Addressing Illinois' Aging Housing Stock through the Home Repair and Accessibility Program
Illinois' housing stock is aging statewide, from the rural communities of Western Illinois to Chicago's densely populated neighborhoods. According to the Illinois Housing Development Authority (IHDA)'s research, the average single-family home in Illinois was constructed in 1972, meaning most housing was built approximately 53 years ago. Many of these aging properties require costly maintenance and/or present environmental health hazards such as lead paint and asbestos. Such structural problems with aging homes pose a health risk for vulnerable populations. However, building new single-family affordable housing for these populations is not always possible or realistic, given the expense of new housing construction in Illinois versus other states.

As Illinois' Housing Finance Agency (HFA) whose mission is to finance the preservation and creation of affordable housing in the state, IHDA has always believed that preserving existing affordable housing will help Illinois to address its aging housing stock. That is why prior to 2023, IHDA offered two home-rehabilitation programs that funded single-family home repairs for low-income families, Illinoisans experiencing a disability and/or homelessness, and seniors. In 2023, IHDA reassessed both programs and found they could be enhanced to accelerate IHDA's rehabilitation and preservation work. The Authority's solution was to merge the former two programs into the **Home Repair and Accessibility Program (HRAP),** which saw a 40% increase in completed home rehab projects over IHDA's prior two programs during its first round **(Exhibit A)** and is currently in its second round. The product of innovative process improvements and a commitment to increasing efficiency, HRAP is directly addressing the issue of Illinois' aging housing stock by preserving existing affordable housing and serving homeowners in need in more of Illinois' 102 counties.

Innovation: Improving Processes to Redesign a Program
IHDA's Community Affairs (CA) Department needed to develop process improvements that would increase HRAP's efficiency and productivity over its predecessors. The two former home rehabilitation programs, the Home Accessibility Program (HAP) and the Single-Family Rehabilitation Program (SFR), focused on funding accessibility improvements and health and safety-related home repairs, respectively. Both programs awarded state funding to local governments and nonprofit entities – hereby referred to as grantees – to then distribute to low and very low-income households to make the repairs. Though HRAP operates using the same model, serves the same target populations, and funds both types of repairs, the new process improvements that led to changes in productivity include:

1. Increasing the per-home construction budget ($45,000 per home) under HRAP so that more accessibility improvement projects could be completed. Under the HAP program, the per-home construction budget had often been too small to cover all the costly repairs needed in a single home. The increased per-home construction budget for HRAP Round 1 allowed for more accessibility projects to be completed, resulting in a 45% increase in completed accessibility projects over the final round of HAP **(Exhibit B)**.

2. An expedited approval process for the proposed rehabilitation work on select HRAP homes. To create this new process, IHDA partnered with a fellow state agency, the State Historic Preservation Office (SHPO), which is required to approve the proposed rehab work for all HRAP homes to ensure the protection of historic houses. After HAP and SFR grantees reported that their proposed rehab projects took too long to receive SHPO's approval – to the point where contractors needed to rebid for the projects and projects were not getting done – IHDA connected with SHPO to create an expedited review process for HRAP homes that are generally considered "non-historic," or those not located within or near a historic district.

Under the new process, grantees can check a SHPO online database and see if their proposed project is listed as a historic property. If not, the grantees can submit a quick online form about their proposed project/s for SHPO to review, rather than the standard mail-in form that requires more lengthy review. Based on the results of a HAP/SFR grantee survey from 2022 and an HRAP Round 1 grantee survey from 2024, SHPO's review time of the grantee projects decreased from two *months* or more during HAP and SFR to approximately two and a half *weeks* with HRAP. This dramatic decrease in time helped more home-rehab projects move forward under HRAP and demonstrated how IHDA's engagement with partners to improve existing systems makes a difference.

3. New grantee benchmarks that require grantees to spend their funding by specific deadlines within HRAP's two-year grant cycle. Previously, under HAP and SFR, grantees were simply given two years to spend their funding without any time restrictions. As a result, sometimes grantees would wait too long to begin spending the funding and try to begin projects near the end of the grant cycle, when it was too late for the projects to be carried out properly. The benchmarks led to greater accountability for grantees and more projects completed in HRAP Round 1.

In addition to process improvements that contributed to increased productivity, IHDA also made a process improvement for HRAP that ensures its funding benefits homeowners and communities in the most need, as described in the next section.

Measurable Benefits to HFA Targeted Customers and Underserved Markets: Using Data to Inform
IHDA has used data both to inform how it allocates its funding to HRAP grantees and to assess whether the program is meeting its goals. Regarding the former, the CA team created a new application for HRAP that established a data-based, uniform measurement of community need across applicants. While IHDA's previous two programs' applications assessed the applicants' need through open-ended questions, the HRAP application added a scoring system **(Exhibit C)** based on data from the U.S. Census Bureau's American Community Survey to determine the applicant communities' level of need, which helps inform how much HRAP funding they should receive. In the application, applicants select their service area, then CA's data tool calculates metrics for the applicants, such as the population of the applicants' service area that is below 200% of the poverty level and also experiencing a disability. Applicants receive more points if they demonstrate a higher level of need per the metrics, and in turn receive more funding. This new application has helped the CA staff to objectively identify the most underserved Illinois markets that apply for the program and determine how much HRAP funding to allocate to each market.

IHDA also uses data to determine if HRAP has succeeded in its goals to preserve Illinois homes and serve HRAP's target populations. During HRAP Round 1, the CA surveyed the grantees to assess their experience with the new program one year into the grant cycle. Grantees reported that out of their pre-approved or completed projects, 94% provided critical assistance with preserving the long-term viability of the residence. Additionally, at the conclusion of Round 1, program data showed that 77% of the households HRAP served earned below 50% Area Median Income (AMI), substantially below the program's threshold of 80% AMI. This indicates that HRAP is excelling in meeting its objectives to preserve single-family housing in Illinois and helping HRAP's target customers.

Proven Track Record of Success in the Marketplace: A Promising Beginning
As mentioned above, during HRAP's first round alone, the program far outperformed IHDA's prior two home-rehab programs in the marketplace. The CA staff's innovations in instilling benchmarks for grantees,

merging and redesigning the program, and partnering with an outside agency to help make the program more efficient resulted in an upgraded program that increased completed rehab projects overall by 40% and accessibility projects specifically by 45%. HRAP Round 1 included 36 grantees and 338 homeowners received assistance, expending a total of $12.6 million. Building on this success, IHDA anticipates HRAP Round 2 will be even more successful, as the second round – which launched in September 2025 – has provided funding to 34 grantees who will assist an estimated 400 homeowners across the state.

Replicability: Condensing and Modifying Programs for Better Results
HRAP proves that HFAs do not always need new programs to preserve affordable single-family housing. Rather, other HFAs could revisit their existing home-rehab programs and consolidate and/or amend them to increase efficiency and produce better outcomes for residents and communities.

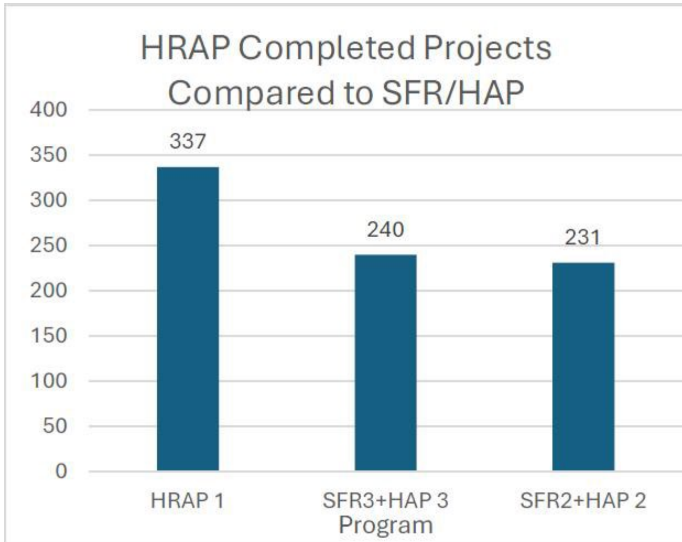
Effectively Employing Partnerships: Using In-Person Communication to Strengthen Partnerships
In addition to growing its partnership with SHPO, IHDA used HRAP as an opportunity to forge deeper connections with IHDA's new and previous home-rehab grantees through interpersonal interaction. In October 2025, the CA team hosted an in-person conference for the HRAP Round II grantees to help guide them on how to administer the program in their communities. The event marked the first time IHDA hosted an in-person introductory event for its home-rehabilitation grantees. Representatives from all 34 grantee organizations attended and had the opportunity to ask questions and network with both CA staff and fellow grantees. In the end, the event proved successful, with 93% of the representatives who attended rating the conference as "excellent" or "good" in a post-event survey. By hosting their first in-person conference, the CA reinforced the infrastructure of partnerships that keeps HRAP operational.

Demonstrating Effective Use of Resources: Reallocating Financial and Human Capital
Since its inception, HRAP has made effective use of IHDA's available financial resources. IHDA allocated HAP and SFR's existing budgets to HRAP but committed no other funding to the enhanced program, meaning HRAP accomplished more than the other two programs without additional financial resources. In addition, combining the former two programs into one has allowed IHDA and its grantees to make more efficient use of their staff time and resources. Since both parties now manage only one application process, one set of program requirements, and one set of forms, staff learning curves and processing times are reduced, and staff can complete more projects.

Provide Benefits that Outweigh Costs: HRAP's Humanitarian Impact
As mentioned above, IHDA delivered better results with HRAP than its prior two programs without needing to commit more funding to HRAP – but the benefits of HRAP go far beyond financial. Thanks to HRAP Round 1, more than 300 Illinois homeowners no longer face threats to their health, safety, and mobility in their homes. More senior residents can walk up to their front door on new ramps, more children are saved from environmental hazards, and more families have gone from having a high risk of an electrical fire in their homes to having no risk. As many of the homeowners who received HRAP assistance said themselves **(Exhibit D),** they could not have financed their home repairs without HRAP – making the humanitarian benefits of the program far outweigh its cost.

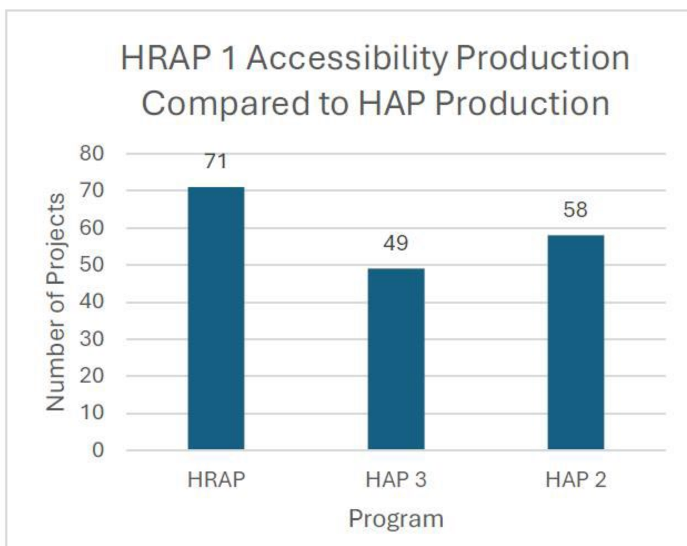
Achieving Strategic Objectives: Preserving Affordable Housing in Illinois
HRAP achieves IHDA's key strategic objective to finance and support the preservation of affordable housing in Illinois. By funding home repairs with an average cost of $35,500 per project, HRAP is a cost-effective way of preserving Illinois' aging housing stock. The program succeeds in this while ensuring more Illinoisans earning below 80% AMI live in quality, safe homes, and that IHDA's network of local and state partners continue to support IHDA's investment in Illinois' communities in the future.

Exhibit A



Number of home-rehabilitation projects completed during HRAP Round 1 versus the final rounds of the Home Accessibility Program (HAP) and the Single-Family Rehabilitation Program (SFR).

Exhibit B



Number of accessibility home-rehabilitation projects completed during HRAP Round 1 versus the final round of the Home Accessibility Program (HAP).

Exhibit C

Service Area Profile

ILLINOIS HOUSING DEVELOPMENT AUTHORITY

be included in your service area. For example, if you plan to cover addresses in Alexander, IL, select "Alexander CDP" (Census Designated Place). *See the Metadata tab for more information about places, including CDPs.*

Places

STEP 2

Use the available drop-down arrows below to select either **1-5 Counties** or **1-30 Places (cities, towns, villages, and/or CDPs)** that will comprise your proposed Service Area.

Bloomington city

Population Characteristics	Total	Percent
Total Population	78,788	
Population for Whom Poverty Rate is Determined	76,704	
Population Under 100% of Poverty Level	9,219	12.0%
Population Under 200% of Poverty Level	19,682	25.7%
Population Under 100% of Poverty Level, With a Disability	2,236	
Population Under 200% of Poverty Level, With a Disability	3,471	

Household Characteristics	Total
Total Households	32,125
Owner-Occupied Households	19,460
Owner-Occupied Households with Income ≤ 30% HAMFI	1,940
Owner-Occupied Households with Income > 30% and ≤ 50% HAM	1,790
Owner-Occupied Households with Income > 50% and ≤ 80% HAM	3,415
Owner-Occupied Units Built Before 1980	8,828

Ratio of Owner-Occupied Households under 80% AMI to Planned Projects

rvice area, the total number of owner-occupied households under 80% AMI is times the number of projects the grantee expects to complete. 714.50

Household Characteristics	Total	Percent
Number of Owner-Occupied Households Under 80% AMI in Service Area	7,145	22.24%

New grantee application created for HRAP.

<u>Exhibit D</u>

IHDA's Home Repair and Accessibility Program (HRAP) Homeowner Testimonies

HRAP Round 1 funding recipient Judy Brown (left) stands with one of the contractors who performed rehabilitation work at Brown's home in Rockford, Illinois. Also visible are the new, accessible ramp and roof that the contractors installed at Brown's home.

Judy Brown, resident of Rockford in northwest Illinois

IHDA's HRAP program funded both accessibility and health and safety improvements in Brown's home. The work included the installation of an accessible ramp leading to the front door, the installation of an accessible toilet and shower seat, repair of plumbing and electrical issues, and roof replacement.

"I didn't have the money [to make the repairs] and certainly not on a fixed income. Nobody in my family had that much money … I just thanked the Lord there was a program for senior citizens and that [the contractors] were able to fix stuff up. I'm glad they got this program because a lot of people need it."

Sheena King, resident of Peoria in Central Illinois

IHDA's HRAP program funded health and safety repairs in King's home. The repairs included mold remediation in the basement and attic, replacement of unsafe electrical wiring, and replacement of the home's back and storm doors.

"I feel truly blessed to have this program because I know I would not have been able to afford all the work that was done on my house without a loan. So, this greatly takes the stress of that off of me. I wish more families were as lucky and grateful as I am."

Yolonda Fane, resident of Freeport in northwest Illinois

IHDA's HRAP program funded health and safety repairs in Fane's home. The repairs included replacing the misaligned front porch and adding railings, enclosing a collapsing part of the ceiling, and replacing rotting windows.

"Without this program, I could not have done this on my own because I would not have been able to afford all of this. Thank you, double thank you."