

CITY OF LITCHFIELD

COMMUNITY REVITALIZATION PLAN

SEPTEMBER 2026

ILLINOIS HOUSING
DEVELOPMENT AUTHORITY

COMMUNITY REVITALIZATION TECHNICAL ASSISTANCE PROGRAM

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

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

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

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

COMMUNITY REVITALIZATION



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EXECUTIVE SUMMARY

The Illinois Housing Development Authority (IHDA) is committed to improving the capacity of communities in Illinois to identify and meet local housing needs. As a part of this commitment, IHDA partnered with the City of Litchfield 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.

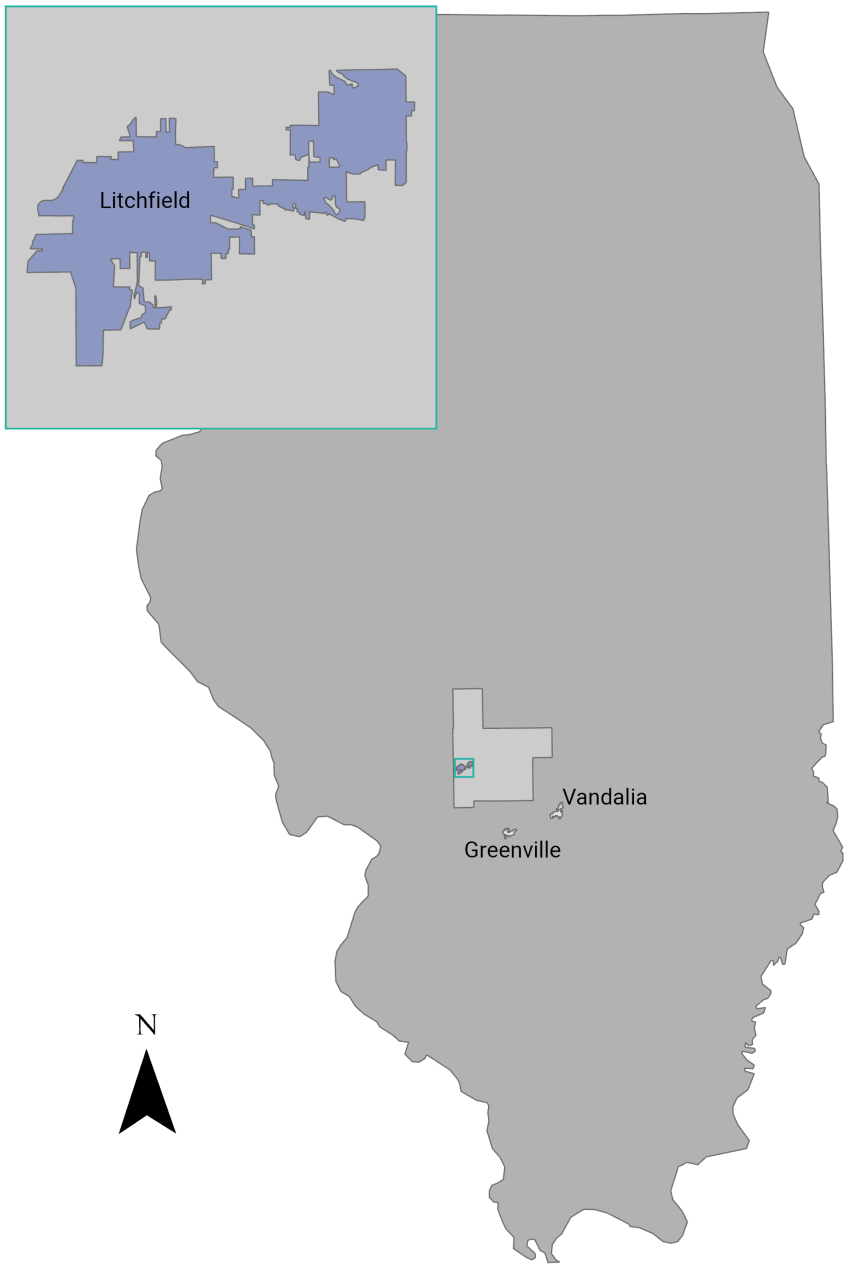
This partnership began in August 2024 and was carried out over the course of two years. As a part of developing a community-driven and comprehensive Community Revitalization Plan, IHDA provided technical assistance to the City of Litchfield by collecting data, organizing community members and stakeholders, and evaluating the conditions and needs of the community. The Community Revitalization Plan is a product that the City of Litchfield 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 Litchfield'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 Litchfield 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 Litchfield's future development decisions:

1. Demolish Abandoned Homes and Restore Infill Lots
2. Develop Affordable Senior Housing

This Community Revitalization Plan is the final product of a long-term partnership between IHDA and Litchfield. 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 Litchfield 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 Litchfield is located in Montgomery County, in Central Region of Illinois. The community is home to 6,814 residents, which is approximately 24 percent of the total population of Montgomery County. The median annual household income in Litchfield is $54,190 and 59 percent of renters are cost-burdened. The biggest industries in the area are educational services, health care, and social assistance and the retail trade industry.[1]

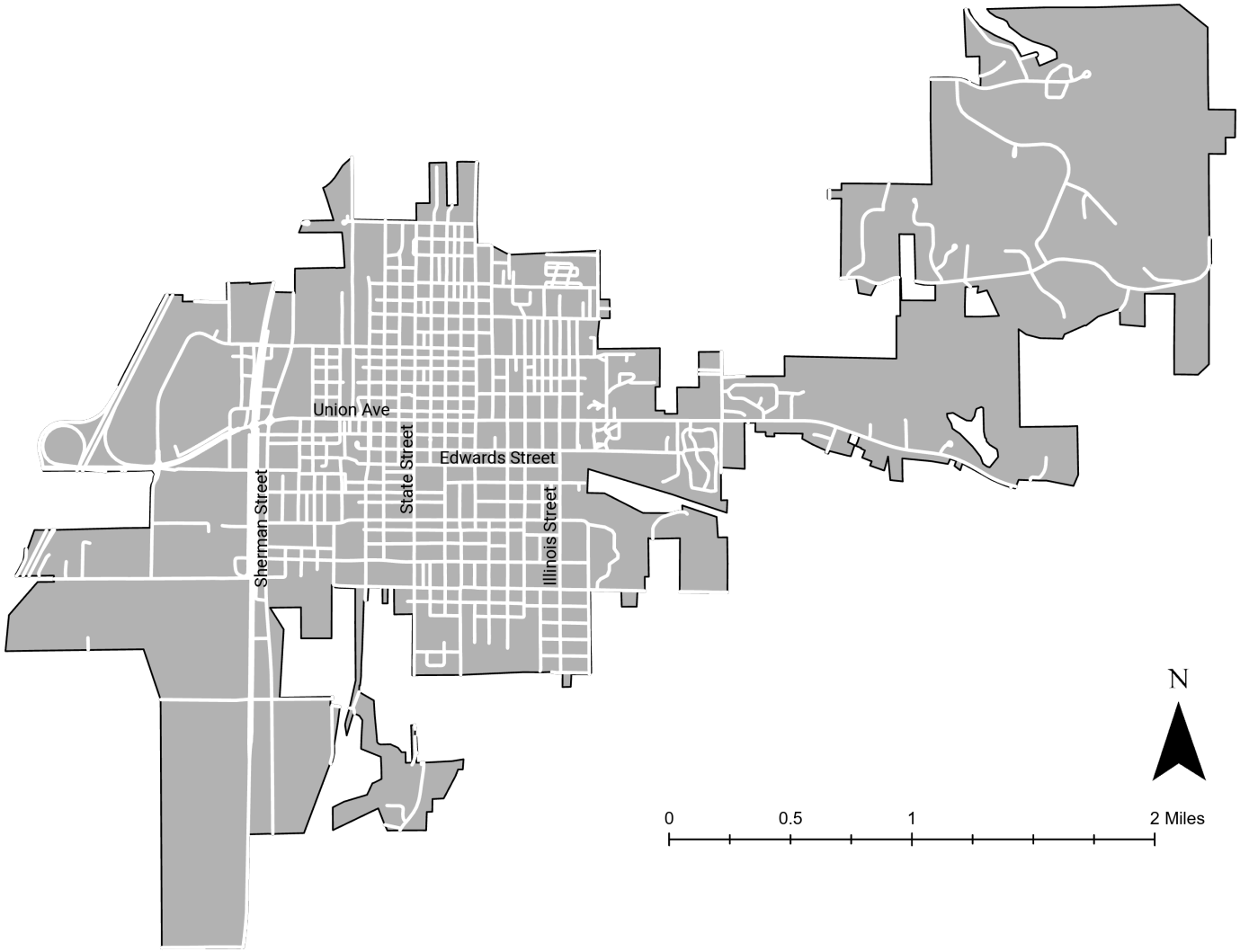
The City of Litchfield was founded in 1859, following the development of the Terre Haute, Alton, and St. Louis Railroads. Located between Springfield, Illinois and St. Louis, Missouri and alongside Route 66, Litchfield remains an important transportation crossroads. When Route 66 was completed, Litchfield became a tourist attraction along the route, including The Ariston Cafe which is one of the oldest continuously operating restaurant on the route. The population of Litchfield steadily increased until reaching it's peak in 1980, afterwhich population has slowly decreased.

Based on Litchfield'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 Litchfield's comparison communities are Vandalia and Greenville.

1 All data are based on the 2023 American Community Survey

COMMUNITY REVITALIZATION STRATEGY AREA

The Community Revitalization Strategy Area for the City of Litchfield is the entire municipality. The population of Litchfield was 6,814 in 2023 and covers approximately 11 square miles. This area was chosen for revitalization due to the need for additional housing options and rehabilitation of existing housing structures throughout the municipality. In addition to the established housing needs of Litchfield, the community has also confirmed an interest in revitalization through their dedicated commitment to their planning process.



ASSETS AND AMENITIES

BANKING & FINANCIAL INSTITUTIONS

First National Bank of Litchfield

Heartland Bank & Trust Company

Litchfield National Bank

Taylorville Community Credit Union

CHILDCARE FACILITIES

Lily Pad Learning Center

CIVIC & GOVERNMENTAL INSTITUTIONS

Litchfield City Hall

Litchfield Community Center

Litchfield Fire Station

Litchfield Police Department

EDUCATIONAL AMENITIES

Lincoln Land Community College

Litchfield CUSD #12

Litchfield Early Childhood Center

SCI Center

FOOD ACCESS AMENITIES

Hearts United

Litchfield Food Pantry

St. Clare Center

HEALTH CARE & SOCIAL SERVICE FACILITIES

HSHS St. Francis Hospital

Litchfield Family Practice Center

Litchfield Urgent Care

Montgomery County Health Department

RECREATIONAL AMENITIES

Davis Park

Echlin Park

Litchfield Dog Park

Litchfield Memorial Pool

Madison Park

Route 66 Hike & Bike Trail

Shoal Creek Conservation Area

Sunshine Park

RETAIL AMENITIES

Bobbaloo's

Chiefs Tavern

Goodwill

Hometown Treats-N-Eats

Jubelt's Bakery & Restaurant

Kismet Coffee

Route 66 Skyview Drive-In

Sullivan Drugs

Wernsing's Appliance

Westside Cinema

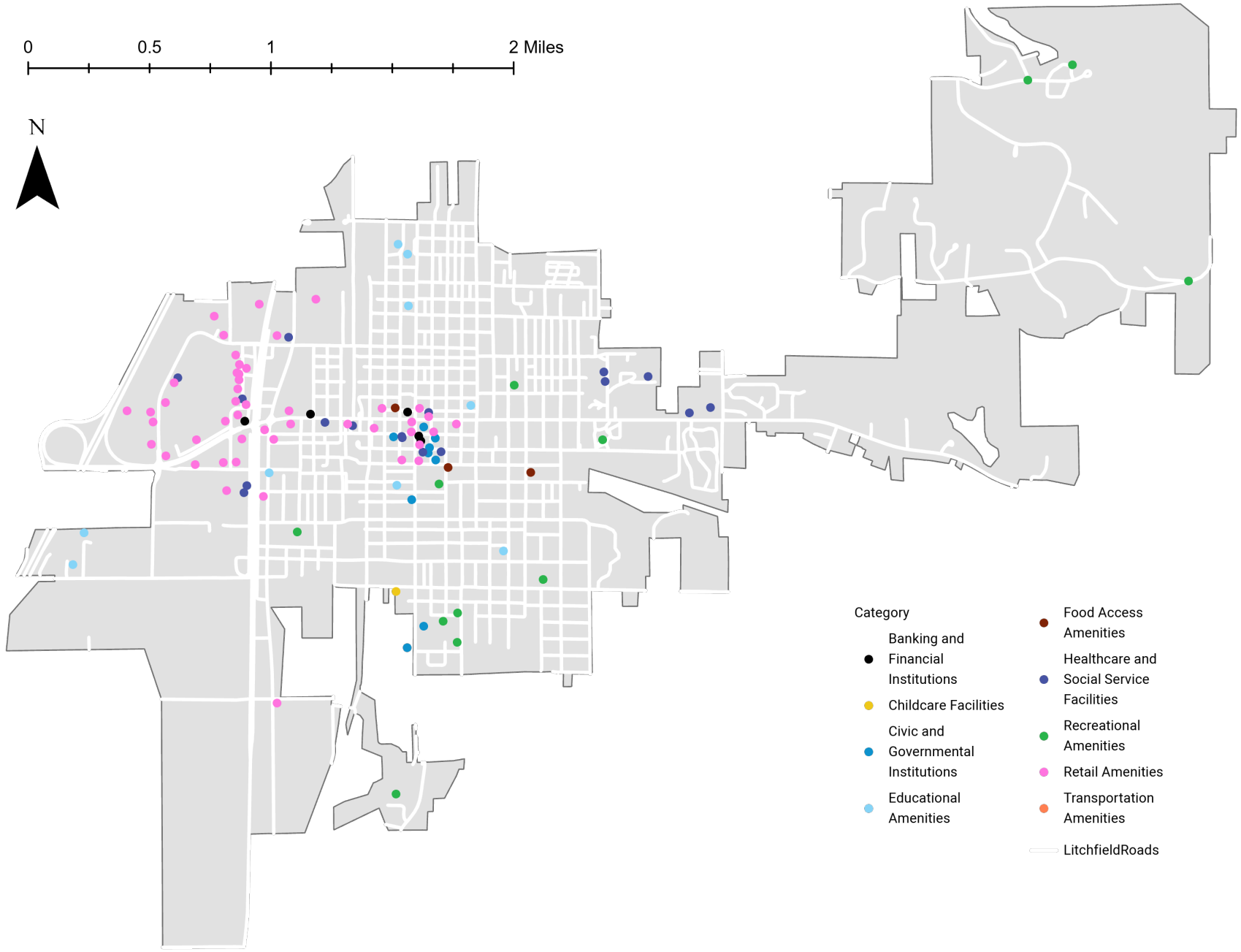
TRANSPORTATION AMENITIES

Central Illinois Public Transit

Litchfield Municipal Airport

* This is an abbreviated list of amenities within the community, for a full list of amenities please contact the Litchfield City Administrator at cityadmin@cityoflitchfieldil.com

ASSET MAP


0
0.5
1
2 Miles
N
Category
Banking and Financial Institutions
Childcare Facilities
Civic and Governmental Institutions
Educational Amenities
Food Access Amenities
Healthcare and Social Service Facilities
Recreational Amenities
Retail Amenities
Transportation Amenities
LitchfieldRoads



DEMOGRAPHIC, ECONOMIC, AND HOUSING MARKET CONDITIONS

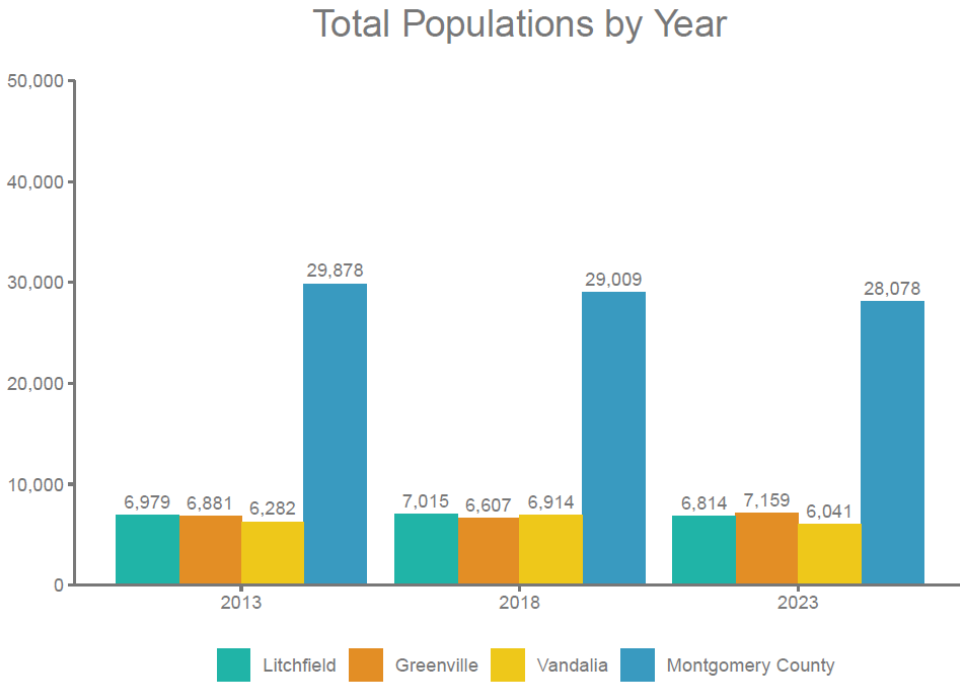
11 Demographic Conditions
17 Economic Conditions
21 Housing Market Conditions

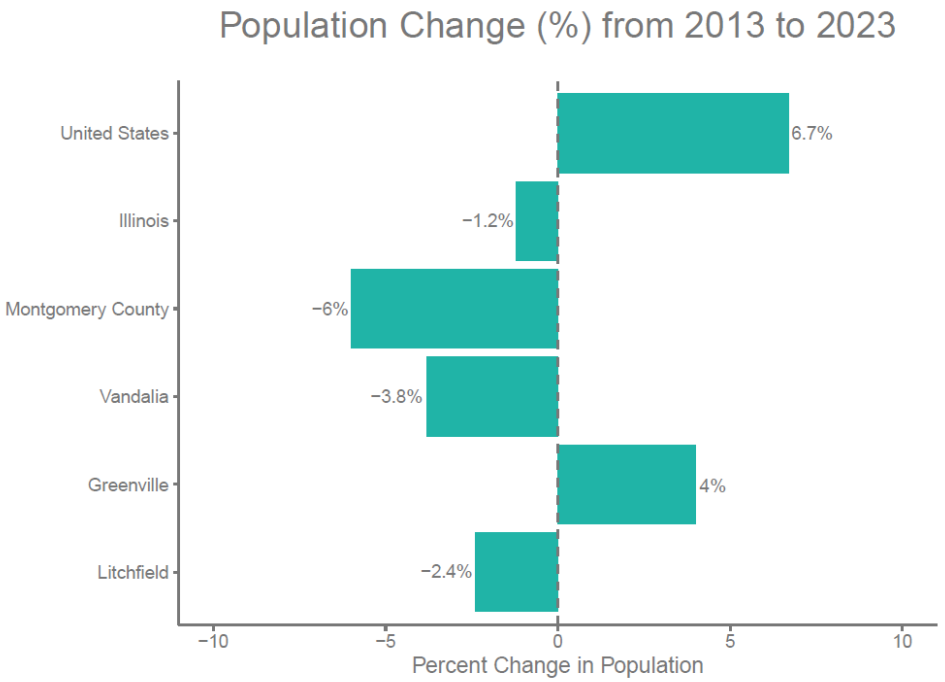
DEMOGRAPHIC CONDITIONS

GENERAL POPULATION CHARACTERISTICS

As of 2023, the City of Litchfield was home to an estimated 6,814 residents, with the population having decreased since 2013, demonstrating a loss of about 2.4% over that period. Litchfield is located in Montgomery County and made up 24.3% of the county's total population in 2023. Montgomery County saw a 6% decrease in population from 2013 to 2023.

The comparison community of Vandalia also saw a population decline between 2013 and 2023, losing 3.8% of their population for a total of 6,041 residents in 2023. However, Greenville, another comparison community, demonstrated a population increase of 4% over the same time period, for a total population of 7,159 in 2023.

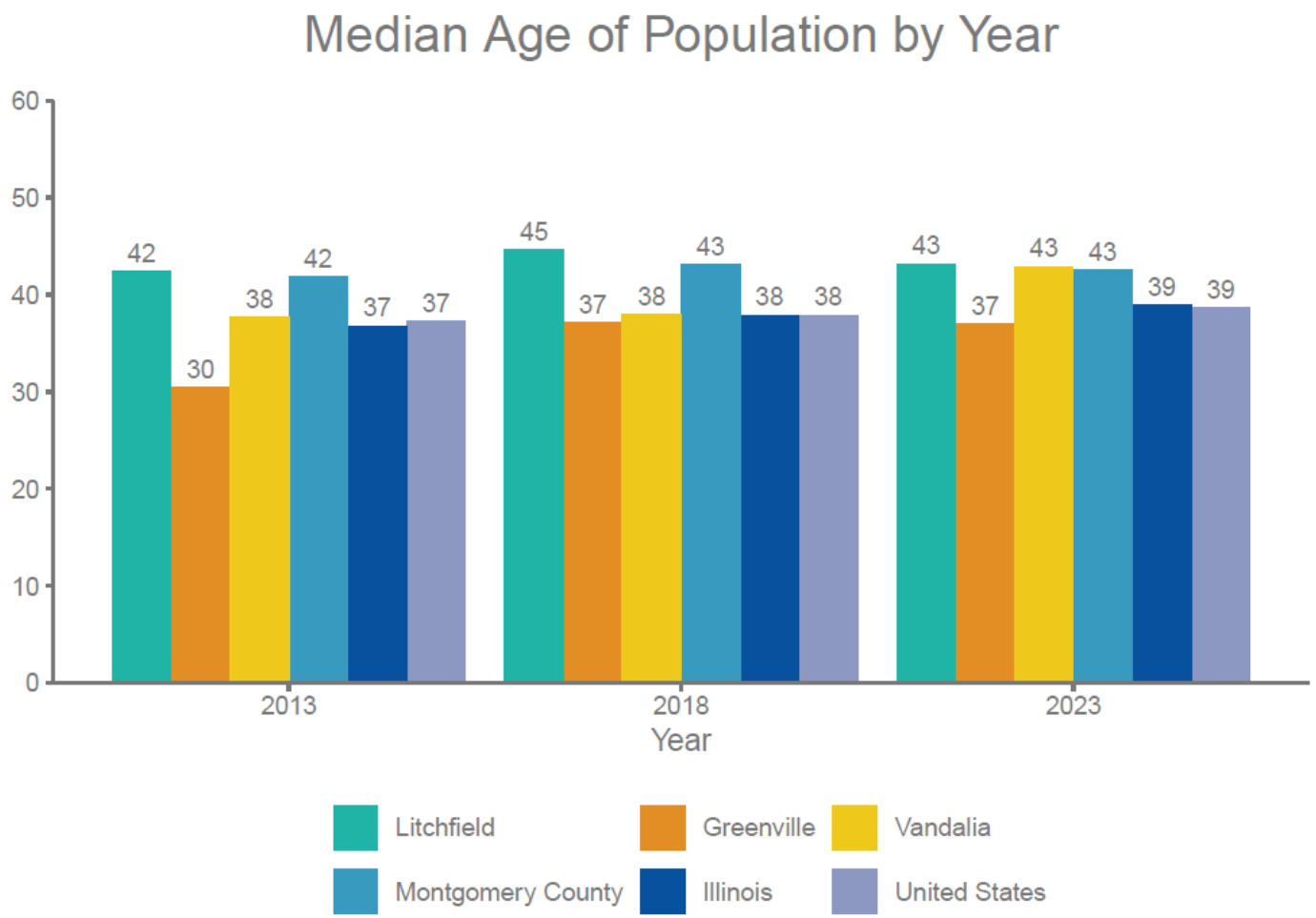




AGE COHORTS

In 2023, the median age in Litchfield was 43.2 years old, compared to Montgomery County's median age of 42.6 years old. At the same time, Litchfield's senior population, those ages 60 years and older, was 32.2% of the total population, compared to 28.7% in Montgomery County, and 23% in Illinois.

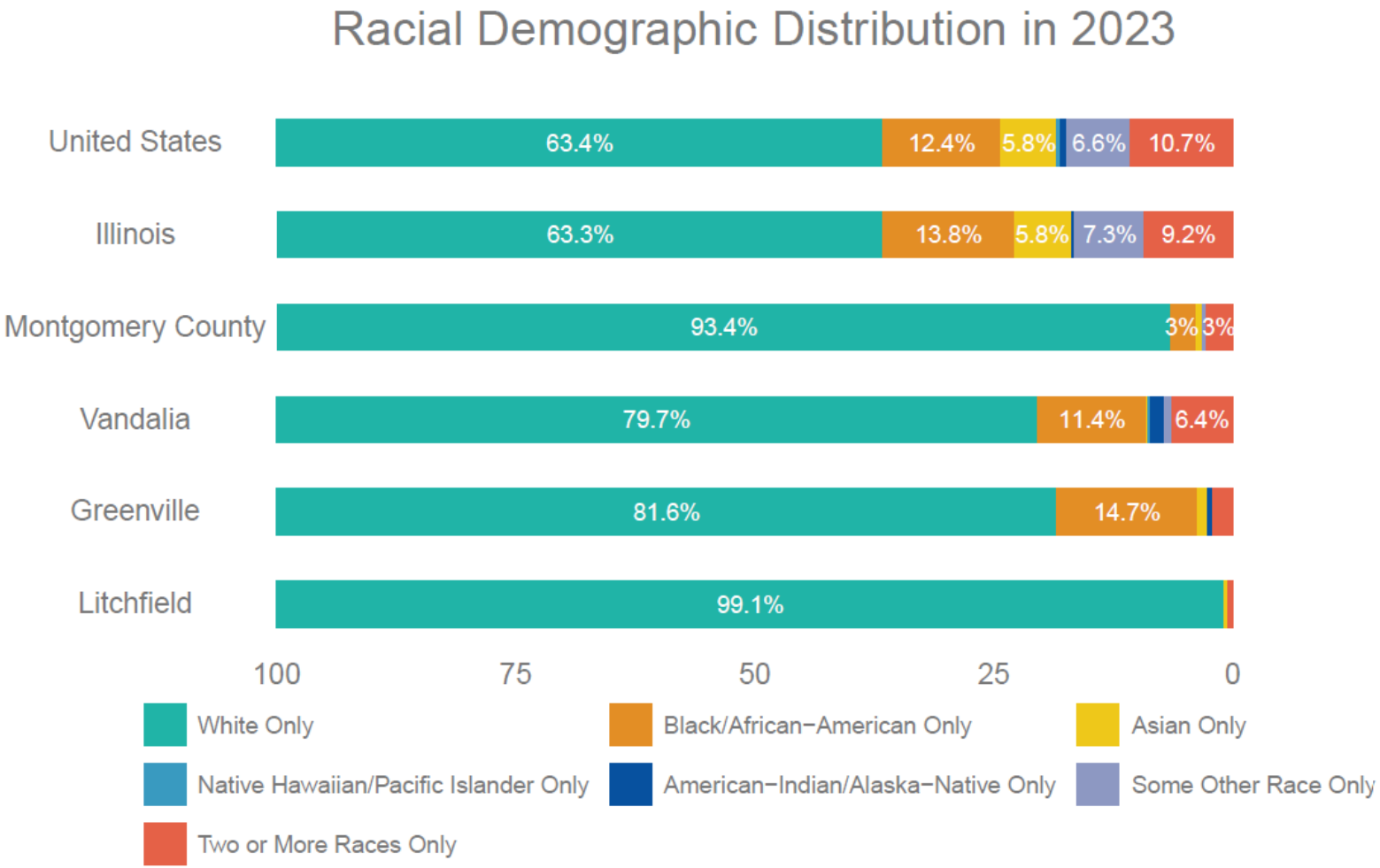
The comparison community of Vandalia had a similar median age, 42.9 years old, whereas Greenville had the younger median age of 37 years old. Those over 60 years of age made up 25.6% of Vandalia's population in 2023 and 18.2% of Greenville's population. Litchfield and Vandalia both saw an increase in senior population from 2013 to 2023, with Vandalia's senior population increasing by 7.6% and Litchfield increasing by 4.2%. Alternatively, Greenville saw a 3.1% decrease in senior population over the past decade.



RACIAL COHORTS

The City of Litchfield was predominantly homogenous with the White population comprising 99.1% of the city in 2023. Both of the comparison communities were more diverse than Litchfield, as Vandalia's population was 79.7% White and Greenville was 81.6% White. Litchfield's White population was 5.7% higher than Montgomery County as a whole, whose population was 93.4% White, and 35.8% higher than the 63.3% of Illinoisans who identified as White.

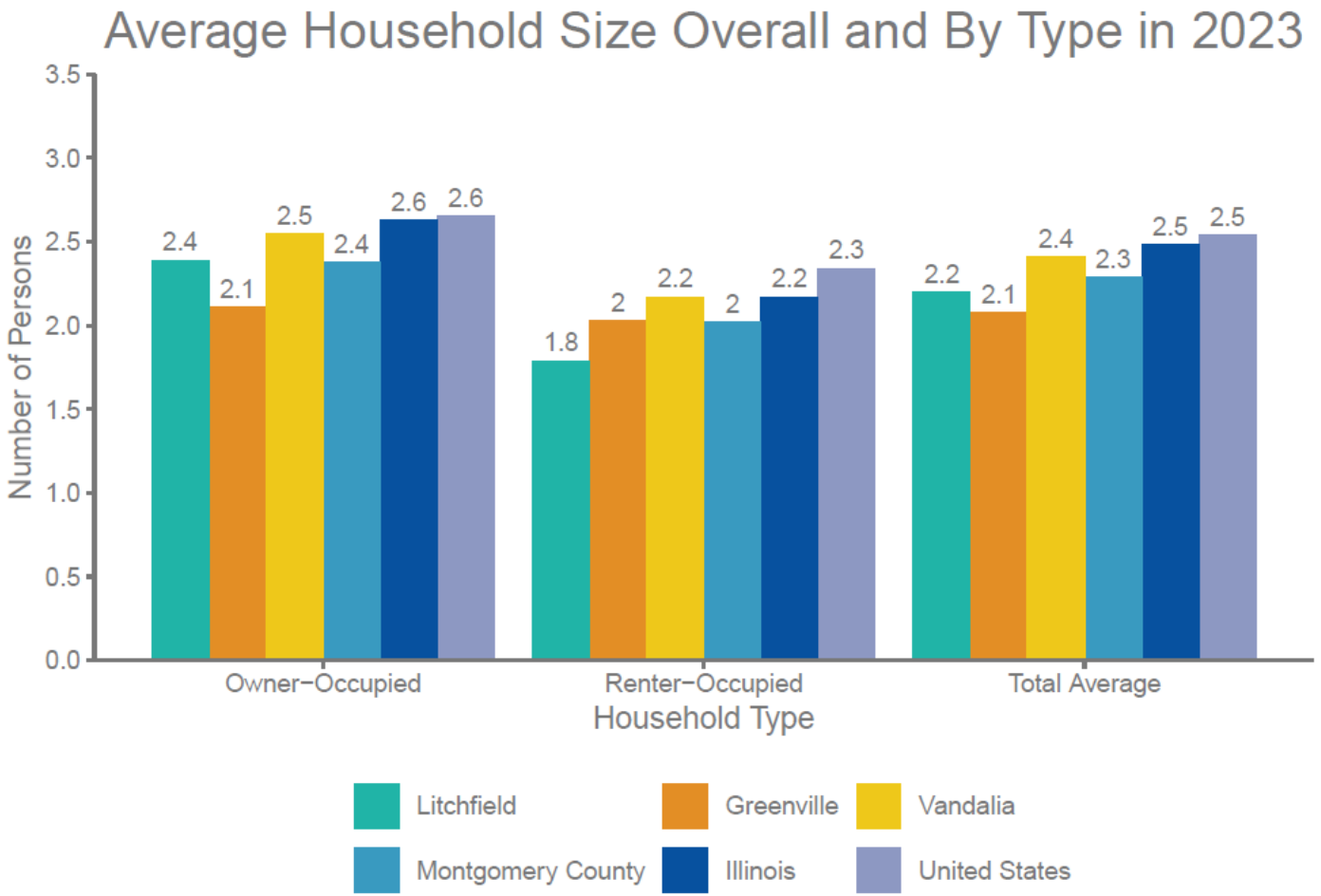
The next largest racial or ethnic cohort was two or more races, which encompassed 0.5% of the population in Litchfield. In Vandalia, 11.4% of residents identified as Black or African American and 6.4% of residents identified as two or more races. In Greenville, 14.7% of residents identified as Black or African American and 6.6% of residents identified as Hispanic or Latinx.



HOUSEHOLD COMPOSITION

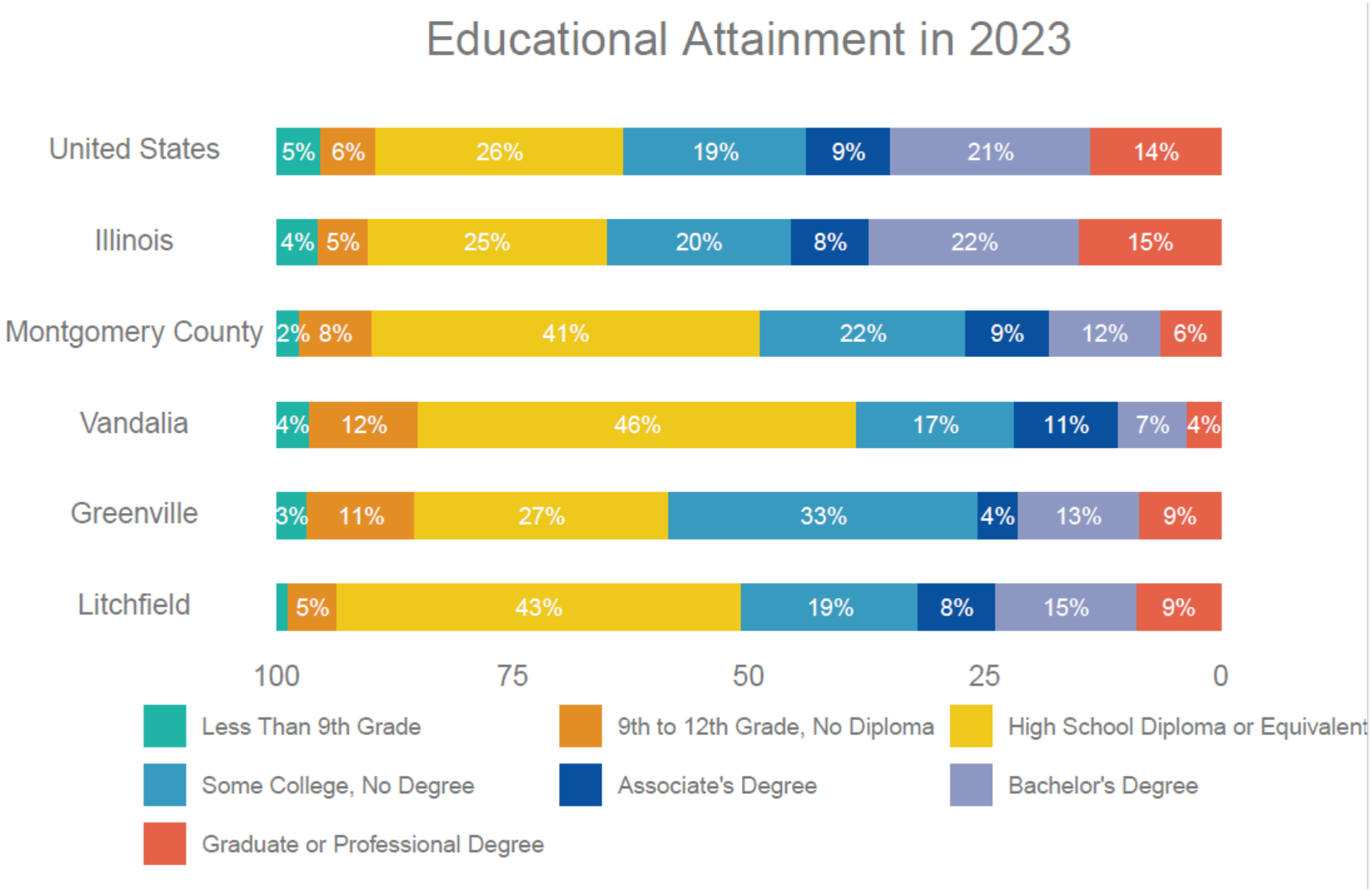
The City of Litchfield made up 26.9% of the households in Montgomery County. Litchfield contained 3,031 total households which was larger than Vandalia, 2,073 households, and Greenville, 2,458 households.

The average household size in Litchfield, 2.2 persons, was slightly lower than that of Montgomery County, 2.29 persons, and Illinois, 2.48 persons. The City of Litchfield's owner-occupied household size and renter-occupied household size were 2.39 and 1.79 persons, respectively. This represents a 0.1% increase in household size in Litchfield between 2013 and 2023.



EDUCATIONAL ATTAINMENT

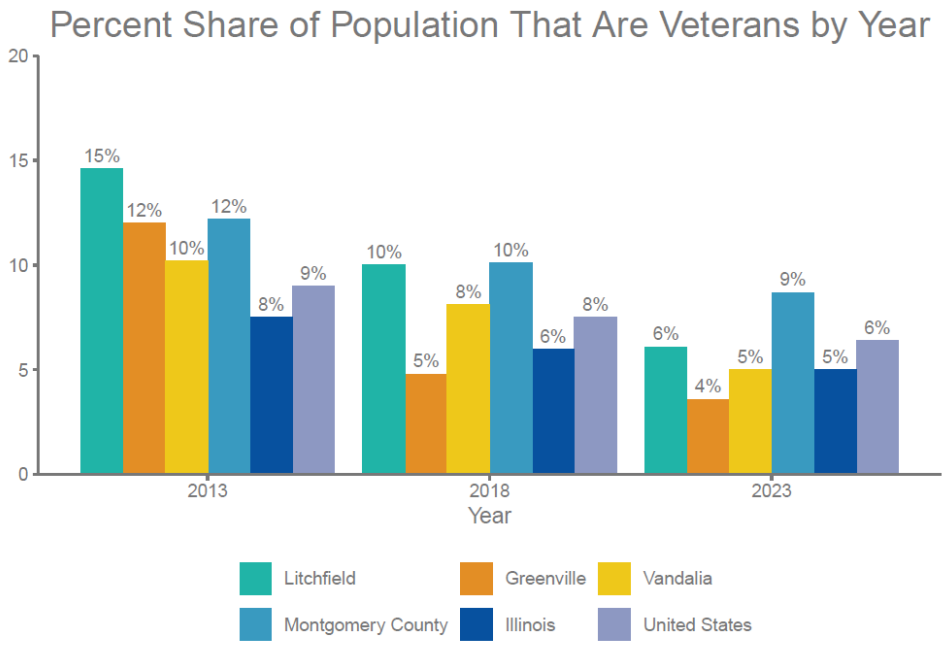
In 2023, 42.9% of Litchfield's population were high school graduates, which makes up the single largest educational cohort. Vandalia exhibited a similar rate of high school graduates, with 46.4%, and the largest cohort of Greenville's resident had completed some college but no degree, 32.7%. In the City of Litchfield, 15% of the population had a bachelor's degree and another 8.9% had a graduate or professional degree, in 2023. In Greenville, 12.9% of the population obtained a bachelor's degree and 8.6% obtained a graduate or professional degree. In Vandalia, 7.4% of the population obtained a bachelor's degree and 3.5% obtained a graduate or professional degree, in 2023.

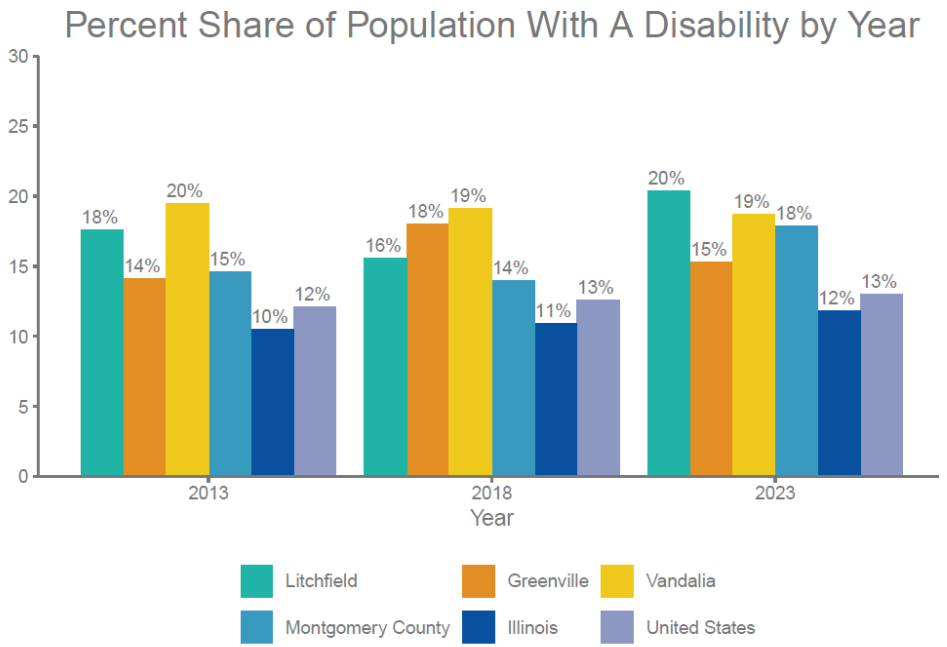


VETERAN AND DISABILITY POPULATION

6.1% of Litchfield's population were veterans in 2023. Litchfield had a lower share of veterans in their population than Montgomery County, 8.7%, or the United States as a whole, 6.4%. This means there were approximately 330 veterans living in Litchfield in 2023. In the comparison communities of Vandalia and Greenville, 5% and 3.6%, respectively, of their populations identified as veterans.

In 2023, 20.4% of the population of the City of Litchfield identified as having a disability. This means there were approximately 1,366 individuals living with a disability in Litchfield in 2023. That was 2.5% higher than Montgomery County and 8.6% higher than Illinois as a whole. The comparison cities exhibited varying rates of disability in their populations, ranging from 15.3% to 18.7%.

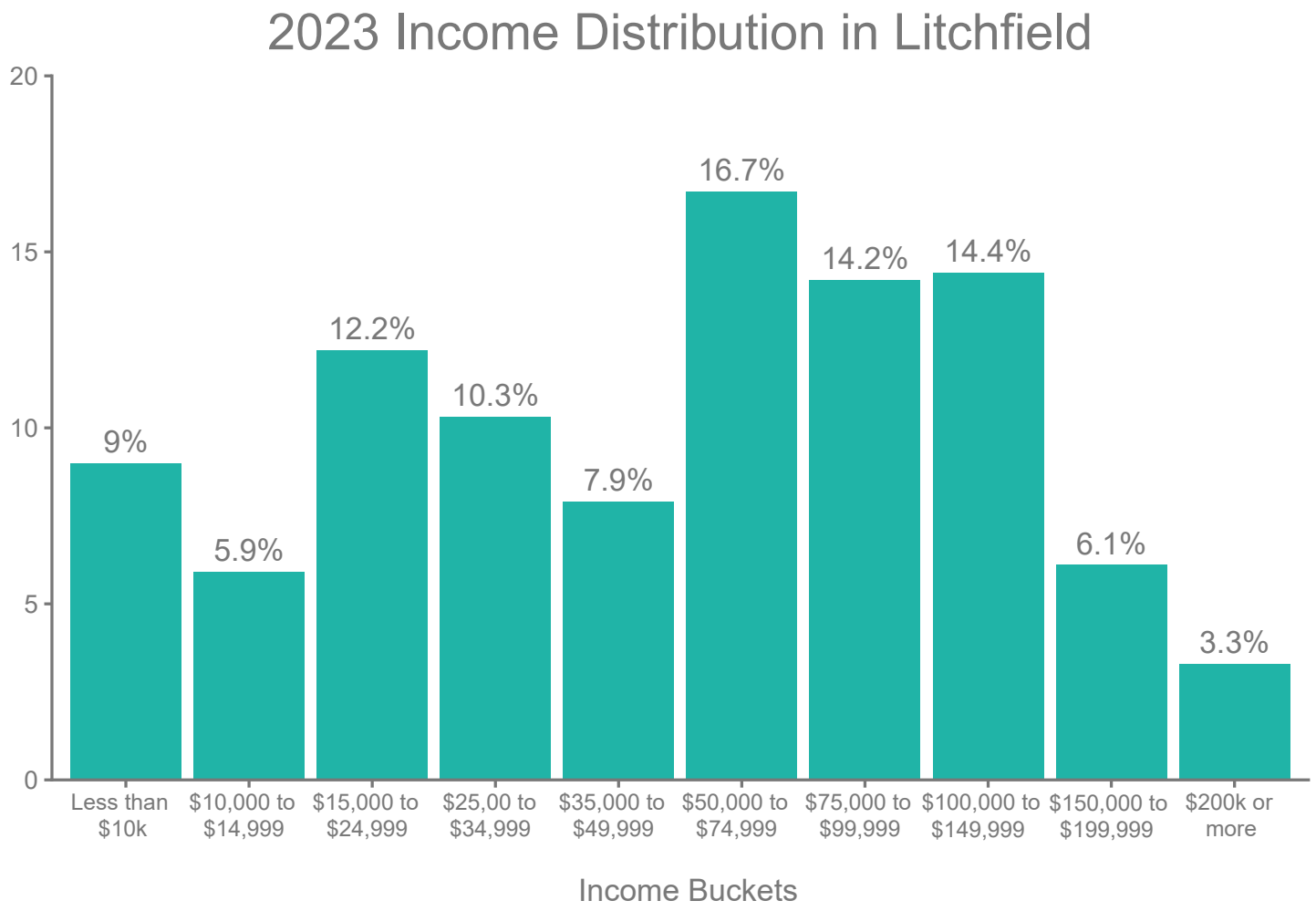




ECONOMIC CONDITIONS

EMPLOYMENT AND INCOME

As of 2023, the median household income in Litchfield was $54,190. That was lower than that of Montgomery County, which was $61,863, and Illinois, which was $81,702. The median household income in Vandalia was $43,184 and was $52,727 in Greenville in 2023. 14.4% of Litchfield households made $100,000-$149,999 and 14.2% of households made $75,000-$99,999, in 2023. In comparison, 18.6% of households in Montgomery County made $100,000-$149,900 and 16% of households made $50,000-$74,900, in 2023.

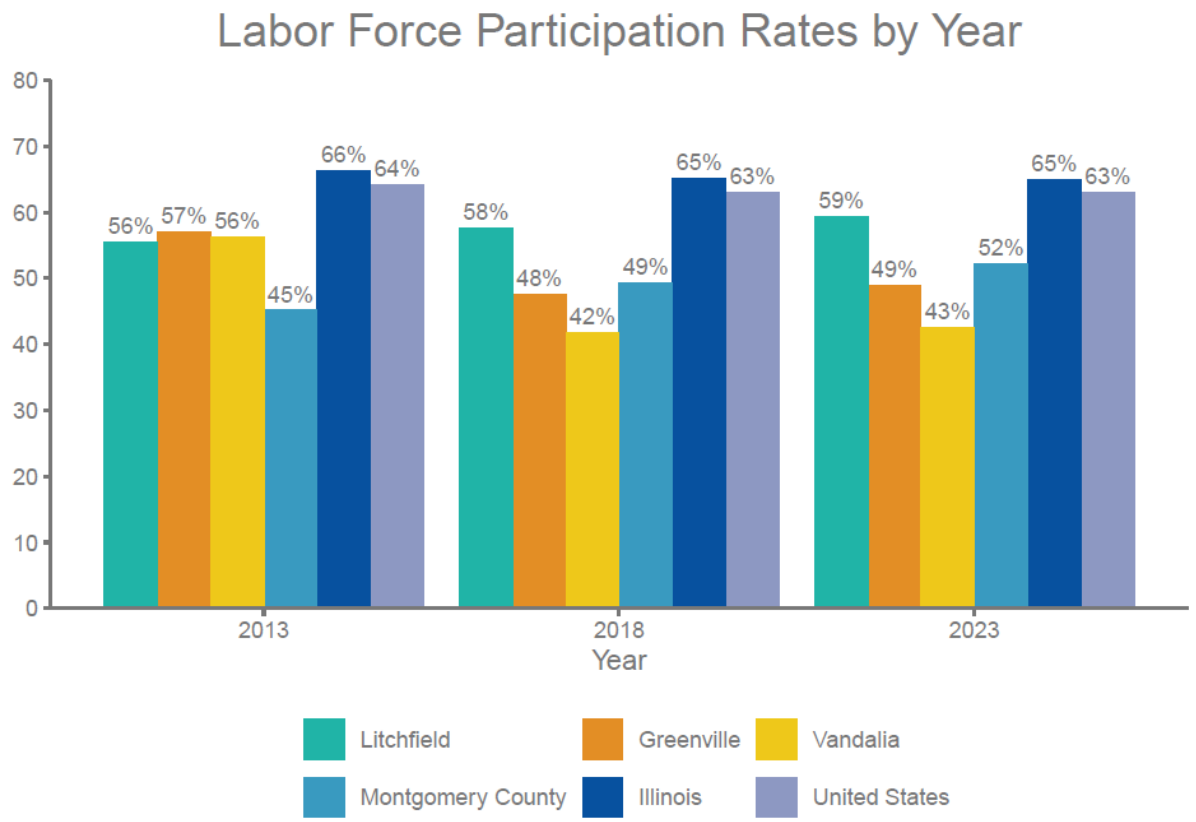


LABOR FORCE PARTICIPATION AND UNEMPLOYMENT

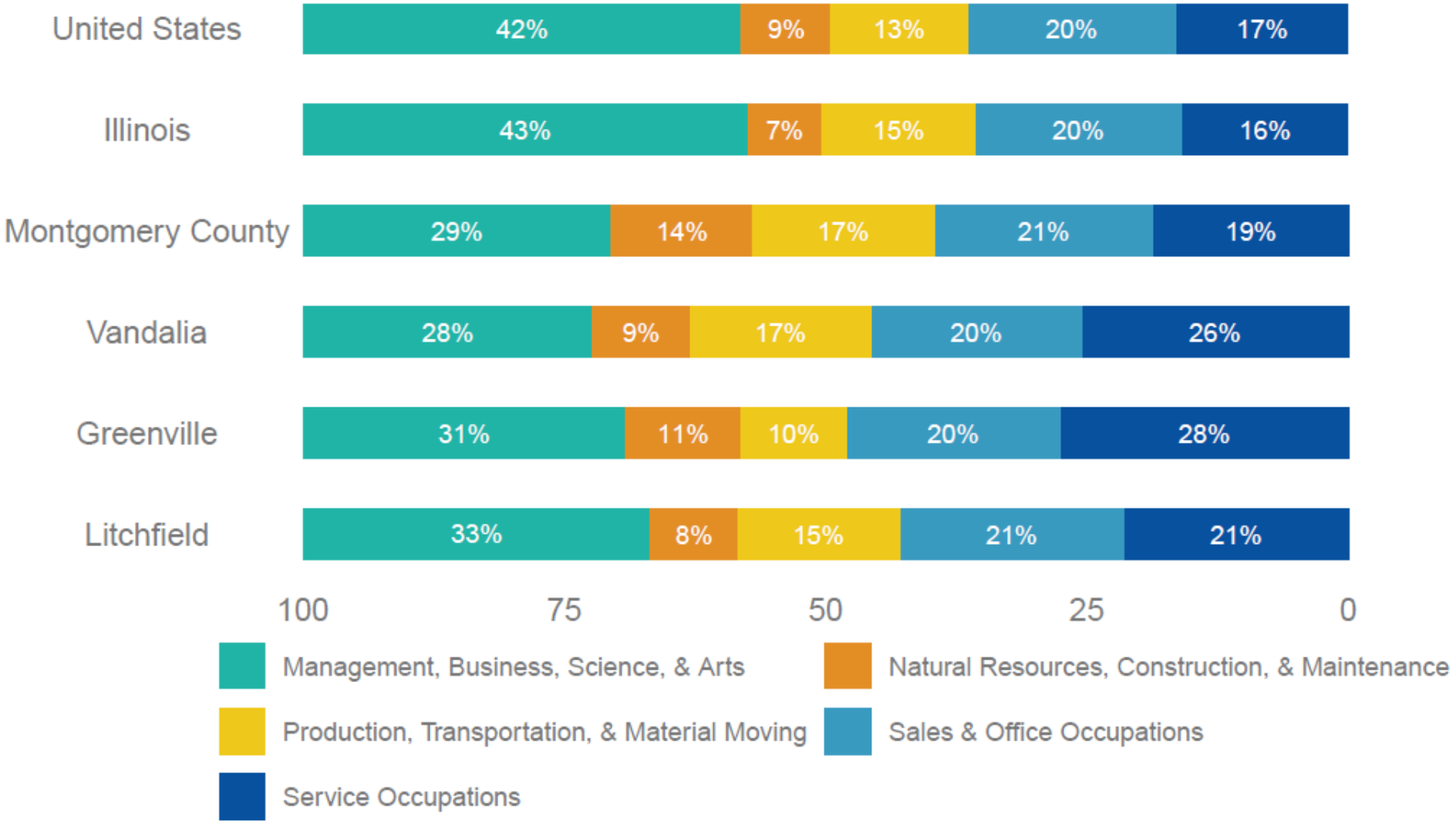
As of 2023, 59.3% of Litchfield's population, 16 years and older, was participating in the labor force. The labor force includes those that are employed, those that consider themselves unemployed but looking for employment, and those within the armed forces. The labor force participation rate in the City of Litchfield was 7% higher than that of Montgomery County, 5.6% lower than Illinois, and 3.7% lower than the national rate.

Litchfield had an unemployment rate of 6.4% in 2023. The unemployment rate in Litchfield was 0.6% higher than that of Montgomery County and Illinois, and 1.2% higher than the national rate.

Among employed residents of Litchfield, the most commonly held positions were those within the educational services, health care, and social assistance industry and the retail trade industry. With occupations in these industries comprising 27.2% and 14.5% of the workforce, respectively. These are also the most common industries in Montgomery County, with 24.1% of the workforce in educational services, health care, and social assistance and 11.8% in the retail trade industry.



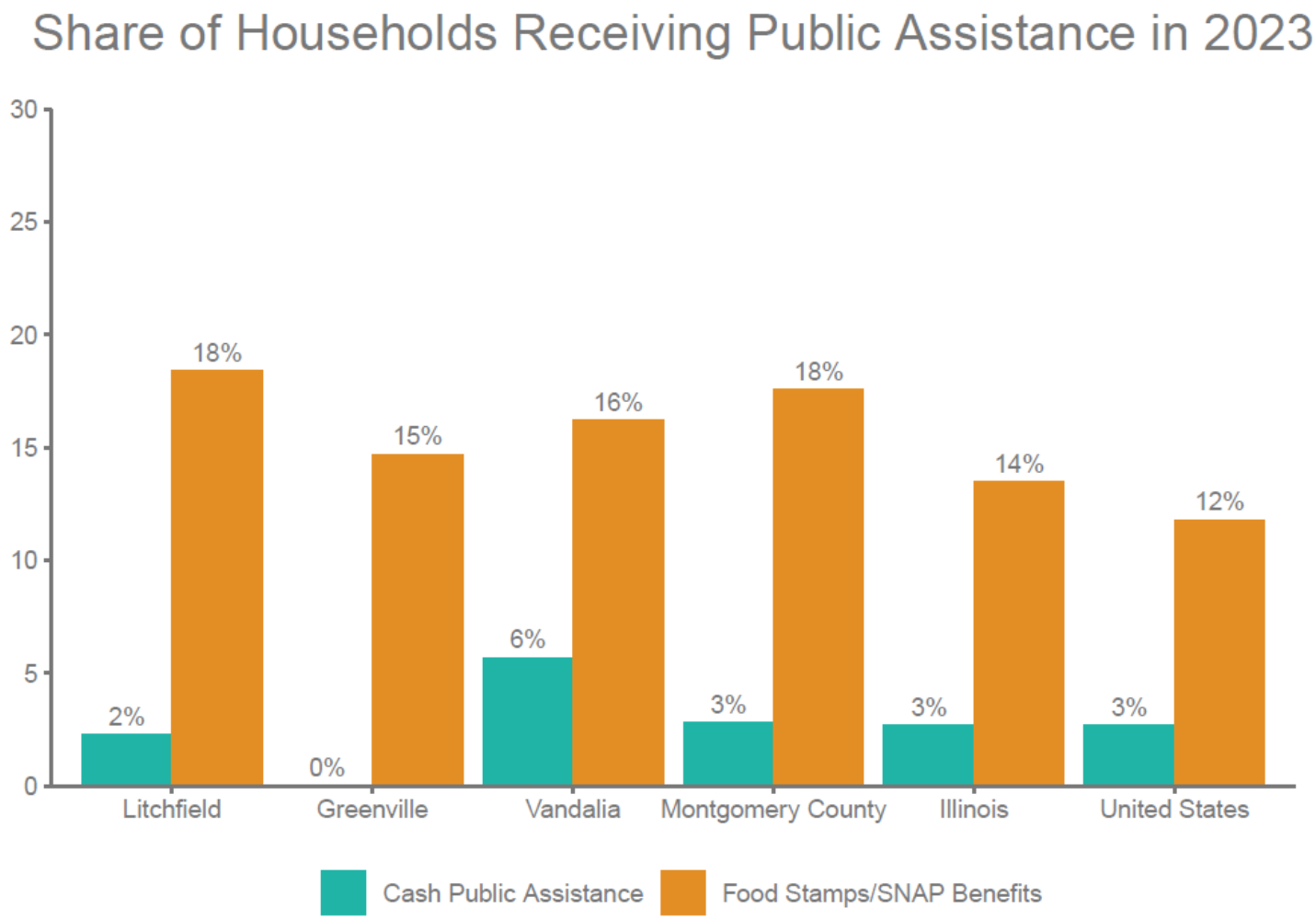
Occupation Distribution in 2023



POVERTY AND PUBLIC ASSISTANCE

In the City of Litchfield, 2.3% of households received cash public assistance in 2023 and 18.4% of households received food stamps and/or SNAP benefits during 2023. Both of these rates have remained consistent from 2013 to 2023 in Litchfield.

The poverty rate in the City of Litchfield in 2023 was 16.9%, which represents a 3.7% decrease in poverty from 2013 to 2023. In addition, the poverty rate for residents aged 65 and older was 9.4% in Litchfield in 2023, which represents a 4.2% decrease in senior poverty from 2013 to 2023. 37.4% of Litchfield's households had a median income of less than $35,000 per year and 9% made less than $10,000 per year.

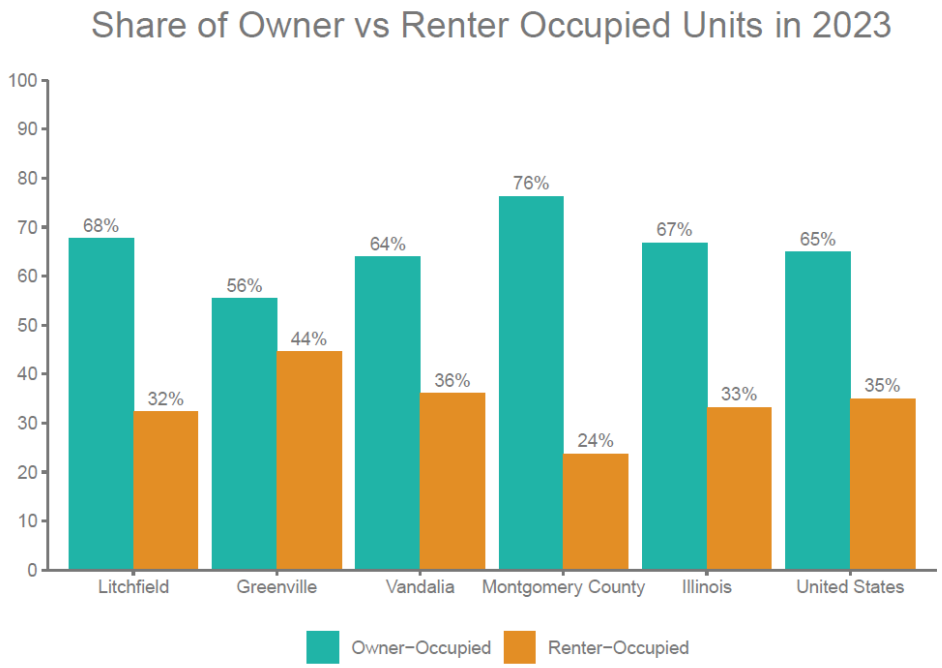


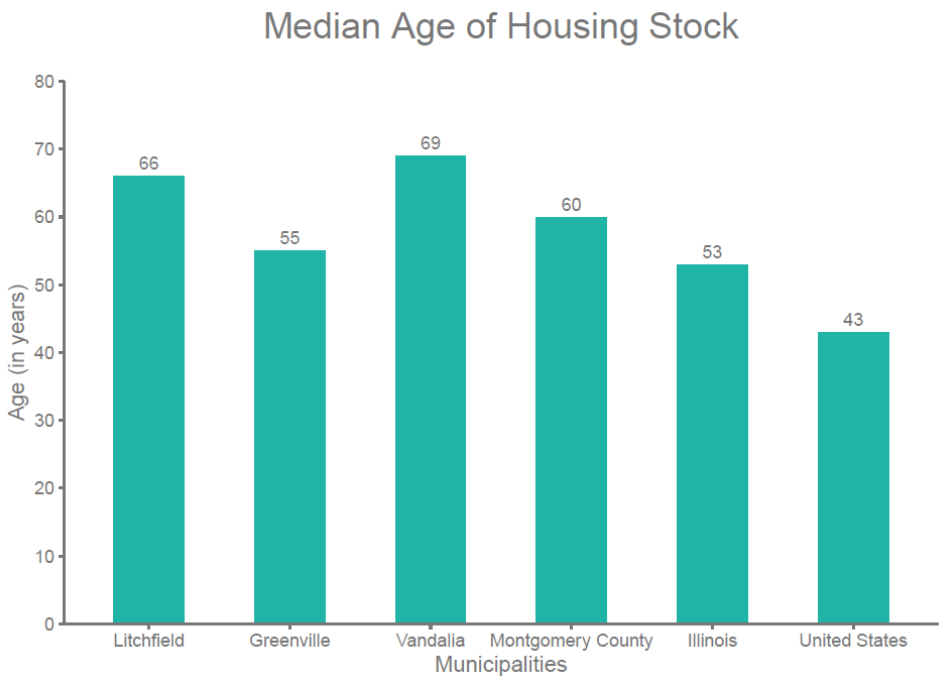
HOUSING MARKET CONDITIONS

HOUSING STOCK

In 2023, the City of Litchfield had 3,311 total housing units, which was a 6.7% decrease, 236 units lost, between 2013 and 2023. Of the 3,031 units that were occupied, 67.7% were owner-occupied units and 32.3% were renter-occupied units. In total, Litchfield had 2,052 owner-occupied units, 979 renter-occupied units, and 280 vacant units in 2023. Litchfield's renter population was smaller than both comparison communities, with renters occupying 36% of all occupied housing units in Vandalia and 44.5% in Greenville.

The average housing structure in Illinois was built in 1970, whereas the City of Litchfield's housing stock is older, with the average housing structure built in 1957.

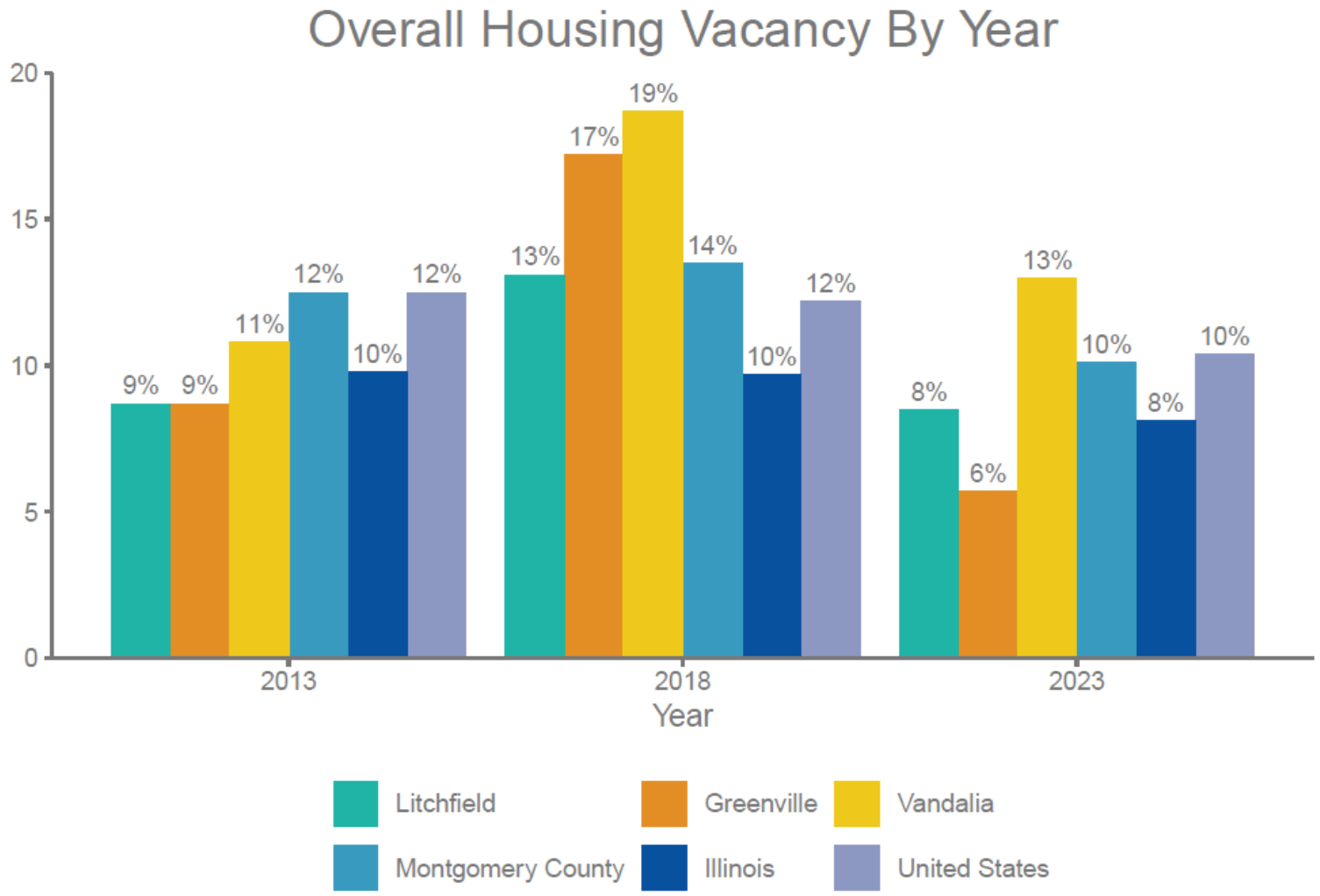




OCCUPANCY AND VACANCY

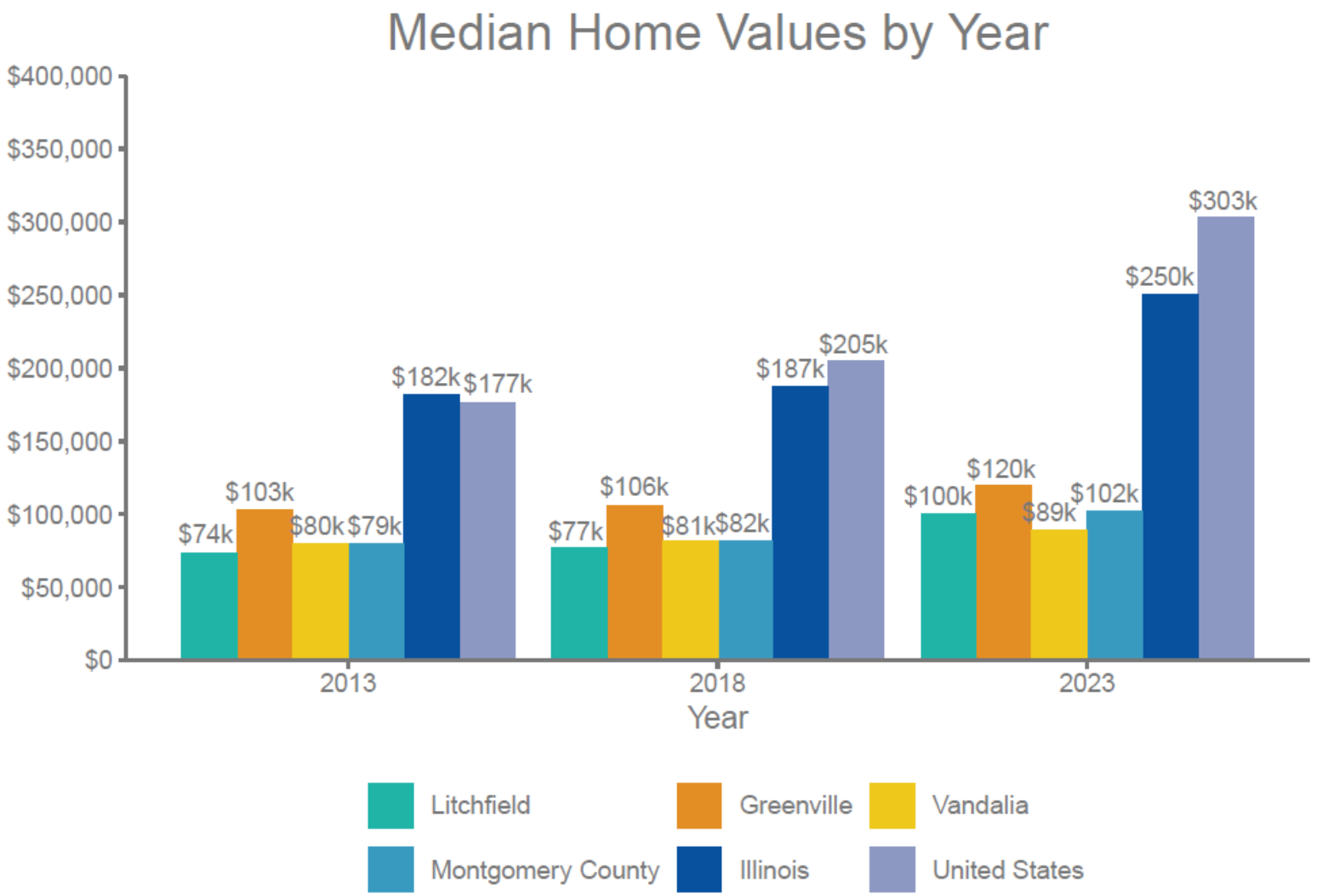
Throughout Litchfield, 8.5% of housing units were vacant in 2023. This rate was lower than Montgomery County, 10.1% overall vacancy, and comparable to the state as a whole, 8.1% overall vacancy.

In 2023, the City of Litchfield had a 9.4% rental vacancy rate, compared with a 1.8% homeowner vacancy rate. These vacancy rates are lower than the comparison community of Vandalia but slightly higher than Montgomery County as a whole. Montgomery County saw an 8.3% rental vacancy rate and 1.3% homeowner vacancy rate in 2023.



HOUSING VALUE

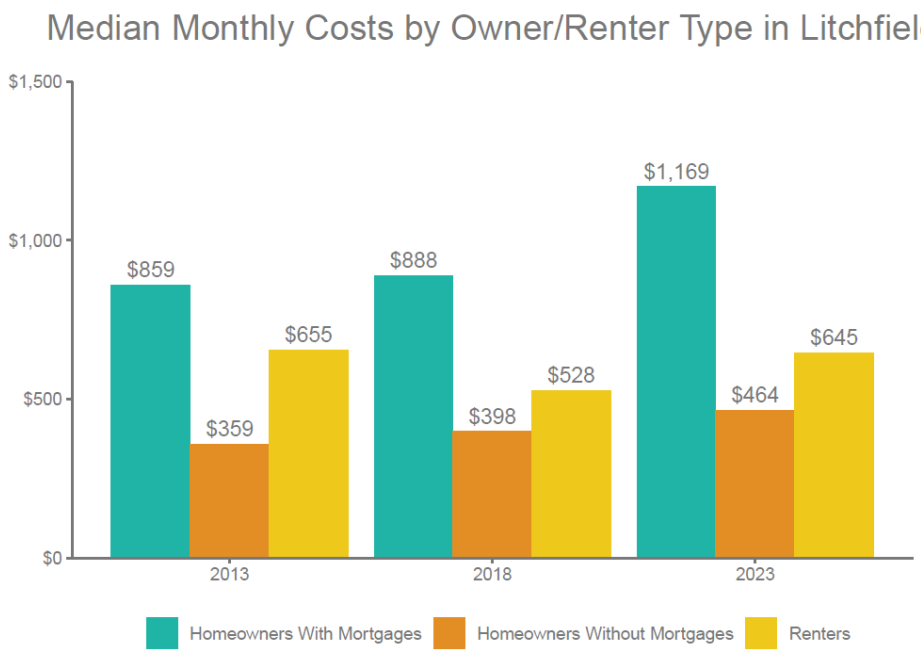
In 2023, the City of Litchfield had a total of 2,052 owner-occupied housing units, and the median home value was $100,500, lower than the median for Montgomery County, $102,200, and for Illinois, $250,500. Litchfield's median housing value fell between the two comparison communities, as Vandalia's median home value was $88,800 and Greenville's median home value was $119,800 in 2023.

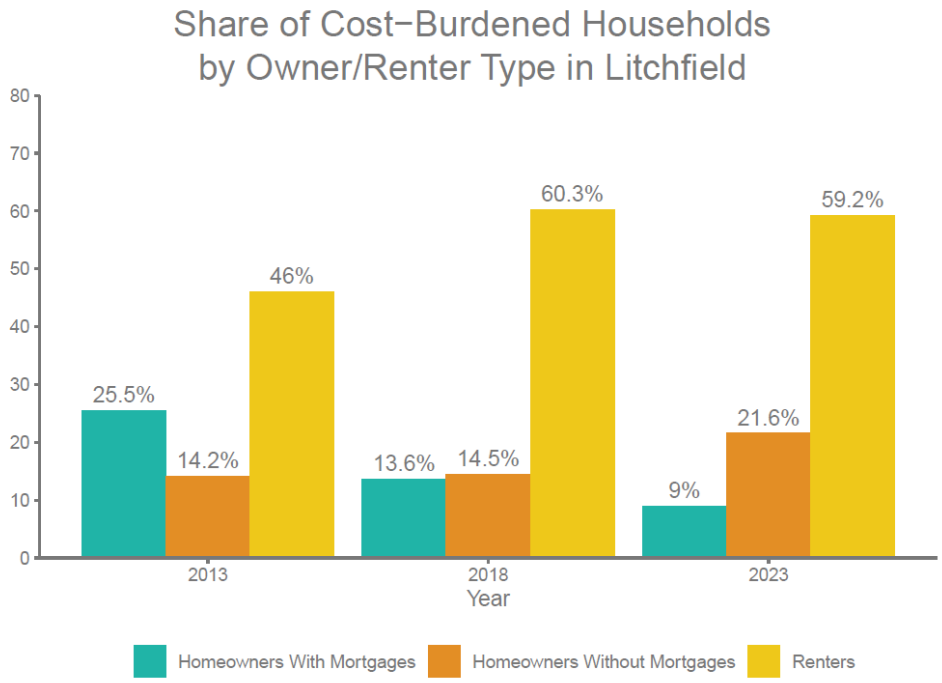


HOUSING COSTS

In 2023, the median monthly housing costs for owner-occupied units without a mortgage in Litchfield was $464, whereas owner-occupied units with a mortgage was $1,169. The median costs of owner-occupied housing units were similar to those in Montgomery County, $1,151 for owners with a mortgage and $500 for owners without a mortgage. The median monthly housing costs for renter-occupied households in Litchfield was $645. Rental housing costs were higher in Montgomery County, $715, and in Illinois, $1,227. Litchfield renters paid slightly less than renters in comparison communities, where renters pay between $724-$738 per month.

A household is described as cost-burdened when they pay more than 30% of their household income for housing, including rent, mortgage, and utilities. 9% of homeowners with a mortgage were cost-burdened and 59.2% of renters were cost-burdened in Litchfield in 2023. Montgomery County has more cost-burdened owners with a mortgage and less cost-burdened renters than Litchfield.







PRIMARY MARKET AREA

PRIMARY MARKET AREA

WHAT IS A PRIMARY MARKET AREA?

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

PRIMARY MARKET AREAS AND LOW-INCOME HOUSING TAX CREDITS

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

PRELIMINARY PROJECT ASSESSMENT MARKET DATA AND METRICS

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

EXISTING UNIT APPROVALS AND PERFORMANCE & ON-THE-GROUND INDICATORS		
CRITERIA REVIEWED	SOURCE OF INFORMATION	CONSIDERATION
IHDA-funded projects	IHDA active portfolio & IHDA Board approvals	General picture of IHDA's investment in PMA
Newly approved IHDA-funded units		Approved projects in the PMA that are not yet constructed or rented may negatively impact the PPA market and/or the market may need to stabilize before additional units are approved
Occupany levels / Wait-list levels at active IHDA projects in PMA	Internal project monitoring by IHDA & phone calls to property managers	Occupancy levels in PMA below 80% are considered to be problematic
SRN units proposed	PAIR data showing the number of persons on the wait list & their desired unit type	To be used to objectively demonstrate on-the-ground conditions that may indicate the need for new units or rehabilitation of existing units within an area
Age of housing stock	American Community Survey (ACS) 5-year estimates	

AFFORDABLE RENTAL CONCENTRATIONS		
CRITERIA REVIEWED	SOURCE OF INFORMATION	CONSIDERATION
IHDA market share (units funded by IHDA in the PMA / total rental units in PMA)	IHDA active portfolio, IHDA Board approvals, & American Community Survey (ACS) 5-year estimates	Market share over 10% is considered high and may negatively impact the PPA review, market share over 15% may be required to submit Community Revitalization documentation to show that the proposed project is part of local efforts.
Affordable market share (unduplicated units funded by IHDA, HUD, HUD Public Housing, & USDA-RD in the PMA / total rental units in PMA)	IHDA active portfolio, IHDA Board approvals, American Community Survey (ACS) 5-year estimates, & published lists of HUD Multifamily, HUD Public Housing, & USDA-RD developments	Market share over 20% is considered to be high and may negatively impact the PPA review, low overall rental concentrations may mitigate negative impact
Affordable rental concentrations (actual rents, regardless of subsidy)	Affordable Rental Unit Survey (ARUS)	Affordable rental unit concentration that exceeds 60% for the income levels targeted by the project is considered high and may negatively impact the PPA review

SOCIAL AND ECONOMIC VIABILITY		
CRITERIA REVIEWED	SOURCE OF INFORMATION	CONSIDERATION
Poverty rate	American Community Survey (ACS) 5-year estimates	Poverty levels exceeding 20% may negatively impact PPA review, low poverty rates and high household income may indicate opportunity within the PMA
Median household income		

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

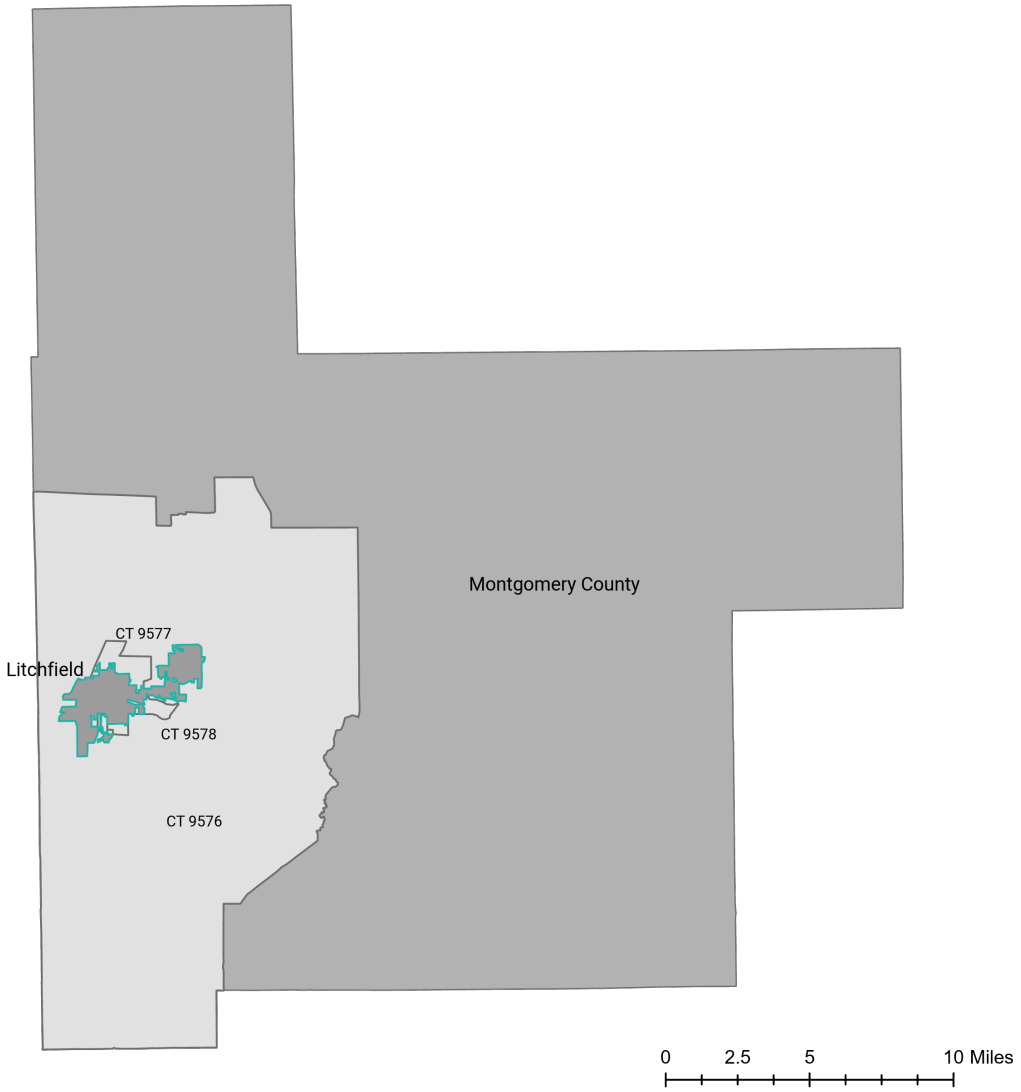
LITCHFIELD'S PRIMARY MARKET AREA

The PMA defines the larger community area that is inclusive of the amenities, services, and recreational assets that residents of the City of Litchfield could reasonably travel to and access. The Litchfield PMA is made up of 3 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 Litchfield's PMA were determined through discussion between IHDA and the City of Litchfield and are as follows:

Montgomery County

- Census tract 9576
- Census tract 9577
- Census tract 9578



LITCHFIELD'S PRIMARY MARKET AREA DATA

Project Name:	Litchfield		SPAR Reviewer:				SPAR Recommendation:					
			Census Tracts Included In PMA				*17135957600, 17135957700, 17135957800*					
Project PPA Number:			Market Characteristics*	**PMA**	Rate	Growth	**County**	Rate	Growth	**State**	Rate	Growth
Project City:			Total Population 2014	9,683			29,740			12,868,747		
Set-Aside/Cmty Area	Non-Metro		Total Population 2019	9,412		-3%	28,828		-3%	12,770,631		-1%
Project County:	Montgomery		Total Population 2024	9,525		1%	27,942		-3%	12,694,798		-1%
Construction Type:			People aged 60+ 2014	2,906	30%		7,079	24%		2,411,038	19%	
Age Restriction:			People aged 60+ 2019	2,540	27%	-13%	7,719	27%	9%	2,736,185	21%	13%
Total Units:			People aged 60+ 2024	2,973	31%	17%	8,039	29%	4%	2,970,106	23%	9%
Scattered Site:			People Unemployed 2014**	362	4%		733	2%		669,561	5%	
Mrkt Rate/80% AMI Units:			People Unemployed 2019**	203	2%	-44%	554	2%	-24%	394,981	3%	-41%
30% AMI Units:			People Unemployed 2024**	250	3%	23%	571	2%	3%	388,370	3%	-2%
PSH Units/PAIR Data:			People in Laborforce 2014**	4,317	45%		10,732	36%		6,718,857	52%	
PBRA Units:			People in Laborforce 2019**	4,509	48%	4%	12,126	42%	13%	6,663,517	52%	-1%
Type of PBRA:			People in Laborforce 2024**	4,667	49%	4%	12,070	43%	0%	6,674,020	53%	0%
Existing & Fully Occupied:			Jobs by Job Location 2023 (LEHD)	3,637	38%		8,307	30%		5,199,014	41%	
PH Redevelopment:			Jobs by Res Location 2023 (LEHD)	3,638	38%		10,132	36%		5,197,648	41%	
Vets Population:			High School Graduates 2019**	2,313	25%		8,237	29%		2,254,524	18%	
Existing IHDA Portfolio:			High School Graduates 2024**	2,949	31%	27%	8,572	31%	4%	2,201,051	17%	-2%
Opp Area or Proximate:			College Graduates 2014**	1,057	11%		2,699	9%		2,729,934	21%	
QOLI Score:	7		College Graduates 2019**	1,379	15%	30%	3,498	12%	30%	3,010,025	24%	10%
ARI Score:	1		College Graduates 2024**	1,631	17%	18%	3,728	13%	7%	3,318,149	26%	10%
R/ECAP 2023	0		People in Poverty 2014	1,432	15%		3,514	12%		1,810,470	14%	
R/ECAP in PMA	0		People in Poverty 2019	1,452	15%	1%	4,284	15%	22%	1,557,873	12%	-14%
Wage Abundance/Desert	N/A, Desert		People in Poverty 2024	1,205	13%	-17%	3,229	12%	-25%	1,464,937	12%	-6%
BA Food Access Verified	0		Cost Burdened Owners 2024	434	14%		1,269	14%		748,748	22%	
RIA	Not a Revitalization Impact Area		Cost Burdened Renters 2024	514	46%		1,003	39%		737,425	44%	
QCT 2026	Not a QCT		Average Median Income 2014	$35,673			$45,158			$57,166		
QCT in PMA 2026	0		Average Median Income 2019	$38,686		8%	$52,748		17%	$65,886		15%
Age of Housing Stock 2024			Average Median Income 2024	$64,061		66%	$63,620		21%	$83,390		27%
2000 & after	13.17%		Total Vacant Units 2014	495	9%		1,755	12%		520,800	9%	
1980-2000	17.54%		Total Vacant Units 2019	552	11%	12%	1,601	11%	-9%	514,181	9%	-1%
before 1980	69.29%		Total Vacant Units 2024	347	7%	-37%	1,176	9%	-27%	421,003	7%	-18%
ARUS 80% AMI	916	81%	Owner Occupied Units 2014	3,319	65%		8,427	66%		3,194,707	60%	
ARUS 70% AMI	873	78%	Owner Occupied Units 2019	3,091	66%	-7%	8,799	67%	4%	3,202,715	60%	0%
ARUS 60% AMI	804	72%	Owner Occupied Units 2024	3,124	68%	1%	8,758	70%	0%	3,378,910	62%	6%
ARUS 50% AMI	656	58%	Occupied Rental Units 2014	1,262	25%		2,496	20%		1,583,926	30%	
ARUS 40% AMI	423	38%	Occupied Rental Units 2019	1,055	22%	-16%	2,723	21%	9%	1,643,419	31%	4%
ARUS 30% AMI	145	13%	Occupied Rental Units 2024	1,124	24%	7%	2,561	20%	-6%	1,657,539	30%	1%
ARUS 20% AMI	104	9%	Total Housing Units 2014	5,076	52%		12,678	43%		5,299,433	41%	
Concentrations:	Number of Units	%s	Total Housing Units 2019	4,698	50%	-7%	13,123	46%	4%	5,360,315	42%	1%
Active IHDA Units (All)	0	0%	Total Housing Units 2024	4,595	48%	-2%	12,495	45%	-5%	5,457,452	43%	2%
Affordable Housing Units (All)	0	0%	Households with HCVs 2024	54	5%		83	3%		95,827	6%	
			Overall Housing Unit Change									

SPAR Reviewer Comments / Notes:

* All data collected from American Community Survey unless otherwise noted

** Rate calculations are based on available variables and certain traditional denominators were unavailable; Total Population was used as a denominator for these calculations



COMMUNITY-BASED PLANNING PROCESS

33 Community Needs Assessment Process
35 Litchfield Community Needs Assessment
39 Public Meetings

COMMUNITY-BASED PLANNING PROCESS

To produce a Community Revitalization Plan that truly reflected community values and priorities, the City of Litchfield 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 consultation with a core stakeholder group, which consisted of community members, school district representatives, and city council over a period of 2 years. IHDA worked closely with Litchfield to develop a Scope of Work (SOW), which was signed by both parties on August 2024. 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 Litchfield 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 Litchfield
- Recruiting volunteers to perform a Housing Stock Survey of the City of Litchfield
- 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, Litchfield 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 Litchfield's core planning team held 2 planning meetings, 2 in-person stakeholder meetings, and 2 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 24 questions that polled residents on their opinions and experiences of housing in Litchfield regarding the following areas:

- Housing Availability and Condition
- Housing Affordability
- Housing Stock
- Housing Cost
- Housing Market Characteristics

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, employment status, employment location, and residency. Residents of the City of Litchfield were informed of the Community Needs Assessment through social media, community networks, and employer outreach. Surveys were distributed and left open for a period of two months. Over that time, 508 survey responses were collected, which is approximately 7.5% of the total population of Litchfield.

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

COMMUNITY NEEDS ASSESSMENT METHODOLOGY

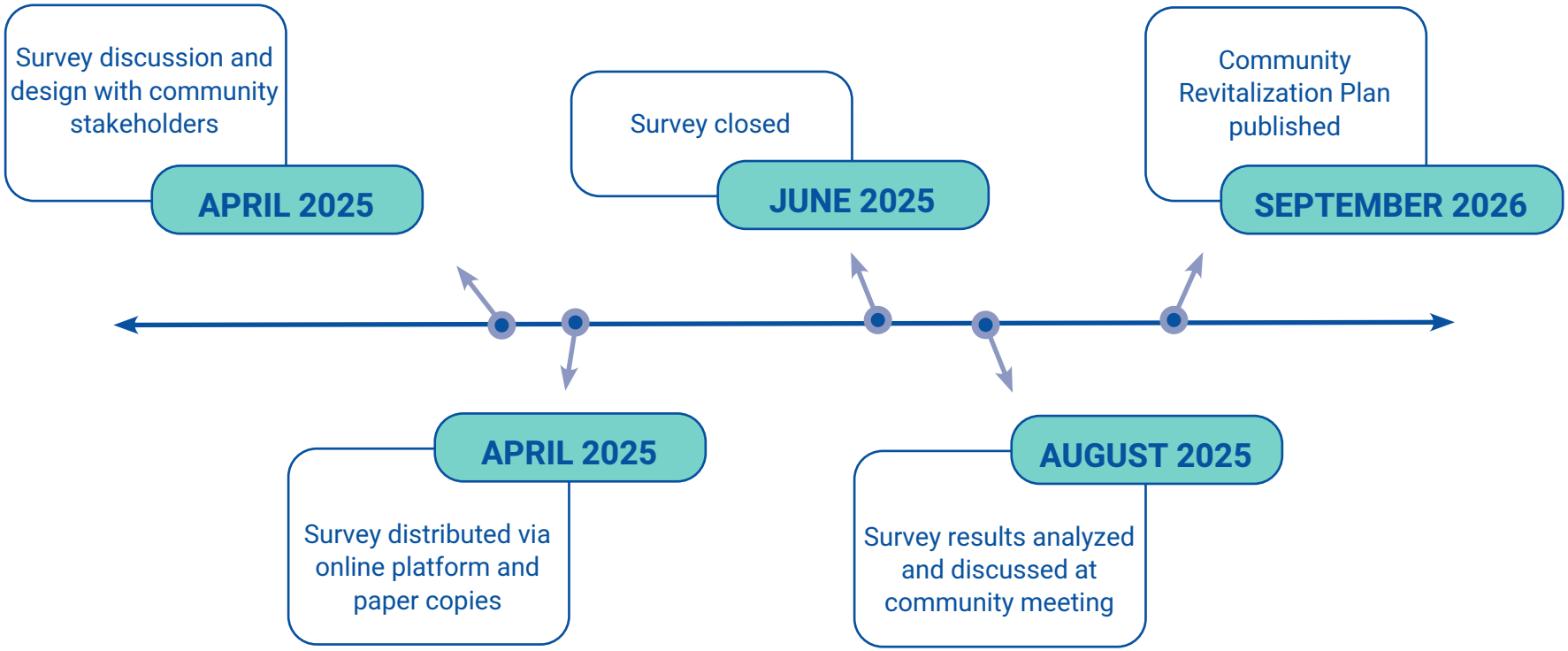
To reach as many residents as possible, the CNA was made available and distributed widely in both paper and electronic form. The City of Litchfield's primary planning leads distributed the electronic survey link via social media, community newsletters, and employer outreach. Paper forms of the survey were also available, to be inclusive to all populations, including those without access to electronic devices.

A total of 12 surveys were collected via paper copy and the remaining 496 surveys were collected electronically. 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 Litchfield'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



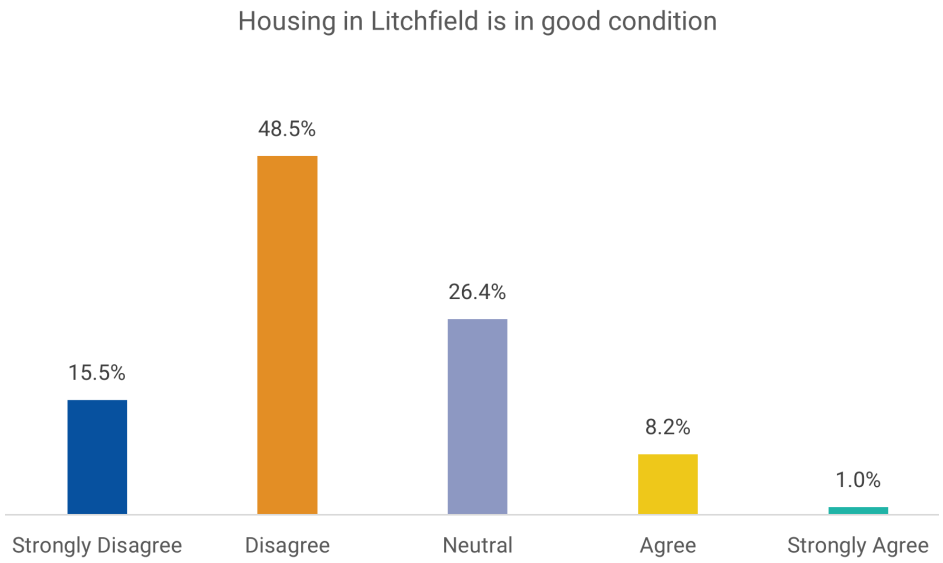
LITCHFIELD COMMUNITY NEEDS ASSESSMENT

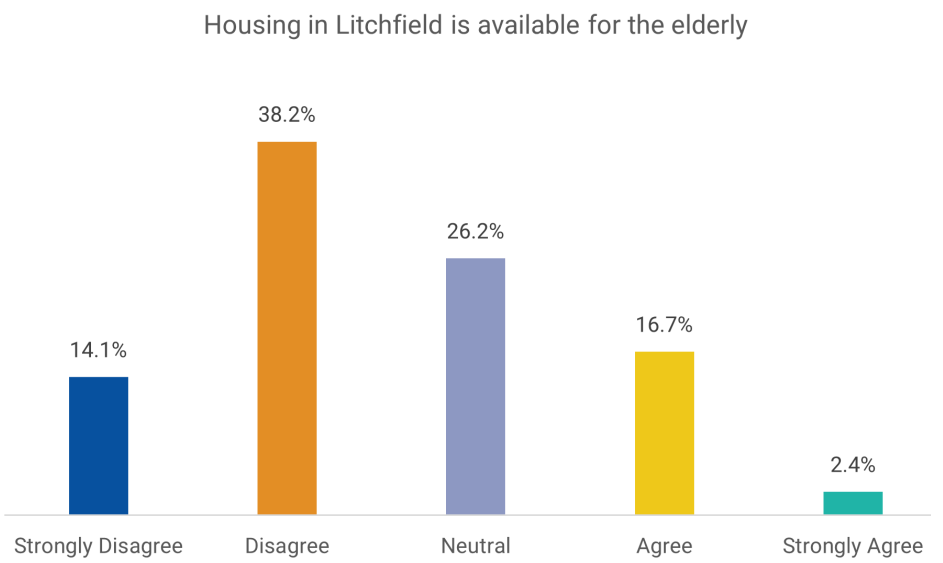
Litchfield's Community Needs Assessment (CNA) was made available electronically beginning on April 7, 2025. The survey was closed on June 24, 2025. Over that time, 508 responses were collected, which is approximately 8% of the population of the City of Litchfield.

The question response rate was high for the survey as more than 99% of respondents answered all the multiple-choice questions and 42% of respondents completed the open-ended question (See all responses in Appendix X). Overall, this survey posed 27 questions, six of which were general demographic questions.

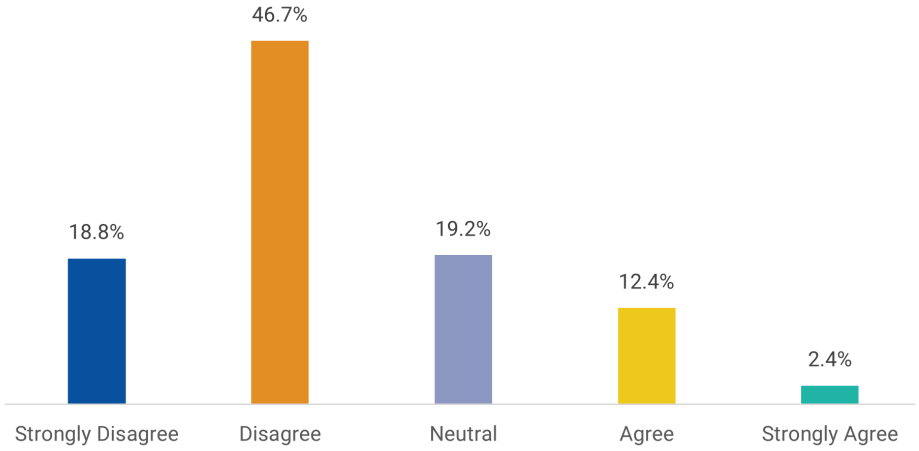
HOUSING AVAILABILITY AND CONDITION

64% of respondents disagreed that housing in their community is in good condition. 52.3% of respondents disagreed that housing in their community is available for the elderly, and 65.5% of respondents disagreed that housing in their community offers options that suit a variety of lifestyles and needs. 86.6% of respondents agreed that their community has a need for more overall housing opportunities. More specifically, 80.1% of respondents agreed that their community is in need of more rental housing opportunities and 82.6% of respondents agreed that their community is in need of more homeownership opportunities.

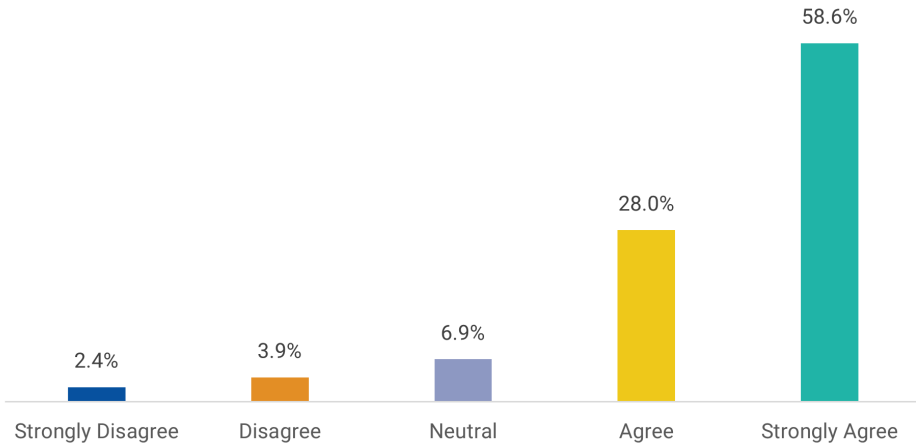




Housing in Litchfield offers options that suit a variety of lifestyles and needs



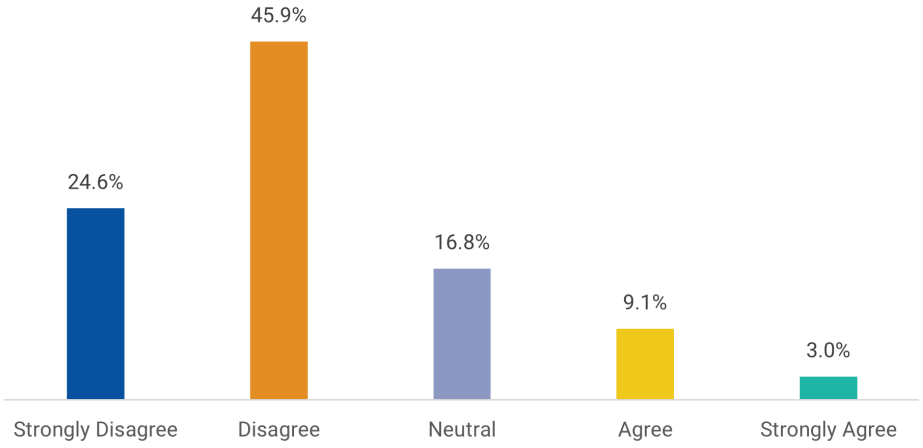
Litchfield has a need for more overall housing opportunities



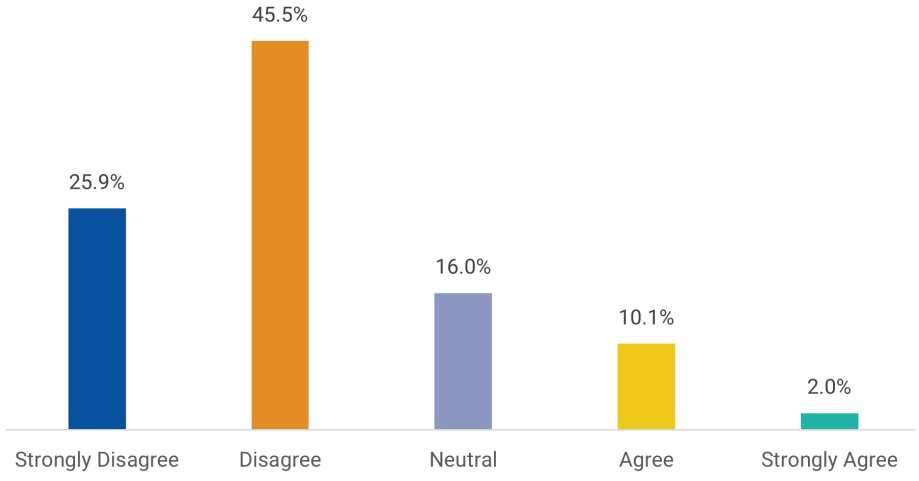
HOUSING AFFORDABILITY

70.5% of respondents disagreed with the statement “Housing in my community is affordable to households making a variety of incomes”. 71.4% of respondents disagreed that housing costs are generally affordable in their community. Additionally, 42.1% of respondents agreed that their personal housing costs are affordable, although responses were distributed across disagree, neutral, and agree.

Housing in my community is affordable to households making a variety of incomes



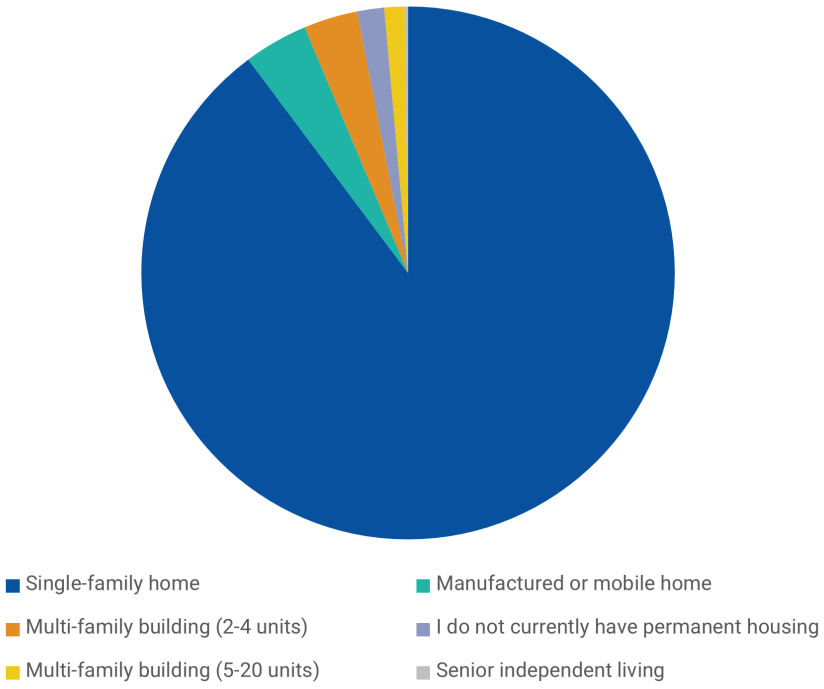
Generally, housing costs in my community are affordable



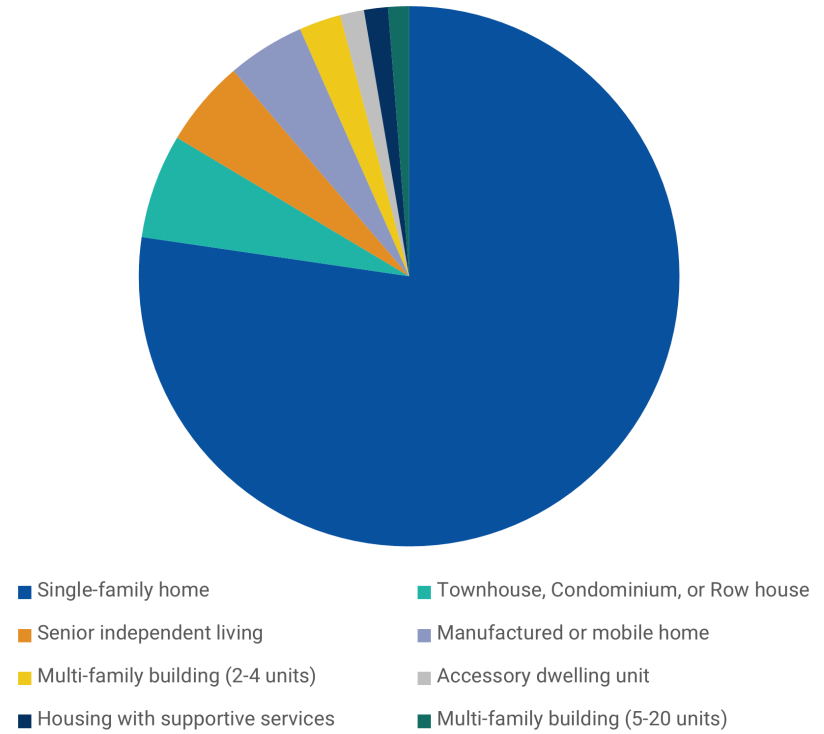
HOUSING STOCK AND COST

55.3% of respondents owned their home with a mortgage, with 26.2% owned their home without a mortgage, and 13.1% rented their home. 87.1% of respondents lived in single family homes, 3.8% lived in manufactured or mobile homes, and 3.2% lived in multifamily buildings with 2-4 units. Ideally, respondents indicated they would like more variety in housing options, with 76.5% of respondents ideally living in single family homes, 6.2% in townhomes, 5.1% living in senior independent living, 4.6% living in manufactured or mobiles homes, and 2.5% living in multifamily buildings with 2-4 units.

What best describes the type of housing you currently live in?



Ideally, what type of housing would you like to be living in?

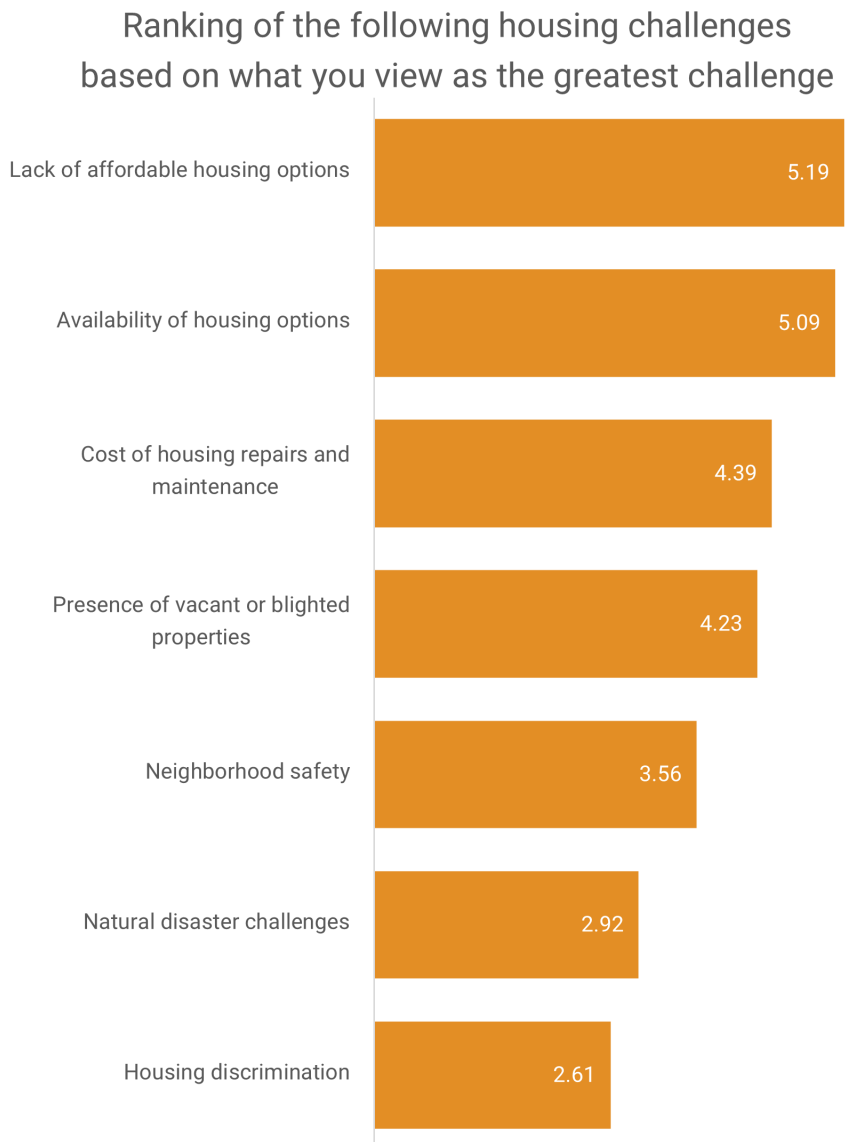


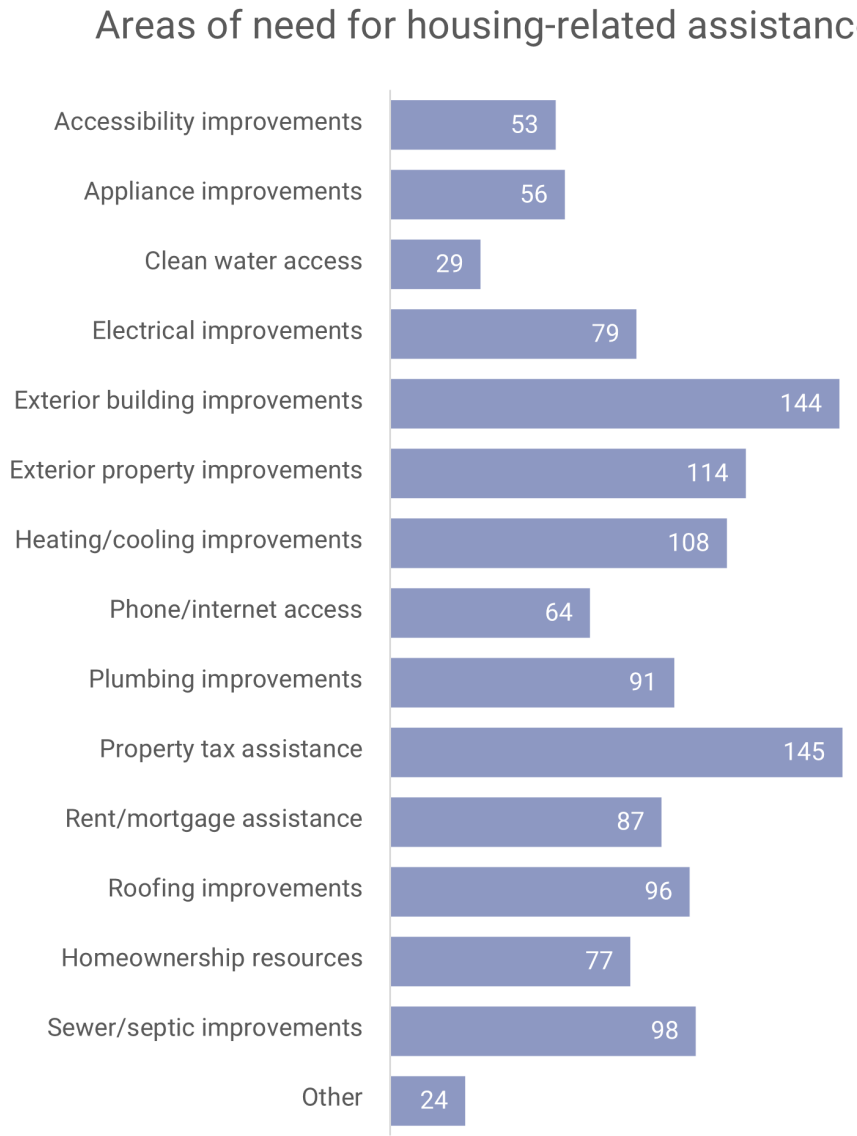
If looking for a new place to rent in Litchfield, 61.9% of respondents were looking to pay under $700 per month. If looking for a new place to buy in Litchfield, 36.8% of respondents were looking to pay $60,001-$100,000 and 29.8% of respondents were looking to pay $100,001-$200,000.*

* For each of the questions on housing cost, the majority of respondents indicated “Not applicable”, therefore the percentages recorded above represent the respondents who provided a descriptive response to each question.

HOUSING MARKET CHARACTERISTICS

The biggest housing challenges in Litchfield were the lack of affordable housing options and the availability of housing options. Quality of housing and type of housing had the greatest impact on respondents' ability to live in Litchfield long-term. In addition, respondents indicated interest in a variety of housing resources or assistance, particularly property tax assistance, exterior building and property improvements, and heating/cooling improvements.





PUBLIC MEETINGS

Throughout this planning process both stakeholder and community meetings were held to ensure that the Community Revitalization Plan was informed by residents, employees, and organizations based throughout the City of Litchfield. Community meetings also provide an opportunity to clarify questions and share resources with members of the community. All meetings were held in person to provide transparency on the planning process and to allow IHDA staff to build relationships with residents and stakeholders. Community meetings were conducted throughout the partnership 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.

STAKEHOLDER MEETING – AUGUST 2024

The primary stakeholders from Litchfield met in August 2024 to kick-off the partnership. During this meeting, the group discussed the logistics of the partnership, recruiting volunteers, and a general timeline for the project. The group then met virtually to discuss and confirm the questions that would be included in the Community Needs Assessment (CNA).

STAKEHOLDER MEETING – NOVEMBER 2024

The partnership stakeholders met to discuss and confirm the questions that would be included in the Community Needs Assessment (CNA) and collectively begin the Housing Stock Survey (HSS), following a short training session.

COMMUNITY MEETING – AUGUST 2025

At the full community meeting, IHDA led a presentation of the findings from the Community Needs Assessment (CNA) and Housing Stock Survey (HSS). All of the data from those surveys were presented and attendees were encouraged to ask questions and discuss the implications of the information. Mentimeter was also used during this meeting to collect feedback from the attendees.

COMMUNITY MEETING - OCTOBER 2025

During this community meeting, all of the data previously collected was reviewed and the topic of goals and action items were discussed. The Litchfield project leads continued to discuss their goals and sent the confirmed goals to IHDA.

MENTIMETER RESULTS

In 10 years, Litchfield's housing market will...

More home options for individuals. Higher end Apartments, duplex's.

Grow and diversify. With a focus on attaining more middle class housing. Would be nice to get middle class housing on west side of the highway.

Newer construction family homes for young families; senior living condos/small homes; apartments/duplexes for young professionals

More townhomes, more short term rentals for hybrid jobs, upper middle class housing to create a vacuum to free up the lower middle housing, senior housing, mobile home park? Grants for existing.

I think senior homes is an important addition!

Nice senior living options

More senior housing

Hopefully a lot tore down/cleaned up Would love bike paths and the YMCA. This would bring healthier families in.

With taxes getting higher, and higher in the city of Litchfield it's getting harder and harder to survive here. I think with the housing market as high as it is, it will drive people to renting.

No low income

Any great, thriving community should have a good blend of all types, seniors, family and young adults and there should be a good, affordable balance of types of structures.

housing for adults disabilities & developmental disabilities. not enough income based housing. 13% of the community live below poverty. Happy to help with TLC. shaunahotn970@hotmail.com 2175569094

Decent homes for seniors and mid-income families with work done to improve exisiting dilapidated housing.

For the future & safety. A gated senior housing community for 65 +. 2 BR, 1 bath, LR, K, W/ garage + storage. This could result in selling their privately owned home for families. A homeless shelter

Homeless shelters are needed. Abandoned properties torn down. Build affordable 2-3 BD house for low income families.

In 10 years, Litchfield will have...

We need a community sports complex similar to Hillsboro. Maybe update existing Community Center area. With activities for entire family. Having this is key to attracting youth to community.

Better trails/paths/sidewalks for biking and walking through our community.

Walking/bike trail, vibrant downtown, mixed use development on the west side, sports complex

New historic downtown with art and music space.

I would love for the youth to have a sports complex.

Clean up our main streets. There is a house on Union that's an embarrassment for our town! Union and State. Most of the parks look pretty good.

Alive/active. Not many healthy social options to get people out in Litchfield besides bars.

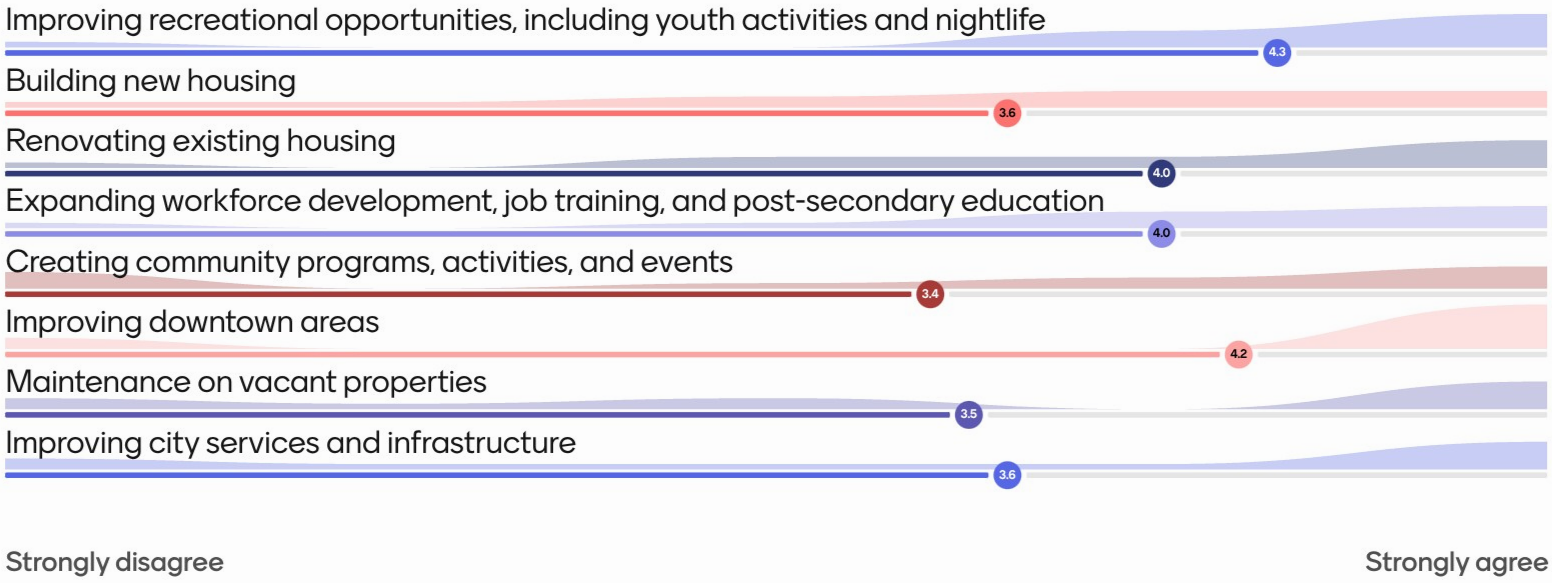
I love the idea with the pickle ball courts. It gets family, and friends out to be active. I would love to see an indoor sports complex. Workout zone, and indoor basketball and such.

There 1000% needs to be good, safe bike and run/walk paths connecting town to the lake.

Continued work to improve downtown area and new businesses with walkable sidewalks throughout town.

A dry cleaner, seamstress, tailor business. Old fashion soda shop with simple food, pinball, game tables, photo booth for the youth. The existing bowling alley renovated. Sports complex w/indoor pool.

Litchfield should prioritize this topic...



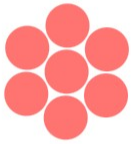
What type of housing development should Litchfield focus on?



If you were in charge of the city's budget which items would you invest in?



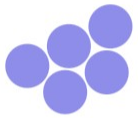
1 Community programming (public art, events)



7 Transportation access (bike lanes, sidewalks, etc)



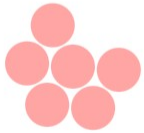
5 Affordable housing (new construction, rehabilitation, senior housing)



5 Downtown amenities (facade improvement, benches, streetscape)



5 Recreation (parks, trails)



6 Business recruitment/retention



2 Services (police, EMS, code enforcement)



7 Infrastructure (internet, streets, sewer/water lines)

What do you want to know about the next steps?

How can we move forward and engage the community effectively to make the data we collected into tangible progress. How do we get grants?

Putting action to the plan has been a struggle on past efforts.

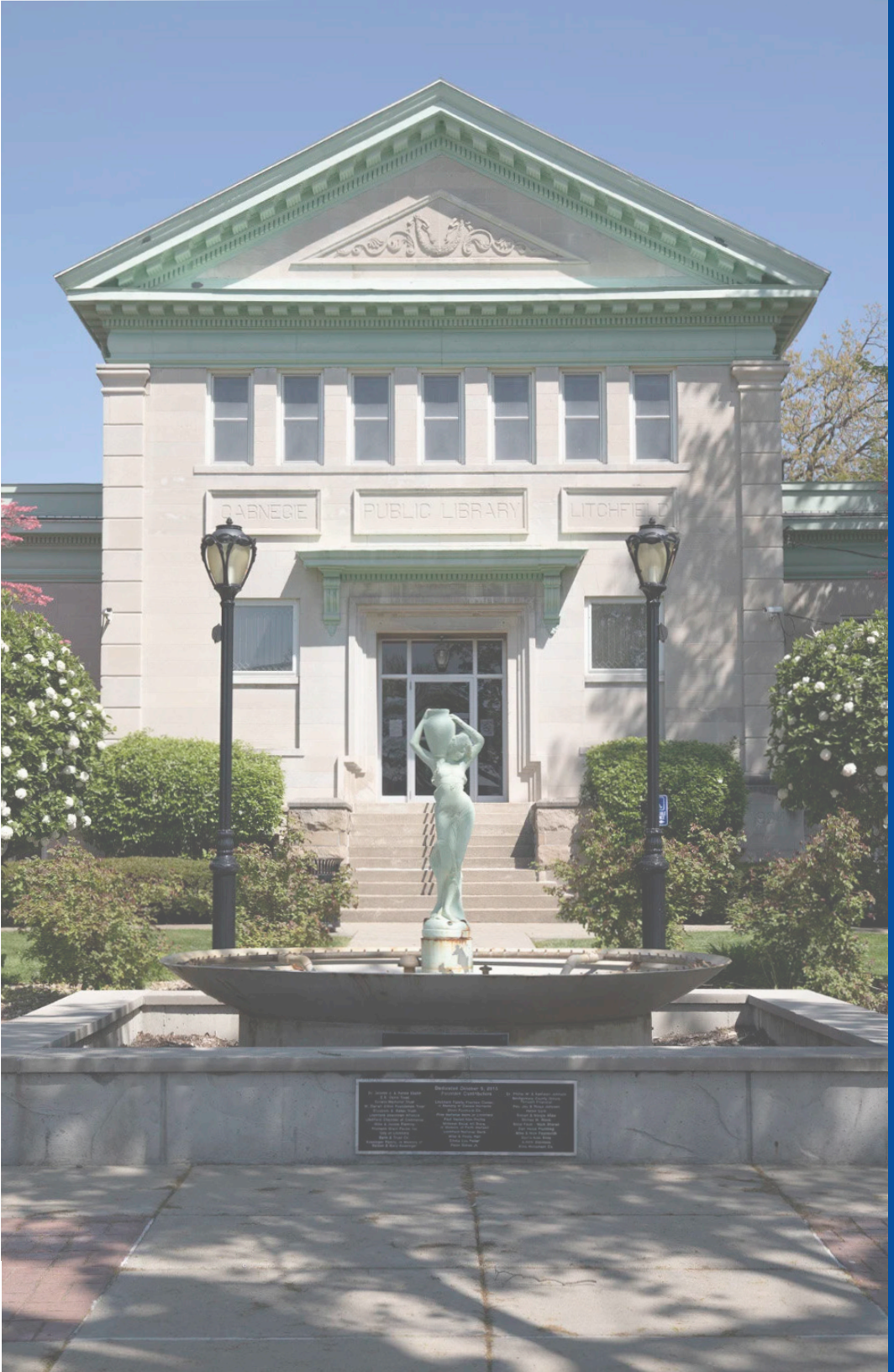
I appreciate the new level of communication from the mayor and alderman

Exciting to see that Litchfield cares. These young people will hopefully make a difference.

What can we do as homeowners in the struggle of needing things? Their use to be grants for heat, and air conditioning help but I no longer see opportunities like that.

i don't understand this question ... yes, I want to know about the next steps

Priorities over appearances.



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.

Litchfield's Housing Stock Survey was conducted from November 2024 to January 2025. The housing committee volunteers worked 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, 4,146 parcels were placed onto the Litchfield Housing Stock Survey map, based on GIS data received from the county. The parcels were separated into 43 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	Cosmetic or small structural investment needed	Minor cosmetic investment needed	No clear investment needed

Roof Condition

What is the condition of the building's roof?

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

Paint or Siding Condition

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

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

Yard Condition

What is the condition of the building's yard?

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

Residential Garage Condition

What is the condition of the building's garage?

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

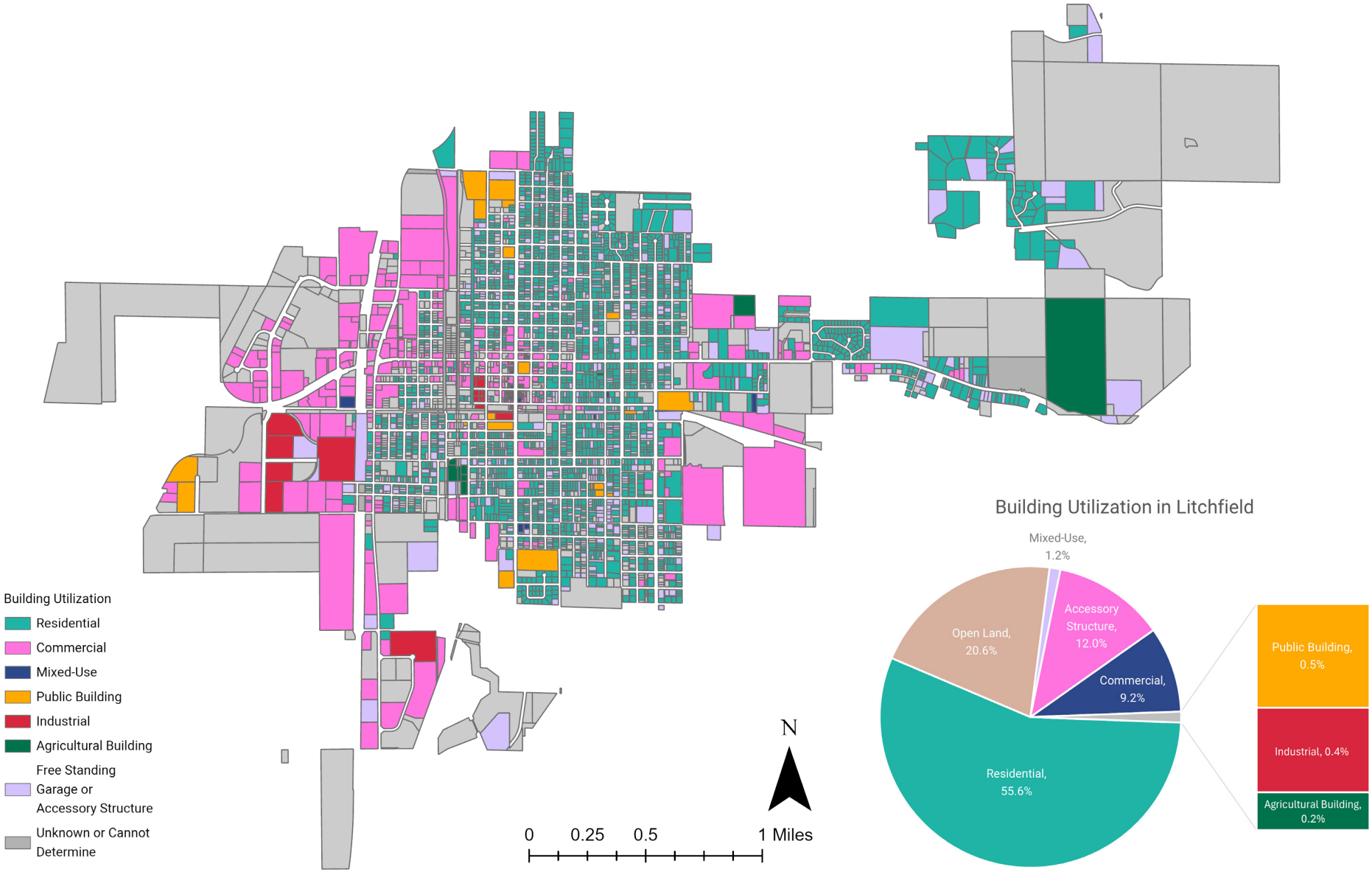
Sidewalk and Street Condition

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

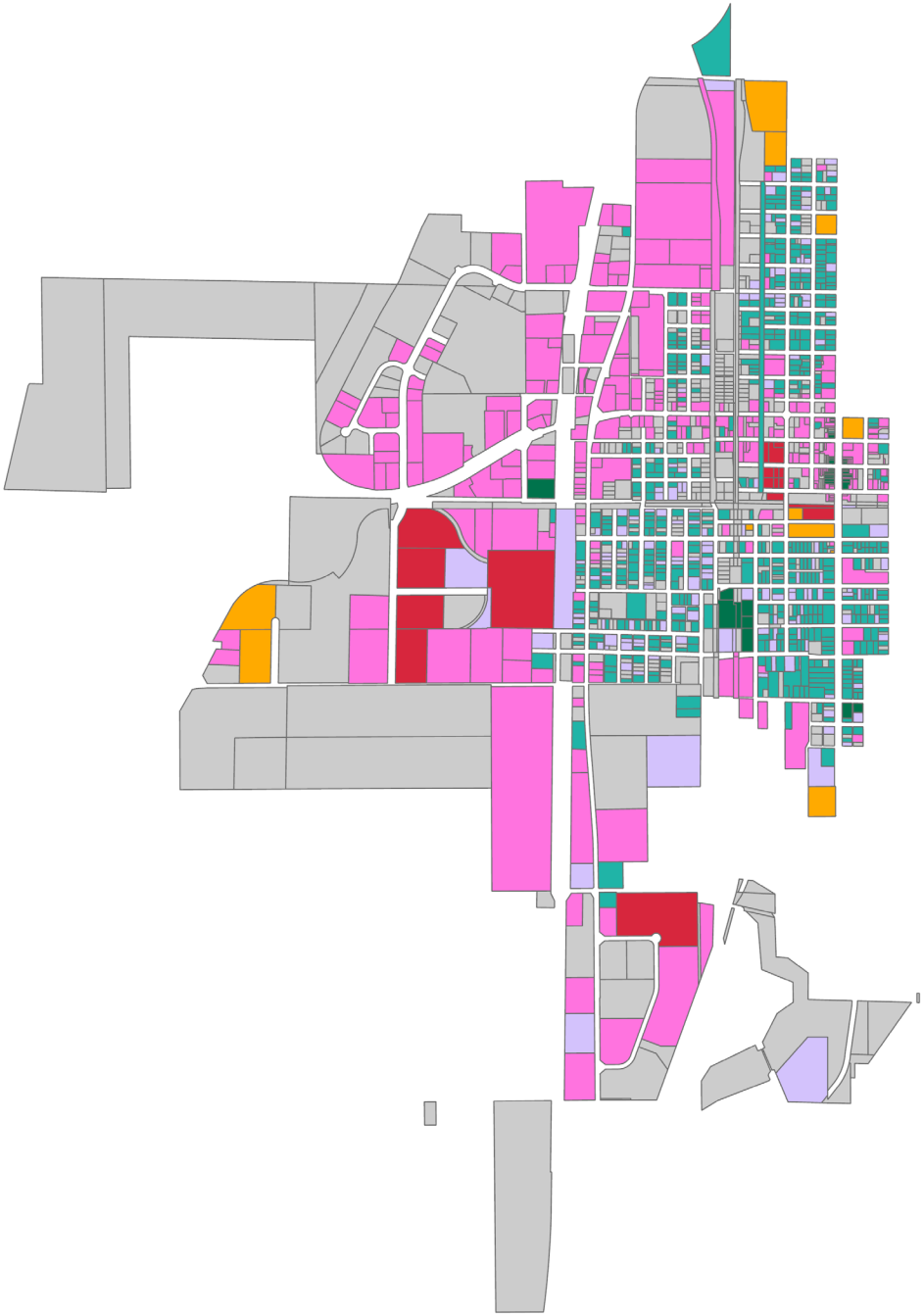
Poor	Fair	Good	N/A
Large cracks or potholes, very uneven or disconnected	Some cracks or minor potholes but passable	Level, no or minor cracks, accessible at intersections	No sidewalk present

LITCHFIELD BUILDING UTILIZATION

Of the 4,146 data points collected, 55.6% of the survey's data points were classified as residential, 9.2% of the structures were classified as commercial, and 0.4% of the structures were classified as industrial. In addition, 1.2% of the structures were classified as mixed-use, and 20.6% of the structures were classified as open land. Parcels that covered schools, libraries, and government buildings were categorized as public buildings, while churches were designated as commercial space. In total, public buildings comprised 0.5% of Litchfield.



WEST LITCHFIELD BUILDING UTILIZATION



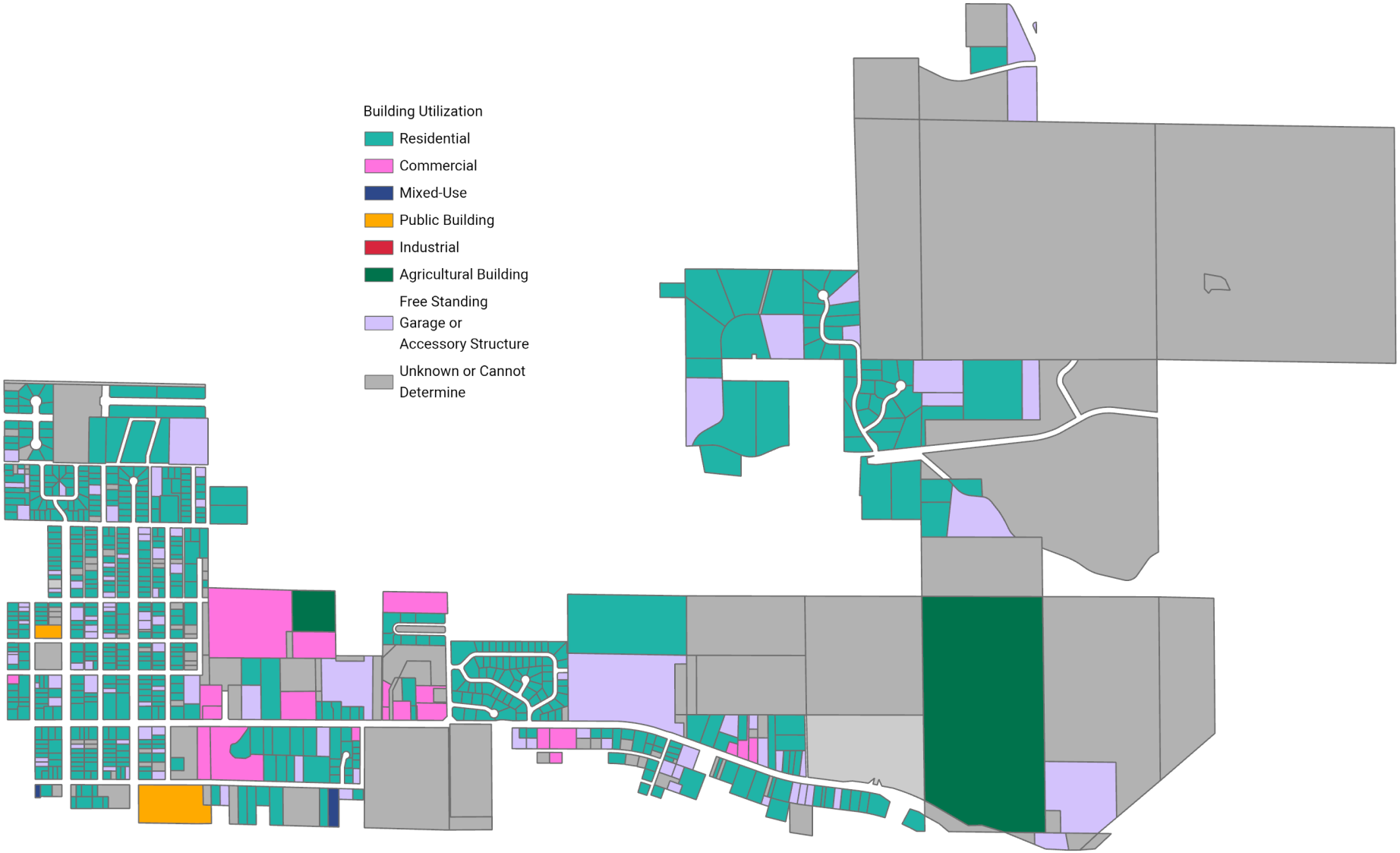
CENTRAL LITCHFIELD BUILDING UTILIZATION



Building Utilization

- Residential
- Commercial
- Mixed-Use
- Public Building
- Industrial
- Agricultural Building
- Free Standing Garage or Accessory Structure
- Unknown or Cannot Determine

EAST LITCHFIELD BUILDING UTILIZATION

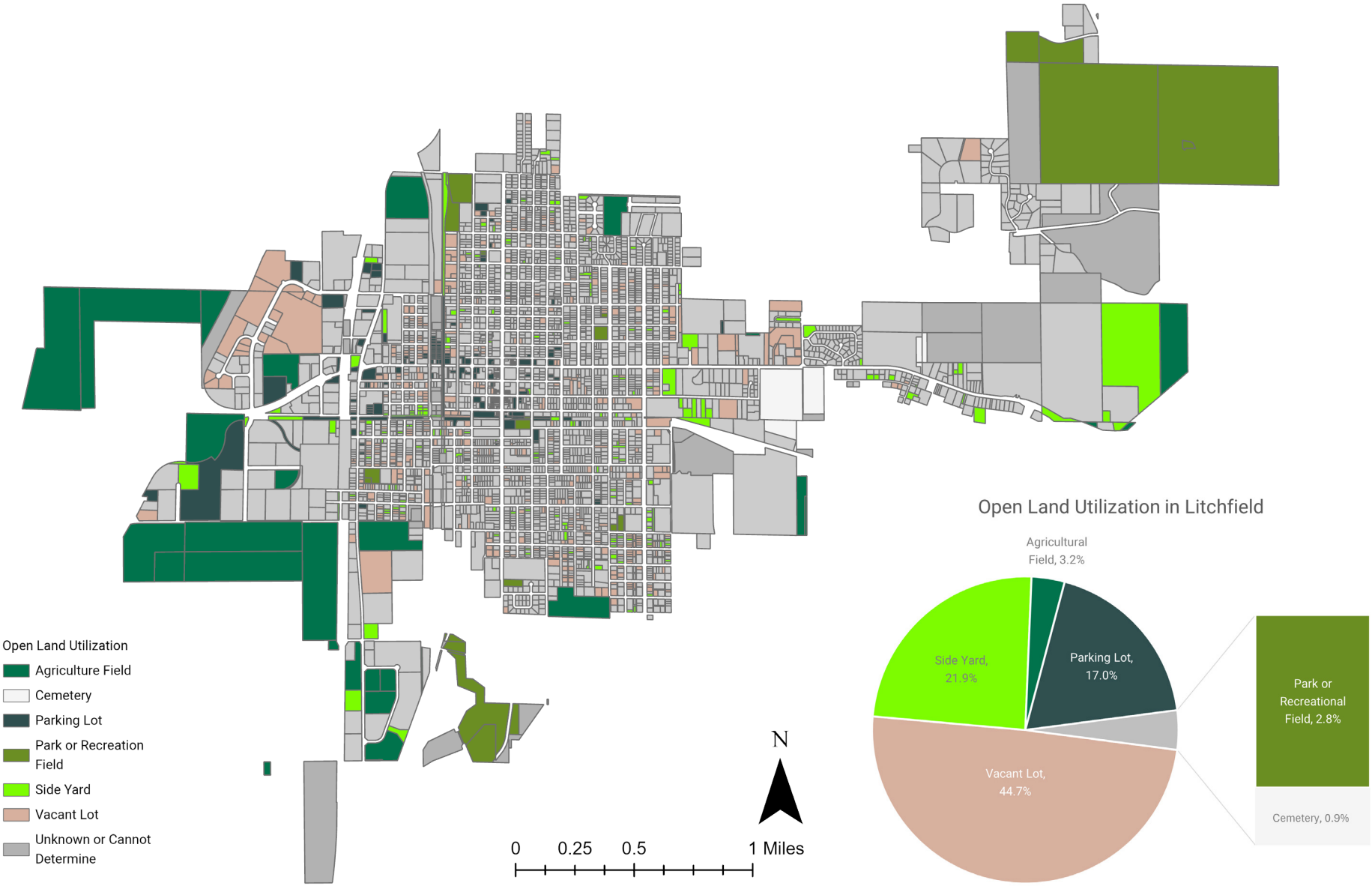


SOUTH LITCHFIELD BUILDING UTILIZATION

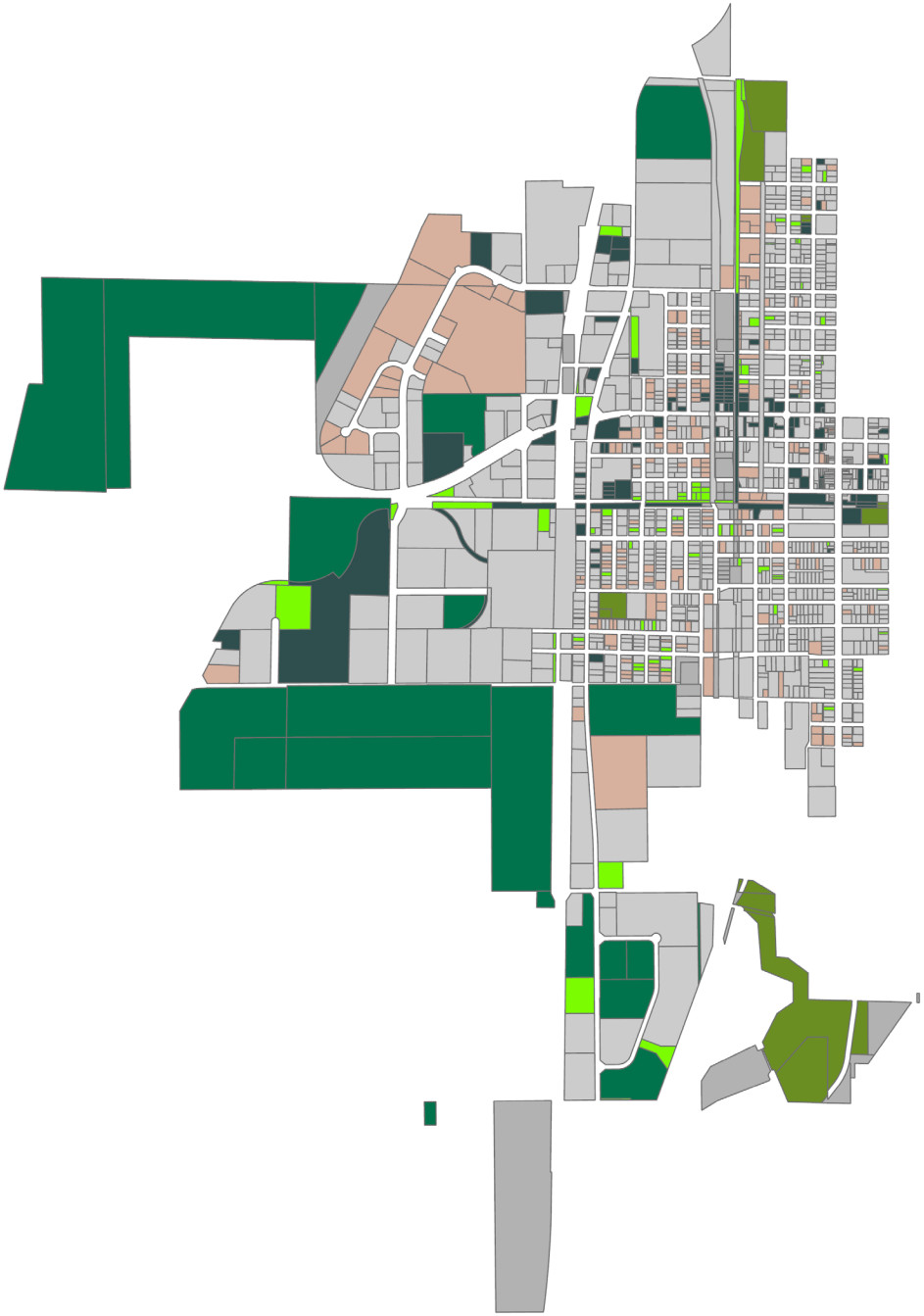


LITCHFIELD OPEN LAND UTILIZATION

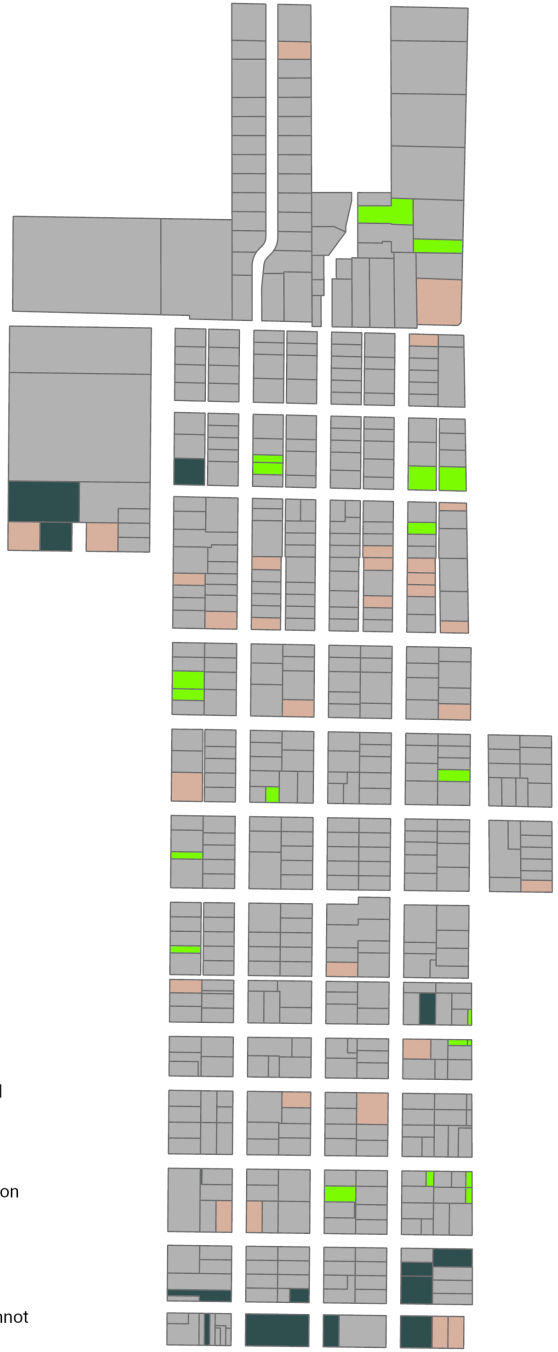
Of the 853 data points collected as open land, 44.7% of the data points were classified as a vacant lot, 21.9% of the structures were classified as a side yard, and 17% of the structures were classified as a parking lot. In addition, 2.8% of the structures were classified as park or recreational field and 3.2% of the structures were classified as agricultural field.



WEST LITCHFIELD OPEN LAND UTILIZATION



CENTRAL LITCHFIELD OPEN LAND UTILIZATION



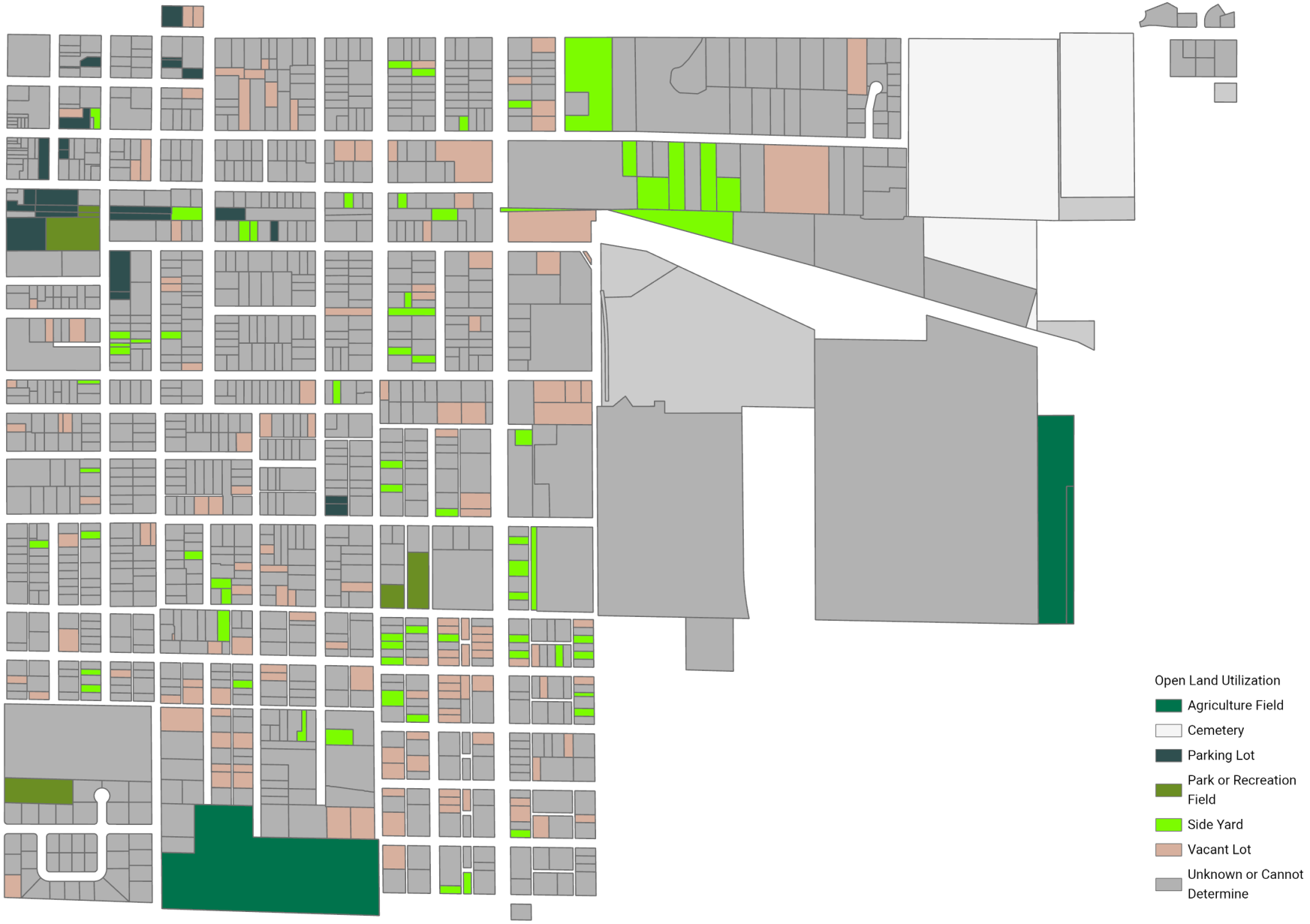
Open Land Utilization

- Agriculture Field
- Cemetery
- Parking Lot
- Park or Recreation Field
- Side Yard
- Vacant Lot
- Unknown or Cannot Determine

EAST LITCHFIELD OPEN LAND UTILIZATION

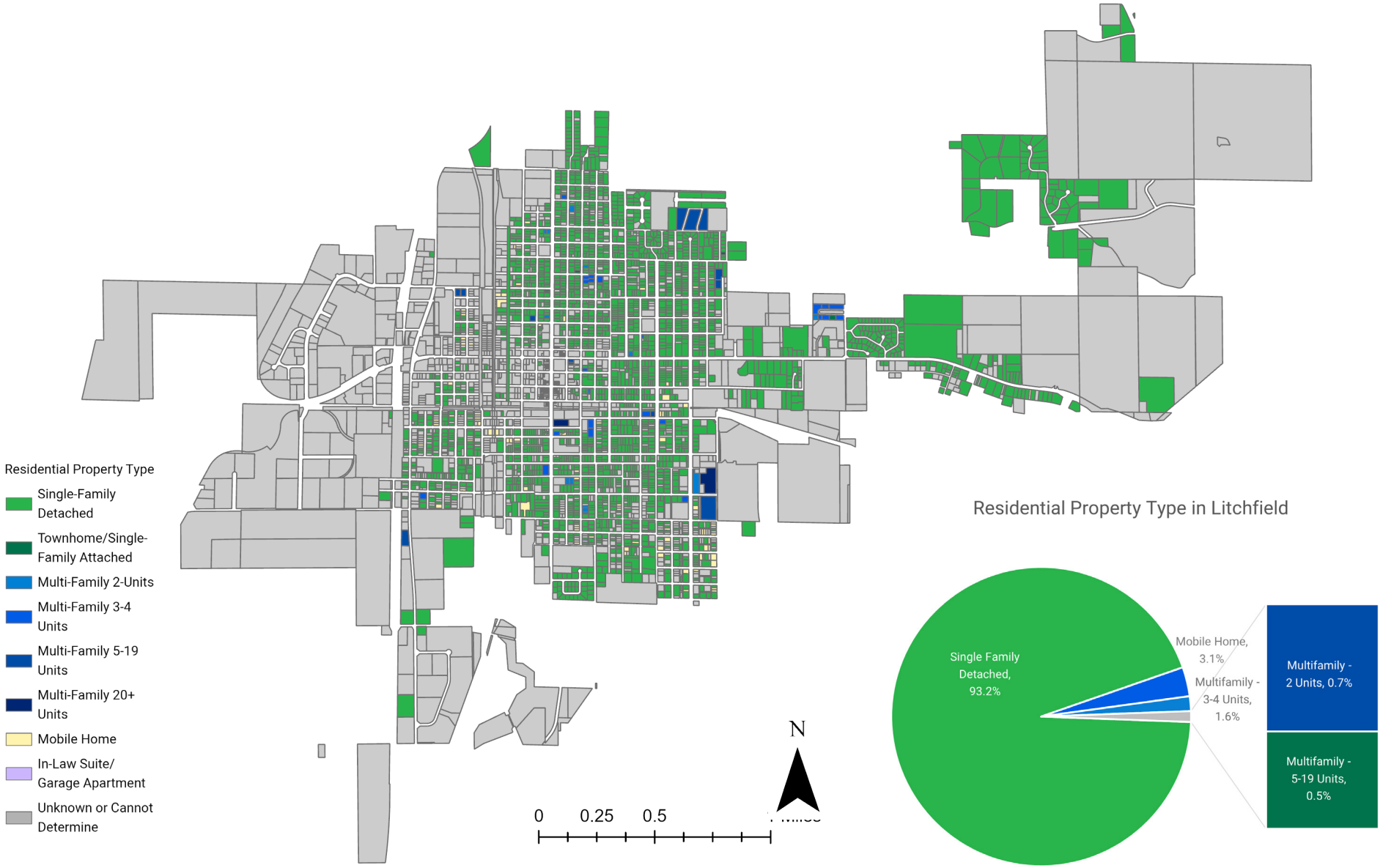


SOUTH LITCHFIELD OPEN LAND UTILIZATION

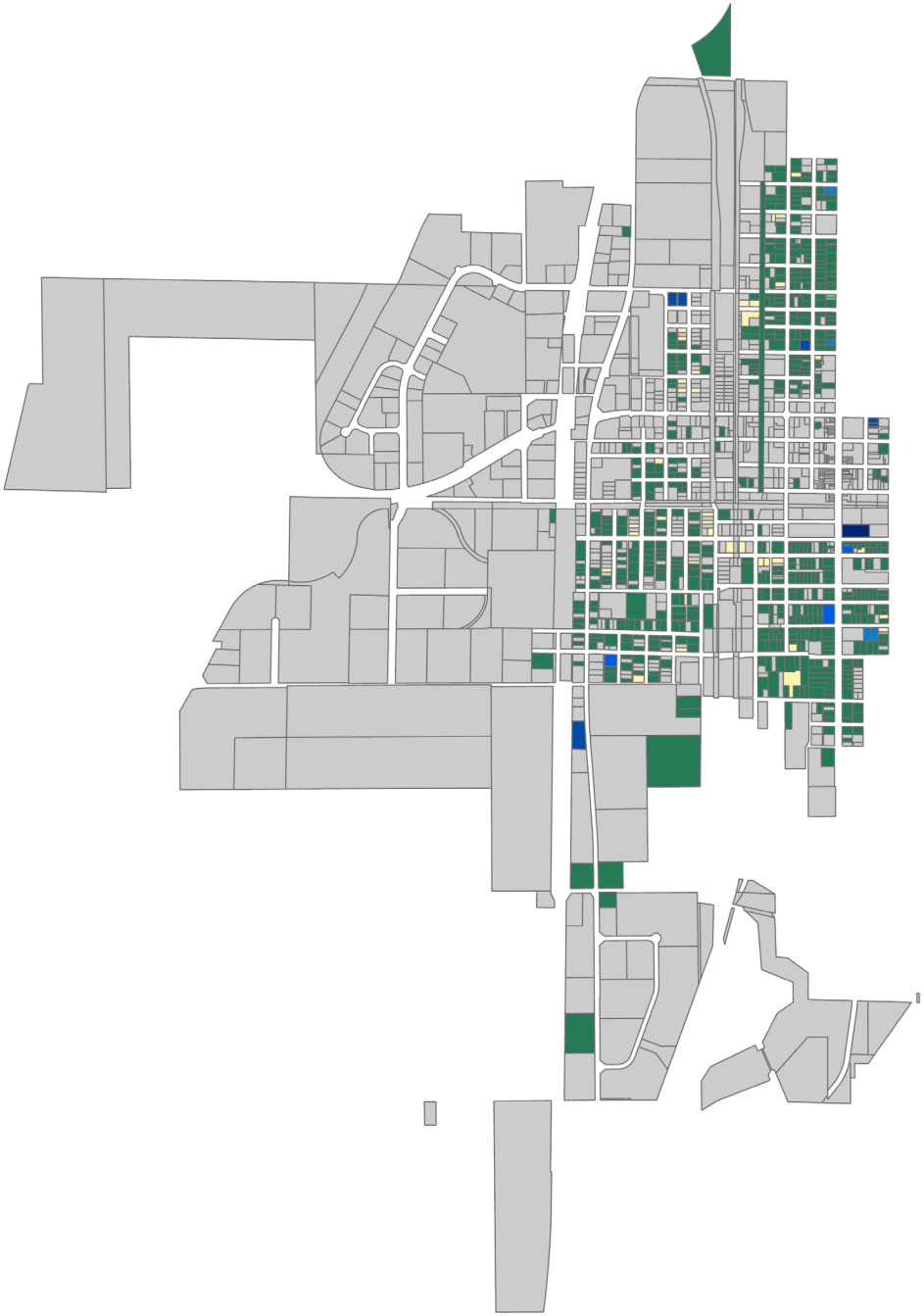


LITCHFIELD RESIDENTIAL PROPERTY TYPE

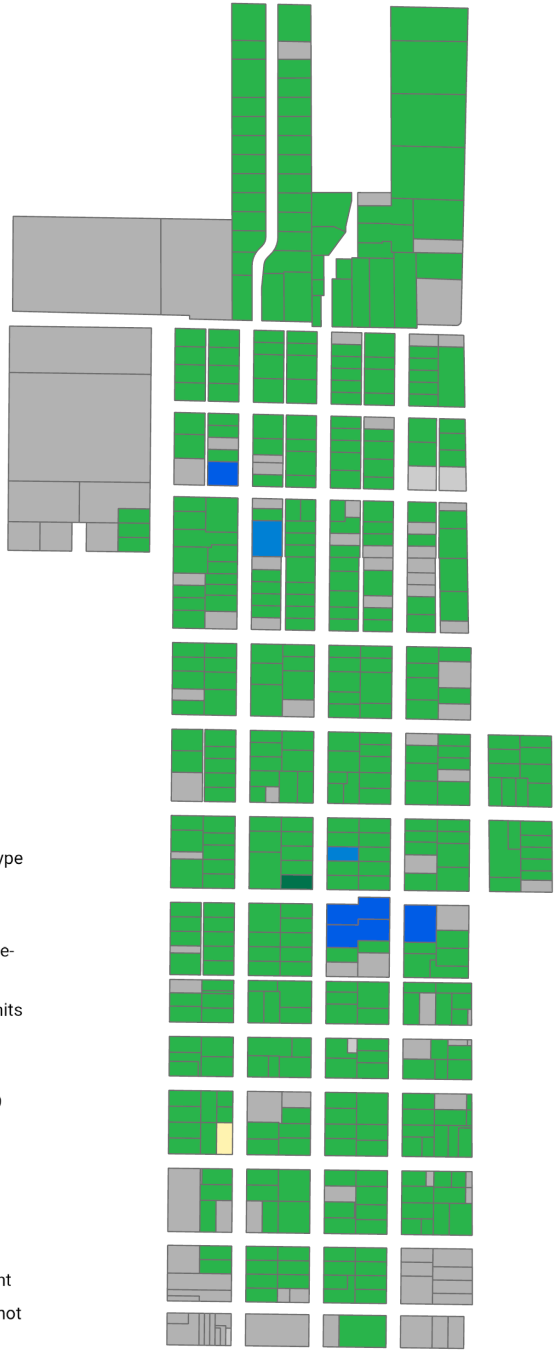
Most residential structures in the City of Litchfield are single family detached structures. 2,416 of the 3,206 residential structures (including residential and multi-use structures) in Litchfield were recorded as single family detached. 93.5% of residential structures were single family (attached and detached) and 2.9% were designated as multifamily residential structures. Structures with 3-4 units comprised the largest share of the multifamily residential structures (1.6% of total residential structures). Mobile homes made up the third largest share of residential type, 3.1%.



WEST LITCHFIELD RESIDENTIAL PROPERTY TYPE



CENTRAL LITCHFIELD RESIDENTIAL PROPERTY TYPE



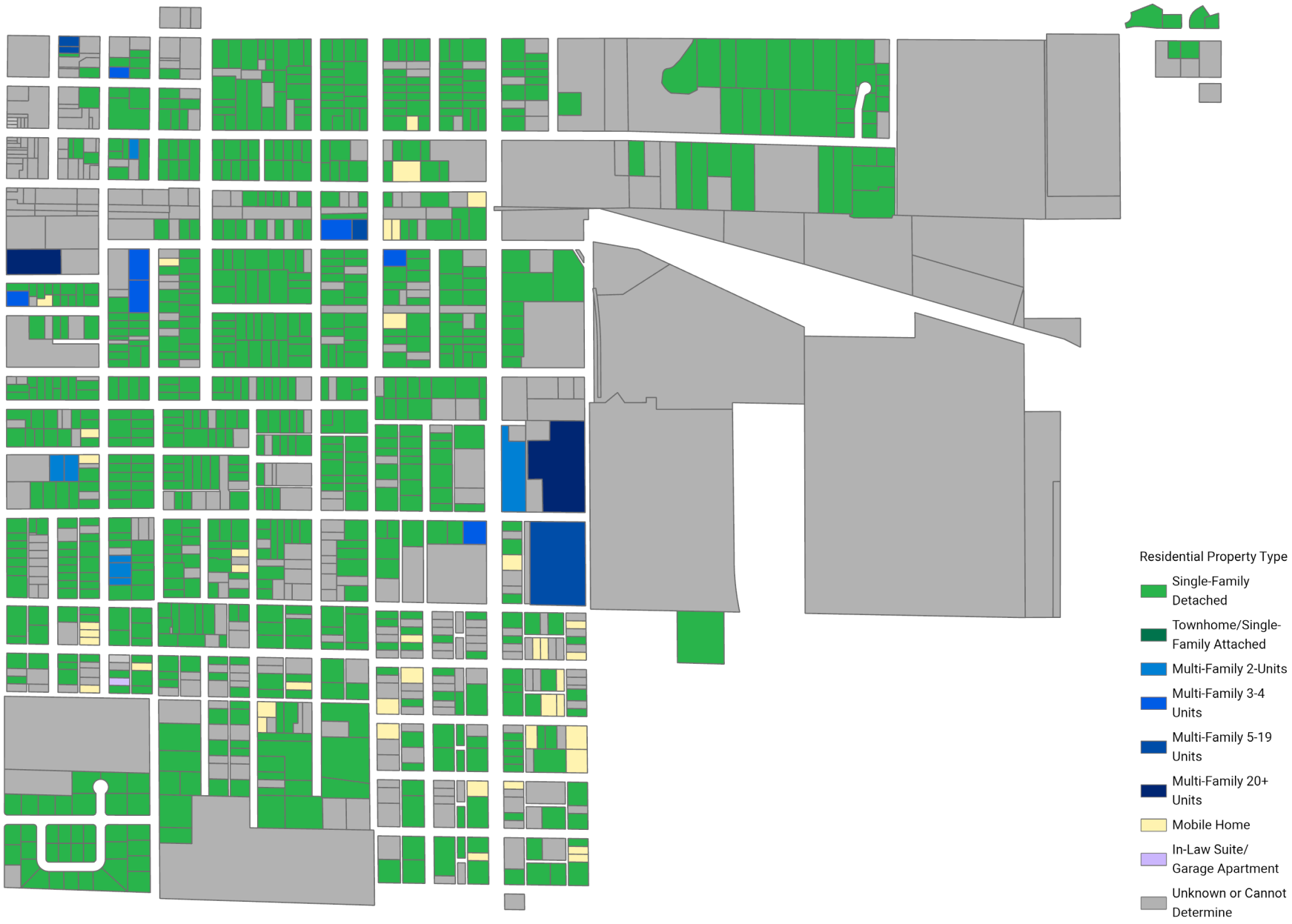
Residential Property Type

- Single-Family Detached
- Townhome/Single-Family Attached
- Multi-Family 2-Units
- Multi-Family 3-4 Units
- Multi-Family 5-19 Units
- Multi-Family 20+ Units
- Mobile Home
- In-Law Suite/ Garage Apartment
- Unknown or Cannot Determine

EAST LITCHFIELD RESIDENTIAL PROPERTY TYPE

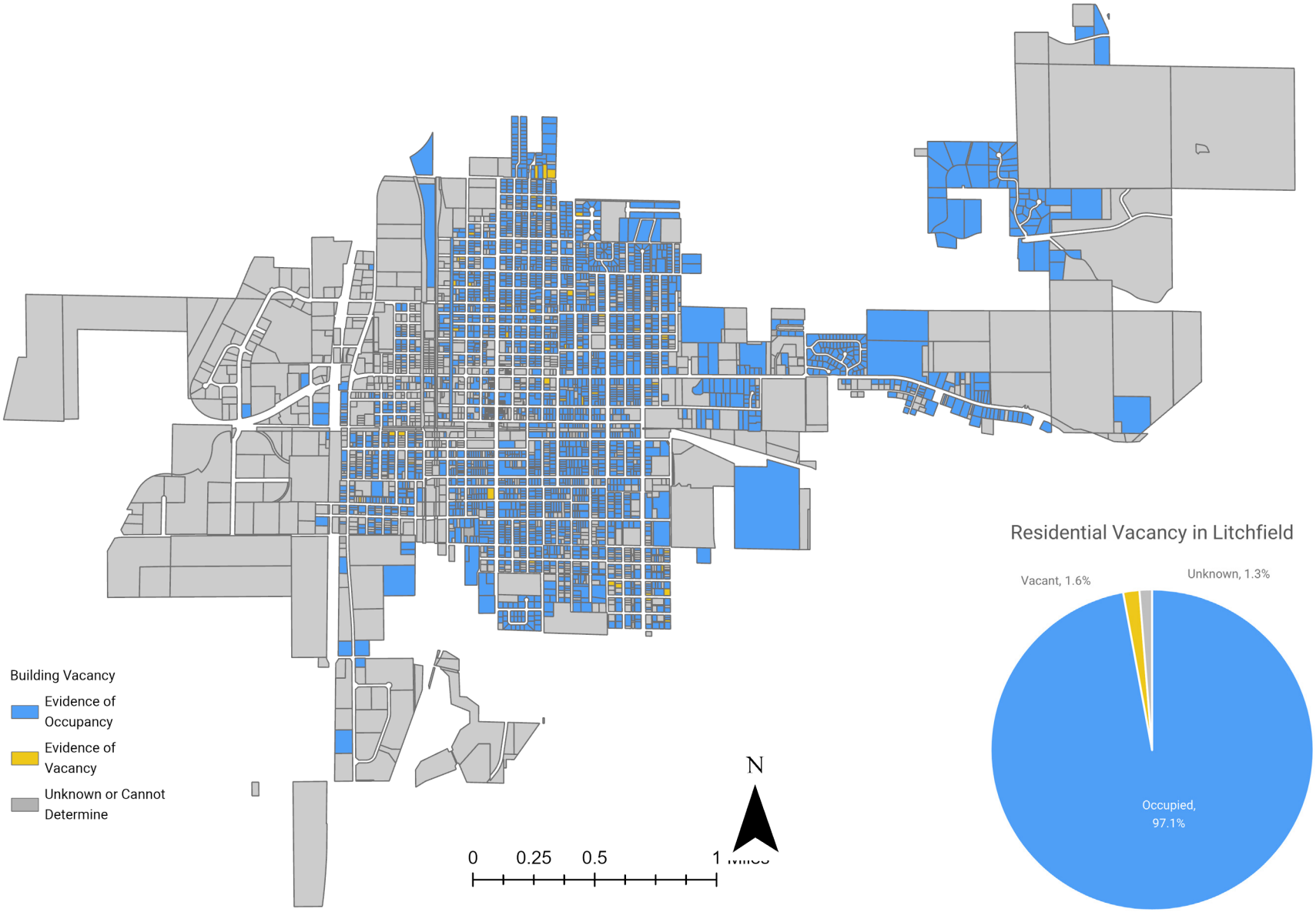


SOUTH LITCHFIELD RESIDENTIAL PROPERTY TYPE

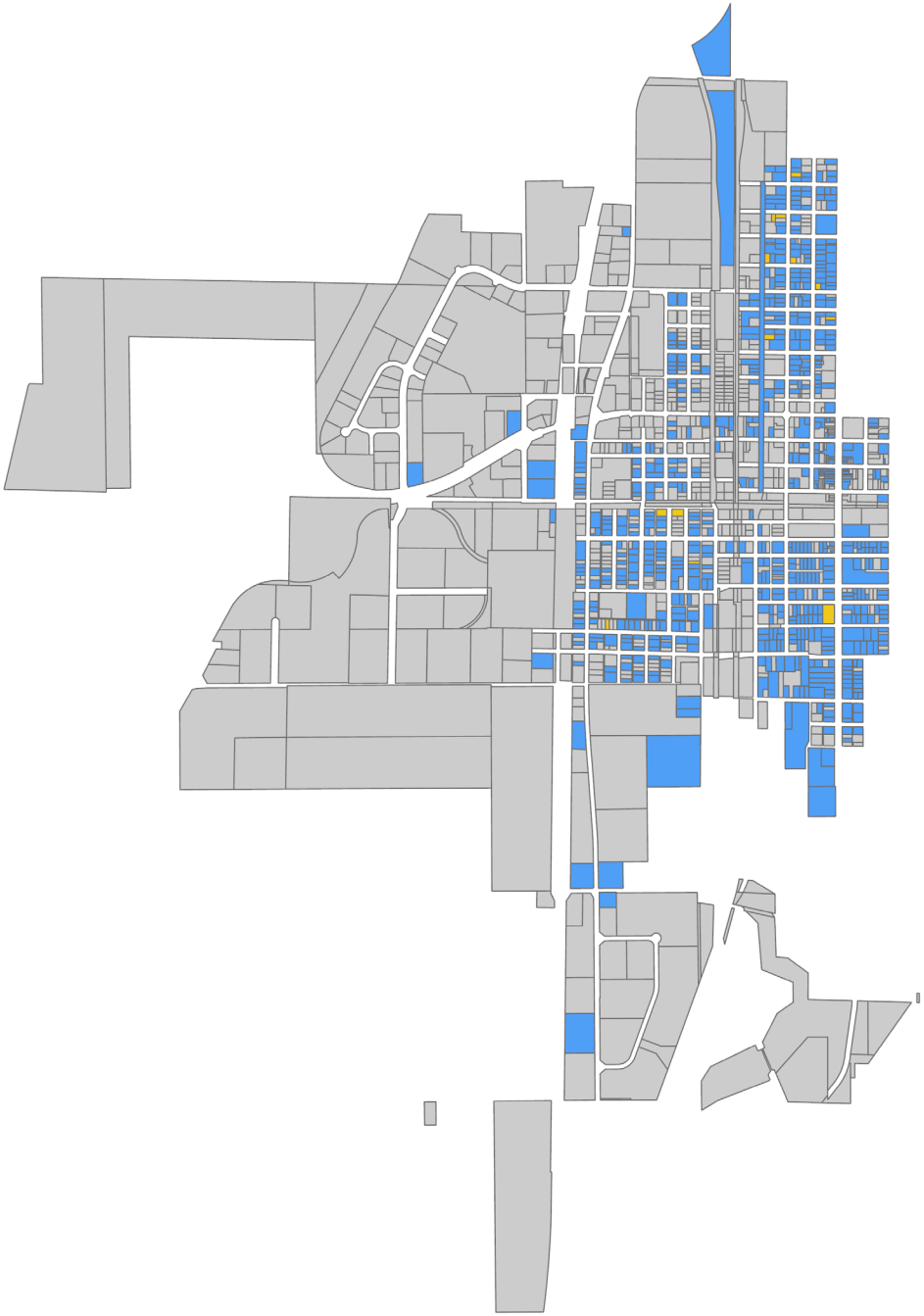


LITCHFIELD VACANCY

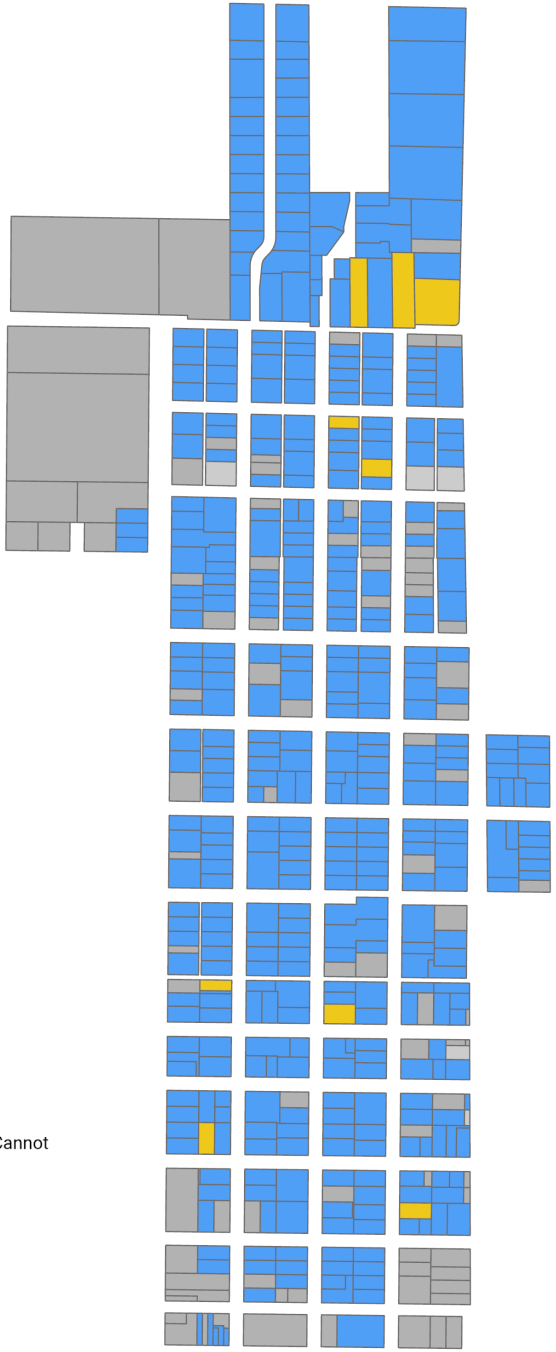
Of Litchfield's 2,712 data points collected for vacancy, 1.6% were classified as vacant or unoccupied land, a total of 44 structures. Overall, structures in Litchfield had a 97.1% residential occupancy rate with 34 structures classified as unknown or cannot determine.



WEST LITCHFIELD VACANCY



CENTRAL LITCHFIELD VACANCY



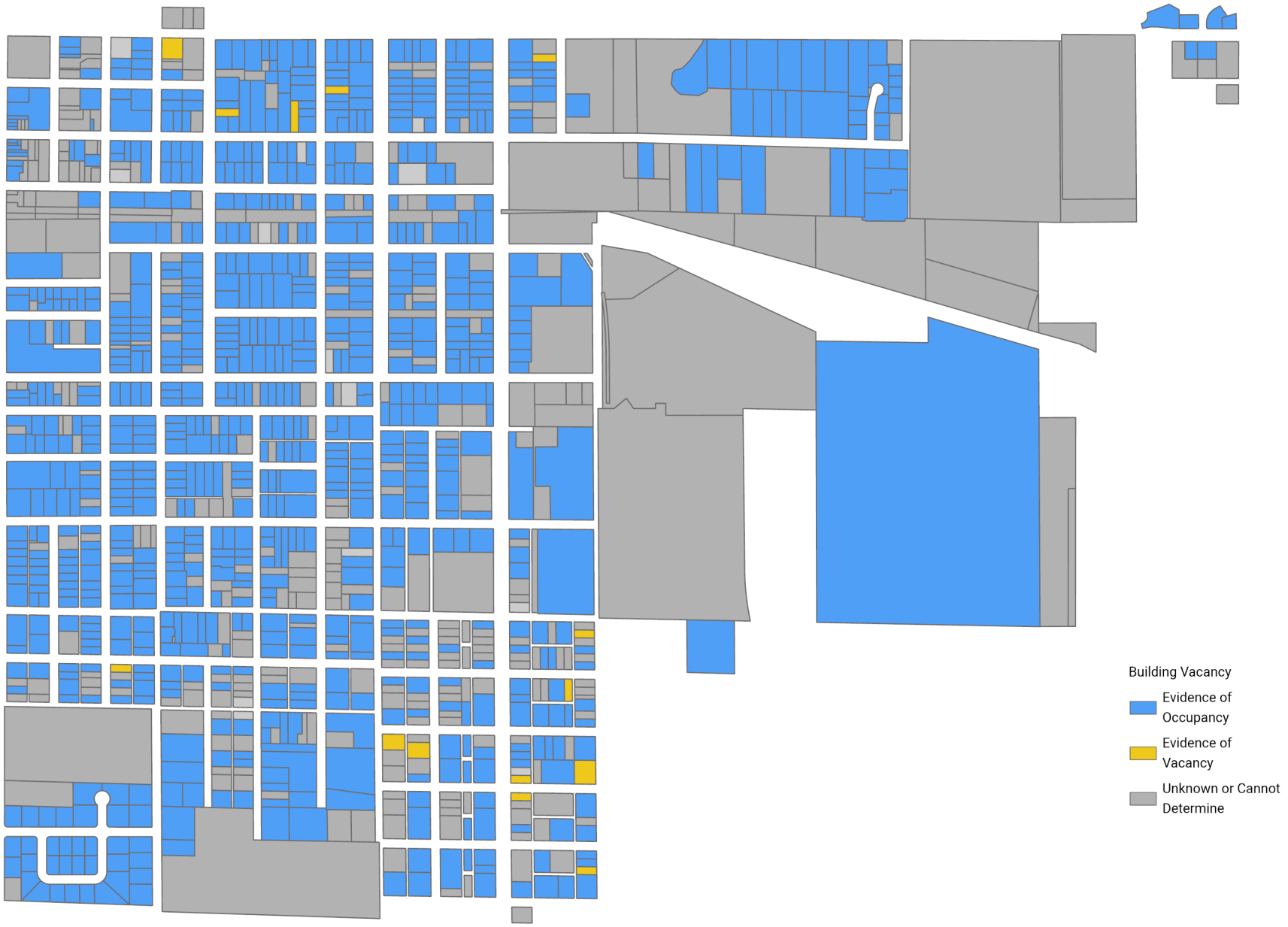
Building Vacancy

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

EAST LITCHFIELD VACANCY



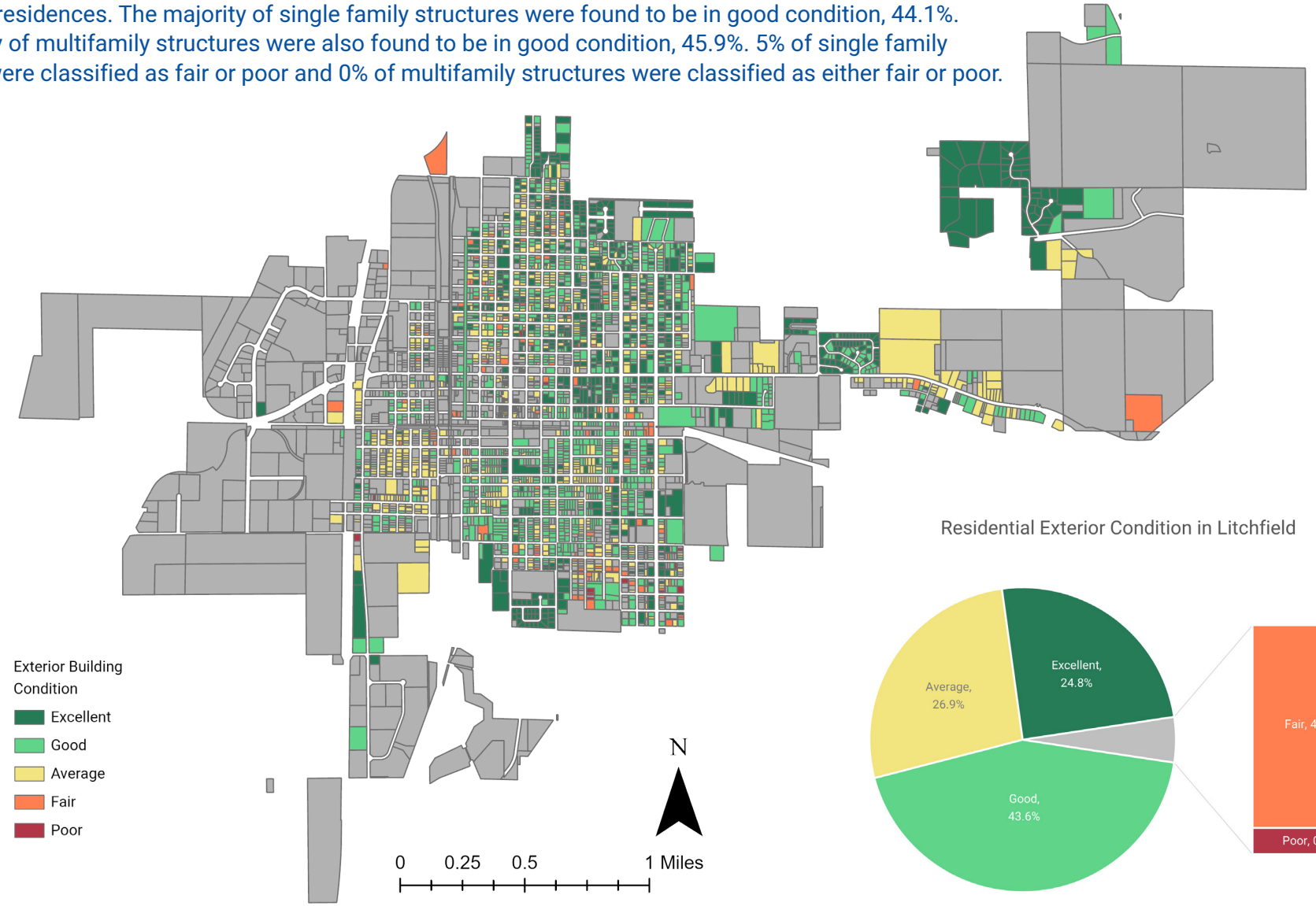
SOUTH LITCHFIELD VACANCY



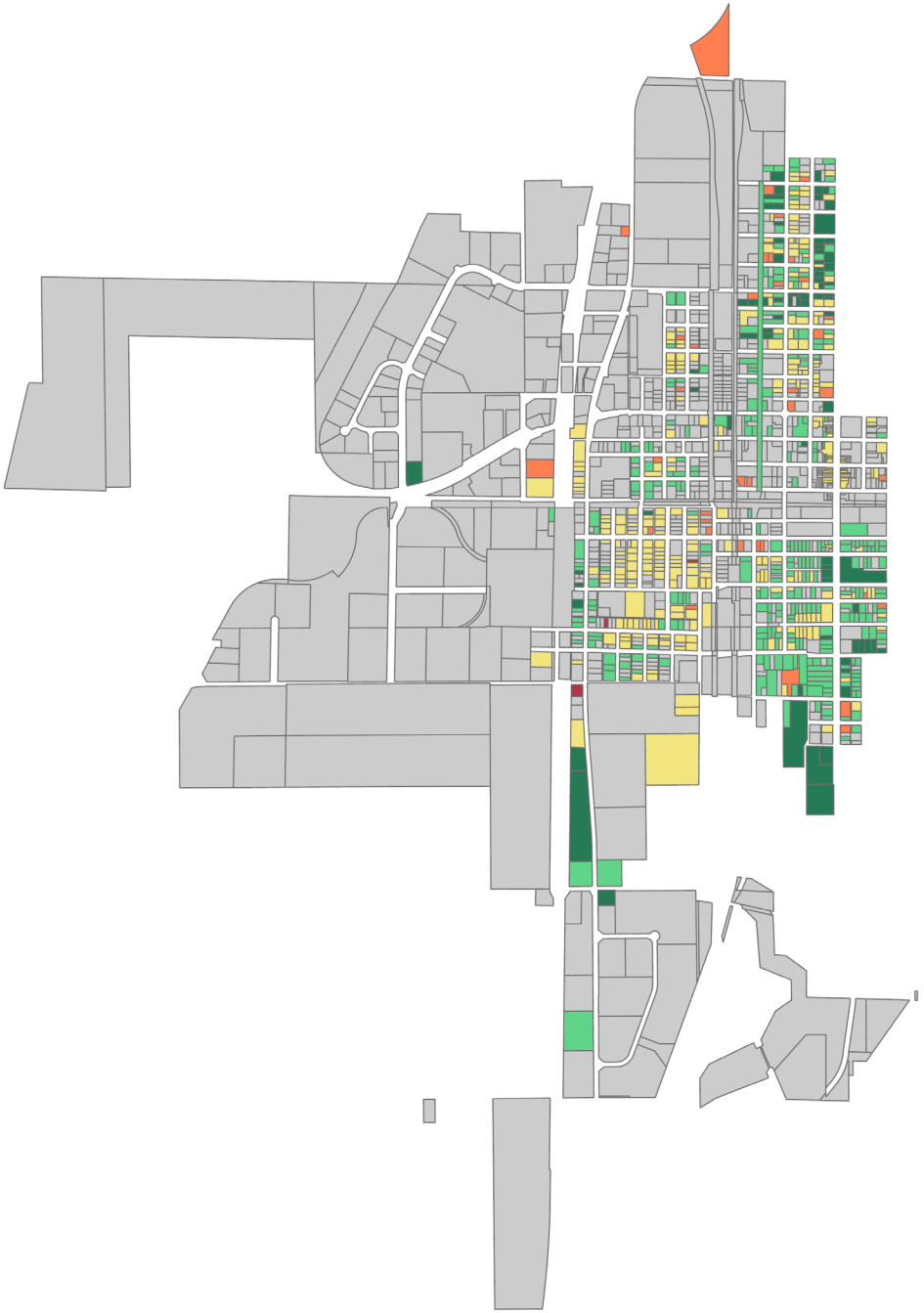
LITCHFIELD EXTERIOR CONDITION

Of the 2,709 structures with assessed for exterior condition in the City of Litchfield, 68.3% were rated as good or excellent, and 4.8% were rated as fair or poor. There was a concentration of structures rated poor, fair, or average in the southern areas of Litchfield, but structures in those categories are also scattered throughout the community. Structures classified as excellent or good can also be found throughout the city but are more densely located in the north and eastern areas of the city.

In Litchfield, 24.7% of single family residences were in excellent condition, as compared to 37.8% of multifamily residences. The majority of single family structures were found to be in good condition, 44.1%. The majority of multifamily structures were also found to be in good condition, 45.9%. 5% of single family structures were classified as fair or poor and 0% of multifamily structures were classified as either fair or poor.



WEST LITCHFIELD EXTERIOR CONDITION



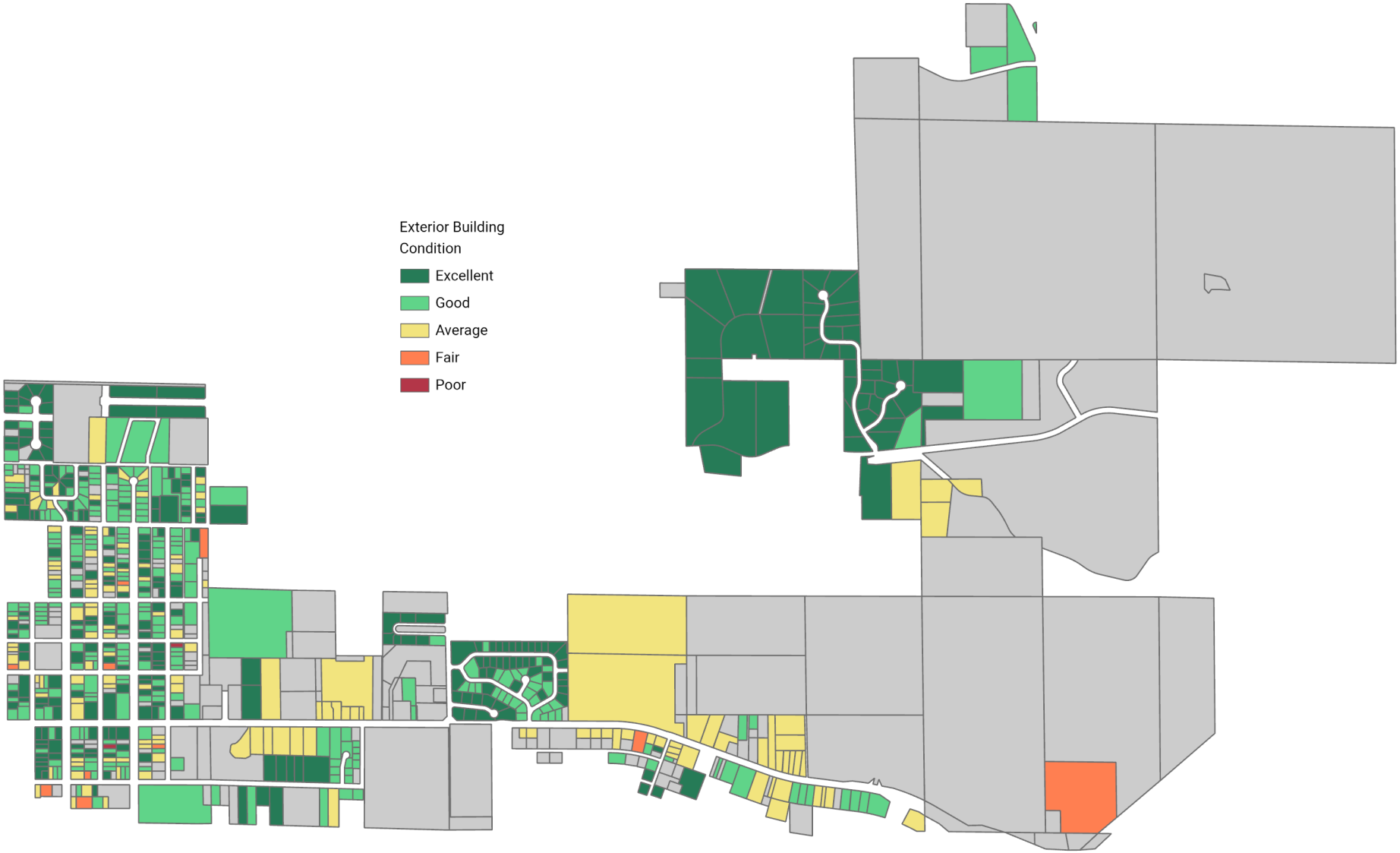
CENTRAL LITCHFIELD EXTERIOR CONDITION



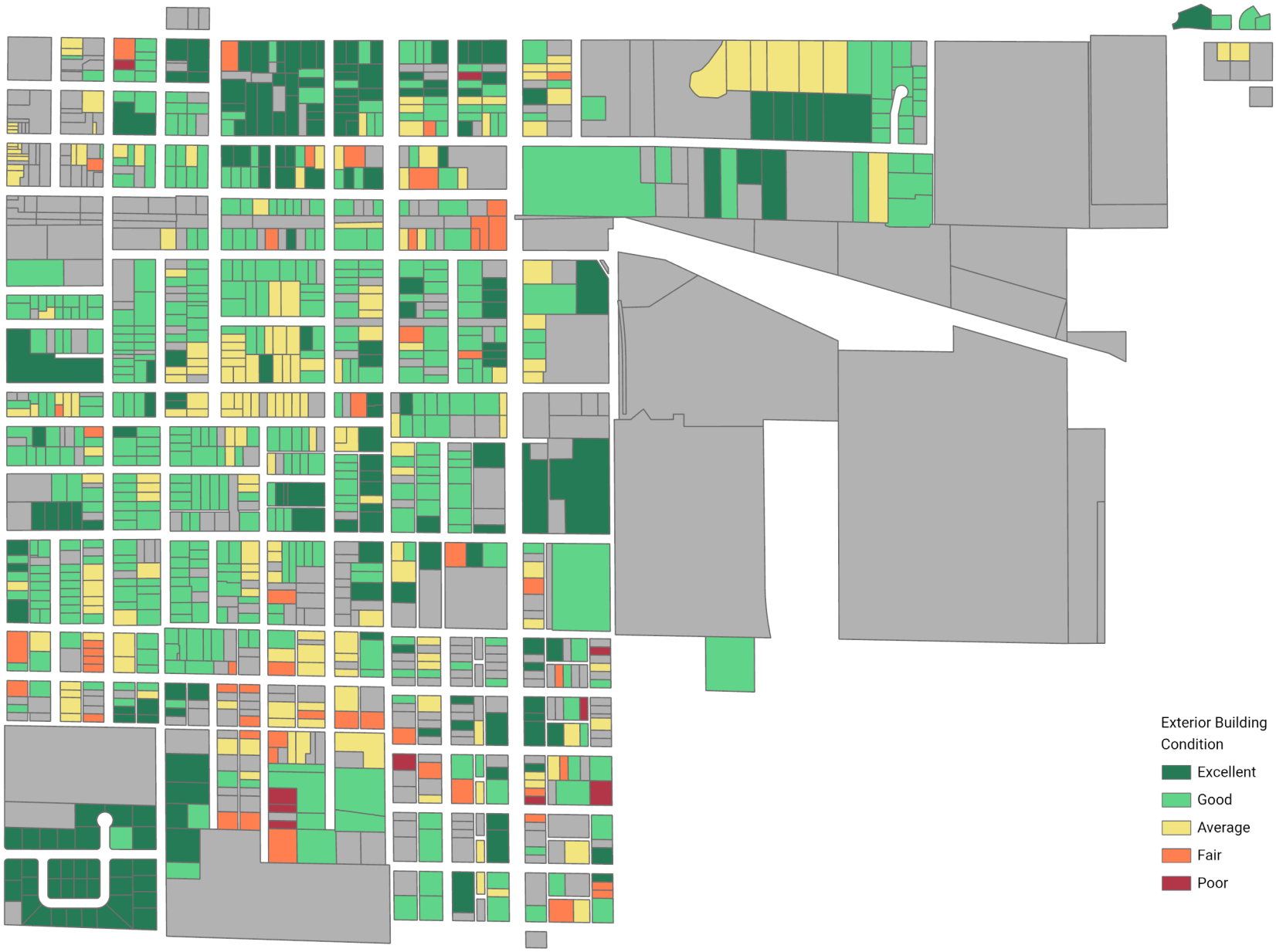
Exterior Building Condition

- Excellent
- Good
- Average
- Fair
- Poor

EAST LITCHFIELD EXTERIOR CONDITION

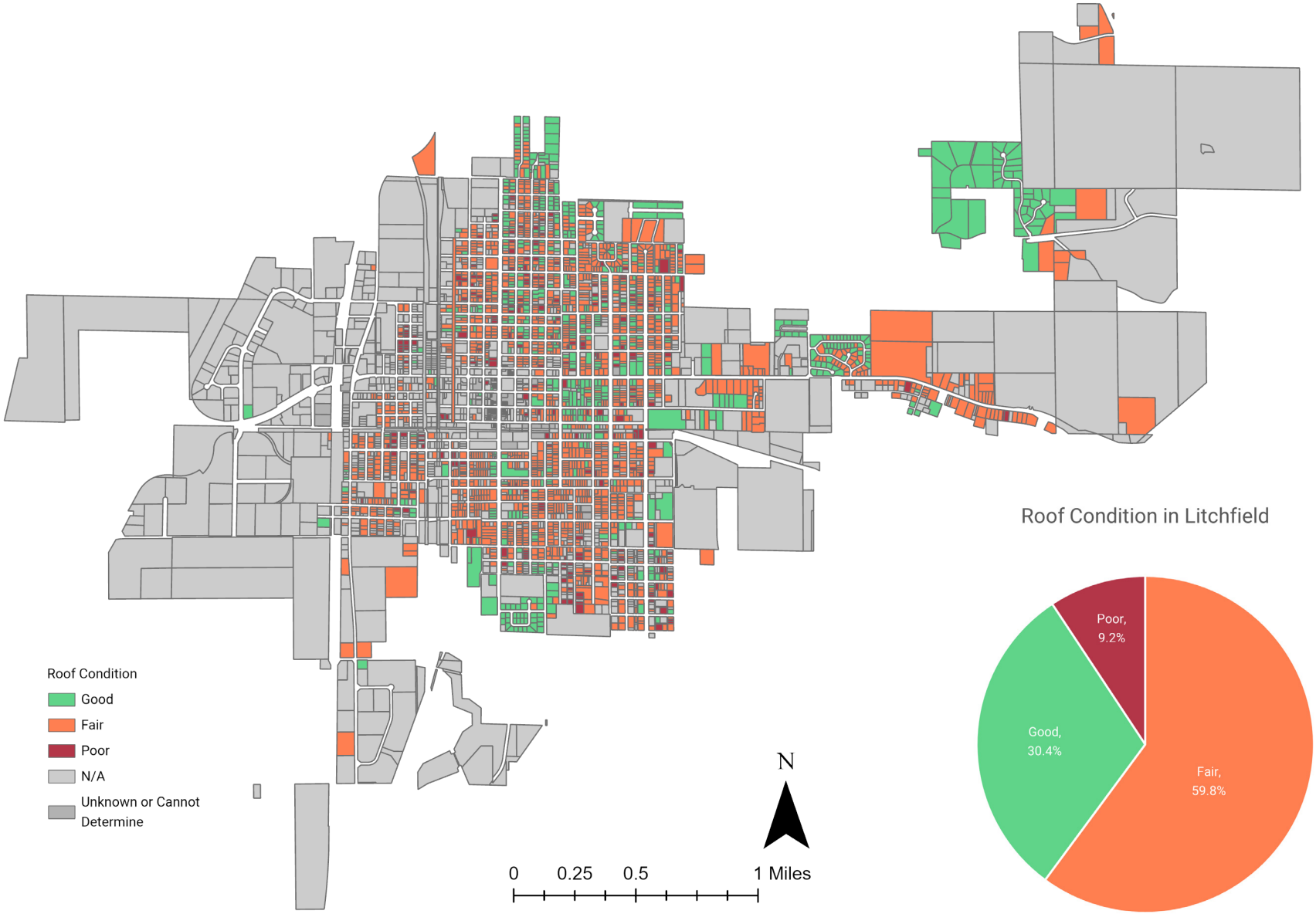


SOUTH LITCHFIELD EXTERIOR CONDITION

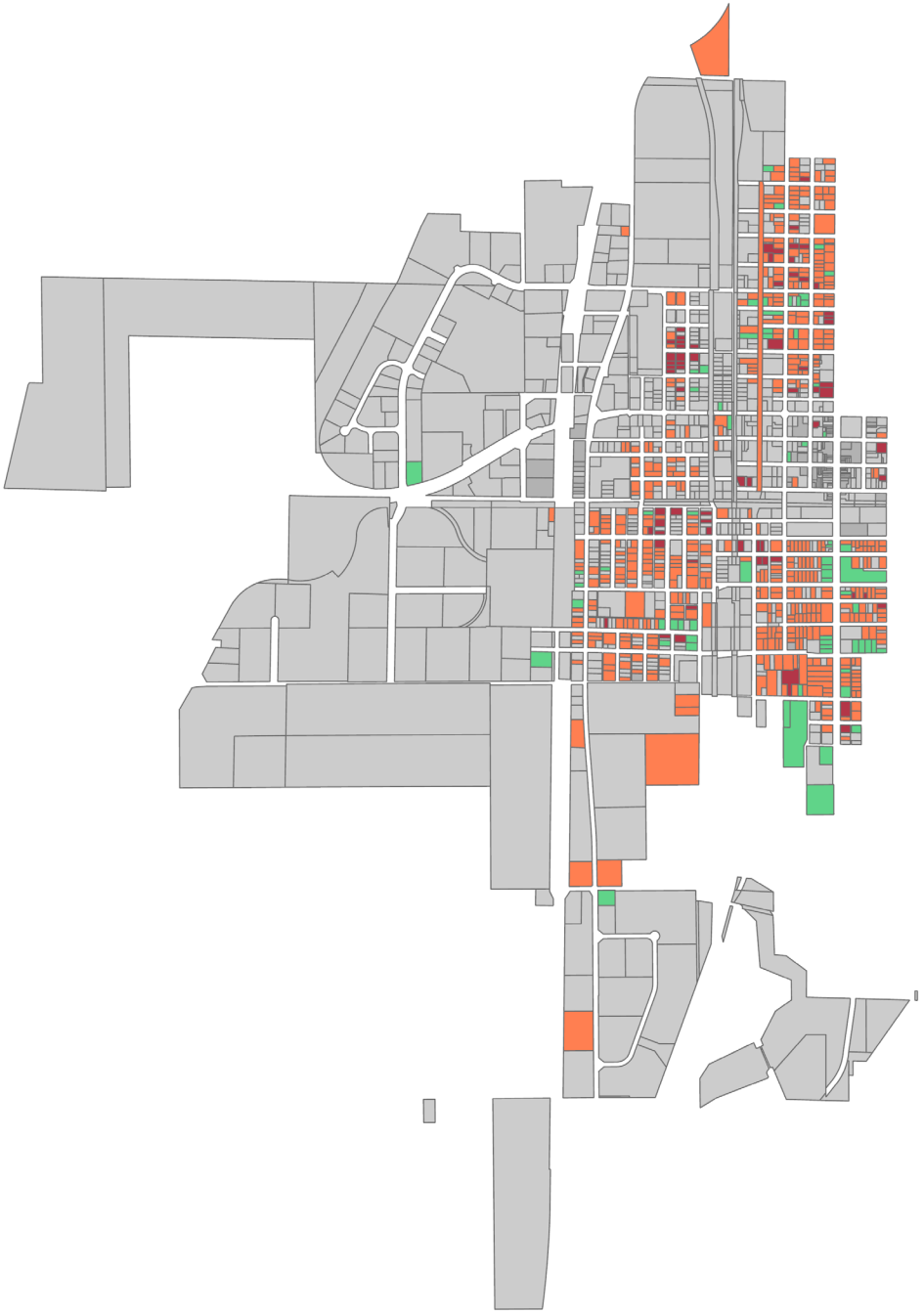


LITCHFIELD ROOF CONDITION

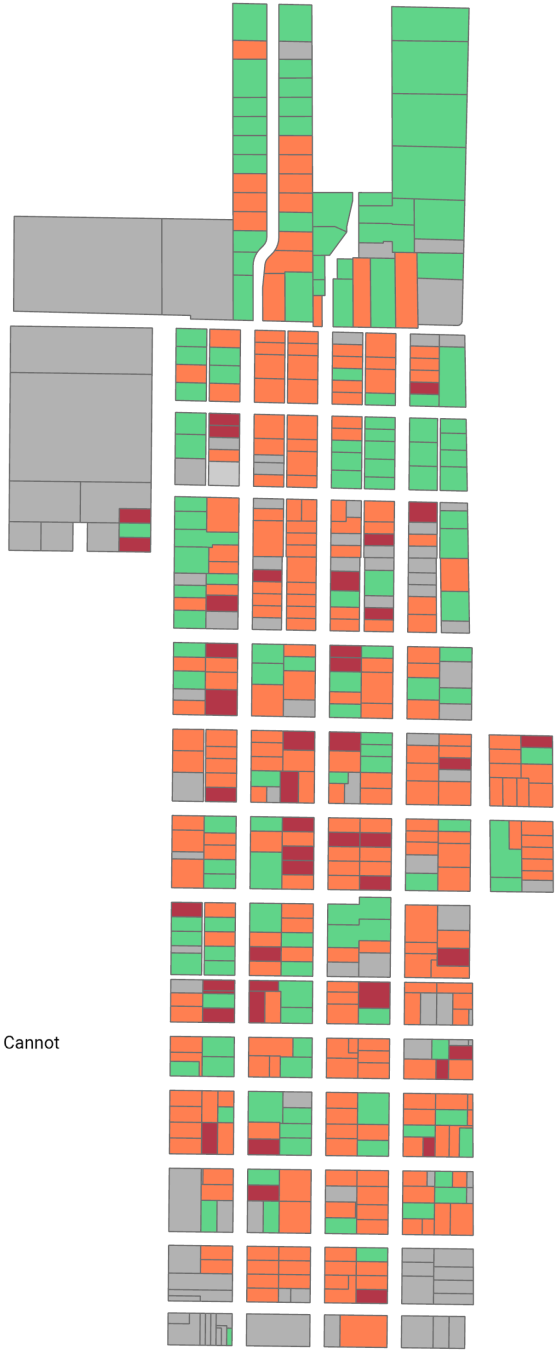
Roofs in Litchfield were primarily in fair condition, according to the Housing Stock Survey. Overall, 23.3% of structures had a roof classified as being in good condition, 64.2% of structures had a roof classified as good condition, and 8.3% of structures had a roof classified as poor condition. For 4.1% of the structures the roof was not visible, so a condition was not assigned.



WEST LITCHFIELD ROOF CONDITION



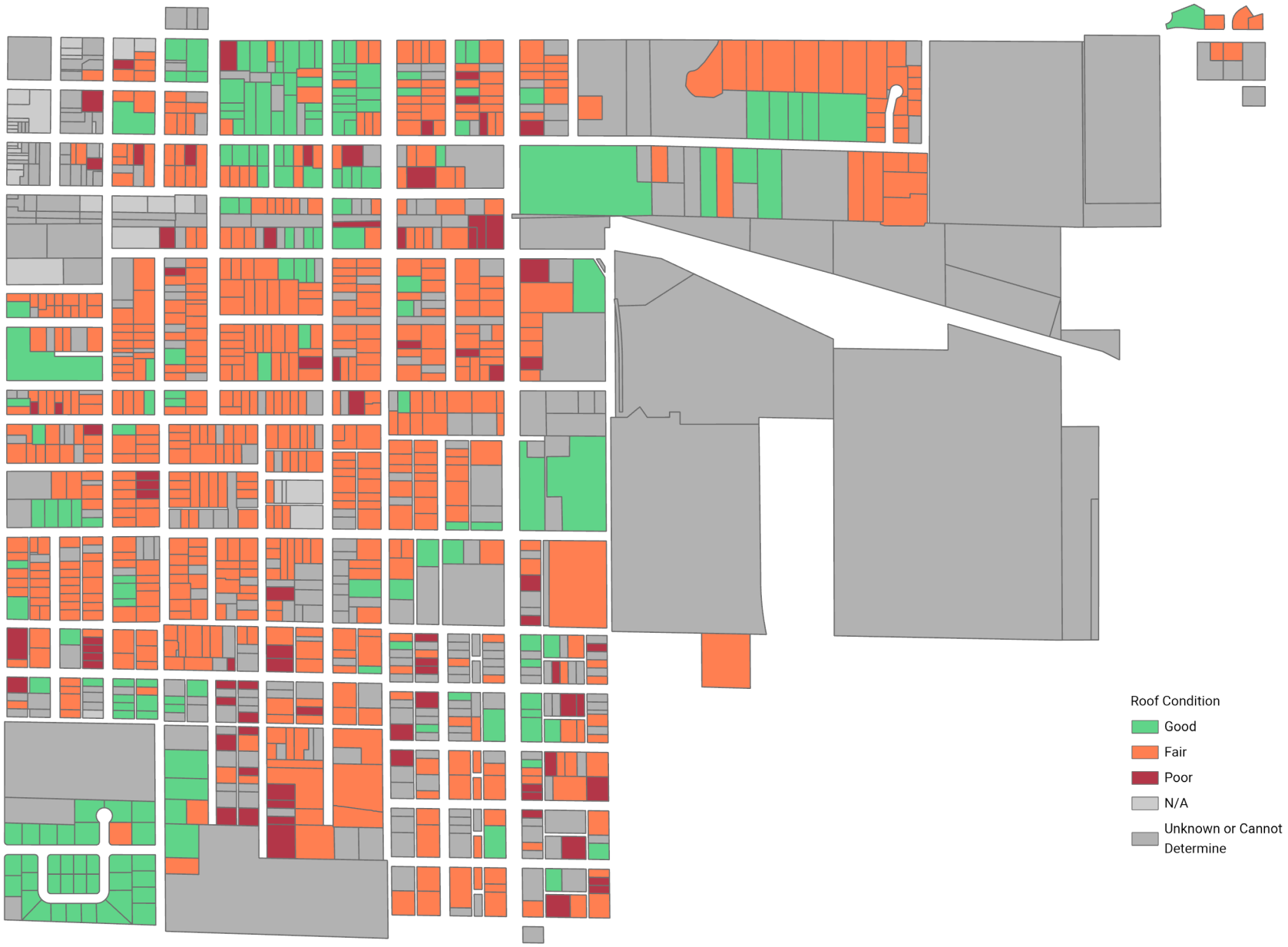
CENTRAL LITCHFIELD ROOF CONDITION



EAST LITCHFIELD ROOF CONDITION

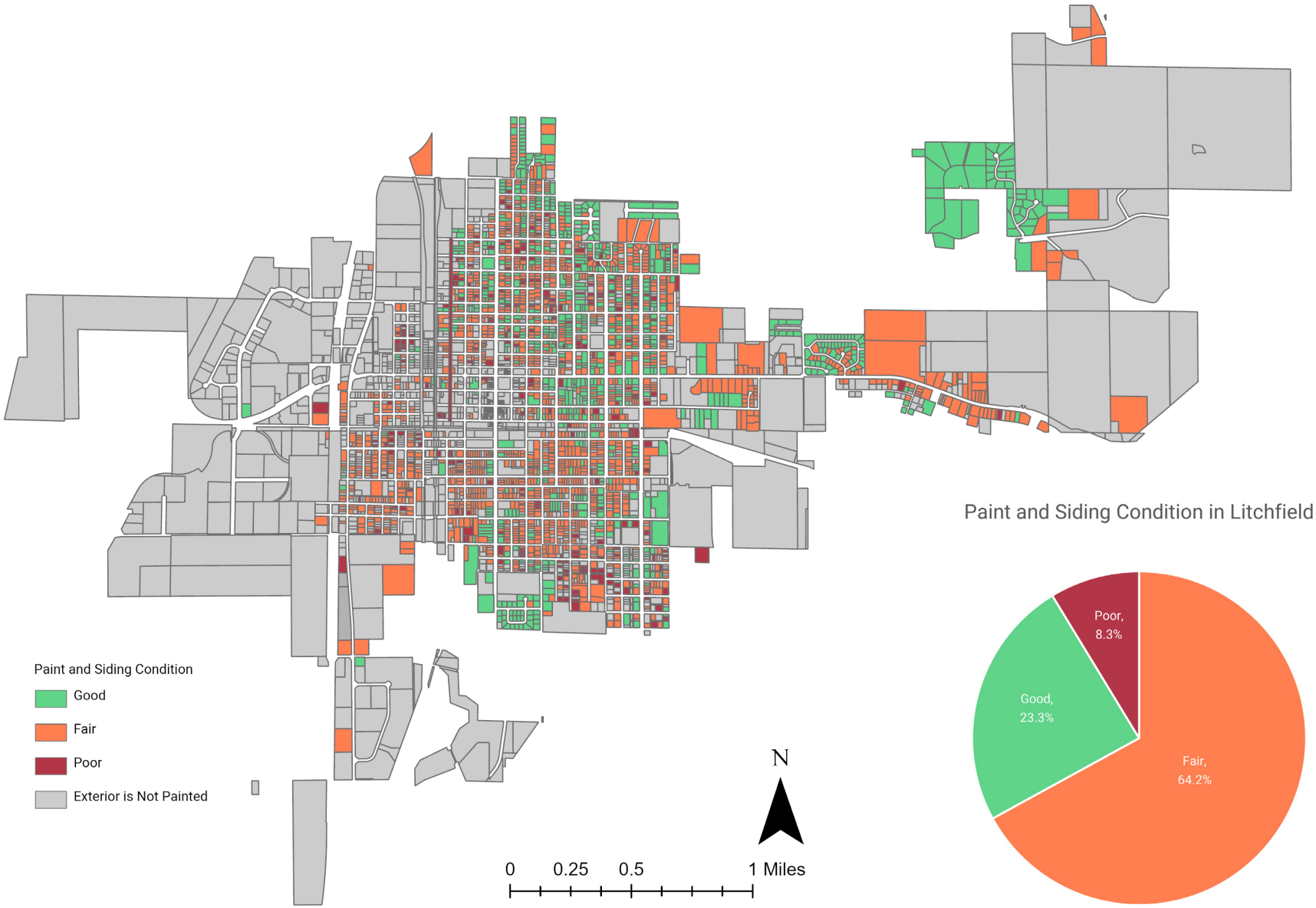


SOUTH LITCHFIELD ROOF CONDITION

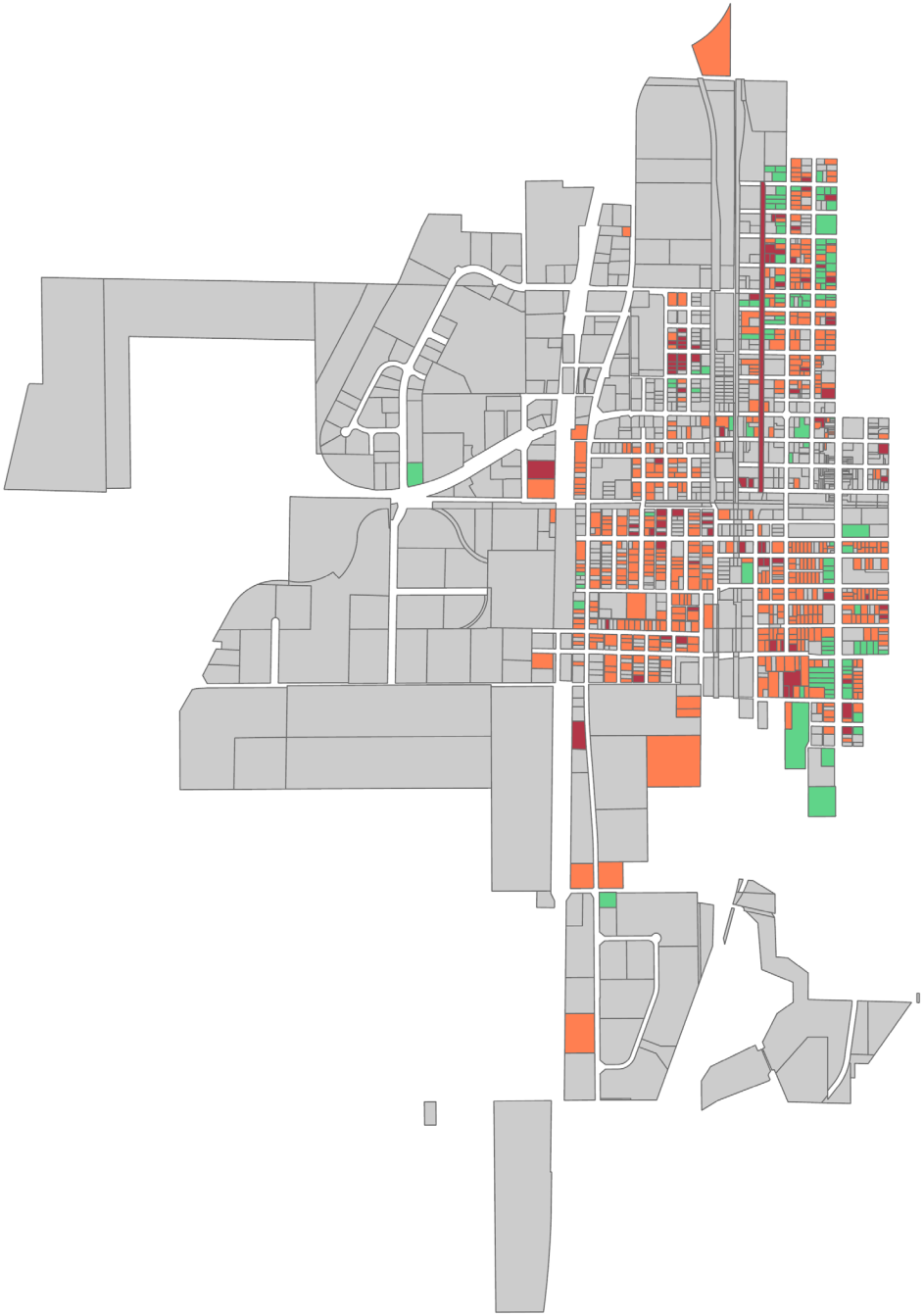


LITCHFIELD PAINT AND SIDING CONDITION

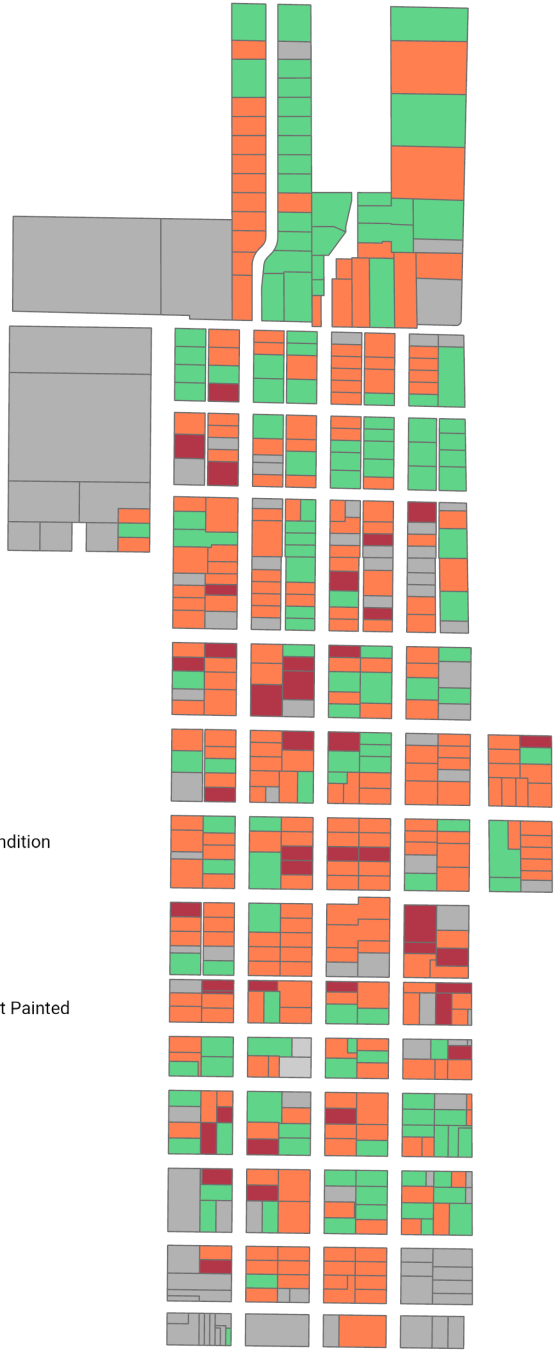
Overall, 30.4% of structures in Litchfield were classified as having exterior paint and/or siding in good condition. 59.8% of the structures had exteriors in fair condition and 9.2% of the structures had exterior paint or siding classified as being in poor condition. In addition, 0.5% of the structures were designated as not painted, which indicates either the building exterior is all made of brick or another non-painted material.



WEST LITCHFIELD PAINT AND SIDING CONDITION



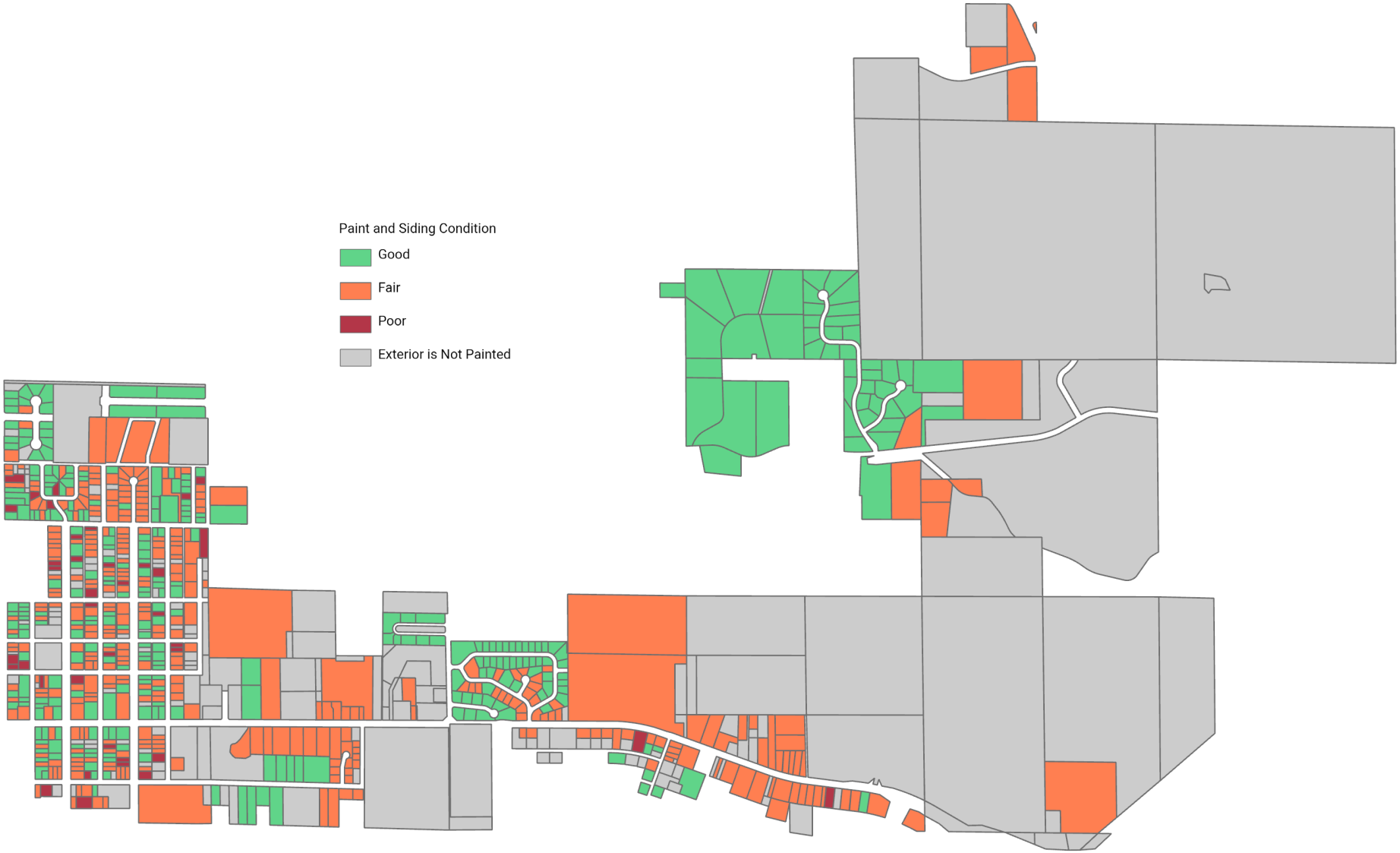
CENTRAL LITCHFIELD PAINT AND SIDING CONDITION



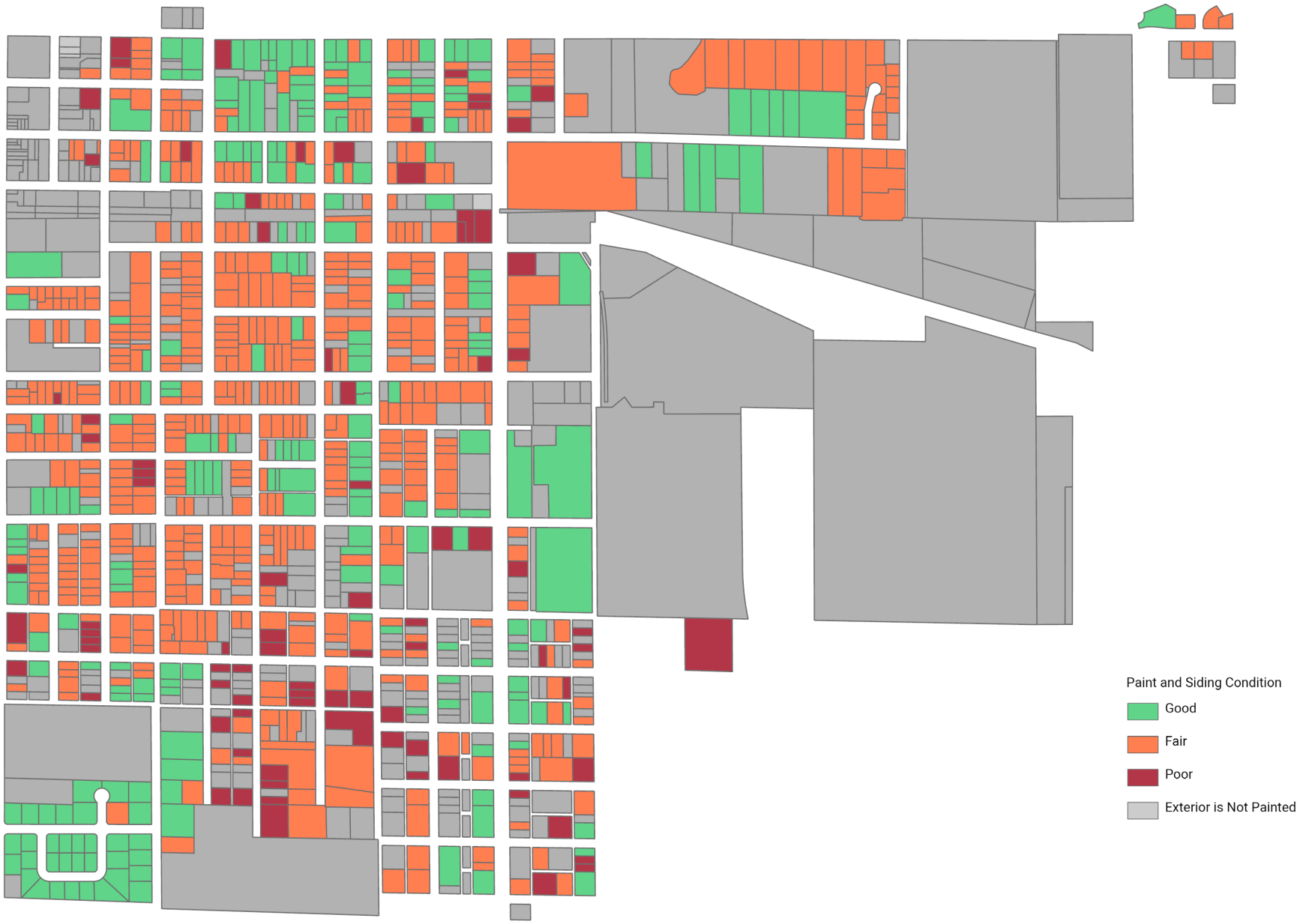
Paint and Siding Condition

- Good
- Fair
- Poor
- Exterior is Not Painted

EAST LITCHFIELD PAINT AND SIDING CONDITION

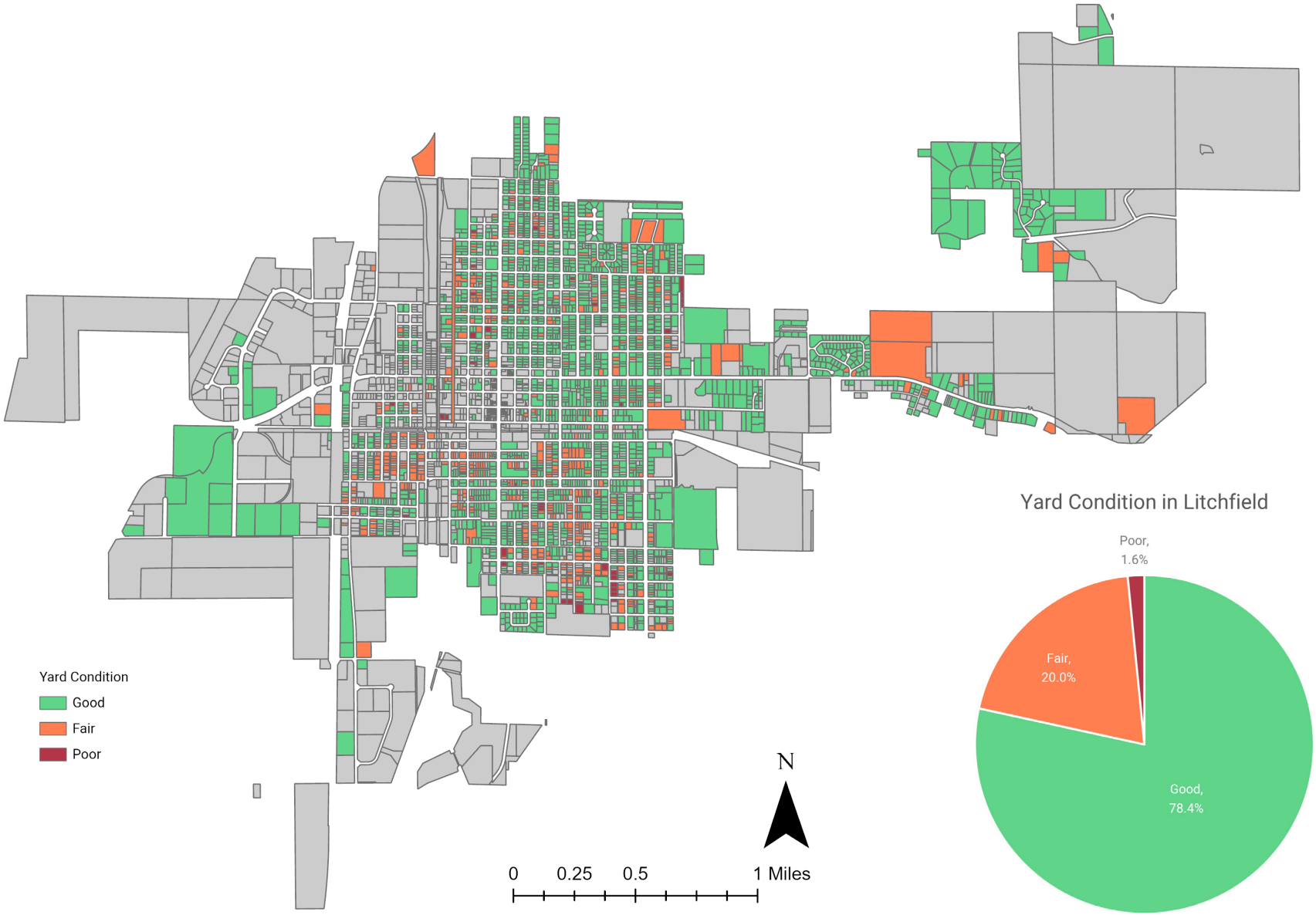


SOUTH LITCHFIELD PAINT AND SIDING CONDITION

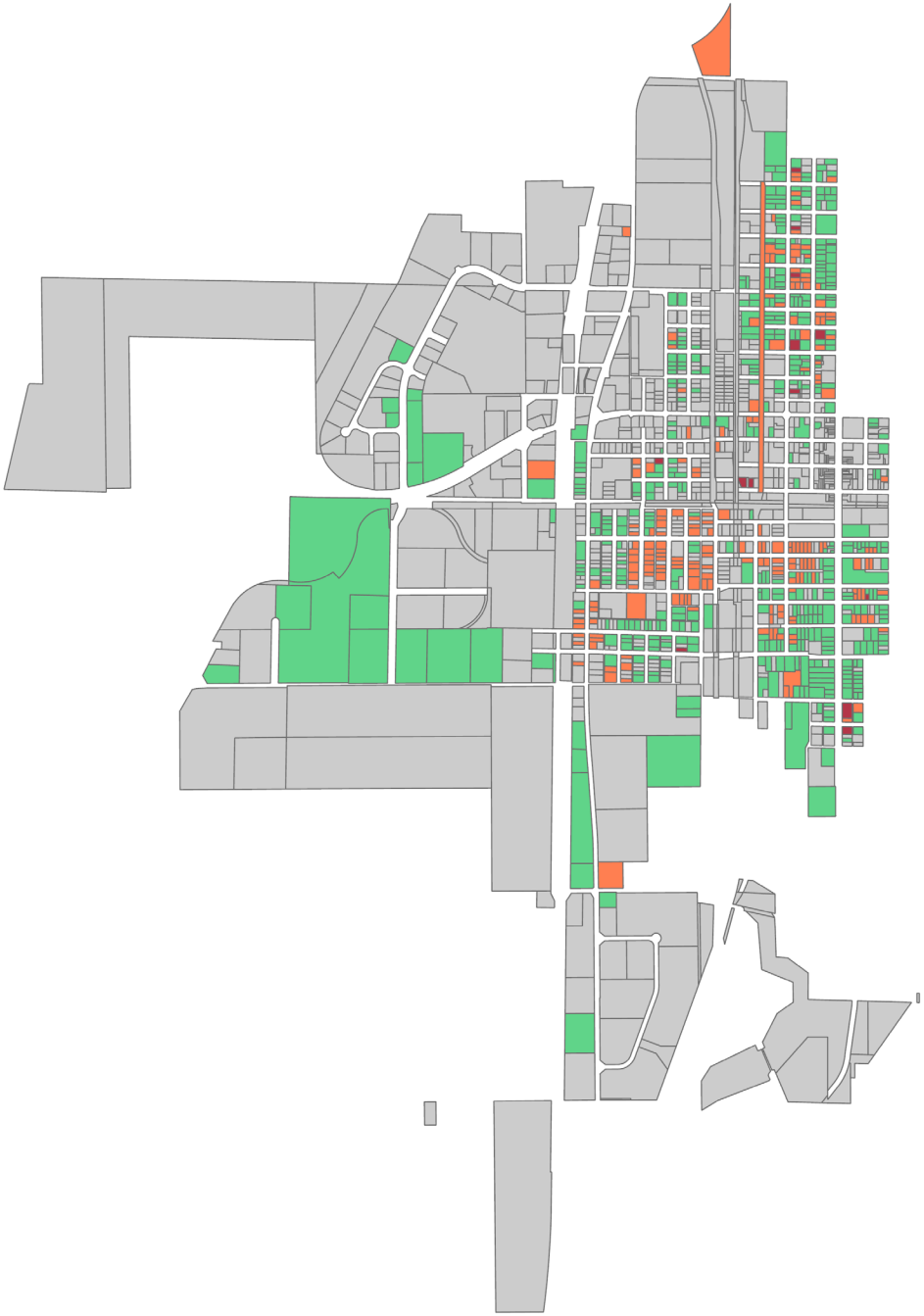


LITCHFIELD YARD CONDITION

Most of the structures in Litchfield had yards in good condition, 78.4%. Only 1.6% of structures had yards classified with very overgrown weeds and plants and/or garbage or debris (poor). In addition, 20% of yards surveyed were classified as fair.



WEST LITCHFIELD YARD CONDITION

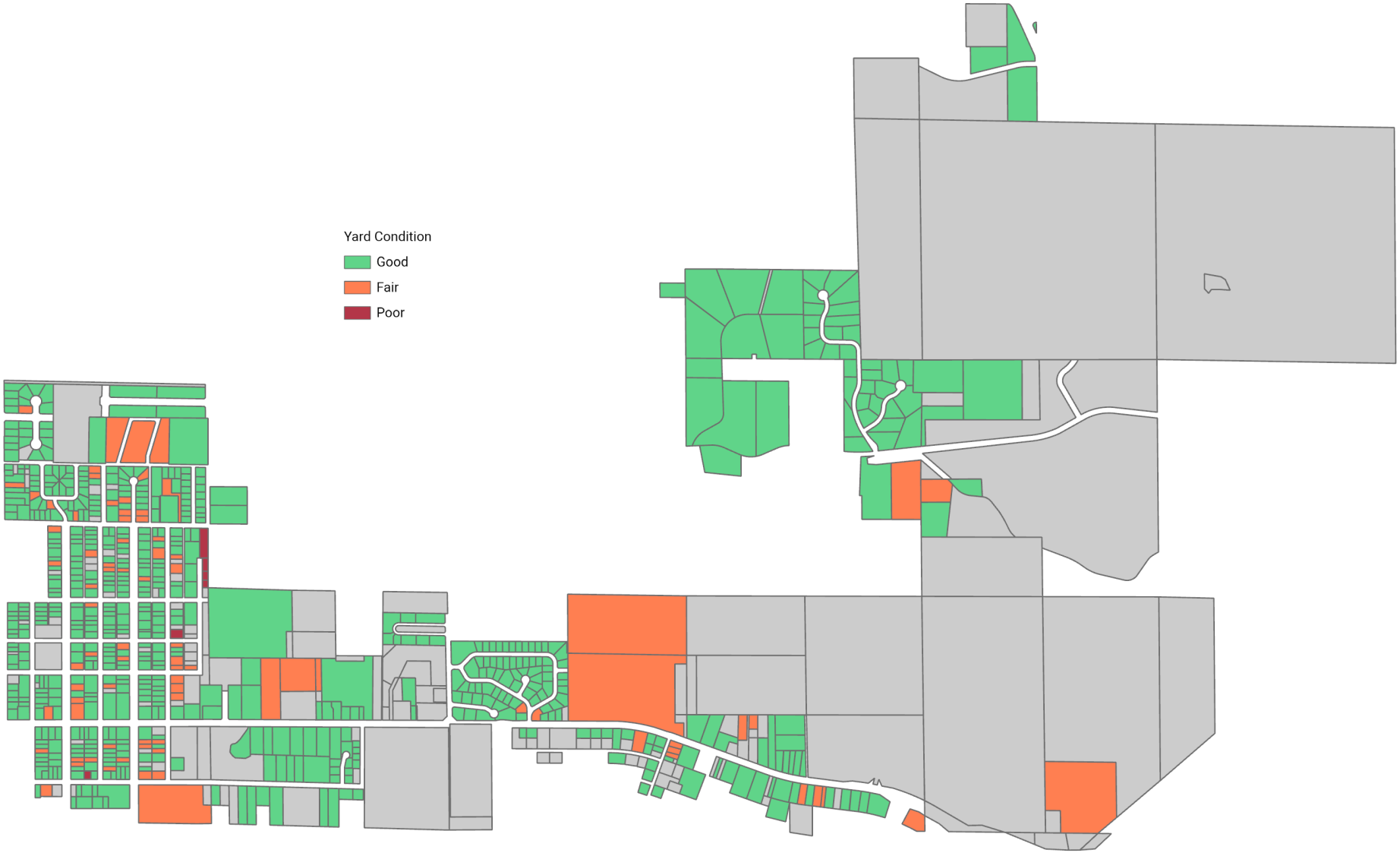


CENTRAL LITCHFIELD YARD CONDITION

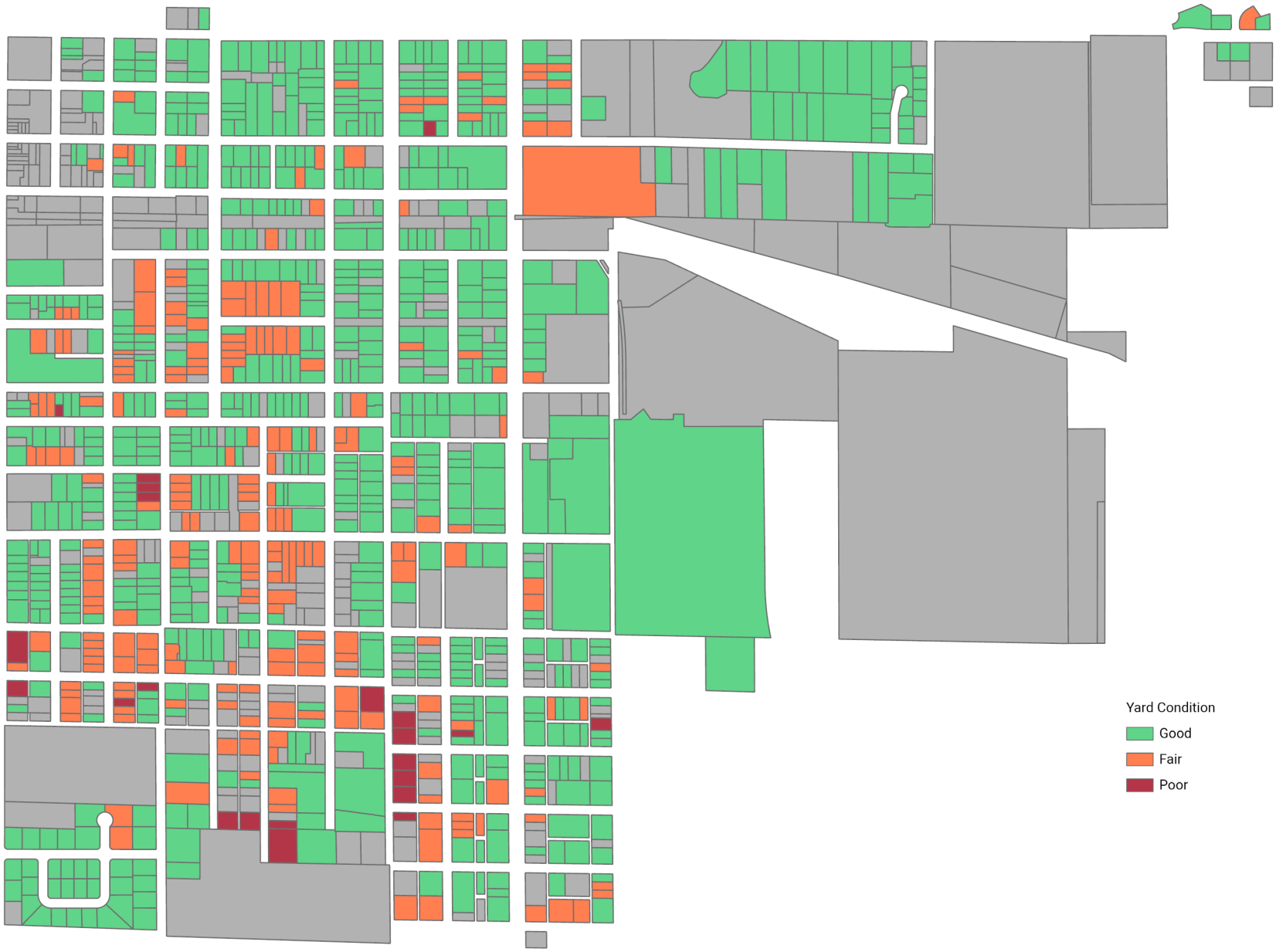


Yard Condition
- Good
- Fair
- Poor

EAST LITCHFIELD YARD CONDITION

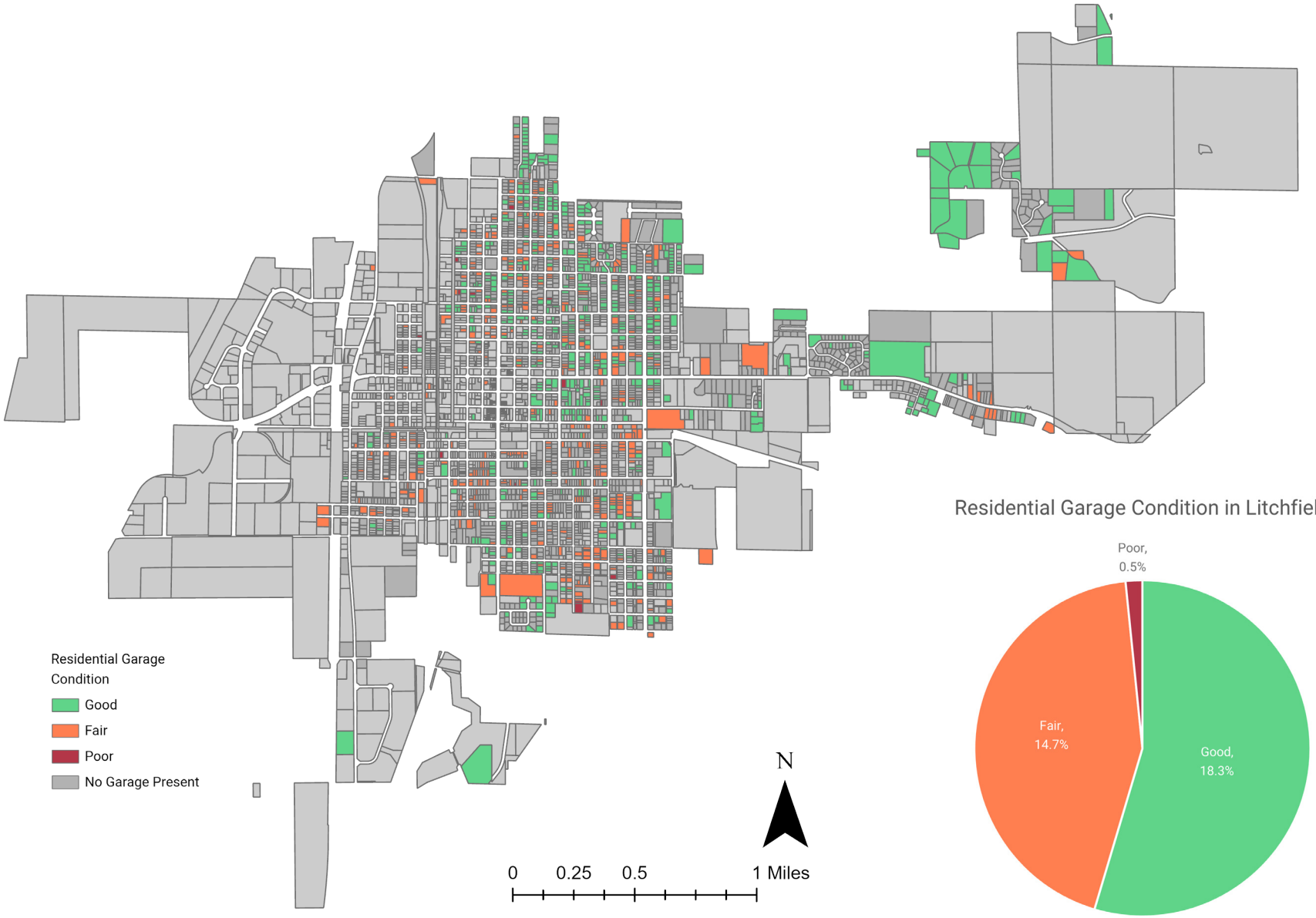


SOUTH LITCHFIELD YARD CONDITION

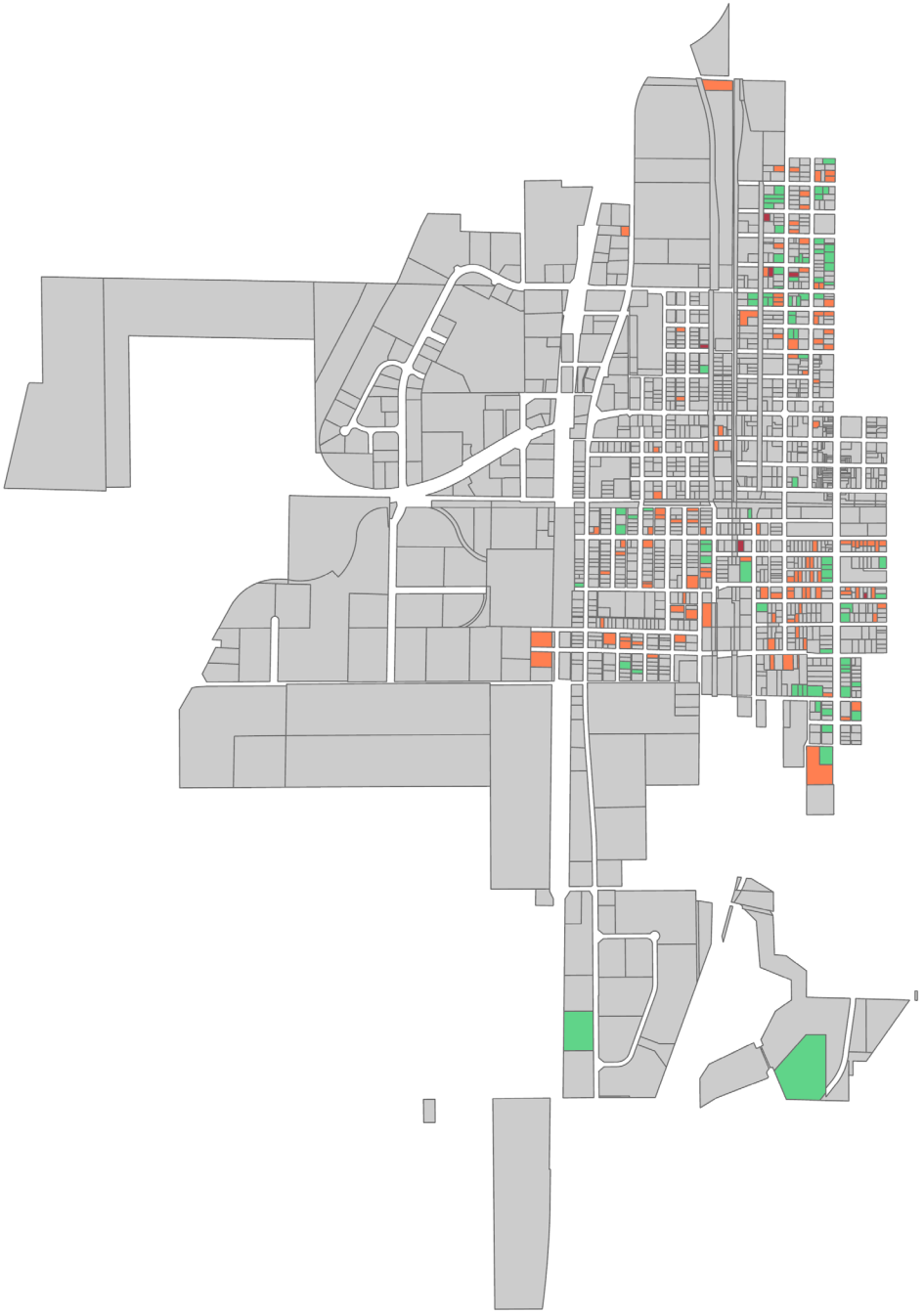


LITCHFIELD RESIDENTIAL GARAGE CONDITION

Residential garages in Litchfield were primarily in good condition, 18.3% of residential garages were classified as being in good condition, 14.7% of residential garages were classified as being in fair condition, and 0.5% of residential garages were classified as being in poor condition.



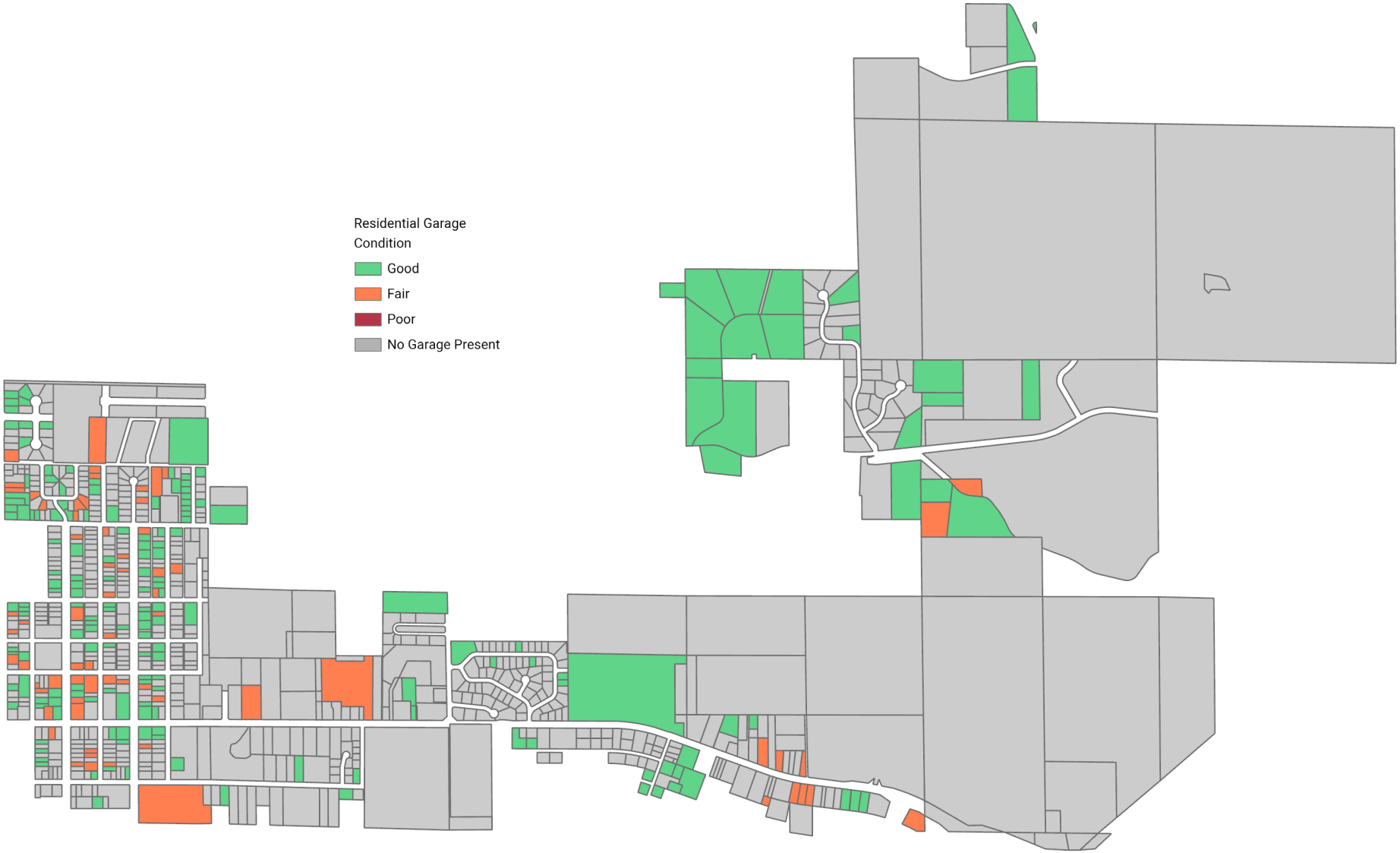
WEST LITCHFIELD RESIDENTIAL GARAGE CONDITION



CENTRAL LITCHFIELD RESIDENTIAL GARAGE CONDITION



EAST LITCHFIELD RESIDENTIAL GARAGE CONDITION

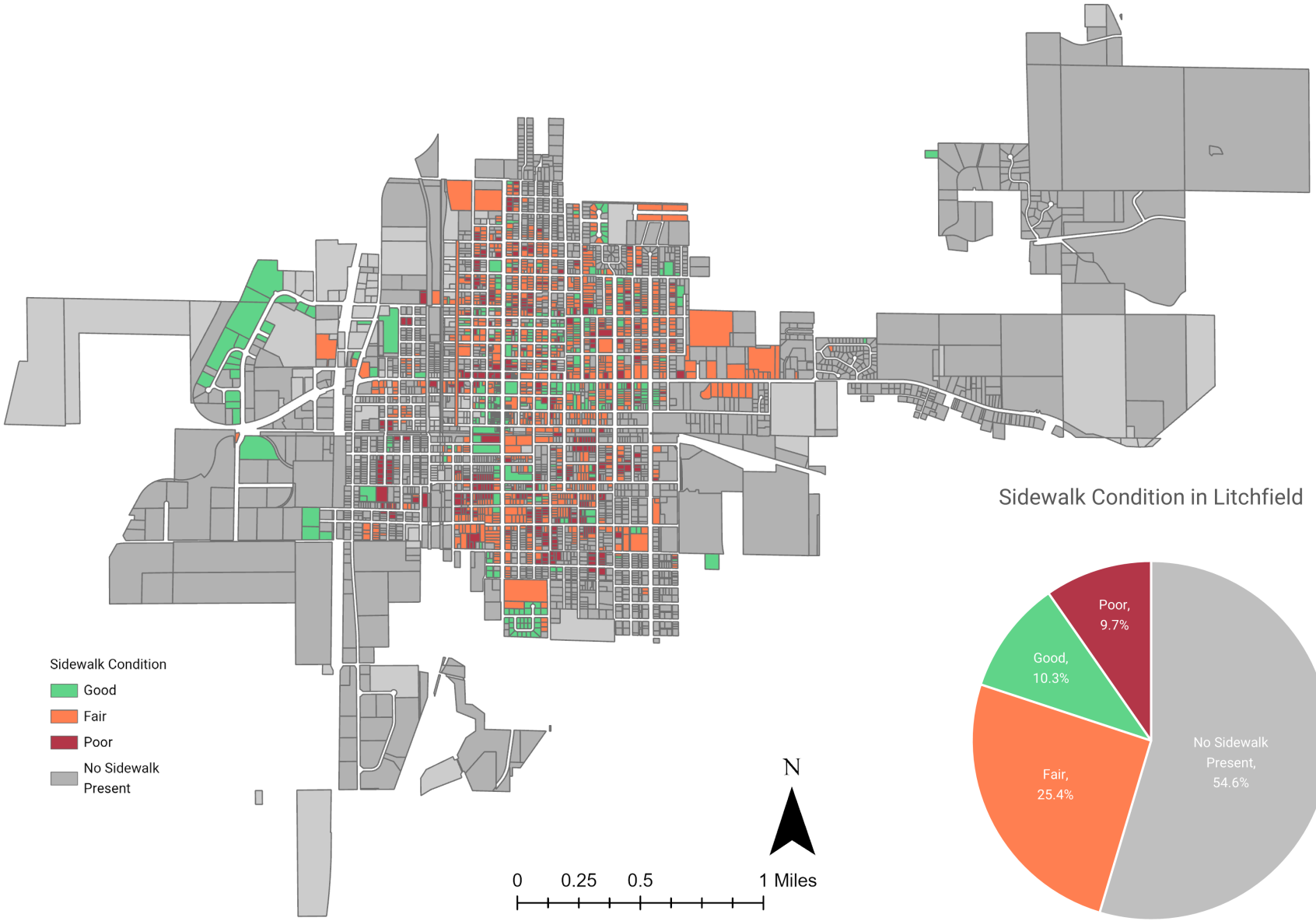


SOUTH LITCHFIELD RESIDENTIAL GARAGE CONDITION



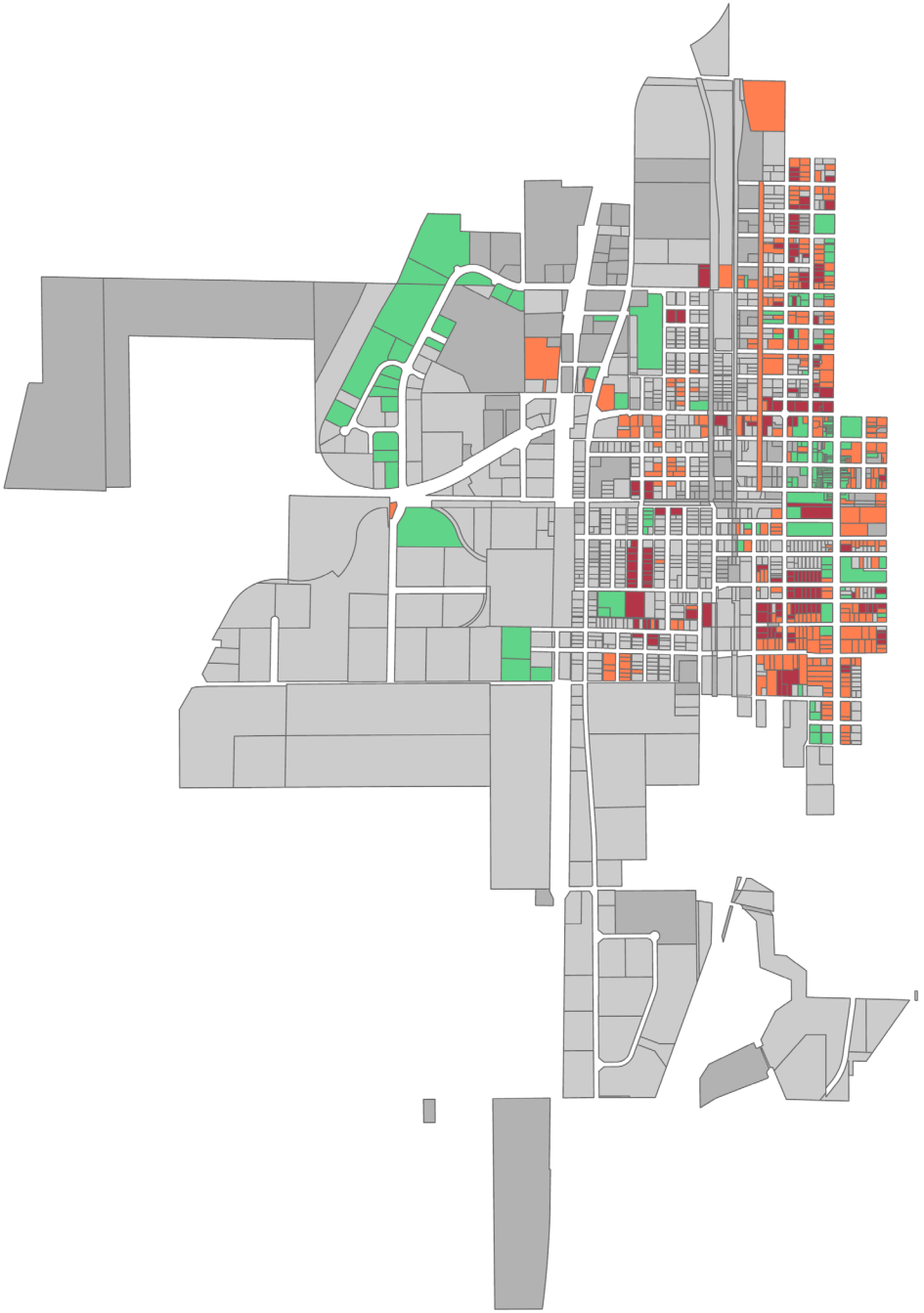
LITCHFIELD SIDEWALK CONDITION

In general, the sidewalks in Litchfield were in fair condition. 10.3% of the sidewalks within Litchfield were classified as good condition. Sidewalks in this classification were newer, ADA compliant, and had no or few cracks or trip hazards. 25.4% 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 9.7% of the total. Sidewalks were not present in 54.6% of the City of Litchfield.



Sidewalk Condition in Litchfield

WEST LITCHFIELD SIDEWALK CONDITION



CENTRAL LITCHFIELD SIDEWALK CONDITION

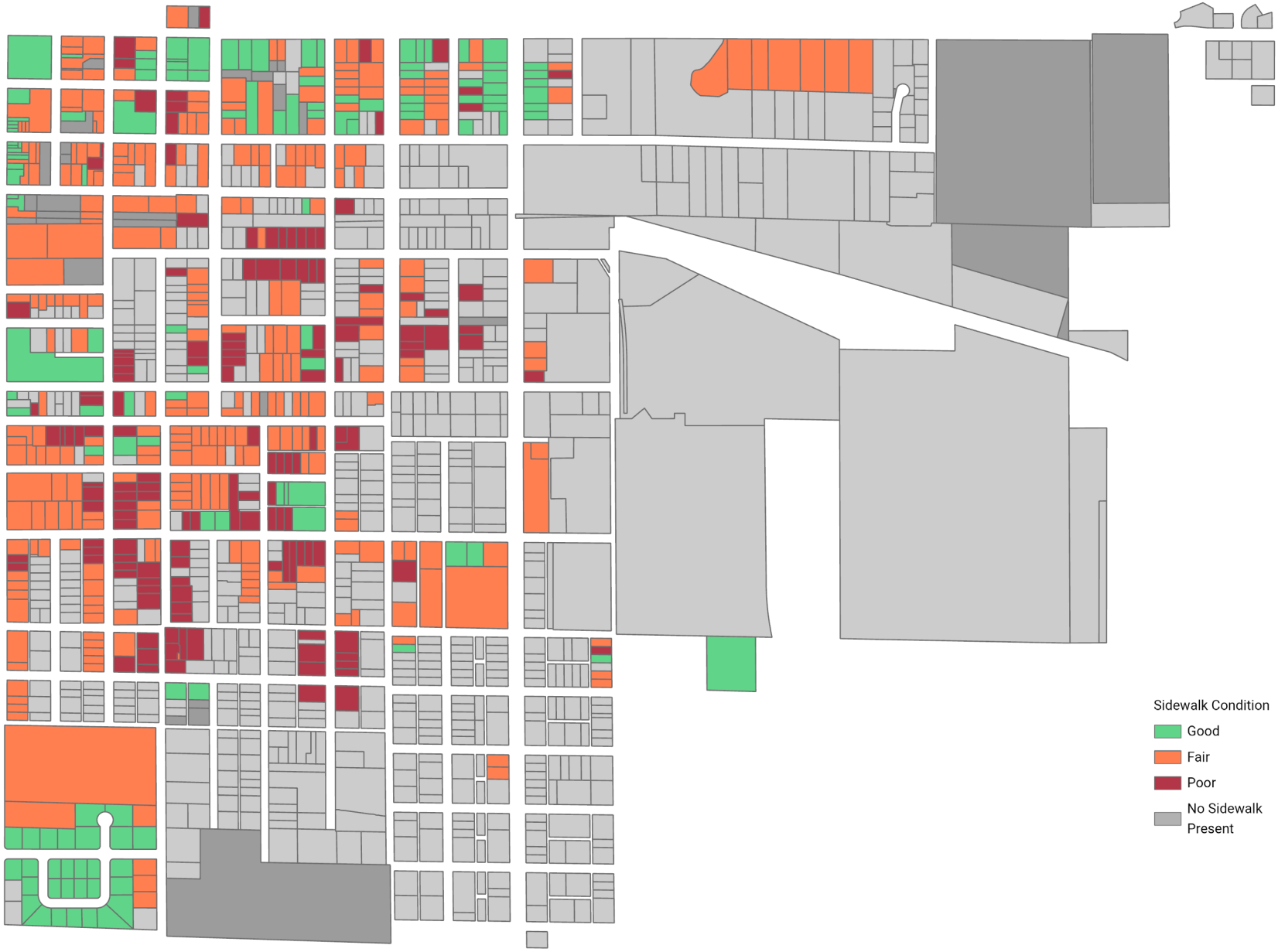




EAST LITCHFIELD SIDEWALK CONDITION

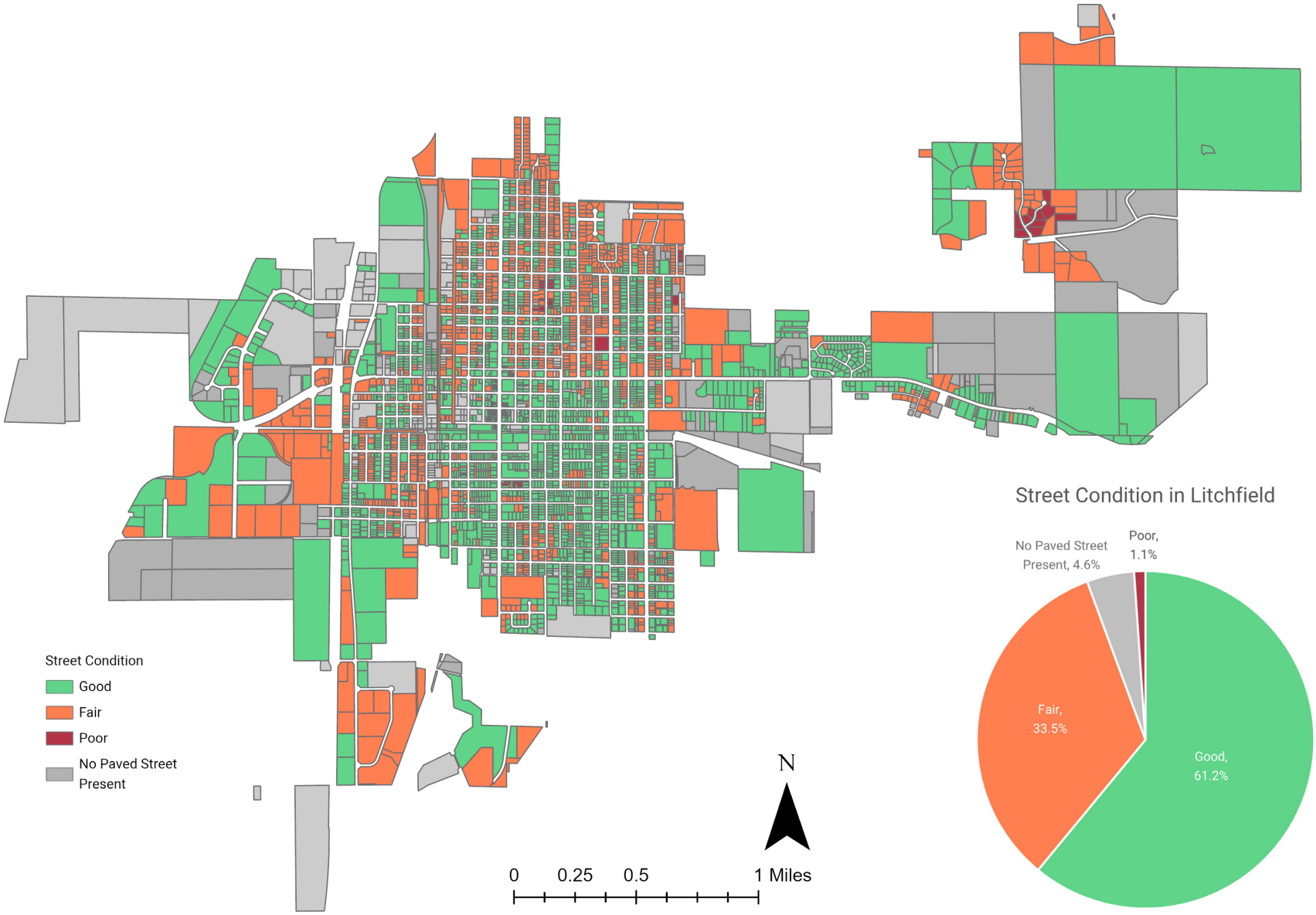


SOUTH LITCHFIELD SIDEWALK CONDITION

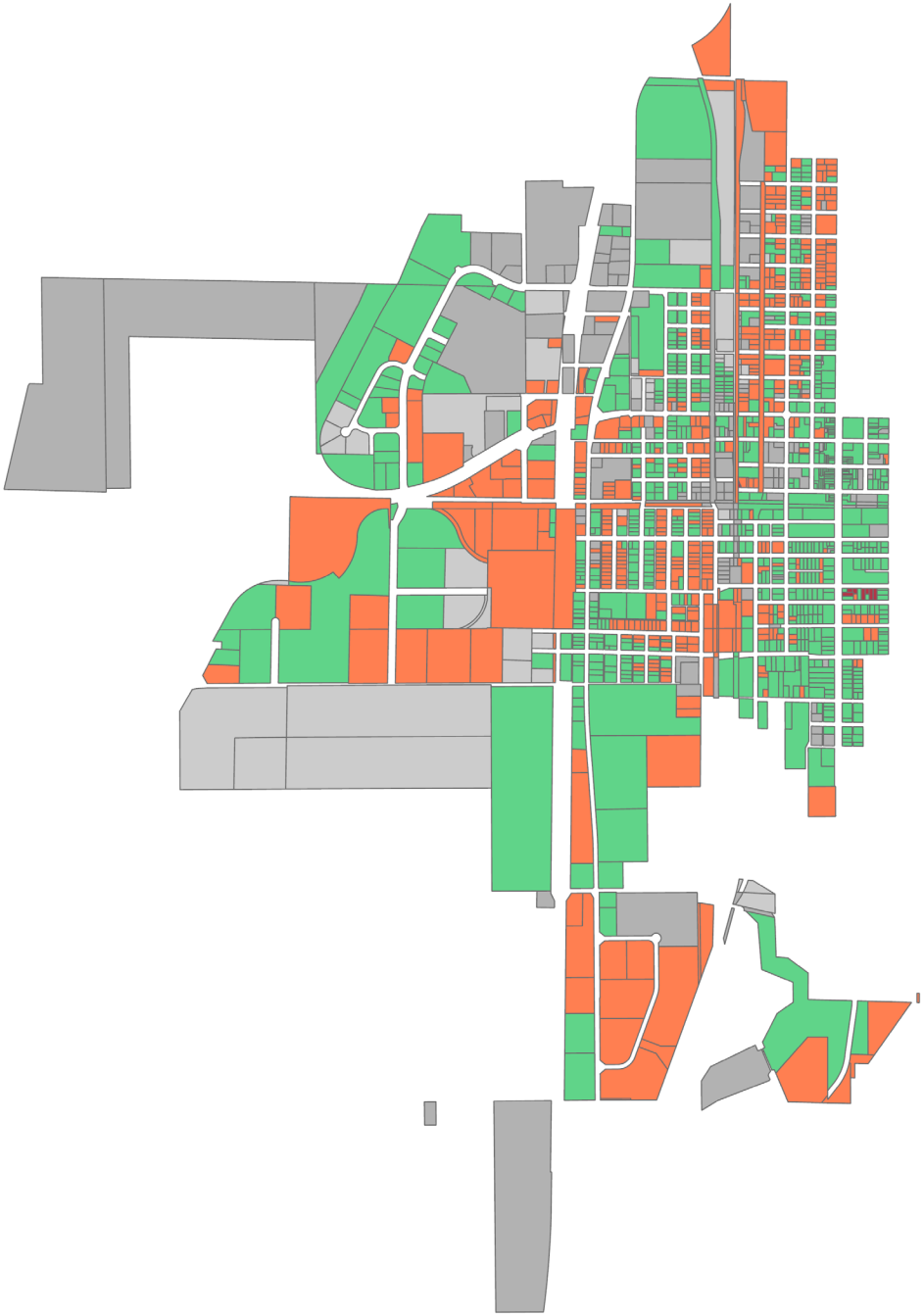


LITCHFIELD STREET CONDITION

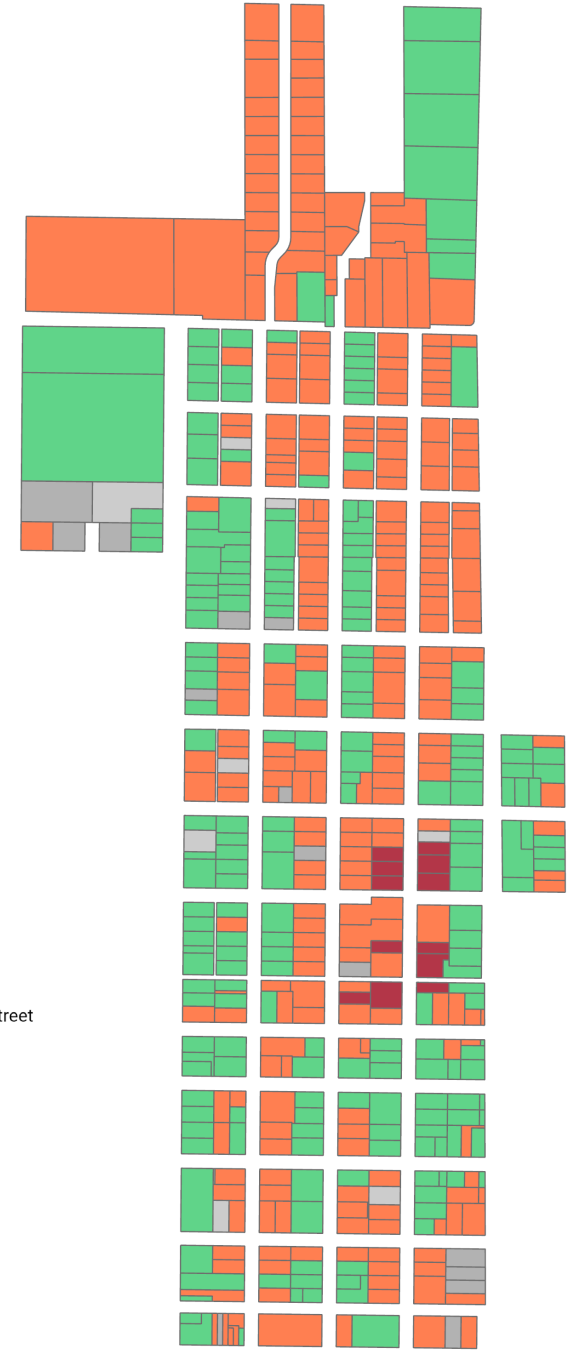
Most parcels in Litchfield, 61.2%, were classified as having good street quality, while 33.5% were classified as having fair street quality. In addition, 1.1% were classified as having poor street quality. In addition, 4.6% of Litchfield did not have a paved street present.



WEST LITCHFIELD STREET CONDITION



CENTRAL LITCHFIELD STREET CONDITION

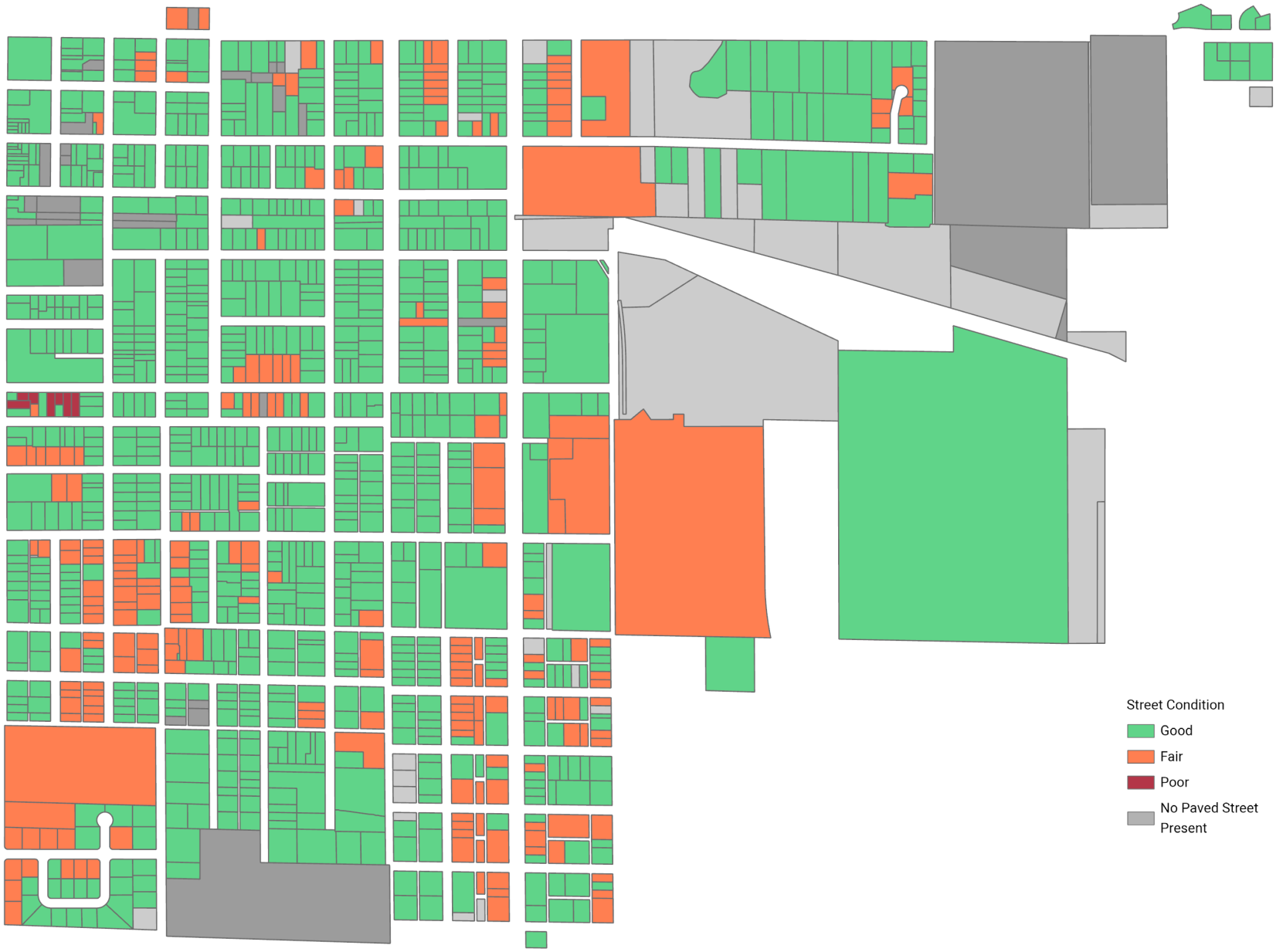


Street Condition
- Good
- Fair
- Poor
- No Paved Street Present

EAST LITCHFIELD STREET CONDITION



SOUTH LITCHFIELD STREET CONDITION



OVERALL ANALYSIS

The housing stock in the City of Litchfield was generally in good condition, with 68.3% of residential structures in good or excellent condition. The majority of structures had roofs and paint/siding in fair or good condition and the majority of yards were in good condition. As the housing stock is well-maintained, the greatest opportunity for Litchfield is in development of vacant lots, as there were 381 vacant lots in the city which made up 44.7% of all open land in the community. This development will be necessary as 97.1% of surveyed buildings were occupied. There is also an opportunity for sidewalk improvements, as 54.6% of surveyed areas had no sidewalk present and 31.1% of sidewalks were in fair or poor condition.

CITY OF LITCHFIELD HOUSING STOCK SURVEY ANALYTICS

RESIDENTIAL PROPERTY TYPE AND EXTERIOR CONDITION

			Poor		Fair		Average		Good		Excellent	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Single Family	2,501	97.1%	10	0.4%	79	3.3%	625	25.8%	1,094	45.2%	612	25.3%
Mobile Home	81	3.1%	5	6.2%	30	37%	32	39.5%	8	9.9%	6	7.4%
Multifamily	74	2.9%	0	0%	0	0%	12	16.2%	34	45.9%	28	37.8%
Total Units	2,575	100%	15	0.6%	109	4.2%	669	26%	1,136	44.1%	646	25.1%

PROPERTY CONDITIONS

		Poor		Fair		Good		Unknown/N.A.	
	Count	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Roof Condition	2,710	226	8.3%	1,741	64.2%	631	23.3%	112	4.1%
Paint/Siding Condition	2,649	245	9.2%	1,584	59.8%	806	30.4%	14	0.5%
Yard Condition	2,780	44	1.6%	556	20%	2,180	78.4%	0	0%
Garage Condition	2,617	15	0.5%	408	14.7%	509	18.3%	1,685	60.6%
Sidewalk Condition	3,882	376	9.7%	987	25.4%	398	10.3%	2,121	54.6%
Street Condition	3,895	42	1.1%	1,301	33.5%	2,375	61.2%	177	4.6%



IHDA MARKET ANALYSIS TOOLS

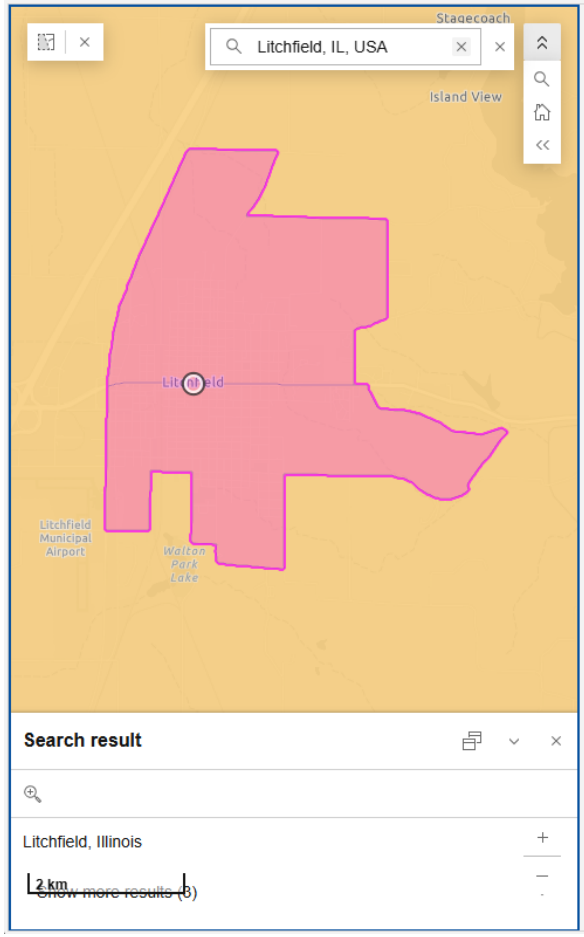
93 IHDA Market Analysis Application
94 Affordable Rental Unit Survey
97 Affordability Risk Index
99 Revitalization Impact Areas
101 Quality of Life Index

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.

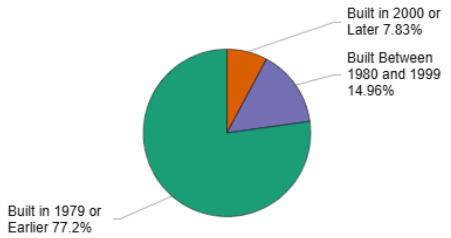
This application can be accessed on IHDA's website (**www.ihda.org/developers/market-research/ihda-market-analysis-application**).

IMAA 2026



Total Pop., 2024	Pop. Change, 2014 to 2024
6.2k	-3.82%
Total Pop. Aged 60+, 2024	Change in Pop. Aged 60+, 2014-2024
1.9k	0.87%
Unemployment Rate, 2024	Change in Unemployment Rate, 201…
4.2%	47.52%
Adults in Labor Force, 2024	Change in Adults in Labor Force, 201…
2.98k	6.85%
Poverty Rate, 2024	Change in Poverty, 2014 to 2024
17.14%	-5.7%
Individuals w/ College Degrees, 2024	Change in College Degrees, 2014 to …
988	105.4%
Housing Units Affordable at 30% AMI	RIA Score, 2026* / ARI Score, 2026*
15.07%	2 / 2
Housing Units Affordable at 60% AMI	Cost Burdened Owner Rate, 2024
72.02%	11.92%
Housing Units Affordable at 80% AMI	Cost Burdened Renter Rate, 2024
85.65%	50.08%

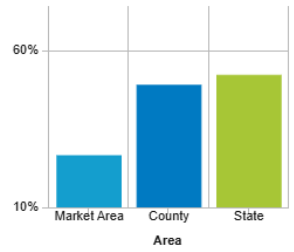
Age of Housing Stock



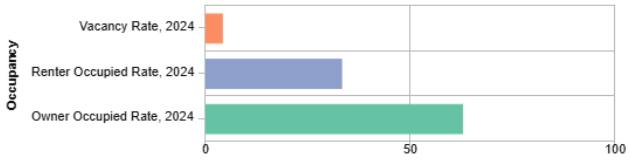
Median Household Income, 2024



Change Median Household Inco…



Housing Occupancy Rate, 2024



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 oversaturation 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

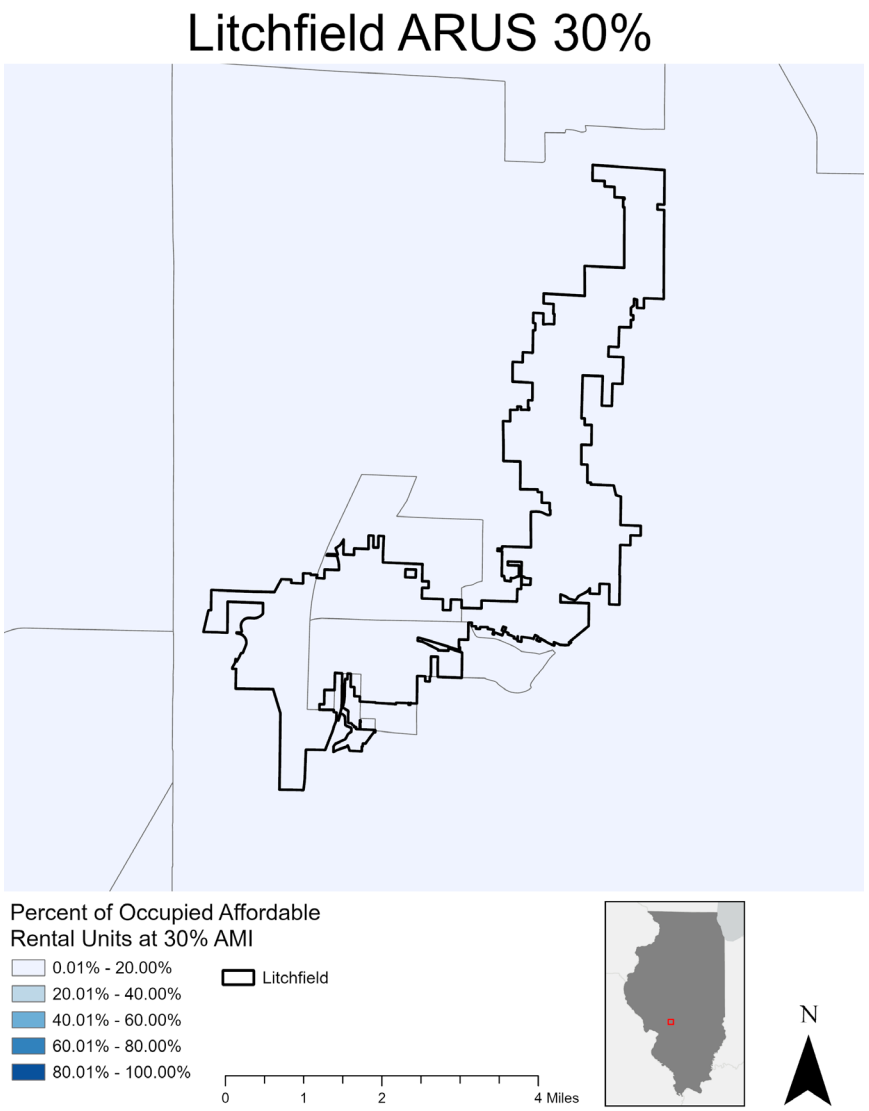
$50,000 x 30%
= $15,000

$15,000 / 12
= $1,250

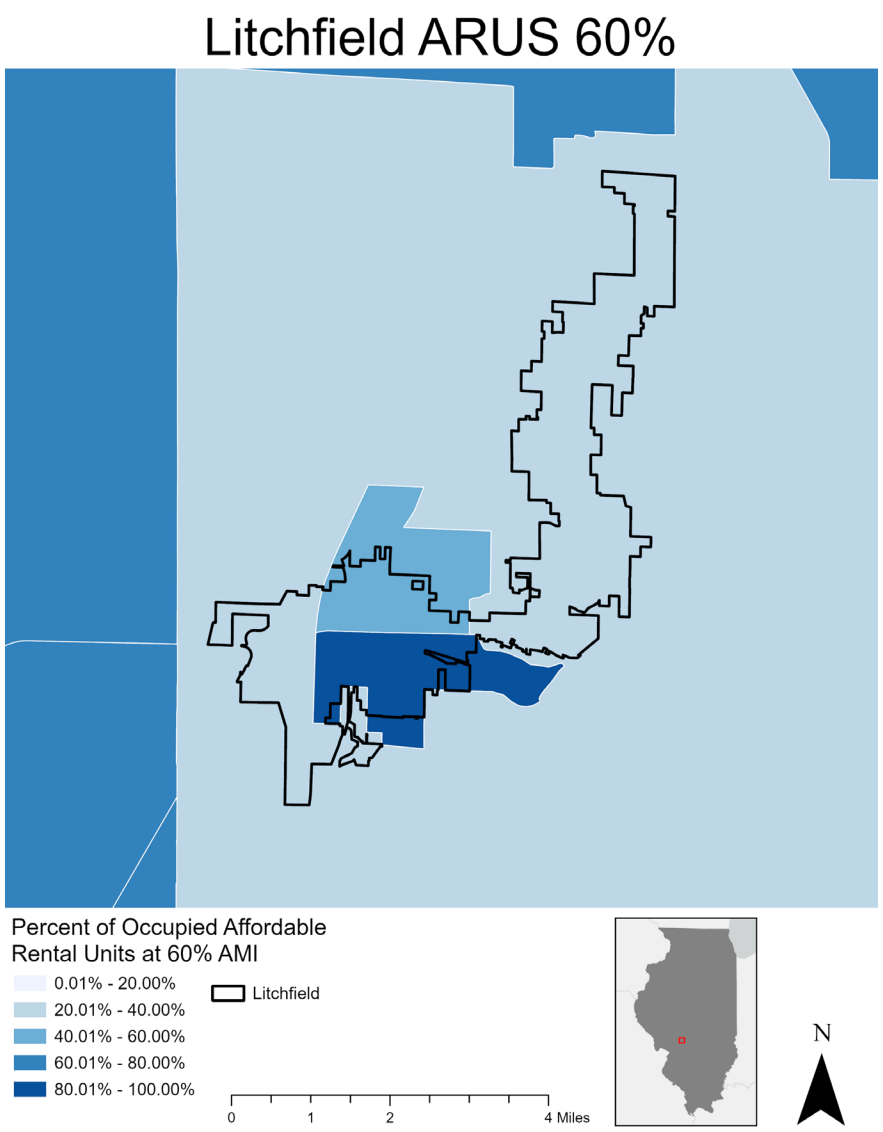
AFFORDABLE RENTAL UNIT SURVEY IN LITCHFIELD

Within Litchfield, there are naturally occurring affordable rental units, however they fall short of the community's need, particularly at the lowest income levels. Based on data from the 2024 ACS, there were 1,124 renter-occupied housing units in Litchfield. Of those rental units, an average of 10% were available to those making 30% of the Area Median Income (AMI), 56% were available to those making 60% of the AMI, and 65% were available to those making 80% of the AMI. The greatest opportunities for creating a more equitable rental housing market lie in creating additional units for those making 20-40% of the AMI and 80% of the AMI. Based on the AMI in 2024, these rentals would target renters paying from $315-640 per month and $1,270 per month.

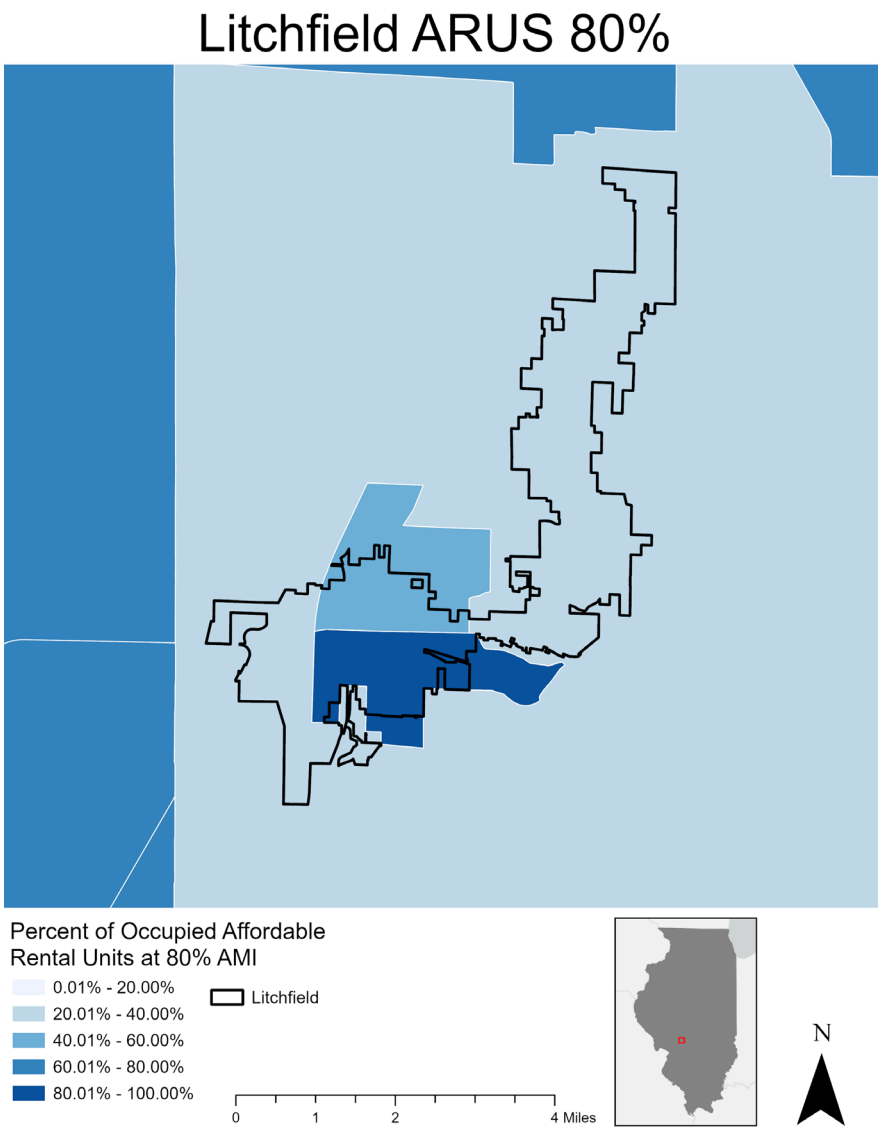
AFFORDABILITY FOR EXTREMELY LOW-INCOME HOUSEHOLDS IN LITCHFIELD



AFFORDABILITY FOR LOW-INCOME HOUSEHOLDS IN LITCHFIELD



AFFORDABILITY FOR MODERATELY LOW-INCOME HOUSEHOLDS IN LITCHFIELD



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.

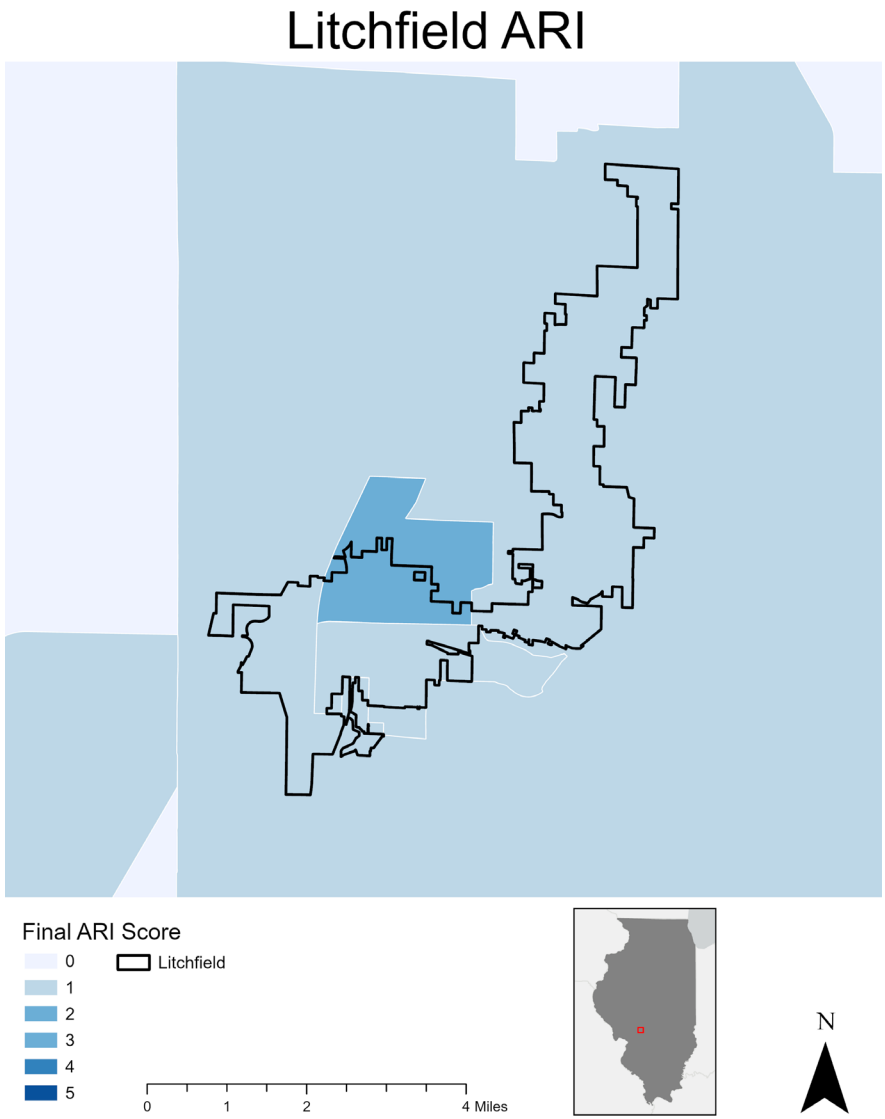
This resource can be accessed on IHDA's website (**www.ihda.org/developers/market-research/affordability-risk-index**).

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 LITCHFIELD

Litchfield sits in census tracts that range in Affordability Risk Index (ARI) scores of 2-3, indicating that there is a moderate risk of housing affordability loss in the area, as compared to other census tracts in the state.



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.

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

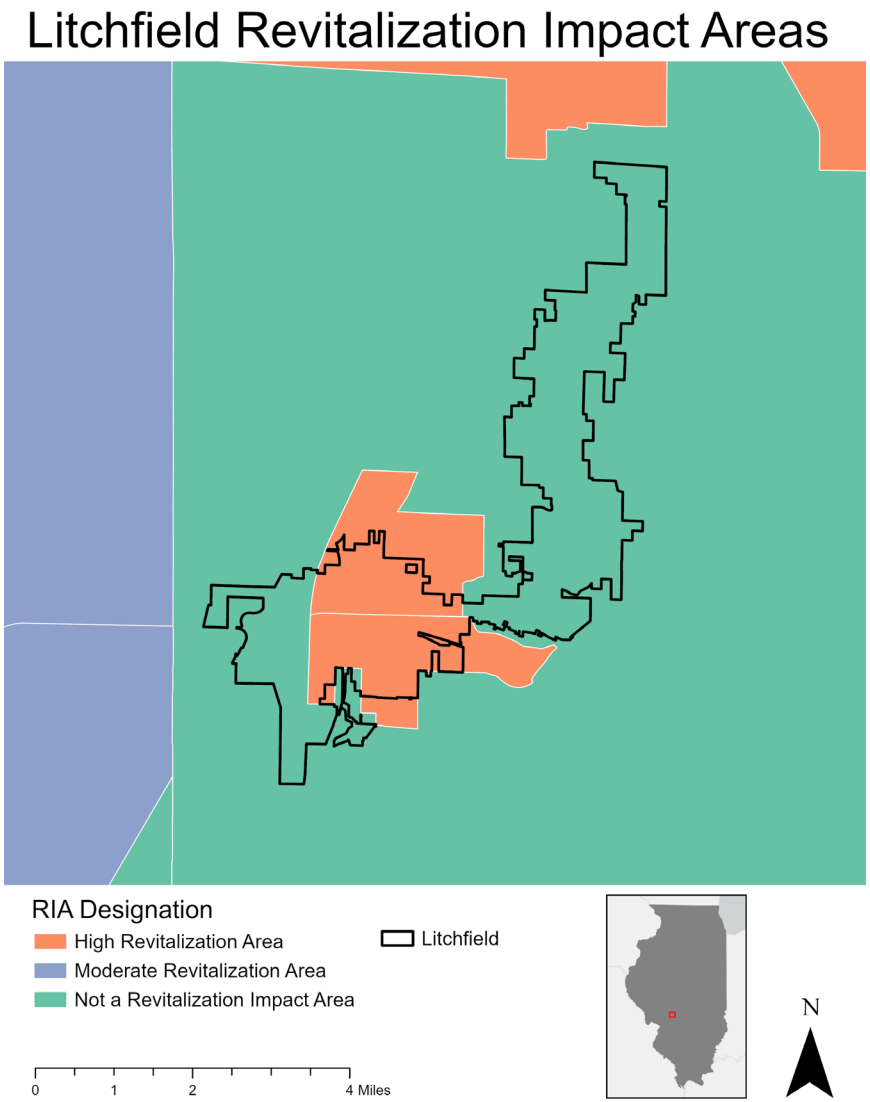
REVITALIZATION IMPACT AREA DESIGNATIONS

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 Litchfield is part of the Non-Metro set-aside.

REVITALIZATION IMPACT AREAS IN LITCHFIELD

The majority of central Litchfield is located in a high revitalization area, while some of the rest of the municipality is not in need high need for revitalization. This suggests that community development and revitalization efforts will be particularly helpful in the highlighted 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]:

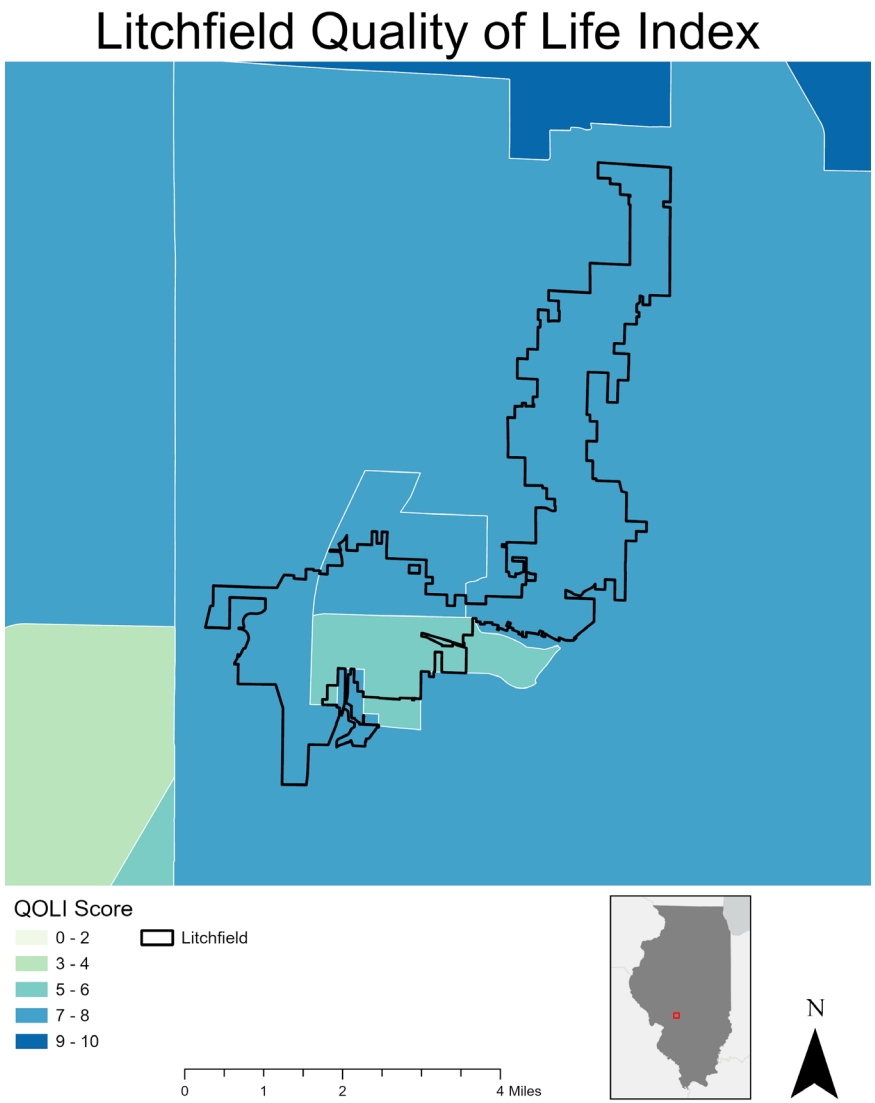
- **Education**
  - Disenfranchised young adults
  - Educational attainment
  - Access to preschool
- **Prosperity**
  - Labor force participation rate
  - Employment
  - Quality of jobs obtained
  - Income inequality
  - Single mother families
- **Health**
  - People with health insurance
  - Life expectancy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

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 LITCHFIELD

Litchfield has an average Quality of Life Index score of 6.3. Across the community, scores were highest in the connectivity and prosperity categories and lowest in the education, health, and housing categories. Within the education category, there is an opportunity for improvement in the percentage of disconnected youth. Within the health category, there is an opportunity for improvement in medically underserved areas and areas with limited food access. Finally, in the housing category, there is an opportunity for improvement in the percentage of cost-burdened renters.





GOALS AND OBJECTIVES

CITY OF LITCHFIELD'S GOALS AND OBJECTIVES

After completing the outreach and surveying components of this plan, the Litchfield Housing Committee met to review the results of this planning effort and discuss goals and recommendations for the community. This included reviewing the findings of the Community Needs Assessment and Housing Stock Survey and evaluation of the existing conditions, needs, and vision for the City of Litchfield.

The following goals and action items were decided upon to address some of the most pressing housing issues in the City of Litchfield, as identified by the community and the housing committee. Recommendations were informed through the many components of this study and are intended to establish prioritized development goals for Litchfield for the coming years.

1. DEMOLISH ABANDONED HOMES AND RESTORE INFILL LOTS

Target Completion: End of 2029

a. Market the demolition program to the community to identify additional applicable homes
b. Demolish 6 abandoned homes by December 2026
c. Construct 2 new homes on vacant infill lots by May 2027
d. Develop and maintain an inventory of abandoned and vacant properties eligible for demolition
e. Continue demolition and infill development efforts through 2029 to reduce blight and increase housing opportunities

1. DEVELOP AFFORDABLE SENIOR HOUSING

Target Completion: End of 2028

a. Identify a suitable location and develop a project plan by Spring 2027
b. Identify and engage potential development partners by Fall 2027
c. Advance project planning (including locations for senior development), financing, and approvals (2027-2028)
d. Complete or have affordable senior housing under development by December 2028



FUNDING AND IMPLEMENTATION

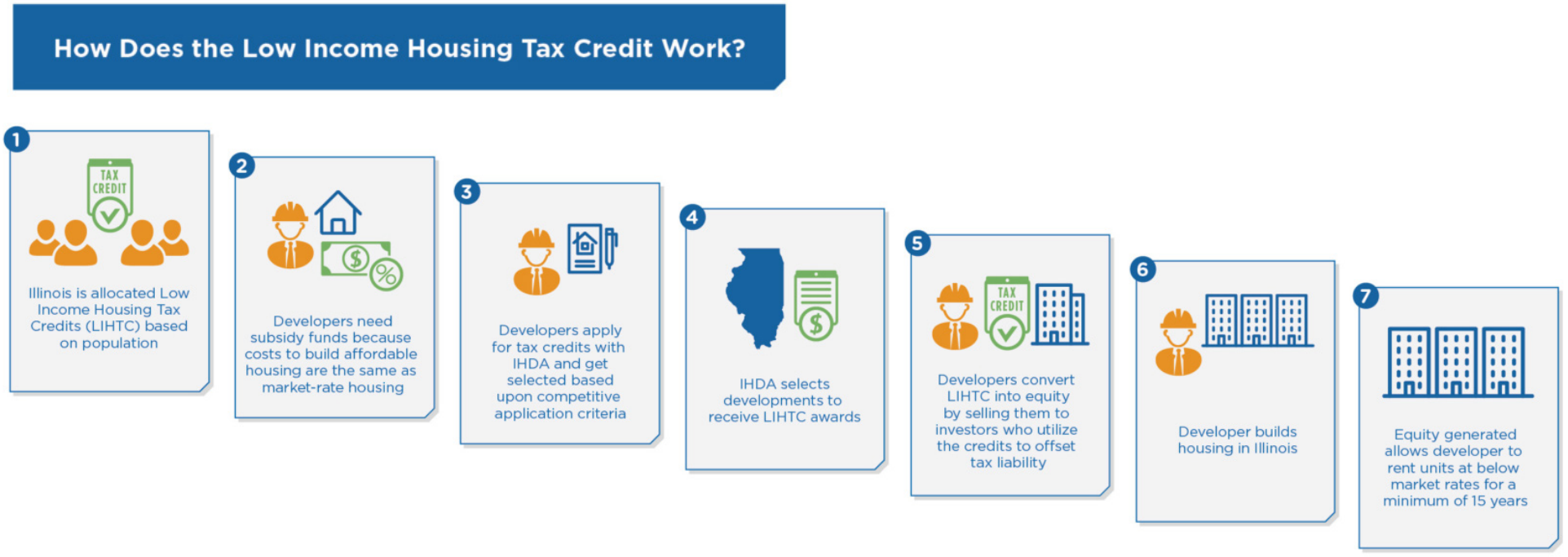
106 Low-Income Housing Tax Credits
113 Illinois Affordable Housing Tax Credits
114 Local, State, and Federal Resources
123 IHDA Programs and Resources

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 5 points (out of a possible 100 points) by demonstrating tangible connections to local planning initiatives and community engagement. Under both the 4% and 9% LIHTC rounds, all projects located in a Qualified Census Tract (QCT), a Racially or Ethnically Concentrated Area of Poverty (R/ECAP), or those that receive a Conditional Approval based on market characteristics are required to submit a Community Revitalization Strategy as a condition of closing.

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

MULTIFAMILY HOUSING DEVELOPMENTS

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



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

2027-2028 Community Revitalization Strategy Thresholds and Scoring Criteria

Updated August 3, 2026

Definitions

- **Community Revitalization Strategy (CRS)** shall mean a deliberate, concerted, and locally approved plan or documented interconnected series of local efforts with local stakeholder support intended to improve and enhance specific aspects of a Community Revitalization Strategy Area (defined below). The strategy should include a concerted plan for comprehensive community redevelopment that includes housing policy goals, and may also include education, public infrastructure, and employment and job training. A locally approved plan is one method of documentation but well-documented efforts taking place outside of formalized plans are equally acceptable for this purpose.

- **Community Revitalization Strategy Area (CRSA)** shall mean the Project area for a Community Revitalization Strategy. The ideal CRSA is a geographically compact area (census tract(s), municipality, neighborhood/community area, etc.) with a population no greater than 50,000, and must contain the census tract(s) where the subject site(s) is (are) located. The Authority's Community Revitalization staff may approve a larger CRSA on an individual basis if the Sponsor provides documentation evidencing the need to define a larger area.

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

- **BIPOC** shall mean "Black, Indigenous, or Person(s) of Color"

- **Subject Site(s)** shall mean the property or properties where Affordable Housing activity proposed by the LIHTC application will be located.

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

Additional information and resources can be found on IHDA's **Community Revitalization Website.**

Community Revitalization Workbook

Required for both 4% and 9% applications. A template cover letter provided by IHDA must be utilized.
Click here to utilize IHDA's Cover Letter template (required)

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

Threshold Requirements

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

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

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

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

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

2027-2028 Community Revitalization Strategy
Threshold Requirements

Defined Community Revitalization Strategy and Area

All of the following must be provided:

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

The Community Revitalization Strategy defined above must demonstrate components of:

1) Consideration Of Housing

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

2027-2028 Community Revitalization Strategy
Threshold Requirements

2) Community Participation

Activities must have taken place within three years of application submission **and** must target members of the larger community. Documented input from community must be included and must prove a need/desire for affordable housing in the CRSA. Documentation of tenant meetings for existing subject site(s) will not be sufficient to demonstrate community participation.

1 of the following must be provided:

A)	Documentation of input gained from public meetings that took place within the CRSA as described above and directly related to the Community Revitalization Strategy. *(SWOT analyses, meeting minutes, lists of preferences, documentation of comments received, etc.).*
B)	Evidence of community-led project(s) that align with the Community Revitalization Strategy and are located within the CRSA. *(materials documenting community-based development initiative or program, community-based participatory budgeting process, etc.).*
C)	Community participation or action components in published planning documents or efforts that contain or are located within the CRSA. *(TIF plans, comprehensive plans, neighborhood/corridor plans, etc.).*
D)	Evidence of a mix of public, private, and nonprofit investment in the Community Revitalization Strategy indicating a broad coalition of local stakeholders participating in concerted planning efforts taking place within the CRSA as defined above *(agreements or Memoranda of Understandings (MOUs) between community-based organizations and financial institutions or government entities, etc.).*
E)	Documentation of sponsor- or developer-hosted community meeting that targets members of the larger community. Tenant meetings for existing subject site(s) will not be sufficient to meet this indicator. **Click here to utilize IHDA's Community Meeting Toolkit (optional)**

3) Plan Adoption, Approval, or Support by Local Champion

1 of the following must be provided:

A)	A resolution passed by a local governmental board, community, or committee stating the adoption of a plan that is a component of or relevant to the Community Revitalization Strategy that demonstrates concerted planning efforts within the CRSA. *(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 with jurisdiction in the CRSA which clearly state the approval of component(s) of the Community Revitalization Strategy.
D)	Letter of support for the Community Revitalization Strategy from an existing local "champion" or "quarterback," not on the project development team, who has the capacity for mobilizing and coordinating resources and funding (*CDC, local community leader, neighborhood group, etc.).*

Scoring Criteria

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

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

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

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

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

3) Promoting Racial Equity in the CRSA Earning points under the **BIPOC Development Control** and/or **Women/Disadvantaged/Minority Enterprises** scoring categories is not sufficient to meet this criterion. 1 point available	
A)	Documentation that the community or Community Revitalization Strategy is actively promoting racial equity or pursuing racial equity initiatives within the CRSA as defined above. To earn this point, a narrative supported by accompanying evidence must illustrate the presence of at least one of the categories listed below, or other pertinent and measurable areas: • Active outreach, inclusion, and leadership of BIPOC populations in planning activities • Documentation of at least one (1) formal partnership between sponsor/developer and a certified MBE/WBE providing services and/or programming to the subject site **and** accessible to the larger community. • Promotion of homeownership to BIPOC communities • Provision of housing counseling and education targeting BIPOC communities • Provision of translation services for local programs and services • Support of entrepreneurial activities and initiatives for BIPOC communities • Support of wealth-building initiatives for BIPOC communities • Other activities that promote racial equity

ACCESSIBILITY AND LIVABILITY	
1) Improvements in Amenities and Services 3 points available (1 point awarded per category satisfied)	
Document local efforts to <u>improve and/or preserve</u> 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 <u>will not</u> satisfy these categories. Documentation must indicate how the CRS and/or subject site will **<u>improve or preserve access</u>** to existing amenities and/or provide new or innovative amenities within the CRSA.	
A)	Local financial institutions offering education in financial literacy/homeownership/investment, etc.
B)	Business development or incubation
C)	Daycare/childcare availability and/or before/after school childcare programming
D)	Workforce development programs availability; may include vocational education or business education offered in local high schools
E)	Access to fresh, affordable, nutritious, and culturally appropriate food
F)	Access to mental health services, e.g. behavioral health care, substance use counseling, etc.
G)	Homelessness services/supportive housing initiatives
H)	Municipal/community-wide broadband internet access
I)	Recreational/social opportunities targeting youth/families/seniors
J)	Placemaking initiatives such as streetscaping, public art, river walks, garden walks, art markets, other activities that attract visitors and business

2027-2028 Community Revitalization Strategy
Scoring Criteria

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

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

ILLINOIS AFFORDABLE HOUSING TAX CREDITS

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

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

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

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

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

LOCAL, STATE, AND FEDERAL RESOURCES

The following section provides an overview of select incentive programs that may be utilized to promote economic and community development initiatives in the City of Litchfield. 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 Litchfield. 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 Litchfield or the appropriate program administrator.

LITCHFIELD'S LOCAL DEVELOPMENT TOOLS

Facade Program and Emergency Roof Program

This façade and roof program is available in Litchfield to assistance in the maintenance and rehabilitation of storefronts and local commercial buildings. The grant offers a 50/50 match for up to $10,000 per storefront, in either awnings, lighting, masonry, and painting or urgent roofing issues.

For more information on Litchfield's Grant Programs, please contact the City of Litchfield

Breann Vazquez, City Administrator

cityadmin@cityoflitchfieldil.com

(217) 324-8151

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 LITCHFIELD

The City of Litchfield contains 4 TIF districts. These TIF districts encompass large parts of the central business district and are focused on incentivizing development throughout the districts.

- TIF District 1 expires in 2033
- TIF District 2 expires in 2031
- TIF District 3 expires in 2031
- TIF District 4 expires in 2047

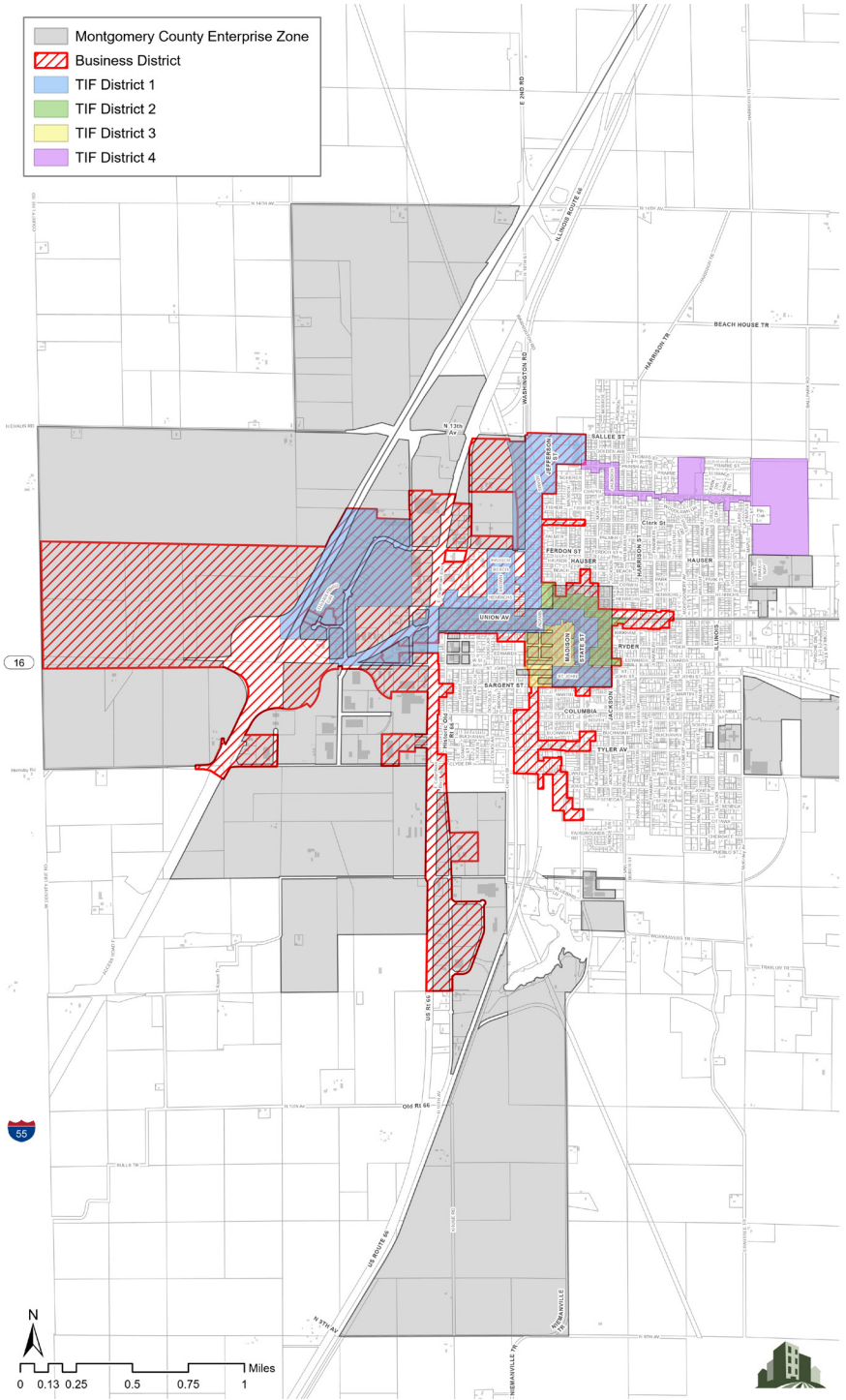
Developers, individuals, and businesses seeking development assistance within the TIF district can apply for funding through a formal application process. For more information on this process and how to apply, please reach out to the City of Litchfield directly.

City of Litchfield TIF Manager

Breann Vazquez, City Administrator

cityadmin@cityoflitchfieldil.com

(217) 324-8151



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 LITCHFIELD

The City of Litchfield is located within the Montgomery County Enterprise Zone. This zone was created in March 1990 and after multiple renewals will be active until January 2033. This Enterprise Zone encompasses 15 square miles in Montgomery County, including Litchfield and many other municipalities in the county.

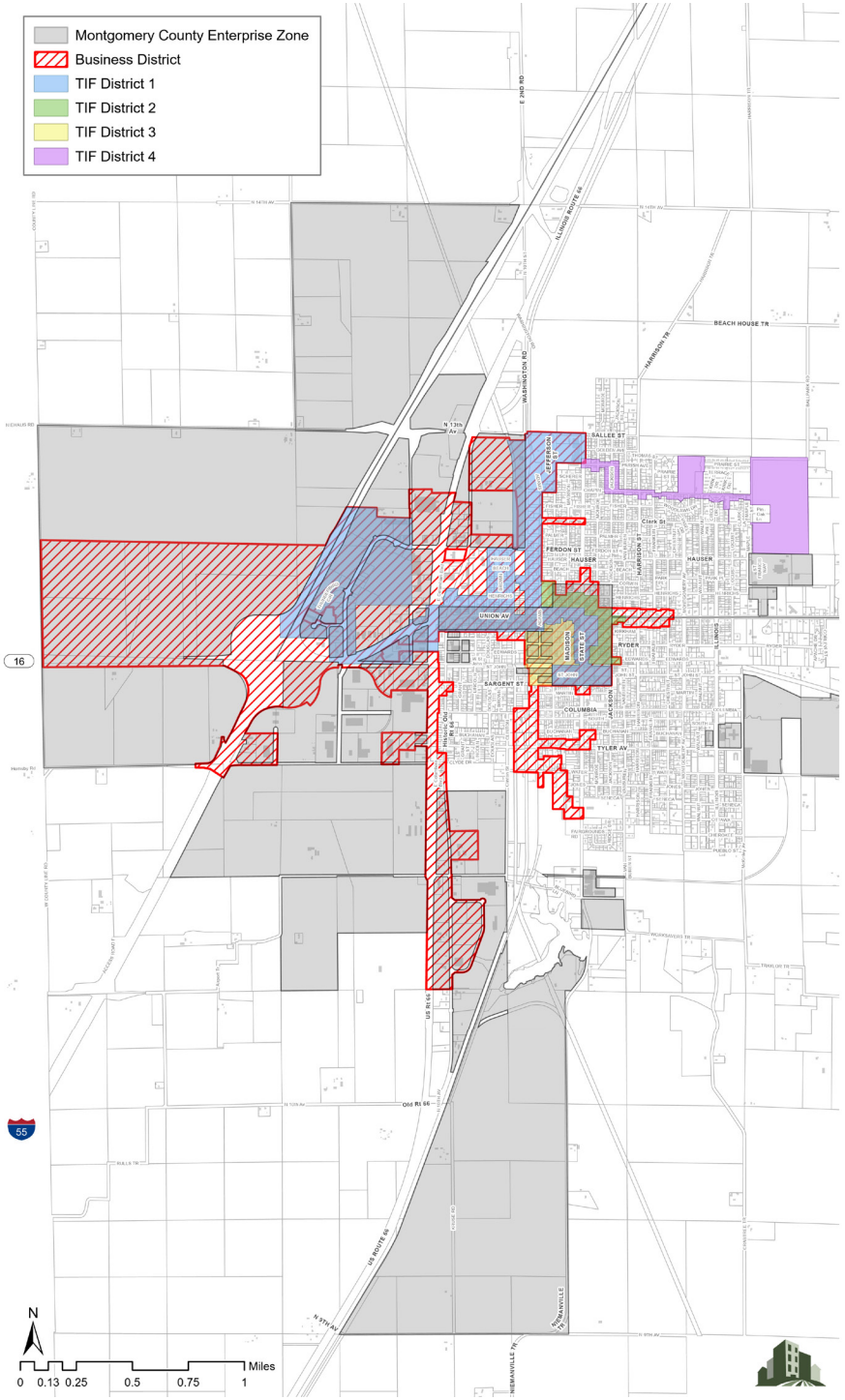
For more information on this Enterprise Zone, please reach out to the Zone Administrator or to the City of Litchfield directly.

Montgomery County Enterprise Zone Manager

Mike Plunkett, County Coordinator

cbsadmins@montgomerycountyil.gov

(217) 532-9577



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 LITCHFIELD

As of Septemer 2026, there are no designated Opportunity Zones in City of Litchfield.

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 LITCHFIELD

There are numerous Historic Places in City of Litchfield, as indicated by the National Register of Historic Places in Illinois, including the locations below. For more information on the National Register of Historic Places in Illinois, visit the Illinois Department of Natural Resources' website (**www.dnrhistoric.illinois.gov**).

- Grubbs, Samuel Moody, House at 805 E. Union Ave. (Reference #90000156)
- Litchfield Elks Lodge No. 654 at 424 N. Monroe St. (Reference #95000195)
- Litchfield Public Library at 400 N. State St. (Reference #99000165)
- Route 66, Litchfield to Mount Olive (Reference #01001312)
- Manske - Niemann Farm at 13 Franks Ln. (Reference #03000065)
- Ariston Cafe at 413 Old Route 66 (Reference #06000380)
- Brown Shoe Company Factory at 212 S. State St. (Reference #06001019)
- Belvidere Cafe, Motel and Gas Station at 817 Old Route 66 (Reference #07000060)

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 2014 and 2023 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 capacity 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 2013-2023 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 Litchfield

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	**2013-2023 for BG	2013	2014	2015	2016	2017	2018	2019	2020	2021
Geo Name	GEO ID	Population	Population	Population	Population	Population	Population	Population	Population	Population
		B01003	B01003	B01003	B01003	B01003	B01003	B01003	B01003	B01003
		3	3	3	3	3	3	3	3	3
Litchfield	1600000US1743965	6,979	6,913	7,004	6,976	6,951	7,015	6,870	6,626	6,960
Vandalia	1600000US1777317	6,282	6,247	6,550	6,758	7,013	6,914	6,909	6,615	6,459
Greenville	1600000US1731589	6,881	6,860	6,842	6,833	6,746	6,607	6,665	6,725	6,676
Montgomery County	0500000US17135	29,878	29,740	29,348	29,301	29,173	29,009	28,828	28,598	28,482
Illinois	0400000US17	12,848,554	12,868,747	12,873,761	12,851,684	12,854,526	12,821,497	12,770,631	12,716,164	12,821,813
United States	0100000US	311,536,594	314,107,084	316,515,021	318,558,162	321,004,407	322,903,030	324,697,795	326,569,308	329,725,481

				Population by Sex (Current)				Elderly Population (Longitudinal)			
2022	2023	**2013-2023	**2013-2023	2023	2023	2023	2023	2013	2013	2018	2018
Population	Population	Population Change (#)	Population Change (%)	Population Male (#)	Population Male (%)	Population Female (#)	Population Female (%)	Population Aged 60 Years and Older (#)	Population Aged 60 Years and Older (%)	Population Aged 60 Years and Older (#)	Population Aged 60 Years and Older (%)
B01003	B01003	Calculation	Calculation	B01001	Calculation	B01001	Calculation	S0101	Calculation	S0101	Calculation
3	3	3	3	7	P7/M7	103	R7/M7	D7*U7	303	111	V7/I7
					Domain: Total Pop		Domain: Total Pop		Domain: Total Pop		Domain: Total Pop
6,937	6,814	(165)	-2.4%	3,241	47.6%	3,573	52.4%	1,954	28.0%	1,832	26.1%
6,058	6,041	(241)	-3.8%	3,423	56.7%	2,618	43.3%	1,131	18.0%	1,318	19.1%
7,121	7,159	278	4.0%	4,117	57.5%	3,042	42.5%	1,466	21.3%	1,415	21.4%
28,352	28,078	(1,800)	-6.0%	14,886	53.0%	13,192	47.0%	7,081	23.7%	7,571	26.1%
12,757,634	12,692,653	(155,901)	-1.2%	6,270,399	49.4%	6,422,254	50.6%	2,351,285	18.3%	2,675,686	20.9%
331,097,593	332,387,540	20,850,946	6.7%	164,545,087	49.5%	167,842,453	50.5%	59,191,953	19.0%	68,913,938	21.3%

Elderly Population (Longitudinal)				Median Age (Longitudinal)							
2023	2023	2013-2023	2013-2023	2013	2018	2023	2013-2023	2013	2013	2013	2013
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	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 Native Only (%)	Share of Population Asian Only (%)
S0101	Calculation	Calculation	Calculation	S0101	S0101	S0101	Calculation	DP05	DP05	DP05	DP05
111	X7/M7	X7-T7	(Y7-U7)*100	352	128	128	AD7-AB7	255	263	271	311
	Domain: Total Pop		Percentage Point					Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population
2,191	32.2%	237	4.2%	42.4	44.7	43.2	0.8	97.6%	1.2%	0.2%	0.3%
1,544	25.6%	413	7.6%	37.7	38	42.9	5.2	86.4%	8.2%	0.0%	2.5%
1,303	18.2%	(163)	-3.1%	30.5	37.1	37	6.5	86.8%	2.2%	0.0%	2.4%
8,052	28.7%	971	5.0%	41.9	43.1	42.6	0.7	90.0%	7.7%	0.2%	0.5%
2,917,684	23.0%	566,399	4.7%	36.8	37.9	38.9	2.1	72.5%	14.4%	0.2%	4.7%
77,299,829	23.3%	18,107,876	4.3%	37.3	37.9	38.7	1.4	74.0%	12.6%	0.8%	4.9%

								Population by Race (Longitudinal)			
2013	*2013*	*2013*	*2018*	*2018*	*2018*	*2018*	*2018*	*2018*	*2018*	*2023*	*2023*
Share of Population - Native Hawaiian and Other Pacific Islander Only (%)	Share of Population - Some other race only (%)	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 Native Only (%)	Share of Population - Asian Only (%)	Share of Population - Native Hawaiian and Other Pacific Islander Only (%)	Share of Population - Some other race only (%)	Share of Population - Two or more races (%)	Share of Population - White Only (%)	Share of Population - Black or African American Only (%)
DP05	*DP05*	*DP05*	*DP06*	*DP05*	*DP05*	*DP05*	*DP05*	*DP05*	*DP05*	*DP05*	*DP05*
375	*415*	*423*	*503*	*507*	*511*	*531*	*563*	*583*	*587*	*503*	*507*
Domain: Total Population	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*
0.0%	0.3%	0.3%	96.8%	1.9%	0.2%	0.1%	0.0%	0.0%	1.0%	99.1%	0.0%
0.4%	0.7%	1.8%	83.7%	14.7%	0.3%	0.1%	0.0%	0.6%	0.5%	79.7%	11.4%
0.0%	0.0%	8.5%	80.2%	14.0%	0.7%	2.6%	0.0%	1.0%	1.5%	81.6%	14.7%
0.0%	0.4%	1.1%	93.3%	5.0%	0.2%	0.1%	0.0%	0.3%	1.0%	93.4%	2.7%
0.0%	6.0%	2.1%	71.7%	14.2%	0.2%	5.4%	0.0%	5.9%	2.5%	63.3%	13.8%
0.2%	4.7%	2.8%	72.7%	12.7%	0.8%	5.4%	0.2%	4.9%	3.2%	63.4%	12.4%

2023	*2023*	*2023*	*2023*	*2023*	*2013-2023*	*2013-2023*	*2013-2023*	*2013-2023*	*2013-2023*	*2013-2023*	*2013-2023*
Share of Population - American Indian and Alaska Native Only (%)	Share of Population - Asian Only (%)	Share of Population - Native Hawaiian and Other Pacific Islander Only (%)	Share of Population - Some other race only (%)	Share of Population - Two or more races (%)	Change in Share of Population - White Only (PP)	Change in Share of Population - Black or African American Only (PP)	Change in Share of Population - American Indian and Alaska Native Only (PP)	Change in Share of Population - Asian Only (PP)	Change in Share of Population - Native Hawaiian and Other Pacific Islander Only (PP)	Change in Share of Population - Some other race only (PP)	Change in Share of Population - Two or more races (PP)
DP05	*DP05*	*DP05*	*DP05*	*DP05*	*Calculation*	*Calculation*	*Calculation*	*Calculation*	*Calculation*	*Calculation*	*Calculation*
511	*531*	*563*	*583*	*587*	*(AT7-AF7)*100*	*(AU7-AG7)*100*	*(AV7-AH7)*100*	*(AW7-AI7)*100*	*(AX7-AJ7)*100*	*(AY7-AK7)*100*	*(AZ7-AL7)*100*
Domain: Total Population	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Percentage Points*	*Percentage Points*	*Percentage Points*	*Percentage Points*	*Percentage Points*	*Percentage Points*	*Percentage Points*
0.1%	0.3%	0.0%	0.0%	0.5%	1.5	(1.2)	(0.1)	-	-	(0.3)	0.2
1.5%	0.1%	0.2%	0.8%	6.4%	(6.7)	3.2	1.5	(2.4)	(0.2)	0.1	4.6
0.6%	1.0%	0.0%	0.0%	2.1%	(5.2)	12.5	0.6	(1.4)	-	-	(6.4)
0.1%	0.5%	0.0%	0.4%	2.8%	3.4	(5.0)	(0.1)	-	-	-	1.7
0.5%	5.8%	0.0%	7.3%	9.2%	(9.2)	(0.6)	0.3	1.1	-	1.3	7.1
0.9%	5.8%	0.2%	6.6%	10.7%	(10.6)	(0.2)	0.1	0.9	-	1.9	7.9

	Population by Ethnicity (Longitudinal)				*Households (Longitudinal)*							
	2013	*2018*	*2023*	*2013-2023*	*2013*	*2018*	*2023*	*2013-2023*	*2013-2023*	*2023*	*2023*	*2023*
of or)	Share of Population Hispanic or Latinx (%)	Share of Population Hispanic or Latinx (%)	Share of Population Hispanic or Latinx (%)	Change in Share of Population Hispanic or Latinx (PP)	Number of Households	Number of Households	Number of Households	Change in Number of Households (#)	Change in Number of Households (%)	Married Couple Families (#)	Married Couple Families (%)	Cohabitating Couple Households (#)
	DP05	*DP05*	*DP05*	*Calculation*	*DP02*	*DP02*	*DP02*	*Calculation*	*Calculation*	*DP02*	*DP02*	*DP02*
	527	*639*	*639*	*(BJ7-BH7)*100*	*3*	*3*	*3*	*BN7-BL7*	*BO7/BL7*	*7*	*623*	*15*
s	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Percentage Points*						*Domain: Total HH*	*Domain: Total HH*	*Domain: Total HH*
.2	0.9%	2.4%	0.4%	(0.5)	3,240	3,130	3,031	(209)	-6.5%	1,295	42.7%	200
.6	4.0%	5.3%	5.8%	1.8	2,158	2,059	2,073	(85)	-3.9%	666	32.1%	111
.4)	3.0%	5.1%	6.6%	3.6	2,407	1,996	2,458	51	2.1%	790	32.1%	174
.7	2.4%	1.7%	2.1%	(0.3)	11,192	11,339	11,265	73	0.7%	5,422	48.1%	725
.1	16.0%	17.0%	18.5%	2.5	4,772,723	4,830,038	5,001,904	229,181	4.8%	2,288,626	45.8%	338,292
.9	16.6%	17.8%	19.0%	2.4	115,610,216	119,730,128	127,482,865	11,872,649	10.3%	60,193,570	47.2%	9,002,669

Household Type (Current)				
2023	*2023*	*2023*	*2023*	*2022*
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 (%)**
DP02	*DP02*	*DP02*	*DP02*	*DP02*
631	*23*	*639*	*39*	*655*
Domain: Total HH	*Domain: Total HH*	*Domain: Total HH*	*Domain: Total HH*	*Domain: Total HH*
6.6%	598	19.7%	938	30.9%
5.4%	591	28.5%	705	34.0%
7.1%	555	22.6%	939	38.2%
6.4%	2,373	21.1%	2,745	24.4%
6.8%	951,391	19.0%	1,423,595	28.5%
7.1%	23,271,964	18.3%	35,014,662	27.5%

TOPICAL AREA		*Household Income (Longitudinal)*					*Households by Income Bracket (Current)*					
YEAR	***2013-2023 for BG*	*2013*	*2018*	*2023*	*2013-2023*	*2013-2023*	*2023*	*2023*	*2023*	*2023*	*2023*	*2023*
Geo Name	**GEO ID**	**Median Household Income ($)**	**Median Household Income ($)**	**Median Household Income ($)**	**Change in Median Household Income ($)**	**Change in Median Household Income (%)**	**Share of Households with Annual Income less than $10k (%)**	**Share of Households with Annual Income $10k-$14.9k (%)**	**Share of Households with Annual Income $15k-$24.9k (%)**	**Share of Households with Annual Income $25k-$34.9k (%)**	**Share of Households with Annual Income $35k-$49.9k (%)**	**Share of Households with Annual Income $50k-$74.9k (%)**
		DP03	*DP03*	*DP03*	*Calculation*	*Calculation*	*DP03*	*DP03*	*DP03*	*DP03*	*DP03*	*DP03*
		491	*247*	*247*			*755*	*759*	*763*	*767*	*771*	*775*
		Domain: Total Households	*Domain: Total Households*	*Domain: Total Households*			*Domain: Total Households*	*Domain: Total Households*	*Domain: Total Households*	*Domain: Total Households*	*Domain: Total Households*	*Domain: Total Households*
Litchfield	1600000US1743965	$ 36,063	$ 45,000	$ 54,190	$ 18,127	50.3%	9.0%	5.9%	12.2%	10.3%	7.9%	16.7%
Vandalia	1600000US1777317	$ 43,793	$ 37,419	$ 43,184	$ (609)	-1.4%	7.4%	11.4%	8.1%	15.2%	15.0%	22.6%
Greenville	1600000US1731589	$ 46,366	$ 51,511	$ 52,727	$ 6,361	13.7%	6.9%	4.2%	6.3%	7.1%	21.5%	20.2%
Montgomery County	0500000US17135	$ 41,952	$ 50,304	$ 61,863	$ 19,911	47.5%	6.8%	5.4%	8.7%	9.7%	10.6%	16.0%
Illinois	0400000US17	$ 56,797	$ 63,575	$ 81,702	$ 24,905	43.9%	5.2%	3.4%	6.2%	6.5%	9.9%	15.1%
United States	0100000US	$ 53,046	$ 60,293	$ 78,538	$ 25,492	48.1%	4.9%	3.6%	6.6%	6.8%	10.4%	15.7%

				Households with Assistance (Longitudinal)									
2023	*2023*	*2023*	*2023*	*2013*	*2013*	*2018*	*2018*	*2023*	*2023*	*2013-2023*	*2013-2023*	*2013*	*2013*
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 (%)**	**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 (%)**
DP03	*DP03*	*DP03*	*DP03*	*DP03*	*DP03*	*DP03*	*DP03*	*DP03*	*DP03*	*Calculation*	*Calculation*	*DP03*	*DP03*
779	*783*	*787*	*791*	*575*	*591*	*835*	*843*	*835*	*843*			*11/3*	*35/11*
Domain: Total Households	*Domain: Total Households*	*Domain: Total Households*	*Domain: Total Households*	*Domain: Total Households*	*Domain: Total Households*	*Domain: Total Households*	*Domain: Total Households*	*Domain: Total Households*	*Domain: Total Households*	*Percentage Points*	*Percentage Points*	*Domain: Total Population 16 years and older in labor force*	*Domain: Total Population 16 years and older in the civilian labor force*
14.2%	14.4%	6.1%	3.3%	2.4%	18.3%	1.3%	16.7%	2.3%	18.4%	(0.1)	0.1	55.5%	6.3%
8.7%	5.5%	4.5%	1.6%	4.5%	21.0%	9.7%	22.2%	5.7%	16.2%	1.2	(4.8)	56.2%	8.5%
7.2%	19.0%	4.1%	3.5%	2.1%	24.5%	7.1%	14.0%	0.0%	14.7%	(2.1)	(9.8)	57.0%	8.9%
13.4%	18.6%	5.8%	5.0%	1.7%	12.3%	1.6%	13.8%	2.8%	17.6%	1.1	5.3	45.2%	6.2%
12.7%	17.9%	9.9%	13.1%	2.5%	11.8%	2.4%	13.1%	2.7%	13.5%	0.2	1.7	66.4%	10.4%
12.7%	17.4%	9.3%	12.6%	2.8%	12.4%	2.5%	12.2%	2.7%	11.8%	(0.1)	(0.6)	64.3%	9.6%

Labor Force and Unemployment (Longitudinal)						*Occupation of Workers (Current)*						
2018 **Labor Force Participation Rate (%)**	*2018* **Unemployment Rate (%)**	*2023* **Labor Force Participation Rate (%)**	*2023* **Unemployment Rate (%)**	*2013-2023* **Change in Labor Force Participation Rate (PP)**	*2013-2023* **Change in Unemployment Rate (PP)**	*2023* **Occupation: Management, business, science, and arts occupations (%)**	*2023* **Occupation: Service occupations (%)**	*2023* **Occupation: Sales and office occupations (%)**	*2023* **Occupation: Natural resources, construction, and maintenance occupations (%)**	*2023* **Occupation: Production, transportation, and material moving occupations (%)**	*2023* **Industry: Agriculture, forestry, fishing and hunting, and mining (%)**	*2023* **Industry: Construction (%)**
DP03 11/3 Domain: Total Population 16 years and older in labor force	*DP03 583 Domain: Total Population 16 years and older in the civilian labor force*	*DP03 11/3 Domain: Total Population 16 years and older in labor force*	*DP03 583 Domain: Total Population 16 years and older in the civilian labor force*	*Calculation Percentage Points*	*Calculation 119 Percentage Points*	*DP03 107/15 Domain: Civilian employed population 16 years and over*	*DP03 111/15 Domain: Civilian employed population 16 years and over*	*DP03 115/15 Domain: Civilian employed population 16 years and over*	*DP03 119/15 Domain: Civilian employed population 16 years and over*	*DP03 123/15 Domain: Civilian employed population 16 years and over*	*DP03 131 Domain: Civilian employed population 16 years and over*	*DP03 135 Domain: Civilian employed population 16 years and over*
57.6%	4.6%	59.3%	6.4%	3.8%	0.2%	33.2%	21.5%	21.5%	8.4%	15.5%	1.4%	5.3%
41.7%	6.6%	42.6%	6.4%	-13.6%	-2.1%	27.7%	25.5%	20.2%	9.4%	17.2%	3.8%	3.7%
47.6%	3.0%	49.0%	2.5%	-8.0%	-6.4%	30.8%	27.6%	20.5%	11.1%	10.1%	4.2%	2.3%
49.3%	4.9%	52.3%	5.8%	7.1%	-0.4%	29.5%	18.7%	21.0%	13.6%	17.3%	6.3%	8.4%
65.1%	6.6%	64.9%	5.8%	-1.4%	-4.6%	42.6%	15.9%	19.8%	7.1%	14.7%	1.0%	5.4%
63.0%	5.9%	63.0%	5.2%	-1.2%	-4.4%	42.0%	16.5%	19.9%	8.6%	13.0%	1.6%	6.9%

Industry of Workers (Current)													
2023 **Industry: Manufacturing (%)**	*2023* **Industry: Wholesale trade (%)**	*2023* **Industry: Retail trade (%)**	*2023* **Industry: Transportation and warehousing, and utilities (%)**	*2023* **Industry: Information (%)**	*2023* **Industry: Finance and insurance, and real estate and rental and leasing (%)**	*2023* **Industry: Professional, scientific, and management, and administrative and waste management**	*2023* **Industry: Educational services, and health care and social assistance (%)**	*2023* **Industry: Arts, entertainment, and recreation, and accommodation and food services (%)**	*2023* **Industry: Other services, except public administration (%)**	*2023* **Industry: Public administration (%)**	*2013* **Median Annual Income of All Workers with Earnings in Past 12 Months**	*2013* **Median Annual Income of Full-Time Working Males with Earnings in Past 12 Months**	*2013* **Median Annual Income of Full-Time Working Females with Earnings in Past 12 Months**
DP03 139 Domain: Civilian employed population 16 years and over	*DP03 143 Domain: Civilian employed population 16 years and over*	*DP03 147 Domain: Civilian employed population 16 years and over*	*DP03 151 Domain: Civilian employed population 16 years and over*	*DP03 155 Domain: Civilian employed population 16 years and over*	*DP03 159 Domain: Civilian employed population 16 years and over*	*DP03 163 Domain: Civilian employed population 16 years and over*	*DP03 167 Domain: Civilian employed population 16 years and over*	*DP03 171 Domain: Civilian employed population 16 years and over*	*DP03 175 Domain: Civilian employed population 16 years and over*	*DP03 179 Domain: Civilian employed population 16 years and over*	*DP03 731 Domain: All workers (FT and PT)*	*DP03 739*	*DP03 747*
8.9%	1.5%	14.5%	5.7%	0.8%	9.4%	8.6%	27.2%	3.7%	9.0%	8.9%	$ 24,121	$ 42,297	$ 32,782
12.0%	4.3%	15.0%	9.0%	1.3%	6.1%	8.0%	23.9%	7.1%	2.3%	17.8%	$ 20,685	$ 44,659	$ 30,417
11.8%	3.9%	10.8%	3.0%	0.5%	6.2%	3.8%	30.2%	12.6%	4.5%	18.7%	$ 18,076	$ 39,676	$ 27,989
9.6%	2.9%	11.8%	6.6%	0.6%	6.9%	6.6%	24.1%	5.0%	5.1%	8.2%	$ 25,600	$ 43,929	$ 32,968
11.6%	2.7%	10.4%	6.9%	1.7%	7.4%	12.7%	23.5%	8.3%	4.6%	8.2%	$ 31,780	$ 52,649	$ 40,900
10.0%	2.3%	10.9%	5.9%	1.9%	6.7%	12.4%	23.4%	8.8%	4.7%	8.7%	$ 30,538	$ 49,087	$ 38,635

	Annual Income (Longitudinal)											
2018 **Median Annual Income of All Workers with Earnings in Past 12 Months**	*2018* **Median Annual Income of Full-Time Working Males with Earnings in Past 12 Months**	*2018* **Median Annual Income of Full-Time Working Females with Earnings in Past 12 Months**	*2023* **Median Annual Income of All Workers with Earnings in Past 12 Months**	*2023* **Median Annual Income of Full-Time Working Males with Earnings in Past 12 Months**	*2023* **Median Annual Income of Full-Time Working Females with Earnings in Past 12 Months**	*2013-2023* **Change in Median Annual Income of All Workers with Earnings ($)**	*2013-2023* **Change in Median Annual Income of Full-Time Working Males with Earnings ($)**	*2013-2023* **Change in Median Annual Income of Full-Time Working Females with Earnings ($)**	*2013-2023* **Change in Median Annual Income of All Workers with Earnings (%)**	*2013-2023* **Change in Median Annual Income of Full-Time Working Males with Earnings (%)**	*2013-2023* **Change in Median Annual Income of Full-Time Working Females with Earnings (%)**	*2013* **Poverty Rate: All Families (%)**
DP03 367 Domain: All workers (FT and PT)	*DP03 371*	*DP03 375*	*DP03 367 Domain: All workers (FT and PT)*	*DP03 371*	*DP03 375*	*Calculation Domain: All workers (FT and PT)*	*Calculation*	*Calculation*	*Calculation Domain: All workers (FT and PT)*	*Calculation*	*Calculation*	*DP03 951 Domain: Total Families*
$ 31,380	$ 46,528	$ 35,049	$ 36,281	$ 58,491	$ 46,771	$ 12,160	$ 16,194	$ 13,989	50.4%	38.3%	42.7%	20.0%
$ 24,684	$ 44,688	$ 31,250	$ 26,720	$ 45,489	$ 33,074	$ 6,035	$ 830	$ 2,657	29.2%	1.9%	8.7%	12.1%
$ 17,707	$ 35,992	$ 26,118	$ 26,292	$ 52,183	$ 38,434	$ 8,216	$ 12,507	$ 10,445	45.5%	31.5%	37.3%	11.2%
$ 28,958	$ 49,012	$ 34,735	$ 39,412	$ 59,147	$ 45,733	$ 13,812	$ 15,218	$ 12,765	54.0%	34.6%	38.7%	11.6%
$ 35,817	$ 56,073	$ 43,977	$ 46,839	$ 70,338	$ 56,381	$ 15,059	$ 17,689	$ 15,481	47.4%	33.6%	37.9%	10.3%
$ 33,439	$ 52,318	$ 41,690	$ 44,587	$ 65,664	$ 53,445	$ 14,049	$ 16,577	$ 14,810	46.0%	33.8%	38.3%	11.3%

Family Poverty (Longitudinal)			*Total Poverty (Longitudinal)*				*Elderly Poverty (Longitudinal)*				*Poverty*	*by Family Type (Current)*	
2018 **Poverty Rate: All Families (%)**	***2023*** **Poverty Rate: All Families (%)**	***2013-2023*** **Change in Poverty Rate: All Families (PP)**	***2013*** **Poverty Rate: All People (%)**	***2018*** **Poverty Rate: All People (%)**	***2023*** **Poverty Rate: All People (%)**	***2013-2023*** **Change in Poverty Rate: All People (PP)**	***2013*** **Poverty Rate: People Aged 65 and Older (%)**	***2018*** **Poverty Rate: People Aged 65 and Older (%)**	***2023*** **Poverty Rate: People Aged 65 and Older (%)**	***2013-2023*** **Change in Poverty Rate: People Aged 65 and Older (PP)**	***2023*** **Poverty Rate: Married Couple Families (%)**	***2023*** **Poverty Rate: Families with Children (%)**	***2023*** **Poverty Rate: Single Female-Led Families with Children (%)**
DP03 1023	*DP03 1023*	*Calculation*	*DP03 1023*	*DP03 1061*	*DP03 1059*	*Calculation*	*DP03 1079*	*DP03 1087*	*DP03 1087*	*Calculation*	*DP03 1035*	*DP03 1039*	*DP03 1051*
Domain: Total Families	*Domain: Total Families*	*Percentage Points*	*Domain: Total Population*	*Domain: Total Population*	*Domain: Total Population*	*Percentage Points*	*Domain: Total Population Aged 65 and Older*	*Domain: Total Population Aged 65 and Older*	*Domain: Total Population Aged 65 and Older*	*Percentage Points*	*Domain: Total Married Couple Families*	*Domain: Total Families with Related Children of Householder Under 18 years*	*Domain: Total Female-Led Families with No Spouse Present and Related Children*
15.4%	8.9%	-11.1%	20.6%	20.2%	16.9%	-3.7%	13.6%	8.0%	9.4%	-4.2%	4.7%	8.1%	45.8%
17.6%	17.8%	5.7%	15.7%	22.3%	22.1%	6.4%	2.6%	9.3%	19.5%	16.9%	19.4%	26.2%	35.5%
12.3%	18.7%	7.5%	15.6%	22.2%	16.5%	0.9%	4.8%	9.3%	1.2%	-3.6%	5.7%	12.2%	50.1%
11.7%	8.2%	-3.4%	14.1%	15.9%	13.8%	-0.3%	8.6%	7.0%	11.1%	2.5%	3.7%	3.7%	38.5%
9.4%	8.2%	-2.1%	14.1%	13.1%	11.7%	-2.4%	8.5%	8.8%	9.8%	1.3%	3.9%	5.0%	31.7%
10.1%	8.7%	-2.6%	15.4%	14.1%	12.4%	-3.0%	9.4%	9.3%	10.4%	1.0%	4.5%	5.8%	32.6%

Poverty by Race and Ethnicity (Current)							
2023 **Share of People Below Poverty Level by Race: White Only (%)**	***2023*** **Share of People Below Poverty Level by Race: Black or African American Only (%)**	***2023*** **Share of People Below Poverty Level by Race: American Indian and Alaksa Native Only (%)**	***2023*** **Share of People Below Poverty Level by Race: Asian Only (%)**	***2023*** **Share of People Below Poverty Level by Race: Native Hawaiian and Other Pacific Islander Only (%)**	***2023*** **Share of People Below Poverty Level by Race: Some Other Race Only (%)**	***2023*** **Share of People Below Poverty Level by Race: Two or More Races (%)**	***2023*** **Share of People Below Poverty Level by Ethnicity: Hispanix or Latinx (%)**
S1701 547	*S1701 551*	*S1701 555*	*S1701 559*	*S1701 563*	*S1701 567*	*S1701 571*	*S1701 575*
Domain: Total Population, White Only	*Domain: Total Population, Black or African American Only*	*Domain: Total Population, American Indian and Alaska Native Only*	*Domain: Total Population, Asian Only*	*Domain: Total Population, Native Hawaiian and Other Pacific Islander Only*	*Domain: Total Population, Some Other Race Only*	*Domain: Total Population, Two or More Races*	*Domain: Total Population, Hispanic or Latinx*
17.0%	0.0%	0.0%	0.0%	0.0%	0.0%	22.6%	26.9%
24.1%	1.2%	0.0%	0.0%	0.0%	0.0%	9.8%	10.3%
10.5%	93.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
13.2%	34.4%	0.0%	7.8%	0.0%	7.8%	35.3%	36.0%
8.6%	24.5%	13.2%	10.1%	19.8%	15.2%	12.7%	13.8%
9.9%	21.3%	21.8%	9.9%	17.2%	18.2%	14.7%	16.9%

TOPICAL AREA		*Housing Units (Longitudinal)*					*Housing Tenure (Longitudinal)*					
YEAR **Geo Name**	*****2013-2023 for BG*** **GEO ID**	***2013*** **Total Housing Units**	***2018*** **Total Housing Units**	***2023*** **Total Housing Units**	***2013-2023*** **Change in Total Housing Units (#)**	***2013-2023*** **Change in Total Housing Units (%)**	***2013*** **Owner-Occupied Housing Units (%)**	***2013*** **Renter-Occupied Housing Units (%)**	***2018*** **Owner-Occupied Housing Units (%)**	***2018*** **Renter-Occupied Housing Units (%)**	***2023*** **Owner-Occupied Housing Units (%)**	***2023*** **Renter-Occupied Housing Units (%)**
		DP04 3	*DP04 3*	*DP04 3*	*Calculation F7-D7*	*Calculation G7/D7*	*DP04 359*	*DP04 367*	*DP04 755*	*DP04 759*	*DP04 755*	*DP04 759*
							Domain: Total Occupied Units	*Domain: Total Occupied Units*	*Domain: Total Occupied Units*	*Domain: Total Occupied Units*	*Domain: Total Occupied Units*	*Domain: Total Occupied Units*
Litchfield	1600000US1743965	3,547	3,600	3,311	(236)	-6.7%	66.4%	33.6%	69.5%	30.5%	67.7%	32.3%
Vandalia	1600000US1777317	2,420	2,533	2,383	(37)	-1.5%	65.0%	35.0%	66.3%	33.7%	64.0%	36.0%
Greenville	1600000US1731589	2,635	2,412	2,607	(28)	-1.1%	57.2%	42.8%	57.6%	42.4%	55.5%	44.5%
Montgomery County	0500000US17135	12,795	13,111	12,528	(267)	-2.1%	75.3%	24.7%	77.1%	22.9%	76.3%	23.7%
Illinois	0400000US17	5,291,704	5,347,268	5,443,501	151,797	2.9%	67.5%	32.5%	66.0%	34.0%	66.8%	33.2%
United States	0100000US	132,057,804	136,384,292	142,332,876	10,275,072	7.8%	64.9%	35.1%	63.8%	36.2%	65.0%	35.0%

		Overall Vacancy (Longitudinal)								Homeowner Vacancy (Longitudinal)			
2013-2023 Change in Share of Owner-Occupied Housing Units (PP)	2013-2023 Change in Share of Renter-Occupied Housing Units (PP)	2013 Vacant Housing Units	2013 Overall Vacancy Rate	2018 Vacant Housing Units	2018 Overall Vacancy Rate	2023 Vacant Housing Units	2023 Overall Vacancy Rate	2013-2023 Change in Vacant Housing Units (#)	2013-2023 Change in Overall Vacancy Rate (PP)	2013 Homeowner Vacancy Rate	2018 Homeowner Vacancy Rate	2023 Homeowner Vacancy Rate	2013-2023 Change in Homeowner Vacancy Rate (PP)
*Calculation (M7-I7)*100*	*Calculation (N7-J7)*100*	*DP04 19*	*DP04 23*	*DP04 11*	*DP04 583*	*DP04 11*	*DP04 583*	*Calculation U7-Q7*	*Calculation (V7-R7)*100*	*DP04 27*	*DP04 15*	*DP04 15*	*Calculation (AA7-Y7)*100*
Percentage Points	*Percentage Points*		*Domain: Total Housing Units*		*Domain: Total Housing Units*		*Domain: Total Housing Units*		*Percentage Points*	*Domain: Total Housing Units*	*Domain: Total Housing Units*	*Domain: Total Housing Units*	*Percentage Points*
1.30	-1.3%	307	8.7%	470	13.1%	280	8.5%	(27)	(0.2)	3.9%	3.2%	1.8%	-2.10
-1.00	1.0%	262	10.8%	474	18.7%	310	13.0%	48	2.2	0.0%	6.9%	2.1%	2.10
-1.70	1.7%	228	8.7%	416	17.2%	149	5.7%	(79)	(3.0)	0.0%	6.3%	0.0%	0.00
1.00	-1.0%	1,603	12.5%	1,772	13.5%	1,263	10.1%	(340)	(2.4)	3.1%	2.5%	1.3%	-1.80
-0.70	0.7%	518,981	9.8%	517,230	9.7%	441,597	8.1%	(77,384)	(1.7)	2.3%	1.9%	1.1%	-1.20
0.10	-0.1%	16,447,588	12.5%	16,654,164	12.2%	14,850,011	10.4%	(1,597,577)	(2.1)	2.2%	1.7%	1.0%	-1.20

Renter Vacancy (Longitudinal)				Households Size by Tenure (Longitudinal)									
2013 Rental Vacancy Rate	2018 Rental Vacancy Rate	2023 Rental Vacancy Rate	2013-2023 Change in Rental Vacancy Rate (PP)	2013 Average Household Size	2013 Average Owner-Occupied Household Size	2013 Average Renter-Occupied Household Size	2018 Average Household Size	2018 Average Owner-Occupied Household Size	2018 Average Renter-Occupied Household Size	2023 Average Household Size	2023 Average Owner-Occupied Household Size	2023 Average Renter-Occupied Household Size	**2013-2023 Change in Average Household Size
DP04 35	*DP04 19*	*DP04 19*	*Calculation (AE7-AC7)*100*	*B25010 3*	*B25010 7*	*B25010 11*	*B25010 3*	*B25010 7*	*B25010 11*	*B25010 3*	*B25010 7*	*B25010 11*	*Calculation AM7-AG7*
Domain: Total Housing Units	*Domain: Total Housing Units*	*Domain: Total Housing Units*	*Percentage Points*	*Domain: Total Occupied Housing Units*			*Domain: Total Occupied Housing Units*			*Domain: Total Occupied Housing Units*			*Persons*
0.0%	7.5%	9.4%	9.4	2.09	2.1	2.07	2.19	2.29	1.95	2.2	2.39	1.79	0.11
12.4%	17.4%	14.1%	1.7	2.4	2.59	2.03	2.53	2.6	2.38	2.41	2.55	2.17	0.01
11.7%	17.6%	7.8%	-3.9	2.55	2.67	2.38	2.43	2.56	2.25	2.08	2.11	2.03	-0.47
1.5%	9.3%	8.3%	6.8	2.19	2.28	1.92	2.27	2.27	2.28	2.29	2.38	2.02	0.1
7.0%	6.4%	5.2%	-1.8	2.63	2.73	2.42	2.59	2.7	2.39	2.48	2.63	2.17	-0.15
7.3%	6.0%	5.5%	-1.8	2.63	2.69	2.5	2.63	2.7	2.51	2.54	2.65	2.34	-0.09

		Housing Units with No Vehicles Available (Longitudinal)								Home Value (Longitudinal)			
**2013-2023 Change in Average Owner-Occupied Household Size	**2013-2023 Change in Average Renter-Occupied Household Size	2013 Occupied Housing Units with No Vehicles Available (#)	2013 Occupied Housing Units with No Vehicles Available (%)	2018 Occupied Housing Units with No Vehicles Available (#)	2018 Occupied Housing Units with No Vehicles Available (%)	2023 Occupied Housing Units with No Vehicles Available (#)	2023 Occupied Housing Units with No Vehicles Available (%)	2013-2023 Change in Occupied Housing Units with No Vehicles Available (#)	2013-2023 Change in Occupied Housing Units with No Vehicles Available (PP)	2013 Median Home Value	2018 Median Home Value	2023 Median Home Value	2013-2023 Change in Median Home Value ($)
Calculation AN7-AH7	*Calculation AO7-AI7*	*DP04 451*	*DP04 455*	*DP04 231*	*DP04 803*	*DP04 231*	*DP04 803*	*Calculation AW7-AS7*	*Calcuation (AX7-AT7)*100*	*DP04 699*	*DP04 355*	*DP04 355*	*Calculation BF7-BD7*
Persons	*Persons*		*Domain: Total Occupied Housing Units*		*Domain: Total Occupied Housing Units*		*Domain: Total Occupied Housing Units*		*Percentage Points*	*Domain: Owner-Occupied Units*	*Domain: Owner-Occupied Units*	*Domain: Owner-Occupied Units*	
0.29	-0.28	206	6.4%	376	12.0%	311	10.3%	105	3.90	$ 73,900	$ 77,300	$ 100,500	$ 26,600
-0.04	0.14	191	8.9%	131	6.4%	202	9.7%	11	0.80	$ 80,100	$ 81,800	$ 88,800	$ 8,700
-0.56	-0.35	275	11.4%	264	13.2%	264	10.7%	(11)	(0.70)	$ 103,100	$ 106,300	$ 119,800	$ 16,700
0.1	0.1	616	5.5%	750	6.6%	816	7.2%	200	1.70	$ 79,500	$ 82,200	$ 102,200	$ 22,700
-0.1	-0.25	512,565	10.7%	522,837	10.8%	545,425	10.9%	32,860	0.20	$ 182,300	$ 187,200	$ 250,500	$ 68,200
-0.04	-0.16	10,483,077	9.1%	10,424,934	8.7%	10,602,826	8.3%	119,749	(0.80)	$ 176,700	$ 204,900	$ 303,400	$ 126,700

	Homes by Value Bracket (Current)								Housing Age (Current)				
2013-2023 Change in Median Home Value (%)	2023 Share of Homes Valued at less than $50k (%)	2023 Share of Homes Valued $50k-$99k (%)	2023 Share of Homes Valued $100k-$149k (%)	2023 Share of Homes Valued $150k-$199k (%)	2023 Share of Homes Valued $200k-$299k (%)	2023 Share of Homes Valued $300k-$499k (%)	2023 Share of Homes Valued $500k-$999k (%)	2023 Share of Homes Valued at $1 million or more (%)	2023 Median Year Structure Built	2023 Median Age of Housing Structure in 2023	2013 Median Monthly Housing Costs - Owners w/Mortgage	2013 Median Monthly Housing Costs - Owners w/out Mortgage	2013 Median Monthly Housing Costs (Gross Rent) - Renters
Calculation BD7/BA7	*DP04 895*	*DP04 899*	*DP04 903*	*DP04 907*	*DP04 911*	*DP04 915*	*DP04 919*	*DP04 923*	*B23035 3*	*Calculation 2023-BN7*	*DP04 795*	*DP04 851*	*DP04 1051*
	Domain: Owner-Occupied Units	*Domain: Owner-Occupied Units*	*Domain: Owner-Occupied Units*	*Domain: Owner-Occupied Units*	*Domain: Owner-Occupied Units*	*Domain: Owner-Occupied Units*	*Domain: Owner-Occupied Units*	*Domain: Owner-Occupied Units*		*Years*	*Domain: Total Housing Units with a Mortgage*	*Domain: Total Housing Units without a Mortgage*	*Domain: Occupied Units Paying Rent*
36.0%	9.4%	40.4%	20.9%	10.2%	13.6%	3.6%	1.0%	1.0%	1957	66	$ 859	$ 359	$ 655
10.9%	23.8%	35.5%	24.0%	9.8%	4.8%	1.4%	0.8%	0.0%	1954	69	$ 861	$ 383	$ 543
16.2%	12.9%	19.4%	38.2%	26.0%	2.3%	1.2%	0.0%	0.0%	1968	55	$ 1,076	$ 428	$ 634
28.6%	17.8%	31.2%	16.4%	10.5%		6.9%	1.8%	0.3%	1963	60	$ 940	$ 388	$ 656
37.4%	5.4%	8.8%	11.2%	12.0%		25.0%	11.2%	2.6%	1970	53	$ 1,701	$ 561	$ 890
71.7%	5.5%	6.7%	8.3%	9.6%		24.9%	19.1%	6.5%	1980	43	$ 1,540	$ 452	$ 904

	Monthly Housing Costs by Tenure (Longitudinal)												
2018 Median Monthly Housing Costs - Owners w/Mortgage	2018 Median Monthly Housing Costs - Owners w/out Mortgage	2018 Median Monthly Housing Costs (Gross Rent) - Renters	2023 Median Monthly Housing Costs - Owners w/Mortgage	2023 Median Monthly Housing Costs - Owners w/out Mortgage	2023 Median Monthly Housing Costs (Gross Rent) - Renters	2013-2023 Change in Median Monthly Housing Costs ($) - Owners w/Mortgage	2013-2023 Change in Median Monthly Housing Costs ($) - Owners w/out Mortgage	2013-2023 Change in Median Monthly Housing Costs (Gross Rent) ($) - Renters	2013-2023 Change in Median Monthly Housing Costs (%) - Owners w/Mortgage	2013-2023 Change in Median Monthly Housing Costs (%) - Owners w/out Mortgage	2013-2023 Change in Median Monthly Housing Costs (Gross Rent) (%) - Renters	2013 Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+)	2013 Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+)
DP04 403	*DP04 435*	*DP04 535*	*DP04 403*	*DP04 435*	*DP04 535*	*Calculation BV7-BP7*	*Calculation BW7-BQ7*	*Calculation BX-BR7*	*Calculation BY7/BP7*	*Calculation BZ7/BQ7*	*Calculation CA7/BR7*	*DP04 895 + 903*	*DP04 967 + 975*
Domain: Total Housing Units with a Mortgage	*Domain: Total Housing Units without a Mortgage*	*Domain: Occupied Units Paying Rent*	*Domain: Total Housing Units with a Mortgage*	*Domain: Total Housing Units without a Mortgage*	*Domain: Occupied Units Paying Rent*							*Domain: Total Housing Units with a Mortgage*	*Domain: Total Housing Units without a Mortgage*
$ 888	$ 398	$ 528	$ 1,169	$ 464	$ 645	$ 310	$ 105	$ (10)	36.1%	29.2%	0.0%	25.5%	14.2%
$ 865	$ 388	$ 616	$ 961	$ 401	$ 738	$ 100	$ 18	$ 195	11.6%	4.7%	0.4%	23.2%	9.1%
$ 1,024	$ 499	$ 594	$ 996	$ 608	$ 724	$ (80)	$ 180	$ 90	-7.4%	42.1%	0.1%	25.6%	4.2%
$ 946	$ 422	$ 619	$ 1,151	$ 500	$ 715	$ 211	$ 112	$ 59	22.4%	28.9%	0.1%	24.5%	11.9%
$ 1,668	$ 626	$ 984	$ 1,950	$ 767	$ 1,227	$ 249	$ 206	$ 337	14.6%	36.7%	0.4%	36.9%	16.7%
$ 1,558	$ 490	$ 1,023	$ 1,902	$ 612	$ 1,348	$ 362	$ 160	$ 444	23.5%	35.4%	0.5%	35.6%	15.2%

	Cost Burden by Tenure (Longitudinal)								
2013 Share of Renter-Occupied Households that are Cost-Burdened (30%+)	2018 Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+)	2018 Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+)	2018 Share of Renter-Occupied Households that are Cost-Burdened (30%+)	2023 Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+)	2023 Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+)	2023 Share of Renter-Occupied Households that are Cost-Burdened (30%+)	2013-2023 Change in Share of Owner-Occupied Households w/Mortgage that are Cost-Burdened (30%+) (PP)	2013-2023 Change in Share of Owner-Occupied Households w/out Mortgage that are Cost-Burdened (30%+) (PP)	2013-2023 Change in Share of Renter-Occupied Households that are Cost-Burdened (30%+) (PP)
DP04 1111+1119	*DP04 1027 + 1031*	*DP04 1063 + 1067*	*DP04 1135 + 1139*	*DP04 1027 + 1031*	*DP04 1063 + 1067*	*DP04 1135 + 1139*	*Calculation (CK7 -CE7)*100*	*Calculation (CL7-CF7)*100*	*Calculation (CM7-CG7)*100*
Domain: Occupied Units Paying Rent	*Domain: Total Housing Units with a Mortgage*	*Domain: Total Housing Units without a Mortgage*	*Domain: Occupied Units Paying Rent*	*Domain: Total Housing Units with a Mortgage*	*Domain: Total Housing Units without a Mortgage*	*Domain: Occupied Units Paying Rent*	*Percentage Points*	*Percentage Points*	*Percentage Points*
46.0%	13.6%	14.5%	60.3%	9.0%	21.6%	59.2%	(16.5)	7.4	13.2
52.9%	12.0%	14.6%	39.1%	21.9%	18.4%	42.2%	(1.3)	9.3	(10.7)
39.4%	14.5%	12.3%	37.7%	18.3%	0.0%	45.1%	(7.3)	(4.2)	5.7
48.7%	20.0%	12.0%	42.1%	16.6%	15.6%	46.1%	(7.9)	3.7	(2.6)
51.4%	28.6%	16.1%	48.8%	26.3%	15.4%	47.3%	(10.6)	(1.3)	(4.1)
52.3%	28.7%	13.9%	50.2%	27.6%	13.9%	50.4%	(8.0)	(1.3)	(1.9)

APPENDIX IV | COMMUNITY NEEDS ASSESSMENT FULL RESULTS

LITCHFIELD COMMUNITY NEEDS ASSESSMENT RESULTS

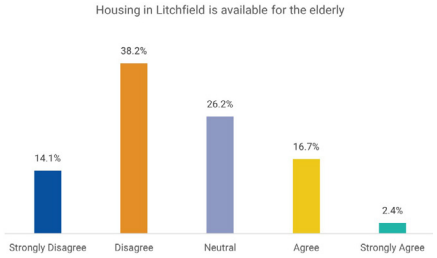
This handout presents the responses to the Litchfield Community Needs Assessment, conducted by the City of Litchfield, in partnership with the Illinois Housing Development Authority (IHDA). This survey was conducted from April through June 2025 and is a part of an effort to develop a Community Revitalization Plan for the City of Litchfield.

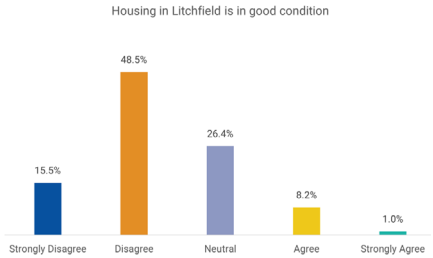
This survey posed 27 questions to 508 community members on their opinions regarding housing and community development in Litchfield. These 508 responses represented an 8% response rate within the City of Litchfield. Below are the complete findings from the Litchfield Community Needs Assessment.

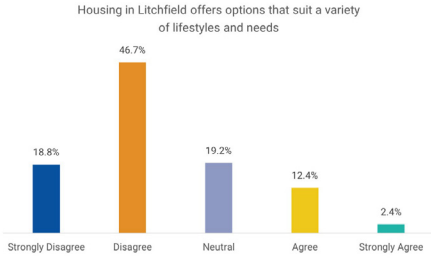
HOUSING

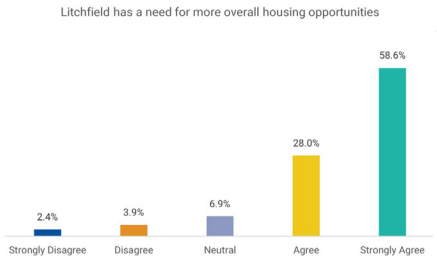
AVAILABILITY AND CONDITION

64% of respondents disagreed that housing in their community is in good condition. 52.3% of respondents disagreed that housing in their community is available for the elderly, and 65.5% of respondents disagreed that housing in their community offers options that suit a variety of lifestyles and needs.

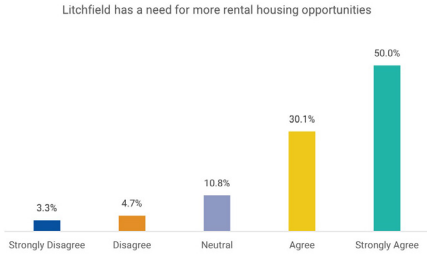


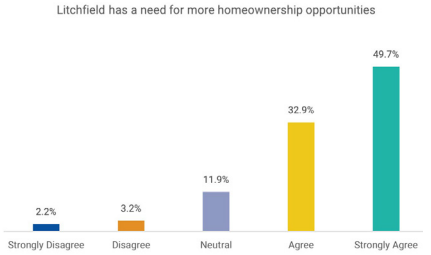






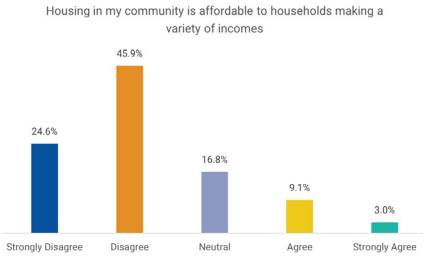
86.6% of respondents agreed that their community has a need for more overall housing opportunities. More specifically, 80.1% of respondents agreed that their community is in need of more rental housing opportunities and 82.6% of respondents agreed that their community is in need of more homeownership opportunities.

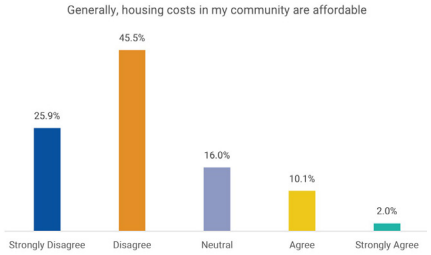


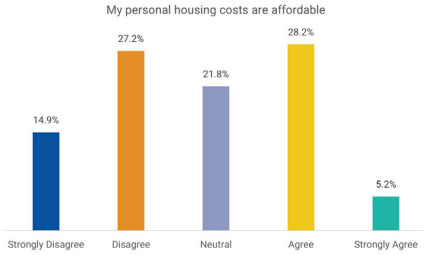


AFFORDABILITY

70.5% of respondents disagreed with the statement "Housing in my community is affordable to households making a variety of incomes". 71.4% of respondents disagreed that housing costs are generally affordable in their community. Additionally, 42.1% of respondents agreed that their personal housing costs are affordable, although responses were distributed across disagree, neutral, and agree.

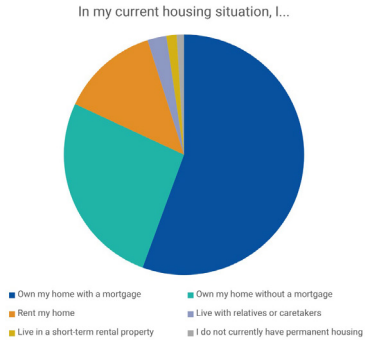


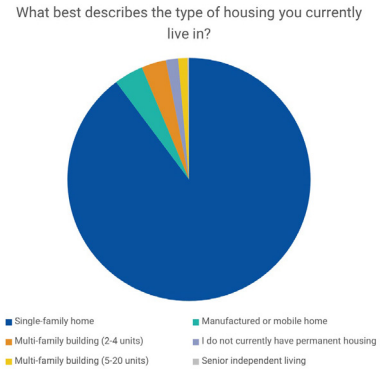


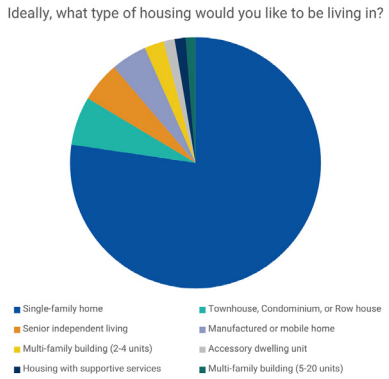


HOUSING STOCK

55.3% of respondents owned their home with a mortgage, with 26.2% owned their home without a mortgage, and 13.1% rented their home. 87.1% of respondents lived in single family homes, 3.8% lived in manufactured or mobile homes, and 3.2% lived in multi-family buildings with 2-4 units. Ideally, respondents indicated they would like more variety in housing options, with 76.5% of respondents ideally living in single family homes, 6.2% in townhomes, 5.1% living in senior independent living, 4.6% living in manufactured or mobiles homes, and 2.5% living in multi-family buildings with 2-4 units.

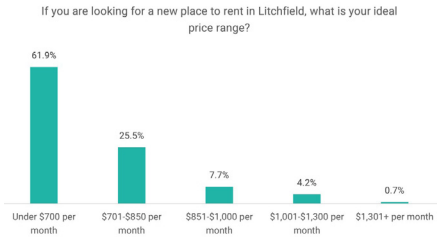


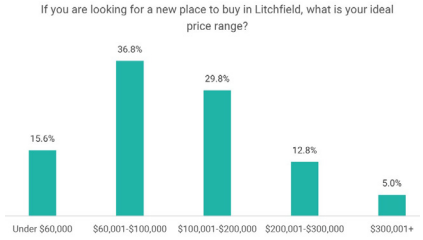




HOUSING COST

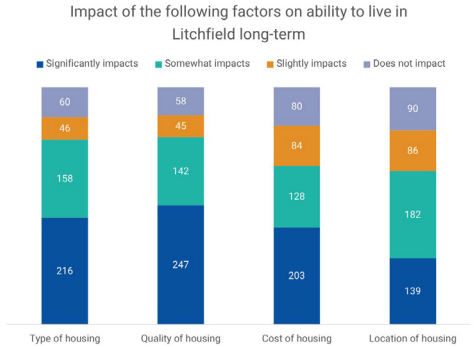
If looking for a new place to rent in Litchfield, 61.9% of respondents were looking to pay under $700 per month. If looking for a new place to buy in Litchfield, 36.8% of respondents were looking to pay $60,001-$100,000 and 29.8% of respondents were looking to pay $100,001-$200,000.

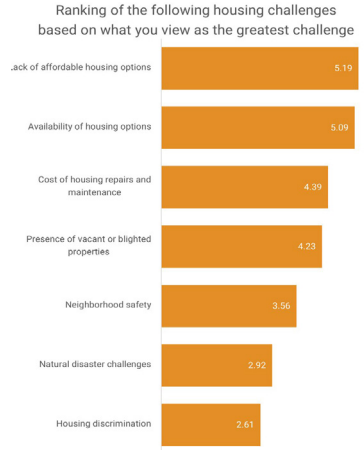


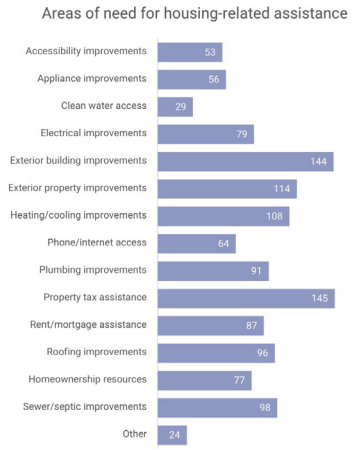


HOUSING MARKET CHARACTERISTICS

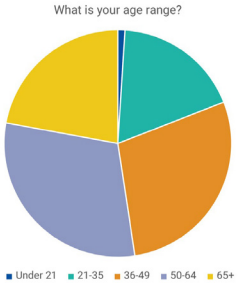
The biggest housing challenges in Litchfield were the lack of affordable housing options and the availability of housing options. Quality of housing and type of housing had the greatest impact on respondents' ability to live in Litchfield long-term. In addition, respondents indicated interest in a variety of housing resources or assistance, particularly property tax assistance, exterior building and property improvements, and heating/cooling improvements.

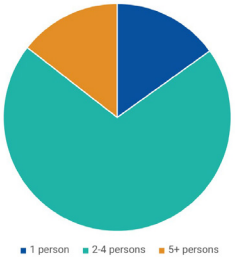


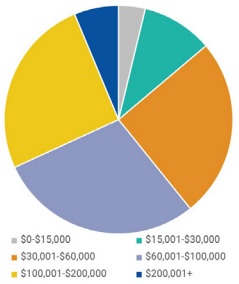


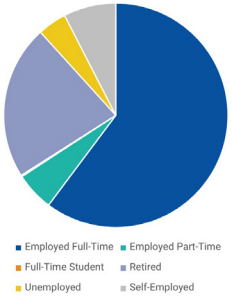


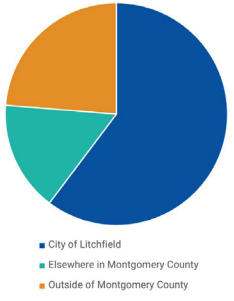
DEMOGRAPHIC INFORMATION

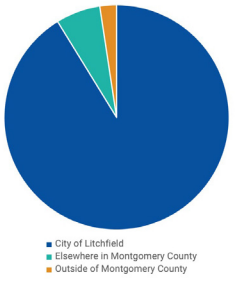












APPENDIX V | COMMUNITY NEEDS ASSESSMENT OPEN RESPONSES

Below are the 212 responses to the Community Needs Assessment's open response question, which asked: **Please describe any new development(s) that you think would benefit Litchfield.**

1. Duplexes, appartments

2. Personally, I would like to see a subdivision of 100,000 to 200,000 priced housing. I also think we need a YMCA type facility to impact the options available for children and seniors.

3. Multi unit housing

4. Need more $200,000 homes that are nice and attractive to homeowners, need multi family apartments for those who can't get a house, but apartment that are of good quality and potentially have an establishment connected or under it to serve food products. Litchfield also needs a revitalized downtown and expansion across interstate.

5. More senior housing. Condos, apartments. It's feast or famine here. Big money giant homes at lake or homes that need a ton of work.
Nice enough home sitting right next to a slum. Town needs cleaned up!

6. Commercial that would bring jobs. Housing that is less than $200,000. Looking at the medium income of the residents here, the projected housing developments coming to the area will be unaffordable for many. People need to be able to own and place and still have money left over to upkeep the property.

7. Bring property taxes down

8. The development of a lending institution that doesn't make you pay for the equivalent of twice the mortgage amount by the time you're done paying it off.

9. Recovery friendly housing, low income housing, senior living housing, more apartments for young adults, shelter for those experiencing homelessness.

10. Apartment buildings.

11. Lowe's or Menards being close to accommodate all building renovation needs

12. Independent senior living that has a place to gather and have activities.

13. We would benefit from group rental property, with a park. Some rental that are not section 8 would be great for the rest of the population that doesn't qualify.(With pay as u go washer and dryers) Walking and bike trails to keep people safe from cars. Big sports complex for all sports including climbing, zip lines, with baseball, basketball courts, golf. Houses for low cost. Small houses. Property around edges of town that single families can buy an acre and build on. Feel like they are in the countryside but have city water asn and electricity. Under $300,000. Taxes are so high and they can not vote to help our community.

14. More lower income housing, A grocery store or a meat market type of business that has a real butcher present

15. So many of the sidewalks are in such poor condition. It's hard to take my son on a walk in his stroller. There are so many neighborhoods where very nice houses are surrounded by houses in poorly kept condition. The downtown has so much potential but so much of it is empty and in disrepair. It's a shame

16. Tearing down dilapidated buildings and houses that are not livable. Hold the landlords responsible for rental properties that are an eyesore to our city.

17. More affordable housing, more jobs in Litchfield

18. Affordable housing.

19. More upper middle class homes, dining and retail options

20. Mire grocery stores. Recreational place for young people. Small houses for single elderly people.

21. Housing developments. Tiny home construction. City should allow people to build nice tiny homes.

22. Readily available rental properties

23. Litchfield needs more rental apartments that are in good condition.

24. There is not enough rental property housing in this city. Some of the rental properties that are here should be condemned because they are hazardous with mold, etc. Need more affordable housing in this city. Need housing/help for the homeless. They are human beings. Need some nice food places like Olive Garden, etc.

25. I am currently selling home to leave Litchfield due to below par Healthcare and the fact that I've wasted an incredible amount of time and money hiring companies for home improvements and other services. They were most often unprofessional, didn't show up, or did work wrong, as well as some other horrible experiences. As forHealthcare, my Dr at Litchfield hospital over-medicated me twice and I have permanent damage. I'm moving to an area where I know I can obtain and interact with professional and responsible people.

26. Affordable housing options no higher than $250,000 homes (catering to the mid to lower class)

27. I think we need a cap on how many houses you can own to rent out. It makes it harder for people to purchase houses and the rent they are offering for them is too high. I think we need more for pre-teens/teens as well. We have parks for littles and bingo/bars for older folks. I recommend skating rinks. I also like the idea floating around last year of tournament touring at local parks (kicking, pickleball, etc.)

28. More Mid priced housing

29. I've lived here all my life. Industry that pays a wage for people to buy a home worth living in is very very slim. The " blue collar " worker is almost nonexistent at least to the point of buying and owning a home and raising a family and staying here for any length of time.

30. Storm drainage upgrades

31. New sewers new roads

32. I believe we need a new more affordable lumber and home improvement store. Would definately bring in more revenue and offer us a little more affordability on home improvements. I believe there is no reason litchfield can't expand just like every other city around us, we need to have more entertainment for adults and kids. Quit accepting all these fast food places here and give locals incentives to want to open a locally owned restaurant

33. More employers better restaurants grocery stores improved roads and infrastructure

34. More access to affordable rent for people

35. Affordable senior housing with attached garage for middle income households needing to downsize. Senior homeowners have difficulty maintaining exterior of their home and property. Not all seniors are in need of assisted living/ nursing home facilities Not all seniors qualify for senior public housing. Seniors also need a garage as it's difficult to get to and from vehicle in bad weather. Most seniors do not feel safe living in multi family buildings where drug use and distribution are present. Litchfield has a large number of seniors and many are trapped here and can't move to a town where better and safer housing options are available.

36. Recreational

37. Big kid & teen activities. Affordable Housing options outside city limits. Weeks Lane and Eagle Ridge lots are too pricey. Can't afford to build a home after spending that much on a small lot

38. Having rent controlled properties for people who do not qualify for public housing. Offering incentives for some landlords to house felons. I am a caseworker and many families would benefit from this. People make mistakes and that doesn't mean they should be excluded from having a home. Often this is the case. Having an abundance of more affordable housing options would also help reduce domestic violence.l, DCFS involvement, and police contacts. Many of my clients only barrier to improving their lives is the lack of afordable housing or just blatant lack of housing. When I was trying to find a place to live in Litchfield back in college (before I purchased my home) I was in pure desperation to find ANYTHING. Pulling numbers from local agencies such as CEFS anf Hearts United would reflect there are numerous calls a day from people not able to locate housing.

39. Homes built for working class families to rent or purchase without a large down payment.

40. I think creating more recreational and commercial spaces will make it easier to live in Litchfield for long term. It is hard to live in Litchfield, when there aren't many full-time job opportunities that pay well. This forces people to commute to work. There are no towns that are close within reason to commute either. I currently commute an hour to work and it is becoming more logical to move to the more expensive area because how much I am spending on gas. I would love to stay in Litchfield if there were more job opportunities and access to recreational and commercial businesses that are open later than 4-7pm(coffee shops, gyms, fitness centers, stores, restaurants, grocery stores).

41. The sewerage system is in a terrible state and needs urgent improvement. The quality of tap water leaves much to be desired. The cost of water and sewerage services is excessively high. I would also like to point out the very high taxes.

42. Housing improvements in the area where homes could still be sold affordably as well as recreational opportunities. Something similar to fusion would be nice as well as maybe an indoor sports center for indoor soccer and pickleball. Would also like to see something big aimed for kids like a Skyzone or mini golf. Maybe a nice restaurant out at the lake with outdoor seating.

43. Housing over $300k that is not located Olaf the lake.

44. Affordable housing. But you have to be careful who to rent o as MANY tenants tear up everything. You have to get this town cleaned up!! Junk cars. Junk all around houses. We need a fulltime ordinance officer and the city needs to ENFORCE! Litchfield is a great town but it needs cleaned up. I take pride n joy in my home. We take care of it. On the east side of me I have a guy who leaves junk out. Doesn't take care of his property. Wood laying everywhere. Backyards hideous. Junk fence he won't fix. Has dogs and it smells horrible!! I mean horrible especially summer. Cried all
Over his house. If I could Put up a ten foot fence I would

45. More affordable housing, a road completely around the lake, more stuff for our a lake ie a small diner, a lodge with cabins, our infrastructure fixed, getting the lake dredged out....half the lake can't be used because it's to shallow. More better paying jobs. Our downtown busy n beautiful

46. More affordable rent.

47. Additional 55+ housing opportunities, affordable subdivisions, YMCA affordable to all

48. More (nice) affordable homes for rent. Any time there's a place for rent around here it's usually a dump and still gets scooped up in no time because there are just no options.

49. The city need affordable housing for families. Even though this doesn't directly affect me, I see it with people in the community.

50. Downtown, support of family owned businesses, cleaning up of dilapidated homes, imposing regulations regarding yards and homes-hold owners accountable , it impacts neighbor as well as the neighborhood. I have contacted our city for 25 years regarding the home next to mine, tickets have been written, but that is far as it has gone! We have had issues with bugs, mice bats etc, this is unacceptable. If we were ever to try and sale our home, no one would purchase it due to the filth of next door. It would be awesome to get this issue on the top of the to do list, this town is full of these properties.

51. Need less low income housing, low income people bring low income problems, and low income kids ruin our schools and parks, being poor is ok, being entitled because your poor breeds disrespect and ruins communities. Don't believe me, look around!

52. It appears to be happening, but the town town renovation needs to be an on-going process as the downtown severely lacks compared to Hillsboro. Tax breaks for businesses coming in to bring life to our downtown community is a major focus. Taxes in the county are extremely high and continue to increase on a yearly basis which is a major cause of concern.

53. Activities for children, nice looking neighborhoods.

54. More commercial! Big businesses to compete with Walmart, rural king, & rp lumber. That would also bring more sales taxes in.

55. Places to shop that's bigger like menards home depo and some real restaurants to sit at with you family and property taxs are the biggest issue pay all this money and don't have anything to do or big stores to shop but we got marijana factory and sales right what a joke

56. I have for years conveyed that Litchfield needs "affordable" housing with neighborhoods for families. Building mainly 2 bedroom homes and with a medium price of $300,000 is NOT housing that is affordable for most young families! Litchfield appears to look at only assisting with land when they can fleece the wealthy/out of towners for their tax dollars and really is not concerned about establishing neighborhoods for young families that are affordable! Young families need minimum 3 beds and don't want to be intertwined with duplexes and other types of homes that are not family friendly. They don't want homes in a neighborhood that are unkempt, drug houses/users but they do want homes in a price range that young salaries can cover a mortgage on…more like $150-250,000. Again…the TIF being used on the Clark extension is not a true neighborhood that will have "affordable" homes for young families and with the space needed…again off target patch!! $300,000 too much!

57. More low cost housing for low income people. I have noticed that a lot of people don't have pride in taking care of their property.

58. We need better jobs and pay in this town. We also need something besides walmart

59. More affordable single family rentals for young families. More elderly housing, Fitness center, Demolition of abandon houses and commercial buildings

60. I wish there was a way for homeschooling families to contact and meet each other in town. Homeschooling is big in Illinois and needs more resources. Maybe work with the library or something.

61. Your survey is well intended indeed, but, it smacks of rearranging chairs on the deck of the Titanic. Very soon, rural US will be seeing the impact from these draconian cuts to social svcs brought by trump and the Rs. Before the end of the year, housing decisions for many will be where to pitch their tent. Think about how people are going to survive when their Medicaid, SNAP, LIHEAP, and mental health care are gutted. Think about how people are going to react to that. And react, they will. We're about to ""go through some things."" Start with that.

62. Affordable housing for young professioanls

63. All of the above

64. Clark street

65. Recreational- sports fields

66. Medium income housing apartments with amenities. Senior housing apartments with amenities and a Park with go carts, putt putt golf, driving range

67. Litchfield would benefit by getting rid of all the vacant houses/houses that need to be condemned. They would also benefit by making citizens responsible for cleaning up their property and not living in trash. We also need better sewage lines and draining systems. The water system is outdated and struggles when we get heavy amount of rain.

68. More addordable housing for everyone without the high utilities

69. Someone needs to look into Montgomery County property taxes. Anyone who comes here balks at the property taxes.

70. I think Litchfield would benefit alot from more housing resources and a few more commercial buildings.

71. More AFFORDABLE housing, with less housing discrimination.

72. The downtown has been a subject for decades in Litchfield, IL. Programs to revive the downtown have failed since the 1980's. M
uch has been spent to no avail; even the library has moved from the Carnegie building to the outskirts of town. Hillsboro, IL has the Court House to bring people and focus on it's downtown. Litchfield does not. Litchfield should focus on it's strengths: Interstate 55, Lake Lou Yaeger and also Rt 66. I hate to admit it, but much of the downtown should be abandoned, derilect buildings cleared to make room for housing. This makes the most sense. Too much building at the lake is taking away from the suclusion and nature aspect which is what draws people to it. Litchfield needs to understand where it's strengths are and focus on those strengths. Thank you for reading and taking my thoughts into consideration.

73. This content addresses blight and new residents. On Union Ave to Lake Lou Yaeger road is where the most significant cleanup of property is needed because it is visible to out of town families traveling to and from the hospital and the lake. This also includes any and all property on Ferdon. This is where the City should concentrate on clean up the most. Also, the property with the Television in the front yard, on Union, where Steven Collins resides needs to be dealt with, his display of vulgarity needs dealt with and I do believe if someone would focus on it they would find a legal way to address it. I do not believe this to be freedom of speech.

74. The majority of rentals in this town are turning into a monopoly: only a few in town own the majory and all refuse to keep rentals up to a standard for safety and regulations. Offering rental options for families that are good quality, safe, and affordable would change Litchfield for the better, allowing further economic and geographic profile growth as a community.

75. I am excited about the Clark Street extension development. I have grown children interested in moving to Litchfield if nice housing options were available. I am concerned with blight on Union such as the old Napa building and historical houses which need upkeep. Also on Ferdon, the shopping center around Subway and Dollar Tree and a trailer in the corner of Jefferson and Ferdon. Very visible. We would prefer the City focus more on visible public eyesores and less on people who only have a car in a driveway or in need of a mow. There is a thin line between wanting what's best for citizens and nitpicking on good people in the community. The difference is obvious.

76. My family is currently looking to purchase a new or newer home in Litchfield, Illinois where I grew up. We would like to take advantage of the small town features; the safety, outdoors, lake and parks. We would like to raise our family in Litchfield and send children to Zion Lutheran School. Both husband and wife work remotely for the most part with occasional travel.

77. Enfirce ordinances re junk in yards and run down properties

78. Housing. We can't afford to keep living in Litchfield every with two incomes

79. We currently live in Edwardsville, Illinois and we are hoping to relocate to Litchfield to be closer to family. Our work has us traveling occasionally and we want to be closer to our child's grandparents. Our biggest concern is leaving the YMCA in our area. Have there been any advancements on the center in Litchfield? This and finding the right house are our major concerns at this time.

80. Property taxes just came out. Not the best time for this survey. $3K for property tax in a town with no quality employment, high water & sewer and people being harassed by the city about mowing our swampy lawns during high rains with little drainage. Right now citizens are just struggling to get by.

81. More affordable rentals, new sewer infrastructure, more business whether retail or factory

82. Need rental units for middle income. It seems like everything is either low income or sky high.

83. I think the housing and commercial properties would benefit from having resources to help with improvements both structurally and with infrastructures like sewer and electricity. Litchfield is in desperate need of some recreational location other than bars and the lake. Something for all ages like laser tag, trampoline park, go carts, putt putt golf course, driving range.

84. I think having affordable single family housing is essential to the growth of the community. I get the project happening outside of town, and I admire the effort. However, the cost of the property that we would pay for what we would get (in terms of space, layout, etc) is lacking. Likewise, it is very expensive (which I get, as it is expensive to develop and build new residencies). However, with property taxes that just increased $500 (which is INSANE), you are pricing out many people in the middle/ working class. This, coupled with the lack of jobs, is going to kill this community.

85. Middle Class, affordable homes with room for families would be great.

86. A community garden or arcade.

87. Having more options for low income housing not just for elderly or disabled. A homeless shelter

88.A mobile home park with new mobile homes with very strict rules, such as keeping them clean, no outside trash, sitting in the yard or letting people build tiny homes

89. Helping families with SSI disabilities fix some housing repairs.

90. Cleaner parks with patrol. Accessible vending machines and drink machines. Shaded areas over picnic tables at parks. Better resources for struggling people

91. Apartments and/or rental properties that appeal to young individuals that are not run-down or unaffordable

92. Recreational

93. Competitive wage employment for multiple workers such as factories or warehouses and or colleges or trade schools.

94. Tiny homes

95. Jobs, recreation and education

96. Litchfield is one town of many you drive by every 10 miles on your way to somewhere else. The only thing that will change this is employment or an institution needing a large workforce. Otherwise you are just wasting more money on another survey because when it comes to matching grants no one wants taxes to go up.

97. Low income housing that isn't a dump. Lower taxes so homes are more affordable. Tiny homes for rent and purchase.

98. I think that grants to help people repair their homes is a necessity in Litchfield. Like new windows, foundation, plumbing, roofs, termite damage. Due to most of the homes are older in age and build on the ground. Most of us can't afford the price of materials to do so.

99. A Tiny house neighborhood for those who are just needing. Small area to call their own. I also think the city needs a homeless 'shelter' but make it something with small rooms (larger for families), a place they can get clean and meals, as well as an outreach program because when people don't have basic needs then they do desperate things.

100. Recreational, youth center, commercial

101. Luxury apartment building. My permanent residence is with my mother in litchfield but i rent outside of litchfield due to there not being nice apartment buildings in the area

102. Grocery store!!!!

103. Middle class subdivision, Lower middle class subdivision

104. There needs to be more affordable housing. And there needs to be more affordable commercial space so that we can start businesses in this area

105. Would love to see more recreational facilities that are family friendly and it doesn't have to be NEW. We could place our energy into upgrading and maintaining existing facilities (i.e. the community center soccer fields, the parks, Schalk Field bathrooms, etc). Litchfield is in desperate need of housing for middle class families. Having moved here recently, my husband and I spent WAY more and pay WAY more in taxes than we wanted to. This means less money that we have to put back into the local economy. In addition, I feel many properties need cleaned up/torn down. It is hard to have people invest in a community that looks dilapidated in many areas. Would also love to see support for a "mom and pop" type butcher/grocer or other small businesses that aren't commercial retail food.

106. More middle income properties for purchase.

107. Litchfield needs to stop buying expensive farm land and giving it to developers for housing. (Clark St. Extension). Use the funds instead as low interest loans or grants for current owners to improve their property

108. New affordable housing development. Tear down the old junk homes and build new homes and clean up the neighborhoods.

109. Commercial development and mid level subdivisions that the employees of commercial employers can afford.

110. Make downtown look better. I know it is currently being worked on but it is one of the first things I notice in town. Also, please tear down the delipidated homes in town. I know a couple are very close to down town. It makes the town look horrible.

111. Commercial

112. We have places for rent , but quality of renters and landlords are a problem. Also need better jobs and YMCA or something

113. Choice in home improvement services and items to purchase.

114. Litchfield needs more housing and affordable housing. Lake area homes need internet AKA CTI to finish the job and get internet to our homes. And a tower for phones to work. I have zero phone service. Delapicated buildings should be repaired or torn down. Downtown needs more businesses and support.

115. More houses available to purchase in the $100,000-$200,000 range.

116. Housing

117. Would like to see a free splash pad/water park in Litchfield for children and families. At the park or lake.

118. Build a garage and back deck then some landscaping

119. Would like to have a PUBLIC golf course in Litchfield.

120. Something for median buyers including apartments, single family residences. More senior citizen living. Improved sewer systems and sidewalks

121. Infrastructure

122. Home repair services

123. Property taxes are a big problem in our area. Taxes are excessive for everything in Illinois. We would like to see a public golf course, and even a small free splash pad for children

124. Good luck with this survey. Unless Montgomery County complies with federal orders we won't be getting grants and funding. Pritzker will just want to fill our houses with Illegals anyway.

125. Better soccer facility current location is great just more accessibility and restrooms. Community garden. Parking around high school improvement. More paving of roads or fix roads. Improve sewer and water drainage. Include farmer market with pickers

126. Middle class/ income housing opportunities. There are not a lot of good options.

127. Help with improvements

128. more places to rent that are affordable

129. More jobs

130. Build more housing! We need more apartment buildings, more houses for low income people, additional county housing.

131. Improvements to the community pool. Additions, slides, splash pad, etc.

132. Quality but affordable groceries store.

133. YMCA for kids or center for kids

134. Housing, recreational building or complex for the youth.

135. Litchfield is in need of a major grocery store, hardware store and more subdivisions that can house middle class people.

136. I believe that Litchfield needs more housing. More available houses. I am currently looking to buy a house in the market is so high I can't afford any. I can't find anything to rent at all. There's absolutely nothing available for anybody in Litchfield. Unless your income is that of a millionaire good luck.

137. New homes for seniors in safe location, Living wage jobs, Indoor Walking space, Grocery store like the old IGA

138. Affordable things (entertainment) for families to do. A reason to stay here. Revitalize downtiwn

139. Youth recreation center

140. More things for kids to do.

141. Cleaner & safer income based housing with less drug trafficking.

142. Long term care that accepts Medicaid for supportive/assistive living and Alzheimer's/dementia people. There are only private pay or nursing homes. Depressing!

143. Need employers that are not only minimum wage. Unfortunately for growth we need suitable income paying jobs

144. More available affordable housing options

145. Water park, better grocery store.

146. We have very few nice areas for young families to buy their first home. Houses are very overpriced. Taxes in Montgomery County have risen so high , they are now comparable to areas which offer more for residents etc shopping, grocery stores, better parks. Our young people have no reason to return after college.

147. Housing & stuff to do for the kids.

148. proposed subdivision on Clark St. extension.

149. Rebuild downtown

150. More housing for families. Need recreational places for teenagers

151. Litchfield needs more rental/ housing for mid and low income. Vacant and dilapidated houses need to be renovated or removed.

152. More rental houses

153. business or manufacturing that pay a decent livable wage with health insurance benefits so people can afford a decent home. also homes that are maintained by the owner or landlord instead of derelict property.

154. Demolition of many downtown properties and rebuilding instead of facade improvements. Cost of maintaining the old buildings is too high and the past attempts to keep downtown alive have mostly all failed. A public golf course and a small free splash pad/ reflection pad for public.

155. I think we need more things for kids to do

156. More affordable housing for single parents making roughly $22,000 a year, 650 a month plus utilities is nearly impossible on 1 income, and that is considered affordable housing, its not affordable, 2 bed 1 bath rent prices are impossible to maintain on a 1 income household, plus childcare. Its frustrating to say the least.

157. Apartments, more subdivisions

158. Housing options, contracts for deed, and opportunities for purchasing homes

159. Storm water run off find away to help on city property running next to yours like alleys with ditches

160. Ice rink - several area youth travel to Springfield and Metro East as the closest option, as well as numerous from neighboring towns.

161. We need more activities for families and children and the stuff we have now for them needs updated and maintained.

162. We need something like a YMCA or Fusion

163. Fix the sewer problem so that when we get heavy rains it will not go back in into our basements. It's so gross to clean somebody's pices. The smells is really bad and destroyed some of our stuffs that was stored in our basement. We pay so much for sewer so please make it worth it. Thanks

164. Modular home park and something to assist bigger families.

165. Middle income house that home owners can feel proud of where they live and their community.

166. Housing and recreational

167. Sports complex. Indoor soccer complex. Indoor pool facility. Give our youth positive things to keep them entertained and draw people from surrounding towns into our community to help grow our economy.

168. Affordable rental housing for middle income earners.

169. More affordable rent to own options more affordable home purchase

170. The city sewer system needs completely redone every single street floods with heavy rain anymore. Basements are backing up having mold in them. People are losing all their property due to the flooding that continues to happen. Our houses smell of mold and mildew and it's just a vicious repeat cycle.

171. You discriminate against felons. They have done their time give them a chance

172. There needs to be more apartments to rent in Litchfield that are income based also there needs to be more understanding and a second chance for people not everyone is bad who has made a mistake some people do learn grow and change

173. Lower property taxes

174. Multi- family housing complexes. Better variety of grocery stores, and shopping in general.

175. I feel as a lifelong Litchfield residence that if you don't get your water and sewer under control you won't get much more business I own a business in town and I work full time and it's still hard to make ends meet

176. More community activities

177. Jobs. Nice restaurants A nice supermarket.

178. Apartment complexes and townhouses

179. Bringing in more low income housing, maybe getting something for the homeless to have a place to eat and sleep while trying to seek employment

180. Modular home park. Where it can support bigger families.(We have 5 children, a 3 bedroom wont fit us) we both work full time and one of us attends college full time, housing cost are ridiculous, we've been thinking of leaving Litchfield over it. A safe park, Madison Park is no longer safe for families to go. A new daycare that follows a curriculum and not just where my child is going to destroy the room while im at work/school. A hang out for teens. A skating rink. A used kids clothing store kind of like once upon a child. Mom walks- where mom's can meet up and walk to the park and let the kids play together. Sidewalks need improvement. There's some streets that dont have sidewalks. There's houses that need condemned and tore down.

181. better jobs, more rental housing, lower rents, assistance to improve our houses, tax relief.

182. LOWER THE TAXES!! You would have more people wanting to live here rather than looking into a different town with cheaper taxes!!!

183. Housing would be a huge benefit. I also think more recreational areas would help.

184. Downtown needs help. There is nothing there and no reason to visit. We spend much more recreational money in Hillsboro where there is a thriving downtown with events, shops and a much more pleasant aesthetic. It's sad that so much investment goes toward interstate property instead of toward our community and downtown.

185. The cost of homes need to dramatically decrease. My household income is decent, and there is still no way we afford a bigger home for our family due to the price of the homes listed in Litchfield.

186. More one story apartment complexes for rent to individuals that are under 60 year old and do not qualify for elderly/senior apartment

187. We need a better downtown area with more businesses.

188. More affordable 3 bedroom houses/2bath

189. Recreational facility

190. My fiancé and I are in the process of purchasing a home here in town, but it took us 2 years to find a home worth buying that wasn't insanely overpriced or upon walking through seemed like it needed torn down. Over the course of these two years, we were also looking for a place to rent in the meantime and had a really hard time finding something that wasn't income based since those options are not available to us. We eventually found a place within this past year, but we had to luck upon it and frankly got pretty lucky.

191. Things to bring people into town. New businesses and things for kids and teens

192. Anything with Higher paying jobs

193. Sports complex or something for the children and families to do

194. Better streets in Litchfield.

195. Buil up downtown businesses. Running/walking/bike trails or lanes. Parks open year round. Clean up of blighted properties

196. More rental houses not apartments.

197. Small individual one room cabins with heat & electricity for the homeless. On vacant properties with shower house and bathrooms on site.

198. Industry, Jobs that lead to careers that people can live on.

199. Youth/rec center

200. A grocery store not walmart!

201. Boys Club, YMCA

202. more things up town to do

203. Bring more businesses downtown and have more community events, lower property taxes, improve the cities accountability in spending, replace/repair sewers, improve local roads

204. Enforcement of current ordinances

205. No need for any more subsiding housing, we need more middle-income housing.

206. Affordable rec center for indoor walking in winter. Walmart is where a lot of people walk.

207. Bring major stores such as Menards, Home Depot, Lowes. Believe it would make a bigger profit for the city.

208. More things community oriented

209. Places for teens to go for fun. I also think the skate park needs some work maybe re map and some new jumps. I know tons of people who agree with the skate park. Also know tons that would help including me. Thanks.

210. Affordable rental properties options for low income families, So many families struggle get by monthly

211. Resources for seniors

212. An apartment building that is not run by MCHA. Something that has an on-site gym, parking, security, ect.

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.	www.ihdamortgage.org/program-directory	Find an IHDA lender to contact at: 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.	www.ihda.org/my-community/housing-counseling-programs	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)**	Assists low-income and very low-income homeowners with essential health and safety repairs, as well as accessibility improvements.	www.ihda.org/my-community/revitalization-programs	Contact a HRAP administrator in your area
	Illinois Homeowner Assistance Fund Home Repair Program (HAFHR)	Allows eligible homeowners to address home maintenance needs that were delayed and exacerbated due to the COVID-19 pandemic. Eligible repairs will maintain the habitability of the home and prevent homeowner displacement.		Contact a HAFHR administrator in your area www.ihda.org/wp-content/uploads/2024/09/Public-List-9.10.24.pdf

For Affordable Housing Developers and Property Managers

			Website:	Next Steps:
Special Populations	**Permanent Supportive Housing Program**	Funds rental developments for extremely low-income persons with disabilities, those experiencing homelessness, and other vulnerable populations.	www.ihda.org/developers/supportive-housing	Email EPonder@IHDA.org
	Section 811	Rental subsidies made to eligible properties for low-income, disabled tenants referred through the Statewide Referral Network.	www.ihda.org/developers/rental-assistance	
Multifamily Financing	**Low-Income Housing Tax Credit**	Provides 4% and 9% federal tax credits to construct or rehabilitate rental housing developments for low-income and extremely low-income individuals.	www.ihda.org/developers/tax-credits/low-income-tax-credit	Email MultifamilyFin@IHDA.org
	Illinois Affordable Housing Tax Credit	Provides state income tax credits to construct or rehabilitate rental housing developments for low-income and extremely low-income individuals.	www.ihda.org/developers/tax-credits/illinois-affordable-housing-tax-credit	
	Additional financing options	Provides low-interest rate construction and permanent financing options through several first mortgage and bond programs.	www.ihda.org/developers/multifamily-financing-programs	

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.	www.ilhousingsearch.org	Call (312) 836-5200
	Rental units for special populations	IHDA assists individuals with disabilities, those in need of support services, and re-entry populations in finding rental housing that meets their needs.	www.ihda.org/rental-housing/#RentalAssistance	

For Program Administrators

(Local Governments, Non-Profit Organizations, Community-Based Organizations, Service Providers, and Land Banks)

			Website:	Next Steps:
Planning & Technical Assistance	**Community Revitalization Program**	Provides free planning and technical assistance to communities to conduct revitalization activities and plan for future investment.	www.ihda.org/developers/market-research/community-revitalization	Submit an intake form: www.ihda.org/ community-revitalization-technical-assistance-intake or Email Revitalization@IHDA.org
	Technical Assistance Network	Connects communities, organizations, and developers to resources, experts, and a community development-based network throughout the state.		
	Land Bank Technical Assistance Network	The TA Program was initially established as part of the Land Bank Capacity Program but now functions as an independent grant program funded by the Illinois Affordable Housing Trust Fund. Through effective partnerships, the TA Program helps to enhance the capacity and sustainability of local communities and land banks.		
	Strong Communities Program	Provides grant funds to municipalities, counties, and land banks to address affordable housing needs and community revitalization efforts.		
Modifications & Improvements	**Home Repair and Accessibility Program**	Awards grants to municipalities and non-profits to administer assistance to homeowners needing accessibility modifications to remain in their homes.	www.ihda.org/my-community/revitalization-programs	
	Illinois Homeowner Assistance Fund Home Repair Program (HAFHR)	Allows eligible homeowners to address home maintenance needs that were delayed and exacerbated due to the COVID-19 pandemic. Eligible repairs will maintain the habitability of the home and prevent homeowner displacement.		

For Illinois Residents Looking to Learn More

			Website:	Next Steps:
Statewide Planning	**Illinois Housing Blueprint**	A large-scale planning endeavor with the purpose of developing a vision for the future of housing in Illinois and lay out a plan for achieving it. All Illinois residents can complete the resident survey, attend community meetings, and engage with opportunities to participate in the planning process.	www.ilhousingblueprint.org	Email blueprint@ihda.org

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