

# EAST BLUFF

## 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

# 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.**

# TABLE OF CONTENTS

<b>INTRODUCTION</b> .....	<b>7</b>	<b>Funding And Implementation</b> .....	<b>81</b>
Executive Summary .....	7	IHDA Programs and Resources .....	93
The Illinois Housing Development Authority And Community Revitalization .....	8	<b>Appendices</b> .....	<b>115</b>
Partnership and Strategy Area Designation.....	10	IHDA Glossary .....	116
Past Planning Efforts .....	11	Sources and References.....	119
<b>Demographic, Economic, and Housing Market Analyses: Community Revitalization Strategy Areas</b> .....	<b>15</b>	Composite Study Census Data.....	121
<b>Housing Stock Survey</b> .....	<b>37</b>	Community Needs Assessment Survey Handout .....	125
East Bluff.....	40	Community Needs Assessment Survey: Full Results .....	127
<b>Primary Market Area</b> .....	<b>45</b>	IHDA Programs and Resources Handout.....	130
IHDA Market Analysis Tools .....	54	Local Plans.....	133
<b>Community Needs Assessment Survey</b> .....	<b>65</b>	Public Comment: Response to Questions and Changes .....	136
Survey Results .....	69		
Public Meetings .....	72		
<b>Goals And Recommendations</b> .....	<b>77</b>		
East Bluff.....	79		

# INTRODUCTION

<i>Executive Summary</i> .....	7
<i>The Illinois Housing Development Authority and Community Revitalization</i> .....	8
<i>Partnership and Strategy Area Designation</i> .....	10
<i>Past Planning Efforts</i> .....	11



# 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 its neighborhoods.

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 their neighborhoods.

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



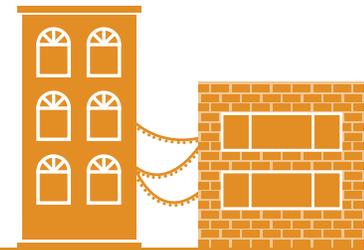
### ECONOMIC DEVELOPMENT

- 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 following two CRSAs whose geographic boundaries and characteristics are elaborated on later within this plan: the Near Southside and East Bluff neighborhoods. The areas were chosen because they most closely meet criteria for Areas of Opportunity; in part, as related to poverty level, access to jobs, and concentration of existing, affordable housing. The East Bluff has gained from much organized community capacity that continues to strengthen with Glen Oak School, the community center, East Bluff neighborhood Housing Services; and small business including a corner grocery store.





# PAST PLANNING EFFORTS

The City of Peoria has historically been very active in undertaking community development planning efforts. The City's Community Development Department maintains a Planning and Zoning Division that oversees land use administration, neighborhood and comprehensive planning efforts<sup>1</sup>. There are a wide variety of both past and current planning efforts that are coordinated under this division that are centered on initiatives that occur both at the neighborhood-level and city-wide. The City of Peoria conducted and adopted its most current comprehensive plan in 2011. Titled "Grow Peoria," this plan and its strategies center around a mission statement aimed at development, growth, and sustainability:

*"We will grow Peoria by providing an environment that attracts and retains jobs by focusing on Economic Development, Public Safety, Education, and Infrastructure. We will partner to deliver those services in a creative and sustainable manner."*

Critical Success Factors that are key to the City's Comprehensive Plan are indexed into every Council Memo, along with strategic goals of the City Council. Those factors are:

- Have an efficient government
- Keep taxes and fees competitive
- Reinvest in neighborhoods
- Support sustainability
- Invest in our infrastructure and transportation
- Grow employers and jobs
- Improve District 150
- Reduce crime

The Northside/Averyville Comprehensive Neighborhood Plan (adopted as amendment to the City's Comprehensive Plan in January 1992), indicated deteriorated conditions back to 1980. The overall housing stock was reported as poor to fair condition, with a concentration of lower-income households forcing overcrowding and providing a market for sub-standard housing. Today, conditions prevail, however much attention for improved housing quality has occurred, including new home builds by Habitat for Humanity on Infill lots, Housing Provided by Southside Office of Concern (now Phoenix), and proposed redevelopment of Taft Homes by the Peoria Housing Authority. The Northside has also gained the attention of a growing number of owner-occupied resident investors.

Plans that followed the Comprehensive Plan rewrite include:

## **PEORIA WAREHOUSE DISTRICT IMPLEMENTATION PLAN (2012)**

Created for a warehouse district revitalization effort that was then 10 years in the making. This area sits between the Near Southside and the River and is an important location for the entire city.

<sup>1</sup> <http://www.peoriagov.org/community-development/planning-and-zoning-division/planning-initiatives/>



## **SOUTH VILLAGE TAX INCREMENT FINANCING DISTRICT REDEVELOPMENT PLAN AND PROGRAM (ADOPTED 2013 BY ORDINANCE 16,968, 16,969 AND 16,970)**

Key goals were 1) “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. 2) Capitalize on the retail and commercial potential of key corridors including Western Avenue and Adams Street. In addition to the goals, concepts based on the Comprehensive Plan for focus areas that include: Neighborhood Centers, Commercial Corridors, and the South Village Neighborhood.

In addition to efforts undertaken by the City, the Peoria County government conducts planning that incorporate analyses impacting the City of Peoria. County planning efforts are housed under the Planning and Zoning Department, and are primarily responsible for driving activities affecting property, land, and parcel management. In 2007 Peoria County updated its Comprehensive Land Use Plan, originally written in 1992, and adopted the update in 2009. This plan outlines strategies for agricultural preservation, environmental stewardship, and smart growth, and includes decisions and recommendations for future land use throughout the county.

Alongside its large-scale planning efforts, the City also facilitates numerous neighborhood-level or topical planning efforts. These efforts include the following:

### **GLEN OAK ZONE PLAN (SCHOOL NEIGHBORHOOD IMPACT ZONE)**

*City of Peoria*

Neighborhood plan in 2009 to provide a series of coordinated, focused revitalization strategies around a new public grade school in the East Bluff. The City of Peoria, Tri-County Regional Planning Commission, District 150, and neighborhood participated in the implementation of the plan. The Glen Oak Zone is a two-block perimeter around the Glen Oak School. Outcomes of the plan included new grade school, neighborhood events, right-of-way improvements, awareness of housing programs, systemic code enforcement, and annual non-owner-occupied registration.

### **WISCONSIN AVENUE BUSINESS CORRIDOR PLAN**

*Farnsworth Group, City of Peoria, Build it Up East Bluff*

A vision for the corridor, the plan identifies strategies to attract new business and improve appearance and function of the commercial street in the center of the East Bluff. Significant outcomes of the 2014 plan include right of way redesign, pedestrian lighting, commercial façade improvements, murals, and a corridor branding tool-kit. Community events to implement the plan included street asphalt painting, wall art, and plantings in the right-of-way.

### **UNIVERSITY OF ILLINOIS STUDENT PARTNERSHIP WITH THE CITY OF PEORIA**

This partnership resulted in four plans created in 2016-2017 which focused on healthy neighborhood planning in the East Bluff. Plans assessed the health profile of the neighborhood and identified strategies to improve housing conditions, social capital opportunities, safe routes for youth, and neighborhood safety.

Throughout the course of IHDA's partnership and revitalization planning within the city, a variety of relevant endeavors were undertaken either within or directly-impacting this plan's Community Revitalization Strategy Areas. IHDA's Community Revitalization efforts are fundamentally rooted in a belief that planning efforts should align with local decisions, activities, and prior plans in order to avoid duplication of efforts and/or conflict. For this reason, efforts under this plan were coordinated with the following concurrent planning processes whenever possible:



## **SOUTH VILLAGE REVITALIZATION: MACARTHUR CORRIDOR COMPREHENSIVE PLAN + SOUTH VILLAGE IMPLEMENTATION PLAN**

### **IDG Architects, PCCEO, City of Peoria**

In 2018 the City hired IDG Architects, who partnered with the Peoria Citizens Committee for Economic Opportunity (PCCEO), a nonprofit organization anchored within the Near Southside, in response to an RFP<sup>1</sup> to conduct a revitalization plan for the MacArthur Corridor and its surrounding neighborhood. Spearheaded by Councilwoman Denise Moore of the City of Peoria, a group of Peoria-based IDG employees, and PCCEO's local community champions, this planning process utilized community meetings, market analysis, and architectural insights to guide and produce an implementation plan for development within the Near Southside CRSA. IHDA's Community Revitalization planning efforts collaborated with this initiative in conducting one community meeting within the Near Southside area. Both this Community Revitalization plan and IDG's South Village Revitalization Plan utilized the same primary project contacts within the City of Peoria's Community Development Department. The objectives realized by the South Village Revitalization Plan included strategies surrounding the following areas: housing, economic opportunity, community engagement/art & cultural celebration, mobility, safety, and environment. The South Village Revitalization Plan was adopted by the City of Peoria on December 10, 2019.

### **INVEST HEALTH / HEALTHY COMMUNITIES**

*City of Peoria - Health Department, Robert Woods Johnson Foundation*

In 2016, Peoria was one of 50 mid-sized cities to receive this planning grant. The team included the City of Peoria Community Development Department, Peoria Public Schools, and the Peoria City/County Health Department, plus other community partners. The team's focus became with how to turn vacant or abandoned lots into assets, narrowed to the Southside, and evolved to how to improve health in an areas; and how to address food insecurity. The team also began partnerships aimed at developers with the goals of improving health outcomes. The team hosted a "pop-up" demonstration to help the community visualize what a local food hub could be.

### **LIVABLE COMMUNITIES**

*City of Peoria, AARP*

In 2019, the City of Peoria was listed on the AARP's Network of Age-Friendly Communities, and the World Health Organization's Global Network of Age-Friendly Cities and Communities. The City's application reflected the Community Revitalization Planning then was at time near the beginning of a partnership with IHDA. The application's cover letter from the Mayor indicated the two revitalization areas, the community needs assessments, housing stock condition surveys, high priority on resident feedback; and that we believe the intended end result of strengthening these portions of our city is critically important to the long term health and livability of our entire area. Acceptance into this network requires a commitment to plan implementation and community participation.

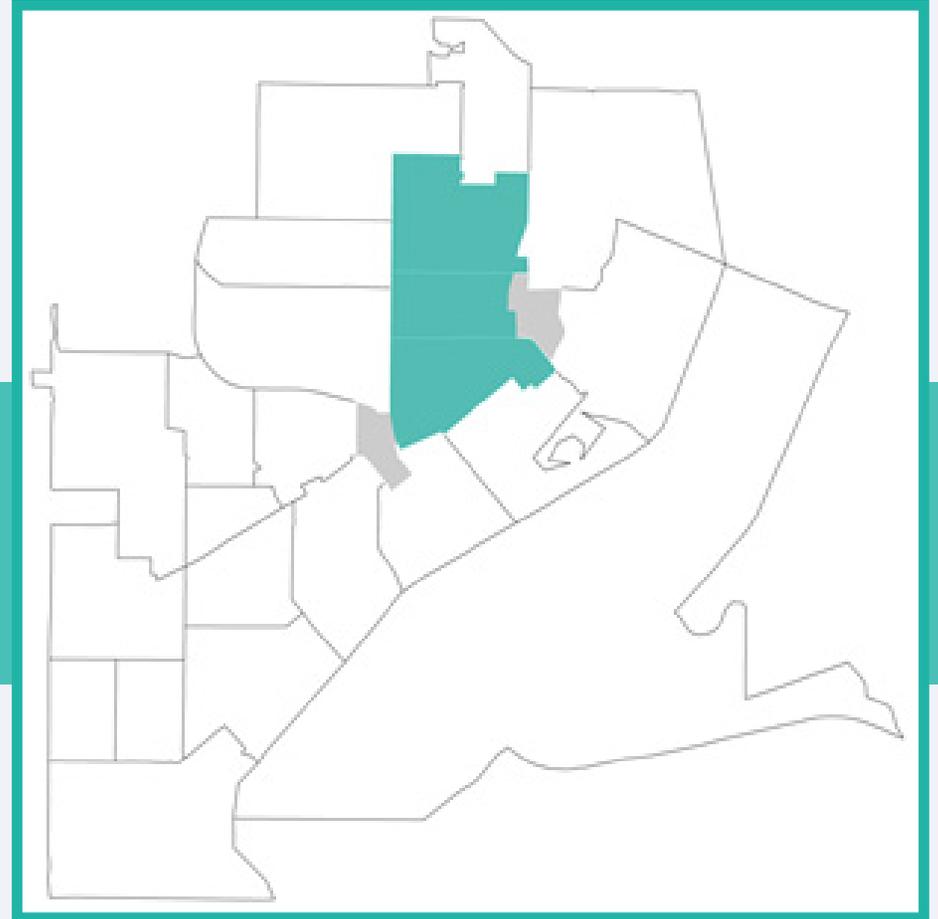
The efforts described above, while aligned, were not made official through a signed partnership or Scope of Work. The data, information, and recommendations made by any complementary and/or auxiliary planning efforts do not necessarily represent the views of IHDA or this Community Revitalization planning process. A full list of the plans that were reviewed and used to inform this Community Revitalization planning process can be found in the appendix.

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<sup>1</sup> The terms of the accepted RFP included the requirement to partner with a local non-profit.

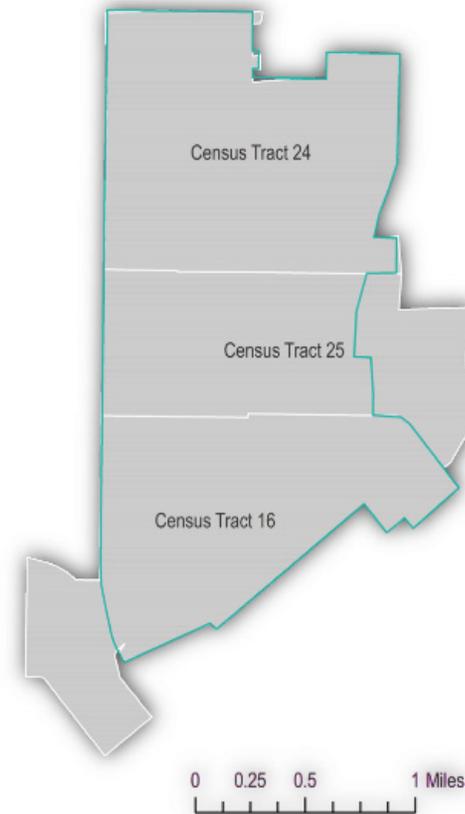
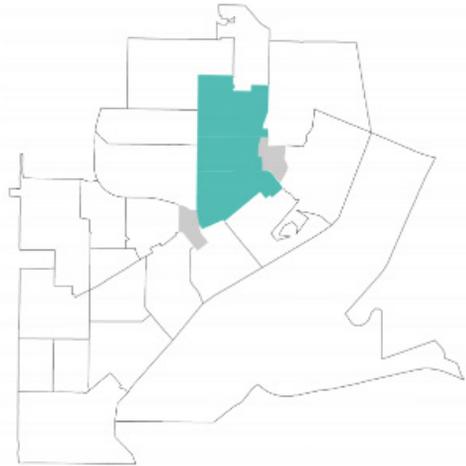
# DEMOGRAPHIC, ECONOMIC, AND HOUSING MARKET ANALYSES

**COMMUNITY REVITALIZATION  
STRATEGY AREA:  
EAST BLUFF**



# COMMUNITY REVITALIZATION STRATEGY AREA

## EAST BLUFF





# BOUNDARIES, TRANSPORTATION, AND AREA CHARACTERISTICS

The East Bluff neighborhood is named as such for its location on the geographic east bluff, above the historic center of the City of Peoria. Peoria's original town boundary includes the East Bluff. The neighborhood has historically been a middle class, blue color neighborhood. The architectural character is primarily defined by single family, bungalow style homes from the early-mid twentieth century.

For the purposes of this community revitalization study, the East Bluff strategy area is, in general, bounded by principal arterial roads Knoxville Avenue to the west and War Memorial Drive to the north. Just east of the strategy area, along Prospect Avenue, is Glen Oak Park and historic Springdale Cemetery. The southern border of the strategy area is the Near Northside neighborhood along NE Glendale Avenue. The strategy area covers 1.86 square miles, extending 2 miles north and south and 1.2 miles east to west.

The East Bluff strategy area is contained within Census Tracts 16<sup>1</sup>, 24<sup>2</sup>, and 25<sup>3</sup>. Demographic, economic, and housing figures for the study were computed from the true figures of tracts 16, 24, and 25. The data will be considered only slightly inflated as a small portion of census tracts 16 and 25 lies outside the strategy area.

Residential is the primary land use. The OSF Saint Francis Medical Center is a roughly 70-acre land use at the southwestern corner of the strategy area. The strategy area includes public education facilities through high school as well as some private institutions. The public institutions include Glen Oak Primary School, Thomas Jefferson Primary School, Von Steuben Middle School, Lincoln K-8 School, and Woodruff Career and Technical Center. Just outside the eastern study boundary, are recreational and educational amenities at Glen Oak Park, Luthy Botanical Garden, and the Peoria Zoo.

Commercial uses are primarily established along the principal arterials, Knoxville Avenue and War Memorial Drive. Wisconsin Avenue runs north to south in the center of the study area. Its business corridor, approximately 1.7 miles long, has provided retail and commercial services to the neighborhood since the early 20th century. A suburban style strip mall, constructed in the early 1960's is located on Wisconsin Avenue, just south of McClure Avenue. Kroger grocery supermarket and pharmacy had been the anchoring tenant for nearly 60 years, until its closing in 2018. In recent years, the corridor has become an attractive location for a growing Hispanic population. New restaurant and grocer have opened in previously closed store fronts. The grocer is a welcomed service in an area that lost its full-service supermarket.

Wisconsin Avenue business corridor continues to be a focal point for revitalization. A corridor plan was adopted by Peoria City Council in 2014. The plan identified strategies to improve appearance and function of the corridor. Significant outcomes of the plan to date include right of way redesign, pedestrian lighting, commercial façade improvements, murals, and a corridor branding tool-kit.

The transportation network follows a grid pattern. Residential local and connector roads lead to the arterial corridors: Knoxville Avenue, Prospect Road, and War Memorial Drive. Knoxville Avenue connects to Interstate I-74 and the city's central business district. CityLink operates three public transportation routes in the strategy area: 4 (Knoxville), 14 (Wisconsin), and 12 (Heights). Routes connect the neighborhood to the city's central business district, far north and northwest.

<sup>1</sup> Census Tract 17143001600, or Census Tract 16, Peoria County, Illinois

<sup>2</sup> Census Tract 17143002400, or Census Tract 24, Peoria County, Illinois

<sup>3</sup> Census Tract 17143002500, or Census Tract 25, Peoria County, Illinois



# LAND USE

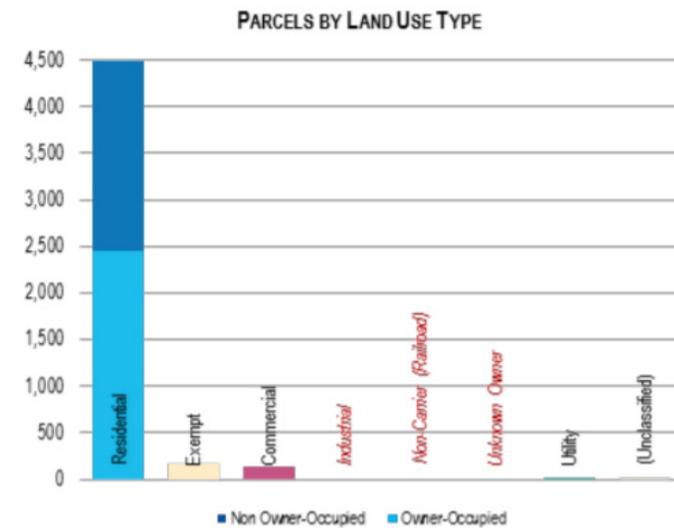


The East Bluff strategy area is the largest of this study's strategy areas, comprised of the greatest total area and the highest number of parcels. As of 2019, the East Bluff strategy area contained 4,866 total parcels. The East Bluff strategy area is a highly residential area with more than 92% of its parcels designated for residential use. Accordingly, the strategy area maintains a small percentage of non-residential parcels, with only 2.9% designated for commercial use and less than 1% for utility. The strategy area does not contain any parcels that are designated for industrial use. The majority of the area's commercial properties are concentrated along its major corridors that serve as the area's borders. The land use map on the following page displays the dearth of commercial parcels within the interior strategy area, excepting a few parcels along the Wisconsin Avenue corridor.

Peoria County Assessor records, which serve as the source for land use data contained in this study, illuminate the strong homeownership rate within the East Bluff strategy area. In addition to maintaining a high percentage of residential parcels, the East Bluff strategy area also contains a high percentage of owner-occupied residential parcels. Of the area's 4,520 residential parcels, more than 54% (or 2,446 parcels) are owner-occupied.

The East Bluff also contains a small concentration of tax-exempt properties. Of the East Bluff's exempt properties, many are home to the strategy area's various schools.

PARCEL LAND USE: EAST BLUFF		
Land Use Classification	Number of Parcels	Percentage of Total Parcels
<b>Total Parcels</b>	<b>4,866</b>	<b>100%</b>
<b>Residential</b>	<b>4,520</b>	<b>92.9%</b>
Owner-Occupied	2,446	54.1%*
Non-Owner-Occupied	2,074	45.9%*
Exempt	176	3.6%
Commercial**	143	2.9%
Utility	2	0.1%
<i>Industrial</i>	<i>0</i>	<i>0%</i>
<i>Non-Carrier (Railroad)</i>	<i>0</i>	<i>0%</i>
<i>Unknown Owner</i>	<i>0</i>	<i>0%</i>
(Unclassified)	25	0.5%

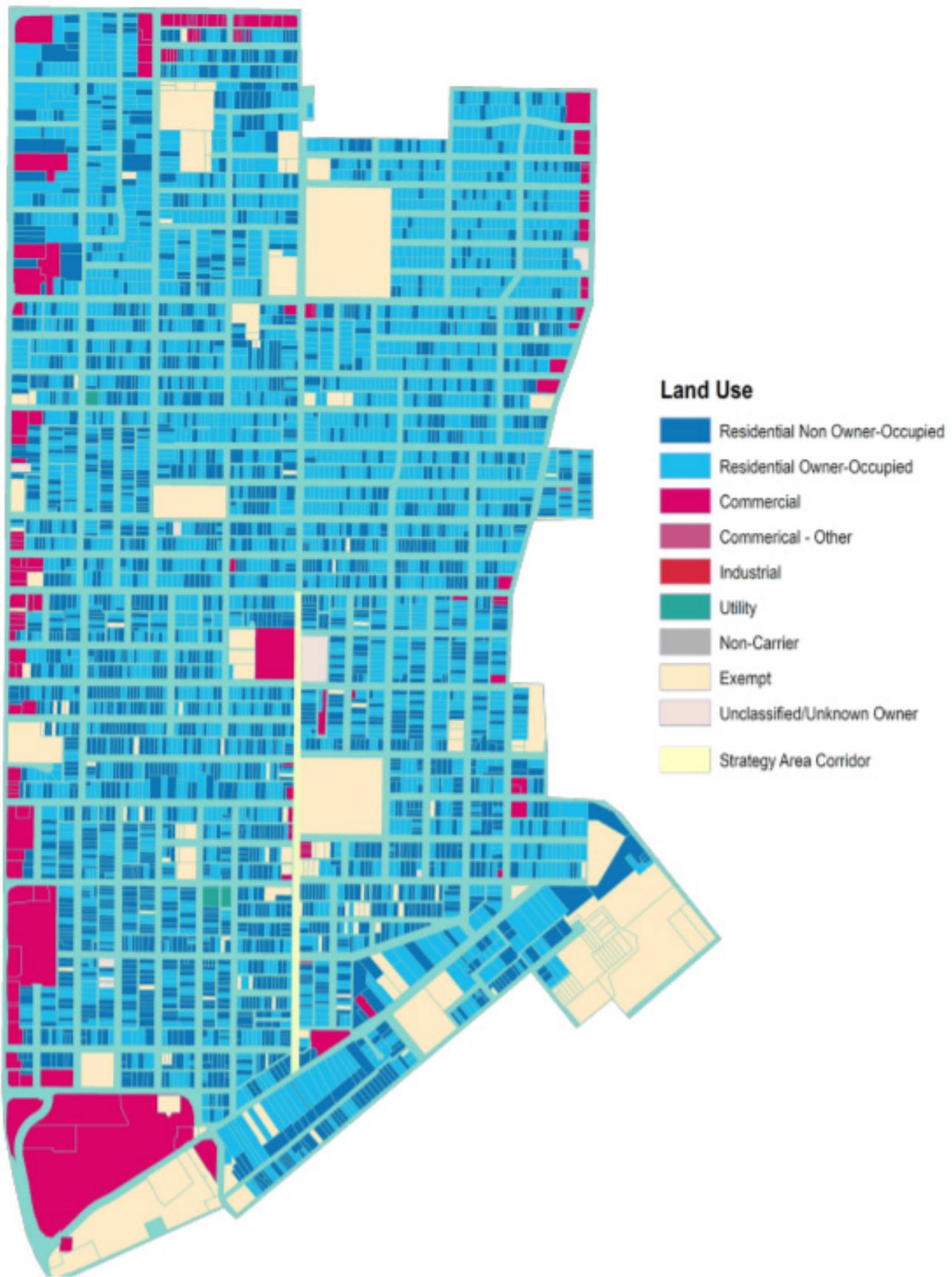


\*Represents percentage of total residential parcels

\*\*Includes 2 parcels classified as "Commercial Owner-Occupied"

i Land use types labeled with italicized red text represent categories with 0 parcels designated

# LAND USE MAP



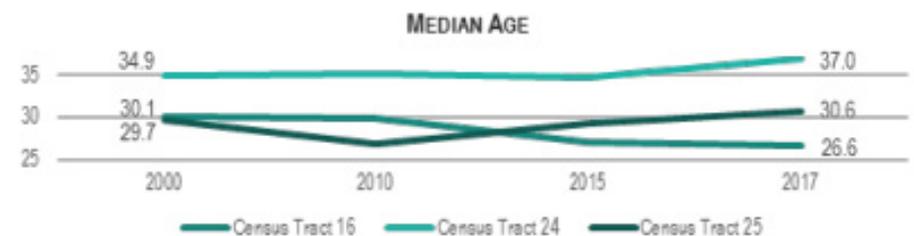
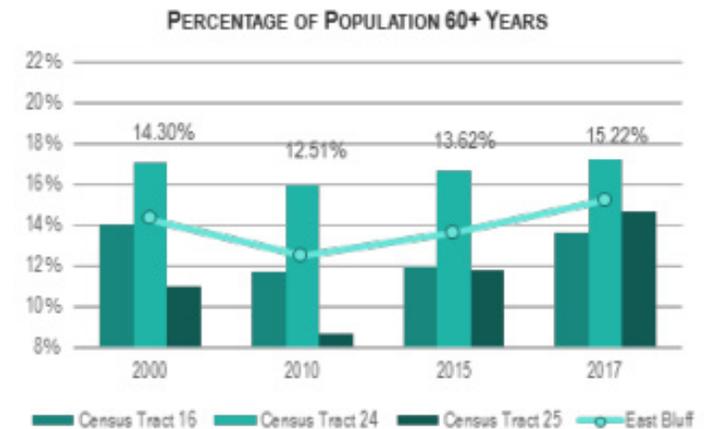
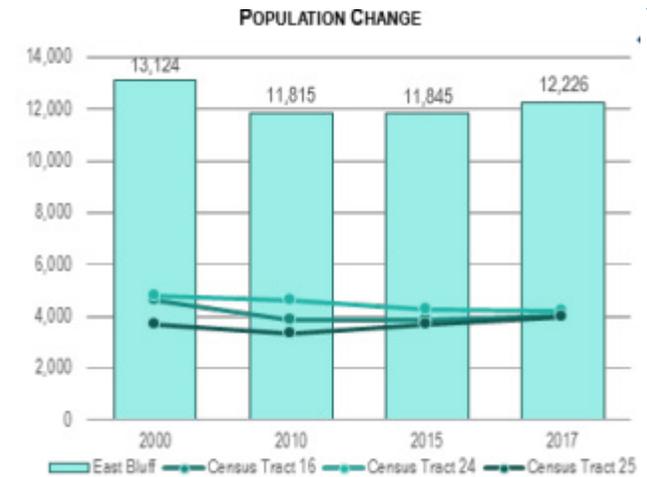
# EXISTING DEMOGRAPHIC CONDITIONS

## GENERAL POPULATION CHARACTERISTICS

As of 2017, the East Bluff strategy area has an estimated 12,226 residents, which are nearly equally divided among the area's three census tracts. In between 2000 and 2017 the population of the East Bluff strategy experienced a moderate decline, losing just under 1,000 residents, or 6.8% of its population in the 17-year timeframe. This loss in population is notable and contradictory to trends seen in broader regional geographies which experienced modest population increases in the same period, including the City of Peoria overall, Peoria County, and the state of Illinois, whose populations all increased between 1.5% and 3.5%.

The East Bluff area's net decline in population is primarily attributable to losses in population from Tracts 16 and 24, with each losing more than 12% of their 2000 population. However, Census Tract 25, located in the center of strategy area, has consistently gained population since 2010, resulting in a significant 7.7% increase since 2000.

With just over 15% of its population estimated to be 60 years or older, the East Bluff strategy area has a relatively normal concentration of older individuals compared to the broader area and country. This segment of the population, which is significantly higher within the area's northernmost Tract 24 (17.27%), has seen an increase over time throughout the strategy area at-large a trend that is also commonly seen in the broader area and country overall. As of 2017, more than 15% of the East Bluff's total population is 60 years or older, with each of its three tracts experiencing growth in this age group since 2010. Census Tract 16, located furthest south in the strategy area, contains the smallest percentage of population in this age group, and also has seen a decrease in its population's median age of more than three years since 2000. At 26.6 years, Tract 16's median age is the youngest among all of this study's strategy area census tracts. Conversely, Tract 24, East Bluff's northernmost census tract, maintains the oldest median age at 37.0 years.



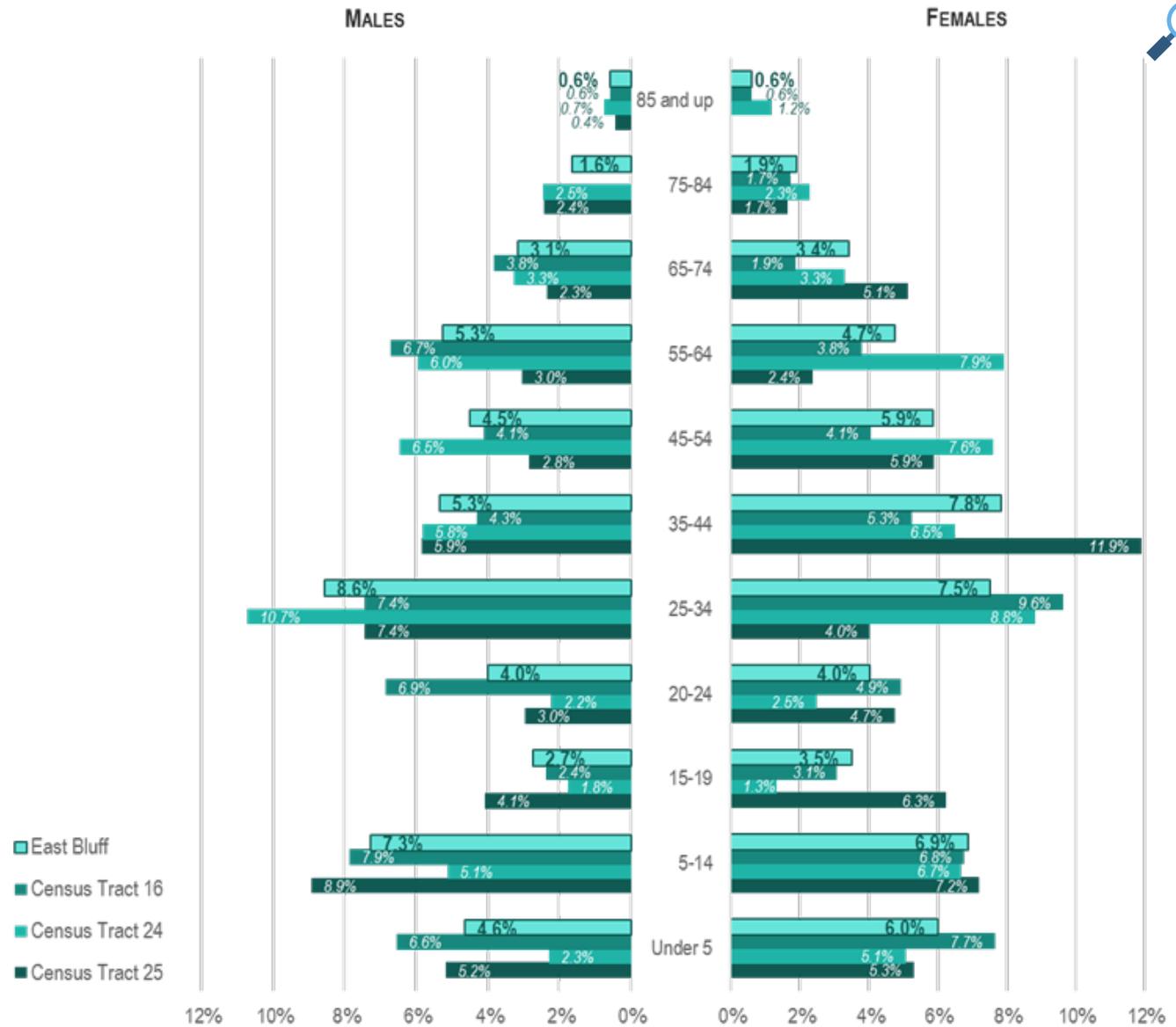
## PERCENTAGE OF POPULATION BY SEX AND AGE

The overall population of the East Bluff strategy area is similarly comprised by gender to that seen in the other strategy area of this study and the broader region and nation, maintaining approximately 52% females to 48% males. The strategy area's three census tracts are comprised of relatively different gender and age proportions, however, also maintaining notable extremes.

According to 2017 census estimates, Tract 16 maintained a smaller proportion of female residents to male residents by a significant margin, a trend that is uncommon among most geographic areas. Contrarily, with nearly 55% of its population comprised of female residents, Census Tract 25 is home to the highest proportion of female residents compared to all tracts contained within this study's two strategy areas.

As reflected in the median ages of the East Bluff's three census tracts, Tract 24, the northernmost tract, is home to a higher concentration of older individuals than the other tracts, while Tract 16, the southernmost tract, is home to younger individuals. Tract 25, located in the middle of the strategy area, serves as home to the highest concentration of middle-aged individuals.

Age distribution may shed light on current and future housing needs of individual census tracts. For instance, Census Tract 24 is notable for likely being home to the least amount of families with children, as individuals younger than 20 years comprise only 22% of the population, as compared to 34% in Tract 16 and 37% in Tract 25. This may signify a comparatively lesser need for family housing than the other tracts, however, with more than 27% of its population aged 55 and older, Tract 24 may exhibit a greater need for senior housing.





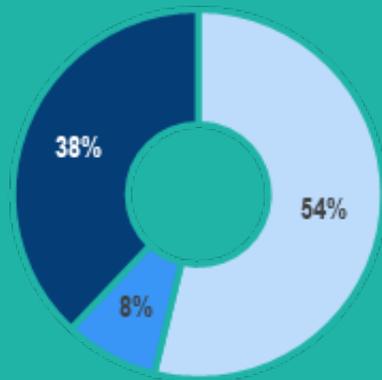
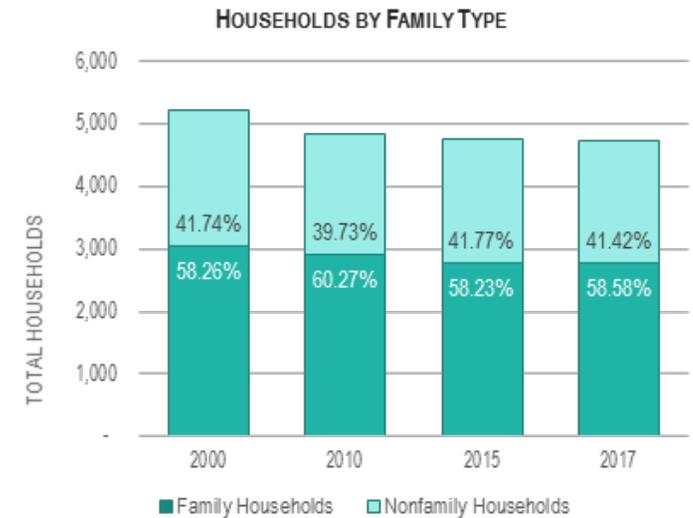
## HOUSEHOLD COMPOSITION

In accordance with the strategy area's large physical area and additional census tract, East Bluff maintains a number of overall households (4,772) that is more than three times higher than the Near Southside strategy area. Since 2000 the number of overall households has experienced a consistent decrease within the East Bluff strategy area, however the proportion of family to nonfamily households has remained nearly unchanged. With slightly more than 58% of the area's overall households representing family households, the East Bluff maintains the highest proportion of family households compared to the other strategy area. As the Near Southside's family households have been decreasing (57% in 2000 to 54% in 2017), the consistency seen in the East Bluff strategy area signifies more stability in the composition of family types within the broader city's area.

Of its family households, 54% represent married couple families, a rate nearly double

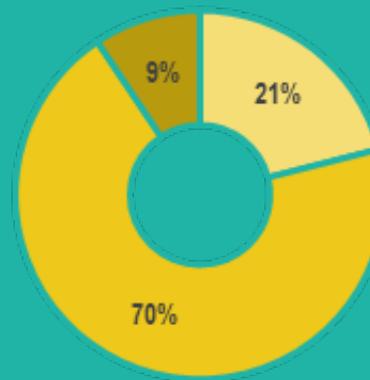
that seen in the Near Southside. The East Bluff also maintains the smallest percentage of single female-led households in comparison to the other strategy area, comprising just 38% of its family households as compared to 56% in the Near Southside, respectively.

The composition of the East Bluff strategy area's nonfamily households shows more similarities to the other strategy area than is seen among its family household composition. With 70% of its nonfamily households representing individuals younger than 65 living alone and 9% representing individuals not living alone (i.e. unrelated roommates), the East Bluff strategy area's nonfamily household breakdown is very similar to that of the Near Southside. With 21% of nonfamily households representing individuals who are 65 years or older and living alone, the East Bluff strategy area does show a significant percentage of older adults living alone, suggesting a possible need for housing options for this age group and family type.



FAMILY HOUSEHOLD COMPOSITION, 2017

- Married Couple
- Single Male Householder
- Single Female Householder



NONFAMILY HOUSEHOLD COMPOSITION, 2017

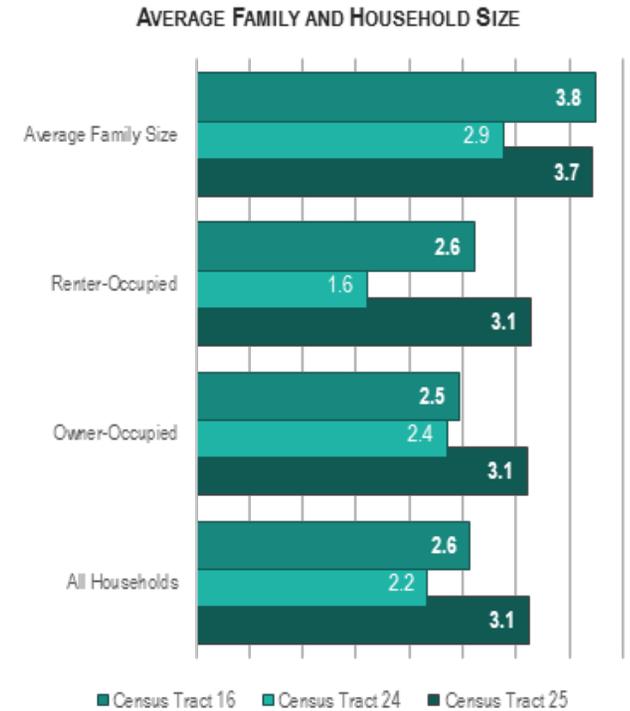
- Living Alone - 65+ Years
- Living Alone - Other
- Not Living Alone



## FAMILY SIZE

The three census tracts that compose the East Bluff strategy area vary substantially in the average sizes of their households and families. Among the area's Tract 24 the average family size is 2.9 individuals, a figure significantly smaller than the other two tracts of the strategy area and all other tracts evaluated in this study. The remaining census tracts 16 and 25 maintain average family household sizes that are nearly 1 individual greater, a significant margin for this category. While Tract 24's average of 2.9 individuals is below the rates seen in the greater region, state, and nation, Tract 16 and 25's average family sizes are well above them. In conjunction with the findings discussed in the previous two pages, the average family and household sizes found within three census tracts help to illuminate housing demands.

Tract 25 serves as the census tract which likely maintains the highest need for family housing within the East Bluff Strategy Area. As discussed previously, this tract maintains a more middle-aged population as compared to Tracts 16 and 24, as well as a high percentage (37%) of individuals younger than 20, or likely children living in family households. Tract 25 also demonstrates the highest household sizes across renters, owners, and overall households with averages above 3 people in each category. Across all census tracts evaluated in this study, Tract 25 is the only one to maintain average household sizes this large across every category, and at 3.1 average people per household, is home to the highest household average across the study. This data points to the need for housing units that can accommodate the tract's larger household sizes, but is particularly notable concerning renter-households, as the average of 3.1 individuals is significantly higher than typically seen among renter-occupied households across the other strategy area (1.6 to 2.9 individuals), the City of Peoria overall (2.3 individuals), and the nation (2.5 individuals). Overall, the average household sizes within Tract 25 indicate that when evaluating the housing needs of the community, factors such as room numbers and overall unit size warrant consideration when trying to accommodate the demographic needs of the community.



## Household Size

Conversely, average household sizes within Tract 24 demonstrate the need for much smaller housing units, whereas the tract's average renter-occupied household maintains only 1.6 individuals – a household size so small that is only witnessed in Tract 12 which is encompassed within the city's downtown area. While Tract 24's average family size is closer to 3 individuals, this tract also maintains a very high number of nonfamily households (803) and has a population that is generally older than the other two tracts in the strategy area. Therefore, current demand for larger family units with higher room counts is likely not as high within Tract 24 as compared to Tracts 25 and 16.

Census Tract 16 maintains moderately high average family and household sizes both in comparison to Tracts 24 and 25. As noted earlier, Tract 16's population has been steadily decreasing in age and currently has a high concentration of individuals younger than 20 (34% of the population). As will be discussed later in this section, Tract 16 also maintains a very high percentage of renter-occupied households (70% of all households). All of these factors indicate that there is a significant need for housing units, even within the rental market, that can accommodate larger household sizes and families with children. This demand is almost certainly higher within Tract 16 than the other tracts within the East Bluff strategy area, and possibly higher than seen in the other strategy area of this study and across the City of Peoria overall.



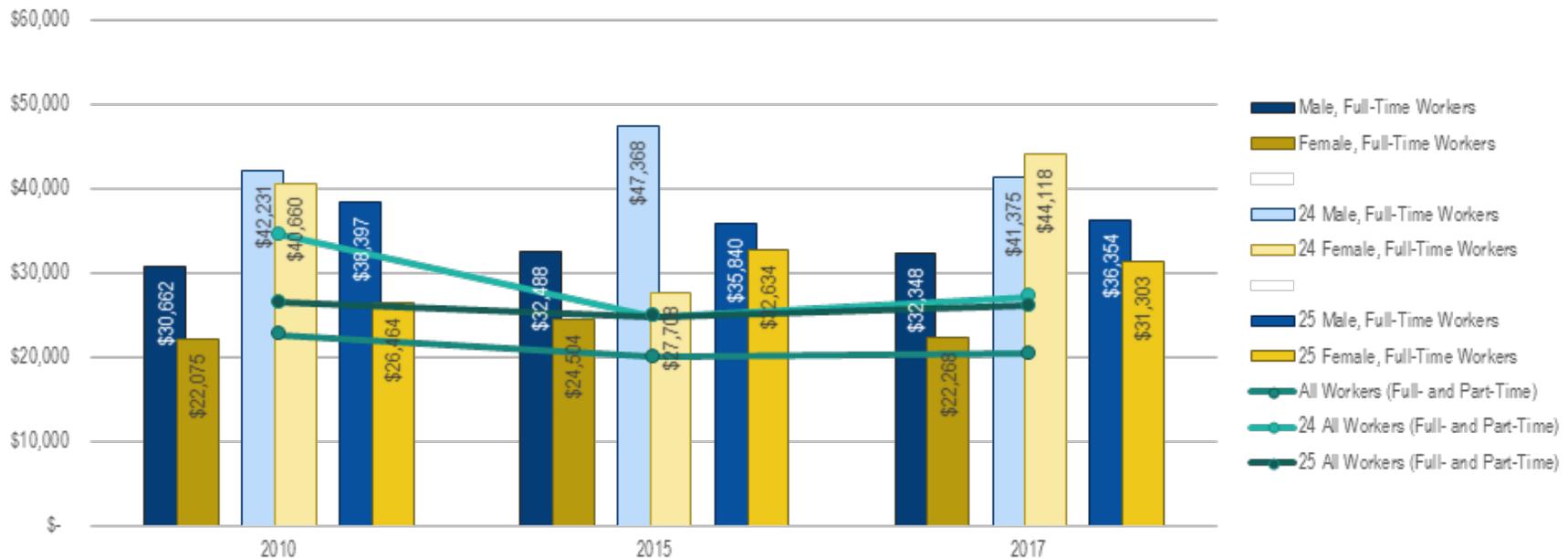
# EXISTING ECONOMIC CONDITIONS

## EMPLOYMENT AND INCOME

The three census tracts that make up the East Bluff neighborhood clearly exhibit differences in income, with Tract 24 maintaining the highest median income over time. Male full-time workers in that tract also saw the largest increase between 2010 and 2015, while female workers endured the largest decline in median income during the same time period. However, between 2015 and 2017, those same female full-time workers saw a jump of 59% in median income between 2015 and 2017, and had the highest median income of all groups in 2017. Full-time workers of both sexes in Tracts 16 and 25 generally saw lower median incomes, with female full-time workers in Tract 16 seeing the smallest increase between 2010 and 2017.

Median income of all workers, full- and part-time, can be used as a proxy to gauge overall incomes for the variety of all employment types within a community. All three of the area's census tracts saw a net decline in the median income of all workers (full- and part-time) from 2010 until 2017. While Census Tract 25 saw only a modest decline of approximately \$350 in this timeframe, Tract 16 saw a net decline of approximately \$2,300 and Tract 24 saw the greatest decline of more than \$7,000. Despite this major decline in Tract 24, however, the median income of all of its workers in 2017 at \$27,154 still remains higher than that of the other strategy area. With a median income for all workers of \$20,366, Tract 16 maintains the lowest income of all three census tracts. Overall, this data shows that income disparities between the three census tracts comprising East Bluff have generally become less extreme among the geographic areas. Income disparity between full-time working females and males have also become less prominent in Census Tracts 24 and 25, however are still quite disparate among female and male full-time workers within Tract 16.

MEDIAN INCOME OVER TIME BY SEX



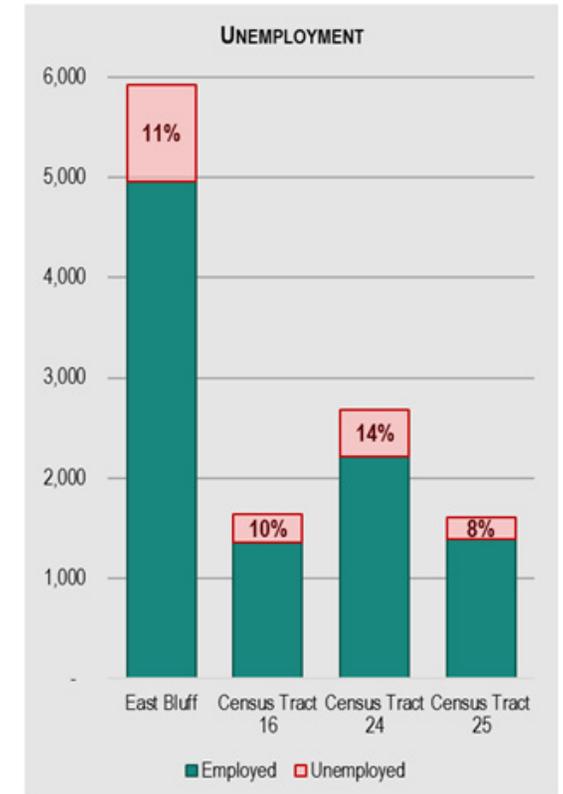
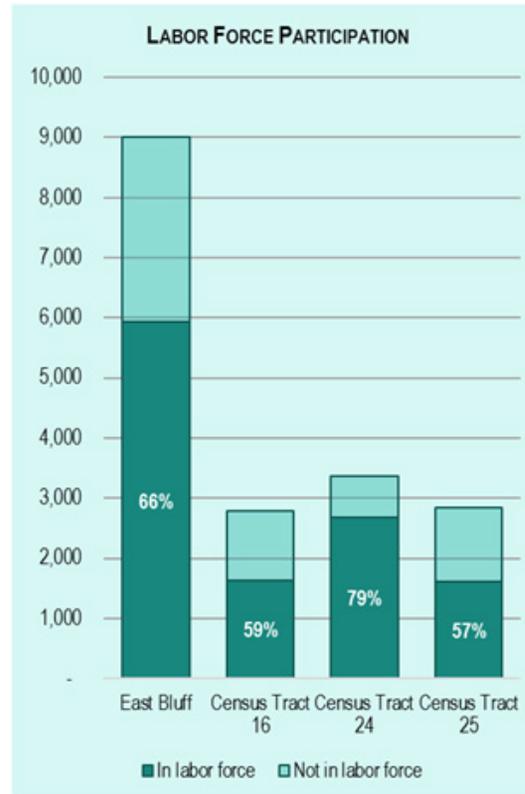


## LABOR FORCE PARTICIPATION AND UNEMPLOYMENT

The East Bluff strategy area both as a whole as well as its individual census tracts demonstrate a much stronger labor force participation rate than is seen in the Near Southside. Overall, the East Bluff strategy area maintains a labor force participation rate of 66%, which includes those who are 16 years and older and employed, unemployed but seeking work, and within the armed forces. While there are variances between the strategy area's three census tracts, Tract 25, with the lowest rate among the three at 57%, is still comparable to the other strategy area's census tracts with relatively high participation rates. Maintaining a labor force participation rate of 79%, Census Tract 24 maintains the highest participation rate across all comparison tracts and broader areas of this study, falling more than 17 percentage points higher than that seen within the City of Peoria at-large (61%) and 13 percentage points higher than Illinois (65%). Despite the area's high labor force participation rates, the East Bluff strategy area maintains significantly higher unemployment rates than many comparison areas within this study. Additionally, given that the East Bluff strategy area is significantly larger in population than the other strategy area, the number of people unemployed is significantly higher than seen in the Near Southside despite relatively similar unemployment rates. Overall the East Bluff has an estimated 962 individuals who are active in the labor force but unemployed (11%). While Tract 24 maintains a very high labor force participation rate, it also maintains the second-highest unemployment rate of all of this study's 7 strategy area census tracts. Conversely, Tract 25, with the lowest labor force participation rate of the strategy area's tracts also maintains a very low unemployment rate at 8%.

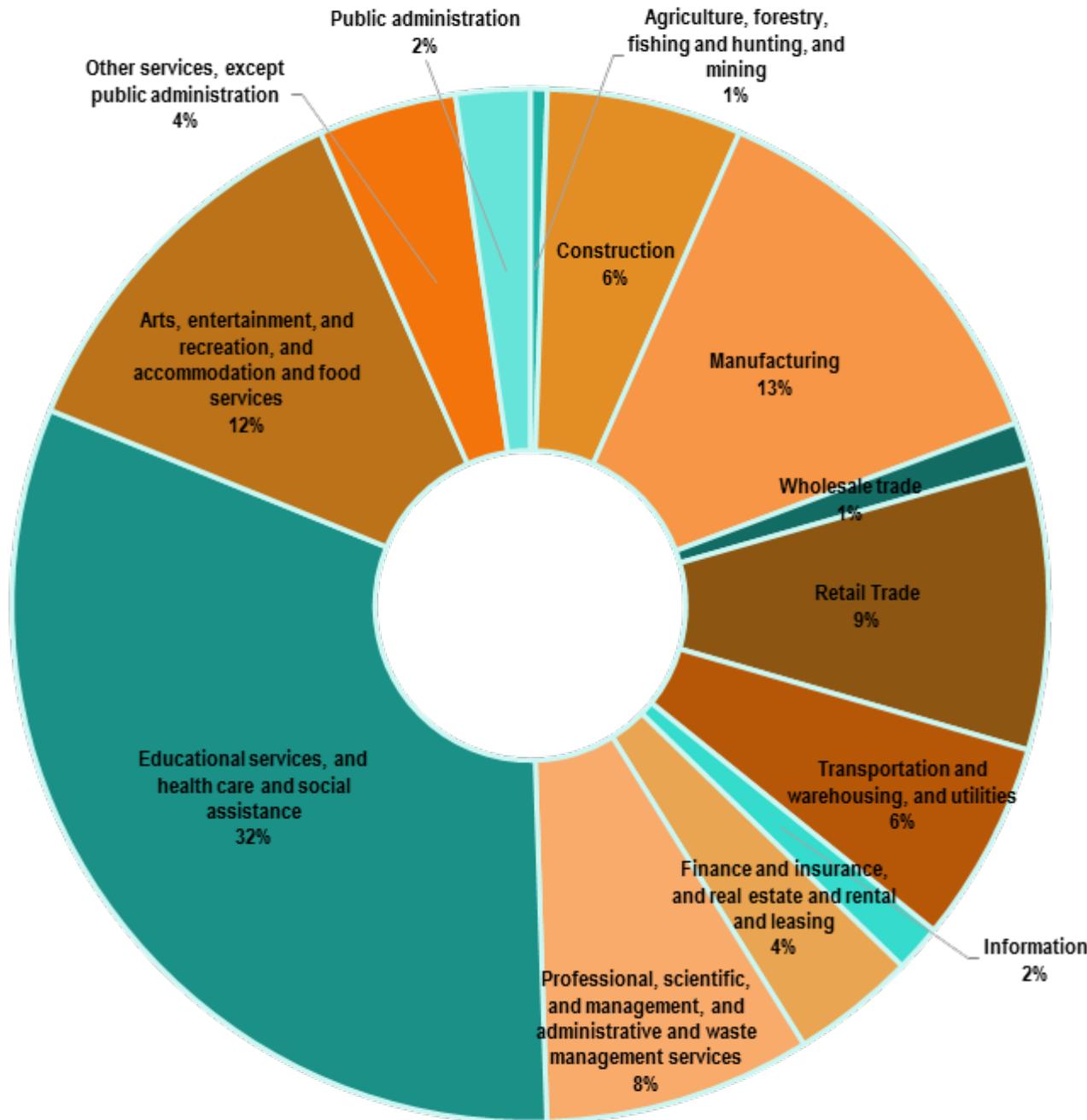
It should be noted that while Tract 25 is considered to have a relatively low unemployment rate at 8%, this figure is still very high compared to the broader area and nation, which maintain unemployment rates ranging from 4% to 6.5%. This finding indicates that employment opportunities represent a strong need across the East Bluff.

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





## INDUSTRY OF EMPLOYMENT



Approximately one-third of East Bluff residents work in educational services, health care, or social assistance, representing the largest segment of the strategy area's industry of employment. Like the Near Southside, the sector is most strongly represented with more than 30% of each strategy area's work force employed in either the educational services, health care, or social assistance industry.

The composition of the East Bluff's workforce maintains many similarities to that of the Near Southside across most of its sectors excepting two: construction, in which the East Bluff's proportion of 6% is twice the amount or greater than that of the Near Southside, and arts, entertainment, recreation, and hospitality, whereas at 12% the East Bluff maintains just over half the proportion of workers in this industry compared to the other strategy area.

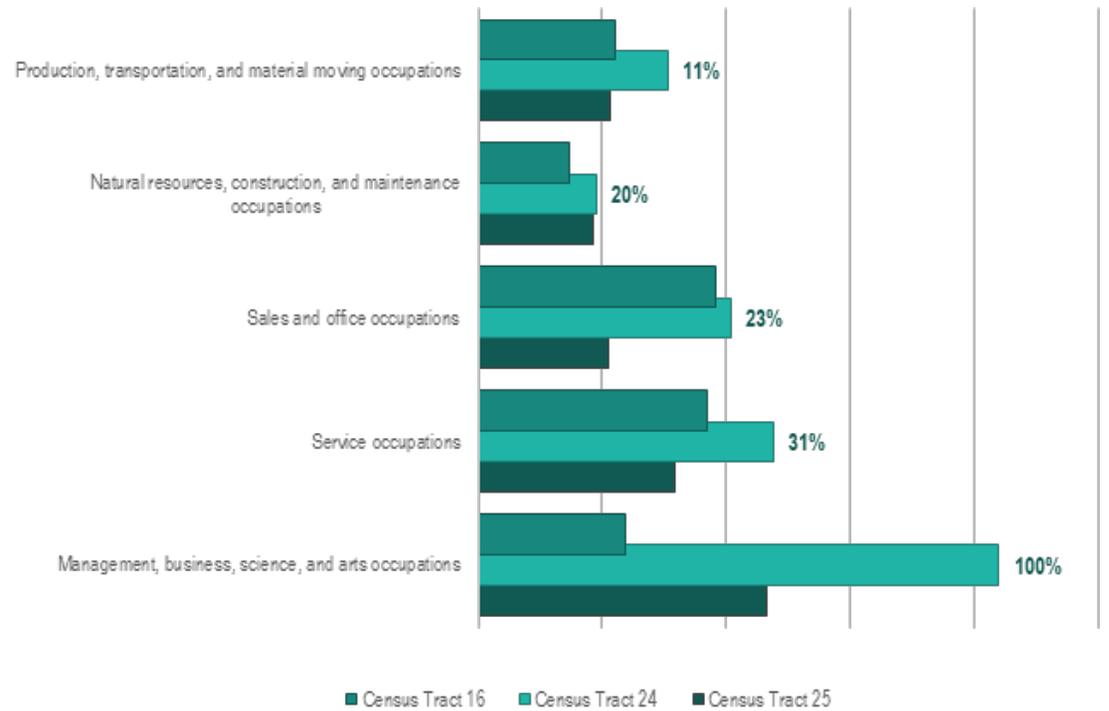
Like the Near Southside, the proportion of the East Bluff's labor force that is employed in typically higher-paying industries, such as finance and insurance (4%) and professional, scientific, and management services (8%), does not comprise a significant percentage of its workforce. However, the strategy area is home to a high number of employees in these fields, particularly within Census Tract 24, in which 204 individuals work within the professional, scientific, and management industry, or 9.2% of the tract's overall workforce.



Similarly to industry of employment, evaluating the occupation of an area's civilian workforce can provide insight into both employment opportunities within the area as well as income. The breakdown of the East Bluff's civilian workforce maintains many similarities to that seen within the Near Southside; the workforce of both strategy areas are made up of approximately 15-21% of production, transportation, and material moving occupations, and of approximately 17-20% of sales and office occupations. The East Bluff strategy area differs from the Near Southside most predominantly within service occupations, whereas the East Bluff's 23% of employees within this occupation is between 10 and 19 percentage points less than that seen within the Near Southside, respectively.

The East Bluff also maintains a higher percentage of workers in management, business, science, and arts occupations than the other strategy area. This disparity is significant between the East Bluff and the other strategy area, but is made even more extreme when looking at Census Tract 24 as a base of comparison, whose proportion of employees within the management, business, science, and arts occupations is far higher than is seen throughout any other comparison area except Census Tract 12 representing the downtown district. With an estimated 839 individuals employed within these occupations, more than 37% of Tract 24's workforce has accessed employment within this generally higher-paying occupations.

### OCCUPATION OF CIVILIAN WORKFORCE



Percentages listed represent proportion of the overall East Bluff strategy area workforce, comprised of all 3 census tracts

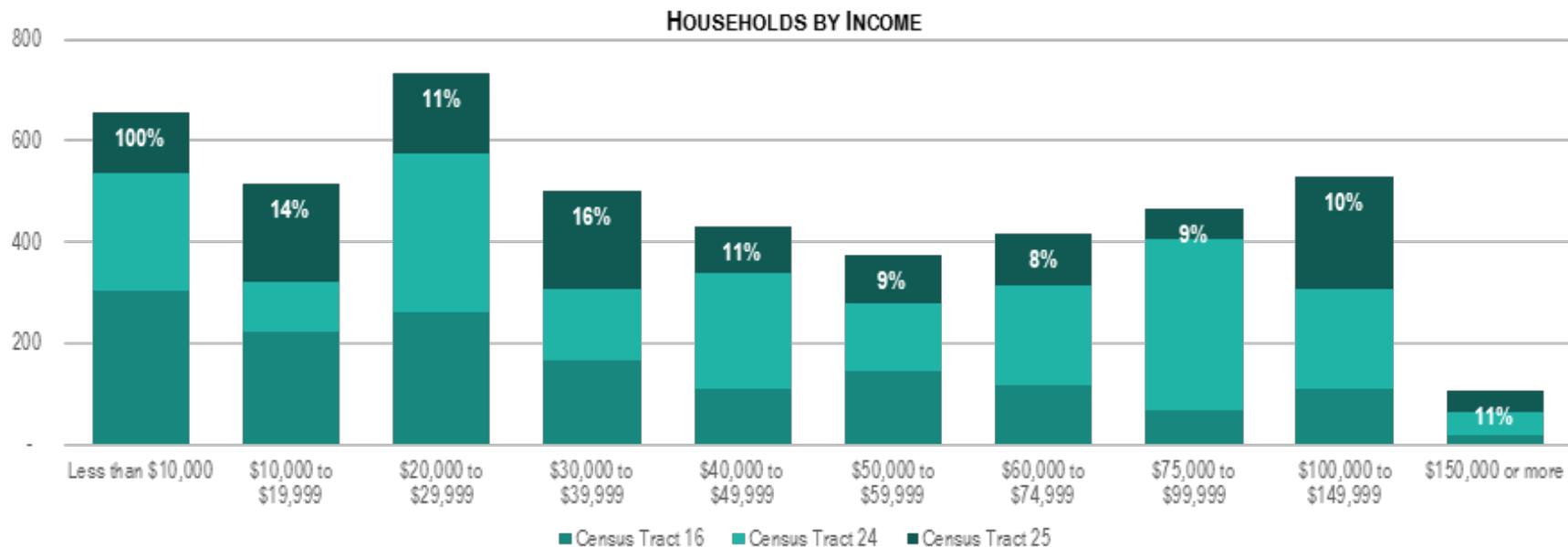


## HOUSEHOLD INCOME<sup>1</sup> AND POVERTY

Like its individual average incomes, the household income distribution found among the East Bluff strategy area generally concentrates a higher percentage of households within higher income brackets than is seen within the Near Southside. When considering all three of the East Bluff's census tracts together, the household income bracket most commonly represented is the \$20,000 to \$29,999 range, within which 16% of all households within the East Bluff strategy area earn. While this income range is higher than the most common income bracket represented within the Near Southside, both of whose households most often earn within brackets lower than \$20,000, within it also falls the federal poverty level for a 4-person household. Discussed in greater depth in the following page, in 2017 the federal poverty level for a 4-person household was \$24,600. Therefore, any households within the East Bluff neighborhood having 4 or more persons and falling within its most represented income bracket are considered either at, below, or in very close range to living in poverty.

An estimated 1,174 households, or 25% of the overall households within the East Bluff make an income of less than \$20,000 annually. The majority of these households are located within Tract 16, the southernmost tract within the strategy area, which is also home to a relatively young population and moderately high average household size. For these reasons, it is rational to assume that there is a notable segment of households within Tract 16 that are family or multi-person households, potentially with children, and living in poverty.

Despite these findings, the East Bluff is also home to a much higher percentage of households making large annual incomes, particularly within Census Tract 24. 32% of the East Bluff's households earn \$60,000 or greater as compared to only 11% of households within the Near Southside. Especially notable is that 11% of households in the East Bluff earn between \$100,000 and \$149,000, a figure 7 to 8 percentage points higher than seen in the Near Southside. Tract 24 maintains the greatest percentage of high-income households, comprising 53% of all households in the strategy area making \$75,000 or more.



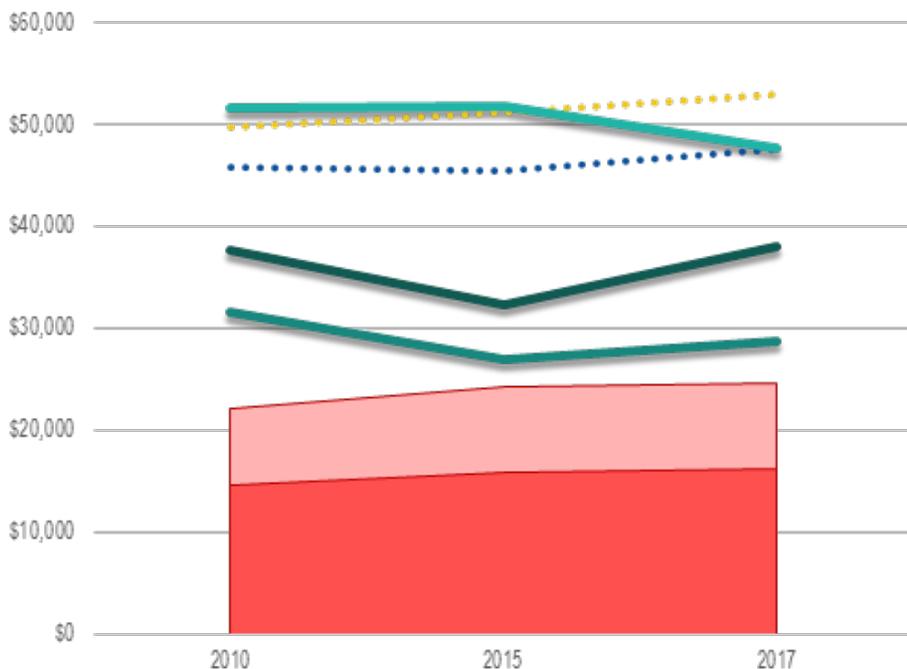
<sup>1</sup> Percentages shown on chart represent proportion of the overall East Bluff strategy area's households, comprised of all 3 census tracts



The range of household incomes across the East Bluff is much wider than is seen in the Near Southside. While this large range indicates the greatest diversity in household income among the strategy areas, each of the three tracts comprising the East Bluff maintain distinct trends relating to household income; as of 2017 the East Bluff's three tracts maintained a household income that spanned approximately \$20,000, divided nearly equally at \$10,000 intervals between each tract. Generally, the median household incomes seen across the East Bluff strategy area are higher than those seen in the Near Southside, however, fall below those seen at the city- and county-level. The median household incomes of both Tracts 16 and 24 fall any between \$15,000 and \$25,000 below that of the City of Peoria and Peoria County. Census Tract 24 at the strategy area's northern end is an exception, which maintains a median household income of \$47,639, less than \$100 lower than that seen among the city overall. Tract 16 has the highest median household income by far across any of the census tracts comprising this plan's strategy areas, and while it far exceeds the median household income of the East Bluff's other two tracts, it is the only one of the three to have declined since 2015. This may indicate that while the households of Tract 24 enjoy relative financial stability, they may increasingly be facing financial insecurities as time goes on.

None of the median household incomes seen across East Bluff's census tracts fall below the federal poverty levels for either 2- or 4-person households. As of 2017, Tract 16 at the southern end of the area, however, just barely exceeds the poverty threshold for a 4-person household. As it is also home to highest average household size (3.1 individuals), this is notable, indicating that many more households located within Tract 16 are likely to sit beneath the federal poverty level.

**HOUSEHOLD MEDIAN INCOME AND POVERTY LEVEL**



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

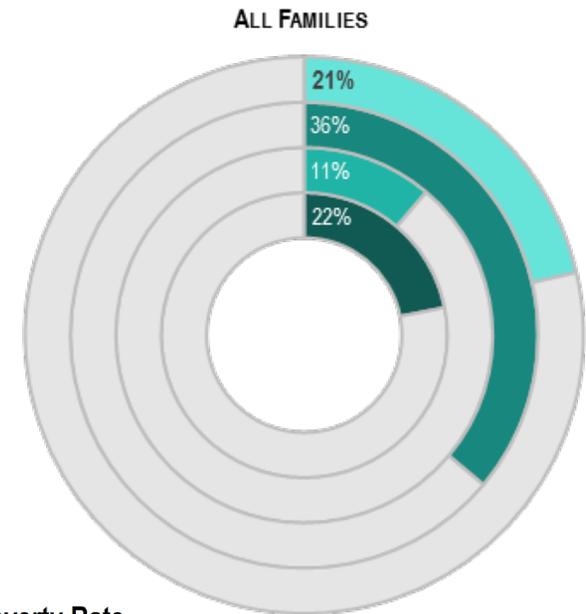
GEOGRAPHY	2010	2015	2017
PEORIA COUNTY	\$49,747	\$51,147	\$53,063
CITY OF PEORIA	\$45,863	\$45,552	\$47,697
EAST BLUFF: CENSUS TRACT 16	\$31,579	\$27,009	\$28,750
EAST BLUFF: CENSUS TRACT 24	\$51,678	\$51,851	\$47,639
EAST BLUFF: CENSUS TRACT 25	\$37,618	\$32,355	\$38,036
FEDERAL POVERTY LEVEL: 4- PERSON HOUSEHOLD	\$22,050	\$24,250	\$24,600
FEDERAL POVERTY LEVEL: 2- PERSON HOUSEHOLD	\$14,570	\$15,930	\$16,240



## POVERTY

As of 2017, the East Bluff overall maintained the lowest percentage of family poverty across this plan's strategy areas; with 21% the East Bluff has approximately half the poverty rate among its families as is seen in the Near Southside. Still, this rate exceeds that seen across the City overall, which was 16% as of 2017, and does not speak to the variances in poverty seen across the strategy area's three census tracts. While Tract 24 at the northern end of the strategy area maintains a family poverty rate of 11%, Tract 16 at the southern end has more than triple that family poverty rate at 36%. As depicted by the chart on the following page, family poverty has increased since 2010 in the East Bluff's Tracts 16 and 24. This growth is most significant in Tract 16, whose rate almost doubled over the course of 7 years. While Tract 25 saw a decrease in family poverty between 2015 and 2017, it still falls above that seen in the broader region.

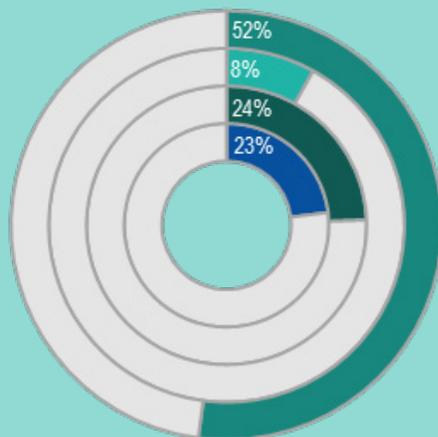
While married couple families experience poverty at a much lower rate than other family types in general, a statement that holds true across the East Bluff strategy area, each of its three tracts see higher poverty rates among married couples than is seen at city-level. Tract 24, which demonstrates the lowest poverty rates across most other family types and in general, notably has one of the highest poverty rates among married couples (11%) across this study. Families with adolescent children experience poverty at a higher rate, particularly those led by single females. This figure is incredibly exacerbated among Tract 16, whose poverty rate for single female-led households with children is 72% - the second-highest rate seen across this entire study.



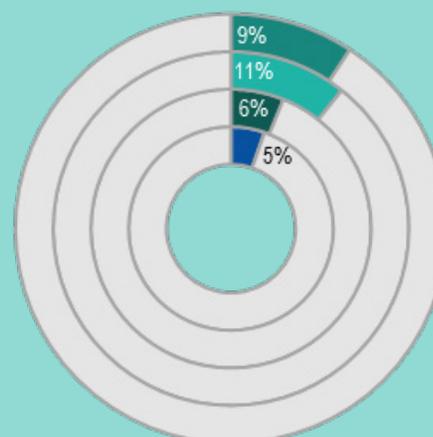
### Poverty Rate

- East Bluff CRSA
- Census Tract 16
- Census Tract 24
- Census Tract 25
- City of Peoria

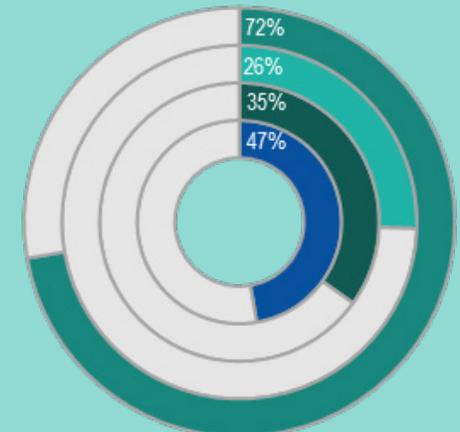
### FAMILIES WITH CHILDREN 18 AND UNDER



### MARRIED COUPLE FAMILIES

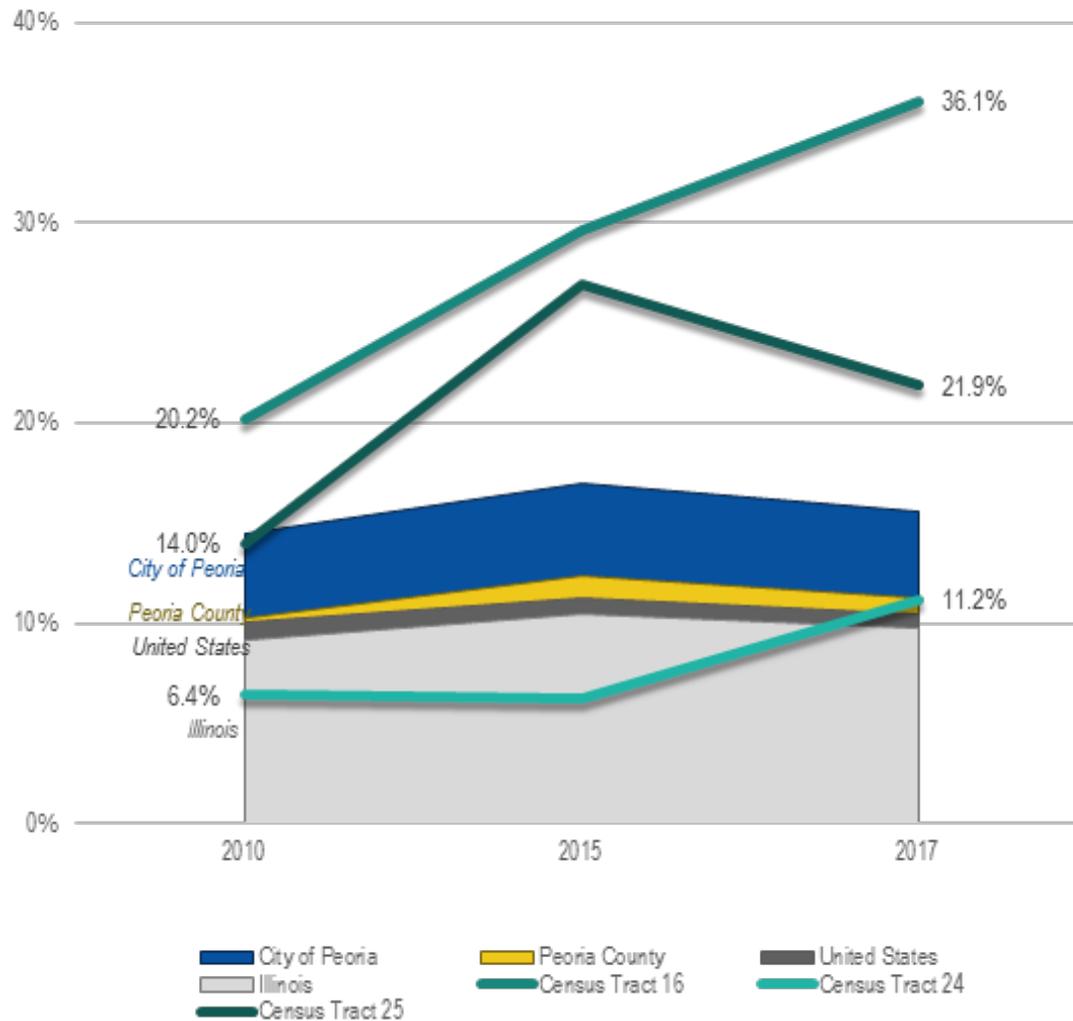


### SINGLE FEMALE HOUSEHOLDER FAMILIES WITH CHILDREN 18 AND UNDER

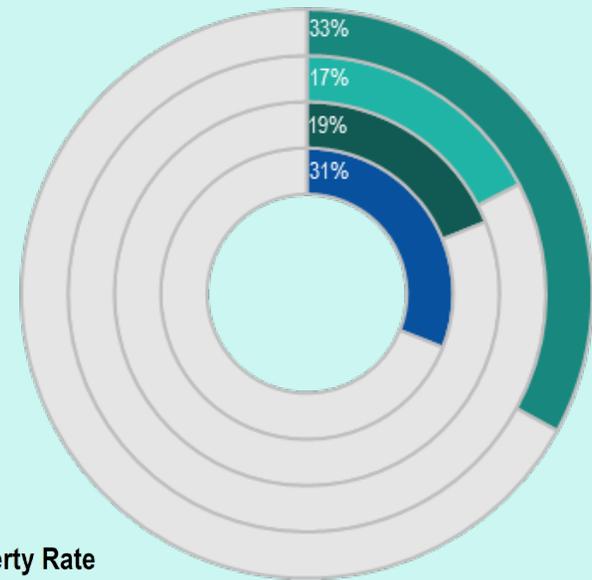




### PERCENTAGE OF FAMILIES IN POVERTY



### NONFAMILY INDIVIDUALS: 15 YEARS AND OLDER



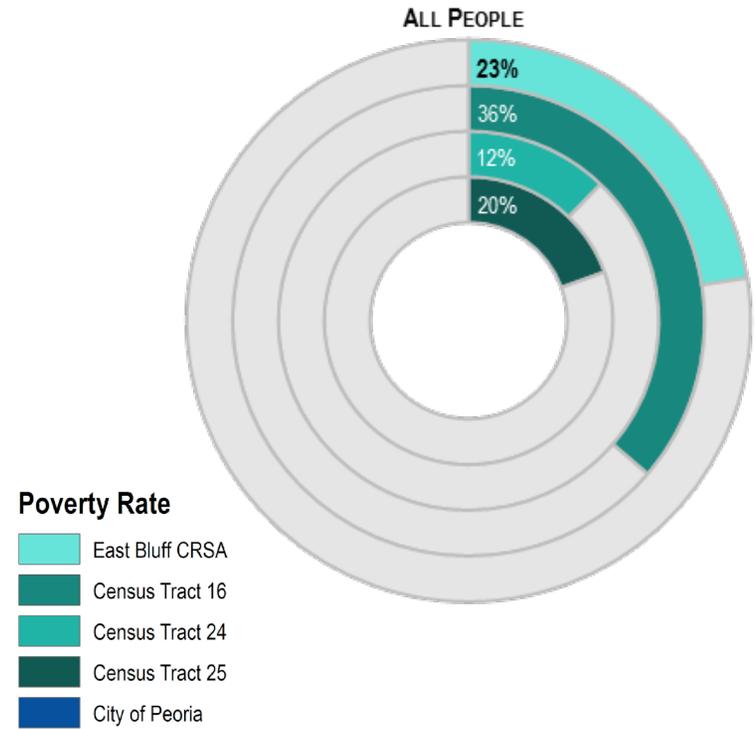
### Poverty Rate

- East Bluff CRSA
- Census Tract 16
- Census Tract 24
- Census Tract 25
- City of Peoria

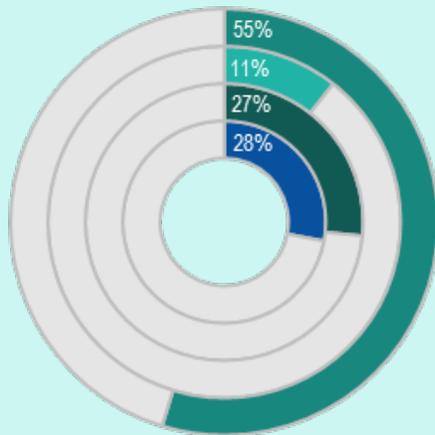
Individuals in nonfamily households, which includes individuals living alone or with “roommates,” generally experience poverty at a higher rate than those living in families. Within the East Bluff strategy area, nonfamily individuals experience poverty most often in Tract 16, which maintains a rate higher than that of the City of Peoria overall of 33%. Tract 25 conversely maintains a higher poverty rate among families than its nonfamily individuals, which experience poverty at a rate of 19%.



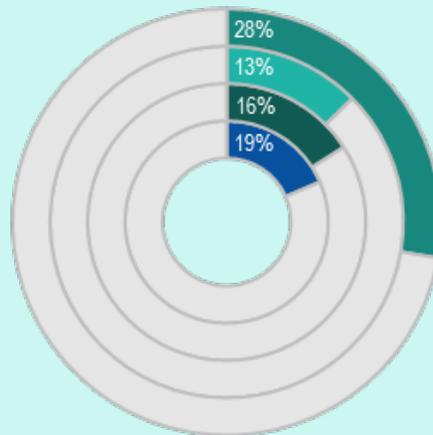
As of 2017, 23% of all individuals living in the East Bluff strategy area are living in poverty. While this percentage is higher than seen at the city-level, which has an overall poverty rate of 22%, it is far lower than seen in the Near Southside. An exception to this is Tract 16, which maintains an overall poverty rate of 36%. Similar to the family poverty trends seen across the East Bluff, Tract 16 almost always maintains significantly higher rates of individual poverty than the other two census tracts within the strategy area. More than half of the children under 18 years old in Tract 16 are living in poverty, a rate more than twice as high as that in Tract 24 and five times as high as that in Tract 25. Contrarily the rate of poverty among adults who are 65 years and older is highest within Tract 24, whose poverty rate among this age group at 12% is just above that seen across the City of Peoria overall. This may indicate a need for affordable housing options for older individuals within this census tract.



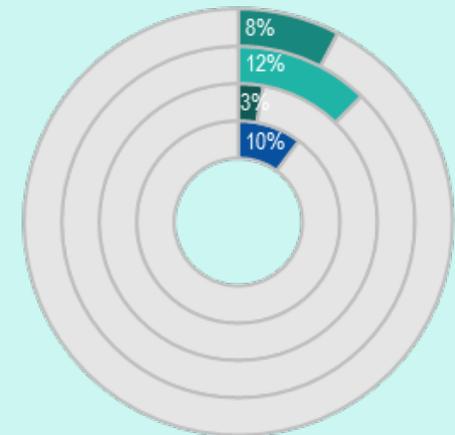
### CHILDREN UNDER 18 YEARS



### ADULTS 18 YEARS AND OLDER



### OLDER ADULTS: 65 YEARS AND OLDER



# EXISTING HOUSING CONDITIONS

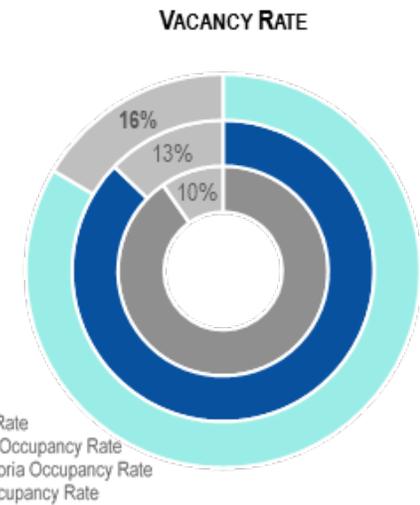
## OCCUPANCY AND VACANCY

Serving as the largest strategy area, the East Bluff also maintains the highest number of housing units. With 5,666 total housing units, the East Bluff strategy area has more than double the housing units compared to the Near Southside. Of the strategy area's three census tracts, Tract 24, located to the far north, contains the highest number of parcels. With an overall vacancy rate of 16%, the East Bluff also serves as the strategy area maintaining the lowest vacancy (or highest occupancy) across this plan. The highest vacancy across the East Bluff's three census tracts falls within Tract 16, which has a 21% vacancy rate. While significantly lower, the vacancy rate of Tracts 24 and 25 at 15% and 14%, respectively, are still slightly higher than seen across the City of Peoria overall (13%) and state (10%).

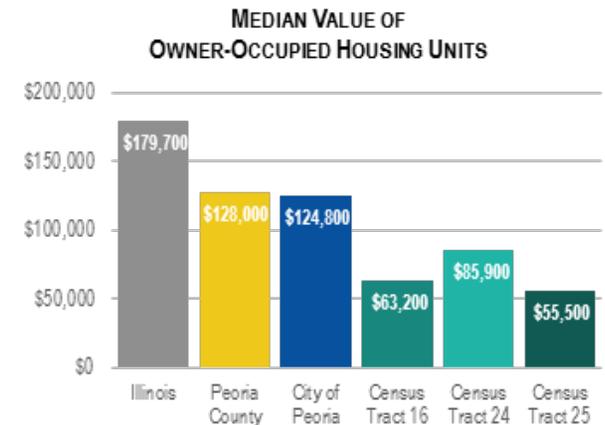
## HOUSING VALUE

The value of owner-occupied housing units across the East Bluff strategy area are generally higher than those seen in the Near Southside however still fall below the values seen in the broader geographic region. The majority (61%) of owner-occupied homes in the East Bluff are valued between \$50,000 and \$99,999. Each of the area's three census tracts maintain a significant proportion of homes that are valued within this bracket. Outside of this bracket, the majority of homes within Tracts 16 and 25 are valued at less than \$50,000, while the majority of homes within Tract 24 to the far north are valued at \$100,000 or greater. The range for the median value of owner-occupied homes within the East Bluff strategy area spans just over \$30,000, with Tract 25 maintaining the lowest median

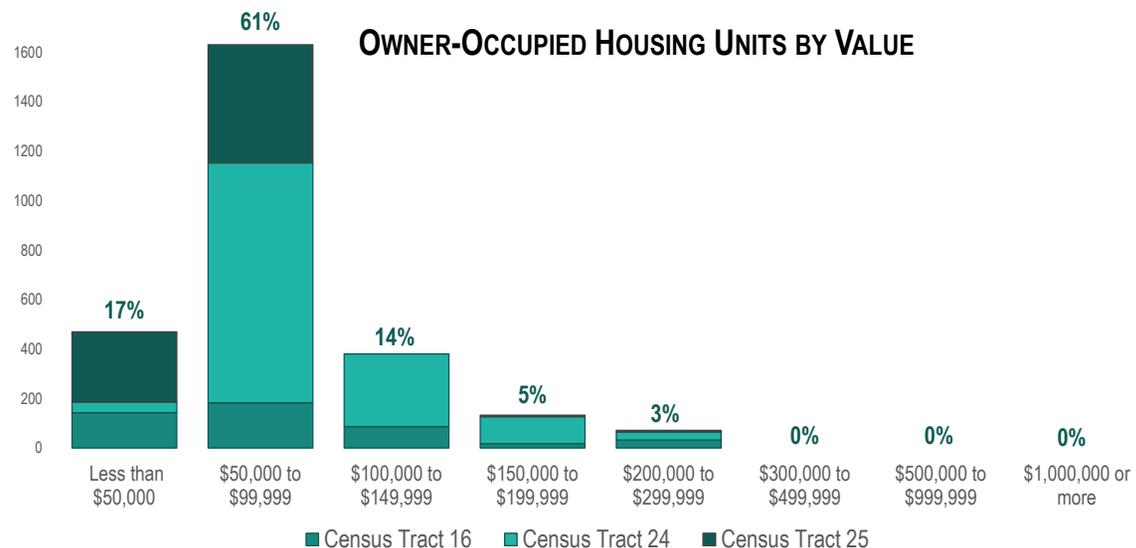
value of \$55,500 and Tract 24 maintaining the highest at \$85,900. However, even the strategy area's highest median value within Tract 24 falls approximately \$40,000 short of the median value of homes across both the City of Peoria and Peoria County, and almost \$100,000 below the median value of homes across Illinois.



Legend for Vacancy Rate chart:  
 - Grey: Vacancy Rate  
 - Light Blue: East Bluff Occupancy Rate  
 - Dark Blue: City of Peoria Occupancy Rate  
 - Dark Grey: Illinois Occupancy Rate



## OWNER-OCCUPIED HOUSING UNITS BY VALUE



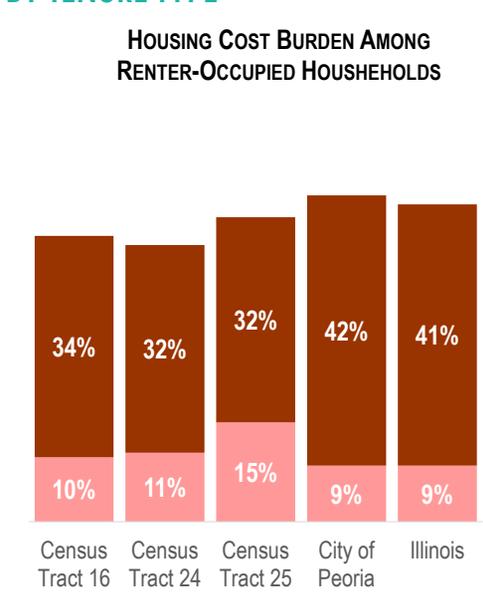
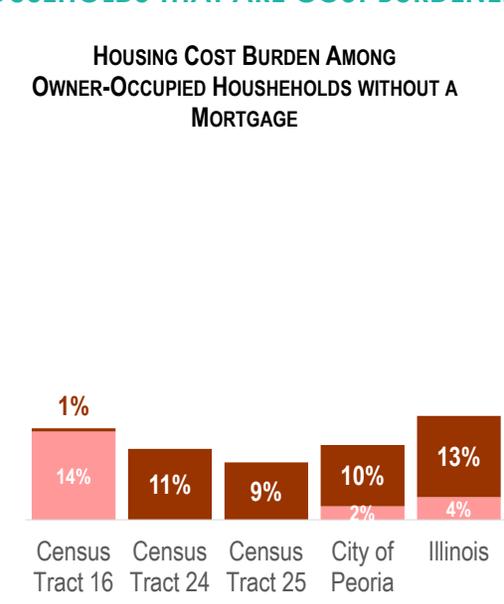
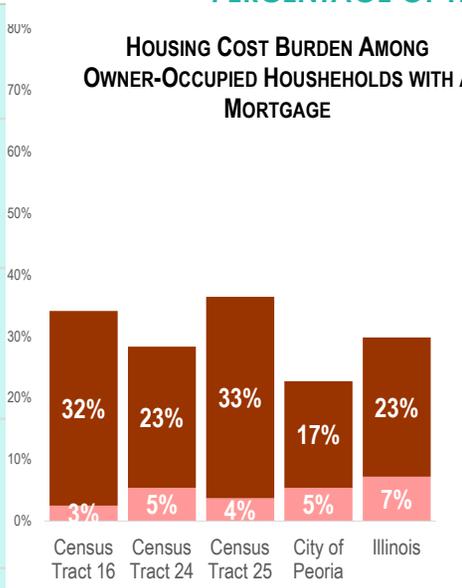
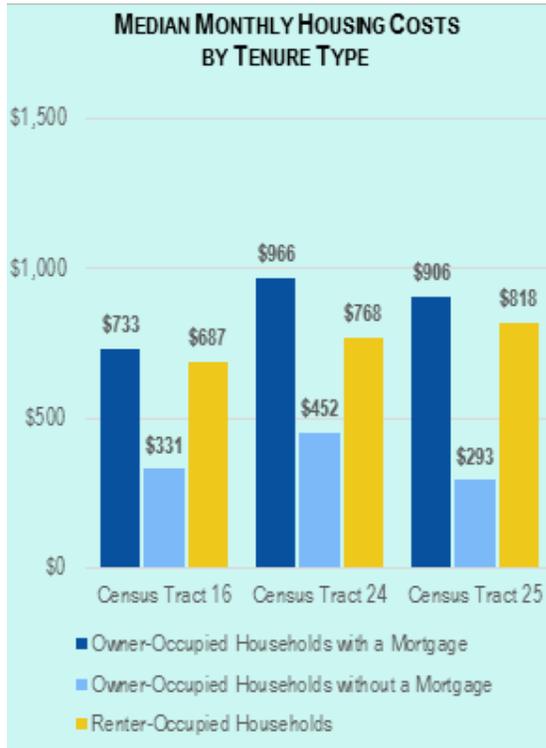


## HOUSING COSTS

Monthly housing costs across the East Bluff strategy area are relatively evenly distributed by tenure type. Particularly when comparing the median housing costs of renters versus owners with a mortgage, the cost of housing is relatively similar in each of the East Bluff strategy area's three census tracts. Spanning from \$687 (for renters in Tract 16) to \$966 (for owners with a mortgage in Tract 24), the \$279 difference in between monthly costs for renters and mortgage-holding owners is the smallest range seen in housing costs between these tenure types across any of this study's strategy areas. As is common, the monthly housing cost for owners without a mortgage is significantly smaller across each of the East Bluff's three census tracts. This is particularly true in Tract 25, which maintains the lowest monthly cost for owner-occupied households without a mortgage across any area of study included in this plan at just \$293. Interestingly, this same census tract is the most expensive for renters across this entire plan, with a median monthly cost of \$818.

In comparison to the Near Southside, the East Bluff strategy area is generally less cost-burdened particularly among owner-occupied households without a mortgage. For this tenure type, all three of the East Bluff's census tracts maintain similar percentages of overall housing cost-burden in comparison to the City of Peoria and state. Owner-occupied households with a mortgage in the East Bluff are more cost-burdened than those across the city overall and Illinois (excepting Tract 24), however are generally less cost-burdened than such households in the Near Southside strategy area. As is consistent across all of this plan's geographies, renter-occupied households are significantly more cost-burdened than owner-occupied households in each of the East Bluff's three census tracts.

## PERCENTAGE OF HOUSEHOLDS THAT ARE COST BURDENED BY TENURE TYPE



■ Owner-Occupied Households without a Mortgage Paying 35.0% or more towards Housing  
■ Owner-Occupied Households without a Mortgage Paying 30.0% to 34.9% towards Housing Costs

# HOUSING STOCK SURVEY



## 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 in the plan's strategy areas 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 this plan's strategy areas.

**EAST BLUFF  
HOUSING  
STOCK SURVEY**



## PUBLICLY OWNED PARCELS



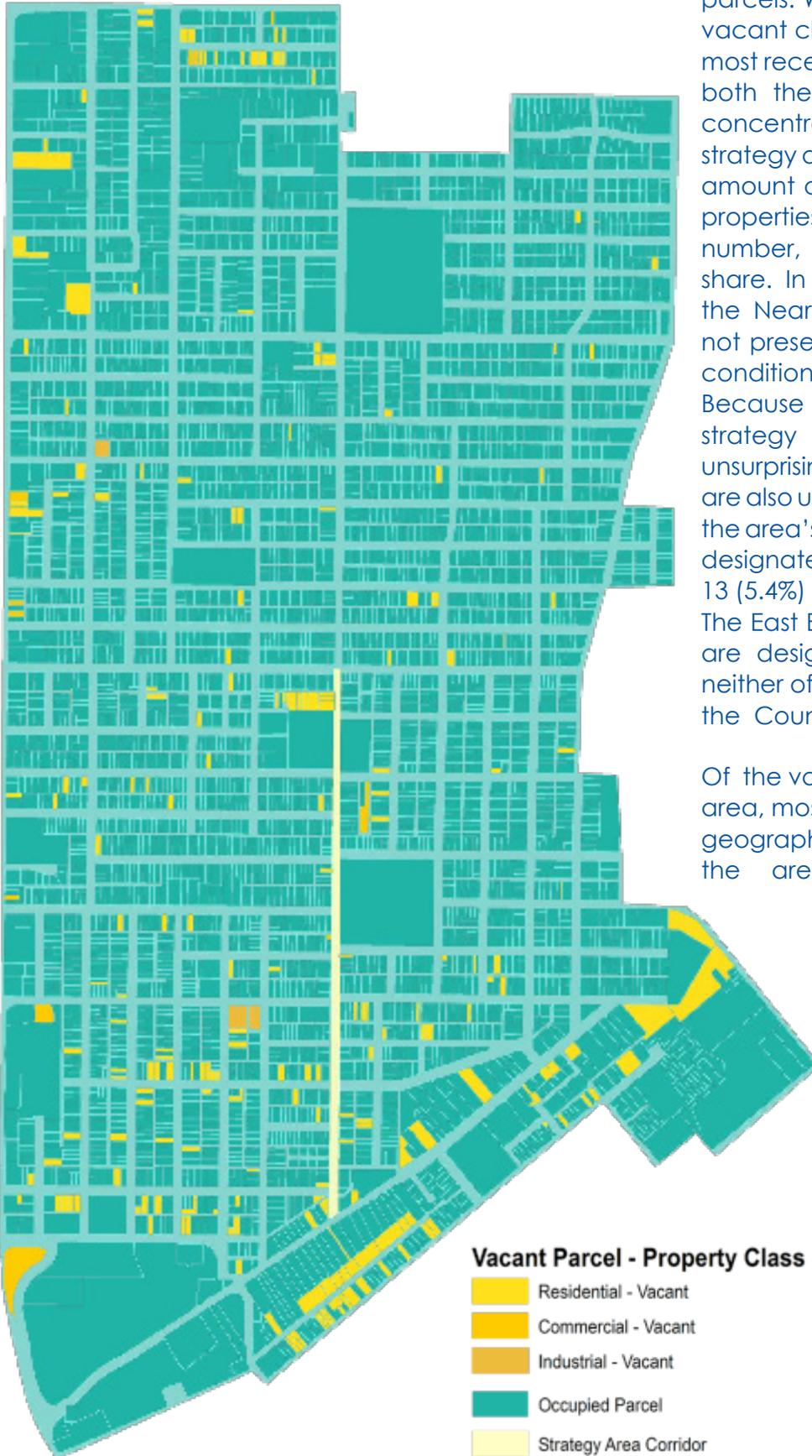
The East Bluff strategy area contains a very small percentage of properties owned by the area's major public institutions; with only 98 properties falling into this category, the East Bluff has the least amount of publicly owned properties across this study's strategy areas. Furthermore, because the East Bluff area contains significantly more properties than the Near Southside, the disparity in publicly owned properties between the East Bluff and the Near Southside is amplified. Properties owned by the City of Peoria, the Peoria County Trustee, and the Peoria Housing Authority account for only 2% of the East Bluff's over all properties, however, comprise 15.8% of the overall properties in the Near Southside.

The publicly owned properties within the East Bluff strategy area most strongly concentrated within the southern half of the area. The vast majority of these properties are owned by the City of Peoria (59.2%) and fall within Census Tract 16, which comprises the southern portion of the strategy area bordering the Near Northside.

The major public entity holding the second-highest amount of properties within the East Bluff is the Peoria County Assessor, owning 35 properties throughout the strategy area. County-owned properties account for more than 35% of all publicly-owned properties within the East Bluff strategy area and are also heavily-concentrated in the area's southern half.

With just 5 properties under its ownership, the Peoria Housing Authority serves as the major public entity holding the fewest amount of properties in the East Bluff. At just 5% its concentration of overall publicly owned properties within the strategy area is less than half of that seen within the Near Southside.

## VACANCY



The East Bluff strategy area is home to a very small amount and overall share of vacant parcels. With only 241 properties receiving a vacant classification in the County Assessor's most recent data, this strategy area contains both the smallest amount and smallest concentration of vacancy across the study's strategy areas. Given the East Bluff's very high amount of overall properties, its 241 vacant properties comprise only a fraction of its total number, accounting for only 5% of the full share. In comparison to the figures within the Near Southside (31.1%), vacancy does not present as the most pressing concern or condition within the East Bluff strategy area. Because the land utilization of the East Bluff strategy is predominantly residential it is unsurprising that nearly all vacant properties are also utilized for residential purposes. 228 of the area's total vacant properties (94.6%) are designated for residential use; the remaining 13 (5.4%) are vacant commercial properties. The East Bluff contains only 2 properties that are designated for industrial or utility use, neither of which were classified as vacant in the County's most recent assessment.

Of the vacant properties within the strategy area, most are concentrated within specific geographic sub-areas. The vast majority of the area's vacant residential properties are located within Census Tract 16 at the strategy area's southern border. Many of these are contiguous to one another, located on the first street north of the strategy area's border with the Near Northside. The southwestern corner of the strategy area just north of the OSF campus also contains a relatively high amount of vacant residential properties. While there are a small number of vacant properties along the Wisconsin Corridor, only two of these are vacant commercial properties, suggesting fair occupancy and utilization along this targeted corridor.

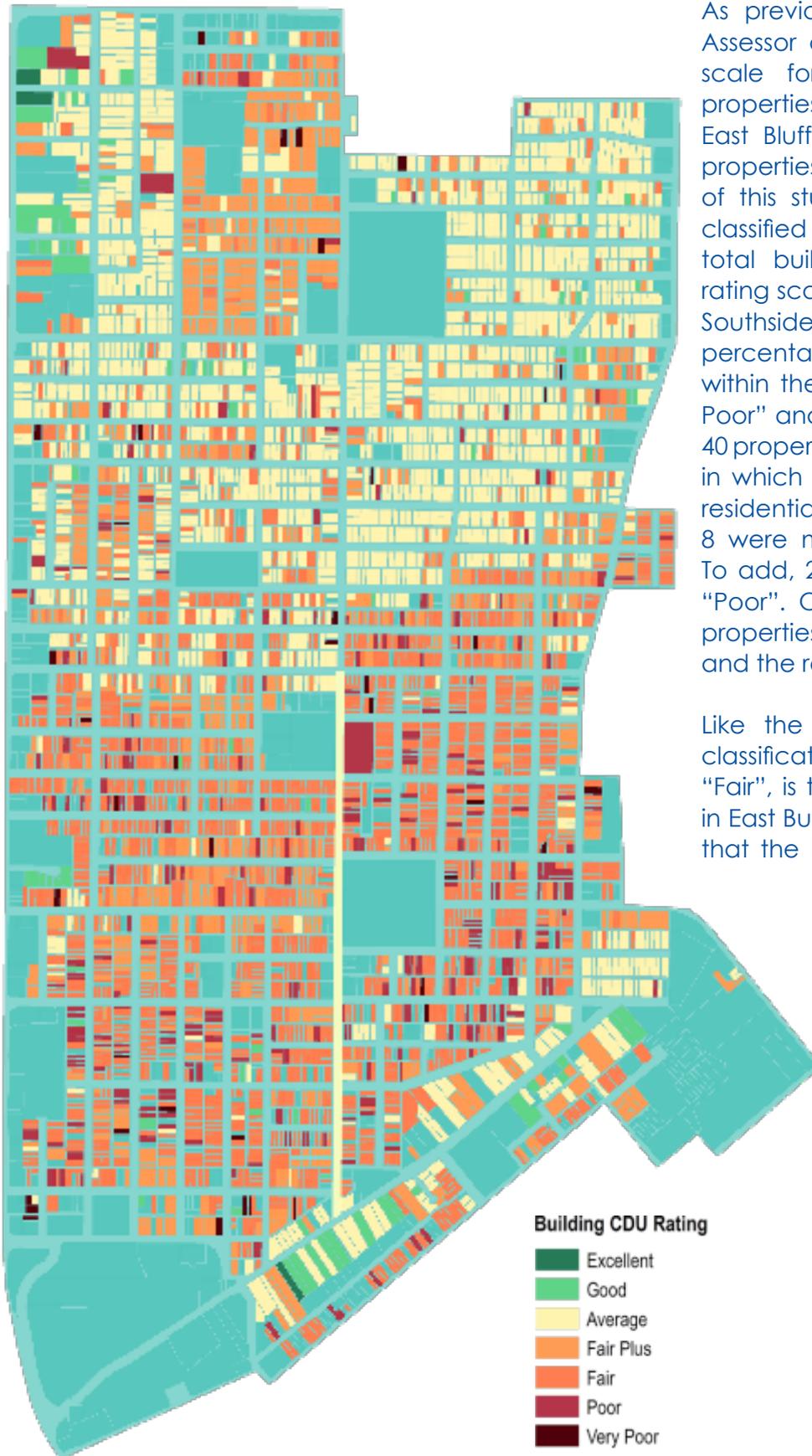
## RESIDENTIAL PROPERTY TYPE



The East Bluff strategy area is overwhelmingly residential in land use. With more than 92% of its parcels designated for residential use, the East Bluff area's proportion of residential properties supersedes that within the Near Southside by nearly twenty percentage points. In total, 4,520 parcels within the East Bluff strategy area are classified as residential. Along with being the most heavily residential strategy area in land use, the East Bluff strategy area also maintains the highest percentage of owner-occupied residential properties among the study's strategy areas, serving as the only area in which owner-occupied residences outnumber non-owner-occupied residences. More than 54% of the East Bluff's residential parcels are classified as being owner-occupied according to the most recent County assessment. This figure is far higher than what is seen in the Near Southside area, whose percentages of owner-occupied properties as a proportion of their overall residential properties at 30%.

The property type overwhelmingly seen among the East Bluff's residential parcels is single-family structures, accounting for more than 95% of the strategy area's residential parcels. The single-family fabric of the strategy area is nearly unbroken through much of the community, with very large portions of Census Tract 24 at the strategy area's northern end as well as Census Tract 25 at its center containing few properties other than single-family residences. The 182 multi-family parcels that comprise 4.2% of the strategy area's residential properties are predominantly concentrated within Census Tract 16 at the southeastern border of the community. The East Bluff also contains 5 residential properties classified as condos or "other," making it the only strategy area to maintain properties of this classification.

## EXTERIOR CONDITION | CDU RATING SCALE



As previously stated, the Peoria County Assessor data provides a quality rating scale for all classified residential properties. According to this data, the East Bluff strategy area has 4,297 classified properties. Among the strategy areas of this study, East Bluff has the highest classified properties with over 88% of the total buildings classified using the CDU rating scale. When compared to the Near Southside, the East Bluff has the lowest percentage, or 7%, of properties classified within the scale's bottom two tiers ("Very Poor" and "Poor"). For example, a total of 40 properties were classified as "Very Poor", in which 32 properties were single-family residential properties and the remaining 8 were multi-family residential properties. To add, 275 properties were classified as "Poor". Of those, 255 were single-family properties, 17 were multi-family properties, and the remaining were condo properties.

Like the other strategy area, the third classification in the CDU rating scale, "Fair", is the most common classification in East Bluff. Although it is important to note that the Near Southside had over 75% of properties classified as "Fair" while in East Bluff only a little over 37% of properties are classified as "Fair". Moreover, nearly 19% of properties, or 802 properties, in East Bluff were classified as "Fair Plus". The second most common classification in East Bluff is "Average" (34.5%). Nearly all properties, 99%, classified as "Average" were single-family residential properties. Lastly, the two highest classifications "Good" and "Excellent" had little to no presence in East Bluff. There are 89 properties, or 2%, classified as "Good". Only 4 properties across East Bluff received a rating of "Excellent".



EAST BLUFF	Designated Residential Properties	Condition Assigned															
		Very Poor		Poor		Fair		Fair Plus		Average		Good		Excellent			
Designated Residential Properties	4,297	4,297	100%	40	1%	275	6%	1,606	37%	802	19%	1,481	34%	89	2%	4	0%
Single-Family	4,110	4,110	100%	32	1%	255	6%	1,511	37%	767	19%	1,463	36%	79	2%	3	0%
Multi-Family	182	182	100%	8	4%	17	9%	94	52%	35	19%	18	10%	9	5%	-	0%
Condo	3	3	100%	-	0%	3	100%	-	0%	-	0%	-	0%	-	0%	-	0%
Unknown/Other	2	2	100%	-	0%	-	0%	1	50%	-	0%	-	0%	1	50%	-	0%

When comparing the conditions assigned among East Bluff's various residential types it is evident that single-family residential properties received higher rating conditions than multi-family residential properties in the area. In general, 65% of East Bluff's multi-family residential properties received a "Fair" condition or lower, while only 44% of single-family residential properties received a condition within that scale. To be more specific, 52% of multi-family properties in East Bluff received a condition of "Fair", compared to 37% of single-family properties. Across both single-family and multi-family properties the lowest conditions "Poor" and "Very Poor" were assigned to 7% of East Bluff's classified properties. Accounting for a total of 287 single-family properties and 25 multi-family properties. Properties receiving those condition may suggest the need for focused investment or intervention towards any buildings contained on these parcels.

Only about 35% of multi-family properties in East Bluff received a condition of "Fair Plus" or higher, as compared to 56% of single-family properties. Both residential types have 19% of properties with a condition of "Fair Plus". However, 36% of single-family properties received a condition of "Average", as compared to 10% of multi-family properties. Lastly, there was only a small share of properties that received a condition of "Good" and "Excellent" for both single-family and multi-family properties (93 properties in total, comprising 2% of the area's total share).

# 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 both of its community revitalization 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 both 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

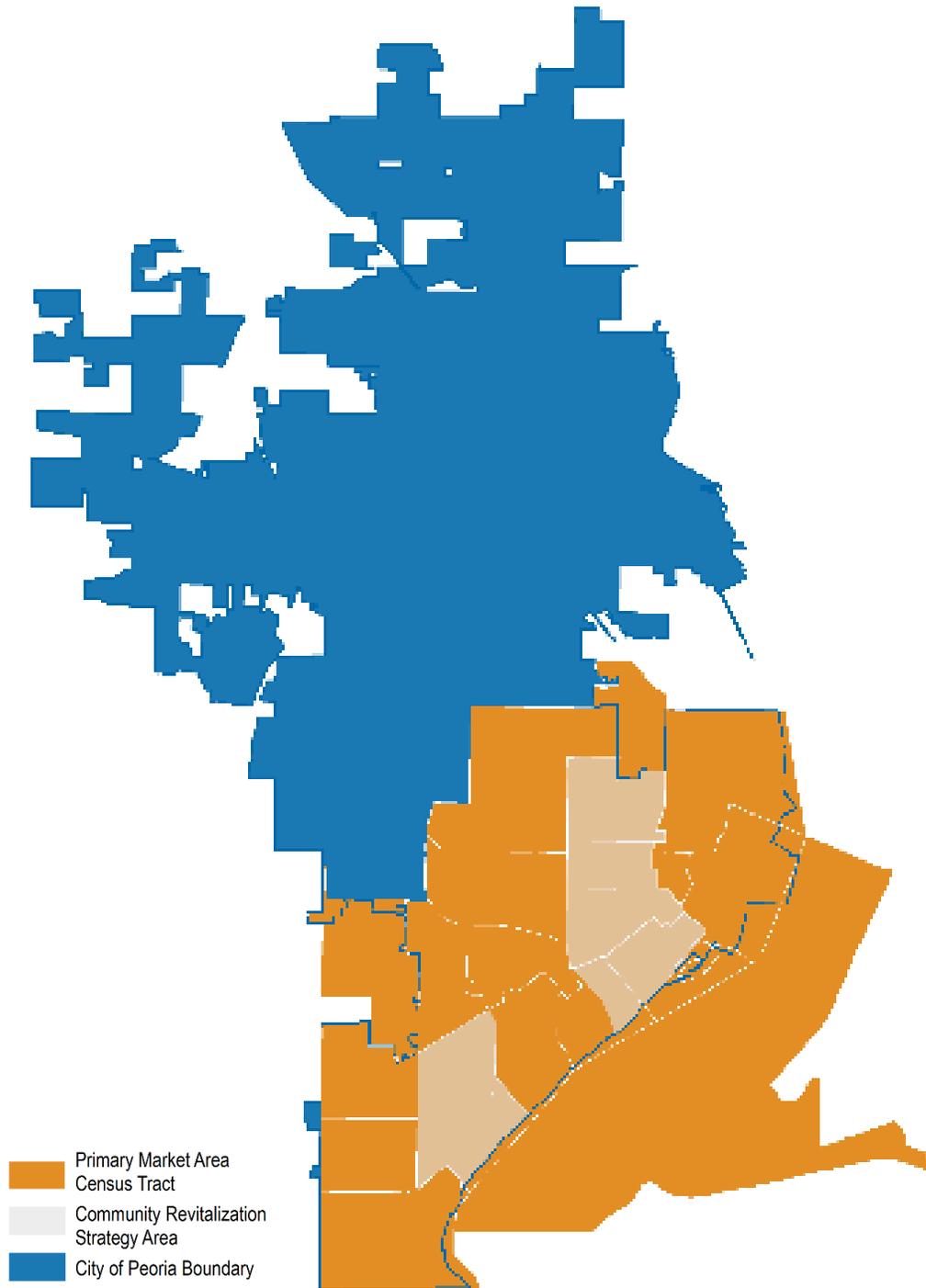
<b>Growth</b> ( <i>household and population</i> )	ACS 5-year estimates	Overall, negative trending and sharp year-to-year declines may negatively affect PPA market review.
<b>Household income</b>	ACS 5-year Estimates and 2000 Census Data	Can indicate a progression towards revitalization as well as a progression 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

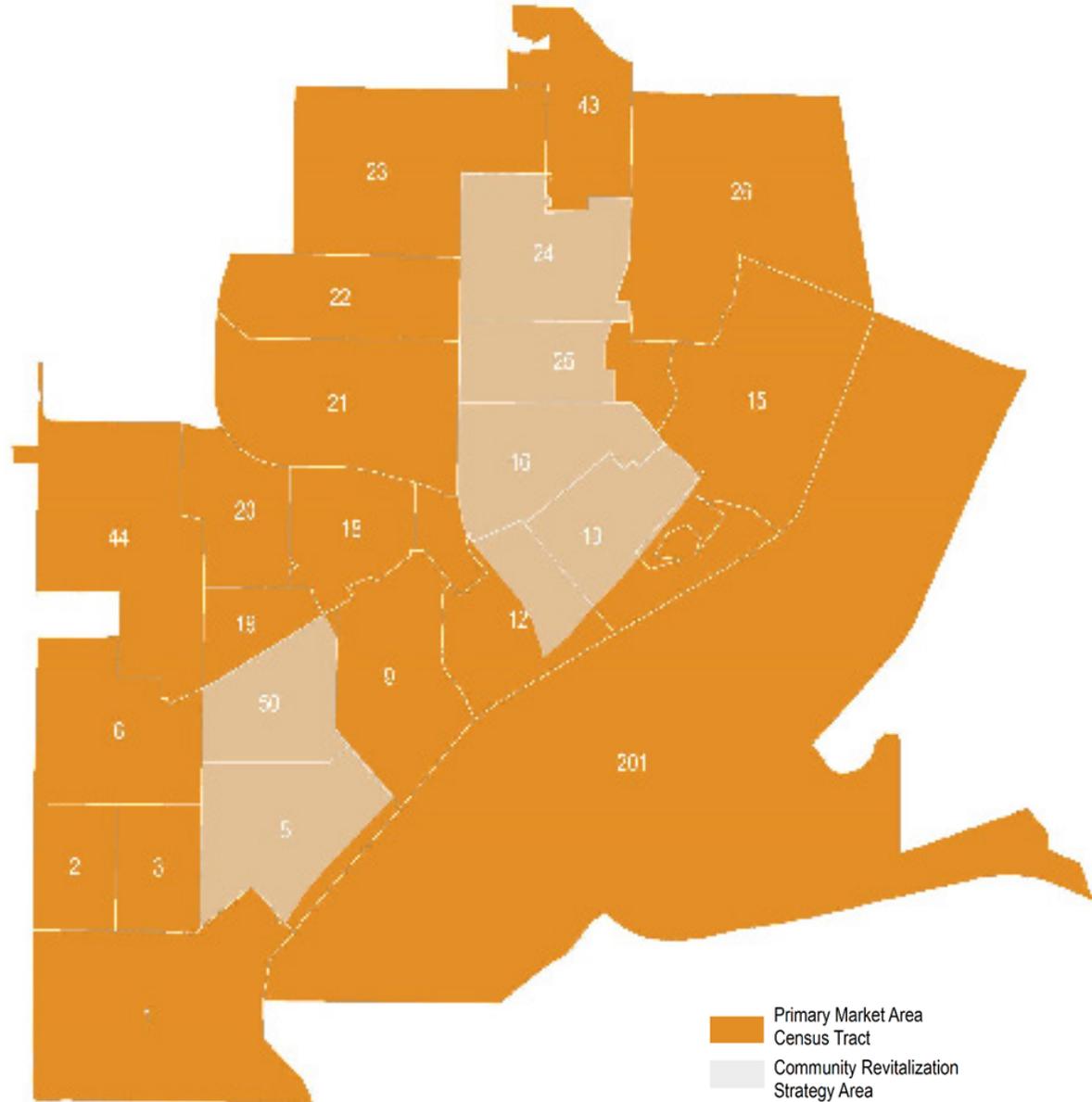
Determined by IHDA and the City of Peoria, this project's PMA is comprised of the following census tracts:

(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)

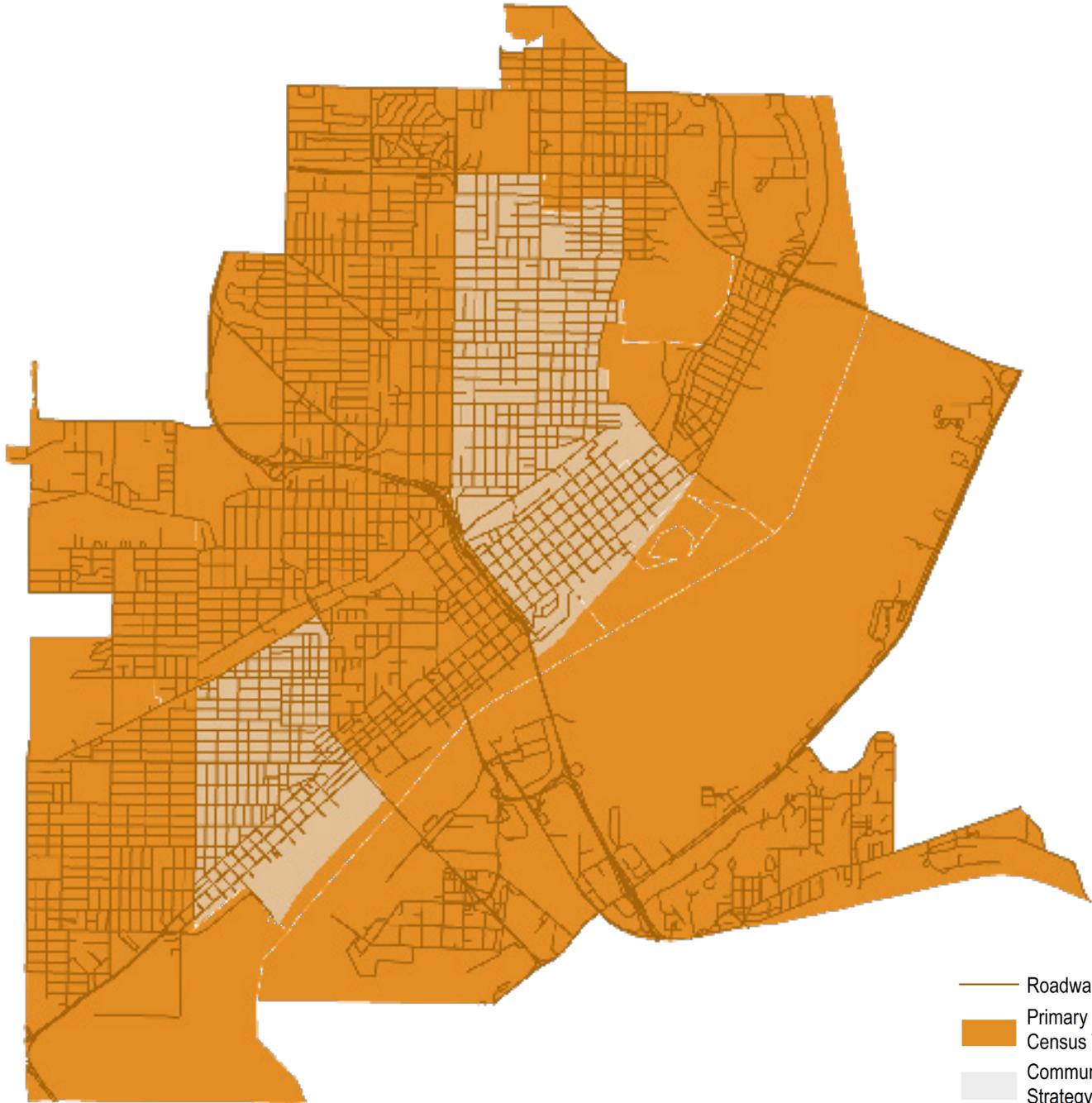
(Within Tazewell County)

- 17179020100 (201)



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

# 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.”

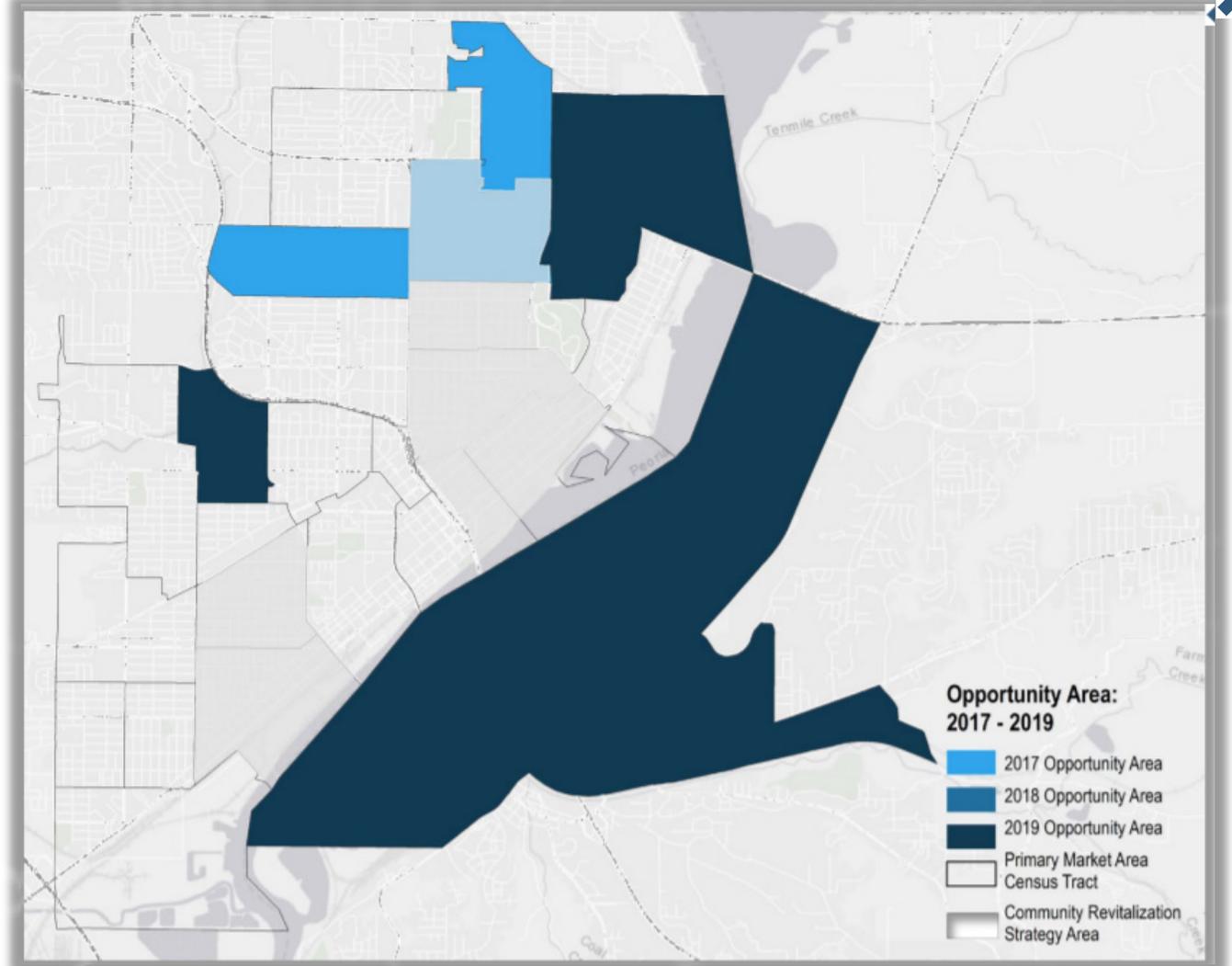
*- IHDA Department of Strategic Planning and Reporting*

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 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).

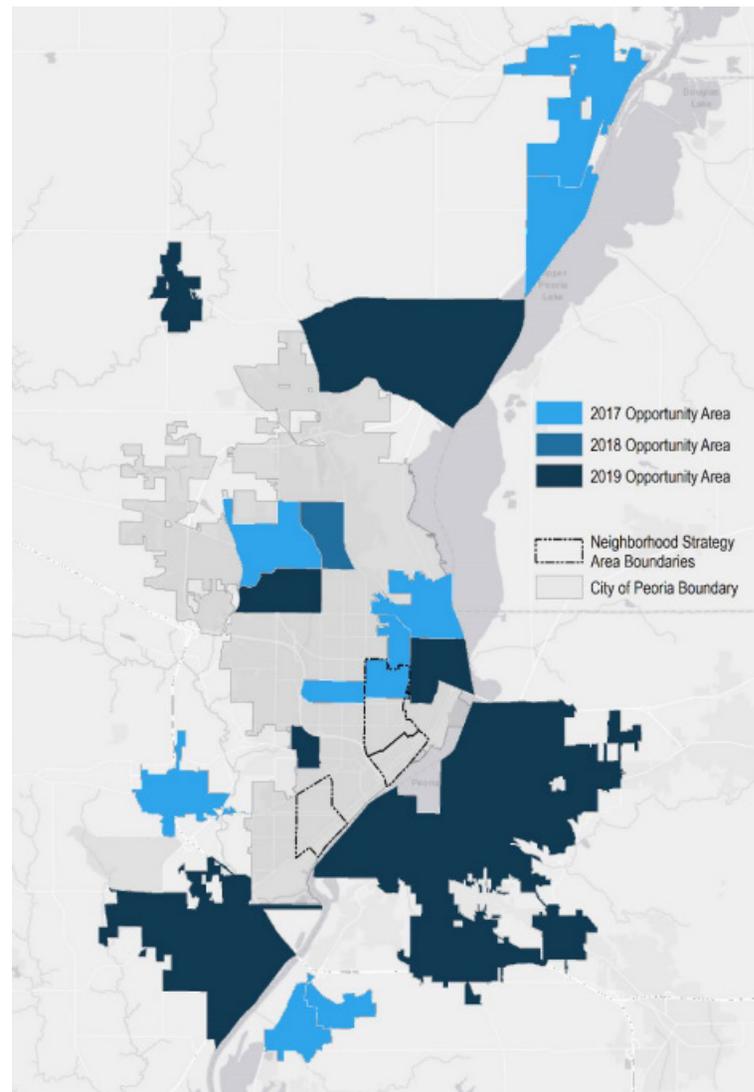
**The work currently underway in Peoria with IHDA's Community Revitalization team, including this Housing Needs Assessment, can both inform and assist any plans for future development undertaken in the city or nearby area, can guide future housing plans and investments, and can be utilized to support 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

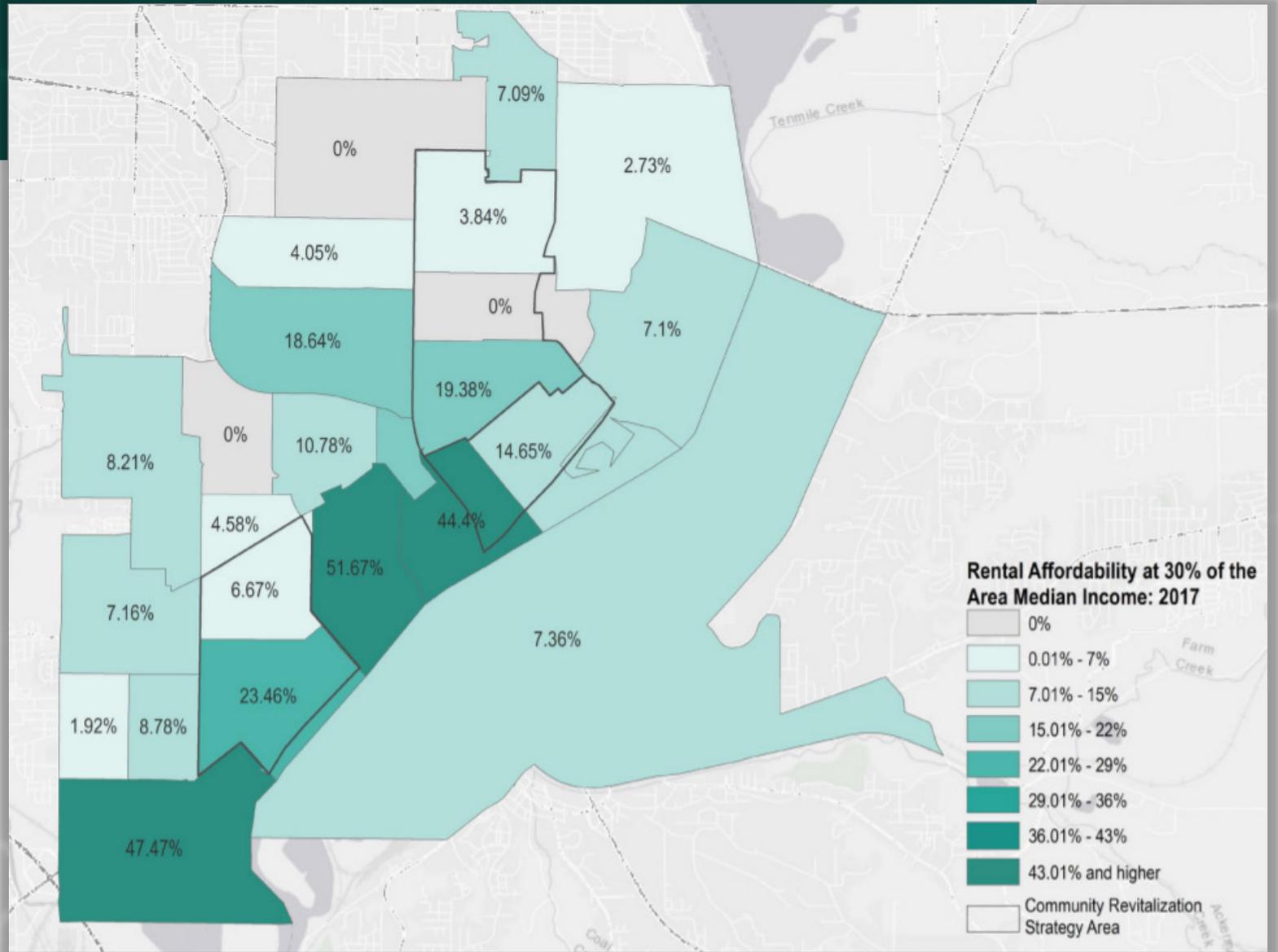
Housing is considered affordable when individuals pay no more than 30% of their income towards housing costs (rent, mortgage, taxes, utilities, etc.). When looking at an overall market, utilizing the 60% AMI level is most often used as a standard evaluation for housing affordability. However, the overall 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.

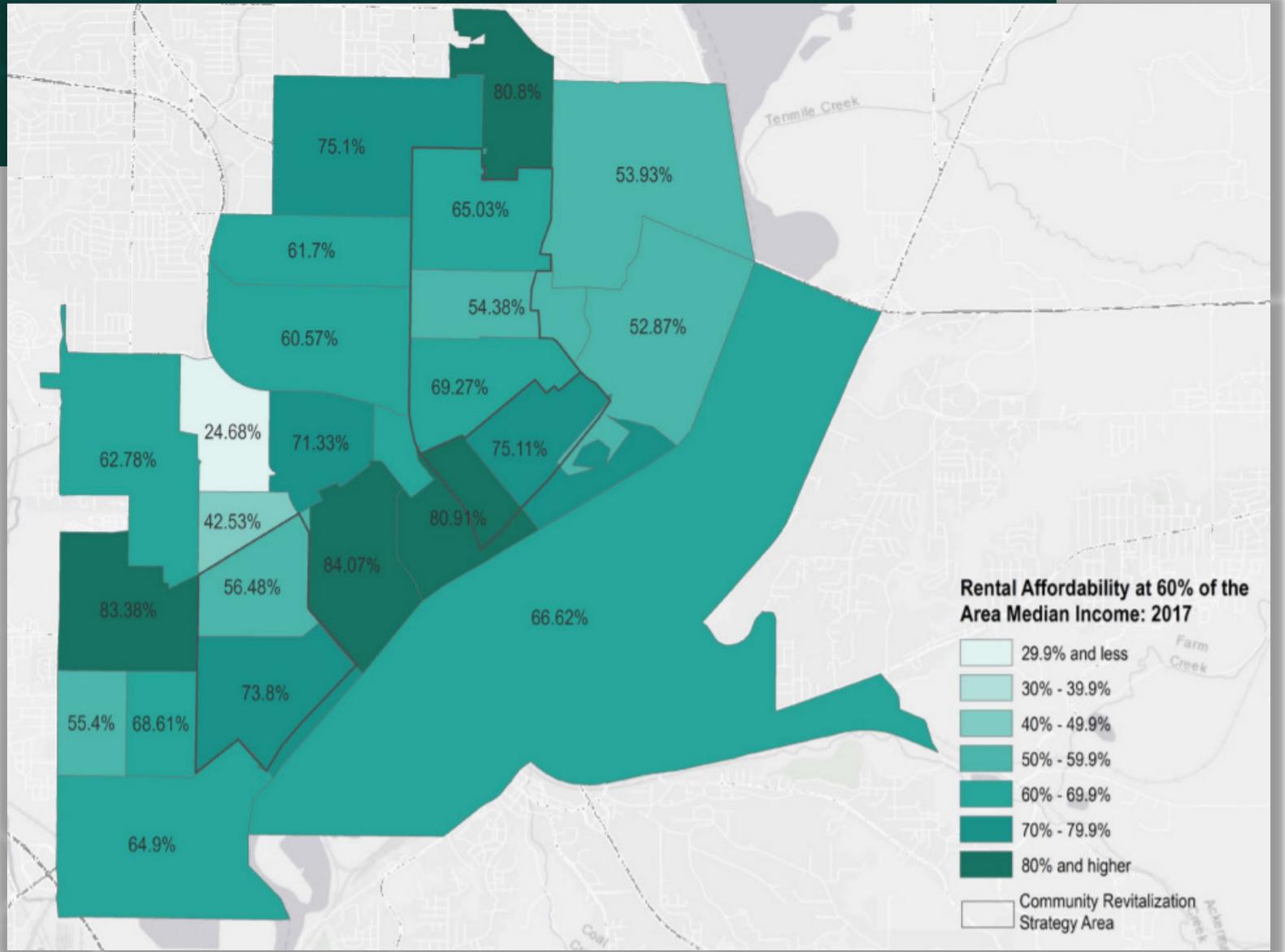


2019 Affordability Rental Unit Survey					Rental Units Affordable to 20% AMI		Rental Units Affordable to 30% AMI		Rental Units Affordable to 40% AMI		Rental Units Affordable to 50% AMI		Rental Units Affordable to 60% AMI		Rental Units Affordable to 70% AMI		Rental Units Affordable to 80% AMI	
Census 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%

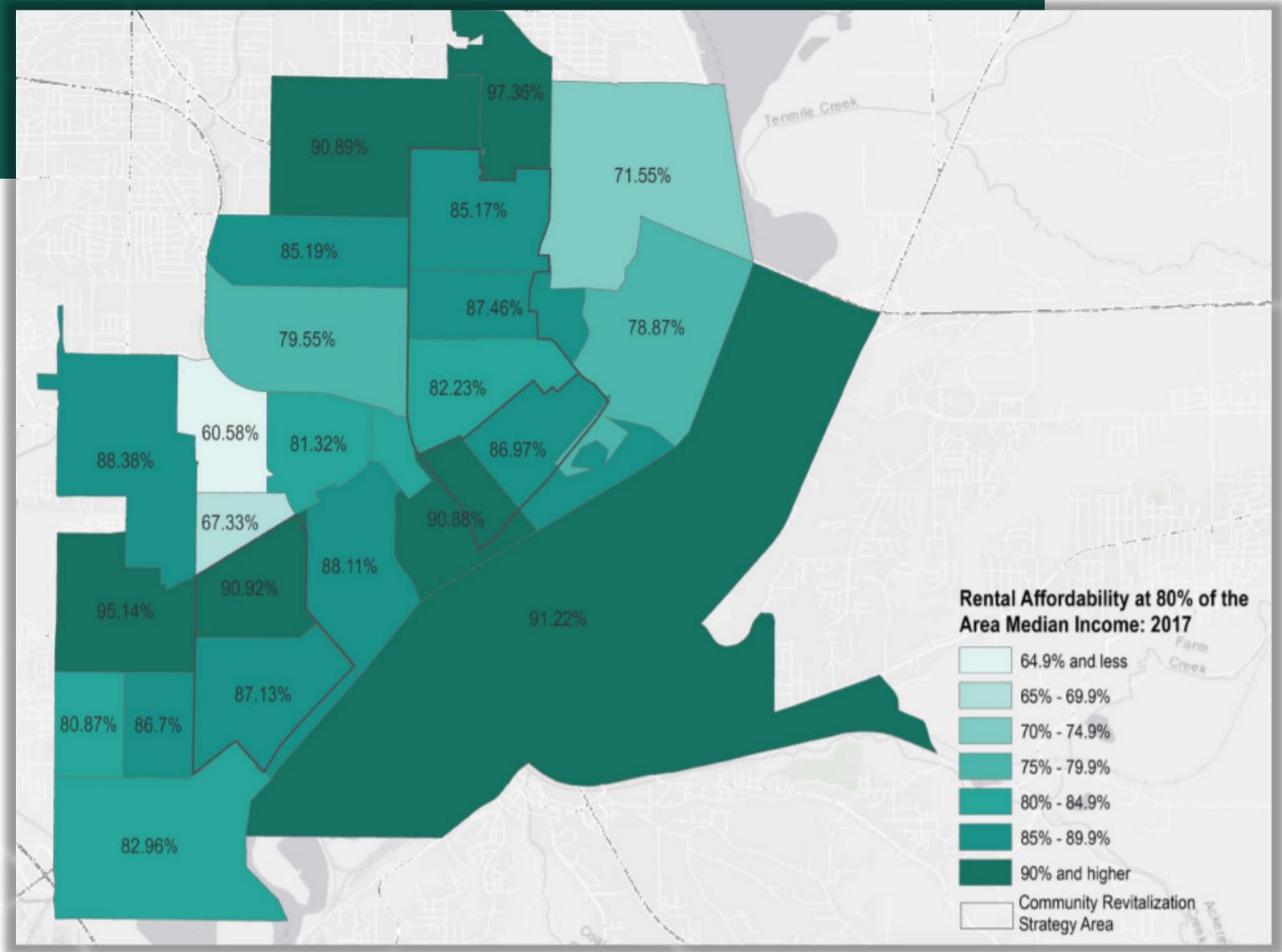
# AFFORDABLE RENTAL UNITS AVAILABLE FOR EXTREMELY LOW-INCOME HOUSEHOLDS



# 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.

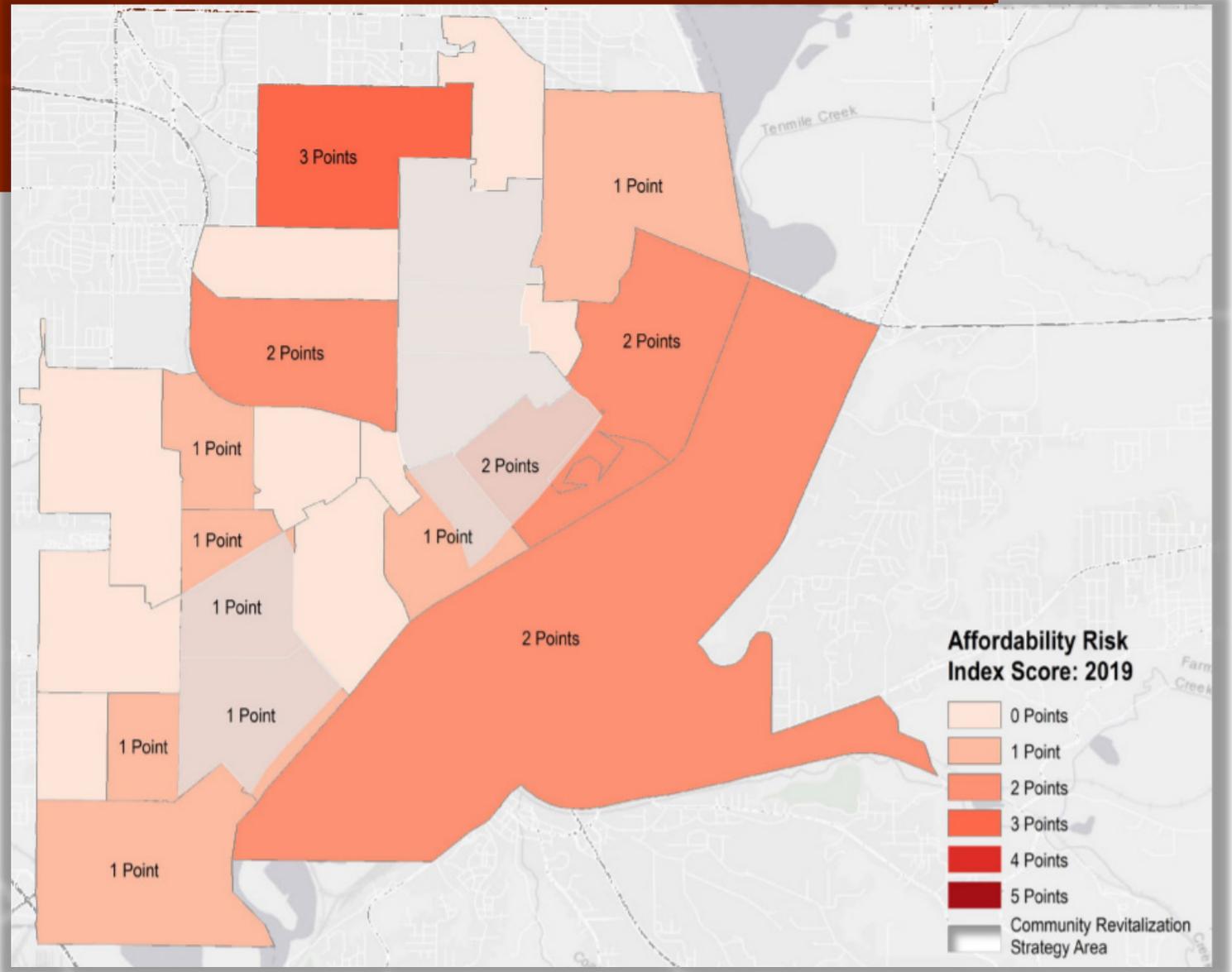
The risk of affordability loss is not the lone factor to consider when making plans for affordable housing investments or other actions to preserve the costs and accessibility of an area. However, the designation of ARI scores can help to inform communities of areas where affordability preservation should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



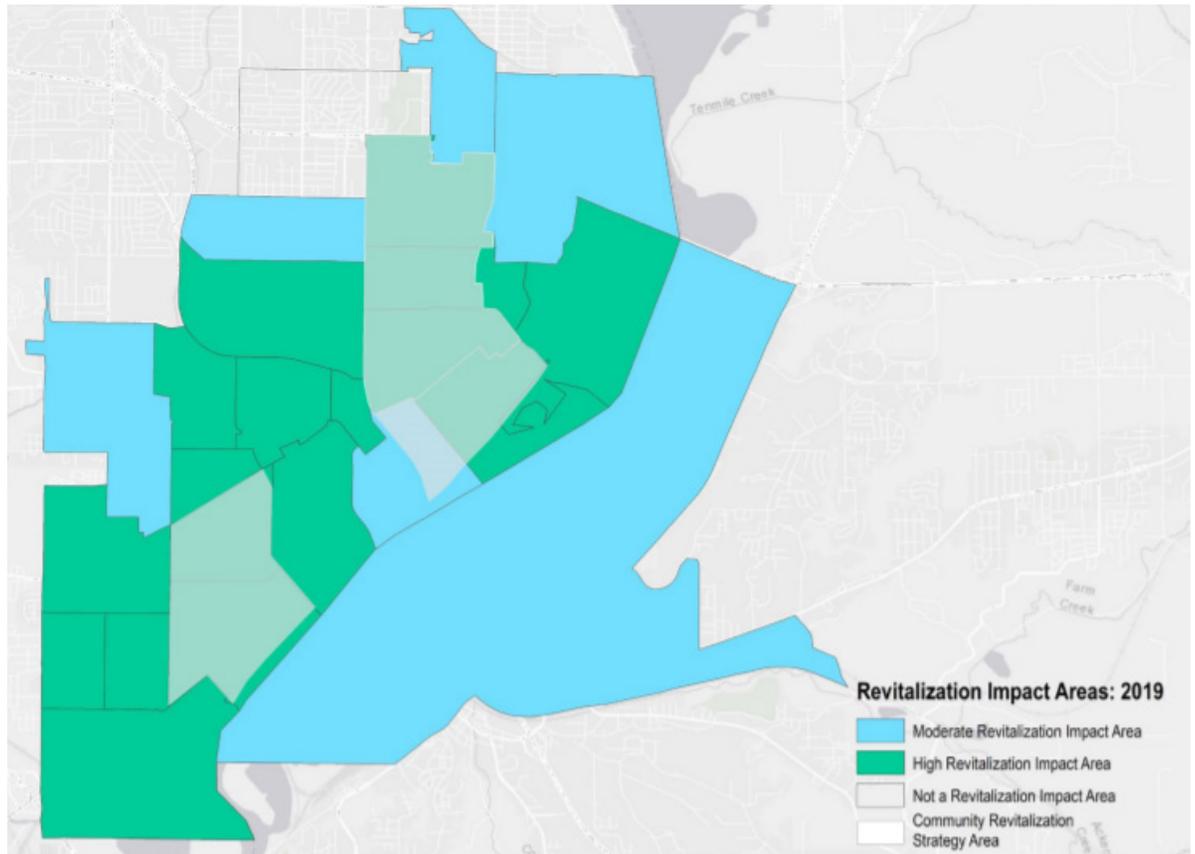


## REVITALIZATION IMPACT AREAS (RIA)

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 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 tracts 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 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.

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.

Census Tract 12 on the western portion of the Near Northside received a Moderate Revitalization Impact Area designation. 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.



4 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.

5 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.

6 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.....69

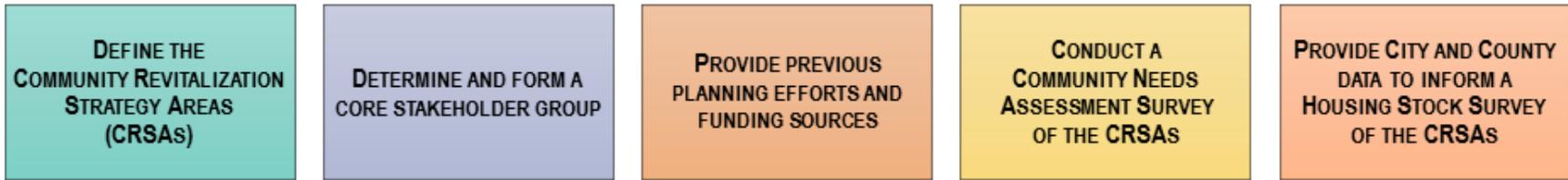
Public Meetings.....72



# 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

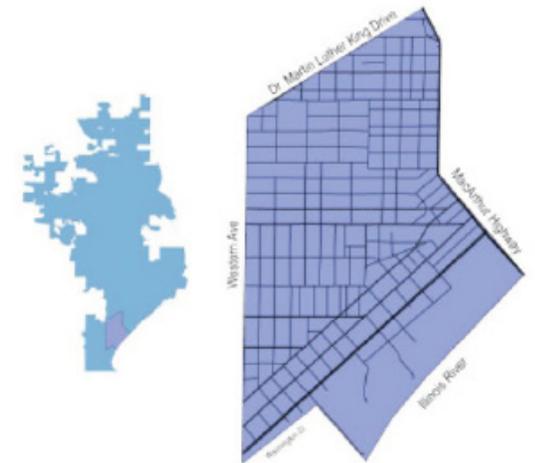
The survey also incorporated one question that allowed residents to provide an open-ended response to describe development that they believed would be most beneficial to their neighborhood. The survey took every measure possible to not collect any identifying information and ensure that all responses 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 happening, residency in the strategy area, and employment in the strategy area. Two surveys were developed, one for each strategy area yet posing the same questions, and were distributed or left open for response for at least a period of one month. 312 survey responses were collected in total: 163 from the East Bluff, and 149 from the Near Southside. The responses for each strategy area's survey were analyzed individually.

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 two strategy areas.

### 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

MOBILITY		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Not Applicable
My neighborhood...							
	Has adequate lighting in public spaces	<input type="radio"/>					
	Allows for clear sight lines that provide safety in public spaces	<input type="radio"/>					
	Has sidewalks in good condition	<input type="radio"/>					
	Is pedestrian-friendly	<input type="radio"/>					
I am able to...							
	Easily travel by bicycle in my neighborhood (bicycle trails, bike lanes)	<input type="radio"/>					
	Easily travel by car in my neighborhood (paved roads, road maintenance)	<input type="radio"/>					

COMMUNITY LIFE		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Not Applicable
Housing in my neighborhood...							
	is in good condition	<input type="radio"/>					
	Offers options that suit a variety of lifestyles and needs	<input type="radio"/>					
	Is affordable to households making a variety of incomes	<input type="radio"/>					
	Is available for the elderly	<input type="radio"/>					
(Other)							
	There are enough public places for the community (parks, community rooms, squares)	<input type="radio"/>					

# SURVEY METHODOLOGY, DISTRIBUTION, AND LIMITATIONS

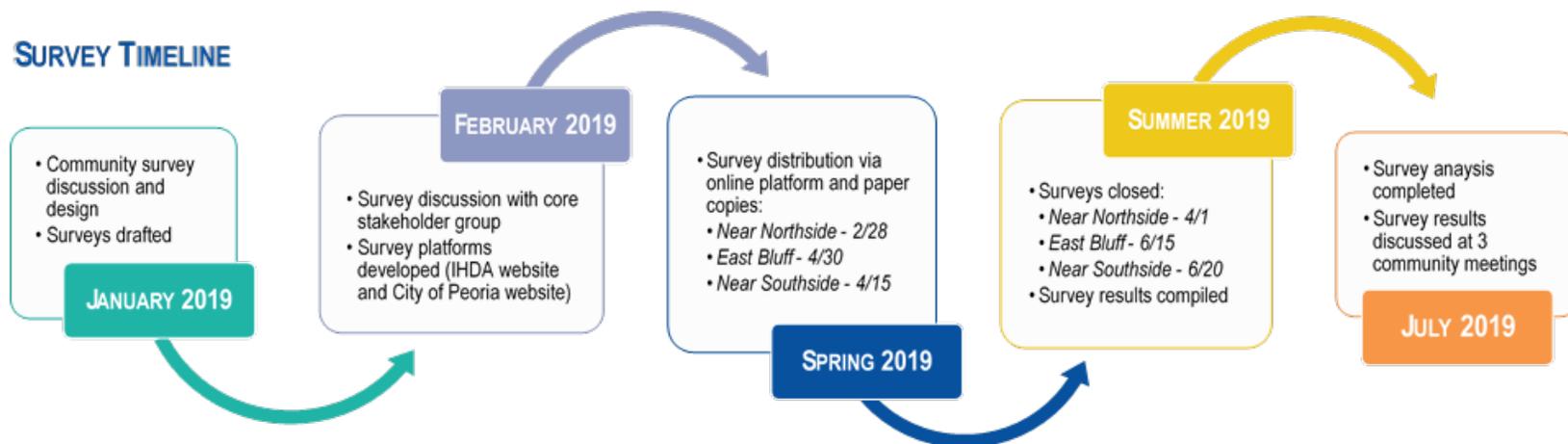


In order to reach as many residents as possible, the CNA was made available and widely distributed in both paper and electronic form. IHDA and the City of Peoria employed two websites to collect the survey. These platforms allowed local residents to complete the CNA survey on a mobile or computer device. 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



# EAST BLUFF: CNA RESULTS

The East Bluff CNA survey was first made available and distributed on April 30, 2019 and closed on June 15, 2019. The survey received 163 total responses from residents and employees of the East Bluff strategy area. The response rate for the survey's questions was very high, with each question but one being answered at a rate of at least 90%; the open-ended question received a 54% response rate. Highlights from the East Bluff CNA survey included the following opinions:

## MOBILITY

The Mobility section of the survey highlighted that East Bluff residents and employees believe that the neighborhood lacks walkability and non-vehicular transportation options. Not one of the six questions under this section received 50% or more responses indicating agreement with walkability, accessibility, or good transit conditions within the neighborhood. While 46% of respondents indicated that they can easily travel by car in their neighborhood, only 35% and 33% believe that their community is bicycle and pedestrian friendly, respectively. More than 52% of respondents indicated that sidewalks in their neighborhood are not in good condition. Questions concerning basic neighborhood safety illuminated that survey respondents were generally split regarding whether or not there are clear sight lines providing safety in public, however more than 48% feel that the neighborhood does not have adequate lighting in public places.

## COMMUNITY LIFE

Questions under the Community Life section drew responses that were the most divided across the entire survey regarding the assets that the East Bluff neighborhood has to offer. Responses were highly split when asked whether housing in the neighborhood was in good condition (47% disagree, 28% neutral, 25% agree), offers options that suit a variety of lifestyles and needs (41% disagree, 27% neutral, 32% agree), or is available for the elderly (42% disagree, 25% neutral, 31% agree). Contrarily, respondents strongly believe that housing in the neighborhood is affordable to households making a variety of incomes (42% agree), however overwhelmingly felt that the cleanliness of the neighborhood was not adequate (67% disagreeing).

**“ENCOURAGING MORE SMALL, INDEPENDENT BUSINESSES WITH INCENTIVES, DEDICATION TO PEDESTRIAN ACCESSIBILITY AND BIKE LANES COULD TOTALLY TRANSFORM THIS NEIGHBORHOOD INTO THE HIPPEST PLACE TO LIVE IN TOWN.”**

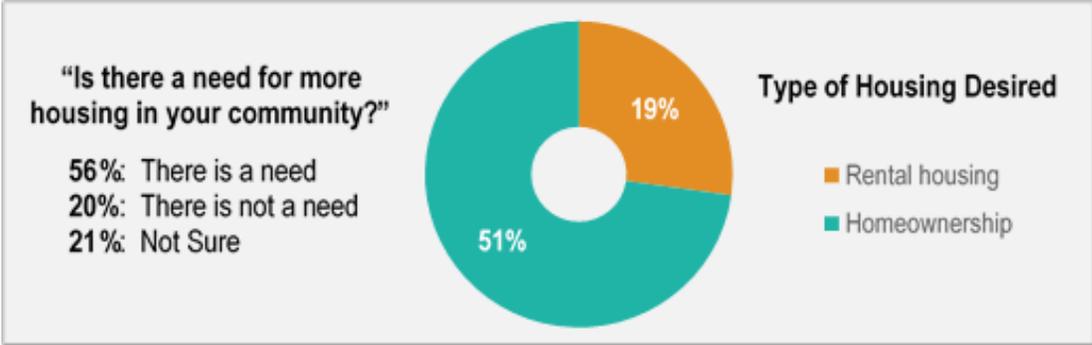


### ECONOMY

The Economy section under the East Bluff's survey illuminated respondents' belief that retail, business, and commercial opportunities are lacking more than any other resource or amenity within the neighborhood. For the six questions posed under this section regarding the availability and attraction of economic opportunities within the neighborhood, at least 58% of respondents disagreed with their availability or adequateness for every single question. These responses were especially notable regarding storefronts that look well-kept and attract shoppers (62% disagree) and the adequacy of service businesses such as banks (63% disagree). More than 76% of respondents feel that they are not able to run the majority of their daily errands without leaving their neighborhood.

### EDUCATION AND WELLNESS

The Education and Wellness section of the East Bluff survey showed that respondents feel that there are a variety of opportunities and services within their neighborhood that meet the needs of their community. More than half of respondents believe that there are opportunities and services that meet the community's need for health services (60% agree) and pharmacy care (51%). Additionally, over 46% of respondents feel that K-12 education meets the community's need within the East Bluff neighborhood, however respondents were split regarding their feelings of the adequacy of childcare options (39% disagree, 32% neutral, 23% agree). Responses were fairly divided regarding their feelings towards the adequacy of post-secondary education and vocational training and education within the neighborhood. Job training and education as well as fresh fruits and vegetables were identified by respondents as the opportunities and services that were being met the least within the East Bluff, with 49% and 61% disagreeing within the questions, respectively.



- MOST SUGGESTED AREAS OF NEW DEVELOPMENT:**
- Grocery Stores
  - Businesses
  - Housing
  - Street Lighting



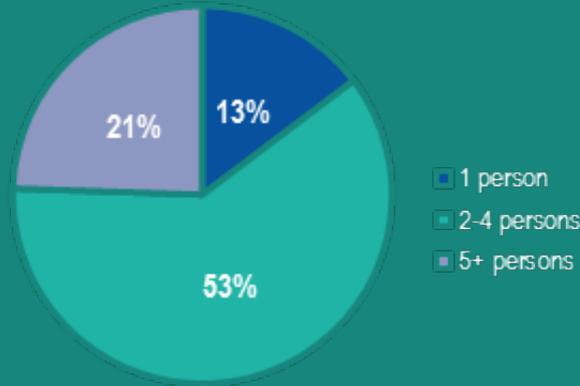
### COMMUNITY ENGAGEMENT AND INITIATIVES

Survey responses under the Community Engagement and Initiatives section drew mixed feelings regarding resident and employee feelings towards plans and the future of the East Bluff neighborhood. Respondents most strongly felt that the neighborhood does not make plans with its residents' best interests in mind (45%), does not work with local businesses to improve public and shared spaces (50%), and is not working to create a positive future for the neighborhood (46%). However, respondents also indicated an interest for future engagement in neighborhood plans, with the majority stating that they are interested in the opportunity to provide feedback to their community's leaders (53%) and nearly 43% stating that they are aware of opportunities to engage with their community leaders. Respondents were evenly split when asked if they were excited by the changes and plans they felt are happening in their community, with 37% disagreeing, 37% agreeing, and 24% responding that they were neutral.

**“I BELIEVE THAT A STORE [TO ADDRESS THE] FOOD DESERT IN THIS COMMUNITY IS NEEDED. THERE ARE MANY IN THE NEIGHBORHOOD THAT LACK TRANSPORTATION TO THE NEAREST STORE THAT PROVIDES FRESH FRUIT AND VEGGIES.”**

### SURVEY RESPONDENT INFORMATION

Household Size



Household Income





# 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 two 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 two 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.

## COMMUNITY MEETING: CNA RESULTS

The first set of community meetings was held in July 2019 shortly after the conclusion of both strategy areas' Community Needs Assessment surveys. These meetings served as opportunities for IHDA's Community Revitalization team to introduce themselves to residents of the strategy areas 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 East Bluff neighborhood meeting to discuss the CNA survey results was held in the East Bluff strategy area on July 17, 2019 at 6:00pm in the East Bluff Community Center. This meeting saw the largest turnout of approximately 45 COMMUNITY MEMBERS, which included Third District Councilman Tim Riggerbach, whose district covers the entirety of the East Bluff strategy area. Like the other strategy area's meeting, this meeting included an introduction of IHDA's Community Revitalization planning efforts in the area, a discussion of the CNA survey results, and a "Start, Stop, Continue, Change" activity.

*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.*



## START

- Routine police patrols
  - Grocery store
  - Bring back the CHODO program
  - Better code enforcement
  - New business investment
  - Focus on corner of Wisconsin + Nebraska business, small business support + security
  - Police – 100 doors in 100 days
  - More stores
  - Organized litter clean-ups in the hood
  - Start tearing down burn out houses
  - Priority investments
  - Neighbors knowing neighbors
  - We need more programs or activities for our youths
  - We need a place public that our youths in the East Bluff can play basketball
  - Notify residents should expect street cleaning or create a schedule
- Increase code enforcement
  - Encourage more homeownership
  - Neighborhood gardens
  - Youth programs
  - Small business
  - Coffee shops
  - Sandwich shops
  - Grocery store solution
  - Loving our neighbors' community
  - Funding to renovate Kroger's (New owners)
  - Housing rehab
  - \*What is IHDA source of funds and how much is Peoria getting? Explain IHDA Access Forgivable, Deferred, Repayable
  - Electing officials who care about your interest

\*Question submitted

## STOP

- Stop making plans and make moves
  - Vandalism
  - Crime/violence
  - Thinking "voting" doesn't matter. It's the key to resources for you + your community
  - Being so negative about our community
  - Road/sidewalk deterioration
  - The violence
  - Crime
  - Blight
  - Crime + violence
- Code enforcement seems to favor established landlords this needs to stop
  - Litter + traffic violations
  - The violence neighborhood patrols
  - We need to encourage more home ownership than renting
  - Stop landlords from renting out houses that should be abandoned
  - Crime
  - Trash on the streets



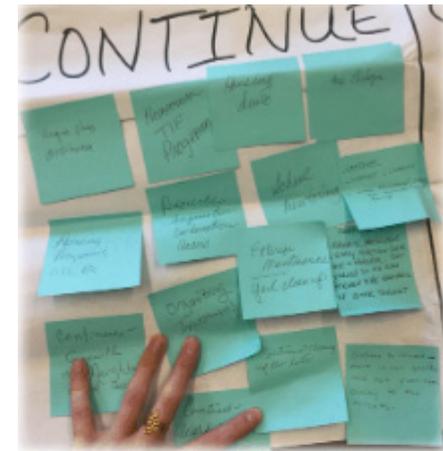


## CONTINUE

- Unique plans
- Architecture
- Homeowner TIF program
- Housing demo
- The dialogue
- Housing programs LISC, etc.
- Resource for information coordination access
- School mentoring
- Street cleaning
- Work projects (jobs) for neighborhood youth
- Growth of neighborhood Assoc.
- Organizing investments
- Exterior maintenance
- Yard cleanup
- Cleaning up the lots
- Continue to invest more in our youth's and not push them away at the streets
- Working together + collaborations

## CHANGE

- Number of times for recycle pickup @ least 2 times per month
- Stronger families w/ stronger parenting
- More stores
- More funding for businesses and non-profits similar to CBDG funds
- Targeting "zones" and address all neighborhoods
- Walkability/ ADA accessibility of sidewalks
- Training on anti-racism
- Standards need to be set and rules enforced on landlords that are not keeping their property up but continuing to rent them any kind of way
- Improve sidewalks
- Increase monitoring of landlords for housing quality and code compliance and rental registration
- More affordable housing for families to own 35k-up
- Change relationship between neighborhood + landlords
- What outsiders think of the East Bluff

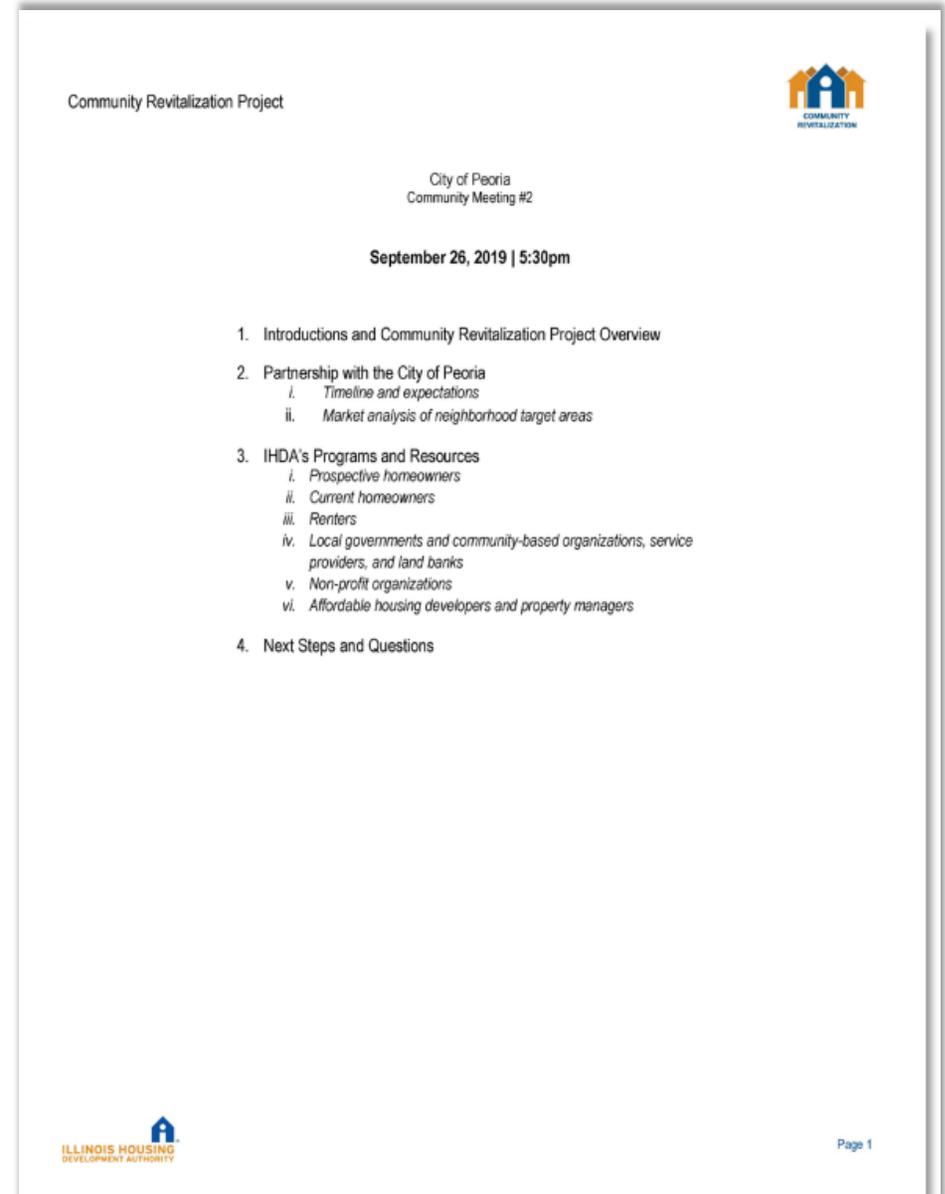


## COMMUNITY MEETING 4: IHDA RESOURCES AND PROGRAMS

In September of 2019 IHDA and the City of Peoria's planning team hosted a fourth community meeting that incorporated both of the strategy areas and the broader city at-large in order to share information on IHDA's programming and how to access its resources. Taking place at 5:30pm at Peoria's Public Library – Main Branch, the fourth community meeting drew more than 20 community residents and stakeholders, which included Councilwoman Denise Moore, who provided an introduction, and State Senator David Koehler, whose 46th District spans the entirety of this plan's strategy areas.

During this meeting IHDA presented an overview of all of the grants, programs, and resources that are available through the Authority. Presented according to the groups of individuals or organizations that the resources are available to, this meeting shared information and empowered community members of Peoria and the strategy areas to more easily access assistance for housing and community development. Attendees at the meeting were also afforded the opportunity to have any questions answered by IHDA staff members and learn about active programming that was currently being funded in their area that may be available to them already. Resources that were covered during this meeting included down payment assistance programs for prospective homeowners, foreclosure prevention counseling, underwater mortgage refinance, and rehabilitation programs for current homeowners, rental resources and programs for special populations, blight reduction grants for municipalities and land banks, and affordable housing tax credits and financing options for housing developers, among others<sup>1</sup>.

<sup>1</sup>The full resource handout that was distributed at this meeting is available in this plan's appendix. Note that this resource list was current as of September 2019 and is subject to change. Programs and resources contained on this handout may no longer be available.



The image shows a slide titled "Community Revitalization Project" from the City of Peoria. It includes the IHDA logo, the date "September 26, 2019 | 5:30pm", and a numbered list of topics: 1. Introductions and Community Revitalization Project Overview; 2. Partnership with the City of Peoria (with sub-points for timeline, market analysis, etc.); 3. IHDA's Programs and Resources (with sub-points for prospective homeowners, current homeowners, renters, etc.); and 4. Next Steps and Questions. The slide also features the IHDA logo and "Page 1" at the bottom.

Community Revitalization Project

City of Peoria  
Community Meeting #2

September 26, 2019 | 5:30pm

1. Introductions and Community Revitalization Project Overview
2. Partnership with the City of Peoria
  - i. Timeline and expectations
  - ii. Market analysis of neighborhood target areas
3. IHDA's Programs and Resources
  - i. Prospective homeowners
  - ii. Current homeowners
  - iii. Renters
  - iv. Local governments and community-based organizations, service providers, and land banks
  - v. Non-profit organizations
  - vi. Affordable housing developers and property managers
4. Next Steps and Questions

ILLINOIS HOUSING DEVELOPMENT AUTHORITY

Page 1



## COMMUNITY MEETING: DISCUSSION ON THE DRAFT PLAN

A series of two community meetings, one for each study area, were 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 East Bluff meeting took place from 6-7:00 PM on April 5th. The East Bluff meeting had 18 attendees. One week after the videos were posted, the East Bluff meeting had 70 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.

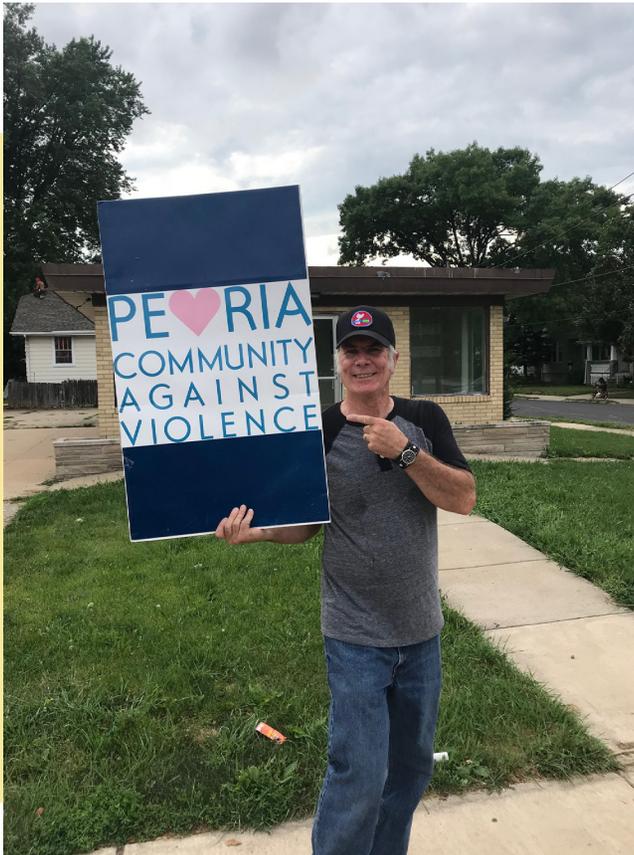
# GOALS AND RECOMMENDATIONS



# 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 study's strategy areas and the City of Peoria overall.

This study's strategy areas are unique communities 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 strategy areas and 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 each of the strategy areas 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.





# EAST BLUFF: COMMUNITY REVITALIZATION STRATEGY AREA

## SUMMARY

The East Bluff community is the largest community contained in the plan and is the strategy area comprised of three census tracts. Ranging from north to south, these tracts all show a wide variety in housing, economic, and demographic conditions despite all falling within the defined community of the East Bluff. While the northern end of the strategy area particularly demonstrates many stable housing and economic conditions, the East Bluff community is the most diverse in its demographic and economic composition, and various indicators pointing to a need for community revitalization and stabilization have arisen throughout the community across the past decade. The East Bluff has many assets that support it as a strong neighborhood for housing desirability. On average, the community does not show as strong of a need for housing demolition or addition of new construction units as can be seen in various other areas of this plan, however there is a very strong need for rehabilitation of the community's existing structures. As a means of both improving the current housing stock and bringing additional value and stability to the community overall, prioritizing housing rehabilitation programs arose as a primary objective for residents and stakeholders involved in this planning process. By promoting increased programming and access to existing resources that offer rehab assistance, the East Bluff neighborhood may address a variety of its housing needs while simultaneously catalyzing safety improvements and community cohesion. Finally, across various components of this plan a priority was placed on resources provided for adolescents in the East Bluff community. Particularly among the plan's community engagement activities, the opportunity for further development of youth programming, job readiness, and additional educational resources was noted. As a result, a primary recommendation for the revitalization of the East Bluff strategy area is to increase partnerships and capacity of existing organizations that can provide educational, workforce, and recreational opportunities for adolescents throughout the neighborhood.

## RECOMMENDATIONS

1	IMPROVE THE AWARENESS AND PARTICIPATION IN HOUSING INVESTMENT PROGRAMS, ESPECIALLY REHABILITATION PROGRAMS, SUCH AS THOSE OFFERED THROUGH IHDA AND CITY OF PEORIA
2	STRENGTHEN PARTNERSHIPS WITH INSTITUTIONS THAT ASSIST INDIVIDUALS WANTING TO TRANSITION FROM RENTING TO HOME OWNERSHIP
3	CONTINUE TO INVEST IN SAFETY IMPROVEMENTS THROUGHOUT THE COMMUNITY, PARTICULARLY AROUND LIGHTING AND PARKS
4	INCREASE PARTNERSHIPS WITH INSTITUTIONS THAT PROVIDE YOUTH EMPLOYMENT AND JOB READINESS PROGRAMS
5	SEEK PARTNERSHIPS TO ADDRESS ECONOMIC AND HOUSING NEEDS OF RESIDENTS IN THE NEIGHBORHOOD, PARTICULARLY CONCENTRATING ON NEEDS OF TRACT 16
6	PRIORITIZE COMMERCIAL DEVELOPMENT AND INFRASTRUCTURE IMPROVEMENTS ALONG THE WISCONSIN AVENUE CORRIDOR, AND SUPPORT THEM THROUGH INCENTIVES WHEN POSSIBLE
7	INCREASE TECHNICAL ASSISTANCE AND TRAINING OPPORTUNITIES FOR BUSINESSES THROUGHOUT COMMUNITY, WITH A FOCUS ON MINORITY BUSINESSES
8	SUPPORT NEIGHBORHOOD PRIDE AND COHESION BY HOLDING SOCIAL EVENTS TO CELEBRATE THE DIVERSE, VIBRANT, AND BOLD EAST BLUFF

# FUNDING AND IMPLEMENTATION

Local, State, and Federal Resources.....172

IHDA Programs and Resources.....185

# 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

<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

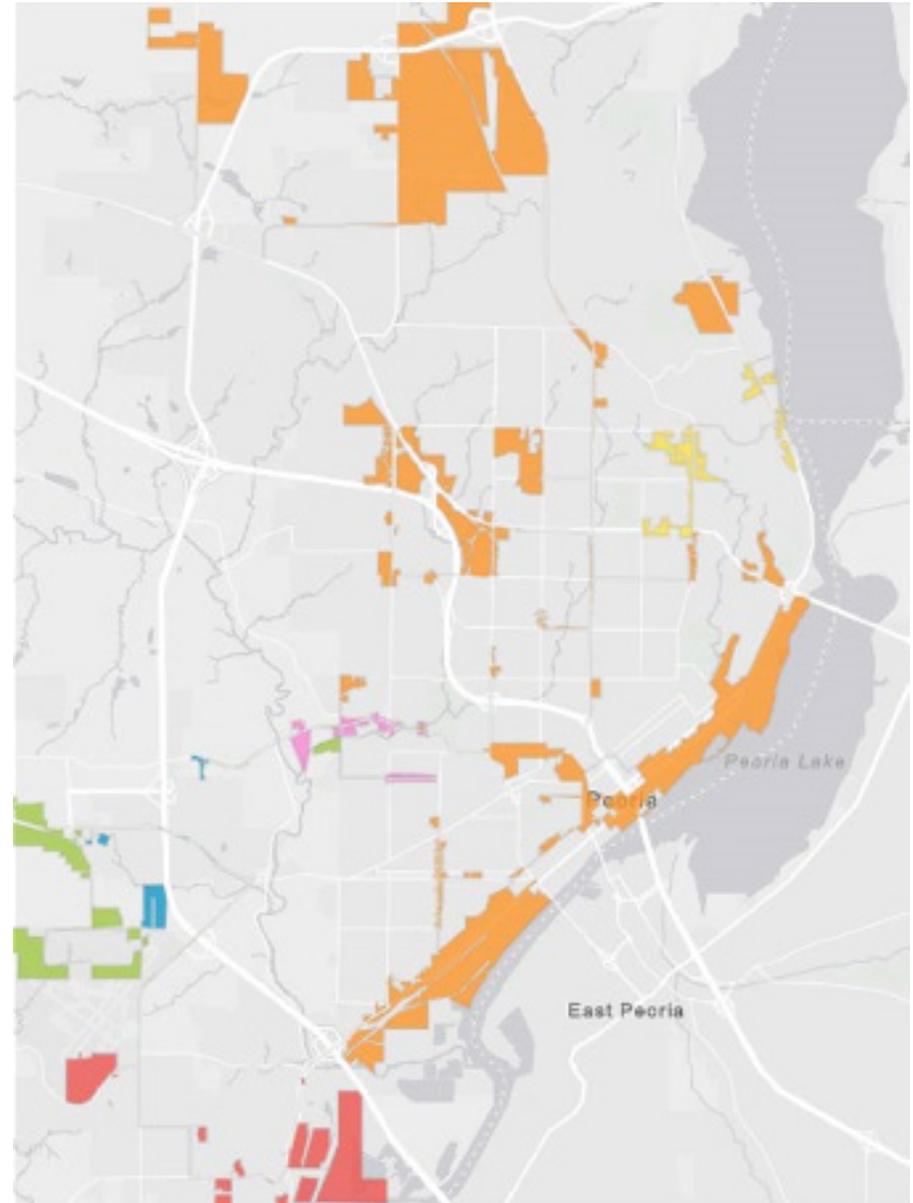


## LOCAL INCENTIVES

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:  
Deborah Roethler  
City Hall, 419 Fulton, Suite 207  
Peoria, IL 61602

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.

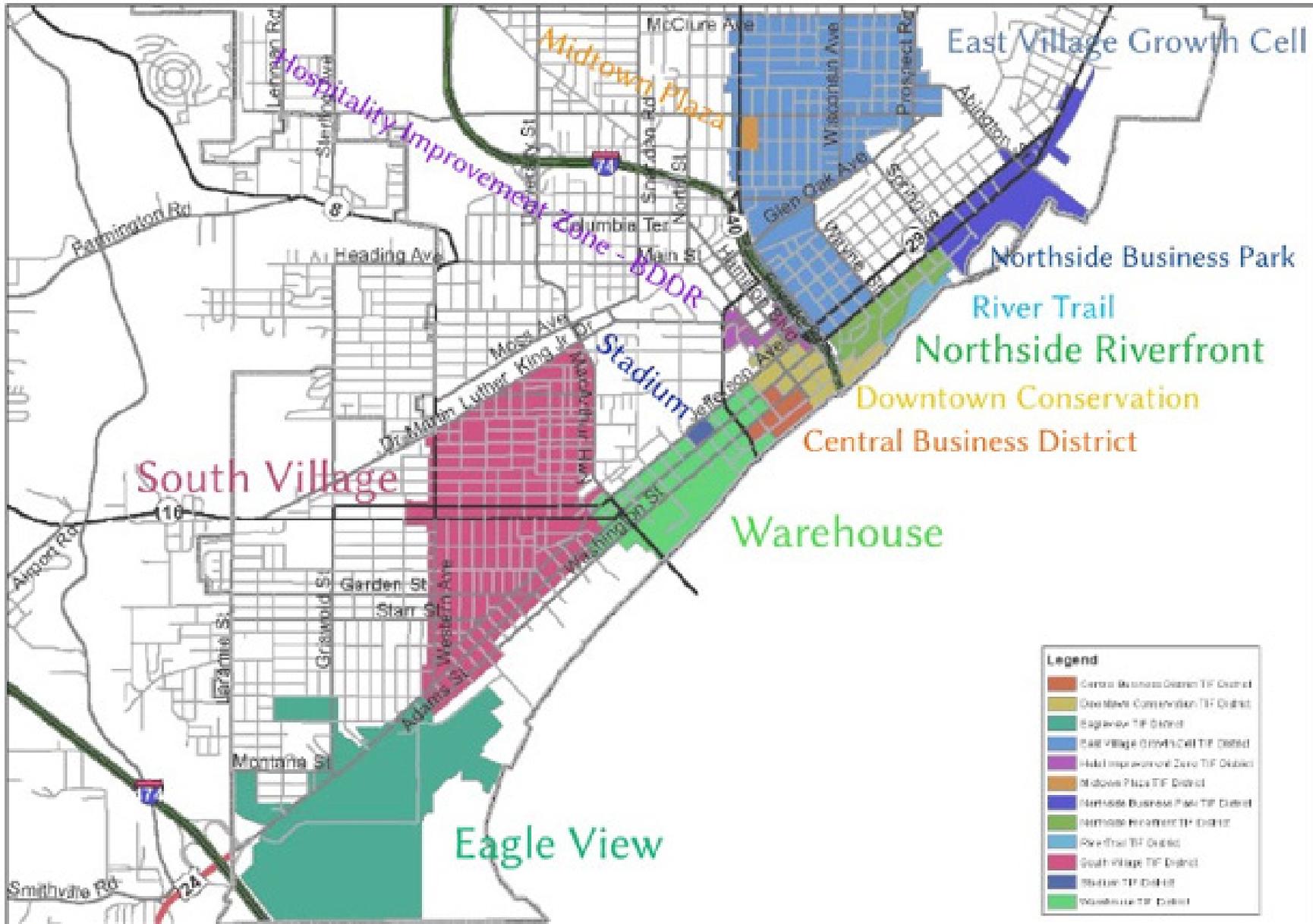
For more information or to apply for funds under the TIF program, contact the City of Peoria's Economic Development Office:

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

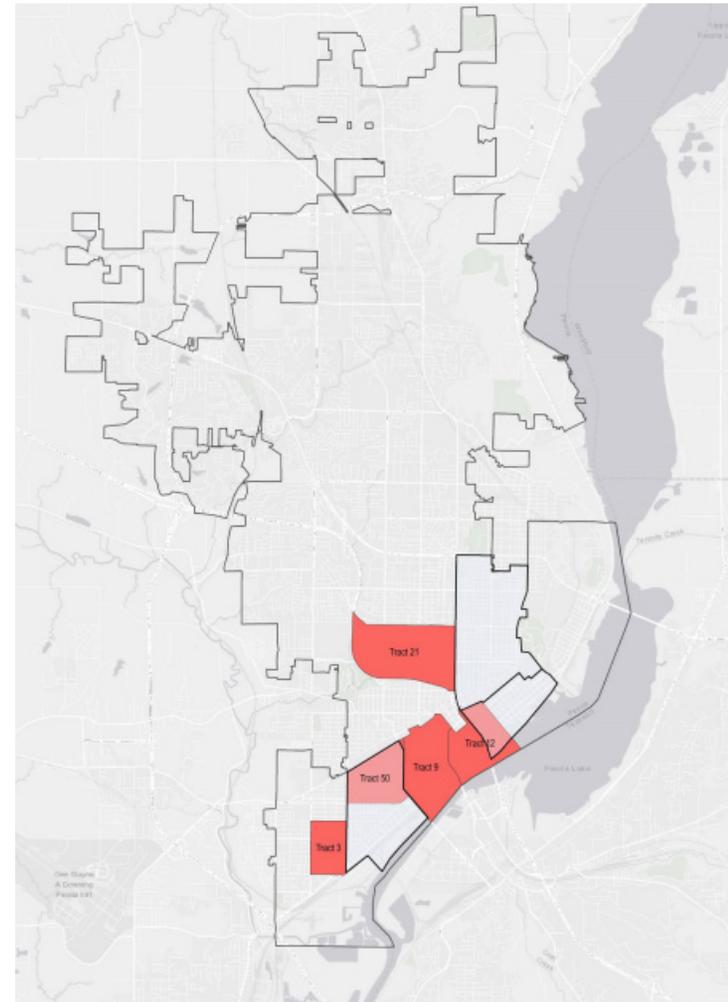
Opportunity Zones can help finance any number of projects throughout a state, such as startups, commercial development, innovation districts, brownfield development, energy assets, and lastly, housing. Investors benefit from the program by the following ways:

- 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 with one 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 12 (17143001200)
- 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. .

### 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 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.

<b>Cover Letter</b>
<i>Required for 9% applications seeking points, optional for 4 % applications</i>
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.

<b>Defined Community Revitalization Strategy and Area</b>
<i>All of the following must be provided:</i>
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 ( <i>maps and/or photos</i> ) 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:

<b>1) Affordable housing</b>
<i>All of the following must be provided:</i>
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 ( <i>community plans which indicate targeted areas for affordable housing, a letter summarizing local efforts made to designate areas for affordable housing, housing plans, etc.</i> ).
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).

**IHDA'S REVITALIZATION AND REPAIR & FORECLOSURE PREVENTION PROGRAMS DO NOT FUND HOMEOWNERS DIRECTLY.**

**IF YOU ARE A HOMEOWNER LOOKING FOR REHABILITATION, MODIFICATION, OR FORECLOSURE PREVENTION ASSISTANCE, CONTACT A HOUSING COUNSELOR OR IHDA TO HELP YOU UNDERSTAND WHAT OPTIONS ARE AVAILABLE TO YOU.**

**A LISTING OF AGENCIES AND ORGANIZATIONS ADMINISTERING IHDA PROGRAMS IN THE PEORIA-AREA CAN BE FOUND ON PAGES 185-188**



# 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)



### **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.

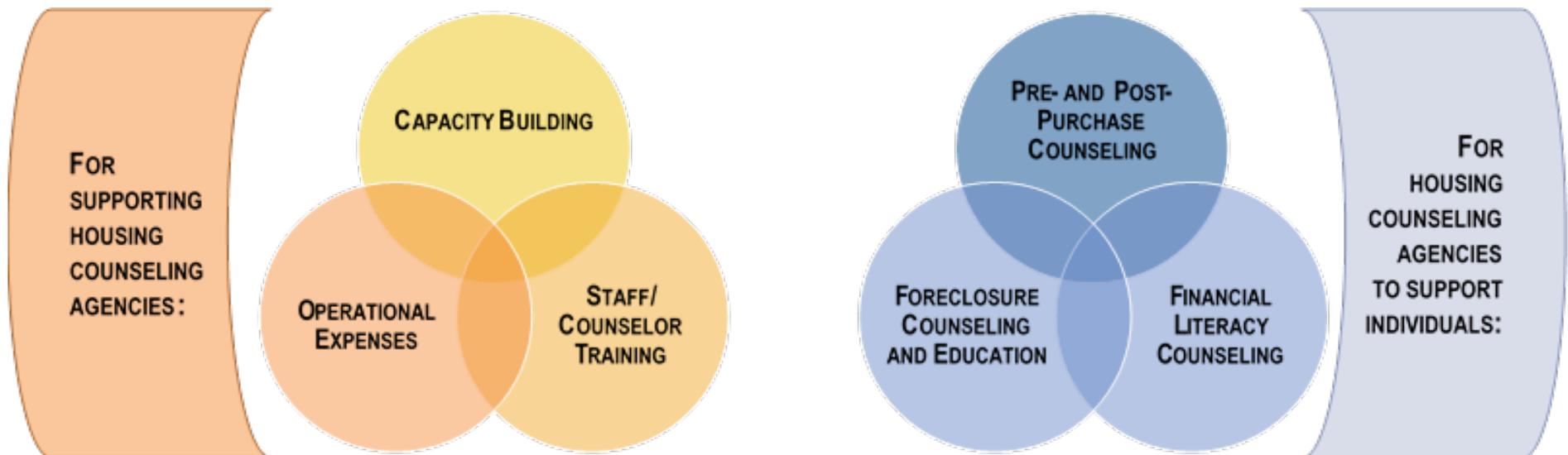


# HOUSING AND FINANCIAL COUNSELING

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	www.NavicoreSolutions.org
METEC	2605 W. Krause	Peoria	(309) 676-3832	www.METEC1.org
NAVICORE (STATEWIDE AGENCY)	416 Main St., Suite 800	Peoria	(732) 409-6281	www.NovaDebt.org
THE RESURRECTION PROJECT (SERVICES PEORIA COUNTY)	1805 South Paulina Street	Chicago	(312) 666-1323	www.ResurrectionProject.org

## REHABILITATION AND REPAIR ORGANIZATIONS

### ADMINISTER HOME REHABILITATION, REPAIR, AND MODIFICATION PROGRAMS

CITY OF PEORIA	419 Fulton Street	Peoria	(309) 494-8600	www.PeoriaGov.org
HABITAT FOR HUMANITY: GREATER PEORIA AREA	931 N. Douglas	Peoria	(309) 676-6729	www.HabitatPeoria.org



# 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>

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**Enjoy Peoria**

**Illinois Housing Development Authority**

**National Register of Historic Places**

**Wikipedia**

# COMPOSITE STUDY CENSUS DATA



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



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%							
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 <i>Year Estimates, 2017 Unless Otherwise Noted</i>		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									
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 EAST BLUFF NEIGHBORHOOD NEEDS ASSESSMENT RESULTS

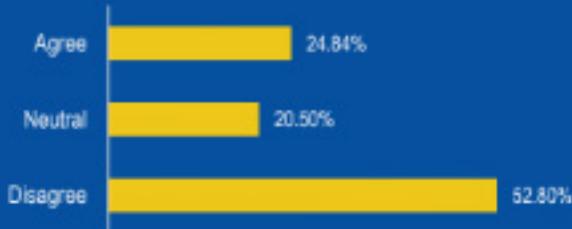


## RESULTS

This handout presents the results of the East Bluff Neighborhood Needs Assessment Survey conducted by the City of Peoria and the Illinois Housing Development Authority. The survey measured 163 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

My neighborhood has sidewalks in good condition

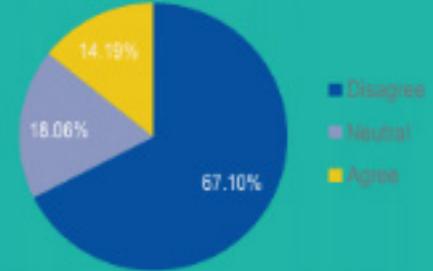


- Majority of respondents (48.47%) do not believe their neighborhood has adequate lighting in public spaces
- 40.65% of respondents do not believe they are able to easily travel by bicycle
- Most respondents (46.15%) believe they are able to easily travel by car in their neighborhood

### Community Life

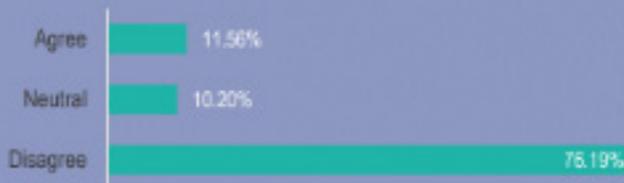
- 42.04% of respondents believe housing in their neighborhood is affordable to households making a variety of incomes, 19.11% feel neutral, and 35.67% disagree
- 47.20% of respondents do not believe housing in their neighborhood is in good condition, 27.95% feel neutral, and nearly 24% think it is in good condition

The cleanliness of the neighborhood is adequate



### Economy

I am able to run the majority of my daily errands without leaving my neighborhood

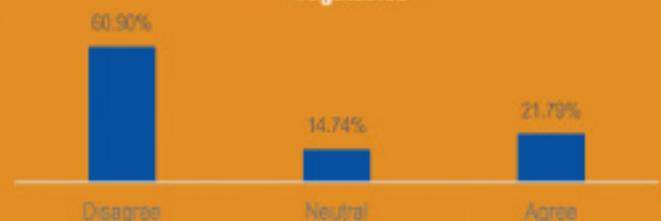


- About 62% of respondents do not believe their neighborhood has storefronts that look well-kept and attract shoppers
- More than 62% of respondents do believe that there are adequate service businesses available, such as banks
- 59.24% of respondents do not believe that their neighborhood offers a variety of employment opportunities, while over 20% feel neutral and nearly 18% think that it does

### Education and Wellness

- Most respondents (46.20%) believe their community's K-12 education meets the needs of the community
- Nearly 60% of respondents believe their neighborhood offers a hospital/health clinic that meets the needs of residents
- About 49% of respondents do not believe that there are enough job training and education opportunities to meet the needs of the residents

There are opportunities and services that meet the needs of my neighborhood for fresh fruits and vegetables



## Community Engagement and Initiatives

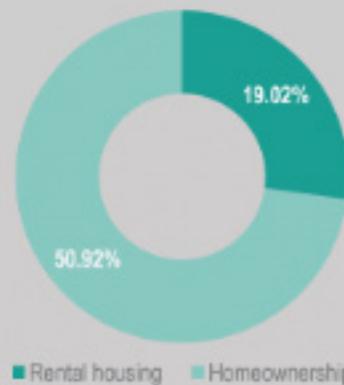
- Over 49% of respondents do not believe their community works with the business owners to improve public/shared spaces to create a sense of community
- 45.57% of respondents do not believe their community is working towards a positive future, while 33.54% think that it is
- About 53% of respondents are interested in the opportunity to provide feedback to their community's leaders regarding local issues
- 42.95% of respondents are aware of opportunities to engage with their community leaders, while 32% think otherwise and over 23% feel neutral

## Need for Housing

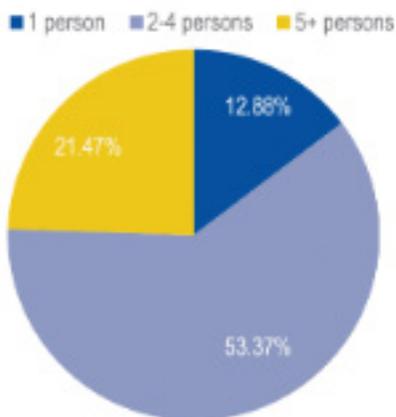
When asked if there is a need for more housing opportunities in their community, respondents provided the following answers:

- **56.44%** - There is a need
- **19.63%** - There is not a need
- **20.86%** - Not Sure

Type of Housing Desired



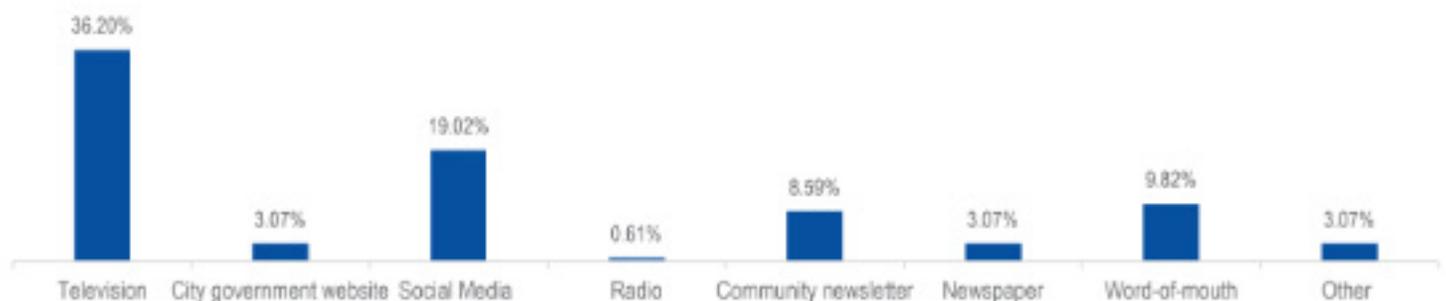
## Respondent Household Size



## Most Suggested Areas of New Development

**Grocery Store(s)**  
**Businesses**  
**Housing**  
**Street Lighting**

## Most Commonly Used Platforms for Learning of Community Happenings





# COMMUNITY NEEDS ASSESSMENT SURVEY: FULL RESULTS EAST BLUFF

East Bluff		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: 163		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>163</b>	<b>157</b>	<b>161</b>	<b>155</b>	<b>155</b>	<b>156</b>	<b>161</b>	<b>156</b>	<b>157</b>	<b>154</b>	<b>158</b>	<b>155</b>	<b>159</b>	<b>158</b>	<b>157</b>	<b>157</b>	<b>153</b>	<b>147</b>
Blank		0	6	2	8	8	7	2	7	6	9	5	8	4	5	6	6	10	16
Respondent Answers (#)	Strongly Disagree	32	23	47	31	26	24	34	26	15	16	21	53	44	55	47	49	50	74
	Disagree	47	36	38	31	37	30	42	38	15	28	45	51	50	37	51	44	46	38
	Neutral	33	39	33	38	26	27	45	41	56	45	39	28	36	35	32	32	24	15
	Agree	38	38	31	42	43	57	32	43	55	50	36	18	25	23	21	26	24	11
	Strongly Agree	9	15	9	10	12	15	7	6	11	9	13	4	2	5	4	2	5	6
	Not Applicable	4	6	3	3	11	3	1	2	5	6	4	1	2	3	2	4	4	3

Response Rate		100.0%	96.3%	98.8%	95.1%	95.1%	95.7%	98.8%	95.7%	96.3%	94.5%	96.9%	95.1%	97.5%	96.9%	96.3%	96.3%	93.9%	90.2%
Blank		0.0%	3.7%	1.2%	4.9%	4.9%	4.3%	1.2%	4.3%	3.7%	5.5%	3.1%	4.9%	2.5%	3.1%	3.7%	3.7%	6.1%	9.8%
Respondent Answers (%)	Strongly Disagree	19.6%	14.6%	29.2%	20.0%	16.8%	15.4%	21.1%	16.7%	9.6%	10.4%	13.3%	34.2%	27.7%	34.8%	29.9%	31.2%	32.7%	50.3%
	Disagree	28.8%	22.9%	23.6%	20.0%	23.9%	19.2%	26.1%	24.4%	9.6%	18.2%	28.5%	32.9%	31.4%	23.4%	32.5%	28.0%	30.1%	25.9%
	Neutral	20.2%	24.8%	20.5%	24.5%	16.8%	17.3%	28.0%	26.3%	35.7%	29.2%	24.7%	18.1%	22.6%	22.2%	20.4%	20.4%	15.7%	10.2%
	Agree	23.3%	24.2%	19.3%	27.1%	27.7%	36.5%	19.9%	27.6%	35.0%	32.5%	22.8%	11.6%	15.7%	14.6%	13.4%	16.6%	15.7%	7.5%
	Strongly Agree	5.5%	9.6%	5.6%	6.5%	7.7%	9.6%	4.3%	3.8%	7.0%	5.8%	8.2%	2.6%	1.3%	3.2%	2.5%	1.3%	3.3%	4.1%
	Not Applicable	2.5%	3.8%	1.9%	1.9%	7.1%	1.9%	0.6%	1.3%	3.2%	3.9%	2.5%	0.6%	1.3%	1.9%	1.3%	2.5%	2.6%	2.0%

# COMMUNITY NEEDS ASSESSMENT SURVEY: FULL RESULTS EAST BLUFF



East Bluff		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: 163		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>158</b>	<b>156</b>	<b>157</b>	<b>156</b>	<b>159</b>	<b>158</b>	<b>155</b>	<b>156</b>	<b>159</b>	<b>155</b>	<b>158</b>	<b>158</b>	<b>156</b>	<b>157</b>
<i>Blank</i>		5	7	6	7	4	5	8	7	4	8	5	5	7	6
Respondent Answers (#)	Strongly Disagree	24	31	31	35	10	14	30	67	33	32	34	30	19	13
	Disagree	13	36	35	42	10	21	30	28	39	45	38	28	31	11
	Neutral	40	34	40	35	35	31	49	23	45	40	29	38	36	40
	Agree	60	39	36	30	59	52	24	22	31	30	38	38	51	48
	Strongly Agree	13	8	8	7	36	29	11	12	9	6	15	20	16	35
	Not Applicable	8	8	7	7	9	11	11	4	2	2	4	4	3	10

<b>Response Rate</b>		<b>96.9%</b>	<b>95.7%</b>	<b>96.3%</b>	<b>95.7%</b>	<b>97.5%</b>	<b>96.9%</b>	<b>95.1%</b>	<b>95.7%</b>	<b>97.5%</b>	<b>95.1%</b>	<b>96.9%</b>	<b>96.9%</b>	<b>95.7%</b>	<b>96.3%</b>
<i>Blank</i>		3.1%	4.3%	3.7%	4.3%	2.5%	3.1%	4.9%	4.3%	2.5%	4.9%	3.1%	3.1%	4.3%	3.7%
Respondent Answers (%)	Strongly Disagree	15.2%	19.9%	19.7%	22.4%	6.3%	8.9%	19.4%	42.9%	20.8%	20.6%	21.5%	19.0%	12.2%	8.3%
	Disagree	8.2%	23.1%	22.3%	26.9%	6.3%	13.3%	19.4%	17.9%	24.5%	29.0%	24.1%	17.7%	19.9%	7.0%
	Neutral	25.3%	21.8%	25.5%	22.4%	22.0%	19.6%	31.6%	14.7%	28.3%	25.8%	18.4%	24.1%	23.1%	25.5%
	Agree	38.0%	25.0%	22.9%	19.2%	37.1%	32.9%	15.5%	14.1%	19.5%	19.4%	24.1%	24.1%	32.7%	30.6%
	Strongly Agree	8.2%	5.1%	5.1%	4.5%	22.6%	18.4%	7.1%	7.7%	5.7%	3.9%	9.5%	12.7%	10.3%	22.3%
	Not Applicable	5.1%	5.1%	4.5%	4.5%	5.7%	7.0%	7.1%	2.6%	1.3%	1.3%	2.5%	2.5%	1.9%	6.4%



# COMMUNITY NEEDS ASSESSMENT SURVEY: FULL RESULTS EAST BLUFF

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>158</b>	<b>Total Responses</b>	<b>114</b>
	Blank	5	Blank	49
	Yes	92	Rental Housing	31
No	32	Homeownership	83	
Not Sure	34			

Respondent Answers (%)	<b>Response Rate</b>	<b>96.9%</b>	<b>Response Rate</b>	<b>69.9%</b>
	Blank	3.1%	Blank	30.1%
	Yes	58.2%	Rental Housing	27.2%
	No	20.3%	Homeownership	72.8%
	Not Sure	21.5%		

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>143</b>	<b>Total Responses</b>	<b>139</b>	<b>Total Responses</b>	<b>136</b>
Blank	20	Blank	24	Blank	27
1 person	21	\$0 - \$30,000	61	Television	59
2-4 persons	87	\$30,001 - \$60,000	39	City government website	5
5+ persons	35	\$60,001 - \$100,000	28	Social media (Facebook, Twitter, etc.)	31
		\$100,001 or higher	11	Radio	1
				Community newsletter	14
				Newspaper	5
				Word-of-mouth	16
				Other (please specify)	5

<b>Response Rate</b>	<b>87.7%</b>	<b>Response Rate</b>	<b>85.3%</b>	<b>Response Rate</b>	<b>83.4%</b>
Blank	12.3%	Blank	14.7%	Blank	16.6%
1 person	14.7%	\$0 - \$30,000	43.9%	Television	43.4%
2-4 persons	60.8%	\$30,001 - \$60,000	28.1%	City government website	3.7%
5+ persons	24.5%	\$60,001 - \$100,000	20.1%	Social media (Facebook, Twitter, etc.)	22.8%
		\$100,001 or higher	7.9%	Radio	0.7%
				Community newsletter	10.3%
				Newspaper	3.7%
				Word-of-mouth	11.8%
				Other (please specify)	3.7%

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>88</b>
Blank	75

<b>Response Rate</b>	<b>54.0%</b>
Blank	46.0%

\*\*Respondents had ability to select more than one answer

## EAST BLUFF: OPEN-ENDED DEVELOPMENT QUESTION

- Cleaning up the east bluff is important to me and I'm more than willing to whatever I can to make that happen
- I would like to see existing homes and buildings renovated and kept standing instead of the neighborhoods being bulldozed more and more. I'd like to see more homes go into the hands of homeowners who will live here than landlords who lives outside of our neighborhood.
- We need a grocery store.
- We need job training for adults IN our neighborhoods, not elsewhere.
- The roads are terrible.
- Grocery store, bank, restaurants/coffee shops, outdoor basketball courts, available GED program, improved oversight of landlords (slumlords), improved police patrols, enforcement of speed limits and stop signs.....
- Grocery. Any business that allows engagement of the youth.
- Basketball courts or something for kids to do in the neighborhoods
- Incentives to help improve existing homes. Crime reduction, community building
- Better roadways, particularly Prospect, which has many potholes.
- "NO MORE DEVELOPMENTS. Please. NO MORE.
- We have too many vacant buildings already. Look at Knoxville and McClure area. Look at the old Kroger store. Why do we give all sorts of magic incentives and tax breaks for out-of-town companies to build special new purpose-built constructions, but turn our back on filling existing structures and encourage small business to fill vacant storefronts? A whole row of empty storefronts near Katie McButts. That could be its own version of Peoria Heights' Prospect Avenue if people cared.
- The City of Peoria has turned its back on the older neighborhoods. The only thing missing is a big sign saying ""The big money is up north. We really don't care about you. We just put on a performance like this every few years to make it look like we do.""
- The residents are a lot of the problem too."
- The East Bluff is losing its value due to so many rental properties... Landlords are renting to the wrong people who are loud , drive fast down our neighborhoods and throw garbage out in the streets....I noticed a horrible change the last 2 years as there is a Police Armadillo Truck across the street from me on Melbourne Ave because of loud rental property.. Forrest Hill and Wisconsin was a great area now 2 years ago now there is renters who don't mow, people using their yards as a driveway, garbage from the gas station on Forrest hill and Knoxville have this entire neighborhood looking disgusting. People drive by Forrest hill and New York and throw bags of food wrappers and dirty diapers into the street gutters and I always go clean them out but I am sick of it , it's an endless battle...I just had a someone dump an TV at my garbage can in my alley and I work 2 jobs and don't have time to deal with that...I had my roof replaced last week so if it was my TV It would have been in the ginormous dumpster that was in my driveway for 5 days...I am 99% sure I will be selling my property within 6 months as I am going to contact a realtor asap. I bought this home in 2005 to retire in and now I am scared it is no longer safe or pretty...Please Help Me change My Mind. Can We move in some officers over here in some of these run-down property's that landlords are not keeping up with...So sad in 2 years we lost all control over here...?
- We need more patrolling officers as well as more lighting. Some areas in the neighborhood are very dark at night.
- Accessibility in this neighborhood is essential for the residents considering this area is a low-income neighborhood. There are many families struggling to gather healthy/ fresh food due to a lack of resources available in the area.
- Encouraging more small, independent businesses with incentives, dedication to pedestrian accessibility and bike lanes could totally transform this neighborhood into the hippest place to live in town.
- More lighting Lots more lighting to help deter problems
- A grocery store. It's been hard to get fresh produce and quality meat since Kroger's closed.
- A grocery store would be great
- Grocery store
- No new developments but improve and renovate what we already have in place.
- A new supermarket
- Lightning lightning lightning speed bumps on my street
- Grocery stores
- Safety need better houses better landlord. Fair rent
- More lighting along walkways and roads. Grocery stores.
- We need a large grocery store.
- A safe grocery store with access to healthy food.
- "The area has not been promoted for development of any new commercial development.
- The area has a tiff available for current homeowners to repair and replace exterior of our homes. This has not gone far enough. This is fine for curb appeal but provides nothing for making the home habitable. There are homes in the area that are very low priced because they need a lot of work to the inside of the house to become a home that can be lived in. There are programs available such as POF that are redoing run-down homes, building new single-family homes and duplexes. These are all to be rented out and nothing for purchase. This brings in additional rentals but nothing to establish a tie to the community. A program could be opened to help people to do the same but to their own home."
- GROCERY STORES, gas stations, convenient stores, retail for small businesses
- Retail/ service i.e. restaurant, coffee shop, beauty shop
- Grocery store

- Grocery store
- "Resident Officer in the Northern East Bluff.
- Supervise rental properties more closely, Checking for code violations, slum landlords, etc.
- Offer opportunities to North East Bluff, housing upgrades, pocket parks, restaurants, grocery store"
- Satellite police station by Glen Oak school. I don't feel safe taking kids outside to visit any of the retail areas
- A full-service grocery store, of course. An urban homesteading program, allowing people of moderate income to purchase and rehabilitate dilapidated housing.
- Commercial development that includes all races would be immensely prosperous for our area. Currently the east bluff businesses cater to specific ethnicities only which isn't bad it's just not a place all residents can or will shop. I'd like to fully support my neighborhood and currently that's not possible. There are also very limited job opportunities in the East Bluff. Police substation on Wisconsin close to Glen Oak school.
- In my opinion we need a library, a museum for the arts, a community center, a police station and small grocery stores. Businesses owned by women would be fabulous. We need businesses that are open all hours staffed by strong men that aren't afraid of confrontation and that can watch out for the youth, the elderly and the women on the streets. Provide grants for women to open businesses here.
- "Something needs to be done about crime in our neighborhood. Gun shots are heard recurrently. People shooting from cars.
- The neighborhood has gone from homeowner occupied property to rental property. Landlords need to do background checks before accepting occupants."
- Stores that are guarded for safety would be nice. Education on being a law-abiding citizen. Some education to young and old about Respect of others and the upkeep of properties!
- I believe that a store or store that address to food desert in this community is needed. There are many in the neighborhood that lack transportation to the nearest store that provides fresh fruit and veggies.
- I believe a grocery store would help a lot. More childcare places, more parks. Better lighting on the streets. Streets like Arcadia and Argo are pitch black at night.
- More businesses. A grocery store. Better sidewalks and bike lanes. Better lighting.
- affordable rental properties. More support, financially, for the local Boys & Girls Clubs of Greater Peoria so they can serve more children. The school being open and staffed to serve kids (pick-up game sports and other activities) after the school day ends.
- Repair the brick roads. Character of the neighborhood.
- Sidewalk repair
- Fountain at Glen Oak round about
- Republic St is 4 blocks long!! People race up and down it all the time! The children playing are compromised every day because of careless drivers! We need Speed Bumps ASAP!
- PLEASE HELP MAKE OUR STREET SAFE FOR OUR KIDS!!!
- Activities for teens and child do participate in. A recreational center for sports, a gym, something to keep children busy.
- Basketball courts for the kids an actual park for multiple age groups would be nice. We could also use some type of fresh market or grocery store that is local.
- Better roads and more celebrities.
- Take care of run-down houses. Need homeownership assistance programs for those buying contract for deed.
- Micro-development of individual family homes and retail buildings is decades overdue. Banks have effectively redlined the neighborhood; the city has continued its hostile stance toward homeowners with regard to minor code enforcement issues. In addition to the allowed destruction of a legacy home owned by an out of state bank the city does not seem to be clear on what trees and growth they are responsible along sidewalks and roadways. The overgrowth causes the neighborhoods to look untended.
- The neighborhood has some amazing structures and is incredibly affordable outside of Illinois' and Peoria's high property tax rate. The area is ripe for new thinking and a transition to more modern neighborhood design initiatives."
- More grocery stores and family eating places that are in a safe location. If it wasn't for the Mexican grocery and cafe, we would have nothing. I cannot eat Mexican foods all the time.
- I live on Ellington Dr. You cannot walk anywhere near my house because we have no sidewalks and drivers cut down our street at high speeds to get to Knoxville. The nearest park is also not walkable, as you'll about get killed crossing War Memorial. Sidewalks and lighting would be nice. People in the surrounding blocks generally take great care of their homes and I feel there are a variety of income levels. People living in rental property have only been an issue a few times, but there are property owners that could care less about upkeep. Hold them accountable. Businesses have closed near us. Count the number of closed businesses on Knoxville...it's pathetic...and I always have to drive to shop. Stop expanding the city and focus on the core. We don't have children, so I cannot speak about the schools. What I hear is negative. The city should be more of a partner to the schools and campaign a better image of all they have to offer.
- Area needs a new supermarket a lot of residents without transportation have to travel to other areas for food. There is a location right here in the East Bluff area for a store. Police presence is needed every day a couple of years ago about 20 officers rode bikes right up to residents door to say hi and also pull all the vehicles that were not being used.
- The empty bldgs. on Wisconsin around Mexican grocer & restaurant.
- Thankful for those that contribute to keep it clean!
- Activities to bring the community together to get acquainted. Maybe an annual event such as a block party where new neighbors and current residents can get together and share, network, brainstorm, get to know one another, socialize, and just plain have fun!

- Picture of two happy people.
- Grocery Store!!!!
- Stores and restaurants such as some clothing for everyone, nice and reasonable steak, chicken, fish sit down and within a couple of blocks safe walking
- Develop stores etc. utilizing the empty buildings, Smith drug store, Stephanie's, Commercial Bank, and these that are across Knoxville, Bank building, Audible, the building that the Arthritis Foundation. Create pocket parks on vacant lots such as the one on Peoria with benches, covered area and play equipment for the kids
- To be safe.
- More stores.
- Need a grocery store.
- Fresh fruits and vegs.
- Grocery store. Fruit and veg stands.
- Recreation parks - walking areas (safe). Commercial - more commercial developments - stores, shopping centers, businesses
- Grocery store
- I've seen some really nice houses being built but that's about it.
- Nothing change
- Community garden
- more playgrounds
- more kid friendly activities - free
- Grocery stores!
- Small farmers market/grocery store
- BETTER DRIVEWAYS
- Grocery store
- I think a new apartment complex would help out housing.
- Racine and New York needs a 4-way stop stop people speed all day my house was hit
- We need new sidewalks on Kansas/californium
- Needs a "deaf child" sign on block Frye St.
- Neighborhood is dangerous. Gun fire weekly. Gang activity. Past history of poor police follow up to crime.
- more police watch
- Needs better lighting around
- More playgrounds for the kids
- Places for children to be entertained and play off the street
- There are no grocery stores. The elderly have to walk too far to shop.
- N/A
- Now playgrounds, places for kids to play, recreational activities.
- Clean up
- New housing, restaurants, updated parks
- better lighting
- grocery store + shops, bus stops housing apartment
- The East Bluff needs a grocery store for the people in the community. Everyone does not have transportations to go to the stores far away and have to walk from the bus stop with numerous bags. Children also need a place to feel safe when playing outside. The violence has began to be too much.
- Streets need to be replace in neighborhood bad pothole uneven ground bad for cars. vehicles
- fresh food, banking



# 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<sup>1</sup>, and Peoria County's Planning & Zoning website<sup>2</sup>.

## 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

## EAST BLUFF CRSA

### **The Glen Oak Zone Plan (School Neighborhood Impact Zone) (March 2009)**

City of Peoria – Department of Planning and Growth Management

### **The East Village Growth Cell Tax Increment Redevelopment Plan and Project (March 2011)**

City of Peoria – Ordinance No. 16,675

<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>



**Report Back & Visioning Session (July 2014)**

Build it Up! East Bluff

**Rethinking the Wisconsin Avenue Business Corridor (2014)**

Farnsworth Group, City of Peoria, Build it Up! East Bluff

**East Bluff's Safe Routes to Learn and Play (May 2016)**

Emily Weimer, Master of Urban Planning at University of Illinois at Urbana-Champaign

**Wellness Plan for the East Bluff Neighborhood (September 2016)**

Department of Urban Planning, University of Illinois Urbana-Champaign

**Peoria East Bluff Target Area Market Study Update (October 2016)**

Corporate F/A/C/T/S/

**Health Profile of the East Bluff Neighborhood (September 2016)**

Department of Urban Planning, University of Illinois Urbana-Champaign

**Healthy Neighborhood Revitalization in Peoria, Illinois (2017)**

Rachael Wilson, Master of Urban Planning at University of Illinois at Urbana-Champaign

**Partners for a Better East Bluff (May 2017)**

Corporate F/A/C/T/S/ Community Planning Group

# 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 the 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 East Bluff strategy area, as defined in the plan, closely aligns with the boundaries of Census Tracts 16, 24, and 25. The data is considered only slightly inflated as a small portion of Census Tracts 16 and 25 are outside the strategy area. 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 each of the study areas. 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 each of the study areas. 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 each 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.

The changes summarized in the following table were made to this Housing Needs Assessment in response to the community feedback

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.

### PEORIA CITY COUNCIL 2019-2021

JIM ARDIS - MAYOR  
DENISE MOORE - DISTRICT 1  
CHARLES GRAYEB - DISTRICT 2  
TIMOTHY RIGGENBACH - DISTRICT 3  
JIM MONTELONGO - DISTRICT 4  
DENIS CYR - DISTRICT 5  
RITA ALI - AT LARGE  
ELIZABETH JENSEN - AT LARGE  
JOHN KELLY - AT LARGE  
ZACHARY OYLER - AT LARGE  
SID RUCKRIEGEL - AT LARGE

### PEORIA CITY COUNCIL 2021-Current

RITA ALI - MAYOR  
DENISE JACKSON - DISTRICT 1  
CHARLES GRAYEB - DISTRICT 2  
TIMOTHY RIGGENBACH - DISTRICT 3  
ANDRE ALLEN - DISTRICT 4  
DENIS CYR - DISTRICT 5  
ELIZABETH JENSEN - AT LARGE  
JOHN KELLY - AT LARGE  
ZACHARY OYLER - AT LARGE  
SID RUCKRIEGEL - AT LARGE  
KIRIN VELPULA - AT LARGE

### LEAD COMMUNITY REVITALIZATION PLANNING TEAM



CITY OF PEORIA  
PATRICK URICH - CITY MANAGER  
ROSS BLACK | COMMUNITY DEVELOPMENT DIRECTOR  
KIMBERLY SMITH | SENIOR URBAN PLANNER  
KERILYN WEICK | SENIOR URBAN PLANNER  
SHANNON TECHIE | SENIOR URBAN PLANNER



COMMUNITY  
REVITALIZATION

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WILLIAM PLUTA | DIRECTOR, STRATEGIC PLANNING AND REPORTING