

Pregnant and Parenting While Homeless in Illinois

The Intersection of Maternal Child Health and Housing Insecurity:
supplementary materials
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Of Note:

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Policy Recommendations

To Support Pregnant and
Postpartum Persons and Their
Families

The Supplementary Recommendations included below are an extension of “Section 4: Legislative Activities Related to Housing in Illinois in 2023” of the report *Pregnant and Parenting While Homeless in Illinois: The Intersection of Maternal Child Health and Housing Insecurity*.

Everyone should remain educated and up-to-date on ways Illinois can meet the needs of pregnant and postpartum families experiencing housing instability. The below are Statewide recommendations on how resources could be directed to addressing the needs of pregnant and postpartum families experiencing housing instability in Illinois.

Policy Recommendations to Support Pregnant and Postpartum People and Families

1

Funds could be allocated to continue the Illinois Homeowner Assistance Fund (ILHAF).

Originally funded through the federal American Rescue Plan Act of 2021, the Illinois Homeowner Assistance Fund (ILHAF) provided more than \$246 million to help 13,730 Illinois homeowners impacted by the COVID-19 pandemic remain in their homes [80].

ILHAF provided up to \$60,000 to homeowners at risk of default, foreclosure, or displacement as result of a financial hardship caused by the COVID-19 pandemic [76]. Payments were made directly to the mortgage servicer, taxing body, or other eligible entity [75]. The average grant amount was \$17,988 per household and 69% of the funds went to historically marginalized areas throughout Illinois [75]. As of October 31, 2023, IHDA is no longer accepting applications [80].

The State Legislature could allocate funds to continue providing support through ILHAF to continue to help those at risk of losing their homes due to unanticipated hardship.

2

Public Housing Authorities could be required to develop and implement policies granting housing preferences to pregnant and postpartum persons and families.

In 2023, the State legislature passed Senate Bill 2005, which requires Public Housing Authorities to develop and implement policies granting housing preferences to veterans who are homeless [34].

The State legislature could pass a bill to grant similar housing preferences for pregnant and postpartum persons and families experiencing homelessness.

3

The Real Estate Transfer Tax (RETT) could create a dedicated revenue stream for permanent affordable housing.

Bring Chicago Home is working to restructure the Real Estate Transfer Tax (RETT), a one time tax on properties when they are sold, to create a dedicated revenue stream for permanent affordable housing [77]. Under the restructuring, a property sold for less than \$1 million would see a decrease [77].

Properties sold for more than \$1 million would see an increase [77]. The new tax is estimated to generate at least \$100 million every single year [77]. The referendum was voted down on 2024 ballot and did not pass.

If passed, some of the money created through the dedicated revenue stream could be used for permanent affordable housing reserved for pregnant and postpartum persons and families.

4

The Interagency Task Force on Homelessness could track the impact of housing efforts on pregnant and postpartum persons and families.

The Interagency Task Force on Homelessness should integrate data collection and measures of success for pregnant and postpartum persons and families into their evaluation of all housing efforts occurring across Illinois.