A community revitalization strategy is a deliberate, concerted, and locally approved plan or documented interconnected series of local efforts with local stakeholder support intended to improve and enhance specific aspects of a community or neighborhood. While community revitalization can look very different between communities, these strategies often target an area that is larger than a parcel, PUD, or subdivision, but small enough that one municipality or county (or a small conglomerate of municipalities or counties) can have jurisdiction over it.

**COMMUNITY REVITALIZATION CAN MEAN:**

- **Economic Development**
  - Downtown or target-area revitalization
  - Business development
  - Economic development – growing employers and jobs
  - Improvements in infrastructure
  - Improvement in services and amenities (heath, education, shopping, etc.)

- **Housing Development**
  - Improvement in housing stock
  - Infill housing/reduction in vacant lots
  - Rehabilitation of dilapidated properties

- **Community Development**
  - Increase in community meetings/neighborhood organization
  - Increase in public safety
  - Increase in transportation options and access
  - Increase in walkability
  - Improvement in recreational opportunities
  - Natural resource protection
  - Community gardens
  - Environmental planning and initiatives
  - Improvement in stormwater management

...and can/should involve:

- Local citizens
- Neighborhood boards and groups
- Nonprofit agencies
- Local businesses
- Educational institutions
- Service-providing agencies and individuals
- Governmental representatives and agencies
WHAT ROLE DOES COMMUNITY REVITALIZATION PLAY AT IHDA?

Community revitalization plays a prominent role in ensuring the health and success of Illinois communities, and therefore, IHDA is a strong proponent of these processes. Taking an active approach to community revitalization planning can also play a critical role in helping communities qualify for assistance and investment through a variety of agencies. In addition to Community Revitalization serving as a 10-point category on IHDA’s Low Income Housing Tax Credit (LIHTC) application, IHDA also implements a range of grants and programs designed to meet communities’ revitalization needs that are available to nonprofits and units of local government:

- Abandoned Property Program
- Blight Reduction Program
- Single Family Rehabilitation Program
- Land Bank Capacity Program and Technical Assistance Network
- Home Accessibility Program
- Foreclosure Prevention Program
- Housing Tax Credits
- Homeownership Programs

WHAT CAN IHDA OFFER YOU

IHDA employs two full-time Community Revitalization Planning Specialists (CRPSs) who are available to work with you and your community to discuss your current or desired plans for promoting revitalization and development in your community. Regardless of where you are in the process of community revitalization, IHDA’s CRPSs can provide technical assistance to you in the following ways:

- Economic Development
- Understand the guidelines for preparing Community Revitalization Strategies on your Low Income Housing Tax Credit application
- Coordinate with other state, regional, and federal agencies who may be able to meet your community’s needs
- Strategically plan for future tax credit development sites
- Gain expertise regarding housing development, planning processes, and utilizing governmental resources
- Connect to market analysis tools that help communities understand and predict trends in their areas, particularly related to housing
- Begin the process of intergovernmental/multi-jurisdictional coordination and planning
- Strategize future planning and investment in your community

REACH OUT TO A COMMUNITY REVITALIZATION PLANNING SPECIALIST

Amy Bashiti
ABashiti@ihda.org
312-836-7438

Emily Mueller
EMueller@ihda.org
312-836-7460
Community Revitalization Technical Assistance

Technical Assistance Request

CONTACT INFORMATION
Name: ___________________________________________________________
Title: ____________________________________________________________
Email Address: ________________________ Phone: _______________________
Organization: _______________________________________________________
City, State: _________________________________________________________

COMMUNITY BACKGROUND
City: ____________________________ State: ____________________________
State: ____________________________ County: ____________________________
Approximate Population: ____________________________________________

OTHER INFORMATION
Are you a housing developer?
☐ Yes ☐ No

Are you associated with your municipality and/or county in an official capacity?
☐ Yes ☐ No

Are you and/or your community familiar with IHDA’s tax credit programs?
☐ Yes ☐ No

Are you and/or your community aware of any planned or known investments from IHDA within your community?
☐ Yes ☐ No ☐ Not sure
If yes, please explain:

A community can be defined in several ways (i.e. city, neighborhood, specified area, community group(s), etc.). How do you and/or your community define your ‘community’?

IHDA is committed to expanding the capacity of underserved communities in Illinois to identify local housing needs and to empower those communities to take steps to meet those needs.

As part of this commitment, IHDA offers technical assistance to communities in order to build upon and link to existing efforts, identify strengths and needs within the community, and otherwise generate localized capacity via a Community Revitalization Strategy process.

This process may result in increased local capacity to connect housing and economic development and community goals, and may help bring affordable housing to areas throughout the state by helping communities to minimize barriers of access to housing development tools. This pledge to engage a Community Revitalization Strategy should not be construed as a promise of funding.
What type(s) of improvements and/or additions would you like to see in your community?

SERVICES
The following types of services are available to communities at no charge through IHDA’s Community Revitalization Technical Assistance program. Please check the following services desired (please note: IHDA community revitalization (CR) staff will work with you to determine the full scope of work for the project):

- **Individual Services**
  - Community Outreach
    - Community Needs Assessment Survey, facilitation of community meetings, outreach to local and regional stakeholders
  - Development Resources
    - Identification of appropriate development opportunities, funding sources, development tools and resources, and sources for technical assistance (when available)
  - Housing Stock Survey
    - Survey and assessment of a community’s building stock (or designated area(s) within it, that identifies characteristics that may provide a basis for the community to develop housing and/or development plans and acquire funding sources to carry out those plans
  - Funding Strategy
    - Identification of funding that may be available to implement community plan
  - Existing Plan Review
    - In advance of a Low-Income Housing Tax Credit Application (LIHTC) submission, CR staff can provide technical assistance, and review existing planning material and documentation.
  - Other Service(s) Desired:

- **Full Planning Process with Housing Needs Assessment**
  - IHDA offers an option for free technical assistance and planning services to communities that are interested in partnering to conduct a long-term revitalization planning process. This process can include all of the individual services listed, as well as others appropriate for the community. This process will result in the creation of a planning document (Housing Needs Assessment) that provides data- and community-driven insights for accessing housing resources in the community. If adopted locally, documents created in the process can become "official" planning documents to be relied on locally.

NEXT STEPS
After submitting this form to Revitalization@IHDA.org, the Community Revitalization committee will evaluate your request to identify the next steps for you and your community. If and when your request is approved, CR staff will work with you to determine a full scope of work for the project.

For questions, please contact: Revitalization@IHDA.org and/or to learn more about IHDA’s Community Revitalization Technical Assistance program see Community Revitalization: Frequently Asked Questions (FAQ).

Disclaimer: Please be aware that although IHDA is committed to helping communities identify potential funding sources for strategy implementation, there is no commitment of funding. Therefore, submitting this request form does not guarantee an official community revitalization project with IHDA. In addition, priority for technical assistance will be given to communities with limited resources.
COMMUNITY REVITALIZATION PLANNING CHECKLIST

DEFINITIONS

Community / Neighborhood – The project area for a Community Revitalization Strategy. An area of a pre-designated size that is larger than a parcel, PUD, or subdivision, but small enough that one municipality or county (or a small conglomerate of municipalities or counties) can have jurisdiction over it. A Community or Neighborhood can also align with an existing Community Development Block Grant (CDBG) Target Area, Neighborhood Strategy Area (NSA), or Community Revitalization Strategy Area (CRSA).

Affordable Housing – For the purposes of Community Revitalization Strategy, the term “Affordable Housing” is defined by one of the following criteria:

- Rent-Restricted rental units (legally restricted via use of programs such as Low Income Housing Tax Credits, HOME, Housing Trust Funds, etc) where rent is restricted to levels affordable to households earning under 30%, 50%, 60%, or 80% of the Area Median Income;
- Rent-Subsidized rental units (examples of rental subsidies are Project Based Rental Assistance, Project Based Vouchers, Housing Choice Vouchers, Section 811, Rental Housing Support Program, etc);
- Affordable Homeownership Programs – Use of subsidized mortgage credit certificates, mortgage revenue bonds, or down payment assistance that are limited to households earning less than 120% of Area Median Income.

BASIC PLAN COMPONENTS:

1. Community participation: Local resident and stakeholder participation in the creation and/or guidance of a community revitalization strategy is crucial to the success of the strategy. The strategy should take input from community meetings, such as public comments, SWOT analyses, and design charrettes into account. Participation by community-based organizations is also key, because those organizations can help shepherd the strategy through implementation. Participation by local businesses and business owners in the creation of the strategy will also strengthen it by ensuring that job creation is part of the plan from the beginning.
   - Public meetings – attendance sheets, public comments
   - Participating budgeting
   - Design charrettes
   - SWOT analysis
   - Community based organization participation
   - Local business participation

2. Adoption, approval, or local champion: Local government approval or adoption of a resolution or ordinance that clearly states a community revitalization strategy’s goals and objectives helps ensure that any “plan” is funded and implemented, rather than gathering dust on a shelf. Lacking this, an existing local “champion” or “quarterback” that has the capacity for mobilizing and coordinating resources and funding, such as a community action agency or community/economic development corporation, can serve a similar role. Local governmental/organizational support of a community revitalization strategy ensures that the plan fits with overall planning goals and objectives for the community and can create incentives for different stakeholders to work together to bring about common goals.
   - Local government resolution/ordinance
   - Elected official/city council support
   - Local champion
   - Implementation timeline
   - Funding sources and uses

3. A concerted effort for a specific community/neighborhood: Solid community revitalization strategies focus on specific, contained areas. These areas may align with CDBG target areas, Neighborhood Strategy Areas, Choice Neighborhoods, Special Service Areas, community areas, etc. Please note that a larger comprehensive plan can be the basis for a more focused community revitalization strategy, and many, in fact, do draw out specific neighborhoods.
for particular goals and objectives. Generally, this is because different neighborhoods/communities typically have different needs, even within a single municipality. A community revitalization strategy should address a community with a need for specific revitalization, whether that need is for demolition and greening, infill development, single family rehabilitation, greater walkability, or simply safe, decent, affordable housing.

- **Existing conditions (land use, zoning, demographics, employment, etc.)**
- **Vision for community/neighborhood**
- **Goals and objectives (housing, jobs, infrastructure, business development, retail, etc.)**
- **Desired outcomes for community/neighborhood**

4. **Consideration of affordable housing:** A solid community revitalization strategy targets affordable/workforce housing in order to prevent displacement of lower income residents when the strategy begins to bring greater investment into the neighborhood. Neighborhoods undergoing revitalization may see decreasing vacancy and crime, and the resulting gentrification has the potential to displace longtime community members. The revitalization strategy should benefit current community members and ensure that housing remains affordable, while also addressing the concentration and/or isolation of affordable housing by promoting mixed income housing and mixed uses.

- **Single family rehabilitation**
- **Demolition/greening/infill development**
- **Land banking**
- **Rent-restricted housing mixed with market rate**
- **Weatherization**
- **Down payment assistance**
- **Employer-assisted housing**
- **Tax abatement**

5. **Economic development integration:** An effective community revitalization strategy will also address economic development within the strategy area. Residents need access to meaningful jobs as well as the ability to do their daily errands within their community. Goals and objectives that encourage new businesses to form and/or relocate within the strategy area will promote the substantial revitalization of the community. Infrastructure improvements, such as streetscape improvements to encourage pedestrians, form-based zoning, street repairs, water improvements, broadband internet, etc., help new and existing businesses know that they will have access to the infrastructure they need. Economic development also ensures that residents have access to a range of community amenities, such as health care and supportive services, public transportation, quality educational facilities, parks and recreational facilities, civic amenities, grocery stores, and entertainment; in short, enabling local residents as well as non-locals to be a part of a complete community.

- **Streetscape improvements (gateway signage, greening, pedestrian and/or bicycle safety improvements, form-based codes, etc.)**
- **Infrastructure improvements (streets, water, broadband internet, etc.)**
- **Public transportation access**
- **Business incubator/education**
- **Industrial corridor**
- **Business incentives**
- **Recreational facility/park improvements**
- **Retail improvements**
- **“Downtown” improvements**
- **Educational opportunities**
- **Improved access to fresh foods**
- **Workforce training programs**
COMMUNITY REVITALIZATION PROGRAM: FREQUENTLY ASKED QUESTIONS (FAQ)

Note: This document provides answers to frequently asked questions about IHDA’s Community Revitalization Strategy Process including technical assistance, and Low Income Housing Tax Credit (LIHTC) Application and Scoring. This FAQ sheet is meant to serve as a general guide and may be updated from time to time. Please reach out to IHDA’s Community Revitalization team at revitalization@ihda.org with additional questions.

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Q1. WHAT IS COMMUNITY REVITALIZATION?
Community Revitalization is the implementation of intentional efforts that are likely to lead to measurable increases in access to employment, living wage jobs, healthcare, supportive services, community amenities, transportation, quality and affordable housing stock.

Q2. WHAT ARE THE DIFFERENT AREAS OF COMMUNITY REVITALIZATION?
   i. Economic Development
      - Downtown or target-area revitalization
      - Business development
      - Economic development – growing employers and jobs
      - Improvements in infrastructure
      - Improvement in services and amenities (health, education, shopping, etc.)
   ii. Housing Development
      - Improvement in housing stock
      - Infill housing/reduction in vacant lots
      - Rehabilitation of dilapidated properties
   iii. Community Development
      - Increase in community meetings/neighborhood organization
      - Increase in public safety
      - Increase in transportation options and access
      - Increase in walkability
      - Improvement in recreational opportunities
      - Natural resource protection
      - Community gardens
      - Environmental planning and initiatives
      - Improvement in stormwater management

Q3. WHAT IS A COMMUNITY REVITALIZATION STRATEGY?
A Community Revitalization Strategy is a deliberate, concerted, and locally approved plan or documented interconnected series of local efforts with local stakeholder support intended to improve and enhance specific aspects of a community or neighborhood. While community revitalization can look very different between communities, these strategies often target an area that is larger than a parcel, Planned Unit Development (PUD), or subdivision, but small enough that one municipality or county (or a small conglomerate of municipalities or counties) can have jurisdiction over it.

Q4. HOW CAN A COMMUNITY REVITALIZATION STRATEGY BENEFIT AN APPLICATION FOR LIHTC FUNDING?
Preserving the balance of affordable housing in Opportunity Areas as well as in distressed community areas, allowing the greatest amount of choice for low-income households to access quality housing, is an important goal of the QAP. Community Revitalization Strategies that are likely to lead to measurable increases in the following are eligible for up to ten (10) points.

   - Access to employment and living wage jobs;
   - Access to healthcare and supportive services;
   - Access to a range of community amenities, including (but not limited to) parks, schools, groceries, businesses, and retail locations;
   - Access to transportation;
- Improvement in the quality of housing stock; and
- Affordable housing opportunities

To be eligible for up to ten (10) points in this category, projects cannot receive points in the Opportunity Area Section, and must meet the Community Revitalization Strategy component thresholds.

Q5. WHO CAN/SHOULD BE INVOLVED IN THE COMMUNITY REVITALIZATION STRATEGY PROCESS?
A strong Community Revitalization Strategy will provide guidance for the community to follow, to bring about its vision over the long term, and should include input from local residents, neighborhood boards and groups, nonprofit agencies, local businesses, educational institutions, service agencies, and other local stakeholders.

Q6. WHAT IS THE ANTICIPATED OUTCOME OF COMMUNITY REVITALIZATION STRATEGIES?
IHDA’s intended outcome is to help communities throughout the state of Illinois create a Community Revitalization Strategy that can accomplish the following:
- Initiate proactive community planning
- Strategize future planning and investment
- Establish linkages to ongoing initiatives
- Identify realistic housing needs and goals for the community
- Identify potential funding sources for plan implementation
- Identify financially feasible models for meeting housing needs
- Attract investors to community
- Form a working advisory group
- Strategically plan for future tax credit development sites

IHDA’s Role and Technical Assistance

Q7. WHY IS IHDA INVOLVED IN COMMUNITY REVITALIZATION?
Community revitalization plays a prominent role in ensuring the health and success of Illinois communities, and therefore, IHDA is a strong proponent of these processes.

Q8. WHAT ROLE DOES COMMUNITY REVITALIZATION PLAY AT IHDA?
IHDA is committed to expanding the capacity of underserved communities in Illinois to identify local housing needs and to empower those communities to take steps to meet those needs. By providing Community Revitalization strategies and technical assistance to communities, IHDA believes that it will be increasing capacity on multiple fronts. Primarily, it will be contributing to the expansion of local leaders’ capacity to see Affordable Housing as part of their community’s growth, and to include a variety of such opportunities in their plans. Housing developers will also benefit from this activity, as the plans developed by or in conjunction with IHDA’s Community Revitalization Strategies technical assistance will help to provide a clearer path through the Low Income Housing Tax Credit process. Investors will be able to connect to and potentially utilize the market analysis tools and funding sources identified by the strategy.

IHDA also implements a range of grants and programs designed to meet communities’ revitalization needs that are available to nonprofits and units of local government. For more information on this, please see questions 14-17 below.
Q9. WHAT DOES IHDA COMMIT TO?

- Strategize future planning and investment
- Establish linkages to ongoing initiatives for Economic Development, Education, Health Care, Food Access, etc.
- Identify realistic housing needs and goals for the community
- Coordinate with state, regional, and federal agencies, as well as local organizations, to help meet the planning and implementation needs of the community
- Identify potential funding sources for plan implementation
- Identify financially feasible models for meeting housing needs (to be enacted locally)
- Become a calling card for the community to attract investors
- Form a working advisory group to supervise ongoing implementation of planning strategies
- Strategically plan for future tax credit development sites (if housing needs analysis and financial feasibility planning indicate this as a viable outcome)

Q10. WHO CAN RECEIVE TECHNICAL ASSISTANCE?

Technical assistance is given to local governments/communities and housing developers interested in promoting revitalization and development in their community. Any community located in Illinois is eligible for this service.

Q11. WHAT IS A COMMUNITY REVITALIZATION PLANNING SPECIALIST (CRPS)?

IHDA’s Community Revitalization Planning Specialists (CRPSs) work with communities and housing developers to discuss current or desired plans for promoting revitalization and development in their communities. Regardless of where you are in the process of community revitalization, IHDA’s CRPSs can provide technical assistance to you.

Q12. HOW IS TECHNICAL ASSISTANCE REQUESTED?

Technical assistance is requested by visiting or IHDA webpage and submitting a Community Revitalization Technical Assistance Intake Form or emailing a paper version of the form to revitalization@ihda.org.

Q13. HOW LONG WILL TECHNICAL ASSISTANCE BE GIVEN?

Technical assistance may be given as long as the community and IHDA deem necessary to fulfill the goals and objectives agreed upon as part of the scope of work.

Q14. WHAT ARE OTHER GRANTS AND PROGRAMS THAT IHDA OFFERS TO HELP REVITALIZE COMMUNITIES?

IHDA implements a range of grants and programs designed to meet communities’ revitalization needs that are available to non-profits and units of local government:

- Abandoned Property Program
- Blight Reduction Program
- Single Family Rehabilitation Program
- Land Bank Capacity Program and Technical Assistance Network
- Home Accessibility Program
- Foreclosure Prevention Program
- Housing Tax Credits
- Homeownership programs
- Downpayment assistance programs

Q15. IS FUNDING FOR OTHER IHDA GRANTS AND PROGRAMS GUARANTEED IF TECHNICAL ASSISTANCE IS GIVEN?
Although IHDA is committed to helping communities identify potential funding sources for strategy implementation, there is no commitment of funding.

Q16. WHAT TYPE OF TECHNICAL ASSISTANCE IS GIVEN TO LOCAL GOVERNMENTS?
IHDA’s CRPSs can provide technical assistance to you in the following ways:
- Coordinate with other state, regional, and federal agencies who may be able to meet your community’s needs
- Gain expertise regarding housing development, planning processes, and utilizing governmental resources
- Connect to market analysis tools that help communities understand and predict trends in their areas, particularly related to housing
- Begin the process of intergovernmental/multi-jurisdictional coordination and planning
- Strategize future planning and investment in your community
- Generate a toolbox for the community to initiate a community revitalization strategy locally
- Conduct a housing needs assessment for the community

Q17. WHAT IS THE RESPONSIBILITY OF LOCAL GOVERNMENTS/COMMUNITIES RECEIVING TECHNICAL ASSISTANCE?
- Identify a local point-person who will be responsible for collecting input from stakeholders, organizing meetings, assigning tasks to working group, and overseeing work plan
- Provide identification of and outreach to critical local stakeholders and local “champions”
- Provide identification of and outreach to critical regional stakeholders
- Publicize and facilitate community meetings with local and regional stakeholders
- Provide all available planning materials that include the community for review by IHDA community revitalization staff
- Provide all private, local, state, and federal funding sources that the community has accessed, applied for, or received in the previous 10 years
- Establish and oversee a work plan for this initiative

FAQ for Housing Developers

Q18. WHAT TYPE OF TECHNICAL ASSISTANCE IS GIVEN TO HOUSING DEVELOPERS?
IHDA’s CRPSs can provide technical assistance to you in the following ways:
Understand the guidelines for preparing Community Revitalization Strategies on your Low Income Housing Tax Credit application
Strategically plan for future tax credit development sites
Gain expertise regarding housing development, planning processes, and utilizing governmental resources
Connect to market analysis tools that help communities understand and predict trends in their areas, particularly related to housing

Q19. WHEN SHOULD DEVELOPERS CONTACT IHDA IF THEIR SUBJECT PROPERTY FALLS WITHIN A QCT OR R/ECAP?
Developers should contact IHDA Community Revitalization Planning Specialists (CRPSs) immediately if their subject property falls within a QCT or R/ECAP. If a developer is planning on applying and is unsure if their subject property is in a QCT or R/ECAP they should visit www.policymap.com to locate their subject property and understand its classification under “Federal Guidelines.” Developers may also contact IHDA’s CRPSs for assistance in identifying such designations.

Q20. HOW SHOULD DEVELOPERS PREPARE TO SUBMIT A COMMUNITY REVITALIZATION STRATEGY TO IHDA?
Developers should use the Community Revitalization Strategies Thresholds and Scoring Criteria as a guide to outline what documentation is needed. In addition, it is suggested to promptly begin researching planning documents that may exist in the area of the subject property. Likewise, connecting with local agencies and government entities can contribute to the search of such documentation.

Q21. HOW SHOULD DEVELOPERS SUBMIT THEIR COMMUNITY REVITALIZATION STRATEGY TO IHDA?
Producing a cover letter that highlights the location (i.e. using PDF bookmarks) and summary of documentation and scoring requirements is highly encouraged and helpful. The cover letter should be attached with all other documentation and requirements, and uploaded to the Multifamily Portal as a part of a project’s application materials.

Q22. WHAT ARE THE BASIC PLAN COMPONENTS?
1. Community Participation (residents, stakeholders, assets) in the creation and/or guidance of the CRS. Adequate community-level participation must be demonstrated.
2. Adoption, approval, or local champion. Submitted documentation must have local governmental approval and/or an existing local champion in order to qualify for review.
3. A concerted effort has been undertaken for a specific community/neighborhood.
4. The community revitalization strategy must consider affordable housing.
5. Evidence of economic development integration.

Q23. WHAT ARE THE SCORING COMPONENTS?
1. Building opportunity [4pts]
2. Access to employment and living wage jobs [2pts]
3. Community Revitalization strategy considers multiple revitalization efforts and addresses mix of land uses [2 pts]
4. Plan implementation and funding [2pts]

*Based on the Community Revitalization Strategies Thresholds and Scoring Criteria
Q24. FOR THE PURPOSE OF COMMUNITY REVITALIZATION STRATEGIES, WHAT IS DEFINED AS A “COMMUNITY/NEIGHBORHOOD”?  
For the purposes of Community Revitalization Strategy, the term “Community/Neighborhood” is defined as the project area for a Community Revitalization Strategy. An area of a pre-designated size that is larger than a parcel, PUD, or subdivision, but small enough that one municipality or county (or a small conglomerate of municipalities or counties) can have jurisdiction over it. A Community or Neighborhood can also align with an existing Community Development Block Grant (CDBG) Target Area, Neighborhood Strategy Area (NSA), or Community Revitalization Strategy Area (CRSA).

Q25. FOR THE PURPOSE OF COMMUNITY REVITALIZATION STRATEGIES, WHAT IS “AFFORDABLE HOUSING”?  
For the purposes of Community Revitalization Strategy, the term “Affordable Housing” is defined by one of the following criteria:

- Rent-Restricted rental units (legally restricted via use of programs such as Low Income Housing Tax Credits, HOME, Housing Trust Funds, etc.) where rent is restricted to levels affordable to households earning under 30%, 50%, 60%, or 80% of the Area Median Income;
- Rent-Subsidized rental units (examples of rental subsidies are Project Based Rental Assistance, Project Based Vouchers, Housing Choice Vouchers, Section 811, Rental Housing Support Program, etc.);
- Affordable Homeownership Programs – Use of subsidized mortgage credit certificates, mortgage revenue bonds, or down payment assistance that are limited to households earning less than 120% of Area Median Income.

Q26. FOR THE PURPOSE OF COMMUNITY REVITALIZATION STRATEGIES, WHAT IS DEFINED AS A “PLAN”?  
For the purposes of Community Revitalization Strategy, the term “Plan” is defined as any documentation (i.e. corridor plans, newspaper articles, marketing plans, etc.) that successfully qualifies a neighborhood revitalization strategy for review.

Q27. FOR THE PURPOSE OF COMMUNITY REVITALIZATION STRATEGIES, WHAT IS DEFINED AS A “SUBJECT PROPERTY(IES)”?  
For the purposes of Community Revitalization Strategy, the term “subject Property(ies)” is defined as the property or properties where Affordable Housing activity proposed by the LIHTC application will be located.

Q28. WHO NEEDS TO MEET THE MINIMUM THRESHOLDS FOR COMMUNITY REVITALIZATION STRATEGIES?  
Subject Property(ies) that fall under a Qualified Census Tract (QCT) or racially/ethnically concentrated areas of poverty (R/ECAP) must meet the minimum thresholds for community revitalization strategies.
Q29. WHAT IS A QUALIFIED CENSUS TRACT (QCT)?
LIHTC Qualified Census Tracts, as defined under the section 42(d)(5)(C) of the Internal Revenue Code of 1986, include any census tract (or equivalent geographic area defined by the Bureau of the Census) in which at least 50 percent of households have an income less than 60 percent of the Area Median Gross Income (AMGI), or which has a poverty rate of at least 25 percent.

Q30. WHAT IS A RACIALLY/ETHNICALLY CONCENTRATED AREAS OF POVERTY (R/ECAP)?
According to U.S. Department of Housing and Urban Development (HUD), a neighborhood can be a R/ECAP if it has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. HUD designates census tracts with this extreme poverty that satisfy the racial/ethnic concentration threshold as R/ECAPs.