Illinois Community Action Development Corporation

Bringing affordable housing to Illinois’ low-income families.

2008 Annual Report
# Table of Contents

Mission and Goals ........................................................................................................................................... 3

Letter from Board Chair .................................................................................................................................. 4

Board of Directors and Staff ............................................................................................................................ 5

History of ICADC .......................................................................................................................................... 6

Financial Highlights ........................................................................................................................................ 8

Development
  Prairie Meadows ......................................................................................................................................... 10

Technical Assistance
  Rossville ....................................................................................................................................................... 14
  Carbondale Homeownership Project ...................................................................................................... 16

Project Management
  Welch Woods .................................................................................................................................................. 20
  Strawberry Meadows .................................................................................................................................. 21

Development Challenges
  Mt. Sterling ................................................................................................................................................... 22

Collaborations with IACAA
  Rental Housing Support Program .............................................................................................................. 24
  Neighborhood Stabilization ......................................................................................................................... 24

Training .......................................................................................................................................................... 26

Utilizing the “Development Team” ............................................................................................................... 27
Mission

The Illinois Community Action Development Corporation is a community development organization that serves the community action network by developing affordable housing and building the capacity of community action agencies to meet the needs of their community.

IACDC Goals

- Maintain an active and informed Board of Directors that reflects the diversity of CAA’s across the state
- Operate with a strong management team comprised of experienced and qualified staff and consultants
- Provide access across the state to high quality community and economic development training and technical assistance services
- Participate in the development of affordable housing projects across the state
- Help improve community and economic development policies and programs for economically disadvantaged populations in the state
- Diversify and grow the funding base
- Build and promote a strong network of supportive partners who work with the corporation to achieve its mission
Dear Members:

Last year was indeed a challenging year for the affordable housing development industry. We witnessed the plunge of the housing market and the spiraling down of our economy into a recession. The culmination of these events was tragic as many families across this nation lost their homes, jobs and life savings. Middle income families struggled to hold on to their homes as their interest rates spiked to the highest levels of affordability. For organizations like the Illinois Community Action Development Corporation (ICADC), it became necessary to reassess our purpose and reposition ourselves in direct response to the doldrums of our economy and the housing market. The affordability of housing emerged as a greater need beyond the population targeted by ICADC and Community Action Agencies in Illinois.

As a national response to this crisis was conceived and promulgated by President Obama and the Congress, ICADC expanded its mission to include economic development. This was done so that ICADC would be positioned as an instrument of development beyond affordable housing to be utilized by Community Action Agencies in the communities they serve. Limiting its scope to affordable housing as was the case in the past resulted in a limited ability to respond to the housing crisis.

The ICADC was engaged in planning and discussions with other statewide networks on how to stabilize the housing market so that fewer families lost their homes. Training continued to be provided to the Community Action network with potential affordable housing projects being cultivated for future development once the housing market improved.

This annual report will provide you with a snapshot of the projects we are involved with throughout the state. All of these projects are Community Action projects. We are proud of our accomplishments and understand that we still have more work to do as we look to the future.

I urge you as members to approach our staff or board of directors if you have projects you would like to pursue in your communities. I would like to thank the ICADC Board of Directors for their hard work in the past year. Secondly, I would like to thank the membership for its support, the staff for their dedication and hard work. Finally, I would like to thank all of our partners for their continued support, especially the Illinois Department of Commerce and Economic Opportunity.

Respectfully submitted,
McFarland A. Bragg II, CCAP
Board Chair
Illinois Community Action Development Corporation
2008 Board of Directors

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DeKalb County Community Services - DeKalb, IL

Kevin Wiehardt
Western Illinois Regional Council - CAA - Macomb, IL

Fred Whitman
East Central Illinois Community Action Assoc.

Liaison
Gail Hedges
Illinois Department of Commerce and Economic Opportunity - Springfield, IL
History of ICADC

In the 1990’s, a recurrent theme appeared in the community needs assessments completed biannually by Community Action Agencies (CAAs) in Illinois. The assessments indicated that a lack of affordable housing existed across varying geographic areas within Illinois. Parallel to this realization was the acknowledgement of the varied capacity of CAA’s to address the unmet need of affordable housing.

In response to the identified needs for affordable housing and enhanced capacity, CAAs and the Illinois Association of Community Action Agencies (IACAA) collaborated in 1999 to create a statewide entity, the Illinois Community Action Development Corporation (ICADC). The mission of ICADC would be to provide training and technical assistance (T & TA) to CAA’s on affordable housing development for Illinois’ most vulnerable populations. The vision of CAA’s and IACAA to create ICADC was supported with seed money from the Illinois Department of Commerce and Economic Opportunity (IDCEO) making the entity a reality.

Now in its tenth year of operation, ICADC has tailored its mission to not only provide training and technical assistance in regards to affordable housing development, but in regards to community and economic development as well. The T & TA provided by ICADC is a unique and refreshing approach customized to build the capacity of individual CAA’s and local communities by transferring the knowledge and skills needed to develop affordable housing and other community resources. The result is that CAA’s and local communities gain the expertise that is needed to pursue economic development projects in the future, independent of ICADC. Upon receiving T & TA from ICADC, CAA’s are equipped with the knowledge, skills and abilities needed to serve as developers, property managers, and intermediaries in other areas including home inspections and housing counseling.

Community and Economic Development Coupled with Supportive Services

The partnership between ICADC and CAAs employs the strengths of both groups to effectively address the current lack of economic development resulting in affordable housing and community infrastructure in rural Illinois, as well as other problematic issues present within low-income families across the state. Based upon CAAs decades of experience in working with lower income families, the founding partners of ICADC recognized that building affordable housing was not enough to ensure the long term success of low-income families. To address the multiple needs that low income families face and to ensure that the long term benefits of community and economic development has a positive impact, ICADC’s approach is to incorporate the provision of CAA supportive services in each of its development endeavors.

ICADC Works to Address the Unmet Needs of Rural Communities

Although larger metro areas are typically rich with talented developers specializing in building affordable housing, rural areas within Illinois have been neglected. Many factors present within rural areas contribute
Bringing affordable housing to Illinois’ low-income families.

to making community and economic development cost prohibitive. ICADC is committed to working with rural communities to ensure they obtain access to the resources they require to adequately address their needs. ICADC focuses on the holistic view of the community in that economic development draws businesses which increase the need for quality affordable housing, increase school enrollment and bring consumer spending to markets that otherwise would remain stagnant.

**ICADC’s Broad Scope**

ICADC offers Training & Technical Assistance (T&TA) to the Community Action network, as well as external organizations. The T&TA provides the recipients with an opportunity to learn about developing and managing a wide array of affordable housing projects, while also obtaining first-hand experience by working in tandem with ICADC to develop an affordable housing project. ICADC has supported numerous Community Action Agencies with one-on-one technical assistance either from in-house staff or outside consultants. ICADC also provides financial support to new projects because most CAAs lack the necessary pre-development resources to get a project initiated. As one of its sources of financial support, ICADC intends to continue working with the Illinois Housing Development Authority (IHDA) to provide financing mechanisms for local Community Action Agency projects.

**Tangible Results in the Way of Affordable Housing**

There are multiple resources that are required to develop affordable housing. The location of the project is a primary key in order to make the best use of the multiple funding layers that go into each project. Studies have shown that it does little good to provide affordable housing if the market does not meet several areas of need inclusive of live near work, accessibility to consumer needs, aging in place opportunities, and proven density to support the housing. Since the creation of ICADC in 1999, the training, technical assistance and direct involvement in development has yielded tangible outcomes. These outcomes include real progress towards the completion of a variety of real estate development projects of both renters and home owners in rural areas. These rural areas were characterized as lacking affordable housing construction within the previous forty (40) year with distressed existing aged housing stock, if any available for rent. All of the housing projects developed are energy efficient and will remain affordable for low-income residents in the future.
Consolidated Statements of Activities
Year Ended December 31, 2008

Revenue and Other Support
  Grant Revenue $312,307
  Development fee reimbursement 430
  Interest Income 3,135
  Other Income 11,150
  Total Revenue and Other Support $327,022

Expenditures
  Program Services
    Admin. of low-income housing developments $278,300

  Total Program Services $278,300

  Support Services
    Management and General 44,650

  Total Expenditures $322,950

Change in Net Assets $4,072

Net Assets, Beginning of Year $450,109

Net Assets, End of Year $454,181
Development At-A-Glance...

A tribute to the American farmer in McFerren Park, Hoopeston, Illinois
East Central Illinois Community Action Agency

**Project Name:** Prairie Meadows Home Ownership Project
**Location:** Hoopeston, Illinois
**Total Cost:** $5,098,506
**Number of Units:** 25 - 2 and 3 bedroom units
**Estimated Completion Date:** 2010
**Number of Jobs Created:** 20

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About the Community

Hoopeston is situated at the crossroads of two railroad lines in eastern Illinois which facilitates the transporting of locally grown crops processed by local canning factories. Agriculture has been the backbone for this community for many years. Hoopeston currently boasts an excellent school system, Carnegie Library, health care campus including a hospital, medical center, nursing home, and independent living center, recreational facilities, the historic Floral Hill Cemetery, historic Lorraine Theater and more.

With the decline of manufacturing in the last decade, Hoopeston has found itself at a new crossroads. However, even with the decline of industry and loss of jobs, Hoopeston has managed to retain a population of close to 6,000 throughout the years. The current population is 5,965 (according to the 2000 census). Preserving its heritage as a community of strong faiths and thriving business, Hoopeston continues to work together for the betterment of its residents.

The City of Hoopeston have established a vision for its future to help move the community forward in a positive direction: Hoopeston is a clean, safe, thriving and growing community with a bustling downtown which is a tourist attraction. Through innovative job creation and business recruitment, retention, and expansion strategies, Hoopeston is vital and alive with economic prosperity. Its comprehensive spectrum of health care and social services is unprecedented for a community of its size, making Hoopeston a great place to raise a family. Known for its community spirit and civic involvement, Hoopeston has built bridges among its citizen groups, as well as with its community neighbors.

About the Project

Prairie Meadows is a housing development which will offer twenty-five (25) units of single family living for families on approximately ten (10) acres of land in Hoopeston, Illinois. Out of the 10 acre development will be a 1 acre park to be located in the middle of the development. The subdivision will have a unit mix of two and three bedroom single family dwellings ranging from approximately 1045 square feet to 1331 square feet which will cater to low and moderate-income seniors or families. The units will all be visitable, 16 will be adaptable, and 3 will be fully accessible.

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*Future site of Prairie Meadows Homes, Hoopeston, Illinois*
The design of the planned development will offer quality and affordable housing for working families and seniors and will further, allow for future expansion in later years. Acreage is currently available on the site for the inclusion of an additional phase of the development which would be designated for whatever housing needs are at that time.

The initial housing will be provided through lease agreements and will become homeownership units in year 20. Prior to year 20, existing residents will be given the first opportunity to sign lease to purchase agreements with anticipated closing of the first homes at the end of the 20th year. Homeownership educational classes will be provided to residents through the East Central Illinois Community Action Agency and the onset of the lease to purchase period. Memorandums of Agreement will be initiated with other area service providers to link appropriate capacity building needs to the prospective homeowners.

**Status**

This year’s efforts in Hoopeston have resulted in a common themed movement by both the community and stakeholders to bring 25 single family homes to Hoopeston to serve seniors and families with moderate to low income levels. Strategic planning, community meetings, and overall community partners working together enabled this LIHTC application to go forward. Prairie Meadows Homes, LLP was formed with East Central Community Action Agency (ECICAA) as the sponsoring agency and general partner. ECICAA approved the formation of the Prairie Meadows Homes Development Corporation in February 2008. Prairie Meadows, LLP put an option to purchase on 10.44 acres of land for Prairie Meadows. The builder for Prairie Meadows will be Horve Builders. The City of Hoopeston agreed to contribute $400,000 of TIF money either in cash or in kind per the Hoopeston City Council. The City Council also approved a zoning resolution which would allow for the property to be re-zoned for R1 Residential as the property was originally zoned light industrial. A site plan has been drawn by Crowdry and German and a land survey has been done by A-B Land Surveying. Crosspoint Human Services will be the property manager of the project. They currently manage Bowman Estates for East Central and have a proven track record with management. Currently ICADC is working on identifying a bank in Hoopeston or the surrounding area that will add leverage to the project through FHLB dollars. The tax credit application for the 25 single family homes has been submitted to IHDA as of April 6, 2009. The award announcements should be made in July. Due to the project using HOME funds spread over 20 years of the life of the project, the project will not become home-ownership until the 20 years has concluded.

![Site Plan for Prairie Meadows Development, Hoopeston, Illinois](image-url)
Technical Assistance
East Central Illinois Community Action Agency (ECICAA)

<table>
<thead>
<tr>
<th>Project Name:</th>
<th>Rossville Home Ownership Project</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location:</td>
<td>Rossville</td>
</tr>
<tr>
<td>Total cost:</td>
<td>$650,000</td>
</tr>
<tr>
<td>Number of Units:</td>
<td>3 to 5 units</td>
</tr>
<tr>
<td>Estimated Completion:</td>
<td>2010</td>
</tr>
</tbody>
</table>

**About the Community**

The Village of Rossville is a rural community along Highway 1 in Vermilion County. Rossville has a population of approximately 1,275 with an estimated 596 housing units with approximately 77% owner occupied. The land area covers an area of 1.34 sq. miles in east central Illinois. The median income for a household in the city is $36,442 compared to the median income for the county at $41,553. The major employer is Con-Agra employing approximately 125 persons. Other residents commute to surrounding communities inclusive of Hoopeston, Rantoul, and Danville for employment.

The overwhelming cost burden of housing for the low to moderate income households has been identified by the State of Illinois as its top priority in relation to housing. The shortage of available housing for low-income groups is compounded by the lack of creditworthiness training and the need for capacity building in homeownership skills and education. Also, effecting this population is the limited or non-existent accessibility of service providers.

Although the acquisition and rental of housing is typically lower in rural areas, the cost of new construction and rehab is comparable to urban areas. The small market potential for both rental and for-sale housing in rural communities impedes cost-effective production. The Village of Rossville is an example of this reality at work. Many area residents commute to Danville or Champaign-Urbana for employment, but enjoy the small town quality living of the rural community. The expense of building affordable housing in Rossville has deterred development despite the expressed need from the community.

**About the Project**

The Rossville Home-Ownership Project involves the development of three to five two and three bedroom homes. The homes will average between 1100 and 1400 square feet with an attached garage. The proposed site for the housing project is approximately a 4.6 acre tract that is bordered on the west by residential units. The other three (3) sides of the property are agricultural fields. The site is conducive for providing adequate off-street parking, attractive landscaping and other amenities for the prospective homeowners.

In 2008, ICADC was involved in providing technical assistance to many viable projects throughout Illinois. This one-on-one technical assistance negates the need for CAAs and their respective communities to hire expensive for-profit developers. In 2008, ICADC’s technical assistance to CAA’s included the delivery of advice on initiating pre-development activities and/or the completion of affordable housing projects.

In instances when CAAs have been unable to participate as a developer, ICADC has take on the role of developer. In 2008, this process unfolded with ICADC maintaining a commitment to involve the respective CAA in the development process equipping the CAA with skills that could be useful to its community in the future.
The financing package for the project will include a 2nd mortgage and down payment assistance from the Rural Partners Homeownership Initiative. The 2nd mortgage will be a 30 year 0% interest balloon and range from $25,000 to $30,000 with down payment assistance ranging from $3,000 to $5,000. Other layers of financing include zoning incentives, local government contributions and cost reimbursements of eligible expense through a residential Tax Increment Financing District. Families with household incomes between $26,100 and $41,750 will qualify for a mortgage provided that the household does not have a great deal of debt and has not held title to a home in the past three years. The family would be responsible for acquiring a 1st mortgage from a local lender, making a $1,000 cash down payment from personal funds, and completing pre and post purchase counseling and education. The development cost for each unit is estimated at $130,000 while the sale price is estimated at $90,000 utilizing down payment assistance and second mortgages provided through Rural Partners.

ICADC was instrumental in assisting Rossville in structuring a residential TIF, which commits the local government to extend public utilities to the area at no cost, as well as allows for reimbursements on eligible construction costs. As a result, the Village has already provided sewer and water services to the site as well as gas and electric.

**Status**

Currently ECICAA along with the Village of Rossville are in the marketing stages of the project in order to identify a homebuyer. In correlation with the marketing efforts, the Village of Rossville has agreed to sell the lots for the project for $1. This collaboration between the community leaders, ECICAA, and ICADC evidences the successes that can be obtained when both private and public partners form alliances to create economic opportunities within these rural communities. ICADC has worked with ECICAA to help in land negotiations, identification of financial resources and will continue to provide technical assistance to ECICAA as the Rossville Homeownership Project ensues.
About the Community

Rental housing is less burdensome than homeownership for seniors, however many seniors residing in small rural communities do not have this option. Developing smaller and structurally conducive housing for older persons’ lifestyles in rural communities is needed. The Carbondale Home Ownership Project targets very low-income seniors, many of whom are women, living solely on social security and small pensions. The project includes the development of one-story, spacious homes with ample off-street parking.

WEEOC collaborated with the Southern Illinois Center for independent Living to ensure three (3) of the homes were accessible to physically disabled individuals earning less than fifty (50) percent of the area median income. For most people with disabilities, finding a suitable place to live in the community is difficult, if not impossible. Lack of accessible, affordable housing is a major obstacle to independent living, one that persists for disabled people of all ages.

Low-income individuals with disabilities were identified by the Governor's Executive Order 2003-18 as an underserved population in need of specialized affordable housing. The census altered its definition of disability to mirror the Executive Order and as a consequence, it was reported in 2000 that a staggering 3,538,783 Illinois residents are living with disabilities.

About the Project

The Carbondale Home Ownership Project is being co-developed by WEEOC and Attucks Community Services, Inc. The project involves the development of ten (10) 1,240 square foot, single family homeownership units. The proposed site is approximately 1.3 acres on the north side of the City of Carbondale. The total development costs are approximately 1.3 million.

Financing senior and/or physically disabled housing, in small rural communities is a major challenge because of the multi-layered financing requirements. The project financing includes a grant from the City of Carbondale, HOME funds, and Affordable Housing Program Funds. It is the co-developers intent to obtain sufficient subsidies enabling each of the units to sell for approximately $85,000.

The project has broad community support, including: Southern Illinois
University, Jackson County Housing Authority, Lutheran Social Services, various community leaders and property owners. The community supporters have assembled into an ad hoc committee that meets on a regular basis to oversee the development of the project. The City of Carbondale has extended its support for the project because it has recognized the need to increase homeownership within the community. Currently, renters (mainly Southern Illinois University students) occupy over seventy (70) percent of the available housing stock in Carbondale.

**Status**

Phase 1 currently has five completed homes; three of the five homes are sold and two are vacant. Recent marketing efforts including televised commercials, distribution of brochures, and newspaper ads have generated additional interest in the property. In addition, WEEOC continues to call past applicants who were not credit eligible when they applied to see if they have improved credit and could possibly now qualify. However, despite marketing efforts, it was determined by the Western Egyptian Board of Directors to sell the land that was intended for Phase II. Furthermore, due to the pace of the home sales of the first phase, consideration is now being made to make the two unsold homes of Phase I lease to purchase units. Exhausting marketing efforts have failed to produce eligible prospects for the homes.

This project is considered a success as five of the homes have been completed and three have sold to eligible families. ICADC will continue to offer technical assistance to WEEOC through the completion of the entire project. Although rural challenges and obstacles often slowed this project, the continued collaboration of service providers working with the WEEOC staff brought this property to fruition.
Project Management
Projects of the Past and their Impact Today...

42 Multi-Family Units
Welch Woods, Beardstown, Illinois
Welch Woods is a low income housing tax credit financed property that has forty-two (42) two and three-bedroom family housing units that include kitchen appliances, washer and dryer hook-ups, a maintenance-free exterior and energy efficient construction. The energy efficient components built into these units ensure that the units will operate affordably for residents in the long term. The success of Welch Woods has been recognized statewide and featured in several of the State of Illinois’ publications on housing. After careful research indicated there was a critical need for affordable housing in Beardstown, ICADC partnered with the local CAA, MCS Community Services and Excel Corporation, a major local employer, to develop an affordable housing multi-family complex that was completed in 2005. This project incorporated funding from the Illinois Housing Development Authority, Enterprise Social Development Corporation and the Illinois Department of Commerce and Economic Opportunity and Excel Corporation. The city of Beardstown supported the project by providing new water and sewer lines. Welch Woods currently serves as one of the first Employer Assisted Housing (live near work) projects completed in Central Illinois. Since completion, Welch Woods has fostered other economic development activities in Beardstown and the surrounding area. ICADC continues to manage the property through the Housing Authority of the County of Cass (HACC) with 100% occupancy levels only dropping during the turnover of units to waiting list persons. In tandem, ICADC and HACC ensure that the project remains in LIHTC compliance enabling the scheduled delivery of the management and developer’s fees.
Strawberry Meadows was established in West Frankfort, Illinois in Franklin County in March 2002 with groundbreaking beginning on the development in November 2002. Strawberry Meadows consists of 42 units that are leased to low-income and very low-income families. Illinois Community Action Development Corporation and Budslick Management are the general partners in the project with Budslick serving as the property manager and holding 99% of the managing partner interest. The majority of the property was funded by tax credits totaling $2,343,382.00 and an IHDA loan totaling $1,850,000.00. The tax credits for the project were sold to USA Institutional Tax Credit Fund XXVIII, LP, Illinois Equity Fund, and Richman Group Capital Corporation in order to fund the construction and development of the project. Partnership interest for the above mentioned limited partners is 69.97%, 30%, and .01% respectively, with both general partners holding a .01% partnership interest. The Community Action Agency that encompasses the project is known as Crosswalk Community Action Agency. Strawberry Meadows reports a healthy waiting list as well as consistently high occupancy levels year round. A 2008 site visit by ICADC staff revealed that these units are very well maintained and are a positive reflection of the community.
Initially, discussions with Two Rivers Regional Council of Public Officials on the possibility of partnering in Brown County for housing development ensued after the Brown County Housing Task Force identified housing as a priority need in the county. Land was identified in Mt. Sterling for the potential development although the parcel was in bankruptcy. Windsor Development Group put together a potential development layout and budget. ICADC was going to be the developer with Two Rivers Regional Council of Public Officials providing supportive services.

Funding was being sought from DOT Foods, a major local employer in Mt. Sterling with the land parcel being donated by Farmers State Bank after judgments were released in order to receive the state donation tax credits. After further discussion, DOT Foods was not interested in funding down payment assistance nor were they interested in the investor equity position through purchasing the tax credits. Based on funding challenges that were not met, the project was not viable.

The development was to consist of 22 single family homes that would rent to families at <60% of area median income in Brown County. In the 11th month, the development would begin the process of initiating three (3) year lease to purchase contracts. In year 16 the homes would be sold to the same identified population.
Collaborations with IACAA
Building Together
Future Plans and Activities

Numerous Community Action Agencies

Project Name: Neighborhood Stabilization Program

ICADC in partnership with IACAA began assisting nine agencies on the Neighborhood Stabilization Program. This program is focused on identification of either foreclosed property or land and redeveloping affordable housing, thus stabilizing neighborhoods and communities. The current initiative incorporates four member agencies and is projected to house thirty six families. This program encompasses acquisition, demolition or rehabilitation, new construction, and sales of single family dwellings. Although there is interest in this effort, the application submittal deadline is very short and does not allow for a lot of time to research and many agencies do not have adequate personnel that can dedicate the time required to put together the extensive material required. It is anticipated that more agencies will join this program in Round 2 in the fall of 2009.

Numerous Community Action Agencies

Project Name: Rental Housing Support Program

ICADC in partnership with IACAA provided technical assistance on the Rental Housing Support Program, Round I and Round II to seven of our member agencies. The Rental Housing Support Program promotes permanent housing through the funding of rent subsidies for these “rent burdened” extremely and severely low-income households. Funding for rental assistance was identified as a significant need under the 2005 “Building for Success: Illinois Comprehensive Affordable Housing Plan.”

A combination of low wages and limited availability of affordable rental housing units requires many families and households throughout the State of Illinois to pay a disproportionate share of their income for basic housing. Simultaneously, there are households in the state that face additional difficulty in finding affordable housing due to disabilities or special needs of family members.

In order to address this pressing need, on July 5, 2005, then Governor Blagojevich signed the Rental Housing Support Program Act. Fewer than half the states in the nation have a rental assistance program and only two other states, Massachusetts and Connecticut, provide long-term rental support. The RHS program places a $10 surcharge on real estate document recordings and is expected to generate more than $25 million dollars each year and assist an estimated 4,000 households annually.

IACAA signed a three (3) year contract with the Illinois Housing Development Authority on August 28, 2008 to administer this program within 16 rural counties of Illinois in Round I of the RHSP. Participating agencies in the endeavor were Project Now, Rockford Human Services, Two Rivers and WADI. Currently 57 families are being assisted through Round I funding of this program. Furthermore, IACAA has applied for and was awarded $1.5 in Round II of the RHSP. This partnership will include Tri-County Opportunities, Inc., Shawnee Development Corporation and Rockford Human Services which will increase the coverage by 16 counties to a total of 32 counties in all.
Training for Membership
Building Capacity
How to Become a Certified HQS Inspector

In 2008, ICADC collaborated with the National Association of Housing and Redevelopment Officials (NAHRO) to offer Housing Quality Standards (HQS) training and certification to CAAs. This training encompassed the US Department of Housing and Urban Development’s housing inspection criteria which is used in numerous programs including those in which communities use block grant dollars for rehabilitation or HOME funds, Rental Housing Support Programs, Public Housing and Housing Choice Voucher units. This was a three-day training course held December 15-17, 2008 with approximately 40 attendees for all three days.

How to Become a HUD Certified Housing Counselor

ICADC sponsored Housing Counseling Training combined with training on how to become a HUD certified housing counseling agency on October 2, 2008. Class discussion involved basic credit counseling techniques as well as how to use credit counseling as an ancillary income stream by becoming a HUD certified counseling agency. This class realized approximately 15 attendees and was instructed by staff from both ICADC and HUD.

Training provided by Housing Action Illinois

Development Training was held to educate CAAs on the initial steps to look at housing development in their respective areas. This training began with identification of the need for housing and what steps are taken to work with the identified communities to validate and initiate development opportunities. This class helped define needs, resources, and challenges met when attempting to bring affordable housing to communities. The participants walked away with a clearer understanding of what steps are involved in housing development.
Utilizing the “Development Team”

Armed with lessons learned from both successful and unsuccessful developments, ICADC will be implementing the concept of having one development team for all future projects. The development team will consist of the following with their respective roles and responsibilities:

**Developer (Owner)**
The developer is defined as the project’s sponsor. This role involves the coordination and management of the project. There are four scenarios that will assist in defining the role of the developer on the team:
1. ICADC will play the role of developer in cases where the local CAA is not interested in fulfilling that role.
2. If the CAA is interested in being the developer, ICADC will provide technical assistance.
3. If the CAA is not able to fulfill the role of developer on its own then ICADC will be a co-developer on the project.
4. ICADC may partner with a for-profit developer as a co-developer in order to bring a project to fruition.

**Architect**
The architect will be responsible for the site plan and product design. ICADC intends to work with the architect in designing standard drawings for both multifamily and single family homes which will be offered as a package to communities. The architect will also be responsible for any other engineering work for projects as well as supervising the general contractor on site. ICADC will have an architect on the development team who has a positive track record with low-moderate income housing development.

**General Contractor**
The general contractor will work closely with the architect to build the housing. ICADC may have more than one contractor on its development team depending on economies of scale and distance. However, ICADC will ensure that the general contractor has a positive track record with low-moderate income housing development.

**Consultant**
The consultant will work with ICADC to ensure that the phases of the project are implemented within the designated time frames.

**Attorney**
The attorney will be responsible for ensuring that all the due diligence as it pertains to the project-development is taken care of by the developer. ICADC will have an architect on the team who has a positive track record with low-moderate income housing development in Illinois.
Bringing affordable housing to Illinois' low-income families.

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