



ILLINOIS HOUSING DEVELOPMENT AUTHORITY

HOUSING COUNSELING RESOURCE PROGRAM
ROUND 2

APPLICATION GUIDE

SUBMISSION DEADLINE:

MARCH 10, 2025, 3:00 P.M. CT

Submit completed application and attachments
electronically through this Jotform link:

<https://form.jotform.com/243296782313158>

For questions and comments please contact

housingresource@ihda.org



HOUSING COUNSELING RESOURCE PROGRAM REQUEST FOR APPLICATION

APPLICATION GUIDE

PROGRAM OVERVIEW

Administered by the Illinois Housing Development Authority, with funding made available by an allocation from the Federal Home Loan Bank of Chicago (FHLB), the Housing Counseling Resource Program (HCRP) will provide grants to housing counseling agencies in Illinois to expand service to minority and low- and moderate-income homebuyers and homeowners. The Program aims to generate increased organizational engagement with minority and low- and moderate-income homebuyers and homeowners because of expanded reach. However, uses of funds are not limited to activities that support work with only minority and low- and moderate-income homebuyers and homeowners.

Round 2 will have an expanded scope that will include non-delinquency post-purchase counseling and foreclosure prevention counseling. These additional counseling types are designed to aid in successful long-term homeownership and promote sustainability across the State of Illinois.

ELIGIBLE ORGANIZATIONS

HUD-approved housing counseling organizations in Illinois that have counseled potential homebuyers and current homeowners in one-to-one counseling and group education as evidenced in their HUD 9902 Forms.

ELIGIBLE USES OF FUNDS

An annual \$3 million grant will be available over 2 years with a maximum of \$6 million. Funds shall be used for HUD-approved housing counseling agencies in support of their pre-purchase (homebuyer) education and post-purchase programs. This will include capacity-building activities that expand organizational reach to minority and low- and moderate-income homebuyers and homeowners, including but not limited to:

- Marketing and outreach activities
 - A minimum of 5% must be spent on this category
- Program staffing and capacity building relating to the program's scope of work
- Technology upgrades that facilitate expanded service to minority communities
 - A grantee may request up to 5% of total award
- A maximum of 10% can be used for general operation

IMPACT REPORTING

Near term success will be measured in terms of new homebuyers created, current homeowners counseled in non-delinquency topics and foreclosure prevention. To track program impact, the housing counseling agencies will submit their validated HUD 9902's on a quarterly basis and specific demographics for covered areas of counseling. Performance on impact metrics will be measured against historical performance data. Reporting fields on households served will include:

- Race/ethnicity
- Income level
- Rural/non-rural

- English proficiency
- Outcomes of counseling services, including:
 - Completed pre-purchase and post-purchase homebuyer education workshops
 - Received one-on-one counseling that also received education services.
 - Gained access to resources to improve housing situation
 - Improved home affordability
 - Purchased housing

Long-term program success will be measured in terms of defined impact metrics, including:

- Changes over time in characteristics and home purchase rate of agency’s client base, in order to measure expanded reach and impact on homeownership.
- Changes over time in characteristics of foreclosure trends in service areas.
- Establishment of partnerships between FHLB members and counseling agencies, and the impact of those partnerships (e.g., facilitation of mortgage lending opportunities, increased leveraging of down payment assistance resources (including DPP) to increase the number of minority and low- and moderate-income homebuyers, etc.)

SAMPLE BUDGET

- All applicants must submit a proposed budget with their application. The template can be downloaded here: <https://ihda.sharefile.com/public/share/web-sbf11a0805541411da57c81abe5bd058c>

PROGRAM ELIGIBILITY AND SCORING (100 POINTS TOTAL)

Applications will be scored on the following categories:

1. Agency capacity
2. Marketing and outreach
3. Housing counseling process

APPLICATION FEE

IHDA will not charge a fee for processing applications under this Program.

APPLICATION

Applications are due Monday, March 10, 2025, by 3:00pm CT. Funding considerations will be based upon the eligibility requirements described above. IHDA will determine the size of individual awards after it reviews the RFAs. Assistance will be provided on a reimbursement basis for Eligible Uses of Funds described above. A completed application and all supporting attachments must be submitted to the Authority through the online Jotform application link (<https://form.jotform.com/243296782313158>). All materials must be digital; no hard copies will be accepted. Please direct all questions to housingresource@ihda.org.

Additional resources and Program information, including notice of any application/technical assistance webinars will be available at IHDA’s website (<https://www.ihda.org/my-community/housing-counseling-programs/>).

Award announcements are expected by May 2025.