

housingactionillinois

THE LACK OF AFFORDABLE HOUSING IS A PERSISTENT PROBLEM—BUT ONE THAT CAN BE SOLVED!

Foreclosures and Homeownership

- In 2011, 103,003 homes in Illinois received a foreclosure filing, or one in every 51 homes. Illinois ranked 8th in the country for the number of foreclosure filings. *Realty Trac, 2012.*
- Nearly one in four residential properties in the Chicago six county region is underwater, with just under \$25 billion of negative equity. Almost half of the properties in communities of color are underwater or nearly underwater. *Struggling to Stay Afloat: Negative Equity in Communities of Color in the Chicago Six County Region, Woodstock Institute, 2012.*

Signs of Hope: The national Bank Foreclosure Settlement will bring much-needed mortgage relief for homeowners in Illinois and across the country and the settlement requires better mortgage servicing standards. In addition, the Illinois Foreclosure Prevention Network includes housing counseling agencies and other organizations that are helping thousands of Illinoisans keep their homes.

Rental Housing Affordability

- A full-time worker in Illinois must earn \$16.78 per hour in order to afford the cost of an average two-bedroom apartment (\$873) without paying more than 30% of their income on housing. *Out of Reach, National Low Income Housing Coalition, 2012.*
- In Illinois there are only 28 rental homes both affordable and available for every 100 renter households considered extremely low-income. *Housing Spotlight: The Shrinking Supply of Affordable Housing, National Low Income Housing Coalition, 2012.*

Sign of Hope: The State of Illinois Rental Housing Support Program helps approximately 2,500 extremely low-income households annually with rent subsidies.

Homelessness

- Over the course of a year, the estimated odds of experiencing homelessness are approximately 1 in 194 for the general population, though the odds vary by circumstance. The odds for people with incomes at or below the federal poverty line increase to an estimated 1 in 29. *The State of Homelessness in America 2012, National Alliance to End Homelessness, 2012.*
- During the 2009-10 school year, there were 33,367 students defined as homeless enrolled in Illinois public schools, 3.6% of all students enrolled, representing a 27% increase over three years. *National Center for Homeless Education, June 2011.*

Sign of Hope: Homelessness prevention and rapid rehousing program are evidence-based, cost effective interventions to end homelessness. The Homelessness Prevention and Rapid Re-Housing Program (HPRP), funded through the American Recovery and Reinvestment Act of 2009) was a \$1.5 billion federal effort that assisted more 1 million people at-risk of and experiencing homelessness.

People with Disabilities

- Illinois ranks second to last nationally in serving people with developmental disabilities in community-based settings. *The State of the States in Developmental Disabilities, The University of Colorado, 2011.*

Signs of Hope: The State of Illinois has recently settled three class action lawsuits mandating that people in institutions be able to make choices about where they live. The Illinois Housing Development Authority (IHDA) and other state agencies are setting aside more resources to create community-based housing for people covered by the consent decrees.

We are working to do more to solve these problems.
Visit www.housingactionil.org to find out how you can help.