

## **THE LACK OF AFFORDABLE HOUSING IN ILLINOIS IS A PERSISTENT PROBLEM**

**Foreclosures continue to rise in Illinois.** In 2008, there were 99,488 foreclosure filings in Illinois—a 126% increase compared to 2006. In the first half of 2009, there were 68,932 foreclosure filings, a 19% increase compared to the previous six-month period. *RealtyTrac 2009.*

**Loan servicers rarely agree to sustainable workout plans.** Even as the number of home foreclosures continues to increase, 75% of loan servicers rarely agree to workout plans that allow homeowners in Illinois to maintain their homes. *Housing Action Illinois, 2009.*

**Housing counseling agencies are at capacity.** Eighty-three percent of the HUD-certified agencies are currently operating at full capacity, while the remaining 17 percent are operating at less than full capacity, largely due to an inability to fill open counselor positions. *Housing Action Illinois, 2009.*

**Renters are one of the many hidden victims of the foreclosure crisis.** Nationally, renters make up about 40% of the families facing the loss of their housing due to foreclosure and more than one in every five foreclosed properties is a rental property. *National Low Income Housing Coalition, 2008.*

**Workers struggle to afford the rent.** A full-time worker in Illinois must earn \$17.17 per hour in order to afford the cost of an average two-bedroom apartment (\$893) without paying more than 30% of income on housing. *Out of Reach, National Low Income Housing Coalition, 2009.*

**Seniors, people with disabilities and others with limited incomes lack affordable places to live.** In Illinois, monthly Supplemental Security Income (SSI) payments for an individual were \$637 in 2008. It would take 120% of this amount to afford the rent on an average one-bedroom apartment. *Priced Out, Technical Assistance Collaborative, Inc. (TAC), 2008.*

**Homelessness is on the rise.** During December 2008, 71% of state-funded providers of overnight and transitional shelter reported serving an increased number of people experiencing homelessness compared to six months previous. More than one-third, 35%, of agencies reported an increase of more than 10%. *Housing Action Illinois, 2009.*

**The supply of affordable rental housing is shrinking.** By 2020, Cook County's supply of low-cost rental housing is expected to drop by 78,000 units. These losses will outstrip the projected new construction of 40,000 affordable rentals over the same period—meaning that for every newly built unit, nearly two are likely to be lost. *The Preservation Compact, 2007.*

**Racial disparities still exist regarding access to safe and decent housing.** Illinois has the highest number and highest percentage of poorly rated nursing homes where blacks are 50% or more of the residents, of the states with at least three black-majority homes. *"Care Across Cultural Divide," The Chicago Reporter, 2009.*

**Many more people live in nursing homes and other institutions than necessary.** Over 2,700 individuals are housed in state facilities and 5,272 are placed in private institutions of 16 or more people. The total institutional population in Illinois is more than double the national average. *The State of the States in Developmental Disabilities, The University of Colorado, 2008.*

**More supportive housing would save Illinois money.** A study of 177 supportive housing residents in Illinois, showed there was a 39% reduction in the total cost of publicly funded services from pre- to post-supportive housing with an overall savings of \$854,477, or \$2,414 per resident, per year. *Supportive Housing in Illinois: A Wise Investment. Heartland Alliance Mid-American Institute on Poverty, 2009.*

**We are working to solve these problems.**  
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