

Illinois Emergency Rental and Mortgage Assistance Programs Fact Book

Feb. 19, 2021

On June 10, 2020 Governor JB Pritzker signed the 2021 Budget Appropriations Bill. Passed by the Illinois General Assembly on May 24, the bill allocated over \$300,000,000 of federal Coronavirus Relief Funds (CRF) for the specific purpose of providing housing assistance to residents of Illinois who found themselves without the means to pay their rent or mortgage due to impacts incurred from the COVID-19 pandemic.

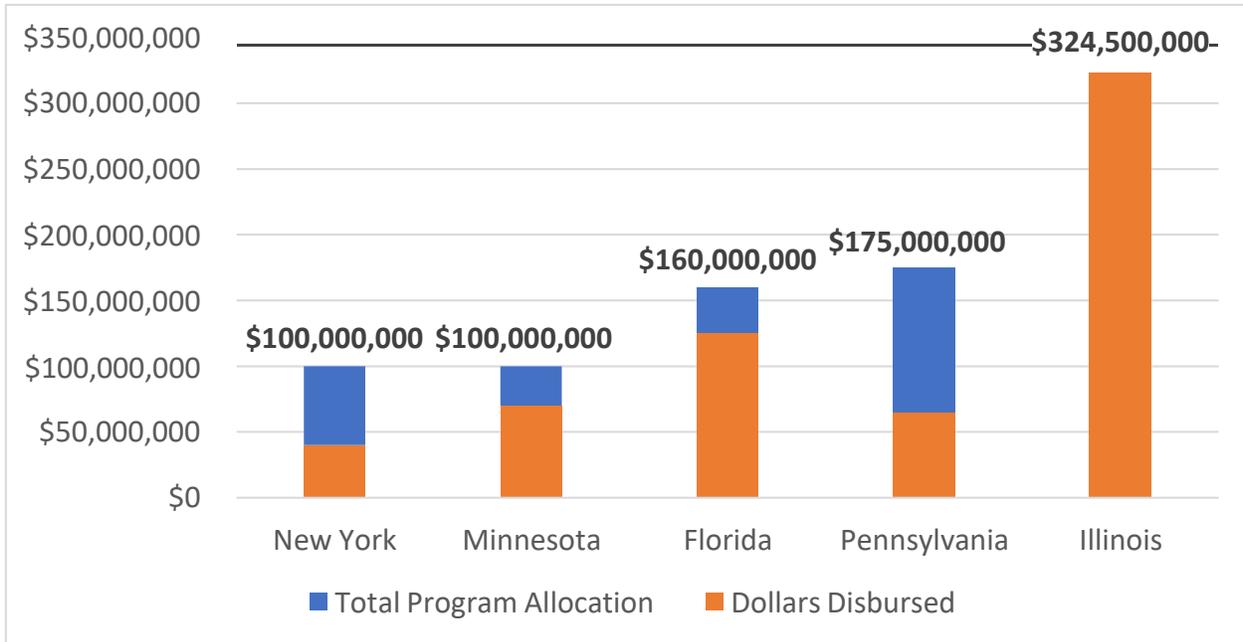
The resulting Emergency Rental Assistance (ERA) and Emergency Mortgage Assistance (EMA) programs disbursed more than \$324,000,000 in past due rent and mortgage payments helping keep over 56,000 households safe and sheltered at home during the pandemic.

FINAL RESULTS*

Total Unique Apps 97,893	Total Reviewed Apps 78,314 80.0%	Total Approved Apps 56,200 71.8%
------------------------------------	---	---

ILLINOIS IS A LEADER IN PRIORITIZING HOUSING NEEDS OF ITS RESIDENTS

Illinois was a leader in prioritizing CRF funds for housing needs. The Illinois General Assembly recognized the huge need for rental and mortgage assistance and pressed forward to ensure the availability of funds. The chart below shows the five largest statewide emergency housing assistance programs in the country administered by Housing Finance Agencies. Illinois had the largest program in the country in response to the COVID-19 pandemic and was the only state to distribute all its funds within the originally legislated deadline of December 30, 2020.



Nation’s largest Covid-19 housing assistance programs administered by HFAs

ENSURING DISPROPORTIONATELY IMPACTED AREAS ARE SERVED

The General Assembly and the Pritzker Administration prioritized reaching those most in need with an emphasis on racial equity. To ensure a program that fairly and equitably disburses funds to those communities most in need, particularly communities of color, the General Assembly mandated that at least \$100,000,000 (33%) of the assistance go to “Disproportionately Impacted Areas” (DIAs), specific zip codes targeting those most in need, primarily low income, Black and Latinx communities who were hardest hit by infections and layoffs due to the pandemic. The DIA goals were substantially exceeded.

DIA RESULTS EXCEEDED

ERA Approved Apps 46,129	ERA DIA Approved Apps 31,029 67.3%	ERA DIA Approved \$ \$155,145,000 67.3%
EMA Approved Apps 10,071	EMA DIA Approved Apps 5,531 54.9%	EMA DIA Approved \$ \$49,318,691 50%

RENTAL NEED GREATER THAN MORTGAGE NEEDS

Initially, plans to administer the funds projected that mortgage funds and rental funds would be evenly disbursed: approximately \$150,000,000 for each. Once the applications for each program were received, it became apparent that rental need exceeded mortgage need, and funding was reapportioned with 70% of funding going to rental assistance and 30% to mortgage assistance.

ERA Unique Apps 79,267	ERA Reviewed Apps 59,764 75.4%	ERA Approved Apps 46,129 77.2%	ERA Approved Apps \$ \$230,645,000 70% of Funds
----------------------------------	---	---	--

EMA Unique Apps 18,626	EMA Reviewed Apps 18,550 99.6%	EMA Approved Apps 10,071 54.3%	EMA Approved Apps \$ \$98,449,437 30% of Funds
----------------------------------	---	---	---

MORE HOUSEHOLDS SERVED THAN ORIGINALLY ESTIMATED

Initial projections showed 30,000 rental households and 10,000 homeowners would be served by the program. The homeowner target was met, and the renter household target was substantially exceeded. 10,071 approved homeowner applications were funded. Unused mortgage funds were then available to increase renter households served by 53%. Over 46,000 applicants received funds instead of the initially projected 30,000.

HOUSEHOLD SIZE

Average household size for renters in Illinois is 2.3 people. Average household size for the ERA program was 2.7 people per household.

RENTAL AND MORTGAGE APPLICATIONS BY RACE

For ERA, 67% of the approved applications and 67% of the funding went to households who identified as either American Indian, Asian, Black or Pacific Islander. An additional 9.6% of the applicants did not identify a race. Households identifying as African American received the largest share of the funding at 63.1%.

For EMA, 57% of the approved applications and 56% of the funding went to households who identified as either American Indian, Asian, Black or Pacific Islander. An additional 12% of the applicants did not identify a race. Households identifying as African American received the largest share of funding at 47%.

ERA

Date: 1/31/2021

ERA	Unique Applications		Reviewed Applications		Approved Applications			
	79,267		59,764	75.4%	46,129	77.2%	\$230,645,000	% of Funds
American Indian	676	0.9%	466	0.8%	349	0.8%	\$1,745,000	0.8%
Asian	2,171	2.7%	1,680	2.8%	1,291	2.8%	\$6,455,000	2.8%
Black / Afr Amr.	51,624	65.1%	37,785	63.2%	29,092	63.1%	\$145,460,000	63.1%
Pacific Islander	116	0.1%	84	0.1%	63	0.1%	\$315,000	0.1%
White	17,296	21.8%	13,940	23.3%	10,905	23.6%	\$54,525,000	23.6%
Race No Answer	7,384	9.3%	5,809	9.7%	4,429	9.6%	\$22,145,000	9.6%

EMA

EMA	Unique Applications		Reviewed Applications		Approved Applications			
	18,626		18,550	99.6%	10,071	54.3%	\$98,449,436.69	% of Funds
American Indian	143	0.8%	142	0.8%	75	0.7%	\$665,065.67	0.7%
Asian	1,237	6.6%	1,219	6.6%	643	6.4%	\$7,943,621.76	8.1%
Black / Afr Amr.	9,684	52.0%	9,638	52.0%	5,009	49.7%	\$46,251,293.64	47.0%
Pacific Islander	27	0.1%	27	0.1%	10	0.1%	\$115,829.59	0.1%
White	5,659	30.4%	5,643	30.4%	3,278	32.5%	\$32,651,707.38	33.2%
Race No Answer	2,141	11.5%	2,131	11.5%	1,190	11.8%	\$12,149,125.01	12.3%

RENTAL AND MORTGAGE APPLICATIONS BY ETHNICITY

Applicants who identified as Hispanic/Latinx comprised 11.7% of approved applications and funding for the ERA program. Mortgage recipients showed a higher rate with 16.8% of the approved applications and 17.2% of the mortgage funding going to applicants that identified as Hispanic/Latinx.

Date: 1/31/2021

ERA	Unique Applications		Reviewed Applications		Approved Applications			
	79,267		59,764	75.4%	46,129	77.2%	\$230,645,000	% of Funds
Hispanic/Latino	9,029	11.4%	7,051	11.8%	5,399	11.7%	\$26,995,000	11.7%
Non-Hispanic / Latino	63,832	80.5%	47,919	80.2%	37,076	80.4%	\$185,380,000	80.4%
Ethnicity - No Answer	6,406	8.1%	4,794	8.0%	3,654	7.9%	\$18,270,000	7.9%

EMA	Unique Applications		Reviewed Applications		Approved Applications			
	18,626		18,550	99.6%	10,071	54.3%	\$98,449,436.69	% of Funds
Hispanic/Latino	2,954	15.9%	2,945	15.9%	1,693	16.8%	\$16,921,847.19	17.2%
Non-Hispanic/Latino	14,201	76.2%	14,134	76.2%	7,659	76.1%	\$74,421,451.13	75.6%
Ethnicity - No Answer	1,471	7.9%	1,471	7.9%	719	7.1%	\$7,806,715.84	7.9%

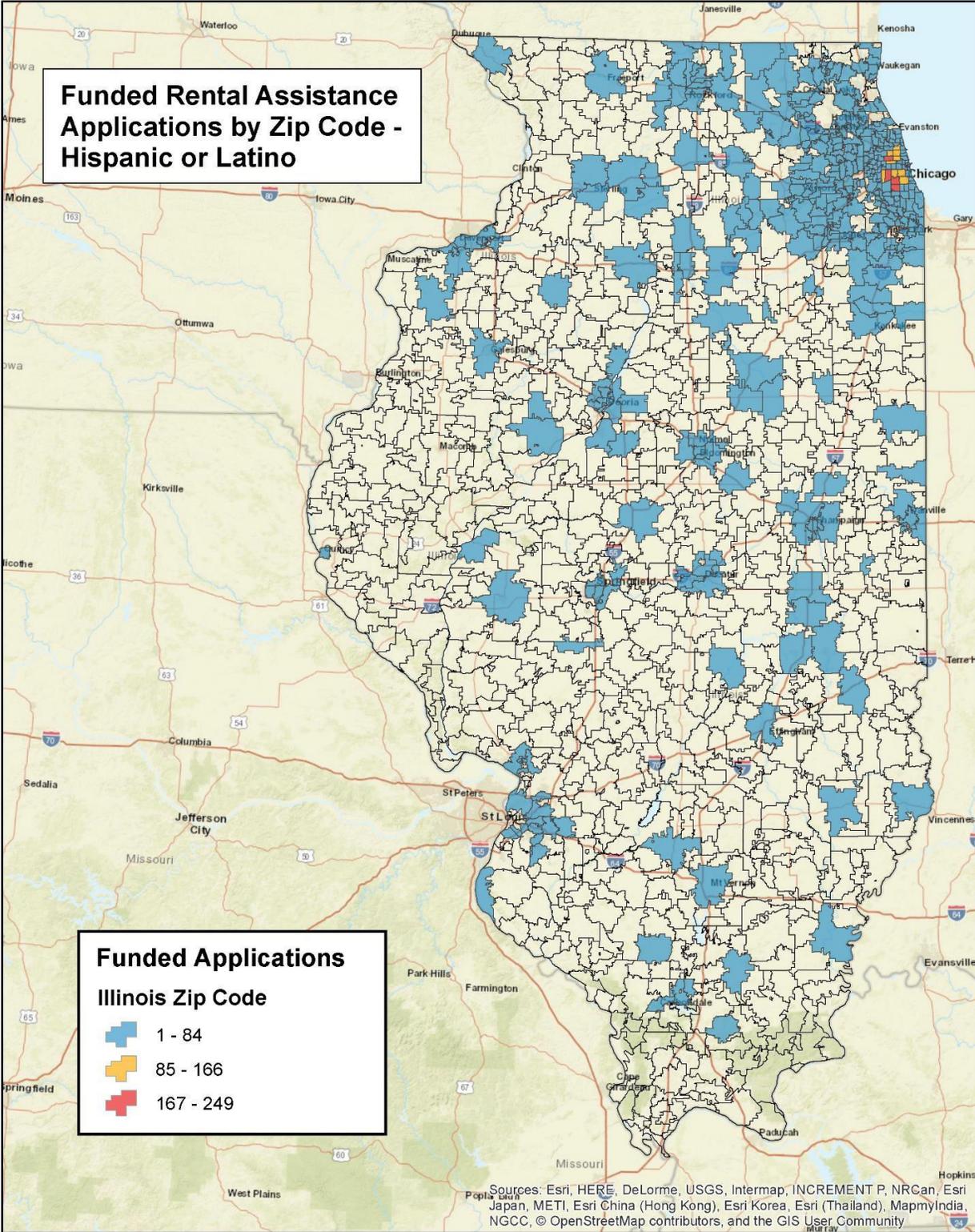
TOP 10 ZIP CODES FOR LATINX APPLICANTS

The top 10 zip codes for Latinx applicants for the ERA program were:

ERA: 60639, 60804, 60629, 60632, 60651, 60402, 60623, 60647, 60609 and 60641

The top 10 zip codes for Latinx applicants for the EMA program were:

EMA: 60629, 60402, 60804, 60639, 60638, 60642, 60641, 60652, 60634 and 60446



FOCUSED OUTREACH TO SPANISH-SPEAKING AND BIPOC COMMUNITIES

Outreach to underserved communities was a priority. The applications for both the ERA and EMA programs were offered in English and Spanish. Marketing and program information was disseminated in multiple languages in a variety of ways. Specific examples include: Spanish speaking media which included internet radio and podcasts, television and radio; outreach to the Mexican Consulate (including a Facebook Live session with over 1,000 attendees + 35,000 views after filming), multiple presentations to community groups, including DHS Illinois Welcoming Center (recent immigrants) and the Illinois Coalition for Immigrant and Refugee Rights; coordination and marketing information shared with ICIRR; and multiple information sessions to various elected officials including the State Legislature, as well as their staff. In addition, there were more than 20 targeted outreach webinars for housing advocates, landlords and key interest groups (realtors, bankers, etc.).

The application was designed to not require a social security number from the tenant or homeowner. The programs were marketed as being open and welcoming to undocumented households.

IHDA contracted with 62 community groups and housing counseling agencies across the state to assist with outreach and intake for populations with technology and language barriers. Statewide coverage by these agencies provided assistance to residents in more than 12 languages. Community groups that focus on the Latinx community included but were not limited to TRP, Spanish Coalition for Housing, LUCHA, Neighborhood Housing Services of Chicago and the Puerto Rican Cultural Center and more.

Spanish was prioritized as the most frequently used language other than English in Illinois. The full application was available online in English and Spanish. Less than 1% of applications received came through the Spanish application portal.

The IHDA website housed a series of Frequently Asked Questions in six languages, including Spanish, along with additional resources offered throughout the state.

Supplemental information: During 2020, additional rental assistance funds were available through the Illinois Department of Human Services (IDHS) targeted to low income households. IDHS was able to offer \$37,000,000 of rental assistance including \$21,800,000 disseminated through the Immigrant and Refugee Welcoming Centers and \$15,200,000 for homelessness prevention.

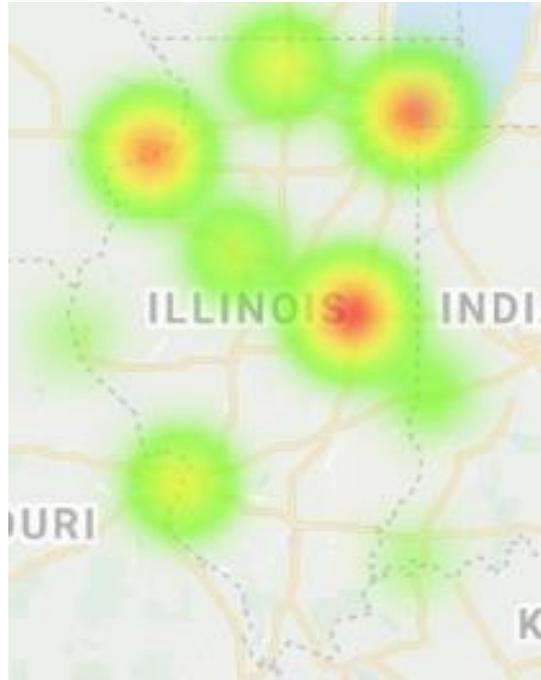
The Latinx population is generally underrepresented in the utilization of government assistance programs including housing assistance programs. This can be seen in usage of public housing and housing choice vouchers. Outreach efforts for the ERA and EMA programs were intentional and comprehensive. There was a short time period, however, to announce and disseminate information on the program. Future efforts will need to be expanded with deeper outreach. (See “Take Aways” below).

OUTREACH ACROSS THE STATE OF ILLINOIS

With a limited application window, IHDA Marketing and Communications conducted robust outreach through earned media to ensure broad access to the program. IHDA staff conducted over a dozen interviews with television, radio, and newspaper outlets from Rockford to Carbondale. The goal was to make sure every Illinoisan knew about the programs and was afforded the opportunity to apply. In addition, IHDA developed flyers, one-pagers, PSA videos, social media posts and other marketing tools

to help promote the program and encourage those to apply. Marketing kits were created and shared across the state including with State Legislators.

This map shows news coverage across the state on launch day of ERA:



NON-ENTITLEMENT (NE) - GOAL NOT MET BUT ALL APPROVED APPLICATIONS FUNDED

The Illinois General Assembly included a line-item that \$79,000,00 of the funds go to Non-Entitlement Area of Illinois, that is units of local government that did not receive direct Coronavirus Relief Funds as they have less than 500,000 people. Entitlement Areas per the Federal Government for this program were: Cook County, the City of Chicago, DuPage County, Will County, Lake County and Kane County. The charge was to distribute at least \$79,000,000 outside of those counties.

The ERA and EMA programs funded every approved application from non-entitlement areas which totaled \$64,000,000, short of the \$79,000,000 goal.

Total Approved Apps 56,200	Total NE Approved Apps 12,040 21.4%	Total NE Approved \$ \$64,075,848 19.7%
--------------------------------------	--	--

ERA Approved Apps 46,129	ERA NE Approved Apps 10,546 22.9%	ERA NE Approved \$ \$52,730,000 22.9%
------------------------------------	--	--

EMA Approved Apps 10,071	EMA NE Approved Apps 1,494 14.8%	EMA NE Approved \$ \$11,345,848 11.5%
------------------------------------	---	--

A different analysis of the numbers results in the goal almost being met. \$79 million represents 20% of the original \$396,000,000 appropriated by the Legislature for housing assistance. Ultimately, fewer funds, \$325,000,000, were made available for housing assistance. Applying the same 20% to \$325,000,000 yields \$65,000,000. Actual dollars funded totaled \$64 million.

FOR MAPS OF APPROVED LOANS PLEASE SEE APPENDIX A

EVERY APPROVED APPLICATION WAS FUNDED

Every approved application was funded. This holds true for both the ERA and the EMA programs. No applicant who met the eligibility requirements for the respective programs was left without funding. Illinois proved itself a leader in its focus on keeping its most vulnerable residents housed during the pandemic.

REASONS FOR FAILURE TO APPROVE

Every approved application for both the ERA and EMA programs was funded. Not all applications received, however, were approved. Applications were received during the application windows of August 10 - 28 for ERA and August 24 - September 4 for EMA. *“Unique Applications”* are completed applications received in the application portal. Once applications were received, they were screened for basic program eligibility. These were the fundamental criteria of the program established by the federal government such as:

- Must have suffered a loss of income or reduction in income due to COVID-19
- Must be behind in rent or mortgage
- Rent or mortgage arrearage must be due to negative impact of COVID-19
- Must be below \$ of income (federal government did not have an income limit; IHDA designated)

Applications that failed to meet these criteria were automatically failed. For the rental program, auto-fails comprised 25% of the applications. **Common reasons for an auto-fail were applicants who attested that they were still current on their rent or had not lost income due to COVID-19.**

ERA Unique Apps 79,267	ERA Reviewed Apps 59,764 75.4%	ERA Approved Apps 46,129 77.2%
----------------------------------	---	---

EMA Unique Apps 18,626	EMA Reviewed Apps 18,550 99.6%	EMA Approved Apps 10,071 54.3%
----------------------------------	---	---

Both the ERA and the EMA program had a two-step process for application review. After the screening for basic eligibility criteria, a deeper review process was undertaken. This is represented by the applications moving from the blue squares to the green squares in the charts above. The process for the ERA and EMA applications was different reflecting the unique role of the mortgage servicer in processing mortgage payments. For the mortgage program, 99.6% of the applications made it through to the stage, “Reviewed Applications”. The review by the mortgage servicer was the next step determining approval status. The numbers show that while 99.6% of applications for EMA were reviewed, ultimately 54.3% were approved due to denials by the mortgage servicer. **Primary reasons for denial include factors such as the mortgage was current, the borrower was in active bankruptcy or the amount needed exceeded \$25,000.**

Ultimately, our data shows the approval rate of eligible applications was higher for rental applications than for mortgage applications. With ERA, 75.4% (vs. 99.6% for EMA) of the applications made it through initial eligibility screening but the final approval rate of those applications was substantially higher at 77.2% vs. 54.3% for mortgage assistance.

FLEXIBILITY WAS KEY

Successfully funding over 55,000 households in the middle of a pandemic was extremely challenging. To disburse \$325,000,000 in less than six months, flexibility was key. Multiple objectives needed to be achieved: 1) funds needed to be sent quickly which required a thorough but streamlined review process; 2) a clear audit trail was necessary as all funds are subject to a federal audit with risk of recapture if not administered correctly; and 3) funding needed to occur by December 30, 2020. Every step needed to proceed quickly. Equity, expediency, and eviction prevention were guiding principles in the design and administration of the two programs. Two examples of flexibility are shared.

Examples of program design that helped funds to flow quickly were designating a fixed payment amount of \$5,000 for each rental household and the ability to have the tenants self-certify their income. Each of these design steps ultimately saved thousands of hours in processing time allowing all of the Illinois funds to be disbursed by year-end. Of the top five housing assistance programs administered by Housing Finance Agencies in the United States, Illinois had the largest program and was the only state to fully disburse its funds. Program design and flexibility were key to this success.

The EMA program required IHDA to sign agreements with the mortgage servicers for the homeowner to receive funds. When several large mortgage servicer companies were unresponsive to participation in the program, both the IHDA Executive Director and the Governor’s office reached out to impress upon the companies the importance of this program. Ultimately every large servicer participated and ultimately a total of 283 different mortgage servicing companies received funding. The more companies participating, the more homeowners served. In a few cases where the mortgage servicers were non-responsive, IHDA reached out directly to homeowners obtaining the information needed to validate and allow payments to be sent to the servicers.

An additional example of flexibility was demonstrated in creating a cure process for rental applicants. Streamlining the application and the application review process was critical to the success of the program. A program of this volume and short timeline could not offer an individualized, case

management approach to each application. However, during the review process, 11,000 applicant applications were identified that were missing only one piece of information. A decision was made to pivot and create an opportunity to submit the information. Applicants were contacted and offered the opportunity to upload the needed document. 9,000 documents were received. Of the 9,000 submissions, 7,000 were approved. This allowed an additional 7,000 households to receive rental assistance and stay sheltered in place at this difficult time preventing the risk of eviction. This step still allowed for the programs to meet the calendar deadlines imposed by the US Congress.

KEY TAKEAWAYS FOR NEXT ROUND

The data gathered from the ERA and EMA program will inform our work for ERA 2021. Many things went right with Illinois' first Covid-19 Emergency Rental and Emergency Mortgage Assistance Programs. At the national level, the Illinois program is seen as a model. Most importantly, the large number of renters and homeowners served, and the large dollar volume pumped back into the Illinois economy helped keep vulnerable households in place at a time of a national pandemic. To improve upon the 2020 performance the data yields the following takeaways:

Expand marketing and outreach to increase utilization of the program by the Latinx community

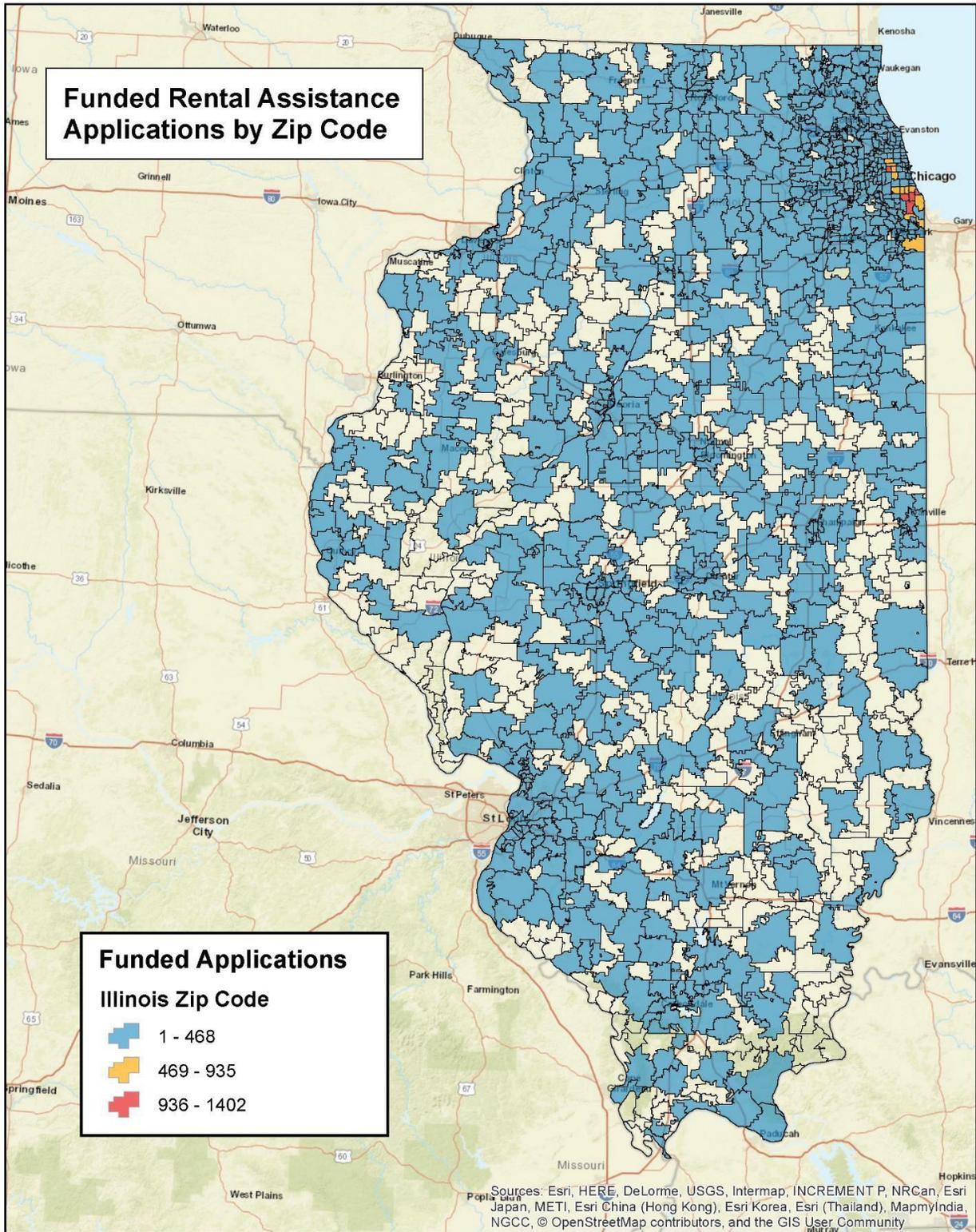
- Expand and increase our work with community organizations who have access to the Latinx community and are viewed as a trusted resource to help market the program and assist applicants
- Start marketing and outreach efforts sooner to allow word of mouth and general awareness of the program to grow
- Clearly state on marketing material that the program is available to undocumented households
- Include an affirmation in the application that personal information will not be shared
- Enhance the existing marketing campaign to targeted/underserved communities by considering:
 - Partnering with utility companies to leverage their mailing lists and newsletters
 - Partnering through school district communications and networks (via PIO partners at the State Board of Education)
 - Facebook paid ads targeted by demographics and zip code
 - Utilize electronic billboard advertising (Converge Media)
 - Host more webinars for HUD Housing Counseling Agencies, COAs, associations and legislators and with organizations and alliances that work with Latinx professionals.
 - Target organizations that provide Citizenship and Residency services to Latinx and immigrant populations.
 - Develop special outreach to landlords of 2-4 unit buildings
- Additional recommendations to increase utilization of the program by the Latinx community
 - Do not require leases
 - Ensure % AMI eligibility charts are adjusted to family size
 - Continue the concept of a cure process
 - Provide technical assistance to small and immigrant landlords in completing the application

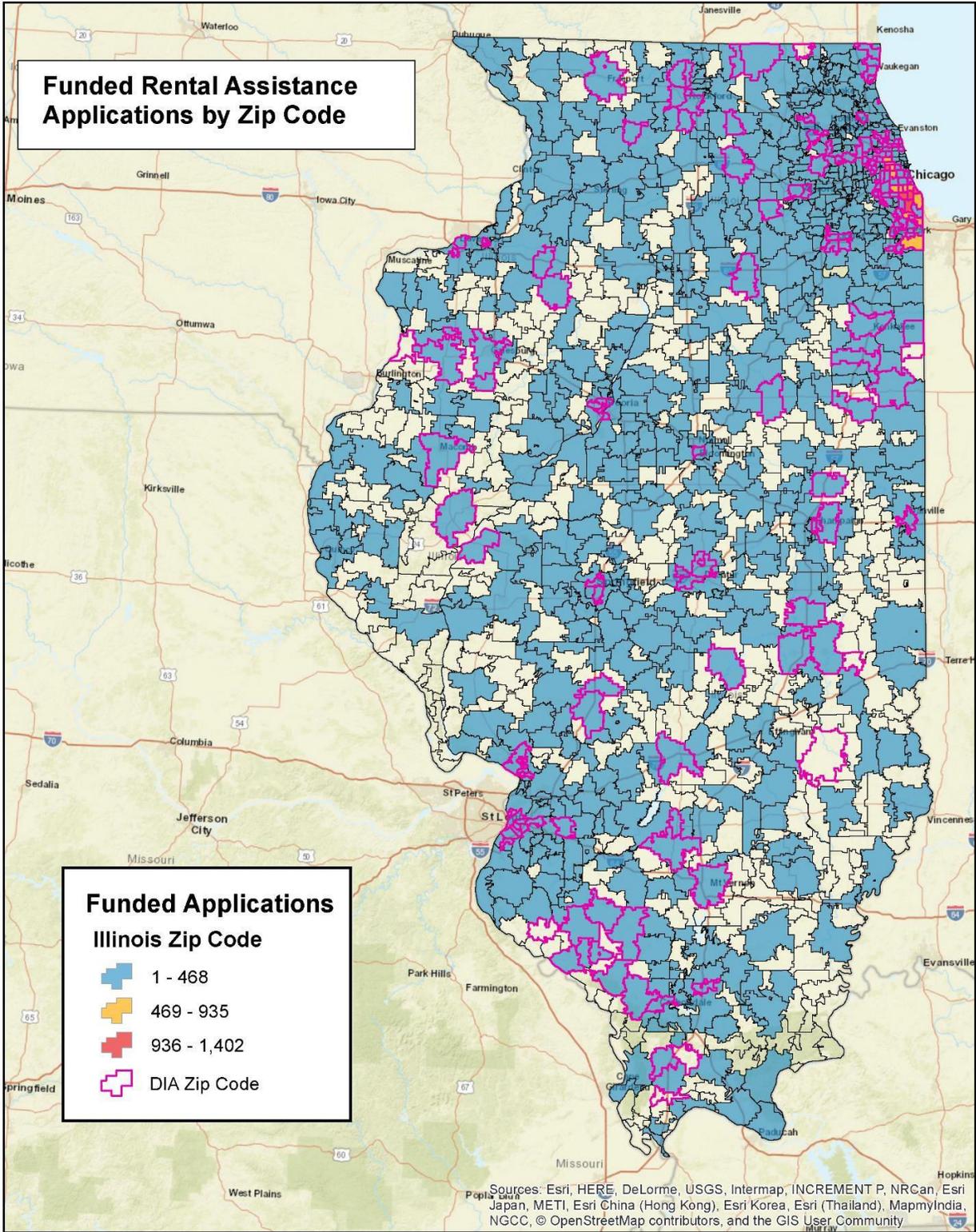
Expanded marketing and outreach to increase utilization of the program by non-entitlement communities

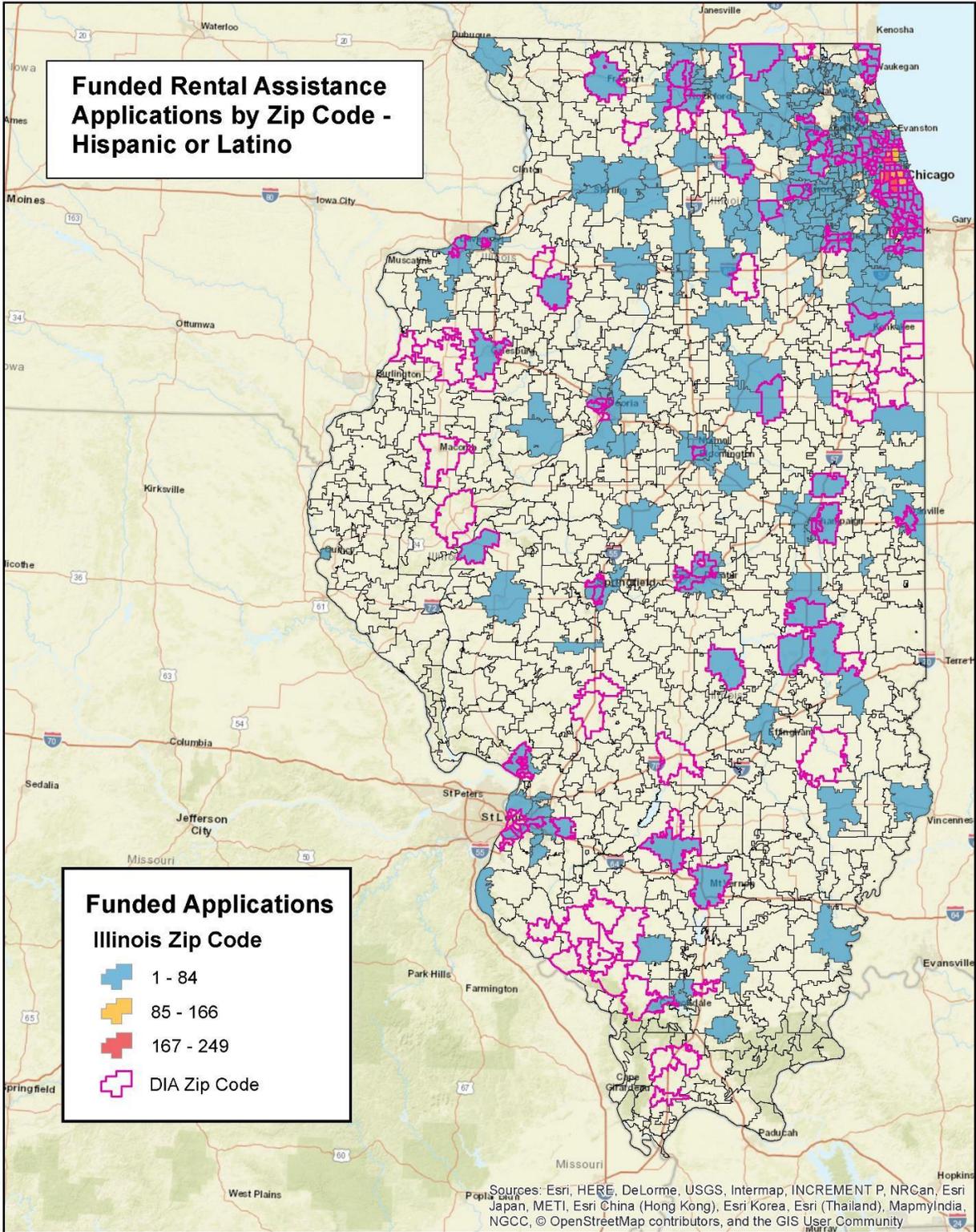
- Expand the number of partnerships with community organizations across the state who can help market the program and assist applicants
- Start marketing and outreach efforts sooner to allow word of mouth and general awareness of the program to grow
- Enhance the existing marketing campaign to targeted/underserved communities by considering:
 - Partnering with utility companies to leverage their mailing lists and newsletters
 - Partnering through school district communications and networks (via PIO partners at the State Board of Education)
 - Facebook paid ads targeted by demographics and zip code
 - Utilize electronic billboard advertising (Converge Media)
 - Host more webinars for HUD Housing Counseling Agencies, COAs, associations and legislators and with organizations and alliances that work with rural communities and small towns across Illinois
 - Partner with Illinois Municipal League/ICCA to reach non-funded entities

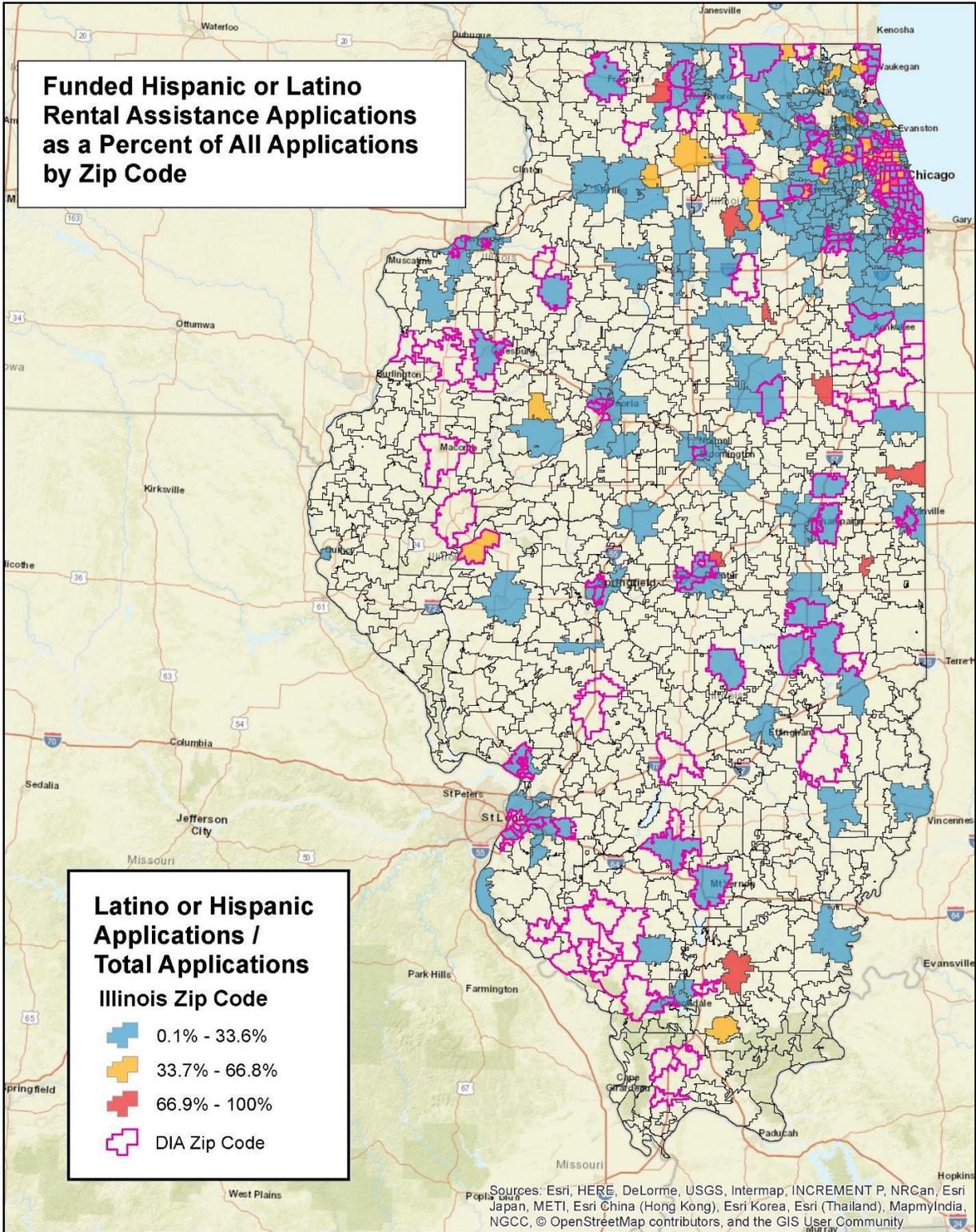
*Final numbers are subject to update and may change due to auditing. No material changes are expected at this time. Due to recycling of returned funds by housing providers, net funds disbursed is slightly less than total disbursed.

Appendix A – ERA Maps

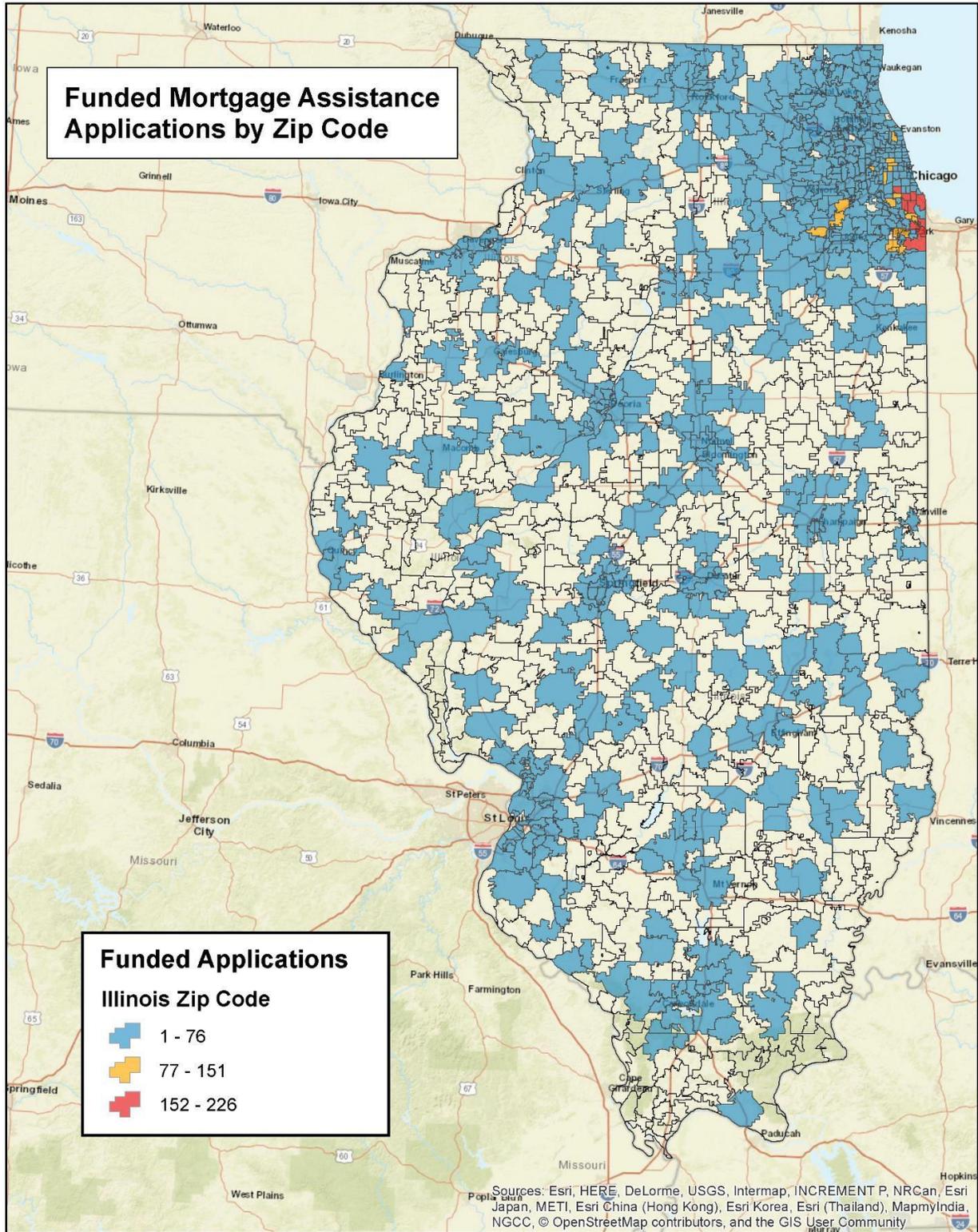




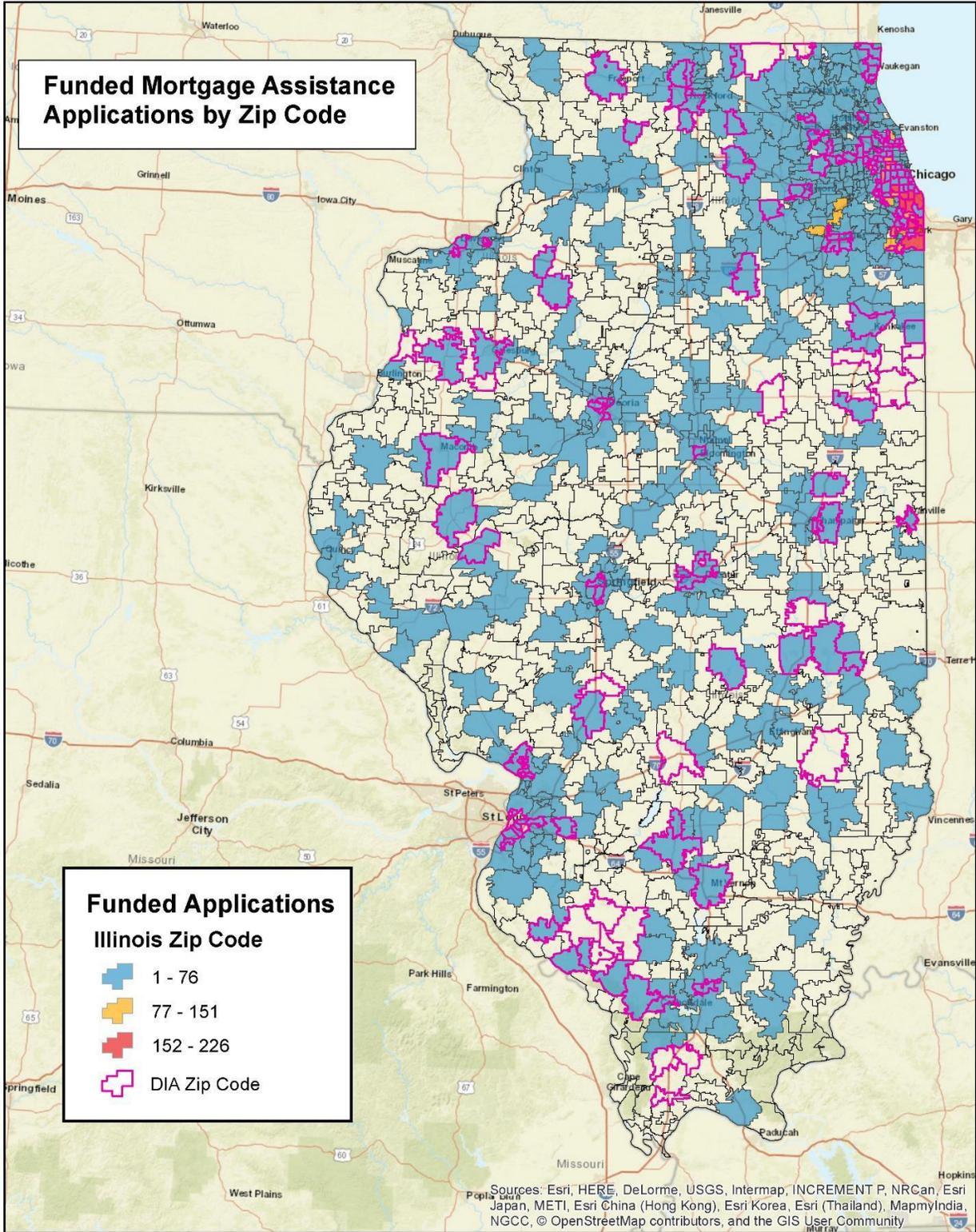


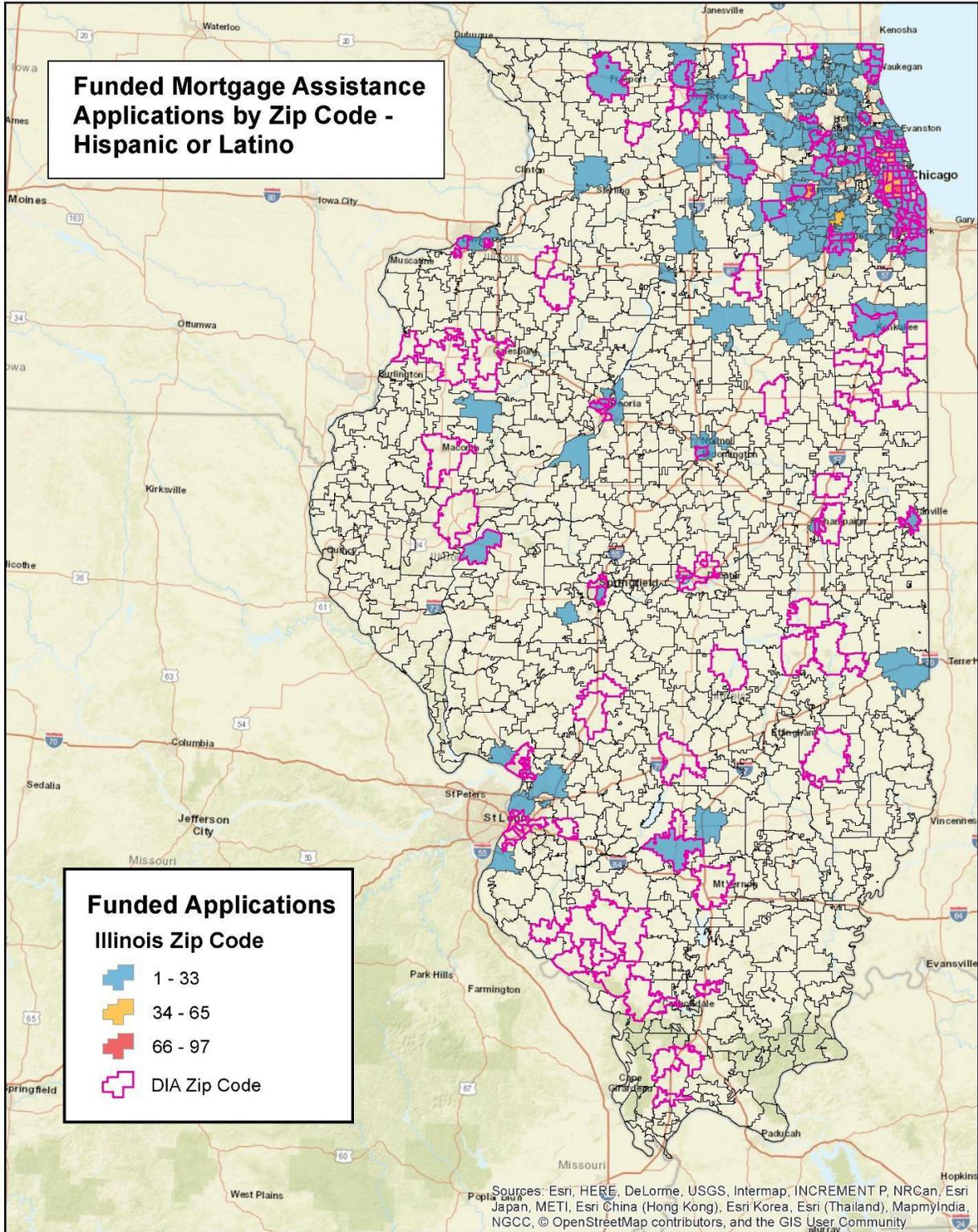


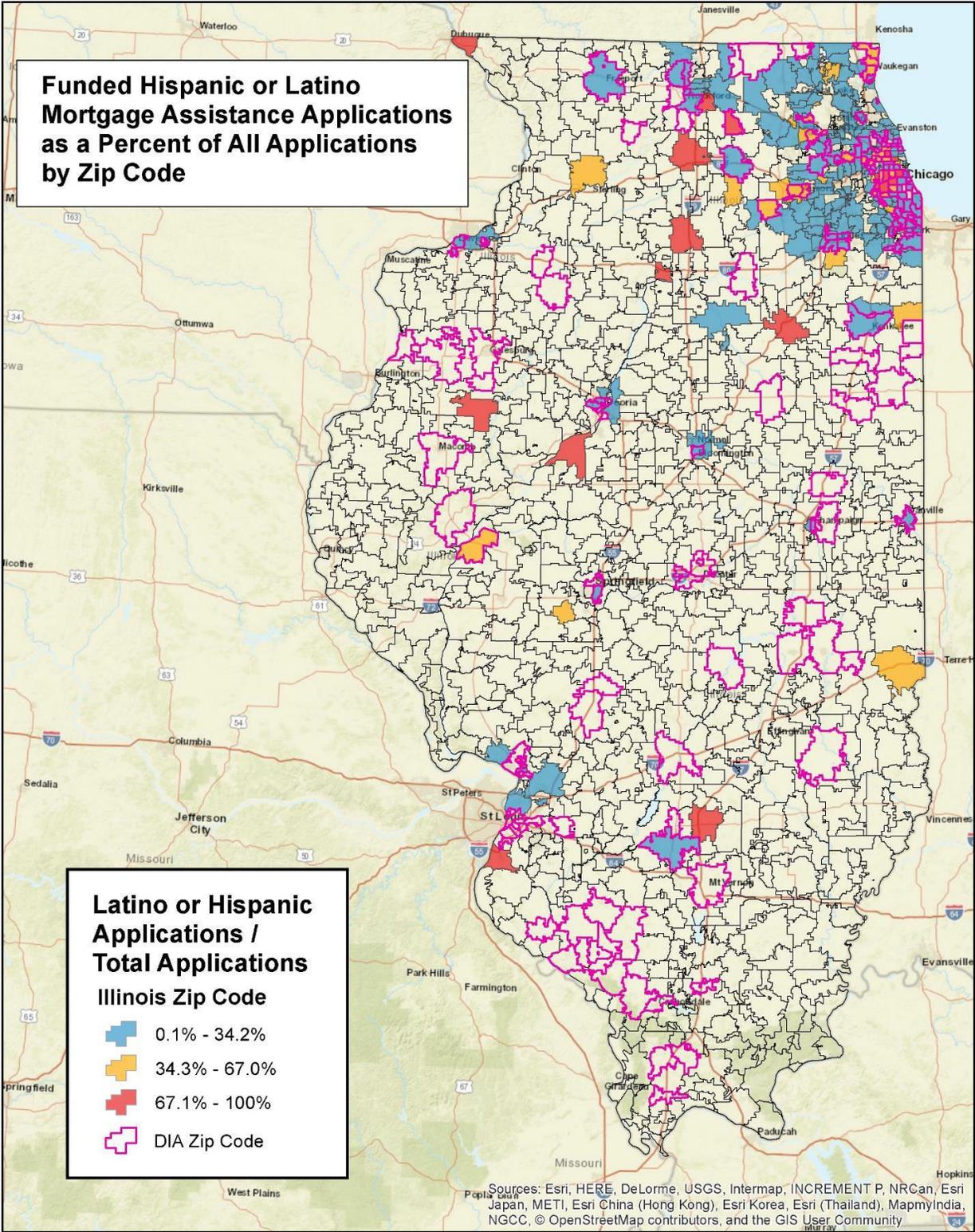
Appendix B – EMA Maps



Funded Mortgage Assistance Applications by Zip Code







Appendix C – ERA Data by County

	Unique Applications		Reviewed Applications		Approved Applications			
Adams	200	0.3%	151	0.3%	118	0.3%	\$590,000	0.3%
Alexander	11	0.0%	8	0.0%	5	0.0%	\$25,000	0.0%
Bond	29	0.0%	24	0.0%	20	0.0%	\$100,000	0.0%
Boone	91	0.1%	72	0.1%	55	0.1%	\$275,000	0.1%
Brown	4	0.0%	2	0.0%	0	0.0%	\$0	0.0%
Bureau	48	0.1%	35	0.1%	30	0.1%	\$150,000	0.1%
Calhoun	2	0.0%	1	0.0%	0	0.0%	\$0	0.0%
Carroll	29	0.0%	23	0.0%	20	0.0%	\$100,000	0.0%
Cass	39	0.0%	32	0.1%	23	0.0%	\$115,000	0.0%
Champaign	1,459	1.8%	1,053	1.8%	732	1.6%	\$3,660,000	1.6%
Christian	95	0.1%	70	0.1%	53	0.1%	\$265,000	0.1%
Clark	39	0.0%	26	0.0%	20	0.0%	\$100,000	0.0%
Clay	11	0.0%	9	0.0%	9	0.0%	\$45,000	0.0%
Clinton	33	0.0%	24	0.0%	20	0.0%	\$100,000	0.0%
Coles	234	0.3%	189	0.3%	149	0.3%	\$745,000	0.3%
Cook	52,003	65.6%	39,238	65.7%	30,640	66.4%	\$153,200,000	66.4%
Crawford	28	0.0%	18	0.0%	13	0.0%	\$65,000	0.0%
Cumberland	6	0.0%	4	0.0%	4	0.0%	\$20,000	0.0%
De Witt	28	0.0%	25	0.0%	17	0.0%	\$85,000	0.0%
DeKalb	625	0.8%	469	0.8%	310	0.7%	\$1,550,000	0.7%
Douglas	33	0.0%	22	0.0%	15	0.0%	\$75,000	0.0%
DuPage	2,606	3.3%	2,087	3.5%	1,526	3.3%	\$7,630,000	3.3%
Edgar	22	0.0%	17	0.0%	11	0.0%	\$55,000	0.0%
Edwards	2	0.0%	2	0.0%	1	0.0%	\$5,000	0.0%
Effingham	30	0.0%	24	0.0%	20	0.0%	\$100,000	0.0%
Fayette	19	0.0%	12	0.0%	10	0.0%	\$50,000	0.0%
Ford	14	0.0%	11	0.0%	10	0.0%	\$50,000	0.0%
Franklin	56	0.1%	44	0.1%	36	0.1%	\$180,000	0.1%
Fulton	56	0.1%	44	0.1%	36	0.1%	\$180,000	0.1%
Gallatin	2	0.0%	2	0.0%	1	0.0%	\$5,000	0.0%
Greene	6	0.0%	4	0.0%	2	0.0%	\$10,000	0.0%
Grundy	115	0.1%	84	0.1%	67	0.1%	\$335,000	0.1%
Hamilton	3	0.0%	3	0.0%	3	0.0%	\$15,000	0.0%
Hancock	17	0.0%	16	0.0%	15	0.0%	\$75,000	0.0%
Hardin	0	0.0%	0	0.0%	0	0.0%	\$0	0.0%
Henderson	3	0.0%	2	0.0%	2	0.0%	\$10,000	0.0%
Henry	58	0.1%	42	0.1%	36	0.1%	\$180,000	0.1%
Iroquois	58	0.1%	45	0.1%	33	0.1%	\$165,000	0.1%
Jackson	377	0.5%	268	0.4%	192	0.4%	\$960,000	0.4%
Jasper	3	0.0%	1	0.0%	0	0.0%	\$0	0.0%
Jefferson	76	0.1%	45	0.1%	39	0.1%	\$195,000	0.1%
Jersey	9	0.0%	7	0.0%	6	0.0%	\$30,000	0.0%
Jo Daviess	22	0.0%	17	0.0%	11	0.0%	\$55,000	0.0%
Johnson	5	0.0%	4	0.0%	2	0.0%	\$10,000	0.0%
Kane	1,686	2.1%	1,291	2.2%	1,007	2.2%	\$5,035,000	2.2%
Kankakee	594	0.7%	458	0.8%	349	0.8%	\$1,745,000	0.8%
Kendall	355	0.4%	250	0.4%	190	0.4%	\$950,000	0.4%
Knox	126	0.2%	96	0.2%	85	0.2%	\$425,000	0.2%
La Salle	218	0.3%	168	0.3%	128	0.3%	\$640,000	0.3%
Lake	1,486	1.9%	1,127	1.9%	865	1.9%	\$4,325,000	1.9%
Lawrence	18	0.0%	13	0.0%	10	0.0%	\$50,000	0.0%
Lee	81	0.1%	68	0.1%	57	0.1%	\$285,000	0.1%

	Unique Applications		Reviewed Applications		Approved Applications			
Livingston	79	0.1%	58	0.1%	40	0.1%	\$200,000	0.1%
Logan	75	0.1%	49	0.1%	41	0.1%	\$205,000	0.1%
Macon	992	1.3%	731	1.2%	568	1.2%	\$2,840,000	1.2%
Macoupin	62	0.1%	52	0.1%	46	0.1%	\$230,000	0.1%
Madison	1,148	1.4%	861	1.4%	662	1.4%	\$3,310,000	1.4%
Marion	92	0.1%	66	0.1%	51	0.1%	\$255,000	0.1%
Marshall	15	0.0%	11	0.0%	8	0.0%	\$40,000	0.0%
Mason	12	0.0%	10	0.0%	10	0.0%	\$50,000	0.0%
Massac	10	0.0%	8	0.0%	6	0.0%	\$30,000	0.0%
McDonough	117	0.1%	93	0.2%	56	0.1%	\$280,000	0.1%
McHenry	391	0.5%	317	0.5%	254	0.6%	\$1,270,000	0.6%
McLean	922	1.2%	681	1.1%	475	1.0%	\$2,375,000	1.0%
Menard	24	0.0%	14	0.0%	11	0.0%	\$55,000	0.0%
Mercer	16	0.0%	13	0.0%	11	0.0%	\$55,000	0.0%
Monroe	24	0.0%	19	0.0%	17	0.0%	\$85,000	0.0%
Montgomery	34	0.0%	27	0.0%	24	0.1%	\$120,000	0.1%
Morgan	77	0.1%	58	0.1%	44	0.1%	\$220,000	0.1%
Moultrie	32	0.0%	24	0.0%	19	0.0%	\$95,000	0.0%
Ogle	121	0.2%	90	0.2%	72	0.2%	\$360,000	0.2%
Peoria	1,505	1.9%	1,136	1.9%	887	1.9%	\$4,435,000	1.9%
Perry	27	0.0%	20	0.0%	19	0.0%	\$95,000	0.0%
Piatt	15	0.0%	11	0.0%	5	0.0%	\$25,000	0.0%
Pike	13	0.0%	9	0.0%	7	0.0%	\$35,000	0.0%
Pope	3	0.0%	2	0.0%	1	0.0%	\$5,000	0.0%
Pulaski	7	0.0%	4	0.0%	4	0.0%	\$20,000	0.0%
Putnam	4	0.0%	3	0.0%	2	0.0%	\$10,000	0.0%
Randolph	81	0.1%	59	0.1%	43	0.1%	\$215,000	0.1%
Richland	17	0.0%	15	0.0%	12	0.0%	\$60,000	0.0%
Rock Island	569	0.7%	420	0.7%	293	0.6%	\$1,465,000	0.6%
Saline	56	0.1%	46	0.1%	25	0.1%	\$125,000	0.1%
Sangamon	1,488	1.9%	1,075	1.8%	802	1.7%	\$4,010,000	1.7%
Schuyler	7	0.0%	7	0.0%	6	0.0%	\$30,000	0.0%
Scott	3	0.0%	2	0.0%	1	0.0%	\$5,000	0.0%
Shelby	16	0.0%	11	0.0%	8	0.0%	\$40,000	0.0%
St. Clair	1,951	2.5%	1,418	2.4%	1,065	2.3%	\$5,325,000	2.3%
Stark	3	0.0%	2	0.0%	2	0.0%	\$10,000	0.0%
Stephenson	320	0.4%	248	0.4%	199	0.4%	\$995,000	0.4%
Tazewell	313	0.4%	231	0.4%	181	0.4%	\$905,000	0.4%
Union	18	0.0%	11	0.0%	7	0.0%	\$35,000	0.0%
Vermilion	308	0.4%	210	0.4%	170	0.4%	\$850,000	0.4%
Wabash	16	0.0%	12	0.0%	8	0.0%	\$40,000	0.0%
Warren	23	0.0%	16	0.0%	12	0.0%	\$60,000	0.0%
Washington	16	0.0%	13	0.0%	10	0.0%	\$50,000	0.0%
Wayne	8	0.0%	5	0.0%	4	0.0%	\$20,000	0.0%
White	17	0.0%	13	0.0%	10	0.0%	\$50,000	0.0%
Whiteside	132	0.2%	101	0.2%	80	0.2%	\$400,000	0.2%
Will	2,554	3.2%	2,021	3.4%	1,545	3.3%	\$7,725,000	3.3%
Williamson	198	0.2%	147	0.2%	118	0.3%	\$590,000	0.3%
Winnebago	2,131	2.7%	1,543	2.6%	1,168	2.5%	\$5,840,000	2.5%
Woodford	35	0.0%	24	0.0%	17	0.0%	\$85,000	0.0%

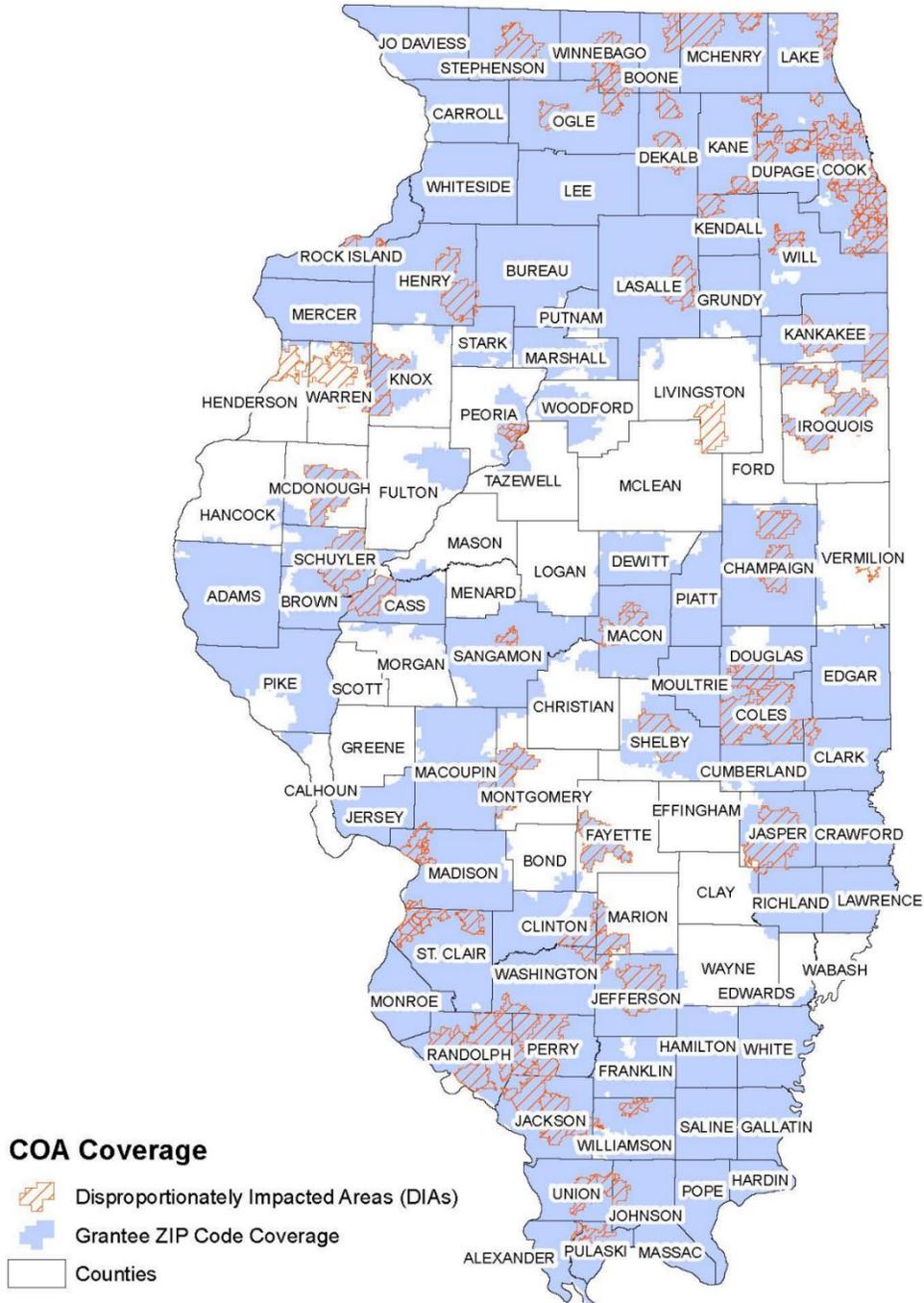
Appendix D – EMA Data by County

	Unique Applications		Reviewed Applications		Approved Applications			
Adams	50	0.3%	50	0.3%	30	0.3%	\$171,997.56	0.2%
Alexander	1	0.0%	1	0.0%	0	0.0%	\$0.00	0.0%
Bond	2	0.0%	2	0.0%	1	0.0%	\$2,464.20	0.0%
Boone	39	0.2%	39	0.2%	24	0.2%	\$206,102.64	0.2%
Brown	2	0.0%	2	0.0%	1	0.0%	\$5,813.38	0.0%
Bureau	8	0.0%	8	0.0%	4	0.0%	\$20,496.54	0.0%
Calhoun	1	0.0%	1	0.0%	0	0.0%	\$0.00	0.0%
Carroll	4	0.0%	4	0.0%	1	0.0%	\$7,925.49	0.0%
Cass	9	0.0%	9	0.0%	3	0.0%	\$11,046.12	0.0%
Champaign	98	0.5%	98	0.5%	56	0.6%	\$381,866.36	0.4%
Christian	5	0.0%	5	0.0%	2	0.0%	\$11,445.02	0.0%
Clark	7	0.0%	7	0.0%	4	0.0%	\$18,159.98	0.0%
Clay	2	0.0%	2	0.0%	2	0.0%	\$6,002.11	0.0%
Clinton	4	0.0%	4	0.0%	2	0.0%	\$9,494.60	0.0%
Coles	19	0.1%	19	0.1%	15	0.1%	\$63,629.20	0.1%
Cook	12,611	67.7%	12,555	67.7%	6,671	66.2%	\$65,955,358.66	67.0%
Crawford	1	0.0%	1	0.0%	1	0.0%	\$5,159.98	0.0%
Cumberland	3	0.0%	3	0.0%	3	0.0%	\$16,581.53	0.0%
De Witt	4	0.0%	4	0.0%	0	0.0%	\$0.00	0.0%
DeKalb	57	0.3%	57	0.3%	33	0.3%	\$343,371.03	0.3%
Douglas	4	0.0%	4	0.0%	2	0.0%	\$12,813.69	0.0%
DuPage	749	4.0%	747	4.0%	444	4.4%	\$4,947,583.49	5.0%
Edgar	2	0.0%	2	0.0%	0	0.0%	\$0.00	0.0%
Edwards	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Effingham	7	0.0%	7	0.0%	4	0.0%	\$17,226.88	0.0%
Fayette	3	0.0%	3	0.0%	1	0.0%	\$5,300.82	0.0%
Ford	3	0.0%	3	0.0%	0	0.0%	\$0.00	0.0%
Franklin	13	0.1%	13	0.1%	8	0.1%	\$43,312.63	0.0%
Fulton	12	0.1%	12	0.1%	7	0.1%	\$40,190.53	0.0%
Gallatin	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Greene	2	0.0%	2	0.0%	1	0.0%	\$9,161.50	0.0%
Grundy	23	0.1%	23	0.1%	16	0.2%	\$175,263.10	0.2%
Hamilton	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Hancock	3	0.0%	3	0.0%	1	0.0%	\$4,320.55	0.0%
Hardin	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Henderson	1	0.0%	1	0.0%	1	0.0%	\$2,950.84	0.0%
Henry	19	0.1%	19	0.1%	9	0.1%	\$53,092.71	0.1%
Iroquois	7	0.0%	7	0.0%	6	0.1%	\$26,696.08	0.0%
Jackson	31	0.2%	31	0.2%	8	0.1%	\$59,500.46	0.1%
Jasper	2	0.0%	2	0.0%	0	0.0%	\$0.00	0.0%
Jefferson	16	0.1%	16	0.1%	9	0.1%	\$41,223.88	0.0%
Jersey	10	0.1%	10	0.1%	6	0.1%	\$29,200.70	0.0%
Jo Daviess	7	0.0%	7	0.0%	3	0.0%	\$20,688.40	0.0%
Johnson	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Kane	534	2.9%	533	2.9%	329	3.3%	\$3,354,596.48	3.4%
Kankakee	54	0.3%	54	0.3%	31	0.3%	\$284,347.10	0.3%
Kendall	266	1.4%	265	1.4%	158	1.6%	\$1,894,741.25	1.9%
Knox	16	0.1%	16	0.1%	9	0.1%	\$46,086.31	0.0%
La Salle	37	0.2%	37	0.2%	21	0.2%	\$134,545.30	0.1%
Lake	587	3.2%	586	3.2%	325	3.2%	\$3,559,673.30	3.6%
Lawrence	2	0.0%	2	0.0%	1	0.0%	\$6,044.02	0.0%
Lee	19	0.1%	19	0.1%	9	0.1%	\$40,122.58	0.0%

	Unique Applications		Reviewed Applications		Approved Applications			
Livingston	6	0.0%	6	0.0%	2	0.0%	\$12,401.20	0.0%
Logan	6	0.0%	6	0.0%	4	0.0%	\$30,827.88	0.0%
Macon	85	0.5%	84	0.5%	41	0.4%	\$208,892.93	0.2%
Macoupin	11	0.1%	11	0.1%	7	0.1%	\$42,144.06	0.0%
Madison	144	0.8%	144	0.8%	86	0.9%	\$574,361.11	0.6%
Marion	21	0.1%	21	0.1%	12	0.1%	\$52,669.04	0.1%
Marshall	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Mason	5	0.0%	5	0.0%	2	0.0%	\$5,775.03	0.0%
Massac	5	0.0%	5	0.0%	2	0.0%	\$1,506.55	0.0%
McDonough	8	0.0%	8	0.0%	6	0.1%	\$33,148.13	0.0%
McHenry	226	1.2%	225	1.2%	142	1.4%	\$1,686,005.25	1.7%
McLean	84	0.5%	84	0.5%	46	0.5%	\$321,459.23	0.3%
Menard	5	0.0%	5	0.0%	1	0.0%	\$8,762.85	0.0%
Mercer	5	0.0%	5	0.0%	3	0.0%	\$26,458.45	0.0%
Monroe	6	0.0%	6	0.0%	6	0.1%	\$54,943.53	0.1%
Montgomery	12	0.1%	12	0.1%	5	0.0%	\$22,174.47	0.0%
Morgan	5	0.0%	5	0.0%	3	0.0%	\$16,217.93	0.0%
Moultrie	4	0.0%	4	0.0%	2	0.0%	\$8,862.09	0.0%
Ogle	16	0.1%	16	0.1%	9	0.1%	\$54,941.83	0.1%
Peoria	139	0.7%	138	0.7%	61	0.6%	\$360,235.07	0.4%
Perry	7	0.0%	7	0.0%	3	0.0%	\$16,290.37	0.0%
Piatt	2	0.0%	2	0.0%	1	0.0%	\$3,093.64	0.0%
Pike	11	0.1%	11	0.1%	7	0.1%	\$21,455.79	0.0%
Pope	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Pulaski	2	0.0%	2	0.0%	0	0.0%	\$0.00	0.0%
Putnam	2	0.0%	2	0.0%	1	0.0%	\$6,397.75	0.0%
Randolph	7	0.0%	7	0.0%	4	0.0%	\$11,076.90	0.0%
Richland	3	0.0%	3	0.0%	2	0.0%	\$8,916.29	0.0%
Rock Island	81	0.4%	81	0.4%	51	0.5%	\$308,086.15	0.3%
Saline	8	0.0%	8	0.0%	4	0.0%	\$29,320.26	0.0%
Sangamon	162	0.9%	161	0.9%	90	0.9%	\$534,609.18	0.5%
Schuyler	6	0.0%	6	0.0%	3	0.0%	\$15,841.70	0.0%
Scott	1	0.0%	1	0.0%	1	0.0%	\$2,170.14	0.0%
Shelby	3	0.0%	3	0.0%	2	0.0%	\$6,603.55	0.0%
St. Clair	270	1.4%	268	1.4%	126	1.3%	\$928,429.10	0.9%
Stark	2	0.0%	2	0.0%	1	0.0%	\$4,295.35	0.0%
Stephenson	22	0.1%	22	0.1%	8	0.1%	\$30,266.49	0.0%
Tazewell	59	0.3%	59	0.3%	32	0.3%	\$230,749.46	0.2%
Union	6	0.0%	6	0.0%	4	0.0%	\$30,279.41	0.0%
Vermilion	25	0.1%	25	0.1%	10	0.1%	\$42,125.42	0.0%
Wabash	1	0.0%	1	0.0%	0	0.0%	\$0.00	0.0%
Warren	4	0.0%	4	0.0%	2	0.0%	\$8,090.44	0.0%
Washington	4	0.0%	3	0.0%	1	0.0%	\$7,101.68	0.0%
Wayne	2	0.0%	2	0.0%	2	0.0%	\$7,372.03	0.0%
White	1	0.0%	1	0.0%	1	0.0%	\$5,333.12	0.0%
Whiteside	37	0.2%	37	0.2%	20	0.2%	\$88,593.31	0.1%
Will	1,429	7.7%	1,422	7.7%	808	8.0%	\$9,300,040.74	9.4%
Williamson	33	0.2%	32	0.2%	16	0.2%	\$78,341.20	0.1%
Winnebago	274	1.5%	274	1.5%	160	1.6%	\$1,092,432.77	1.1%
Woodford	13	0.1%	13	0.1%	9	0.1%	\$78,405.25	0.1%

Appendix D – Community Outreach & Assistance Grantees

COVID 19: Community Outreach & Assistance Grantee Coverage by ZIP Code



ERA/EMA Community Outreach & Assistance Partner Agencies	
A Safe Haven Foundation	Chicago
BEDS Plus Care Inc.	La Grange
Brighton Park Neighborhood Council	Chicago
Catholic Charities of the Archdiocese of Chicago	Chicago
CEDA of Cook County, Inc.	Chicago
Center for Changing Lives	Chicago
Center of Concern	Des Plaines
Chicago Area Fair Housing Alliance	Chicago
Chicago Volunteer Legal Services	Chicago
Communities United	Chicago
Community Investment Corporation of Decatur	Decatur
Community Partners for Affordable Housing	Libertyville
Connections for the Homeless	Evanston
Consumer Credit Counseling Service of Northern Illinois, Inc.	Woodstock
Duane Dean Behavioral Health Center	Kankakee
Embarras River Basin Agency, Inc.	Greenup
Family Service Agency of DeKalb County, Inc.	DeKalb
Far South CDC	Chicago
Genesis Housing Development Corporation	Chicago
Great Lakes Credit Union	Bannockburn
Greater Chicago Legal Clinic, Inc	Chicago
Habitat for Humanity of Champaign County	Champaign
HANA Center	Chicago
HCP of Illinois, Inc.	Chicago
Holsten Human Capital Development, NFP	Chicago
Housing Opportunities for Women, Inc.	Chicago
Illinois Legal Aid Online (ILAO)	Chicago
Justine Petersen Housing and Reinvestment Corporation	Saint Louis
La Casa Norte	Chicago
LAKE COUNTY CRISIS CENTER DBA A Safe Place	Zion
Lake County Housing Authority	Grayslake
Latin United Community Housing Association	Chicago
Lawyers' Committee for Better Housing	Chicago
METEC	Peoria
Metropolitan Tenants Organization	Chicago
Navicore Solutions	Peoria
Neighborhood Housing Services of Chicago, Inc.	Chicago
Northside Community Development Corporation	Chicago
Northwest Compass, Inc	Mt. Prospect
Northwest Side Housing Center	Chicago
NW HomeStart, Inc	Rockford
Oak Park Regional Housing Center	Oak Park
Open Communities	Evanston

ONE Northside	Chicago
PICB/YWCA Metropolitan Chicago	Chicago
Puerto Rican Cultural Center	Chicago
Respond Now	Chicago Heights
Restoration America	Crystal Lake
Rock Island Economic Growth Corporation	Rock Island
South Side Community Federal Credit Union	Chicago
South Suburban Housing Center	Homewood
Spanish Coalition for Housing	Chicago
Starved Rock Country Community Foundation	LaSalle
The Link & Option Center, Inc.	South Holland
The Neighbor Project	Aurora
The Resurrection Project	Chicago
The Salvation Army of Greater St. Louis	St. Louis
Thornton Township Foundation	South Holland
Total Resource Community Development Organization	Chicago
Two Rivers Regional Council of Public Officials	Quincy
Western Egyptian Economic Opportunity Council, Inc.	Steeleville
Will County Center for Community Concerns	Joliet