



Illinois Housing Counseling Coalition



Agenda:

- Year in Review
- Where We Are Now
- Looking Ahead



Year in Review



2026 Changes and Goals

- Monthly meetings
- Policy & Advocacy engagement
- Increased member connection and input

2026 Meetings and Topics

- HUD CHC NOFO
- Federal Coalition Updates
- Installment Fee/Bond for Deed Contracts
- Advocacy and Engagement
- Anti-Predatory Lending Database
- Home Equity Investment Rules



Where We Are Now



IHCC Distribution List

IHCC Information Sharing

- Industry Updates
- Funding and Client Resources
- Peer-to-Peer Best Practices Sharing

IHCC Working Groups

Best Practices

Spending down CHC NOFO funds

- Understanding eligibility
- Reaching eligible clients

Story Collection

- Counselor & client stories

Illinois Impact at a Glance

A survey of 42% of housing counseling agencies serving communities throughout Illinois reveals severe consequences because of the FY25 NOFO's unprecedented restrictions:

- **Services at risk:** 60% of standard housing counseling services already provided in good faith are now ineligible for federal reimbursement.
- **\$1 million+ shortfall:** Over the 18-month grant period, at least \$1 million in services may go unpaid (although this figure could be much higher), forcing agencies to scale back when communities need it most.
- **Dire workforce and services cuts looming:** 46% of agencies plan to lay off staff and reduce services, while an additional 42% are uncertain whether they can sustain current staffing or maintain existing counseling services.

IHCC Working Groups

Best Practices

Spending down CHC NOFO funds

- What resources would help HCA staff identify eligible clients?
- How are eligible clients finding you?
- Where do we need stronger relationships?

IHCC Working Groups

Best Practices

Storytelling – Counselor & Client Stories

- Illustrate how housing counseling makes a difference in our communities.
- Show the need for robust federal funding.



IHCC Working Groups

Housing Counseling Funding

State source of funding

- Identifying housing counseling funding models
- Highlighting the impact of housing counseling

Engaging with funders

IHCC Working Groups

Housing Counseling Funding

Housing Counseling Funding Models

- Foreclosure Filing Fees
- Dedicated Funding
- Affordable Housing Trust Fund

IHCC Working Groups

Housing Counseling Funding

Housing Counseling Impact Fact Sheet

- Demonstrated need
- Housing counseling explainer – Who? Where?
- Impacts: Statewide numbers & client impact story
- Legislative Request & Call to Action



Moving Forward

Member Input

What do you want to see in the next year?

- Topics for meetings
- HAI and member communication
- Areas for collaboration

Want to Get Involved?



Open to all housing counseling agencies in Illinois

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