

MCLEAN COUNTY HOUSING COALITION PERIODIC REPORT

January 1, 2024

This report is the second in a series of periodic reports - the first issued in March 2022 - to be shared with area stakeholders to highlight McLean County Housing Coalition successes and identify takeaways from this ongoing joint effort.

I. COALITION CONTRIBUTORS.....	2
II. COALITION BACKGROUND.....	2
III. CURRENT SITUATION (2022-2024).....	3
i. Tight rental housing market.....	3
ii. Wage stagnation and cost of living.....	3
iii. Cyclical and systemic barriers.....	4
iv. Social and cultural barriers.....	4
v. Lack of emergency shelter.....	4
vi. Barriers to accessing and using emergency resources.....	5
IV. OUTCOMES & ISSUES ADDRESSED IN 2022-2023.....	6
i. Seek solutions & funding sources to bridge identified gaps in community services.....	6
ii. Collect data on community housing instability.....	7
iii. Assess and improve emergency and stopgap resources.....	7
iv. Improve communication among all stakeholders.....	7
V. SUMMARY OF GOALS AND OUTCOMES.....	8
APPENDIX A: ADDITIONAL QUANTITATIVE DATA.....	9
i. House Price Index.....	9
ii. Area Unmet Need.....	9
iii. Eviction Trends.....	9
iv. Shelter Capacity and Waiting List Trends.....	10
v. Financial Assistance Trends.....	12
vi. Housing Choice Voucher Program Info.....	12
vii. Public Housing Program Info.....	12
viii. Other Federally Assisted Housing Info.....	13
ix. Regional Office of Education Program Info.....	13
x. Project Oz (Young Adults) Program Info.....	13
APPENDIX B: ANONYMIZED CLIENT STORIES REGARDING LOCAL HOUSING CHALLENGES.....	14
i. Housing Challenges Reported by Participant of Housing Choice Voucher Program.....	14
ii. Housing Challenges Reported by Clients of Nonprofit Legal Services.....	14
iii. Housing Challenges Reported by Persons with Disabilities.....	15
iv. Housing Challenges Reported by Precariously Housed Families.....	16
v. Housing Challenges Reported by Justice-Impacted Individuals.....	18
vi. Housing Challenges Reported by Immigrants.....	18

I. COALITION CONTRIBUTORS

This is a non-exclusive list of regular participants in Coalition activities. The Coalition continues to build relationships with social service agencies, faith-based entities, law enforcement, public utilities, community members, property managers, landlords, and developers with occasional participation from groups and individuals not specified here.

Temporary Shelter Agencies	<ul style="list-style-type: none"> • Home Sweet Home Ministries • The Salvation Army
Community Agencies	<ul style="list-style-type: none"> • Alignment Home Group • Bloomington-Normal Community Land Trust • Brightpoint • Center for Human Services • LIFE Center for Independent Living (LIFE CIL) • Mid Central Community Action • PATH • Project Oz • Thrive Housing • United Way of McLean County • YWCA
Education System	<ul style="list-style-type: none"> • Bloomington School District 87 • Regional Office of Education #17 • McLean County Unit 5
Faith-based Organizations	<ul style="list-style-type: none"> • St. John’s Lutheran Church
Government / Public Entities	<ul style="list-style-type: none"> • Bloomington Housing Authority • City of Bloomington • City of Bloomington Township • McLean County Health Department • McLean County Behavioral Health Coordinating Council • McLean County Mental Health Advisory Board • McLean County Regional Planning Commission • Normal Township • Town of Normal
Legal Services	<ul style="list-style-type: none"> • Prairie State Legal Services • The Immigration Project

II. COALITION BACKGROUND

The McLean County Housing Coalition was initially convened by United Way of McLean County as the Housing Assistance Coalition in May 2020 to respond to area housing insecurities exacerbated by job loss and other impacts of the COVID-19 pandemic. It was one of several coalitions established at the time to address COVID-related issues. The Housing Coalition has continued to meet, even after other pandemic-related coalitions’ efforts concluded, because housing issues for the community continue to evolve and persist, even as the initial pandemic period has come to a close. The Coalition met monthly by Zoom until September 2023, when an in-person strategy meeting led to development of two new initiatives: 1) case management roundtable meetings, every two weeks, to coordinate individual client needs and 2) regular advocacy and awareness meetings, held every other month, to focus on communicating evolving housing needs to stakeholders and the community at large. The Coalition is an

interagency project made up of entities working primarily in McLean County, Illinois; it is not a county government program, although it has representation from county departments and councils.

III. CURRENT SITUATION (2022-2024)

The Coalition has identified the following non-exclusive list of gaps in services and barriers to area housing stability that will require new and sustainable funding sources, legislation, and/or community planning to meet ongoing community needs. For many individuals and families, the lack of affordable and available housing fosters housing instability, regardless of the limited emergency support that may be available. Cycles of instability are generated by a general lack of “low barrier” housing and wraparound support. Families experience greater destabilization at work and in school and exponential vulnerability the longer a housing search persists. Coalition partners aim to provide crisis support and to liaison with other area groups working to develop long-term solutions to increase affordable housing in McLean County and further prevent housing emergencies.

i. Tight rental housing market

Area vacancy rates have decreased substantially and rents have increased accordingly. Low-income households do not earn enough to afford rising area rents and housing prices. The current housing stock does not meet the overall community need- primarily with the lack of affordable and diverse housing types.

Notably, McLean County does not have rent control laws (e.g. caps on rental fees and costs not to exceed more than a certain percentage of a county's per capita income).

In addition to increased rent for site-built homes and apartments, Coalition partners have observed that area apartment complexes and mobile home parks are being purchased by large, out-of-area companies and people earning low wages or on fixed incomes cannot afford to pay increased rent.

LIFE Center for Independent Living (LIFE CIL) reports a general lack of appropriate housing for persons with disabilities who seek affordable, safe, accessible, clean apartments. Consumers have reported numerous concerns with local high-rise style subsidized apartment complexes (some of the only units available to those on fixed incomes), including elevator outages, bedbug and other pest infestations, and sanitation problems.

Social service agencies report that marketing of certain housing (e.g. marketing towards students) excludes others in need of affordable housing.

ii. Wage stagnation and cost of living

Renters lack financial and tangible assistance for leasing costs, including application fees, security deposits, requests for multiple months of rent up-front, utilities, pet fees, insurance, parking fees, maintenance or amenity fees, transportation costs, moving and storage costs, and temporary pet shelter solutions during a move. Property owners often require renters to prove rent-to-income ratios that price renters out of the private rental market or prolong housing instability due to job changes, employment instability, or delays in income support applications (e.g. unemployment or social security).

iii. Cyclical and systemic barriers

Many Coalition partners report cyclical and systemic barriers preventing community members from gaining long-term stability. For example, when families are unable to access safe and secure housing because of poor credit, they do not have the security needed to remain in one place long enough to rebuild their credit.

Renters with records of poor credit, eviction, lack of rental history, and/or criminal history face screening barriers in obtaining rental housing, especially given a market of high demand and low supply where landlords prefer tenants without these barriers.

iv. Social and cultural barriers

YWCA and Joy Care Center report negative social attitudes towards justice-impacted individuals and that many landlords will not consider renting to someone with a criminal background. The YWCA Labyrinth program and Joy Care Center suggest that landlords allow first chances with new tenants to excuse background or put a time limit on convictions being considered (e.g. 1-3 years from time of conviction). Municipal legislation to this effect, such as the Just Housing Amendment in Cook County, Illinois, has not been enacted locally. This is another potential solution to the housing shortage for justice-impacted individuals and should be considered by local governments for implementation.

The Public Housing Authority must follow HUD rules and regulations regarding background checks. Private landlords may not discriminate against applicants based on an arrest record that did not lead to a conviction, a juvenile record, or a sealed/expunged record, per the Illinois Human Rights Act, but have discretion regarding screening for convictions. Coalition partners working with this population have identified possible approaches including dorm-style housing; transitional housing; and development of agency relationships with landlords to improve education and destigmatization.

The Regional Office of Education #17 reports that perceived concerns about the quality of schooling across districts and schools can be a barrier for families reluctant to move to a neighboring district or school attendance boundary.

Coalition partners have observed that persons with screening barriers who are unable to find housing with reputable landlords are falling victim to unfair, illegal and predatory practices, including overcrowding, habitability violations, and fair housing violations (discrimination on the basis of protected statuses). Tenants lack information about their rights and fear retaliation for organizing or raising concerns with their landlords.

v. Lack of emergency shelter

Bloomington-Normal has two temporary emergency shelters: The Salvation Army Safe Harbor (serving adults) and Home Sweet Home Ministries Emergency Shelter (commonly referred to as the Mission; serving adults and families with children). From 2022-2024 both shelters have experienced high capacity and frequent waitlists. Home Sweet Home is unable to accommodate all families given space and safety concerns. This includes single parents with an opposite sex child age 13 or over. Home Sweet Home Ministries does also offer a rapid rehousing program that connects homeless individuals and families with landlords willing to accept agency-paid rent; however, the agency is sometimes unable to find landlords with affordable vacant properties to participate in the program.

Persons who cannot stay in either shelter for a variety of reasons, including an inability to pass police clearance requirements or to comply with sobriety and behavioral rules, face local ordinances disallowing camping in parks and park use after certain hours. There are few options for these individuals to remain in the community given a lack of supportive housing options combining affordable housing and intensive coordinated case management services. The Coalition is working to build partnerships with supportive housing providers and supporting partner agencies' efforts to transition those dwelling in tents or outside into buildings repurposed as shelter or, ideally, into permanent housing. Recent discussions involving several dozen persons camping in the private parking lot of Eastview Christian Church in Bloomington have involved Eastview, the City of Bloomington, Home Sweet Home Ministries, and The Salvation Army.

The Regional Office of Education #17, serving McLean, Logan, DeWitt, and Livingston Counties, reports that furnished apartments available for temporary stays (i.e. one month, rather than a few nights at a hotel) would allow families in crisis and in transition to get back on their feet and seek more permanent solutions, addressing both a lack of family shelter beds and the reality that it is difficult for a shelter environment to provide the day-to-day normalcy necessary for children to succeed in and out of school.

McLean County Reentry Council, YWCA, and Joy Care Center report a need for transitional or halfway house housing to assist formerly incarcerated individuals with the initial stability necessary to become employed or apply for income support and become self-sustaining.

Some possible solutions identified by Coalition partners include PADS programming (Public Action to Deliver Shelter through faith-based collaboration), tiny home communities, pallet shelters, and vacant building conversions.

vi. Barriers to accessing and using emergency resources

While emergency financial resources exist, Coalition partners report that the number and content of applications for services can overwhelm those seeking resources. Renters continue to encounter barriers to navigating social service systems in a streamlined and coordinated manner, despite some Coalition efforts to improve coordinated entry. A newly created Housing Navigator position sited at Mid Central Community Action aims to assist clients with this overwhelm. However, given the demand for services, the Housing Navigator and partner agencies are not able to provide timely enough resource allocation to avoid the loss of housing or otherwise mitigate crisis in every instance. The adoption of a universal application for those seeking financial assistance would help prevent duplicative efforts. Different grant goals and eligibility criteria pose barriers to development of a universal application.

Many funding sources (emergency assistance, rental assistance, rapid rehousing) continue to have restrictions making them inaccessible to large groups of community members facing housing instability, including individuals and families who have received an eviction notice but are not yet in court; are proceeding in an eviction process but have not yet been evicted; are couch-surfing or "doubling-up," but are not literally homeless according to HUD (in shelter, in a vehicle, or on the street); are undocumented immigrants; or are low income but over income-qualifying guidelines.

Coalition collaborations and individual efforts by Coalition partners have resulted in grant awards to Coalition partners to fill in some of these gaps. For instance, in November 2022, City of Bloomington Township's Housing Emergency Relief Efforts (HERE) program began providing rental assistance to

tenants with rental and utility late payments but who had not yet received an eviction or disconnect notice, to earlier ameliorate those arrearages. The program will continue through March 31, 2024. Mid Central Community Action obtained less-restrictive grant funds to meet needs of clients obtaining Housing Navigator services. At the same time, funding for other gap areas such as emergency hotel vouchers was not available for most of 2023. Grants that have been obtained are finite and ongoing efforts for grant renewals and applications are required to continue to meet community needs.

Coalition partners providing direct aid report that clients approved for financial assistance are nonetheless unable to find available and appropriate rental housing. Housing is not available or prospective landlords may decline agency payments.

IV. OUTCOMES & ISSUES ADDRESSED IN 2022-2023

The Coalition established goals in its March 2022 periodic report and summarizes the following related outcomes and continuing needs as of December 2023:

- i. Seek solutions & funding sources to bridge identified gaps in community services.**
 - Coalition supported and assisted Mid Central Community Action in securing American Rescue Plan Act funding to launch the Housing Navigator pilot program. \$126,000 awarded. The funding only covers two years' salary. To maintain and scale this program to increase services, new funding source(s) will need to be identified.
 - Coalition identified funding gaps, leading to additional sources of emergency financial assistance to meet homeless prevention needs, including for utilities, transportation/gas, uniforms, tools/equipment. \$45,000 in additional funds awarded to Mid Central Community Action through Employment Barrier Reduction Program from the Illinois Association of Community Action agencies. Additional funds forthcoming through joint community application to the EPA for Environmental Justice projects.
 - Coalition partners participated in and completed Continuum of Care's 100 Day Challenge, resulting in increased inter-agency collaboration and development of (1) case coordination tools and (2) data gathering tools to better account for numbers of unhoused and precariously housed individuals and families and agency-involved housing outcomes. In McLean County, 100 individuals within 73 households were served, including 29 households qualifying as homeless under HUD guidelines. Of these, 36 households with a total of 43 household members were permanently housed, and 37 households were connected to services and on a pathway to housing due to agency efforts during the Challenge.
 - Coalition convened regular case management meetings through the Housing Navigator program beginning November 2023.
 - The Housing Navigator program is developing efforts to improve communication with area landlords and encourage landlord participation with agencies to house individuals in low-barrier housing.

ii. Collect data on community housing instability.

- Coalition monitored eviction case trends, shelter capacity and waiting list trends, as well as funded and unfunded requests for emergency assistance. See Appendix A for details.
- Coalition piloted new data gathering tools to identify precariously housed individuals (who are not typically included in point-in-time counts of unhoused individuals). Clearer identification of disparate impacts based on demographic data are expected in 2024.
- Coalition gathered qualitative data and client stories demonstrating impacts of housing instability, including social inequity, risks to health and safety, trauma, and impacts on education and employment.
- Coalition still lacks quantitative data to demonstrate impacts on local economic development, cost of emergency services, and other community costs.

iii. Assess and improve emergency and stopgap resources.

- Coalition increased community awareness and convened stakeholders to improve relationship-building and communication regarding general lack of temporary emergency shelter and extreme weather-related shelter (warming and cooling centers). The community continues to experience a lack of capacity in this area.

iv. Improve communication among all stakeholders.

- Coalition partnered with Bloomington-Normal Innovation Alliance to explore technology options that would allow improved communication/coordination across stakeholders (property management, housing connectors, clients). Coalition partners currently lack capacity and funding to purchase and manage recommended software.
- Coalition initiated ongoing exchange of relevant news items, grant information, community surveys and housing-related opportunities to Coalition partners.
- Coalition engaged liaisons from other community efforts in the housing arena and/or these groups sought Coalition participation and expertise to inform their efforts:
 - McLean County Regional Planning Commission (MCRPC) Regional Housing Initiative (data collection and community planning recommendations).
 - Regional Housing Recovery Plan (convened by MCRPC with a state grant awarded from the Department of Commerce and Economic Opportunity; consultants will make recommendations and propose strategies for the recovery of the housing sector from the impact of the pandemic in the region).
 - McLean County Mental Health Action Plan (updated 2022; addresses gaps in existing community mental health services).
 - Mid-Illinois Realtors Association Fair Housing Affair (education for area residents about housing issues and relevant community organizations).

- Illinois Prairie Community Foundation Women to Women Giving Circle (donor forums on barriers and challenges for working families).
- Invest Health (inter-agency initiative seeking to improve health outcomes in under-served areas).
- Mercy Housing Lakefront listening session (affordable and supportive housing provider based in Chicago, seeking to expand its market).
- Bloomington-Normal Community Land Trust (BNCLT) (newly formed initiative seeking to create permanent affordable housing through community land ownership).
- Central Illinois Continuum of Care (grantees of federal funds and other community partners collaborate on funding applications and initiatives to serve persons experiencing homelessness).

V. SUMMARY OF GOALS AND OUTCOMES

The Coalition continues its efforts to ease and end homelessness and housing instability in McLean County by (1) increasing inter-agency case coordination to meet individual needs and (2) helping the community to understand the scope of the area housing crisis in order to leverage public support for short and long term solutions.

APPENDIX A: ADDITIONAL QUANTITATIVE DATA

The following information informs and supplements the challenges presented in Section III.

i. House Price Index

The U.S. Federal Housing Finance Agency noted the house price index for the Bloomington metro area has gone up 37% in the last year and a half.

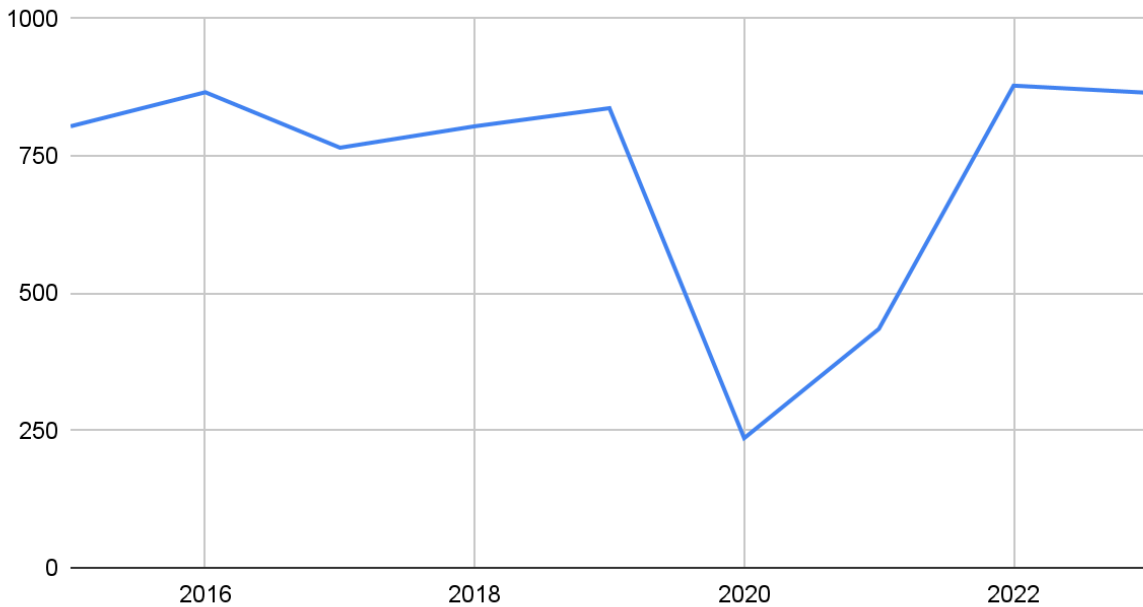
ii. Area Unmet Need

The Director of the Bloomington-Normal Economic Development Council now estimates unmet need of 7,500 housing units in the metro area, up from 4,300 estimated in 2021 (based on projected population growth from 2020-2030).

iii. Eviction Trends

- Residential evictions decreased during state and federal moratoriums imposed during the pandemic, but rose to pre-pandemic levels following expiration of the moratoriums.
- 878 residential evictions were filed in McLean County in 2022.
- 865 residential evictions were filed in 2023.

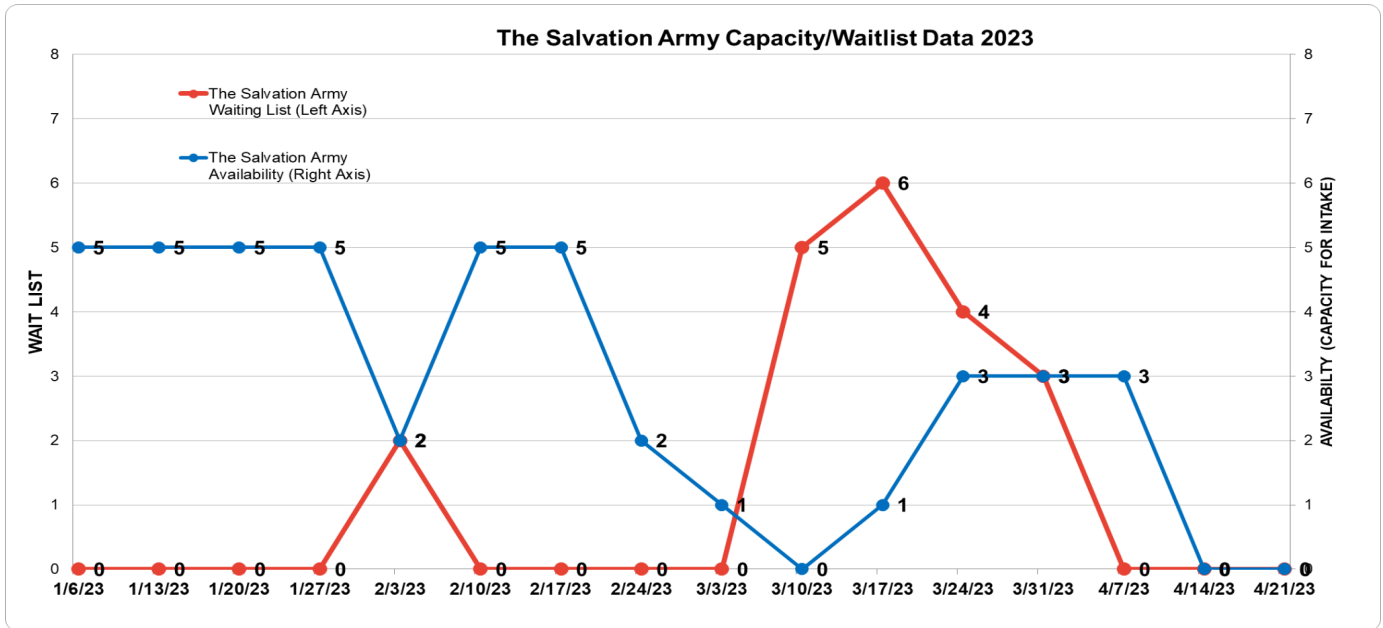
Eviction Filings in McLean County, 2015-2023



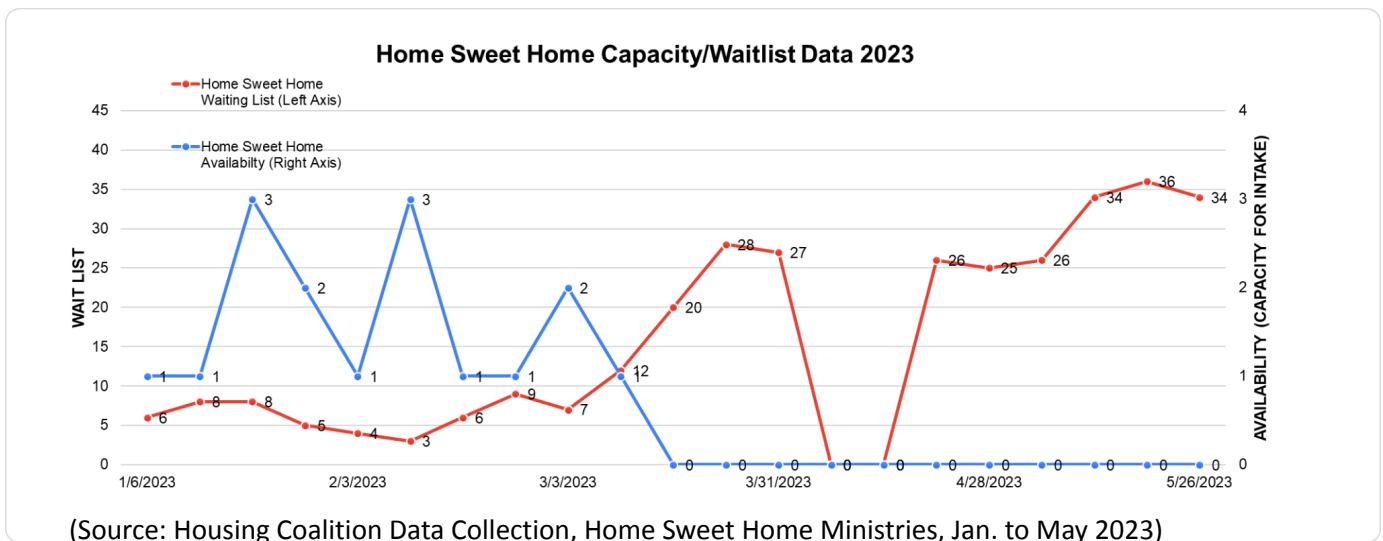
(Source: McLean County Circuit Court)

iv. Shelter Capacity and Waiting List Trends

During 2022 and the first half of 2023, the Coalition monitored the number of openings available (or “capacity for intake”) and shelter waiting list trends, so other agencies would know when the shelters had capacity for new referrals. The charts below show this data for Home Sweet Home Ministries and The Salvation Army Safe Harbor shelters. The data is a snapshot of the first two quarters of 2023, after which data collecting was paused, as there was no real change in sight: low or no available openings for intake, and thus, growing numbers of clients on waitlists.



(Source: Housing Coalition Data Collection, The Salvation Army, Jan. to April 2023)



(Source: Housing Coalition Data Collection, Home Sweet Home Ministries, Jan. to May 2023)

More recent information from the fourth quarter of 2023 reveals much of the same. At Home Sweet Home Ministries during a three week span of time in December 2023, the average shelter census was 52 adults (full capacity ranges from 50-65, depending on size/makeup of family units). The average waitlist during this period was 31 adults, and another 35 adults were turned away due to timing issues, other personal circumstances, or refusal to join the waitlist.

At The Salvation Army, which had more capacity earlier in the year, the waitlist grew to as much as 55 in December 2023. Additional data in the table below shows the number of clients served in their residential shelter, as well as their new “Midnight Cafe”, which opened for the winter months on October 30, 2023 as a place for the unhoused to shelter overnight during cold weather. Due to building code requirements, the Midnight Cafe venue does not allow clients to sleep, only to take refuge and warm up as an alternative to staying overnight on the street. Already this winter, users of the Midnight Cafe totaled 31 in November and 55 in December. These Midnight Cafe numbers (which coincide with the Waitlist/Turn Away figures) underscore the need for additional shelter options, including sleeping space.

The Salvation Army Residential, Midnight Cafe and Waitlist Oct. - Dec. 2023

	October 2023	November 2023	December 2023
#Clients Served SAFE HARBOR RESIDENTIAL	Id. as Male: 45 Id. as Female: 31 TOTAL: 76	Id. as Male: 46 Id. as Female: 26 TOTAL: 72	Id. as Male: 42 Id. as Female: 22 TOTAL: 64
#Nights Stayed SAFE HARBOR RESIDENTIAL	Id. as Male: 937 Id. as Female: 475 TOTAL: 1,412	Id. as Male: 921 Id. as Female: 512 TOTAL: 1,433	Id. as Male: 973 Id. as Female: 534 TOTAL: 1,507
Monthly Average SAFE HARBOR DAY CENTER SERVICES (utilizing showers, laundry, etc.)	Individuals: 41 Hygiene Items: 1273	Individuals: 34 Hygiene Items: 1032	Individuals: 40 Hygiene Items: 1206
#Clients Served SAFE HARBOR MIDNIGHT CAFÉ (NON-RESIDENTIAL) Opened 10/30/2023	Id. as Male: 2 Id. as Female: 3 TOTAL: 5	Id. as Male: 16 Id. as Female: 15 TOTAL: 31	Id. as Male: 35 Id. as Female: 20 TOTAL: 55
#Nights Stayed SAFE HARBOR MIDNIGHT CAFÉ (NON-RESIDENTIAL) Opened 10/30/2023	Id. as Male: 2 Id. as Female: 4 TOTAL: 6	Id. as Male: 102 Id. as Female: 101 TOTAL: 203	Id. as Male: 217 Id. as Female: 183 TOTAL: 400
Shelter Turn Aways / Waitlist	Id. as Male: 2 Id. as Female: 3 TOTAL: 5	Id. as Male: 16 Id. as Female: 15 TOTAL: 31	Id. as Male: 35 Id. as Female: 20 TOTAL: 55

(Source: The Salvation Army, 2023)

v. Financial Assistance Trends

The Coalition tracked resource allocation during the initial pandemic period, recording over \$6 million distributed locally in direct aid (rent, mortgage, and utility assistance) from 2020 through the end of 2022, when the amount of COVID-related grant monies diminished. These figures do not include other sources of financial aid such as payments to landlords distributed through the Illinois Housing Development Authority’s Court-Based Rental Assistance Program, available through joint landlord-tenant applications during eviction proceedings. Specific reporting of local distributions in 2023 was irregular as some agencies ran out of grant funds or experienced employee turnover; however, Coalition partners continue to generally report high call volume and requests for emergency financial assistance.

Year	#Calls Received	#Cases Served	Referrals	\$Assistance Provided
2020	15,781	3,644	1,535	\$2,259,233
2021	11,626	7,764	1,834	\$2,923,117
2022	11,865	1,612	2,441	\$955,499

Source: MCRPC Call, Case and Financials Tracking Spreadsheet

vi. Housing Choice Voucher Program Info

The Bloomington Housing Authority’s (BHA’s) Housing Choice Voucher Program has 893 vouchers managed for the McLean County area. These include 462 Bloomington Housing Authority and 316 McLean County HUD-subsidized housing choice vouchers (historically known as “section 8 vouchers”), and portability vouchers (transfers from other jurisdictions), VASH (Veterans Affairs Supportive Housing), and Mainstream (assisting non-elderly persons with disabilities). VASH are provided referrals by BHA’s liaison at Healthcare for Homeless Veterans. Mainstream has a wait list and is a referral-based program.

As of December 2023, BHA had 236 Bloomington and McLean Vouchers available and in the process of being assigned. The waitlist opened from October 15-17, 2023 and about 5,000 applicants completed a pre-application, including a large number of out of area applicants, with screening to assign “preference points” (including, for instance, points assigned for being a current McLean County resident). The list was narrowed to 600 applicants based on highest preference points. Of those applicants, 300 responded with additional verifying criteria. Official applications/offers are currently sent out to 30 applicants per month selected from the waitlist. This process will allow BHA to continue to reopen the waitlist approximately every 18-24 months. Prior to 2022, the waitlist was closed for approximately ten years.

BHA reports that although the housing choice voucher program prioritizes assisting those with disabilities and elderly people, the significant lack of accessible and affordable area units has posed a challenge to voucher holders securing stable housing. Annual housing assistance payment budget allocations are insufficient to meet local affordable housing demand. As of December 31, 2021, BHA had 693 vouchers under lease. That total decreased to 606 at the end of 2022, and 588 at the end of 2023.

vii. Public Housing Program Info

BHA’s Public Housing Program is always accepting applications and always has a waitlist for all units. The general waitlist time frame for most units sizes is 6 weeks to 3 months with many factors in play,

including turnover by maintenance. A preference point system is applied so certain applications take precedence (including demographics such as age and disability) no matter when the applicant applies. This could mean someone with lower preference points could be waiting longer than the 'general' time frame. Additionally, those that need much larger accommodations, such as 4-6 bedrooms, could be on the waitlist for years as there are fewer existing units of that type.

viii. Other Federally Assisted Housing Info

The community does have some federally-assisted income-qualified properties, meaning they may only be rented by residents who do not earn more than a set amount of income. The National Housing Preservation Database of federally assisted housing inventory shows nine active properties in Normal and twelve in Bloomington (not including properties managed by the Bloomington Housing Authority). These properties are typically profit-motivated and are first-come, first-served on the private market. Some income-qualified properties also have income-based subsidies which lower the amount of rent owed by residents; others do not. Market rents for income-qualified properties without a renter subsidy are not affordable for some potentially qualifying residents.

ix. Regional Office of Education Program Info

Since August 1, 2023, using IDHS funding under the Homeless Prevention Program, Regional Office of Education #17 has provided financial assistance and support to the following families:

- Eight single mothers with up to three children; one family of eight (two adults and six children).
- Five families had utility arrears and rental arrears, and were permitted to remain in their residences once those balances were satisfied.
- Three families moved into new residences after a period of homelessness (two due to domestic violence).
- All families moving into new residences needed assistance with application fees, which ROE #17 could not provide. The large family was assisted with application fees by the school district; in that case, all applications were denied due to low credit scores.
- The majority of individuals served were Black, while the majority of residents in ROE's service area were white.

x. Project Oz (Young Adults) Program Info

Project Oz currently has housing support for thirty youth. Nine of those beds are reserved for pregnant and parenting individuals, and nine are reserved for single individuals with no kids. The remaining twelve can be for youth who fall into either category in McLean and Livingston County. Youth can be in the program for between 12-24 months, depending on the funding source. Project Oz either directly leases the apartment through the agency or works with area landlords who are willing to rent to program youth and accept payment from Project Oz. Some landlords have historically refused to work with the agency. In a given year, the agency has roughly 300+ youth (18-23) seeking out services, so can only provide housing to about 10%. Those who do not receive housing support can still receive other services and work with Project Oz to connect to other housing opportunities. Project Oz reports a need for access to more affordable 1- or 2-bedroom units, either in a complex or a house split up into apartments. Youth need to be able to afford the apartment and utilities when Project Oz can no longer pay the rent. Many youth work part time or full time at minimum wage jobs.

APPENDIX B: ANONYMIZED CLIENT STORIES REGARDING LOCAL HOUSING CHALLENGES AND COLLATERAL CONSEQUENCES OF HOUSING INSTABILITY

***All names are pseudonyms**

i. Housing Challenges Reported by Participant of Housing Choice Voucher Program Provided by Bloomington Housing Authority and LIFE CIL

Program participant, Juan, holds a “section 8” housing choice voucher. Juan requires a unit that is suitable for a wheelchair and other medical equipment. Juan located a privately-owned unit that fit those needs, was in a preferred location, was located on the first floor, and was closer to amenities including his medical providers.

Juan was eligible for the voucher program based on his income, the housing authority’s payment standard, and other program metrics. The voucher was approved to subsidize the monthly rental payment for the privately-owned unit. However, the landlord required proof of income of four times’ the monthly rent as a “prequalification” for Juan’s approval as a tenant. The landlord refused to consider Juan’s portion as the monthly rent for prequalification purposes (versus the total rent, which is the tenant portion and the rental subsidy combined). Because Juan has a fixed social security disability income, the landlord denied his application, saying he did not meet the minimum criteria to apply.

Juan had been living in an assisted apartment building unit prior to this that was advertised as affordable, new, and accessible. However, due to consistent issues with the building structure, elevator, observed water damage, and other items, he did not feel safe living there. Due to frequent elevator outages, he said that he felt trapped in a prison; he could not go to his college classes, get his groceries, go to his community engagements, or go to his medical appointments, and he was at risk of losing access to his public transportation provider because he had to cancel so many trips at the last minute when the elevator was not working. Unable to find other housing where he could use the voucher, he had to move back in with his parents in a more rural, isolated community and continue searching for suitable housing.

ii. Housing Challenges Reported by Clients of Nonprofit Legal Services Provided by Prairie State Legal Services

1. Mark is a single father with three kids. He was working a physical labor job that he had held most of his working life. He contracted COVID during the pandemic and after recovering he had underlying health complications that led him to lose his vision. His company didn't offer any disability benefits and he was left with no income. He had just started the process of applying for disability benefits when he received an eviction notice after falling behind on rent. His landlord was unwilling to accept rental assistance and he was evicted from his home. He has no friends or family in the area that his family could stay with. He faces a waiting period to hear about approval of disability benefits. There is no room for his family at the homeless shelter. There are no known area transitional housing programs that meet his immediate needs.

2. Amanda is a single mother with an autistic child. She lost her job during the pandemic because she didn't have access to childcare and her child's father was abusive. She forced him out of the apartment but then had no one to help with rent or childcare, and she was evicted from her apartment. She couch-hopped and stayed in hotels and in public spaces with her daughter for a year before she was able to secure a job, childcare, an apartment, and an understanding of the bus system. She moved into an apartment and paid \$1300 per month for rent. She was able to keep up with the rent for a few months but fell behind and faced eviction again because her monthly costs exceeded her income.
3. James is in his fifties. He worked a physical labor job that was hard on his body his whole life. His wife is disabled and receives disability benefits. James contracted COVID and started having health complications that led him to stop working. His job did not offer retirement benefits and he and his wife never had enough money to set aside for their retirement. They got behind on rent for their trailer and were evicted from the mobile home park lot.

iii. Housing Challenges Reported by Persons with Disabilities Provided by LIFE CIL

1. Marvin, a person with a disability, requested assistance finding housing as he had received a 60-day notice that his rent was increasing from \$600 to \$850 per month. An outside company took over this local building. Marvin is on a fixed social security income and is at risk of being homeless.
2. Keshawn, a person with a disability and part of the LGBTQIA+ community, and his roommate, are both employed. They have been searching for an affordable apartment in Bloomington-Normal for 3+ months. They report that they have been shown small (400-600 sq ft), dirty, dilapidated locations that are asking for \$1200 to \$1500 per month. Keshawn further reports he feels his appearance and affiliation with the LGBTQIA+ community is being held against him in obtaining a place to live.
3. Multiple consumers with disabilities living in a subsidized high rise report exposure to mold, bedbugs, roaches, biting gnats, odor from clogged trash chutes and backing up of sewage lines, and exterior water damage coming through the building in cracks. Mitigation efforts have been slow. When some mitigation began, consumers reported a lack of information about or protection from chemical treatments. The elevator also frequently breaks. Tenants fear that if they complain they may receive a notice of nonrenewal of lease.
4. Alicia, a person with disabilities, transitioned out of a nursing home in the summer of 2021 into an income-based high rise. The reintegration program provided her with brand-new home furnishings to meet her basic needs. However, roaches and bedbugs have become ongoing issues due to lack of mitigation from neighboring units. Alicia has had to dispose of many home furnishings to try and mitigate the infestation.
5. Ash moved back to Illinois from another state, into a townhouse apartment rental. Ash has multiple medical issues that cause pain, reduced range of motion, and overall mobility issues. Ash typically walks with the aid of a cane, walker, or crutches. Ash was having difficulty getting in and out of the apartment because both doors to the apartment had two steps and no handrails. As the weather got colder and there was snow and ice on the steps, conditions became more dangerous. Ash asked the apartment manager to add railings on at least one entrance or to allow in-ground installment of a temporary handrail with a small amount of cement that could easily be removed later – a very basic and reasonable accommodation to be able to enter and exit the home safely and independently. The apartment manager contacted the property owners and the owners said they would not allow

railings at the steps because they were already “up to code”. This decision to refuse accommodation impacted Ash’s health, well-being, and independence. Ash felt there was no other choice but to move.

Ash needed to find a home that was more accessible. There were waitlists for first floor apartments with no stairs, so Ash looked for accessible ranch homes in the area to purchase. Despite bidding in some cases \$5,000 - \$10,000 over the asking price for homes that met Ash’s basic accessibility criteria, they were out-bid on every offer they made and were not able to purchase a home. They finally decided to purchase a condo in a building in Bloomington. The condo is on the third floor. All entrances have railings, but Ash needs to use the elevator to get to and from the apartment because of an inability to climb stairs to the third floor daily without significant negative impacts to their pain levels and wellness. The elevator has an option to “hold” the door to make it convenient to load and unload groceries or packages. Yet, neighbors often forget to reset this function and Ash must wait for their partner to run up and down the stairs to find where it is “held” and reset it. Ash has already been late to work once due to elevator issues. They fear what will happen to them if the elevator is ever broken for more than a day or two. It would have a significant impact on their ability to get essentials such as groceries, go to appointments outside their home, get to work, and interact with friends and family in the community. In addition to the elevator issues, sidewalks and parking lots at the condo building are almost never clear and safe in the winter. There are very limited accessible parking spots. The parking spots that are nearby are time restricted and Ash cannot use them often due to fear of getting a ticket. The daily stress they experience worrying about these impacts on their daily life is overwhelming.

Even with the issues Ash is facing in their building, it is the best option they had. If they and their partner were not both working, they would not have had the option to buy a condo. Many people in the community have few options when they are faced with inaccessible housing and property owners that refuse to comply with reasonable accommodation requests.

iv. Housing Challenges Reported by Precariously Housed Families Provided by Bloomington School District 87

Leona is a single mother with six children. The family has been chronically homeless for at least two years. They live with Leona’s mother in a small 2-bedroom apartment but will stay at a hotel when Leona and her mother are not getting along. Leona qualifies for financial help from social service agencies with a deposit and first month’s rent. She was approved for this assistance last year. However, she has not been able to find an apartment that is in her budget with enough space for six kids. She works full time and is trying her best, but area rents have increased tremendously. There is a very limited area supply of low-income apartment units with higher bedroom counts.

Provided by Project Oz

Candis, 23, has two children, ages three and one, and is a current survivor of domestic violence. She has minimal family support as her mom died when she was younger and her father is not involved. In the past, she has relied on her uncle and her sister as emotional support, but they cannot provide any financial support. She has lived with her child’s father for quite a while, even though she had an

Order of Protection against him at one time, but she felt like it was the only stable situation she had, and that he would at least provide her with a place to stay for her and the children.

Finally, she was able to access housing through Project Oz, but still had to go through the process of finding a landlord that was willing to rent to her with Project Oz's financial assistance. She had an eviction on her record from an apartment she had shared with her boyfriend, plus she had low income and bad credit. She was able to advocate for herself with the previous landlord and he agreed to remove her name from the eviction and only kept the boyfriend's name on it. After filling out 4-5 applications and a month of searching in the Bloomington-Normal area, a landlord accepted her and her two children and Project Oz started the process of moving her in.

During this time, Candis was severely abused by her boyfriend because she was trying to leave. She contacted Project Oz to hopefully get out of the situation even quicker. They were able to work with the landlord, moved up her date to move-in, and she was able to get in within a few days. She has since been in her apartment for a few months, and is working full-time while her children are in daycare. Project Oz helps her with rent, but she will eventually pay her rent in full on her own. Candis is on the road to stability, but has faced many challenges along the way.

Provided by Mid Central Community Action

1. Kai, a nurse with two children who worked for a local hospital, had maintained stable housing for the past two years. However, Kai's landlord wanted to terminate current leases and sell the property after experiencing financial hardship during the pandemic. The landlord offered residents three months of paid storage and \$5,000 if a resident agreed to early lease termination. Kai accepted, moved into a hotel, and put personal property into storage. However, even with a steady income and consistent employment, she could not find a new rental because of her low credit score. After months of working, applying for apartments, and paying high hotel fees, Kai was out of resources and could not afford another night's stay in the hotel until she received her next paycheck in two weeks. She sought emergency assistance but no agencies at the time had hotel vouchers available. One area homeless shelter does not accept families with children and the other has a waiting list. Kai was forced to shelter with her children in her vehicle while trying to maintain employment until the next paycheck was available to again pay for a hotel or motel stay.
2. A family came to Bloomington for employment and intended on staying with distant family members in Normal for a few days while seeking housing. The husband, Soren, had just started employment and they brought all their belongings in a box moving truck and parked it in the driveway of their relative. The child was registered in school and the mother, Sonia, was seeking employment. While applying for apartments, the family realized that their credit score was preventing them from being approved. Because each prospective landlord ran a "hard pull" credit check, their credit score declined further with each application. After a few weeks the relatives needed space and allowed the family to remain in the box truck in the driveway and come in for showers and to heat meals, but could not provide overnight shelter in the house. Soren continued to maintain employment and Sonia had several interviews scheduled, but the family at last contact was still unable to find housing due to their poor credit. This family was eligible for financial assistance with their first month's rent and deposit for an apartment, but could not find a landlord that would rent to them.

3. Maia, a single mother with three children in her household, attended a Housing Navigator walk-in day seeking assistance. Her family moved to the Bloomington- Normal area from a more rural community in Eastern Illinois, seeking new employment opportunities. Maia and her children stayed in a camper in Normal for two months. She found a full-time job with a local manufacturer, but local housing opportunities are limited for people who have not worked for at least three months, because many landlords require proof of stable income. After three months Maia was able to apply to the local public housing authority for housing and she was approved for a residence in Bloomington. She was able to receive first month's rent and deposit assistance from Mid Central Community Action. Maia was able to maintain her employment and was finally able to access safe and affordable housing for her family.
4. A large rural family attended a Housing Navigator walk-in day at Mid Central Community Action. They lived in a nearby bedroom community. The nuclear family of six had defaulted on their lease agreement when they moved their mother and stepfather into the home, which was intended to be a single-family residence. The extended family members had medical issues and lost their housing, so turned to their adult children for assistance. Two household adults were employed. Additionally, the two extended family members had social security and social security disability coming in. A major barrier to housing was that no one in the family had good credit and it was a large family that many landlords could not accommodate. When the family did find a landlord willing to rent a house to them, the landlord required an extensive security deposit due to lack of credit and such a large family group. The family did well at combining resources and keeping to a budget in order to come up with extra deposit funds and the agency was able to cover the first month's rent and a portion of the deposit in order to get the family rehoused.

**v. Housing Challenges Reported by Justice-Impacted Individuals
Provided by YWCA**

Janessa has been apartment searching for four months to no avail. Once an application is processed she is approved until a background check is run. It is at this time she is then denied and told to wait 1-2 years in order to re-apply, without more information or reasoning. Janessa assumes this reflects the age of her conviction but there is no concrete information to confirm that. This issue has been reoccurring with larger property management companies. One private landlord accepted Janessa's application but the apartment was subpar, with property damage, limited living space, high fees, old carpet, bad plumbing, etc. They also requested that Janessa make 30% over the amount of rent due and include deposit plus two months' rent up front, which Janessa could not afford.

**vi. Housing Challenges Reported by Immigrants
Provided by The Immigration Project**

1. Nene lived in the US for over 20 years. She worked over 10 years in the same job and always sustained herself and her daughter. In 2020, she was in a car accident that reduced her ability to work. Ineligible for insurance and government assistance programs due to immigration status, she lost her home. Having no SSN meant Nene couldn't complete the background check required to obtain a rental home through traditional means. Homeless and desperate, Nene rented a few rooms in a man's home, a man who seemed trustworthy. It was her only option. The man then used threats

- to call immigration authorities or to send them back out to be homeless on the streets. His threats prevented Nene and her daughter from reporting as he sexually abused the pre-teen for months.
2. After escaping human trafficking, Cecelia found a job as a cook. Despite her Victim's Benefits and her income, Cecelia had no savings and she experienced homelessness. She registered her child for school and learned that McKinney Vento funding would pay for a deposit on a rental home. Caseworkers called every rental listed on a locally circulated "affordable housing list" – over 40 rental companies. Generally, Cecelia couldn't even begin the application without an SSN. Because Cecelia had a very short income history, no credit score, no rental history, and no SSN, the answer was "no" from every company. Unable to rent something from a legitimate company, Cecelia paid a large application fee and a deposit to a landlord she found through Facebook Marketplace. She lost all of her meager savings to the scam.
 3. Lorena had an immigrant-friendly cash-paying job. Because she could find no other rentals due to lack of credit history and an inability to prove income, Lorena prepaid six months of rent to a "ghost landlord" who never provided contact information and never maintained the property. Lorena and her children were living in a house infested with rats that had chewed holes in the gas lines, causing a gas leak and emergency gas shut off. The water pipes then froze and burst. The family spent the winter freezing and being bitten by rats even though they had income and funding was available to help them. There simply were no other rentals that would accept them. In the spring they abandoned the rental, declaring that they would be more comfortable sleeping in a field.
 4. After Renata was admitted as an asylum seeker at the border, Renata and her family came to Bloomington because an individual had offered to take them in via a refugee sponsorship website. After a few months, an officer came to the home and informed them that the individual was a sex offender and the children could not live in the home. It was winter and Renata was now homeless. Although The Immigration Project had funding to pay three months of rent and utilities, there were no landlords that would take a family with no ID and no rental history. Shelters were full. The Salvation Army would not accept Renata without an ID. Immigration agents took Renata's passport at the border when she sought asylum. A homeless certification letter was not sufficient identification. Renata was told that only a printout of a mugshot from Bloomington Police Department could be used as an alternative. Renata had never committed a crime so she had no record, which meant no access to the homeless shelter in freezing weather. Renata's children also would not have been able to reside with her at the shelter, which only serves adults.
 5. Although he has a work permit and an SSN, Tuan still can't meet most rental companies' requirements for credit history, rental history, and income ratio. He therefore rented through one of the few private landlords in town known to rent to immigrants without those requirements. The landlord regularly claims that Tuan has not paid the rent and demands a second rent payment for the month. The landlord only accepts cash and will not issue a receipt. There is no written lease. Tuan's bills were astronomical. The Immigration Project called a meter-reader who confirmed that Tuan's utility bill was for all three units, as there was only one meter. Tuan must do maintenance and repairs to the unit himself as the landlord is unresponsive to requests. The landlord said "if you don't like it, leave." Due to funding restrictions, Prairie State Legal Services, the only local civil legal aid provider, cannot assist many visa holders or persons without immigration documentation. Tuan could not afford a private attorney to assist. Tuan continues to rent from the exploitative landlord even though he is employed full-time because he doesn't know anybody in the United States to co-sign for him and he can't meet the requirements of legitimate companies by himself.

6. Gabriella was searching for a home. For \$950 per month, she shared one room with seven other women and children, in a 3-bedroom house with 30 total residents, all recently arrived immigrants to the US. She was confident that, now that she had a work permit and a SSN, she would be able to find a better situation. Gabriella paid over \$700 in application fees. She was denied at dozens of properties for “no credit history,” “no tax records” and “no rental history.” Then, she finally found a company that was willing to rent to her – but they required a co-signer because she had no credit score. She was vulnerable as she desperately searched for a co-signer. A man seeking to take advantage saw this and exploited her. He abused her physically, emotionally and financially. After the man fled the state, she returned to the house with 30 occupants.
-

PREPARED BY: McLean County Housing Coalition, January 1, 2024*

*Updated February 26, 2024.

Editors: Erin Duncan (Prairie State Legal Services), Kathleen Lorenz (United Way of McLean County), Mark Adams (McLean County Regional Planning Commission)