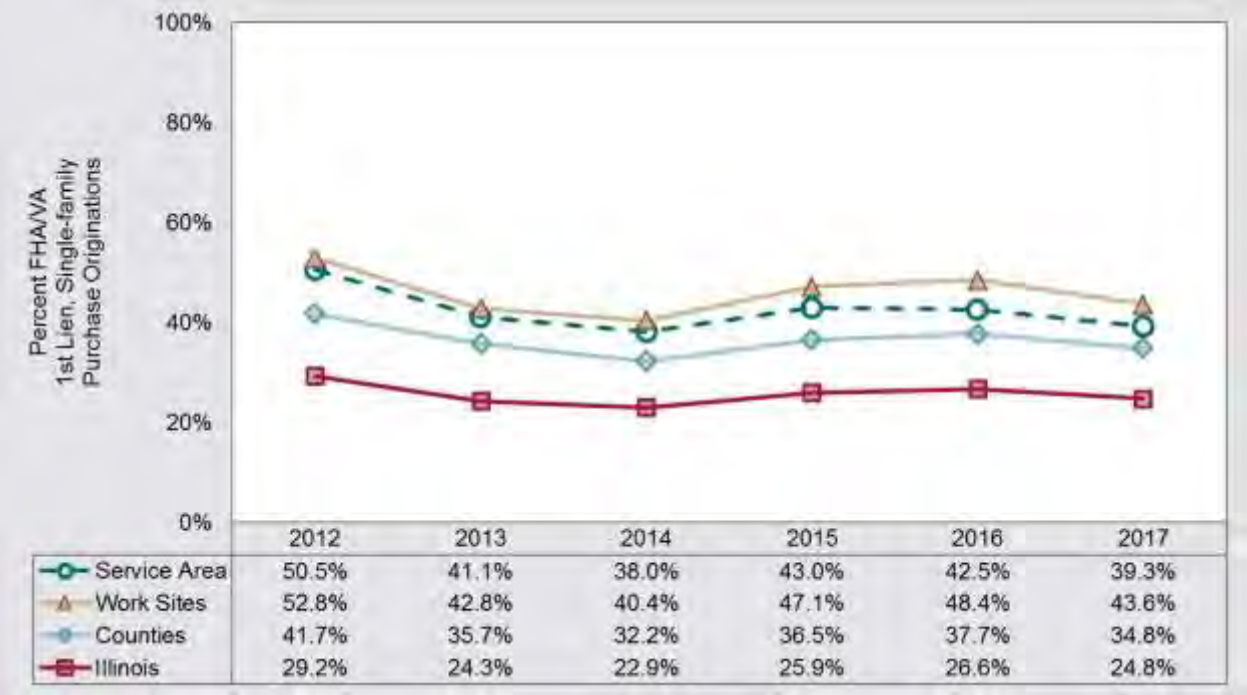
Agency 26, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	1.40	1.00	0.43	0.73	0.85	0.54
Work Sites	1.41	1.00	0.43	0.76	0.81	0.55
Counties	1.51	1.00	0.44	0.73	0.90	0.51
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

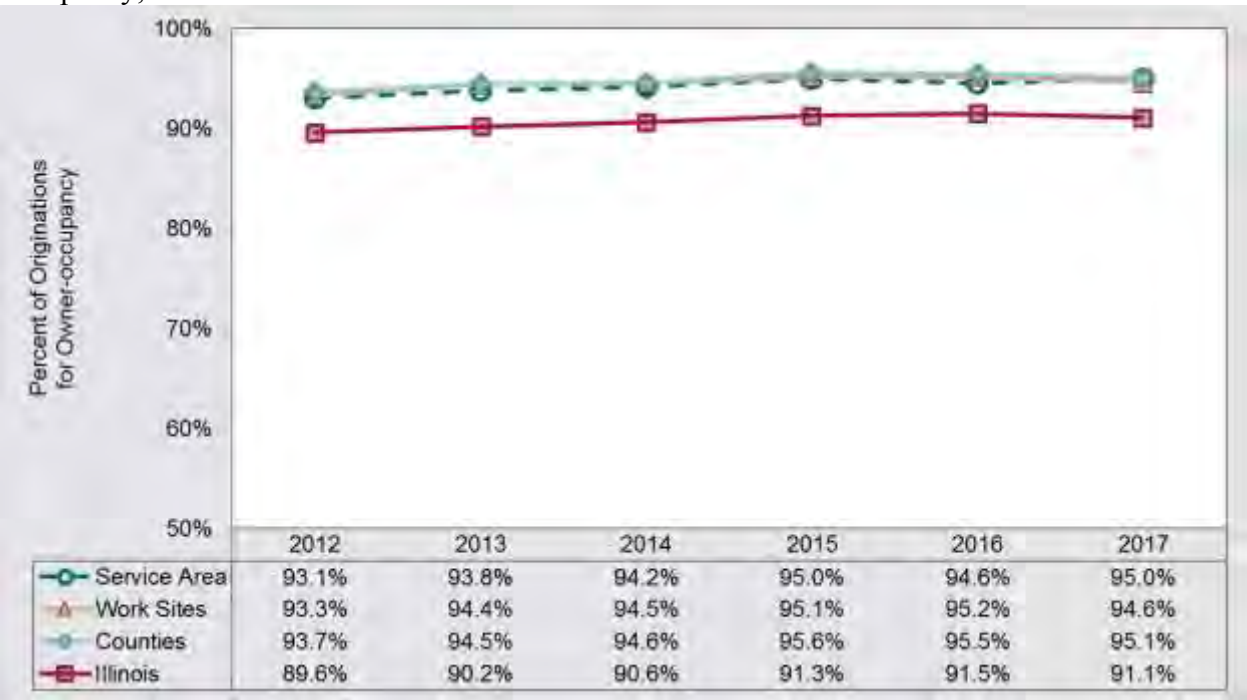
Agency 26: **Will County Center for Community Concerns**

Agency 26, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	50.5%	41.1%	38.0%	43.0%	42.5%	39.3%
Work Sites	52.8%	42.8%	40.4%	47.1%	48.4%	43.6%
Counties	41.7%	35.7%	32.2%	36.5%	37.7%	34.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

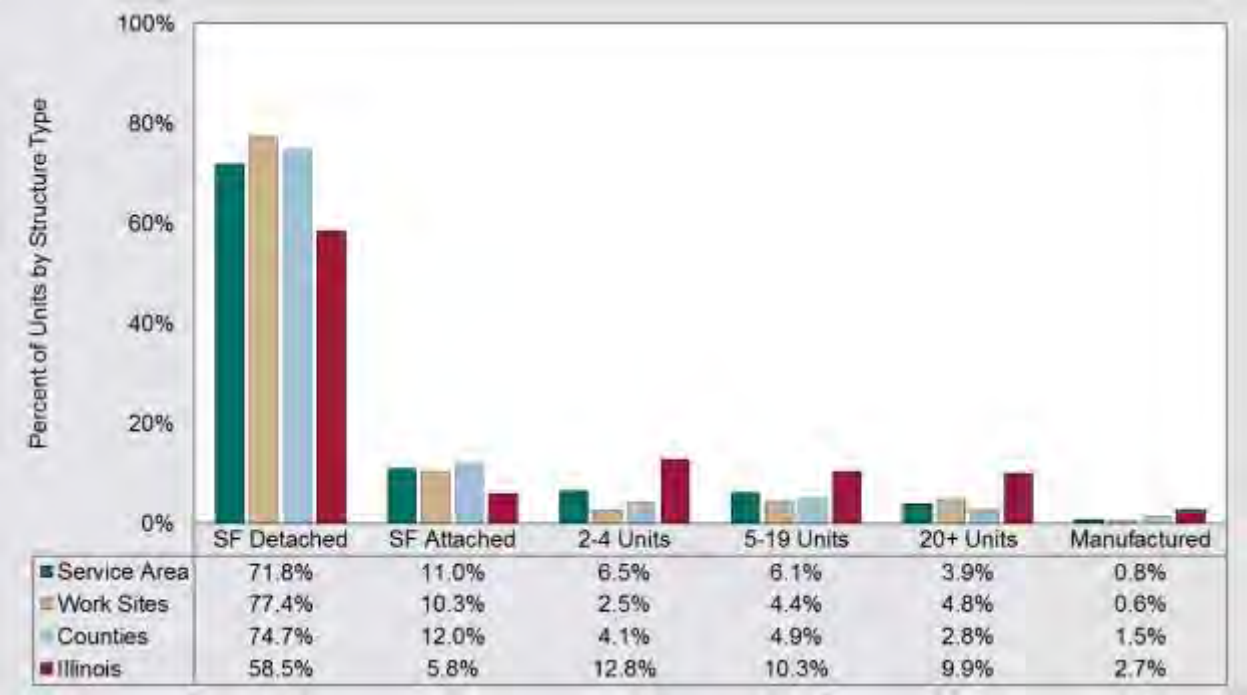
Agency 26, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	93.1%	93.8%	94.2%	95.0%	94.6%	95.0%
Work Sites	93.3%	94.4%	94.5%	95.1%	95.2%	94.6%
Counties	93.7%	94.5%	94.6%	95.6%	95.5%	95.1%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

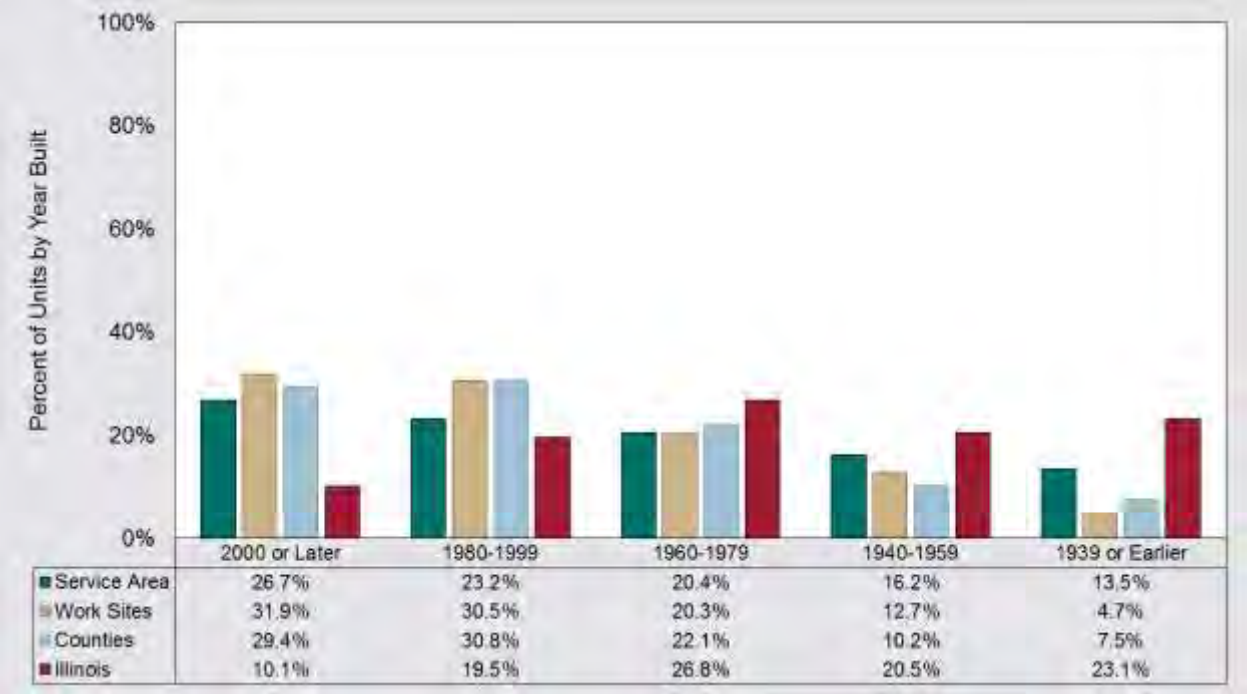
Agency 26: **Will County Center for Community Concerns**

Agency 26, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	71.8%	11.0%	6.5%	6.1%	3.9%	0.8%
Work Sites	77.4%	10.3%	2.5%	4.4%	4.8%	0.6%
Counties	74.7%	12.0%	4.1%	4.9%	2.8%	1.5%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

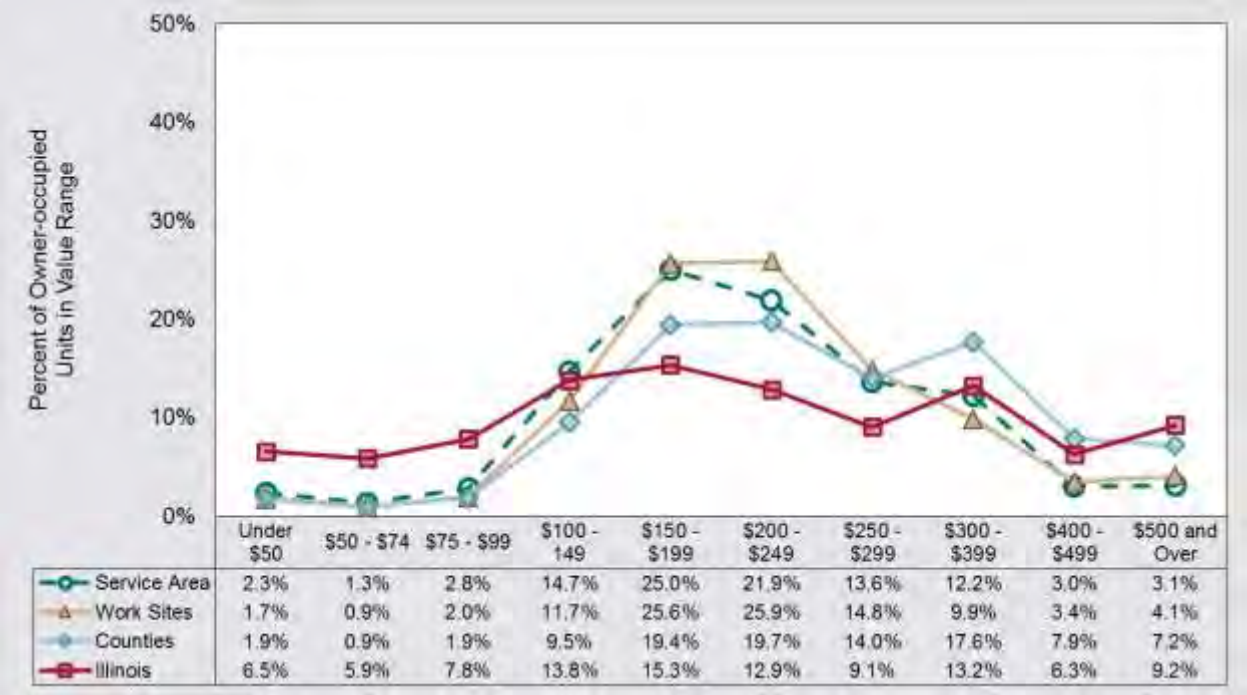
Agency 26, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	26.7%	23.2%	20.4%	16.2%	13.5%
Work Sites	31.9%	30.5%	20.3%	12.7%	4.7%
Counties	29.4%	30.8%	22.1%	10.2%	7.5%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

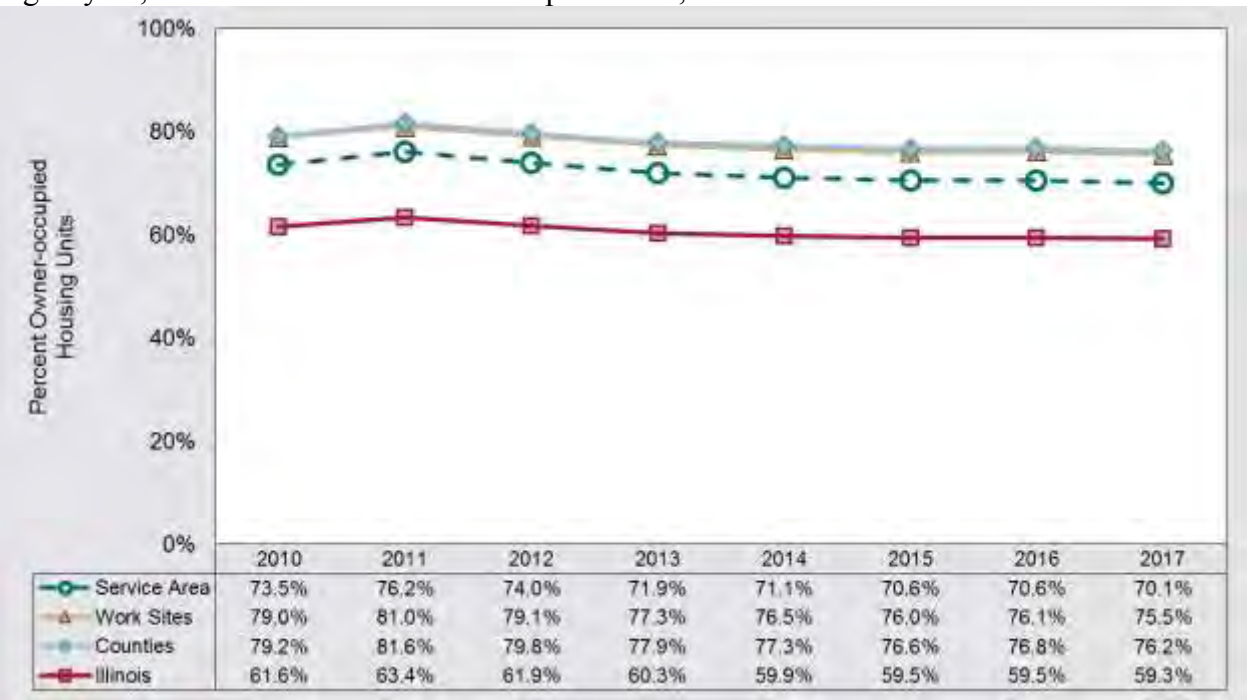
Agency 26: **Will County Center for Community Concerns**

Agency 26, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	2.3%	1.3%	2.8%	14.7%	25.0%	21.9%	13.6%	12.2%	3.0%	3.1%
Work Sites	1.7%	0.9%	2.0%	11.7%	25.6%	25.9%	14.8%	9.9%	3.4%	4.1%
Counties	1.9%	0.9%	1.9%	9.5%	19.4%	19.7%	14.0%	17.6%	7.9%	7.2%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

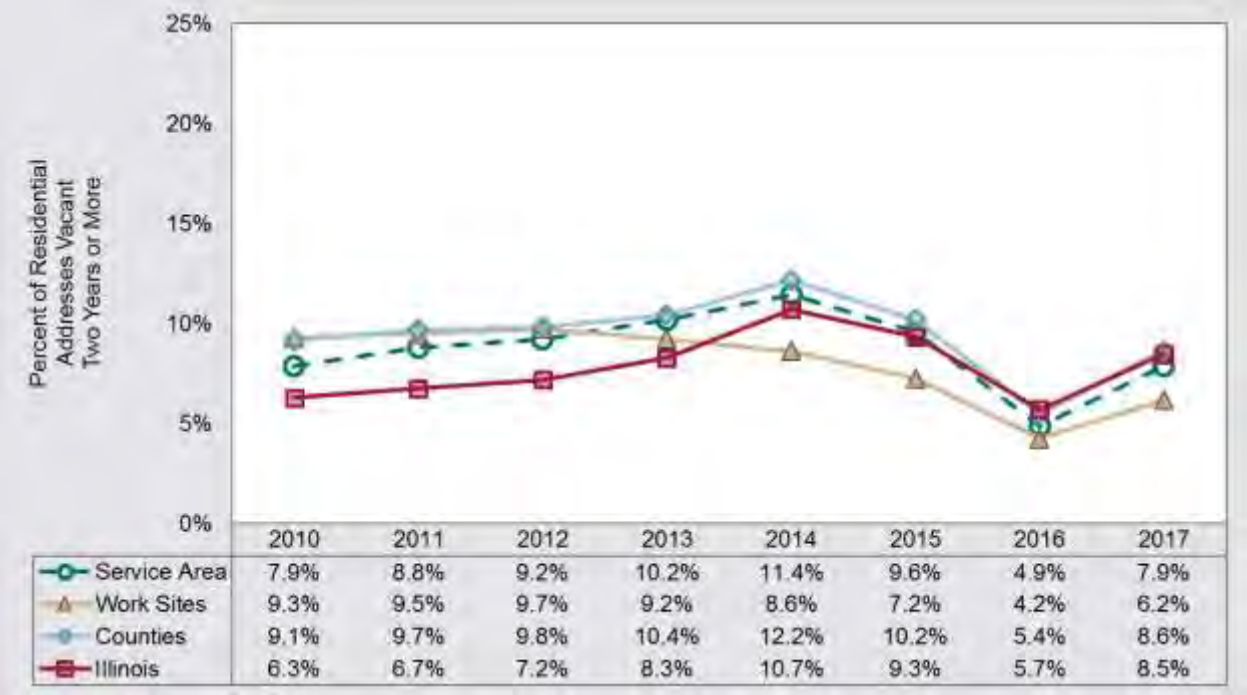
Agency 26, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	73.5%	76.2%	74.0%	71.9%	71.1%	70.6%	70.6%	70.1%
Work Sites	79.0%	81.0%	79.1%	77.3%	76.5%	76.0%	76.1%	75.5%
Counties	79.2%	81.6%	79.8%	77.9%	77.3%	76.6%	76.8%	76.2%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

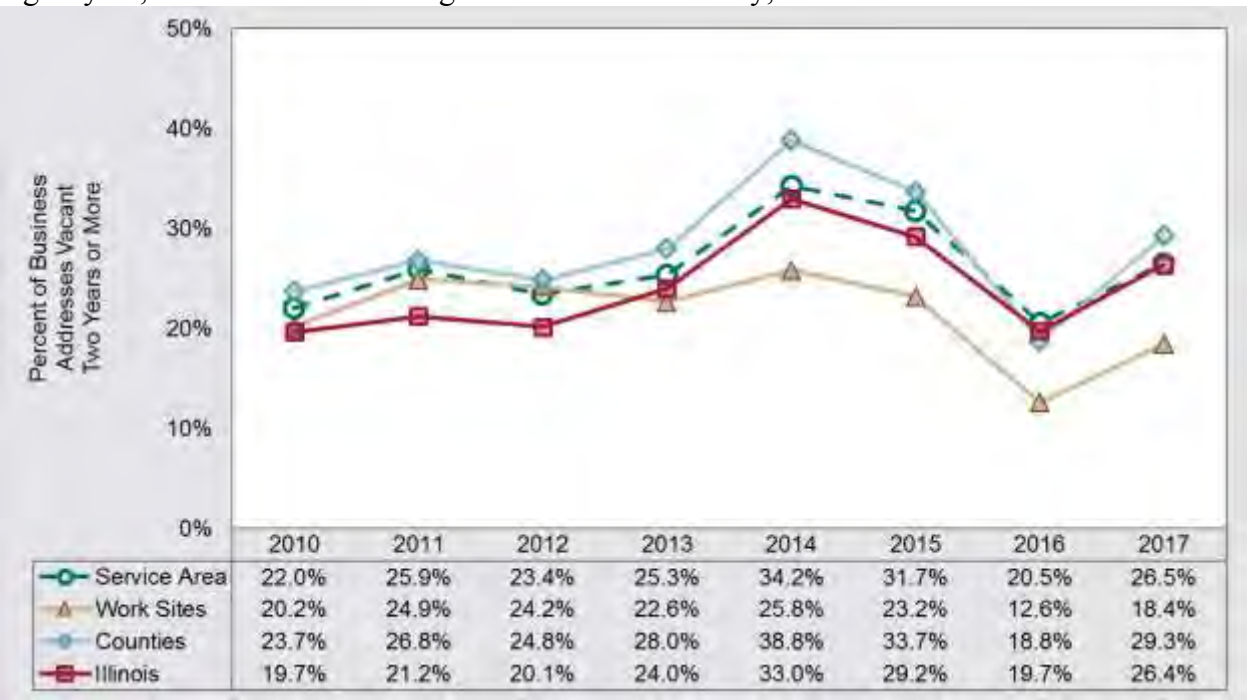
Agency 26: **Will County Center for Community Concerns**

Agency 26, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	7.9%	8.8%	9.2%	10.2%	11.4%	9.6%	4.9%	7.9%
Work Sites	9.3%	9.5%	9.7%	9.2%	8.6%	7.2%	4.2%	6.2%
Counties	9.1%	9.7%	9.8%	10.4%	12.2%	10.2%	5.4%	8.6%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

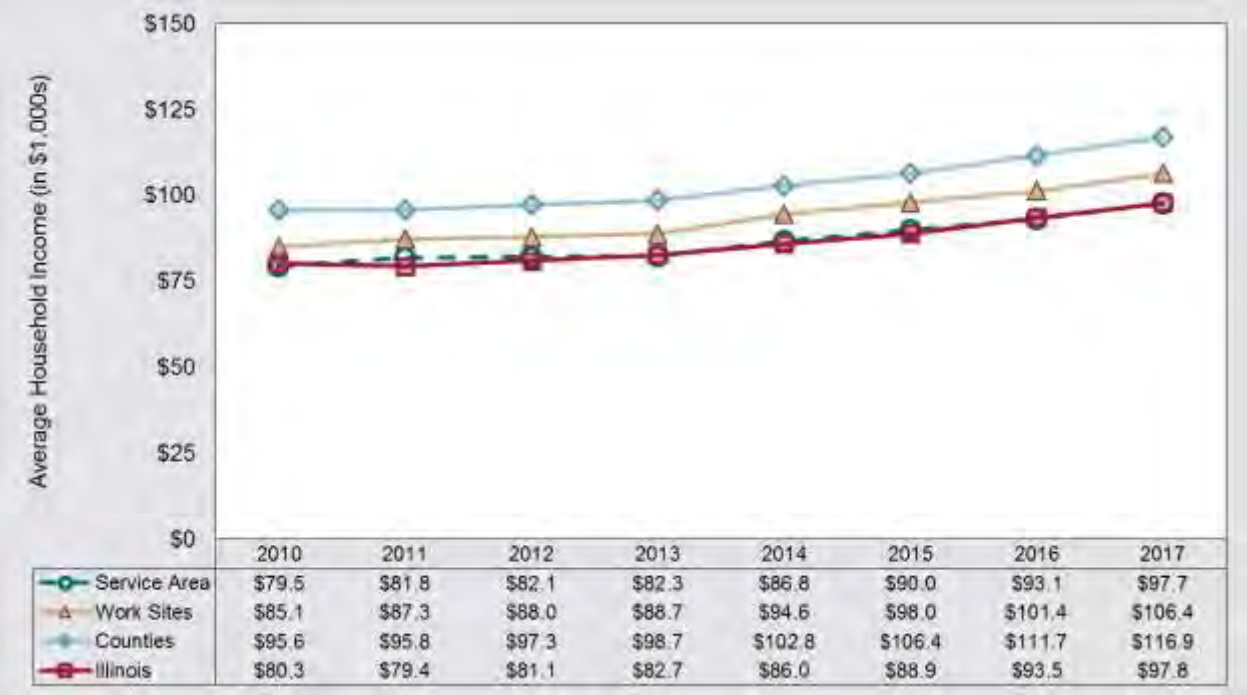
Agency 26, Chart 14: Percent Long-term Business Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	22.0%	25.9%	23.4%	25.3%	34.2%	31.7%	20.5%	26.5%
Work Sites	20.2%	24.9%	24.2%	22.6%	25.8%	23.2%	12.6%	18.4%
Counties	23.7%	26.8%	24.8%	28.0%	38.8%	33.7%	18.8%	29.3%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

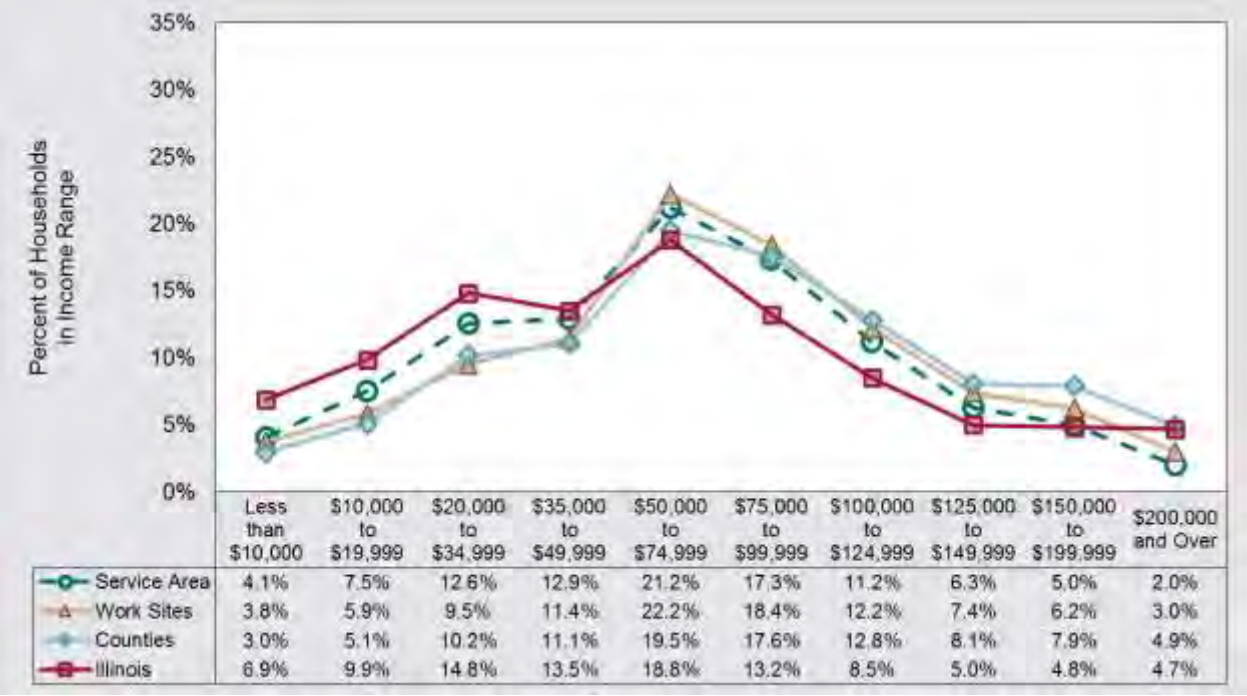
Agency 26: **Will County Center for Community Concerns**

Agency 26, Chart 15: Average Household Income, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$79.5	$81.8	$82.1	$82.3	$86.8	$90.0	$93.1	$97.7
Work Sites	$85.1	$87.3	$88.0	$88.7	$94.6	$98.0	$101.4	$106.4
Counties	$95.6	$95.8	$97.3	$98.7	$102.8	$106.4	$111.7	$116.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

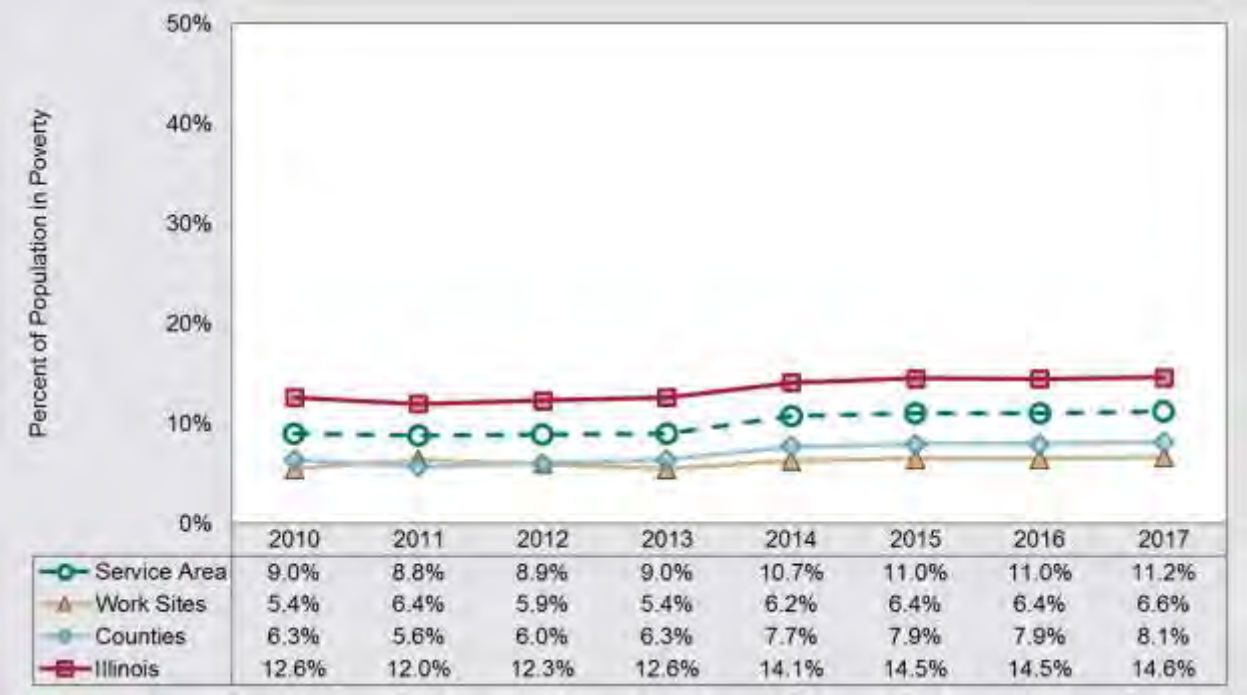
Agency 26, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	4.1%	7.5%	12.6%	12.9%	21.2%	17.3%	11.2%	6.3%	5.0%	2.0%
Work Sites	3.8%	5.9%	9.5%	11.4%	22.2%	18.4%	12.2%	7.4%	6.2%	3.0%
Counties	3.0%	5.1%	10.2%	11.1%	19.5%	17.6%	12.8%	8.1%	7.9%	4.9%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

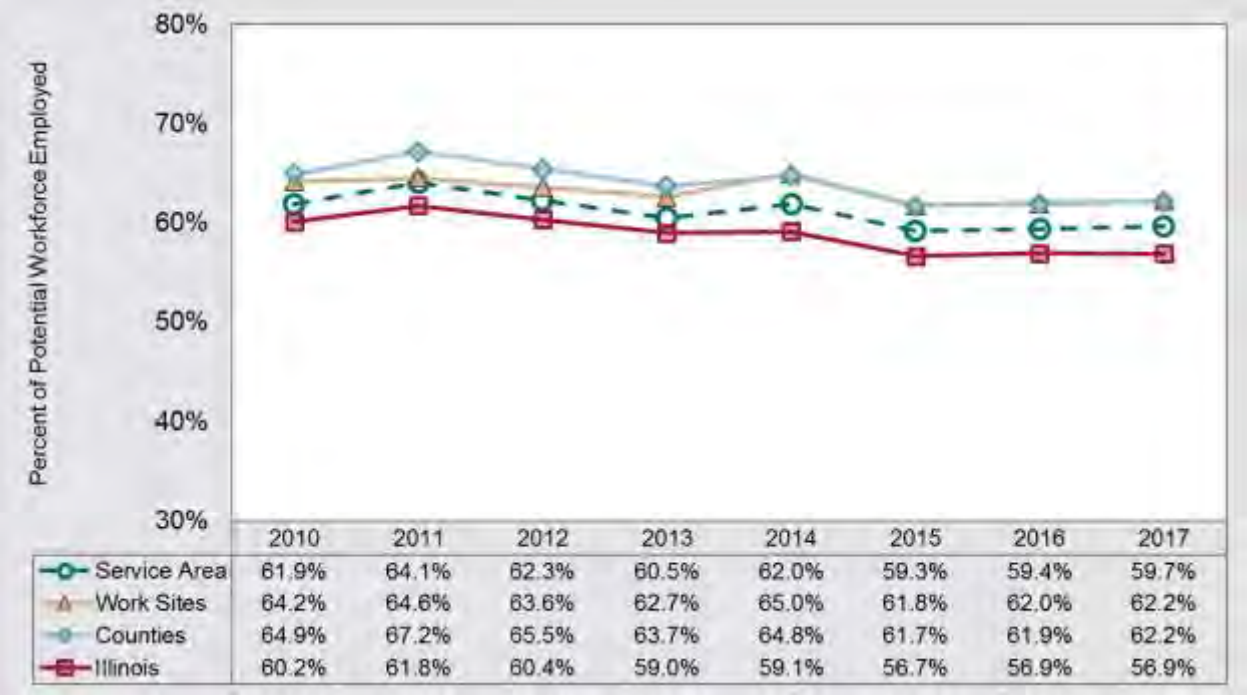
Agency 26: **Will County Center for Community Concerns**

Agency 26, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	9.0%	8.8%	8.9%	9.0%	10.7%	11.0%	11.0%	11.2%
Work Sites	5.4%	6.4%	5.9%	5.4%	6.2%	6.4%	6.4%	6.6%
Counties	6.3%	5.6%	6.0%	6.3%	7.7%	7.9%	7.9%	8.1%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

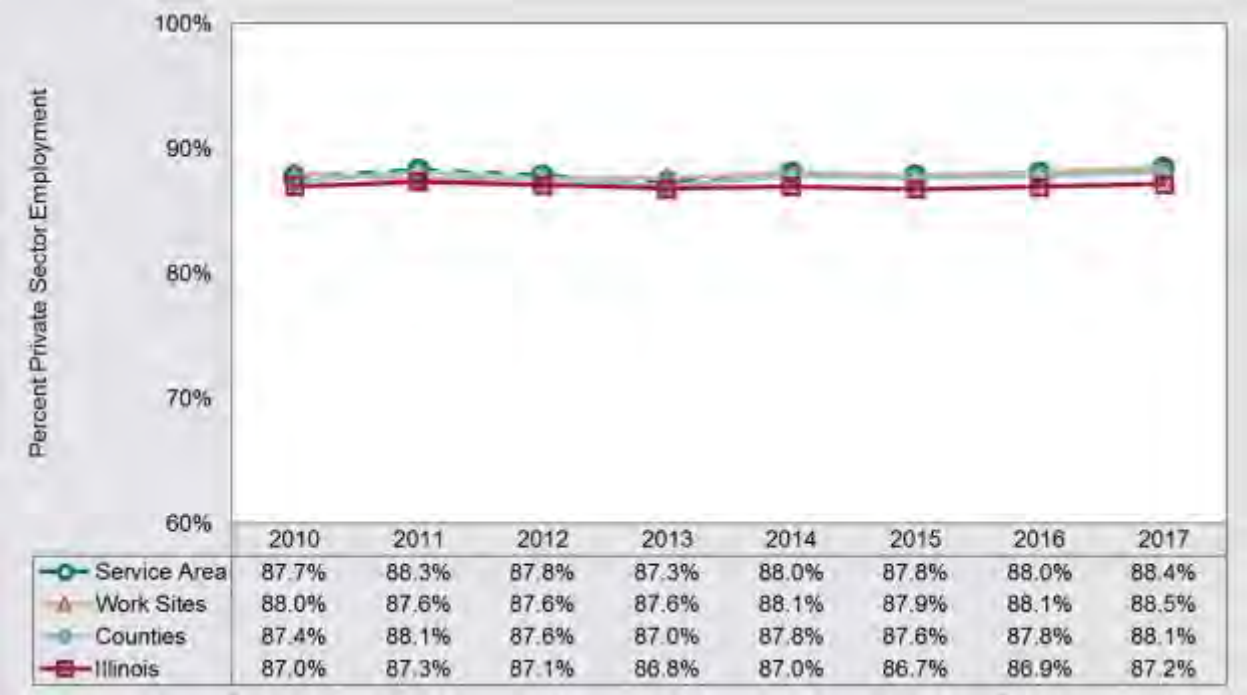
Agency 26, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	61.9%	64.1%	62.3%	60.5%	62.0%	59.3%	59.4%	59.7%
Work Sites	64.2%	64.6%	63.6%	62.7%	65.0%	61.8%	62.0%	62.2%
Counties	64.9%	67.2%	65.5%	63.7%	64.8%	61.7%	61.9%	62.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

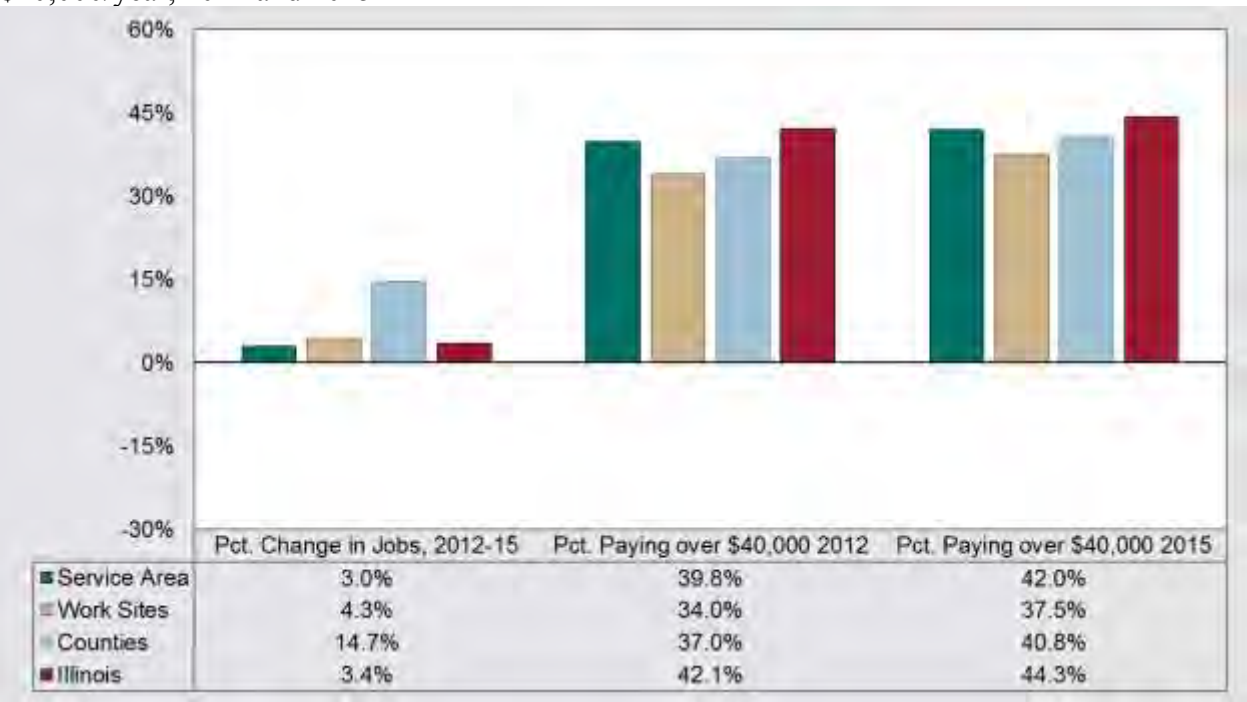
Agency 26: **Will County Center for Community Concerns**

Agency 26, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	87.7%	88.3%	87.8%	87.3%	88.0%	87.8%	88.0%	88.4%
Work Sites	88.0%	87.6%	87.6%	87.6%	88.1%	87.9%	88.1%	88.5%
Counties	87.4%	88.1%	87.6%	87.0%	87.8%	87.6%	87.8%	88.1%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 26, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015



	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	3.0%	39.8%	42.0%
Work Sites	4.3%	34.0%	37.5%
Counties	14.7%	37.0%	40.8%
Illinois	3.4%	42.1%	44.3%

Windy City Habitat for Humanity (Agency 27)

Windy City Habitat for Humanity supports the national Habitat for Humanity organization's new neighborhood revitalization model of partnering with towns, funders and community-based partners. This new model enhances Habitat's historic commitment to "sweat equity," where its volunteers join professional staff and home buyers to build or rehabilitate affordable homes with no-profit mortgages. Utilizing this model, Windy City Habitat for Humanity proposes to build four new homes and increase organizational capacity to complete a broader 16-home initiative in four service areas in the West Pullman renewal plan. Home buyer education and other counseling services will be provided to all home buyers.

Service Area: 8 Census Tracts, West Pullman Community Area in the City of Chicago
Work Site: 1 Census Tract
County: Cook County, 1,319 Census Tracts

Housing and Income Characteristics as of 2013:

- In the Service Area, there were over 11,300 housing units, 94.6 percent, in structures with 1-4 units (Agency 27, Chart 9); over 5,800 owner-occupied housing units, 90.0 percent, had a reported value of under $200,000 (Agency 27, Chart 11), and over 830 residential addresses were reported as vacant for two years or more (Agency 27, Chart 13). Over 6,800 households, 68.3 percent, had income of less than $60,000 (Agency 27, Chart 16), and 26.2 percent of the population were below the poverty level (Agency 27, Chart 17).
- In the Work Sites, there were over 2,000 housing units, 94.1 percent, in structures with 1-4 units; over 780 owner-occupied housing units, 85.6 percent, had a reported value of under $200,000, and over 230 residential addresses were reported as vacant for two years or more. Over 1,100 households, 67.3 percent, had income of less than $60,000, and 41.3 percent of the population were below the poverty level.
- In the County, there were over 1.4 million housing units, 67.1 percent, in structures with 1-4 units; over 364,000 owner-occupied units, 31.1 percent, had a reported value of under $200,000, and over 120,700 residential addresses were reported as vacant for two years or more. Over 1.0 million households, 54.5 percent, had income of less than $60,000, and 15.2 percent of the population was below the poverty level.

Mortgage Lending in 2013:

- In the Service Area, lenders reported originating 56 first lien, single-family purchase mortgages; the average amount of those mortgages was $100,400 (Agency 27, Chart 1), and the average income of the purchasers receiving those mortgages was $49,000 (Agency 27, Chart 2). Of those mortgages, 40, 71.4 percent, were FHA/VA guaranteed (Agency 27, Chart 7).
- In the Work Sites, lenders reported originating 11 first lien, single-family purchase mortgages; the average amount of those mortgages was $92,100, and the average income of the purchasers receiving those mortgages was $52,200. Of those mortgages, 8, 72.7 percent, were FHA/VA guaranteed.
- In the County, lenders reported originating over 44,400 first lien, single-family purchase mortgages; the average amount of those mortgages was $260,100, and the average income of

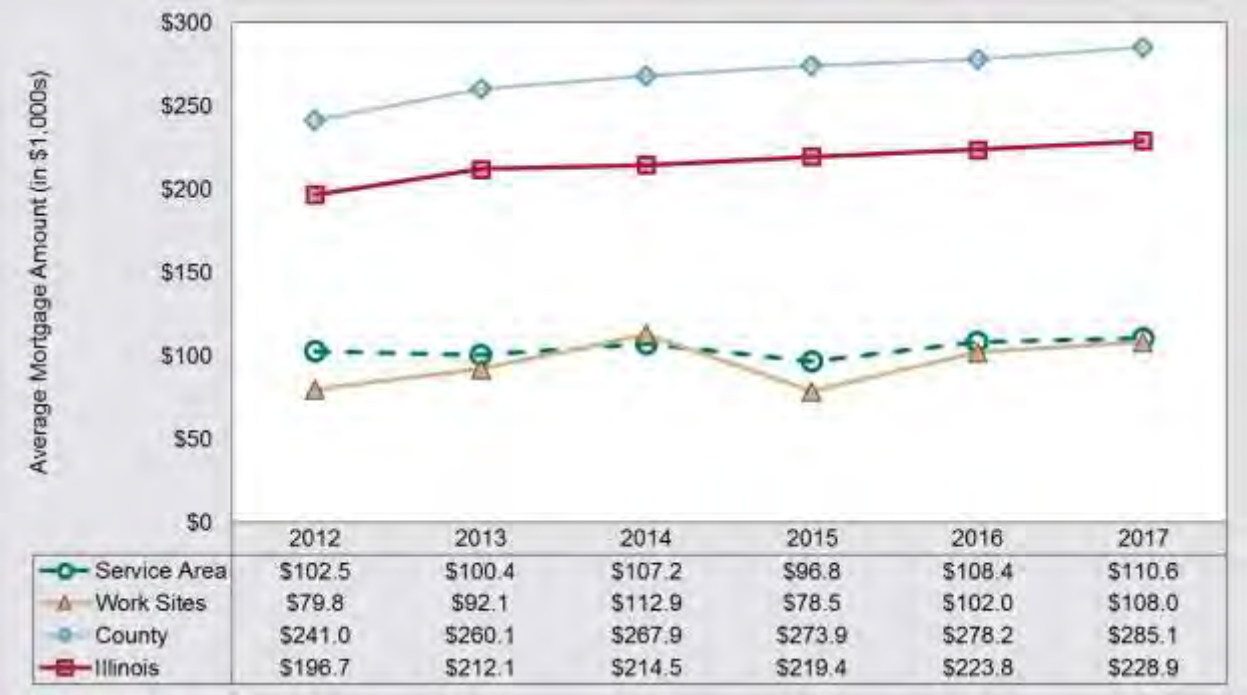
the purchasers receiving those mortgages was $127,900. Of those mortgages, nearly 9,900, 22.3 percent, were FHA/VA guaranteed.

Changes in Mortgage Lending between 2013 and 2017:

- In the Service Area, the total number of first lien, single-family purchase mortgage originations increased by 119.6 percent (Agency 27, Chart 3), to 123 originations, and the average mortgage amount increased by 10.2 percent, to $110,600 (Agency 27, Chart 1). Overall, the total dollar amount of first lien, single-family mortgages originated increased by 142.0 percent (Agency 27, Chart 4). The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 21.5 percent, to 56.1 percent of originations (Agency 27, Chart 7). The average income of purchasers receiving mortgages increased by 38.1 percent, to $67,700 (Agency 27, Chart 2).
- In the Work Sites, the total number of first lien, single-family purchase mortgage originations increased by 72.7 percent, to 19 originations, but the average mortgage amount increased by 17.3 percent, to $108,000. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 102.6 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 5.9 percent, to 68.4 percent of originations. The average income of purchasers receiving mortgages increased by 0.7 percent, rising to $52,500.
- In the County, the total number of first lien, single-family purchase mortgage originations increased by 29.0 percent, to over 57,300 originations, and the average mortgage amount increased by 9.6 percent, to $285,100. Overall, the total dollar amount of first lien, single-family mortgages originated increased by 41.4 percent. The percentage of first lien, single-family purchase mortgages that were FHA/VA guaranteed decreased by 6.6 percent, to 20.8 percent of originations. The average income of purchasers receiving mortgages increased by 3.5 percent, to $132,400.

Agency 27: **Windy City Habitat for Humanity**

Agency 27, Chart 1: Average First Lien, Single-family Purchase Mortgage Originated, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	$102.5	$100.4	$107.2	$96.8	$108.4	$110.6
Work Sites	$79.8	$92.1	$112.9	$78.5	$102.0	$108.0
County	$241.0	$260.1	$267.9	$273.9	$278.2	$285.1
Illinois	$196.7	$212.1	$214.5	$219.4	$223.8	$228.9

Agency 27, Chart 2: Average Income of Borrower with a First Lien, Single-family Mortgage, 2012-2017

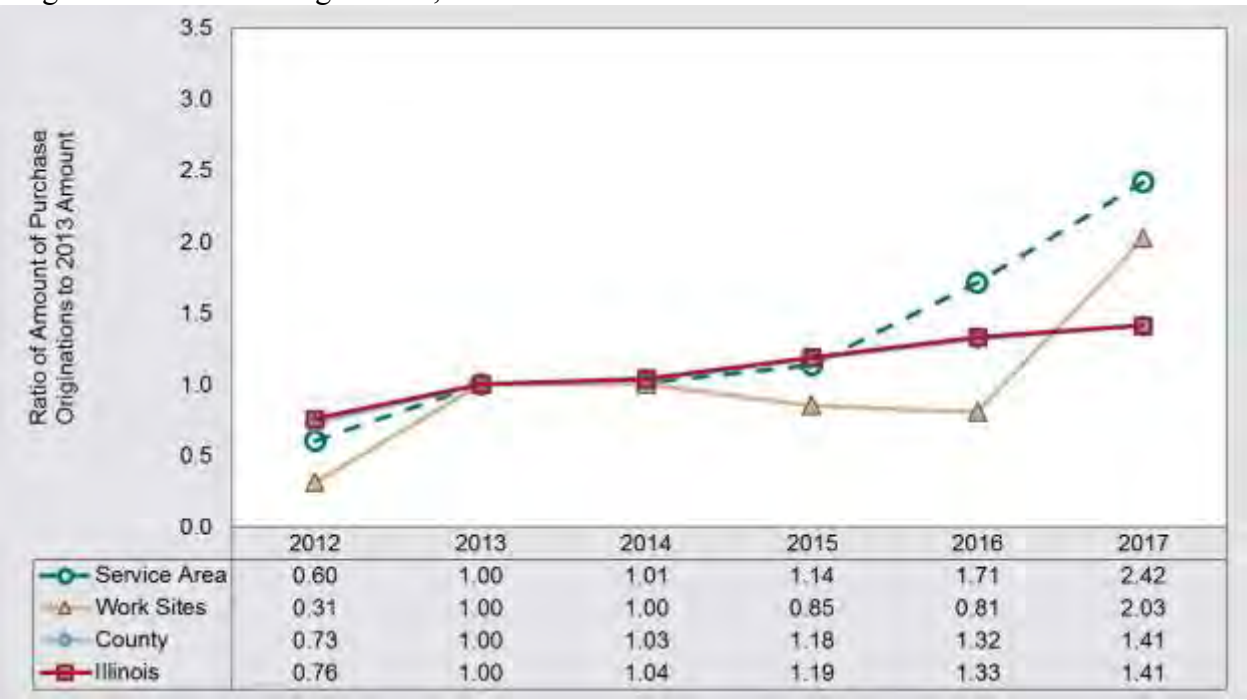
	2012	2013	2014	2015	2016	2017
Service Area	$59.3	$49.0	$50.3	$54.7	$52.1	$67.7
Work Sites	$72.3	$52.2	$52.7	$71.6	$49.4	$52.5
County	$125.4	$127.9	$130.8	$127.8	$127.3	$132.4
Illinois	$108.1	$111.7	$112.0	$110.2	$109.8	$113.1

Agency 27: **Windy City Habitat for Humanity**

Agency 27, Chart 3: Ratio of the Number of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017

	2012	2013	2014	2015	2016	2017
Service Area	0.59	1.00	0.95	1.18	1.59	2.20
Work Sites	0.36	1.00	0.82	1.00	0.73	1.73
County	0.78	1.00	1.00	1.12	1.23	1.29
Illinois	0.82	1.00	1.03	1.15	1.26	1.31

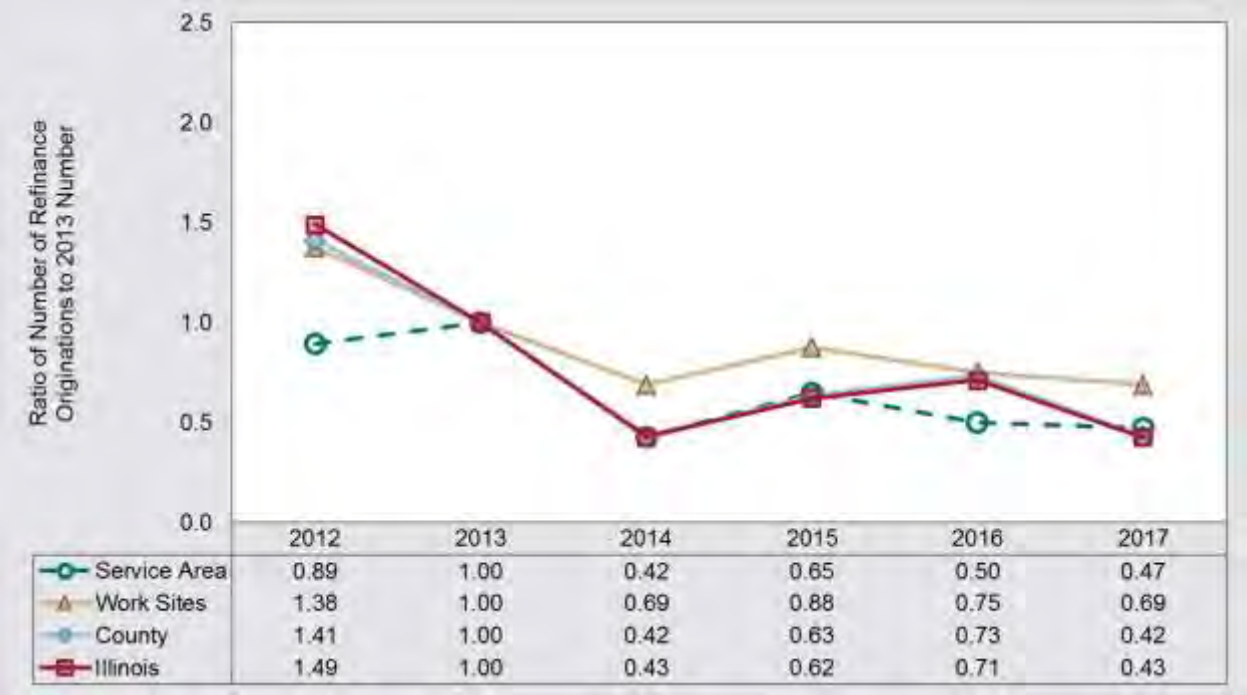
Agency 27, Chart 4: Ratio of the Total Amount of First Lien, Single-family Purchase Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.60	1.00	1.01	1.14	1.71	2.42
Work Sites	0.31	1.00	1.00	0.85	0.81	2.03
County	0.73	1.00	1.03	1.18	1.32	1.41
Illinois	0.76	1.00	1.04	1.19	1.33	1.41

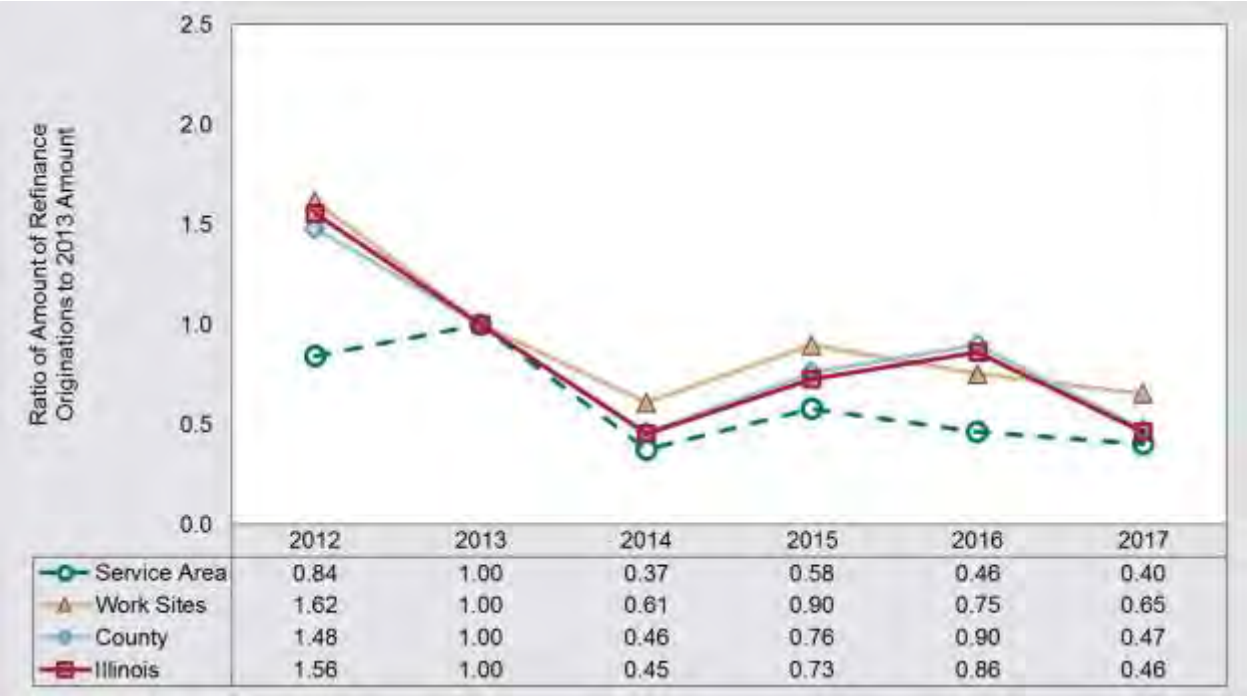
Agency 27: **Windy City Habitat for Humanity**

Agency 27, Chart 5: Ratio of the Number of First Lien, Single-family Refinance Originations to 2013 Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.89	1.00	0.42	0.65	0.50	0.47
Work Sites	1.38	1.00	0.69	0.88	0.75	0.69
County	1.41	1.00	0.42	0.63	0.73	0.42
Illinois	1.49	1.00	0.43	0.62	0.71	0.43

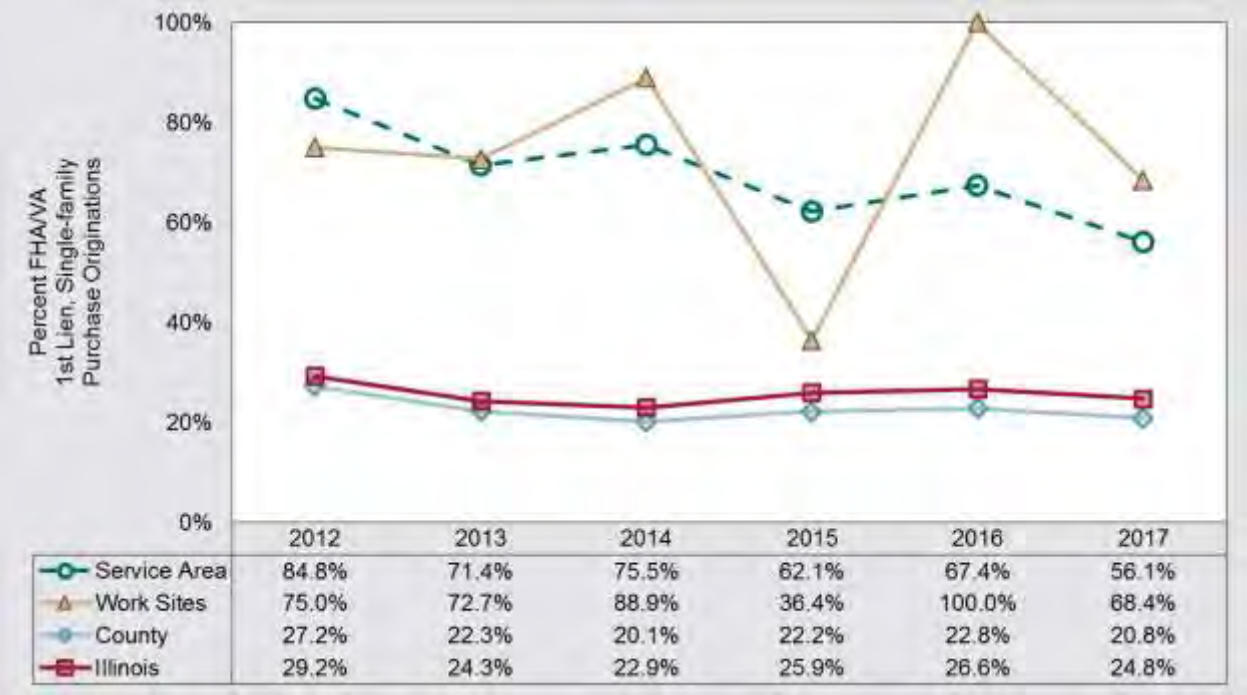
Agency 27, Chart 6: Ratio of the Amount of First Lien, Single-family Refinance Originations to 2013 Amount, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	0.84	1.00	0.37	0.58	0.46	0.40
Work Sites	1.62	1.00	0.61	0.90	0.75	0.65
County	1.48	1.00	0.46	0.76	0.90	0.47
Illinois	1.56	1.00	0.45	0.73	0.86	0.46

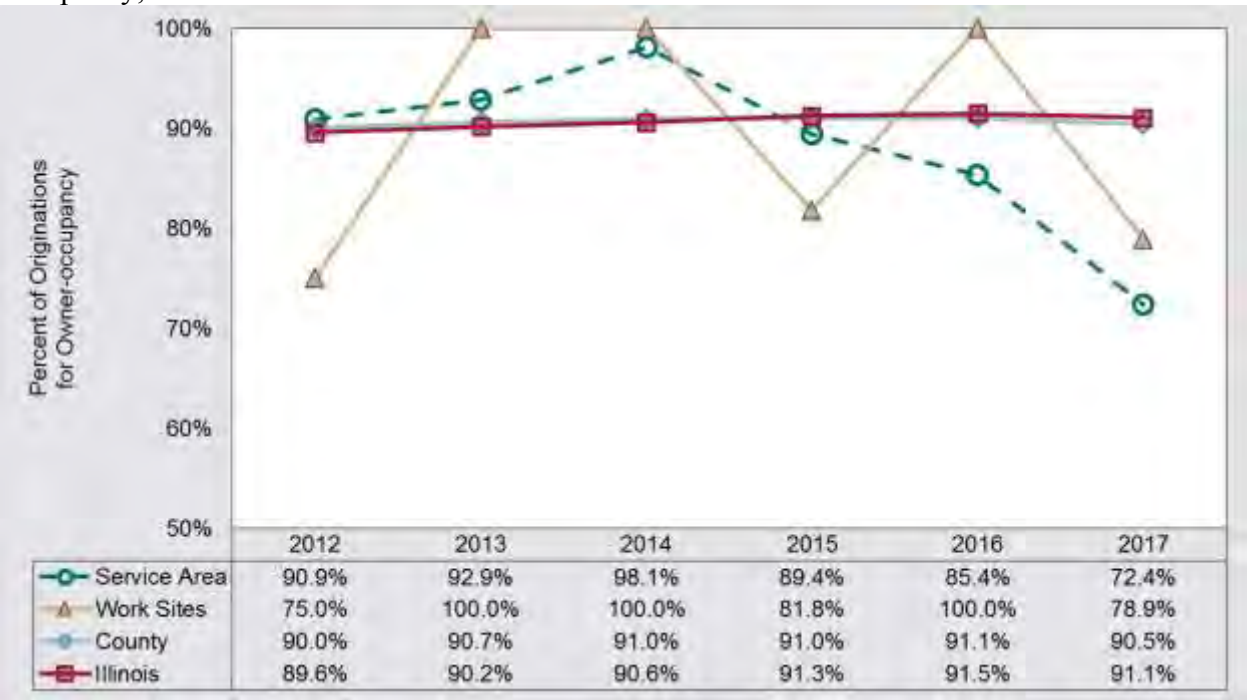
Agency 27: **Windy City Habitat for Humanity**

Agency 27, Chart 7: Percent FHA/VA First Lien, Single-family Purchase Originations, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	84.8%	71.4%	75.5%	62.1%	67.4%	56.1%
Work Sites	75.0%	72.7%	88.9%	36.4%	100.0%	68.4%
County	27.2%	22.3%	20.1%	22.2%	22.8%	20.8%
Illinois	29.2%	24.3%	22.9%	25.9%	26.6%	24.8%

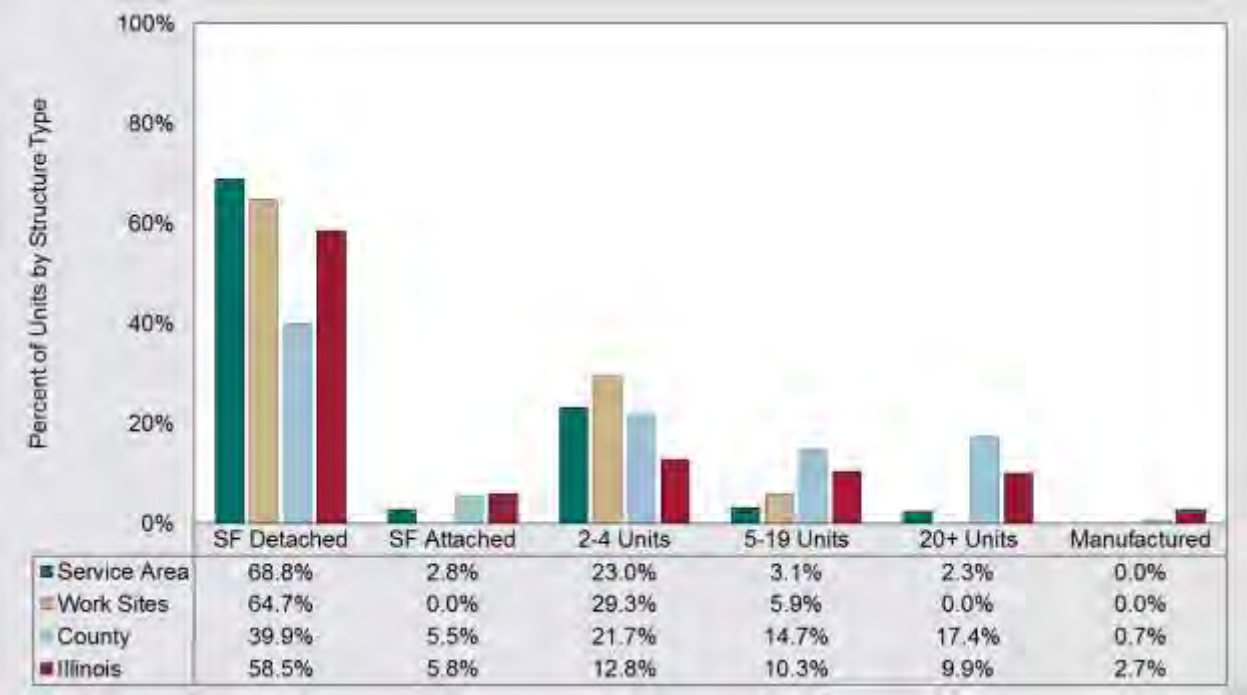
Agency 27, Chart 8: Percent First Lien, Single-family Purchase Originations for Owner-occupancy, 2012-2017



	2012	2013	2014	2015	2016	2017
Service Area	90.9%	92.9%	98.1%	89.4%	85.4%	72.4%
Work Sites	75.0%	100.0%	100.0%	81.8%	100.0%	78.9%
County	90.0%	90.7%	91.0%	91.0%	91.1%	90.5%
Illinois	89.6%	90.2%	90.6%	91.3%	91.5%	91.1%

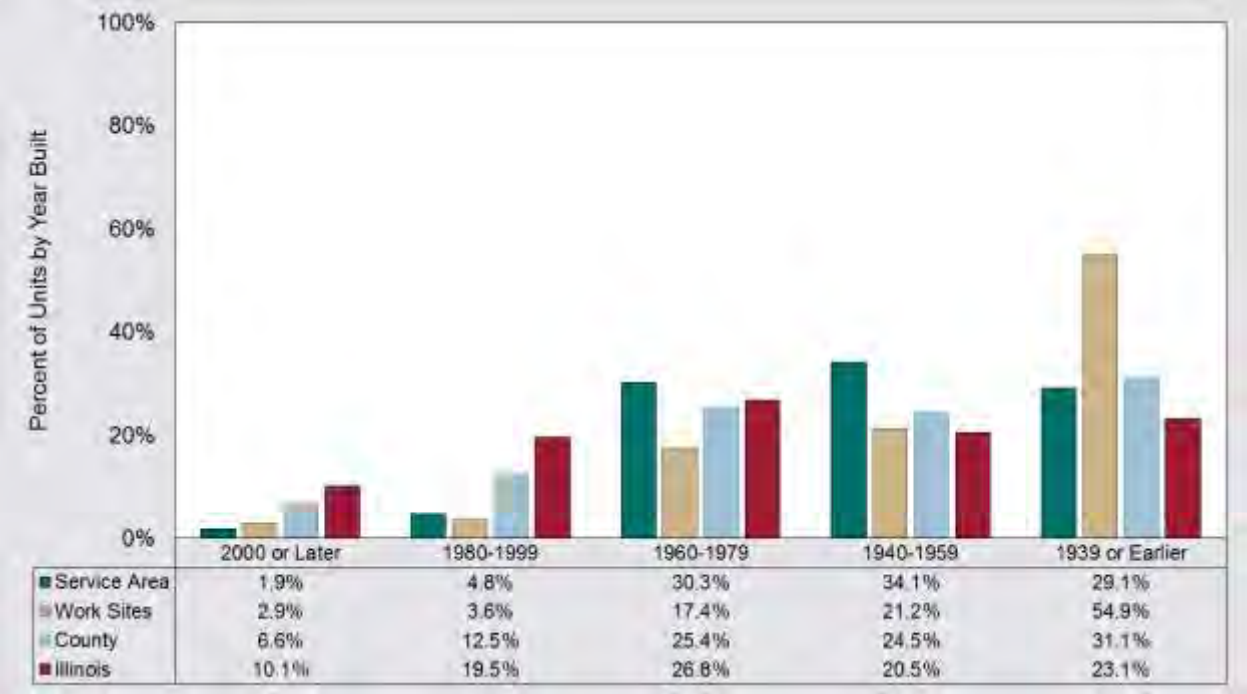
Agency 27: **Windy City Habitat for Humanity**

Agency 27, Chart 9: Housing Type by Units in Structure, 2013



	SF Detached	SF Attached	2-4 Units	5-19 Units	20+ Units	Manufactured
Service Area	68.8%	2.8%	23.0%	3.1%	2.3%	0.0%
Work Sites	64.7%	0.0%	29.3%	5.9%	0.0%	0.0%
County	39.9%	5.5%	21.7%	14.7%	17.4%	0.7%
Illinois	58.5%	5.8%	12.8%	10.3%	9.9%	2.7%

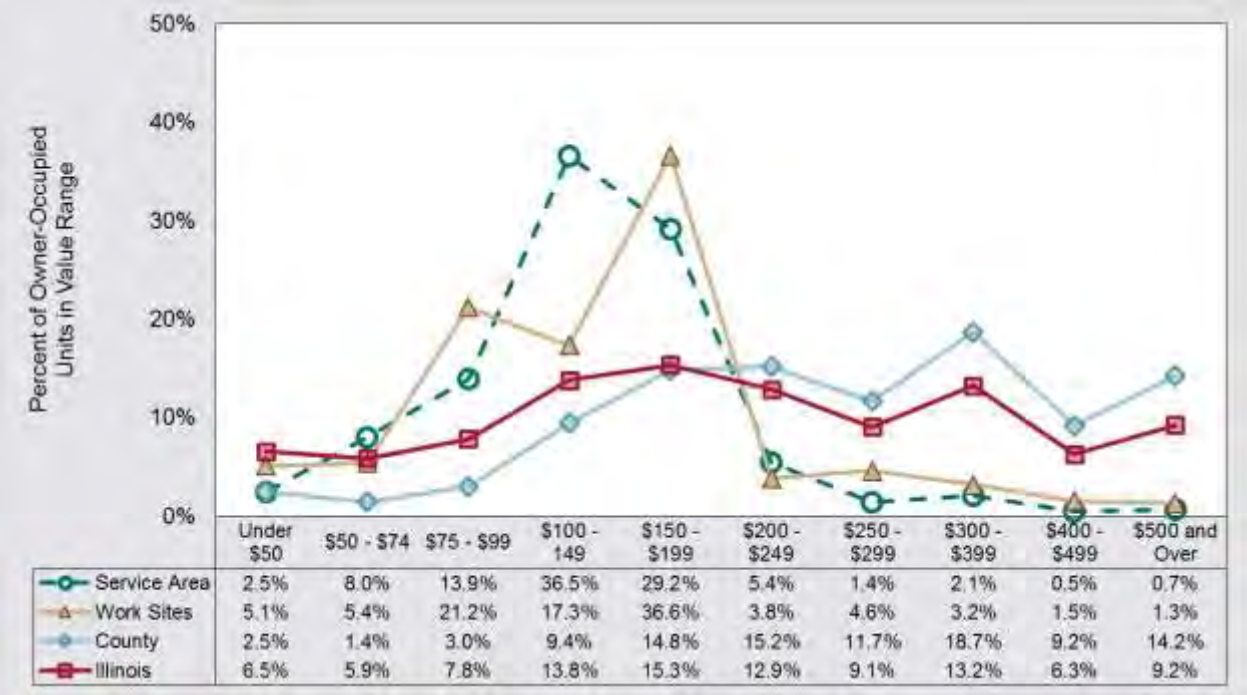
Agency 27, Chart 10: Housing Units by Year Built, 2013



	2000 or Later	1980-1999	1960-1979	1940-1959	1939 or Earlier
Service Area	1.9%	4.8%	30.3%	34.1%	29.1%
Work Sites	2.9%	3.6%	17.4%	21.2%	54.9%
County	6.6%	12.5%	25.4%	24.5%	31.1%
Illinois	10.1%	19.5%	26.8%	20.5%	23.1%

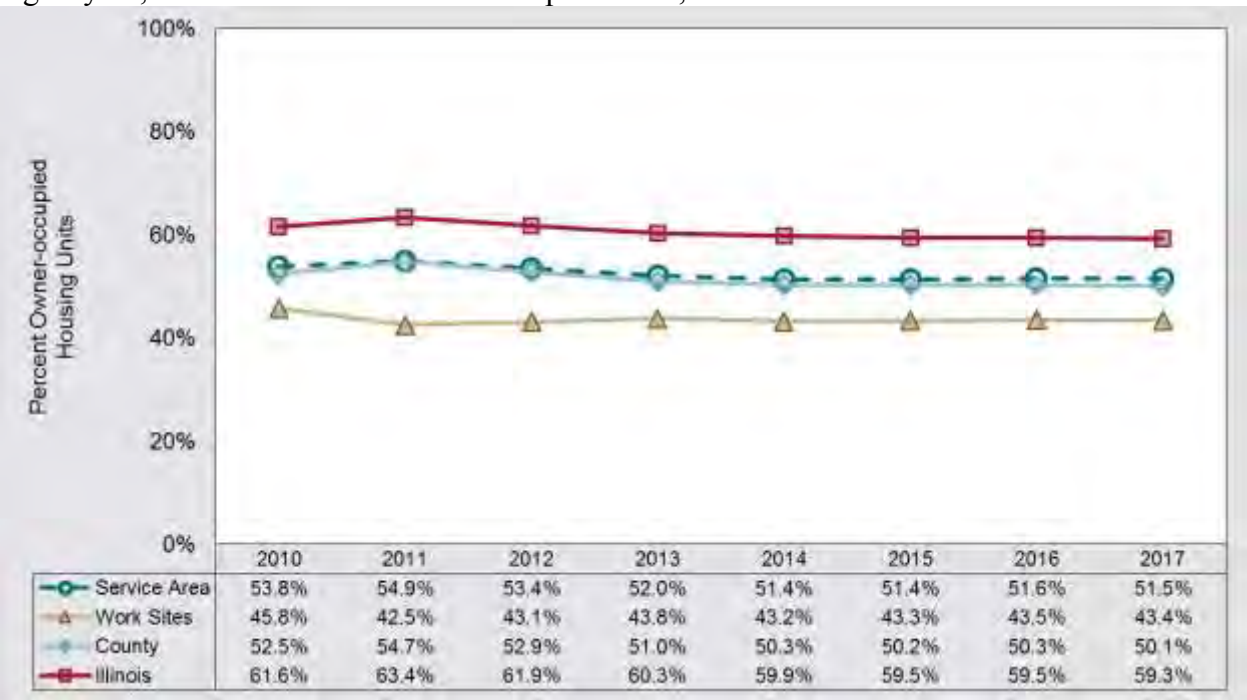
Agency 27: **Windy City Habitat for Humanity**

Agency 27, Chart 11: Value of Owner-occupied Housing Units, 2013



	Under $50	$50 - $74	$75 - $99	$100 - 149	$150 - $199	$200 - $249	$250 - $299	$300 - $399	$400 - $499	$500 and Over
Service Area	2.5%	8.0%	13.9%	36.5%	29.2%	5.4%	1.4%	2.1%	0.5%	0.7%
Work Sites	5.1%	5.4%	21.2%	17.3%	36.6%	3.8%	4.6%	3.2%	1.5%	1.3%
County	2.5%	1.4%	3.0%	9.4%	14.8%	15.2%	11.7%	18.7%	9.2%	14.2%
Illinois	6.5%	5.9%	7.8%	13.8%	15.3%	12.9%	9.1%	13.2%	6.3%	9.2%

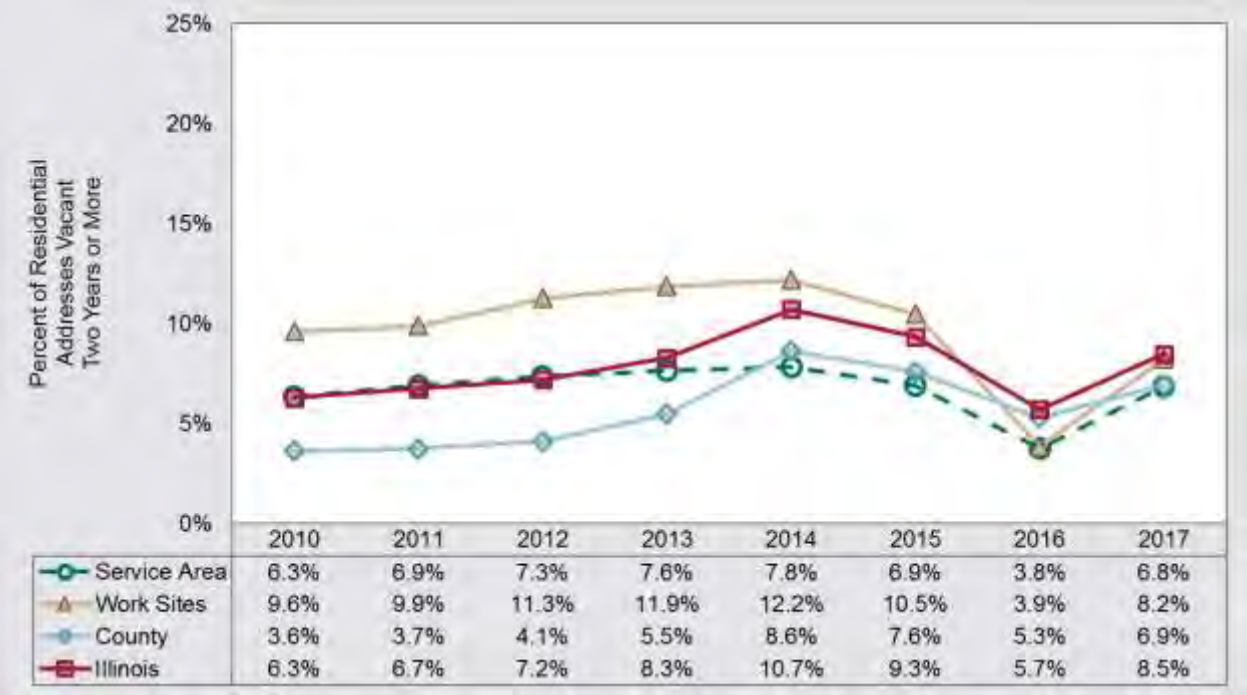
Agency 27, Chart 12: Percent Owner-occupied Units, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	53.8%	54.9%	53.4%	52.0%	51.4%	51.4%	51.6%	51.5%
Work Sites	45.8%	42.5%	43.1%	43.8%	43.2%	43.3%	43.5%	43.4%
County	52.5%	54.7%	52.9%	51.0%	50.3%	50.2%	50.3%	50.1%
Illinois	61.6%	63.4%	61.9%	60.3%	59.9%	59.5%	59.5%	59.3%

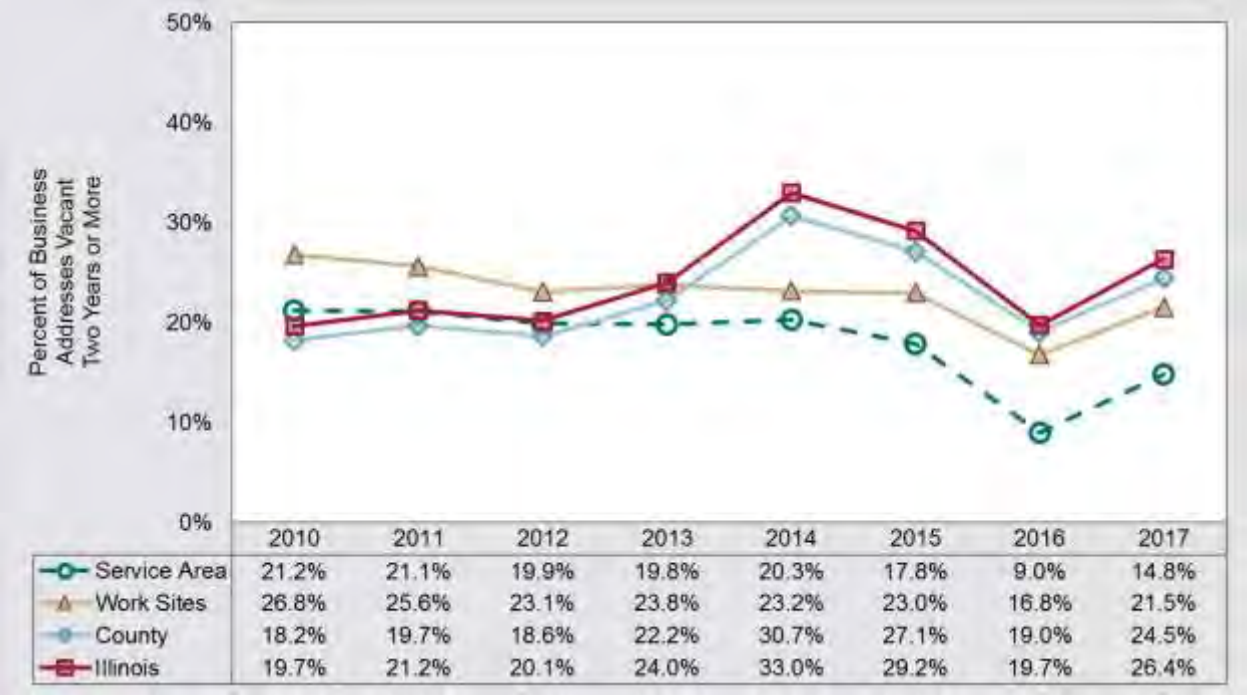
Agency 27: **Windy City Habitat for Humanity**

Agency 27, Chart 13: Percent Long-term Residential Vacancy, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	6.3%	6.9%	7.3%	7.6%	7.8%	6.9%	3.8%	6.8%
Work Sites	9.6%	9.9%	11.3%	11.9%	12.2%	10.5%	3.9%	8.2%
County	3.6%	3.7%	4.1%	5.5%	8.6%	7.6%	5.3%	6.9%
Illinois	6.3%	6.7%	7.2%	8.3%	10.7%	9.3%	5.7%	8.5%

Agency 27, Chart 14: Percent Long-term Business Vacancy, 2010-2017



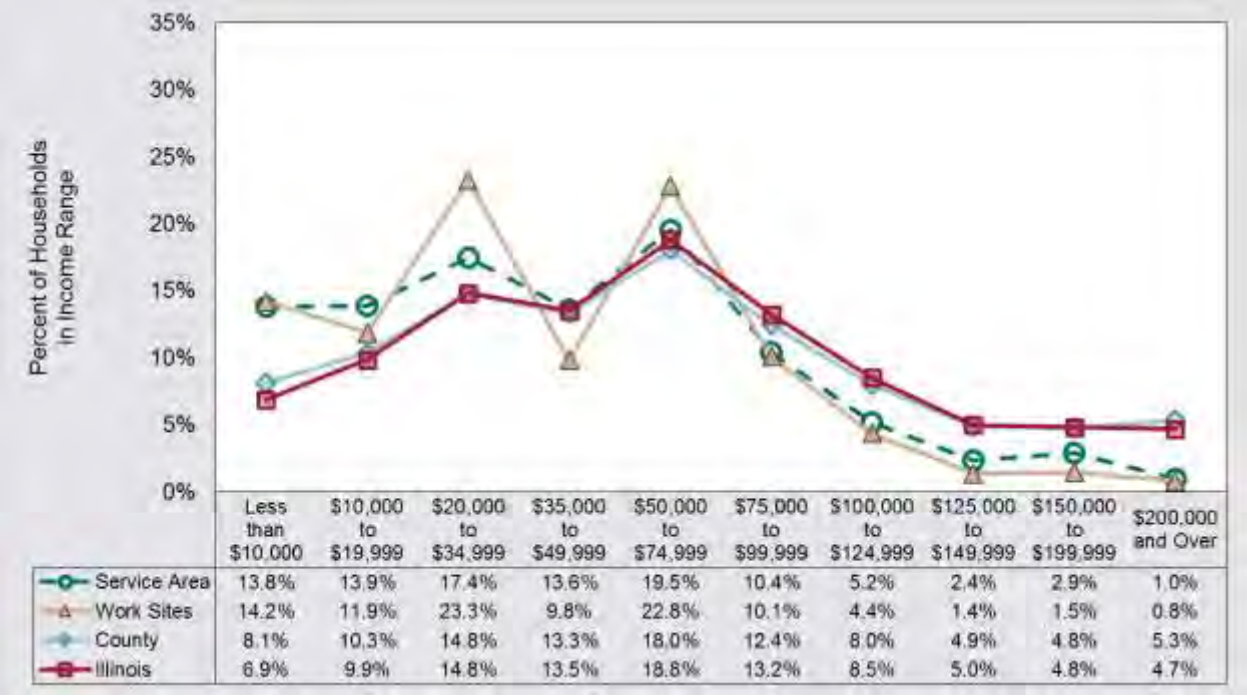
	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	21.2%	21.1%	19.9%	19.8%	20.3%	17.8%	9.0%	14.8%
Work Sites	26.8%	25.6%	23.1%	23.8%	23.2%	23.0%	16.8%	21.5%
County	18.2%	19.7%	18.6%	22.2%	30.7%	27.1%	19.0%	24.5%
Illinois	19.7%	21.2%	20.1%	24.0%	33.0%	29.2%	19.7%	26.4%

Agency 27: **Windy City Habitat for Humanity**

Agency 27, Chart 15: Average Household Income, 2010-2017

	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	$52.4	$54.3	$56.7	$59.1	$63.1	$64.9	$65.6	$68.4
Work Sites	$49.3	$53.8	$54.9	$56.0	$64.4	$66.5	$67.5	$70.9
County	$80.8	$79.2	$81.6	$83.9	$86.8	$89.3	$93.8	$97.9
Illinois	$80.3	$79.4	$81.1	$82.7	$86.0	$88.9	$93.5	$97.8

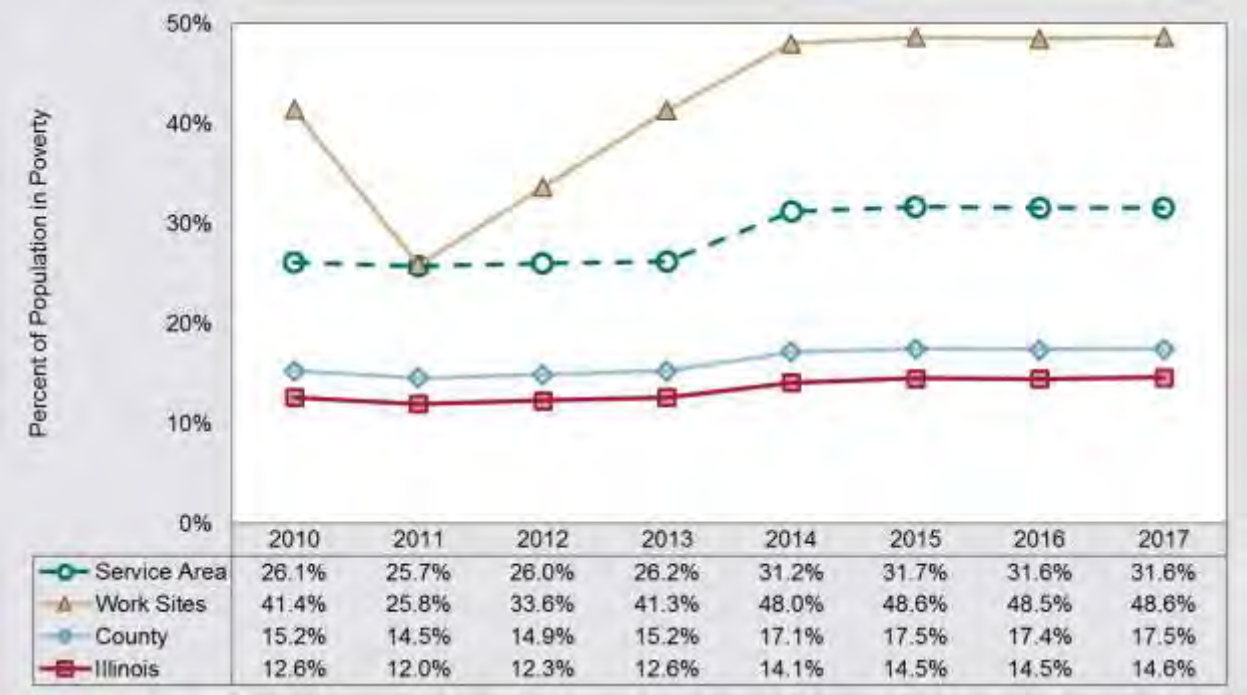
Agency 27, Chart 16: Household Income Distribution, 2013



	Less than $10,000	$10,000 to $19,999	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 to $199,999	$200,000 and Over
Service Area	13.8%	13.9%	17.4%	13.6%	19.5%	10.4%	5.2%	2.4%	2.9%	1.0%
Work Sites	14.2%	11.9%	23.3%	9.8%	22.8%	10.1%	4.4%	1.4%	1.5%	0.8%
County	8.1%	10.3%	14.8%	13.3%	18.0%	12.4%	8.0%	4.9%	4.8%	5.3%
Illinois	6.9%	9.9%	14.8%	13.5%	18.8%	13.2%	8.5%	5.0%	4.8%	4.7%

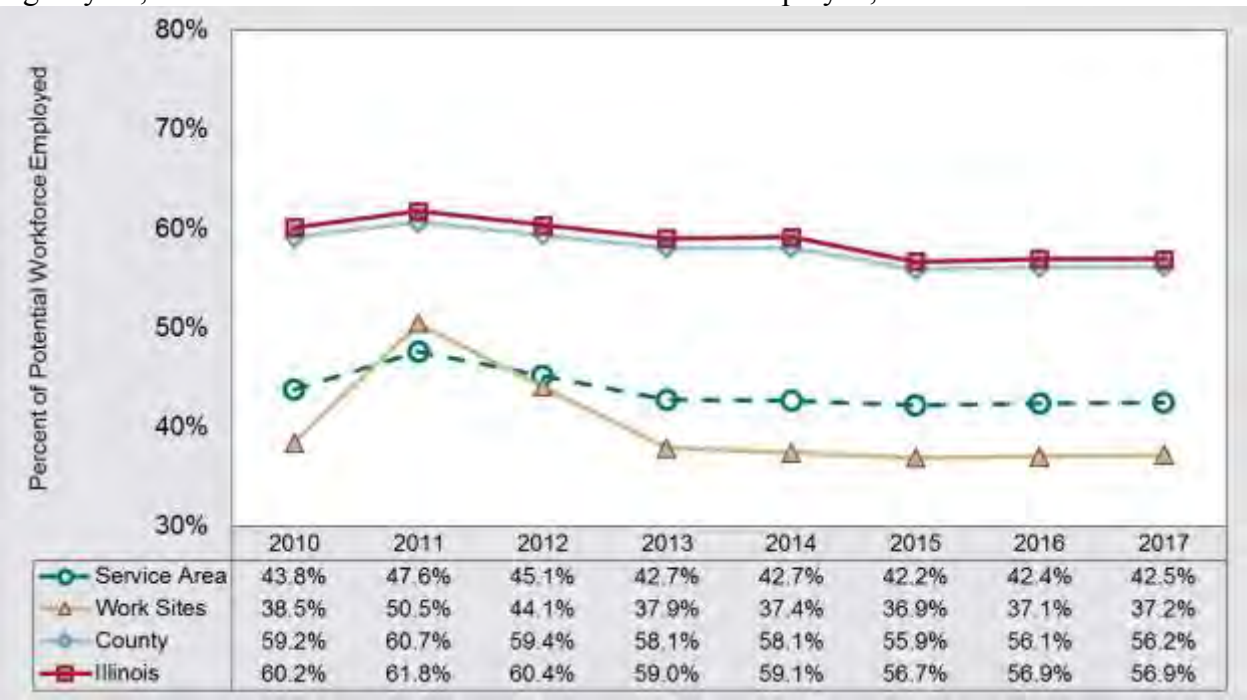
Agency 27: **Windy City Habitat for Humanity**

Agency 27, Chart 17: Percent of Population in Poverty, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	26.1%	25.7%	26.0%	26.2%	31.2%	31.7%	31.6%	31.6%
Work Sites	41.4%	25.8%	33.6%	41.3%	48.0%	48.6%	48.5%	48.6%
County	15.2%	14.5%	14.9%	15.2%	17.1%	17.5%	17.4%	17.5%
Illinois	12.6%	12.0%	12.3%	12.6%	14.1%	14.5%	14.5%	14.6%

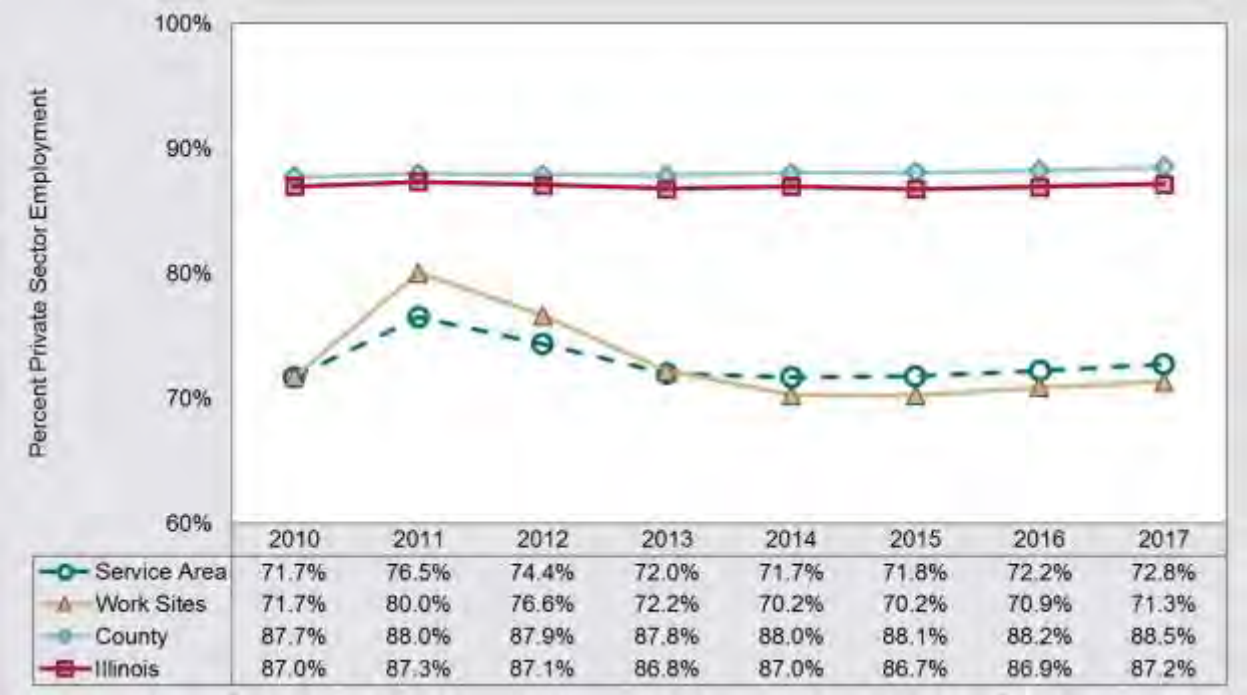
Agency 27, Chart 18: Percent of the Potential Workforce Employed, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	43.8%	47.6%	45.1%	42.7%	42.7%	42.2%	42.4%	42.5%
Work Sites	38.5%	50.5%	44.1%	37.9%	37.4%	36.9%	37.1%	37.2%
County	59.2%	60.7%	59.4%	58.1%	58.1%	55.9%	56.1%	56.2%
Illinois	60.2%	61.8%	60.4%	59.0%	59.1%	56.7%	56.9%	56.9%

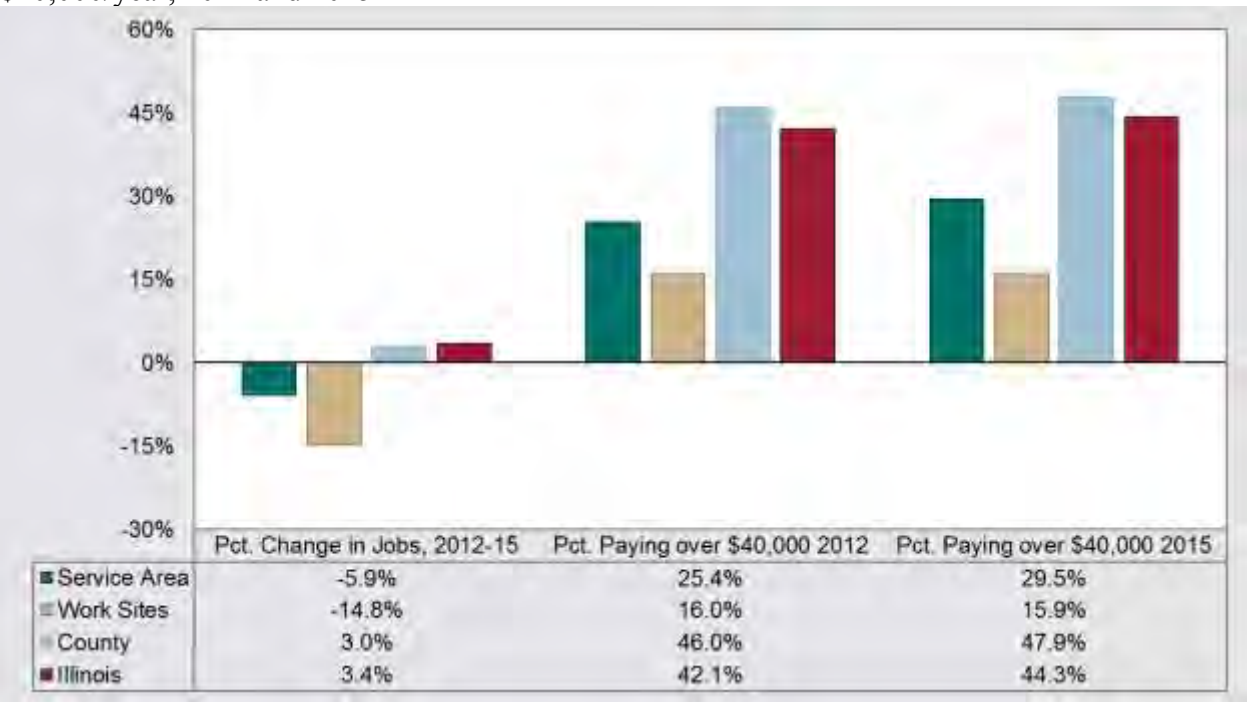
Agency 27: **Windy City Habitat for Humanity**

Agency 27, Chart 19: Percent of Workers Employed in the Private Sector, 2010-2017



	2010	2011	2012	2013	2014	2015	2016	2017
Service Area	71.7%	76.5%	74.4%	72.0%	71.7%	71.8%	72.2%	72.8%
Work Sites	71.7%	80.0%	76.6%	72.2%	70.2%	70.2%	70.9%	71.3%
County	87.7%	88.0%	87.9%	87.8%	88.0%	88.1%	88.2%	88.5%
Illinois	87.0%	87.3%	87.1%	86.8%	87.0%	86.7%	86.9%	87.2%

Agency 27, Chart 20: Percent Change in Jobs, 2012-2015, Percent of Jobs Paying over $40,000/year, 2012 and 2015

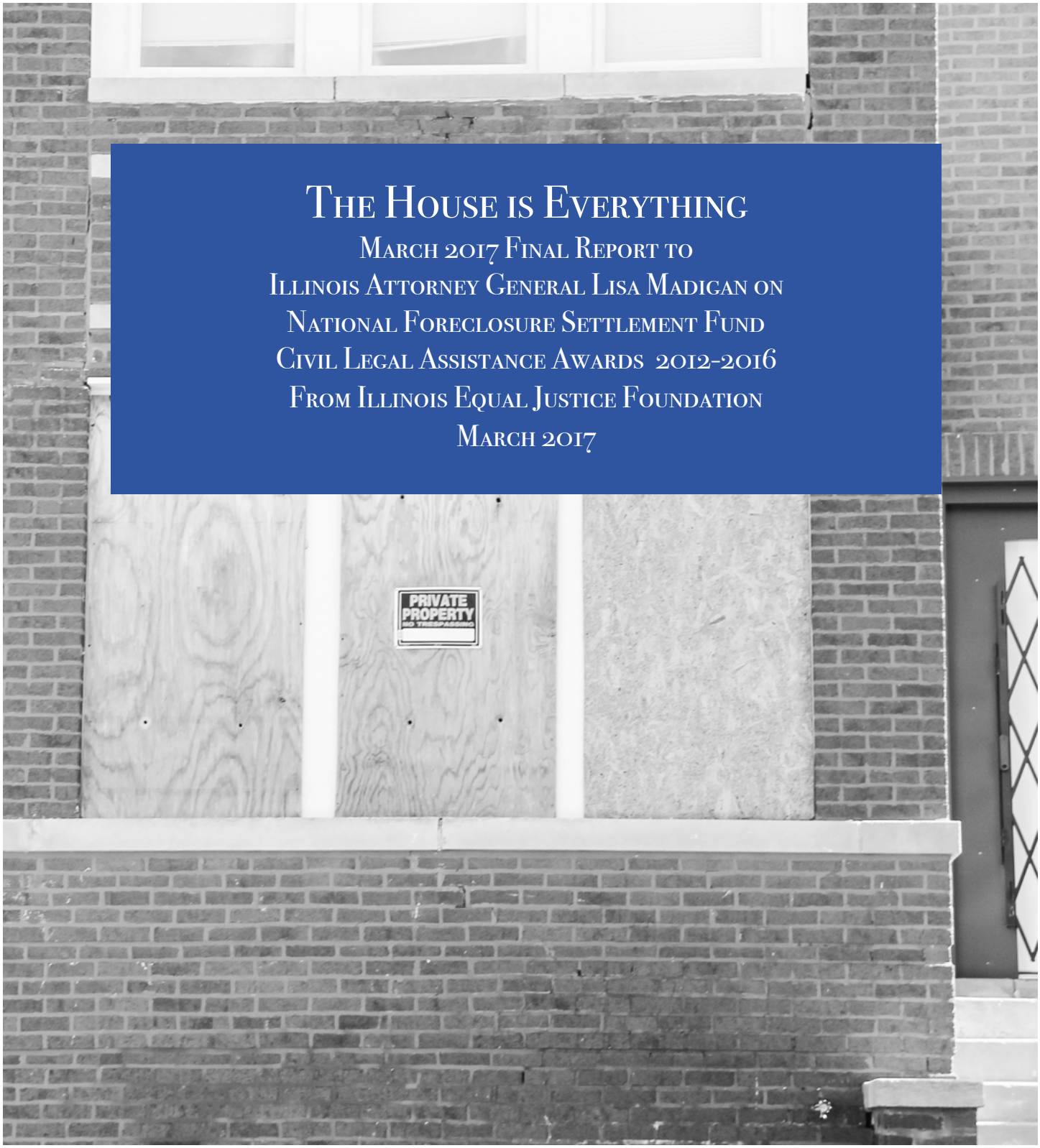


	Pct. Change in Jobs, 2012-15	Pct. Paying over $40,000 2012	Pct. Paying over $40,000 2015
Service Area	-5.9%	25.4%	29.5%
Work Sites	-14.8%	16.0%	15.9%
County	3.0%	46.0%	47.9%
Illinois	3.4%	42.1%	44.3%

The House is Everything

March 2017 Final Report to Illinois Attorney General Lisa Madigan on National Foreclosure Settlement Fund Civil Legal Assistance Awards 2012-2016 From Illinois Equal Justice Foundation

March 2017



ILLINOIS Equal Justice FOUNDATION

OFFICE OF THE ATTORNEY GENERAL STATE OF ILLINOIS

“High-cost, high-risk loans are clearly fueling the current, growing foreclosure crisis. This crisis impacts individuals and families most of all, but also has a devastating impact on neighborhoods and our economy. We have worked too hard building up our communities to watch them be destroyed by this crisis.”

– Illinois Attorney General Lisa Madigan, November 2007

“I no longer feel like I’m in a pitch dark room! Someone has turned on a light. Even though I still have the legal matter to deal with, I can now deal with it better.”

– Caller to foreclosure hotline of Coordinated Advice & Referral Program for Legal Services

“The Attorney General funds were so significant for us because it showed us we could do great work in this area for great outcomes, which affects the community as a whole. When we reduce those interest rates, when we reduce those monthly payments, that allows the borrowers to use those funds for other things they need that they’re buying in their own communities—food and clothing for their children. It’s immediate relief for their basic needs, but it also frees people up to start long-term asset-building. Generational wealth is built on that as well. We’re preserving homes so they keep their value, which helps everyone else in the neighborhood.

Though foreclosure work is intensive and expensive to do, if you look at the long-term impact on the community it is a great return on investment because it creates change in the neighborhood as a whole.”

– Stacey Tutt, director, Community Preservation Clinic, University of Illinois College of Law
Pictured (right) with client in Bloomington, IL

Embattled Homeowners

One decade ago, the United States foreclosure crisis began. Its origins lay in an explosion of subprime lending, often in toxic combination with predatory lending. The crisis was ignited by a plunge in home sales, the collapse of the subprime mortgage industry, and climbing interest rates. The crisis gathered force, so that by mid-2008, the number of new foreclosure filings had more than doubled from the year before. Unemployment skyrocketed.

By April 2009, Illinois was number eight of states with the highest foreclosure rates. Its rate of one foreclosure for every 384 housing units was a shocking increase from just one per every 625 units in November 2007.

In the recession, many homeowners in Illinois and around the country lost their jobs. Many found their property worth less than their mortgages. Some simply walked away from their homes.

Others fought for loan modifications that could help them retain their homes. In yet another blow, many homeowners were improperly sued by mortgage servicers who engaged in robo-signing of foreclosure documents.

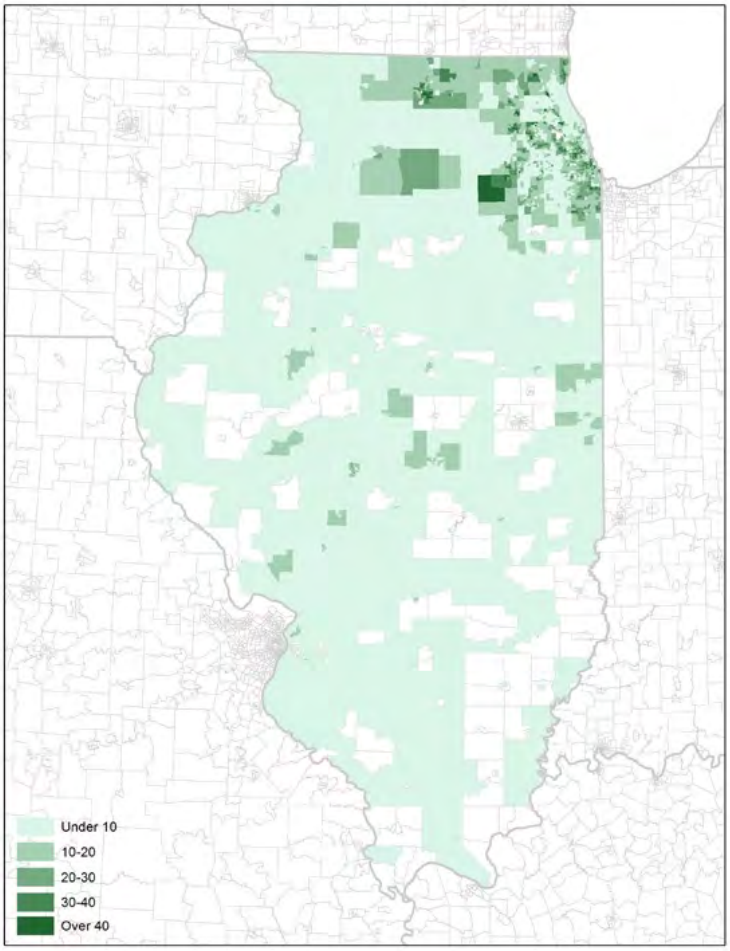


Fig. 1 Illinois Foreclosure Rates in 2012 per 1,000 by Census Tract, Data courtesy Woodstock Institute.

To assist homeowners harmed by fraudulent foreclosure and servicing practices, and to hold lenders accountable for unlawful financial misconduct, Attorney General Madigan and her counterparts around the country, in conjunction with the U.S. Department of Justice and the U.S. Department of Housing and Urban Development, won a national settlement from five of the biggest banks. The mortgage lenders agreed to pay $25 billion to 49 states and the District of Columbia. The settlement also set new servicing standards to ensure mortgage holders are given a fair chance to save their homes. It included $17 billion in relief for borrowers who sought to stay in their homes, with Illinois borrowers receiving nearly $2 billion in direct assistance.

The settlement provided $105.8 million to Illinois. The Attorney General allocated the amount for aid to state homeowners. In April 2012, Madigan announced that $20 million from the settlement would be awarded to legal assistance programs in Illinois to address the continuing foreclosure crisis and to provide access to the justice system for homeowners and renters. (Fig. 1)

We report here on the Illinois homeowners—and also renters living in buildings that were in foreclosure—who benefitted from the critical legal aid made possible by the awards from the national settlement fund over their four-year term, and how this funding led to lasting resources that will be of use to Illinois advocates and consumers well into the future.

Statewide Cases by Civil Legal Aid Awardees

Fig. 2 Heat map of cases in Illinois by zip code
52,000 total from 2012-2016

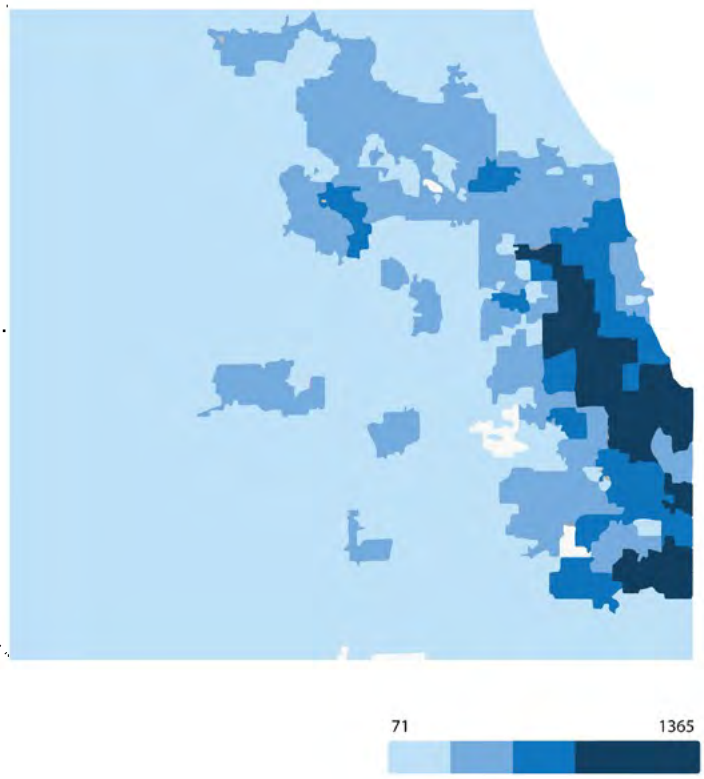


Fig. 3 Heat map of cases in Metropolitan Chicago, IL by zip code

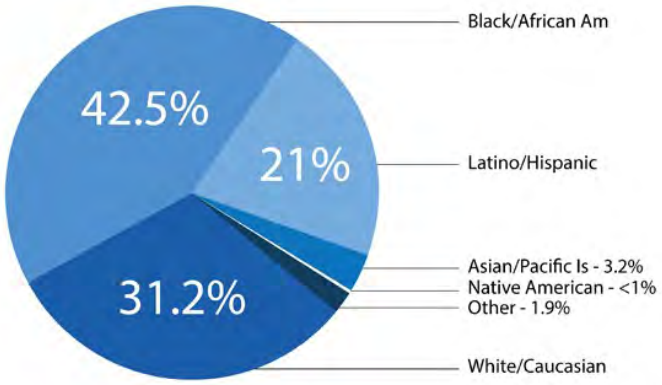


Fig. 4 Illinois residents served by race,

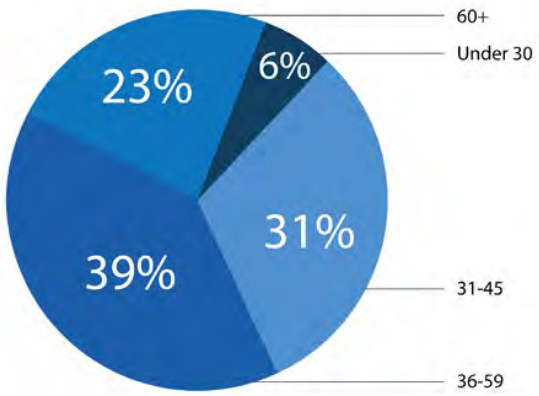


Fig. 5 Illinois residents served by age, 2012-2016

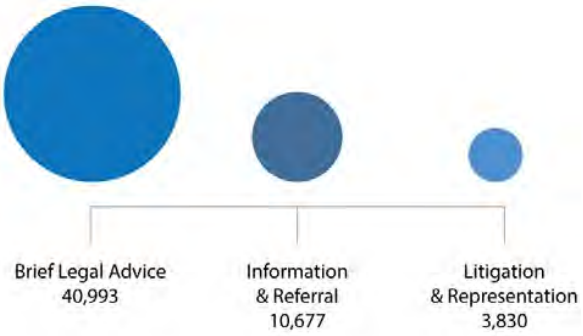


Fig. 6 Array of services, 2012-2016

Beneficiaries

Between September 2012 and August 2016, more than 55,770 Illinois homeowners and renters were served by 14 legal aid providers that received national settlement fund awards to provide civil legal assistance to borrowers and tenants hurt by mortgage foreclosure. Nearly half (47%) were residents of Chicago, home to the state's largest population and where the number of foreclosure filings has been consistently highest. (Compare Figures 1, 2, and 3.)

Those served were predominantly people of color: 68% were African American, Latino, Asian, and Native American (Fig. 4). More women than men were served: 61% and 39%, respectively. While services were also provided in Spanish, Polish, Korean, and other languages, English was by far the most commonly used language (86% of the time). Six in 10 served were age 46 and over, and two in 10 were 60 years old and over (Fig. 5).

Homeowners and renters received an array of kinds of legal aid, ranging from information and referral to litigation. The most frequently provided service was advice. Information and referral followed, and smaller numbers of clients were provided litigation, representation without litigation and representation in mediation. (Fig. 6)

When possible, advocates worked with clients to save homes. Due to insufficient homeowner income, this was frequently not the case, and attorneys pursued other supportive options, including more time in homes, which allowed homeowners and tenants to time their moves to best meet their needs. Attorneys also negotiated deeds in lieu, short sales, cash for keys, and consent agreements for homeowners. Tenants were assisted with returns of security deposits and other forms of relief.

Unfortunately, many homes were foreclosed upon. Nonetheless, more than 2,200 homes, with a total value of approximately $109 million were reported saved. Strategies that resulted in home retention included successful loss mitigation, litigation, bankruptcy, and family law remedies. An example of one family's happy ending follows. The services described were provided by Chicago Legal Clinic.

The Clinic's Equal Justice Works fellow helped a first-generation Hispanic family living on the South Side of Chicago who, like many, had a reduction in income caused by the recent recession. The family worked with their mortgage servicer and tried diligently to modify their loan. The servicer put them into a temporary payment plan and promised to modify their mortgage to an affordable rate if they complied with the terms of the plan. They did comply, but the servicer then refused to modify the loan and filed a foreclosure case against them. They
tried to contact their mortgage company but were met with robotic responses and denials of any opportunity to work something out.

The family came to the Clinic's Chancery Program terrified that the servicer would take their home despite all of their efforts. The Clinic attorneys became involved in the case and through their efforts a settlement work-out was achieved. The work-out allowed them to keep their home through a loan modification that reduced their interest rate to a much more reasonable and affordable level. The family will now be able to keep their home and save more each month for their daughter's future education.

In addition to homes saved, awardees reported that more than $40 million in monetary benefits were recovered for homeowners and renters, such relocation assistance and other awards.

The value of homes saved and other monetary benefits were reported in various ways by awardees. Nevertheless, the total estimated $149 million in homeowner benefits. This represents an impressive 745% return on the grant investment.

The following account from Land of Lincoln Legal Assistance Foundation illustrates the complexity of legal issues and the number of lender and/or servicer challenges that homeowners have faced in trying to stave off foreclosure, as well as the importance of intervention by persistent legal aid providers.

In early 2011, the Ks began having trouble making their mortgage payments because Mr. K lost work in December 2010. The Ks both listed their home for sale and also applied for a loan modification.

In April of 2011, the servicer wrongfully denied the Ks a loan modification on the grounds that they were ineligible because the house was listed for sale. This grounds for denial, we argued, was not consistent with Freddie Mac guidelines. As such, we pled that the servicer acted unfairly, per the Consumer Fraud Act, for acting in violation of public policy and for unnecessarily making the Ks choose between applying for a modification and listing their home for sale, and that the servicer acted deceptively under the Consumer Fraud Act by citing a non-existent basis for the modification denial.

Unable to modify their loan, the Ks filed for Chapter 13 bankruptcy near the beginning of 2012 and began making payments on their Chapter 13 plan. In July 2012, a new entity took over servicing of the loan. Because the loan was in bankruptcy, the servicer did not provide the Ks with monthly statements. However, the Ks wanted to sell their home and thus needed a payoff figure from the bank.

They made efforts to obtain one but were unsuccessful in obtaining what they believed to be an accurate number. Enlisting the help of two attorneys, the Ks sent a number of qualified written requests to the servicer to obtain a payoff figure, many of which were never responded to at all. When responses were received the quoted payoff figures were inconsistent, too high, and incongruous with the fact that the Ks had never missed a bankruptcy payment. Further, a ledger provided by the servicer showed that it was charging the Ks late fees while they were in an active bankruptcy. This deterred the Ks from listing their home. Additionally, the servicer sent collection letters directly to the Ks while they were represented by counsel in the bankruptcy, in violation of the FDCPA.

After extensive discovery and discovery disputes, we settled with both servicers for lump sum payments to the Ks (a confidentiality agreement prevents disclosure of the specific amount). Perhaps more importantly is that, as part of the settlement, the servicer agreed to an accurate payoff figure. In fact, in reaching this payoff figure, the servicer forgave the arrearage that accrued before the Ks filed for Bankruptcy and all late fees were forgiven, as well as all other fees with the exception of a $34 recording fee. Perhaps most importantly, with this accurate figure, the Ks were now able to list their home, and walk away with the remaining equity.

Photo of homeowners in Pilsen, Chicago, IL, Courtesy Chicago Volunteer Legal Services.

In some instances, an attorney played a much more basic, but equally important role:

> “A simple phone call to the bank’s attorney is all it took. Most of the time a pro se litigant’s phone call to a bank’s attorney will go unanswered, or if answered, won’t be very productive because there is a communication barrier. Legalese to English doesn’t translate very well when the lawyer represents the other side. Then to make it worse, my clients in this case didn’t speak much English. They had made a lot of attempts with the bank and with the bank’s attorneys to try and start the process for a deed in lieu of foreclosure, but had just gotten nowhere. So all I had to do to open the lines of communication was pick up the phone and call the other side.”
>
> – Attorney from Robson & Lopez LLC working with Chicago Volunteer Legal Services

Nearly 8,000 renters received legal services. Many of those concerned with the foreclosure crisis initially overlooked its impact on tenants, who often lost their housing due to no fault of their own when their landlord went into foreclosure. The most successful strategy for saving renters' apartments was preserving tenancy, which resulted in 544 apartments saved. Legal assistance also proved valuable to many tenants who relinquished apartments, by helping to secure returns of security deposits, rent waivers, additional time to move, and sealed eviction records (Fig. 7).

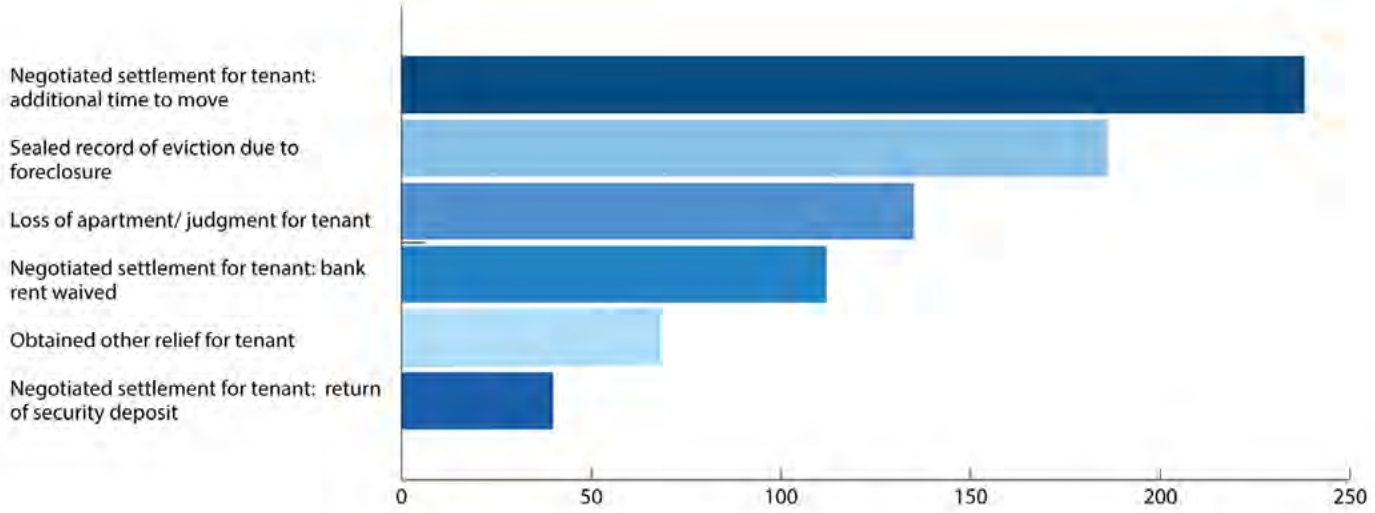


Fig. 7 Outcomes for tenants who relinquished apartments, 2012-2016.

As with homeowners, renters also faced confusion and threats that legal aid helped dispel and defend, as described by the Lawyers/ Committee for Better Housing in the following example.

In the summer of 2014, Ms. S began receiving confusing notices from someone she had never heard of. Ms. S called our Tenants in Foreclosure helpline. Her landlord hadn't informed tenants that the building was in foreclosure, or that a new owner was taking over the property. Ms. S learned about the foreclosure process, her rights, that her original landlord had lost possession of the property, and that he was no longer entitled to receive her rent.

In turn, Ms. S referred her upstairs neighbor to the helpline. Ms. B had similar questions, and was provided with foreclosure counseling tailored to her specific situation.

A couple of weeks after the tenants' calls, the former landlord sued in eviction court. He claimed that both had not paid rent as required and should pay back rent owed to him, and be removed from the property. We filed a successful motion to dismiss in each case, and ensured that the court cases were sealed from the public record, to protect the tenants' credit reports and their ability to rent in the future.

A striking number of client stories provided by awardees feature elderly clients, and homeowners, tenants, and family members with disabilities. These vulnerable community residents were especially in need of the information, guidance, and representation provided by the Attorney General's program. One such person's story follows.

"I've been in this home over 50 years, all three of my kids were raised here. I lost my husband three years ago. And it was such a pressure on him, we were still at that time in a situation where we didn't know if we would be here or not. I'm under pressure now. I have anxiety and I've been in a hospital. And it's stressful. I don't want to move. I'm hoping I can live out my life here. That's what I wanted to do. That was my plan. The house is very precious, and holds so many memories. I've been on this block since 1967. And I really don't want to give it up. But I'm going to have to wait it out and see.

My house means everything. I love being here. I have such wonderful neighbors. At my age I just really don't want to uproot. My grandkids have grown up here and now I have great-grand kids that are coming here. So the house means everything, and Throop Street is my life. I don't know how much longer I have because I'm 75. And to uproot and then try to start over again someplace else. Right now I want to be here."

– Earlene, 75 years old, South Side, Chicago (pictured below)

Legacy

Over the course of the national settlement fund awards, the legal aid organizations added staff to expand their ability to serve more people facing mortgage foreclosure. With the end of funding and the decline in new filings, staffing levels have subsided and many attorneys and paralegals have turned to other areas of practice. However, their training and experience will inform the rest of their careers.

The organizations funded by the Office of the Illinois Attorney General built important capacity in the field of civil legal aid, capacity that will provide long-lasting value to Illinois residents and advocates. This consists of new online tools, professional training and stronger relationships among legal aid providers, improved public policy, and testing and development of an array of strategies for holding lenders more accountable and to increase opportunities for borrowers to keep their homes.

New Electronic Tools

Illinois Legal Aid Online, in cooperation with other settlement fund awardees, created valuable new resources for homeowners and renters, and for attorneys.

Resources for consumers include a primer explaining what it means to be sued for mortgage foreclosure, options for homeowners, and a foreclosure timeline. The website provides step-by-step guidance for responding and several forms that can be completed online. A list of defenses and links to HUD-approved housing counseling are also available. Text narratives, available in English and Spanish, are augmented by a 10-minute video, also in English and Spanish, which explains how to reply to a foreclosure suit. View this resource online.

Tenant rights and responsibilities are spelled out in an easy-to-understand infographic as well as in clear prose, for renters in Chicago, and in Cook and other counties. This information is supplemented by additional online information, including a renters' foreclosure timeline. By informing and empowering, the tools promise to improve outcomes for homeowners and renters. View this resource online.

Attorney e-manuals—one on mortgage foreclosure and another on landlord/tenant law that includes a section on buildings in foreclosure—provide easily accessible, straightforward information to enable legal aid staff and volunteer non-specialists to serve clients in foreclosure.
View landlord & tenant lawyer manual. | View mortgage foreclosure lawyer manual.

Attorney Professional Development

LAF received a second award to coordinate training in foreclosure defense and consumer bankruptcy for recipients of settlement fund awards, and to assist Illinois Legal Aid Online with content development, described above.

Awardees participated in four in-person two-day trainings, plus three webinars per funding year. All training sessions were coordinated by LAF and led by the National Consumer Law Center, with assistance from LAF. Additional legal education was appreciatively received by those new to mortgage foreclosure cases as well by seasoned practitioners.
In addition to providing professional development, the in-person sessions were an important opportunity for staff from across the state to meet, get to know one another, and exchange ideas and experiences. Convenings contributed to a comprehensive referral system that facilitated anxious and frustrated consumers' access to needed assistance. At the same time, meetings nurtured professional camaraderie that supported peer consultation and information-sharing.

New Public Policy

In Chicago, tenants may no longer be evicted solely because of foreclosure. In 2013, a coalition of policy and community-based organizations, with support from organized labor, won stronger protection for tenants residing in buildings that were in foreclosure. The Lawyers Committee for Better Housing (LCBH), which had led the coalition's policy committee, then used Chicago's new Keep Chicago Renting Ordinance to settle numerous tenants' claims without resorting to litigation, litigated in other instances, and trained pro bono attorneys about how to defend tenants and educated renters about their rights.

The ordinance, which has been strengthened with amendments drafted by LCBH and the promulgation of administrative agency regulations, provides informed Chicago renters with significant protection. In contrast, those outside the city have fewer options and legal advocacy rarely prevents displacement.

New and Strengthened Strategies

In the course of the grants term, legal aid attorneys experimented with and taught one another about promising strategies in mortgage foreclosure defense.

Mortgage foreclosure mediation holds great promise but its implementation has required ongoing tracking and remediation of what has not worked as well as intended. LAF was instrumental in formulating new case management in the Cook County program and Chicago Volunteer Legal Services led innovative use of sanctions to compel better behavior by lenders, as described below.

Our work in bringing sanctions claims to enforce good faith mediation through litigation seems to be paying off. To date, we have evaluated 163 cases referred directly from the mediation program—75 for possible sanctions claims, alleging the lender mediated in bad faith, and 88 for other possible litigation strategies. Devoting a large percentage of our resources to sanctions cases has continued to provide the biggest beneficial impact on our current and future clients in mediation.

Recently, potential sanctions claims have not developed into litigation because the mere threat to pursue sanctions has produced positive results for clients. This is our ultimate goal and what we believed the strategy would bring—leverage for clients to settle their cases. All but one of our outstanding sanctions cases were resolved. Almost all have resulted in confidential settlement agreements.

Beyond the civil legal aid awards, Attorney General Madigan also earmarked $5 million of the settlement award to develop 10 foreclosure mediation pilots across the state. A report on said pilots will be available in June 2018.

Bankruptcy had been a developed practice of LAF, which included it as an area for professional development in its proposal to lead training for legal aid agencies supported by the national settlement fund. Organizations that had long abandoned bankruptcy practices made them a priority strategy in their foreclosure work. In 308 bankruptcy cases completed by grantee, 308 homes were saved. Bankruptcy practices are now high priority areas for these legal aid providers, even after the end of the grant program

Probate arose as an area of necessary focus in the practice of foreclosure defense, as advocates recognized that a number of survivors of deceased homeowners and tenants were living in homes being foreclosed upon. These are cases where the homeowner has passed away and the family members were attempting to save the home.

One awardee noted that without exception, the lender would refuse to speak with family members when they fell behind in payments, thereby requiring legal representation to work through probate issues and defend the foreclosure. These cases are complex and time-consuming, but legal aid providers succeeded in protecting the deceased homeowners' estate in the homes by preparing quit claim deeds and heirship affidavits, and forcing lenders to appoint special representatives.

Family law remedies also were brought into play by awardees, to respond to cases of divorced homeowners who had unresolved home ownership and child support issues, and also in cases of long-time unmarried partners.

A number of older homeowners faced the loss of their homes as a result of unpaid property taxes. Many were unaware of their eligibility for **property tax exemptions and deferrals**. The Center for Disability and Elder Law helped seniors with: redemptions of homes at risk of tax sales; preparation and filing of Certificates of Error when exemptions to which seniors were entitled were not applied for in a timely manner or were not received; and applications for exemptions and deferrals. It also provided extensive consumer education.

Conclusion

The foreclosure crisis of the last decade has had a profound impact on millions of American individuals, families, and communities. In Illinois, some 55,770 individuals received expert guidance and assistance as a result of the Illinois Attorney General's allocation of $20 million worth of civil legal aid. Free legal assistance provided homeowners and renters with resources that helped them to understand their often bewildering options, make the best possible decisions, and provided important counter-weight to lenders' counsel.

In some cases, it helped homeowners to retain their homes and renters to remain in theirs. For those the program could not help in this way, legal aid offered other forms of support. The joy of saving one's home and the pain of losing it reminds us of the importance of a society that treats all equitably and respectfully. Until we realize that goal, it remains critical that advocates for the underdog have the capacity to serve—immediately, and over time. Attorney General Madigan's national foreclosure settlement awards program made this accomplishment possible.

This report was commissioned by the Illinois Equal Justice Foundation, which served as the monitor for civil legal aid awards conferred by the Illinois Attorney General from the national foreclosure settlement fund. It was written by Alice Cottingham and designed by Jennifer Kotting, who also took most of the photographs and conducted several interviews. We thank the homeowners and attorneys who talked with us and whose stories and pictures help bring the report to life.

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OFFICE OF THE ATTORNEY GENERAL, STATE OF ILLINOIS
NATIONAL FORECLOSURE SETTLEMENT FUND
CIVIL LEGAL ASSISTANCE AWARDS
September 2012 – August 2016

Approximately $20 million* over three years** to provide civil legal assistance to borrowers and renters impacted by foreclosure

Catholic Charities Legal Assistance, Cook County
To provide legal advice via a telephone hotline to low-income borrowers confronted with foreclosure issues and to tenants in foreclosed properties,
$75,000. September 2012 to August 2015

Center for Disability and Elder Law, Cook County
To expand the Senior Tax Opportunity Program (STOP) to provide enhanced legal services to seniors at risk of losing their homes to back taxes,
$300,000. September 2012 to August 2015

Chicago Legal Clinic, Chicago
To expand the Daley Center Chancery Division Advice Desk to assist pro se litigants in danger of losing their homes to foreclosure and to provide substantive representation for clients having a meritorious defense or counterclaim in foreclosure issues,
$988,923. September 2012 to August 2015

Chicago Volunteer Legal Services, Chicago
To expand the Access to Justice Program to accept mortgage foreclosure and related property litigation appointments from the Chancery Court,
$683,273. September 2012 – August 2015

Coordinated Advice & Referral Program for Legal Services, Cook County
To expand its telephone hotline and advice desk services to borrowers and renters with foreclosure-related housing law issues,
$444,000. September 2012 – August 2015

Equal Justice Works, Statewide
To create the Illinois Foreclosure Fellows Program placing four three-year legal fellows in legal aid clinics across the state to provide legal assistance to homeowners and tenants impacted by foreclosure,
$638,166. September 2012 – August 2016

Illinois Legal Aid Online, Statewide
To provide comprehensive e-learning tools to improve outcomes for homeowners and renters impacted by foreclosure and to train legal aid staff and volunteers on foreclosure practice, $620,300. September 2012 – August 2016

John Marshall Law School, Cook County
To support the Pro Bono Mortgage Foreclosure Project to work with legal aid and mediation organizations in order to maximize the impact of services to borrowers in

LAF (formerly Legal Assistance Foundation of Metropolitan Chicago), Cook County

- To expand legal services to distressed homeowners and renters in subsidized housing impacted by foreclosure. Services range from telephone advice and brief services to extended representation, $4,500,000. September 2012 – December 2015
- To coordinate training on foreclosure defense and consumer bankruptcy for recipients of settlement fund grants; to partner with Illinois Legal Aid Online for content development of e-learning training module; and to update and develop content regarding homeowners in foreclosure, $229,500. September 2012 – December 2015

Land of Lincoln Legal Assistance Foundation, 65 counties in central and southern Illinois

To implement a comprehensive Legal Help for Homeowners Program to help distressed homeowners save their homes. Services range from telephone advice and brief services to mediation assistance and extended representation,
$4,500,000. September 2012 – August 2016

Lawyers' Committee for Better Housing, Statewide

To expand the Tenants in Foreclosure Intervention Project to advise and represent renters impacted by foreclosure in Chicago; to train advocates statewide on foreclosure issues and their impact on renters; and to develop content on foreclosure/renter issues,
$1,390,982. September 2012 – February 2016

Legal Aid Society of Metropolitan Family Services, Cook County

To expand the Poverty Law Project to include a Focus on Foreclosure Initiative to handle foreclosure issues in some of Cook County's hardest hit communities,
$649,164. September 2012 – February 2016

Prairie State Legal Services, 36 counties in northern and central Illinois

To implement a comprehensive Home Ownership Preservation Project to help distressed homeowners save their homes. Services range from telephone advice and brief services to mediation assistance and extended representation,
$4,500,000. September 2012 – August 2016

University of Illinois College of Law, McLean County

To increase the capacity of the Community Preservation Clinic to represent distressed homeowners and tenants in McLean County; to develop a program evaluation tool to assess how participants perceive the mediation process,
$403,271. September 2012 – February 2016

**Total $19,997,579*

*** Some awardees extended their work and funding into a fourth year.*

RSI

Illinois Foreclosure Mediation Program

Participation & Outcomes

December 31, 2017

Introduction

Background

In 2013, the Illinois Attorney General granted funds to Dispute Resolution Institute, Resolution Systems Institute and the University of Illinois School of Law to develop and administer 10 court-referred foreclosure mediation programs throughout the state. Eight of those programs were in place as of December 31, 2017.

Program Design

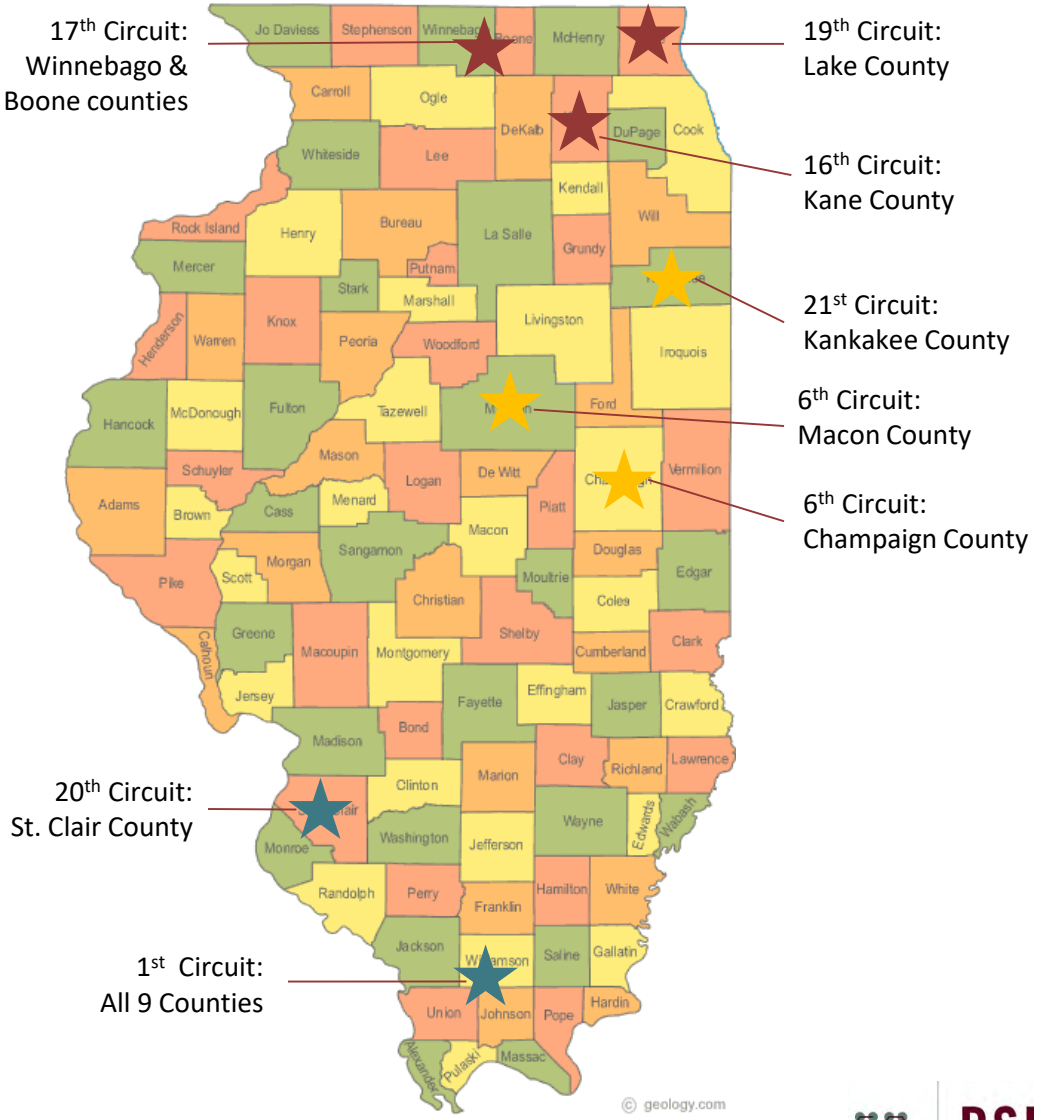
The eight programs employ seven different models. (See individual programs.) However, each has a two-part process: a pre-mediation service in which homeowners learn about their options and get help gathering required documents, and mediation itself.

Program Sites

★ Dispute Resolution Institute
Partners: Land of Lincoln Legal Assistance Foundation, Urban League of Metropolitan St. Louis, Beyond Housing

★ Resolution Systems Institute
Partners: Joseph Corp (16th), Neighborhood Housing Services of the Fox Valley (16th), Northern Illinois University College of Law (16th), HomeStart (17th), Affordable Housing Corp of Lake County (19th), Consumer Credit Counseling Services of Northern Illinois (16th & 19th), Prairie State Legal Services (16th)

★ University of Illinois School of Law
Partners: Land of Lincoln Assistance Foundation (6th), Prairie State Legal Services (21st), Community Service Council of Northern Will County (21st), Institute for Consumer Credit Education (21st), Foreclosure Mediation Services (21st)



RSI

All Programs
Overview

Summary – Total for All Programs from Program Start

	Total	% of Foreclosures	
Foreclosures Filed	21,060		
Contacted/Referred to Program	5,951	28%	
Entered Program	4,320	21%	73% of cases contacted/ referred
Cases Closed	4,026	19%	93% of cases entering program
Homes Retained/TPP *	1,065	5%	26% of closed cases
Homes Voluntarily Relinquished	177	1%	4% of closed cases
No Agreement	904	4%	22% of closed cases
Homeowner Did Not Complete Program	1,808	9%	45% of closed cases

*TPP refers to trial period plans, also known as a temporary loan modifications. In these plans, the lender agrees to modify the terms of the mortgage and the homeowner agrees to make payments for a short period of time (generally three months). If they make all the payments on time, the payment plan should be converted into a permanent loan modification.

RSI

All Programs
Overview

Participation Since Program Start

Overall, homeowners who contact a program are likely to participate.

	Eligible Foreclosures Filed	Contacted Program/Referred (% of Foreclosures)		Entered (% of Referred)		Closed
1st Circuit	423	407*	100%	258	64%	239
6th Circuit - Champaign	577	547*	100%	310	57%	282
6th Circuit - Macon	263	250*	100%	117	47%	90
16th Circuit	4,975	1,323	27%	1,126	85%	1,039
17th Circuit	3,992	855	21%	694	81%	656
19th Circuit	6,975	1,016	15%	783	77%	737
20th Circuit	2,882**	580	20%	470	81%	393
21st Circuit	973	973	100%	562	58%	590^

*The difference between the number of homeowners contacted and the number of foreclosures in these programs is due to filings in which either the case was dismissed prior to mediation or the homeowner was deceased.
**This is based on the court's estimate that 5% of foreclosures are commercial.
^The case filings program entries from prior to 2014 are not available. This has caused the number of closed cases to be greater than the number of cases that entered the program.

RSI

All Programs
Overview

Case Outcomes Since Program Start

Generally, more than 1 in 5 homeowners who participate save their homes.

	# Closed Cases	% Retention/ Temporary Payment Plan (TPP)	% Relinquishment	% No Agreement	% Dropped Out of Program*
1st Circuit	239	23%	5%	12%	59%
6th Circuit – Champaign	282	26%	9%	18%	43%
6th Circuit – Macon	90	19%	9%	24%	41%
16th Circuit	1,039	24%	4%	28%	41%
17th Circuit	656	31%	1%	14%	53%
19th Circuit	737	25%	2%	23%	48%
20th Circuit	393	32%	5%	32%	31%
21st Circuit	590	28%	9%	21%	43%

*Dropped out of program means that the homeowner entered the program but then either voluntarily withdrew or did not comply with the requirements.

**In the 17th Circuit, the percentage of homeowners who dropped out of the program includes those who could not continue through the program by court rule because they did not have a viable retention option. This rule changed in September 2016.

RSI

Individual Program Profiles

1st Judicial Circuit
Overview – From Program Start

Program Start Date	April 1, 2016
Entry Process (mandatory appearance to initial intake conference, scheduled within 30-45 days of summons)	When the lender files an eligible foreclosure case, it selects a date for an Initial Intake Conference. To participate, homeowners appear for the conference.
Pre-Mediation Process (up to 3 pre-mediation sessions, with more per discretion of the program administrator)	The program administrator conducts the pre-mediation sessions, which both the homeowner and lender representative must attend, along with their counsel (the lender and their counsel may attend by phone). The exchange of documents continues during the pre-mediation sessions and may culminate in an agreement.
Mediation Process (mediation within 45 days of the last pre-mediation session)	If the pre-mediation process does not culminate in an agreement, the borrower or lender may recommend full mediation; the program administrator decides whether the case is appropriate.
Closure	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, or there is no agreement. The case remains open during the trial plan period.

Status of Cases Through 12/31/17

Foreclosures Filed	423
Referred	407
Entered Program	258
Closed	239
Pending	19

Outcomes of Closed Cases

Agreement: Retention	55
Agreement: Relinquishment	11
Other Agreement	3
No Agreement	28
Closed: Program Not Completed	142*

*In 46 of these cases, the homeowner attended the intake session, but did not meet the criteria for eligibility.

RSI

1st Judicial Circuit
Participation by Year

The participation rate rose significantly in 2017.

PARTICIPATION

Year	Filed	Contacted*	Entered
2016	136	142	72
2017	287	265	186
TOTAL	**423**	**407**	**258**

*16 homeowners were deceased and therefore could not be contacted..

% OF ELIGIBLE FORECLOSURES

Year	Contacted %	Entered %
2016	100%	51%
2017	100%	70%
TOTAL	**100%**	**63%**

RSI

1st Judicial Circuit
Participation by County

As with the other mandatory programs, the 1st Circuit has a high participation rate.

PARTICIPATION

County	Cases Filed	Contacted*	Entered
Alexander	18	17	10
Jackson	77	79	52
Johnson	22	18	13
Massac	40	38	26
Pope	2	2	2
Pulaski	2	2	1
Saline	61	63	40
Union	36	33	21
Williamson	165	155	93
TOTAL	**423**	**407**	**258**

*16 homeowners were deceased and therefore could not be contacted.

% OF FORECLOSURES

County	Contacted %	Entered %
Alexander	100%	59%
Jackson	100%	66%
Johnson	100%	72%
Massac	100%	68%
Pope	100%	100%
Pulaski	100%	50%
Saline	100%	63%
Union	100%	64%
Williamson	100%	60%
TOTAL	**100%**	**63%**

RSI

1st Judicial Circuit
Outcomes by Year Case Closed

Year	Retention	Relinquishment	No Agreement	Program Not Completed*	Total**
2016	6	1	0	30	**38**
2017	49	10	28	112	**201**
Total	**55**	**11**	**28**	**142**	**239**

*46 homeowners did not qualify for the program.
**3 cases had an agreement marked "other".

Retention rates have increased substantially, while more homeowners are completing the program.

	Retention	Relinquishment	No Agreement	Program Not Completed
2016	16%	3%	0%	79%
2017	24%	5%	14%	56%
Total	**23%**	**5%**	**12%**	**59%**

RSI

1st Judicial Circuit
Details

Pre-Mediation

Outcomes	
Referred to Mediation	0
Temporary Loan Modification (TPP)	4
Agreement: Retention	51
Agreement: Relinquishment	11
No Agreement	28
Closed: Program Not Completed	142
Pending	19

*The outcome of 3 case was "other".

Intake - Homeowner Experience (n = 73)	
Understand options better than before	97%
Understand foreclosure process better than before	99%
Understand loan modification packet (n=63)	90%
Treated with respect	100%
Treated fairly	90%
Satisfied overall	97%

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
104	110	94

RSI

6th Judicial Circuit (Champaign County)
Overview – From Program Start

Program Start Date	October 1,2014
Entry Process (mandatory appearance to pre-mediation session scheduled within 42-60 days of summons)	Lender's counsel schedules pre-mediation session with program and then files the foreclosure. To participate, homeowners appear for the session.
Pre-Mediation Process (up to 3 pre-mediation sessions – status conference 45-60 days after submission of packet)	A housing counselor or legal services representative conducts the pre-mediation session. If the homeowner doesn't have an attorney, a housing counselor or legal aid representative must help him or her to prepare the packet. The homeowner has 3 sessions to submit a complete packet. Once submitted, a status conference is scheduled at which a mediator facilitates document exchange. There is no limit on the number of status conferences.
Mediation Process (mediation within 45 days of status conference completion)	Once all documents have been exchanged, mediation is scheduled to discuss home retention or relinquishment options.
Closure	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, or there is no agreement. The case remains open during the trial plan period.

Status of Cases Through 12/31/17

Foreclosures Filed	577
Referred	547*
Entered Program	310
Closed	282
Pending	28

*30 cases were dismissed prior to the first pre-mediation session.

Outcomes of Closed Cases**

Temporary Loan Modification (TPP)^	7
Agreement: Retention	67
Agreement: Relinquishment	26
No Agreement	52
Closed: Program Not Completed	122

**8 cases had outcomes marked "other".
^These are cases for which the TPP has not yet converted to a permanent modification, or conversion status is unknown.

RSI

6th Judicial Circuit – Champaign County
Participation by Year

Participation rose 31% in 2017.

PARTICIPATION

Year	Filed	Contacted*	Entered
2014	22	22	13
2015	213	204	105
2016	172	157	81
2017	170	164	111
TOTAL	**577**	**547**	**310**

*30 cases were dismissed prior to the first pre-mediation session.

% OF ELIGIBLE FORECLOSURES*

Year	Contacted %	Entered %
2014	100%	59%
2015	100%	51%
2016	100%	52%
2017	100%	68%
TOTAL	**100%**	**57%**

*The 30 cases dismissed prior to the first pre-mediation session are not counted in these calculations.

RSI

6th Judicial Circuit – Champaign County
Outcomes by Year Case Closed

Year	Retention	Relinquishment	No Agreement	Program Not Completed	Total
2014	0	0	0	2	**2**
2015	14	4	14	28	**66**
2016	32	12	17	31	**93**
2017	28	10	21	61	**121**
Total	**74**	**26**	**52**	**122**	**282**

After rising substantially in 2016, retention rates dropped back down in 2017.

	Retention	Relinquishment	No Agreement	Program Not Completed
2014	0%	0%	0%	100%
2015	21%	6%	21%	42%
2016	34%	13%	18%	33%
2017*	23%	8%	17%	50%
Total	**26%**	**9%**	**18%**	**43%**

*The outcomes for 2017 may be affected by the loss of the housing counselor in March. This may have caused a decrease in the retention rate. This will be explored in the final evaluation of the program.

RSI

6th Judicial Circuit – Champaign County
Outcomes by Stage

Pre-Mediation	
Referred to Mediation	239
Temporary Loan Modification	1
Agreement: Retention	8
Agreement: Relinquishment	3
No Agreement	3
Closed: Program Not Completed	80

Mediation	
Temporary Loan Modification (TPP)	6
Agreement: Retention	59
Agreement: Relinquishment	23
No Agreement	49
Closed: Program Not Completed	42

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
142	185	86

RSI

6th Judicial Circuit (Macon County)
Overview – From Program Start

Program Start Date	May 2, 2016
Entry Process (mandatory appearance to pre-mediation session scheduled within 42-60 days of summons)	Lender's counsel schedules pre-mediation session with program and then files the foreclosure. To participate, homeowners appear for the session.
Pre-Mediation Process (up to 3 pre-mediation sessions – status conference 45-60 days after submission of packet)	A housing counselor or legal services representative conducts the pre-mediation session. If the homeowner doesn't have an attorney, a housing counselor or legal aid representative must help him or her to prepare the packet. The homeowner has 3 sessions to submit a complete packet. Once submitted, a status conference is scheduled at which a mediator facilitates document exchange. There is no limit on the number of status conferences.
Mediation Process (mediation within 45 days of status conference completion)	Once all documents have been exchanged, mediation is scheduled to discuss home retention or relinquishment options.
Closure	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, or there is no agreement. The case remains open during the trial plan period.

Status of Cases Through 12/31/17

Foreclosures Filed	263
Referred	250*
Entered Program	117
Closed	90
Pending	27

*13 cases were dismissed prior to mediation

Outcomes of Closed Cases*

Temporary Loan Modification (TPP)	1
Agreement: Retention	16
Agreement: Relinquishment	8
No Agreement	22
Closed: Program Not Completed	37

*6 cases had an outcome of "other."

RSI

6th Judicial Circuit – Macon County
Participation by Year

The participation rate increased slightly in 2017.

PARTICIPATION

Year	Filed	Contacted*	Entered
2016	89	87	39
2017	174	163	78
TOTAL	**263**	**250**	**117**

*13 cases were dismissed prior to the first pre-mediation session.

% OF ELIGIBLE FORECLOSURES*

Year	Contacted %	Entered %
2016	100%	45%
2017	100%	48%
TOTAL	**100%**	**47%**

*The 13 cases dismissed prior to the first pre-mediation session are not counted in these calculations.

RSI

6th Judicial Circuit – Macon County
Outcomes by Year Case Closed

Year	Retention	Relinquishment	No Agreement	Program Not Completed	Total
2016	3	1	0	7	**12**
2017	14	7	22	30	**78**
Total	**17**	**8**	**22**	**37**	**90**

*6 cases had an outcome of "other."

The retention rate dropped significantly in 2017, while there was a significant increase in mediation ending in no agreement between the parties.

	Retention	Relinquishment	No Agreement	Program Not Completed
2016	25%	8%	0%	58%
2017	18%	9%	28%	38%
Total	**19%**	**9%**	**24%**	**41%**

RSI

6th Judicial Circuit – Macon County
Outcomes by Stage

Pre-Mediation	
Referred to Mediation	7
Temporary Loan Modification	0
Agreement: Retention	7
Agreement: Relinquishment	3
No Agreement	8
Closed: Program Not Completed	29

*3 cases had an outcome of "other."

Mediation	
Temporary Loan Modification (TPP)	1
Agreement: Retention	9
Agreement: Relinquishment	5
No Agreement	14
Closed: Program Not Completed	9

*3 cases had an outcome of "other."

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
127	156	82

RSI

16th Judicial Circuit (Kane County)
Overview – From Program Start

Program Start Date	January 2, 2014
Entry Process (initial conference within 45 days of summons)	All eligible homeowners are referred to the program. The program coordinator calls the homeowner for the initial conference. If homeowner wants to participate and has filed an appearance, they enter the program.
Pre-Mediation Process (30-60 days to complete packet, 45-60 days for lender review)	Housing counseling is not mandatory. Housing counselors help homeowners to complete their loan packet and discuss possible options with them. Generally, this takes one or two sessions. Once done, the lender is given 45 days to review the packet.
Mediation Process (mediation within 60 days of referral to mediation)	When the packet has been completed and reviewed, the lender's attorney informs the program coordinator that the case is ready for mediation. Mediation is completed in one or two sessions.
Closure	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, a temporary payment plan is entered, or there is no agreement.

Status of Cases Through 12/31/17

Foreclosures Filed	4,975
Initial Conference	1,323
Entered Program	1,126
Closed	1,039
Pending	87

Outcomes of Closed Cases*^

Temporary Loan Modification (TPP)	41
Agreement: Retention	207
Agreement: Relinquishment	37
No Agreement	294
Closed: Program Not Completed	430

*When TPPs are converted to permanent loan modifications, the outcome is changed to Agreement: Retention.
^The outcome of 30 cases is not known.

RSI

16th Judicial Circuit
Participation by Year

Participation dropped slightly in 2017.

PARTICIPATION

Year	Filed	Contacted	Entered
2014	1,598	422	368
2015	1,224	334	293
2016	1,094	291	248
2017	1,059	276	217
Total	**4,975**	**1,323**	**1,126**

% OF ELIGIBLE FORECLOSURES

Year	Contacted %	Entered %
2014	26%	23%
2015	27%	24%
2016	27%	23%
2017	26%	20%
TOTAL	**27%**	**23%**

RSI

16th Judicial Circuit
Outcomes by Year Case Closed

Year	Retention	Relinquishment	No Agreement	Program Not Completed	Other	Total
2014	54	18	42	151	4	269
2015	75	7	95	133	11	321
2016	69	8	85	67	7	236
2017	50	4	72	79	8	213
Total	**248**	**37**	**294**	**430**	**30**	**1,039**

Home retention rates dropped in 2017 after rising in 2016.

	Retention	Relinquishment	No Agreement	Program Not Completed
2014	20%	7%	16%	56%
2015	23%	2%	30%	41%
2016	29%	3%	36%	28%
2017	23%	2%	34%	37%
TOTAL	**24%**	**4%**	**28%**	**41%**

RSI

16th Judicial Circuit
Outcomes by Stage

Pre-Mediation*	
Referred to Mediation	528
Temporary Loan Modification	38
Agreement: Retention	84
Agreement: Relinquishment	7
No Agreement	26
Closed: Program Not Completed	373

*The outcome for 15 cases was marked as "Other".

Mediation*	
Temporary Loan Modification (TPP)	79
Agreement: Retention	50
Agreement: Relinquishment	27
No Agreement	268
Closed: Program Not Completed	57

*The outcome for 15 cases was marked as "Other".

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
104	125	74

RSI

16th Judicial Circuit
Participant Satisfaction - 2017

Mediation

Party Survey (n = 227)	
Satisfied with Outcome	84%
Satisfied Overall	86%
Process was Fair	93%

Attorney Survey (n = 192)	
Satisfied with Outcome	80%
Satisfied Overall	87%
Process was Fair	89%

RSI

17th Judicial Circuit (Winnebago & Boone Counties)
Overview – From Program Start

Program Start Date	June 1, 2014 (Winnebago), November 1, 2014 (Boone); rule revised September 2016
Entry Process (within 21 days of summons)	All eligible homeowners receive notification of the mediation program with their summons. They are instructed to go to the program website to complete an application.
Pre-Mediation Process (within 30 days of completing application)	When the homeowners complete the application, they meet with a housing counselor. Housing counselors help homeowners to complete their loan packet and discuss possible options with them.
Mediation Process (status conference or mediation within 45 days of referral to mediation)	When the packet has been completed and reviewed, the housing counselor completes a pre-mediation report indicating the case is ready for mediation. At this point, the lender has 10 days to give notice that it is ready to render a decision. The program administrator then schedules either a status conference to facilitate the exchange of documents or a mediation session. Mediation generally takes two or more sessions.
Closure	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, a temporary payment plan is entered, or there is no agreement.

Status of Cases Through 12/31/17

Foreclosures Filed	3,992
Started Application	855
Entered Program	694
Closed	656
Pending	38

Outcomes of Closed Cases*

Temporary Loan Modification (TPP)	119
Agreement: Retention	83
Agreement: Relinquishment	8
No Agreement	90
Closed: Program Not Completed**	347

*9 cases had an outcome marked as "other."
**These include those who were not viable for mediation.

RSI

17th Judicial Circuit
Participation by Year

The participation rate has remained relatively stable from year to year.

PARTICIPATION

	Filed	Contacted	Entered
2014	679	145	113
2015	1,235	267	229
2016	1,097	236	183
2017	981	207	169
Total	**3,992**	**855**	**694**

% OF ELIGIBLE FORECLOSURES

	% Contacted	% Entered
2014	21%	17%
2015	22%	19%
2016	22%	17%
2017	21%	17%
Total	**21%**	**17%**

RSI

17th Judicial Circuit
Outcomes by Year Case Closed

	Retention	Relinquishment	No Agreement	Program Not Completed*	Other	Grand Total
Boone						
2015	6	1	2	12	0	21
2016	5	1	5	11	1	23
2017	6	0	7	14	0	27
Total	17	2	14	37	1	71
Winnebago						
2014	19	0	7	34	3	63
2015	61	1	33	104	4	203
2016	55	1	22	88	1	167
2017	50	4	14	84	0	152
Total	185	6	76	310	8	585
Grand Total	**202**	**8**	**90**	**347**	**9**	**656**

*These include those considered not to be viable for mediation because the homeowner did not qualify for the available retention options.

	Retention	Relinquishment	No Agreement	Program Not Completed	Other
2014	30%	0%	11%	54%	5%
2015	30%	1%	16%	52%	2%
2016	32%	1%	14%	52%	1%
2017	31%	2%	12%	55%	0%
TOTAL	**31%**	**1%**	**14%**	**53%**	**1%**

RSI

17th Judicial Circuit
Outcomes by Stage - Closed in 2017

Pre-Mediation	
Referred to Mediation	91
Temporary Loan Modification	8
Agreement: Retention	6
Closed: Program Not Completed*	311

*These include those considered not to be viable for mediation because the homeowner did not qualify for the available retention options.

Mediation	
Temporary Loan Modification (TPP)	111
Agreement: Retention	77
Agreement: Relinquishment	8
No Agreement	86
Closed: Program Not Completed	36

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
99	153	51

RSI

17th Judicial Circuit
Participant Satisfaction - 2017

Mediation

Party Survey (n = 68)	
Satisfied with Outcome	90%
Satisfied Overall	97%
Process was Fair	99%

Attorney Survey (n = 39)	
Satisfied with Outcome	97%
Satisfied Overall	97%
Process was Fair	97%

RSI

19th Judicial Circuit (Lake County)
Overview – From Program Start

Program Start Date	December 2, 2013
Entry Process (contact program within 42 days of summons)	Homeowners receive notice of the program with their summons. They must call the program coordinator for intake, and they then must follow up with housing counseling.
Pre-Mediation Process (45 days to complete packet, 45 days for lender to review packet and complete Plaintiff's Checklist)	Housing counselors help homeowners to complete their loan packet and discuss possible options with them. Generally, this takes one or two sessions. When the packet has been completed, the housing counseling agency informs the program coordinator that the case has been submitted to the lender. The lender reviews the packet and returns the Plaintiff's checklist to the Program Coordinator.
Mediation Process (mediation within 35 days of referral to mediation, total time 90 days)	After receiving the Plaintiff's checklist, the Program Coordinator schedules the first mediation session. Mediation generally takes two sessions.
Closure	A case is closed when the homeowner or lender doesn't comply with program rules or voluntarily withdraws, the case is resolved, there is no agreement, or a temporary payment plan is agreed to.

Status of Cases Through 12/31/17

Foreclosures Filed	6,975
Contacted Program	1,016
Entered Program	783
Closed	737
Pending	46

Outcomes of Closed Cases*

Temporary Loan Modification (TPP)	64
Agreement: Retention	117
Agreement: Relinquishment	17
No Agreement	169
Program Not Completed	355

*When TPPs are made permanent, the outcome is changed to Agreement: Retention. When they are not converted to permanent status, the outcome is changed to No Agreement. 15 cases were marked "other".

RSI

19th Judicial Circuit
Participation by Year

The participation rate leveled off in 2017.

PARTICIPATION			
Year	**Filed**	**Contacted**	**Entered**
2014	2,129	239	162
2015	1,871	287	179
2016	1,536	244	225
2017	1,439	246	217
Total	**6,975**	**1016**	**783**

% OF ELIGIBLE FORECLOSURES		
	% Contacted	**% Entered**
2014	11%	8%
2015	15%	10%
2016	16%	15%
2017	17%	15%
Total	**15%**	**11%**

RSI

19th Judicial Circuit
Outcomes by Year Case Closed

	Retention	Relinquishment	No Agreement	Program Not Completed	Other	Total
2014	40	7	21	62	1	**131**
2015	43	8	51	79	2	**183**
2016	46	1	48	103	4	**202**
2017	52	1	49	111	8	**221**
Total	**181**	**17**	**169**	**355**	**15**	**737**

Nearly 1 in 4 participating homeowners keep their homes.

	Retention	Relinquishment	No Agreement	Program not Completed
2014	31%	5%	16%	47%
2015	23%	4%	28%	43%
2016	23%	0%	24%	51%
2017	24%	0%	22%	50%
TOTAL	25%	2%	23%	48%

RSI

19th Judicial Circuit
Outcomes by Stage – Closed in 2017

Pre-Mediation	
Referred to Mediation	427
Temporary Loan Modification	27
Agreement: Retention	2
Agreement: Relinquishment	1
No Agreement	4
Closed: Program Not Completed	303

*7 outcomes were marked "other."

Mediation*	
Temporary Loan Modification (TPP)	122
Agreement: Retention	30
Agreement: Relinquishment	16
No Agreement	165
Closed: Program Not Completed	52

*8 outcomes were marked "other."

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
77	96	57

RSI

19th Judicial Circuit
Participant Satisfaction - 2017

Pre-Mediation

Homeowner Survey (n = 82)	
Understand Options Better	99%
Understand How To Work with Lender	100%
Satisfied Overall	100%

Mediation

Party Survey (n = 267)	
Satisfied with Outcome	79%
Satisfied Overall	88%
Process was Fair	91%

Attorney Survey (n = 141)	
Satisfied with Outcome	90%
Satisfied Overall	96%
Process was Fair	96%

RSI

20th Judicial Circuit (St. Clair County)
Overview – From Program Start

Program Start Date	January 14, 2014
Entry Process (submit request within 30 days of service or order by the court)	As of September 2017, the court rule changed the entry process. Lenders must schedule an intake conference for the homeowners when they file the foreclosure. The homeowners are notified in the summons the date and time they must arrive for the conference.
Pre-Mediation Process (30 days from request to first pre-mediation session, 45 days from first to second session)	The program administrator conducts the pre-mediation sessions, which both the homeowner and lender representative must attend, along with their counsel (the lender and their counsel may attend by phone). The exchange of documents continues during the pre-mediation sessions and may culminate in an agreement.
Mediation Process (no deadline for first session)	If no agreement is reached in pre-mediation and the homeowner is interested in exploring options, the case is referred to mediation. Three mediation sessions are allowed.
Closure	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, or there is no agreement. The case remains open during the temporary payment plan trial period.

Status of Cases Through 12/31/17

Foreclosures	2,882
Contacted/Referred	580
Entered Program	470
Closed	393
Pending	77

Outcomes of Closed Cases

Temporary Loan Modification (TPP)*	6
Agreement: Retention	119
Agreement: Relinquishment	19
No Agreement	126
Program Not Completed	122

*These cases are technically open and are being monitored until the end of the trial period, or have closed before the trial period ended.

RSI

20th Judicial Circuit
Participation by Year

Participation increased in 2017.

PARTICIPATION

Year	Filed	Contacted	Entered
2014	730	155	116
2015	733	108	84
2016	709	128	112
2017	710	189	158
Total	**2,882**	**580**	**470**

% OF ELIGIBLE FORECLOSURES

Year	% Contacted	% Entered
2014	21%	16%
2015	15%	11%
2016	18%	16%
2017	27%	22%
Total	**20%**	**16%**

RSI

20th Judicial Circuit
Outcomes by Year Case Closed

	Retention	Relinquishment	No Agreement	Program Not Completed	Total
2014	30	4	26	11	71
2015	44	8	34	19	105
2016	26	2	44	39	111
2017	25	5	22	53	106
Total	**125**	**19**	**126**	**122**	**393**

Retention rates remained the same in 2017, while program incompletions increased.

	Retention	Relinquishment	No Agreement	Program Not Completed
2014	42%	6%	37%	15%
2015	42%	8%	32%	18%
2016	23%	2%	40%	35%
2017	24%	5%	21%	50%
Total	32%	5%	32%	31%

RSI

20th Judicial Circuit
Outcomes by Stage

Pre-Mediation*	
Referred to Mediation	5
Temporary Loan Modification	78
Agreement: Retention	47
Agreement: Relinquishment	19
No Agreement	118
Closed: Program Not Completed	122

*1 outcome was marked "other."

Mediation	
Temporary Loan Modification (TPP)	0
Agreement: Retention	1
Agreement: Relinquishment	0
No Agreement	8
Closed: Program Not Completed	0

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
103	125	50

RSI

21st Judicial Circuit (Kankakee County)
Overview – From Program Start

Program Start Date	October 1, 2013
Entry Process (need only to appear for pre-mediation conference)	Homeowners are given a date to attend the pre-mediation screening conference. They must appear in order to enter the program.
Pre-Mediation Process (conference is 42 to 60 days from summons)	The lender's counsel and the homeowner attend the pre-mediation screening conference with a neutral to discuss what documents need to be exchanged. The neutral then either schedules a status conference to determine if all documentation and review are complete or schedules a formal mediation.
Mediation Process (mediation must be timely)	When ready, the case is mediated by the same neutral who conducted the pre-mediation conference.
Closure	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, or there is no agreement. The case remains open until the end of a temporary payment plan trial.

Status of Cases Through 12/31/17

Foreclosures Filed	973
Referred	973
Entered Program	562
Closed	590*

*The number of cases filed prior to 2014, which contributed to the number of closed cases, is not available.

Outcomes of Closed Cases - All

Agreement: Retention*	163
Agreement: Relinquishment	51
No Agreement	123
Program Not Completed	253

*The program does not track whether loan modifications were temporary or permanent.

RSI

21st Judicial Circuit
Participation by Year

The participation rate has declined each year since inception.

PARTICIPATION

Year	Filed	Contacted	Entered
2014	256	256	173
2015	286	286	168
2016	216	216	113
2017	215	215	108
Total	**973**	**973**	**562**

% OF ELIGIBLE FORECLOSURES

Year	% Contacted	% Entered
2014	100%	68%
2015	100%	59%
2016	100%	52%
2017	100%	50%
Total	**100%**	**58%**

RSI

21st Judicial Circuit
Outcomes by Year Closed

	Retention	Relinquishment	No Agreement	Program Not Completed	Total
2014	30	26	33	53	142
2015	48	9	38	87	182
2016	45	8	28	55	136
2017	40	8	24	58	130
Total	**163**	**51**	**123**	**253**	**590**

The program completion rate dropped in 2017.

	Retention	Relinquishment	No Agreement	Program Not Completed
2014	21%	18%	23%	37%
2015	26%	5%	21%	48%
2016	33%	6%	21%	40%
2017	31%	6%	18%	45%
Total	28%	9%	21%	43%

RSI