

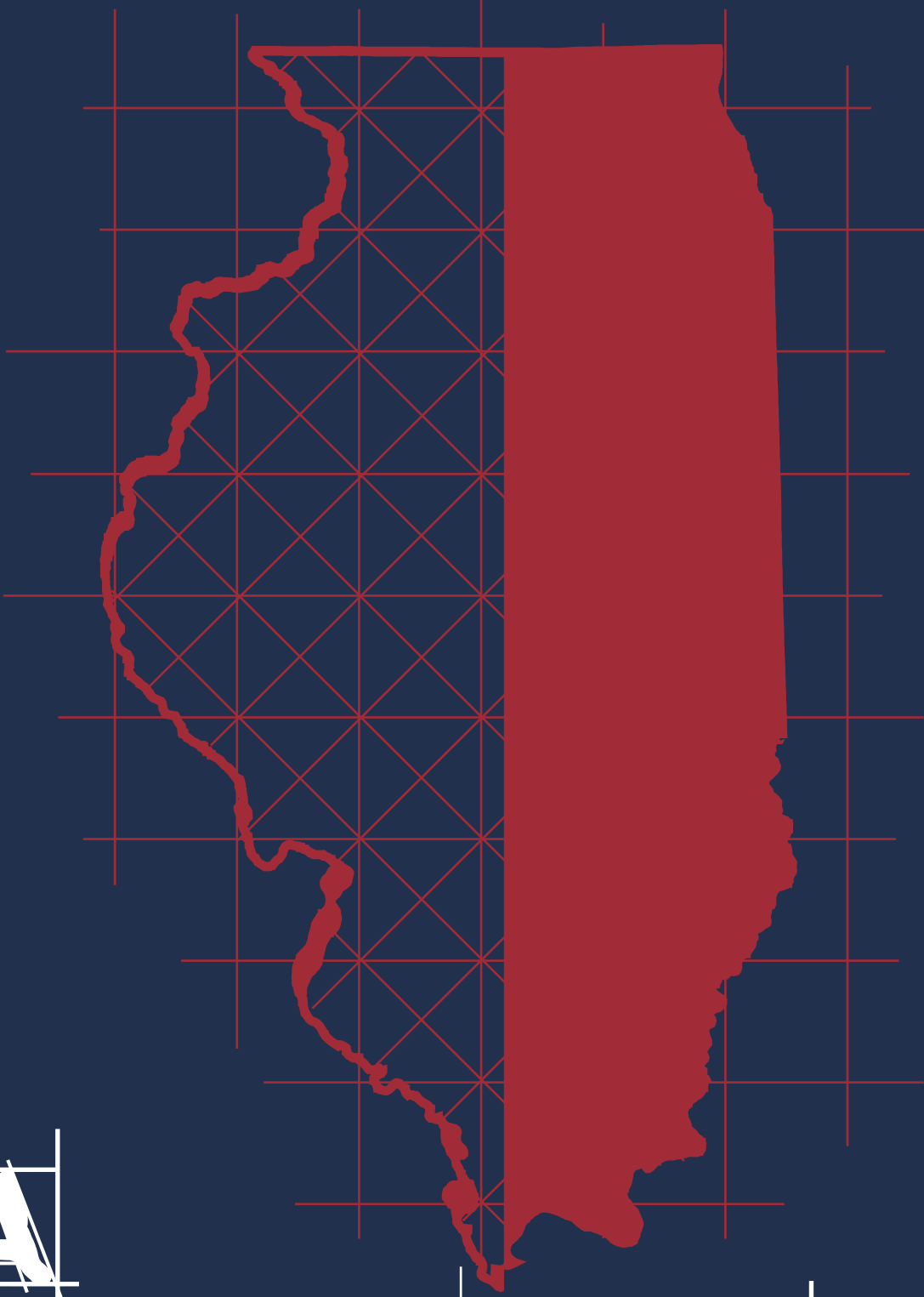
BUILDING 2015

Housing Action Illinois
Annual Report

A

STRONGER

ILLINOIS



Dear Members and Supporters,

Housing Action Illinois has been working to build a stronger Illinois for nearly three decades. Our goal is clear: access to affordable, stable housing for all residents of our state, particularly those with the lowest incomes. Our blueprint relies on bringing everyone together, from housing counseling agencies and homeless service providers to policy makers and affordable housing developers, to make that vision a reality.

In this report, we're proud to highlight some of our recent accomplishments. Of course, none of our achievements would be possible without the active engagement and support of our members, partners, and funders. Our deepest thanks for joining us in the fight to protect and expand quality, affordable housing throughout the state of Illinois!

Sincerely,



Sharon Legenza
Executive Director

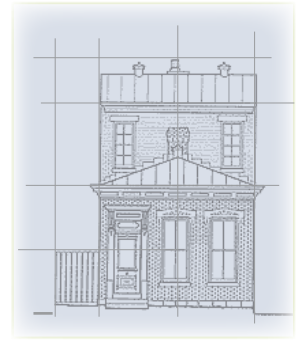


Wally King
Co-Chair of the Board



Mary Ellen Tamasy
Co-Chair of the Board

We all need a place to call home



...and we all deserve a home that is safe, healthy, accessible, and affordable.

Stable housing is the foundation for building a better life; it enables us to hold down a job, care for our children, create community, and plan for the future.

Today, far too many Illinoisans face impossibly high rents and home prices.

They are forced to live in unsafe homes and neighborhoods and often have to choose between paying rent or buying necessary items such as groceries or medicine. Many also experience homelessness. Even moderate-income families struggle to find a place they can afford to live.

It doesn't have to be this way. With better policies, expanded programming, and statewide collaboration, we can create **an Illinois where everyone has access to quality, affordable housing.**

Throughout Illinois, there are thousands of people and hundreds of agencies fighting to make this a reality. They are housing counselors and developers, homeless service providers and

government workers, lenders and policymakers, activists and community organizers.

Housing Action Illinois brings everyone together.

We know that to solve such a multifaceted problem, we have to inform, educate, and collaborate. That's why we **build community** through our annual conference and collective initiatives that help organizations support and learn from each other.

It's why we **build the skills and capacity of member organizations** through our trainings, one-on-one problem-solving support, capacity building initiatives, and our management of pass-through funds. And it's why we **build better housing policy** by uniting our members' voices to influence lawmakers in Springfield and Washington D.C.

Together, we are building a stronger Illinois.



BUILDING PUBLIC POLICY & AWARENESS

Many voices are louder than one. By mobilizing our members and allies to advocate for our public policy agenda, **Housing Action Illinois** amplifies the influence of community-based organizations working to end homelessness, create affordable housing, and promote sustainable homeownership.

We build awareness about the lack of affordable housing and other pressing issues by sharing research and personal stories with policymakers, nonprofit service providers, and the media.

On our own and through coalition work with partners, we have been able to secure policy victories in both Springfield and Washington D.C. that benefit renters and homeowners.

Recently, much of our work has been tied to the state budget. During 2015, we researched and reported on the devastating impact that proposed cuts would have on people struggling

to keep a roof over their heads. Throughout the budget impasse, we urged lawmakers to choose revenue over more budget cuts, galvanized our supporters in speaking out, and shared stories and updates with our members and the media every step of the way.



Advocacy Victories

a few recent wins we fought for in Springfield & D.C.

For renters

- After many years of advocacy with groups around the country, in December 2014 we secured funding for the National Housing Trust Fund, a new recurrent source of funding to create rental housing for extremely low-income households. Illinois' first annual allocation, to be received in mid-2016, will be \$4.3 million.
- State legislation passed in 2013 protects tenants living in foreclosed properties from being pushed out of their homes because their landlords have been foreclosed on.
- State legislation passed in 2014 extended the Housing Opportunity Tax Abatement Program through or until 2024. The program provides an incentive for property owners in high-job, low-poverty areas to rent a portion of their units to households using Housing Choice Vouchers.



For homeowners

- Between 2011 and 2016, the state of Illinois assisted 6,817 households to buy a home using \$80.8 million in capital budget funds for which we advocated. Most were first-time homebuyers who received down payment assistance and a low interest loan.
- State legislation passed in 2015 created consumer protections for senior citizens considering reverse mortgages. The law was passed in response to scams primarily targeting elderly African-Americans on Chicago's south and west sides.

For people with the most severe housing needs

- From 2010 to 2016, the state of Illinois funded 653 units of affordable rental housing using \$49.2 million in capital budget funds for which we campaigned. Almost all of these homes are permanent supportive housing for persons who were homeless or at-risk of homelessness and/or households headed by persons with disabilities.
- Our September 2015 report, *The State Budget Impasse Is Causing Homelessness in Illinois*, demonstrated that 90% of state-funded homeless service providers were forced to deny assistance to people at-risk of or experiencing homelessness. Our follow-up report in December gave an update on the damage being done by the budget impasse. The reports received widespread media coverage, supporting our efforts to prevent deep cuts to housing and homeless prevention programs.

“Housing Action’s policy updates and action alerts make it easy to understand what’s going on and connect with my elected officials on the housing issues that matter most to me and my organization.”



*“Now, we’re
prepared
to help our
clients directly
instead of
referring
them to other
organizations.”*

Ana Godinez
& Elizabeth Correa,
Interfaith Leadership Project

BUILDING SKILLS & CAPACITY

We are passionate about helping housing counseling agencies and nonprofit housing developers become more efficient, develop their skills, and expand their programs. We share our extensive experience and knowledge through a wide range of workshops and one-on-one support to help agencies in keeping up with changing trends, new technology, and complicated regulations. In turn, these agencies take the information and new skills to help thousands of individuals and families throughout Illinois.

Supporting Housing Developers

In addition to partnering with housing developers on individual projects, we serve as a thought leader in the field by hosting discussion panels and workshops that bring together developers, policymakers, and lenders to explore the future of housing.

Training for Housing Counselors



Top: Training on post-purchase counseling
Bottom: Housing counseling certification workshop

Recently, we have concentrated significant time and resources on building the capacity of housing counseling agencies throughout the state. With the support of national foreclosure settlement awards from the Illinois Attorney General, we were able to coordinate place-based, capacity-building trainings in Illinois. We offered workshops in everything from foreclosure intervention and rental counseling to fair housing for persons with disabilities and how to become a HUD-approved housing counseling agency.

Thanks to one AG grant, we were able to provide **14 workshops** and **12 webinars** to **714 participants**, and we helped **11 organizations** begin new housing counseling programs and pursue HUD certification.

We helped participants from **75 organizations**
earn **180 counseling certifications**
in just two years

*“I love to work with the community
and help people learn about their
rights and responsibilities as tenants
or landlords. It’s amazing to be able
to provide useful resources for the
families and individuals that come to
our office every day.”*

Yahaira Battista,
Erie Neighborhood House



Housing Counseling Intermediary

For over a decade, we've provided crucial training and programmatic support to housing counseling agencies, particularly during the foreclosure crisis. Becoming a HUD-Approved Housing Counseling Intermediary in 2014 was a natural extension of this work. Now, by managing HUD Housing Counseling Funds, we help a network of affiliated agencies become more efficient and provide more comprehensive services. We also aid them in expending their funds, leveraging other resources, compiling reports, training staff, and staying abreast of new funding opportunities.

Our first year, by the numbers

\$307,000

distributed

12 agencies

supported

**4,000+
households**

counseled

A New Look: Western Egyptian E.O.C.

Western Egyptian E.O.C. already had a housing counseling program when they came to Housing Action Illinois for assistance, but they needed help getting the word out about their services and wanted to make sure they would pass their upcoming HUD review. We helped them edit and update their marketing materials, and we helped them prepare for the HUD performance review. They were able to bring in and counsel 125 clients within a year, passed their review, and are now one of our Intermediary Affiliates.

“Housing Action helped us understand what we needed to do, and then they helped us do it.”

*Paulette Hamlin,
Western Egyptian E.O.C.*



Capacity Building in Action

Claretian Associates

Before our trainings, Claretian Associates didn't have a housing counseling program. But they joined six of our trainings, which enabled them to train their staff, establish a program, and start counseling clients such as the Martinez family and Anna (*not their real names*).

ANNA Anna was trying to leave an abusive household and bring her three-month-old baby with her when she found Claretian Associates. After giving her referrals for affordable housing, a Claretian counselor who was trained by Housing Action Illinois started working with her on a spending plan, savings plan, and budgeting strategies.

In addition to successfully connecting her with specialized housing, Claretian helped Anna with the application process. After a few months, she was able to secure a unit. She began to work more hours at her job, increasing her income. Today, Anna and her baby live in a safe and supportive environment, and she is able to focus on working toward her financial objectives.

THE MARTINEZ FAMILY The Martinez family was facing foreclosure and couldn't understand why; they thought they were paying their mortgage on time. But they had never understood the agreements they were signing. When Claretian Associates staff trained by Housing Action Illinois reviewed the family's paperwork, they found a balloon loan due in a few months that the bank wouldn't refinance.

Because they run a small beauty salon from their home, they were ineligible for a conventional loan, but Claretian was able to connect the family with a financial partner named Acción. Acción offered the family a loan with better terms than their previous loan, making it possible for the Martinez family to save their house and keep their business open!

Chinese American Service League

Chinese American Service League (CASL) had a vision for a new housing program that would help renters with the cost of security deposits and homebuyers with the cost of down payments, but they needed help in developing these new program areas. Housing Action provided the guidance the organization needed to develop policies and procedures for the new initiative and trained their staff. Within months, CASL was able to start assisting clients.



CASL Executive Director Esther Wong presents a rental assistance check to a client

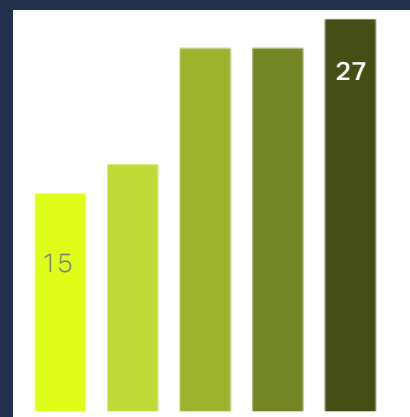


CASL Executive Director Esther Wong, CASL President Bernarda Wong, Attorney General Lisa Madigan, Housing Action's Director of Training and Technical Assistance David Young, and CASL Housing Manager Ben Lau celebrate the launch of the new program

Illinois Affordable Housing Support Project

Our Illinois Affordable Housing Support Project places AmeriCorps VISTAs with our member organizations to help them build their capacity and create sustainable programs. AmeriCorps VISTA is a national service program designed specifically to fight poverty, and members commit to serve full-time for a year. Their roles vary—our service members have done everything from manage volunteers and write grants to develop mapping systems and design annual reports—but they're all focused on increasing the capacity of our members to fill their affordable housing and homeless services missions.

VISTA Members, 2010 – 2015



What can you do in a year?
...a lot.

**From 2010 – 2015,
our VISTAs:**

helped raise
\$2.5 million
in cash and in-kind donations

logged **150,640 hours**

recruited **1,450 volunteers**
managed **4,636 volunteers**
trained **1,011 volunteers**

Just a few project highlights

- Creating a video to educate librarians on how to support individuals experiencing homelessness (Hesed House)
- Writing and designing annual reports (Northwest Side Housing Center, Spanish Coalition for Housing)
- Creating an early warning foreclosure mapping system for rental properties and tracking evictions of renters in foreclosures (Lawyers Committee for Better Housing)
- Developing a case study report about intentional strategies for creating and sustaining integration in communities that help families move from high-poverty neighborhoods to low-poverty neighborhoods (Oak Park Regional Housing Center)

Housing Matters! Annual Conference

Each year, we bring together housing advocates and practitioners from every region of the state for a conference with more than 225 participants. Our speakers and attendees dig into the latest updates on housing issues, share advice, and discuss strategies. In 2015, our keynote speaker addressed the state budget impasse, and our workshop topics included the National Housing Trust Fund, affirmatively furthering fair housing, and preventing evictions. We're always excited to see, hear, and foster the exchange of ideas and growth of relationships.

“I walked away with thought-provoking ideas that will help me help both my organization and those we serve.”

Liz Eakins
Lazarus House

Bringing it all Together: Respond Now

Respond Now, which provides immediate, short-term assistance to families in the Chicago Southland, first relied on Housing Action Illinois as a policy advocate. The social services provider looked to us for state and federal policy updates and to advocate for policies that would help them help their clients.

Then, five years ago, Respond Now realized that their clients needed help with foreclosures and came to us for assistance. Together, we developed a plan for creating a new housing counseling program. Housing Action

trained their staff in counseling, helped them find funding, and placed an AmeriCorps VISTA who worked extensively on their application for HUD certification. We're proud to say that today Respond Now is both a HUD-approved housing counseling agency and part of our Intermediary network, with the capacity to serve 300 clients a year.

“Housing Action helped every step of the way.”

Carl Wolf,
Respond Now



BUILDING COMMUNITY

Our members are nonprofit organizations, individuals, and corporations committed to protecting and expanding the availability of stable, affordable housing throughout Illinois.

Access Living
Advocates for Access
Affordable Housing Corporation of Lake County
Alliance to End Homelessness in Suburban Cook County
Applegate & Thorne-Thomsen
AquaOne Stop Foundation, Inc.
Arab American Family Services
Ashunti Residential Management Systems
BCMw Community Services
Bethany Village
Bickerdike Redevelopment Corporation
Bridge Communities
C-U at Home
Catholic Charities Diocese of Joliet
Catholic Charities of Archdiocese of Chicago
CEFS Economic Opportunity Corporation
Champaign County Regional Planning Commission
Champaign-Urbana Tenant Union
Chicago Area Fair Housing Alliance
Chicago Coalition for the Homeless
Chicago Community Loan Fund
Chicago Lawyers' Committee for Civil Rights Under Law, Inc.
Chicago Rehab Network
Chicago Urban League
Chinese American Service League
Cinnaire
City of Highland Park Housing Commission
City of Rockford
Claretian Associates
Coalition for the Equitable Community Development
Coalition of Citizens With Disabilities in Illinois

Community & Economic Development Association of Cook County
Community Contacts, Inc.
Community Housing Advocacy and Development
Community Investment Corporation of Decatur
Community Partners for Affordable Housing
Community Service Council of Will County, Bolingbrook
Comprehensive Community Solutions
Connections for the Homeless
Consumer Credit Counseling Services of Northern Illinois
Corporation for Supportive Housing
Crosswalk Community Action Agency
DuPage Homeownership
DuPage Housing Action Coalition
DuPage PADS
Enlace Chicago
Equity Sharing Partners, NFP
Family Credit Management Services
Ford Heights Community Service Organization
Freeport Area Church Cooperative
Greater Peoria LISC
Greater Southwest Development Corporation
Habitat for Humanity of Champaign County
Hesed House
Holsten Human Capital Development, NFP
Home Sweet Home Ministries
HomeStart, Inc.
HOPE Fair Housing Center
Hope of East Central Illinois
Housing Authority of Cook County

Housing Forward
Housing Occupants Mobilization Effort
Hyde Park Transitional Housing Project
IFF
Illinois Assistive Technology Program
Illinois Community Action Development Corporation
Illinois Department of Human Rights
Illinois Housing Council
Illinois Migrant Council
Illinois Valley Center for Independent Living
IMPACT Center For Independent Living
Institute For Consumer Credit Education
Interfaith Leadership Project of Cicero, Berwyn & Stickney
Joseph Corporation
Justine Petersen Housing and Reinvestment Corporation
Kankakee County Housing Authority
Kenneth Young Center
Kingdom Community, Inc.
Lake County Coalition For The Homeless
Lake County Residential Development Corporation
Lakeside Community Development Corporation
Latin United Community Housing Association
Lawyers' Committee For Better Housing
Lazarus House
LIFE Center for Independent Living
LINC Inc.
Local Initiatives Support Corporation

BECOME A MEMBER:

HOUSINGACTIONIL.ORG/JOIN-US

Lutheran Social Services of Illinois
Madison County Community
Development
Maranatha Counseling & Financial
Services NFP
MCS Community Services
Mercy Housing Lakefront
METEC
Mid Central Community Action
Midland States Bank
Mobile Home Owners Assoc. of
Illinois
Mobile Housing Plus Services
Mortgage Education Foundation
Motivation Property Management
Neighborhood Housing Services of
Chicago
North Side Community Federal
Credit Union
Northside Community Development
Corporation
Northwest Compass, Inc.
Northwest Side Housing Center
Northwest Towers Resident
Association
Notre Dame Affordable Housing, Inc.
Oak Park Regional Housing Center
Open Communities
Opportunities For Access Center
For Independent Living
PADS Lake County
PADS of Elgin
Partners In Charity
Partners In Community Building Inc.
PATH Crisis Center
People's Resource Center
Peoria Opportunities Foundation
Peoria Public Housing Authority
Project IRENE
Project Now Community Action
Agency

Proviso Leyden Council for
Community Action
Respond Now
ReVive Center for Housing and
Healing
Rock Island Economic Growth
Corporation
Rockford Area Habitat for Humanity
Rockford Housing Authority
Shawnee Development Council
South Side Community Federal
Credit Union
South Suburban Family Shelter
South Suburban Housing Center
South Suburban PADS
Southwest Organizing Project
Spanish Coalition for Housing
Spanish Community Center
Springfield Housing Authority
Strategic Community Solutions
Supportive Housing Providers
Association
The Renaissance Collaborative
The Resurrection Project
Thresholds
Together We Cope
Total Resource Community
Development
Trilogy Behavioral Healthcare
Trinity Lutheran Church
Volunteers of America
Wabash Area Development Inc.
Waukegan Township's Staben
House/Eddie Washington Center
Western Egyptian Economic
Opportunity Council, Inc.
Will County Center for Community
Concerns
Will-Grundy Center For Independent
Living
Zion Development Corporation

***“We build homes to
strengthen families
and neighborhoods,
and it’s been really
valuable for us to
join the Housing
Action community
and unite with
organizations
fighting for
affordable housing
through efforts
ranging from
advocacy to
housing counseling.”***

*Sheila Dodd,
Habitat for Humanity of
Champaign County*

**This list reflects 2015 members*

BUILDING OUR FUTURE

There is a lot of work to be done if we are going to build an Illinois in which everyone has access to affordable, stable housing. But we're up for the challenge. **Join us.**

Board of Directors

Wally King, Co-Chair

Bethany Village Family Crisis Resource Center

Mary Ellen Tamasy, Co-Chair

Lake County Residential Development Corporation

Mary Lu Seidel, Secretary

National Trust for Historic Preservation

Kurt Kuyawa, Treasurer

Citizens Bank NA

Cheryll Boswell

METEC

Bob Campbell

Zion Development Corporation

Niccole Clements

Illinois Community Action Development Corporation

Sheila Dodd

Habitat for Humanity of Champaign County

Joyce Hothan

Equity Sharing Partners NFP

Jackie Newman

Springfield Housing Authority

Laurie Peterson

PNC

Paul Selden

Neumann Family Services

Warren Wenzloff

Applegate & Thorne-Thomsen, P.C.

Margaret Wooten

Chicago Urban League

Funders

Alphawood Foundation

Associated Bank

Citi

Corporation for National & Community Service

First Midwest Bank

Grand Victoria Foundation

Illinois Attorney General

Illinois Housing Development Authority

JPMorgan Chase

Midland States Bank

Pierce Family Foundation

PNC

Polk Bros. Foundation

The Chicago Community Trust

U.S. Bank Foundation

U.S. Department of Housing & Urban Development

Woods Fund of Chicago

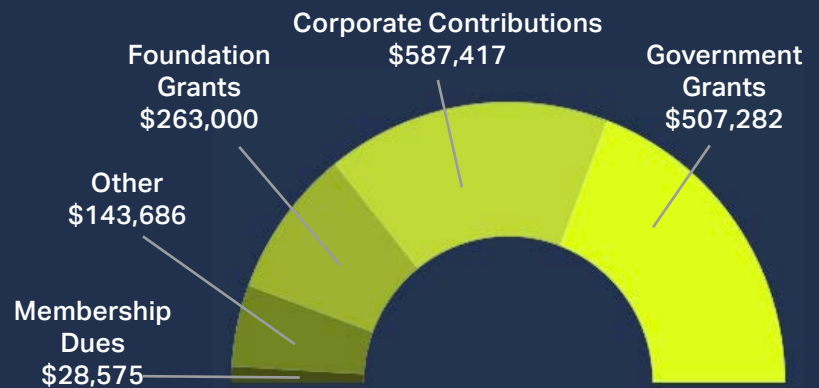
Staff

Sharon Legenza	Executive Director
David Young	Director of Training & Technical Assistance
Bibian Guevara	Training & TA Program Coordinator
Jennifer Pallas	Training & TA Program Coordinator
Nay Petrucelli	Illinois State University Stevenson Fellow
Ryan Hebert	Illinois State University Stevenson Fellow
Bob Palmer	Policy Director
Gianna Baker	Outreach Manager
Henry Hartsfield	Bookkeeper/Office Manager
Willie Heineke	AmeriCorps VISTA Leader
Robert McDonald	AmeriCorps VISTA Leader
Vy Nguyen	AmeriCorps VISTA Leader

FY 2015 FINANCIALS

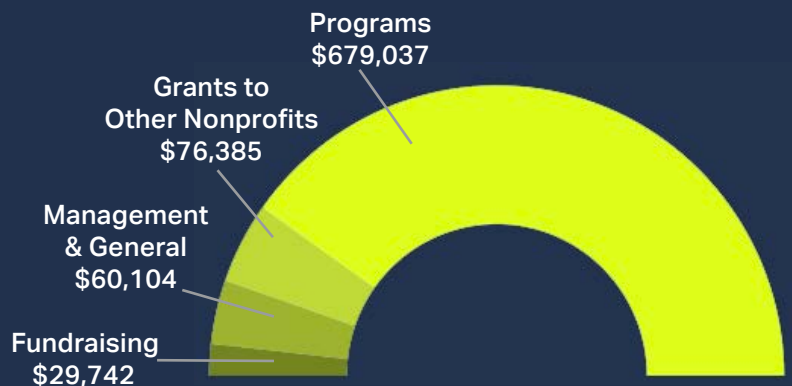
\$450,000 of our corporate contributions are reserved for pass through grants.

REVENUE



Including the funds we distribute to other nonprofits, 89% of our money is spent directly on our program work.

EXPENSES





A STRONGER ILLINOIS BEGINS AT HOME

HOUSING ACTION ILLINOIS

11 East Adams St., Suite 1601, Chicago, IL 60603

312-939-6074 | housingactionil.org