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
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
• 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 of 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
# Community Economic Indicators

<table>
<thead>
<tr>
<th>Category</th>
<th>Examples of Data to be Provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population and housing</td>
<td>Population; Housing units; Percent owner-occupied</td>
</tr>
<tr>
<td>Mortgage lending</td>
<td>Applications, Origination rate; Denial rate; Type of loan; Purpose of loan; Average amount; Type of unit; Race/ethnicity of applicant; Owner/investor occupancy</td>
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<tr>
<td>Income</td>
<td>Relative distribution by quintiles; Average income; Median income; Average earned income; Household poverty</td>
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<tr>
<td>Private-sector employment</td>
<td>Percent employed private/public/not in workforce/unemployed; Percent by super-sector; Percent of private employees by wage range</td>
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<tr>
<td>Housing units and vacancy rates</td>
<td>Percent residential/business vacancy; Percent long-term residential vacancy</td>
</tr>
<tr>
<td>Foreclosure</td>
<td>Foreclosure filings; Foreclosure auctions</td>
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</tbody>
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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](http://www.woodstockinst.org/data)
Examples of community indicators analysis

Foreclosure Activity in the City of Chicago

Foreclosure trends relative to the City of Chicago average
- Much worse than City
- Worse than City
- About the same as City
- Better than City
- Much better than City

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.

See us on Facebook; www.MissionPlusStrategy.com
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?
Collaborative Housing Planning Tools for Responding to the Foreclosure Crisis
• 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
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
  o Understanding market demand and supply
  o Data sources and analysis
  o Determining strategic areas
  o Positioning product in market

• Rehab/Development
  o Sources and uses of funds
  o Development process
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
    - sporras@axiadevinc.com
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
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.
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.
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 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.
Contact

David Young
Director of Technical Assistance
david@housingactionil.org
312-939-6074 x202
• 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](http://www.nclc.org)
NCLC’S ROLE

As asked by the Attorney General to develop best practices for communications

- Housing counselors
- Mediators
- Legal services attorneys
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
Our Mission

Advancing housing solutions that:

- Improve lives of vulnerable people
- Maximize public resources
- Build strong, healthy communities
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 tenant selection plan that meet federal standards

Training on effective relationships and communication between Management and Services

Dimensions of Quality

Sustainable Rental and Service Funding

Property Management-Service Provider Partnerships

Tenant Selection
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 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.
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.
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

Beto Barrera – Manager of Community Development
Access Living of Metropolitan Chicago
115 W. Chicago
Chicago, IL. 60654

Main Phone: 312-640-2111
TTY: 312-640-2172
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.
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

karen@brickllc.com or robin@brickllc.com

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