

ILNAHRO
**ILLINOIS &
INDIANA'S**
JOINT
Conference
AUGUST 6-8, 2025



George Guy, President

NATIONAL ASSOCIATION OF HOUSING & REDEVELOPMENT OFFICIALS

**2025 ILLINOIS & INDIANA'S
JOINT CONFERENCE**

ILNAHRO is eagerly anticipating the 2025 Illinois and Indiana Joint Conference in Rockford, Illinois! On August 6-8, 2025, George Guy, President of NAHRO, along with incoming Vice President, Sean Gilbert, will discuss the anticipated changes within public housing agencies, while simultaneously motivating us and providing the essential information we require to continue to operate at optimum levels!



ILNAHRO WELCOMES NATE TORTORA

ILNAHRO is pleased to welcome Nate Tortora, who serves as the Vice President of Legislative Affairs. In a constantly evolving landscape of affordable housing, ILNAHRO takes pride in its commitment to remain informed about policy changes and legislative matters.



**HUD, GINNE MAE, & KOREA HOUSING
FINANCE CORPORATION SIGN AGREEMENT
TO ADVANCE AFFORDABLE HOUSING &
STRATEGIC HOUSING FINANCE
CORPORATION**

The U.S. Department of Housing & Urban Development (HUD), Government National Mortgage Association (Ginnie Mae), and the Korea Housing Finance Corporation (KHFC) signed a memorandum of understanding to strengthen international cooperation in housing finance. For more information, visit the following link:
<https://www.hud.gov/news/hud-no-25-076>

Have you registered?
Would you like to be a sponsor?
Don't hesitate to reserve your seating today!
Visit www.ilnahro.org to register!

FROM THE PRESIDENT

Dr. Jackie L. Newman



On behalf of the entire ILNAHRO Board, please join me in welcoming and introducing our newest ILNAHRO Board member; Nathaniel (Nate) Tortora. Nate will serve the State of Illinois through the ILNAHRO Board as VP of Legislative Affairs replacing Dan Cruz who recently transitioned from this role.

Nate, is a strategic planner and public affairs professional with 17+ years of experience driving legislative and regulatory success. Adept at managing increasing responsibilities and aligning organizational goals with legislative strategies; Nate is a trusted advisor to executives, providing strategic guidance and fostering collaborative stakeholder relationships. He has proven expertise in crafting legislative strategies that influence policy outcomes and drive success. He is highly skilled in analyzing, interpreting, and influencing state and local legislation and regulatory activities to advance organizational priorities. Nate has exceptional communication skills, adept at creating impactful materials for advocacy, reporting, and stakeholder engagement. In addition, he is skilled at relationship management with elected officials, advocacy groups, and industry associations to advance public affairs initiatives. He has demonstrated success utilizing research and policy analysis to inform decision-making and developing innovative legislative solutions. Nate has proven himself to be adept at presenting complex information to diverse audiences to advance consensus, and drive support for organizational objectives.

Please join me in welcoming Nate to the ILNAHRO Board and thanking Dan Cruz for his contribution to the ILNAHRO Board and its membership in the space of legislative and policy education and advocacy. We look forward to continuing to serve our ILNAHRO membership well as we continue to advocate for meaningful affordable housing and community development policy and legislation on a State, Regional and National level.

ILNAHRO continues to monitor the Trump Administration FY26 Budget requests that would slash funding for HUD rental assistance programs by \$26.75 billion from the previous year, which is an unprecedented 43% cut and complete redesign of HUD rental assistance programs. The budget proposes to combine HUD programs to one State Rental Assistance Block Grant Program (SRABG) and would impact and be detrimental to the more than 4.4 million households with the lowest incomes, which includes families, people with disabilities, senior citizens and other who formerly experienced homelessness, not only find but maintain stable, affordable and accessible homes. Please stay tuned for ways in which you can advocate in the coming days and weeks ahead.

Finally, if you have not done so already, please register and plan to join me and the entire ILNAHRO Board; IN-NAHRO President, Kimberly Townsend and the IN-NAHRO Board in Rockford, Illinois August 6-8, 2025 for what promises to be timely discussions and updates on what is transpiring, changing and continuously evolving within the affordable housing and community development landscape.

Sincerely & Respectfully Submitted,
Jackie L. Newman
ILNAHRO President



Jeff du Manoir

FROM THE VICE PRESIDENT OF INTERNATIONAL AFFAIRS



Facilitated by the NAHRO's International Research and Global Exchanges Committee, 18 NAHRO Members and staff from across the US traveled to Ireland to attend the International Social Housing Festival, in Dublin. NAHRO members and staff delivered 3 presentations, covering US programs and policies, practices, and some lasting changes from our COVID response. It was a very busy event, with over 300 sessions and learning opportunities over 2.5 days. The NAHRO members also had the opportunity to visit the Housing Agency Ireland to discuss how the agency operates, and some of the unique funding models and practices within Ireland. The trip was preceded by a visit to Hyde Housing and the Housing Department for the London Borough of Southwark, where we collaborated and discussed housing supply, affordability, homelessness and digital solutions.

The next ISHF will be in Lisbon in 2027 and I know that the attendees this year are already contemplating the next.



NAHRO TRAININGS

Whether you are a seasoned professional or just starting out in housing and community redevelopment, we have trainings and certifications for you! Our priority is providing you with up-to-date and interactive trainings to improve your skills and enhance your career knowledge.

Please peruse our training catalog below to learn more about the services we offer and the topics they cover.

Visit the link below to get an itemized list of the trainings NAHRO has to offer today!

[NAHRO's Trainings](#)



TRUMP'S BUDGET REQUEST

Housing advocates worry states can't fill rental aid gaps if Trump cuts go through.

The Trump administration is pushing to reshape the federal housing safety net by slashing spending and shifting the burden of housing millions of people to states, which may be ill-equipped to handle the mission.

President Donald Trump's recent budget request to Congress for fiscal year 2026, a preliminary plan released in early May and known as "skinny" because a more robust ask will follow, outlines a 44% cut to the U.S.

Department of Housing and Urban Development, including a 43% reduction in rental assistance programs that support more than 9 million Americans.

Trump also wants to consolidate federal housing aid, which includes programs such as Housing Choice Vouchers and public housing, into block grants — or finite amounts of money that states would administer. The proposal also would cap eligibility for many aid recipients at two years, and significantly limit federal oversight over how states dole out housing aid to low-income, disabled and older renters.

The approach tracks suggestions outlined in the Heritage Foundation playbook known as Project 2025, in which first-term Trump advisers and other conservatives detailed how a second Trump term might look. The chapter on HUD recommends limiting a person's time on federal assistance and "devolving many HUD functions to states and localities."

To that end, Trump's new housing aid budget request would put states in charge, urging them to create new systems and removing federal regulatory certainty that residents, landlords and developers rely on for low-income housing.

TRUMP'S BUDGET REQUEST

continued

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Trump's request also proposes new rules, such as a two-year time limit on the receipt of Housing Choice Vouchers, formerly known as Section 8 vouchers, for households that do not include persons with disabilities or older adults. The vouchers, federal money paid directly to landlords, help eligible families afford rent in the private market.

Trump's allies call the changes responsible, while detractors worry about rising homelessness among those who now receive aid.

Among the nearly 4.6 million households receiving HUD housing assistance in the 2020 census, the average household was made up of two people, and the average annual income was just under \$18,000, according to a department report last year.

In testimony to Congress this month about the proposed fiscal 2026 budget, HUD Secretary Scott Turner said that HUD rental assistance is meant to be temporary, "the same way a treadmill facilitates the crossing of an obstacle."

"The block grant process will empower states to be more thoughtful and precise in their distribution and spending of taxpayer dollars," Turner said.

The current budget reconciliation package, the tax-and-spending bill named the One Big Beautiful Bill Act, doesn't address individual Housing Choice Vouchers or send federal housing aid back to states. However, it would offer tax credits to developers of affordable housing and expand areas that could qualify for additional favorable tax cuts. That bill passed the House and is now undergoing consideration in the Senate.

6 WAYS TO ADVOCATE



No matter where you live — whether you've advocated before or are just getting started — you have the power to influence housing policies and solutions to create large scale impact.

Jump in — here are six overarching practices to keep in mind as you advocate for adequate, affordable housing.

1. Learn.

You don't need to be an expert on housing, but it would benefit you to have a general understanding of your local housing issues, particularly as they pertain to the most underserved in your community.

Learn more about your community by following local news, signing up for relevant community newsletters, watching or attending meetings with elected officials, and following social media accounts that cover local issues.

2. Connect.

Start small. Reach out to your local representative or official by email, handwritten note or phone call. Simply introduce yourself and let them know that you care about adequate, affordable housing.

Introducing yourself to policymakers can be a powerful way to push housing higher up on their agenda.

6 WAYS TO ADVOCATE

continued

3. Share.

Everyone has a relationship with housing, and it can be impactful to share why housing is important to you. Share your housing story (what housing has meant to you or why you advocate for affordable housing) with friends, neighbors and local officials and invite them to share their story in return.

4. Join.

Find local organizations, like Habitat, already advocating for adequate, affordable housing in your community. Existing housing groups and coalitions can facilitate events, help shape policy priorities and connect you with community members with similar interests.

5. Mobilize.

Encourage your friends, family and neighbors to join in your efforts for adequate, affordable housing. More housing advocates taking action means more and better housing policies.

6. Celebrate and reflect.

Meaningful change can often take time. Remember to pace yourself and cherish every win — big or small — along the way. If wins are slow to come, reflect on the relationships you've built through advocacy within your community and know that every action you take is a step in the right direction.

AFFORDABLE HOUSING

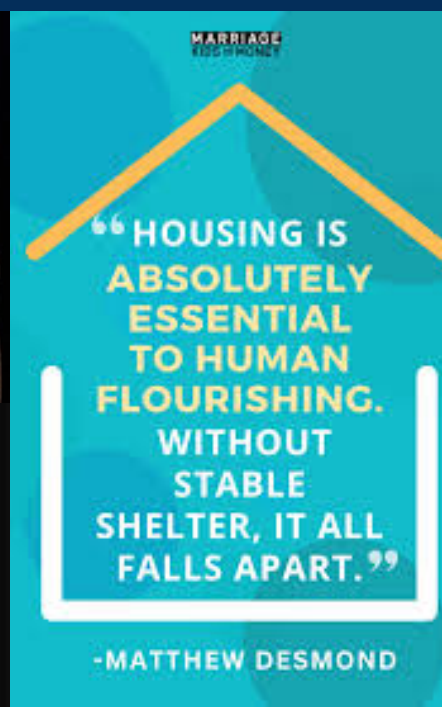
“Housing is one of our most basic human needs and perhaps our biggest blind spot.”

- Esther Sullivan,
TEDxMileHigh Speaker



Public housing is more than just a place to live, public housing programs should provide opportunities to residents and their families.

— Carolyn McCarthy —



“The question is not why should we build better quality housing; the question is why shouldn’t we?”

Bomee Jung

YOU WANT TO BE HERE!



ILLINOIS & INDIANA'S JOINT

Conference

AUGUST 6-8, 2025

Rockford, Illinois



NATIONAL ASSOCIATION OF HOUSING & REDEVELOPMENT OFFICIALS

It's a Housing Affair!

Have you gotten a glimpse of what will be taking place at the 2025 Illinois & Indiana Joint Conference in Rockford, Illinois?

- Tax Credit Understanding
- Effective Leadership
- Grievance Processes
- Section 3 Compliance
- Using ChatGPT
- What Landlords Are Looking For
- Understanding Background Checks
- & So Much More!

We invite you to be a part of this transformative housing experience today! Are you looking to be a sponsor or a vendor? The process is unbelievably simple! Simply click on [2025 Joint Conference IL/IN NAHRO](#) for individual registration and for vendor registration, you can click on [2025 Vendor/Sponsor](#)! This event will be taking place at the Holiday Inn in Rockford, Illinois. To make your hotel reservations now, you may click [Kid-Friendly Hotel in Rockford, IL | Holiday Inn Rockford\(IL-90&Rt 20/State St\)](#). Get registered today and join the housing affair!

The 2025 Illinois & Indiana Joint Conference Welcomes Gabriel Smith, NAHRO'S Legislative Affairs Manager



According to Gabriel Smith, Legislative Affairs Analyst at the National Association of Housing and Redevelopment Officials (NAHRO), lawmakers agree on the urgency of the housing crisis and the need to expand access to affordable housing, but remain divided on the level of federal investment needed to meet demands at the state and local levels. Come and hear how Gabriel Smith gives guidance on how these affairs and more should be handled!



www.ilnahro.org

NATIONAL HOMEOWNERSHIP MONTH



June is National Homeownership Month, a time to celebrate the benefits of owning a home and to encourage more people to achieve the dream of homeownership. It's a month dedicated to recognizing the stability, financial security, and community connections that homeownership can provide.

Here's a more detailed look:

What it is: National Homeownership Month is an annual observance, typically celebrated throughout the month of June, that highlights the positive impacts of owning a home.

Why it matters: Homeownership is often seen as a cornerstone of the American Dream, offering not just a place to live, but also a source of wealth building, financial stability, and community involvement.

How it's celebrated:

- Reflecting on the benefits: Taking time to appreciate the value homeownership has brought to one's own life.
-
- Connecting with resources: Seeking out information and support from real estate professionals, lenders, and housing counselors to learn about the path to homeownership.
-
- Educating potential buyers: Sharing knowledge about the homebuying process and available resources.
-
- Supporting community initiatives: Volunteering with organizations that help people access affordable housing.
-
- Organizing events: Hosting housing fairs, workshops, and community forums.
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Historical Context: National Homeownership Week began in 1995 under President Clinton and was expanded to a month-long observance in 2002 by President George W. Bush.

NEWS YOU CAN USE

HUD Secretary Grilled on Proposed Cuts



WASHINGTON -- U.S. Rep. Steve Womack, R-Ark., understands the Trump administration's interest in reducing federal spending, yet he cautions against proposed cuts within the Department of Housing and Urban Development affecting federal support for housing programs nationwide.

Womack, of Rogers, and fellow appropriators in the House of Representatives pressed Housing and Urban Development Secretary Scott Turner last Tuesday on the White House's budget request for the next fiscal year, which suggests a 51% cut to the department's budget authority. Turner's appearance before the House Appropriations Committee's subcommittee handling transportation and housing issues came nearly two months after Womack hosted the secretary in Northwest Arkansas to discuss housing issues in the Natural State.

Womack leads the House Appropriations Subcommittee on Transportation, Housing and Urban Development.

"HUD's programs should work better for the American people," Womack told Turner during the hearing. "You and I have discussed how there is fat to cut at HUD, but if we cut too deep and if we cut too fast, HUD's programs will not serve the communities you and I have pledged to help."

Under the plan, the Department of Housing and Urban Development's total budget authority would drop from \$87.4 billion in the current fiscal year to \$42.8 billion starting in October.

The department would eliminate support for several programs, including the Community Development Block Grant program providing local and state governments with funds for economic development, as well as housing assistance for vulnerable populations, such as low-income families, older Americans and persons with disabilities.

"To state the obvious, this is a significant reduction in the discretionary budget authority for the department," Womack said.

Womack referenced Turner's April visit to Northwest Arkansas during his opening remarks; as part of the visit, Womack and Turner held a roundtable with local Community Development Block Grant stakeholders. Arkansas Gov. Sarah Huckabee Sanders joined Womack and Turner on a visit to Fayetteville Housing Authority's Hillcrest Towers, which offers apartments for Arkansans with disabilities and people aged 55 and older.

"You heard in April in my district many Arkansans are struggling to afford the rising costs of housing.

NEWS YOU CAN USE

HUD Secretary Grilled on Proposed Cuts

continued



Of course, it's not unique to Northwest Arkansas," the congressman said.

"This is why HUD's impact is felt in every district," he added. "Through its rental assistance programs, HUD ensures that the poor, veterans, the elderly and those with disabilities can live with dignity."

The spending previously meant for the department's programs would go toward supporting a new State Rental Assistance Program; the department would administer \$36.2 billion in block grants for states to provide unique assistance programs addressing their needs.

According to the department's explanation of its budget request, it would allocate funding to states based on occupied housing units with terms ensuring older and disabled individuals receive assistance. The explanation does not provide details about the formula, instead stating the secretary will be responsible for developing the plan.

Turner said the new program would better allow states to address their housing needs and draft unique approaches to best administer rental assistance. He further stressed the department will work with states on implementing plans to ensure vulnerable populations can access housing assistance.

"The way that we've been going about serving the American people from a HUD perspective is no longer good enough," he explained. "The goal here is to not serve less Americans; the goal here is to serve Americans better."

Rep. Jim Clyburn, D-S.C., said the department's lack of details concerning the State Rental Assistance Program's formula for administering block grants is worrisome given the suggested spending reductions to support the new program.

"If you tell me HUD has been ineffective, do you cure ineffectiveness by refocusing or do you cure it by eliminating?" he asked.

Womack described the proposed program as a "substantial change from business as usual." He also acknowledged the department's lack of details explaining how the State Rental Assistance Program would function.

"I support reforms that promote work, reduce dependency and give states and local governments more control, but I want to ensure that we're not creating gaps that could lead to increased homelessness or hardship for vulnerable populations," the congressman told Turner.

NEWS YOU CAN USE

HUD Secretary Grilled on Proposed Cuts



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NEWS YOU CAN USE

HUD Secretary Grilled on Proposed Cuts

continued



The House Financial Services Committee and the Senate Banking Committee would need to consider the state block grant initiative's creation; both committees have legislative jurisdiction over the Department of Housing and Urban Development.

Rep. French Hill, R-Ark., chairs the House committee. The Little Rock congressman has called on the department's acting inspector general to investigate the agency's intervention in addressing problems with Central Arkansas Housing Corp. and Little Rock's housing authority body.

Alex Thomas

Alex Thomas has served as the Washington Correspondent for the Arkansas Democrat-Gazette since November 2022. He also produces "Arkies in the Beltway," a weekly podcast covering national politics and the Arkansans involved in public policy debates.

FACT VS. MYTH



Many misconceptions surround Federal Housing Administration (FHA)-insured mortgages, often making the homebuying process more confusing than it needs to be. Knowing what's fact and what's fiction can help buyers make informed decisions. Here we set the record straight about how FHA-insured mortgages can help American homebuyers:

- Myth 1: You can only purchase a single-family residence with an FHA-insured mortgage loan.
- Truth is, there are many types of properties that are eligible for FHA insurance. These include single-family homes, 2-4-unit properties, condos, townhomes, modular, and manufactured homes that meet FHA property requirements for structural soundness, safety, and livability.
- Myth 2: FHA-insured mortgage loans require a higher down payment than conventional loans.
- FHA's minimum required investment can be lower than most conventional loans, as it is only 3.5% in most cases. And that 3.5% minimum required investment may come from various acceptable sources, such as borrower's own funds, gifts, second mortgages, and grants through various downpayment assistance programs.
- Myth 3: FHA requires perfect credit and high credit scores.

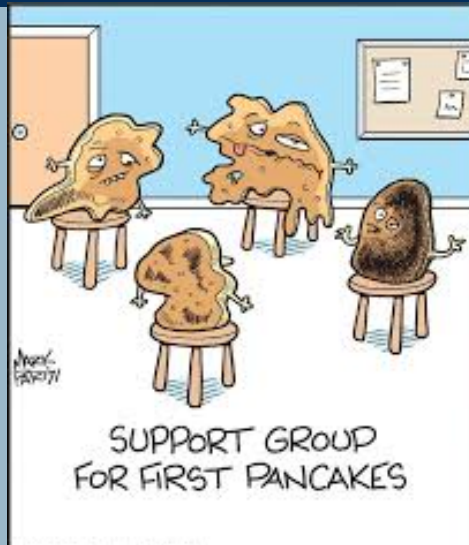
FACT VS. MYTH



- FHA-insured mortgages have a lower minimum credit score requirement than most conventional mortgages.
- Myth 4: Income from non-taxable or self-employment is not allowed.
- Not true! Borrowers can qualify for an FHA-insured mortgage using income from their salaries, commissions, self-employment, secondary employment, pensions, social security benefits, and other non-taxable income to meet their income verification documentation requirements.
- Myth 5: FHA does not insure mortgages for properties with accessory dwelling units (ADU).
- FHA allows homebuyers to purchase properties with an ADU, which allows for inclusion of rental income, thereby increasing the supply of housing in a community. This enables more first-time buyers, seniors, and families to leverage the power of ADUs to enhance the generational wealth building potential of homeownership.
- Myth 6: FHA only insures loans for HUD subsidized or affordable housing projects.
- FHA insures billions of dollars of commercial loans for market rate multifamily apartments, assisted living facilities, nursing homes, and hospitals across the county. These projects provide much needed housing and care to everyday Americans.



COMEDY CENTRAL



"Why didn't the skeleton go to school? His heart wasn't in it!"
"What do you call a pig that does karate? A pork chop!"



MORE NEWS YOU CAN USE

Chamber Hosts Leaders on Washington D.C. Fly-In

The Greater Springfield Chamber of Commerce and the Springfield Sangamon Growth Alliance recently hosted their annual Washington D.C. Fly-In. Sixteen community leaders participated in meetings with our entire Congressional Delegation to share updates on current initiatives and explore opportunities for future collaboration with the federal government. The group met with Senators Durbin and Duckworth, as well as Representatives Budzinski, LaHood, and Miller. This important advocacy event strengthens our ongoing partnership with federal lawmakers and reinforces our shared commitment to advancing the region's growth and success.



ILNAHRO LEADERSHIP



Deb Alfredson,
**Vice President of Housing
& Poster Contest**

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