

# Affordable Housing & Homelessness 101

HOUSING MATTERS CONFERENCE | OCTOBER 17, 2024

# Introductions

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No resident in the State of Illinois lives on the street, in a shelter or in overcrowded housing. Illinoisians earn a living wage that allows them to afford housing in their community, without fear of eviction. When a housing crisis occurs, safety nets supports allow quick resolution to stabilize housing.

Home Illinois: Illinois' Plan to Prevent and End Homelessness

- Homelessness is solvable. It requires a system-level, coordinated response.
- A strong homeless response system means that homelessness is rare and brief, and if a person does experience a housing crisis, there is a clear pathway to safe, stable housing where they can thrive.

**SOLVING  
HOMELESSNESS  
TAKES A SHARED VISION.  
HOUSING SOLUTIONS.  
REIMAGINED SYSTEMS.  
ALL OF US.**

# Homelessness Response System

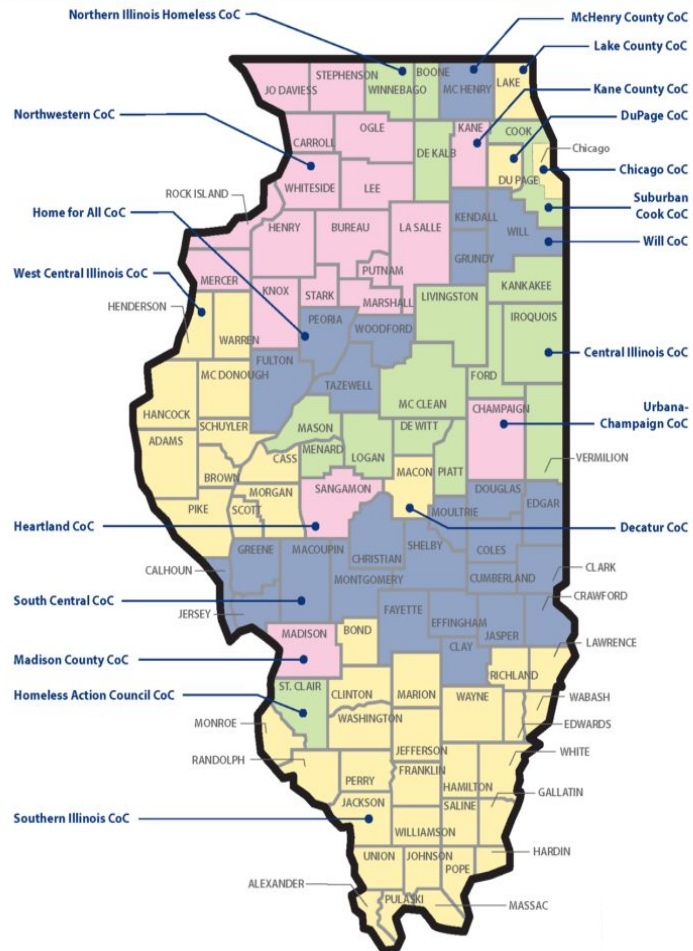
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Eviction  
Prevention &  
Homelessness  
Diversion

Emergency  
Shelter &  
Crisis Housing

Safe & Stable  
Housing  
Placement

## ILLINOIS CONTINUUM OF CARE MAP



# HUD CoC Program

- Each CoC is responsible for planning and coordinating implementation of a homeless response system within its geographic area.
- The HUD CoC Program is the largest source of federal funding for nonprofits to provide permanent and short-term housing assistance and supportive services for people experiencing homelessness.

# Types of Housing Interventions

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- Prevention
- Diversion
- Street Outreach
- Emergency Shelter
- Rapid Re-Housing
- Permanent Supportive Housing

# Homelessness Prevention

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- **Population:** Imminent risk of homelessness (i.e. within two weeks)
- **Actions:**
  - One-time payments to pay past due rent and utilities, which can help families stay in their homes and regain stability rather than face eviction.
  - Emergency rental assistance and court-based eviction mitigation



# Shelter Diversion

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- **Population:** Anticipate experiencing literal homelessness in 1 to 2 days
- **Actions:**
  - Housing-focused, problem-solving conversation to identify alternatives to entering shelter, when possible
  - One-time financial assistance to help households obtain or return to housing

# Street Outreach

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- **Population:** Literal homelessness (in a place not meant for habitation like a car, park, or abandoned building)
- **Actions:**
  - Street Outreach staff canvass their regions and build relationships with community partners (libraries, Forest Preserve, emergency room, etc.) to identify and work with people experiencing unsheltered homelessness
  - Street Outreach staff build trust and provide basic need items with individuals experiencing unsheltered homelessness, and work together on housing plans including available shelter and/or other housing interventions

# Emergency Shelter

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- **Population:** Literal homelessness
- **Actions:**
  - *Non-Congregate Shelter:* Hotel/dormitory-style private rooms paid for and/or in buildings operated by agencies
  - *Congregate Shelter:* Rotating or single-site spaces that provide a meal and overnight shelter
  - *Medical Respite:* Partnership with hospitals for individuals exiting emergency rooms with no housing options and in need of follow-up medical care
  - *Transitional housing:* Population-specific temporary housing

# Rapid Re-Housing

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- **Population:** Literal homelessness
- **Actions:**
  - Housing agency and household identify a unit based on household needs and preferences
  - Lease is in household's name
  - Rental assistance for up to 24 months
  - Case management services provide progressive engagement for household to gain resources needed to sustain their housing costs going forward

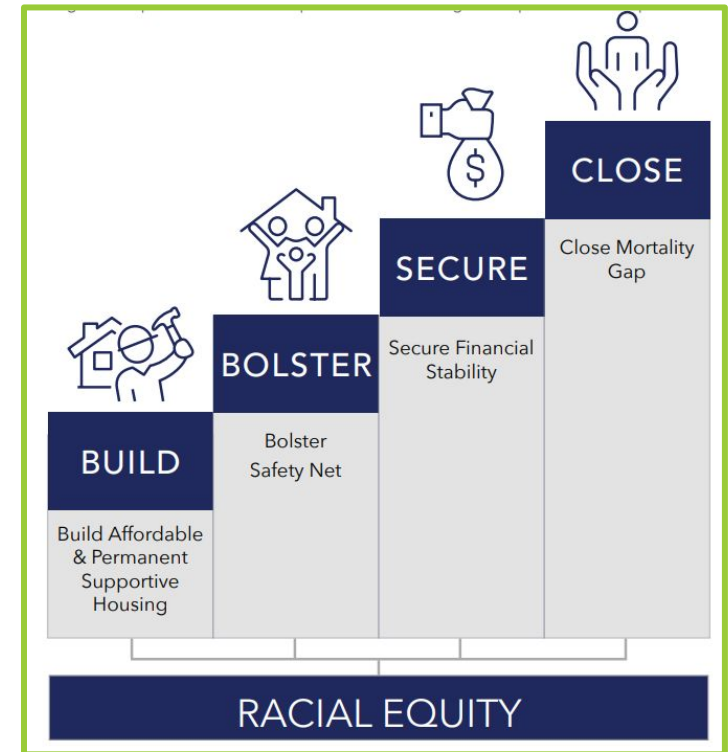
# Permanent Supportive Housing

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- **Population:** Chronic homelessness (experiencing homelessness for 12+ months and has disabling condition)
- **Actions:**
  - Housing agency and household identify a unit based on household needs and preferences
  - Lease is in agency's name
  - On-going rental assistance (no time limit)
  - Intensive case management services to assist with housing stability

# Home Illinois

- Office to Prevent and End Homelessness
- Illinois Interagency Task Force on Homelessness
  - Task Force consisting of senior members of 12 State agencies - Board of Education, Criminal Justice Information Authority, Community College Board, Department of Public Health, Illinois Housing Development Authority, Department of Commerce and Economic Opportunity, Department of Human Services, Department of Corrections, Illinois State Police, Board of Higher Education, Department of Veteran Affairs, and Department of Employment Security
- Community Advisory Council on Homelessness
  - Diverse stakeholders representing urban, suburban, and rural communities; people with lived experience of homelessness; nonprofit service providers; health care providers; and advocates.



# Question & Answer

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# **Affordable Housing & Community Development**

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- Across the country, there are local networks of diverse partners working together to design, implement and fund solutions to end homelessness.
- Homeless response systems must be led and designed by people with lived experience of homelessness and housing instability, direct service providers, community members, elected officials and local government, landlords and housing developers, businesses - everyone has a role to play.



**Homelessness is a Solvable Systems Problem:** <https://community.solutions/built-for-zero/the-movement/>



**Office of  
Housing/FHA**

**Public and  
Indian Housing**

**Community  
Planning and  
Development**

**Fair Housing  
and Equal  
Opportunity**

**Lead Hazard  
Control and  
Healthy Homes**

# **HUD's Program Offices**

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# Office of Housing/FHA

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## Single Family Housing

- FHA Mortgage Insurance (1-4 units) – low downpayment financing for first-time borrowers
- Loss Mitigation Protections

## Multifamily

- FHA Mortgage Insurance (5+ units) Market rate and subsidized for seniors and persons with disabilities.
- Project Based Rental Assistance of privately owned rental housing

## Housing Counseling

- Housing resources for homebuyers, homeowners and renters.
- Access to homebuying programs and credit counseling
- Foreclosure prevention

# Public and Indian Housing

## **Public Housing**

- Capital Fund
- Operating Fund

## **The Housing Choice (Section 8) Voucher Program**

- Funding
- Special Purpose Vouchers
  - VASH
  - Family Unification
  - Emergency Housing
  - Foster Youth to Independence
  - Mainstream

## **Resident Opportunities and Self-Sufficiency**

## **Family Self-Sufficiency**

## **Real Estate Assessment Center – NSPIRE Inspections**

# Community Planning and Development

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## Entitlement Grant Funding

- Community Development Block Grant Program
- HOME Investment Partnership Program
- Emergency Solutions Grant Program
- Housing Opportunity for Persons with AIDS Program

## Competitive Grant Funding

- Continuum of Care Program
- Housing Opportunities for Persons with AIDS Program

## Other Grant Funding

Community Development Block Grant Disaster Recovery Grant Program

# Rental Assistance

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## Public Housing

- Local Public Housing Authorities – CHA, HACC and others
- Assistance stays with the property

## Housing Choice Voucher (HCV)

- Run by Local Housing Authorities
- Access rental units on the private rental market
- Stays with the tenant

## Multifamily Project Based

- Privately Owned
- Project Based rental assistance – stays with the property

## Housing and Community Development Grant Programs

- Emergency Solutions Program
- HOME Investment Partnerships Program
- Continuum of Care Program
- Housing Opportunities for Persons with AIDS Program

# Fair Housing and Equal Opportunity

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## **Fair Housing Assistance Program**

- Funds state and local government agencies to investigate fair housing complaints.

## **Fair Housing Initiatives Program**

- Funds private organizations to conduct fair housing activities.

## **Fair Housing Accessibility FIRST**

- Provides information about the Fair Housing Act's requirements to design and construct covered housing to be accessible to persons with disabilities.

## **Limited English Proficiency Initiative**

- Provides funding for the creation and promotion of translated materials and other programs that support the assistance of persons with limited English proficiency in utilizing the services provided by HUD.



# Partners

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## Government

- Federal Agencies – HUD, USDA, HHS, EPA, DOJ, FHLB, DOE, DOL, IRS, Congressional Representatives
- State – Housing Finance Agencies, State Administrative Agencies, Governor's Office, Universities
- Local – County and Municipal Governments, Public Housing Authorities, Libraries, Schools, local elected

## Nonprofit

- Homeless, Healthcare, Service providers, Housing Counselors, Fair Housing Orgs
- Community Based Housing Developers
- Regional Planning Commissions
- CDFI's

## Private

- Homeowners, Renters, Landlords
- Real Estate Developers, Contractors
- Lenders
- Tax Credit Syndicators/Real Estate Investors
- Philanthropy
- Universities
- Legal Orgs, Tenant Orgs, Advocacy Orgs
- Faith Based Orgs

# Question & Answer

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