

Welcome to our 2015 Annual Conference

**HOUSING
MATTERS!**



A stronger Illinois begins at home

NOVEMBER 5 & 6, 2015

**DoubleTree by Hilton
Bloomington, Illinois**

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ENGAGE

Making the world a better place begins with getting involved in it. State Farm® proudly supports Housing Action's Annual Housing Matters Conference and your work to bring people together to build a stronger community and brighter future.

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November 5, 2015

Welcome to Housing Action Illinois' 2015 **Housing Matters!** Conference. This has been an intense year for all of us as we work to create, preserve, and provide quality affordable housing and shelter. Looming over all of our efforts is the state budget impasse, which continues to affect the resources we have to provide critical services to families and communities in need. Despite this, we at Housing Action remain committed to providing the means through which we can learn together, support each other, and raise our collective voices about the need to meet Illinois' critical affordable housing needs.

During the next two days, we hope you will take advantage of the diverse plenaries and workshops we have planned to acquire new information and make new friends who can help you advance your missions. Ralph Martire from the Center for Tax and Budget Accountability gets our conference started with a discussion on the state budget situation and options for restoring Illinois to fiscal health.

We then move into separate workshop tracks, each specifically designed for different sectors within the broader affordable housing and homeless prevention field. We are particularly pleased this year to be able to continue our Organizational Leadership track. With the generous support of Midland States Bank, this track will assist nonprofit leaders to understand the keys to successful succession planning and how the Community Reinvestment Act and fair lending requirements can strengthen partnerships with banks to serve community development and lending needs throughout Illinois. Midland States also generously provided scholarship funds, as did other sponsors, in order to make it possible for many organizational leaders to attend this year's conference.

A conference like this requires an enormous amount of planning and support and would not be possible without the assistance of many people and organizations, including: Laurie Peterson from PNC, and a Housing Action Illinois Board member as well as Conference Planning Chairperson; the speakers and presenters who donate their time and expertise; and all of our sponsors, in particular State Farm, JPMorgan Chase, and Midland States Bank, our Platinum Sponsors. Thank you for your support!

Best Regards,



Sharon K. Legenza
Executive Director

EVENT FLOORPLAN



TABLE OF CONTENTS

Event Floorplan	4
Conference Schedule	6
General Sessions	8
Public Policy Advocacy Workshops	9
Ending Homelessness Workshops	10
Affordable Housing Development and Management Workshops	11
Housing Counseling Workshops	12
Organizational Leadership Workshops	13
Board of Directors and Staff	14
About Us	15
Member Organizations	16
Become a Member of Housing Action Illinois!	17
Supporters	20

CONFERENCE SCHEDULE

THURSDAY, NOVEMBER 5

- 9:00 A.M. **REGISTRATION & CONTINENTAL BREAKFAST** **(PRE-FUNCTION AREA)**
- 10:00 A.M. **WELCOME AND OPENING PLENARY SESSION** **(BRICKYARD I AND II)**
State Budget Update with Ralph Martire, Center for Tax and Budget Accountability
- 11:30 A.M. **ANNUAL MEMBERSHIP MEETING AND LUNCHEON** **(BRICKYARD I AND II)**
- 1:00 P.M. **WORKSHOP SESSION I**
- Using the Community Reinvestment Act to Promote Stable Housing and Community Revitalization Efforts Statewide (Part 1) **(BRICKYARD III)**
 - Statewide Referral Network: Work to Date and Moving Forward **(BRICKYARD IV)**
 - National Housing Trust Fund Implementation: Everything You Need To Know and Do **(BRICKYARD V)**
 - Building Assets: Community Models for Wealth Building **(BRICKYARD VI)**
- 2:30 P.M. **BREAK**
- 2:45 P.M. **WORKSHOP SESSION II**
- Opportunities for Equitable Community Economic Development through Bank and Community Development Organization Collaboratives **(BRICKYARD III)**
 - Strengthening Housing Security Through Preventing Evictions **(BRICKYARD IV)**
 - Placemaking **(BRICKYARD V)**
 - Should I Sign The Lease: Legal Rights and Pitfalls for Renters **(BRICKYARD VI)**
- 4:15 P.M. **BREAK**
- 4:30 P.M. **KEYNOTE ADDRESS** **(BRICKYARD I AND II)**
Telling Stories—How to Create (and Share) Compelling Narratives with Anne Ford and Adam Ballard
- 5:30-7:30 P.M. **RECEPTION** **(PRE-FUNCTION AREA)**

FRIDAY, NOVEMBER 6

8:15 A.M. **REGISTRATION AND CONTINENTAL BREAKFAST** **(PRE-FUNCTION AREA)**

9:00 A.M. **WORKSHOP SESSION III**

- Disparate Impact and Affirmatively Furthering Fair Housing: Implications for Education and Advocacy **(BROOKRIDGE)**
- Fair Lending: Ensuring Fair Housing and Equal Access to Credit **(BRICKYARD III)**
- Zero: 2016 Participant Roundtable **(BRICKYARD IV)**
- Beyond Green Buildings: How Climate Change Will Affect Housing Development **(BRICKYARD V)**
- Counselors and Attorneys: Working Together to Benefit Homeowners **(BRICKYARD VI)**

10:30 A.M. **BREAK**

10:45 A.M. **WORKSHOP SESSION IV**

- Successful Succession Planning **(BRICKYARD III)**
- Supportive Housing: Choosing the Model that Works Best for Your Community **(BRICKYARD IV)**
- Affirmative Marketing Plans for Multifamily Properties **(BRICKYARD V)**
- 2016: The State of Federal and State Housing Counseling **(BRICKYARD VI)**

12:15 P.M. **LUNCH** **(BRICKYARD I AND II)**

12:30 - 2:00 P.M. **CLOSING PLENARY SESSION** **(BRICKYARD I AND II)**

Collaborations—Be a Part of What’s Working in Illinois

GENERAL SESSIONS

Opening Plenary Session: State Budget Update with Ralph Martire

The state budget impasse is hurting the ability of nonprofits to provide safety net services in a wide variety of areas, including the services that are key components of efforts to end homelessness: assisting families experiencing a temporary crisis with homelessness prevention resources; providing emergency shelter to people who are homeless; and operating permanent supportive housing.

To talk about how this situation came to pass and what the most responsible options are to restore Illinois to fiscal health, we're glad to welcome Ralph Martire, Executive Director of the Center for Tax and Budget Accountability. Ralph is a distinguished lecturer on public policy for Roosevelt University and has taught fiscal policy seminars for various universities and the International Fulbright Scholar Program. He has received numerous awards for his work on education policy reform, including the 2007 Champion of Freedom Award, presented by the Rainbow PUSH Coalition to individuals whose professional work embodies Dr. Martin Luther King, Jr.'s, commitment to equal educational opportunities.

After Ralph's presentation and some questions from the audience, we will discuss our collective and individual responses to the budget impasse to date, and what we can do in the future to advocate for a responsible budget.

Time and Location: Thursday, November 5 from 10:00 – 11:30 a.m. **(BRICKYARD I AND II)**

Keynote Address: Telling Stories—How to Create (and Share) Compelling Narratives with Anne Ford and Adam Ballard

Any organization's story is the story of the people it serves," says Anne Ford, independent journalist, oral historian, and StoryCorps facilitator. But how do you capture those stories and make them compelling to a larger audience? During this session, Ford will discuss techniques for finding, documenting, and sharing the personal stories that make your organization unique. Joining Anne will be Adam Ballard from Access Living, who will describe the work they did in partnership with StoryCorps and the Disability Visibility Project to gather stories in celebration of the 25th Anniversary of the Americans with Disabilities Act.

Time and Location: Thursday, November 5 at 4:30 – 5:30 p.m. **(BRICKYARD I AND II)**

Closing Plenary Session: Collaborations—Be a Part of What's Working in Illinois

We all intuitively know that we can accomplish more together than alone. Although collaboration can be challenging, it has many rewards. Our closing plenary will focus on examples of how both sector-specific and cross-sector collaborations are working to renew communities and create better and more affordable housing opportunities for people throughout the state. This closing session will delve into what these collaborations are accomplishing, how they function (both the good and the road-bumps), and how you can get involved in a preexisting collaboration or begin one for your own community. Examples we will highlight include Continuums of Care for homeless service providers, community revitalization collaborative efforts funded by the Illinois Attorney General, and local public education and advocacy coalitions.

Moderator: Mary Anderson, Mission + Strategy

Speakers: Rickielee Benecke, LIFE Center for Independent Living; Deb Elzinga, HomeStart; Jennifer Hill, Alliance to End Homelessness in Suburban Cook County; Maria Ramos-Cuaya, Latino Policy Forum; Robin Snyderman, BRiCK Partners.

Time and Location: Friday, November 6 from 12:30 – 2:00 p.m. **(BRICKYARD I AND II)**

National Housing Trust Fund Implementation: Everything You Need to Know and Do (joint session w/Affordable Housing Development and Management)

Illinois will receive its first allocation of National Housing Trust Fund (NHTF) dollars in 2016. The NHTF is the first new federal housing production program since the HOME program was created in 1990 and the first new production program specifically targeted to extremely low income households since the Section 8 program was created in 1974. At this session, we'll provide advocates and developers with detailed information on what you need to know to prepare for the first NHTF allocation.

Speakers: Ed Gramlich, National Low Income Housing Coalition; Jennifer Novak Chan, Illinois Housing Development Authority; Andrea Traudt Inouye, Illinois Housing Council.

Time and Location: Thursday, November 5 from 1:00 – 2:30 p.m. **(BRICKYARD V)**

Strengthening Housing Security Through Preventing Evictions (joint session w/Ending Homelessness)

Reducing the number of evictions in Illinois would benefit tenants, landlords and the court system. This workshop will examine a variety of options to prevent rental housing evictions, as well as strategies people who have been evicted can use to best prepare themselves to successfully secure new housing. Attorneys representing tenants in eviction court and property managers deciding who they will rent to will share their experiences and expertise.

Speakers: Miles Bardell, Prairie State Legal Services; Kiowna Brown, PATH (Providing Access to Help); Mark Swartz, Lawyers' Committee for Better Housing; Bob Wahlgren, Equity Sharing Partners NFP.

Time and Location: Thursday, November 5 from 2:45 – 4:15 p.m. **(BRICKYARD IV)**

Disparate Impact and Affirmatively Furthering Fair Housing: Implications for Education and Advocacy

In recent months, two major developments in the area of fair housing have been the U.S. Supreme Court decision upholding the disparate impact standard to decide fair housing cases, and the release of the federal rule regarding Affirmatively Furthering Fair Housing. Our panel of speakers will review the details of both and discuss the implications for fair housing education and advocacy in local communities.

Speakers: Ed Gramlich, National Low Income Housing Coalition; Anne Houghtaling, HOPE Fair Housing Center; Brendan Saunders, Open Communities.

Time and Location: Friday, November 6 from 9:00 – 10:30 a.m. **(BROOKRIDGE)**

Supportive Housing: Choosing the Model that Works Best for Your Community (joint session w/Ending Homelessness)

"What are examples of supportive housing and what will work best in my community?" are two of the most commonly asked questions by the housing development, investment, and service provider communities. There are surprisingly a variety of models of supportive housing that create integrated, community-based housing options for vulnerable populations with disabilities. As developers, property owners, and service providers help communities to respond to the increasing demand for housing for special needs populations there are remaining questions and concerns about creating successful and sustainable integrated developments. This session will create dialogue on integration, the basics of quality supportive housing and highlight state-wide needs, and provide an overview of six models of supportive housing, including information on ownership, partnerships, and operations; integration strategies; supportive services; and financing.

Speaker: Betsy Benito, CSH.

Time and Location: Friday, November 6 from 10:45 a.m. – 12:15 p.m. **(BRICKYARD IV)**

ENDING HOMELESSNESS WORKSHOPS

Statewide Referral Network: Work to Date and Moving Forward

Through the Statewide Referral Network, Illinois is creating community-based housing options for people with disabilities who have previously lived in institutions and/or experienced homelessness. These housing opportunities are in scattered site supportive housing, where the services are provided to people living independently throughout the community. At this session, staff from the Department of Human Services will talk about the Statewide Referral Network's accomplishments to date and the state's plans to continue this work. Participants will have the opportunity to provide feedback based on their experiences in order to strengthen the Statewide Referral Network.

Speaker: Lore Baker, Illinois Department of Human Services.

Time and Location: Thursday, November 5 from 1:00 – 2:30 p.m. **(BRICKYARD IV)**

Strengthening Housing Security Through Preventing Evictions (joint session w/Public Policy Advocacy)

Reducing the number of evictions in Illinois would benefit tenants, landlords and the court system. This workshop will examine a variety of options to prevent rental housing evictions, as well as strategies people who have been evicted can use to best prepare themselves to successfully secure new housing. Attorneys representing tenants in eviction court and property managers deciding who they will rent to will share their experiences and expertise.

Speakers: Miles Bardell, Prairie State Legal Services; Kiowna Brown, PATH (Providing Access to Help); Mark Swartz, Lawyers' Committee for Better Housing; Bob Wahlgren, Equity Sharing Partners NFP.

Time and Location: Thursday, November 5 from 2:45 – 4:15 p.m. **(BRICKYARD IV)**

Zero: 2016 Participant Roundtable

Zero: 2016 is a rigorous national change effort designed to help a committed group of communities end chronic and veteran homelessness outright by December 2016. Several Continuum of Care networks in Illinois are participating in the effort. Representatives from these communities will talk about the planning and implementation strategies they are using, including coordinated assessment and housing placement systems, to move forward.

Speakers: Jennifer Hill, Alliance to End Homelessness in Suburban Cook County; Lisa Mayse-Lillig, All Chicago; Brenda O'Connell, Lake County Community Development Division; Angie Walker, City of Rockford Human Services Department.

Time and Location: Friday, November 6 from 9:00 – 10:30 a.m. **(BRICKYARD IV)**

Supportive Housing: Choosing the Model that Works Best for Your Community (joint session w/Public Policy Advocacy)

"What are examples of supportive housing and what will work best in my community?" are two of the most commonly asked questions by the housing development, investment, and service provider communities. There are surprisingly a variety of models of supportive housing that create integrated, community-based housing options for vulnerable populations with disabilities. As developers, property owners, and service providers help communities to respond to the increasing demand for housing for special needs populations there are remaining questions and concerns about creating successful and sustainable integrated developments. This session will create dialogue on integration, the basics of quality supportive housing and highlight statewide needs, and provide an overview of six models of supportive housing, including information on ownership, partnerships, and operations; integration strategies; supportive services; and financing.

Speaker: Betsy Benito, CSH.

Time and Location: Friday, November 6 from 10:45 a.m. – 12:15 p.m. **(BRICKYARD IV)**

AFFORDABLE HOUSING DEVELOPMENT AND MANAGEMENT WORKSHOPS

National Housing Trust Fund Implementation: Everything You Need to Know and Do (joint session w/Public Policy Advocacy)

Illinois will receive its first allocation of National Housing Trust Fund (NHTF) dollars in 2016. The NHTF is the first new federal housing production program since the HOME program was created in 1990 and the first new production program specifically targeted to extremely low income households since the Section 8 program was created in 1974. At this session, we'll provide advocates and developers with detailed information on what you need to know to prepare for the first NHTF allocation.

Speakers: Ed Gramlich, National Low Income Housing Coalition; Jennifer Novak Chan, Illinois Housing Development Authority; Andrea Traudt Inouye, Illinois Housing Council.

Time and Location: Thursday, November 5 from 1:00 – 2:30 p.m. **(BRICKYARD V)**

Placemaking

Placemaking is a people-centered approach to the planning, design and management of public spaces in neighborhoods and communities of all sizes. This workshop will demonstrate how placemaking principles can be used to enhance neighborhood vitality, and how technology can help organizations implement placemaking in their communities.

Speakers: Kara Riggio, Metropolitan Planning Council; Brian White, STR, L.L.C.

Time and Location: Thursday, November 5 from 2:45 – 4:15 p.m. **(BRICKYARD V)**

Beyond Green Buildings: How Climate Change Will Affect Housing Development

Climate change may bring colder winters, hotter summers and more extreme weather generally to Illinois. How will the changing climate impact your short- and long-term development plans? Join a panel of environmental experts to discuss how climate change will impact Illinois, and what developers should be doing to be prepared.

Speakers: Emma Gilmore, StraightUp Solar; JC Kibbey, Service Employees International Union Local 1; Thor Peterson Parkland College; Ryan Wolber, Elevate Energy.

Time and Location: Friday, November 6 from 9:00 – 10:30 a.m. **(BRICKYARD V)**

Affirmative Marketing Plans for Multifamily Properties

This workshop is designed to help property owners and managers to update or develop Affirmative Fair Housing Marketing Plans (AFHMP). Experts will provide tips to ensure compliance with fair housing rules and regulations.

Speakers: Rob Breymaier, Oak Park Regional Housing Center; Sam Mordka, Illinois Housing Development Authority.

Time and Location: Friday, November 6 from 10:45 a.m. – 12:15 p.m. **(BRICKYARD V)**

HOUSING COUNSELING WORKSHOPS

Building Assets: Community Models for Wealth Building

As news coverage of the foreclosure crisis comes to an end, many agencies have found that funding is going along with it. Major funders are now looking beyond housing counseling to models with a holistic approach that promote strong families and communities. The new focus expands what it means to live the American Dream, and financial education and asset building are the tools to help families get there.

Speakers: Jody Blaylock, Illinois Asset Builders Group; Melinda Croes, Heartland Human Care Services; Jenna Kearns, Mid Central Community Action.

Time and Location: Thursday, November 5 from 1:00 – 2:30 p.m. **(BRICKYARD VI)**

Should I Sign the Lease: Legal Rights and Pitfalls for Renters

Attorneys at LAF will discuss tenants' legal rights and responsibilities in Illinois with a focus on security deposits and responding to housing conditions problems. The Community Engagement Manager from Illinois Legal Aid Online (ILAO) will discuss and demonstrate the free statewide resources that ILAO has created for advocates, tenants, and other pro se individuals. ILAO will show how their resources can assist people without prior legal knowledge to easily find and use information specific to their legal situation and location. Attendees will have many opportunities to raise issues and ask questions during this interactive session.

Speakers: Amy S. Clark, Illinois Legal Aid Online; Eli Wade-Scott, LAF; Kevin Zickterman, LAF.

Time and Location: Thursday, November 5 from 2:45 – 4:15 p.m. **(BRICKYARD VI)**

Counselors and Attorneys: Working Together to Benefit Homeowners

This session is generously sponsored by Boston Community Capital

Housing counselors and attorneys are two of the most important advocates for families seeking to purchase a home or save it from foreclosure. But these two groups don't often communicate with one another. This workshop will decode the language used by counselors and attorneys and facilitate better communication between the two.

Moderator: Deborah Hagan, Illinois Attorney General's Office.

Speakers: Jessica Brooks, Boston Community Capital; Liz Caton, Northwest Side Housing Center; Odette Williamson, National Consumer Law Center.

Time and Location: Friday, November 6 from 9:00 – 10:30 a.m. **(BRICKYARD VI)**

2016: The State of Federal and State Housing Counseling

What can the housing counseling community expect in 2016? Representatives from the U.S. Department of Housing and Urban Development and the Illinois Housing Development Authority will provide updates regarding funding, programs and regulations. Tim Klont, from the Federal Home Loan Bank of Chicago, will highlight the Bank's homeownership programs, including Down Payment Plus and the Affordable Housing Program.

Speakers: Tim Klont, Federal Home Loan Bank of Chicago; Amber Lockwood, Illinois Housing Development Authority; Jerrold H. Mayer, U.S. Department of Housing and Urban Development Office of Housing Counseling.

Time and Location: Friday, November 6 from 10:45 a.m. – 12:15 p.m. **(BRICKYARD VI)**

Using the Community Reinvestment Act to Promote Stable Housing and Community Revitalization Efforts Statewide (Part 1)

The Community Reinvestment Act (CRA) requires that banks meet the credit needs of the communities where they operate, including low- and moderate-income neighborhoods and individuals. It also requires federal regulators to evaluate banks' lending, investment and service records to rate how well they are meeting their CRA obligations. But how does this translate into action for nonprofit organizations working on the range of housing and homeless services necessary to ensure people have quality affordable housing and shelter? This interactive session will provide an overview of CRA, including current trends, and examples of how organizations are using CRA and bank partnerships to support their missions and revitalize their communities.

Speakers: Angela Frazier, Mid Central Community Action; Paul Ginger, Office of Comptroller of the Currency; Brian Holtenback, Rock Island Economic Growth Corporation; Jenny Taylor Dandridge, FDIC.

Time and Location: Thursday, November 5 from 1:00 – 2:30 p.m. **(BRICKYARD III)**

Opportunities for Equitable Community Economic Development through Bank and Community Development Organization Collaboratives (Part 2)

Building on the knowledge gained in Part 1 of our CRA discussion, this workshop focuses on how to develop strategic relationships between banks and nonprofit housing organizations in order to maximize support (both financial and otherwise) of the organizations and their missions. CRA officers from different sizes of banks will provide examples of what they believe works – and what doesn't – in terms of mutually supportive partnerships.

Moderator: Paul Ginger, Office of Comptroller of the Currency.

Speakers: Jerome Maddox, State Farm; Gretchen Murphy, Soy Capital Bank & Trust; David Noble, Midland States Bank.

Time and Location: Thursday, November 5 from 2:45 – 4:15 p.m. **(BRICKYARD III)**

Fair Lending: Ensuring Fair Housing and Equal Access to Credit

This session will cover fair lending requirements, with a particular focus on how these requirements are different from but supportive of CRA goals. The panelists will discuss current efforts to ensure that lenders are promoting fair lending and making quality credit available in all communities, as well as the barriers that may be inhibiting these efforts.

Speakers: Spencer Cowan, Woodstock Institute; Timothy Smyth, HUD Office of Fair Housing and Equal Opportunity, Office of Systemic Investigations.

Time and Location: Friday, November 6 from 9:00 – 10:30 a.m. **(BRICKYARD III)**

Successful Succession Planning

Are you serious about the long-term success and sustainability of your organization? If so – and what leader isn't? – then you need to attend this session that will provide you and your Board with the tools necessary to begin planning for a smooth and thoughtful transition of leadership. An effective succession planning process requires open communications and candor between board members, the incumbent executive and key staff members so that a strong foundation for change can be built. This session will cover succession planning for different types of events (such as planned leaves, retirement and emergencies), and is targeted for Board members, Executive Directors, and senior organizational leaders.

Speaker: Mary Anderson, Mission + Strategy.

Time and Location: Friday, November 6 from 10:45 a.m. – 12:15 p.m. **(BRICKYARD III)**

These sessions are made possible through the generous support of Midland States Bank.

BOARD OF DIRECTORS

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✳

SPECIAL THANKS

TO FORMER COLLEAGUES

Kelcie Lewis

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WHO WE ARE

Housing Action Illinois is a statewide coalition formed to protect and expand the availability of quality, affordable housing throughout Illinois.

Our Goal: To strengthen communities throughout Illinois through the pursuit of a safe and affordable home for all.

Our Mission: Communities throughout Illinois thrive when families and individuals have a place to call home. Housing is a basic necessity, and we believe that public policy and government spending should protect those in need.

Our Vision: To create a network of resources including community stakeholders, residents, businesses, government and housing experts working to increase the supply and availability of affordable housing throughout Illinois.

Our Members: Nonprofit organizations, individuals and corporations throughout the state, championing quality affordable housing for all Illinois residents.

OUR PROGRAMS

Much like a house, quality affordable housing requires a blueprint for success. The structure of Housing Action Illinois is built on a simple, solid foundation - training, policy advocacy and organizing. It is through the dedication and commitment of our members and donors that Housing Action Illinois remains the significant force leading the drive for quality affordable housing statewide.

Training & Technical Assistance: Housing Action Illinois shares its collective experience and knowledge with nonprofit housing developers and housing counseling agencies. We offer workshops and direct technical assistance to build the capacity of housing counseling agencies to work with prospective and existing homeowners and support nonprofit housing developers as they take on the difficult task of affordable housing development.

Policy Advocacy: As experts in the affordable housing field, Housing Action Illinois works with members and allies throughout the state to develop and implement a public policy agenda that increases and preserves the supply of quality affordable housing. We engage legislators and policy makers on the housing issues that affect their constituents. As a result, our policy advocacy efforts address a wide range of issues, including federal and state budget priorities, foreclosures, homelessness and tenants rights.

Organizing: Housing Action Illinois is a leading voice in the affordable housing field. Our membership base primarily consists of nonprofit housing developers, housing counseling agencies, homeless service providers, and other community-based organizations that work with low income people. Housing Action Illinois provides the means by which these organizations can actively influence state and federal housing policy. Supported by Housing Action Illinois and our research, networking, and information tools, the collective power and influence of our members and allies are more fully realized. With Housing Action Illinois, our members have an opportunity to significantly impact public policy at the state and federal level.

A Stronger Illinois Begins at Home

MEMBER ORGANIZATIONS

Our members are nonprofit organizations, individuals and corporations committed to protecting and expanding the availability of quality, affordable housing throughout Illinois. As of October 21, 2015, the following 148 organizations are members of Housing Action Illinois:

- Access Living, Chicago
Advocates for Access, Peoria Heights
Affordable Housing Corporation of Lake County, Libertyville
Alliance to End Homelessness in Suburban Cook County, Hillside
Applegate & Thorne-Thomsen, Chicago
AquaOne Stop Foundation, Inc., Phoenix
Arab American Family Services, Bridgeview
Ashanti Residential Management Systems, Chicago
BCMw Community Services, Centralia
Bethany Village, Anna
Bickerdike Redevelopment Corporation, Chicago
Bridge Communities, Glen Ellyn
CJ at Home, Champaign
Catholic Charities Diocese of Joliet, Joliet
Catholic Charities of Archdiocese of Chicago, Chicago
CEFS Economic Opportunity Corporation, Effingham
Champaign County Habitat for Humanity, Champaign
Champaign County Regional Planning Commission, Urbana
Champaign-Urbana Tenant Union, Champaign
Chicago Area Fair Housing Alliance, Chicago
Chicago Coalition for the Homeless, Chicago
Chicago Community Loan Fund, Chicago
Chicago Lawyers' Committee for Civil Rights Under Law, Inc., Chicago
Chicago Rehab Network, Chicago
Chicago Urban League, Chicago
Chinese American Service League (CASL), Chicago
Cinnaire (formerly Great Lakes Capital Fund), Madison
City of Highland Park Housing Commission, Highland Park
City of Rockford, Rockford
Claretian Associates, Chicago
Coalition for the Equitable Community Development, Chicago
Coalition of Citizens With Disabilities In Illinois, Springfield
Community & Economic Development Association of Cook County (CEDA), Chicago
Community Contacts, Inc., Elgin
Community Housing Advocacy and Development (CHAD), Wheaton
Community Investment Corporation of Decatur, Decatur
Community Partners For Affordable Housing, Highland Park
Comprehensive Community Solutions, Rockford
Connections For The Homeless, Evanston
Consumer Credit Counseling Services of Northern Illinois, Woodstock
Corporation for Supportive Housing, Chicago
Crosswalk Community Action Agency, West Frankfort
DuPage Homeownership Center, Wheaton
DuPage Housing Action Coalition, Glen Ellyn
DuPage PADS, Wheaton
Equity Sharing Partners, NFP, Westmont
Family Credit Management Services, Rockford
Ford Heights Community Service Organization, Ford Heights
Freeport Area Church Cooperative, Freeport
Greater Peoria LISC, Peoria
Greater Southwest Development Corporation, Chicago
Hesed House, Aurora
Holsten Human Capital Development, NFP, Chicago
Home Sweet Home Ministries, Bloomington
HomeStart, Inc., Freeport
HOPE Fair Housing Center, West Chicago
Hope of East Central Illinois, Charleston
Housing Authority of Cook County, Chicago
Housing Forward, Maywood
Housing Occupants Mobilization Effort, Rockford
Hyde Park Transitional Housing Project, Chicago
IFF, Chicago
Illinois Assistive Technology Program, Springfield
Illinois Community Action Development Corporation, Springfield
Illinois Department of Human Rights, Chicago
Illinois Housing Council, Chicago
Illinois Migrant Council, Chicago
Illinois Valley Center for Independent Living, LaSalle
IMPACT Center For Independent Living, Alton
Institute For Consumer Credit Education, Tinley Park
Interfaith Leadership Project of Cicero, Berwyn & Stickney, Cicero
Joseph Corporation, Aurora
Justine Petersen Housing and Reinvestment Corporation, Granite City
Kankakee County Housing Authority, Kankakee
Kenneth Young Center, Elk Grove Village
Kingdom Community, Inc., Chicago
Lake County Coalition For The Homeless, Gurnee
Lake County Residential Development Corporation, Gurnee
Lakeside Community Development Corporation, Chicago
Latin United Community Housing Association (LUCHA), Chicago
Lawyers' Committee For Better Housing, Chicago
Lazarus House, St. Charles
LIFE Center for Independent Living, Bloomington
LINC Inc., Swansea
Local Initiatives Support Corporation (LISC), Chicago
Lutheran Social Services of Illinois, Des Plaines
Madison County Community Development, Edwardsville
Maranatha Counseling & Financial Services NFP, South Holland
MCS Community Services, Jacksonville
Mercy Housing Lakefront, Chicago
METEC, Peoria
Mid Central Community Action, Bloomington
Midland States Bank, Chesterfield
Mobile Home Owners Assoc. of Illinois, Des Plaines
Mobile Housing Plus Services, Peoria
Mortgage Education Foundation, Orland Park
Motivation Property Management, Riverdale
Neighborhood Housing Services (NHS) of Chicago, Chicago
North Side Community Federal Credit Union, Chicago
Northside Community Development Corporation, Chicago
Northwest Compass, Inc., Mount Prospect
Northwest Side Housing Center, Chicago
Northwest Towers Resident Association, Chicago
Notre Dame Affordable Housing, Inc., Chicago
Oak Park Regional Housing Center, Oak Park
Open Communities, Winnetka
Opportunities For Access Center For Independent Living, Mt. Vernon
PADS Lake County, North Chicago
PADS of Elgin, Elgin
Partners In Charity, West Dundee
Partners In Community Building Inc. (PICB), Chicago
PATH Crisis Center, Bloomington
People's Resource Center, Wheaton
Peoria Opportunities Foundation, Peoria
Peoria Public Housing Authority, Peoria
Project IRENE, Wilmette
Project Now Community Action Agency, Rock Island
Proviso Leyden Council for Community Action (PLCCA), Maywood
Respond Now, Chicago Heights
ReVive Center for Housing and Healing, Chicago
Rock Island Economic Growth Corporation, Rock Island
Rockford Area Habitat for Humanity, Loves Park
Rockford Housing Authority, Rockford
Shawnee Development Council, Karnak
South Side Community Federal Credit Union, Chicago
South Suburban Family Shelter, Matteson
South Suburban Housing Center, Homewood
South Suburban PADS, Chicago Heights
Southwest Organizing Project, Chicago
Spanish Coalition for Housing, Chicago
Spanish Community Center, Joliet
Springfield Housing Authority, Springfield
Strategic Community Solutions, Chicago Heights
Supportive Housing Providers Association, Springfield
The Renaissance Collaborative, Chicago
The Resurrection Project, Chicago
Thresholds, Chicago
Together We Cope, Tinley Park
Total Resource Community Development, Chicago
Trilogy Behavioral Healthcare, Chicago
Trinity Lutheran Church, Woodridge
Volunteers of America, Chicago
Wabash Area Development Inc. (WADI), Enfield
Waukegan Township's Staben House/Eddie Washington Center, Waukegan
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\$35 (budget under \$50,000)

\$50 (budget \$50,000 to \$99,999)

\$100 (budget \$100,000 to \$249,999)

\$200 (budget \$250,000 to \$1 million)

\$300 (budget over \$1 million)

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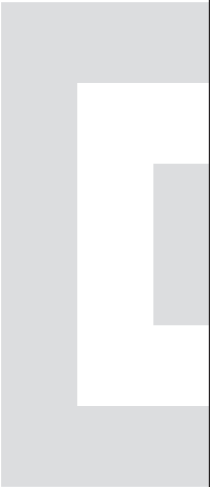

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