



Entry Form 2017 Annual Awards for Program Excellence

Entry Deadline: Thursday, June 15, 2017, Midnight ET

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email awards@ncsha.org.**

Entry Title: Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

Category:

Subcategory:

Entry Summary: A 15-word (max) summary of the program, project, or practice you are entering.

HFA:

HFA Staff Contact:

Phone:

Email:

Visual Aids:

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF? Yes No

Payment:

My HFA is mailing a check to NCSHA.
My HFA is emailing the credit card authorization form to awards@ncsha.org.

Illinois Housing Development Authority
Habitat for Humanity Illinois: Building Impact Program NCSHA
2017 – Homeownership: Encouraging New Production

“It was one of the best decisions I made for me and for my family...Habitat for Humanity of Illinois literally changed my life and the work they do is so important for people like me who aspire to homeownership”

Angelique Vanderbilt, new homeowner

Introduction

Housing Finance Agencies primarily focus on single-family lending, not construction. Illinois has a dire need for new production and Habitat for Humanity Illinois (HFHI) saw an opening to provide homeownership opportunities to families who would normally be unable given their economic circumstances. To accomplish this, they sought a partnership with the Illinois Housing Development Authority (IHDA).

In October 2016, the IHDA Board of Directors approved an award of \$1 million to HFHI. This grant award enabled HFHI to relaunch the wildly successful Building Impact program, which provides low-income families the ability to achieve the dream of homeownership.

This allocation was the single-largest grant awarded to HFHI for a one-year period and the third time IHDA provided funding for the Building Impact program over the past two years. IHDA is proud to partner with HFHI in their endeavor to help bring people together to help build homes, communities and hope.

Background

While the foreclosure rate in Illinois has receded from its apex of 5.26% during the housing crisis, Illinois remains one of the few states in the nation to still have a foreclosure rate higher than its pre-recession level. Combined with some of the highest property taxes in the nation and tighter underwriting standards, many people are either unable or unwilling to buy a home in Illinois.

Building Impact

HFHI approached IHDA with an idea to spur homeownership, especially in Central and Southern Illinois, areas that tend to not receive as much assistance as the Chicagoland area. Launched in 2014 via a \$350,000 grant from IHDA, the Building Impact program provides low- and very-low income families with a forgivable grant in form of down payment assistance to offset construction costs towards a newly constructed or rehabilitated home.

Families making up to 80% area median income (AMI) may receive up to \$15,000, while those at 50% AMI or below are eligible for \$20,000. These families, usually living in substandard environments, found it very difficult to get a loan before the housing crisis and would be unable to secure a mortgage in today's market.

HFHI underwrites the mortgage and it is given interest-free to those selected for the program. The caveat being those who participate must contribute **250 hours of “sweat equity”** into their homes, meaning their “investment” is working on the construction/rehabilitation of their home. The future homeowners now have a vested interest in their home.

IHDA's data has found these homeowners tend to be good, strong borrowers with low rates of default as they are given proper education and are vested in the home through the sweat equity.

The Gatson's

The families selected for the Building Impact program are everyday people facing everyday struggles. For example, Ms. Latonya Gatson had been a renter in Champaign, Illinois for all her life. She has five children, one with Down's syndrome, and has been unable to afford a home. Ms. Gatson was approved for the Building Impact program and is now a homeowner in a quiet neighborhood in Champaign, which has led to drastic improvement for her children's development.

Ms. Gatson could not be more pleased with the assistance she received from HFHI. "Knowing that my kids will have a place of their own in a better neighborhood that is safer and quieter– is a huge relief. Habitat is helping us, but also helping the community to be stronger. I am so proud to be able to help my children grow up and be motivated to do the right things in life. Building this home with Habitat is a wonderful start."



The Vanderbilt's

Angelique Vanderbilt lived in a rental unit on the Southside of Chicago with her children before the violence got to be too much. Ms. Vanderbilt worried about her family's safety and the influences within the neighborhood relocated to Central Illinois.

Ms. Vanderbilt rented a unit and began hearing about Habitat's Building Impact program from her mother's neighbor who owned a Habitat home. This motivated Ms. Vanderbilt to clean up her credit and get her finances in order so she would have a chance at being accepted to participate in the Building Impact program. Ms. Vanderbilt stated, "I made some big sacrifices and decided if I want to own my own home I had to do this first. I am so happy and proud to have been accepted into the program. I feel as if my life is turning a corner, by becoming a homeowner and sharing this with my extended family."

Illinois Housing Development Authority
Habitat for Humanity Illinois: Building Impact Program NCSHA
2017 – Homeownership: Encouraging New Production

Now a homeowner, her two children are involved in community service; volunteering at shelters and mentoring teens. They realize the importance of being involved and trying to make a difference as young people—with their peers. “I thank Habitat from the bottom of my heart for this opportunity. It shows me by the grace of God— there are good people in the world that we can depend on to help lift us up when we need it,” Ms. Vanderbilt added.



Hope for Homeowners

The traditional model of single-family lending utilized by HFAs would not work with this low-income population that wants to live in their own home in Illinois. The Building Impact program provides these families the opportunity to be a homeowner when they otherwise would be unable to secure a mortgage.

Since the Building Impact program was launched, **45 low-income and very-low income families** have been able to build or rehabilitate a new home they never once thought possible. IHDA is proud to have allocated over **\$700,000 (with another \$1 million on the way)** to help Habitat for Humanity Illinois in transforming the lives of these exceptional people who needed a little support. This additional grant from IHDA will allow HFHI the opportunity to help an additional **57 families** across Illinois realize the American Dream of owning their own home.

Habitat for Humanity of Illinois awarded \$1 million grant

Jan. 5, 2017

Building on their successful partnership, the Illinois Housing Development Authority's Board of Directors awarded \$1 million in funding to Habitat for Humanity of Illinois to support the organization's Building Impact initiative.

This allocation represents the largest single grant awarded to HFH Illinois for a one-year period and the third time IHDA has provided funding for the program over the past two years.

Established in 2014, the Building Impact program provides low-income Illinois residents with housing assistance in amounts ranging from \$15,000 to \$20,000 per family. Eligible families must earn at or below 80 percent of the area median income (AMI), with a preference to families at or below 50 percent AMI. HFH Illinois will utilize the additional funding from IHDA to offset construction costs or buy down mortgages to help underwater homeowners. HFH Illinois anticipates this grant will help over 50 struggling families who can apply online.

"Habitat for Humanity of Illinois and IHDA share a common mission and vision that entails preserving and building affordable homes and communities throughout the state," said Mark Miklosz, Habitat for Humanity of Illinois, board vice president. "When we joined forces in 2014, we were able to make important headway in helping alleviate the pressures on many hardworking Illinois families by providing down payment assistance to aspiring homeowners in purchasing quality housing for their families.

"Since 2014, 31 low-income and 14 very-low-income families have benefitted from this program alone, translating to \$700,000 in no-interest loans that stand to transform their lives and communities for the better," Miklosz added.

"IHDA is proud to support Habitat for Humanity Illinois and expand the Building Impact program," said IHDA Executive Director Audra Hamernik. "Habitat for Humanity Illinois has done a great job administering the program and helping Illinoisans build equity through homeownership."

One family's experience

The funding provided to Habitat by IHDA has a real and meaningful impact on the lives of Illinois residents throughout the state. Ana Beltran, 41, a resident of Aurora, is the proud owner of a new home she built with assistance from Habitat for Humanity of Illinois.

Ana writes, "In the Dominican Republic is where I grew up with my family, of five brothers and sister including me, and friends until the age of 23. In 1997 at the age of 23, I left all the ones I love including my three-year-old son, to come to the USA. This life-changing event gave me joy in what the future could bring but also left me heartbroken. Because of the struggle of being away from my loved ones, I sought refuge in God's arms and everlasting love, whom gave me peace in my times of suffering through His promises.

"Soon enough, though it felt like an eternity, I began to see the promises. After six years I was able to obtain a U.S. citizenship and finally have one of my heart's long desire of going back to my home country and bringing my son back to the U.S. Not only was I happy that I was reunited with him, but that he could also then have an opportunity to attend college and have a better future, which gave me a mind at peace.

"As I supported my son in furthering his dream of graduating high school and attending college, I realized that I had an unaccomplished dream that had always been in my heart. The dream of one day having a home in the United States of America. As time passed, this dream became an even more distant impossible idea and started to lose hope until one day when the Lord opened up a door.

"One day as I did my grocery shopping, I came upon a friend Margarita Corona, who I was neighbors with for 20 years. As we talked and caught up, she introduced me to a program and explained that it could help me obtain a house. As she kept explaining, I could not help but think of how this was an opportunity God was laying before me. After receiving encouragement from God and Margarita, I filled an application for Habitat for Humanity and within three months I was approved. Upon reading the letter of approval I could not help but jump for joy and once more be filled with hope. With the help of Habitat for Humanity and its great, loving and caring staff, my dream was now becoming a reality.

"I know that the Lord has put this medium in my path to reach what I once thought was impossible. I have been a renter for 15 years of a small one-bedroom studio and I no longer want to be one. With the help of the Lord and Habitat for Humanity, after completing my home and 350 sweat equity hours, I will be the owner of my own home in Aurora.

"Habitat for Humanity has changed my life and has given me a sense of triumph and victory over what I dreamed to be impossible. It has given me the sense that I too can own my property and have a share in the American dream. Not only has it impacted my life, but that of my son as well. Now he will be able to have more room to do the things he likes, such as playing his instrument and working on his engineering projects.

"Working alongside the other volunteers and staff has been a great journey and experience. Through laughter and shared testimonies we encourage each other to patiently await as our

dreams are fulfilled. Knowing that Habitat for Humanity is a ray of hope not only for me but for others, like Bob, a staff whom has seen the hand of God through Habitat so many times, makes me glad to be part of it.

“My desire after obtaining my home is to marry my fiancé, as the Lord in his word commands us to. If God sends me more children then I will receive them, but my primary focus is to see my 22-year-old son finish his last year at NIU to obtain his BS in Electrical Engineering and to also better myself. Better myself by obtaining my GED and then becoming a certified nurse and advance from working a custodial position at School District 308. Not only better myself in the secular but in the spiritual too and keep accomplishing the mission God has for me. As I faithfully follow him and attend my local church, Casa Del Alfarero, I serve my community and help those who are in need of love. By teaching the children at Sunday school, helping and serving my community through my church, I know that God is laying the proper foundations in my heart to keep loving Him.

“To this day I thank the Lord for what He has done and where He has brought me out of and all glory be to Him. I also thank Habitat for Humanity, from the bottom of my heart, for the awesome and great love that they have for the community. I pray that God may bless the program and all the staff, so that they may keep flourishing helping all those in need.”

IHDA and Habitat for Humanity

By extending its relationship with Habitat for Humanity of Illinois, IHDA also fulfills its mission of financing the creation and preservation of affordable housing across Illinois – with an emphasis on areas identified as high need in Central and South Central Illinois.

With its expansive network of 51 affiliates statewide, and strong support from a robust volunteer base, Habitat’s Building Impact program has been utilized by 14 Habitat affiliates throughout Illinois, including: Champaign, Dixon, DuPage County, Fox Valley, Freeport, Grundy Three Rivers, Lake County, McLean County, Northern Fox Valley, Ogle County, Peoria, Rockford, Sangamon and Will County.

The Building Impact program is administered through Habitat for Humanity of Champaign. Interested households can find the application online at habitatillinois.org/impact.

About Habitat for Humanity of Illinois

Habitat for Humanity of Illinois (habitatillinois.org) is this state’s support organization. Founded in 1999, it works state-wide as part of a global, nonprofit housing organization operated on Christian principles that seeks to put God’s love into action by building homes, communities and hope.

Habitat for Humanity of Illinois is dedicated to eliminating substandard housing locally and worldwide through its affiliates in constructing, rehabilitating and preserving homes; by advocating for fair and just housing policies; and by providing training and access to resources to help families improve their shelter conditions.

Habitat for Humanity was founded on the conviction that everyone has a decent place to live, and that decent shelter in decent communities should be a matter of conscience and action for all.

About the Illinois Housing Development Authority

IHDA (ihda.org) is a self-supporting state agency that finances the creation and the preservation of affordable housing across Illinois. Since its creation in 1967, IHDA has allocated \$12.4 billion and financed approximately 240,000 affordable units across the state.

Copyright © 2017 Kendall County Record. All rights reserved.
