Housing Action IL - 2026 Housing Matters

"Land Banks, Holistic Block/Neighborhood Improvement, and addressing the Missing Middle Housing Crisis"

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CILBA Background

- 32 member communities across 10 counties - Vermilion, Champaign, Ford, Coles, Livingston, Clark, Montgomery, Brown, Douglas, and Morgan.
- Initially seeded with IHDA Land Bank Capacity Program
- Added 10 communities in 2025-26 and will continue growing

- **Successes:**
  - Helped numerous members build a stronger code foundation and identify shared code enforcement options
  - 125+ projects completed: 75+ demolitions and 50+ rehabs
  - Leveraged Millions of IHDA and ARPA grants

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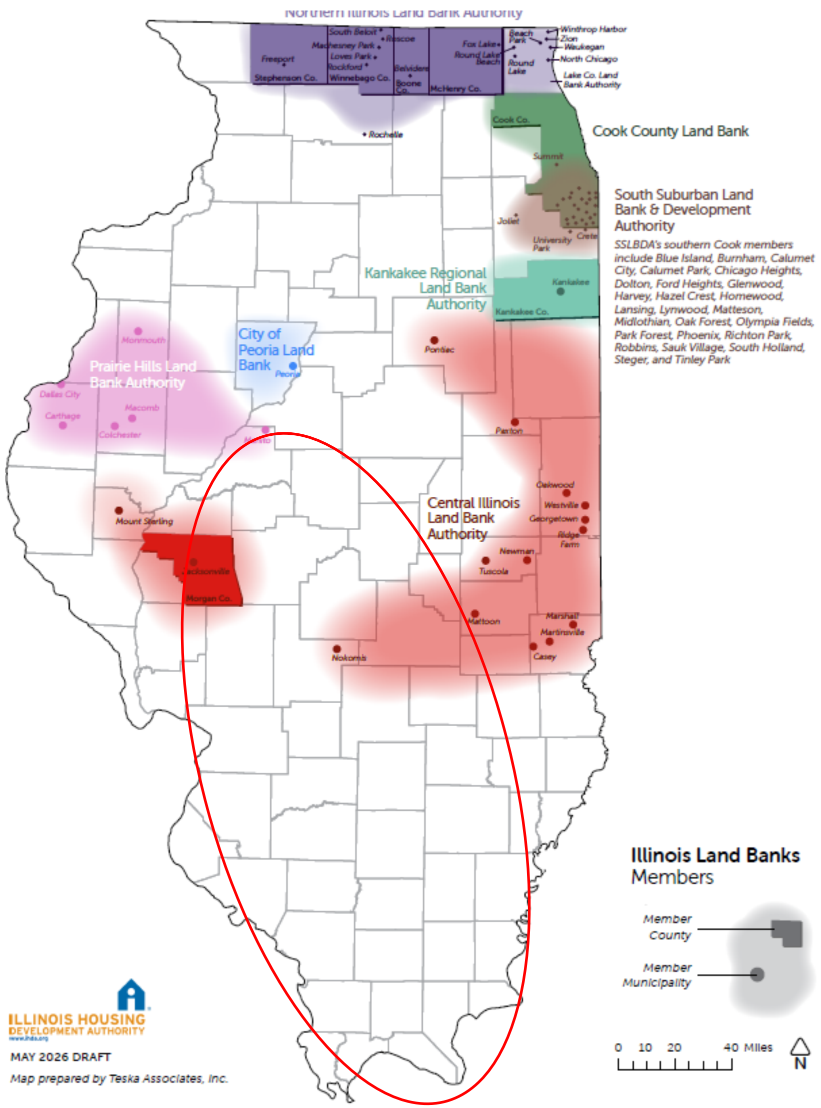
Land Banks in Illinois

Huge areas of state NOT covered by any land bank



Thematic Questions

- Should we just watch a situation slowly deteriorate OR take proactive steps to intervene on vacant/distressed properties?

- Housing – how people feel left behind and why? Rural areas and big cities

- Capacity Building: if large regions or local/county gov’ts lack capacity to absorb funds – how do we better collaborate to reach underserved communities?

- If the tools are not working, do we need new and/or better tools in the toolbox?
  - Do struggling communities with thousands of abandoned homes and rural communities with little capacity have the same programmatic needs?

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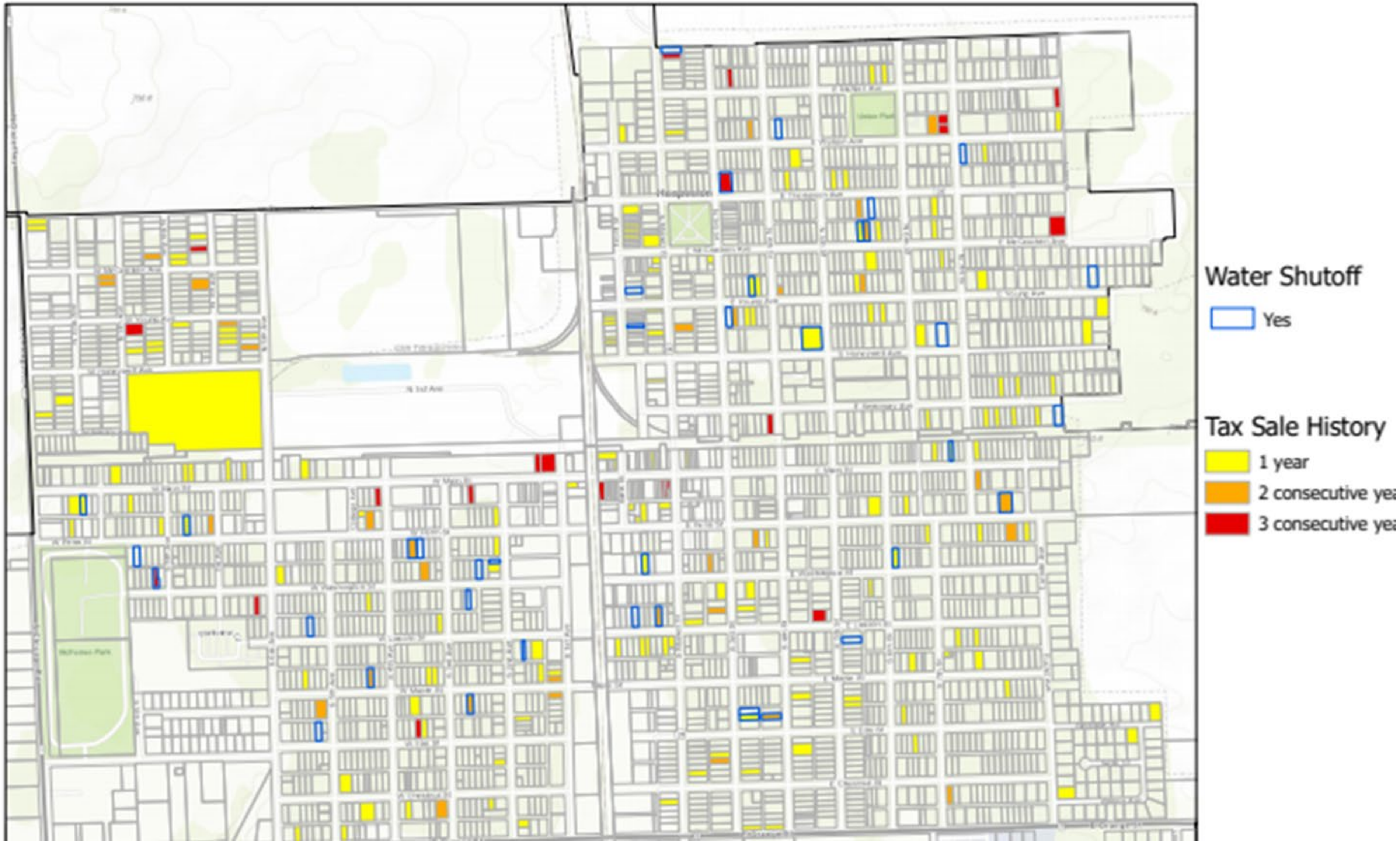
Hoopeston: using data for proactive approach on blight



Capacity Building: how CILBA serves as 1-stop shop?

- Workplan development and project prioritization
- Code adoption/foundation building
- Sharded Code Enforcement
- Legal avenues to take action - using Decision Tree
- Acquisition and site assembly
- Land and/or building sales
- Grant writing
- Grant admin/reporting
- Best Management Practices – developing standard RFPs
- Contractor pool development
- Rehab Scope development
- Construction Monitoring
- Advocacy on better programs

5 Elements of CILBA Workplan

1) Demolitions needed
2) Abandoned Homes that can be saved
3) Homeowner Occupied rehabs – how many little old ladies need new roof, siding, and/or wheelchair ramp?
4) Distressed Commercial
5) City/Village owned vacant land

<u>Shared code enforcement and building a foundation</u>: having someone in place to do code work and building inspection reports supports 2 key goals.

1) Change approach on addressing vacant/distressed properties. Allows rural communities to address “festering” problems proactively
2) Can absorb grant funds- projects will not advance without good code/legal supports. Without a strong foundation, grant funds won’t get spent.

Why are we allowing problems to fester with no action?

<u>Example #1: Abandoned Nursing Home in Nokomis</u>

With CILBA's help, Nokomis hired shared enforcement and obtained Admin Search Warrant to address building conditions.

Problems: gas leak forced evacuation of all residents, frozen pipe burst while vacant, and now squatters

Why are we allowing problems to fester with no action?

<u>Example #2: Abandoned Church across street from Mattoon City Hall</u>

LIHTC/Affordable Housing projects being built in cornfields on far edge of town – why not use an existing building in City center?

Why are we allowing problems to fester with no action?

<u>Example #3: Main Street building in Westville</u>

Fire damage, owner walked away, and building going to collapse. LLC called FUTS.

Village doesn't have $200k for demo – adjacent to tax business

What’s new/next? – Missing Middle
Vacant Lots to New Homes Initiative

<u>Competitive process to recruit good contractors (let’s weed out the idiots) – selling lots for $1:</u>
1) Experience and Development Track Record - 25 points
2) Detailed plan/schedule to build a new home - 25 points
3) Financial Capacity - 25 points
4) Plan for Future Use - 25 points

<u>CILBA members participating</u>: Mt Sterling, Westville, Oakwood, Mattoon, Casey, Pontiac, and Jacksonville

CILBA's Holistic Approach to Region's Housing Challenges

1) Demolish truly blighted properties with proactive focus
2) Invest in existing housing stock – focus on folks that cannot afford repairs
3) Abandoned homes: rehab them before next wave of demolitions
4) Once baseline conditions addressed – recruit to build new homes

Myth busting:

1) Land banks outside strong markets can be self-sustaining.
    - Reality check: No money to be made. Downstate land banks need support to thrive. Get what you pay for.

2) Land Bank will solve all your problems.
    - Reality check: communities still need to put in time/effort for partnership to work. Please don't be annoyed you actually have to do work.

3) Political will – we're "on Board"
    - Reality check: need code, legal, Mayor/Council all pulling in same direction. 95% of residents will be thrilled – the 5% vocal slumlord minority will not be happy. Get ready for unhappy calls.