



CITY OF CHAMPAIGN

HOUSING STOCK REPORT

AUGUST 2026



ILLINOIS HOUSING
DEVELOPMENT AUTHORITY

COMMUNITY REVITALIZATION TECHNICAL ASSISTANCE PROGRAM

Community revitalization refers to the implementation of intentional efforts that aim to increase access to living wage jobs, healthcare, supportive services, community amenities, transportation, and affordable housing stock. Community revitalization activities can benefit all types of communities by helping them to determine and plan for their development goals, address market concerns, and develop creative solutions for engaging residents and stakeholders in long-term initiatives.

Despite a community's need for affordable housing, many communities across Illinois are unable to attract the investment necessary to meet their needs. In response, the Illinois Housing Development Authority (IHDA) launched an initiative in 2016 to incentivize community revitalization planning via its Low-Income Housing Tax Credit (LIHTC) Qualified Allocation Plan (QAP). This incentive in LIHTC scoring criteria led to the development of IHDA's statewide Community Revitalization Program, which helps to develop pathways for equitable community development in the state's most distressed areas. This free program works directly with municipalities to identify strengths and opportunities within the community and generate localized capacity through a Community Revitalization Plan. In addition, our team connects communities with existing initiatives in their region and provides direct technical assistance to LIHTC developers.

Although available to communities across Illinois, IHDA primarily targets communities in rural and non-metro areas for community revitalization partnerships. The partnerships that stem from the Community Revitalization (CR) Program benefit communities by building strategies to address housing, community, and economic development needs and mitigating barriers of access to development tools. Housing developers also benefit from these activities, as the plans developed in conjunction with IHDA's CR Program provide a better understanding of communities' housing needs and demographics. Additionally, community investors are better able to connect to and utilize the market analysis tools and funding sources identified by the program's resulting Community Revitalization Plan.

The Community Revitalization Program helps to expand local leaders' ability to see affordable housing as part of their community's growth and assists them with incorporating these opportunities into their planning efforts. It is through efforts like these that we hope to see sustainable and equitable development across Illinois.



**COMMUNITY
REVITALIZATION**



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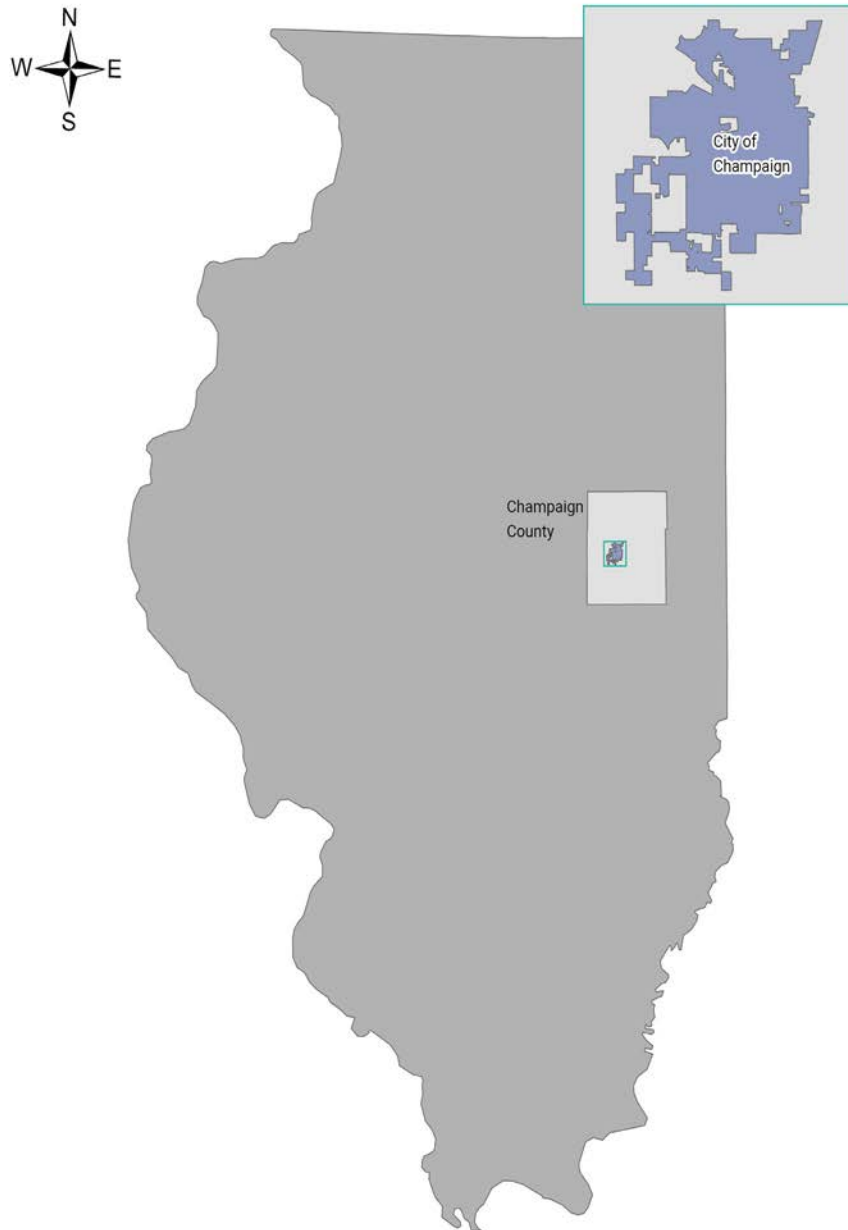
EXECUTIVE SUMMARY

The Illinois Housing Development Authority (IHDA) is committed to improving the capacity of communities in Illinois to identify and meet local housing needs. As a part of this commitment, IHDA partnered with the City of Champaign to assist them in developing a Housing Stock Report that builds upon existing planning and development efforts, identifies strengths and opportunities within the community, and generates localized capacity.

This partnership began in October 2025 and was carried out over the course of 10 months. The Housing Stock Report is a product that the City of Champaign may use to inform its future plans for affordable housing and community development. This plan includes feedback gathered from community participation in a Community Survey conducted by the City of Champaign; a Housing Stock Survey that provides geographic analysis of the area's building stock; data visualization of Champaign's demographic, economic, and housing conditions; and an analysis of the area's market as viewed from a housing finance lens.

This Housing Stock Report is the final product of a long-term partnership between IHDA and Champaign. It is expected that this plan will be utilized as an informative asset to assist in creating and implementing plans for affordable housing and other development initiatives within the community. This plan can also be utilized in direct conjunction with many of IHDA's programs, funding opportunities, and resources, however, this plan is not a promise of funding. IHDA is optimistic about the future of the City of Champaign and hopes that the community will continue to see IHDA as a partner in their development and preservation of affordable housing.

LOCAL CONTEXT



The City of Champaign is located in Champaign County, in South Central Illinois. The community is home to 89,996 residents, which is approximately 43.1 percent of the total population of Champaign County. The median income for Champaign is \$56,118 and 4.8 percent of the population is unemployed. The biggest employers in the area are The University of Illinois and Carle Health, who operate in the education and healthcare industries.

As a university town in south-central Illinois, Champaign provides the amenities of urban living within a mid-sized city. While Champaign has a population of nearly 90,000 residents, it also has a twin city in Urbana to the east, resulting in a metro area population of nearly 240,000. Founded in 1860, Champaign is home to the flagship University of Illinois campus, a world-class public university. Champaign boasts a robust transit system, a variety of restaurants, parks, and arts and culture events, and economic opportunities across many different sectors. As one of the few growing communities in downstate Illinois, Champaign continues to be recognized as a great place to live, work, and play.

In the early Fall of 2025, Champaign entered into a partnership with IHDA to complete this Housing Stock Report. At the time, the City of Champaign was already working on its first citywide housing study in over fifteen years, the Housing Needs Analysis and Strategy. These two documents – the Housing Needs Analysis and Strategy and the IHDA Housing Stock Report – work in tandem with one another. While the Housing Needs Analysis and Strategy identifies citywide housing goals, such as the need for 7,000 new housing units by 2035 and the expansion of housing preservation programs, this IHDA Housing Stock Report provides a more in-depth look at neighborhood level data. The IHDA Housing Stock Report will be utilized not only as a planning resource, but also as an implementation tool as the City of Champaign works toward the creation and preservation of affordable housing in the city.

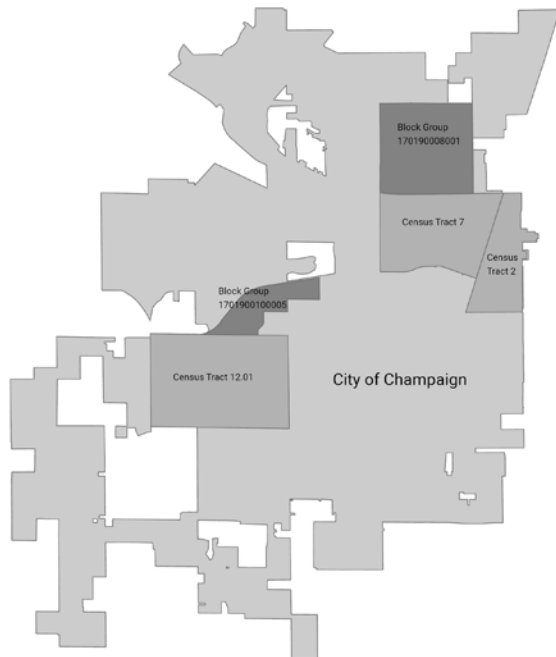
City of Champaign Neighborhood Services Department
205 W Park Ave, Champaign, IL 61820
(217) 403-7070

COMMUNITY REVITALIZATION STRATEGY AREA

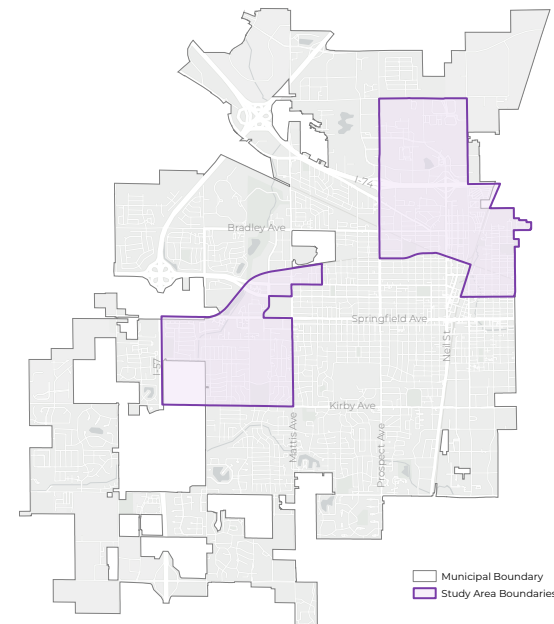
The Community Revitalization Strategy Area or CRSA was determined by the City of Champaign during the initial planning meeting. Multiple neighborhoods were chosen for the CRSA in Champaign, Holiday Park, Ridgewood, Bristol Place, Garwood, Carver Park, MLK Subdivision, and Garden Park. The focus for the CRSA was to identify the housing need in each neighborhood and gain insight into the housing stock.

CRSA Boundaries:

Census Tract 2; Champaign County
 Census Tract 7; Champaign County
 Census Tract 12.01; Champaign County
 Block Group 1; Census Tract 8; Champaign County
 Block Group 5; Census Tract 10; Champaign County



IHDA CRS Areas



PAST PLANNING EFFORTS

BRISTOL PARK NEIGHBORHOOD PLAN

Completed in 2011, the Bristol Park Neighborhood Plan established a vision for revitalizing the area into a neighborhood of choice. Redevelopment of the Bristol Park neighborhood has been underway for over a decade. The first two phases of development involved the creation of a variety of affordable housing options, including 64 single-family homes, 26 townhomes, and 60 senior apartments. The City of Champaign has invested over \$9 million in the redevelopment of Bristol Park.

NORTHEAST END NEIGHBORHOOD PLAN

In 2025, the Northeast End was selected as the next Strategic Neighborhood Action Plan area. Staff in the Planning and Development Department are currently working on the plan, with a focus on housing preservation and stability.

GARWOOD RESIDENTIAL EXTERIOR REHAB PROGRAM

The Garwood neighborhood is just west of Bristol Park. Recognizing the need for housing investment in the neighborhood following Bristol Park's redevelopment, staff in the Neighborhood Services Department began administering a locally funded housing rehabilitation program in spring 2026 with the aim of preserving and improving the housing stock.



DEMOGRAPHIC, ECONOMIC, AND HOUSING MARKET CONDITIONS

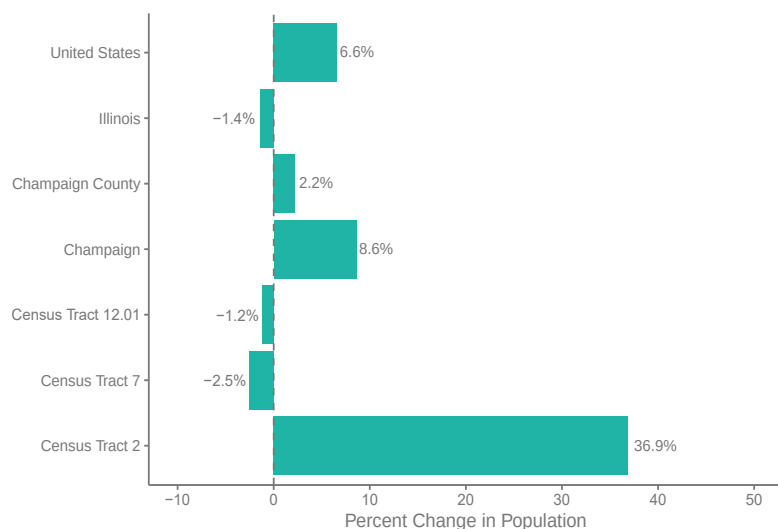
- 10** Demographic Conditions
- 16** Economic Conditions
- 19** Housing Market Conditions

DEMOGRAPHIC CONDITIONS

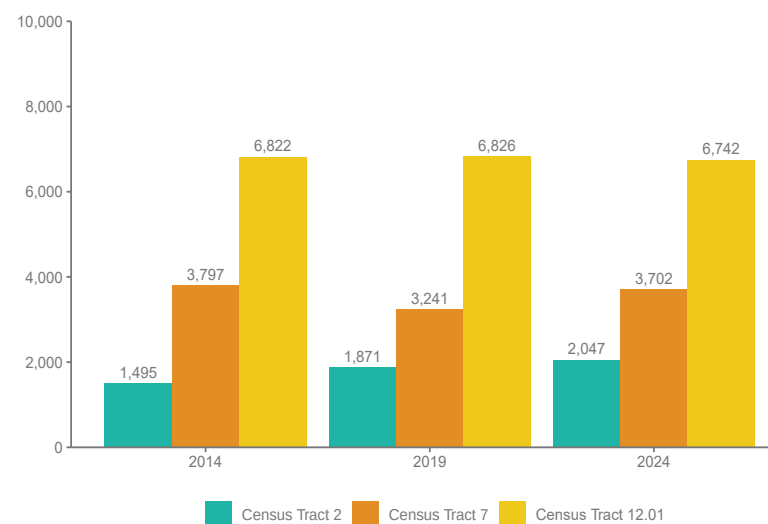
GENERAL POPULATION CHARACTERISTICS

The City of Champaign is located in Champaign County and made up 43.1% of the county's total population in 2024. As of 2024, the City of Champaign's Community Revitalization Strategy Area (CRSA) was home to an estimated 8,996 residents, with the population having increased since 2014, demonstrating a gain of about 8.6% over that period. Census Tract 2 and Block Group 1, experienced exponential population growth from 2014 to 2024 with a 36.9% and 35.7% increase respectively. Census Tracts 7 and 12.01 both experienced population decline in the same period. Block Group 5 saw a 35.7% decline in population from 2014 – 2024.

Population Change (%) from 2014 to 2024



Total Populations by Year

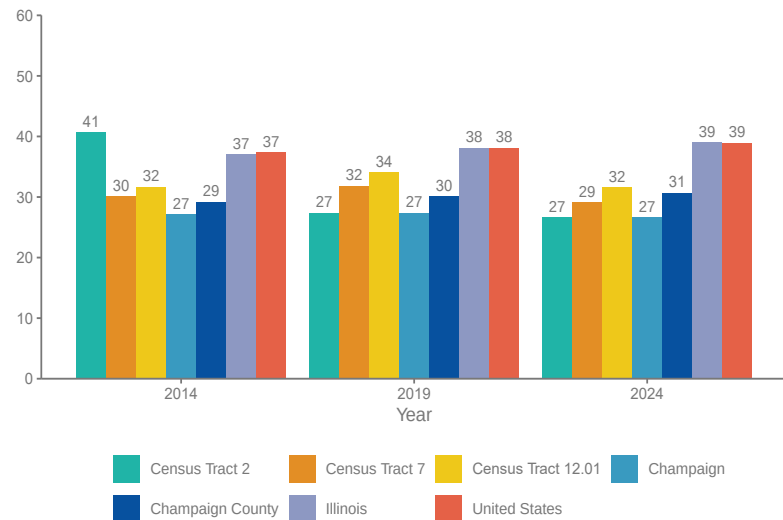


AGE COHORTS

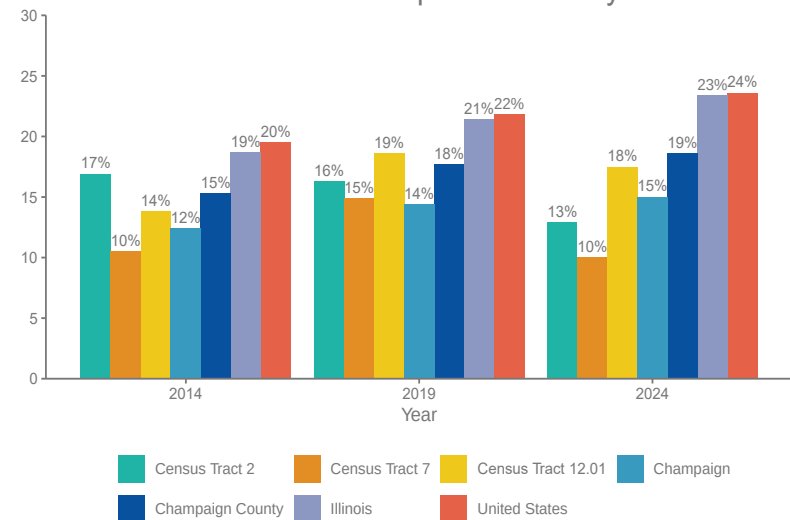
In 2024, the Champaign CRSA’s median age was 26.6 years old, compared to Champaign County’s median age of 30.7 years old. At the same time, the CRSA’s senior population, those ages 60 years and older, was 15.0% of the total population, compared to 18.6% in Champaign County, and 23.4% in Illinois.

Census Tracts 2, 7, and 12.01 all had similar median ages as the CRSA, with Census Tract 12.01 indicating the oldest median age of 31.6 years old. Of the three census tracts, 12.01 had the highest proportion of seniors in their population (17.5%). Census Tracts 2 and 7 had a 12.9% and 10% elderly population respectively.

Median Age of Population by Year



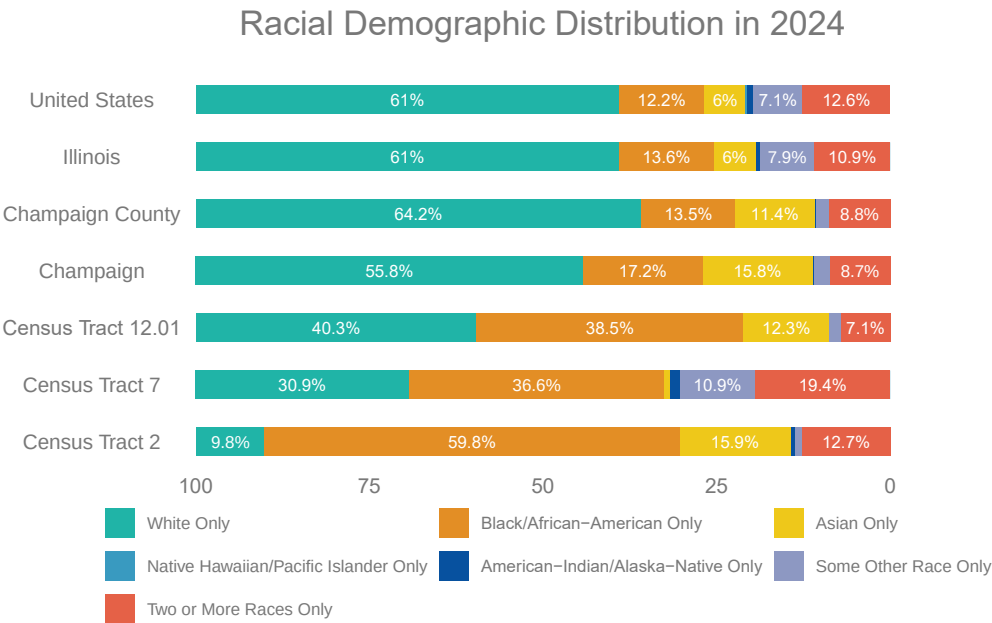
Percent Share of Population 60+ by Year



RACIAL COHORTS

The CRSA was predominantly homogenous with the White population comprising 55.8% of the city in 2024. Of the three census tracts studied, Census Tract 2 was the only one whose White population (9.8%) was much lower than the Black (59.8%) and Asian (15.9%) population. Census Tracts 7 and 12.01 had similar Black population, 39.6% and 38.5% respectively. The White population of Census Tract 7 was 30.9% and the Asian population was 0.8%. Census Tract 12.01's White population was 40.3% and the Asia population was 12.3%.

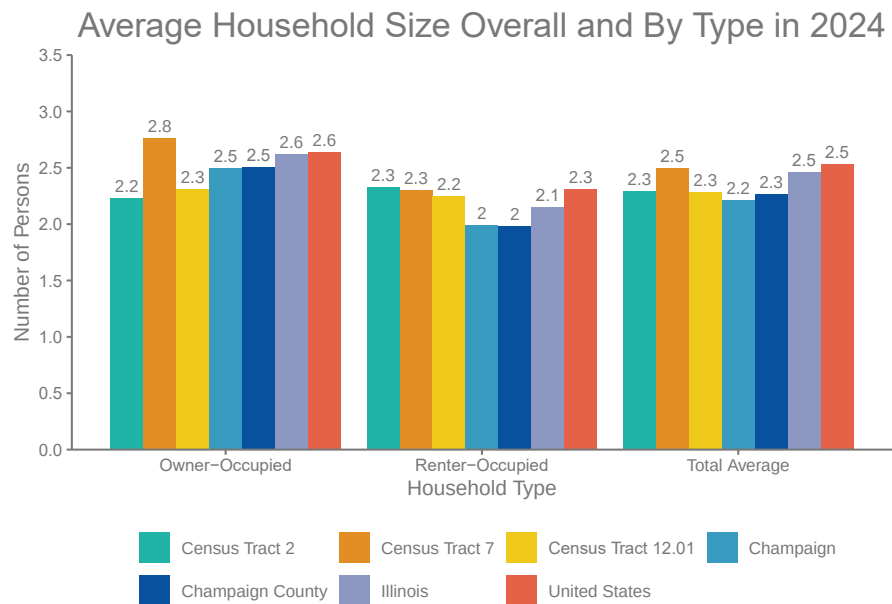
The Hispanic or Latinx populations within the three census tracts were lower than both Black and White populations. Census Tract 2 had 3.6%, Census Tract 7 had 26.7%, and Census Tract 12.01% had 4.6% Hispanic or Latinx population. In CRSA, 8.7% of the population identified as two or more races.



HOUSEHOLD COMPOSITION

The City of Champaign had 36,815 households in 2024. Census Tract 2 held 2.4% of Champaign’s households, Census Tract 7 held 4.8%, and Census Tract 12.01 held 8%. Census Tract 12.01 had the highest percentage of married-couple families, 38.6%, compared to Census Tracts 2 and 7 that had similar rates at 24.6% and 20.7% respectively. Two of the three census tracts, 2 and 12.01, had a similar percentage of female householders with no partner at 39.4% and 41.7% respectively.

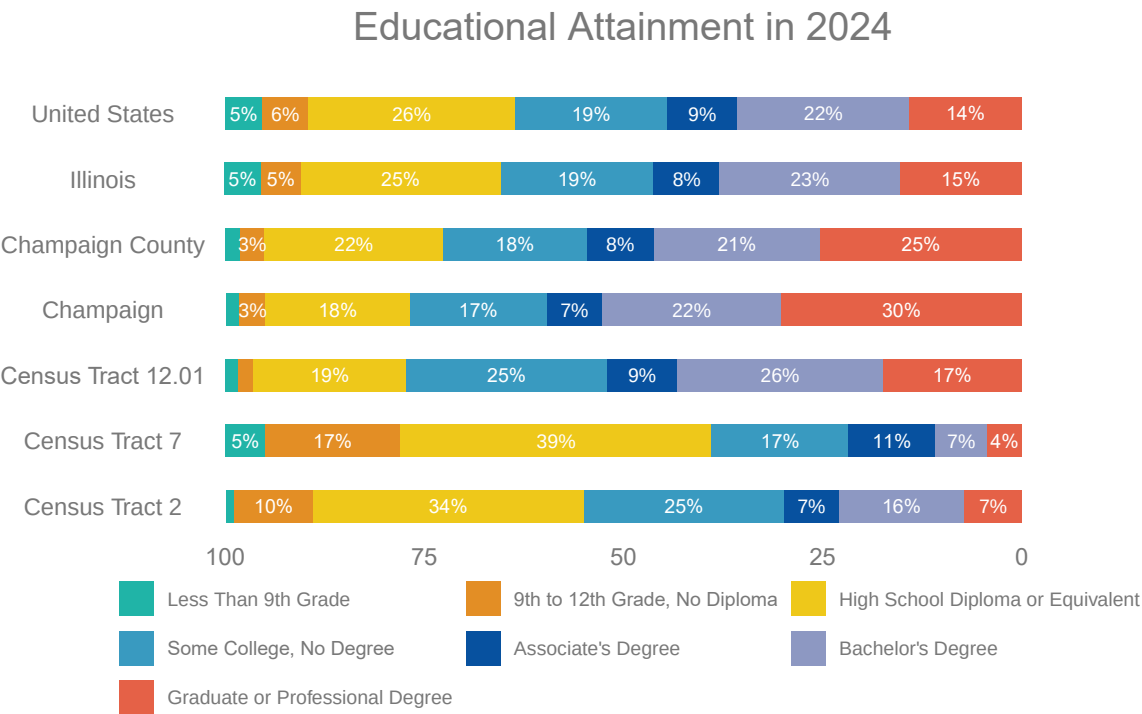
The average household size in the CRSA was 2.21 persons. Household sizes across the three Census tracts and two block groups were similar but Block Group 5 in Census Tract 10 was notably lower than the other geographies at 1.69 persons. Census Tract 7 had the highest household size with 2.5 persons. The CRSA’s owner-occupied household size and renter-occupied household size were 2.5 and 1.99 persons, respectively. Census Tracts 2 and 7 experienced increases in household size while the other geographies had decreases. Owner occupied households decreased most significantly in Block Group 1 in Census Tract 8, -1.15 persons. Every geography saw decreases in renter occupied household sizes except in Census tract 2 which saw a slight 0.2 persons increase.



EDUCATIONAL ATTAINMENT

Educational attainment in the CRSA overall saw graduate or professional degree rates 15% higher than in Illinois. Bachelor degree rates were on par with the state average, 22.6%. In the geographies studied, Census Tract 7 had the lowest amount of Bachelor's degrees attained (6.6%) and Census Tract 12.01 had the highest percentage at 25.9%.

In terms of educational achievement, the largest percentage of the CRSA's population were high school graduates, in 2024. Census tract 12.01 had a higher rate of people with graduate or professional degrees than the other census tracts in the PMA at 17.4%. Census Tract 7 had the highest rate of high school graduates but lowest rate of bachelor's degrees.

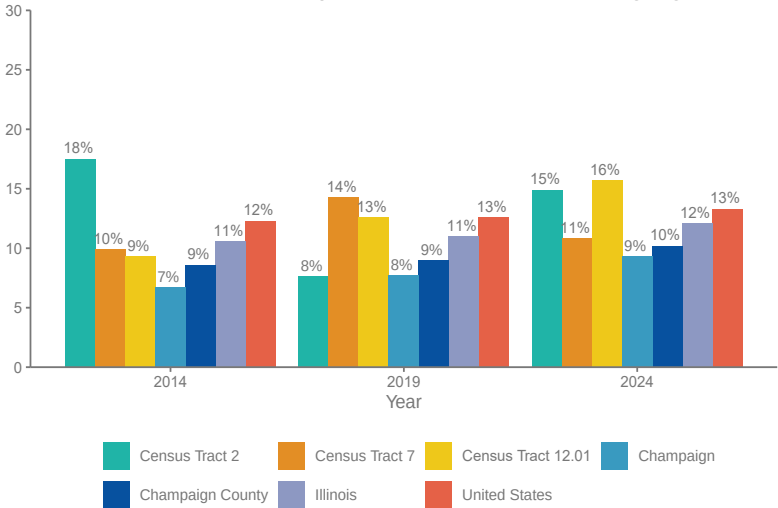


VETERAN AND DISABILITY POPULATION

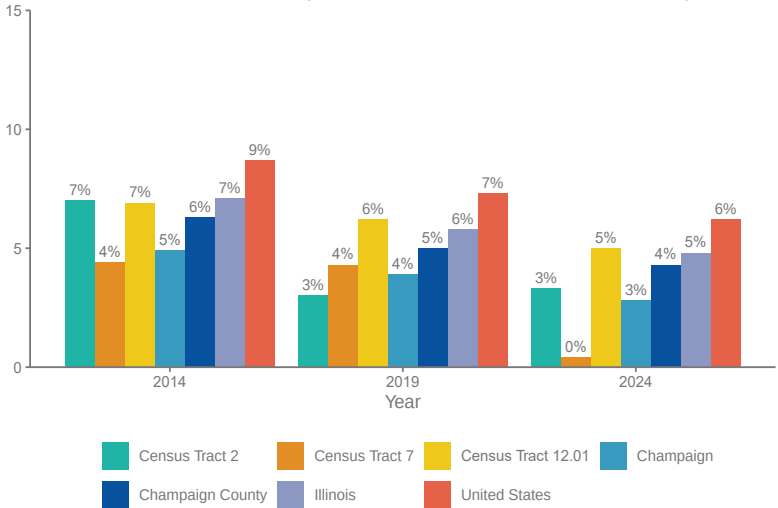
Census Tracts 12.01 and 2 had a similar share of population with a disability at 15.7% and 14.9% respectively. Census Tract 7’s population with a disability was 10.8%. All three census tracts had a higher share of population with a disability than the City of Champaign as a whole, 9.3%.

Veteran population was highest in Census Tract 12.01 at 5%. Census Tract 7 had a significantly lower veteran population compared to the rest of the CRSA at 0.4%.

Percent Share of Population With A Disability by Year



Percent Share of Population That Are Veterans by Year



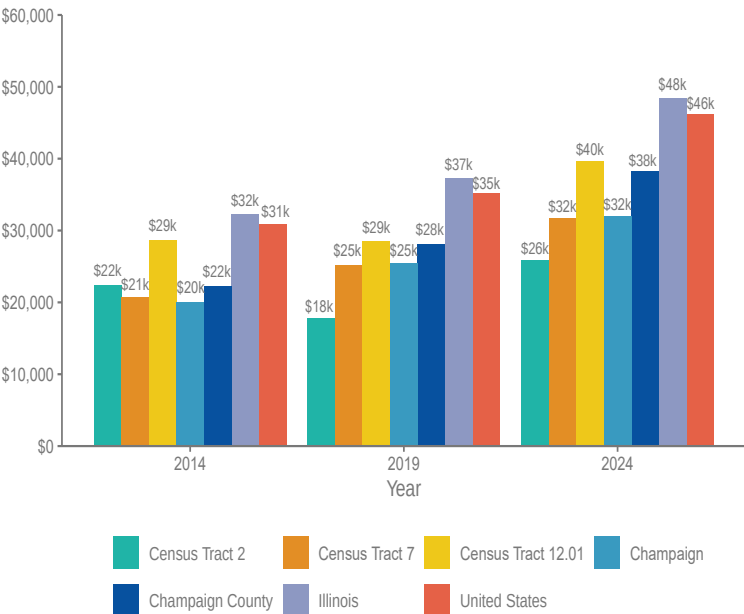
ECONOMIC CONDITIONS

EMPLOYMENT AND INCOME

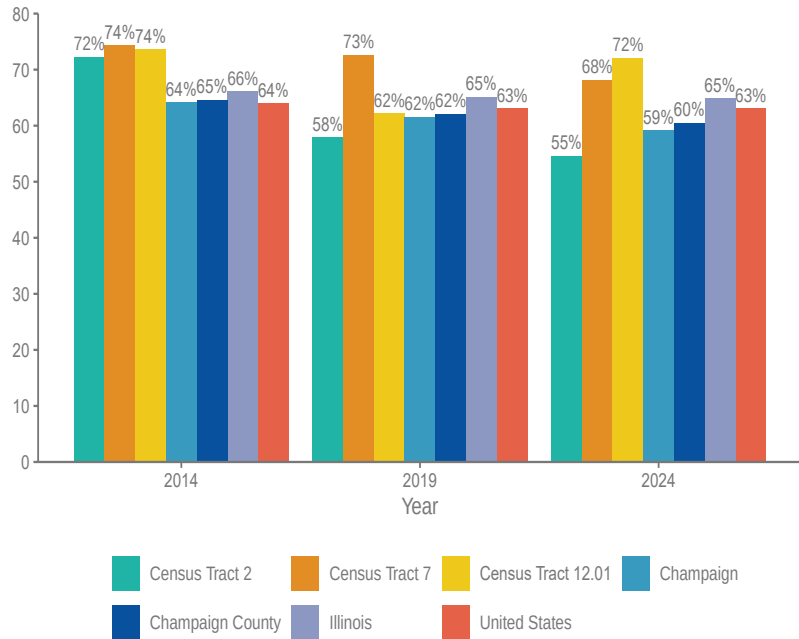
As of 2024, the median annual income of all workers in Census Tract 2 was \$25,788. That was lower than that of the City of Champaign, which was \$31,904. Census Tracts 7 and 12.01 were comparable to The City of Champaign’s median annual income of all workers.

The median annual income of full-time workers was higher than that seen among all types of workers. Assessing this figure by sex, female full-time workers in the CRSA made considerably more than male full-time workers except in Census Tract 7. Female workers in Census Tracts 2 and 12.01 made \$35,841 and \$47,629 respectively compared to males who made \$27,480 and \$42,855.

Median Annual Income for Workers by Year



Labor Force Participation Rates by Year



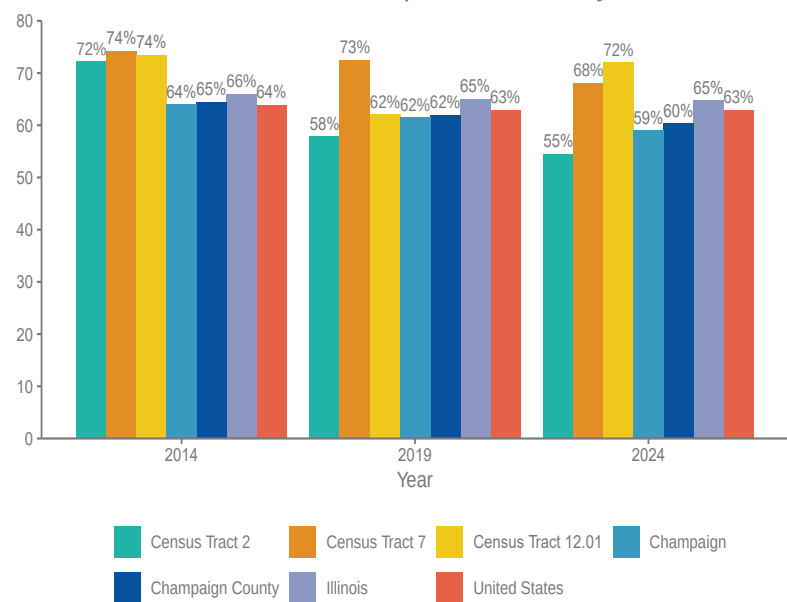
LABOR FORCE PARTICIPATION AND UNEMPLOYMENT

As of 2024, the labor force participation rate in the CRSA decreased in each of the three census tracts over a ten-year span. Census Tract 2 saw the most significant decrease, seeing a 17.7 decrease in the labor force participation. Census Tract 7 has the second highest drop, decreasing 6% in a ten-year span. The labor force includes those that are employed, those that consider themselves unemployed but looking for employment, and those within the armed forces.

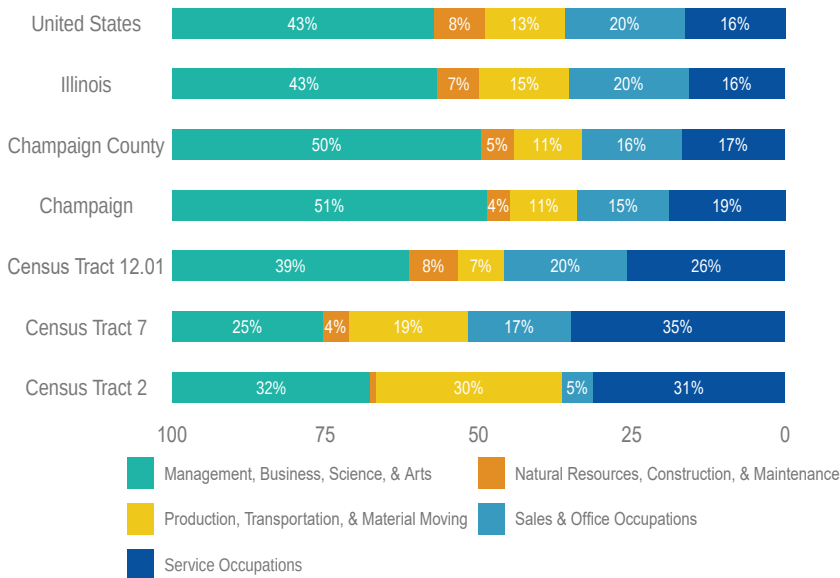
Unemployment rates in the CRSA ranged between 7% and 8.7% as of 2024. The City of Champaign as a whole saw unemployment rates at 4.8% in 2024.

Among employed residents of the CRSA, the most commonly held positions were those within management, business, science and arts and service occupations.

Labor Force Participation Rates by Year



Occupation Distribution in 2024

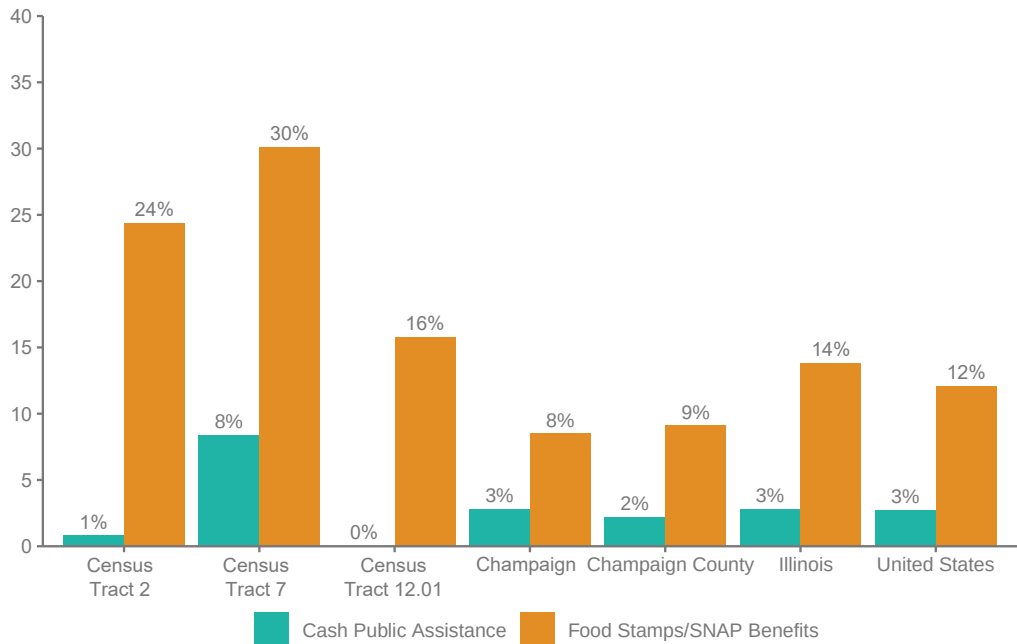


POVERTY AND PUBLIC ASSISTANCE

In Census Tract 7, significantly more households received cash public assistance compared to the other census tracts in the CRSA in 2024. All three census tracts had significantly more households in the CRSA that received food stamps and/or SNAP benefits in the previous 12 months compared to the City of Champaign as a whole. Champaign’s share of households receiving SNAP benefits in 2024 was 8.5% but Census Tract 2 was 24.4%, Census Tract 7 was 30.1%, and Census Tract 12.01 was 15.8%.

The highest poverty rate in the CRSA in 2024 was 41.8% in Census Tract 2. Census Tract 7’s poverty rate was 28.8%. Both were significantly higher than the City of Champaign’s poverty rate at 25.9%. Census Tract 12.01 had a poverty rate lower than the City of Champaign’s.

Share of Households Receiving Public Assistance in 2024



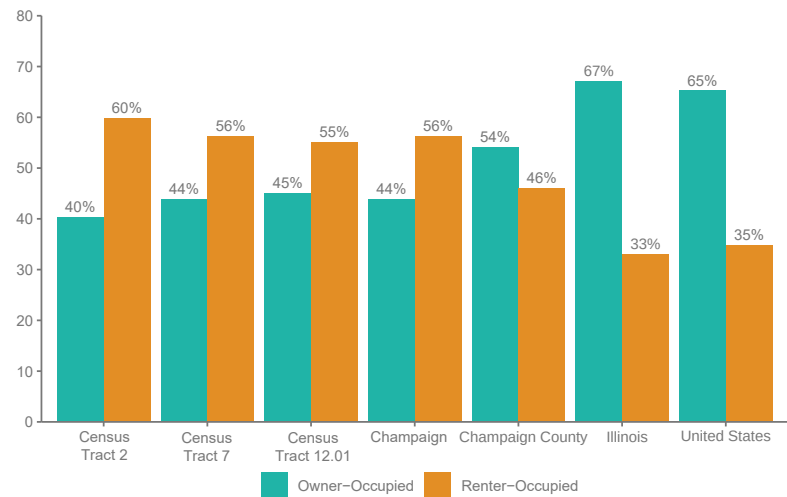
HOUSING MARKET CONDITIONS

HOUSING STOCK

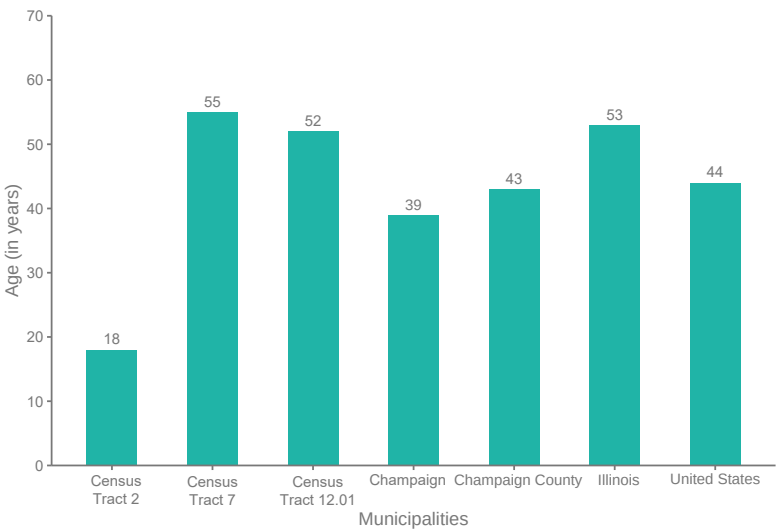
In 2024, the CRSA had 5,763 total housing units. Census Tract 12.01 had the most total housing units (3,152) out of the CRSA which is the result of a 1.9% increase in total housing units since 2014. Census Tract 7 on the contrary saw a decrease of about 11.5% in housing units in the same time frame. However, Census Tract 7 was the only census tract in the CRSA that saw an increase in owner-occupied housing units, albeit a very small amount (0.2%). That increase in owner-occupied units was accompanied by a 0.2% decrease in rental units. Census tract 12.01 saw the steepest decrease in owner-occupied housing units at 13.9%. In 2024, there were higher rates of renter-occupied housing units across the CRSA.

Housing stock across Illinois is relatively old, with the average building built in 1971 but the City of Champaign's stock is somewhat younger, with the average building built in 1985. Census tract 2's median year built was 2006 which suggests a much newer housing stock compared to the other two census tracts in the CRSA.

Share of Owner vs Renter Occupied Units in 2024



Median Age of Housing Stock

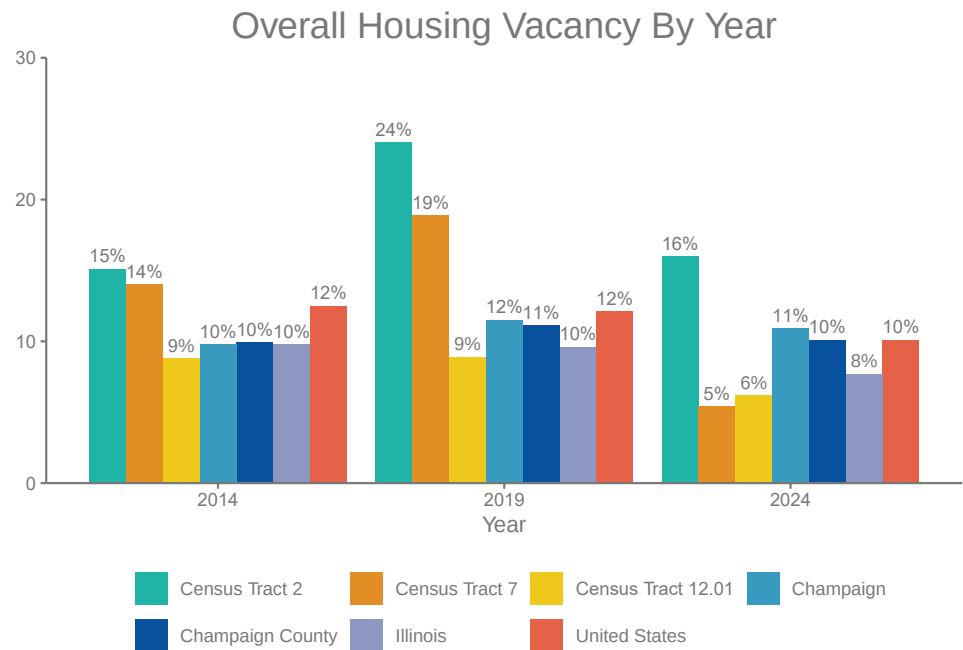


OCCUPANCY AND VACANCY

Throughout the CRSA, 15.3% of housing units were vacant in 2024. This rate mirrored the rates seen in the comparison municipalities, with Champaign County seeing a vacancy rate of 13% and Illinois seeing a vacancy rate of 9.6%.

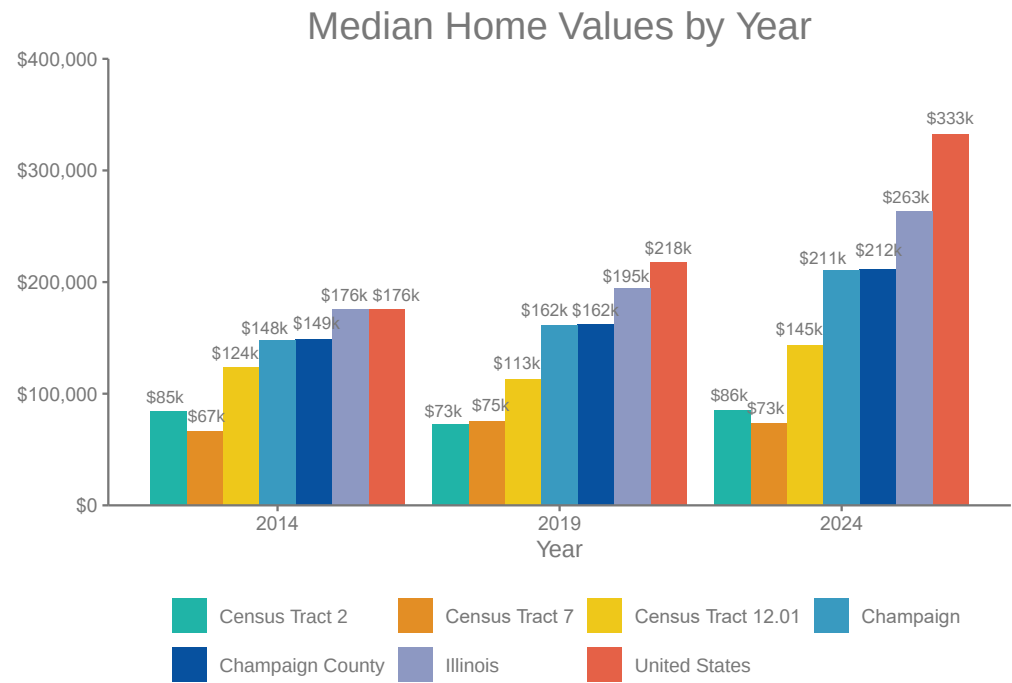
Census Tract 2 saw the greatest overall vacancy rate with 10.9% of housing units being vacant. The homeowner vacancy rate in that census tract was 0% but the renter vacancy rate was 9.6%. That is more rental vacancy than the City of Champaign (8.5%). The other two census tracts in the CRSA had lower rental vacancy rates than the City of Champaign. These vacancy rates are based on the ACS data from 2024 but local data indicates a much lower vacancy rate in Champaign, around 2%.

Census tract 12.01 saw the change in homeowner vacancy rates drop from 6.4% to 0% in a ten-year period.



HOUSING VALUE

The City of Champaign’s median home value was \$210,900. Census Tract 12.01 had the highest median home value in the CRSA at \$143,600. Census Tracts 2 and 7 had much lower median home values at \$85,500 and \$73,400 respectively. Each of the CRSA census tracts saw an increase in median home values over a 10-year period with Census Tract 12.01 seeing the highest increase at 16.3%.

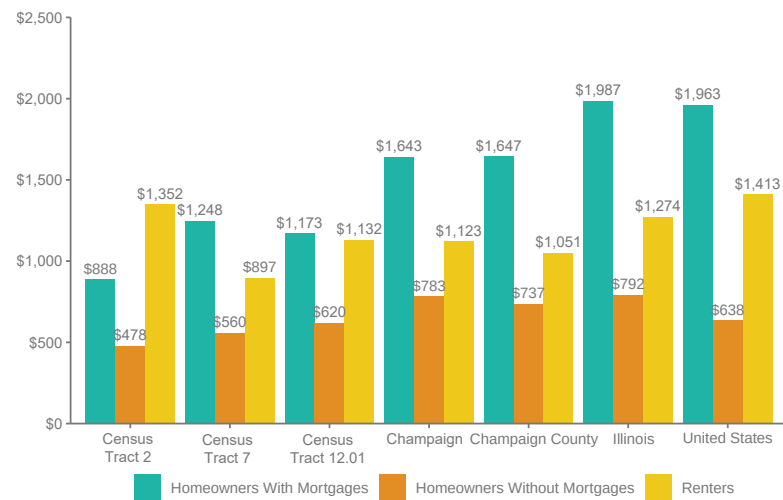


HOUSING COSTS

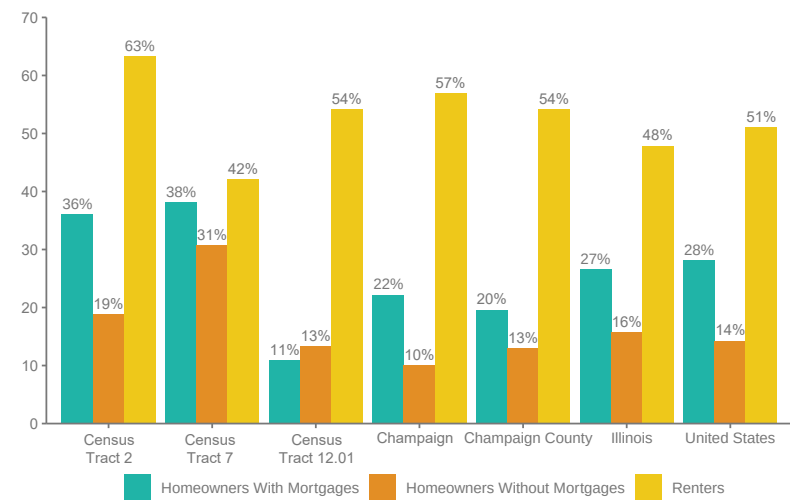
In 2024, the median monthly housing costs of owner-occupied units without a mortgage in the CRSA was \$783, whereas owner-occupied units with a mortgage was \$1,643. The median monthly housing cost paid by renter-occupied households in the CRSA was \$1,123. Housing costs for renters were highest in Census Tract 2 at \$1,352 and lowest in Census Tract 7 at \$897.

A household is described as cost-burdened when they pay more than 30% of their household income for housing, including rent, mortgage, and utilities. Census Tract 2 had the highest cost burdened rate for renters in the CRSA at 63.3%.

Median Monthly Costs by Owner/Renter Type in 2024



Share of Cost-Burdened Households by Owner/Renter Type in 2024





PRIMARY MARKET AREA

PRIMARY MARKET AREA

WHAT IS A PRIMARY MARKET AREA?

Primary Market Areas (PMAs) are contiguous geographic areas from which a majority of residents will likely be drawn for a given development. IHDA uses census tracts to create PMAs for market analysis and collects data for these areas to understand their demographic, economic, and housing trends. Taking into consideration the characteristics of this PMA helps IHDA to understand market forces that are occurring in and around the community and their implications for development goals. PMA analysis is an important process within the application review for many of IHDA's programs, including the Low-Income Housing Tax Credit (LIHTC) program. It is also a helpful tool for communities to understand and communicate the characteristics of their area and its broader regional context.

PRIMARY MARKET AREAS AND LOW-INCOME HOUSING TAX CREDITS

The initial phase of IHDA's Low-Income Housing Tax Credit (LIHTC) process serves to assess the market need for development and redevelopment proposals prior to the submittal of a full application. This process is called the Preliminary Project Assessment (PPA). This assessment allows IHDA to evaluate local market data based on the PMA and examine concentrations of poverty and affordable housing as preliminary indicators of the area's need. IHDA also allows developers to include documentation that supports the need for affordable housing and demonstrates alignment with local planning efforts. The PPA allows IHDA to look beyond the data alone to determine whether investments could help increase access to living wage jobs, education, services, and transit for low-income residents.

PRELIMINARY PROJECT ASSESSMENT MARKET DATA AND METRICS

The data points included in IHDA's PPA analysis show an area's change over time, including data points spanning approximately 10 years. All data are collected from the United States Census Bureau's American Community Survey for the census tracts within the project's PMA. Each metric used in this analysis is evaluated at the PMA-level and is compared to the rates and figures of the county and Illinois as a whole. The metrics considered include important housing statistics, such as vacancy, cost burden, and households with Section 8 Vouchers (also known as Housing Choice Vouchers), as well as existing affordable housing stock. The following table outlines all the metrics that IHDA collects and analyzes for its Preliminary Project Assessment, in accordance with the 2024-2025 Qualified Allocation Plan (QAP). It is important to note that the categories and criteria presented are subject to change as updates are made to the QAP.

EXISTING UNIT APPROVALS AND PERFORMANCE & ON-THE-GROUND INDICATORS		
CRITERIA REVIEWED	SOURCE OF INFORMATION	CONSIDERATION
IHDA-funded projects	IHDA active portfolio & IHDA Board approvals	General picture of IHDA’s investment in PMA
Newly approved IHDA-funded units		Approved projects in the PMA that are not yet constructed or rented may negatively impact the PPA market and/or the market may need to stabilize before additional units are approved
Occupany levels / Wait-list levels at active IHDA projects in PMA	Internal project monitoring by IHDA & phone calls to property managers	Occupancy levels in PMA below 80% are considered to be problematic
SRN units proposed	PAIR data showing the number of persons on the wait list & their desired unit type	To be used to objectively demonstrate on-the-ground conditions that may indicate the need for new units or rehabilitation of existing units within an area
Age of housing stock	American Community Survey (ACS) 5-year estimates	
AFFORDABLE RENTAL CONCENTRATIONS		
CRITERIA REVIEWED	SOURCE OF INFORMATION	CONSIDERATION
IHDA market share (units funded by IHDA in the PMA / total rental units in PMA)	IHDA active portfolio, IHDA Board approvals, & American Community Survey (ACS) 5-year estimates	Market share over 10% is considered high and may negatively impact the PPA review, market share over 15% may be required to submit Community Revitalization documentation to show that the proposed project is part of local efforts.
Affordable market share (unduplicated units funded by IHDA, HUD, HUD Public Housing, & USDA-RD in the PMA / total rental units in PMA)	IHDA active portfolio, IHDA Board approvals, American Community Survey (ACS) 5-year estimates, & published lists of HUD Multifamily, HUD Public Housing, & USDA-RD developments	Market share over 20% is considered to be high and may negatively impact the PPA review, low overall rental concentrations may mitigate negative impact
Affordable rental concentrations (actual rents, regardless of subsidy)	Affordable Rental Unit Survey (ARUS)	Affordable rental unit concentration that exceeds 60% for the income levels targeted by the project is considered high and may negatively impact the PPA review
SOCIAL AND ECONOMIC VIABILITY		
CRITERIA REVIEWED	SOURCE OF INFORMATION	CONSIDERATION
Poverty rate	American Community Survey (ACS) 5-year estimates	Poverty levels exceeding 20% may negatively impact PPA review, low poverty rates and high household income may indicate opportunity within the PMA
Median household income		

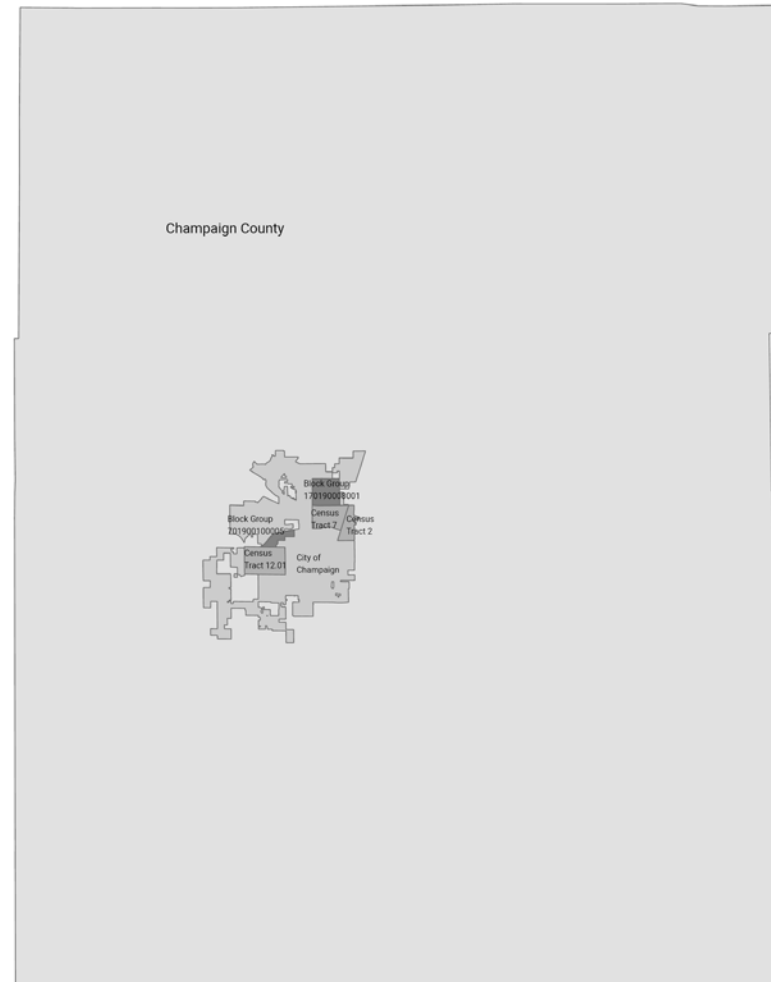
SOCIAL AND ECONOMIC VIABILITY		
CRITERIA REVIEWED	SOURCE OF INFORMATION	CONSIDERATION
Growth (houshold and population)	American Community Survey (ACS) 5-year estimates	Overall negative trends and/or sharp year-to-year declines may negatively impact PPA review
Rent-burden and extreme rent-burden		Higher than average levels may indicate need for rent-restricted housing within PMA
Unemployment rate	American Community Survey (ACS) 5-year estimates & Bureau of Labor Statistics Area Unemployment Statistics	Access to jobs is considered and indicator of opportunity and projects located in PMAs with low unemployment, high labor force participation, and high number of local jobs may be considered favorably
Labor force participation rate		
Number of jobs	US Census Longitudinal Statistics	
Number of jobs per 100 people	American Community Survey (ACS) 5-year estimates & US Census Longitudinal Statistics	
Households with Housing Choice Vouchers (HCV)	HUD's 'A Picture of Subsidized Households'	Demonstrates local participation in HCV subsidy program, may indicate a concentration of subsidies in the rental market
Educational attainment and school performance	American Community Survey (ACS) 5-year estimates & local school performance indicators	Education levels and school performance are considered indicators of opportunity
Crime statistics	Various data sources, IHDA Asset Management records	High crime rates may impact ability to achieve and maintain full occupancy

CHAMPAIGN'S PRIMARY MARKET AREA

The PMA defines the larger community area that is inclusive of the amenities, services, and recreational assets that residents of the City of Champaign could reasonably travel to and access. The Champaign PMA is made up of two neighborhoods that consists of three and two block groups. While this PMA composition and analysis can serve as an informative tool for understanding the area's trends and needs, its boundaries and census tracts should not be considered the only means of analysis.

The census tracts included in Champaign's PMA were determined through discussion between IHDA and the City of Champaign and are as follows:

- Champaign County
- City of Champaign
- Census Tract 2
- Census Tract 7
- Census Tract 12.01
- Block Group 1 in Census Tract 8
- Block Group 5 in Census Tract 10



CHAMPAIGN'S PRIMARY MARKET AREA DATA

Project Name:	Champaign		SPAR Reviewer:			SPAR Recommendation:						
			Census Tracts Included In PMA17019000200, 17019000700, 17019001201									
Project PPA Number:			Market Characteristics*	PMA	Rate	Growth	County	Rate	Growth	State	Rate	Growth
Project City:			Total Population 2014	12,146			204,214			12,868,747		
Set-Aside/Cmty Area	Other Metro		Total Population 2019	11,960		-2%	209,922		3%	12,770,631		-1%
Project County:	Champaign		Total Population 2024	12,491		4%	208,741		-1%	12,694,798		-1%
Construction Type:			People aged 60+ 2014	1,595	13%		31,210	15%		2,411,038	19%	
Age Restriction:			People aged 60+ 2019	2,055	17%	29%	37,215	18%	19%	2,736,185	21%	13%
Total Units:			People aged 60+ 2024	1,819	15%	-11%	38,894	19%	5%	2,970,106	23%	9%
Scattered Site:			People Unemployed 2014**	687	6%		7,644	4%		669,561	5%	
Mrkt Rate/80% AMI Units:			People Unemployed 2019**	611	5%	-11%	5,191	2%	-32%	394,981	3%	-41%
30% AMI Units:			People Unemployed 2024**	562	4%	-8%	4,514	2%	-13%	388,370	3%	-2%
PSH Units/PAIR Data:			People in Laborforce 2014**	6,873	57%		109,228	53%		6,718,857	52%	
PBRA Units:			People in Laborforce 2019**	6,081	51%	-12%	108,495	52%	-1%	6,663,517	52%	-1%
Type of PBRA:			People in Laborforce 2024**	6,891	55%	13%	105,312	50%	-3%	6,674,020	53%	0%
Existing & Fully Occupied:			Jobs by Job Location 2023 (LEHD)	3,174	25%		84,854	41%		5,199,014	41%	
PH Redevelopment:			Jobs by Res Location 2023 (LEHD)	4,418	35%		74,405	36%		5,197,648	41%	
Vets Population:			High School Graduates 2019**	2,514	21%		26,859	13%		2,254,524	18%	
Existing IHDA Portfolio:			High School Graduates 2024**	2,153	17%	-14%	27,296	13%	2%	2,201,051	17%	-2%
Opp Area or Proximate:			College Graduates 2014**	1,933	16%		49,595	24%		2,729,934	21%	
QOLI Score:	3		College Graduates 2019**	1,731	14%	-10%	54,913	26%	11%	3,010,025	24%	10%
ARI Score:	3		College Graduates 2024**	2,592	21%	50%	55,991	27%	2%	3,318,149	26%	10%
R/ECAP 2023	0		People in Poverty 2014	3,093	25%		42,662	21%		1,810,470	14%	
R/ECAP in PMA	0		People in Poverty 2019	2,919	24%	-6%	38,859	19%	-9%	1,557,873	12%	-14%
Wage Abundance/Desert	N/A, Desert		People in Poverty 2024	3,069	25%	5%	36,921	18%	-5%	1,464,937	12%	-6%
BA Food Access Verified	0		Cost Burdened Owners 2024	462	20%		7,771	17%		748,748	22%	
RIA	High Revitalization Area		Cost Burdened Renters 2024	1,351	45%		18,691	48%		737,425	44%	
QCT 2026	QCT		Average Median Income 2014	\$26,006			\$46,680			\$57,166		
QCT in PMA 2026	2		Average Median Income 2019	\$27,498		6%	\$52,797		13%	\$65,886		15%
Age of Housing Stock 2024			Average Median Income 2024	\$47,019		71%	\$63,683		21%	\$83,390		27%
2000 & after	18.38%		Total Vacant Units 2014	655	10%		8,731	9%		520,800	9%	
1980-2000	22.23%		Total Vacant Units 2019	811	12%	24%	10,330	10%	18%	514,181	9%	-1%
before 1980	59.40%		Total Vacant Units 2024	447	7%	-45%	9,643	9%	-7%	421,003	7%	-18%
ARUS 80% AMI		2036	68%	Owner Occupied Units 2014	2,679	46%		43,745	50%		3,194,707	60%
ARUS 70% AMI		1541	52%	Owner Occupied Units 2019	2,288	40%	-15%	43,636	47%	0%	3,202,715	60%
ARUS 60% AMI		1039	35%	Owner Occupied Units 2024	2,332	40%	2%	46,173	49%	6%	3,378,910	62%
ARUS 50% AMI		567	19%	Occupied Rental Units 2014	2,438	42%		35,879	41%		1,583,926	30%
ARUS 40% AMI		213	7%	Occupied Rental Units 2019	2,604	46%	7%	38,733	42%	8%	1,643,419	31%
ARUS 30% AMI		194	7%	Occupied Rental Units 2024	2,984	52%	15%	39,299	41%	1%	1,657,539	30%
ARUS 20% AMI		44	1%	Total Housing Units 2014	5,772	48%		88,355	43%		5,299,433	41%
Concentrations:	Number of Units	%s	Total Housing Units 2019	5,702	48%	-1%	92,699	44%	5%	5,360,315	42%	1%
Active IHDA Units (All)	0	0%	Total Housing Units 2024	5,763	46%	1%	95,115	46%	3%	5,457,452	43%	2%
Affordable Housing Units (All)	0	0%	Households with HCVs 2024	316	11%		1,943	5%		95,827	6%	
			Overall Housing Unit Change									
SPAR Reviewer Comments / Notes:												
* All data collected from American Community Survey unless otherwise noted			** Rate calculations are based on available variables and certain traditional denominators were unavailable; Total Population was used as a denominator for these calculations									



COMMUNITY ENGAGEMENT

- 31** Community Needs Analysis Strategy Process
- 34** Champaign Community Housing Survey
- 34** Public Meetings

COMMUNITY ENGAGEMENT

To produce a Housing Stock Report that truly reflected community values and priorities, the City of Champaign engaged in a collaborative planning process involving community residents, community organizations, and other key stakeholders to obtain public input and build stewardship for the plan. A primary goal of the public outreach strategy for this plan was to increase and diversify community engagement, with a specific focus on engaging populations that have historically been underrepresented in previous planning processes.

IHDA worked closely with Champaign to develop a Scope of Work (SOW), which was signed by both parties in October 2025. The SOW outlined a partnership which included identifying and recruiting local and regional stakeholders, organizing public meetings, and establishing and overseeing a transparent project work plan. The specific tasks of the City of Champaign throughout this planning process included the following:

- Identifying neighborhood ambassadors and planning public meetings
- Providing previous planning efforts and funding sources
- Recruiting volunteers and City staff to perform a Housing Stock Survey of the CRSA

In total, IHDA and the City of Champaign's core planning team held three planning meetings, two in-person stakeholder meetings, and four full community meetings over the course of this partnership.



HOUSING NEEDS ANALYSIS STRATEGY

COMMUNITY HOUSING SURVEY

A core tool used to engage community residents throughout this process was the distribution and collection of the Housing Needs Analysis Strategy Community Housing Survey (CHS) by the City of Champaign. This survey posed 24 questions that polled resident opinions regarding their experience of their neighborhood(s) regarding the availability and quality of housing. These results were utilized as part of the citywide Housing Needs Analysis and Strategy, and also to inform this IHDA Housing Stock Report.

The survey gave the option for responses to remain anonymous but there was an option for respondents to provide contact information. Six questions were included in the survey to collect general respondent information, including living situation, age range, household income, and race/ethnicity. Residents of the City of Champaign were informed of the survey through dedicated online promotion. Surveys were distributed and left open for responses from October 2025 to March 2026. Over that time, 654 survey responses were collected.

Community feedback provided through the CHS was fundamental for learning about the experiences, needs, and desires for housing in Champaign. The information and opinions gathered from this survey and subsequent community meetings laid the foundation for this plan and its recommendations surrounding future development within the City of Champaign.

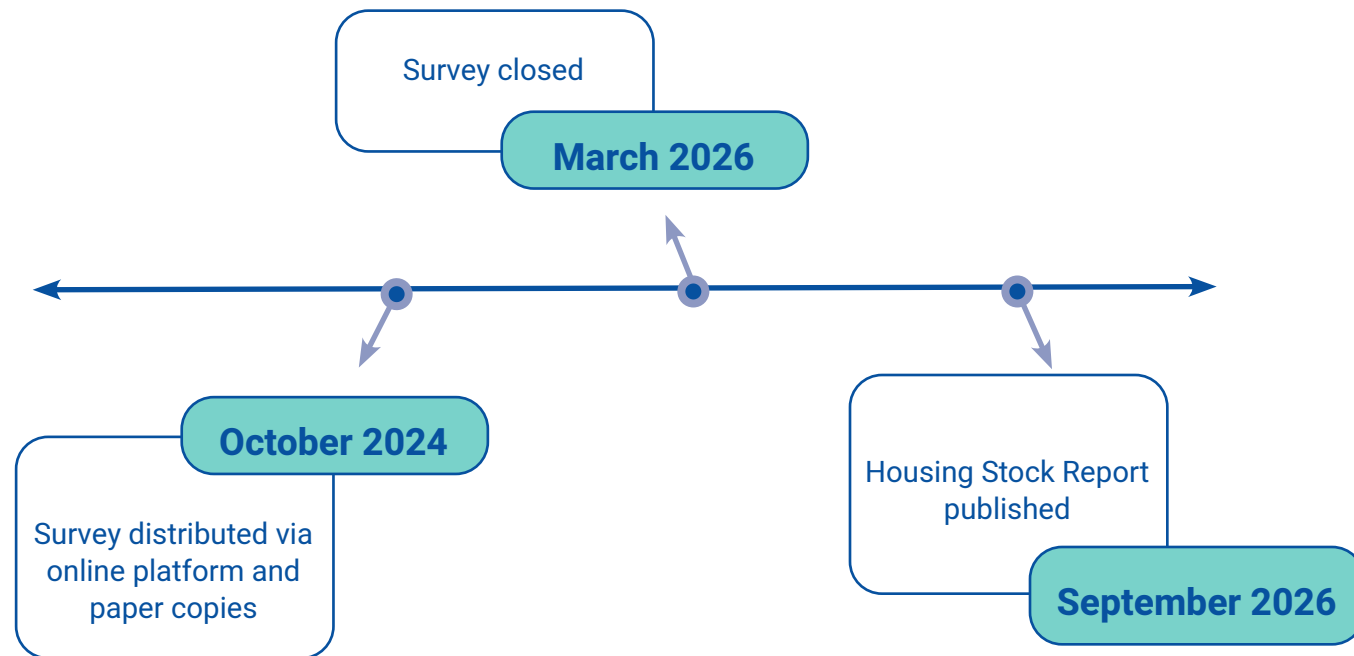
COMMUNITY NEEDS ASSESSMENT METHODOLOGY

To reach as many residents as possible, the HNAS Community Housing Survey was made available and distributed widely via online channels.

As with all self-reported surveys, there are some limitations which should be considered when interpreting the results of Champaign's CHS, including:

1. The language or phrasing of the survey may have been confusing or misleading to participants, causing error in the reporting of information.
2. Participants were not required to answer all questions and therefore the sample size may vary across questions.
3. The data reflect a snapshot of the opinions at the time of the respondents and those opinions are subject to change

HNAS COMMUNITY HOUSING SURVEY TIMELINE



CHAMPAIGN HNAS COMMUNITY HOUSING SURVEY

Champaign's HNAS Community Housing Survey (CHS) was made available electronically and distributed beginning in October 2025. The survey was closed in March 2026 after 654 responses were collected.

The CHS focused on housing needs and challenges in Champaign. Most respondents were employed full time (61.5%) with students being the second highest percentage of respondents (17%). About 64% of employed respondents worked in Champaign. Students living in Champaign mostly planned to leave the region after graduation. When asked about their current housing, about 38% of respondents owned a single-family home while 35% rented.

The biggest housing concerns for respondents were housing costs, utility costs, and property taxes. When choosing where to live, respondents found affordability to be most important, followed by neighborhood character, safety, and the type of housing. Respondents' reasons for wanting to move in the next three years were largely dependent on quality-of-life improvements in a different area and transitioning into homeownership. About 30% of respondents did not plan to move at all. The housing situation most respondents preferred was to own a single-family home. Most respondents believed a small 2–3-bedroom home (68.7%) or a medium 3-bedroom home (62.6%) would be most successful in their community.

PUBLIC MEETINGS

Throughout this planning process both stakeholder and community meetings were held to ensure that the Housing Needs Assessment was informed by residents, employees, and organizations based throughout the City of Champaign. Community meetings also provide an opportunity to clarify questions and share resources with members of the community. The preference is always to hold meetings in person to provide transparency on the planning process and to allow IHDA staff to build relationships with residents and stakeholders. Community meetings were conducted between October 2025 and April 2026 and included stakeholders and community members that are active within the community strategy area.

KICKOFF MEETING WITH NEIGHBORHOOD RESIDENTS – OCTOBER 2025

The initial kick off meeting in October 2025 detailed the Housing Stock Report to stakeholders and community representatives in the selected neighborhoods. Stakeholders learned what IHDA's role in the planning process was and what role they played as well. Both community representatives were eager to get things moving forward and to mobilize community for data collection and participation in future community meetings.

COMMUNITY MEETING – FEBRUARY 2026 AND MARCH 2026

The two community meetings held were both informative meetings where general community members were informed on how the housing stock survey worked, where it would be taking place, and when to expect results. Community members were encouraged to ask questions and be part of the process by volunteering to help complete the housing stock survey. There was one meeting held in each of the two target communities, drawing in several different questions and concerns that were appropriately addressed.

HOUSING STOCK SURVEY TRAINING – APRIL 2026

The housing stock survey training took place in April 2026. During that meeting, IHDA staff trained volunteers on how to conduct the housing stock survey and troubleshoot any issues that came up. Both volunteers and City of Champaign staff were tasked with sections of the study areas to complete. There were six resident volunteers who were trained.



HOUSING STOCK SURVEY

HOUSING STOCK SURVEY

The Housing Stock Survey is a market tool used to evaluate the concentration and location of different types of housing structures within a community and to provide an assessment of those structures' characteristics. This unique tool offers numerous insights into the housing needs of a community, ranging from types and locations of housing demand to interventions required to address property condition, such as rehabilitation or demolition. A Housing Stock Survey provides a geographic diagram and statistical analysis of a community's housing needs and can support and inform a plan to address those needs.

HOUSING STOCK SURVEY METHODOLOGY

IHDA's Community Revitalization team works with the partner community to recruit and train a group of community volunteers and City staff to conduct the Housing Stock Survey. Pairing local knowledge with housing experts culminates in a Housing Stock Survey that is based in the unique context, history, and culture of each community while simultaneously being oriented towards planning for future investment and development.

Champaign's Housing Stock Survey was conducted from April 2026 to May 2026. This Housing Stock Survey focused their data collection on the Community Revitalization Strategy Area (CRSA) that consisted of multiple neighborhoods, Holiday Park, Ridgewood, Bristol Place, Garwood, Carver Park, MLK Subdivision, and Garden Park. City staff worked closely with volunteers to capture this information utilizing an Internet-based application, ArcGIS Field Maps, which streamlined the collection and data-processing time, as compared to traditional paper-based methods. Each volunteer and City staff was provided training focused on using the app and correctly collecting data, however, limitations for this effort include the potential for user error and the subjectivity of the rating scale.

The Housing Stock Survey examined several characteristics of each of the surveyed structures. First, the property's utilization was recorded. Vacant lots were noted as such, while properties containing structures were recorded for their usage including that other than residential use (commercial, industrial, etc.). The type of building and number of units contained was then recorded. Finally, residential buildings were rated according to their exterior condition. Survey volunteers never entered the property and remained on the sidewalk or in the public way, so ratings were based entirely on a sidewalk view.

In total, 5,563 data points were placed onto the Champaign Housing Stock Survey map, based on GIS data received from the city. As previously stated, the HSS did not include the entire City of Champaign but just the two selected neighborhood areas identified in the CRSA. Each data point represented a structure and/or parcel within the selected study area. Of those preset data points, volunteers surveyed a total of 5,563 structures and parcels. The evaluation of the HSS is based on data for both neighborhoods in the CRSA. Data charts for each neighborhood area will be included in the appendix.

CATEGORIES AND GRADING GUIDES

Exterior Condition

What is the condition of the outside of the building?

Poor	Fair	Average	Good	Excellent
Property appears unlivable	Property damaged, needs major investment	Cosmetic or small structural investment needed	Minor cosmetic investment needed	No clear investment needed

Roof Condition

What is the condition of the building's roof?

Poor	Fair	Good
In need of repairs, significant damage to roof and/or gutters	Weathered but no significant damage	No visible damage

Paint or Siding Condition

What is the condition of the exterior paint or siding of the building?

Poor	Fair	Good
Major damage, peeling or missing paint, mold	Minor damage to siding, paint is chipped	No visible damage, in good condition

Yard Condition

What is the condition of the building's yard?

Poor	Fair	Good
Garbage or debris present, very overgrown	Slightly to very overgrown plants	Well-maintained yard

Residential Garage Condition

What is the condition of the building's garage?

Poor	Fair	Good
Significantly damaged, in need of demolition	Moderate damage, siding or roof weathered	No visible damage, in good condition

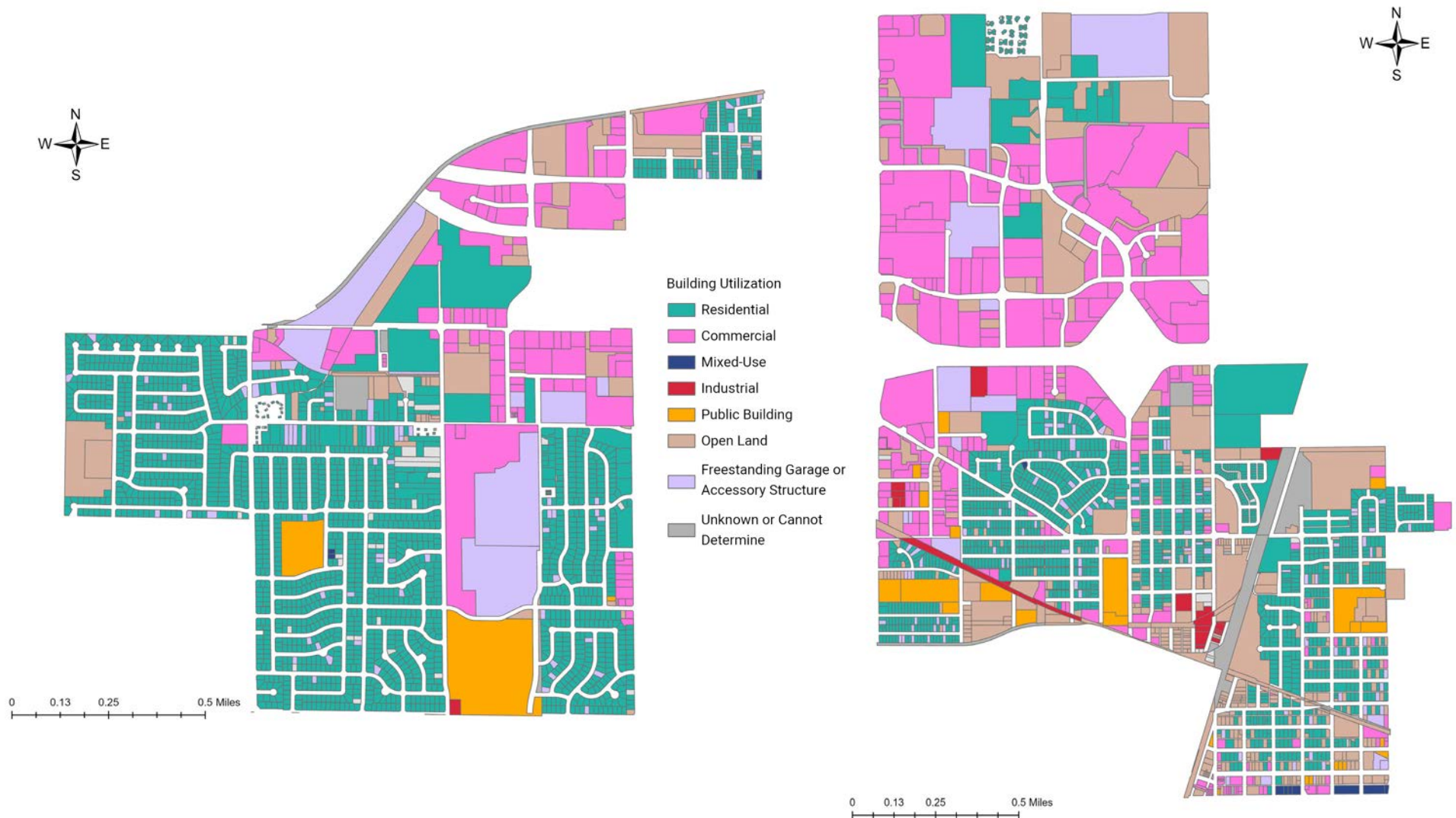
Window Condition

What is the condition of the building's windows?

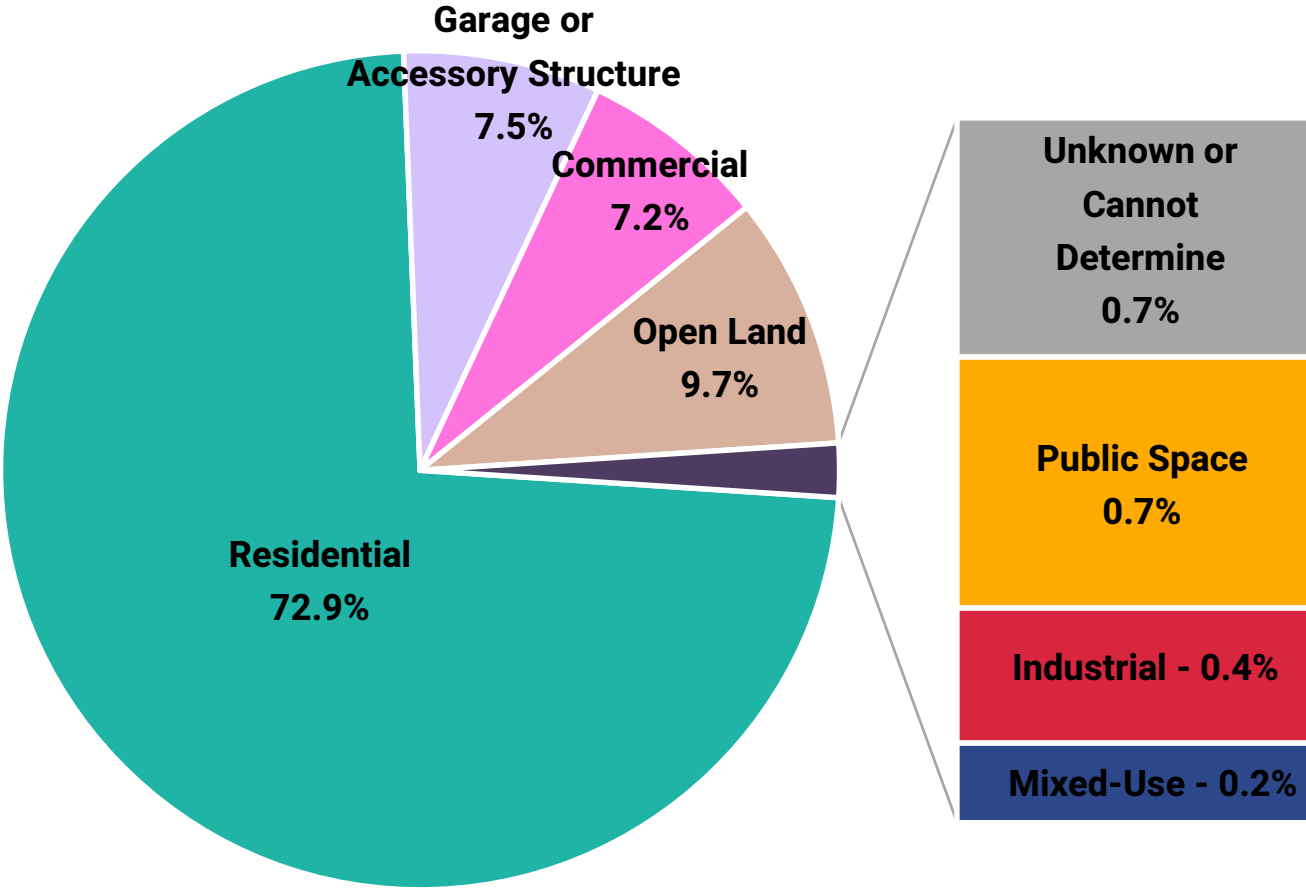
Poor	Fair	Good
In need of repairs, significant damage to windows	Weathered but no significant damage	No visible damage

BUILDING UTILIZATION

Of the 5,563 data points collected for the utilization category, 72.9% of the survey's structures were classified as residential, 7.5% of the parcels were classified as garage or accessory structure, and 0.4% of the structures were classified as industrial. In addition, 0.2% of the structures were classified as mixed-use, and 9.7% of the parcels were classified as vacant or open land. Structures such as schools, cemeteries, and parks were categorized as public space, while churches were designated as commercial space. In total, public space comprised 0.7% of the CRSA, while commercial space comprised 7.2% of the CRSA.



BUILDING UTILIZATION CHART

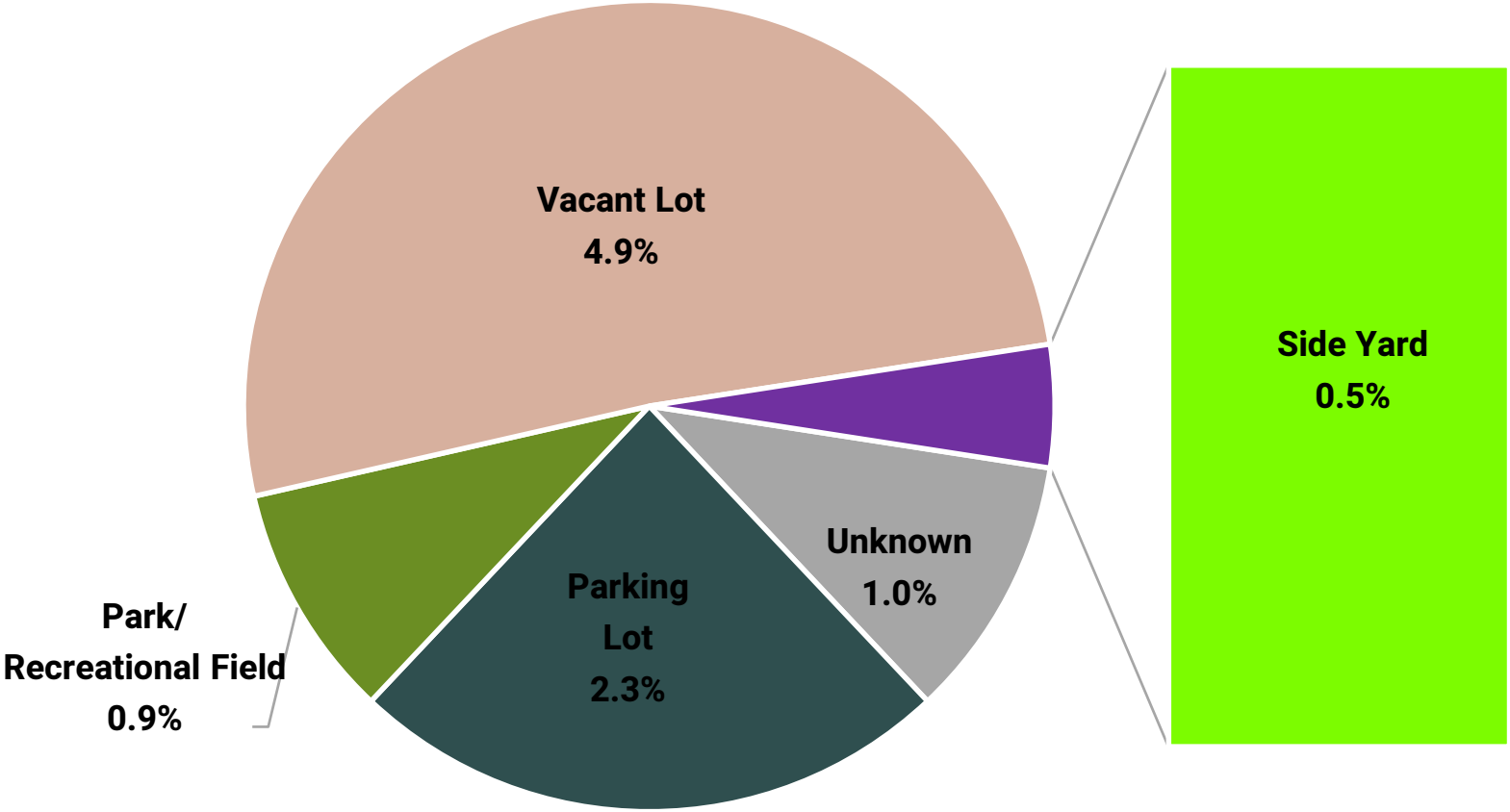


OPEN LAND UTILIZATION

Of the 532 data points collected as open land, 51.1% of the data points were classified as a vacant lot, 4.9% of the structures were classified as a side lot, and 2.3% of the structures were classified as a parking lot. In addition, 0.9% of the structures were classified as park or recreational field and 0.1% of the structures were classified as an agricultural field.

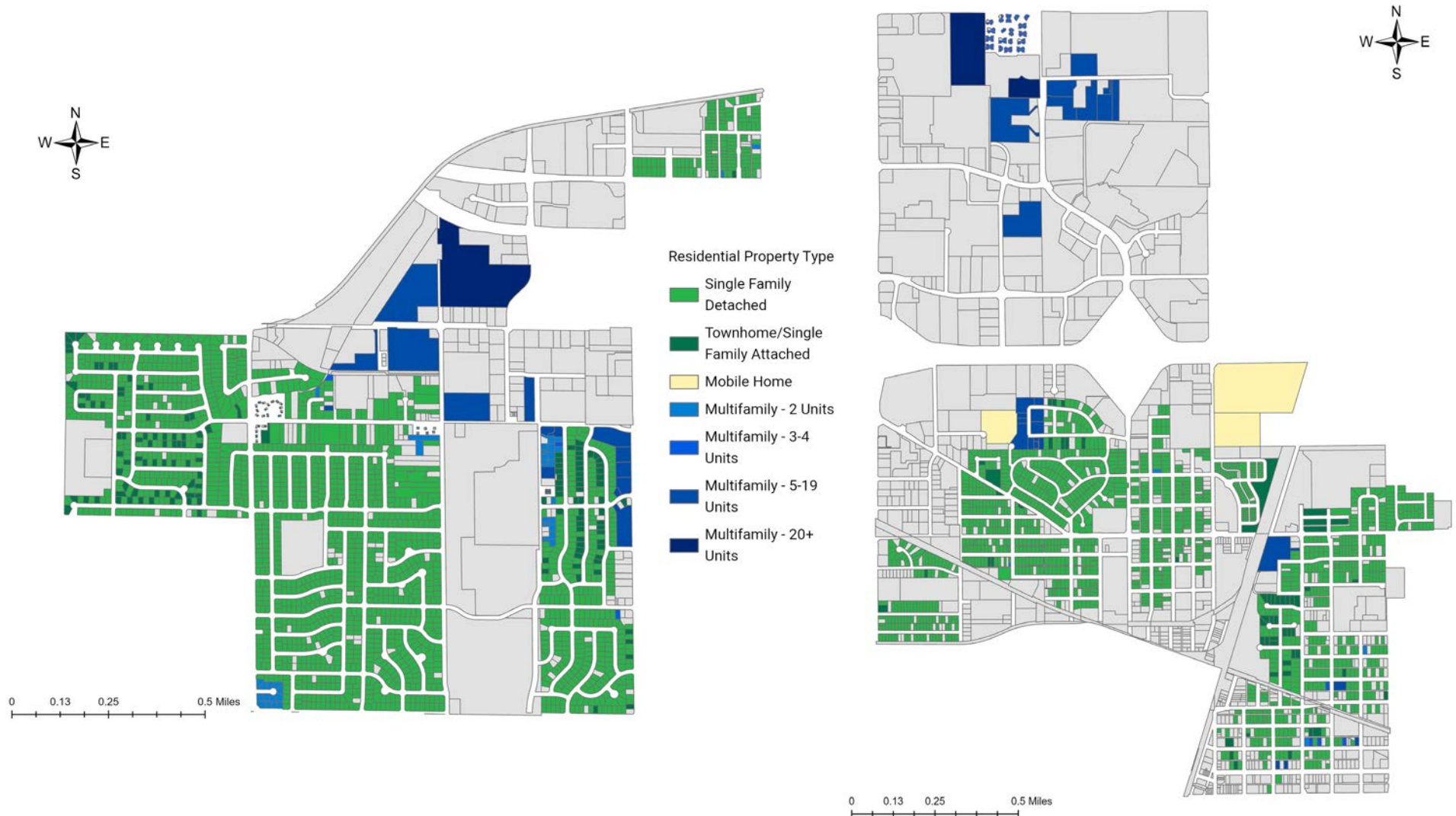


OPEN LAND UTILIZATION CHART

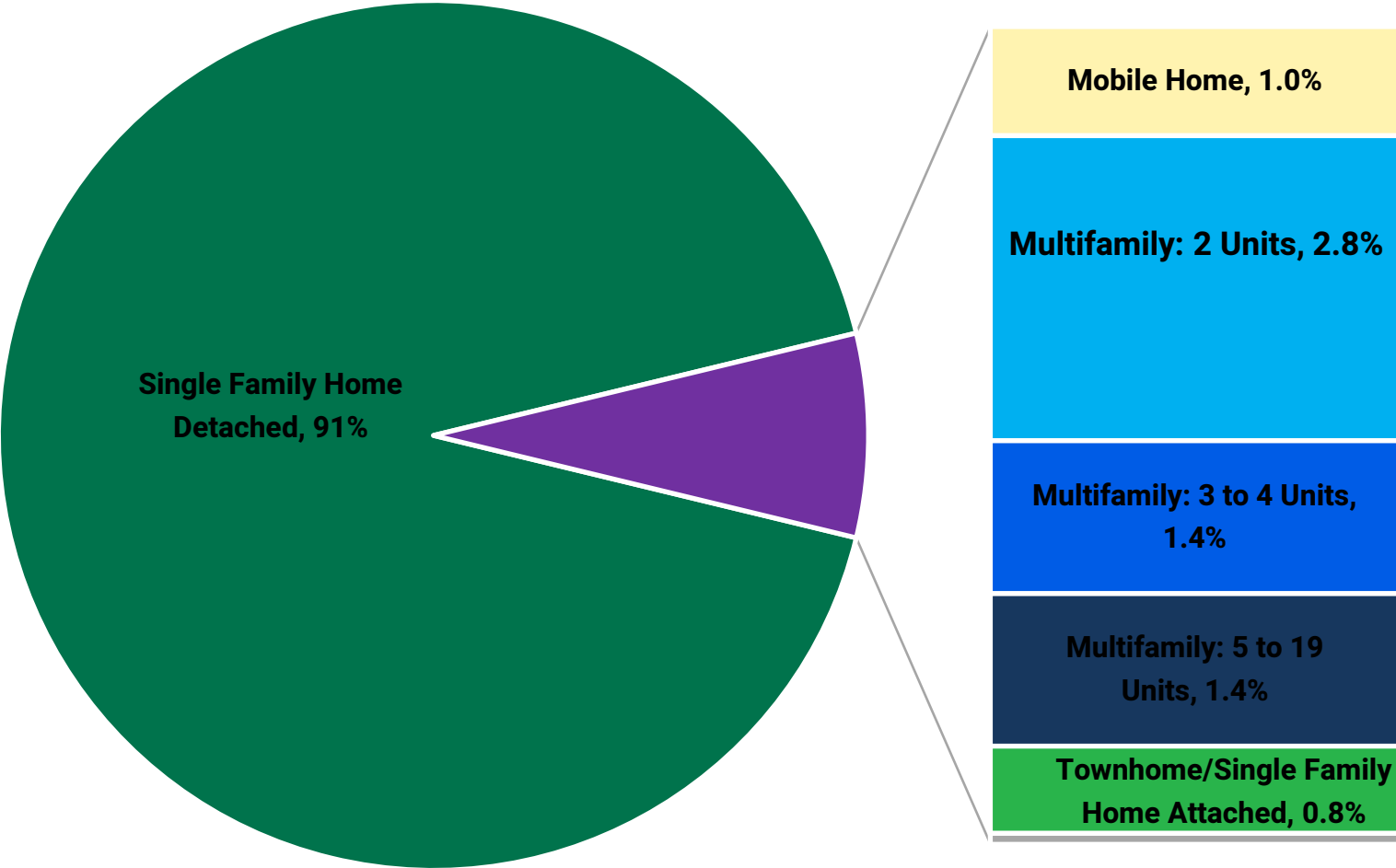


RESIDENTIAL PROPERTY TYPE

Most residential structures in the CRSA were single-family homes, detached. 3,208 of the 4,053 residential structures (79.2%) in the CRSA were recorded as single-family home, detached. 6% of residential structures were marked as townhomes and 8.4% were designated as multifamily residential structures. Structures with 5-19 units comprised the largest share of the multifamily residential structures (5%). Mobile homes made up the second largest share of residences, 6.1%.

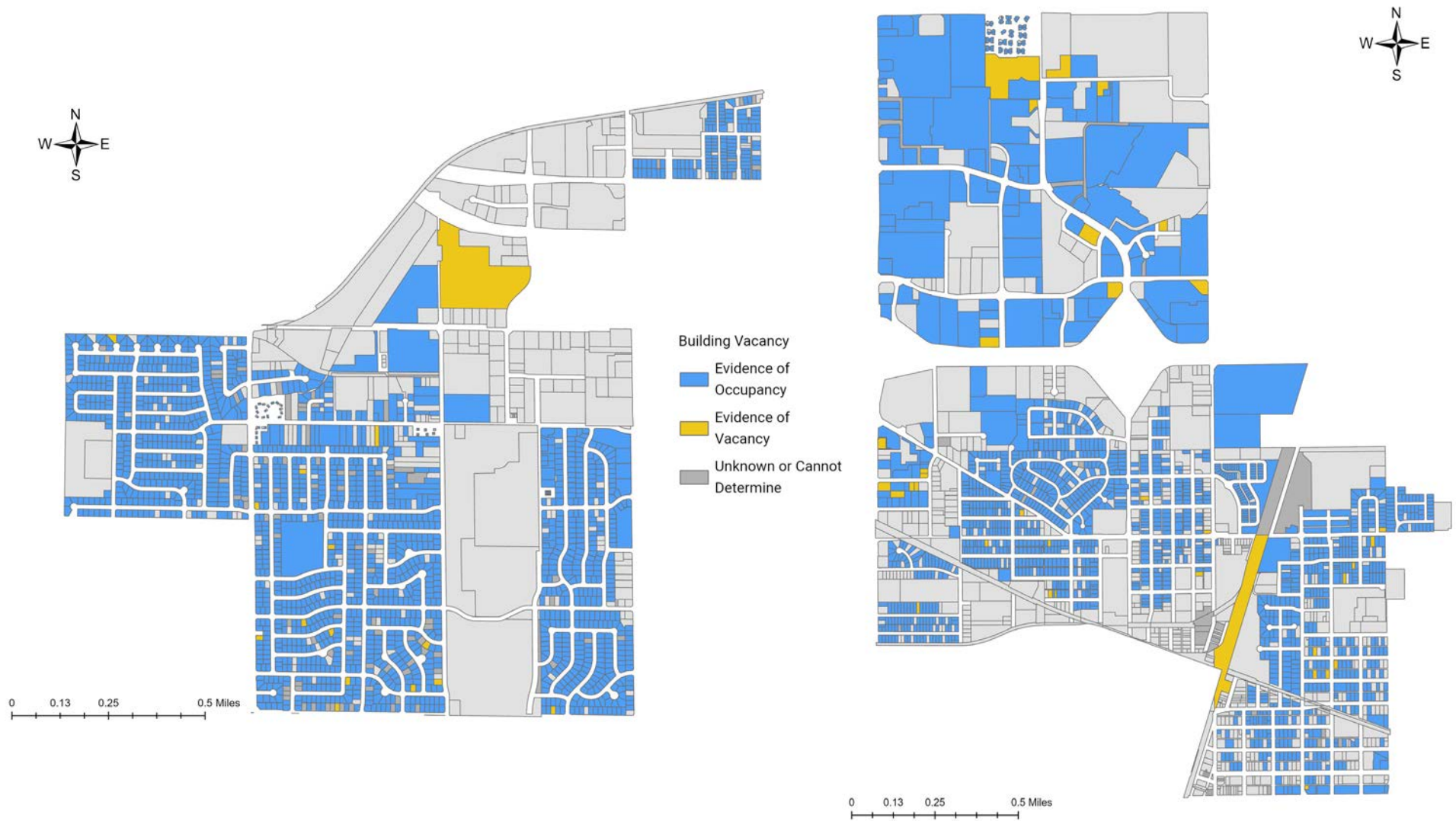


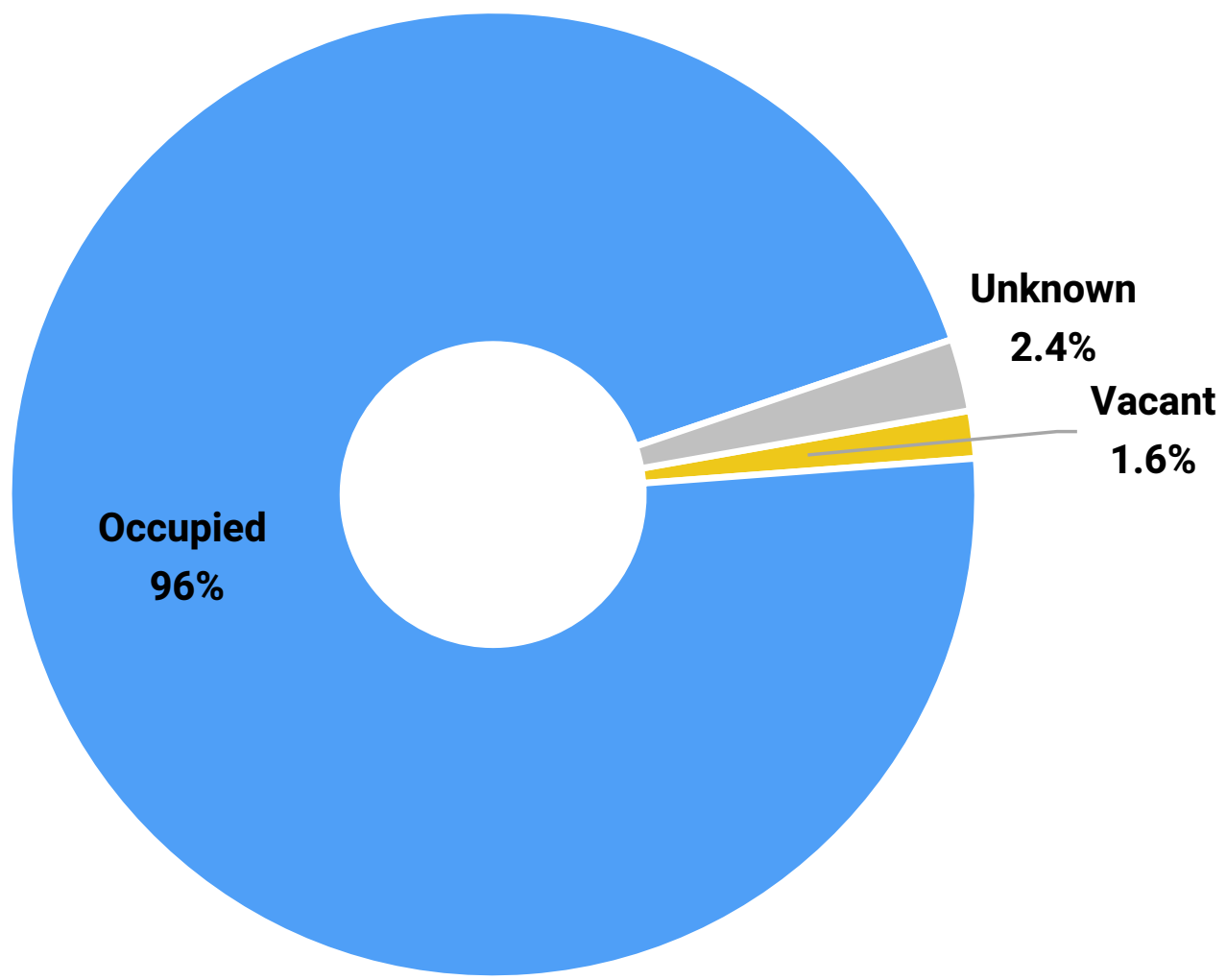
RESIDENTIAL PROPERTY TYPE CHART



VACANCY

Of CRSA's 4,205 data points collected for the occupancy category, 2.1% were classified as vacant or unoccupied. Approximately 1.6% of parcels classified as residential were recorded as being vacant. Overall, structures in the CRSA had a 94.8% occupancy rate with 3,987 total structures that showed evidence of occupancy and another 3.1% of structures classified as unknown or cannot determine.

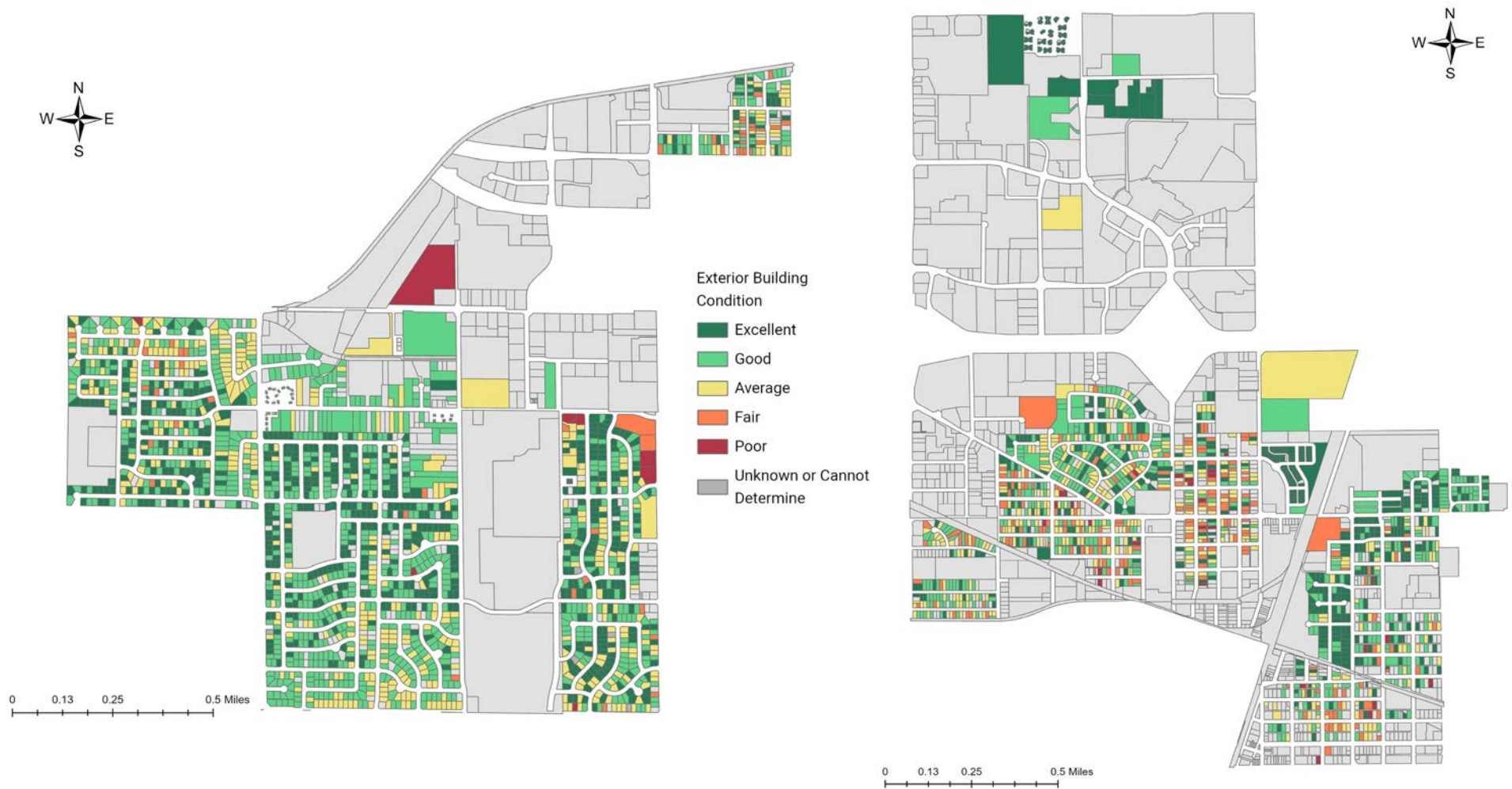




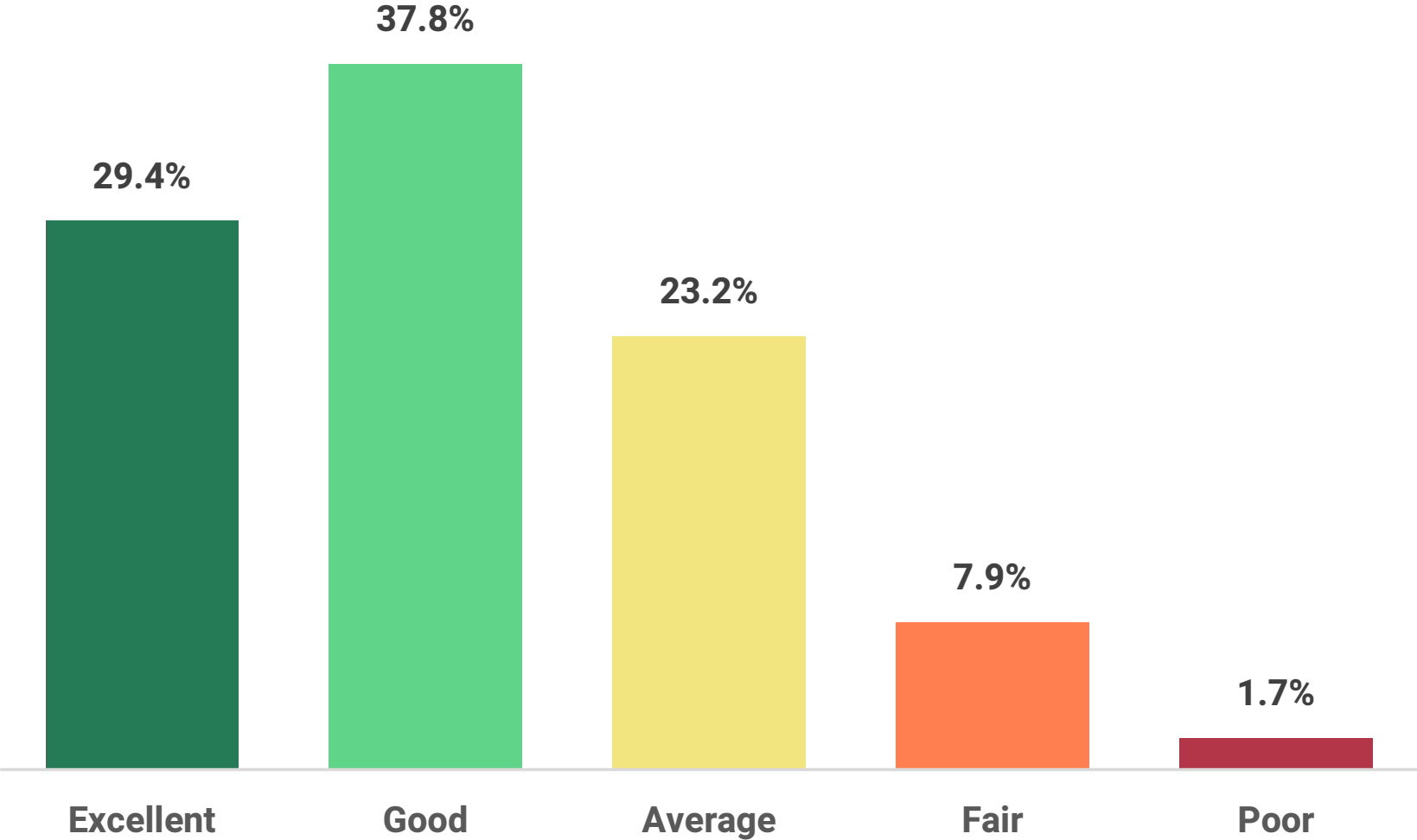
EXTERIOR CONDITION

Of the 4,053 structures with residential uses in the CRSA, 67.2% were rated as good or excellent, and 31.1% were rated as fair or poor. There were more structures rated poor, fair, or average in the North CRSA, but structures in those categories are also scattered throughout the Central CRSA neighborhood as well. Structures classified as excellent or good can also be found throughout each neighborhood but are more densely located in the Central CRSA.

In the CRSA, 68.1% of single-family residences were in excellent or good condition, as compared to 69.4% of multifamily residences. Many single-family structures were found to be in good condition, (38.4%) while many multifamily structures were found to be in excellent condition (39). 7.8% of single-family structures were classified as fair or poor and 12.9% of multifamily structures were rated as either fair or poor.



RESIDENTIAL EXTERIOR CONDITION CHART

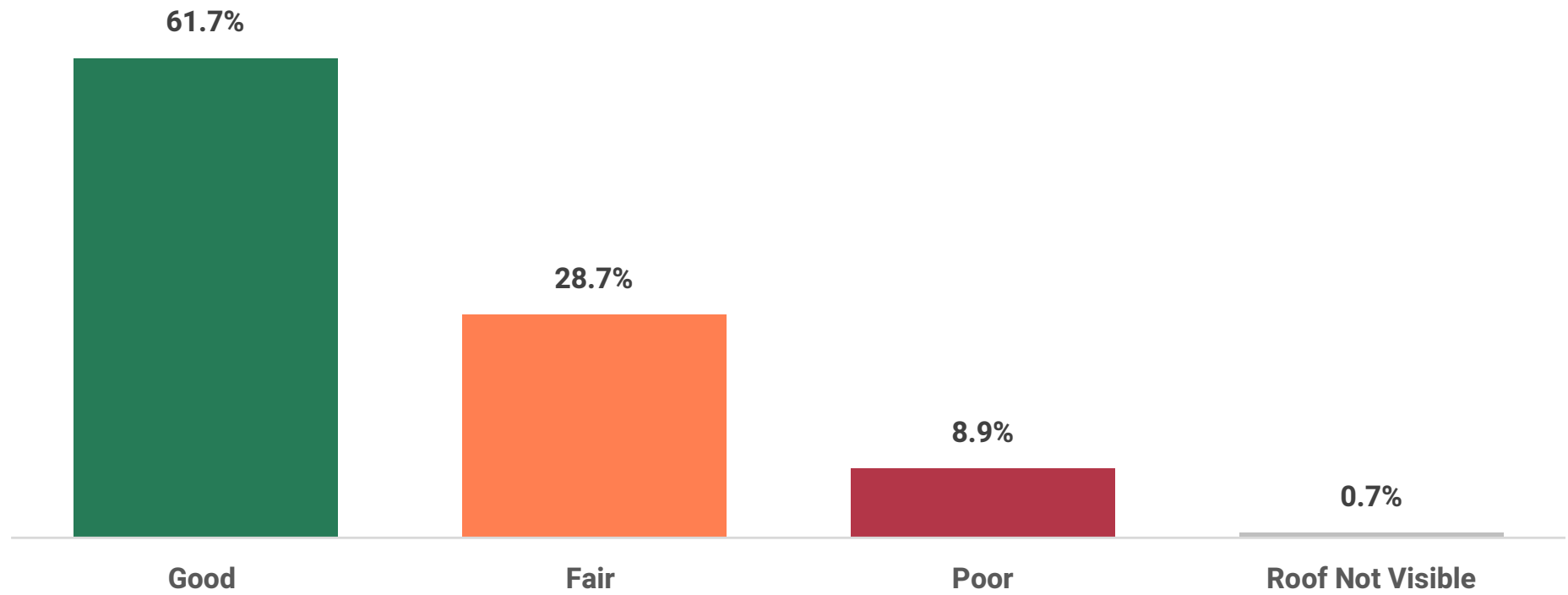


ROOF CONDITION

Roofs in the CRSA were primarily in good condition according to the Housing Stock Survey. Overall, 61.7% of structures had a roof classified as being in good condition. However, 8.9% of the structures are shown to have a roof rated as poor condition. For 0.7% of the structures the roof was not visible, so a condition was not assigned. For residential structures the roof conditions were about the same overall. 61.8% of residential roofs were in good condition, 28.8% were in fair condition, and 8.9% were in poor condition.



RESIDENTIAL ROOF CONDITION CHART

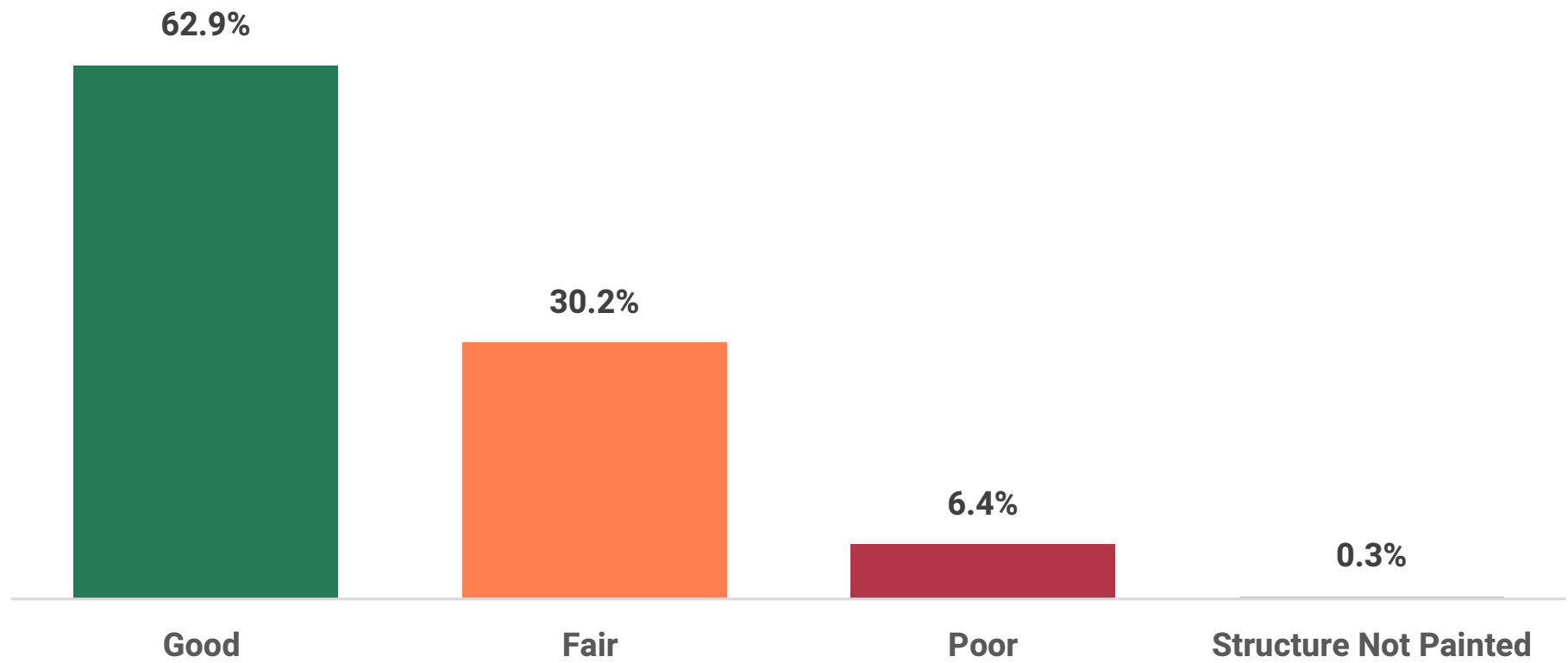


PAINT AND SIDING CONDITION

Overall, 62.9% of structures in the CRSA were classified as having exterior paint and/or siding in good condition. 30.2% of the structures had exteriors in fair condition and 6.4% of the structures had exterior paint or siding classified as being in poor condition. In addition, 0.3% of the structures were designated as not painted, which indicates either the building is all brick or does not possess painted features. For residential structures, the majority were classified as having good paint and/or siding quality, which is 63.1% of the total painted residential structures.



RESIDENTIAL PAINT AND SIDING CONDITION CHART

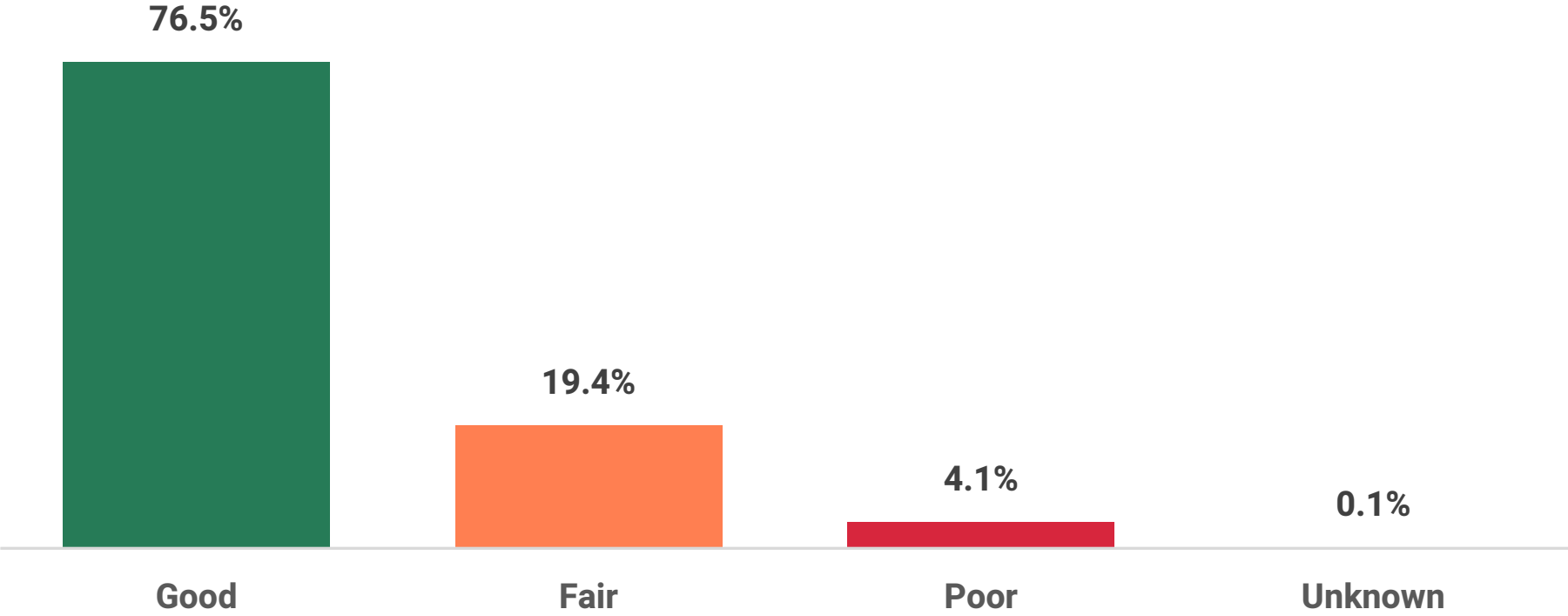


YARD AND PORCH CONDITION

Most of the structures in the CRSA had yards and porches in good condition, 76.5%. Only 19.4% of structures have yards and porches classified as fair. Poor yards and porches were present in 4.1% of the structures which represented a total of 164 properties.



RESIDENTIAL YARD CONDITION CHART

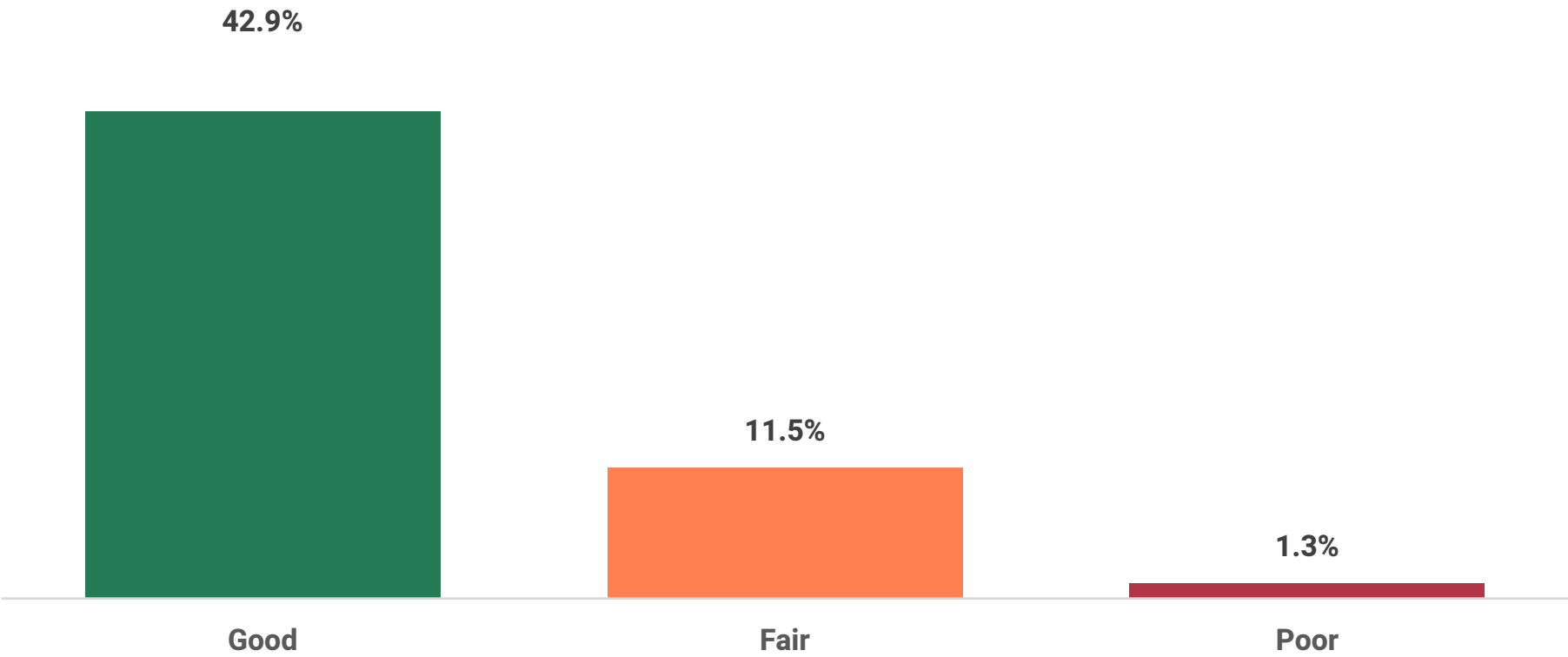


RESIDENTIAL GARAGE CONDITION

Residential garages in the CRSA were primarily in good condition. 42.9% of residential garages were classified as being in good condition, 11.5% of residential garages were classified as being in fair condition, and 1.3% of residential garages were classified as being in poor condition.

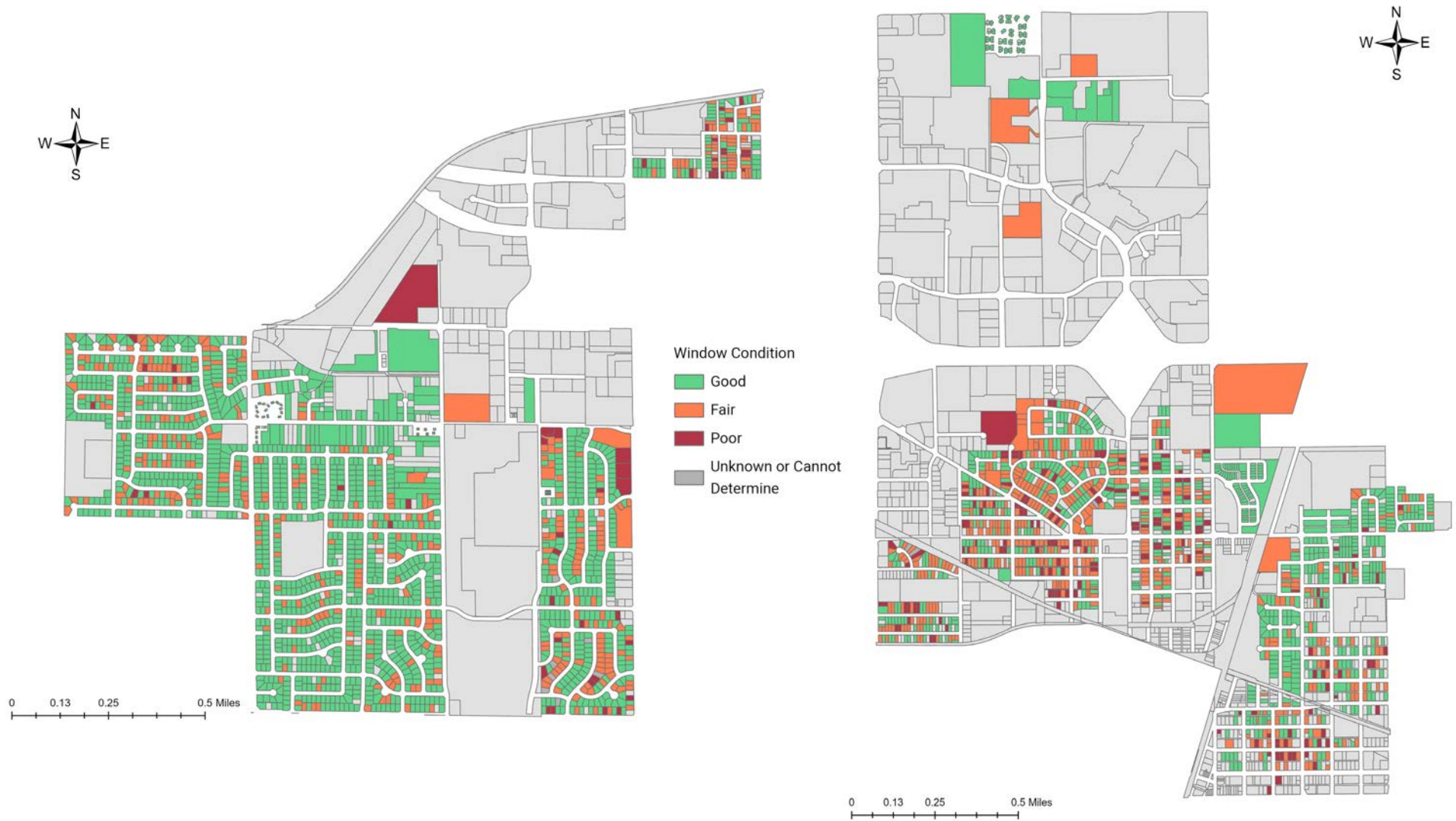


RESIDENTIAL GARAGE CONDITION CHART

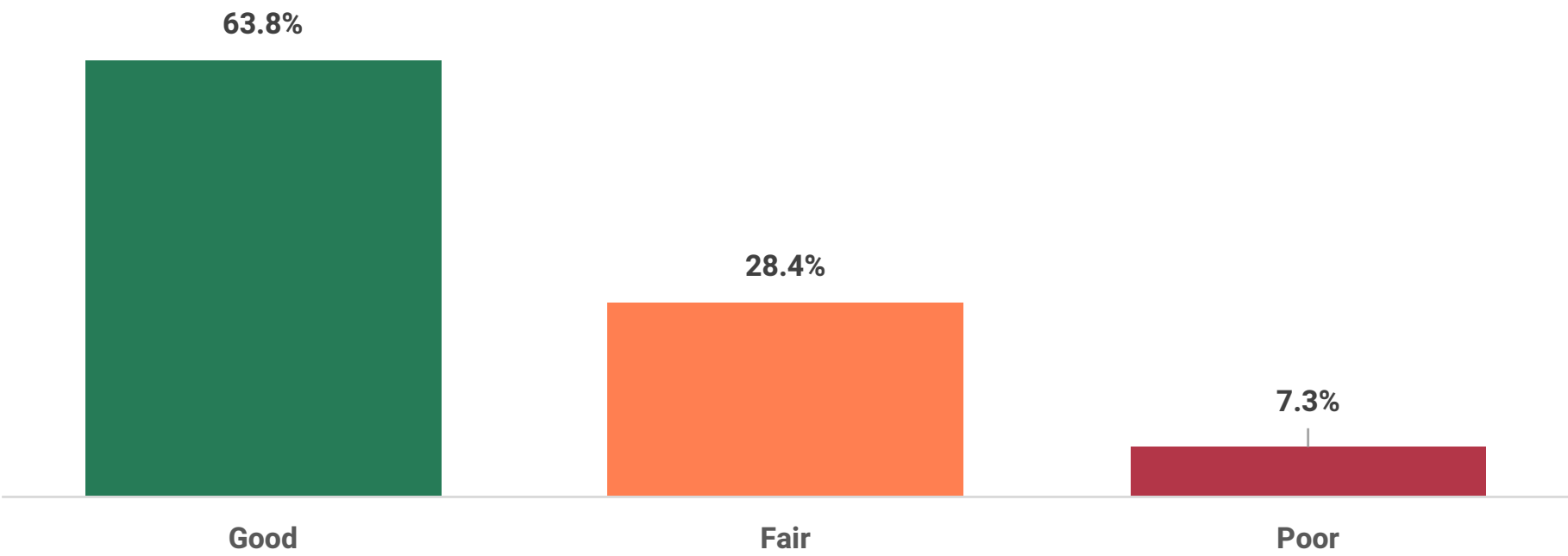


WINDOW CONDITION

In general, the windows in the CRSA tended to be in good condition. 63.8% of the windows within the CRSA were classified as good condition. 28.4% of the windows were classified as fair condition, and windows in poor condition comprised 7.3% of the total.



WINDOW CONDITION CHART



OVERALL ANALYSIS

Overall, the Housing Stock Survey showed that residential structures in the CRSA were mostly in good condition. Structures that were rated average or fair were more abundant in the North CRSA which suggested that there is more need for rehab and repair despite there being less residential structures at the time of the survey. Comparatively, the Central CRSA was more densely populated with residential structures. The Central CRSA also saw less structures that showed evidence of vacancy compared to the North CRSA. The North CRSA had more multi-family structures than the Central CRSA. The multi-family structures in the Central CRSA were mostly rated between average and poor despite the single-family structures being rated mostly excellent and good.

The trends in the CRSA suggest that there is significant need for multi-family rehabilitation. Some of the multi-family structures in both CRSAs were marked as evidence of vacancy and rated between average and poor. Those structures were mostly the 5-19 unit multifamily structures. Single-family structures in the North CRSA contained more pockets of fair and poor structures but not much evidence of vacancy.

*

CHAMPAIGN HOUSING STOCK SURVEY ANALYTICS												
RESIDENTIAL PROPERTY TYPE AND CONDITIONS												
			Poor		Fair		Average		Good		Excellent	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Single Family	3,356	85.3%	32	1%	218	6.9%	715	22.7%	1,232	39.1%	954	30.3%
Multifamily	339	8.4%	22	6.5%	18	5.3%	55	16.2%	94	27.7%	121	35.7%
Mixed Use	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Mobile Home	243	6%	12	5%	71	29.5%	87	36.1%	54	22.4%	17	7.1%
Total Units	3,938	99.7%	66	12.5%	307	41.7%	857	75%	1,380	89.2%	1,092	73.1%

PROPERTY CONDITIONS								
			Poor		Fair		Good	
	Count		Count	Percent	Count	Percent	Count	Percent
Roof Conditions	3,986		356	8.9%	1,146	28.8%	2,465	61.8%
Paint/Siding Conditions	3,980		256	6.4%	1,202	30.2%	2,512	63.1%
Yard Conditions	3,968		164	4.1%	769	19.4%	3,035	76.5%
Window Conditions	4,035		293	7.3%	1,146	28.4%	2,576	63.8%



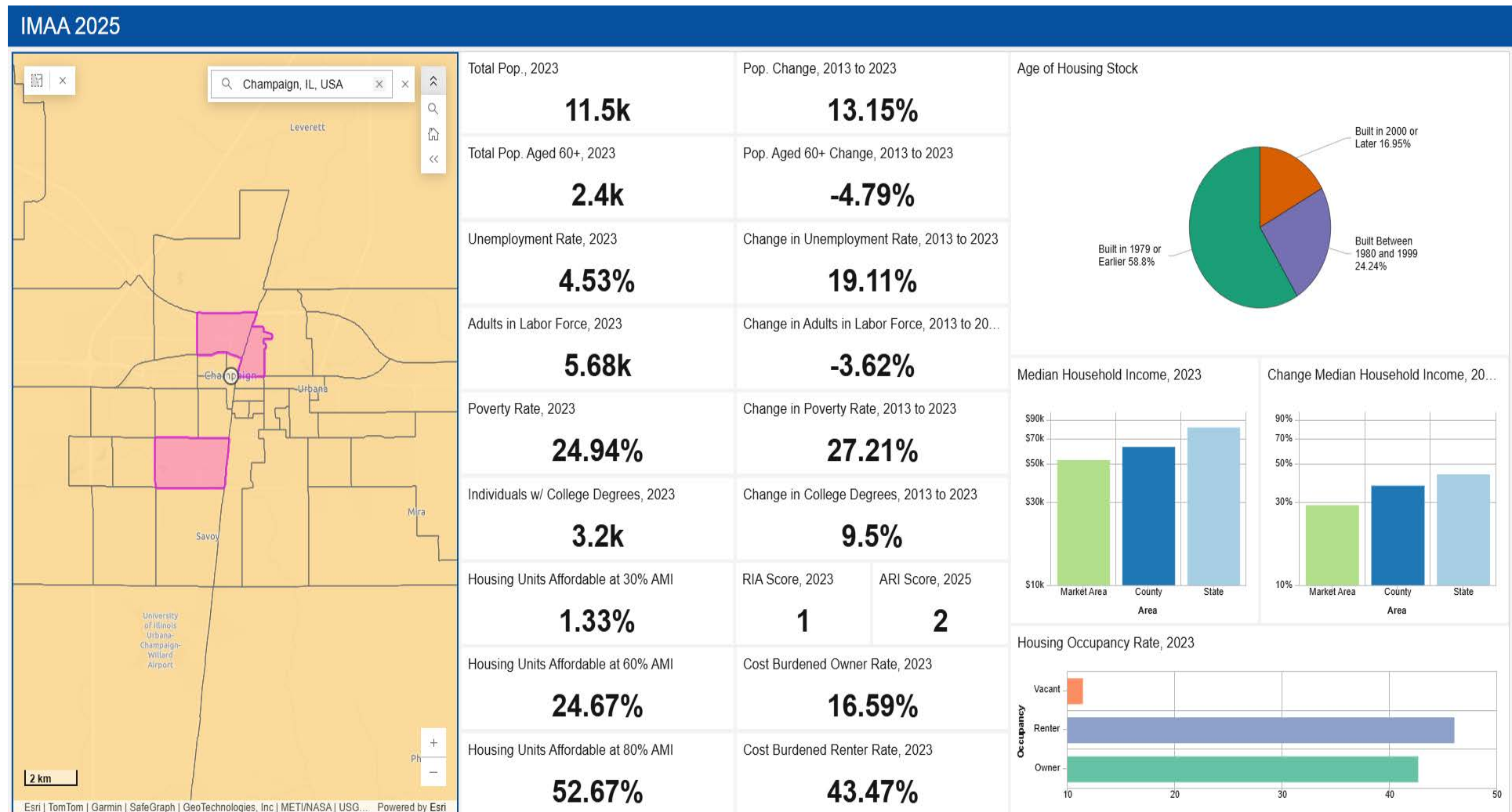
IHDA MARKET ANALYSIS TOOLS

- 60 IHDA Market Analysis Application
- 57 Community Revitalization Strategy Area
Market Snapshot
- 61 Affordable Rental Unit Survey
- 66 Affordability Risk Index
- 68 Revitalization Impact Areas
- 70 Quality of Life Index

IHDA MARKET ANALYSIS APPLICATION

The IHDA Market Analysis Application (IMAA) summarizes economic, demographic, and housing information based on the selected market area. The data presented in the application is aggregated from publicly available data, as well as many of IHDA's independently published metrics and measurements. This application is intended to aid affordable housing practitioners in analyzing markets and selecting sites. The IMAA provides market-level data that can help with tenant targeting, local coordination, and income targeting, to build stronger LIHTC applications and better address the underlying housing needs of all Illinoisans.

This application can be accessed on IHDA's website (www.ihda.org/developers/market-research/ihda-market-analysis-application).



AFFORDABLE RENTAL UNIT SURVEY

IHDA uses the Affordable Rental Unit Survey (ARUS) to examine the estimated number of rental units that are affordable to various income levels, throughout Illinois. By examining the existing available rental units, that are either naturally occurring or that are subsidized to maintain affordability, the ARUS sheds light on a community's housing needs. In order to calculate ARUS percentages, data are collected from the American Community Survey. Using these data, the ARUS determines the percentage of a PMA's rental units that are considered affordable to those earning at various income levels. Housing is considered affordable when households pay no more than 30% of their income towards housing costs (rent, mortgage, taxes, utilities, etc.).

When the percentage of affordable rental units is equal to or slightly above the percentage of households earning a certain income level, it suggests that the market need at that income level is being met. Income levels are based on a percentage of the Area Median Income (AMI). For example, if 25% of households in a particular census tract are earning 40% of the AMI and 25% of the rental units are affordable to those at this income level, the 40% AMI housing need is being met. When the percentage of affordable rental units exceeds the percentage of households earning the AMI being evaluated, it is an indicator of over-saturation in the market at that AMI. Conversely, a percentage of affordable rental units below the level of AMI being evaluated is an indicator of the need for more units at that level. Communities should aim to meet the needs of residents at all income levels to achieve a truly affordable housing market.

This resource can be accessed on IHDA's website (www.ihda.org/developers/market-research/affordable-rental-unit-survey).

AN AFFORDABILITY EXAMPLE

Illiniville has an Area Median Income (AMI) of \$50,000 per year.

Affordable housing costs for a household earning
\$50,000 per year (100% of the AMI)
are \$15,000 per year, or \$1,250 per month.

Affordable housing costs for a household earning
\$30,000 per year (60% of the AMI)
are \$9,000 per year, or \$750 per month.

If less than 60% of Illiniville's housing stock is priced at or below
\$750 per month, they are in need of additional housing for those
making 60% of the AMI.

SHOW YOUR WORK

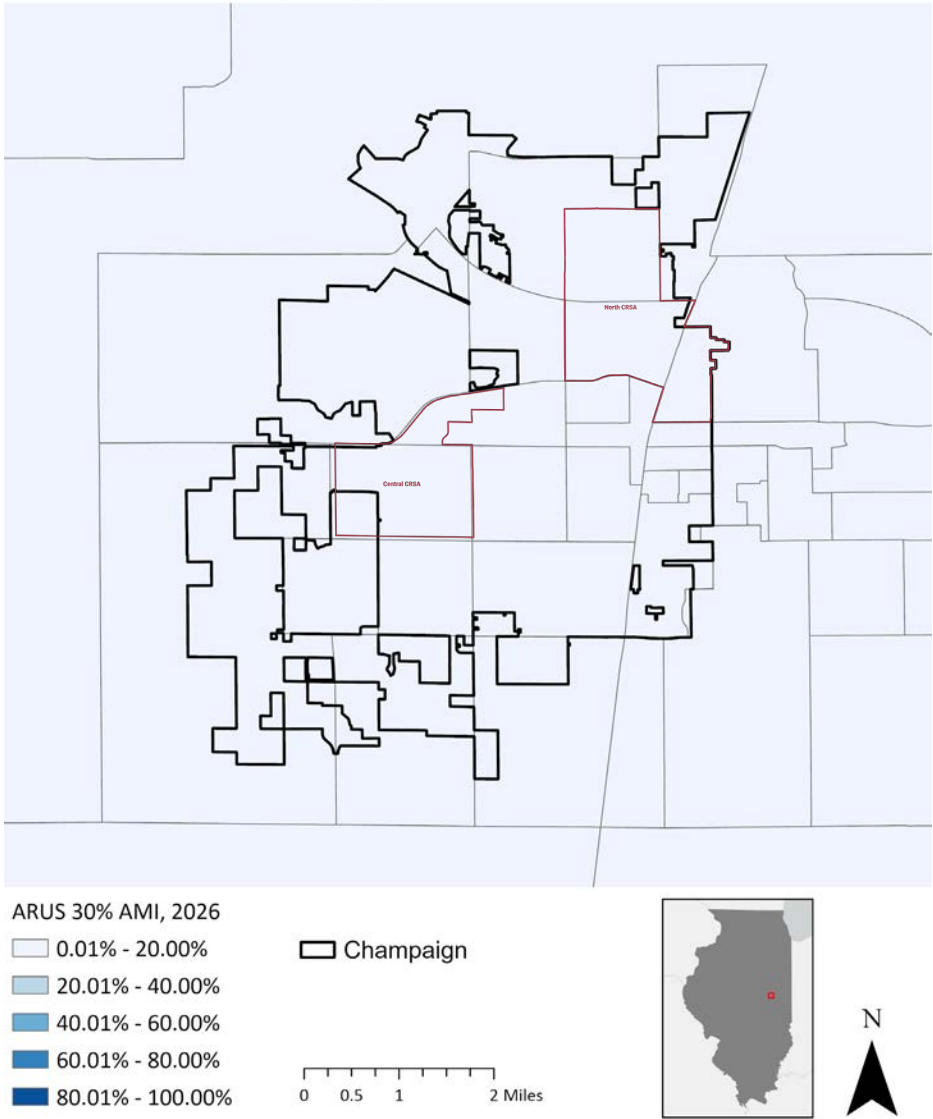
$$\begin{aligned} \$50,000 \times 30\% \\ = \$15,000 \end{aligned}$$

$$\begin{aligned} \$15,000 / 12 \\ = \$1,250 \end{aligned}$$

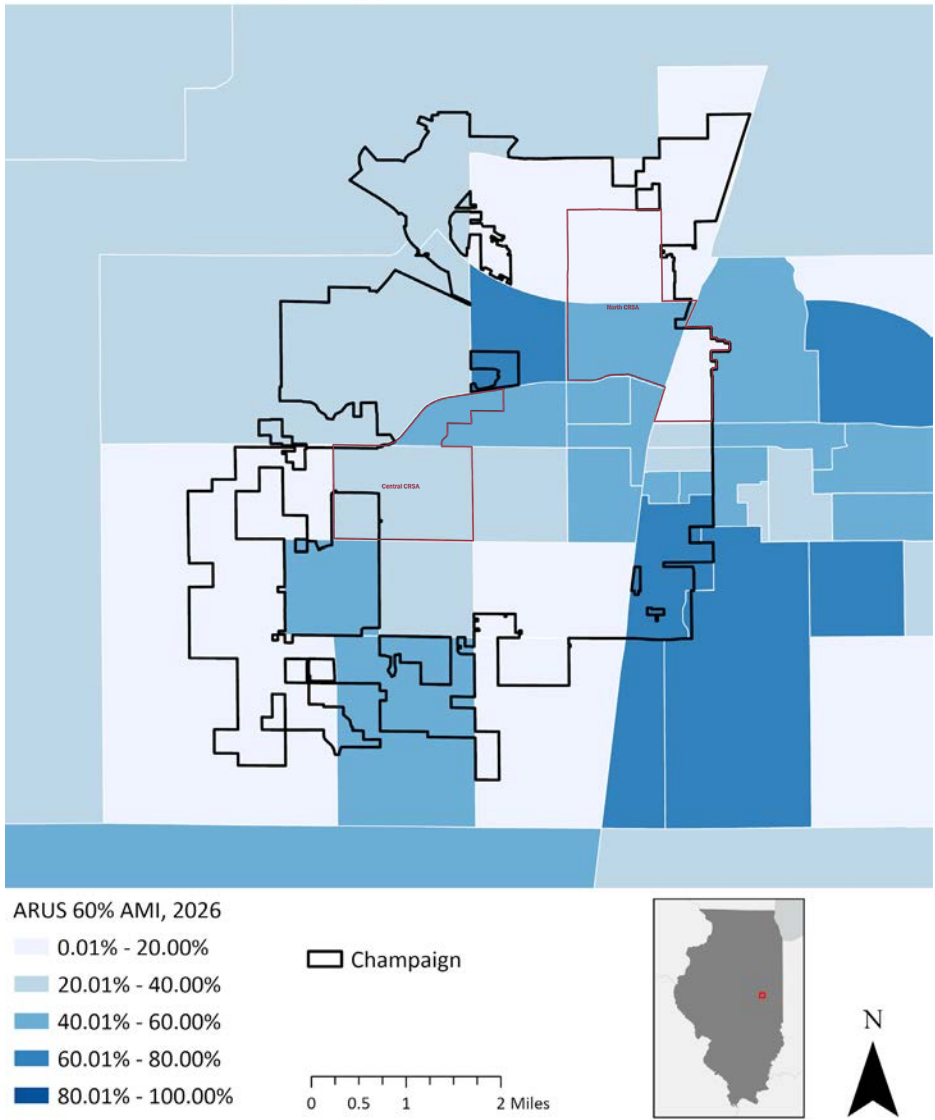
AFFORDABLE RENTAL UNIT SURVEY IN CHAMPAIGN

Within the three census tracts comprising Champaign's CRSA, there are naturally occurring affordable rental units, however they fall short of the community's need. Based on data from the 2024 American Community Survey, in Census Tract 2, there were 524 rental units. Of those rental units, 7% were available to those making 30% of the Area Median Income (AMI), 19% were available to those making 60% of the AMI, and 46% were available to those making 80% of the AMI. In Census Tract 7, there were 833 rental units. Of those rental units, 0% were available to those making 30% of the Area Median Income (AMI), 57% were available to those making 60% of the AMI, and 78% were available to those making 80% of the AMI. In Census Tract 12.01, there were 1,627 rental units. Of those rental units, 10% were available to those making 30% of the Area Median Income (AMI), 29% were available to those making 60% of the AMI, and 71% were available to those making 80% of the AMI. The greatest opportunity for creating a more equitable rental housing market lies in creating additional units for those making 30% of the AMI.

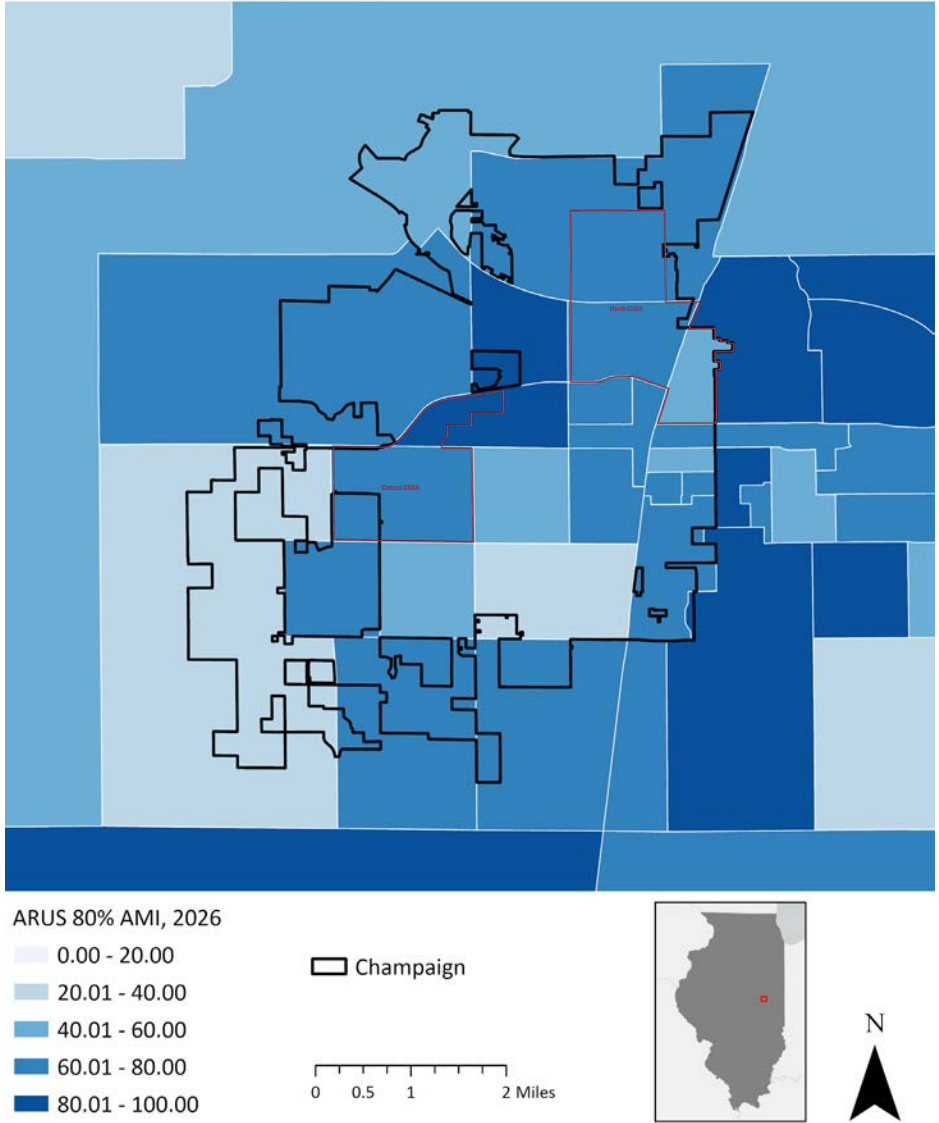
Champaign ARUS 30% AMI



Champaign ARUS 60% AMI



Champaign ARUS 80% AMI



AFFORDABILITY RISK INDEX

The Affordability Risk Index (ARI) is a market tool developed by IHDA that is intended to demonstrate the degree to which housing affordability is diminishing in a census tract at a faster rate than the area's set-aside. Communities can utilize this tool to identify census tracts in which a variety of market factors combine to indicate a threat to affordability. The ARI uses data from the American Community Survey to measure the change over time of the following metrics:

- Median household income
- Median home value
- Families below the federal poverty level
- Housing unit vacancy
- Renter tenancy
- Individuals employed in management, business, science, and arts occupations
- Individuals with a four-year degree or higher

Scores in the ARI range from one to five, with census tracts where affordability is at the highest risk receiving the score of five. The risk of losing affordability is not the lone factor to consider when making plans for affordable housing investments or other actions to preserve the costs and accessibility of an area. However, the designation of ARI scores can help to inform communities of where affordability preservation should be prioritized and offer insights into current and future market trends in affordability.

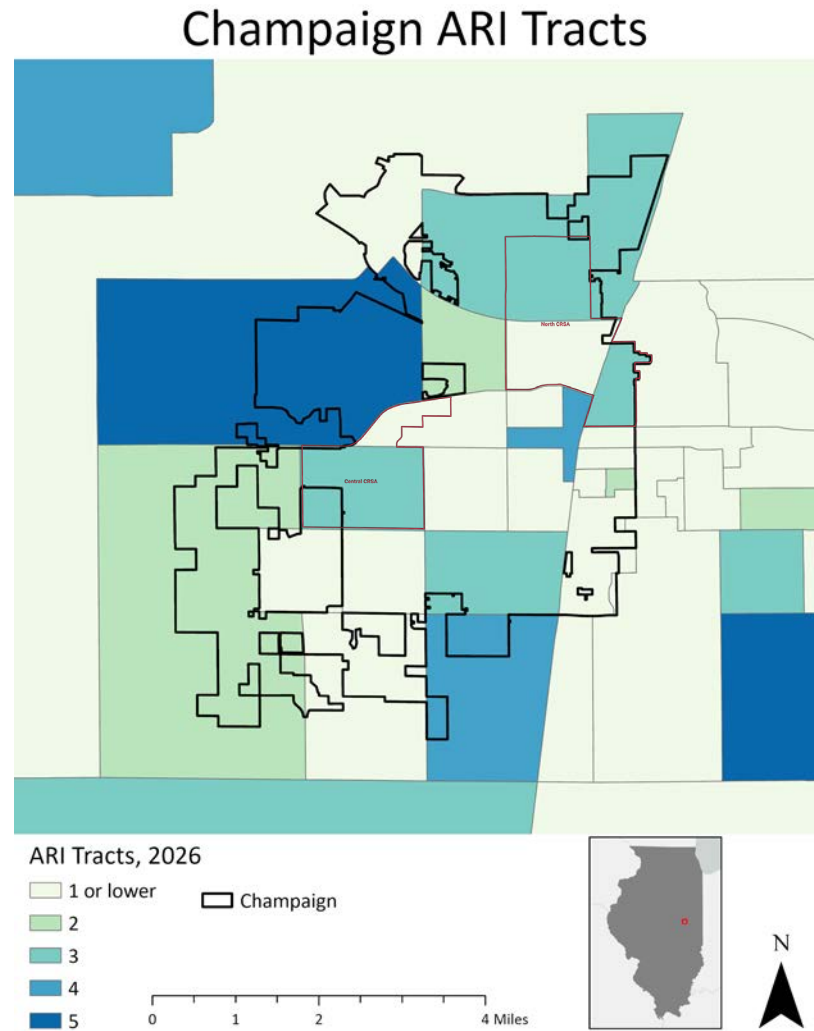
This resource can be accessed on IHDA's website (www.ihda.org/developers/market-research/affordability-risk-index).

INCENTIVIZING AFFORDABILITY IN VULNERABLE MARKETS

IHDA values providing housing that is affordable and accessible to all. Therefore, preserving affordability in the most vulnerable markets is a priority that informs many of IHDA's programs. As a result, the ARI has been incorporated into IHDA's Low-Income Housing Tax Credit (LIHTC) program as a scoring incentive. Under the program's competitive 9% applications, projects can receive up to 5 points in correlation with their ARI score. This scoring design encourages communities and developers to consider investments in geographic areas that will help to build long-term equity and accessibility within the state's housing markets.

AFFORDABILITY RISK INDEX IN CHAMPAIGN

In the CRSA studied in the City of Champaign, there was moderate risk for affordability. The three census tracts studied all had an ARI score of 2.



REVITALIZATION IMPACT AREAS

The Revitalization Impact Areas (RIA) tool evaluates each census tract in Illinois for market conditions that suggest that revitalization, or concerted community development planning, would be especially beneficial within these areas. Considerations for this RIA metric include:

- Family poverty rate
- Unemployment rate
- Median household income
- Housing vacancy rate
- Concentration of affordable housing units

Each census tract is evaluated under each of these characteristics and assigned a Revitalization Impact Area status based upon how many of these metrics fall within an extreme percentile (25th or 75th percentiles, depending on the metric) in comparison to all other census tracts within their set-aside¹. The RIA is intended to help communities identify areas where concerted planning and revitalization activities will be most beneficial to the area's growth and overall health, and to provide an incentive for these areas in their LIHTC applications².

This resource can be accessed on IHDA's website (www.ihda.org/developers/market-research/revitalization-impact-areas).

REVITALIZATION IMPACT AREA DESIGNATIONS

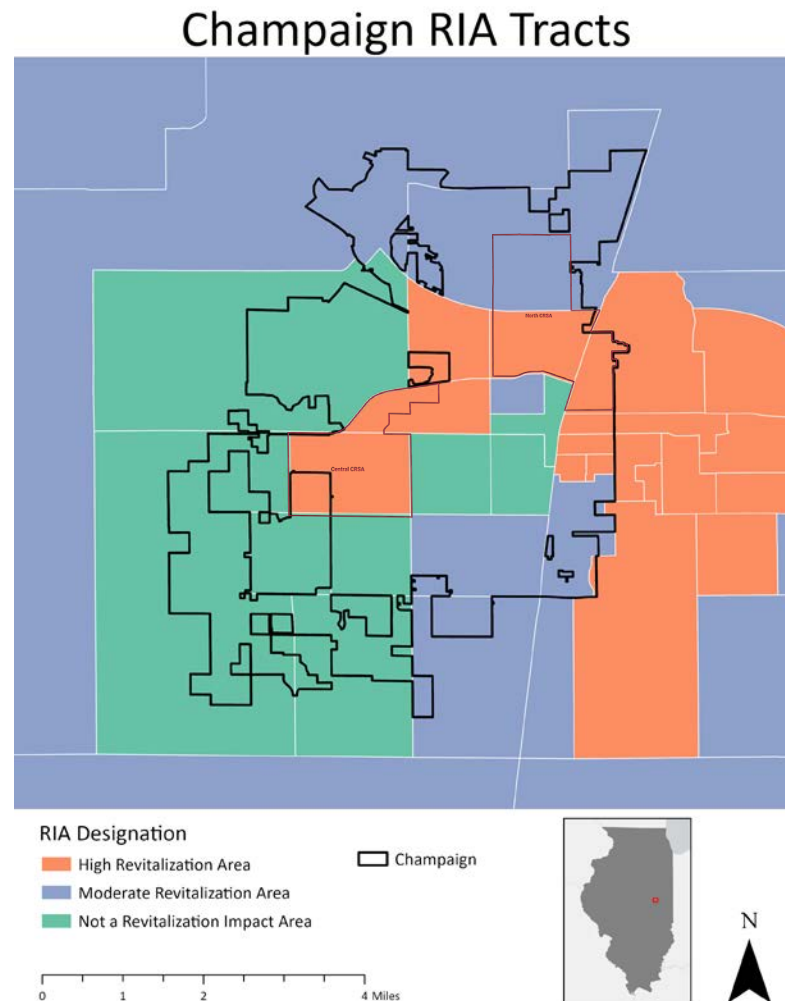
Census tracts that demonstrate one extreme market metric are classified as Moderate Revitalization Impact Areas, whereas those demonstrating two or more are classified as High Revitalization Impact Areas. Additionally, any tract that is aligned with current state and federal community development designations, such as Qualified Census Tracts (QCTs) or Difficult Development Areas (DDAs), are also automatically classified High Revitalization Impact Areas.

¹ The Revitalization Impact Area tool uses IHDA's LIHTC set-asides for geographic comparison. The City of Champaign is part of the **insert project set-aside** set-aside.

² Moderate Revitalization Impact Areas automatically receive 1 point and High Revitalization Impact Areas receive 2 points in a LIHTC 9% application under Community Revitalization Scoring.

REVITALIZATION IMPACT AREAS IN CHAMPAIGN

The City of Champaign CRSA's three census tracts were all designated as High Revitalization Areas. This suggests that community development and revitalization efforts could be particularly helpful in these areas. In addition, affordable housing developments in these census tracts would be applicable for additional points in 9% LIHTC applications.



QUALITY OF LIFE INDEX

The Quality of Life Index (QOLI) is a statewide planning tool used to determine areas of high livability within Illinois. This census tract-based tool is designed to bring awareness to the features that make a community strong and the ways in which quality of life can be improved. “Quality of Life” in a planning context refers to an area’s access to resources that are used to enhance health, prosperity, and safety. The QOLI uses a variety of indicators to explore long-term community viability and suggests where an affordable housing development can fit within a community. Utilization of this QOLI helps IHDA to base its funding decisions on what a community is doing well, as well as on what it needs to work on, in order to create investments in a community’s long-term sustainability.

The index was structured on a 10-point scale so that it fits within our current Qualified Allocation Plan (QAP) point structure. The QOLI includes five broad categories, each of which is made up of numerous indicators based on American Community Survey data. Each category is assigned 2 points in the 10-point scale that can be broken down to reveal what indicators a census tract successfully meets, and which it does not. The categories and associated indicators are as follows¹:

- **Education**

- Disenfranchised young adults
- Educational attainment
- Access to preschool

- **Prosperity**

- Labor force participation rate
- Employment
- Quality of jobs obtained
- Income inequality
- Single mother families

- **Health**

- People with health insurance
- Life expectancy
- Medically underserved areas

- **Housing Quality**

- Functioning kitchens
- Functional plumbing
- Cost burdened owners
- Cost burdened renters
- Mobile home concentration
- Crowded housing
- Vacant housing

- **Connectivity**

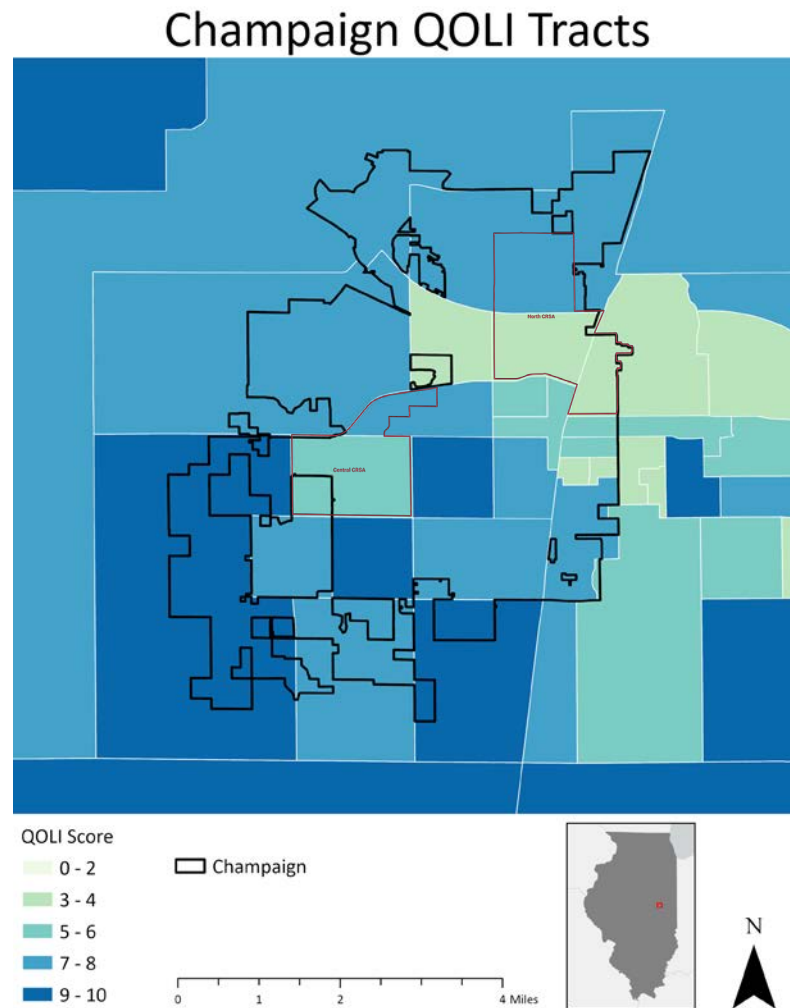
- Linguistically isolated households
- Broadband access
- Resident turnover
- Commute times
- Cars per household

This resource can be accessed on IHDA’s website (www.ihda.org/developers/market-research/quality-of-life-index).

¹ A full explanation of all QOLI Categories and Indicators can be found on IHDA’s website (www.ihda.org/developers/market-research/quality-of-life-index).

QUALITY OF LIFE INDEX IN CHAMPAIGN

The three census tracts that made up Champaign's CRSA scored various points in the QOLI. Census Tract 2 scored 3 points, Census Tract 7 scored 4 points, and Census Tract 12.01 scored 6 points. Census Tract 2 had the most need for improvements in all categories except connectivity. Census Tracts 7 and 12.01 both had the most need in improving the health category of the QOLI.





FUNDING AND IMPLEMENTATION

- 73** Low-Income Housing Tax Credits
- 80** Illinois Affordable Housing Tax Credits
- 81** Local, State, and Federal Resources
- 91** IHDA Programs and Resources

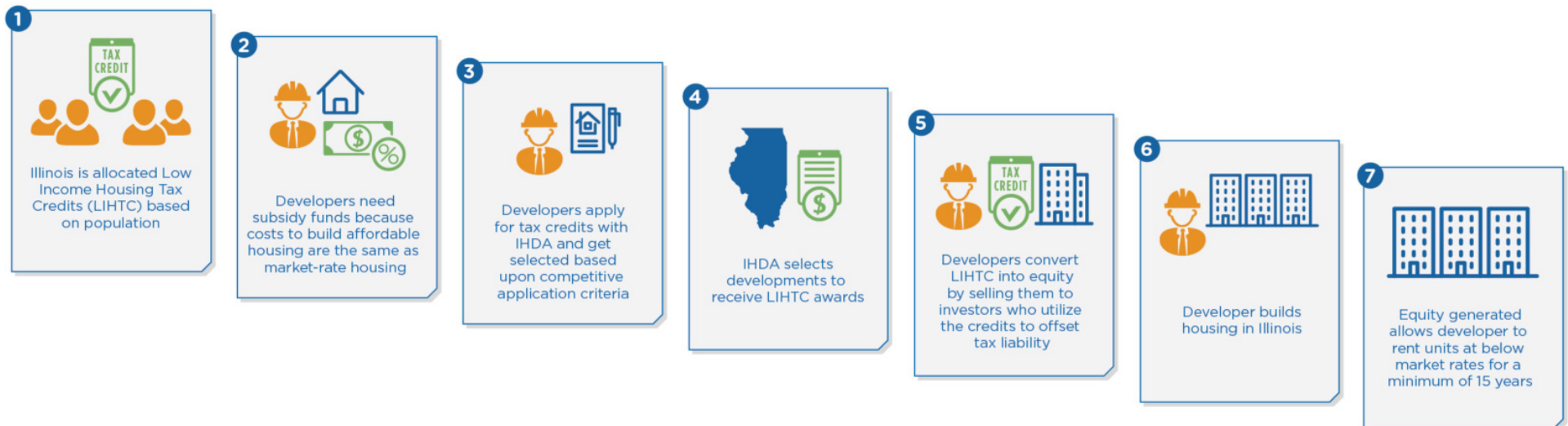
LOW-INCOME HOUSING TAX CREDITS

The Low-Income Housing Tax Credit (LIHTC) is the most important resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives state and local LIHTC-allocating agencies the equivalent of approximately \$9 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. The tax credits are more attractive than tax deductions as the credits provide a dollar-for-dollar reduction in a taxpayer's federal income tax, whereas a tax deduction only provides a reduction in taxable income.

Each state receives a fixed allocation of credits based on its population. In Illinois, this program is administered by IHDA. IHDA evaluates all applications on the Qualified Allocation Plan (QAP), which is updated every other year through a public process. While specific priorities can change between QAPs, LIHTC regulations dictate that the maximum rent that can be charged is based upon the Area Median Income (AMI) and is capped at 80% of AMI. In addition, rents must be kept affordable for a 15-year initial compliance period with a likely subsequent 15-year extended use period for a total of 30 years of ensured affordable housing.

In the following sections you will find more information on IHDA's LIHTC application process and outcomes, however, you can always find more information on IHDA's website (www.ihda.org/developers/tax-credits).

How Does the Low Income Housing Tax Credit Work?



LOW-INCOME HOUSING TAX CREDITS AT IHDA

The Federal LIHTC process begins with a developer proposing a project to IHDA through an application for 4% or 9% credits. The application is then reviewed for mandatory requirements and scored by IHDA based on its adherence to the current QAP and IHDA's priorities. If the developer's project wins an allocation of tax credits, they can proceed to complete the project and rent the units to low-income tenants. The allocated tax credits are purchased by an investor who makes a capital contribution to the project in exchange for the allocation of the entity's LIHTCs over a ten-year period. The program's structure ensures that private investors bear the financial burden if properties are not successful. This system has driven private sector accountability to the LIHTC program, resulting in a foreclosure rate of less than 0.1%, far less than that of comparable market-rate properties. As a permanent part of the tax code, the LIHTC program necessitates public-private partnerships, and has leveraged more than \$100 billion in private equity investment for the creation of affordable rental housing nationally.

PRELIMINARY PROJECT ASSESSMENT

The first step in applying for LIHTCs is to submit a Preliminary Project Assessment (PPA). The PPA addresses project concept, design, location, and proposed tenant population. IHDA will evaluate the submission and determine if the PPA is approved to proceed to a full application. Approval of a PPA does not guarantee an allocation of tax credits or IHDA financing. For projects seeking 9% LIHTC, applications will be accepted one time per year. 4% Applications will be accepted on a rolling basis. Approved PPAs are eligible to apply for tax credits or other IHDA financing.

COMMUNITY REVITALIZATION IN THE LOW-INCOME HOUSING TAX CREDIT PROGRAM

Community revitalization plays an important role within IHDA's LIHTC program by ensuring that projects located in vulnerable markets are developed in concert with local planning and development activities. In the competitive 9% LIHTC round, community revitalization is offered as a substantial incentive, allowing projects to earn up to 5 points (out of a possible 100 points) by demonstrating tangible connections to local planning initiatives and community engagement. Under both the 4% and 9% LIHTC rounds, all projects located in a Qualified Census Tract (QCT), a Racially or Ethnically Concentrated Area of Poverty (R/ECAP), or those that receive a Conditional Approval based on market characteristics are required to submit a Community Revitalization Strategy as a condition of closing.

A full description of the current Community Revitalization Thresholds and Scoring Criteria is listed on the following pages and available on IHDA's website (www.ihda.org/developers/qap).

MULTIFAMILY HOUSING DEVELOPMENTS

Tax credits serve as a powerful tool to developers who create affordable multifamily rental housing. Developments can be realized through a variety of designs and layouts. Multifamily properties that are rehabilitated or constructed through LIHTC may include residences for elderly individuals, families, single individuals, veterans, people at-risk of homelessness, and people with special needs or disabilities. While the development must provide affordable housing units, unit mixes can vary to include rents that accommodate extremely low-income populations as well as those that fall only slightly lower than the area median income, or market rate rentals. Housing that is developed as a result of LIHTC awards may demonstrate a wide variety of styles and with varying amenities. Historically, tax credit developments have included townhomes, duplexes, multi-unit buildings with 50 or more units, and scattered single family homes. All decisions of the design of a project, the targeted tenant population, and construction decisions are up to the discretion of the housing developer. The following examples highlight various styles of multifamily housing developments that have been constructed through IHDA's tax credit programs.



2027-2028 Community Revitalization Strategy Thresholds and Scoring Criteria

Updated August 3, 2026



Definitions

- **Community Revitalization Strategy (CRS)** shall mean a deliberate, concerted, and locally approved plan or documented interconnected series of local efforts with local stakeholder support intended to improve and enhance specific aspects of a Community Revitalization Strategy Area (defined below). The strategy should include a concerted plan for comprehensive community redevelopment that includes housing policy goals, and may also include education, public infrastructure, and employment and job training. A locally approved plan is one method of documentation but well-documented efforts taking place outside of formalized plans are equally acceptable for this purpose.
- **Community Revitalization Strategy Area (CRSA)** shall mean the Project area for a Community Revitalization Strategy. The ideal CRSA is a geographically compact area (census tract(s), municipality, neighborhood/community area, etc.) with a population no greater than 50,000, and must contain the census tract(s) where the subject site(s) is (are) located. The Authority's Community Revitalization staff may approve a larger CRSA on an individual basis if the Sponsor provides documentation evidencing the need to define a larger area.
- **Affordable Housing** – For the purposes of Community Revitalization Strategy Section VIII.B and IX.F.c. only, the term "Affordable Housing" is defined by one of the following criteria:
 - Rent restricted rental units (legally restricted via use of programs such as Low-Income Housing Tax Credits, HOME, Illinois Affordable Housing Trust Funds, etc.) where rent is restricted to levels affordable to households earning under 30%, 50%, 60%, or 80% of the Area Median Income;
 - Rent subsidized rental units (examples of rental subsidies are Project Based Rental Assistance, Project Based Vouchers, Housing Choice Vouchers, Section 811, and Rental Housing Support Program);
 - Affordable homeownership programs, including the use of subsidized mortgage credit certificates, mortgage revenue bonds, or down payment assistance that are limited to households earning less than 120% of Area Median Income.
- **BIPOC** shall mean "Black, Indigenous, or Person(s) of Color"
- **Subject Site(s)** shall mean the property or properties where Affordable Housing activity proposed by the LIHTC application will be located.

IHDA requires that project sponsors and communities that are required to or are interested in submitting a Community Revitalization Strategy receive technical assistance from the Community Revitalization staff. For more information, or to request technical assistance, please contact Revitalization@IHDA.org.

Additional information and resources can be found on IHDA's [Community Revitalization Website](#).

Community Revitalization Workbook

Required for both 4% and 9% applications. A template cover letter provided by IHDA must be utilized.

[Click here to utilize IHDA's Cover Letter template \(required\)](#)

A cover letter citing the locations (**document/exhibit title and page numbers**) within the submitted materials where thresholds and scoring criteria can be found. The Community Revitalization Strategy for 4% and 9% applications **will not be evaluated** without this cover letter.

2027-2028 Community Revitalization Strategy Threshold Requirements

Threshold Requirements

All projects proposing to locate in a Qualified Census Tract (QCT) or HUD-recognized Racially or Ethnically Concentrated Area of Poverty (R/ECAP), or projects demonstrating market concerns as identified by IHDA, determined at the time of PPA, must submit a Community Revitalization Strategy and supporting documentation that at a minimum meets the mandatory Threshold Requirements outlined below. This requirement applies to projects seeking either 4% or 9% LIHTC.

Within the Low-Income Housing Tax Credit (LIHTC) program, all projects may submit a Community Revitalization Strategy, which is eligible for up to five points in a 9% competitive application. Points will be awarded cumulatively for meeting the requirements as outlined in the eight scoring criteria detailed below. Projects may not receive more than five points total.

To be eligible for these points, the Community Revitalization Strategy must first meet all of the Threshold Requirements outlined below and must receive technical assistance from IHDA's Community Revitalization staff. **All materials, plans, and supporting documentation must be dated within five years of application submission** (excepting community participation, see below); IHDA Community Revitalization staff may approve the submission of materials, plans, or supporting documentation that are up to 10 years old from the time of application submission, but sponsor must:

- Request verification of proposed materials from IHDA Community Revitalization staff in advance of application;
- Submit the verification memo emailed to you by IHDA CR planners confirming acceptability of documentation older than five years from IHDA Community Revitalization staff upon application; and
- Demonstrate a clear connection to the present conditions and goals of the community through a detailed narrative and evidence from the community.

Successful Community Revitalization Strategies frequently consist of multiple documents from a variety of sources that provide evidence of interconnected deliberate, concerted, and locally approved planning efforts and activities. Where possible and relevant, please include complete documents, rather than excerpts, to provide reviewer with necessary context.

2027-2028 Community Revitalization Strategy
Threshold Requirements

Defined Community Revitalization Strategy and Area	
All of the following must be provided:	
A)	A written description of the Community Revitalization Strategy Area designated for revitalization, with boundaries clearly described.
	The CRSA must contain the census tract(s) where the subject site(s) is (are) located. The ideal CRSA is a geographically compact area (census tract(s), municipality, neighborhood/community area, etc.) with a population no greater than 50,000.
B)	A detailed narrative of the Community Revitalization Strategy that provides clear evidence of concerted planning efforts occurring within a three-mile radius of the subject site. This must address why the designated Area was chosen for revitalization, and specifically how the Strategy has and/or will address the challenges that residents of the community face in accessing resources and amenities.
C)	A map locating the subject site(s) within the designated Community Revitalization Strategy Area. The map must identify the subject census tract(s) and the subject site(s), clearly mark the borders of the CRSA, and identify the three-mile radius within which concerted planning efforts are and/or have been occurring. <i>Google Maps includes a radius measurement tool, but other tools are also available and acceptable.</i>

The Community Revitalization Strategy defined above must demonstrate components of:

1) Consideration Of Housing	
A)	Documentation explicitly demonstrating the community's planning for revitalizing housing throughout the above-designated CRSA as part of the Strategy for the community. The type of housing revitalization needed should be specified and the subject property should align with the stated need:
	• Preservation of naturally occurring affordable housing (NOAH) • Demolition and replacement of obsolete or blighted housing • Infill of vacant lots • Large-scale housing rehabilitation • New development of rental and/or homeownership subdivision • Workforce/affordable housing • Older adult housing • "Missing middle" housing <i>(community plans which indicate targeted areas for housing revitalization, a letter from an elected official in the community summarizing local efforts made to designate areas for new housing, housing plans, etc.).</i>

2027-2028 Community Revitalization Strategy
Threshold Requirements

2) Community Participation	
Activities must have taken place within three years of application submission and must target members of the larger community. Documented input from community must be included and must prove a need/desire for affordable housing in the CRSA. Documentation of tenant meetings for existing subject site(s) will not be sufficient to demonstrate community participation.	
1 of the following must be provided:	
A)	Documentation of input gained from public meetings that took place within the CRSA as described above and directly related to the Community Revitalization Strategy. <i>(SWOT analyses, meeting minutes, lists of preferences, documentation of comments received, etc.).</i>
B)	Evidence of community-led project(s) that align with the Community Revitalization Strategy and are located within the CRSA. <i>(materials documenting community-based development initiative or program, community-based participatory budgeting process, etc.).</i>
C)	Community participation or action components in published planning documents or efforts that contain or are located within the CRSA. <i>(TIF plans, comprehensive plans, neighborhood/corridor plans, etc.).</i>
D)	Evidence of a mix of public, private, and nonprofit investment in the Community Revitalization Strategy indicating a broad coalition of local stakeholders participating in concerted planning efforts taking place within the CRSA as defined above <i>(agreements or Memoranda of Understandings (MOUs) between community-based organizations and financial institutions or government entities, etc.).</i>
E)	Documentation of sponsor- or developer-hosted community meeting that targets members of the larger community. Tenant meetings for existing subject site(s) will not be sufficient to meet this indicator. Click here to utilize IHDA's Community Meeting Toolkit (optional)
3) Plan Adoption, Approval, or Support by Local Champion	
1 of the following must be provided:	
A)	A resolution passed by a local governmental board, community, or committee stating the adoption of a plan that is a component of or relevant to the Community Revitalization Strategy that demonstrates concerted planning efforts within the CRSA. <i>(comprehensive plan, transportation plan, neighborhood priorities report, etc.).</i>
B)	A letter signed by an elected official from the Strategy Area detailing the official approval of component(s) of the Community Revitalization Strategy. The letter must contain the date the plan was approved and the names of the officials and/or staff who approved it.
C)	Meeting minutes from a local governmental board, community, or committee meeting with jurisdiction in the CRSA which clearly state the approval of component(s) of the Community Revitalization Strategy.
D)	Letter of support for the Community Revitalization Strategy from an existing local "champion" or "quarterback," not on the project development team, who has the capacity for mobilizing and coordinating resources and funding <i>(CDC, local community leader, neighborhood group, etc.).</i>

2027-2028 Community Revitalization Strategy Scoring Criteria

Scoring Criteria

Submissions that have met all of the Threshold Requirements are eligible to earn up to 5 points for demonstrating that their Community Revitalization Strategy includes components outlined within the following Scoring Criteria. Points will be awarded cumulatively for meeting the requirements as outlined in the eight scoring criteria detailed below. Projects may not receive more than five points total. **All materials, plans, and supporting documentation must be dated within five years of application submission;** IHDA Community Revitalization staff **may** approve the submission of materials, plans, or supporting documentation that are up to 10 years old from the time of application submission, but sponsor must:

- Request verification of proposed materials from IHDA Community Revitalization staff in advance of application;
- Submit the verification memo emailed to you by IHDA CR planners confirming acceptability of documentation older than five years from IHDA Community Revitalization staff upon application; and
- Demonstrate a clear connection to the present conditions and goals of the community through a detailed narrative and evidence from the community.

Note: Successful Community Revitalization Strategies frequently consist of multiple documents from a variety of sources that provide evidence of interconnected deliberate, concerted, and locally approved planning efforts/activities. Where possible and relevant, please include complete documents, rather than excerpts, to provide reviewer with necessary context.

Submissions may utilize the documentation referenced in their Threshold Requirements, as well as any needed additional materials to provide evidence of the following aspects within the Community Revitalization Strategy Area:

BUILDING OPPORTUNITY	
1) Addressing a Pre-Existing Community Need 2 points available	
A)	1 point is automatically earned if project site(s) falls within a census tract(s) designated as a "Moderate Revitalization Impact Area" as listed on IHDA's Market Research website .*
B)	2 points are automatically earned if project site(s) falls within a census tract(s) designated as a "High Revitalization Impact Area" as listed on IHDA's Market Research website .*
2) Capacity-Building and Partnerships 1 point available (at least 1 category must be satisfied)	
Acceptable types of documentation for this area include executed Memoranda of Understanding (MOUs), internship agreements with colleges/universities, grant applications, applications for technical assistance, letters of intent from anchor institutions, etc.	
A)	Evidence that the community (<i>local government and/or established community-based organizations</i>) is actively seeking or participating in assistance or partnership for capacity-building activities to work towards a public agenda in the CRSA as defined above. • Applying for grants (within the prior 2 years) • Participating in training or technical assistance programs including those offered by IHDA (within the prior 2 years)
B)	Evidence that the community has or is developing programming to actively place interns and/or students in public-service positions within the CRSA as defined above. • Municipal government • Social services • Healthcare • Education
C)	Evidence of financial support allocated from major community stakeholders such as universities, hospitals, or other anchor institutions to the Community Revitalization Strategy.

2027-2028 Community Revitalization Strategy Scoring Criteria

3) Promoting Racial Equity in the CRSA

Earning points under the **BIPOC Development Control** and/or **Women/Disadvantaged/Minority Enterprises** scoring categories is not sufficient to meet this criterion.

1 point available

- A) Documentation that the community or Community Revitalization Strategy is actively promoting racial equity or pursuing racial equity initiatives within the CRSA as defined above. To earn this point, a narrative supported by accompanying evidence must illustrate the presence of at least one of the categories listed below, or other pertinent and measurable areas:
- Active outreach, inclusion, and leadership of BIPOC populations in planning activities
 - Documentation of at least one (1) formal partnership between sponsor/developer and a certified MBE/WBE providing services and/or programming to the subject site **and** accessible to the larger community.
 - Promotion of homeownership to BIPOC communities
 - Provision of housing counseling and education targeting BIPOC communities
 - Provision of translation services for local programs and services
 - Support of entrepreneurial activities and initiatives for BIPOC communities
 - Support of wealth-building initiatives for BIPOC communities
 - Other activities that promote racial equity

ACCESSIBILITY AND LIVABILITY

1) Improvements in Amenities and Services

3 points available (1 point awarded per category satisfied)

Document local efforts to improve and/or preserve access to the following elements within or available specifically to the Community Revitalization Strategy Area.

A map/list of existing amenities present in the CRSA will not satisfy these categories.

Documentation must indicate how the CRS and/or subject site **will improve or preserve access** to existing amenities and/or provide new or innovative amenities within the CRSA.

- A) Local financial institutions offering education in financial literacy/homeownership/investment, etc.
- B) Business development or incubation
- C) Daycare/childcare availability and/or before/after school childcare programming
- D) Workforce development programs availability; may include vocational education or business education offered in local high schools
- E) Access to fresh, affordable, nutritious, and culturally appropriate food
- F) Access to mental health services, e.g. behavioral health care, substance use counseling, etc.
- G) Homelessness services/supportive housing initiatives
- H) Municipal/community-wide broadband internet access
- I) Recreational/social opportunities targeting youth/families/seniors
- J) Placemaking initiatives such as streetscaping, public art, river walks, garden walks, art markets, other activities that attract visitors and business

2027-2028 Community Revitalization Strategy
Scoring Criteria

ECONOMIC DEVELOPMENT, IMPLEMENTATION, AND FUNDING	
1 point available (At least one category must be satisfied)	
A)	A realistic implementation and funding plan detailing specific activities intended to promote the Strategy Area's economic progress. Accompanying evidence must also be provided demonstrating that significant portions of the Strategy are underway or will be in the coming five (5) years that can be substantiated via site visits and/or audits. • <i>Activities to create meaningful jobs</i> • <i>Activities to attract businesses or a grocery store</i> • <i>Activities to increase entrepreneurship in the CRSA</i>
B)	Proof of active funding for and ongoing implementation of infrastructure improvements and measurable progress made within the Strategy Area needed for continued development and/or investment or to address local service issues • <i>Road improvements (pothole repairs, bike lanes, etc.)</i> • <i>Investment in building facades or streetscaping</i> • <i>Improved water/sewer infrastructure to address flooding</i>
C)	Map(s) showing active incentive programs overlapping with the Strategy Area, and an accompanying narrative explaining a plan for utilizing these resources to address community needs over the next five (5) years. • <i>Tax Increment Financing (TIF) Districts</i> • <i>Enterprise Zones/Rivers Edge Redevelopment Zones</i> • <i>Opportunity Zones</i> • <i>Cultural Districts</i>
D)	A letter or statement from the municipal or county government attesting to any funding already committed to projects inside the CRSA within the prior two (2) years through the next five (5) years.
E)	Evidence that local funding has been committed to the housing components of the Strategy (CDBG, HOME, TIF, grants, etc.).

*Points automatically awarded under Scoring Criteria #1 to scattered-site projects falling within multiple census tracts will be awarded based on at least one site located in a qualifying tract.

ILLINOIS AFFORDABLE HOUSING TAX CREDITS

The Illinois Affordable Housing Tax Credit (IAHTC) encourages private investment in affordable housing by providing donors of qualified donations with a one-time tax credit on their Illinois state income tax equal to 50 percent of the value of the donation. The donor can then choose to transfer the credits to a project, which creates additional project financing through the syndication of the credits.

The City of Chicago's Department of Housing and Economic Development (HED) administers the program in the City of Chicago and IHDA administers the program across the rest of Illinois. IHDA receives 75.5 percent of the annual IAHTC allocation, while the City of Chicago receives 24.5 percent. Each administrative entity has its own application process. Rules governing the IAHTC program can be found in the Illinois Administrative Code, Title 47, Chapter II, Part 355.

For all but employer-assisted housing developments, 25 percent of the units in each development for rental projects and 100 percent of units in ownership projects must serve persons with incomes at or below 60 percent of the Area Median Income (AMI), to be eligible for IAHTC. Rents or mortgage payments may not exceed 30 percent of the household income. In developments targeted for employer-assisted housing, households up to 120% AMI may be served.

Eligible donations include money, securities, real estate or personal property. Donations must be provided, without consideration, to a qualified non-profit affordable housing sponsor for an affordable housing project. The donations may be aggregated if more than one donation is received for a development, but the total donation must exceed \$10,000. All donors must submit a donor affidavit stating that they understand the donation is eligible for the IAHTC program and whether they will retain or transfer the tax credit certificate. The donation must occur within 12 months of the receipt of an IAHTC reservation. Non-employer-assisted housing projects may apply for a 12-month extension in writing.

Additional information about the Illinois Affordable Housing Tax Credit can be found on IHDA's website (www.ihda.org/developers/tax-credits/illinois-affordable-housing-tax-credit).

LOCAL, STATE, AND FEDERAL RESOURCES

The following section provides an overview of select incentive programs that may be utilized to promote economic and community development initiatives in the City of Champaign. The programs highlighted are particularly relevant to housing goals, however this guide is not meant to serve as an exhaustive list of all resources available within the City of Champaign. It is important to note that IHDA does not designate, administer, allocate, or fund these programs. Program information, including incentives and eligibility, is subject to change. For specific and current program information, contact the City of Champaign or the appropriate program administrator.

TAX INCREMENT FINANCING DISTRICTS

BACKGROUND

Tax Increment Financing (TIF) is a local economic development tool that dedicates sales tax revenues and incremental property tax revenues generated within a designated blighted area for real improvements to encourage economic development and job creation. In the State of Illinois, the Tax Increment Allocation Redevelopment Act (65 ILCS 5/11-74.4) was adopted in 1977 and allows for units of local government to designate TIF districts within their jurisdictions.

A TIF district's revenue comes from an increase in the assessed value of property within the district. Once a TIF district is created, the value of the property in the area is established as the base amount and any increase in that value constitutes the TIF district's funding allotment. Funds may be used for costs associated with the development of property and infrastructure within the district, allowing blighted areas to become viable and attractive for additional private investment. In Illinois, a TIF district can exist for up to 23 years, with a possible extension of another 12 years. Overall, the intent is to spur economic development in specific blighted areas by investing future gains in current opportunities.

STATE AND LOCAL INCENTIVES

Municipal officials regulate allocation and disbursement of funds within the TIF district, and each TIF request is thoroughly evaluated for alignment with local legislation. Projects in TIF districts typically include:

- Redevelopment of substandard, obsolete, or vacant buildings
- Financing public infrastructure improvements, including streets, sewer, and water works
- Cleaning up polluted areas
- Providing infrastructure needed to develop a site for new industrial or commercial use

As mentioned TIF can be used to fund a variety of public improvements and other investments that are essential to a successful redevelopment program. The TIF Act generally authorizes that TIF funds may be used for¹:

- Property acquisition, renovation, rehabilitation, and demolition
- Construction of public works or improvements
- Job training related to the TIF area
- Studies, surveys and plans
- Marketing related to the sites within the TIF
- Professional services, such as architecture and design services

¹ Restrictions and variations may apply, see the current legislation and specific municipalities for more details.

TIF DISTRICTS IN CHAMPAIGN

The City of Champaign contains six TIF districts. The first district was created in February 2002 and will be active until February 2037. This TIF district encompasses the North Campustown neighborhood.

The first district was created in February 2002 and will be active until February 2037. This TIF district encompasses the North Campustown neighborhood.

The second district was created in February 2014 and will be active until February 2037. This TIF district encompasses the North Mattis Avenue neighborhood.

The third district was created in January 2017 and will be active until January 2040. This TIF district encompasses the Bristol Park neighborhood.

The fourth district was created in January 2017 and will be active until January 2040. This TIF district encompasses the Downtown Fringe neighborhood.

The fifth district was created in February 2023 and will be active until February 2046. This TIF district encompasses the Garden Hills neighborhood.

The sixth district was created in January 2025 and will be active until January 2048. This TIF district encompasses the Springfield and Mattis neighborhoods.

Developers, individuals, and businesses seeking development assistance within the TIF district can apply for funding through a formal application process. For more information on this process and how to apply, please reach out to TJ Blakeman or to the City of Champaign directly.

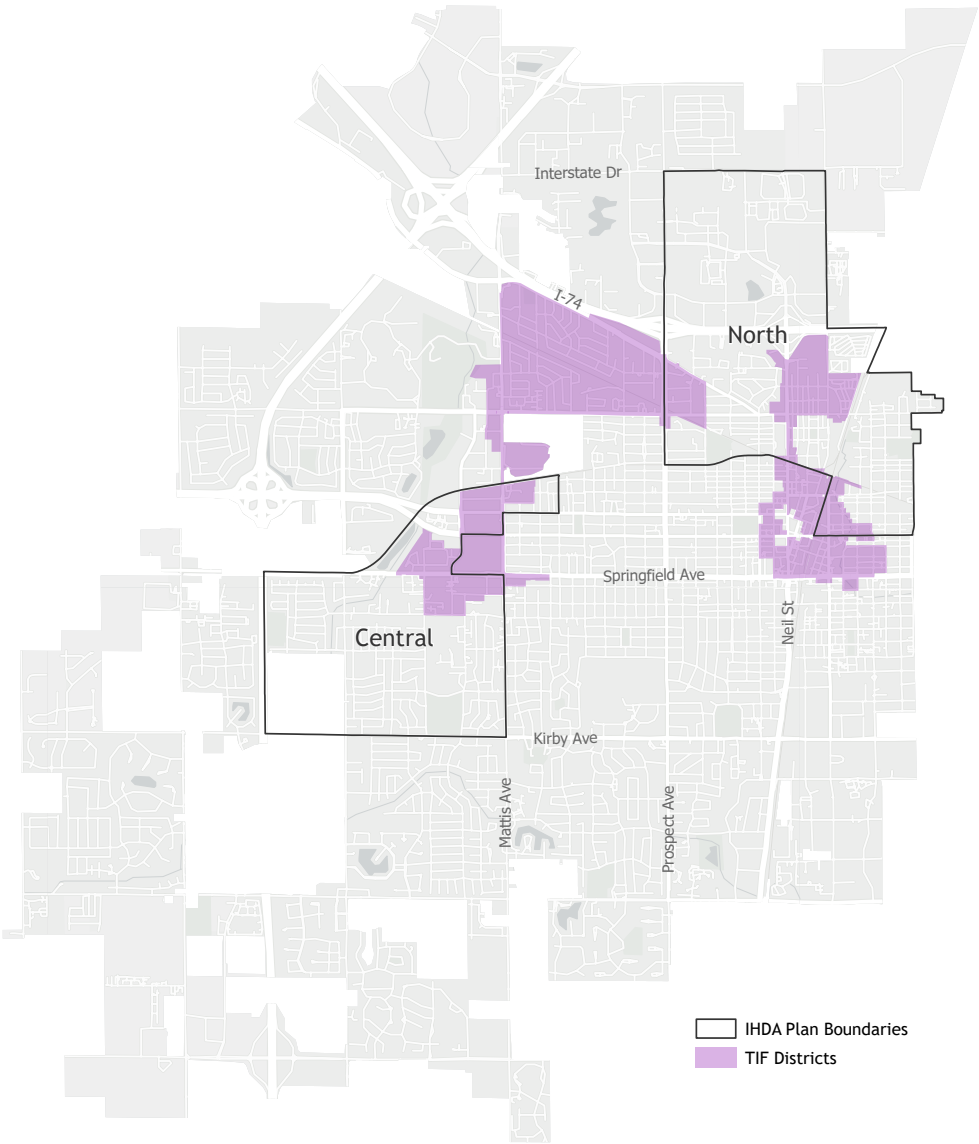
City of Champaign TIF Manager

TJ Blakeman, Economic Development Manager

terry.blakeman@champaignil.gov

(217) 403-8800

TIF Districts and IHDA Plan Boundaries



ENTERPRISE ZONES

BACKGROUND

An Enterprise Zone is a specific area designated by the State of Illinois in cooperation with a local government to receive various tax incentives and other benefits to stimulate economic activity and neighborhood revitalization. The Illinois Enterprise Zone Program does this through state and local tax incentives, regulatory relief, and improved governmental services. Once designated, an Enterprise Zone maintains its designation for 15 years. After 13 years, the Enterprise Zone Board will review the zone to determine a possible ten-year extension. Enterprise Zones range from a half square mile to fifteen square miles. Businesses located or expanding into an Illinois Enterprise Zone may be eligible for these incentives. The Enterprise Zone program was enacted by the Illinois Enterprise Zone Act (20 ILCS 655/) in 1982. The Illinois Department of Commerce and Economic Opportunity (DCEO) administers this program at the state level.

STATE AND LOCAL INCENTIVES

There are currently 97 Enterprise Zones in Illinois and each offers a variety of state incentives as well as distinctive local incentives to enhance economic development opportunities. While local incentives vary, they can include abatement of property taxes on new improvements, waivers of business licensing and permit fees, and streamlined building code and zoning requirements. In addition, state incentives are expansive and can include¹:

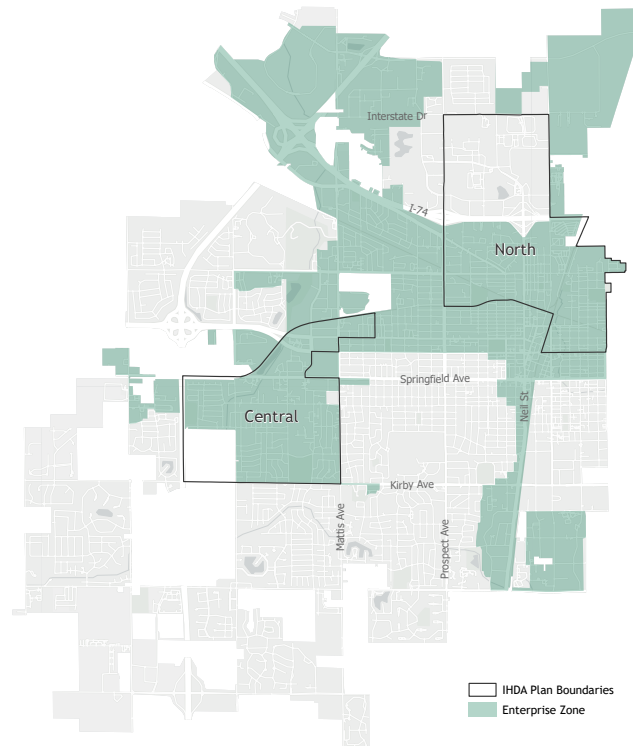
- 6.25% state sales tax emption on building materials
- A state utility tax exemption on gas and electricity costs
- 0.5% state investment tax credit for taxpayers who invest in Enterprise Zone properties
- Tax deduction of double the value of cash or in-kind contributions

¹ Restrictions and variations may apply, see the current legislation and specific municipalities for more details.

ENTERPRISE ZONES IN CHAMPAIGN

The City of Champaign is located within the Champaign/Champaign County Enterprise Zone. This zone was created in January 2016 and will be active until December 2030.

Enterprise Zone and IHDA Plan Boundaries



For more information on this Enterprise Zone, please reach out to the Zone Administrator or to the City of Champaign directly.

City of Champaign Enterprise Zone Administrator:

TJ Blakeman, Economic Development Manager

terry.blakeman@champaignil.gov

(217) 403-8800

OPPORTUNITY ZONES

BACKGROUND

Opportunity Zones are low-income census tracts into which investors can put capital to work financing new projects and enterprises in exchange for federal capital gains tax advantages. Opportunity Zones are a tool that is designed to spur economic development and job creation in distressed communities. Opportunity Zones were presented and established by U.S. Congress in the Tax Cuts and Jobs Act of 2017 (P.L. 115-97).

Legislation requires governors to designate Opportunity Zones among eligible census tracts within their state. Eligible census tracts are determined based on having median family income that does not exceed 80% of area median income and a poverty rate of at least 20%. Opportunity Zones are designated for a period of 10 years.

In Illinois, Governor Rauner nominated 25% (327) of the state's 1,305 qualifying low-income census tracts as Opportunity Zones in 2018. To find a detailed summary of Opportunity Zone designations, visit the Illinois Department of Commerce and Economic Opportunity's website (www.dceo.illinois.gov/oppzn).

All investments that seek the tax benefits of this program must be made through an Opportunity Fund, which are private sector investment vehicles that invest at least 90% of their capital in Opportunity Zones. The fund model is intended to enable several investors to pool their resources, increasing the scale of investments going to underserved areas.

OPPORTUNITY ZONES IN CHAMPAIGN

There are Opportunity Zones in City of Champaign. Below are the census tracts that have been designated as Opportunity Zones:

Census Tracts 17019000301 and 17019000401

For more information on Opportunity Zones, please visit the Illinois Department of Commerce and Economic Opportunity or U.S. Department of the Treasury websites.

HISTORIC TAX CREDITS

BACKGROUND

Historic Places are structures or resources that are worthy of preservation as part of America's natural and built history and are designated by the National Register of Historic Places. According to the National Register, over 95,000 properties have been listed, including 1.4 million individual buildings, sites, districts, structures, and objects. Almost every county in the United States has at least one place listed in the National Register. The Illinois State Historic Preservation Office (SHPO, and formerly the Illinois Department of Conservation) also designates historic districts in Illinois.

Listing on the National Register provides formal recognition of a property's historical, architectural, or archeological significance based on national standards. In addition, it encourages preservation through access to financial incentives and a network of advisors and preservation organizations. The listing of a property does not lead to public acquisition or guarantee protection from development or destruction, however, it is possible for some local historic designations to protect historic properties.

FEDERAL AND STATE INCENTIVES

Federal Historic Preservation Tax Credit

The Tax Reform Act of 1986 provides a 20% federal income tax credit for owners of income-producing historic buildings that undergo substantial rehabilitation. A credit equal to 20% of a rehabilitation's qualified expenditures may be subtracted directly from the owner's federal income taxes. The program benefits the owner, the occupants, and the community by encouraging the preservation of historic buildings through promotion, recognition, designation, and reuse; increasing the value of rehabilitated properties; returning underutilized structures to the tax rolls; revitalizing downtowns and neighborhoods and often increasing the amount of housing available within the community; and sustainably reusing the built environment.

Illinois Historic Preservation Tax Credit

The Illinois Historic Tax Credit provides a 25% state income tax credit, not to exceed \$3 million, for owners of certified historic buildings that undertake certified rehabilitations. The state tax credit may be layered with the federal tax credit, resulting in a 45% overall tax credit for qualified expenditures. Projects with qualified expenditures incurred on or after January 1, 2019, through December 21, 2028, will be eligible to apply for the state tax credit. This credit has been extended through December 31, 2028, with an annual programmatic allocation of \$25 million.

There are a variety of other tax credit and grant opportunities for state and federal historic properties. For additional information on Historic Places and financial incentives, please visit the National Parks Service or Illinois Department of Natural Resources websites.

HISTORIC PLACES IN CHAMPAIGN

Champaign has numerous sites that have been designated as historic. The “Story Map” showcases some of the historic sites in Champaign and details their stories.

Story Map can be found here:

<https://storymaps.arcgis.com/stories/8d0eccc045b34701b0d803ddc7fc7c3c>

ILLINOIS DEPARTMENT OF COMMERCE AND ECONOMIC OPPORTUNITY PROGRAMS

BACKGROUND

There are variety of programs available through the Illinois Department of Commerce and Economic Opportunity (DCEO) that can be useful for municipalities, developers, and individuals to invest in Illinois communities. These include competitive and open-enrollment grant programs, as well as other forms of aid depending on the program. For details on applying to DCEO grants and additional resources, please visit the Illinois Department of Commerce and Economic Opportunity website (www.dceo.illinois.gov).

COMMUNITY DEVELOPMENT BLOCK GRANTS

The Community Development Block Grant (CDBG) Program was established by the U.S. Housing and Community Development Act of 1974 (“HCD Act”). CDBG provides federal funding for community-based projects in non-metropolitan areas. The program consists of housing rehabilitation, public infrastructure, disaster response, and economic development.

CONNECT ILLINOIS

In August 2019, a statewide initiative called Connect Illinois was launched, to expand broadband access across the entire state. Connect Illinois includes a capital investment from Rebuild Illinois, the creation of a Broadband Advisory Council and Broadband Office, and a new program that will provide all Illinois public K-12 students access to high-speed broadband at no charge.

ILLINOIS WORKS CONSTRUCTION APPRENTICESHIP PROGRAM

The DCEO has administered a grant program, which established a network of community-based nonprofit organizations throughout Illinois to provide services free of charge to provide pre-apprenticeship skills training. At the completion of the program, a diverse group of qualified candidates will gain new skills and be work-ready for careers in the construction industry and building trades. The Illinois Works Apprenticeship Initiative then incentivizes the further on-site training of these apprentices through public works projects.

IHDA PROGRAMS AND RESOURCES

REVITALIZATION AND REPAIR PROGRAMS

IHDA understands that investing in homes and communities across the state is an effective way to combat the ongoing effects of the housing crisis and assist with revitalization efforts. We work with local governments and non-profit organizations to offer programs that address vacant residential properties and the blight that usually follows. We also fund programs that allow homeowners to make necessary repairs and accessibility improvements, allowing residents to stay in their homes while improving the quality of single family housing throughout Illinois. Additional resources can be found on IHDA's website (www.ihda.org/my-community/revitalization-programs).

Home Repair and Accessibility Program

The Home Repair and Accessibility Program (HRAP) will assist low-income homeowners with funds for vital health and safety repairs and accessibility improvements. The program aims to preserve existing affordable housing stock, provide investment in disadvantaged communities, improve the health and well-being of occupants, and help low-income and disabled or mobility-impaired individuals remain in their homes.

Eligible homeowners may receive up to \$45,000 in assistance for eligible repairs and/or accessibility improvements, while homeowners participating in the Roof Only option may receive up to \$21,500. Assistance is provided to homeowners in the form of a 5- or 3-year forgivable loan. Total household income must be at or below 80 percent of the AMI to be eligible for the program. For more information, contact the Community Affairs Department at HRAPinfo@ihda.org.

Land Bank Capacity Program and Technical Assistance Network

The Land Bank Capacity Program (LBCP) and Technical Assistance Network (TA Network) was created in 2017 to help communities gain access to funding and technical assistance for land banks in Illinois outside the Chicago Metropolitan Statistical Area (MSA). Grant funds under LBCP may be used to offset the costs of creating and operating land banks.

Eligible applicants for LBCP must be a municipality, county, or land bank located outside the Chicago MSA. The Chicago MSA includes all of Cook, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will counties. For more information, contact the Community Affairs Department at LBCPinfo@ihda.org.

Strong Communities Program

The Strong Communities Program (SCP) provides grant funds to municipalities, counties, and land banks to address affordable housing needs and community revitalization efforts. SCP will return vacant residential properties to productive and taxable use through rehabilitation and provide funds for demolition in cases where properties are beyond repair and negatively impacting neighboring residences. As a result, SCP has the potential to increase property values, create jobs, help reduce crime, generate additional tax revenue, and attract further community investment. By enabling

greater revitalization opportunities, SCP will preserve existing affordable housing stock that is often in city centers and in proximity to community amenities (schools, parks, medical facilities, shopping, jobs, and transportation), and encourage further investment and revitalization. For more information, contact the Community Affairs Department at SCPinfo@ihda.org.

RENTAL HOUSING RESOURCES

The Illinois Housing Development Authority finances the construction and preservation of affordable housing throughout Illinois and administers several programs to help individuals and families locate the rental home or apartment that suit their needs. Additional resources can be found on IHDA's website (www.ihda.org/rental-housing).

IL Housing Search

IHDA participates in maintaining a resource called IL Housing Search that allows individuals to search thousands of affordable, accessible, and market-rate units throughout Illinois. Individuals seeking a rental property can customize their search based on specific needs, budget, and location. This resource can be accessed on the IL Housing Search website (www.ilhousingsearch.org) or through a toll-free, bilingual call center at (877) 428-8844.

Rental Assistance and Emergency Housing Resources

IHDA can connect individuals with emergency rental needs to a variety of resources, other service providers, and IHDA rental properties. These programs rental assistance to extremely low, low, and moderately low-income households across the state of Illinois. All of the available resources can be found on IHDA's website (www.ihda.org/rental-housing).

HOUSING AND FINANCIAL COUNSELING

To ensure that everyone throughout Illinois can make financially responsible decisions regarding their housing, IHDA provides free resources, counseling, and assistance to individuals to prepare them for all the stages of homeownership. IHDA's programs do not fund homeowners directly, however individuals who are interested in receiving counseling, or are at risk of foreclosure, can receive assistance through an IHDA-funded housing counselor. A full list of available housing counselors throughout the state can be found at on the IHDA website (www.ihda.org/my-home/getting-an-ihda-loan).

NEW AND EXISTING HOMEOWNER RESOURCES

IHDA offers a variety of resources and products aimed at assisting new and existing homeowners. These products can help individuals afford a new home through down payment and closing cost assistance or help existing homeowners afford to stay in their homes. For more information, contact a local IHDA lender to discuss which products are available. A full list of IHDA lenders, program information, and many other resources can be found on the IHDA Mortgage website (www.ihdamortgage.org).

Opening Doors

The Opening Doors program is designed to help homebuyers with down payment and/or closing costs associated with buying a home in Illinois. The funds of up to \$6,000 are provided in the form of a forgivable second mortgage for an owner-occupied, primary residence purchase, and is required to be used in conjunction with an IHDA 30-year fixed rate first mortgage. For more information, contact the IHDA Mortgage Team at mortgage@ihda.org.

IHDAccess

The IHDAccess Mortgage program offers various down payments option to meet individuals' unique needs. Available statewide, each mortgage option comes with an affordable, fixed interest rate and up to \$10,000 to assist eligible borrowers with their down payment and closing costs. Additionally, IHDA requires that all homebuyers utilizing an IHDA down payment assistance product must also participate in free pre-purchase counseling prior to closing on their homes. For more information, contact the IHDA Mortgage Team at mortgage@ihda.org.



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APPENDIX I | IHDA GLOSSARY

Area Median Income (AMI): The median income of the county in which the Project is located, adjusted for family size, determined from time to time by HUD for purposes of Section 8 of the United States Housing Act of 1937.

Affordable Housing for the purposes of Community Revitalization: Rent-restricted rental units (legally restricted via use of programs such as Low-Income Housing Tax Credits, HOME, Illinois Affordable Housing Trust Funds, etc.) where rent is restricted to levels affordable to households earning under 30%, 50%, 60%, or 80% of the Area Median Income; Subsidized rental units (examples of rental subsidies are Project Based Rental Assistance, Project Based Vouchers, Housing Choice Vouchers, Section 811, and Rental Housing Support Program); Affordable homeownership programs, including the use of subsidized mortgage credit certificates, mortgage revenue bonds, or down payment assistance that are limited to households earning less than 120% of the Area Median Income.

Affordable Rental Unit Survey (ARUS): IHDA uses an ARUS to examine the estimated number and percentage of units that are affordable (regardless of subsidy) to various income levels throughout Illinois. This helps to analyze market need as it allows IHDA to examine the “on-the-ground” affordability within individualized markets. This survey is based on data collected from the American Community Survey 5-Year Estimates and includes housing units that are subsidized and/or rent-restricted, as well as housing units without any subsidies or rent-restrictions.

Affordability Risk Index (ARI): The ARI is a tool that is intended to provide a point-based incentive in IHDA’s QAP for developers to preserve affordability in areas that are becoming less affordable at a faster rate. This is a census tract-based tool and census tracts where affordability loss risk is greatest receive the highest points in this index. The Affordability Risk Index uses US Census data to measure change over time (between 2000 and **2021** across various factors, typically assumed to indicate affordability loss).

Community Revitalization Strategy Area (CRSA or “Strategy Area”): The CRSA is a contiguous geographic space defined for the development of a Community Revitalization Strategy. This area is larger than a parcel, Planned Unit Development (PUD), or subdivision, but small enough that one municipality or county can have jurisdiction over it. A CRSA can also align with an existing geography designated for development, such as a Community Development Block Grant (CDBG) Target Area, Neighborhood Strategy Area (NSA), or Tax Increment Finance (TIF) District.

Community Revitalization Strategy (CRS): A CRS is a deliberate, concerted, and locally approved plan or documented collection of local efforts, with local stakeholder support, intended to improve specific aspects of a Community Revitalization Strategy Area. Please note: A locally approved plan is one method of documentation, but as formalized plans are sometimes beyond the capabilities of municipalities, well-documented efforts taking place outside of formalized plans are equally acceptable for this purpose.

Department of Commerce and Economic Opportunity (DCEO): DCEO is tasked with providing economic opportunities for all businesses, entrepreneurs, and residents of Illinois in order to improve the quality of life for all Illinoisans.

Housing Need: HUD defines four types of housing needs, as described below. A household is said to have a housing need or housing problem if they face one or more of these four obstacles.

1. A household is cost burdened if monthly housing costs exceed 30% of monthly household income. A severe cost burden occurs when more than 50% of monthly household income is spent on monthly housing costs
2. A household is overcrowded if there is more than 1.0 persons per room, not including kitchens and bathrooms.
3. A housing unit lacks complete kitchen facilities if it lacks one or more of the following facilities: cooking facilities, a refrigerator, or a sink with piped water.
4. A housing unit lacks complete plumbing facilities if it lacks one or more of the following facilities: hot and cold piped water, a flush toilet, and a bathtub or shower.

Illinois Affordable Housing Tax Credit (IAHTC): IAHTC, also known as the state donation tax credit, encourages private investment in affordable housing by providing donors of qualified donations with a one-time tax credit on their Illinois state income tax. This tax credit can equal up to 50 percent of the value of the donation. The donor can also choose to transfer the tax credits to the project, which creates additional project financing through syndication of the credits.

Illinois Department of Human Rights (DHR): The mission of DHR is to secure freedom from unlawful discrimination and to establish and promote equal opportunity and affirmative action as the policy of the state for all its residents. DHR investigates charges of discrimination involving real estate rentals, sales, and other transactions.

Illinois Department of Human Services (DHS): The mission of DHS is to provide equitable access to social services, supports, programs, and resources to enhance the lives of all Illinoisans. DHS provides residents with streamlined access to integrated services, especially those striving to move from welfare to work and economic independence. DHS provides emergency and transitional housing, supportive services for individuals living with disabilities, and homelessness prevention programs.

Illinois Department of Natural Resources (IDNR): The mission of IDNR is to manage, conserve, and protect Illinois' natural, recreational and cultural resources. IDNR manages Illinois' state parks and waterways, issues hunting and fishing licenses, manages oil and mining resources, and administers the State Historic Preservation Office (SHPO).

Illinois Historic Preservation Tax Credit: The Illinois Historic Preservation Tax Credit (HPTC) provides a state income tax credit equal to 25% of a project's qualified expenditures to owners of certified historic structures who undertake certified rehabilitations. The structures must be income-producing, such as rental residential, commercial, agricultural, or industrial uses. As of January 1, 2019, owners must apply for the HPTC in conjunction with the federal 20% historic tax credit, resulting in a possible 45% tax credit on certified rehabilitation.

Illinois Housing Development Authority (IHDA): IHDA is an agency of the State of Illinois which serves to finance the creation and preservation of affordable housing throughout the state. IHDA funds homeownership programs, finances multifamily rental developments via loans and bonds, and allocates Low-Income Housing Tax Credits and Illinois Affordable Housing Tax Credits to qualified housing developers.

Low-Income Housing Tax Credit (LIHTC): LIHTC is an income tax credit distributed by state agencies, including IHDA, that can be used to fund affordable housing development projects. Funding is allocated to the state by the federal government, on a per capita basis, and distributed by agencies to qualified housing developers. Tax credit awards are determined based on application processes, one for 4% tax credits and one for 9% tax credits. The developer then sells the tax credits to investors, usually banks, and the invested capital becomes part of the funding structure of the new housing development.

LIHTC Application: The LIHTC application is comprised of multiple required documents, as prescribed by the Qualified Allocation Plan. The first step is the Preliminary Project Assessment (PPA), which includes documents for a site, market, financial feasibility, and development team review by IHDA staff. Results of the PPA will be one of the following:

- Approve, in which case the sponsor is eligible to submit the documentation for a full application
- Approve with conditions, in which case IHDA will notify the sponsor of what conditions to satisfy to be eligible to submit a full application
- Deny, in which case the sponsor is not eligible to submit a full application

Primary Market Area (PMA): A PMA is determined using in-house mapping programs to:

1. Identify census tract(s) (for data aggregation purposes) by a logical assemblage of adjacent census tracts and/or by further specifying via a visual assessment
2. Identify “natural” market area boundaries, such as highways, roads, train tracks, waterways, etc.
3. As necessary, coordinate according to housing and demographic market characteristics

Public Housing Authority (PHA): Authority provides rental housing for eligible low-income families, the elderly, and persons with disabilities.

Qualified Allocation Plan (QAP): The QAP is a document required by Section 42 of the United States federal tax code, which lays out the requirements by the state of Illinois for the allocation of the state’s Low-Income Housing Tax Credits.

United States Department of Housing and Urban Development (HUD): HUD is a federal agency whose mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD administers community planning and development programs, rural housing programs, single family and multifamily housing programs, public and Indian housing, and the Fair Housing Act.

University of Illinois Extension: The flagship outreach effort of the University of Illinois at Urbana-Champaign, the Extension offers educational programs to residents of all 102 counties in Illinois, including programs in local food cultivation, and community and economic development.

APPENDIX II | SOURCES AND REFERENCES

City of Champaign

American Community Survey (ACS): The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data between censuses. This approach trades the accuracy of decennial Census data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count and is therefore susceptible to sampling errors. These data are released in two different formats: single-year estimates and multi-year estimates.

ACS Multi-Year Estimates: More current than 2020 Census data, and available for more geographic areas than the 1-Year Estimates, this dataset is one of the most frequently used. Sampling error is reduced when estimates are collected over a longer period, and therefore 5-year estimates can be more accurate than 1-year estimates. ACS datasets are published for geographic areas with populations of at least 20,000. **The 2012-2021 ACS 5-year estimates were used in this assessment.**

Bureau of Labor Statistics: The Bureau of Labor Statistics (BLS) is a division of the United States Department of Labor and is the principal federal agency responsible for measuring labor market activity, working conditions, and price changes in the economy. Its mission is to collect, analyze, and disseminate essential economic information to support public and private decision-making.

Community Development Financial Institutions Fund

“Opportunity Zones Resources”. www.cdfifund.gov/opportunity-zones.

Federal Reserve Bank

Grunewald, Rob, and Horowitz, Ben. “Introduction to the Opportunity Zones Program”. Federal Reserve Bank of Minneapolis. www.minneapolisfed.org/article/2018/18-opportunity-zones-program.

HUD Comprehensive Housing Affordability: With the Comprehensive Housing Affordability Strategy (CHAS), HUD compiles a large set of data drawn from the American Community Survey that are of specific interest to housing planners and policy makers. CHAS consists of custom tabulations of data that are generally not otherwise publicly available, and the primary purpose of these tabulations is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD’s programs (primarily 30/50/80% of Area Median Income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive housing market analysis by documenting issues like lead paint risks, “affordability mismatch,” and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building.

Illinois Department of Commerce and Economic Opportunity (DCEO)

"Illinois Opportunity Zones". www.dceo.illinois.gov/oppzn.html.

"Illinois Enterprise Zone Program". www.dceo.illinois.gov/expandrelocate/incentives/taxassistance/enterprisezone.html.

"Tax Increment Financing (TIF)". www.dceo.illinois.gov/expandrelocate/incentives/taxincrementfinancing.html.

Illinois Tax Increment Association

"About TIF". www.illinois-tif.com/about-tif.

Internal Revenue Service (IRS)

"Opportunity Zones". www.irs.gov/credits-deductions/businesses/opportunity-zones.

TIF Illinois

Jacob & Klein, Ltd. and The Economic Development Group, Ltd. "Creating TIF Districts". www.olympia-fields.com/DocumentCenter/View/303/Creating-TIF-Districts-PDF.

APPENDIX III | COMPOSITE STUDY CENSUS DATA

YEAR	TOPICAL AREA	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	**2014-2024	**2014-2024
	**2014-2024 for BG GEO ID												Population Change (#)	Population Change (%)
Geo Name		Population	Population	Population	Population	Population	Population	Population	Population	Population	Population	Population		
		801003	801003	801003	801003	801003	801003	801003	801003	801003	801003	801003	Calculation	Calculation
		3	3	3	3	3	3	3	3	3	3	3	3	3
Champaign	1600000US1712385	82,848	84,008	84,672	85,710	86,791	87,636	88,288	88,343	88,628	88,822	89,996	7,148	8.6%
Census Tract 2; Champaign County	1400000US17019000200	1,495	1,484	1,655	1,741	1,804	1,871	2,205	2,333	2,210	2,165	2,047	552	36.9%
Census Tract 7; Champaign County	1400000US17019000700	3,797	3,450	3,449	3,528	3,623	3,241	3,200	3,845	3,732	3,651	3,702	(95)	-2.5%
Census Tract 12.01; Champaign County	1400000US17019001201	6,822	6,554	6,691	6,530	6,615	6,826	7,197	7,013	7,305	6,963	6,742	(80)	-1.2%
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	2,171	1,950	2,016	2,250	2,380	2,314	2,412	2,751	3,120	2,799	2,945	774	35.7%
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	1,628	1,684	1,622	1,680	1,388	1,145	1,087	1,114	1,105	728	487	(1,141)	-70.1%
Champaign County	0500000US17019	204,214	205,766	206,420	207,946	209,448	209,922	210,006	206,583	206,525	206,098	208,741	4,527	2.2%
Illinois	0400000US17	12,868,747	12,873,761	12,851,684	12,854,526	12,821,497	12,770,631	12,716,164	12,821,813	12,757,634	12,692,653	12,694,798	(173,949)	-1.4%
United States	0100000US	314,107,084	316,515,021	318,558,162	321,004,407	322,903,030	324,697,795	326,569,308	329,725,481	331,097,593	332,387,540	334,922,499	20,815,415	6.6%

	TOPICAL AREA	Population by Sex (Current)				Elderly Population (Longitudinal)							
YEAR	**2014-2024 for BG	2024	2024	2024	2024	2014	2014	2019	2019	2024	2024	2014-2024	2014-2024
Geo Name	GEO ID	Population Male (#)	Population Male (%)	Population Female (#)	Population Female (%)	Population Aged 60 Years and Older (#)	Population Aged 60 Years and Older (%)	Population Aged 60 Years and Older (#)	Population Aged 60 Years and Older (%)	Population Aged 60 Years and Older (#)	Population Aged 60 Years and Older (%)	Change in Population Aged 60 Years and Older (#)	Change in Share of Population Aged 60 Years and Older (PP)
		801001	Calculation	801001	Calculation	S0101	Calculation	S0101	Calculation	S0101	Calculation	Calculation	Calculation
		7	P7/M7	103	R7/M7	D7*U7	303	111	V7/I7	111	X7/M7	X7-T7	(Y7-U7)*100
			Domain: Total Pop		Domain: Total Pop		Domain: Total Pop		Domain: Total Pop		Domain: Total Pop		Percentage Point
Champaign	1600000US1712385	45,410	50.5%	44,586	49.5%	10,273	12.4%	12,597	14.4%	13,509	15.0%	3,236	2.6%
Census Tract 2; Champaign County	1400000US17019000200	1,059	51.7%	988	48.3%	253	16.9%	305	16.3%	264	12.9%	11	-4.0%
Census Tract 7; Champaign County	1400000US17019000700	2,004	54.1%	1,698	45.9%	399	10.5%	482	14.9%	372	10.0%	(27)	-0.5%
Census Tract 12.01; Champaign County	1400000US17019001201	2,892	42.9%	3,850	57.1%	941	13.8%	1,268	18.6%	1,183	17.5%	242	3.7%
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	1,610	54.7%	1,335	45.3%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	270	55.4%	217	44.6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County	0500000US17019	103,870	49.8%	104,871	50.2%	31,245	15.3%	37,215	17.7%	38,894	18.6%	7,649	3.3%
Illinois	0400000US17	6,272,480	49.4%	6,422,318	50.6%	2,406,456	18.7%	2,736,185	21.4%	2,970,106	23.4%	563,650	4.7%
United States	0100000US	165,808,018	49.5%	169,114,481	50.5%	61,250,881	19.5%	70,885,955	21.8%	79,089,799	23.6%	17,838,918	4.1%

YEAR	TOPICAL AREA	Median Age (Longitudinal)			
	**2014-2024 for BG GEO ID	2014 Median Age of Population	2019 Median Age of Population	2024 Median Age of Population	2014-2024 Change in Median Age of Population
		S0101	S0101	S0101	Calculation
		352	128	128	AD7-A87
Champaign	1600000US1712385	27.1	27.4	26.6	-0.5
Census Tract 2; Champaign County	1400000US17019000200	40.7	27.4	26.6	-14.1
Census Tract 7; Champaign County	1400000US17019000700	30.1	31.8	29.1	-1
Census Tract 12.01; Champaign County	1400000US17019001201	31.7	34.1	31.6	-0.1
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	N/A	N/A	N/A	N/A
Champaign County	0500000US17019	29.2	30.1	30.7	1.5
Illinois	0400000US17	37	38.1	39	2
United States	0100000US	37.4	38.1	38.9	1.5

TOPICAL AREA									
YEAR		2014	2014	2014	2014	2014	2014	2014	2014
GEO Name	GEO ID	Share of Population - White Only (%)	Share of Population - Black or African American Only (%)	Share of Population - American Indian and Alaska Native Only (%)	Share of Population - Asian Only (%)	Share of Population - Native Hawaiian and Other Pacific Islander Only (%)	Share of Population - Some other race only (%)	Share of Population - Two or more races (%)	
		DP05 255	DP05 263	DP05 271	DP05 311	DP05 375	DP05 415	DP05 423	
		Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	
Champaign	1600000US1712385	88.6%	15.6%	0.1%	12.2%	0.0%	1.2%	2.3%	
Census Tract 2; Champaign County	1400000US17019000200	15.7%	79.4%	0.0%	2.7%	0.0%	0.0%	2.1%	
Census Tract 7; Champaign County	1400000US17019000700	53.6%	36.8%	0.0%	2.8%	0.0%	5.1%	1.7%	
Census Tract 12.01; Champaign County	1400000US17019001201	60.0%	23.2%	0.0%	11.2%	0.0%	3.3%	2.3%	
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Champaign County	0500000US17019	74.2%	12.5%	0.2%	9.6%	0.0%	0.8%	2.8%	
Illinois	0400000US17	72.5%	14.4%	0.2%	4.9%	0.0%	5.8%	2.2%	
United States	0100000US	73.8%	12.6%	0.8%	5.0%	0.2%	4.7%	2.9%	

TOPICAL AREA		Population by Race						
YEAR	**2014-2024 for BG	2019	2019	2019	2019	2019	2019	2019
Geo Name	GEO ID	Share of Population - White Only (%)	Share of Population - Black or African American Only (%)	Share of Population - American Indian and Alaska Native Only (%)	Share of Population - Asian Only (%)	Share of Population - Native Hawaiian and Other Pacific Islander Only (%)	Share of Population - Some other race only (%)	Share of Population - Two or more races (%)
		DP06 503	DP05 507	DP05 511	DP05 531	DP05 563	DP05 583	DP05 587
		Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population
Champaign	1600000US1712385	64.2%	18.6%	0.1%	13.3%	0.0%	1.1%	2.7%
Census Tract 2; Champaign County	1400000US17019000200	16.8%	75.0%	0.0%	7.9%	0.0%	0.0%	0.3%
Census Tract 7; Champaign County	1400000US17019000700	53.3%	33.7%	0.0%	4.5%	0.3%	3.9%	4.2%
Census Tract 12.01; Champaign County	1400000US17019001201	53.4%	33.7%	0.0%	6.0%	0.0%	2.3%	4.7%
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County	0500000US17019	71.8%	13.5%	0.2%	10.8%	0.1%	1.0%	2.7%
Illinois	0400000US17	71.5%	14.2%	0.3%	5.5%	0.0%	5.9%	2.6%
United States	0100000US	72.5%	12.7%	0.8%	5.5%	0.2%	4.9%	3.3%

TOPICAL AREA		Change (Longitudinal)											
YEAR	**2014-2024 for BG	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024
Geo Name	GEO ID	Share of Population - White Only (%)	Share of Population - Black or African American Only (%)	Share of Population - American Indian and Alaska Native Only (%)	Share of Population - Asian Only (%)	Share of Population - Native Hawaiian and Other Pacific Islander Only (%)	Share of Population - Some other race only (%)	Share of Population - Two or more races (%)	Change in Share of Population - White Only (PP)	Change in Share of Population - Black or African American Only (PP)	Change in Share of Population - American Indian and Alaska Native Only (PP)	Change in Share of Population - Asian (PP)	Change in Share of Population - Native Hawaiian and Other Pacific Islander Only (PP)
		DP05 503	DP05 507	DP05 511	DP05 531	DP05 563	DP05 583	DP05 587	Calculation (AT7-AF7)*100	Calculation (AU7-AG7)*100	Calculation (AV7-AH7)*100	Calculation (AW7-AI7)*100	Calculation (AX7-AJ7)*100
		Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Percentage Points	Percentage Points	Percentage Points	Percentage Points	Percentage Points
Champaign	1600000US1712385	55.8%	17.2%	0.3%	15.8%	0.0%	2.2%	8.7%	(12.8)	1.6	0.2	3.6	-
Census Tract 2; Champaign County	1400000US17019000200	9.8%	59.8%	0.7%	15.9%	0.0%	1.0%	12.7%	(5.9)	(19.6)	0.7	13.2	-
Census Tract 7; Champaign County	1400000US17019000700	30.9%	36.6%	1.5%	0.8%	0.0%	10.9%	19.4%	(22.7)	(0.2)	1.5	(2.0)	-
Census Tract 12.01; Champaign County	1400000US17019001201	40.3%	38.5%	0.0%	12.3%	0.0%	1.7%	7.1%	(19.7)	15.3	-	1.1	-
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County	0500000US17019	64.2%	13.5%	0.2%	11.4%	0.0%	1.9%	8.8%	(10.0)	1.0	-	1.8	-
Illinois	0400000US17	61.0%	13.6%	0.6%	6.0%	0.0%	7.9%	10.9%	(11.5)	(0.8)	0.4	1.1	-
United States	0100000US	61.0%	12.2%	0.9%	6.0%	0.2%	7.1%	12.6%	(12.8)	(0.4)	0.1	1.0	-

TOPICAL AREA		Population by Ethnicity (Longitudinal)				Households (Longitudinal)				
YEAR	**2014-2024 for BG	2014	2019	2014-2024	Change in Share of Population Hispanic or Latinx (PP)	2014	2019	2014-2024	Change in Number of Households (#)	Change in Number of Households (%)
Geo Name	GEO ID	Share of Population Hispanic or Latinx (%)	Share of Population Hispanic or Latinx (%)	Share of Population Hispanic or Latinx (%)	Change in Share of Population Hispanic or Latinx (PP)	Number of Households	Number of Households	Number of Households	Change in Number of Households (#)	Change in Number of Households (%)
		DP05 527	DP05 639	DP05 639	Calculation (BL7-BH7)*100	DP02 3	DP02 3	DP02 3	Calculation BN7-BL7	Calculation BO7/BL7
		Domain: Total Population	Domain: Total Population	Domain: Total Population	Percentage Points					
Champaign	1600000US1712385	5.8%	6.3%	7.9%	2.1	32,734	34,636	36,815	4,081	12.5%
Census Tract 2; Champaign County	1400000US17019000200	3.6%	3.2%	11.4%	7.8	762	701	878	116	15.2%
Census Tract 7; Champaign County	1400000US17019000700	26.7%	12.1%	26.9%	0.2	1,522	1,326	1,481	(41)	-2.7%
Census Tract 12.01; Champaign County	1400000US17019001201	4.6%	5.1%	4.5%	(0.1)	2,821	2,853	2,957	136	4.8%
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County	0500000US17019	5.5%	6.0%	8.3%	2.8	79,624	82,369	85,472	5,848	7.3%
Illinois	0400000US17	16.3%	17.1%	18.8%	2.5	4,778,633	4,846,194	5,036,449	257,816	5.4%
United States	0100000US	16.9%	18.0%	19.3%	2.4	116,211,092	120,756,048	129,227,496	13,016,404	11.2%

YEAR Geo Name	TOPICAL AREA **2014-2024 for BG GEO ID	Household Type (Current)							
		2024	2024	2024	2024	2024	2024	2024	2024
		Married Couple Families (#)	Married Couple Families (%)	Cohabiting Couple Households (#)	Cohabiting Couple Households (%)	Male Householder with No Spouse Present (#)	Male Householder with No Spouse Present (%)	Female Householder with No Spouse Present (#)	Female Householder with No Spouse Present (%)
		DP02 7	DP02 623	DP02 15	DP02 631	DP02 23	DP02 639	DP02 39	DP02 655
		Domain: Total HH	Domain: Total HH	Domain: Total HH	Domain: Total HH	Domain: Total HH	Domain: Total HH	Domain: Total HH	Domain: Total HH
Champaign	1600000US1712385	11,848	32.2%	2,547	6.9%	10,329	28.1%	12,091	32.8%
Census Tract 2; Champaign County	1400000US17019000200	216	24.6%	36	4.1%	280	31.9%	346	39.4%
Census Tract 7; Champaign County	1400000US17019000700	307	20.7%	77	5.2%	606	40.9%	491	33.2%
Census Tract 12.01; Champaign County	1400000US17019001201	1,142	38.6%	165	5.6%	416	14.1%	1,234	41.7%
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County	0500000US17019	32,412	37.9%	5,968	7.0%	21,319	24.9%	25,773	30.2%
Illinois	0400000US17	2,282,435	45.3%	350,937	7.0%	965,517	19.2%	1,437,560	28.5%
United States	0100000US	60,637,388	46.9%	9,288,401	7.2%	23,718,857	18.4%	35,582,850	27.5%

NAME	GEO_ID	Less Than 9th Grade	9th to 12th Grade, No Diploma	High School Diploma or Equivalent	Some College, No Degree	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
		2024						
Census Tract 12.01	1400000US17019001201	1.6	2	19.1	25.3	8.7	25.9	17.4
Census Tract 2	1400000US17019000200	1.1	9.8	34	25.2	6.8	15.8	7.2
Census Tract 7	1400000US17019000700	4.9	17	39.1	17.2	10.8	6.6	4.3
Champaign	1600000US1712385	1.7	3.3	18.1	17.2	6.9	22.5	30.2
Champaign County	0500000US17019	1.9	3	22.5	18	8.4	20.9	25.3
Illinois	0400000US17	4.6	5	25.1	19.2	8.3	22.6	15.3
United States	0100000US	4.7	5.7	26	19.1	8.8	21.6	14.1

NAME	GEO_ID	Median Earnings for All Workers	Median Earnings for Male Full- Time Workers	Median Earnings for Female Full- Time Workers	Median Earnings for All Workers	Median Earnings for Male Full- Time Workers	Median Earnings for Female Full- Time Workers	Median Earnings for All Workers	Median Earnings for Male Full- Time Workers	Median Earnings for Female Full- Time Workers
		2024								
Census Tract 12.01	1400000US17019001201	\$28,568	\$45,441	\$29,926	\$28,506	\$46,129	\$30,087	\$39,615	\$42,855	\$47,629
Census Tract 2	1400000US17019000200	\$22,417	\$27,552	\$27,496	\$17,756	\$24,722	\$29,750	\$25,788	\$27,480	\$35,841
Census Tract 7	1400000US17019000700	\$20,735	\$24,824	\$32,230	\$25,116	\$31,715	\$32,219	\$31,639	\$40,536	\$34,071
Champaign	1600000US1712385	\$20,036	\$47,071	\$37,957	\$25,479	\$46,928	\$41,907	\$31,904	\$62,066	\$50,356
Champaign County	0500000US17019	\$22,257	\$47,955	\$38,424	\$28,139	\$50,016	\$42,881	\$38,214	\$65,269	\$52,155
Illinois	0400000US17	\$32,198	\$52,595	\$41,141	\$37,250	\$57,705	\$45,522	\$48,393	\$72,175	\$58,456
United States	0100000US	\$30,815	\$49,400	\$39,087	\$35,117	\$55,275	\$43,022	\$46,151	\$67,361	\$55,274

NAME	GEO_ID	Share of Population that are Veterans (%)	Share of Population that are Veterans (#)	Share of Population that are Veterans (%)	Share of Population that are Veterans (#)	Share of Population that are Veterans (%)	Share of Population that are Veterans (#)	Share of Population with a Disability (%)	Share of Population with a Disability (#)	Share of Population with a Disability (%)	Share of Population with a Disability (#)	Share of Population with a Disability (%)	Share of Population with a Disability (#)
		2014		2019		2024		2014		2019		2024	
Census Tract 12.01	1400000US17019001201	6.9	340	6.2	324	5	284	9.3	628	12.6	859	15.7	1,058
Census Tract 2	1400000US17019000200	7	79	3	40	3.3	54	17.5	259	7.6	142	14.9	304
Census Tract 7	1400000US17019000700	4.4	119	4.3	107	0.4	10	9.9	377	14.3	465	10.8	399
Champaign	1600000US1712385	4.9	3352	3.9	2845	2.8	2131	6.7	5535	7.7	6710	9.3	8,283
Champaign County	0500000US17019	6.3	10336	5	8590	4.3	7227	8.6	17418	9	18653	10.2	21,048
Illinois	0400000US17	7.1	699522	5.8	570264	4.8	478196	10.6	1347468	11	1388097	12.1	1,512,797
United States	0100000US	8.7	20700711	7.3	18230322	6.2	16185883	12.3	37874571	12.6	40335099	13.3	43,869,797

YEAR Geo Name	TOPICAL AREA **2014-2024 for BG GEO ID	Housing Units (Longitudinal)					Housing Tenure (Longitudinal)							
		2014 Total Housing Units	2019 Total Housing Units	2024 Total Housing Units	2014-2024 Change in Total Housing Units (#)	2014-2024 Change in Total Housing Units (%)	2014 Owner- Occupied Housing Units (%)	2014 Renter- Occupied Housing Units (%)	2019 Owner- Occupied Housing Units (%)	2019 Renter- Occupied Housing Units (%)	2024 Owner- Occupied Housing Units (%)	2024 Renter- Occupied Housing Units (%)	2014-2024 Change in Share of Owner- Occupied Housing Units (PP)	2014-2024 Change in Share of Renter- Occupied Housing Units (PP)
		DP04 3	DP04 3	DP04 3	Calculation F7-D7	Calculation G7/D7	DP04 359	DP04 367	DP04 755	DP04 759	DP04 755	DP04 759	Calculation (M7-I7)*100	Calculation (N7-J7)*100
							Domain: Total Occupied Units	Domain: Total Occupied Units	Domain: Total Occupied Units	Domain: Total Occupied Units	Domain: Total Occupied Units	Domain: Total Occupied Units	Domain: Total Occupied Units	Percentage Points
Champaign	1600000US1712385	36,284	39,125	41,299	5,015	13.8%	47.6%	52.4%	42.6%	57.4%	43.8%	56.2%	-3.80	3.8%
Census Tract 2; Champaign County	1400000US17019000200	897	922	1,045	148	16.5%	46.3%	53.7%	38.9%	61.1%	40.3%	59.7%	-6.00	6.0%
Census Tract 7; Champaign County	1400000US17019000700	1,769	1,635	1,566	(203)	-11.5%	43.6%	56.4%	54.4%	45.6%	43.8%	56.2%	0.20	-0.2%
Census Tract 12.01; Champaign County	1400000US17019001201	3,093	3,131	3,152	59	1.9%	58.9%	41.1%	45.3%	54.7%	45.0%	55.0%	-13.90	13.9%
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County	0500000US17019	88,355	92,699	95,115	6,760	7.7%	54.9%	45.1%	53.0%	47.0%	54.0%	46.0%	-0.90	0.9%
Illinois	0400000US17	5,299,433	5,360,315	5,457,452	158,019	3.0%	66.9%	33.1%	66.1%	33.9%	67.1%	32.9%	0.20	-0.2%
United States	0100000US	132,741,033	137,428,986	143,775,355	11,034,322	8.3%	64.4%	35.6%	64.0%	36.0%	65.2%	34.8%	0.80	-0.8%

		TOPICAL AREA		Overall Vacancy (Longitudinal)								Homeowner Vacancy (Longitudinal)				Renter Vacancy (Longitudinal)			
YEAR	Geo Name	**2014-2024 for BG	GEO ID	2014 Vacant Housing Units	2014 Overall Vacancy Rate	2019 Vacant Housing Units	2019 Overall Vacancy Rate	2024 Vacant Housing Units	2024 Overall Vacancy Rate	2014-2024 Change in Vacant Housing Units (#)	2014-2024 Change in Overall Vacancy Rate (PP)	2014 Homeowner Vacancy Rate	2019 Homeowner Vacancy Rate	2024 Homeowner Vacancy Rate	2014-2024 Change in Homeowner Vacancy Rate (PP)	2014 Rental Vacancy Rate	2019 Rental Vacancy Rate	2024 Rental Vacancy Rate	2014-2024 Change in Rental Vacancy Rate (PP)
				DP04 19	DP04 23	DP04 11	DP04 583	DP04 11	DP04 583	Calculation U7-Q7	Calculation (V7-R7)*100	DP04 27	DP04 15	DP04 15	Calculation (AA7-Y7)*100	DP04 35	DP04 19	DP04 19	Calculation (AE7-AC7)*100
					Domain: Total Housing Units		Domain: Total Housing Units		Domain: Total Housing Units		Percentage Points	Domain: Total Housing Units	Domain: Total Housing Units	Domain: Total Housing Units	Percentage Points	Domain: Total Housing Units	Domain: Total Housing Units	Domain: Total Housing Units	Percentage Points
Champaign		1600000US1712385		3,550	9.8%	4,489	11.5%	4,484	10.9%	934	1.1	2.9%	2.9%	1.1%	-1.80	5.4%	10.0%	8.5%	3.1
Census Tract 2; Champaign County		14000000US17019000200		135	15.1%	221	24.0%	167	16.0%	32	0.9	0.0%	4.1%	0.0%	0.00	3.8%	18.2%	9.6%	5.8
Census Tract 7; Champaign County		14000000US17019000700		247	14.0%	309	18.9%	85	5.4%	(162)	(8.6)	6.4%	8.0%	0.0%	-6.40	9.3%	15.4%	4.3%	-5.0
Census Tract 12.01; Champaign County		14000000US17019001201		272	8.8%	278	8.9%	195	6.2%	(77)	(2.6)	0.0%	5.4%	2.3%	2.30	6.9%	6.0%	3.8%	-3.1
Block Group 1; Census Tract 8; Champaign County		15000000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County		15000000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County		05000000US17019		8,731	9.9%	10,330	11.1%	9,643	10.1%	912	0.2	3.0%	2.8%	1.4%	-1.60	6.8%	11.2%	9.0%	2.2
Illinois		04000000US17		520,800	9.8%	514,181	9.6%	421,003	7.7%	(99,797)	(2.1)	2.2%	1.8%	1.0%	-1.20	6.7%	6.2%	5.0%	-1.7
United States		01000000US		16,529,941	12.5%	16,672,938	12.1%	14,547,859	10.1%	(1,982,082)	(2.4)	2.1%	1.6%	0.9%	-1.20	6.9%	6.0%	5.5%	-1.4

YEAR Geo Name	TOPICAL AREA	Households Size by Tenure (Longitudinal)											**2014-2024 Change in Average Household Size	**2014-2024 Change in Average Owner- Occupied Household Size	**2014-2024 Change in Average Renter- Occupied Household Size
	**2014-2024 for BG GEO ID	2014 Average Household Size	2014 Average Owner- Occupied Household Size	2014 Average Renter- Occupied Household Size	2019 Average Household Size	2019 Average Owner- Occupied Household Size	2019 Average Renter- Occupied Household Size	2024 Average Household Size	2024 Average Owner- Occupied Household Size	2024 Average Renter- Occupied Household Size					
		B25010 3	B25010 7	B25010 11	B25010 3	B25010 7	B25010 11	B25010 3	B25010 7	B25010 11	Calculation AM7-AG7	Calculation AN7-AH7	Calculation AO7-AI7		
		Domain: Total Occupied Housing Units			Domain: Total Occupied Housing Units			Domain: Total Occupied Housing Units			Persons	Persons	Persons		
Champaign	1600000US1712385	2.28	2.39	2.18	2.3	2.46	2.19	2.21	2.5	1.99	-0.07	0.11	-0.19		
Census Tract 2; Champaign County	1400000US17019000200	1.94	1.72	2.13	2.65	2.42	2.79	2.29	2.23	2.33	0.35	0.51	0.2		
Census Tract 7; Champaign County	1400000US17019000700	2.49	2.41	2.56	2.44	2.4	2.5	2.5	2.76	2.3	0.01	0.35	-0.26		
Census Tract 12.01; Champaign County	1400000US17019001201	2.42	2.32	2.56	2.39	2.73	2.11	2.28	2.31	2.25	-0.14	-0.01	-0.31		
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	2.32	3.12	2.03	2.13	1.66	2.24	2.03	1.97	2.03	-0.29	-1.15	0		
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	1.96	1.84	1.98	1.75	1.85	1.73	1.69	1.71	1.68	-0.27	-0.13	-0.5		
Champaign County	0500000US17019	2.36	2.48	2.21	2.36	2.54	2.16	2.27	2.51	1.98	-0.09	0.03	-0.23		
Illinois	0400000US17	2.63	2.73	2.43	2.57	2.69	2.35	2.46	2.62	2.15	-0.17	-0.11	-0.28		
United States	0100000US	2.63	2.7	2.52	2.62	2.7	2.49	2.53	2.64	2.31	-0.1	-0.06	-0.21		

TOPICAL AREA		Housing Units with No Vehicles Available (Longitudinal)								Home Value (Longitudinal)						
YEAR	GEO Name	**2014-2024 for BG		2014		2019		2024		2014-2024	2014-2024	2014	2019	2024	2014-2024	2014-2024
		GEO ID	Occupied Housing Units with No Vehicles Available (#)	Occupied Housing Units with No Vehicles Available (%)	Occupied Housing Units with No Vehicles Available (#)	Occupied Housing Units with No Vehicles Available (%)	Occupied Housing Units with No Vehicles Available (#)	Occupied Housing Units with No Vehicles Available (%)	Change in Occupied Housing Units with No Vehicles Available (#)	Change in Occupied Housing Units with No Vehicles Available (%)	Median Home Value	Median Home Value	Median Home Value	Change in Median Home Value (\$)	Change in Median Home Value (%)	
			DP04 451	DP04 455	DP04 231	DP04 803	DP04 231	DP04 803	Calculation AW7-A57	Calculation (AK7-A77)*100	DP04 699	DP04 355	DP04 355	Calculation B77-B07	Calculation B07/BA7	
				Domain: Total Occupied Housing Units		Domain: Total Occupied Housing Units		Domain: Total Occupied Housing Units		Percentage Points	Domain: Owner- Occupied Units	Domain: Owner- Occupied Units	Domain: Owner- Occupied Units			
Champaign	1600000US1712385		4,635	14.2%	4,533	13.1%	6,145	16.7%	1,510	2.50	\$ 148,400	\$ 161,800	\$ 210,900	\$ 62,500	42.1%	
Census Tract 2; Champaign County	1400000US17019000200		198	26.0%	41	5.8%	263	30.0%	65	4.00	\$ 84,800	\$ 72,700	\$ 85,500	\$ 700	0.8%	
Census Tract 7; Champaign County	1400000US17019000700		474	31.1%	126	9.5%	295	19.9%	(179)	(11.20)	\$ 66,600	\$ 75,100	\$ 73,400	\$ 6,800	10.2%	
Census Tract 12.01; Champaign County	1400000US17019001201		163	5.8%	143	5.0%	276	9.3%	276	3.50	\$ 123,500	\$ 112,900	\$ 143,600	\$ 20,100	16.3%	
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Champaign County	0500000US17019		9,396	11.8%	9,097	11.0%	10,950	12.8%	1,554	1.00	\$ 149,200	\$ 162,100	\$ 211,500	\$ 62,300	41.8%	
Illinois	0400000US17		515,427	10.8%	526,441	10.9%	552,555	11.0%	37,128	0.20	\$ 175,700	\$ 194,500	\$ 263,300	\$ 87,600	49.9%	
United States	0100000US		10,594,153	9.1%	10,395,713	8.6%	10,793,323	8.4%	199,170	(0.70)	\$ 175,700	\$ 217,500	\$ 332,700	\$ 157,000	89.4%	

TOPICAL AREA		Homes by Value Bracket (Current)								Housing Age (Current)	
YEAR	GEO ID	2024 Share of Homes Valued at less than \$50k (%)	2024 Share of Homes Valued \$50k- \$99k (%)	2024 Share of Homes Valued \$100k- \$149k (%)	2024 Share of Homes Valued \$150k- \$199k (%)	2024 Share of Homes Valued \$200k- \$299k (%)	2024 Share of Homes Valued \$300k- \$499k (%)	2024 Share of Homes Valued \$500k- \$999k (%)	2024 Share of Homes Valued at \$1 million or more (%)	Median Year Structure Built	Median Age of Housing Structure in 2024
		DP04 895	DP04 899	DP04 903	DP04 907	DP04 911	DP04 915	DP04 919	DP04 923	B23035 3	Calculation 2024-BN7
		Domain: Owner- Occupied Units	Domain: Owner- Occupied Units	Domain: Owner- Occupied Units	Domain: Owner- Occupied Units	Domain: Owner- Occupied Units	Domain: Owner- Occupied Units	Domain: Owner- Occupied Units	Domain: Owner- Occupied Units		Years
Champaign	1600000US1712385	4.6%	5.7%	16.0%	20.3%	25.3%	22.8%	4.9%	0.5%	1985	39
Census Tract 2; Champaign County	1400000US17019000200	11.6%	53.7%	25.1%	9.0%	0.0%	0.6%	0.0%	0.0%	2006	18
Census Tract 7; Champaign County	1400000US17019000700	43.7%	27.0%	17.9%	4.5%	2.9%	0.0%	4.0%	0.0%	1969	55
Census Tract 12.01; Champaign County	1400000US17019001201	2.1%	2.2%	57.4%	33.0%	0.8%	4.5%	0.0%	0.0%	1972	52
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2013	11
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1972	52
Champaign County	0500000US17019	6.0%	8.1%	15.2%	17.0%	26.3%	22.6%	4.2%	0.6%	1981	43
Illinois	0400000US17	5.4%	8.3%	9.7%	11.8%	22.3%	27.7%	12.1%	2.7%	1971	53
United States	0100000US	5.3%	6.1%	6.8%	9.0%	17.8%	26.9%	20.9%	7.1%	1980	44

TOPICAL AREA		Monthly Housing Costs by Tenure (Longitudinal)														
YEAR	***2014-2024 for BG	2014	2014	2014	2019	2019	2019	2024	2024	2024	2014-2024	2014-2024	2014-2024	2014-2024	2014-2024	2014-2024
Geo Name	GEO ID	Median Monthly Housing Costs - Owners w/Mortgage	Median Monthly Housing Costs - Owners w/out Mortgage	Median Monthly Housing Costs (Gross Rent) - Renters	Median Monthly Housing Costs - Owners w/Mortgage	Median Monthly Housing Costs - Owners w/out Mortgage	Median Monthly Housing Costs (Gross Rent) - Renters	Median Monthly Housing Costs - Owners w/Mortgage	Median Monthly Housing Costs - Owners w/out Mortgage	Median Monthly Housing Costs (Gross Rent) - Renters	Change in Median Monthly Housing Costs (\$)- Owners w/Mortgage	Change in Median Monthly Housing Costs (\$)- Owners w/out Mortgage	Change in Median Monthly Housing Costs (Gross Rent) (\$)- Renters	Change in Median Monthly Housing Costs (%) - Owners w/Mortgage	Change in Median Monthly Housing Costs (%) - Owners w/out Mortgage	Change in Median Monthly Housing Costs (%) - Renters
		DP04 795	DP04 851	DP04 1051	DP04 403	DP04 435	DP04 535	DP04 403	DP04 435	DP04 535	Calculation BV7-BP7	Calculation BW7-BQ7	Calculation BX-BR7	Calculation BY7/BP7	Calculation BZ7/BQ7	Calculation CA7/BR7
		Domain: Total Housing Units with a Mortgage	Domain: Total Housing Units without a Mortgage	Domain: Occupied Units Paying Rent	Domain: Total Housing Units with a Mortgage	Domain: Total Housing Units without a Mortgage	Domain: Occupied Units Paying Rent	Domain: Total Housing Units with a Mortgage	Domain: Total Housing Units without a Mortgage	Domain: Occupied Units Paying Rent						
Champaign	1600000US1712385	\$ 1,296	\$ 526	\$ 837	\$ 1,402	\$ 588	\$ 952	\$ 1,643	\$ 783	\$ 1,123	\$ 347	\$ 257	\$ 286	26.8%	48.9%	0.3%
Census Tract 2; Champaign County	1400000US17019000200	\$ 843	\$ 379	\$ 825	\$ 733	\$ 376	\$ 885	\$ 888	\$ 478	\$ 1,352	\$ 45	\$ 99	\$ 527	5.3%	26.1%	0.6%
Census Tract 7; Champaign County	1400000US17019000700	\$ 929	\$ 367	\$ 697	\$ 960	\$ 384	\$ 833	\$ 1,248	\$ 560	\$ 897	\$ 319	\$ 193	\$ 200	34.3%	52.6%	0.3%
Census Tract 12.01; Champaign County	1400000US17019001201	\$ 1,175	\$ 444	\$ 839	\$ 1,102	\$ 466	\$ 1,013	\$ 1,173	\$ 620	\$ 1,132	\$ (2)	\$ 176	\$ 293	-0.2%	39.6%	0.3%
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County	0500000US17019	\$ 1,329	\$ 515	\$ 807	\$ 1,407	\$ 571	\$ 882	\$ 1,647	\$ 737	\$ 1,051	\$ 318	\$ 222	\$ 244	23.9%	43.1%	0.3%
Illinois	0400000US17	\$ 1,676	\$ 572	\$ 903	\$ 1,693	\$ 641	\$ 1,010	\$ 1,987	\$ 792	\$ 1,274	\$ 311	\$ 220	\$ 371	18.6%	38.5%	0.4%
United States	0100000US	\$ 1,522	\$ 457	\$ 920	\$ 1,595	\$ 500	\$ 1,062	\$ 1,963	\$ 638	\$ 1,413	\$ 441	\$ 181	\$ 493	29.0%	39.6%	0.5%

TOPICAL AREA		Cost Burden by Tenure (Longitudinal)												
YEAR	**2014-2024 for BG	2014	2014	2014	2019	2019	2019	2024	2024	2024	2024	2014-2024	2014-2024	2014-2024
Geo Name	GEO ID	Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+)	Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+)	Share of Renter-Occupied Households that are Cost-Burdened (30%+)	Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+)	Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+)	Share of Renter-Occupied Households that are Cost-Burdened (30%+)	Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+)	Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+)	Share of Renter-Occupied Households that are Cost-Burdened (30%+)	Change in Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+) (PP)	Change in Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+) (PP)	Change in Share of Renter-Occupied Households that are Cost-Burdened (30%+) (PP)	
		DP04 895 + 903 Domain: Total Housing Units with a Mortgage	DP04 967 + 975 Domain: Total Housing Units without a Mortgage	DP04 1111 + 1119 Domain: Occupied Units Paying Rent	DP04 1027 + 1031 Domain: Total Housing Units with a Mortgage	DP04 1063 + 1067 Domain: Total Housing Units without a Mortgage	DP04 1135 + 1139 Domain: Occupied Units Paying Rent	DP04 1027 + 1031 Domain: Total Housing Units with a Mortgage	DP04 1063 + 1067 Domain: Total Housing Units without a Mortgage	DP04 1135 + 1139 Domain: Occupied Units Paying Rent	Calculation (CK7-CE7)*100 Percentage Points	Calculation (CL7-CF7)*100 Percentage Points	Calculation (CM7-CG7)*100 Percentage Points	
Champaign	1600000US1712385	23.5%	12.1%	59.7%	22.6%	11.3%	52.1%	22.2%	10.1%	56.9%	(1.3)	(2.0)	(2.8)	
Census Tract 2; Champaign County	1400000US17019000200	38.8%	25.2%	61.7%	24.3%	10.3%	70.4%	36.1%	18.8%	63.3%	(2.7)	(6.4)	1.6	
Census Tract 7; Champaign County	1400000US17019000700	29.9%	22.7%	57.1%	32.8%	9.7%	48.7%	38.2%	30.7%	42.1%	8.3	8.0	(15.0)	
Census Tract 12.01; Champaign County	1400000US17019001201	31.8%	9.0%	41.4%	39.9%	19.8%	43.9%	10.9%	13.3%	54.2%	(20.9)	4.3	12.8	
Block Group 1; Census Tract 8; Champaign County	1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Block Group 5; Census Tract 10; Champaign County	1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Champaign County	0500000US17019	24.3%	10.7%	58.6%	20.8%	10.8%	53.4%	19.6%	13.0%	54.2%	(4.7)	2.3	(4.4)	
Illinois	0400000US17	35.6%	16.8%	51.2%	27.4%	15.7%	48.0%	26.6%	15.7%	47.9%	(9.0)	(1.1)	(3.3)	
United States	0100000US	34.2%	15.0%	52.3%	27.8%	13.5%	49.6%	28.1%	14.3%	51.1%	(6.1)	(0.7)	(1.2)	

TOPICAL AREA		Household Income (Longitudinal)					Households by Income Bracket (Current)										
YEAR		**2014-2024 for BG	2014	2019	2024	2014-2024	2014-2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024
Geo Name	CR Partnership	GEO ID	Median Household Income (\$)	Median Household Income (\$)	Median Household Income (\$)	Change in Median Household Income (\$)	Change in Median Household Income (%)	Share of Households with Annual Income less than \$10k (%)	Share of Households with Annual Income \$10k-\$14.9k (%)	Share of Households with Annual Income \$15k-\$24.9k (%)	Share of Households with Annual Income \$25k-\$34.9k (%)	Share of Households with Annual Income \$35k-\$49.9k (%)	Share of Households with Annual Income \$50k-\$74.9k (%)	Share of Households with Annual Income \$75k-\$99.9k (%)	Share of Households with Annual Income \$100k-\$149.9k (%)	Share of Households with Annual Income \$150k-\$199.9k (%)	Share of Households with Annual Income \$200k or more (%)
			DP03	DP03	DP03	Calculation	Calculation	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03
			491	247	247			755	759	763	767	771	775	779	783	787	791
			Domain: Total Households	Domain: Total Households	Domain: Total Households			Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households
Champaign		1600000US1712385	\$ 42,077	\$ 48,415	\$ 56,118	\$ 14,041	33.4%	17.0%	4.8%	6.4%	8.1%	10.1%	15.3%	10.5%	13.1%	5.7%	9.0%
Census Tract 2; Champaign County		1400000US17019000200	\$ 27,880	\$ 21,385	\$ 34,958	\$ 7,078	25.4%	34.3%	3.0%	4.7%	8.2%	25.6%	16.9%	0.6%	5.8%	0.0%	1.0%
Census Tract 7; Champaign County		1400000US17019000700	\$ 32,406	\$ 40,074	\$ 44,012	\$ 11,606	35.8%	12.9%	0.0%	16.0%	11.7%	17.1%	19.3%	11.3%	8.6%	2.2%	0.9%
Census Tract 12.01; Champaign County		1400000US17019001201	\$ 44,977	\$ 44,503	\$ 62,087	\$ 17,110	38.0%	8.3%	3.5%	8.4%	6.6%	6.7%	30.3%	17.0%	11.1%	5.2%	3.1%
Block Group 1; Census Tract 8; Champaign County		1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County		1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County		0500000US17019	\$ 46,680	\$ 52,797	\$ 63,683	\$ 17,003	36.4%	11.8%	4.1%	6.4%	8.3%	10.1%	16.0%	11.5%	14.8%	7.5%	9.4%
Illinois		0400000US17	\$ 57,166	\$ 65,886	\$ 83,390	\$ 26,224	45.9%	5.4%	3.2%	5.9%	6.3%	9.7%	14.8%	12.6%	18.0%	10.1%	13.8%
United States		0100000US	\$ 53,482	\$ 62,843	\$ 80,734	\$ 27,252	51.0%	5.0%	3.4%	6.3%	6.6%	10.1%	15.5%	12.6%	17.5%	9.6%	13.4%

TOPICAL AREA		Households with Assistance (Longitudinal)								
YEAR		**2014-2024 for BG	2014	2014	2019	2019	2024	2024	2014-2024	2014-2024
Geo Name	CR Partnership	GEO ID	Share of Households with Cash Public Assistance Income (%)	Share of Households with Food Stamp/SNAP benefits in Past 12 Months (%)	Share of Households with Cash Public Assistance Income (%)	Share of Households with Food Stamp/SNAP benefits in Past 12 Months (%)	Share of Households with Cash Public Assistance Income (%)	Share of Households with Food Stamp/SNAP benefits in Past 12 Months (%)	Change in Share of Households Change in with Cash Public Assistance Income (PP)	Change in Share of Households with Food Stamp/SNAP benefits in Past 12 Months (PP)
			DP03	DP03	DP03	DP03	DP03	DP03	Calculation	Calculation
			575	591	835	843	835	843		
			Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Percentage Points	Percentage Points
Champaign		1600000US1712385	1.4%	8.5%	2.3%	9.9%	2.8%	8.5%	1.4	-
Census Tract 2; Champaign County		1400000US17019000200	7.6%	22.4%	13.0%	36.8%	0.8%	24.4%	(6.8)	2.0
Census Tract 7; Champaign County		1400000US17019000700	5.7%	29.3%	4.9%	20.3%	8.4%	30.1%	2.7	0.8
Census Tract 12.01; Champaign County		1400000US17019001201	2.9%	10.2%	5.2%	14.1%	0.0%	15.8%	(2.9)	5.6
Block Group 1; Census Tract 8; Champaign County		1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County		1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County		0500000US17019	1.4%	9.2%	2.4%	10.0%	2.2%	9.1%	0.8	(0.1)
Illinois		0400000US17	2.5%	12.5%	2.3%	12.8%	2.8%	13.8%	0.3	1.3
United States		0100000US	2.8%	13.0%	2.4%	11.7%	2.7%	12.1%	(0.1)	(0.9)

TOPICAL AREA			Labor Force and Unemployment (Longitudinal)								Occupation of Workers (Current)					
YEAR	Geo Name	CR Partnership	**2014-2024 for BG GEO ID	2014 Labor Force Participation Rate (%)	2014 Unemployment Rate (%)	2019 Labor Force Participation Rate (%)	2019 Unemployment Rate (%)	2024 Labor Force Participation Rate (%)	2024 Unemployment Rate (%)	2014-2024 Change in Labor Force Participation Rate (PP)	2014-2024 Change in Unemployment Rate (PP)	2024 Occupation: Management, business, science, and arts occupations (%)	2024 Occupation: Service occupations (%)	2024 Occupation: Sales and office occupations (%)	2024 Occupation: Natural resources, construction, and maintenance occupations (%)	2024 Occupation: Production, transportation, and material moving occupations (%)
				DP03 11/3	DP03 35/11	DP03 11/3	DP03 583	DP03 11/3	DP03 583	Calculation	Calculation 119	DP03 107/15	DP03 111/15	DP03 115/15	DP03 119/15	DP03 123/15
				Domain: Total Population 16 years and older in labor force	Domain: Total Population 16 years and older in the civilian labor force	Domain: Total Population 16 years and older in labor force	Domain: Total Population 16 years and older in the civilian labor force	Domain: Total Population 16 years and older in labor force	Domain: Total Population 16 years and older in the civilian labor force	Percentage Points	Percentage Points	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over
	Champaign		1600000US1712385	64.1%	7.5%	61.5%	4.6%	59.1%	4.8%	-5.0%	-2.7%	51.4%	18.9%	15.0%	3.8%	10.9%
	Census Tract 2; Champaign County		1400000US17019000200	72.3%	8.2%	57.9%	12.2%	54.6%	8.2%	-17.7%	0.0%	32.3%	31.4%	5.1%	1.0%	30.3%
	Census Tract 7; Champaign County		1400000US17019000700	74.3%	13.5%	72.6%	10.3%	68.1%	7.0%	-6.2%	-6.5%	24.6%	35.0%	16.8%	4.2%	19.4%
	Census Tract 12.01; Champaign County		1400000US17019001201	73.5%	8.5%	62.1%	9.5%	72.1%	8.7%	-1.5%	0.2%	38.7%	25.7%	20.2%	8.0%	7.4%
	Block Group 1; Census Tract 8; Champaign County		1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Block Group 5; Census Tract 10; Champaign County		1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Champaign County		0500000US17019	64.5%	7.0%	62.0%	4.8%	60.4%	4.3%	-4.1%	-2.7%	50.5%	16.9%	16.3%	5.3%	11.1%
	Illinois		0400000US17	66.1%	10.0%	65.1%	5.9%	64.8%	5.8%	-1.3%	-4.2%	43.3%	15.7%	19.5%	7.0%	14.6%
	United States		0100000US	63.9%	9.1%	63.0%	5.3%	63.0%	5.2%	-0.9%	-3.9%	42.7%	16.3%	19.7%	8.5%	12.9%

TOPICAL AREA			Industry of Workers (Current)													
YEAR	Geo Name	CR Partnership	**2014-2024 for BG GEO ID	2024 Industry: Agriculture, forestry, fishing and hunting, and mining (%)	2024 Industry: Construction (%)	2024 Industry: Manufacturing (%)	2024 Industry: Wholesale trade (%)	2024 Industry: Retail trade (%)	2024 Industry: Transportation and warehousing, and utilities (%)	2024 Industry: Information (%)	2024 Industry: Finance and insurance, and real estate and leasing (%)	2024 Industry: Professional, scientific, and management, and administrative and waste (%)	2024 Industry: Educational services, and health care and social assistance (%)	2024 Industry: Arts, entertainment, and recreation, and accommodation and food services (%)	2024 Industry: Other services, except public administration (%)	2024 Industry: Public administration (%)
				DP03 131	DP03 135	DP03 139	DP03 143	DP03 147	DP03 151	DP03 155	DP03 159	DP03 163	DP03 167	DP03 171	DP03 175	DP03 179
				Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over
	Champaign		1600000US1712385	0.6%	2.4%	8.2%	1.1%	8.4%	4.0%	2.2%	4.2%	10.4%	42.3%	10.8%	3.2%	8.0%
	Census Tract 2; Champaign County		1400000US17019000200	1.0%	0.0%	18.0%	3.1%	8.3%	5.3%	4.1%	4.1%	4.1%	42.5%	5.3%	1.0%	29.0%
	Census Tract 7; Champaign County		1400000US17019000700	0.0%	4.2%	11.1%	0.0%	15.6%	3.0%	2.0%	1.6%	24.0%	27.0%	8.5%	2.3%	23.0%
	Census Tract 12.01; Champaign County		1400000US17019001201	0.0%	1.7%	9.3%	1.2%	10.4%	1.6%	3.8%	10.9%	16.6%	38.5%	5.7%	0.4%	10.1%
	Block Group 1; Census Tract 8; Champaign County		1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Block Group 5; Census Tract 10; Champaign County		1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Champaign County		0500000US17019	1.4%	3.5%	8.0%	1.5%	8.6%	4.4%	1.8%	5.2%	9.8%	40.8%	8.7%	3.5%	7.2%
	Illinois		0400000US17	1.0%	5.4%	11.5%	2.6%	10.3%	7.0%	1.7%	7.4%	12.9%	23.6%	8.2%	4.6%	8.2%
	United States		0100000US	1.6%	6.9%	9.9%	2.2%	10.8%	5.9%	1.9%	6.7%	12.6%	23.5%	8.7%	4.7%	8.8%

TOPICAL AREA			Annual Income (Longitudinal)																
YEAR	Geo Name	CR Partnership	**2014-2024 for BG GEO ID	2014 Median Annual Income of All Workers with Earnings in Past 12 Months	2014 Median Annual Income of Full- Time Working Males with Earnings in Past 12 Months	2014 Median Annual Income of Full- Time Working Females with Earnings in Past 12 Months	2019 Median Annual Income of All Workers with Earnings in Past 12 Months	2019 Median Annual Income of Full- Time Working Males with Earnings in Past 12 Months	2019 Median Annual Income of Full- Time Working Females with Earnings in Past 12 Months	2024 Median Annual Income of All Workers with Earnings in Past 12 Months	2024 Median Annual Income of Full- Time Working Males with Earnings in Past 12 Months	2024 Median Annual Income of Full- Time Working Females with Earnings in Past 12 Months	2014-2024 Change in Median Annual Income of All Workers with Earnings (\$)	2014-2024 Change in Median Annual Income of Full-Time Working Males with Earnings (\$)	2014-2024 Change in Median Annual Income of Full-Time Working Females with Earnings (\$)	2014-2024 Change in Median Annual Income of All Workers with Earnings (%)	2014-2024 Change in Median Annual Income of Full-Time Working Males with Earnings (%)	2014-2024 Change in Median Annual Income of Full-Time Working Females with Earnings (%)	
				DP03 731	DP03 739	DP03 747	DP03 367	DP03 371	DP03 375	DP03 367	DP03 371	DP03 375	Calculation	Calculation	Calculation	Calculation	Calculation	Calculation	
				Domain: All workers (FT and PT)			Domain: All workers (FT and PT)			Domain: All workers (FT and PT)			Domain: All workers (FT and PT)			Domain: All workers (FT and PT)			
Champaign			1600000US1712385	\$ 20,036	\$ 47,071	\$ 37,957	\$ 25,479	\$ 46,928	\$ 41,907	\$ 31,904	\$ 62,066	\$ 50,356	\$ 11,868	\$ 14,995	\$ 12,399		59.2%	31.9%	32.7%
Census Tract 2; Champaign County			1400000US17019000200	\$ 22,417	\$ 27,552	\$ 27,406	\$ 17,756	\$ 24,722	\$ 29,750	\$ 25,788	\$ 27,480	\$ 35,841	\$ 3,371	(72)	\$ 8,435		15.0%	-0.3%	30.8%
Census Tract 7; Champaign County			1400000US17019000700	\$ 20,735	\$ 24,824	\$ 32,230	\$ 25,116	\$ 31,715	\$ 32,219	\$ 31,639	\$ 40,536	\$ 34,071	\$ 10,904	\$ 15,712	\$ 1,841		52.6%	63.3%	5.7%
Census Tract 12.01; Champaign County			1400000US17019001201	\$ 28,568	\$ 45,441	\$ 29,926	\$ 28,506	\$ 46,129	\$ 30,087	\$ 39,615	\$ 42,855	\$ 47,629	\$ 11,047	(2,586)	\$ 17,703		38.7%	-5.7%	59.2%
Block Group 1; Census Tract 8; Champaign County			1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County			1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County			0500000US17019	\$ 22,257	\$ 47,955	\$ 38,424	\$ 28,139	\$ 50,016	\$ 42,881	\$ 38,214	\$ 65,269	\$ 52,155	\$ 15,957	\$ 17,314	\$ 13,731		71.7%	36.1%	35.7%
Illinois			0400000US17	\$ 32,198	\$ 52,595	\$ 41,141	\$ 37,250	\$ 57,705	\$ 45,522	\$ 48,393	\$ 72,175	\$ 58,456	\$ 16,195	\$ 19,580	\$ 17,315		50.3%	37.2%	42.1%
United States			0100000US	\$ 30,815	\$ 49,400	\$ 39,087	\$ 35,117	\$ 53,275	\$ 43,022	\$ 46,151	\$ 67,361	\$ 55,274	\$ 15,336	\$ 17,961	\$ 16,187		49.8%	36.4%	41.4%

YEAR	Geo Name	CR Partnership	TOPICAL AREA **2014-2024 for BG GEO ID	Family Poverty (Longitudinal)				Total Poverty (Longitudinal)				Elderly Poverty (Longitudinal)				Poverty by Family Type (Current)		
				2014 Poverty Rate: All Families (%)	2019 Poverty Rate: All Families (%)	2024 Poverty Rate: All Families (%)	2014-2024 Change in Poverty Rate: All Families (PP)	2014 Poverty Rate: All People (%)	2019 Poverty Rate: All People (%)	2024 Poverty Rate: All People (%)	2014-2024 Change in Poverty Rate: All People (PP)	2014 Poverty Rate: All People Aged 65 and Older (%)	2019 Poverty Rate: All People Aged 65 and Older (%)	2024 Poverty Rate: All People Aged 65 and Older (%)	2014-2024 Change in Poverty Rate: All People Aged 65 and Older (PP)	2024 Poverty Rate: Married Couple Families (%)	2024 Poverty Rate: Families with Children (%)	2024 Poverty Rate: Single Female- Led Families with Children (%)
				DP03 951	DP03 1023	DP03 1023	Calculation	DP03 1023	DP03 1061	DP03 1059	Calculation	DP03 1079	DP03 1087	DP03 1087	Calculation	DP03 1035	DP03 1039	DP03 1051
				Domain: Total Families	Domain: Total Families	Domain: Total Families	Percentage Points	Domain: Total Population	Domain: Total Population	Domain: Total Population	Percentage Points	Domain: Total Population Aged 65 and Older	Domain: Total Population Aged 65 and Older	Domain: Total Population Aged 65 and Older	Percentage Points	Domain: Total Married Couple Families	Domain: Total Families with Related Children of Householder Under 18 years	Domain: Total Female-Led Families with No Spouse Present and Related
Champaign			1600000US1712385	12.4%	10.1%	8.0%	-4.4%	27.3%	25.0%	25.9%	-1.4%	7.0%	8.8%	8.1%	1.1%	2.4%	4.2%	33.3%
Census Tract 2; Champaign County			1400000US17019000200	27.5%	35.5%	29.0%	1.5%	31.9%	43.2%	41.8%	9.9%	28.5%	14.0%	6.9%	-21.6%	39.4%	51.7%	52.7%
Census Tract 7; Champaign County			1400000US17019000700	25.2%	16.5%	23.0%	-2.2%	29.0%	24.3%	28.8%	-0.2%	15.5%	27.0%	12.3%	-3.2%	3.3%	12.0%	59.8%
Census Tract 12.01; Champaign County			1400000US17019001201	20.4%	11.3%	10.1%	-10.3%	22.0%	19.3%	17.1%	-4.9%	10.9%	30.4%	15.0%	4.1%	0.0%	0.0%	38.2%
Block Group 1; Census Tract 8; Champaign County			1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County			1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County			0500000US17019	10.8%	9.1%	7.2%	-3.6%	22.7%	20.0%	19.1%	-3.6%	6.3%	7.5%	8.4%	2.1%	2.7%	3.3%	28.0%
Illinois			0400000US17	10.5%	8.9%	8.2%	-2.3%	14.4%	12.5%	11.8%	-2.6%	8.6%	8.7%	10.4%	1.8%	4.0%	5.0%	31.6%
United States			0100000US	11.5%	9.5%	8.8%	-2.7%	15.6%	13.4%	12.5%	-3.1%	9.4%	9.3%	10.8%	1.4%	4.6%	5.8%	32.3%

YEAR	Geo Name	CR Partnership	TOPICAL AREA **2014-2024 for BG GEO ID	Poverty by Race and Ethnicity (Current)							
				2024 Share of People Below Poverty Level by Race: White Only (%)	2024 Share of People Below Poverty Level by Race: Black or African American Only (%)	2024 Share of People Below Poverty Level by Race: American Indian and Alaska Native Only (%)	2024 Share of People Below Poverty Level by Race: Asian Only (%)	2024 Share of People Below Poverty Level by Race: Native Hawaiian and Other Pacific Islander Only (%)	2024 Share of People Below Poverty Level by Race: Some Other Race Only (%)	2024 Share of People Below Poverty Level by Race: Two or More Races (%)	2024 Share of People Below Poverty Level by Ethnicity: Hispanic or Latinx (%)
				\$1701	\$1701	\$1701	\$1701	\$1701	\$1701	\$1701	\$1701
				547	551	555	559	563	567	571	575
				Domain: Total Population, White Only	Domain: Total Population, Black or African American Only	Domain: Total Population, American Indian and Alaska Native Only	Domain: Total Population, Asian Only	Domain: Total Population, Native Hawaiian and Other Pacific Islander Only	Domain: Total Population, Some Other Race Only	Domain: Total Population, Two or More Races	Domain: Total Population, Hispanic or Latinx
Champaign			1600000US1712385	20.2%	23.7%	9.4%	41.8%	0.0%	11.9%	39.1%	33.8%
Census Tract 2; Champaign County			1400000US17019000200	29.4%	32.4%	78.6%	76.7%	0.0%	0.0%	52.7%	57.4%
Census Tract 7; Champaign County			1400000US17019000700	17.9%	40.5%	0.0%	0.0%	0.0%	0.0%	43.8%	22.4%
Census Tract 12.01; Champaign County			1400000US17019001201	3.1%	31.2%	0.0%	13.7%	0.0%	11.2%	28.8%	16.3%
Block Group 1; Census Tract 8; Champaign County			1500000US170190008001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Block Group 5; Census Tract 10; Champaign County			1500000US170190010005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Champaign County			0500000US17019	13.8%	24.2%	7.9%	35.5%	0.0%	20.8%	27.1%	29.6%
Illinois			0400000US17	8.6%	24.4%	13.1%	10.2%	20.9%	15.7%	12.6%	14.0%
United States			0100000US	9.7%	21.2%	21.1%	9.9%	16.8%	18.2%	14.6%	16.7%

APPENDIX V | IHDA PROGRAMS AND RESOURCES HANDOUT

ACCESSING IHDA'S RESOURCES AND PROGRAMS



FOR PROSPECTIVE HOMEOWNERS

DOWN PAYMENT ASSISTANCE	Website:		Next Steps:	
	IHDA Access	Up to \$10,000 of down payment assistance for homebuyers in the form a forgivable, deferred, or repayable 2 nd mortgage.	www.ihdamortgage.org/program-directory	Find an IHDA lender to contact at: www.ihdamortgage.org/lenders
EDUCATION	FINANCIAL LITERACY AND PRE-PURCHASE COUNSELING	Free financial literacy and pre-purchase homeowner counseling for individuals interested in learning about buying a home.	www.ihda.org/my-community/housing-counseling-programs	Contact a participating housing counselor near you (link provided to the left)

FOR CURRENT HOMEOWNERS

MODIFICATIONS & IMPROVEMENTS	Website:		Next Steps:	
	HOME REPAIR AND ACCESSIBILITY PROGRAM (HRAP)	Assists low-income and very low-income homeowners with essential health and safety repairs, as well as accessibility improvements.	www.ihda.org/my-community/revitalization-programs	Contact a HRAP administrator in your area
	ILLINOIS HOMEOWNER ASSISTANCE FUND HOME REPAIR PROGRAM (HAFHR)	Allows eligible homeowners to address home maintenance needs that were delayed and exacerbated due to the COVID-19 pandemic. Eligible repairs will maintain the habitability of the home and prevent homeowner displacement.		Contact a HAFHR administrator in your area www.ihda.org/wp-content/uploads/2024/09/Public-List-9.10.24.pdf

FOR RENTERS

RENTAL SEARCH	Website:		Next Steps:	
	IL HOUSING SEARCH	A free, online resource and search engine for renters and property providers to locate affordable and accessible housing that meets their needs.	www.ilhousingsearch.org	Call (312) 836-5200
	RENTAL UNITS FOR SPECIAL POPULATIONS	IHDA assists individuals with disabilities, those in need of support services, and re-entry populations in finding rental housing that meets their needs.	www.ihda.org/rental-housing/#RentalAssistance	



FOR AFFORDABLE HOUSING DEVELOPERS AND PROPERTY MANAGERS

			Website:	Next Steps:
SPECIAL POPULATIONS	PERMANENT SUPPORTIVE HOUSING PROGRAM	Funds rental developments for extremely low-income persons with disabilities, those experiencing homelessness, and other vulnerable populations.	www.ihda.org/developers/supportive-housing	Email EPonder@IHDA.org
	SECTION 811	Rental subsidies made to eligible properties for low-income, disabled tenants referred through the Statewide Referral Network.	www.ihda.org/developers/rental-assistance	
MULTIFAMILY FINANCING	LOW-INCOME HOUSING TAX CREDIT	Provides 4% and 9% federal tax credits to construct or rehabilitate rental housing developments for low-income and extremely low-income individuals.	www.ihda.org/developers/tax-credits/low-income-tax-credit	Email MultifamilyFin@IHDA.org
	ILLINOIS AFFORDABLE HOUSING TAX CREDIT	Provides state income tax credits to construct or rehabilitate rental housing developments for low-income and extremely low-income individuals.	www.ihda.org/developers/tax-credits/illinois-affordable-housing-tax-credit	
	ADDITIONAL FINANCING OPTIONS	Provides low-interest rate construction and permanent financing options through several first mortgage and bond programs.	www.ihda.org/developers/multifamily-financing-programs	

COMMUNITY
REVITALIZATION

FOR PROGRAM ADMINISTRATORS

(LOCAL GOVERNMENTS, NON-PROFIT ORGANIZATIONS, COMMUNITY-BASED ORGANIZATIONS, SERVICE PROVIDERS, AND LAND BANKS)

Website:

Next Steps:

PLANNING & TECHNICAL ASSISTANCE	COMMUNITY REVITALIZATION PROGRAM	Provides free planning and technical assistance to communities to conduct revitalization activities and plan for future investment.	www.ihda.org/developers/market-research/community-revitalization	Submit an intake form: www.ihda.org/ community-revitalization-technical-assistance-intake or Email Revitalization@IHDA.org
	TECHNICAL ASSISTANCE NETWORK	Connects communities, organizations, and developers to resources, experts, and a community development-based network throughout the state.		
	LAND BANK TECHNICAL ASSISTANCE NETWORK	The TA Program was initially established as part of the Land Bank Capacity Program but now functions as an independent grant program funded by the Illinois Affordable Housing Trust Fund. Through effective partnerships, the TA Program helps to enhance the capacity and sustainability of local communities and land banks.		
	STRONG COMMUNITIES PROGRAM	Provides grant funds to municipalities, counties, and land banks to address affordable housing needs and community revitalization efforts.		
MODIFICATIONS & IMPROVEMENTS	HOME REPAIR AND ACCESSIBILITY PROGRAM	Awards grants to municipalities and non-profits to administer assistance to homeowners needing accessibility modifications to remain in their homes.	www.ihda.org/my-community/revitalization-programs	
	ILLINOIS HOMEOWNER ASSISTANCE FUND HOME REPAIR PROGRAM (HAFHR)	Allows eligible homeowners to address home maintenance needs that were delayed and exacerbated due to the COVID-19 pandemic. Eligible repairs will maintain the habitability of the home and prevent homeowner displacement.		

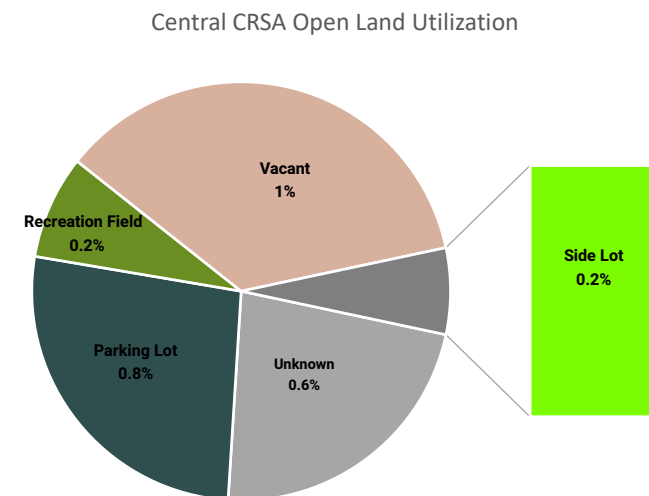
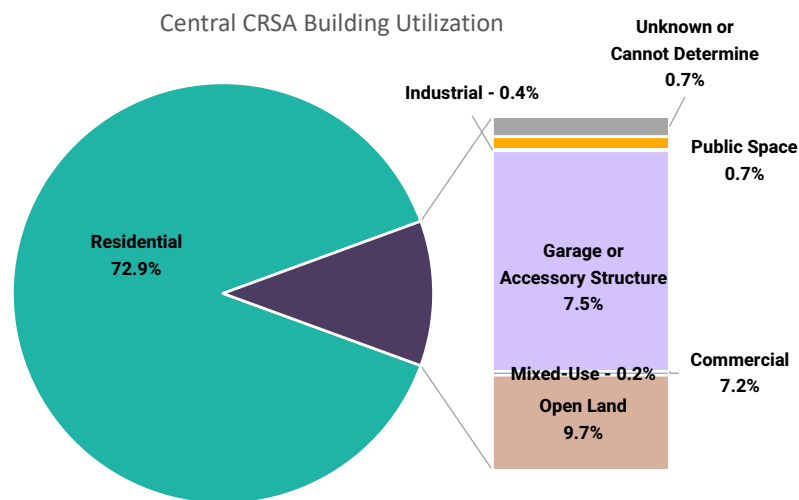
FOR ILLINOIS RESIDENTS LOOKING TO LEARN MORE

Website:

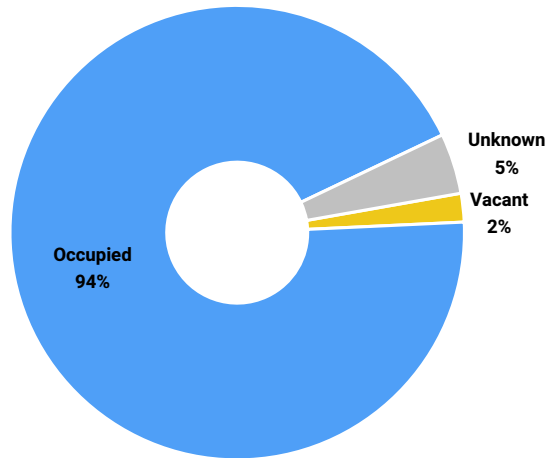
Next Steps:

STATEWIDE PLANNING	ILLINOIS HOUSING BLUEPRINT	A large-scale planning endeavor with the purpose of developing a vision for the future of housing in Illinois and lay out a plan for achieving it. All Illinois residents can complete the resident survey, attend community meetings, and engage with opportunities to participate in the planning process.	www.ilhousingblueprint.org	Email blueprint@ihda.org
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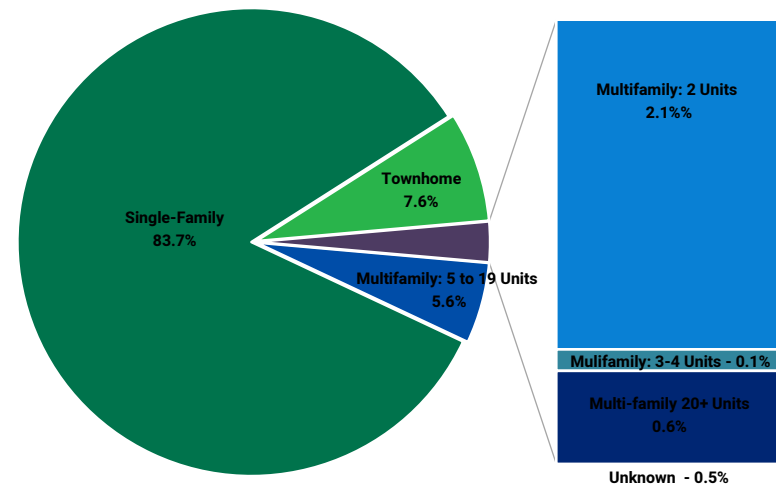
APPENDIX VI | CENTRAL CRSA HOUSING STOCK SURVEY CHARTS



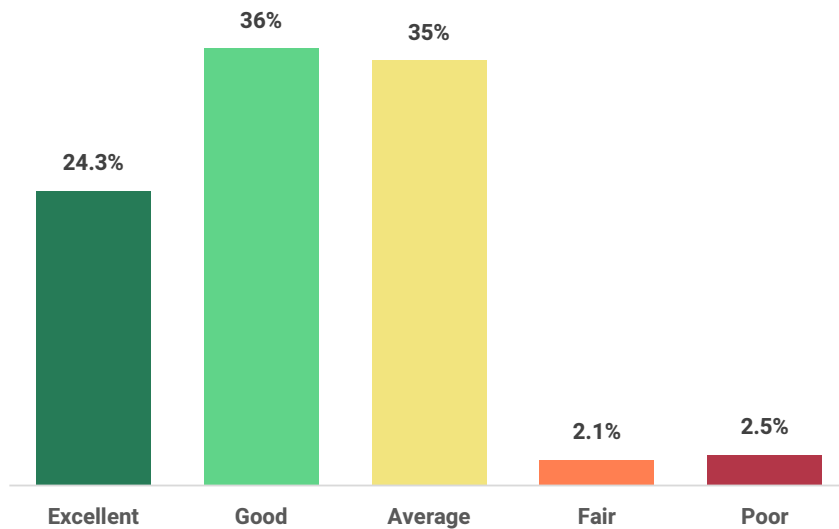
Central CRSA
Overall Occupancy



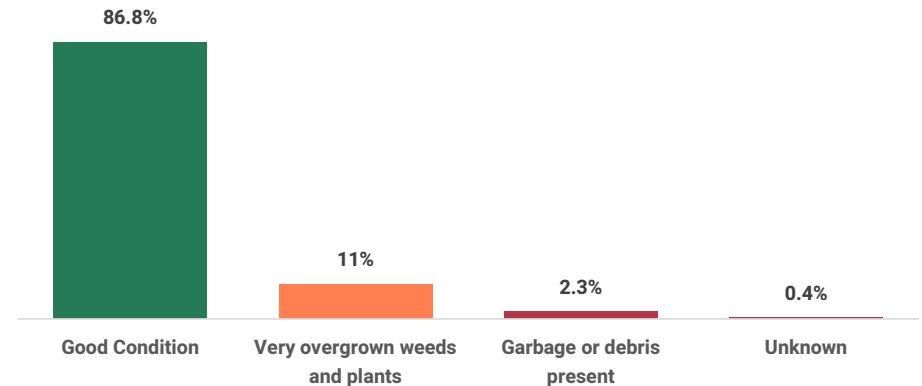
Central CRSA Residential Type



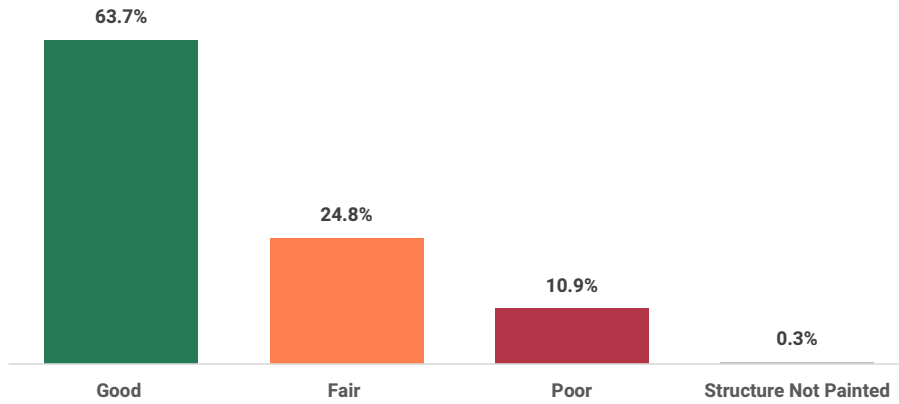
Central CRSA
Overall Exterior Condition



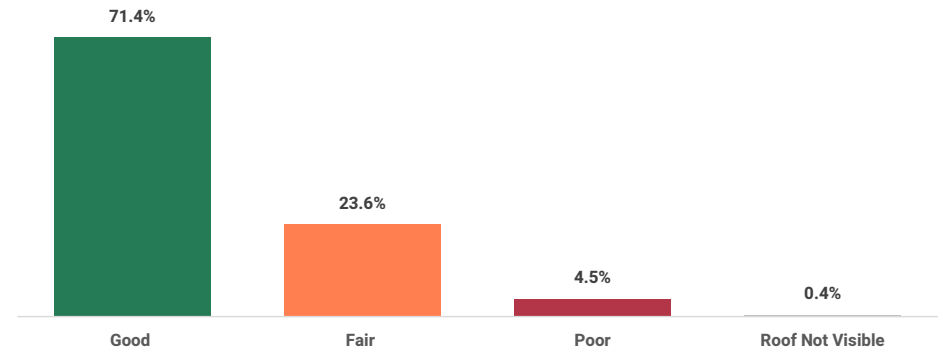
Central CRSA Overall Yard and Porch Condition



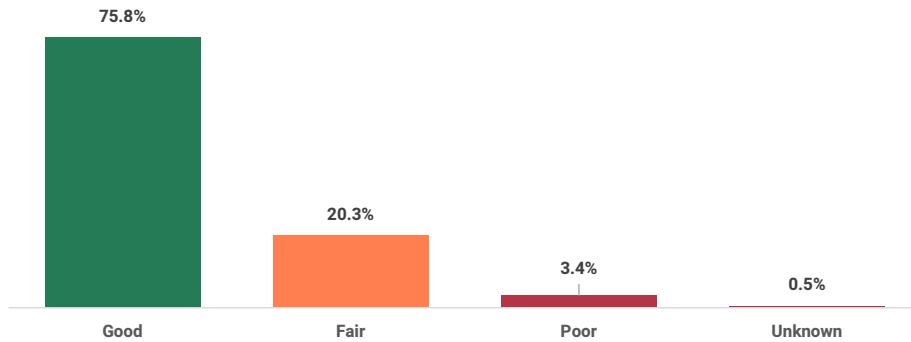
Central CRSA Paint and Siding Condition



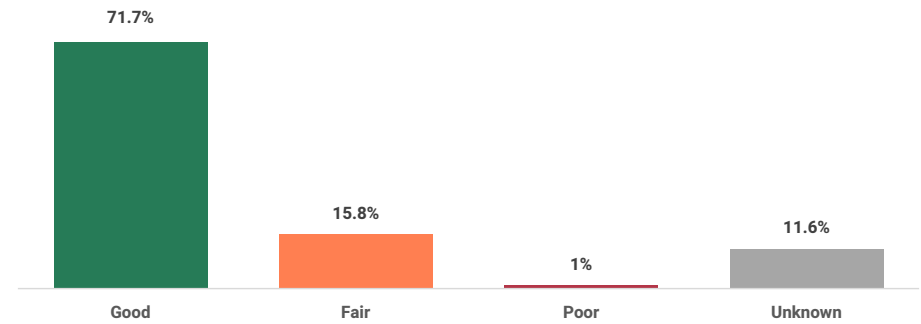
Central CRSA Overall Roof Condition



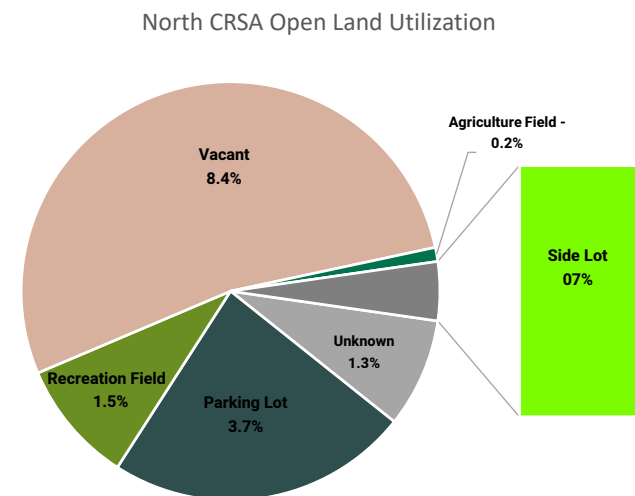
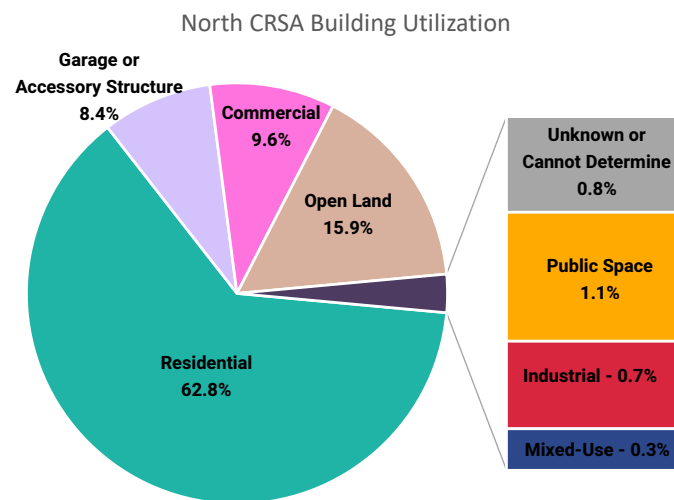
Central CRSA Overall Window Condition



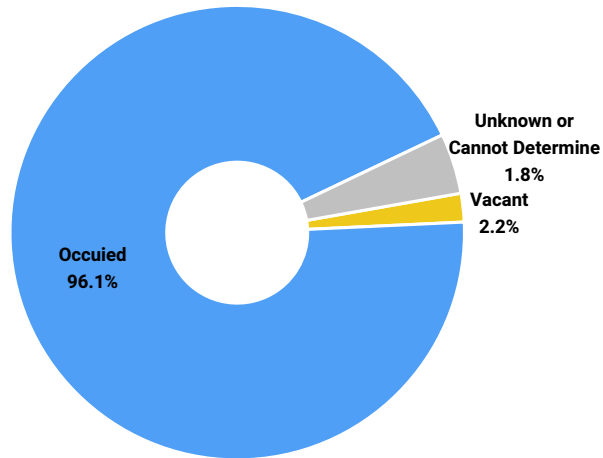
Central CRSA Residential Garage Condition



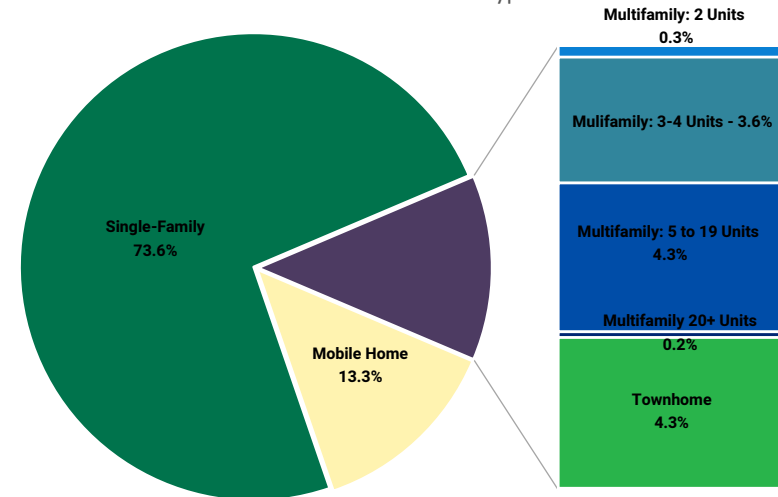
APPENDIX VII | NORTH CRSA HOUSING STOCK SURVEY CHARTS



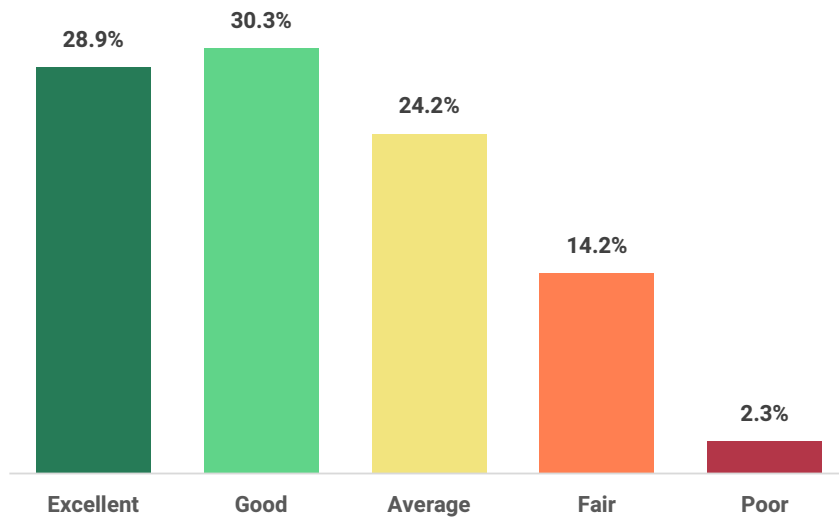
North CRSA
Overall Occupancy



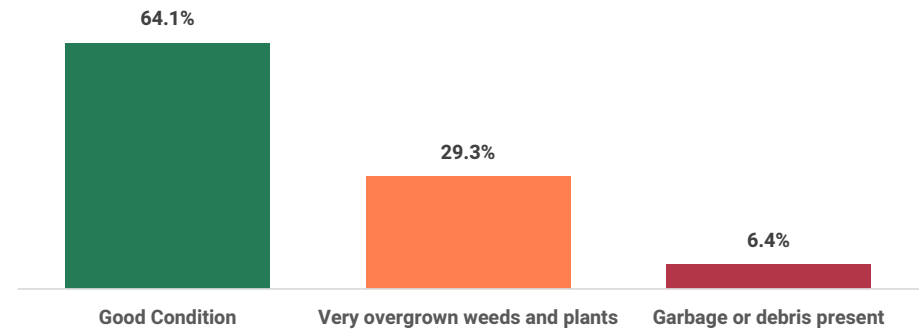
North CRSA Residential Type



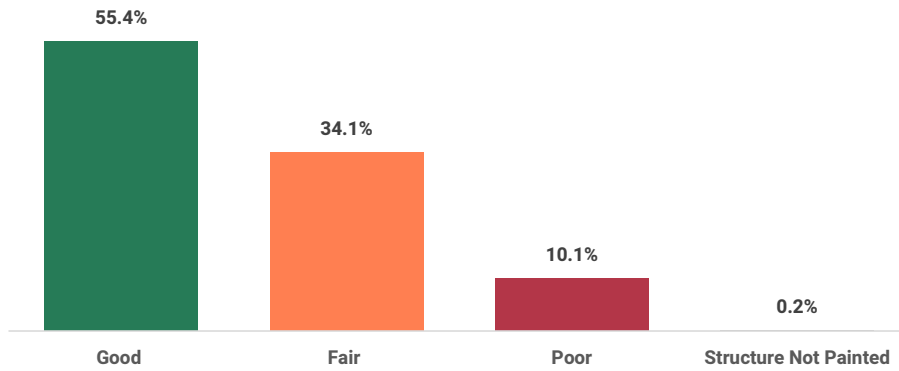
North CRSA
Overall Exterior Condition



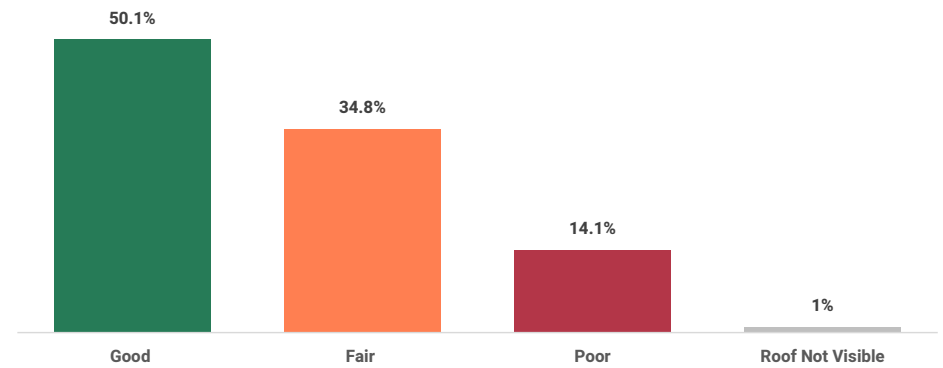
North CRSA Overall Yard and Porch Condition



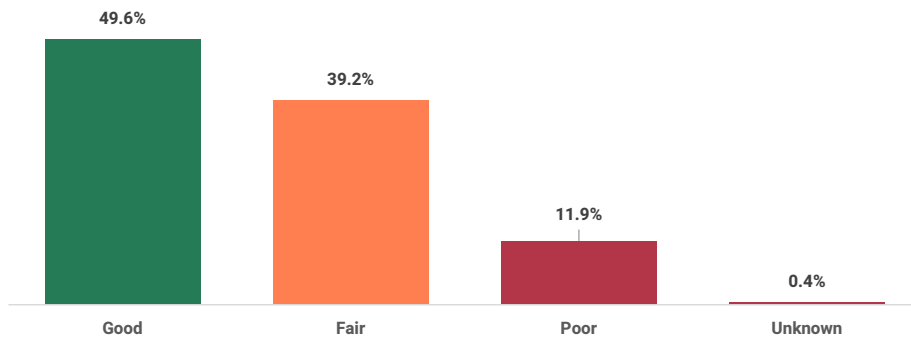
North CRSA Paint and Siding Condition



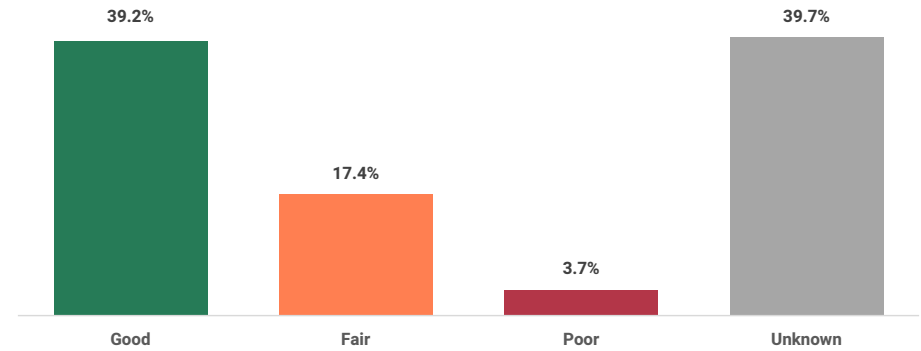
North CRSA Overall Roof Condition



North CRSA Overall Window Condition



North CRSA Residential Garage Condition



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A special thank you to the following individuals for their participation:

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Nancy Rabel, Deputy City Manager
Christopher Walton, Deputy City Manager

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