

# housingactionillinois

## **THE LACK OF AFFORDABLE HOUSING IN ILLINOIS IS A PERSISTENT PROBLEM**

**Foreclosures continue to rise in Illinois.** In 2009, there were 131,132 foreclosure filings in Illinois—a 104% increase compared to 2007. *RealtyTrac 2010.*

**Loan servicers rarely agree to sustainable workout plans.** Through March 2010, only 11,773 homeowners have received permanent loan modifications through the federal Home Affordable Modification Program (HAMP). *MakingHomeAffordable.gov Servicer Performance Report, 2010.*

**Housing counseling agencies are at capacity.** Eighty-three percent of the HUD-certified agencies are currently operating at full capacity, while the remaining 17 percent are operating at less than full capacity, largely due to an inability to fill open counselor positions. *Housing Action Illinois, 2009.*

**Renters are one of the many hidden victims of the foreclosure crisis.** In 2009, there were 6,560 apartment building foreclosures in the City of Chicago. These properties contained a total of 20,691 units, averaging slightly more than three units per filing. *Lawyers' Committee for Better Housing, 2010.*

**Workers struggle to afford the rent.** A full-time worker in Illinois must earn \$17.44 per hour in order to afford the cost of an average two-bedroom apartment (\$907) without paying more than 30% of income on housing. *Out of Reach, National Low Income Housing Coalition, 2010.*

**Seniors, people with disabilities and others with limited incomes lack affordable places to live.** In Illinois, monthly Supplemental Security Income (SSI) payments for an individual are \$674 in 2010, meaning that a person can only pay \$202 a month for housing without having an affordability problem. *Out of Reach, National Low Income Housing Coalition, 2010.*

**The supply of affordable rental housing is inadequate.** For every 100 extremely low-income renter households, Illinois has only 53 existing affordable rental units. Sixty-three percent of extremely low income-renter households pay more than 50% of their income on housing. *Comprehensive Housing Affordability Strategy (CHAS) data, U.S. Census Bureau, 2010.*

**Racial disparities still exist regarding access to safe and decent housing.** Illinois has the highest number and highest percentage of poorly rated nursing homes where blacks are 50% or more of the residents, of the states with at least three black-majority homes. *"Care Across Cultural Divide," The Chicago Reporter, 2009.*

**Many more people live in nursing homes and other institutions than necessary.** Over 2,700 individuals are housed in state facilities and 5,272 are placed in private institutions of 16 or more people. The total institutional population in Illinois is more than double the national average. *The State of the States in Developmental Disabilities, The University of Colorado, 2008.*

**We are working to solve these problems. Visit [www.housingactionil.org](http://www.housingactionil.org) to find out what you can do.**