



CITY OF MATTOON

COMMUNITY REVITALIZATION PLAN

SEPTEMBER 2024



ILLINOIS HOUSING
DEVELOPMENT AUTHORITY

COMMUNITY REVITALIZATION TECHNICAL ASSISTANCE PROGRAM

Community revitalization refers to the implementation of intentional efforts that aim to increase access to living wage jobs, healthcare, supportive services, community amenities, transportation, and affordable housing stock. Community revitalization activities can benefit all types of communities by helping them to determine and plan for their development goals, address market concerns, and develop creative solutions for engaging residents and stakeholders in long-term initiatives.

Despite a community's need for affordable housing, many communities across Illinois are unable to attract the investment necessary to meet their needs. In response, the Illinois Housing Development Authority (IHDA) launched an initiative in 2016 to incentivize community revitalization planning via its Low-Income Housing Tax Credit (LIHTC) Qualified Allocation Plan (QAP). This incentive in LIHTC scoring criteria led to the development of IHDA's statewide Community Revitalization Program, which helps to develop pathways for equitable community development in the state's most distressed areas. This free program works directly with municipalities to identify strengths and opportunities within the community and generate localized capacity through a Community Revitalization Plan. In addition, our team connects communities with existing initiatives in their region and provides direct technical assistance to LIHTC developers.

Although available to communities across Illinois, IHDA primarily targets communities in rural and non-metro areas for community revitalization partnerships. The partnerships that stem from the Community Revitalization (CR) Program benefit communities by building strategies to address housing, community, and economic development needs and mitigating barriers of access to development tools. 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 demographics. Additionally, community investors are better able to connect to and utilize the market analysis tools and funding sources identified by the program's resulting Community Revitalization Plan.

The Community Revitalization Program helps to expand local leaders' ability to see affordable housing as part of their community's growth and assists them with incorporating these opportunities into their planning efforts. It is through efforts like these that we hope to see sustainable and equitable development across Illinois.



**COMMUNITY
REVITALIZATION**



TABLE OF CONTENTS

4 INTRODUCTION

- 5 Plan Adoption
- 6 Executive Summary
- 7 Local Context
- 10 Community Revitalization Strategy Area
- 11 Past Planning Efforts
- 12 Assets and Amenities
- 14 Asset Map

15 DEMOGRAPHIC, ECONOMIC, AND HOUSING MARKET CONDITIONS

- 16 Demographic Conditions
- 22 Economic Conditions
- 25 Housing Market Conditions

29 PRIMARY MARKET AREA

35 COMMUNITY-BASED PLANNING PROCESS

- 37 Community Needs Assessment Process
- 35 City of Mattoon Community Needs Assessment
- 41 Public Meetings

67 HOUSING STOCK SURVEY

135 IHDA MARKET ANALYSIS TOOLS

- 136 IHDA Market Analysis Application
- 137 Community Revitalization Strategy Area Market Snapshot
- 139 Affordable Rental Unit Survey
- 143 Affordability Risk Index
- 145 Revitalization Impact Areas
- 147 Quality of Life Index

149 GOALS AND OBJECTIVES

153 FUNDING AND IMPLEMENTATION

- 154 Low-Income Housing Tax Credits
- 161 Illinois Affordable Housing Tax Credits
- 162 Local, State, and Federal Resources
- 172 IHDA Programs and Resources

175 APPENDICES



INTRODUCTION

- 5** Plan Adoption
- 6** Executive Summary
- 7** Local Context
- 10** Community Revitalization Strategy Area
- 11** Past Planning Efforts
- 12** Assets and Amenities
- 14** Asset Map

PLAN ADOPTION

CITY OF MATTOON, ILLINOIS

RESOLUTION NO. 2024-3281

A RESOLUTION TO FORMALLY ADOPT AND SUPPORT THE IMPLEMENTATION OF THE 2024 ILLINOIS HOUSING DEVELOPMENT AUTHORITY'S COMMUNITY REVITALIZATION PLAN

WHEREAS, the City of Mattoon, Illinois, is committed to improving the quality of life for its residents through proactive community and economic development strategies; and

WHEREAS, the Illinois Housing Development Authority (IHDA) has developed the 2024 Mattoon Community Revitalization Plan to address critical housing needs and promote sustainable development within communities across Illinois; and

WHEREAS, the City of Mattoon has partnered with IHDA in the creation and development of this Community Revitalization Plan, which includes a comprehensive assessment of housing conditions, strategic initiatives for neighborhood revitalization, and the allocation of resources to support housing rehabilitation, demolition, and new construction; and

WHEREAS, the City of Mattoon thanks to a partnership with Lake Land College has conducted a detailed survey of housing conditions within the community, with data captured in a Geographic Information System (GIS), enabling the city to systematically identify homes in need of repair or demolition, and to strategically allocate resources for maximum community benefit; and

WHEREAS, the implementation of the IHDA's 2024 Community Revitalization Plan aligns with the City of Mattoon's goals to enhance the community's housing stock, strengthen neighborhoods, attract investment, and improve overall quality of life for all residents; and

WHEREAS, the adoption of this plan will provide the City of Mattoon with access to additional state and federal funding opportunities, technical assistance, and other resources to support the successful implementation of the plan's initiatives; and

WHEREAS, the City Council of the City of Mattoon recognizes the importance of adopting a formal resolution to demonstrate its commitment to the goals and objectives outlined in the 2024 IHDA Community Revitalization Plan.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF MATTOON, COLES COUNTY, ILLINOIS:

1. That the City of Mattoon hereby formally adopts and supports the implementation of the 2024 Illinois Housing Development Authority's Community Revitalization Plan.

2. That the City of Mattoon commits to working collaboratively with IHDA, local stakeholders, and community members to achieve the goals and objectives set forth in the plan.
3. That the City of Mattoon will actively pursue available resources, including state and federal funding, to support the initiatives outlined in the Community Revitalization Plan.
4. That the City Administrator, or his designee, is authorized and directed to take all necessary actions to implement the strategies and initiatives outlined in the 2024 IHDA Community Revitalization Plan, and to report on the progress of these initiatives to the City Council on a regular basis.
5. That this resolution shall be in full force and effect from and after its passage and approval as provided by law.

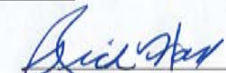
Upon motion by Mayor Hall, seconded by Commissioner Cox, adopted this 1st day of October, 2024, by a roll call vote, as follows:

AYES (Names): Commissioner Closson, Commissioner Cox, Commissioner Phipps, Mayor Hall

NAYS (Names): Commissioner Graven

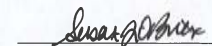
ABSENT (Names): None

Approved this 1st day of October, 2024.


Rick Hall, Mayor
City of Mattoon, Coles County, Illinois

ATTEST:

APPROVED AS TO FORM


Susan J. O'Brien, City Clerk


Daniel C. Jones, City Attorney

Recorded in the Municipality's Records on 10-01, 2024.

EXECUTIVE SUMMARY

The Illinois Housing Development Authority (IHDA) is committed to improving the capacity of communities in Illinois to identify and meet local housing needs. As a part of this commitment, IHDA partnered with the City of Mattoon to assist them in developing a Community Revitalization Plan that builds upon existing planning and development efforts, identifies strengths and opportunities within the community, and generates localized capacity in accordance with their Community Revitalization Strategy.

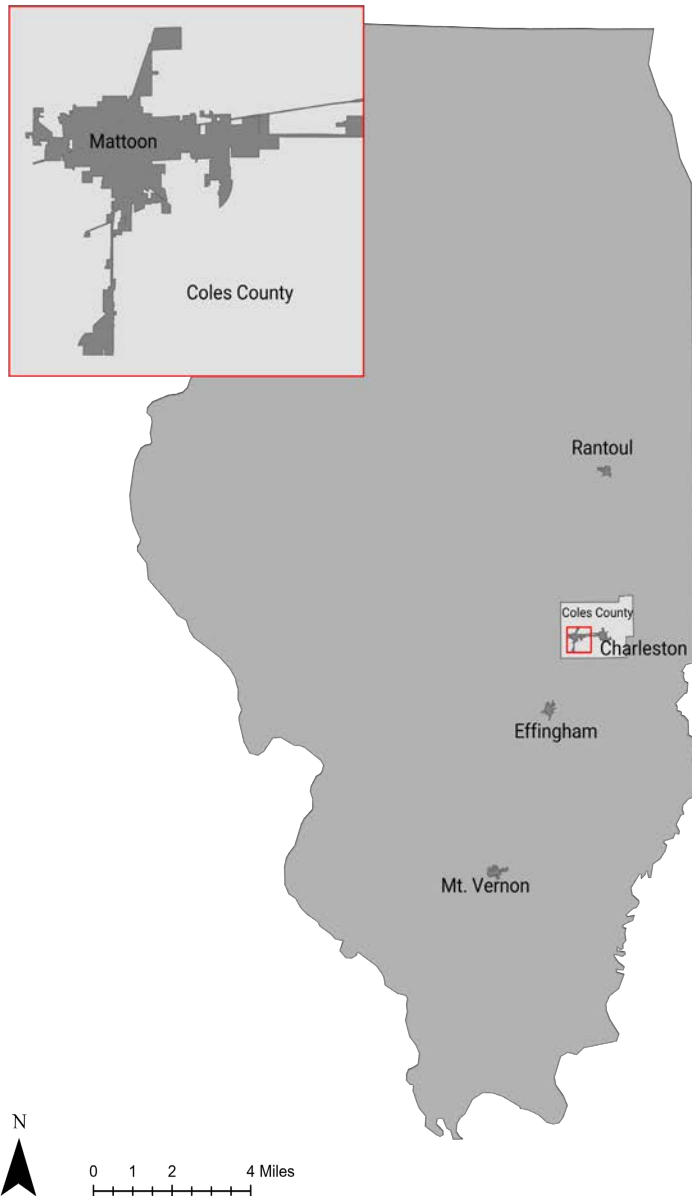
This partnership began in March 2023 and was carried out over the course of 18 months. As a part of developing a community-driven and comprehensive Community Revitalization Plan, IHDA provided technical assistance to the City of Mattoon by collecting data, organizing community members and stakeholders, and evaluating the conditions and needs of the community. The Community Revitalization Plan is a product that the City of Mattoon may use to inform its future plans for affordable housing and community development. This plan includes feedback gathered from community participation in the Community Needs Assessment; a Housing Stock Survey that provides geographic analysis of the area's building stock; data visualization of City of Mattoon's demographic, economic, and housing conditions; and an analysis of the area's market as viewed from a housing finance lens.

In addition, a section containing goals and objectives follows the plan's analyses. These goals were developed by the core planning team from City of Mattoon and IHDA in response to primary themes, needs, and visions for development that were derived from the planning process. The following housing-specific goals are presented to guide the City of Mattoon's future development decisions:

- 1) Establish an Enterprise Zone focused on housing to access all available tools.
- 2) Develop more small homes and rental homes to increase affordability and provide a life cycle of housing for local employees, young professionals, families, and seniors to sustain growth.

This Community Revitalization Plan is the final product of a long-term partnership between IHDA and City of Mattoon. It is expected that this plan will be utilized as an informative asset to assist in creating and implementing plans for affordable housing and other development initiatives within the community. This plan can also be utilized in direct conjunction with many of IHDA's programs, funding opportunities, and resources, however, this plan is not a promise of funding. IHDA is optimistic about the future of the City of Mattoon and hopes that the community will continue to see IHDA as a partner in their development and preservation of affordable housing.

LOCAL CONTEXT



The City of Mattoon is located in Coles County, in east-central Illinois. As of 2021, the community was home to 16,982 residents, which is approximately 36% of the total population of Coles County (46,334). The median income for the City of Mattoon was \$41,320 and 9.4 percent of the population was unemployed. The biggest employers in the area are Sarah Bush Lincoln Health Systems, Bimbo Bakeries, Rural King, Mars Petcare, and Consolidated Communications, who operate in the Healthcare, Food Manufacturing, Retail Service, and industries. It is worth noting that the majority of these businesses are headquartered within Mattoon, and are excellent corporate citizens.

The City of Mattoon was established in 1855. After rumors of a proposed crossing of the Illinois Central Railroad (running north and south) and the Terre Haute & Alton Railroad (running east and west) on open prairie land ten miles west of Charleston was confirmed in the summer of 1854, several prominent businessmen and land owners began to make plans to plat the site around the proposed crossing and subdivide the land. In December 1854, the Coles County surveyor, John Meadows, surveyed land east of and adjacent to the north-south Illinois Central route located in Township 12N, Range 7E, Section 13 and mapped out a town. The plat map was filed on May 15, 1855, and at a meeting at the Bunnell House in Charleston on the same day, the founders of the new community voted to name the town Mattoon in honor of William B. Mattoon, a partner in the company of Phelps, Mattoon & Barnes, which had constructed the Terre Haute & Alton Railroad.

One early resident described the new town as a “crazyquilt of buildings,” but within months more than a hundred buildings had been built, including the Pennsylvania Hotel which was the first large building to be constructed. Construction on the Essex House began in 1857. The Essex house was a hotel and train depot and was marked by a visit by Abraham Lincoln in 1858 in which he spoke to a crowd of people gathered under his window.

LOCAL CONTEXT



The town grew so rapidly the founders decided to incorporate as a village in 1857, and in 1861 the residents voted to charter as a city. The population of Mattoon was 500 by 1857, it increased to 1,500 by 1860, and 3,500 by 1865.

The presence of the railroad greatly contributed to the development of the community and a thriving economy well into the 20th century. A moderate oil boom in southern Illinois in the late 1930s provided Mattoon an economic upswing. Producing wells had been drilled on the outskirts of the city, but more beneficial to Mattoon was the influx of industry and people as several major oil company offices relocated to Mattoon. The population of Mattoon increased from 15,631 at the beginning of the boom to 17,530 in 1940. Manufacturing also provided a great economic boost throughout most of the 20th century. The community continues to be home to more than ten thriving manufacturing plants.

The arrival of Lender's Bagels in 1986 provided Mattoon with the distinction of "Bagel Capital of the World," and inspiration for an annual Bagel Festival which is held every July featuring a week-long itinerary of events including a parade, a Run for the Bagel, concerts, and a three-day festival. The Bagel Festival inspired a popular new series of concerts in the downtown area called "Bagel Bites."

The downtown area also has a strong and growing merchant-led series of community family events to "Celebrate Downtown," which includes a Halloween event and a Christmas event, both of which attract thousands of people. Our community boasts a strong and active Arts Council with events throughout the year and a public library that hosts a series of events for children and adults such as book clubs, featured speakers, and movies in the park.

Mattoon has six parks with a variety of features such as playground equipment, tennis courts, pickleball courts, a "million-gallon" pool, and one is a dedicated skate park.

[photo source: <https://exploremattoon.org/bagelfest/>]

LOCAL CONTEXT



The community offers a competition scale community bicycle pump track, several sports fields and complexes and is home to the oldest micro sprint track in the United States - the historic Coles County Speedway.

Another popular recreational feature is the Lincoln Prairie Grass Trail which provides twelve miles of paved trail for bicyclists, joggers, and walkers connecting Mattoon and Charleston.

A more recent addition to the community is a sports complex development called Emerald Acres Sports Connection. Emerald Acres is a \$100,000,000 indoor and outdoor sports facility set on a 150-acre site that is projected to draw 580,000 visitors a year and generate \$23.8 million in direct spending and 59,000 hotel night stays on an annual basis. Mattoon's central location between several major metropolitan statistical areas – Chicago, Indianapolis, and St. Louis – and numerous micropolitan statistical areas are the basis for the projected draw for the development. Youth sports is a \$45 billion industry and continues to be a reliable, recession-resistant driver of traffic and is forecasted to grow by 10-15% per year over the next 5-7 years.

The City of Mattoon is situated within the Coles County Regional Planning and Development Commission's region, as well as the Embarras River Basin Agency, Inc., the local Community Action Agency. These organizations can provide useful assistance and advice when making housing and economic development planning decisions.

**Coles County Regional Planning
and Development Commission**
Kelly Lockhart
651 Jackson Ave., Rm 309
Charleston, IL 61920
(217) 348-0521

Embarras River Basin Agency, Inc.
Sandy Deters
400 W. Pleasant
PO Box 307
Greenup, IL 62428
(217) 923-3113

COMMUNITY REVITALIZATION STRATEGY AREA

At the request of the Mattoon in Motion: Housing Action Team, the Community Revitalization Strategy Area will comprise the entirety of the corporate limits of the City of Mattoon. The Housing Action Team felt it was important that if they were to work on revitalizing our community, that the entirety of the community should be considered throughout the process and not just specific sections. This allows for a more diverse amount of community input to help chart our course forward as a municipality and to ensure that everyone has a seat at the table if they want it.

Challenges include:

- A housing stock that is relatively aged, with the largest segment (30.3%) of the housing stock being constructed prior to 1939.
- Infrastructure costs inhibiting the possibility for development.
- The gap to finance new single-family housing in non-infill areas.
- Blighted portions of the community detract from property values and deterring investment.
- Public perceptions on affordable housing.
- Lack of workforce attraction due to quality and quantity of housing stock.
- Lack of available options for local residents and those who would like to move to the community.
- Poverty ratio of 22.5% (2020 US Census)

PAST PLANNING EFFORTS

CITY OF MATTOON COMPREHENSIVE PLAN, ADOPTED APRIL 2013

([HTTPS://MATTOON.ILLINOIS.GOV/DOWNLOAD/CITY-OF-MATTOON-COMPREHENSIVE-PLAN/](https://mattoon.illinois.gov/download/city-of-mattoon-comprehensive-plan/))

Commissioned to Houseal Lavigne Associates, the City of Mattoon's 2013 comprehensive plan was the product of a multi-step, community-driven process that engaged the community, analyzed existing conditions, identified opportunities and constraints, and established a vision, goals, and objectives for the City of Mattoon. However, according to the City's Community and Economic Development Director, the city has not had the capacity to implement the plan until very recently.

ASSETS AND AMENITIES

BANKING AND FINANCIAL INSTITUTIONS

First Mid Bank & Trust
 Casey State Bank
 Washington Savings Bank
 First Neighbor Bank
 US Bank
 Prairie State Bank & Trust
 Land of Lincoln Credit Union
 Heartland Savings Bank
 Area Educational Credit Union
 Woodforest National Bank
 OneMain Financial

CHILDCARE FACILITIES

Leaders Innovating For Tomorrow (LIFT)
 Stepping Stones Children's Center
 Learning Zone Early Development Center
 Building Blocks Learning Center, Little School House
 Cee Cee's Imagination Station
 Mattoon Area Family YMCA
 Franklin Preschool
 Lyndsey Young Home Daycare
 Busy Kids Day Care, Sunshine Preschool
 St. Mary's Catholic School & Preschool
 Mattoon Community Unit School District 2

CIVIC AND GOVERNMENTAL INSTITUTIONS

City of Mattoon
 Mattoon Township
 Coles County Housing Authority
 Mattoon Public Library
 Rotary
 Kiwanis
 Lion's Club
 Exchange Club

Mattoon in Motion
 Coles Together
 Celebrate Downtown Mattoon
 American Legion Post #88
 Catholic Charities
 Coles County Historical Society
 Mattoon Local History Museum
 Dial-A-Ride
 Coles County Council on Aging
 Eagles Club
 Embarras River Basin Agency (ERBA)
 IOOF Lodge
 Moose Lodge
 Mattoon Masonic Lodge
 VFW
 Lumpkin Family Foundation
 Rural King Foundation
 Southeastern Illinois Community Foundation

EDUCATIONAL AMENITIES

Mattoon Community Unit School District 2
 Leaders Innovating For Tomorrow (LIFT)
 Lake Land College
 Eastern Illinois University

FOOD ACCESS AMENITIES

Niemanns
 Walmart
 Aldi
 Morgans Meat Market
 Marks My Store
 Embarras River Basin Agency (ERBA)
 Salvation Army
 Peace Meals
 Mattoon Community Food Center

ASSETS AND AMENITIES

HEALTH CARE AND SOCIAL SERVICE FACILITIES

Sarah Bush Lincoln Health Systems
 Blue Cross Blue Shield
 SIHF Healthcare
 Mattoon Rehabilitation and Healthcare Center
 Palm Terrace of Mattoon
 Coles Community Health
 Odd Fellow Rebekah Home
 Illinois Department of Human Services: Family Resource Center
 Department of Children and Family Services
 Life Links
 Brookstone Estates of Mattoon South
 Copper Creek Cottages Memory Care of Mattoon
 Carle Mattoon
 Impact Life

RECREATIONAL AMENITIES

Lytle Park Pool
 Douglas-Hart Nature Center
 Lake Mattoon
 Lake Paradise
 AMC Showplace Mattoon
 Mattoon Golf and Country Club
 Meadowview Golf Course
 Peterson Park (6 pickleball courts)
 Lawson Park
 Little Kinzel Park
 Vanlaningham Park
 Cunningham Park
 Roundhouse Sports Complex
 Various Local Sports Leagues
 Mattoon Skate Park
 Lincoln Prairie Grass Bike Trail

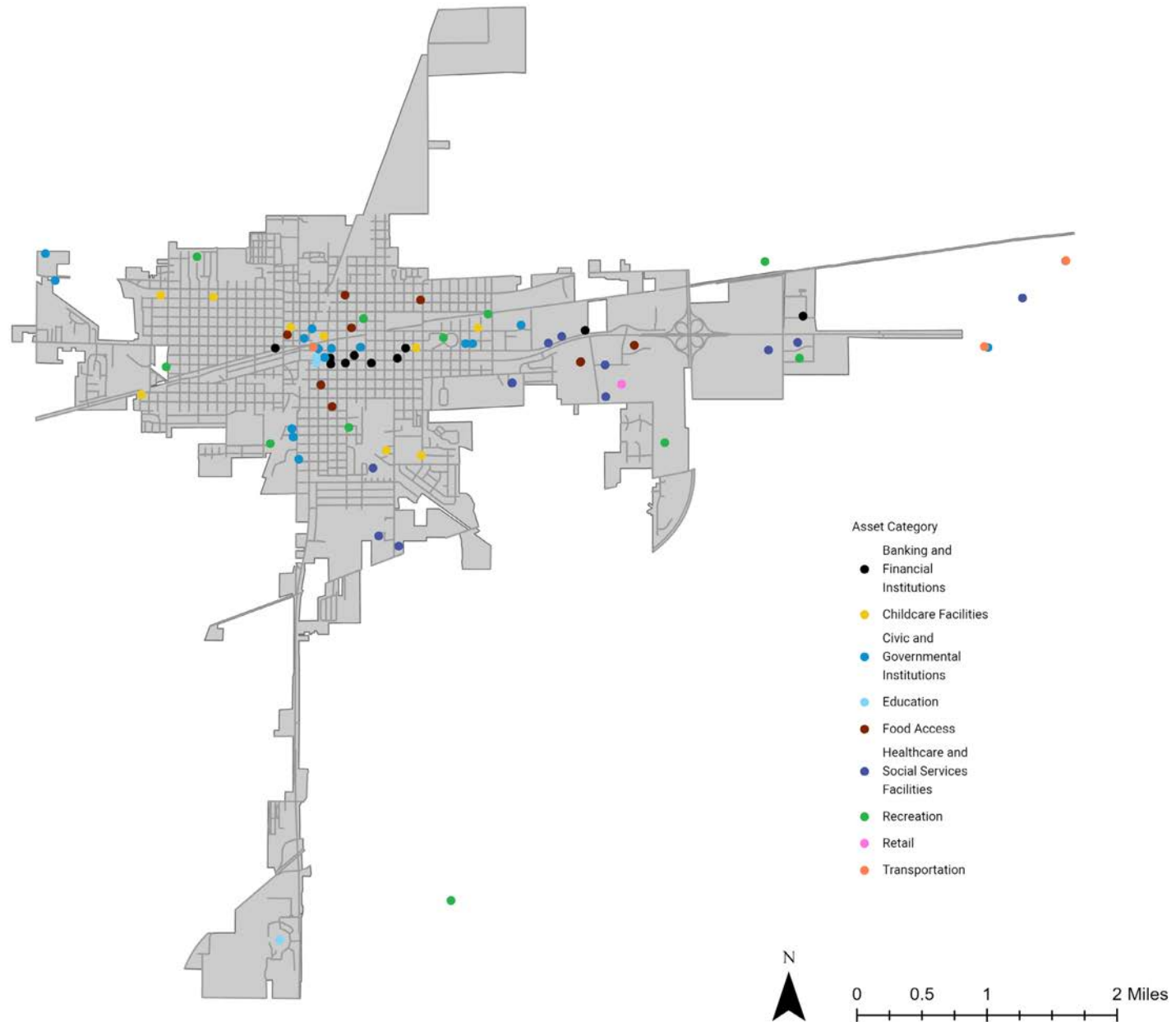
RETAIL AMENITIES

Downtown Mattoon
 Emerald Acres Sports Connection
 S RT 45 retail strips
 Cross County Mall

TRANSPORTATION AMENITIES

Amtrak Station
 Coles County Regional Airport (private flights only)
 Dial-A-Ride

ASSET MAP





DEMOGRAPHIC, ECONOMIC, AND HOUSING MARKET CONDITIONS

- 16** Demographic Conditions
- 22** Economic Conditions
- 25** Housing Market Conditions

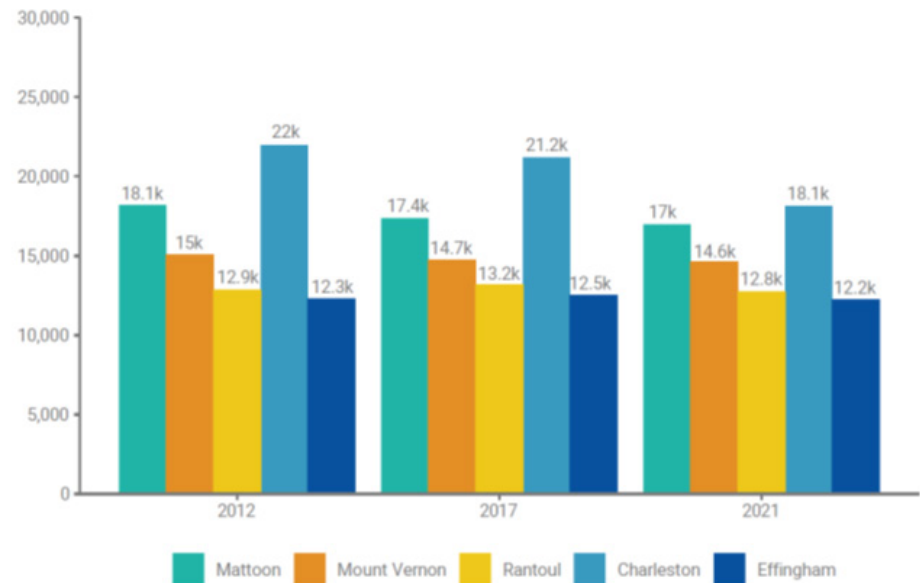
DEMOGRAPHIC CONDITIONS

GENERAL POPULATION CHARACTERISTICS

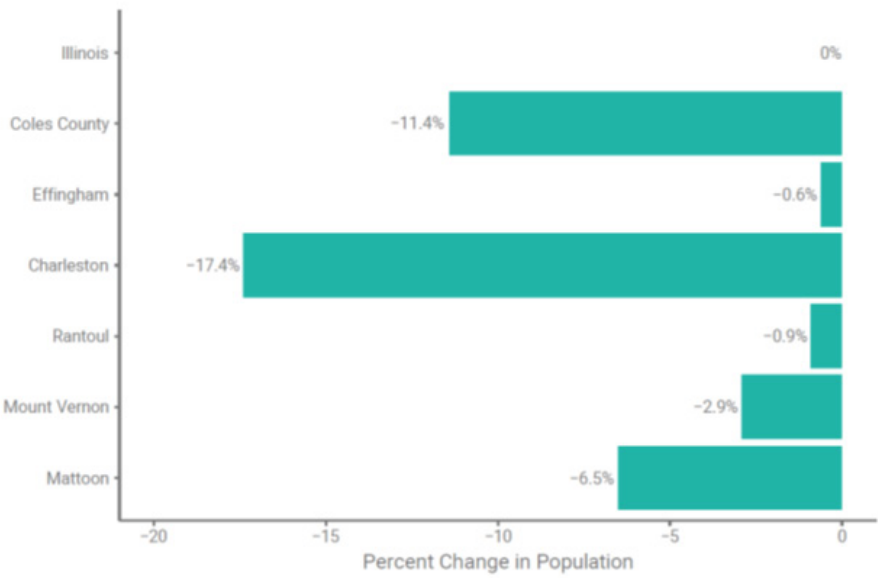
As of 2021, the City of Mattoon was home to an estimated 16,982 residents, with the population having decreased since 2012, demonstrating a loss of about 6.5% over that period. Mattoon is located in Coles County and made up 35.7% of the county's total population in 2021.

While comparable cities such as Mount Vernon, Rantoul, and Effingham also saw population decline between 2012 and 2021, -2.9%, -0.9%, and -0.6%, respectively, depopulation in Mattoon was more than three percentage points higher than these other cities. On the other hand, Charleston, another comparison city in Coles County, demonstrated a population decrease of 17.4% over the same time period. Importantly, the county overall also experienced a high rate of population decline, falling 11.4% over the ten-year period. While population loss was common in the region, it is not consistent with the population stability in Illinois, 0.0%, or the significant gain in the United States, 6.7%, over the same period.

Total Populations by Year



Population Change (%) from 2012 to 2021

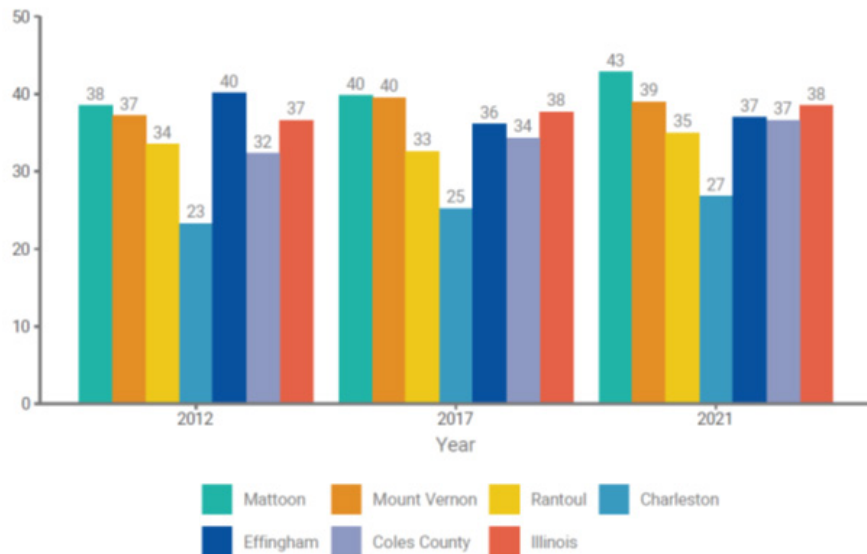


AGE COHORTS

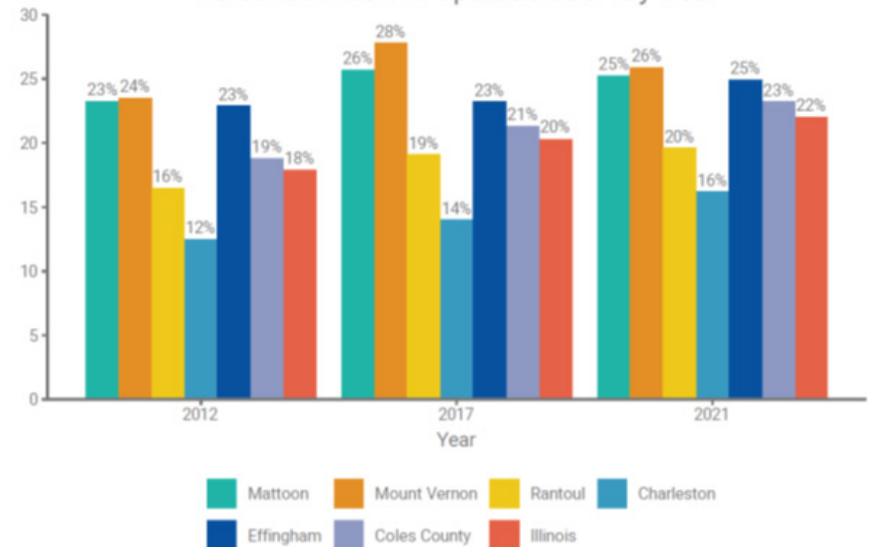
In 2021, the City of Mattoon's median age was 42.8 years old, compared to Coles County's median age of 36.6 years old. At the same time, Mattoon's senior population, those ages 60 years and older, was 25.2% of the total population, compared to 23.2% in Coles County, and 22.0% in Illinois.

The comparison cities all had considerably lower median ages than the City of Mattoon, with Charleston indicating the youngest median age of 26.8 years old. Charleston is the home of Eastern Illinois University, so its high proportion of university students drives down its median age. Mattoon had the highest median age and Mount Vernon followed at 39.0 years old. All of the comparison cities except for Charleston (16.2%) had a similar proportion of seniors in their population, as Effingham had 24.9%, Jacksonville had 24.7%, and Mount Vernon had 25.9% of their populations aged 60 years or older.

Median Age of Population by Year



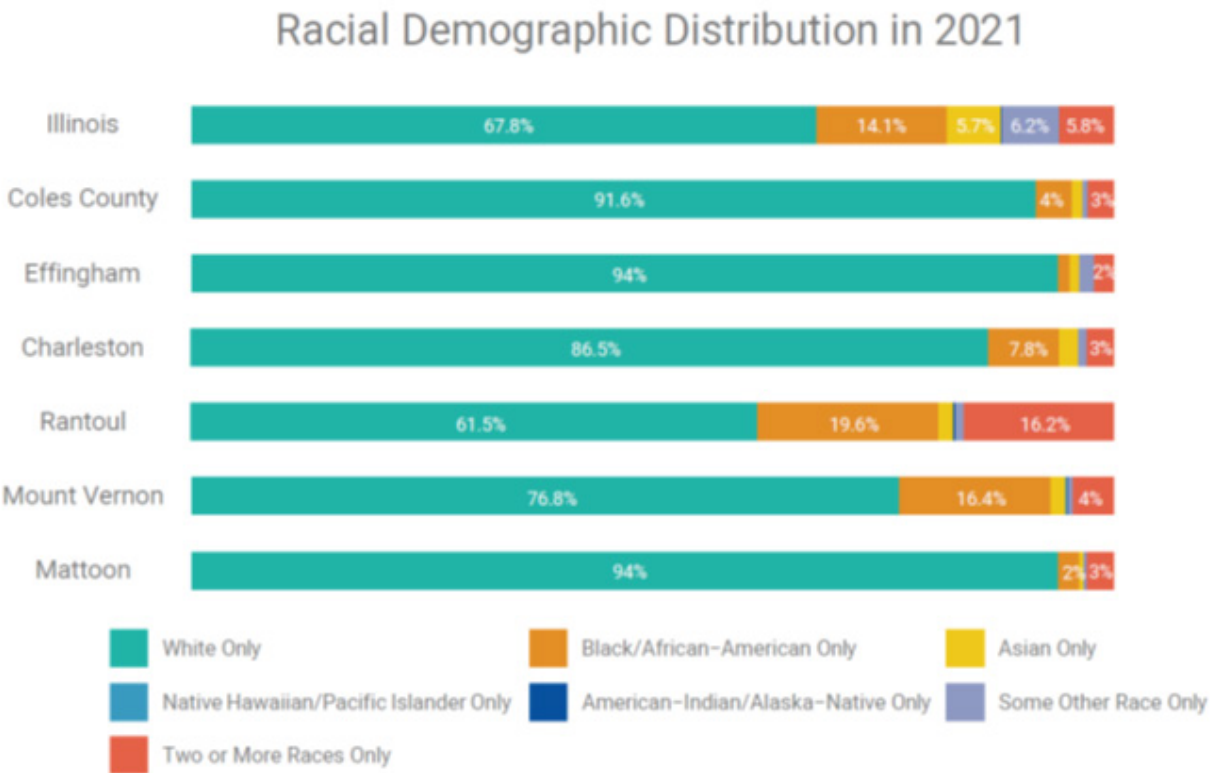
Percent Share of Population 60+ by Year



RACIAL COHORTS

The City of Mattoon was predominantly homogenous with the White population comprising 94.0% of the city in 2021. This racial composition varied somewhat across the comparison communities, as Effingham’s population was also 94.0% White, Charleston’s was 86.5% White, and Mount Vernon was 76.8% White. Mattoon’s White population was ten percent higher than Jacksonville, whose population was 83.6% White, and 26.2 percent higher than the 67.8% of Illinoisans who identified as White. In Coles County in 2021, 91.6% of the population identified as White.

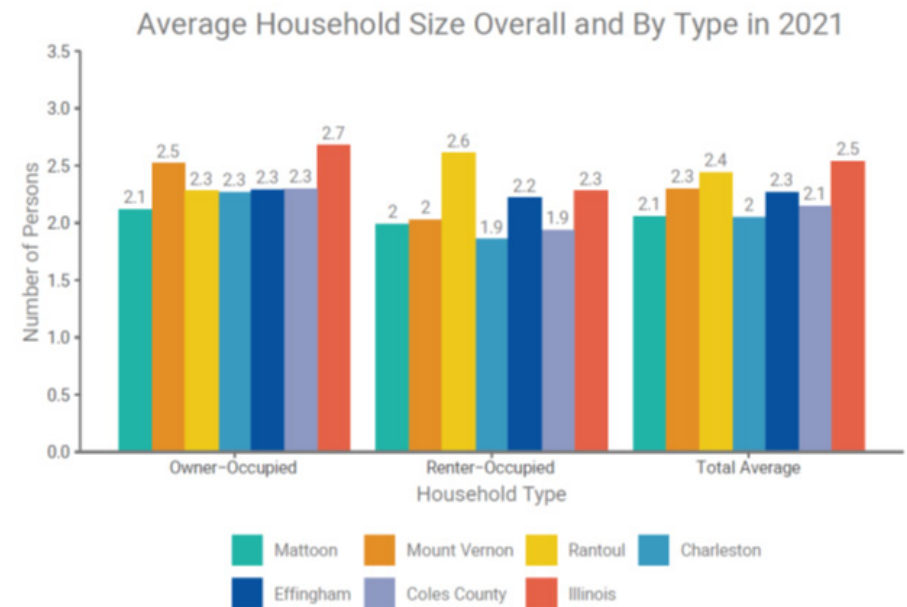
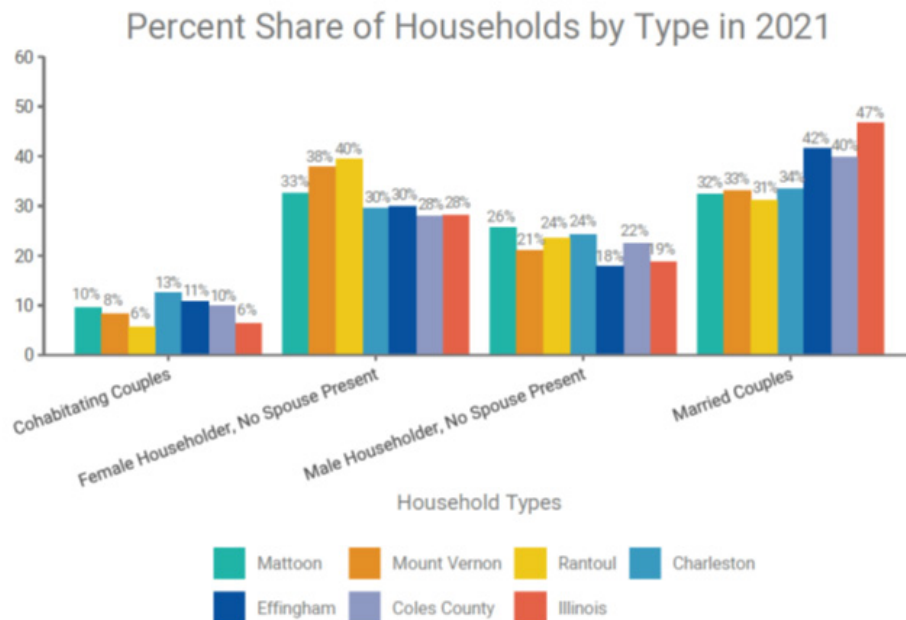
The next largest racial or ethnic cohort was people identifying as two or more races, with 2.8%, followed by those identifying as Hispanic or Latinx, with 2.7%. In neighboring Charleston, 7.8% of residents identified as Black or African American and 3.4% of residents identified as Hispanic or Latinx. In Illinois, 14.1% of the population identified as Black or African American, and 17.5% identified as Hispanic or Latinx.



HOUSEHOLD COMPOSITION

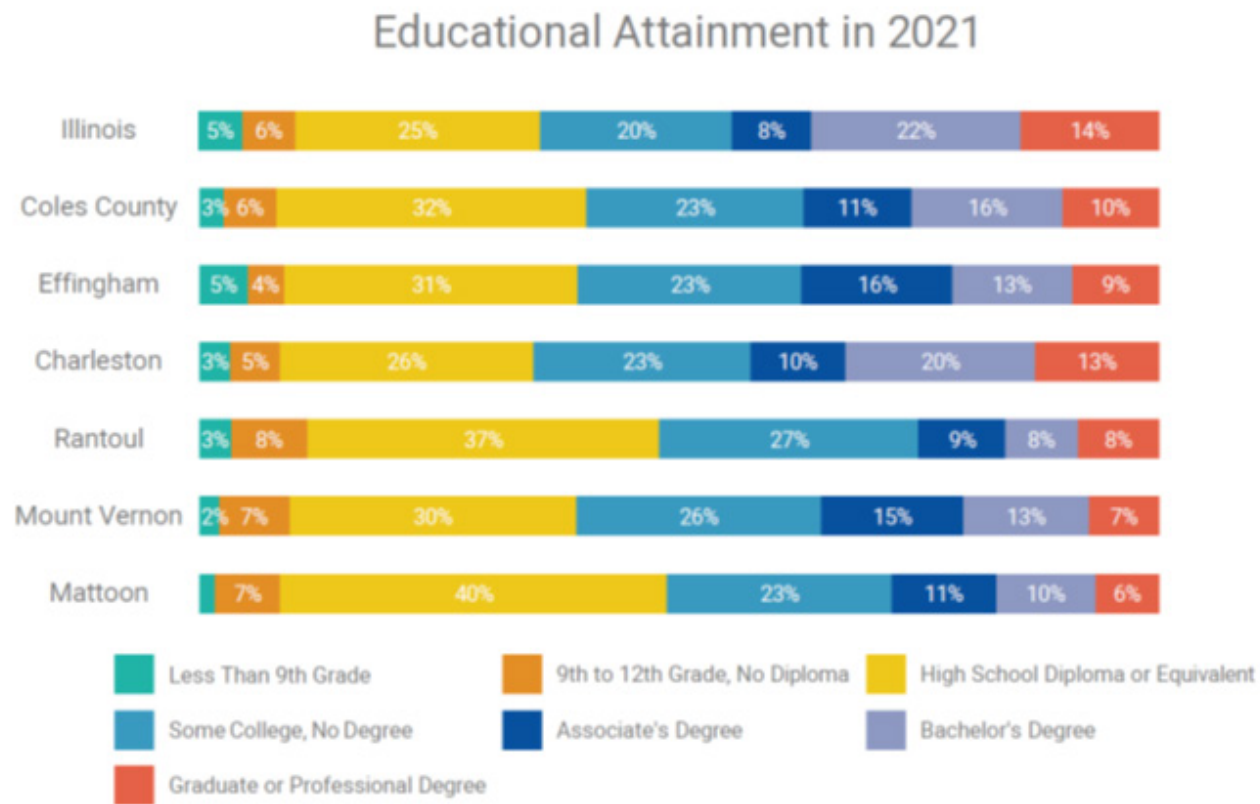
The City of Mattoon represented 39.5% of the households in Coles County. Mattoon contained 8,012 total households which was larger than all of the comparison municipalities. Mattoon had a lower percentage of married-couple families, 32.4%, compared to Coles County overall, 39.9%. All four of the comparison cities had higher rates of married-couple families ranging from 33.0% in Mount Vernon to 41.5% in Effingham. Within the City of Mattoon the percentage of female householders with no partner (32.6%) was, as expected, higher than the percentage of male householders with no partner (25.6%). However, Mattoon had a slightly lower rate of female-led single parent households with children under 18 living in poverty, 30.1%, compared to the state, 32.7%, and Coles County at 35.4%.

The average household size in Mattoon, 2.06 persons, was slightly lower than that of Coles County, 2.15 persons, and Illinois, 2.6 persons, and was lower than any of the comparison municipalities except for Charleston (2.05). The City of Mattoon's owner-occupied household size and renter-occupied household size were 2.12 and 1.99 persons, respectively. This represents an 11.3 percent decrease in the average size of owner-occupied households from 2012 to 2021 and a 2.5 percent decrease in the size of renter-occupied households over the same period.



EDUCATIONAL ATTAINMENT

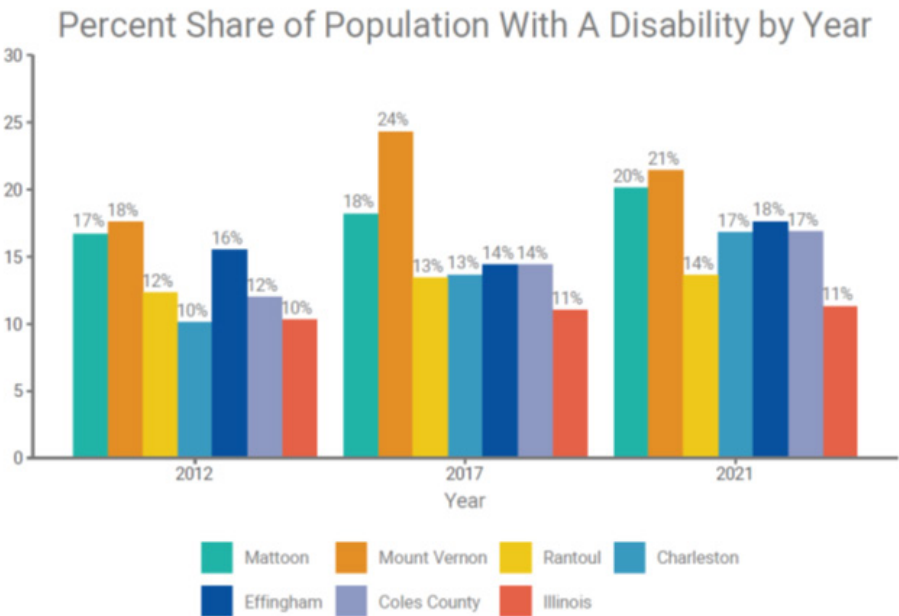
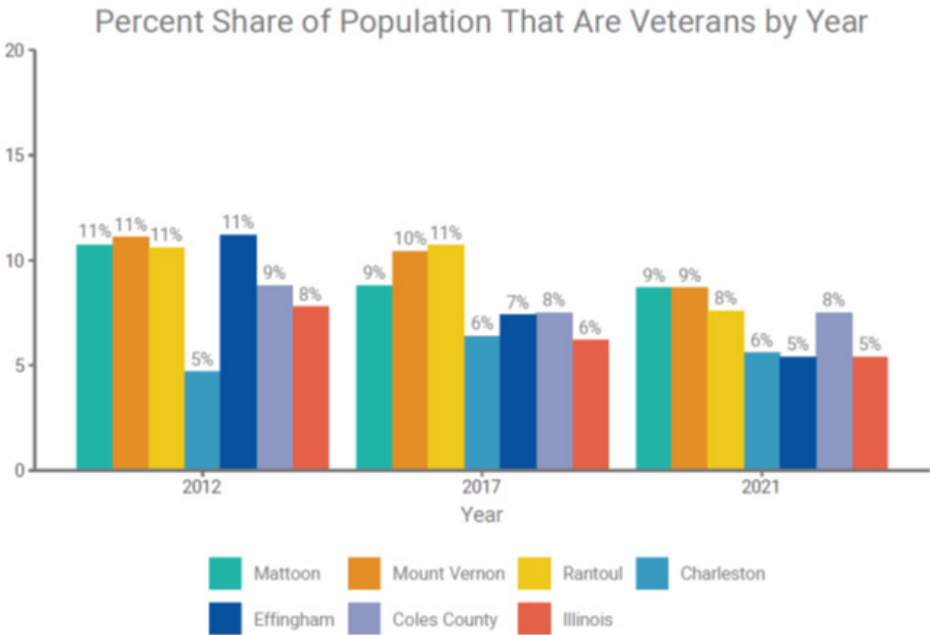
Educational attainment in Mattoon was aligned with the rates in comparison cities but varied from the state and county averages. In terms of educational achievement, the largest percentage of Mattoon’s population were high school graduates, 40.3%, in 2021, followed by people with some college but no degree at 23.4%. Comparison cities exhibited lower rates of high school graduates, with Charleston at 26.5% and Rantoul at 36.7%, while the state of Illinois demonstrated a rate of 25.4% of the population with a high school diploma. In the City of Mattoon, 10.4% of the population had a bachelor’s degree and another 6.5% had a graduate or professional degree, in 2021. Those rates were slightly higher at the county level, 15.7% and 10.0%, and much higher at the state level, 21.8% and 14.4%.



VETERAN AND DISABILITY POPULATION

8.7% of Mattoon’s population were veterans in 2021, comparable to Mount Vernon but higher than each of the comparison geographies. Coles County had 7.5% of its population described as veterans, while Illinois had 5.4% at the same time.

The City of Mattoon also had a high percentage of the population with a disability, 20.1%, in 2021. This was about 3% higher than Coles County and nearly 9% higher than Illinois as a whole. Mount Vernon displayed the highest proportion of its population with a disability, 21.4%, but all the other comparison geographies demonstrated much lower rates.

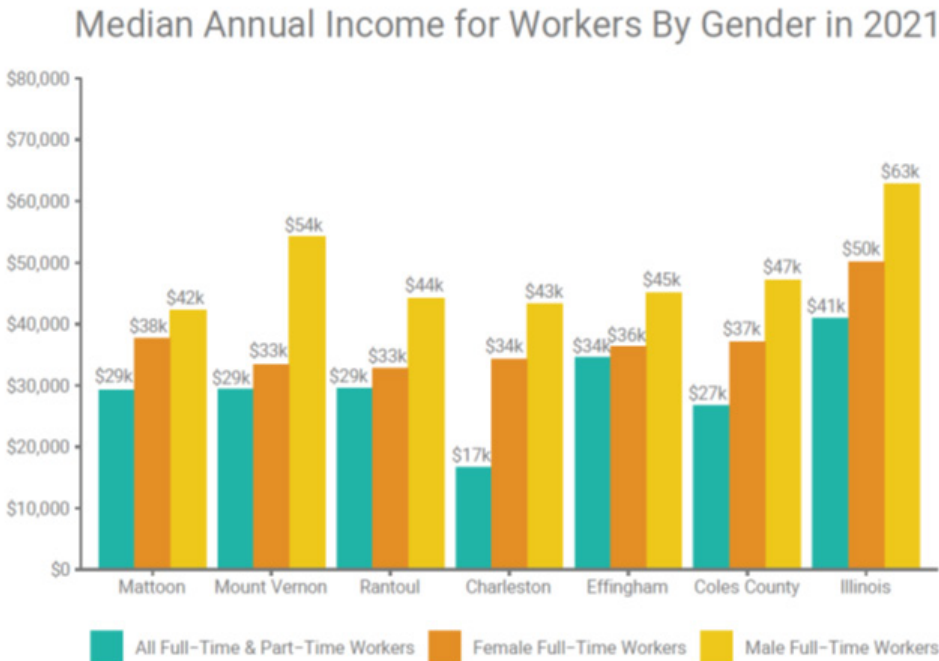


ECONOMIC CONDITIONS

EMPLOYMENT AND INCOME

As of 2021, the median annual income of all workers in Mattoon was \$29,309. That was higher than that of Coles County, which was \$26,701, and lower than that in Illinois, which was \$40,925. The City of Mattoon’s median annual income was also lower than that in all of the comparison municipalities except for Charleston, which was \$16,664 (due to Charleston’s high population of students). Among the comparison municipalities, Effingham had the highest median annual income of all workers at \$34,587, which was still lower than that in Illinois at \$40,925.

The median annual income of full-time workers was lower than that seen among all types of workers. Assessing this figure by sex, male full-time workers in Mattoon made somewhat more than female full-time workers. While the current median annual salary for males, \$42,221, was lower than that in Coles County, \$47,088, it was slightly higher than Coles County for female workers, \$37,687, but both were lower than those seen for both sexes in Illinois, and the United States in 2021. Between 2012 and 2021, however, Mattoon experienced significant increases in median incomes for workers across the board, with median incomes for all workers rising by 30.2%, for male workers by 12.7%, and for female workers by 24.2%.



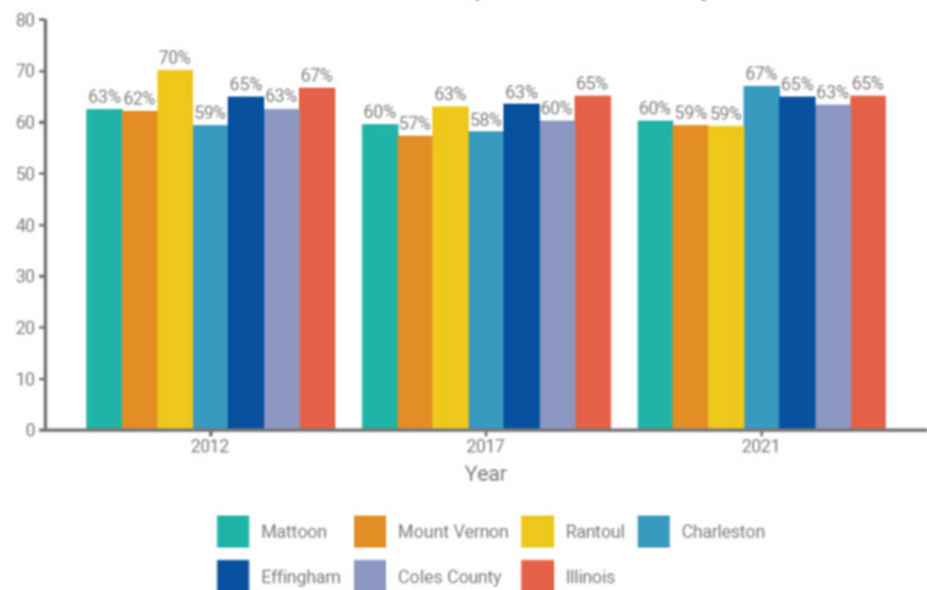
LABOR FORCE PARTICIPATION AND UNEMPLOYMENT

As of 2021, 60.3% of Mattoon's population 16 years and older was considered active within its labor force. The labor force includes those that are employed, those that consider themselves unemployed but looking for employment, and those within the armed forces. The labor force participation rate in the City of Mattoon declined by 2.3% between 2012 and 2021, and was 3.0 percentage points lower than that in Coles County, 4.8 percentage points lower than Illinois, and 2.8 percentage points lower than the national rate.

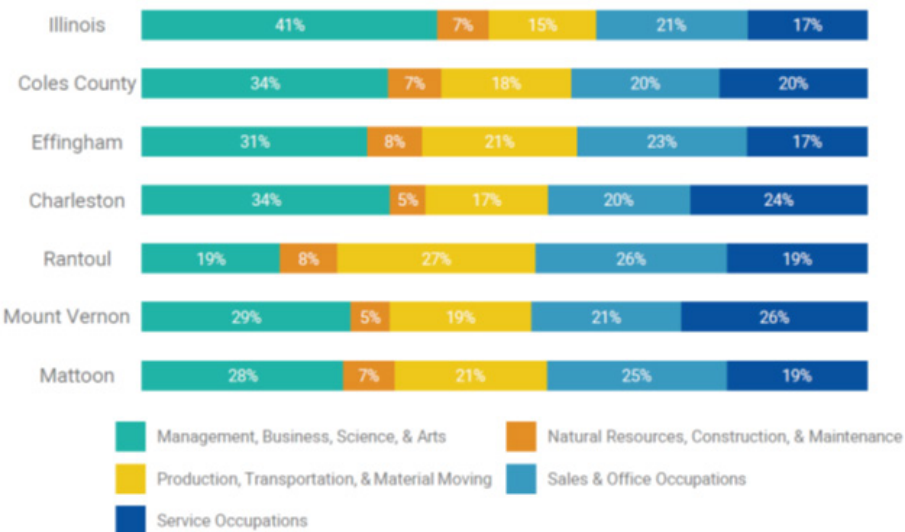
As of 2021, during the COVID-19 pandemic, 9.4% of the City of Mattoon's workforce was unemployed, the highest rate among the comparison municipalities, but a decrease of 2.5% from 2012. While Effingham's unemployment rate in 2021 was only 3.3%, Mount Vernon's was comparable to Mattoon's at 8.5%.

Among employed residents of Mattoon, the most commonly held positions were those within management, business, science and arts occupations. With occupations in this category comprising 27.8% of the workforce in Mattoon, these proportions are somewhat lower than rates in Coles County, with 34.0%, and Illinois, with 40.7%. The next largest part of the City of Mattoon's workforce, 24.8%, worked in sales and office occupations compared to Coles County, with only 20.5% of its workforce in similar occupations.

Labor Force Participation Rates by Year



Occupation Distribution in 2021

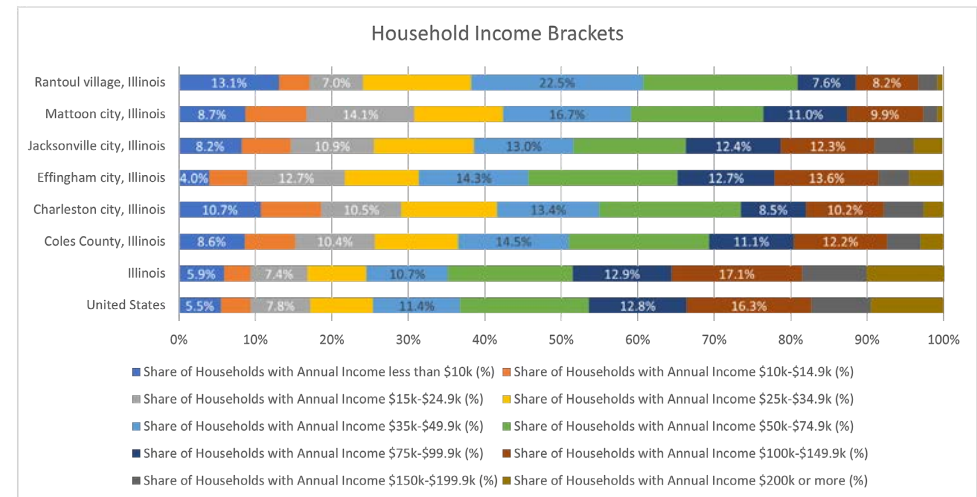
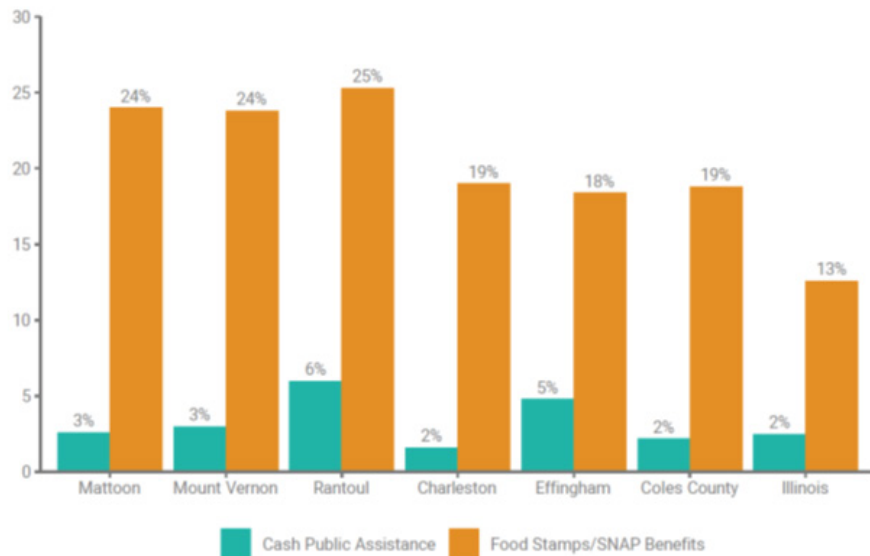


POVERTY AND PUBLIC ASSISTANCE

In the City of Mattoon, 2.6% of households received cash public assistance in 2021 and 24.0% of households received food stamps and/or SNAP benefits in the previous 12 months. This is considerably less than the 6.0% of Rantoul households that received cash public assistance and the 25.3% of Rantoul households that received food stamps and/or SNAP benefits in the previous 12 months. However, Rantoul and Mattoon demonstrated much higher rates of households receiving food stamps/SNAP benefits than any of the other comparison geographies, with 18.8% of Coles County households receiving food stamps and only 12.6% of Illinois households.

The poverty rate in the City of Mattoon in 2021 was 22.5%, which represents a 3.1% decrease in poverty from 2012 to 2021. Nearly 31% of the City of Mattoon's households earned less than \$25,000 per year, and 8.7% earned less than \$10,000 per year, compared to the county at 8.6% but higher than that in the state of Illinois at 5.9%. In Mattoon, 28.3% of households made between \$25,000 and \$49,999 and another 28.3% earned between \$50,000 and \$99,999.

Share of Households Receiving Public Assistance in 2021



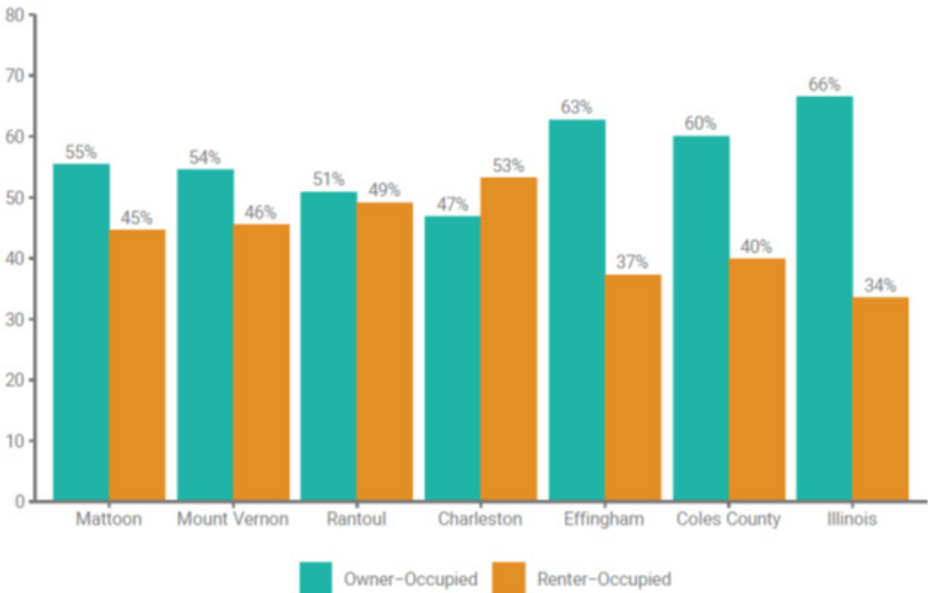
HOUSING MARKET CONDITIONS

HOUSING STOCK

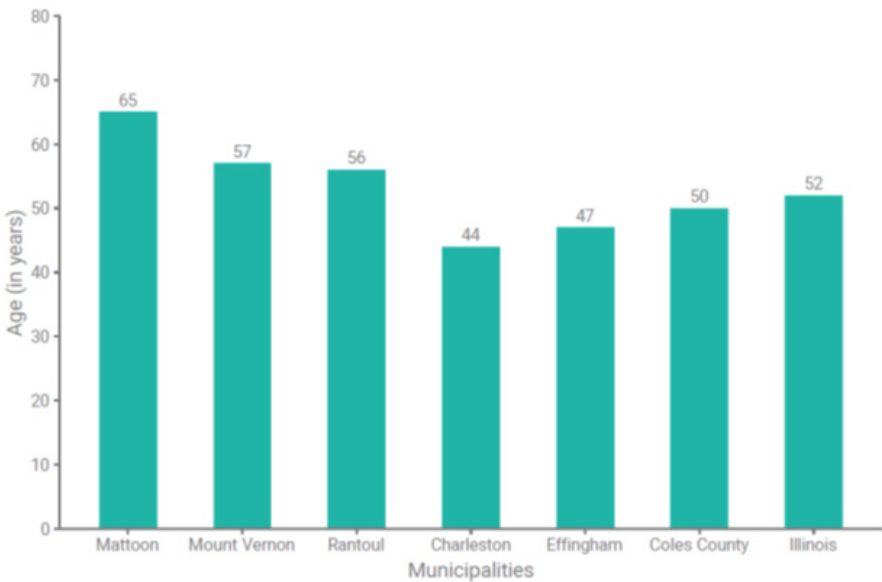
In 2021, the City of Mattoon had 8,896 total housing units. Of the 8,002 units that were occupied, 55.4% represented owner-occupied units. Mattoon's renter population was moderately high for the area, with renters occupying 44.6% of all occupied housing units. While Effingham and Jacksonville had lower rates of renter tenure (37.3% and 37.8%, respectively), Mattoon had a higher rate of homeownership than Charleston, Mount Vernon, and Rantoul. Coles County had a renter-occupied housing rate of 39.9% which is notably higher than the state of Illinois, and the country overall.

Housing stock across Illinois is relatively old, with the average building built in 1969, but the City of Mattoon's stock is somewhat older, with the average building built in 1956. All of the comparison cities had a younger housing stock, with Charleston's housing averaging 44 years (built in 1977) and Effingham's housing averaging 47 years (built in 1974).

Share of Owner vs Renter Occupied Units in 2021



Median Age of Housing Stock

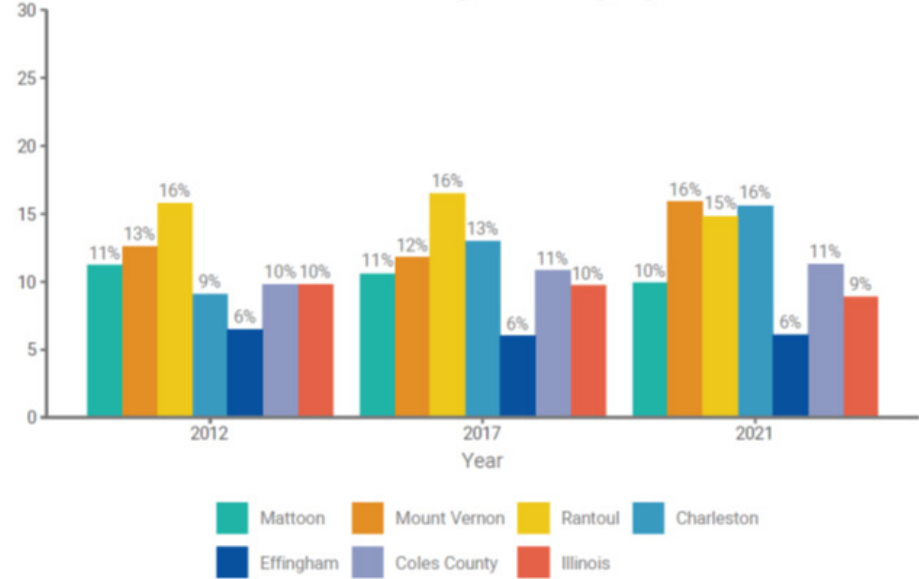


OCCUPANCY AND VACANCY

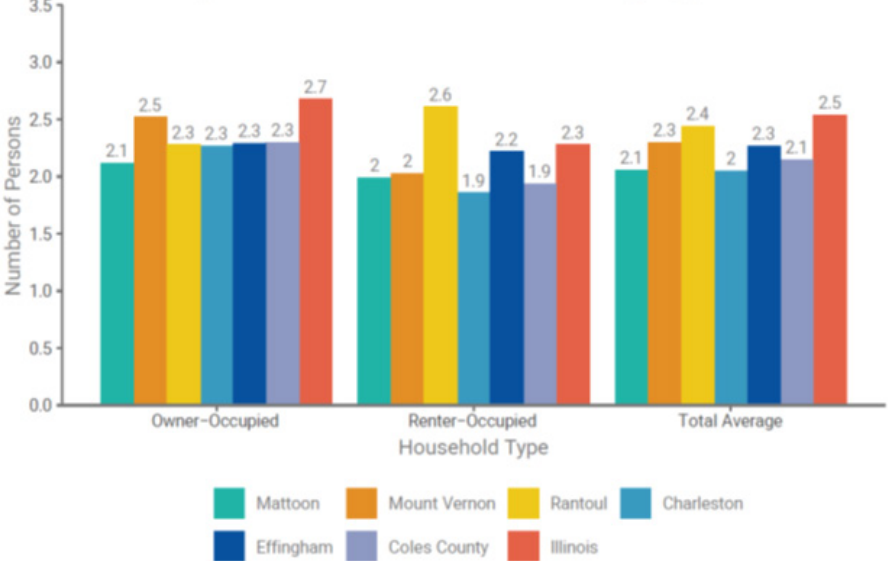
Throughout Mattoon, 9.9% of all housing units were vacant in 2021. This rate was quite a lot lower than in all the comparison municipalities except for Effingham (6.1%), with Mount Vernon demonstrating a vacancy rate of 15.9%. Coles County saw a vacancy rate of 11.3% and Illinois seeing a vacancy rate of 8.9%.

In 2021, the City of Mattoon had a 4.0% rental vacancy rate, compared with a 1.3% homeowner vacancy rate. This can be contrasted with Rantoul's rental vacancy rate of 16.7% in 2021. The average household size in Mattoon was 2.06 persons in 2021. This was consistent across the region and matched the average household size of Charleston at the time. The average household size in Illinois, 2.60 persons, and the United States, 2.60 persons, were both higher than that of the City of Mattoon as well as the other comparison geographies.

Overall Housing Vacancy By Year

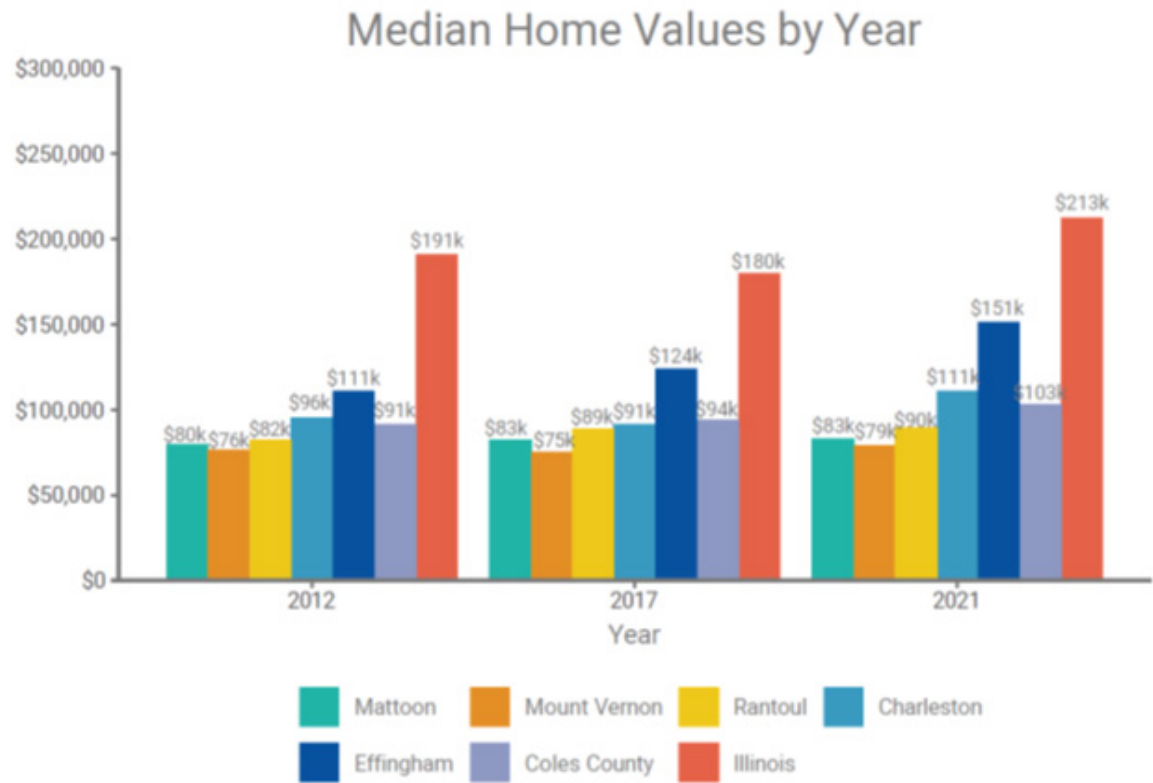


Average Household Size Overall and By Type in 2021



HOUSING VALUE

In 2021, the City of Mattoon had approximately 4,848 owner-occupied housing units, and the median value of those units was \$82,700, lower than the median for Coles County, which was \$103,200, and for Illinois, which was \$212,600. Mattoon’s median housing value falls in the middle of the comparison municipalities of Mount Vernon and Rantoul (\$79,300 and \$89,700, respectively). However, median home values in Jacksonville (\$107,700), Charleston (\$111,100), and Coles County (\$103,200) were considerably higher in 2021, and Effingham saw the highest median home value of \$151,400.

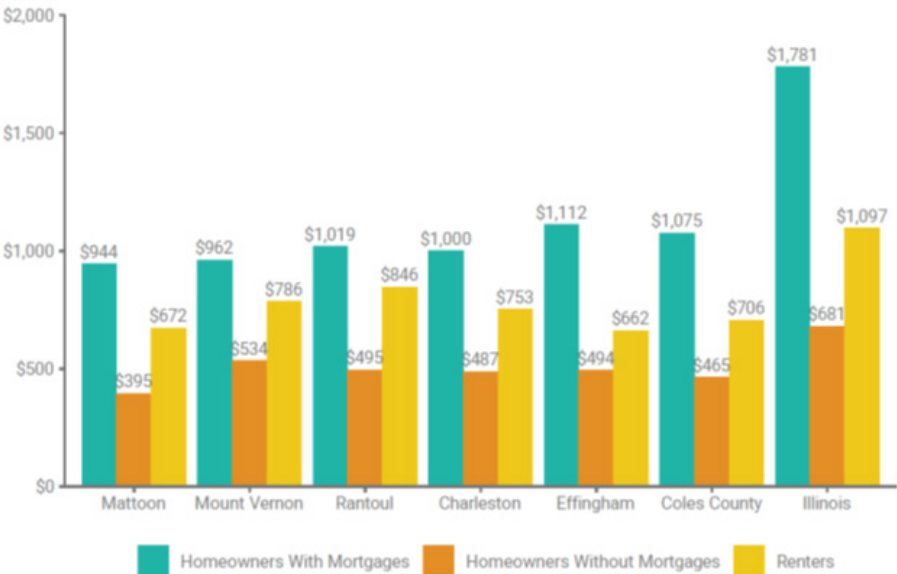


HOUSING COSTS

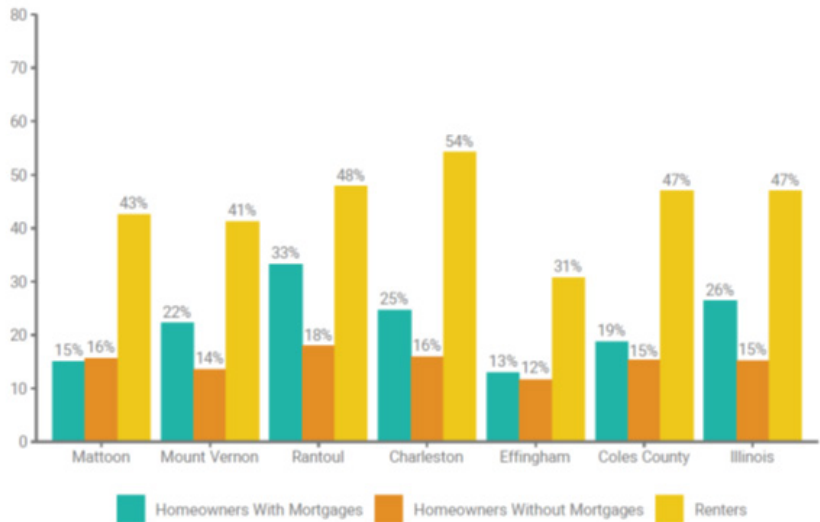
In 2021, the median monthly housing costs of owner-occupied units without a mortgage in Mattoon were \$395, whereas owner-occupied units with a mortgage was \$944. The median costs of owner-occupied housing units with a mortgage were significantly lower than those in Illinois overall, \$1,781, and slightly lower than Coles County, \$1,075. Among the comparison cities, all four have somewhat higher monthly housing costs for owners without a mortgage, ranging from \$487 in Charleston to \$534 in Mount Vernon, while monthly costs for homeowners with a mortgage are also higher across the board and range between \$962 in Mount Vernon to \$1,112 in Effingham. The median monthly housing cost paid by renter-occupied households in Mattoon was \$672. While rental housing costs were slightly lower in the City of Mattoon than in Coles County, \$706, and considerably lower than in Illinois, \$1,097, they are in line with the comparison municipalities, where renters pay between \$661 (Jacksonville) and \$846 (Rantoul).

A household is described as cost-burdened when they pay more than 30% of their household income for housing, including rent, mortgage, and utilities. 15.1% of homeowners with a mortgage were cost-burdened and 42.6% of renters were cost-burdened in Mattoon in 2021. However, across Illinois, 47.0% of renters were cost-burdened in 2021, and 26.4% of homeowners with a mortgage were cost-burdened.

Median Monthly Costs by Owner/Renter Type in 2021



Share of Cost-Burdened Households by Owner/Renter Type in 2021





PRIMARY MARKET AREA

PRIMARY MARKET AREA

WHAT IS A PRIMARY MARKET AREA?

Primary Market Areas (PMAs) are contiguous geographic areas from which a majority of residents will likely be drawn for a given development. IHDA uses census tracts to create PMAs for market analysis and collects data for these areas to understand their demographic, economic, and housing trends. Taking into consideration the characteristics of this PMA helps IHDA to understand market forces that are occurring in and around the community and their implications for development goals. PMA analysis is an important process within the application review for many of IHDA's programs, including the Low-Income Housing Tax Credit (LIHTC) program. It is also a helpful tool for communities to understand and communicate the characteristics of their area and its broader regional context.

PRIMARY MARKET AREAS AND LOW-INCOME HOUSING TAX CREDITS

The initial phase of IHDA's Low-Income Housing Tax Credit (LIHTC) process serves to assess the market need for development and redevelopment proposals prior to the submittal of a full application. This process is called the Preliminary Project Assessment (PPA). This assessment allows IHDA to evaluate local market data based on the PMA and examine concentrations of poverty and affordable housing as preliminary indicators of the area's need. IHDA also allows developers to include documentation that supports the need for affordable housing and demonstrates alignment with local planning efforts. The PPA allows IHDA to look beyond the data alone to determine whether investments could help increase access to living wage jobs, education, services, and transit for low-income residents.

PRELIMINARY PROJECT ASSESSMENT MARKET DATA AND METRICS

The data points included in IHDA's PPA analysis show an area's change over time, including data points spanning approximately 10 years. All data are collected from the United States Census Bureau's American Community Survey for the census tracts within the project's PMA. Each metric used in this analysis is evaluated at the PMA-level and is compared to the rates and figures of the county and Illinois as a whole. The metrics considered include important housing statistics, such as vacancy, cost burden, and households with Section 8 Vouchers (also known as Housing Choice Vouchers), as well as existing affordable housing stock. The following table outlines all the metrics that IHDA collects and analyzes for its Preliminary Project Assessment, in accordance with the 2024-2025 Qualified Allocation Plan (QAP). It is important to note that the categories and criteria presented are subject to change as updates are made to the QAP.

EXISTING UNIT APPROVALS AND PERFORMANCE & ON-THE-GROUND INDICATORS		
CRITERIA REVIEWED	SOURCE OF INFORMATION	CONSIDERATION
IHDA-funded projects	IHDA active portfolio & IHDA Board approvals	General picture of IHDA’s investment in PMA
Newly approved IHDA-funded units		Approved projects in the PMA that are not yet constructed or rented may negatively impact the PPA market and/or the market may need to stabilize before additional units are approved
Occupany levels / Wait-list levels at active IHDA projects in PMA	Internal project monitoring by IHDA & phone calls to property managers	Occupancy levels in PMA below 80% are considered to be problematic
SRN units proposed	PAIR data showing the number of persons on the wait list & their desired unit type	To be used to objectively demonstrate on-the-ground conditions that may indicate the need for new units or rehabilitation of existing units within an area
Age of housing stock	American Community Survey (ACS) 5-year estimates	
AFFORDABLE RENTAL CONCENTRATIONS		
CRITERIA REVIEWED	SOURCE OF INFORMATION	CONSIDERATION
IHDA market share (units funded by IHDA in the PMA / total rental units in PMA)	IHDA active portfolio, IHDA Board approvals, & American Community Survey (ACS) 5-year estimates	Market share over 10% is considered high and may negatively impact the PPA review, market share over 15% may be required to submit Community Revitalization documentation to show that the proposed project is part of local efforts.
Affordable market share (unduplicated units funded by IHDA, HUD, HUD Public Housing, & USDA-RD in the PMA / total rental units in PMA)	IHDA active portfolio, IHDA Board approvals, American Community Survey (ACS) 5-year estimates, & published lists of HUD Multifamily, HUD Public Housing, & USDA-RD developments	Market share over 20% is considered to be high and may negatively impact the PPA review, low overall rental concentrations may mitigate negative impact
Affordable rental concentrations (actual rents, regardless of subsidy)	Affordable Rental Unit Survey (ARUS)	Affordable rental unit concentration that exceeds 60% for the income levels targeted by the project is considered high and may negatively impact the PPA review
SOCIAL AND ECONOMIC VIABILITY		
CRITERIA REVIEWED	SOURCE OF INFORMATION	CONSIDERATION
Poverty rate	American Community Survey (ACS) 5-year estimates	Poverty levels exceeding 20% may negatively impact PPA review, low poverty rates and high household income may indicate opportunity within the PMA
Median household income		

SOCIAL AND ECONOMIC VIABILITY		
CRITERIA REVIEWED	SOURCE OF INFORMATION	CONSIDERATION
Growth (houshold and population)	American Community Survey (ACS) 5-year estimates	Overall negative trends and/or sharp year-to-year declines may negatively impact PPA review
Rent-burden and extreme rent-burden		Higher than average levels may indicate need for rent-restricted housing within PMA
Unemployment rate	American Community Survey (ACS) 5-year estimates & Bureau of Labor Statistics Area Unemployment Statistics	Access to jobs is considered and indicator of opportunity and projects located in PMAs with low unemployment, high labor force participation, and high number of local jobs may be considered favorably
Labor force participation rate		
Number of jobs	US Census Longitudinal Statistics	
Number of jobs per 100 people	American Community Survey (ACS) 5-year estimates & US Census Longitudinal Statistics	
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 and school performance	American Community Survey (ACS) 5-year estimates & local school performance indicators	Education levels and school performance are considered indicators of opportunity
Crime statistics	Various data sources, IHDA Asset Management records	High crime rates may impact ability to achieve and maintain full occupancy

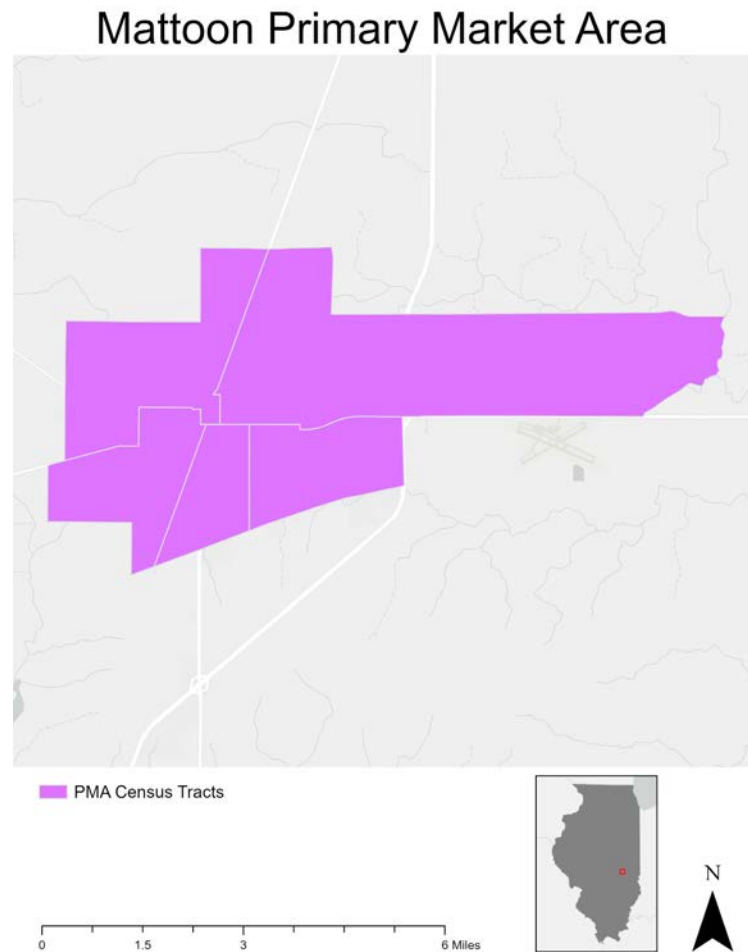
CITY OF MATTOON'S PRIMARY MARKET AREA

The PMA defines the larger community area that is inclusive of the amenities, services, and recreational assets that residents of the City of Mattoon could reasonably travel to and access. The City of Mattoon PMA is made up of five census tracts. While this 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.

The census tracts included in the City of Mattoon's PMA were determined through discussion between IHDA and the City of Mattoon and are as follows:

Coles County

- 17029001200
- 17029000300
- 17029000400
- 17029001000
- 17029001100



CITY OF MATTOON'S PRIMARY MARKET AREA DATA

Project Name:	Mattoon market characteristics		SPAR Reviewer:				SPAR Recommendation:					
			Census Tracts Included in PMA			17029001200, 17029000300, 17029000400, 17029001000, 17029001100						
Project PPA Number:			Market Characteristics*	PMA	Rate	Growth	County	Rate	Growth	State	Rate	Growth
Project City:			Total Population 2010	17,690			53,568			12,745,359		
Set-Aside/Cmty Area	Non Metro		Total Population 2015	17,379		-2%	53,037		-1%	12,673,761		1%
Project County:	Coles		Total Population 2020	17,553		1%	51,065		-4%	12,716,164		-1%
Construction Type:			People aged 60+ 2010	4,189	24%		9,684	18%		2,176,050	17%	
Age Restriction:			People aged 60+ 2015	4,329	25%	3%	7,829	15%	-19%	1,742,191	14%	-20%
Total Units:			People aged 60+ 2020	4,516	26%	4%	11,707	23%	50%	2,783,146	22%	60%
Scattered Site:			People Unemployed 2010**	664	4%		2,748	5%		569,744	4%	
Mkt Rate/80% AMI Units:			People Unemployed 2015**	969	6%	46%	2,681	5%	-2%	608,516	5%	7%
30% AMI Units:			People Unemployed 2020**	620	4%	-36%	1,837	4%	-31%	395,142	3%	-35%
PSH Units/PAIR Data:			People in Laborforce 2010**	8,456	48%		26,479	49%		6,654,048	52%	
PBRA Units:			People in Laborforce 2015**	8,684	50%	3%	27,639	52%	4%	6,712,162	52%	1%
Type of PBRA:			People in Laborforce 2020**	8,528	49%	-2%	26,922	53%	-3%	6,650,033	52%	-1%
Existing & Fully Occupied:			Jobs by Job Location 2020 (LEHD)	12,600	72%		19,608	38%		5,762,285	45%	
PH Redevelopment:			Jobs by Res Location 2020 (LEHD)	7,366	42%		35,559	70%		7,583,619	60%	
Vets Population:			High School Graduates 2015**	4,754	27%		10,405	20%		2,308,309	18%	
Existing IHDA Portfolio:			High School Graduates 2020**	4,600	26%	-3%	10,219	20%	-2%	2,220,409	17%	-4%
Opp Area or Proximate:			College Graduates 2010**	3,066	17%		7,120	13%		2,526,884	20%	
QOLI Score:	5		College Graduates 2015**	3,053	18%	-1%	7,808	15%	10%	2,777,871	22%	10%
ARI Score:	1		College Graduates 2020**	2,300	13%	-25%	8,570	17%	10%	3,085,274	24%	11%
R/ECAP 2019	0		People in Poverty 2010	2,506	14%		9,270	17%		1,572,048	12%	
R/ECAP in PMA	0		People in Poverty 2015	3,458	20%	38%	10,951	21%	18%	1,801,118	14%	15%
Wage Abundance/Desert	N/A , Desert		People in Poverty 2020	3,490	20%	1%	9,697	19%	-11%	1,488,670	12%	-17%
BA Food Access Verified	0		Cost Burdened Owners 2020	298	7%		1,106	9%		540,653	17%	
RIA	0		Cost Burdened Renters 2020	1,237	38%		1,106	13%		719,353	44%	
OCT 2024	0		Average Median Income 2010	\$38,125			\$36,457			\$47,185		
OCT in PMA 2024	1		Average Median Income 2015	\$40,656		7%	\$39,588		9%	\$50,163		6%
Age of Housing Stock 2019			Average Median Income 2020	\$41,699		3%	\$46,411		17%	\$58,076		16%
2000 & after	4.05%		Total Vacant Units 2010	758	9%		2,470	11%		497,683	9%	
1980-2000	15.60%		Total Vacant Units 2015	906	11%	20%	2,401	10%	-3%	517,267	10%	4%
before 1980	80.35%		Total Vacant Units 2020	644	8%	-29%	2,509	11%	4%	489,324	9%	-5%
ARUS 80% AMI	2607	79%	Owner Occupied Units 2010	4,574	60%		13,061	62%		3,300,691	69%	
ARUS 70% AMI	2270	69%	Owner Occupied Units 2015	4,705	62%	3%	13,070	62%	0%	3,177,705	66%	-4%
ARUS 60% AMI	1855	56%	Owner Occupied Units 2020	4,503	58%	-4%	12,596	60%	-4%	3,237,778	66%	2%
ARUS 50% AMI	1357	41%	Occupied Rental Units 2010	3,016	40%		7,845	38%		1,469,260	31%	
ARUS 40% AMI	803	24%	Occupied Rental Units 2015	2,857	38%	-5%	7,993	38%	2%	1,606,663	34%	9%
ARUS 30% AMI	385	12%	Occupied Rental Units 2020	3,295	42%	15%	8,376	40%	5%	1,646,263	34%	2%
ARUS 20% AMI	109	3%	Total Housing Units 2010	7,590	43%		20,906	39%		4,769,951	37%	
Concentrations:	Number of Units	%s	Total Housing Units 2015	7,562	44%	0%	21,063	40%	1%	4,786,388	37%	0%
Active IHDA Units (All)	315	10%	Total Housing Units 2020	7,798	44%	3%	20,972	41%	0%	4,884,061	38%	2%
Affordable Housing Units (A	315	10%	Households with HCVs 2020	19	1%		84	1%		93,276	6%	
CR Triggered:	If renter % is > set-aside avg and IHDA conc is > 1		Overall Housing Unit Change									



COMMUNITY-BASED PLANNING PROCESS

- 37** Community Needs Assessment Process
- 38** City of Mattoon Community Needs Assessment
- 41** Public Meetings

COMMUNITY-BASED PLANNING PROCESS

To produce a Community Revitalization Plan that truly reflected community values and priorities, the City of Mattoon 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 this plan was to increase and diversify community engagement, with a specific focus on engaging populations that have historically been underrepresented in previous planning processes.

The planning process was crafted in close consultation with a core stakeholder group, which consisted of Mattoon in Motion's Housing Action Team, a group of approximately 15 volunteers that has met for the past seven years to advance housing initiatives in Mattoon. IHDA worked closely with the City of Mattoon to develop a Scope of Work (SOW), which was signed by both parties on March 8, 2023. The SOW outlined a partnership, based in community engagement, which included identifying and recruiting local and regional stakeholders, organizing public meetings, and establishing and overseeing a transparent project work plan. The specific tasks of the City of Mattoon throughout this planning process included the following:

- Determining and forming a core stakeholder group
- Providing previous planning efforts and funding sources
- Conducting a Community Needs Assessment of the City of Mattoon
- Recruiting volunteers to perform a Housing Stock Survey of the City of Mattoon
- Crafting goals and objectives for the community based on the data and feedback collected over the course of the partnership

In addition to carrying out the tasks outlined above, City of Mattoon stakeholders also agreed to regularly participate in stakeholder and community meetings with IHDA throughout the tenure of the partnership to build relationships, share knowledge and skills, and increase community participation. In total, IHDA and the City of Mattoon's core planning team held 12 planning meetings, 2 in-person stakeholder meetings, and 2 full community meetings over the course of this partnership.



COMMUNITY NEEDS ASSESSMENT PROCESS

A core tool used to engage community residents throughout this process was the distribution and collection of a Community Needs Assessment (CNA). This survey posed 56 questions that polled resident opinions regarding their experience of their neighborhood regarding the following areas:

- Housing
- Mobility
- Economy
- Amenities and Resources
- Engagement
- Community Initiatives
- Civic Opportunities

The survey took every measure possible to ensure that all responses would remain anonymous. However, six questions were included in the survey to collect general respondent information, including household size, age range, income bracket, race/ethnicity, preferred communication style, and confirmation of residency. Residents of the City of Mattoon were informed of the Community Needs Assessment survey through promotion on the City's website and Facebook page, and via speaking engagements by the City's Community and Economic Development Director. Surveys were distributed and left open for responses for a period over nine months, between May 2023 and January 2024, to maximize total responses. Over that time, 564 survey responses were collected, which is approximately 3.3% of the total population of the City of Mattoon strategy area. IHDA Community Revitalization staff also created a survey targeting commuters to major employers in the city of Mattoon, but it was not released as widely and did not garner enough responses to be included in this analysis.

Community feedback provided through the CNA was fundamental for learning about the experiences, needs, and desires of community residents. The survey was conducted early on in the planning process 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 Mattoon.

COMMUNITY NEEDS ASSESSMENT METHODOLOGY

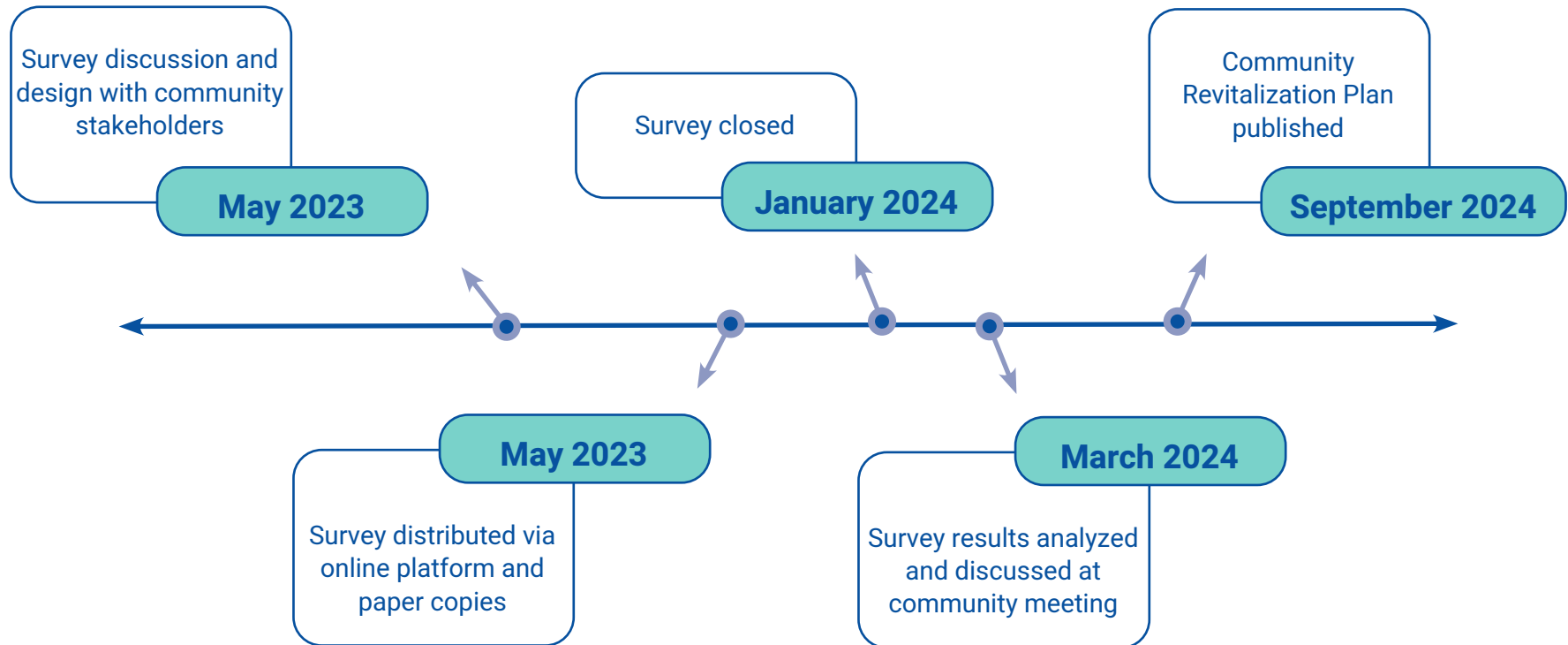
To reach as many residents as possible, the CNA was made available and distributed widely in electronic form. The City of Mattoon's primary planning lead distributed the electronic survey link via email lists and the City Facebook page.

To ensure objective reporting, IHDA alone was responsible for the CNA data analysis and summary of results. The form summarizing the findings of the CNA was distributed at subsequent public meetings and can be found in ****Appendix X**** of this plan.

As with all self-reported surveys, there are some limitations which should be considered when interpreting the results of [PROJECT NAME]'s CNA, including:

1. The language or phrasing of the survey may have been confusing or misleading to participants, causing error in the reporting of information.
2. Participants were not required to answer all questions and therefore the sample size may vary across questions.
3. The data reflect a snapshot of the current opinions of the respondents and those opinions are subject to change.

COMMUNITY NEEDS ASSESSMENT TIMELINE



CITY OF MATTOON COMMUNITY NEEDS ASSESSMENT

City of Mattoon's Community Needs Assessment (CNA) was made available electronically and distributed as paper copies beginning in May 2023. The survey was closed in January 2024 after 564 responses were collected. The question response rate was high for the survey as more than 98% of respondents answered all the multiple-choice questions, while only 48% of respondents completed the open-ended question. Overall, this survey posed 56 questions and was completed by 501 residents in the community, representing a 3.0% response rate within the City of Mattoon.

HOUSING

In general, survey respondents disagreed that housing in Mattoon was affordable, whether in general or to households making a variety of incomes. Most also disagreed that housing in Mattoon is in good condition, and nearly half disagreed that there is a variety of housing types available. However, when asked what types of housing they would like to see in their community, more than three-quarters of respondents said they prefer single family detached homes, while 45.4% would like to see more townhomes and 42.6% would like to see duplexes. Interestingly, more than a quarter of respondents said they would like to see more tiny homes in Mattoon. Almost four in five respondents said that a home of three or four bedrooms would suit their household the best. The overwhelming majority of respondents agreed that there is a need for all types of housing opportunities in Mattoon, with 70% agreeing that more rental housing is needed and 82% agreeing that more homeownership opportunities are necessary.

ECONOMY

While three-quarters of respondents agreed that they can run most of their daily errands without leaving Mattoon, it is clear there is less agreement when it comes to the quality of the local economy. Slightly less than half of respondents agreed that Mattoon has a downtown in good condition and storefronts that attract shoppers, and similar numbers disagreed that Mattoon has both a variety of retail and dining establishments as well as employment opportunities.

MOBILITY

Almost half of Mattoon respondents agreed that their community has good visibility in public spaces that allows them to feel safe and nearly the same percentage agreed that there is adequate lighting in public places, but more than 37% disagreed that their neighborhood is walkable. On the other hand, 57.1% agreed that the community has walking and recreational paths and trails, and 43% agreed that they can easily travel by bicycle in Mattoon.

EDUCATION AND WELLNESS

Respondents most agreed that Mattoon is well-served by banking, pharmacy, and health services, but educational services were also deemed highly accessible, with 77% of respondents agreeing that K-12 schools were sufficient to meet their needs and 78% agreed that post-secondary education is accessible in their community. Meanwhile, more than half of respondents agreed that job and vocational training opportunities are sufficient available in Mattoon. On the other hand, only 41.2% of respondents agreed that they can easily access affordable, nutritious food in their community.

COMMUNITY ENGAGEMENT AND INITIATIVES

In general, most respondents agreed that the City of Mattoon is working to create a positive future for the community and that they are excited by the changes they see happening. However, fewer than half of respondents agreed that there are sufficient opportunities for recreation, dining, and community involvement, and most identified a real need for shopping and retail in addition to more job opportunities. Finally, more than 61% disagreed that there is enough nightlife in Mattoon.

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 throughout the City of Mattoon. Community meetings also provide an opportunity to clarify questions and share resources with members of the community. Community meetings were conducted throughout spring and summer 2024 and included relevant stakeholders that are active within the community strategy area, and whose expertise and insight were vital to gaining insight into community priorities.

KICKOFF MEETING – MAY 2023

On May 4, 2023, IHDA staff traveled to Mattoon to meet with the core stakeholder group in Mattoon City Hall. The stakeholder group was made up of the housing committee of Mattoon in Motion, and the group discussed the partnership process, next steps of community needs assessment and housing stock survey, and determined methods to best distribute the survey.

HOUSING STOCK SURVEY TRAINING – SEPTEMBER 2023

On September 29, 2023, IHDA staff traveled to Mattoon to train the GIS students and Mattoon staff on the Housing Stock Survey. After going over the process and GIS Field Maps application, the group went out into the community to begin surveying. The reasoning for in-person training on the housing stock survey is for IHDA staff to be able to demonstrate in real time and answer questions from the students and staff.

COMMUNITY MEETING – MARCH 2024

In mid-March 2024, approximately 90 Mattoon residents attended a community meeting in Elevate, the business incubator and co-working space in the Cross County Mall. Amid a hailstorm and tornado sirens, IHDA staff went over the results of the Community Needs Assessment and the Housing Stock Survey. Following that discussion, the group participated in live polling via Mentimeter, which asked residents' opinions on various housing and development questions.

COMMUNITY MEETING COLLECTIVE BRAINSTORM

During the March 2024 community meeting, IHDA planning staff facilitated the use of Mentimeter to collect anonymous responses from community members on a variety of questions and polls. The following charts and graphics represent the input received from the community members during the meeting.

START

Investing in local
transportation options

Housing Development
Zone

More housing
development! More
transportation!

More focus on family
friendly activities

Managing the properties
that are deteriorating

More entertainment for youth,
affordable activities for
adults that are not bars

Continued code
enforcement with properties
that are purposely neglected.

Invest in youth spaces
Improve walkability

More housing
subdivisions

Working on the 884 that
need help

Family friendly activities

Affordable housing

clean up junk yards in
town .. improve sidewalks

Invest in subdivisions

Infrastructure update
and repair.

new subdivisions

Find ways to supplement developers rehabbing existing houses. Hire a dedicated nuisance officer to address dilapidated structures

Continue focusing on youth

Code enforcement

Family evening activities

More sustainable jobs with long term tenure

Independent shops & boutiques

Encourage sign replacement for businesses that are broken

Recreation.

Local transportation, activities/events for young adults.

LGBTQ+ committees or clubs, more public transportation,

Roads for bicycle traffic

We need new building lots!!!!

Replace decaying mobile home park on south Sixth Street with newly constructed single family homes.

Sidewalks, Sidewalks, sidewalks

Sidewalks public transportation like dial a ride

Na

More recreational spaces.

Better sidewalks

Rehab deteriorating home

Reasonable, nice rental housing.

Better movie theater

Industry leaving

Developments - I'm excited to see the new sports complex moving forward. Actions - I know that can't be a town of all government housing, but more affordable housing seems to be a need.

Nicer development areas for housing. Better options for renting.

Not related but a public pre school program. Not everyone can afford the 2 private ones with waiting lists and not everyone qualifies for Franklin

More quality sit down restaurants. Rehab programs for blighted homes. New housing development

Median income level homes developments

Specialty healthcare providers who are in town everyday, not just here on a rotating basis.

Repair sidewalks on northeast side of town. Entirely redo Lakeland Blvd and Charleston Avenue.

N/A

Make the owners/investor's fix the Trailer Court on 6th. St. up instead of making them move out to Old State Village. We have NO SAY IN THE MATTER AND NO OPTIONS IF WE WANT TO KEEP OUR HOMES. NOT FAIR

We need a sidewalk to Walmart like you were supposed to do 10 years ago. We need low cost housing.

STOP

Revitalize rundown areas of town

Update the multi family spaces with better management

Recreation

More public spaces

I'm thankful for the work that is being put forth. Nothing noted.

Blocking community solar development

Stop vandalism and vagrancy at depot and rest of downtown Mattoon.

Having the same type of restaurants

Thankful for the work being done

Voting against cannibas dispensaries

Tornado shelter information is needed today

Clean up the junk

Putting up signs that say Mattoon, healthier restaurant options

stop allowing junk yards to not clean up

Make it harder for gaming/gambling business to open

Stop spending \$\$ on downtown

Clean up the junk yard at 24th and Broadway

They do a great job and do not get recognition for it

-

Cannabis prohibition is silly in 2024. Why are we doing that instead of getting taxes from it? It's not 1920

I can't think of anything at this time.

Low income home developments

None.

N/A

Letting worthless landlords get away with NOT DOING WHAT THEY BY LAW SHOULD BE DOING. REPAIRS AND MAINTENANCE ARE LACKING FROM LANDLORDS AND THE RENTERS ARE SUFFERING.

Stop the leaf burn ban.

No more gaming places

CONTINUE

Investment in Lift and in city walkability projects

investment in lift and work on city walkability

Sports complex

Revitalize sidewalks

Mattoon in motion

Nice parks

Attracting new businesses to Mattoon

Investing in downtown

Enforce ordinances

The bike trail.

Sports Complex and economic development

Continue holding landlords accountable

Tearing down vacant structures.

Downtown improvements

Gather community input at events like this Bring together resources and stakeholders

Downtown revitalization

Recreation

Developing open space
for social functions

Developing lake mattoon
rec areas

Refurbishing downtown
and Dewitt Ave.

Downtown community
events.

Downtown special events.

Great parks

Pet friendly!

Downtown, sports
complex, create new
housing opportunities

They do a great job but
do not get enough credit
for it

Bike path, sports complex,
downtown renovation,
nuisance violation program
by MPD

Improve walkability

We can continue to do
better.

Great dog park! Nighttime
activities! Clean up day

keep lifespan busy with
programs

Grant writing

Encouraging community involvement in the issues facing our community!

Continue moving toward "active" community initiatives

Work with housing, mental health, and substance use recovery organizations and efforts. More public social events

Supporting those who need it to increase community confidence and engagement

Programs like the LIFT program, nice parks, restaurant choices that appeal to people passing by on the highway

More Social activities

Depot events and upkeep

Pool

I think they need to continue to restore and update store fronts. Adding things like the MATTOON sign. The parks & schools always seem to be neat and clean.

More retail stores

Engaging community, looking for alternative strategies for infrastructure investment for new subdivisions, make plan for multiple types of housing & work with developers & investors to create housing

Maintaining parks.

Continue to do things for the kids and seniors.

Please continue cruise Broadway.

Move the fireworks back to Peterson Park.

Recruiting a dispensary

What are the City of Mattoon's strengths?

Lift, LLC, Elevate, Public Library, Rural King, Burger King

Strong community events, free concerts, festivals

Parks

Volunteerism!

People!LIFTSports Connection

Location

Teamwork

Agriculture

Sports facilities

I 57

Schools, sports, police are excellent

People care about this community and want to make it better

Dog park

People who care and show up when it matters

Chamber of commerce

Strong Chamber of Commerce

People	Mayor	Room to grow	Businesses willing to invest and grow the community
Mattoon in motion	Low crime	Community support	Fire dept
Community support	EIU & LLC	Airport	sarah bush hospital is great
Private/public partnership	Chamber of Commerce	Location: interstate and Amtrak	LocationLow cost of livingGood health careGood educationLow crime

Ed Dowd

No dispensaries

Mattoon has a fantastic standard of living that could attract more remote workers and retirees

People

Schools, Chamber, SBL, community members who are invested in Mattoon.

Future thinking!

People and volunteerism, youth organizations, access to services, SBLHC , dog park, community leaders, green spaces, recreation

Proximity to STL, IND, CHI

many churches to choose from

Renovating existing housing

I think community involvement in Mattoon is a big plus - whether it's the Y or Relay for Life or St. Jude - the people in Mattoon seem to be very generous and help promote the good in the area.

School system and private school options, business growth and development, great Churches

Community mindedness

Constantly trying to improve.

Continues to grow

Great central location in Midwest. Higher education. Regional hospital. Corporate headquarters locations.

What are the City of Mattoon's weaknesses?

Transportation in the evenings, weekends, walkability, low investment in social services,

Meth

School board infighting

lack of public investment in housing

Abandoned churches and businesses

Turnover in city government

good paying jobs

Housing stock

Community members not engaging

Hard to use public transportation

Gossip galleys

Lack of cultural diversity

Homeless people

Lack of funding and aging infrastructure

Lack of housing, public transit

Lack of diverse businesses

Housing stock

Keeping industry here

Lack of things to do for
young people

The community has a
closed attitude toward
innovation.

Some limited shopping

No dedicated on staff attorney /
nuisance official. Need to enact
adjudication for teeth in
removing and issuing fines for
dilapidated structuresLack of
stable workforce

Less diversity

Poor movie theater

No diversity.

Childcare

Resistance to
dispensaries

Workforce numbers,
housing, aging
infrastructure

Less privileged members
of the community feel left
behind

Lack of housing

Keeping industry here

finding people to work

Diversity is a huge issue

lack of sustainable jobs

Lack of liquor license for
new businesses

Lack of new residential
development

Career opportunities that
promote moving to or
staying in Mattoon

Public transportation

No biggest bagel!

Drug use across the
community

Resistance to
dispensaries

Need a dispensary

Transparency

Drug abuse

Lack of Liquor License for
new businesses

Businesses have trouble
filling vacant positions.

Not having legal cannabis
this is money on the table we
should be using

We obviously are not perfect,
but I can think of none at this
time.

Lack of decent mid level housing,
too many low income options,
drug use is rampant, very little
quality family entertainment, high
level of poverty

Blighted blocks & lack of
housing

Uneducated or undereducated
and overly political city
employees in regards to zoning
and legal understanding. Can't
make an educated decision.

Predatory Landlords.
Road conditions.
Sidewalks conditions.

Needs Restaurant's like buffet
style/ all you can eat at
decent prices.

Poor working wages, nothing
for the youth to do and
nothing for single adults to do
to meet other people

Social segregation

Old and deteriorating
housing stock in the central
parts of the city

Businesses having trouble
filling vacant positions.

City gov is not progressive
when it comes to new
business such as marijuana
dispensaries

Which of these topics should be priorities for Mattoon?



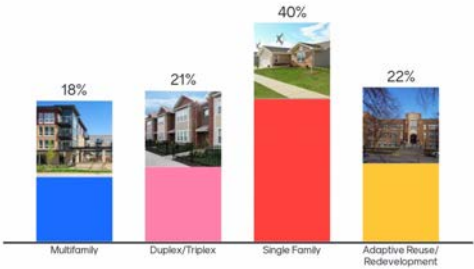
Rank these priorities by importance (1 being most important)



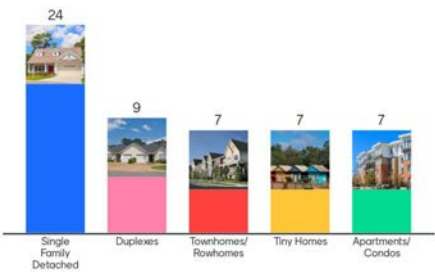
What type of housing development should Mattoon focus on?



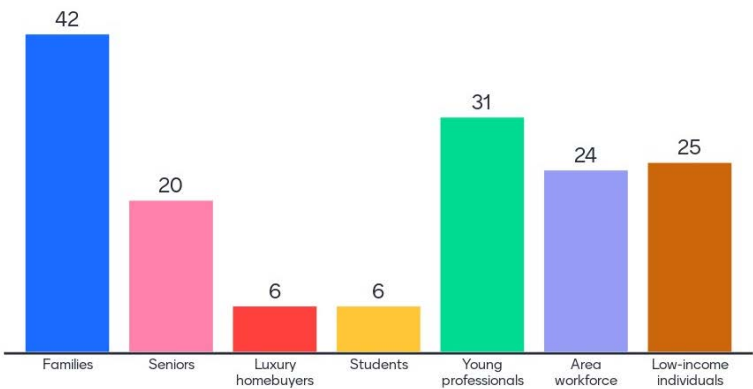
Which type of affordable housing design do you prefer?



I would like to see more of this type of housing in my community:



Mattoon needs more housing for...



What should Mattoon's housing stock look like in the future?

More affordable housing that is maintained and accessible (multimodal & ADA)

Going up

Good

Less landlords, more owner occupied

More subdivisions

Single family homes or apartments

A mix with a priority on housing for the workforce, then rentals, and single family.

Multifamily properties, affordable "starter" homes

Renovate/replace aging homes in the central neighborhoods

More opportunities for low income home purchasing

Affordable single family homes. Perhaps new subdivisions

The City should supplement the development of subdivisions. Like Dietrich has

More 3+ bedroom housing development

Affordable family homes

Townhouse or low rise apartments

multi-faceted

Good	Mix from luxury to tiny, low income	A minimum of 50 single family homes available for purchase	Less landlords or at least going after the bad ones
Maintained, occupied	Subdivision opportunities, revitalized areas	Mix of multi family options and single families	Compact homes
Affordable options for the people that work here.	More multi-family/apartments	A mix of single family detached, duplex, and triplex	Varied enough that anyone can live here, despite their family size or place in their career.
Mixed and workforce development	Blend of revitalized older neighborhoods and new subdivisions.	Well maintained	Single family homes or duplexes.

Owner occupied by the local workforce. City should supplement first time home buyers with easily achievable grants

city should not pay for new subdivisions

Community one story places for seniors to live

Landlords need to be held accountable.

We need housing to attract all across the board. We need housing to attract Dr's, Executives, Teachers and Family's. The Hospital cannot get Dr's to move here because there isn't housing..

A mix of everything. Starter homes/ rehab homes should be a pathway to wealth building

New builds of family housing

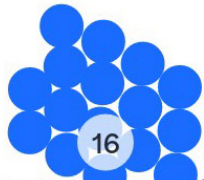
A variety of homes to fit the varying needs of our community.

Variety of housing for all incomes & household sizes

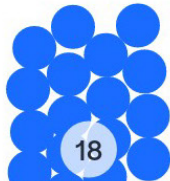
No clue what this means, but we need more median income homes, no low income housing.

Mattoon should work to address homelessness.

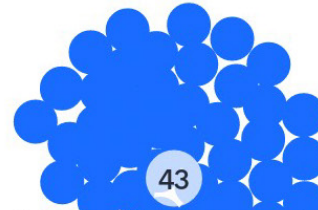
If you were in charge of the city's budget which items would you invest in?



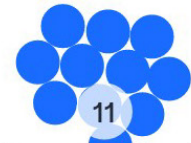
Community programming (public art, events)



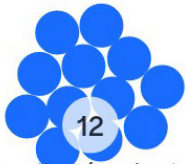
Transportation access (bike lanes, sidewalks, etc)



Affordable housing (new construction, rehabilitation, senior housing)



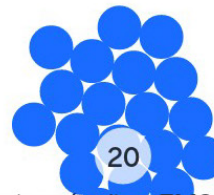
Downtown amenities (facade improvement, benches, streetscape)



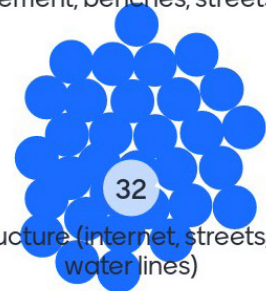
Recreation (parks, trails)



Business recruitment/retention



Services (police, EMS, code enforcement)



Infrastructure (internet, streets, sewer/water lines)

How can the City of Mattoon better support you and your neighbors?

More investment in the Haven and programs that housing assistance

Lower taxes

Encourage good business

Road improvements

Focus on making residential neighborhoods walkable, encouraging social engagement

Repair streets sidewalks

Repair streets and sidewalks

Community policing where officers get to know the neighbors

Keep involving us like this!

Mental health services, rehab to work programs.

Better sidewalks. Water pressure. Drainage

stabilize population

Major initiative to clean up problem structures. (Browns Shoe Factory, Commercial Avenue, other individual dilapidated houses)

Keep focusing on housing

Don't allow cannibals to be legal for sale.

Stay open to new ideas

Better infrastructure

Code enforcement

Repairs to streets and sidewalks.

Facilitate an environment that is welcoming to people of all nationalities and languages

Taxes

Listen, collaborate, engage with residents

More timely street repair and maintenance/sidewalks

We need places to come together as a community so that we actually have one, instead of just living near each other.

Create more resources for improving the aging housing stock

Expand fiber to actually go over the whole community

stabilize population

Grants

Lower property taxes

More community activities

Police protection

Water pressure and drainage.

Don't allow cannibas

Re-elect Mayor Hall

Cannibas dispensary
must happen!!!

Diversity

Code enforcement

Having dumpsters available
once a month. We have the junk
because people cannot afford to
take anything to the dump since
it has a \$150 minimum charge.
This is a big problem.

More LGBTQ activities
and acceptance

Communication

Improvements of existing
housing.

Enhance code
enforcement resources
for rundown properties .

Centralize resources for
low income persons

Location to drop
recyclables

Home revitalization for all
income levels, focusing on
Eligibility based on housing
disrepair

Lower grocery costs

Continuing to look toward the
future and doing what's best
for Mattoon as a whole when
planning for the future.

Listen to the
wants/desires of its
people.

Allow cannabis because every other city is getting our local dollars instead & we could use the tax money to improve Mattoon. We have gaming and bars on every corner and those are far more negative

Help build community cohesiveness and devotion and less like strangers

Protect the fringes of this town that will be viable for future residential growth. I.e. Don't cower to large corporations wanting to put solar farm where home could be built.

Improve roads and sidewalks

Educate the city leaders so they can make educated decisions accurately.

Offer free rehabilitation programs with advertising for drug and alcohol addicts.

Work on fixing roads and sidewalks



HOUSING STOCK SURVEY

HOUSING STOCK SURVEY

The Housing Stock Survey is a market tool used to evaluate the concentration and location of different types of housing structures within a community and to provide an assessment of those 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. A Housing Stock Survey provides a geographic diagram and statistical analysis of a community's housing needs and can support and inform a plan to address those needs.

HOUSING STOCK SURVEY METHODOLOGY

IHDA's Community Revitalization team works with the partner community to recruit and train a group of community volunteers to conduct the Housing Stock Survey. Pairing local knowledge with housing experts culminates in a Housing Stock Survey that is based in the unique context, history, and culture of each community while simultaneously being oriented towards planning for future investment and development.

City of Mattoon's Housing Stock Survey was conducted from September 2023 through January 2024. City staff worked closely with students from Lake Land College, the Mattoon Public Works Department, the Mattoon in Motion housing action team, several members of the local AmeriCorps NCCC team, and a volunteer claims adjuster, to capture this information utilizing an Internet-based application, ArcGIS Field Maps, which streamlined the collection and data-processing time, as compared to traditional paper-based methods. Each volunteer was provided training focused on using the app and correctly collecting data, however, limitations for this effort include the potential for user error and the subjectivity of the rating scale.

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

In total, 8,534 data points were placed onto the City of Mattoon Housing Stock Survey map, based on GIS data received from the county. The parcels were separated into 84 zones to make surveying easier and more organized. Each data point represents a structure and/or parcel within the selected study area. Of those preset data points, volunteers surveyed a total of 6,279 structures and parcels.

CATEGORIES AND GRADING GUIDES

Exterior Condition

What is the condition of the outside of the building?

Poor	Fair	Average	Good	Excellent
Property appears unlivable	Property damaged, needs major investment	Significant investment needed	Minor cosmetic investment needed	No clear investment needed

Roof Condition

What is the condition of the building's roof?

Poor	Fair	Good
In need of replacement, holes in roof, gutters damaged	Weathered but no significant damage	New, no visible damage

Paint or Siding Condition

What is the condition of the exterior paint or siding of the building?

Poor	Fair	Good	N/A
Siding is damaged, peeling or missing paint, mold	Minor damage to siding, paint is chipped	No visible damage, in good condition	Exterior is not painted or sided (i.e. brick)

Yard Condition

What is the condition of the building's yard?

Poor	Fair	Good	Excellent
Garbage or debris present	Plants and shrubbery very overgrown, may be damaging or concealing structure	Plants and shrubbery slightly overgrown	In good condition

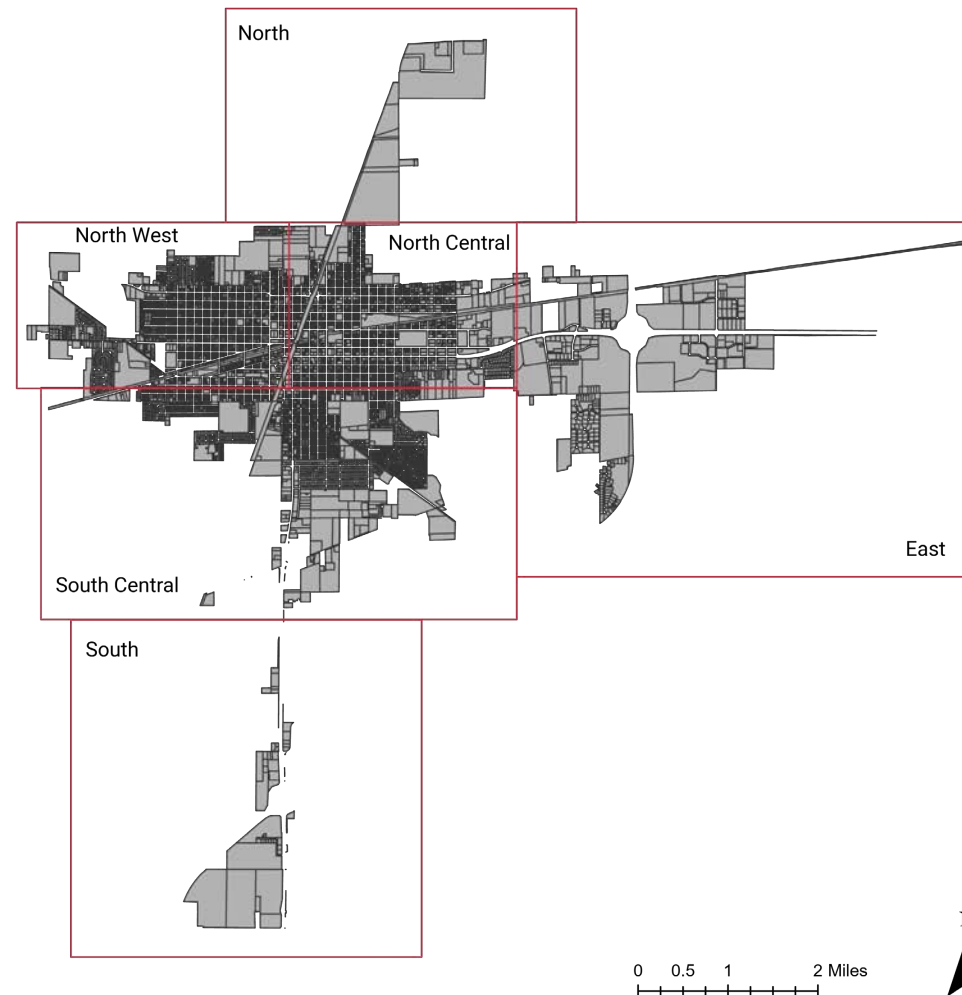
Sidewalk and Street Condition

What is the condition of the sidewalk and street in front of the building?

Poor	Fair	Good	N/A
Significant cracks, disconnected, uneven or not level, overgrown	Few or no cracks, well connected and level	New with no cracks, wheelchair accessible, curb cuts at intersection	No sidewalk present

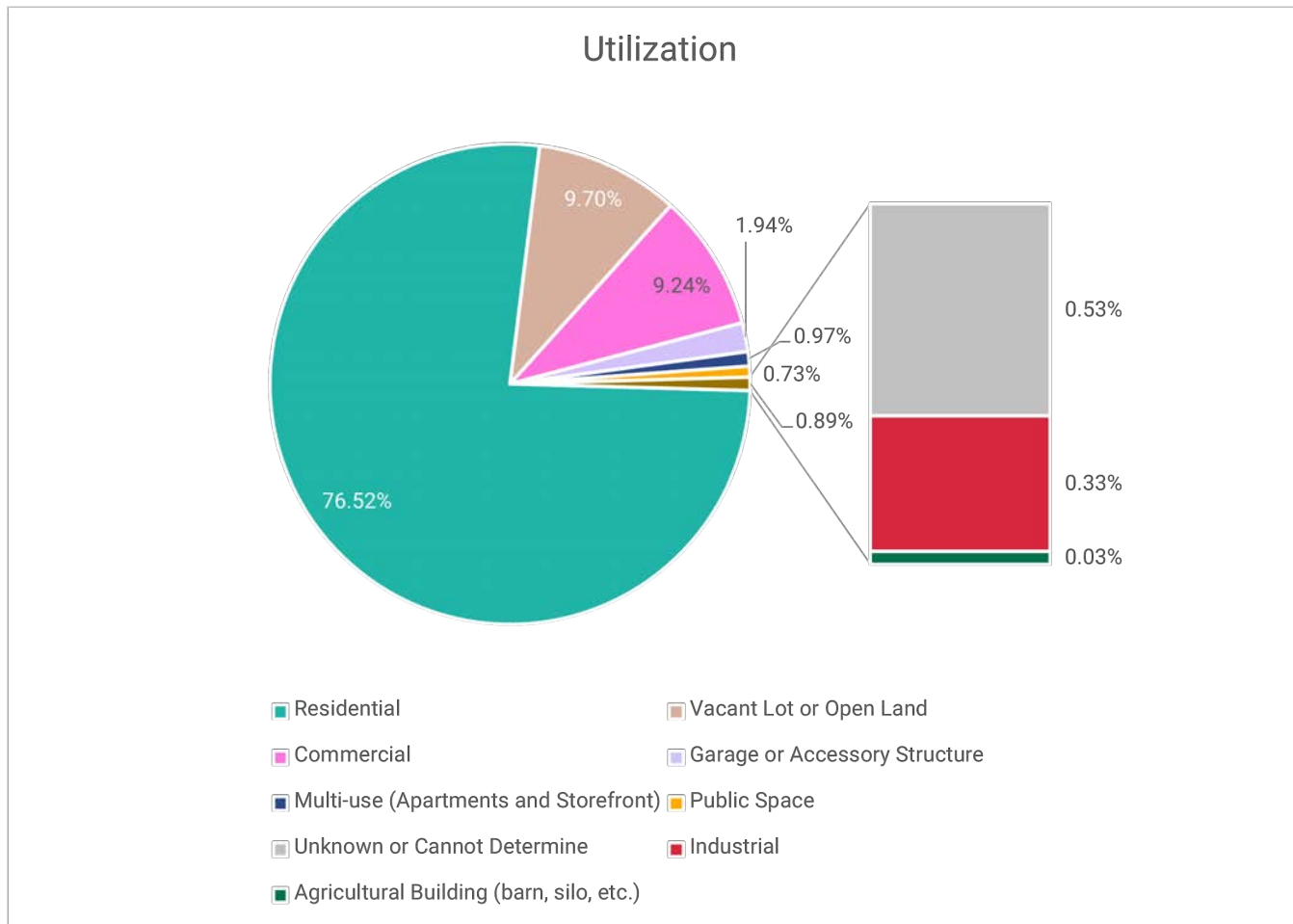
HOUSING STOCK SURVEY REGIONS

Due to the geography of the City of Mattoon, CR staff divided the municipality into six regions to aid in map legibility. Those regions are North, North West, North Central, East, South Central, and South. Please see below.



UTILIZATION

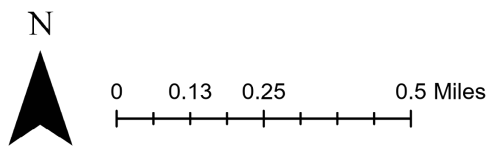
Of the 6,279 data points collected, 76.5% of the survey's data points were classified as residential, 9.2% of the structures were classified as commercial, and 0.3% of the structures were classified as industrial. In addition, 1.0% of the structures were classified as multi-use, and 9.7% of the parcels were classified as vacant or open land. Parcels that covered schools, cemeteries, and parks were categorized as public space, while churches were designated as commercial space. In total, public space comprised 0.7% of City of Mattoon, and garages or accessory buildings accounted for 1.9% of the parcels.



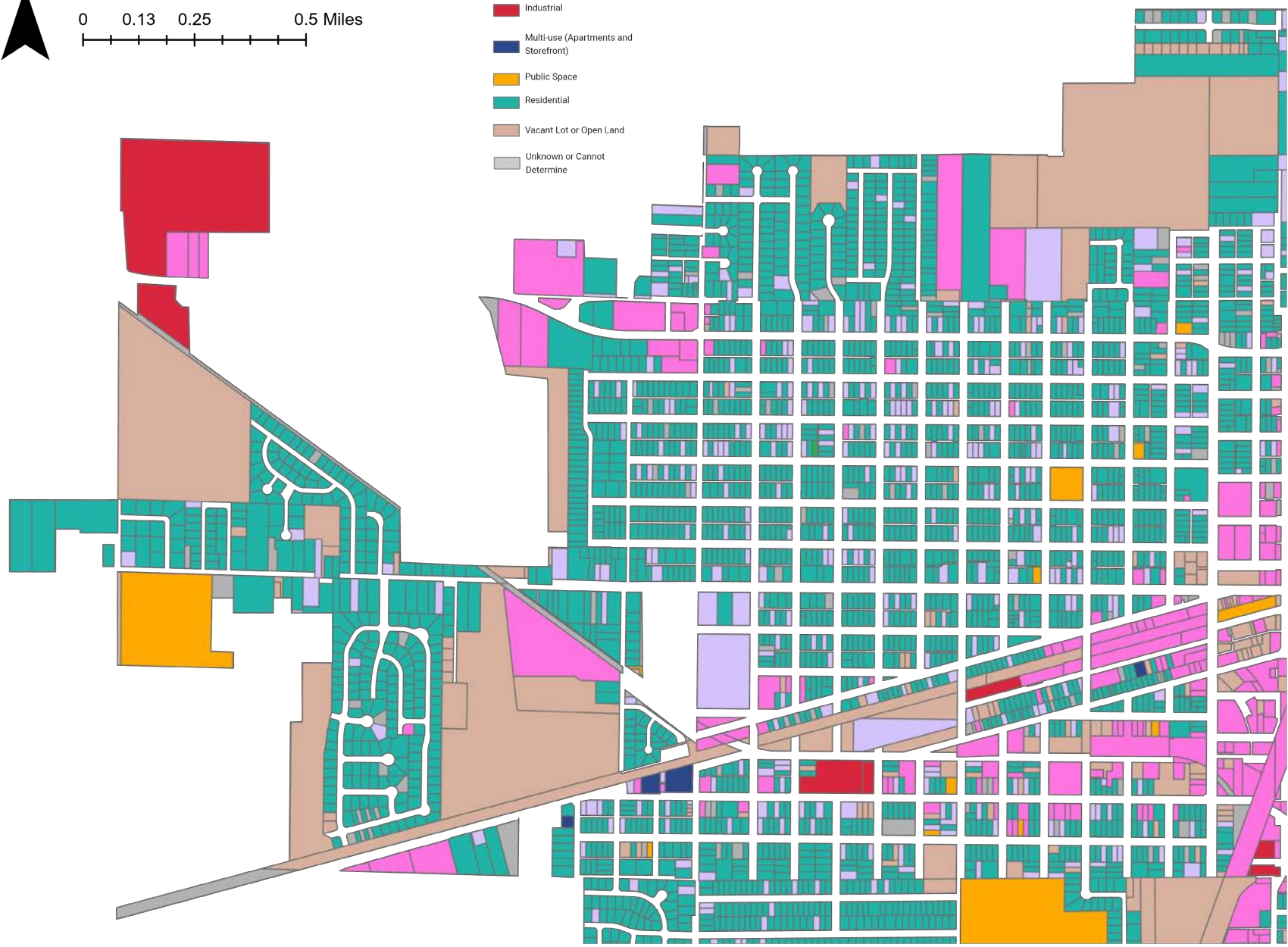
UTILIZATION MAP - NORTH REGION



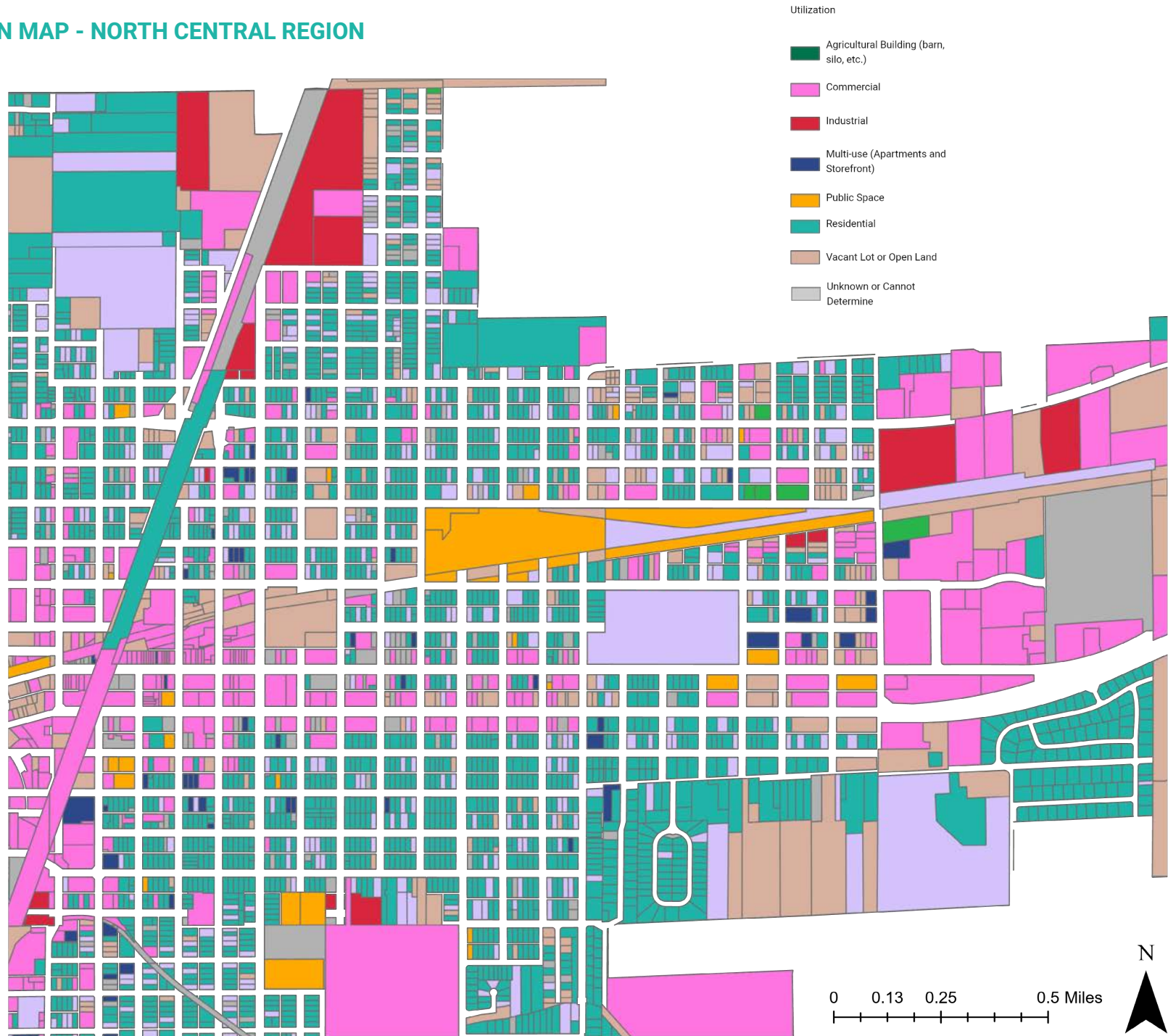
UTILIZATION MAP - NORTH WEST REGION



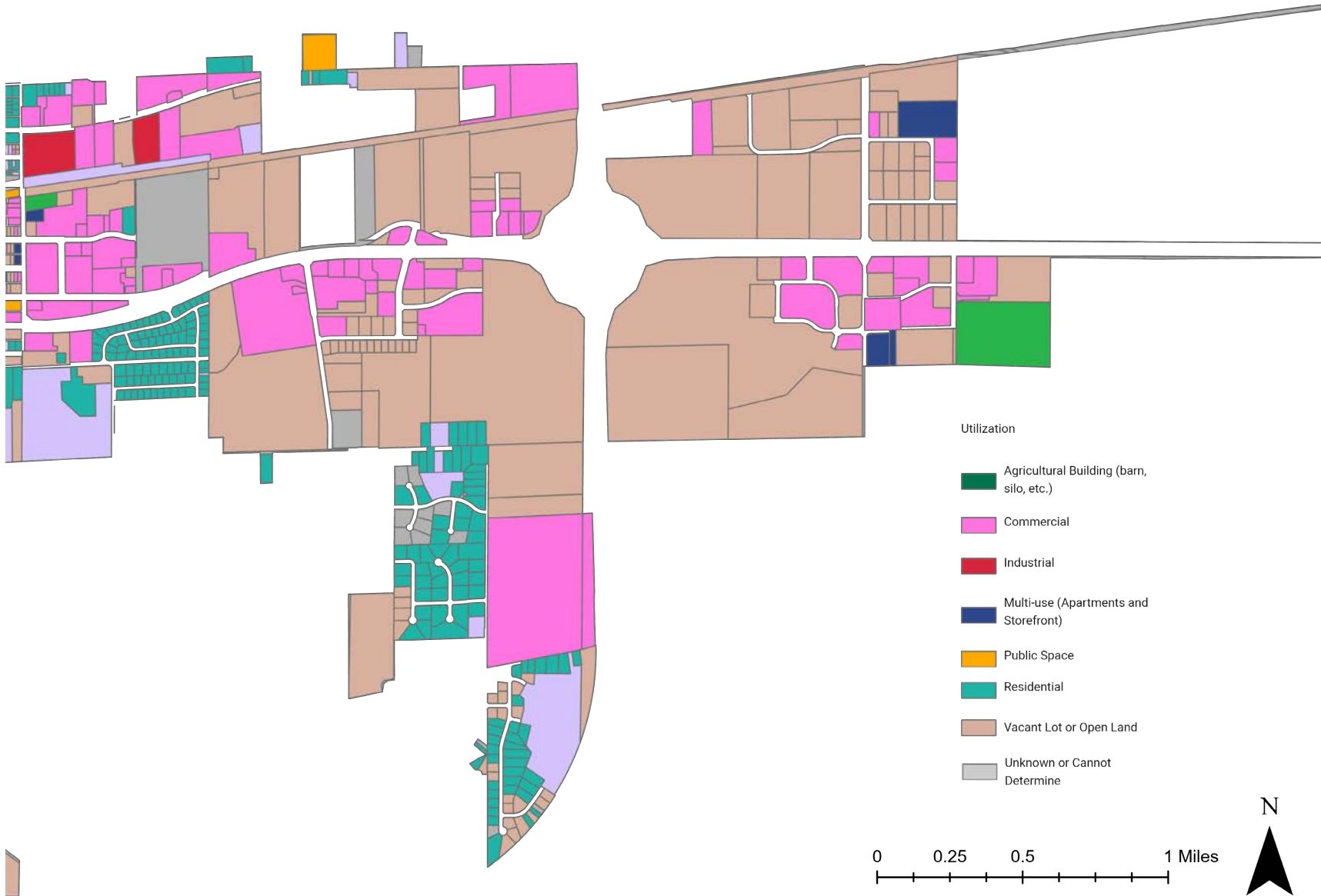
- Utilization
- Agricultural Building (barn, silo, etc.)
 - Commercial
 - Industrial
 - Multi-use (Apartments and Storefront)
 - Public Space
 - Residential
 - Vacant Lot or Open Land
 - Unknown or Cannot Determine



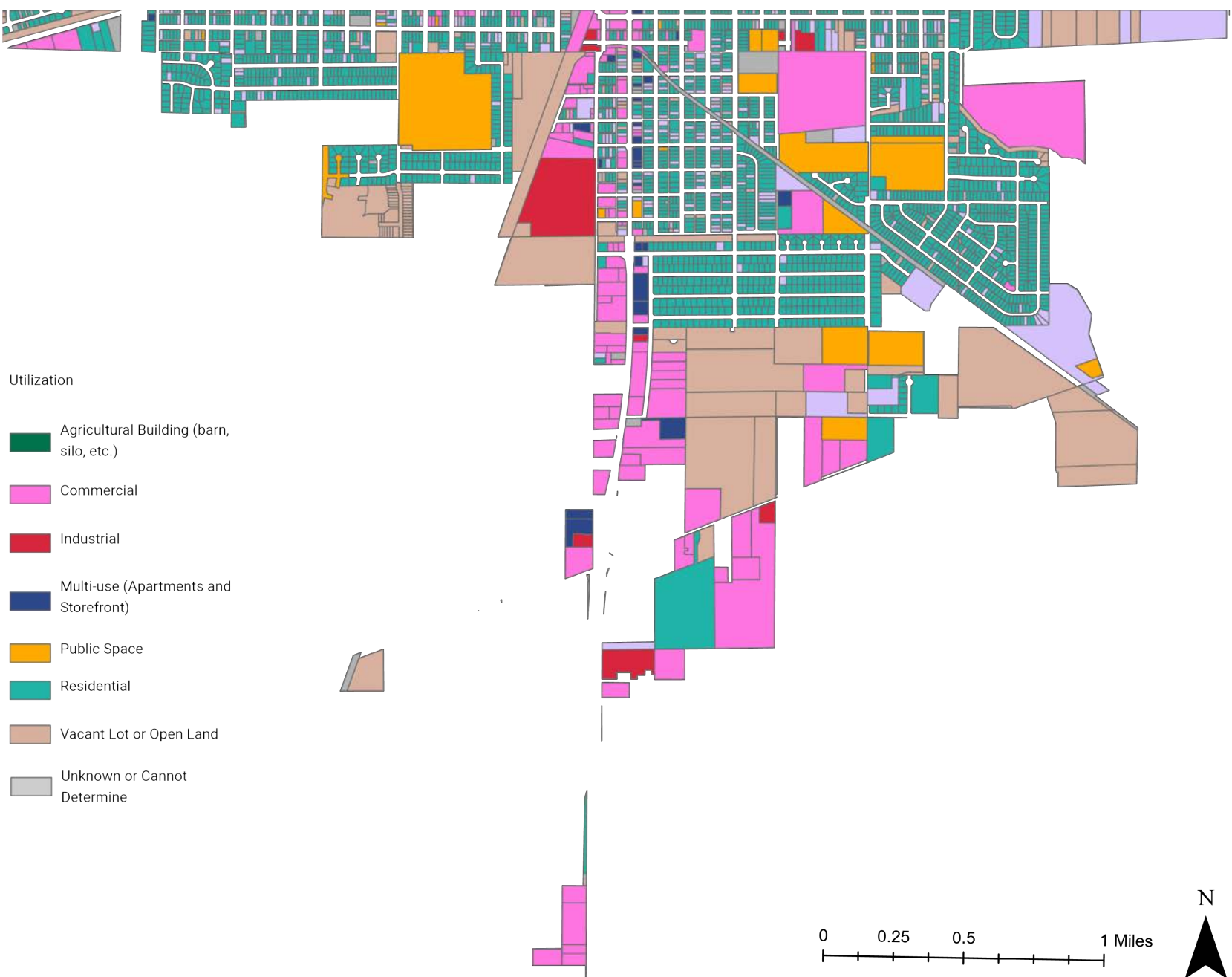
UTILIZATION MAP - NORTH CENTRAL REGION



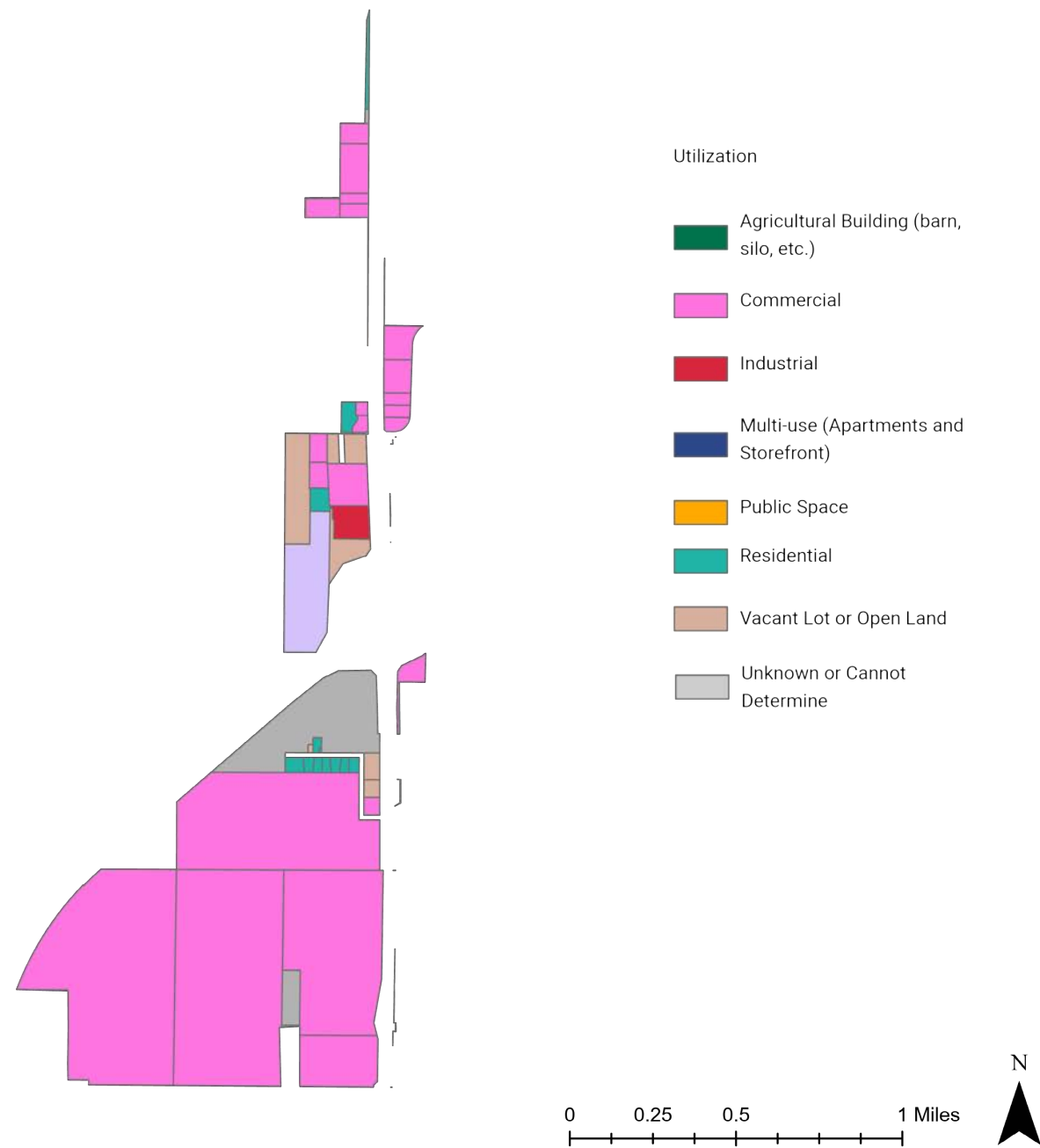
UTILIZATION MAP - EAST REGION



UTILIZATION MAP - SOUTH CENTRAL REGION

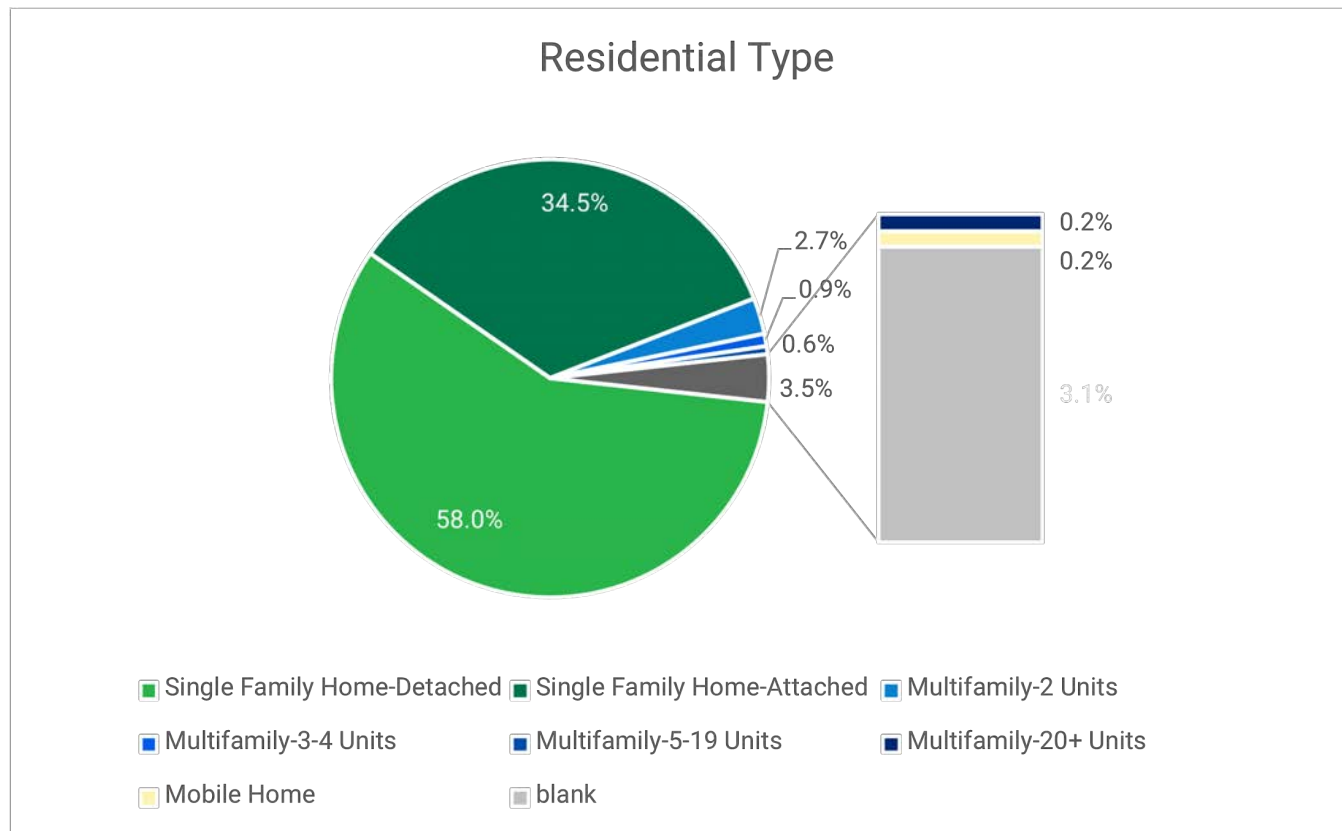


UTILIZATION MAP - SOUTH REGION

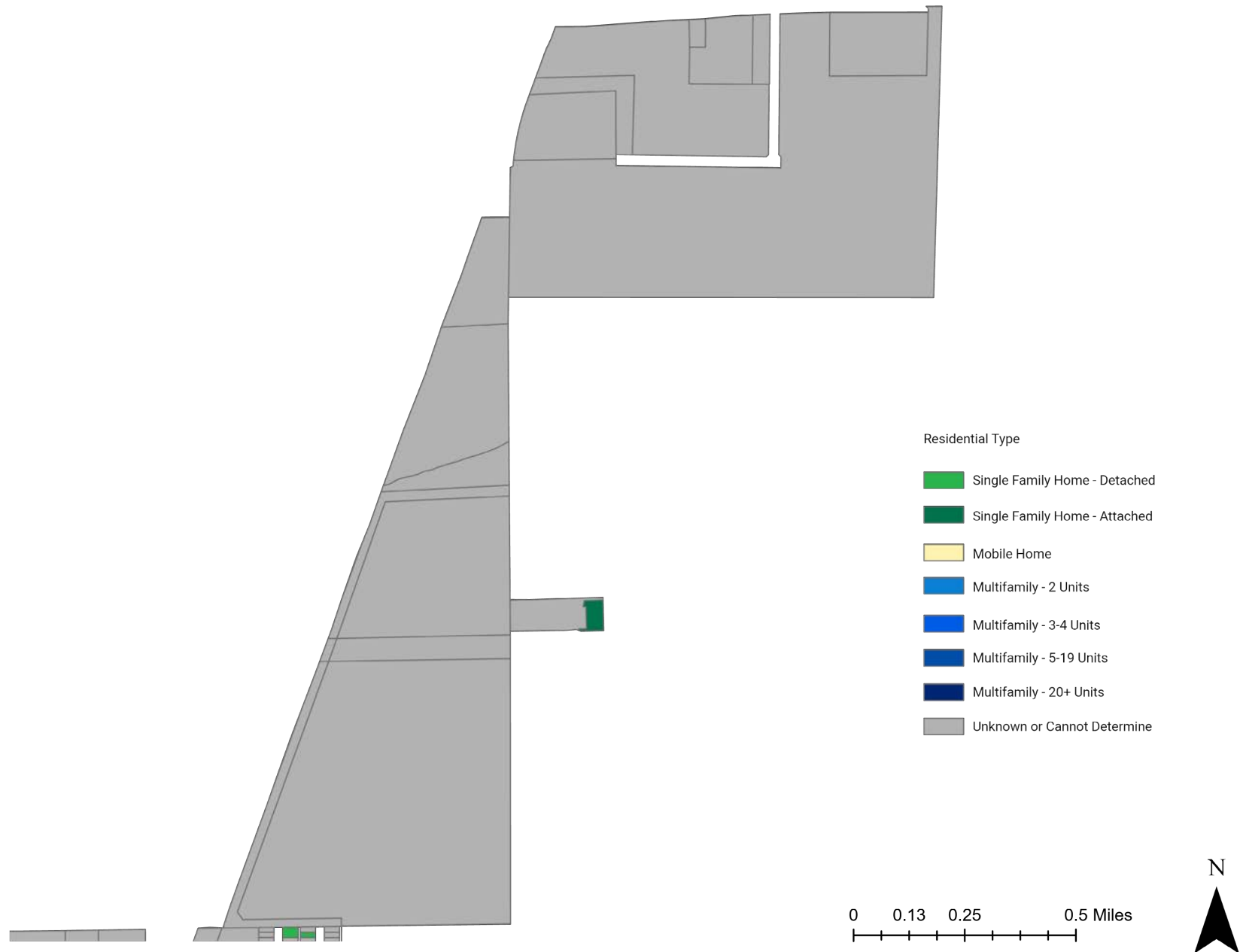


RESIDENTIAL PROPERTY TYPE

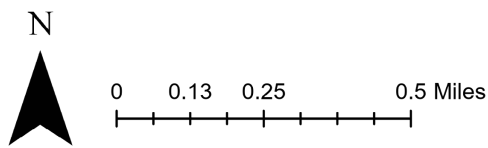
Most residential structures in the City of Mattoon are Single Family Detached homes. 58.0% of the 4,866 residential structures (including residential and multi-use structures) in City of Mattoon were recorded as Single Family Detached homes. 34.5% of residential structures were single family attached and 4.5% were designated as multifamily residential structures. Structures with 2 units comprised the largest share of the multifamily residential structures (2.7%). Multi-use structures, which are storefronts with apartments above, comprised 1.3% of residential structures. While the vast majority of the residential structures in Mattoon are single family structures, there is a concentration of multifamily structures in the central portion of the city.



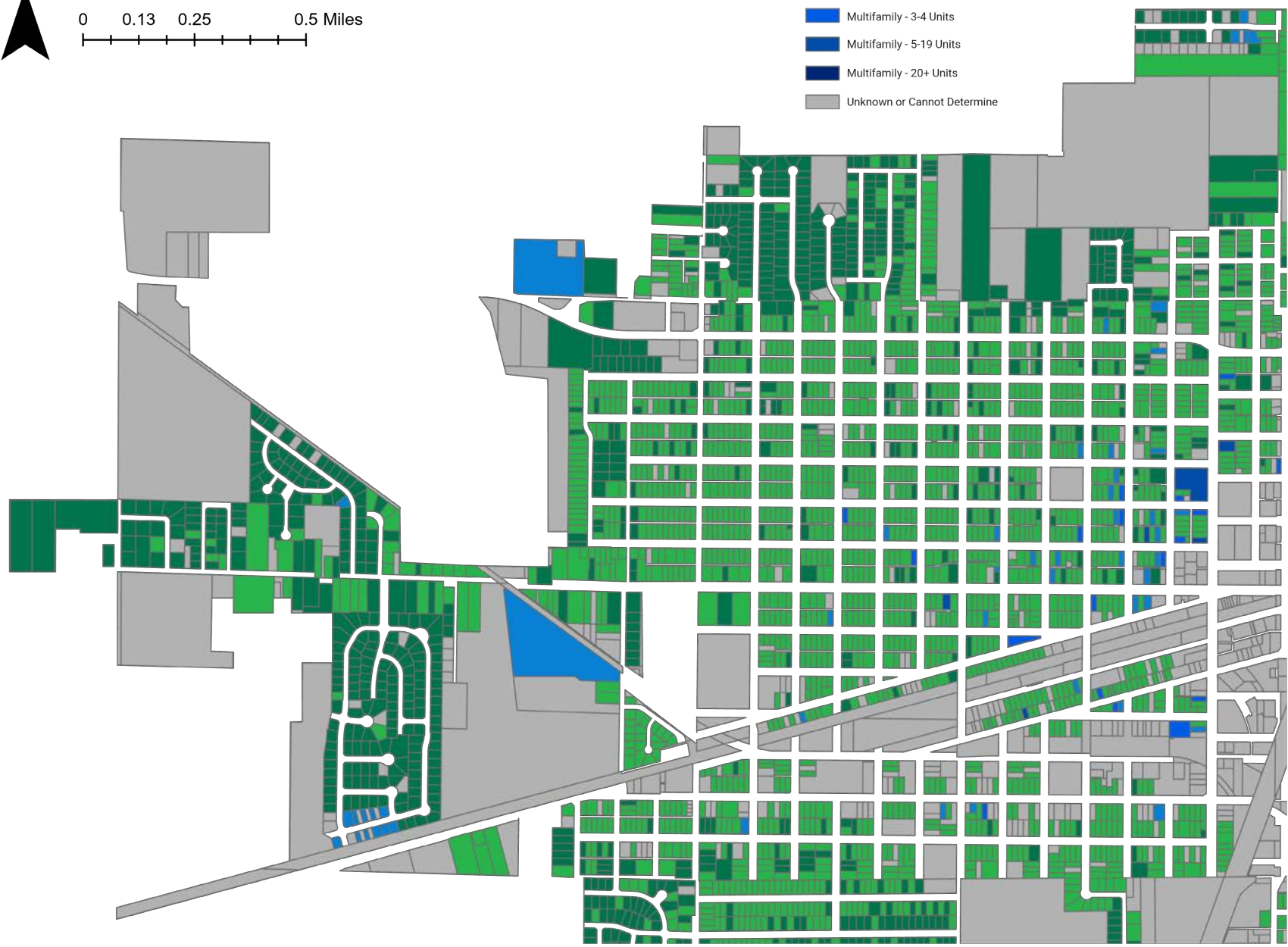
RESIDENTIAL PROPERTY TYPE MAP - NORTH REGION



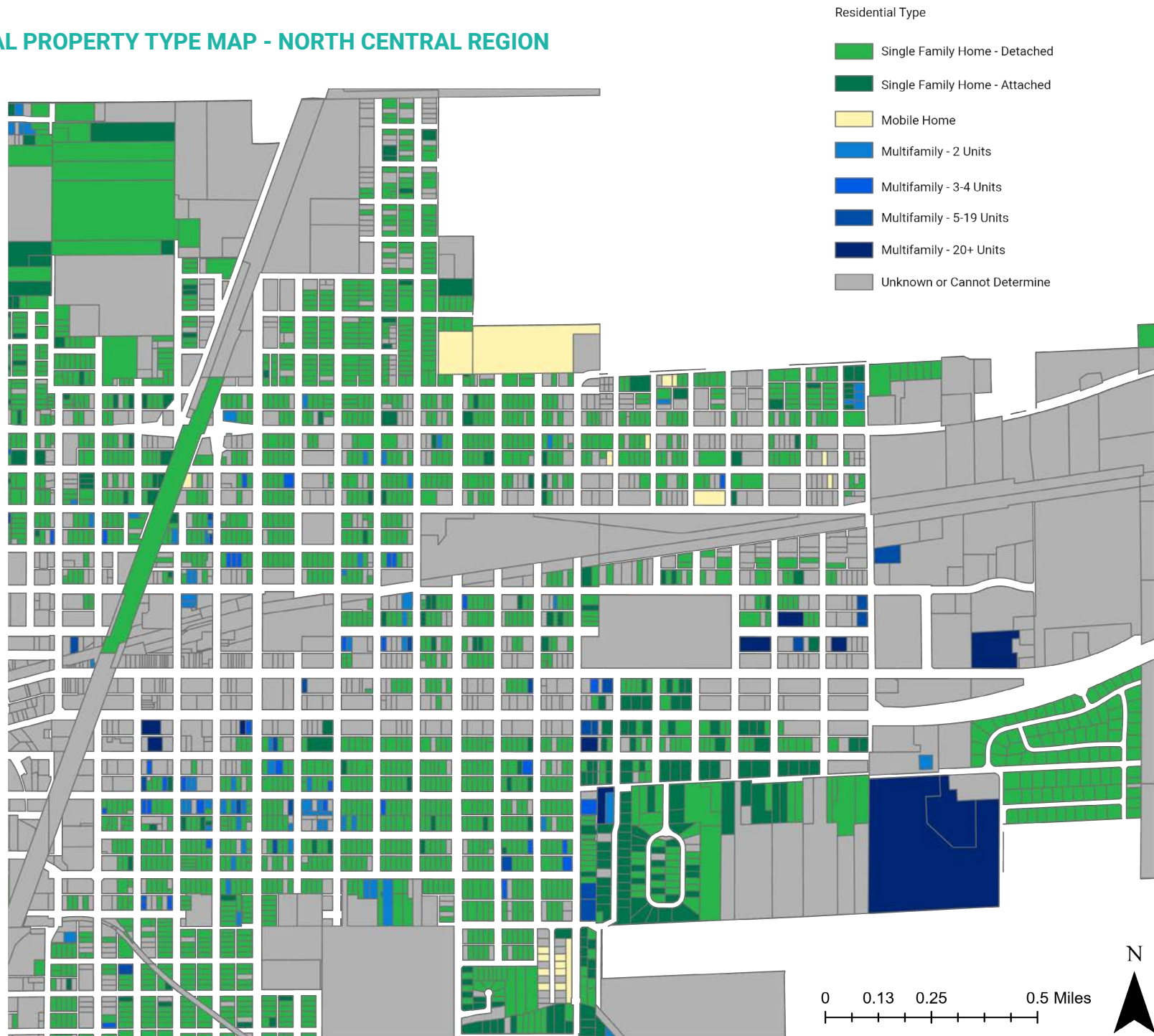
RESIDENTIAL PROPERTY TYPE MAP - NORTH WEST REGION



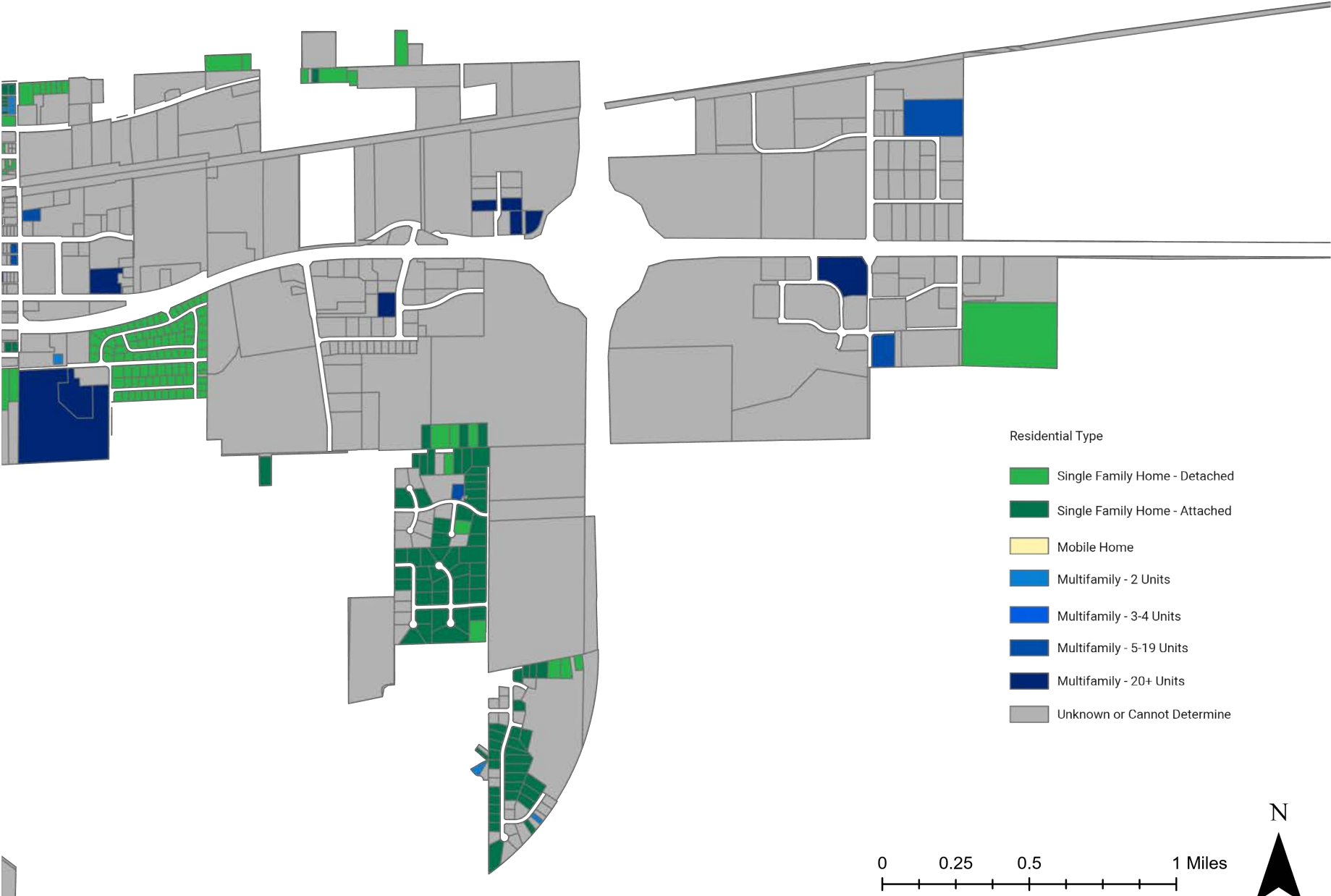
- Residential Type
- Single Family Home - Detached
 - Single Family Home - Attached
 - Mobile Home
 - Multifamily - 2 Units
 - Multifamily - 3-4 Units
 - Multifamily - 5-19 Units
 - Multifamily - 20+ Units
 - Unknown or Cannot Determine



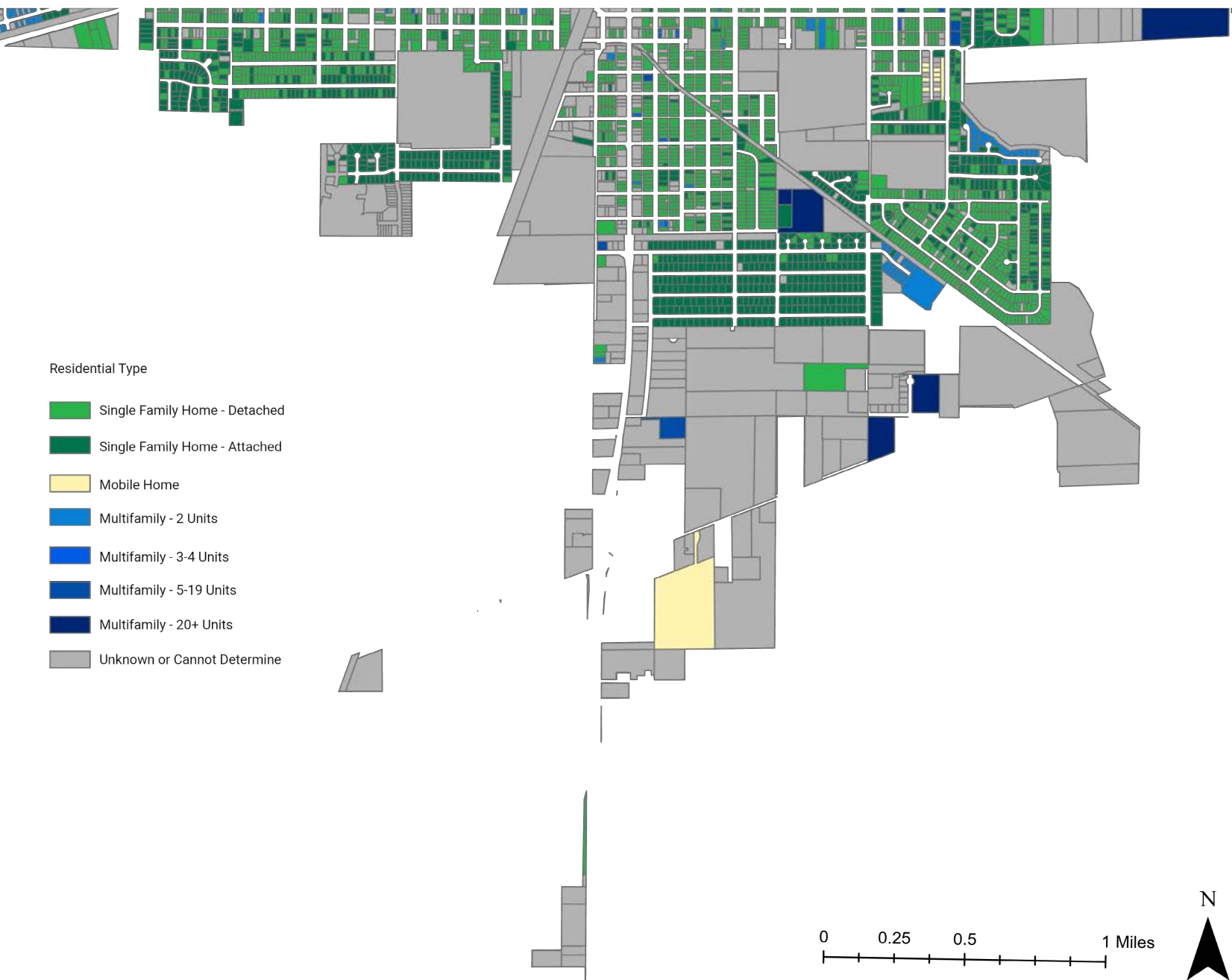
RESIDENTIAL PROPERTY TYPE MAP - NORTH CENTRAL REGION



RESIDENTIAL PROPERTY TYPE MAP - EAST REGION

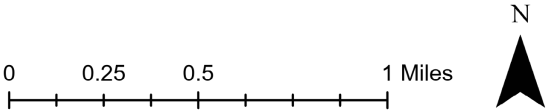


RESIDENTIAL PROPERTY TYPE MAP - SOUTH CENTRAL REGION



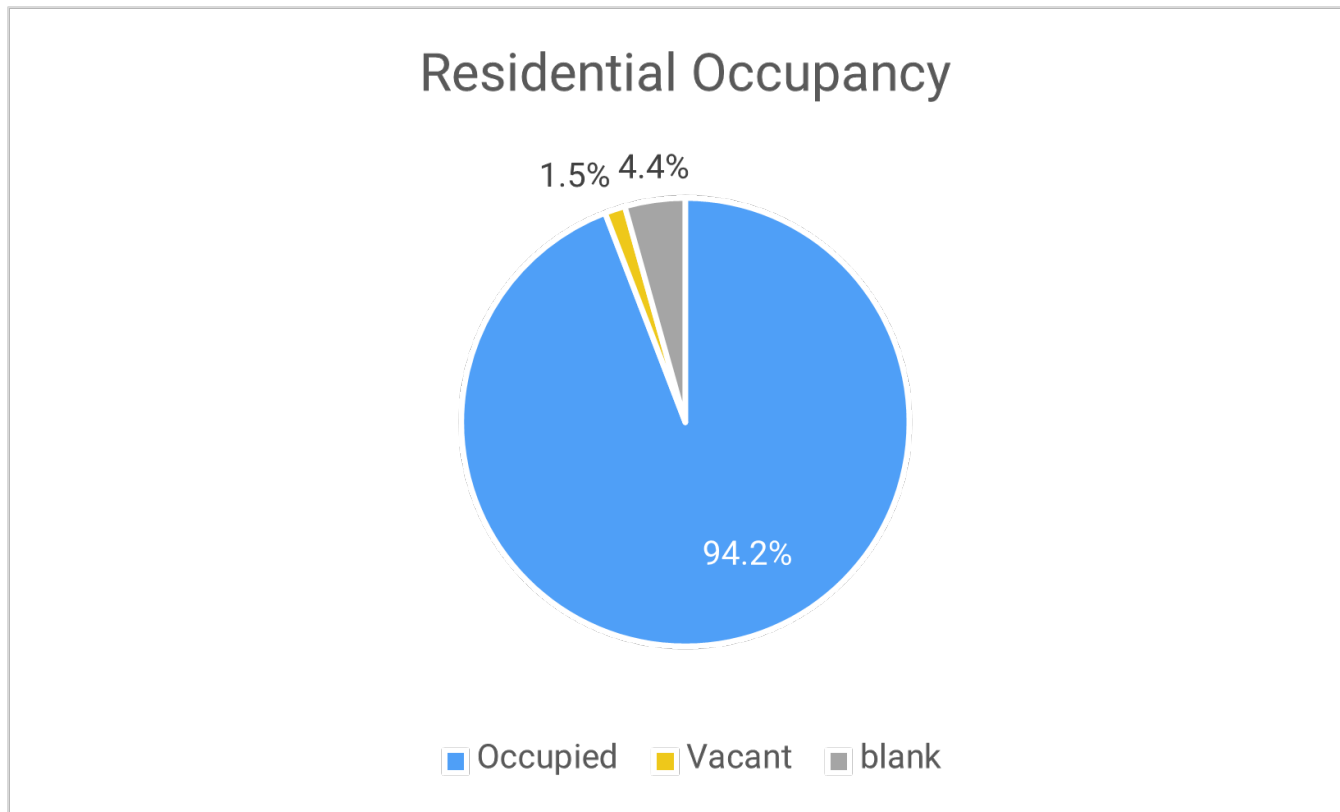
RESIDENTIAL PROPERTY TYPE MAP - SOUTH REGION

- Residential Type
- Single Family Home - Detached
 - Single Family Home - Attached
 - Mobile Home
 - Multifamily - 2 Units
 - Multifamily - 3-4 Units
 - Multifamily - 5-19 Units
 - Multifamily - 20+ Units
 - Unknown or Cannot Determine

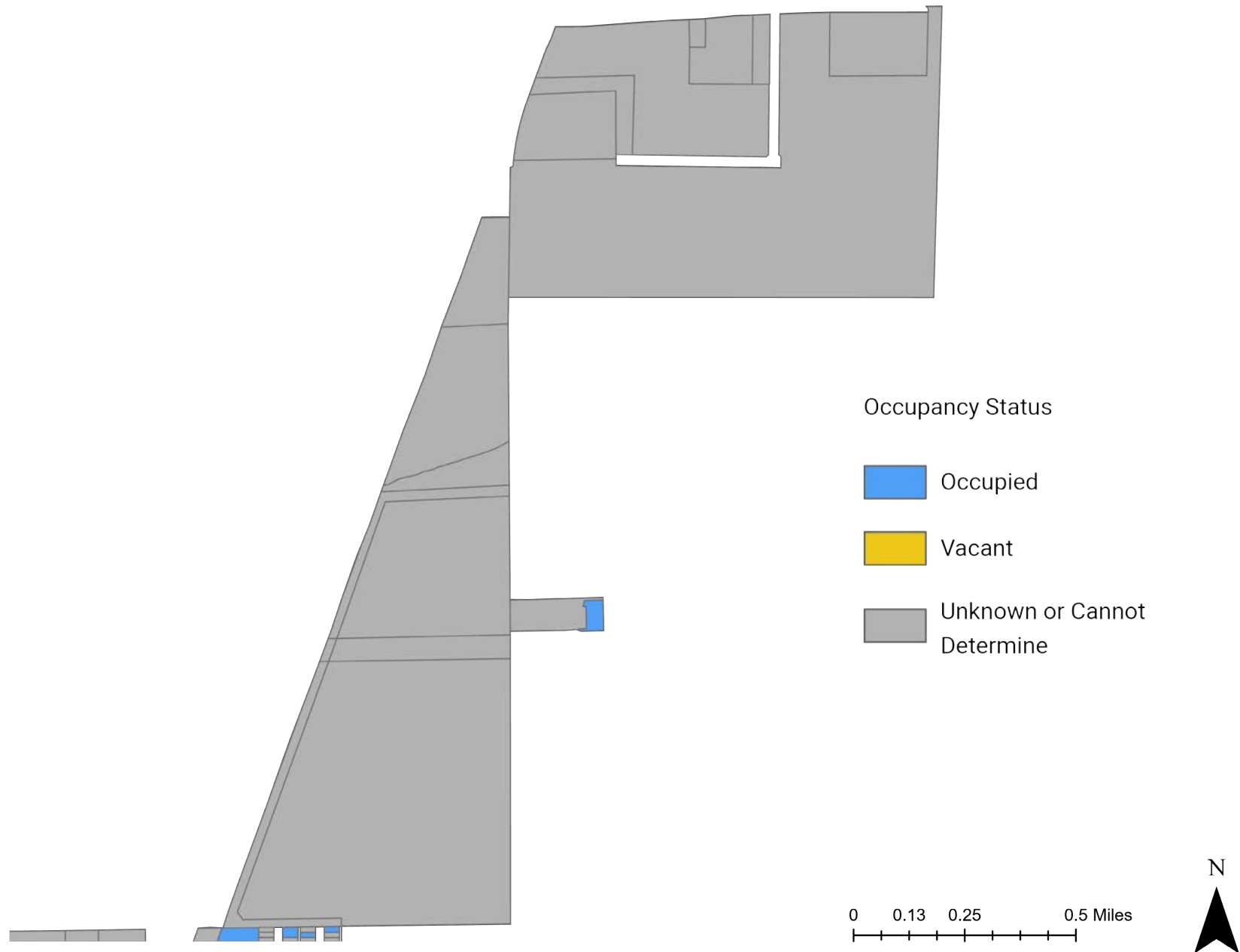


VACANCY

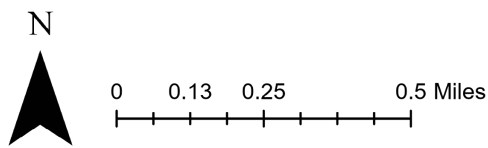
Of City of Mattoon's 6,279 data points collected, 9.7% were classified as vacant or unoccupied land. Approximately 1.5% of parcels classified as residential (including Multi-use structures) were recorded as being vacant, a total of 72 structures. Overall, structures in City of Mattoon had an 85.6% occupancy rate with 83 total structures definitively classified as vacant and another 104 structures classified as unknown or cannot determine. The occupancy rate for residential structures was 94.2%. Vacancy was scattered throughout the community.



VACANCY MAP - NORTH REGION

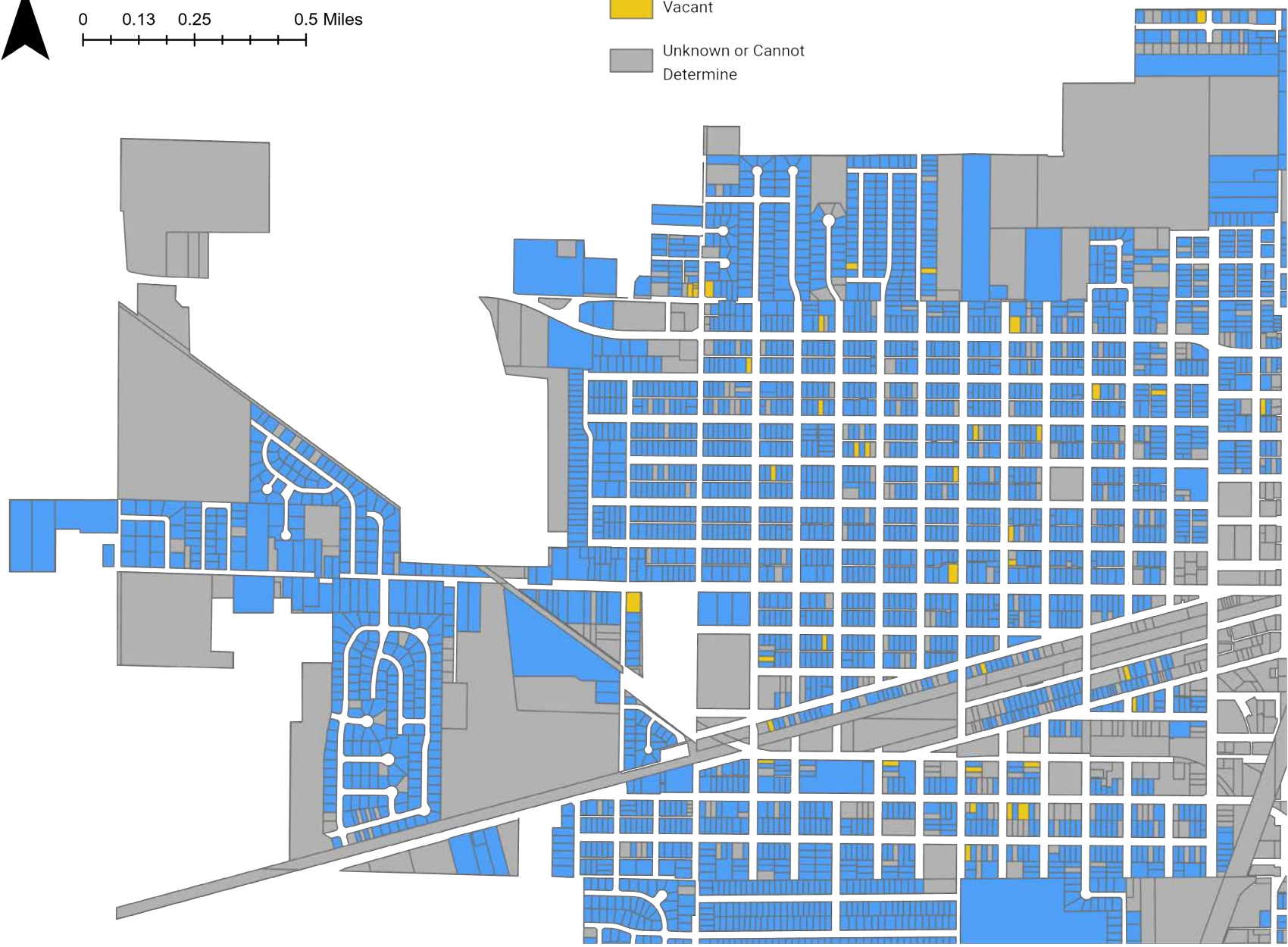


VACANCY MAP - NORTH WEST REGION

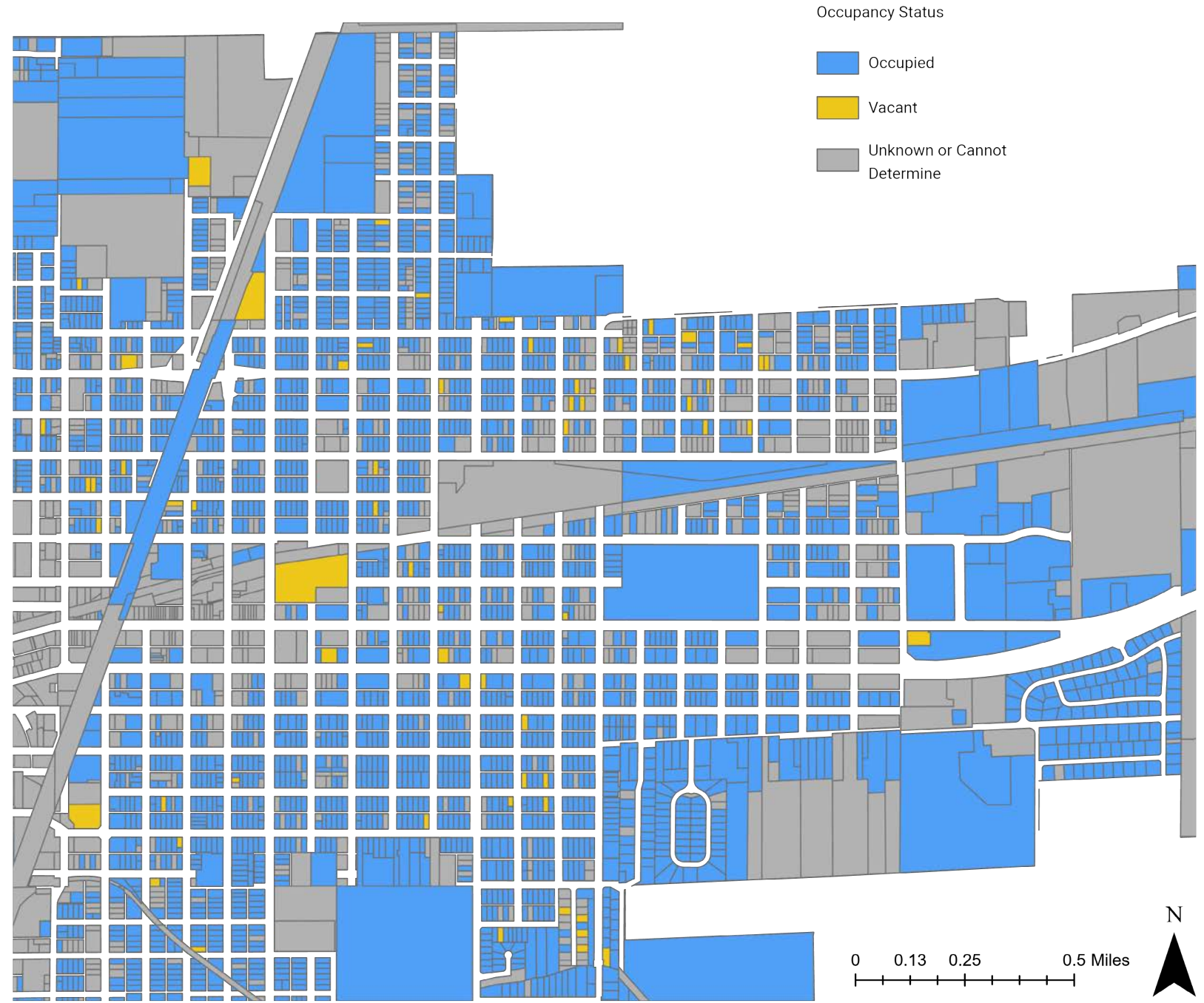


Occupancy Status

- Occupied
- Vacant
- Unknown or Cannot Determine

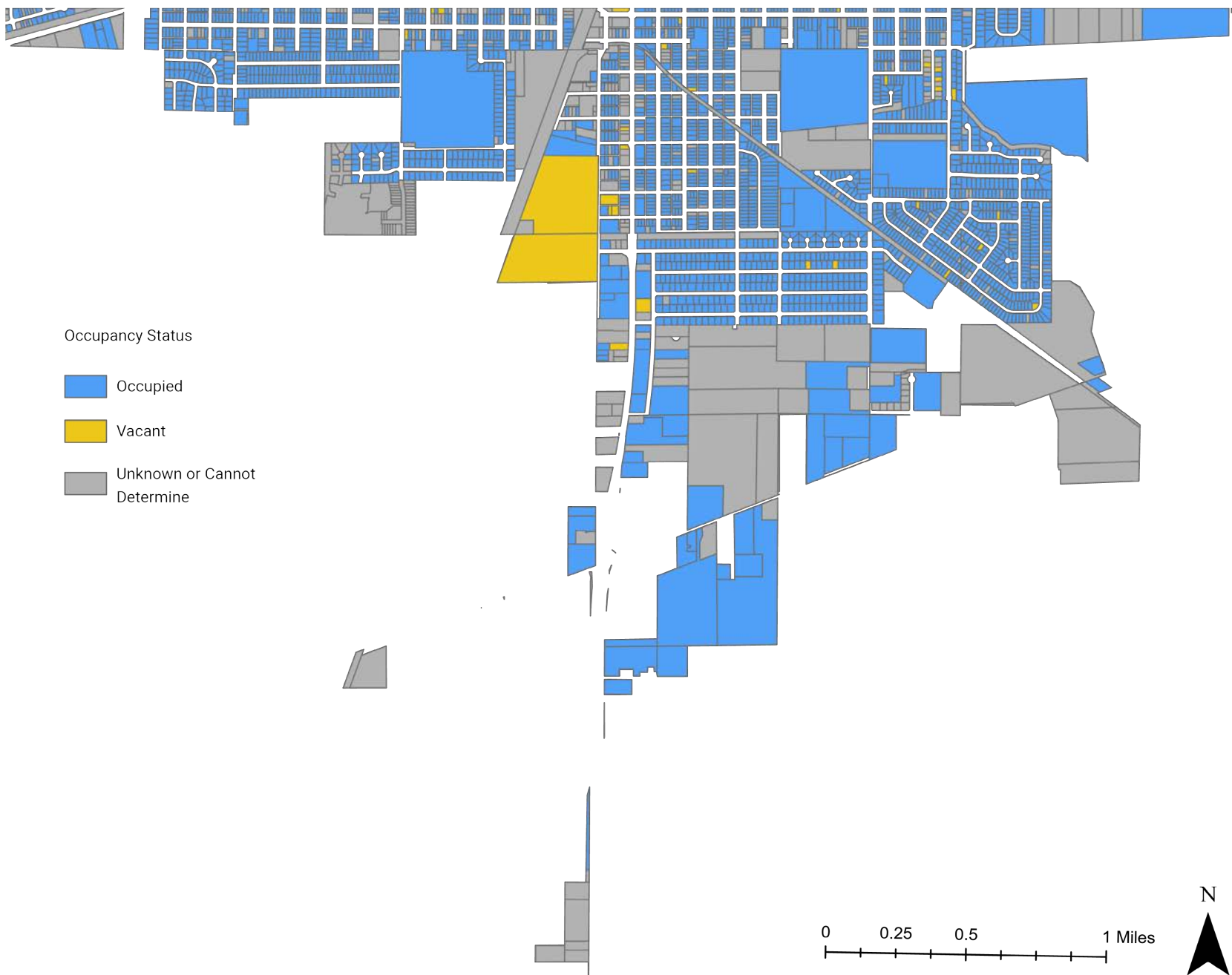


VACANCY MAP - NORTH CENTRAL REGION

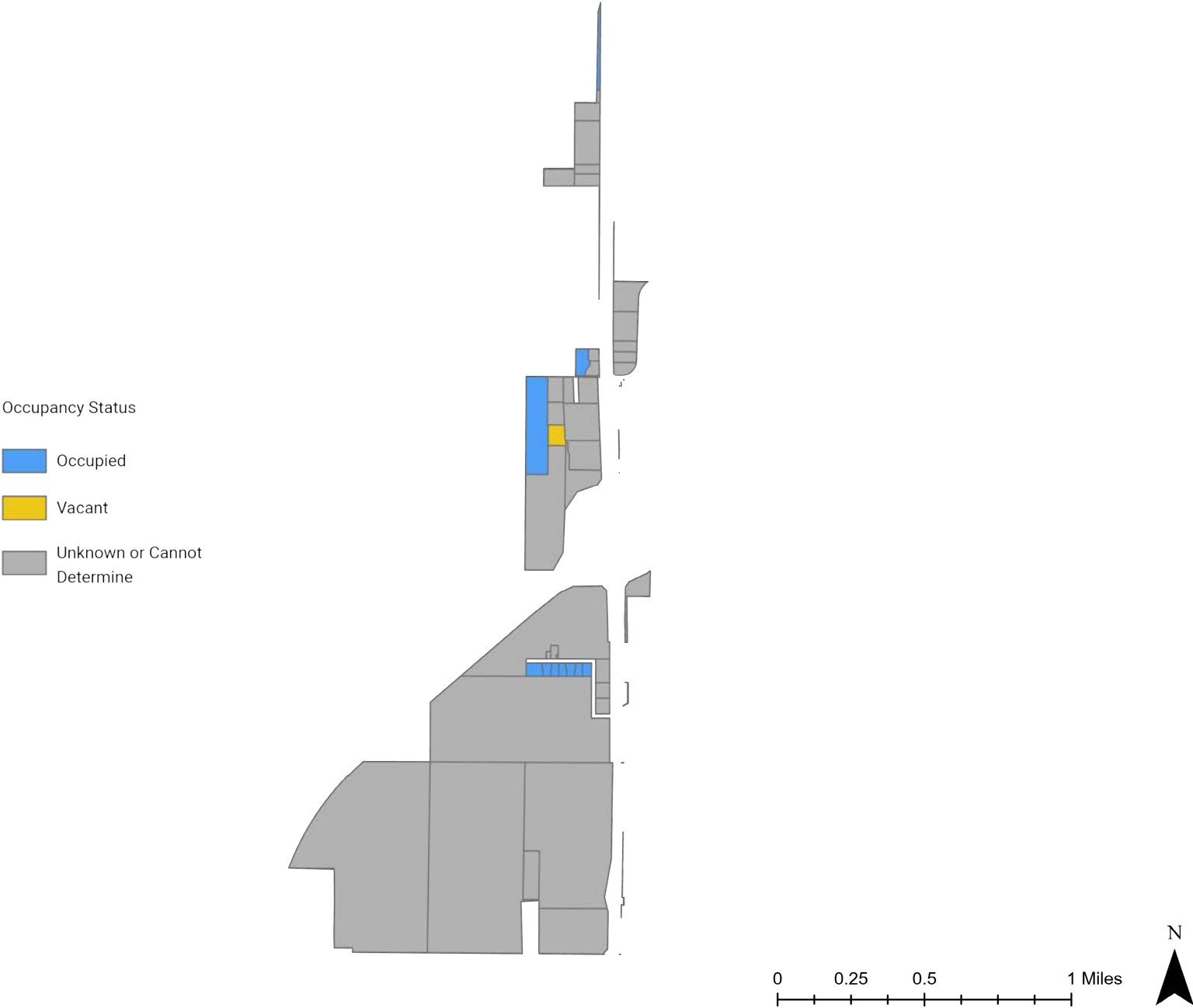




VACANCY MAP - SOUTH CENTRAL REGION



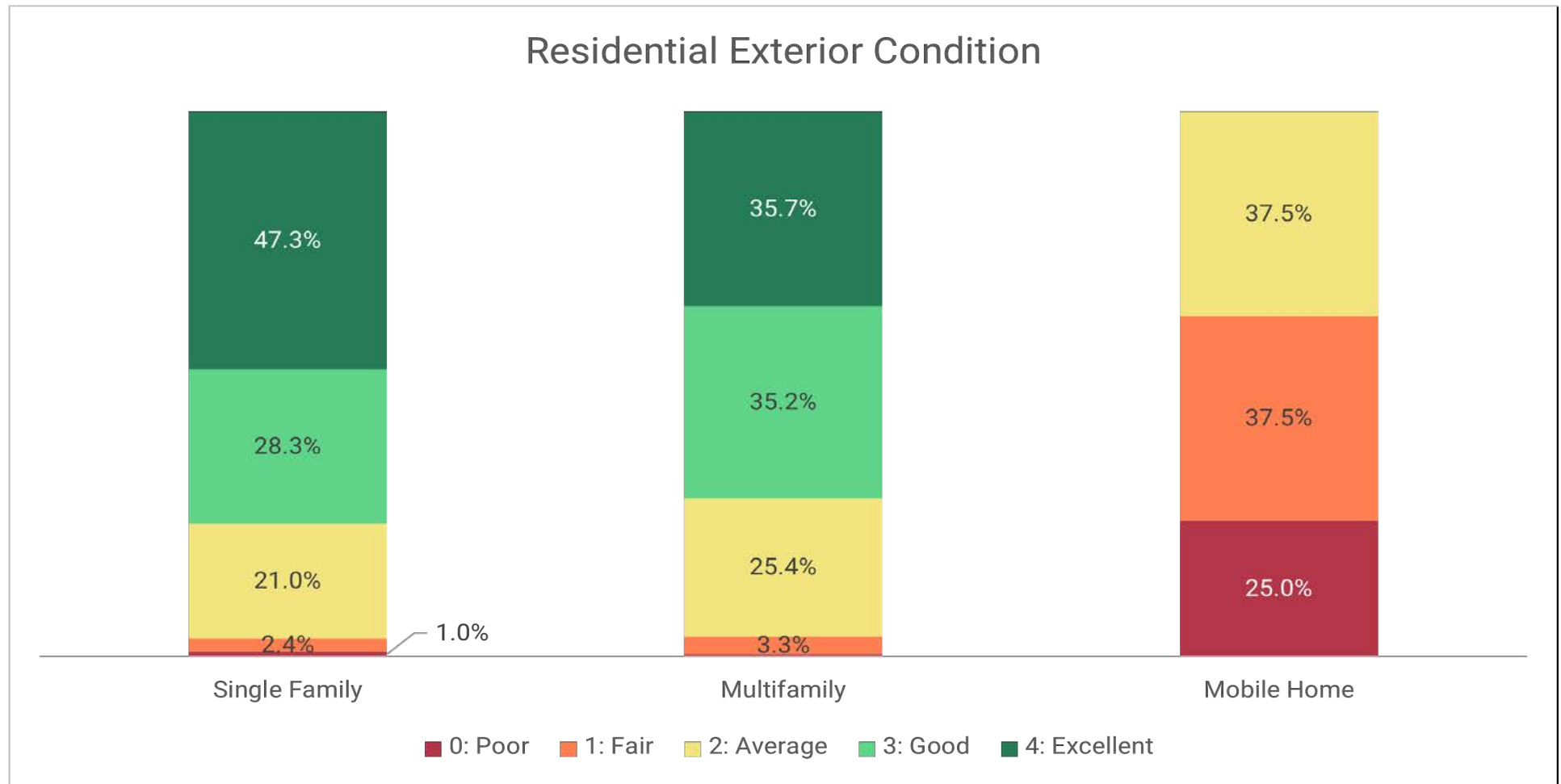
VACANCY MAP - SOUTH REGION



EXTERIOR CONDITION

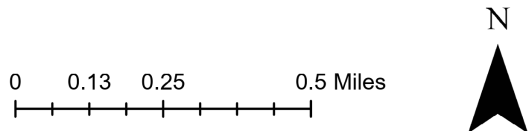
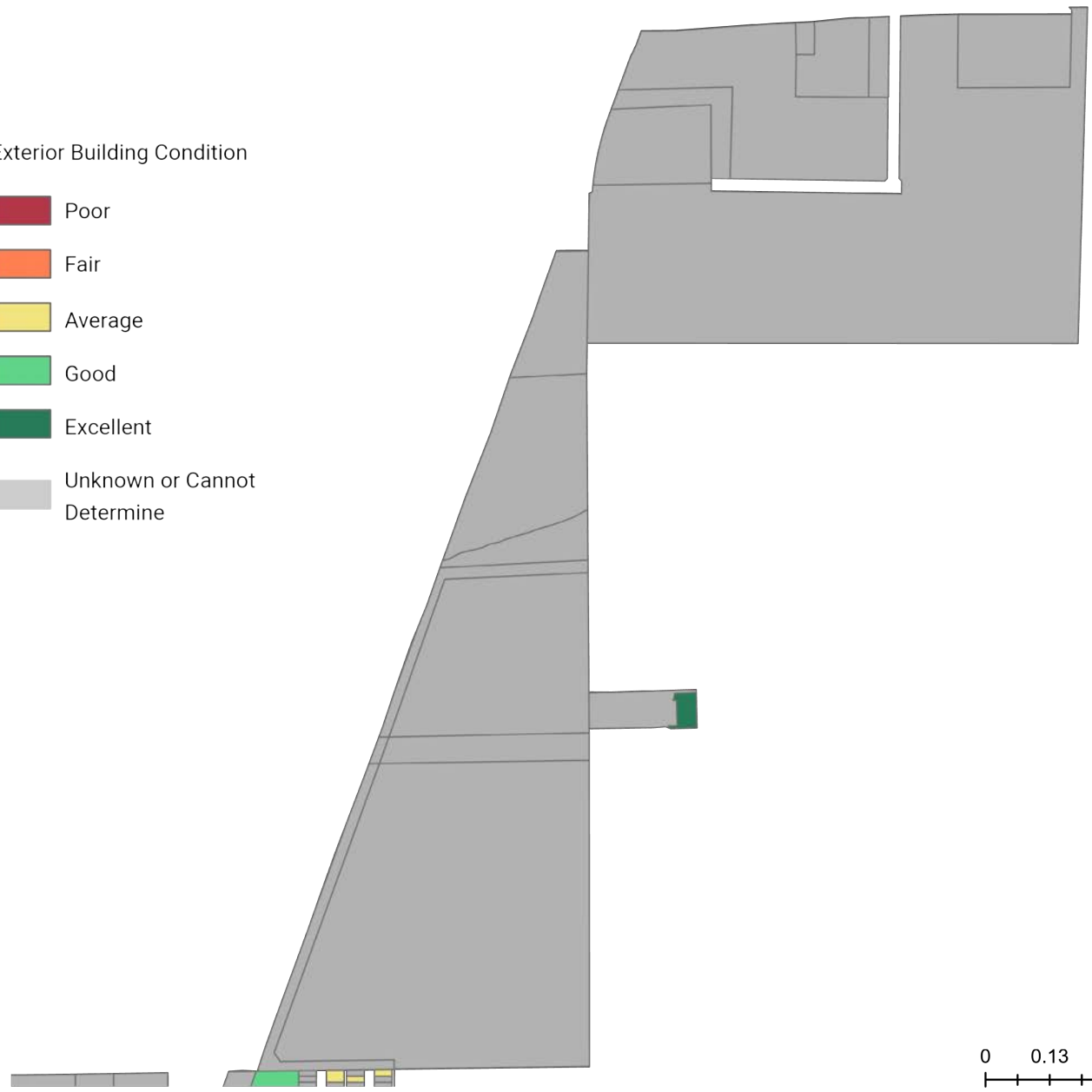
Of the 4,866 structures with residential uses in the City of Mattoon, 73.3% were rated as good or excellent, and 3.5% were rated as fair or poor. There was a concentration of structures rated fair or average in the North Central and South Central quadrants, but structures in those categories are also scattered throughout the community. Structures classified as excellent or good can also be found throughout the city but are more densely located in the North West and East quadrants.

In City of Mattoon, 47.3% of single family residences were in excellent condition, as compared to 35.7% of multifamily residences. The majority of single family structures were found to be in good or excellent condition, 75.6%, whereas the majority of multifamily structures were also found to be in good or excellent condition, 70.9%. 3.4% of single family structures were classified as fair or poor and 3.8% of multifamily structures were rated as either fair or poor.

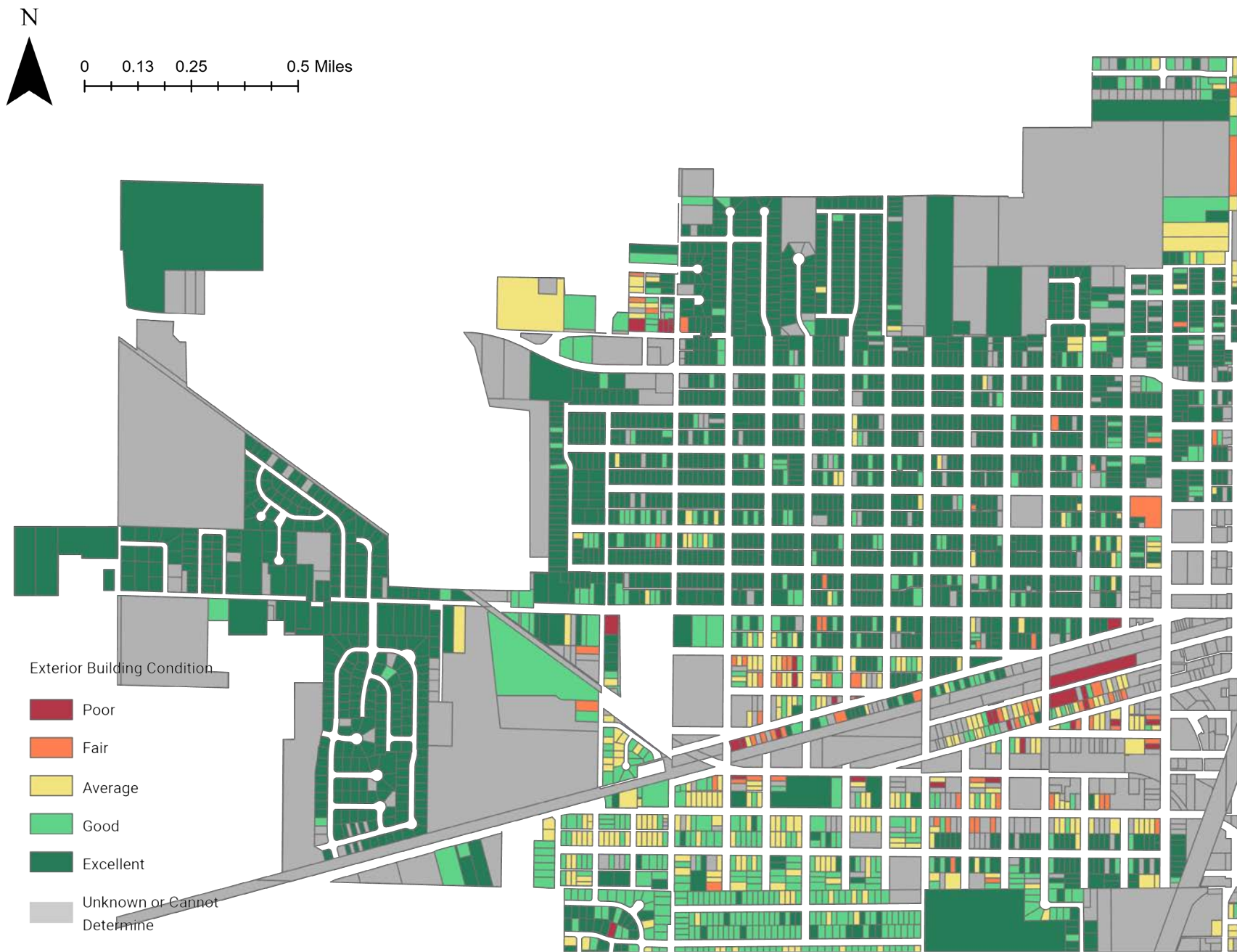


EXTERIOR CONDITION MAP - NORTH REGION

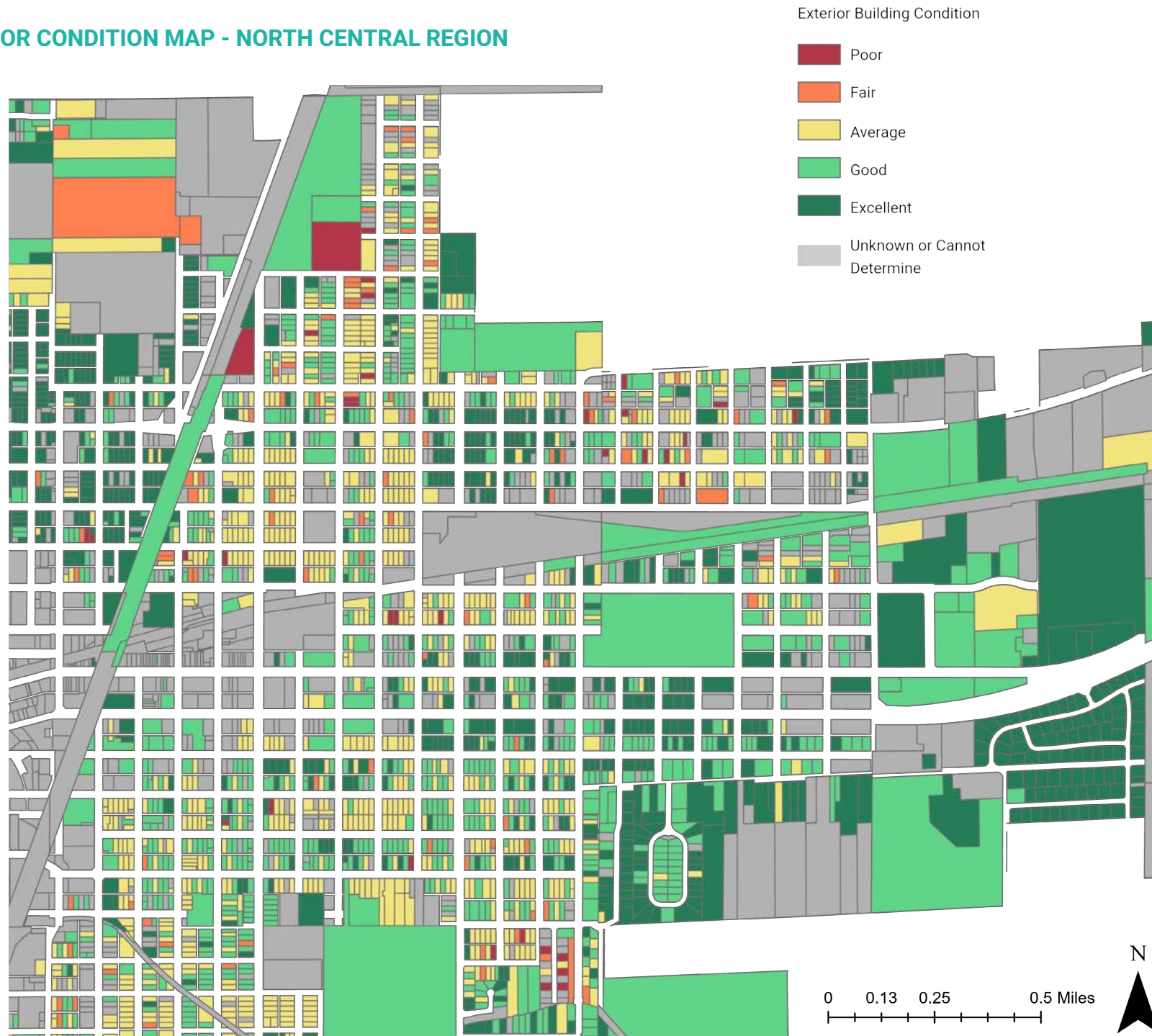
- Exterior Building Condition
- Poor
 - Fair
 - Average
 - Good
 - Excellent
 - Unknown or Cannot Determine



EXTERIOR CONDITION MAP - NORTH WEST REGION



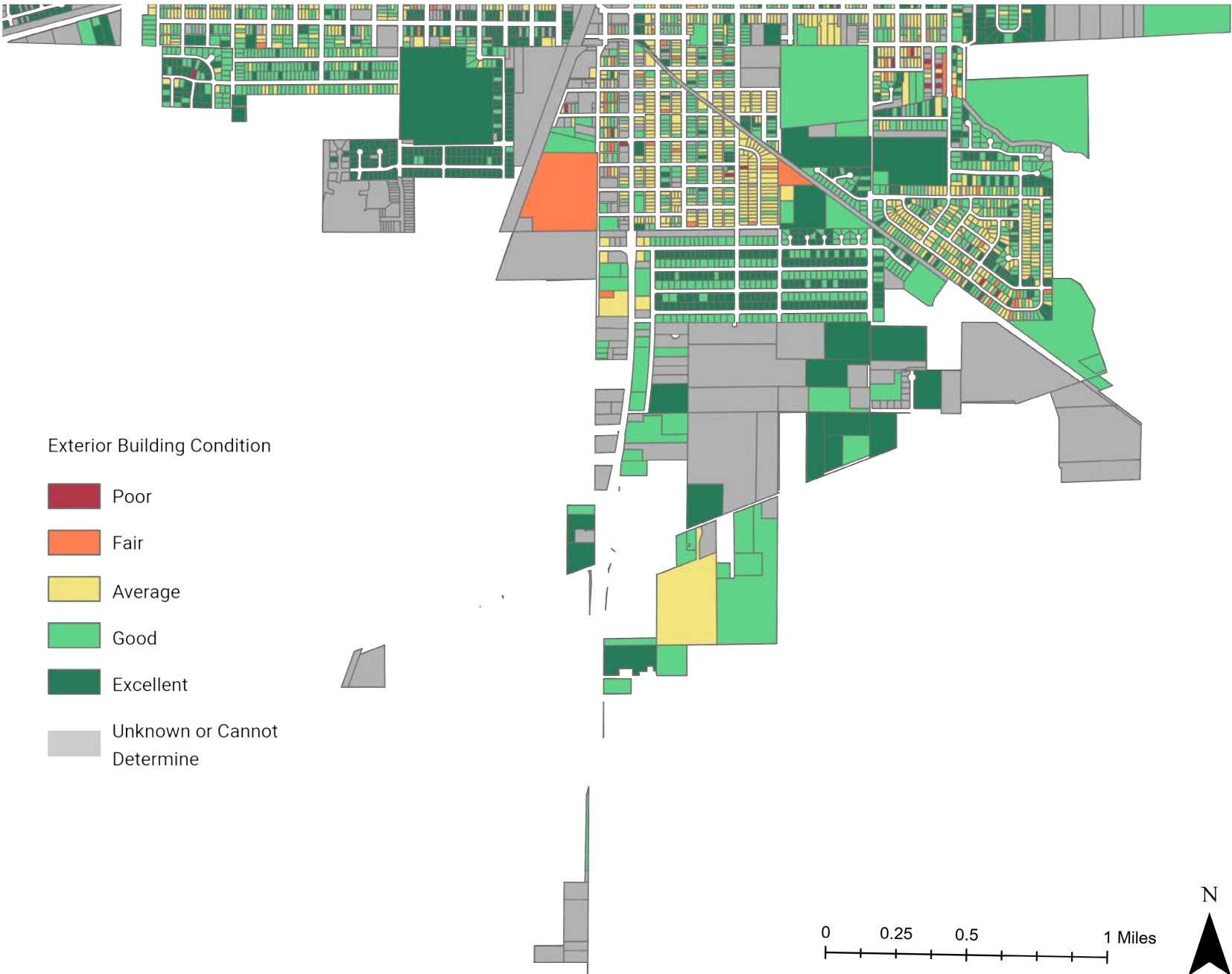
EXTERIOR CONDITION MAP - NORTH CENTRAL REGION



EXTERIOR CONDITION MAP - EAST REGION

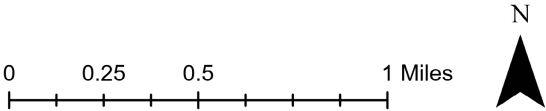
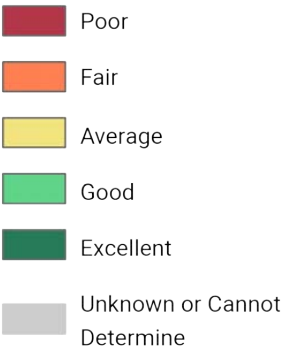


EXTERIOR CONDITION MAP - SOUTH CENTRAL REGION



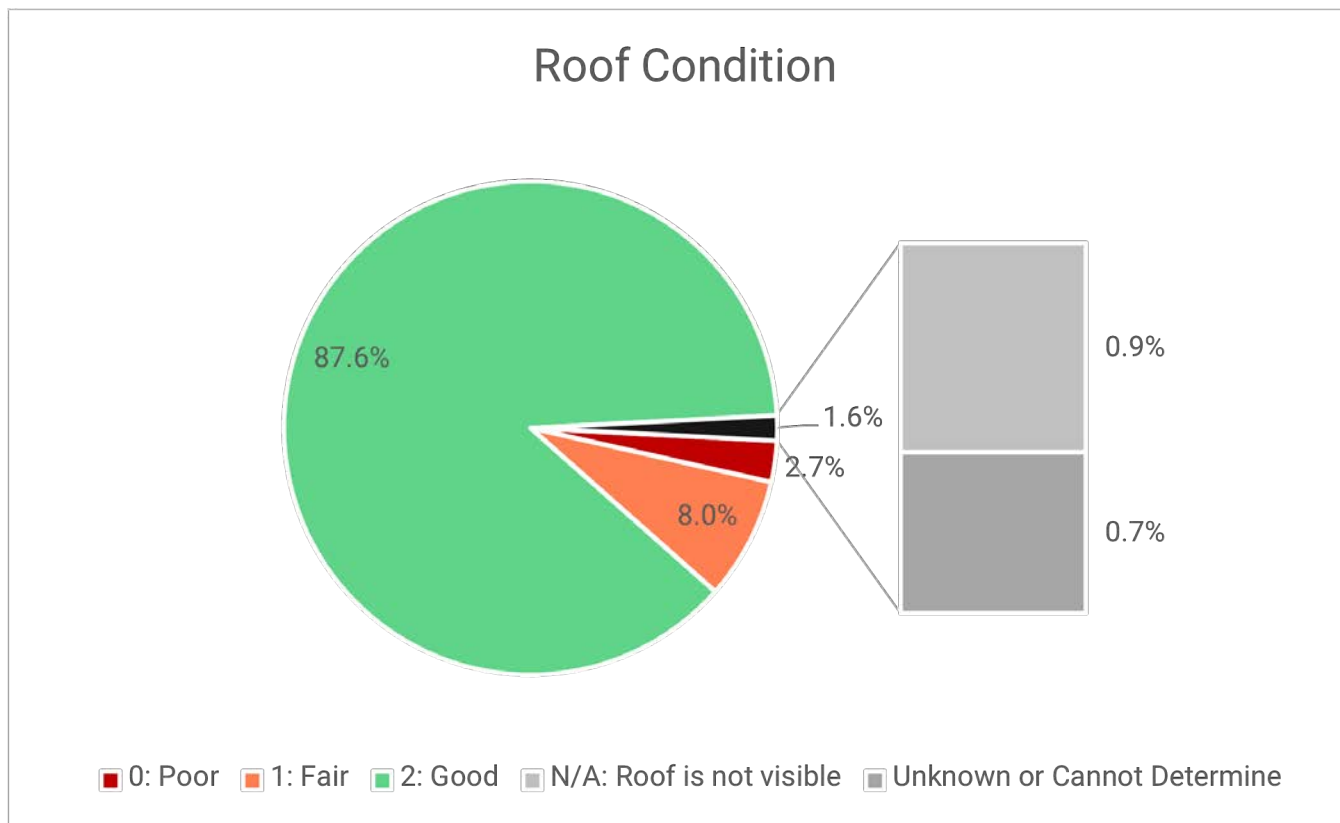
EXTERIOR CONDITION MAP - SOUTH REGION

Exterior Building Condition

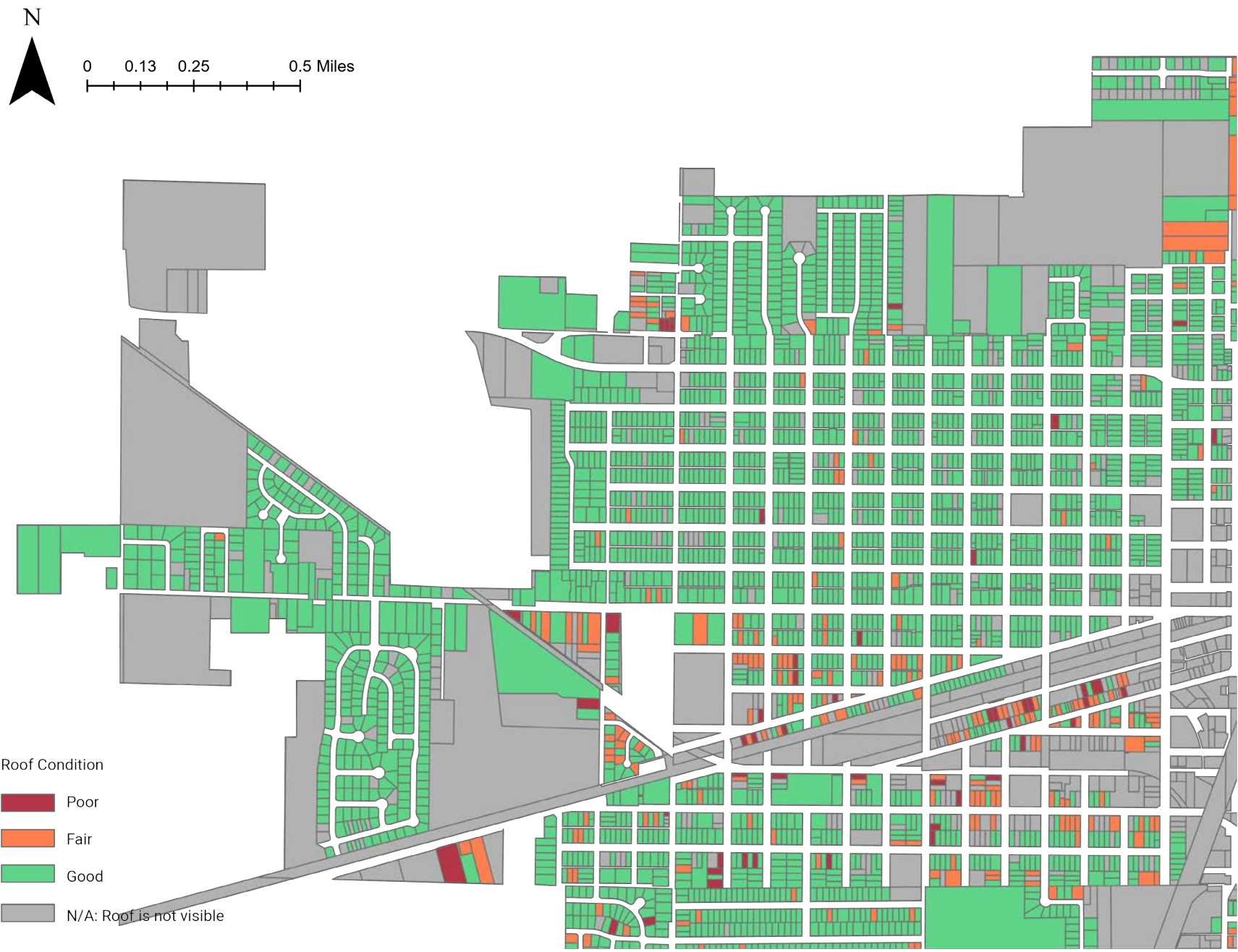


ROOF CONDITION

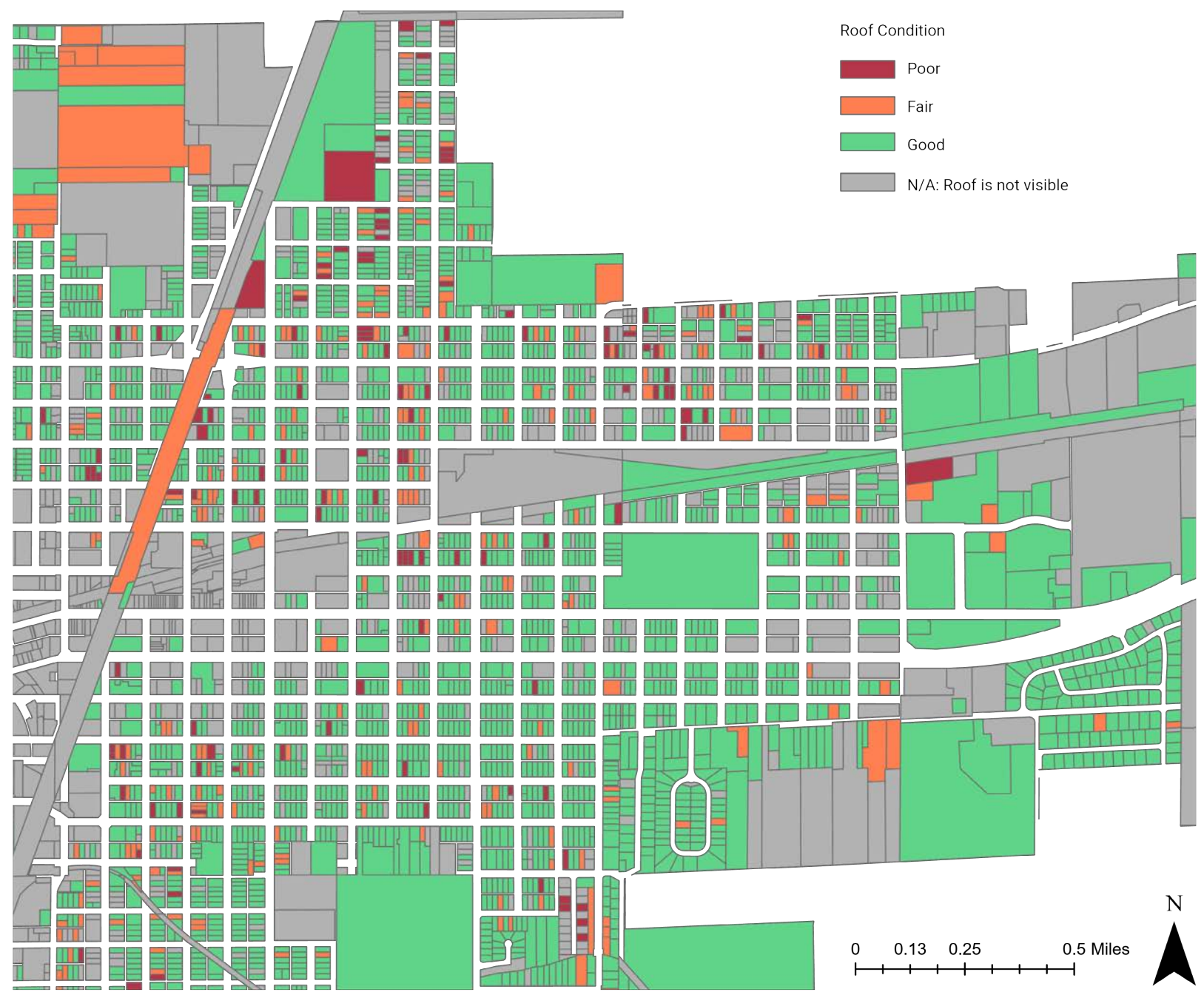
Of the parcels that had their roofs classified, roofs in City of Mattoon were primarily in good condition according to the Housing Stock Survey. Overall, 87.6% of structures had a roof classified as being in good condition. However, 2.7% of the structures are shown to have a roof rated as poor condition. For less than two percent of the structures the roof was not visible or the condition was unknown, so a condition was not assigned.



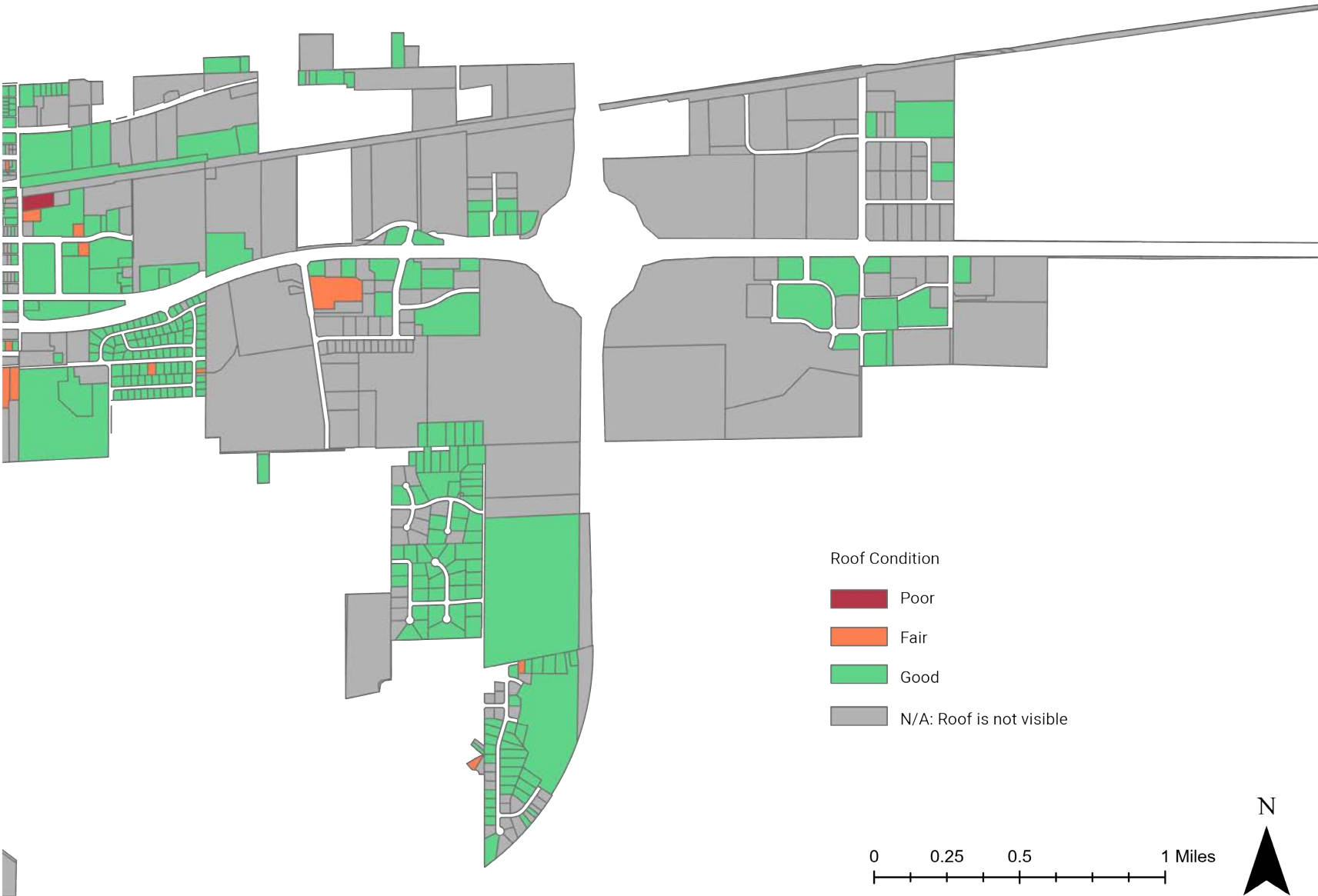
ROOF CONDITION MAP - NORTH WEST REGION



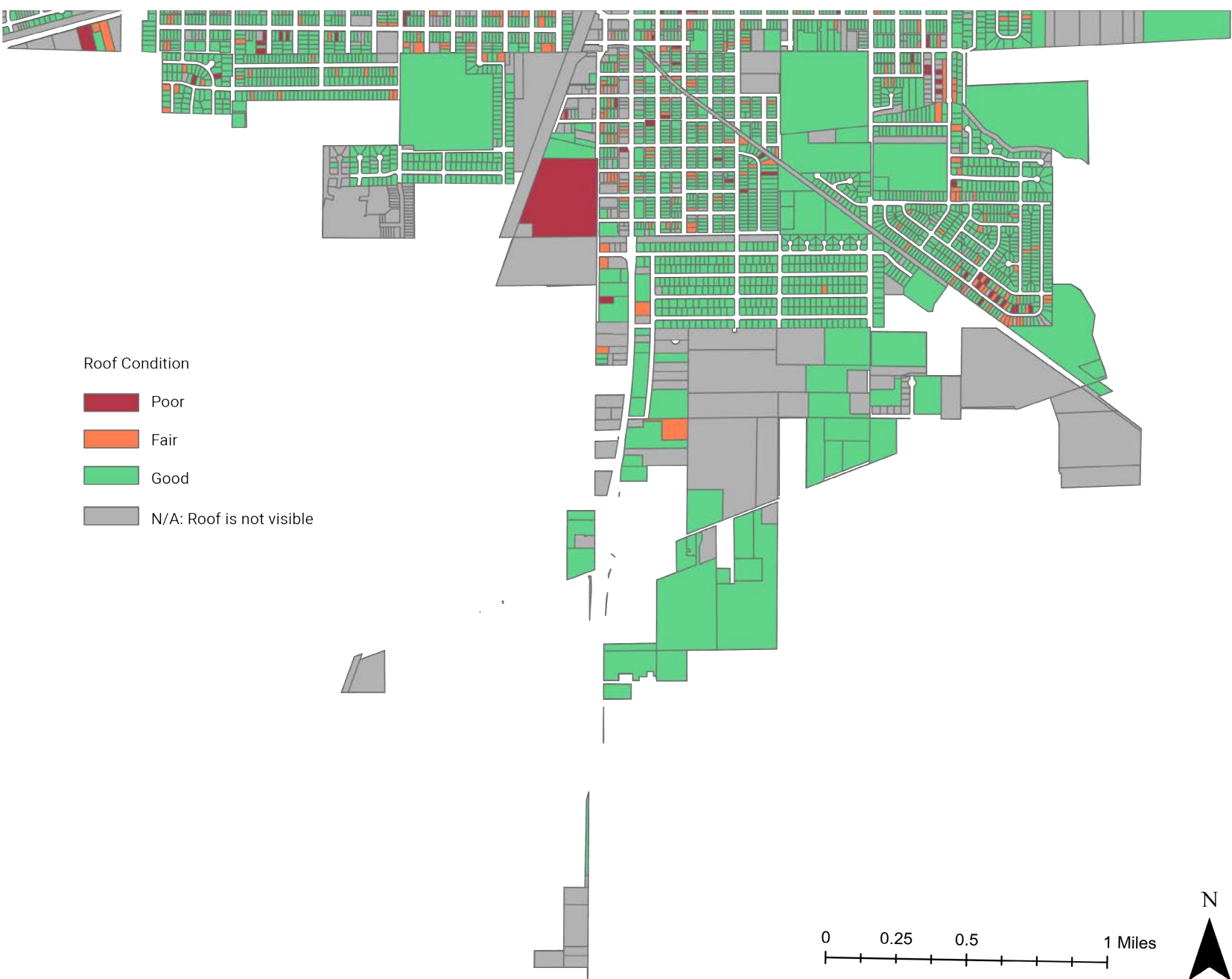
ROOF CONDITION MAP - NORTH CENTRAL REGION



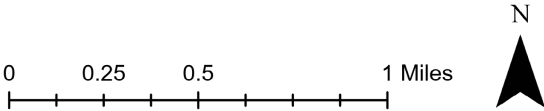
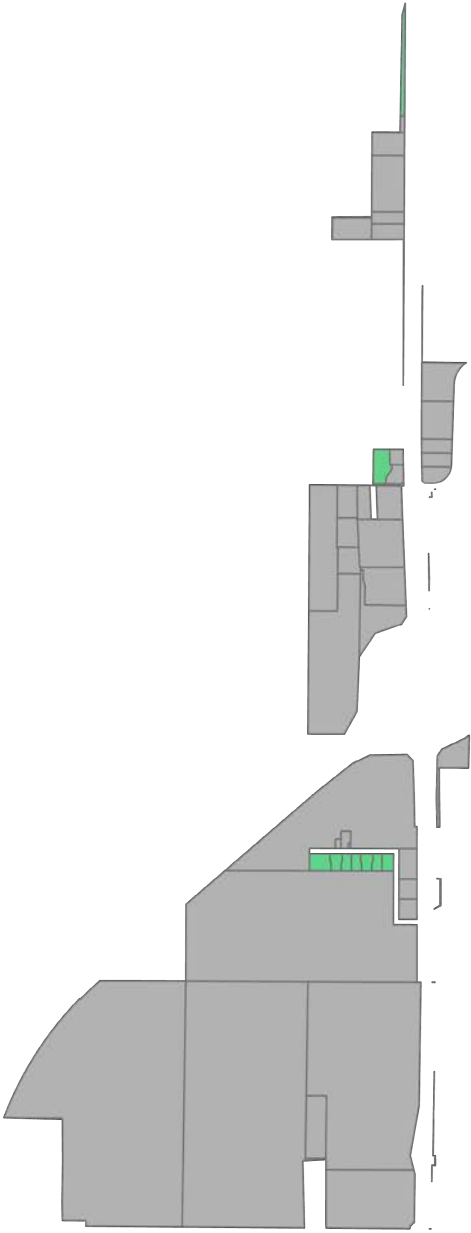
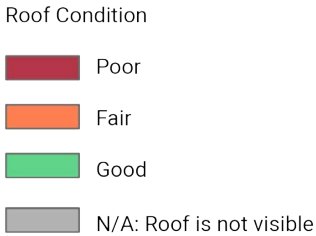
ROOF CONDITION MAP - EAST REGION



ROOF CONDITION MAP - SOUTH CENTRAL REGION

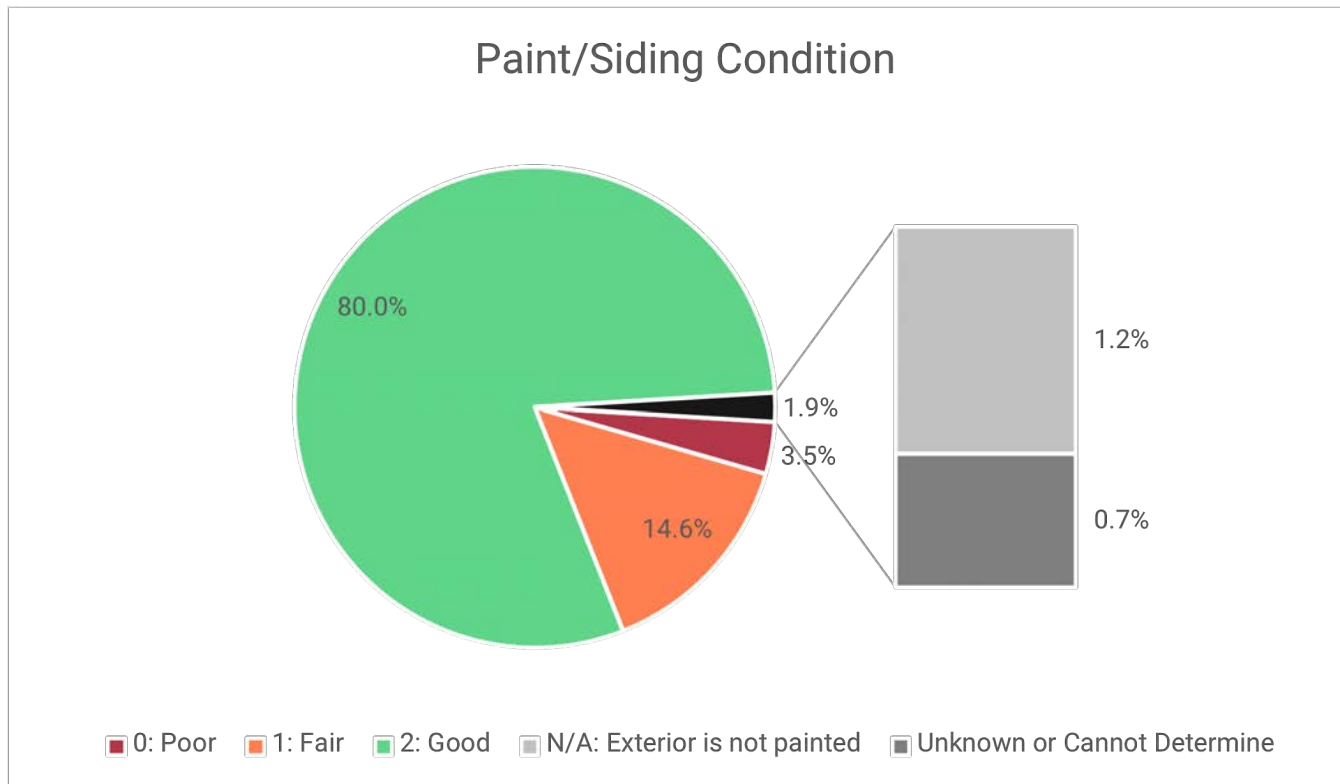


ROOF CONDITION MAP - SOUTH REGION

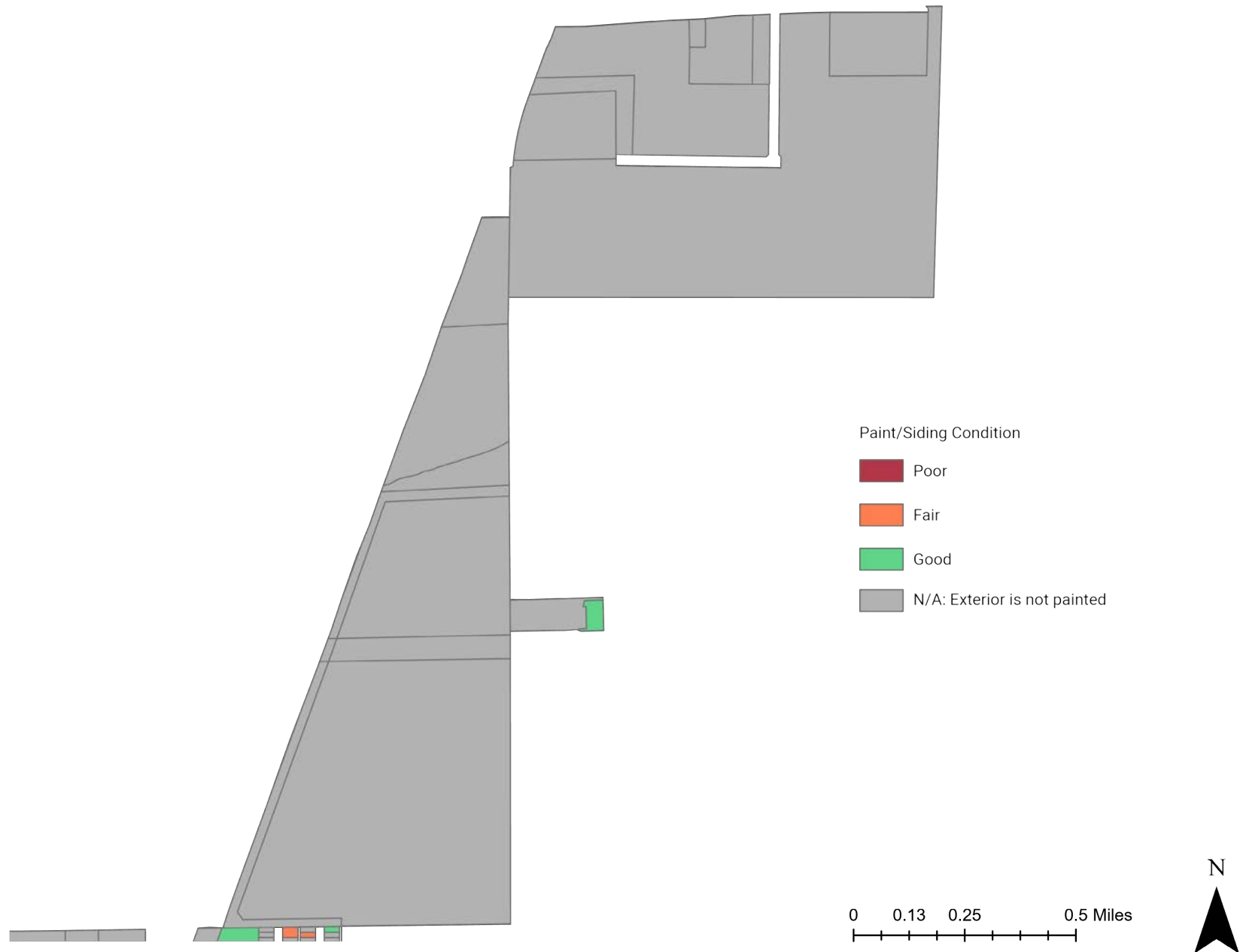


PAINT AND SIDING CONDITION

Overall, 80% of structures that were classified in the City of Mattoon were classified as having exterior paint and/or siding in good condition. 14.6% of the structures had exteriors in fair condition and 3.5% of the structures had exterior paint or siding classified as being in poor condition. In addition, 1.9% of the structures were designated as not painted or unknown, which indicates either the building is all brick or does not possess painted features.



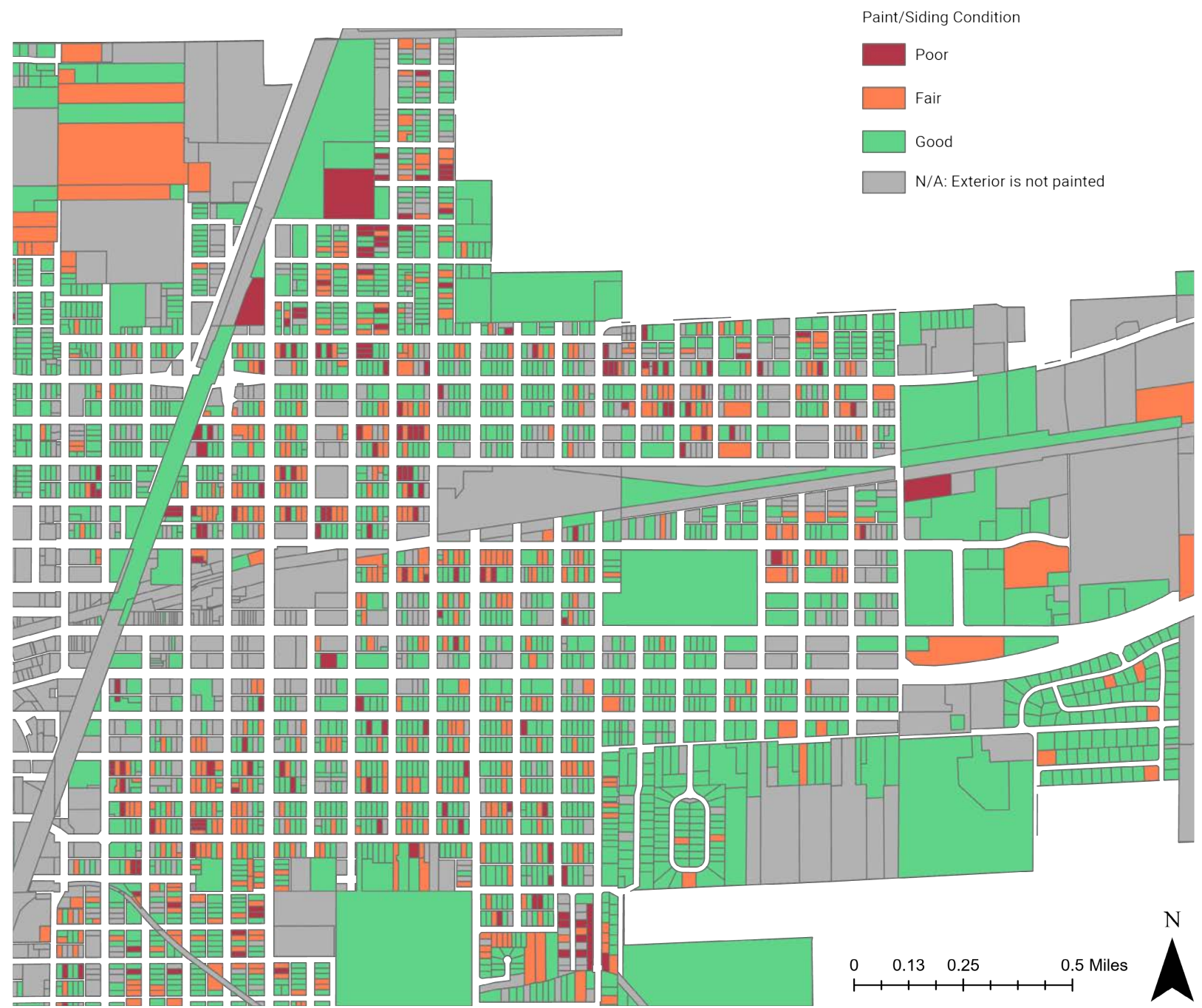
PAINT AND SIDING CONDITION MAP - NORTH REGION



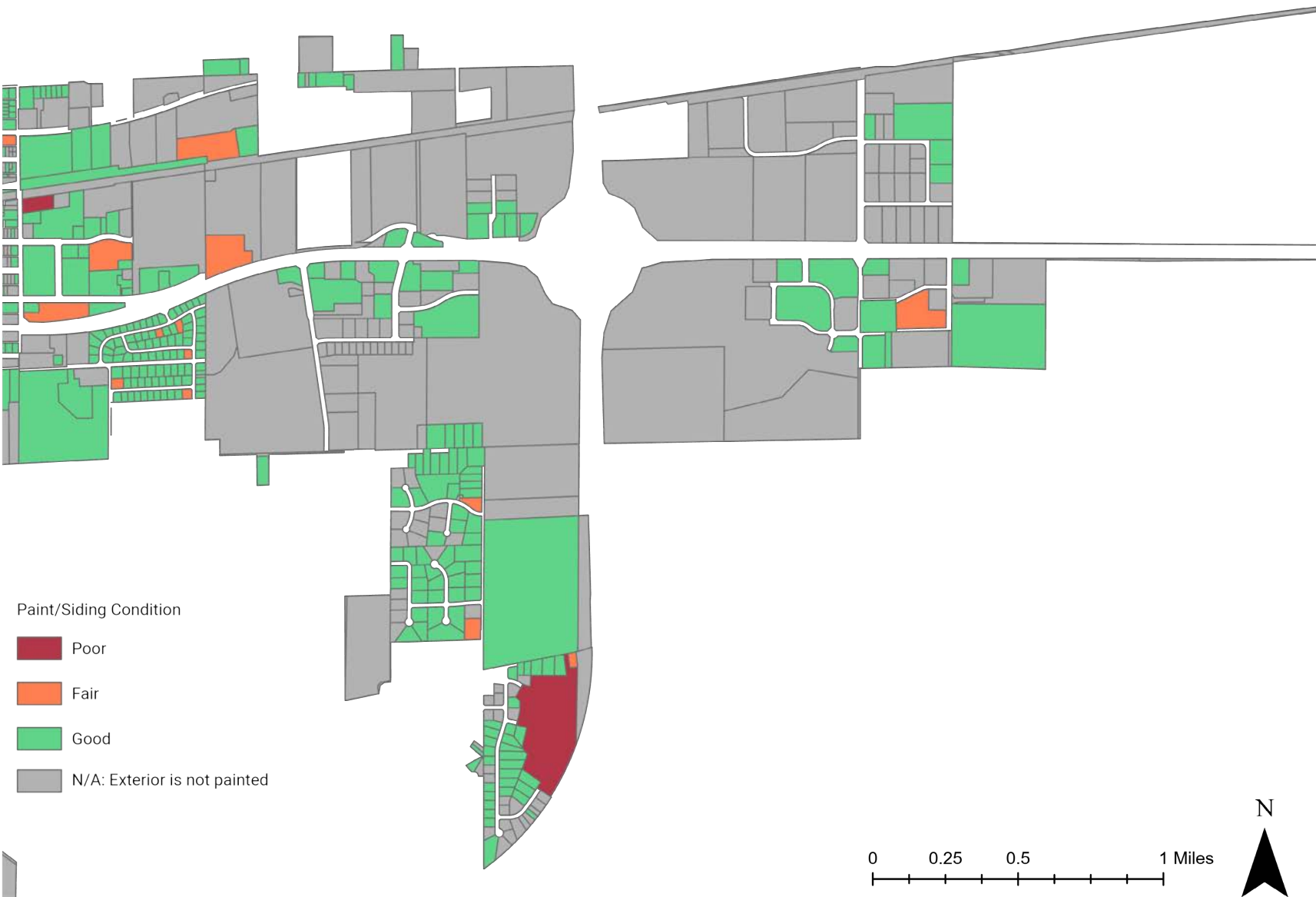
PAINT AND SIDING CONDITION MAP - NORTH WEST REGION



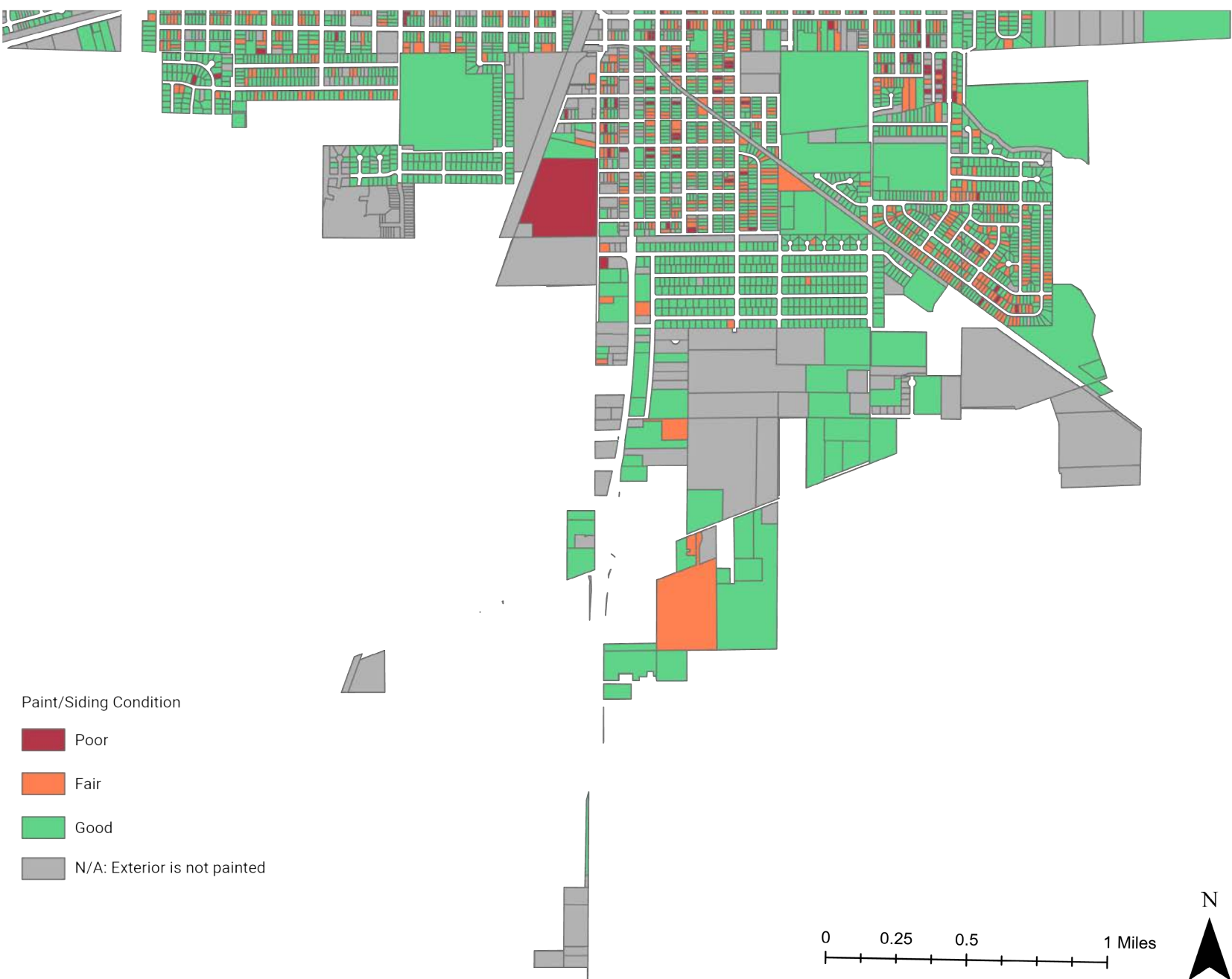
PAINT AND SIDING CONDITION MAP - NORTH CENTRAL REGION



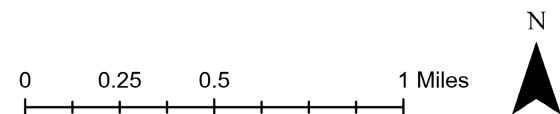
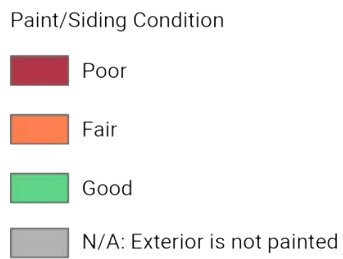
PAINT AND SIDING CONDITION MAP - EAST REGION



PAINT AND SIDING CONDITION MAP - SOUTH CENTRAL REGION

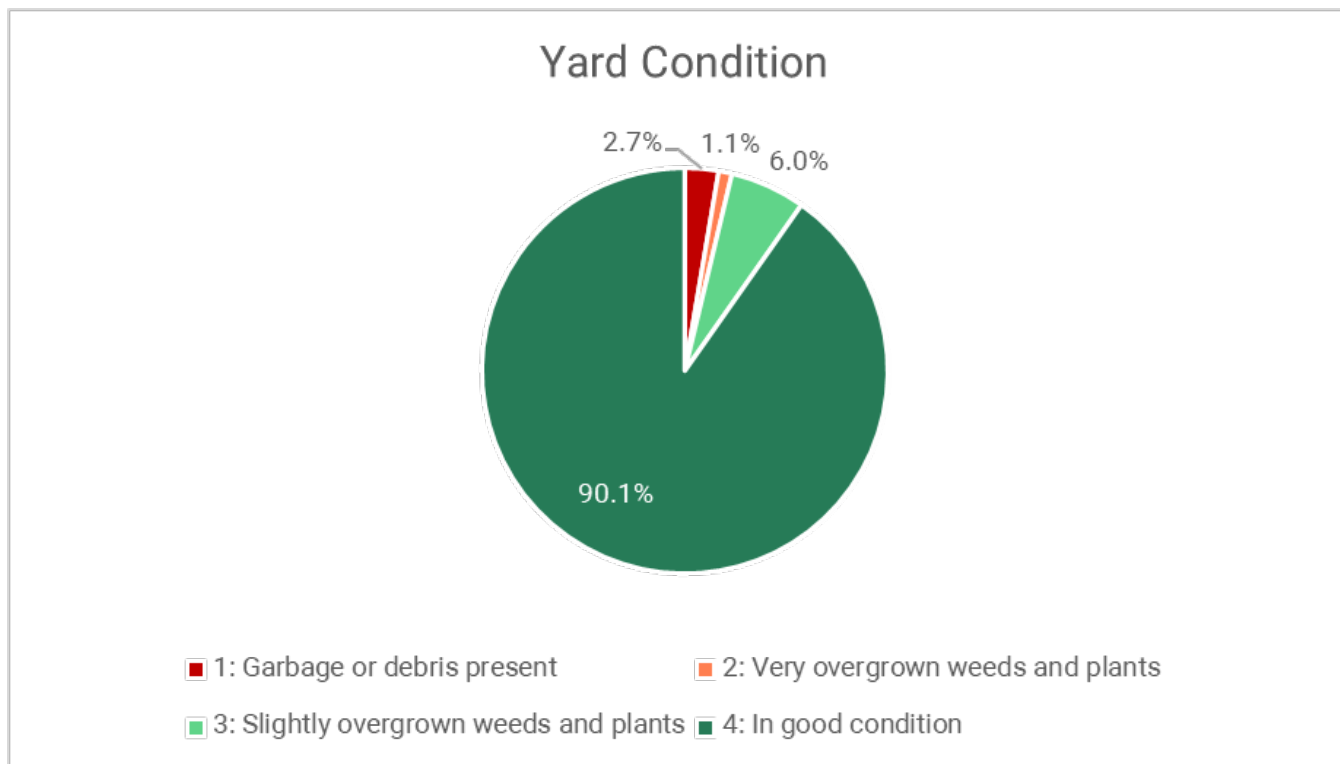


PAINT AND SIDING CONDITION MAP - SOUTH REGION

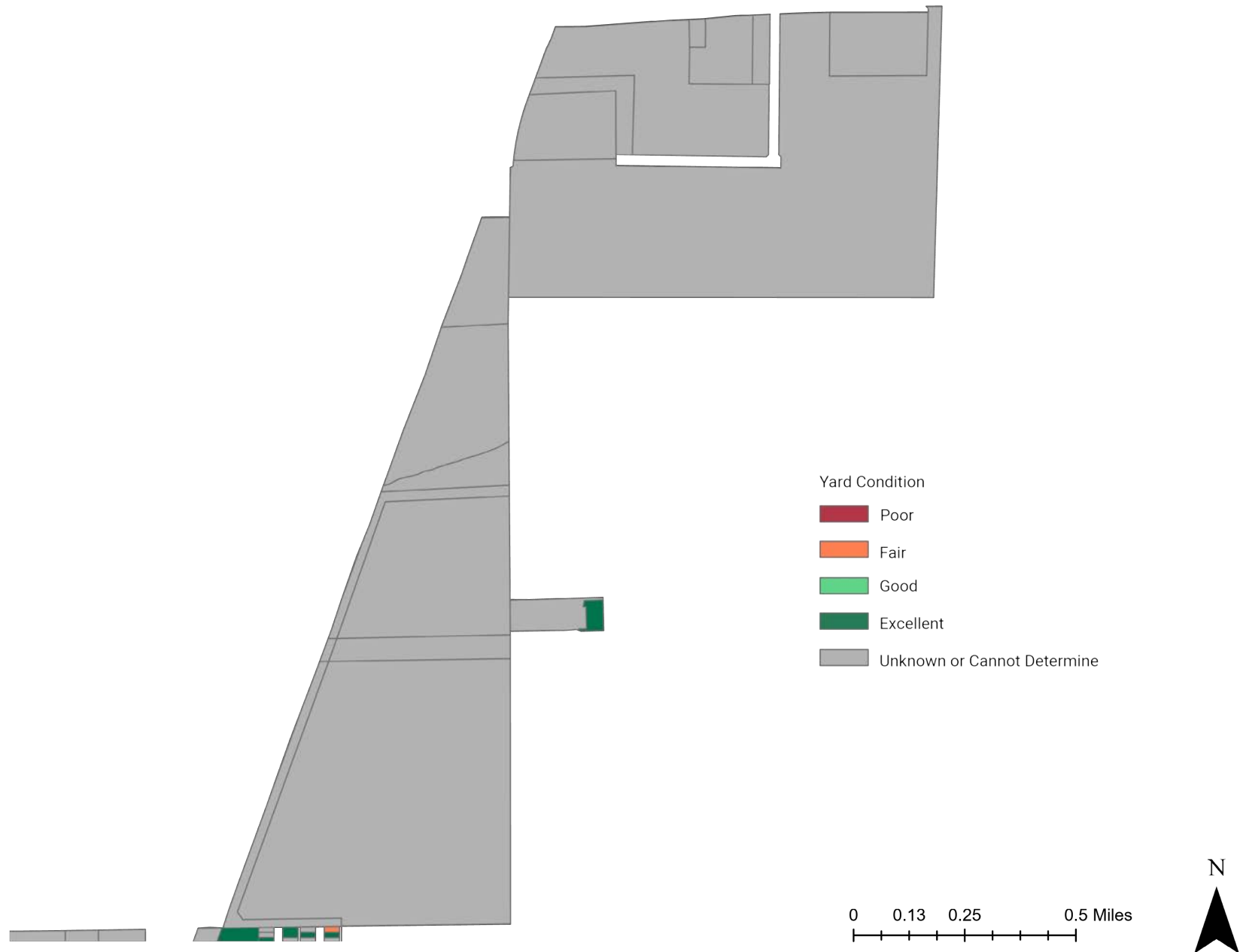


YARD CONDITION

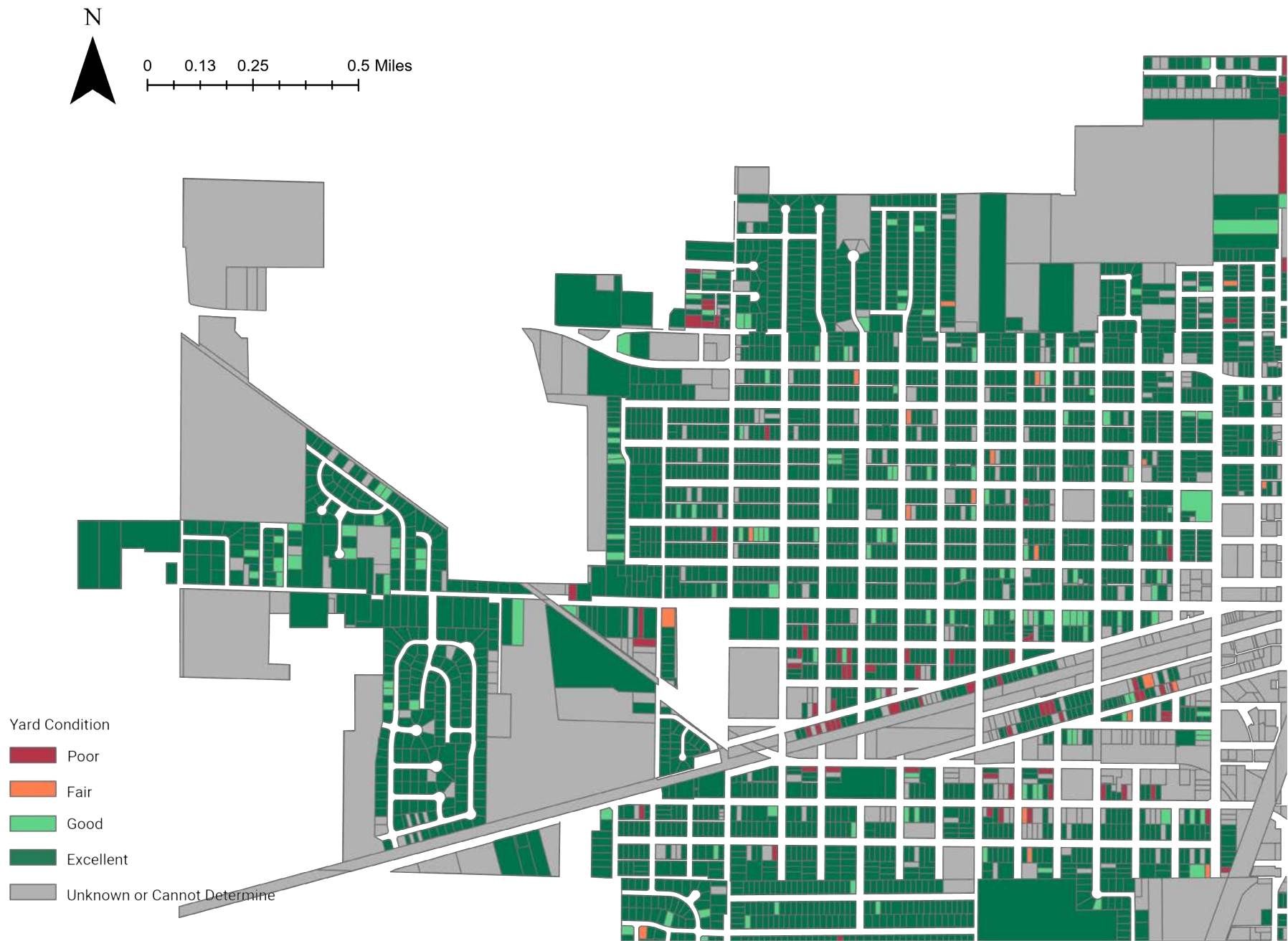
Most of the structures in City of Mattoon had yards in good condition, 90.1%. Only 1.1% of structures have yards classified as very overgrown weeds and plants, but garbage or debris was present on 2.7% of the yards.



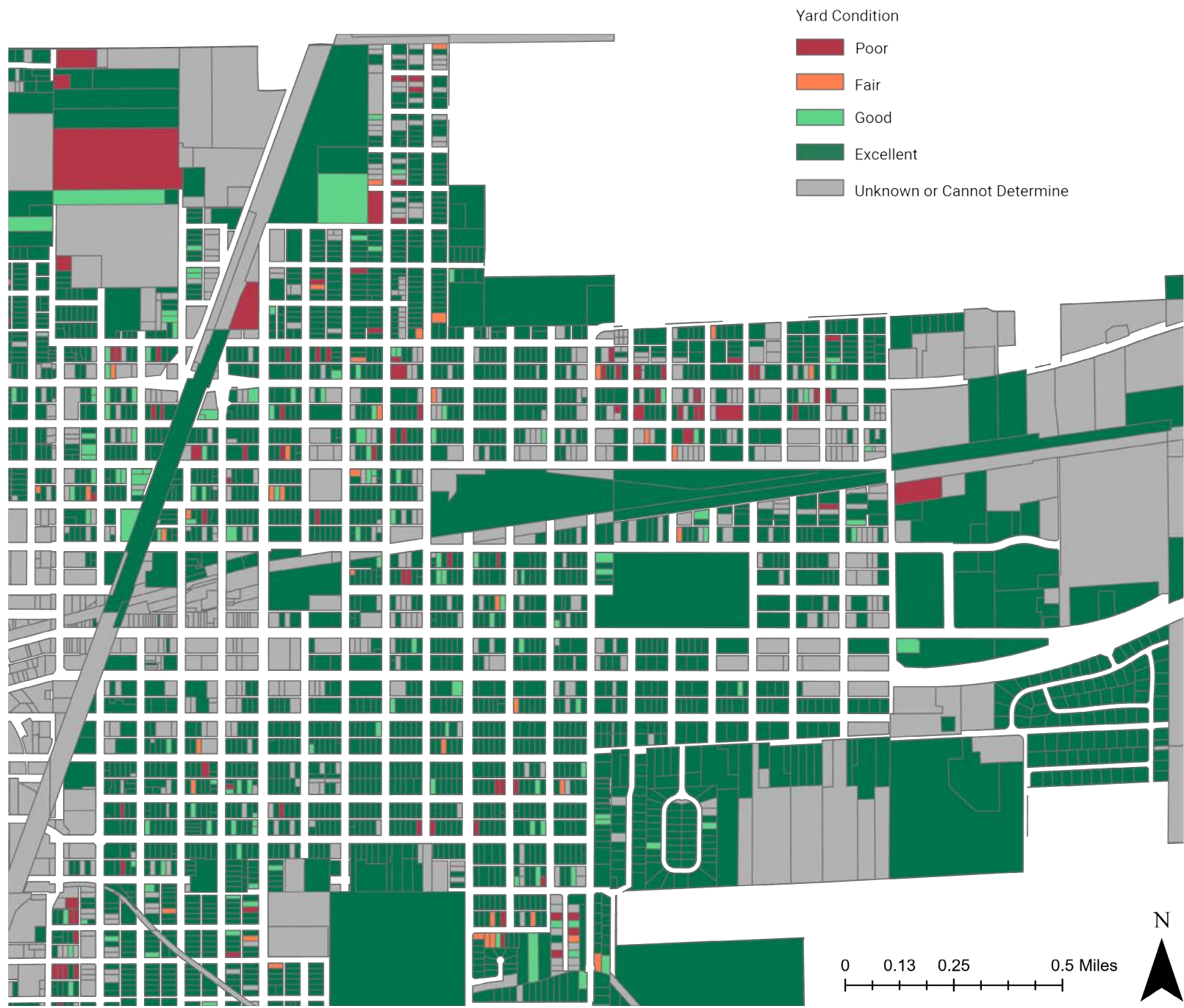
YARD CONDITION MAP - NORTH REGION



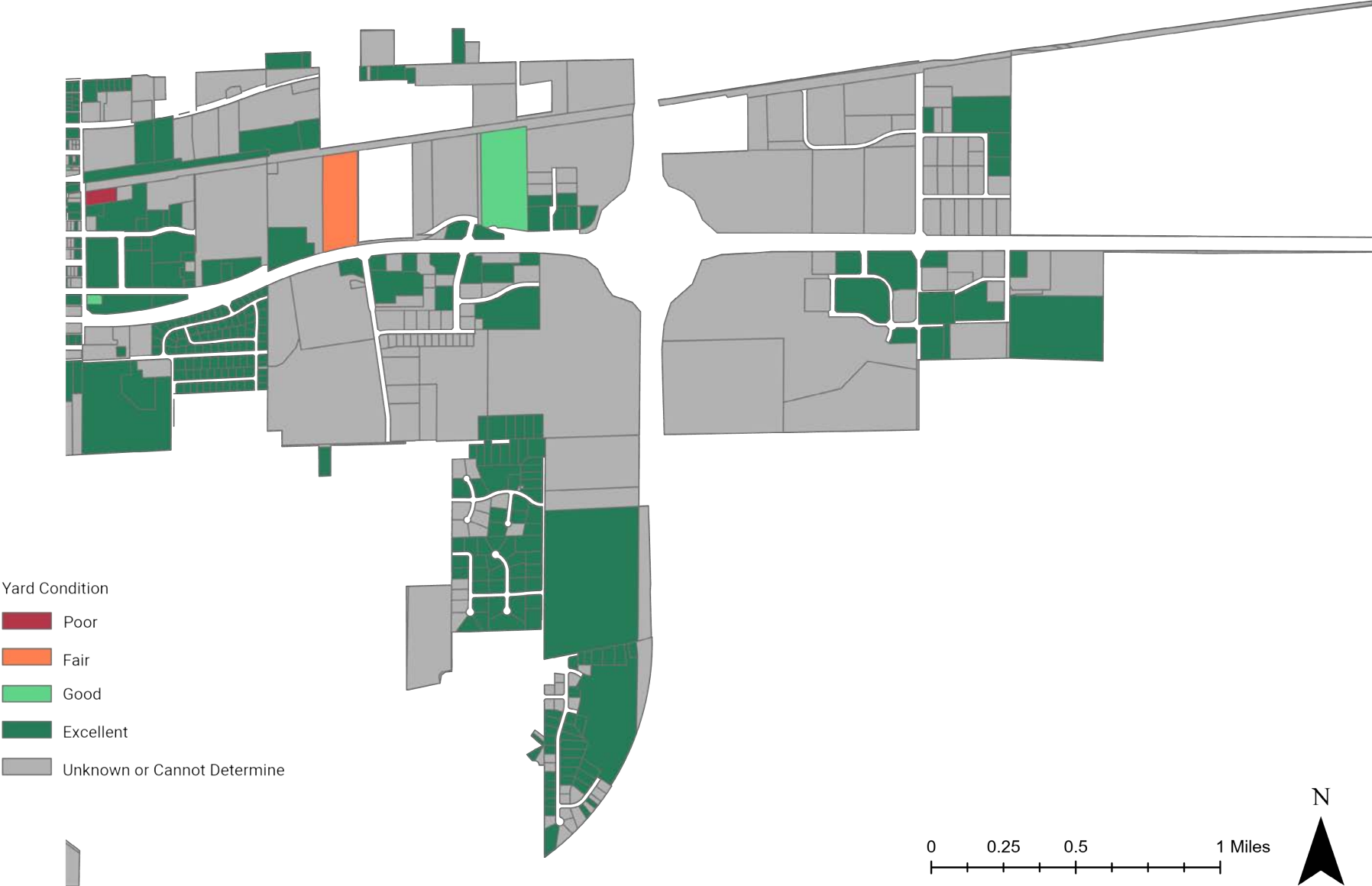
YARD CONDITION MAP - NORTH WEST REGION



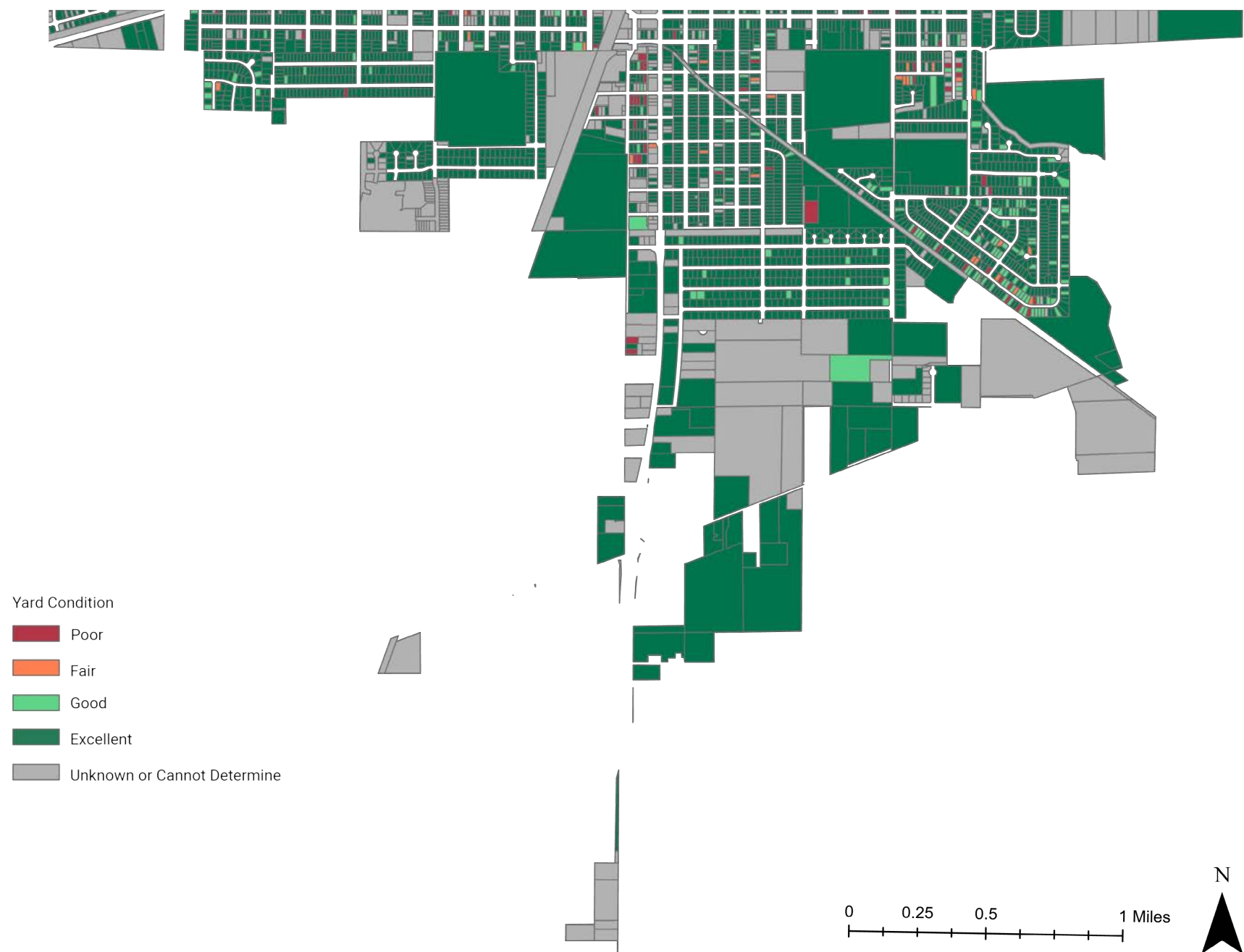
YARD CONDITION MAP - NORTH CENTRAL REGION



YARD CONDITION MAP - EAST REGION

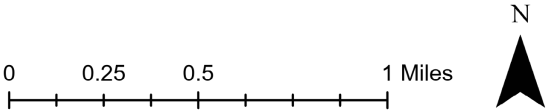


YARD CONDITION MAP - SOUTH CENTRAL REGION



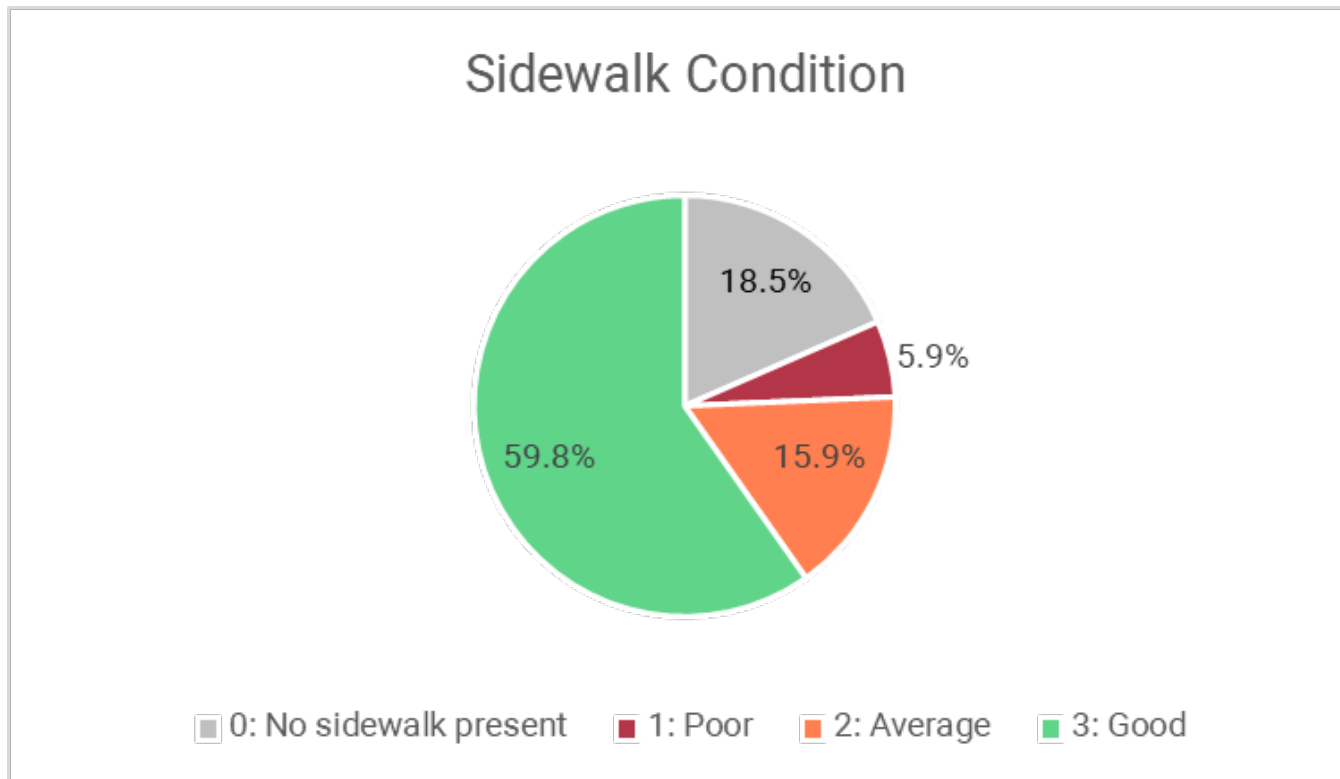
YARD CONDITION MAP - SOUTH REGION

- Yard Condition
- Poor
 - Fair
 - Good
 - Excellent
 - Unknown or Cannot Determine

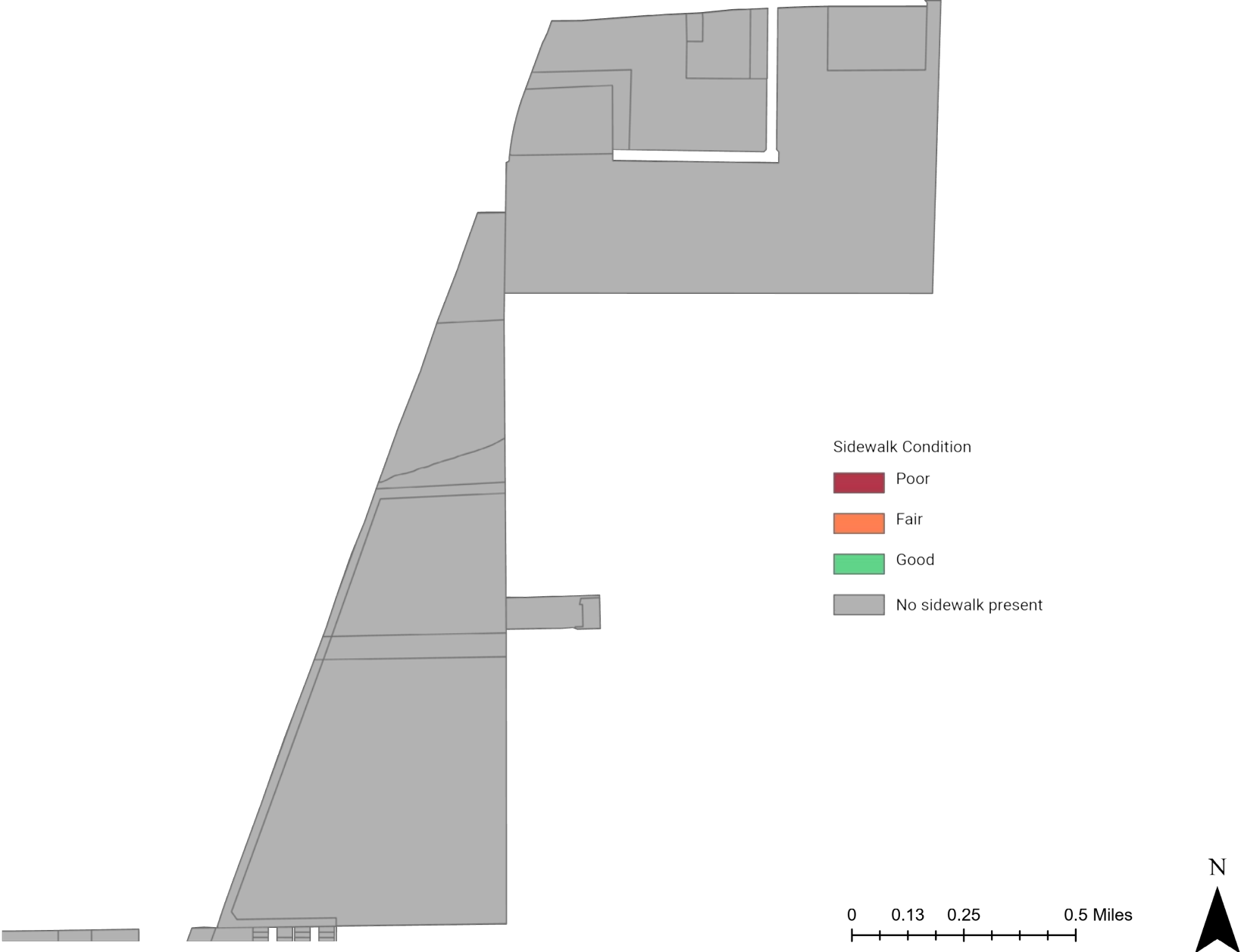


SIDEWALK CONDITION

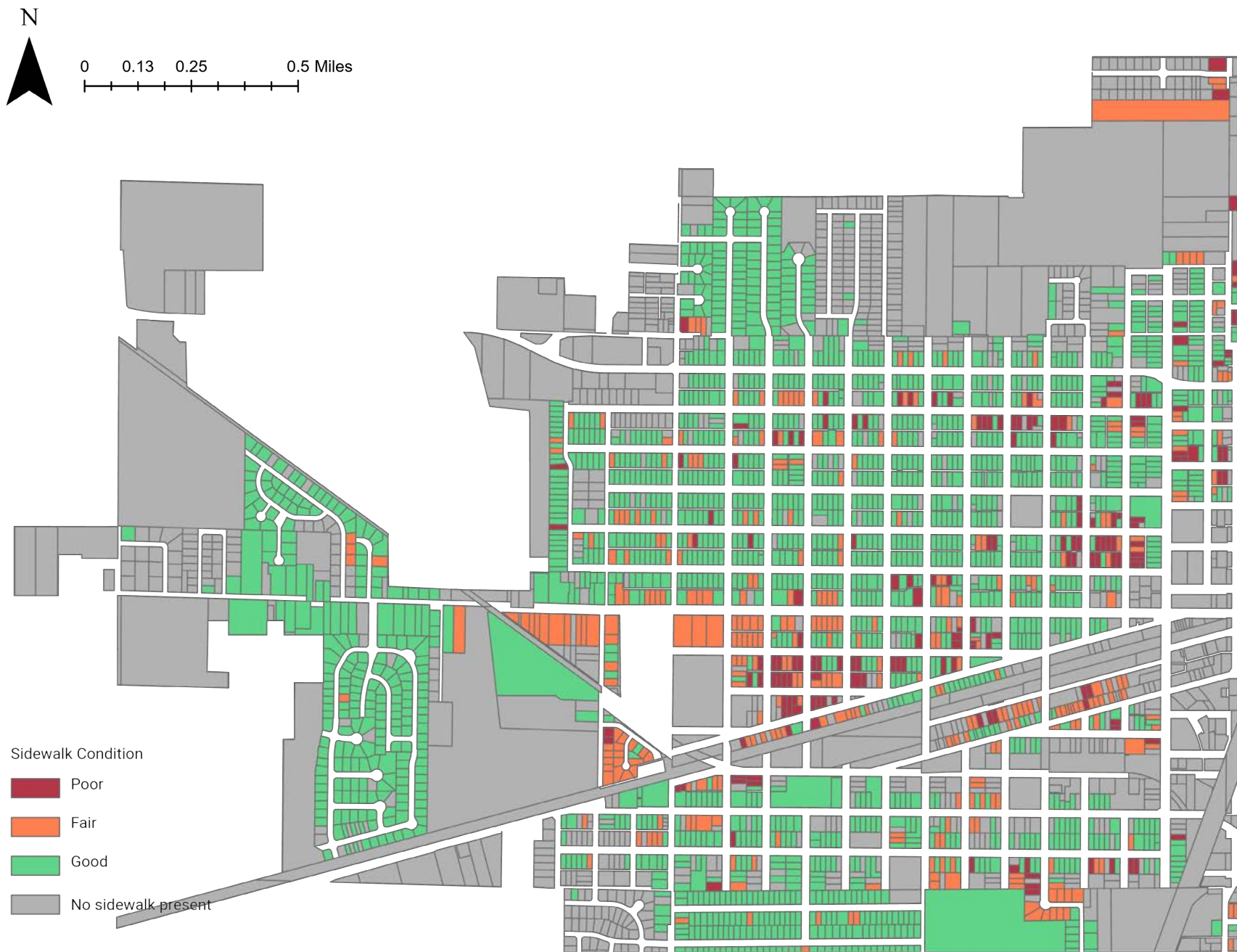
In general, where they exist, the sidewalks in City of Mattoon tended to be in good condition. 59.8% of the sidewalks within the City of Mattoon were classified as good condition. Sidewalks in this classification were newer, ADA compliant, and had no or few cracks or trip hazards. 15.9% of the sidewalks were classified as average condition, which indicated that the sidewalks were older and may have a few minor cracks but were connected and walkable. Sidewalks in poor condition comprised 5.9% of the total. Sidewalks were not present in 18.5% of the City of Mattoon.



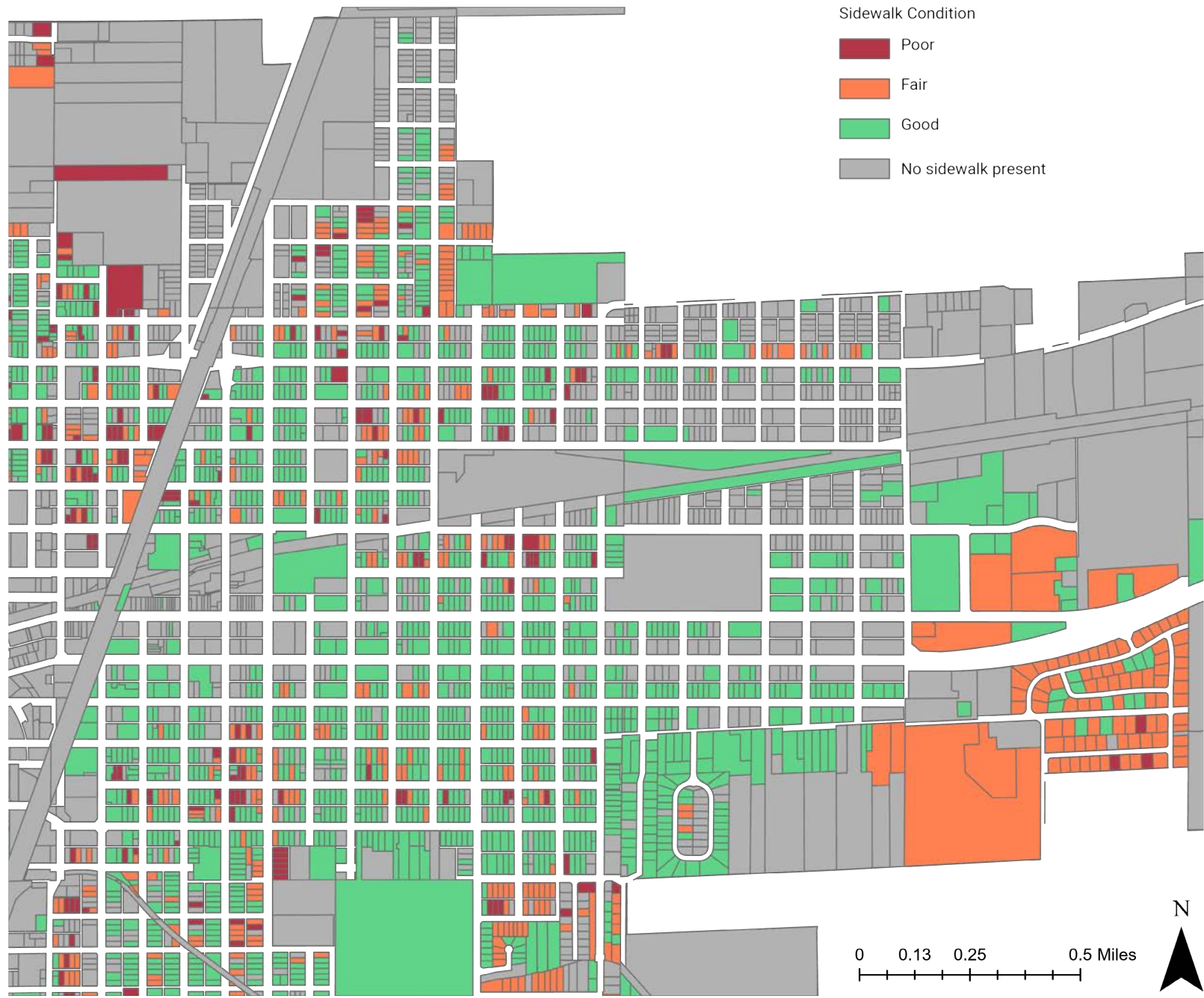
SIDEWALK CONDITION MAP - NORTH REGION



SIDEWALK CONDITION MAP - NORTH WEST REGION



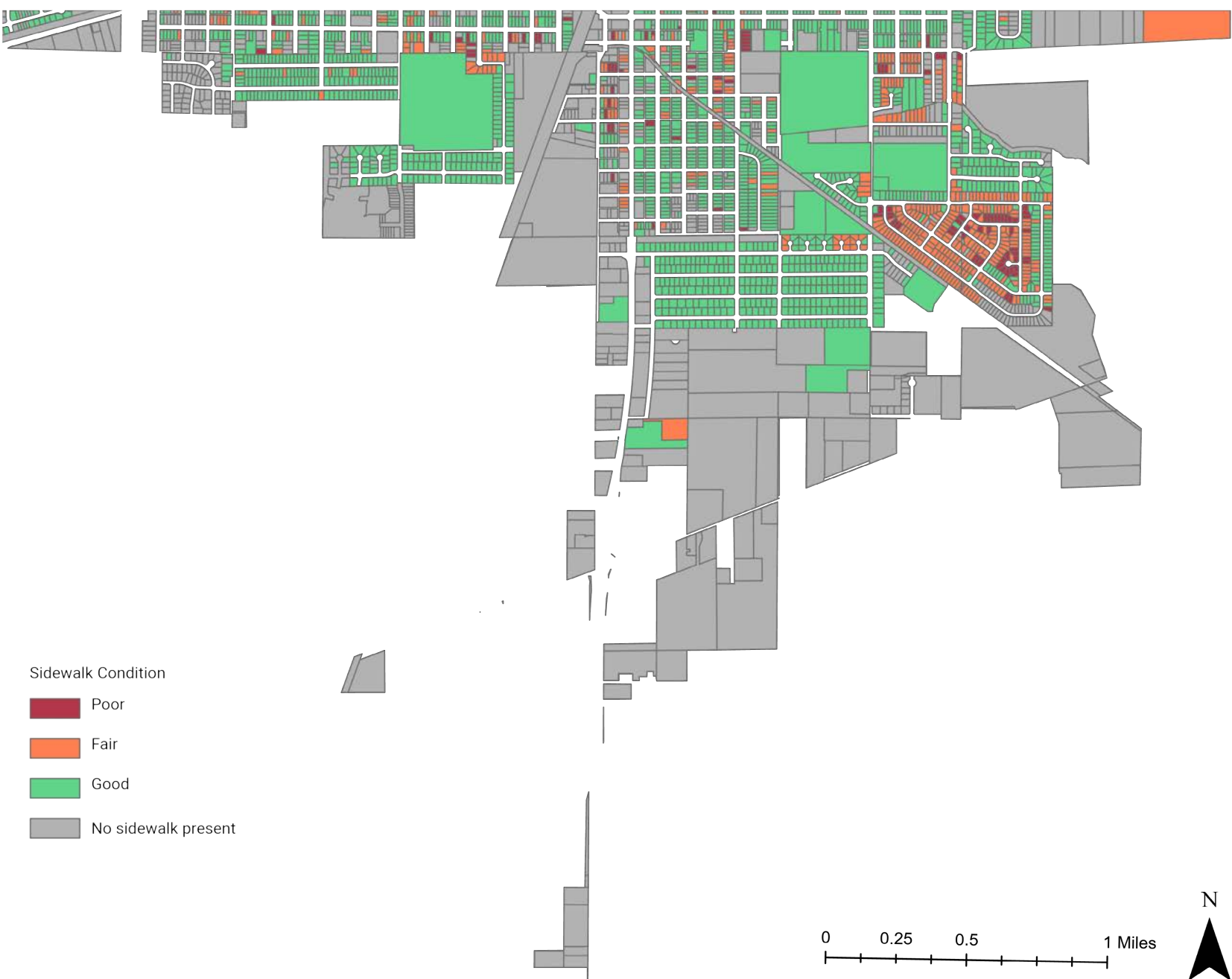
SIDEWALK CONDITION MAP - NORTH CENTRAL REGION



SIDEWALK CONDITION MAP - EAST REGION

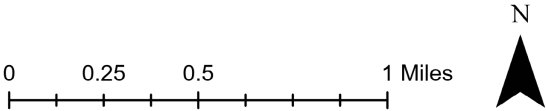


SIDEWALK CONDITION MAP - SOUTH CENTRAL REGION



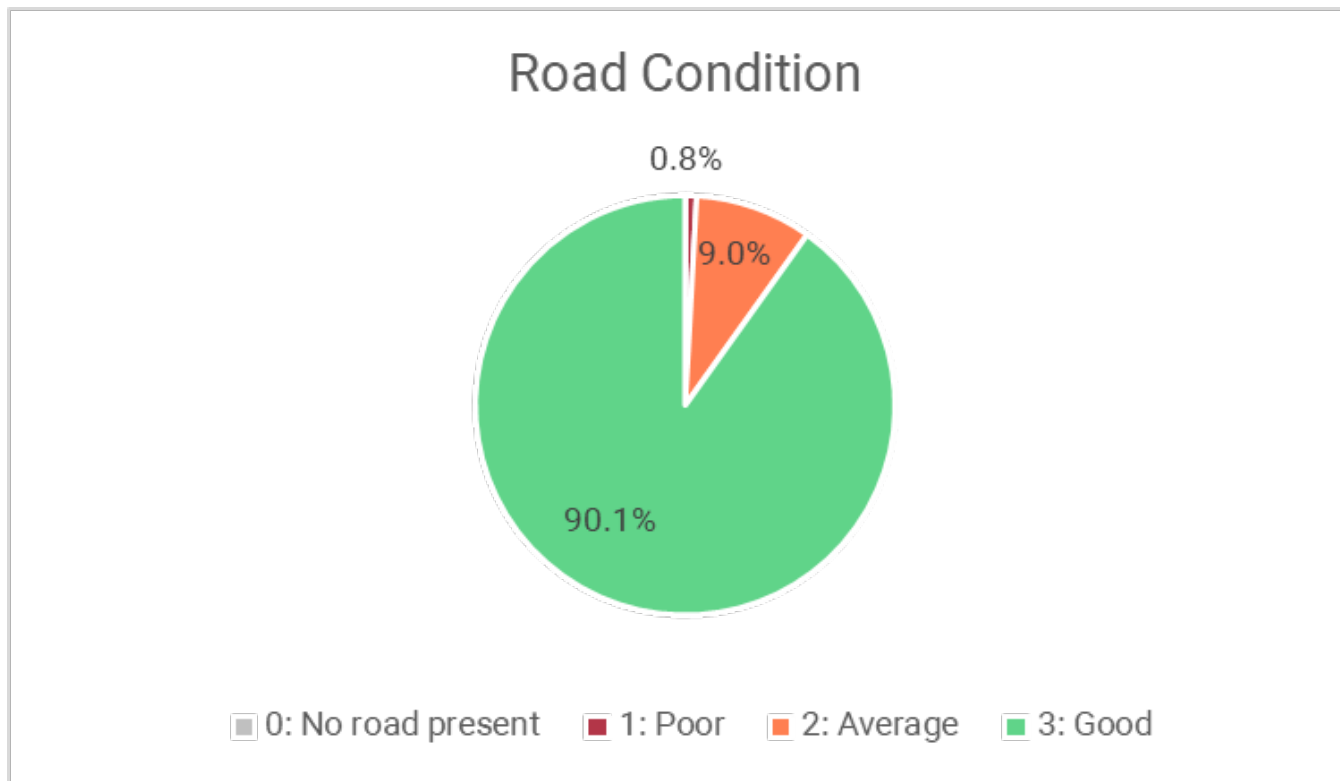
SIDEWALK CONDITION MAP - SOUTH REGION

- Sidewalk Condition
- Poor
 - Fair
 - Good
 - No sidewalk present

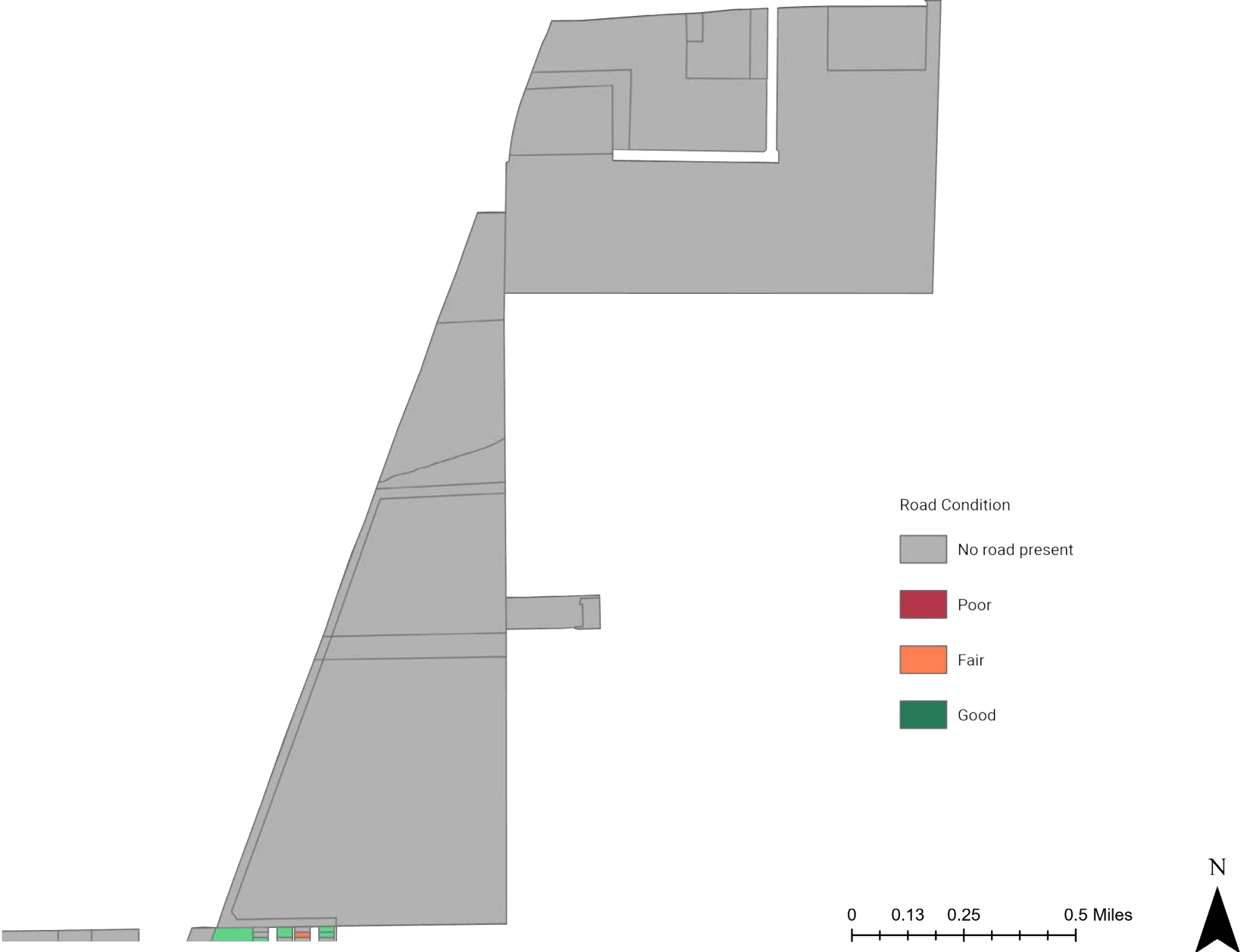


STREET CONDITION

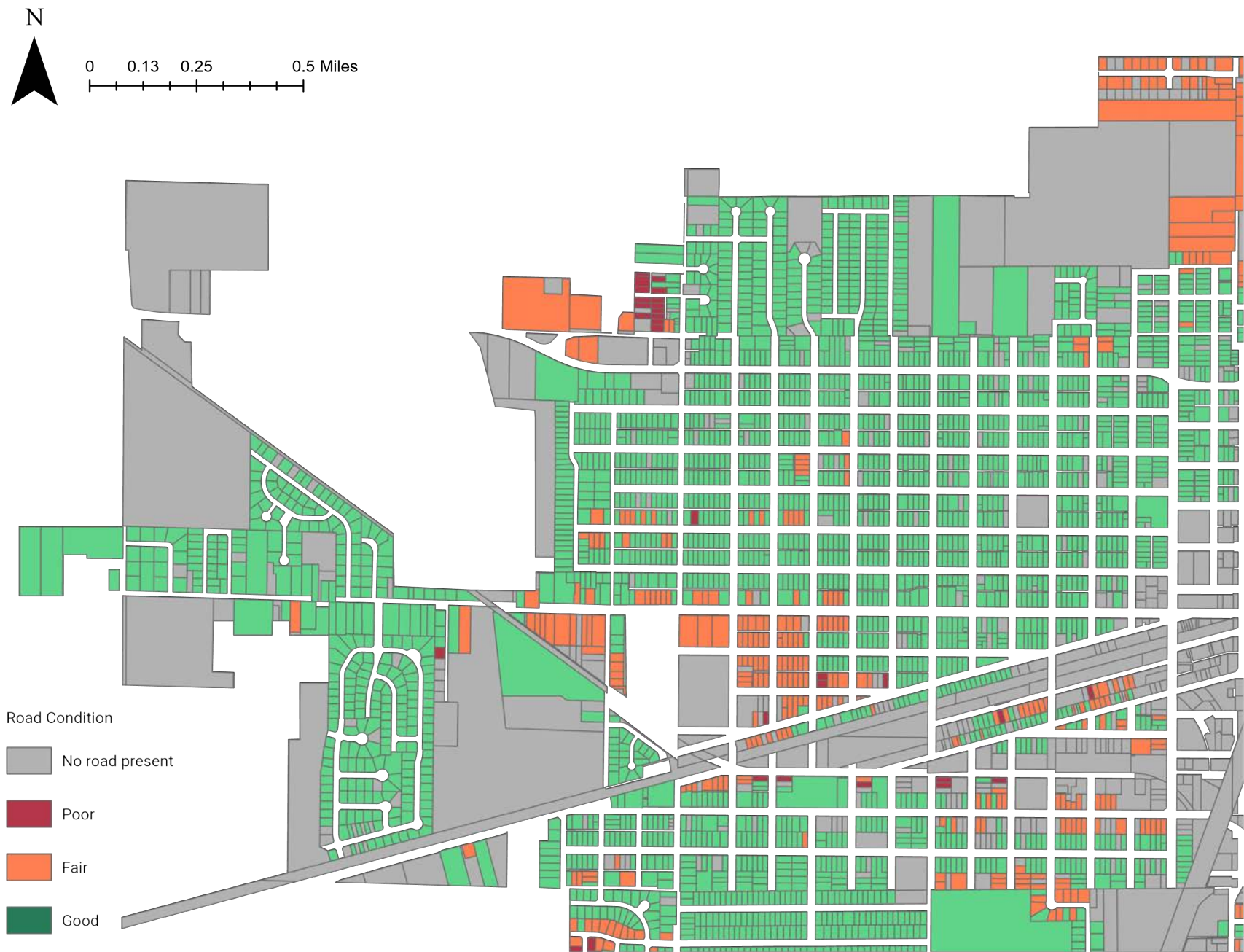
Most parcels in City of Mattoon, 90%, were classified as having good road quality, while 9% were classified as having average road quality. Less than 1% were classified as having poor road quality.



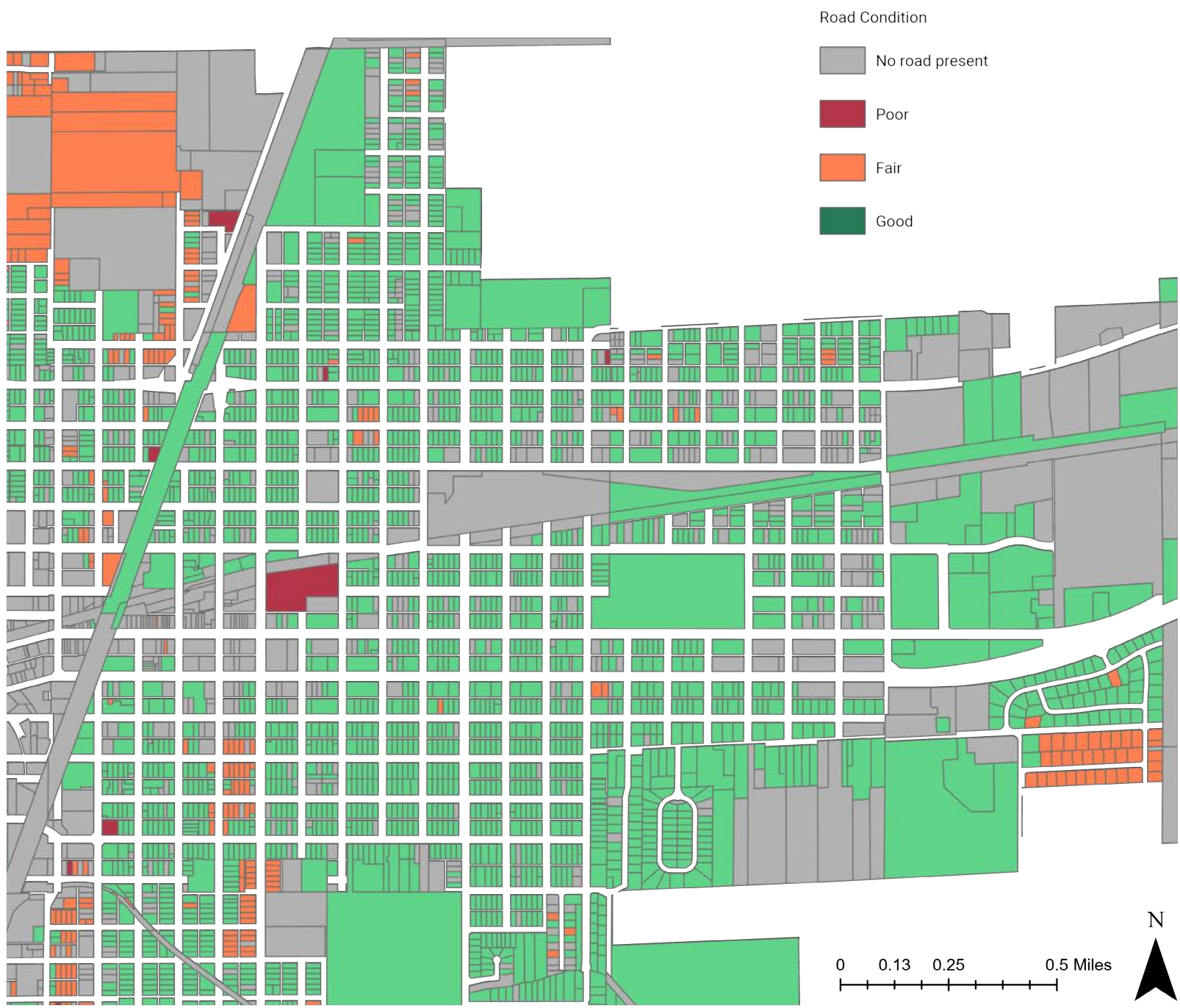
STREET CONDITION MAP - NORTH REGION



STREET CONDITION MAP - NORTH WEST REGION



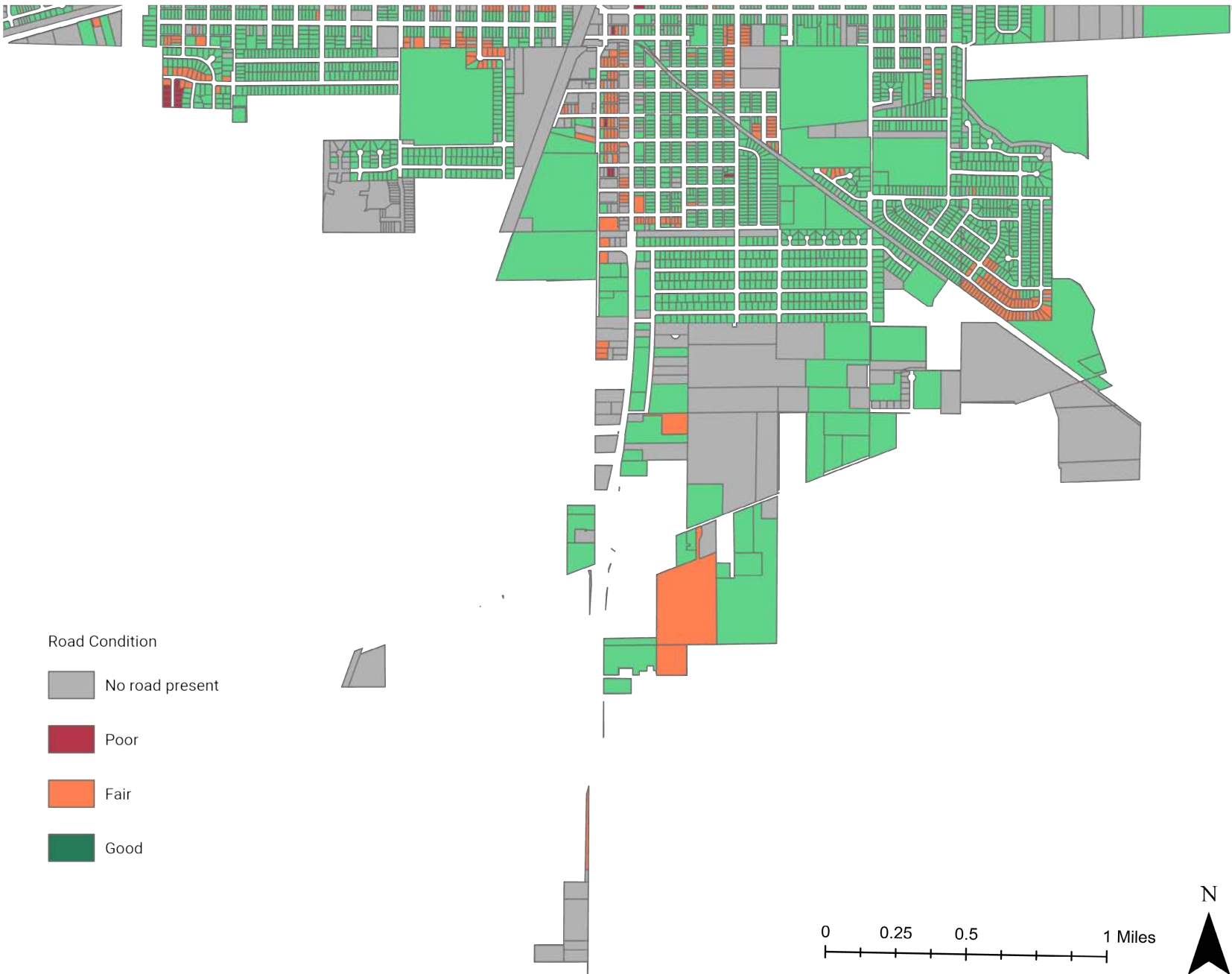
STREET CONDITION MAP - NORTH CENTRAL REGION



STREET CONDITION MAP - EAST REGION



STREET CONDITION MAP - SOUTH CENTRAL REGION



STREET CONDITION MAP - SOUTH REGION



OVERALL ANALYSIS

Overall, we found that Mattoon's housing stock is in good repair, with little need for additional code enforcement. Clusters of residences rated fair or average are concentrated in the central portion of the city with those rated good or excellent located closer to the edges of the city, likely in newer subdivisions. With an aging population and a desire to attract younger families, the city would benefit from utilizing grant resources for roof repairs, homeowner accessibility renovations, and a newer housing stock.

CITY OF MATTOON HOUSING STOCK SURVEY ANALYTICS												
RESIDENTIAL PROPERTY TYPE AND CONDITIONS												
			Poor		Fair		Average		Good		Excellent	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Single Family	4,500	92.5%	43	1.0%	110	2.4%	946	21.0%	1,272	28.3%	2,125	47.3%
Multifamily	213	4.5%	1	0.5%	7	3.3%	54	25.4%	75	35.2%	76	35.7%
Mixed Use	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Mobile Home	8	0.2%	2	25.0%	3	37.5%	3	37.5%	0	NA	0	NA
Total Units	4,866	100.0%	47	1.0%	121	2.5%	1,014	20.8%	1,362	28.0%	2,205	45.3%

PROPERTY CONDITIONS										
			Poor		Fair		Good		Excellent	
	Count		Count	Percent	Count	Percent	Count	Percent	Count	Percent
Roof Conditions	5,075		137	2.7%	407	8.0%	4,448	87.6%	--	--
Paint/Siding Conditions	5,075		178	3.5%	739	14.6%	4,061	80.0%	--	--
Yard Conditions	5,063		135	2.7%	54	1.1%	304	6.0%	4,564	90.1%
Sidewalk Conditions	5,038		930	18.5%	295	5.9%	802	15.9%	3,011	59.8%
Street Conditions	5,053		2	0.0%	42	0.8%	455	9.0%	4,554	90.1%



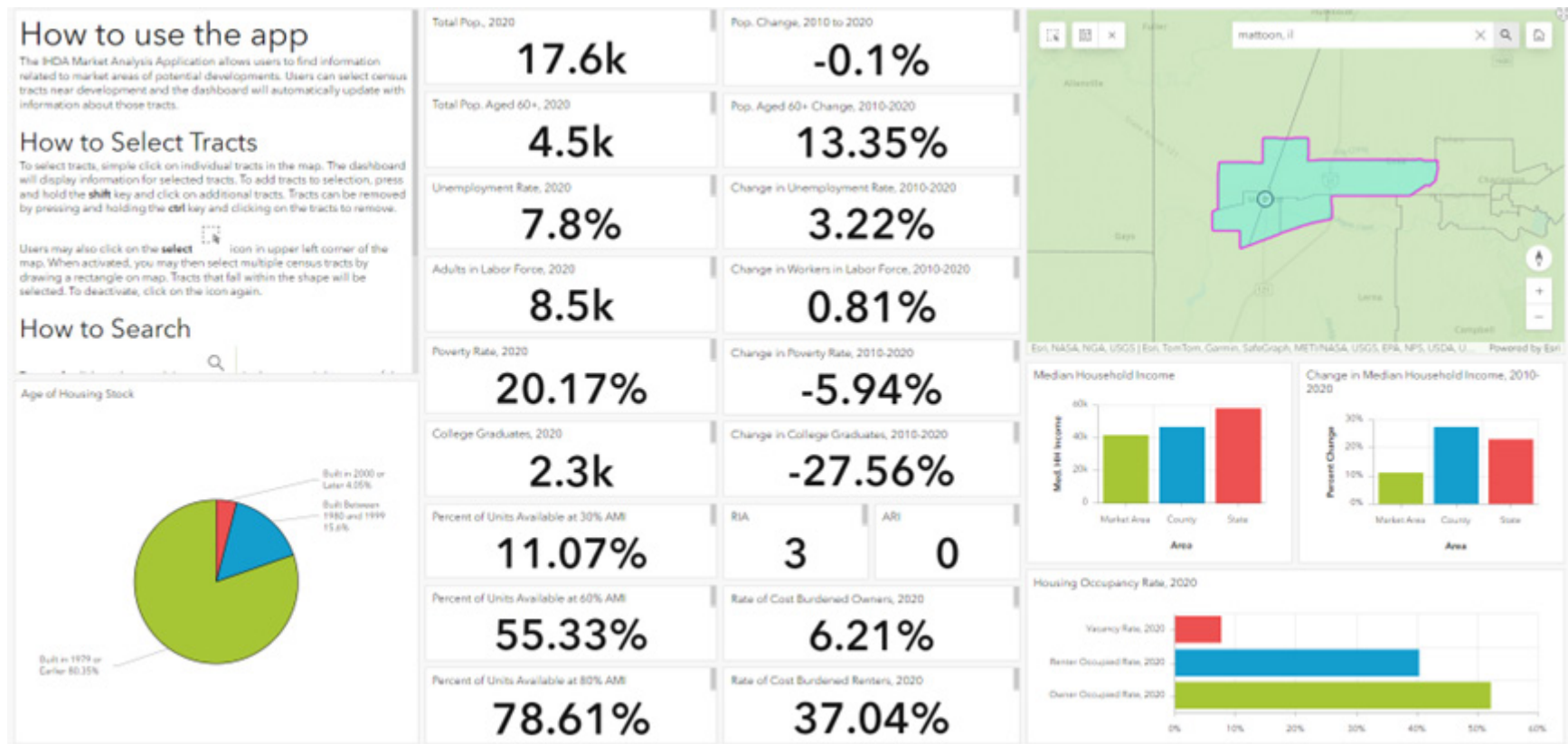
IHDA MARKET ANALYSIS TOOLS

- 136** IHDA Market Analysis Application
- 137** Community Revitalization Strategy Area Market Snapshot
- 139** Affordable Rental Unit Survey
- 143** Affordability Risk Index
- 145** Revitalization Impact Areas
- 147** Quality of Life Index

IHDA MARKET ANALYSIS APPLICATION

The IHDA Market Analysis Application (IMAA) summarizes economic, demographic, and housing information based on the selected market area. The data presented in the application is aggregated from publicly available data, as well as many of IHDA's independently published metrics and measurements. This application is intended to aid affordable housing practitioners in analyzing markets and selecting sites. The IMAA provides market-level data that can help with tenant targeting, local coordination, and income targeting, to build stronger LIHTC applications and better address the underlying housing needs of all Illinoisans.

This application can be accessed on IHDA's website (www.ihda.org/developers/market-research/ihda-market-analysis-application).



COMMUNITY REVITALIZATION STRATEGY AREA MARKET SNAPSHOT

All 4% and 9% LIHTC projects submitting a Community Revitalization Strategy are required to submit a Community Revitalization Strategy Area (CRSA) Market Snapshot to provide select demographic, economic, and housing data for the immediate area surrounding the project site(s). This Market Snapshot, which tracks those data over time, is required in order to meet the Community Revitalization Economic Development Integration Threshold.

This document can be accessed on IHDA's website (www.ihda.org/developers/market-research/community-revitalization).

Community Revitalization Strategy Area (CRSA) Market Snapshot

2024-25 Community Revitalization Strategy Submission

Project Name	Mattoon CR	PID	CR-098	LIHTC Round	
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. <i>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.</i>					
The municipal boundaries of the city of Mattoon					
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 (IHMA) Illinois DCEO Community Profiles					
National tools US Census Bureau US Bureau of Labor Statistics PolicyMap					
Chicago area community tools CHAP Community Data Snapshot Institute for Housing Studies at DePaul University					
Demographic Information					
Total Population Population - 2017: 17,370 Population - Current (2021): 16,962 Year: 2021 Population Change 2018 to 2021: -388 Population Change %: -2.2%		Senior Population Senior Population - 2017: 4,468 Senior Population - Current (2021): 4,275 Year: 2021 Senior Population Change 2018 to 2021: -193 Senior Population Change %: -4.3%		Race & Ethnicity - Current (2021): Black/African American: 2.3% American Indian/Alaskan Native: 0.0% Asian: 0.4% Native Hawaiian/Other Pacific Islander: 0.0% White: 94.0% Latinx/Hispanic: 2.7% Year: 2021	

COMMUNITY REVITALIZATION STRATEGY AREA MARKET SNAPSHOT (CONT'D)

All 4% and 9% LIHTC projects submitting a Community Revitalization Strategy are required to submit a Community Revitalization Strategy Area (CRSA) Market Snapshot to provide select demographic, economic, and housing data for the immediate area surrounding the project site(s). This Market Snapshot, which tracks those data over time, is required in order to meet the Community Revitalization Economic Development Integration Threshold.

This document can be accessed on IHDA's website (www.ihda.org/developers/market-research/community-revitalization).

Economic Information					
Unemployment		Laborforce Participation		Poverty and Income	
Unemployment Rate - 2017:	8.2	Laborforce Rate -2017:	59.6%	Poverty Rate - Current (2021):	22.5
Unemployment Rate - Current (2021):	9.4	Laborforce Rate - Current (2021):	60.3%	Year:	2021
Year:	2021	Year:	2021	Median Household Income - Current	\$ 41,320
Unemployment Rate Change 2017 to 2021:	1.2	Laborforce Rate Change 2018 to 2021:	0.007	Year:	2021
Housing Information					
Housing Units and Tenure		Housing Cost and Value		Vacancy	
Total Housing Units:	8,896	Median Housing Cost for Renters:	\$672	Vacancy Rate - 2017:	10.6
Renter-Occupied Units:	44.6	Median Housing Cost for Owners:	\$944	Vacancy Rate - Current (2021):	9.9
Owner-Occupied Units:	55.4	Median Value of Owner-Occupied Units:	\$82,700	Year:	2021
Year:	2021	Year:	2021	Vacancy Rate Change 2018 to 2021:	-0.7

AFFORDABLE RENTAL UNIT SURVEY

IHDA uses the Affordable Rental Unit Survey (ARUS) to examine the estimated number of rental units that are affordable to various income levels, throughout Illinois. By examining the existing available rental units, that are either naturally occurring or that are subsidized to maintain affordability, the ARUS sheds light on a community's housing needs. In order to calculate ARUS percentages, data are collected from the American Community Survey. Using these data, the ARUS determines the percentage of a PMA's rental units that are considered affordable to those earning at various income levels. Housing is considered affordable when households pay no more than 30% of their income towards housing costs (rent, mortgage, taxes, utilities, etc.).

When the percentage of affordable rental units is equal to or slightly above the percentage of households earning a certain income level, it suggests that the market need at that income level is being met. Income levels are based on a percentage of the Area Median Income (AMI). For example, if 25% of households in a particular census tract are earning 40% of the AMI and 25% of the rental units are affordable to those at this income level, the 40% AMI housing need is being met. When the percentage of affordable rental units exceeds the percentage of households earning the AMI being evaluated, it is an indicator of over-saturation in the market at that AMI. Conversely, a percentage of affordable rental units below the level of AMI being evaluated is an indicator of the need for more units at that level. Communities should aim to meet the needs of residents at all income levels to achieve a truly affordable housing market.

This resource can be accessed on IHDA's website (www.ihda.org/developers/market-research/affordable-rental-unit-survey).

AN AFFORDABILITY EXAMPLE

Illiniville has an Area Median Income (AMI) of \$50,000 per year.

Affordable housing costs for a household earning
\$50,000 per year (100% of the AMI)
are \$15,000 per year, or \$1,250 per month.

Affordable housing costs for a household earning
\$30,000 per year (60% of the AMI)
are \$9,000 per year, or \$750 per month.

If less than 60% of Illiniville's housing stock is priced at or below
\$750 per month, they are in need of additional housing for those
making 60% of the AMI.

SHOW YOUR WORK

$$\begin{aligned} \$50,000 \times 30\% \\ = \$15,000 \end{aligned}$$

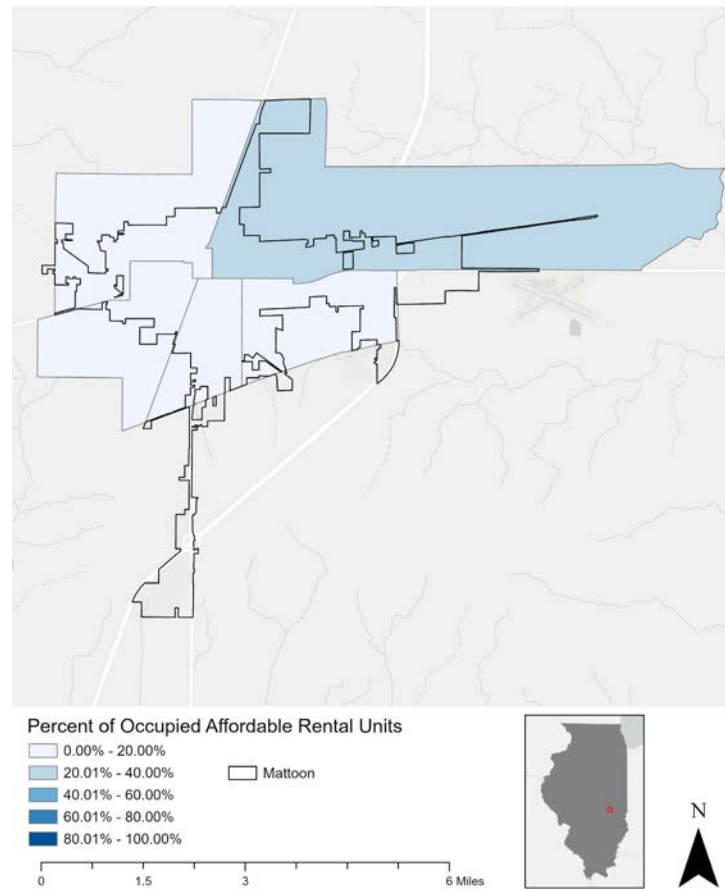
$$\begin{aligned} \$15,000 / 12 \\ = \$1,250 \end{aligned}$$

AFFORDABLE RENTAL UNIT SURVEY IN CITY OF MATTOON

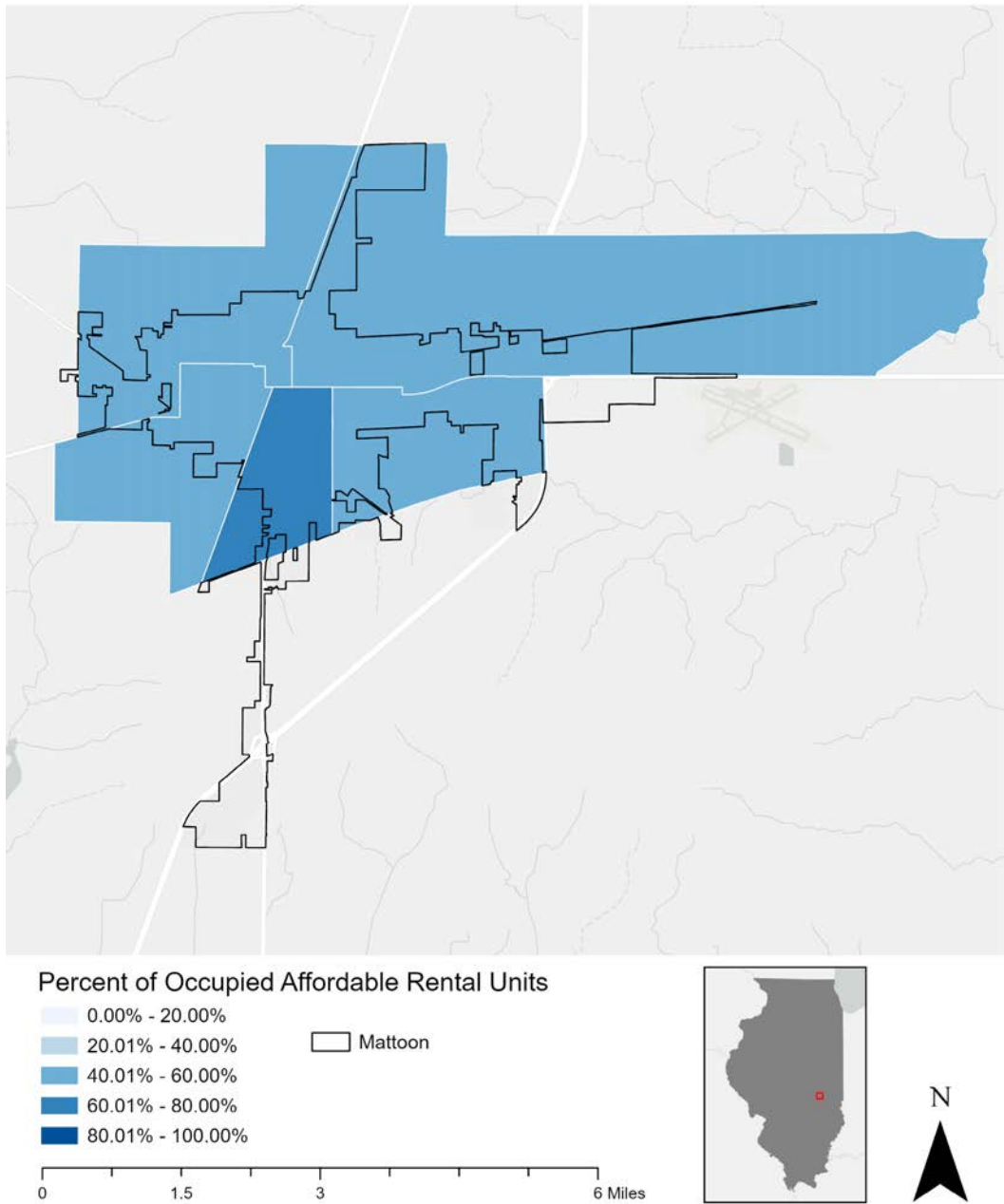
Within the five census tracts comprising City of Mattoon's PMA, there are naturally occurring affordable rental units for individuals making 80% of the Area Median Income (AMI). Approximately 79% of rental units in the PMA are affordable at this income level, and 69% are affordable to households at 70% AMI. However, as we continue down the AMI levels, the number of rental units affordable at those levels begins to decline until only 12% of rental units are affordable at 30% AMI and only 3% at the extremely low-income level of 20% AMI. These percentages are not sufficient for meeting the needs of lower-income households in the PMA.

AFFORDABILITY FOR EXTREMELY LOW-INCOME HOUSEHOLDS IN THE CITY OF MATTOON

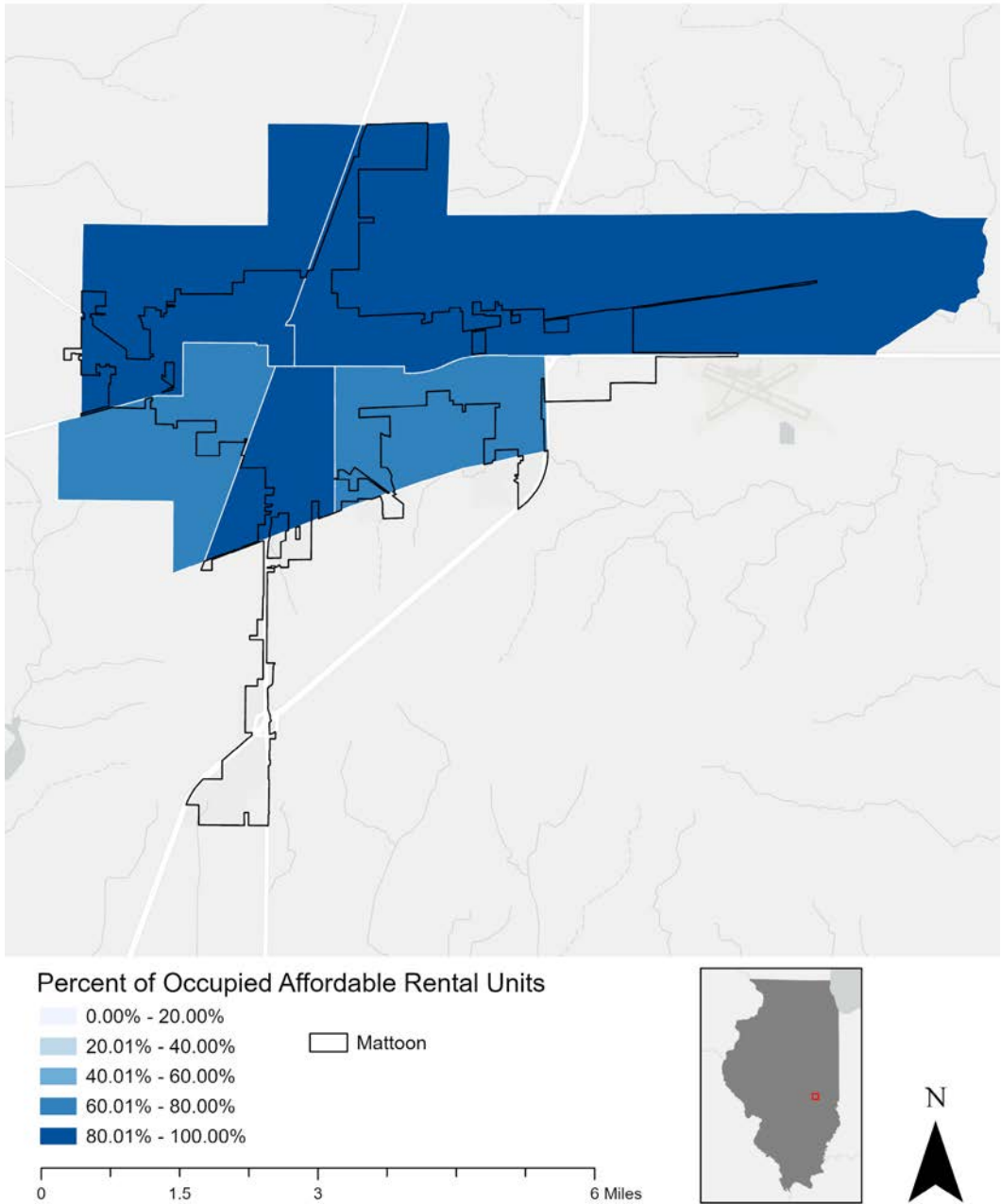
Mattoon ARUS 30%



Mattoon ARUS 60%



Mattoon ARUS 80%



AFFORDABILITY RISK INDEX

The Affordability Risk Index (ARI) is a market tool developed by IHDA that is intended to demonstrate the degree to which housing affordability is diminishing in a census tract at a faster rate than the area's set-aside. Communities can utilize this tool to identify census tracts in which a variety of market factors combine to indicate a threat to affordability. The ARI uses data from the American Community Survey to measure the change over time of the following metrics:

- 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
- Individuals with a four-year degree or higher

Scores in the ARI range from one to five, with census tracts where affordability is at the highest risk receiving the score of five. The risk of losing affordability 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 where affordability preservation should be prioritized and offer insights into current and future market trends in affordability.

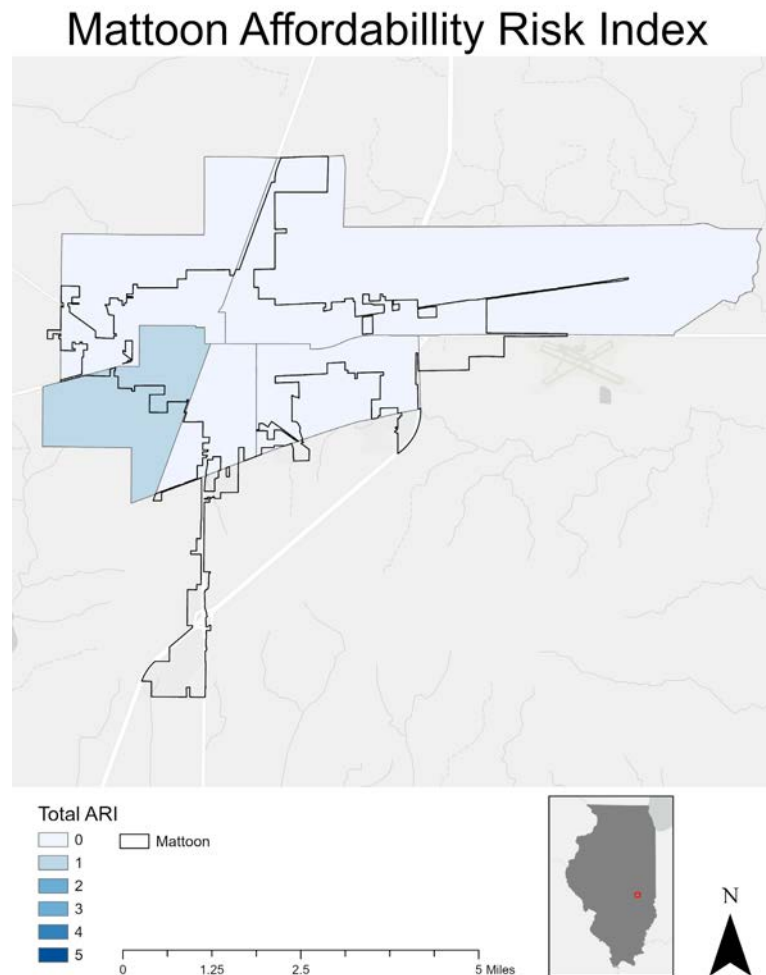
This resource can be accessed on IHDA's website (www.ihda.org/developers/market-research/affordability-risk-index).

INCENTIVIZING AFFORDABILITY IN VULNERABLE MARKETS

IHDA values providing housing that is affordable and accessible to all. Therefore, preserving affordability in the most vulnerable markets is a priority that informs many of IHDA's programs. As a result, the ARI has been incorporated into IHDA's Low-Income Housing Tax Credit (LIHTC) program as a scoring incentive. Under the program's competitive 9% applications, projects can receive up to 5 points in correlation with their ARI score. This scoring design encourages communities and developers to consider investments in geographic areas that will help to build long-term equity and accessibility within the state's housing markets.

AFFORDABILITY RISK INDEX IN THE CITY OF MATTOON

Four of the five census tracts in Mattoon's PMA demonstrated an ARI score of 0, indicating there is no risk of loss of affordability in a majority of the PMA. Only one tract, 17029001200, located to the southwest of Mattoon's downtown, scored a 1 in the Affordability Risk Index, which indicates a slight risk of loss of affordability over time.



REVITALIZATION IMPACT AREAS

The Revitalization Impact Areas (RIA) tool evaluates each census tract in Illinois for market conditions that suggest that revitalization, or concerted community development planning, would be especially beneficial within these areas. Considerations for this RIA metric include:

- Family poverty rate
- Unemployment rate
- Median household income
- Housing vacancy rate
- 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, depending on the metric) in comparison to all other census tracts within their set-aside¹. The RIA is intended to help communities identify areas where concerted planning and revitalization activities will be most beneficial to the area's growth and overall health, and to provide an incentive for these areas in their LIHTC applications².

This resource can be accessed on IHDA's website (www.ihda.org/developers/market-research/revitalization-impact-areas).

REVITALIZATION IMPACT AREA DESIGNATIONS

Census tracts that demonstrate one extreme market metric are classified as Moderate Revitalization Impact Areas, whereas those demonstrating two or more are classified as High Revitalization Impact Areas. Additionally, any tract that is aligned with current state and federal community development designations, such as Qualified Census Tracts (QCTs) or Difficult Development Areas (DDAs), are also automatically classified High Revitalization Impact Areas.

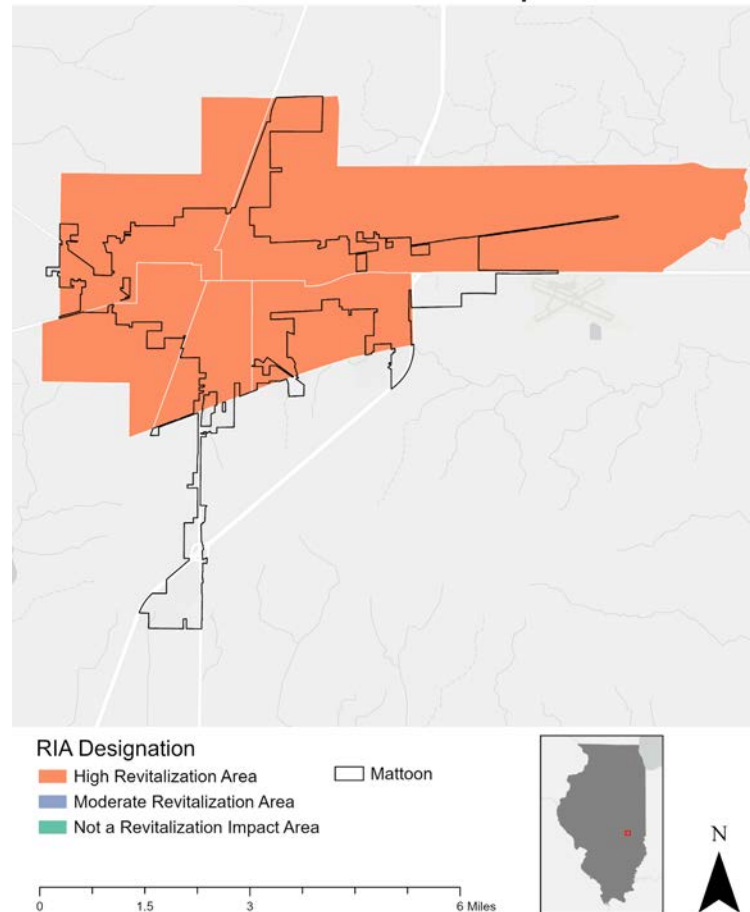
¹ The Revitalization Impact Area tool uses IHDA's LIHTC set-asides for geographic comparison. The CITY OF MATTOON is part of the **insert project set-aside** set-aside.

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

REVITALIZATION IMPACT AREAS IN THE CITY OF MATTOON

Two of the five census tracts making up the PMA are Qualified Census Tracts (QCTs), which by themselves would indicate a need for community revitalization. However, all five tracts are designated as High Revitalization Impact Areas due to relatively high levels of poverty and high unemployment rates.

Mattoon Revitalization Impact Areas



QUALITY OF LIFE INDEX

The Quality of Life Index (QOLI) is a statewide planning tool used to determine areas of high livability within Illinois. This census tract-based tool is designed to bring awareness to the features that make a community strong and the ways in which quality of life can be improved. “Quality of Life” in a planning context refers to an area’s access to resources that are used to enhance health, prosperity, and safety. The QOLI uses a variety of indicators to explore long-term community viability and suggests where an affordable housing development can fit within a community. Utilization of this QOLI helps IHDA to base its funding decisions on what a community is doing well, as well as on what it needs to work on, in order to create investments in a community’s long-term sustainability.

The index was structured on a 10-point scale so that it fits within our current Qualified Allocation Plan (QAP) point structure. The QOLI includes five broad categories, each of which is made up of numerous indicators based on American Community Survey data. Each category is assigned 2 points in the 10-point scale that can be broken down to reveal what indicators a census tract successfully meets, and which it does not. The categories and associated indicators are as follows¹:

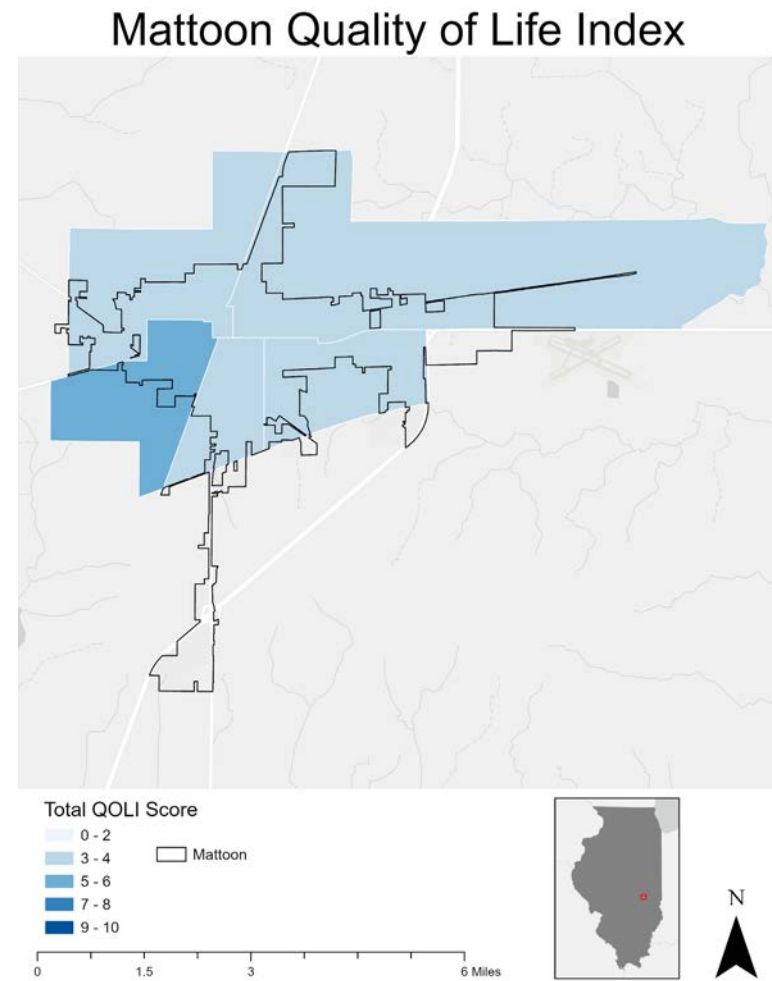
- | | | |
|---|---|---|
| <ul style="list-style-type: none"> • Education <ul style="list-style-type: none"> • Disenfranchised young adults • Educational attainment • Access to preschool • Prosperity <ul style="list-style-type: none"> • Labor force participation rate • Employment • Quality of jobs obtained • Income inequality • Single mother families | <ul style="list-style-type: none"> • Health <ul style="list-style-type: none"> • People with health insurance • Life expectancy • Medically underserved areas • Housing Quality <ul style="list-style-type: none"> • Functioning kitchens • Functional plumbing • Cost burdened owners • Cost burdened renters • Mobile home concentration • Crowded housing • Vacant housing | <ul style="list-style-type: none"> • Connectivity <ul style="list-style-type: none"> • Linguistically isolated households • Broadband access • Resident turnover • Commute times • Cars per household |
|---|---|---|

Starting with the 2024-2025 QAP, project sponsors are also able to supplement their QOLI scores with Community Revitalization (CR) documentation. Eligible criteria can be found on IHDA’s website. This resource can be accessed on IHDA’s website (www.ihda.org/developers/market-research/quality-of-life-index).

¹ A full explanation of all QOLI Categories and Indicators can be found on IHDA’s website (www.ihda.org/developers/market-research/quality-of-life-index).

QUALITY OF LIFE INDEX IN THE CITY OF MATTOON

Of the five census tracts in Mattoon's PMA, three scored a 4 in the Quality of Life Index, each scoring 0 points in the Prosperity and Health categories. Of the other two tracts, one scored 3 points and the other scored 5 points.





GOALS AND OBJECTIVES

CITY OF MATTOON'S GOALS AND OBJECTIVES

Throughout 2023 and 2024, the Community Revitalization project's core planning group met with City of Mattoon staff to review the 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 Mattoon overall.

The following pages highlight recommendations to address some of the most salient and pressing conditions of the City of Mattoon overall as identified by the community and the core planning team. Recommendations were informed through the many components of this study and are intended to establish prioritized development goals for the City of Mattoon over the coming years.

Vision Statement: In 2045, Mattoon is an attractive and growing community with great jobs for residents and great schools for students; affordable housing for new employees, families, seniors, and remote workers; and a diverse shopping and dining environment with new recreation and nightlife activities that create a welcoming place for recent college graduates to settle down to build their families.

1. Establish an Enterprise Zone focused on housing to access all available tools.	
a. Tax abatements for construction materials	1-3 years
b. Tax incentives for home builders and new home buyers	1-3 years
c. Incentives for private financing of residential rehab/new construction.	1-3 years

2. Develop more small homes and rental homes to increase affordability and provide a life cycle of housing for local employees, young professionals, families, and seniors to sustain growth.	
a. Work with Central Illinois Land Bank Authority (CILBA) to assemble vacant parcels for housing development, especially in TIF districts.	1-3 years
b. Incentivize infill housing on more central parcels, rather than outer fringes of the community.	2-4 years
c. Demolish derelict structures, prioritizing central/infill parcels.	Ongoing
d. Develop zoning/ordinance to allow for construction of different types of housing, including tiny homes, Accessory Dwelling Units (ADUs), and Planned Unit Developments (PUDs), on individual parcels or larger plots.	1-3 years
e. Work with a Low Income Housing Tax Credit (LIHTC) developer to build new multifamily rental housing.	3-5 years
f. Work with Coles County Landlords Association to examine potential rental standards to keep local rental housing safe, decent, and affordable.	1-3 years
g. Investigate potential home rule legislation and its possible impacts, particularly on local rental housing.	3-5 years
h. Examine impacts of possible annexation or expansion of Mattoon municipal boundaries to expand tax base in new population growth areas.	5-7 years

3. Develop more diverse dining, retail, recreational, and nightlife options.	
a. Establish an identity for Mattoon that markets it as diverse and an attractive place to move. Mattoon in Motion is a good vehicle for this activity.	Ongoing
b. Attract or establish public transportation such as taxi/Uber/Lyft, nightlife shuttle, etc., to encourage more nighttime social activity in local bars and restaurants.	3-5 years
c. Incentivize types of retail/dining that do not already exist in Mattoon to encourage local entrepreneurs to branch out or to attract new investors to the community. A market study may be required.	5-7 years



FUNDING AND IMPLEMENTATION

- 154** Low-Income Housing Tax Credits
- 161** Illinois Affordable Housing Tax Credits
- 162** Local, State, and Federal Resources
- 172** IHDA Programs and Resources

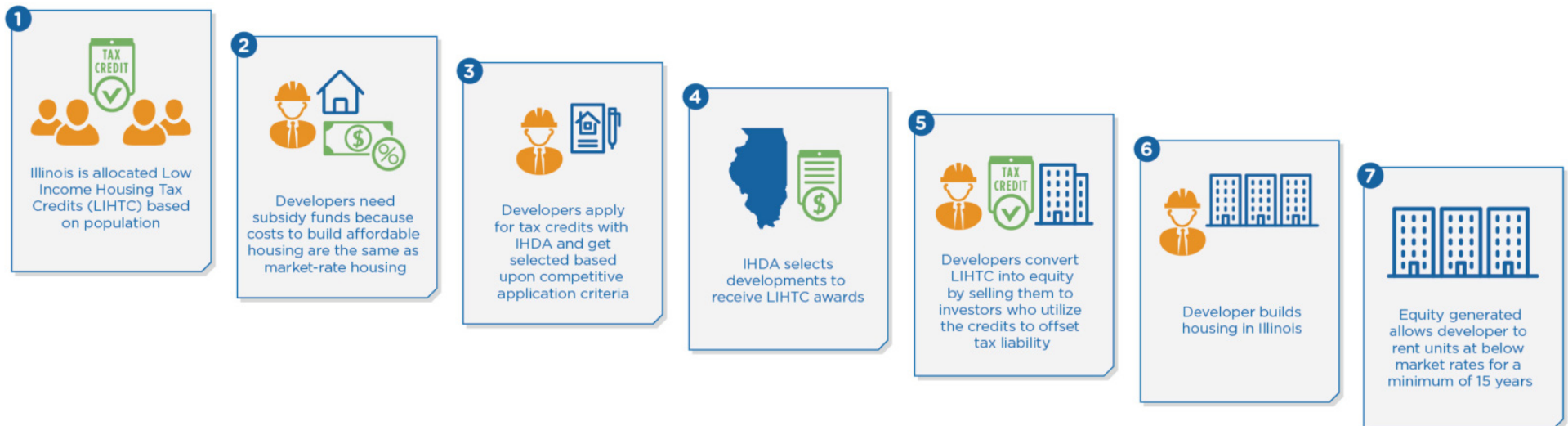
LOW-INCOME HOUSING TAX CREDITS

The Low-Income Housing Tax Credit (LIHTC) is the most important resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives state and local LIHTC-allocating agencies the equivalent of approximately \$9 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. 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.

Each state receives a fixed allocation of credits based on its population. In Illinois, this program is administered by IHDA. IHDA evaluates all applications on the Qualified Allocation Plan (QAP), which is updated every other year through a public process. While specific priorities can change between QAPs, LIHTC regulations dictate that the maximum rent that can be charged is based upon the Area Median Income (AMI) and is capped at 80% of AMI. In addition, rents must be kept affordable for a 15-year initial compliance period with a likely subsequent 15-year extended use period for a total of 30 years of ensured affordable housing.

In the following sections you will find more information on IHDA's LIHTC application process and outcomes, however, you can always find more information on IHDA's website (www.ihda.org/developers/tax-credits).

How Does the Low Income Housing Tax Credit Work?



LOW-INCOME HOUSING TAX CREDITS AT IHDA

The Federal LIHTC process begins with a developer proposing a project to IHDA through an application for 4% or 9% credits. The application is then reviewed for mandatory requirements and scored by IHDA based on its adherence to the current QAP and IHDA's priorities. If the developer's project wins an allocation of tax credits, they can proceed to complete the project and rent the units to low-income tenants. The allocated tax credits are purchased by an investor who makes a capital contribution to the project in exchange for the allocation of the entity's LIHTCs over a ten-year period. The program's structure ensures that private investors bear the financial burden if properties are not successful. This system has driven private sector accountability 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.

PRELIMINARY PROJECT ASSESSMENT

The first step in applying for LIHTCs is to submit a Preliminary Project Assessment (PPA). The PPA addresses project concept, design, location, and proposed tenant population. IHDA will evaluate the submission and determine if the PPA is approved to proceed to a full application. Approval of a PPA does not guarantee an allocation of tax credits or IHDA financing. For projects seeking 9% LIHTC, applications will be accepted one time per year. 4% Applications will be accepted on a rolling basis. Approved PPAs are eligible to apply for tax credits or other IHDA financing.

COMMUNITY REVITALIZATION IN THE LOW-INCOME HOUSING TAX CREDIT PROGRAM

Community revitalization plays an important role within IHDA's LIHTC program by ensuring that projects located in vulnerable markets are developed in concert with local planning and development activities. In the competitive 9% LIHTC round, community revitalization is offered as a substantial incentive, allowing projects to earn up to 10 points (out of a possible 100 points) by demonstrating tangible connections to local planning initiatives and community engagement. Under both the 4% and 9% LIHTC rounds, all projects located in a Qualified Census Tract (QCT), a Racially or Ethnically Concentrated Area of Poverty (R/ECAP), or those that receive a Conditional Approval based on market characteristics are required to submit a Community Revitalization Strategy as a condition of closing.

A full description of the current Community Revitalization Thresholds and Scoring Criteria is listed on the following pages and available on IHDA's website (www.ihda.org/developers/qap).

MULTIFAMILY HOUSING DEVELOPMENTS

Tax credits serve as a powerful tool to developers who create affordable multifamily rental housing. Developments can be realized through a variety of designs and layouts. Multifamily properties that are rehabilitated or constructed through LIHTC may include residences for elderly individuals, families, single individuals, veterans, people at-risk of homelessness, and people with special needs 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 LIHTC awards may demonstrate 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. All decisions of the design of a project, the targeted tenant population, and construction decisions are up to the discretion of the housing developer. The following examples highlight various styles of multifamily housing developments that have been constructed through IHDA's tax credit programs.



2024-25 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. ii) b. 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. A template cover letter provided by IHDA must be utilized. Click [here](#) to utilize IHDA’s Cover Letter template (required)

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.

2024-25 COMMUNITY REVITALIZATION STRATEGY

Threshold Requirements

Threshold Requirements

Within the Low-Income Housing Tax Credit (LIHTC) program, all projects 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); IHDA Community Revitalization staff may approve the submission of materials, plans, or supporting documentation that are up to ten (10) years old from the time of application submission, but sponsor must receive technical assistance from IHDA Community Revitalization staff in advance of application, must submit the verification memo emailed to you by IHDA CR planners confirming acceptability of documentation older than five (5) years from IHDA Community Revitalization staff upon application, and must demonstrate a clear connection to the present conditions and goals of the community through a detailed narrative and evidence from the community.

Note: Successful Community Revitalization Strategies frequently consist of multiple different documents from multiple sources that provide evidence of interconnected deliberate, concerted, and locally approved planning efforts/activities. Where possible and relevant, please include complete documents, rather than excerpts, to provide reviewer with necessary context.

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	A written description of the Community Revitalization Strategy Area designated for revitalization, with boundaries clearly described. 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.
B	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.
C	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. Click here to utilize IHDA’s Asset Map template (optional)

The Community Revitalization Strategy defined above must demonstrate components of:

2024-25 COMMUNITY REVITALIZATION STRATEGY

Threshold Requirements

1) Affordable housing	
All of the following must be provided:	
A)	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 <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>
B)	Documentation demonstrating the subject property's alignment with the Community Revitalization Strategy.
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 <i>(newspaper advertisements, local community newsletters, leaflets, local postings, etc.).</i>
B)	Attendance sheets or sign-in sheets from public meetings.
C)	Documentation showing the input gained from public meetings <i>(SWOT analyses, meeting minutes, lists of preferences, documentation of comments received, etc.).</i>
D)	Evidence of community-led project(s) that align with the Community Revitalization Strategy <i>(materials documenting community-based development initiative or program, community-based participatory budgeting process, etc.).</i>
E)	Community participation or action components in published planning documents or efforts <i>(TIF plans, comprehensive plans, neighborhood/corridor plans, etc.).</i>
F)	Evidence of a mix of public, private, and nonprofit investment in the Community Revitalization Strategy indicating a broad coalition of local stakeholders <i>(agreements or Memoranda of Understandings (MOUs) between community-based organizations and financial institutions or government entities, etc.).</i>
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 <i>(comprehensive plan, transportation plan, neighborhood priorities report, etc.).</i>
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 <i>(CDC, local community leader, neighborhood group, etc.).</i>

2024-25 COMMUNITY REVITALIZATION STRATEGY

Threshold Requirements

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 <i>(activities to create meaningful jobs, attract businesses or a grocery store, invest in public infrastructure such as potholes or bike lanes, etc.).</i>

2024-25 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;** IHDA Community Revitalization staff may approve the submission of materials, plans, or supporting documentation that are up to ten (10) years old from the time of application submission, but sponsor must receive technical assistance from IHDA Community Revitalization staff in advance of application, must submit the verification memo emailed to you by IHDA CR planners confirming acceptability of documentation older than five (5) years from IHDA Community Revitalization staff upon application, and must demonstrate a clear connection to the present conditions and goals of the community through a detailed narrative and evidence from the community.

Note: Successful Community Revitalization Strategies frequently consist of multiple different documents from multiple sources that provide evidence of interconnected deliberate, concerted, and locally approved planning efforts/activities. Where possible and relevant, please include complete documents, rather than excerpts, to provide reviewer with necessary context.

If Project selects the Community Targeting path of supplementing Quality of Life Index (QOLI) points with Community Revitalization Strategies points at PPA, scores will be calculated ONLY for specific indicators in **BUILDING OPPORTUNITY: 2) Capacity-building and partnerships;** and **ACCESSIBILITY AND LIVABILITY: 1) Improvements in amenities and services** that address point deficiencies in the indicated QOLI categories.

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)	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: -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 <i>In order to qualify for points under category C, claims in narrative must be substantiated and verified by accompanying evidence.</i>

2024-25 COMMUNITY REVITALIZATION STRATEGY

Scoring Criteria

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>).
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)	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: -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

2024-25 COMMUNITY REVITALIZATION STRATEGY

Scoring Criteria

ACCESSIBILITY AND LIVABILITY	
1) Improvements in amenities and services 3 points available (1 point per category satisfied)	
Document local efforts to <u>improve and/or preserve</u> 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 <u>will not</u> satisfy these categories. Documentation must indicate how the CRS and/or subject property will <u>improve or preserve access</u> 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)	Community engagement via developer- or sponsor-hosted community meetings Click here to utilize IHDA's Community Meeting Toolkit (optional)
F)	Educational opportunities (<i>K-12, adult/vocational</i>)
G)	Food access
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.

2024-25 COMMUNITY REVITALIZATION STRATEGY

Scoring Criteria

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.
E)	Evidence that local funding has been committed to the housing components of the Strategy (<i>CDBG, HOME, TIF, grants, etc.</i>).
H)	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.

ILLINOIS AFFORDABLE HOUSING TAX CREDITS

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 percent of the value of the donation. The donor can then choose to transfer the credits to a project, which creates additional project financing through the syndication of the credits.

The City of Chicago's Department of Housing and Economic Development (HED) administers the program in the City of Chicago and IHDA administers the program across the rest of Illinois. IHDA receives 75.5 percent of the annual IAHTC allocation, while the City of Chicago receives 24.5 percent. Each administrative entity has its own application process. Rules governing the IAHTC program can be found in the Illinois Administrative Code, Title 47, Chapter II, Part 355.

For all but employer-assisted housing developments, 25 percent of the units in each development for rental projects and 100 percent of units in ownership projects must serve persons with incomes at or below 60 percent of the Area Median Income (AMI), to be eligible for IAHTC. Rents or mortgage payments may not exceed 30 percent of the household income. In developments targeted for employer-assisted housing, households up to 120% AMI may be served.

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.

Additional information about the Illinois Affordable Housing Tax Credit can be found on IHDA's website (www.ihda.org/developers/tax-credits/illinois-affordable-housing-tax-credit).

LOCAL, STATE, AND FEDERAL RESOURCES

The following section provides an overview of select incentive programs that may be utilized to promote economic and community development initiatives in the City of Mattoon. The programs highlighted are particularly relevant to housing goals, however this guide is not meant to serve as an exhaustive list of all resources available within the City of Mattoon. 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 Mattoon or the appropriate program administrator.

CITY OF MATTOON'S LOCAL DEVELOPMENT TOOLS

There are many local resources that are available throughout City of Mattoon to aid with local economic and community development initiatives. Below are some of these resources. For more details, please contact the City of Mattoon.

- Revolving Loan Fund– Alexander Benishek – benisheka@mattoonillinois.org
- Enterprise Zone – Coles Together – ronda@colestogogether.com
- ARPA Funds
- Planned Unit Development Zoning Classification – Alexander Benishek – benisheka@mattoonillinois.org

TAX INCREMENT FINANCING DISTRICTS

BACKGROUND

Tax Increment Financing (TIF) is a local economic development tool that dedicates sales tax revenues and incremental property tax revenues generated within a designated blighted area for real improvements to encourage economic development and job creation. In the State of Illinois, the Tax Increment Allocation Redevelopment Act (65 ILCS 5/11-74.4) was adopted in 1977 and allows for units of local government to designate TIF districts within their jurisdictions.

A TIF district's revenue comes from an increase in the assessed value of property within the district. Once a TIF district is created, the value of the property in the area is established as the base amount and any increase in that value constitutes the TIF district's funding allotment. Funds may be used for costs associated with the development of property and infrastructure within the district, allowing blighted areas to become viable and attractive for additional private investment. In Illinois, a TIF district can exist for up to 23 years, with a possible extension of another 12 years. Overall, the intent is to spur economic development in specific blighted areas by investing future gains in current opportunities.

STATE AND LOCAL INCENTIVES

Municipal officials regulate allocation and disbursement of funds within the TIF district, and each TIF request is thoroughly evaluated for alignment with local legislation. Projects in TIF districts typically include:

- Redevelopment of substandard, obsolete, or vacant buildings
- Financing public infrastructure improvements, including streets, sewer, and water works
- Cleaning up polluted areas
- 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 TIF Act generally authorizes that TIF funds may be used for¹:

- Property acquisition, renovation, rehabilitation, and demolition
- Construction of public works or improvements
- Job training related to the TIF area
- Studies, surveys and plans
- Marketing related to the sites within the TIF
- Professional services, such as architecture and design services

¹ Restrictions and variations may apply, see the current legislation and specific municipalities for more details.

TIF DISTRICTS IN THE CITY OF MATTOON

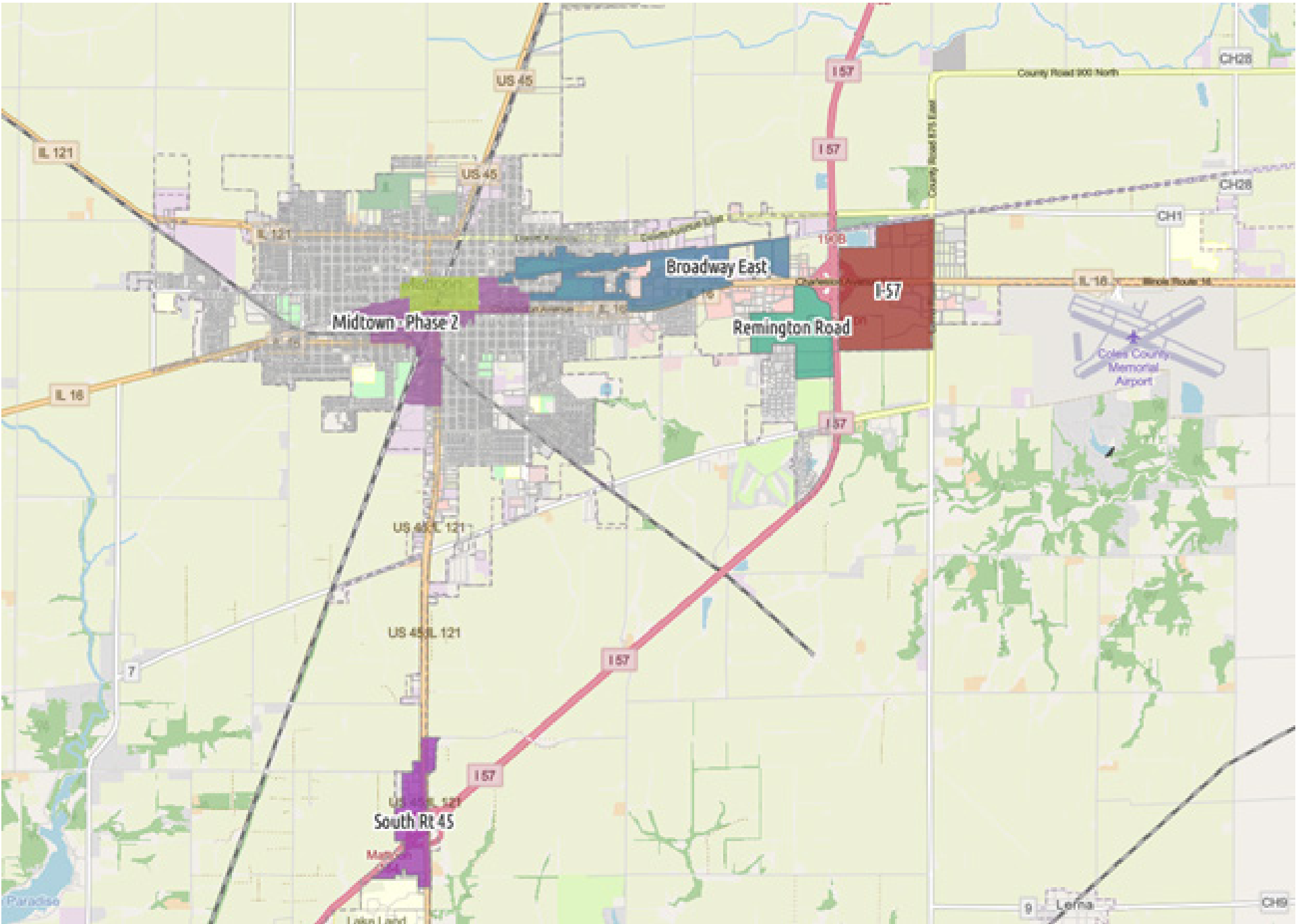
The City of Mattoon contains five TIF districts.

- 1) The Midtown TIF district was created on 12/16/2003 and will be active until 12/2027. This TIF district encompasses the majority of the downtown Mattoon area (specifically, Broadway Avenue) and is focused on revitalization of deteriorating commercial structures and downtown streetscaping. Successes of this district include multiple revitalization efforts of two and three story mixed-use buildings. It is a two phase TIF with different funding percentages (Phase I = 90% of project cost for Façade improvements/repairs, 75% for Structural Repairs, and 50% for Code Compliance | Phase II = 50% of project cost for Façade improvements, Structural Repairs, and Code Compliance [this portion of the TIF also includes some primarily residential areas]). This is our most productive TIF district.
- 2) The I-57 East TIF district was created on 12/5/2006 and will be active until 12/2029. This TIF district encompasses a commercial / industrial corridor between Mattoon and Charleston on the Mattoon side along I-57 and IL-16 and is focused on reducing instances of flooding and assisting with the development of a Blue Cross Blue Shield building and a Hilton Garden Inn.
- 3) The South Route 45 TIF district was created on 4/17/2007 and will be active until 4/2030. This TIF district encompasses a portion of South Route 45 / Lake Land Boulevard and is focused on reducing blight in the area. This is our least productive TIF as a new hotel was built in this area but the owner successfully protested their property taxes which reduced the value and effectiveness of the TIF.
- 4) Broadway East TIF district was created in 12/4/2007 and will be active until 12/2030. This TIF district encompasses the eastern portion of Broadway Avenue and touches the Midtown TIF. The Broadway East TIF district is focused on blight reduction and also has helped pay for improvements to the local park system.
- 5) The Remington Road TIF district will be finalized in 2025 and will be active until 2048. This TIF district encompasses the new Emerald Acres Sports Connection development and is focused on remedying flooding issues and assisting a variety of commercial development.

Developers, individuals, and businesses seeking development assistance within the TIF district can apply for funding through a formal application process.

For more information on this process and how to apply, please reach out to the City of Mattoon Community Development and Planning Director, Alexander Benishek, at benisheka@mattoonillinois.org | 217-235-0031, or to the City of Mattoon directly.

TIF DISTRICTS IN THE CITY OF MATTOON



ENTERPRISE ZONES

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 does this 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. Enterprise Zones range from a half square mile to fifteen square miles. Businesses located or expanding into an Illinois Enterprise Zone may be eligible for these incentives. The Enterprise Zone program was enacted by the Illinois Enterprise Zone Act (20 ILCS 655/) in 1982. The Illinois Department of Commerce and Economic Opportunity (DCEO) administers this program at the state level.

STATE AND LOCAL INCENTIVES

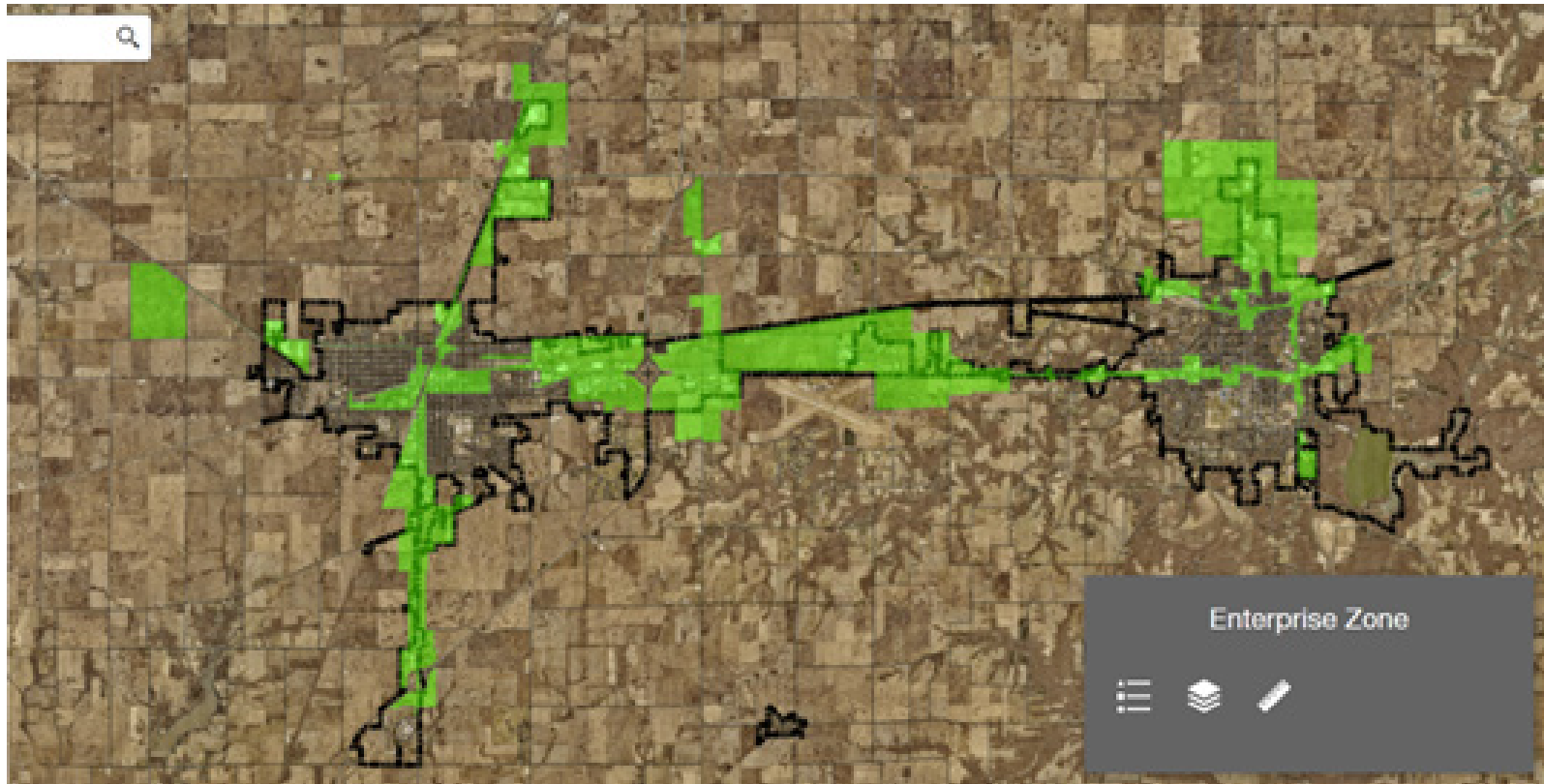
There are currently 102 Enterprise Zones in Illinois and each offers a variety of state incentives as well as distinctive local incentives to enhance economic development opportunities. While local incentives vary, they can include abatement of property taxes on new improvements, waivers of business licensing and permit fees, and streamlined building code and zoning requirements. In addition, state incentives are expansive and can include¹:

- 6.25% state sales tax exemption on building materials
- A state utility tax exemption on gas and electricity costs
- 0.5% state investment tax credit for taxpayers who invest in Enterprise Zone properties
- Tax deduction of double the value of cash or in-kind contributions

¹ Restrictions and variations may apply, see the current legislation and specific municipalities for more details.

ENTERPRISE ZONES IN THE CITY OF MATTOON

The City of Mattoon is located within the Coles County Enterprise Zone. This zone was created in August 2019 and will be active until July 2034. This Enterprise Zone encompasses Mattoon, Charleston, Oakland, and Coles County.



For more information on this Enterprise Zone, please reach out to the Zone Administrator or to the City of Mattoon directly.

Coles County Enterprise Zone Administrator

Ms. Ronda Sauget

Executive Director- Coles Together

400 Airport Road Mattoon, Illinois 61938

217.258.5627; Cell: 217.828.0403

E-mail: Ronda@colestogether.com

OPPORTUNITY ZONES

BACKGROUND

Opportunity Zones are low-income census tracts into which investors can put capital to work financing new projects and enterprises in exchange for federal capital gains tax advantages. Opportunity Zones are a tool that is designed to spur economic development and job creation in distressed communities. Opportunity Zones were presented and established by U.S. Congress in the Tax Cuts and Jobs Act of 2017 (P.L. 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%. Opportunity Zones are designated for a period of 10 years.

In Illinois, Governor Rauner nominated 25% (327) of the state's 1,305 qualifying low-income census tracts as Opportunity Zones in 2018. To find a detailed summary of Opportunity Zone designations, visit the Illinois Department of Commerce and Economic Opportunity's website (www.dceo.illinois.gov/oppzn).

All investments that seek the tax benefits of this program must be made through an Opportunity Fund, which 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, increasing the scale of investments going to underserved areas.

OPPORTUNITY ZONES IN THE CITY OF MATTOON

As of August 2024, there are no designated Opportunity Zones in the City of Mattoon.

For more information on Opportunity Zones, please visit the Illinois Department of Commerce and Economic Opportunity or U.S. Department of the Treasury websites.

HISTORIC TAX CREDITS

BACKGROUND

Historic Places are structures or resources that are worthy of preservation as part of America's natural and built history and are designated by the National Register of Historic Places. According to the National Register, over 95,000 properties have been listed, including 1.4 million individual 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) also designates historic districts in Illinois.

Listing on the National Register provides formal recognition of a property's historical, architectural, or archeological significance based on national standards. In addition, it encourages preservation through access to financial incentives and a network of advisors and preservation organizations. The listing of a property does not lead to public acquisition or guarantee protection from development or destruction, however, it is possible for some local historic designations to protect historic properties.

FEDERAL AND STATE INCENTIVES

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

The Illinois Historic Tax Credit provides a 25% state income tax credit, not to exceed \$3 million, for owners of certified historic buildings that 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, 2028, will be eligible to apply for the state tax credit. This credit has been extended through December 31, 2028, with an annual programmatic allocation of \$25 million.

There are a variety of other tax credit and grant opportunities for state and federal historic properties. For additional information on Historic Places and financial incentives, please visit the National Parks Service or Illinois Department of Natural Resources websites.

HISTORIC PLACES IN THE CITY OF MATTOON

As of April 2024, here are nine Historic Places in the City of Mattoon, including the U.S. Post Office, Unity Church, the Starr Hotel, the Lumpkin Heights and Elm Ridge subdivision, and the Railway Express Agency Building and the Illinois Central Railroad Depot. (Source: Wikipedia, downloaded August 21, 2024)

The Railroad Depot, currently operational and seeing Amtrak trains on the City of New Orleans, Illini, and Saluki lines, was built in 1918. At its height in the 1950s, ten trains per day departed the station. (Photo: By Adam Moss - <https://www.flickr.com/photos/roadgeek/25844020804/>, CC BY-SA 2.0, <https://commons.wikimedia.org/w/index.php?curid=48208957>)

The Lumpkin Heights and Elm Ridge subdivision is a residential historic district located on the east side of Mattoon. Lumpkin Heights was originally developed in the late 19th century through the mid-20th century, while Elm Ridge was entirely developed in the 20th century. The subdivision contains excellent examples of many architectural designs, including Colonial Revival, American Craftsman, and post-World War II Modernist, ranch-style, and prefabricated homes. (Photo: By TheCatalyst31 - Own work, CC0, <https://commons.wikimedia.org/w/index.php?curid=85329178>)

The Starr Hotel, built in 1888 by George Custer, primarily housed workers on Mattoon's three railroads, but also catered to seasonal farm workers and hobos. It became a boarding house in the 1920s and its upper floors closed entirely in the 1960s. The first floor still houses commercial space. (Photo: By Nyttend - Own work, Public Domain, <https://commons.wikimedia.org/w/index.php?curid=27447636>)

The U.S. Post Office, the former main post office in Mattoon, was built in the Classical Revival style in 1913. The entrance is up a marble staircase and under a carved frieze over seven arches. It was listed in the National Register in 1979. (Photo: By Nyttend - Own work, Public Domain, <https://commons.wikimedia.org/w/index.php?curid=27447606>)



ILLINOIS DEPARTMENT OF COMMERCE AND ECONOMIC OPPORTUNITY PROGRAMS

BACKGROUND

There are variety of programs available through the Illinois Department of Commerce and Economic Opportunity (DCEO) that can be useful for municipalities, developers, and individuals to invest in Illinois communities. These include competitive and open-enrollment grant programs, as well as other forms of aid depending on the program. For details on applying to DCEO grants and additional resources, please visit the Illinois Department of Commerce and Economic Opportunity website (www.dceo.illinois.gov).

COMMUNITY DEVELOPMENT BLOCK GRANTS

The Community Development Block Grant (CDBG) Program was established by the U.S. Housing and Community Development Act of 1974 (“HCD Act”). CDBG provides federal funding for community-based projects in non-metropolitan areas. The program consists of housing rehabilitation, public infrastructure, disaster response, and economic development.

CONNECT ILLINOIS

In August 2019, a statewide initiative called Connect Illinois was launched, to expand broadband access across the entire state. Connect Illinois includes a capital investment from Rebuild Illinois, the creation of a Broadband Advisory Council and Broadband Office, and a new program that will provide all Illinois public K-12 students access to high-speed broadband at no charge.

ILLINOIS WORKS CONSTRUCTION APPRENTICESHIP PROGRAM

The DCEO has administered a grant program, which established a network of community-based nonprofit organizations throughout Illinois to provide services free of charge to provide pre-apprenticeship skills training. At the completion of the program, a diverse group of qualified candidates will gain new skills and be work-ready for careers in the construction industry and building trades. The Illinois Works Apprenticeship Initiative then incentivizes the further on-site training of these apprentices through public works projects.

IHDA PROGRAMS AND RESOURCES

REVITALIZATION AND REPAIR PROGRAMS

IHDA understands that investing in homes and communities across the state is an effective way to combat the ongoing effects of the housing crisis and assist with revitalization efforts. We work with local governments and non-profit organizations to offer programs that address vacant residential properties and the blight that usually follows. We also fund programs that allow homeowners to make necessary repairs and accessibility improvements, allowing residents to stay in their homes while improving the quality of single family housing throughout Illinois. Additional resources can be found on IHDA's website (www.ihda.org/my-community/revitalization-programs).

Home Repair and Accessibility Program

The Home Repair and Accessibility Program (HRAP) will assist low-income homeowners with funds for vital health and safety repairs and accessibility improvements. The program aims to preserve existing affordable housing stock, provide investment in disadvantaged communities, improve the health and well-being of occupants, and help low-income and disabled or mobility-impaired individuals remain in their homes.

Eligible homeowners may receive up to \$45,000 in assistance for eligible repairs and/or accessibility improvements, while homeowners participating in the Roof Only option may receive up to \$21,500. Assistance is provided to homeowners in the form of a 5- or 3-year forgivable loan. Total household income must be at or below 80 percent of the AMI to be eligible for the program. For more information, contact the Community Affairs Department at HRAPinfo@ihda.org.

Land Bank Capacity Program and Technical Assistance Network

The Land Bank Capacity Program (LBCP) and Technical Assistance Network (TA Network) was created in 2017 to help communities gain access to funding and technical assistance for land banks in Illinois outside the Chicago Metropolitan Statistical Area (MSA). Grant funds under LBCP may be used to offset the costs of creating and operating land banks.

Eligible applicants for LBCP must be a municipality, county, or land bank located outside the Chicago MSA. The Chicago MSA includes all of Cook, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will counties. For more information, contact the Community Affairs Department at LBCPinfo@ihda.org.

Strong Communities Program

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 has the potential to increase property values, create jobs, help reduce crime, generate additional tax revenue, and attract further community investment. By enabling

greater revitalization opportunities, SCP 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), and encourage further investment and revitalization. For more information, contact the Community Affairs Department at SCPinfo@ihda.org.

RENTAL HOUSING RESOURCES

The Illinois Housing Development Authority finances the construction and preservation of affordable housing throughout Illinois and administers several programs to help individuals and families locate the rental home or apartment that suit their needs. Additional resources can be found on IHDA's website (www.ihda.org/rental-housing).

IL Housing Search

IHDA participates in maintaining a resource called IL Housing Search that allows individuals to search thousands of affordable, accessible, and market-rate units throughout Illinois. Individuals seeking a rental property can customize their search based on specific needs, budget, and location. This resource can be accessed on the IL Housing Search website (www.ilhousingsearch.org) or through a toll-free, bilingual call center at (877) 428-8844.

Rental Assistance and Emergency Housing Resources

IHDA can connect individuals with emergency rental needs to a variety of resources, other service providers, and IHDA rental properties. These programs rental assistance to extremely low, low, and moderately low-income households across the state of Illinois. All of the available resources can be found on IHDA's website (www.ihda.org/rental-housing).

HOUSING AND FINANCIAL COUNSELING

To ensure that everyone throughout Illinois can make financially responsible decisions regarding their housing, IHDA provides free resources, counseling, and assistance to individuals to prepare them for all the stages of homeownership. IHDA's programs do not fund homeowners directly, however individuals who are interested in receiving counseling, or are at risk of foreclosure, can receive assistance through an IHDA-funded housing counselor. A full list of available housing counselors throughout the state can be found at on the IHDA website (www.ihda.org/my-home/getting-an-ihda-loan).

NEW AND EXISTING HOMEOWNER RESOURCES

IHDA offers a variety of resources and products aimed at assisting new and existing homeowners. These products can help individuals afford a new home through down payment and closing cost assistance or help existing homeowners afford to stay in their homes. For more information, contact a local IHDA lender to discuss which products are available. A full list of IHDA lenders, program information, and many other resources can be found on the IHDA Mortgage website (www.ihdamortgage.org).

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. For more information, contact the IHDA Mortgage Team at mortgage@ihda.org.

IHDAccess

The IHDAccess 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. Additionally, IHDA requires that all homebuyers utilizing an IHDA down payment assistance product must also participate in free pre-purchase counseling prior to closing on their homes. For more information, contact the IHDA Mortgage Team at mortgage@ihda.org.



APPENDICES

- 176** Appendix I | IHDA Glossary
- 179** Appendix II | Sources and References
- 181** Appendix III | Composite Study Census Data
- 192** Appendix IV | Community Needs Assessment Handout
- 193** Appendix V | Community Needs Assessment Full Results
- 198** Appendix VI | IHDA Programs and Resources Handout
- 201** Appendix VII | City of Mattoon's Local Plans

APPENDIX I | 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: 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; 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 the Area Median Income.

Affordable Rental Unit Survey (ARUS): IHDA uses an ARUS to examine the estimated number and percentage of units that are affordable (regardless of subsidy) to various income levels 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 the 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 **2021** across various factors, typically assumed to indicate affordability loss).

Community Revitalization Strategy Area (CRSA or “Strategy Area”): The CRSA is a contiguous geographic space defined for the development of a Community Revitalization Strategy. This area is larger than a parcel, Planned Unit Development (PUD), or subdivision, but small enough that one municipality or county can have jurisdiction over it. A CRSA can also align with an existing geography designated for development, such as a Community Development Block Grant (CDBG) Target Area, Neighborhood Strategy Area (NSA), or Tax Increment Finance (TIF) District.

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

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

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

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): 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. This tax credit can equal up to 50 percent of the value of the donation. The donor can also choose to transfer the tax credits to the project, which creates additional project financing through syndication of the credits.

Illinois Department of Human Rights (DHR): The mission of DHR is to secure 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): The mission of DHS is to provide equitable access to social services, supports, programs, and resources to enhance the lives of all Illinoisans. 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): The mission of IDNR is to manage, conserve, and protect Illinois' natural, recreational and cultural 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 Historic Preservation Tax Credit: The Illinois Historic Preservation Tax Credit (HPTC) 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.

Illinois Housing Development Authority (IHDA): IHDA is an agency of the State of Illinois which serves to finance the creation and preservation of affordable housing throughout the state. IHDA funds homeownership programs, 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): LIHTC is an income tax credit distributed by state agencies, including IHDA, that can be used to fund affordable housing development projects. Funding is allocated to the state by the federal government, on a per capita basis, and distributed by agencies to qualified housing developers. Tax credit awards are determined based on application processes, one for 4% tax credits and one for 9% tax credits. 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.

LIHTC Application: The LIHTC application is comprised of multiple 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:

- Approve, in which case the sponsor is eligible to submit the documentation for a full application
- Approve with conditions, in which case IHDA will notify the sponsor of what conditions to satisfy to be eligible to submit a full application
- Deny, in which case the sponsor is not eligible to submit a full application

Primary Market Area (PMA): A PMA 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, such as highways, roads, train tracks, waterways, etc.
3. As necessary, coordinate according to housing and demographic market characteristics

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

Qualified Allocation Plan (QAP): The QAP is a document 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.

United States Department of Housing and Urban Development (HUD): HUD is a federal agency 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.

APPENDIX II | SOURCES AND REFERENCES

City of Mattoon

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.

ACS Multi-Year Estimates: More current than 2020 Census data, and available for more geographic areas than the 1-Year Estimates, this dataset is one of the most frequently used. Sampling error is reduced when estimates are collected over a longer period, and therefore 5-year estimates can be more accurate than 1-year estimates. ACS datasets are published for geographic areas with populations of at least 20,000. **The 2012-2021 ACS 5-year estimates were used in this assessment.**

Bureau of Labor Statistics: The Bureau of Labor Statistics (BLS) is a division of the United States 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.

Community Development Financial Institutions Fund

“Opportunity Zones Resources”. www.cdfifund.gov/opportunity-zones.

Federal Reserve Bank

Grunewald, Rob, and Horowitz, Ben. “Introduction to the Opportunity Zones Program”. Federal Reserve Bank of Minneapolis. www.minneapolisfed.org/article/2018/18-opportunity-zones-program.

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". www.dceo.illinois.gov/oppzn.html.

"Illinois Enterprise Zone Program". www.dceo.illinois.gov/expandrelocate/incentives/taxassistance/enterprisezone.html.

"Tax Increment Financing (TIF)". www.dceo.illinois.gov/expandrelocate/incentives/taxincrementfinancing.html.

Illinois Tax Increment Association

"About TIF". www.illinois-tif.com/about-tif.

Internal Revenue Service (IRS)

"Opportunity Zones". www.irs.gov/credits-deductions/businesses/opportunity-zones.

TIF Illinois

Jacob & Klein, Ltd. and The Economic Development Group, Ltd. "Creating TIF Districts". www.olympia-fields.com/DocumentCenter/View/303/Creating-TIF-Districts-PDF.

APPENDIX III | COMPOSITE STUDY CENSUS DATA

YEAR	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	**2012-2021	**2012-2021
Geo Name	Population	Population	Population	Population	Population	Population	Population	Population	Population	Population	Population Change (#)	Population Change (%)
	801003	801009	801009	801009	801009	801009	801003	801003	801003	801003	Calculation	Calculation
	3	3	3	3	3	3	3	3	3	3	3	3
United States	309,138,711	311,536,994	314,307,084	316,515,021	318,558,162	321,004,407	322,903,030	324,697,795	326,569,308	329,725,481	20,586,770	6.7%
Illinois	12,823,860	12,848,954	12,868,747	12,873,761	12,861,684	12,854,526	12,821,497	12,770,631	12,716,164	12,821,813	(2,047)	0.0%
Charleston city, Illinois	21,952	22,048	22,065	21,552	21,257	21,202	20,632	20,464	20,141	20,130	(3,822)	-17.4%
Effingham city, Illinois	12,297	12,264	12,428	12,513	12,650	12,517	12,624	12,563	12,330	12,238	(79)	-0.6%
Jacksonville city, Illinois	19,401	19,375	19,315	19,241	19,042	18,812	18,914	18,839	18,784	18,114	(1,287)	-6.6%
Mattoon city, Illinois	18,362	18,116	17,906	17,646	17,399	17,370	17,597	17,394	17,273	16,982	(1,380)	-6.5%
Mount Vernon city, Illinois	15,051	15,060	15,069	15,136	14,880	14,723	14,804	14,742	14,789	14,634	(437)	-2.9%

TOPICAL AREA	Population by Sex (Current)			
YEAR	2021	2021	2021	2021
Geo Name	Population Male (#)	Population Male (%)	Population Female (#)	Population Female (%)
	B01001	Calculation	B01001	Calculation
	7	P7/M7	103	R7/M7
	Domain: Total Pop		Domain: Total Pop	
United States	163,206,615	49.5%	166,518,866	50.5%
Illinois	6,332,176	49.4%	6,489,637	50.6%
Charleston city, Illinois	8,526	47.0%	9,604	53.0%
Effingham city, Illinois	5,567	45.6%	6,651	54.4%
Jacksonville city, Illinois	9,118	50.3%	8,996	49.7%
Mattoon city, Illinois	8,421	49.6%	8,561	50.4%
Mount Vernon city, Illinois	7,008	48.0%	7,606	52.0%

TOPICAL AREA	Median Age (Longitudinal)			
YEAR	2012	2017	2021	2012-2021
Geo Name	Median Age of Population	Median Age of Population	Median Age of Population	Change in Median Age of Population
	S0101	S0101	S0101	Calculation
	352	128	128	AD7-A87
United States	37.2	37.8	38.4	1.2
Illinois	36.6	37.7	38.5	1.9
Charleston city, Illinois	23.3	25.2	26.8	3.5
Effingham city, Illinois	40.1	36.1	37	-3.1
Jacksonville city, Illinois	37.3	37.5	37.4	0.1
Mattoon city, Illinois	38.5	39.8	42.8	4.3
Mount Vernon city, Illinois	37.2	39.5	39	1.8

TOPICAL AREA	Elderly Population (Longitudinal)							
YEAR	2012	2012	2017	2017	2021	2021	2012-2021	2012-2021
Geo Name	Population Aged 60 Years and Older (#)	Population Aged 60 Years and Older (%)	Population Aged 60 Years and Older (#)	Population Aged 60 Years and Older (%)	Population Aged 60 Years and Older (#)	Population Aged 60 Years and Older (%)	Change in Population Aged 60 Years and Older (#)	Change in Share of Population Aged 60 Years and Older (PP)
	S0101	Calculation	S0101	Calculation	S0101	Calculation	Calculation	Calculation
	D7*U7	303	111	V7/U7	111	X7/M7	X7-T7	(Y7-U7)*100
	Domain: Total Pop		Domain: Total Pop		Domain: Total Pop		Percentage Point	
United States	57,499,800	18.6%	66,956,449	20.9%	73,788,098	22.4%	16,289,298	3.8%
Illinois	2,295,471	17.9%	2,614,633	20.3%	2,826,635	22.0%	531,164	4.1%
Charleston city, Illinois	2,744	12.5%	2,964	14.0%	2,937	16.2%	193	3.7%
Effingham city, Illinois	2,816	22.9%	2,903	23.2%	3,048	24.9%	232	2.0%
Jacksonville city, Illinois	4,113	21.2%	4,493	23.9%	4,482	24.7%	369	3.5%
Mattoon city, Illinois	4,214	23.2%	4,468	25.7%	4,275	25.2%	61	2.0%
Mount Vernon city, Illinois	3,537	23.5%	4,096	27.8%	3,779	25.9%	242	2.4%

TOPICAL AREA	Population by						
YEAR	2012	2012	2012	2012	2012	2012	2012
Geo Name	Share of Population - White Only (%)	Share of Population - Black or African American Only (%)	Share of Population - American Indian and Alaska Native Only (%)	Share of Population - Asian Only (%)	Share of Population - Native Hawaiian and Other Pacific Islander Only (%)	Share of Population - Some other race only (%)	Share of Population - Two or more races (%)
	DP05	DP05	DP05	DP05	DP05	DP05	DP05
	255	263	271	311	375	415	423
	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population
United States	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Illinois	72.5%	14.5%	0.2%	4.6%	0.0%	6.2%	2.0%
Charleston city, Illinois	89.7%	6.6%	0.1%	1.7%	0.0%	0.4%	1.5%
Effingham city, Illinois	97.6%	0.6%	0.2%	0.2%	0.0%	0.4%	0.9%
Jacksonville city, Illinois	87.7%	9.8%	0.0%	0.3%	0.0%	0.1%	2.0%
Mattoon city, Illinois	93.9%	2.9%	0.1%	0.6%	0.0%	0.1%	2.4%
Mount Vernon city, Illinois	80.2%	14.3%	0.0%	1.6%	0.0%	0.9%	3.1%

TOPICAL AREA							
YEAR	2017	2017	2017	2017	2017	2017	2017
Geo Name	Share of Population - White Only (%)	Share of Population - Black or African American Only (%)	Share of Population - American Indian and Alaska Native Only (%)	Share of Population - Asian Only (%)	Share of Population - Native Hawaiian and Other Pacific Islander Only (%)	Share of Population - Some other race only (%)	Share of Population - Two or more races (%)
	DP06	DP05	DP05	DP05	DP05	DP05	DP05
	503	507	511	531	563	583	587
	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population
United States	73.0%	12.7%	0.8%	5.4%	0.2%	4.8%	3.1%
Illinois	71.9%	14.3%	0.2%	5.2%	0.0%	6.0%	2.4%
Charleston city, Illinois	86.3%	7.6%	0.3%	2.7%	0.6%	0.2%	2.3%
Effingham city, Illinois	94.9%	1.2%	0.1%	0.4%	0.1%	1.5%	1.9%
Jacksonville city, Illinois	84.9%	11.0%	0.3%	1.0%	0.0%	0.2%	2.6%
Mattoon city, Illinois	96.3%	2.0%	0.2%	0.1%	0.0%	0.3%	1.2%
Mount Vernon city, Illinois	78.1%	15.2%	0.1%	2.3%	0.0%	0.5%	3.7%

TOPICAL AREA							
YEAR	2021	2021	2021	2021	2021	2021	2021
Geo Name	Share of Population - White Only (%)	Share of Population - Black or African American Only (%)	Share of Population - American Indian and Alaska Native Only (%)	Share of Population - Asian Only (%)	Share of Population - Native Hawaiian and Other Pacific Islander Only (%)	Share of Population - Some other race only (%)	Share of Population - Two or more races (%)
	DP05	DP05	DP05	DP05	DP05	DP05	DP05
	503	507	511	531	563	583	587
	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population	Domain: Total Population
United States	68.2%	12.6%	0.8%	5.7%	0.2%	5.6%	7.0%
Illinois	67.8%	14.1%	0.3%	5.7%	0.0%	6.2%	5.8%
Charleston city, Illinois	86.5%	7.8%	0.1%	1.9%	0.0%	0.9%	2.9%
Effingham city, Illinois	94.0%	1.3%	0.1%	0.9%	0.0%	1.6%	2.1%
Jacksonville city, Illinois	83.6%	10.1%	0.3%	0.9%	0.0%	1.4%	3.6%
Mattoon city, Illinois	94.0%	2.3%	0.0%	0.4%	0.0%	0.4%	2.8%
Mount Vernon city, Illinois	76.8%	16.4%	0.2%	1.6%	0.1%	0.6%	4.3%

TOPICAL AREA							
YEAR	2012-2021	2012-2021	2012-2021	2012-2021	2012-2021	2012-2021	2012-2021
Geo Name	Change In Share of Population - White Only (PP)	Change In Share of Population - Black or African American Only (PP)	Change In Share of Population - American Indian and Alaska Native Only (PP)	Change In Share of Population - Asian Only (PP)	Change In Share of Population - Native Hawaiian and Other Pacific Islander Only (PP)	Change In Share of Population - Some other race only (PP)	Change In Share of Population - Two or more races (PP)
	Calculation	Calculation	Calculation	Calculation	Calculation	Calculation	Calculation
	$(AT7-AF7)*100$	$(AU7-AG7)*100$	$(AV7-AH7)*100$	$(AW7-AJ7)*100$	$(AX7-AK7)*100$	$(AY7-AL7)*100$	$(AZ7-AM7)*100$
	Percentage Points	Percentage Points	Percentage Points	Percentage Points	Percentage Points	Percentage Points	Percentage Points
United States	-	-	-	-	-	-	-
Illinois	(4.7)	(0.4)	0.1	1.1	-	-	3.8
Charleston city, Illinois	(3.2)	1.2	-	0.2	-	0.5	1.4
Effingham city, Illinois	(3.6)	0.7	(0.1)	0.7	-	1.2	1.2
Jacksonville city, Illinois	(4.1)	0.3	0.3	0.6	-	1.3	1.6
Mattoon city, Illinois	0.1	(0.6)	(0.1)	(0.2)	-	0.3	0.4
Mount Vernon city, Illinois	(3.4)	2.1	0.2	-	0.1	(0.3)	1.2

TOPICAL AREA	Population by Ethnicity (Longitudinal)			
YEAR	2012	2017	2021	2012 - 2021
Geo Name	Share of Population Hispanic or Latinx (%)	Share of Population Hispanic or Latinx (%)	Share of Population Hispanic or Latinx (%)	Change in Share of Population Hispanic or Latinx (PP)
	DP05	DP05	DP05	Calculation
	527	639	639	$(BJ7-BH7)*100$
	Domain: Total Population	Domain: Total Population	Domain: Total Population	Percentage Points
United States	0.0%	17.6%	18.4%	-
Illinois	15.8%	16.8%	17.5%	1.7
Charleston city, Illinois	2.9%	3.8%	3.4%	0.5
Effingham city, Illinois	2.4%	3.8%	4.5%	2.1
Jacksonville city, Illinois	3.0%	3.9%	4.1%	1.1
Mattoon city, Illinois	2.1%	1.2%	2.7%	0.6
Mount Vernon city, Illinois	2.4%	3.1%	3.9%	1.5

TOPICAL AREA	Households (Longitudinal)				
YEAR	2012	2017	2021	2012-2021	2012-2021
Geo Name	Number of Households	Number of Households	Number of Households	Change in Number of Households (#)	Change in Number of Households (%)
	DP02	DP02	DP02	Calculation	Calculation
	3	3	3	BN7-BL7	BO7/BL7
United States	-	118,825,921	124,010,992	-	0.0%
Illinois	4,774,275	4,818,452	4,930,255	155,980	3.3%
Charleston city, Illinois	7,892	7,942	7,188	(704)	-8.9%
Effingham city, Illinois	5,510	5,239	5,225	(285)	-5.2%
Jacksonville city, Illinois	7,317	7,139	6,935	(382)	-5.2%
Mattoon city, Illinois	7,868	7,436	8,012	144	1.8%
Mount Vernon city, Illinois	6,486	6,750	6,167	(319)	-4.9%

TOPICAL AREA	Household Income (Longitudinal)				
YEAR	2012	2017	2021	2012-2021	2012-2021
Geo Name	Median Household Income (\$)	Median Household Income (\$)	Median Household Income (\$)	Change in Median Household Income (\$)	Change in Median Household Income (%)
	DP03	DP03	DP03	Calculation	Calculation
	491	247	247		
	Domain: Total Households	Domain: Total Households	Domain: Total Households		
United States	\$ 53,046	\$ 57,652	\$ 69,021	\$ 15,975	30.1%
Illinois	\$ 56,853	\$ 61,229	\$ 72,563	\$ 15,710	27.6%
Charleston city, Illinois	\$ 28,974	\$ 29,968	\$ 44,371	\$ 15,397	53.1%
Effingham city, Illinois	\$ 42,421	\$ 44,284	\$ 56,242	\$ 13,821	32.6%
Jacksonville city, Illinois	\$ 41,228	\$ 41,542	\$ 47,926	\$ 6,698	16.3%
Mattoon city, Illinois	\$ 37,609	\$ 38,373	\$ 41,320	\$ 3,711	9.9%
Mount Vernon city, Illinois	\$ 32,539	\$ 37,358	\$ 44,373	\$ 11,834	36.4%
Rantoul village, Illinois	\$ 37,837	\$ 43,605	\$ 44,130	\$ 6,293	16.6%

TOPICAL AREA	Household Type (Current)							
YEAR	2021	2021	2021	2021	2021	2021	2021	2021
Geo Name	Married Couple Families (#)	Married Couple Families (%)	Cohabiting Couple Households (#)	Cohabiting Couple Households (%)	Male Householder with No Spouse Present (#)	Male Householder with No Spouse Present (%)	Female Householder with No Spouse Present (#)	Female Householder with No Spouse Present (%)
	DP02	DP02	DP02	DP02	DP02	DP02	DP02	DP02
	7	623	15	631	23	639	39	655
	Domain: Total HH	Domain: Total HH	Domain: Total HH	Domain: Total HH	Domain: Total HH	Domain: Total HH	Domain: Total HH	Domain: Total HH
United States	59,331,185	47.8%	8,282,361	6.7%	22,372,501	18.0%	34,024,945	27.4%
Illinois	2,306,333	46.8%	315,524	6.4%	919,509	18.7%	1,388,889	28.2%
Charleston city, Illinois	2,410	33.5%	908	12.6%	1,742	24.2%	2,128	29.6%
Effingham city, Illinois	2,169	41.5%	563	10.8%	930	17.8%	1,563	29.9%
Jacksonville city, Illinois	2,528	36.5%	478	6.9%	1,703	24.6%	2,226	32.1%
Mattoon city, Illinois	2,593	32.4%	760	9.5%	2,048	25.6%	2,611	32.6%
Mount Vernon city, Illinois	2,033	33.0%	507	8.2%	1,297	21.0%	2,330	37.8%

TOPICAL AREA	Households by Income Bracket (Current)									
YEAR	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021
Geo Name	Share of Households with Annual Income less than \$10k (%)	Share of Households with Annual Income \$10k-\$14.9k (%)	Share of Households with Annual Income \$15k-\$24.9k (%)	Share of Households with Annual Income \$25k-\$34.9k (%)	Share of Households with Annual Income \$35k-\$49.9k (%)	Share of Households with Annual Income \$50k-\$74.9k (%)	Share of Households with Annual Income \$75k-\$99.9k (%)	Share of Households with Annual Income \$100k-\$149.9k (%)	Share of Households with Annual Income \$150k-\$199.9k (%)	Share of Households with Annual Income \$200k or more (%)
	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03
	755	759	763	767	771	775	779	783	787	791
	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households
United States	5.5%	3.9%	7.8%	8.2%	11.4%	16.8%	12.8%	16.3%	7.8%	9.5%
Illinois	5.9%	3.5%	7.4%	7.7%	10.7%	16.3%	12.9%	17.1%	8.5%	10.1%
Charleston city, Illinois	10.7%	7.9%	10.5%	12.5%	13.4%	18.5%	8.5%	10.2%	5.2%	2.6%
Effingham city, Illinois	4.0%	5.0%	12.7%	9.7%	14.3%	19.5%	12.7%	13.6%	4.0%	4.5%
Jacksonville city, Illinois	8.2%	6.4%	10.9%	13.1%	13.0%	14.7%	12.4%	12.3%	5.1%	3.8%
Mattoon city, Illinois	8.7%	8.0%	14.1%	11.6%	16.7%	17.3%	11.0%	9.9%	1.9%	0.7%
Mount Vernon city, Illinois	6.8%	7.5%	13.3%	12.4%	15.6%	17.7%	12.0%	8.1%	2.3%	4.2%
Rantoul village, Illinois	13.1%	4.0%	7.0%	14.1%	22.5%	20.2%	7.6%	8.2%	2.5%	0.7%

TOPICAL AREA	Households with Assistance (Longitudinal)							
YEAR	2012	2012	2017	2017	2021	2021	2012-2021	2012-2021
Geo Name	Share of Households with Cash Public Assistance Income (%)	Share of Households with Food Stamp/SNAP benefits in Past 12 Months (%)	Share of Households with Cash Public Assistance Income (%)	Share of Households with Food Stamp/SNAP benefits in Past 12 Months (%)	Share of Households with Cash Public Assistance Income (%)	Share of Households with Food Stamp/SNAP benefits in Past 12 Months (%)	Change in Share of Households Change in with Cash Public Assistance Income (PP)	Change in Share of Households with Food Stamp/SNAP benefits in Past 12 Months (PP)
	DP03	DP03	DP03	DP03	DP03	DP03	Calculation	Calculation
	575	591	835	843	835	843		
	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Domain: Total Households	Percentage Points	Percentage Points
United States	2.7%	11.4%	2.6%	12.6%	2.6%	11.4%	(0.1)	-
Illinois	2.3%	10.8%	2.5%	13.3%	2.5%	12.6%	0.2	1.8
Charleston city, Illinois	1.5%	13.2%	2.2%	19.3%	1.6%	19.0%	0.1	5.8
Effingham city, Illinois	0.7%	9.3%	1.8%	16.0%	4.8%	18.4%	4.1	9.1
Jacksonville city, Illinois	1.5%	17.0%	2.3%	20.8%	2.3%	17.9%	0.8	0.9
Mattoon city, Illinois	1.8%	15.4%	3.0%	22.6%	2.6%	24.0%	0.8	8.6
Mount Vernon city,	3.0%	24.9%	2.7%	26.1%	3.0%	23.8%	-	(1.1)
Rantoul village, Illinois	3.4%	17.5%	5.3%	23.0%	6.0%	25.3%	2.6	7.8
TOPICAL AREA	Labor Force and Unemployment (Longitudinal)							
YEAR	2012	2012	2017	2017	2021	2021	2012-2021	2012-2021
Geo Name	Labor Force Participation Rate (%)	Unemployment Rate (%)	Labor Force Participation Rate (%)	Unemployment Rate (%)	Labor Force Participation Rate (%)	Unemployment Rate (%)	Change in Labor Force Participation Rate (PP)	Change in Unemployment Rate (PP)
	DP03	DP03	DP03	DP03	DP03	DP03	Calculation	Calculation
	11/3	35/11	11/3	583	11/3	583		119
	Domain: Total Population 16 years and older in labor force	Domain: Total Population 16 years and older in the civilian labor force	Domain: Total Population 16 years and older in labor force	Domain: Total Population 16 years and older in the civilian labor force	Domain: Total Population 16 years and older in labor force	Domain: Total Population 16 years and older in the civilian labor force	Percentage Points	Percentage Points
United States	64.7%	9.2%	63.0%	6.6%	63.1%	5.5%	-1.6%	-3.7%
Illinois	66.7%	9.9%	65.2%	7.4%	65.1%	6.2%	-1.6%	-3.7%
Charleston city, Illinois	59.5%	10.5%	58.1%	8.0%	67.0%	7.0%	7.6%	-3.5%
Effingham city, Illinois	65.0%	5.7%	63.5%	5.4%	65.0%	3.3%	-0.1%	-2.4%
Jacksonville city, Illinois	60.4%	8.4%	55.9%	7.7%	53.0%	7.8%	-7.4%	-0.6%
Mattoon city, Illinois	62.6%	11.9%	59.6%	8.2%	60.3%	9.4%	-2.3%	-2.5%
Mount Vernon city,	62.1%	13.7%	57.2%	9.7%	59.4%	8.5%	-2.7%	-5.2%
Rantoul village, Illinois	70.2%	14.0%	63.1%	6.4%	59.2%	5.4%	-11.0%	-8.6%

TOPICAL AREA		Occupation of Workers (Current)				
YEAR		2021	2021	2021	2021	2021
Geo Name		Occupation: Management, business, science, and arts occupations (%)	Occupation: Service occupations (%)	Occupation: Sales and office occupations (%)	Occupation: Natural resources, construction, and maintenance occupations (%)	Occupation: Production, transportation, and material moving occupations (%)
		DP03	DP03	DP03	DP03	DP03
		107/15	111/15	115/15	119/15	123/15
		Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over
United States		40.3%	17.0%	20.9%	8.7%	13.1%
Illinois		40.7%	16.6%	20.9%	7.2%	14.6%
Charleston city, Illinois		34.3%	24.5%	19.6%	4.9%	16.8%
Effingham city, Illinois		31.2%	16.7%	23.4%	7.5%	21.3%
Jacksonville city, Illinois		31.2%	20.1%	19.9%	6.3%	22.6%
Mattoon city, Illinois		27.8%	19.4%	24.8%	7.1%	20.9%
Mount Vernon city,		28.8%	25.6%	20.7%	5.5%	19.4%
Rantoul village, Illinois		19.1%	19.4%	26.4%	8.0%	27.2%

TOPICAL AREA		Elderly Poverty (Longitudinal)				Poverty by Family Type (Current)		
YEAR		2012	2017	2021	2012-2021	2021	2021	2021
Geo Name		Poverty Rate: People Aged 65 and Older (%)	Poverty Rate: People Aged 65 and Older (%)	Poverty Rate: People Aged 65 and Older (%)	Change in Poverty Rate: People Aged 65 and Older (PP)	Poverty Rate: Married Couple Families (%)	Poverty Rate: Families with Children (%)	Poverty Rate: Single Female-Led Families with Children (%)
		DP03	DP03	DP03	Calculation	DP03	DP03	DP03
		1079	1087	1087		1035	1039	1051
		Domain: Total Population Aged 65 and Older	Domain: Total Population Aged 65 and Older	Domain: Total Population Aged 65 and Older	Percentage Points	Domain: Total Married Couple Families	Domain: Total Families with Related Children of Householder Under 18 years	Domain: Total Female-Led Families with No Spouse Present and Related Children of Householder Under 18 years
United States		9.4%	9.3%	9.6%	0.2%	4.5%	6.0%	33.6%
Illinois		8.6%	8.8%	9.0%	0.4%	3.8%	5.0%	32.7%
Charleston city, Illinois		7.1%	7.5%	5.1%	-2.0%	10.4%	11.9%	48.2%
Effingham city, Illinois		12.9%	8.3%	10.8%	-2.1%	7.9%	14.7%	37.8%
Jacksonville city, Illinois		12.5%	7.1%	8.6%	-3.5%	3.8%	11.2%	33.6%
Mattoon city, Illinois		6.8%	8.3%	15.5%	8.7%	6.9%	14.8%	30.1%
Mount Vernon city,		11.7%	13.2%	10.9%	-0.8%	6.2%	8.7%	51.5%
Rantoul village, Illinois		12.2%	15.9%	9.4%	-2.8%	7.0%	14.7%	28.0%

TOPICAL AREA	Industry of Workers (Current)													
YEAR	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021
Geo Name	Industry: Agriculture, forestry, fishing and hunting, and mining (%)	Industry: Construction (%)	Industry: Manufacturing (%)	Industry: Wholesale trade (%)	Industry: Retail trade (%)	Industry: Transportation and warehousing, and utilities (%)	Industry: Information (%)	Industry: Finance and insurance, and real estate and rental and leasing (%)	Industry: Professional, scientific, and management, and administrative and waste management (%)	Industry: Educational services, and health care and social assistance (%)	Industry: Arts, entertainment, and recreation, and accommodation and food services (%)	Industry: Other services, except public administration (%)	Industry: Public administration (%)	Industry: Public administration (%)
	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03
	131	135	139	143	147	151	155	159	163	167	171	175	179	179
	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over	Domain: Civilian employed population 16 years and over
United States	1.7%	6.8%	10.0%	2.5%	11.0%	5.7%	1.9%	6.7%	11.9%	23.3%	9.1%	4.8%	8.9%	8.9%
Illinois	1.0%	5.4%	11.7%	2.9%	10.4%	6.7%	1.7%	7.4%	12.3%	23.4%	8.6%	4.6%	8.3%	8.3%
Charleston city, Illinois	0.5%	3.3%	10.6%	1.2%	15.2%	2.1%	2.4%	4.2%	4.8%	35.7%	12.8%	4.1%	16.5%	16.5%
Effingham city, Illinois	1.6%	4.6%	16.6%	3.8%	15.3%	3.6%	0.8%	5.5%	4.5%	21.4%	13.3%	6.5%	12.3%	12.3%
Jacksonville city, Illinois	1.6%	3.2%	9.2%	3.4%	12.4%	7.4%	1.3%	6.6%	2.6%	30.7%	11.6%	4.3%	10.6%	10.6%
Mattoon city, Illinois	0.8%	6.1%	20.6%	1.3%	13.8%	3.7%	2.4%	4.4%	6.4%	23.0%	8.4%	6.9%	15.7%	15.7%
Mount Vernon city,	0.6%	4.8%	11.5%	2.5%	11.3%	7.7%	0.7%	3.8%	7.0%	28.7%	13.4%	4.8%	17.1%	17.1%
Rantoul village, Illinois	0.9%	4.3%	11.5%	2.3%	19.1%	11.1%	3.7%	3.5%	2.8%	25.1%	8.8%	3.7%	14.5%	14.5%

TOPICAL AREA	Annual Income								
YEAR	2012	2012	2012	2017	2017	2017	2021	2021	2021
Geo 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	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	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
	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03	DP03
	731	739	747	367	371	375	367	371	375
	Domain: All workers (FT and PT)			Domain: All workers (FT and PT)			Domain: All workers (FT and PT)		
United States	\$ 30,376	\$ 48,629	\$ 37,842	\$ 32,141	\$ 50,859	\$ 40,760	\$ 38,732	\$ 57,803	\$ 46,823
Illinois	\$ 31,643	\$ 52,553	\$ 40,220	\$ 34,521	\$ 54,366	\$ 42,357	\$ 40,925	\$ 62,904	\$ 50,078
Charleston city, Illinois	\$ 10,803	\$ 36,854	\$ 32,476	\$ 12,498	\$ 42,139	\$ 31,191	\$ 16,664	\$ 43,262	\$ 34,339
Effingham city, Illinois	\$ 28,417	\$ 40,613	\$ 31,258	\$ 28,106	\$ 41,368	\$ 30,580	\$ 34,587	\$ 45,022	\$ 36,309
Jacksonville city, Illinois	\$ 20,496	\$ 43,224	\$ 31,083	\$ 22,046	\$ 41,531	\$ 31,567	\$ 30,838	\$ 47,083	\$ 37,049
Mattoon city, Illinois	\$ 22,505	\$ 37,468	\$ 30,347	\$ 26,658	\$ 38,612	\$ 31,071	\$ 29,309	\$ 42,221	\$ 37,687
Mount Vernon city,	\$ 20,195	\$ 38,958	\$ 26,563	\$ 24,565	\$ 46,869	\$ 30,674	\$ 29,461	\$ 54,217	\$ 33,450
Rantoul village, Illinois	\$ 22,880	\$ 36,095	\$ 28,706	\$ 28,574	\$ 38,567	\$ 34,397	\$ 29,507	\$ 44,146	\$ 32,770

TOPICAL AREA						
YEAR	2012-2021	2012-2021	2012-2021	2012-2021	2012-2021	2012-2021
Geo Name	Change in Median Annual Income of All Workers with Earnings (\$)	Change in Median Annual Income of Full-Time Working Males with Earnings (\$)	Change in Median Annual Income of Full-Time Working Females with Earnings (\$)	Change in Median Annual Income of All Workers with Earnings (%)	Change in Median Annual Income of Full-Time Working Males with Earnings (%)	Change in Median Annual Income of Full-Time Working Females with Earnings (%)
	DP03	DP03	DP03	DP03	DP03	DP03
	951	1023	1023	Calculation	1061	1059
	Domain: Total Families			Domain: Total Families		
	Percentage Points			Domain: Total Population		
	Percentage Points			Domain: Total Population		
	Percentage Points			Domain: Total Population		
United States	10.9%	10.5%	8.9%	-2.0%	14.9%	14.6%
Illinois	10.0%	9.8%	8.3%	-1.7%	13.7%	13.5%
Charleston city, Illinois	16.8%	18.9%	16.5%	-0.3%	34.3%	33.5%
Effingham city, Illinois	7.7%	14.9%	12.3%	4.6%	12.2%	17.9%
Jacksonville city, Illinois	11.4%	13.6%	10.6%	-0.8%	18.1%	18.0%
Mattoon city, Illinois	13.7%	15.3%	15.7%	2.0%	19.4%	19.3%
Mount Vernon city,	19.9%	21.3%	17.1%	-2.8%	23.7%	25.4%
Rantoul village, Illinois	21.5%	16.6%	14.5%	-7.0%	27.1%	19.8%
	23.7%	18.9%	23.7%		19.3%	19.3%
United States	\$ 8,356	\$ 9,174	\$ 8,981	27.5%	18.9%	23.7%
Illinois	\$ 9,282	\$ 10,351	\$ 9,858	29.3%	19.7%	24.5%
Charleston city, Illinois	\$ 5,861	\$ 6,408	\$ 1,863	54.3%	17.4%	5.7%
Effingham city, Illinois	\$ 6,170	\$ 4,409	\$ 5,051	21.7%	10.9%	16.2%
Jacksonville city, Illinois	\$ 10,342	\$ 3,859	\$ 5,966	50.5%	8.9%	19.2%
Mattoon city, Illinois	\$ 6,804	\$ 4,753	\$ 7,340	30.2%	12.7%	24.2%
Mount Vernon city,	\$ 9,266	\$ 15,259	\$ 6,887	45.9%	39.2%	25.9%
Rantoul village, Illinois	\$ 6,627	\$ 8,051	\$ 4,064	29.0%	22.3%	14.2%

TOPICAL AREA		Family Poverty (Longitudinal)				Total Poverty (Longitudinal)			
YEAR	2012	2017	2021	2012-2021	2012	2017	2021	2012-2021	
Geo Name	Poverty Rate: All Families (%)	Poverty Rate: All Families (%)	Poverty Rate: All Families (%)	Change in Poverty Rate: All Families (PP)	Poverty Rate: All People (%)	Poverty Rate: All People (%)	Poverty Rate: All People (%)	Change in Poverty Rate: All People (PP)	
n f	DP03	DP03	DP03	Calculation	DP03	DP03	DP03	Calculation	
	951	1023	1023		1023	1061	1059		
g									
	Domain: Total Families	Domain: Total Families	Domain: Total Families	Percentage Points	Domain: Total Population	Domain: Total Population	Domain: Total Population	Percentage Points	

TOPICAL AREA	Poverty by Race and Ethnicity (Current)							
YEAR	2021	2021	2021	2021	2021	2021	2021	2021
Geo Name	Share of People Below Poverty Level by Race: White Only (%)	Share of People Below Poverty Level by Race: Black or African American Only (%)	Share of People Below Poverty Level by Race: American Indian and Alaska Native Only (%)	Share of People Below Poverty Level by Race: Asian Only (%)	Share of People Below Poverty Level by Race: Native Hawaiian and Other Pacific Islander Only (%)	Share of People Below Poverty Level by Race: Some Other Race Only (%)	Share of People Below Poverty Level by Race: Two or More Races (%)	Share of People Below Poverty Level by Ethnicity: Hispanic or Latinx (%)
	\$1701	\$1701	\$1701	\$1701	\$1701	\$1701	\$1701	\$1701
	547	551	555	559	563	567	571	575
	Domain: Total Population, White Only	Domain: Total Population, Black or African American Only	Domain: Total Population, American Indian and Alaska Native Only	Domain: Total Population, Asian Only	Domain: Total Population, Native Hawaiian and Other Pacific Islander Only	Domain: Total Population, Some Other Race Only	Domain: Total Population, Two or More Races	Domain: Total Population, Hispanic or Latinx
United States	10.3%	21.7%	23.4%	10.3%	16.7%	19.1%	14.9%	17.7%
Illinois	8.9%	24.7%	12.8%	10.4%	14.2%	15.3%	13.0%	14.2%
Charleston city, Illinois	25.9%	40.5%	25.0%	39.0%	0.0%	7.4%	34.5%	32.8%
Effingham city, Illinois	17.4%	50.0%	0.0%	0.0%	0.0%	0.0%	32.8%	22.2%
Jacksonville city, Illinois	15.1%	32.0%	44.1%	6.7%	0.0%	0.0%	63.2%	46.8%
Mattoon city, Illinois	21.2%	58.0%	100.0%	10.0%	100.0%	28.0%	37.0%	23.0%
Mount Vernon city,	18.8%	34.4%	2.9%	1.7%	0.0%	48.0%	16.1%	6.7%
Rantoul village, Illinois	17.0%	28.8%	0.0%	9.0%	0.0%	55.9%	15.9%	38.7%

TOPICAL AREA		Housing Units (Longitudinal)			
YEAR		2012	2017	2021	2012-2021
Geo Name		Total Housing Units	Total Housing Units	Total Housing Units	Change in Total Housing Units (#)
					Change in Total Housing Units (%)
		DP04	DP04	DP04	Calculation
		3	3	3	F7-D7
					G7/D7
United States		131,642,457	135,393,564	139,647,020	8,004,563
Illinois		5,293,619	5,334,847	5,412,995	119,376
Charleston city, Illinois		8,681	9,127	8,515	(166)
Effingham city, Illinois		5,893	5,574	5,564	(329)
Jacksonville city, Illinois		8,289	7,992	7,880	(409)
Mattoon city, Illinois		8,857	8,317	8,896	39
Mount Vernon city, Illinois		7,419	7,655	7,335	(84)
Rantoul village, Illinois		6,031	5,946	6,015	(16)

TOPICAL AREA		Housing Age (Current)	
YEAR		2021	2021
Geo Name		Median Year Structure Built	Median Age of Housing Structure in 2021
		B23035	Calculation
		3	2021-BN7
			Years
United States		1979	42
Illinois		1969	52
Charleston city, Illinois		1977	44
Effingham city, Illinois		1974	47
Jacksonville city, Illinois		1962	59
Mattoon city, Illinois		1956	65
Mount Vernon city, Illinois		1964	57
Rantoul village, Illinois		1965	56

TOPICAL AREA		Housing Tenure (Longitudinal)						
YEAR		2012	2012	2017	2017	2021	2012-2021	2012-2021
Geo Name		Owner-Occupied Housing Units (%)	Renter-Occupied Housing Units (%)	Owner-Occupied Housing Units (%)	Renter-Occupied Housing Units (%)	Owner-Occupied Housing Units (%)	Renter-Occupied Housing Units (%)	Change in Share of Owner-Occupied Housing Units (PP)
								Change in Share of Renter-Occupied Housing Units (PP)
		DP04	DP04	DP04	DP04	DP04	DP04	Calculation
		359	367	755	759	755	759	(M7-I7)*100
		Domain: Total Occupied Units	Domain: Total Occupied Units	Domain: Total Occupied Units	Domain: Total Occupied Units	Domain: Total Occupied Units	Domain: Total Occupied Units	Percentage Points
United States		65.5%	34.5%	63.8%	36.2%	64.6%	35.4%	-0.90
Illinois		68.0%	32.0%	66.1%	33.9%	66.5%	33.5%	-1.50
Charleston city, Illinois		49.8%	50.2%	47.2%	52.8%	46.8%	53.2%	-3.00
Effingham city, Illinois		64.9%	35.1%	62.9%	37.1%	62.7%	37.3%	-2.20
Jacksonville city, Illinois		59.3%	40.7%	60.0%	40.0%	62.2%	37.8%	2.90
Mattoon city, Illinois		58.9%	41.1%	59.5%	40.5%	55.4%	44.6%	-3.50
Mount Vernon city, Illinois		57.2%	42.8%	60.2%	39.8%	54.5%	45.5%	-2.70
Rantoul village, Illinois		50.0%	50.0%	51.7%	48.3%	50.9%	49.1%	0.90

TOPICAL AREA	Overall Vacancy (Longitudinal)							
YEAR	2012	2012	2017	2017	2021	2021	2012-2021	2012-2021
Geo Name	Vacant Housing Units	Overall Vacancy Rate	Vacant Housing Units	Overall Vacancy Rate	Vacant Housing Units	Overall Vacancy Rate	Change in Vacant Housing Units (#)	Change in Overall Vacancy Rate (PP)
	DP04	DP04	DP04	DP04	DP04	DP04	Calculation	Calculation
	19	23	11	583	11	583	U7-Q7	(V7-R7)*100
		Domain: Total Housing Units		Domain: Total Housing Units		Domain: Total Housing Units		Percentage Points
United States	16415655	12.5%	16567643	12.2%	15,636,028	11.2%	(779627)	(1.3)
Illinois	519344	9.8%	516395	9.7%	482,740	8.9%	(36604)	(0.9)
Charleston city, Illinois	789	9.1%	1185	13.0%	1,327	15.6%	538	6.5
Effingham city, Illinois	383	6.5%	335	6.0%	339	6.1%	(44)	(0.4)
Jacksonville city, Illinois	972	11.7%	853	10.7%	945	12.0%	(27)	0.3
Mattoon city, Illinois	989	11.2%	881	10.6%	884	9.9%	(105)	(1.3)
Mount Vernon city, Illinois	933	12.6%	905	11.8%	1,168	15.9%	235	3.3
Rantoul village, Illinois	954	15.8%	984	16.5%	892	14.8%	(62)	(1.0)
TOPICAL AREA	Homeowner Vacancy (Longitudinal)				Renter Vacancy (Longitudinal)			
YEAR	2012	2017	2021	2012-2021	2012	2017	2021	2012-2021
Geo Name	Homeowner Vacancy Rate	Homeowner Vacancy Rate	Homeowner Vacancy Rate	Change in Homeowner Vacancy Rate (PP)	Rental Vacancy Rate	Rental Vacancy Rate	Rental Vacancy Rate	Change in Rental Vacancy Rate (PP)
	DP04	DP04	DP04	Calculation	DP04	DP04	DP04	Calculation
	27	15	15	(AA7-Y7)*100	35	19	19	(AE7-AC7)*100
	Domain: Total Housing Units	Domain: Total Housing Units	Domain: Total Housing Units	Percentage Points	Domain: Total Housing Units	Domain: Total Housing Units	Domain: Total Housing Units	Percentage Points
United States	2.3%	1.7%	1.2%	-1.10	7.5%	6.1%	5.7%	-1.8
Illinois	2.4%	1.9%	1.5%	-0.90	7.1%	6.4%	6.0%	-1.1
Charleston city, Illinois	0.8%	1.1%	4.7%	3.90	5.6%	12.6%	11.8%	6.2
Effingham city, Illinois	0.6%	0.0%	3.7%	3.10	5.7%	6.4%	5.1%	-0.6
Jacksonville city, Illinois	1.1%	0.3%	1.8%	0.70	1.9%	7.7%	5.0%	3.1
Mattoon city, Illinois	0.9%	1.8%	1.3%	0.40	6.2%	8.9%	4.0%	-2.2
Mount Vernon city, Illinois	3.4%	1.4%	1.8%	-1.60	6.6%	2.8%	2.6%	-4.0
Rantoul village, Illinois	4.1%	4.6%	2.7%	-1.40	9.5%	15.3%	16.7%	7.2

TOPICAL AREA		Households Size by Tenure (Longitudinal)										
YEAR	2012	2012	2012	2017	2017	2017	2021	2021	2021	**2012-2021	**2012-2021	**2012-2021
Geo Name	Average Household Size	Average Owner Occupied Household Size	Average Renter Occupied Household Size	Average Household Size	Average Owner Occupied Household Size	Average Renter Occupied Household Size	Average Household Size	Average Owner Occupied Household Size	Average Renter Occupied Household Size	Change in Average Household Size	Change in Average Owner Occupied Household Size	Change in Average Renter Occupied Household Size
	B25010	B25010	B25010	B25010	B25010	B25010	B25010	B25010	B25010	Calculation AM7 AG7	Calculation AN7 AH7	Calculation AO7 AI7
	3	7	11	3	7	11	3	7	11	Persons	Persons	Persons
	Domain: Total Occupied Housing Units			Domain: Total Occupied Housing Units			Domain: Total Occupied Housing Units					
United States	2.61	2.68	2.48	2.63	2.7	2.52	2.6	2.69	2.42	-0.01	0.01	-0.06
Illinois	2.62	2.73	2.4	2.61	2.71	2.41	2.54	2.68	2.28	-0.08	-0.05	-0.12
Charleston city, Illinois	2.24	2.48	2.01	2.22	2.27	2.17	2.05	2.27	1.86	-0.19	-0.21	-0.15
Effingham city, Illinois	2.16	2.36	1.81	2.32	2.44	2.11	2.27	2.29	2.22	0.11	-0.07	0.41
Jacksonville city, Illinois	2.31	2.45	2.11	2.12	2.16	2.06	2.2	2.24	2.14	-0.11	-0.21	0.03
Mattoon city, Illinois	2.25	2.39	2.04	2.27	2.3	2.24	2.06	2.12	1.99	-0.19	-0.27	-0.05
Mount Vernon city, Illinois	2.26	2.29	2.2	2.11	2.22	1.95	2.3	2.52	2.03	0.04	0.23	-0.17
Rantoul village, Illinois	2.46	2.43	2.49	2.56	2.34	2.79	2.44	2.28	2.61	-0.02	-0.15	0.12

TOPICAL AREA	Housing Units with No Vehicles Available (Longitudinal)							
YEAR	2012	2012	2017	2017	2021	2021	2012-2021	2012-2022
Geo Name	Occupied Housing Units with No Vehicles Available (#)	Occupied Housing Units with No Vehicles Available (%)	Occupied Housing Units with No Vehicles Available (#)	Occupied Housing Units with No Vehicles Available (%)	Occupied Housing Units with No Vehicles Available (#)	Occupied Housing Units with No Vehicles Available (%)	Change in Occupied Housing Units with No Vehicles Available (#)	Change in Occupied Housing Units with No Vehicles Available (PP)
	DP04	DP04	DP04	DP04	DP04	DP04	Calculation	Calculation
	451	455	231	803	231	803	AW7-A57	(AX7-AT7)*100
		Domain: Total Occupied Housing Units		Domain: Total Occupied Housing Units		Domain: Total Occupied Housing Units		Percentage Points
United States	10405375	9.0%	10468418	8.8%	10349174	8.3%	-56201	(0.70)
Illinois	509523	10.7%	519591	10.8%	526288	10.7%	16765	0.00
Charleston city, Illinois	699	8.9%	634	8.0%	653	9.1%	-46	0.20
Effingham city, Illinois	472	8.6%	341	6.5%	575	11.0%	103	2.40
Jacksonville city, Illinois	585	8.0%	710	9.9%	792	11.4%	207	3.40
Mattoon city, Illinois	812	10.3%	703	9.5%	714	8.9%	-98	(1.40)
Mount Vernon city, Illinois	864	13.3%	1051	15.6%	601	9.7%	-263	(3.60)
Rantoul village, Illinois	437	8.6%	466	9.4%	308	6.0%	-129	(2.60)

TOPICAL AREA	Home Value (Longitudinal)					Homes by Value Bracket (Current)							
YEAR Geo Name	2012 Median Home Value	2017 Median Home Value	2021 Median Home Value	2012-2021 Change in Median Home Value (\$)	2012-2021 Change in Median Home Value (%)	2021 Share of Homes Valued at less than \$50k (%)	2021 Share of Homes Valued \$50k-\$99k (%)	2021 Share of Homes Valued \$100k-\$149k (%)	2021 Share of Homes Valued \$150k-\$199k (%)	2021 Share of Homes Valued \$200k-\$299k (%)	2021 Share of Homes Valued \$300k-\$499k (%)	2021 Share of Homes Valued \$500k-\$999k (%)	2021 Share of Homes Valued at \$1 million or more (%)
	DP04	DP04	DP04	Calculation	Calculation	DP04	DP04	DP04	DP04	DP04	DP04	DP04	DP04
	699	355	355	BF7-BD7	BD7/BA7	895	899	903	907	911	915	919	923
	Domain: Owner-Occupied Units	Domain: Owner-Occupied Units	Domain: Owner-Occupied Units			Domain: Owner-Occupied Units	Domain: Owner-Occupied Units	Domain: Owner-Occupied Units	Domain: Owner-Occupied Units	Domain: Owner-Occupied Units	Domain: Owner-Occupied Units	Domain: Owner-Occupied Units	Domain: Owner-Occupied Units
United States	\$ 181,400	\$ 193,500	\$ 244,900	\$ 63,500	35.0%	6.2%	9.9%	11.3%	13.0%	20.1%	21.9%	13.6%	4.1%
Illinois	\$ 190,800	\$ 179,700	\$ 212,600	\$ 21,800	11.4%	5.9%	12.3%	13.6%	15.1%	22.8%	20.2%	8.2%	1.9%
Charleston city, Illinois	\$ 95,600	\$ 91,400	\$ 111,100	\$ 15,500	16.2%	10.4%	30.7%	29.8%	18.5%	5.6%	3.9%	0.9%	0.2%
Effingham city, Illinois	\$ 111,000	\$ 123,800	\$ 151,400	\$ 40,400	36.4%	4.7%	20.5%	23.7%	26.7%	18.3%	3.5%	1.7%	0.9%
Jacksonville city, Illinois	\$ 90,700	\$ 98,500	\$ 107,700	\$ 17,000	18.7%	10.6%	34.8%	26.5%	18.3%	6.1%	3.3%	0.4%	0.0%
Mattoon city, Illinois	\$ 79,700	\$ 82,500	\$ 82,700	\$ 3,000	3.8%	17.0%	47.6%	23.0%	8.8%	2.7%	0.3%	0.6%	0.0%
Mount Vernon city, Illinois	\$ 76,200	\$ 75,200	\$ 79,300	\$ 3,100	4.1%	27.8%	34.7%	15.5%	13.1%	5.2%	2.8%	0.4%	0.5%
Rantoul village, Illinois	\$ 82,100	\$ 88,600	\$ 89,700	\$ 7,600	9.3%	18.1%	41.9%	29.4%	5.2%	4.2%	1.3%	0.0%	0.0%

TOPICAL AREA										Costs by Tenure (Longitudinal)						
YEAR	2012	2012	2012	2017	2017	2017	2021	2021	2021							
Geo Name	Median Monthly Housing Costs - Owners w/Mortgage	Median Monthly Housing Costs - Owners w/out Mortgage	Median Monthly Housing Costs (Gross Rent) - Renters	Median Monthly Housing Costs - Owners w/Mortgage	Median Monthly Housing Costs - Owners w/out Mortgage	Median Monthly Housing Costs (Gross Rent) - Renters	Median Monthly Housing Costs - Owners w/Mortgage	Median Monthly Housing Costs - Owners w/out Mortgage	Median Monthly Housing Costs (Gross Rent) - Renters							
	DP04 795	DP04 851	DP04 1051	DP04 403	DP04 435	DP04 535	DP04 403	DP04 435	DP04 535							
	Domain: Total Housing Units with a Mortgage	Domain: Total Housing Units without a Mortgage	Domain: Occupied Units Paying Rent	Domain: Total Housing Units with a Mortgage	Domain: Total Housing Units without a Mortgage	Domain: Occupied Units Paying Rent	Domain: Total Housing Units with a Mortgage	Domain: Total Housing Units without a Mortgage	Domain: Occupied Units Paying Rent							
United States	1,559	449	889	1515	474	982	1697	538	1163	United States	138	89	274	8.9%	19.8%	0.3%
Illinois	1,727	556	877	1633	603	952	1781	681	1097	Illinois	54	125	220	3.1%	22.5%	0.3%
Charleston city, Illinois	1,032	441	631	967	424	648	1000	487	753	Charleston city, Illinois	-32	46	122	-3.1%	10.4%	0.2%
Effingham city, Illinois	975	394	537	974	423	577	1112	494	662	Effingham city, Illinois	137	100	125	14.1%	25.4%	0.2%
Jacksonville city, Illinois	1,032	428	619	960	408	680	1092	487	661	Jacksonville city, Illinois	60	59	42	5.8%	13.8%	0.1%
Mattoon city, Illinois	940	366	561	875	383	631	944	395	672	Mattoon city, Illinois	4	29	111	0.4%	7.9%	0.2%
Mount Vernon city, Illinois	938	402	596	939	380	623	962	534	786	Mount Vernon city, Illinois	24	132	190	2.6%	32.8%	0.3%
Rantoul village, Illinois	1,037	395	646	966	474	743	1019	495	846	Rantoul village, Illinois	-18	100	200	-1.7%	25.3%	0.3%

TOPICAL AREA													Cost Burden by Tenure (Longitudinal)			
YEAR	2012	2012	2012	2017	2017	2017	2021	2021	2021	2021	2012-2021	2012-2021	2012-2021	2012-2021	2012-2021	2012-2021
Geo Name	Share of Owner- Occupied Households w/Mortgage that are Cost- Burdened (30%+)	Share of Owner- Occupied Households w/out Mortgage that are Cost- Burdened (30%+)	Share of Renter- Occupied Households that are Cost- Burdened (30%+)	Share of Owner- Occupied Households w/Mortgage that are Cost- Burdened (30%+)	Share of Owner- Occupied Households w/out Mortgage that are Cost- Burdened (30%+)	Share of Renter- Occupied Households that are Cost- Burdened (30%+)	Share of Owner- Occupied Households w/Mortgage that are Cost- Burdened (30%+)	Share of Owner- Occupied Households w/out Mortgage that are Cost- Burdened (30%+)	Share of Renter- Occupied Households that are Cost- Burdened (30%+)	Change in Share of Owner- Occupied Households w/Mortgage that are Cost- Burdened (30%+) (PP)	Change in Share of Owner- Occupied Households w/out Mortgage that are Cost- Burdened (30%+) (PP)	Change in Share of Renter- Occupied Households that are Cost- Burdened (30%+) (PP)	Change in Share of Owner- Occupied Households w/Mortgage that are Cost- Burdened (30%+) (PP)	Change in Share of Owner- Occupied Households w/out Mortgage that are Cost- Burdened (30%+) (PP)	Change in Share of Renter- Occupied Households that are Cost- Burdened (30%+) (PP)	Change in Share of Renter- Occupied Households that are Cost- Burdened (30%+) (PP)
	DP04 895 + 903	DP04 967 + 975	DP04 1111 + 1119	DP04 1027 + 1031	DP04 1063 + 1067	DP04 1135 + 1139	DP04 1027 + 1031	DP04 1063 + 1067	DP04 1135 + 1139	Calculation (CK7 - CE7)*100	Calculation (CL7 - CF7)*100	Calculation (CM7 - CG7)*100	Calculation (CK7 - CE7)*100	Calculation (CL7 - CF7)*100	Calculation (CM7 - CG7)*100	Calculation (CK7 - CE7)*100
	Domain: Total Housing Units with a Mortgage	Domain: Total Housing Units without a Mortgage	Domain: Occupied Units Paying Rent	Domain: Total Housing Units with a Mortgage	Domain: Total Housing Units without a Mortgage	Domain: Occupied Units Paying Rent	Domain: Total Housing Units with a Mortgage	Domain: Total Housing Units without a Mortgage	Domain: Occupied Units Paying Rent	Percentage Points	Percentage Points	Percentage Points	Percentage Points	Percentage Points	Percentage Points	Percentage Points
United States	36.8%	15.5%	52.1%	29.5%	14.0%	50.6%	27.2%	13.3%	49.4%	(9.6)	(2.2)	(2.7)	(9.6)	(2.2)	(2.7)	(2.7)
Illinois	38.1%	16.9%	51.4%	29.8%	16.1%	49.2%	26.4%	15.2%	47.0%	(11.7)	(1.7)	(4.4)	(11.7)	(1.7)	(4.4)	(4.4)
Charleston city, Illinois	28.6%	11.5%	70.0%	18.8%	11.5%	62.2%	24.7%	16.0%	54.2%	(3.9)	4.5	(15.8)	(3.9)	4.5	(15.8)	(15.8)
Effingham city, Illinois	26.2%	10.9%	32.8%	20.0%	8.4%	35.0%	13.0%	11.7%	30.8%	(13.2)	0.8	(2.0)	(13.2)	0.8	(2.0)	(2.0)
Jacksonville city, Illinois	21.7%	9.6%	46.3%	28.0%	7.2%	48.7%	25.2%	11.8%	43.1%	3.5	2.2	(3.2)	3.5	2.2	(3.2)	(3.2)
Mattoon city, Illinois	22.6%	11.9%	47.6%	22.1%	13.1%	43.5%	15.1%	15.7%	42.6%	(7.5)	3.8	(5.0)	(7.5)	3.8	(5.0)	(5.0)
Mount Vernon city, Illinois	31.9%	15.1%	46.2%	30.7%	11.7%	50.2%	22.3%	13.6%	41.3%	(9.6)	(1.5)	(4.9)	(9.6)	(1.5)	(4.9)	(4.9)
Rantoul village, Illinois	37.8%	14.5%	41.1%	21.9%	17.7%	56.4%	33.3%	18.0%	47.9%	(4.5)	3.5	6.8	(4.5)	3.5	6.8	6.8

APPENDIX IV | COMMUNITY NEEDS ASSESSMENT HANDOUT

MATTOON, IL

COMMUNITY NEEDS ASSESSMENT SURVEY RESULTS

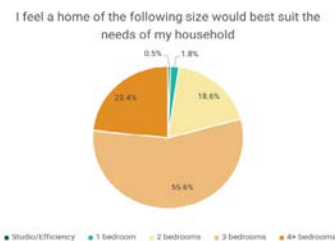
This handout presents the results of resident responses to the Mattoon Community Needs Assessment Survey conducted by the City of Mattoon and the Illinois Housing Development Authority between May 2023 and January 2024. In total, the survey captured 564 respondent opinions on various areas of community development. This document presents highlights from each survey category, focusing specifically on questions with the most divergent responses. Of the survey's total respondents, 501 (92%) said that they live in the City of Mattoon.

COMMUNITY CHARACTERISTICS

HOUSING

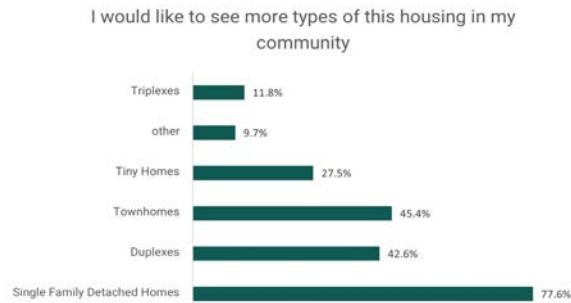
59.0% of respondents in Mattoon disagree that housing in their community is affordable to households making a variety of incomes, only **24.9%** of respondents agree or strongly agree.

51.4% of total respondents disagree that Mattoon's housing is in good condition, while only **22.0%** agree.

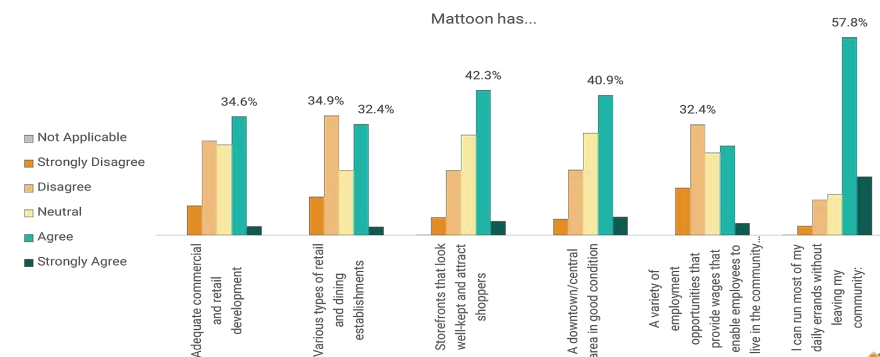


18.2% of respondents agree that different types of housing opportunities are readily available in Mattoon. However, **42.8%** disagree.

55.1% of Mattoon respondents disagree that housing costs in their community are affordable. Only **26.9%** of respondents agree.



ECONOMY



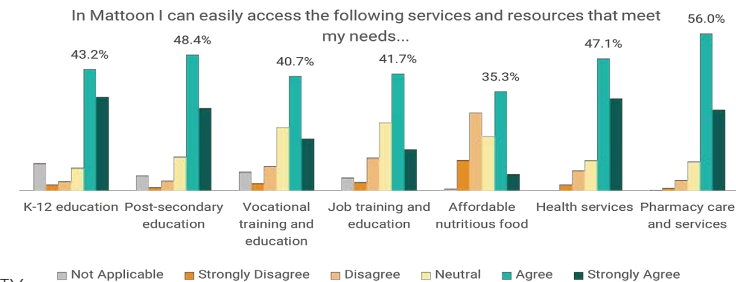
COMMUNITY NEEDS ASSESSMENT SURVEY: CITY OF MATTOON



EDUCATION AND WELLNESS

Respondents most **agree** that their community has the following opportunities and services that meet its needs:

- BANKING SERVICES** (90.4%)
- PHARMACY CARE AND SERVICES** (84.8%)
- HEALTH SERVICES** (79.9%)



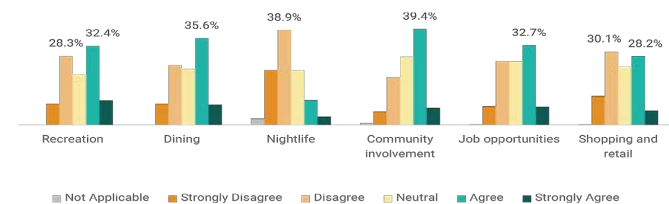
MOBILITY

Almost half of Mattoon respondents agree that their community has good visibility in public spaces that allows them to feel safe (**47.2%**) with **25.7%** disagreeing.

37.7% of respondents disagree that their neighborhood is walkable, and **43.0%** of respondents agree that their neighborhood is easily traveled by bicycle.

COMMUNITY ENGAGEMENT AND INITIATIVES

Mattoon has exciting opportunities for...



60.5% of respondents agree that Mattoon is working to create a positive future for its downtown.

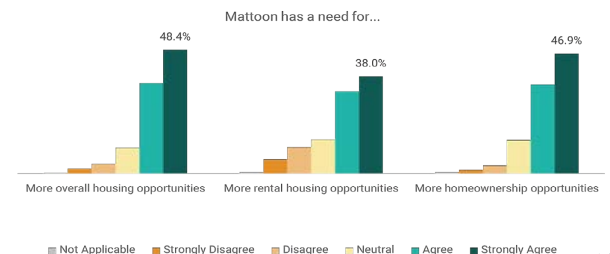
58.5% of respondents agree that they are excited by the changes and plans they feel are happening in Mattoon.

48.7% of respondents agree that they are interested in the opportunity to provide feedback to leaders.

COMMUNITY INPUT

DEVELOPMENT NEEDS

AFFORDABLE HOUSING
RETAIL/DINING
RECREATION
YOUTH ACTIVITIES
SIDEWALKS/PATHS
NIGHTLIFE



COMMUNITY NEEDS ASSESSMENT SURVEY: CITY OF MATTOON



APPENDIX V | COMMUNITY NEEDS ASSESSMENT FULL RESULTS

Total Survey Responses = 564		HOUSING										
LIKERT SCALE QUESTIONS ONLY	Different types of housing opportunities are readily available in Mattoon	I would like to see more types of this housing in my community:	Other - I would like to see more types of this housing in my community:	I feel that a home of the following size would best suit the needs of my household:	Is in good condition	Is available for the elderly	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:
PERCENTAGES												
Not Applicable	0.0%	0.0%	0.0%	0.0%	0.2%	2.9%	0.2%	0.5%	0.5%	0.2%	0.4%	1.6%
Strongly Disagree	0.0%	0.0%	0.0%	0.0%	10.9%	7.9%	2.0%	5.5%	1.4%	16.3%	16.2%	7.0%
Disagree	42.8%	0.0%	0.0%	0.0%	40.5%	33.0%	3.8%	10.3%	3.2%	42.8%	38.9%	25.2%
Neutral	20.9%	0.0%	0.0%	0.0%	26.4%	32.1%	10.2%	13.4%	13.2%	15.9%	17.6%	19.1%
Agree	18.2%	0.0%	0.0%	0.0%	18.8%	20.4%	35.5%	32.3%	34.8%	19.9%	23.0%	37.9%
Strongly Agree	0.0%	0.0%	0.0%	0.0%	3.2%	3.8%	48.4%	38.0%	46.9%	5.0%	3.9%	9.1%
RESPONSE RATE	98.6%	94.9%	7.4%	99.1%	99.3%	99.3%	98.9%	99.5%	99.5%	99.1%	99.5%	99.1%

Total Survey Responses = 564	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
PERCENTAGES							
Not Applicable	0.0%	0.0%	0.0%	0.4%	1.8%	3.6%	0.2%
Strongly Disagree	5.5%	4.5%	6.3%	9.1%	7.2%	35.9%	0.9%
Disagree	25.4%	21.2%	18.2%	28.6%	24.9%	34.1%	3.0%
Neutral	24.5%	27.1%	18.4%	25.8%	23.1%	16.7%	7.9%
Agree	40.0%	42.4%	47.7%	31.1%	36.4%	8.6%	53.2%
Strongly Agree	4.6%	4.8%	9.5%	5.0%	6.6%	1.1%	34.8%
RESPONSE RATE	99.8%	99.5%	99.3%	99.1%	98.9%	98.8%	98.9%

Total Survey Responses = 564		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 enable employees to live	I can run most of my daily errands without leaving my community:	
PERCENTAGES							
Not Applicable	0.0%	0.0%	0.2%	0.0%	0.0%	0.2%	
Strongly Disagree	8.7%	11.2%	5.2%	4.8%	13.8%	2.7%	
Disagree	27.5%	34.9%	18.9%	19.1%	32.4%	10.3%	
Neutral	26.5%	18.9%	29.3%	29.8%	24.2%	11.9%	
Agree	34.6%	32.4%	42.3%	40.9%	26.1%	57.8%	
Strongly Agree	2.7%	2.5%	4.1%	5.4%	3.6%	17.1%	
RESPONSE RATE	99.8%	99.5%	99.3%	99.3%	99.1%	99.5%	

Total Survey Responses = 564		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	There are enough public places for the community to gather:	
PERCENTAGES											
Not Applicable	9.8%	5.3%	6.8%	4.7%	0.7%	0.0%	0.2%	0.2%	6.4%	0.2%	
Strongly Disagree	2.1%	1.2%	2.7%	3.1%	10.9%	2.2%	0.9%	0.4%	1.8%	5.9%	
Disagree	3.4%	3.6%	8.7%	11.7%	27.8%	7.2%	3.8%	1.2%	6.6%	20.9%	
Neutral	8.2%	12.1%	22.6%	24.2%	19.4%	10.8%	10.4%	7.8%	22.6%	19.1%	
Agree	43.2%	48.4%	40.7%	41.7%	35.3%	47.1%	56.0%	57.2%	46.6%	45.9%	
Strongly Agree	33.3%	29.4%	18.5%	14.7%	5.9%	32.8%	28.8%	33.2%	16.0%	8.0%	
RESPONSE RATE	99.6%	99.6%	99.6%	98.8%	99.5%	98.9%	99.1%	99.8%	99.6%	99.3%	

Total Survey Responses = 564	ENGAGEMENT					
LIKERT SCALE QUESTIONS ONLY	Recreation	Dining	Nightlife	Community involvement	Job opportunities	Shopping and retail
PERCENTAGES						
Not Applicable	0.0%	0.0%	2.5%	0.7%	0.2%	0.2%
Strongly Disagree	8.6%	8.6%	22.5%	5.6%	7.6%	11.8%
Disagree	28.3%	24.5%	38.9%	19.6%	26.1%	30.1%
Neutral	20.7%	23.1%	22.5%	27.9%	25.9%	23.9%
Agree	32.4%	35.6%	10.2%	39.4%	32.7%	28.2%
Strongly Agree	10.0%	8.2%	3.4%	6.8%	7.5%	5.9%
RESPONSE RATE	99.5%	99.1%	99.3%	98.6%	99.8%	99.5%
Total Survey Responses = 564	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 /square area	I am excited by the changes and plans I see happening in my community:	I am aware of opportunities to provide feedback to my community's leaders:	I am interested in providing feedback to my community's leaders:
PERCENTAGES						
Not Applicable	1.1%	2.0%	0.7%	0.9%	0.7%	1.8%
Strongly Disagree	5.0%	2.5%	2.9%	2.7%	8.0%	1.4%
Disagree	17.6%	11.8%	9.5%	8.4%	31.6%	7.9%
Neutral	39.2%	32.0%	26.4%	29.4%	23.9%	40.1%
Agree	33.5%	46.8%	50.4%	44.9%	32.7%	38.7%
Strongly Agree	3.6%	5.0%	10.2%	13.6%	3.0%	10.0%
RESPONSE RATE	99.5%	99.3%	99.3%	98.8%	99.3%	98.9%

Local residence	Do you currently live in Mattoon?	Local employment	Do you currently work in Mattoon?	Housing Type Desired	I would like to see more types of this housing in my community:	Race/Ethnicity	What is your race/ethnicity?	Home Size	I feel a home of this size...
RESPONSES	562	RESPONSES	563	RESPONSES	535	RESPONSES	557	RESPONSES	559
Yes	501	Yes	516	Single_Family_Detached_Homes	415	White	528	Studio/Efficiency	3
No	61	No	47	Duplexes	228	Black_African_American	7	1 bedroom	10
PERCENTAGES		PERCENTAGES		Townhomes	243	Asian_Pacific_Islander	2	2 bedrooms	104
Yes	89.1%	Yes	91.7%	Tiny_Homes	147	Latinx_Hispanic	7	3 bedrooms	311
No	10.9%	No	8.3%	other	52		0	4+ bedrooms	131
RESPONSE RATE	99.6%	RESPONSE RATE	99.8%	Triplexes	63	other	13	PERCENTAGES	
				PERCENTAGES		PERCENTAGES		Studio/Efficiency	0.5%
				Single Family Detached Homes	77.6%	White	94.8%	1 bedroom	1.8%
				Duplexes	42.6%	Black/African American	1.3%	2 bedrooms	18.6%
				Townhomes	45.4%	Asian/Pacific Islander	0.4%	3 bedrooms	55.6%
				Tiny Homes	27.5%	Latinx/Hispanic	1.3%	4+ bedrooms	23.4%
				other	9.7%		0.0%	RESPONSE RATE	99.1%
				Triplexes	11.8%	Other	2.3%		
				RESPONSE RATE	94.9%	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	553	RESPONSES	564	RESPONSES	559
\$0-\$30,000	26	1 person	69	Other	34
\$30,001-\$60,000	119	2-4 people	427	City Government Website	37
\$60,001-\$100,000	194	5+ people	68	Community News letter	26
\$100,001 or higher	214	PERCENTAGES		Television	69
PERCENTAGES		1 person	12.2%	Radio	151
\$0-\$30,000	4.7%	2-4 people	75.7%	Newspaper	100
\$30,001-\$60,000	21.5%	5+ people	12.1%	Word of Mouth	362
\$60,001-\$100,000	35.1%	RESPONSE RATE	100.0%	Social Media	447
\$100,001 or higher	38.7%			PERCENTAGES	
RESPONSE RATE	98.0%			Other	6.1%
				City Government Website	6.6%
				Tourism Email	4.7%
				Television	12.3%
				Radio	27.0%
				Newspaper	17.9%
				Word of Mouth	64.8%
				Social Media	80.0%
				RESPONSE RATE	99.1%

APPENDIX VI | IHDA PROGRAMS AND RESOURCES HANDOUT

ACCESSING IHDA'S RESOURCES AND PROGRAMS



FOR PROSPECTIVE HOMEOWNERS

DOWN PAYMENT ASSISTANCE	Website:		Next Steps:	
	IHDA ACCESS		Find an IHDA lender to contact at: https://www.ihdamortgage.org/lenders	
		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	
EDUCATION	Website:		Next Steps:	
	FINANCIAL LITERACY AND PRE-PURCHASE COUNSELING		Contact a participating housing counselor near you (link provided to the left)	
		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	

FOR CURRENT HOMEOWNERS

MODIFICATIONS & IMPROVEMENTS	Website:		Next Steps:	
	HOME REPAIR AND ACCESSIBILITY PROGRAM (HRAP)		Contact a HRAP administrator in your area (https://www.ihda.org/wp-content/uploads/2024/02/HRAP_Public-Facing_Information2023-02-06.pdf)	
		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/	
		Allows eligible homeowners to address home maintenance needs that were delayed and exacerbated due to the COVID-19 pandemic. Eligible repairs will maintain the habitability of the home and prevent homeowner displacement.		Contact a HAFHR administrator in your area (https://www.ihda.org/wp-content/uploads/2024/02/Public-List-2.14.24.pdf)
		ILLINOIS HOMEOWNER ASSISTANCE FUND HOME REPAIR PROGRAM (HAFHR)		

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/	

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	



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/	<p>Submit an intake form: https://www.ihda.org/community-revitalization-technical-assistance-intake/</p> <p>or</p> <p>Email Revitalization@IHDA.org</p>
	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/	<p>or</p> <p>Email Revitalization@IHDA.org</p>
	ILLINOIS HOMEOWNER ASSISTANCE FUND HOME REPAIR PROGRAM (HAFHR)	Allows eligible homeowners to address home maintenance needs that were delayed and exacerbated due to the COVID-19 pandemic. Eligible repairs will maintain the habitability of the home and prevent homeowner displacement.		

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/	<p>Email Info@ILHousingBlueprint.org</p>
--------------------	----------------------------	--	---	--

APPENDIX VII | CITY OF MATTOON'S LOCAL PLANS



City of Mattoon Comprehensive Plan • 4 Our Vision for Mattoon



The vision provides a vision for identifying the specific goals and objectives needed to meet the City of Mattoon in the direction of implementation. Together, the vision, mission, and goals and objectives help to create a framework for the ongoing business and public.

The vision statement that follows is a description of the City of Mattoon as the community desires to be in the future and a vision of a "mattoonville." The vision statement describes how the City has changed in the 10 years since the current Comprehensive Plan was adopted in 2003.

IN 2003...

The City of Mattoon offers residents of Mattoon a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities. The city is a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities. The city is a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities.

The City has been successful in its efforts to revitalize the historic downtown area, and to attract new businesses and residents to the city. The city has been successful in its efforts to revitalize the historic downtown area, and to attract new businesses and residents to the city. The city has been successful in its efforts to revitalize the historic downtown area, and to attract new businesses and residents to the city.

Mattoon continues to thrive on its vibrant historic and modern architecture, and on its mix of historic and modern amenities. The city is a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities. The city is a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities.

Residents of Mattoon continue to enjoy the City's vibrant historic and modern architecture, and its mix of historic and modern amenities. The city is a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities. The city is a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities.

Mattoon is a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities. The city is a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities. The city is a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities.

Public space, open space, and parks are a vital part of the City's vision for the future. The city is a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities. The city is a vibrant, historic town with a mix of historic and modern architecture, and a mix of historic and modern amenities.

IHDA and the City of Mattoon would like to acknowledge the contributions of all community residents, stakeholders, and organizations that offered engagement, knowledge, and resources to this planning process.

A special thank you to the following individuals for their participation:

Melissa McDaniel
Carlos Ortega
Mike Sullivan
Carolyn Cloyd
Todd Krost
Kathryn Mazard
Samuel Mazard
Gary Boske
Toby Ferris
Kirk Swensen
LaTasha Harris
Beth Lambdin
Trisha Bird

Jen Ingle
Rick Medearis
Kris Maleske
Barbara Wylie
Lakeland College GIS Program
Dr. Mike Rudibaugh
Jakob Reed
Preston Miller
Evie Rudibaugh
LaGene Rudibaugh

The 80+ community members who participated in the IHDA / Mattoon in Motion community meeting

CITY OF MATTOON

Rick Hall | Mayor
Kyle Gill | City Administrator
Alexander Benishek | Community Development and
Planning Director

mattoon.illinois.gov

IHDA COMMUNITY REVITALIZATION

Ashley Nicolas | Data Analyst
Becky Darling | Community Revitalization Planner
Kristopher Walton | Community Revitalization Planner
Amy Bashiti | Community Revitalization Services Manager
Clifford Bridgeman | Assistant Director, Planning Services
Monica Enriquez | Deputy Director, SPAR
Alan Quick | Managing Director, SPAR

www.ihda.org
revitalization@ihda.org