



**Office of Attorney General  
Lisa Madigan  
State of Illinois**

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**National Foreclosure Settlement  
Awards  
Community Revitalization &  
Housing Counseling**

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July 17, 2013



**National Foreclosure Settlement Awards  
Community Revitalization & Housing Counseling**

**I. EXECUTIVE SUMMARY**

On December 21, 2012, Attorney General Madigan announced a Request For Qualifications and Proposals (RFQ/P) for \$70 million to support revitalization efforts and housing counseling for Illinois communities fraught with vacant and abandoned properties and foreclosures from funds secured by the National Foreclosure Settlement (NFS).

The goals of the RFQ/P were to mitigate the ripple effects of the foreclosure crisis by prioritizing collaborative proposals designed to foster long-term sustainability in focused areas. Rather than duplicating existing programs, this funding was designed to complement and supplement other foreclosure response efforts using nationally recognized, innovative housing strategies. To further these goals, team proposals – multiple organizations and entities with complementary missions and skills partnering – were strongly encouraged. The full RFQ/P can be found on the Attorney General’s website at [www.illinoisattorneygeneral.gov/consumers/bankforeclosuresettlement.html](http://www.illinoisattorneygeneral.gov/consumers/bankforeclosuresettlement.html).

136 applications were received requesting approximately \$507 million.

This RFQ/P represented the third in a series of funding opportunities made available from the NFS funds, each designed to address a different aspect of the foreclosure crisis. Attorney General Madigan has already distributed \$20 million in awards from NFS funds for legal assistance programs to help provide access to the justice system for borrowers and renters and \$5 million to pilot foreclosure mediation projects in counties where programs do not yet exist.

The following list is a top-line summary of each award given from the \$70 million RFQ/P, as announced on July 17. Most of these awards will be distributed over a three-year period. Details on each award can be found in Sections II, III and IV of this report.

Community Revitalization Awards (Listed Alphabetically by Team Leader)

Affordable Housing Corporation of Lake County .....	\$2,000,000
Chicago Neighborhood Initiatives .....	\$1,500,000
Community Foundation of the Fox River Valley .....	\$3,000,000
Community Investment Corporation .....	\$2,200,000
Community Service Council of Northern Will County .....	\$1,237,000
Cook County Land Bank Authority .....	\$6,000,000
Decatur Housing Authority.....	\$2,000,000
Evanston Community Revitalization Partnership .....	\$1,500,000
Genesis Housing Development Corp. ....	\$750,000
Habitat for Humanity Champaign County.....	\$2,000,000
Habitat for Humanity Chicago South Suburbs .....	\$1,000,000
Habitat for Humanity of McHenry County.....	\$1,360,000
Hispanic Housing Development Corp. ....	\$3,000,000



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IFF (formerly known as Illinois Facilities Fund).....	\$3,000,000
Justine Petersen Housing and Reinvestment Corp.....	\$1,000,000
Lake County Residential Development Corp. ....	\$1,500,000
Latino Policy Forum .....	\$1,500,000
Lawndale Christian Development Corp. ....	\$900,000
Local Initiatives Support Corporation, Chicago .....	\$3,000,000
Local Initiatives Support Corporation, Greater Peoria .....	\$3,000,000
Metropolitan Mayors Caucus.....	\$335,536
Mid Central Community Action, Inc. ....	\$1,500,000
Neighborhood Housing Services of Chicago, Inc.....	\$1,750,000
NW Homestart .....	\$2,500,000
Preservation of Affordable Housing .....	\$750,000
Rock Island Economic Growth Corporation.....	\$3,500,000
Southwest Organizing Project .....	\$3,000,000
The Resurrection Project.....	\$2,000,000
Westside Health Authority .....	\$400,000
Will County Center for Community Concerns .....	\$3,000,000
Windy City Habitat for Humanity .....	\$800,000

Housing Counseling\* (Listed Alphabetically by Team Leader)

Chicago Urban League .....	\$150,000
Chinese American Service League .....	\$150,000
DuPage Homeownership Center (DHOC).....	\$750,000
Illinois Assistive Technology Program.....	\$150,000
Institute for Consumer Credit Education .....	\$150,000
Metropolitan Tenants Organization .....	\$200,000
Northwest Side Housing Center.....	\$300,000
Rogers Park Community Development Corp. ....	\$800,000
Spanish Coalition for Housing.....	\$1,100,500
Urban League of Metropolitan St. Louis .....	\$150,000

\*Note that the majority of community revitalization awards also include housing counseling components within the scope of those initiatives.

Experts (Listed Alphabetically by Team Leader)

These groups support the community revitalization and housing counseling awards by providing data, data analysis or other types of support or assistance to awardees. The purpose of these awards is to ensure that the investments in particular initiatives are efficiently and effectively spent.

Access Living of Metropolitan Chicago.....	\$150,000
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Chicago Area Fair Housing Alliance.....	\$100,000
Chicago Metropolitan Agency for Planning.....	\$448,448
Corporation for Supportive Housing .....	\$50,000
DePaul University Institute for Housing Studies.....	\$500,000
Housing Action Illinois/NeighborWorks America .....	\$750,000
Housing Action Illinois/Neighborhood Housing Services of Chicago.....	\$500,000
Illinois Association of Community Action Agencies .....	\$250,000
Illinois Housing Development Authority.....	\$2,500,000
Mission Strategy Consulting.....	\$94,875
National Consumer Law Center.....	\$41,000
Teska Associates .....	\$150,000
Woodstock Institute .....	\$500,000

**II. COMMITTEE PROCESS OVERVIEW**

The Attorney General convened a 10-person Blue Ribbon Advisory Council of statewide housing and community development experts to assist her Office in designing goals and utilizing the \$70 million to create lasting impacts.

Advisory Council Members

1. Bennett P. Applegate Principal, Applegate & Thorne-Thomsen Law, and Director and Founder of the Illinois Housing Council (IHC). Ben has been actively involved in the development and finance of affordable housing throughout his career.
2. Allison Clark Program Officer, John D. and Catherine T. MacArthur Foundation. Allison has worked on closing hundreds of thousands of dollars in transactions for affordable housing developments.
3. Pam Daniels-Halisi Managing Director, the Private Bank and Trust Company. Pam works to provide loans and investments in support of community development. In addition to her professional work in community lending, Pam is engaged in numerous boards and committees promoting affordable housing and community development.
4. Robert Grossinger Vice President, Enterprise Community Partners Inc. Rob works on the national community foreclosure response initiative at Enterprise. He brings more than 25 years of experience in providing financial and legal services to foreclosure response and prevention initiatives.



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5. King Harris Chairman, Harris Holding Inc., and President, Harris Family Foundation. King is the former Board President of the Metropolitan Planning Council (MPC) and continues to focus on affordable and accessible workforce housing.
6. Sharon Hess Executive Director, Southern Illinois Coalition for the Homeless. Sharon is responsible for managing a Homeless to Homebuyer program and countless other housing initiatives.
7. Juanita Irizarry Senior Program Officer, the Chicago Community Trust (CCT). Juanita provides expertise in program and grant management and community development, especially in the areas of housing counseling, diversity and serving special needs populations.
8. Roberto Requejo Senior Analyst, the Federal Reserve Bank (FRB) of Chicago. Roberto works in the Office of Diversity and Inclusion at the FRB. He also brings experience from the Chicago Community Trust where he worked on housing and community development.
9. Antonio Riley Midwestern Regional Administrator, U.S. Department of Housing and Urban Development (HUD). Building on his past work as head of Wisconsin's Housing Finance Agency, Antonio is responsible for overseeing the delivery of HUD programs and services to communities, as well as evaluating their efficiency and effectiveness.
10. Dawn Stockmo Community Development Manager, National Community Stabilization Trust (NCST). Dawn currently works on transferring foreclosed or abandoned property from financial institutions to municipalities or responsible developers to promote neighborhood stability. She has been working on housing-related initiatives for more than 20 years.

The Advisory Council, with assistance from Karen Muchin and Robin Snyderman:

- (a) drafted an RFQ/P for Housing Counseling and Revitalization,
- (b) evaluated responses based on specified criteria they developed, and
- (c) recommended awardees, as summarized in this report.



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Specifically, the Advisory Council worked in the following manner:

December 2012	Advisory Council appointed.
December 21, 2012	RFQ/P released.
January 2013	Frequently Asked Questions distributed.
February 2013	Webinar hosted to clarify RFQ/P goals, and updated Frequently Asked Questions distributed.
February 15, 2013	Applications due (136 received).
February – March 2013	Applications reviewed for eligibility and completeness.
March – June 2013	Advisory Council meetings held weekly. Advisors analyzed and discussed each application multiple times. Advisors recused themselves for conflicts of interest or appearance of conflicts. Awardees were determined using the evaluation criteria listed below.
July 2013	Advisory Council recommended funding, as detailed in this report.

Evaluation Criteria

The Advisory Council assessed proposals based on the following evaluation criteria, as well as data concerning numbers and types of vacant or abandoned properties and foreclosures in proposed service areas:

**Potential Impact**

- Focus in areas with greatest needs and most strategic opportunities
- Leverage (combine) NFS funds with other public or private funds or expertise
- Commitment to long-term sustainability and to building local capacity and resources to address current and future housing and development needs
- Commitment to working with key stakeholders
- Cost-effectiveness of outcomes sought

**Clarity of Objectives**

- Sound and innovative approach
- Knowledge of target populations and geographies
- Reflects a nationally recognized, 'best practice' strategy



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**Probability of Success**

- Financially stable applicants and partners
- Readiness to begin projects quickly
- Demonstrated track record of team leader and partners
- Demonstrated track record of applicant partners working collaboratively and aligning requisite skill sets
- Demonstrated support from local public or private organizations

**III. SUMMARY OF COMMUNITY REVITALIZATION AWARDS**

<b>AWARD RECIPIENT / TEAM LEADER: Affordable Housing Corporation of Lake County</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Village of Mundelein, Village of Round Lake, Century 21 Marketplace, First Midwest Bank</b>
<b>GEOGRAPHIC SCOPE: Village of Mundelein, Village of Round Lake, Fremont Township (Lake County)</b>
<b>AWARD AMOUNT: \$2,000,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Acquire approximately 50 vacant or abandoned homes to rehab for sale or rent. Properties to rehab will be prioritized according to need by local municipalities based on proximity to jobs, schools and business areas. All families purchasing homes will receive housing counseling support. In addition, this team will provide housing counseling services in connection with Lake County’s pilot court mediation program, supported by the Attorney General’s NFS funds awarded to start-up court mediation programs.

<b>AWARD RECIPIENT / TEAM LEADER: Chicago Neighborhood Initiatives</b>
<b>OTHER AWARD RECIPIENTS: Gorman and Co. Inc., Genesis Housing Development Corp.</b>
<b>TEAM PARTNERS: City of Chicago Department of Housing and Economic Development</b>
<b>GEOGRAPHIC SCOPE: North Pullman (Chicago)</b>
<b>AWARD AMOUNT: \$1,500,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Employ two different housing strategies to complete North Pullman’s well-established post-foreclosure crisis revitalization: 1) acquire and rehab 20-25 single family homes for resale or rent; and 2) demolish and redevelop 25 existing troubled and vacant properties to create 50 multi-family apartments for rent. Housing counseling services will be included to prepare buyers and renters.



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<b>AWARD RECIPIENT / TEAM LEADER: Community Foundation of the Fox River Valley</b>
<b>OTHER AWARD RECIPIENTS: The Joseph Corporation, Habitat of Fox Valley and Habitat of Northern Fox Valley, Kane County</b>
<b>TEAM PARTNERS: Neighborhood Housing Services of Chicago</b>
<b>GEOGRAPHIC SCOPE: Village of Carpentersville, City of Elgin, Village of South Elgin, City of St. Charles/City of Batavia, Village of North Aurora, City of Aurora</b>
<b>AWARD AMOUNT: \$3,000,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Redevelop 40 properties to kick off a broader regional revitalization strategy, initiating the Chicago Metropolitan Agency for Planning’s <i>Homes for Changing Region Plan</i> . With Kane County, participating towns, non-profits and stakeholders investing in this plan, the Foundation is ensuring redevelopment activities advance the Plan’s priorities and promote long-term neighborhood stability. By aligning non-profit developers and funders to support and contribute additional funds, the Foundation is also incentivizing further private investment. In addition, this team will support housing counseling services in connection with the 16 <sup>th</sup> Judicial District’s pilot foreclosure mediation program, supported by the Attorney General’s NFS funds awarded to start-up court mediation programs.

<b>AWARD RECIPIENT / TEAM LEADER: Community Investment Corporation</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Local Initiatives Support Corporation Chicago, Metropolitan Planning Council, The Preservation Compact, DePaul Institute of Housing Studies</b>
<b>GEOGRAPHIC SCOPE: The following Chicago community areas: Auburn Gresham, Belmont-Cragin, Chatham, Chicago Lawn, Englewood, Grand Boulevard, Humboldt Park, West Pullman and Woodlawn</b>
<b>The following suburban community areas: City of Blue Island, City of Calumet City, Village of Dolton, Village of Ford Heights, City of Harvey, Village of Hazel Crest, Village of Homewood, Village of Lansing, Village of Lynwood, City of Markham, Village of Matteson, Village of Midlothian, City of Oak Forest, Village of Olympia Fields, Village of Park Forest, Village of Phoenix, Village of Richton Park, Village of Riverdale, Village of Sauk Village, Village of South Chicago Heights, Village of South Holland and Village of Thornton</b>
<b>AWARD AMOUNT: \$2,200,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> As background, 31% of all 2-4 unit properties in low income communities have been affected by foreclosure since 2005. Conventional financing for 2-4 unit, non-owner occupied rental buildings has been virtually non-existent. This initiative will finance the rehab of 200 2-4 unit properties for rent and combine with \$26 million in private investment to accomplish this critical objective.



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<b>AWARD RECIPIENT / TEAM LEADER: Community Service Council of Northern Will County</b>
<b>OTHER AWARD RECIPIENTS: Ann Allison Construction Corp., A.S.A.P. Realty, Kusta &amp; Kusta Law Firm</b>
<b>TEAM PARTNERS: Villages of Plainfield, Romeoville and Bolingbrook; DuPage and Plainfield Townships</b>
<b>GEOGRAPHIC SCOPE: Villages of Plainfield, Romeoville and Bolingbrook (Will County)</b>
<b>AWARD AMOUNT: \$1,237,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS: CSC of Northern Will County will renovate 25 foreclosed homes to be sold to new homeowners who will receive extensive one-on-one homebuyer counseling and education to ensure their readiness and long-term viability as homeowners. Funds from home sales will be recycled into the program and may expand the number of renovated, foreclosed homes.</b>

<b>AWARD RECIPIENT / TEAM LEADER: Cook County Land Bank Authority</b>
<b>OTHER AWARD RECIPIENTS: South Suburban Land Bank Development Authority</b>
<b>TEAM PARTNERS: Cook County Bureau of Economic Development, City of Chicago Department of Housing and Economic Development, South Suburban Mayors and Managers, Metropolitan Planning Council, Center for Neighborhood Technology, Business and Professional People for the Public Interest, Metropolitan Mayors Council</b>
<b>GEOGRAPHIC SCOPE: Cook County</b>
<b>AWARD AMOUNT: \$6,000,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS: As background, municipalities of all sizes struggle to return vacant, abandoned or foreclosed properties to tax-generating status because they lack the resources to bring those properties back into productive use. Land banks can take on these tasks for municipalities, thus lowering costs for local governments, benefiting public schools, reducing crime and boosting the local economy. This award will help to launch the Cook County Land Bank, generating additional public and private investments to support its goals. The Cook County Land Bank will be the largest land bank in the country. In addition, this award will assist the recently formed South Suburban Land Bank to acquire troubled properties and return them to productive use, supporting the existing plan established by local leaders. The Cook County Land Bank will collaborate with the South Suburban Land Bank.</b>

<b>AWARD RECIPIENT / TEAM LEADER: Decatur Housing Authority</b>
<b>OTHER AWARD RECIPIENTS: Community Investment Corporation of Decatur (CICD)</b>
<b>TEAM PARTNERS: City of Decatur</b>
<b>GEOGRAPHIC SCOPE: Neighborhood United neighborhood (Decatur)</b>
<b>AWARD AMOUNT: \$2,000,000. Other sources of funds will combine with this award to support this initiative.</b>



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**SUMMARY OF COMMUNITY IMPACTS:** Newly construct 12 to 15 single family homes for sale or rent in designated neighborhoods prioritized by DHA and the City of Decatur as being in need of revitalization. The homes will be constructed in the Neighborhood United neighborhood located in close proximity to a substantial commercial development and other redevelopment efforts planned in conjunction with the City of Decatur. The homes will be affordable to families affected by foreclosure, and potential homebuyers will receive extensive homebuyer, credit and financial planning counseling. DHA will proactively market these homes to potential homebuyers.

**AWARD RECIPIENT / TEAM LEADER: Evanston Community Revitalization Partnership**

**OTHER AWARD RECIPIENTS: Community Partners for Affordable Housing, Brinshore Development LLC, Open Communities Inc., Housing Opportunity Development Corp.**

**TEAM PARTNERS: City of Evanston, Legal Aid Foundation of Metropolitan Chicago**

**GEOGRAPHIC SCOPE: City of Evanston**

**AWARD AMOUNT: \$1,500,000. Other sources of funds will combine with this award to support this initiative.**

**SUMMARY OF COMMUNITY IMPACTS:** Acquire and rehab 10 single family homes for sale or rent using the Community Land Trust (CLT) model. Housing counseling will be provided to home buyers. This award supports the first foreclosure effort in Illinois to incorporate the CLT model. As background, the CLT model allows for the land trust to retain the value of the land, but allows the homeowner to capture appreciation through the value of improvements. This model is designed to ensure that the housing will remain permanently affordable to current and subsequent home buyers.

**AWARD RECIPIENT / TEAM LEADER: Genesis Housing Development Corp.**

**OTHER AWARD RECIPIENTS: Chicago Community Loan Fund**

**TEAM PARTNERS: Chicago Rehab Network, Northern Trust, Project Simeon 2000, Chatham Business Association, Monroe Foundation**

**GEOGRAPHIC SCOPE: The following Chicago community areas: Chatham, Auburn Gresham and Greater Grand Crossing**

**AWARD AMOUNT: \$750,000. Other sources of funds will combine with this award to support this initiative.**

**SUMMARY OF COMMUNITY IMPACTS:** Supporting a proven neighborhood-based community development corporation, this award prioritizes redevelopment in blocks hardest hit by foreclosure where significant investments have already been made. Thirty-three homes will be stabilized by either: 1) newly constructing units for sale or rent; or 2) rehabbing properties for sale or rent. This award also supports non-profit lending by the Chicago Community Loan Fund for developing 25 of the units. Housing counseling will be provided to renters or buyers.



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<b>AWARD RECIPIENT / TEAM LEADER: Habitat for Humanity Champaign County</b>
<b>OTHER AWARD RECIPIENTS: Novadebt</b>
<b>TEAM PARTNERS: City of Champaign, City of Urbana, Busey Bank, Hickory Point Bank, Community Reinvestment Group, Education of Employment System #330, University of Illinois Law Clinic/Planning Department</b>
<b>GEOGRAPHIC SCOPE: Targeted neighborhoods in the cities of Champaign and Urbana</b>
<b>AWARD AMOUNT: \$2,000,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Supports the national Habitat for Humanity organization’s new neighborhood revitalization model of partnering with towns, funders and community-based partners. This new model enhances Habitat’s historic commitment to “sweat equity,” where its volunteers join professional staff and homebuyers to build or rehabilitate affordable homes with no-profit mortgages. Utilizing this model, this awardee will build or rehab 18 affordable homes for sale or lease on donated land. Housing counseling, down payment assistance and workforce training will be available to these home buyers. The University of Illinois will research the results and impact of this grant and related programs. In addition, this team will support housing counseling services in connection with the 6 <sup>th</sup> Judicial District’s pilot foreclosure mediation program, supported by the Attorney General’s NFS funds awarded to start-up court mediation programs.

<b>AWARD RECIPIENT / TEAM LEADER: Habitat for Humanity Chicago South Suburbs</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: City of Chicago Heights, Gorman and Company, South Suburban Mayor and Managers Association, Chicago Rehab Network, Neighborhood Housing Services of Chicago</b>
<b>GEOGRAPHIC SCOPE: City of Chicago Heights</b>
<b>AWARD AMOUNT: \$1,000,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Supports the national Habitat for Humanity organization’s new neighborhood revitalization model of partnering with towns, funders and community-based partners. This new model enhances Habitat’s historic commitment to “sweat equity,” where its volunteers join professional staff and homebuyers to build or rehabilitate affordable homes with no-profit mortgages. Utilizing this model, this team will build and renovate 7-10 affordable homes for sale. Site selection, housing counseling and neighborhood marketing will be coordinated with the broader Chicago Southland Housing and Community Development Collaborative.

<b>AWARD RECIPIENT / TEAM LEADER: Habitat for Humanity of McHenry County</b>
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<b>OTHER AWARD RECIPIENTS: Consumer Credit Counseling Services of McHenry County</b>
<b>TEAM PARTNERS: Hoyne Bank, McHenry County Planning and Development Department</b>
<b>GEOGRAPHIC SCOPE: Cities of Harvard, Hebron, Johnsburg, Marengo, McCullom Lake, McHenry and Woodstock, and other areas in McHenry County</b>
<b>AWARD AMOUNT: \$1,360,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Supports the national Habitat for Humanity organization’s new neighborhood revitalization model of partnering with towns, funders and community-based partners. This new model enhances Habitat’s historic commitment to “sweat equity,” where its volunteers join professional staff and homebuyers to build or rehabilitate affordable homes with no-profit mortgages. Utilizing this model, this team will build or rehab 9-15 homes for sale or lease on donated land. Pre-closing credit, mortgage and budgeting counseling for participating and non-qualified families will be provided by Consumer Credit Counseling Services of McHenry County, Inc. Down payment assistance will also be provided through team partner Hoyne Bank.

<b>AWARD RECIPIENT / TEAM LEADER: Hispanic Housing Development Corp.</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Enterprise Community Partners, BMO Harris Bank, Spanish Coalition for Housing, South Suburban Mayors and Managers Association</b>
<b>GEOGRAPHIC SCOPE: City of Chicago Heights and Belmont Cragin community (Chicago)</b>
<b>AWARD AMOUNT: \$3,000,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> In these two underserved communities, HHDC is bringing together an impressive set of partners and resources to implement a model scattered site rental program. In addition to deploying a range of tactics to acquire and rehab single family homes that have been affected by the foreclosure crisis, HHDC will provide rental housing and financial literacy to the occupants of these properties – both new referrals and the former homeowners – supporting participating households and the surrounding neighborhoods.

<b>AWARD RECIPIENT / TEAM LEADER: IFF (formerly known as Illinois Facilities Fund)</b>
<b>OTHER AWARD RECIPIENTS: Oak Park Regional Counseling Center</b>
<b>TEAM PARTNERS: West Cook Homeownership Center, West Cook Housing Collaborative, Metropolitan Mayors Caucus, Metropolitan Planning Council, Chicago Metropolitan Agency for Planning, Regional Homeownership Preservation, Breaking Ground, Northwest Housing Partnership, Hispanic Housing Development Corporation</b>
<b>GEOGRAPHIC SCOPE: Village of Bellwood, City of Berwyn, Village of Forest Park, Village of Oak Park and Village of Maywood</b>
<b>AWARD AMOUNT: \$3,000,000. Other sources of funds will combine with this award to support this initiative.</b>



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**SUMMARY OF COMMUNITY IMPACTS:** Building on an innovative and successful partnership that began at the start of the foreclosure crisis, IFF’s funding supports the West Cook Housing Collaborative’s five-town redevelopment strategy, which will focus on redeveloping properties affected by the foreclosure crisis near public transportation through a streamlined process for all five towns. Nearly doubling the acquisition and rehab underway, with support from the Department of Commerce and Economic Opportunity and other sources, IFF will create 53 additional affordable homes for working families.

**AWARD RECIPIENT / TEAM LEADER: Justine Petersen Housing and Reinvestment Corp.**

**OTHER AWARD RECIPIENTS: Endswell, LLC (developer/consultant)**

**TEAM PARTNERS: Not Applicable**

**GEOGRAPHIC SCOPE: Madison and St. Clair Counties**

**AWARD AMOUNT: \$1,000,000. Other sources of funds will combine with this award to support this initiative.**

**SUMMARY OF COMMUNITY IMPACTS:** As part of a comprehensive counseling and revitalization program, Justine Petersen will use this award to provide counseling and rehabilitation services in specific areas including: (i) demolition and land banking for future developments of 51 deteriorating structures that negatively impact surrounding property values; (ii) completion of modest owner-occupied rehab of 42 homes to help families prevent foreclosure; (iii) acquisition and rehabilitation of 40-45 homes either facing or in foreclosure; and (iv) homeowner education, support and case management services for families that will occupy these homes.

**AWARD RECIPIENT / TEAM LEADER: Lake County Residential Development Corp.**

**OTHER AWARD RECIPIENTS: Not Applicable**

**TEAM PARTNERS: City of North Chicago, Corporation for Supportive Housing**

**GEOGRAPHIC SCOPE: City of North Chicago**

**AWARD AMOUNT: \$1,500,000. Other sources of funds will combine with this award to support this initiative.**

**SUMMARY OF COMMUNITY IMPACTS:** After acquiring foreclosed homes – including properties donated by the City of North Chicago, in the Uptown, Midtown and Argonne Heights neighborhoods – LCRDC will undertake both rehab and new construction activities to provide 20 homes for mixed-income and special needs households. Some of the homes will be for rent and others will be sold to low to moderate-income households through a lease-to-purchase program. In addition, housing counseling and financial literacy will be provided to all participating households. LCRDC’s strategy, in partnership with the City and other partners, is part of a larger effort to lower crime and generate greater neighborhood engagement.

**AWARD RECIPIENT / TEAM LEADER: Latino Policy Forum**

**OTHER AWARD RECIPIENTS: Brighton Park Neighborhood Council, Casa Guanajuato,**



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<b>Catholic Charities, Clareitan Associates, Centro de Informacion, Enlace, Erie Neighborhood House, HACES, Interfaith Leadership Project, La Casa Norte, Logan Square Neighborhood Association, Mano a Mano, Open Communities, PASO and Spanish Community Center</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: 44 cities/towns in the following 12 counties: Cook, DuPage, Henry, Kane, Knox, Lake, Lee, Mercer, Rock Island, Warren, Whiteside and Will</b>
<b>AWARD AMOUNT: \$1,500,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Latino Policy Forum and its 15-member coalition of nonprofit organizations will work collaboratively to: <ul style="list-style-type: none"><li>i. Help ensure that appropriate counseling, education and other foreclosure-related services are reaching the over 40,000 currently under-served Latinos in 42 communities across Illinois.</li><li>ii. Provide a full range of counseling and case management services for under-served Latino renters and homeowners in Illinois.</li><li>iii. Develop a tracking system that measures how Latino families within the collaborative’s scope who have been impacted by the foreclosure crisis are reached through enhanced marketing and outreach strategies, and document housing-related services and referrals received as a result of these marketing and outreach efforts.</li></ul>

<b>AWARD RECIPIENT / TEAM LEADER: Lawndale Christian Development Corp.</b>
<b>OTHER AWARD RECIPIENTS: Safeway Construction Company</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Lawndale community (Chicago)</b>
<b>AWARD AMOUNT: \$900,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> This community-based development corporation will utilize NFS resources to replace 14 distressed properties and 4 vacant lots with a mix of affordable homeownership and rental options, as well as needed green space. LCDC will also provide a range of counseling to support the new occupants.

<b>AWARD RECIPIENT / TEAM LEADER: Local Initiatives Support Corporation, Chicago</b>
<b>OTHER AWARD RECIPIENTS: Mercy Portfolio Services, Community Investment Corporation, Neighborhood Housing Services of Chicago</b>
<b>TEAM PARTNERS: City of Chicago Department of Housing and Economic Development, MacArthur Foundation, Spanish Coalition for Housing, Partners in Community Building, Southwest Organizing Project, Chicago Neighborhood Initiatives, Greater</b>



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**Auburn Gresham Development Corp., West Humboldt Park Development Council, Far South Side Community Development Corp., Chatham Business Association, Bickerdike Redevelopment Corp., Austin Coming Together, Northwest Side Housing Center and Garfield Park Community Council**

**GEOGRAPHIC SCOPE: The following Chicago community areas: Auburn Gresham, Woodlawn, West Pullman, Humboldt Park, Grand Boulevard, Englewood, Chicago Lawn, Chatham, Belmont Cragin, Austin, East Garfield Park and North Pullman**

**AWARD AMOUNT: \$3,000,000. Other sources of funds will combine with this award to support this initiative.**

**SUMMARY OF COMMUNITY IMPACTS:** This award will double the outcomes of a high-impact City of Chicago initiative called the Micro Market Recovery Program (MMRP). MMRP is a neighborhood stabilization initiative focused on 13 specific areas in 12 communities that are experiencing higher numbers of foreclosure problems. This award will allow the initiative to help 2,000 families stay in their homes and to acquire and rehab another 240 currently vacant homes, largely in 1-4 unit properties. Housing counseling will be provided to all program participants.

**AWARD RECIPIENT / TEAM LEADER: Local Initiatives Support Corporation, Greater Peoria**

**OTHER AWARD RECIPIENTS: Peoria Opportunities Foundation, IFF, Novadebt, METEC Housing Counseling Resource Center**

**TEAM PARTNERS: City of Peoria, Busey Bank, Gaetz Home Team, East Bluff Neighborhood Housing Services**

**GEOGRAPHIC SCOPE: City of Peoria**

**AWARD AMOUNT: \$3,000,000. Other sources of funds will combine with this award to support this initiative.**

**SUMMARY OF COMMUNITY IMPACTS:** LISC in Peoria is bringing local housing stakeholders together to create a new, unified vision for revitalization. This award supports the demolition of 20 buildings and the creation of 30 new homes (half rental for special needs populations, half for sale) to revitalize the East Bluff neighborhood of Peoria. The City and various banks are committing land and subsidies, and housing counseling will be provided to all participating households.

**AWARD RECIPIENT / TEAM LEADER: Metropolitan Mayors Caucus**

**OTHER AWARD RECIPIENTS: South Suburban Mayors and Managers Association, Center of Community Progress and the Metropolitan Planning Council**

**TEAM PARTNERS: The Law Firm of Ancel, Glink, Diamond, Bush, Dicanni & Krafthefer**

**GEOGRAPHIC SCOPE: City of Blue Island, City of Calumet City, City of Chicago Heights, City of Country Club Hills, Village of Crestwood, Village of Flossmoor, Village of Hazel Crest, Village of Matteson, Village of Midlothian, City of Oak Forest, Village of Olympia Fields, Village of Orland Park, City of Palos Heights, Village of Park Forest, Village of**



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**Tinley Park**

**AWARD AMOUNT: \$335,536. Other sources of funds will combine with this award to support this initiative.**

**SUMMARY OF COMMUNITY IMPACTS:** This award encourages private sector owners and investors of smaller multi-family properties to improve living conditions for the many tenants living in substandard conditions, especially in neighborhoods crippled by the foreclosure crisis. This award supports a replicable, affordable and high impact code enforcement strategy in the southern suburbs. Without effective building code enforcement strategies, communities are susceptible to crime and deterioration from open and mismanaged properties. This award has three main objectives: 1) develop a database for tracking troubled properties; 2) provide incentives, such as affordable loans to remedy specific code violations, to responsive owners; and 3) publish a “best practices” manual on code enforcement strategies for members of the South Suburban Mayors and Managers Association and other towns.

**AWARD RECIPIENT / TEAM LEADER: Mid Central Community Action, Inc.**

**OTHER AWARD RECIPIENTS: Habitat for Humanity McLean County, West Bloomington Revitalization Project**

**TEAM PARTNERS: City of Bloomington, University of Illinois Community Preservation Clinic, Illinois Wesleyan University Action Research Center, Coldwell Banker and State Farm**

**GEOGRAPHIC SCOPE: City of Bloomington, McLean County**

**AWARD AMOUNT: \$1,500,000. Other sources of funds will combine with this award to support this initiative.**

**SUMMARY OF COMMUNITY IMPACTS:** The West Bloomfield Housing Collaborative will focus on the revitalization of Friendship Park, an area affected by foreclosures and gang activity. This award will help this team (i) purchase and rehab 13 single family homes for purchase or lease-to-purchase; (ii) rehab 20 owner-occupied homes to prevent foreclosure and promote neighborhood revitalization; (iii) build three new homes using the sweat equity/Habitat model; (iv) provide counseling to 26 families to keep them in their homes and 15 families to become homeowners; (v) provide mortgage/rental assistance to 25 homeowners/renters receiving financial coaching; and (vi) marketing and outreach. Data analysis will be provided by Illinois Wesleyan University and the University of Illinois, to help team members establish a long-term strategy for addressing future foreclosure mitigation and prevention efforts.



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<b>AWARD RECIPIENT / TEAM LEADER: Neighborhood Housing Services of Chicago Inc.</b>
<b>OTHER AWARD RECIPIENTS: South Suburban Housing Center</b>
<b>TEAM PARTNERS: Cook County Bureau of Economic Development, Kane County, Office of Community Reinvestment, South Suburban Mayors and Managers Association, City of Elgin</b>
<b>GEOGRAPHIC SCOPE: South Suburban Cook and Kane Counties</b>
<b>AWARD AMOUNT: \$1,750,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> In coordination with the Chicago Southland Housing and Community Development Collaborative and the new Kane County collaborative awarded NFS funds through the Community Foundation of the Fox River Valley, NHS will expand its affordable lending and homeownership education and counseling services into South Cook and Kane Counties. With these new resources, NHS plans to provide education and counseling services to nearly 1,000 households and provide \$7 million in affordable financing to help households buy, fix or refinance their homes. Additionally, this award will support marketing and outreach efforts to attract home buyers to the priority redevelopment areas in South Cook and Kane Counties.

<b>AWARD RECIPIENT / TEAM LEADER: NW Homestart</b>
<b>OTHER AWARD RECIPIENTS: City of Rockford</b>
<b>TEAM PARTNERS: Winnebago County Health Department, Comprehensive Community Solutions, Gorman and Co., Bridge Rockford Alliance, Winnebago Homes Association, Jeremiah Development, Swedish American Foundation, Hands That Help/Pilgrims Promise, 17<sup>th</sup> Judicial Circuit Court, Neighborworks America, Resolutions Systems Institute, Rockford Housing Authority</b>
<b>GEOGRAPHIC SCOPE: Village of Winnebago, Boone County, Ogle County, Stephenson County, Whiteside County, City of LaSalle, Village of Lee, Jo Davies County, Carroll County and City of DeKalb</b>
<b>AWARD AMOUNT: \$2,500,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> With this award, NW Homestart and its partners are collaborating to strategically redevelop properties in three neighborhoods within Rockford, Freeport and Belvidere. This award will also support a new Home Resource Center, providing a centralized location for homeowners to receive counseling, financial literacy and other housing-related education for homeowners within a 10-county area. In addition, this team will support housing counseling services in connection with the 17 <sup>th</sup> Judicial District's pilot court foreclosure mediation program, supported by the Attorney General's NFS funds awarded to start-up court mediation programs.



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<b>AWARD RECIPIENT / TEAM LEADER: Preservation of Affordable Housing</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Neighborhood Housing Services of Chicago Inc., City of Chicago, Community Investment Corporation, Mercy Portfolio Services, Network of Woodlawn</b>
<b>GEOGRAPHIC SCOPE: Woodlawn community (Chicago)</b>
<b>AWARD AMOUNT: \$750,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Recent federal funding has supported a rental housing market in a broad-based effort to promote a Neighborhood of Choice in this area. In order to expand housing options to include home ownership to support the broader mixed-use strategy, this award will create the Woodlawn Homeownership Fund to support the acquisition and resale of 75 homes in blocks affected by the foreclosure crisis. Activities of the fund will include acquiring and holding properties; securing properties; obtaining insurance; compiling rehab estimates; paying real estate taxes, utilities, security, etc.; obtaining appraisals; paying legal fees; marketing; and ultimately selling the properties.

<b>AWARD RECIPIENT / TEAM LEADER: Rock Island Economic Growth Corporation</b>
<b>OTHER AWARD RECIPIENTS: Cities of Rock Island, Moline, East Moline, Sterling, Morrison and Fulton, ARC of Quad Cities Area, Project Now</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Whiteside, Henry, Rock Island and Mercer Counties</b>
<b>AWARD AMOUNT: \$3,500,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> These public and private entities will coordinate housing redevelopment strategies in four adjacent counties. This award will support 83 new construction or rehabbed properties for sale or rent, including some historic preservation properties. Property management and social service strategies will be implemented to focus on veterans or populations with special needs. Housing counseling will be provided.

<b>AWARD RECIPIENT / TEAM LEADER: Southwest Organizing Project</b>
<b>OTHER AWARD RECIPIENTS: Brinshore Development, LLC</b>
<b>TEAM PARTNERS: Greater Southwest Development Corp., United Power for Action and Justice, Neighborhood Housing Services of Chicago, Local Initiatives Support Corporation of Chicago, DePaul Institute for Housing Studies</b>
<b>GEOGRAPHIC SCOPE: Chicago Lawn community (Chicago)</b>
<b>AWARD AMOUNT: \$3,000,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> This redevelopment effort is part of a broader strategy, led by community organizers, to reclaim Chicago Lawn as a stable community. This award will target the redevelopment of troubled properties, both by rehab or new construction for sale or



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for rent. The award bolsters the surrounding community redevelopment efforts, including: violence prevention, school improvement and economic development. All participating families will receive housing counseling.

<b>AWARD RECIPIENT / TEAM LEADER: The Resurrection Project</b>
<b>OTHER AWARD RECIPIENTS: Self-Help Federal Credit Union's Second Federal Savings, Brighton Park Neighborhood Council, Interfaith Leadership Project</b>
<b>TEAM PARTNERS: Chinese American Service League</b>
<b>GEOGRAPHIC SCOPE: Brighton Park community (Chicago) and Cicero</b>
<b>AWARD AMOUNT: \$2,000,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> With this award, the Resurrection Project and its partners will enhance and expand their continuum of housing-related services to families in one urban and one suburban location affected by foreclosures. The Chinese American Service League will provide a range of housing counseling, including foreclosure prevention and preparedness for new and existing home buyers, to ensure borrowers are prepared for loans. The Resurrection Project will: 1) create two new loan funds to provide new mortgages and/or acquisition/rehab loans for lower income households; and 2) provide culturally appropriate and responsible realty services for lower-income families. These initiatives expand the proven partnerships in Brighton Park and Cicero, helping to serve over 800 largely Latino families in both the City of Chicago and the suburbs.

<b>AWARD RECIPIENT / TEAM LEADER: Westside Health Authority</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Housing Helpers, Bethel New Life, Westside Federation of Ministers, Global Network</b>
<b>GEOGRAPHIC SCOPE: Austin community (Chicago)</b>
<b>AWARD AMOUNT: \$400,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Rehabilitate 25 homes in the Austin neighborhood under the 100 Homes 100 Men Campaign. This campaign seeks to employ community residents during construction, and to identify, counsel, pre-qualify and connect homebuyers with mortgages through banking partners. This award will help the campaign to achieve 25% of its goal. Housing counseling will be provided.

<b>AWARD RECIPIENT / TEAM LEADER: Will County Center for Community Concerns</b>
<b>OTHER AWARD RECIPIENTS: Community Development Division of Will County</b>
<b>TEAM PARTNERS: City of Joliet</b>
<b>GEOGRAPHIC SCOPE: City of Crest Hill, City of Lockport and City of Joliet</b>
<b>AWARD AMOUNT: \$3,000,000. Other sources of funds will combine with this award to support</b>



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**this initiative.**

**SUMMARY OF COMMUNITY IMPACTS:** This partnership will purchase, rehab and resell 29 homes for pre-qualified buyers in specific neighborhoods, as well as provide delinquency and foreclosure prevention counseling services and education, pre- and post-purchase counseling services, and emergency housing assistance (e.g., payment of first/last month’s rent and/or security deposits) for families in Will County. This program model allows the pre-qualified buyers to identify foreclosed properties in designated areas they wish to purchase, receive assistance in the acquisition and rehab of the property, and secure an appropriate mortgage.

**AWARD RECIPIENT / TEAM LEADER: Windy City Habitat for Humanity**

**OTHER AWARD RECIPIENTS: Not Applicable**

**TEAM PARTNERS: Not Applicable**

**GEOGRAPHIC SCOPE: West Pullman community (Chicago)**

**AWARD AMOUNT: \$800,000. Other sources of funds will combine with this award to support this initiative.**

**SUMMARY OF COMMUNITY IMPACTS:** Supports the national Habitat for Humanity organization’s new neighborhood revitalization model of partnering with towns, funders and community-based partners. This new model enhances Habitat’s historic commitment to “sweat equity,” where its volunteers join professional staff and homebuyers to build or rehabilitate affordable homes with no-profit mortgages. Utilizing this model, this awardee will build four new homes and increase organizational capacity to complete a broader 16-home initiative in four service areas in the West Pullman renewal plan. Homebuyer education and other counseling services will be provided to all home buyers.

**IV. SUMMARY OF HOUSING COUNSELING AWARDS**

**AWARD RECIPIENT / TEAM LEADER: Chicago Urban League**

**OTHER AWARD RECIPIENTS: Not Applicable**

**TEAM PARTNERS: Not Applicable**

**GEOGRAPHIC SCOPE: The following Chicago community areas: Auburn Gresham, South Shore, Burnside, Kenwood, Englewood, Greater Grand Crossing, Washington Park, Woodlawn, West Garfield Park, Douglas, Chatham, East Garfield Park, Roseland, North Lawndale, South Lawndale, Morgan Park, West Englewood and Chicago Lawn**

**AWARD AMOUNT: \$150,000**

**SUMMARY OF COMMUNITY IMPACTS:** The Chicago Urban League will provide homeowner and rental counseling to clients, providing homeowners with knowledge of alternatives to foreclosure, steps to avoiding foreclosure when possible, recognizing a predatory loan and determining their appropriate (affordable) mortgage amount. Foreclosure and pre-purchase counselors will receive training via Freddie Mac’s Credit Smart program and from Neighborworks America, the official training entity for HUD-certified counseling entities.



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<b>AWARD RECIPIENT / TEAM LEADER: Chinese American Service League</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Greater Chinatown area of Chicago, including Armour Square, Bridgeport and McKinney Park</b>
<b>AWARD AMOUNT: \$150,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS: Provide housing counseling, education and financial assistance to families, including down payment/closing costs and renters assistance (e.g., security deposit payments).</b>

<b>AWARD RECIPIENT / TEAM LEADER: DuPage Homeownership Center (DHOC)</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: DuPage County</b>
<b>AWARD AMOUNT: \$750,000</b>
<b>SUMMARY OF COMMUNITY IMPACTS: DHOC will provide a full array of counseling services to DuPage residents struggling with foreclosure, and (i) increase critical services to homeowners in foreclosure through the Counselor in Court Program and default counseling services; (ii) implement Financial Recovery Workshops; (iii) undertake certification training of staff; (iv) develop and implement marketing efforts to reach more homeowners before they are in foreclosure; (v) offer additional Homebuyer Education and Gateway Orientation sessions, counseling and financial literacy services in Spanish; and (vi) provide post-purchase workshops.</b>

<b>AWARD RECIPIENT / TEAM LEADER: Illinois Assistive Technology Program</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Sangamon, Menard, Logan, Christian, Macoupin, Montgomery, Morgan and Cass Counties in central Illinois</b>
<b>AWARD AMOUNT: \$150,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS: IATP will provide housing counseling services for approximately 100 foreclosure cases per year in central Illinois. IATP will also provide homebuyer education classes, offer one-on-one post purchase counseling and increase the effectiveness of their outreach efforts to those in need of counseling. In addition, this team will support housing counseling services in connection with the 7<sup>th</sup> Judicial District's pilot court foreclosure mediation program, supported by the Attorney General's NFS funds awarded to start-up court mediation programs.</b>



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<b>AWARD RECIPIENT / TEAM LEADER: Institute for Consumer Credit Education</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Kankakee County</b>
<b>AWARD AMOUNT: \$150,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS: ICCE will provide housing counseling services to 900 targeted families in Kankakee County. In addition, this team will provide housing counseling services in connection with the 21<sup>st</sup> Judicial District’s pilot foreclosure mediation program, supported by the Attorney General’s NFS funds awarded to start-up court mediation programs.</b>

<b>AWARD RECIPIENT / TEAM LEADER: Metropolitan Tenants Organization</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Cook County</b>
<b>AWARD AMOUNT: \$200,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS: MTO will increase its outreach, support and counseling for renters caught up in the foreclosure of their buildings, and will provide training to other counseling agencies on the key elements of renter issues.</b>

<b>AWARD RECIPIENT / TEAM LEADER: Northwest Side Housing Center</b>
<b>OTHER AWARD RECIPIENTS: Lakeside Community Development Corp.</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: The following Chicago community areas: Belmont-Cragin, Hermosa, Portage Park, Rogers Park, West Ridge, North Park, Lincoln Square, Edgewater, Uptown, North Center and Albany Park</b>
<b>AWARD AMOUNT: \$300,000</b>
<b>SUMMARY OF COMMUNITY IMPACTS: NWSHC will implement three model counseling strategies to (i) provide counseling services to families with a focus on preventing repeat defaults and delinquencies among clients served since January 2008; and (ii) work to improve the housing counseling process of the Cook County Mediation Program. Through a strategic partnership, this award will also support Lakeside Community Development Corporation’s training for owner-managed condominium associations.</b>

<b>AWARD RECIPIENT / TEAM LEADER: Rogers Park Community Development Corp. d/b/a Northside Community Development Corporation (NCDC)</b>
<b>OTHER AWARD RECIPIENTS: Bosnian-Herzegovinian American Community Center, Indo-American Center, Cambodian Association of Illinois, Korean American Community Services, Lao American Community Services, Chinese Mutual Aid Association, Ethiopian</b>



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<b>Community Association of Chicago and John Marshall Law School</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: The following Chicago community areas: Rogers Park, Albany Park, Borth Center, Lincoln Square, Edgewater, Lakeview, Uptown, West Ridge and North Park, as well as several north and northwestern suburbs</b>
<b>AWARD AMOUNT: \$800,000. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> The Northside Housing Collaborative is a team-based program model providing one-on-one foreclosure, homebuyer and pro bono legal counseling services at seven culturally specific, non-profit community service organizations on the northside of Chicago serving the following underserved communities: Bosnian, Cambodian, Chinese, Ethiopian, Herzegovinian, Korean, Laotian and South Asian (Bangladeshi, Indian, Pakistani) American communities. The lead agency will provide counseling services one day per week at each partner agency site, and the seven partner agencies will help by providing translation/interpretation services, community outreach and client follow-up. This collaborative will also produce program materials and web-based information in various languages to benefit families throughout Illinois.

<b>AWARD RECIPIENT / TEAM LEADER: Spanish Coalition for Housing</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: City of Berwyn, Town of Cicero, Village of Melrose Park, City of Chicago Heights, Village of South Holland, City of Carbondale, City of Kankakee, City of Madison, City of Waukegan, City of Peoria, City of Rockford and City of Chicago, Village of Carpentersville, City of Elgin</b>
<b>AWARD AMOUNT: \$1,100,500. Other sources of funds will combine with this award to support this initiative.</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> SCH has been at the forefront of efforts to address the foreclosure crisis, venturing outside its traditional geographic boundaries while also piloting new counseling and partnership strategies to address mounting demands. With this award, SCH will be able to provide bilingual financial literacy services to over 3,000 additional households by providing foreclosure, mediation and new homebuyer counseling. SCH will also coordinate with Housing Action Illinois and the Illinois Association of Community Action Agencies to provide more individualized assistance to specific local government entities.

<b>AWARD RECIPIENT / TEAM LEADER: Urban League of Metropolitan St. Louis</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: City of East St. Louis, St. Clair County</b>
<b>AWARD AMOUNT: \$150,000</b>



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**SUMMARY OF COMMUNITY IMPACTS:** This award will allow the Urban League of Metropolitan St. Louis to provide financial assistance, homebuyer education and financial literacy education workshops to more than 70 homeowners and renters. Urban League of Metropolitan St. Louis will also provide comprehensive, one-on-one housing counseling services to more than 130 homeowners/renters in St. Clair County, including the City of East St. Louis. In addition, this team will support housing counseling services in connection with the 20<sup>th</sup> Judicial District’s pilot court foreclosure mediation program, supported by the Attorney General’s NFS funds awarded to start-up court mediation programs.

**V. SUMMARY OF EXPERT AWARDS**

<b>AWARD RECIPIENT / TEAM LEADER: Access Living of Metropolitan Chicago</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Statewide</b>
<b>AWARD AMOUNT: \$150,000</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> This award will: 1) supplement Access Living’s existing housing counseling to households with disabilities; and 2) encourage more accessible housing options by allowing Access Living to offer its services and provide training and materials to the housing counselors and redevelopment teams awarded funds through this \$70 million RFQ/P.

<b>AWARD RECIPIENT / TEAM LEADER: Chicago Area Fair Housing Alliance</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Oak Park Regional Housing Center, Chicago Lawyers' Committee for Civil Rights Under Law</b>
<b>GEOGRAPHIC SCOPE: Statewide</b>
<b>AWARD AMOUNT: \$100,000</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Consistent with a nationally recognized housing strategy to affirmatively further fair housing, this expert team will provide training materials and individualized technical assistance to NFS awardees and partners – local governments, developers and counselors – to ensure that housing segregation is not perpetuated in ways that leave vulnerable communities open to the predatory practices that exacerbated the foreclosure crisis.

<b>AWARD RECIPIENT / TEAM LEADER: Agency for Planning</b>
<b>OTHER AWARD RECIPIENTS: Metropolitan Mayor’s Caucus, Metropolitan Planning Council</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Statewide</b>



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**AWARD AMOUNT: \$448,448**

**SUMMARY OF COMMUNITY IMPACTS:** Foreclosure problems go far beyond traditional municipal and county borders. As a result, addressing these problems at the appropriate scale requires unprecedented cooperation across boundaries. This award: 1) provides individualized assistance to teams receiving awards from this \$70 million RFQ/P working across borders on regional redevelopment in McHenry, Lake, DuPage, Kane, Cook, Will and Kendall Counties; and 2) provides training and materials on sub-regional planning and prioritizing investments for all awardees.

**AWARD RECIPIENT / TEAM LEADER: Corporation for Supportive Housing**

**OTHER AWARD RECIPIENTS: Not Applicable**

**TEAM PARTNERS: Not Applicable**

**GEOGRAPHIC SCOPE: Statewide**

**AWARD AMOUNT: \$50,000**

**SUMMARY OF COMMUNITY IMPACTS:** This award supports statewide mandates to better integrate housing options for veterans and special needs populations within the community. CSH will provide training materials to development teams to ensure those teams are familiar with best practices and resources available to support the integration of veterans and individuals with special needs.

**AWARD RECIPIENT / TEAM LEADER: DePaul University Institute for Housing Studies**

**OTHER AWARD RECIPIENTS: Not Applicable**

**TEAM PARTNERS: Not Applicable**

**GEOGRAPHIC SCOPE: Statewide**

**AWARD AMOUNT: \$500,000**

**SUMMARY OF COMMUNITY IMPACTS:** Together with the Woodstock Institute, DePaul will assist the Attorney General’s Office, and all the community revitalization awardees, to track key housing data and economic indicators (such as employment trends, vacancy rates and real estate transactions in particular communities) and use this data to guide awardees and analyze the impact of these NFS investments in all affected neighborhoods.

**AWARD RECIPIENT / TEAM LEADER: Housing Action Illinois/NeighborWorks America**

**OTHER AWARD RECIPIENTS: NeighborWorks America**

**TEAM PARTNERS: Not Applicable**

**GEOGRAPHIC SCOPE: Statewide**

**AWARD AMOUNT: \$750,000**

**SUMMARY OF COMMUNITY IMPACTS:** Together with the Illinois Association of Community Action Agencies, Housing Action Illinois and NeighborWorks America will provide curriculum and training, including individualized support, to all of the teams and stand-alone housing counseling agencies funded through the National Foreclosure Settlement to ensure



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consistent quality standards for the full range of housing counseling activities provided by these awards.

**AWARD RECIPIENT / TEAM LEADER: Housing Action Illinois/Neighborhood Housing Services of Chicago**

**OTHER AWARD RECIPIENTS: Not Applicable**

**TEAM PARTNERS: Not Applicable**

**GEOGRAPHIC SCOPE: Statewide**

**AWARD AMOUNT: \$500,000**

**SUMMARY OF COMMUNITY IMPACTS:** Building on a successful pilot effort funded by private philanthropy, this award will ease the administrative burdens of housing counseling agencies funded by the National Foreclosure Settlement. Currently, housing counseling agencies spend considerable resources collecting information to report to funders. This award will fund the expansion of a comprehensive electronic client management system that promotes accurate data entry, streamlined reporting and uniform outcome measurements statewide.

**AWARD RECIPIENT / TEAM LEADER: Illinois Association of Community Action Agencies**

**OTHER AWARD RECIPIENTS: Shawnee Development Council, Western Egyptian Economic Opportunity Council, Crosswalk Community Action, Wabash Area Development Inc., Mid Central Community Action Agency, Embarras River Basin Agency Inc., BCMW Community Services, East Central Illinois Community Action Agency, Tazwood Community Services Inc., C.E.F.S. Economic Opportunity Corporation, Two Rivers Regional Council of Public Officials, Western Illinois Regional Council**

**TEAM PARTNERS: Illinois Community Action Network, NeighborWorks America**

**GEOGRAPHIC SCOPE: Southern Illinois (Alexander, Union, Pulaski, Johnson, Massac, Pope, Hardin, Monroe, Randolph, Perry, Jackson, Jefferson, Franklin, Williamson, Wayne, Edwards, Wabash, Hamilton, White, Saline, Gallatin, McLean, Livingston, Douglas, Edgar, Coles, Cumberland, Clark, Jasper, Crawford, Richland, Lawrence, Bond, Clinton, Marion, Washington, Iroquois, Vermilion, Ford, Tazewell, Woodford, Christian, Montgomery, Fayette, Clay, Effingham, Shelby, Moultrie, Adams, Pike, Brown, Schuyler, Henderson, Warren, Hancock and McDonough Counties)**

**AWARD AMOUNT: \$250,000**

**SUMMARY OF COMMUNITY IMPACTS:** Together with Housing Action Illinois and NeighborWorks America, the Illinois Association of Community Action Agencies will provide curriculum and training, including individualized support, to agencies in IACAA’s membership that are expanding their expertise to address local housing counseling demands. IACAA will train and certify these agencies to ensure consistent quality standards for the full range of housing counseling activities needed.



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<b>AWARD RECIPIENT / TEAM LEADER: Illinois Housing Development Authority</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Southern Illinois</b>
<b>AWARD AMOUNT: \$2,500,000</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Responding to underserved downstate housing needs, the Attorney General’s Office has encouraged IHDA to invest in downstate counseling and/or redevelopment strategies to help areas of the State that have fewer housing and community development resources.

<b>AWARD RECIPIENT / TEAM LEADER: Mission Strategy Consulting</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Statewide</b>
<b>AWARD AMOUNT: \$94,875</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> A common element through many of these awards is the coordination of interdisciplinary public and private partners that are focused on foreclosure responses specific to the communities they aid. This strategy is a nationally recognized “best practice,” but the coordination and work plans are complex. Through training materials and individualized assistance, Mission Strategy Consulting will assist various teams in these organizational efforts, promoting efficiencies and eliminating overlapping services in administration and programs.

<b>AWARD RECIPIENT / TEAM LEADER: National Consumer Law Center</b>
<b>OTHER AWARD RECIPIENTS: Not Applicable</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Statewide</b>
<b>AWARD AMOUNT: \$41,000</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> NCLC will provide training and materials to housing counseling agencies funded through this RFQ/P to improve coordination with legal assistance providers and court mediation programs.

<b>AWARD RECIPIENT / TEAM LEADER: Teska Associates</b>
<b>OTHER AWARD RECIPIENTS: Axia Development</b>
<b>TEAM PARTNERS: Not Applicable</b>
<b>GEOGRAPHIC SCOPE: Statewide</b>
<b>AWARD AMOUNT: \$150,000</b>
<b>SUMMARY OF COMMUNITY IMPACTS:</b> Through training materials and individualized assistance, this team will provide real estate assistance to redevelopment entities and teams funded through these awards, ensuring that (a) redevelopment activities strategically respond to



**National Foreclosure Settlement Awards  
Community Revitalization & Housing Counseling**

market analysis, (b) rehab and new construction activities are cost effective and high quality, and (c) financing options are sufficiently identified and combined with other sources of funds to increase the outcomes.

**AWARD RECIPIENT / TEAM LEADER: Woodstock Institute**

**OTHER AWARD RECIPIENTS: Housing Action Illinois**

**TEAM PARTNERS: Not Applicable**

**GEOGRAPHIC SCOPE: Statewide**

**AWARD AMOUNT: \$500,000**

**SUMMARY OF COMMUNITY IMPACTS:** Together with the DePaul Institute of Housing Studies, Woodstock will assist the Attorney General’s Office, and all the housing counseling and community revitalization awardees, to track key housing data and economic indicators (including employment trends, vacancy rates and real estate transactions in particular communities) and use this data to guide awardees and analyze the impact of these NFS investments in all affected neighborhoods.

**VI. MONITORING**

The Attorney General’s Office, through continued work with the Advisory Council, will use a variety of methods to monitor these awards, ensuring the funds are used appropriately and the outcomes are measurable. Awardees may be subject to periodic reporting. The Attorney General’s Office will work with non-profit experts to develop particularized monitoring strategies for some of the team awardees. In addition, the reporting and monitoring will be coordinated through existing funders of the same projects, such as the Chicago Community Trust and the John D. and Catherine T. MacArthur Foundation. Finally, many of the expert awards funded through the NFS will measure outcomes and determine the impact of particular initiatives in the communities they serve.

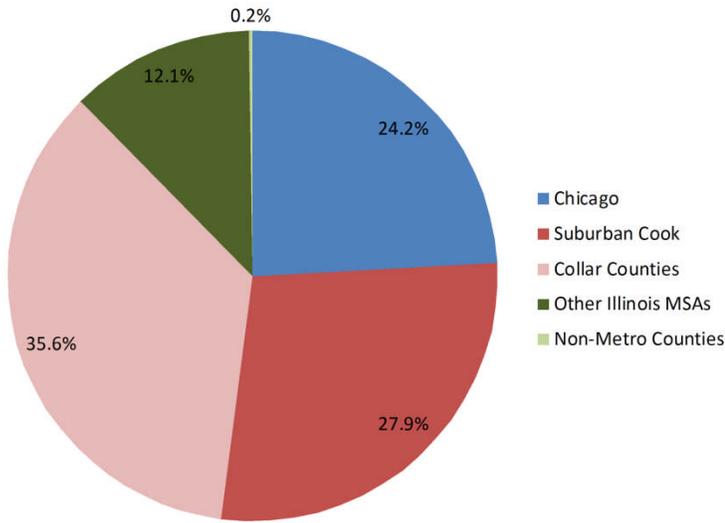
**VII. GRAPHICAL REPRESENTATIONS OF DOLLAR IMPACT IN COMMUNITIES**

DePaul University’s Institute for Housing Studies and the Woodstock Institute assisted the Attorney General’s Office in analyzing locations in Illinois with the greatest percentages of vacant and abandoned properties and foreclosure filings. Based on the applications received, recommended funding is being distributed to the high demand areas in metro and non-metro areas statewide.

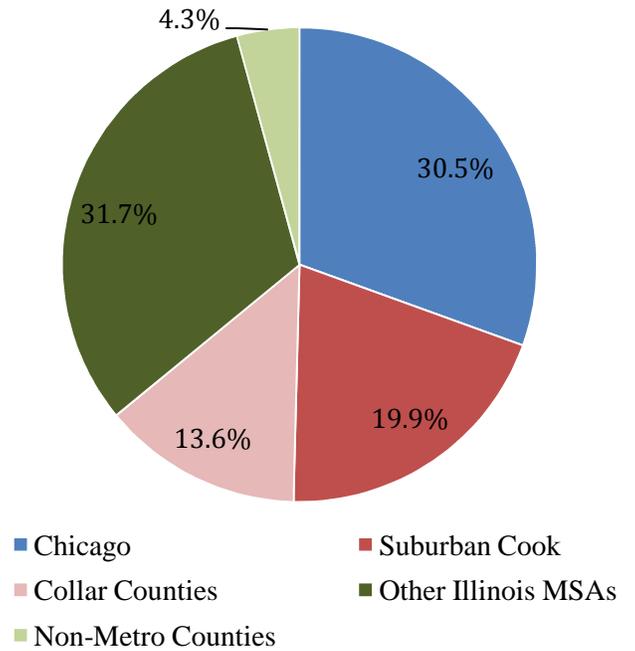


**National Foreclosure Settlement Awards  
Community Revitalization & Housing Counseling**

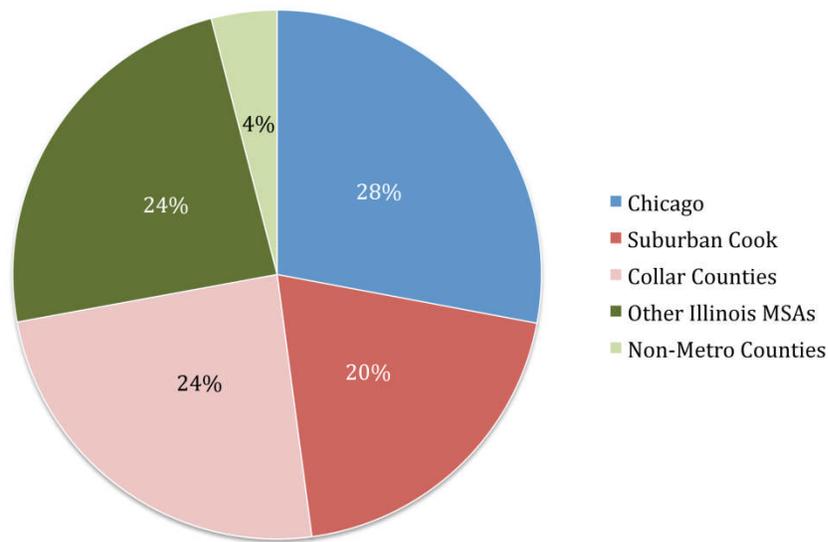
**FORECLOSURES BY REGION**



**VACANT AND ABANDONED PROPERTIES BY REGION**



**HOUSING COUNSELING AND COMMUNITY REVITALIZATION FUNDING BY REGION**



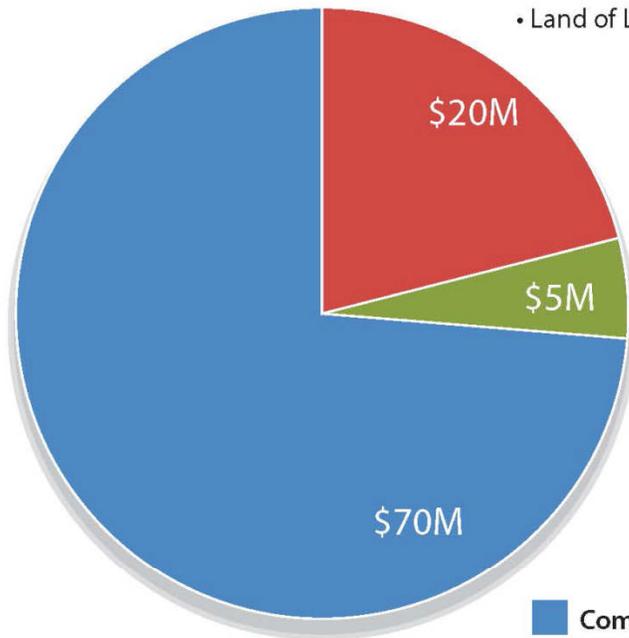


## National Foreclosure Settlement Foreclosure Prevention Assistance and Community Revitalization Awards

**Foreclosure-related Legal Representation**  
Provided to legal aid providers to represent homeowners or renters facing foreclosure

EXAMPLES:

- LAF: \$4.7M
- Prairie State Legal Services: \$4.5M
- Land of Lincoln: \$4.5M



**Court Foreclosure Mediation Programs Start-ups**  
Provided to nonprofits assisting in the creation and implementation of new foreclosure mediation programs in counties with significant needs but without current programs.

AWARDS:

- NIU Law School & RSI: \$1.7M
- U of I College of Law: \$790,000
- Dispute Resolution Institute: \$2.5M

**Community Revitalization and Housing Counseling**  
• Includes diverse projects to rebuild communities struggling from foreclosure crisis  
• Nationally recognized housing strategies

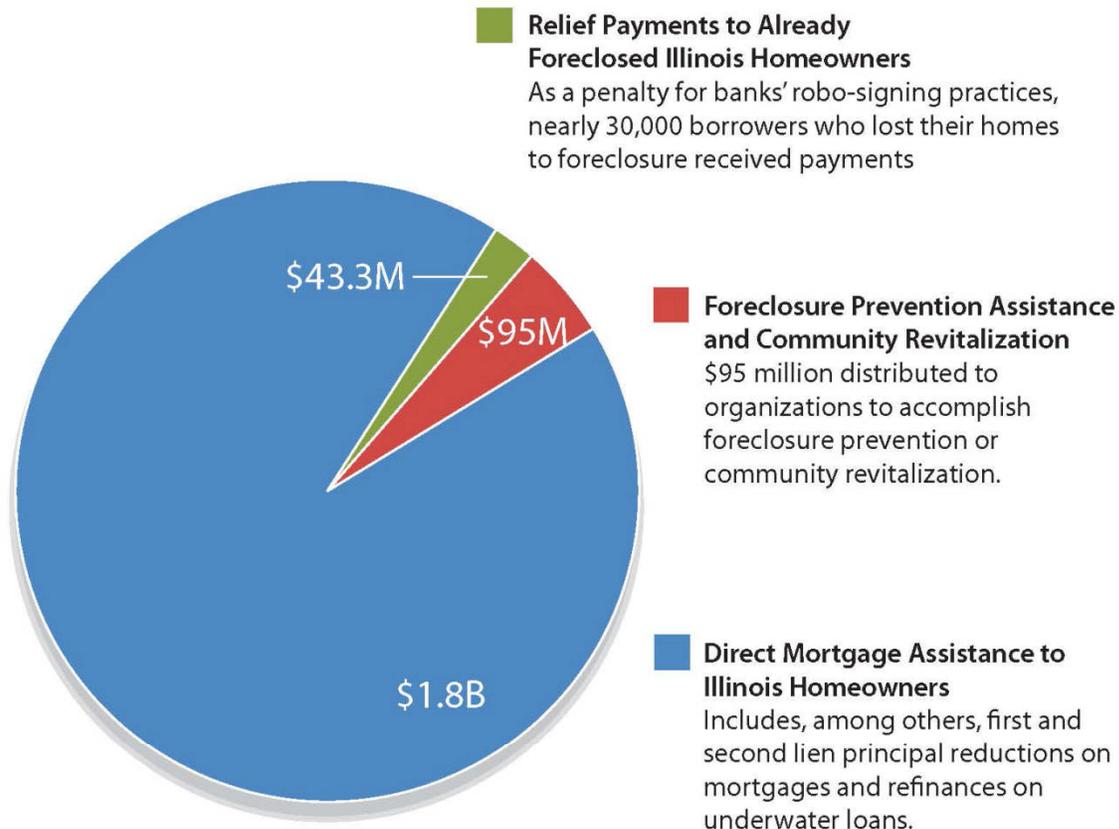
EXAMPLES:

- Cook County Land Bank: \$6M to return vacant or abandoned properties into productive use
- Hispanic Housing Development Corp.: \$3 million to give homeowners facing foreclosure the chance to stay in their homes and rent
- Local Initiatives Support Corp., Greater Peoria: \$3M to create housing for special needs populations in Peoria





## National Foreclosure Settlement Illinois Homeowner & Community Benefits to Date



**TOTAL: Approximately \$2B in Relief**

