



CITY OF WATSEKA

Housing Needs Assessment & Community Revitalization Plan

MARCH 2023

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Conducted under the Community Revitalization Technical Assistance Program
Strategic Planning And Reporting Department, Illinois Housing Development Authority

In partnership with the City of Watseka

| Cover photo: Downtown Watseka
| Credit: IHDA

COMMUNITY REVITALIZATION TECHNICAL ASSISTANCE PROGRAM OVERVIEW

The Illinois Housing Development Authority (IHDA) is committed to expanding the capacity of communities in Illinois to identify local housing needs and to empower those communities to take steps to meet those needs. As a part of this commitment, IHDA entered into a partnership with the City of Watseka to assist them in undertaking a local planning process that builds upon and links to existing planning and development efforts, identifies strengths and needs within the community, and generates localized capacity via a Community Revitalization Strategy process. This process may result in increased local capacity to connect housing and economic development and community goals, and bring affordable housing to areas throughout the state by helping communities to minimize barriers of access to housing development tools.

This pledge to engage a Community Revitalization Strategy is not a promise of funding.

By undertaking a Community Revitalization Strategy endeavor with IHDA, the City of Watseka is proactively increasing its own capacity on multiple fronts. Primarily, it will be contributing to the expansion of local leaders' and residents' capacity to plan for a variety of affordable housing opportunities as the community grows. Additionally, housing developers and investors will benefit by being able to connect to and potentially utilize the market analysis tools and funding sources identified by this process to strategically align their plans with the City of Watseka for developing affordable housing.

As a part of developing a participatory-driven and comprehensive Housing Needs Assessment, the Illinois Housing Development Authority (IHDA) provided technical assistance to the City of Watseka to bring together various data sources, organize community members and stakeholders, and evaluate the conditions and needs of the community to inform the final plan produced here. The Housing Needs Assessment is a product that the City of Watseka may use to inform its future plans for affordable housing as it fits within broader community development. The plan includes a variety of data sources; a guide to IHDA resources, programming, and terminology; community overviews that highlight the City's demographic, economic and housing conditions; and an analysis of the area's market as viewed from a housing finance authority lens.

COMMUNITY REVITALIZATION TECHNICAL ASSISTANCE PROGRAM OVERVIEW

It also includes: results and feedback gathered from community participation and the Community Needs Assessment Survey; a Housing Stock Survey that provides various characteristics of the areas building stock, including the exterior conditions of its housing; and finally, a list of active incentive zones as well as other resources that may be of use to the City in carrying out their plans for future development. Appendices includes additional materials to support the community's understanding of resources, government policies and incentives activities, past plans, and available IHDA programming available within their city.

All planning activities and analyses undertaken as part of this Community Revitalization Plan were completed during the COVID-19 pandemic. Data, findings, and recommendations do not account for any impact that the virus may have on the City of Watseka or broader regions used for analysis. In this future this plan may be revisited, adding data and revising findings where applicable to provide a current community synopsis for the city and this plan's strategy areas.



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PLAN ADOPTION

CITY OF WATSEKA, ILLINOIS

RESOLUTION NO. 2023-2

A RESOLUTION ADOPTING THE CITY OF WATSEKA HOUSING NEEDS ASSESSMENT AND COMMUNITY REVITALIZATION PLAN (MARCH 2023)

BE IT RESOLVED by the City Council of the City of Watseka, Iroquois County, Illinois:

Section 1. Approval and Adoption. The City of Watseka Housing Needs Assessment and Community Revitalization Plan (March 2023), conducted under the Community Revitalization Technical Assistance Program Strategic Planning and Reporting Department of the Illinois Housing Development Authority in partnership with the City of Watseka, which is attached hereto and made a part of this resolution by reference as Exhibit "A," is hereby approved and adopted.

Section 2. Effective Date. This Resolution shall be in full force and effect upon its passage and approval.


Adopted: April 25, 2023.

APPROVED:



John Allhands, Mayor

ATTEST:



Amanda Hibbs, City Clerk

EXECUTIVE SUMMARY



The Illinois Housing Development Authority is the only housing finance agency serving the entire state of Illinois, administering a variety of programs to ensure the creation and preservation of affordable housing for the state's communities. Proactive planning can assist communities in engaging residents, collecting data, and developing a cohesive strategy that both addresses their needs and develops strategies to realize their hopes for the future. IHDA believes that proactive planning efforts led by community representatives and residents will help ensure that development is conducted with local perspectives and vision at its core, and will lead to the most successful outcome for the individuals, neighborhoods, and organizations that comprise Illinois' communities. Undertaking a proactive planning process in partnership with IHDA can assist communities in directly understanding and connecting to the programs and products that are available for stabilizing and expanding affordable housing as a critical part of their overall development and community revitalization plan.

The City of Watseka and IHDA have worked in partnership over the course of almost two years (with many planning activities delayed by the global Covid-19 pandemic in 2020 and 2021) to undertake and develop a formal Community Revitalization Plan and Housing Needs Assessment for the village. A variety of efforts were taken to research past planning efforts, understand local funding sources and resources, engage community residents, and work with local stakeholders and representatives to develop a plan that is relevant to the local community and driven by its residents' vision. The following Housing Needs Assessment and Community Revitalization Plan includes historical background planning efforts; demographic, economic, and housing data profiles of the plan's strategy area; community engagement efforts; a Housing Stock Survey; and a primary market analysis. These components draw out many current realities regarding both the City of Assumption's housing stock condition and availability as well as overall community life throughout its neighborhoods.

A section containing goals and recommendations follows the plan's analyses, developed by the core planning team from the City of Watseka and IHDA in response to primary themes, needs, and visions for development that were derived from the plan's various components. The following housing-specific goals are presented as this plan's recommendations for primary tenets and principles to guide the City of Watseka's future development decisions:

1. Prioritize the rehabilitation, demolition, and repurposing of vacant buildings throughout the city
2. Develop more high-quality, affordable rental housing options for families and local workforce
3. Encourage and promote home maintenance, rehabilitation, and façade programs to Watseka homeowners as well as resources to help residents stay in their homes during difficult times
4. Establish a plan of action to acquire existing agricultural land or vacant land for future housing development



EXECUTIVE SUMMARY (CONT'D)

5. Provide resources to expand code enforcement and maintenance on blighted properties
6. Consider innovative ways to increase, improve, and diversify Watseka's housing stock
7. Create a network and stakeholder group of local developers, landowners, investors, residents, and city officials to connect investment to development opportunities
8. Establish a specific redevelopment plan for the northcentral portion of the city most effected by the damage and displacement of flooding
9. Adopt an Aging-in-Place initiative in Watseka to support elderly residents

The final section of this plan provides guidance on a variety of funding sources and implementation tools that may be utilized to carry out components and goals of this Community Revitalization Plan. Various local, state, and federal incentive programs and resources are featured, along with an extensive list of programming and resources offered through IHDA. As a result of this partnership and planning effort, the City of Assumption has become a member of a statewide technical assistance network that aims to connect municipalities, service providers, and housing and development experts throughout Illinois. IHDA is optimistic about the revitalization and future of the City of Assumption and hopes that the city will see IHDA as a partner in its development and preservation of affordable housing.

Community Revitalization Team
Strategic Planning and Reporting Department
Illinois Housing Development Authority



THE ILLINOIS HOUSING DEVELOPMENT AUTHORITY AND COMMUNITY REVITALIZATION

Community revitalization plays a critical role in ensuring the health and success of communities of all sizes. These local efforts that increase access to living wage jobs, education, transportation, and other amenities are essential in creating opportunity and choice for Illinois households. In addition to its dense urban centers, Illinois is home to multitudes of less-populated rural communities. Community revitalization activities can benefit all types and sizes of communities, helping them to plan for and realize their development goals, address market concerns, and develop creative solutions for engaging residents and stakeholders in long-term initiatives. Traditionally, the prime target areas for community revitalization have been areas designated as Qualified Census Tracts and Racially/Ethnically Concentrated Areas of Poverty, or areas demonstrating demographic and economic vulnerabilities. However, through its relationships with developers, local elected officials, and planning organizations working in communities throughout the state, IHDA recognized that capacity in such areas can be limited. Despite their need for housing investments, small and/or rural communities across Illinois often lack the resources to create and implement community revitalization efforts and capitalize on their benefits.

In response to this need, IHDA launched an initiative to incentivize Community Revitalization planning via its Qualified Allocation Plan, provide detailed and transparent scoring criteria for this incentive, and develop a statewide Community Revitalization Program (CR Program) that encourages affordable housing development and planning in the state's most distressed areas. The program, which is free of charge, forms partnerships to build upon and link to existing planning efforts, identifies strengths and needs within the community, and generates localized capacity via a formal Community Revitalization Strategy (CRS) process. Since its initial

establishment, the program has grown to feature a Community Revitalization team that works free of charge, linking communities with official planning initiatives and providing direct technical assistance to smaller and rural communities across Illinois.

Under the Community Revitalization Program, a team of Community Revitalization Planning Specialists proactively forms partnerships with communities throughout Illinois to expand local planning capacity via a formal CRS process. Although available to communities statewide, because of the capacity limitations and needs shared between rural communities and urban areas outside the Chicago metro area, IHDA primarily targets communities in these areas for undertaking community revitalization partnerships. The partnerships that stem from the CR Program benefit communities by building strategies that encompass housing, community, and economic development, and mitigating barriers of access to housing development tools. Primarily, the program's technical assistance helps expand local leaders' ability to see affordable housing as part of their community's potential growth, and assists them with incorporating a variety of these opportunities in their planning.



Housing developers also benefit from these activities, as the plans developed in conjunction with IHDA's CR Program provide a better understanding of communities' housing needs and accessing appropriate resources. Additionally, investors are better able to connect to and utilize the market analysis tools and funding sources identified by the program's resulting plans and strategies.

carrying out plans for affordable housing investments and other development initiatives within their community. It is expected that this plan will be utilized in direct conjunction with IHDA's many programs, funding opportunities, and resources as a supplement and guide.

This Housing Needs Assessment is the final product of a long-term Community Revitalization partnership between IHDA and City of Watseka. It is expected that this plan will be utilized as an informative asset to assist the City of Watseka in creating and

PILLARS OF COMMUNITY REVITALIZATION



PARTNERSHIP AND STRATEGY AREA DESIGNATION



The Mayor of the City of Watseka reached out to IHDA regarding a Community Revitalization partnership in the summer of 2020. This outreach developed after guidance direct engagement with IHDA leadership and staff. After completing intake conversations about the program's processes and what it would offer the City of Watseka in its continued development and revitalization efforts, the City of Watseka and IHDA officially entered into a Community Revitalization partnership through a signed Scope of Work on June 30, 2020. Despite the challenges imposed by limited staffing and inability to travel for much of the partnership's timeline due to the global COVID-19 pandemic, IHDA and the City of Watseka are pleased to present this Housing Needs Assessment as a product of the Community Revitalization partnership that has been underway since fall of 2020.

This plan examines various characteristics of the City of Watseka in comparison to those within Iroquois County as well as the state of Illinois in total. A variety of comparison cities were also selected by staff at the City of Watseka to provide a basis for contextualizing and understanding how trends occurring within Watseka are similar or different from those in similar municipalities across Illinois.

The entire City of Watseka was chosen by the mayor to serve as the Community Revitalization Strategy Area (CRSA) of this plan. Therefore, planning activities of this partnership were primarily focused on engaging residents and examining conditions within the municipal boundaries. This area is analyzed throughout this Housing Needs Assessment.



PAST PLANNING EFFORTS

1999 Watseka Improvement Network Society (WINSociety) through the Illinois Institute for Rural Affairs at Western Illinois University – final draft September 10, 1999

In collaboration with the Illinois Institute for Rural Affairs (IIRA), community leaders participated in strategic visioning (MAPPING) in 1995, where they wrote a vision statement and set goals for the way they wanted Watseka to be in 5 – 10 years. In 1998, they sponsored an 11-month community development internship through the Peace Corps Fellows program at Western Illinois. The project was based upon a community survey done through MAPPING, a literature review, and personal observation of the assigned intern and communication with a broad section of the community. Through dedicated involvement of community leaders and volunteers, Watseka Improvement Network Society (WINSociety) was created. In March 1999, this 501c(3) organization was chartered and granted foundation status. This 501c(3) expired in 2011. The study started off with developing the various committees but eventually fell off nor was followed through effectively.

The intern also saw that the town was divided by many volunteer and civic groups doing their own thing and not working towards a common goal. For a while the groups met and held themselves accountable and communicated on a regular basis. The following teams were established as a result of the study: Greenspace Team, Community Development and Revitalization Team, Grant Writing Team, Business Retention and Expansion Team, Education Team, Youth Task Force Team, and Youth Summer Camp Team.

2014 Comprehensive Plan: City of Watseka, IL - final draft April 22, 2014

Watseska received a CDBG IKE Planning Grant in 2013 to develop the first Comprehensive Plan for the City. As the first Long Term Plan for this small Midwest City of over 5,000 people, this is an opportunity to create a strategy to minimize the flood impacts in the future, and also to serve as a guide in land use planning, zoning changes, economic development, transportation, housing and community development, disaster mitigation and recovery as well the conservation of natural areas and the preservation of farmland. Ginkgo Planning & Design, Inc. with Robinson Engineering Ltd. were selected as the consultants to develop the plan in Summer of 2013. This plan has received significant community participation and support to date.

2019 Watseka Consulting Report, Purdue University: City of Watseka, IL - final draft December 13, 2019

The goal of economic development is to increase the quality of living of the residents of a city. Watseka has faced several challenges in implementing successful economic development plans. Several ideas have been proposed to boost the local economy, but it is difficult to determine which projects will be the best or have the greatest positive impact. Our team began by creating a method to pick projects that can contribute towards the goal of economic development. This was conducted by a group of last year M.B.A. students from Purdue University. The study was paid for by Mr. Bob Strickler, a Watseka Alumni who was the first recipient of The Watseka Academic Achievement award. He is also an Alumni of Purdue University who was a higher up employee with the Reagan Administration in the



Department of Defense during the last few years of the Cold War as well as an Engineer with Reagan's Star Wars Missile Defense System before it was discontinued. Mr. Strickler commissioned and paid for this study for the city.

The Mayor and his staff have requested that our team develop an economic development strategy to help them increase both business and economic development in Watseka. There have been many ideas to increase economic development, but members of the council would like a system to determine the viability of ideas and proposals.

The goal of economic development is to increase the quality of living of the residents of a city. Watseka has faced several challenges in implementing successful economic development plans. Several ideas have been proposed to boost the local economy, but it is difficult to determine which projects will be the best or have the greatest positive impact. Our team began by creating a method to pick projects that can contribute towards the goal of economic development.

The logic shows that successful economic development stems from being able to provide more services for the community. A larger tax base is required to provide more services. There are three different tax revenues for a city: income tax, property tax, and sales tax. The most effective ways to increase the tax base is to attract new businesses, start new businesses and expand existing businesses. Bringing in more businesses will increase wages, increase property values, increase sales, and increase the number of residents. Through collaboration with other consulting teams and research of successful cities, our team determined the following areas to focus on to increase the attractiveness of Watseka to new businesses:

- Diversity
- Education
- Labor Force
- Income (of residents)
- Daily Traffic
- Property Values
- Crime Rates

Economic development that focuses on improving these areas will lead to Watseka attracting more business, and in turn more taxes. This solves the problem of knowing which ideas to the bottom line of providing more services for the city. If a project contributes to improving one of these areas, then it can help increase economic development. If a project is not focused on one of these areas, then it may be a good project for other reasons, but not for economic development. To date with Mr. Strickler's involvement even from out of state there has been the establishment of three teams that periodically get together to work on some of the focus areas listed previously.

ASSETS AND AMENITIES



BANKING AND FINANCIAL INSTITUTIONS

Farm Credit Illinois
First Financial Bank
First Trust & Savings Bank
Iroquois Farmers State Bank
Iroquois Federal
Prospect Bank

RECREATIONAL AMENITIES

American Legion Park
Donovan Park
Forest Park
Hubbard Park
Kay Park
Lakeview Park
Peters Park

CIVIC AND GOVERNMENTAL INSTITUTIONS

Illinois Secretary of State Facility
Watseka Chamber of Commerce
Watseka City Hall
Watseka Park District

TRANSPORTATION AMENITIES

C&L Trucking

CHILDCARE FACILITIES

Calvary Lutheran Church Child Care
Living Hope Church Child Care

EDUCATIONAL AMENITIES

Glenn Raymond School
Wanda Kendall Elementary School
Watseka High School

FOOD ACCESS AMENITIES

Berkot's Super Foods
Walmart Supercenter
Watseka Downtown Farmer's Market

HEALTH CARE AND SOCIAL SERVICE FACILITIES

Aunt Martha's Iroquois County Community Health Center
Carle Clinic Healthcare
Gibson Health of Watseka
Iroquois County Public Health Department
Iroquois Memorial Hospital
Iroquois Women's Health
Riverside Healthcare Watseka

ASSETS AND AMENITIES

RETAIL AMENITIES

Harbor House Resale Store

Imperial Hairstyling

Mary's Emporium

O'Reilly AutoParts

Ornela's Furniture

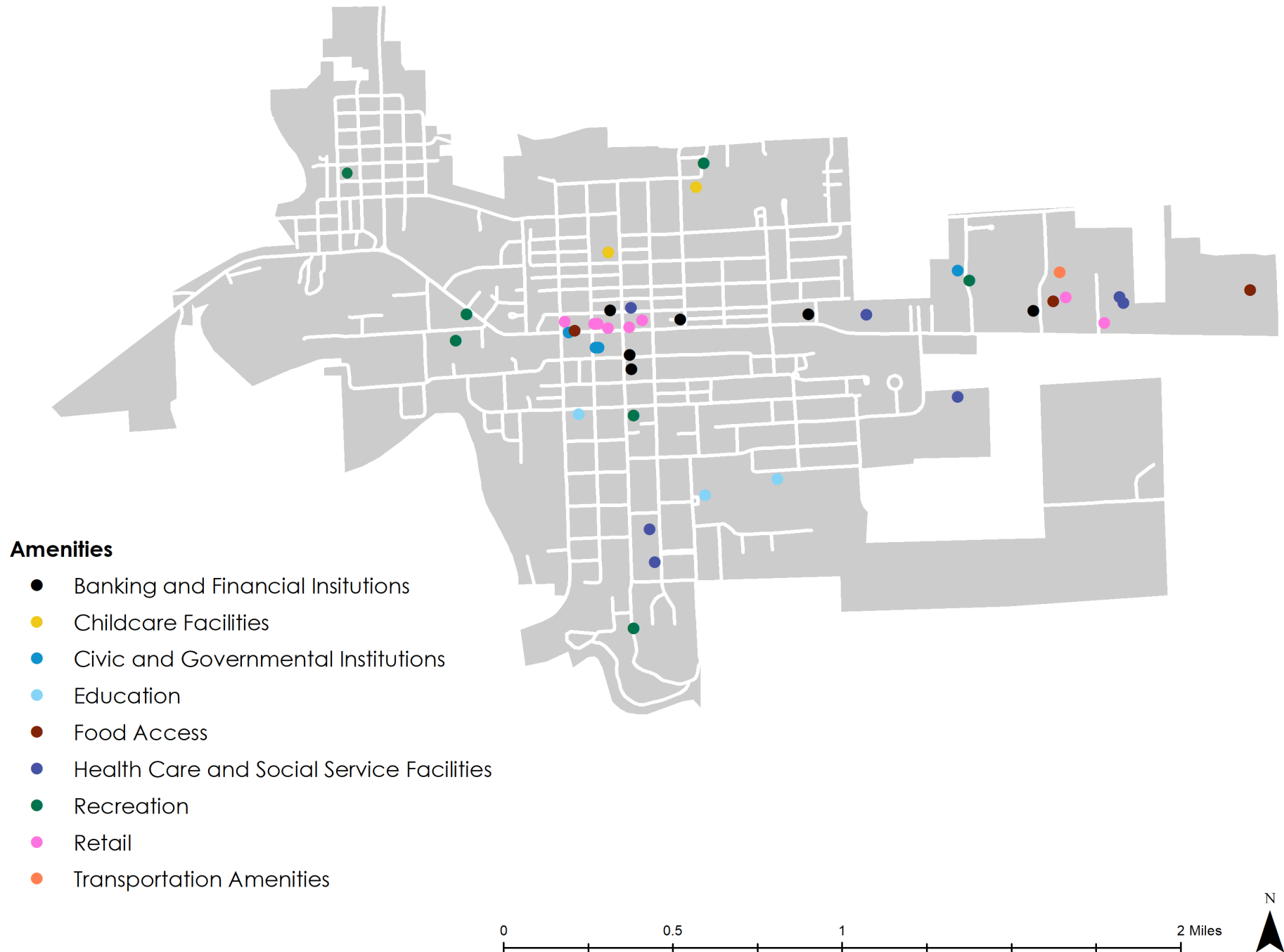
RP Home & Harvest

The Zone, 24 Hour Fitness

Watseka Theatre

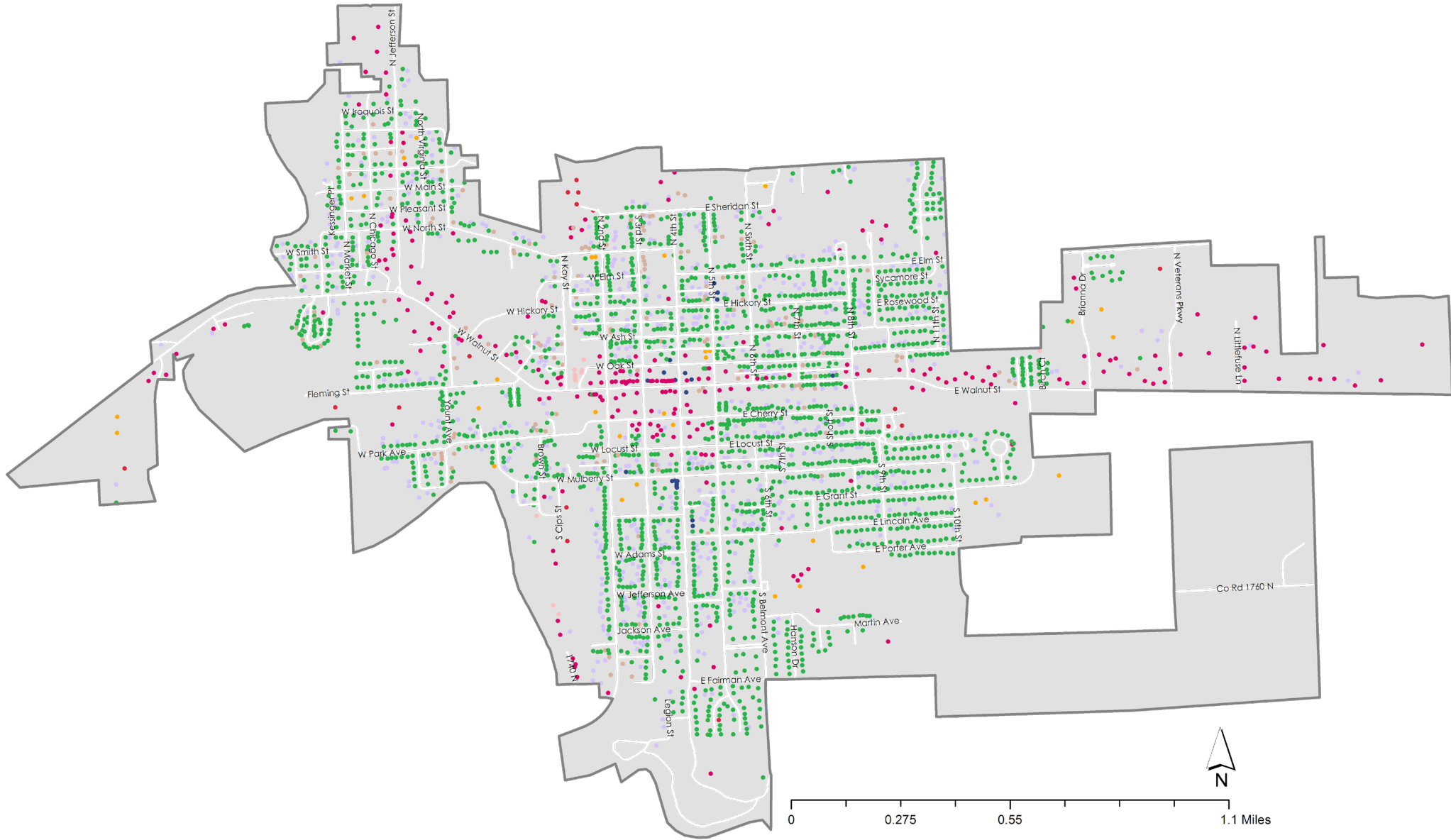


ASSET MAP





LAND USE MAP





DEMOGRAPHIC, ECONOMIC, AND HOUSING MARKET ANALYSES

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EXISTING DEMOGRAPHIC CONDITIONS

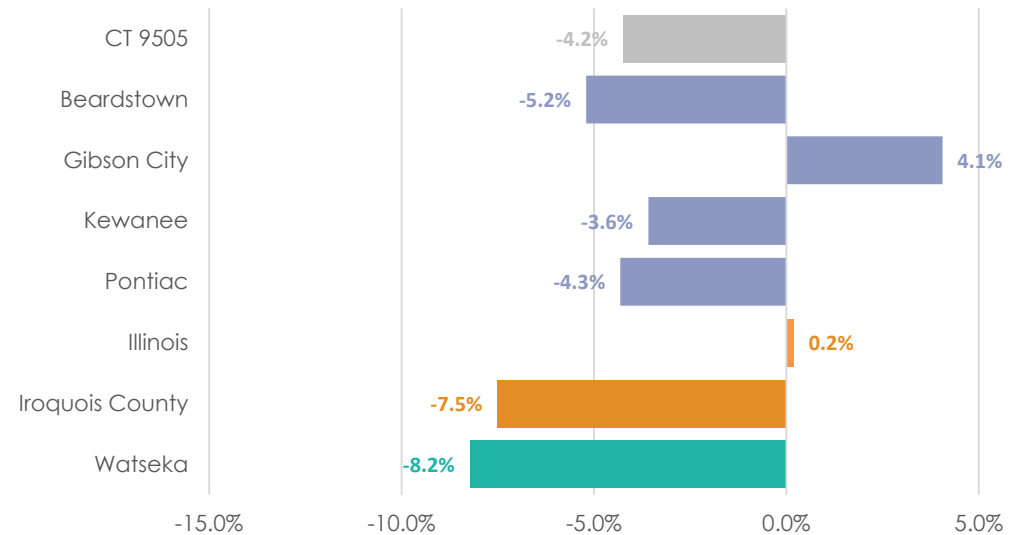


GENERAL POPULATION CHARACTERISTICS

As of 2019, Watseka was home to an estimated 4,954 residents, and the population had decreased since 2010, demonstrating a loss of about 8.2% in that period. Watseka was located within Iroquois County and made up 17.8% of the county's total population. All of the census tracts in and around Watseka experienced similar rates of population decline.

While comparable cities such as Beardstown, Pontiac and Kewanee also saw population decline between 2010 and 2019 (-5.2%, -4.3% and -3.6%, respectively), depopulation in Watseka was three percentage points higher than the other cities experiencing decline. Gibson City, another comparison city, demonstrated a population increase of 4.1% in the same time period. Importantly, the county overall also experienced a high rate of population decline falling 7.5% in the nine year period.

Population Change 2010 to 2019



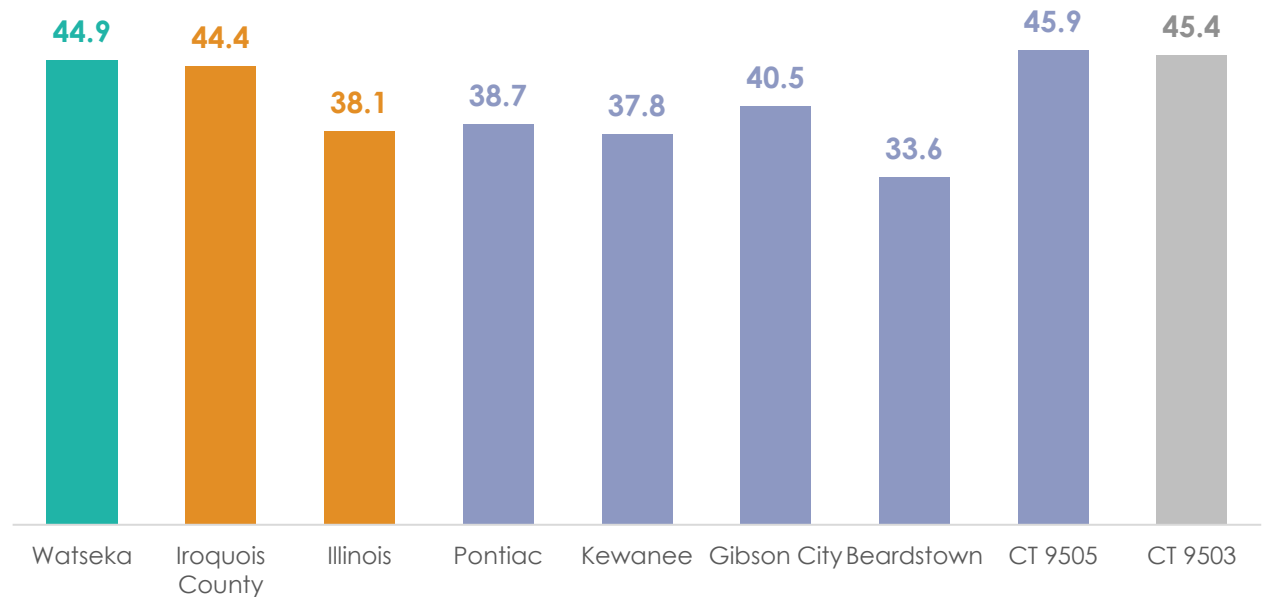
Population 2010, 2015 and 2019



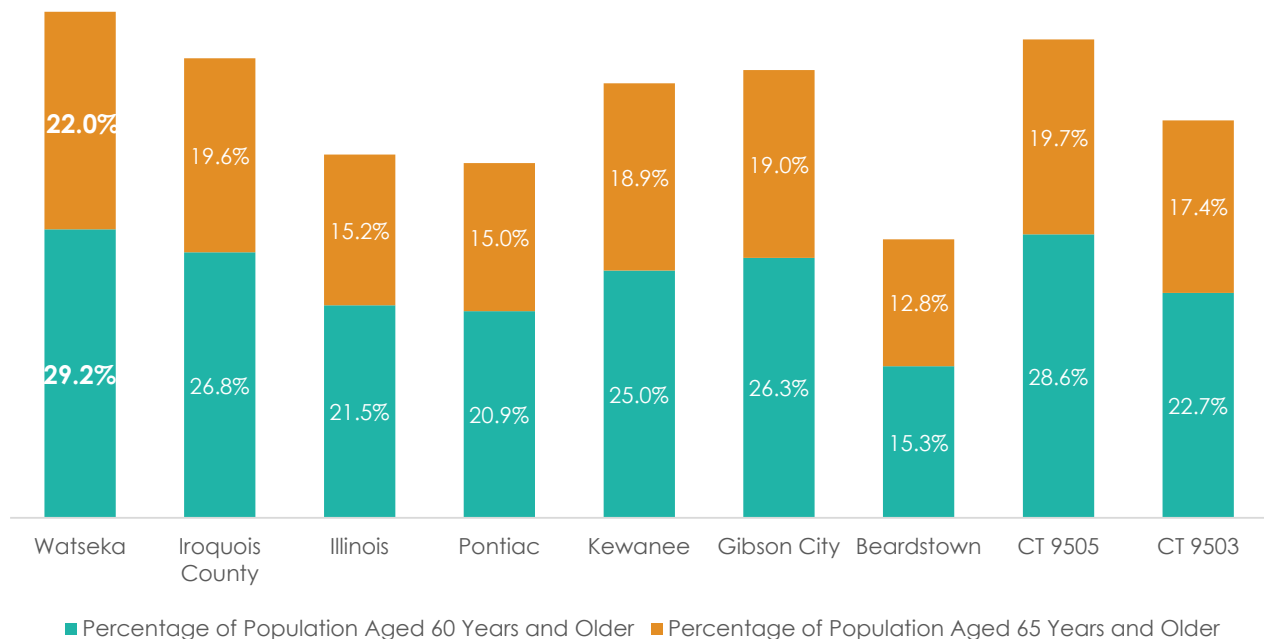
AGE AND OLDER INDIVIDUALS

In 2019, Watseka's median age was 44.9, compared to Iroquois County's at 44.4. At the same time, Watseka's senior population (age 65 years and older) was 22.0% of the total population, compared to 19.6% in Iroquois County and 15.2% in Illinois. The comparison cities of Pontiac, Kewanee, Gibson City, and Beardstown all have considerably lower median ages as well, with Beardstown indicating the youngest median age of 33.6. Watseka had the highest median age and Gibson City followed at 40.5. Similarly, all four of the comparison cities have lower proportions of senior population, with Pontiac showing 20.9% of its total population over age 60, Kewanee 25.0%, Gibson City 26.3%, and Beardstown had 15.3% of its population over age 60 in 2019.

Median Age of Population



Percent of Population 60 and Older and 65 and Older

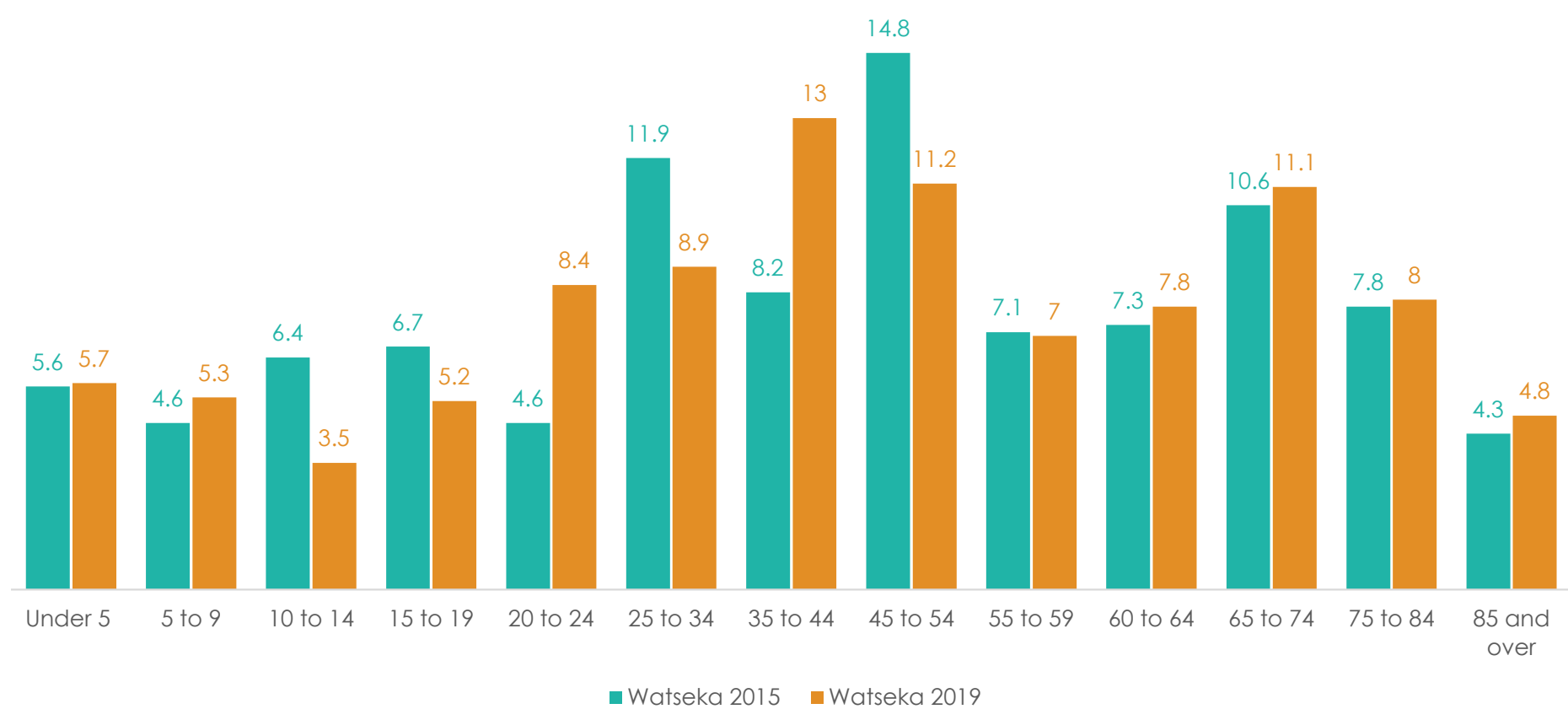




AGE COHORTS

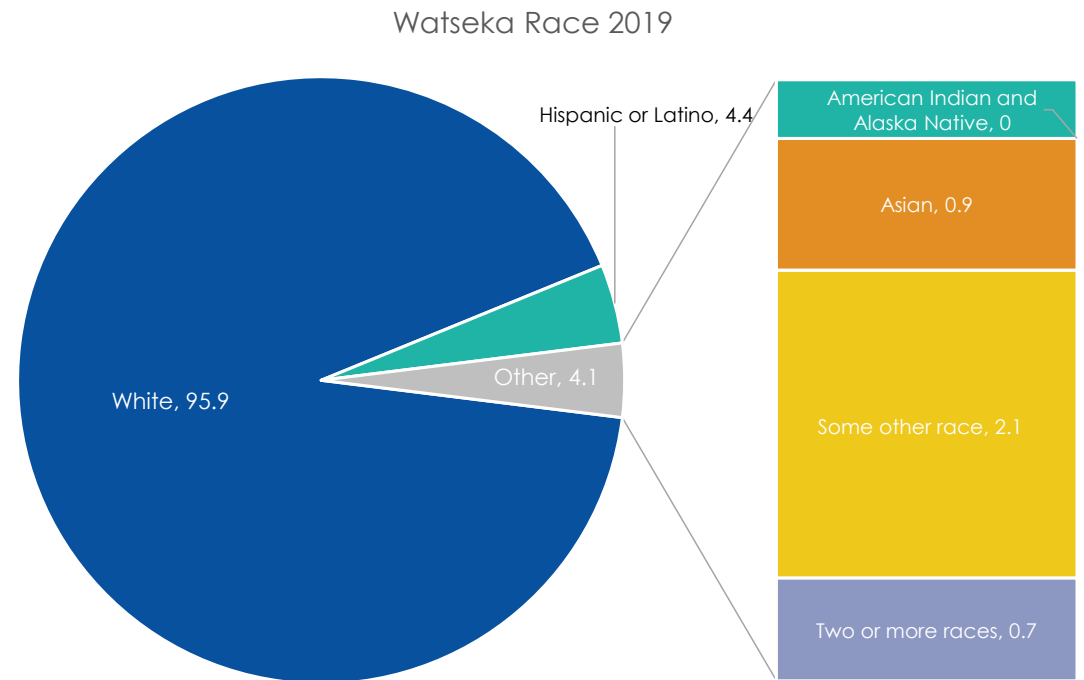
Between 2015 and 2019, Watseka's population aged. There was a considerable drop in persons aged 15-19, from 6.7% of the population in 2015 to 5.2% in 2019. Similarly, children aged 10 to 14 fell dramatically from 6.4% of the population to only 3.5% in the same time period. In contrast, there was a rise in children aged 5 to 9 from 4.6% to 5.3% of the population. Age cohort distribution showed growth for persons aged 20 to 24, with a leap from 4.6% to 8.4% of the population. There was a similar jump in adults aged 35 to 44 increasing from 8.2% in 2015 to 13.0% in 2019. However, adults aged 25 to 34 dropped by three percentage points in the four-year period. There were also significant changes in the older cohorts. All of the cohorts 60 and older grew during the time period with the largest increase coming from individuals aged 65 to 74.

Percent Age Cohorts 2015 to 2019

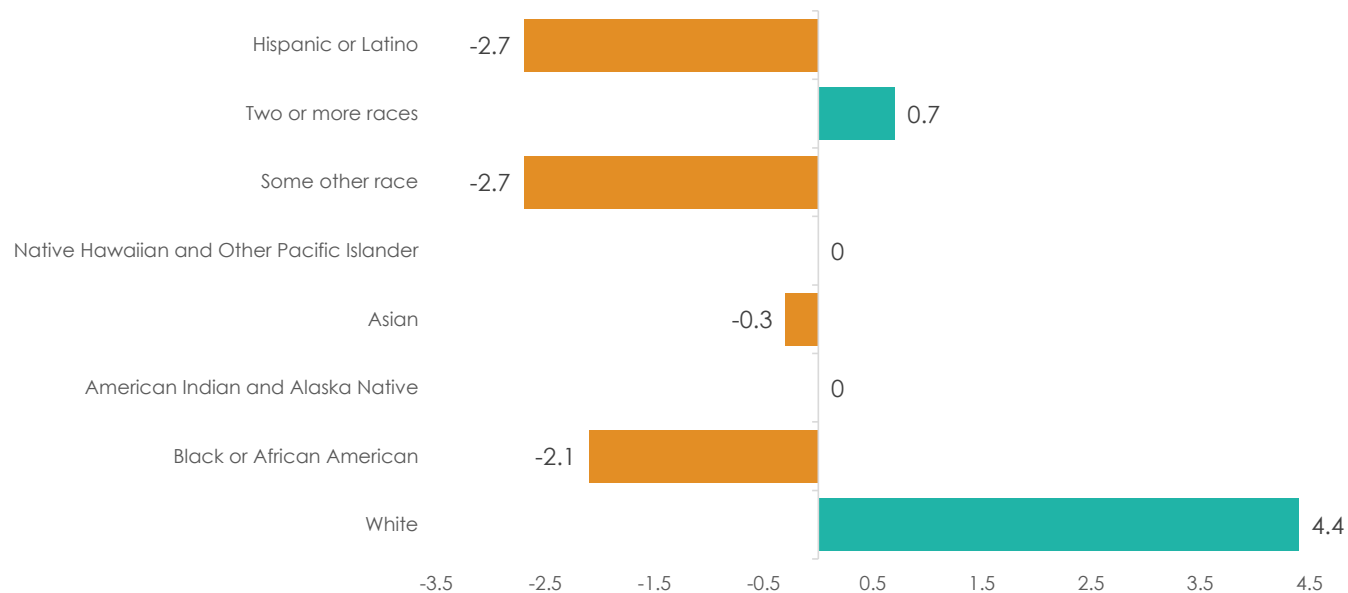


RACIAL COHORTS

Watseka was predominantly homogenous with the White population comprising 95.9% of the city in 2019. This represented a 4.4% increase from 2015 when the White population was closer to 91.5%. The next largest racial or ethnic cohort was Hispanic or Latinx (4.4%), followed by some other race (2.1%). The city experienced the most growth amongst residents identifying as White, from 2015 to 2019. The population identifying as two or more races also grew by 0.7%. The Hispanic or Latinx and Black or African American communities in Watseka decreased significantly with a loss of more than 2% between 2015 and 2019.



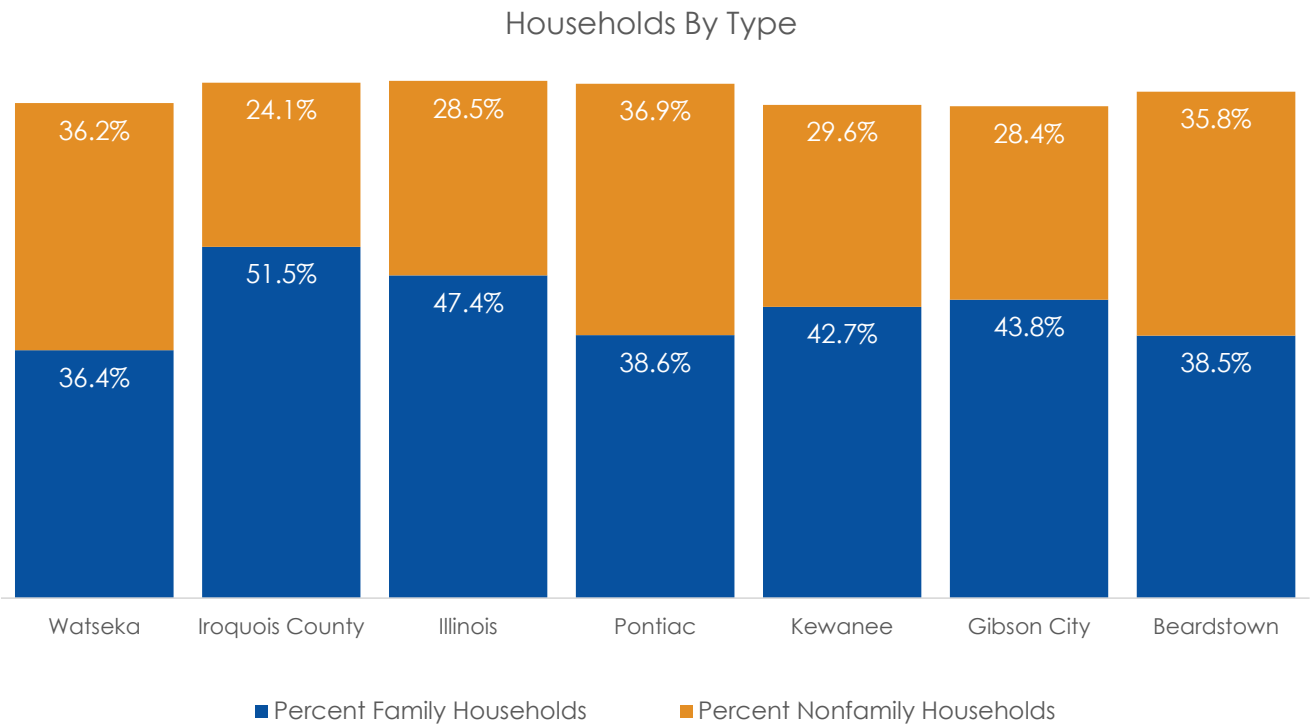
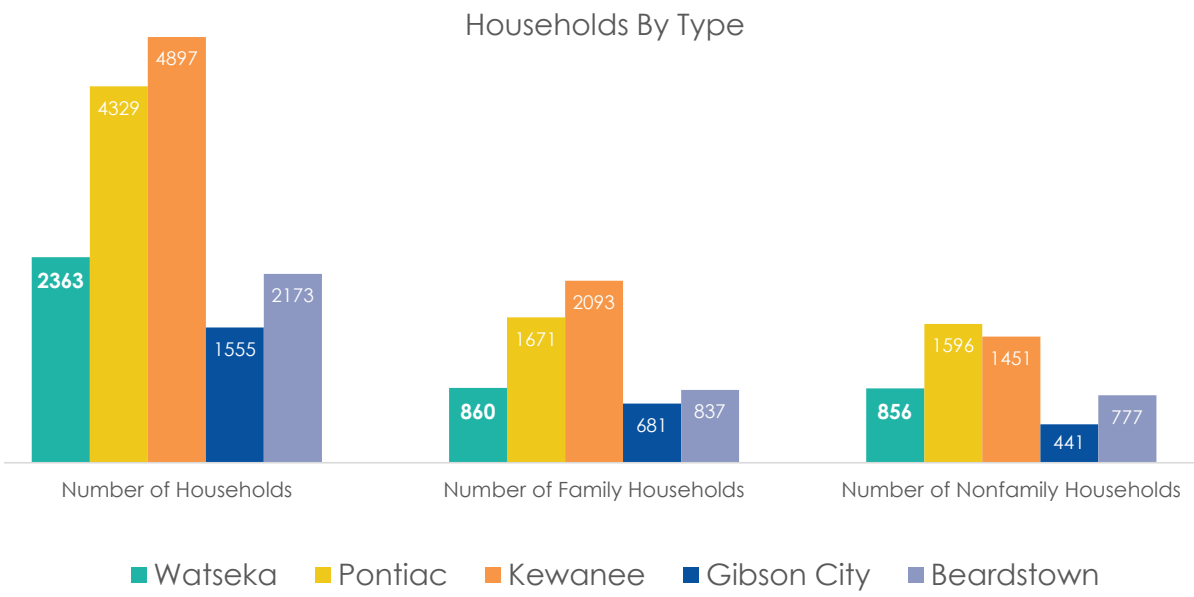
Change in Racial Cohorts 2015 to 2019





HOUSEHOLD COMPOSITION

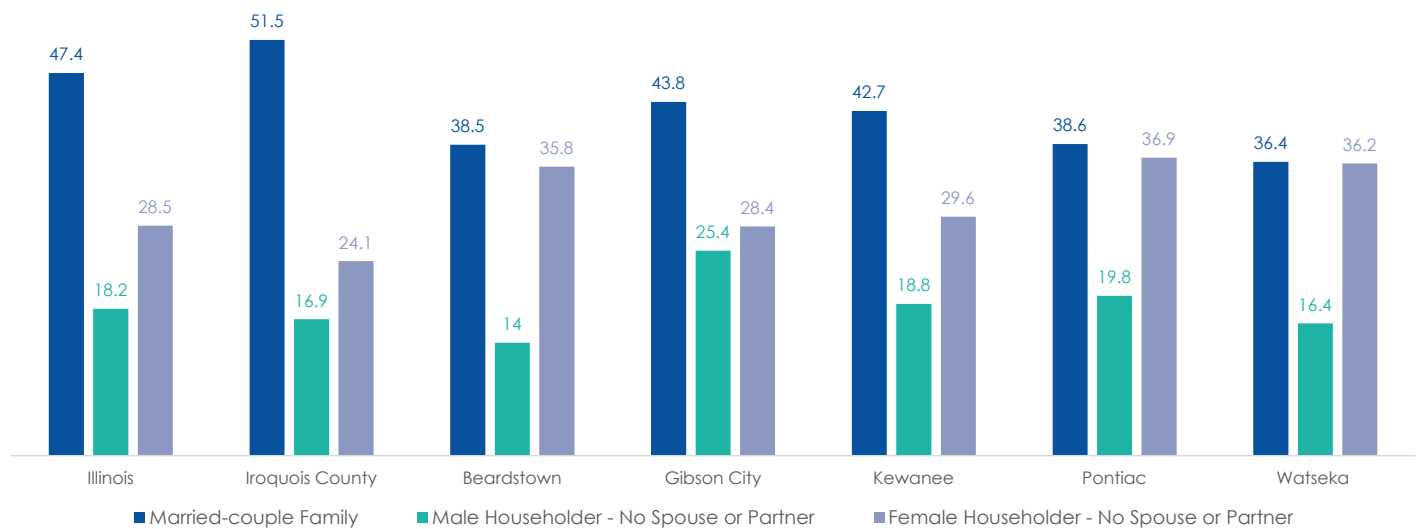
Watseka represented 20.1% of the households in Iroquois County. Watseka contained 2,363 total households which was larger than Gibson City and Beardstown but nearly half the size of comparison cities like Pontiac and Kewanee. Family households comprised 36.4% of the total households in Watseka, a much lower rate than the county (51.5%) and the state (47.4%) overall. Accordingly, Watseka had a higher rate of nonfamily households than all of the comparison geographies except Kewanee.



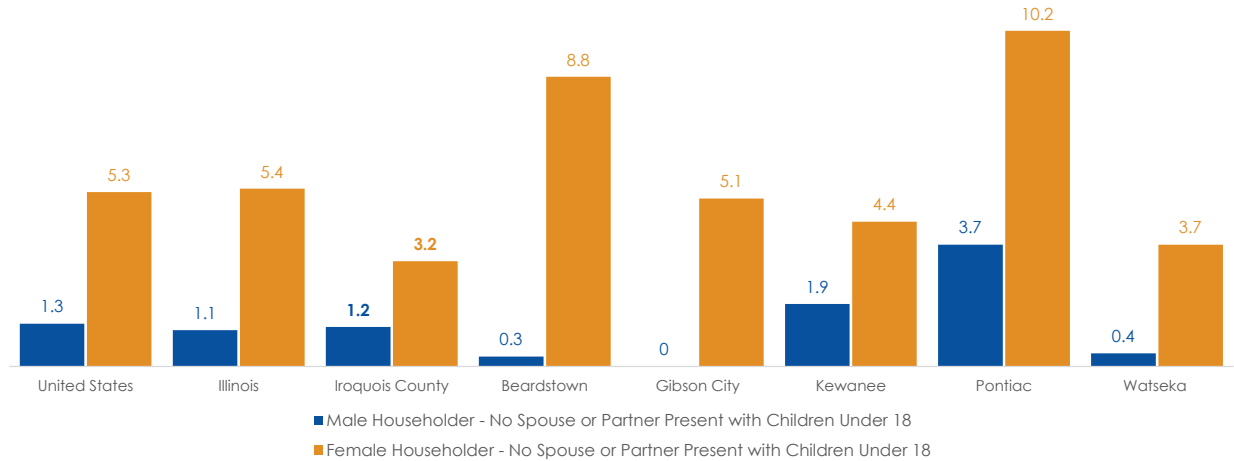


Watseka had a lower percentage of married-couple families (36.4%) compared to Iroquois County overall (51.5%). All four of the comparison cities had higher rates of married-couple families ranging from 38.5% to 43.8% respectively. Within Watseka the percentage of female householders with no partner was more than double the percentage of male householders with no partner. Importantly, Watseka had a much lower rate of female-led single parent households with children under 18 (3.7%) compared to the state (5.4%). All four comparison cities also had notably higher rates of female-led single parent households with Beardstown and Pontiac representing the highest at 8.8% and 10.2%. Understanding the householder composition within Watseka helps inform the future needs of residents and the type of housing stock required to support individual, single parent, and family households alike.

Householder Composition - Percent Families and Householders



Householder Composition - Percent Single Parent Households by Sex



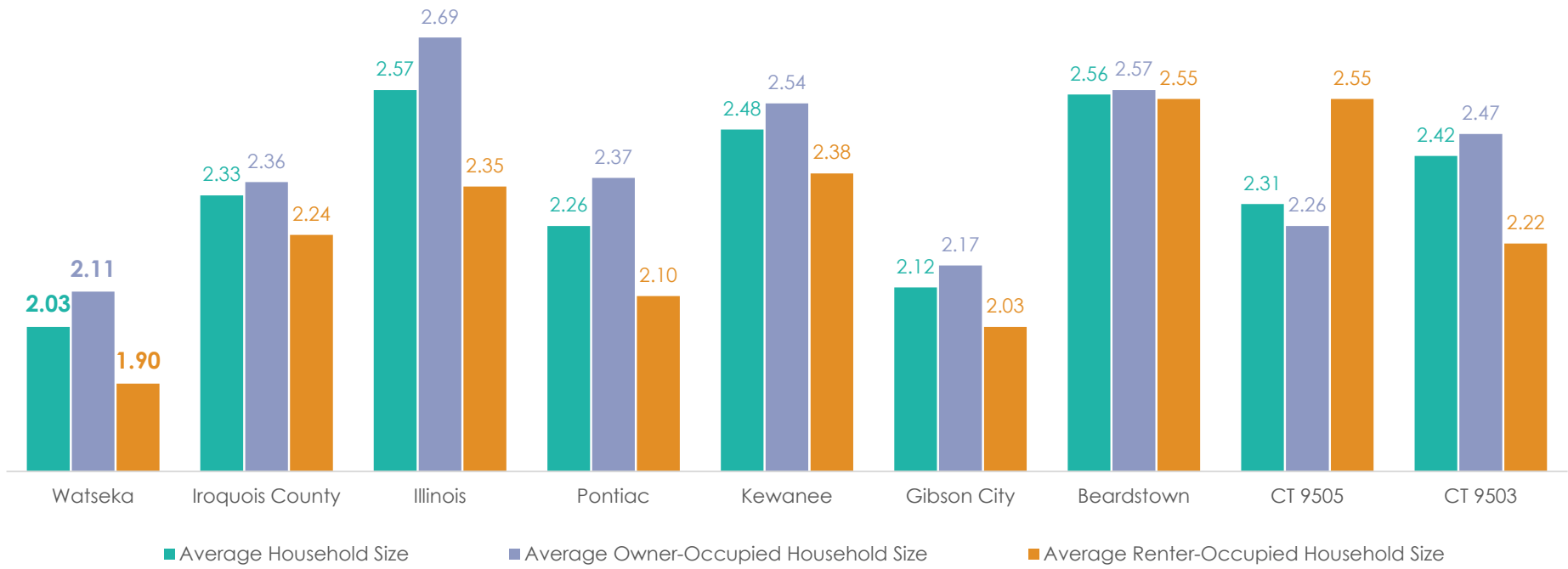


HOUSEHOLD SIZE

The average household size of Watseka (2.03) was notably lower than Iroquois County (2.33) and the state (2.57). Across all geographies, the average size of all types of households was between 2.03 and 2.57 individuals. Lower average household size compared to Illinois and Iroquois County may suggest a demand for smaller housing types in Watseka.

Given these trends, Watseka's owner-occupied household size and renter-occupied household size were 2.11 and 1.9 individuals, respectively. With a relatively stable population and owner-occupied households smaller than the state average, there may be more overall demand for smaller housing units, particularly for older individuals hoping to age in place and for single-parent households. Importantly, renter-occupied households in Watseka had a much smaller average size than similar households in Illinois and the comparison cities overall. This may suggest a need for smaller rental units or more rental opportunities for single persons.

Household Size

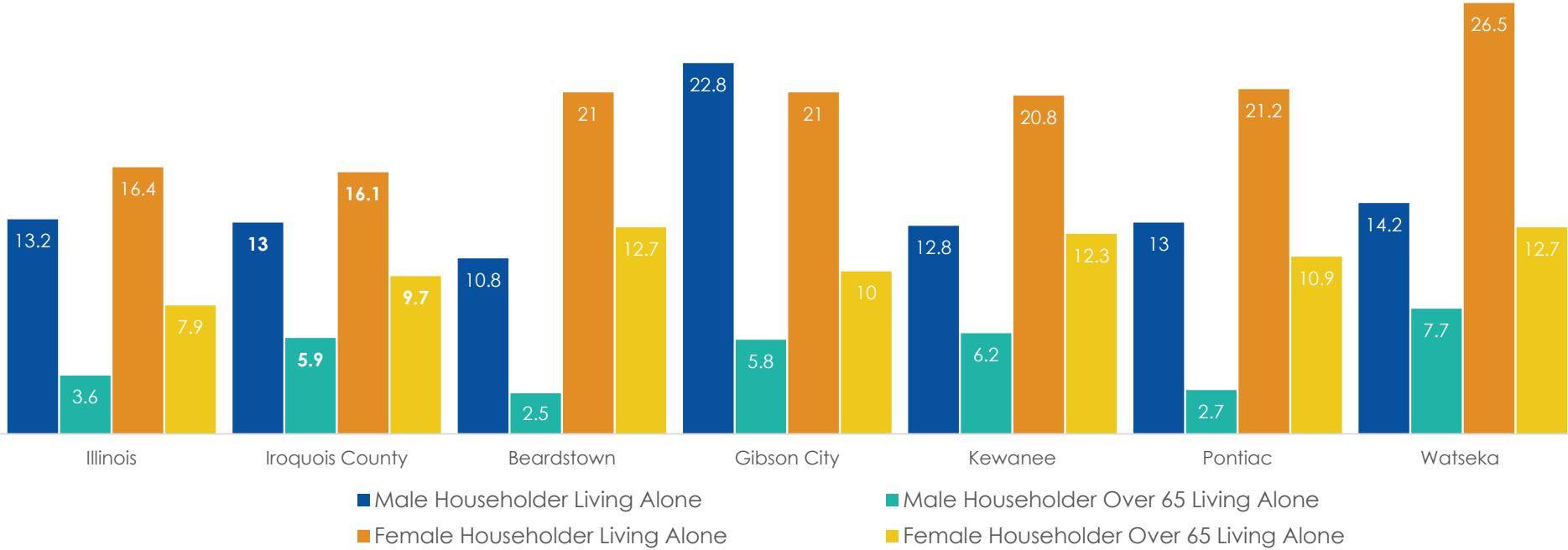




HOUSEHOLDERS LIVING ALONE

Measuring the percent of population living alone is helpful for determining what types of resources could be most useful for homeowners and renters in a community. In Watseka, female householders living alone (26.5%) almost doubled males in the same category (14.2%) in 2019. Householders over 65 years old and living alone were more likely to be female (12.7%) than male (7.7%). Watseka's rate of females living alone was 10 percentage points higher than the county and state rate. Gibson City was the only comparison geography with a higher percentage of males living alone than females.

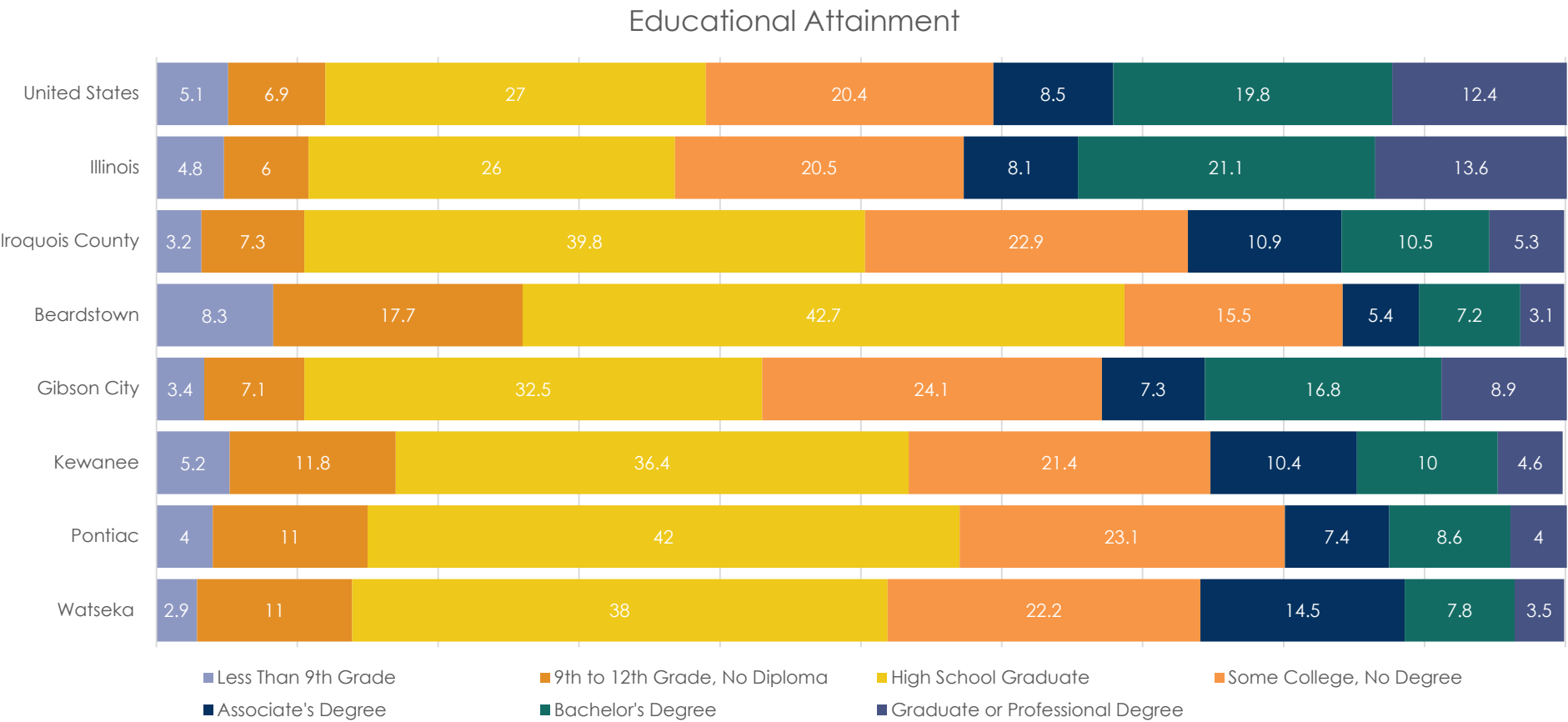
Householder Composition - Householders Living Alone by Sex





EDUCATIONAL ATTAINMENT

Educational attainment in Watseka was somewhat aligned to the rates in comparison cities but varied from the state and county averages. Of the population of individuals 25 and older in Watseka, the largest percentage were high school graduates (38.0%). Comparison cities exhibited similar rates: Pontiac 42.0% and Kewanee 36.4%. More significant differences were shown in the postsecondary educational attainment. In Watseka, 7.8% of the population had a bachelor's degree and another 3.5% had a graduate or professional degree. Those rates were slightly higher at the county level (10.5% and 5.3%) but much higher at the state level (21.1% and 13.6%).



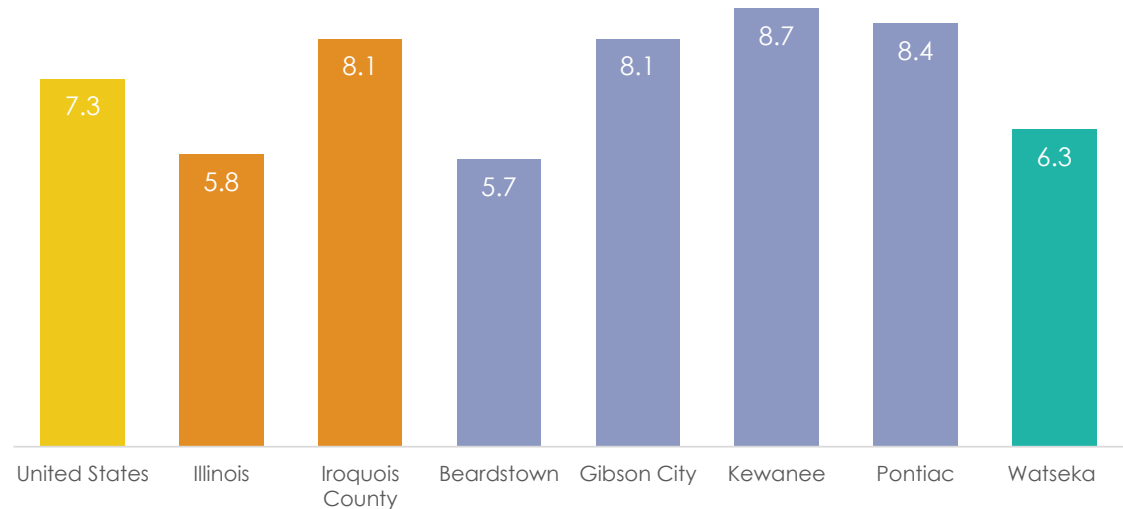


VETERAN AND DISABILITY POPULATION

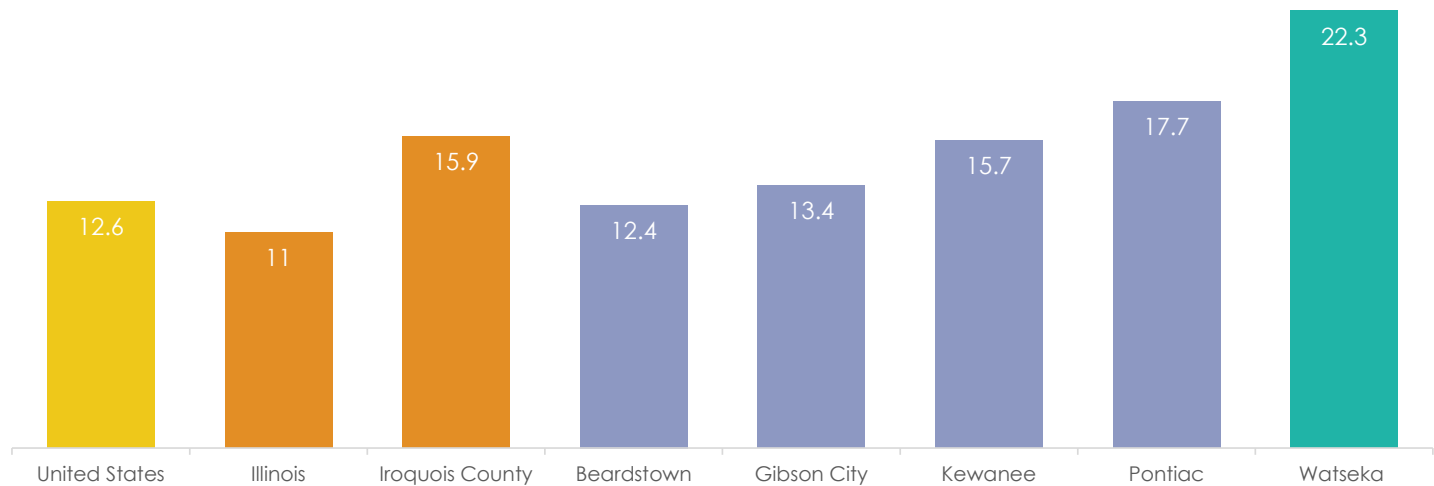
While Iroquois County already had a notably high veteran population, Watseka's share of veterans was smaller than the country and half a percentage point higher than the state rate at 6.3%. Comparison cities like Gibson City and Kewanee possessed larger veteran populations.

Watseka also represented the highest percentage of population with a disability (22.3%) about 6% higher than Iroquois County and 11% higher than Illinois. The comparison cities all exhibited significantly lower rates of population with a disability ranging from 17.7% to as low as 12.4%. High rates of veteran and disabled populations in Jacksonville may indicate a need for continued or expanded supportive services and future planning efforts may consider amenities for these populations.

Percent Civilian Veterans



Percent Civilian Noninstitutionalized Population with a Disability



EXISTING ECONOMIC CONDITIONS

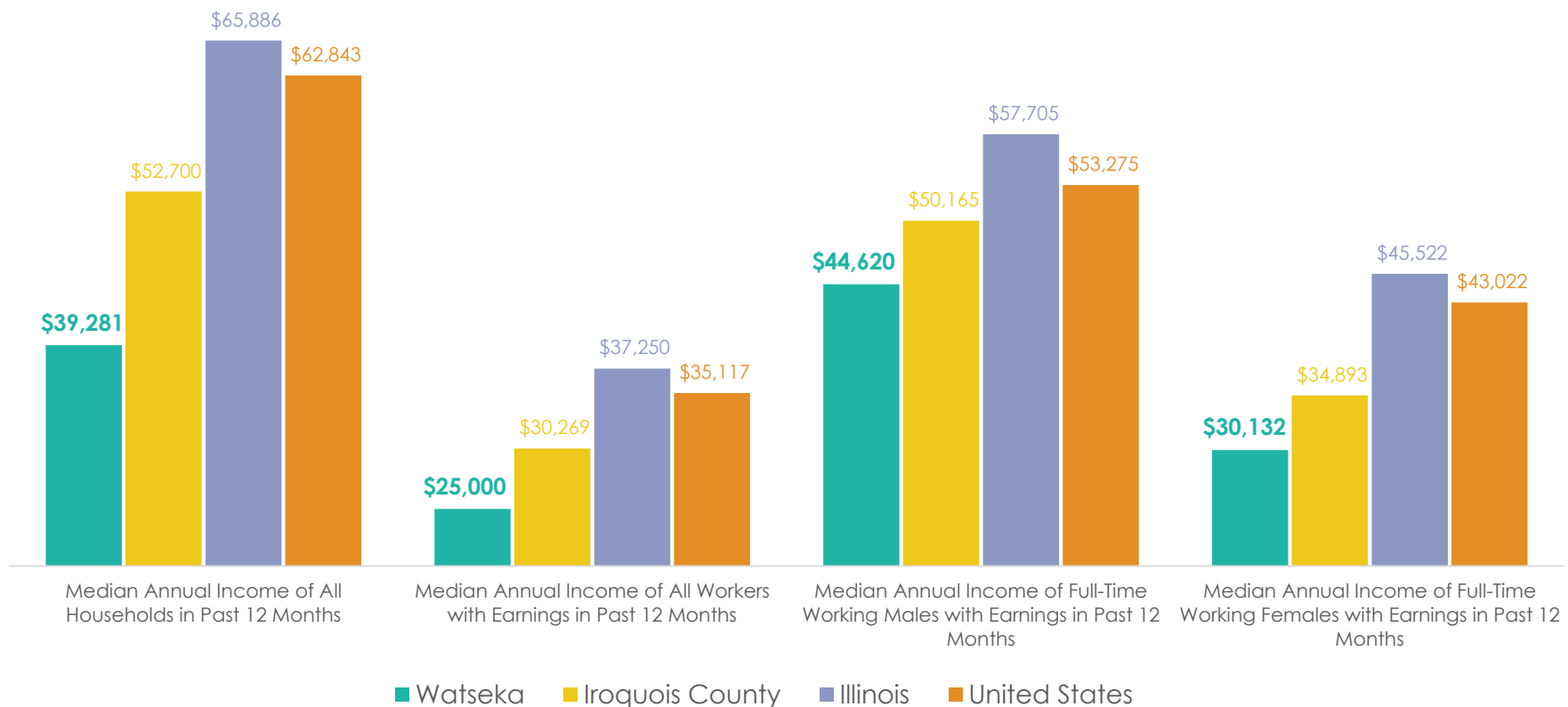


EMPLOYMENT AND INDIVIDUAL INCOME

As of 2019, the median annual income of all workers in Watseka was \$25,000 lower than that in Iroquois County (\$30,269), Illinois (\$37,250), and the United States (\$35,117). Watseka's median annual income was lower than that in all other comparison geographies.

The median annual income of full-time workers was significantly higher than that seen among all types of workers. Assessing this figure by sex, male full-time workers in Watseka made considerably more than female full-time workers. Both the current median annual salary for males (\$44,620) and females (\$30,132) were lower than those seen for both sexes in Iroquois County, Illinois, and the United States in 2019. The highest earning census tracts were CT 9502 (\$36,088) and CT 9503 (\$32,207).

Median Annual Income of Households and by Employment Type and Sex



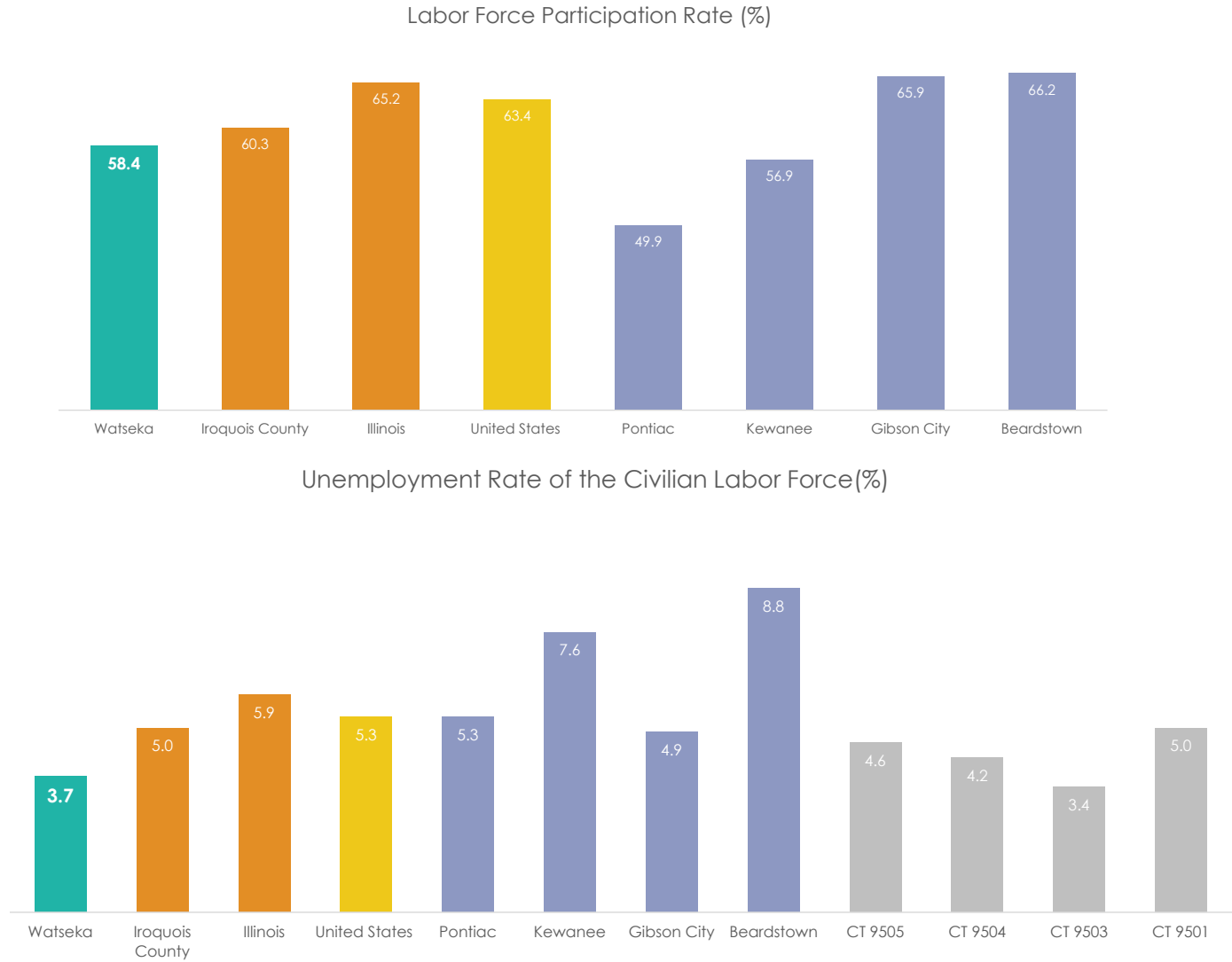
■ Watseka ■ Iroquois County ■ Illinois ■ United States



LABOR FORCE PARTICIPATION AND UNEMPLOYMENT

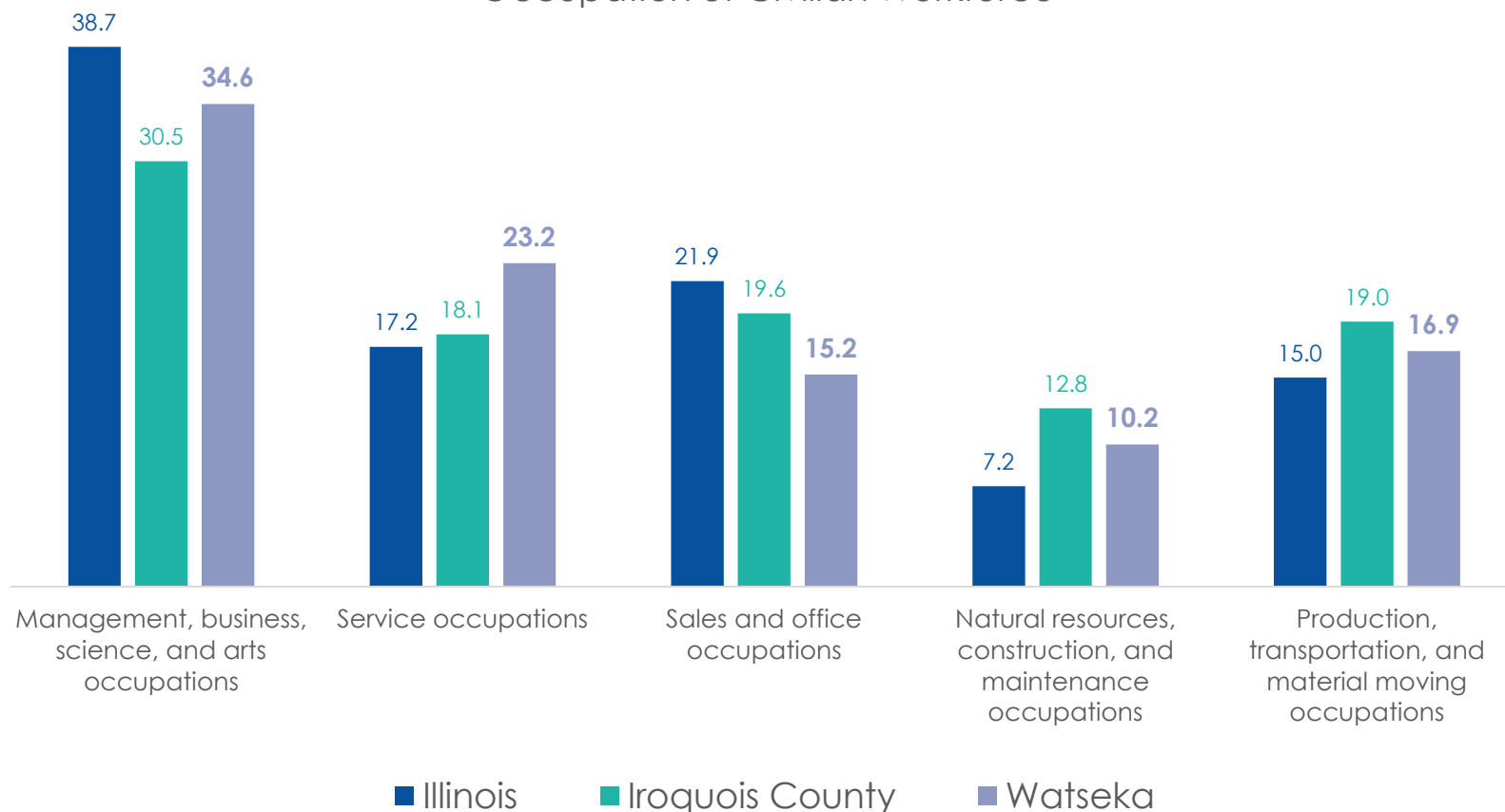
As of 2019, almost 60% of Watseka's population 16 years and older was considered active within its labor force. The labor force included those that are employed, those that consider themselves unemployed (versus not seeking employment/not in the labor force), and those within the armed forces. The labor force participation rate in Gillespie was about 58.4% which is 2 percentage points lower than that in Iroquois County, 6.8 percentage points lower than Illinois, and 5.0 percentage points lower than the national rate.

The unemployment rate in Watseka was significantly lower than the county (5.0%), state (5.9%), and the country overall (5.3%). Only 3.7% of Watseka's workforce was unemployed as of 2019. While Pontiac and Gibson City had relatively similar unemployment rates (5.3% and 4.9%, respectively) the other two comparison cities—Kewanee and Beardstown—had unemployment rates that were more than double the rate of Watseka.





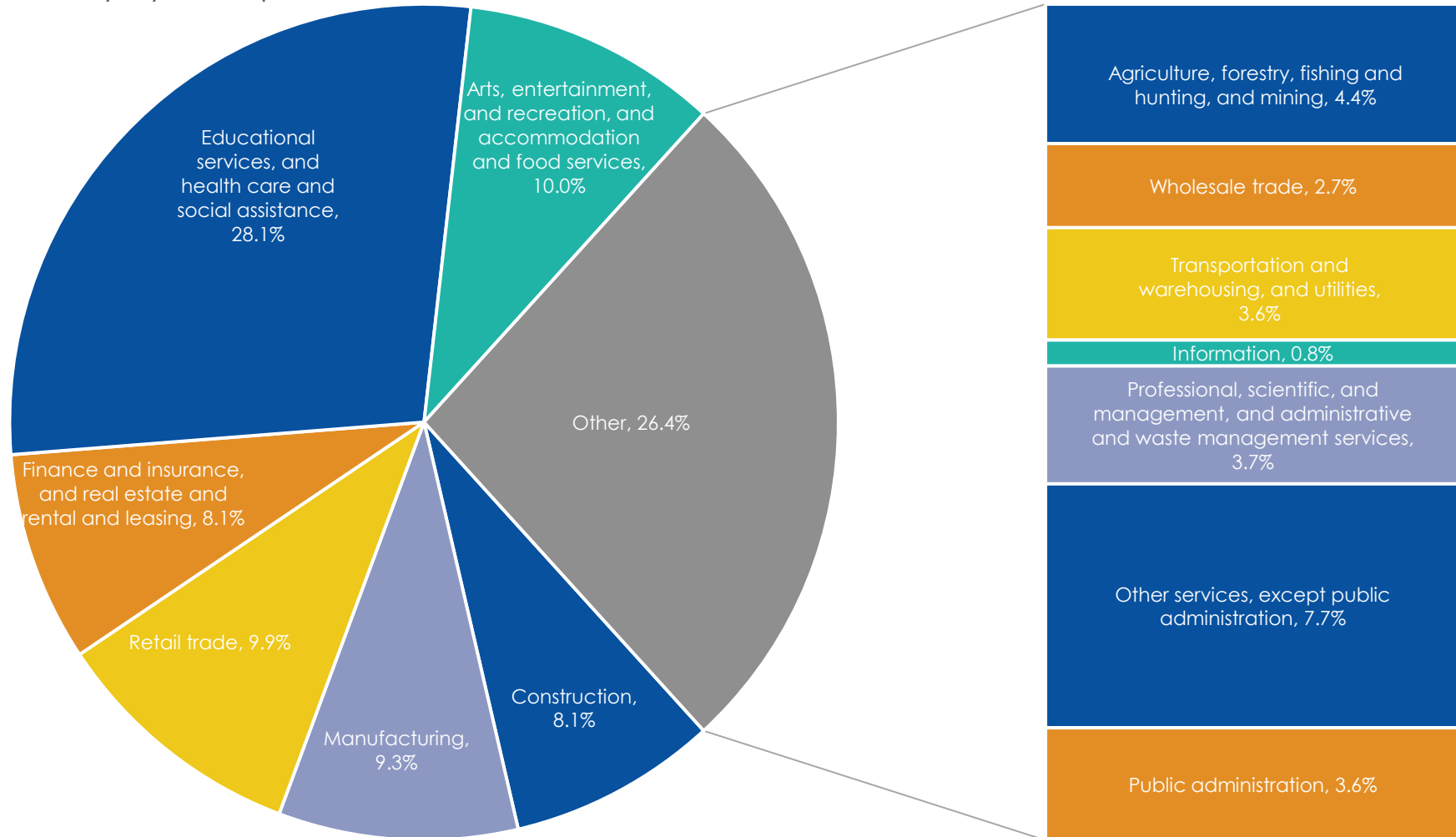
Occupation of Civilian Workforce



When comparing workforces across the included geographies, a few differences are clearly seen. Among employed residents of Watseka, the most commonly held positions were those within management, business, science and arts occupations. With occupations in this category comprising 34.6% of the workforce in Watseka, these proportions are in line with rates in Iroquois County (30.5%) and Illinois (38.7%). The next largest part of Watseka's workforce (23.2%) worked in service occupations compared to Iroquois County, with only 18.1% of its workforce in similar occupations.



Industry by Occupation 2019



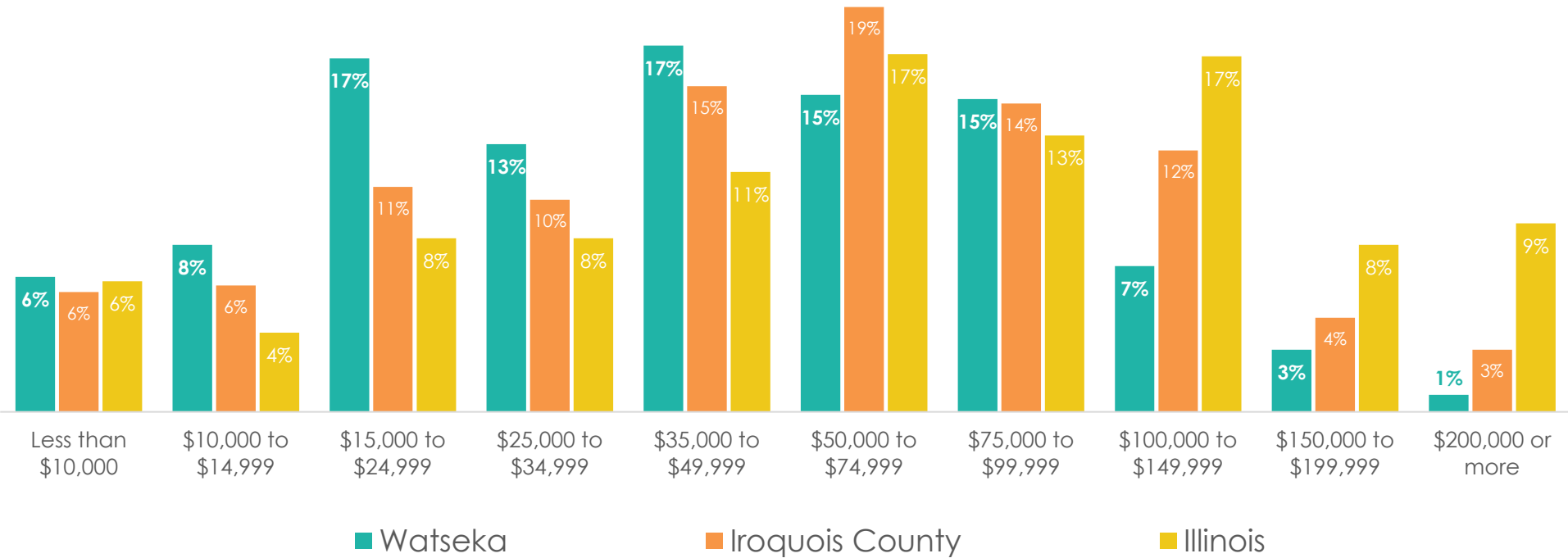
When comparing industries worked in for residents across the study's geographies, we begin to notice larger differences. Watseka's overall workforce showed 9.9% in the retail trade industry. However, as with most other geographies in the state, the education, health care, and social assistance category employed the most residents in Watseka, with just over 28% of residents in that industry, followed by arts, entertainment, recreation, accommodation, and food services (10.0%). Manufacturing and finance, insurance, and real estate represented the next largest segments of the city's workforce at 9.3% and 8.1% respectively. Construction industries also comprised 8.1% of the occupations in Watseka.



HOUSEHOLD INCOME AND POVERTY

Compared to the county and state, Watseka maintained the highest percentage of households that make less than \$25,000 annually. Nearly 31% of the city’s households earned less than \$25,000 per year, and 6.3% earned less than \$10,000 per year, compared to the county at 5.6%. In Watseka, 29.6% of households made between \$25,000 and \$49,999 and another 29.4% earned between \$50,000 and \$99,999. In total only 0.8% of Gillespie’s population was making \$200,000 or more, which is lower than Iroquois County (2.9%), and significantly less than Illinois overall (8.8%).

Households Income



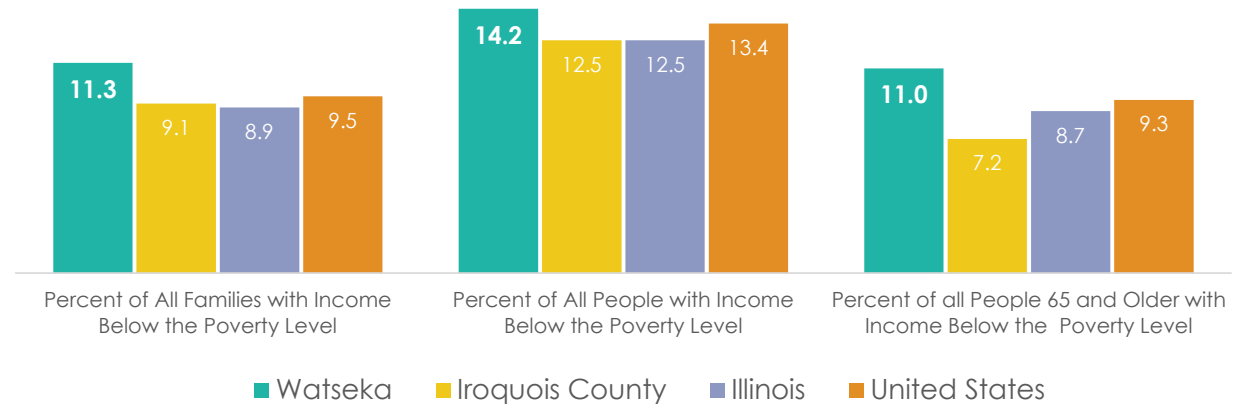


POVERTY

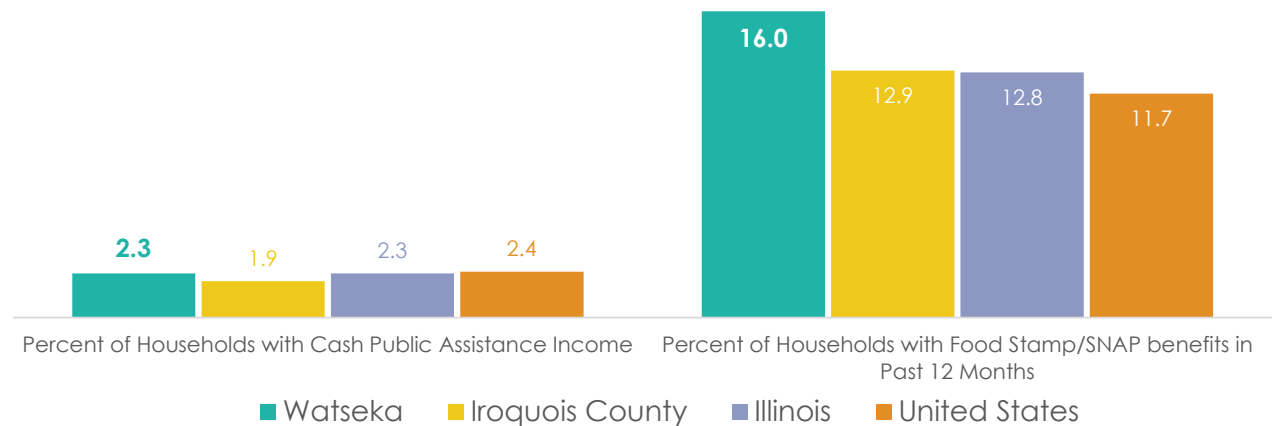
With a 2019 median household income of \$39,281, Watseka was significantly lower than Iroquois County (\$52,700), Illinois (\$65,886), and the United States (62,843). Similarly, all the comparison cities had noticeably higher median household incomes. Watseka also showed moderate levels of household cash assistance (2.3%) and considerably higher utilization of SNAP benefits (16%). The low levels of cash assistance align with Iroquois County, which had 1.9% of households receiving cash assistance in 2019. However, households in Watseka receiving SNAP benefits (16.0%) were significantly higher than the rate at which households across the county, state, and country utilized the same benefits (12.9%, 12.8%, and 11.7% respectively). However, all the comparison cities had higher levels of SNAP benefits usage in 2019 (ranging from 17.5% to 20.5% respectively).

There were higher percentages of families and individual people living below the poverty line in Watseka than in the county (9.1%), state (8.9%), and country (9.5%). 11.3% of all families in Watseka were below the poverty line and 14.2% of all individuals fall into the category as well. Similarly, Watseka had a higher representation of people 65 and older living below the poverty line at 11.0%, which is higher than the overall county at 7.2%, state (8.7%) and country (9.3%) average.

Families and People Below the Poverty Line



Households with Public Assistance



EXISTING HOUSING CONDITIONS



HOUSEHOLD TENURE

In 2019, Watseka had an estimated 2,819 total housing units. Of the 2,363 housing units that were occupied, more than 59.3% represented owner-occupied units, a total of 1,401 units. Watseka's renter population was moderately high for the area, with renters occupying 40.7% of all occupied housing units equaling a total of 962 units. CT 9504 had the highest number of rental units with a total of 793, followed by CT 9502 at 372. Although both Pontiac and Kewanee had a larger number of rental housing units the percentage of renter-occupied housing was lower than that in Watseka. Iroquois County had a renter-occupied housing rate of 23.9% which is notably lower than Watseka, Illinois, and the country overall.

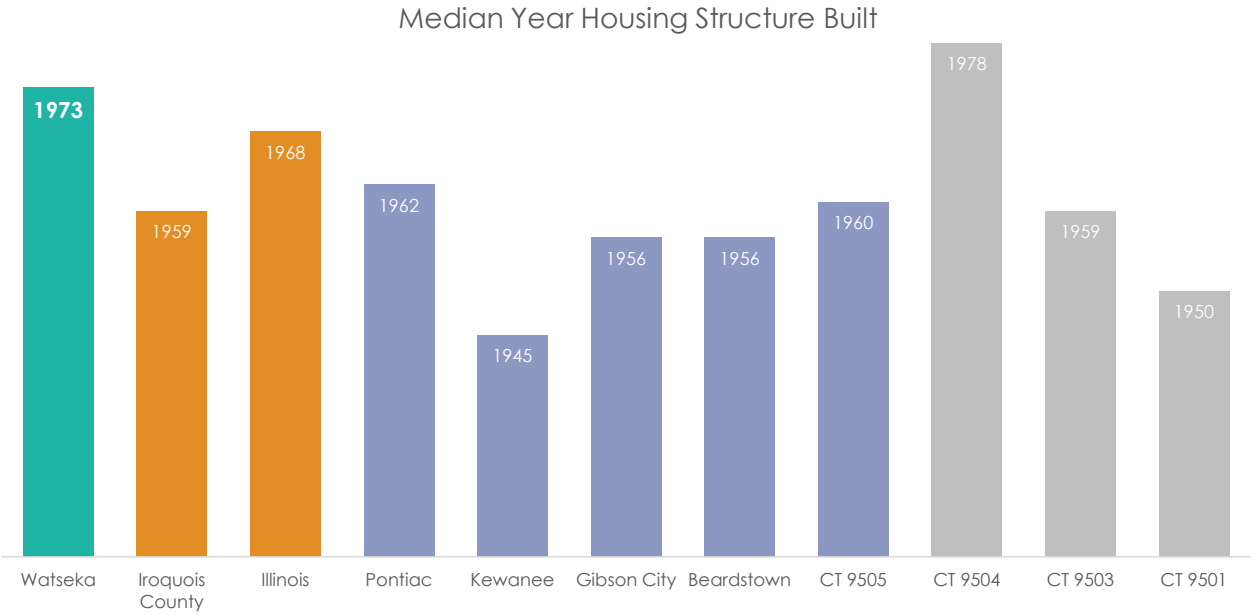
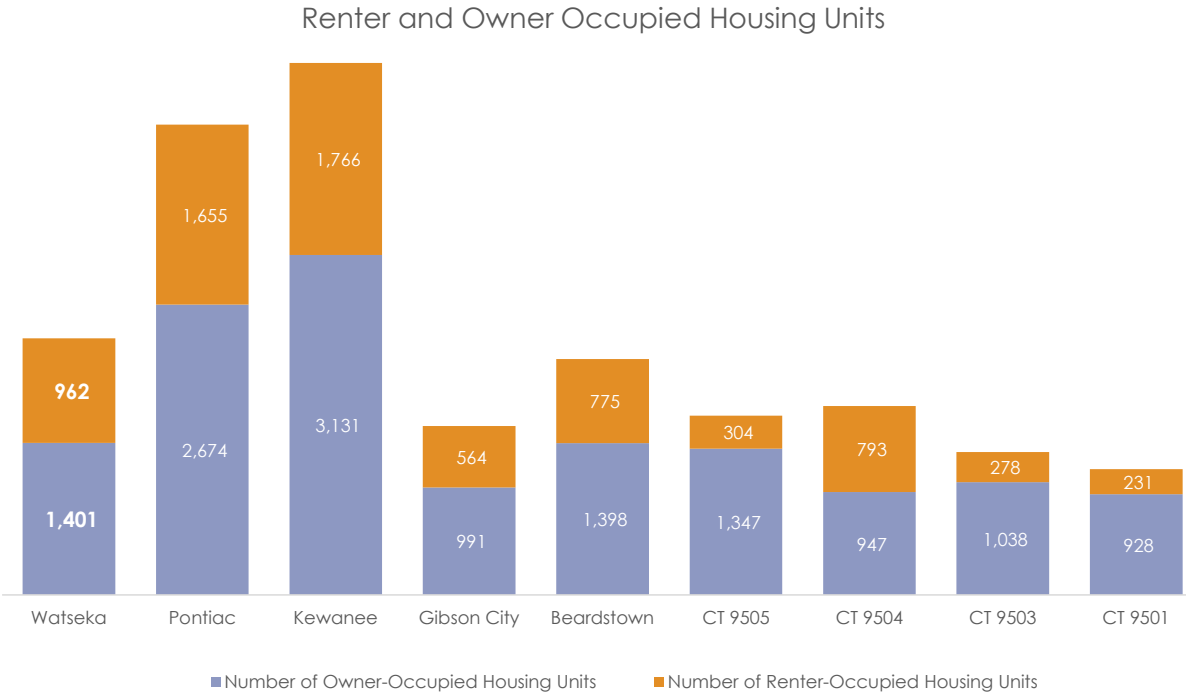
Housing Tenure





HOUSING STOCK AGE

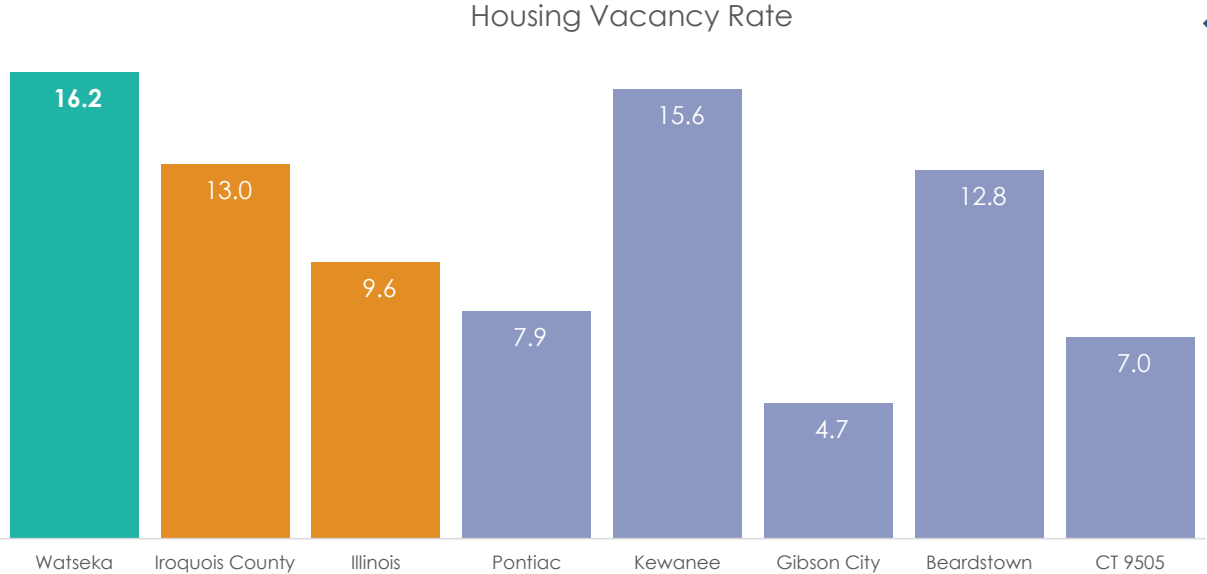
Housing stock across Illinois is relatively old (average year built: 1968), but Watseka's stock is somewhat younger with average year built of 1973. All of the comparison cities had an older housing stock, with Kewanee's housing averaging 77 years (1945) and Pontiac's average year housing was built at 1962 (60 years). Overall, the regional housing stock is around the same age as Iroquois County (1959), and Illinois (1968), but older than the United States (1977).





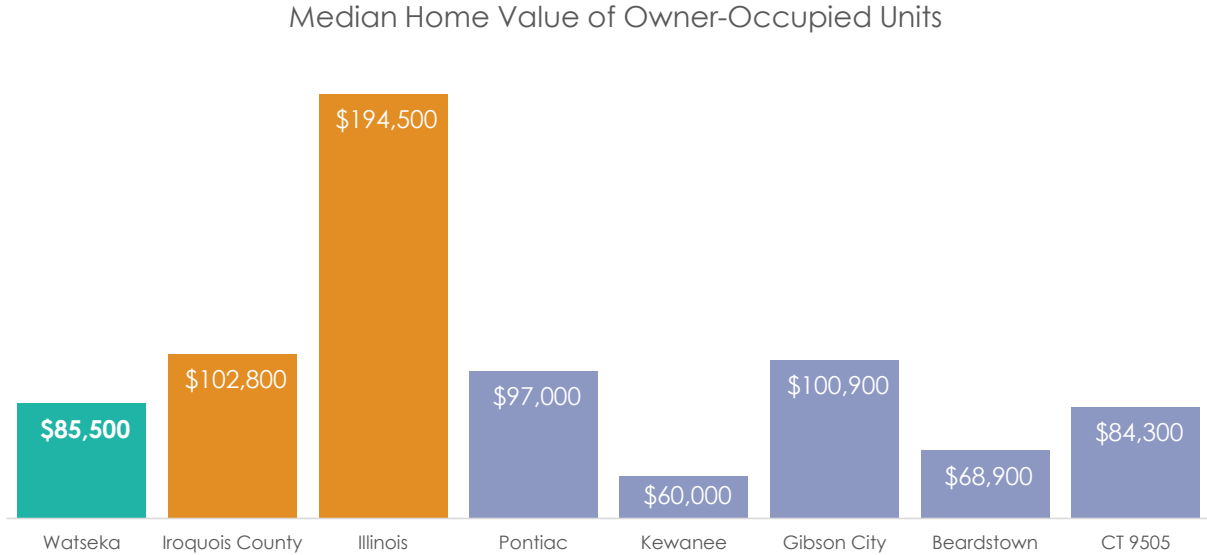
OCCUPANCY AND VACANCY

In 2019, 16.2% of Watseka's housing units were vacant. This rate mirrored those seen in most other comparison geographies, with Iroquois County demonstrating a vacancy rate of 13.0%, Illinois 9.6%, and the United States 12.2% during the same period. Watseka had the highest rate of housing vacancy at a rate almost four times higher than Gibson City. Kewanee and Beardstown had reasonably high rates of vacancy as well at 15.6% and 12.8% respectively. Pontiac and Gibson City exhibited the lowest rates of vacancy at 7.9% and 4.7%.



HOUSING VALUE

In 2019, Watseka had a total of 1,401 owner-occupied housing units, and the median value of those units was \$85,500, lower than the median for Iroquois County (\$102,800), Illinois (\$194,500), and the United States (\$217,500). Compared to the other geographies, Watseka's median housing value falls on the higher end. Pontiac and Gibson City exhibit higher median home values (\$97,000 and \$100,900 median, respectively), but Kewanee and Beardstown's median home values were considerably lower and ranged from \$60,000 to \$68,900 during the same period.

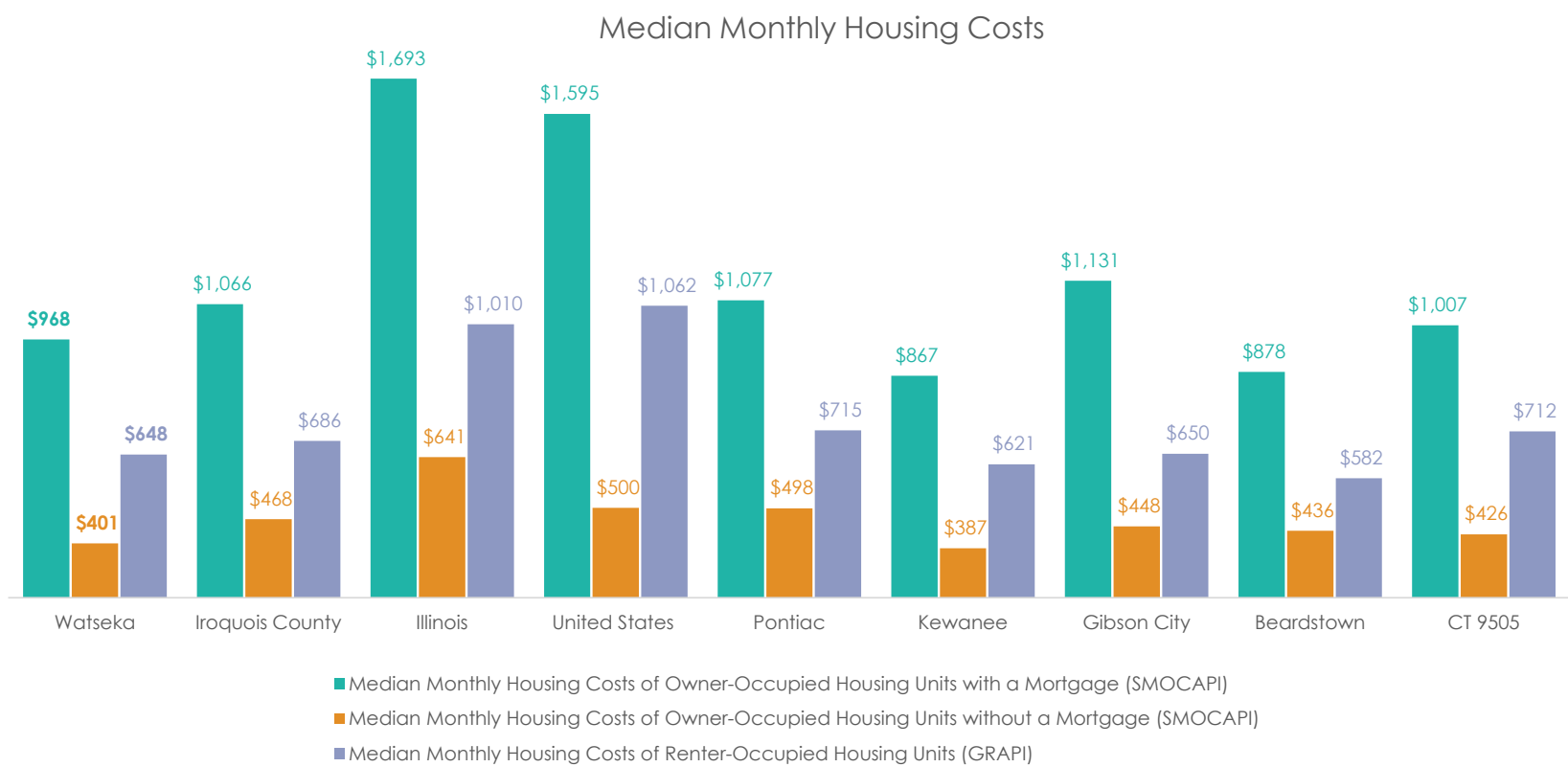




HOUSING COSTS

Monthly housing costs, which include rent/mortgage, taxes, and utilities, vary across the country between tenure of household. It is rare to come across a community in which housing costs are nearly equal between renter-occupied households, owner-occupied households with a mortgage, and owner-occupied households without a mortgage.

In 2019, the median monthly housing costs of owner-occupied units without a mortgage within Watseka was \$401; that of owner-occupied units with a mortgage was \$968. The median costs of owner-occupied housing units with a mortgage were significantly lower than those in Illinois overall (\$1,693) and slightly lower than Iroquois County (\$1,066), while median monthly costs for homeowners without a mortgage were generally in line with those across the United States (\$490), state (\$641), county (\$468), and all four comparison cities. Among this study's comparison cities, three have somewhat higher monthly housing costs for owners without a mortgage, ranging from \$436 in Beardstown to \$498 in Pontiac, while monthly costs for homeowners with a mortgage are comparable and range between \$867 (Kewanee) and \$1,131 (Gibson City). The median monthly housing cost paid by renter-occupied households in Watseka was \$648. While rental housing costs were lower in Watseka than in Iroquois County (\$686) and considerably lower than those in Illinois (\$1,010) and the United States (\$1,023), they are also lower than in two of the four comparison cities, where renters pay between \$582 (Beardstown) and \$715 (Pontiac).



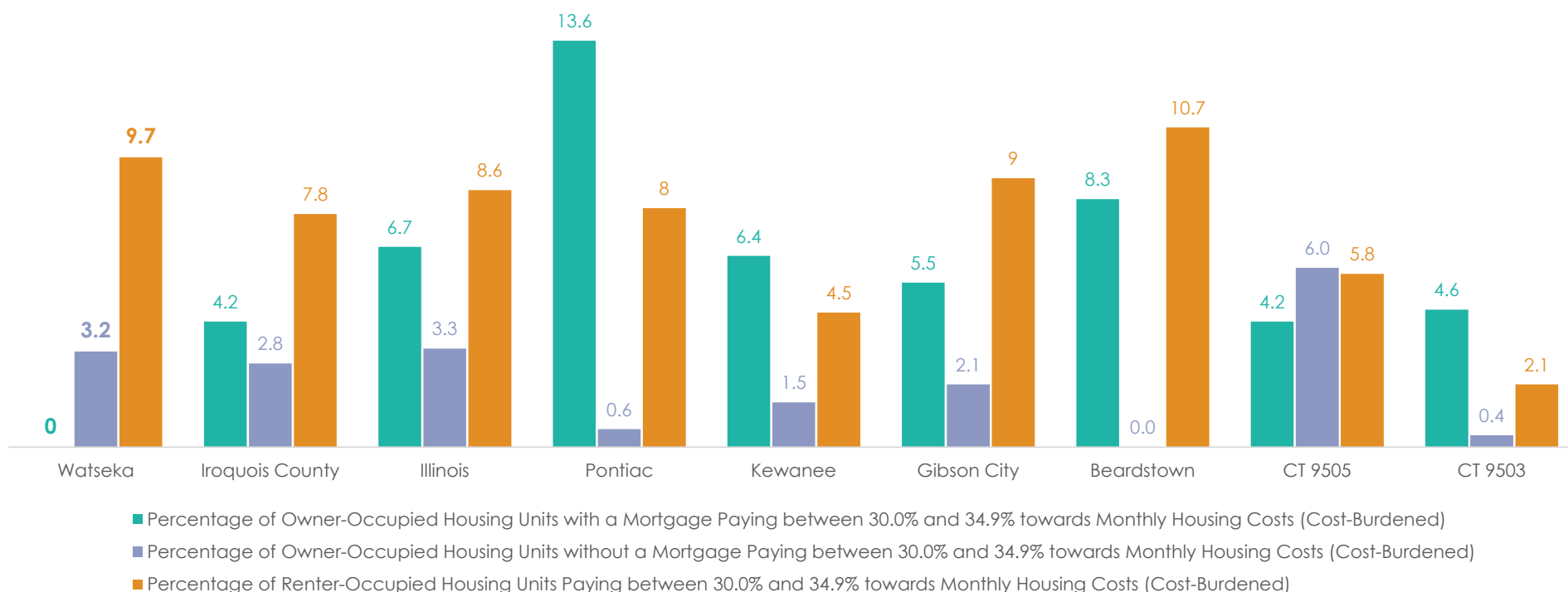


COST BURDENED

When households contribute more than 30% of their income towards housing costs (including mortgage/rent, utilities, taxes, homeowner's association fees, etc.), they are considered "cost-burdened." Much like the variance seen in monthly housing costs, the percentage of households that are cost-burdened within Watseka varies according to household tenure type. Iroquois County's rate of cost-burdened homeowners with a mortgage was 4.2%, but the state of Illinois had even higher proportions of cost-burdened owners, showing 6.7%.

When examining the proportions of cost burden amongst the region's renters, we see a wide range. Watseka had the third highest rate of renter cost burden (9.7%) compared to the four comparison cities, which span from a low of 4.5% of renters in Kewanee up to 10.7% in Beardstown. Additionally, Watseka's rate of renter cost burden was also slightly higher than those seen in Iroquois County (7.8%) and Illinois (8.6%).

Cost-Burdened Residents



CRSA MARKET SNAPSHOT



Community Revitalization Strategy Area (CRSA) Market Snapshot

2022-23 Community Revitalization Strategy Submission

Project Name	Watseka	PID		LIHTC Round	
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What do you define as your project site(s)'s Community Revitalization Strategy Area (CRSA)?

For the purpose of this submission, the CRSA must be contained to an area that is **the smaller of the following two options:**

- (1) An area that is no larger than a three-mile radius from the subject property(ies), OR
- (2) An area (census tract(s), municipality, neighborhood/community area, etc.) with a population no greater than 30,000.

IHDA Community Revitalization staff may approve a larger CRSA on an individual basis if sponsor provides documentation evidencing the need to define a larger area.

Data Resources

Use the following hyperlinked resources (or other reputable data sources), or recent planning documentation contained within your submission to populate the information in the sections below for your defined CRSA.

Illinois community tools

[IHDA Market Analysis Application \(IMAA\)](#)

[Illinois DCEO Community Profiles](#)

National tools

[US Census Bureau](#)

[US Bureau of Labor Statistics](#)

[PolicyMap](#)

Chicago area community tools

[CMAP Community Data Snapshots](#)

[Institute for Housing Studies at DePaul University](#)

Demographic Information

Total Population

Population - 2016: 5,318

Population - Current (2020): 4,679

Senior Population

Senior Population - 2016: 1,173

Senior Population - Current (2020): 1,157

Race & Ethnicity - Current (2020):

Black/ African American:	181
American Indian/ Alaskan Native:	0



Year:	2020	Year:	2020	Asian:	69
Population Change 2016 to 2020:	-639	Senior Population Change 2016 to 2020:	-16	Native Hawaiian/ Other Pacific Islander:	0
Population Change %:	-12.0%	Senior Population Change %:	-1.4%	White:	4,725
				Latinx/Hispanic:	413
				Year:	2020

Economic Information

Unemployment	Laborforce Participation	Poverty and Income
Unemployment Rate - 2016:	Laborforce Rate -2016:	Poverty Rate - Current (2020):
Unemployment Rate - Current (2020):	Laborforce Rate - Current (2020):	Year:
Year:	Year:	Median Household Income - Current (2020):
Unemployment Rate Change 2016 to 2020:	Laborforce Rate Change 2016 to 2020:	Year:

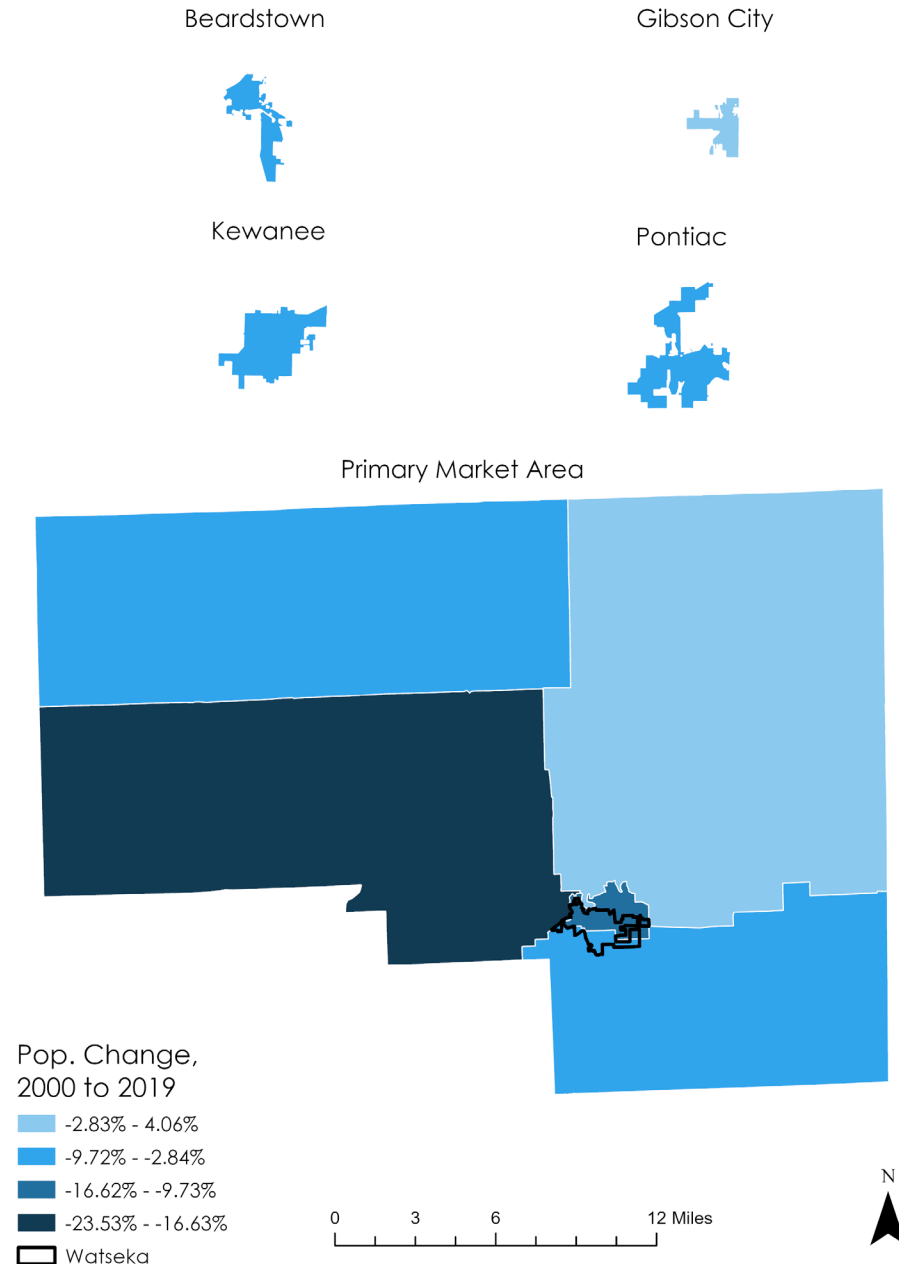
Housing Information

Housing Units and Tenure	Housing Cost and Value	Vacancy
Total Housing Units:	Median Housing Cost for Renters:	Vacancy Rate - 2016:
Renter-Occupied Units:	Median Housing Cost for Owners:	Vacancy Rate - Current (2020):
Owner-Occupied Units:	Median Value of Owner- Occupied Units:	Year:
Year:	Year:	Vacancy Rate Change 2016 to 2020:

COMPARATIVE DEMOGRAPHIC, ECONOMIC, AND HOUSING CONDITIONS

The following figures depict the demographic, economic, and housing conditions discussed in the preceding sections, summarized into singular maps to examine comparative trends between the various geographic areas included in this study. Three different layers of geographic analysis are included: Community Revitalization Strategy Areas (CRSAs), census tracts, and municipalities. Geographies are layered from smallest (CRSA – City of Watseka) to largest (Iroquois County) from top to bottom. It is important to note that because many of these geographies' boundaries overlap in part or whole, the data presented is oftentimes accounted for in more than one geographic designation (i.e. the tracts' poverty rates are also accounted for within and comprise a part of the City of Watseka's poverty rate).

POPULATION CHANGE 2000 TO 2019



TOTAL POPULATION

Beardstown



Gibson City



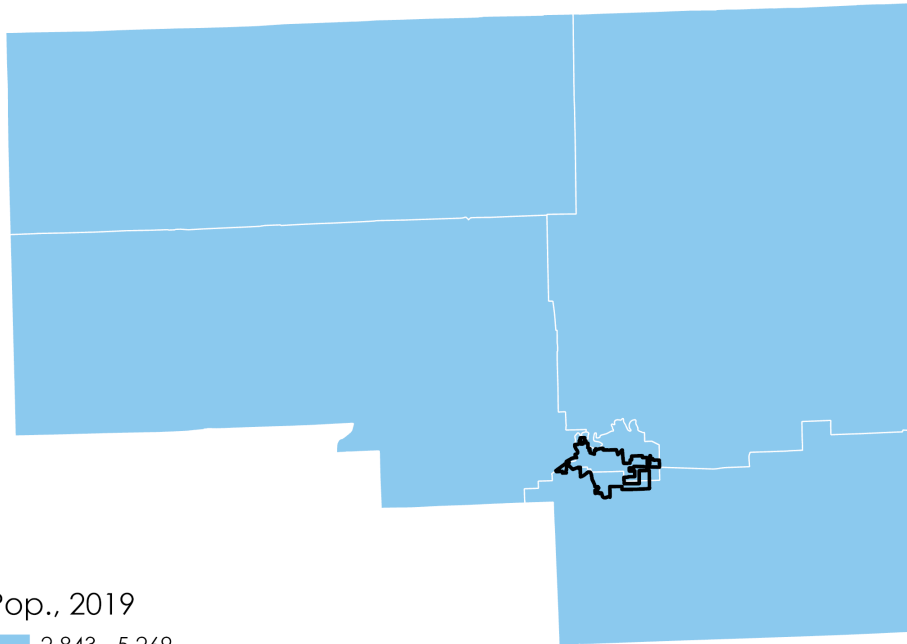
Kewanee



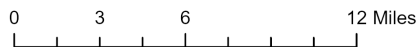
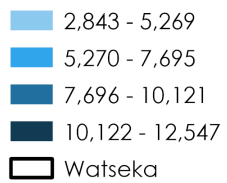
Pontiac



Primary Market Area



Pop., 2019



SENIOR POPULATION

% OF TOTAL POPULATION 65 YEARS AND OLDER

Beardstown



Gibson City



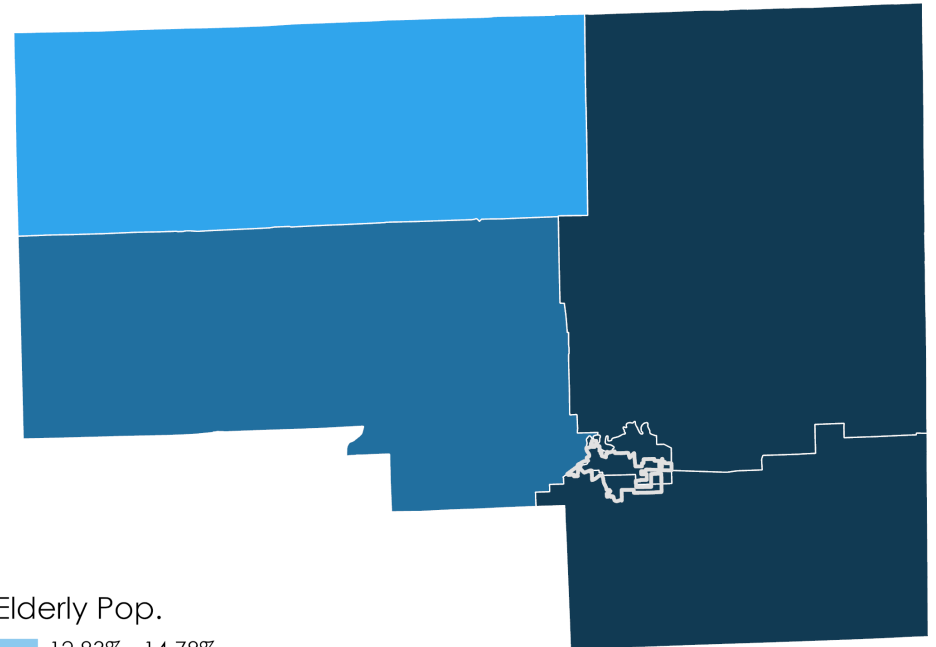
Kewanee



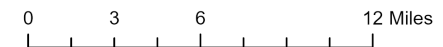
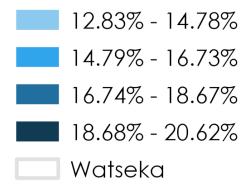
Pontiac



Primary Market Area



Elderly Pop.





AVERAGE HOUSEHOLD SIZE

ALL HOUSEHOLDS

Beardstown



Gibson City



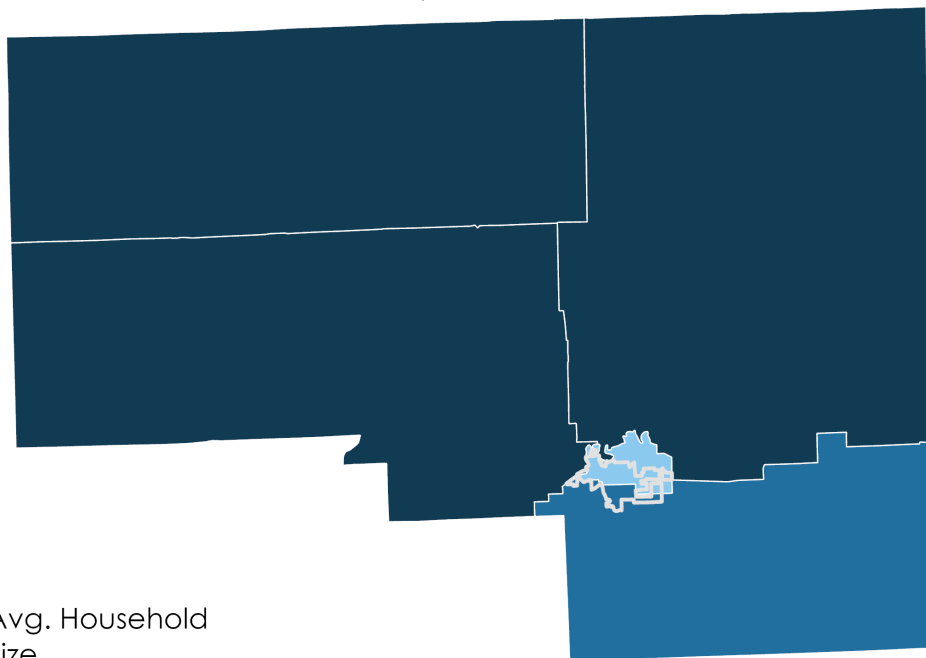
Kewanee



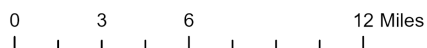
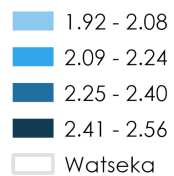
Pontiac



Primary Market Area



Avg. Household Size



MEDIAN AGE

ALL INDIVIDUALS

Beardstown



Gibson City



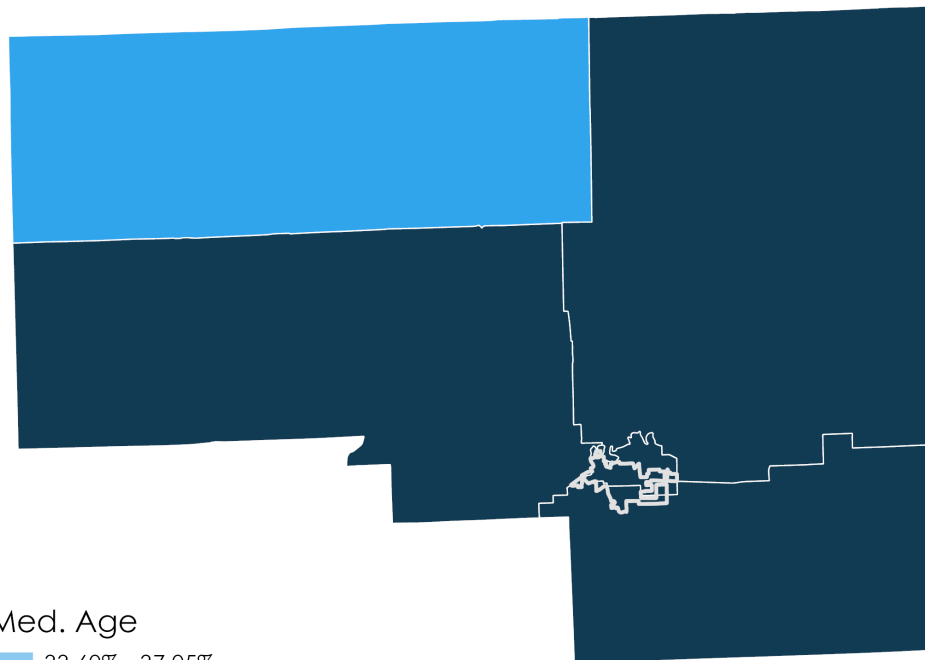
Kewanee



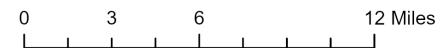
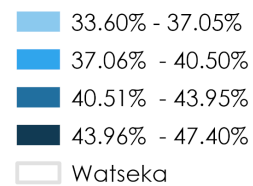
Pontiac



Primary Market Area



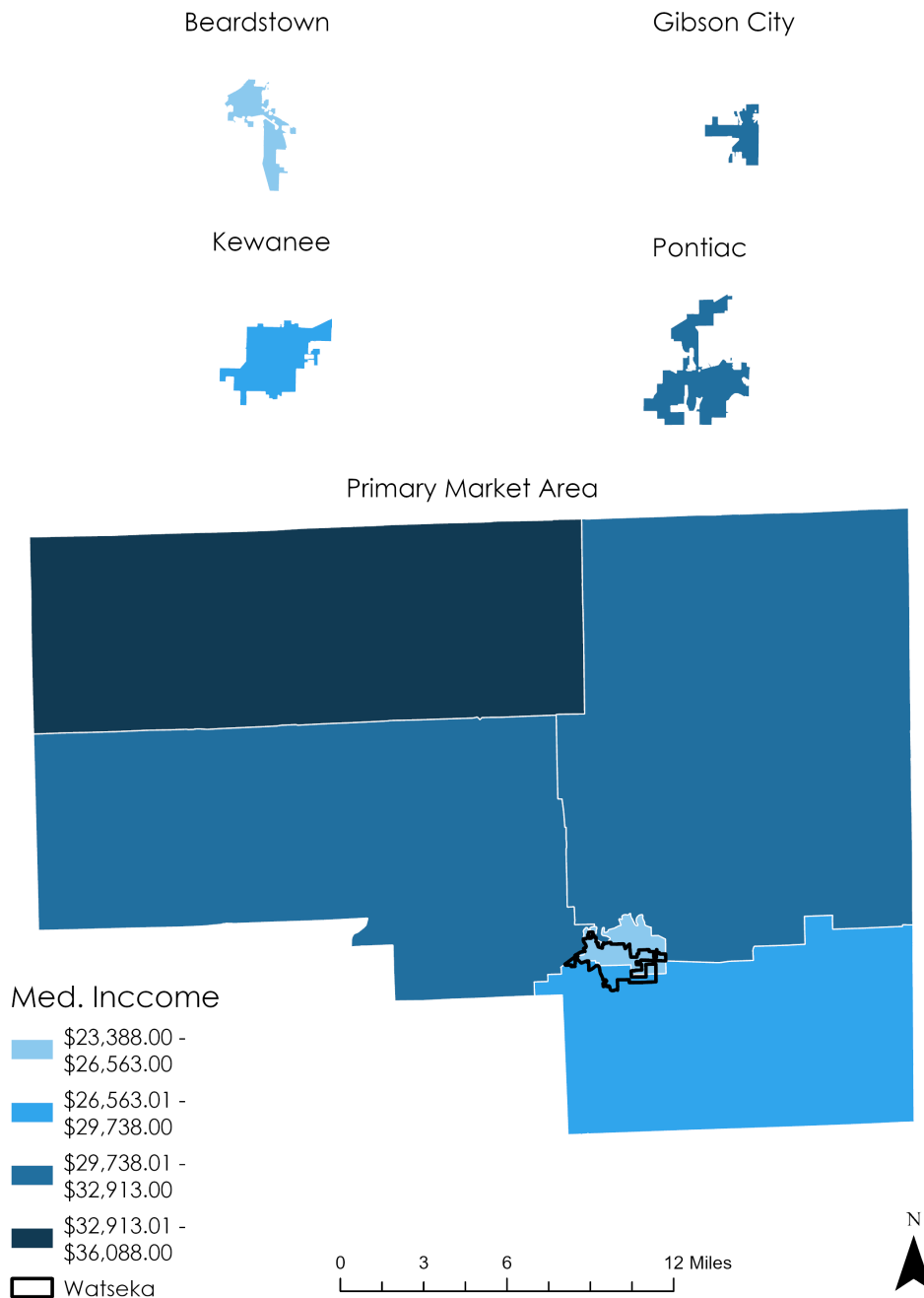
Med. Age





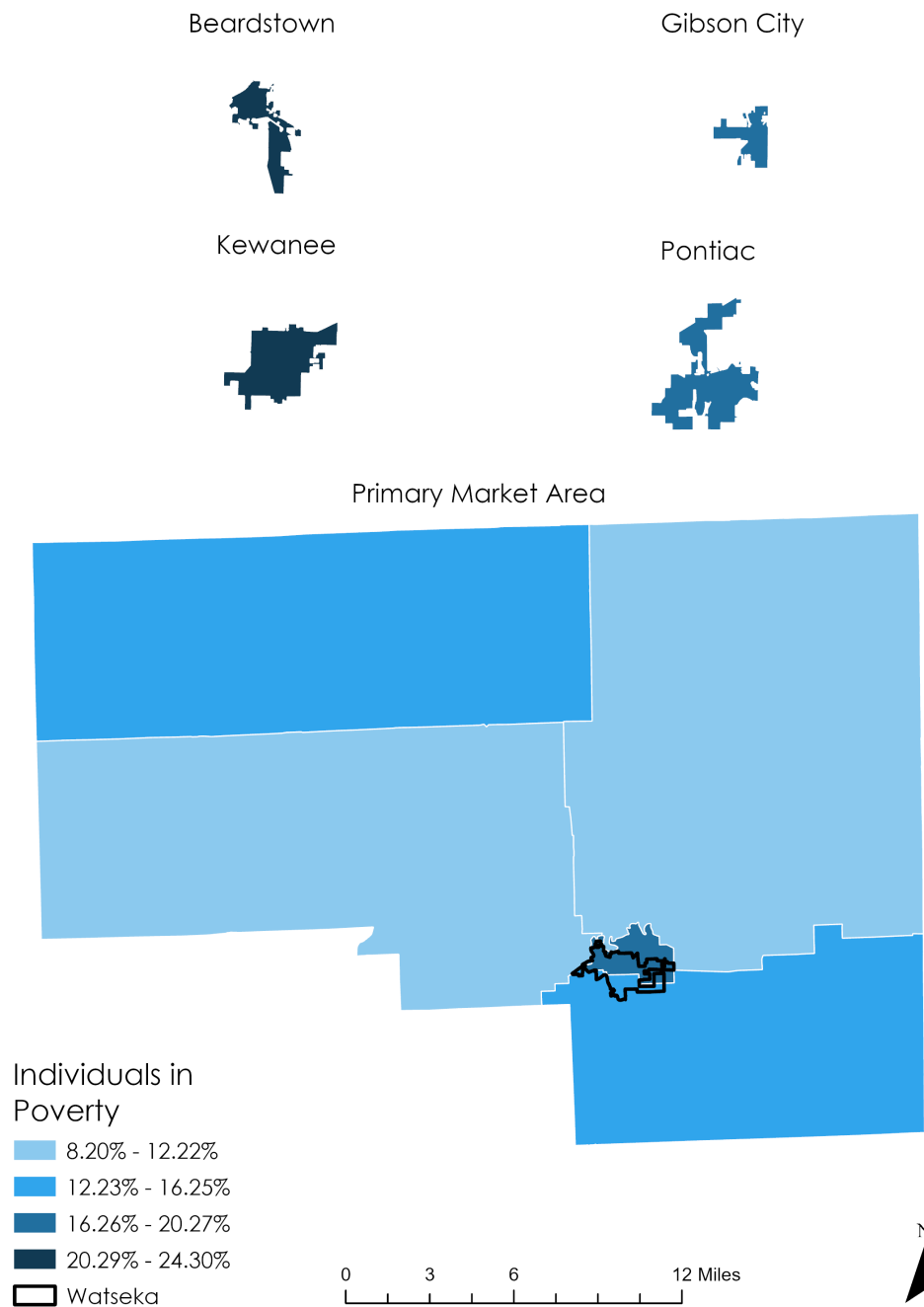
MEDIAN ANNUAL INCOME

ALL WORKERS IN THE PAST 12 MONTHS



POVERTY RATE

ALL INDIVIDUALS





LABOR FORCE PARTICIPATION RATE
INDIVIDUALS 16 YEARS AND OLDER IN THE CIVILIAN LABOR FORCE

UNEMPLOYMENT RATE
INDIVIDUALS IN THE LABOR FORCE

Beardstown

Gibson City

Beardstown

Gibson City

Kewanee

Pontiac

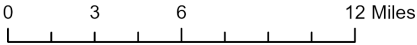
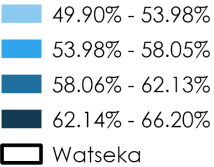
Kewanee

Pontiac

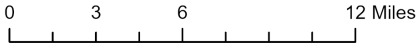
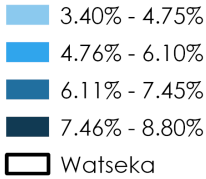
Primary Market Area

Primary Market Area

Labor Force
Participation
Rate



Unemployment
Rate





HOUSING STOCK SURVEY

Housing Stock Survey: Results

50



HOUSING STOCK SURVEY

A Housing Stock Survey is a market tool used to evaluate the concentrations of varying housing structures within a community, and to provide an assessment of the structures' characteristics. This unique tool offers numerous insights into the housing needs of a community, ranging from types and locations of housing demand, to interventions required to address property condition, such as rehabilitation or demolition. Because a Housing Stock Survey provides a geographic diagram and statistical analysis of a community's housing needs, it can both support and inform a plan for seeking resources to address those needs. Serving as one of the primary assets offered to communities through partnership with IHDA's Community Revitalization Program, a Housing Stock Survey is strongly recommended and nearly always conducted for Community Revitalization Strategy Areas so as to gain a thorough understanding of their buildings' characteristics and needs.

METHODOLOGY

Most often IHDA's Community Revitalization team will work with the partnering community to recruit and train a group of volunteers to conduct the Housing Stock Survey comprised of both IHDA employees and community residents and stakeholders. Pairing local knowledge with housing finance experts culminates in a Housing Stock Survey that is based in the unique context, history, and culture of each community while simultaneously being proactively oriented towards planning for future investment and development possibilities.

Watseka's Housing Stock Survey was conducted from July to October 2021. City staff worked closely with a number of volunteers to capture this information utilizing an app-based application (ArcGIS Collector) which streamlined the collection and data-processing times significantly compared to traditional methods. Each participant was provided training in advance and in the field. Limitations for this effort included the potential for user-input error.

Within the City of Watseka volunteers surveyed 3,023 data points. The parcels were separated into 4 zones to make surveying simpler and more organized, each of which were assigned to volunteers to complete.

The Community Revitalization Housing Stock Survey examined several characteristics about each property and structure surveyed. First, the property's utilization was recorded. Vacant lots were noted as vacant, while properties containing structures were recorded for their usage including that other than residential use (commercial, industrial, etc.). Residential buildings were then noted as either occupied or vacant, and the type of building and number of units contained was recorded. Finally, residential buildings were rated according to their exterior condition. Survey volunteers never entered the property and remained on the sidewalk, so ratings were based entirely on a sidewalk view. Please see the survey matrix below.

OVERALL ANALYSIS

In total, 3,023 data points were placed onto the Watseka Housing Stock Survey map. Each data point represented a structure and or parcel within the city boundary. Of those data points, volunteers completed the survey for 3,008 structures and parcels.



CATEGORIES AND GRADING GUIDE

UTILIZATION

What purpose is this building used for?

- Residential
- Commercial
- Multi-use (apartments and storefront)
- Garage or Accessory Structure
- Public Space (community center, park, school, etc.)
- Agricultural Building (barn, silo, etc.)
- Industrial
- Vacant Lot or Open Land

RESIDENTIAL TYPE

What type of home is this?

- Single Family Home: Detached
- Single Family Home: Attached
- Mobile Home
- Residential Garage or Shed
- Multi-Family: 2 units
- Multi-Family: 3-4 units
- Multi-Family: 5-19 units
- Multi-Family: 20+ units

OCCUPANCY

Does this building appear to be occupied?

- Occupied
- Vacant
- Unknown or Cannot Determine

YARD CONDITION

What is the condition of the yard?

- Good
- Slightly overgrown weeds and plants
- Very overgrown weeds and plants
- Garbage or debris present

PAINT CONDITION

What is the condition of the exterior paint?

- Good
- Average
- Poor
- N/A Structure not Painted

ROOF CONDITION

What is the condition of the roof?

- Good
- Average
- Poor
- N/A Roof not Visible

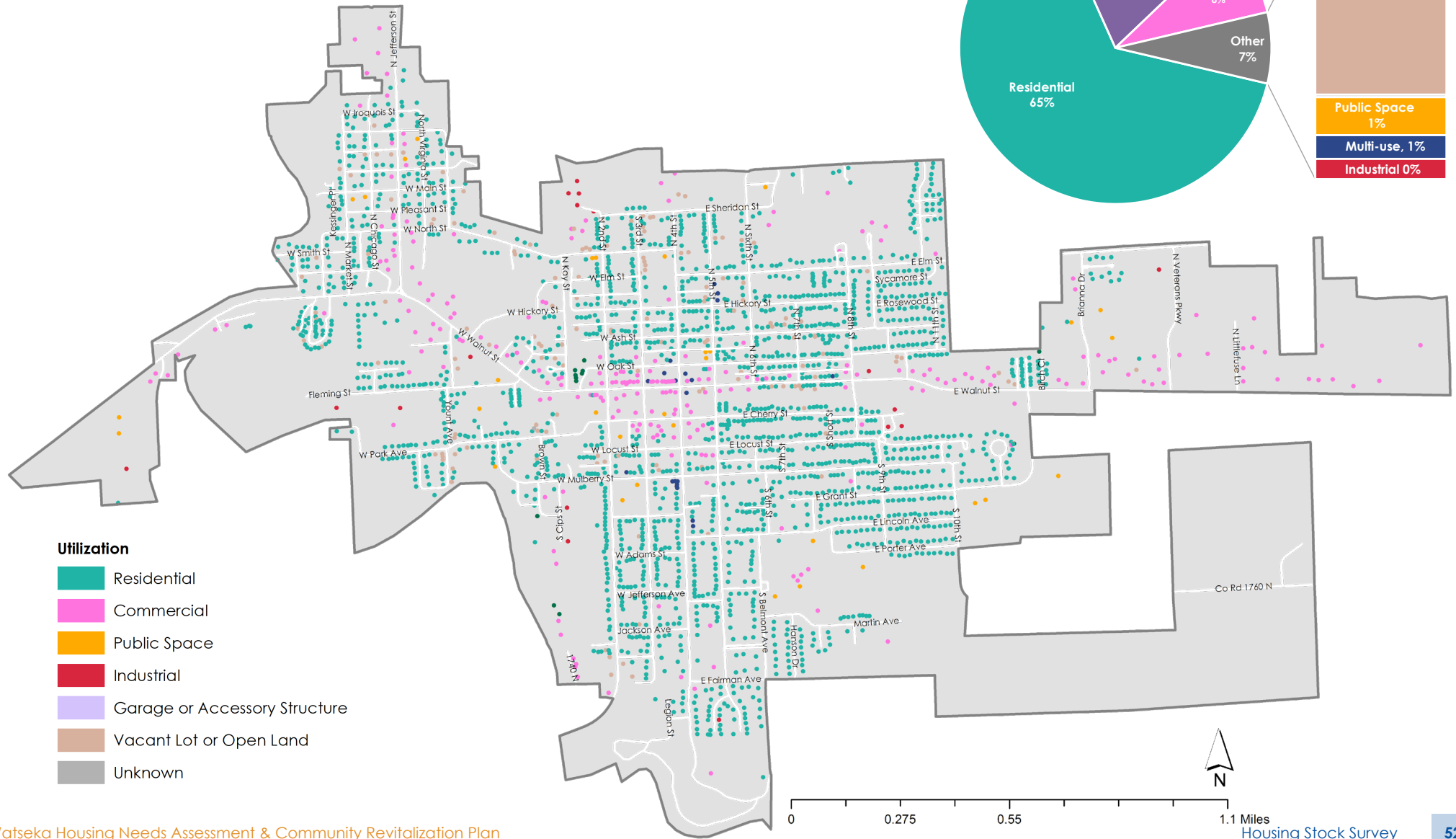
EXTERIOR CONDITION

What is the condition of the outside of the building?

0: Poor	1: Fair	2: Average	3: Good	4: Excellent
Open to the elements and/or overgrown	In need of major pressing repair (roof, foundation, etc.)	Appears to be livable but in need of repairs	Property is maintained	Occupied
Does not appear to be livable	Boarded up and/or broken windows	Non-pressing repairs needed (windows, siding, etc.)	No obvious major repairs needed	Well maintained
Visible structural deficiencies; likely in need of demolition	Does not appear to be in danger of collapsing	Minor structural issues	Minor cosmetic issues	No apparent or pressing issues

UTILIZATION

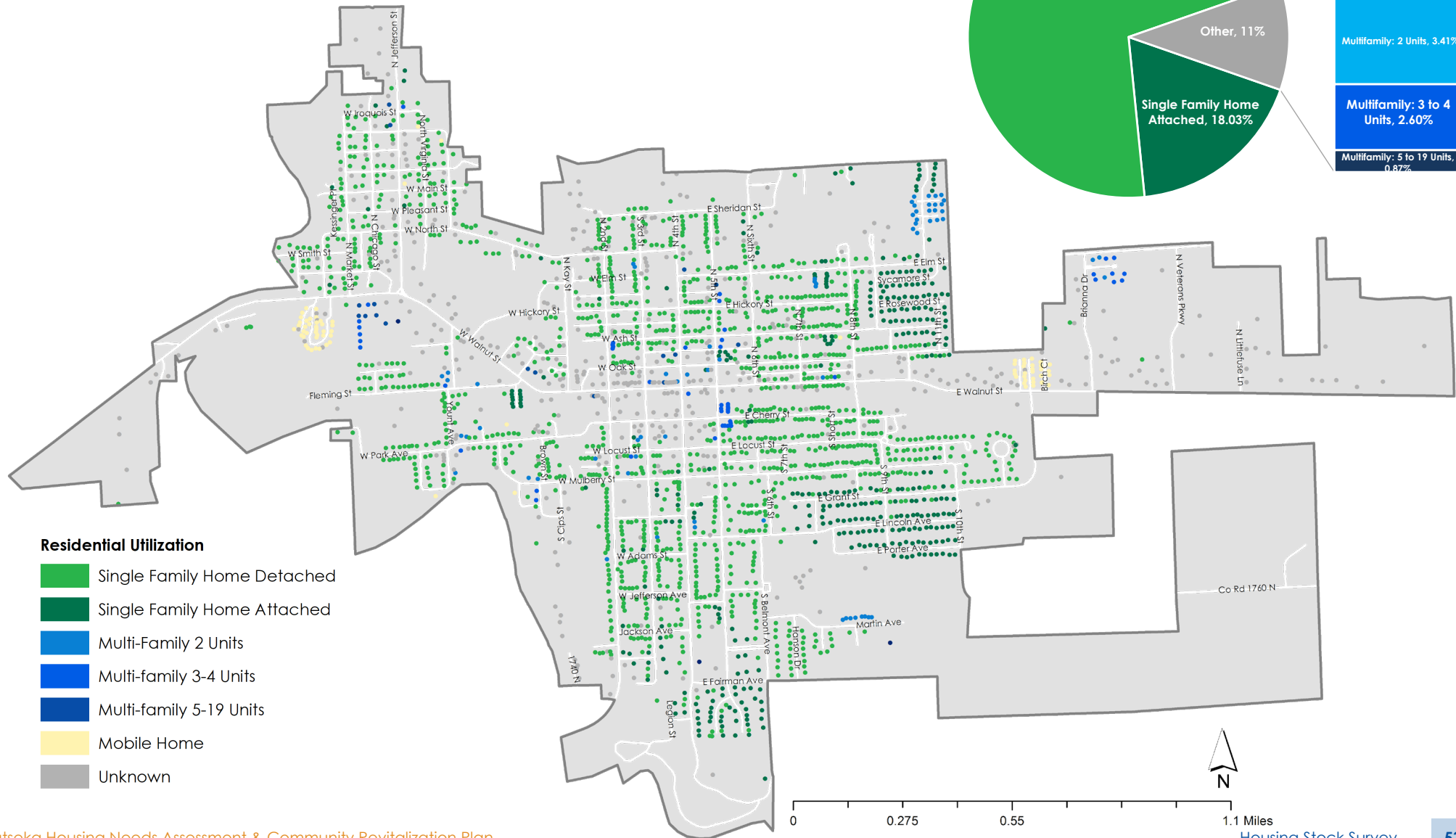
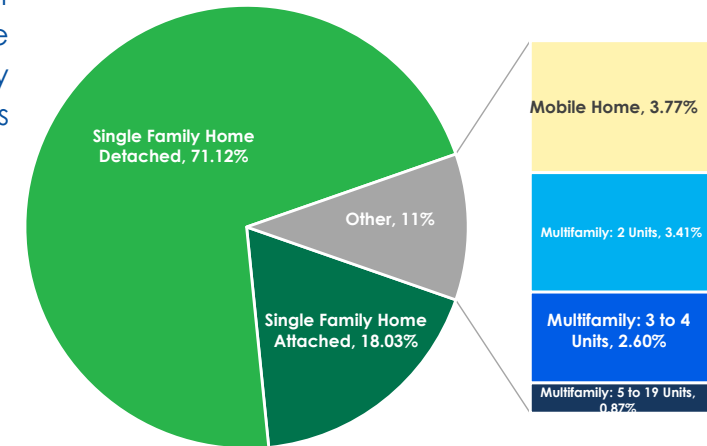
In total, 3,023 data points were placed onto the Watseka Housing Stock Survey map. Each data point represented a structure and or parcel within the city boundary. Of those data points, volunteers completed the survey for 3,008 structures and parcels. 1,943 of the survey's data points were classified as residential. 254 structures were classified as commercial and 17 were classified as industrial, which are concentrated in the central part of the city along E Walnut Street and eastern part of the city. 20 structures were classified as multi-use (apartments and storefront). 150 parcels were classified as vacant or open land. Parcels that cover the schools, churches, the cemetery, and parks were categorized as public space and shown on the land utilization map as such. In total, public space comprises 1.06% of the city.



RESIDENTIAL PROPERTY TYPE

The majority of structures in the city are freestanding single family homes. 1,396 of the 1,963 residential structures (residential and multi-use structures combined) in Watseka (71.1%) were recorded as single family detached homes. 18.0% were single family attached, 354 structures, and 0.66%, were designated as multi-use (apartments and storefront). Multi-use structures were included in residential counts. Structures with 2 units comprised the largest share of residential structures classified as multifamily (3.4%). 51 structures within the city were classified as multifamily 3 to 4 units and another 17 structures were classified as multifamily 5 to 19 units. Only 2 properties were designated as multifamily 20 plus units. Mobile homes made up the third largest share of residences, 3.77%.

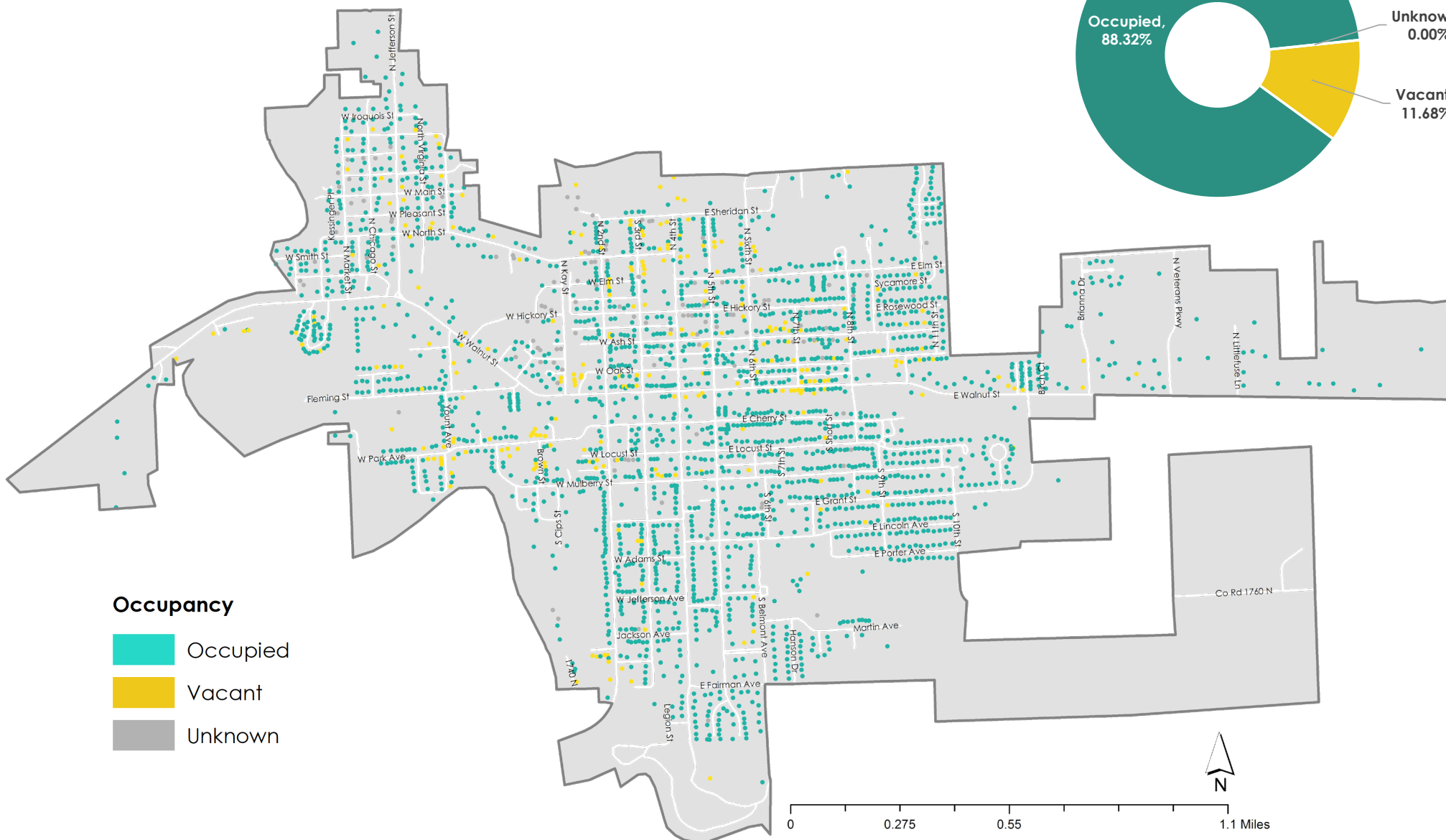
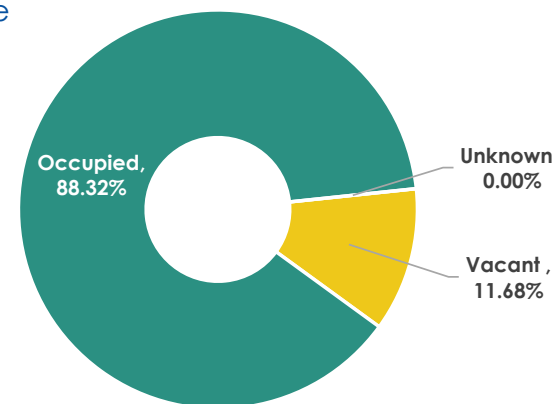
Watseska Residential Utilization



VACANCY

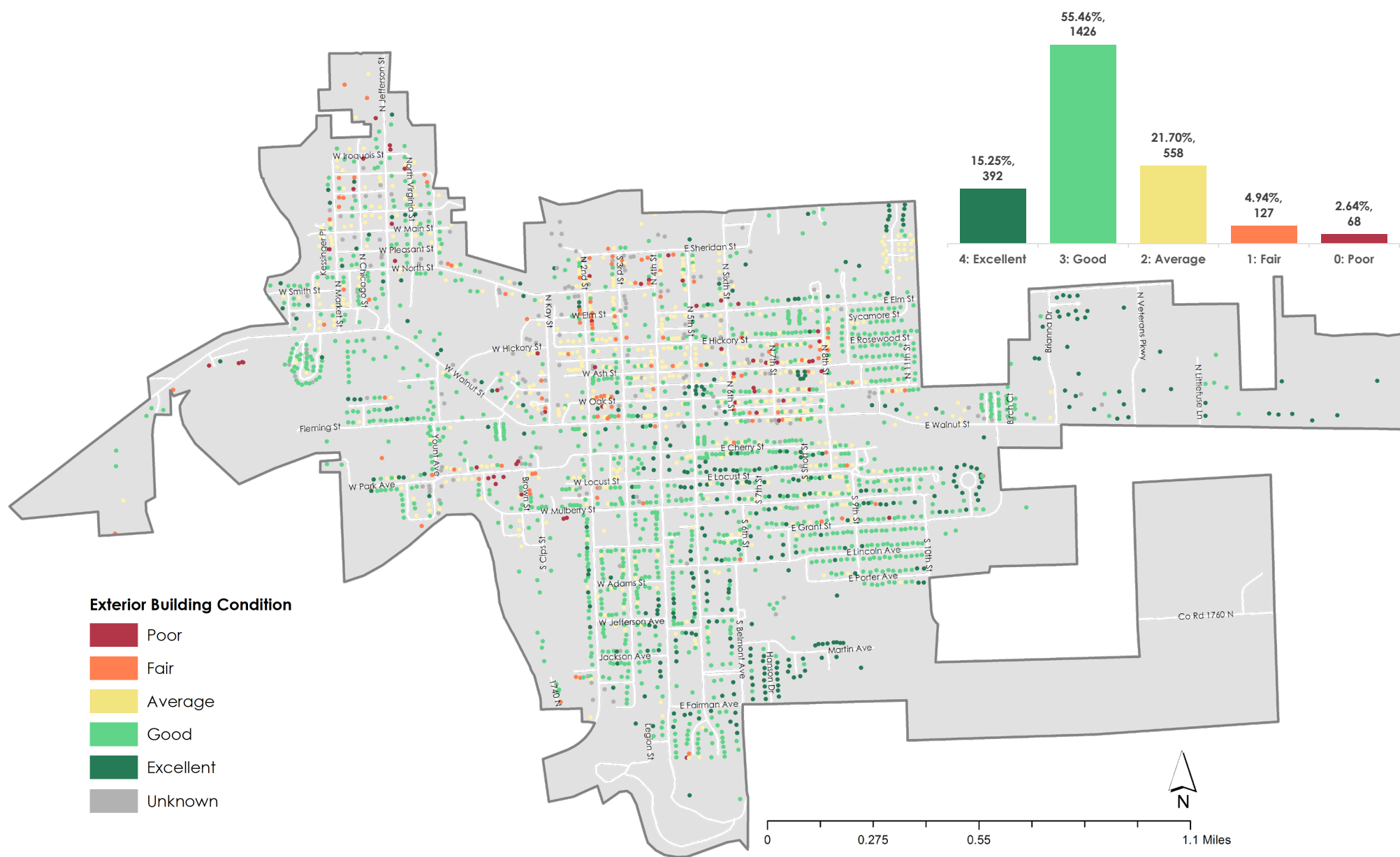
Of Watseka's 3, data points collected, 4.99% were classified as vacant or open land. Approximately 6.0% of parcels classified as residential were recorded as being vacant, a total of 116 structures. Overall, structures in Watseka had an 88.3% occupancy rate with 309 total structures definitively classified as vacant and another 315 structures were classified as unknown or cannot determine. The occupancy rate for residential structures is slightly higher at 93.9%.

Watseka Occupancy





Watseka Overall Exterior Condition

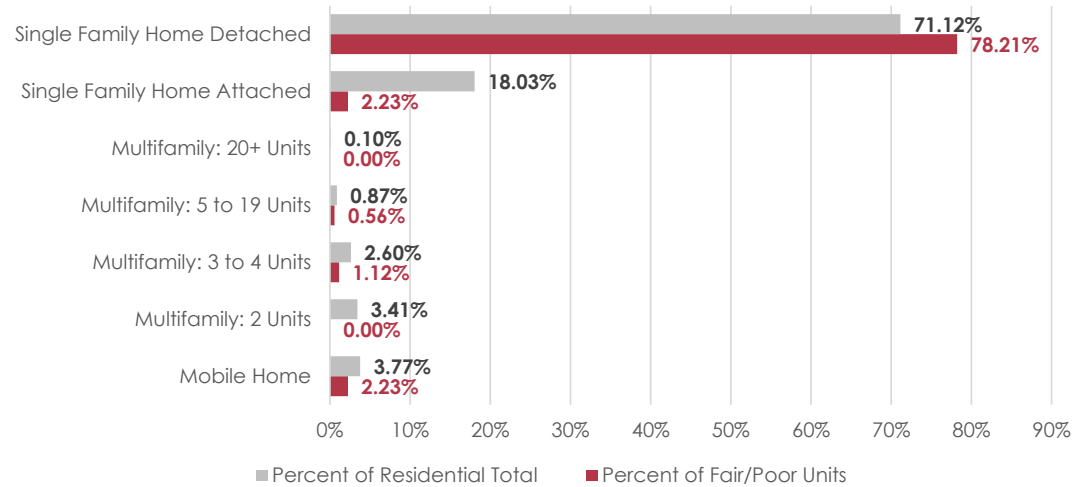


EXTERIOR CONDITION CONTINUED

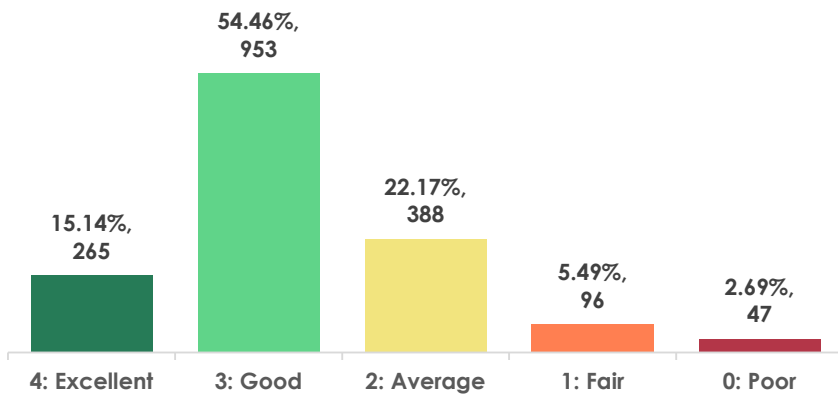
Single family homes make up the largest share of housing in Watseka. They also had a very similar exterior condition rating (69.6% rated as either excellent or good) when compared to multifamily structures (70.1% rated as either excellent or good). 22.2% of single-family homes were in average condition compared to 27.7% of multifamily structures. In total, 8.2% of single-family structures were classified as fair or poor. The percentage of multifamily structures rated as either fair or poor is lower at 2.2%.

The charts to the right show the number of structures in each residential category rated as either fair or poor condition. In total, 140 single family detached structures were classified as fair or poor which is higher than the category's proportionate share of housing. The chart on this page compares the number of structures rated as fair or poor within a residential utilization category to the percent by which that residential utilization category represents the total. For example, single family detached homes represent 71.2% of the total residential structures in the city but account for 78.2% of the total structures in fair or poor condition. Conversely, single family attached structures comprise 18.0% of the residential structures but only make up 2.2% of the structures in fair or poor condition.

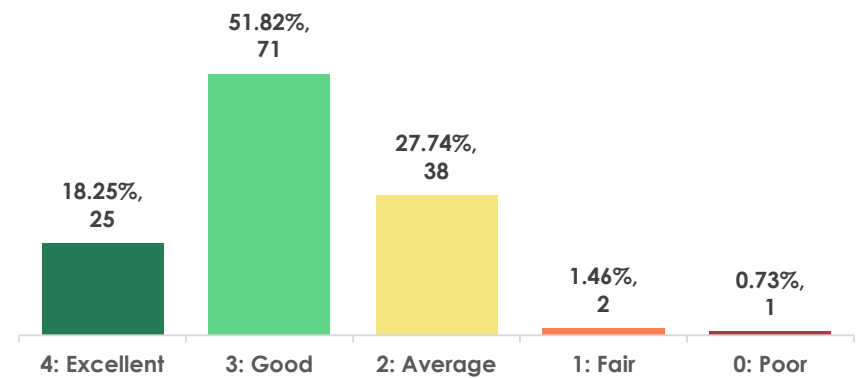
Percent of Residential Structures in Fair or Poor Condition Compared to Percent of Total Residential Structures



Watseka Single Family Exterior Condition



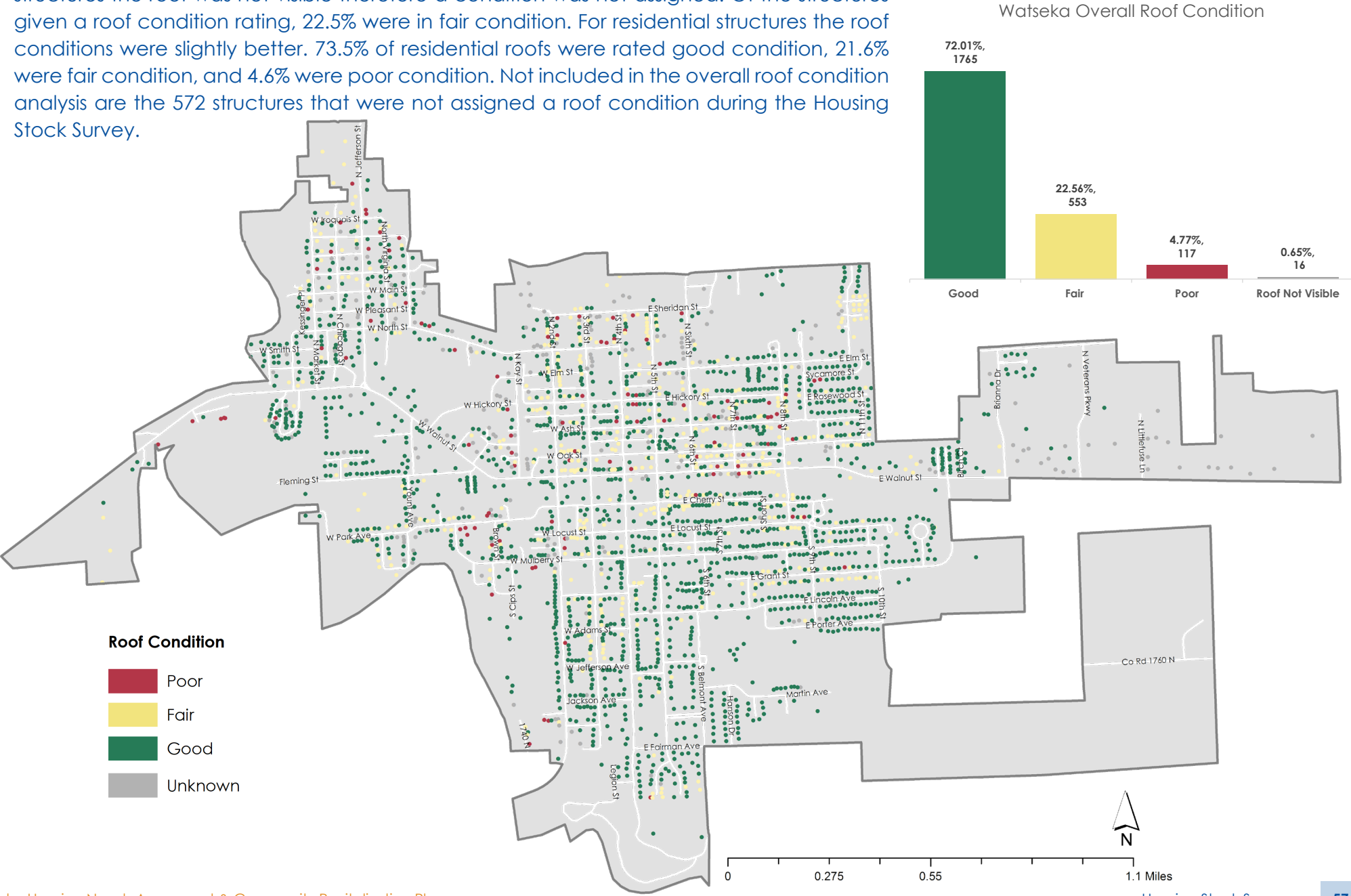
Watseka Multifamily Exterior Condition





ROOF CONDITION

Roofs in Watseka are mostly in good condition according to the Housing Stock Survey. Overall, 72.0% of structures have a roof classified as being in good condition. However, 4.7% of the structures are shown to have a roof rated as poor condition. For 0.65% of the structures the roof was not visible therefore a condition was not assigned. Of the structures given a roof condition rating, 22.5% were in fair condition. For residential structures the roof conditions were slightly better. 73.5% of residential roofs were rated good condition, 21.6% were fair condition, and 4.6% were poor condition. Not included in the overall roof condition analysis are the 572 structures that were not assigned a roof condition during the Housing Stock Survey.

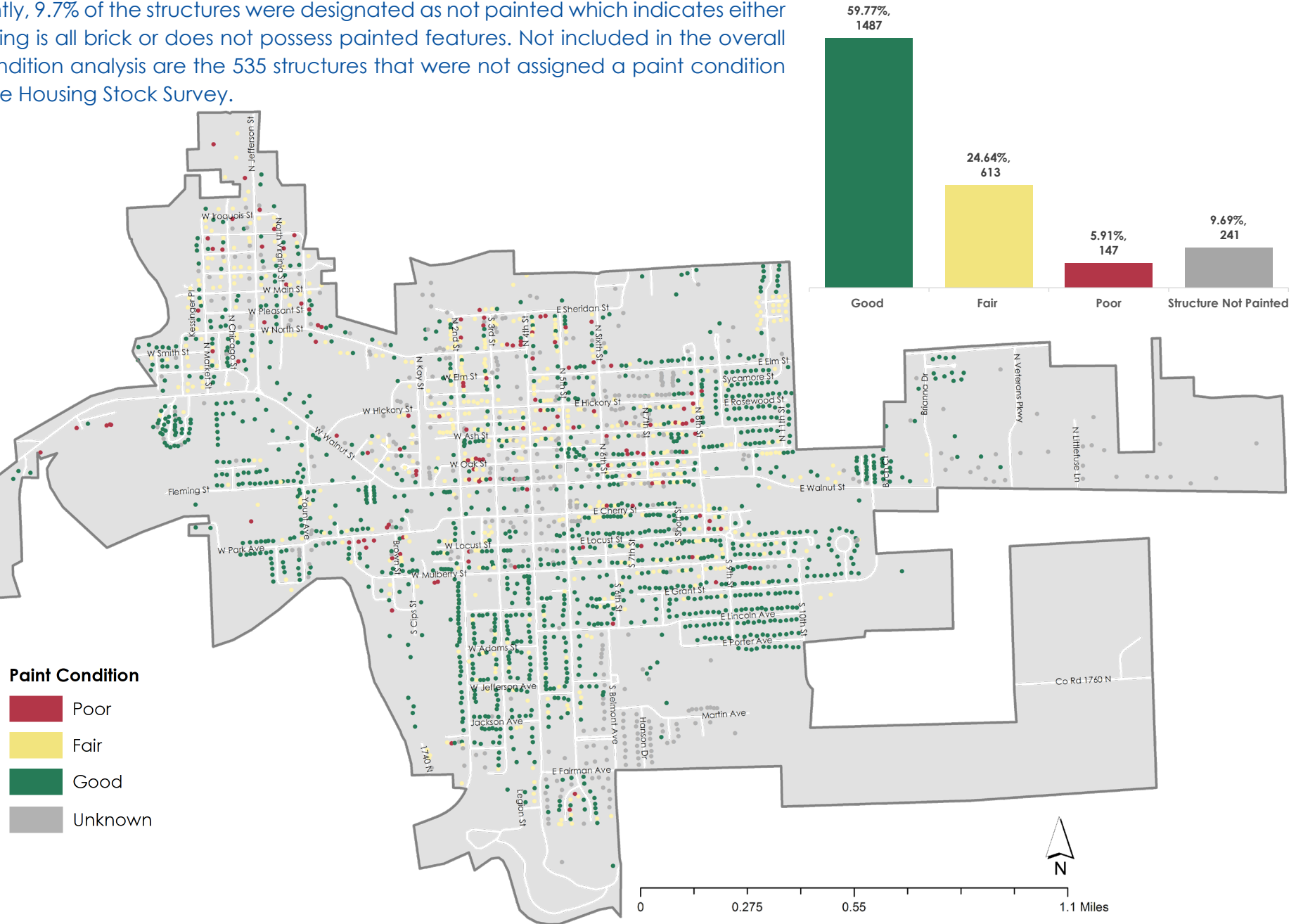




PAINT CONDITION

The condition of exterior paint varies throughout the city. Overall, 59.7% of structures were classified as having paint in good condition. 24.6% of the structures had paint in fair condition. Only 5.9% of the structures had exterior paint classified as poor condition. Importantly, 9.7% of the structures were designated as not painted which indicates either the building is all brick or does not possess painted features. Not included in the overall paint condition analysis are the 535 structures that were not assigned a paint condition during the Housing Stock Survey.

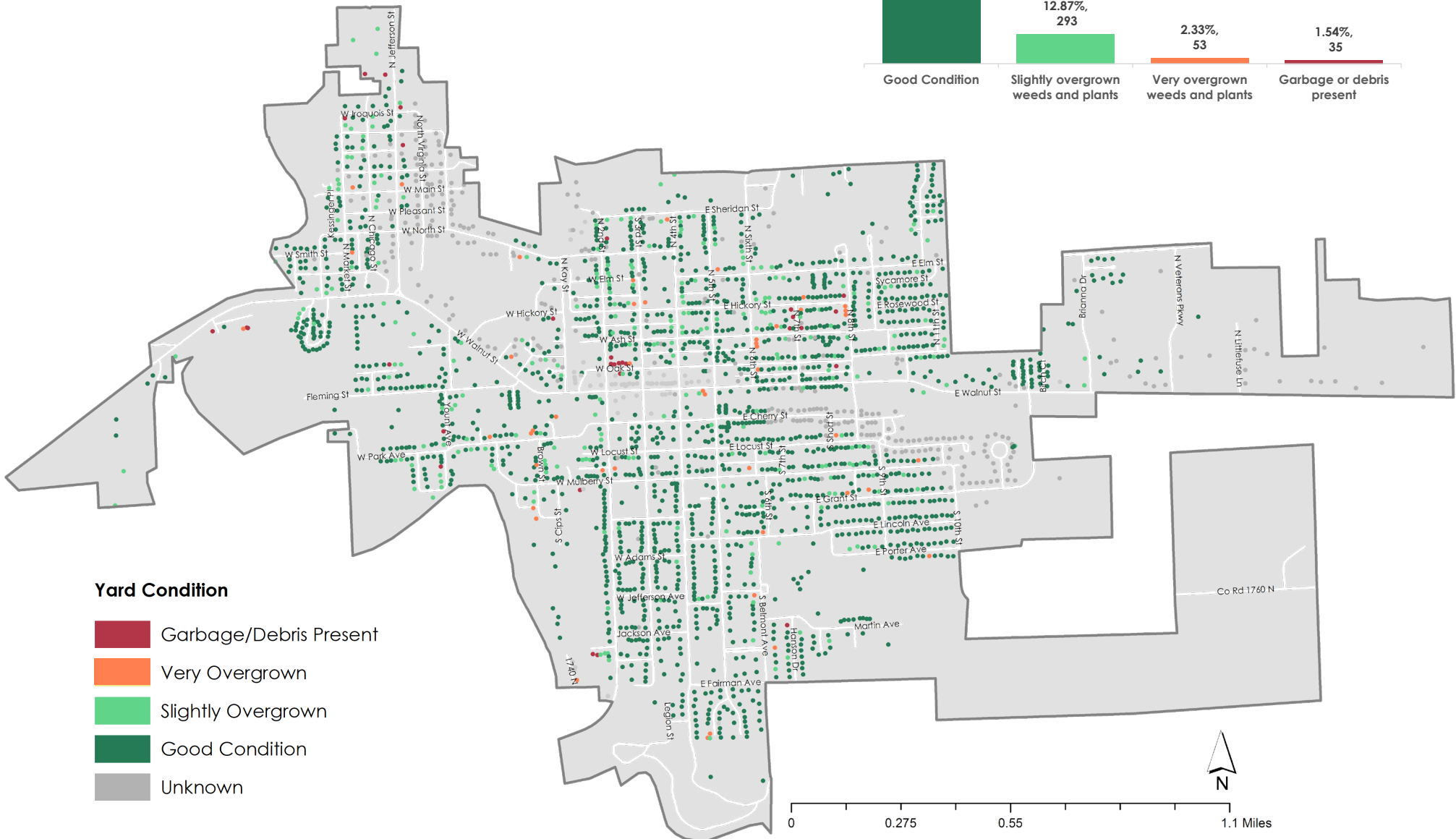
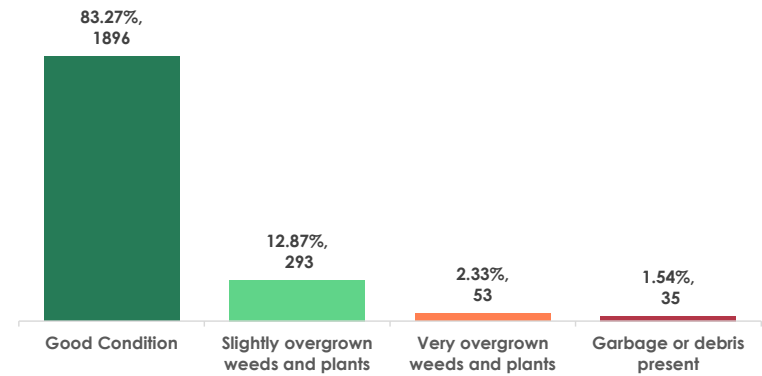
Watseka Overall Paint Condition



YARD CONDITION

Overall, a significant majority of structures in Watseka have yards in good condition (83.3%). Only 2.3% of structures have yards classified as very overgrown weeds and plants. Garbage or debris was present on 1.5% of the yards which is a total of 35 properties. Another 12.8% of structures had yards classified as slightly overgrown weeds and plants.

Watsseka Overall Yard Condition



OVERALL ANALYSIS



Watseka	Designated Residential Properties	Condition Assigned											
		Condition Assigned		Poor		Fair		Average		Good		Excellent	
		Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Designated Residential Properties	1,963	1,961	83.8%	50	2.5%	100	5.1%	430	21.9%	1,090	55.6%	291	14.8%
Single-Family	1,744	1,742	99.9%	47	2.7%	96	5.5%	387	22.2%	947	54.3%	265	15.2%
Multi-Family	125	125	100.0%	1	0.8%	2	1.6%	34	27.2%	65	52.0%	23	18.4%
Multi-use (Apartments & storefront)	20	20	100.0%	0	0.0%	0	0.0%	6	30.0%	12	60.0%	2	10.0%
Mobile Home	74	73	98.6%	2	2.7%	2	2.7%	3	4.1%	65	89.0%	1	1.4%

*2 structures were designated as Residential or Multi-use but not given a Residential Utilization therefore it is reflected in the total but not in the residential categories



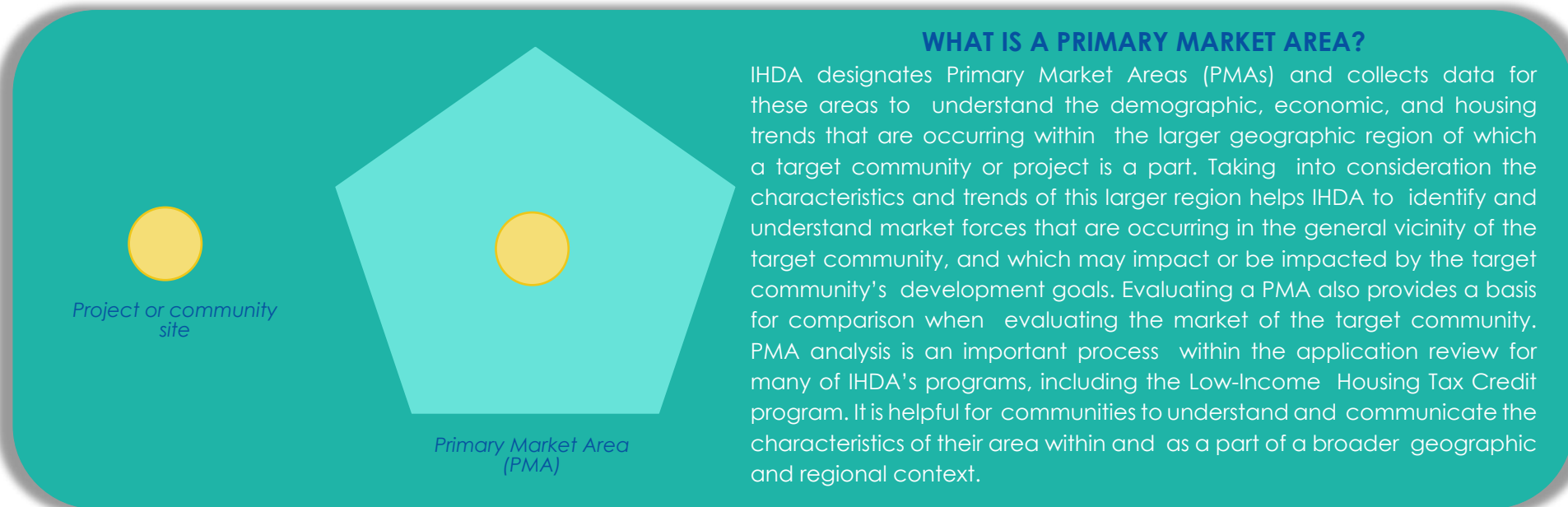
PRIMARY MARKET AREA

Primary Market Area 62

IHDA Market Analysis Tools 67



PRIMARY MARKET AREA ANALYSIS: DESIGNATION AND PURPOSE



ESTABLISHING WATSEKA'S COMMUNITY REVITALIZATION PMA

The PMA is meant to generally define and encompass a larger community area that is inclusive of the amenities, services, and recreational assets that residents of Watseka would reasonably travel to and access. The Watseka PMA is made up of nine census tracts, two that fully contain the City of Watseka itself, and the other the remainder of Iroquois County. While this particular PMA composition and analysis can serve as an informative tool for understanding the area's trends and needs, its boundaries and census tracts should not be considered the only means of analysis; future applications to IHDA may determine a PMA with different boundaries and therefore data points.

PMAS IN IHDA'S LOW-INCOME HOUSING TAX CREDIT PROGRAM

IHDA has an established Preliminary Project Assessment (PPA) phase in its Low-Income Housing Tax Credit (LIHTC) process to assess the market need for development and redevelopment proposals prior to the submittal of a full application. This pre-

assessment is the only place in the LIHTC process during which IHDA can provide feedback to developers regarding their applications, allowing IHDA to evaluate local market data and examine concentrations of poverty and affordable housing as preliminary indicators of "need" for revitalization. In addition, IHDA allows developers to include additional documentation that support the need for affordable housing and demonstrate local development efforts in their submissions, such as local community plans. In this way, the PPA allows IHDA to look beyond the data alone to determine whether investments in over-concentrated or otherwise "difficult" markets could help increase access to living wage jobs, education, services, and transit for low-income residents. The table provided on the following pages illustrates the market data and metrics used when assessing the market need for PPA submittals. It is important to note that the categories and criteria presented below are subject to change as updates are made to the Qualified Allocation Plan (QAP).



PRIMARY MARKET AREA METRICS ANALYZED AT PPA-LEVEL

The data points included in IHDA's primary market analysis at the PPA-level show change over time, generally gathering and assessing data points over the course of approximately 10 years. All data is collected from the American Community Survey for the census tracts defined as the target project or community's primary market area, representing its nearby and adjacent areas. Each data metric used to in this analysis is evaluated at the PMA-level and is considered in comparison to the rates and figures of all counties in which the PMA census tracts fall, as well as those of state of Illinois. The metrics considered are demographic in nature, but also including important housing statistics, such as total vacancy, cost burden, and households with Section 8 vouchers (also known as Housing Choice Vouchers). The total number of subsidized housing units, the age of the housing stock, and the affordability of rental housing units at various income levels are also included in the PMA analysis. The following table outlines the metrics that IHDA collects and uses within its PPA-level analysis.

CRITERIA REVIEWED	DATA SOURCE	CONSIDERATION
EXISTING UNIT APPROVALS AND PERFORMANCE		
Authority-funded projects in PMA (number of units / number of units serving same population as proposed)	Authority active portfolio and Authority Board approvals	General picture of Authority's investment in PMA.
Newly approved Authority-funded units (recently constructed and placed in service or Board approved but not-yet constructed)	Authority active portfolio and Authority Board approvals	Approved projects in the PMA that are not-yet constructed or rented may negatively affect the PPA market (particularly if the projects serve the same populations) as the market may need to stabilize before additional units are approved.
Occupancy levels / wait-list levels at active Authority projects in PMA / underperformance due to reported lack of demand	Internal project monitoring by Authority; Phone calls to property managers	Occupancy levels in PMA below 80% (especially when serving same tenant type as proposed) are considered problematic.
OCCUPANCY AND ON-THE-GROUND INDICATORS		
Age of housing stock	American Community Survey (ACS) 5-year estimates	To demonstrate on the ground conditions that may indicate the need for new housing units or rehabilitation of existing units within an area.
Vacancies	HUD Aggregate of USPS Administrative Data; ACS 5-year Estimates and 2000 Census Data	Speaks to blight in an area and on the ground conditions. Can represent a need for infill housing. Growth can indicate fundamental changes within a market area.
Median home value	ACS 5-year estimates And 2000 census data	Growth can indicate fundamental changes within a market area - a progression towards revitalization as well as a progression towards changing demographics.
Renter and owner occupancy levels	ACS 5-year Estimates And 2000 Census Data	Demonstrate information about community "type" and "feel" and indicate predominant traits of the community. Growth can indicate fundamental changes within a market area - a progression towards revitalization as well as a progression towards changing demographics.

(continued on following page)



EXISTING UNIT APPROVALS AND PERFORMANCE

Authority market share (<i>units funded by the Authority in the PMA / total rental units in PMA</i>)	Authority active portfolio and Authority Board approvals; and ACS 5-year estimates	An Authority market share over 10% is considered high and may negatively affect the PPA review. Low rental concentrations may mitigate negative impact.
Affordable market share (<i>unduplicated units funded by the Authority, HUD, HUD Public Housing and USDA-RD in the PMA / total rental units in PMA</i>)	Authority active portfolio and Authority Board approvals; published lists of HUD Multifamily, HUD Public Housing and USDA-RD developments; and ACS 5-year estimates	A market share over 20% is considered high and may negatively affect the PPA review. Low rental concentrations may mitigate negative impact.
Affordable rental concentrations (<i>actual rents, regardless of subsidy in project census tract (or census tract + adjacent census tracts)</i>)	Affordable Rental Unit Survey (published on the website) a catalog of estimated numbers of affordable (<i>to a variety of income levels</i>) units for every census tract in Illinois regardless of rental subsidy – uses ACS 5-Year Estimates	An affordable rental unit concentration for income levels targeted by the proposed that exceed 60% of the total units is considered high and may negatively affect the PPA market review.

SOCIAL AND DEMOGRAPHIC INDICATORS

Growth (<i>household and population</i>)	ACS 5-year estimates	Overall, negative trending and sharp year-to-year declines may negatively affect PPA market review.
Household income	ACS 5-year Estimates and 2000 Census Data	Can indicate a progression towards revitalization as well as a progression towards changing demographics.
Poverty rate (<i>people in poverty, families in poverty</i>)	ACS 5-year Estimates and 2000 Census Data	Poverty levels exceeding 20% for PMA may negatively affect PPA market review. Similarly, low poverty rates and high local household income levels may indicate opportunity within the PMA. Growth or declines in poverty rate can also indicate a market level progression towards revitalization.
Low-Mid local household income compared to Area Median Income and / or Illinois median income	Local median income as a share of area median income from ACS 5-year estimates of median household income and median family income	
Rent-burden and extreme rent-burden	ACS 5-year estimates	Higher than average levels may indicate need for rent-restricted housing within market.
Households with Housing Choice Vouchers (HCV)	HUD's 'A Picture of Subsidized Households'	Demonstrates local participation in HCV subsidy program. May indicate a concentration of subsidies in the rental market.
Educational attainment	ACS 5-year estimates	Education levels are considered indicators of opportunity.
Percent of residents with a four-year degree	ACS 5-year Estimates and 2000 Census Data	Can indicate a progression towards revitalization as well as a progression towards changing demographics.

JOBS AND ECONOMIC VIABILITY

Employment / unemployment rate	ACS 5-year estimates; and/or Bureau of Labor Statistics Area Unemployment Statistics Annual and Monthly Estimates	Access to jobs is considered an indicator of opportunity and projects located in PMAs with low unemployment, high labor force participation rates, and high number of local jobs may be considered favorably.
Labor force participation rate		
Number of jobs located in PMA	US Census Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics	
Jobs to population ratio in PMA (<i>number of jobs per 100 people</i>)	ACS 5-year estimates; US Census Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics	



WATSEKA PRIMARY MARKET AREA: TRENDS AND CHARACTERISTICS

The Community Revitalization Strategy Area for the purposes of this report includes the municipal boundaries of the City of Watseka, and the majority of the data included here is based on those boundaries. However, we know that housing markets in rural areas are larger than municipal boundaries and new housing may attract households from other communities. The Primary Market Area for Watseka includes the census tracts containing the City as well as the surrounding census tracts that makes up the remainder of Iroquois County.

The PMA analysis undertaken within this plan will provide insights into greater demographic, housing, economic trends that directly impact the CRSA. However, it is not the only level of analysis for understanding the conditions of the strategy area. This analysis and the definition of its census tracts will not limit or impact the scoring of any potential future applications to IHDA.




PRIMARY MARKET AREA: DETAIL

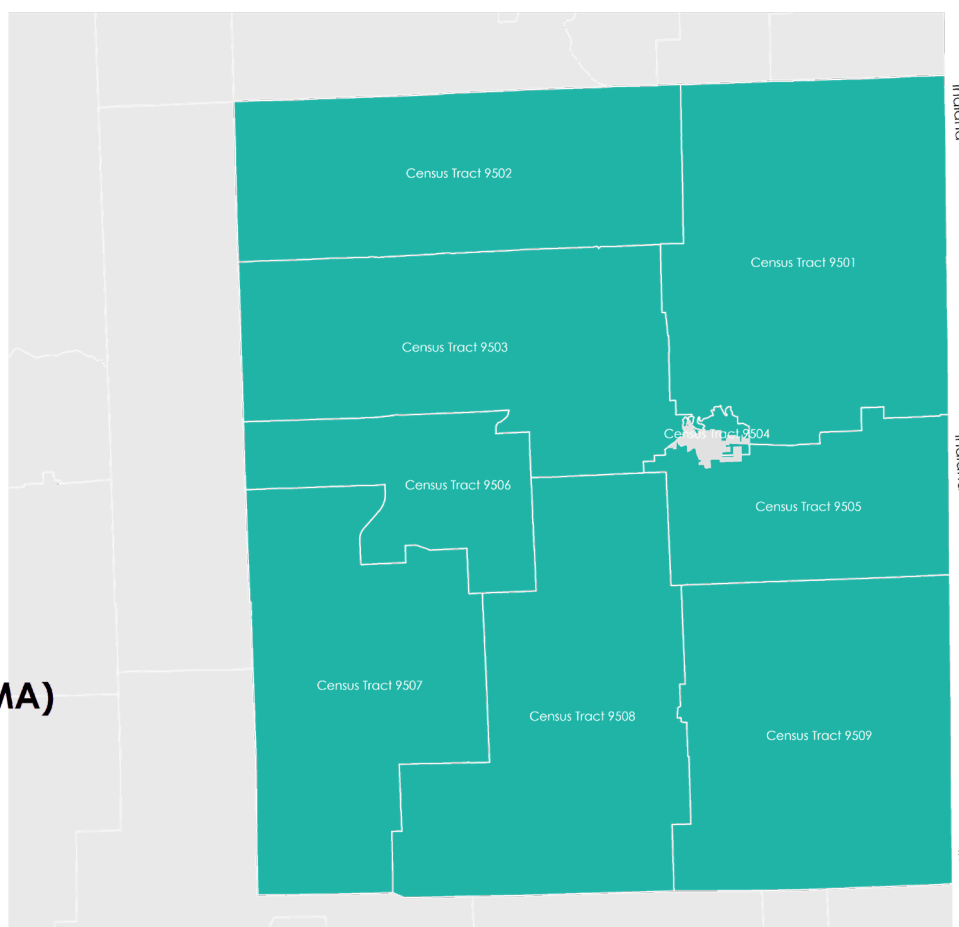
Determined by IHDA and the City of Watseka, this project's PMA is comprised of the following census tracts:

(Within Iroquois County)

- Census Tract 9501
- Census Tract 9502
- Census Tract 9503
- Census Tract 9504
- Census Tract 9505
- Census Tract 9506
- Census Tract 9507
- Census Tract 9508
- Census Tract 9509

Primary Market Area (PMA)

-  PMA Census Tract
-  Non-PMA Census Tract
-  Watseka



PRIMARY MARKET AREA DATA: WATSEKA AREA TRACTS



Project Name:	Watseka		SPAR Reviewer:			SPAR Recommendation:							
			Census Tracts Included In PMA	50100, 17075950200, 17075950300, 17075950400, 17075950500, 17075950600, 17075950700, 17075950800, 17075950900									
Project PPA Number:			Market Characteristics*	PMA	Rate	Growth	County	Rate	Growth	State	Rate	Growth	
Project City:			Total Population 2000	31,334			31,334			12,419,293			
Set-Aside/Cmty Area	Non Metro		Total Population 2010	30,068		-4%	30,068		-4%	12,745,359		3%	
Project County:	Iroquois		Total Population 2019	27,812		-8%	27,812		-8%	12,854,526		1%	
Construction Type:			People aged 60+ 2000	7,158	23%		7,182	23%		1,962,911	16%		
Age Restriction:			People aged 60+ 2010	7,378	25%	3%	7,378	25%	3%	2,176,050	17%	11%	
Total Units:			People aged 60+ 2019	8,066	29%	9%	8,066	29%	9%	2,614,633	20%	20%	
Scattered Site:			People Unemployed 2000**	587	2%		587	2%		375,412	3%		
Mrkt Rate/80% AMI Units:			People Unemployed 2010**	1,193	4%	103%	1,193	4%	103%	569,744	4%	52%	
30% AMI Units:			People Unemployed 2019**	673	2%	-44%	673	2%	-44%	491,310	4%	-14%	
PSH Units/PAIR Data:			People in Laborforce 2000**	15,567	50%		15,573	50%		6,230,617	50%		
PBRA Units:			People in Laborforce 2010**	15,492	52%	0%	15,492	52%	-1%	6,654,048	52%	7%	
Type of PBRA:			People in Laborforce 2019**	13,570	49%	-12%	13,570	49%	-12%	6,690,195	52%	1%	
Existing & Fully Occupied:			Jobs by Job Location 2019 (LEHD)	6,499	23%		6,499	23%		5,413,250	42%		
PH Redevelopment:			Jobs by Res Location 2019 (LEHD)	10,957	39%		10,957	39%		5,432,151	42%		
Vets Population:			High School Graduates 2010**	15,287	51%		8,668	29%		2,324,361	18%		
Existing IHDA Portfolio:			High School Graduates 2019**	14,497	52%	-5%	14,497	52%	67%	4,776,071	37%	105%	
Opp Area or Proximate:			College Graduates 2000**	2,499	8%		2,499	8%		2,078,049	17%		
QOLI Score:	9		College Graduates 2010**	2,841	9%	14%	2,841	9%	14%	2,526,884	20%	22%	
ARI Score:	3		College Graduates 2019**	3,129	11%	10%	3,129	11%	10%	2,898,584	23%	15%	
R/ECAP 2019	0		People in Poverty 2000	2,669	9%		2,669	9%		1,291,958	10%		
R/ECAP in PMA	0		People in Poverty 2010	2,854	9%	7%	2,854	9%	7%	1,572,048	12%	22%	
Wage Abundance/Desert	N/A, Desert		People in Poverty 2019	3,378	12%	18%	3,378	12%	18%	1,698,613	13%	8%	
BA Food Access Verified	0		Cost Burdened Owners 2019	1,699	19%		1,699	19%		788,994	25%		
RIA	0		Cost Burdened Renters 2019	1,084	39%		1,084	39%		744,760	46%		
QCT 2022	0		Average Median Income 2000	\$38,512			\$38,071			\$46,590			
QCT in PMA 2022	1		Average Median Income 2010	\$49,712		29%	\$47,323		24%	\$55,735		20%	
Age of Housing Stock 2019			Average Median Income 2019	\$54,218		9%	\$52,700		11%	\$61,229		10%	
2000 & after	8.43%		Total Vacant Units 2000	1,142	8%		1,142	9%		293,836	6%		
1980-2000	16.08%		Total Vacant Units 2010	1,624	11%	42%	1,624	12%	42%	497,663	9%	69%	
before 1980	75.5%		Total Vacant Units 2019	1,752	11%	8%	1,752	11%	8%	516,395	9%	4%	
ARUS 80% AMI		2190	78%	Owner Occupied Units 2000	9,335	70%		9,339	76%		3,089,124	67%	
ARUS 70% AMI		2036	73%	Owner Occupied Units 2010	9,019	67%	-3%	9,019	76%	-3%	3,300,691	69%	7%
ARUS 60% AMI		1656	59%	Owner Occupied Units 2019	8,939	66%	-1%	8,939	66%	-1%	3,185,142	60%	-4%
ARUS 50% AMI		1109	40%	Occupied Rental Units 2000	2,885	22%		2,881	24%		1,502,655	33%	
ARUS 40% AMI		560	20%	Occupied Rental Units 2010	2,816	21%	-2%	2,816	24%	-2%	1,469,260	31%	-2%
ARUS 30% AMI		191	7%	Occupied Rental Units 2019	2,802	21%	0%	2,802	21%	0%	1,633,310	31%	11%
ARUS 20% AMI		96	3%	Total Housing Units 2000	13,362	43%		12,220	39%		4,591,779	37%	
Concentrations:	Number of Units		%s	Total Housing Units 2010	13,459	45%	1%	11,835	39%	-3%	4,769,951	37%	4%
Active IHDA Units (All)	0	0%	0%	Total Housing Units 2019	13,493	49%	0%	13,493	49%	14%	5,334,847	42%	12%
Affordable Housing Units (All)	0	0%	0%	Households with HCVs 2019	0	0%		0	0%		87,754	5%	
CR Triggered:	if renter % is > set-aside avg and IHDA conc is > 15% then tr		Overall Housing Unit Change		741								
SPAR Reviewer Comments / Notes:													
* All data collected from American Community Survey unless otherwise noted			** Rate calculations are based on available variables and certain traditional denominators were unavailable; Total Population was used as a denominator for these calculations										



[HOMEOWNERSHIP](#) [RENTAL HOUSING](#) [COMMUNITY](#) [DEVELOPERS](#) [LENDERS & REALTORS](#) [ABOUT US](#)

Market Research

“What good is mountains of information if it’s too difficult to find or understand what matters? We strongly believe that research and insights are the starting point to many great affordable housing stories in communities across our state. We’re doing our best to help you find the information you need and helping you understand what it means by providing relevant research reports and easy-to-use tools.”

– IHDA Department of Strategic Planning and Reporting

IHDA is leading the nation in using Market Research to help you identify locations where affordable housing is most needed. IHDA makes it a priority to locate affordable housing in close proximity to job centers and in flourishing communities that represent an array of options for the residents.

Market Research Section Links

[Community Revitalization](#)

[Opportunity Areas](#)

[Affordability Risk Index](#)

[Affordable Rental Unit Survey](#)

[Preliminary Project Assessment Site And Market Review](#)

[Site And Market Studies](#)

IHDA MARKET ANALYSIS TOOLS


IHDA MARKET ANALYSIS APPLICATION

The IHDA Market Analysis Application (IMAA) summarizes economic, demographic, and housing information based on the market area that a user selects. The data presented in the application is generally aggregated from publicly available data, but additional market-level access to many of IHDA's independently published metrics and measurements are also incorporated. The application is intended to aid all affordable housing practitioners in analyzing markets and site appropriateness. IMAA provides market level data that can help with tenant targeting, local coordination, income targeting, etc., and can be used to build better and more competitive applications and to better address the underlying housing needs of Illinoisans throughout the state.

How to use the app

The IHDA Market Analysis Application allows users to find information related to market areas of potential developments. Users can select census tracts near development and the dashboard will automatically update with information about those tracts.

How to Select Tracts

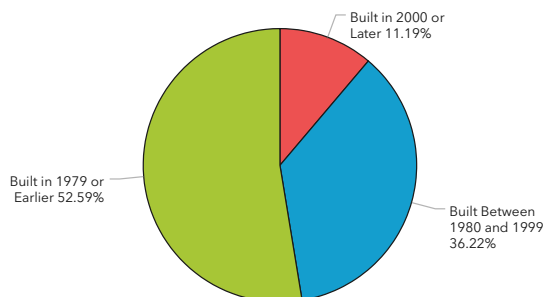
Click on the **select** icon  in upper left corner of the map to activate the selection tool. Once activated, the button will darken. To deactivate, click on the icon again.

Users can choose from a variety selection method by pressing the arrow button to the right of the select icon. See below for information on selection methods.

Point

This is the default selection method. To use, click on individual tracts to display tract information. To add tracts to selection, press and hold the **shift** key and click on additional tracts. Tracts can be removed by

Age of Housing Stock



Total Pop., 2019

3.5k

Pop. Change, 2010 to 2019

-12.00%

Total Pop. Aged 60+, 2019

1.1k

Pop. Change Aged 60+, 2010 to 2019

-6.00%

Unemployment Rate, 2019

4.22%

Change in Unemployment, 2010 to 2019

-72.00%

Adults in Labor Force, 2019

1.7k

Change in Labor Force, 2010 to 2019

-13.00%

Poverty Rate, 2019

15.77%

Change in Poverty, 2010 to 2019

-19.00%

Individuals w/ College Degree or Higher,

224

Change in Number of Individuals w/ College

34.13%

Percent of Housing Affordable at 30% AMI*

12.48%

RIA Score, 2019*

2

ARI Score, 2021*

1

Percent of Housing Affordable at 60% AMI*

75.79%

Cost Burdened Owner Rate, 2019

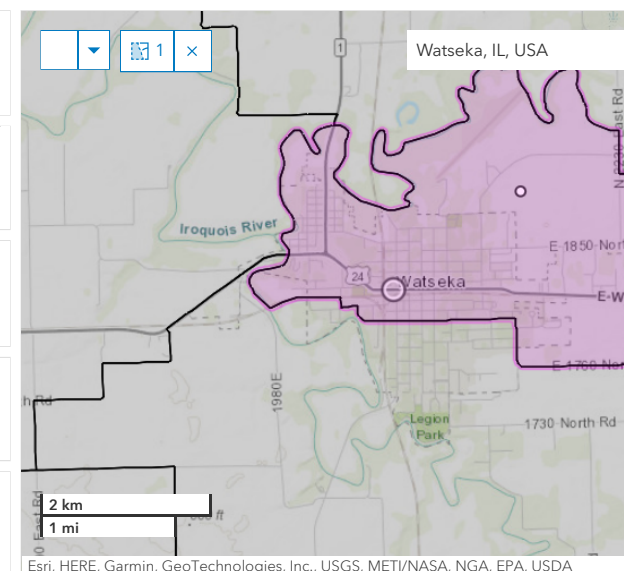
13.09%

Percent of Housing Affordable at 80% AMI*

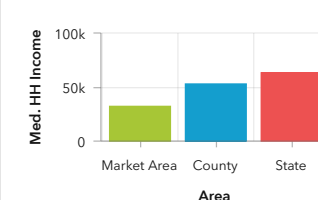
87.26%

Cost Burdened Renter Rate, 2019

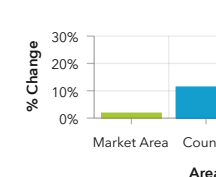
53.59%



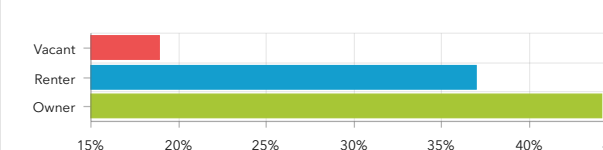
Median Household Income, 2019



Change in Median Household Income, 2010 to 2019



Housing Occupancy Rate, 2019





AFFORDABLE RENTAL UNIT SURVEY (ARUS)

IHDA uses an Affordable Rental Unit Survey (ARUS) to examine the estimated number and percentage of rental units affordable (regardless of subsidy) to various income levels by Census Tract throughout Illinois. Although there are many factors beyond this market tool alone that help to determine the needs of a market, the ARUS provides insight into the demand for affordable rental housing investments in communities by examining the existing levels of affordability that are already naturally occurring or that have been achieved by other subsidies. In order to calculate ARUS percentages, population and housing data is collected from American Community Survey 5-year estimates and includes housing units that are subsidized and/or rent-restricted, as well as housing units without any subsidies or rent-restrictions. Using this data, the ARUS determines the percentage of a census tract's rental units that are affordable to individuals in a census tract at a designated income level.

There is likely a stronger demand for affordable rental units in census tracts with a lower ARUS percentage. Conversely, census tracts with a higher ARUS percentage, particularly where the percentage equals or exceeds the area median income (AMI) level being evaluated, likely have a lesser demand for additional affordable rental units. For instance, a census tract with 60% or greater affordable rental units at 60% AMI may already be meeting the needs of its renters at that income level, whereas a census tract with an ARUS percentage less than 60% may benefit from additional affordable units.

Within the nine census tracts comprising this plan's PMA, there is generally a naturally occurring affordability within the rental market for individuals making 60% of the area median income. As of 2022, both of the census tracts containing Watseka demonstrated affordability in the rental market of at least 61% for individuals with incomes at the 60% AMI level. However, affordability varies greatly between the nine Census Tracts, with nearly 82% of the rental units in Census Tract 9509 (south of Watseka) affordable to households earning 60% or less of the Area Median Income, while only 38% of rental units in Census Tract 9501 showing the same level of affordability. Additionally, 7% of the rental units in Census Tract 9504 are affordable to households earning only 20% of AMI, and 34% of rental units are affordable to households earning less than 40% AMI. This proportion of affordable rental units to households with extremely low incomes is quite low, which could indicate a need for housing at those levels.

VARIOUS LEVELS OF RENTAL UNIT AFFORDABILITY

Housing is considered affordable when individuals pay no more than 30% of their income towards housing costs (rent, mortgage, taxes, utilities, etc.). When looking at an overall market, utilizing the 60% AMI level is most often used as a standard evaluation for housing affordability. However, the overall affordability of a housing market should also take into consideration a wide variety income levels. Most often, housing options are harder to afford for very low-income individuals, such as those with incomes at or lower than 30% of the AMI. Similarly, higher income-brackets, such as 80% AMI, should also be considered when evaluating affordable housing needs and planning for future investments.

Generally when the percentage of affordable rental units available is equal to or slightly above the same level of AMI being evaluated (i.e. 40% of rental units area affordable at 40% of the AMI), it is in indicator that the market for units at that income level is already being fulfilled. When the percentage of affordable rental units exceeds the same level of AMI being evaluated, it is likely an indicator of saturation or over-saturation of the market at that level. Conversely, a percentage of affordable rental units below the level of AMI being evaluated is usually an indicator of need for more units at that level. Communities should aim to meet the needs of all residents at various income-levels to achieve a truly affordable housing market.

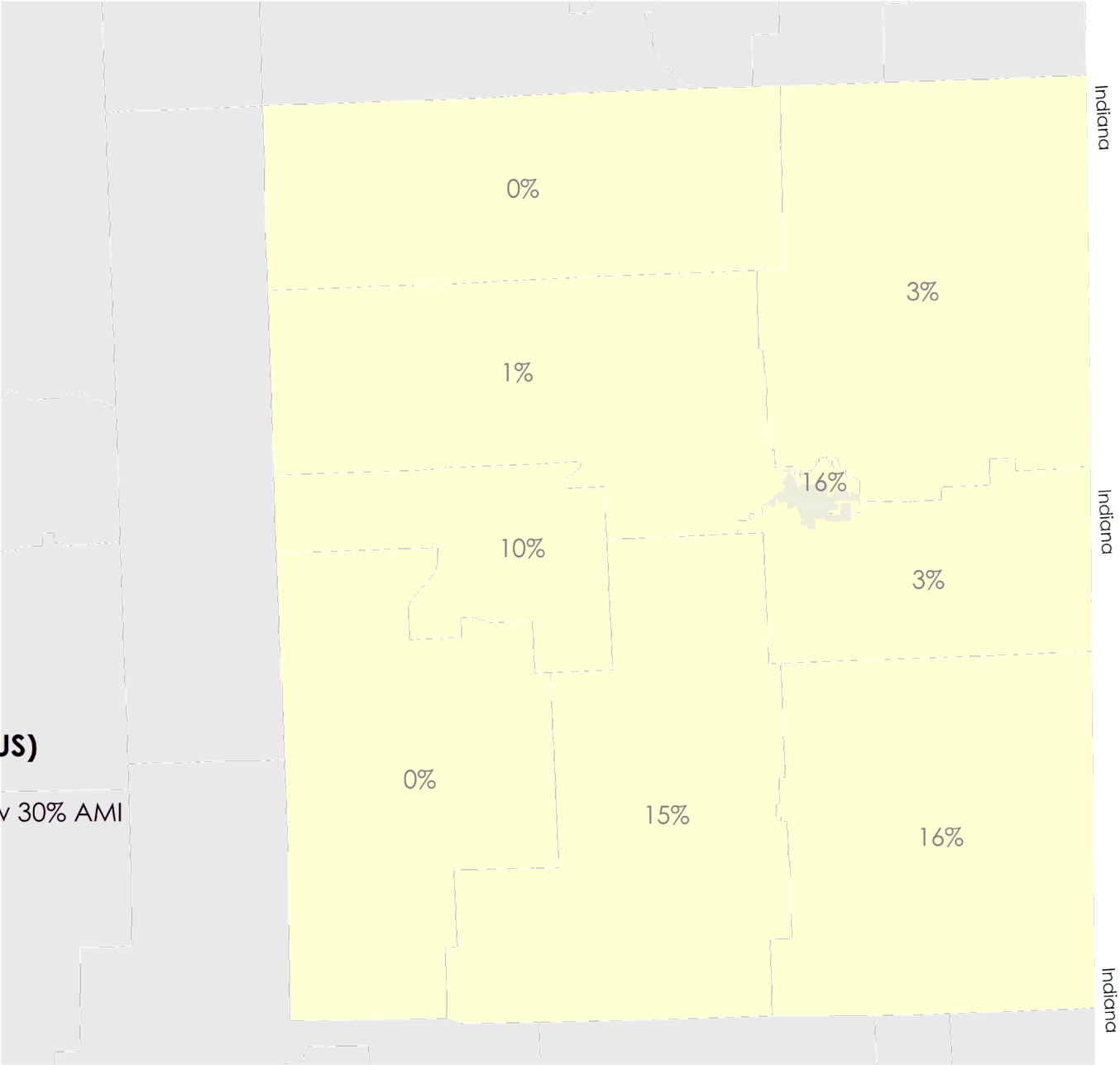
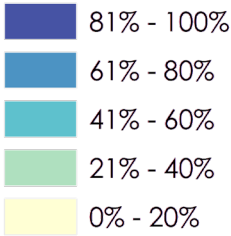


AFFORDABLE RENTAL UNITS AVAILABLE FOR EXTREMELY LOW-INCOME HOUSEHOLDS

Affordable Rental Unit Survey (ARUS)

2021 Score

Affordability for households at or below 30% AMI



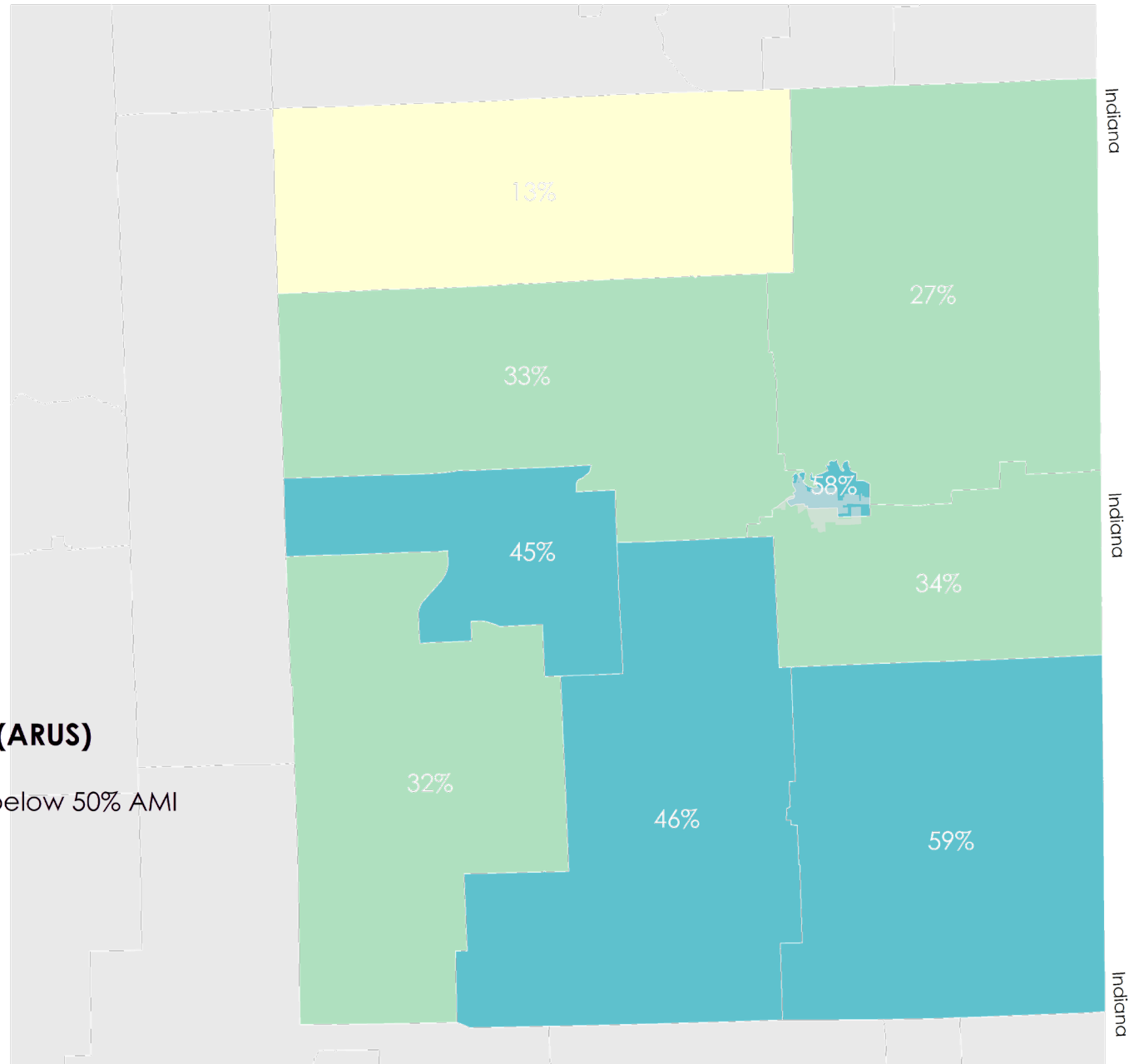
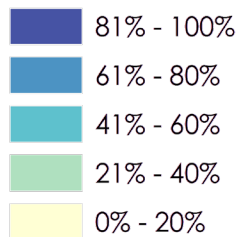
AFFORDABLE RENTAL UNITS AVAILABLE FOR LOW-INCOME HOUSEHOLDS



Affordable Rental Unit Survey (ARUS)

2021 Score

Affordability for households at or below 50% AMI

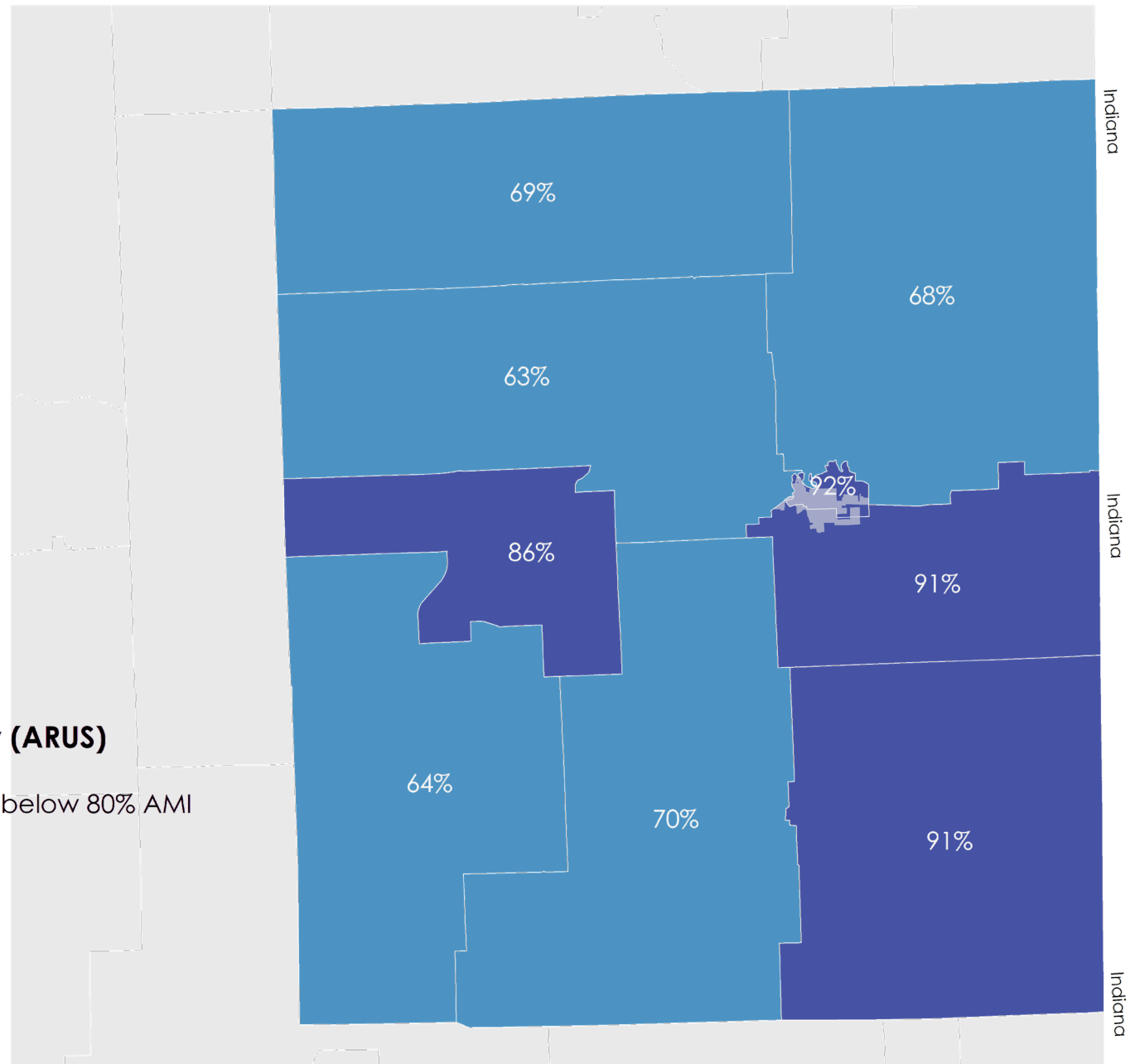
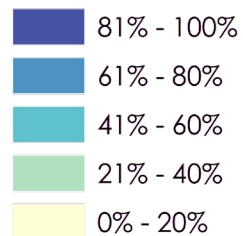


AFFORDABLE RENTAL UNITS AVAILABLE FOR MODERATELY LOW-INCOME HOUSEHOLDS



Affordable Rental Unit Survey (ARUS) 2021 Score

Affordability for households at or below 80% AMI





AFFORDABILITY RISK INDEX (ARI)

The Affordability Risk Index (ARI) is a market tool developed by IHDA that is intended to demonstrate the need to preserve affordability in areas that are becoming less affordable at a faster rate. Communities can utilize this tool to identify areas (calculated at the census tract-level) in which a variety of market factors that work in conjunction with one another indicate a threat to affordability. The ARI uses census data to measure change over time for the following market factors: median household income; median home value; families below the federal poverty level; housing unit vacancy; renter tenancy; individuals employed in management, business, science, and arts occupations; and individuals with a four-year degree (bachelor's) or higher. This tool provides an index that highlights the areas within communities (and throughout the state) which are the most vulnerable to market changes that often lead to increased costs of living, and where affordable housing investments may be beneficial in an effort to preserve housing affordability.

Census tracts where affordability loss risk the is greatest receive the highest scores under the ARI. As shown by the ARUS calculations described in prior pages, the PMA for the City of Watseka generally maintains relative affordability across its rental units. As of 2022, ARI scores show that the census tract containing the northern section of Watseka demonstrates a low risk to this affordability with a score of 1. However, the southern portion of the city received an ARI score of 5, indicating a high risk of loss of affordability. The outlying census tracts in the PMA also received varying scores ranging from 0 to 4, indicating spectrum of risk to losing affordability in Iroquois County.

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

INCENTIVIZING AFFORDABILITY IN VULNERABLE MARKETS

IHDA places value providing housing that is affordable and accessible to all. Therefore, preserving affordability in the most vulnerable markets is a priority that informs a variety of IHDA's programs. As a result, the ARI has been incorporated within IHDA's Low Income House Tax Credit program as a scoring incentive. Under the program's competitive 9% applications, projects can receive up to 5 points for locating within an ARI-scored census tract. This scoring design encourages communities and developers to consider affordable housing investments in geographic areas that will help to encourage long-term equity and accessibility within housing markets across the state.

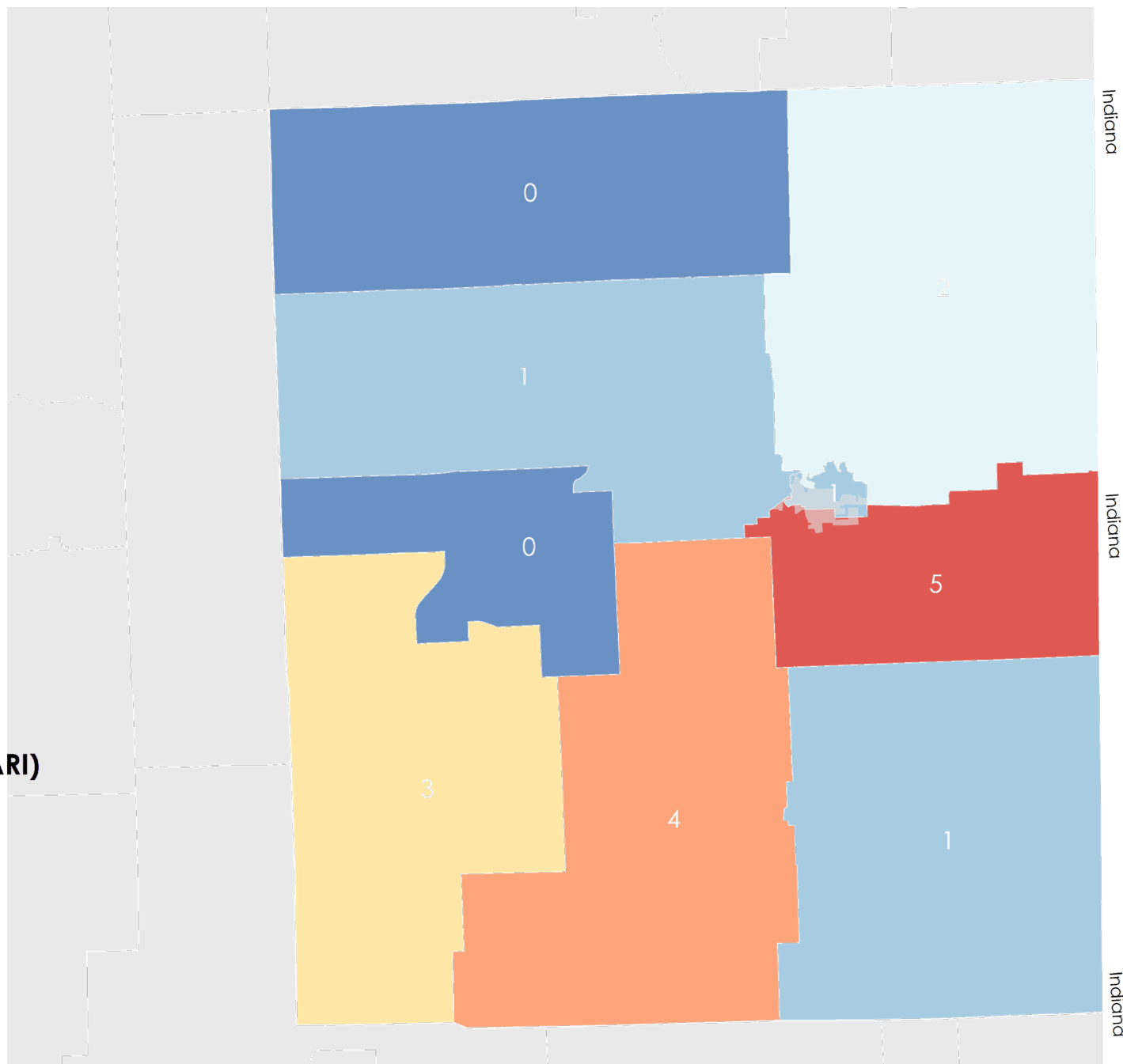
RISK OF LOSS IN AFFORDABILITY



Affordability Risk Index (ARI)

2021 Score

- 5 Points
- 4 Points
- 3 Points
- 2 Points
- 1 Point
- 0 Points



REVITALIZATION IMPACT AREAS (RIA)

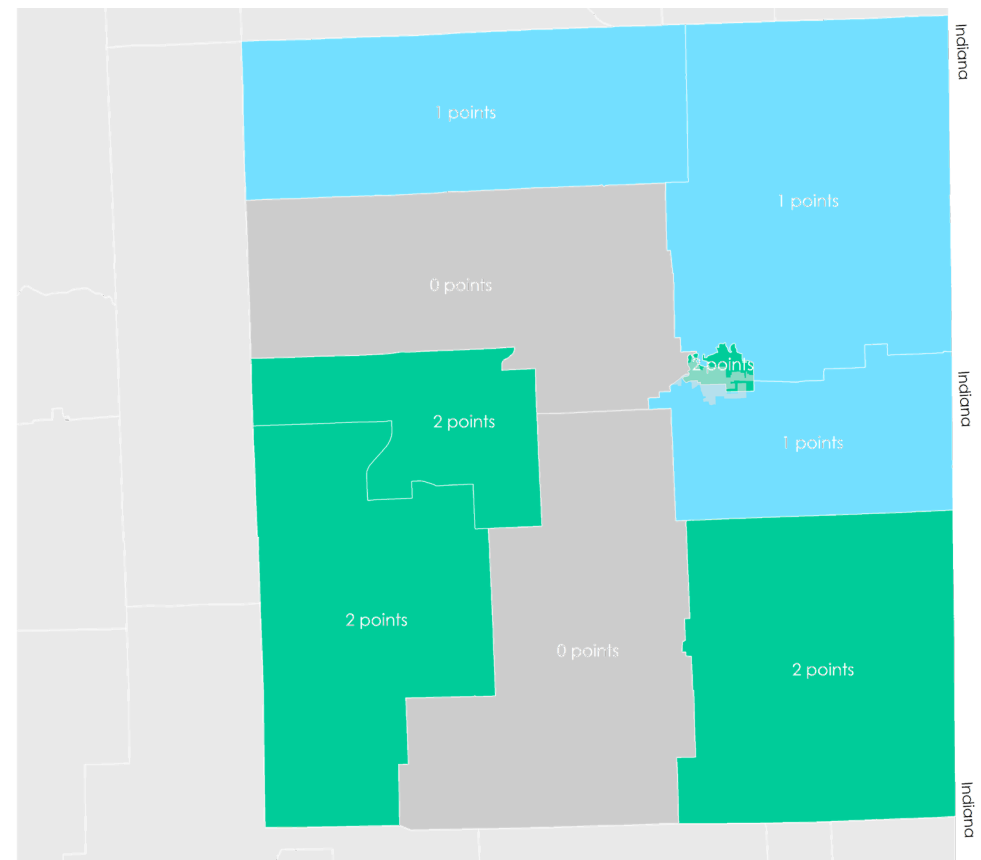


In 2019 IHDA added a new market analysis tool to identify the most salient characteristics indicating a need for revitalization. The Revitalization Impact Areas (RIA) tool evaluates census tracts in Illinois for the presence of “extreme” rates¹ in a variety of the most relevant market metrics to revitalization activities. Considerations for these market metrics include family poverty rate, unemployment rate, labor force participation rate, median household income, vacancy rate, and concentration of affordable housing units. Each census tract is evaluated under each of these characteristics, and assigned a Revitalization Impact Area status based upon how many of these metrics fall within an extreme percentile (25th or 75th percentiles, dependent on metric) in comparison to all other census tracts within their set-aside² throughout Illinois. Tracts that demonstrate 1 extreme market metric are classified as “Moderate Revitalization Impact Areas,” whereas those demonstrating 2 or more are classified as “High Revitalization Impact Areas.” Additionally, any tract that is aligned with certain current state and federal community development designations are also automatically classified “High Revitalization Impact Areas.” The RIA is intended to help communities identify areas where concerted planning and revitalization activities may be most beneficial to the area’s future growth and health, and to provide a point incentive for these areas in the LIHTC program³.

Of the nine census tracts within Watseka’s PMA, the tract containing the northern section of the city was designated a High Revitalization Impact Areas as of 2021, indicating a very high need for revitalization throughout the community. The census tract that encompasses the rest of southern section of the city was designated a Moderate Revitalization Area.

Revitalization Impact Area (RIA) 2021 Score

- High Revitalization Impact Area
- Moderate Revitalization Impact Area
- Not a Revitalization Impact Area
- Not Designated



¹ For the purposes of the Revitalization Impact Areas calculation, “extreme” refers to a rate in the 75th percentile or higher for characteristics in which a lower rate is preferable or a rate in the 25th percentile or lower for characteristics in which a higher rate is preferable. A full methodology can be found on IHDA’s Market Research website.

² The Revitalization Impact Area tool uses IHDA’s LIHTC set-asides for geographic comparison. The City of Watseka is considered a part of the “Non-Metro” set-aside.

³ Moderate Revitalization Impact Areas automatically receive 1 point and High Revitalization Impact Areas 2 points in a LIHTC 9% application under Community Revitalization Scoring.

QUALITY OF LIFE INDEX (QOLI)

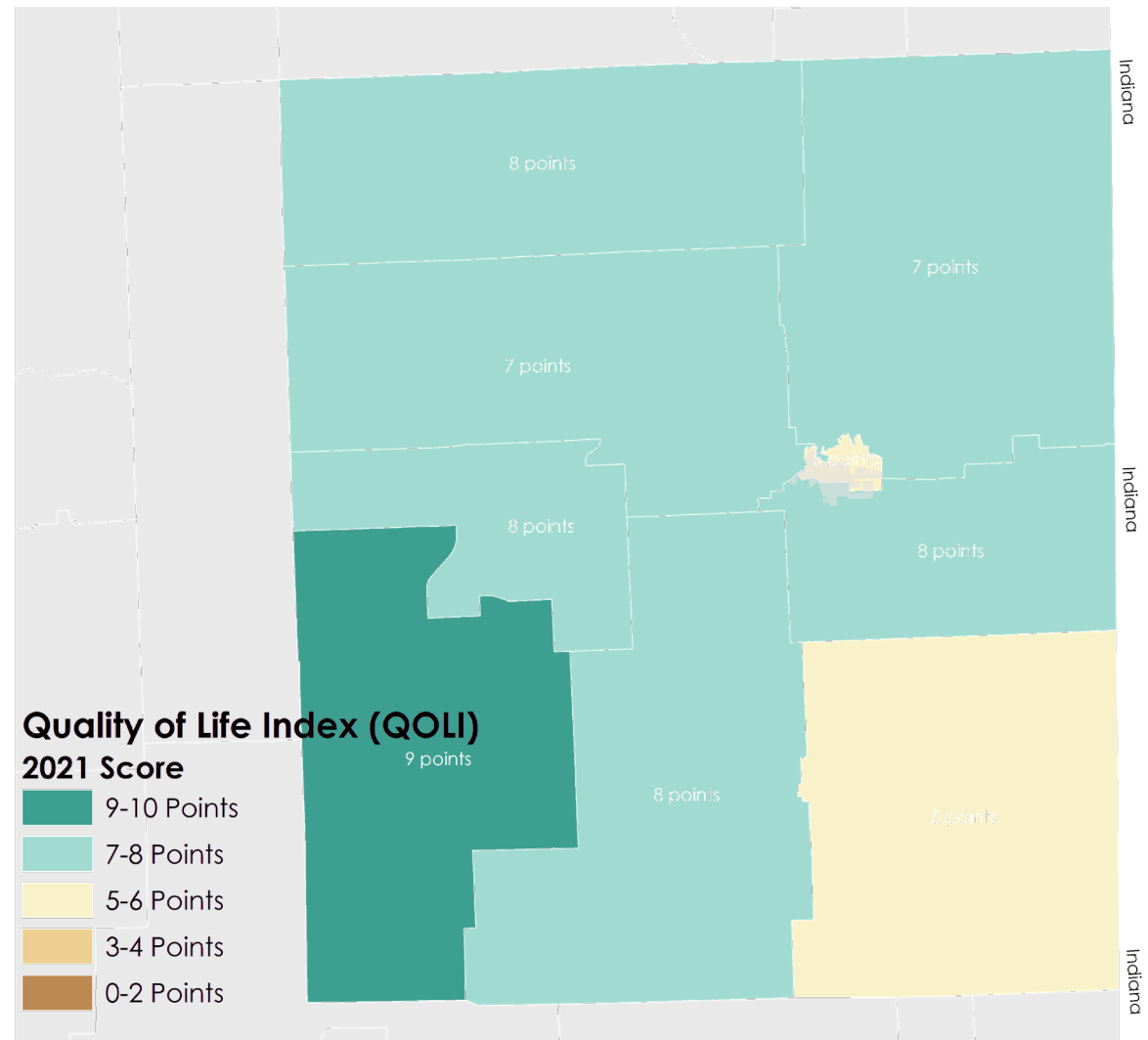


The Quality-of-Life Index (QOLI) is a statewide planning tool intended to determine areas of high livability within Illinois. This census tract-based tool is carefully designed to bring awareness to the details that make communities strong and where a community can improve the quality of life for its residents. Quality of Life in a planning context refers to access to resources that are used to enhance health, prosperity, and safety. Basing measurements of opportunity on a Quality of Life spectrum places funding decisions within a context of long-term community viability and improvement and denotes where an affordable housing development will fit within a community, rather than identifying a community alone without context. Utilization of a Quality of Life model will help IHDA base its funding decisions on aspects of what a community is doing well, as well as on what it needs, thinking beyond affordability and creating investments in a community's long-term sustainability.

With a Quality of Life measurement, IHDA can drill down into a community with data and understand where there are gaps in resources as well as what the strengths of a community truly are. We look beyond poverty with a “quality of life” approach and look at what a community is currently offering its residents and can make an informed decision about investment knowing what and where its strengths are.

The QOLI can be used by funders, developers, other government agencies, and community stakeholders because it:

- Offers a deeper understanding of market nuance.
- Illuminates appropriate and needed housing activity building upon community advantages.
- Contextualizes IHDA's investments, enhancing our understanding of what our investments do throughout the State.
- Helps us assure that community needs are being met.





COMMUNITY NEEDS ASSESSMENT SURVEY

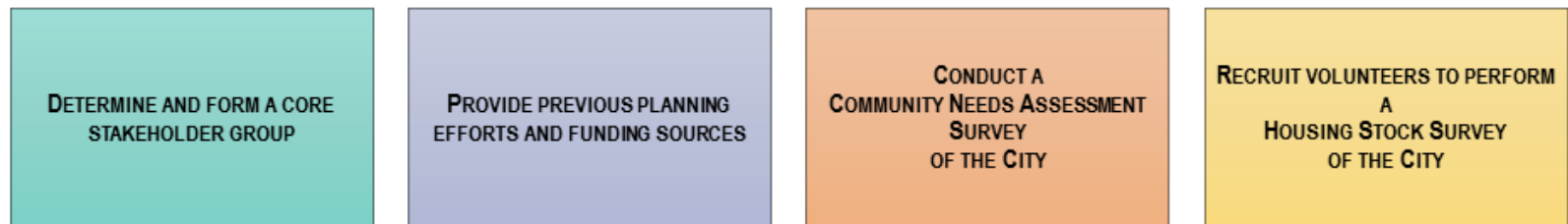
Community Meeting Planning Process	78
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COMMUNITY MEETING PLANNING PROCESS



To produce a Housing Needs Assessment that truly reflected community values and priorities, the City of Watseka engaged in a collaborative planning process involving community residents, community organizations, and other key stakeholders to obtain public input and build stewardship for the plan. A primary goal of the public outreach strategy for the assessment was to optimize community engagement and hear from populations that have historically been underrepresented or harder to reach in prior planning processes.

The planning process was crafted in close consultation with a core stakeholder group, which consisted of the Mayor, members of the Planning Commission, as well as community leaders throughout a period of nearly two years. IHDA worked closely with the City of Watseka to develop a Scope of Work (SOW), signed June of 2020, for the project that would help shape the future of the city's housing stock and overall well-being of its communities. The SOW outlined a list of tasks that the City took on to engage in an open planning process, which included identifying and involving stakeholders (local and regional), facilitating the publication and collection of a Community Needs Assessment Survey, organizing public meetings, and establishing and overseeing the project work plan. The specific tasks of the City throughout this planning process included the following:



In addition to carrying out the tasks outlined above, City representatives for this project also agreed to regularly participate in partner, stakeholder, and community meetings with IHDA throughout the tenure of the partnership in order to build relationships, share knowledge and skills, and increase community participation within this process. In total, IHDA and the City's core planning team have held over 12 planning meetings, 3 in-person core stakeholder meetings, and 2 community meetings over the course of this partnership. Primary stakeholders that were represented in and contributed to these meetings included the City Council, local business owners, and local residents.

12 CORE PLANNING MEETINGS

3 STAKEHOLDER MEETINGS

2 COMMUNITY MEETINGS

COMMUNITY NEEDS ASSESSMENT SURVEY

A core tool used to engage community residents throughout this process was the distribution and collection of a Community Needs Assessment (CNA) Survey. This survey posed 42 questions that polled resident opinions regarding their experience of their neighborhood regarding the following areas:

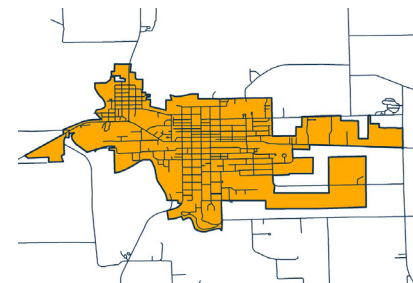
- **MOBILITY**
- **COMMUNITY LIFE**
- **ECONOMY**
- **EDUCATION AND WELLNESS**
- **COMMUNITY ENGAGEMENT AND INITIATIVES**

The survey also incorporated one question that allowed residents to provide an open-ended response to describe development that they believed would be most beneficial to their neighborhood. The survey took every measure possible to not collect any identifying information and ensure that all responses would remain anonymous. Five questions were included in the survey to collect the following general respondent information: household size, income bracket, preferred platform for learning about neighborhood happening, and residency in the strategy area. Surveys were distributed or left open for response for a period over the summer of 2021. 402 survey responses were collected in total. Residents of Watseka were informed of the Community Needs Assessment survey with postings on the city website and via a QR survey link included in the summer water bill. Online surveys were available through the city's website and paper copies were available at city hall.

Community responses and feedback provided through the CNA survey was a central and fundamental method for informing IHDA and the core planning team about the experiences, needs, and desires of community residents. The survey was conducted very early on in the planning process of this project so that a relationship could be built between community residents and the planning team. The information and opinions gathered from this survey and subsequent community meetings laid the foundation for this plan and its recommendations surrounding future development within the City of Watseka.

WATSEKA RESIDENT COMMUNITY NEEDS ASSESSMENT SURVEY

The **City of Watseka**, in partnership with the **Illinois Housing Development Authority (IHDA)**, is undertaking a planning effort to complete a Housing Needs Assessment as a part of an overall Community Revitalization Strategy. This planning effort will examine housing needs as well as community life in the City of Watseka, and will be informed by past planning efforts, data analyses, and community participation. **We invite all permanent residents to take part in this planning process by completing this Community Needs Assessment Survey to provide valuable information about their experiences living in Watseka.** The survey is completely anonymous and does not collect any identifying information. You should be able to complete it in under 10 minutes. Your participation will help our agency and the City of



To complete this survey online visit:

NEEDS SURROUNDING COVID-19						
IMPACT	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Not Applicable
COVID-19 has or will have impacted me by...						
Making my housing costs unaffordable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loss of my job, or decrease in hours/pay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loss or concern of losing my housing situation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loss or concern of losing childcare/education options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Affecting my health (physical, mental, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Affecting my ability to access necessary amenities (groceries, healthcare, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HOUSING						
AVAILABILITY AND CONDITION	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Not Applicable
Housing in my community...						
Is in good condition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Is available for the elderly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Offers options that suit a variety of lifestyles and needs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My community has a need for...						
More overall housing opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
More rental housing opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
More homeownership opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
AFFORDABILITY	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Not Applicable
Housing in my community is affordable to households making a variety of incomes						
Generally, housing costs in my community are affordable (rent/mortgage, utilities, taxes)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My personal housing costs are affordable (rent/mortgage, utilities, taxes)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Resident Community Needs Assessment Survey
Page 1 of 3



SURVEY METHODOLOGY, DISTRIBUTION, AND LIMITATIONS

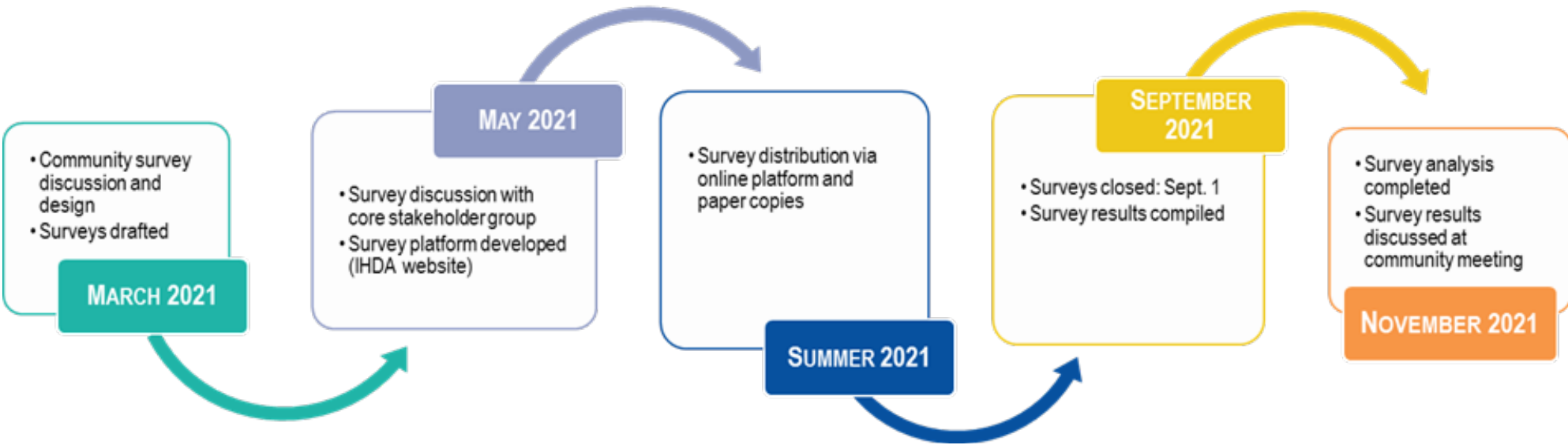
In order to reach as many residents as possible, the CNA survey was made available and widely distributed in both paper and electronic form. IHDA and the City of Watseka employed IHDA's website as an electronic platform to collect the surveys. These platforms allowed local residents to complete the CNA survey on a mobile or computer device. The City's primary planning leads distributed the surveys links via email lists and the resident water bills. Paper forms of the resident survey were also available at City Hall to be inclusive to all populations, especially those without access to electronic devices.

A total of 38 resident surveys were collected via paper copy. The remaining 364 resident surveys were collected via electronic format. To ensure subjective reporting of the survey submission, IHDA alone was responsible for the surveys' data analysis and creation of the one-pagers that summarized survey results and were later distributed to local residents and stakeholders attending public meetings¹.

As with all surveys, the CNA faced limitations that should be taken into account when interpreting its results:

1. Language or phrasing of the survey may have been confusing or misleading to participants, causing error in the reporting of information.
2. Lack of resources and/or distribution opportunities may have resulted in low response rate.
3. Sample sizes vary across questions. Open-ended questions were often unanswered.
4. The data reflect a snapshot of the current opinions of those respondents. Opinions change

SURVEY TIMELINE



¹ The full one-pagers summarizing the survey's results are available in the appendix of this plan

WATSEKA: CNA RESULTS

Watseka's CNA survey was made available electronically and distributed as paper copies beginning on May 9, 2021. The survey was closed on September 1, 2021 after 402 responses were collected. The question response rate was very high for the survey; more than 98% of respondents answered each multiple choice question, while 60% of survey respondents completed the open-ended question ("Please describe any new development (i.e. housing, commercial, recreational, etc.) that you believe would most benefit Watseka."), some answers to which are highlighted at right. The Watseka CNA survey highlighted the following community opinions:

MOBILITY

Survey respondents indicated that transportation options within Watseka were relatively accessible. 78% of respondents felt that they were able to easily travel by car in their community, but similar numbers (65%) felt that they were not able to easily travel by public transit and only 54% of respondents agreed that the community is pedestrian friendly.

COMMUNITY LIFE

Questions surrounding community life illuminated resident and neighborhood employees' opinions surrounding the condition, availability of, and need for housing throughout Watseka. While 34% of respondents disagreed that housing in their community is affordable to households making a variety of incomes, more than 61% agreed that their personal housing costs were affordable. Only 23% of respondents agreed that housing in Watseka is in good condition with more than half (54%) disagreeing with the statement.

Only 34% of respondents felt that housing in their community is available for the elderly. When asked whether or not respondents felt there was a need for more housing opportunities, 69% indicated that there was a need. While rental housing options were most strongly supported by respondents' answers (75%), 68% of respondents indicated that homeownership housing is also needed within the community. Open-ended responses also highlighted concerns that elderly as well as young families in the community cannot always afford appropriate housing options. Many of the open-ended responses called for increased affordability across all housing categories. Finally, this category also highlighted respondents' disagreement (45%) that housing in Watseka offers options that suit a variety of lifestyles and needs.



"WE NEED AFFORDABLE HOUSING FOR FOLKS COMING OUT OF THE FLOOD GRANT AREA AND FOR THE OLDER GENERATION."

"EMBRACE OUR RURAL LOCATION AND NATURAL SPACES AND CREATE RECREATIONAL TRAILS AND NATURAL SETTINGS THAT WOULD ATTRACT MORE URBAN POPULATIONS AND BENEFIT LOCALS."

"I WOULD LOVE TO SEE MORE INDUSTRY BROUGHT BACK TO THIS COMMUNITY. CLEAN UP THE BUILDINGS IN THE DOWNTOWN AREA AND MAKE IT MORE AFFORDABLE AND ATTRACTIVE FOR LEASING FOR NEW BUSINESSES."

"MORE RECREATIONAL THINGS FOR TEENAGERS TO DO. I DO GROCERY SHOPPING AND BUY MY GASOLINE IN WATSEKA, BUT GO OUT OF TOWN FOR ALMOST EVERYTHING ELSE. A FINE DINNING ESTABLISHMENT WOULD BE APPRECIATED."

ECONOMY

The questions falling under “Economy” highlighted the resources and amenities that serve the residents of Watseka. Most respondents (62%) disagreed that their community has well-kept storefronts, and 91% agreed that there are adequate service businesses, such as banks, available. On the other hand, only 11% of respondents agreed that Watseka offers adequate commercial and retail development, and only 12% agreed that their community offers a variety of employment opportunities. This section highlighted a need for improvements in employment, business, and economic opportunities; however, 55% of respondents indicated that they are able to run the majority of their errands without leaving their community. Open-ended responses supported these needs as well, as the most-commonly suggested areas for new development was new retail, dining, and recreational options.

EDUCATION AND WELLNESS

Under the Education and Wellness section, respondents’ answers shed light on the resources and benefits of living or working in Watseka. More than 74% of respondents indicated that there are pharmacy care and services that meet the needs of the neighborhood, and 65% indicated that K-12 education was adequate for the community’s needs. However, 27% of respondents disagreed that there are adequate post-secondary options available, and less than 12% agreed that there is adequate vocational training available in the community. Only 47% of respondents agreed that their community offers fresh fruits and vegetables. More than two thirds of respondents (70%) agreed that sufficient health services are available in Watseka. 33% of respondents agreed that locally available post-secondary education or community college, were meeting the community’s needs, but 49% of respondents disagreed that there is enough job training.

COMMUNITY ENGAGEMENT AND INITIATIVES

The Community Engagement and Initiatives section of the survey shed light on both community concerns regarding future plans for the community, but also provided a basis for promising opportunities for improvement in these areas. In this section, 22% of respondents agreed their community is working to create a positive future, and only 17% indicated that they are excited by the plans and changes they feel are happening. 49% responded that they are interested in the opportunity to provide feedback to their community leaders. One quarter of respondents indicated that they believe their community makes plans with its residents’ best interests in mind. However, only 33% are aware of opportunities to engage with community leaders, which could be an opportunity for local leadership to better communicate with residents about developments in their community.

MOST SUGGESTED AREAS OF NEW DEVELOPMENT:

Restaurants

Downtown Retail

Affordable/Senior Housing

Improved Sidewalks

Recreation

High Wage Jobs

PUBLIC MEETINGS



Throughout this planning process both stakeholder and community meetings were held to ensure that the Housing Needs Assessment was informed by residents, employees, and organizations based within the Watseka area, though the process was significantly impacted by the COVID-19 pandemic in 2021 and 2022. The preference is always to hold meetings in person to provide transparency on the planning process and to allow IHDA staff to build relationships with residents and stakeholders, the pandemic limited face-to-face meetings for the majority of 2021. Community meetings also provide a platform to clarify any questions and share resources with members of the community. When health regulations prevent in-person meetings IHDA staff conducted meetings virtually through online platforms and created tools to both present the results of the Community Needs Assessment surveys and to train volunteers for the Housing Stock Survey. Fortunately, both November community meetings were able to be held in-person at City Hall. Several stakeholder meetings were conducted in person throughout the summer and fall of 2021 and included relevant stakeholder members or organizations that are active within the strategy area as identified by the City of Watseka, and whose expertise and insight were most applicable to the meeting topics being discussed.

STAKEHOLDER MEETING 1: PROJECT INITIATION

The first stakeholder meeting was held in July 2021, shortly after the City of Watseka and IHDA's Community Revitalization team signed a Scope of Work beginning the partnership. The meeting served as an opportunity to gather the group of individuals who would be most involved and walk them through the planning process, and included members of the Planning commission and the Mayor.

COMMUNITY MEETINGS – NOVEMBER 2021

Two community meetings were held in November of 2021. These meetings provided preliminary results of the Community Needs Assessment Survey and promoted the completion of the Housing Stock Survey. In addition, there were several public input prompts that encouraged participants to provide feedback on the housing, amenities, quality of life, priorities, and future development in Watseka. Both meetings were held in person at Watseka City Hall. Those who could not attend the meetings still had the ability to respond to the public input prompts using the online Mentimeter link.

In addition, the sign-in sheets from the community meetings can be found below. One-page summaries of the CNA survey results that were used to facilitate discussion at these meetings can be found in this plan's appendix.

COMMUNITY MEETING #1 – NOVEMBER 18TH, 2021 1PM

The first community meeting of the partnership was held on November 18th at 1pm in the City Hall meeting space. The meeting was open to all residents and advertised to the community through radio, social media, city website, and stakeholder outreach. In total, 13 community members joined the meeting and shared their vision for Watseka. IHDA staff presented the preliminary results of the Community Needs Assessment survey, Housing Stock Survey, and asked attendees about the proposed priorities for the city. Participants were able to respond to prompts through group discussion or they could submit anonymous comments through IHDA's Mentimeter presentation. The Mentimeter presentation allowed residents to submit feedback, vote on topics, and rank community priorities in real time via a QR code. The QR code was made accessible to the community at large so that residents unable to attend the meeting in-person could still provide input electronically. All comments provided via the Mentimeter link are included in the pages that follow. Resident comments made at the meeting were recorded and reflected in the tables below. Participants in community meeting #1 called out the need for improved housing, rental options, and workforce training for the area youth. There was also an expressed need for new, quality downtown amenities and a greater sense of community.

Watseka Community Meeting #1 Housing and Community Priorities - Input	
Develop a list of incentives to move to Watseka	
The exterior condition map from the Housing Stock Survey is directly correlated to the flooding	
Lack of rentals	
Hard time finding a place to rent that's large enough for a family	
Celebrations closed and there are fewer places and opportunities for the community to gather	
Need more housing for families	
More volunteer services for the elderly would be an asset to the community	
Need to focus on workforce development	
More workforce training in high school so students will stay in Watseka	

WATSEKA, IL COMMUNITY MEETING #1 – ATTENDANCE LIST NOVEMBER 18TH, 2021 1:00 PM	
Thank you for attending this community meeting to discuss the City of Watseka's Community Plan (IHDA). Please record your name and contact information (optional) below so that we have a record of future opportunities for engagement.	
NAME	ORGANIZATION (OR "RESIDENT")
Bethany Elwer	Unit 9 School Board Member
David Anderson	President, Watseka Business Bp
Morgan Wiers	Unit 9 Supr.
Anissa Guelich	Councilwoman
Cody Fredrick	First Trust
Laura Goja	FTSB
ROGER DITTRICH	Resident, Business owner
José Covarrubias	D&D NAPA
PHIL GIOTA	Center Street Productions
Bill Krone	Iroquois Fuel
TEID HOFER	1700 PAV. CORP.
CARL Jendovich	74.1 Wgts
Brian Chaney	Iroquois Farmers State Bank

Watseka Community Meeting #1 Thursday, November 18th - 1pm	
STRENGTHS	WEAKNESSES
Community involvement	Poverty
We have everything we need to live within the city	Lack of good paying jobs
When you leave town it's not because you have to	Rural
A lot of surveys and studies have been done	A lot of plans but no action
Preschool through 12 education	We have identified needs but haven't been able to change things
Access to stores and dining	In house fighting
Public safety	Aren't receiving grants even though the city applies for them
	Don't have lots or land for subdivisions. Land is more profitable as farmland
	Need better connection to higher education and training
	Watseka is not considered a destination
	Need a downtown with amenities and experiences





COMMUNITY MEETING #2 – NOVEMBER 18TH 2021 7PM

The second community meeting of the partnership was held on November 18th at 7:00pm in the Watseka City Hall meeting space. The meeting was open to all residents and advertised to the community through radio, social media, city website and stakeholder outreach. In total, 8 community members joined the meeting and shared their vision for Watseka. IHDA staff presented the preliminary results of the Community Needs Assessment survey, Housing Stock Survey, and asked attendees about the proposed priorities for the city. Again, participants were able to respond to prompts through group discussion or they could submit anonymous comments through IHDA's Mentimeter presentation. Participants in community meeting #2 focused on the need to attract new businesses, improve workforce development, and improve the vibrancy of downtown Watseka. Support for expanding housing options along with housing rehabilitation were high priorities for the community.

Table with 2 columns: STRENGTHS and WEAKNESSES. Rows include: Excellent public safety, Good access to community leadership, Great parks that are well-maintained, Lucky to have a hospital and healthcare networks, Only an hour from everything, Great proximity to amenities, Tax rate is much lower than in Champaign, American made car dealerships, Consumers come from many areas, Great library-best in Iroquois County, Hospital is just as good as other area hospitals, Excellent first responders and fire department, Historic downtown buildings, CRS gives bigger discount on flood insurance, Main street, Neighbors help out maintaining vacant properties.

Table with 1 column: Watseka Community Meeting #2 Housing and Community Priorities - Input. Rows include: Need reliable broadband, More workforce development to staff potential businesses, Recruitment for trades and trades schools, Workforce development is a must, Start sooner with job training and education, Improving the downtown core to bring visitors, Recruit new businesses and support existing businesses, Support good schools, More recreation and leisure amenities, Need more trails in addition to school track and an indoor recreation facility, Flood insurance is a huge burden, Code enforcement, Ordinance for downtown building upkeep, Vacant properties must be maintained, Need to rehab historic and older homes, Emphasize the preservation and rehabilitation of the housing stock, Tourism related to older homes and historic district, Converting the second stories of downtown buildings into apartments, Prioritize duplexes and adaptive reuse, More housing for families and seniors, Better public transport to groceries and shopping, Need curbs and sidewalks-all neighborhoods should be walkable, Support downtown theatre, Get together with city entertainment bureau, More outreach to get residents involved, More apartments - apartments we do have are in flood areas.

Table titled 'WATSEKA, IL COMMUNITY MEETING #2 - ATTENDANCE LIST'. Columns: NAME, ORGANIZATION (OR 'RESIDENT'), PHONE. Rows include: Rodney J. Bohmann (Resident), Susan Wynn Pence (GAH), Donovan Hamilton (RESIDENT), Penny Budwe (HAWK HOUSE / RESIDENT), Daray Wallace (Library Director / Resident), Brian Hasbargen (Resident), Carlo Winters (Times Republic), Mike Lenz (Resident).



MENTIMETER RESULTS FROM COMMUNITY MEETINGS

The Mentimeter presentation was open for resident feedback from November 18th to December 3rd. All responses were anonymous and the following charts and graphics represent the input received. Importantly, less than 10 residents contributed to the Mentimeter questions therefore responses are considered in conjunction with the comments from the community meeting and the Community Needs Assessment Survey. Included on this page are the participant comments from the Start-Stop-Continue activity conducted at both meetings. IHDA planning staff took advantage of the active group to do a SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis on housing in Watseka, and a robust discussion followed. The following pages contain the points submitted by residents during the SWOT portion of the meeting.

WHAT SHOULD THE CITY OF WATSEKA START DOING?

Low income housing for families.

Street repair, attract businesses. Redesign Mainstreet (Walnut) to be shopper friendly. Attract business that invite people to town. Eateries or breweries or stores that invite traffic

Something like a youth center or a YMCA type building would be great for our youth.

Community room, reception hall, community gathering place (band shell), outdoor sports program (sand volleyball, horse shoes, Pickleball) walking and bike paths connect parks, weekend concerts & festivals, specialty stores downtown, city incentives

WHAT SHOULD THE CITY OF WATSEKA STOP DOING?

none

Need all we can get or have and people to support them all. Build city pride and support

Stop trying to invent wheels. See what other successful communities do and copy their models or plans

WHAT SHOULD THE CITY OF WATSEKA CONTINUE DOING?

try to attract new business and jobs

The library does and Park District do a lot of good programs.

Need all we can get or have. People have to support them.

Tearing down homes that are eye sores and are rented to people who do not contribute to the community. Low ground is in the flood plain and nothing should inhabit that parcel. Replacing sewer and water lines.



WHAT ARE THE CITY OF WATSEKA'S STRENGTHS?

- Preschool thru 12 education. Community involvement. Access to stores, dining, etc. public safety
- Have county seat, hospital, good churches and schools

Lots of good people.

Safe, all basic services, all basic amenities for living our lives, 4 medical concerns, a lot daily traffic through town that can draw strangers to stop just have to give more supporting reasons for them to stop.

WHAT ARE THE CITY OF WATSEKA'S WEAKNESSES?

- Poverty, lack of good paying jobs, rural
- City Council members came with personal agendas. They do not consider what is best for the community.

No jobs, flooding, rough areas, schools have struggled the last several years.

Need more vision for improving the city. Need more people offering positive suggestions instead of complaints.

WHICH OF THESE TOPICS SHOULD BE PRIORITIES FOR WATSEKA?





RANK THESE PRIORITIES ON IMPORTANCE (1 BEING MOST IMPORTANT)

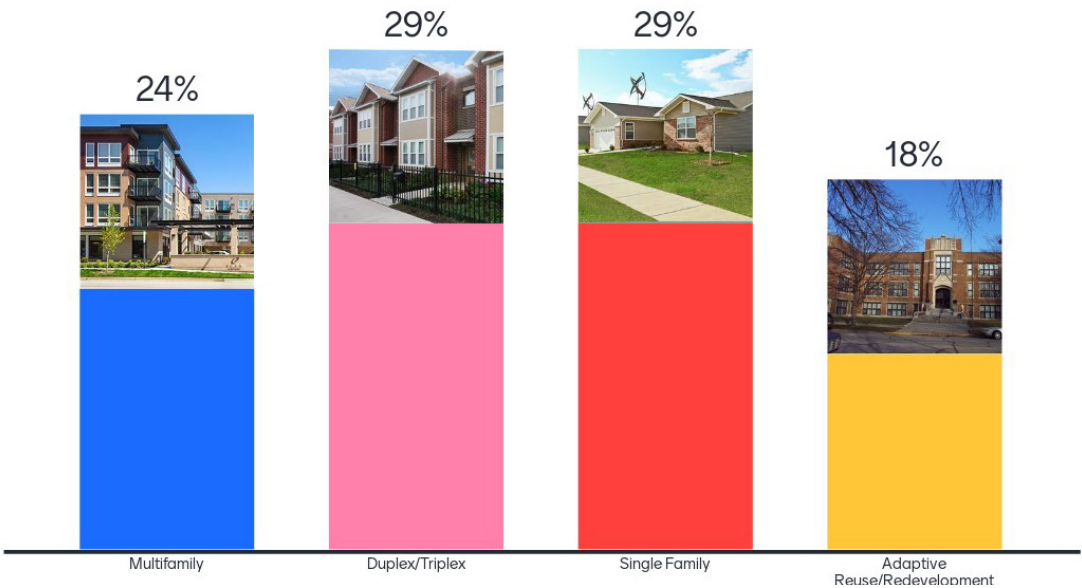


WHAT TYPE OF HOUSING DEVELOPMENT SHOULD WATSEKA FOCUS ON?

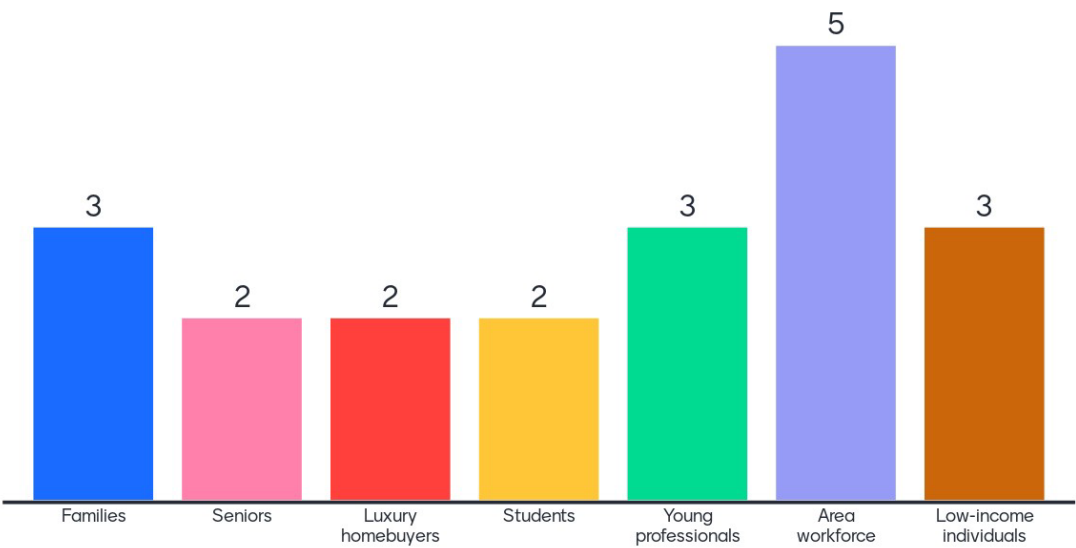




WHAT TYPE OF AFFORDABLE HOUSING DESIGN DO YOU PREFER?



WATSEKA NEEDS MORE HOUSING FOR...



WHAT SHOULD WATSEKA'S HOUSING STOCK LOOK LIKE IN THE FUTURE?

attractive and safe from flooding

Less lower rated due to grant. More reasonably priced homes and more rental and condos. With most or all still being taken care well.



IF YOU WERE IN CHARGE OF THE CITY'S BUDGET, WHICH ITEMS WOULD YOU INVEST IN?



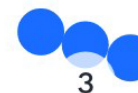
Community programming (public art, events)



Transportation access (bike lanes, sidewalks, etc)



Affordable housing (new construction, rehabilitation, senior housing)



Downtown amenities (facade improvement, benches, streetscape)



Recreation (parks, trails)



Business recruitment/retention



Services (police, EMS, code enforcement)



Infrastructure (internet, streets, sewer/water lines)

HOW CAN THE CITY OF WATSEKA BETTER SUPPORT YOU AND YOUR NEIGHBORS?

broadcast meetings on internet platform

Video tape and send out over YouTube the city meetings.

Bring in restuarants



GOALS AND RECOMMENDATIONS



GOALS AND RECOMMENDATIONS

Throughout 2020, the Community Revitalization project's core planning group met with City staff to review the overall results of this planning effort and discuss goals and recommendations for the strategy areas. During these meetings, the planning team reviewed the findings of the Community Revitalization Plan process to evaluate the existing conditions, needs, and vision for the study's strategy area and the City of Watseka overall.

Witseka is a unique community holding a diversity of assets, goals, and developmental potential. The following pages highlight recommendations to address some of the most salient and pressing conditions of the city overall as identified by the City of Witseska and the core planning team. The recommendations listed below are intended to draw upon the existing conditions and assets of each of the strategy areas and work in conjunction to help the City of Witseska prioritize development objectives that may result in effective outcomes for the community with the most efficient use of time and resources. Recommendations were developed and informed through the many components of this study, including its planning and funding review, demographic, economic, and housing analyses, Housing Stock Survey, public meetings, and Community Needs Assessment Survey. The recommendations contained in the following pages are intended to establish a vision and prioritized development goals for the City of Witseska.

WATSEKA VISION

HOUSING

1. Prioritize the rehabilitation, demolition, and repurposing of vacant buildings throughout the city
 - a. Convert existing vacant properties into occupiable housing for the community and new residents
 - b. For properties unqualified for rehabilitation, fund demolition and greening efforts
2. Develop more high-quality, affordable rental housing options for families and local workforce
3. Encourage and promote home maintenance, rehabilitation, and façade programs to Watseka homeowners as well as resources to help residents stay in their homes during difficult times
 - a. Dedicate resources, staff, or time to the application of housing related grants such as IHDA's Community Affairs, Homeownership, or Housing Counseling programs.
4. Establish a plan of action to acquire existing agricultural land or vacant land for future housing development
5. Provide resources to expand code enforcement and maintenance on blighted properties
6. Consider innovative ways to increase, improve, and diversify Watseka's housing stock
 - a. Establish a program to incentivize the conversion of second stories in the downtown into apartments and lodging options
 - b. Preserve and promote Watseka's historically significant housing
 - c. Implement adaptive reuse and transform vacant or underutilized structures into housing
7. Create a network and stakeholder group of local developers, landowners, investors, residents, and city officials to connect investment to development opportunities
8. Establish a specific redevelopment plan for the northcentral portion of the city most effected by the damage and displacement of flooding
9. Adopt an Aging-in-Place initiative in Watseka to support elderly residents
 - a. Establish a grant or assistance program to help elderly residents make accessibility renovations that will allow them to stay in their homes
 - b. Support the creation or affordable, accessible senior housing within Watseka





WATSEKA VISION

ECONOMY

1. Support and expand vocation training, job training, apprenticeships, and education opportunities for Watseka residents
2. Continue to grow the façade improvement program and increase participation in downtown beautification
3. Leverage the TIF District to make infrastructure, community development, and streetscaping improvements to the downtown core
4. Prioritize the attraction of diversified, high-paying industries to Watseka
 - a. Promote the city's low tax rate, low cost of living, and quality K-12 education system to businesses seeking to relocate
5. Establish programs or create partnerships with organizations that train, support, and capitalize small businesses and local entrepreneurs
6. Develop a pop-up retail program that allows area businesses to occupy currently vacant storefronts
7. Promote a Shop Local initiative and incentive to support existing and new downtown businesses

COMMUNITY AND QUALITY OF LIFE

1. Create programs and a calendar of events for Watseka youth and families
2. Establish a task force to address the needs of Watseka's growing elderly population
 - a. Create a priority list of services for elderly Watseka residents
 - b. Conduct outreach to elderly residents and ensure they are aware of the city's resources
3. Expand and invest in Watseka's recreational amenities
 - a. Maintain and improve parks throughout the community
 - b. Develop new recreational trails, bike paths, and walking paths that connect city amenities to neighborhoods
 - c. Promote city parks as gathering spaces for community events



WATSEKA VISION

4. Ensure that amenities and destinations in Watseka are accessible to the city's large population of individuals living with a disability
5. Encourage cultural events and inclusion within the city
6. Invest in the continuity and quality of the city's sidewalk network to ensure safe routes to school, the downtown, and all neighborhoods
7. Promote engagement, volunteerism, and attendance for community organizations and events
8. Support and fund the development of community gathering spaces
9. Establish a task force of stakeholders from the city's influential organizations to continuously improve the quality of life in Watseka
 - a. Bring together representatives from the police department, school district, city, chamber of commerce, hospital, fire department, religious organizations, library, and others to make a collaboration action plan and network of change-makers



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LOCAL, STATE, AND FEDERAL RESOURCES

WATSEKA'S LOCAL DEVELOPMENT TOOLS

There are many local resources that are available throughout the City of Watseka to aid with local economic and community development initiatives.

DOWNTOWN CURRENT BUSINESS FUNDING INCENTIVES

Revolving Loan

- 0% Interest loans up to \$10,000
- Low Interest loans up to \$250,000

Three local loan officers picked from 3 differing financial institutions review applicants' documentations and refer person to City Council. This is done to maintain applicant's privacy. Application required for this program along with council approval. T and D's expansion into the former Big R store. Should replenish itself with loan repayments plus interest.

Façade Grant

- Matching funds reimbursement up to \$5,000
- Subject to Council's and or Building Inspector's approval of work.
- Eligibility Tax paying business entities.

Application to be filled out by business or property owner. Review process is initially reviewed by the Building Inspector and approved by council. Possible addendums to grant are:

1. Reimbursement for business owner to demolition, rehabilitation, and or restoration of adjacent properties to businesses.
2. On council discretion and approval, a single business may receive up to two Façade Grants.

Multiple recipients since we brought it back from my first term. May need to find an alternative funding source, which is why I created and intended the Liquor Tax to go towards.

Tax Abatements

- Sales Tax
- Property Tax

Reduce or eliminate the amount of property and or sales tax owners pay on new construction, rehabilitation, and/or major improvements. They won't completely eliminate your property tax bill—you'll still have to pay taxes on the value of the property before it was improved. Can only abate city corporate portion of these taxes Examples I've seen in other cities:

1. 5 year with 20 % annual reduction
2. 10 year with 10% annual reduction
3. Company has to make an annual written request to receive abatement.



Municipalities Conveyance of Real Estate

- Self-explanatory
- Used to help new companies get established and off to a good start.
- Usually company has to be in business and or supply certain amount of new jobs for an agreed upon period of time.
- Cannot use city owned land that was acquired through Eminent Domain or that has a restricted deed.

This was done through previous administration for C and L Trucking facility.

Industrial Development Revenue Bonds

Description - The IFA issues tax-exempt Industrial Development Revenue Bonds (IRB's) on behalf of manufacturing companies to finance the acquisition of fixed assets including land, buildings and equipment. Bond proceeds may be used for either new construction or renovation, and may be used to purchase new equipment

Benefits of Industrial Revenue Bond financing include:

- Long-term financing at interest rates lower than conventional financing, usually below prime
- Fixed or variable rate financing
- Finance up to 100% of project cost (subject to credit approval and underwriting standards of the borrower's bank)
- Interest to Bondholders on IFA Industrial Development Revenue Bonds is exempt from federal income taxation but is not exempt from (and is subject to) State of Illinois income taxation.

Type of Financing:

Because of significant up-front costs of issuance, prospective Industrial Revenue Bond financing of less \$1.5 million generally are not cost effective. Smaller fixed asset projects may be eligible for financing through other IFA loan programs.

The following section provides an overview of select incentive programs that may be utilized to promote economic and community development initiatives. Those highlighted may be particularly relevant to achieve the housing goals of this plan's strategy area, however this guide is not meant to serve as an exhaustive list of all resources available within the City of Watseka. Resources and programs that are not currently available within the City of Watseka may be provided for potential future application or reference. It is important to note that IHDA does not designate, administer, allocate, or fund these programs. Program information, including incentives and eligibility, is subject to change. For specific and current program information, contact the City of Watseka or appropriate program administrator.



ENTERPRISE ZONE PROGRAM

BACKGROUND

An Enterprise Zone is a specific area designated by the State of Illinois in cooperation with a local government to receive various tax incentives and other benefits to stimulate economic activity and neighborhood revitalization. The Illinois Enterprise Zone Program is designed to stimulate economic growth and neighborhood revitalization in economically depressed areas of the state through state and local tax incentives, regulatory relief and improved governmental services. Once designated, an Enterprise Zone maintains its designation for 15 years. After 13 years, the Enterprise Zone Board will review the zone to determine a possible ten-year extension of the designation. Enterprise Zones range from a half square mile to fifteen square miles. Businesses located or expanding in an Illinois enterprise zone may be eligible for the state and local tax incentives. The Enterprise Zone program was enacted by the Illinois Enterprise Zone Act (20 ILCS 655/) and took effect December 7, 1982. The Illinois Department of Commerce and Economic Opportunity (DCEO) administers the program at the state level.

STATE INCENTIVES

ILLINOIS DEPARTMENT OF REVENUE (IDOR)

- Building Materials Exemption (BME)
- Relief from sales tax on building materials used in the construction, rehabilitation, or renovation of real estate
- See Business Incentives Reporting and Building Materials Exemption Certification
- Investment Tax Credit
- Allows for a 0.5% credit against the state income tax for investments in qualified property
- For more information, please contact IDOR

ILLINOIS DEPARTMENT OF COMMERCE AND ECONOMIC OPPORTUNITY (DCEO)

- Manufacturing Machinery and Equipment/Pollution Control (MM&E)
- Provides a 6.25% state sales tax exemption on all tangible property
- Utility/Telecommunications Tax Exemption
- Provides a 5% state tax exemption on gas and electricity, as well as an exemption of the Illinois Commission 0.1% administrative charge and excise taxes on the act or privilege of originating or receiving telecommunications
- Certification through DCEO requires business entities to submit an application and supporting documentation which demonstrate that the business has met the minimum statutory requirements of investment and job creation/retention

TAX INCREMENT FINANCING (TIF)



BACKGROUND

Tax Increment Financing, (TIF) is a local economic development tool that dedicates sales tax revenues and additional incremental property tax revenues generated within the TIF for improvements made within the district to encourage new economic development and job creation. In the State of Illinois, the Tax Increment Allocation Redevelopment Act (TIF Act) was adopted in 1977. Units of local government designate TIF districts within their jurisdiction. Therefore, TIF enables municipalities to self-finance redevelopment programs. The Illinois TIF Act specifies a number of requirements that must be satisfied for an area to qualify for TIF. To add, Illinois law allows a TIF district to exist for a period of up to 23 years, with the possibility of extending the district's life for another 12 years upon application to the Illinois legislature.

A TIF District's revenue (tax increment) comes from the increased assessed value of property and improvements within the District. Once a TIF District is created, the value of the property in the area is established as the "base amount." The property taxes paid on the base amount continue to go to the various taxing bodies as they always had. The growth of the value of the property over the base is what generates the tax increment. Funds may be used for costs associated with the development or redevelopment of property within the TIF district, allowing blighted, declining, and underperforming areas to again become viable, and allowing these areas to compete with vacant land at the edge of urban areas. Overall, the intent is to reinvest and leverage any short-term gains so that all the taxing bodies receive larger financial gains in the future.

STATE AND LOCAL INCENTIVES¹

Municipal officials regulate allocation and disbursement of funds within the TIF District. Each TIF request is thoroughly evaluated by the municipal officials. Projects in TIF Districts typically include:

- Redevelopment of substandard, obsolete, or vacant buildings
- Financing public infrastructure improvements, including streets, sewer, water, in declining areas
- Cleaning up polluted areas
- Improving the viability of downtown business districts; rehabilitating historic properties
- Providing infrastructure needed to develop a site for new industrial or commercial use

As mentioned TIF can be used to fund a variety of public improvements and other investments that are essential to a successful redevelopment program. The eligible uses for TIF funds are provided in Illinois' Tax Allocation Redevelopment Act/TIF Act. The TIF Act generally authorizes that TIF funds may be used for²:

- The administration of a TIF redevelopment project;
- Property acquisition;
- Rehabilitation or renovation of existing public or private buildings;
- Construction of public works or improvements;
- Job training;
- Relocation;
- Financing costs, including interest assistance;
- Studies, surveys and plans;
- Marketing sites within the TIF;
- Professional services, such as architectural, engineering, legal and financial planning;
- Demolition and site preparation

¹ The City of Watseka has two active TIF districts and is proposing the extension of a third and designation of a fourth.

² Some restrictions may apply; see the Act for the list of TIF-eligible costs





OPPORTUNITY ZONES (OZ)

BACKGROUND

Opportunity Zones are low-income census tracts into which investors can put capital to work financing new projects and enterprises in exchange for certain federal capital gain tax advantages. In addition, Opportunity Zones are an economic development tool that is designed to spur economic development and job creation in distressed communities. The program is designed to spur long-term private sector investment in low-income communities, while offering a frictionless way for investors to reinvest capital gain. Opportunity Zones were presented and established by U.S. Congress in the Tax Cuts and Jobs Act of 2017 passed December of 2017 (see Public Law No. 115-97).

Legislation requires governors to designate Opportunity Zones among eligible census tracts within their state. Eligible census tracts are determined based on having median family income that does not exceed 80% of area median income and a poverty rate of at least 20%. Governors are to designate 25% of such tracts within their state, although 5% of a governor's selection may be ineligible tracts that are contiguous with Opportunity Zone-eligible tracts and have a median income that does not exceed 125% of the median income of the adjacent qualified tract. Following the governor's proposal, the U.S. Treasury Department certifies the eligible tracts as Opportunity Zones for ten years.

In Illinois, then Governor Bruce Rauner was eligible to nominate 25% (327) of the state's 1,305 qualifying low-income census tracts as Opportunity Zones. Governor Rauner, along with local units of government, Economic Development Organizations, Chamber of Commerce and community organizations, engaged in a three-phase approach to identify and nominate the 327 Opportunity Zones (Illinois DCEO). The methodology consisted of:

- 1) Need Based Indexing
- 2) Equitable Distribution
- 3) Local Consideration

To find a detailed summary of Opportunity Zone designation in Illinois, visit the Illinois Department of Commerce and Economic Opportunity's website¹.

Opportunity Funds are private sector investment vehicles that invest at least 90% of their capital in Opportunity Zones. The fund model is intended to enable several investors to pool their resources in Opportunity Zones, increasing the scale of investments going to underserved areas. This self-certifying program has no cap on how much capital can move, creating a simple business model. Consequently, all investments that seek the benefit from the tax advantages of the program must be made through an opportunity fund. Funds are to invest at least 90% of capital in qualified zones and will be audited two times per year for compliance. The program is driven by the private sector; therefore, the private sector is responsible, along with other stakeholders, for establishing Opportunity Funds.

¹ <https://www2.illinois.gov/dceo/Pages/OppZn.aspx>



STATE AND LOCAL INCENTIVES

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

- Temporary deferral - Investors can defer capital gains taxes until 2026 by putting and keeping unrealized gains in an Opportunity Fund.
- Reduction – The original amount of capital gains on which an investor has to pay deferred taxes is reduced by 10%, if the Opportunity Fund investment is held for 5 years, and another 5% if held for 7 years.
- Exception – Any capital gains on investments made through the Opportunity Fund accrue tax-free as long as long as the investor holds them for at least 10 years.

OPPORTUNITY ZONES IN WATSEKA

As of March 2018, Census Tract 9504 in Watseka is the only tract in Iroquois County designated as an Opportunity Zone.

HISTORIC DISTRICTS



BACKGROUND

A historic district is listed on the National Register of Historic Places as a historic place worthy of preservation and is part of a national program to coordinate and support public and private efforts to identify, evaluate, and protect America's historic and archaeological resources. According to the National Register, there are more than 93,000 properties representing 1.8 million contributing buildings, sites, districts, structures, and objects. Almost every county in the United States has at least one place listed in the National Register. The Illinois State Historic Preservation Office (SHPO, and formerly the Illinois Department of Conservation) designates historic districts in Illinois, but districts and buildings may be nominated by anyone.

STATE AND LOCAL INCENTIVES

Listing on the National Register makes the district/property eligible for certain financial benefits and increases a community's awareness and appreciation of its cultural resources by promoting a sense of pride in local history and the built environment. Benefits include: potentially stopping the damage or destruction of registered places by requiring state or federally permitted/funded/licensed projects to examine alternatives; offering a federal and a state income tax incentive for rehabilitating income-producing places; offering a property tax assessment freeze incentive for rehabilitating single family, owner occupied residences; and increasing awareness and appreciation of registered places. Being listed in the National Register does not require property owners to obtain prior approval to change their property when using private, city, or county funds; require private property owners to preserve or restore their registered place; or block state or federally funded/permitted/licensed projects when these are desired by the owner and shown to be in the public interest.

FEDERAL HISTORIC PRESERVATION TAX CREDIT

The Tax Reform Act of 1986 provides a 20% federal income tax credit for owners of income producing historic buildings that undergo substantial rehabilitation. A credit equal to 20% of a rehabilitation's qualified expenditures may be subtracted directly from the owner's federal income taxes. The program benefits the owner, the occupants, and the community by encouraging the preservation of historic buildings through promotion, recognition, designation, and reuse; increasing the value of rehabilitated properties; returning underutilized structures to the tax rolls; revitalizing downtowns and neighborhoods and often increasing the amount of housing available within the community; and sustainably reusing the built environment.

ILLINOIS HISTORIC PRESERVATION TAX CREDIT

Signed by former Governor Bruce Rauner in July 2018 and beginning on January 1, 2019, the state Historic Tax Credit will provide a state income tax credit equal to 25% of a project's qualified expenditures to owners of income producing certified historic structures who undertake certified rehabilitations. The state tax credit may be layered with the federal tax credit, resulting in a 45% overall tax credit for qualified expenditures. Projects with qualified expenditures incurred on or after January 1, 2019, through December 21, 2023, will be eligible to apply for the state tax credit. The credit is scheduled to end on or before December 31, 2023. Projects that meet one of the following criteria will be prioritized:



- The qualified structure is located in a county that borders a state with a historic property rehabilitation credit;
- The qualified historic structure was previously owned by a federal, state, or local governmental entity;
- The structure is located in a census tract that has a median family income at or below the state median family income;
- The qualified rehabilitation plan includes in the development partnership a Community Development Entity or a low profit (B Corporation) or not-for-profit organization;
- The qualified historic structure is located in an area declared under an Emergency Declaration of Major Disaster under the federal Robert T. Stafford Disaster Relief and Emergency Assistance Act (most likely within the three years prior to the qualified expenditures, but that is not yet determined).

HISTORIC DISTRICTS IN WATSEKA

As of April 2022, there are no Historic Districts in Watseka. However, there are two Historic Places: Watseka Union Depot and the Old Iroquois County Courthouse. Additionally, the City is preparing to establish a National Historic District in downtown Watseka, bounded by the Watseka Diamond Railroad crossing, West Oak Street, North 6th Street, and East Walnut Street.



IHDA PROGRAMS AND RESOURCES

MULTIFAMILY PROGRAMS AND FINANCING PRELIMINARY PROJECT ASSESSMENT (PPA)

Prior to applying for any IHDA resource, a sponsor must submit a Preliminary Project Assessment (PPA). The PPA addresses the project's site and market using specific market data and metrics. In addition to the market review, IHDA also confirms a project's Opportunity Area (OA) and Proximate Opportunity Area status if requested. After the review, IHDA will notify the sponsor if the PPA received approval or denial. Approved PPA's are eligible to submit an application for tax credits or IHDA financing. However, approval of a PPA does not guarantee an allocation of tax credits or IHDA financing. The application process differs based on the type of resource applied for:

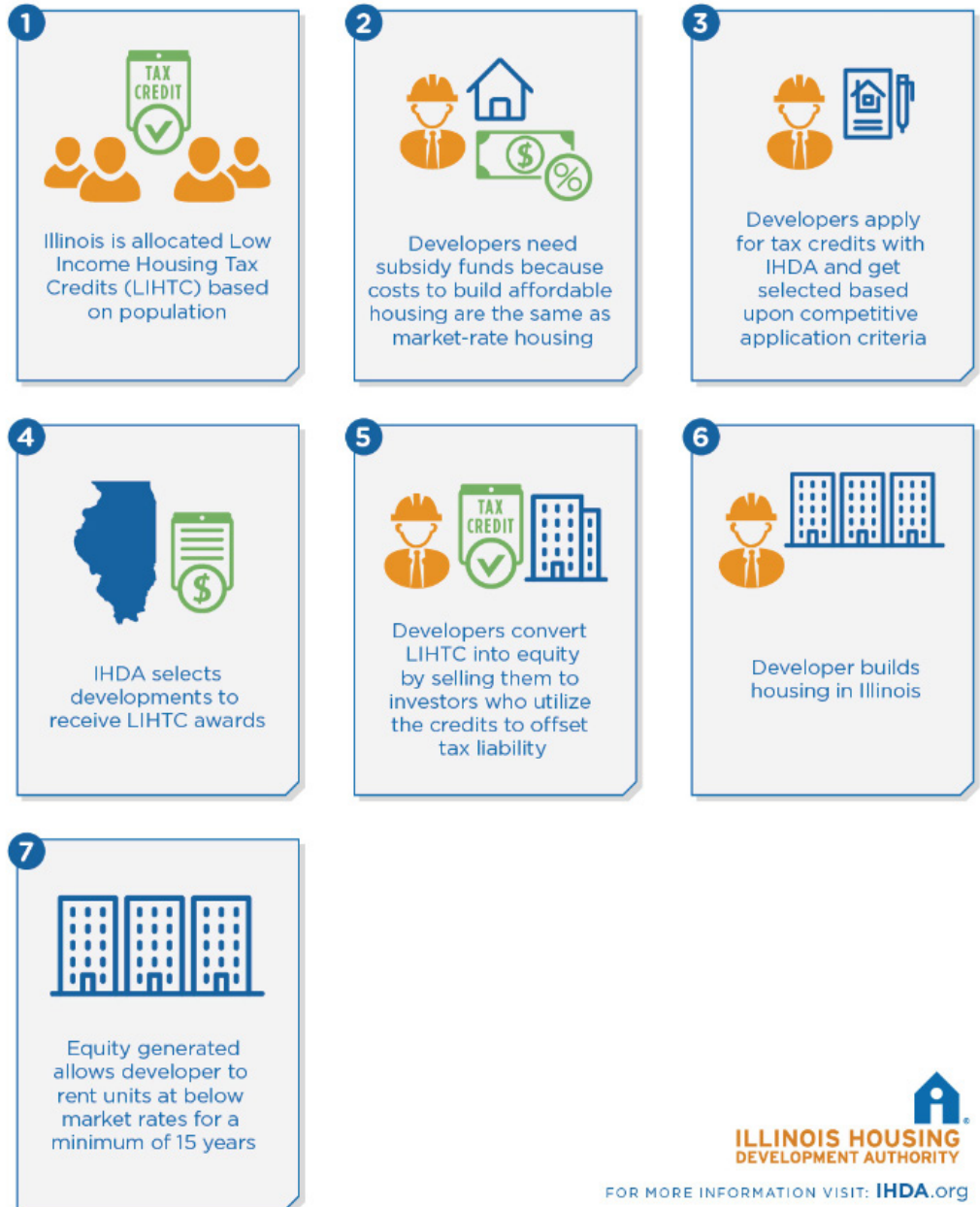
LOW INCOME HOUSING TAX CREDIT

The Low-Income Housing Tax Credit (LIHTC, Housing Credit) is a dollar-for-dollar federal tax credit for affordable housing investments. It was created under the Tax Reform Act of 1986 and gives incentives for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The program is administered at the state level by state housing finance agencies (i.e. IHDA) with each state getting a fixed allocation of credits based on its population. IHDA evaluates applications against the "Qualified Allocation Plan" (QAP). LIHTC accounts for the majority (approximately 90%) of all affordable rental housing created in the United States today, and is the most successful affordable housing tool in Illinois. The tax credits are more attractive than tax deductions as the credits provide a dollar-for-dollar reduction in a taxpayer's federal income tax, whereas a tax deduction only provides a reduction in taxable income. The maximum rent that can be charged is based upon the Area Median Income ("AMI") and is capped at 80% of AMI. Rents must be kept affordable for a 15-year initial "compliance period" and a subsequent 15-year "extended use period".

HOW LIHTC WORKS

A developer proposes a project to IHDA, wins an allocation of tax credits, completes the project, certifies its cost, and rents-up the project to low-income tenants. Simultaneously, an investor makes a “capital contribution” to the project’s owner in exchange for being “allocated” the entity’s LIHTCs over a ten-year period (syndication). The program’s structure as part of the tax code ensures that private investors bear the financial burden if properties are not successful. This pay-for-performance accountability has driven private sector discipline to the LIHTC program, resulting in a foreclosure rate of less than 0.1%, far less than that of comparable market-rate properties. As a permanent part of the tax code, the LIHTC program necessitates public-private partnerships, and has leveraged more than \$100 billion in private equity investment for the creation of affordable rental housing nationally.

How Does the Low Income Housing Tax Credit Work?





MULTIFAMILY HOUSING DEVELOPMENTS

Tax credits serve as a very powerful tool to developers who create affordable multifamily rental housing. Developments can be realized through a variety of designs, layouts, and with varying requirements; multifamily properties rehabbed or constructed through tax credits may include residences for elderly individuals, families, single individuals, veterans, people at-risk of homelessness, and people with special needs and/or disabilities. While the development must provide affordable housing units, unit mixes can vary to include rents that accommodate extremely low-income populations as well as those that fall only slightly lower than the area median income, or market rate rentals. Housing that is developed as a result of tax credit awards may be developed in a wide variety of styles and with varying amenities. Historically, tax credit developments have included townhomes, duplexes, multi-unit buildings with 50 or more units, and scattered single family homes. Design, tenant population, and construction decisions, while all holding implications on the cost of construction, rents charged, and many other factors that are taken into consideration during a project's application period, are ultimately decided upon by the housing developer. The following examples highlight various styles of multifamily housing developments that have been constructed through IHDA's tax credit programs:



TIGER SENIOR APARTMENTS

Paris, Illinois
Redevelopment of shuttered
Paris High School
42-unit senior residence



COTTAGE APARTMENTS

Normal, Illinois
New construction
50-unit senior residence

EMERALD RIDGE

East Alton, Illinois
Redevelopment, new
construction 46 single
family homes, duplexes



MAPLE RIDGE II

Paris, Illinois
New construction
50 single family homes,
duplexes, and multi-unit
buildings



COMMUNITY REVITALIZATION IN THE LOW-INCOME TAX CREDIT PROGRAM

Community Revitalization plays an important role within IHDA's LIHTC program by promoting development of affordable housing in all areas and communities throughout the state and ensuring that projects proposing to locate within vulnerable markets are connected and contributing to local planning and development activities. Community Revitalization is offered as a substantial incentive in the competitive 9% round, allowing projects that do not fall within Opportunity Areas to earn up to 10 points by demonstrating tangible connections to local planning initiatives. IHDA also utilizes Community Revitalization to ensure that affordable housing projects are responsibly connected to local planning and development initiatives. Under both the 4% and 9% LIHTC rounds, all projects proposing to locate in a Qualified Census Tract (QCT) or Racially or Ethnically Concentrated Area of Poverty (R/ECAP), or those that receive a Conditional Approval based on market characteristics, are required by IHDA to submit a Community Revitalization Strategy and supporting documentation that meets all requirements under the current Community Revitalization Thresholds as a condition of closing.

The following pages contain the most recent Community Revitalization Thresholds and Scoring Criteria which are applicable for the 2022-2023 LIHTC rounds.

ILLINOIS AFFORDABLE HOUSING TAX CREDIT

The Illinois Affordable Housing Tax Credit (IAHTC) encourages private investment in affordable housing by providing donors of qualified donations with a one-time tax credit on their Illinois state income tax equal to 50% of the value of the donation. The donor can choose to transfer the credits to the project, which creates additional project financing through syndication of the credits. IHDA administers the statewide program, and the City of Chicago's Department of Housing administers the program in the City of Chicago. IHDA receives 75.5% of the annual IAHTC allocation, while the City of Chicago receives 24.5%. Each administrative entity has its own application process. Rules governing the IAHTC program are found in the Illinois Administrative Code, Title 47, Chapter II, Part 355.

ELIGIBLE DONATIONS

Eligible donations include money, securities, real estate or personal property. Donations must be provided, without consideration, to a qualified non-profit affordable housing sponsor for an affordable housing project. The donations may be aggregated if more than one donation is received for a development, but the total donation must exceed \$10,000. All donors must submit a donor affidavit stating that they understand the donation is eligible for the IAHTC program and whether they will retain or transfer the tax credit certificate. The donation must occur within 12 months of the receipt of an IAHTC reservation. Non-employer-assisted housing projects may apply for a 12-month extension in writing.

INCOME LEVELS SERVED

For all but employer-assisted housing developments, 25% of the units in each development for rental projects and 100% of units in ownership projects must serve persons with incomes at or below 60% of the area median income. Rents or mortgage payments may not exceed 30% of the household income. For employer-assisted housing developments, 100% of units must serve eligible employees whose adjusted income is equal to 120% or less of the area median income.

¹ See IHDA's Opportunity Area website (<https://www.ihda.org/developers/market-research/opportunity-areas/>) for more information

COMMUNITY REVITALIZATION THRESHOLDS AND SCORING 2022-2023

2022-23 COMMUNITY REVITALIZATION STRATEGY



Definitions

- **Community Revitalization Strategy (CRS)** shall mean a deliberate, concerted, and locally approved plan or documented interconnected series of local efforts with local stakeholder support intended to improve and enhance specific aspects of a Community Revitalization Strategy Area (defined below). Please note: A locally approved plan is but one method of documentation, but and because formalized plans are beyond the capabilities of all municipalities in the state, well-documented efforts taking place outside of formalized plans are equally acceptable for this purpose.
- **Community Revitalization Strategy Area (CRSA)** shall mean the Project area for a Community Revitalization Strategy. The CRSA must be contained to an area that is **the smaller of the following two options**: (1) An area that is no larger than a three-mile radius from the subject property(ies), OR (2) An area (census tract(s), municipality, neighborhood/community area, etc.) with a population no greater than 30,000. IHDA Community Revitalization staff may approve a larger CRSA on an individual basis if sponsor provides documentation evidencing the need to define a larger area.
- **Affordable Housing** – For the purposes of Community Revitalization Strategy Section IX)C.iv of IHDA's 2022-2023 QAP only, the term "Affordable Housing" is defined by one of the following criteria:
 - Rent restricted rental units (legally restricted via use of programs such as Low-Income Housing Tax Credits, HOME, Illinois Affordable Housing Trust Funds, etc.) where rent is restricted to levels affordable to households earning under 30%, 50%, 60%, or 80% of the Area Median Income;
 - Rent subsidized rental units (examples of rental subsidies are Project Based Rental Assistance, Project Based Vouchers, Housing Choice Vouchers, Section 811, and Rental Housing Support Program);
 - Affordable homeownership programs, including the use of subsidized mortgage credit certificates, mortgage revenue bonds, or down payment assistance that are limited to households earning less than 120% of Area Median Income.
- **BIPOC** shall mean "Black, Indigenous, or Person(s) of Color"
- **Subject Property(ies)** shall mean the property or properties where Affordable Housing activity proposed by the LIHTC application will be located.

IHDA provides technical assistance to project sponsors and communities that require or are interested in submitting a Community Revitalization Strategy. For more information, or to request technical assistance, please contact Revitalization@IHDA.org.

Additional information and resources can be found on IHDA's **Community Revitalization Website**.

Cover Letter

Required for both 4% and 9% applications. An optional template cover letter provided by IHDA may be utilized.

Click here to utilize IHDA's Cover Letter template (optional)

A cover letter citing the locations (**document title and page numbers**) within the submitted materials where thresholds and scoring criteria can be found. The Community Revitalization Strategy for 4% and 9% applications will not be evaluated without this cover letter.

2022-23 COMMUNITY REVITALIZATION STRATEGY

Threshold Requirements

Threshold Requirements

Within the Low-Income Housing Tax Credit (LIHTC) program, all projects that are not eligible to receive Opportunity Area points may submit a Community Revitalization Strategy, which can be awarded up to 10 points in a 9% competitive application. To be eligible for these points, the Community Revitalization Strategy must first meet all of the Threshold Requirements outlined below. **All materials, plans, and supporting documentation must be dated within five (5) years of application submission** (excepting community participation, see below); sponsor may submit materials, plans, or supporting documentation that are up to ten (10) years old from the time of application submission, but sponsor must demonstrate a clear connection to the present conditions and goals of the community through a detailed narrative and evidence from the community.

Additionally, all projects proposing to locate in a Qualified Census Tract (QCT) or HUD-recognized Racially or Ethnically Concentrated Area of Poverty (R/ECAP), or projects demonstrating market concerns as identified by IHDA, determined at the time of PPA, must submit a Community Revitalization Strategy and supporting documentation that at a minimum meets the mandatory Threshold Requirements outlined below. This requirement applies to projects seeking either 4% or 9% LIHTC.

Defined Community Revitalization Strategy and Area

All of the following must be provided:

- | | |
|----|--|
| A) | <p>A written description of the Community Revitalization Strategy Area designated for revitalization, with boundaries clearly described.</p> <p>The CRSA must be contained to an area that is the smaller of the following two options: (1) An area that is no larger than a three-mile radius from the subject property(ies), OR (2) An area (census tract(s), municipality, neighborhood/community area, etc.) with a population no greater than 30,000.</p> <p>IHDA Community Revitalization staff may approve a larger CRSA on an individual basis if sponsor provides documentation evidencing the need to define a larger area.</p> |
| B) | <p>A detailed narrative of the Community Revitalization Strategy. This must address why the designated Area was chosen for revitalization, and specifically how the Strategy has and/or will address the challenges that residents of the community face in accessing resources and amenities.</p> |
| C) | <p>A map locating the subject property(ies) within the designated Community Revitalization Strategy Area. The map must identify CRSA amenities, institutions, and assets, as well as where affordable housing is both currently located and planned. If available, land use and zoning designations may also be included.</p> <p>Click here to utilize IHDA's Asset Map template (optional)</p> |

The Community Revitalization Strategy defined above must demonstrate components of:

1) Affordable housing

All of the following must be provided:

- | | |
|----|---|
| A) | <p>Documentation explicitly stating the need and desire for affordable housing as part of the Strategy for the community. The type of revitalization needed should be specified, such as preservation, demolition and greening, infill, rehabilitation, new development, rental housing, and/or homeownership</p> <p><i>(community plans which indicate targeted areas for affordable housing, a letter summarizing local efforts made to designate areas for affordable housing, housing plans, etc.).</i></p> |
| B) | <p>Documentation demonstrating the subject property's alignment with the Community Revitalization Strategy.</p> |

2022-23 COMMUNITY REVITALIZATION STRATEGY

Threshold Requirements

2) Community participation

Activities must have taken place within three (3) years of application submission.
At least 2 of the following must be provided:

- A) Local advertisements or evidence of community outreach for public meetings related to the Community Revitalization Strategy (*newspaper advertisements, local community newsletters, leaflets, local postings, etc.*).
- B) Attendance sheets or sign-in sheets from public meetings.
- C) Documentation showing the input gained from public meetings (*SWOT analyses, meeting minutes, lists of preferences, documentation of comments received, etc.*).
- D) Evidence of community-led project(s) that align with the Community Revitalization Strategy (*materials documenting community-based development initiative or program, community-based participatory budgeting process, etc.*).
- E) Community participation or action components in published planning documents or efforts (*TIF plans, comprehensive plans, neighborhood/corridor plans, etc.*).
- F) Evidence of a mix of public, private, and nonprofit investment in the Community Revitalization Strategy indicating a broad coalition of local stakeholders (*agreements or Memoranda of Understandings (MOUs) between community-based organizations and financial institutions or government entities, etc.*).
- G) Documentation of sponsor- or developer-hosted community meeting
Click here to utilize IHDA's Community Meeting Toolkit (optional)

3) Plan adoption, approval, or support by local champion

At least 1 of the following must be provided:

- A) A resolution passed by a local governmental board, community, or committee stating the adoption of a plan that is a component of or relevant to the Community Revitalization Strategy (*comprehensive plan, transportation plan, neighborhood priorities report, etc.*).
- B) A letter signed by an elected official from the Strategy Area detailing the official approval of component(s) of the Community Revitalization Strategy. The letter must contain the date the plan was approved and the names of the officials and/or staff who approved it.
- C) Meeting minutes from a local governmental board, community, or committee meeting which clearly state the approval of component(s) of the Community Revitalization Strategy.
- D) Letter of support for the Community Revitalization Strategy from an existing local "champion" or "quarterback," not on the project development team, who has the capacity for mobilizing and coordinating resources and funding (*CDC, local community leader, neighborhood group, etc.*).

4) Economic development integration

All of the following must be provided:

- A) A completed CRSA Market Snapshot, provided by IHDA
Click here to utilize IHDA's CRSA Market Snapshot (required)
- B) A realistic implementation plan to promote the Strategy Area's economic progress that both identifies and addresses the community's most pertinent challenges, goals, and opportunities across a range of sectors (*activities to create meaningful jobs, attract businesses or a grocery store, invest in public infrastructure such as potholes or bike lanes, etc.*).

2022-23 COMMUNITY REVITALIZATION STRATEGY

Scoring Criteria

Scoring Criteria

Submissions that have met all of the Threshold Requirements can score up to 10 points for demonstrating that their Community Revitalization Strategy includes components outlined within the following Scoring Criteria. **All materials, plans, and supporting documentation must be dated within five (5) years of application submission**; sponsor may submit materials, plans, or supporting documentation that are up to ten (10) years old from the time of application submission, but sponsor must demonstrate a clear connection to the present conditions and goals of the community through a detailed narrative and evidence from the community. Submissions may utilize the documentation referenced in their Threshold Requirements, as well as any needed additional materials to provide evidence of the following aspects within the Community Revitalization Strategy Area:

BUILDING OPPORTUNITY	
1) Addressing a pre-existing community need	
2 points available	
A)	1 point is automatically earned if project site(s) falls within a census tract(s) designated as a “Moderate Revitalization Impact Area” as listed on IHDA’s Market Research website* . An additional point may be earned per category C below.
B)	2 points are automatically earned if project site(s) falls within a census tract(s) designated as a “High Revitalization Impact Area” as listed on IHDA’s Market Research website* .
C)	<p>Project sites not falling within a designated Revitalization Impact Area may earn up to 2 points by demonstrating their explicit need for revitalization. To earn these points, a narrative supported by accompanying evidence must illustrate the Community Revitalization Strategy Area's need in at least 1 of the categories listed below, or other pertinent and measurable areas:</p> <ul style="list-style-type: none">-Rapidly declining population-Employment insecurity-High concentration of blighted housing stock-Unmet need for health services, educational opportunities, fresh foods, available/affordable housing, or other basic amenities-Other community demographic or economic insecurities <p><i>In order to qualify for points under category C, claims in narrative must be substantiated and verified by accompanying evidence.</i></p>
2) Capacity-building and partnerships	
2 points available (1 point per category satisfied)	
Acceptable types of documentation for this area include executed Memoranda of Understanding (MOUs), internship agreements with colleges/universities, curricula of accessible training programs, grant applications, applications for technical assistance, letters of intent from anchor institutions, etc.	
A)	Documentation of at least one (1) formal partnership or official collaboration between the local government and/or established community-based organizations working towards a public agenda in the Strategy Area (neighborhood boards, local nonprofits, etc.) with organizations that offer technical assistance, capacity-building, or shared services. Documentation must also demonstrate that these partnerships have measurably improved community or resident outcomes.
B)	Evidence that the community has or is developing programming to actively place interns and/or students in public-service positions (<i>municipal government, social services, healthcare, education, etc.</i>).
C)	Evidence of community services available to increase job training and access (<i>skills-based trainings offered at free or reduced costs, transportation services for job access, seeking job-creation entities, etc.</i>).

2022-23 COMMUNITY REVITALIZATION STRATEGY

Scoring Criteria

D)	Documentation of a formal agreement between the subject property and an entity listed on the State Economic Development Resource Directory or a HUD Section 3 plan.
E)	Evidence of financial support allocated from major community stakeholders such as universities, hospitals, or other anchor institutions to the Community Revitalization Strategy and/or the subject property(ies) <i>(this may include allocations from an approved Opportunity Fund).</i>
F)	Evidence that the community is actively seeking assistance for capacity-building activities <i>(applying for grants, participating in training or technical assistance programs including those offered by IHDA, etc.).</i>
G)	Documentation of at least one (1) formal partnership between sponsor/developer and a certified MBE/WBE providing services and/or programming to the subject property and accessible to the larger community.

3) Promoting racial equity

1 point available

A)	<p>Documentation that the community or Community Revitalization Strategy is actively promoting racial equity or pursuing racial equity initiatives. To earn this point, a narrative supported by accompanying evidence must illustrate the presence of at least one of the categories listed below, or other pertinent and measurable areas:</p> <ul style="list-style-type: none"> -Active outreach, inclusion, and leadership of BIPOC populations in planning activities -Education or training availability for Diversity, Equity, and Inclusion (DEI) -Fair housing programming, marketing, or education -Promotion of homeownership to BIPOC communities -Provision of housing counseling and education targeting BIPOC communities -Provision of translation services for local programs and services -Support of entrepreneurial activities and initiatives for BIPOC communities -Support of wealth-building initiatives for BIPOC communities -Other activities that promote racial equity
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ACCESSIBILITY AND LIVABILITY

1) Improvements in amenities and services

3 points available (1 point per category satisfied)

Document local efforts to improve and/or preserve access to the following elements within or available specifically to the Community Revitalization Strategy Area.

A map/list of existing amenities present in the CRSA will not satisfy these categories.

Documentation must indicate how the CRS and/or subject property will **improve or preserve access** to existing amenities and/or provide new or innovative amenities within the CRSA.

A)	Banking and financial services
B)	Business development or incubation
C)	Childcare availability
D)	Civic services and engagement opportunities
E)	<p>Community engagement via developer- or sponsor-hosted community meetings</p> <p>Click here to utilize IHDA's Community Meeting Toolkit (optional)</p>
F)	Educational opportunities <i>(K-12, adult/vocational)</i>
G)	Food access

2022-23 COMMUNITY REVITALIZATION STRATEGY

Scoring Criteria

H)	Healthcare and social services
I)	Homelessness services/supportive housing initiatives
J)	Municipal/community-wide broadband internet access
K)	Recreational opportunities
L)	Retail opportunities
M)	Senior center and/or senior social/recreational programming
N)	Streetscaping, public art, river walks, garden walks, farmers/art markets, tourism, other activities that attract visitors and business
O)	Transportation access
P)	Other: Provide documentation illustrating how innovative activities not defined above are being used to meet the needs of the CRSA

PLAN IMPLEMENTATION AND FUNDING

1) The Community Revitalization Strategy is being implemented

1 point available (1 point per category satisfied)

A)	Narrative detailing the Community Revitalization Strategy's implementation schedule, in specific quarters or months and years (<i>e.g. Q1 2022 or January-March 2022</i>), from plan creation to present. Accompanying evidence must also be provided demonstrating that significant portions of the Strategy have already been accomplished or are underway that can be substantiated via site visits and/or audits.
B)	Proof of implementation of infrastructure improvements made within the Strategy Area needed for continued development and/or investment (<i>map of road improvements, proof of investment in building facades, local press coverage etc.</i>).
C)	Evidence of measurable progress in addressing local services issues (<i>public health, homelessness, employment, and training, etc.</i>).

2) The Community Revitalization Strategy has funding and will continue to be implemented

1 point available (1 point per category satisfied)

A)	A full budget showing prior funding directed toward plan implementation and future budgeting of funding (preferred: 5-years in the future) for implementation of the Community Revitalization Strategy.
B)	Map(s) showing active incentive programs (<i>TIF districts, Enterprise Zones, Opportunity Zones, etc.</i>) available in the Strategy Area, and an accompanying narrative explaining a plan for utilizing these resources to address community needs.
C)	A letter or statement from the municipal or county government attesting to funding already committed and future funding committed to the Strategy.
D)	Evidence that local funding has been committed to the housing components of the Strategy (<i>CDBG, HOME, TIF, grants, etc.</i>).
E)	Specific documentation of financial planning components to achieve elements of the Strategy in local adopted plans (<i>consolidated plan, annual action plan, local comprehensive plan, etc.</i>).

*Points automatically awarded under Scoring Criteria #1 to scattered-site projects falling within multiple census tracts will be prorated based on the number of units falling within the census tract(s) for which the Revitalization Impact Area designation(s) applies.



REVITALIZATION AND REPAIR PROGRAMS

STRONG COMMUNITIES PROGRAM (SCP)

The Strong Communities Program (SCP) provides grant funds to municipalities, counties, and land banks to address affordable housing needs and community revitalization efforts. SCP will return vacant residential properties to productive and taxable use through rehabilitation and provide funds for demolition in cases where properties are beyond repair and negatively impacting neighboring residences. As a result, SCP will increase property values, create jobs, help reduce crime, generate additional tax revenue and attract further community investment. It will preserve existing affordable housing stock that is often in city centers and in proximity to community amenities (schools, parks, medical facilities, shopping, jobs and transportation).

Municipalities that receive awards under this program can qualify for grants up to \$250,000¹. This award money can be used to help municipalities pay for acquisition, rehabilitation, demolition, lot treatment, reasonable hard and soft costs as approved by IHDA, and administrative costs. For detailed program information, email SCPinfo@ihda.org.

HOME REPAIR AND ACCESSIBILITY PROGRAM (HRAP)

This program will merge the existing Single Family Rehabilitation program ("SFR") and the Home Accessibility Program ("HAP") into one simplified program in spring 2023. Funded by the Illinois Affordable Housing Trust Fund, HRAP will fund local governments and nonprofit organizations. The Home Repair and Accessibility Program ("HRAP") will assist low-income and very low-income homeowners with health, safety, and energy-efficiency home repairs and accessibility improvements. Assistance is provided as a five-year forgivable loan.

HRAP does not directly fund homeowners. If you are a homeowner looking for rehabilitation funds, look for a listing on IHDA's website of funded organizations that you may contact. For more information regarding upcoming application periods, visit IHDA's REVITALIZATION AND REPAIR PROGRAMS WEBSITE or email HRAPINFO@IHDA.ORG.

HABITAT FOR HUMANITY: COMMUNITY IMPACT FUND (HFH)

IHDA partners with Habitat for Humanity through its Community Impact Fund in order to provide down payment assistance for homebuyers purchasing through Habitat. Through this program, low- and very low-income families can receive up to \$20,000 in assistance to lower the cost of their homes. This program is available to families throughout the state of Illinois. Individuals interested in learning more about this program can access resources and learn more about program guidelines and restriction at WWW.HABITATILLINOIS.ORG/IMPACT. If you are an individual or family interested in applying for assistance, please contact IHDA at COMMUNITYAFFAIRS@IHDA.ORG.

¹Varies per round. Awards for future rounds are currently unknown and will be determined by the amount of funds accumulated.



LAND BANK CAPACITY PROGRAM (LBCP) AND TECHNICAL ASSISTANCE NETWORK

The Land Bank Capacity Program ("LBCP") and Land Bank Capacity Program Technical Assistance Network ("TA Network") (collectively the "Program") were created in 2017 by the Illinois Housing Development Authority to help empower local and regional revitalization efforts by increasing planning and land banking capacity statewide outside the Chicago metropolitan area, with an emphasis on downstate and southern Illinois communities. For the purpose of this Program, outside the Chicago Metropolitan Statistical Area (MSA) shall mean all of Illinois but for Cook, DuPage, Grundy, Kane, Kendall, Lake, McHenry and Will counties.

LAND BANK CAPACITY PROGRAM ELIGIBLE APPLICANTS

Eligible Applicants for the LBCP must be a municipality, county, or land bank located outside the Chicago MSA. A municipality, county, or land bank may join with other municipalities, counties, or land banks, and together submit a joint application.

TA NETWORK ELIGIBLE APPLICANTS

Eligible Applicants for the TA Network may be a for-profit or not-for-profit organization with demonstrated experience in increasing the development capacity of communities and land banks supported through this funding source. Eligible Applicants for the TA Network may be a municipality, county, or land bank. Applicants for the TA Network may join with other applicants and together submit a joint application. Experience can include assisting communities in the following relevant areas to revitalization: strategic code enforcement, vacant property registry creation, organizational sustainability, tax enforcement, legal assistance and expertise, and land bank creation.

Land Bank Capacity Program:

- Develop and submit to the applicable governing body documentation sufficient to form a land bank
- Offset related legal expenses and holding costs in connection with ongoing land bank creation, maintenance, and other activities provided such fees are reasonable
- Fund reasonable start-up costs (including staffing and legal fees for land bank creation) and initial acquisitions of 1-6 unit residential properties (including manufactured homes taxed as real property with a permanent foundation and no hitch or wheels)

Technical Assistance Network:

- Providing individualized planning, real estate, and other assistance
- Conducting webinars for communities outside the Chicago MSA looking to form land banks/access community revitalization tools for programs available via IHDA or others
- Creating, updating, and/or disseminating video tutorials to be made available via IHDA's website, or otherwise made available to recipients of TA Network funds
- Creating, updating, and/or disseminating print media packages regarding land banks
- Providing any other technical assistance that would serve to meet the program purpose described above

RENTAL HOUSING RESOURCES



The Illinois Housing Development Authority finances the construction and preservation of affordable housing throughout Illinois and administers several programs to help you locate the rental home or apartment that suits your needs. Listed below are helpful resources that can be used to find an affordable place to rent.

FIND AFFORDABLE RENTAL HOUSING: IL HOUSING SEARCH

IHDA participates in maintaining a resource called the IL Housing Search that allows you to search thousands of affordable, subsidized and market rate units throughout Illinois. Individuals seeking a rental property can customize their search based on specific needs, budget, and desired location. A full and customizable search feature is available on the website at WWW.ILHOUSINGSEARCH.ORG. The service is also available through a toll-free, bilingual call center at (877) 428-8844.



ILHOUSINGSEARCH.ORG

IHDA PROPERTIES AND AVAILABLE UNITS FOR:

RENTAL HOUSING SUPPORT PROGRAM

LONG TERM OPERATING SUPPORT PROGRAM

REHABILITATION PROGRAM

IHDA's website can help individuals and organizations identify affordable rental developments that were built or rehabilitated using IHDA financing. These properties and developments may contain units and resources available to individuals with special or particular disabilities and needs. Properties on this list may not currently have vacancies. To check the availability of units or reserve your spot on a waitlist, please contact the developments directly. Developments for each program can be found on IHDA's website at WWW.IHDA.ORG/RENTAL-HOUSING.

RENTAL ASSISTANCE AND EMERGENCY HOUSING RESOURCES

IHDA can connect individuals with rental needs to a variety of resources, other service providers, and IHDA rental properties. Rental resources can all be located on IHDA's website at WWW.IHDA.ORG/RENTAL-HOUSING.

The cost of providing someone with supportive housing in the community is **\$37,000 LESS PER YEAR** than the cost of housing that person in a nursing home or institution.

ILLINOIS RENTAL PAYMENT PROGRAM (ILRPP)



The Illinois Rental Payment Program (ILRPP) offers eligible applicants up to fifteen months of assistance to cover missed rent payments for the last twelve months and up to three months in advance if deemed necessary. The emergency rental assistance is provided by the Federal government and is free to tenant and housing provider. If approved, the grant of up to a maximum of \$25,000 will be paid to the housing provider in the form of a check. The application will be a joint application from the housing provider and the tenant. We strongly encourage you to communicate with each other to begin preparing your materials.

TENANT ELIGIBILITY REQUIREMENTS:

- Household is at risk of homelessness or housing instability (i.e. household received a past due rent or eviction notice)
- Household lives in Illinois and rents their home as their primary residence
- Household's total gross income cannot exceed 80% Area Median Income for location
- Household must have experienced a financial hardship directly — or indirectly — due to the pandemic, for example:
 - Being laid off
 - Place of employment has closed
 - Reduction in hours of work
 - Loss of spousal/child support
 - Inability to find work due to COVID-19
 - Having to stay home with children due to closure of day care/school
 - Unable to participate in previous employment due to the workplace's high risk of severe illness from COVID-19

As of September 1, 2021, IHDA has processed nearly 99,000 applications and funded nearly 30,000 with more than \$255 million dollars in emergency assistance. 87% of approvals have assisted very low-income households at or below 50% AMI. The window for both tenant-led and landlord-led application for this funding through IHDA is closed as of September 1, 2021, but the Illinois Department of Human Services is still accepting applications for rental assistance.



DOWN PAYMENT ASSISTANCE AND EXISTING HOMEOWNER RESOURCES

IHDA offers a variety of resources and products aimed at assisting existing and interested homeowners. These products can either help individuals afford a new home through down payment and closing cost assistance or help existing homeowners in need afford to stay in their homes. If you are interested in the mortgage products that IHDA offers, the first step is to contact an IHDA lender in your area and discuss which products are best suited to your needs. For a full list of IHDA lenders, detailed program information, and many other resources visit <https://www.ihda.org/my-home/find-a-lender/>. The following lenders listed on the proceeding page represent current IHDA lenders located within a 10-mile radius of Watseka.

OPENING DOORS

The Opening Doors program is designed to help homebuyers with down payment and/or closing costs associated with buying a home in Illinois. The funds of up to \$6,000 are provided in the form of a forgivable second mortgage for an owner-occupied, primary residence purchase, and is required to be used in conjunction with an IHDA 30-year fixed rate first mortgage.

PRIMARY PROGRAM REQUIREMENTS

Homebuyers who are interested in receiving assistance through the Opening Doors program must meet the following requirements:

- Borrowers can be either a first-time homebuyer or a non-first-time homebuyer in Illinois
- Live in the home as primary residence
- Credit qualify for a new IHDA mortgage through a participating lender
- Be within IHDA's income and home price limits
- Credit score must be at or above 640 regardless of loan type
- Maximum debt-to-income ratio of 45% for all loan types
- Pre-purchase homeownership counseling is required for each borrower prior to close

If you have any additional questions about IHDA's Opening Doors program, please contact MORTGAGE@IHDA.ORG

SMARTBUY¹

The SmartBuy program is designed to assist homebuyers affected by increasing student loan debt with purchasing a home in Illinois. This downpayment assistance is offered as a second mortgage in conjunction with up to \$40,000 in student debt relief for qualified borrowers. The student loan debt relief funds provided are in the form of a promissory note and deed restriction for an owner-occupied, primary residence purchase, and the downpayment assistance of up to \$5,000 is recorded as a second mortgage. All assistance must be used with an IHDA 30-year fixed rate first mortgage. The student loan debt relief funds must completely pay off the borrower's outstanding student debt balance at the time of the home purchase.

¹ As of September 2021, SmartBuy funds are exhausted, but IHDA is hopeful that a new funding stream will be tapped.



PRIMARY PROGRAM REQUIREMENTS

Homebuyers who are interested in receiving assistance through the SmartBuy program must meet the following requirements:

- Borrowers can be either a first-time homebuyer or a non-first-time homebuyer in Illinois
- Live in the home as primary residence
- Credit qualify for a new IHDA mortgage through a participating lender
- Be within IHDA's income and home price limits
- Credit score must be at or above 640 regardless of loan type
- Maximum debt-to-income ration of 45% for all loan types
- Pre-purchase homeownership counseling is required for each borrower prior to close
- Maximum remaining student debt balance must be 15% of the purchase price or \$40,000, whichever is lower
- The student loan must be in the name of the borrower for the borrower's education
- The debt must be from an eligible educational institution

If you have any additional questions about IHDA's SmartBuy program, please contact MORTGAGE@IHDA.ORG



IHDACCESS

With the assistance of IHDA mortgage products, individuals can receive assistance to afford to buy a home. The Access Mortgage program offers various down payments option to meet individuals' unique needs. Available statewide, each mortgage option comes with an affordable, fixed interest rate and up to \$10,000 to assist eligible borrowers with their down payment and closing costs for the purchase of a new or existing home. Additionally, IHDA pairs its free housing counseling with its mortgage products, requiring that all homebuyers utilizing an IHDA downpayment assistance product also participate in valuable pre-purchase counseling prior to closing on their homes. While IHDA's downpayment products differ in assistance and requirements, IHDAccess generally include the following incentives for interested homebuyers who utilize the program to purchase their home:



STEPS FOR APPLYING FOR AN IHDACCESS LOAN

IHDAccess is available to interested homeowners statewide. There are no funding rounds, so interested applicants can apply for assistance at any time. If you are an individual interested in homeownership, use the following steps as a guide to apply:

1. Learn more about IHDAccess products by visiting the IHDA MORTGAGE WEBSITE ([HTTPS://WWW.IHDA.ORG/MY-HOME/GETTING-AN-IHDA-LOAN/](https://www.ihda.org/my-home/getting-an-ihda-loan/)). This website maintains a document library with many programmatic resources. Interested homebuyers can also see the most frequently asked questions about purchasing homes through IHDA products by visiting [HTTPS://WWW.IHDA.ORG/MY-HOME/FAQS/](https://www.ihda.org/my-home/faqs/).
2. Contact one of IHDA's lenders near you. Look for other lenders throughout the state by visiting [HTTPS://WWW.IHDAMORTGAGE.ORG/LENDERS](https://www.ihdamortgage.org/lenders)

If you have any additional questions about IHDA's mortgage products, please contact MORTGAGE@IHDA.ORG

BUYING A HOME? WE CAN HELP!

IHDAAccess
MORTGAGE



UP TO **\$10,000**
IN DOWN PAYMENT ASSISTANCE

LEARN MORE and GET STARTED TODAY!



LEARN MORE AT
IHDAMORTGAGE.ORG

ILLINOIS HOUSING
DEVELOPMENT AUTHORITY

UP TO **\$10,000** IN DOWN PAYMENT ASSISTANCE*

IHDAAccess *Forgivable*

Up to \$6,000 in Down Payment Assistance
forgiven monthly over 10 years.

IHDAAccess *Deferred*

Up to \$7,500 in Down Payment Assistance
provided as an interest free loan. Repayment
deferred for 30 years.

IHDAAccess *Repayable*

Up to \$10,000 in Down Payment Assistance
provided as an interest free loan. Repayment
due monthly over 10 years.





LENDERS AND ADMINISTERING AGENCIES IN THE WATSEKA REGION

Top Lenders



Chicagoland



Northwest Illinois



Central Illinois



Southern Illinois

1. First State Mortgage

CENTRAL

Regional Units: 278
Regional Volume: \$33,791,140.70

2. Caliber Home Loans

CENTRAL

Regional Units: 178
Regional Volume: \$17,866,756.81

3. Flat Branch Home Loans

CENTRAL

Regional Units: 165
Regional Volume: \$16,598,119.70

4. Town & Country Banc Mortgage Services

CENTRAL

Regional Units: 60
Regional Volume: \$5,826,795.36

5. Fortress Bank

CENTRAL

Regional Units: 48
Regional Volume: \$4,607,743.99

All lenders and loan officers are identified by the NMLS number entered on each purchased IHDA Loan. The NMLS number must be in the lender's or loan officer's name to contribute to their totals.

- **Scored by a count of total units purchased within the region specified.** Units as defined as new 1st lien position mortgage
- **Chicagoland includes these counties:** Boone, Cook, DeKalb, DuPage, Grundy, Kane, Kankakee, Kendall, Lake, La Salle, McHenry, Will
- **Northwest includes these counties:** Bureau, Carroll, Henry, Jo Davies, Lee, Mercer, Ogle, Putnam, Rock Island, Stephenson, Whiteside, Winnebago
- **Central region includes these counties:** Adams, Brown, Calhoun, Cass, Champaign, Christian, Clark, Coles, Cumberland, DeWitt, Douglas, Edgar, Ford, Fulton, Greene, Hancock, Henderson, Livingston, Iroquois, Jersey, Knox, Logan, Macon, Marshall, Mason, McDonough, McLean, Montgomery, Morgan, Moultrie, Peoria, Piatt, Pike, Sangamon, Schuyler, Scott, Shelby, Stark, Tazewell, Vermilion, Warren, Woodford
- **Southern regions includes these counties:** Alexander, Bond, Clay, Clinton, Crawford, Edwards, Effingham, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jasper, Jefferson, Johnson, Lawrence, Macoupin, Madison, Marion, Massac, Menard, Monroe, Perry, Pope, Pulaski, Randolph, Richland, Saline, St. Clair, Union, Wabash, Washington, Wayne, White, Williamson

The above list contains IHDA-approved lenders who have executed mortgages in the Watseka region between 2018 and 2020. For additional lenders throughout the state, visit [HTTPS://WWW.IHDAMORTGAGE.ORG/LENDERS](https://www.ihdamortgage.org/lenders).

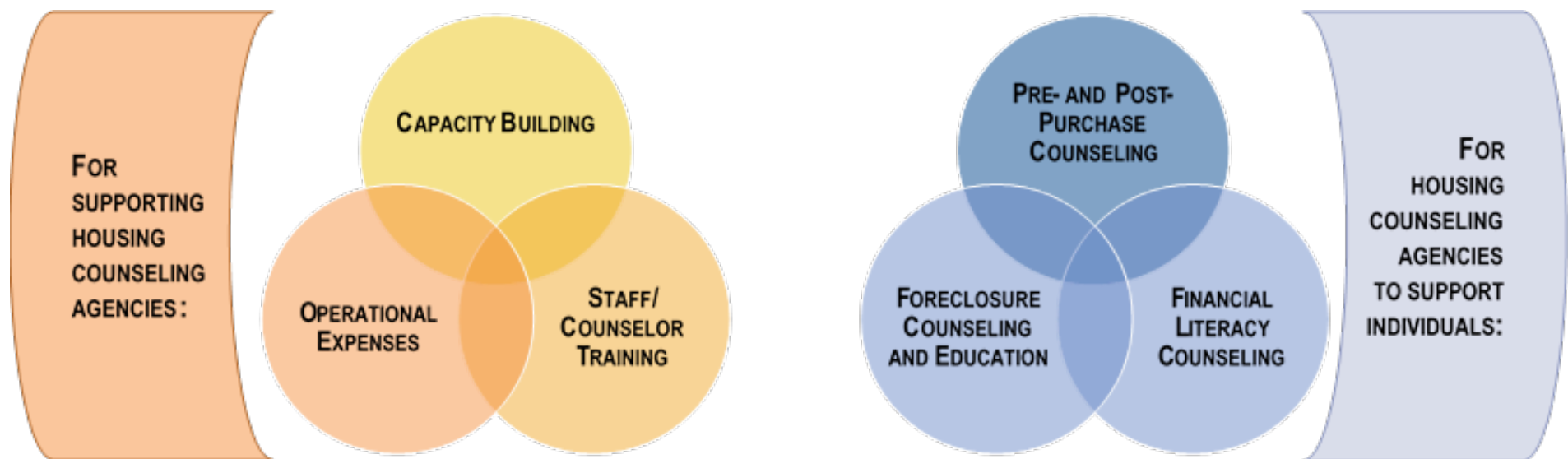
HOUSING AND FINANCIAL COUNSELING



To ensure that all individuals throughout the state can make financially sound and responsible decisions regarding their housing arrangements, IHDA provides free resource, counseling, education, and assistance to individuals in order to prepare them for homeownership, achieving financial literacy, and preventing foreclosure. Through the funding that it provides to housing counseling agencies through its foreclosure prevention programs, IHDA is able to provide free counseling and assistance to individuals in need of housing counseling.

HOUSING COUNSELORS

IHDA's foreclosure prevention programs do not fund individuals or homeowners directly, however individuals who are interested in receiving education, counseling, or are at risk of foreclosure can receive education and assistance through an IHDA-funded housing counselor. A list of IHDA-funded housing counseling agencies in the Watseka area can be found on the following page. For a full list of available housing counselors throughout the state, visit [HTTPS://WWW.IHDA.ORG/MY-HOME/GETTING-AN-IHDA-LOAN/#FINDCOUNSELOR](https://www.ihda.org/my-home/getting-an-ihda-loan/#findcounselor).





HOUSING COUNSELING AGENCIES

Administer Foreclosure Prevention Programs and Provide Housing and Financial Counseling Services

Respond Now, Inc.	260 Main St. Park Forest, IL 60466	Phone: 708-755-4357	http://www.respondnow.org/
CEDA Chicago Heights	1215 West End Avenue Chicago Heights, IL 60411	Phone: 708-627-0757	www.cedaorg.net
Cornerstone CDC d/b/a Ford Heights Community Service Org	943 E Lincoln Hwy Ford Heights, IL 60411	Phone: 708-758-2565	www.cornerstone-cdc.org
Navicore	416 Main St, Suite 800 Peoria, IL 61602	Phone: 732-409-6281	www.novadebt.org





APPENDICES

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IHDA GLOSSARY



Area Median Income (AMI): the median income of the county in which the Project is located, adjusted for family size, determined from time to time by HUD for purposes of Section 8 of the United States Housing Act of 1937.

Affordable Housing for the purposes of Community Revitalization Strategies: Rent restricted rental units (legally restricted via use of programs such as Low-Income Housing Tax Credits, HOME, Illinois Affordable Housing Trust Funds, etc.) where rent is restricted to levels affordable to households earning under 30%, 50%, 60%, or 80% of the Area Median Income; Rent subsidized rental units (examples of rental subsidies are Project Based Rental Assistance, Project Based Vouchers, Housing Choice Vouchers, Section 811, and Rental Housing Support Program); Affordable homeownership programs, including the use of subsidized mortgage credit certificates, mortgage revenue bonds, or down payment assistance that are limited to households earning less than 120% of Area Median Income.

Affordable Rental Unit Survey (ARUS): IHDA uses an ARUS to examine the estimated number and percentage of units affordable (regardless of subsidy) to various income levels by Census Tract throughout Illinois. This helps to analyze market need as it allows IHDA to examine the “on-the-ground” affordability within individualized markets. This survey is based on data collected from American Community Survey 5-Year Estimates and includes housing units that are subsidized and/or rent-restricted, as well as housing units without any subsidies or rent-restrictions.

Affordability Risk Index (ARI): The ARI is a tool that is intended to provide a point-based incentive in IHDA's QAP for developers to preserve affordability in areas that are becoming less affordable at a faster rate. This is a census tract-based tool and census tracts where affordability loss risk is greatest receive the highest points in this index. The Affordability Risk Index uses US Census data to measure change over time (between 2000 and 2013) across various factors typically assumed to indicate affordability loss.

Application: The entire set of required documents as prescribed by the Qualified Allocation Plan. The first step is the Preliminary Project Assessment (PPA), which includes documents for a site, market, financial feasibility, and development team review by IHDA staff. Results of the PPA will be one of the following: 1) Approve, in which case the sponsor is eligible to submit the documentation for a full application; 2) Approve with conditions, in which case IHDA will notify the sponsor of what conditions to satisfy to be eligible to submit a full application; and 3) Deny, in which case the sponsor is not eligible to submit a full application.

Community Revitalization Strategy Area (CRSA or “Strategy Area”): shall mean the Project area for a Community Revitalization Strategy. An area of a pre-designated size that is larger than a parcel, PUD, or subdivision, but small enough that one municipality or county (or a small conglomerate of municipalities or counties) can have jurisdiction over it. A Community CRSA can also align with an existing area designated for development such as a Community Development Block Grant (CDBG) Target Area,, Neighborhood Strategy Area (NSA), or Tax Increment Finance (TIF) District, or Community Revitalization Strategy Area (CRSA).

Community Revitalization Strategy (CRS): shall mean a deliberate, concerted, and locally approved plan or documented interconnected series of local efforts with local stakeholder support intended to improve and enhance specific aspects of a Community Revitalization Strategy Area. Please note: A locally approved plan is but one method of documentation, but and because formalized plans are beyond the capabilities of all municipalities in the state, well-documented efforts taking place outside of formalized plans are equally acceptable for this purpose.

Department of Commerce and Economic Opportunity (DCEO): for the state of Illinois, tasked with providing economic opportunities for businesses, entrepreneurs, and residents that improve the quality of life for all Illinoisans.



Historic Preservation Tax Credit: Provides a state income tax credit equal to 25% of a project's qualified expenditures to owners of certified historic structures who undertake certified rehabilitations. The structures must be income-producing, such as rental residential, commercial, agricultural, or industrial uses. As of January 1, 2019, owners must apply for the HPTC in conjunction with the federal 20% historic tax credit, resulting in a possible 45% tax credit on certified rehabilitation.

Housing Need: HUD defines four types of housing needs, described below. A household is said to have a housing need or housing problem if they have any one or more of these four problems.

1. A household is cost burdened if monthly housing costs exceed 30% of monthly household income. A severe cost burden occurs when more than 50% of monthly household income is spent on monthly housing costs.
2. A household is overcrowded if there is more than 1.0 persons per room, not including kitchens and bathrooms.
3. A housing unit lacks complete kitchen facilities if it lacks one or more of the following facilities: cooking facilities, a refrigerator, or a sink with piped water.
4. A housing unit lacks complete plumbing facilities if it lacks one or more of the following facilities: hot and cold piped water, a flush toilet, and a bathtub or shower.

Illinois Affordable Housing Tax Credit (IAHTC): also known as the state donation tax credit. Encourages private investment in affordable housing by providing donors of qualified donations with a one-time tax credit on their Illinois state income tax equal to 50 percent of the value of the donation. The donor can choose to transfer the credits to the project, which creates additional project financing through syndication of the credits.

Illinois Department of Human Rights (DHR): Mission is to secure for all individuals within the state freedom from unlawful discrimination, and to establish and promote equal opportunity and affirmative action as the policy of the state for all its residents. DHR investigates charges of discrimination involving real estate rentals, sales, and other transactions.

Illinois Department of Human Services (DHS): a state agency whose mission is to strengthen Illinois by building up lives and communities. DHS provides residents with streamlined access to integrated services, especially those striving to move from welfare to work and economic independence. DHS provides emergency and transitional housing, supportive services for individuals living with disabilities, and homelessness prevention programs.

Illinois Department of Natural Resources (IDNR): manages Illinois' state parks and waterways, issues hunting and fishing licenses, manages oil and mining resources, and administers the State Historic Preservation Office (SHPO).

Illinois Housing Development Authority (IHDA): an agency of the State of Illinois, whose mission is financing the creation and preservation of affordable housing throughout the state. IHDA funds homeownership programs, administers the Illinois Hardest Hit program for mortgage assistance to underwater homeowners, finances multifamily rental developments via loans and bonds, and allocates Low Income Housing Tax Credits and Illinois Affordable Housing Tax Credits to qualified housing developers.

Low Income Housing Tax Credit (LIHTC): allocated to the state on a per capita basis, and awarded by IHDA to qualified housing developers who apply within the specified annual funding round. The developer then sells the tax credits to investors, usually banks, and the invested capital becomes part of the funding structure of the new housing development.

Opportunity Areas (OA): IHDA defines OAs as communities with low poverty, high access to jobs and low concentrations of existing affordable rental housing. OAs are identified annually and retain the designation for at least four years as long as they continue to meet the identification criteria. In connection to LIHTC, projects located in an OA are eligible for scoring points as of the 2018-2019 IHDA QAP. In addition, areas proximate to published OAs that offer opportunity may be eligible for OA points if a connection can be demonstrated.



Primary Market Area (PMA): A Primary Market Area is determined using in-house mapping programs to:

1. Identify Census Tract(s) (for data aggregation purposes) by a logical assemblage of adjacent census tracts and/or by further specifying via a visual assessment;
2. Identify “natural” market area boundaries (highways, roads, train tracks, waterways, etc.); and
3. As necessary coordinate according to housing and demographic market characteristics.

Public Housing Authority (PHA): Authority that provides rental housing for eligible low-income families, the elderly, and persons with disabilities.

Qualified Allocation Plan (QAP): required by Section 42 of the United States federal tax code, which lays out the requirements by the state of Illinois for the allocation of the state's Low-Income Housing Tax Credits to developers of housing targeting low- to moderate-income residents.

United States Department of Housing and Urban Development (HUD): whose mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD administers community planning and development programs, rural housing programs, single family and multifamily housing programs, public and Indian housing, and the Fair Housing Act.

University of Illinois Extension: The flagship outreach effort of the University of Illinois at Urbana-Champaign, the Extension offers educational programs to residents of all 102 counties in Illinois, including programs in local food cultivation, and community and economic development.



SOURCES & REFERENCES

American Community Survey (ACS)

The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data between censuses. This approach trades the accuracy of decennial Census data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count and is therefore susceptible to sampling errors. These data are released in two different formats: single-year estimates and multi-year estimates.

2019 ACS 1-Year Estimates – Based on data collected between January 2015 and December 2015, these single-year estimates represent the most current information available from the U.S. Census Bureau, however; these estimates are only published for geographic areas with populations of 65,000 or greater.

ACS Multi-Year Estimates – More current than Census 2010 data and available for more geographic areas than the ACS 1-Year Estimates, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 3-year estimates. ACS datasets are published for geographic areas with populations of 20,000 or greater. The 2013-2017 ACS 5-year estimates are used most often in this assessment.

Bureau of Labor Statistics

The Bureau of Labor Statistics (BLS) is a division of the U.S. Department of Labor and is the principal federal agency responsible for measuring labor market activity, working conditions, and price changes in the economy. Its mission is to collect, analyze, and disseminate essential economic information to support public and private decision-making.

City of Watseka, Illinois

Grunewald, Rob, and Horowitz, Ben “Introduction to the Opportunity Zones Program”. Federal Reserve Bank of Minneapolis. https://www.minneapolisfed.org/community/cd-360-notebook/18-opportunity-zones-program#_ftn1

HUD Comprehensive Housing Affordability

With the Comprehensive Housing Affordability Strategy (CHAS), HUD compiles a large set of data drawn from the American Community Survey that are of specific interest to housing planners and policy makers. CHAS consists of custom tabulations of data that are generally not otherwise publicly available, and the primary purpose of these tabulations is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30/50/80% of Area Median Income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. In addition to estimating low income housing needs, the CHAS data contribute to a more comprehensive housing market analysis by documenting issues like lead paint risks, “affordability mismatch,” and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building.

Illinois Department of Commerce and Economic Opportunity (DCEO) “Illinois Opportunity Zones”. <https://www.illinois.gov/dceo/Pages/OppZn.aspx> “Illinois Enterprise Zone Program”. <https://www2.illinois.gov/dceo/expandrelocate/incentives/taxassistance/pages/enterprisezone.aspx> “Tax Increment Financing (TIF)” <https://www2.illinois.gov/dceo/ExpandRelocate/Incentives>

**Illinois Tax Increment Association**

"About TIF". <https://www.illinois-tif.com/about-tif/>

Internal Revenue Service (IRS)

"Opportunity Zones Frequently Asked Questions". <https://www.irs.gov/newsroom/opportunity-zones-frequently-asked-questions>

Jacob & Klein, Ltd. and The Economic Development Group, Ltd.

"Creating TIF Districts". <http://www.tifillinois.com/faq.html>

U.S. Department of Treasury Community Development Financial Institutions Fund "Opportunity Zones Resources". <https://www.cdfifund.gov/pages/opportunity-zones.aspx>

APPENDIX III | COMPOSITE STUDY CENSUS DATA



American Community Survey Table (5-Year Estimates, 2019 Unless Otherwise Noted)					B01003	B01003	(Calculation)	S0101	(Calculation)	S0101	(Calculation)	B01002	
Column					C	C	-	BE	-	BI	-	C	
Geography Name					Population: 2010	Population: 2019	Population: 2015	Population Change: 2000 to 2019	Population Aged 60 Years and Older	Percentage of Population Aged 60 Years and Older	Population Aged 65 Years and Older	Percentage of Population Aged 65 Years and Older	Median Age of Population
Study Comparison Geography	Watseka	5,398	4,954	5,426	-8.2%	1,574	29.2%	1,186	22.0%	44.9			
	Iroquois County	30,068	27,812	29,053	-7.5%	8,066	26.8%	5,895	19.6%	44.4			
	Illinois	12,745,359	12,770,631	12,873,761	0.2%	2,736,185	21.5%	1,942,534	15.2%	38.1			
	United States	303,965,272	324,697,795	316,515,021	6.8%	70,885,955	23.3%	50,783,796	16.7%	38.1			
Comparison City	Pontiac	12,215	11,688	12,085	-4.3%	2,552	20.9%	1,827	15.0%	38.7			
	Kewanee	13,014	12,547	12,736	-3.6%	3,251	25.0%	2,463	18.9%	37.8			
	Gibson City	3,229	3,360	3,542	4.1%	848	26.3%	613	19.0%	40.5			
	Beardstown	5,994	5,682	6,217	-5.2%	918	15.3%	769	12.8%	33.6			
Primary Market Area Census Tract	CT 9505	4,055	3,883	4,054	-4.2%	1,161	28.6%	799	19.7%	45.9			
	CT 9504	3,928	3,463	3,794	-11.8%	1,068	27.2%	810	20.6%	47.4			
	CT 9503	4,272	3,267	3,443	-23.5%	971	22.7%	745	17.4%	45.4			
	CT 9501	2,897	2,843	2,892	-1.9%	793	27.4%	558	19.3%	46.4			
	CT 9502	3,993	3,605	3,942	-9.7%	925	23.2%	651	16.3%	39.8			

		Under 5	5 to 9	10 to 14	15 to 19	20 to 24	25 to 34	35 to 44	45 to 54	55 to 59	60 to 64	65 to 74	75 to 84	85
Iroquois County 2015		5.4	6	6.8	6.5	5.3	10.3	11	14.4	7.1	7.2	10.5	6.6	
Watseka 2015		5.6	4.6	6.4	6.7	4.6	11.9	8.2	14.8	7.1	7.3	10.6	7.8	
Iroquois County 2019		5.4	5.8	6.5	6.3	5.2	10.3	11.2	12.8	7.5	7.8	11.2	6.8	
Watseka 2019		5.7	5.3	3.5	5.2	8.4	8.9	13	11.2	7	7.8	11.1	8	



		White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races	Hispanic or Latino
Macoupin County 2015		94.7	1.4	0.1	0.5	0	2.4	1	6.3
Gillespie 2015		91.5	2.5	0	1.2	0	4.8	0	7.1
Iroquois County 2019		92.6	0.9	0.1	0.4	0	4.3	1.9	7
Watseka 2019		95.9	0.4	0	0.9	0	2.1	0.7	4.4
Iroquois County		-2.1	-0.5	0	-0.1	0	1.9	0.9	0.7
Watseka		4.4	-2.1	0	-0.3	0	-2.7	0.7	-2.7

American Community Survey Table (5-Year Estimates, 2019 Unless Otherwise Noted)		DP03		DP03		DP03		DP03		DP03		DP03	
Column		NC		NG		NK		RI		SS		TU	
Geography Name		Median Annual Income of All Workers with Earnings in Past 12 Months		Median Annual Income of Full-Time Working Males with Earnings in Past 12 Months		Median Annual Income of Full-Time Working Females with Earnings in Past 12 Months		Percent of All Families with Income Below the Poverty Level		Percent of All People with Income Below the Poverty Level		Percent of all People 65 and Older with Income Below the Poverty Level	
Study Comparison Geography	Watseka	\$	25,000	\$	44,620	\$	30,132	11.3	14.2	11.0			
	Iroquois County	\$	30,269	\$	50,165	\$	34,893	9.1	12.5	7.2			
	Illinois	\$	37,250	\$	57,705	\$	45,522	8.9	12.5	8.7			
	United States	\$	35,117	\$	53,275	\$	43,022	9.5	13.4	9.3			
Comparison City	Pontiac	\$	30,231	\$	44,524	\$	31,358	14.3	18.4	13.7			
	Kewanee	\$	28,836	\$	42,124	\$	33,596	15.1	20.6	11.1			
	Gibson City	\$	31,303	\$	53,553	\$	45,117	12.1	16.4	8.9			
	Beardstown	\$	26,045	\$	40,503	\$	30,588	20.6	24.3	10.0			
Primary Market Area Census Tract	CT 9505	\$	29,598	\$	46,719	\$	30,000	10.8	13.7	4.1			
	CT 9504	\$	23,388	\$	45,662	\$	30,921	13.8	16.6	14.9			
	CT 9503	\$	32,207	\$	54,042	\$	32,012	4.3	8.2	4.8			
	CT 9501	\$	30,237	\$	38,224	\$	38,973	10.9	12.2	10.4			
	CT 9502	\$	36,088	\$	53,750	\$	37,813	10.3	13.8	5.0			



American Community Survey Table (5-Year Estimates, 2019 Unless Otherwise Noted)						
Column		DP03	DP03	DP03	DP03	DP03
Column		C	G	I	S	AK
Geography Name		Population 16 Years and Over	Population 16 Years and Over In the Labor Force	Labor Force Participation Rate	Population 16 Years and Over in the Civilian Labor Force but Unemployed	Unemployment Rate of the Civilian Labor Force
Study Comparison Geography	Watseka	4152	2424	58.4	89	3.7
	Iroquois County	22,491	13,570	60.3	673	5.0
	Illinois	10,215,498	6,663,517	65.2	394,981	5.9
	United States	259,662,880	164,629,492	63.4	8,713,400	5.3
Comparison City	Pontiac	9,527	4,753	49.9	252	5.3
	Kewanee	9,759	5,548	56.9	423	7.6
	Gibson City	2,622	1,727	65.9	85	4.9
	Beardstown	4,256	2,817	66.2	247	8.8
Primary Market Area Census Tract	CT 9505	3,129	1,923	61.5	89	4.6
	CT 9504	3,014	1,707	56.6	72	4.2
	CT 9503	2,690	1,654	61.5	56	3.4
	CT 9501	2,271	1,315	57.9	66	5.0
	CT 9502	2,812	1,831	65.1	98	5.4

American Community Survey Table (5-Year Estimates, 2019 Unless Otherwise Noted)							
Column		DP03	DP03	DP03	DP03	DP03	DP03
Column		IM	IQ	IW	IY	KC	KK
Geography Name		Median Annual Income of All Households in Past 12 Months	Mean (Average) Annual Income of All Households in Past 12 Months	Percent of Total Households with Earnings in Past 12 Months	Mean (Average) Annual Income of Households with Earnings in Past 12 Months	Percent of Households with Cash Public Assistance Income	Percent of Households with Food Stamp/SNAP benefits in Past 12 Months
Study Comparison Geography	Watseka	\$ 39,281	\$ 53,349	62.9	\$ 61,040	2.3	16.0
	Iroquois County	\$ 52,700	\$ 65,047	73.1	\$ 66,482	1.9	12.9
	Illinois	\$ 65,886	\$ 92,395	78.3	\$ 95,242	2.3	12.8
	United States	\$ 62,843	\$ 88,607	77.6	\$ 90,514	2.4	11.7
Comparison City	Pontiac	\$ 45,285	\$ 58,758	75.0	\$ 58,276	3.2	17.5
	Kewanee	\$ 41,664	\$ 52,958	67.3	\$ 57,329	3.8	20.5
	Gibson City	\$ 44,973	\$ 60,928	77.6	\$ 61,821	3.0	20.2
	Beardstown	\$ 40,750	\$ 51,475	79.8	\$ 48,754	2.3	20.1
Primary Market Area Census Tract	CT 9505	\$ 53,201	\$ 60,544	73.5	\$ 62,797	2.7	14.8
	CT 9504	\$ 32,435	\$ 48,884	61.0	\$ 57,481	1.8	17.9
	CT 9503	\$ 59,012	\$ 72,866	75.6	\$ 71,937	1.8	11.9
	CT 9501	\$ 51,477	\$ 57,774	79.3	\$ 55,835	1.0	12.3
	CT 9502	\$ 65,104	\$ 71,659	76.9	\$ 70,134	1.0	9.4



	Illinois	Iroquois County	Watseka
Less than \$10,000	6%	6%	6%
\$10,000 to \$14,999	4%	6%	8%
\$15,000 to \$24,999	8%	11%	17%
\$25,000 to \$34,999	8%	10%	13%
\$35,000 to \$49,999	11%	15%	17%
\$50,000 to \$74,999	17%	19%	15%
\$75,000 to \$99,999	13%	14%	15%
\$100,000 to \$149,999	17%	12%	7%
\$150,000 to \$199,999	8%	4%	3%
\$200,000 or more	9%	3%	1%

Educational Attainment		Less Than 9th Grade	9th to 12th Grade, No Diploma	High School Graduate	Some College, No Degree	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
United States		5.1	6.9	27	20.4	8.5	19.8	12.4
Illinois		4.8	6	26	20.5	8.1	21.1	13.6
Iroquois County		3.2	7.3	39.8	22.9	10.9	10.5	5.3
CT 9501		4.6	6.3	45.3	23.7	8.5	6.7	4.9
CT 9502		1.1	3.8	35.2	28.5	12.9	13.1	5.5
CT 9503		1	5.8	44.4	26.1	7.7	10.1	5
CT 9504		3.8	12.7	40.7	19.4	14.6	5.4	3.4
CT 9505		2.1	7.8	43.9	23.2	11	8.2	3.9
Beardstown		8.3	17.7	42.7	15.5	5.4	7.2	3.1
Gibson City		3.4	7.1	32.5	24.1	7.3	16.8	8.9
Kewanee		5.2	11.8	36.4	21.4	10.4	10	4.6
Pontiac		4	11	42	23.1	7.4	8.6	4
Watseka		2.9	11	38	22.2	14.5	7.8	3.5



		Agriculture, forestry, fishing and hunting, and mining	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation and warehousing, and utilities	Information	Finance and insurance, and real estate and rental and leasing	Professional, scientific, and management, and administrative and waste management services	Educational services, and health care and social assistance	Arts, entertainment, and recreation, and accommodation and food services	Other services, except public administration	Public administration
Illinois		65484	333807	749476	187923	663163	409516	113822	453306	743209	1441934	566907	292957	
Iroquois County		960	913	1486	563	1325	897	101	783	543	3297	949	695	
Watseka		103	190	218	62	232	83	19	190	87	655	233	180	
Iroquois County		7.4%	7.1%	11.5%	4.4%	10.3%	7.0%	0.8%	6.1%	4.2%	25.6%	7.4%	5.4%	
Watseka		4.4%	8.1%	9.3%	2.7%	9.9%	3.6%	0.8%	8.1%	3.7%	28.1%	10.0%	7.7%	

		Management, business, science, and arts occupations	Service occupations	Sales and office occupations	Natural resources, construction, and maintenance occupations	Production, transportation, and material moving occupations
	Illinois	38.7	17.2	21.9	7.2	15.0
	Iroquois C	30.5	18.1	19.6	12.8	19.0
	Watseka	34.6	23.2	15.2	10.2	16.9



American Community Survey Table (5-Year Estimates, 2019 Unless Otherwise Noted)		DP02		DP02	DP04		DP04	DP04
Column		C	G	AM	GA	GE	GC	GG
Geography Name		Number of Households	Number of Family Households	Number of Nonfamily Households	Number of Owner-Occupied Housing Units	Number of Renter-Occupied Housing Units	Percentage of Total Housing Units that are Owner-Occupied	Percentage of Total Housing Units that are Renter-Occupied
Study Comparison Geography	Watseka	2,363	860	856	1,401	962	59.3	40.7
	Iroquois County	11,741	6,052	2,824	8,939	2,802	76.1	23.9
	Illinois	4,846,134	2,295,456	1,381,566	3,202,715	1,643,419	66.1	33.9
	United States	120,756,048	58,198,771	33,458,897	77,274,381	43,481,667	64.0	36.0
Comparison City	Pontiac	4,329	1,671	1,596	2,674	1,655	61.8	38.2
	Kewanee	4,897	2,093	1,451	3,131	1,766	63.9	36.1
	Gibson City	1,555	681	441	991	564	63.7	36.3
	Beardstown	2,173	837	777	1,398	775	64.3	35.7
Primary Market Area Census Tract	CT 9505	1,651	812	451	1,347	304	81.6	18.4
	CT 9504	1,740	563	653	947	793	54.4	45.6
	CT 9503	1,316	740	234	1,038	278	78.9	21.1
	CT 9501	1,159	604	223	928	231	80.1	19.9
	CT 9502	1,462	866	306	1,090	372	74.6	25.4

		Male	Female
Household Breakdown		Married-couple Family	Householder - No Spouse or Partner
United States		48.2	27.7
Illinois		47.4	28.5
Iroquois County		51.5	24.1
CT 9501		52.1	19.2
CT 9502		59.2	20.9
CT 9503		56.2	17.8
CT 9504		32.4	37.5
CT 9505		49.2	27.3
Beardstown		38.5	35.8
Gibson City		43.8	28.4
Kewanee		42.7	29.6
Pontiac		38.6	36.9
Watseka		36.4	36.2



American Community Survey Table (5-Year Estimates, 2019 Unless Otherwise Noted)		DP04	DP04	B25004	B25035	DP04	DP04	DP04
Column		C	M	C	C	MQ	MY	NA
Geography Name		Total Number of Housing Units	Vacancy Rate	Total Vacant Units	Median Year Housing Structure Built	Median Home Value of Owner-Occupied Housing Units	Number of Owner-Occupied Housing Units with a Mortgage	Percentage of Owner-Occupied Housing Units with a Mortgage (of All Owner-Occupied Housing Units)
Study Comparison Geography	Watseka	2,819	16.2	456	1973	\$ 85,500	772	55.1
	Iroquois County	13,493	13.0	1,752	1959	\$ 102,800	4626	51.8
	Illinois	5,360,315	9.6	514,181	1968	\$ 194,500	2027640	63.3
	United States	137,428,986	12.1	16,672,938	1978	\$ 217,500	48416627	62.7
Comparison City	Pontiac	4,698	7.9	369	1962	\$ 97,000	1618	60.5
	Kewanee	5,799	15.6	902	1945	\$ 60,000	1730	55.3
	Gibson City	1,632	4.7	77	1956	\$ 100,900	453	45.7
	Beardstown	2,492	12.8	319	1956	\$ 68,900	737	52.7
Primary Market Area Census Tract	CT 9505	1,775	7.0	124	1960	\$ 84,300	677	50.3
	CT 9504	2,145	18.9	405	1978	\$ 71,200	528	55.8
	CT 9503	1,508	12.7	192	1959	\$ 122,300	489	47.1
	CT 9501	1,284	9.7	125	1950	\$ 101,400	521	56.1
	CT 9502	1,595	8.3	133	1956	\$ 138,900	579	53.1

American Community Survey Table (5-Year Estimates, 2019 Unless Otherwise Noted)		DP04	DP04	DP04	DP04	DP04	DP04	DP04	DP04
Column		OM	PS	TO	QO	QS	RY	SC	US
Geography Name		Median Monthly Housing Costs of Owner-Occupied Housing Units with a Mortgage (SMOCAPI)	Median Monthly Housing Costs of Owner-Occupied Housing Units without a Mortgage (SMOCAPI)	Median Monthly Housing Costs of Renter-Occupied Housing Units (GRAP)	Percentage of Owner-Occupied Housing Units with a Mortgage Paying between 30.0% and 34.9% towards Monthly Housing Costs (Cost-Burdened)	Percentage of Owner-Occupied Housing Units with a Mortgage Paying 35.0% or more towards Monthly Housing Costs (Extremely Cost-Burdened)	Percentage of Owner-Occupied Housing Units without a Mortgage Paying between 30.0% and 34.9% towards Monthly Housing Costs (Cost-Burdened)	Percentage of Owner-Occupied Housing Units without a Mortgage Paying 35.0% or more towards Monthly Housing Costs (Extremely Cost-Burdened)	Percentage of Renter-Occupied Housing Units Paying between 30.0% and 34.9% towards Monthly Housing Costs (Cost-Burdened)
Study Comparison Geography	Watseka	\$ 968	\$ 401	\$ 648	0	14.9	3.2	2.5	9.7
	Iroquois County	\$ 1,066	\$ 468	\$ 686	4.2	19.2	2.8	11.7	7.8
	Illinois	\$ 1,693	\$ 641	\$ 1,010	6.7	20.7	3.3	12.4	8.6
	United States	\$ 1,595	\$ 500	\$ 1,062	6.9	20.9	2.9	10.6	9.1
Comparison City	Pontiac	\$ 1,077	\$ 498	\$ 715	13.6	21.9	0.6	9.5	8
	Kewanee	\$ 867	\$ 387	\$ 621	6.4	10.6	1.5	5.2	4.5
	Gibson City	\$ 1,131	\$ 448	\$ 650	5.5	14.3	2.1	12.9	9
	Beardstown	\$ 878	\$ 436	\$ 582	8.3	16.9	0.0	13.3	10.7
Primary Market Area Census Tract	CT 9505	\$ 1,007	\$ 426	\$ 712	4.2	16	6.0	7.3	5.8
	CT 9504	\$ 941	\$ 354	\$ 631	0	18	2.4	4.5	11.9
	CT 9503	\$ 1,181	\$ 516	\$ 804	4.6	18.6	0.4	10.4	2.1
	CT 9501	\$ 1,096	\$ 434	\$ 753	9.4	23.1	5.9	14.5	2.5
	CT 9502	\$ 1,342	\$ 567	\$ 877	2.8	19.5	1.6	20.1	5.2

APPENDIX IV | COMMUNITY NEEDS ASSESSMENT SURVEY HANDOUT

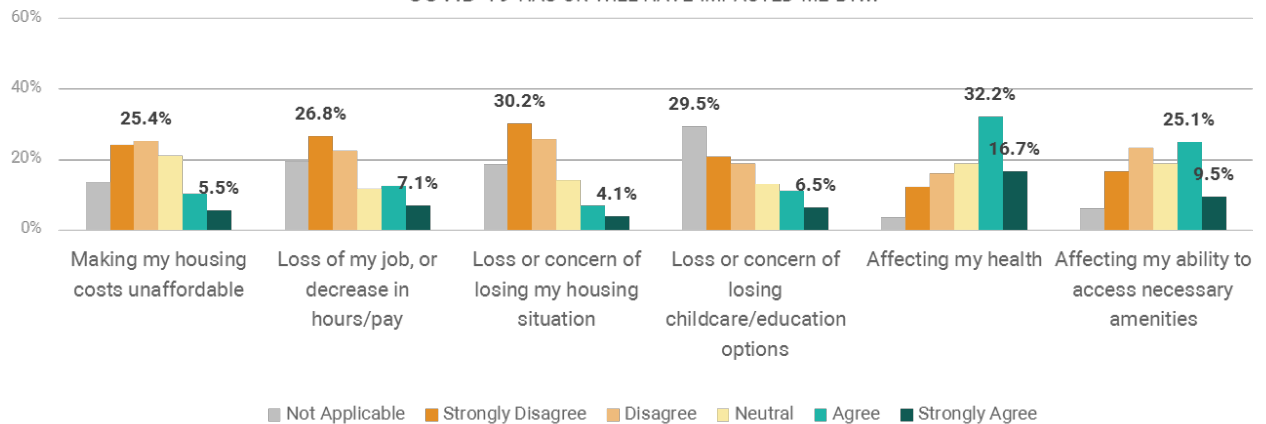
WATSEKA, IL

COMMUNITY NEEDS ASSESSMENT SURVEY RESULTS

This handout presents the results of permanent resident responses to the Watseka Community Needs Assessment Survey conducted by the City of Watseka and the Illinois Housing Development Authority in the Spring of 2021. In total, the survey captured **402 resident opinions** on various areas of community development. This document presents highlights from each survey category.

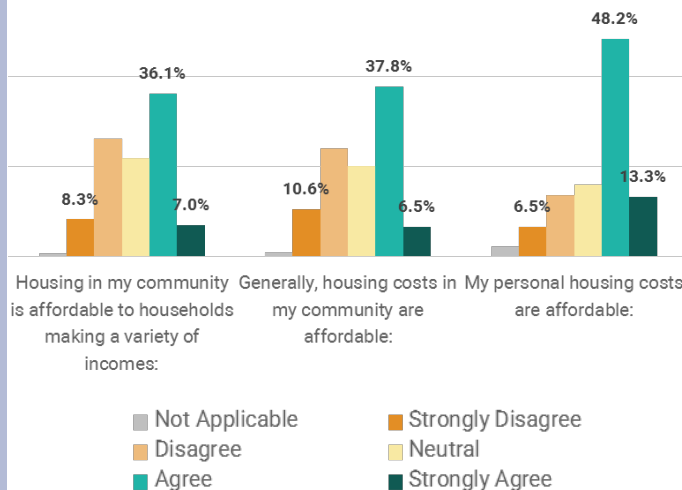
NEEDS SURROUNDING COVID-19

COVID-19 HAS OR WILL HAVE IMPACTED ME BY...

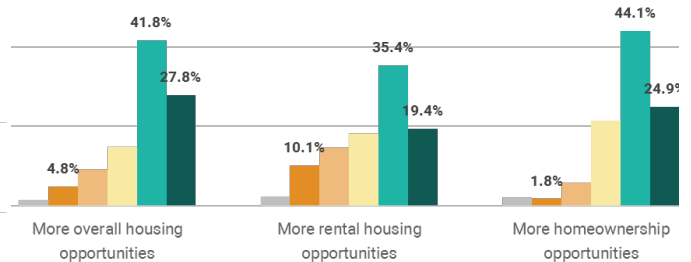


COMMUNITY CHARACTERISTICS

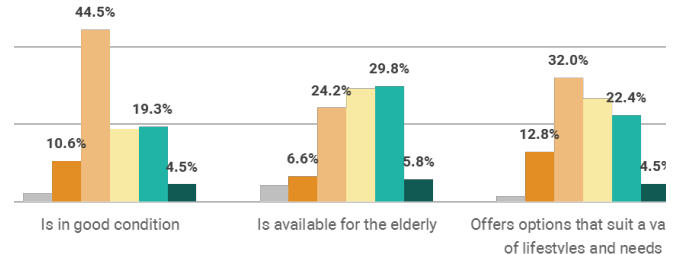
HOUSING



MY COMMUNITY HAS A NEED FOR...

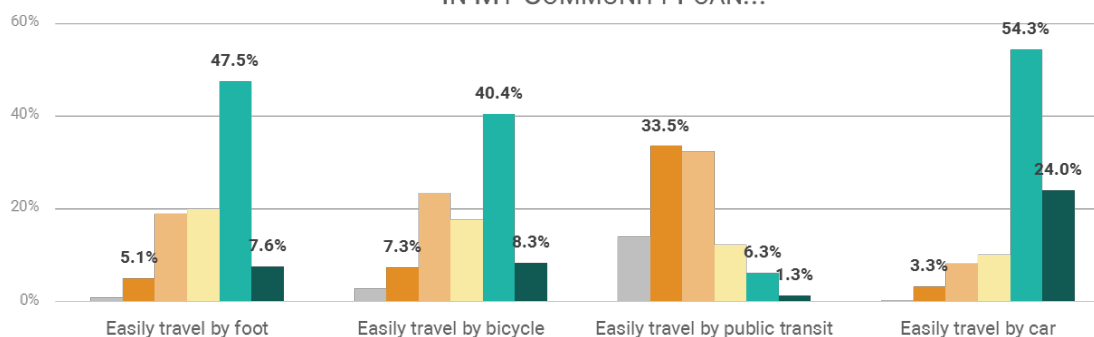


HOUSING IN MY COMMUNITY...



MOBILITY

IN MY COMMUNITY I CAN...

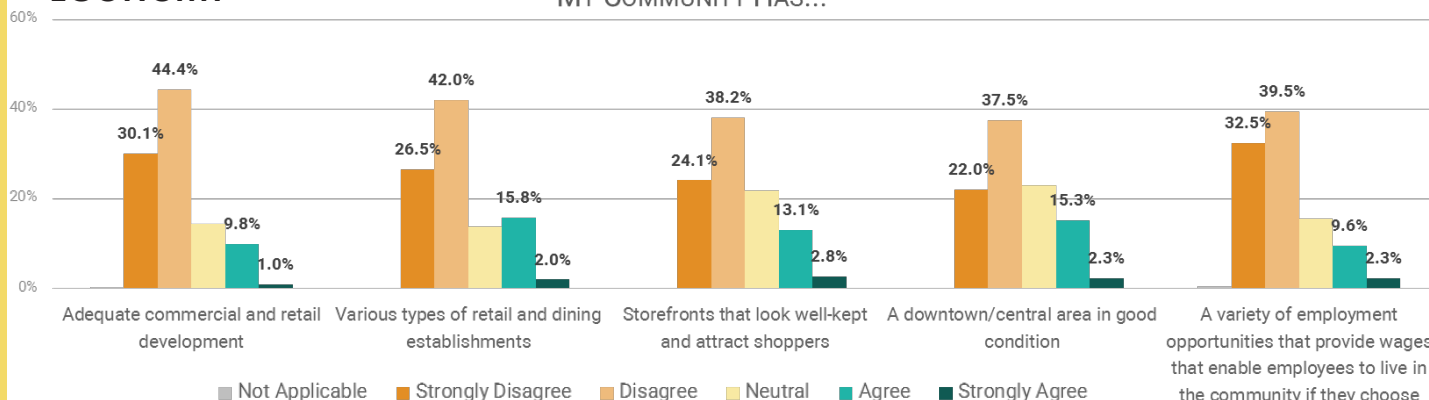


COMMUNITY NEEDS ASSESSMENT SURVEY: CITY OF WATSEKA – PERMANENT RESIDENT SURVEY



ECONOMY

MY COMMUNITY HAS...



AMENITIES AND RESOURCES

Respondents most strongly **AGREE** that their community has the following opportunities and services that meet their needs:

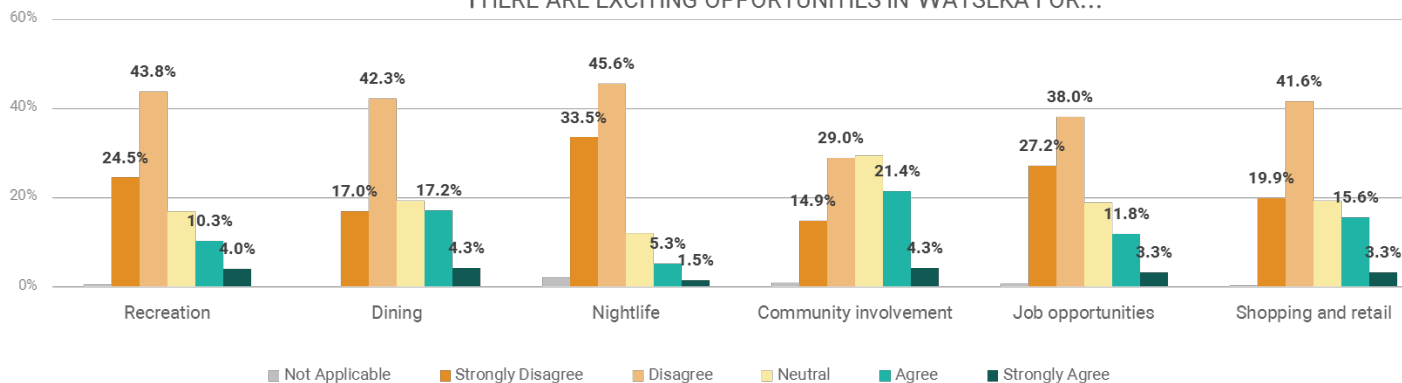
1. **BANKING SERVICES** (92%)
2. **PHARMACY CARE AND SERVICES** (85%)
2. **HEALTH SERVICES** (70%)

Respondents most strongly **DISAGREE** that their community has the following opportunities and services that meet their needs:

1. **JOB TRAINING AND EDUCATION** (51%)
2. **VOCATIONAL TRAINING & EDUCATION** (47%)
3. **POST-SECONDARY EDUCATION** (28%)

ENGAGEMENT

THERE ARE EXCITING OPPORTUNITIES IN WATSEKA FOR...



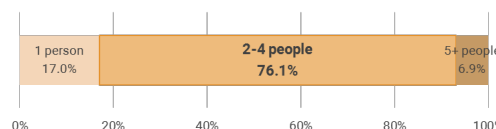
COMMUNITY INPUT

TOP AREAS OF DEVELOPMENT FOCUS

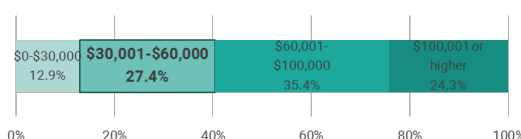
- 1) **AFFORDABLE HOUSING**
- 2) **BUSINESSES AND RETAIL IN THE DOWNTOWN**
- 3) **RECREATION**
- 4) **INDUSTRY**
- 5) **COMMUNITY PROGRAMMING/ACTIVITIES**
- 6) **FLOOD INFRASTRUCTURE**

RESPONDENT CHARACTERISTICS

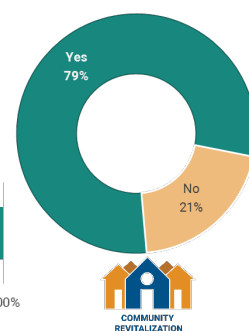
HOUSEHOLD SIZE OF SURVEY RESPONDENTS



HOUSEHOLD INCOME OF SURVEY RESPONDENTS



DO YOU CURRENTLY LIVE IN THE CITY OF WATSEKA?



COMMUNITY NEEDS ASSESSMENT SURVEY: CITY OF WATSEKA – PERMANENT RESIDENT SURVEY

APPENDIX V | COMMUNITY NEEDS ASSESSMENT SURVEY: FULL RESULTS



Total Survey Responses = 402	NEEDS SURROUNDING COVID-19					
LIKERT SCALE QUESTIONS ONLY	Making my housing costs unaffordable	Loss of my job, or decrease in hours/pay	Loss or concern of losing my housing situation	Loss or concern of losing childcare/education options	Affecting my health	Affecting my ability to access necessary amenities
RESPONSES	398	396	394	397	395	398
Not Applicable	54	77	73	117	15	25
Strongly Disagree	96	106	119	83	48	67
Disagree	101	89	102	75	64	93
Neutral	84	46	56	52	75	75
Agree	41	50	28	44	127	100
Strongly Agree	22	28	16	26	66	38
PERCENTAGES						
Not Applicable	13.6%	19.4%	18.5%	29.5%	3.8%	6.3%
Strongly Disagree	24.1%	26.8%	30.2%	20.9%	12.2%	16.8%
Disagree	25.4%	22.5%	25.9%	18.9%	16.2%	23.4%
Neutral	21.1%	11.6%	14.2%	13.1%	19.0%	18.8%
Agree	10.3%	12.6%	7.1%	11.1%	32.2%	25.1%
Strongly Agree	5.5%	7.1%	4.1%	6.5%	16.7%	9.5%
RESPONSE RATE	99.0%	98.5%	98.0%	98.8%	98.3%	99.0%

Total Survey Responses = 402	HOUSING: AVAILABILITY AND CONDITION						HOUSING: AFFORDABILITY		
LIKERT SCALE QUESTIONS ONLY	Is in good condition	Is available for the elderly	Offers options that suit a variety of lifestyles and needs	More overall housing opportunities	More rental housing opportunities	More homeownership opportunities	Housing in my community is affordable to households making a variety of incomes	Generally, housing costs in my community are affordable	My personal housing costs are affordable
RESPONSES	398	396	397	395	396	397	399	397	398
Not Applicable	9	17	6	6	9	8	3	4	9
Strongly Disagree	42	26	51	19	40	7	33	42	26
Disagree	177	96	127	36	58	23	104	95	54
Neutral	75	116	106	59	72	85	87	80	64
Agree	77	118	89	165	140	175	144	150	192
Strongly Agree	18	23	18	110	77	99	28	26	53
PERCENTAGES									
Not Applicable	2.3%	4.3%	1.5%	1.5%	2.3%	2.0%	0.8%	1.0%	2.3%
Strongly Disagree	10.6%	6.6%	12.8%	4.8%	10.1%	1.8%	8.3%	10.6%	6.5%
Disagree	44.5%	24.2%	32.0%	9.1%	14.6%	5.8%	26.1%	23.9%	13.6%
Neutral	18.8%	29.3%	26.7%	14.9%	18.2%	21.4%	21.8%	20.2%	16.1%
Agree	19.3%	29.8%	22.4%	41.8%	35.4%	44.1%	36.1%	37.8%	48.2%
Strongly Agree	4.5%	5.8%	4.5%	27.8%	19.4%	24.9%	7.0%	6.5%	13.3%
RESPONSE RATE	99.0%	98.5%	98.8%	98.3%	98.5%	98.8%	99.3%	98.8%	99.0%



Total Survey Responses = 402		COMMUNITY LIFE: MOBILITY					
LIKERT SCALE QUESTIONS ONLY	Has adequate lighting in public spaces	Has good visibility in public spaces that allow me to feel safe	Has recreational paths and walking trails	Easily travel by foot	Easily travel by bicycle	Easily travel by public transit	Easily travel by car
RESPONSES	399	398	399	396	396	397	396
Not Applicable	0	0	4	4	11	56	1
Strongly Disagree	19	19	74	20	29	133	13
Disagree	99	83	156	75	93	129	32
Neutral	90	101	65	79	70	49	40
Agree	174	171	84	188	160	25	215
Strongly Agree	17	24	16	30	33	5	95
PERCENTAGES							
Not Applicable	0.0%	0.0%	1.0%	1.0%	2.8%	14.1%	0.3%
Strongly Disagree	4.8%	4.8%	18.5%	5.1%	7.3%	33.5%	3.3%
Disagree	24.8%	20.9%	39.1%	18.9%	23.5%	32.5%	8.1%
Neutral	22.6%	25.4%	16.3%	19.9%	17.7%	12.3%	10.1%
Agree	43.6%	43.0%	21.1%	47.5%	40.4%	6.3%	54.3%
Strongly Agree	4.3%	6.0%	4.0%	7.6%	8.3%	1.3%	24.0%
RESPONSE RATE	99.3%	99.0%	99.3%	98.5%	98.5%	98.8%	98.5%

Total Survey Responses = 402		COMMUNITY LIFE: ECONOMY				
LIKERT SCALE QUESTIONS ONLY	Adequate commercial and retail development	Various types of retail and dining establishments	Storefronts that look well-kept and attract shoppers	A downtown/central area in good condition	A variety of employment opportunities that provide wages that	I can run most of my daily errands without leaving my community.
RESPONSES	396	400	398	400	397	400
Not Applicable	1	0	0	0	2	1
Strongly Disagree	119	106	96	88	129	53
Disagree	176	168	152	150	157	80
Neutral	57	55	87	92	62	48
Agree	39	63	52	61	38	198
Strongly Agree	4	8	11	9	9	20
PERCENTAGES						
Not Applicable	0.3%	0.0%	0.0%	0.0%	0.5%	0.3%
Strongly Disagree	30.1%	26.5%	24.1%	22.0%	32.5%	13.3%
Disagree	44.4%	42.0%	38.2%	37.5%	39.5%	20.0%
Neutral	14.4%	13.8%	21.9%	23.0%	15.6%	12.0%
Agree	9.8%	15.8%	13.1%	15.3%	9.6%	49.5%
Strongly Agree	1.0%	2.0%	2.8%	2.3%	2.3%	5.0%
RESPONSE RATE	98.5%	99.5%	99.0%	99.5%	98.8%	99.5%

Total Survey Responses = 402	COMMUNITY LIFE: AMENITIES AND RESOURCES									
LIKERT SCALE QUESTIONS ONLY	K-12 education	Post-secondary education	Vocational training and education	Job training and education	Affordable nutritious food	Health services	Pharmacy care and services	Banking services	Legal services	The public library
RESPONSES	396	397	395	398	397	395	397	398	395	
Not Applicable	69	53	48	43	2	0	1	2	8	
Strongly Disagree	7	29	48	47	22	10	2	1	9	
Disagree	18	81	138	155	85	41	11	7	46	
Neutral	44	100	95	105	98	67	46	22	88	
Agree	165	111	54	41	158	204	252	241	195	
Strongly Agree	93	23	12	7	32	73	85	125	49	
PERCENTAGES										
Not Applicable	17.4%	13.4%	12.2%	10.8%	0.5%	0.0%	0.3%	0.5%	2.0%	
Strongly Disagree	1.8%	7.3%	12.2%	11.8%	5.5%	2.5%	0.5%	0.3%	2.3%	
Disagree	4.5%	20.4%	34.9%	38.9%	21.4%	10.4%	2.8%	1.8%	11.6%	
Neutral	11.1%	25.2%	24.1%	26.4%	24.7%	17.0%	11.6%	5.5%	22.3%	
Agree	41.7%	28.0%	13.7%	10.3%	39.8%	51.6%	63.5%	60.6%	49.4%	
Strongly Agree	23.5%	5.8%	3.0%	1.8%	8.1%	18.5%	21.4%	31.4%	12.4%	
RESPONSE RATE	98.5%	98.8%	98.3%	99.0%	98.8%	98.3%	98.8%	99.0%	98.3%	

Total Survey Responses = 402	COMMUNITY LIFE: ENGAGEMENT						
LIKERT SCALE QUESTIONS ONLY	Recreation	Dining	Nightlife	Community involvement	Job opportunities	Shopping and retail	
RESPONSES	400	395	397	397	397	397	
Not Applicable	2	0	8	4	3	1	
Strongly Disagree	98	67	133	59	108	79	
Disagree	175	167	181	115	151	165	
Neutral	68	76	48	117	75	77	
Agree	41	68	21	85	47	62	
Strongly Agree	16	17	6	17	13	13	
PERCENTAGES							
Not Applicable	0.5%	0.0%	2.0%	1.0%	0.8%	0.3%	
Strongly Disagree	24.5%	17.0%	33.5%	14.9%	27.2%	19.9%	
Disagree	43.8%	42.3%	45.6%	29.0%	38.0%	41.6%	
Neutral	17.0%	19.2%	12.1%	29.5%	18.9%	19.4%	
Agree	10.3%	17.2%	5.3%	21.4%	11.8%	15.6%	
Strongly Agree	4.0%	4.3%	1.5%	4.3%	3.3%	3.3%	
RESPONSE RATE	99.5%	98.3%	98.8%	98.8%	98.8%	98.8%	



Total Survey Responses = 402		COMMUNITY INITIATIVES			CIVIC OPPORTUNITIES		
LIKERT SCALE QUESTIONS ONLY	Makes plans with its residents' best interests in mind	Works with local businesses to improve public and shared spaces	Is working to create a positive future for the downtown/central (equus area)	I am excited by the changes and plans I see happening in Watseka	I am aware of opportunities to engage with my community leaders	I am interested in providing feedback to my community's leaders	
RESPONSES	394	392	392	391	392	389	
Not Applicable	1	3	2	7	7	12	
Strongly Disagree	54	38	55	54	34	8	
Disagree	97	96	108	120	110	20	
Neutral	139	157	137	141	108	156	
Agree	94	87	77	53	115	147	
Strongly Agree	9	11	13	16	18	46	
PERCENTAGES							
Not Applicable	0.3%	0.8%	0.5%	1.8%	1.8%	3.1%	
Strongly Disagree	13.7%	9.7%	14.0%	13.8%	8.7%	2.1%	
Disagree	24.6%	24.5%	27.6%	30.7%	28.1%	5.1%	
Neutral	35.3%	40.1%	34.9%	36.1%	27.6%	40.1%	
Agree	23.9%	22.2%	19.6%	13.6%	29.3%	37.8%	
Strongly Agree	2.3%	2.8%	3.3%	4.1%	4.6%	11.8%	
RESPONSE RATE	98.0%	97.5%	97.5%	97.3%	97.5%	96.8%	

Local residence	Do you currently live in the City of Watseka?	Local employment	Do you currently work in the City of Watseka?
RESPONSES	395	RESPONSES	397
Yes	314	Yes	243
No	81	No	154
PERCENTAGES		PERCENTAGES	
Yes	79.5%	Yes	61.2%
No	20.5%	No	38.8%
RESPONSE RATE	98.3%	RESPONSE RATE	98.8%



Household Income	What is your household income range?	Household Size	What is the size of your household?	Communication	How do you learn about things happening in your community?
RESPONSES	379	RESPONSES	393	RESPONSES	396
\$0-\$30,000	49	1 person	67	Other	18
\$30,001-\$60,000	104	2-4 people	299	City	43
\$60,001-\$100,000	134	5+ people	27	Government Website	20
\$100,001 or higher	92	PERCENTAGES		Community Newsletter	18
PERCENTAGES		1 person	17.0%	Television	207
\$0-\$30,000	12.9%	2-4 people	76.1%	Radio	118
\$30,001-\$60,000	27.4%	5+ people	6.9%	Newspaper	283
\$60,001-\$100,000	35.4%	RESPONSE RATE	97.8%	Word of Mouth	257
\$100,001 or higher	24.3%			PERCENTAGES	
RESPONSE RATE	94.3%			Other	4.5%
				City	10.9%
				Government	5.1%
				Community Newsletter	4.5%
				Television	52.3%
				Radio	29.8%
				Newspaper	71.5%
				Word of Mouth	64.9%
				Social Media	RESPONSE RATE
					98.5%



Please describe any new development that you think would most benefit the City of Watseka:



Word	Count
housing	59
people	56
community	48
downtown	38
Watseka	37
town	32
jobs	31
affordable	29
area	25
good	24
city	24
restaurants	21
Make	20
businesses	20
nice	20

https://survey123.arcgis.com/surveys/55af2240207e44bdb7ee6d54e9105e93/analyze?position=0.please_describe_any_new_develop

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APPENDIX VI | IHDA PROGRAMS AND RESOURCES HANDOUT



ACCESSING IHDA'S RESOURCES AND PROGRAMS



FOR PROSPECTIVE HOMEOWNERS

			Website:	Next Steps:
DOWN PAYMENT ASSISTANCE	IHDA ACCESS	Up to \$10,000 of down payment assistance for homebuyers in the form a forgivable, deferred, or repayable 2 nd mortgage.	https://www.ihdamortgage.org/program-directory	Find an IHDA lender to contact at: https://www.ihdamortgage.org/lenders
	SMARTBUY¹	\$5,000 of down payment assistance coupled with up to \$40,000 of student loan forgiveness for homebuyers in the form a forgivable 2 nd mortgage.	https://www.ihdamortgage.org/smartbuy	
	OPENING DOORS	Up to \$6,000 of down payment assistance for homebuyers in the form a forgivable 2 nd mortgage.	https://www.ihdamortgage.org/program-directory	
EDUCATION	FINANCIAL LITERACY AND PRE-PURCHASE COUNSELING	Free financial literacy and pre-purchase homeowner counseling for individuals interested in learning about buying a home.	https://www.ihda.org/my-home/getting-an-ihda-loan/#findCounselor	Contact a participating housing counselor near you (link provided to the left)

FOR CURRENT HOMEOWNERS

			Website:	Next Steps:
MODIFICATIONS & IMPROVEMENTS	HOME REPAIR AND ACCESSIBILITY PROGRAM (HRAP)	Will merge the existing Single Family Rehabilitation Program and Home Accessibility Program into one simplified program to assist low-income and very low-income homeowners with health, safety, and energy-efficiency home repairs and accessibility improvements.	https://www.ihda.org/my-community/revitalization-programs/	Contact a HRAP administrator in your area (details released spring 2023)

¹ As of September 2021, SmartBuy funds are exhausted, but IHDA is hopeful that a new funding stream will be tapped.
IHDA Programs and Resources | Updated February 2023



FOR RENTERS

Website:

Next Steps:

RENTAL SEARCH	IL HOUSING SEARCH	A free, online resource and search engine for renters and property providers to locate affordable and accessible housing that meets their needs.	https://ilhousingsearch.org/	Call (312) 836-5200
	RENTAL UNITS FOR SPECIAL POPULATIONS	IHDA assists individuals with disabilities, those in need of support services, and re-entry populations in finding rental housing that meets their needs.	https://www.ihda.org/rental-housing/#RentalAssistance	
EMERG- ENCY AID	ILLINOIS RENTAL PAYMENT PROGRAM²	Up to \$25,000 of assistance to cover up to 15 months of rent for households who have experienced a loss of income due to the COVID-19 pandemic.	https://www.ihda.org/about-ihda/illinois-rental-payment-program/	Call (866) ILHELP-1 or email Questions.ILRPP@ihda.org

FOR AFFORDABLE HOUSING DEVELOPERS AND PROPERTY MANAGERS

Website:

Next Steps:

SPECIAL POPULATIONS	PERMANENT SUPPORTIVE HOUSING PROGRAM	Funds rental developments for extremely low-income persons with disabilities, those experiencing homelessness, and other vulnerable populations.	https://www.ihda.org/developers/supportive-housing/	Email EPonder@IHDA.org
	SECTION 811	Rental subsidies made to eligible properties for low-income, disabled tenants referred through the Statewide Referral Network.	https://www.ihda.org/developers/rental-assistance/	
MULTIFAMILY FINANCING	LOW-INCOME HOUSING TAX CREDIT	Provides 4% and 9% federal tax credits to construct or rehabilitate rental housing developments for low-income and extremely low-income individuals.	https://www.ihda.org/developers/tax-credits/low-income-tax-credit/	Email MultifamilyFin@IHDA.org
	ILLINOIS AFFORDABLE HOUSING TAX CREDIT	Provides state income tax credits to construct or rehabilitate rental housing developments for low-income and extremely low-income individuals.	https://www.ihda.org/developers/tax-credits/illinois-affordable-housing-tax-credit/	
	ADDITIONAL FINANCING OPTIONS	Provides low-interest rate construction and permanent financing options through several first mortgage and bond programs.	https://www.ihda.org/developers/multifamily-financing-programs/	

²The window for both tenant-led and landlord-led applications for this funding through IHDA closed as of September 1, 2021.
IHDA Programs and Resources | Updated February 2023



FOR PROGRAM ADMINISTRATORS

(LOCAL GOVERNMENTS, NON-PROFIT ORGANIZATIONS, COMMUNITY-BASED ORGANIZATIONS, SERVICE PROVIDERS, AND LAND BANKS)

Website:

Next Steps:

PLANNING & TECHNICAL ASSISTANCE	COMMUNITY REVITALIZATION PROGRAM	Provides free planning and technical assistance to communities to conduct revitalization activities and plan for future investment.	https://www.ihda.org/developers/market-research/community-revitalization/	Submit an intake form: https://www.ihda.org/community-revitalization-technical-assistance-intake/ or email Revitalization@IHDA.org
	TECHNICAL ASSISTANCE NETWORK	Connects communities, organizations, and developers to resources, experts, and a community development-based network throughout the state.		
	LAND BANK CAPACITY PROGRAM	Awards grants to municipalities, counties, and land banks outside of the Chicago MSA to form a new or continue activities of an existing land bank.		
	STRONG COMMUNITIES PROGRAM	Provides grant funds to municipalities, counties, and land banks to address affordable housing needs and community revitalization efforts.		
MODIFICATIONS & IMPROVEMENTS	HOME REPAIR AND ACCESSIBILITY PROGRAM	Awards grants to municipalities and non-profits to administer assistance to homeowners needing accessibility modifications to remain in their homes.	https://www.ihda.org/my-community/revitalization-programs/ (details released spring 2023)	

FOR ILLINOIS RESIDENTS LOOKING TO LEARN MORE

Website:

Next Steps:

STATEWIDE PLANNING	ILLINOIS HOUSING BLUEPRINT	A large-scale planning endeavor with the purpose of developing a vision for the future of housing in Illinois and lay out a plan for achieving it. All Illinois residents can complete the resident survey, attend community meetings, and engage with opportunities to participate in the planning process.	https://ilhousingblueprint.org/	Email Info@ILHousingBlueprint.org
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APPENDIX VII | LOCAL PLANS

List of the local planning efforts and documents that were reviewed and used to inform this Community Revitalization planning process.

CITY-WIDE OR LARGER

2014 Comprehensive Plan: City of Watseka, IL - final draft April 22, 2014

Witseka received a CDBG IKE Planning Grant in 2013 to develop the first Comprehensive Plan for the City. As the first Long Term Plan for this small Midwest City of over 5,000 people, this is an opportunity to create a strategy to minimize the flood impacts in the future, and also to serve as a guide in land use planning, zoning changes, economic development, transportation, housing and community development, disaster mitigation and recovery as well the conservation of natural areas and the preservation of farmland. Ginkgo Planning & Design, Inc. with Robinson Engineering Ltd. were selected as the consultants to develop the plan in Summer of 2013. This plan has received significant community participation and support to date.

IHDA AND THE CITY OF WATSEKA WOULD LIKE TO ACKNOWLEDGE THE CONTRIBUTIONS OF ALL COMMUNITY RESIDENTS, STAKEHOLDERS, AND ORGANIZATIONS THAT OFFERED ENGAGEMENT, KNOWLEDGE, AND RESOURCES TO THIS PLANNING PROCESS.

Thank you for your participation:

- | | |
|------------------|------------------|
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| Cody Fredrick | Susan Wynn Bence |
| Laura Groja | Donavon Hamilton |
| Roger Dittrich | Penny Burde |
| Jose Cavarrubias | Darcy Wallace |
| Phil Gioja | Carla Waters |
| Bill Krones | Mike Lenz |

LEAD COMMUNITY REVITALIZATION PLANNING TEAM



CITY OF WATSEKA
JOHN ALLHANDS | MAYOR



Illinois Housing Development Authority

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Plan template design by Liz Kersjes,

