

CITY OF EFFINGHAM

COMMUNITY REVITALIZATION PLAN

APRIL 2025

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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PLAN ADOPTION

Ordinance No. 016-2026

An Ordinance Adopting the Effingham 2050 Comprehensive Plan

WHEREAS, the City of Effingham has heretofore adopted a Comprehensive Plan by Resolution No. 14 passed May 2, 1961; and,

WHEREAS, the City of Effingham has heretofore adopted a Comprehensive Plan by Ordinance 2-74 passed February 19, 1974, and revisions thereto by Ordinance 21-78 passed May 16, 1978, and Ordinance 55-78 passed November 21, 1978; and,

WHEREAS, the City of Effingham has heretofore adopted a Comprehensive Plan by Ordinance 26-84 passed July 17, 1984, and revisions thereto by Ordinance 24-86 passed June 3, 1986; and,

WHEREAS, the City of Effingham has heretofore adopted a Comprehensive Plan by Ordinance 16-95 passed February 23, 1995 and revisions thereto by Ordinance 38-2000 passed June 20, 2000, Ordinance 59-2000 passed August 15, 2000, Ordinance 2-2006 passed February 21, 2006, Ordinance 13-2011 passed February 15, 2011, Ordinance 31-2014 passed May 22, 2014, Ordinance 85-2017 passed September 5, 2017, Ordinance No. 024-2020 passed April 7, 2020, and Ordinance 050-2021 passed September 21, 2021; and,

WHEREAS, the City of Effingham has heretofore created and utilized a Plan Commission since passage of Ordinance 82 in 1944 for the preparation of a comprehensive plan along with guidance and recommendations for the direction and control of the growth and development in the City of Effingham; and,

WHEREAS, the City Council of the City of Effingham has heretofore directed the Plan Commission to proceed with a comprehensive review of the current Comprehensive Plan along with consideration and study of, but not limited to existing conditions, recent development trends, housing conditions, type, quantity and needs and transportation type and needs to develop a new Comprehensive Plan to provide guidance and recommendation of actions and policies for the next 25 years of growth for the City of Effingham and surrounding areas; and,

WHEREAS, the City of Effingham has created and appointed members to a Comprehensive Plan Stakeholders/Steering Committee to assist the Plan Commission; and,

WHEREAS, the City of Effingham accepted a proposal and entered into a contract with Chastain and Associates LLC with Sightline Planning and Zoning providing certain services to assist in preparation of a new comprehensive plan pursuant to Resolution No. 087-2024 dated July 16, 2024; and,

WHEREAS, a draft of the Effingham 2050 Comprehensive Plan was posted on January 12, 2026, and later presented to the City Council, Plan Commission, Zoning Board of Appeals, Stakeholders/Steering Committee and the public at a Special Meeting / Workshop on January 22, 2026; and,

WHEREAS, the Plan Commission held a public hearing for the Effingham 2050 Comprehensive Plan on February 10, 2026, at 6:00 o'clock P.M., after required legal notice being given to hear and address any and all testimony, comments and questions from the public; and,

WHEREAS, the Plan Commission has submitted to the City Council a Letter of Recommendation with the recommendation the City Council adopt the Effingham 2050 Comprehensive Plan subject to adding "a clarification of actions to take for housing."; and,

WHEREAS, City staff and Chastain and Associates LLC have provided "a clarification of actions to take for housing." as recommended by the Plan Commission for consideration by the City Council; and,

WHEREAS, the City Council, after careful consideration, is of the opinion the Effingham 2050 Comprehensive Plan, as submitted and attached hereto with revisions to provide "a clarification of actions to take for housing", should be adopted and finds that it is necessary and urgent for the immediate preservation of the public peace, health, safety, property and property values, the Effingham 2050 Comprehensive Plan shall take effect immediately, all as provided for herein.

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF EFFINGHAM, EFFINGHAM COUNTY, STATE OF ILLINOIS, THAT:

SECTION I: The findings made in the prefatory portion of this Ordinance are hereby adopted.

SECTION II: The Effingham 2050 Comprehensive Plan, as prepared for the City of Effingham, Illinois, by the Stakeholders/Steering Committee, the City Plan Commission, City staff and Chastain and Associates LLC with Sightline Planning and Zoning providing certain services dated February 19, 2026, be and the same is hereby adopted by the City of Effingham as a comprehensive plan of development, which said plan is from this time forward to be known as "Effingham 2050 Comprehensive Plan of the City of Effingham, Illinois"; and that all future developments of the area as noted by this Plan shall be in compliance with the general requirements as therein set forth.

SECTION III: The Effingham 2050 Comprehensive Plan of the City of Effingham, Illinois, dated February 19, 2026, with the Appendices listed in Chapter 6 are hereby incorporated into this Ordinance by this reference.

PLAN ADOPTION

SECTION IV: The Comprehensive Plan adopted by Ordinance 16-95 passed February 23, 1995 and revisions thereto by Ordinance 38-2000 passed June 20, 2000, Ordinance 59-2000 passed August 15, 2000, Ordinance 2-2006 passed February 21, 2006, Ordinance 13-2011 passed February 15, 2011, Ordinance 31-2014 passed May 22, 2014, Ordinance 85-2017 passed September 5, 2017, Ordinance No. 024-2020 passed April 7, 2020, and Ordinance 050-2021 passed September 21, 2021 of the City of Effingham, shall be and the same are hereby repealed and shall become null and void upon the taking of effect of this Ordinance.

SECTION V: SEPARABILITY: It is the intention of the City Council of the City of Effingham that this Ordinance and every provision thereof shall be considered separable; and should any section, clause, provision, or part or portion of any section, clause, provision of this Ordinance be declared to be invalid by a court of competent jurisdiction, such decision shall not affect the validity of the Ordinance as a whole or any part thereof, other than the part so declared to be invalid.

SECTION VI: PUBLIC INSPECTION: A copy of the Effingham 2050 Comprehensive Plan with Appendices listed in Chapter 6 shall be filed with the City Clerk and shall be available at all times during business hours for public inspection. Printed copies of the Effingham 2050 Comprehensive Plan with Appendices listed in Chapter 6 shall be made available for $50 to defray the cost of printing.

SECTION VII: FILING NOTICE: The City Clerk is hereby directed to file a Notice of Adoption of the Effingham 2050 Comprehensive Plan with the Effingham County Clerk.

SECTION VIII: EFFECTIVE DATE: This Ordinance shall be in full force and effect from and after the expiration of 10 days after the date of filing the Notice of Adoption of the Effingham 2050 Comprehensive Plan with the Effingham County Clerk.

Placed on file this 26th day of February, 2026.

Presented, passed and approved this 18th day of March, 2026.

Filed with the City Clerk this 18th day of March, 2026.

Notice of Adoption filed with the Effingham County Clerk this 20th day of March, 2026.

Published in pamphlet form this 20th day of March, 2026.

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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 Effingham to assist them in developing a Community Revitalization Plan that builds upon existing planning and development efforts, identifies strengths and opportunities within the community, and generates localized capacity in accordance with their Community Revitalization Strategy.

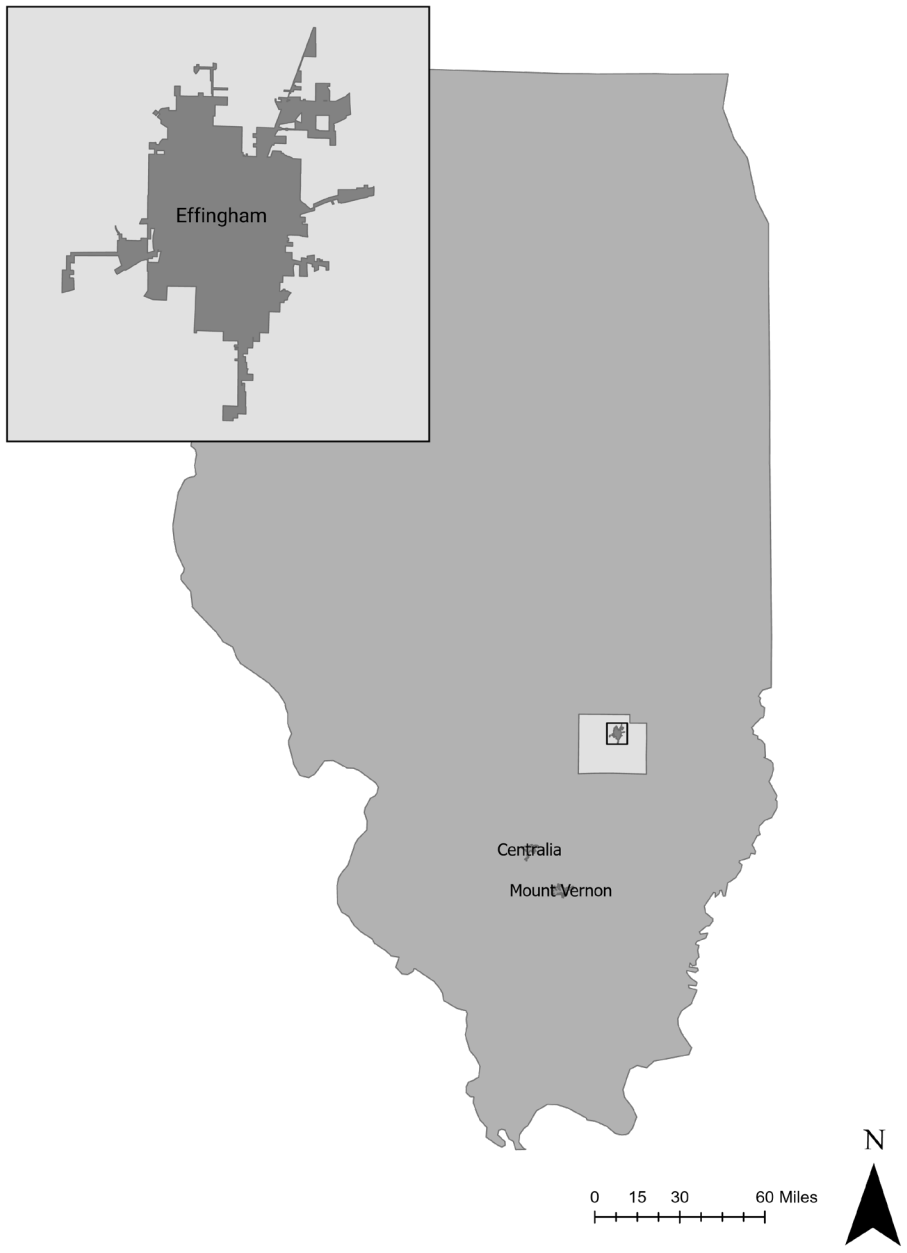
This partnership began in October 2021 and was carried out over the course of three years. As a part of developing a community-driven and comprehensive Community Revitalization Plan, IHDA provided technical assistance to the City of Effingham by collecting data, organizing community members and stakeholders, and evaluating the conditions and needs of the community. The Community Revitalization Plan is a product that the City of Effingham may use to inform its future plans for affordable housing and community development. This plan includes feedback gathered from community participation in the Community Needs Assessment; a Housing Stock Survey that provides geographic analysis of the area's building stock; data visualization of the City of Effingham's demographic, economic, and housing conditions; and an analysis of the area's market as viewed from a housing finance lens.

In addition, a section containing goals and objectives follows the plan's analyses. These goals were developed by the core planning team from the City of Effingham and IHDA in response to primary themes, needs, and visions for development that were derived from the planning process. The following housing-specific goals are presented to guide the City of Effingham's future development decisions:

1. Creation of Affordable Housing
2. Expand Economic and Community Development
3. Expand Recreation and Entertainment
4. Increase Access to Childcare

This Community Revitalization Plan is the final product of a long-term partnership between IHDA and the City of Effingham. 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 Effingham 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 Effingham is located in Effingham County, in Central Illinois. The community is home to 12,218 residents, which is approximately 35% percentage of the total population of Effingham County. The median household income for The City of Effingham is $56,242 and 3.3% percent of the population is unemployed[1]. The biggest employers in the area are Flex-N-Gate, HSHS St. Anthony Memorial Hospital, and Sherwin Williams, who operate in the manufacturing, healthcare and distribution industries.

The City of Effingham, incorporated in 1867, bills itself as "The Crossroads of Opportunity" due to its strategic location at the intersection of Interstate 57, which runs from Chicago to Sikeston, Missouri, and Interstate 70, spanning from Utah to Maryland. In addition to these major highways, Effingham is also served by U.S. Route 45, U.S. Route 40, and Illinois Routes 32 and 33. The city is a key railroad junction, where the CSX and CN railroads intersect. This prime location has significantly contributed to Effingham's robust economy, supporting growth across industrial, commercial, healthcare, and agricultural sectors.

Based on the City of Effingham's size and location, we have selected the following comparison communities for this plan. These communities will help to provide context to the community, economic, and housing demographics provided throughout this document. The City of Effingham's comparison communities are Centralia and Mount Vernon.

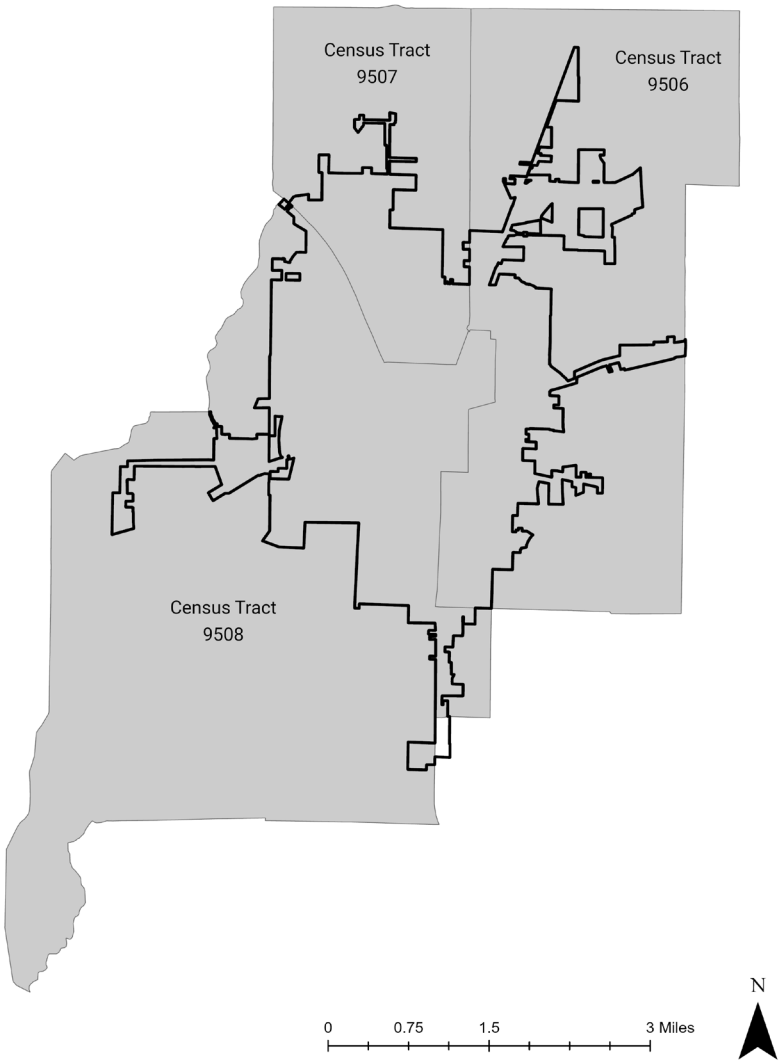
The City of Effingham is situated within the South Central Illinois Regional Planning and Development Commission's region. This organization can provide useful assistance and advice when making housing and economic development planning decisions.

South Central Illinois Regional Planning and Development Commission
scirpdc.com
(618) 548-4234

1 All data are based on the 2021 American Community Survey

COMMUNITY REVITALIZATION STRATEGY AREA

The Community Revitalization Strategy Area (CRSA) is made up of Census Tracts 9506, 9507, and 9508. These census tracts encompass the municipal boundaries of the City of Effingham. The City of Effingham was chosen as the CRSA to get a comprehensive look at the data and housing needs in the city. Primary challenges in the CRSA include housing availability, housing affordability, and workforce demands.



PAST PLANNING EFFORTS

COMPREHENSIVE PLAN - 2025

The comprehensive plan published in 2025 planned for long-term efforts that will inform policy and visioning in the city. The comprehensive plan is a plan that will guide decision making for Effingham over the next few decades.

HOUSING AND ECONOMIC RECOVERY PLAN - DECEMBER 2023

The housing and economic recovery plan covers Effingham housing goals and looks to ways to bring affordable housing to Effingham. To do so, Effingham analyzed past housing efforts and trends that led to the current state of housing in Effingham.

NORTH KELLER DRIVE AREA TRAFFIC STUDY - NOVEMBER 2018

The North Keller Drive Area Traffic Study took a deeper look at traffic patterns at that intersection to see how to improve traffic control.

INTERMODAL TRAFFIC STUDY - NOVEMBER 2018

The Intermodal traffic study and south interchange feasibility study were both studies concerning the potential for a new multimodal freight facility near I-57 and if the market can support it.

ASSETS AND AMENITIES

BANKING AND FINANCIAL INSTITUTIONS

- Midland States Bank
- Dieterich Bank
- Washington Savings Bank
- Crossroads Bank
- Land of Lincoln Credit Union
- First Mid Bank and Trust
- Fifth Third Bank
- First National Bank of Waterloo
- Teutopolis State bank
- Bank of Hillsboro

CHILDCARE FACILITIES

- Effingham Child Development Center
- Montessori Kid Universe
- Tree House Daycare

CIVIC AND GOVERNMENTAL INSTITUTIONS

- City Hall
- Effingham County Building
- City Police
- Effingham Fire Department
- State Police
- County Sheriff
- Social Security Office
- Unemployment Office
- US Post Office
- Effingham VA Clinic

EDUCATIONAL AMENITIES

- Effingham High School
- Effingham Jr. High
- Effingham Grade Schools
- St. Anthony Grade School
- Sacred Heart School
- Lake Land College Kluthe Center
- St. Anthony High School

FOOD ACCESS AMENITIES

- Wal-Mart
- Save-A-Lot
- Kirby Foods
- Aldi
- Nuxoll Food Center
- Heartland Health Food
- Lupita's

HEALTH CARE AND SOCIAL SERVICE FACILITIES

- Numerous Clincs and Healthcare facilities

RECREATIONAL AMENITIES

- Trec Trail
- Sports Complex
- Community Park
- Evergreen Park

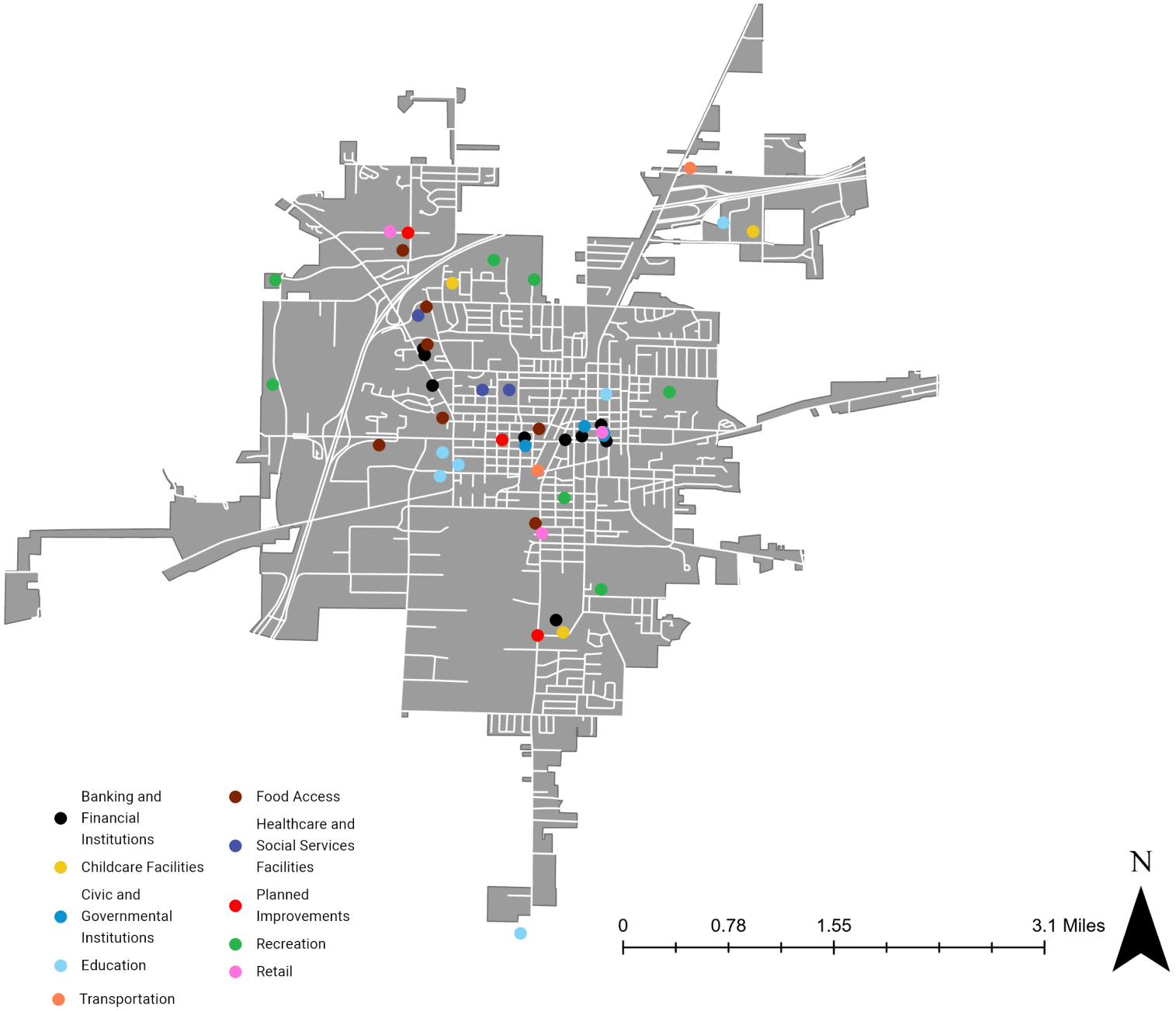
RETAIL AMENITIES

- Downtown
- Northside
- Southside

TRANSPORTATION AMENITIES

- Amtrak Station
- Greyhound Bus Station
- Effingham County Transportation

ASSET MAP


Banking and Financial Institutions
Childcare Facilities
Civic and Governmental Institutions
Education
Transportation
Food Access
Healthcare and Social Services Facilities
Planned Improvements
Recreation
Retail
0
0.78
1.55
3.1 Miles
N



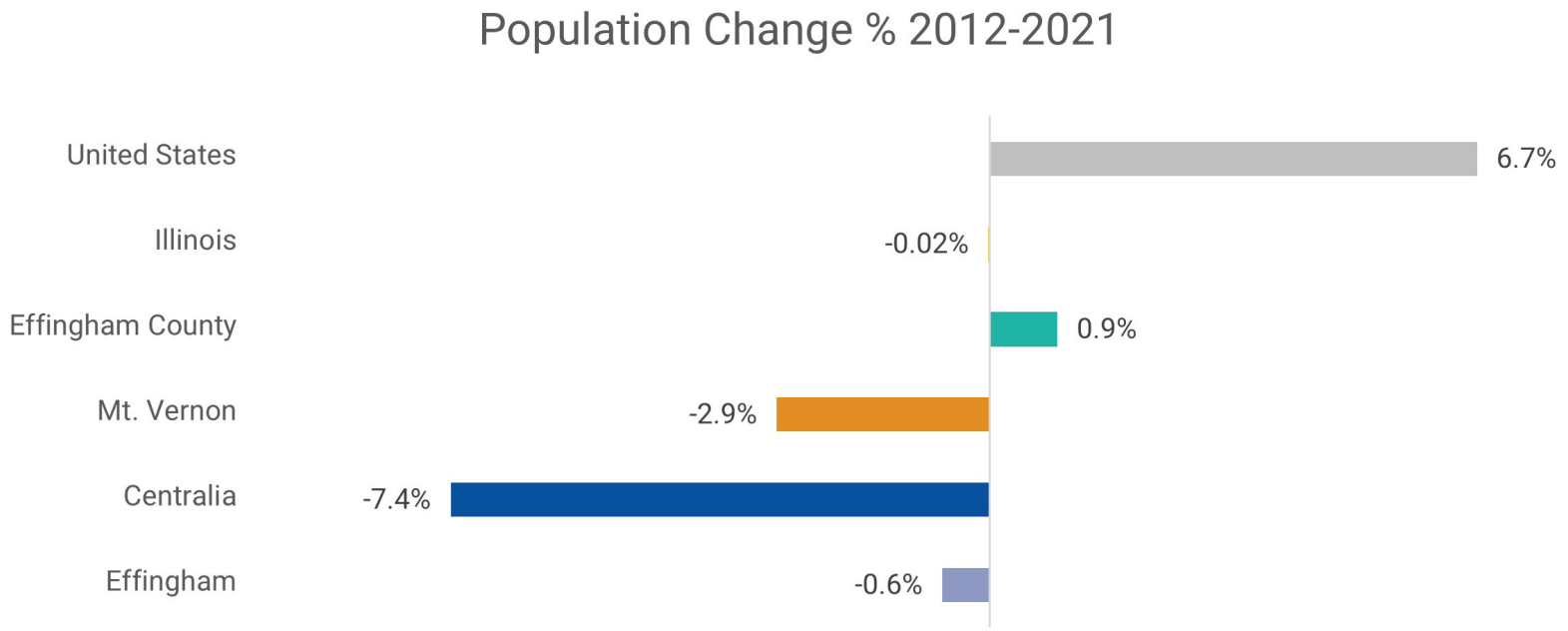
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DEMOGRAPHIC CONDITIONS

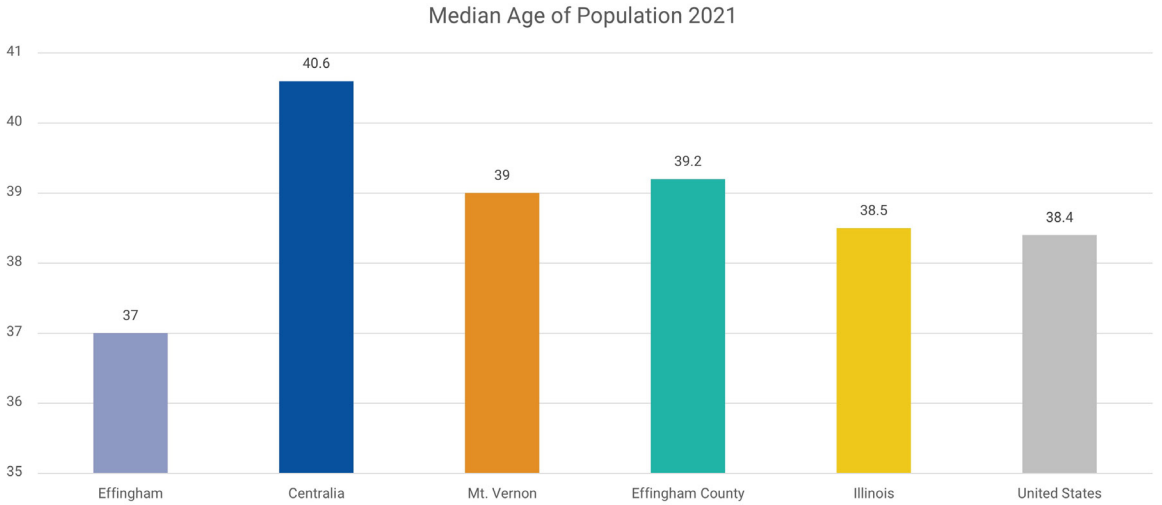
GENERAL POPULATION CHARACTERISTICS

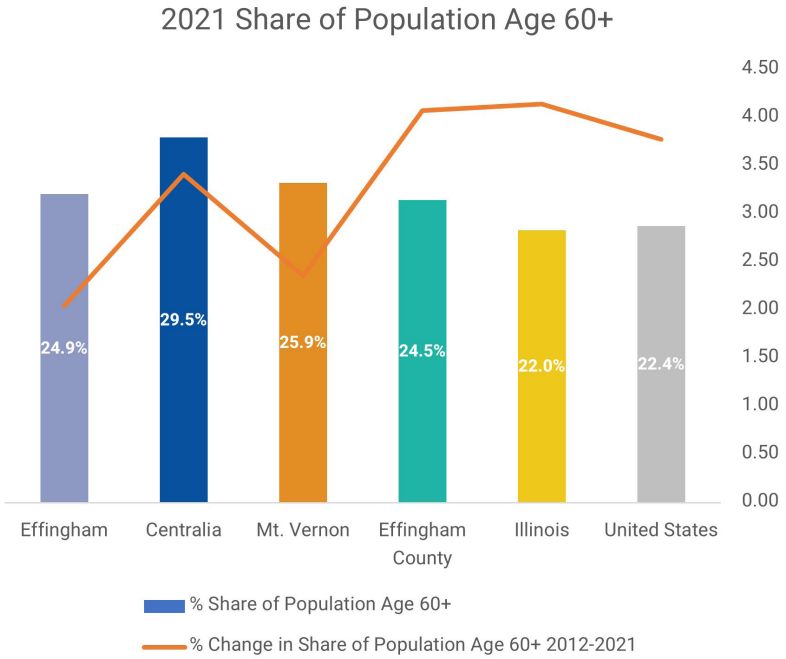
As of 2021, the City of Effingham was home to an estimated 12,218 residents, with the population remaining essentially stable between 2012 and 2021. Effingham's population made up roughly 35% of Effingham County's total population in 2021. The population by sex in Effingham was 45.6% male and 54.4% female in 2021, according to the American Community Survey, on par with comparison cities such as Mt. Vernona and Centralia.



AGE COHORTS

In 2021, Effingham's median age was 37 years old, compared to Effingham County's median age of 39.2 years old. At the same time, Effingham's senior population, those ages 60 years and older, was 24.9% of the total population, a growth of about 2% from 2012-2021.

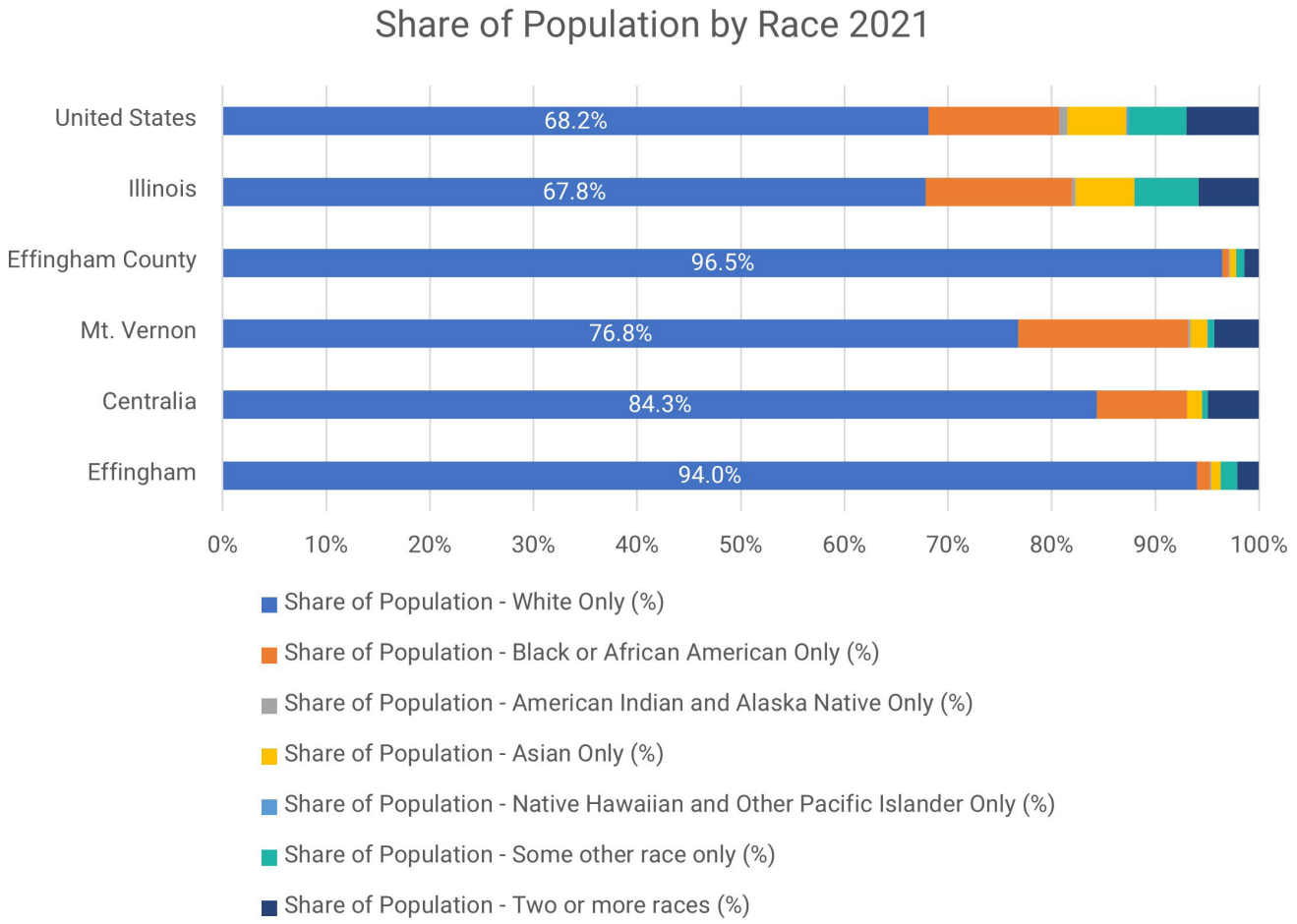




RACIAL COHORTS

Effingham had a White population of 94% in 2021, with the next highest cohorts being two or more races (2.1%), some other race (1.6%), and Black (1.3%). The Hispanic/Latinx population was about 4.5%, an increase of 2.1 percentage points between 2012 and 2021.

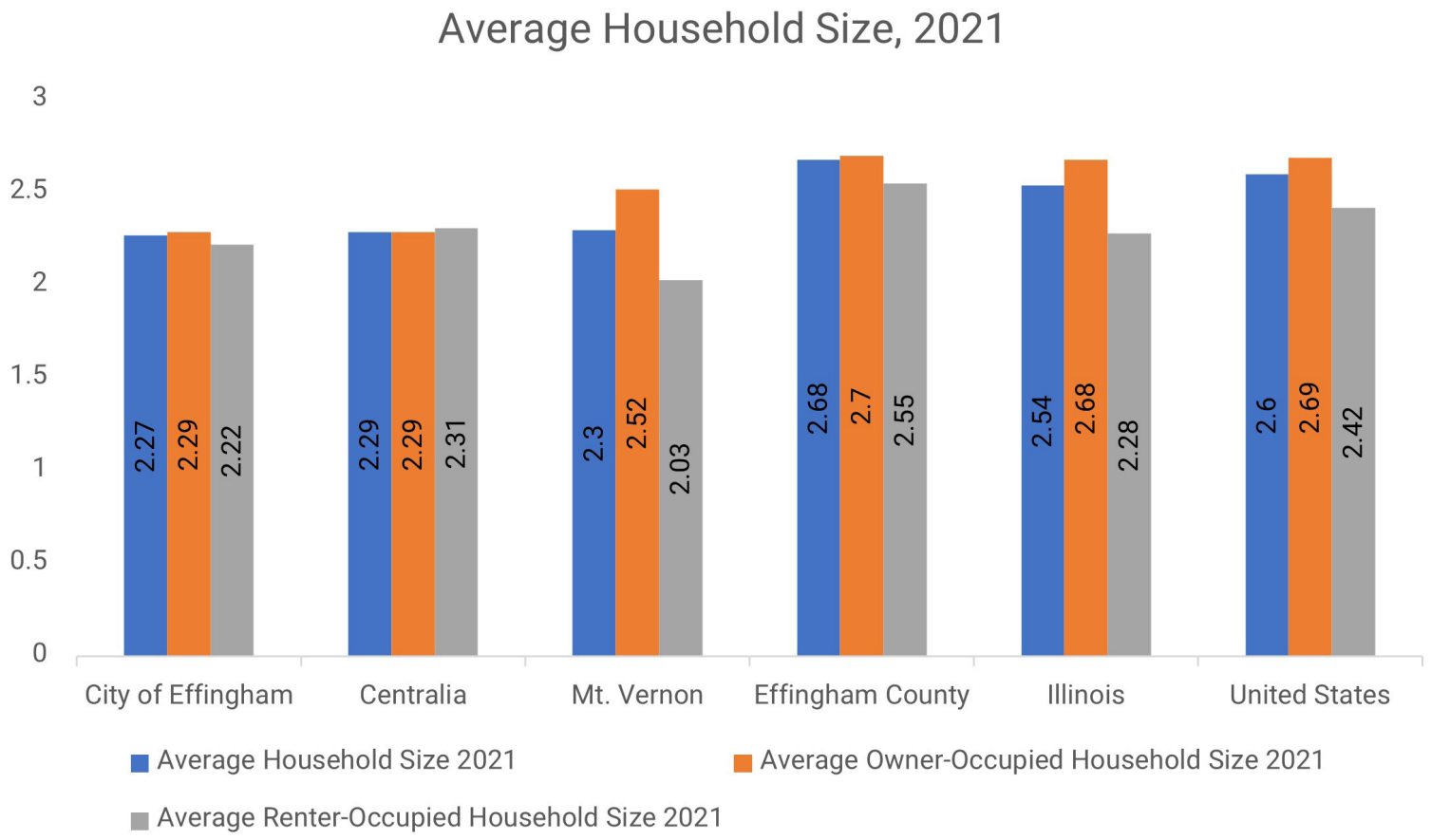
When comparing to similarly sized cities such as Centralia and Mt. Vernon, Effingham's White population exceeds the others by more than ten percentage points or more. Despite the stark contrast between racial cohorts, the proportion of White people in Effingham decreased by more than three percentage points between 2012 and 2021 while the Black population increased by almost one percentage point during the same period. At the same time, Effingham County experienced similar population changes in the racial cohorts, seeing a 1% decrease in White population and slight 0.3% increase in Black population from 2012 to 2021. The Hispanic/Latinx racial cohort experienced the most growth in the City of Effingham from 2021 to 2021 with a 2.1% increase in population.



HOUSEHOLD COMPOSITION

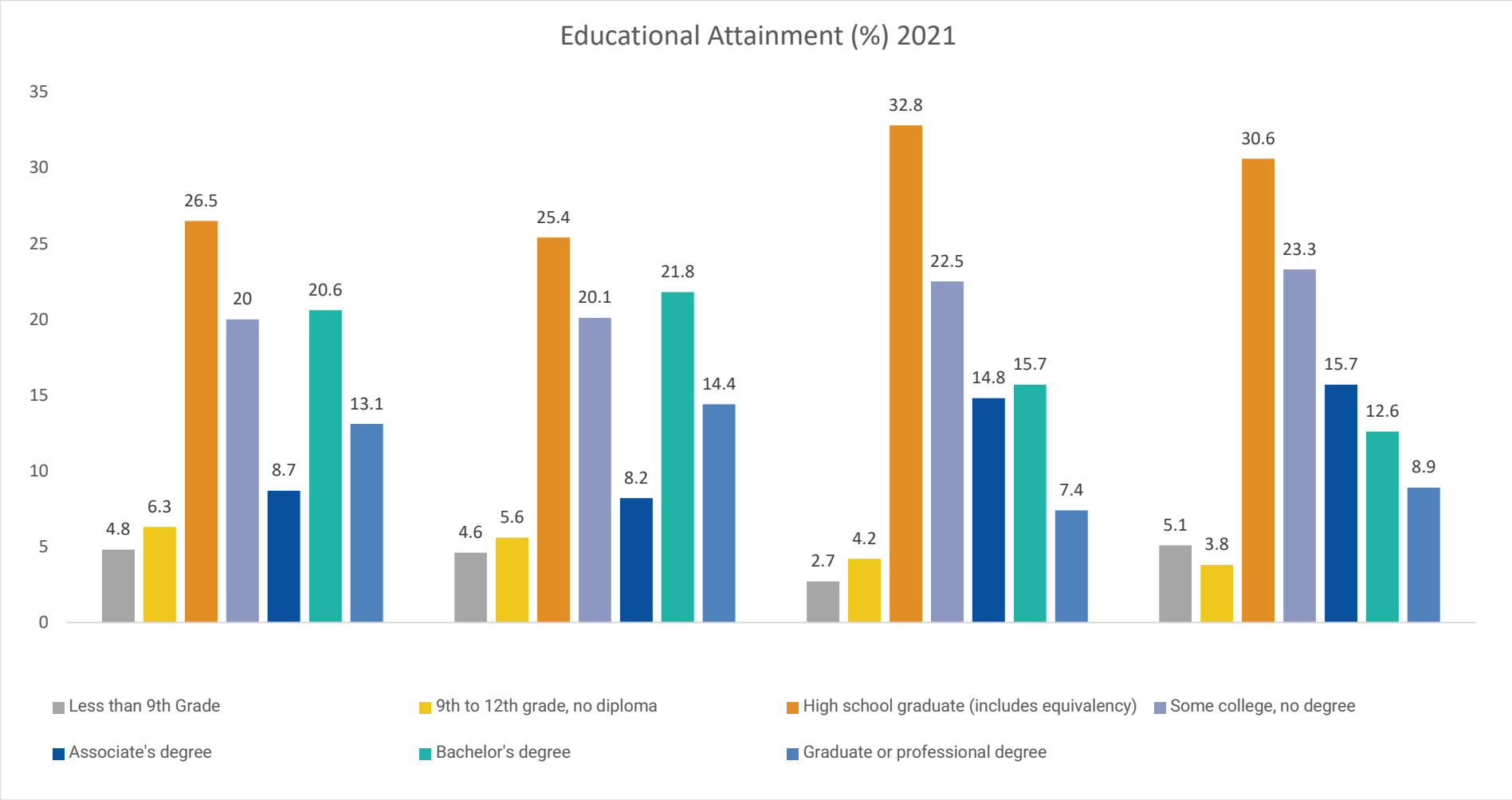
Effingham had 5,225 households as of 2021, a loss of 285 households or 5.2% since 2012. Effingham County had 14,104 households as of 2021, an increase of nearly 3.4% from 2012. Effingham saw 41.5% of households headed by married couples, higher than Centralia (35.6%) and Mt. Vernon (33%). Effingham County overall saw 52.9% of households headed by married couples. Within Effingham the percentage of female householders with no partner was 12 percentage points more than male householders with no partner. However, Effingham had a slightly lower rate of single female-led households, 29.9%, compared to Centralia (34%) and Mt. Vernon (37.8%).

The average household size in 2021 in Effingham, 2.27 persons, was lower than that of Effingham County, 2.42 persons, and Illinois, 2.41 persons. Effingham's owner-occupied household size and renter-occupied household size were 2.29 and 2.22 persons, respectively. This represents a slight decrease in the average size of owner-occupied households (0.07) from 2012 to 2021 and a significant increase in the size of renter-occupied households (0.41) over the same period.



EDUCATIONAL ATTAINMENT

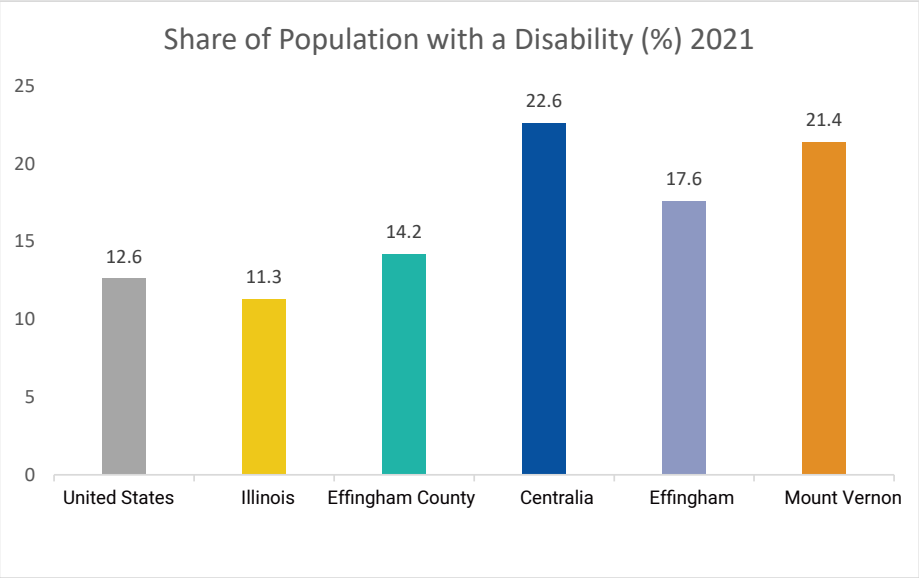
Educational attainment in the City of Effingham was generally higher than the rates in the comparison cities, but lower than the state and county averages for individuals with a bachelor's degree. In terms of educational achievement, the largest percentage of Effingham's population were high school graduates, 30.6%, in 2021, while notably 5.1% completed less than a 9th grade education. An additional 3.8% completed some high school but did not graduate, while 23.3% had some college but did not graduate. Comparatively, Effingham County had 32.8% of the population with a high school diploma and only 4.2% had not completed high school. In the City of Effingham, 12.6% of the population had a bachelor's degree and another 8.9% had a graduate or professional degree in 2021.

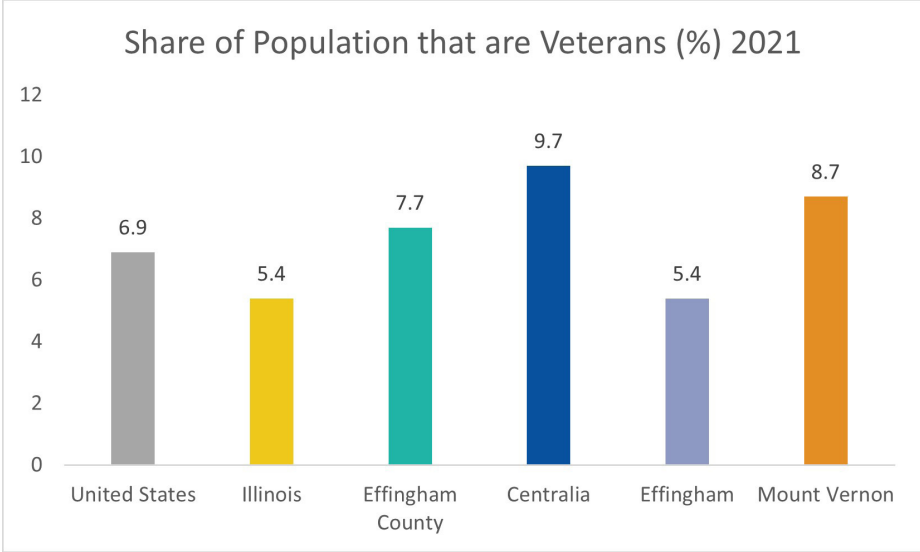


VETERAN AND DISABILITY POPULATION

5.4% of the City of Effingham's population was made up of veterans in 2021, less than in Effingham County. Centralia and Mt. Vernon both have a higher population made up of veterans at 9.7% and 8.7% respectively in 2021. 5.4% of Illinois's population was made up of veterans in 2021.

City of Effingham had a moderately high percentage of the population with a disability, 17.6%, in 2021. This was about 2% higher than Effingham County and 6% higher than Illinois as a whole. Centralia had 22.6% of its population living with a disability and Mt. Vernon had 21.4%.



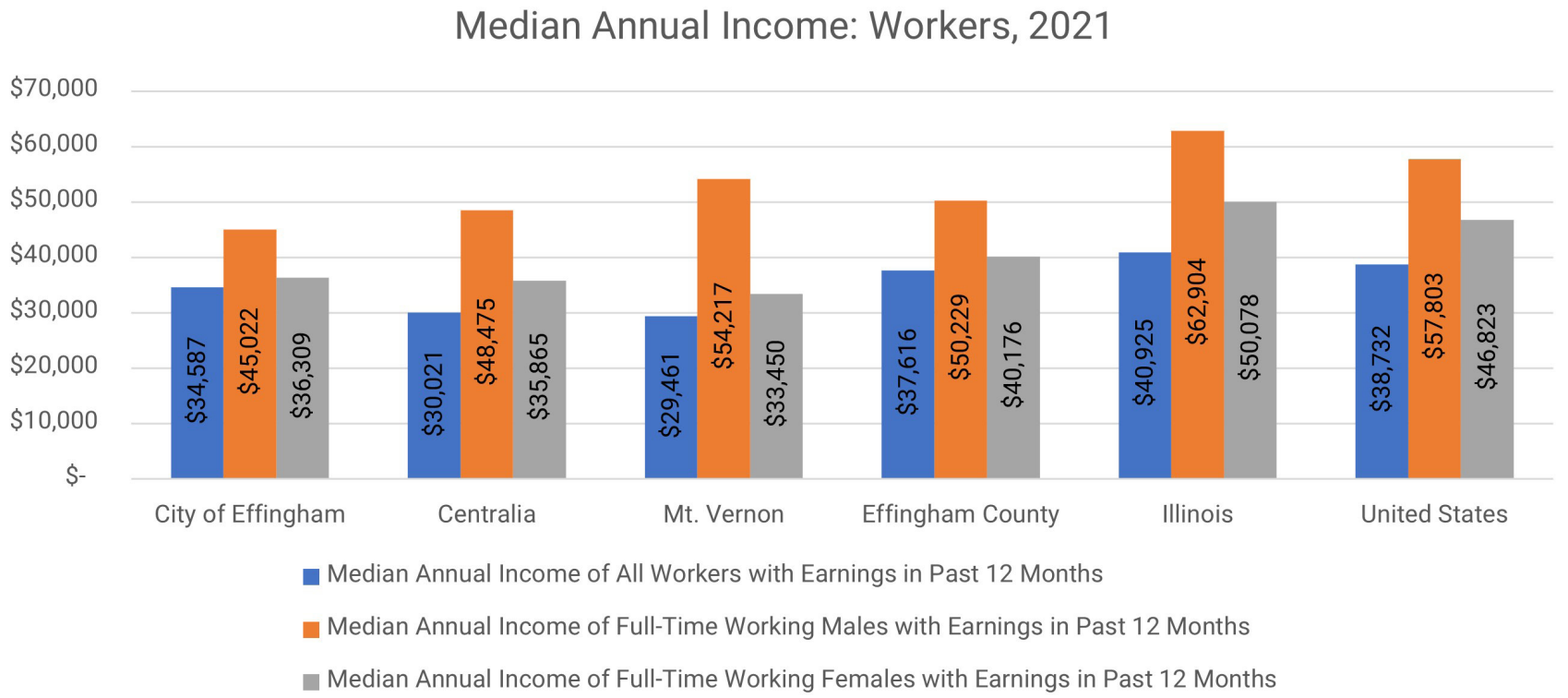


ECONOMIC CONDITIONS

EMPLOYMENT AND INCOME

As of 2021, the median annual income of all workers in Effingham was $56,242, representing an increase of nearly $13,821 (24.6%) over the average income in 2012. That was still lower than that of Effingham County at $65,590, but higher than Centralia and Mt. Vernon at $40,979 and $44,373, respectively.

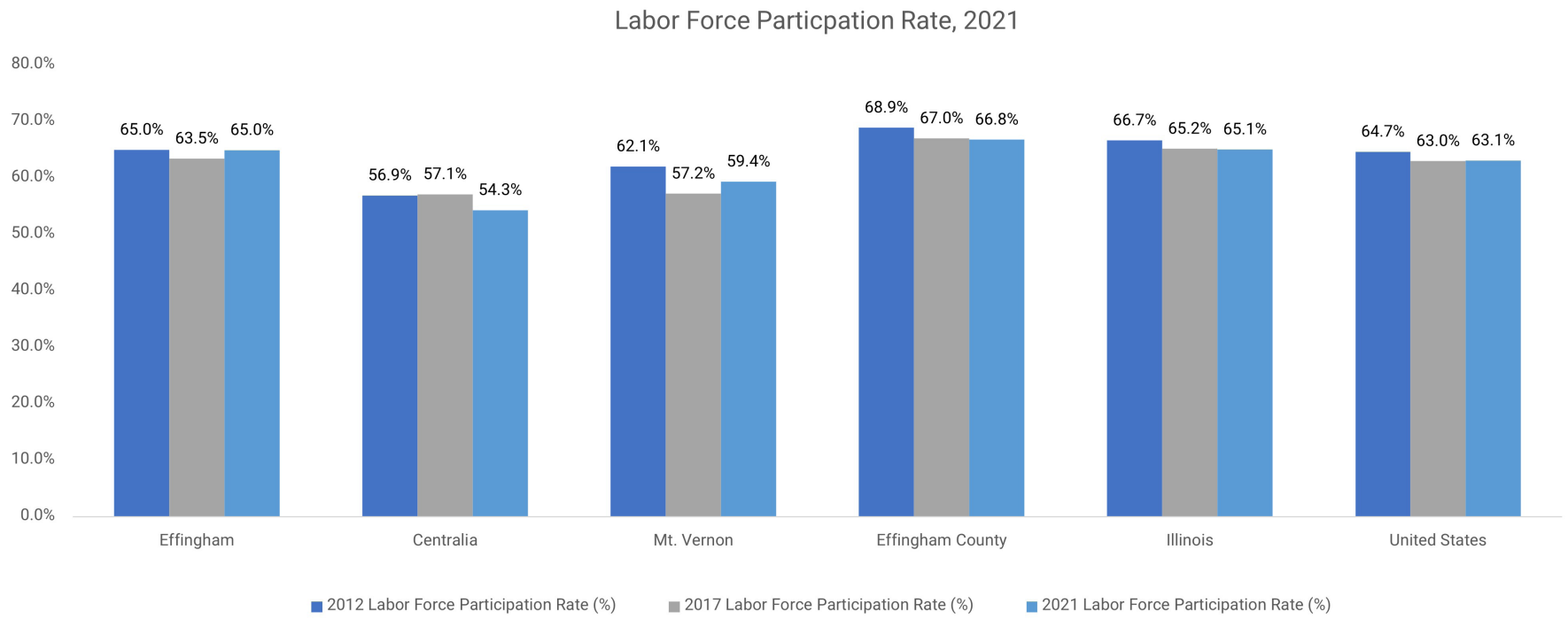
Assessing this figure by sex, male full-time workers in Effingham earned more than female full-time workers. The 2021 median annual salary for male workers, $45,022, was lower than those seen in Effingham County ($50,229) in Centralia ($48,475), and Mt. Vernon ($54,217) in 2021. Female workers' income, $36,309, in the City of Effingham was slightly higher than Centralia ($35,865) and Mt. Vernon ($33,450).

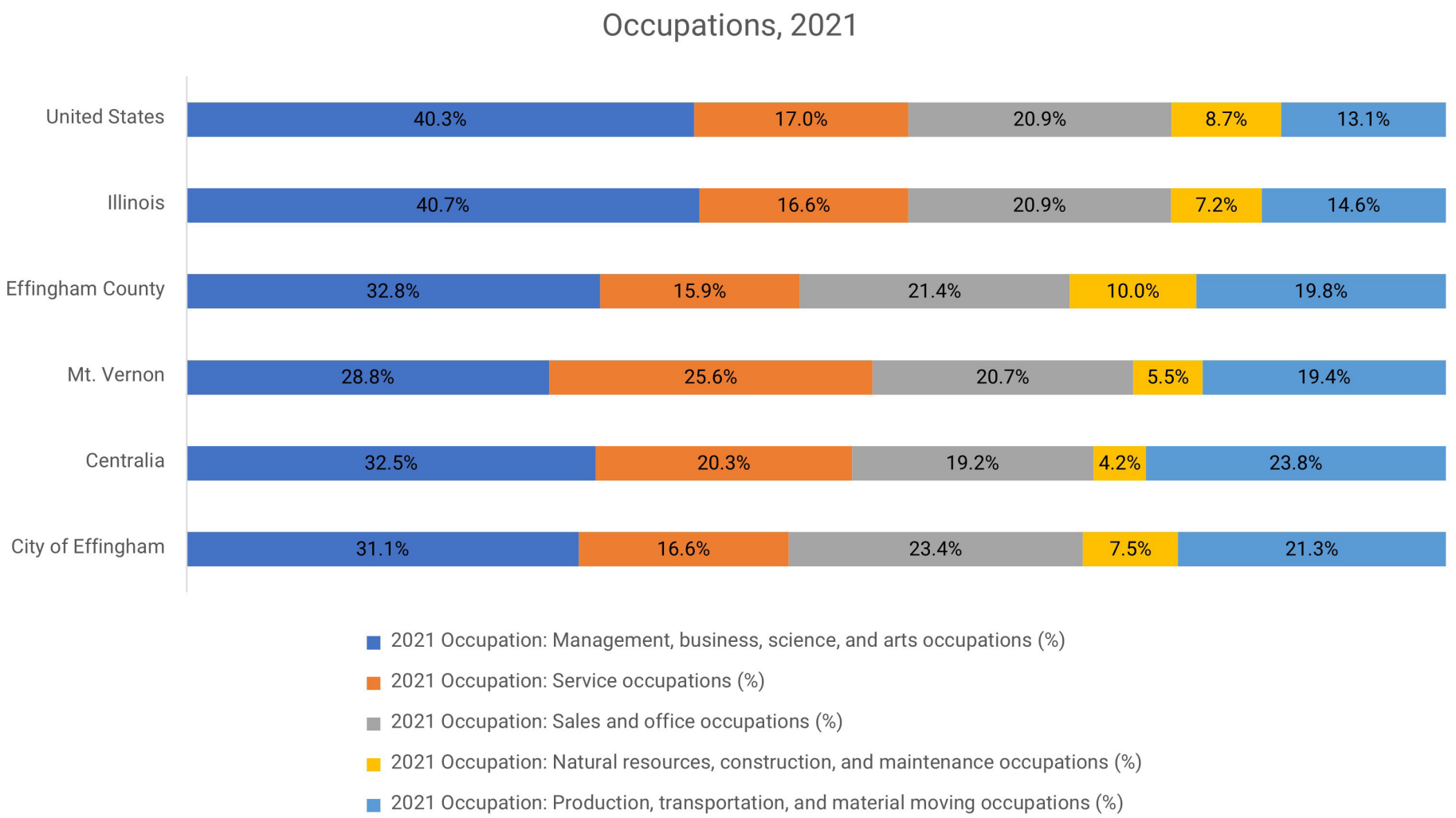


LABOR FORCE PARTICIPATION AND UNEMPLOYMENT

As of 2021, 65% of Effingham's population 16 years and older was considered active within its labor force, representing a decline of 2.4 percentage points in the labor force participation rate since 2012. The labor force includes those that are employed, those that consider themselves unemployed but looking for employment, and those within the armed forces. Centralia, and Mt. Vernon, both had considerably lower labor force participation rates, with 54.3% and 59.4% participating in the labor force respectively. Both comparison communities saw notably higher unemployment rates in 2021 than Effingham. The labor force participation rate in Effingham County was 66.8% which was on par with the City of Effingham. 3.3% of Effingham's workforce was unemployed as of 2021, representing a decrease of 2.4 percentage points from 2012.

Among employed residents of Effingham, the most commonly held positions were those within management, business, science, and arts (31.1%), but worker occupations were fairly evenly split among the occupation categories, 21.3% in production, transportation, and moving materials occupations and 23.4% in sales and office occupations. Meanwhile, Effingham County had more workers in natural resources, construction, and maintenance (10%) than in the City of Effingham (7.5%). The largest industry of workers in Effingham was educational services, and health care and social assistance (21.4%) with manufacturing (16.6%) being the third largest.

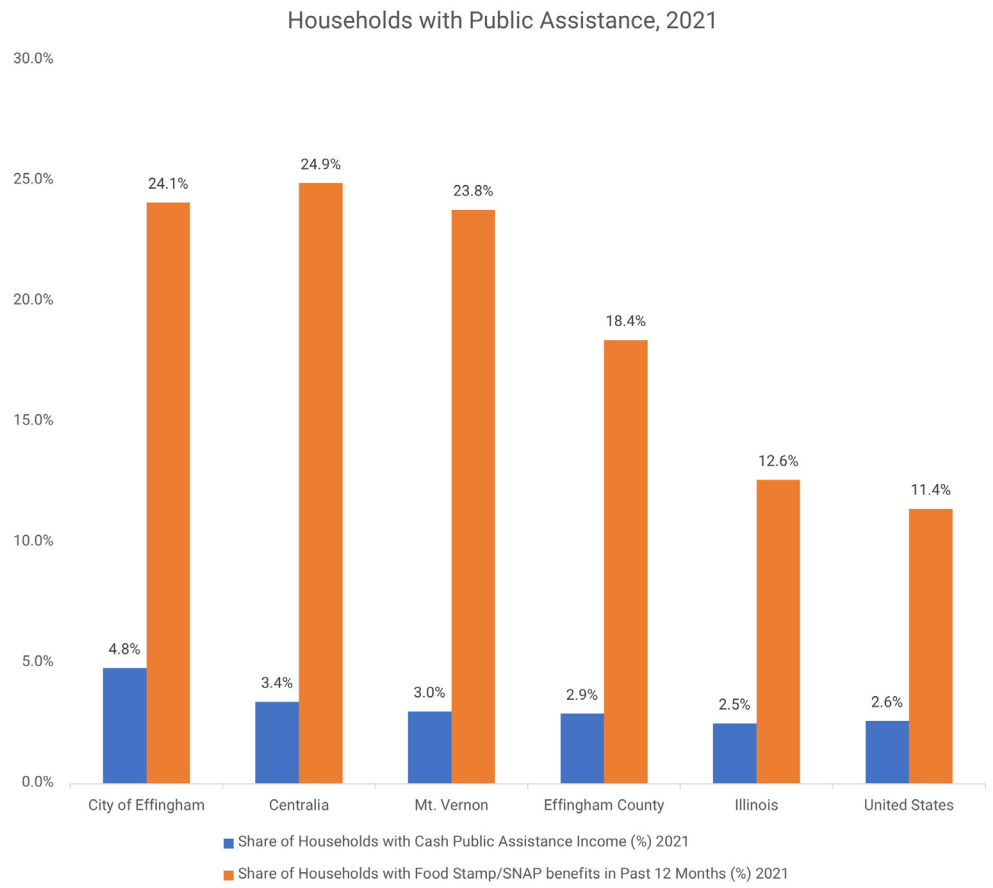



Occupations, 2021
United States
40.3%
17.0%
20.9%
8.7%
13.1%
Illinois
40.7%
16.6%
20.9%
7.2%
14.6%
Effingham County
32.8%
15.9%
21.4%
10.0%
19.8%
Mt. Vernon
28.8%
25.6%
20.7%
5.5%
19.4%
Centralia
32.5%
20.3%
19.2%
4.2%
23.8%
City of Effingham
31.1%
16.6%
23.4%
7.5%
21.3%
2021 Occupation: Management, business, science, and arts occupations (%)
2021 Occupation: Service occupations (%)
2021 Occupation: Sales and office occupations (%)
2021 Occupation: Natural resources, construction, and maintenance occupations (%)
2021 Occupation: Production, transportation, and material moving occupations (%)

POVERTY AND PUBLIC ASSISTANCE

In Effingham, 4.8% of households received cash public assistance in 2021 and 24.1% of households received food stamps and/or SNAP benefits in the previous 12 months. This is more than the 2.9% of Effingham County households that received cash public assistance and the 18.4% of Effingham County households that received food stamps and/or SNAP benefits in the previous 12 months. The City of Effingham saw a 9% increase in households receiving SNAP benefits between 2012 and 2021.

The poverty rate in Effingham in 2021 for all people was 17.7%, which represents a 5.5% increase in poverty from 2012 to 2021. Meanwhile, Effingham County's poverty rate for all people was 10.5% in 2021 and that figure represents an increase of only 0.8% in poverty in the same period. 21.7% of Effingham's households earned less than $25,000 per year, and 9% earned less than $10,000 per year, compared to Effingham County at 7%. In Effingham, 24% of households made between $25,000 and $49,999 and another 32.2% earned between $50,000 and $99,999. Median household income in Effingham was $56,242 in 2021, an increase of nearly 25 percentage points since 2012.

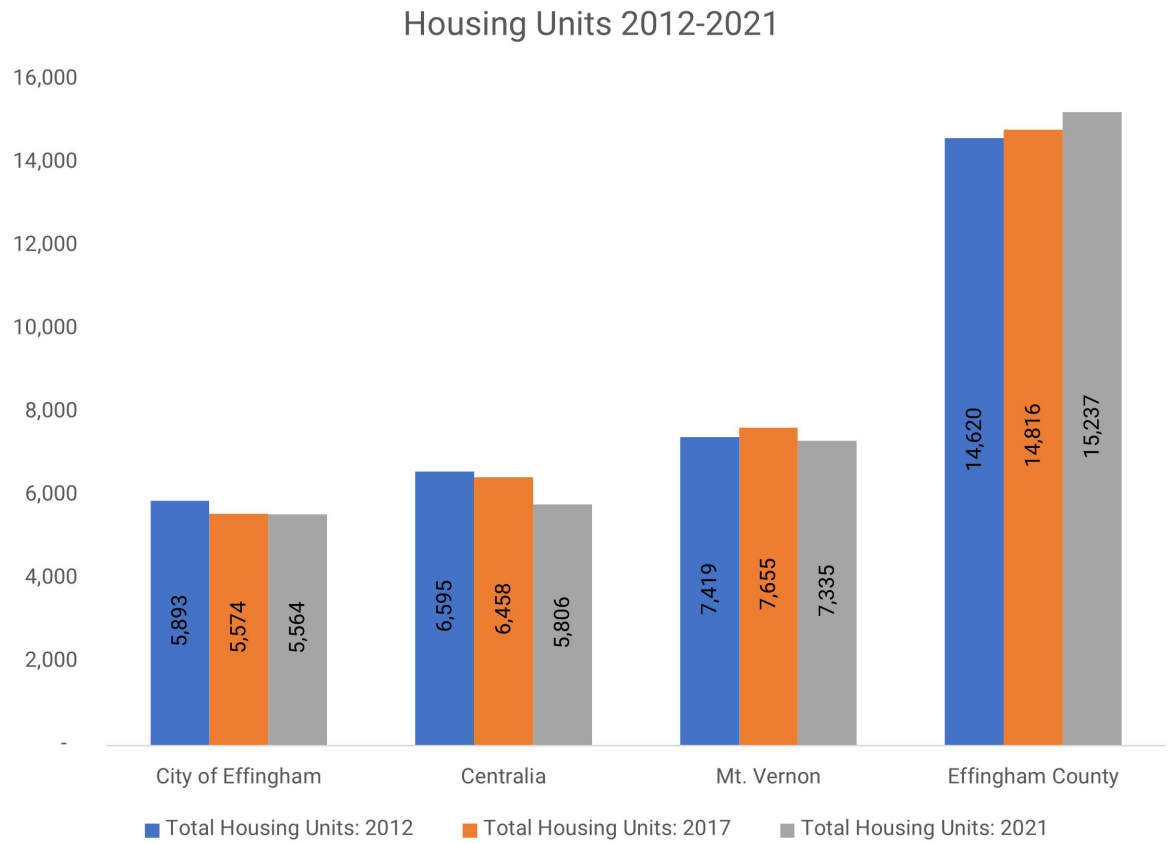


HOUSING MARKET CONDITIONS

HOUSING STOCK

In 2021, Effingham had 5,574 total housing units, a decline of nearly 6 percentage points from 2012. However, Effingham County saw a 4.2% increase in total housing units. Of the units that were occupied in 2021 in Effingham, 62.7% represented owner-occupied units. Effingham's renter population was moderately high for the area, with renters occupying 37.3% of all occupied housing units, an increase of 2.2% since 2012. Effingham County had a renter-occupied housing rate of 23.3% which is notably lower than the rates in the City of Effingham.

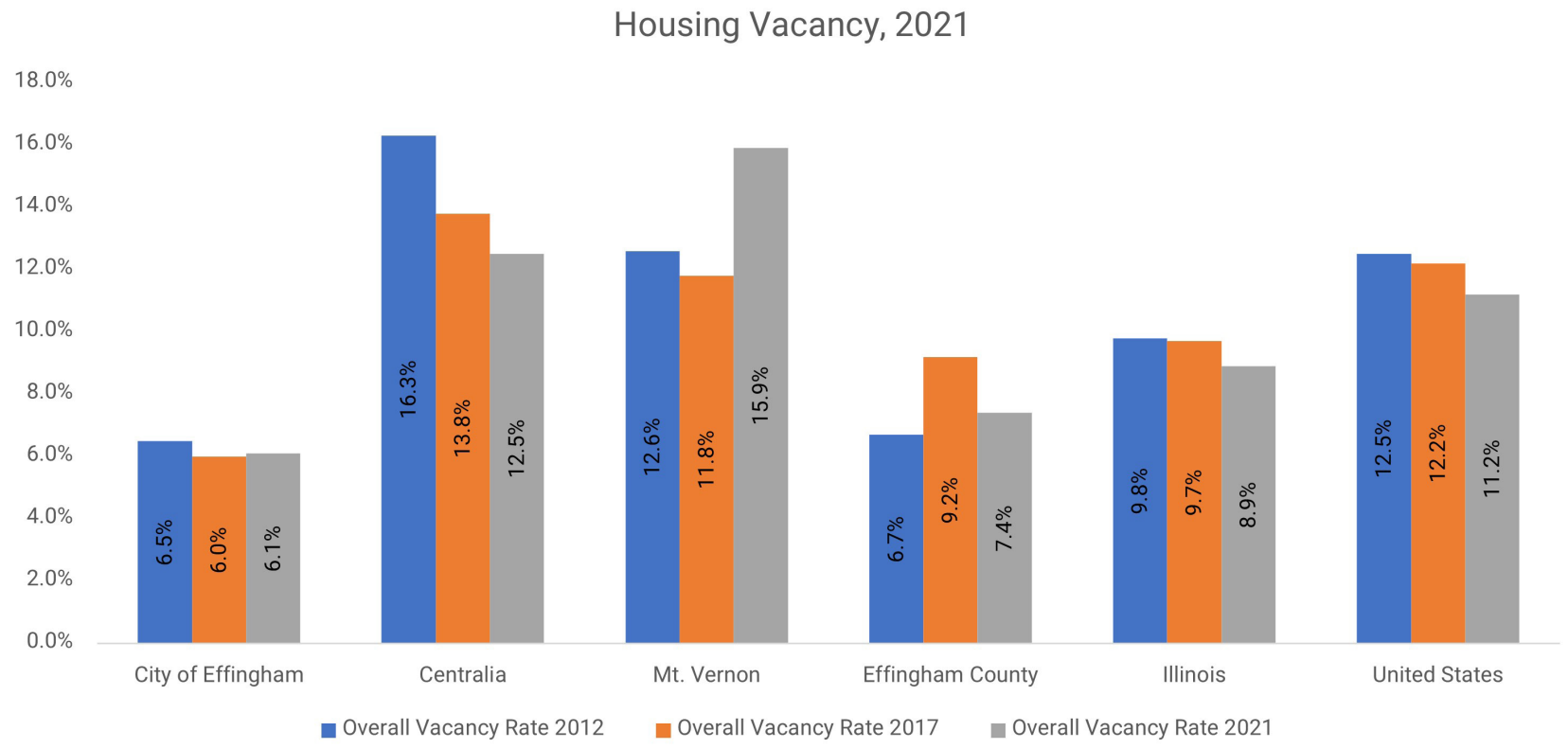
Housing stock across Illinois is relatively old, with the average building built in 1966 and Effingham's stock is younger, with the average building built in 1972. Effingham County's housing stock is also younger than the state's, with an average age of 74 years.



OCCUPANCY AND VACANCY

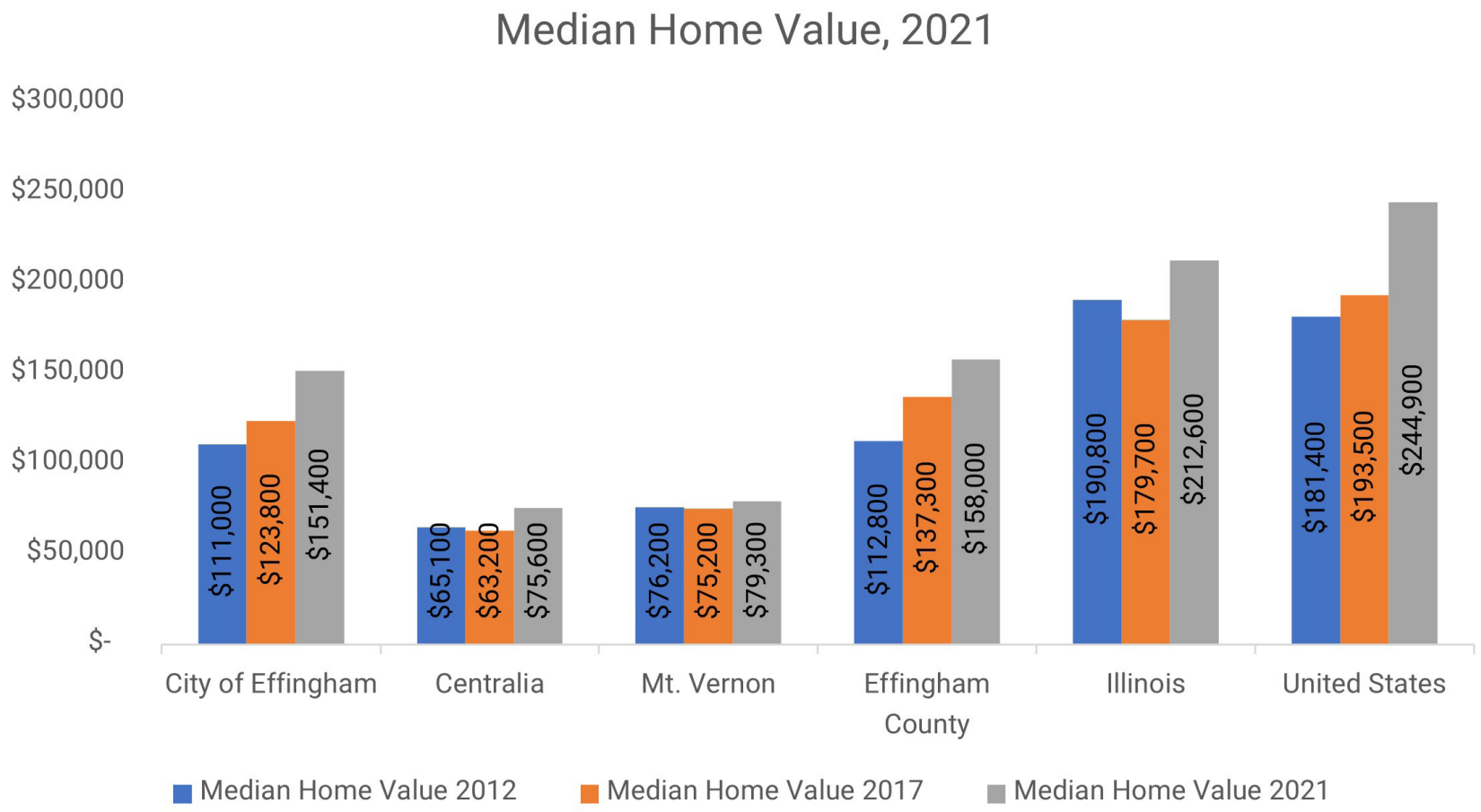
Throughout Effingham, 6.1% of housing units were vacant in 2021. This rate was slightly lower than in Effingham County (7.4%) and represents and decrease of about 0.4 percentage points in the vacancy rate since 2012. Effingham's overall vacancy rate was less than both Centralia (12.5%) and Mt. Vernon (15.9%) in 2021.

In 2021, Effingham had a 5.1% rental vacancy rate, a decrease of about 0.6 percentage points from 2012, compared with a 3.7% homeowner vacancy rate. This can be contrasted with Effingham County's rental vacancy rate of 6.3% and homeowner vacancy rate of 2% in 2021.



HOUSING VALUE

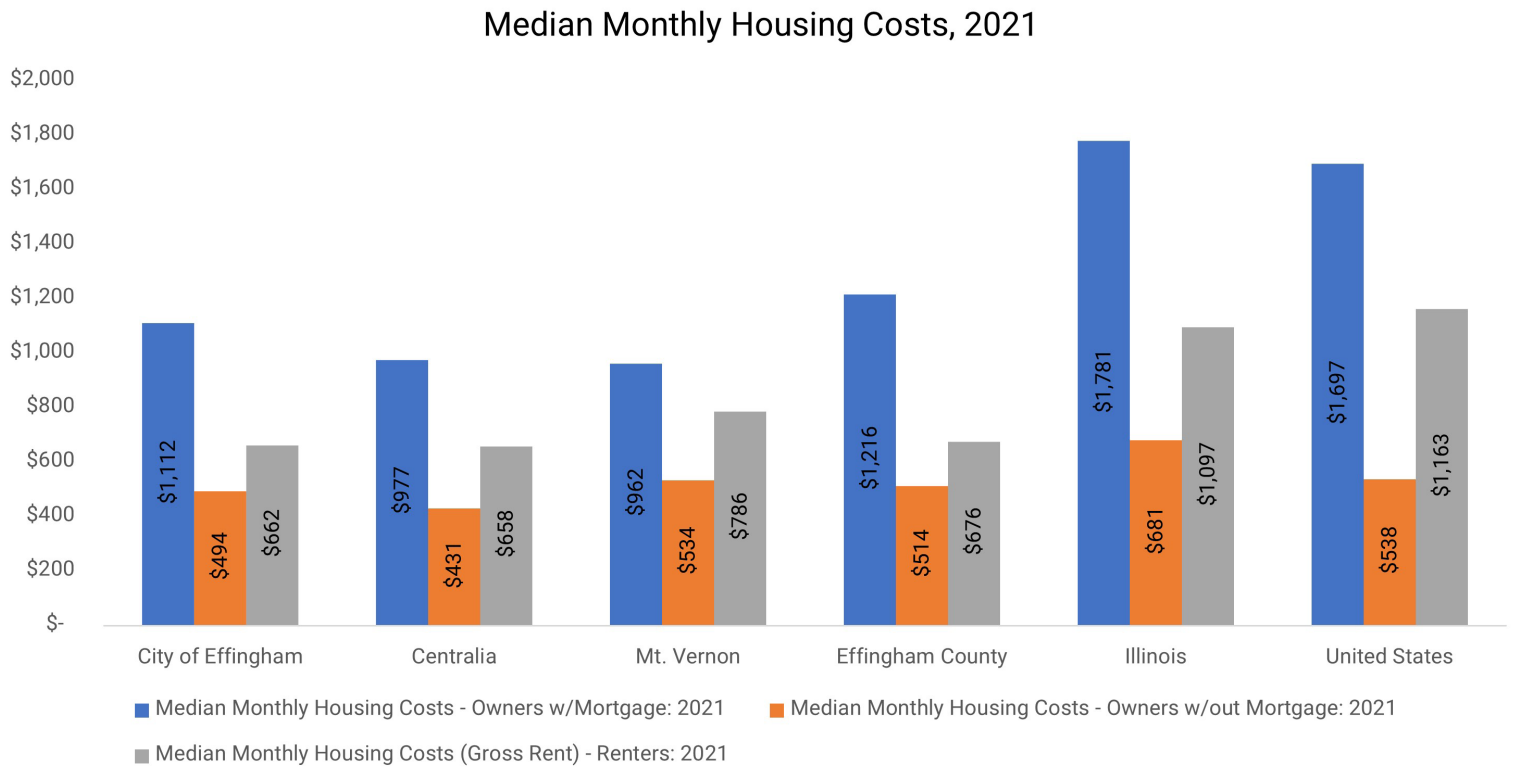
In 2021, median home values in Effingham were $151,400, an increase of about 36 percentage points over 2012, significantly higher than the median of Centralia and Mt. Vernon. Only 4.7% of homes were valued at less than $50,000 in Effingham, while 26.7% of homes were valued between $150,000 and $199,000. The median home values were consistent between Effingham and Effingham County, with the county seeing slightly higher values.

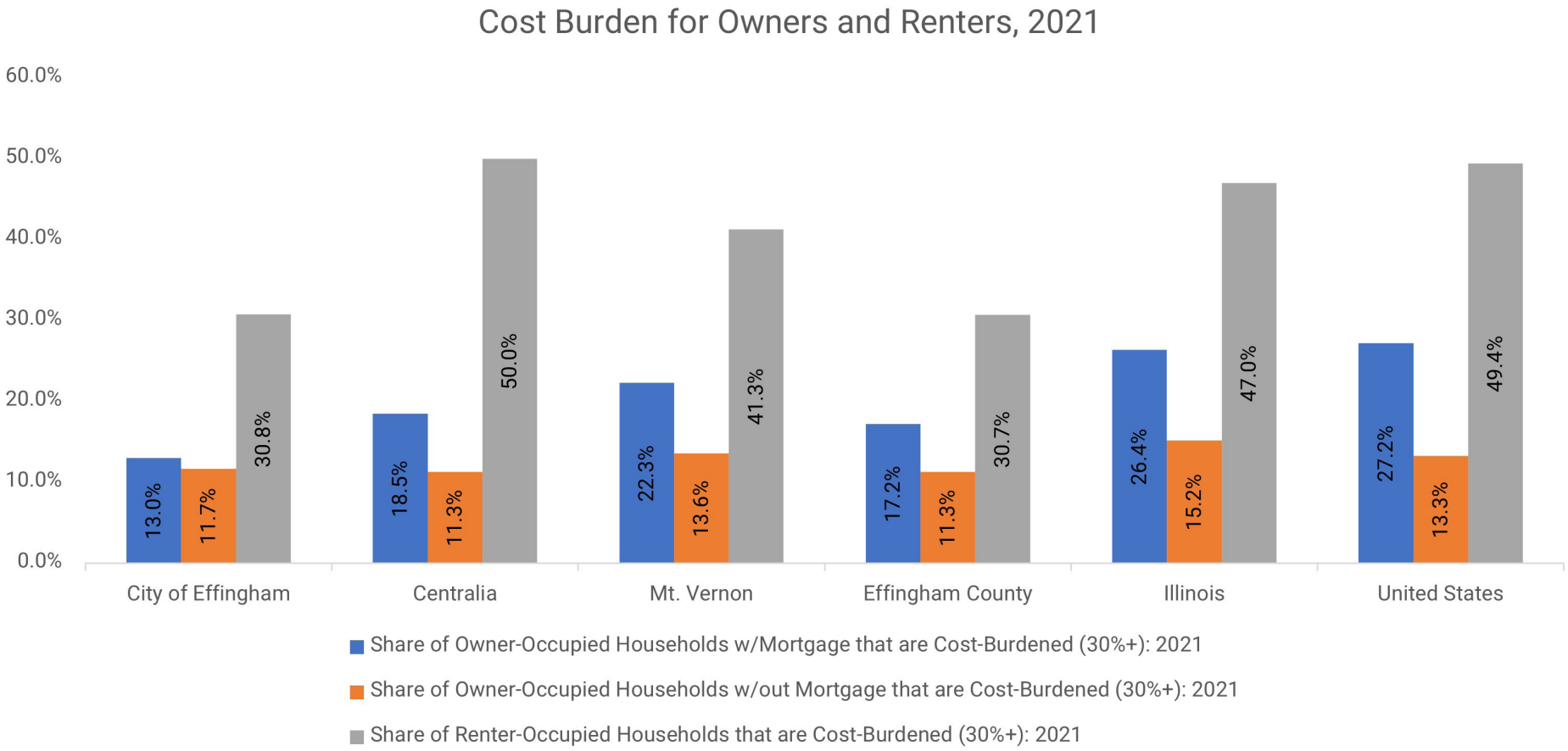


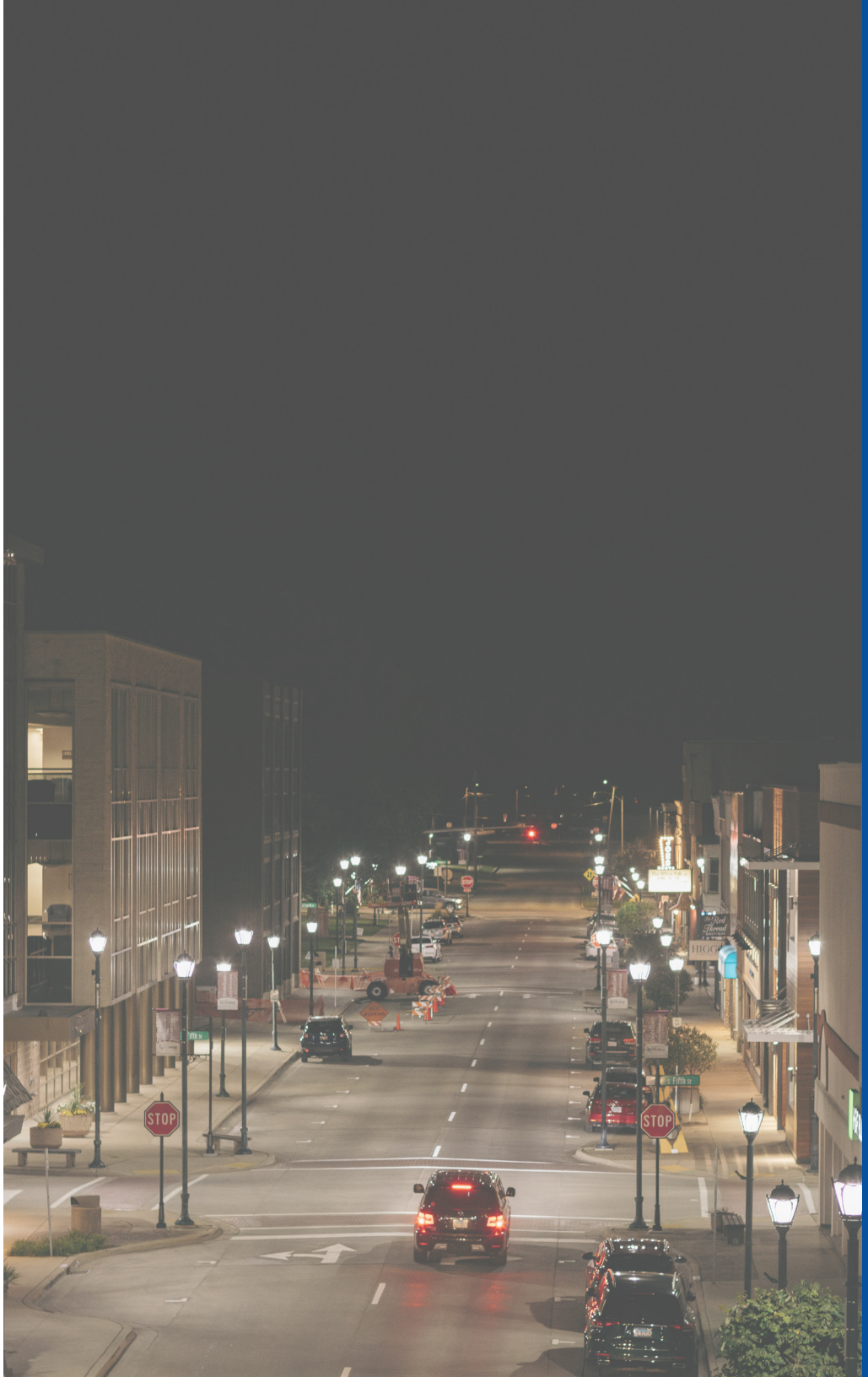
HOUSING COSTS

In 2021, the median monthly housing costs of owner-occupied units without a mortgage in Effingham was $494, whereas owner-occupied units with a mortgage was $1,112. The median costs of owner-occupied housing units with a mortgage were lower than those in Illinois overall, $1,781, and slightly lower than Effingham County, $1,216. Among the comparison communities, Centralia, and Mt. Vernon both have lower monthly housing costs for owners with a mortgage, ranging from $977 in Centralia to $962 in Mt. Vernon. The median monthly housing cost paid by renter-occupied households in Effingham was $662, compared to $658 in Centralia, $786 in Mt. Vernon, and $676 in Effingham County.

A household is described as cost-burdened when they pay more than 30% of their household income for housing, including rent, mortgage, and utilities. 13% of homeowners with a mortgage were cost-burdened and 30.8% of renters were cost-burdened in Effingham in 2021, both representing decreases in cost burden between 2012 and 2021. Effingham's levels of cost burden were lower than those in Illinois and the nation, and roughly the same as those seen in Effingham County as a whole.




Cost Burden for Owners and Renters, 2021
60.0%
50.0%
40.0%
30.0%
20.0%
10.0%
0.0%
13.0%
11.7%
30.8%
18.5%
11.3%
50.0%
22.3%
13.6%
41.3%
17.2%
11.3%
30.7%
26.4%
15.2%
47.0%
27.2%
13.3%
49.4%
City of Effingham
Centralia
Mt. Vernon
Effingham County
Illinois
United States
Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+): 2021
Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+): 2021
Share of Renter-Occupied Households that are Cost-Burdened (30%+): 2021



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. It is important to note that the categories and criteria presented are subject to change as updates are made to the Qualified Allocation Plan (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

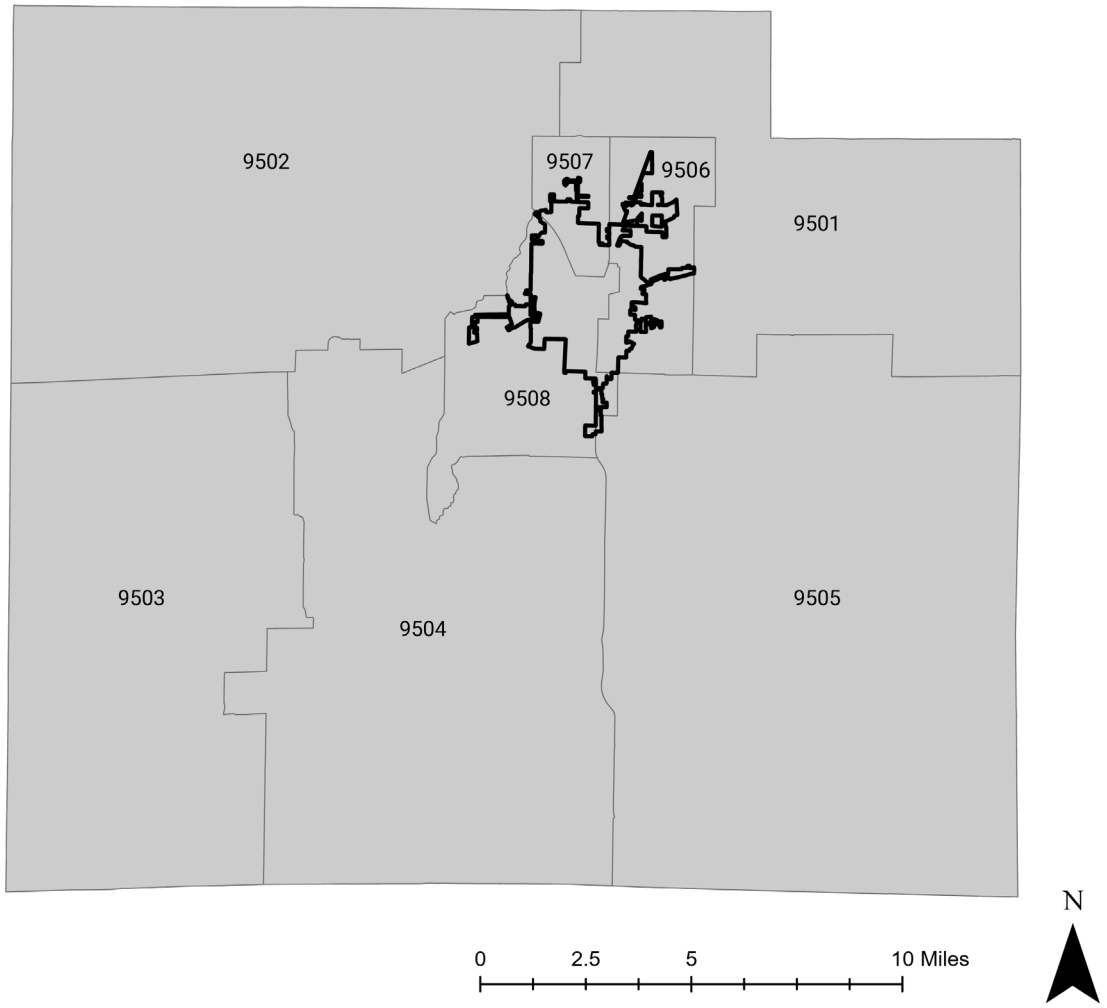
EFFINGHAM'S PRIMARY MARKET AREA

The PMA defines the larger community area that is inclusive of the amenities, services, and recreational assets that residents of the City of Effingham could reasonably travel to and access. The City of Effingham's PMA is made up of eight census tracts. 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 City of Effingham's PMA were determined through discussion between IHDA and the City of Effingham and are as follows:

Effingham County

- 9501
- 9502
- 9503
- 9504
- 9505
- 9506 (City of Effingham's CRSA)
- 9507 (City of Effingham's CRSA)
- 9508 (City of Effingham's CRSA)





COMMUNITY-BASED PLANNING PROCESS

36 Community Needs Assessment Process
38 Effingham Community Needs Assessment
40 Public Meetings

COMMUNITY-BASED PLANNING PROCESS

To produce a Community Revitalization Plan that truly reflected community values and priorities, the City of Effingham 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.

The planning process was crafted in close consultation with a core stakeholder group, which consisted of city government officials, realtors, first responders, and community groups over a period of two years. IHDA worked closely with the City of Effingham to develop a Scope of Work (SOW), which was signed by both parties on December 1, 2021. The SOW outlined a partnership, based in community engagement, 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 Effingham throughout this planning process included the following:

- Determining and forming a core stakeholder group
- Providing previous planning efforts and funding sources
- Conducting a Community Needs Assessment of the City of Effingham
- Recruiting volunteers to perform a Housing Stock Survey of the City of Effingham
- Crafting goals and objectives for the community based on the data and feedback collected over the course of the partnership

In addition to carrying out the tasks outlined above, The City of Effingham stakeholders also agreed to regularly participate in stakeholder and community meetings with IHDA throughout the tenure of the partnership to build relationships, share knowledge and skills, and increase community participation. In total, IHDA and the City of Effingham's core planning team held seven planning meetings, and three full community meetings over the course of this partnership.



COMMUNITY NEEDS ASSESSMENT PROCESS

A core tool used to engage community residents throughout this process was the distribution and collection of a Community Needs Assessment (CNA). This survey posed 57 questions that polled residents' opinions regarding their experience of their neighborhood regarding the following areas:

- Housing
- Community Life
- Future Plans
- Needs Surrounding COVID-19

The survey took every measure possible to ensure that all responses would remain anonymous. However, six questions were included in the survey to collect general respondent information, including household size, age range, income bracket, race/ethnicity, preferred communication style, and confirmation of residency. Residents of the City of Effingham were informed of the Community Needs Assessment survey through social media posts, QR codes attached to water bills, and QR codes available at city hall. Surveys were distributed and left open for responses between December 2021 and February 2022. Over that time, 358 survey responses were collected, which is approximately 0.03% of the total population of the City of Effingham strategy area.

Community feedback provided through the CNA was fundamental for learning about the experiences, needs, and desires of community residents. The survey was conducted at the beginning of the planning process so that a relationship could be built between community residents and the planning team. 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 Effingham.

COMMUNITY NEEDS ASSESSMENT METHODOLOGY

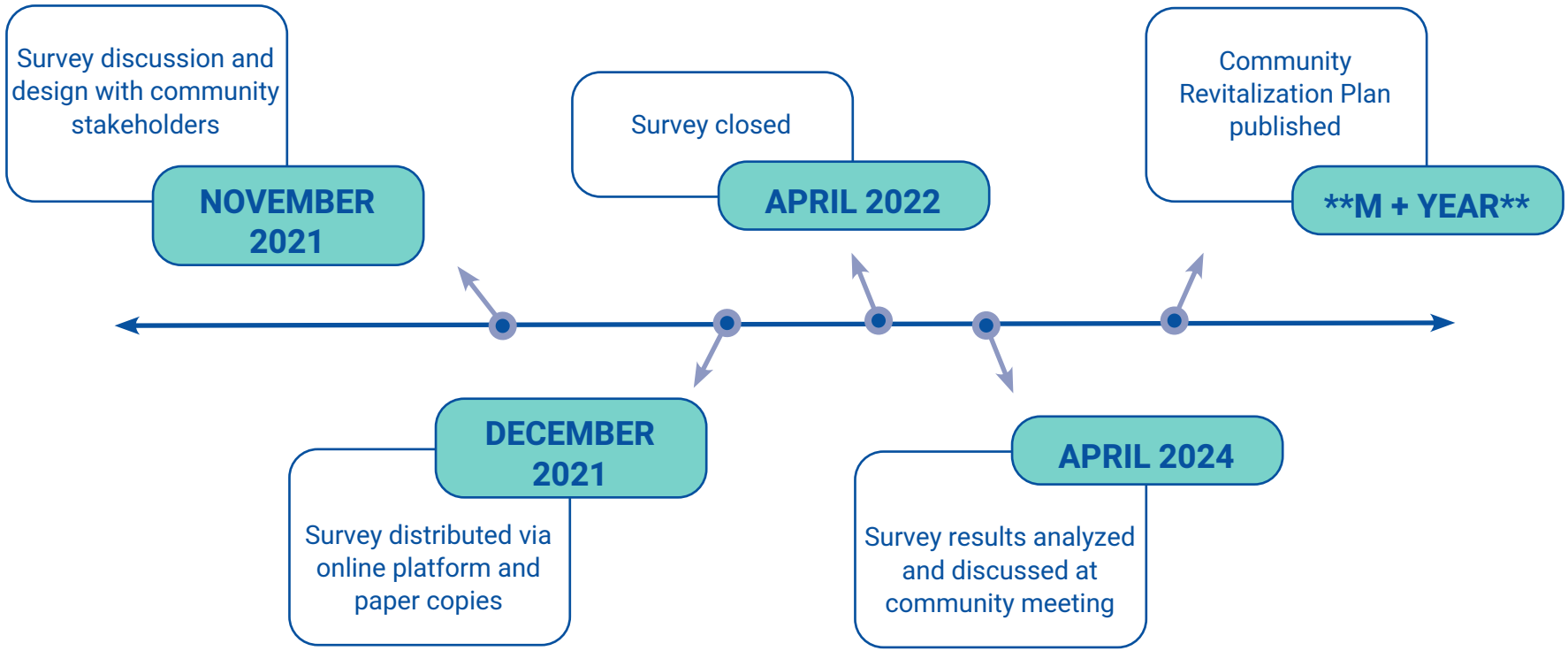
To reach as many residents as possible, the CNA was made available and distributed widely in electronic form. The City of Effingham's primary planning leads distributed the electronic survey link via social media, water bills, and QR codes at city hall.

To ensure objective reporting, IHDA alone was responsible for the CNA data analysis and summary of results. The form summarizing the findings of the CNA was distributed at subsequent public meetings and can be found in Appendix IV of this plan.

As with all self-reported surveys, there are some limitations which should be considered when interpreting the results of Effingham's CNA, 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 current opinions of the respondents and those opinions are subject to change

COMMUNITY NEEDS ASSESSMENT TIMELINE



EFFINGHAM COMMUNITY NEEDS ASSESSMENT

Effingham's Community Needs Assessment (CNA) was made available electronically beginning on December 1, 2021. The survey was closed on April 13, 2022 after 358 responses were collected. The question response rate was high for the survey as more than 95% of respondents answered all the multiple-choice questions, while about 90% of respondents completed the open-ended question. Overall, this survey posed 57 questions and was completed by 358 residents in the community, representing a 3% response rate within the City of Effingham. A surprising takeaway from the CNA for Effingham was that for 50% of the questions (excluding demographic and short answer questions), 20% or more respondents answered "neutral" indicating they have no opinion either way.

HOUSING

Questions about housing focused on affordability and availability. 49.1% of respondents disagreed that housing in Effingham was in good condition. Concerning availability of housing, 43.3% of respondents disagree that housing is available for the elderly and 63.1% disagreed that housing options in Effingham suits a variety of lifestyles and needs. Respondents agreed that there is need for rental and homeownership opportunities at 80.7% and 73.2% respectively. When asked about housing affordability, 71.2% disagreed that housing is affordable to households making a variety of incomes and 69% disagreed that generally hosing costs were affordable. When asked about affordability of their personal housing costs, 41.6% of respondents agreed that they were affordable but 21% of respondents remained neutral on the matter.

COMMUNITY LIFE

Questions regarding community life illuminated resident and neighborhood employees' opinions surrounding the needs of the community throughout Effingham and focuses on safety and accessibility. When asked about lighting in public spaces, 43.1% of respondents agreed there was adequate lighting. 50% of respondents agreed that there was good visibility in public spaces that allowed them to feel safe. In Effingham, 75% of respondents agreed that there are recreational paths and walking trails. However, only 45.5% of respondents agreed that they could easily travel by foot in the community. When asked about traveling by bicycle, respondents split between agreed (38.8%) and disagreed (39.9%) with 18.2% of respondents remaining neutral. Most respondents agreed that they can easily travel by car (83%) but 65% disagreed that they can travel by public transportation.

ECONOMY

Question about economy focused on assets and amenities available in Effingham. Most respondents agree that Effingham offered adequate amenities such as k-12 education, banking services, well-kept storefronts, health services, and many others. Respondents disagreed that there is adequate vocational training (38.3%), job training (35.3%), and nightlife (42.3%). Respondents were split with 41.9% that disagreed and 41.6% that agreed there was adequate shopping and retail in the community.

ENGAGEMENT AND FUTURE PLANS

Questions concerning engagement and future plans asked respondents to consider their community involvement and access to information about what plans for Effingham. In this section, each question was met with abnormally high percentages of "neutral" answers. When asked if Effingham makes plans with residents' best interests in mind, 37.8% of respondents disagreed and 33.6% of respondents remained neutral. 43.3% of respondents agreed that Effingham is working with local businesses to improve public and shared spaces but 34.4% of respondents remained neutral. 63.7% of respondents agreed that Effingham is working to improve the downtown area but 25% of respondents remained neutral.

When asked if respondents were excited about plans for Effingham, 45.8% agreed but 35.2% remained neutral. 52.8% of respondents were interested in providing feedback to community leaders and 39% of respondents were neutral. When asked if they were aware of how to provide feedback to community leaders, 35.7% of respondents were not aware but 37.1% of respondents were aware. The neutral responses to the questions about engagement and future plans could show that residents and community members were not receiving information about Effingham in ways that they could access.

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 Effingham. Community meetings also provide an opportunity to clarify questions and share resources with members of the community. Community meetings were conducted throughout the spring and summer of 2024 and included relevant stakeholders that are active within the community strategy area, and whose expertise and insight were vital to gaining insight into community priorities. A final community meeting was held on February 20th, 2025 to set goals and reccomendations.

COMMUNITY MEETING – APRIL 2024

The first community meeting held covered the results of the community needs assessment and housing stock survey. Community members were encouraged to share their thoughts in discussions about what they would like Effingham to start doing, stop doing, and continue doing. They were also asked to comment on Effingham's strengths and weaknesses as well as what type of housing they are most interested in for their community. There were roughly 35 people in attendance, many of them youth.

COMMUNITY COLLECTIVE BRAINSTORM – FEBRUARY 2025

During a February 20th community meeting, IHDA planning staff facilitated the use of Mentimeter to collect anonymous responses from community members on a variety of questions and polls. The following charts and graphics represent the input received over the collection period from February 20th - March 14th.

COMMUNITY MEETING – APRIL 2024



Please join the City of Effingham and the Illinois Housing Development Authority (IHDA) for a conversation with you, the community, about Housing and Community Development in Effingham.

When: Wednesday, April 24th
Where: City Hall Council Chambers - 201 E Jefferson Ave, Effingham, IL 62401
Time: 6pm - 7pm

Learn about housing in Effingham and share your thoughts about what you would like to see happen in your community!

Light refreshments will be provided

The City of Effingham Illinois

ILLINOIS HOUSING DEVELOPMENT AUTHORITY

Mentimeter

START

Reading local news

Start having more community engagements such as community cookouts, car showings, start using the mall more for events, or something along those lines

Recycling program

I would want for this community to have events that engage the whole community as in that it involves people that can contribute into funding through the program to better help Effingham.

More free/affordable public events for not just the adult population, but the youth population as well. This could be live music, festivals, picnics, etc

Have affordable housing and more affordable child care options

Start investing in workforce/affordable housingStart expanding after school program options

Start a Daycare that has a slide scale for payment so parents can afford to work.

2 12

Mentimeter

START

Work collectively to find areas for housing infrastructure development and ensure barriers to entry don't substantially increase the end lot or house prices

Encourage mixed use development along with single family home development

Start publicly recognizing blighted neighborhoods and come up with communitiy initiatives to improve them.

More youth programs and events. More outreach to disadvantaged individuals and recovering individuals

2 12

Mentimeter

STOP

Invest in affordable childcare	Stop competing with private enterprise.	Raising prices on gas, groceries, rent ect.	Stop making it so expensive to expand or start a business do to high property prices and commercial rent prices, lack of available space
Increasing gas prices	Stop making "fun" city activities for just adults. Some older youth want to be involved in the fun, but there are age restrictions. If you want people to be involved in the community, get the youth!	Stop judging the merits of ideas before you learn the facts.	Stop limiting ideas. Be open minded to new opportunity and growth

2 9

Mentimeter

STOP

Continue making infrastructure improvements

2 9

Mentimeter

CONTINUE

Recognizing there is a need for improvement at ALL times

Continue investing in informing the city youth. If the youth doesn't know what's going on in the community, then it won't spread as fast. The youth spreads information the fastest.

Continue to grow and become more diverse

Continue looking for new programs to assist with all of the listed issues including lack of affordable housing, childcare options, infrastructure, etc

Continue making Effingham a city that wants to grow.

Keep upgrading and fixing places up so our community looks nice

Building community amenities for residents Encouraging public involvement

To continue improving not one but more than one certain area in the community that is needed specifically corporations that help in the needs of Effingham

12

Mentimeter

CONTINUE

Having the desire to change for the benefit of all citizens; youth, low-income, homeless, etc.

Continue to listen to Area Agency on what is needed in the community.

Continue to bring in more industry, economy, and businesses. Continue being supportive of small business

Continue improving public areas like parks trails etc

12


Mentimeter
What are the City of Effingham's strengths?
Entrepreneurial spirit, the downtown, the faith communities, the business community, the schools
Everyone knows everyone. Everyone helps everyone. Good sense of "community"
It's a small town but feels bigger than it is
The diversity that is seen around the community
CleanlinessFriendly atmosphere
Parks, Good Schools,
I'd say the growth of the Trek Trail and the downtown area
Trails, downtown and community activities,
12


Mentimeter
What are the City of Effingham's strengths?
Recreational opportunities, schools, healthcare options, food & drink optionsRural community
Parks and trails + KRIS
Community activities
I second the Growth of Trek Trail!
Safe community, low crime
There is not much to do. When the most exciting thing to do as a youth is go to Walmart and drive around it ruins the youthful experience. We need more entertainment
12

Mentimeter

What are the City of Effingham's weaknesses?

Weakness of involving youth.	Emerging traffic patterns!	Lack of diversity in leadership	Rent prices, Lack of affordable daycare.
Lack of housing availability Lack of childcare optionsPrice to acquire property	Lack of developers for housing.	Rent, and afforable child care	Child care availability

12

Mentimeter

Which of these topics should be priorities for Effingham?



16

Mentimeter

Rank these priorities by importance (1 being most important)



13

Mentimeter

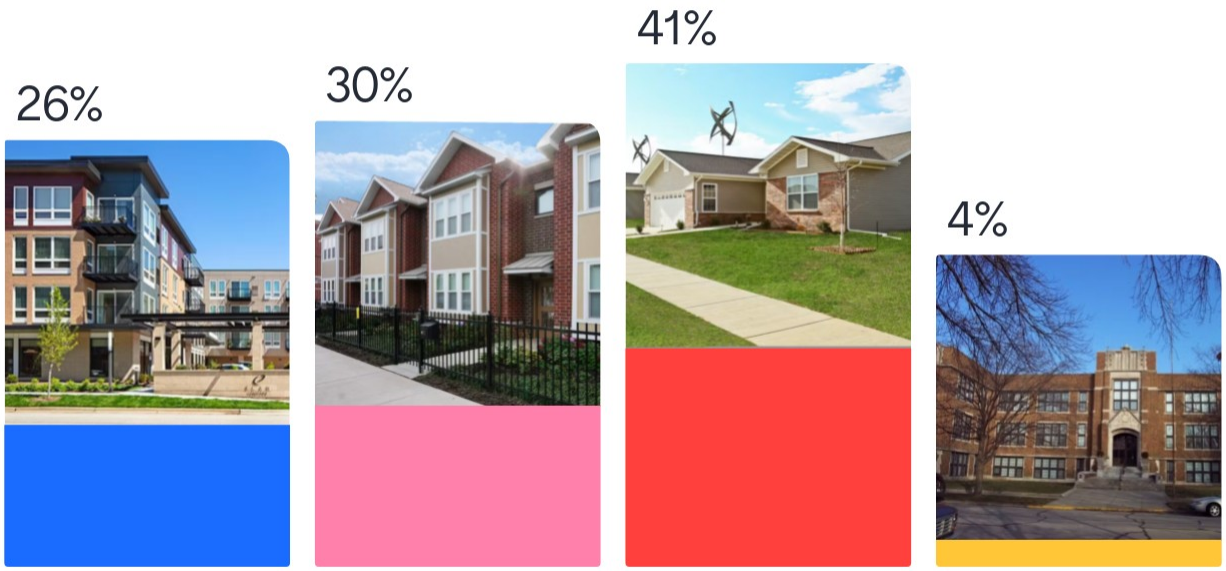
What type of housing development should Effingham focus on?



14

Mentimeter

Which type of affordable housing design do you prefer?



12

Mentimeter

I would like to see more of this type of housing in my community:



Mentimeter

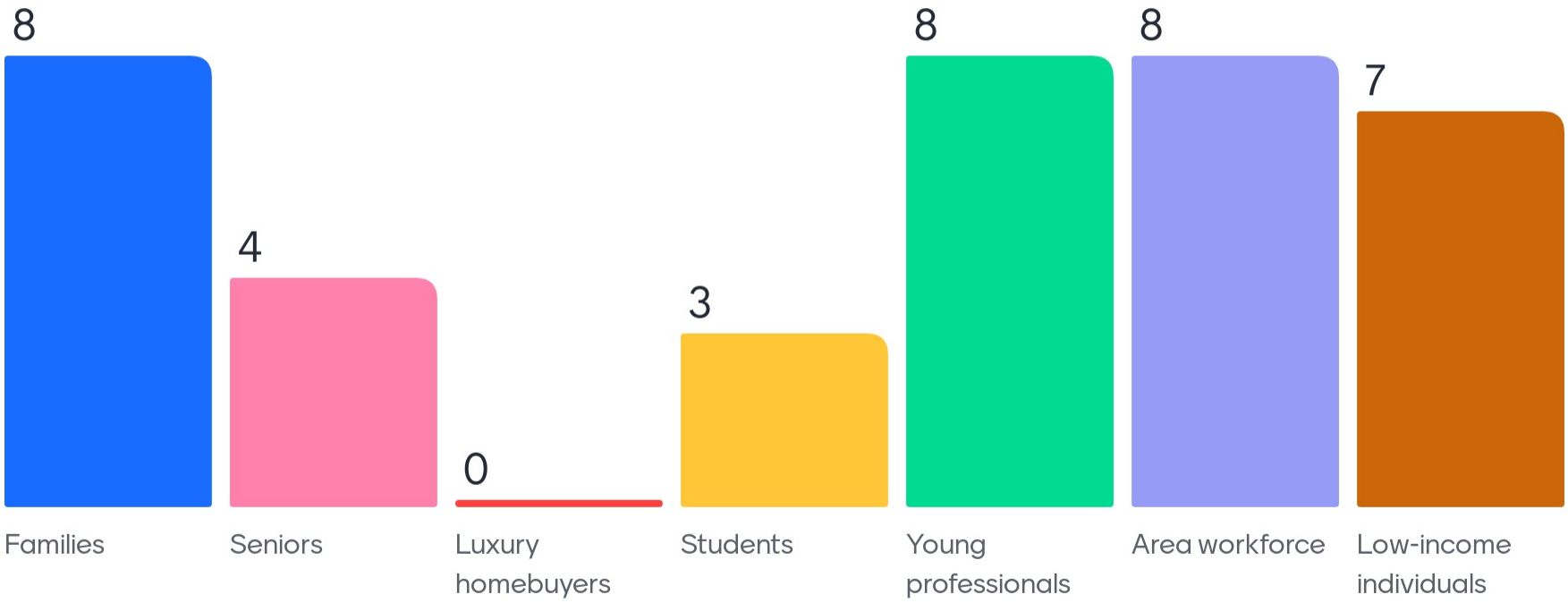
I feel a home of this size would best suit the needs of my household:



11

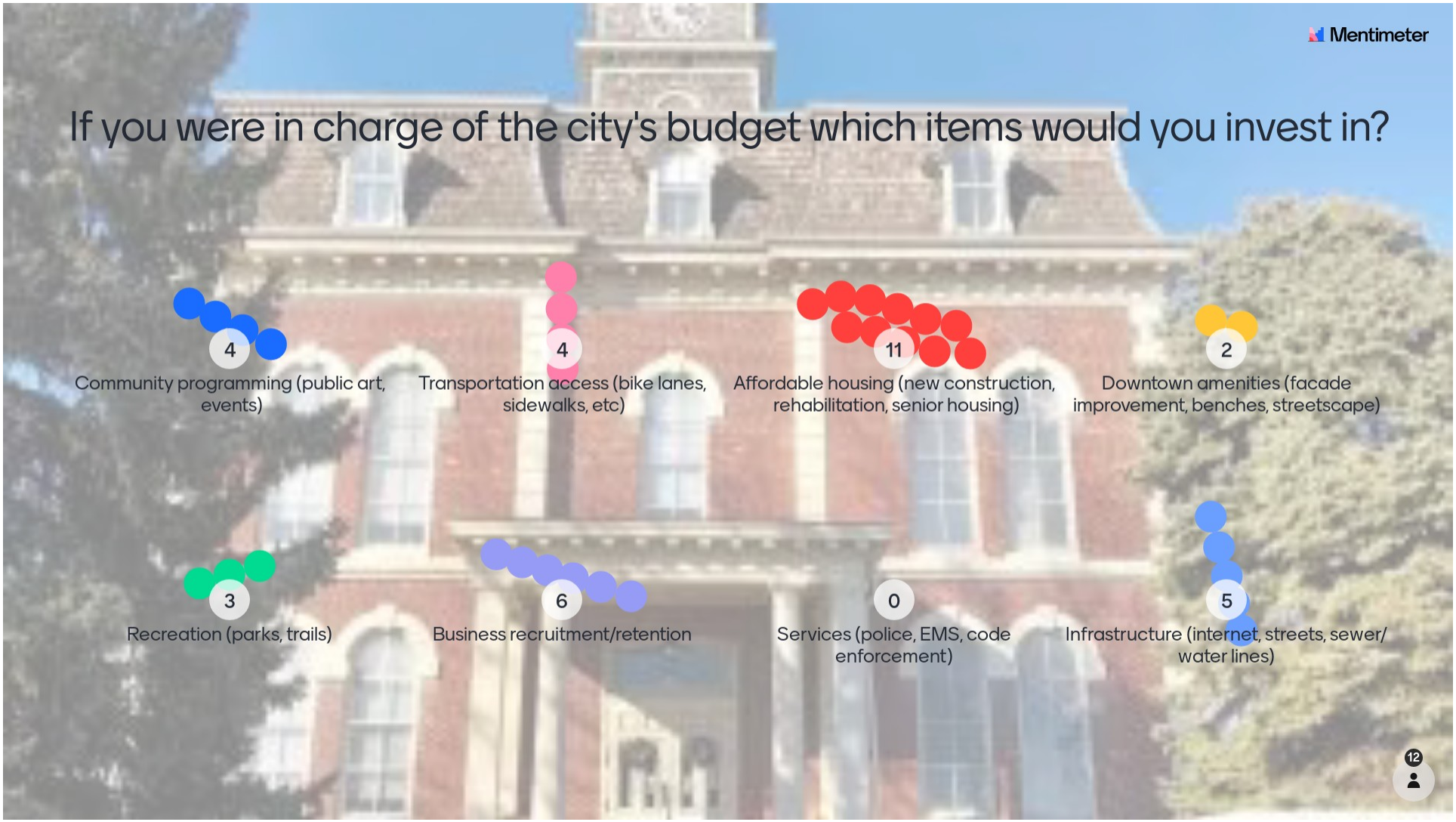
Mentimeter

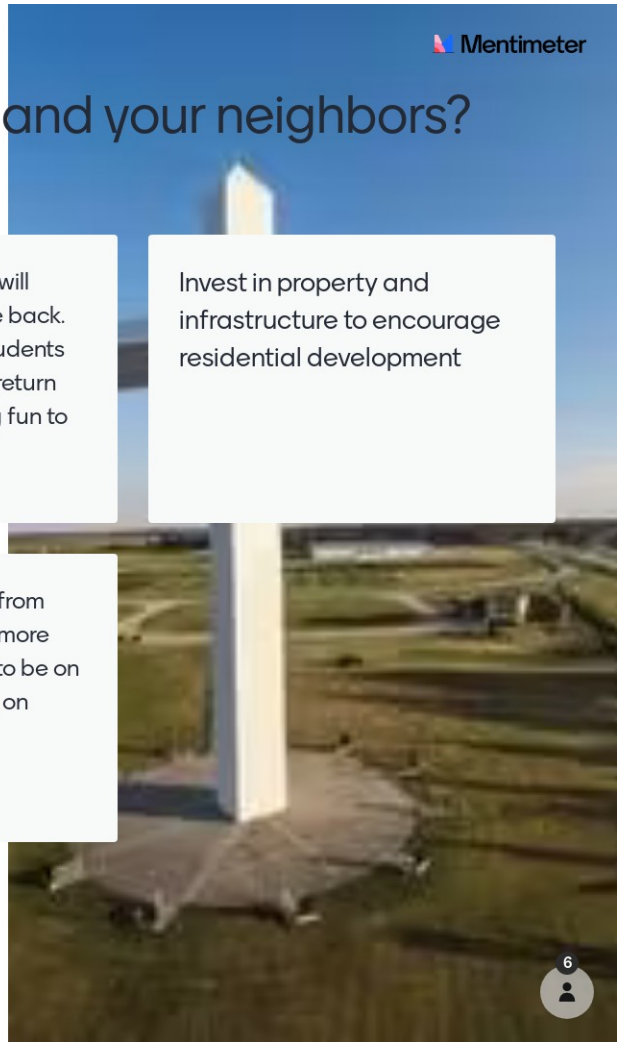
Effingham needs more housing for...



11


Mentimeter
What should Effingham's housing stock look like in the future?
Rowhomes or single family detached with smaller more affordable lots and mixed use development units for younger adults
Wide variety for all incomes
More homeless shelters and helping the community that needs it most. Provide programs for them to start improving the quality and safety of their lives.
Affordability for all
Affordable to all individuals
More single family attached hom
A home that someone can live in comfortably and not need to worry month to month if they could pay their rent/ mortgage.
Affordable and easier to get into
8


Mentimeter
If you were in charge of the city's budget which items would you invest in?
4
Community programming (public art, events)
4
Transportation access (bike lanes, sidewalks, etc)
11
Affordable housing (new construction, rehabilitation, senior housing)
2
Downtown amenities (facade improvement, benches, streetscape)
3
Recreation (parks, trails)
6
Business recruitment/retention
0
Services (police, EMS, code enforcement)
5
Infrastructure (internet, streets, sewer/ water lines)
12


Mentimeter
How can the City of Effingham better support you and your neighbors?
Constant communication of what's happening on the business and government side of the community including the good and bad things that happen.
Providing more services to the poor communities.
More activities for youth will make them want to come back. Right now, most of the students want to leave and never return because there is "nothing fun to do here"
Invest in property and infrastructure to encourage residential development
To look at all aspects of the people who make up the community. Young, adult and Seniors all count.
Have more things for kids to do
Push for communication from one another allowing for more people especially youth to be on the know of what's going on around the community
6



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 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.

Effingham's Housing Stock Survey was conducted from July 2022 to May 2023. 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 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, 5,569 data points were placed onto the Effingham Housing Stock Survey map, based on parcel shapefile provided by the City of Effingham. The parcels were separated into 55 zones to make surveying easier and more organized. Each data point represents a structure and/or parcel within the selected study area.

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	Significant 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 replacement, holes in roof, gutters damaged	Weathered but no significant damage	New, no visible damage

Paint or Siding Condition

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

Poor	Fair	Good	N/A
Siding is damaged, peeling or missing paint, mold	Minor damage to siding, paint is chipped	No visible damage, in good condition	Exterior is not painted or sided (i.e. brick)

Yard Condition

What is the condition of the building's yard?

Poor	Fair	Good	Excellent
Garbage or debris present	Plants and shrubbery very overgrown, may be damaging or concealing structure	Plants and shrubbery slightly overgrown	In good condition

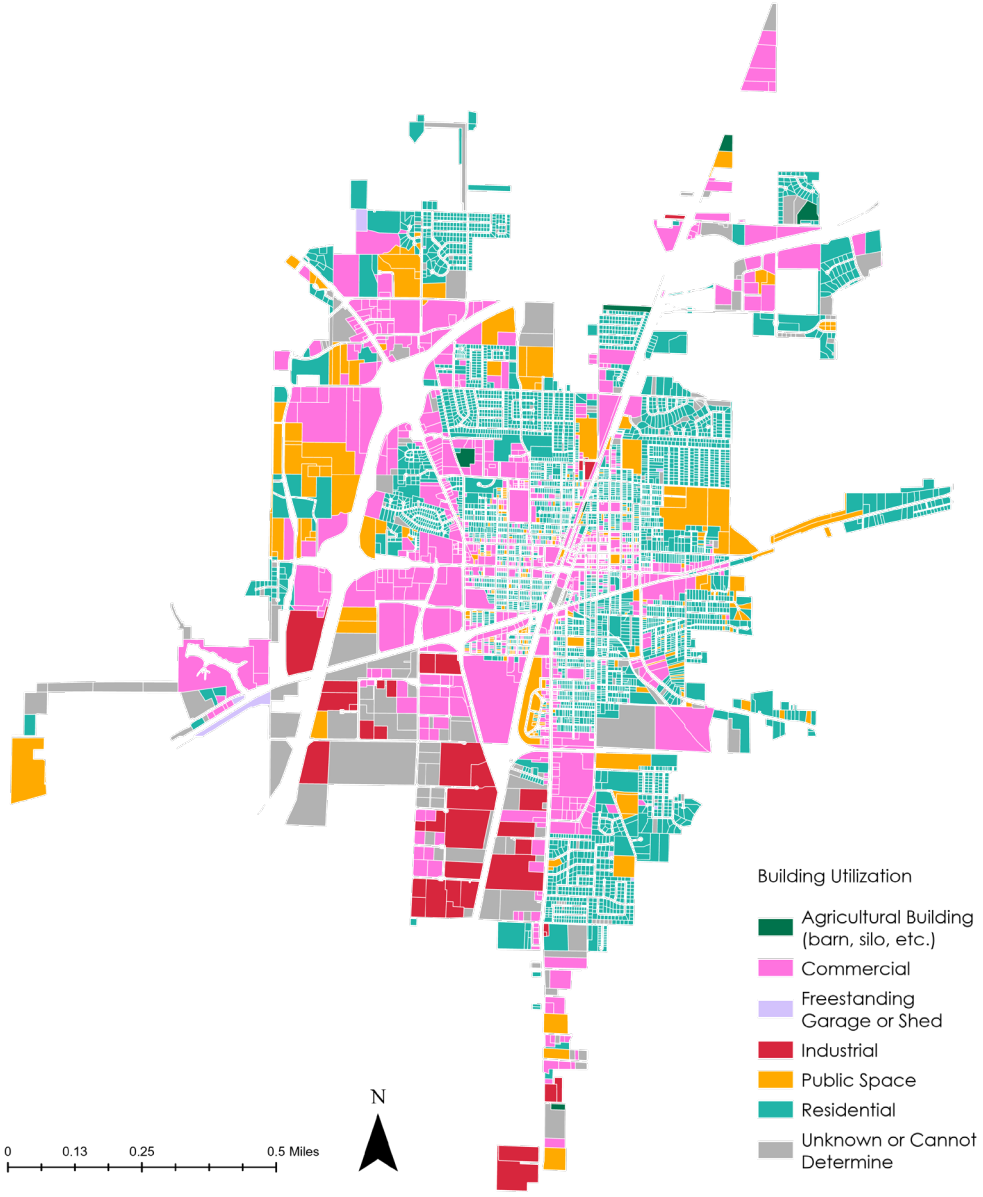
Sidewalk and Street Condition

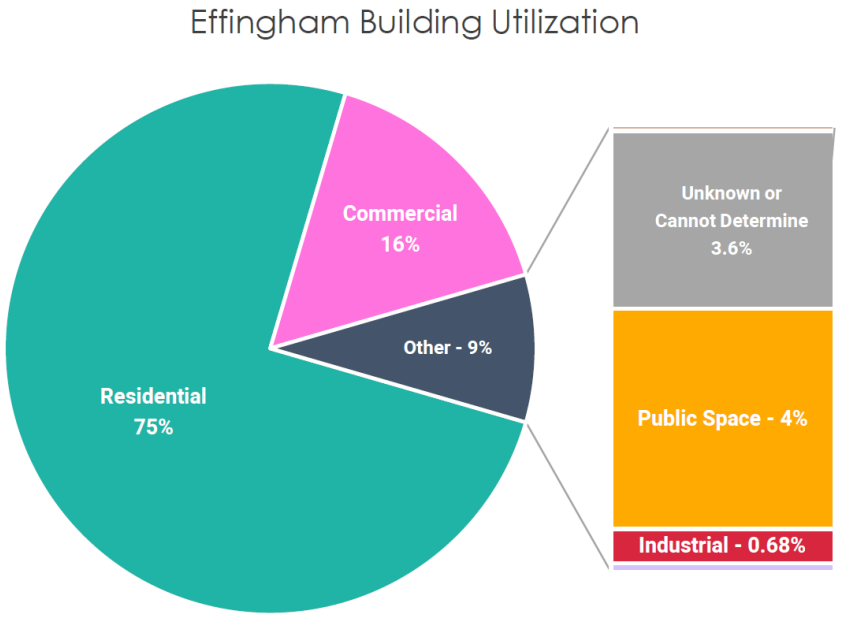
What is the condition of the sidewalk and street in front of the building?

Poor	Fair	Good	N/A
Significant cracks, disconnected, uneven or not level, overgrown	Few or no cracks, well connected and level	New with no cracks, wheelchair accessible, curb cuts at intersection	No sidewalk present

UTILIZATION

Of the 5,569 data points collected, 4,182 of the survey's data points were classified as residential, 888 of the structures were classified as commercial, and 38 of the structures were classified as industrial. In addition, 246 of the structures were classified as public space, ten of the structures were classified as a freestanding garage or shed, and seven structures were classified as agricultural buildings. Parcels that cover the schools, churches, the cemetery, and parks were categorized as public space.

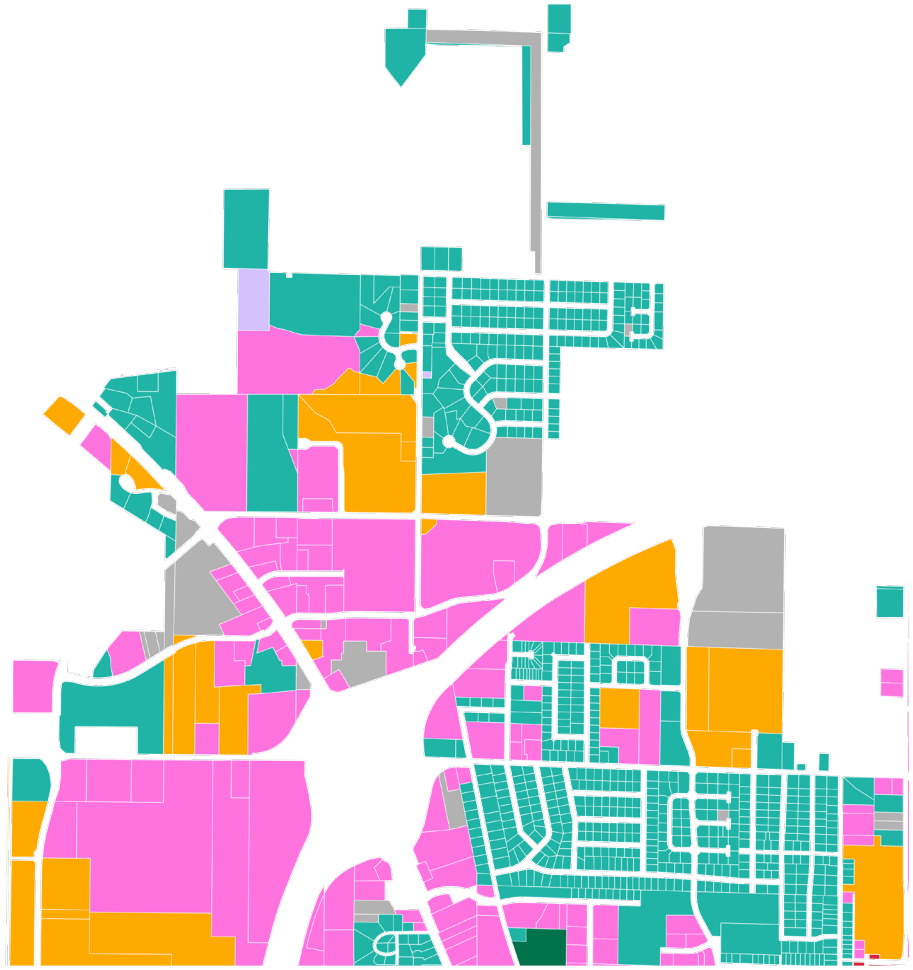


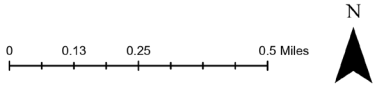


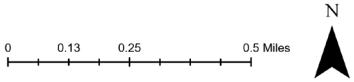
NORTHEAST EFFINGHAM UTILIZATION MAP



NORTHWEST EFFINGHAM UTILIZATION MAP



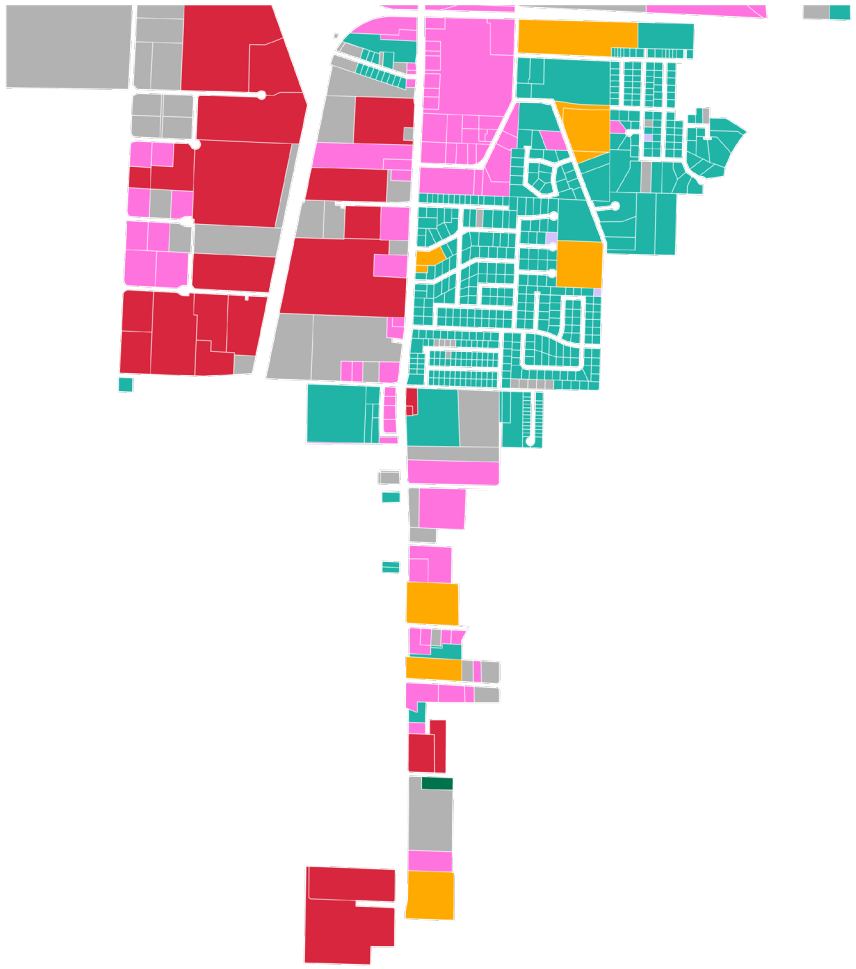




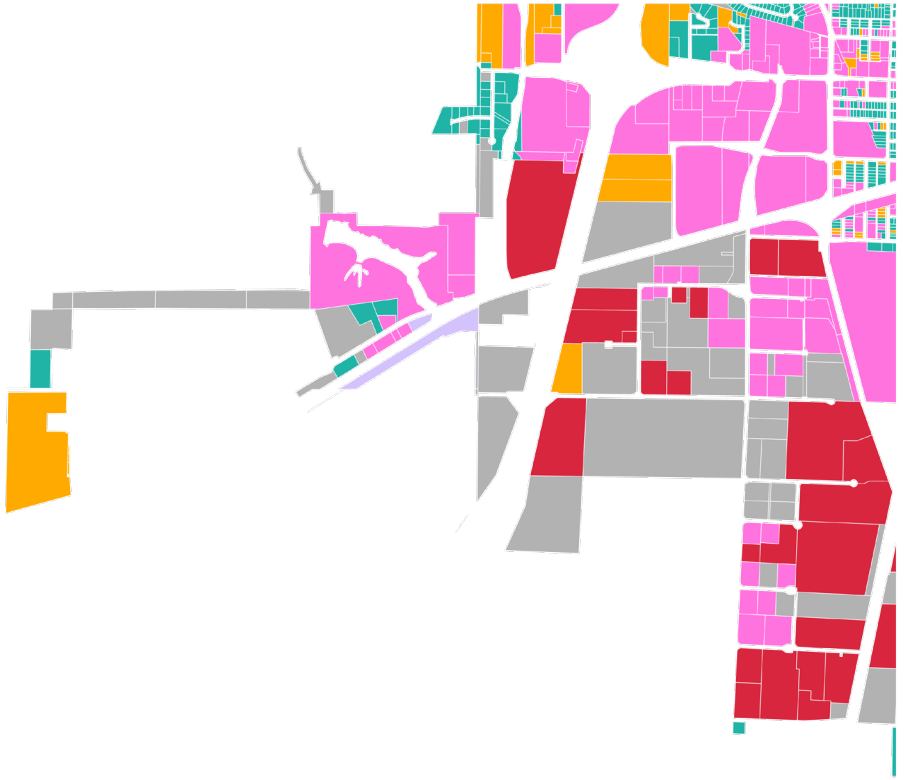
Building Utilization

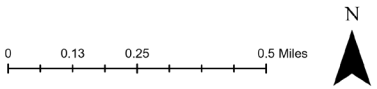
- Agricultural Building (barn, silo, etc.)
- Commercial
- Freestanding Garage or Shed
- Industrial
- Public Space
- Residential
- Unknown or Cannot Determine

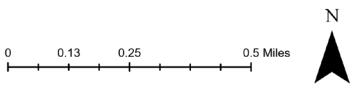
SOUTHEAST EFFINGHAM UTILIZATION MAP



SOUTHWEST EFFINGHAM UTILIZATION MAP



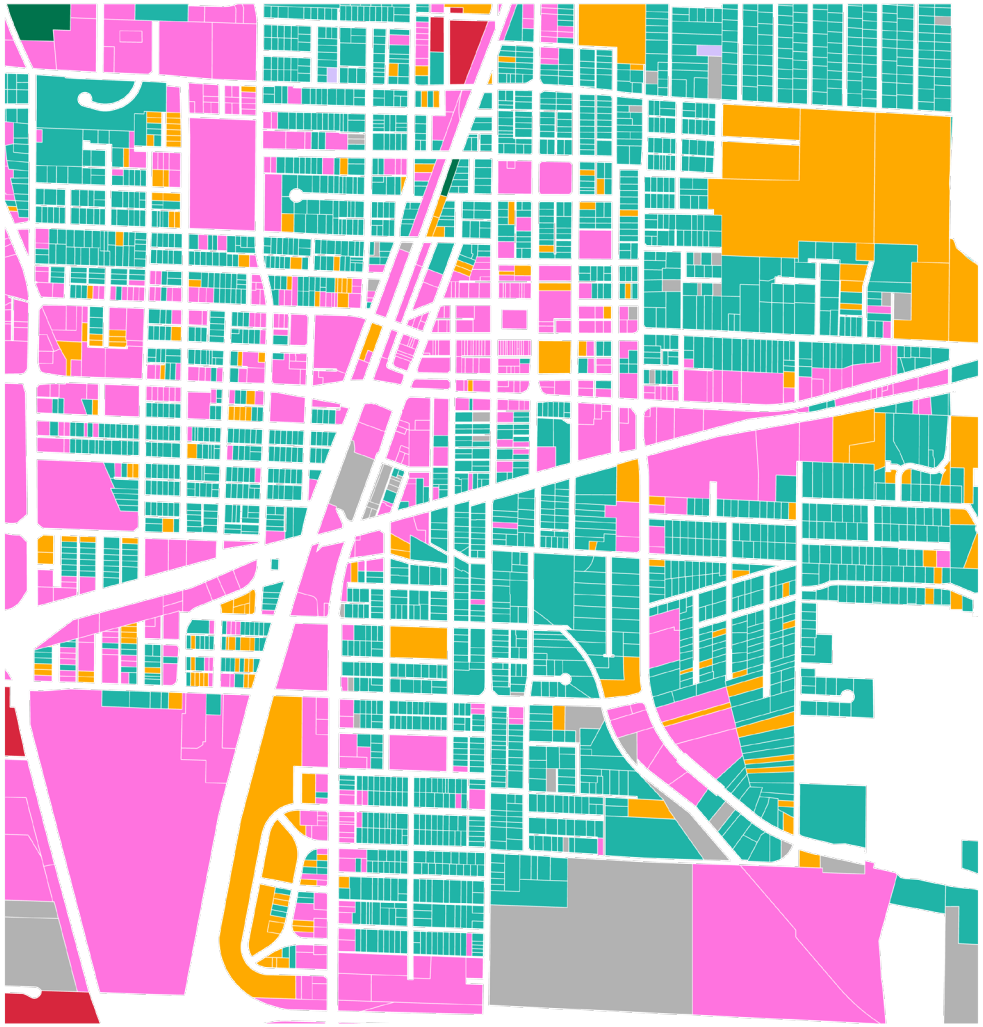




Building Utilization

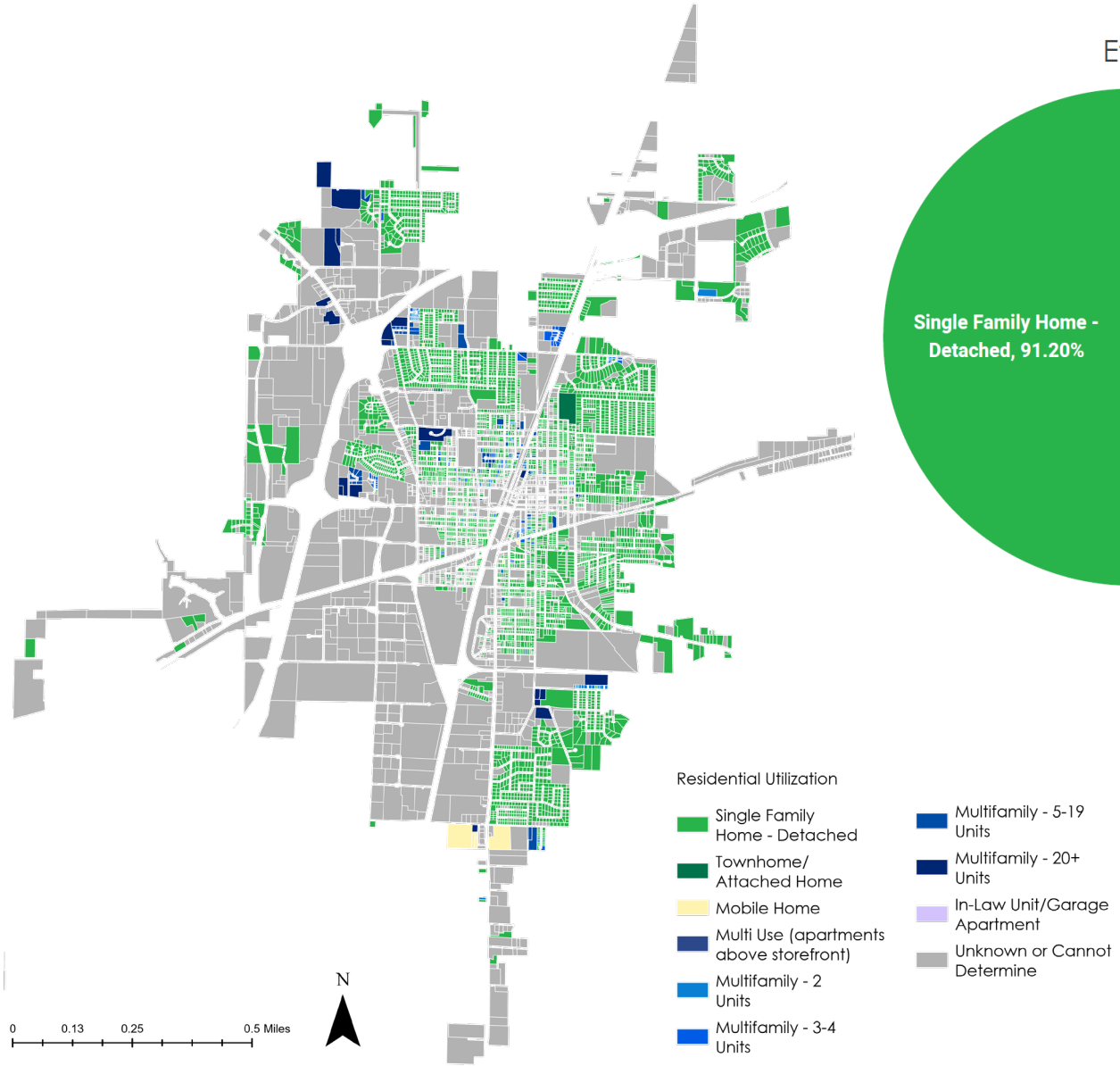
- Agricultural Building (barn, silo, etc.)
- Commercial
- Freestanding Garage or Shed
- Industrial
- Public Space
- Residential
- Unknown or Cannot Determine

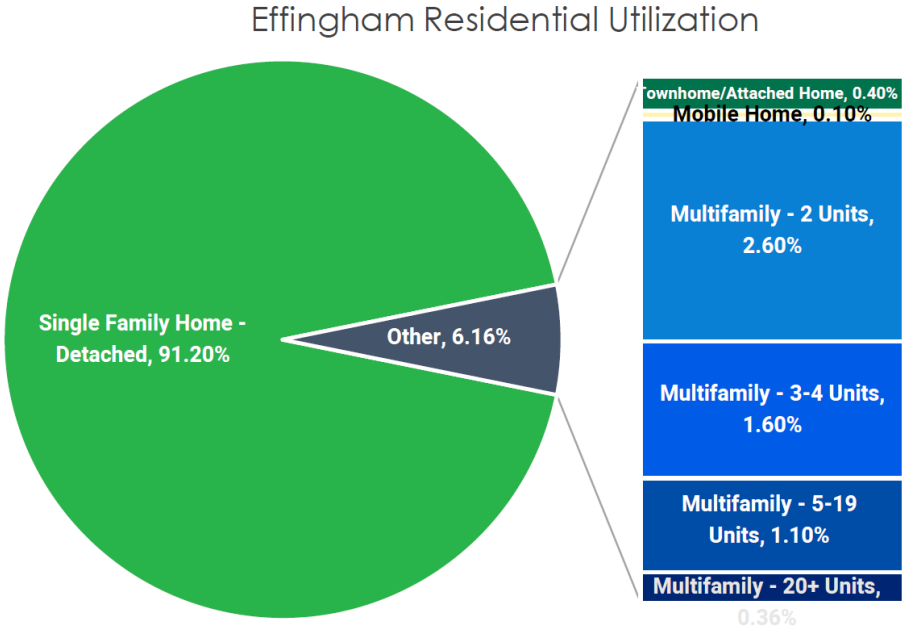
CENTRAL EFFINGHAM UTILIZATION MAP



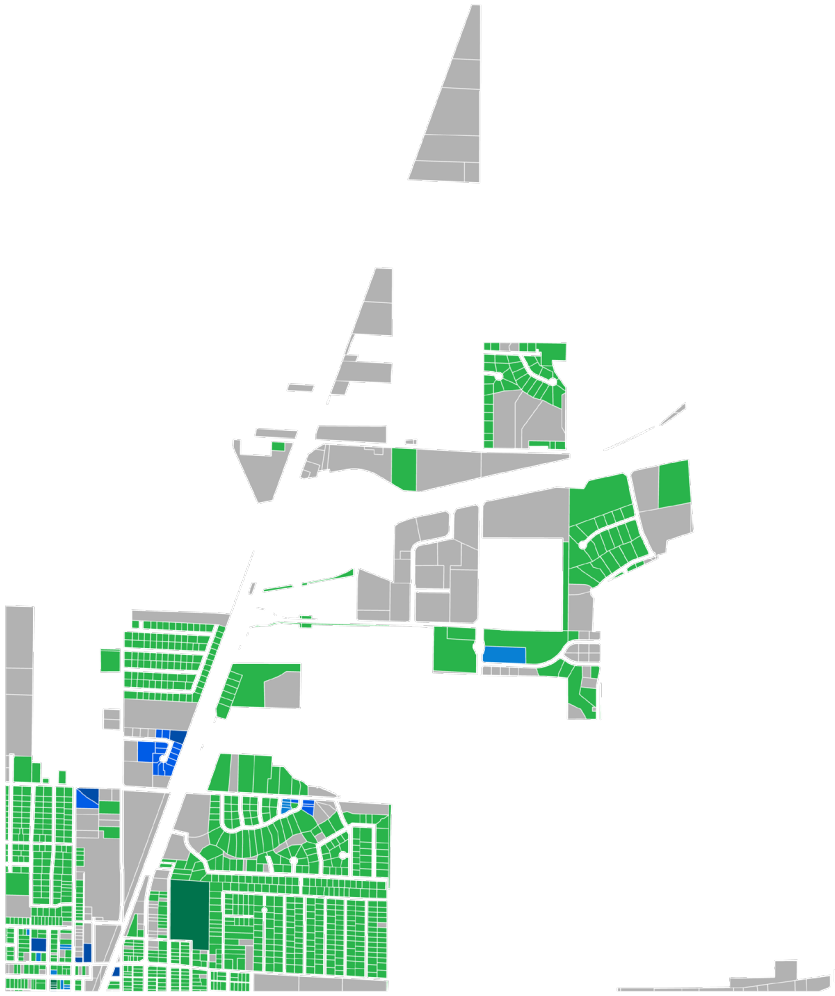
RESIDENTIAL PROPERTY TYPE

3,815 of the 4,182 residential structures (including residential and multi-use structures) in the City of Effingham were recorded as single-family detached homes (91.2%). 0.4% of residential structures were single family attached and 5.7% were designated as multi-family residential structures. Structures with two units comprised the largest share of the multi-family residential structures (2.6%). Mobile homes only made up 0.1% of the share of residences.

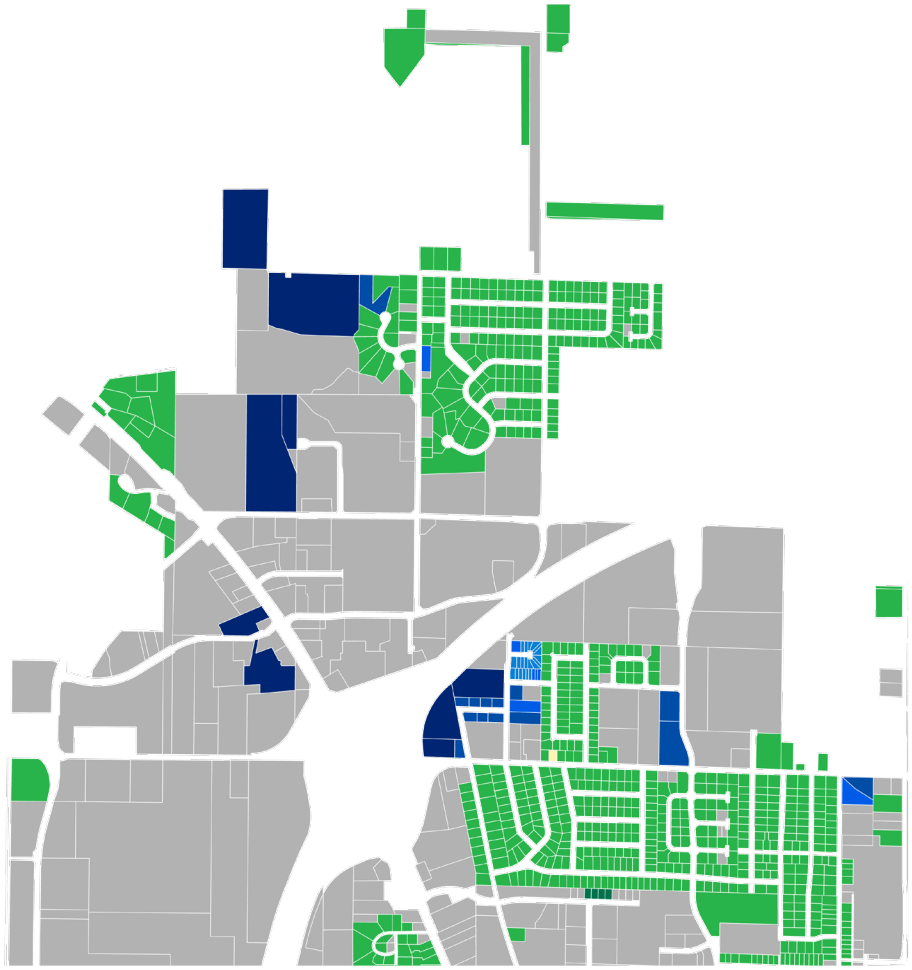


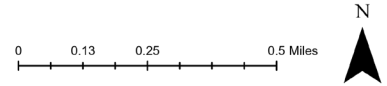


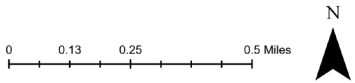
NORTHEAST EFFINGHAM RESIDENTIAL PROPERTY MAP



NORTHWEST EFFINGHAM RESIDENTIAL PROPERTY MAP



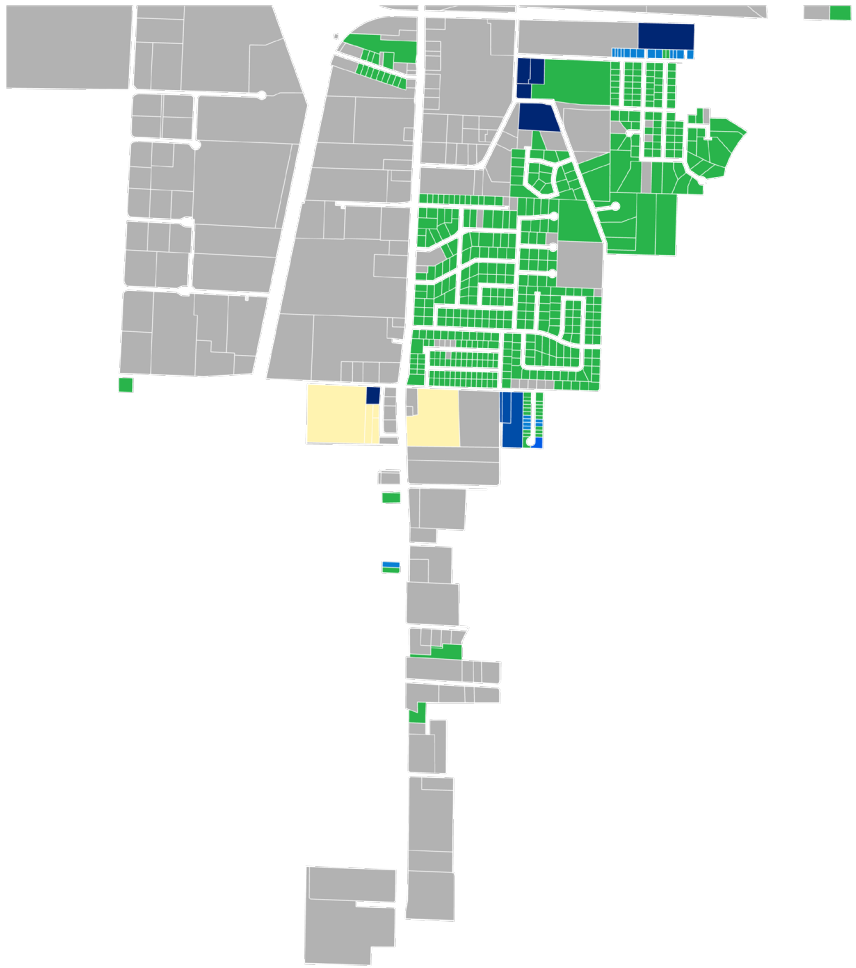




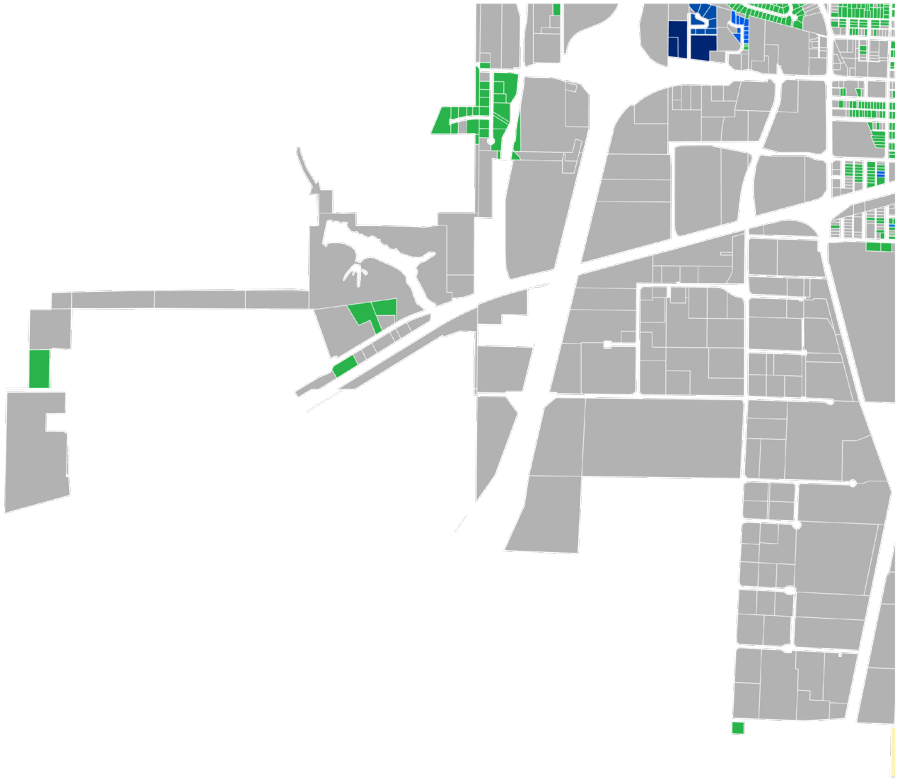
Residential Utilization

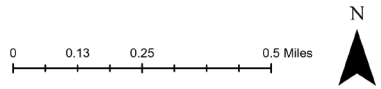
- Single Family Home - Detached
- Townhome/ Attached Home
- Mobile Home
- Multi Use (apartments above storefront)
- Multifamily - 2 Units
- Multifamily - 3-4 Units
- Multifamily - 5-19 Units
- Multifamily - 20+ Units
- In-Law Unit/Garage Apartment

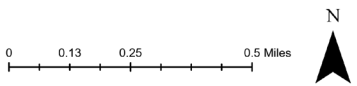
SOUTHEAST EFFINGHAM RESIDENTIAL PROPERTY MAP



SOUTHWEST EFFINGHAM RESIDENTIAL PROPERTY MAP



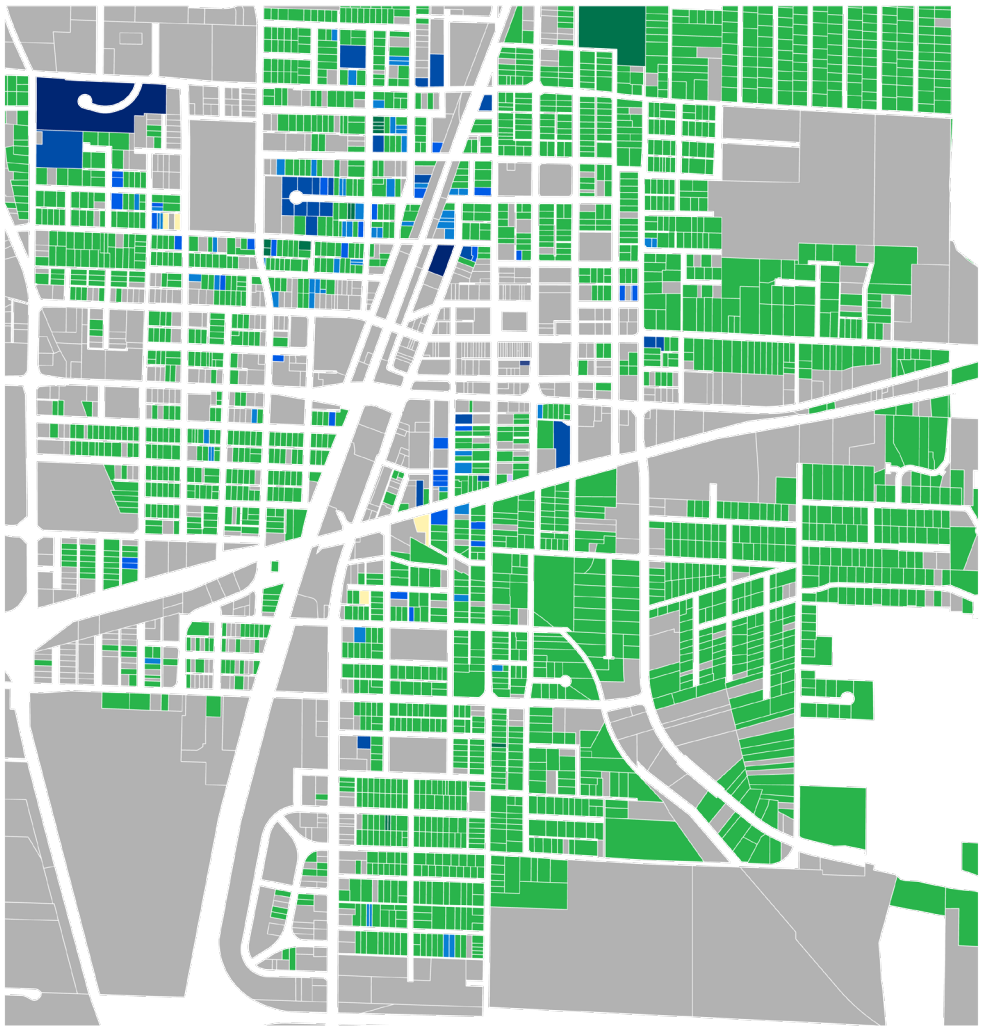




Residential Utilization

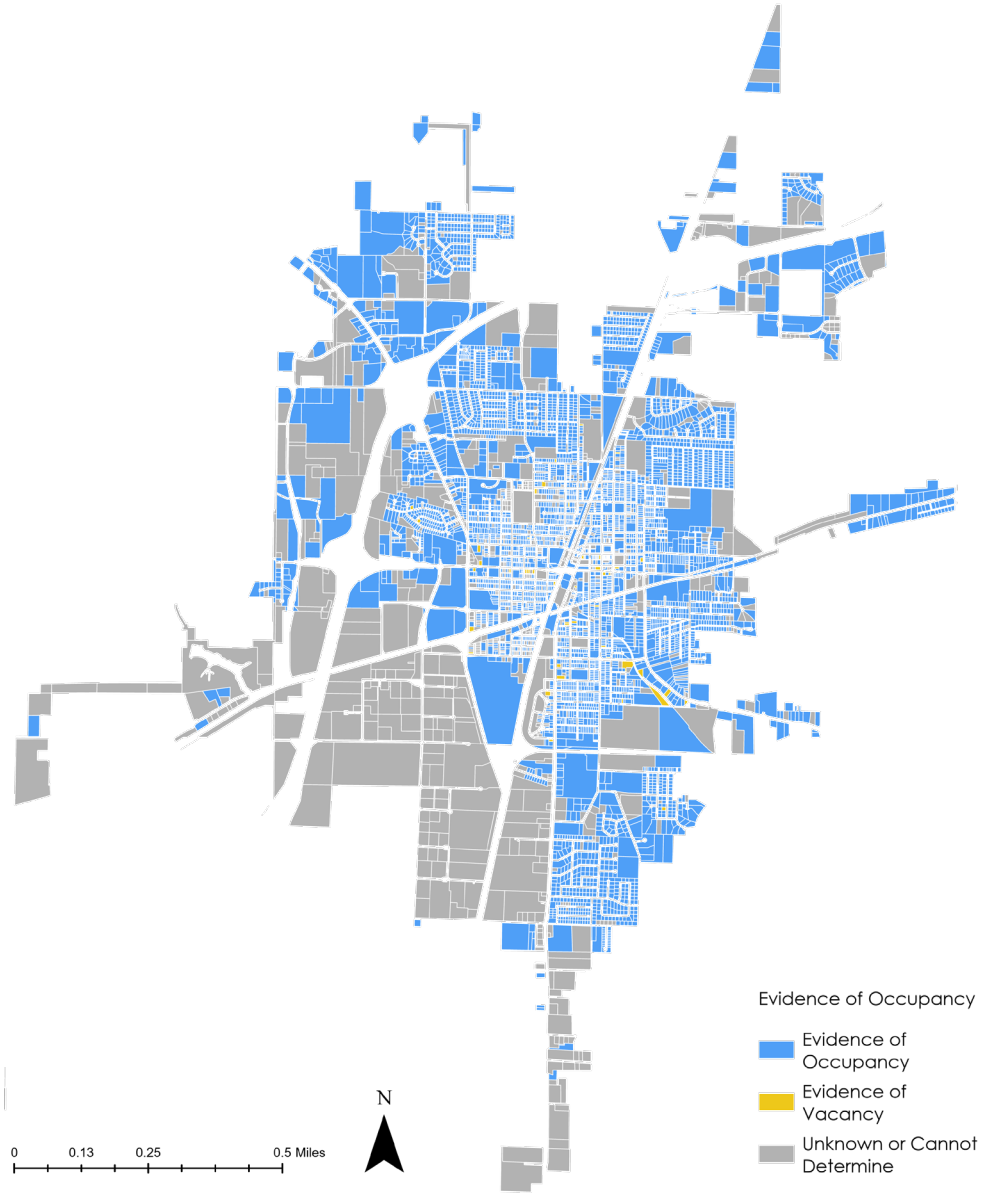
- Single Family Home - Detached
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- Mobile Home
- Multi Use (apartments above storefront)
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- Multifamily - 5-19 Units
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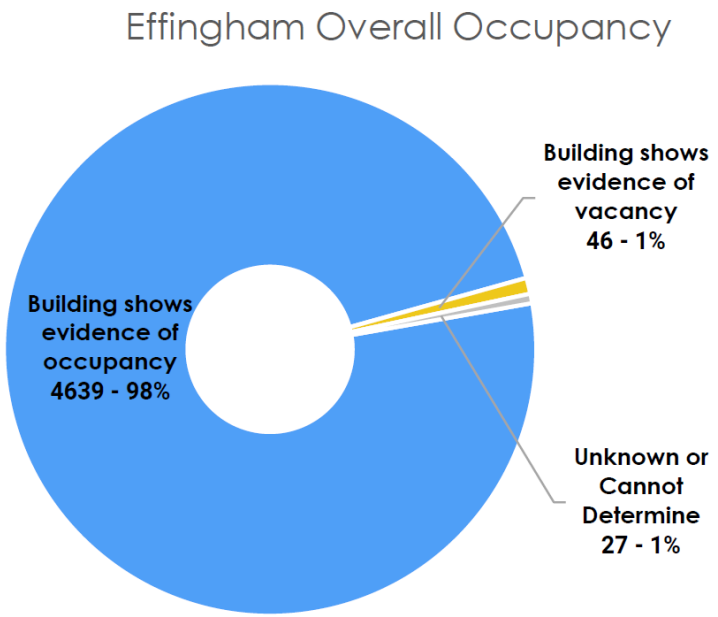
CENTRAL EFFINGHAM RESIDENTIAL PROPERTY MAP



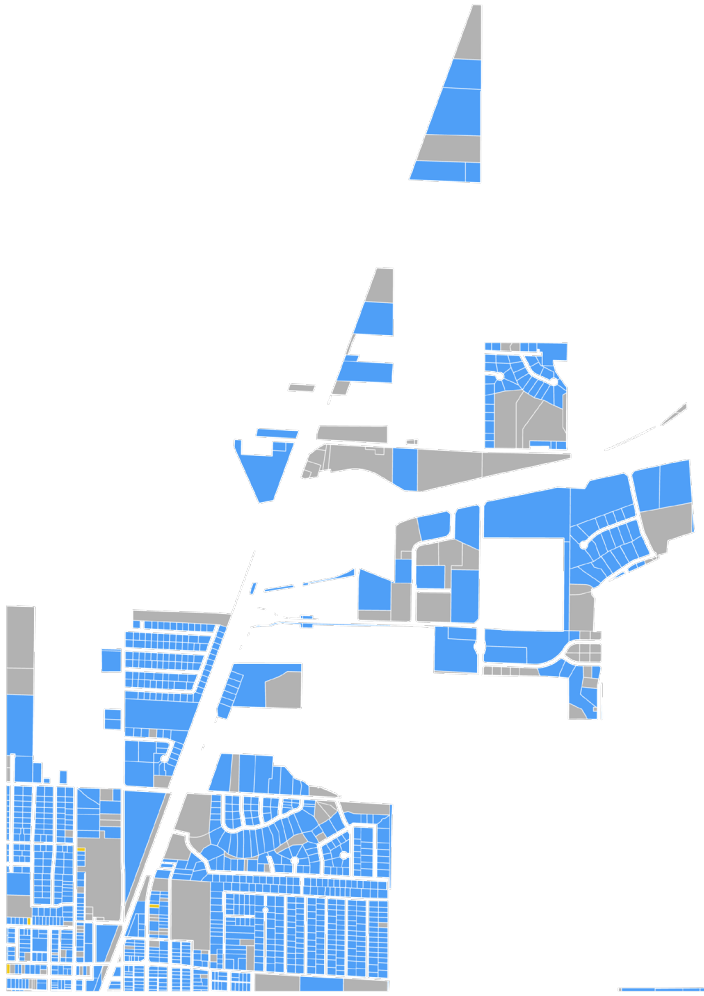
VACANCY

Of the City of Effingham's 5,569 data points collected, 21.1% were classified as having evidence of vacancy or unoccupied land. Approximately 1% of parcels classified as residential were recorded as having evidence of vacancy, a total of 46 structures. Overall, structures in the City of Effingham had a 98% occupancy rate with 4,639 total structures classified as evidence of occupancy. Only 1% of parcels, 27, were classified as unknown or cannot determine.

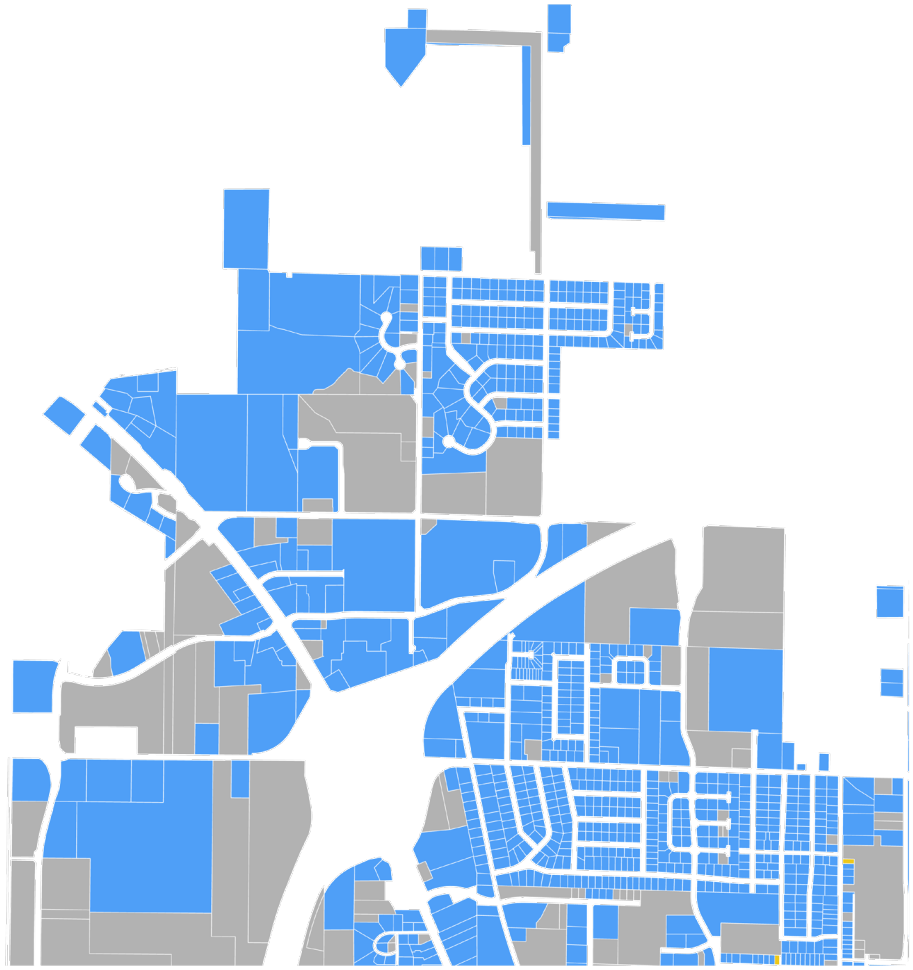


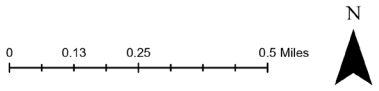


NORTHEAST EFFINGHAM VACANCY MAP



NORTHWEST EFFINGHAM VACANCY MAP



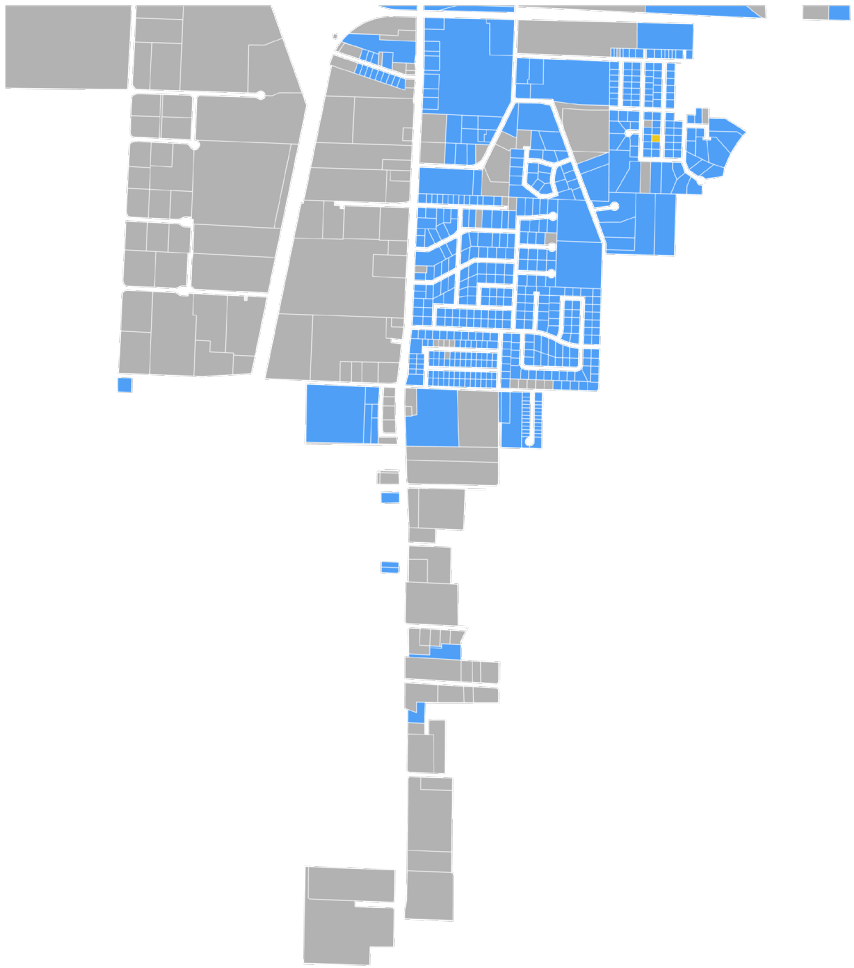




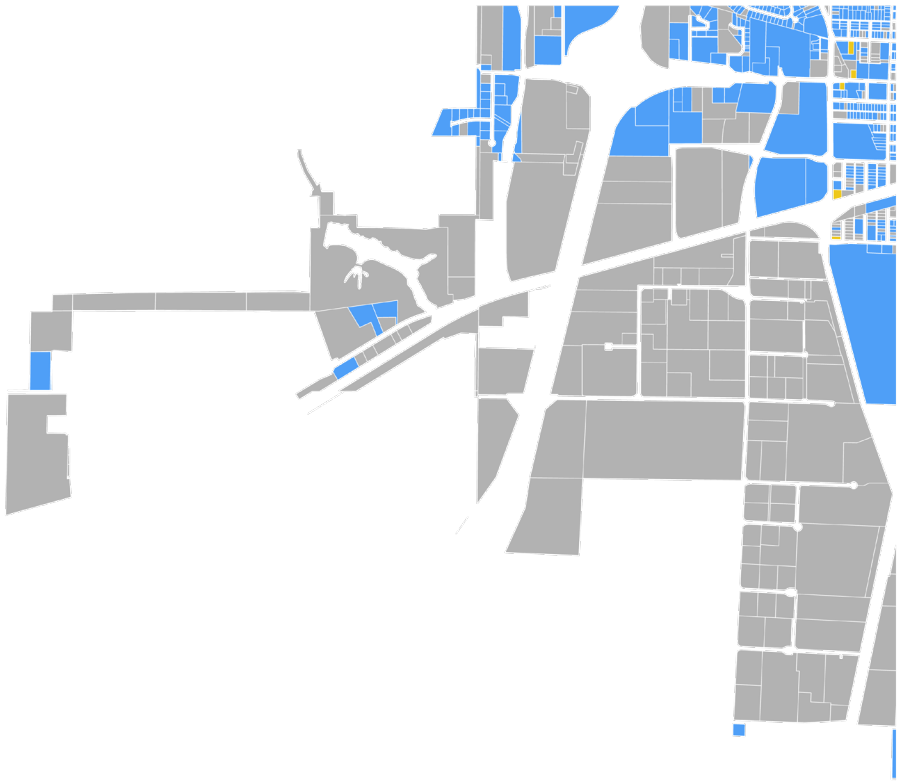
Evidence of Occupancy

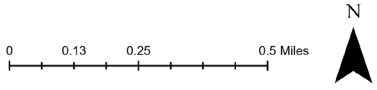
- Evidence of Occupancy
- Evidence of Vacancy
- Unknown or Cannot Determine

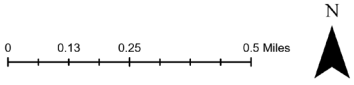
SOUTHEAST EFFINGHAM VACANCY MAP



SOUTHWEST EFFINGHAM VACANCY MAP



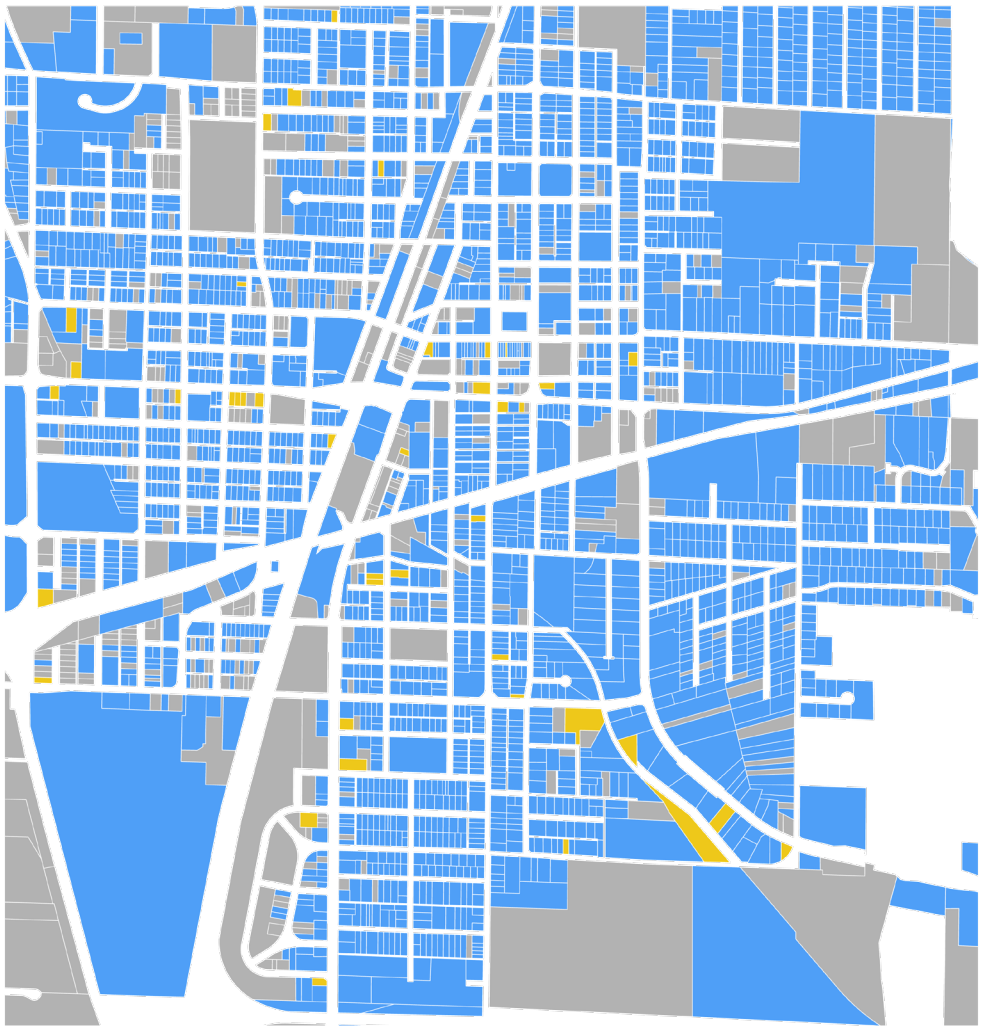




Evidence of Occupancy

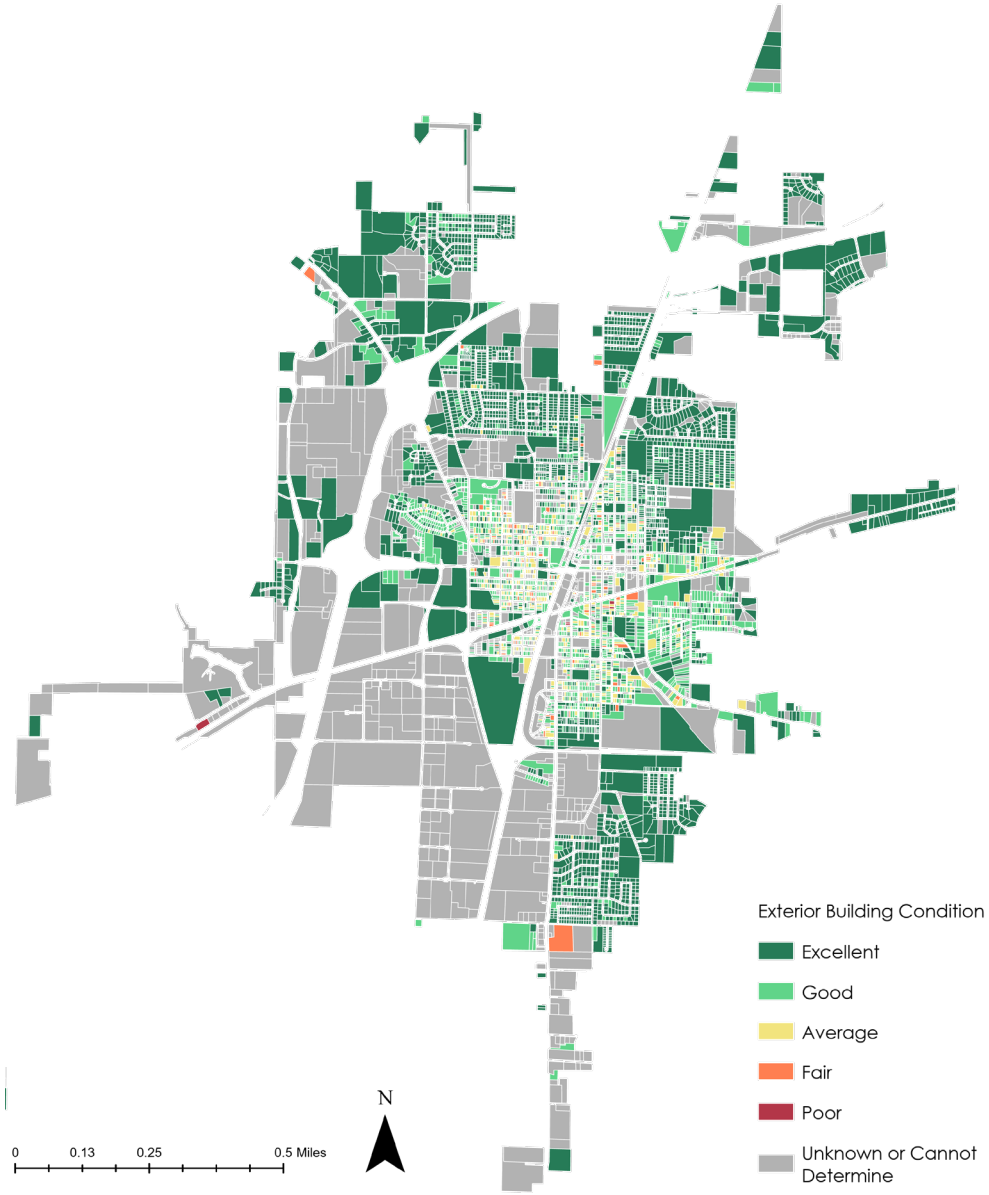
- Evidence of Occupancy
- Evidence of Vacancy
- Unknown or Cannot Determine

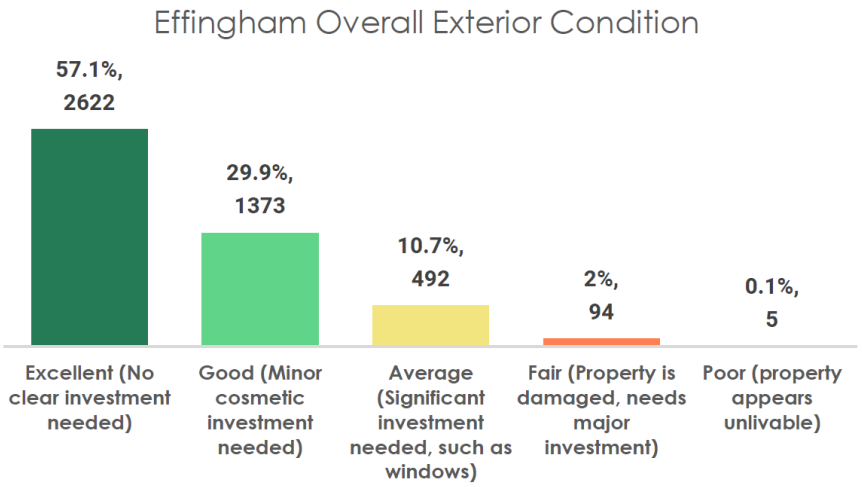
CENTRAL EFFINGHAM VACANCY MAP



EXTERIOR CONDITION

Of the 4,591 structures with residential uses in the City of Effingham, 87% were rated as good or excellent, and 2.1% were rated as fair or poor. There was a concentration of structures rated poor, fair, or average in the central part of the city, but structures in those categories are also scattered throughout the entire city. Structures classified as excellent or good can also be found throughout the city but are more densely located outside of the city center.

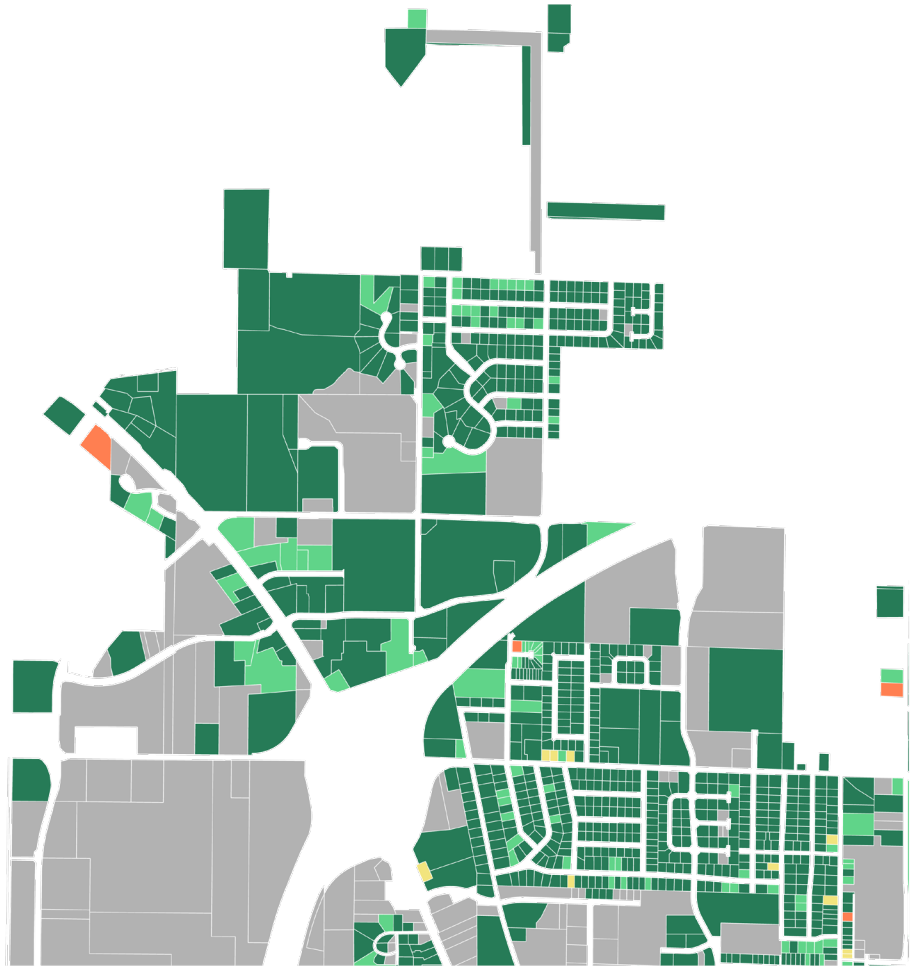


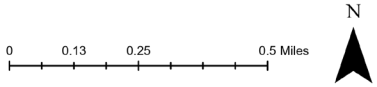


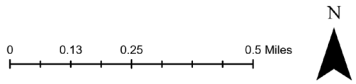
NORTHEAST EFFINGHAM EXTERIOR CONDITION MAP



NORTHWEST EFFINGHAM EXTERIOR CONDITION MAP



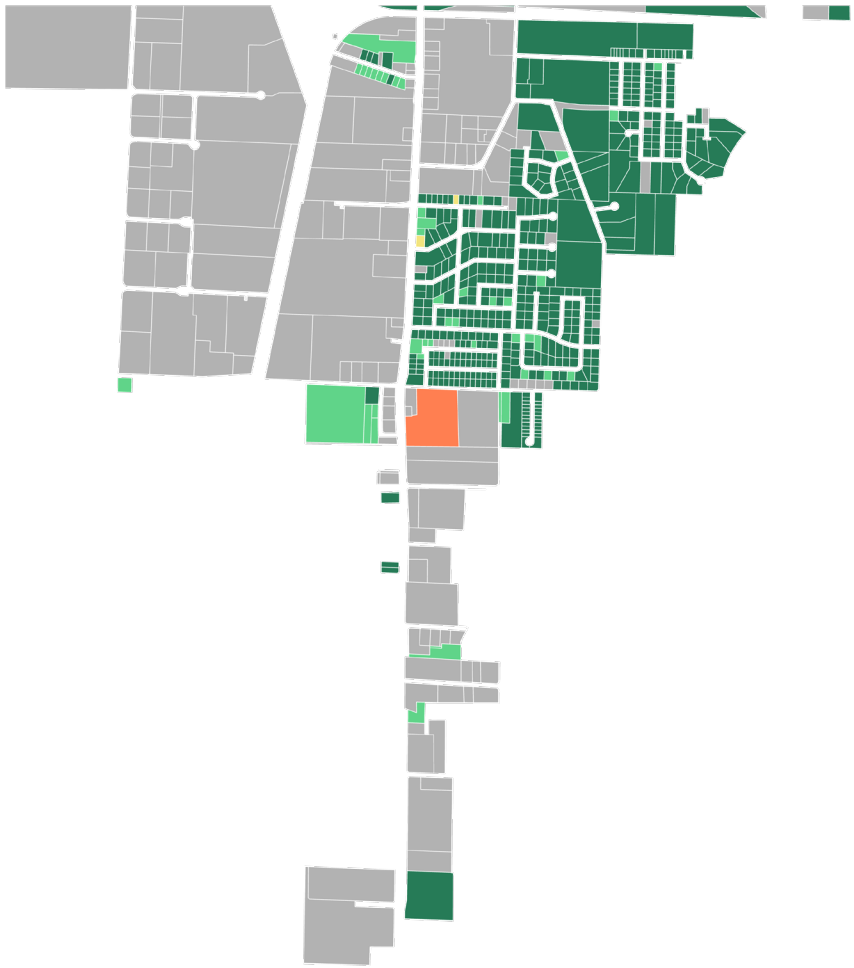




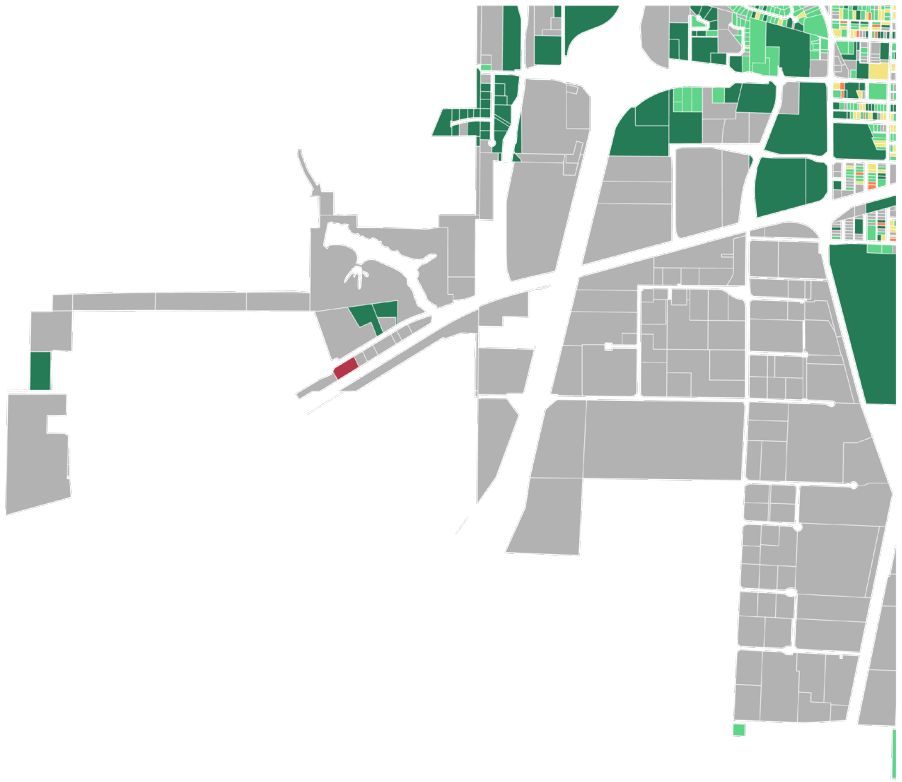
Exterior Building Condition

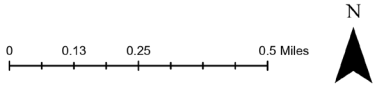
- Excellent
- Good
- Average
- Fair
- Poor
- Unknown or Cannot Determine

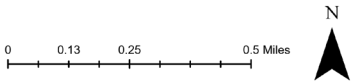
SOUTHEAST EFFINGHAM EXTERIOR CONDITION MAP



SOUTHWEST EFFINGHAM EXTERIOR CONDITION MAP



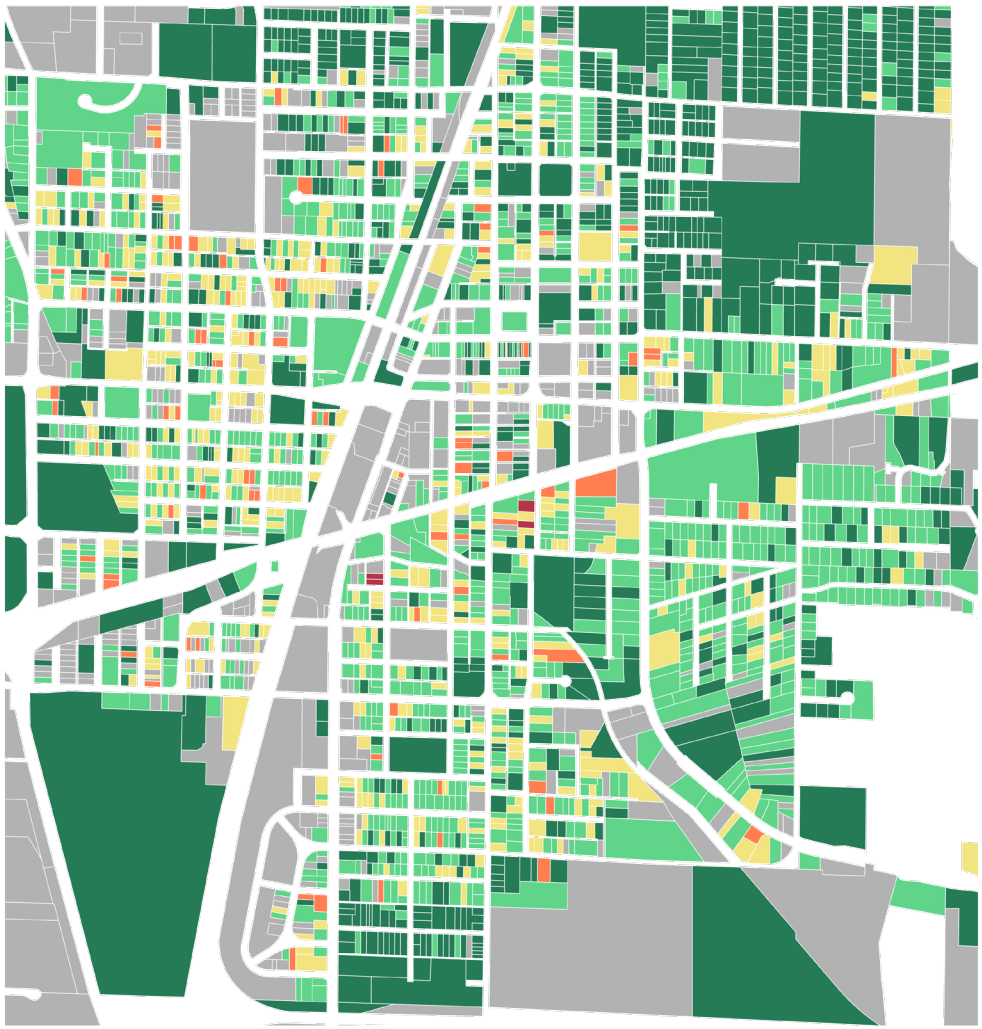




Exterior Building Condition

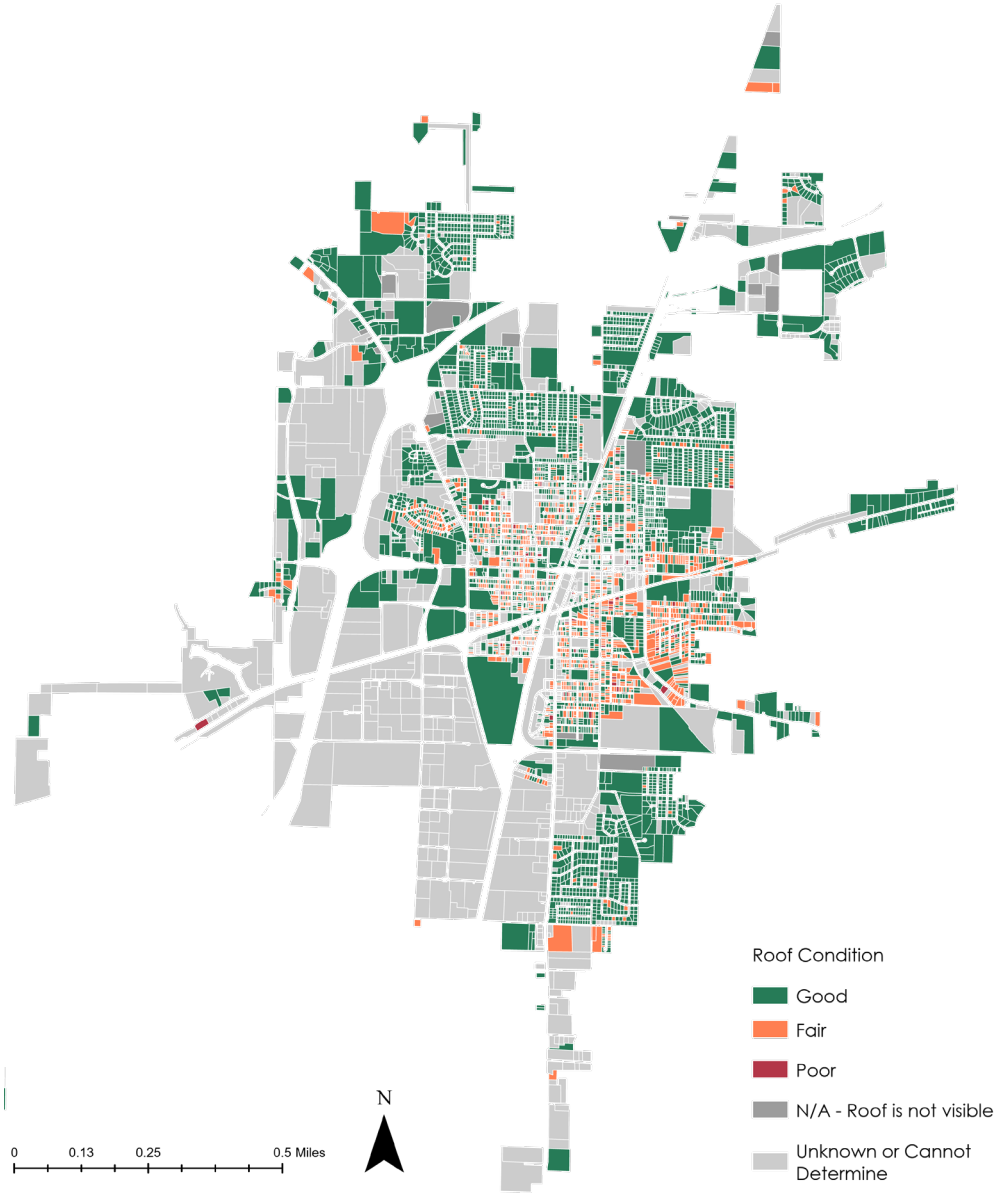
- Excellent
- Good
- Average
- Fair
- Poor
- Unknown or Cannot Determine

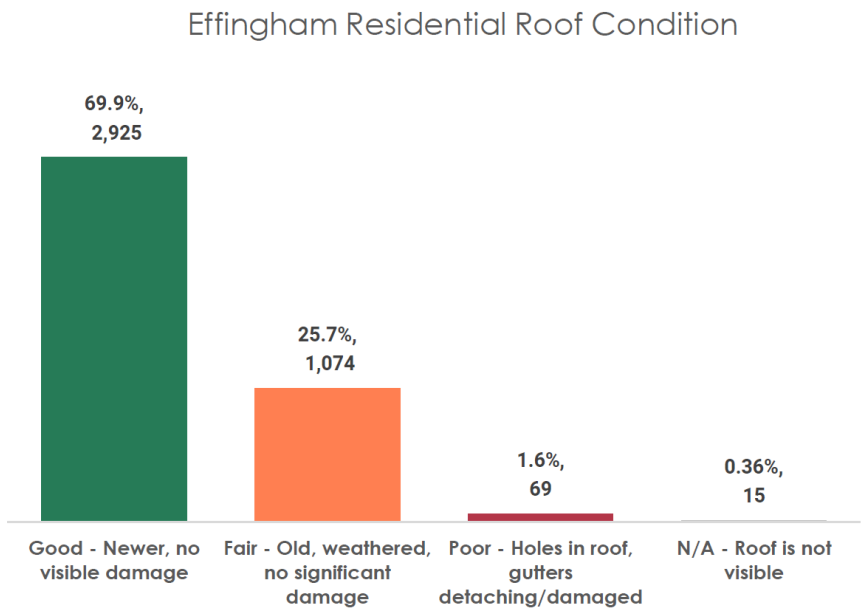
CENTRAL EFFINGHAM EXTERIOR CONDITION MAP



ROOF CONDITION

Roofs in the City of Effingham were primarily in good condition according to the Housing Stock Survey. Overall, 59.4% of structures had a roof classified as being in good condition. Only 1.3% of the structures are shown to have a roof rated as poor condition. For 0.77% of the structures the roof was not visible, so a condition was not assigned. For residential structures the roof conditions were slightly better. 69.9% of residential roofs were in good condition, 25.7% were in fair condition, and 1.6% were in poor condition.

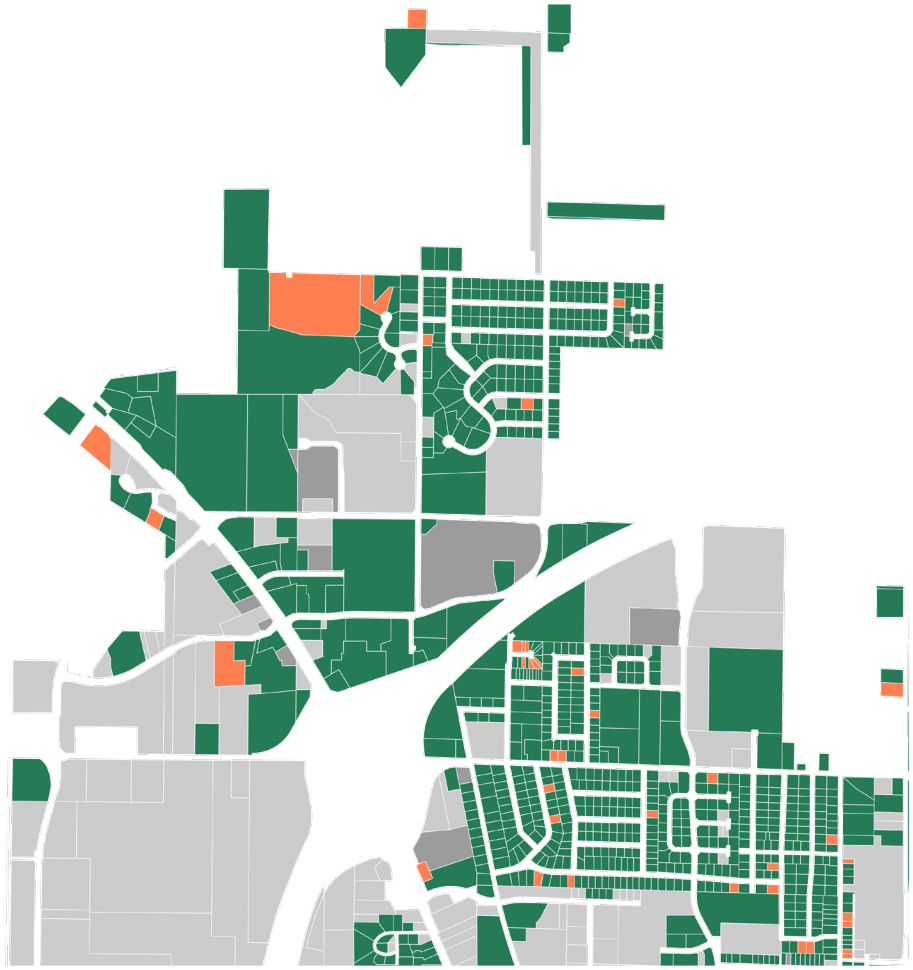




NORTHEAST EFFINGHAM ROOF CONDITION MAP



NORTHWEST EFFINGHAM ROOF CONDITION MAP



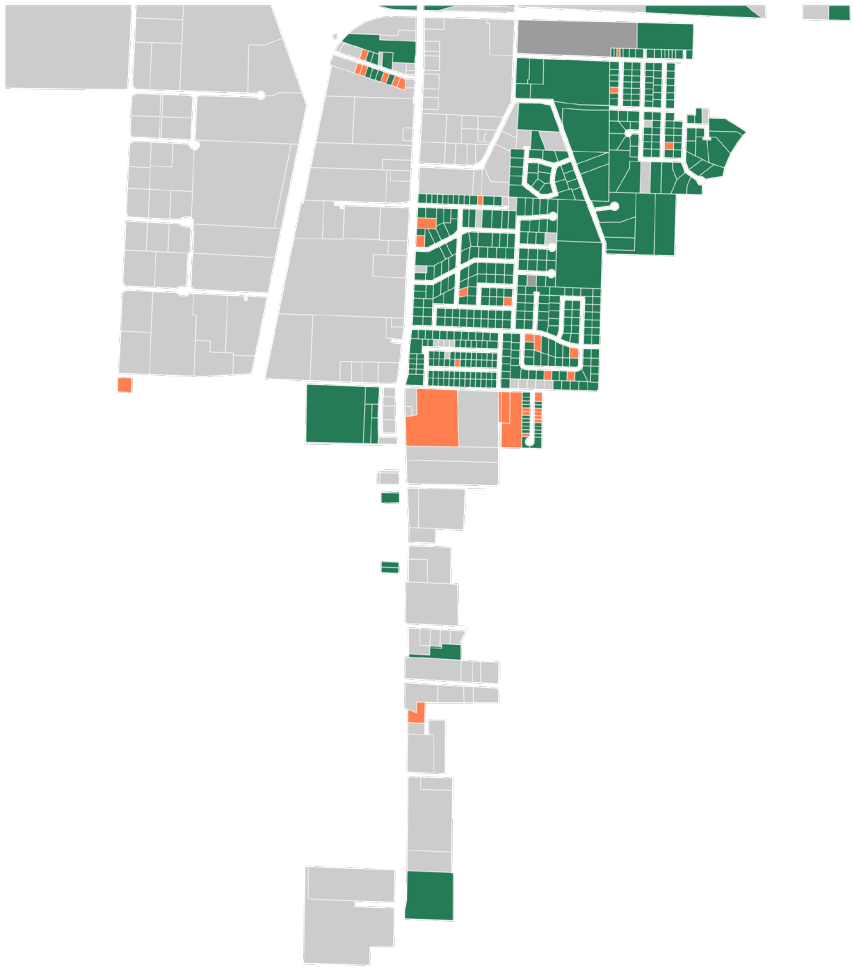




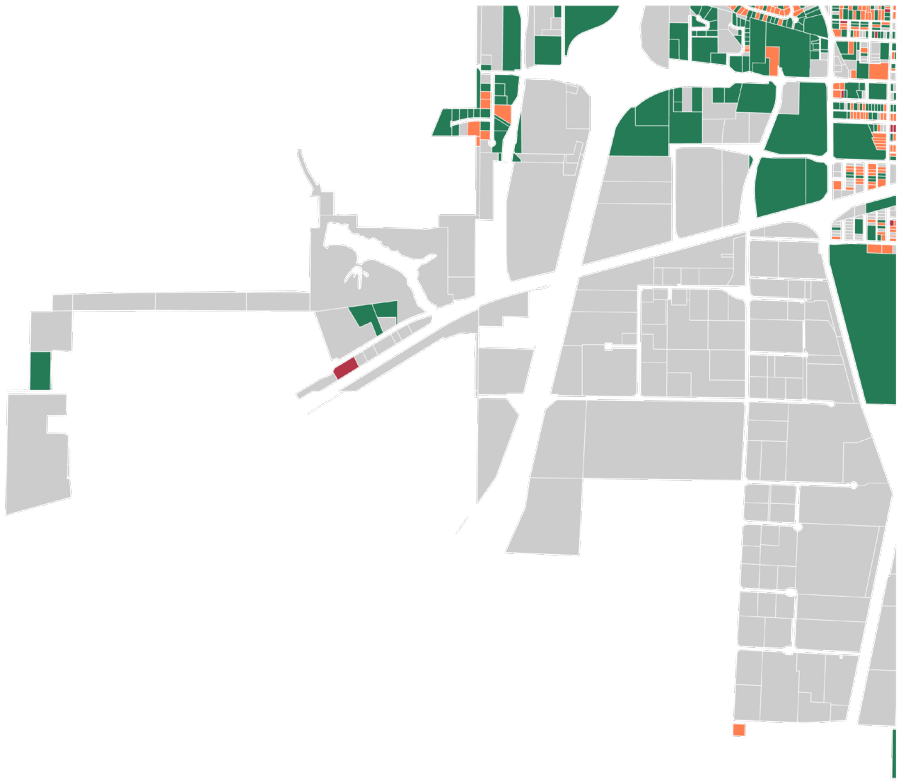
Roof Condition

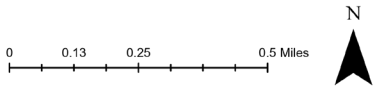
- Good
- Fair
- Poor
- N/A - Roof is not visible
- Unknown or Cannot Determine

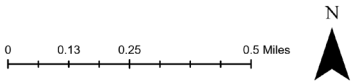
SOUTHEAST EFFINGHAM ROOF CONDITION MAP



SOUTHWEST EFFINGHAM ROOF CONDITION MAP



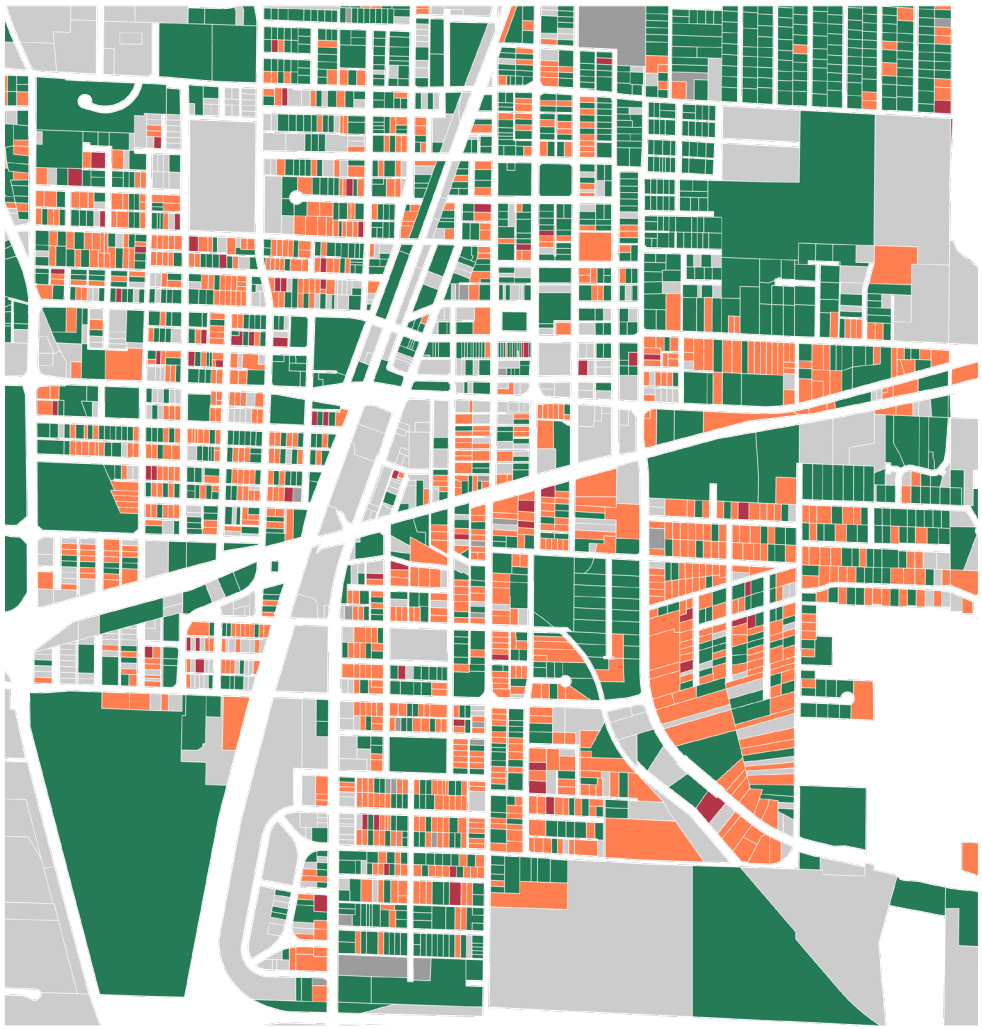




Roof Condition

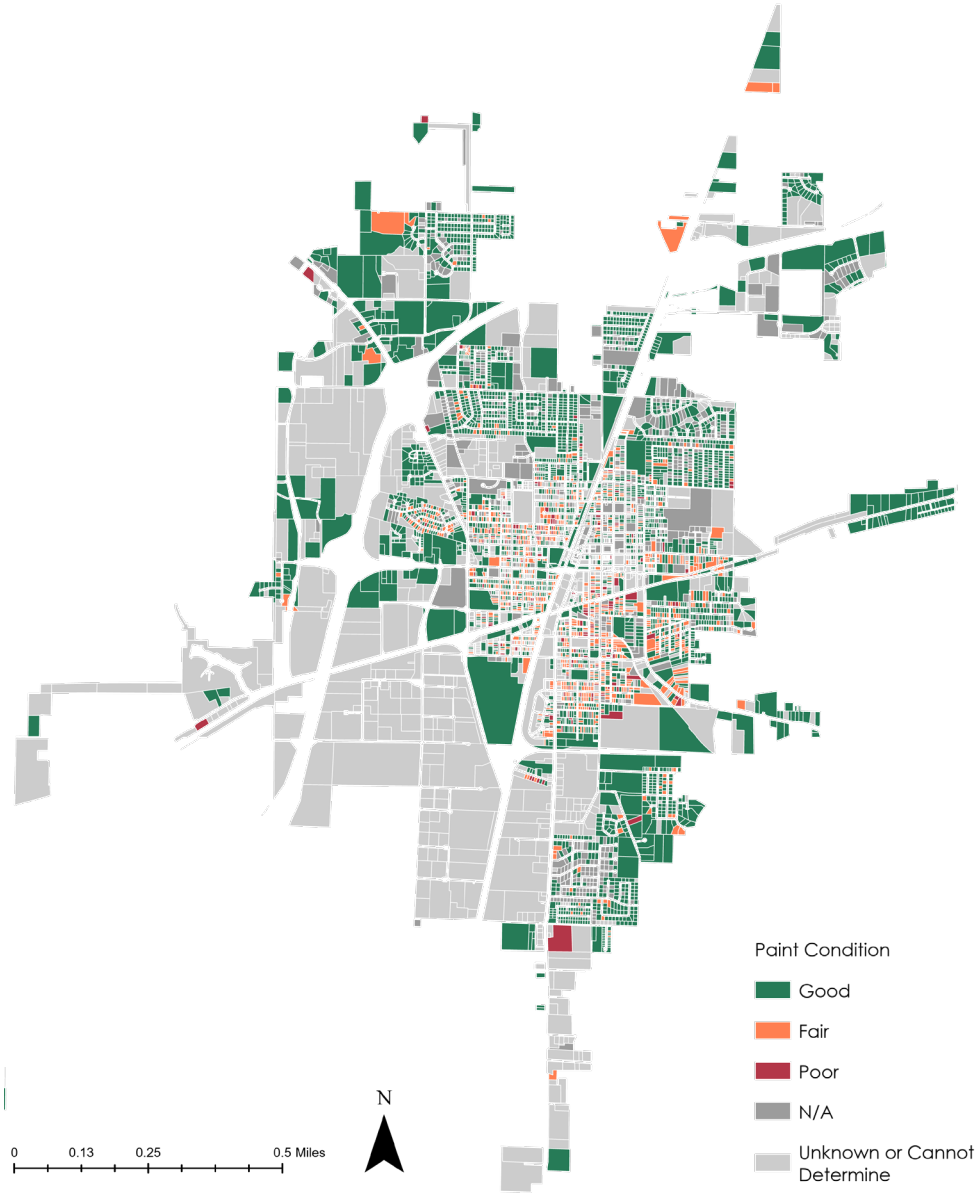
- Good
- Fair
- Poor
- N/A - Roof is not visible
- Unknown or Cannot Determine

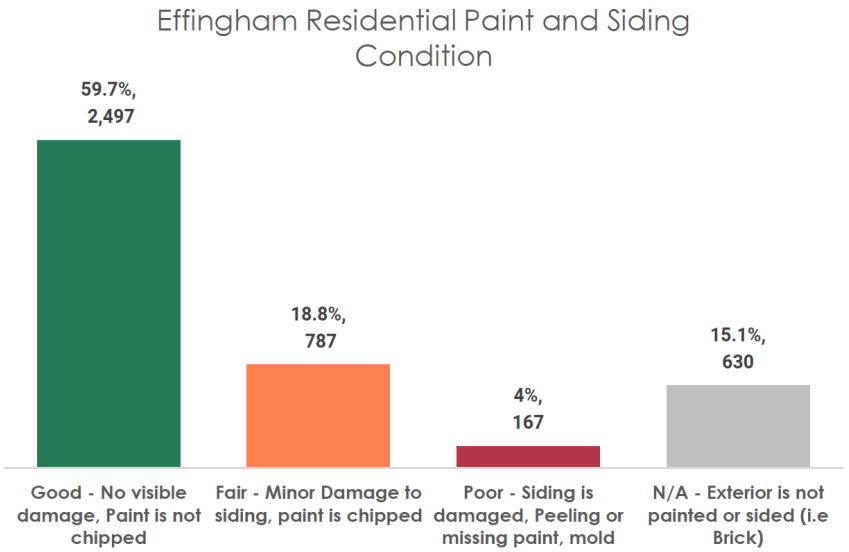
CENTRAL EFFINGHAM ROOF CONDITION MAP



PAINT AND SIDING CONDITION

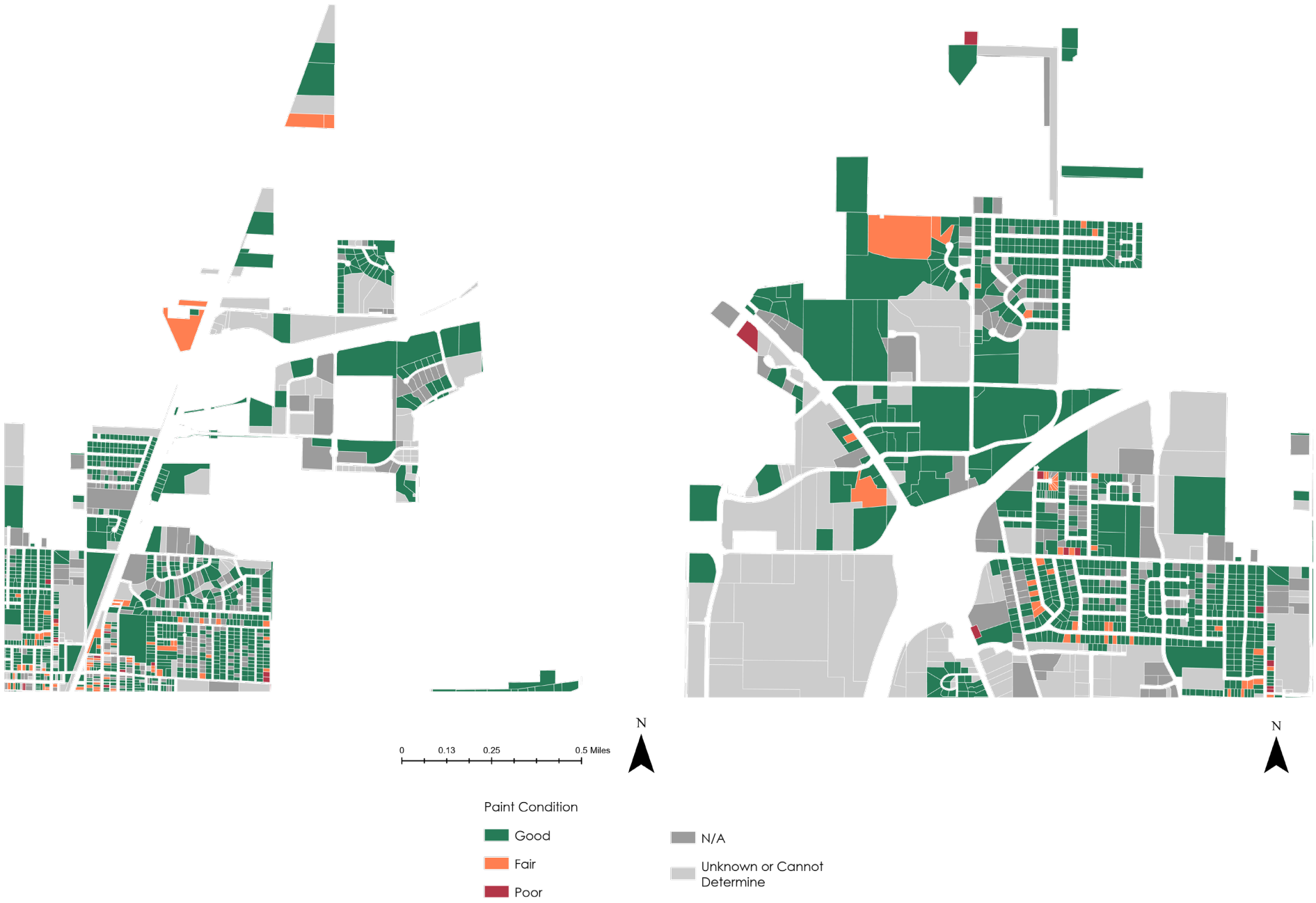
Overall, 60.9% of structures in the City of Effingham were classified as having exterior paint and/or siding in good condition. 18.4% of the structures had exteriors in fair condition and 3.9% of the structures had exterior paint or siding classified as being in poor condition. In addition, 16.7% of 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 61.1% of the total painted residential structures.



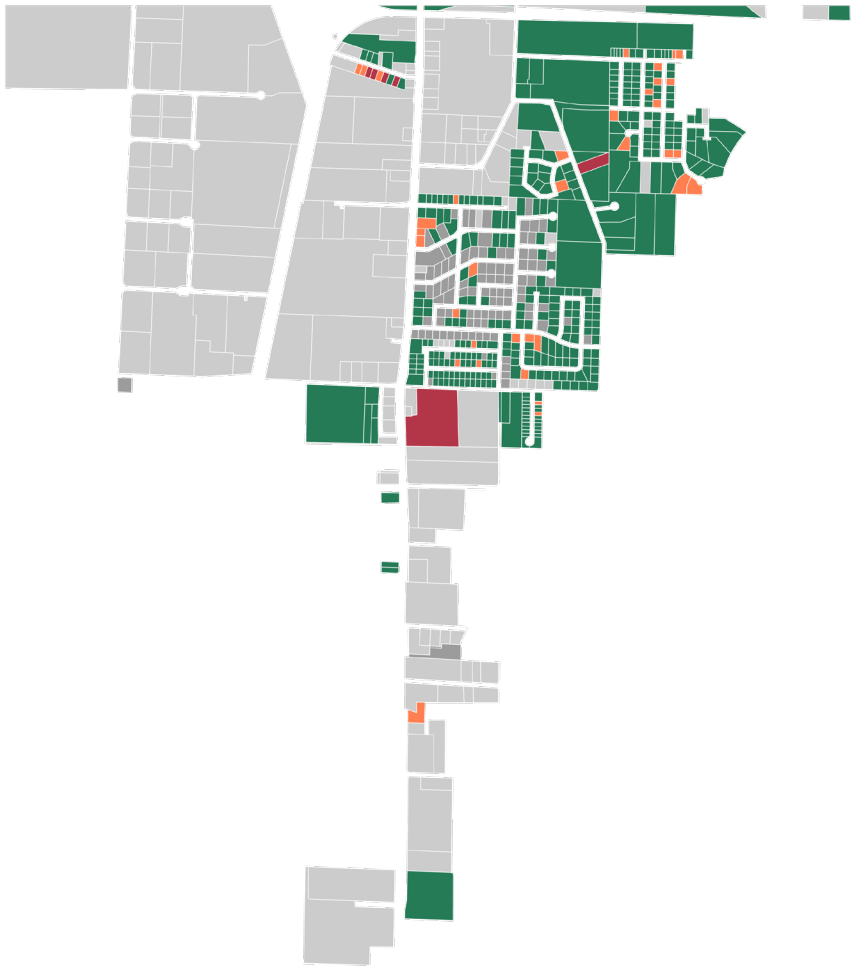


NORTHEAST EFFINGHAM PAINT AND SIDING CONDITION MAP

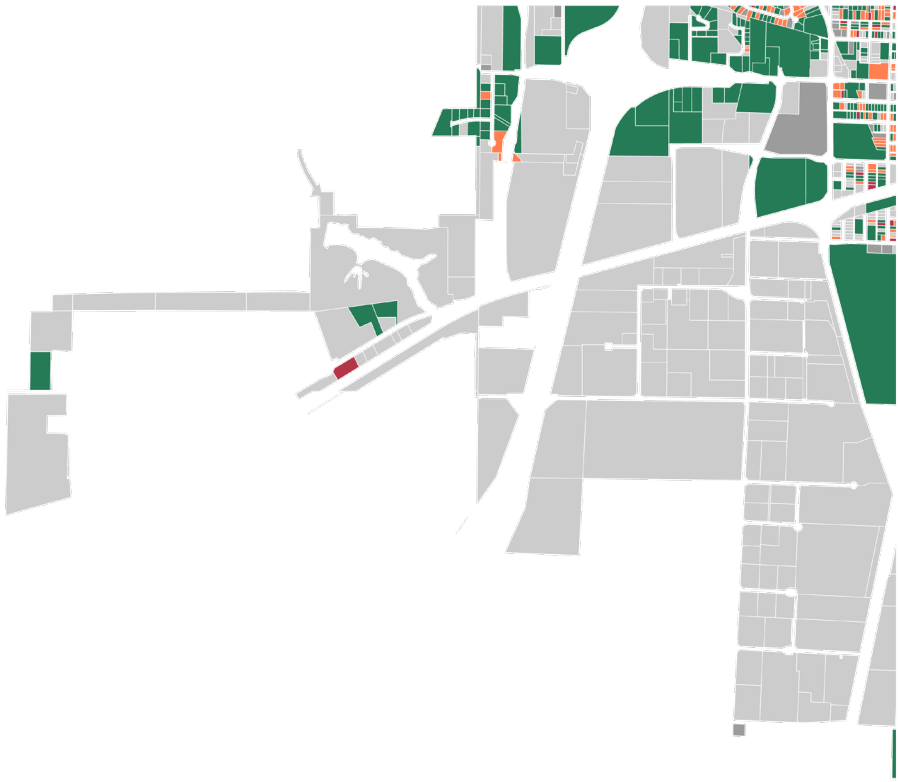
NORTHWEST EFFINGHAM PAINT AND SIDING CONDITION MAP

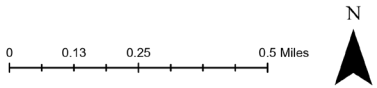


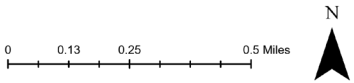
SOUTHEAST EFFINGHAM PAINT AND SIDING CONDITION MAP



SOUTHWEST EFFINGHAM PAINT AND SIDING CONDITION MAP



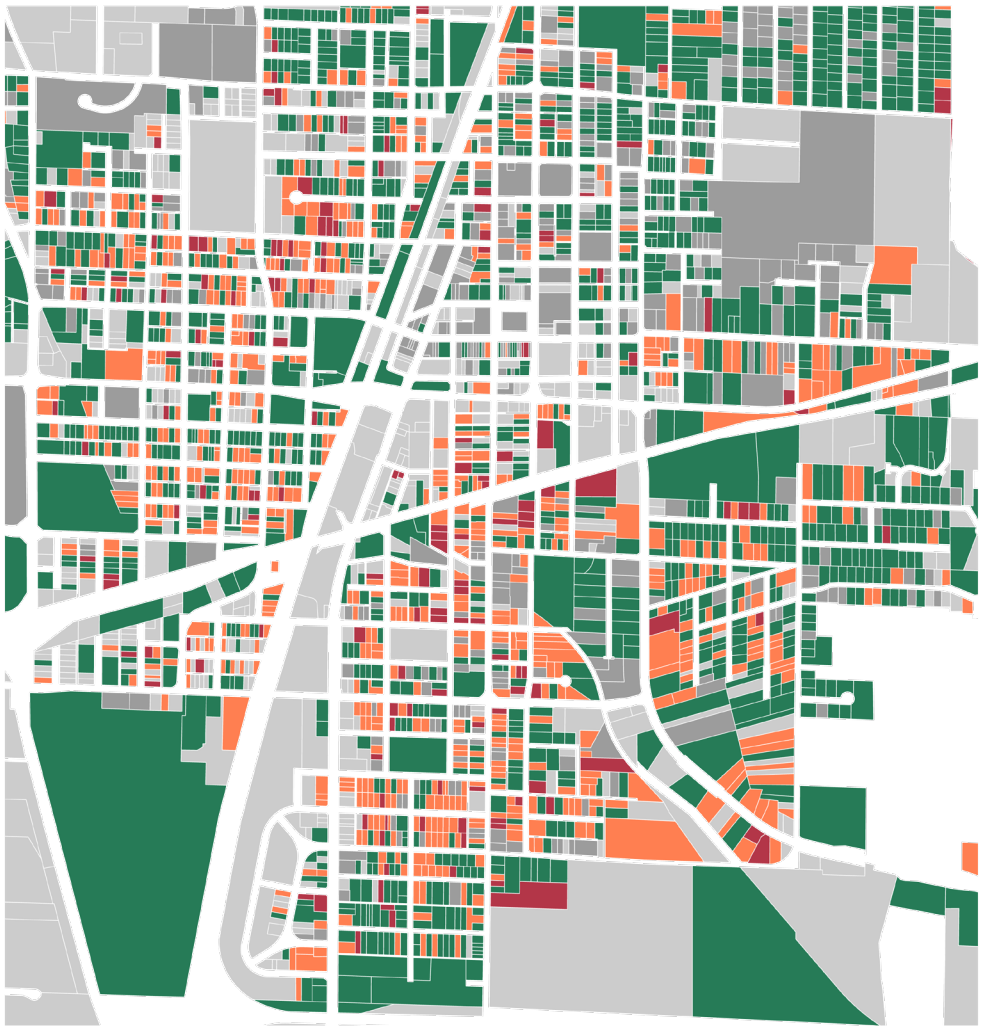




Paint Condition

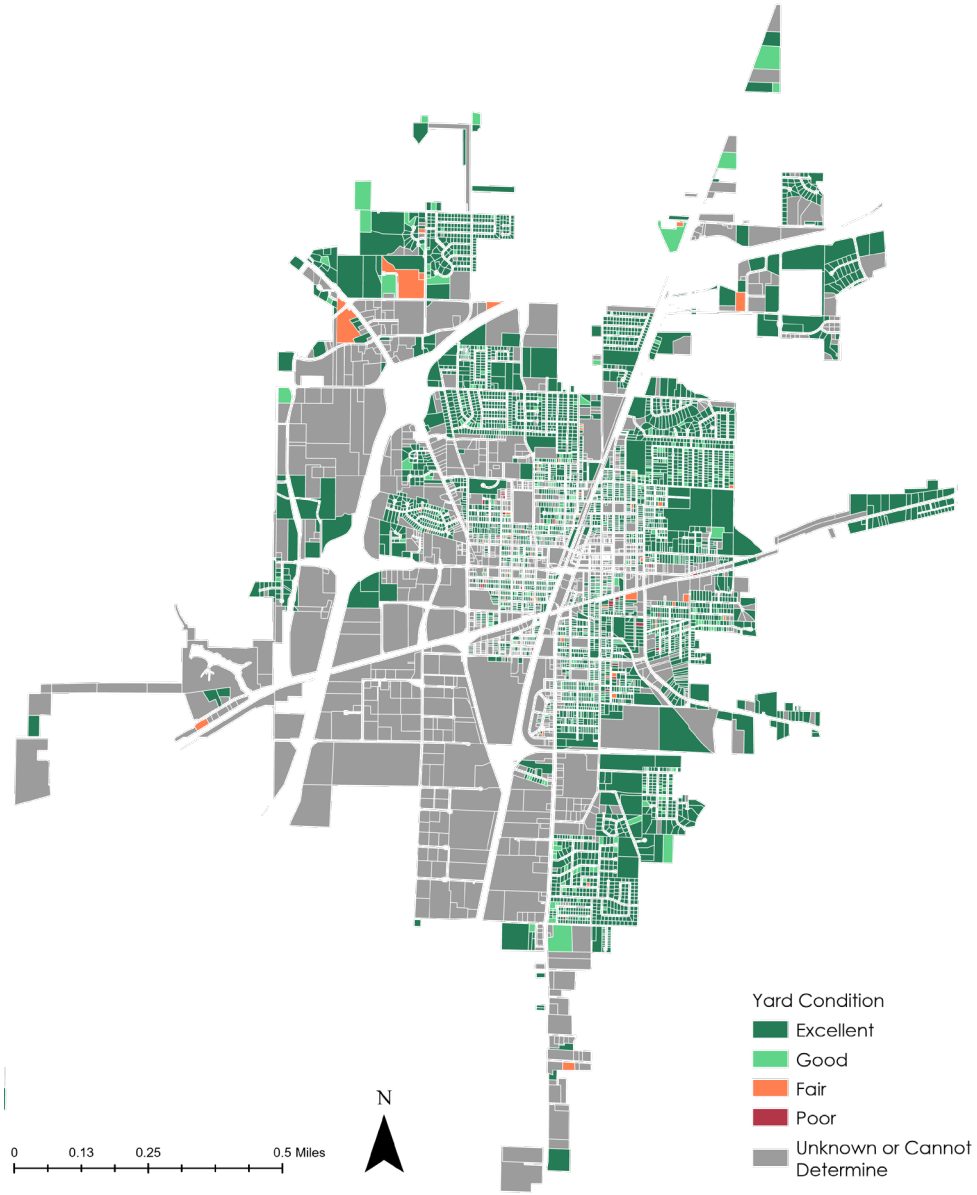
- Good
- Fair
- Poor
- N/A
- Unknown or Cannot Determine

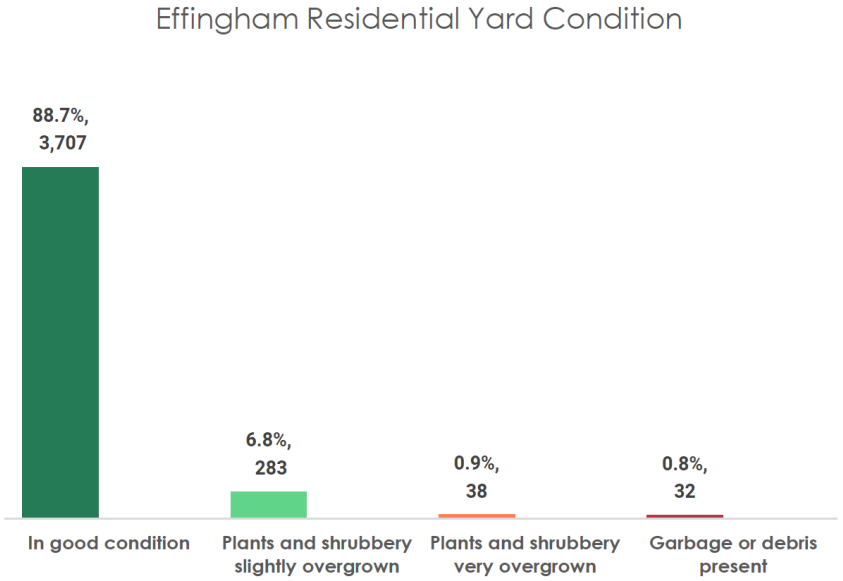
CENTRAL EFFINGHAM PAINT AND SIDING CONDITION MAP



YARD CONDITION

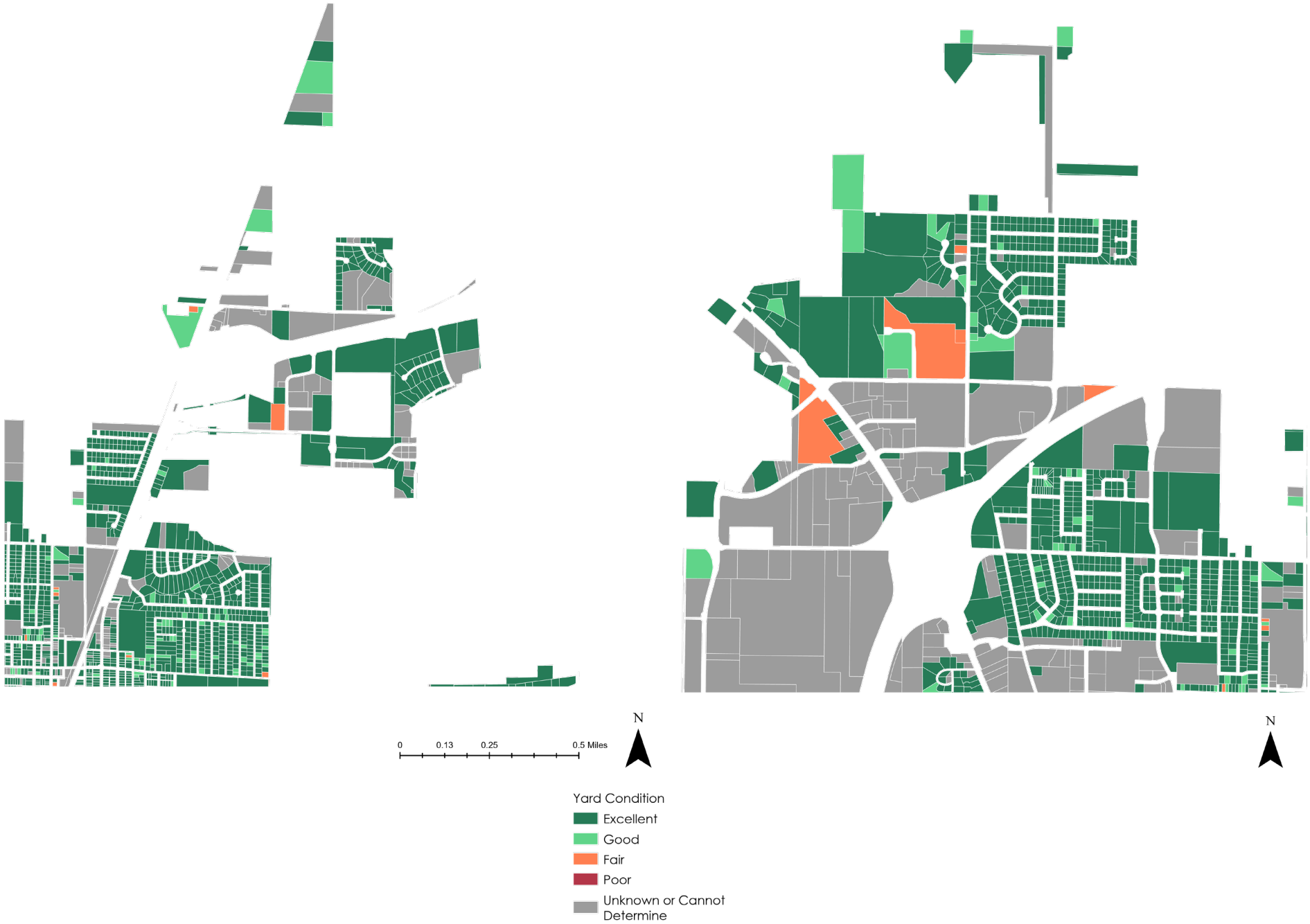
Most of the structures in the City of Effingham had yards in good condition, 91.1%. Only 1.06% of structures have yards classified as very overgrown weeds and plants. Garbage or debris was present on 0.78% of the yards which represented a total of 33 properties. For residential structures, the yard conditions were 91.3% in good condition, 7% were in fair condition with slightly overgrown plants and shrubbery, and 0.9% were very overgrown, containing weeds and plants.



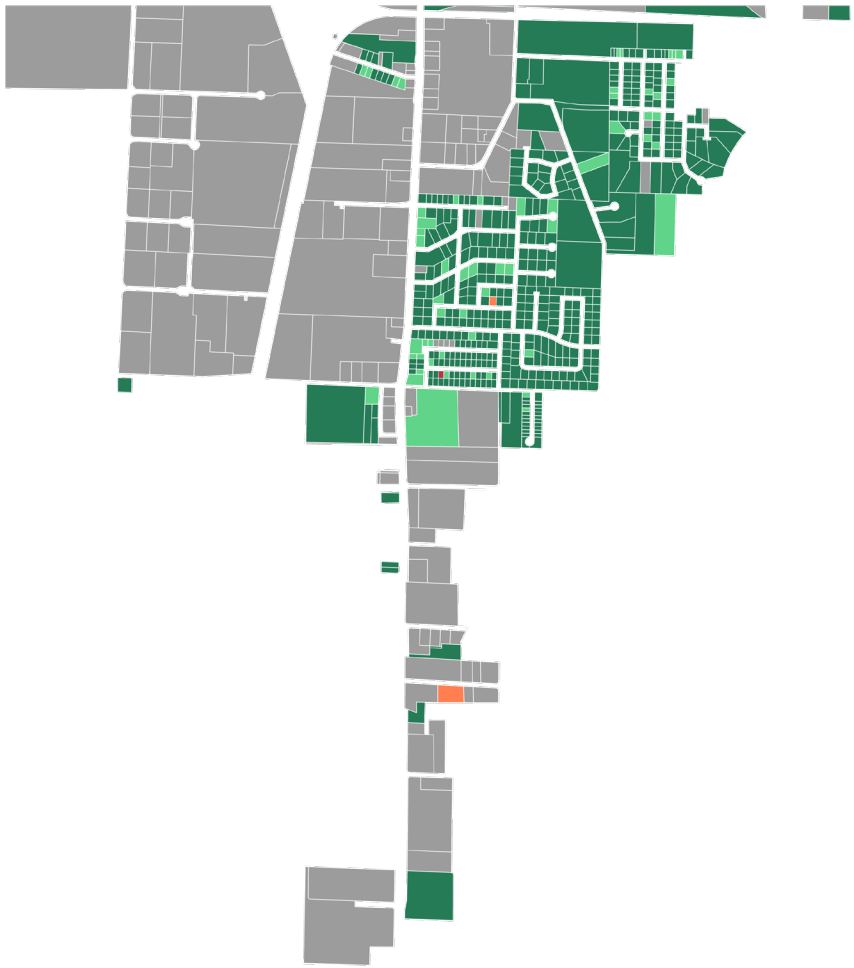


NORTHEAST EFFINGHAM YARD CONDITION MAP

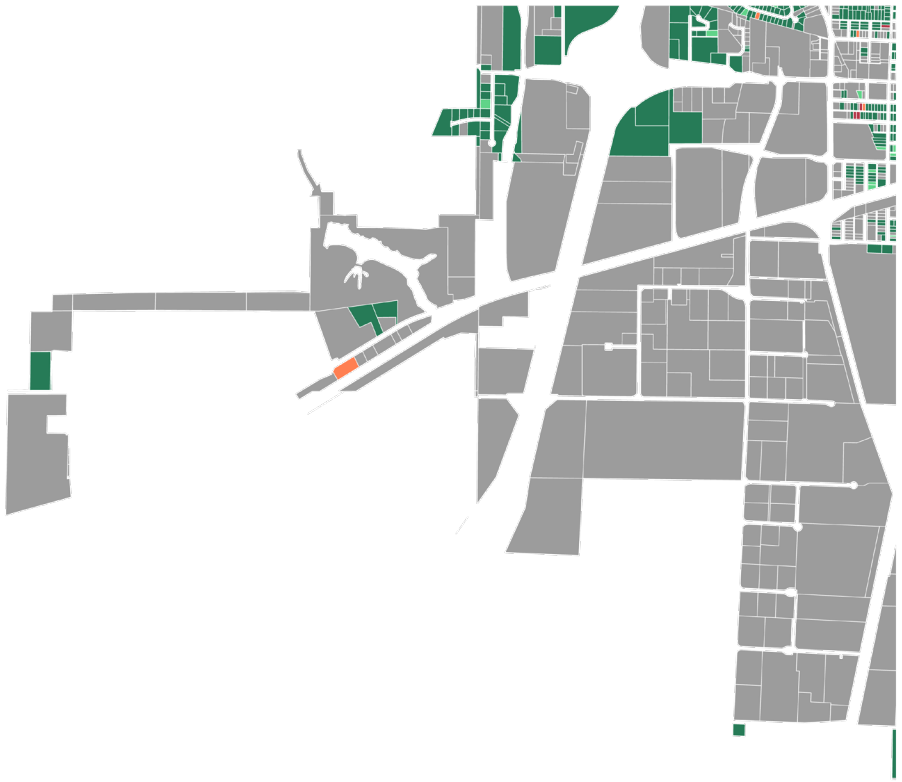
NORTHWEST EFFINGHAM YARD CONDITION MAP

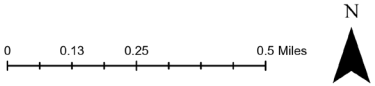


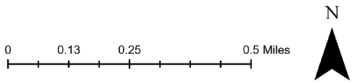
SOUTHEAST EFFINGHAM YARD CONDITION MAP



SOUTHWEST EFFINGHAM YARD CONDITION MAP

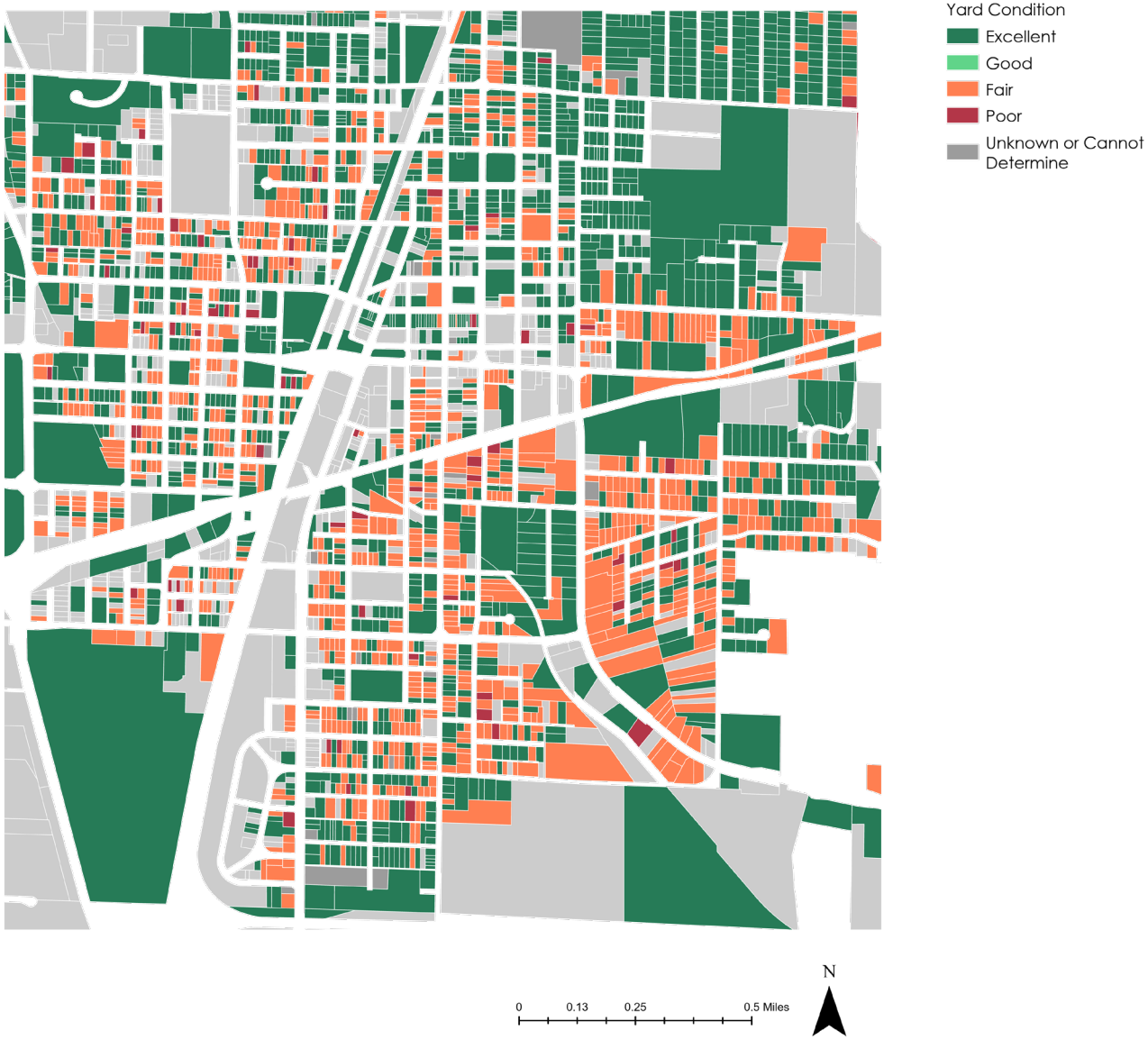






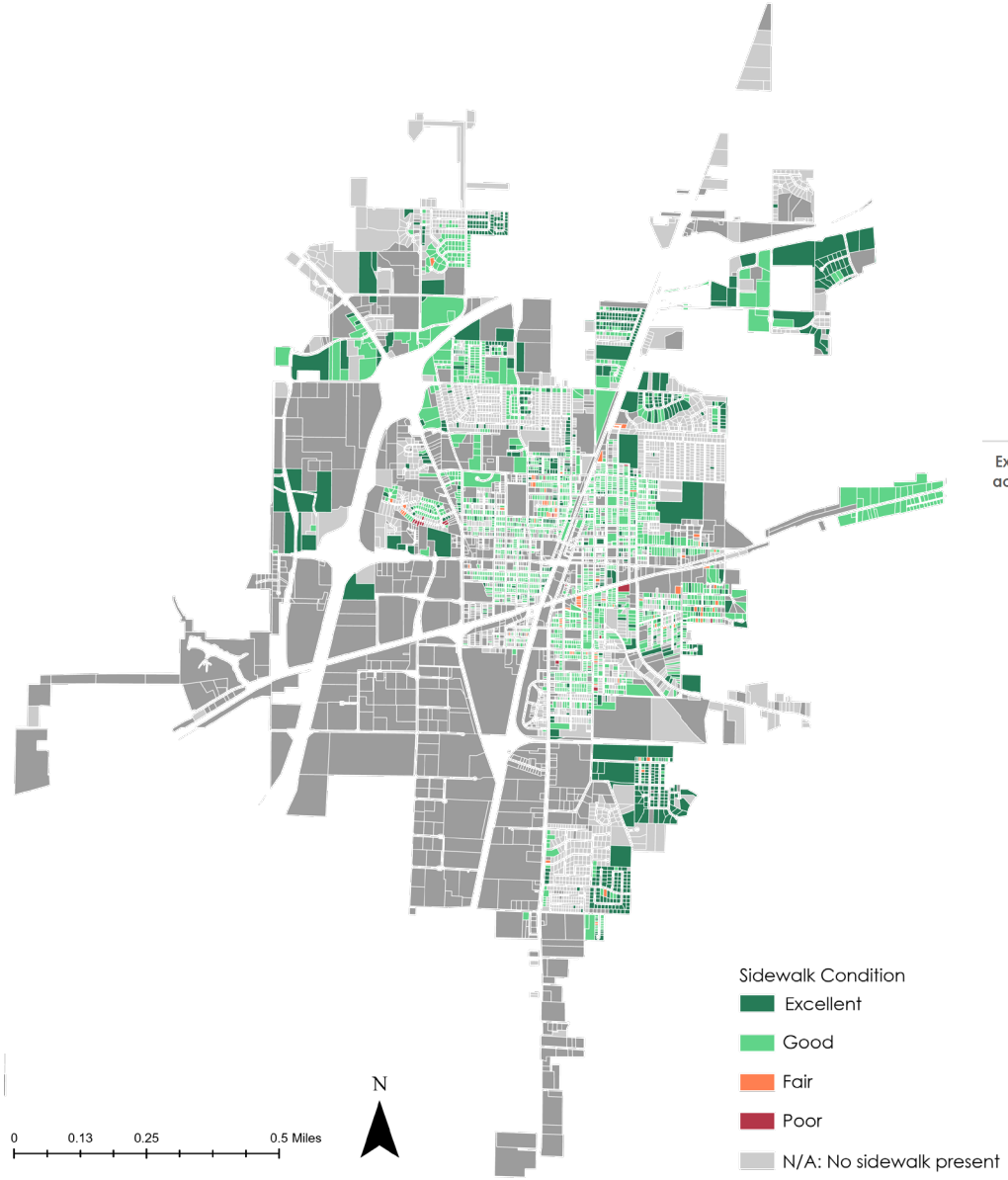
Yard Condition
- Excellent
- Good
- Fair
- Poor
- Unknown or Cannot Determine

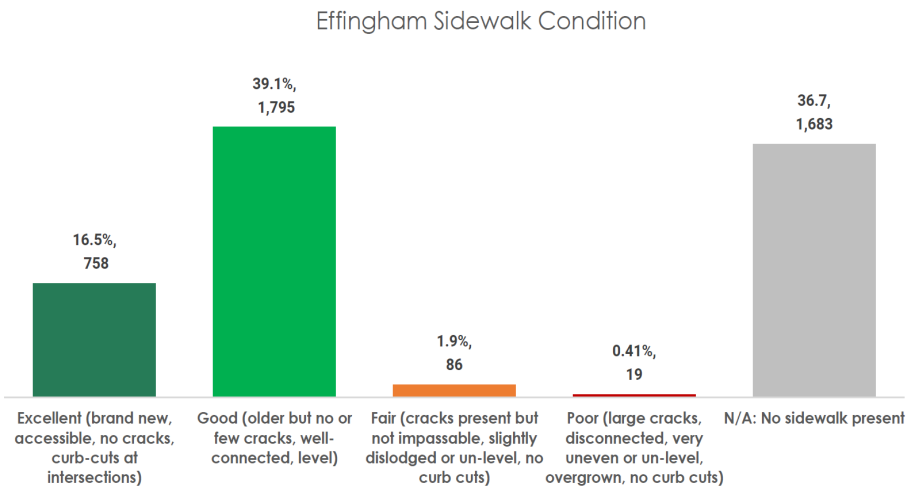
CENTRAL EFFINGHAM YARD CONDITION MAP



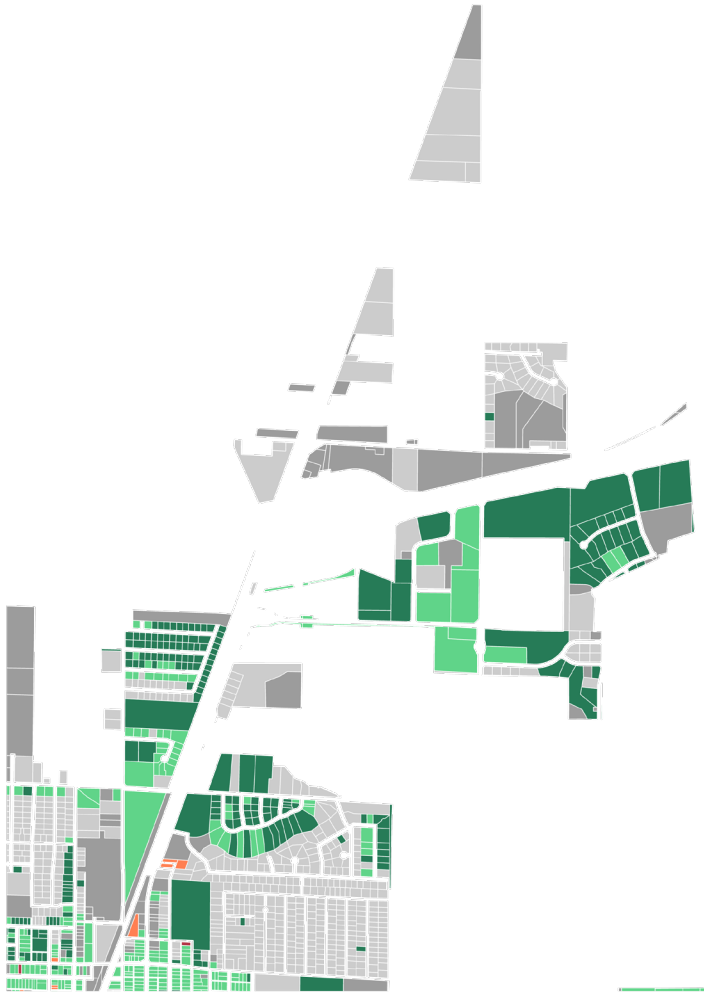
SIDEWALK CONDITION

In general, the sidewalks in the City of Effingham tended to be in good condition. 39.1% of the sidewalks within the City of Effingham were classified as good condition. Sidewalks in this classification were newer, ADA compliant, and had no or few cracks or trip hazards. 1.9% of the sidewalks were classified as fair condition, which indicated that the sidewalks were older and may have a few minor cracks but were connected and walkable. Sidewalks in poor condition comprise 0.41% of the total. Sidewalks were not present in 36.7% of the City of Effingham.

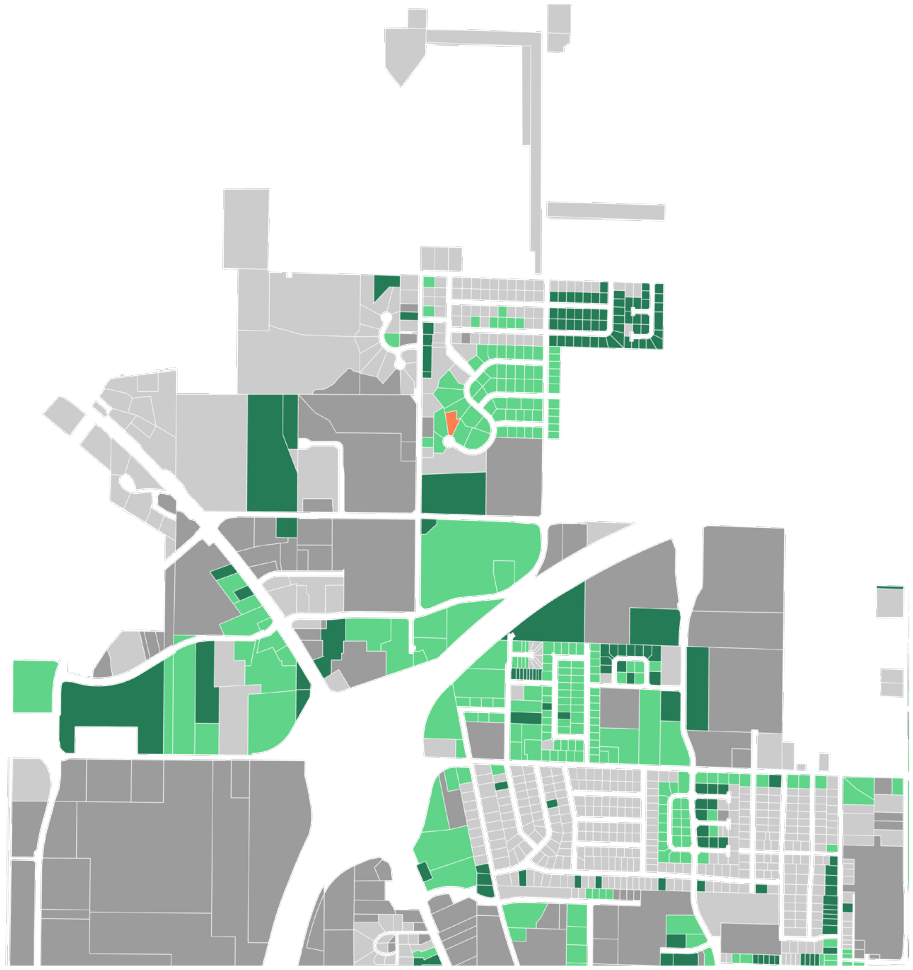


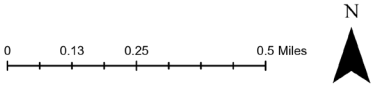


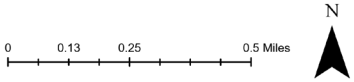
NORTHEAST EFFINGHAM SIDEWALK CONDITION MAP



NORTHWEST EFFINGHAM SIDEWALK CONDITION MAP

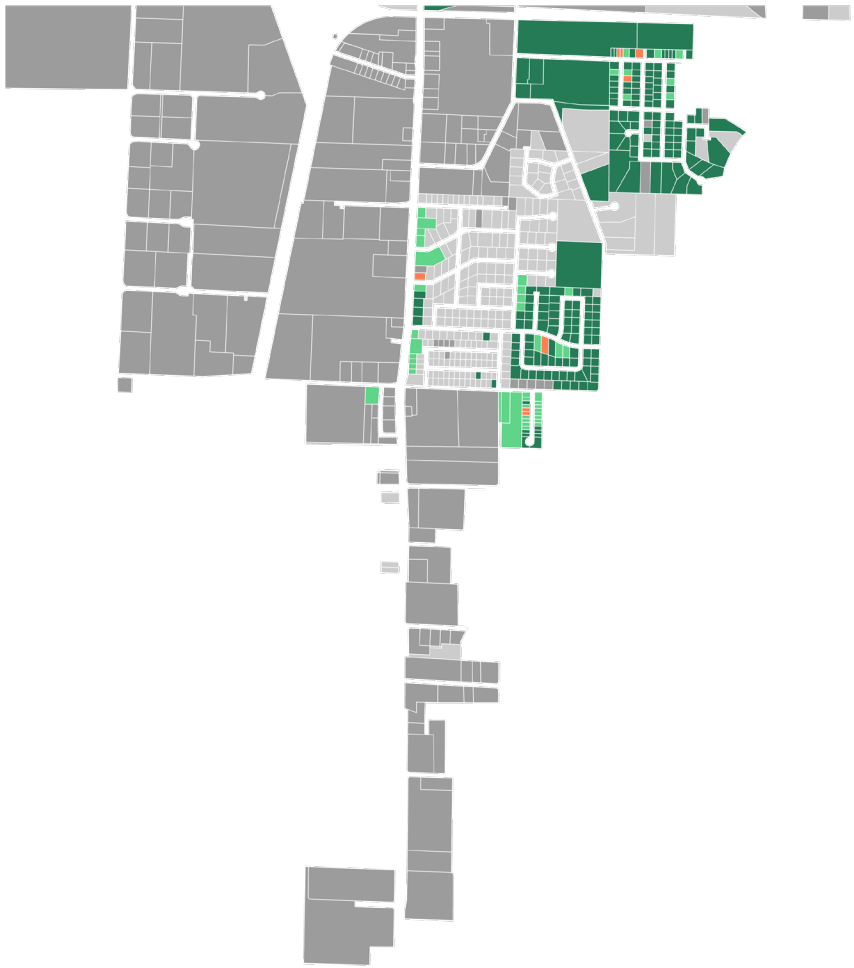






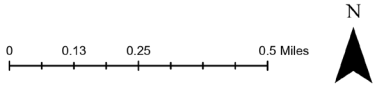
Sidewalk Condition
- Excellent
- Good
- Fair
- Poor
- N/A: No sidewalk present

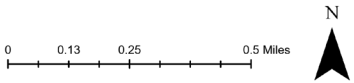
SOUTHEAST EFFINGHAM SIDEWALK CONDITION MAP



SOUTHWEST EFFINGHAM SIDEWALK CONDITION MAP



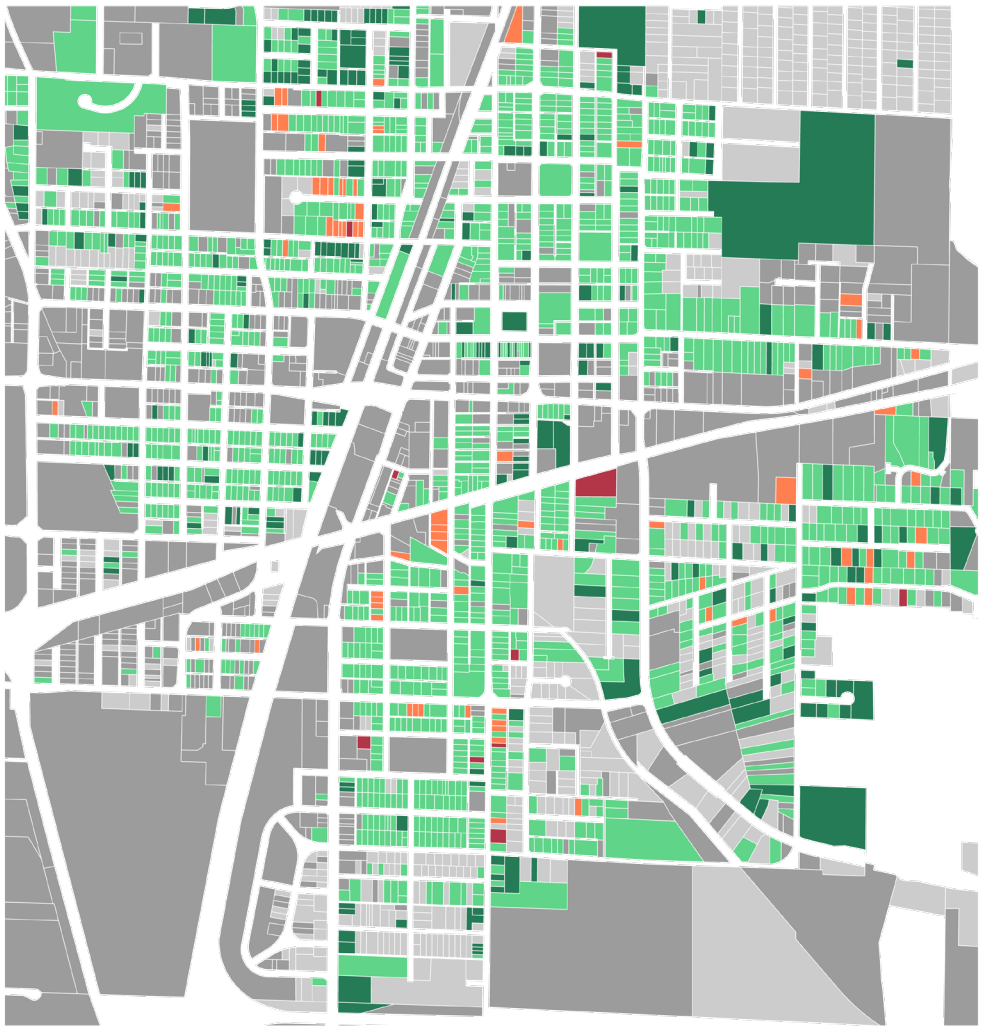




Sidewalk Condition

- Excellent
- Good
- Fair
- Poor
- N/A: No sidewalk present

CENTRAL EFFINGHAM SIDEWALK CONDITION MAP



OVERALL ANALYSIS

Overall, the City of Effingham's housing stock is very good condition. In the central region of the city, there were more parcels with buildings that were in average or fair exterior condition. Even so, the housing stock survey did show that there could be opportunities for revitalization in the neighborhoods closer to the downtown area of the city. The neighborhoods on the outer edges of the city contained parcels with buildings that were mostly classified as being in excellent condition with a few parcels showing fair or average buildings. Additionally, 19.1 percent of the parcels were classified as vacant lots which could be opportunity for development.

CITY OF EFFINGHAM 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	3,815	99.97%	6	0.2%	80	2.1%	412	10.8%	1,125	29.5%	2,296	60.2%
Multifamily	248	100%	0	0%	4	1.6%	27	10.9%	74	29.8%	143	57.7%
Multi-Use	1	100%	0	0%	0	0%	0	0%	1	100%	0	0%
Mobile Home	9	100%	0	0%	1	11.1%	2	22.2%	6	66.7%	0	0%
Total Units	4,181	99.98%	6	0.1%	85	2%	441	10.5%	1,206	28.8%	2,440	58.4%

PROPERTY CONDITIONS

		Poor		Fair		Good		Excellent	
	Count	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Roof Conditions	4,084	15	0.37%	1,074	26.3%	2,925	71.6%		
Paint/Siding Conditions	4,084	167	4.1%	787	19.3%	2,497	61.1%		
Yard Conditions	4,060	32	0.8%	38	0.9%	283	7%	3,707	91.3%
Sidewalk Conditions	4,341	19	0.41	86	1.9%	1,7,96	39.1%	758	16.5%
Other Residential Structures	4,058	14	0.3%	307	6.7%	2,879	62.7%		



IHDA MARKET ANALYSIS TOOLS

98 IHDA Market Analysis Application
99 Community Revitalization Strategy Area Market Snapshot
100 Affordable Rental Unit Survey
103 Affordability Risk Index
105 Revitalization Impact Areas
107 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**).

COMMUNITY REVITALIZATION STRATEGY AREA MARKET SNAPSHOT

All 4% and 9% LIHTC projects submitting a Community Revitalization Strategy are required to submit a Community Revitalization Strategy Area (CRSA) Market Snapshot to provide select demographic, economic, and housing data for the immediate area surrounding the project site(s). This Market Snapshot, which tracks those data over time, is required in order to meet the Community Revitalization Economic Development Integration Threshold.

This document can be accessed on IHDA's website (**www.ihda.org/developers/market-research/community-revitalization**).



Community Revitalization Strategy Area (CRSA) Market Snapshot

2024-25 Community Revitalization Strategy Submission

Project Name	Effingham	PID		LIHTC Round	

What do you define as your project site(s)'s Community Revitalization Strategy Area (CRSA)?

For the purpose of this submission, the CRSA must be contained to an area that is **the smaller of the following two options:**
(1) An area that is no larger than a three-mile radius from the subject property(ies), OR
(2) An area (census tract(s), municipality, neighborhood/community area, etc.) with a population no greater than 30,000.

IHDA Community Revitalization staff may approve a larger CRSA on an individual basis if sponsor provides documentation evidencing the need to define a larger area.

Data Resources

Use the following hyperlinked resources (or other reputable data sources), or recent planning documentation contained within your submission to populate the information in the sections below for your defined CRSA.

Illinois community tools	*National tools*	*Chicago area community tools*
IHDA Market Analysis Application (IMAA)	US Census Bureau	CMAP Community Data Snapshots
Illinois DCEO Community Profiles	US Bureau of Labor Statistics	Institute for Housing Studies at DePaul University
	PolicyMap	

Demographic Information

Total Population

Population - 2018:	12,624
Population - Current (2025):	12,252
Year:	2025
Population Change 2018 to 2025:	-372
Population Change %:	-2.9%

Senior Population

Senior Population - 2017:	2,903
Senior Population - Current (2023):	2,400
Year:	2023
Senior Population Change 2018 to 2023:	-503
Senior Population Change %:	-17.3%

Race & Ethnicity - Current (2023):

Black/ African American:	181
American Indian/ Alaskan Native:	3
Asian:	131
Native Hawaiian/ Other Pacific Islander:	0
White:	11,527
Latinx/Hispanic:	457
Year:	2023

Economic Information

Unemployment

Unemployment Rate - 2017:	5.4
Unemployment Rate - Current (2025):	2.8
Year:	2025
Unemployment Rate Change 2017 to 2025:	-2.6

Laborforce Participation

Laborforce Rate -2017:	64%
Laborforce Rate - Current (2025):	64%
Year:	2025
Laborforce Rate Change 2017 to 2025:	0.005

Poverty and Income

Poverty Rate - Current (2023):	14.8
Year:	2023
Median Household Income - Current (2025):	$ 62,358
Year:	2025

Housing Information

Housing Units and Tenure

Total Housing Units:	15,441
Renter-Occupied Units:	1,856
Owner-Occupied Units:	3,340
Year:	2023

Housing Cost and Value

Median Housing Cost for Renters:	$696
Median Housing Cost for Owners:	$1,312
Median Value of Owner-Occupied Units:	$166,700
Year:	2023

Vacancy

Vacancy Rate - 2017:	6
Vacancy Rate - Current (2023):	6.9
Year:	2023
Vacancy Rate Change 2017 to 2023:	0.9

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

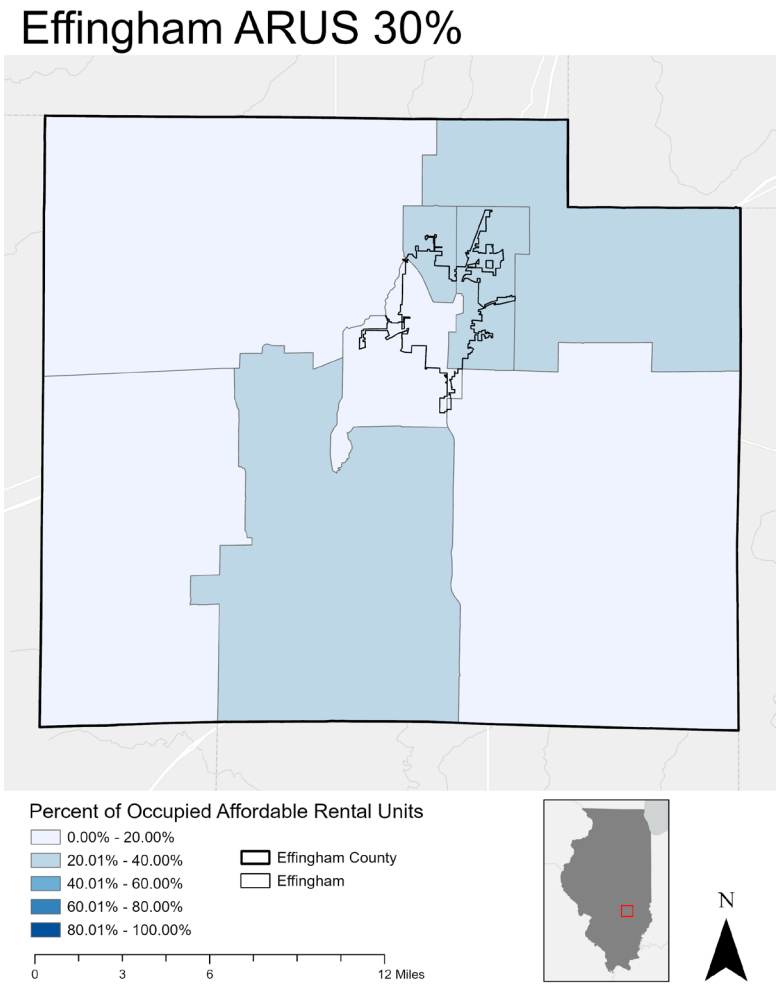
$50,000 x 30%
= $15,000

$15,000 / 12
= $1,250

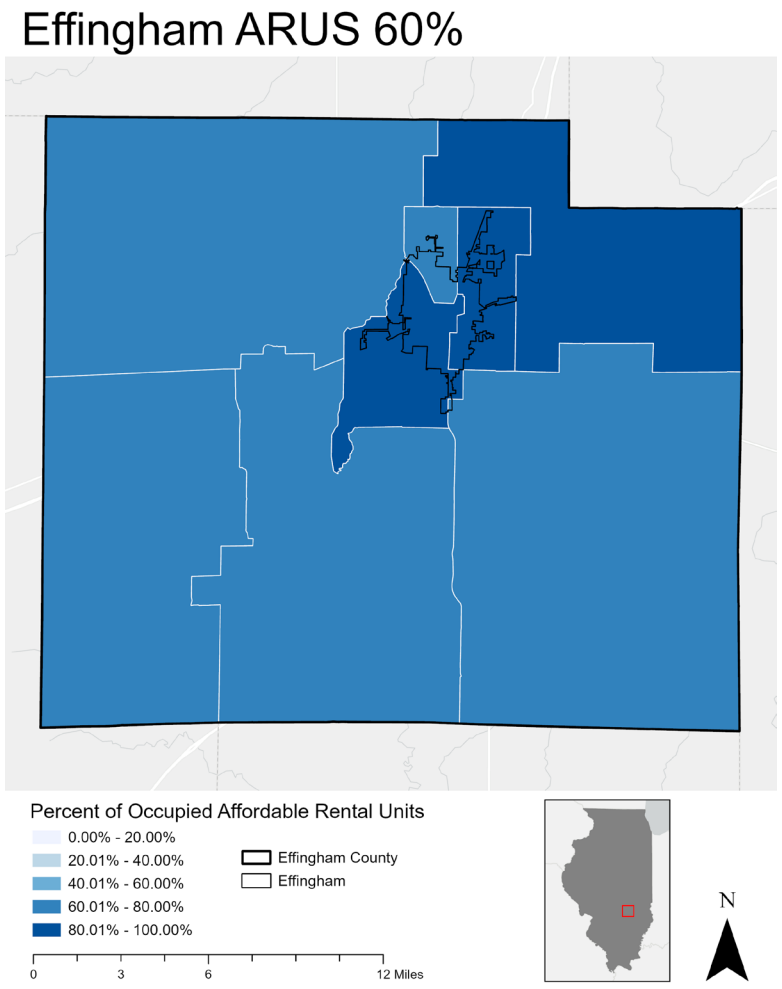
AFFORDABLE RENTAL UNIT SURVEY IN EFFINGHAM

Within the 9501, 9502, 9503, 9504, 9505, 9506, 9507, and 9508 census tracts comprising Effingham's PMA, there are naturally occurring affordable rental units for individuals making 60% and 80% of the Area Median Income (AMI). The affordability for 30% AMI in Effingham's PMA is only between 0% and 40% affordability. For 60% and 80% AMI, the affordability is between 60% and 100% affordability.

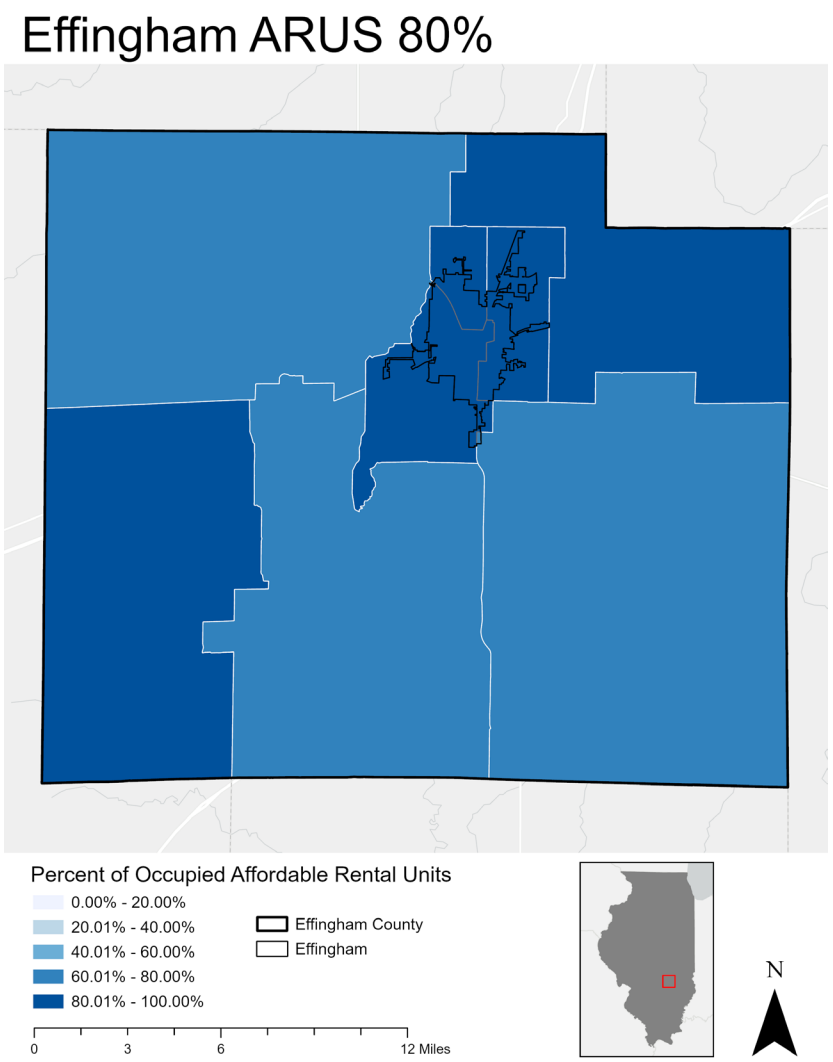
AFFORDABILITY FOR EXTREMELY LOW-INCOME HOUSEHOLDS IN EFFINGHAM



AFFORDABILITY FOR LOW-INCOME HOUSEHOLDS IN EFFINGHAM



AFFORDABILITY FOR MODERATELY LOW-INCOME HOUSEHOLDS IN EFFINGHAM



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.

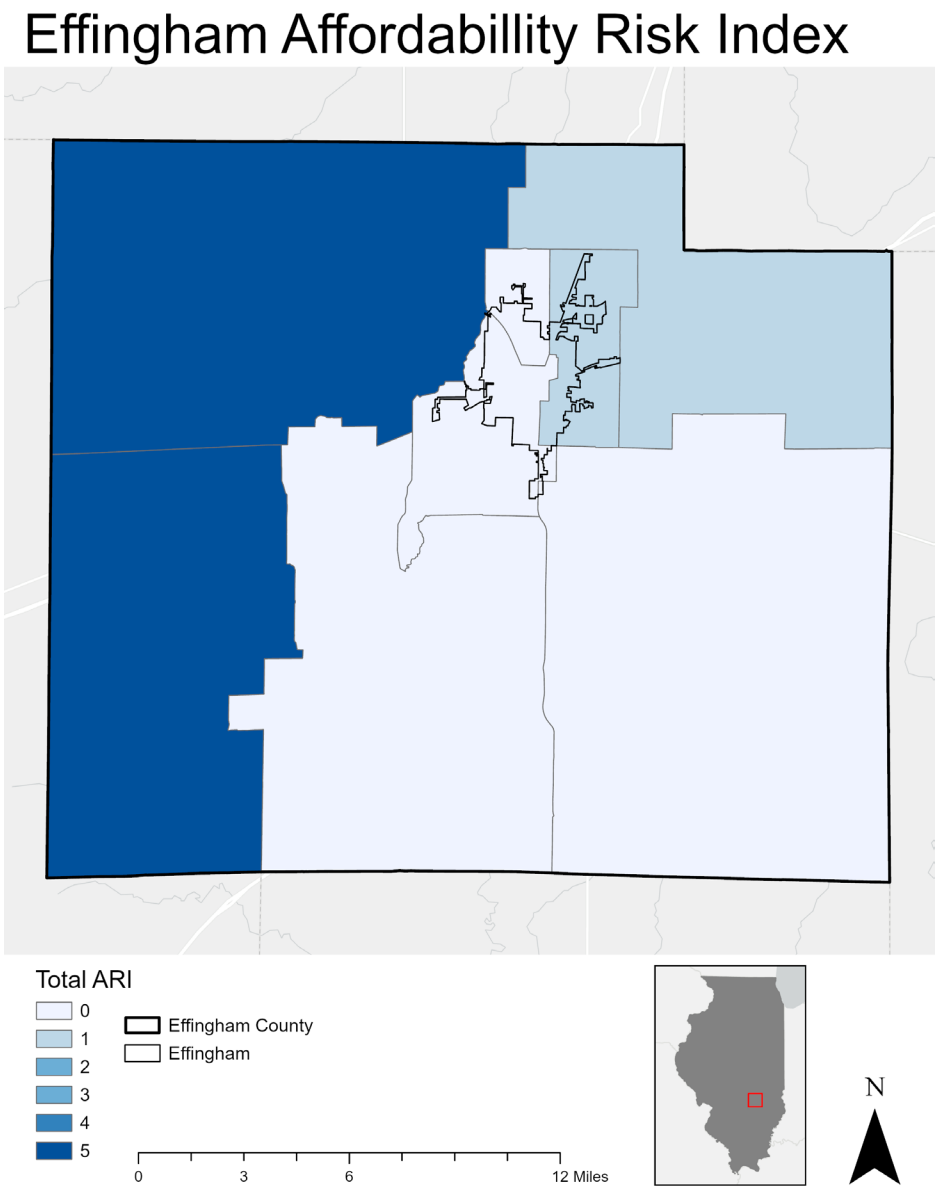
This resource can be accessed on IHDA's website (**www.ihda.org/developers/market-research/affordability-risk-index**).

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 EFFINGHAM

Affordability risk scores in the Effingham PMA were 0, 1, and 5. The areas with the highest risk of affordability were census tracts 9502 and 9503. All other census tracts had lower scores at 0 or 1.



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-aside[1]. 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 applications[2].

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

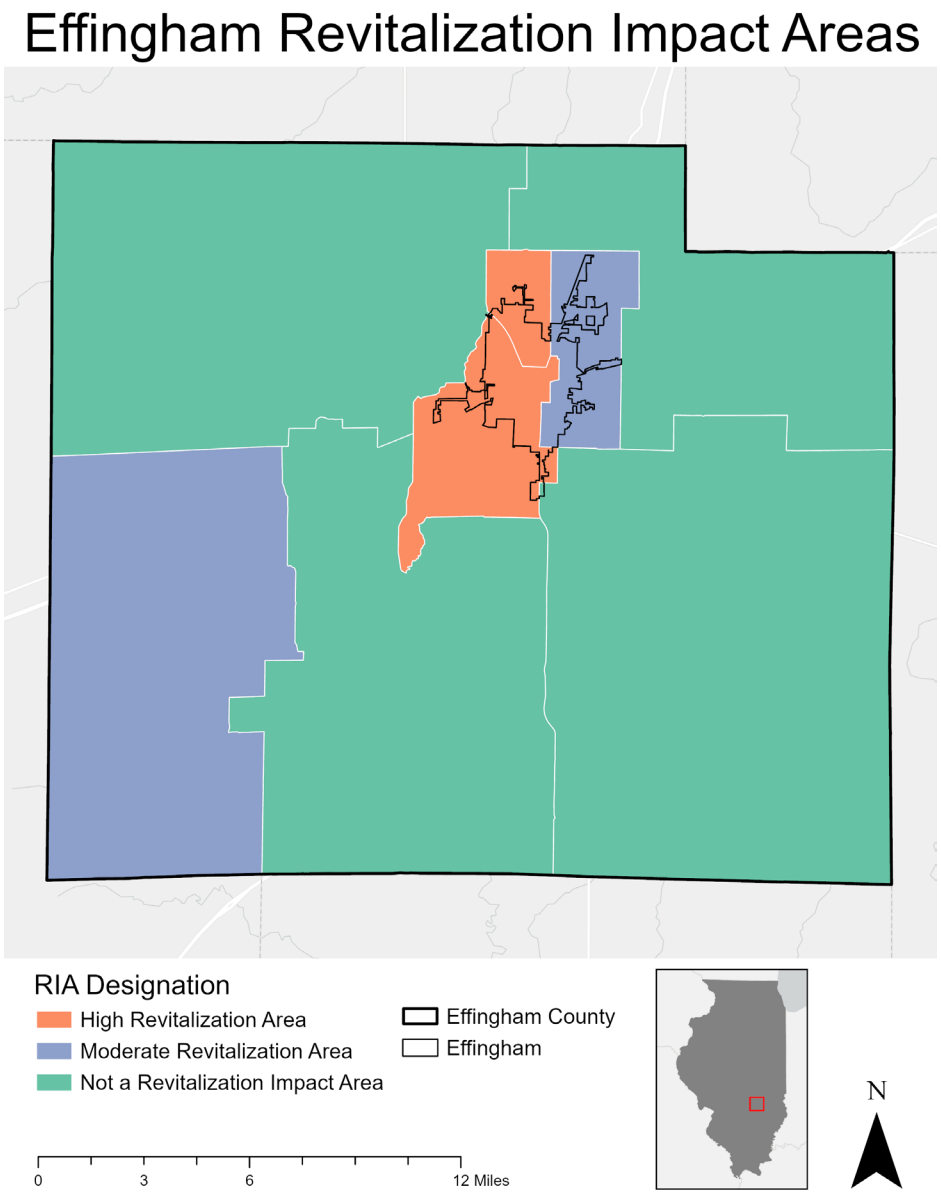
REVITALIZATION IMPACT AREA DESIGNATIONS

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 Effingham is part of the Other Metro 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 EFFINGHAM

Census tracts 9507 and 9508 were located within a High Revitalization Impact Area. Census tracts 9503 and 9506 were located within a Moderate Revitalization Impact Area. Other census tracts were not in a Revitalization Impact Area.



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 follows[1]:

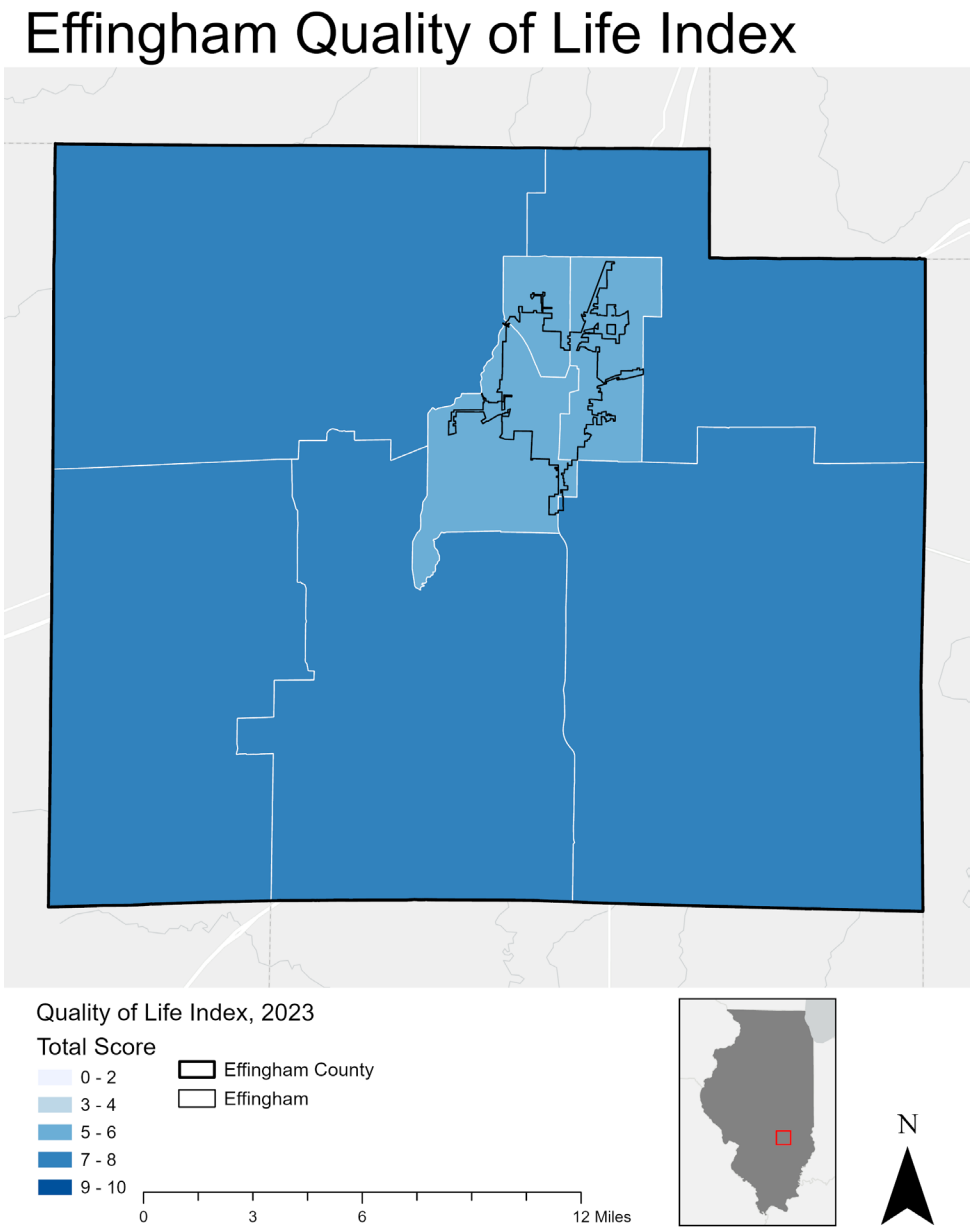
- **Education**
  - Disenfranchised young adults
  - Educational attainment
  - Access to preschool
- **Prosperity**
  - Labor force participation rate
  - Employment
  - Quality of jobs obtained
  - Income inequality
  - Single mother families
- **Health**
  - People with health insurance
  - Life expectancy
  - 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

Starting with the 2024-2025 QAP, project sponsors are also able to supplement their QOLI scores with Community Revitalization (CR) documentation. Eligible criteria can be found on IHDA's website. 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 EFFINGHAM

Effingham QOLI scores ranged from 5 to 6 in census tracts 9506, 9507, and 9508. All other census tracts had scores that ranged from 7 to 8.





GOALS AND OBJECTIVES

EFFINGHAM'S GOALS AND OBJECTIVES

Throughout three years, the Community Revitalization project's core planning group met with Effingham staff to review the results of this planning effort and discuss goals and recommendations for the strategy areas. During these meetings, the planning team reviewed the findings of the Community Revitalization Plan process to evaluate the existing conditions, needs, and vision for the study's strategy area and the City of Effingham overall.

The following pages highlight recommendations to address some of the most salient and pressing conditions of the City of Effingham overall as identified by the community and the core planning team. Recommendations were informed through the many components of this study and are intended to establish prioritized development goals for Effingham for the coming years.

Goals	Recommendations	Vision
1. Affordable Housing	1.1: Multi-Family Housing 1.2: Workforce Housing 1.3: Affordable Single-Family Homes	The residents of Effingham overwhelmingly suggested the need for affordable housing opportunities of various types and for various reasons. As workforce grows in Effingham, so does the need for housing that supports that growth. Families coming to the community have need for affordable single family homes and young people coming for work are in need for affordable multi-family units.
2. Economic Development and Community Development	2.1: Job Opportunities 2.2: Development Incentives 2.3: Blight Reduction 2.4: Code Enforcement	Ecomonic and Community development are always important pieces of the planning process. For Effingham, the residents suggested need for more higher paying jobs, incentives to develop commercial areas, blight reduction, and enforcing housing code. There is already an increase in the workforce in Effingham which is creating demand for housing. Despite this, the job opportunties in Effingham cannot support the price of housing thus, creating the demand for higher paying jobs. Incentives for development could tie into the creation of higher paying jobs by attracting different developers to revitalize different areas of Effingham and creating job opportunities as more businesses become available.

Goals	Recommendations	Vision
3. Recreation and Entertainment	3.1: Nature Parks and Trails 3.2: Nightlife 3.3: Family Entertainment 3.4: Youth Centers and Activities	Effingham is already home to beautiful parks and nature is accessible not only within the city but in the surrounding areas as well. Resident concerns, however, are that the parks are more athletic focused and not so much for leisure. More nightlife options was also suggested by residents with bar and restuarants being a major ask. On the opposite end of the spectrum, there was a large youth presence in the planning process. Youth voiced the need for more family entertainment places and activities for after school and summer.
4. Childcare	4.1: More Childcare Facilities	Other than housing, childcare was the most suggested reccomendation for Effingham. The need for families to have access to safe and affordable childcare was echoed throughout the planning process. Residents voiced how that access to childcare could open them up to pursue careers while knowing their children are properly cared for.



FUNDING AND IMPLEMENTATION

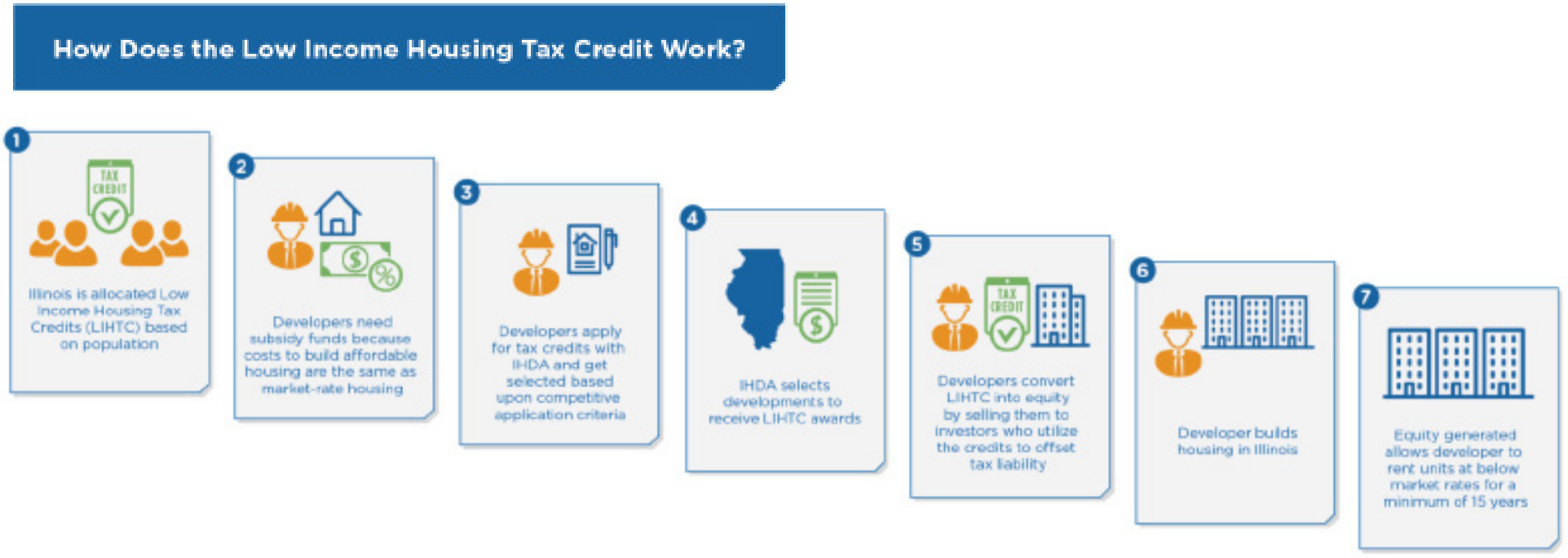
114 Low-Income Housing Tax Credits
121 Illinois Affordable Housing Tax Credits
122 Local, State, and Federal Resources
131 IHDA Programs and Resources

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**).



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 10 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.



TIGER SENIOR APARTMENTS
Paris, Illinois

Redevelopment of Paris High School to create a 42-unit senior residence



COTTAGE APARTMENTS
Normal, Illinois

New construction of a 50-unit senior residence



EMERALD RIDGE
East Alton, Illinois

New construction of 46 single family homes and duplexes



MAPLE RIDGE
Paris, Illinois

New construction of 50 single family, duplexes, and multi-family homes

2024-25 COMMUNITY REVITALIZATION STRATEGY

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). Please note: A locally approved plan is but one method of documentation, but and because formalized plans are beyond the capabilities of all municipalities in the state, 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 CRSA must be contained to an area that is the smaller of the following two options: (1) An area that is no larger than a three-mile radius from the subject property(ies). OR (2) An area (census tract(s), municipality, neighborhood/community area, etc.) with a population no greater than 38,000. IHDA Community Revitalization staff may approve a larger CRSA on an individual basis if sponsor provides documentation evidencing the need to define a larger area.

- **Affordable Housing** – For the purposes of Community Revitalization Strategy Section IX C. ii) b. 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 Property(ies)** shall mean the property or properties where Affordable Housing activity proposed by the LIHTC application will be located.

IHDA provides technical assistance to project sponsors and communities that require or are interested in submitting a Community Revitalization Strategy. 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.

Cover Letter
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 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.

2024-25 COMMUNITY REVITALIZATION STRATEGY
Threshold Requirements

Threshold Requirements

Within the Low-Income Housing Tax Credit (LIHTC) program, all projects may submit a Community Revitalization Strategy, which can be awarded up to 10 points in a 9% competitive application. To be eligible for these points, the Community Revitalization Strategy must first meet all of the Threshold Requirements outlined below. All materials, plans, and supporting documentation must be dated within five (5) 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 ten (10) years old from the time of application submission, but sponsor must receive technical assistance from IHDA Community Revitalization staff in advance of application, must submit the verification memo emailed to you by IHDA CR planners confirming acceptability of documentation older than five (5) years from IHDA Community Revitalization staff upon application, and must 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 different documents from multiple 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.

Additionally, 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.

Defined Community Revitalization Strategy and Area	
All of the following must be provided:	
	A written description of the Community Revitalization Strategy Area designated for revitalization, with boundaries clearly described.
A)	The CRSA must be contained to an area that is the smaller of the following two options: (1) An area that is no larger than a three-mile radius from the subject property(ies). OR (2) An area (census tract(s), municipality, neighborhood/community area, etc.) with a population no greater than 38,000. IHDA Community Revitalization staff may approve a larger CRSA on an individual basis if sponsor provides documentation evidencing the need to define a larger area.
B)	A detailed narrative of the Community Revitalization Strategy. 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 property(ies) within the designated Community Revitalization Strategy Area. The map must identify CRSA amenities, institutions, and assets, as well as where affordable housing is both currently located and planned. If available, land use and zoning designations may also be included. Click here to utilize IHDA's Asset Map template (optional)

The Community Revitalization Strategy defined above must demonstrate components of:

2024-25 COMMUNITY REVITALIZATION STRATEGY

Threshold Requirements

1) Affordable housing All of the following must be provided:	
A)	Documentation explicitly stating the need and desire for affordable housing as part of the Strategy for the community. The type of revitalization needed should be specified, such as preservation, demolition and greening, infill, rehabilitation, new development, rental housing, and/or homeownership *(community plans which indicate targeted areas for affordable housing, a letter summarizing local efforts made to designate areas for affordable housing, housing plans, etc.).*
B)	Documentation demonstrating the subject property's alignment with the Community Revitalization Strategy.

2) Community participation Activities must have taken place within three (3) years of application submission. At least 2 of the following must be provided:	
A)	Local advertisements or evidence of community outreach for public meetings related to the Community Revitalization Strategy *(newspaper advertisements, local community newsletters, leaflets, local postings, etc.).*
B)	Attendance sheets or sign-in sheets from public meetings.
C)	Documentation showing the input gained from public meetings *(SWOT analyses, meeting minutes, lists of preferences, documentation of comments received, etc.).*
D)	Evidence of community-led project(s) that align with the Community Revitalization Strategy *(materials documenting community-based development initiative or program, community-based participatory budgeting process, etc.).*
E)	Community participation or action components in published planning documents or efforts *(TIF plans, comprehensive plans, neighborhood/corridor plans, etc.).*
F)	Evidence of a mix of public, private, and nonprofit investment in the Community Revitalization Strategy indicating a broad coalition of local stakeholders *(agreements or Memoranda of Understandings (MOUs) between community-based organizations and financial institutions or government entities, etc.).*
G)	Documentation of sponsor- or developer-hosted community meeting **Click here to utilize IHDA's Community Meeting Toolkit (optional)**

3) Plan adoption, approval, or support by local champion At least 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 *(comprehensive plan, transportation plan, neighborhood priorities report, etc.).*
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 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 (CDC, *local community leader, neighborhood group, etc.).*

2024-25 COMMUNITY REVITALIZATION STRATEGY

Threshold Requirements

4) Economic development integration All of the following must be provided:	
A)	A completed CRSA Market Snapshot, provided by IHDA **Click here to utilize IHDA's CRSA Market Snapshot (required)**
B)	A realistic implementation plan to promote the Strategy Area's economic progress that both identifies and addresses the community's most pertinent challenges, goals, and opportunities across a range of sectors *(activities to create meaningful jobs, attract businesses or a grocery store, invest in public infrastructure such as potholes or bike lanes, etc.).*

2024-25 COMMUNITY REVITALIZATION STRATEGY
Scoring Criteria

Scoring Criteria

Submissions that have met all of the Threshold Requirements can score up to 18 points for demonstrating that their Community Revitalization Strategy includes components outlined within the following Scoring Criteria. **All materials, plans, and supporting documentation must be dated within five (5) years of application submission;** IHDA Community Revitalization staff may approve the submission of materials, plans, or supporting documentation that are up to ten (10) years old from the time of application submission, but sponsor must receive technical assistance from IHDA Community Revitalization staff in advance of application, must submit the verification memo emailed to you by IHDA CR planners confirming acceptability of documentation older than five (5) years from IHDA Community Revitalization staff upon application, and must 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 different documents from multiple 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.

If Project selects the Community Targeting path of supplementing Quality of Life Index (QOLI) points with Community Revitalization Strategies points at PPA, scores will be calculated ONLY for specific indicators in **BUILDING OPPORTUNITY: 2) Capacity-building and partnerships;** and **ACCESSIBILITY AND LIVABILITY: 1) Improvements in amenities and services** that address point deficiencies in the indicated QOLI categories.

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*. An additional point may be earned per category C below.
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*.
C)	Project sites not falling within a designated Revitalization Impact Area may earn up to 2 points by demonstrating their explicit need for revitalization. To earn these points, a narrative supported by accompanying evidence must illustrate the Community Revitalization Strategy Area's need in at least 1 of the categories listed below, or other pertinent and measurable areas: -Rapidly declining population -Employment insecurity -High concentration of blighted housing stock -Unmet need for health services, educational opportunities, fresh foods, available/affordable housing, or other basic amenities -Other community demographic or economic insecurities *In order to qualify for points under category C, claims in narrative must be substantiated and verified by accompanying evidence.*

2024-25 COMMUNITY REVITALIZATION STRATEGY
Scoring Criteria

2) Capacity-building and partnerships 2 points available (1 point per category satisfied)	
	Acceptable types of documentation for this area include executed Memoranda of Understanding (MOUs), internship agreements with colleges/universities, curricula of accessible training programs, grant applications, applications for technical assistance, letters of intent from anchor institutions, etc.
A)	Documentation of at least one (1) formal partnership or official collaboration between the local government and/or established community-based organizations working towards a public agenda in the Strategy Area (neighborhood boards, local nonprofits, etc.) with organizations that offer technical assistance, capacity-building, or shared services. Documentation must also demonstrate that these partnerships have measurably improved community or resident outcomes.
B)	Evidence that the community has or is developing programming to actively place interns and/or students in public-service positions *(municipal government, social services, healthcare, education, etc.)*.
C)	Evidence of community services available to increase job training and access *(skills-based trainings offered at free or reduced costs, transportation services for job access, seeking job-creation entities, etc.)*.
D)	Documentation of a formal agreement between the subject property and an entity listed on the State Economic Development Resource Directory or a HUD Section 3 plan.
E)	Evidence of financial support allocated from major community stakeholders such as universities, hospitals, or other anchor institutions to the Community Revitalization Strategy and/or the subject property(ies) *(this may include allocations from an approved Opportunity Fund)*.
F)	Evidence that the community is actively seeking assistance for capacity-building activities *(applying for grants, participating in training or technical assistance programs including those offered by IHDA, etc.)*.
G)	Documentation of at least one (1) formal partnership between sponsor/developer and a certified MBE/WBE providing services and/or programming to the subject property and accessible to the larger community.
3) Promoting racial equity 1 point available	
A)	Documentation that the community or Community Revitalization Strategy is actively promoting racial equity or pursuing racial equity initiatives. 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 -Education or training availability for Diversity, Equity, and Inclusion (DEI) -Fair housing programming, marketing, or education -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

2024-25 COMMUNITY REVITALIZATION STRATEGY
Scoring Criteria

ACCESSIBILITY AND LIVABILITY	
1) Improvements in amenities and services 3 points available (1 point 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 property will improve or preserve access to existing amenities and/or provide new or innovative amenities within the CRSA.**	
A)	Banking and financial services
B)	Business development or incubation
C)	Childcare availability
D)	Civic services and engagement opportunities
E)	Community engagement via developer- or sponsor-hosted community meetings Click here to utilize IHDA's Community Meeting Toolkit (optional)
F)	Educational opportunities *(K-12, adult/vocational)*
G)	Food access
H)	Healthcare and social services
I)	Homelessness services/supportive housing initiatives
J)	Municipal/community-wide broadband internet access
K)	Recreational opportunities
L)	Retail opportunities
M)	Senior center and/or senior social/recreational programming
N)	Streetscaping, public art, river walks, garden walks, farmers/art markets, tourism, other activities that attract visitors and business
O)	Transportation access
P)	Other: Provide documentation illustrating how innovative activities not defined above are being used to meet the needs of the CRSA

PLAN IMPLEMENTATION AND FUNDING	
1) The Community Revitalization Strategy is being implemented 1 point available (1 point per category satisfied)	
A)	Narrative detailing the Community Revitalization Strategy's implementation schedule, in specific quarters or months and years *(e.g. Q1 2022 or January-March 2022)*, from plan creation to present. Accompanying evidence must also be provided demonstrating that significant portions of the Strategy have already been accomplished or are underway that can be substantiated via site visits and/or audits.

2024-25 COMMUNITY REVITALIZATION STRATEGY
Scoring Criteria

B)	Proof of implementation of infrastructure improvements made within the Strategy Area needed for continued development and/or investment *(map of road improvements, proof of investment in building facades, local press coverage etc.).*
C)	Evidence of measurable progress in addressing local services issues *(public health, homelessness, employment, and training, etc.).*
2) The Community Revitalization Strategy has funding and will continue to be implemented 1 point available (1 point per category satisfied)	
A)	A full budget showing prior funding directed toward plan implementation and future budgeting of funding (preferred: 5-years in the future) for implementation of the Community Revitalization Strategy.
B)	Map(s) showing active incentive programs *(TIF districts, Enterprise Zones, Opportunity Zones, etc.)* available in the Strategy Area, and an accompanying narrative explaining a plan for utilizing these resources to address community needs.
C)	A letter or statement from the municipal or county government attesting to funding already committed and future funding committed to the Strategy.
E)	Evidence that local funding has been committed to the housing components of the Strategy *(CDBG, HOME, TIF, grants, etc.).*
H)	Specific documentation of financial planning components to achieve elements of the Strategy in local adopted plans *(consolidated plan, annual action plan, local comprehensive plan, etc.).*

*Points automatically awarded under Scoring Criteria #1 to scattered-site projects falling within multiple census tracts will be prorated based on the number of units falling within the census tract(s) for which the Revitalization Impact Area designation(s) applies.

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 Effingham. 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 Effingham. 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 Effingham or the appropriate program administrator.

EFFINGHAM'S LOCAL DEVELOPMENT TOOLS

There are many local resources that are available throughout Effingham to aid with local economic and community development initiatives. Below are some of these resources. For more details, please contact the Economic Development Director, Todd Hull.

- **South Central Illinois Regional Planning and Development Commission loan programs**:

  SBA 504 loan program, Rural Business Initiative program (RBI), Title IX revolving loan fund

- **Illinois Edge program**:

  Illinois' EDGE program provides annual corporate tax credits to qualifying businesses which support job creation, capital investment and improve the standard of living for all Illinois residents. Initial qualification criteria require certain job creation and project investment requirements.

- **Effingham County Revolving Loan Fund**

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 for[1]:

- 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 THE CITY OF EFFINGHAM

The City of Effingham contains two TIF districts. The first district was created in November 2000 and will be active until December 2035. This TIF district encompasses the Central area of Effingham.

The second district was created in January 2003 and will be active until December 2038. This TIF district encompasses the Industrial area of Effingham.

City of Effingham TIF Districts

- Industrial TIF - Designated 1/28/2003, Expires 12/31/2038
- Central TIF - Designated 11/21/2000, Expires 12/31/2035

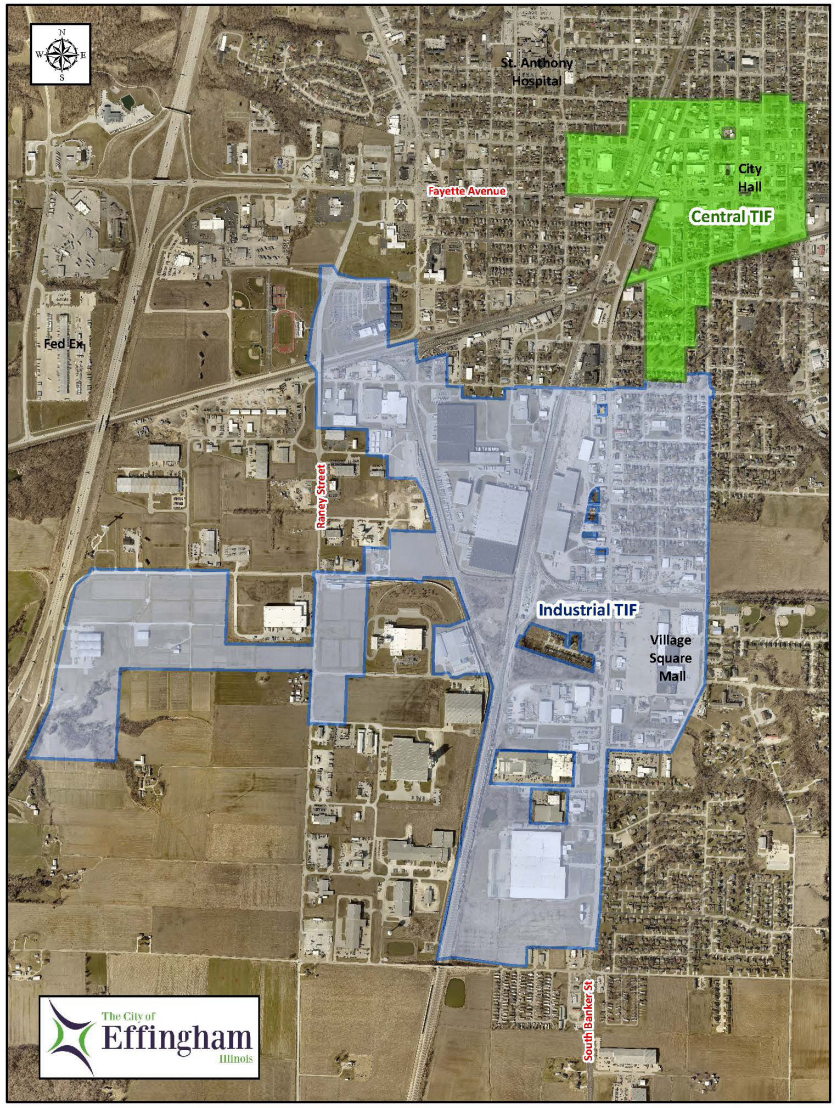
Developers, individuals, and businesses seeking development assistance within the TIF district can apply for funding through a formal application process. For more information on this process and how to apply, please reach out to the City of Effingham directly.

City of Effingham TIF Manager

Todd Hull, Economic Development Director

thull@effinghamil.com

(217) 342-5300 ext. 5309



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 include[1]:

- 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 EFFINGHAM

The City of Effingham is located within the Effingham/Effingham County Enterprise Zone. This zone was created January 1, 2018 – December 31, 2033 (option for a 10 year extension, would then expire 12/31/2043). This Enterprise Zone encompasses most of the corporate limits of the City of Effingham (excluding residential areas) and parts of Effingham County.

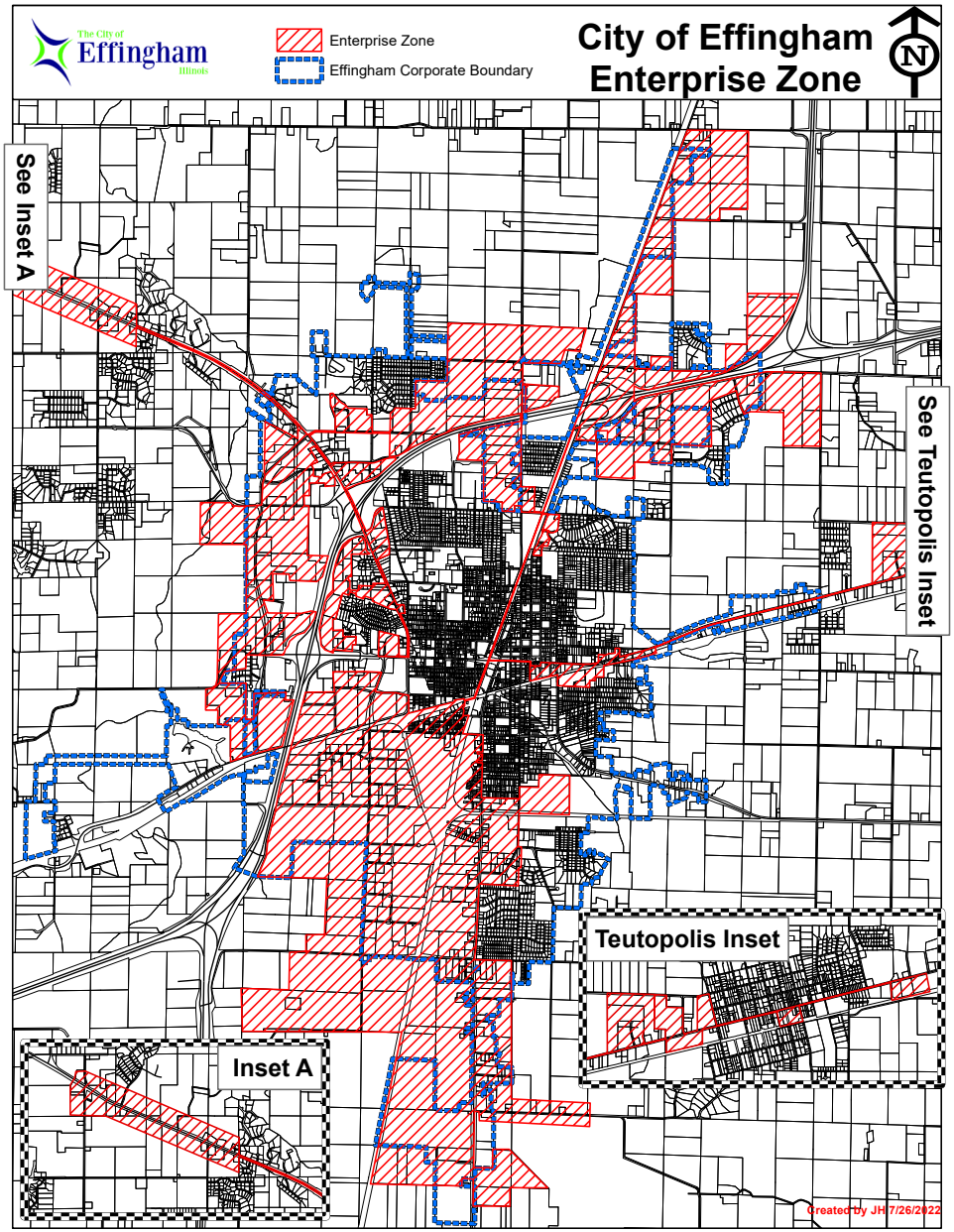
For more information on this Enterprise Zone, please reach out to the Enterprise Zone Administrator or to the City of Effingham directly.

City of Effingham Enterprise Zone Administrator

Sasha Althoff, Economic Development Specialist

salthoff@effinghamil.com

(217) 342-5300 ext. 4



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 EFFINGHAM

There is an Opportunity Zone in Effingham. Below are the census tract(s) that have been designated as Opportunity Zones.

- Census Tracts 9502, 9503, 9504, and 9508

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 EFFINGHAM

As of September 2024, there are no designated Historic Places in the City of Effingham.

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.



APPENDICES

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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 2016 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

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.

City of Effingham

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

		TOPICAL AREA					
YEAR		**2013-2019 for BG	2012	2013	2014	2015	2016
Geo Name	CR Partnership	GEO ID	Population	Population	Population	Population	Population
Effingham County, Census Tract 9506	**EFFINGHAM**	1400000US17049950600	5,088	5,221	5,134	5,392	5,489
Effingham County, Census Tract 9507	**EFFINGHAM**	1400000US17049950700	3,701	3,647	3,772	3,725	3,666
Effingham County, Census Tract 9508	**EFFINGHAM**	1400000US17049950800	4,128	4,092	4,112	4,076	4,085
Effingham County, Census Tract 9501	**EFFINGHAM**	1400000US17049950100	4,153	4,063	3,987	3,959	3,802
Effingham County, Census Tract 9502	**EFFINGHAM**	1400000US17049950200	4,583	4,720	4,739	4,783	4,811
Effingham County, Census Tract 9503	**EFFINGHAM**	1400000US17049950300	4,322	4,216	4,175	4,117	4,079
Effingham County, Census Tract 9504	**EFFINGHAM**	1400000US17049950400	4,069	3,848	3,913	3,942	3,980
Effingham County, Census Tract 9505	**EFFINGHAM**	1400000US17049950500	4,214	4,467	4,448	4,338	4,444
Effingham County	**EFFINGHAM**	0500000US17049	34,258	34,274	34,280	34,332	34,356
City of Centralia	**EFFINGHAM**	1600000US1712164	13,019	12,937	12,880	12,798	12,696
City of Effingham	**EFFINGHAM**	1600000US1722736	12,297	12,264	12,428	12,513	12,650
City of Mt Vernon	**EFFINGHAM**	1600000US1751180	15,051	15,060	15,069	15,136	14,880
Illinois	**State**	0400000US17	12,823,860	12,848,554	12,868,747	12,873,761	12,851,684
United States	**Nation**	0100000US	309,138,711	311,536,594	314,107,084	316,515,021	318,558,162

YEAR	2017	2018	2019	2020	2021
Geo Name	Population	Population	Population	Population	Population
Effingham County, Census Tract 9506	5,517	5,290	5,529	5,212	5,041
Effingham County, Census Tract 9507	3,544	3,755	3,578	3,673	3,707
Effingham County, Census Tract 9508	4,053	4,184	4,248	4,085	4,049
Effingham County, Census Tract 9501	3,908	4,012	4,098	4,323	4,322
Effingham County, Census Tract 9502	4,657	4,524	4,452	4,551	4,800
Effingham County, Census Tract 9503	4,030	4,055	4,181	4,115	4,170
Effingham County, Census Tract 9504	3,970	3,914	3,639	3,637	3,719
Effingham County, Census Tract 9505	4,485	4,440	4,412	4,555	4,768
Effingham County	34,164	34,174	34,137	34,151	34,576
City of Centralia	12,582	12,538	12,356	12,354	12,061
City of Effingham	12,517	12,624	12,563	12,310	12,218
City of Mt Vernon	14,723	14,804	14,742	14,769	14,614
Illinois	12,854,526	12,821,497	12,770,631	12,716,164	12,821,813
United States	321,004,407	322,903,030	324,697,795	326,569,308	329,725,481

			Population by Sex (Current)					
YEAR	**2012-2021	**2012-2021	2021	2021	2021	2021	2012	2012
Geo Name	Population Change (#)	Population Change (%)	Population Male (#)	Population Male (%)	Population Female (#)	Population Female (%)	Population Aged 60 Years and Older (#)	Population Aged 60 Years and Older (%)
Effingham County, Census Tract 9506	(47)	-0.9%	2,400	47.6%	2,641	52.4%	1,196	23.5%
Effingham County, Census Tract 9507	6	0.2%	1,502	40.5%	2,205	59.5%	940	25.4%
Effingham County, Census Tract 9508	(79)	-1.9%	1,947	48.1%	2,102	51.9%	954	23.1%
Effingham County, Census Tract 9501	169	4.1%	2,301	53.2%	2,021	46.8%	723	17.4%
Effingham County, Census Tract 9502	217	4.7%	2,605	54.3%	2,195	45.7%	1,063	23.2%
Effingham County, Census Tract 9503	(152)	-3.5%	2,115	50.7%	2,055	49.3%	826	19.1%
Effingham County, Census Tract 9504	(350)	-8.6%	1,901	51.1%	1,818	48.9%	643	15.8%
Effingham County, Census Tract 9505	554	13.1%	2,534	53.1%	2,234	46.9%	636	15.1%
Effingham County	318	0.9%	17,305	50.0%	17,271	50.0%	6,989	20.4%
City of Centralia	(958)	-7.4%	5,798	48.1%	6,263	51.9%	3,398	26.1%
City of Effingham	(79)	-0.6%	5,567	45.6%	6,651	54.4%	2,816	22.9%
City of Mt Vernon	(437)	-2.9%	7,008	48.0%	7,606	52.0%	3,537	23.5%
Illinois	(2,047)	-0.02%	6,332,176	49.4%	6,489,637	50.6%	2,295,471	17.9%
United States	20,586,770	6.7%	163,206,615	49.5%	166,518,866	50.5%	57,499,800	18.6%

	Elderly Population (Longitudinal)						Median Age (	
YEAR	2017	2017	2021	2021	2012-2021	2012-2021	2012	2017
Geo Name	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)	Median Age of Population	Median Age of Population
Effingham County, Census Tract 9506	1,109	20.1%	1,517	30.1%	321	6.59	42.4	39
Effingham County, Census Tract 9507	1,121	31.6%	1,035	27.9%	95	2.52	42.2	40.3
Effingham County, Census Tract 9508	939	23.2%	718	17.7%	(236)	-5.37	36.7	34.3
Effingham County, Census Tract 9501	749	19.2%	838	19.4%	115	1.99	34.2	35.9
Effingham County, Census Tract 9502	1,274	27.4%	1,242	25.9%	179	2.68	46.3	45.6
Effingham County, Census Tract 9503	980	24.3%	1,274	30.6%	448	11.45	38.5	41.1
Effingham County, Census Tract 9504	890	22.4%	975	26.2%	332	10.42	35.8	39.7
Effingham County, Census Tract 9505	979	21.8%	864	18.1%	228	3.02	37.1	38.9
Effingham County	8,041	23.5%	8,463	24.5%	1,474	4.08	39.5	39.1
City of Centralia	3,319	26.4%	3,560	29.5%	162	3.42	42.7	40.9
City of Effingham	2,903	23.2%	3,048	24.9%	232	2.05	40.1	36.1
City of Mt Vernon	4,096	27.8%	3,779	25.9%	242	2.36	37.2	39.5
Illinois	2,614,633	20.3%	2,826,635	22.0%	531,164	4.15	36.6	37.7
United States	66,956,449	20.9%	73,789,098	22.4%	16,289,298	3.78	37.2	37.8

	Longitudinal)							
YEAR	*2021*	*2012-2021*	*2012*	*2012*	*2012*	*2012*	*2012*	*2012*
Geo Name	**Median Age of Population**	**Change in Median Age of Population**	**Share of Population - White Only (%)**	**Share of Population - Black or African American Only**	**Share of Population - American Indian and Alaska**	**Share of Population - Asian Only (%)**	**Share of Population - Native Hawaiian and Other**	**Share of Population - Some other race only (%)**
Effingham County, Census Tract 9506	43.6	1.2	97.80%	0.1%	0.4%	0.6%	0.0%	0.0%
Effingham County, Census Tract 9507	37	-5.2	97.50%	0.7%	0.0%	0.0%	0.0%	1.0%
Effingham County, Census Tract 9508	33.5	-3.2	97.90%	1.0%	0.1%	0.0%	0.0%	0.3%
Effingham County, Census Tract 9501	36.8	2.6	98.40%	0.1%	0.0%	0.5%	0.0%	0.5%
Effingham County, Census Tract 9502	39.6	-6.7	97.60%	0.0%	0.0%	0.5%	0.0%	0.7%
Effingham County, Census Tract 9503	42.1	3.6	97.20%	0.2%	0.0%	0.5%	0.0%	0.2%
Effingham County, Census Tract 9504	43.6	7.8	99.00%	0.0%	0.0%	0.7%	0.0%	0.1%
Effingham County, Census Tract 9505	38.2	1.1	95.20%	0.0%	0.0%	0.0%	0.0%	4.7%
Effingham County	39.2	-0.3	97.60%	0.3%	0.1%	0.4%	0.0%	0.9%
City of Centralia	40.6	-2.1	84.70%	9.1%	0.2%	0.5%	0.0%	0.7%
City of Effingham	37	-3.1	97.60%	0.6%	0.2%	0.2%	0.0%	0.4%
City of Mt Vernon	39	1.8	80.20%	14.3%	0.0%	1.6%	0.0%	0.9%
Illinois	38.5	1.9	72.50%	14.5%	0.2%	4.6%	0.0%	6.2%
United States	38.4	1.2	74.20%	12.5%	0.8%	4.8%	0.2%	4.8%

								Population by Ra
YEAR	*2012*	*2017*	*2017*	*2017*	*2017*	*2017*	*2017*	*2017*
Geo Name	**Share of Population - Two or more races (%)**	**Share of Population - White Only (%)**	**Share of Population - Black or African American Only**	**Share of Population - American Indian and Alaska**	**Share of Population - Asian Only (%)**	**Share of Population - Native Hawaiian and Other**	**Share of Population - Some other race only (%)**	**Share of Population - Two or more races (%)**
Effingham County, Census Tract 9506	1.1%	98.4%	0.7%	0.1%	0.0%	0.0%	0.1%	0.7%
Effingham County, Census Tract 9507	0.8%	88.6%	1.1%	0.1%	1.5%	0.2%	3.8%	4.8%
Effingham County, Census Tract 9508	0.8%	96.3%	1.7%	0.0%	0.0%	0.0%	1.1%	0.8%
Effingham County, Census Tract 9501	0.6%	99.5%	0.1%	0.1%	0.2%	0.0%	0.0%	0.1%
Effingham County, Census Tract 9502	1.2%	98.5%	0.2%	0.5%	0.1%	0.0%	0.4%	0.4%
Effingham County, Census Tract 9503	1.8%	99.6%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%
Effingham County, Census Tract 9504	0.2%	97.7%	0.7%	0.0%	0.3%	0.0%	0.8%	0.5%
Effingham County, Census Tract 9505	0.2%	97.9%	0.0%	0.0%	0.2%	0.0%	0.2%	1.7%
Effingham County	0.8%	97.3%	0.6%	0.1%	0.2%	0.0%	0.7%	1.1%
City of Centralia	4.8%	83.7%	9.2%	0.1%	1.0%	0.0%	1.1%	5.0%
City of Effingham	0.9%	94.9%	1.2%	0.1%	0.4%	0.1%	1.5%	1.9%
City of Mt Vernon	3.1%	78.1%	15.2%	0.1%	2.3%	0.0%	0.5%	3.7%
Illinois	1.8%	71.9%	14.3%	0.2%	5.2%	0.0%	6.0%	2.4%
United States	2.5%	73.0%	12.7%	0.8%	5.4%	0.2%	4.8%	3.1%

	ce (Longitudinal)							
YEAR	2021	2021	2021	2021	2021	2021	2021	2012-2021
Geo Name	Share of Population - White Only (%)	Share of Population - Black or African American Only	Share of Population - American Indian and Alaska	Share of Population - Asian Only (%)	Share of Population - Native Hawaiian and Other	Share of Population - Some other race only (%)	Share of Population - Two or more races (%)	Change in Share of Population - White Only (PP)
Effingham County, Census Tract 9506	96.8%	1.0%	0.0%	1.3%	0.0%	0.0%	0.9%	(1.0)
Effingham County, Census Tract 9507	90.9%	1.2%	0.1%	1.2%	0.0%	3.0%	3.7%	(6.6)
Effingham County, Census Tract 9508	94.1%	1.6%	0.1%	0.0%	0.0%	2.1%	2.0%	(3.8)
Effingham County, Census Tract 9501	97.3%	0.2%	0.0%	0.8%	0.0%	0.1%	1.7%	(1.1)
Effingham County, Census Tract 9502	98.7%	0.1%	0.4%	0.0%	0.0%	0.0%	0.8%	1.1
Effingham County, Census Tract 9503	99.6%	0.0%	0.1%	0.0%	0.0%	0.1%	0.2%	2.4
Effingham County, Census Tract 9504	95.2%	0.6%	0.1%	0.7%	0.0%	1.7%	1.7%	(3.8)
Effingham County, Census Tract 9505	98.2%	0.0%	0.0%	0.7%	0.0%	0.0%	1.1%	3.0
Effingham County	96.5%	0.6%	0.1%	0.6%	0.0%	0.8%	1.4%	(1.1)
City of Centralia	84.3%	8.7%	0.0%	1.4%	0.0%	0.6%	4.9%	(0.4)
City of Effingham	94.0%	1.3%	0.1%	0.9%	0.0%	1.6%	2.1%	(3.6)
City of Mt Vernon	76.8%	16.4%	0.2%	1.6%	0.1%	0.6%	4.3%	(3.4)
Illinois	67.8%	14.1%	0.3%	5.7%	0.0%	6.2%	5.8%	(4.7)
United States	68.2%	12.6%	0.8%	5.7%	0.2%	5.6%	7.0%	(6.0)

							Population by Ethn	
YEAR	2012-2021	2012-2021	2012-2021	2012-2021	2012-2021	2012-2021	2012	2017
Geo Name	Change in Share of Population - Black or African American Only	Change in Share of Population - American Indian and Alaska	Change in Share of Population - Asian Only (PP)	Change in Share of Population - Native Hawaiian and Other	Change in Share of Population - Some other race only (PP)	Change in Share of Population - Two or more races (PP)	Share of Population Hispanic or Latinx (%)	Share of Population Hispanic or Latinx (%)
Effingham County, Census Tract 9506	0.9	(0.4)	0.7	-	-	(0.2)	2.0%	1.8%
Effingham County, Census Tract 9507	0.5	0.1	1.2	-	2.0	2.9	4.2%	6.2%
Effingham County, Census Tract 9508	0.6	-	-	-	1.8	1.2	1.0%	4.4%
Effingham County, Census Tract 9501	0.1	-	0.3	-	(0.4)	1.1	0.8%	0.6%
Effingham County, Census Tract 9502	0.1	0.4	(0.5)	-	(0.7)	(0.4)	1.3%	2.3%
Effingham County, Census Tract 9503	(0.2)	0.1	(0.5)	-	(0.1)	(1.6)	0.7%	0.3%
Effingham County, Census Tract 9504	0.6	0.1	-	-	1.6	1.5	0.1%	0.0%
Effingham County, Census Tract 9505	-	-	0.7	-	(4.7)	0.9	3.9%	0.3%
Effingham County	0.3	-	0.2	-	(0.1)	0.6	1.7%	1.9%
City of Centralia	(0.4)	(0.2)	0.9	-	(0.1)	0.1	2.9%	3.6%
City of Effingham	0.7	(0.1)	0.7	-	1.2	1.2	2.4%	3.8%
City of Mt Vernon	2.1	0.2	-	0.1	(0.3)	1.2	2.4%	3.1%
Illinois	(0.4)	0.1	1.1	-	-	4.0	15.8%	16.8%
United States	0.1	-	0.9	-	0.8	4.5	16.4%	17.6%

	icity (Longitudinal)		Households (Longitudinal)					
YEAR	2021	2012 - 2021	2012	2017	2021	2012-2021	2012-2021	2021
Geo Name	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 (%)	Married Couple Families (#)
Effingham County, Census Tract 9506	1.5%	(0.5)	2,333	2,232	2,260	(73)	-3.1%	1,140
Effingham County, Census Tract 9507	6.2%	2.0	1,551	1,546	1,492	(59)	-3.8%	548
Effingham County, Census Tract 9508	6.0%	5.0	1,888	1,744	1,703	(185)	-9.8%	653
Effingham County, Census Tract 9501	0.6%	(0.2)	1,451	1,372	1,644	193	13.3%	1,038
Effingham County, Census Tract 9502	0.2%	(1.1)	1,940	1,852	1,923	(17)	-0.9%	1,130
Effingham County, Census Tract 9503	0.0%	(0.7)	1,545	1,621	1,791	246	15.9%	841
Effingham County, Census Tract 9504	4.0%	3.9	1,477	1,456	1,513	36	2.4%	887
Effingham County, Census Tract 9505	0.6%	(3.3)	1,458	1,627	1,778	320	21.9%	1,228
Effingham County	2.2%	0.5	13,643	13,450	14,104	461	3.4%	7,465
City of Centralia	4.4%	1.5	5,520	5,570	5,080	(440)	-8.0%	1,806
City of Effingham	4.5%	2.1	5,510	5,239	5,225	(285)	-5.2%	2,169
City of Mt Vernon	3.9%	1.5	6,486	6,750	6,167	(319)	-4.9%	2,033
Illinois	17.5%	1.7	4,774,275	4,818,452	4,930,255	155,980	3.3%	2,306,333
United States	18.4%	2.0	115,226,802	118,825,921	124,010,992	8,784,190	7.6%	59,331,185

	Household Type (Current)						
YEAR	2021	2021	2021	2021	2021	2021	2021
Geo Name	Married Couple Families (%)	Cohabitating Couple Households (#)	Cohabitating 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 (%)
Effingham County, Census Tract 9506	50.4%	207	9.2%	372	16.5%	541	23.9%
Effingham County, Census Tract 9507	36.7%	175	11.7%	222	14.9%	547	36.7%
Effingham County, Census Tract 9508	38.3%	217	12.7%	343	20.1%	490	28.8%
Effingham County, Census Tract 9501	63.1%	105	6.4%	253	15.4%	248	15.1%
Effingham County, Census Tract 9502	58.8%	99	5.1%	475	24.7%	219	11.4%
Effingham County, Census Tract 9503	47.0%	136	7.6%	394	22.0%	420	23.5%
Effingham County, Census Tract 9504	58.6%	124	8.2%	279	18.4%	223	14.7%
Effingham County, Census Tract 9505	69.1%	48	2.7%	334	18.8%	168	9.4%
Effingham County	52.9%	1,111	7.9%	2,672	18.9%	2,856	20.2%
City of Centralia	35.6%	487	9.6%	1,058	20.8%	1,729	34.0%
City of Effingham	41.5%	563	10.8%	930	17.8%	1,563	29.9%
City of Mt Vernon	33.0%	507	8.2%	1,297	21.0%	2,330	37.8%
Illinois	46.8%	315,524	6.4%	919,509	18.7%	1,388,889	28.2%
United States	47.8%	8,282,361	6.7%	22,372,501	18.0%	34,024,945	27.4%

		TOPICAL AREA	Household Income (Longitudinal)				
YEAR		**2013-2019 for BG	2012	2017	2021	2012-2021	2012-2021
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 (%)
Effingham County, Census Tract 9506	**EFFINGHAM**	1400000US17049950600	$ 44,455	$ 62,305	$ 62,750	$ 18,295	29.2%
Effingham County, Census Tract 9507	**EFFINGHAM**	1400000US17049950700	$ 40,592	$ 38,032	$ 43,214	$ 2,622	6.1%
Effingham County, Census Tract 9508	**EFFINGHAM**	1400000US17049950800	$ 45,258	$ 35,619	$ 50,920	$ 5,662	11.1%
Effingham County, Census Tract 9501	**EFFINGHAM**	1400000US17049950100	$ 60,844	$ 76,290	$ 91,053	$ 30,209	33.2%
Effingham County, Census Tract 9502	**EFFINGHAM**	1400000US17049950200	$ 56,793	$ 78,095	$ 83,050	$ 26,257	31.6%
Effingham County, Census Tract 9503	**EFFINGHAM**	1400000US17049950300	$ 58,849	$ 49,875	$ 65,069	$ 6,220	9.6%
Effingham County, Census Tract 9504	**EFFINGHAM**	1400000US17049950400	$ 49,826	$ 54,578	$ 63,578	$ 13,752	21.6%
Effingham County, Census Tract 9505	**EFFINGHAM**	1400000US17049950500	$ 66,607	$ 68,866	$ 73,313	$ 6,706	9.1%
Effingham County	**EFFINGHAM**	0500000US17049	$ 51,009	$ 54,655	$ 65,590	$ 14,581	22.2%
City of Centralia	**EFFINGHAM**	1600000US1712164	$ 35,000	$ 33,902	$ 40,979	$ 5,979	14.6%
City of Effingham	**EFFINGHAM**	1600000US1722736	$ 42,421	$ 44,284	$ 56,242	$ 13,821	24.6%
City of Mt Vernon	**EFFINGHAM**	1600000US1751180	$ 32,539	$ 37,358	$ 44,373	$ 11,834	26.7%
Illinois	**State**	0400000US17	$ 56,853	$ 61,229	$ 72,563	$ 15,710	21.7%
United States	**Nation**	0100000US	$ 53,046	$ 57,652	$ 69,021	$ 15,975	23.1%

	Households by Incon				
YEAR	2021	2021	2021	2021	2021
Geo Name	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 (%)
Effingham County, Census Tract 9506	1.9%	2.7%	14.0%	7.0%	14.0%
Effingham County, Census Tract 9507	7.4%	7.7%	16.1%	10.7%	9.8%
Effingham County, Census Tract 9508	3.3%	5.0%	8.5%	14.4%	17.6%
Effingham County, Census Tract 9501	1.4%	1.8%	7.8%	3.0%	10.3%
Effingham County, Census Tract 9502	3.4%	2.9%	4.8%	3.5%	9.6%
Effingham County, Census Tract 9503	4.1%	4.4%	8.2%	7.1%	16.5%
Effingham County, Census Tract 9504	6.5%	1.7%	14.8%	6.9%	8.6%
Effingham County, Census Tract 9505	1.5%	2.6%	4.7%	12.8%	7.9%
Effingham County	3.5%	3.5%	9.8%	8.1%	11.9%
City of Centralia	8.9%	8.5%	12.4%	11.5%	16.1%
City of Effingham	4.0%	5.0%	12.7%	9.7%	14.3%
City of Mt Vernon	6.8%	7.5%	13.3%	12.4%	15.6%
Illinois	5.9%	3.5%	7.4%	7.7%	10.7%
United States	5.5%	3.9%	7.8%	8.2%	11.4%

	ne Bracket (Current)					Hou		
YEAR	2021	2021	2021	2021	2021	2012	2012	2017
Geo Name	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 (%)	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 (%)
Effingham County, Census Tract 9506	21.9%	9.4%	15.1%	5.9%	8.1%	0.7%	7.4%	2.4%
Effingham County, Census Tract 9507	9.9%	18.5%	16.2%	0.9%	2.8%	1.3%	13.7%	1.9%
Effingham County, Census Tract 9508	22.0%	12.1%	10.1%	6.3%	0.6%	0.0%	7.4%	1.7%
Effingham County, Census Tract 9501	17.5%	10.9%	24.1%	7.9%	15.2%	1.2%	1.7%	1.1%
Effingham County, Census Tract 9502	21.6%	12.5%	22.3%	11.1%	8.3%	1.2%	4.6%	0.3%
Effingham County, Census Tract 9503	19.4%	14.9%	16.7%	4.7%	4.1%	0.6%	6.2%	2.7%
Effingham County, Census Tract 9504	21.9%	21.3%	11.0%	2.0%	5.3%	0.9%	11.0%	0.8%
Effingham County, Census Tract 9505	22.0%	15.0%	23.4%	7.4%	2.8%	1.1%	5.4%	0.7%
Effingham County	19.8%	14.0%	17.4%	6.0%	6.0%	0.9%	7.2%	1.5%
City of Centralia	16.0%	12.1%	10.8%	2.1%	1.6%	4.2%	23.7%	4.1%
City of Effingham	19.5%	12.7%	13.6%	4.0%	4.5%	0.7%	9.3%	1.8%
City of Mt Vernon	17.7%	12.0%	8.1%	2.3%	4.2%	3.0%	24.9%	2.7%
Illinois	16.3%	12.9%	17.1%	8.5%	10.1%	2.3%	10.8%	2.5%
United States	16.8%	12.8%	16.3%	7.8%	9.5%	2.7%	11.4%	2.6%

	seholds with Assistance (Longitudinal)					Lab		
YEAR	2017	2021	2021	2012-2021	2012-2021	2012	2012	2017
Geo Name	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)	Labor Force Participation Rate (%)	Unemployment Rate (%)	Labor Force Participation Rate (%)
Effingham County, Census Tract 9506	11.6%	3.4%	13.9%	2.7%	6.5%	67.0%	3.7%	66.1%
Effingham County, Census Tract 9507	18.6%	5.2%	28.4%	3.9%	14.7%	59.8%	5.9%	57.2%
Effingham County, Census Tract 9508	18.5%	5.8%	15.4%	5.8%	8.0%	65.2%	7.4%	63.2%
Effingham County, Census Tract 9501	2.8%	2.3%	7.7%	1.1%	6.0%	76.6%	4.3%	76.0%
Effingham County, Census Tract 9502	4.0%	0.8%	5.4%	-0.4%	0.8%	71.3%	8.8%	63.4%
Effingham County, Census Tract 9503	10.4%	2.4%	12.2%	1.8%	6.0%	72.6%	5.9%	65.9%
Effingham County, Census Tract 9504	9.3%	2.2%	6.9%	1.3%	-4.1%	66.6%	6.4%	72.7%
Effingham County, Census Tract 9505	8.2%	1.7%	11.2%	0.6%	5.8%	71.6%	3.1%	71.4%
Effingham County	10.6%	2.9%	12.4%	2.0%	5.2%	68.9%	5.6%	67.0%
City of Centralia	26.5%	3.4%	24.9%	-0.8%	1.2%	56.9%	14.9%	57.1%
City of Effingham	16.0%	4.8%	18.4%	4.1%	9.1%	65.0%	5.7%	63.5%
City of Mt Vernon	26.1%	3.0%	23.8%	0.0%	-1.1%	62.1%	13.7%	57.2%
Illinois	13.3%	2.5%	12.6%	0.2%	1.8%	66.7%	9.9%	65.2%
United States	12.6%	2.6%	11.4%	-0.1%	0.0%	64.7%	9.2%	63.0%

	or Force and Unemployment (Longitudinal)					Occupation of Workers (		
YEAR	2017	2021	2021	2012-2021	2012-2021	2021	2021	2021
Geo Name	Unemployment Rate (%)	Labor Force Participation Rate (%)	Unemployment Rate (%)	Change in Labor Force Participation Rate (PP)	Change in Unemployment Rate (PP)	Occupation: Management, business, science, and arts occupations (%)	Occupation: Service occupations (%)	Occupation: Sales and office occupations (%)
Effingham County, Census Tract 9506	4.9%	62.6%	1.9%	-4.4%	-1.8%	37.7%	11.7%	24.7%
Effingham County, Census Tract 9507	3.5%	61.4%	2.8%	1.6%	-3.1%	26.1%	22.6%	24.4%
Effingham County, Census Tract 9508	7.4%	70.6%	4.8%	5.4%	-2.6%	28.8%	17.1%	20.0%
Effingham County, Census Tract 9501	3.0%	76.8%	1.9%	0.2%	-2.4%	36.4%	17.3%	21.9%
Effingham County, Census Tract 9502	4.8%	64.1%	2.2%	-7.2%	-6.6%	45.1%	9.8%	15.0%
Effingham County, Census Tract 9503	4.4%	63.8%	1.3%	-8.8%	-4.6%	28.7%	14.1%	23.4%
Effingham County, Census Tract 9504	3.9%	65.8%	1.9%	-0.7%	-4.5%	23.6%	22.4%	20.0%
Effingham County, Census Tract 9505	3.4%	69.5%	4.2%	-2.1%	1.1%	31.4%	14.9%	22.4%
Effingham County	4.4%	66.8%	2.6%	-2.1%	-3.0%	32.8%	15.9%	21.4%
City of Centralia	10.7%	54.3%	12.8%	-2.6%	-2.1%	32.5%	20.3%	19.2%
City of Effingham	5.4%	65.0%	3.3%	0.0%	-2.4%	31.1%	16.6%	23.4%
City of Mt Vernon	9.7%	59.4%	8.5%	-2.7%	-5.2%	28.8%	25.6%	20.7%
Illinois	7.4%	65.1%	6.2%	-1.6%	-3.7%	40.7%	16.6%	20.9%
United States	6.6%	63.1%	5.5%	-1.6%	-3.7%	40.3%	17.0%	20.9%

	Current)		Indu					
YEAR	2021	2021	2021	2021	2021	2021	2021	2021
Geo Name	Occupation: Natural resources, construction, and maintenance occupations (%)	Occupation: Production, transportation, and material moving occupations (%)	Industry: Agriculture, forestry, fishing and hunting, and mining (%)	Industry: Construction (%)	Industry: Manufacturing (%)	Industry: Wholesale trade (%)	Industry: Retail trade (%)	Industry: Transportation and warehousing, and utilities (%)
Effingham County, Census Tract 9506	7.6%	18.2%	0.4%	5.0%	18.5%	3.8%	12.9%	4.2%
Effingham County, Census Tract 9507	8.5%	18.4%	0.0%	8.3%	12.0%	2.3%	11.6%	4.7%
Effingham County, Census Tract 9508	6.5%	27.5%	5.2%	0.5%	17.9%	5.0%	20.6%	3.3%
Effingham County, Census Tract 9501	13.2%	11.2%	3.1%	11.4%	10.8%	4.3%	8.2%	8.0%
Effingham County, Census Tract 9502	9.8%	20.2%	9.4%	5.7%	18.6%	6.0%	8.6%	8.3%
Effingham County, Census Tract 9503	10.9%	22.9%	2.7%	6.0%	15.2%	5.5%	12.6%	8.7%
Effingham County, Census Tract 9504	9.9%	24.2%	1.9%	6.2%	17.6%	2.5%	15.4%	4.9%
Effingham County, Census Tract 9505	13.0%	18.3%	6.6%	12.8%	14.4%	4.1%	10.9%	3.9%
Effingham County	10.0%	19.8%	3.8%	7.1%	15.7%	4.3%	12.4%	5.8%
City of Centralia	4.2%	23.8%	0.9%	3.6%	15.7%	1.0%	11.0%	7.5%
City of Effingham	7.5%	21.3%	1.6%	4.6%	16.6%	3.8%	15.3%	3.6%
City of Mt Vernon	5.5%	19.4%	0.6%	4.8%	11.5%	2.5%	11.3%	7.7%
Illinois	7.2%	14.6%	1.0%	5.4%	11.7%	2.9%	10.4%	6.7%
United States	8.7%	13.1%	1.7%	6.8%	10.0%	2.5%	11.0%	5.7%

	stry of Workers (Current)							
YEAR	2021	2021	2021	2021	2021	2021	2021	2012
Geo Name	Industry: Information (%)	Industry: Finance and insurance, and real estate and rental and leasing (%)	Industry: Professional, scientific, and management, and administrative and waste management services (%)	Industry: Educational services, and health care and social assistance (%)	Industry: Arts, entertainment, and recreation, and accommodation and food services (%)	Industry: Other services, except public administration (%)	Industry: Public administration (%)	Median Annual Income of All Workers with Earnings in Past 12 Months
Effingham County, Census Tract 9506	0.8%	7.2%	3.6%	25.1%	12.3%	4.6%	1.7%	$ 30,864
Effingham County, Census Tract 9507	1.1%	4.8%	9.9%	19.4%	12.5%	8.8%	4.6%	$ 27,188
Effingham County, Census Tract 9508	0.5%	3.6%	2.1%	19.6%	14.5%	6.1%	1.3%	$ 26,116
Effingham County, Census Tract 9501	1.5%	3.8%	9.9%	22.9%	7.1%	6.9%	2.2%	$ 28,658
Effingham County, Census Tract 9502	0.2%	2.2%	5.0%	24.5%	4.6%	2.9%	3.8%	$ 30,067
Effingham County, Census Tract 9503	0.4%	4.2%	5.4%	20.7%	8.0%	8.8%	1.6%	$ 23,351
Effingham County, Census Tract 9504	1.4%	2.8%	5.3%	15.9%	8.5%	11.5%	6.1%	$ 26,235
Effingham County, Census Tract 9505	0.8%	4.9%	4.9%	21.5%	5.9%	6.1%	3.1%	$ 31,103
Effingham County	0.8%	4.2%	5.7%	21.5%	9.0%	6.8%	2.9%	$ 28,111
City of Centralia	3.7%	3.9%	3.8%	31.0%	7.1%	4.3%	6.3%	$ 23,138
City of Effingham	0.8%	5.5%	4.5%	21.4%	13.3%	6.5%	2.4%	$ 28,417
City of Mt Vernon	0.7%	3.8%	7.0%	28.7%	13.4%	4.8%	3.0%	$ 20,195
Illinois	1.7%	7.4%	12.3%	23.4%	8.6%	4.6%	3.8%	$ 31,643
United States	1.9%	6.7%	11.9%	23.3%	9.1%	4.8%	4.7%	$ 30,376

								Annual Income (Longitudinal)
YEAR	2012	2012	2017	2017	2017	2021	2021	2021
Geo Name	Median Annual Income of Full-Time Working Males with Earnings in Past 12 Months	Median Annual Income of Full-Time Working Females with Earnings in Past 12 Months	Median Annual Income of All Workers with Earnings in Past 12 Months	Median Annual Income of Full-Time Working Males with Earnings in Past 12 Months	Median Annual Income of Full-Time Working Females with Earnings in Past 12 Months	Median Annual Income of All Workers with Earnings in Past 12 Months	Median Annual Income of Full-Time Working Males with Earnings in Past 12 Months	Median Annual Income of Full-Time Working Females with Earnings in Past 12 Months
Effingham County, Census Tract 9506	$ 44,455	$ 31,034	$ 31,250	$ 45,000	$ 36,500	$ 37,393	$ 45,820	$ 45,000
Effingham County, Census Tract 9507	$ 38,066	$ 33,675	$ 26,236	$ 35,833	$ 28,071	$ 29,802	$ 52,000	$ 34,116
Effingham County, Census Tract 9508	$ 40,698	$ 24,719	$ 25,037	$ 35,573	$ 27,768	$ 32,283	$ 43,237	$ 36,736
Effingham County, Census Tract 9501	$ 38,869	$ 27,299	$ 36,456	$ 46,860	$ 38,611	$ 45,142	$ 53,904	$ 50,000
Effingham County, Census Tract 9502	$ 39,870	$ 35,325	$ 33,833	$ 52,015	$ 43,125	$ 45,147	$ 54,004	$ 43,271
Effingham County, Census Tract 9503	$ 44,342	$ 25,938	$ 28,486	$ 42,670	$ 29,178	$ 37,449	$ 50,857	$ 38,024
Effingham County, Census Tract 9504	$ 37,669	$ 23,438	$ 25,851	$ 40,071	$ 27,542	$ 33,000	$ 50,707	$ 32,639
Effingham County, Census Tract 9505	$ 48,475	$ 31,000	$ 31,172	$ 48,071	$ 33,904	$ 38,647	$ 50,729	$ 41,326
Effingham County	$ 41,233	$ 30,232	$ 29,868	$ 43,314	$ 31,937	$ 37,616	$ 50,229	$ 40,176
City of Centralia	$ 42,761	$ 28,346	$ 22,913	$ 36,544	$ 32,235	$ 30,021	$ 48,475	$ 35,865
City of Effingham	$ 40,613	$ 31,258	$ 28,106	$ 41,368	$ 30,580	$ 34,587	$ 45,022	$ 36,309
City of Mt Vernon	$ 38,958	$ 26,563	$ 24,565	$ 46,869	$ 30,674	$ 29,461	$ 54,217	$ 33,450
Illinois	$ 52,553	$ 40,220	$ 34,521	$ 54,366	$ 42,357	$ 40,925	$ 62,904	$ 50,078
United States	$ 48,629	$ 37,842	$ 32,141	$ 50,859	$ 40,760	$ 38,732	$ 57,803	$ 46,823

YEAR / Geo Name	2012-2021 Change in Median Annual Income of All Workers with Earnings ($)	2012-2021 Change in Median Annual Income of Full-Time Working Males with Earnings ($)	2012-2021 Change in Median Annual Income of Full-Time Working Females with Earnings ($)	2012-2021 Change in Median Annual Income of All Workers with Earnings (%)	2012-2021 Change in Median Annual Income of Full-Time Working Males with Earnings (%)	2012-2021 Change in Median Annual Income of Full-Time Working Females with Earnings (%)	Family Poverty 2012 Poverty Rate: All Families (%)	Family Poverty 2017 Poverty Rate: All Families (%)
Effingham County, Census Tract 9506	$ 6,529	$ 1,365	$ 13,966	17.5%	3.0%	31.0%	3.4%	6.7%
Effingham County, Census Tract 9507	$ 2,614	$ 13,934	$ 441	8.8%	26.8%	1.3%	13.9%	25.2%
Effingham County, Census Tract 9508	$ 6,167	$ 2,539	$ 12,017	19.1%	5.9%	32.7%	6.5%	18.1%
Effingham County, Census Tract 9501	$ 16,484	$ 15,035	$ 22,701	36.5%	27.9%	45.4%	5.3%	3.3%
Effingham County, Census Tract 9502	$ 15,080	$ 14,134	$ 7,946	33.4%	26.2%	18.4%	6.4%	6.1%
Effingham County, Census Tract 9503	$ 14,098	$ 6,515	$ 12,086	37.6%	12.8%	31.8%	3.7%	6.8%
Effingham County, Census Tract 9504	$ 6,765	$ 13,038	$ 9,201	20.5%	25.7%	28.2%	8.5%	6.3%
Effingham County, Census Tract 9505	$ 7,544	$ 2,254	$ 10,326	19.5%	4.4%	25.0%	5.4%	4.8%
Effingham County	$ 9,505	$ 8,996	$ 9,944	25.3%	17.9%	24.8%	6.3%	8.6%
City of Centralia	$ 6,883	$ 5,714	$ 7,519	22.9%	11.8%	21.0%	15.5%	22.8%
City of Effingham	$ 6,170	$ 4,409	$ 5,051	17.8%	9.8%	13.9%	7.7%	14.9%
City of Mt Vernon	$ 9,266	$ 15,259	$ 6,887	31.5%	28.1%	20.6%	19.9%	21.3%
Illinois	$ 9,282	$ 10,351	$ 9,858	22.7%	16.5%	19.7%	10.0%	9.8%
United States	$ 8,356	$ 9,174	$ 8,981	21.6%	15.9%	19.2%	10.9%	10.5%

YEAR / Geo Name	(Longitudinal) 2021 Poverty Rate: All Families (%)	(Longitudinal) 2012-2021 Change in Poverty Rate: All Families (PP)	Total Poverty (Longitudinal) 2012 Poverty Rate: All People (%)	Total Poverty (Longitudinal) 2017 Poverty Rate: All People (%)	Total Poverty (Longitudinal) 2021 Poverty Rate: All People (%)	Total Poverty (Longitudinal) 2012-2021 Change in Poverty Rate: All People (PP)	Elderly Poverty 2012 Poverty Rate: People Aged 65 and Older (%)	Elderly Poverty 2017 Poverty Rate: People Aged 65 and Older (%)
Effingham County, Census Tract 9506	4.5%	1.1%	6.9%	4.3%	7.3%	0.4%	13.3%	8.9%
Effingham County, Census Tract 9507	19.2%	5.3%	17.5%	6.7%	27.9%	10.4%	10.2%	9.2%
Effingham County, Census Tract 9508	18.5%	12.0%	12.8%	6.3%	22.4%	9.6%	14.0%	3.7%
Effingham County, Census Tract 9501	1.2%	-4.1%	6.5%	1.8%	2.5%	-4.0%	7.3%	3.5%
Effingham County, Census Tract 9502	3.3%	-3.1%	10.0%	3.5%	5.8%	-4.2%	6.7%	8.1%
Effingham County, Census Tract 9503	5.4%	1.7%	6.4%	5.6%	8.6%	2.2%	3.4%	2.0%
Effingham County, Census Tract 9504	6.8%	-1.7%	12.8%	3.7%	8.0%	-4.8%	5.5%	2.5%
Effingham County, Census Tract 9505	5.4%	0.0%	7.1%	2.9%	7.0%	-0.1%	3.3%	4.4%
Effingham County	7.2%	0.9%	9.7%	1.7%	10.5%	0.8%	8.7%	5.6%
City of Centralia	17.9%	2.4%	18.9%	3.8%	23.8%	4.9%	10.9%	8.4%
City of Effingham	12.3%	4.6%	12.2%	3.3%	17.7%	5.5%	12.9%	8.3%
City of Mt Vernon	17.1%	-2.8%	23.7%	3.3%	21.0%	-2.7%	11.7%	13.2%
Illinois	8.3%	-1.7%	13.7%	0.1%	11.8%	-1.9%	8.6%	8.8%
United States	8.9%	-2.0%	14.9%	0.1%	12.6%	-2.3%	9.4%	9.3%

	(Longitudinal)		Poverty by Family Type (Current)			Po		
YEAR	2021	2012-2021	2021	2021	2021	2021	2021	2021
Geo Name	Poverty Rate: People Aged 65 and Older (%)	Change in Poverty Rate: People Aged 65 and Older (PP)	Poverty Rate: Married Couple Families (%)	Poverty Rate: Families with Children (%)	Poverty Rate: Single Female-Led Families with Children (%)	Share of People Below Poverty Level by Race: White Only (%)	Share of People Below Poverty Level by Race: Black or African American Only (%)	Share of People Below Poverty Level by Race: American Indian and Alaksa Native Only (%)
Effingham County, Census Tract 9506	3.3%	-10.0%	0.0%	0.0%	36.0%	6.6%	100.0%	0.0%
Effingham County, Census Tract 9507	14.7%	4.5%	12.4%	28.9%	42.6%	27.5%	55.8%	0.0%
Effingham County, Census Tract 9508	20.7%	6.7%	15.9%	20.9%	30.2%	23.7%	0.0%	0.0%
Effingham County, Census Tract 9501	7.1%	-0.2%	1.2%	1.4%	5.7%	2.5%	0.0%	0.0%
Effingham County, Census Tract 9502	12.3%	5.6%	0.6%	1.2%	71.4%	5.9%	0.0%	0.0%
Effingham County, Census Tract 9503	5.1%	1.7%	3.8%	4.9%	43.4%	8.6%	0.0%	0.0%
Effingham County, Census Tract 9504	10.5%	5.0%	4.1%	3.5%	33.3%	7.6%	0.0%	0.0%
Effingham County, Census Tract 9505	4.4%	1.1%	1.1%	0.7%	42.9%	6.7%	0.0%	0.0%
Effingham County	8.9%	0.2%	3.7%	5.4%	36.6%	10.3%	40.3%	0.0%
City of Centralia	8.8%	-2.1%	7.1%	10.3%	56.4%	23.4%	28.6%	0.0%
City of Effingham	10.8%	-2.1%	7.9%	14.7%	37.8%	17.4%	50.0%	0.0%
City of Mt Vernon	10.9%	-0.8%	6.2%	8.7%	51.5%	18.8%	34.4%	2.9%
Illinois	9.0%	0.4%	3.8%	5.0%	32.7%	8.9%	24.7%	12.8%
United States	9.6%	0.2%	4.5%	6.0%	33.6%	10.3%	21.7%	23.4%

	verty by Race and Ethnicity (Current)				
YEAR	2021	2021	2021	2021	2021
Geo Name	Share of People Below Poverty Level by Race: Asian Only (%)	Share of People Below Poverty Level by Race: Native Hawaiian and Other Pacific Islander Only (%)	Share of People Below Poverty Level by Race: Some Other Race Only (%)	Share of People Below Poverty Level by Race: Two or More Races (%)	Share of People Below Poverty Level by Ethnicity: Hispanix or Latinx (%)
Effingham County, Census Tract 9506	0.0%	0.0%	0.0%	0.0%	24.7%
Effingham County, Census Tract 9507	0.0%	0.0%	0.0%	62.0%	44.3%
Effingham County, Census Tract 9508	0.0%	0.0%	0.0%	1.2%	0.4%
Effingham County, Census Tract 9501	0.0%	0.0%	0.0%	4.2%	12.0%
Effingham County, Census Tract 9502	0.0%	0.0%	0.0%	0.0%	0.0%
Effingham County, Census Tract 9503	0.0%	0.0%	0.0%	0.0%	0.0%
Effingham County, Census Tract 9504	0.0%	0.0%	44.4%	1.5%	18.9%
Effingham County, Census Tract 9505	0.0%	0.0%	0.0%	37.3%	23.3%
Effingham County	0.0%	0.0%	10.5%	21.9%	20.9%
City of Centralia	32.3%	0.0%	9.0%	20.4%	36.0%
City of Effingham	0.0%	0.0%	0.0%	32.8%	22.2%
City of Mt Vernon	1.7%	0.0%	48.0%	16.1%	6.7%
Illinois	10.4%	14.2%	15.3%	13.0%	14.2%
United States	10.3%	16.7%	19.1%	14.9%	17.7%

		TOPICAL AREA	Housing Units (Longitudinal)				
YEAR		**2013-2019 for BG	2012	2017	2021	2012-2021	2012-2021
Geo Name	CR Partnership	GEO ID	Total Housing Units	Total Housing Units	Total Housing Units	Change in Total Housing Units (#)	Change in Total Housing Units (%)
Effingham County, Census Tract 9506	**EFFINGHAM**	1400000US17049950600	2,404	2,348	2,395	(9)	-0.4%
Effingham County, Census Tract 9507	**EFFINGHAM**	1400000US17049950700	1,647	1,546	1,560	(87)	-5.3%
Effingham County, Census Tract 9508	**EFFINGHAM**	1400000US17049950800	2,104	1,970	1,839	(265)	-12.6%
Effingham County, Census Tract 9501	**EFFINGHAM**	1400000US17049950100	1,494	1,476	1,894	400	26.8%
Effingham County, Census Tract 9502	**EFFINGHAM**	1400000US17049950200	2,211	2,321	2,222	11	0.5%
Effingham County, Census Tract 9503	**EFFINGHAM**	1400000US17049950300	1,626	1,800	1,842	216	13.3%
Effingham County, Census Tract 9504	**EFFINGHAM**	1400000US17049950400	1,524	1,625	1,640	116	7.6%
Effingham County, Census Tract 9505	**EFFINGHAM**	1400000US17049950500	1,610	1,730	1,845	235	14.6%
Effingham County	**EFFINGHAM**	0500000US17049	14,620	14,816	15,237	617	4.2%
Centralia	**EFFINGHAM**	1600000US1712164	6,595	6,458	5,806	(789)	-12.0%
City of Effingham	**EFFINGHAM**	1600000US1722736	5,893	5,574	5,564	(329)	-5.6%
Mt. Vernon	**EFFINGHAM**	1600000US1751180	7,419	7,655	7,335	(84)	-1.1%
Illinois	**State**	0400000US17	5,293,619	5,334,847	5,412,995	119,376	2.3%
United States	**Nation**	0100000US	131,642,457	135,393,564	139,647,020	8,004,563	6.1%

	Housing Tenure (Longitudinal)				
YEAR	2012	2012	2017	2017	2021
Geo Name	Owner-Occupied Housing Units (%)	Renter-Occupied Housing Units (%)	Owner-Occupied Housing Units (%)	Renter-Occupied Housing Units (%)	Owner-Occupied Housing Units (%)
Effingham County, Census Tract 9506	73.1%	26.9%	77.6%	22.4%	77.8%
Effingham County, Census Tract 9507	60.1%	39.9%	56.1%	43.9%	54.6%
Effingham County, Census Tract 9508	62.2%	37.8%	52.0%	48.0%	52.0%
Effingham County, Census Tract 9501	87.9%	12.1%	83.9%	16.1%	80.7%
Effingham County, Census Tract 9502	91.6%	8.4%	93.9%	6.1%	85.2%
Effingham County, Census Tract 9503	81.8%	18.2%	74.2%	25.8%	81.6%
Effingham County, Census Tract 9504	89.0%	11.0%	91.3%	8.7%	88.5%
Effingham County, Census Tract 9505	90.3%	9.7%	93.1%	6.9%	89.7%
Effingham County	78.9%	21.1%	77.6%	22.4%	76.7%
Centralia	66.9%	33.1%	64.5%	35.5%	66.6%
City of Effingham	64.9%	35.1%	62.9%	37.1%	62.7%
Mt. Vernon	57.2%	42.8%	60.2%	39.8%	54.5%
Illinois	68.0%	32.0%	66.1%	33.9%	66.5%
United States	65.5%	34.5%	63.8%	36.2%	64.6%

YEAR / Geo Name	2021 Renter-Occupied Housing Units (%)	2012-2021 Change in Share of Owner-Occupied Housing Units (PP)	2012-2021 Change in Share of Renter-Occupied Housing Units (PP)	Overall Vacancy (Longitudinal) 2012 Vacant Housing Units	2012 Overall Vacancy Rate	2017 Vacant Housing Units	2017 Overall Vacancy Rate	2021 Vacant Housing Units
Effingham County, Census Tract 9506	22.2%	4.7	-4.7	71	3.0%	116	4.9%	135
Effingham County, Census Tract 9507	45.4%	-5.5	5.5	96	5.8%	-	0.0%	68
Effingham County, Census Tract 9508	48.0%	-10.2	10.2	216	10.3%	226	11.5%	136
Effingham County, Census Tract 9501	19.3%	-7.2	7.2	43	2.9%	104	7.0%	250
Effingham County, Census Tract 9502	14.8%	-6.4	6.4	271	12.3%	469	20.2%	299
Effingham County, Census Tract 9503	18.4%	-0.2	0.2	81	5.0%	179	9.9%	51
Effingham County, Census Tract 9504	11.5%	-0.5	0.5	47	3.1%	169	10.4%	127
Effingham County, Census Tract 9505	10.3%	-0.6	0.6	152	9.4%	103	6.0%	67
Effingham County	23.3%	-2.2	2.2	977	6.7%	1,366	9.2%	1,133
Centralia	33.4%	-0.3	0.3	1075	16.3%	888	13.8%	726
City of Effingham	37.3%	-2.2	2.2	383	6.5%	335	6.0%	339
Mt. Vernon	45.5%	-2.7	2.7	933	12.6%	905	11.8%	1,168
Illinois	33.5%	-1.5	1.5	519344	9.8%	516,395	9.7%	482,740
United States	35.4%	-0.9	0.9	16415655	12.5%	16,567,643	12.2%	15,636,028

YEAR / Geo Name	2021 Overall Vacancy Rate	2012-2021 Change in Vacant Housing Units (#)	2012-2021 Change in Overall Vacancy Rate (PP)	Homeowner Vacancy (Longitudinal) 2012 Homeowner Vacancy Rate	2017 Homeowner Vacancy Rate	2021 Homeowner Vacancy Rate	2012-2021 Change in Homeowner Vacancy Rate (PP)	2012 Rental Vacancy Rate
Effingham County, Census Tract 9506	5.6%	64	2.6	0.0%	0.0%	4.6%	4.6	0.0%
Effingham County, Census Tract 9507	4.4%	(28)	(1.4)	0.0%	0.0%	1.3%	1.3	4.2%
Effingham County, Census Tract 9508	7.4%	(80)	(2.9)	1.7%	0.0%	3.3%	1.6	11.1%
Effingham County, Census Tract 9501	13.2%	207	10.3	0.0%	0.0%	0.6%	0.6	2.2%
Effingham County, Census Tract 9502	13.5%	28	1.2	1.4%	3.4%	3.2%	1.8	6.4%
Effingham County, Census Tract 9503	2.8%	(30)	(2.2)	0.0%	0.0%	0.0%	-	0.0%
Effingham County, Census Tract 9504	7.7%	80	4.6	0.5%	1.7%	2.1%	1.6	5.3%
Effingham County, Census Tract 9505	3.6%	(85)	(5.8)	3.0%	0.7%	0.0%	(3.0)	8.4%
Effingham County	7.4%	156	0.7	0.9%	0.9%	2.0%	1.1	5.0%
Centralia	12.5%	(349)	(3.8)	2.0%	2.6%	1.5%	(0.5)	3.9%
City of Effingham	6.1%	(44)	(0.4)	0.6%	0.0%	3.7%	3.1	5.7%
Mt. Vernon	15.9%	235	3.3	3.4%	1.4%	1.8%	(1.6)	6.6%
Illinois	8.9%	(36,604)	(0.9)	2.4%	1.9%	1.5%	(0.9)	7.1%
United States	11.2%	(779,627)	(1.3)	2.3%	1.7%	1.2%	(1.1)	7.5%

	Renter Vacancy (Longitudinal)			Hou				
YEAR	2017	2021	2012-2021	2012	2012	2012	2017	2017
Geo Name	Rental Vacancy Rate	Rental Vacancy Rate	Change in Rental Vacancy Rate (PP)	Average Household Size	Average Owner-Occupied Household Size	Average Renter-Occupied Household Size	Average Household Size	Average Owner-Occupied Household Size
Effingham County, Census Tract 9506	0.0%	9.2%	9.2	2.17	2.37	1.62	2.46	2.57
Effingham County, Census Tract 9507	0.0%	6.5%	2.3	2.24	2.3	2.13	2.14	2.07
Effingham County, Census Tract 9508	13.7%	0.7%	(10.4)	2.13	2.4	1.69	2.27	2.53
Effingham County, Census Tract 9501	10.5%	11.2%	9.0	2.86	2.88	2.7	2.85	2.97
Effingham County, Census Tract 9502	9.6%	3.1%	(3.3)	2.36	2.28	3.23	2.51	2.55
Effingham County, Census Tract 9503	5.0%	2.9%	2.9	2.74	2.91	1.97	2.43	2.51
Effingham County, Census Tract 9504	16.4%	25.3%	20.0	2.75	2.65	3.6	2.73	2.72
Effingham County, Census Tract 9505	0.0%	0.0%	(8.4)	2.89	2.9	2.84	2.76	2.76
Effingham County	6.8%	6.3%	1.3	2.48	2.57	2.11	2.5	2.6
Centralia	5.4%	2.6%	(1.3)	2.26	2.26	2.26	2.19	2.22
City of Effingham	6.4%	5.1%	(0.6)	2.16	2.36	1.81	2.32	2.44
Mt. Vernon	2.8%	2.6%	(4.0)	2.26	2.29	2.2	2.11	2.22
Illinois	6.4%	6.0%	(1.1)	2.62	2.73	2.4	2.61	2.71
United States	6.1%	5.7%	(1.8)	2.61	2.68	2.48	2.63	2.7

	ıseholds Size by Tenure (Longitudinal)							
YEAR	2017	2021	2021	2021	**2012-2021	**2012-2021	**2012-2021	2012
Geo Name	Average Renter-Occupied Household Size	Average Household Size	Average Owner-Occupied Household Size	Average Renter-Occupied Household Size	Change in Average Household Size	Change in Average Owner-Occupied Household Size	Change in Average Renter-Occupied Household Size	Occupied Housing Units with No Vehicles Available (#)
Effingham County, Census Tract 9506	2.08	2.21	2.23	2.13	0.04	-0.14	0.51	112
Effingham County, Census Tract 9507	2.22	2.33	2.39	2.27	0.09	0.09	0.14	184
Effingham County, Census Tract 9508	1.98	2.32	2.33	2.31	0.19	-0.07	0.62	190
Effingham County, Census Tract 9501	2.22	2.62	2.79	1.93	-0.24	-0.09	-0.77	41
Effingham County, Census Tract 9502	2.03	2.5	2.53	2.31	0.14	0.25	-0.92	52
Effingham County, Census Tract 9503	2.19	2.28	2.4	1.75	-0.46	-0.51	-0.22	89
Effingham County, Census Tract 9504	2.84	2.46	2.47	2.35	-0.29	-0.18	-1.25	34
Effingham County, Census Tract 9505	2.71	2.68	2.7	2.55	-0.21	-0.2	-0.29	26
Effingham County	2.16	2.42	2.49	2.19	-0.06	-0.08	0.08	728
Centralia	2.14	2.29	2.29	2.31	0.03	0.03	0.05	735
City of Effingham	2.11	2.27	2.29	2.22	0.11	-0.07	0.41	472
Mt. Vernon	1.95	2.3	2.52	2.03	0.04	0.23	-0.17	864
Illinois	2.41	2.54	2.68	2.28	-0.08	-0.05	-0.12	509523
United States	2.52	2.6	2.69	2.42	-0.01	0.01	-0.06	10405375

	Housing Units with No Vehicles Available (Longitudinal)							
YEAR	2012	2017	2017	2021	2021	2012-2021	2012-2022	2012
Geo Name	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 (PP)	Median Home Value
Effingham County, Census Tract 9506	4.8%	103	4.6%	227	10.0%	115	5.2	$ 127,400
Effingham County, Census Tract 9507	11.9%	110	7.1%	207	13.9%	23	2	$ 114,700
Effingham County, Census Tract 9508	10.1%	151	8.7%	141	8.3%	-49	-1.8	$ 84,200
Effingham County, Census Tract 9501	2.8%	46	3.4%	82	5.0%	41	2.2	$ 129,100
Effingham County, Census Tract 9502	2.7%	53	2.9%	133	6.9%	81	4.2	$ 135,500
Effingham County, Census Tract 9503	5.8%	98	6.0%	80	4.5%	-9	-1.3	$ 98,500
Effingham County, Census Tract 9504	2.3%	30	2.1%	22	1.5%	-12	-0.8	$ 86,300
Effingham County, Census Tract 9505	1.8%	31	1.9%	32	1.8%	6	0	$ 117,200
Effingham County	5.3%	622	4.6%	924	6.6%	196	1.3	$ 112,800
Centralia	13.3%	663	11.9%	586	11.5%	-149	-1.8	$ 65,100
City of Effingham	8.6%	341	6.5%	575	11.0%	103	2.4	$ 111,000
Mt. Vernon	13.3%	1051	15.6%	601	9.7%	-263	-3.6	$ 76,200
Illinois	10.7%	519591	10.8%	526288	10.7%	16765	0	$ 190,800
United States	9.0%	10468418	8.8%	10349174	8.3%	-56201	-0.7	$ 181,400

	Home Value (Longitudinal)				Homes by Value L			
YEAR	2017	2021	2012-2021	2012-2021	2021	2021	2021	2021
Geo Name	Median Home Value	Median Home Value	Change in Median Home Value ($)	Change in Median Home Value (%)	Share of Homes Valued at less than $50k (%)	Share of Homes Valued $50k-$99k (%)	Share of Homes Valued $100k-$149k (%)	Share of Homes Valued $150k-$199k (%)
Effingham County, Census Tract 9506	$ 131,800	$ 162,700	$ 35,300	27.7%	0.8%	21.0%	19.4%	25.1%
Effingham County, Census Tract 9507	$ 135,800	$ 157,800	$ 43,100	37.6%	4.5%	11.8%	25.2%	33.5%
Effingham County, Census Tract 9508	$ 96,200	$ 117,000	$ 32,800	39.0%	11.8%	25.9%	28.8%	21.2%
Effingham County, Census Tract 9501	$ 164,000	$ 182,700	$ 53,600	41.5%	11.7%	5.7%	18.5%	20.7%
Effingham County, Census Tract 9502	$ 189,600	$ 219,700	$ 84,200	62.1%	7.7%	19.6%	11.8%	6.7%
Effingham County, Census Tract 9503	$ 114,100	$ 117,400	$ 18,900	19.2%	11.2%	29.1%	20.1%	17.8%
Effingham County, Census Tract 9504	$ 92,100	$ 130,200	$ 43,900	50.9%	14.4%	24.4%	15.9%	9.9%
Effingham County, Census Tract 9505	$ 150,200	$ 179,400	$ 62,200	53.1%	7.2%	14.2%	16.2%	16.2%
Effingham County	$ 137,300	$ 158,000	$ 45,200	40.1%	8.4%	19.1%	18.5%	17.9%
Centralia	$ 63,200	$ 75,600	$ 10,500	16.1%	25.7%	44.4%	14.2%	8.9%
City of Effingham	$ 123,800	$ 151,400	$ 40,400	36.4%	4.7%	20.5%	23.7%	26.7%
Mt. Vernon	$ 75,200	$ 79,300	$ 3,100	4.1%	27.8%	34.7%	15.5%	13.1%
Illinois	$ 179,700	$ 212,600	$ 21,800	11.4%	5.9%	12.3%	13.6%	15.1%
United States	$ 193,500	$ 244,900	$ 63,500	35.0%	6.2%	9.9%	11.3%	13.0%

	Bracket (Current)				Housing Age (Current)			
YEAR	2021	2021	2021	2021	2021	2021	2012	2012
Geo Name	Share of Homes Valued $200k-$299k (%)	Share of Homes Valued $300k-$499k (%)	Share of Homes Valued $500k-$999k (%)	Share of Homes Valued at $1 million or more (%)	Median Year Structure Built	Median Age of Housing Structure in 2021	Median Monthly Housing Costs - Owners w/Mortgage	Median Monthly Housing Costs - Owners w/out Mortgage
Effingham County, Census Tract 9506	23.8%	5.1%	3.2%	1.5%	1974	47	$ 1,096	$ 431
Effingham County, Census Tract 9507	21.8%	2.7%	0.0%	0.5%	1977	44	$ 981	$ 412
Effingham County, Census Tract 9508	5.3%	6.2%	0.8%	0.0%	1957	64	$ 803	$ 400
Effingham County, Census Tract 9501	25.6%	13.0%	4.4%	0.3%	1974	47	$ 1,186	$ 471
Effingham County, Census Tract 9502	23.9%	14.9%	12.9%	2.6%	1982	39	$ 1,147	$ 463
Effingham County, Census Tract 9503	11.0%	9.2%	1.7%	0.0%	1972	49	$ 1,006	$ 417
Effingham County, Census Tract 9504	24.2%	8.8%	2.0%	0.4%	1973	48	$ 842	$ 385
Effingham County, Census Tract 9505	33.0%	9.5%	3.3%	0.3%	1978	43	$ 1,159	$ 383
Effingham County	22.0%	9.1%	4.1%	0.8%	1974	47	$ 1,049	$ 422
Centralia	3.5%	3.3%	0.0%	0.0%	1961	60	$ 906	$ 348
City of Effingham	18.3%	3.5%	1.7%	0.9%	1972	49	$ 975	$ 394
Mt. Vernon	5.2%	2.8%	0.4%	0.5%	1963	58	$ 938	$ 402
Illinois	22.8%	20.2%	8.2%	1.9%	1966	55	$ 1,727	$ 556
United States	20.1%	21.9%	13.6%	4.1%	1975	46	$ 1,559	$ 449

					Monthly Housing Costs by Tenure (Longitudinal)			
YEAR	2012	2017	2017	2017	2021	2021	2021	2012-2021
Geo Name	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
Effingham County, Census Tract 9506	$ 545	$ 1,041	$ 502	$ 622	$ 1,167	$ 517	$ 726	$ 71
Effingham County, Census Tract 9507	$ 497	$ 836	$ 386	$ 524	$ 1,133	$ 552	$ 562	$ 152
Effingham County, Census Tract 9508	$ 568	$ 961	$ 376	$ 598	$ 1,080	$ 440	$ 733	$ 277
Effingham County, Census Tract 9501	$ 705	$ 1,364	$ 532	$ 667	$ 1,572	$ 563	$ 594	$ 386
Effingham County, Census Tract 9502	$ 563	$ 1,325	$ 454	$ 587	$ 1,411	$ 566	$ 679	$ 264
Effingham County, Census Tract 9503	$ 526	$ 1,037	$ 447	$ 683	$ 1,122	$ 507	$ 814	$ 116
Effingham County, Census Tract 9504	$ 667	$ 954	$ 383	$ 542	$ 1,094	$ 475	$ 496	$ 252
Effingham County, Census Tract 9505	$ 638	$ 1,153	$ 478	$ 813	$ 1,477	$ 493	$ 596	$ 318
Effingham County	$ 552	$ 1,106	$ 448	$ 610	$ 1,216	$ 514	$ 676	$ 167
Centralia	$ 588	$ 809	$ 401	$ 613	$ 977	$ 431	$ 658	$ 71
City of Effingham	$ 537	$ 974	$ 423	$ 577	$ 1,112	$ 494	$ 662	$ 137
Mt. Vernon	$ 596	$ 939	$ 380	$ 623	$ 962	$ 534	$ 786	$ 24
Illinois	$ 877	$ 1,633	$ 603	$ 952	$ 1,781	$ 681	$ 1,097	$ 54
United States	$ 889	$ 1,515	$ 474	$ 982	$ 1,697	$ 538	$ 1,163	$ 138

YEAR Geo Name	2012-2021 Change in Median Monthly Housing Costs ($) - Owners w/out Mortgage	2012-2021 Change in Median Monthly Housing Costs (Gross Rent) ($) - Renters	2012-2021 Change in Median Monthly Housing Costs (%) - Owners w/Mortgage	2012-2021 Change in Median Monthly Housing Costs (%) - Owners w/out Mortgage	2012-2021 Change in Median Monthly Housing Costs (Gross Rent) (%) - Renters	2012 Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+)	2012 Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+)	2012 Share of Renter-Occupied Households that are Cost-Burdened (30%+)
Effingham County, Census Tract 9506	$ 86	$ 181	6.5%	20.0%	33.2%	26.1%	6.5%	26.0%
Effingham County, Census Tract 9507	$ 140	$ 65	15.5%	34.0%	13.1%	19.2%	9.7%	38.8%
Effingham County, Census Tract 9508	$ 40	$ 165	34.5%	10.0%	29.0%	33.1%	12.8%	33.9%
Effingham County, Census Tract 9501	$ 92	-	32.5%	19.5%	-	37.7%	7.0%	16.5%
Effingham County, Census Tract 9502	$ 103	$ 116	23.0%	22.2%	20.6%	29.9%	13.3%	50.7%
Effingham County, Census Tract 9503	$ 90	$ 288	11.5%	21.6%	54.8%	16.1%	6.1%	29.0%
Effingham County, Census Tract 9504	$ 90	$ (171)	29.9%	23.4%	-25.6%	21.7%	13.6%	69.5%
Effingham County, Census Tract 9505	$ 110	$ (42)	27.4%	28.7%	-6.6%	19.8%	11.9%	41.4%
Effingham County	$ 92	$ 124	15.9%	21.8%	22.5%	25.4%	10.3%	34.5%
Centralia	$ 83	$ 70	7.8%	23.9%	11.9%	27.4%	17.0%	56.4%
City of Effingham	$ 100	$ 125	14.1%	25.4%	23.3%	26.2%	10.9%	32.8%
Mt. Vernon	$ 132	$ 190	2.6%	32.8%	31.9%	31.9%	15.1%	46.2%
Illinois	$ 125	$ 220	3.1%	22.5%	25.1%	38.1%	16.9%	51.4%
United States	$ 89	$ 274	8.9%	19.8%	30.8%	36.8%	15.5%	52.1%

Cost Burden by Tenure (Longitudinal)

YEAR Geo Name	2017 Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+)	2017 Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+)	2017 Share of Renter-Occupied Households that are Cost-Burdened (30%+)	2021 Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+)	2021 Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+)	2021 Share of Renter-Occupied Households that are Cost-Burdened (30%+)	2012-2021 Change in Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+) (PP)	2012-2021 Change in Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+) (PP)	2012-2021 Change in Share of Renter-Occupied Households that are Cost-Burdened (30%+) (PP)
Effingham County, Census Tract 9506	18.9%	10.3%	29.0%	13.4%	9.8%	26.2%	(12.7)	3.3	0.2
Effingham County, Census Tract 9507	17.1%	7.6%	42.7%	10.9%	13.9%	42.2%	(8.3)	4.2	3.4
Effingham County, Census Tract 9508	23.8%	6.4%	37.0%	13.3%	18.1%	26.9%	(19.8)	5.3	(7.0)
Effingham County, Census Tract 9501	12.5%	4.9%	7.7%	9.8%	6.0%	18.8%	(27.9)	(1.0)	2.3
Effingham County, Census Tract 9502	16.5%	7.6%	36.1%	19.5%	3.7%	27.7%	(10.4)	(9.6)	(23.0)
Effingham County, Census Tract 9503	26.7%	10.1%	20.6%	22.0%	16.4%	37.0%	5.9	10.3	8.0
Effingham County, Census Tract 9504	22.8%	8.2%	19.5%	22.2%	23.2%	18.5%	0.5	9.6	(51.0)
Effingham County, Census Tract 9505	17.4%	3.4%	52.3%	21.2%	3.2%	39.7%	1.4	(8.7)	(1.7)
Effingham County	19.3%	7.4%	32.7%	17.2%	11.3%	30.7%	(8.2)	1.0	(3.8)
Centralia	20.6%	17.2%	54.9%	18.5%	11.3%	50.0%	(8.9)	(5.7)	(6.4)
City of Effingham	20.0%	8.4%	35.0%	13.0%	11.7%	30.8%	(13.2)	0.8	(2.0)
Mt. Vernon	30.7%	11.7%	50.2%	22.3%	13.6%	41.3%	(9.6)	(1.5)	(4.9)
Illinois	29.8%	16.1%	49.2%	26.4%	15.2%	47.0%	(11.7)	(1.7)	(4.4)
United States	29.5%	14.0%	50.6%	27.2%	13.3%	49.4%	(9.6)	(2.2)	(2.7)

APPENDIX IV | COMMUNITY NEEDS ASSESSMENT HANDOUT

EFFINGHAM, IL

COMMUNITY NEEDS ASSESSMENT SURVEY RESULTS

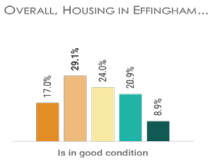
This handout presents the results of resident responses to the Effingham Community Needs Assessment Survey conducted by the City of Effingham and the Illinois Housing Development Authority throughout December 2021 and April 2022. In total, the survey captured 358 respondent opinions on various areas of community development. This document presents highlights from each survey category, focusing specifically on questions with the most divergent responses. Of the survey's total respondents, 328 (92%) said that they live in the City of Effingham, which is a small sample size for the purposes of accurate statistical analysis.

COMMUNITY CHARACTERISTICS

COMMUNITY LIFE

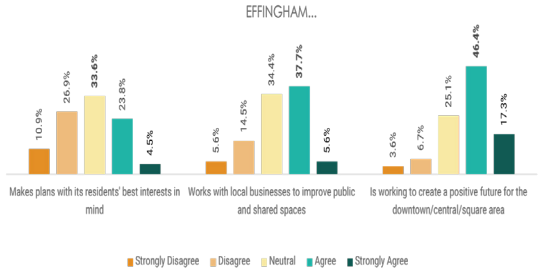
71.2% of respondents Effingham **DISAGREE** that **HOUSING IN THEIR COMMUNITY IS AFFORDABLE TO HOUSEHOLDS MAKING A VARIETY OF INCOMES**, only **17.9%** of respondents agree or strongly agree.

58.6% of total respondents **DISAGREE** that **EFFINGHAM HAS ENOUGH PUBLIC PLACES FOR THE COMMUNITY**.

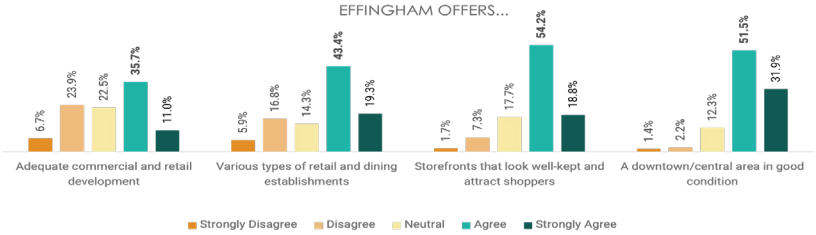


18.8% of respondents AGREE that **HOUSING IN THEIR COMMUNITY OFFERS OPTIONS THAT SUIT A VARIETY OF LIFESTYLES AND NEEDS**. However, **53.6% DISAGREE**.

46.1% of Effingham respondents **DISAGREE** that **HOUSING IN THEIR COMMUNITY IS IN GOOD CONDITION.** Only **29.8%** of respondents **AGREE.**



ECONOMY



Over half of total respondents **AGREE** that Effingham has:

- **A DOWNTOWN AREA IN IN GOOD CONDITION**
- **STOREFRONTS THAT LOOK WELL-KEPT AND ATTRACT SHOPPERS**

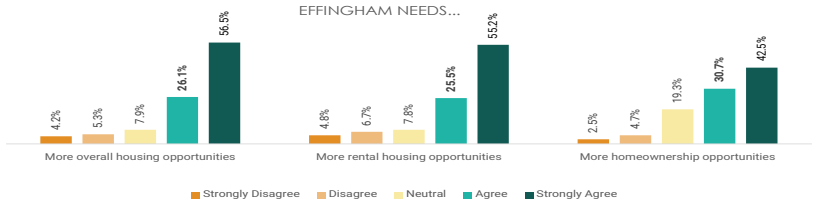
Most Effingham respondents were **NEUTRAL** that their community offers:

- **A VARIETY OF EMPLOYMENT OPPORTUNITIES THAT PROVIDE WAGES THAT ENABLE EMPLOYEES TO LIVE IN THE COMMUNITY IF THEY CHOOSE.**

EDUCATION AND WELLNESS

Respondents most **AGREE** that their community has the following opportunities and services that meet its needs:

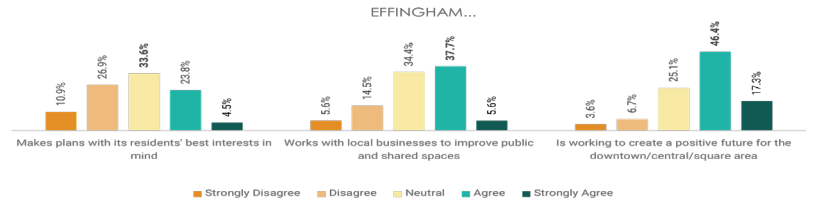
1. **PHARMACY CARE AND SERVICES** (85.4%)
2. **BANKING SERVICES** (92.7%)
3. **K-12 EDUCATION** (76.6%)



MOBILITY

- About half of the Effingham resident respondents **AGREE** that **THEIR NEIGHBORHOOD HAS GOOD VISIBILITY IN PUBLIC SPACES THAT ALLOWS THEM TO FEEL SAFE** (49.8%) with 30.2% **DISAGREEING**.
- **45.5%** of respondents **AGREE** that **THEIR NEIGHBORHOOD IS WALKABLE**, and **38.8%** of respondents **AGREE** that **THEIR NEIGHBORHOOD IS EASILY TRAVELED BY BICYCLE.**

COMMUNITY ENGAGEMENT AND INITIATIVES



63.7% of respondents **AGREE** that **EFFINGHAM IS WORKING TO CREATE A POSITIVE FUTURE FOR ITS DOWNTOWN.**

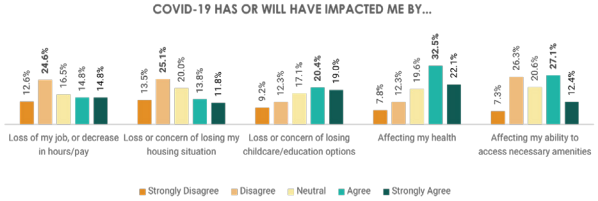
45.8% of respondents **AGREE** about being **EXCITED BY THE CHANGES AND PLANS THEY FEEL ARE HAPPENING IN EFFINGHAM.**

38.8% of respondents feel **NEUTRAL** about **THE OPPORTUNITY TO PROVIDE FEEDBACK TO LEADERS.**

COMMUNITY INPUT

DEVELOPMENT NEEDS

TRANSPORTATION
AFFORDABLE HOUSING
CHILD CARE
INDOOR RECREATION
YOUTH SERVICES

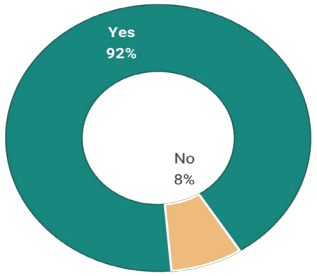


COMMUNITY NEEDS ASSESSMENT SURVEY: CITY OF EFFINGHAM

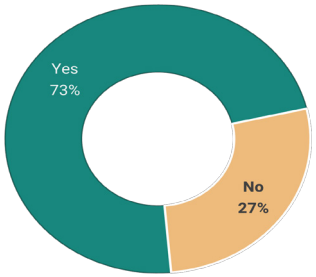
RESPONDENT CHARACTERISTICS

RESPONDENT PRIMARY SOURCE OF INFORMATION

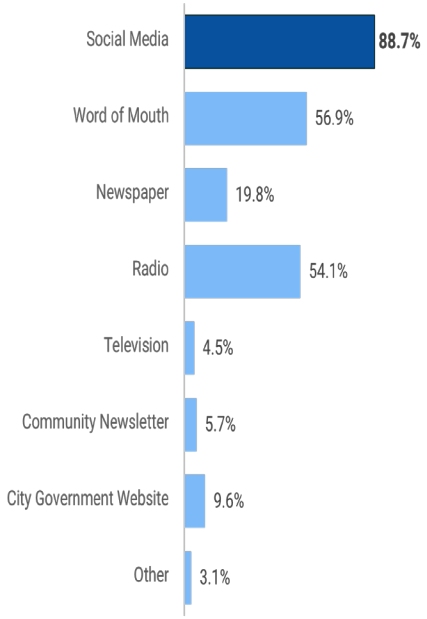
DO YOU CURRENTLY LIVE IN THE CITY OF EFFINGHAM?



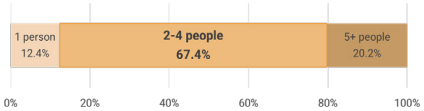
DO YOU CURRENTLY WORK IN THE CITY OF EFFINGHAM?



HOW DO YOU LEARN ABOUT THINGS HAPPENING IN YOUR COMMUNITY?



HOUSEHOLD SIZE OF SURVEY RESPONDENTS



HOUSEHOLD INCOME OF SURVEY RESPONDENTS



APPENDIX V | COMMUNITY NEEDS ASSESSMENT FULL RESULTS

Automated Community Needs Assessment Survey Analysis (for Survey 123)

Total Survey Responses = 358	*OPTIONAL SECTION HEADERS (for print-out)*								
LIKERT SCALE QUESTIONS ONLY	Is in good condition	Is available for the elderly	Offers options that suit a variety of lifestyles and needs	More overall housing opportunities	More rental housing opportunities	More homeownership opportunities	Housing in my community is affordable to households making a variety of incomes:	Generally, housing costs in my community are affordable:	My personal housing costs are affordable:
RESPONSES	**358**	**356**	**358**	**356**	**357**	**358**	**358**	**358**	**358**
Not Applicable	0	14	0	0	0	1	0	0	6
Strongly Disagree	61	38	91	15	17	9	125	109	57
Disagree	104	116	135	19	24	17	130	138	60
Neutral	86	81	42	28	28	69	39	49	86
Agree	75	81	67	93	91	110	40	53	111
Strongly Agree	32	26	23	201	197	152	24	9	38
PERCENTAGES									
Not Applicable	0.0%	3.9%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	1.7%
Strongly Disagree	17.0%	10.7%	25.4%	4.2%	4.8%	2.5%	34.9%	30.4%	15.9%
Disagree	29.1%	32.6%	37.7%	5.3%	6.7%	4.7%	36.3%	38.5%	16.8%
Neutral	24.0%	22.8%	11.7%	7.9%	7.8%	19.3%	10.9%	13.7%	24.0%
Agree	20.9%	22.8%	18.7%	26.1%	25.5%	30.7%	11.2%	14.8%	31.0%
Strongly Agree	8.9%	7.3%	6.4%	56.5%	55.2%	42.5%	6.7%	2.5%	10.6%
RESPONSE RATE	**100.0%**	**99.4%**	**100.0%**	**99.4%**	**99.7%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Total Survey Responses = 358									
LIKERT SCALE QUESTIONS ONLY	Has adequate lighting in public spaces	Has good visibility in public spaces that allow me to feel safe	Has recreational paths and walking trails	Easily travel by foot	Easily travel by bicycle	Easily travel by public transit	Easily travel by car	Adequate commercial and retail development	Various types of retail and dining establishments
RESPONSES	**357**	**357**	**355**	**358**	**358**	**357**	**358**	**356**	**357**
Not Applicable	0	0	2	2	11	9	0	1	1
Strongly Disagree	26	29	8	25	28	106	5	24	21
Disagree	102	79	26	97	115	126	16	85	60
Neutral	75	71	53	71	65	62	40	80	51
Agree	127	150	195	134	112	43	181	127	155
Strongly Agree	27	28	71	29	27	11	116	39	69
PERCENTAGES									
Not Applicable	0.0%	0.0%	0.6%	0.6%	3.1%	2.5%	0.0%	0.3%	0.3%
Strongly Disagree	7.3%	8.1%	2.3%	7.0%	7.8%	29.7%	1.4%	6.7%	5.9%
Disagree	28.6%	22.1%	7.3%	27.1%	32.1%	35.3%	4.5%	23.9%	16.8%
Neutral	21.0%	19.9%	14.9%	19.8%	18.2%	17.4%	11.2%	22.5%	14.3%
Agree	35.6%	42.0%	54.9%	37.4%	31.3%	12.0%	50.6%	35.7%	43.4%
Strongly Agree	7.6%	7.8%	20.0%	8.1%	7.5%	3.1%	32.4%	11.0%	19.3%
RESPONSE RATE	**99.7%**	**99.7%**	**99.2%**	**100.0%**	**100.0%**	**99.7%**	**100.0%**	**99.4%**	**99.7%**

LIKERT SCALE QUESTIONS ONLY	Storefronts that look well-kept and attract shoppers	A downtown/central area in good condition	opportunities that provide wages that enable employees to live in the community if they choose	I can run most of my daily errands without leaving my community:	K-12 education	Post-secondary education	Vocational training and education	Job training and education
RESPONSES	**356**	**357**	**358**	**357**	**355**	**357**	**358**	**357**
Not Applicable	1	2	0	0	30	23	28	21
Strongly Disagree	6	5	61	17	2	31	37	29
Disagree	26	8	99	18	10	78	100	97
Neutral	63	44	56	35	41	66	100	108
Agree	193	184	103	196	162	137	76	85
Strongly Agree	67	114	39	91	110	22	17	17
PERCENTAGES								
Not Applicable	0.3%	0.6%	0.0%	0.0%	8.5%	6.4%	7.8%	5.9%
Strongly Disagree	1.7%	1.4%	17.0%	4.8%	0.6%	8.7%	10.3%	8.1%
Disagree	7.3%	2.2%	27.7%	5.0%	2.8%	21.8%	27.9%	27.2%
Neutral	17.7%	12.3%	15.6%	9.8%	11.5%	18.5%	27.9%	30.3%
Agree	54.2%	51.5%	28.8%	54.9%	45.6%	38.4%	21.2%	23.8%
Strongly Agree	18.8%	31.9%	10.9%	25.5%	31.0%	6.2%	4.7%	4.8%
RESPONSE RATE	**99.4%**	**99.7%**	**100.0%**	**99.7%**	**99.2%**	**99.7%**	**100.0%**	**99.7%**

Total Survey Responses = 358									
LIKERT SCALE QUESTIONS ONLY	Affordable nutritious food	Health services	Pharmacy care and services	Banking services	Legal services	There are enough public places for the community to gather:	Recreation	Dining	Nightlife
RESPONSES	**358**	**357**	**358**	**357**	**356**	**358**	**358**	**357**	**357**
Not Applicable	3	0	0	1	15	1	0	0	11
Strongly Disagree	35	18	6	1	9	20	45	14	56
Disagree	77	35	12	2	18	83	107	43	95
Neutral	79	47	34	22	69	76	73	52	83
Agree	129	182	206	199	176	135	102	170	88
Strongly Agree	35	75	100	132	69	43	31	78	24
PERCENTAGES									
Not Applicable	0.8%	0.0%	0.0%	0.3%	4.2%	0.3%	0.0%	0.0%	3.1%
Strongly Disagree	9.8%	5.0%	1.7%	0.3%	2.5%	5.6%	12.6%	3.9%	15.7%
Disagree	21.5%	9.8%	3.4%	0.6%	5.1%	23.2%	29.9%	12.0%	26.6%
Neutral	22.1%	13.2%	9.5%	6.2%	19.4%	21.2%	20.4%	14.6%	23.2%
Agree	36.0%	51.0%	57.5%	55.7%	49.4%	37.7%	28.5%	47.6%	24.6%
Strongly Agree	9.8%	21.0%	27.9%	37.0%	19.4%	12.0%	8.7%	21.8%	6.7%
RESPONSE RATE	**100.0%**	**99.7%**	**100.0%**	**99.7%**	**99.4%**	**100.0%**	**100.0%**	**99.7%**	**99.7%**

LIKERT SCALE QUESTIONS ONLY	Community involvement	Job opportunities	Shopping and retail	Please describe any new development that you think would most benefit Effingham:	Makes plans with its residents' best interests in mind	Works with local businesses to improve public and shared spaces	Is working to create a positive future for the downtown/central/square area	I am excited by the changes and plans I see happening in Effingham:	I am aware of opportunities to provide feedback to my community's leaders:
RESPONSES	**357**	**357**	**356**	**204**	**357**	**358**	**358**	**358**	**356**
Not Applicable	2	2	0	0	1	8	3	3	2
Strongly Disagree	30	38	52	0	39	20	13	18	34
Disagree	64	69	97	0	96	52	24	47	93
Neutral	101	85	59	0	120	123	90	126	95
Agree	120	118	113	0	85	135	166	129	110
Strongly Agree	40	45	35	0	16	20	62	35	22
PERCENTAGES									
Not Applicable	0.6%	0.6%	0.0%	0.0%	0.3%	2.2%	0.8%	0.8%	0.6%
Strongly Disagree	8.4%	10.6%	14.6%	0.0%	10.9%	5.6%	3.6%	5.0%	9.6%
Disagree	17.9%	19.3%	27.2%	0.0%	26.9%	14.5%	6.7%	13.1%	26.1%
Neutral	28.3%	23.8%	16.6%	0.0%	33.6%	34.4%	25.1%	35.2%	26.7%
Agree	33.6%	33.1%	31.7%	0.0%	23.8%	37.7%	46.4%	36.0%	30.9%
Strongly Agree	11.2%	12.6%	9.8%	0.0%	4.5%	5.6%	17.3%	9.8%	6.2%
RESPONSE RATE	**99.7%**	**99.7%**	**99.4%**	**57.0%**	**99.7%**	**100.0%**	**100.0%**	**100.0%**	**99.4%**

Total Survey Responses = 358							
LIKERT SCALE QUESTIONS ONLY	I am interested in providing feedback to my community's leaders:	Making my housing costs unaffordable	Loss of my job, or decrease in hours/pay	Loss or concern of losing my housing situation	Loss or concern of losing childcare/education options	Affecting my health	Affecting my ability to access necessary amenities
RESPONSES	**356**	**358**	**357**	**355**	**357**	**357**	**354**
Not Applicable	12	48	59	56	78	20	22
Strongly Disagree	5	32	45	48	33	28	26
Disagree	13	73	88	89	44	44	93
Neutral	138	105	59	71	61	70	73
Agree	137	61	53	49	73	116	96
Strongly Agree	51	39	53	42	68	79	44
PERCENTAGES							
Not Applicable	3.4%	13.4%	16.5%	15.8%	21.8%	5.6%	6.2%
Strongly Disagree	1.4%	8.9%	12.6%	13.5%	9.2%	7.8%	7.3%
Disagree	3.7%	20.4%	24.6%	25.1%	12.3%	12.3%	26.3%
Neutral	38.8%	29.3%	16.5%	20.0%	17.1%	19.6%	20.6%
Agree	38.5%	17.0%	14.8%	13.8%	20.4%	32.5%	27.1%
Strongly Agree	14.3%	10.9%	14.8%	11.8%	19.0%	22.1%	12.4%
RESPONSE RATE	**99.4%**	**100.0%**	**99.7%**	**99.2%**	**99.7%**	**99.7%**	**98.9%**

APPENDIX VI | IHDA PROGRAMS AND RESOURCES HANDOUT

ACCESSING IHDA'S RESOURCES AND PROGRAMS

COMMUNITY REVITALIZATION

For Prospective Homeowners

			Website:	Next Steps:
DOWN PAYMENT ASSISTANCE	IHDA Access	Up to $10,000 of down payment assistance for homebuyers in the form a forgivable, deferred, or repayable 2nd mortgage.	https://www.ihdamortgage.org/program-directory	Find an IHDA lender to contact at: https://www.ihdamortgage.org/lenders
EDUC-ATION	Financial Literacy and Pre-Purchase Counseling	Free financial literacy and pre-purchase homeowner counseling for individuals interested in learning about buying a home.	https://www.ihda.org/my-home/getting-an-ihda-loan/#findCounselor	Contact a participating housing counselor near you (link provided to the left)

For Current Homeowners

			Website:	Next Steps:
MODIFICATIONS & IMPROVEMENTS	Home Repair and Accessibility Program (HRAP)	Will merge the existing Single Family Rehabilitation Program and Home Accessibility Program into one simplified program to assist low-income and very low-income homeowners with health, safety, and energy-efficiency home repairs and accessibility improvements.	https://www.ihda.org/my-community/revitalization-programs/	Contact a HRAP administrator in your area (https://www.ihda.org/wp-content/uploads/2024/02/HRAP_Public-Facing_Information2023-02-06.pdf)
	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 (https://www.ihda.org/wp-content/uploads/2024/02/Public-List-2.14.24.pdf)

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.	https://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.	https://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.	https://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.	https://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.	https://www.ihda.org/developers/multifamily-financing-programs/	

For Renters

			Website:	Next Steps:
Rental Search	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.	https://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.	https://www.ihda.org/rental-housing/#RentalAssistance	

For Program Administrators (Local Government, 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.	https://www.ihda.org/developers/market-research/community-revitalization/	Submit an intake form: https://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 Capacity Program	Awards grants to municipalities, counties, and land banks outside of the Chicago MSA to form a new or continue activities of an existing land bank.		
	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.	https://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.	https://ilhousingblueprint.org/	Email Info@ILHousingBlueprint.org

APPENDIX VII | EFFINGHAM'S LOCAL PLANS

https://www.effinghamil.com/housing-and-economic-recovery-plan/

https://www.effinghamil.com/comprehensive-plan/

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ILLINOIS HOUSING DEVELOPMENT AUTHORITY