



May 2022 Newsletter: Policy Focus | The Gap | Membership | Housing Counselor Dispatch | AmeriCorps Updates | Victory for Fair Housing | Learning & Networking | What We're Sharing | Jobs

### *This month in...*

*2018: Our advocacy work pays off and [Senate Bill 885](#) passes, protecting would-be homeowners from predatory rent-to-own contracts.*

## Policy Focus

### White House Releases Housing Supply Action Plan

On Monday, May 16, President Biden released a [comprehensive plan](#) to address a central driver of inflation: the rising cost of rent and the severe shortage of homes affordable and available to America's lowest-income and most marginalized households.

The plan includes a commitment to using federal transportation funds to reduce restrictive local zoning laws, as well as support for manufactured housing, accessory dwelling units, and owner-occupied homes. [Read the National Low Income Housing Coalition \(NLIHC\) statement on the plan »](#)

### We join President Biden in urging federal legislators to invest in housing.

You can take two quick actions to ask legislators to act today:

- Add your organization to the Campaign for Housing and Community Development Funding's letter urging Congress to **invest the highest discretionary funds possible in affordable housing and community development programs in FY 2023**. [Sign up now »](#)
- Tell Illinois legislators that **any reconciliation bill must include robust investments in affordable housing priorities**. [Send a message »](#)



### Strengthening & Modernizing the Federal CRA

On May 5, federal regulators issued a [Notice of Proposed Rulemaking](#) to strengthen and modernize the Community Reinvestment Act (CRA), which directs billions of dollars in bank loans, investments, and financial services toward low-

and moderate-income communities. The draft rule was issued by the three federal agencies that regulate CRA: the Federal Reserve, OCC, and FDIC

The [IL CRA Coalition](#), co-facilitated by Housing Action Illinois and Woodstock Institute, is assessing the proposed rule and will be providing guidance on how to submit comments by the August 5 deadline.

[Sign up for coalition updates »](#)

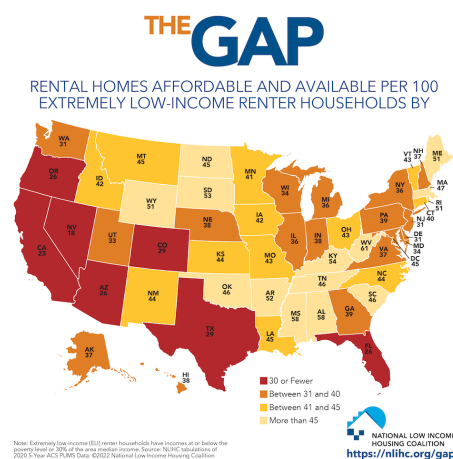


## Report: Shortage of Affordable Rental Homes in Illinois

*The Gap: A Shortage of Affordable Homes*, a report co-released in Illinois by the National Low Income Housing Coalition (NLIHC) and Housing Action Illinois, finds that there are only **36 affordable and available rental homes for every 100 extremely low-income renter households** in Illinois.

Of these households, **71%** are severely housing cost-burdened, spending more than half of their incomes on housing alone. The lack of affordable rental homes is an issue that particularly matters for communities of color, especially refugees.

[Read our press release »](#)



## Don't Miss Out on Member Benefits

Are you planning to attend our [2022 Housing Matters Conference](#) in Bloomington, IL this October 20 & 21? **Our nonprofit member organizations are invited to join this year's conference as a Keystone Supporter**—a one-time member opportunity in celebration of our 35th Anniversary.

For a contribution of \$350, Keystone Supporters will receive:

- **One complimentary admission** to the 2022 Housing Matters Conference (up to \$275 value at the member registration rate);
- A **quarter page advertisement** in the conference program book; and
- **Acknowledgement** on Housing Action's website.

To learn more or sign up, email [Amina Farha](#).

**Not a member?** [Join our coalition](#) to strengthen the movement for affordable housing—and enjoy member benefits including training & conference discounts, networking opportunities, collaborative advocacy opportunities, and more.

*Not sure whether your organization is a member? [Find out »](#)*



# Housing Counselor Dispatch

## Fannie Mae & Freddie Mac to Collect Housing Counseling Data

The FHFA (Federal Housing Finance Agency) has [announced](#) that starting in March 2023, **Fannie Mae and Freddie Mac will collect data on whether a borrower received any homebuyer education or counseling** and on their preferred language. We welcome this change, which was advocated for by our partners at the National Housing Resource Center (NHRC). Lenders will record which housing counseling agency provided services and what education or counseling was received. Some reasons this is important:

- Lenders and servicers will know which agency to refer a client back to if problems arise (such as a declination or mortgage delinquency).
- Lenders will know which agency delivered services, and this information can be used for paying housing counseling agencies.



## Learn With Us

Our next training, coming up on June 2, is **HELOCs and Other Liens: What Housing Counselors Need to Know**. Home Equity Line of Credit (HELOC) can be convenient, flexible, and low-cost way to borrow money, but can lead to foreclosure in situations of financial trouble. During this training, we will provide an overview of HELOC terms and elements, discuss what happens if a HELOC borrower falls behind, and share options to prevent foreclosure and for loss mitigation while helping your clients.

[Register now](#) or see all [upcoming trainings](#) »

# AmeriCorps Updates

## Join AmeriCorps VISTA in the Fight Against Housing Instability

Each year, Housing Action matches AmeriCorps members with community-based organizations in our coalition. AmeriCorps members take on a variety of roles at their host organizations, all aimed at helping our communities thrive. They expand the scale of programs and services, implement new projects, and build capacity to further the long-term sustainability of anti-poverty programs.

We're currently recruiting **full-year AmeriCorps VISTA members** to serve at our member organization host sites.

[View all positions](#) »



# Victory for Fair Housing

Our congratulations to member organizations **HOPE Fair Housing Center**, **Open Communities**, and **South Suburban Housing Center**, who joined the National Fair Housing Alliance and partners to announce a settlement with Redfin over a discrimination lawsuit settled in federal court. The lawsuit was filed against Redfin, one of the nation's largest real estate services company, after a two-year investigation revealed that the company's minimum home price policy discriminated against sellers and buyers of homes in communities of color.

The \$4 million settlement is a huge win for fair housing nationwide, protecting marginalized communities in metropolitan areas that have been disproportionately affected by discriminatory policy that can perpetuate racial segregation and the wealth gap. [Learn more »](#)



## Learning & Networking

Events from Housing Action, our [members](#), funders, and organizations to which we belong. [Submit your listing »](#)



**Helping Illinois Homeowners Navigate the Home Appraisal Process, 5/19:** [Register](#)

Hosted by Illinois Housing Council

**State Legislative Session Recap, 5/25:** [Register](#)

Hosted by Forefront

**Cheers with your Peers: A Nonprofit Networking Event, 6/1:** [Register](#)



**HELOCs and Other Liens: What Housing Counselors Need to Know, 6/2:** [Register](#)



**Credit as an Asset, 6/7-6/9:** [Register](#)

Hosted by Metropolitan Planning Council

**Global Voices, Local Action: International Cities Connect on We Will Chicago (Housing & Neighborhoods), 6/9:** [Register](#)

[See all Housing Action events »](#)

## What We're Sharing

[Eye on Illinois: Statewide affordable housing data trending in wrong direction](#), Northwest Herald, 4/27/22 ([news](#))

[Some Ill. Tenants Face Rental Assistance Obstacles From Unlikely Source - Their Landlord](#), NBC 5 Chicago, 5/4/22 ([news](#))

[Woods Fund Chicago](#) is now accepting applications for their Fall 2022 grant cycle, funding organizations that prioritize community organizing and/or public policy advocacy. Apply by 6/1/22. ([funding opportunity](#))

The [Department of Health](#) is supporting organizations that are seeking to protect and assist street youth who are at risk of sexual violence by providing shelter, food and other basic necessities. Apply by 6/6/22. [\(funding opportunity\)](#)

The [Illinois Solar for All](#) (ILSFA) program is looking for community-based organizations statewide to conduct education campaigns. ILSFA promotes equitable access to the clean energy economy through solar incentives benefiting income-eligible homeowners and renters. Apply by 6/15/22. [\(funding opportunity\)](#)

The [National Public Housing Museum \(NPHM\)](#) is accepting submissions for a Artist as Instigator Residency, providing space for activists and artists to develop ideas and produce work in collaboration with NPHM. Apply by 6/20/22. [\(funding opportunity\)](#)

The [Needmor Fund](#) is looking to fund organizations in the Midwest that are organizing primarily low- and moderate-income people and that have a multi-issue agenda that reflects an intersectional approach to ongoing socioeconomic issues. Apply by 6/30/22. [\(funding opportunity\)](#)

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## Who's Hiring

*Jobs from Housing Action, our [members](#), funders, and organizations to which we belong. [Submit your opening »](#)*

### Housing Action Illinois

Housing Action Illinois is currently seeking someone passionate about housing justice to serve as our **Communications VISTA** for the 2022-2023 year. This is a full-year AmeriCorps position. Join us to help build public awareness and understanding about housing issues. [Apply today »](#)



All Chicago Making Homelessness History, [Program Associate](#) & [Program Manager](#)

C.E.F.S. Economic Opportunity Corporation, [Various Positions](#)

Chicago Furniture Bank, [Executive Director](#)

Chicago Lawyers' Committee for Civil Rights, [Senior Council](#) & [Fair Housing Program Council](#)

Connections for the Homeless, [Various Positions](#)

Facing Forward, [Program Manager, Permanent Supportive Housing](#) & [Scattered Site Case Manager](#)

Habitat for Humanity Chicago, [Various Positions](#)

Lawyers' Committee for Better Housing, [Various Positions](#)

Neighborhood Housing Services of Chicago, [Homeownership Consultant](#)

North Suburban Legal Aid Clinic, [Staff Attorney, Housing Law Practice](#)

Sarah's Circle, [Senior Director of Development](#) & [Rapid Rehousing Case Manager](#)

Spanish Community Center, [Staff Attorney](#)

The Preservation Compact, [Program Officer](#)

Thresholds, [Certified Housing Specialist](#)

*Housing Action Illinois is collaborating with the National Housing Resource Center (NHRC) to expand the field of housing counseling, and NHRC has launched a jobs board to match HUD-certified housing counselors and agencies with open positions. **Find or post a housing counseling position at [HousingCounselingCareer.org](https://www.housingcounselingcareer.org)** »*

**We are stronger together. Join us in the fight to create an Illinois where everyone has a good, stable place to call home.**

Become a Member

**Housing Action Illinois**

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