



Implementing IL Attorney General's National Foreclosure Settlement (NFS) Grants

2013 ANNUAL Housing Matters!
CONFERENCE

November 6, 2013



Proposed Workshop Agenda

9:00 am: Overview of Session

9:05: NFS Housing Counseling and Community Revitalization Status Report

9:15: NFS “Expert and Technical Assistance” Awardees

1. DePaul Institute for Housing Studies
2. Woodstock
3. Mission Plus Strategy Consulting
4. Chicago Metropolitan Agency for Planning
5. Teska Associates and Axia Development
6. Housing Action IL, NeighborWorks America, Neighborhood Housing Services and the Illinois Association of Community Action Agencies
7. National Consumer Law Center
8. Corporation for Supportive Housing
9. Access Living
10. Chicago Area Fair Housing Alliance

10:10 Looking Forward

10:15: Q and A



NFS Housing Counseling and Community Revitalization Status Report

- Summary of NFS Housing RFP Goals and Awards
- Timeline Update
- Training and Technical Assistance



Institute for Housing Studies (IHS)

- IHS is an applied research center based at DePaul University
- IHS's mission is to provide reliable, impartial, and timely analysis and data to inform housing policy decisions and discussions about the state of housing in the Chicago region and nationally. Key topics include:
 - Analyzing challenges to affordable rental housing preservation and production
 - Understanding the changing dynamics of neighborhood housing market conditions
 - Identifying emerging housing issues
- IHS accomplishes this through:
 - Data collection
 - IHS has an extensive parcel-level data clearinghouse tracking a range of housing market activity in Cook County and the Chicago region
 - Applied research
 - IHS produces a range of practitioner-focused research and data products including research briefs, indices, and fact sheets
 - Community engagement and technical assistance
 - IHS works closely with a range housing stakeholders to help them apply the Institute's research and data to their work



IHS's Work on the National Foreclosure Settlement (NFS) Project

- Expanding IHS's parcel-level Data Clearinghouse beyond Cook County
 - Coverage will include DuPage, Kane, Kendall, Lake, McHenry, Will, and DeKalb Counties
- Data indicators will include:
 - Property sales – Measuring property sales activity and characteristics of sales including:
 - Cash purchases
 - Low-value sales
 - Business buyers
 - Foreclosure-related distressed sales
 - Mortgage activity – Measuring the flow and density of mortgage lending activity
 - Foreclosure filing activity – Measuring the flow, density, and accumulation of foreclosure filing activity
 - Foreclosure auctions – Measuring the flow, density, and accumulation of completed foreclosure auction activity
- IHS will track changes in housing market conditions in program areas and situate NFS program activities within this context
- Provide targeted technical assistance for projects based on the discretion of the Attorney General's Office

Data Example: Parcel-Level Data From IHS's Data Clearinghouse Illustrating Different in Mortgage Lending Patterns in Two Adjacent Neighborhoods



Oak Park

Austin

Community Economic Indicators

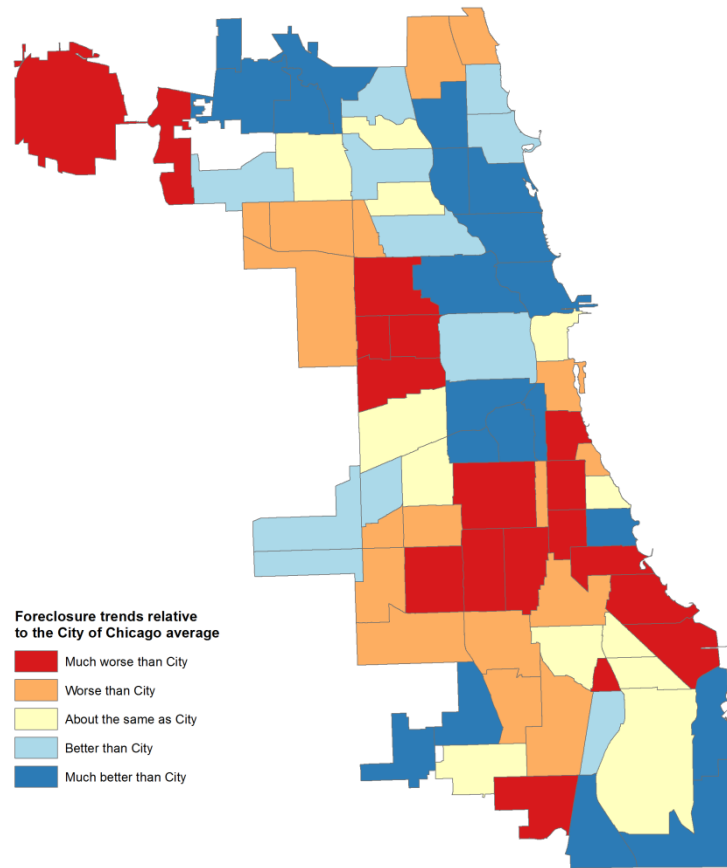
Category	Examples of Data to be Provided
Population and housing	Population; Housing units; Percent owner-occupied
Mortgage lending	Applications, Origination rate; Denial rate; Type of loan; Purpose of loan; Average amount; Type of unit; Race/ethnicity of applicant; Owner/investor occupancy
Income	Relative distribution by quintiles; Average income; Median income; Average earned income; Household poverty
Private-sector employment	Percent employed private/public/not in workforce/unemployed; Percent by super-sector; Percent of private employees by wage range
Housing units and vacancy rates	Percent residential/business vacancy; Percent long-term residential vacancy
Foreclosure	Foreclosure filings; Foreclosure auctions

Interactive Data Portal

- Data available at census tract, community area, municipality, and county level statewide (for the most part)
- Functionalities:
 - Compare and sum data from multiple geographies
 - Visualize trends and concentrations
 - Sort and modify visualizations
 - Export visualizations and underlying data
- www.woodstockinst.org/data

Examples of community indicators analysis

Foreclosure Activity in the City of Chicago



Source: Record Information Services

Collaboration Services for the Illinois Attorney General Housing Counseling & Community Revitalization Program

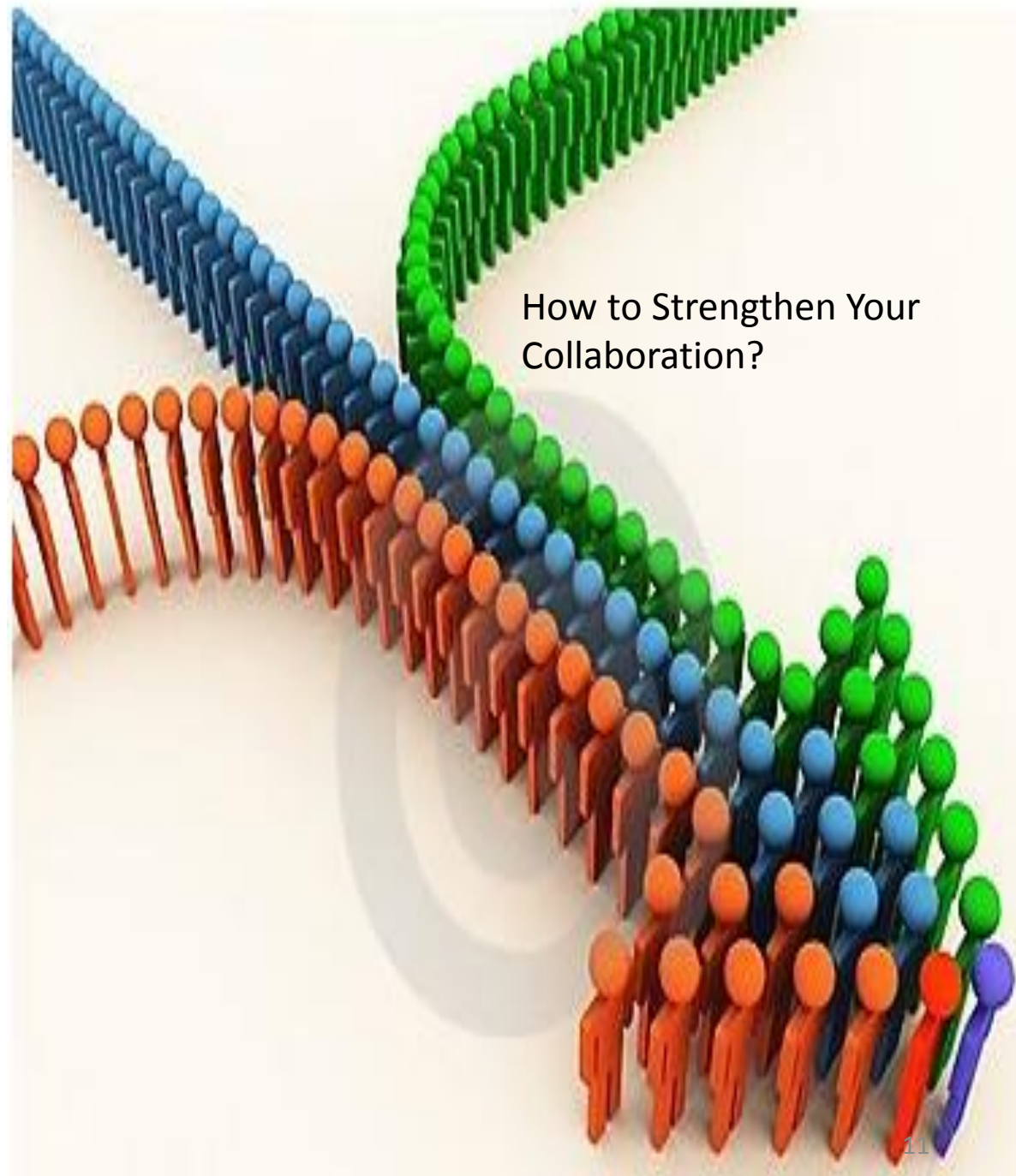
We work with groups of not-for-profit agencies to leverage your shared strengths, to work efficiently, and to accelerate your social value: $1 + 1 = 3$.

- What are your shared goals?
- What is the best structure to facilitate your outcomes?
- What are the steps to strengthening or creating your partnership?

We facilitate and provide content knowledge to help your collaboration be the best it can be.

Mission Plus Strategy Consulting Assignments:

1. The South Suburban Awardees/Team
2. The Kane County team
3. The LISC Peoria team
4. The Rockford Team
5. The Latino Policy Forum Team
6. The Rogers Park CDC Team



How to Strengthen Your
Collaboration?



Chicago Metropolitan
Agency for Planning

Metropolitan**Planning**Council

Metropolitan
Mayors
Caucus

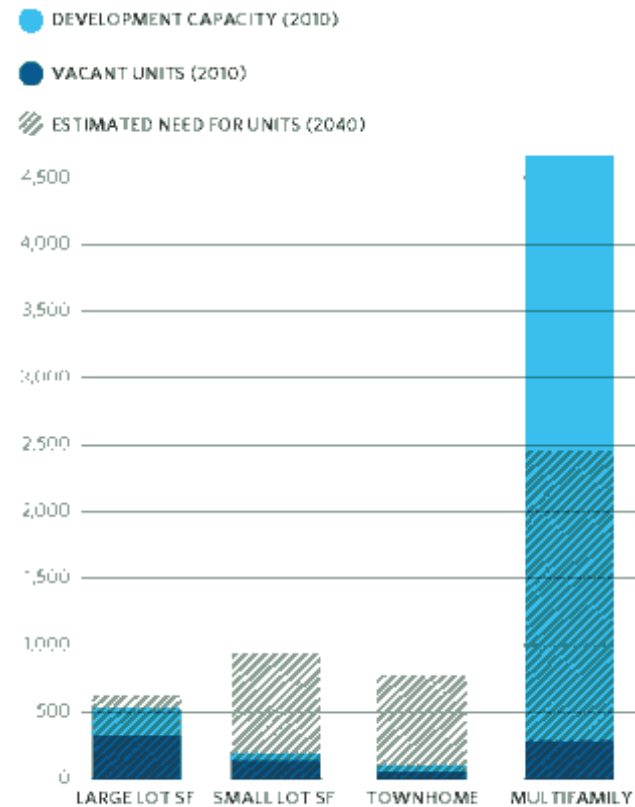
Collaborative Housing Planning Tools for Responding to the Foreclosure Crisis



Chicago Metropolitan Agency for Planning

- housing supply/demand forecasts by household income
- buildout analysis based on vacant and underutilized acreage and density allowed under current policies
- outreach tools to engage residents in location decisions

Tools



Source: CHMAP analysis of Frequenter Envision-Tenon-Balanced Housing Model
Cook County Property Assessor data, and U.S. Census Bureau counts



Chicago Metropolitan Agency for Planning

Expert Technical Assistance

- Materials and Training to empower all grantees to use the tools described
- Cook County and South Suburban Land Banks – consolidated planning
- Fox Valley Community Foundation – leveraging collaborative housing plans
- Less intensive technical assistance for grantees in Lake, McHenry and Will Counties



Market Analysis, Public Private Partnerships and Rehab/Development

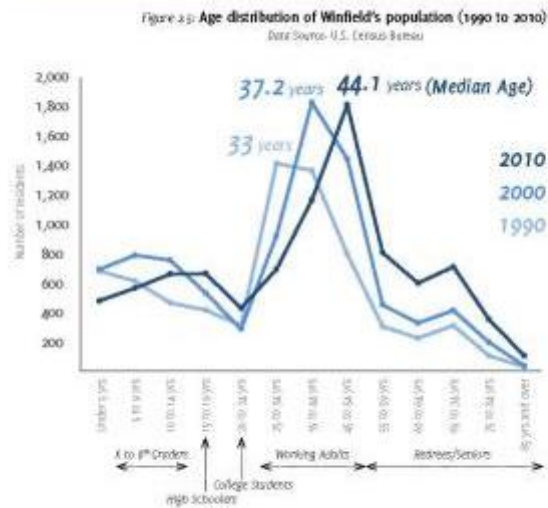


- Teska Associates, Inc.
 - community development
 - market analysis
 - planning processes
- Axia Development, Inc.
 - strategic planning
 - quantitative analysis
 - due diligence
 - project management

Technical Assistance Services

- Housing and Market Analysis
 - Understanding market demand and supply
 - Data sources and analysis
 - Determining strategic areas
 - Positioning product in market

- Rehab/Development
 - Sources and uses of funds
 - Development process



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Technical Assistance Services

- Public Private Partnerships

- Understanding market demand and supply
- Data sources and analysis
- Determining strategic areas
- Positioning product in market



- Workshops

- Habitat Affiliates
- Chicago Area
- Central Illinois





T.A. Targets / Contact Info



- Mid Central Community Action
- Windy City Habitat
- Westside Health Authority
- Community Foundation of Fox River Valley
- Decatur PHA
- Habitat Champaign
- Justine Peterson
- LISC Peoria
- Northwest Homestart
- Will County Community Service Council

- Teska Associates, Inc.
 - Scott Goldstein
 - (847) 869-2051 x204
 - sgoldstein@teskaassociates.com
- Axia Development, Inc.
 - Steve Porras
 - 773-966-7448
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A stronger Illinois begins at home

Who We Are

Housing Action Illinois is a statewide coalition formed to protect and expand the availability of quality, affordable and accessible housing in Illinois for low- and moderate-income households.

We do this through:

- Public Policy Advocacy
- Public Education and Organizing
- Capacity Strengthening Training & Technical Assistance

A stronger Illinois begins at home

Improved Technology

HAI, in partnership with NHS of Chicago, and through a new entity – Counseling Data L3C – will launch a custom built client management system (CMS) for at least 14 housing counseling agencies funded by the National Foreclosure Settlement. This new CMS will ease administrative burdens and promote accurate data entry, streamlined reporting and uniform outcome measurements. Counseling Data's long-term goal is to provide this new CMS to as many housing counseling agencies as possible throughout the state .

NFS Grant Services

- Provide individualized assistance to select teams and housing counseling agencies throughout the state to help strengthen capacity and implement best practices.
- Conduct trainings (with NeighborWorks America) on range of potential housing counseling and community redevelopment issues.
- Facilitate peer networks and learning opportunities among grantees and experts.

A stronger Illinois begins at home

Partnership w/ Community Action Agencies

- Housing Action and the Illinois Association of Community Action Agencies (IACAA) will also partner to expand and enhance housing counseling services provided by select Community Action Agencies (CAA's) throughout the state.
- Through this collaboration, Housing Action and IACCA will conduct needs assessments, facilitate trainings, and provide necessary technical assistance for CAA's to become HUD Certified Housing Counseling Agencies.
- All CAA's are eligible to participate in trainings, although technical assistance provided through this grant award will be limited to those agencies that have been selected by the Illinois Attorney General as areas of greatest need.

A stronger Illinois begins at home

NeighborWorks America

Creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities.

Through the NeighborWorks Training Division in FY12:

- **20,045** training certificates were awarded to community development professionals
- **12,570** professionals learned skills to better serve low-income families
- **10,000** homeownership education and counseling certificates were awarded
- **3,754** organizations received training

Working Together for Strong Communities



NeighborWorks America

Working with Housing Action Illinois, NeighborWorks will provide a blend of **classroom and online learning opportunities** for eligible participants.

Training opportunities may include:

- place-based training
- NeighborWorks Training Institute (NTI) scholarships
- eLearning scholarships
- eClassroom Express

Topics may include homeownership counseling and foreclosure prevention, as well as courses in community revitalization, affordable housing, management and leadership.

Working Together for Strong Communities



Contact

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Director of Technical Assistance

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A stronger Illinois begins at home

NATIONAL CONSUMER LAW CENTER®

- Since 1969, the nonprofit National Consumer Law Center® (NCLC®) has worked for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the U.S. through its expertise in policy analysis and advocacy, publications, litigation, expert witness services, and training.
- Leading provider of training and technical assistance to housing counselors, attorneys, and mediators across the country
- www.nclc.org



NCLC'S ROLE



HOW NCLC WILL DO THIS

- Conversations with stakeholders
 - Housing counselors
 - Legal services programs
 - Mediators
- Review of work done in other states
- Participation in needs assessment
- Presentation of initial conclusions to stakeholders

QUESTIONS FOR NCLC?

Diane Thompson

- Formerly at Land of Lincoln Legal Assistance Foundation, in East St. Louis
- (618) 466-5867
- dthompson@nclc.org

Odette Williamson

- Coordinates NCLC's work with housing counselors
- (617) 542-8010
- owilliamson@nclc.org

Illinois Attorney General's NFS Housing Counseling and Community Revitalization Awardees

Services to be delivered by CSH to all NFS Awardees, 2013-2016

Housing Action Illinois Conference

November 6, 2013

The Source for
Housing Solutions



Our Mission

Advancing housing solutions that:



**Improve lives of
vulnerable
people**



**Maximize public
resources**



**Build strong,
healthy
communities**

What We Will Do

Through the NFS award, CSH will deliver training to all projects on creating and operating supportive housing in order to create opportunities to integrate special needs housing into revitalization plans.

Training rooted in CSH national curriculum that is tested and delivered annually

Training on trends and resources in Illinois service funding and rental assistance initiatives



Training on effective relationships and communication between Management and Services

Training on tenant selection plan that meet federal standards

High Quality Supportive Housing

A variety of housing models exist with common factors including:



Located in within safe neighborhoods with close proximity to:

- **Transportation**
- **Employment opportunities**
- **Services**
- **shopping, recreation and socialization.**



***Tenants** have a lease identical to those of tenants who are not in supportive housing.*

*Services are voluntary and consumer-driven. **They focus on ensuring that tenants can obtain and thrive in stable housing, regardless of barriers they may face.***



The housing and its tenants are good neighbors, contributing to meeting community needs and goals whenever possible.



Access Living of Metropolitan Chicago

NFS Community Revitalization & Housing Counseling Expert

OVERVIEW

- ◆ Access Living will provide housing counseling as well as technical assistance to ensure that the services, programs and products of other NFS grantees adheres to the highest quality and “best practice” standards in accommodating the needs of people with disabilities.
- ◆ Housing counseling services will be targeted to people with disabilities in areas with a significant number of vacant/abandoned building and renters, especially those areas served by other NFS awardees in the City of Chicago.
- ◆ Technical assistance will include the development and delivery of trainings that target both revitalization entities (i.e. developers, management companies, realtors, leasing agents, etc.) and community-based entities (i.e. non-profit housing counseling agencies, public sector leaders, philanthropic organizations, etc.) in metropolitan Chicago.
- ◆ All trainings will be conducted by experts and professionals in the fields.

Access Living of Metropolitan Chicago

NFS Community Revitalization & Housing Counseling Expert

TOPICS

For Revitalization Entities (*i.e. developers, management companies, realtors, leasing agents, etc.*)

- 💧 Design and construction laws such as, FHAA, Illinois Accessibility Guidelines and Chicago Building Codes
- 💧 Fair Housing Amendments Act and Section 504 of the Rehabilitation Act
- 💧 New construction of residential properties; and
- 💧 Rehabilitation of residential properties.

Access Living of Metropolitan Chicago

NFS Community Revitalization & Housing Counseling Expert

TOPICS

For Community-Based Entities (*i.e. non-profit housing counseling agencies, public sector leaders, philanthropic organizations, etc.*)

- 💧 Disability barriers awareness; and
- 💧 The obligation to provide reasonable accommodations and modifications to home residents with disabilities.

Access Living of Metropolitan Chicago

NFS Community Revitalization & Housing Counseling Expert

CONTACT

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Chicago Area Fair Housing Alliance

The Chicago Area Fair Housing Alliance (CAFHA) is a consortium of fair housing and advocacy organizations, government agencies, and municipalities committed to the value of fair housing, diversity, and integration.

Since 1985, CAFHA works to combat housing discrimination and promote integrated communities of opportunity through research, education, and advocacy.



Chicago Area Fair Housing Alliance

Affirmatively Furthering Fair Housing (AFFH) is taking proactive steps beyond simply combating discrimination to foster more inclusive communities and access to community assets for all persons protected by the Fair Housing Act.

We accomplish this through:

- Fair housing analysis and reporting
- Advocacy at federal and state levels, as well as locally
- Education and outreach
- **Individualized technical assistance to member agencies and grantees**



Technical Assistance & Best Practice

- Help grantees comply with obligations to affirmatively further fair housing
- Assistance with strategies to avoid housing segregation in target communities
- Assist with crafting affirmative marketing plans, unique to the assets & needs of an area
- Provide fair housing and diversity analyses with measurements
- Provide up-to-date information about how to promote integration and prevent discrimination





Next Steps

- Expect a questionnaire from the Experts soon!
- Contracts
- Who to contact next?

Questions?

Karen Muchin or Robin Snyderman

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