

On the Foreclosure Front Lines

Surveying the Capacity of HUD-Certified
Housing Counseling Agencies in Illinois

June 2009



housingaction
ILLINOIS



Woodstock Institute

applied research, policy and practice
innovation for community economic development

Housing Action Illinois

Housing Action Illinois works to increase and preserve the supply of decent, affordable, accessible housing in Illinois for low- and moderate-income households in our state, particularly for households with the lowest incomes.

We seek to achieve our mission through three programs: Organizing, Policy Advocacy, and Training and Technical Assistance. Housing Action Illinois provides the means by which organizations working with low- and moderate-income households actively influence state and federal housing policy. Supported by Housing Action Illinois, the collective power and influence of our members and allies are more fully realized.

Woodstock Institute

Woodstock Institute is a nationally and locally recognized economic justice leader for its research, policy advocacy, and coalition building in support of fair lending and wealth creation for lower-wealth persons and communities. As a leading architect of financial systems reform and a bridge between community-based organizations and policymakers, Woodstock develops a mainstream economic structure in which everyone, especially lower-wealth persons and people of color, can fully and equally participate, build assets, and attain income security and prosperity for their families, communities, and future generations.

Woodstock Institute supports lower-wealth persons and communities in the Chicago region and across the nation in their desire to attain individual financial security and community prosperity by promoting fair lending, wealth creation, and an inclusive and safe financial system. Through applied research, policy development, coalition building, and technical assistance, we help create equal access to affordable and safe financial services and opportunities to build assets that foster long-term economic security for lower-wealth persons and communities. Incorporated in 1973, Woodstock Institute is based in Chicago.

Regional Homeowner Preservation Initiative

This report is a product of the Regional Homeowner Preservation Initiative (RHOPi). RHOPi is an effort to limit the impact of ongoing foreclosure crisis on the Chicago region. Co-sponsored by the Chicago Community Trust, the Federal Reserve Bank of Chicago, and Neighborhood Housing Services of Chicago, Inc., RHOPi's goal is to bring together regional stakeholders from the public, private, and nonprofit sectors to share expertise and develop strategies to build regional capacity to deal with the foreclosure crisis and build more sustainable communities.

Acknowledgements

The primary authors of this report are Katie Gottschall-Donohue from Housing Action Illinois and Geoff Smith from Woodstock Institute. Housing Action Illinois' work to increase and support the capacity of housing counseling agencies is generously supported by the Bank of America Charitable Foundation, Inc., Charter One Foundation, The Chicago Community Trust, Grand Victoria Foundation, Illinois Housing Development Authority, JPMorgan Chase Foundation, Polk Bros. Foundation, U.S. Bancorp Foundation, and Wells Fargo Housing Foundation. Woodstock Institute's work on the regional foreclosure crisis is generously supported by the Chicago Community Trust, the John D. and Catherine T. MacArthur Foundation, the Woods Fund of Chicago, and the Richard H. Dreihaus Foundation.

INTRODUCTION

The foreclosure crisis continues to impact communities across the country and throughout Illinois. In April 2009, Illinois had the eighth highest rate of foreclosures in the nation with a foreclosure action on one in every 384 Illinois households. In total, 13,647 Illinois properties had foreclosure actions against them in April, the country's fifth highest state total.¹ In the Chicago region, new foreclosure filings increased by nearly 52 percent between 2007 and 2008. While foreclosure filing activity remains highly concentrated in lower-income communities and communities of color, some of the largest increases in foreclosure activity were seen in middle- and upper-income suburban communities.²

HUD-certified counseling agencies are on the frontlines of the foreclosure crisis. Counseling agencies work with troubled homeowners to determine the best possible options for keeping borrowers in their homes, and foreclosure counseling sessions often provide homeowners with their best chance at preventing foreclosure through a loan modification. About 45 percent of homeowners that completed counseling were able to remain in their homes.³ This number is far higher than for those who do not seek counseling.

Counseling agencies have seen their caseloads grow exponentially over the past few years resulting in substantial strains on agency capacity. According to a recent HUD report, in 2007, more than 260,000 homeowners sought help from a HUD-certified counseling agency to resolve or prevent mortgage delinquency. About half of these homeowners completed counseling that year.⁴ Given the dramatic rise in foreclosures between 2007 and 2008, it is likely that the number of foreclosure counseling cases seen by HUD-certified agencies has increased as well.

As the foreclosure crisis has focused attention on counseling agencies and the important role they play in assisting families and stabilizing communities, various initiatives have been undertaken to assist these agencies with resources. These efforts include improving access to increased funding, technical assistance, and networking opportunities. Additionally, there has been increased support for borrower outreach days and a growing number of partnerships with public and private sector lenders, legal services providers, and other community service providers. While these resources have enabled counseling agencies to address some of their capacity issues, there is still a great need for additional resources as the demand for foreclosure counseling services is only expected to grow.

Statewide Survey of Counseling Agencies

Housing Action Illinois works with the 94 HUD-certified counseling agencies across Illinois to provide training and technical assistance to build agency capacity. Housing Action Illinois, along with Woodstock Institute, undertook a survey/mapping project to better understand the gap between housing counseling

¹RealtyTrac defines a foreclosure action as a "Notice of Default (NODs), scheduled auctions and bank repossessions" against a property. Information comes from "Foreclosure Activity Remains at Record Levels in April According to RealtyTrac." *Reuters.com* 13 May 2009 Web.3 June 2009. <<http://www.reuters.com/article/pressRelease/idUS40632+13-May-2009+PRN20090513>>.

²See Woodstock Institute. January 2009. "The Chicago Region's Foreclosure Problem Continue to Grow in 2008." <http://www.woodstockinst.org/publications/download/the-chicago-regionpercent27s-foreclosure-problem-continued-to-grow-in-2008>.

³*State of the Housing Counseling Industry*, HUD Department of Policy Development & Research, September 2008.

⁴*State of the Housing Counseling Industry*, HUD Department of Policy Development & Research, September 2008.

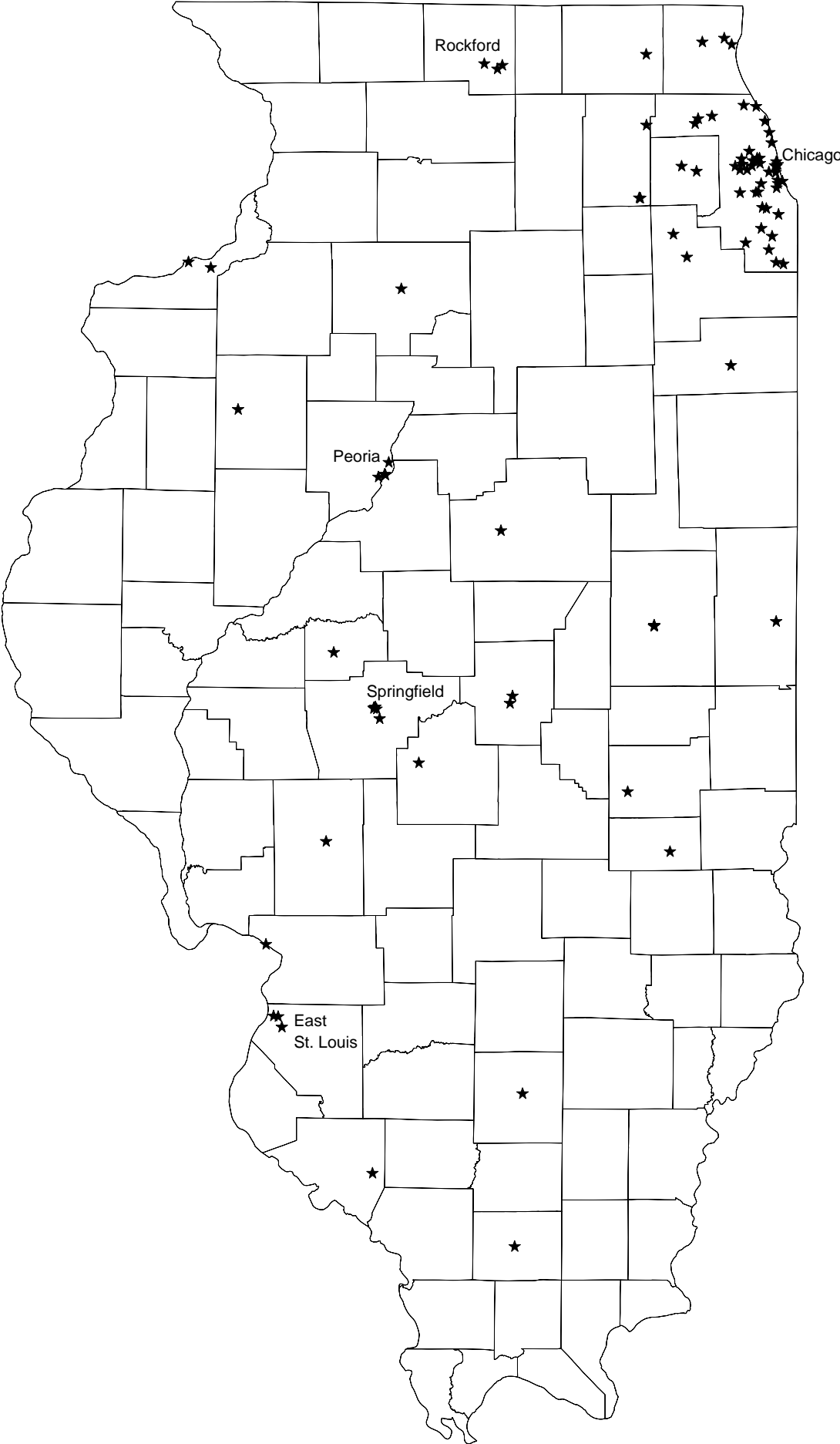
agency capacity and the ongoing need for counseling services statewide and in the Chicago Six County region. Please see Map 1 for the locations of HUD-Certified housing counseling agencies around the state of Illinois.

In February 2009, Housing Action Illinois surveyed the 94 HUD-certified counseling agencies currently working in Illinois. The survey questions covered a number of areas to gain a better understanding of counseling agencies' capacity and the quantity/types of cases they saw in 2008. Information requested included:

- Agency location
- Service area
- Number of counselors
- Open positions
- Experience of counselors
- Language capacity
- Type of services provided
- Number and type of cases per year
- If the agency has a waitlist
- If they have received or give referrals

Of the 94 agencies contacted, 53 responded for a response rate of 56 percent. Of the 53 respondents, 27 of these agencies were in the Chicagoland area. For a list of survey questions asked, see Appendix I.

Map 1. Illinois HUD Certified Housing Counseling Agencies



RESULTS

The survey responses illustrate where and how counseling agencies serve clients throughout the state of Illinois and also illustrate key needs. Findings show:

Foreclosure counseling cases are the most common type of case for state counseling agencies.

Statewide agencies responding to the survey reported a total of 24,619 housing counseling cases in 2008. Of the 24,619 cases, 9,907 (40 percent) involved foreclosures, while 6,140 (25 percent) involved pre-purchase/homebuyer counseling.⁵

The vast majority of agencies are functioning at full capacity, but still see unmet demand for their services.

Eighty-three percent of the agencies that responded are currently operating at full capacity, while the remaining 17 percent are operating at less than their capacity. Approximately 20 percent of the agencies surveyed reported that they currently have a waitlist for their foreclosure counseling services. Other agencies are scheduling appointments weeks or months ahead in order to accommodate the increased demand for their services. Of the agencies that responded, 64 percent reported that they refer clients to other agencies for reasons including:

- Receiving calls from clients outside of their service area
- A client potentially needing legal assistance, information about bankruptcy, or help from other health and human services organizations
- The counseling agency did not currently have the capacity to serve the client

Agencies working at less than their capacity are doing so largely due to open counselor positions. However, agencies also cited limited resources as the reason for this obstacle. While most agencies have all of their positions filled, there was a general consensus among the agencies that the demand for services is higher than they are currently able to meet. Eighty-five percent of the agencies that responded reported that they would need additional counselors to meet demand for services.

In the Chicago region there are clear geographic gaps in access to foreclosure counseling services.

Maps 2 and 3 compare the relative concentrations of foreclosure filings in 2008 in the Chicago region to concentrations of foreclosure counseling sessions. Map 2 illustrates the number of foreclosure filings in 2008 and foreclosure counseling sessions reported in the survey. The map illustrates that every county has at least one zip code with high levels of foreclosure activity. These high foreclosure areas include much of the City of Chicago and south suburban Cook County as well as parts of northwest Will County and parts of Lake and McHenry Counties. Map 2 also shows the highest levels of foreclosure counseling activity occurring in the City of Chicago and parts of suburban Cook County.

Map 3 examines the number of foreclosure counseling sessions per 100 foreclosure filings. This ratio allows for comparisons among zip codes to see which have higher levels of foreclosure counseling sessions per foreclosure filing.⁶ The average for the region is 7.3 foreclosure counseling sessions per 100 foreclosure filings. The highest levels of foreclosure counseling per foreclosure filings were found in zip

⁵Agencies responding to the survey represent 56 percent of the total HUD-Certified agencies in Illinois.

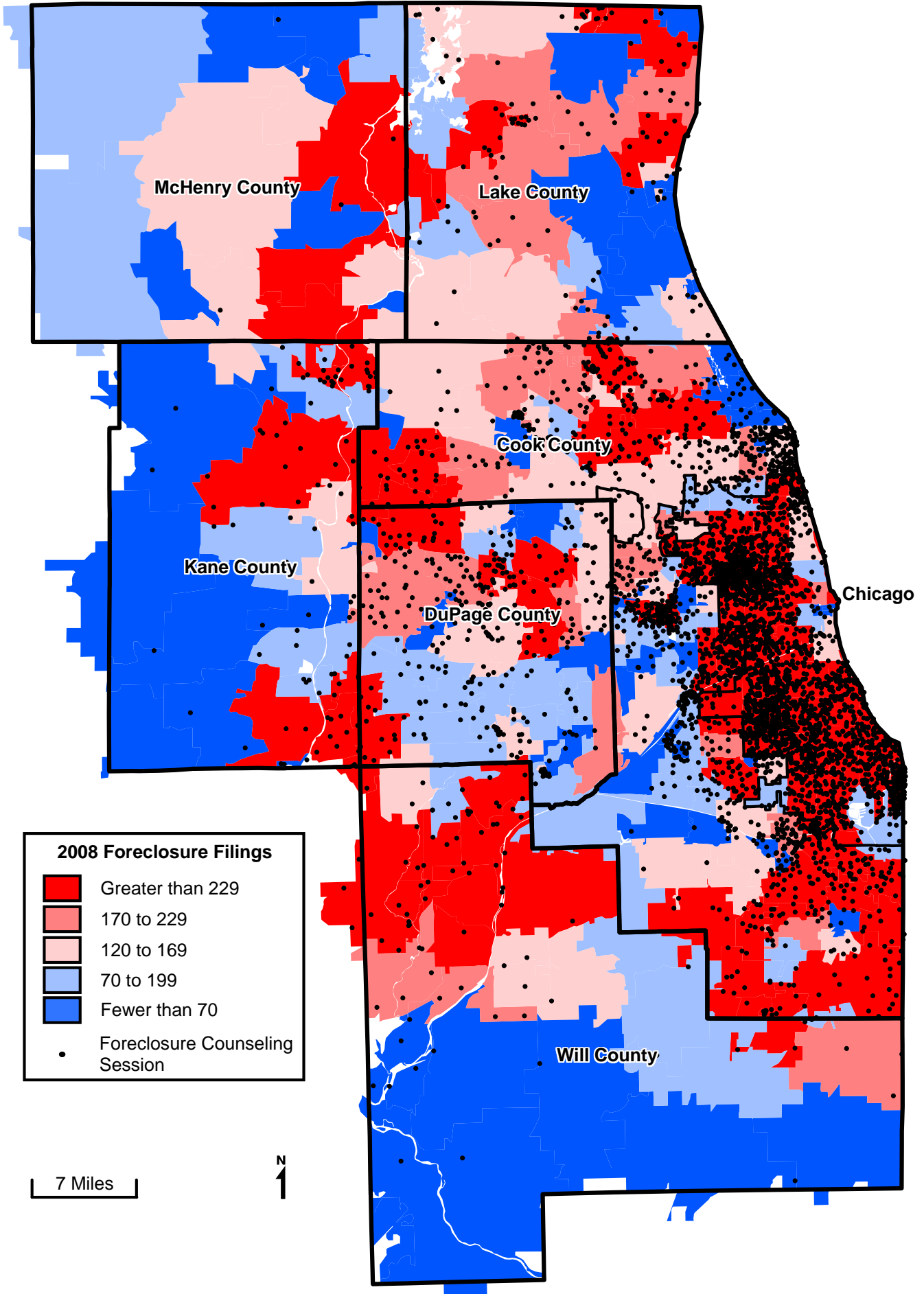
⁶While the foreclosure counseling session numbers do not represent the universe of foreclosure counseling conducted in the region, they do represent a significant sample. Additionally, an effort was made to get data from key counseling providers active in each county. Therefore the maps should present an accurate representation of the distribution of foreclosure counseling in the region, if not the total number of counseling sessions. Appendix 3 has a detailed description of the data used to create these maps.

codes in the City of Chicago, north and west suburban Cook County, and DuPage County. In these areas there were at least 15 counseling sessions per 100 foreclosure filings. For this group of zip codes, the average was 20 counseling sessions per 100 foreclosure filings.

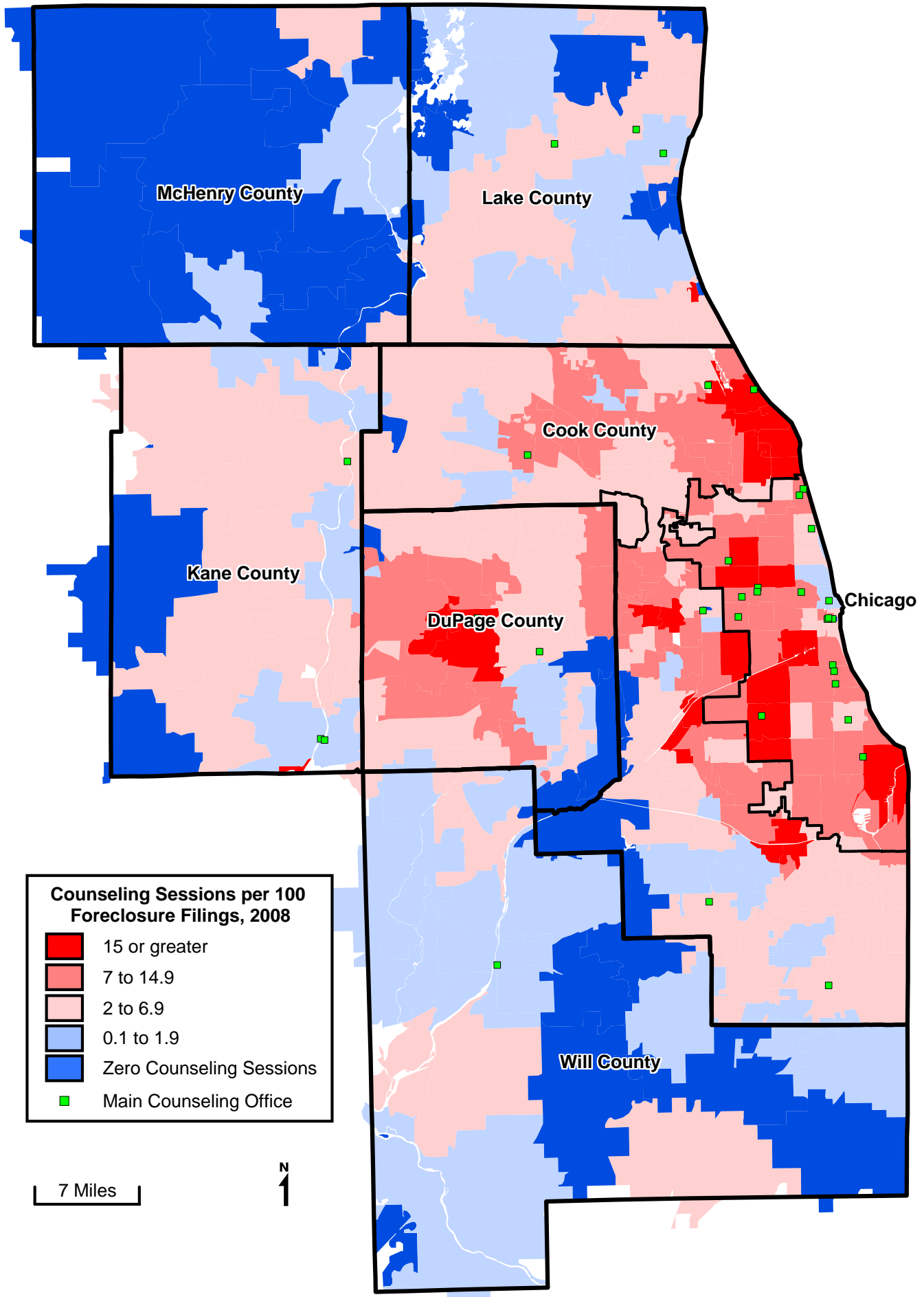
By comparing Maps 2 and 3, it can be determined which areas in the region might have gaps in access to foreclosure counseling services. For example, high foreclosure areas such as parts of south suburban Cook County and Lake County have less than seven foreclosure counseling sessions per 100 foreclosure filings, and high foreclosure parts of McHenry County and northwest Will County all have less than two counseling sessions per 100 foreclosure filings or, in some cases, zero total counseling sessions reported.

These maps illustrate clear regional gaps in access to foreclosure counseling. In high foreclosure areas, these gaps may exist because existing counseling agencies do not have the capacity to meet the area's high demand for foreclosure counseling. In some cases, such as in McHenry County or parts of Will County, counseling services may not be as aggressively marketed and there may be lower homeowner awareness of the availability of counseling services. In either case, these gaps suggest the need for increased resources for counseling services and possible expansion of borrower outreach events to these areas. Additionally, even in areas with the highest levels of foreclosure counseling cases per new foreclosure filing, an average of 80 out of 100 new foreclosure cases went without counseling.

Map 2. Foreclosure Counseling Sessions and Foreclosure Filings
Chicago Six County Area, 2008



Map 3. Foreclosure Counseling Sessions per 100 Foreclosure Filings Chicago Six County Area, 2008



Housing counseling agencies have responded to the demand for foreclosure counseling by offering different types of services and counseling in multiple languages. All of the agencies that responded offer their services via in-person, 1-on-1 counseling. This type of counseling is the most time intensive and is almost always used in foreclosure cases. In addition to face-to-face counseling, the agencies surveyed also offered other services to troubled homeowners. For example, 88.7 percent offer educational workshops, and 73.6 percent offer phone consultations to clients. These services are also offered in various languages: 58 percent of the agencies surveyed have Spanish-speaking counselors, 4 percent have Polish-speaking counselors, and 2 percent have Mandarin-speaking counselors. Other agencies reported that they are able to bring in interpreters as necessary.

Illinois counseling agencies employ experienced counselors, but training for new counselors remains essential. Survey results show that while the majority of counselors working in Illinois have at least two years of experience, one in four counselors have less than two years experience. Overall, the 53 agencies that responded to the survey employed a total of 282 counselors. Of these, 211 (or 75 percent) have two or more years of full time experience, with 71 counselors (or 25 percent) having less than two years of experience.

HUD-Certified agencies are serving a variety of needs for clients. The table below displays the most common types of counseling assistance, and the percentage of Illinois agencies who offer these services. On top of offering essential foreclosure counseling activities, agencies are also busy providing other needed services as well. The greatest number of agencies offer pre-purchase counseling. Funding for this type of counseling must remain steady through the foreclosure crisis, as pre-purchase counseling has been proven to lower the rate of future foreclosures.

Type of Service	Percent of Agencies that Offer Service
Pre-purchase/Home-buyer counseling	92.5 percent
Budget counseling	90.6 percent
Foreclosure counseling	88.7 percent
Post-purchase counseling	83.0 percent
Credit counseling	79.2 percent
Reverse mortgage counseling	60.4 percent

RECOMMENDATIONS

The results of the survey of Illinois HUD-Certified counseling agencies illustrates the important and necessary work that these agencies are doing throughout the State. The survey results also illustrate that agencies continue to need additional resources to meet the demand for their services and that there are areas of the state where additional capacity must be built. Recommendations for how to best meet these challenges include:

1. Increase resources for counseling agencies. Agencies across Illinois clearly state that, with additional resources, they would be better able to meet the current demand for services and thus be able to serve more homeowners. Special focus should be given to those areas of the state most underserved or where the foreclosure numbers are high but the number of counseling sessions are low. However, additional resources are needed for counseling agencies active in all communities.
2. Explore innovative resource-allocation strategies. There are areas of the state where no housing counseling agency exists or where the demand for counseling services far exceeds an existing agency's capacity in that area. In these instances, innovative resource-allocation strategies should be explored. These might include targeted funding and technical assistance to an existing agency allowing that agency to increase staffing so that a counselor position(s) could be added to staff a satellite office(s) in areas of the region/state that are currently underserved. Strategies like these would enable a counselor to quickly begin working in an underserved area, rather than undertaking the lengthy process of creating, funding, and staffing a new agency.
3. Continue to fund training and technical assistance to housing counseling agencies to assist in building capacity in already existing agencies. The survey illustrates that 25 percent of counselors working in Illinois have less than two years experience. It is critical that resources be made available to adequately train them. Additionally, resources should be made available to more experienced counselors for on-going education efforts to ensure that they are aware of the most current industry best practices.
4. Improve referral process. While increasing the capacity of agencies will allow them to take on more clients, attention must also be given to ensuring accurate and timely referrals, both to agencies that may not have waitlists and to legal, health, and human service organizations as needed. Housing counseling agencies working at or above their capacity need to know of what other agencies may be able to take on additional cases, thereby ensuring that as many clients as possible are seen in a timely fashion.
5. Create long-term, stable funding sources for counseling agencies. The importance of the work counseling agencies do in mitigating the negative effects of foreclosures cannot be underestimated. Individuals who seek housing counseling prior to purchasing their homes are much less likely to subsequently lose their home to foreclosure. One of the key elements in making sure that another foreclosure crisis does not occur is to continue to fund counseling agencies at sufficient levels so that they are able to maintain their capacity after the current foreclosure crises has subsided.
6. Increase outreach to homeowners facing foreclosure through borrower outreach days, sending marketing materials to targeted zip codes, and community partnership events. Regional gaps in access to foreclosure counseling exist in part due to homeowner awareness issues. It is critical that resources are available to continue and expand existing efforts to raise awareness of access to foreclosure counseling services.

APPENDIX 1 – SURVEY QUESTIONS

Location

- Please provide your contact information.
- Please list your current main office location.
- Do you have any additional locations?
- What do you consider your service area to be? Please list by zip code when possible.

Counselors

- How many total housing counseling positions does your organization have?
- How many counselor positions are currently filled?
- If you had additional funding, would additional counseling positions be needed to meet demand for services?
- How many of your current counselors have two or more years of experience and/or training?
- What language capacity, other than English, does your organization offer clients?
- What specific types of services do you provide clients?
 - List of services to choose from: foreclosure, pre-purchase/homebuyer, post-purchase, reverse mortgage, credit counseling, budget counseling, other.
 - List of implementation of services to choose from: in-person 1-on-1, workshops, phone consultation, other.

Cases

- For calendar year 2008 (January – December), how many cases did your agency process?
- Depending on your services, how many of these cases involved foreclosure clients?
- Depending on your services, how many of these cases involved pre-purchase/homebuyer counseling?
- Do you currently have a wait list of clients seeking foreclosure prevention counseling?
- Do you receive referrals for foreclosure cases?
- If so, from what source do you receive referrals?
- Do you refer foreclosure clients to other agencies?
- If so, to whom do you refer clients?

Data

Please email Housing Action Illinois a list of zip codes for the home address of each client served in 2008. This list can be from any of your reporting databases you currently use. If possible, please show the type of service each client received. If you have any questions, please contact Erica Page at (312) 939-6074, ext. 108 or erica@housingactionil.org

****This data is absolutely vital and enables us to analyze and map services housing counseling agencies across Illinois provide.***

APPENDIX 2 – HUD Certified Counseling Agencies in Illinois

Name	Address	City	Zip/Postal	Phone
Access Living of Metropolitan Chicago	115 W. Chicago	Chicago	60610	(312) 640-2100
ACORN Housing	209 W. Jackson	Chicago	60606	(312) 235-4991
Advocates For Access	4450 N. Prospect Road	Peoria Heights	61616	(309) 682-3500
Affordable Housing Corporation of Lake County	3701 W. Grand Avenue	Gurnee	60031	(847) 263-7478
Agora CDC	4044 S. Lake Park Avenue	Chicago	60653	(708) 227-9343
Bethel New Life, Inc.	4950 W. Thomas	Chicago	60651	(773) 473-7870
Brighton Park Neighborhood Council	4477 S. Archer Avenue	Chicago	60632	(773) 523-7110
Catholic Charities - Waukegan	671 S. Lewis Avenue	Waukegan	60085	(847) 782-4000
CCCS of Central Illinois - Main Office	719 Main Street	Peoria	61602	(888) 671-2227
CCCS of Greater Chicago- Oak Park Branch	1515 N. Harlem	Oak Park	60302	(888) 527-3328
CCCS of Greater Chicago- Peoria Branch	416 Main Street	Peoria	61602	(888) 527-3328
CCCS of Greater Chicago- Rockford Branch	129 S. Phelps Avenue	Rockford	61108	(888) 527-3328
CCCS of Greater Chicago- Rolling Meadows Branch	3601 Algonquin Road	Rolling Meadows	60008	(866)-889-9347
CCCS of Greater Chicago- Tinley Park Branch	16860 S. Oak Park Avenue	Tinley Park	60477	(888) 527-3328
CCCS of Greater Chicago, A Division of MMI	70 E. Lake Street	Chicago	60601	(888) 527-3328
CCCS of McHenry County	4508 Prime Parkway	McHenry	60050	(815) 338-5757
CCCS of Saint Louis	613 Lake Land Boulevard	Mattoon	61938	(217) 235-3570
CDBG Operations Corp.	510 N. 25th Street	East St. Louis	62205	(618) 274-7832
CEDA Center For Community Action	53 E. 154th Street	Harvey	60426	(708) 339-3610
CEDA Near West	6141 W. Roosevelt	Cicero	60804	(708) 222-3824
CEDA Northwest Self Help Center, Inc.	1300 W. Northwest Highway	Mt. Prospect	60056	(847) 392-2332
CEDA of Cook County	208 S. LaSalle St, Ste. 1900	Chicago	60604-1001	(312) 795-8964
CEDA Southwest Development Association	7666 W. 63rd Street	Summit	60502	(708) 458-2736
CEFS Christian County Outreach Office	311 S. Main Street	Taylorville	62568	(217) 562-2311
CIDMCE - Decatur Branch	222 E. North Street	Decatur	62523	(888) 671-2227
CIDMCE - Galesburg Branch	180 S. Soangetaha	Galesburg	61401	(309) 676-2941
CIDMCE - Princeton Branch	Backbone Road	Princeton	61356	(309) 676-2941
CIDMCE (CIDMCE)	201 W. Springfield Avenue	Champaign	61820	(309) 676-2941
CIDMCE, Inc. - Danville Branch	407 N. Franklin	Danville	61832	(888) 671-2227
Chicago Heights Community Service Center	1203 W. End Avenue	Chicago Heights	60411-2746	(708) 754-4575
Chicago Roseland Development Corporation	11015 S. Michigan Avenue	Chicago	60628	(773) 264-3500
Chicago Urban League	4510 S. Michigan Avenue	Chicago	60653	(773) 285-1500
Chinese American Service League	2141 South Tan Court	Chicago	60616	(312) 791-0418
City of Champaign	102 N. Neil Street	Champaign	61820	(217) 403-7070
City of Springfield	231 S 6th Street	Springfield	62701	(217) 789-2270

Name	Address	City	Zip/Postal	Phone
Community Investment Corporation of Decatur	2121 S. Imboden Court	Decatur	62521	(217) 423-0352
Community Service Council of Northern Will County	151 E. Briarcliff	Bolingbrook	60446-1134	(815) 886-5000
Consumer Credit Counseling Service (CCCS)	123 S. 10th Street	Mt. Vernon	62864	(618) 241-9102
CCCS of Elgin	22 S. Spring Street	Elgin	60120	(847) 931-1260
CCCS of Greater Chicago, A Division of MMI	1200 Roosevelt Road	Glen Ellyn	60137	(888) 527-3328
CCCS of Saint Louis	1616 West Main Street	Marion	62959	(618) 997-1880
CCCS- Springfield Branch	3111 Normandy Road	Springfield	62703	(217) 585-2227
DuPage Homeownership Center	1333 N. Main Street	Wheaton	60187-3579	(630) 260-2502
Embarras River Basin Agency, Inc.	115 S. Kentucky Street	Greenup	62428	(217) 923-3113
Evanston Neighbors At Work	1229 Emerson Street	Evanston	60201	(847) 328-5166
Family Counseling SVC/CCC of Aurora	70 S. River Street	Aurora	60506	(630) 844-3327
Family Credit Counseling Service	4306 Charles Street	Rockford	61108	(800) 994-3328
Ford Heights Community Service Center - CEDA	1647 Cottage Grove Avenue	Ford Heights	60411	(708) 754-4575
Genesis Housing Development Corporation	3763 S Wabash	Chicago	60653	(773) 285-1685
Greater Southwest Development Corp.	6155 S. Pulaski	Chicago	60629	(773) 735-6727
Greenpath, Inc	5306 Avenue Of The Cities	Moline	61265	(800) 550-1961
Housing Authority of The County Lake	33928 North Route 45	Grayslake	60030	(847) 223-1170
Housing Opportunity Development Corporation	2001 Waukegan Road	Techny	60082	(847) 564-2900
Interfaith Housing Center of the Northern Suburbs	620 Lincoln Avenue	Winnetka	60093-2308	(847) 501-5768
Joseph Center Housing Services	7600 West Roosevelt Road	Forest Park	60130	(708) 697-5489
Joseph Corporation	32 S. Broadway	Aurora	60507-0525	(630) 844-3627
Kingdom Community, Inc.	5151 W. Madison	Chicago	60644	(773) 379-0077
Legal Assistance Foundation of Metropolitan Chicago	111 W. Jackson	Chicago	60604	(312) 347-8365
LUCHA	3541 W. North Avenue	Chicago	60647	(773) 276-5338
Macoupin County Housing Authority	760 Anderson Street	Carlinville	62626	(217) 854-8606
Madison County Urban League	210 William Street	Alton	62002	(618) 463-1906
Menard County Housing Authority	101 West Sheridan Road	Petersburg	62675	(217) 632-7723
METEC	305 S Madison Park Terrace	Peoria	61612	(309) 676-3832
Mid-Central Community Action, Inc.	1301 W. Washington	Bloomington	61701	(309) 829-0691
NACA	4425 West 63rd Street	Chicago	60629	(773) 723-6222
Neighborhood Housing Services of Chicago, Inc.	1279 N. Milwaukee	Chicago	60642	(773) 329-4104
Neighborhood Partners of Kankakee	512 S. Chicago Avenue	Kankakee	60901	(815) 939-9700
Neighbors United For Progress	5701 Bond Avenue	Centreville	62207	(618) 274-4206
Nobel Neighbors	1345 N. Karlov	Chicago	60651	(773) 252-8524
North Side Community Federal Credit Union	1011 W. Lawrence	Chicago	60640	(773) 769-5800
North West Housing Partnership	1699 E. Woodfield Road	Schaumburg	60173	(847) 969-0561
Northwest Side Housing Center	3101 N. Parkside	Chicago	60634-5326	(773) 836-1179
Oak Park Regional Housing Center	1041 South Boulevard	Oak Park	60302	(708) 848-7150

Name	Address	City	Zip/Postal	Phone
Partnership For Home Ownership	522 South Fifth Street	Springfield	62701	(217) 391-4843
Proviso Leyden Council For Community Action	411 West Madison Street	Maywood	60153	(312) 795-8964
Regional Fair Housing Center	9730 S. Western Avenue	Evergreen Park	60805	(708) 636-2811
Rock Island Economic Growth	120 16th 1/2 Street	Rock Island	61201-8621	(309) 788-6311
Rockford Area Affordable Housing Coalition	205 North Church Street	Rockford	61101-1003	(815) 962-2011
Rogers Park Community Development Corporation	1411 W. Lunt	Chicago	60626	(773) 262-2290
S & S Development Group, NFP	10 S. Riverside Plaza	Chicago	60623	(312) 474-5732
Smart Money Housing	3510 Franklin Boulevard	Chicago	60624	(773) 533-0243
South East CEDA	3518 W. 139th Street	Robbins	60472	(708) 371-1220
South Side Community Federal Credit Union	5401 S. Wentworth Avenue	Chicago	60609	(773) 548-5533
South Suburban Housing Center	18220 Harwood Avenue	Homewood	60430	(708) 957-4674
Spanish Coalition For Housing	4037 W. North Avenue	Chicago	60639	(773) 342-7575
Springfield Housing Authority	200 N. Eleventh Street	Springfield	62703	(217) 753-5757
The Resurrection Project	1818 S. Paulina	Chicago	60608	(312) 666-1323
TSP-HOPE	1507 E Cook Street	Springfield	62708-6091	(217) 206-7690
Urban League of Champaign County	314 S. Neil Street	Champaign	61820	(217) 363-3333
Urban League of Metropolitan St. Louis - Illinois Branch	1401 East Broadway	East St. Louis	62201	(618) 274-1150
Western Egyptian Economic Opportunity Council	1 Industrial Park	Steeleville	62288	(618) 965-3193
Will County Center For Community Concerns	304 N. Scott Street	Joliet	60432-4035	(815) 722-0722

APPENDIX 3 – Mapping Data Methodology

Mapping Methodology

The maps in this report were created by combining two data sets. The first data set is based on zip code-level data of foreclosure counseling sessions. It was collected by Housing Action Illinois as part of a statewide survey of housing counseling agencies. On the survey, agencies were asked to provide “a list of zip codes for the home address of each client served in 2008. This list can be from any of your reporting databases you currently use. If possible, please show the type of service each client received.” Of the 27 Chicago area counseling agencies that responded to the Housing Action Illinois survey, 11 reported zip code level data on foreclosure counseling sessions. However, these 11 counseling agencies reported conducting over 72 percent of the total foreclosure counseling sessions in the Chicago region in 2008. These data represent over 4,200 foreclosure counseling sessions or households served. Counseling cases were aggregated to the zip code level and joined to a GIS zip code boundary file from the 2000 U.S. Census. Although some zip code designations used in the 2000 Census have since changed and new zip codes have been added, counseling sessions for unmatched zip codes were added to the correct 2000 zip code record based on municipality.

Foreclosure filing data are based on newly filed foreclosure cases in 2008. These data were purchased from the Foreclosure Report of Chicago and cleaned to remove duplicate foreclosure filings on the same property within a three-month period. These properties with foreclosure filings were then geocoded to the property address level. In a GIS mapping program, a zip code boundary file from the 2000 Census was overlaid on the foreclosure filing data and then foreclosure filings were aggregated to the zip code level. This file was joined to the counseling session zip code file to create the file used in mapping.

Chicago area agencies submitting zip code level foreclosure data include:

- Affordable Housing Corporation of Lake County
- CEDA
- CEDA Bloom-Rich Community Development Association
- Chicago Urban League
- DuPage Homeownership Center
- Greater Southwest Development Corporation
- Interfaith Housing Center of the Northern Suburbs
- Neighborhood Housing Services of Chicago, Inc.
- Northwest Side Housing Center
- Rogers Park Community Development Corporation
- Spanish Coalition for Housing