

# NEAR SOUTHSIDE

## HOUSING NEEDS ASSESSMENT & COMMUNITY REVITALIZATION PLAN



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## Housing Needs Assessment & Community Revitalization Plan

2021

Conducted under the Community Revitalization Technical Assistance Program  
Strategic Planning And Reporting Department, Illinois Housing Development Authority

In partnership with the City of Peoria

Cover photos (Left to Right): Old Towne South National Night Out  
Event, Southside Community United for Change Toolshed, Peoria  
GreenSplash install  
Credit: City of Peoria

# COMMUNITY REVITALIZATION TECHNICAL ASSISTANCE PROGRAM OVERVIEW

The Illinois Housing Development Authority (IHDA) is committed to expanding the capacity of communities in Illinois to identify local housing needs and to empower those communities to take steps to meet those needs. As a part of this commitment, IHDA entered into a partnership with the City of Peoria to assist them in undertaking a local planning process that builds upon and links to existing planning and development efforts, identifies strengths and needs within the community, and generates localized capacity via a Community Revitalization Strategy process. This process may result in increased local capacity to connect housing and economic development and community goals, and bring affordable housing to areas throughout the state by helping communities to minimize barriers of access to housing development tools.

**This pledge to engage a Community Revitalization Strategy is not a promise of funding.**

By undertaking a Community Revitalization Strategy endeavor with IHDA, the City of Peoria is proactively increasing its own capacity on multiple fronts. Primarily, it will be contributing to the expansion of local leaders' and residents' capacity to plan for a variety of affordable housing opportunities as the community grows. Additionally, housing developers and investors will benefit by being able to connect to and potentially utilize the market analysis tools and funding sources identified by this process to strategically align their plans with the City of Peoria for developing affordable housing.

# COMMUNITY REVITALIZATION TECHNICAL ASSISTANCE PROGRAM OVERVIEW

As a part of developing a participatory-driven and comprehensive Housing Needs Assessment, the Illinois Housing Development Authority (IHDA) provided technical assistance to the City of Peoria to bring together various data sources, organize community members and stakeholders, and evaluate the conditions and needs of the community to inform the final plan produced here. The Housing Needs Assessment is a product that the City of Peoria may use to inform its future plans for affordable housing as it fits within broader community development. The plan includes a variety of data sources; a guide to IHDA resources, programming, and terminology; community overviews that highlight the City's demographic, economic and housing conditions; and an analysis of the area's market as viewed from a housing finance authority lens.

It also includes: results and feedback gathered from community participation and the Community Needs Assessment Survey; a Housing Stock Survey that provides various characteristics of the areas building stock, including the exterior conditions of its housing; and finally, a list of active incentive zones as well as other resources that may be of use to the City in carrying out their plans for future development. Appendices include additional materials to support the community's understanding of resources, government policies and incentives activities, past plans, and available IHDA programming available within their city.

**All planning activities and analyses undertaken as part of this Community Revitalization Plan were completed prior to the COVID-19 pandemic. Data, findings, and recommendations do not account for any impact that the virus may have on the City of Peoria or broader regions used for analysis. In this future this plan may be revisited, adding data and revising findings where applicable to provide a current community synopsis for the city and this plan's strategy areas.**



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# INTRODUCTION

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# EXECUTIVE SUMMARY

The Illinois Housing Development Authority is the only housing finance agency serving the entire state of Illinois, administering a variety of programs to ensure the creation and preservation of affordable housing for the state's communities. Proactive planning can assist communities in engaging residents, collecting data, and developing a cohesive strategy that both addresses their needs and develops strategies to realize their hopes for the future. IHDA believes that proactive planning efforts led by community representatives and residents will help ensure that development is conducted with local perspectives and vision at its core, and will lead to the most successful outcome for the individuals, neighborhoods, and organizations that comprise Illinois' communities. Undertaking a proactive planning process in partnership with IHDA can assist communities in directly understanding and connecting to the programs and products that are available for stabilizing and expanding affordable housing as a critical part of their overall development and community revitalization plan.

The City of Peoria and IHDA have worked in partnership over the course of more than 18 months to undertake and develop a formal Community Revitalization Plan for the city, with specific focus on two target strategy areas comprised of the East Bluff and Near Southside neighborhoods. A variety of efforts were taken to research past planning efforts, understand local funding sources and resources, engage community residents, and work with local stakeholders and representatives to develop a plan that is relevant to the local community and driven by its residents' vision. The following Housing Needs Assessment and Community Revitalization Plan includes historical background planning efforts; demographic, economic, and housing data profiles of the plan's strategy areas; community engagement efforts; a Housing Stock Survey; and a primary market analysis. These components draw out many current realities regarding both the City of Peoria's housing stock condition and availability as well as overall community life throughout the Near Southside neighborhood.

A section containing goals and recommendations follows the plan's analyses, developed by the core planning team from the City of Peoria and IHDA in response to primary themes, needs, and visions for development that were derived from the plan's various components. Particular attention should be paid to the Goals and Recommendations section of this document. While all sections of the document provide important information on the current state of the neighborhoods, outreach activity, and programs and services offered by IHDA, the Goals and Recommendations section provides the direct distilled vision of the community for the future of the Near Southside.

The final section of this plan provides guidance on a variety of funding sources and implementation tools that may be utilized to carry out components and goals of this Community Revitalization Plan. Various local, state, and federal incentive programs and resources are featured, along with an extensive list of programming and resources offered through IHDA. As a result of this partnership and planning effort, the City of Peoria has become a member of a statewide technical assistance network that aims to connect municipalities, service providers, and housing and development experts throughout Illinois. IHDA is optimistic about the revitalization and future of the City of Peoria and hopes that the city will see IHDA as a partner in its development and preservation of affordable housing.

Community Revitalization Team  
Strategic Planning and Reporting Department  
Illinois Housing Development Authority

# THE ILLINOIS HOUSING DEVELOPMENT AUTHORITY AND COMMUNITY REVITALIZATION

Community revitalization plays a critical role in ensuring the health and success of communities of all sizes. These local efforts that increase access to living wage jobs, education, transportation, and other amenities are essential in creating opportunity and choice for Illinois households. In addition to its dense urban centers, Illinois is home to multitudes of less-populated rural communities. Community revitalization activities can benefit all types and sizes of communities, helping them to plan for and realize their development goals, address market concerns, and develop creative solutions for engaging residents and stakeholders in long-term initiatives. Traditionally, the prime target areas for community revitalization have been areas designated as Qualified Census Tracts and Racially/Ethnicity Concentrated Areas of Poverty, or areas demonstrating demographic and economic vulnerabilities. However, through its relationships with developers, local elected officials, and planning organizations working in communities throughout the state, IHDA recognized that capacity in such areas can be limited. Despite their need for housing investments, small and/or rural communities across Illinois often lack the resources to create and implement community revitalization efforts and capitalize on their benefits.

In response to this need, IHDA launched an initiative to incentivize Community Revitalization planning via its Qualified Allocation Plan, provide detailed and transparent scoring criteria for this incentive, and develop a statewide Community Revitalization Technical Assistance Program (TA Program) that encourages affordable housing development and planning in the state's most distressed areas. The program,

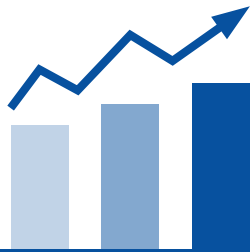
which is free of charge, forms partnerships to build upon and link to existing planning efforts, identifies strengths and needs within the community, and generates localized capacity via a formal Community Revitalization Strategy (CRS) process. Since its initial establishment, the program has grown to feature a Community Revitalization team that works free of charge, linking communities with official planning initiatives and providing direct technical assistance to smaller and rural communities across Illinois.

Under the Technical Assistance Program, a team of Community Revitalization Planning Specialists proactively forms partnerships with communities throughout Illinois to expand local planning capacity via a formal CRS process. Although available to communities statewide, because of the capacity limitations and needs shared between rural communities and urban areas outside the Chicago metro area, IHDA primarily targets communities in these areas for undertaking community revitalization partnerships. The partnerships that stem from the TA Program benefit communities by building strategies that encompass housing, community, and economic development, and mitigating barriers of access to housing development tools. Primarily, the program's technical assistance helps expand local leaders' ability to see affordable housing as part of their community's potential growth, and assists them with incorporating a variety of these opportunities in their planning. Housing developers also benefit from these activities, as the plans developed in conjunction with IHDA's TA Program provide a better understanding of communities' housing needs and accessing appropriate resources. Additionally, investors

are better able to connect to and utilize the market analysis tools and funding sources identified by the program's resulting plans and strategies.

This Housing Needs Assessment is the final product of a long-term Community Revitalization partnership between IHDA and the City of Peoria. It is expected that this plan will be utilized as an informative asset to assist the City of Peoria in creating and carrying out plans for affordable housing investments and other development initiatives within their community. It is expected that this plan will be utilized in direct conjunction with IHDA's many programs, funding opportunities, and resources as a supplement and guide.

## PILLARS OF COMMUNITY REVITALIZATION



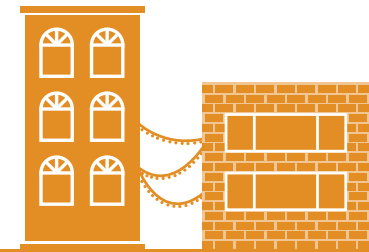
### ECONOMIC DEVELOPMENT

- Downtown or Target-area Revitalization
- Business Development
- Economic Development — growing employers and jobs
- Improvements in infrastructure
- Improvements in services and amenities (health, education, shopping, etc.)



### HOUSING DEVELOPMENT

- Improvement in housing stock
- Infill housing/reduction in vacant lots
- Rehabilitation of dilapidated properties



### COMMUNITY DEVELOPMENT

- Increase in community meetings/ neighborhood organizations
- Increase in public safety
- Increase in transportation options and access
- Increase in walkability
- Improvement in recreational opportunities
- Natural resource protection
- Community gardens
- Environmental Planning and initiatives
- Improvement in storm water management



# PARTNERSHIP AND STRATEGY AREA DESIGNATION

The formation of the partnership between IHDA's Community Revitalization Program and the City of Peoria was initially brought about and attributable to the facilitation of a local stakeholder. Within the first year of the IHDA's Community Revitalization Program, a meeting between CR staff members and Ross Black, Director of Community Development at the City of Peoria, was coordinated at the behest of Karen Davis, Executive Director of Local Initiatives Support Corporation – Peoria and Vice-Chairman of the Illinois Housing Development Authority's Board. A conversation between all parties regarding the needs, housing goals, and capacity of the City of Peoria was initiated at that meeting in December 2017 and continued throughout the following year. In December of 2018, the City signed a Scope of Work to make official and begin the partnership with IHDA's Community Revitalization Program.

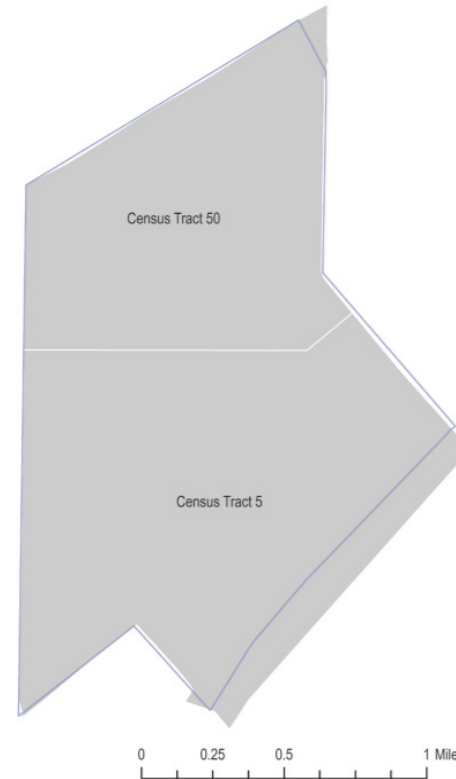
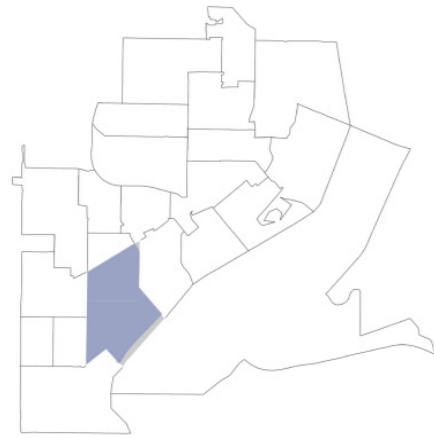
In planning the partnership and the Scope of Work, the City was asked to designate select geographic areas that they would like to target planning and revitalization efforts within, or Community Revitalization Strategy Areas (CRSAs). While housing, demographic, and economic evaluations conducted within the purview of this partnership generally cover the entirety of the City's municipal boundaries, CRSAs are chosen as defined neighborhoods or communities in which outreach efforts and more thorough evaluations are conducted with the explicit purpose of developing concerted planning for these areas.

For the purposes of this partnership, the City elected the Near Southside as one of two CRSAs to focus on. The 61605 zip code, which covers the Southside, was marked in the Economic Innovation Groups' 2018 Distressed Communities Index as the most distressed zip code in Illinois, and the 30th most distressed zip code in the United States.



# DEMOGRAPHIC, ECONOMIC, AND HOUSING MARKET ANALYSES

# COMMUNITY REVITALIZATION STRATEGY AREA: NEAR SOUTHSIDE



# BOUNDARIES, TRANSPORTATION, AND AREA CHARACTERISTICS

The Near Southside strategy area is a predominantly residential community located on the city's far southwest side, generally comprised of the neighborhoods running along the Illinois River and located west of both the Central Business District and its adjacent warehouse district. For the purposes of this Community Revitalization project, the Near Southside strategy area refers to Census Tracts 5 and 50, an area that falls within that just described, ranging from the Illinois River to the south to the bluff on the north, and extending approximately halfway towards the City's western boundary from the edge of the warehouse district. The streets defining the boundaries of this study's Near Southside strategy area are Dr. Martin Luther King Drive to the north, S Western Avenue to the west, S Sanger Street to the southwest, the Illinois River to the south, and N MacArthur Highway to the east. From its southern boundary at the Illinois River to its northernmost point, the Near Southside spans nearly 2 miles, and just over 1.1 miles from east to west. In total, the Near Southside strategy area covers a total of 1.33 square miles. The strategy area sits along a major corridor and is comprised internally by a grid of residential streets. Bike lanes have been added to many of the arterial roads serving as the strategy area boundaries. Additionally, the Near Southside is connected to many other areas of the city and beyond via bus transit, with 4 bus routes providing service to the strategy area (#7 Garden, #11 Western, #13 South Adams, and #15 Lincoln).

Sitting in close proximity to the city's central business district and directly adjacent to the growing warehouse district along the riverfront, the Near Southside strategy area is located in very close proximity to the City of Peoria's central core containing many businesses, amenities, social and public services, and recreational opportunities. While the Near Southside has relatively good accessibility to both the city's warehouse district and central business district by way of motor vehicle, bicycle, and public transportation, the Near Southside maintains a very different history and culture that distinguishes it from the city's primary commercial areas. The Near Southside community has many active social and cultural organizations that are heavily involved in organization and advocacy efforts throughout the community. Like other strategy areas included in this study, a wide variety of planning efforts have been carried out placing the Near Southside community as their central focus. Many of these plans, which date as far back as the early 1990s were used as a basis for this Community Revitalization Plan. The MacArthur corridor, spanning the eastern border of the strategy area, serves a focal point of planning activities for the Community Revitalization project. Concurrent planning efforts conducted in partnership by the City of Peoria, PCCEO, and IDG Architects was undertaken during the time of this Community Revitalization project, which focused on development of the MacArthur Corridor and incorporated housing, economic, and social recommendations for the adjoining communities. This multi-party planning initiative resulted in the creation of the South Village Revitalization: MacArthur Corridor Comprehensive Plan & South Village Implementation Plan, which was adopted by the City Council at the end of 2019. IHDA's Community Revitalization efforts, although not in official partnership with IDG Architects' planning initiative, can be seen as a part of a multi-faceted coordinated planning effort for development for the Near Southside (or South Village) community, and are both supportive of and seek to align with the recommendations of the South Village Revitalization: MacArthur Corridor Comprehensive Plan & South Village Implementation Plan. The recommendations outlined by IDG's planning effort directly align with the goals of this Community Revitalization Plan, and if carried out, will support the revitalization and future development and preservation of affordable housing throughout the Near Southside community.

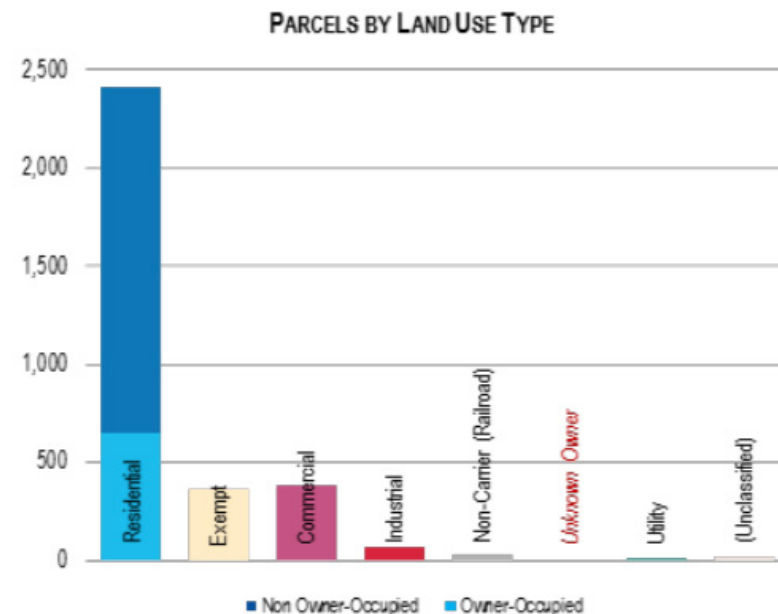
# LAND USE

The Near Southside contains a total of 3,279 parcels, the vast majority of which are residential. Of the area's 2,408 residential parcels, 73.1% are non-owner-occupied and 26.9% of all residential parcels are owner-occupied. The Near Southside also has a high concentration of commercial parcels, comprising 11.6% of the total area's parcels and serving as the second-highest land use classification. Nearly all of the area's commercial parcels are concentrated in the southern portion of the strategy area, located along or nearby the Washington corridor. Western Avenue, serving as the western border of the strategy area, also contains a fair amount of commercial parcels. Although the MacArthur Corridor serves as a focal planning area with intention for commercial development, very few of the parcels along this corridor are currently designated for commercial use.

The third most common land use among the Near Southside's parcels is "exempt," comprising 11.1% of the Near Southside's total parcels. This designation most often refers to property owned by public entities which may include schools, parks, libraries, and public housing developments.

While the Near Southside's exempt properties are generally scattered throughout the strategy area, many are located in clusters, particularly along the MacArthur Corridor and Martin Luther King Jr. Drive, the latter of which serves as the strategy area's northern boundary. Finally, the Near Southside maintains a high concentration of industrial parcels relative to the rest of Peoria. Nearly all of these industrial properties are located along the riverfront on the very southern border of the strategy area, which also connects to the city's warehouse district.

PARCEL LAND USE: NEAR SOUTHSIDE		
Land Use Classification	Number of Parcels	Percentage of Total Parcels
<b>Total Parcels</b>	<b>3,279</b>	<b>100%</b>
Residential	2,408	73.4%
<i>Owner-Occupied</i>	647	26.9%*
<i>Non-Owner-Occupied</i>	1,761	73.1%*
Commercial	382	11.6%
Exempt	365	11.1%
Industrial	69	2.1%
Non-Carrier (Railroad)	26	0.8%
Utility	7	0.2%
<i>Unknown Owner</i>	0	0%
<i>(Unclassified)</i>	22	0.7%



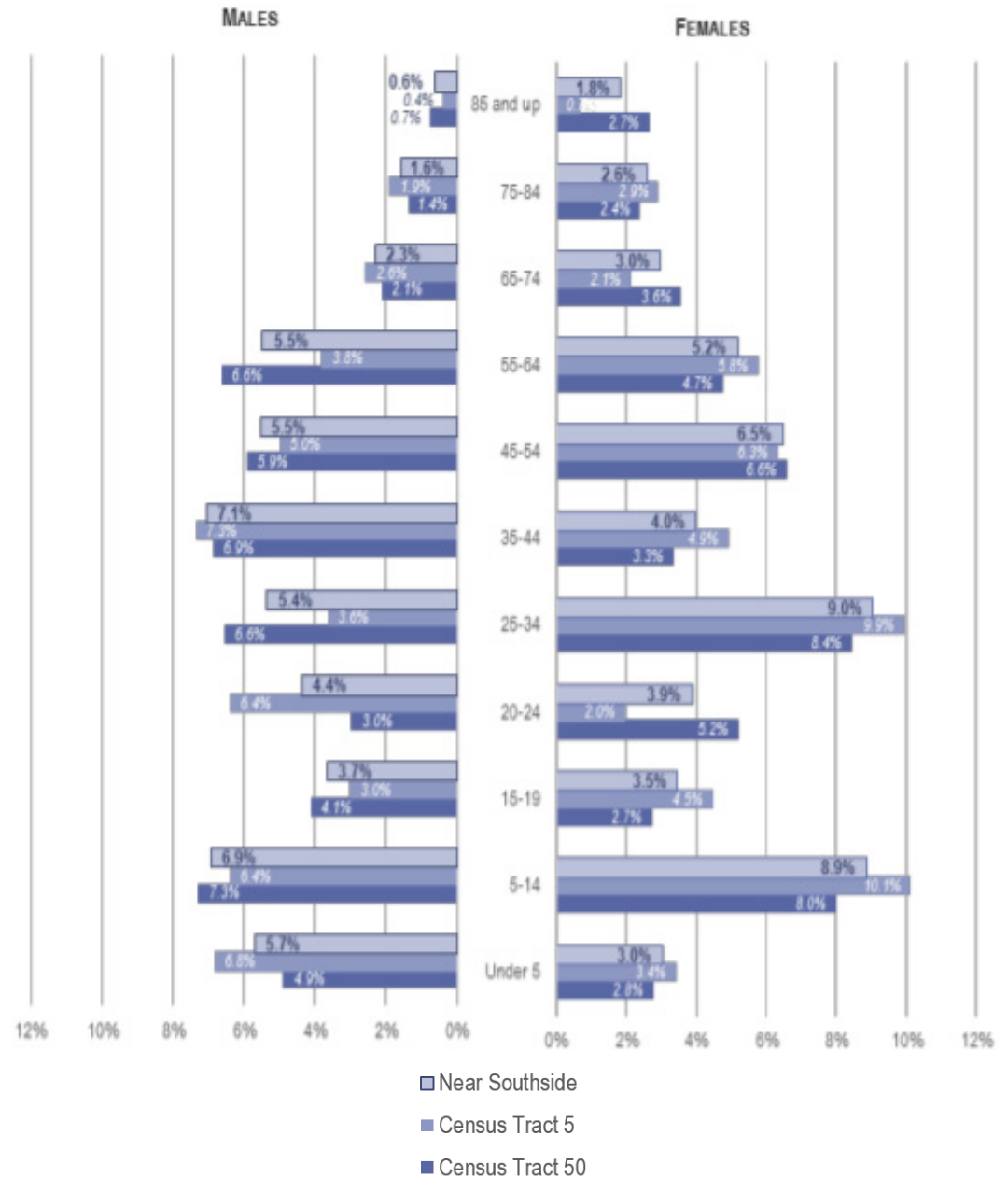
\*Represents percentage of total residential parcels



# PERCENTAGE OF POPULATION BY SEX AND AGE

With 51% of its overall population female and 49% male, the Near Southside maintains a very standard proportion of population by sex as compared to broader geographic comparison regions.

As described earlier, the Near Southside's population skews slightly older, however the area also has a very high proportion of adolescents as well. Over 11% of the Near Southside's population is aged 65 and older, but the age group that is most prominent among the strategy area is individuals aged 5 to 14 years old, which comprise nearly 16% of the overall population. With a high percentage of younger individuals but also a relatively high median age, the Near Southside's population demonstrates a fairly even distribution across age groups. This may be indicative of the area's appeal to individuals of all ages, or of a trend of individuals that remain living in the Near Southside as they age.

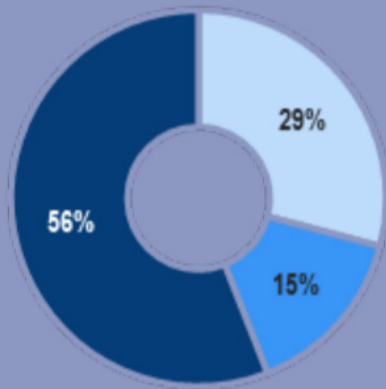
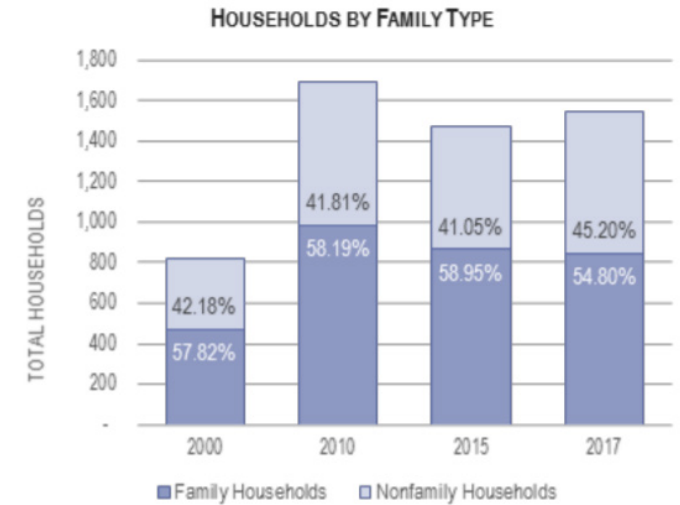


## HOUSEHOLD COMPOSITION<sup>1</sup>

As of 2017, the Near Southside has an estimated 1,542 households, with 676 falling in Tract 5 and 866 within Tract 50. Since 2010, households within the Near Southside have followed an inverse trend of that seen in the strategy area's general population trends. While population was gained between 2010 and 2015 and subsequently lost in the two years following, households decreased by more than 200 in between 2010 and 2015, and then gained 100 of those households back by 2017.

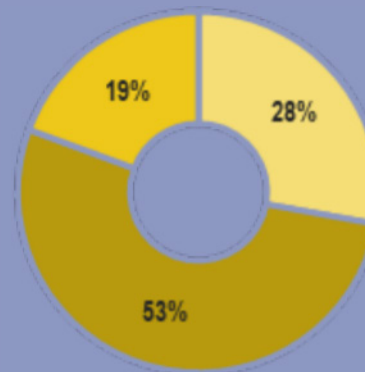
This may indicate that during periods of population fluctuation, individuals were changing their living situations; while population was gained between 2010 and 2015, likely more individuals were living in the same household as others during that time, decreasing their overall number. The opposite likely occurred in between 2015 and 2017. Since 2000 the proportion of family to nonfamily households has seen an overall decrease dropping from 57% to 54% by 2017.

In 2017 family households among the Near Southside were predominantly made up of single female-led families. Accounting for 56% of all family households, there are an estimated 473 single female-led families within the Near Southside. With single male-led families also comprising a significant proportion of the strategy area's family households (15%), the Near Southside maintains the lowest percentage of married couple households among its family household types. Among all of the Near Southside's nonfamily households, 53% represent individuals not living alone, or those living with unrelated individuals. Correspondingly, the Near Southside is home to a much higher proportion of individuals living fully alone, 28% of whom are aged 65 years and older – the highest proportion seen throughout this plan.



**FAMILY HOUSEHOLD COMPOSITION**

- Married Couple
- Single Male Householder
- Single Female Householder



**NONFAMILY HOUSEHOLD COMPOSITION**

- Living Alone - 65+ Years
- Living Alone - Other
- Not Living Alone

<sup>1</sup> Many estimates for data from the year 2000 representing Census Tract 50 were not available from the American Community Survey; therefore many figures representing Near Southside data for the year 2000 solely include Census Tract 5 figures

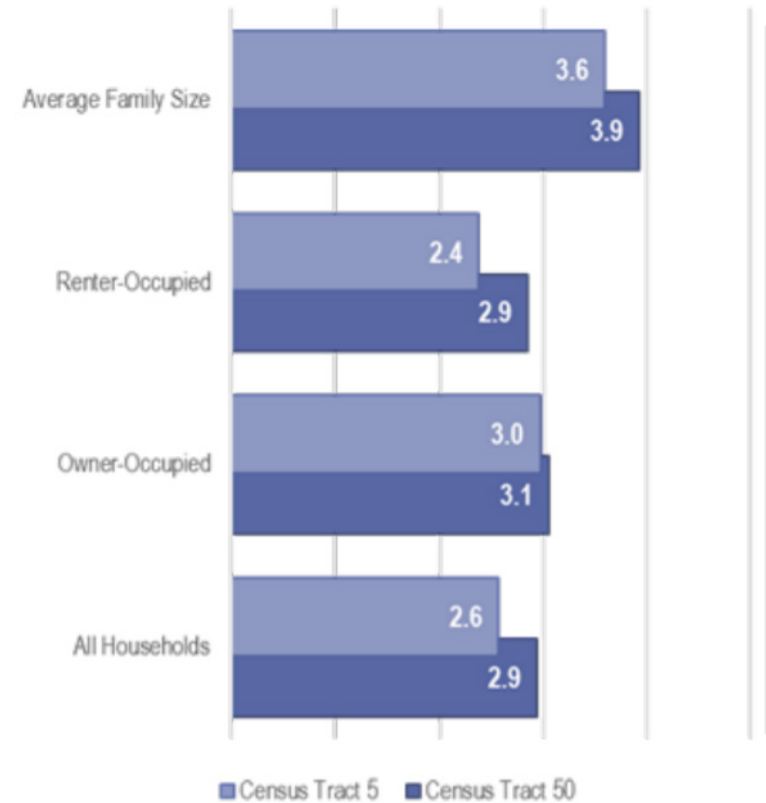
## FAMILY SIZE

Family sizes within the Near Southside are larger than average when compared with those seen across both the other strategy areas of this study and the broader geographic region. As of 2017 Census Tract 5 maintains an average family size of 3.6 individuals, whereas Tract 50 maintains an average family size 3.9 individuals. On average, family sizes across the City of Peoria, Peoria County, Illinois, and the nation range from 3.1 to 3.26 individuals, making it notable that family sizes within the Near Southside strategy area are significantly larger. This holds implications on factors such as family housing units available as well as bedroom counts of units in regards to the housing market meeting the needs of this area. Given the high average family size found within the Near Southside, such considerations should be taken into account when evaluating housing needs and future demand.

## HOUSEHOLD SIZE

Like its average family size, the average household sizes found within the Near Southside are larger than average in comparison to the broader geographic region. Households, unlike families, do not necessarily need to be comprised of related individuals, but instead account for all types of living situations that include living alone, living together with nonfamily individuals, and living with related family members. Among both its renter-occupied and owner-occupied housing units, average household sizes across the Near Southside are generally close to 3 individuals. Particularly among its owner-occupied households, the average household size found throughout the Near Southside is far higher than seen in other comparison geographic areas. The same considerations apply to household size surrounding implications on the housing market as mentioned above should be factored into both current and future needs of households.

## AVERAGE FAMILY AND HOUSEHOLD SIZE



## AVERAGE FAMILY AND HOUSEHOLD SIZES: COMPARISON GEOGRAPHIC AREAS

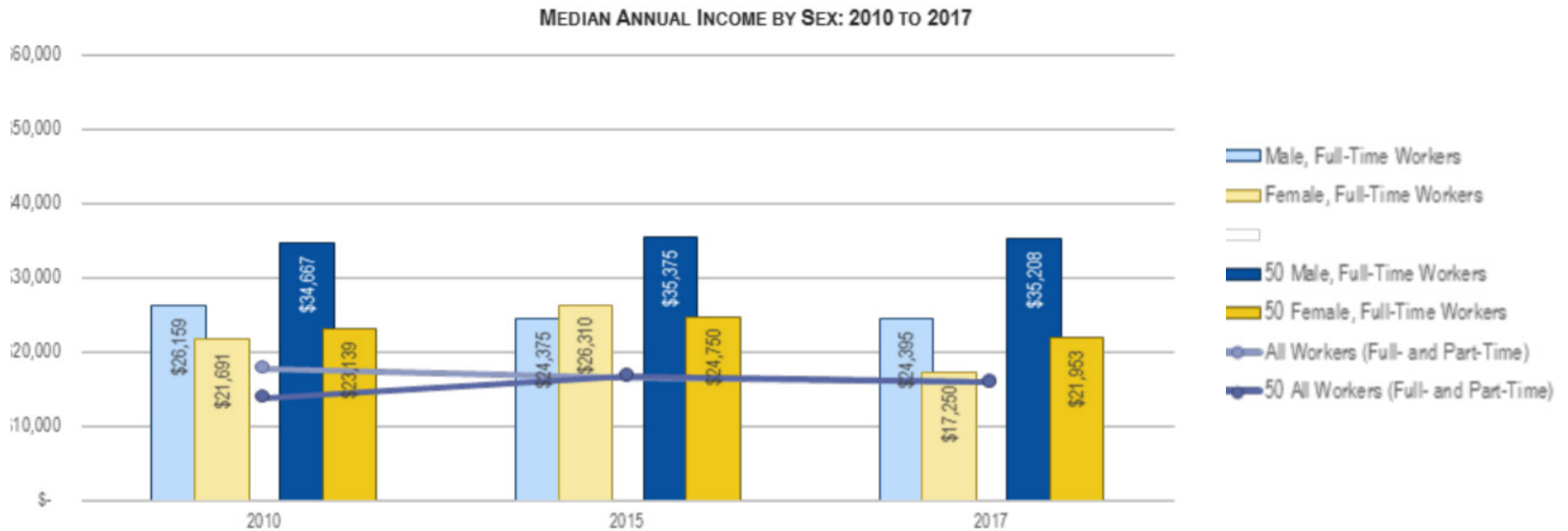
GEOGRAPHY	ALL FAMILIES	ALL HOUSEHOLDS	OWNER-OCCUPIED HHS	RENTER-OCCUPIED HHS
UNITED STATES	3.24	2.63	2.52	2.7
ILLINOIS	3.26	2.61	2.41	2.71
PEORIA COUNTY	3.1	2.43	2.26	2.52
CITY OF PEORIA	3.17	2.4	2.27	2.5

# EXISTING ECONOMIC CONDITIONS

## EMPLOYMENT AND INCOME

Among both females and males as well as full-time and all workers, the median annual incomes of workers among the Near Southside have remained remarkably stagnant over time. The group which has seen the greatest change in median annual income are females with full-time employment in Census Tract 5, who lost a net \$4,441 from 2010 to 2017, or more than 20% of their original income.

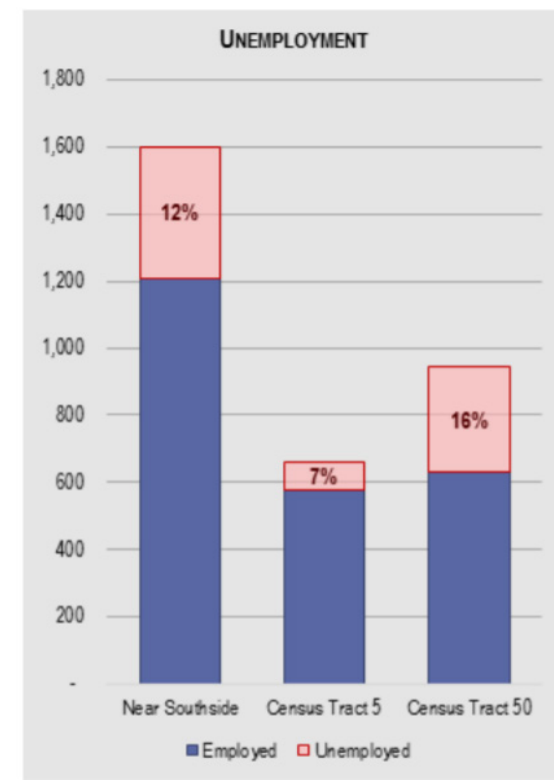
While the median annual income of workers within the Near Southside have changed by only very small increments over the past 7 years, of the six groups that are analyzed in the chart below (female full-time, male full-time, and all workers for both Tracts 5 and 50) four have lost income over time while only two have made modest gains. While male full-time workers in Tract 50 have seen a net gain of approximately \$600 since 2010, they notably lost approximately \$170 in between 2015 and 2017. Similarly, the median annual income of all workers (full-time and part-time) within Tract 50 saw a net gain of \$2,000 since 2010, however experienced a slight decrease in between 2015 and 2017. As of 2017, the median annual income of all workers in Tracts 5 and 50 was \$16,006 and \$15,881, respectively. With these figures, the Near Southside maintains the lowest median annual incomes across all census tracts and comparison areas contained in this study. These incomes also fall far below those seen at the city- and county-wide levels, which at \$29,920 and \$30,908 are nearly twice as high as those seen in the Near Southside.



## LABOR FORCE PARTICIPATION AND UNEMPLOYMENT

The labor force participation rate is a metric that shows how many individuals are actively in the workforce, whether looking for work, currently employed, or a part of the armed forces. In 2017, the Near Southside maintained a 50% labor force participation rate for individuals aged 16 and older. Across the two census tracts comprising the Near Southside, labor force participation rate is relatively equal, differing only 3 percentage points between Tract 5 (52%) and Tract 50 (49%). These low labor force participation rates are not wholly uncommon across the 23 census tracts that comprise this plan's primary market area, discussed in greater depth later in this plan, but are significantly lower than those seen across the City of Peoria and the broader region; as of 2017 the City of Peoria, Peoria County, and Illinois maintained labor force participation rates between 11 and 15 percentage points higher than seen in the Near Southside strategy area.

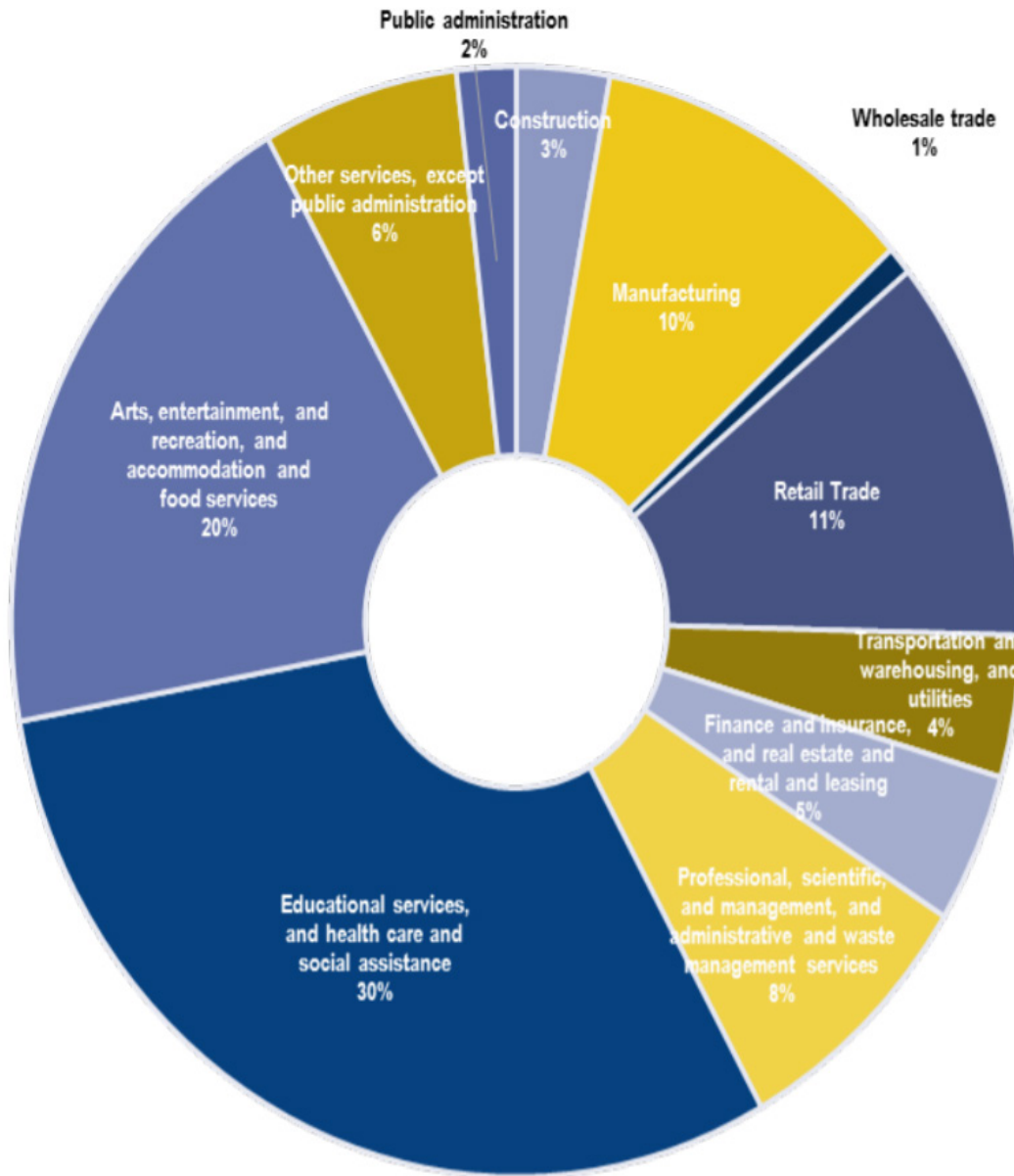
Among individuals who are active in the labor force throughout the Near Southside, 12% were unemployed as of 2017. At 16% unemployment, Census Tract 50, comprising the northern end of the strategy area, experiences a much higher unemployment rate than that found in the southern portion. Across the broader region and nation, unemployment rates in 2017 ranged from 4.1% to 6.5%, indicating that the Near Southside suffers from a much greater economic insecurity in the workforce than is seen across the region.



*Unemployment rate chart and figures only represent individuals who are active in the labor force.*



## INDUSTRY OF EMPLOYMENT



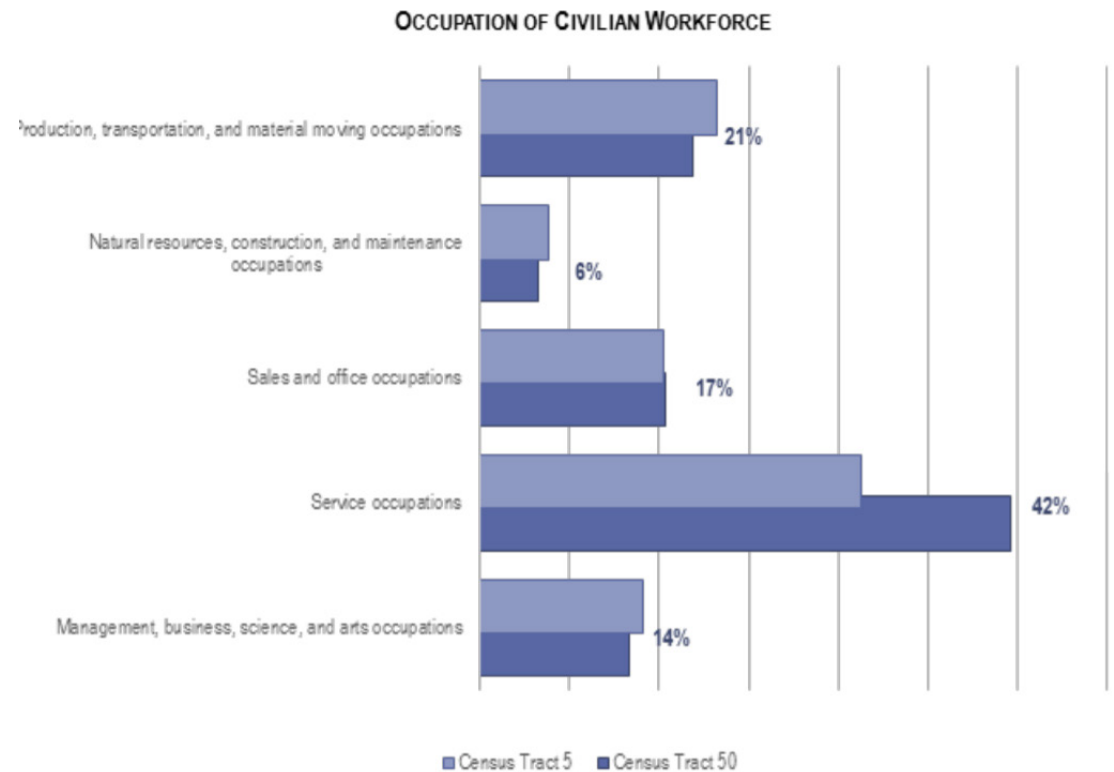
The most common industry of employment for workers in the Near Southside is educational services, health care, and social assistance. Of the 1,209 individuals employed throughout the strategy area, 30% are employed within those industries.

The second most common industry of employment among the Near Southside is arts, entertainment, recreation, and accommodation and food services, in which 20% of the strategy area's workers are employed.

13% of all workers in the Near Southside are employed in either professional, scientific, management/administrative services or finance, insurance, and real estate industries.

Across all industries, the occupation of the Near Southside's workforce is most heavily comprised of individuals working in service occupations. 42% of the overall workforce among the strategy area is employed in a service occupation, with a higher number of workers representing such occupations within Census Tract 50. Three different occupation types are nearly-equally represented following service occupations in the Near Southside; production, transportation, and material moving jobs make up 21% of the workforce, followed closely by sales and office occupations at 17% and management, business, science, and arts occupations at 14%. With generally higher-salary positions, the low representation of Near Southside workers among management, business, science, and arts occupations may illuminate an opportunity to provide more intensive job training and pipeline services to individuals throughout this strategy area. If realized, this may help to reduce economic insecurities felt throughout the Near Southside. Representing just 6% of occupations of the Near Southside's workforce, natural resources, construction, and maintenance occupations serve as the smallest occupational type throughout the strategy area. This indicates a likely lack of opportunity for employment in those employment types or industries for individuals living in the Near Southside.

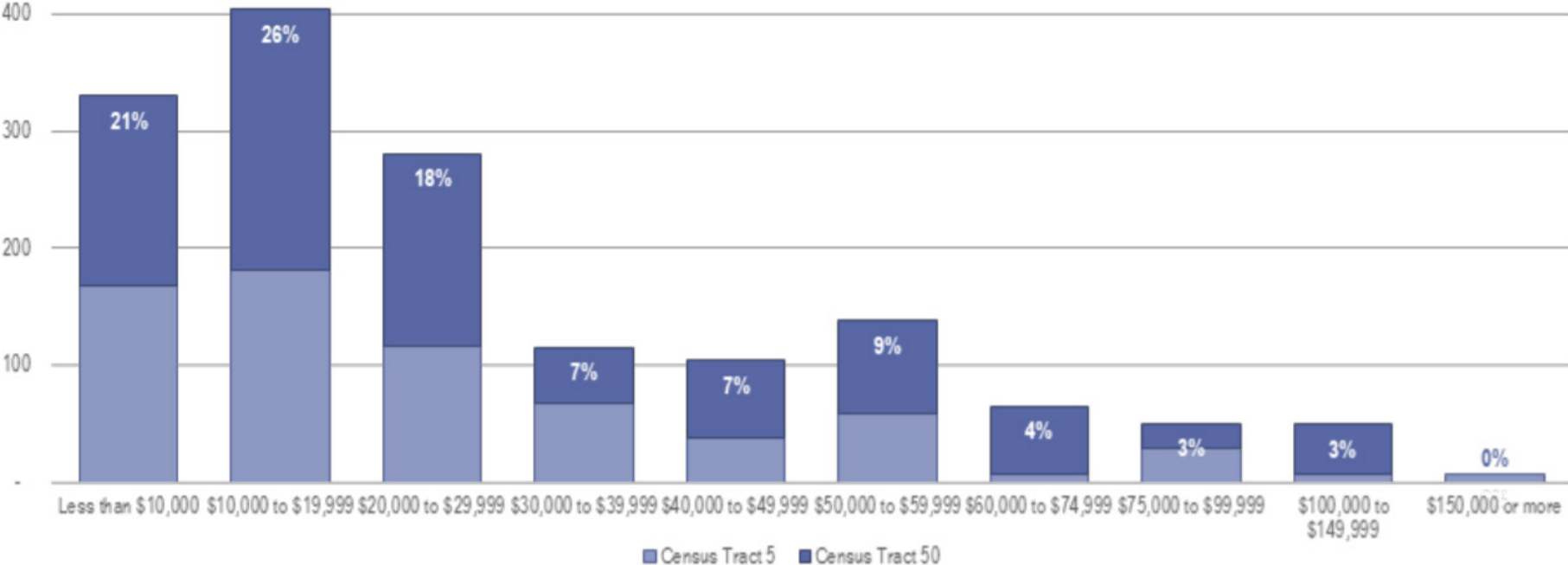
Aside from service occupations, the distribution of occupation types is nearly equal across both Census Tracts 5 and 50. Like many other metrics analyzed in this study, this finding shows that many factors of community life, including household and economic or employment characteristics are shared and similar across the entirety of the Near Southside strategy area, unlike the other strategy areas of this study which show stark contrasts in many characteristics across the census tracts that comprise them.



Distribution of household income among the Near Southside shows that in both census tracts the vast majority of households are concentrated in lower income brackets. 65% of all households within the strategy area, families and nonfamilies of all sizes, make annual incomes that are less than \$30,000. Among both Tracts 5 and 50 the most common household income bracket represented is those making \$10,000 to \$19,999 annually, containing a total of 26% of the strategy area's overall households. The second most common household income bracket seen among the strategy area is those making less than \$10,000 annually, accounting for 21% of the overall households. Across both census tracts, more than 1,000 households earn less than \$30,000 annually.

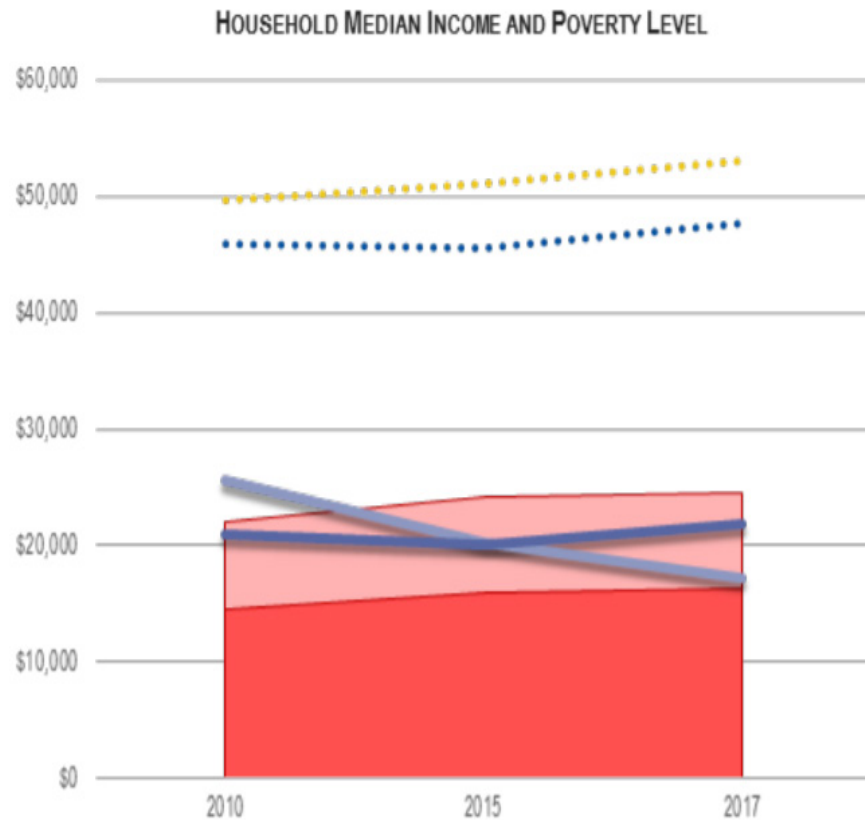
Throughout the Near Southside, there are a total of 357 households with incomes in the mid-range making between \$30,000 and \$59,000 more often falling with Tract 50 to the north than Tract 5. Across the strategy area, only 170 households make annual incomes that are higher than \$60,000, the vast majority of which fall within Census Tract 50.

**HOUSEHOLDS BY INCOME**



Household incomes across the Near Southside's two census tracts are very low with those households within both Tracts 5 and 50 among the lowest across all comparison areas of this study, and fall well below the poverty level for a 4-person household. In 2017 the median household income for Tract 5 was \$17,269 and Tract 50 was \$21,846. Tract 5, comprising the southern portion of the strategy area, has seen its median household income decline gradually since 2010, losing more than \$8,000 over the past 7 years. While Tract 50's median household income has increased very slightly (less than \$800) since 2010, it still falls a few thousand dollars below the federal poverty level for a 4-person household. This is notable as the average household size in both of the Near Southside's census tracts is greater than 2 individuals.

The median household income of the Near Southside is drastically lower than is seen in the broader region. The median household income for both the City of Peoria overall and Peoria County are more than double that of either Tract 5 or 50. This difference is made even more significant when looking at this metric's trending over time at the various geographic levels; while the City of Peoria and Peoria County have seen an increase in median household income over time, Tract 5 has consistently declined, indicating that part of the Near Southside has not benefitted from the same growth trends affecting the broader region.



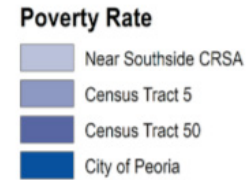
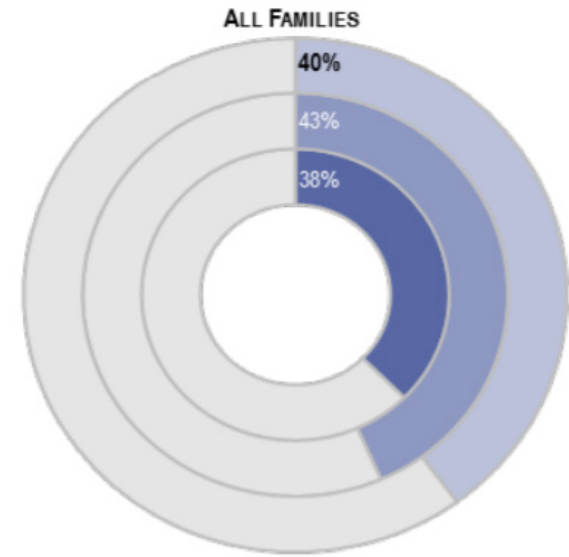
**HOUSEHOLD MEDIAN INCOME AND POVERTY LEVELS:  
COMPARISON GEOGRAPHIC AREAS**

GEOGRAPHY	2010	2015	2017
PEORIA COUNTY	\$49,747	\$51,147	\$53,063
CITY OF PEORIA	\$45,863	\$45,552	\$47,697
NEAR SOUTHSIDE: CENSUS TRACT 5	\$25,668	\$20,304	\$17,269
NEAR SOUTHSIDE: CENSUS TRACT 50	\$21,063	\$20,031	\$21,846
FEDERAL POVERTY LEVEL: 4- PERSON HOUSEHOLD	\$22,050	\$24,250	\$24,600
FEDERAL POVERTY LEVEL: 2- PERSON HOUSEHOLD	\$14,570	\$15,930	\$16,240

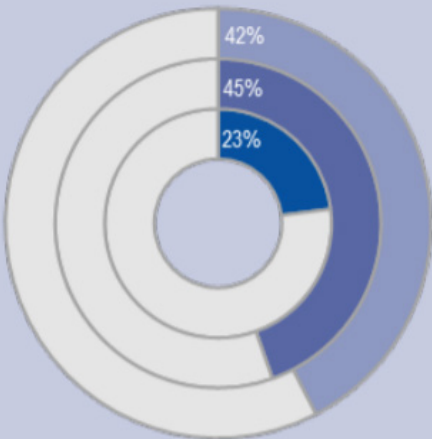
**POVERTY**

Across the Near Southside 40% of all families are living in poverty. While the family poverty rate is slightly higher among Tract 5, comprising the southern portion of the strategy area, both of the area's two tracts demonstrate family poverty rates that are far above that seen in the broader geographic area. The City of Peoria maintains a family poverty rate of 16%, less than half of that experienced within the Near Southside. While the overall family poverty rate of Tract 50 has gradually decreased since 2010, it still remains much higher than that seen in the broader geographic region. Census Tract 5's family poverty rate should be particularly noted, as it is not only among the highest in this study at 43%, but has increased by 60% since 2010, as shown in the chart on the following page.

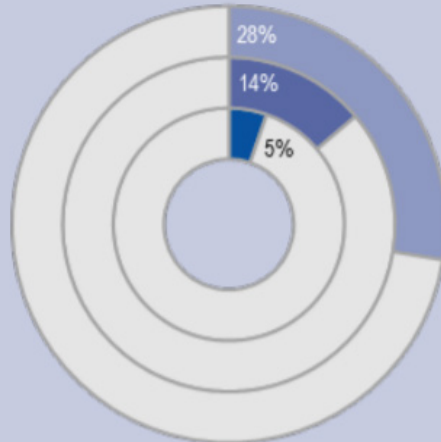
Among both census tracts families with children experience very high rates of poverty; this is particularly true for families with children led by single females. While Tracts 5 and 50 maintain a poverty rate of 55% and 64%, respectively, for families with children led by single females, this family type experiences poverty in the Near Southside at a rate lower than seen across many of this study's comparison census tracts. Similarly, the Near Southside's poverty rates for families with adolescent children is lower than many other areas of this study, yet still nearly double that seen in across the city overall. Married coupled families within Tract 5 experience poverty at a rate of 28%, which is more than five times higher than that seen among the City of Peoria overall, and twice as high as the second-highest rate seen for this family type across all of this study's comparison areas.



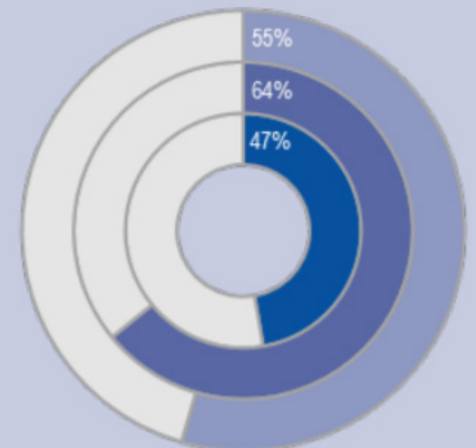
**FAMILIES WITH CHILDREN 18 AND UNDER**



**MARRIED COUPLE FAMILIES**

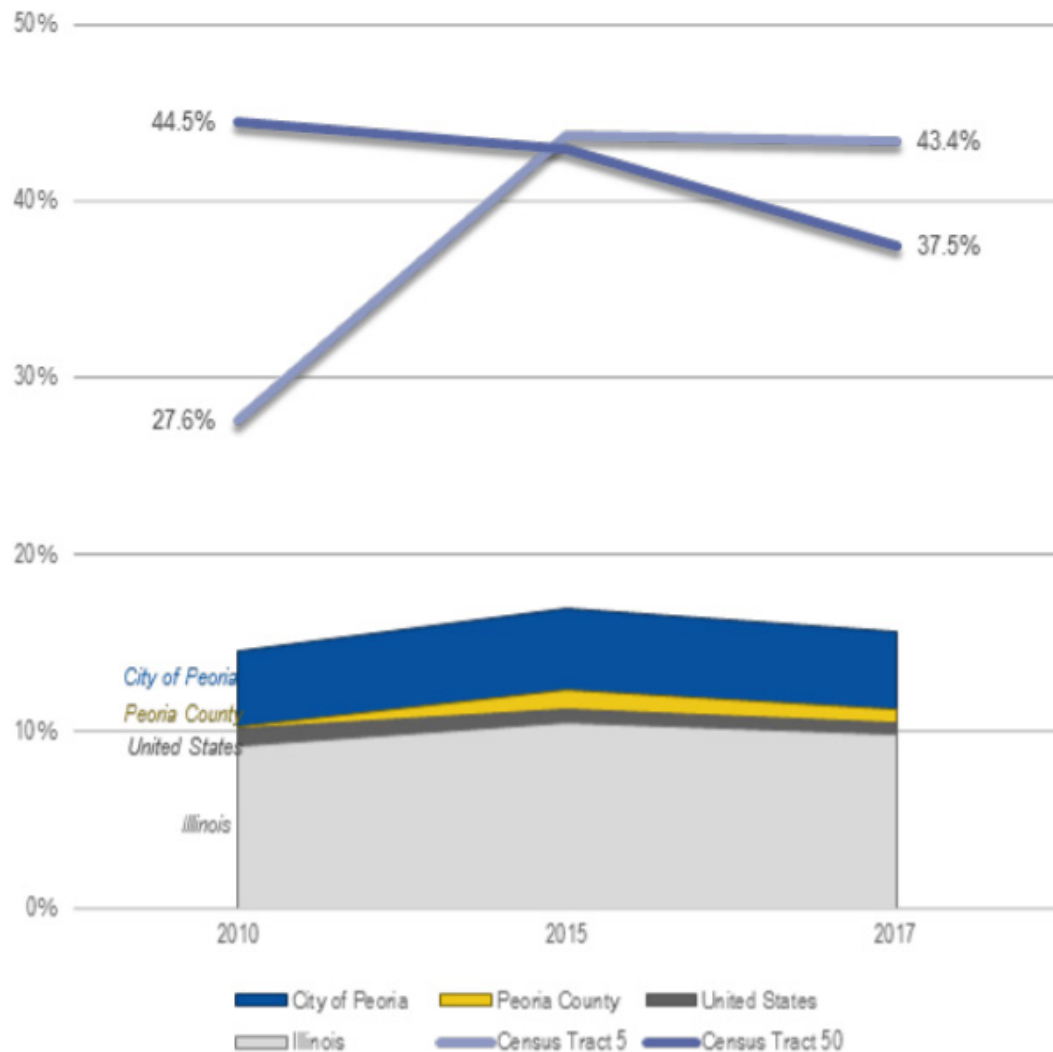


**SINGLE FEMALE HOUSEHOLDER FAMILIES WITH CHILDREN 18 AND UNDER**

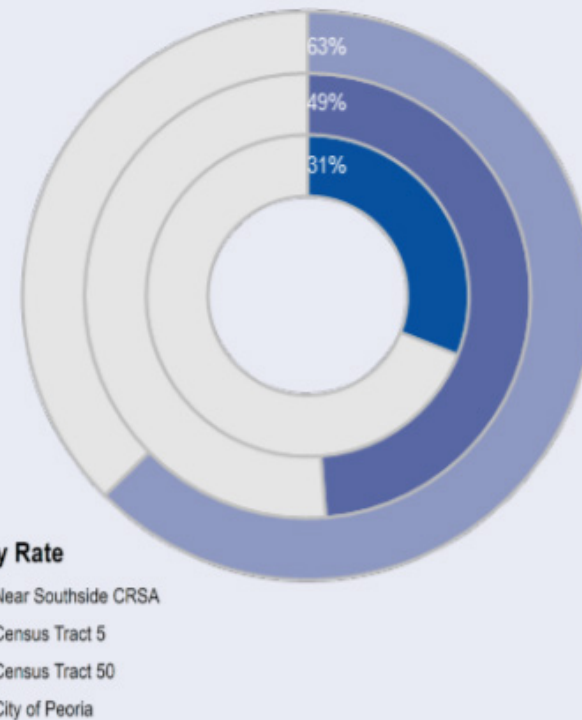




**PERCENTAGE OF FAMILIES IN POVERTY**



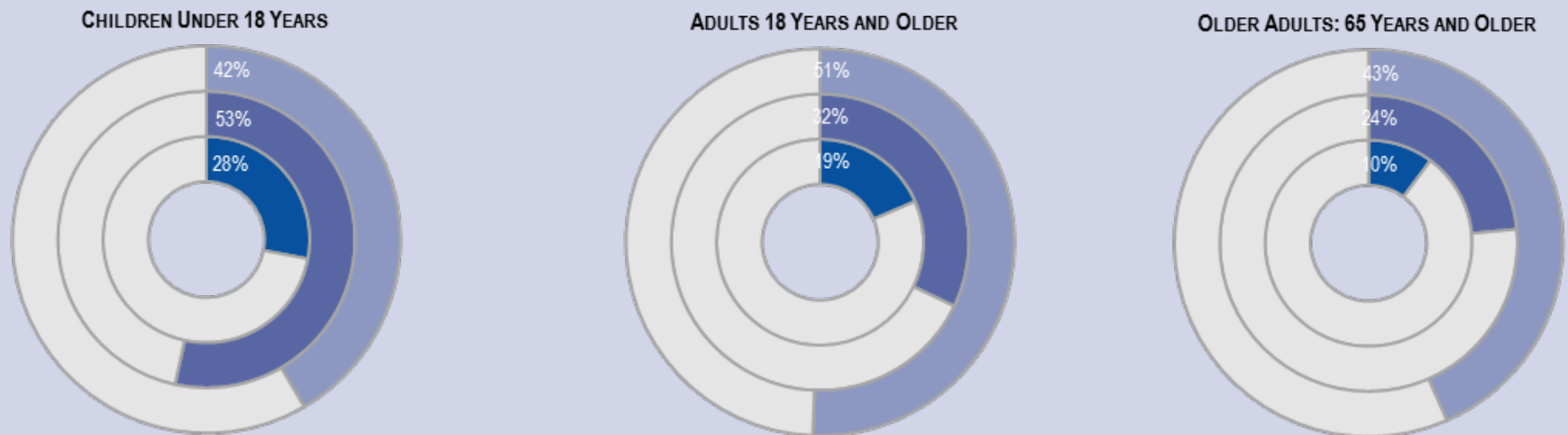
**NONFAMILY INDIVIDUALS: 15 YEARS AND OLDER**



While it is more common for nonfamily individuals to experience poverty than for individuals who are living in families, this trend is experienced at an extreme level throughout the Near Southside. Tract 5 maintains a poverty rate of 63% for nonfamily individuals, or those living alone or with roommates. This is more than twice the rate seen at the city-wide level and is also the highest poverty rate for nonfamily individuals across this entire study.

Nearly half of all people within the Near Southside strategy area are living in poverty. The poverty rate across all people is notably higher within Tract 5 than within Tract 50, with a rate nearly 10 percentage points higher. This rate serves as a representation of extreme poverty, falling 20 percentage points higher than the overall poverty rate for the City of Peoria.

Older individuals aged at or above the age of 65 experience a particularly high poverty rate among the Near Southside. With 43% of older adults within Tract 5 and 24% within Tract 50 living in poverty, the Near Southside demonstrates the highest rates for this age group across the entire study by a very high margin. Particularly in Census Tract 5, this may indicate the need for concerted assistance that may include housing affordability for older individuals living within this area.



# EXISTING HOUSING CONDITIONS

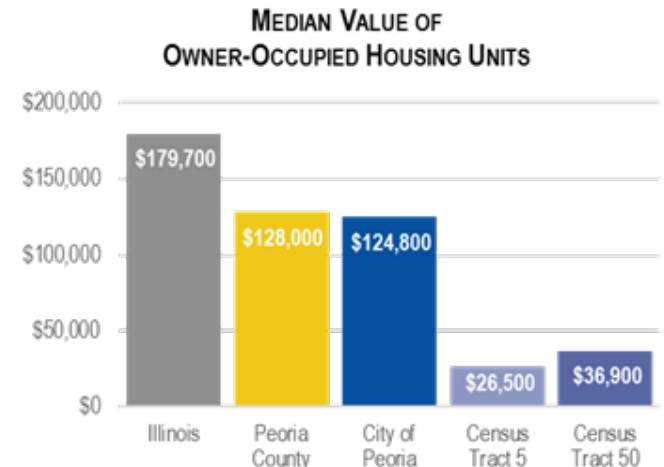
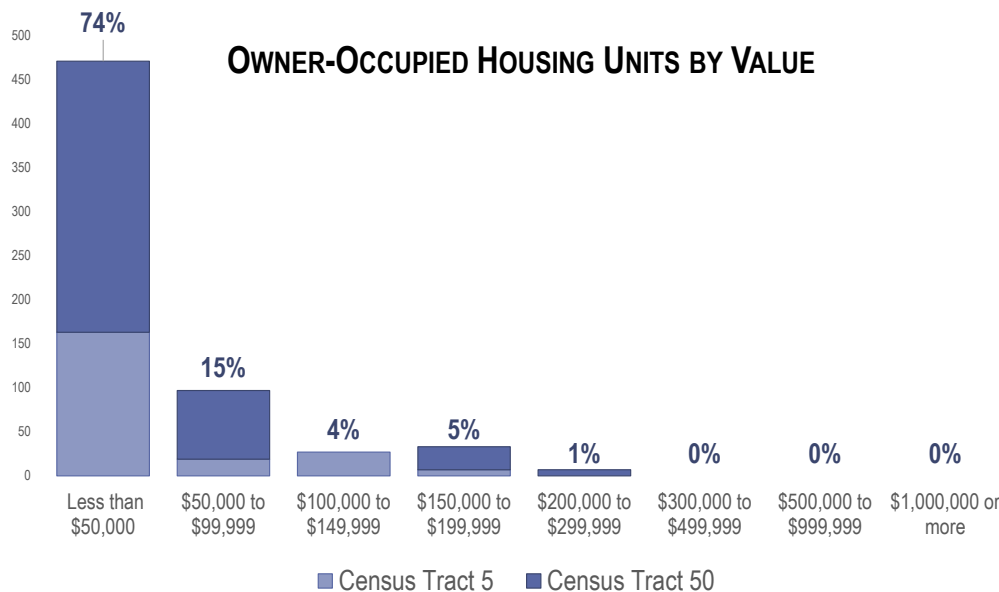
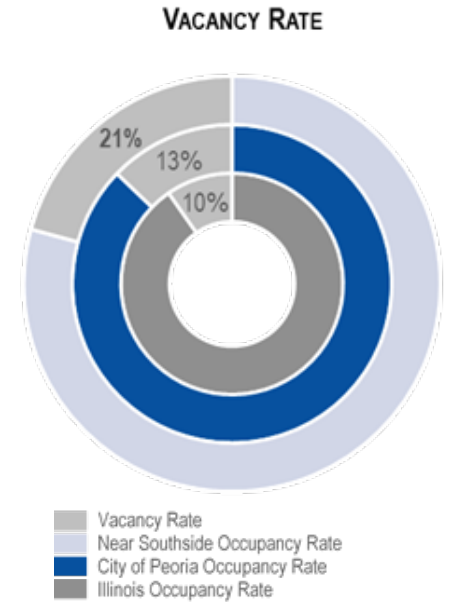
## OCCUPANCY AND VACANCY

As of 2017 the Near Southside strategy area maintained a total of 1,946 housing units. Of these, 404 were vacant, represented equally between the area's Tract 5 and 50. Overall the Near Southside strategy area has a vacancy rate of 21%, representing a rate more than double that seen across Illinois and 8 percentage points higher than the City of Peoria overall. Census Tract 5 comprising the strategy area's southern portion has a higher concentration of vacant units, and maintains a vacancy rate of 23%.

## HOUSING VALUE

More so than either of this plan's other two strategy areas, the Near Southside's owner-occupied homes maintain very low values. Nearly three-quarters of all owner-occupied housing units across the Near Southside have values that are less than \$50,000. While both Tract 5 and 50's homes primarily fall within this bracket, Census Tract 5 generally has homes with lower values than Tract 50. The median value of owner-occupied homes within Tract 5 is \$26,500, a value approximately \$10,000 less than Tract 50 comprising the area's northern portion.

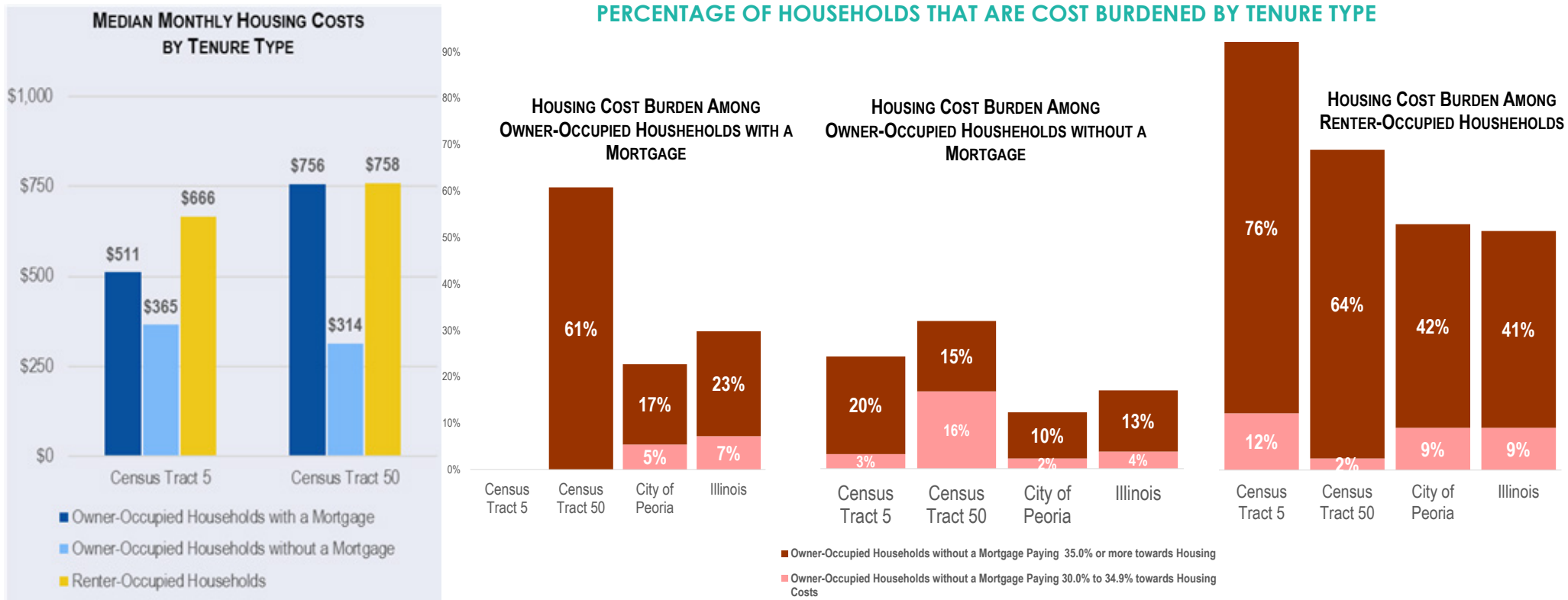
Values of the owner-occupied homes located within the Near Southside strategy area are significantly lower than those seen across the broader geographic area, falling anywhere from approximately \$98,000 to \$143,000 below the median home values of the City of Peoria, Peoria County, and Illinois.



## HOUSING COSTS

The median monthly housing costs of housing units within the Near Southside strategy area vary by tenure type, however, are generally lower than the housing costs seen in the other two strategy areas of this study and the broader geographic region. This is particularly true for owner-occupied households without a mortgage, whose median monthly housing costs are \$365 and \$314 in Tracts 5 and 50, respectively. Median monthly housing costs for owner-occupied households with a mortgage in the Near Southside range from \$511 in Tract 5 to \$756 in Tract 50. While the monthly housing costs of owner-occupied homes in the Near Southside are relatively low, the costs for renters in this strategy area are notably high, ranging from \$666 in Tract 5 to \$758 in Tract 50. These costs for renting make the Near Southside the only strategy area in which it is more expensive to rent than to own a home, with or without a mortgage. This is likely due to the low value of owner-occupied homes throughout the strategy area, however, also points to potential need for affordable rental options.

Across all of its tenure types, the Near Southside is the most cost-burdened strategy area. This is especially true among its renter-occupied households. Within Tract 5 on the strategy area's southern half, nearly 90% of all renter-occupied households are cost-burdened, paying at least 30% of their income towards housing costs. Of those households, 76% pay 35% or more towards housing costs, or are severely cost-burdened. These findings indicate not only a need for affordable housing investments, but also a need for higher-paying occupations and opportunities for the strategy area's residents.



## HOUSING STOCK SURVEY

A Housing Stock Survey is a market tool used to evaluate the concentrations of varying housing structures within a community, and to provide an assessment of the structures' characteristics. This unique tool offers numerous insights into the housing needs of a community, ranging from types and locations of housing demand, to interventions required to address property condition, such as rehabilitation or demolition. Because a Housing Stock Survey provides a geographic diagram and statistical analysis of a community's housing needs, it can both support and inform a plan for seeking resources to address those needs. Serving as one of the primary assets offered to communities through partnership with IHDA's Community Revitalization Program, a Housing Stock Survey is strongly recommended and nearly always conducted for Community Revitalization Strategy Areas so as to gain a thorough understanding of their buildings' characteristics and needs.

## METHODOLOGY

Most often IHDA's Community Revitalization team will work with the partnering community to recruit and train a group of volunteers to conduct the Housing Stock Survey comprised of both IHDA employees and community residents and stakeholders. Pairing local knowledge with housing finance experts culminates in a Housing Stock Survey that is based in the unique context, history, and culture of each community while simultaneously being proactively oriented towards planning for future investment and development possibilities.

Peoria County's Supervisor of Assessments, with the Peoria Township Assessor's office, maintains a database on the conditions and value of property at the parcel level. The township assessor collects building stock characteristics at time of new construction or alteration and is inspected every four years during revaluation. Property information is collected individually and grouped together within delineated neighborhoods throughout the city based on property class and use. The Township Assessor's office has staff trained, educated, and certified in mass appraisal techniques by Illinois Property Assessing Institute, Department of Revenue. Property class is one of the first characteristics collected on a property. Property condition is determined by periodic exterior observation and judgement within the neighborhood using ratings and definitions for maintenance of property. The condition ratings are as follows:

- Excellent - Renovated or like new
- Good - Well maintained with many updates
- Average - Some deferred maintenance and physical deterioration due to normal wear and tear, but adequately maintained
- Fair + - Less than average condition with some maintenance required
- Fair - Obvious deferred maintenance and in need of some repair
- Poor - Many building components need repairs and overall livability is diminished due to condition
- Very Poor - Unsound and not livable

The value of property is determined using computer mass appraisal techniques to uniformly value property with a cost value adjusted by the market system. Revaluation is state mandated every four years. The City of Peoria is divided into neighborhoods based on location and property class. Single family homes and 1-6 unit homes are grouped together and valued using sales within the defined neighborhoods to determine value. Commercial property is valued similarly with defined neighborhoods and based on use and location. Typically, market value is based on the characteristics of the property comparing sale properties and their characteristics cost value against all properties cost value, adjusting for characteristics like style, size, quality, condition/depreciation, land value, location, etc. in the neighborhood. Much of the data collected by the assessor is available to the public via Peoria County's GIS Open Data Portal. For the purposes of this partnership and Community Revitalization Plan, the City of Peoria elected to utilize the Assessor's stock survey to evaluate elements

such as the exterior conditions of structures rather than duplicate efforts by conducting a new Housing Stock Survey led by IHDA's Community Revitalization team. As a result, all maps and data contained within this plan's Housing Stock Survey is based on data that was compiled, cleaned, and published through the Peoria County Supervisor of Assessments. IHDA's Community Revitalization team organized and evaluated the Peoria Township Assessor's data in order to present the analyses that would be included in a standard Housing Stock Survey conducted internally. The supplementing narratives were composed by IHDA's Community Revitalization team, in conjunction with the City of Peoria and additional local stakeholders, to make data-driven assessments of the both the existing structures and needs of the Near Southside.

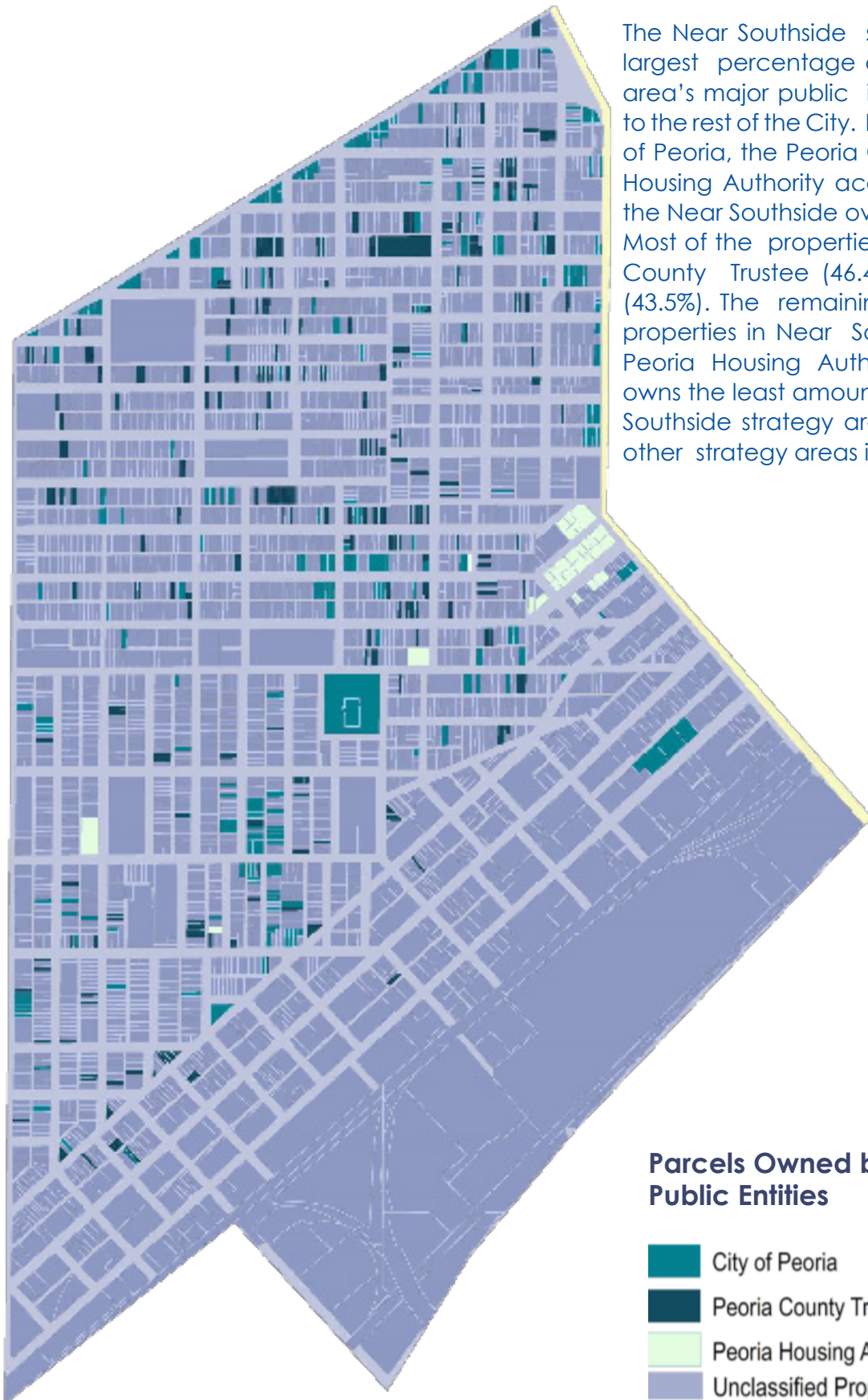


**NEAR SOUTHSIDE  
HOUSING STOCK  
SURVEY**





## PUBLICLY OWNED PARCELS



The Near Southside strategy area contains the largest percentage of properties owned by the area's major public institutions when compared to the rest of the City. Properties owned by the City of Peoria, the Peoria County Trustee, and Peoria Housing Authority account for 517, or 15.8%, of the Near Southside overall properties.

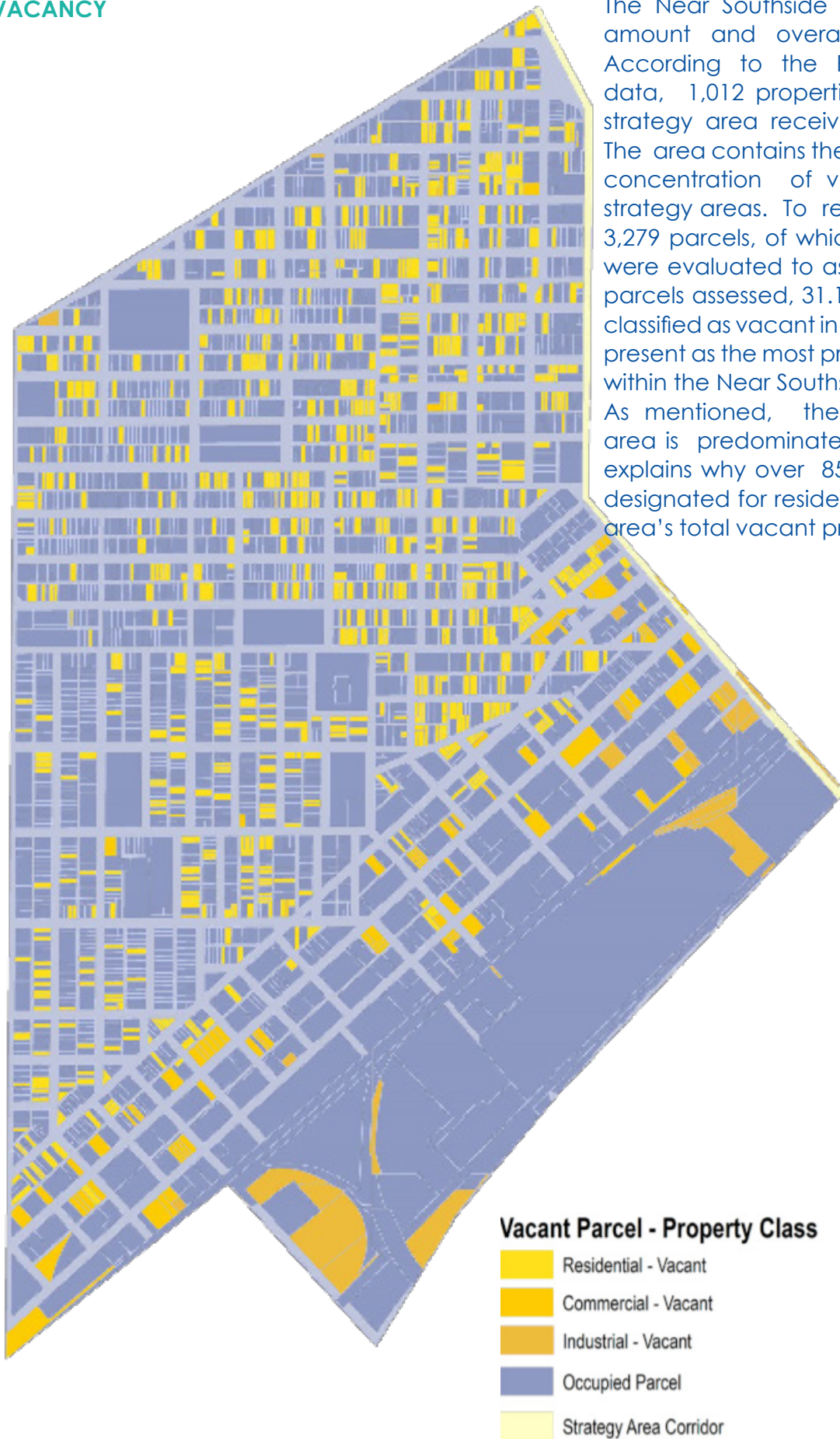
Most of the properties are owned by the Peoria County Trustee (46.4%) and the City of Peoria (43.5%). The remaining 10.1% of publicly owned properties in Near Southside are owned by the Peoria Housing Authority. The City of Peoria owns the least amount of properties in the Near Southside strategy area when compared to the other strategy areas in this study.

The publicly owned properties within the Near Southside are scattered throughout the strategy area, although, there is very little presence of publicly owned parcels in the east side of the southern edge (or east of Jefferson Street) of the strategy area. The Peoria Housing Authority properties, 52, in the Near Southside strategy area mostly concentrated in the eastern side of the strategy area.

### Parcels Owned by Public Entities

- City of Peoria
- Peoria County Trustee
- Peoria Housing Authority
- Unclassified Property
- Strategy Area Corridor

## VACANCY



The Near Southside strategy area has a high amount and overall share of vacant parcels. According to the Peoria County Assessor's data, 1,012 properties in the Near Southside strategy area received a vacant classification. The area contains the largest amount and largest concentration of vacancy across the study's strategy areas. To reiterate, the area is home to 3,279 parcels, of which 3,259, or 99.4%, of those were evaluated to assess vacancy. Of the total parcels assessed, 31.1% properties/parcels were classified as vacant in the area. Vacancy seems to present as the most pressing concern or condition within the Near Southside Strategy area.

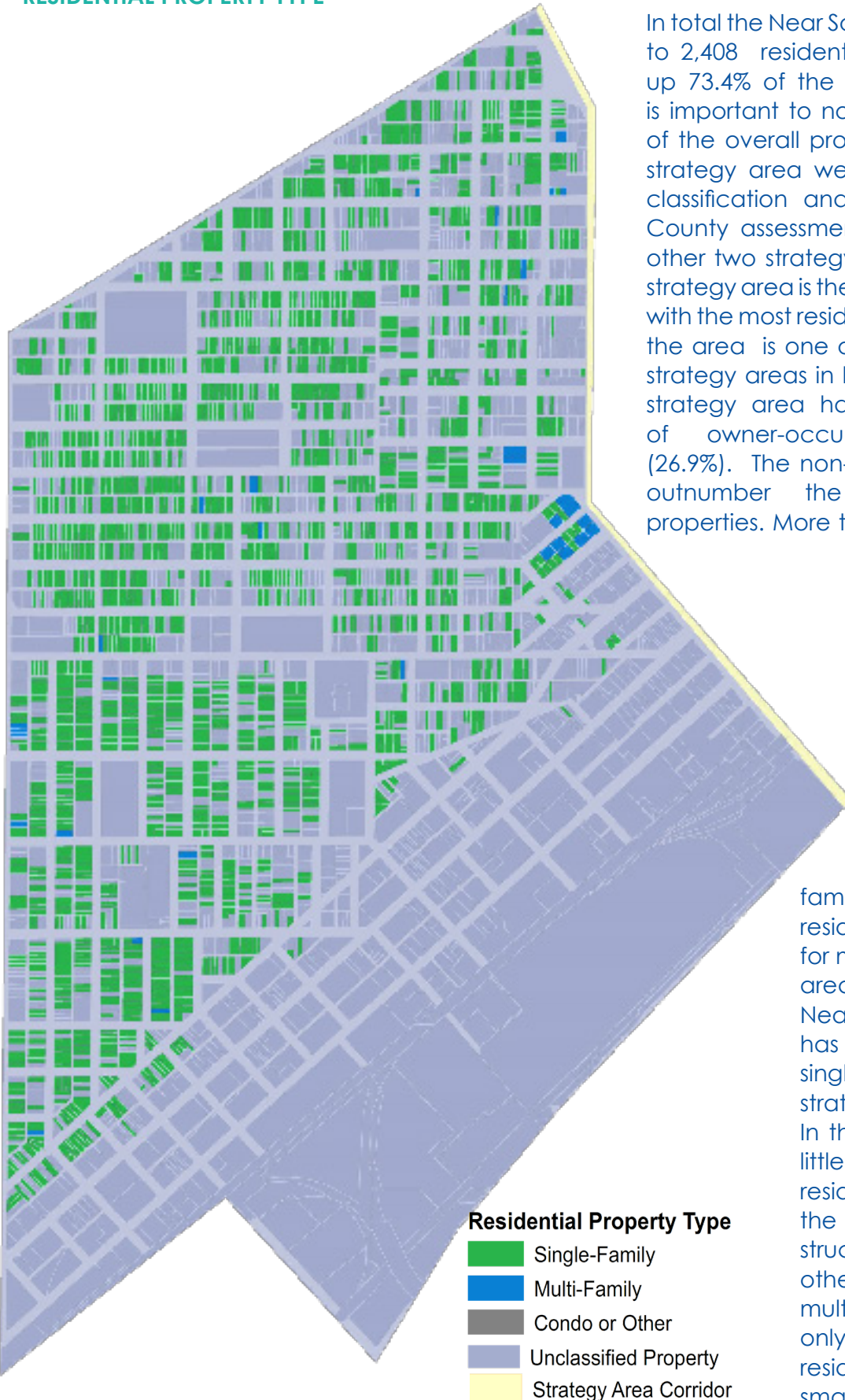
As mentioned, the Near Southside strategy area is predominately residential (73.4%), which explains why over 85% of vacant properties are designated for residential purposes. 11.6% of the area's total vacant properties are designated for

commercial use and the remaining 3% are vacant industrial properties. The Near Southside strategy area contains only 3 vacant properties that designated for utility use, that is nearly 43% of all utility properties in the area.

Of the vacant properties within the strategy area, there is no specific vacancy concentration within the area. Although, there is a slightly higher presence or hotspot of vacant properties in the north side of the strategy area. Due to the large vacancy share of residential properties in the Near Southside strategy area it may help target programs aimed at helping residents to afford, maintain, and rehab their homes to avoid future residential vacancies.



## RESIDENTIAL PROPERTY TYPE



In total the Near Southside strategy area is home to 2,408 residential properties, which makes up 73.4% of the total properties classified. It is important to note that only 1,564, or 47.7%, of the overall properties in the Near Southside strategy area were evaluated for residential classification and condition in the most recent County assessment. When compared to the other two strategy areas, the Near Southside strategy area is the second highest strategy area with the most residential properties. Even though the area is one of the most heavily residential strategy areas in land use, the Near Southside strategy area has the lowest percentage of owner-occupied residential properties (26.9%). The non-owner-occupied residences outnumber the owner-occupied residential properties. More than 73%, or 1,761 properties, of the Near Southside strategy area are classified as being non-owner occupied.

Although the Near Southside is predominantly non-owner-occupied, the property type for residential properties is almost entirely single-family structures. Single-family residential properties account for more than 97% of the strategy area's residential parcels. The Near Southside strategy area has the highest overall share of single-family structures across the strategy areas, totaling 1,530. In the strategy area there is very little presence of multi-family residential properties; the area has the least amount of multi-family structures when compared to the other two strategy areas. The 34 multi-family parcels comprise of only 2.2% of the strategy area's residential properties. There are small clusters of the multi-family parcels throughout the Near Southside strategy area.

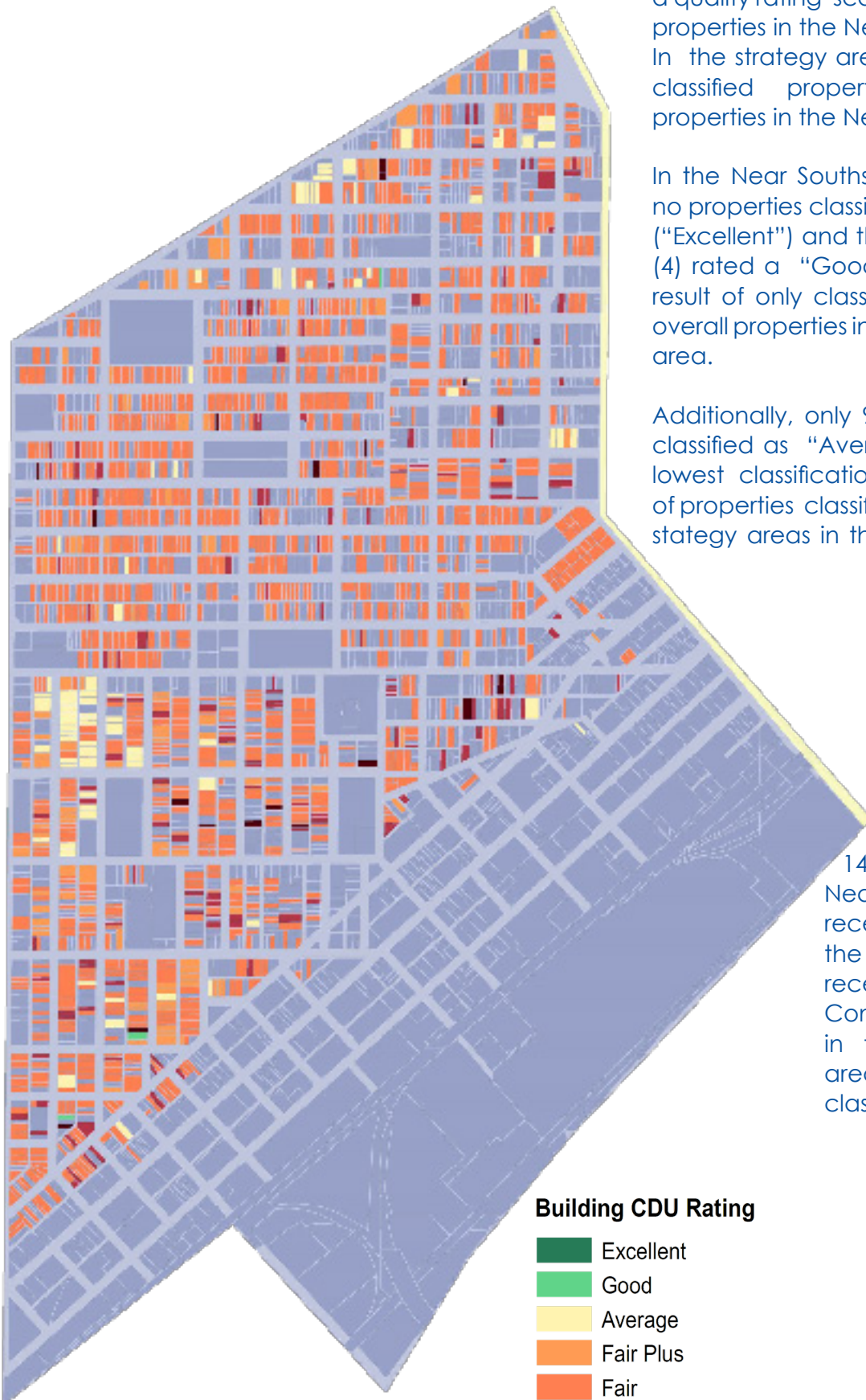
**EXTERIOR CONDITION | CDU RATING SCALE**

Data from the Peoria County Assessor indicates a quality rating scale for all classified residential properties in the Near Southside strategy area. In the strategy area these units include 1,564 classified properties, or 47.7% of the total properties in the Near Southside strategy area.

In the Near Southside strategy area there are no properties classified in the top tier condition ("Excellent") and there are very few properties (4) rated a "Good" condition. This may be a result of only classifying less than 50% of the overall properties in the Near Southside strategy area.

Additionally, only 91, or 5.8%, properties were classified as "Average". "Fair Plus", or the 4th lowest classification, has a similar percentage of properties classified (7.4%). Like the other two strategy areas in this study, "Fair" is the most common classification in the Near Southside strategy area. In the area, 1,191 of the 1,564 total properties classified are classified as "Fair". More than 76% of properties fall within that classification.

144 properties within the Near Southside strategy area received a "Poor" rating, and the remaining 18 properties received a "Very Poor" rating. Combined 10.4% of properties in the Near Southside strategy area fall within the two lowest classifications.



**Building CDU Rating**

- Excellent
- Good
- Average
- Fair Plus
- Fair
- Poor
- Very Poor
- Unclassified Property



## EXTERIOR CONDITION ANALYSIS



NEAR SOUTHSIDE	Designated Residential Properties	Condition Assigned		Very Poor		Poor		Fair		Fair Plus		Average		Good		Excellent	
Designated Residential Properties	1,564	1,564	100%	18	1%	144	9%	1,191	76%	116	7%	91	6%	4	0%	-	0%
Single-Family	1,530	1,530	100%	18	1%	142	9%	1,163	76%	114	7%	89	6%	4	0%	-	0%
Multi-Family	34	34	100%	-	0%	2	6%	28	82%	2	6%	2	6%	-	0%	-	0%
Condo	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Unknown/Other	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%

The conditions assigned among the Near Southside's two main residential types (single-family and multi-family) is mostly uniform. As mentioned, 73.4% of the total properties in the Near Southside are residential, and only 47.7% of those properties were classified. Of the residential properties classified, 1,530 are single-family and the remaining 34 are multi-family residential properties.

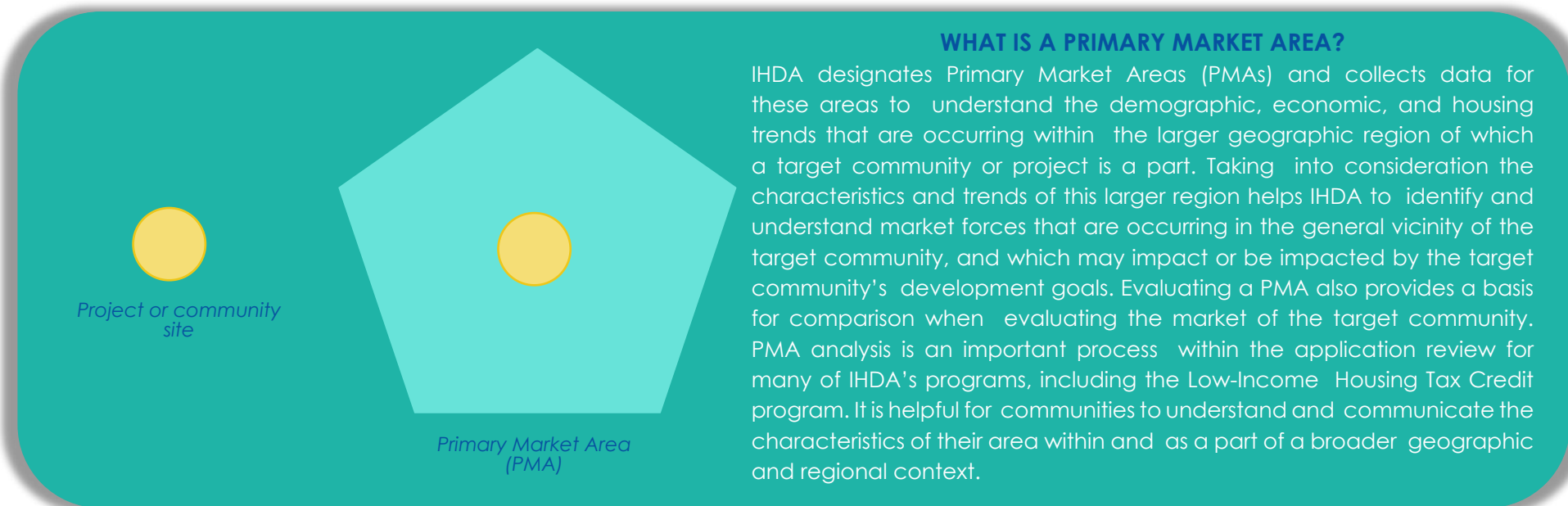
Of the 34 multifamily properties, none were rated a "Very Poor" condition. On the other hand, 18, or 1%, of the single-family residential properties were classified as having a "Very Poor" condition. "Poor", the second lowest classification, was similar in share for the two residential types. 9% of the single-family residential properties received the "Poor" condition, compared to 6% of the multi-family properties. "Fair" was the most common classification for both residential types. 82% of the multi-family residential properties in the Near Southside strategy area received a "Fair" classification, compared to 76% of single-family residential properties. The share of properties classified as "Fair Plus" and "Average" were comparable for both residential types, with each respective residential property type not surpassing a 7% share. Finally, there were no multi-family residential properties with a "Good" or "Excellent" classification. Only 4 single-family properties received a "Good" classification and there were no properties rated "Excellent". In the Near Southside there is a suggested need focused investment or intervention towards buildings rated in the lowest tiers.

# PRIMARY MARKET AREA





## PRIMARY MARKET AREA ANALYSIS: DESIGNATION AND PURPOSE



### ESTABLISHING PEORIA'S COMMUNITY REVITALIZATION PMA

IHDA's Community Revitalization team worked with the City of Peoria to establish an appropriate boundary for this plan's primary market area. Generally, PMAs target just one geographic area or site, however this plan's PMA encompasses three strategy areas in order to provide a regional analysis and assessment of the trends and potential impact of housing investments in the overall area. The PMA is meant to generally define and encompass a larger community area that is inclusive of the amenities, services, and recreational assets that residents of all 3 strategy areas would reasonably travel to and access. Strategy area-specific analyses can be found in their respective demographic, economic, and housing analysis sections contained earlier in this plan. Because this plan's PMA spans two counties, Peoria and Tazewell, the PMA analysis compares the figures listed in the table below of its total census tracts to the rates of both counties, as well as those for the state of Illinois. While this particular PMA composition and

analysis can serve as an informative tool for understanding the area's trends and needs, its boundaries and census tracts should not be considered the only means of analysis; future applications to IHDA may determine a PMA with different boundaries and therefore data points.

### PMAS IN IHDA'S LOW-INCOME HOUSING TAX CREDIT PROGRAM

IHDA has an established Preliminary Project Assessment (PPA) phase in its Low-Income Housing Tax Credit (LIHTC) process to assess the market need for development and redevelopment proposals prior to the submittal of a full application. This pre-assessment is the only place in the LIHTC process during which IHDA can provide feedback to developers regarding their applications, allowing IHDA to evaluate local market data and examine concentrations of poverty and affordable housing as preliminary indicators of "need" for revitalization. In addition, IHDA allows developers to include additional documentation



that support the need for affordable housing and demonstrate local development efforts in their submissions, such as local community plans. In this way, the PPA allows IHDA to look beyond the data alone to determine whether investments in over-concentrated or otherwise “difficult” markets could help increase access to living wage jobs, education, services, and transit for low-income residents. The table provided on the following pages illustrates the market data and metrics used when assessing the market need for PPA submittals. It is important to note that the categories and criteria presented below are subject to change as updates are made to the Qualified Allocation Plan (QAP).

### PRIMARY MARKET AREA METRICS ANALYZED AT PPA-LEVEL

The data points included in IHDA's primary market analysis at the PPA-level show change over time, generally gathering and assessing data points over the course of approximately 10 years. All data is collected from the American Community Survey for the census tracts defined as the target project or community's primary market area, representing its nearby and adjacent areas. Each data metric used to in this analysis is evaluated at the PMA-level and is considered in comparison to the rates and figures of all counties in which the PMA census tracts fall, as well as those of state of Illinois. The metrics considered are demographic in nature, but also including important housing statistics, such as total vacancy, cost burden, and households with Section 8 vouchers (also known as Housing Choice Vouchers). The total number of subsidized housing units, the age of the housing stock, and the affordability of rental housing units at various income levels are also included in the PMA analysis. The following table outlines the metrics that IHDA collects and uses within its PPA-level analysis.

CRITERIA REVIEWED	DATA SOURCE	CONSIDERATION
<b>EXISTING UNIT APPROVALS AND PERFORMANCE</b>		
<b>Authority-funded projects in PMA</b> (number of units / number of units serving same population as proposed)	Authority active portfolio and Authority Board approvals	General picture of Authority's investment in PMA.
<b>Newly approved Authority-funded units</b> (recently constructed and placed in service or Board approved but not-yet constructed)	Authority active portfolio and Authority Board approvals	Approved projects in the PMA that are not-yet constructed or rented may negatively affect the PPA market (particularly if the projects serve the same populations) as the market may need to stabilize before additional units are approved.
<b>Occupancy levels / wait-list levels at active Authority projects in PMA / underperformance due to reported lack of demand</b>	Internal project monitoring by Authority; Phone calls to property managers	Occupancy levels in PMA below 80% (especially when serving same tenant type as proposed) are considered problematic.
<b>OCCUPANCY AND ON-THE-GROUND INDICATORS</b>		
<b>Age of housing stock</b>	American Community Survey (ACS) 5-year estimates	To demonstrate on the ground conditions that may indicate the need for new housing units or rehabilitation of existing units within an area.
<b>Vacancies</b>	HUD Aggregate of USPS Administrative Data; ACS 5-year Estimates and 2000 Census Data	Speaks to blight in an area and on the ground conditions. Can represent a need for infill housing. Growth can indicate fundamental changes within a market area.
<b>Median home value</b>	ACS 5-year estimates And 2000 census data	Growth can indicate fundamental changes within a market area - a progression towards revitalization as well as a progression towards changing demographics.
<b>Renter and owner occupancy levels</b>	ACS 5-year Estimates And 2000 Census Data	Demonstrate information about community "type" and "feel" and indicate predominant traits of the community. Growth can indicate fundamental changes within a market area - a progression towards revitalization as well as a progression towards changing demographics.

(continued on following page)



## EXISTING UNIT APPROVALS AND PERFORMANCE

<b>Authority market share</b> ( <i>units funded by the Authority in the PMA / total rental units in PMA</i> )	Authority active portfolio and Authority Board approvals; and ACS 5-year estimates	An Authority market share over 10% is considered high and may negatively affect the PPA review. Low rental concentrations may mitigate negative impact.
<b>Affordable market share</b> ( <i>unduplicated units funded by the Authority, HUD, HUD Public Housing and USDA-RD in the PMA / total rental units in PMA</i> )	Authority active portfolio and Authority Board approvals; published lists of HUD Multifamily, HUD Public Housing and USDA-RD developments; and ACS 5-year estimates	A market share over 20% is considered high and may negatively affect the PPA review. Low rental concentrations may mitigate negative impact.
<b>Affordable rental concentrations</b> ( <i>actual rents, regardless of subsidy in project census tract (or census tract + adjacent census tracts)</i> )	Affordable Rental Unit Survey (published on the website) a catalog of estimated numbers of affordable ( <i>to a variety of income levels</i> ) units for every census tract in Illinois regardless of rental subsidy – uses ACS 5-Year Estimates	An affordable rental unit concentration for income levels targeted by the proposed that exceed 60% of the total units is considered high and may negatively affect the PPA market review.

## SOCIAL AND DEMOGRAPHIC INDICATORS

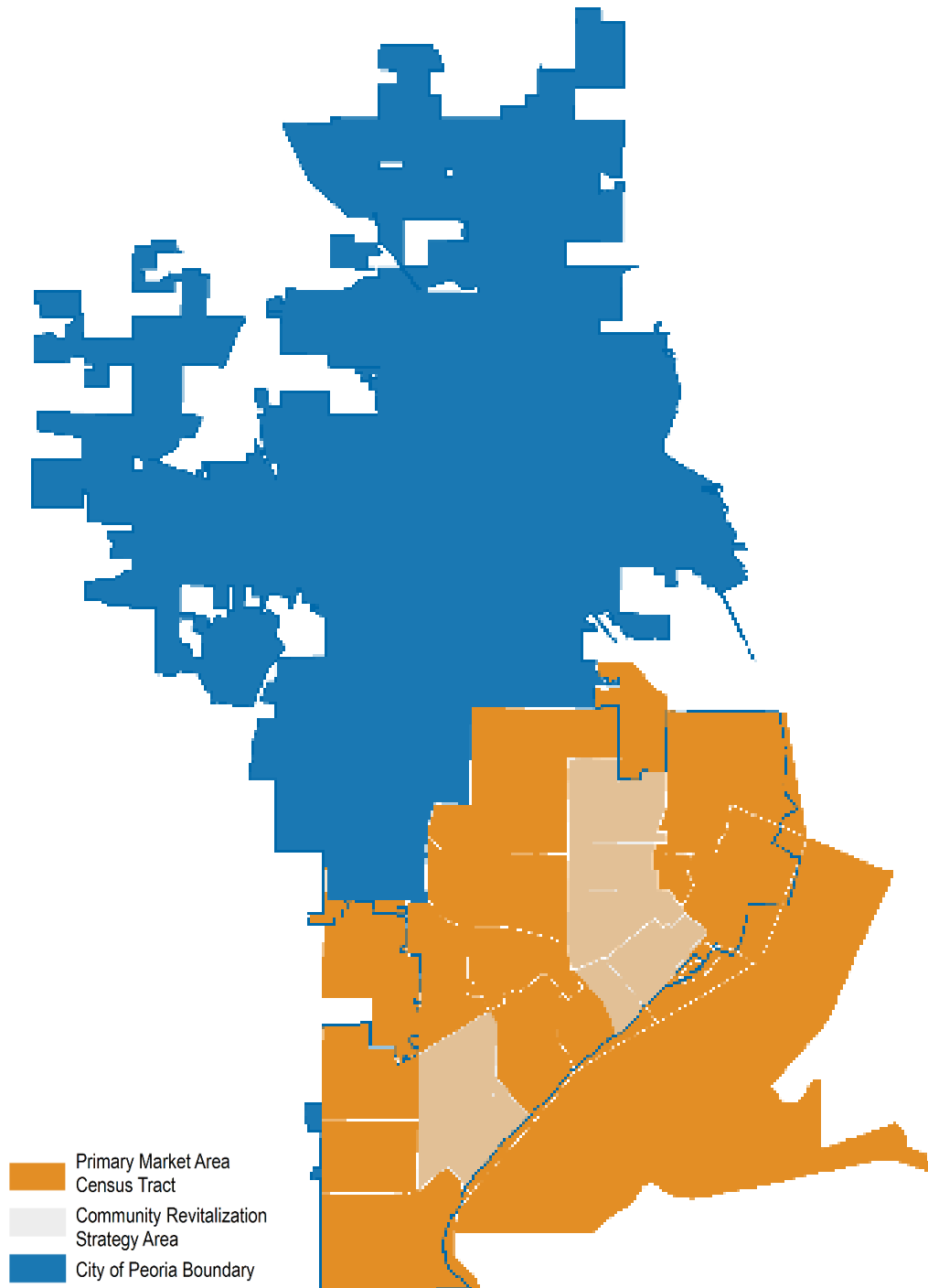
<b>Growth</b> ( <i>household and population</i> )	ACS 5-year estimates	Overall, negative trending and sharp year-to-year declines may negatively affect PPA market review.
<b>Household income</b>	ACS 5-year Estimates and 2000 Census Data	Can indicate a progression towards revitalization as well as a progression towards changing demographics.
<b>Poverty rate</b> ( <i>people in poverty, families in poverty</i> )	ACS 5-year Estimates and 2000 Census Data	Poverty levels exceeding 20% for PMA may negatively affect PPA market review. Similarly, low poverty rates and high local household income levels may indicate opportunity within the PMA. Growth or declines in poverty rate can also indicate a market level progression towards revitalization.
<b>Low-Mod local household income compared to Area Median Income and / or Illinois median income</b>	Local median income as a share of area median income from ACS 5-year estimates of median household income and median family income	
<b>Rent-burden and extreme rent-burden</b>	ACS 5-year estimates	Higher than average levels may indicate need for rent-restricted housing within market.
<b>Households with Housing Choice Vouchers (HCV)</b>	HUD's 'A Picture of Subsidized Households'	Demonstrates local participation in HCV subsidy program. May indicate a concentration of subsidies in the rental market.
<b>Educational attainment</b>	ACS 5-year estimates	Education levels are considered indicators of opportunity.
<b>Percent of residents with a four-year degree</b>	ACS 5-year Estimates and 2000 Census Data	Can indicate a progression towards revitalization as well as a progression towards changing demographics.

## JOBS AND ECONOMIC VIABILITY

<b>Employment / unemployment rate</b>	ACS 5-year estimates; and/or Bureau of Labor Statistics Area Unemployment Statistics Annual and Monthly Estimates	Access to jobs is considered an indicator of opportunity and projects located in PMAs with low unemployment, high labor force participation rates, and high number of local jobs may be considered favorably.
<b>Labor force participation rate</b>		
<b>Number of jobs located in PMA</b>	US Census Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics	
<b>Jobs to population ratio in PMA</b> ( <i>number of jobs per 100 people</i> )	ACS 5-year estimates; US Census Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics	



## PEORIA PRIMARY MARKET AREA: TRENDS AND CHARACTERISTICS



Serving as the basis of a mid-level geographic analysis that is larger in scope than each individual Community Revitalization Strategy Areas (CRSAs) yet smaller than the city as a whole, the Primary Market Area (PMA) defined for the purposes of this plan includes census tracts that are both covered by and adjacent to the CRSAs, as well as non-adjacent but nearby census tracts that would likely be traveled to and utilized by strategy area residents. The PMA can be loosely understood and looked at as an area that is reasonably considered to part of the CRSAs' broader community.

The PMA analysis undertaken within this plan will provide insights into greater demographic, housing, economic trends that directly impact the CRSAs. However, it is not the only level of analysis for understanding the conditions of the strategy areas. This analysis and the definition of its census tracts will not limit or impact the scoring of any potential future applications to IHDA.



### PRIMARY MARKET AREA: DETAIL

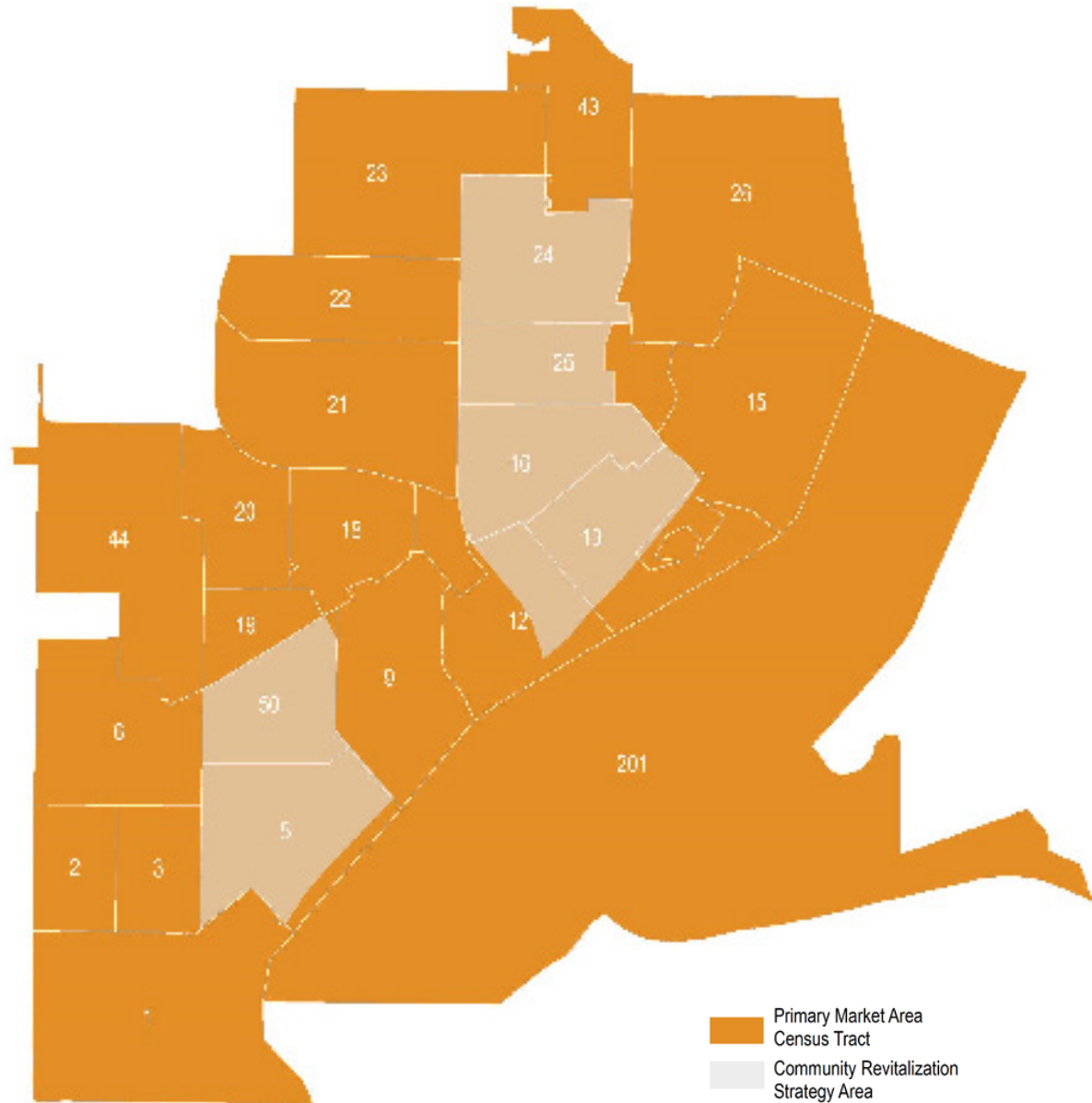
Determined by IHDA and the City of Peoria, this project's PMA is comprised of the following census tracts:

(Within Peoria County)

- 17143000100 (1)
- 17143000200 (2)
- 17143000300 (3)
- 17143000500 (5)
- 17143000600 (6)
- 17143000900 (9)
- 17143001200 (12)
- 17143001300 (13)
- 17143001500 (15)
- 17143001600 (16)
- 17143001800 (18)
- 17143001900 (19)
- 17143002000 (20)
- 17143002100 (21)
- 17143002200 (22)
- 17143002300 (23)
- 17143002400 (24)
- 17143002500 (25)
- 17143002600 (26)
- 17143004300 (43)
- 17143004400 (44)
- 17143005000 (50)

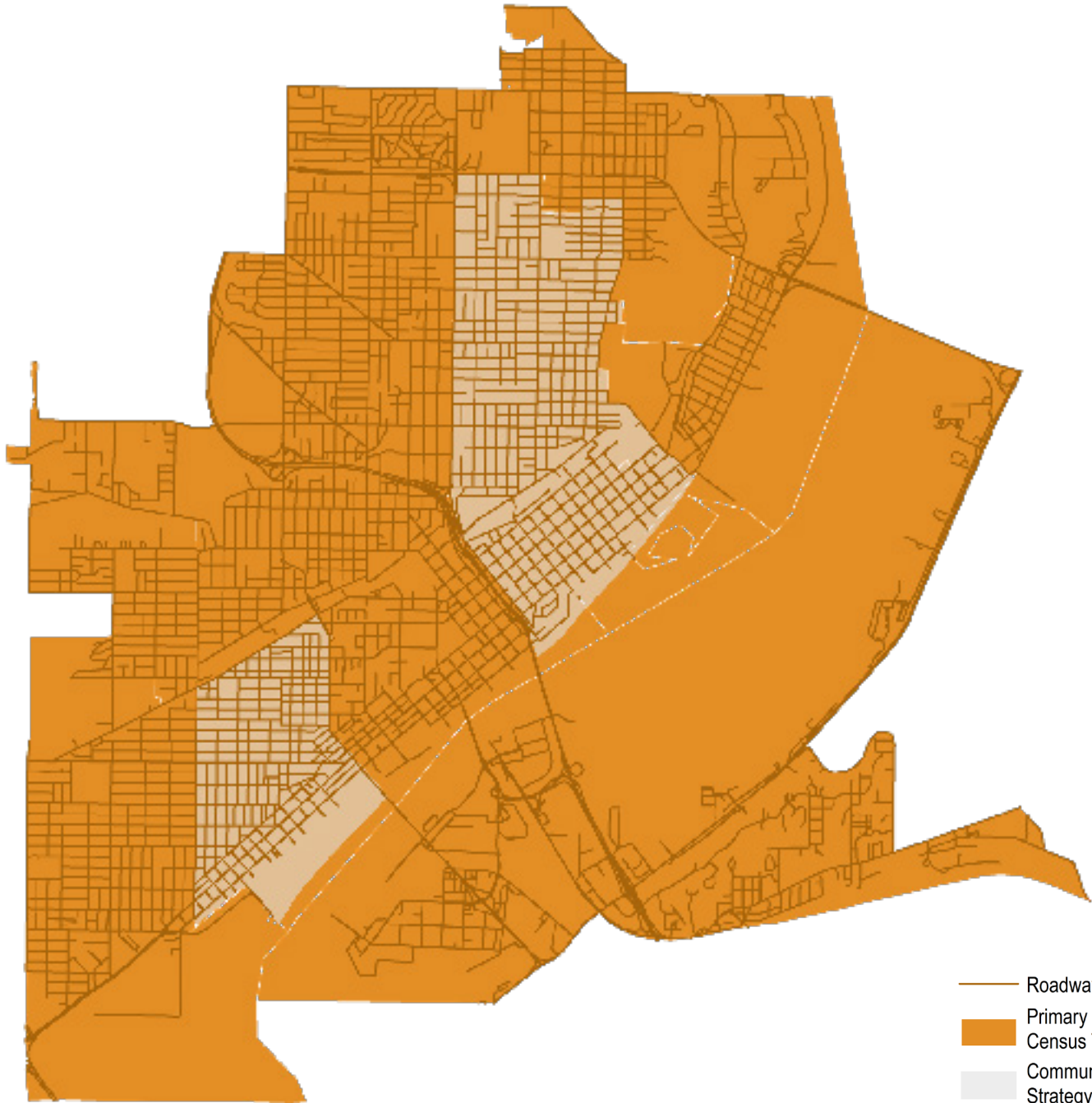
(Within Tazewell County)

- 17179020100 (201)





# PRIMARY MARKET AREA: ROADWAYS



- Roadway
- Primary Market Area
- Census Tract
- Community Revitalization Strategy Area



**PRIMARY MARKET AREA DATA: PEORIA COUNTY TRACTS**

17143000500, 17143000500, 17143000100, 17143000900, 17143000300, 17143001900, 17143000200, 17143001800, 17143001200, 17143001300, 17143001600, 17143002400, 17143002300, 17143004300, 17143002500, 17143002200, 17143000600, 17143002100, 17143001500, 17143002600									
Census Tracts Included In PMA									
Market Characteristics*	PMA	Rate	Growth	County	Rate	Growth	State	Rate	Growth
Total Population 2000	61,393			183,433			12,419,293		
Total Population 2010	54,863		-11%	185,108		1%	12,745,359		3%
Total Population 2017	54,477		-1%	186,145		1%	12,854,526		1%
People aged 60+ 2000	9,571	16%		33,384	18%		1,962,911	16%	
People aged 60+ 2010	7,966	15%	-17%	35,154	19%	5%	2,176,050	17%	11%
People aged 60+ 2017	9,202	17%	16%	40,675	22%	16%	2,614,633	20%	20%
People Unemployed 2000**	2,594	4%		5,257	3%		375,412	3%	
People Unemployed 2010**	3,305	6%	27%	7,189	4%	37%	569,744	4%	52%
People Unemployed 2017**	3,744	7%	13%	7,622	4%	6%	491,310	4%	-14%
People in Laborforce 2000**	27,364	45%		90,729	49%		6,230,617	50%	
People in Laborforce 2010**	26,842	49%	-2%	94,210	51%	4%	6,654,048	52%	7%
People in Laborforce 2017**	25,655	47%	-4%	91,951	49%	-2%	6,690,195	52%	1%
Jobs by Job Location 2017 (LEHD)	42,671	78%		96,204	52%		5,413,250	42%	
Jobs by Res Location 2017 (LEHD)	19,877	36%		74,429	40%		5,432,151	42%	
High School Graduates 2010**	21,096	38%		35,750	19%		2,324,361	18%	
High School Graduates 2017**	20,633	38%	-2%	74,397	40%	108%	4,776,071	37%	105%
College Graduates 2000**	6,040	10%		27,661	15%		2,078,049	17%	
College Graduates 2010**	6,003	11%	-1%	33,981	18%	23%	2,526,884	20%	22%
College Graduates 2017**	6,204	11%	3%	37,542	20%	10%	2,898,584	23%	15%
People in Poverty 2000	15,979	26%		24,228	13%		1,291,958	10%	
People in Poverty 2010	15,979	29%	0%	25,780	14%	6%	1,572,048	12%	22%
People in Poverty 2017	16,403	30%	3%	28,747	15%	12%	1,698,613	13%	8%
Cost Burdened Owners 2017	2,324	22%		8,258	17%		788,994	25%	
Cost Burdened Renters 2017	5,425	50%		11,183	43%		744,760	46%	
Average Median Income 2000	\$26,151			\$39,978			\$46,590		
Average Median Income 2010	\$30,476		17%	\$49,747		24%	\$55,735		20%
Average Median Income 2017	\$32,143		5%	\$53,063		7%	\$61,229		10%
Total Vacant Units 2000	2,609	10%		5,471	7%		293,836	6%	
Total Vacant Units 2010	3,656	14%	40%	7,591	9%	39%	497,663	9%	69%
Total Vacant Units 2017	4,301	14%	18%	9,238	10%	22%	516,395	9%	4%
Owner Occupied Units 2000	13,392	55%		49,297	68%		3,089,124	67%	
Owner Occupied Units 2010	12,568	55%	-6%	51,140	68%	4%	3,300,691	69%	7%
Owner Occupied Units 2017	10,641	41%	-15%	48,422	58%	-5%	3,185,142	60%	-4%
Occupied Rental Units 2000	10,934	45%		23,436	32%		1,502,655	33%	
Occupied Rental Units 2010	10,492	45%	-4%	23,871	32%	2%	1,469,260	31%	-2%
Occupied Rental Units 2017	10,915	42%	4%	26,093	31%	9%	1,633,310	31%	11%
Total Housing Units 2000	24,326	40%		72,733	40%		4,591,779	37%	
Total Housing Units 2010	23,060	42%	-5%	75,011	41%	3%	4,769,951	37%	4%
Total Housing Units 2017	25,857	47%	12%	83,753	45%	12%	5,334,847	42%	12%
Households with HCVs 2017	1,154	11%		1,620	6%		87,754	5%	
Overall Housing Unit Change	3,223								
Age of Housing Stock 2017									
2000 & after		2.31%							
1980-2000		7.31%							
before 1980		90.38%							
Concentrations:									
	Units	%s							
Active IHDA Units (All)	1,585	15%							
Affordable Housing Units (All)	2,734	25%							
** Rate calculations are based on available variables and certain traditional denominators were unavailable; Total Population was used as a denominator for these calculations									

**PRIMARY MARKET AREA DATA: TAZEVEL COUNTY TRACT**

Census Tracts Included In PMA			17179020100						
Market Characteristics*	PMA	Rate	Growth	County	Rate	Growth	State	Rate	Growth
Total Population 2000	2,861			128,485			12,419,293		
Total Population 2010	2,896		1%	133,863		4%	12,745,359		3%
Total Population 2017	2,641		-9%	134,695		1%	12,854,526		1%
People aged 60+ 2000	545	19%		25,058	20%		1,962,911	16%	
People aged 60+ 2010	431	15%	-21%	27,832	21%	11%	2,176,050	17%	11%
People aged 60+ 2017	673	25%	56%	31,973	24%	15%	2,614,633	20%	20%
People Unemployed 2000**	113	4%		2,615	2%		375,412	3%	
People Unemployed 2010**	207	7%	83%	4,246	3%	62%	569,744	4%	52%
People Unemployed 2017**	168	6%	-19%	3,415	3%	-20%	491,310	4%	-14%
People in Laborforce 2000**	1,495	52%		65,680	51%		6,230,617	50%	
People in Laborforce 2010**	1,764	61%	18%	68,382	51%	4%	6,654,048	52%	7%
People in Laborforce 2017**	1,567	59%	-11%	67,482	50%	-1%	6,690,195	52%	1%
Jobs by Job Location 2017 (LEHD)	5,650	214%		43,749	32%		5,413,250	42%	
Jobs by Res Location 2017 (LEHD)	1,053	40%		55,939	42%		5,432,151	42%	
High School Graduates 2010**	1,265	44%		30,293	23%		2,324,361	18%	
High School Graduates 2017**	1,477	56%	17%	62,636	47%	107%	4,776,071	37%	105%
College Graduates 2000**	202	7%		15,722	12%		2,078,049	17%	
College Graduates 2010**	382	13%	89%	21,250	16%	35%	2,526,884	20%	22%
College Graduates 2017**	367	14%	-4%	24,368	18%	15%	2,898,584	23%	15%
People in Poverty 2000	511	18%		7,806	6%		1,291,958	10%	
People in Poverty 2010	403	14%	-21%	10,310	8%	32%	1,572,048	12%	22%
People in Poverty 2017	437	17%	8%	10,556	8%	2%	1,698,613	13%	8%
Cost Burdened Owners 2017	122	15%		6,043	14%		788,994	25%	
Cost Burdened Renters 2017	276	64%		4,392	34%		744,760	46%	
Average Median Income 2000	\$32,333			\$45,250			\$46,590		
Average Median Income 2010	\$47,770		48%	\$54,232		20%	\$55,735		20%
Average Median Income 2017	\$43,469		-9%	\$60,874		12%	\$61,229		10%
Total Vacant Units 2000	120	9%		2,646	5%		293,836	6%	
Total Vacant Units 2010	77	6%	-36%	3,283	6%	24%	497,663	9%	69%
Total Vacant Units 2017	59	4%	-23%	3,833	6%	17%	516,395	9%	4%
Owner Occupied Units 2000	776	61%		38,304	76%		3,089,124	67%	
Owner Occupied Units 2010	775	61%	0%	41,865	78%	9%	3,300,691	69%	7%
Owner Occupied Units 2017	834	63%	8%	41,725	71%	0%	3,185,142	60%	-4%
Occupied Rental Units 2000	487	39%		12,023	24%		1,502,655	33%	
Occupied Rental Units 2010	501	39%	3%	11,862	22%	-1%	1,469,260	31%	-2%
Occupied Rental Units 2017	429	32%	-14%	13,026	22%	10%	1,633,310	31%	11%
Total Housing Units 2000	1,263	44%		50,327	39%		4,591,779	37%	
Total Housing Units 2010	1,276	44%	1%	53,727	40%	7%	4,769,951	37%	4%
Total Housing Units 2017	1,322	50%	4%	58,584	43%	9%	5,334,847	42%	12%
Households with HCV's 2017	35	8%		230	2%		87,754	5%	
Overall Housing Unit Change	-2								
Age of Housing Stock 2017									
2000 & after		1.29%							
1980-2000		8.47%							
before 1980		90.24%							
Concentrations:	Units	%s							
Active IHDA Units (AI)	-	0%							
Affordable Housing Units (AI)	-	0%							
** Rate calculations are based on available variables and certain traditional denominators were unavailable; Total Population was used as a denominator for these calculations									



# IHDA MARKET ANALYSIS TOOLS

## Market Research

“What good is mountains of information if it’s too difficult to find or understand what matters? We strongly believe that research and insights are the starting point to many great affordable housing stories in communities across our state. We’re doing our best to help you find the information you need and helping you understand what it means by providing relevant research reports and easy-to-use tools.”

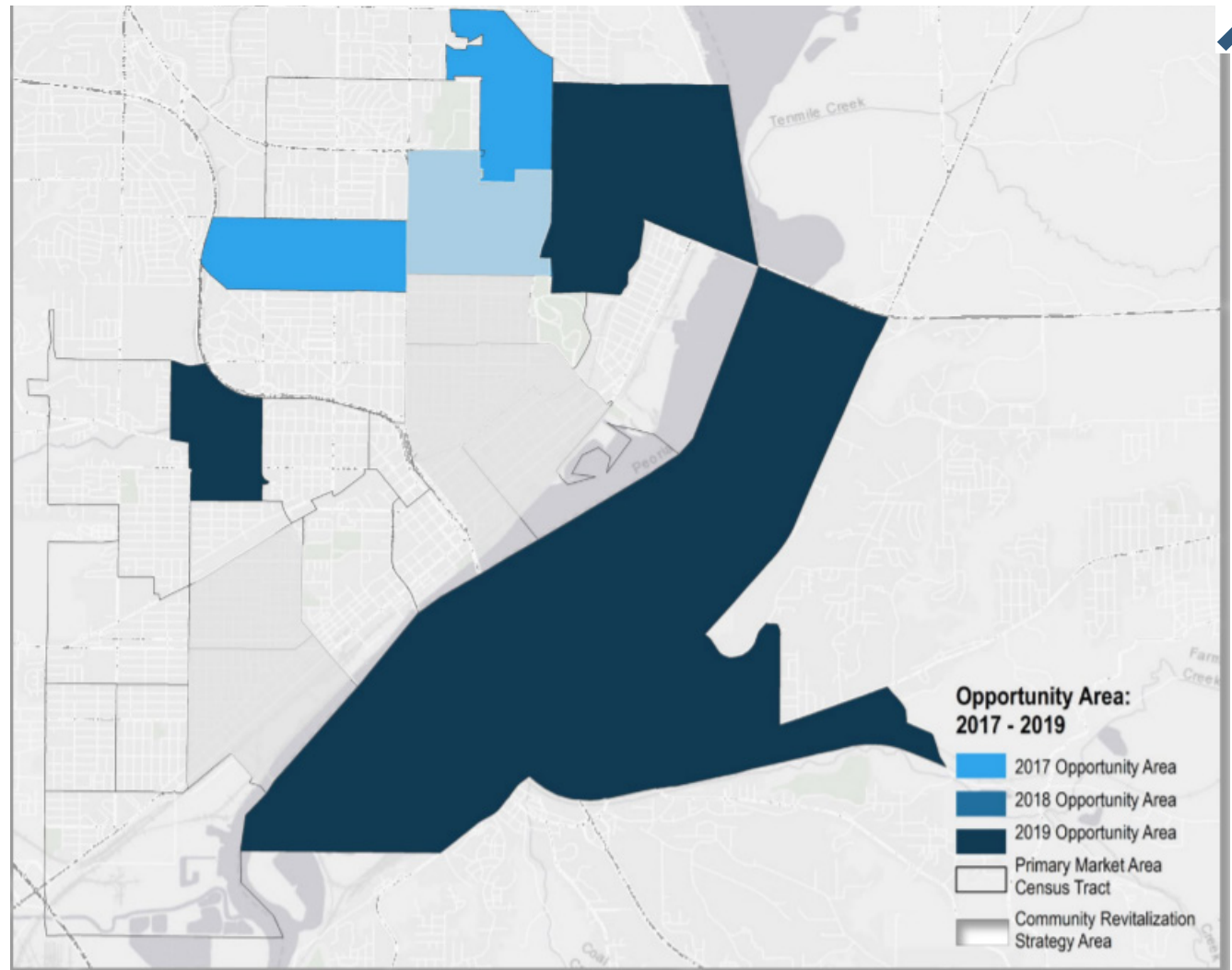
*- IHDA Department of Strategic Planning and Reporting*

IHDA is leading the nation in using Market Research to help you identify locations where affordable housing is most needed. IHDA makes it a priority to locate affordable housing in close proximity to job centers and in flourishing communities that represent an array of options for the residents.

## OPPORTUNITY AREAS

Opportunity Areas (OAs), as defined by IHDA, are communities with low poverty, high access to jobs and low concentrations of existing affordable rental housing. OAs are identified annually and retain their designation for at least four years. Since 2015, OAs have been incentivized as a scoring criteria under IHDA's Low Income Tax Credit (LIHTC) program; projects proposing to locate within or directly nearby an OA can be automatically awarded up to 10 points of a total 100. Projects that are not eligible to receive OA points are instead given the option to submit documentation of Community Revitalization planning, such as this Community Revitalization plan, which can also be awarded up to 10 points in a competitive scoring application.

As of 2019, 8 census tracts falling either wholly or partially within the City of Peoria's boundaries are currently designated Opportunity Areas. These census tracts gained this designation due to having market characteristics with above-average strength in the following categories: poverty rate, unemployment rate, mean travel time to work, ratio of jobs to population, and concentration of affordable housing. Only 1 of these designated tracts falls within this project's 3 Community Revitalization Strategy



Areas; Census Tract 24<sup>1</sup>, which was designated an Opportunity Area in 2017 and will retain that status for the following 4 years, comprises the northern portion of the East Bluff CRSA. Unless it is re-designated, this tract will retain its Opportunity Area status and accompanying point incentive within the LIHTC program until 2021.

<sup>1</sup>Census Tract 17143002400, or Census Tract 24, Peoria County, Illinois





Although none of remaining designated OAs within the City of Peoria fall within this plan's CRSAs, the close proximity of some of these tracts to the neighborhood areas makes them notable when planning for potential housing developments within these areas. Under IHDA's 2020-21 Qualified Allocation Plan, which dictates the rules and requirements of the LIHTC program, projects that fall within 0.5 miles<sup>3</sup> of a designated Opportunity Area may be eligible for up to 10 points if a connection can be demonstrated between the project site and the designed Opportunity Area. To qualify for the Proximate Opportunity Area points, projects must submit documentation substantiating the connection at the time of Preliminary Project Assessment (PPA).

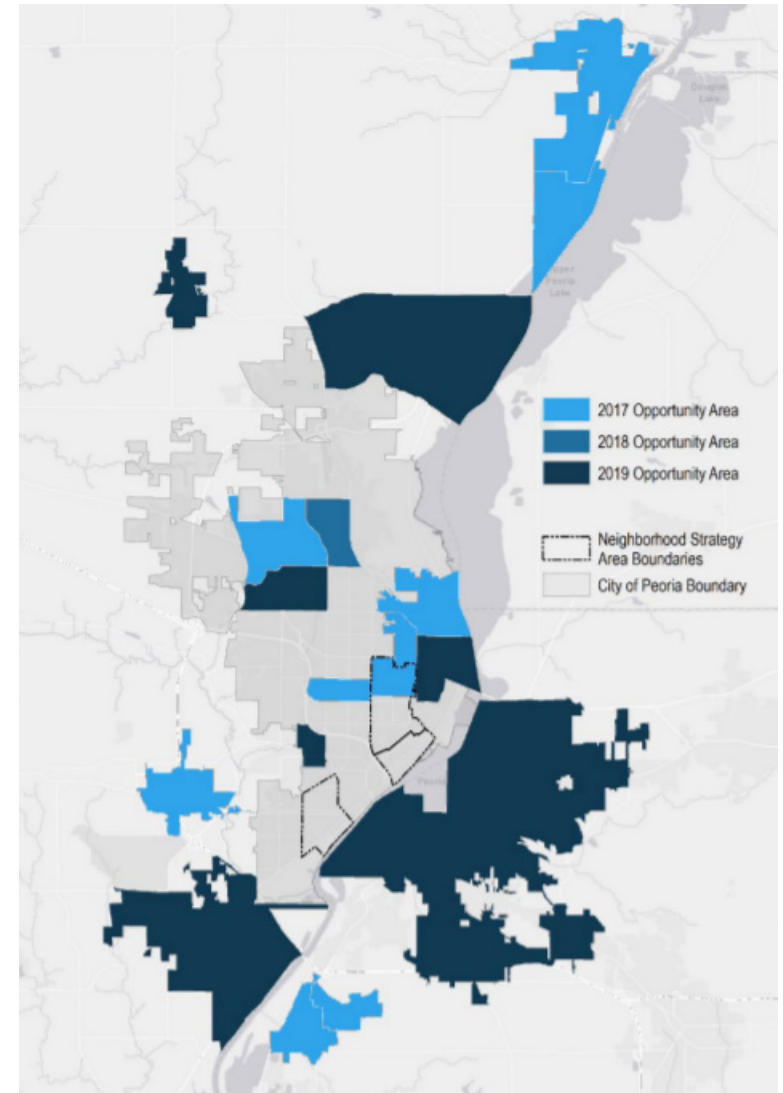
**The work currently underway in Peoria with IHDA's Community Revitalization team, including this Housing Needs Assessment, can both inform and assist any plans for future development undertaken in the city or nearby area, can guide future housing plans and investments, and can be utilized to support applications for a variety of IHDA programs. Under the LIHTC program, this plan can contribute to a project's competitive scoring in Community Revitalization for any potential future application, thereby offsetting the OA scoring should the city's designation expire.**

## HOW ARE OPPORTUNITY AREAS DESIGNATED?

Opportunity Areas (OAs) are a market tool developed by IHDA to identify places and census tracts throughout Illinois that demonstrate low poverty, high access to jobs, and low concentrations of existing affordable rental housing. OAs are calculated by place, except where a place has a population greater than 50,000, which then are calculated instead by census tract. Places with a population less than 1,000 are not considered eligible for Opportunity Area designation.

Calculated on an annual basis, data from the United States Census Bureau and IHDA's database (for affordable housing concentration data) is utilized to determine averages in all of the metrics by both the state and geographic set-asides used within IHDA's Qualified Allocation Plan. Affordable housing concentrations include units financed by IHDA, HUD, USDA, and other sources of housing subsidies. Places and census tracts are then compared to the appropriate averages. Places and census tracts demonstrating stronger than average characteristics across all metrics receive the designation of an Opportunity Area.

More information and current designations of Opportunity Areas can be found at IHDA's Market Research website.



<sup>3</sup> Represents the geographic requirements for Proximate Opportunity Areas located in the "Other Metro" set-aside, within which the City of Peoria falls. More information on the requirements of Proximate Opportunity Areas in other set-asides can be found at <https://www.ihda.org/developers/market-research/opportunity-areas/>



## AFFORDABLE RENTAL UNIT SURVEY (ARUS)

IHDA uses an Affordable Rental Unit Survey (ARUS) to examine the estimated number and percentage of rental units affordable (regardless of subsidy) to various income levels by Census Tract throughout Illinois. Although there are many factors beyond this market tool alone that help to determine the needs of a market, the ARUS provides insight into the demand for affordable rental housing investments in communities by examining the existing levels of affordability that are already naturally occurring or that have been achieved by other subsidies. In order to calculate ARUS percentages, population and housing data is collected from American Community Survey 5-year estimates and includes housing units that are subsidized and/or rent-restricted, as well as housing units without any subsidies or rent-restrictions. Using this data, the ARUS determines the percentage of a census tract's rental units that are affordable to individuals in a census tract at a designated income level.

There is likely a stronger demand for affordable rental units in census tracts with a lower ARUS percentage. Conversely, census tracts with a higher ARUS percentage, particularly where the percentage equals or exceeds the area median income (AMI) level being evaluated, likely have a lesser demand for additional affordable rental units. For instance, a census tract with 60% or greater affordable rental units at 60% AMI may already be meeting the needs of its renters at that income level, whereas a census tract with an ARUS percentage less than 60% may benefit from additional affordable units.

Within the 23 census tracts comprising this plan's PMA, there is generally a naturally occurring affordability within the rental market for individuals making 60% of the area median income. As of 2018, three of these seven census tracts demonstrated affordability in the rental market of at least 65% for individuals with incomes at the 60% AMI level. Another three census tracts demonstrated general rental affordability for the 60% AMI-level ranging between 60% and 65%.

## VARIOUS LEVELS OF RENTAL UNIT AFFORDABILITY

Housing is considered affordable when individuals pay no more than 30% of their income towards housing costs (rent, mortgage, taxes, utilities, etc.). When looking at an overall market, utilizing the 60% AMI level is most often used as a standard evaluation for housing affordability. However, the overall affordability of a housing market should also take into consideration a wide variety income levels. Most often, housing options are harder to afford for very low-income individuals, such as those with incomes at or lower than 30% of the AMI. Similarly, higher income-brackets, such as 80% AMI, should also be considered when evaluating affordable housing needs and planning for future investments.

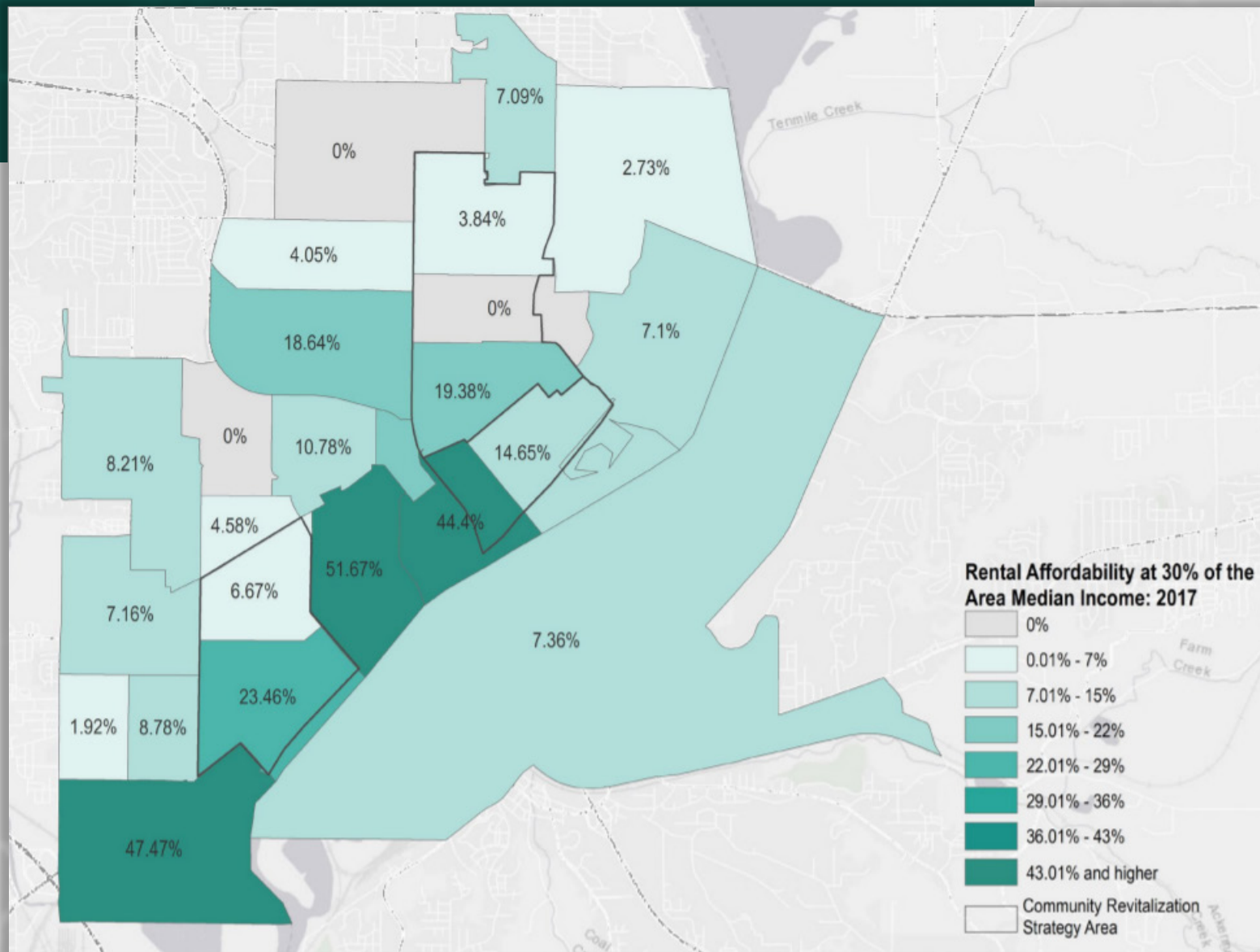
Generally when the percentage of affordable rental units available is equal to or slightly above the same level of AMI being evaluated (i.e. 40% of rental units area affordable at 40% of the AMI), it is in indicator that the market for units at that income level is already being fulfilled. When the percentage of affordable rental units exceeds the same level of AMI being evaluated, it is likely an indicator of saturation or over-saturation of the market at that level. Conversely, a percentage of affordable rental units below the level of AMI being evaluated is usually an indicator of need for more units at that level. Communities should aim to meet the needs of all residents at various income-levels to achieve a truly affordable housing market.



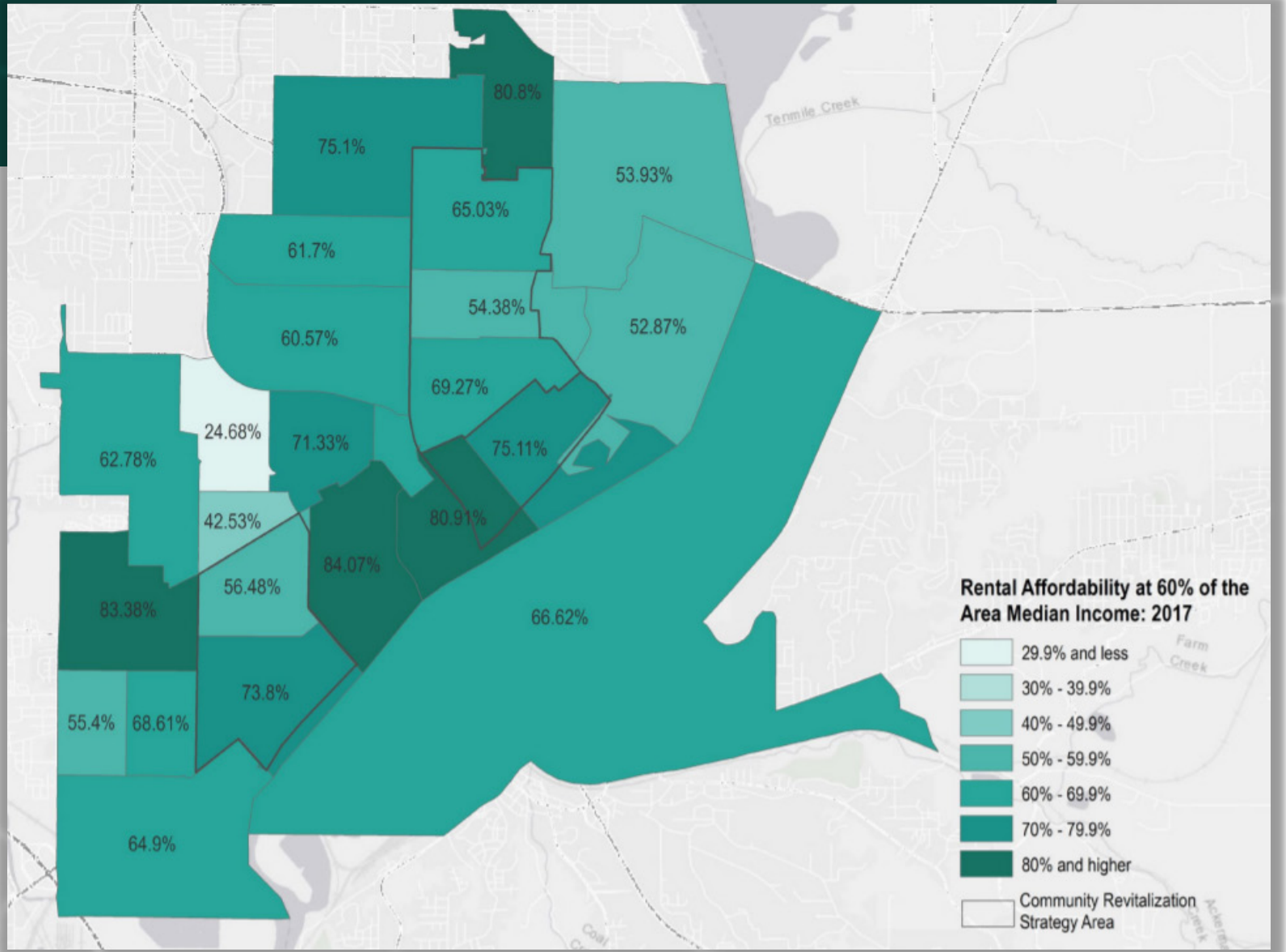


2019 Affordability Rental Unit Survey					Rental Units Affordable to 20% AMI		Rental Units Affordable to 30% AMI		Rental Units Affordable to 40% AMI		Rental Units Affordable to 50% AMI		Rental Units Affordable to 60% AMI		Rental Units Affordable to 70% AMI		Rental Units Affordable to 80% AMI	
Census Tract (FIPS)	Short Name	County	MSA/COUNTY Median household income in the past 12 months	Total Renter Occupied Housing Units	#	%	#	%	#	%	#	%	#	%	#	%	#	%
17143000100	1	Peoria	\$56,111	297	132	44%	141	47%	142	48%	160	54%	193	65%	235	79%	246	83%
17143000200	2	Peoria	\$56,111	260	5	2%	5	2%	16	6%	70	27%	144	55%	190	73%	210	81%
17143000300	3	Peoria	\$56,111	348	18	5%	31	9%	59	17%	107	31%	239	69%	281	81%	302	87%
17143000500	5	Peoria	\$56,111	393	57	14%	92	23%	131	33%	226	58%	290	74%	333	85%	342	87%
17143000600	6	Peoria	\$56,111	631	8	1%	45	7%	189	30%	393	62%	526	83%	586	93%	600	95%
17143000900	9	Peoria	\$56,111	1,041	340	33%	538	52%	640	61%	737	71%	875	84%	902	87%	917	88%
17143001200	12	Peoria	\$56,111	774	211	27%	344	44%	512	66%	568	73%	626	81%	689	89%	703	91%
17143001300	13	Peoria	\$56,111	502	0	0%	74	15%	169	34%	282	56%	377	75%	406	81%	437	87%
17143001500	15	Peoria	\$56,111	402	0	0%	29	7%	77	19%	128	32%	213	53%	285	71%	317	79%
17143001600	16	Peoria	\$56,111	1,102	144	13%	214	19%	356	32%	580	53%	763	69%	847	77%	906	82%
17143001800	18	Peoria	\$56,111	810	20	2%	87	11%	277	34%	495	61%	578	71%	634	78%	659	81%
17143001900	19	Peoria	\$56,111	257	0	0%	12	5%	79	31%	105	41%	109	43%	139	54%	173	67%
17143002000	20	Peoria	\$56,111	193	0	0%	0	0%	4	2%	27	14%	48	25%	80	41%	117	61%
17143002100	21	Peoria	\$56,111	1006	138	14%	187	19%	291	29%	395	39%	609	61%	767	76%	800	80%
17143002200	22	Peoria	\$56,111	692	16	2%	28	4%	107	15%	291	42%	427	62%	526	76%	590	85%
17143002300	23	Peoria	\$56,111	592	0	0%	0	0%	11	2%	235	40%	445	75%	502	85%	538	91%
17143002400	24	Peoria	\$56,111	495	0	0%	19	4%	19	4%	183	37%	322	65%	361	73%	422	85%
17143002500	25	Peoria	\$56,111	515	0	0%	0	0%	75	15%	145	28%	280	54%	406	79%	450	87%
17143002600	26	Peoria	\$56,111	256	0	0%	7	3%	51	20%	79	31%	138	54%	161	63%	183	72%
17143004300	43	Peoria	\$56,111	419	10	3%	30	7%	95	23%	202	48%	339	81%	402	96%	408	97%
17143004400	44	Peoria	\$56,111	767	18	2%	63	8%	219	29%	339	44%	482	63%	655	85%	678	88%
17143005000	50	Peoria	\$56,111	450	3	1%	30	7%	53	12%	126	28%	254	56%	377	84%	409	91%
17179020100	201	Tazewell	\$57,301	429	0	0%	32	7%	61	14%	184	43%	286	67%	352	82%	391	91%

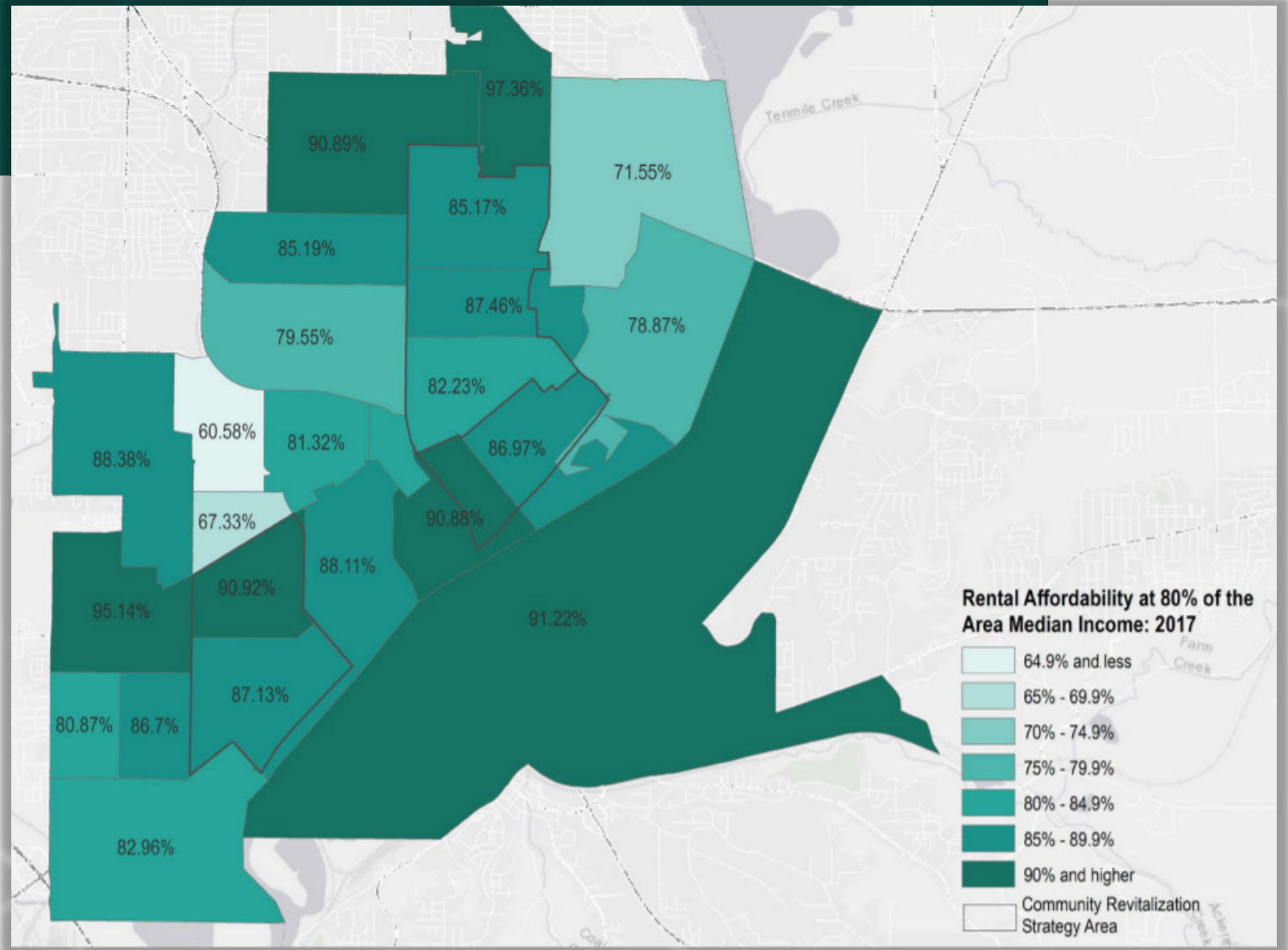
# AFFORDABLE RENTAL UNITS AVAILABLE FOR EXTREMELY LOW-INCOME HOUSEHOLDS



# AFFORDABLE RENTAL UNITS AVAILABLE FOR LOW-INCOME HOUSEHOLDS



# AFFORDABLE RENTAL UNITS AVAILABLE FOR MODERATELY LOW-INCOME HOUSEHOLDS







## AFFORDABILITY RISK INDEX (ARI)

The Affordability Risk Index (ARI) is a market tool developed by IHDA that is intended to demonstrate the need to preserve affordability in areas that are becoming less affordable at a faster rate. Communities can utilize this tool to identify areas (calculated at the census tract-level) in which a variety of market factors that work in conjunction with one another indicate a threat to affordability. The ARI uses census data to measure change over time for the following market factors: median household income; median home value; families below the federal poverty level; housing unit vacancy; renter tenancy; individuals employed in management, business, science, and arts occupations; and individuals with a four-year degree (bachelor's) or higher. This tool provides an index that highlights the areas within communities (and throughout the state) which are the most vulnerable to market changes that often lead to increased costs of living, and where affordable housing investments may be beneficial in an effort to preserve housing affordability.

Census tracts where affordability loss risk is the greatest receive the highest scores under the ARI. As shown by the ARUS calculations described in prior pages, the PMA for the City of Peoria generally maintains relative affordability across its rental units. However, as of 2019, ARI scores show that across the PMA various census tracts demonstrate a risk to this affordability, albeit most often categorized as little- or moderate-risk. 8 census tracts within the PMA received an ARI score of 1, which indicates slight risk of loss in affordability. Of these 8 census tracts, 3 fall within this plan's strategy areas. Both Census Tracts 5 and 50, comprising the entirety of the Near Southside, received an ARI score of 1. An additional 4 tracts received a score of 2, indicating a higher risk of loss in affordability. Located on the PMA's very northern end, Census Tract 23 was the only tract within the PMA that received a score of 3 points under the most current ARI calculation, likely indicating that this tract is the most at-risk of or may be currently losing affordability within its housing market.

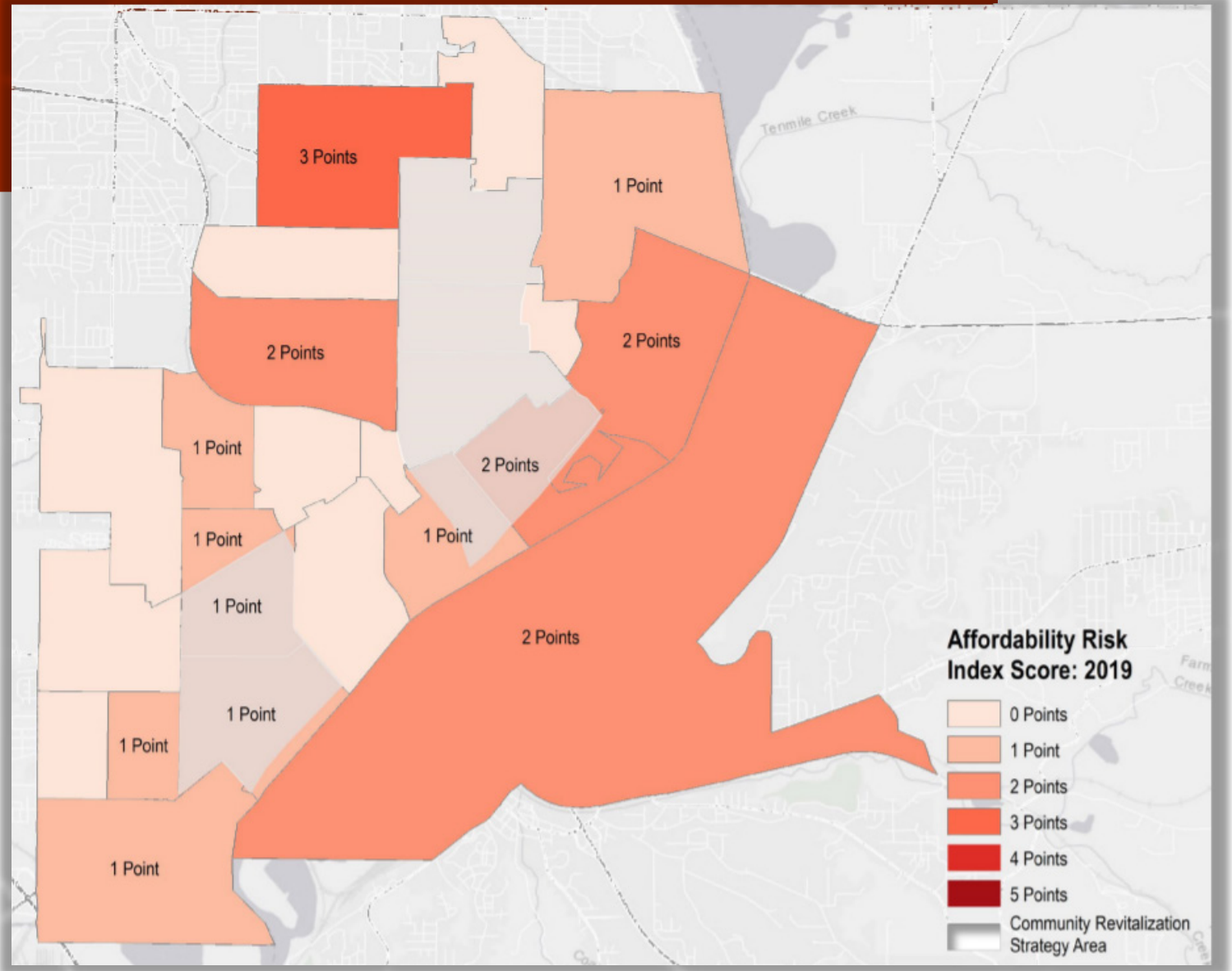
The risk of affordability loss is not the lone factor to consider when making plans for affordable housing investments or other actions to preserve the costs and accessibility of an area. However, the designation of ARI scores can help to inform communities of areas where affordability preservation should be prioritized, and offer insights into market trends and projections into future trends in affordability.

### INCENTIVIZING AFFORDABILITY IN VULNERABLE MARKETS

IHDA places value providing housing that is affordable and accessible to all. Therefore, preserving affordability in the most vulnerable markets is a priority that informs a variety of IHDA's programs. As a result, the ARI has been incorporated within IHDA's Low Income House Tax Credit program as a scoring incentive. Under the program's competitive 9% applications, projects can receive up to 5 points for locating within an ARI-scored census tract. This scoring design encourages communities and developers to consider affordable housing investments in geographic areas that will help to encourage long-term equity and accessibility within housing markets across the state.



# RISK OF LOSS IN AFFORDABILITY





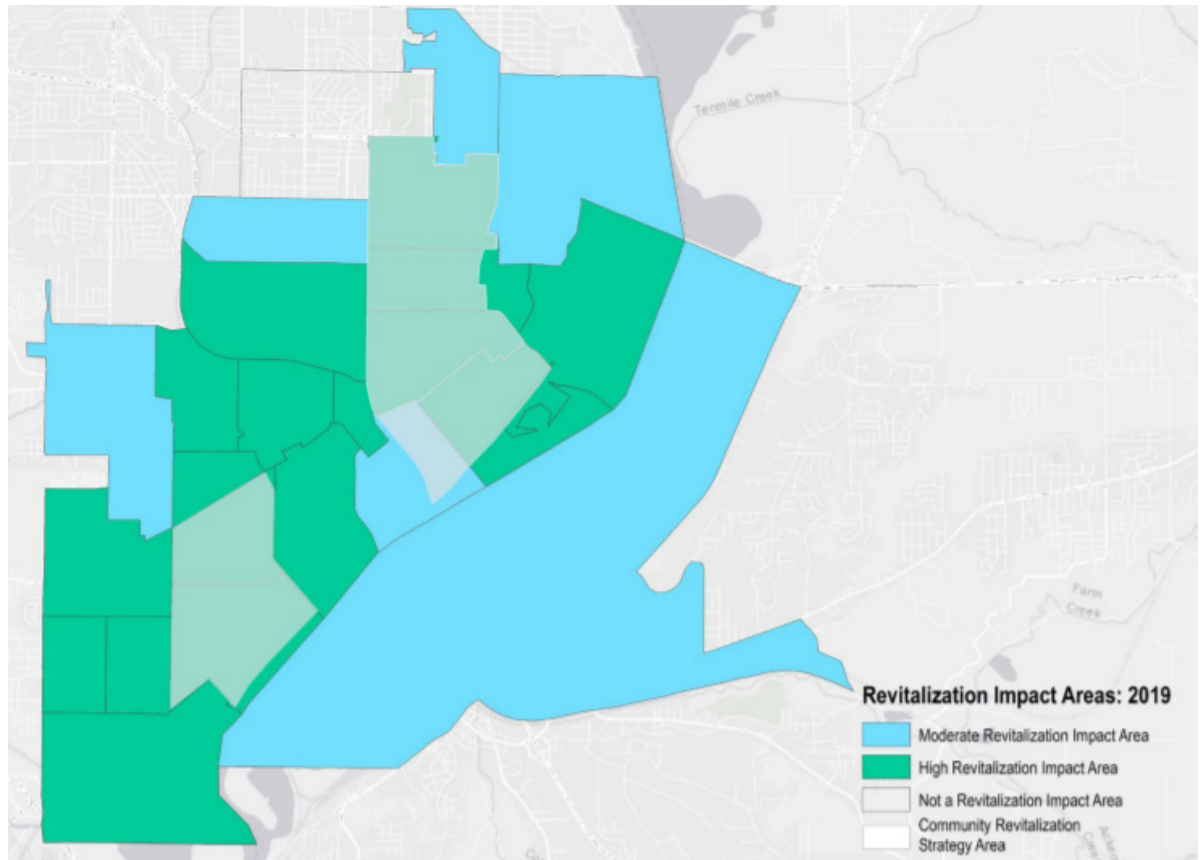


## REVITALIZATION IMPACT AREAS (RIA)

In 2019 IHDA added a new market analysis tool to identify the most salient characteristics indicating a need for revitalization. The Revitalization Impact Areas (RIA) tool evaluates census tracts in Illinois for the presence of “extreme” rates<sup>4</sup> in a variety of the most relevant market metrics to revitalization activities. Considerations for these market metrics include family poverty rate, unemployment rate, labor force participation rate, median household income, vacancy rate, and concentration of affordable housing units. Each census tract is evaluated under each of these characteristics, and assigned a Revitalization Impact Area status based upon how many of these metrics fall within an extreme percentile (25th or 75th percentiles, dependent on metric) in comparison to all other census tracts within their set-aside<sup>5</sup> throughout Illinois. Tracts that demonstrate 1 extreme market metric are classified as “Moderate Revitalization Impact Areas,” whereas those demonstrating 2 or more are classified as “High Revitalization Impact Areas.” Additionally, any tract that is aligned with certain current state and federal community development designations are also automatically classified “High Revitalization Impact Areas.” The RIA is intended to help communities identify areas where concerted planning and revitalization activities may be most beneficial to the area’s future growth and health, and to provide a point incentive for these areas in the LIHTC program<sup>6</sup>.

All but one census tract within Peoria’s PMA were designated either Moderate or High Revitalization Impact Areas as of 2019, indicating a very high need for revitalization throughout the city. Of the 7 census tracts that are encompassed within this plan’s strategy areas, all but 1 received a High Revitalization Impact Area designation. The remaining tract

The sole tract within the PMA to not receive a RIA designation was Tract 23, which as indicated by its ARI score maintains the highest risk to loss in affordability across the PMA.



<sup>4</sup> For the purposes of the Revitalization Impact Areas calculation, “extreme” refers to a rate in the 75th percentile or higher for characteristics in which a lower rate is preferable or a rate in the 25th percentile or lower for characteristics in which a higher rate is preferable. A full methodology can be found on IHDA’s Market Research website.

<sup>5</sup> The Revitalization Impact Area tool uses IHDA’s LIHTC set-asides for geographic comparison. The City of Peoria is considered a part of the “Other Metro” set-aside.

<sup>6</sup> Moderate Revitalization Impact Areas automatically receive 1 point and High Revitalization Impact Areas 2 points in a LIHTC 9% application under Community Revitalization Scoring

# COMMUNITY NEEDS ASSESSMENT SURVEY

Survey Results.....61

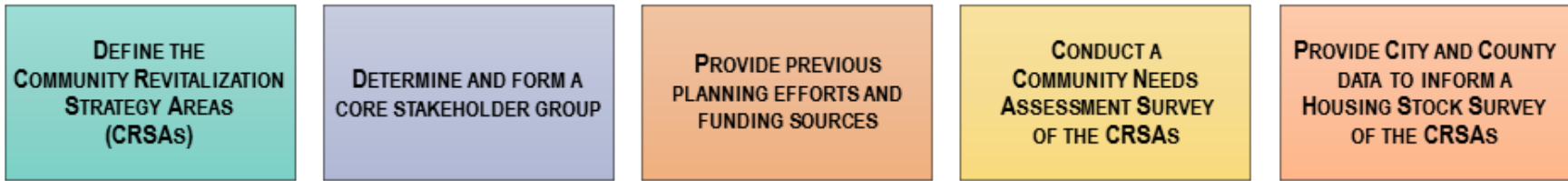
Public Meetings.....64



# COMMUNITY NEEDS ASSESSMENT SURVEY

To produce a Housing Needs Assessment that truly reflected community values and priorities, the City of Peoria engaged in a collaborative planning process involving community residents, community organizations, and other key stakeholders to obtain public input and build stewardship for the plan. A primary goal of the public outreach strategy for the assessment was to optimize community engagement and invite populations that have historically been underrepresented or harder to reach in previous planning processes.

The process was crafted in close consultation with a core stakeholder group, which consisted of three leads from the City's Community Development Department, members of the City Council, housing and community development agencies, as well as community leaders throughout a yearlong period. IHDA worked closely with the City of Peoria to develop a Scope of Work (SOW), signed December of 2018, for the project that would help shape the future of the city's housing stock and overall well-being of its communities. The SOW outlined a list of tasks that the City took on to engage in an open planning process that included identifying and involving stakeholders (local and regional), facilitating the publication and collection of a Community Needs Assessment Survey, organizing public meetings, and establishing and overseeing the project work plan. The specific tasks of this planning process included the following:



In addition to carrying out the tasks outlined above, City representatives for this project also agreed to regularly participate in partner, stakeholder, and community meetings with IHDA throughout the tenure of the partnership in order to build relationships, share knowledge and skills, and increase community participation within this process. In total, IHDA and the City's core planning team have held over 30 planning meetings, 4 in-person core stakeholder meetings, and 7 community meetings over the course of this partnership. Primary stakeholders that were represented in and contributed to these meetings included the City's Innovation Team, the City's Health Department, Councilwoman Denise Moore (District 1), Councilman Timothy Riggerbach (District 3), the Peoria Housing Authority, Greater Peoria Local Initiatives Support Coalition (LISC), and the Peoria Citizens Committee for Economic Opportunity, Inc. (PCCEO).

**30** CORE PLANNING MEETINGS

**4** STAKEHOLDER MEETINGS

**7** COMMUNITY MEETINGS



A core tool used to engage community residents throughout this process was the distribution and collection of a Community Needs Assessment (CNA) Survey. This survey posed 35 questions that polled resident opinions regarding their experience of their neighborhood regarding the following areas:

- MOBILITY
- COMMUNITY LIFE
- ECONOMY
- EDUCATION AND WELLNESS
- COMMUNITY ENGAGEMENT AND INITIATIVES

The survey also incorporated one question that allowed residents to provide an open-ended response to describe development that they believed would be most beneficial to their neighborhood. The survey took every measure possible to not collect any identifying information and ensure that all responses would remain anonymous. Five questions were included in the survey to collect the following general respondent information: household size, income bracket, preferred platform for learning about neighborhood happenings, residency in the strategy area, and employment in the strategy area.

149 survey responses were collected from the Near Southside.

Community responses and feedback provided through the CNA survey was a central and fundamental method for informing IHDA and the core planning team about the experiences, needs, and desires of community residents. The survey was conducted very early on in the planning process of this project so that a relationship could be built between community residents and the planning team. The information and opinions gathered from this survey and subsequent community meetings laid the foundation for this plan and its recommendations surrounding future development within the strategy area.

### ABOUT THE SURVEY

The City of Peoria, in partnership with the Illinois Housing Development Authority (IHDA), is undertaking a planning effort in the Near Southside Neighborhood, which includes the area generally bounded by Western Avenue to the west, Dr. Martin Luther King Drive to the north, MacArthur Highway to the east, and the Illinois River to the south (see map). This survey is the first step in that planning process to gather neighborhood input as a baseline for future neighborhood planning meetings and a final plan document.

We invite you to be part of this Community Revitalization Strategy process by participating in the "Near Southside Neighborhood Needs Assessment Survey." The survey is completely anonymous, and does not collect any identifying information. You should be able to complete the survey in under 10 minutes. Your participation will help the City strategize for future planning and investment, and identify neighborhood needs and goals. The survey first considers several neighborhood characteristics such as: Mobility, Community Life, Economy, Education and Wellness, and lastly, Community Engagement and initiatives. The second portion of the survey further assesses your community input.



### NEIGHBORHOOD CHARACTERISTICS

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Not Applicable
<b>MOBILITY</b>							
<b>My neighborhood...</b>							
	Has adequate lighting in public spaces	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Allows for clear sight lines that provide safety in public spaces	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Has sidewalks in good condition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Is pedestrian-friendly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>I am able to...</b>							
	Easily travel by bicycle in my neighborhood (bicycle trails, bike lanes)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Easily travel by car in my neighborhood (paved roads, road maintenance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>COMMUNITY LIFE</b>							
<b>Housing in my neighborhood...</b>							
	Is in good condition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Offers options that suit a variety of lifestyles and needs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Is affordable to households making a variety of incomes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Is available for the elderly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>(Other)</b>							
	There are enough public places for the community (parks, community rooms, squares)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

# SURVEY METHODOLOGY, DISTRIBUTION, AND LIMITATIONS

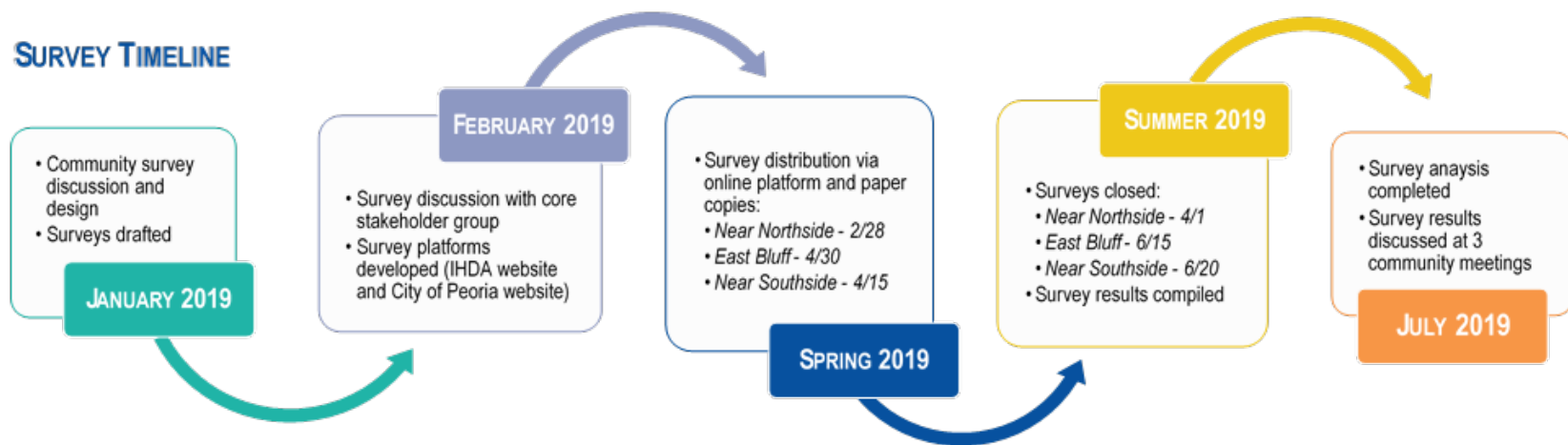


In order to reach as many residents as possible, the CNA was made available and widely distributed in both paper and electronic form. IHDA and the City of Peoria employed two websites to collect the survey. These platforms allowed local residents to complete the CNA survey on a mobile or computer device. The City's primary planning leads distributed the survey link via email lists and notifications. Paper forms of the survey were also distributed throughout each strategy area to be inclusive to all populations, especially those without access to electronic devices.

The vast majority of surveys were collected via electronic format, however, a small percentage of paper copies were also submitted by CRSA residents. To ensure subjective reporting of the survey submission, IHDA alone was responsible for the surveys' data analysis and creation of the one-pagers that summarized survey results and were later distributed to local residents and stakeholders attending public meetings<sup>1</sup>.

As with all surveys, the CNA faced limitations that should be taken into account when interpreting its results:

- Language or phrasing of the survey may have been confusing or misleading to participants, causing error in the reporting of information.
- Lack of resources and/or distribution opportunities may have resulted in low response rate.
- Sample sizes vary across questions. Open-ended questions were often unanswered.
- The data reflect a snapshot of the current opinions of those respondents. Opinions change.



<sup>1</sup> The full one-pagers summarizing each survey's results are available in the appendix of this plan





# NEAR SOUTHSIDE: CNA RESULTS

The final survey to be completed was the Near Southside CNA survey, which was first made available on April 15, 2019 and closed on June 20, 2019. A total of 149 residents and employees of the Near Southside strategy area completed the survey. The Near Southside CNA survey highlighted the following opinions regarding life in the neighborhood:

## MOBILITY

Mobility questions contained in the Near Southside survey illuminated concerns that the community feels towards the neighborhood's transportation options and safety. A variety of the questions received more than 50% of respondent answers disagreeing that neighborhood has adequate and/or available safety features and mobility. These questions included those asked about adequate lighting in public spaces (55%), clear sight lines for safety (55%), sidewalks in good condition (60%), and being able to easily travel by car throughout the neighborhood (57%). This section also drew light to community members' feelings of the Near Southside not being conducive to non-vehicular modes of transportation. Only 22% of respondents feel that the neighborhood is pedestrian-friendly, and less than 28% feel that they can easily travel by bicycle.

**“MORE PLACES FOR CHILDREN WITH ROLE MODELS OVERSEEING THE PROGRAM.”**

**“COMMERCIAL BUSINESS TO UPLIFT THE COMMUNITY TO MAKE PEOPLE WHO DON'T LIVE ON THE SOUTHSIDE COME TO VISIT FOR THEIR NEEDS EVERY ONCE IN A WHILE.”**

**“MORE GROCERY STORES AND BETTER SIDEWALKS AND ROADS FOR SAFER TRANSPORTATION.”**

## COMMUNITY LIFE

Some of the housing needs of the Near Southside were brought to light with the questions contained in the survey's Community Life section. Nearly 55% of respondents feel that that housing in the neighborhood does not offer options that suit a variety of lifestyles and needs, and over 57% do not believe that housing is in good condition. Slightly less respondents shared concerns about the availability of affordable housing for households of different incomes and housing for the elderly, with 48% and 40%, respectively, stating that they do not feel that the neighborhood's current stock offers those options. When asked whether there is a need for more housing opportunities in the neighborhood, more than 68% of respondents answered “yes” while only 12% answered “no.” Additionally, open-ended questions very often described a need for affordable and new housing within the neighborhood, making it the second-most mentioned new development needed among respondents. Finally, respondents also indicated that they do not feel that the cleanliness of the neighborhood is adequate (61% disagree) or that there are enough public places (56% disagree).



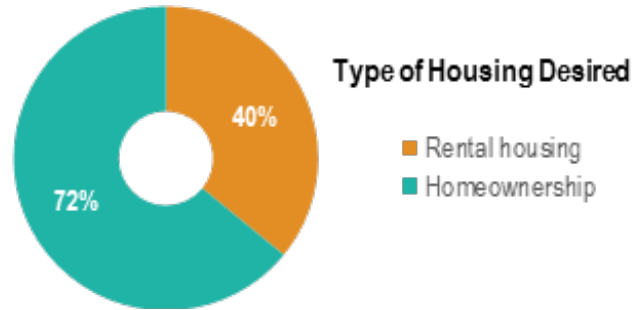


## ECONOMY

As was the case in both other strategy area's surveys, the Economy section of the Near Southside survey brought to light some of the most pressing concerns within the neighborhood. For each of the section's six questions posed regarding the availability and opportunities of retail, business, and services within the neighborhood, more than half and often closer to 70% of respondents indicated that the Near Southside does not offer these economic opportunities. 67% of respondents do not believe that the neighborhood has adequate commercial and retail development, and nearly 73% of respondents do not believe that it has various types of retail and dining establishments. The sector which received the most support in terms of respondents believing that there are adequate services within the neighborhood was service businesses, such as banks, with 24% of respondents feel that the Near Southside does have such amenities. The lack of employment opportunities was also illuminated within this section, with 67% of respondents feeling that there are not a variety of these opportunities available to them within the neighborhood. Finally, nearly 75% of respondents indicated that they are not able to run most of their daily errands without leaving the neighborhood.

## EDUCATION AND WELLNESS

The Education and Wellness section of the survey highlighted a few areas for potential growth within the Near Southside, but also shed light on services and amenities that are current assets to the neighborhood. When



**MOST SUGGESTED AREAS OF NEW DEVELOPMENT:**

**Grocery Stores**

**Affordable Housing**

**Recreational Activities**

**Restaurants**

**Parks**

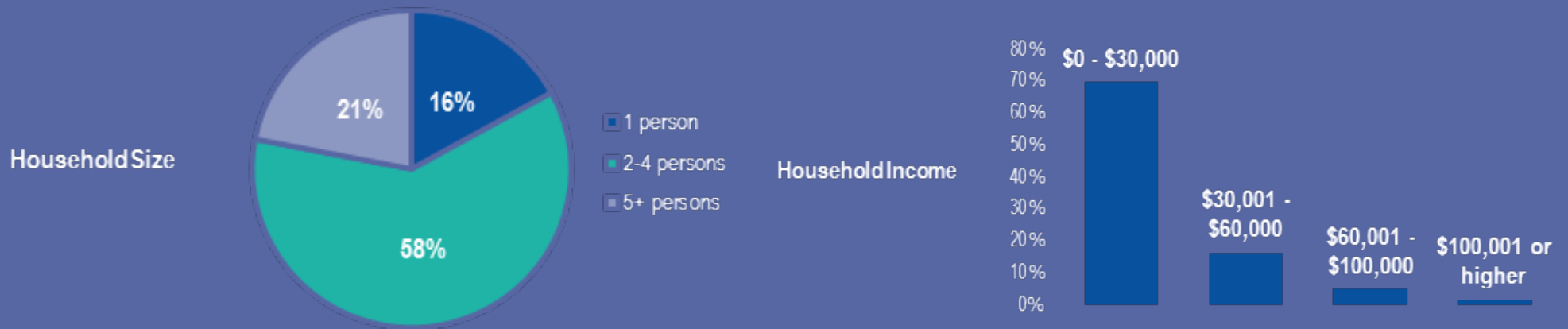
asked about opportunities and services meeting the needs for the neighborhood, 40% of respondents indicated that there are health services and pharmacy care and services that do meet the Near Southside's needs. Similarly, 46% of respondents stated that K-12 education in the neighborhood meets the needs of the Near Southside. Respondents were very split regarding whether they believed that the Near Southside has adequate childcare options, with 39% disagreeing, 34% feeling neutral, and 24% agreeing. Opportunities and services that were indicated as lacking, or not meeting the needs of the community, were post-secondary education (65% disagree), vocational training and education (55% disagree), and job training and education (56% disagree). Fresh fruits and vegetables were identified as not meeting the needs of the neighborhood by more respondents than any other question, with more than 67% disagreeing. This corresponds with many of the open-ended responses of the survey, in which grocery stores or fresh produce was mentioned more often than anything else as the neighborhood's most needed development.



## COMMUNITY ENGAGEMENT AND INITIATIVES

Questions under the Community Engagement and Initiatives section of the survey highlighted respondents' feelings of disagreement with local plans and development for the neighborhood, but also illuminated opportunities for further engagement moving forward. The majority of respondents indicated that they do not believe that their neighborhood makes plans with its residents' best interest in mind (68% disagree) or that it is working to create a positive future (57% disagree). Respondents also indicated that they do not think that the neighborhood works with local businesses to improve public and shared spaces (65% disagree). While only 28% of respondents stated that they are excited by the changes and plans they feel are happening in the community, 54% indicated that they are interested in the opportunity to provide feedback to their community leaders regarding local issues. Only 25% of respondents are aware of opportunities to engage their local leaders.

### SURVEY RESPONDENT INFORMATION



# PUBLIC MEETINGS



Throughout this planning process both stakeholder and community meetings were held to ensure that the Housing Needs Assessment was informed by residents, employees, and organizations based within the strategy areas. These meetings also allowed for transparency regarding the project's trajectory and provided an opportunity for the planning team to meet and form relationships with members of the neighborhoods, directly incorporating their experiences and opinions to the plan. Community meetings also provided a platform to clarify any questions and share resources with members of the community. Generally, community meetings were open to the general public and specifically encouraged residents and employees of the plan's strategy areas to attend. Stakeholder meetings were most often conducted by invitation only, and included relevant stakeholder members or organizations as identified by the City of Peoria that are active within the strategy area, and whose expertise and insight were most applicable to the meeting topic being discussed.

## 2019 COMMUNITY MEETING: CNA RESULTS

The first set of community meetings was held in July 2019 shortly after the conclusion of the Community Needs Assessment survey. These meetings served as opportunities for IHDA's Community Revitalization team to introduce themselves to residents of the strategy area and discuss the results that were received from the CNA surveys, gaining feedback from the results and gaining a broader perspective of community life within the neighborhoods.

The first meeting was held in the Near Southside strategy area on July 16, 2019 at 6:00pm at the Frank Campbell Center. During this meeting, both IHDA and IDG Architects introduced the concurrent revitalization efforts underway within the neighborhood. 31 members of the Near Southside community attended and participated in the meeting, which was introduced and directed by both City of Peoria planning staff and First District Councilwoman Denise Moore, who represented the Near Southside's district. In addition to discussing the CNA survey results, the City of Peoria planning staff also facilitated an activity to generate conversation around the neighborhood's assets, needs, and future direction. The activity, called "Start, Stop, Continue, Change" asked residents to anonymously write ideas on pieces of paper for things that they would like to see stopped, started, continued, and/or changed within their neighborhood in the future. All responses were then gathered and read to the full group to facilitate a broader discussion surrounding the community's needs, assets, and future.

*The following pages contain a summary of each meeting's survey discussion as well as the points submitted by attendees for the "Start, Stop, Continue, Change" activities. One-page summaries of the CNA survey results that were used to facilitate discussion at these meetings can be found in this plan's appendix.*



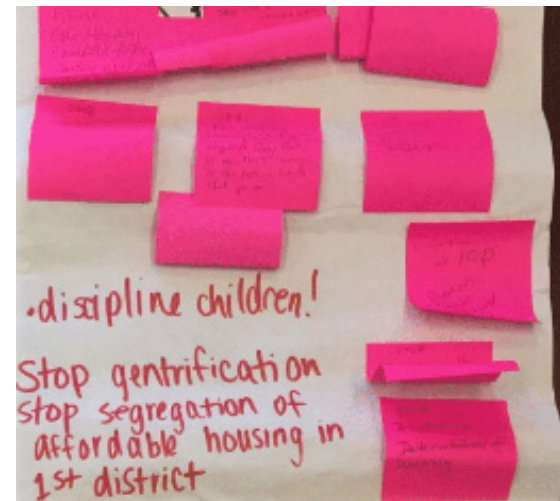
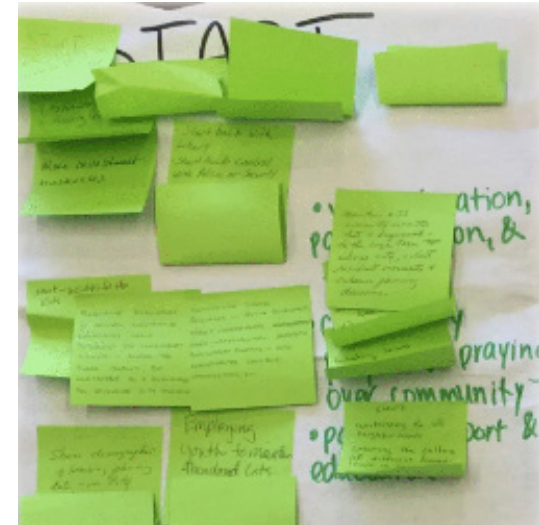
# NEAR SOUTHSIDE: START, STOP, CONTINUE, CHANGE - COMMUNITY MEETING #1 – JULY 16, 2019

## START

- Really being receptive to different ideas
- Economic opportunity
- Repair sidewalks & curbs
- Repairing street pavement
- More investment, businesses
- Start back with library
- Start back control with police or security
- Tear down abandoned houses and rebuild
- Attitude of "I don't care"
- Streetlights
- Activities for the kids
- Share demographic and housing planning data on city website
- Start action now
- Clean up
- Code enforcement
- Fining and holding slum landlords accountable
- Abandoned school buildings
- Employing youth to maintain abandoned lots
- Community collaboration initiatives to reduce silos of services
- Serious community engagement
- More communication between the city and homeowners
- Requiring developers to include substantive community input throughout the development process – across the board ideally, but certainly as a requirement for utilizing city incentives
- Coordinating diverse resources – housing development, street improvements, green infrastructure, workforce development programs – into concentrated corridors, intersections, etc.
- Voter education, participation, and turnout
- Community prayer & praying over community
- Parent support & education
- Revitalizing the old neighborhoods
- Creating the culture of different financial levels in neighborhoods
- Making older neighborhoods inviting to do business in
- Rehabbing homes
- Move the library back to river west
- Move police/loud music/the fighting
- Parents controlling kids
- Tear down abandoned houses to rebuild
- Maintain Southside community committee that is empowered for the longer term to advise city, collect resident comments & enhance planning decisions

## STOP

- Finishing one housing complex before starting work on a second
- Demolishing
- Stop talking and start doing
- Segregation in school and housing
- Poor media coverage of the negative things that go on. More coverage of the positive events that go on.
- Violence
- Building nicer houses
- Nice gated community for River West
- Clean up City Escape
- Bring valve back up
- Violence
- Fear of police by children
- Lack of "trickle down" info. Everyone needs to know what's going on
- Previous plans renewed
- Blight & deterioration of housing
- Disinvesting in the Southside
- Gentrification
- Segregation of affordable housing in the 1<sup>st</sup> district
- Not allowing parents to discipline children





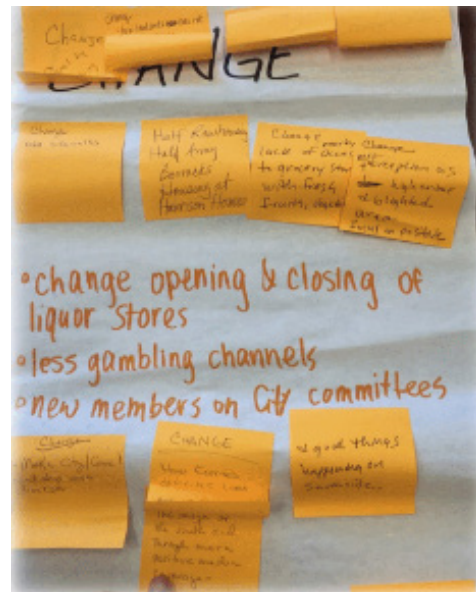
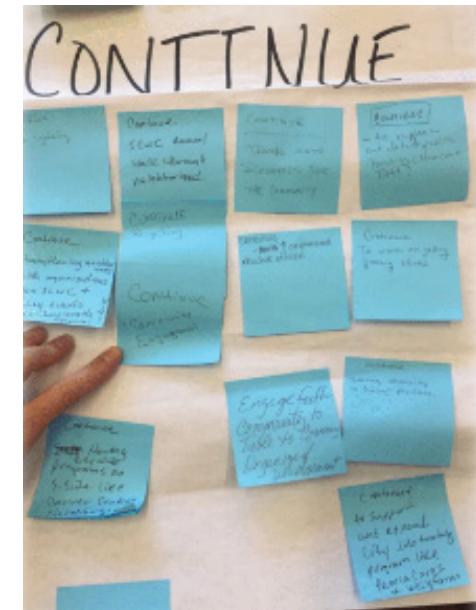
# NEAR SOUTHSIDE: START, STOP, CONTINUE, CHANGE - CONTINUED COMMUNITY MEETING #1 – JULY 16, 2019

## CONTINUE

- More lighting
- SCUC annual walk through neighborhood
- Tapping into resources for the community
- To replace outdated public housing (Harrison & Taft)
- Strengthening neighborhoods with organizations like SCUC & holding events like Juneteenth festival in park
- Recycling
- Community engagements
- Neighborhood resident officers
- To work on getting grocery stores
- Having city-wide programs on Southside like Carver Center Neighborhood Awards to bring people from all over city to Southside
- Engage faith community to table to community organize and development
- Seeking diversity in hiring practices  
To support and expand city job training program like Peoria Corps and Wells Farm

## CHANGE

- Add sidewalks
- Make city/council leadership more diverse
- How elected officials look at or view communities as a whole
- The image of the south end through more positive media coverage
- Half row housing half army barracks housing at Harrison Homes
- Nearby lack of access to grocery stores with fresh fruits, vegetables
- Misperception as high crime & blighted area focus on positive & good things happening on Southside
- Change opening & closing of liquor stores (analyze if there is a real need for another liquor store before opening)
- Less gambling channels
- New members on city committees







## 2021 COMMUNITY MEETING: DISCUSSION ON THE DRAFT PLAN

A virtual meeting was held in April 2021 to receive feedback on the draft Housing Needs Assessment & Community Revitalization Plan. These meetings were held virtually in order to promote access to the meeting while complying with state and local public health policy to prevent the spread of COVID-19. The virtual platform allowed for greater flexibility for participation. Attendees could participate that evening in the live meeting via internet or phone or by comment in the youtube live stream. Community members unable to attend that evening could **view the meeting recording from the City of Peoria youtube page** and submit comment to city staff. Notice of the meetings was distributed via email to those who participated or were invited to earlier meetings, email to area not for profits, press release, and the City of Peoria social media outlets (Facebook, Nextdoor, Issues Updates).

The meeting took place from 6-7:00 PM, April 8 (Near Southside). The Near Southside had 6 attendees. One week after the videos were posted, the Near Southside had 36 views. View count does not account for possible duplicate viewers. During the meeting, City and IHDA staff briefly summarized the current status of the planning process, previous elements of community engagement, and intent of the partnership. A majority of the meeting was dedicated to comments or questions by attendees. Discussion emphasized the plan is designed with recommendations and goals based on community input supported by census and market data. The plan can be used in applications for funding, such as those funding sources identified in the plan or otherwise. Discussion at the meeting emphasized the need to support strategies to grow homeownership and the middle class. Comments and questions were incorporated or used to modify the draft plan.



# GOALS AND RECOMMENDATIONS



# GOALS & RECOMMENDATIONS

Throughout the spring of 2020, the Community Revitalization project's core planning group met with City planning staff to review the overall results of this planning effort and discuss goals and recommendations for the strategy areas. During these meetings, the planning team reviewed the findings of the Community Revitalization Plan process to evaluate the existing conditions, needs, and vision for the Near Southside and the City of Peoria overall.

The Near Southside is a unique community holding a diversity of assets, goals, developmental potential. The following pages highlight recommendations to address some of the most salient and pressing conditions of the area and the city overall as identified by the City of Peoria and the core planning team. The recommendations listed below are intended to draw upon the existing conditions and assets of the Near Southside and work in conjunction to help the City of Peoria prioritize development objectives that may result in effective outcomes for the strategy areas with the most efficient use of time and resources. Recommendations were developed and informed through the many components of this study, including its planning and funding review, demographic, economic, and housing analyses, Housing Stock Survey, public meetings, and Community Needs Assessment Survey. The recommendations contained in the following pages are intended to establish a vision and prioritized development goals for the City of Peoria overall.





# NEAR SOUTHSIDE: COMMUNITY REVITALIZATION STRATEGY AREA

## SUMMARY

The Near Southside has historically been a community in which a suite of planning endeavors and revitalization activities have been focused. Sitting in close geographic proximity to many resources and amenities and having one of the most active and organized communities served by a strong group of critical community-based organizations, the Near Southside is a close-knit, strong community whose many assets include its coalition of community advocates and leaders. Revitalization activities that span the past decade (and beyond) have resulted in improvements to the amenities, accessibility, and resources offered to the residents of the Near Southside. It is this plan's full intention to align with the recommendations, and goals already identified by the community's residents throughout its past planning and organizing initiatives, and to catalyze further development and growth that is fully aligned with that vision. The recommendations made by this Community Revitalization Plan for the continued development of the Near Southside are fully supportive of and seek to align with those identified by IDG's SOUTH VILLAGE REVITALIZATION: MACARTHUR CORRIDOR COMPREHENSIVE PLAN & SOUTH VILLAGE IMPLEMENTATION PLAN. The majority of the recommendations listed below are drawn directly from IDG's planning effort, but equally support the findings and priorities identified throughout this revitalization plan, with specific emphasis on providing safe, affordable, and quality housing opportunities for the Near Southside's residents. Various recommendations listed below were chosen specifically from those identified by IDG for their ability to simultaneously address some of the most pertinent community needs illuminated throughout various components of this study while supporting and celebrating the identity and rich history of the Near Southside community.

## RECOMMENDATIONS

1	UPDATE THE QUALITY OF HOUSING BY INCREASING THE PERCENTAGE OF NEW CONSTRUCTION, WITH PARTICULAR FOCUS ON THE REDEVELOPMENT OF PROPERTIES OWNED BY PUBLIC ENTITIES
2	INCREASE ACCESS TO STABLE HOUSING FOR RESIDENTS THROUGH LONG-TERM LEASING AND A FOCUS ON HOMEOWNERSHIP
3	ENGAGE FINANCIAL LITERACY AND HOUSING COUNSELING SERVICES TO ASSIST RESIDENTS THAT ARE INTERESTED IN HOMEOWNERSHIP OPPORTUNITIES
4	ATTRACT NEW BUSINESSES TO THE NEAR SOUTHSIDE AND ENCOURAGE ALIGNMENT WITH EMPLOYMENT PIPELINES AND JOB TRAINING OPPORTUNITIES THAT CREATE A PLACE FOR EXISTING RESIDENTS TO LEARN NEW SKILLS
5	PROVIDE LEASABLE OFFICE SPACE TO SUPPORT SMALL BUSINESSES AND STARTUPS WITHIN THE COMMUNITY
6	PROTECT AND PRESERVE LOCAL HERITAGE AND HISTORICAL NARRATIVE, AND BUILD PARTNERSHIPS WITH PUBLIC AND PRIVATE ENTITIES THAT CAN INVEST AND ENHANCE THE CULTURAL SIGNIFICANCE OF THE AREA
7	PROVIDE RESOURCES TO IMPROVE PHYSICAL AMENITIES, INCLUDING INFRASTRUCTURE AND CITY SERVICES
8	ENSURE THAT OLDER ADULTS LIVING IN THE COMMUNITY HAVE HOUSING NEEDS MET, AND PURSUE ADEQUATE HOUSING MODIFICATION PROGRAMS AND NEW DEVELOPMENTS TO ENSURE THAT OLDER RESIDENTS CAN REMAIN IN THE COMMUNITY

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# FUNDING AND IMPLEMENTATION



## PEORIA'S LOCAL DEVELOPMENT TOOLS

There are many local resources that are available throughout the City of Peoria to aid with local economic and community development initiatives. The City's Economic Development Department is housed on GrowPeoria<sup>1</sup>, a website providing extensive information on the various incentive and assistance programs, processes, and resources surrounding economic development that are available within the city. Specifically, GrowPeoria's Business Assistance<sup>2</sup> site provides detailed programmatic information on the array of financial assistance programs that are currently active. A complete list of incentive programs and development resources administered and coordinated by the City can be found on GrowPeoria's website, along with programmatic rules and designations.

Peoria County's Economic Development Department also coordinates development programs and resources to grow jobs and the local economy. Through its partnerships with municipalities and organizations throughout the region, the County offers several loan programs that can be utilized to promote economic and community development initiatives. More information regarding the County's resources and partnerships can be found on its Economic Development Department website.



<sup>1</sup> <http://growpeoria.com/>

<sup>2</sup> <http://growpeoria.com/business-assistance-programs/>





The City of Peoria partners with the non-profit organization, Greater Peoria Economic Development Council (GPEDC) to provide another layer of resources for businesses and organizations. GPEDC serves to promote and support business and talent development and attraction in the five-county area (Logan, Mason, Peoria, Tazewell, and Woodford counties). Programs and resources are described on the GPEDC website. Most specifically, GPEDC emphasizes resources for youth job training, small scale developers and entrepreneurs, and business networking. GPEDC serves as a hub of information for area businesses, especially in times of economic uncertainty.

The following section provides an overview of select incentive programs that may be utilized to promote economic and community development initiatives. Those highlighted may be particularly relevant to achieve the housing goals of this plan's strategy areas, however this guide is not meant to serve as an exhaustive list of all resources available within the City of Peoria. Some resources and programs that are contained below may not currently be available within the City of Peoria, however, are provided for potential future application or reference. It is important to note that IHDA does not designate, administer, allocate, or fund these programs. Program information, including incentives and eligibility, is subject to change. For specific and current program information, contact the City of Peoria or appropriate program administrator.





# ENTERPRISE ZONE PROGRAM

## BACKGROUND

An Enterprise Zone is a specific area designated by the State of Illinois in cooperation with a local government to receive various tax incentives and other benefits to stimulate economic activity and neighborhood revitalization. The Illinois Enterprise Zone Program is designed to stimulate economic growth and neighborhood revitalization in economically depressed areas of the state through state and local tax incentives, regulatory relief and improved governmental services. Once designated, an Enterprise Zone maintains its designation for 15 years. After 13 years, the Enterprise Zone Board will review the zone to determine a possible ten-year extension of the designation. Enterprise Zones range from a half square mile to fifteen square miles. Businesses located or expanding in an Illinois enterprise zone may be eligible for the state and local tax incentives. The Enterprise Zone program was enacted by the Illinois Enterprise Zone Act (20 ILCS 655/) and took effect December 7, 1982. The Illinois Department of Commerce and Economic Opportunity (DCEO) administers the program at the state level.

## STATE INCENTIVES

### ILLINOIS DEPARTMENT OF REVENUE (IDOR)

- Building Materials Exemption (BME)
- Relief from sales tax on building materials used in the construction, rehabilitation, or renovation of real estate
- See Business Incentives Reporting and Building Materials Exemption Certification
- Investment Tax Credit
- Allows for a 0.5% credit against the state income tax for investments in qualified property
- For more information, please contact IDOR

### ILLINOIS DEPARTMENT OF COMMERCE AND ECONOMIC OPPORTUNITY (DCEO)

- Manufacturing Machinery and Equipment/Pollution Control (MM&E)
- Provides a 6.25% state sales tax exemption on all tangible property
- Utility/Telecommunications Tax Exemption
- Provides a 5% state tax exemption on gas and electricity, as well as an exemption of the Illinois Commission 0.1% administrative charge and excise taxes on the act or privilege of originating or receiving telecommunications
- Certification through DCEO requires business entities to submit an application and supporting documentation which demonstrate that the business has met the minimum statutory requirements of investment and job creation/retention



## LOCAL INCENTIVES

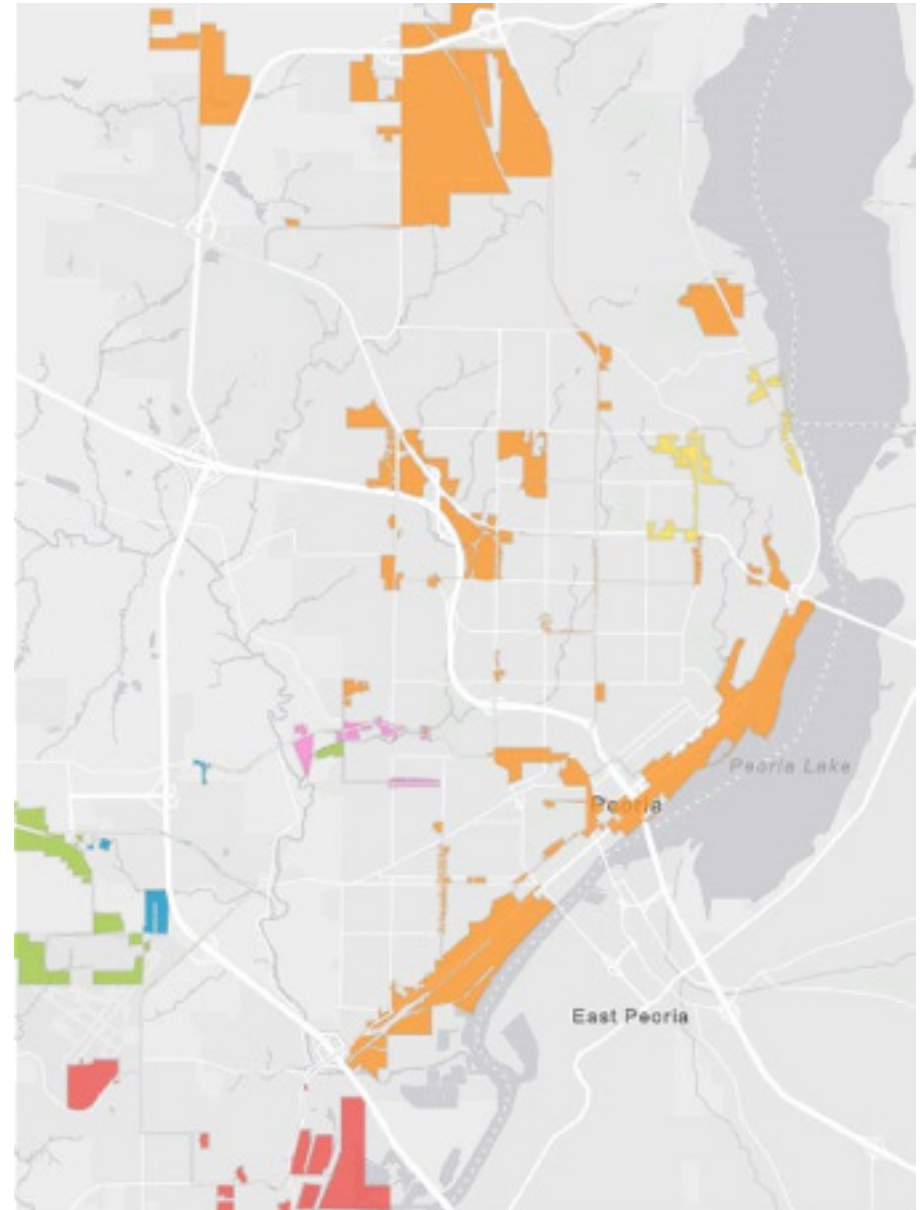
The City of Peoria contains an Urban Enterprise Zone that covers various areas of the city. The City of Peoria Urban Enterprise Zone (designated in orange on the map) is partially located within each of this study's strategy areas, maintaining significant coverage along the southern half of the Near Southside, and select portions of the boundary corridors of East Bluff. The City of Peoria Urban Enterprise Zone was designated on January 1, 2016 and is set to expire on December 31, 2030.

For further information or to submit an application, contact the local program administrator:

City of Peoria Economic Development Department

Phone: (309) 494-8618

Email: [EnterpriseZone@peoriagov.org](mailto:EnterpriseZone@peoriagov.org)





# TAX INCREMENT FINANCING (TIF)

## BACKGROUND

Tax Increment Financing, (TIF) is a local economic development tool that dedicates sales tax revenues and additional incremental property tax revenues generated within the TIF for improvements made within the district to encourage new economic development and job creation. In the State of Illinois, the Tax Increment Allocation Redevelopment Act (TIF Act) was adopted in 1977. Units of local government designate TIF districts within their jurisdiction. Therefore, TIF enables municipalities to self-finance redevelopment programs. The Illinois TIF Act specifies a number of requirements that must be satisfied for an area to qualify for TIF. To add, Illinois law allows a TIF district to exist for a period of up to 23 years, with the possibility of extending the district's life for another 12 years upon application to the Illinois legislature.

A TIF District's revenue (tax increment) comes from the increased assessed value of property and improvements within the District. Once a TIF District is created, the value of the property in the area is established as the "base amount." The property taxes paid on the base amount continue to go to the various taxing bodies as they always had. The growth of the value of the property over the base is what generates the tax increment. Funds may be used for costs associated with the development or redevelopment of property within the TIF district, allowing blighted, declining, and underperforming areas to again become viable, and allowing these areas to compete with vacant land at the edge of urban areas. Overall, the intent is to reinvest and leverage any short-term gains so that all the taxing bodies receive larger financial gains in the future.

## STATE AND LOCAL INCENTIVES

Municipal officials regulate allocation and disbursement of funds within the TIF District. Each TIF request is thoroughly evaluated by the municipal officials. Projects in TIF Districts typically include:

- Redevelopment of substandard, obsolete, or vacant buildings
- Financing public infrastructure improvements, including streets, sewer, water, in declining areas
- Cleaning up polluted areas
- Improving the viability of downtown business districts; rehabilitating historic properties
- Providing infrastructure needed to develop a site for new industrial or commercial use

As mentioned TIF can be used to fund a variety of public improvements and other investments that are essential to a successful redevelopment program. The eligible uses for TIF funds are provided in Illinois' Tax Allocation Redevelopment Act/TIF Act. The TIF Act generally authorizes that TIF funds may be used for:

- The administration of a TIF redevelopment project;
- Property acquisition;
- Rehabilitation or renovation of existing public or private buildings;
- Construction of public works or improvements;
- Job training;
- Relocation;
- Financing costs, including interest assistance;
- Studies, surveys and plans;
- Marketing sites within the TIF;
- Professional services, such as architectural, engineering, legal and financial planning;
- Demolition and site preparation

*Some restrictions may apply; see the Act for the list of TIF-eligible costs*



# TIF DISTRICTS IN PEORIA

The City of Peoria contains 11 active TIF districts and various special initiative TIF programs. Of its TIF districts, 7 are located fully or partially within this plan's strategy areas. The City's TIF districts are the following:

#	TIF District	Expires	Final Payment	Strategy Area
1	<a href="#">Central Business District</a>	2021	2022	-
2	<a href="#">Downtown Conservation</a>	2035	2036	Near Northside – partial
3	<a href="#">Eagle View</a>	2029	2030	-
4	<a href="#">East Village Growth Cell</a>	2033	2034	East Bluff, Near Northside
5	<a href="#">Hospitality Improvement Zone</a>	2030	2031	-
6	<a href="#">Midtown Plaza</a>	2021	2022	East Bluff
7	<a href="#">Northside Business Park</a>	2021	2022	Near Northside - partial
8	<a href="#">River Trail</a>	2035	2036	Near Northside
9	<a href="#">South Village</a>	2035	2036	Near Southside
10	<a href="#">Stadium</a>	2022	2023	-
11	<a href="#">Warehouse</a>	2029	2030	Near Southside – partial
EXP	<a href="#">Northside Riverfront<sup>1</sup></a>	2017	2018	Near Northside

## SPECIAL INITIATIVE TIF DISTRICT PROGRAMMING:

### South Village Commercial Rehabilitation Program – TIF

Provides grants equal to 50% of the project cost up to \$20,000 for businesses and property owners seeking to improve their commercial facility within the South Village TIF.

### Job Training Program – South Village TIF

Provides a variety of employment and job training services run out of the Tri-County Urban League Guild.

### Façade Improvement Program – TIF

Provides grants equal to 50% of the project cost up to \$5,000 for businesses and property owners seeking to improve their storefronts within commercial corridors of the City's TIF Districts.

For more information or to apply for funds under the TIF program, contact the City of Peoria's Economic Development Office:

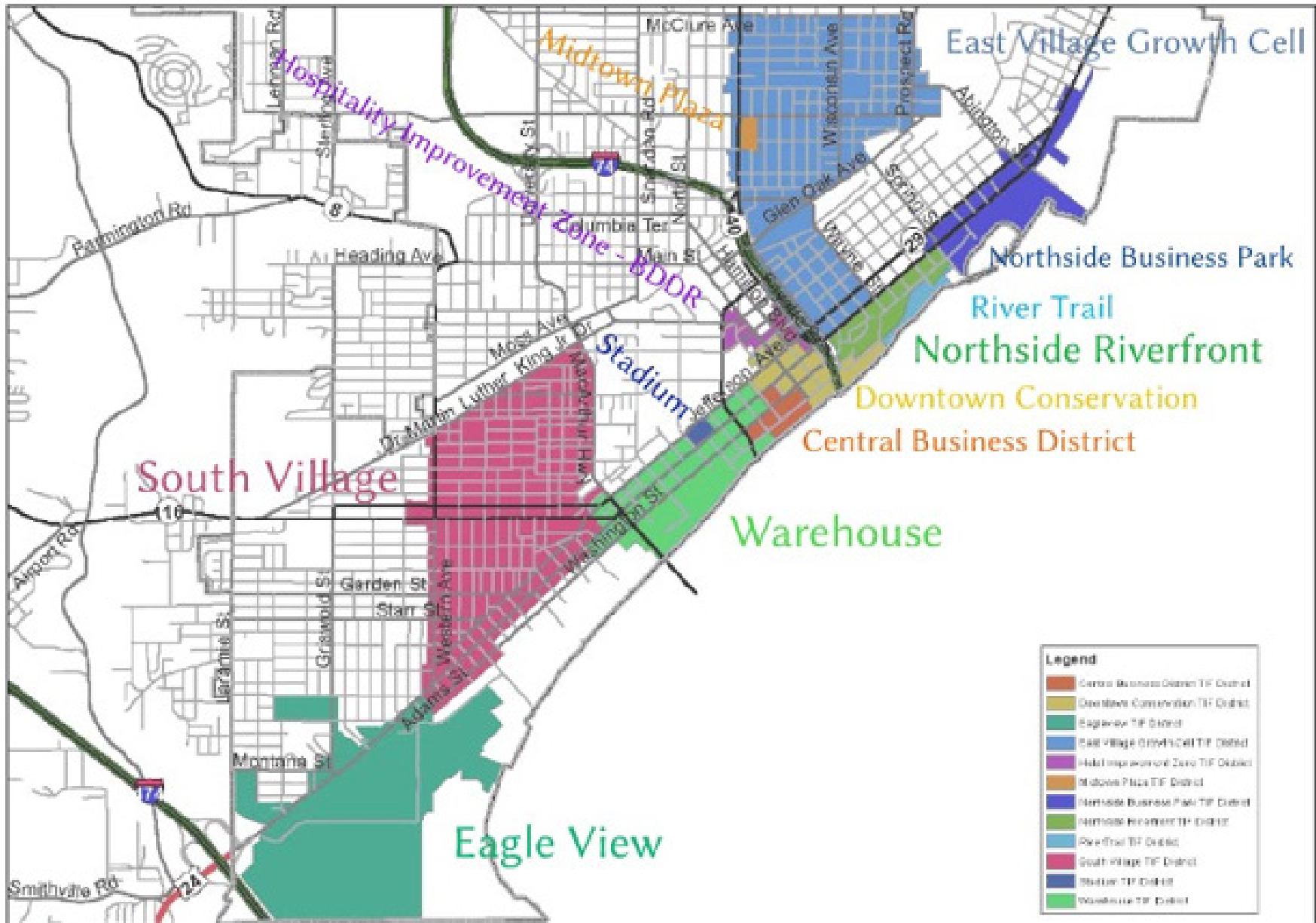
City of Peoria, Economic Development Office    Phone: (309) 494-8640  
 419 Fulton St. Ste 207    Fax: (309) 494-8650  
 Peoria, IL 61602

<sup>1</sup> The Northside Riverfront TIF District expired in 2017





# TIF DISTRICT MAP



City of Peoria Department of Economic Development  
 Jesse Miles, CIO Manager  
 6-28-14  
 Sources: City of Peoria (TIF), Peoria County (GIS), Bing Maps (Satellite)



# OPPORTUNITY ZONES (OZ)

## BACKGROUND

Opportunity Zones are low-income census tracts into which investors can put capital to work financing new projects and enterprises in exchange for certain federal capital gain tax advantages. In addition, Opportunity Zones are an economic development tool that is designed to spur economic development and job creation in distressed communities. The program is designed to spur long-term private sector investment in low-income communities, while offering a frictionless way for investors to reinvest capital gain. Opportunity Zones were presented and established by U.S. Congress in the Tax Cuts and Jobs Act of 2017 passed December of 2017 (see Public Law No. 115-97).

Legislation requires governors to designate Opportunity Zones among eligible census tracts within their state. Eligible census tracts are determined based on having median family income that does not exceed 80% of area median income and a poverty rate of at least 20%. Governors are to designate 25% of such tracts within their state, although 5% of a governor's selection may be ineligible tracts that are contiguous with Opportunity Zone-eligible tracts and have a median income that does not exceed 125% of the median income of the adjacent qualified tract. Following the governor's proposal, the U.S. Treasury Department certifies the eligible tracts as Opportunity Zones for ten years.

In Illinois, then Governor Bruce Rauner was eligible to nominate 25% (327) of the state's 1,305 qualifying low-income census tracts as Opportunity Zones. Governor Rauner, along with local units of government, Economic Development Organizations, Chamber of Commerce and community organizations, engaged in a three-phase approach to identify and nominate the 327 Opportunity Zones (Illinois DCEO). The methodology consisted of:

- 1) Need Based Indexing
- 2) Equitable Distribution
- 3) Local Consideration

*To find a detailed summary of Opportunity Zone designation in Illinois, visit the Illinois Department of Commerce and Economic Opportunity's website<sup>1</sup>.*

Opportunity Funds are private sector investment vehicles that invest at least 90% of their capital in Opportunity Zones. The fund model is intended to enable several investors to pool their resources in Opportunity Zones, increasing the scale of investments going to underserved areas. This self-certifying program has no cap on how much capital can move, creating a simple business model. Consequently, all investments that seek the benefit from the tax advantages of the program must be made through an opportunity fund. Funds are to invest at least 90% of capital in qualified zones and will be audited two times per year for compliance. The program is driven by the private sector; therefore, the private sector is responsible, along with other stakeholders, for establishing Opportunity Funds.

<sup>1</sup> <https://www2.illinois.gov/dceo/Pages/OppZn.aspx>



## STATE AND LOCAL INCENTIVES

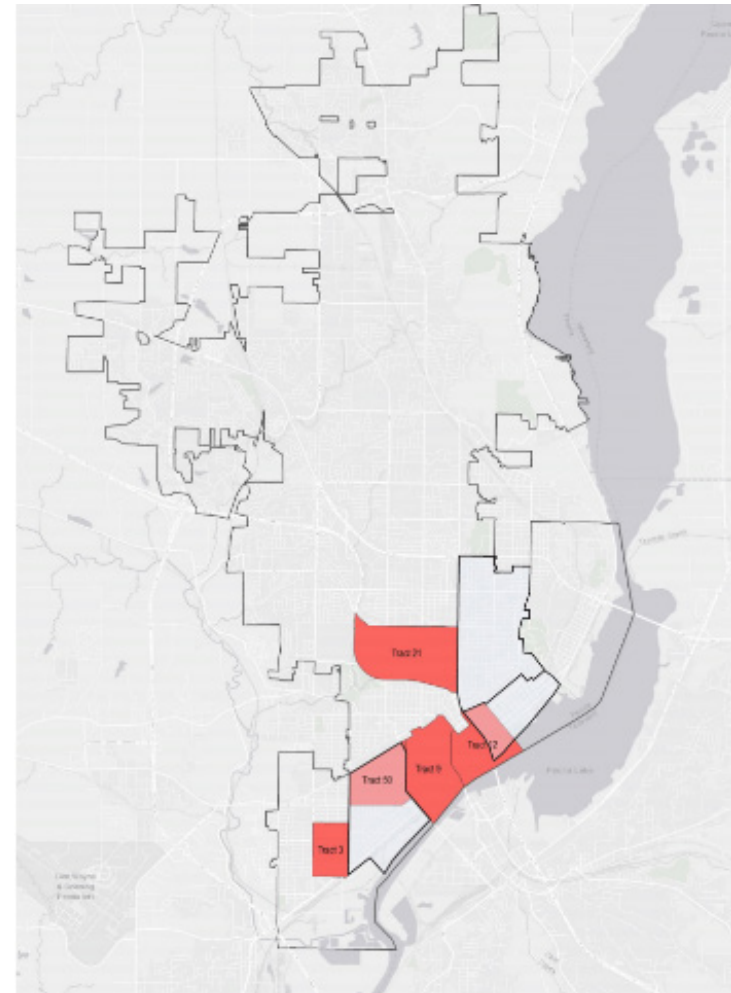
Opportunity Zones can help finance any number of projects throughout a state, such as startups, commercial development, innovation districts, brownfield development, energy assets, and lastly, housing. Investors benefit from the program by the following ways:

- Temporary deferral - Investors can defer capital gains taxes until 2026 by putting and keeping unrealized gains in an Opportunity Fund.
- Reduction – The original amount of capital gains on which an investor has to pay deferred taxes is reduced by 10%, if the Opportunity Fund investment is held for 5 years, and another 5% if held for 7 years.
- Exception – Any capital gains on investments made through the Opportunity Fund accrue tax-free as long as long as the investor holds them for at least 10 years.

# OPPORTUNITY ZONES IN PEORIA

As of 2020, the City of Peoria maintains five census tracts that are identified as designated Opportunity Zones. One of those five tracts fall within this plan's strategy areas, located within the Near Southside (Tract 50). The following tracts are currently designated Opportunity Zones within the City of Peoria:

- Census Tract 3 (17143000300)
- Census Tract 9 (17143000900)
- Census Tract 21 (17143002100)
- Census Tract 50 (17143005000)





# HISTORIC DISTRICTS

## BACKGROUND

A historic district is listed on the National Register of Historic Places as a historic place worthy of preservation and is part of a national program to coordinate and support public and private efforts to identify, evaluate, and protect America's historic and archaeological resources. According to the National Register, there are more than 93,000 properties representing 1.8 million contributing buildings, sites, districts, structures, and objects. Almost every county in the United States has at least one place listed in the National Register. The Illinois State Historic Preservation Office (SHPO, and formerly the Illinois Department of Conservation) designates historic districts in Illinois, but districts and buildings may be nominated by anyone.

## STATE AND LOCAL INCENTIVES

Listing on the National Register makes the district/property eligible for certain financial benefits and increases a community's awareness and appreciation of its cultural resources by promoting a sense of pride in local history and the built environment. Benefits include: potentially stopping the damage or destruction of registered places by requiring state or federally permitted/funded/licensed projects to examine alternatives; offering a federal AND a state income tax incentive for rehabilitating income-producing places; offering a property tax assessment freeze incentive for rehabilitating single family, owner occupied residences; and increasing awareness and appreciation of registered places. Being listed in the National Register does not require property owners to obtain prior approval to change their property when using private, city, or county funds; require private property owners to preserve or restore their registered place; or block state or federally funded/permitted/licensed projects when these are desired by the owner and shown to be in the public interest.

## FEDERAL HISTORIC PRESERVATION TAX CREDIT

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

## ILLINOIS HISTORIC PRESERVATION TAX CREDIT

Signed by former Governor Bruce Rauner in July 2018 and beginning on January 1, 2019, the state Historic Tax Credit will provide a state income tax credit equal to 25% of a project's qualified expenditures to owners of income producing certified historic structures who undertake certified rehabilitations. The state tax credit may be layered with the federal tax credit, resulting in a 45% overall tax credit for qualified expenditures. Projects with qualified expenditures incurred on or after January 1, 2019, through December 31, 2023, will be eligible to apply for the state tax credit. The credit is scheduled to end on or before December 31, 2023. Projects that meet one of the following criteria will be prioritized:



- The qualified structure is located in a county that borders a state with a historic property rehabilitation credit;
- The qualified historic structure was previously owned by a federal, state, or local governmental entity;
- The structure is located in a census tract that has a median family income at or below the state median family income;
- The qualified rehabilitation plan includes in the development partnership a Community Development Entity or a low profit (B Corporation) or not-for-profit organization;
- The qualified historic structure is located in an area declared under an Emergency Declaration of Major Disaster under the federal Robert T. Stafford Disaster Relief and Emergency Assistance Act (most likely within the three years prior to the qualified expenditures, but that is not yet determined).



### HISTORIC DISTRICTS IN PEORIA

The City of Peoria is a certified local government, participating in programs administered by the Illinois State Historic Preservation Office. The following pages includes a map and list of properties in the City of Peoria that are listed on the National Register of Historic Places. The North Side Historic District and Perry Avenue Historic District are within the Near Northside strategy area. The West Bluff Historic District overlaps the boundaries of the Near Southside strategy area. Both of this plan’s strategy areas are home to a variety of nationally designated historic places.

### PROPERTIES AND DISTRICTS DESIGNATED ON THE NATIONAL REGISTER OF HISTORIC PLACES LOCATED WITHIN THE CITY OF PEORIA

Reference #	Property Name	Listed Date	State	County	City	Address
78003450	Central National Park Building	12/18/1978	Illinois	Peoria	Peoria	103 SW Adams St.
80001401	Cumberland Presbyterian Church	3/18/1980	Illinois	Peoria	Peoria	405 N. Monson St.
100002825	Downtown Peoria Historic District	12/10/2018	Illinois	Peoria	Peoria	Roughly between N William Kumpf Blvd., Perry Ave., Fulton, Fayette & Water Sts.
75000670	Flanagan, Judge, Residence	9/5/1975	Illinois	Peoria	Peoria	942 NE Glen Oak Ave.





82002591	Gale, Judge Jacob, House	3/19/1982	Illinois	Peoria	Peoria	403 NE Jefferson St.
76000723	Grand Army of the Republic Memorial Hall	7/13/1976	Illinois	Peoria	Peoria	416 Hamilton Blvd.
96000399	Grand View Drive	9/27/1996	Illinois	Peoria	Peoria	Roughly bounded by N. Prospect Rd., the Illinois River bluffs, Adams St., and the Grand View Dr. W. right of way
04000168	Illinois Waterway Project Office	3/10/2004	Illinois	Peoria	Peoria	257 Grant St.
05001254	International Harvester Building	11/15/2005	Illinois	Peoria	Peoria	1301-1309 Southwest Washington St.
13001005	Kickapoo Building	12/31/2013	Illinois	Peoria	Peoria	726 W. Main St.
Reference #	Property Name	Listed Date	State	County	City	Address
14000256	Lincoln Branch Peoria Public Library	5/28/2014	Illinois	Peoria	Peoria	1312 W. Lincoln Ave.
80001402	Madison Theatre	11/21/1980	Illinois	Peoria	Peoria	502 Main St.
16000901	Marquette Apartments	12/27/2016	Illinois	Peoria	Peoria	701 Main St.
83003588	North Side Historic District	11/21/1983	Illinois	Peoria	Peoria	Roughly bounded by Perry, Caroline, Madison and Fayette Sts.
87002527	Peace and Harvest	2/16/1994	Illinois	Peoria	Peoria	Jefferson and Hamilton Sts.
73000715	Peoria City Hall	2/6/1973	Illinois	Peoria	Peoria	419 Fulton St.
82002592	Peoria Cordage Company	3/19/1982	Illinois	Peoria	Peoria	Address Restricted
82002593	Peoria Mineral Springs	3/5/1982	Illinois	Peoria	Peoria	701 W. 7th Ave.
14000621	Peoria Warehouse Historic District	9/17/2014	Illinois	Peoria	Peoria	Roughly along Adams, May, Oak, Persimmon, State, Walnut & Washington Sts.
80001403	Peoria Waterworks	3/18/1980	Illinois	Peoria	Peoria	Lorentz Ave.
82002594	Pere Marquette Hotel	8/12/1982	Illinois	Peoria	Peoria	501 Main St.
76000724	Pettingill-Morrison House	4/2/1976	Illinois	Peoria	Peoria	1212 W. Moss Ave.
79000860	Proctor, John C., Recreation Center	9/6/1979	Illinois	Peoria	Peoria	300 S. Allen St
78001180	Rock Island Depot and Freight House	12/22/1978	Illinois	Peoria	Peoria	32 Liberty St.
04001303	Springdale Cemetery	12/10/2004	Illinois	Peoria	Peoria	3014 N. Prospect Rd.
12000878	U.S. Post Office and Courthouse	10/24/2012	Illinois	Peoria	Peoria	100 NE. Monroe St.
76000725	West Bluff Historic District	12/17/1976	Illinois	Peoria	Peoria	Randolph, High and Moss Sts., E of Western St.
07000147	YWCA Building	5/17/2007	Illinois	Peoria	Peoria	301 NE Jefferson



# ACTIVE IHDA PROGRAMMING AVAILABLE TO PEORIA

## **MULTIFAMILY PROGRAMS AND FINANCING PRELIMINARY PROJECT ASSESSMENT (PPA)**

Prior to applying for any IHDA resource, a sponsor must submit a Preliminary Project Assessment (PPA). The PPA addresses the project's site and market using specific market data and metrics. In addition to the market review, IHDA also confirms a project's Opportunity Area (OA) and Proximate Opportunity Area status if requested. After the review, IHDA will notify the sponsor if the PPA received approval or denial. Approved PPA's are eligible to submit an application for tax credits or IHDA financing. However, approval of a PPA does not guarantee an allocation of tax credits or IHDA financing. The application process differs based on the type of resource applied for:

## **LOW INCOME HOUSING TAX CREDIT**

The Low-Income Housing Tax Credit (LIHTC, Housing Credit) is a dollar-for-dollar federal tax credit for affordable housing investments. It was created under the Tax Reform Act of 1986 and gives incentives for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The program is administered at the state level by state housing finance agencies (i.e. IHDA) with each state getting a fixed allocation of credits based on its population. IHDA evaluates applications against the "Qualified Allocation Plan" (QAP). LIHTC accounts for the majority (approximately 90%) of all affordable rental housing created in the United States today, and is the most successful affordable housing tool in Illinois. The tax credits are more attractive than tax deductions as the credits provide a dollar-for-dollar reduction in a taxpayer's federal income tax, whereas a tax deduction only provides a reduction in taxable income. The maximum rent that can be charged is based upon the Area Median Income ("AMI") and is capped at 80% of AMI. Rents must be kept affordable for a 15-year initial "compliance period" and a subsequent 15-year "extended use period".



## HOW LIHTC WORKS

A developer proposes a project to IHDA, wins an allocation of tax credits, completes the project, certifies its cost, and rents-up the project to low-income tenants. Simultaneously, an investor makes a “capital contribution” to the project's owner in exchange for being “allocated” the entity's LIHTCs over a ten-year period (syndication). The program's structure as part of the tax code ensures that private investors bear the financial burden if properties are not successful. This pay-for-performance accountability has driven private sector discipline to the LIHTC program, resulting in a foreclosure rate of less than 0.1%, far less than that of comparable market-rate properties. As a permanent part of the tax code, the LIHTC program necessitates public-private partnerships, and has leveraged more than \$100 billion in private equity investment for the creation of affordable rental housing nationally.





## MULTIFAMILY HOUSING DEVELOPMENTS

Tax credits serve as a very powerful tool to developers who create affordable multifamily rental housing. Developments can be realized through a variety of designs, layouts, and with varying requirements; multifamily properties rehabbed or constructed through tax credits may include residences for elderly individuals, families, single individuals, veterans, people at-risk of homelessness, and people with special needs and/or disabilities. While the development must provide affordable housing units, unit mixes can vary to include rents that accommodate extremely low-income populations as well as those that fall only slightly lower than the area median income, or market rate rentals. Housing that is developed as a result of tax credit awards may be developed in a wide variety of styles and with varying amenities. Historically, tax credit developments have included townhomes, duplexes, multi-unit buildings with 50 or more units, and scattered single family homes. Design, tenant population, and construction decisions, while all holding implications on the cost of construction, rents charged, and many other factors that are taken into consideration during a project's application period, are ultimately decided upon by the housing developer. The following examples highlight various styles of multifamily housing developments that have been constructed through IHDA's tax credit programs:



## COMMUNITY REVITALIZATION IN THE LOW-INCOME TAX CREDIT PROGRAM

Community Revitalization plays an important role within IHDA's LIHTC program by promoting development of affordable housing in all areas and communities throughout the state, and ensuring that projects proposing to locate within vulnerable markets are connected and contributing to local planning and development activities. Community Revitalization is offered as a substantial incentive in the competitive 9% round, allowing projects that do not fall within Opportunity Areas<sup>1</sup> to earn up to 10 points by demonstrating tangible connections to local planning initiatives. IHDA also utilizes Community Revitalization to ensure that affordable housing projects are responsibly connected to local planning and development initiatives. Under both the 4% and 9% LIHTC rounds, all projects proposing to locate in a Qualified Census Tract (QCT) or Racially or Ethnically Concentrated Area of Poverty (R/ECAP), or those that receive a Conditional Approval based on market characteristics, are required by IHDA to submit a Community Revitalization Strategy and supporting documentation that meets all requirements under the current Community Revitalization Thresholds as a condition of closing.

The following pages contain the most recent Community Revitalization Thresholds and Scoring Criteria which are applicable for the 2020-2021 LIHTC rounds.

## ILLINOIS AFFORDABLE HOUSING TAX CREDIT

The Illinois Affordable Housing Tax Credit (IAHTC) encourages private investment in affordable housing by providing donors of qualified donations with a one-time tax credit on their Illinois state income tax equal to 50% of the value of the donation. The donor can choose to transfer the credits to the project, which creates additional project financing through syndication of the credits. IHDA administers the statewide program, and the City of Chicago's Department of Housing administers the program in the City of Chicago. IHDA receives 75.5% of the annual IAHTC allocation, while the City of Chicago receives 24.5%. Each administrative entity has its own application process. Rules governing the IAHTC program are found in the Illinois Administrative Code, Title 47, Chapter II, Part 355.

## ELIGIBLE DONATIONS

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

## INCOME LEVELS SERVED

For all but employer-assisted housing developments, 25% of the units in each development for rental projects and 100% of units in ownership projects must serve persons with incomes at or below 60% of the area median income. Rents or mortgage payments may not exceed 30% of the household income. For employer-assisted housing developments, 100% of units must serve eligible employees whose adjusted income is equal to 120% or less of the area median income.

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<sup>1</sup> See IHDA's Opportunity Area website (<https://www.ihda.org/developers/market-research/opportunity-areas/>) for more information



# COMMUNITY REVITALIZATION THRESHOLDS AND SCORING 2020-2021

## Definitions

- **Community Revitalization Strategy (CRS)** shall mean a deliberate, concerted, and locally approved plan or documented interconnected series of local efforts with local stakeholder support intended to improve and enhance specific aspects of a Community Revitalization Strategy Area (defined below). Please note: A locally approved plan is but one method of documentation, and because formalized plans are beyond the capabilities of all municipalities in the state, well-documented efforts taking place outside of formalized plans are equally acceptable for this purpose.
- **Community Revitalization Strategy Area (CRSA)** shall mean the Project area for a Community Revitalization Strategy. An area of a pre-designated size that is larger than a parcel, PUD, or subdivision, but small enough that one municipality or county (or a small conglomerate of municipalities or counties) can have jurisdiction over it. A CRSA can also align with an existing area designated for development such as a Community Development Block Grant (CDBG) Target Area, Neighborhood Strategy Area (NSA), or Tax Increment Finance (TIF) District.
- **Subject Property(ies)** shall mean the property or properties where Affordable Housing activity proposed by the LIHTC application will be located.
- **Affordable Housing** – For the purposes of Community Revitalization Strategy Section XIV C2)b) only, the term “Affordable Housing” is defined by one of the following criteria:
  - Rent restricted rental units (legally restricted via use of programs such as Low-Income Housing Tax Credits, HOME, Illinois Affordable Housing Trust Funds, etc.) where rent is restricted to levels affordable to households earning under 30%, 50%, 60%, or 80% of the Area Median Income;
  - Rent subsidized rental units (examples of rental subsidies are Project Based Rental Assistance, Project Based Vouchers, Housing Choice Vouchers, Section 811, and Rental Housing Support Program);
  - Affordable homeownership programs, including the use of subsidized mortgage credit certificates, mortgage revenue bonds, or down payment assistance that are limited to households earning less than 120% of Area Median Income.

*IHDA offers free technical assistance to projects, developers, and communities that are required or plan to submit a Community Revitalization Strategy. For more information, or to request free technical assistance, please contact [Revitalization@IHDA.org](mailto:Revitalization@IHDA.org).*

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

## Threshold Requirements

Within the Low Income Housing Tax Credit (LIHTC) program, all projects may submit a Community Revitalization Strategy, which can be awarded up to 10 points in a 9% application. To be eligible for these points, the project must not be located within an Opportunity Area, and the Community Revitalization Strategy submitted must first meet all of the Threshold Requirements outlined below.

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

### Cover Letter

*Required for 9% applications seeking points, optional for 4 % applications*

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

### Defined Community Revitalization Strategy and Area

*All of the following must be provided:*

- A) A clear written description of the Community Revitalization Strategy Area designated for revitalization.
- B) A detailed narrative of the Community Revitalization Strategy. This must address why the designated Area was chosen for revitalization, and specifically how the Strategy has and/or will address the challenges that residents of the community face in accessing resources and amenities.
- C) Visual evidence (*maps and/or photos*) locating the subject property(ies) within the Community Revitalization Strategy Area.
- D) Current zoning map of the Community Revitalization Strategy Area, with legend.
- E) Current land use map of the Community Revitalization Strategy Area, with legend.

### The Community Revitalization Strategy defined above must demonstrate components of:

#### 1) Affordable housing

*All of the following must be provided:*

- A) Documentation explicitly stating the need and desire for affordable housing as part of the Strategy for the community. The type of revitalization needed should be specified, such as preservation, demolition and greening, infill, rehabilitation, new development, rental housing, and/or homeownership (*community plans which indicate targeted areas for affordable housing, a letter summarizing local efforts made to designate areas for affordable housing, housing plans, etc.*).
- B) A map showing locations where affordable housing is desired and/or planned within the Community Revitalization Strategy.
- C) Documentation demonstrating the subject property's alignment with the Community Revitalization Strategy.

## 2) Community participation

At least 2 of the following must be provided:

- A) Local advertisements or evidence of community outreach for public meetings related to the Community Revitalization Strategy (*newspaper advertisements, local community newsletters, leaflets, local postings, etc.*).
- B) Attendance sheets or sign-in sheets from public meetings.
- C) Documentation showing the input gained from public meetings (*SWOT analyses, meeting minutes, lists of preferences, documentation of comments received, etc.*).
- D) Evidence of community-led project(s) that align with the Community Revitalization Strategy (*materials documenting community-based development initiative or program, community-based participatory budgeting process, etc.*).
- E) Community participation or action components in published planning documents or efforts (*TIF plans, comprehensive plans, neighborhood/corridor plans, etc.*).
- F) Evidence of a mix of public, private, and nonprofit investment in the Community Revitalization Strategy indicating a broad coalition of local stakeholders (*agreements or Memoranda of Understandings (MOUs) between community-based organizations and financial institutions or government entities, etc.*).

## 3) Plan adoption, approval, or support by local champion

At least 1 of the following must be provided:

- A) A resolution passed by a local governmental board, community, or committee stating the adoption of a plan that is a component of or relevant to the Community Revitalization Strategy (*comprehensive plan, transportation plan, neighborhood priorities report, etc.*).
- B) A letter signed by an elected official from the Strategy Area detailing the official approval of component(s) of the Community Revitalization Strategy. The letter must contain the date the plan was approved and the names of the officials and/or staff who approved it.
- C) Meeting minutes from a local governmental board, community, or committee meeting which clearly state the approval of component(s) of the Community Revitalization Strategy.
- D) Letter of support for the Community Revitalization Strategy from an existing local “champion” or “quarterback,” not on the project development team, who has the capacity for mobilizing and coordinating resources and funding (*CDC, local community leader, neighborhood group, etc.*).

## 4) Economic development integration

All of the following must be provided:

- A) An assessment of the current economic conditions (*using most recent available data, not earlier than 2016*) of the Community Revitalization Strategy Area (*census data, market study, population and income trends for the area, community snapshot, etc.*).
- B) A realistic implementation plan to promote the Strategy Area’s economic progress that both identifies and addresses the community’s most pertinent challenges, goals, and opportunities across a range of sectors (*activities to create meaningful jobs, attract businesses or a grocery store, invest in public infrastructure such as potholes or bike lanes, etc.*).

## Scoring Criteria

Submissions that have met all of the Threshold Requirements can score up to 10 points for demonstrating that their Community Revitalization Strategy includes components outlined within the following Scoring Criteria. Submissions may utilize the documentation referenced in their Threshold Requirements, as well as any needed additional materials, to provide evidence of the following activities within the Community Revitalization Strategy Area:

<b>BUILDING OPPORTUNITY</b>	
<b>1) Addresses a pre-existing community need</b>	
<i>2 points available</i>	
A)	1 point is automatically earned if project site(s) falls within a census tract(s) designated as a “Moderate Revitalization Impact Area” as listed on IHDA’s Market Research website.
B)	2 points are automatically earned if project site(s) falls within a census tract(s) designated as a “High Revitalization Impact Area” as listed on IHDA’s Market Research website.
C)	<p>Project sites not falling within a designated Revitalization Impact Area may earn up to 2 points by demonstrating their explicit need for revitalization. To earn these points, a narrative supported by accompanying evidence must illustrate the Community Revitalization Strategy Area’s need in at least 1 of the categories listed below, or other pertinent and measurable areas:</p> <ul style="list-style-type: none"> <li>-Rapidly declining population</li> <li>-Employment insecurity</li> <li>-High concentration of blighted housing stock</li> <li>-Unmet need for health services, educational opportunities, fresh foods, available/affordable housing, or other basic amenities</li> <li>-Other community demographic or economic insecurities</li> </ul> <p><i>In order to qualify for points under category C, claims in narrative must be substantiated and verified by accompanying evidence</i></p>
<b>2) Capacity-building and partnerships</b>	
<i>2 points available (1 point per category provided)</i>	
<b>Acceptable types of documentation for this area include executed Memoranda of Understanding (MOUs), internship agreements with colleges/universities, curricula of accessible training programs, grant applications, applications for technical assistance, letters of intent from anchor institutions, etc.</b>	
A)	Documentation of at least one (1) formal partnership or official collaboration between the local government and/or established community based organizations working towards a public agenda in the Strategy Area (neighborhood boards, local nonprofits, etc.) with organizations that offer technical assistance, capacity-building, or shared services. Documentation must also demonstrate that these partnerships have measurably improved community or resident outcomes.
B)	Evidence that the community has or is developing programming to actively place interns and/or students in public-service positions ( <i>municipal government, social services, healthcare, education, etc.</i> ).
C)	Evidence of community services available to increase job training and access ( <i>skills-based trainings offered at free or reduced costs, transportation services for job access, seeking job-creation entities, etc.</i> ).
D)	Documentation of a formal agreement between the subject property and an entity listed on the State Economic Development Resource Directory or a HUD Section 3 plan.
E)	Evidence of financial support allocated from major community stakeholders such as universities, hospitals, or other anchor institutions to the Community Revitalization Strategy and/or the subject property(ies) ( <i>this may include allocations from an approved Opportunity Fund</i> ).
F)	Evidence that the community is actively seeking assistance for capacity-building activities ( <i>applying for grants, participating in training or technical assistance programs including those offered by IHDA, etc.</i> ).

### 3) Housing stock balance avoids concentration and/or isolation of affordable housing

1 point available (1 point for required map(s) **AND** 2 of the 3 additional categories provided)

**REQUIRED:** Map(s) showing current locations of affordable housing properties and their close proximity to planned development and revitalization activities in the Strategy Area (revitalization activities can include infill housing, income restricted and/or subsidized housing, market rate rental housing, homeownership target areas, connecting transportation lines, business and/or corridor development plans, etc.).

- A) Documented local efforts evidencing actions taken to promote mixed-income housing (income-restricted and market rate rents).
- B) Evidence of local actions taken to increase affordable housing properties' access to amenities, services, and/or transportation.
- C) Evidence of local actions taken to rehabilitate/invest in existing affordable housing properties (upgrading electrical wiring, replacing roof, updating appliances, etc.).

## ACCESSIBILITY AND LIVABILITY

### 1) Improvements in amenities and services

3 points available (1 point per category provided)

**Document local efforts to improve and/or preserve access (if at risk) to the following elements within or available specifically to the Community Revitalization Strategy Area:**

- A) Banking and financial services
- B) Civic services and engagement opportunities
- C) Educational opportunities
- D) Food access
- E) Healthcare and social services
- F) Recreational opportunities
- G) Retail opportunities
- H) Transportation access
- I) Other (provide documentation illustrating how **innovative** activities not defined above are being used to meet the needs of the Community Revitalization Strategy Area)



**PLAN IMPLEMENTATION AND FUNDING**

**1) The Community Revitalization Strategy is being implemented**

*1 point available (1 point per category provided)*

- A) Narrative detailing the Community Revitalization Strategy's implementation schedule, in specific quarters or months and years (e.g. Q1 2020 or January-March 2020), from plan creation to present. Accompanying evidence must also be provided demonstrating that significant portions of the Strategy have already been accomplished or are underway that can be substantiated via site visits and/or audits.
- B) Proof of implementation of infrastructure improvements made within the Strategy Area needed for continued development and/or investment (map of road improvements, proof of investment in building facades, local press coverage etc.).
- C) Evidence of measurable progress in addressing local services issues (public health, homelessness, employment and training, etc.).

**2) The Community Revitalization Strategy has funding and will continue to be implemented**

*1 point available (1 point per category provided)*

- A) A full budget showing prior funding directed toward plan implementation **and** future budgeting of funding (preferred: 5-years in the future) for implementation of the Community Revitalization Strategy.
- B) Map(s) showing active incentive programs (TIF districts, Enterprise Zones, Opportunity Zones, etc.) available in the Strategy Area, and an accompanying narrative explaining a plan for utilizing these resources to address community needs.
- C) A letter or statement from the municipal or county government attesting to funding already committed **and** future funding committed to the Strategy.
- E) Evidence that local funding has been committed to the housing components of the Strategy (CDBG, HOME, TIF, grants, etc.).
- H) Specific documentation of financial planning components to achieve elements of the Strategy in local adopted plans (consolidated plan, annual action plan, local comprehensive plan, etc.).



# REVITALIZATION AND REPAIR PROGRAMS

## ABANDONED RESIDENTIAL PROPERTY MUNICIPALITY RELIEF PROGRAM (APP)

City of Peoria Round 4 Awardee - \$55,000  
Funds expire August 2021

City of Peoria Round 3 Awardee - \$106,164  
Award fully expended

Peoria County Round 3 Awardee - \$27,950  
Funds expire December 2020

The Abandoned Residential Property Municipality Relief Program (the “Abandoned Property Program” or “APP”) is a program managed by IHDA that makes grants to municipalities and units of local government in order to help them pay for the costs of securing, maintaining, demolishing, or rehabilitating abandoned homes. APP is financed through a State fund that is responsible for collecting foreclosure-filing fees paid by banks and lending institutions. IHDA anticipates that it will release a new funding and application round for this program once a year.

Municipalities that receive awards under this program can qualify for grants up to \$75,000 or \$250,000<sup>1</sup>, depending on geographic location. This award money can be used to help municipalities pay for any of the activities listed below. APP is a reimbursement program, which requires that municipalities that receive awards must pay for the costs themselves up front but can be reimbursed for their award amount as often as on a quarterly basis.

### ELIGIBLE USES OF AWARD MONEY

- CUTTING NEGLECTED WEEDS OR GRASS
- BOARDING UP
- TRIMMING OR REMOVAL OF NUISANCE TREES OR BUSHES
- SURROUNDING AN ABANDONED PROPERTY WITH A FENCE OR WALL
- EXTERMINATION OR PREVENTION OF PESTS
- DEMOLITION
- REMOVING GARBAGE, DEBRIS, AND GRAFFITI
- REHABILITATION

<b>PROPERTY QUALIFICATIONS:</b>	<ul style="list-style-type: none"> <li>✓ 1- to 6-unit residential properties</li> <li>✓ Vacant lots zoned as residential that once contained a residential structure</li> <li>✓ Abandoned residential properties</li> </ul>
<b>PROPERTIES THAT DO NOT QUALIFY:</b>	<ul style="list-style-type: none"> <li>✗ Schools, commercial buildings, mixed-use buildings</li> <li>✗ Historically registered properties</li> <li>✗ Non-residential land (agriculture, commercial, etc.)</li> <li>✗ Homes that have lawful occupants</li> <li>✗ Garages</li> </ul>
<b>LEGAL REQUIREMENTS FOR PROPERTIES:</b>	<ul style="list-style-type: none"> <li>• Municipality does not need to own the property unless local laws dictate</li> </ul>
<b>OTHER:</b>	<ul style="list-style-type: none"> <li>• No, administrative time is not eligible for reimbursement. Municipalities who receive this award are responsible for administering the program.</li> </ul>

FOR DETAILED PROGRAM INFORMATION, EMAIL [APPINFO@IHDA.ORG](mailto:APPINFO@IHDA.ORG)

<sup>1</sup> Varies per round. Awards for future rounds are currently unknown and will be determined by the amount of funds accumulated.



# LAND BANK CAPACITY PROGRAM (LBCP) AND TECHNICAL ASSISTANCE NETWORK

City of Peoria Round 1 Awardee - \$150,000

Funds expire July 2021

The Land Bank Capacity Program (“LBCP”) and Land Bank Capacity Program Technical Assistance Network (“TA Network”) (collectively the “Program”) were created in 2017 by the Illinois Housing Development Authority to help empower local and regional revitalization efforts by increasing planning and land banking capacity statewide outside the Chicago metropolitan area, with an emphasis on downstate and southern Illinois communities. For the purpose of this Program, outside the Chicago Metropolitan Statistical Area (MSA) shall mean all of Illinois but for Cook, DuPage, Grundy, Kane, Kendall, Lake, McHenry and Will counties.

## Land Bank Capacity Program Eligible Applicants:

Eligible Applicants for the LBCP must be a municipality, county, or land bank located outside the Chicago MSA. A municipality, county, or land bank may join with other municipalities, counties, or land banks, and together submit a joint application.

## TA Network Eligible Applicants:

Eligible Applicants for the TA Network may be a for-profit or not-for-profit organization with demonstrated experience in increasing the development capacity of communities and land banks supported through this funding source. Eligible Applicants for the TA Network may be a municipality, county, or land bank. Applicants for the TA Network may join with other applicants and together submit a joint application. Experience can include assisting communities in the following relevant areas to revitalization: strategic code enforcement, vacant property registry creation, organizational sustainability, tax enforcement, legal assistance and expertise, and land bank creation.

Eligible Uses of Award Money

### LAND BANK CAPACITY PROGRAM:

Develop and submit to the applicable governing body documentation sufficient to form a land bank

Off-set related legal expenses and holding costs in connection with ongoing land bank creation, maintenance and other activities provided such fees are reasonable

Fund reasonable start-up costs (including staffing and legal fees for land bank creation), and initial acquisitions of 1-6 unit residential properties (including manufactured homes taxed as real property with a permanent foundation and no hitch or wheels).

### TECHNICAL ASSISTANCE NETWORK:

Providing individualized planning, real estate and other assistance

Conducting webinars for communities outside the Chicago MSA looking to form land banks/access community revitalization tools for programs available via IHDA or others

Creating, updating, and/or disseminating video tutorials to be made available via IHDA’s website, or otherwise made available to Recipients of TA Network funds

Creating, updating, and/or disseminating print media packages regarding land banks

Providing any other technical assistance that would serve to meet the Program purpose described above



**HOME ACCESSIBILITY PROGRAM (HAP)**  
**City of Peoria Round 1 Awardee - \$144,450**  
 Funds were expended until April 2019

The Home Accessibility Program (HAP) was created in 2016 to provide home accessibility funding to income-eligible seniors and persons with disabilities to prevent premature or unnecessary institutionalization. The funding will allow homeowners or tenants to remain in their home by improving accessibility and safety. Each qualifying household is eligible to receive up to \$25,000. The program is subject to the Rules of the Affordable Housing Trust Fund, created by state legislation in 1989.

**WHO CAN APPLY?**

Units of local government and eligible nonprofits may apply for funding. Individuals and families may not apply directly to IHDA, but must apply to Grantees for assistance. HAP is a reimbursement program for funds already expended. The Grantee must provide a payout package documenting work performed. After the payout submission is approved, the Grantee is reimbursed for eligible documented expenses.

FOR DETAILED PROGRAM INFORMATION, EMAIL [TFHAPINFO@IHDA.ORG](mailto:TFHAPINFO@IHDA.ORG)

**SINGLE FAMILY REHABILITATION (SFR)**

Funded by the Illinois Affordable Housing Trust Fund, the Single Family Rehabilitation program (SFR) provides funding to units of local government and non-profit organizations throughout the state to help homeowners make necessary repairs to their homes. Income-eligible homeowners can receive up to \$45,000 in assistance to make both exterior repairs (roofing, stairs, siding, windows, etc.) and interior repairs (electrical, plumbing, HVAC, cabinetry, etc.). As of 2019 SFR is available to communities statewide and can be awarded to and administered by units of local government and eligible nonprofits. SFR is entering its third funding round as of early 2020, and has expanded the program to include the following options:

**ROOF ONLY OPTION (SFR-R)**

Provides up to \$16,500 in assistance to eligible households in need of roof replacement or repair.

**DISASTER CONTINGENCY AWARD (DCA)**

Allows organizations to apply for additional funding in the form of a Disaster Contingency Award to provide additional rehab assistance in the event of a state or federal declared disaster.

SFR does not directly fund homeowners. If you are a homeowner looking for rehabilitation funds, look for a listing on IHDA's website of funded organizations that you may contact. IHDA expects to operate additional funding rounds in the future under SFR. For more information regarding upcoming application periods, visit IHDA's REVITALIZATION AND REPAIR PROGRAMS WEBSITE or email TFSFRINFO@IHDA.ORG.

**HABITAT FOR HUMANITY: COMMUNITY IMPACT FUND (HFH)**

IHDA partners with Habitat for Humanity through its Community Impact Fund in order to provide down payment assistance for homebuyers purchasing through Habitat. Through this program, low- and very low-income families can receive up to \$20,000 in assistance to lower the cost of their homes. This program is available to families throughout the state of Illinois. Individuals interested in learning more about this program can access resources and learn more about program guidelines and restriction at [WWW.HABITATILLINOIS.ORG/IMPACT](http://WWW.HABITATILLINOIS.ORG/IMPACT). If you are an individual or family interested in applying for assistance, please contact IHDA at [COMMUNITYAFFAIRS@IHDA.ORG](mailto:COMMUNITYAFFAIRS@IHDA.ORG).



# FORECLOSURE PREVENTION PROGRAMS

## **FORECLOSURE PREVENTION PROGRAM (FPP)**

Under the Foreclosure Prevention Program Fund (FPP), IHDA provides grants to community-based organizations and housing counseling agencies approved by the U.S. Department of Housing and Urban Development for capacity building, operational expenses, pre- and post-purchase counseling, financial literacy counseling, foreclosure counseling and education, and staff/counselor training. Under this program, agencies are able to provide free counseling services to individuals throughout the state, increasing financial knowledge and preventing foreclosures.

## **FORECLOSURE PREVENTION PROGRAM GRADUATED FUND (FPP-G)**

Under the Foreclosure Prevention Program Graduated Fund, IHDA provides grants to housing counseling agencies approved by the U.S. Department of Housing and Urban Development for capacity building, operational expenses, pre and post purchase counseling, financial literacy counseling, foreclosure counseling and education, and staff/counselor training.

Dependent on the program, community-based organizations and housing counseling agencies statewide are eligible to apply for grants under IHDA's foreclosure prevention programs. For more information on application periods and specific program procedures, rules, and regulations, visit [HTTPS://WWW.IHDA.ORG/MY-COMMUNITY/FORECLOSURE-PROGRAMS/](https://www.ihda.org/my-community/foreclosure-programs/) or email [FPPINFO@IHDA.ORG](mailto:FPPINFO@IHDA.ORG).





# RENTAL HOUSING RESOURCES

The Illinois Housing Development Authority finances the construction and preservation of affordable housing throughout Illinois and administers several programs to help you locate the rental home or apartment that suits your needs. Listed below are helpful resources that can be used to find an affordable place to rent.

## **FIND AFFORDABLE RENTAL HOUSING: IL HOUSING SEARCH**

IHDA participates in maintaining a resource called the IL Housing Search that allows you to search thousands of affordable, subsidized and market rate units throughout Illinois. Individuals seeking a rental property can customize their search based on specific needs, budget, and desired location. A full and customizable search feature is available on the website at [WWW.ILHOUSINGSEARCH.ORG](http://WWW.ILHOUSINGSEARCH.ORG). The service is also available through a toll-free, bilingual call center at (877) 428-8844.

## **IHDA PROPERTIES AND AVAILABLE UNITS FOR:**

**RENTAL HOUSING SUPPORT PROGRAM**

**LONG TERM OPERATING SUPPORT PROGRAM**

**MODERATE REHABILITATION PROGRAM**

IHDA's website can help individuals and organizations identify affordable rental developments that were built or rehabilitated using IHDA financing. These properties and developments may contain units and resources available to individuals with special or particular disabilities and needs. Properties on this list may not currently have vacancies. To check the availability of units or reserve your spot on a waitlist, please contact the developments directly. Developments for each program can be found on IHDA's website at [WWW.IHDA.ORG/RENTAL-HOUSING](http://WWW.IHDA.ORG/RENTAL-HOUSING).

## **RENTAL ASSISTANCE AND EMERGENCY HOUSING RESOURCES**

IHDA can connect individuals with rental needs to a variety of resources, other service providers, and IHDA rental properties. Rental resources can all be located on IHDA's website at [WWW.IHDA.ORG/RENTAL-HOUSING](http://WWW.IHDA.ORG/RENTAL-HOUSING).



# DOWN PAYMENT ASSISTANCE AND EXISTING HOMEOWNER RESOURCES

IHDA offers a variety of resources and products aimed at assisting existing and interested homeowners. These products can either help individuals afford a new home through down payment and closing cost assistance or help existing homeowners in need afford to stay in their homes. If you are interested in the mortgage products that IHDA offers, the first step is to contact an IHDA lender in your area and discuss which products are best suited to your needs. For a full list of IHDA lenders, detailed program information, and many other resources visit [WWW.IHDAMORTGAGE.ORG](http://WWW.IHDAMORTGAGE.ORG). The following lenders listed on the proceeding pages represent current IHDA lenders located within a 10-mile radius of East Peoria.

## I-REFI<sup>1</sup>

The I-Refi program is designed to help homeowners who are current on their mortgage payments but owe more than their home is worth. Individuals can qualify for up to \$50,000 in federal assistance to reduce the balance owed on their mortgage and refinance into a new affordable loan based on the current market value of their home.

## PRIMARY PROGRAM REQUIREMENTS

Homeowners who are interested in receiving assistance through the I-Refi program must meet the following requirements:

- Current on mortgage for at least 12 months
- Live in the home as primary residence
- Credit qualify for a new IHDA mortgage through a participating lender
- Be within IHDA's income and home price limits
- Credit score must be at or above 640 regardless of loan type
- Pre-assistance combined loan-to-value must be greater than 110%
- Post-assistance loan-to-value will be 90-97%

## STEPS FOR APPLYING FOR I-REFI

I-Refi is available to existing homeowners statewide. There are no funding rounds, so interested applicants can apply for assistance at any time. If you are a homeowner who is underwater in their mortgage and looking for assistance, use the following steps as a guide to apply:

1. Learn more about I-Refi by visiting IHDA's I-Refi website ([HTTPS://WWW.IHDA.ORG/MY-HOME/IREFI/](https://www.ihda.org/my-home/irefi/))
2. Contact one of IHDA's I-Refi lenders. To find a lender near you, use the list of I-Refi lenders located at [HTTPS://WWW.IHDA.ORG/MY-HOME/IREFI/#FINDLENDER](https://www.ihda.org/my-home/irefi/#findlender)

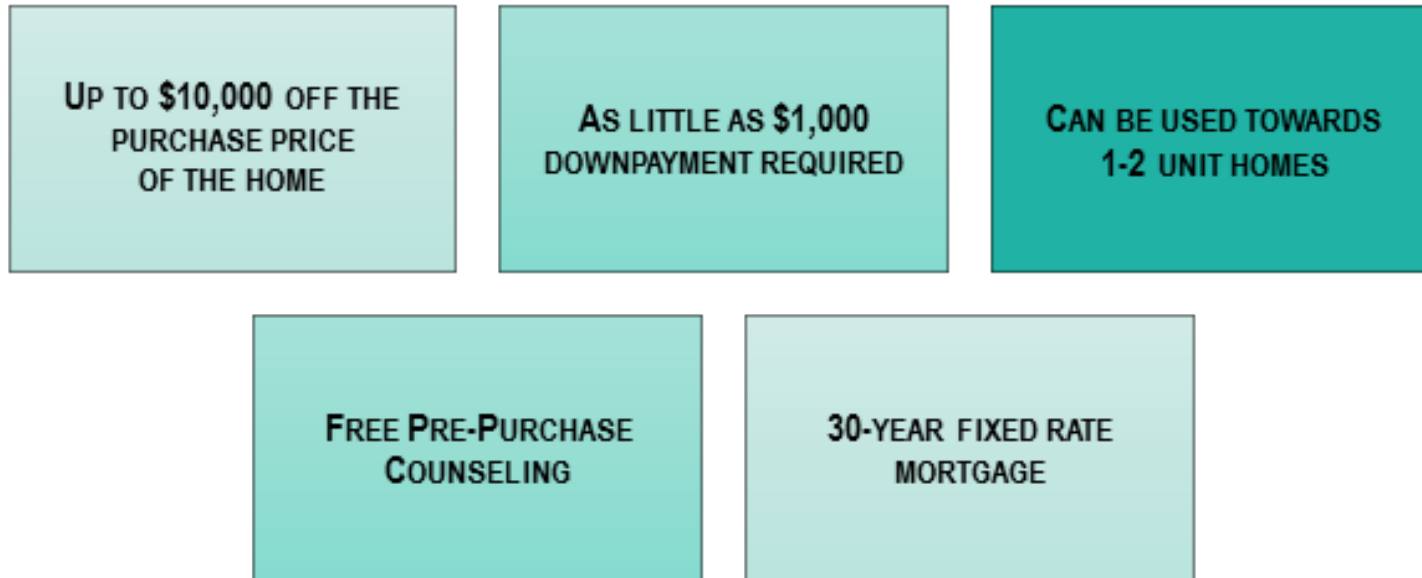
If you have any additional questions about IHDA's I-Refi program, please contact [MORTGAGE@IHDA.ORG](mailto:MORTGAGE@IHDA.ORG)

<sup>1</sup>As of 2020 the I-Refi program is no longer offering new loans to homeowners, however it is uncertain whether or not this program may have funds available in the future.



## IHDACCESS

With the assistance of IHDA mortgage products, individuals can receive assistance to afford to buy a home. The Access Mortgage program offers various down payments option to meet individuals' unique needs. Available statewide, each mortgage option comes with an affordable, fixed interest rate and up to \$10,000 to assist eligible borrowers with their down payment and closing costs for the purchase of a new or existing home. Additionally, IHDA pairs its free housing counseling with its mortgage products, requiring that all homebuyers utilizing an IHDA downpayment assistance product also participate in valuable pre-purchase counseling prior to closing on their homes. While IHDA's downpayment products differ in assistance and requirements, IHDAccess generally include the following incentives for interested homebuyers who utilize the program to purchase their home:



## STEPS FOR APPLYING FOR AN IHDACCESS LOAN

IHDAccess is available to interested homeowners statewide. There are no funding rounds, so interested applicants can apply for assistance at any time. If you are an individual interested in homeownership, use the following steps as a guide to apply:

1. Learn more about IHDAccess products by visiting the IHDA MORTGAGE WEBSITE ([HTTPS://WWW.IHDA.ORG/MY-HOME/GETTING-AN-IHDA-LOAN/](https://www.ihda.org/my-home/getting-an-ihda-loan/)). This website maintains a document library with many programmatic resources. Interested homebuyers can also see the most frequently asked questions about purchasing homes through IHDA products by visiting [HTTPS://WWW.IHDA.ORG/MY-HOME/FAQS/](https://www.ihda.org/my-home/faqs/).
2. Contact one of IHDA's lenders near you. Use the list provided on pages 185-186 to locate a lender, or look for other lenders throughout the state by visiting [HTTPS://WWW.IHDAMORTGAGE.ORG/LENDERS](https://www.ihdamortgage.org/lenders)

If you have any additional questions about IHDA's mortgage products, please contact [MORTGAGE@IHDA.ORG](mailto:MORTGAGE@IHDA.ORG)



# BUYING A HOME? WE CAN HELP!

**IHDA**Access  
MORTGAGE



UP TO **\$10,000**  
IN DOWN PAYMENT ASSISTANCE

LEARN MORE and GET STARTED TODAY!



LEARN MORE AT  
[IHDAMORTGAGE.ORG](http://IHDAMORTGAGE.ORG)

ILLINOIS HOUSING  
DEVELOPMENT AUTHORITY

UP TO **\$10,000** IN DOWN PAYMENT ASSISTANCE\*

### IHDA Access *Forgivable*

Up to \$6,000 in Down Payment Assistance forgiven monthly over 10 years.

### IHDA Access *Deferred*

Up to \$7,500 in Down Payment Assistance provided as an interest free loan. Repayment deferred for 30 years.

### IHDA Access *Repayable*

Up to \$10,000 in Down Payment Assistance provided as an interest free loan. Repayment due monthly over 10 years.





### **MORTGAGE CERTIFICATE CREDIT (MCC)**

A Mortgage Certificate Credit is a tax credit offered to homeowners that purchase their homes using an IHDAccess product or loan. This tax credit can be redeemed on an annual basis throughout the life of a homeowner's mortgage and is valued at 25% of a homeowner's paid mortgage interest. This additional assistance offered to homebuyers utilizing IHDA products can save homeowners hundreds of dollars for every year that they pay towards their mortgage, up to 30 years. Applicants to the MCC program must purchase a home in conjunction with one of the IHDAccess programs, and are subject to income and purchase price limits, which can be found on the IHDA MORTGAGE WEBSITE

([HTTPS://WWW.IHDA.ORG/MY-HOME/GETTING-AN-IHDA-LOAN/](https://www.ihda.org/my-home/getting-an-ihda-loan/)). The mortgage certificate credit is currently only available to first-time homebuyers, qualified veterans, or homebuyers who are purchasing a home in one of IHDA's defined targeted areas.



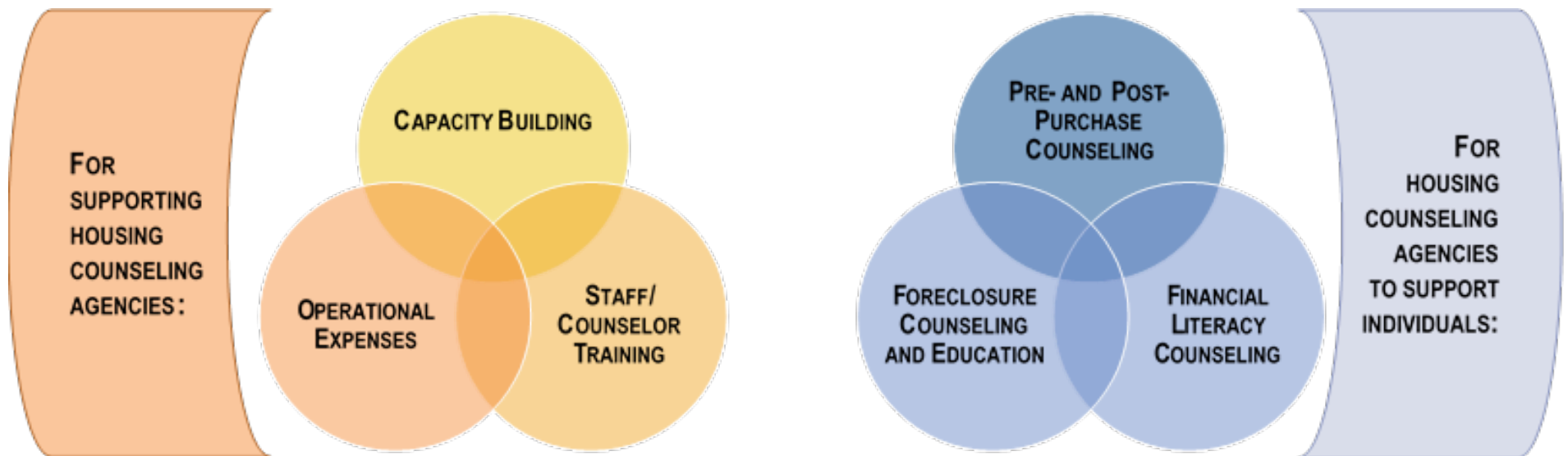


# HOUSING AND FINANCIAL COUNSELING

To ensure that all individuals throughout the state can make financially sound and responsible decisions regarding their housing arrangements, IHDA provides free resource, counseling, education, and assistance to individuals in order to prepare them for homeownership, achieving financial literacy, and preventing foreclosure. Through the funding that it provides to housing counseling agencies through its foreclosure prevention programs, IHDA is able to provide free counseling and assistance to individuals in need of housing counseling.

## HOUSING COUNSELORS

IHDA's foreclosure prevention programs do not fund individuals or homeowners directly, however individuals who are interested in receiving education, counseling, or are at risk of foreclosure can receive education and assistance through an IHDA-funded housing counselor. A list of IHDA-funded housing counseling agencies in the Peoria area can be found on page 187. For a full list of available housing counselors throughout the state, visit [HTTPS://WWW.IHDA.ORG/MY-HOME/GETTING-AN-IHDA-LOAN/#FINDCOUNSELOR](https://www.ihda.org/my-home/getting-an-ihda-loan/#findcounselor).





# LENDERS AND ADMINISTERING AGENCIES IN THE PEORIA REGION

IHDA LENDERS ADMINISTER DOWN PAYMENT ASSISTANCE PROGRAMS AND MORTGAGE PRODUCTS			
ASSOCIATED BANK, N.A.	24 SW Jefferson Ave	Peoria	(309) 671-1700
	300 E Washington St	East Peoria	(309) 698-2265
	2311 W Pioneer Pkwy	Peoria	(309) 692-2150
	4600 N Brandywine Dr	Peoria	(309) 682-5100
BUSEY BANK	2 Saint Clare Ct	Washington	(217) 384-3400
	101 SW Adams St	Peoria	(217) 384-3400
	118 Cole St	East Peoria	(217) 384-3400
	414 1/2 Hamilton Blvd	Peoria	(217) 384-3400
	1400 W Garfield Ave	Bartonville	(217) 384-3400
	2119 SW Adams St	Peoria	(217) 384-3400
	2427 W Rohmann Ave	Peoria	(217) 384-3400
	3200 Veterans Dr	Pekin	(217) 384-3400
	4100 W Willow Knolls Rd	Peoria	(217) 384-3400
	4520 N Sheridan Rd	Peoria	(217) 384-3400
	7810 N Route 91	Peoria	(309) 683-2380
	8919 N Knoxville Ave	Peoria	(217) 384-3400
CALIBER HOME LOANS, INC.	109 Eastgate Dr	Washington	(309) 419-8107
	226 W Adams St	Morton	(309) 216-6220
	803 W Pioneer Pkwy	Peoria	(309) 453-3333



<b>IHDA LENDERS</b>			
<b>ADMINISTER DOWN PAYMENT ASSISTANCE PROGRAMS AND MORTGAGE PRODUCTS</b>			
CALIBER HOME LOANS, INC.	2886 W Willow Knolls Dr	Peoria	(309) 216-6200
FAIRWAY INDEPENDENT MORTGAGE CORP.	4218 N Brandywine Dr	Peoria	(608) 837-4800
THE FARMERS AND MECHANICS BANK	4900 N Glen Park Place Rd	Peoria	(309) 683-2881
FIRST STATE MORTGAGE SERVICES, LLC	3210 Court St	Pekin	(309) 664-9100
FLAT BRANCH HOME LOANS	809 W Detweiller Dr	Peoria	(309) 282-7111
FORTRESS MORTGAGE	2127 Court St	Pekin	(309) 966-4856
	9000 N Knoxville Ave	Peoria	(309) 966-4850
HEARTLAND BANK AND TRUST CO.	130 S Main St	Washington	(309) 444-3131
	179 E Cortland St	Morton	(309) 263-8406
	3501 W War Memorial Dr	Peoria	(309) 693-8664
INB MORTGAGE SERVICES	7535 N Knoxville Ave	Peoria	(309) 863-8000
REGIONS MORTGAGE	160 Spinder Dr	East Peoria	(309) 216-6400
	4616 N Sterling Ave	Peoria	(309) 417-5930

The above list contains IHDA lenders within a 10-miles radius of the City of Peoria. For additional lenders throughout the state, visit [HTTPS://WWW.IHDAMORTGAGE.ORG/LENDERS](https://www.ihdamortgage.org/lenders)



## HOUSING COUNSELING AGENCIES

### ADMINISTER FORECLOSURE PREVENTION PROGRAMS AND PROVIDE HOUSING AND FINANCIAL COUNSELING SERVICES

GARDEN STATE CONSUMER CREDIT COUNSELING, INC. / NAVICORE	416 Main St.	Peoria	(800) 992-4557	<a href="http://www.NavicoreSolutions.org">www.NavicoreSolutions.org</a>
METEC	2605 W. Krause	Peoria	(309) 676-3832	<a href="http://www.METEC1.org">www.METEC1.org</a>
NAVICORE (STATEWIDE AGENCY)	416 Main St., Suite 800	Peoria	(732) 409-6281	<a href="http://www.NovaDebt.org">www.NovaDebt.org</a>
THE RESURRECTION PROJECT (SERVICES PEORIA COUNTY)	1805 South Paulina Street	Chicago	(312) 666-1323	<a href="http://www.ResurrectionProject.org">www.ResurrectionProject.org</a>



**REHABILITATION AND REPAIR ORGANIZATIONS  
ADMINISTER HOME REHABILITATION, REPAIR, AND MODIFICATION PROGRAMS**

CITY OF PEORIA	419 Fulton Street	Peoria	(309) 494-8600	<a href="http://www.PeoriaGov.org">www.PeoriaGov.org</a>
HABITAT FOR HUMANITY: GREATER PEORIA AREA	931 N. Douglas	Peoria	(309) 676-6729	<a href="http://www.HabitatPeoria.org">www.HabitatPeoria.org</a>



# APPENDICES



# IHDA GLOSSARY



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

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

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

**Affordability Risk Index (ARI):** The ARI is a tool that is intended to provide a point-based incentive in IHDA's QAP for developers to preserve affordability in areas that are becoming less affordable at a faster rate. This is a census tract-based tool and census tracts where affordability loss risk is greatest receive the highest points in this index. The Affordability Risk Index uses US Census data to measure change over time (between 2000 and 2013) across various factors typically assumed to indicate affordability loss.

**Application:** The entire set of required documents as prescribed by the Qualified Allocation Plan. The first step is the Preliminary Project Assessment (PPA), which includes documents for a site, market, financial feasibility, and development team review by IHDA staff. Results of the PPA will be one of the following: 1) Approve, in which case the sponsor is eligible to submit the documentation for a full application; 2) Approve with conditions, in which case IHDA will notify the sponsor of what conditions to satisfy to be eligible to submit a full application; and 3) Deny, in which case the sponsor is not eligible to submit a full application.

**Community Revitalization Strategy Area (CRSA or “Strategy Area”):** shall mean the Project area for a Community Revitalization Strategy. An area of a pre-designated size that is larger than a parcel, PUD, or subdivision, but small enough that one municipality or county (or a small conglomerate of municipalities or counties) can have jurisdiction over it. A Community CRSA can also align with an existing area designated for development such as a Community Development Block Grant (CDBG) Target Area,, Neighborhood Strategy Area (NSA), or Tax Increment Finance (TIF) District, or Community Revitalization Strategy Area (CRSA).

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

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



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

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

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

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

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

**Illinois Department of Human Services (DHS):** a state agency whose mission is to strengthen Illinois by building up lives and communities. DHS provides residents with streamlined access to integrated services, especially those striving to move from welfare to work and economic independence. DHS provides emergency and transitional housing, supportive services for individuals living with disabilities, and homelessness prevention programs.

**Illinois Department of Natural Resources (IDNR):** manages Illinois' state parks and waterways, issues hunting and fishing licenses, manages oil and mining resources, and administers the State Historic Preservation Office (SHPO).

**Illinois Housing Development Authority (IHDA):** an agency of the State of Illinois, whose mission is financing the creation and preservation of affordable housing throughout the state. IHDA funds homeownership programs, administers the Illinois Hardest Hit program for mortgage assistance to underwater homeowners, finances multifamily rental developments via loans and bonds, and allocates Low Income Housing Tax Credits and Illinois Affordable Housing Tax Credits to qualified housing developers.

**Low Income Housing Tax Credit (LIHTC):** allocated to the state on a per capita basis, and awarded by IHDA to qualified housing developers who apply within the specified annual funding round. The developer then sells the tax credits to investors, usually banks, and the invested capital becomes part of the funding structure of the new housing development.

**Opportunity Areas (OA):** IHDA defines OAs as communities with low poverty, high access to jobs and low concentrations of existing affordable rental housing. OAs are identified annually and retain the designation for at least four years as long as they continue to meet the identification criteria. In connection to LIHTC, projects located in an OA are eligible for scoring points as of the 2018-2019 IHDA QAP. In addition, areas proximate to published OAs that offer opportunity may be eligible for OA points if a connection can be demonstrated.



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

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

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

**Qualified Allocation Plan (QAP):** required by Section 42 of the United States federal tax code, which lays out the requirements by the state of Illinois for the allocation of the state's Low-Income Housing Tax Credits to developers of housing targeting low- to moderate-income residents.

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

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



# SOURCES & REFERENCES

## **American Community Survey (ACS)**

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

**2017 ACS 1-Year Estimates** – Based on data collected between January 2015 and December 2015, these single-year estimates represent the most current information available from the U.S. Census Bureau, however; these estimates are only published for geographic areas with populations of 65,000 or greater.

**ACS Multi-Year Estimates** – More current than Census 2010 data and available for more geographic areas than the ACS 1-Year Estimates, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 3-year estimates. ACS datasets are published for geographic areas with populations of 20,000 or greater. The 2013-2017 ACS 5-year estimates are used most often in this assessment.

## **Bureau of Labor Statistics**

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

## **City of Peoria, Illinois**

**Grunewald, Rob, and Horowitz, Ben** “Introduction to the Opportunity Zones Program”. Federal Reserve Bank of Minneapolis. [https://www.minneapolisfed.org/community/cd-360-notebook/18-opportunity-zones-program#\\_ftn1](https://www.minneapolisfed.org/community/cd-360-notebook/18-opportunity-zones-program#_ftn1)

## **HUD Comprehensive Housing Affordability**

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

**Illinois Department of Commerce and Economic Opportunity (DCEO)** “Illinois Opportunity Zones”. <https://www.illinois.gov/dceo/Pages/OppZn.aspx> “Illinois Enterprise Zone Program”. <https://www2.illinois.gov/dceo/expandrelocate/incentives/taxassistance/pages/enterprisezone.aspx> “Tax Increment Financing (TIF)” <https://www2.illinois.gov/dceo/ExpandRelocate/Incentives>





### **Illinois Tax Increment Association**

"About TIF". <https://www.illinois-tif.com/about-tif/>

### **Internal Revenue Service (IRS)**

"Opportunity Zones Frequently Asked Questions". <https://www.irs.gov/newsroom/opportunity-zones-frequently-asked-questions>

### **Jacob & Klein, Ltd. and The Economic Development Group, Ltd.**

"Creating TIF Districts". <http://www.tifillinois.com/faq.html>

### **Peoria County, IL**

**U.S. Department of Treasury Community Development Financial Institutions Fund "Opportunity Zones Resources"**. <https://www.cdfifund.gov/pages/opportunity-zones.aspx>

### **Picture Credits:**

**Airphoto**

**City of Peoria**

**Enjoy Peoria**

**Illinois Housing Development Authority**

**National Register of Historic Places**

**Wikipedia**

# COMPOSITE STUDY CENSUS DATA



American Community Survey Table (5-Year Estimates, 2017 Unless Otherwise Noted)												
		SF1	SF1	B01003	(Calculation)	S0101	(Calculation)	B01002	DP02	DP02	DP02	
Geography Name		United States Census Bureau GEOID or Comined Geographies	Population: 2000	Population: 2010	Population: 2017	Population Change: 2000 to 2017	Population Aged 65 Years and Older	Percentage of Population Aged 65 Years and Older	Median Age of Population	Number of Households	Number of Family Households	Number of Nonfamily Households
Strategy Area	Near Northside	(Census Tracts 12, 13)	4,089	3,974	3,350	-18.1%	354	10.6%		1,466	578	888
	East Bluff	(Census Tracts 16, 24, 25)	13,124	12,259	12,226	-6.8%	1,380	11.3%		4,732	2,772	1,960
	Near Southside	(Census Tracts 5, 50)	2,179	4,435	4,332	-2.3%	517	11.9%		1,542	845	697
Study Comparison Geography	City of Peoria	1600000US1759000	112,936	115,007	115,424	2.2%	16,500	14.3%	34.3	46,491	26,414	20,077
	Peoria County	0500000US17143	183,433	186,494	186,145	1.5%	28,945	15.5%	37.0	74,515	45,441	29,074
	Illinois	0400000US17	12,419,293	12,830,632	12,854,526	3.5%	1,847,932	14.4%	37.7	4,818,452	3,122,491	1,695,961
	United States	0100000US	281,421,906	308,745,538	321,004,407	14.1%	47,732,389	14.9%	37.8	118,825,921	78,298,703	40,527,218
Comparison City	City of Bloomington	1600000US1706613	64,808	76,610	78,426	21.0%	8,958	11.4%	34.1	31,652	18,781	12,871
	City of Elgin	1600000US1723074	94,487	108,188	112,628	19.2%	12,509	11.1%	34.1	35,919	25,854	10,065
	City of Rockford	1600000US1765000	150,115	152,871	148,640	-1.0%	23,343	15.7%	36.5	58,939	35,734	23,205
	Quad Cities (Illinois Only)	(Moline and East Moline)	64,101	64,785	63,946	-0.2%	7,712	12.1%		26,291	16,215	10,076
	City of Moline	1600000US1749867	43,768	43,483	42,644	-2.6%	7,712	18.1%	39.7	18,163	11,246	6,917
	City of East Moline	1600000US1722073	20,333	21,302	21,302	4.8%			37.4	8,128	4,969	3,159
Primary Market Area Census Tract	Census Tract 1	17143000100	1,461	1,087	1,247	-14.6%	105	8.4%	24.9	410	261	149
	Census Tract 2	17143000200	2,641	1,868	1,693	-35.9%	213	12.6%	30.7	581	402	179
	Census Tract 3	17143000300	2,728	2,332	1,913	-29.9%	133	7.0%	35.2	694	411	283
	Census Tract 5	17143000500	2,179	1,804	1,783	-18.2%	189	10.6%	32.5	676	339	337
	Census Tract 6	17143000600	3,395	3,115	3,234	-4.7%	360	11.1%	30.3	1,171	748	423
	Census Tract 9	17143000900	2,120	2,550	2,260	6.6%	395	17.5%	28.8	1,135	403	732
	Census Tract 12	17143001200	1,759	1,953	1,624	-7.7%	185	11.4%	30.9	789	231	558
	Census Tract 13	17143001300	2,330	2,021	1,726	-25.9%	169	9.8%	29.6	677	347	330
	Census Tract 15	17143001500	2,179	2,044	2,077	-4.7%	174	8.4%	29.4	741	465	276
	Census Tract 16	17143001600	4,628	4,054	4,057	-12.3%	349	8.6%	26.6	1,525	747	778
	Census Tract 18	17143001800	3,600	3,294	2,816	-21.8%	228	8.1%	23.1	1,029	367	662
	Census Tract 19	17143001900	1,479	1,567	1,606	8.6%	103	6.4%	21.9	422	178	244
	Census Tract 20	17143002000	4,299	3,317	3,196	-25.7%	122	3.8%	20.7	502	288	214
	Census Tract 21	17143002100	5,246	4,846	4,793	-8.6%	418	8.7%	33.0	1,843	1,070	773
	Census Tract 22	17143002200	4,335	4,237	3,931	-9.3%	503	12.8%	33.7	1,660	939	721
	Census Tract 23	17143002300	5,161	4,710	4,804	-6.9%	914	19.0%	38.7	2,223	1,135	1,088
	Census Tract 24	17143002400	4,800	4,677	4,187	-12.8%	554	13.2%	37.0	1,930	1,127	803
	Census Tract 25	17143002500	3,696	3,528	3,982	7.7%	477	12.0%	30.6	1,277	898	379
	Census Tract 26	17143002600	1,951	1,835	1,768	-9.4%	319	18.0%	37.8	845	418	427
	Census Tract 43	17143004300	2,699	2,389	2,427	-10.1%	263	10.8%	35.2	1,062	541	521
	Census Tract 44	17143004400	5,210	4,748	5,181	-0.6%	1,123	21.7%	40.5	2,221	1,182	1,039
Census Tract 50	17143005000		2,631	2,549	-3.1%	328	12.9%	31.1	866	506	360	
Census Tract 201	17179020100		2,861	2,509	2,641	-7.7%	476	18.0%	46.3	1,263	758	505



American Community Survey Table (5-Year Estimates, 2017 Unless Otherwise Noted)		DP04	DP04	(Calculation)	(Calculation)	B25010	B25010	B25010	DP03	DP03	DP03	DP03
Geography Name		Number of Owner-Occupied Households	Number of Renter-Occupied Households	Percentage of Total Households that are Owner-Occupied	Percentage of Total Households that are Renter-Occupied	Average Household Size	Average Owner-Occupied Household Size	Average Renter-Occupied Household Size	Median Annual Income of All Workers with Earnings in Past 12 Months	Median Annual Income of Households with Earnings in Past 12 Months	Median Annual Income of Full-Time Working Males with Earnings in Past 12 Months	Median Annual Income of Full-Time Working Females with Earnings in Past 12 Months
Strategy Area	Near Northside	283	1,183	19.3%	80.7%							
	East Bluff	2,687	2,045	56.8%	43.2%							
	Near Southside	635	907	41.2%	58.8%							
Study Comparison Geography	City of Peoria	26,078	20,413	56.1%	43.9%	2.4	2.5	2.3	\$ 29,920	\$ 47,697	\$ 55,146	\$ 37,927
	Peoria County	48,422	26,093	65.0%	35.0%	2.4	2.5	2.3	\$ 30,908	\$ 53,063	\$ 53,703	\$ 37,113
	Illinois	3,185,142	1,633,310	66.1%	33.9%	2.6	2.7	2.4	\$ 34,521	\$ 61,229	\$ 54,366	\$ 42,357
	United States	75,833,135	42,992,786	63.8%	36.2%	2.6	2.7	2.5	\$ 32,141	\$ 57,652	\$ 50,859	\$ 40,760
Comparison City	City of Bloomington	19,185	12,467	60.6%	39.4%	2.4	2.6	2.1	\$ 36,147	\$ 64,503	\$ 60,809	\$ 45,798
	City of Elgin	24,016	11,903	66.9%	33.1%	3.1	3.1	3.1	\$ 30,306	\$ 63,655	\$ 44,737	\$ 39,112
	City of Rockford	32,628	26,311	55.4%	44.6%	2.5	2.5	2.4	\$ 25,973	\$ 41,991	\$ 41,989	\$ 34,071
	Quad Cities (Illinois Only)	17,129	9,162	65.2%	34.8%							
	City of Moline	11,856	6,307	65.3%	34.7%	2.3	2.5	2.1	\$ 29,621	\$ 52,173	\$ 45,210	\$ 37,408
	City of East Moline	5,273	2,855	64.9%	35.1%	2.4	2.6	2.2	\$ 28,272	\$ 46,506	\$ 44,803	\$ 31,301
Primary Market Area Census Tract	Census Tract 1	140	270	34.1%	65.9%	3.0	3.2	2.9	\$ 17,813	\$ 19,625	\$ 24,132	\$ 26,750
	Census Tract 2	348	233	59.9%	40.1%	2.9	2.5	3.6	\$ 19,263	\$ 27,850	\$ 28,875	\$ 24,250
	Census Tract 3	343	351	49.4%	50.6%	2.8	2.5	3.0	\$ 18,225	\$ 23,043	\$ 25,750	\$ 25,205
	Census Tract 5	216	460	32.0%	68.0%	2.6	3.0	2.4	\$ 16,006	\$ 17,269	\$ 24,395	\$ 17,250
	Census Tract 6	504	667	43.0%	57.0%	2.8	2.6	2.9	\$ 23,789	\$ 30,558	\$ 31,798	\$ 27,432
	Census Tract 9	33	1,102	2.9%	97.1%	1.9	3.2	1.9	\$ 17,127	\$ 11,596	\$ 60,909	\$ 24,107
	Census Tract 12	112	677	14.2%	85.8%	1.6	1.4	1.7	\$ 16,061	\$ 16,659	\$ 60,217	\$ 25,694
	Census Tract 13	171	506	25.3%	74.7%	2.5	2.1	2.6	\$ 17,034	\$ 17,390	\$ 21,413	\$ 24,773
	Census Tract 15	301	440	40.6%	59.4%	2.8	2.3	3.1	\$ 18,222	\$ 23,938	\$ 32,679	\$ 21,282
	Census Tract 16	464	1,061	30.4%	69.6%	2.6	2.5	2.6	\$ 20,366	\$ 28,750	\$ 32,348	\$ 22,268
	Census Tract 18	278	751	27.0%	73.0%	2.7	2.8	2.6	\$ 17,044	\$ 33,620	\$ 45,441	\$ 25,179
	Census Tract 19	203	219	48.1%	51.9%	3.1	2.2	3.9	\$ 6,565	\$ 46,731	\$ 51,500	\$ 33,611
	Census Tract 20	314	188	62.5%	37.5%	2.9	2.7	3.2	\$ 5,847	\$ 84,318	\$ 64,600	\$ 49,792
	Census Tract 21	976	867	53.0%	47.0%	2.6	2.5	2.7	\$ 25,236	\$ 32,981	\$ 36,731	\$ 26,554
	Census Tract 22	1,041	619	62.7%	37.3%	2.4	2.3	2.5	\$ 27,233	\$ 43,413	\$ 41,053	\$ 32,558
	Census Tract 23	1,658	565	74.6%	25.4%	2.1	2.3	1.6	\$ 31,660	\$ 57,173	\$ 51,548	\$ 35,054
	Census Tract 24	1,449	481	75.1%	24.9%	2.2	2.4	1.6	\$ 27,154	\$ 47,639	\$ 41,375	\$ 44,118
	Census Tract 25	774	503	60.6%	39.4%	3.1	3.1	3.1	\$ 26,133	\$ 38,036	\$ 36,354	\$ 31,303
	Census Tract 26	589	256	69.7%	30.3%	2.1	2.2	1.8	\$ 35,197	\$ 57,902	\$ 41,115	\$ 48,750
	Census Tract 43	622	440	58.6%	41.4%	2.3	2.4	2.2	\$ 26,495	\$ 46,848	\$ 46,761	\$ 33,538
	Census Tract 44	1,448	773	65.2%	34.8%	2.2	2.1	2.4	\$ 24,905	\$ 39,830	\$ 41,991	\$ 32,133
Census Tract 50	419	447	48.4%	51.6%	2.9	3.1	2.9	\$ 15,881	\$ 21,846	\$ 35,208	\$ 21,953	
Census Tract 201	834	429	66.0%	34.0%	2.1	1.9	2.4	\$ 27,412	\$ 43,469	\$ 40,410	\$ 32,660	





American Community Survey Table (5-Year Estimates, 2017 Unless Otherwise Noted)		DP03	DP03	DP03	DP03	DP03	DP04	DP04	B25004	B25035	DP04	DP04	DP04
Geography Name		Population 16 Years and Over	Population 16 Years and Over In the Labor Force	Labor Force Participation Rate	Population 16 Years and Over in the Civilian Labor Force but Unemployed	Unemployment Rate	Total Number of Housing Units	Total Vacant Housing Units	Vacancy Rate	Median Year Housing Structure Built	Median Home Value of Owner-Occupied Housing Units	Number of Owner-Occupied Housing Units with a Mortgage	Percentage of Owner-Occupied Housing Units with a Mortgage
Strategy Area	Near Northside	2,562	1,329	51.9%	290	11.3%	1,933	467	24.2%			80	28.3%
	East Bluff	9,006	5,926	65.8%	962	10.7%	5,666	934	16.5%			1,865	69.4%
	Near Southside	3,197	1,602	50.1%	393	12.3%	1,946	404	20.8%			177	27.9%
Study Comparison Geography	City of Peoria	89,317	55,233	61.8%	5,841	6.5%	53,325	6,834	12.8%	1962	\$ 124,800	16,408	62.9%
	Peoria County	146,373	91,951	62.8%	7,622	5.2%	83,753	9,238	11.0%	1963	\$ 128,000	29,696	61.3%
	Illinois	10,237,883	6,690,195	65.3%	491,310	4.8%	5,334,847	516,395	9.7%	1968	\$ 179,700	2,052,491	64.4%
	United States	255,797,692	162,184,325	63.4%	10,560,305	4.1%	135,393,564	16,567,643	12.2%	1977	\$ 193,500	48,185,314	63.5%
Comparison City	City of Bloomington	62,695	43,371	69.2%	1,898	3.0%	34,112	2,460	7.2%	1979	\$ 164,800	12,860	67.0%
	City of Elgin	85,648	59,770	69.8%	4,332	5.1%	38,556	2,637	6.8%	1975	\$ 171,200	17,554	73.1%
	City of Rockford	114,905	72,019	62.7%	9,236	8.0%	66,321	7,382	11.1%	1962	\$ 89,500	20,294	62.2%
	Quad Cities (Illinois Only)	50,730	31,780	62.6%	2,244	4.4%	28,780	2,489	8.6%			10,055	58.7%
	City of Moline	34,140	22,236	65.1%	1,465	4.3%	19,955	1,792	9.0%	1955	\$ 116,600	7,052	59.5%
	City of East Moline	16,590	9,544	57.5%	779	4.7%	8,825	697	7.9%	1966	\$ 108,200	3,003	57.0%
Primary Market Area Census Tract	Census Tract 1	791	415	52.5%	78	9.9%	510	100	19.6%	1946	\$ 27,500	46	32.9%
	Census Tract 2	1,286	839	65.2%	221	17.2%	738	157	21.3%	1943	\$ 42,000	128	36.8%
	Census Tract 3	1,427	842	59.0%	139	9.7%	935	241	25.8%	Before 1939	\$ 31,300	144	42.0%
	Census Tract 5	1,271	660	51.9%	84	6.6%	878	202	23.0%	Before 1939	\$ 26,500	47	21.8%
	Census Tract 6	2,309	1,252	54.2%	223	9.7%	1,371	200	14.6%	1951	\$ 44,900	259	51.4%
	Census Tract 9	1,466	684	46.7%	178	12.1%	1,398	263	18.8%	1983	\$ 126,400	25	75.8%
	Census Tract 12	1,284	604	47.0%	165	12.9%	1,005	216	21.5%	1948	\$ 215,000	38	33.9%
	Census Tract 13	1,278	725	56.7%	125	9.8%	928	251	27.0%	Before 1939	\$ 39,600	42	24.6%
	Census Tract 15	1,482	994	67.1%	251	16.9%	807	66	8.2%	Before 1939	\$ 46,500	200	66.4%
	Census Tract 16	2,798	1,638	58.5%	283	10.1%	1,920	395	20.6%	Before 1939	\$ 63,200	282	60.8%
	Census Tract 18	2,333	1,373	58.9%	112	4.8%	1,510	481	31.9%	Before 1939	\$ 76,300	182	65.5%
	Census Tract 19	1,453	822	56.6%	41	2.8%	545	123	22.6%	Before 1939	\$ 130,400	134	66.0%
	Census Tract 20	2,972	1,548	52.1%	28	0.9%	586	84	14.3%	Before 1939	\$ 157,400	224	71.3%
	Census Tract 21	3,547	2,339	65.9%	382	10.8%	2,124	281	13.2%	1943	\$ 64,500	621	63.6%
	Census Tract 22	3,057	2,144	70.1%	197	6.4%	1,959	299	15.3%	1941	\$ 84,100	810	77.8%
	Census Tract 23	3,969	2,737	69.0%	110	2.8%	2,300	77	3.3%	1954	\$ 140,900	1240	74.8%
	Census Tract 24	3,373	2,680	79.5%	459	13.6%	2,259	329	14.6%	1950	\$ 85,900	1011	69.8%
	Census Tract 25	2,835	1,608	56.7%	220	7.8%	1,487	210	14.1%	Before 1939	\$ 55,500	572	73.9%
	Census Tract 26	1,447	971	67.1%	50	3.5%	924	79	8.5%	1954	\$ 96,600	382	64.9%
	Census Tract 43	1,931	1,386	71.8%	117	6.1%	1,191	129	10.8%	1944	\$ 78,500	439	70.6%
	Census Tract 44	4,142	2,763	66.7%	214	5.2%	2,576	355	13.8%	1948	\$ 86,500	834	57.6%
Census Tract 50	1,926	942	48.9%	309	16.0%	1,068	202	18.9%	Before 1939	\$ 36,900	130	31.0%	
Census Tract 201	2,306	1,567	68.0%	168	7.3%	1,322	59	4.5%	1950	\$ 98,700	486	58.3%	



American Community Survey Table (5-Year Estimates, 2017 Unless Otherwise Noted)		DP04	DP04	DP04	DP04	DP04	DP04	DP04	DP04	DP04
Geography Name		Median Monthly Housing Costs of Owner-Occupied Households with a Mortgage (SMOCAPI)	Median Monthly Housing Costs of Owner-Occupied Households without a Mortgage (SMOCAPI)	Median Monthly Housing Costs of Renter-Occupied Households (GRAPI)	Percentage of Owner-Occupied Households with a Mortgage Paying between 30.0% and 34.9% towards Monthly Housing Costs (Cost-Burdened)	Percentage of Owner-Occupied Households with a Mortgage Paying 35.0% or more towards Monthly Housing Costs (Extremely Cost-Burdened)	Percentage of Owner-Occupied Households without a Mortgage Paying between 30.0% and 34.9% towards Monthly Housing Costs (Cost-Burdened)	Percentage of Owner-Occupied Households without a Mortgage Paying 35.0% or more towards Monthly Housing Costs (Extremely Cost-Burdened)	Percentage of Renter-Occupied Households Paying between 30.0% and 34.9% towards Monthly Housing Costs (Cost-Burdened)	Percentage of Renter-Occupied Households Paying 35.0% or more towards Monthly Housing Costs (Extremely Cost-Burdened)
Strategy Area	Near Northside									
	East Bluff									
	Near Southside									
Study Comparison Geography	City of Peoria	\$ 1,195	\$ 502	\$ 756	5.4%	17.3%	2.1%	9.5%	8.7%	41.9%
	Peoria County	\$ 1,191	\$ 494	\$ 756	5.9%	15.6%	2.3%	7.9%	8.5%	38.3%
	Illinois	\$ 1,633	\$ 603	\$ 952	7.2%	22.6%	3.5%	12.6%	8.7%	40.5%
	United States	\$ 1,515	\$ 474	\$ 982	7.2%	22.3%	3.1%	10.9%	9.1%	41.5%
Comparison City	City of Bloomington	\$ 1,409	\$ 562	\$ 809	5.6%	11.9%	4.5%	9.2%	4.2%	35.9%
	City of Elgin	\$ 1,643	\$ 674	\$ 1,027	7.2%	26.4%	4.2%	14.5%	10.8%	41.0%
	City of Rockford	\$ 1,123	\$ 489	\$ 731	7.9%	21.4%	3.4%	10.8%	7.9%	43.5%
	Quad Cities (Illinois Only)									
	City of Moline	\$ 1,134	\$ 497	\$ 712	7.4%	16.0%	2.6%	10.2%	7.9%	30.0%
	City of East Moline	\$ 1,096	\$ 477	\$ 612	5.8%	14.9%	1.2%	14.0%	14.5%	30.3%
Primary Market Area Census Tract	Census Tract 1	\$ 820	\$ 327	\$ 230	8.7%	32.6%	0.0%	27.7%	6.3%	30.9%
	Census Tract 2	\$ 713	\$ 278	\$ 931	3.1%	7.0%	0.0%	6.0%	7.7%	76.0%
	Census Tract 3	\$ 700	\$ 349	\$ 782	6.9%	31.3%	3.5%	6.0%	12.2%	53.0%
	Census Tract 5	\$ 511	\$ 365	\$ 666	0.0%	0.0%	3.0%	20.1%	11.7%	76.4%
	Census Tract 6	\$ 764	\$ 325	\$ 649	0.8%	6.2%	7.3%	14.2%	16.0%	44.8%
	Census Tract 9			\$ 385	0.0%	0.0%	0.0%	100.0%	16.6%	33.8%
	Census Tract 12	\$ 1,825	\$ 925	\$ 472	0.0%	44.7%	0.0%	13.5%	10.0%	39.0%
	Census Tract 13	\$ 750	\$ 344	\$ 581	14.3%	16.7%	0.0%	15.9%	8.8%	56.8%
	Census Tract 15	\$ 688	\$ 259	\$ 791	0.0%	27.0%	5.0%	4.0%	1.8%	61.4%
	Census Tract 16	\$ 733	\$ 331	\$ 687	2.5%	31.6%	13.7%	0.5%	10.0%	34.3%
	Census Tract 18	\$ 896	\$ 340	\$ 656	4.9%	23.6%	8.3%	8.3%	8.4%	47.4%
	Census Tract 19	\$ 1,107	\$ 572	\$ 940	0.0%	26.1%	0.0%	39.4%	4.4%	56.3%
	Census Tract 20	\$ 1,419	\$ 595	\$ 897	4.9%	8.9%	0.0%	6.7%	23.6%	33.8%
	Census Tract 21	\$ 814	\$ 328	\$ 719	8.4%	23.8%	0.0%	9.6%	10.5%	54.1%
	Census Tract 22	\$ 963	\$ 336	\$ 745	3.5%	16.5%	5.2%	4.3%	2.9%	51.0%
	Census Tract 23	\$ 1,187	\$ 608	\$ 689	12.5%	13.4%	0.0%	16.3%	2.0%	55.2%
	Census Tract 24	\$ 966	\$ 452	\$ 768	5.4%	22.9%	0.0%	11.0%	10.7%	32.2%
	Census Tract 25	\$ 906	\$ 293	\$ 818	3.7%	32.7%	0.0%	8.9%	15.4%	31.8%
	Census Tract 26	\$ 1,022	\$ 453	\$ 864	5.8%	18.6%	0.0%	16.4%	11.3%	36.8%
	Census Tract 43	\$ 790	\$ 389	\$ 767	2.3%	5.0%	0.0%	13.7%	13.9%	20.8%
	Census Tract 44	\$ 826	\$ 411	\$ 790	2.5%	11.3%	0.0%	7.7%	10.5%	48.4%
Census Tract 50	\$ 756	\$ 314	\$ 758	0.0%	60.8%	15.9%	14.5%	2.4%	63.5%	
Census Tract 201	\$ 961	\$ 497	\$ 746	0.0%	17.3%	3.2%	7.8%	17.1%	48.5%	



# 2019 NEAR SOUTHSIDE NEIGHBORHOOD NEEDS ASSESSMENT RESULTS



## RESULTS

This handout presents the results of the Near Southside Neighborhood Needs Assessment Survey conducted by the City of Peoria and the Illinois Housing Development Authority. The survey measured 149 participant opinions on various topical areas, as listed below. Highlights of each category are presented, as well as graphs representing questions with the most divided responses.

### Mobility



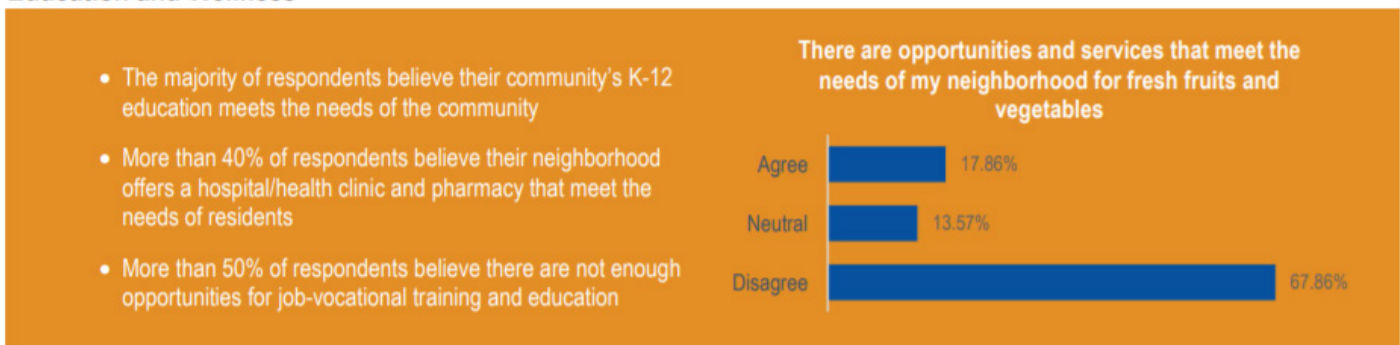
### Community Life



### Economy



### Education and Wellness



## Community Engagement and Initiatives

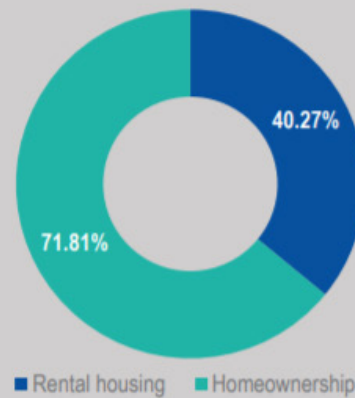
- Over 65% of respondents do not believe their community works with the business owners to improve public/shared spaces to create a sense of community
- 56.64% of respondents do not believe their community is working towards a positive future, while 25.24% feel neutral about it and approximately 15% think that it is
- About 54% of respondents are interested in the opportunity to provide feedback to their community's leaders regarding local issues
- 49.29% of respondents are not aware of opportunities to engage with their community leaders, while 25% are aware and over 24% feel neutral about it

## Need for Housing

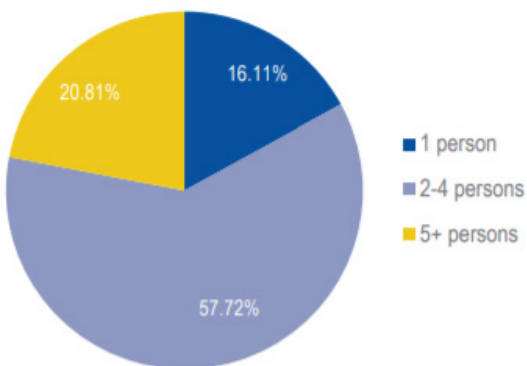
When asked if there is a need for more housing opportunities in their community, respondents provided the following answers:

- **68.46%** - There is a need
- **12.08%** - There is not a need
- **14.77%** - Not Sure

Type of Housing Desired



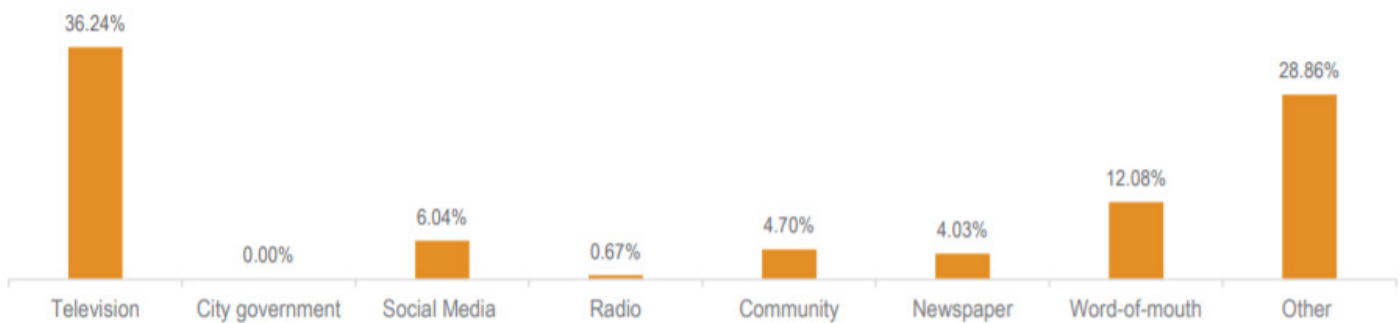
## Respondent Household Size



## Most Suggested Areas of New Development

**Grocery Store(s)**  
**Affordable Housing**  
**Recreational Activities**  
**Restaurant(s)**  
**Park(s)**

## Most Commonly Used Platforms for Learning of Community Happenings



# COMMUNITY NEEDS ASSESSMENT SURVEY: FULL RESULTS NEAR SOUTHSIDE



Near Southside		Mobility						Community Life						Economy					
		My Neighborhood...				I am able to...		Housing in my Neighborhood...				(Other)		My Neighborhood has...				I am able to...	
Total surveys submitted: 149		Has adequate lighting in public spaces	Allows for clear sight lines that provide safety in public spaces	Has sidewalks in good condition	Is pedestrian-friendly	Easily travel by bicycle in my neighborhood (bicycle trails, bike lanes)	Easily travel by car in my neighborhood (paved roads, road maintenance)	Is in good condition	Offers options that suit a variety of lifestyles and needs	Is affordable to households making a variety of incomes	Is available for the elderly	There are enough public places for the neighborhood (parks, community rooms, squares)	The cleanliness of the neighborhood is adequate	Adequate commercial and retail development	Various types of retail and dining establishments	Storefronts that look well-kept and attract shoppers	A variety of employment opportunities that provide wages that enable employees to live in the neighborhood if they choose	Adequate service businesses, such as banks	Run the majority of my daily errands without leaving my neighborhood
<b>Total Responses</b>		<b>146</b>	<b>145</b>	<b>145</b>	<b>141</b>	<b>148</b>	<b>143</b>	<b>149</b>	<b>148</b>	<b>144</b>	<b>145</b>	<b>147</b>	<b>147</b>	<b>144</b>	<b>143</b>	<b>144</b>	<b>141</b>	<b>143</b>	<b>127</b>
<i>Blank</i>		3	4	4	8	1	6	0	1	5	4	2	2	5	6	5	8	6	22
Respondent Answers (#)	Strongly Disagree	18	19	25	22	19	36	43	24	24	15	23	47	53	61	47	61	48	52
	Disagree	62	61	62	47	50	46	42	57	45	43	60	43	43	43	42	34	25	43
	Neutral	24	22	25	41	32	18	31	37	34	43	18	24	21	13	26	24	34	14
	Agree	29	31	23	19	29	30	23	21	31	33	37	23	20	21	25	18	29	11
	Strongly Agree	11	11	10	12	12	13	9	9	10	9	9	10	5	5	4	4	5	3
	Not Applicable	2	1	0	0	6	0	1	0	0	2	0	0	2	0	0	0	2	4

Response Rate		98.0%	97.3%	97.3%	94.6%	99.3%	96.0%	100.0%	99.3%	96.6%	97.3%	98.7%	98.7%	96.6%	96.0%	96.6%	94.6%	96.0%	85.2%
<i>Blank</i>		2.0%	2.7%	2.7%	5.4%	0.7%	4.0%	0.0%	0.7%	3.4%	2.7%	1.3%	1.3%	3.4%	4.0%	3.4%	5.4%	4.0%	14.8%
Respondent Answers (%)	Strongly Disagree	12.3%	13.1%	17.2%	15.6%	12.8%	25.2%	28.9%	16.2%	16.7%	10.3%	15.6%	32.0%	36.8%	42.7%	32.6%	43.3%	33.6%	40.9%
	Disagree	42.5%	42.1%	42.8%	33.3%	33.8%	32.2%	28.2%	38.5%	31.3%	29.7%	40.8%	29.3%	29.9%	30.1%	29.2%	24.1%	17.5%	33.9%
	Neutral	16.4%	15.2%	17.2%	29.1%	21.6%	12.6%	20.8%	25.0%	23.6%	29.7%	12.2%	16.3%	14.6%	9.1%	18.1%	17.0%	23.8%	11.0%
	Agree	19.9%	21.4%	15.9%	13.5%	19.6%	21.0%	15.4%	14.2%	21.5%	22.8%	25.2%	15.6%	13.9%	14.7%	17.4%	12.8%	20.3%	8.7%
	Strongly Agree	7.5%	7.6%	6.9%	8.5%	8.1%	9.1%	6.0%	6.1%	6.9%	6.2%	6.1%	6.8%	3.5%	3.5%	2.8%	2.8%	3.5%	2.4%
	Not Applicable	1.4%	0.7%	0.0%	0.0%	4.1%	0.0%	0.7%	0.0%	0.0%	1.4%	0.0%	0.0%	1.4%	0.0%	0.0%	0.0%	1.4%	3.1%





# COMMUNITY NEEDS ASSESSMENT SURVEY: FULL RESULTS NEAR SOUTHSIDE

Near Southside		Education and Wellness							Community Engagement and Initiatives						
		There are opportunities and services that meet the needs of my neighborhood for...							My Neighborhood....			When it comes to my community I am ...			
Total surveys submitted: 149		K-12 education	Post-secondary education (community college)	Vocational training and education	Job training and education	Health services (hospitals or clinics)	Pharmacy care and services	Adequate childcare options	Fresh fruits and vegetables	Makes plans with its residents'™ best interests in mind	Works with local business owners to improve public and shared spaces to create a sense of community	Is working to create a positive future for the neighborhood residents.	Excited by the changes and plans I feel are happening	Aware of opportunities to engage with my community leaders (public or town hall meetings)	Interested in the opportunity to provide feedback to my community's leaders regarding local issues
<b>Total Responses</b>		<b>143</b>	<b>142</b>	<b>142</b>	<b>141</b>	<b>142</b>	<b>142</b>	<b>138</b>	<b>140</b>	<b>143</b>	<b>143</b>	<b>143</b>	<b>142</b>	<b>140</b>	<b>142</b>
Blank		6	7	7	8	7	7	11	9	6	6	6	7	9	7
Respondent Answers (#)	Strongly Disagree	5	33	29	27	11	13	10	40	33	32	33	19	24	8
	Disagree	41	59	49	52	34	41	44	55	61	61	48	44	45	16
	Neutral	30	21	37	31	40	31	47	19	29	29	36	37	34	38
	Agree	53	22	19	22	45	44	25	19	15	17	20	33	31	54
	Strongly Agree	13	6	7	7	12	13	8	6	5	4	5	7	4	23
	Not Applicable	1	1	1	2	0	0	4	1	0	0	1	2	2	3

Response Rate		96.0%	95.3%	95.3%	94.6%	95.3%	95.3%	92.6%	94.0%	96.0%	96.0%	96.0%	95.3%	94.0%	95.3%
Blank		4.0%	4.7%	4.7%	5.4%	4.7%	4.7%	7.4%	6.0%	4.0%	4.0%	4.0%	4.7%	6.0%	4.7%
Respondent Answers (%)	Strongly Disagree	3.5%	23.2%	20.4%	19.1%	7.7%	9.2%	7.2%	28.6%	23.1%	22.4%	23.1%	13.4%	17.1%	5.6%
	Disagree	28.7%	41.5%	34.5%	36.9%	23.9%	28.9%	31.9%	39.3%	42.7%	42.7%	33.6%	31.0%	32.1%	11.3%
	Neutral	21.0%	14.8%	26.1%	22.0%	28.2%	21.8%	34.1%	13.6%	20.3%	20.3%	25.2%	26.1%	24.3%	26.8%
	Agree	37.1%	15.5%	13.4%	15.6%	31.7%	31.0%	18.1%	13.6%	10.5%	11.9%	14.0%	23.2%	22.1%	38.0%
	Strongly Agree	9.1%	4.2%	4.9%	5.0%	8.5%	9.2%	5.8%	4.3%	3.5%	2.8%	3.5%	4.9%	2.9%	16.2%
	Not Applicable	0.7%	0.7%	0.7%	1.4%	0.0%	0.0%	2.9%	0.7%	0.0%	0.0%	0.7%	1.4%	1.4%	2.1%

# COMMUNITY NEEDS ASSESSMENT SURVEY: FULL RESULTS NEAR SOUTHSIDE



Respondent Answers (#)	Housing Needs			
	Do you think there is need for more housing opportunities in your neighborhood?		What type(s) of housing do you think there is need for in your neighborhood? Please select all that apply.**	
	<b>Total Responses</b>	<b>142</b>	<b>Total Responses</b>	<b>167</b>
	Blank	7	Blank	-
	Yes	102	Rental Housing	60
	No	18	Homeownership	107
Not Sure	22			

Respondent Information					
What is the size of your household?		What is your household income?		How do you learn about things happening in your neighborhood? Please select all that apply.**	
<b>Total Responses</b>	<b>141</b>	<b>Total Responses</b>	<b>137</b>	<b>Total Responses</b>	<b>138</b>
Blank	8	Blank	12	Blank	11
1 person	24	\$0 - \$30,000	104	Television	54
2-4 persons	86	\$30,001 - \$60,000	24	City government website	0
5+ persons	31	\$60,001 - \$100,000	7	Social media (Facebook, Twitter, etc.)	9
		\$100,001 or higher	2	Radio	1
				Community newsletter	7
				Newspaper	6
				Word-of-mouth	18
				Other (please specify)	43

Open-Ended	
Please describe any new development (i.e. housing, commercial, recreational, etc.), if any, that you believe would most benefit your neighborhood:	
<b>Total Responses</b>	<b>46</b>
Blank	103

Respondent Answers (%)	Response Rate	95.3%	Response Rate	>100%
	Blank	4.7%	Blank	-
	Yes	71.8%	Rental Housing	35.9%
	No	12.7%	Homeownership	64.1%
	Not Sure	15.5%		

Response Rate	94.6%	Response Rate	91.9%	Response Rate	92.6%
Blank	5.4%	Blank	8.1%	Blank	7.4%
1 person	17.0%	\$0 - \$30,000	75.9%	Television	39.1%
2-4 persons	61.0%	\$30,001 - \$60,000	17.5%	City government website	0.0%
5+ persons	22.0%	\$60,001 - \$100,000	5.1%	Social media (Facebook, Twitter, etc.)	6.5%
		\$100,001 or higher	1.5%	Radio	0.7%
				Community newsletter	5.1%
				Newspaper	4.3%
				Word-of-mouth	13.0%
				Other (please specify)	31.2%

Response Rate	30.9%
Blank	69.1%



## NEAR SOUTHSIDE: OPEN-ENDED DEVELOPMENT QUESTION

- Disgusted with no grocery stores. WE NEED Grocery Stores like Save a Lot and Kroger in West Peoria. The Southend has nothing Banks, Groceries, dine in Restaurants How Can We Support there if there is No business.
- a grocery store!
- I would love to see more groceries stores in the south end community. More recreational center for youth. Improved sidewalks Greener grass.
- grocery store
- affordable housing
- neighborhood meetings
- N/A
- Grocery store, road work because roads are really bad in Peoria.
- Closer grocery stores. Cleaner neighborhoods.
- None
- Better Senior housing; More Single-family homes (new); Skating Rink; Community Center (open late) - games, sports, tutoring etc...
- Access to groceries fresh fruit and vegetables
- Employment opportunities
- Affordable housing
- Grocery Store
- Housing - Affordable apartments for middle to higher income.
- Commercial - Pharmacies, Community College, Grocery Stores
- Recreational - Water (Splash Park); Bowling
- Someone needs to look into doing something with the old McKinley School - such a eyesore for the community.
- Grocery Stores, Medical Clinics, Pharmacy.
- grocery stores - the nearest major grocery store is across the Bridge
- More places for children with role models overseeing the program.
- more housing
- recreational
- Safer neighborhoods. There is a lot of crime on the South end. Also there are not enough grocery stores on the South end. This end is very poor. Compared to the rest of the town.
- 1. Affordable real grocery stores; 2. More safe projects for children (And Fun); 3. Social Events for Seniors; 4. Etc.
- A Grocery Store.
- Stores (Walgreens, grocery); Children's developments (skating rink, trampoline park, Children's museum); restaurants (fast food chains + fine dining)
- Okpara
- We need more grocery stores!; -Get rid of some of the corner stores; -Fix the sidewalks, they are hazardous to pedestrians; -Bigger and better parks for the children
- We need a grocery store here a closer car wash and also we parks + recreation
- Need sidewalk fixed and streets. We are in need of parks and more streetlights. And greatly in need for a food store. Thanks.
- all of the above!
- farther on the west in is in great need of consideration everything is be made possible for Western to MacArthur
- GROCERY STORE
- Grocery Store (Healthy Foods)
- Housing (Homeownership)
- Mentorship Programs
- Job Training Programs
- Healthy Living Facility (health + exercise Affordable)
- Markers in various areas sharing ""history markers"" info.
- a few examples John Gwynn, Wayne McClain, Dana Davis, John Robinson in Big John BBQ, Henry C. Gibson, Jonathan Romain, Elizabeth Lindsey Davis, Ms. Kathryn Timms, Ms. Kramer, Proctor Center
- Job/School
- South Side need better opportunities
- Programs & Activities for kids (Free)
- Whatever the powers at be decide with the best interests of the residents in mind.
- Grocery options & Restaurants
- I think more grocery stores would be the most beneficial for this neighborhood
- I like to see more grocery stores
- More grocery stores and better sidewalks and roads for safer transportation.
- More programs for the kids so they will have something to do
- Better parks for the kids and fix the bumpy roads
- more affordable housing
- 1. A grocery store; 2. Employment for African/American, Hispanics with high paying wages
- much is needed
- What this community needs is affordable grocery stores, this is a food desert
- wrap around center

- we need a grocery store
- recreation center - skating - bowling
- housing for felons
- jobs for felons
- connect clients that cannot read or write with the write program
- a place where my kids and family can go to and be safe
- grocery stores, more public schools, more recreation centers, before and after schools programs(free), more low-income housing
- more input for seniors checking on safety, concerns and needs in general. More recreations on development for the youth in the community, year-round so something with empty lots. just them to something possible as well as need down housing. help more homeless people.
- healthy options for produce; - benches, parks; -homeless shelters (men and women); -commercial business to uplift the community to make people who don't live on the southside come to visit for their needs every once in a while

# ACCESSING IHDA'S RESOURCES AND PROGRAMS



## FOR PROSPECTIVE HOMEOWNERS

			Website:	Next Steps:
DOWN PAYMENT ASSISTANCE	<b>IHDA ACCESS</b>	Up to \$10,000 of down payment assistance for homebuyers in the form a forgivable, deferred, or repayable 2 <sup>nd</sup> mortgage.	<a href="https://www.ihdamortgage.org/program-directory">https://www.ihdamortgage.org/program-directory</a>	Find an IHDA lender to contact at: <a href="https://www.ihdamortgage.org/lenders">https://www.ihdamortgage.org/lenders</a>
	<b>SMARTBUY</b>	\$5,000 of down payment assistance coupled with up to \$40,000 of student loan forgiveness for homebuyers in the form a forgivable 2 <sup>nd</sup> mortgage.	<a href="https://www.ihdamortgage.org/smartbuy">https://www.ihdamortgage.org/smartbuy</a>	
	<b>OPENING DOORS</b>	Up to \$6,000 of down payment assistance for homebuyers in the form a forgivable 2 <sup>nd</sup> mortgage.	<a href="https://www.ihdamortgage.org/program-directory">https://www.ihdamortgage.org/program-directory</a>	
EDUCATION	<b>FINANCIAL LITERACY AND PRE-PURCHASE COUNSELING</b>	Free financial literacy and pre-purchase homeowner counseling for individuals interested in learning about buying a home.	<a href="https://www.ihda.org/my-home/getting-an-ihda-loan/#findCounselor">https://www.ihda.org/my-home/getting-an-ihda-loan/#findCounselor</a>	Contact a participating housing counselor near you (link provided to the left)

## FOR CURRENT HOMEOWNERS

			Website:	Next Steps:
SAVING YOUR HOME	<b>FORECLOSURE PREVENTION COUNSELING</b>	Free financial and foreclosure prevention counseling for current homeowners who are at-risk of foreclosure.	<a href="https://www.ihda.org/my-home/getting-an-ihda-loan/#findCounselor">https://www.ihda.org/my-home/getting-an-ihda-loan/#findCounselor</a>	Contact a participating housing counselor near you (link provided to the left)
MODIFICATIONS & IMPROVEMENTS	<b>HOME ACCESSIBILITY PROGRAM</b>	Up to \$25,000 of assistance for elderly or disabled homeowners to make accessibility modifications or improvements in order to remain in their homes.	<a href="https://www.ihda.org/my-community/revitalization-programs/">https://www.ihda.org/my-community/revitalization-programs/</a>	Contact a HAP administrator in your area (list provided on website to the left)
	<b>SINGLE FAMILY REHABILITATION PROGRAM</b>	Up to \$45,000 (up to \$16,500 for roof-only repairs) of assistance for homeowners to make major repairs or replacements on their homes.		Contact a SFR administrator in your area (list provided on website to the left)



## FOR RENTERS

			Website:	Next Steps:
RENTAL SEARCH	<b>IL HOUSING SEARCH</b>	A free, online resource and search engine for renters and property providers to locate affordable and accessible housing that meets their needs.	<a href="https://ilhousingsearch.org/">https://ilhousingsearch.org/</a>	Call (312) 836-5200
	<b>RENTAL UNITS FOR SPECIAL POPULATIONS</b>	IHDA assists individuals with disabilities, those in need of support services, and re-entry populations in finding rental housing that meets their needs.	<a href="https://www.ihda.org/rental-housing/#RentalAssistance">https://www.ihda.org/rental-housing/#RentalAssistance</a>	
EMERGENCY AID	<b>ILLINOIS RENTAL PAYMENT PROGRAM<sup>1</sup></b>	Up to \$25,000 of assistance to cover up to 15 months of rent for households who have experienced a loss of income due to the COVID-19 pandemic.	<a href="https://www.ihda.org/about-ihda/illinois-rental-payment-program/">https://www.ihda.org/about-ihda/illinois-rental-payment-program/</a>	Call (866) ILHELP-1 or email Questions.ILRPP@ihda.org

## FOR AFFORDABLE HOUSING DEVELOPERS AND PROPERTY MANAGERS

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





**FOR PROGRAM ADMINISTRATORS**

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

			Website:	Next Steps:
PLANNING & TECHNICAL ASSISTANCE	<b>COMMUNITY REVITALIZATION PROGRAM</b>	Provides free planning and technical assistance to communities to conduct revitalization activities and plan for future investment.	<a href="https://www.ihda.org/developers/market-research/community-revitalization/">https://www.ihda.org/developers/market-research/community-revitalization/</a>	Submit an intake form: <a href="https://www.ihda.org/community-revitalization-technical-assistance-intake/">https://www.ihda.org/community-revitalization-technical-assistance-intake/</a> or email Revitalization@IHDA.org
	<b>TECHNICAL ASSISTANCE NETWORK</b>	Connects communities, organizations, and developers to resources, experts, and a community development-based network throughout the state.		
ABANDONMENT & BLIGHT	<b>ABANDONED PROPERTY PROGRAM</b>	Awards grants to municipalities and counties to secure, maintain, demolish, or rehabilitate abandoned residential homes.	<a href="https://www.ihda.org/my-community/revitalization-programs/">https://www.ihda.org/my-community/revitalization-programs/</a>	Email CommunityAffairs@IHDA.org
	<b>LAND BANK CAPACITY PROGRAM</b>	Awards grants to municipalities, counties, and land banks outside of the Chicago MSA to form a new or continue activities of an existing land bank.		
	<b>STRONG COMMUNITIES PROGRAM</b>	Provides grant funds to municipalities, counties, and land banks to address affordable housing needs and community revitalization efforts.		
EDUCATION RESOURCES	<b>FORECLOSURE PREVENTION PROGRAM</b>	Awards grants to counseling agencies and community-based organizations to administer free housing and financial counseling services, build capacity, train staff and counselors, and meet operational expenses.	<a href="https://www.ihda.org/my-community/foreclosure-programs/">https://www.ihda.org/my-community/foreclosure-programs/</a>	Email CommunityAffairs@IHDA.org
	<b>FORECLOSURE PREVENTION PROGRAM - GRADUATED</b>			
MODIFICATIONS & IMPROVEMENTS	<b>HOME ACCESSIBILITY PROGRAM</b>	Awards grants to municipalities and non-profits to administer assistance to homeowners needing accessibility modifications to remain in their homes.	<a href="https://www.ihda.org/my-community/revitalization-programs/">https://www.ihda.org/my-community/revitalization-programs/</a>	Email CommunityAffairs@IHDA.org
	<b>SINGLE FAMILY REHABILITATION PROGRAM<sup>2</sup></b>	Awards grants to municipalities and non-profits to administer assistance to homeowners needing major repairs or replacements on their homes.		

**FOR ILLINOIS RESIDENTS LOOKING TO LEARN MORE**

			Website:	Next Steps:
STATEWIDE PLANNING	<b>ILLINOIS HOUSING BLUEPRINT</b>	A large-scale planning endeavor with the purpose of developing a vision for the future of housing in Illinois and lay out a plan for achieving it. All Illinois residents can complete the resident survey, attend community meetings, and engage with opportunities to participate in the planning process.	<a href="https://ilhousingblueprint.org/">https://ilhousingblueprint.org/</a>	Email Info@ILHousingBlueprint.org





# LOCAL PLANS

List of the local planning efforts and documents that were reviewed and used to inform this Community Revitalization planning process. Many of these plans are made publicly-available on (City plan website), the City of Peoria's Planning Initiatives website, and Peoria County's Planning & Zoning website.

## CITY-WIDE OR LARGER

### **Heart of Peoria (June 2002)**

City of Peoria – Economic Development Department, Duany Plater-Zyberk & Company

### **Peoria County Comprehensive Land Use Plan (2009)**

Peoria County – Planning & Zoning Department

### **Grow Peoria: Comprehensive Plan (2011)**

City of Peoria

### **Focus Forward Greater Peoria: A Five Year Strategy 2015-2019 (2014)**

Greater Peoria Economic Development Council

### **Planning and Designing for Healthy Environments in Peoria (2015-2016)**

University of Illinois at Urbana-Champaign

### **Realizing a Healthy “Heart of Peoria” (August 2016)**

University of Illinois at Urbana-Champaign

### **Peoria Streetscape Master Plan Project**

City of Peoria, The Office of James Burnett, Farnsworth Group, Magnusson Klemencic Associates

## NEAR SOUTHSIDE CRSA

### **Southside Neighborhood Plan: Building the Future Today (December 1992)**

The People of the South Side, The South Side Planning Task Force, City of Peoria – Department of Planning and Growth Management

### **Western-Lincoln-Jefferson Diagnostic Plan and Action Plan: Phase I (Summer 1995)**

<sup>1</sup> <http://www.peoriagov.org/community-development/planning-and-zoning-division/planning-initiatives/>  
<sup>2</sup> <https://www.peoriacounty.org/340/Comprehensive-Land-Use-Plan>



City of Peoria – Department of Planning and Growth Management

**Revitalization Strategy for the Southern Gateway Area (May 2001)**

PGA Urban Consulting

**Harrison School Neighborhood Impact Zone Plan 2011-2014 (December 2010)**

City of Peoria – Department of Planning and Growth Management

**Peoria Warehouse District Implementation Plan (November 2012)**

City of Peoria, Illinois Department of Transportation

**South Village Tax Increment Financing District Redevelopment Plan and Program (May 2013)**

City of Peoria – Ordinance No. 16,968 and 16,969 and 16,970

**River Edge Redevelopment Zone Documentation (November 2013)**

Illinois Department of Commerce & Economic Opportunity

**The Southside: Making the Case (November 2016)**

National Resource Network

**South Village Stormwater Pilot (2017)**

Fresh Coast Capital

**South Village Revitalization: MacArthur Corridor Comprehensive Plan & South Village Implementation Plan (December 2019)**

IDG Architects, PCCEO, City of Peoria

# PUBLIC COMMENT



## PUBLIC COMMENT PERIOD FEEDBACK AND RESPONSE

Questions and information requests posed during this plan's public comment period and at the virtual neighborhood meetings held on April 5<sup>1</sup>, 7<sup>2</sup>, and 8<sup>3</sup> of 2021 are answered in the table below:

### Describe IHDA's Community Revitalization Technical Assistance Program:

The Illinois Housing Development Authority (IHDA) administers a variety of programs to support the creation and preservation of affordable housing for the state's communities. Community Revitalization is the implementation of intentional efforts that are likely to lead to measurable increases in access to employment, living wage jobs, healthcare, supportive services, community amenities, transportation, quality, and affordable housing stock. Community Revitalization plays a prominent role in ensuring the health and success of Illinois communities, and therefore, IHDA is a strong proponent of these processes. IHDA is committed to expanding the capacity of communities throughout Illinois to identify local housing needs and to empower those communities to take steps to meet those needs. Through its Community Revitalization Program, IHDA provides free planning and technical assistance to communities, IHDA aims to increase capacity on multiple fronts. Community Revitalization planning assists with contributing to the expansion of local leaders' capacity to see affordable housing as part of their community's growth, and to include a variety of such opportunities in their plans. IHDA's Community Revitalization technical assistance helps to connect communities to its Low-Income Housing Tax Credit (LIHTC) Program as well as a range of other grants and programs designed to meet communities' needs.

### What is the approval process for this Community Revitalization and Housing Needs Assessment plan?

The plan is the result of a partnership between the City of Peoria and the Illinois Housing Development Authority (IHDA), and is written by representatives from both entities. The plan is not approved by IHDA or the State of Illinois in any official capacity. The Peoria City Council can show approval for the plan by adopting it as an amendment to the city-wide Comprehensive Land Use Plan, which is a regulatory tool for land use and development in the City. Prior to City Council review, the draft version was distributed in February 2021 for public comment. The revised draft plan is scheduled for distribution in early May 2021. The plan will then be heard by the Planning & Zoning Commission at a public hearing. Comments from the public can be brought to the commission before and during the hearing. The commission provides a recommendation to the Peoria City Council. The council would hear the recommendation approximately two weeks after the commission hearing. Local adoption of the plan is not required by IHDA. Any resulting plans and materials produced via Community Revitalization partnerships are considered complete once the signing members of the partnership's Scope of Work finalize the documents by removing their draft status.

### Does IHDA require the Community Revitalization and Housing Needs Assessment plan to apply for any of its programs?

The Community Revitalization and Housing Needs Assessment Plan is not a requirement of any IHDA program. This plan is a partnership between the City of Peoria and IHDA. The Funding and Implementation Section of the plan summarizes several IHDA programs available in Peoria and the general eligibility criteria. Evidence of Community Revitalization effort is one component of IHDA's Low-Income Housing Tax Credit (LIHTC) Program. For the LIHTC program, the applicant is asked to show tangible connections to local planning initiatives. This plan can be used by applicants to show such connections. Alternatively, the applicant can gather other sources of evidence of connections to local planning initiatives. This plan is not the only way to meet the Community Revitalization component in the LIHTC Program. Whether applying for IHDA programs or other resources, this plan is a valuable asset to the applicant. It is common for grant applications to request the type of data, outreach, and goal setting that is compiled in this one plan.

<sup>1</sup> Meeting recording available at: <https://www.youtube.com/watch?v=ROn0bPoEZOk&t=2947s>

<sup>2</sup> Meeting recording available at: <https://www.youtube.com/watch?v=2me-yPdu6Oo&t=2350s>

<sup>3</sup> Meeting recording available at: <https://www.youtube.com/watch?v=-eSqeZUna04&t=3975s>



### **Describe the Low-Income Housing Tax Credit (LIHTC) Program:**

The Low-Income Housing Tax Credit is a federal tax credit used to incentivize private development or rehabilitation of affordable housing. In Illinois, the program offers federal tax credits but is administered at the state-level by IHDA. The Funding and Implementation Section of this plan provides a summary of the program as well as examples of its use in Illinois. Visit this section to also learn about other IHDA programs. LIHTC is but one program identified in the plan. LIHTC is one of IHDA's programs that helps to finance affordable housing in Illinois. The program is very competitive. Applications are reviewed using a transparent point system. 10 points (out of a total possible 100 points) can be awarded by showing tangible connections to local planning initiatives through the Community Revitalization Thresholds and Scoring Criteria. Earning these points does not guarantee approval of the application. Previous projects that were awarded LIHTC across the state have included single family scattered sites, townhomes, duplexes, and multi-unit buildings.

### **Each of these target neighborhoods are included or are the focus of other plan documents adopted by the City of Peoria. How is this plan different?**

This plan is created in partnership between the City of Peoria and the Illinois Housing Development Authority (IHDA). As such, it has a distinct housing focus, distinguishing it from other plans. As a partner, IHDA brings technical expertise in the analysis and application of housing development, however, as is the purpose of Community Revitalization planning, also extends into other areas of economic and community development. The plan includes an assessment of demographic, economic, and housing conditions, an analysis of the area's market as viewed from a housing finance authority, results of community engagement efforts, a summary of IHDA programs and other local funding opportunities, and a locally developed plan for neighborhood level goals and recommendations. Included in the plan is a guide to IHDA's resources by user (prospective homeowners, current homeowners, renters, administrators, and developers/property managers). The plan does not duplicate, but builds on previous and current planning and development efforts. The content of this plan can inform future development, can guide future housing investments, and can support applications for funding and resources to implement the goals of each strategy area.

### **What is the source for the demographic, economic, and housing market data?**

The second section of the plan includes analyses of demographic, economic, and housing market data collected for each strategy area. This data is sourced by the American Community Survey (ACS) in particular, the 2013-2017 ACS 5-year estimates. This source provides more current population and housing data between decennial Census surveys. Data is also sourced from the Bureau of Labor Statistics. Where available, data at the Census Tract level is used. The plan acknowledges that the geography of census tracts does not always exactly align with the defined geographic boundaries of the strategy areas as defined by the City of Peoria. The Near Southside strategy area, as defined in the plan, closely aligns with the boundaries of Census Tracts 5 and 50. The data is considered only slightly inflated as a small portion of both census tracts are outside the strategy area.

### **Who are the stakeholders referenced in the plan?**

The Community Needs Assessment Survey section of the plan includes a summary of the planning process to develop the plan. The planning process involved three layers of collaboration. The "core stakeholder group" engaged to initiate the partnership between the City of Peoria and IHDA, and to define the planning process and Scope of Work. Members included representation from LISC Greater Peoria, Peoria Housing Authority, Peoria City/County Health Department, City of Peoria, IHDA, and Peoria City Councilmember Denise Moore (District 1). The core planning team consisted of City of Peoria and IHDA staff members who carried out the planning process, data analysis, and drafting of the plan. This team met regularly throughout the planning process to discuss each step. Community meetings at three stages of the planning process made up the third layer of collaboration.



### **Revitalization of existing housing is strongly desired by residents of each neighborhood. How does the plan address this need?**

The Community Needs Assessment Survey and public meetings conducted as part of the planning process for this plan agree with the strong desire to support rehabilitation of existing housing. This desire is reflected in the goals for the study area. The Funding and Implementation Section of the plan identifies several IHDA- and City-administered programs for housing rehabilitation. Examples include: IHDA programs such as the Low-Income Housing Tax Credit (LIHTC) Program, Home Accessibility Program (HAP), Single Family Rehabilitation (SFR), and City of Peoria TIF program (available to parts of both study areas). Additionally, this plan can be a valuable tool to agencies applying for grants or other resources to support repair or rehabilitation programs. It is common for grant applications to request the type of data, outreach, and goal setting that is compiled in this plan.

### **Supporting pathways to homeownership is strongly desired by residents of each neighborhood. How does the plan address this need?**

The Community Needs Assessment Survey and public meetings conducted as part of the planning process for this plan agree with the strong desire to support pathways to homeownership. This desire is reflected in the goals for the study area. The Funding and Implementation Section of the plan identifies several IHDA administered programs for current or prospective homeowners. See the section to learn more about IHDA downpayment assistance programs, mortgage products, and housing and financial counseling. Additionally, this plan can be a valuable tool to agencies applying for grants or other resources to support homeowners or future homeowners. It is common for grant applications to request the type of data, outreach, and goal setting that is compiled in this plan.

### **What considerations are made regarding new grocery stores or ability for residents to grow/raise own food?**

The Community Needs Assessment Survey and public meetings conducted as part of the planning process for this plan also identified the need to support economic opportunities in the neighborhood. The plan acknowledges where there are gaps in available services and where services are available, notably a Hispanic grocery store in the East Bluff. The need to expand economic opportunities is reflected in the goals for each of the study areas. The Funding and Implementation Section identifies how to learn more about the Local Enterprise Zone, TIF districts (available to parts of both study areas), and resources through the City of Peoria and the Greater Peoria Economic Development Council. The City of Peoria Unified Development Code allows for community gardens and urban farms. Private gardens are permitted. Raising chickens is not permitted.

### **What considerations are made for opportunities to host short term rentals?**

The City of Peoria recently passed an ordinance permitting short term rental use. Questions on this type of use can be directed to the City of Peoria Community Development Department at 309-494-8600.

### **What type of follow-up to the completed plan is desired?**

This plan is created in partnership with the City of Peoria and the Illinois Housing Development Authority (IHDA). IHDA provided technical assistance including the census data collection, reporting, and analysis through its Strategic Planning and Reporting Department. One way to keep the plan relevant is to update the data with the outcomes of the 2020 census. Continuing the partnership for this type of update can be explored.





**Public Comment: Matrix of Goals and Recommendations from Near Southside Planning Efforts**

Goal Category	Community Revitalization Plan	South Village TIF District Redevelopment Plan	MacArthur Corridor Comprehensive Plan and South Village
<b>Housing</b>	<p>Update the quality of housing by increasing the percentage of new construction, with particular focus on the redevelopment of properties owned by public entities</p>	<p>To create a safe, vibrant, attractive, walkable and affordable neighborhood within an existing urban setting that provides convenient access to jobs, shopping, parks, schools, and churches.</p>	<p>Increase the amount of younger residents (The City of Peoria Comprehensive Plan 2011).</p>
	<p>Increase access to stable housing for residents through long-term leasing and a focus on homeownership</p>	<p>Improve the quality of life for homeowners and residents in the South Village Neighborhood by assisting them with repairs and/or property improvements.</p>	<p>Enhance the sense of place by encouraging the highest design standards at all intervention areas (Art + Soul 2012).</p>
	<p>Engage financial literacy and housing counseling services to assist residents that are interested in homeownership opportunities.</p>	<p>Provide for new housing opportunities within proximity to both downtown Peoria and adjacent industrial development.</p>	<p>Update the quality of housing by increasing the percentage of new construction.</p>



	Community Revitalization Plan	South Village TIF District Redevelopment Plan	MacArthur Corridor Comprehensive Plan and South Village
<b>Housing cont'd</b>	Ensure that older adults living in the community have housing needs met, and pursue adequate housing modification programs and new developments to ensure that older residents can remain in the community.	Promote efforts to increase homeownership and curtail crime.	<p>Create environmentally friendly dwelling spaces that can accommodate multiple occupation scenarios.</p> <p>Create Housing solutions that focus on homeownership and long-term leasing.</p>
	Attract new business to the near southside and encourage alignment with employment pipelines and job training opportunities.	Capitalize on the retail and commercial potential of key corridors including Western Avenue and Adams Street.	Provide places of employment within walking or biking distance.
<b>Economic Development</b>	Provide leasable office space to support small businesses and startups within the community.	Attract new neighborhood scale retail and restaurant uses clustered around key intersections as identified in the Heart of Peoria Plan. Such development will provide neighborhood services while expanding the City's tax base.	Expand the socio-economic base of southside residents.



	Community Revitalization Plan	South Village TIF District Redevelopment Plan	MacArthur Corridor Comprehensive Plan and South Village
<b>Economic Development cont'd</b>	Create a place and opportunity for existing residents to learn new skills.	Promote permanent job creation and employment within the Adams Street and Western Avenue corridors.	Provide leasable office space to support small businesses and startups within the community.
			Increase wealth and access to capital of residents through homeownership.
			Increase access to stable housing for residents through long-term leasing.
			Raise the median income of residents in the South Village.
			Demolish buildings in poor condition and replace them with new construction.
			Renovate buildings in poor condition.
			Create a place and opportunity for existing residents to learn new skills.
			Increase corporate and private development support.



	Community Revitalization Plan	South Village TIF District Redevelopment Plan	MacArthur Corridor Comprehensive Plan and South Village
<b>Community Engagement</b>	Protect and preserve local heritage and historical narrative, and build partnerships with public and private entities that can invest and enhance the cultural significance of the area.		Build partnerships with public and private entities that can invest and enhance the cultural significance of the area.
			Provide venues for festivals, events, performances, and interactive classes.
			Protect and preserve local heritage and historical narrative of the area.
			Provide a place for local artists to thrive within the community.
			Enhance existing public and community-based institutions.
			Expand the presence of art in public spaces.
			Increase marketing and outreach for community events.

THE ILLINOIS HOUSING DEVELOPMENT AUTHORITY AND THE CITY OF PEORIA WOULD LIKE TO ACKNOWLEDGE THE CONTRIBUTIONS OF ALL COMMUNITY RESIDENTS AND ORGANIZATIONS THAT OFFERED ENGAGEMENT, KNOWLEDGE, AND RESOURCES TO THIS PLANNING PROCESS.

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TIMOTHY RIGGENBACH - DISTRICT 3  
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ZACHARY OYLER - AT LARGE  
SID RUCKRIEGEL - AT LARGE

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