

An aerial photograph of a suburban neighborhood, showing rows of houses with grey and dark blue roofs. The houses are arranged in a grid-like pattern with streets and green lawns. The image is used as a background for the report cover.

From Our Homes to Yours

Housing Action Illinois 2018 Annual Report



Home is personal.

Home is where we wake up and center our lives. Home matters to us on every level: individual, family, and community. Good homes are the backbone of strong families and thriving neighborhoods, creating a foundation for opportunity.

That's why good homes are the center of our work at Housing Action Illinois. Good homes are the goal of our policy agenda, the vision driving housing counselors and case managers and housing developers, and the magnet pulling together our member organizations from across the state.

In this year's annual report, our Board members have opened their doors to give readers a glimpse into their homes. They explain how Housing Action Illinois' work is helping make our state a better home for everyone. In expanding circles—from living room to building, neighborhood to town, region to state—we should all be at home in Illinois. From our homes to yours, we are all in this together.



Sharon K. Legenza
Executive Director, Housing Action Illinois

Public Policy Advocacy

Passing a State Budget

The Illinois General Assembly passed a state budget for FY2019 with less divisiveness and fewer delays than the previous three fiscal years. Working with our partners, we helped secure a **\$1 million increase for the Emergency and Transitional Housing Program**, resulting in more than \$10 million in total funding after many years of flat funding. This allowed 91 nonprofits to serve additional people in need of emergency or temporary shelter and address increased operating costs.

We mobilize our members and allies to advocate for policies that help end homelessness and expand affordable housing. In 2018, we **mobilized more than 100 nonprofits** to testify at legislative hearings, meet with legislators, and collaborate through working groups.



Wally King (left) stands outside Bethany Village in Anna, IL.

“Passing a state budget on time, and the end of the state budget impasse, resulted in homeless service providers being able to put more energy into assisting people who are experiencing homelessness and less time figuring out how to keep programs running.”

—Wally King
Retired Board Co-Chair (2013–2018)

A close-up photograph of a young child's face, showing their eyes, nose, and mouth. The child has dark skin and is looking slightly upwards and to the left. The background is blurred.

Pioneering State & County Legislation

In 2018, we passed a number of **new and improved laws** that tackled issues aligned with our core mission of creating an Illinois where everyone has a good, affordable place to call home.

We successfully advocated for a new state law to protect children from lead poisoning. This law resulted in Illinois updating state rules to define an elevated blood lead level in children in accordance with the federal Centers for Disease Control and Prevention (CDC) standards.

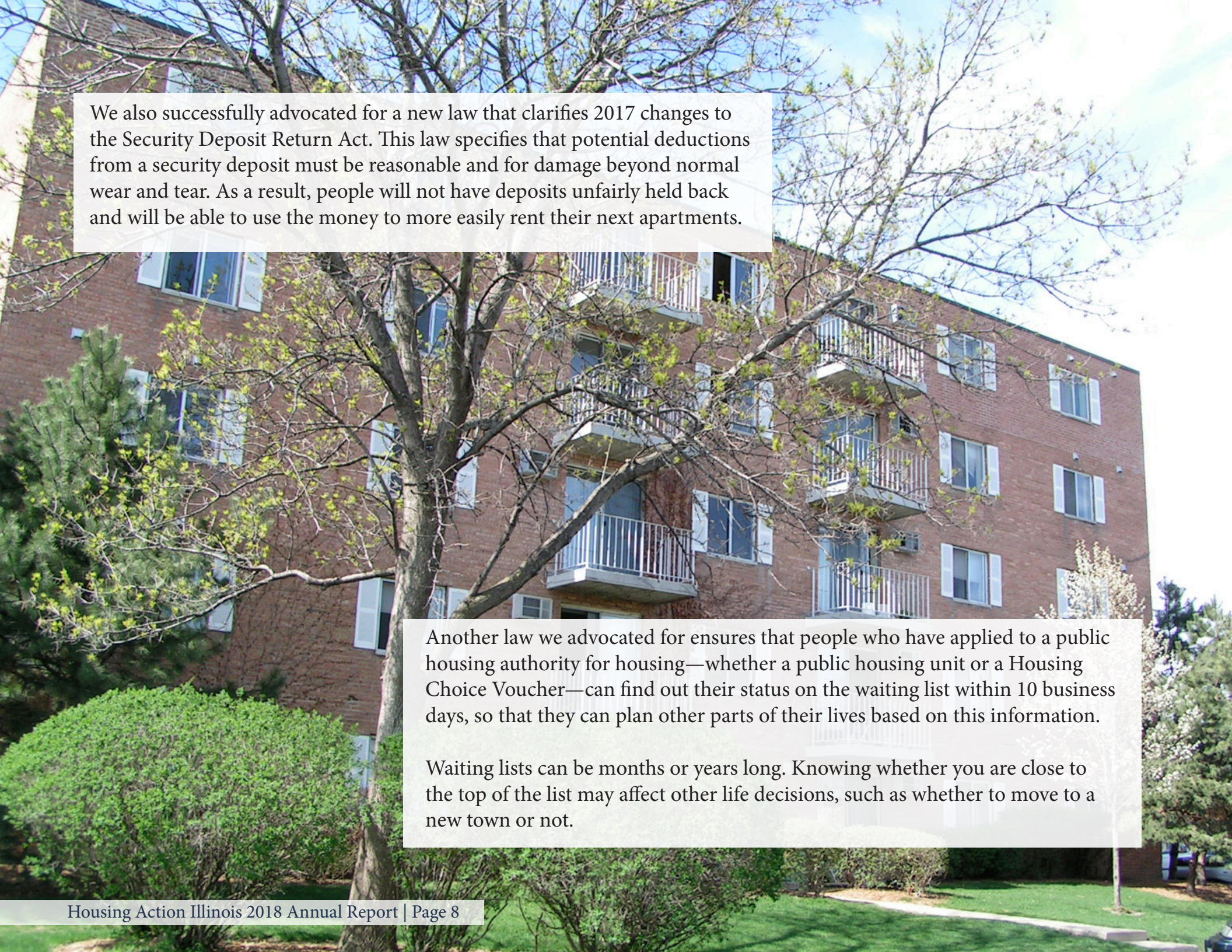
This positions Illinois as a leader in lead poisoning prevention, with our state joining six others in adopting the CDC standards. Under the new standards, approximately **6,000 additional children** will be eligible for nurse case management and to have their homes inspected to identify lead hazards. We also formed new relationships with public health advocates to work on this issue.

“Having spent the last 23 years of my career leading two organizations focused on the well-being of Illinois children, I am passionate about Housing Action’s work to pass new legislation that protects children from the dangers of lead poisoning where they live.”

— *Joyce Hothan*
Board Member (2006–Present)

(Pictured, right) Joyce Hothan at the Glen Ellyn Children’s Resource Center.





We also successfully advocated for a new law that clarifies 2017 changes to the Security Deposit Return Act. This law specifies that potential deductions from a security deposit must be reasonable and for damage beyond normal wear and tear. As a result, people will not have deposits unfairly held back and will be able to use the money to more easily rent their next apartments.

Another law we advocated for ensures that people who have applied to a public housing authority for housing—whether a public housing unit or a Housing Choice Voucher—can find out their status on the waiting list within 10 business days, so that they can plan other parts of their lives based on this information.

Waiting lists can be months or years long. Knowing whether you are close to the top of the list may affect other life decisions, such as whether to move to a new town or not.

Just Housing Initiative



We continued to co-chair the Just Housing Initiative, a campaign to ensure that people with criminal records have greater access to stable housing opportunities throughout Cook County. We organized workshops to provide reentry resources on sealing and expunging criminal records, employment, and housing rights. We also recruited community leaders, including individuals with lived experience, to join our coalition. The work done in 2018 helped us strengthen our coalition and led to the ordinance passing in April 2019, a historic step forward.

Federal Level Advocacy

Working with partners around the country, such as the National Low Income Housing Coalition (NLIHC), we secured a 10% overall FY18 funding increase for HUD programs and successfully advocated for Congress to reject the Trump administration's rent increase and benefit reduction proposals.

The spending bill:

- Renewed all Housing Choice Vouchers and provides new vouchers to veterans and people with disabilities.
- Allocated nearly \$1 billion in additional funding to repair and operate public housing.
- Boosted funding for the HOME Investment Partnerships program to the highest level in seven years. This resulted in the State of Illinois and other local entitlement governments in the state securing an additional \$31 million in CDBG and HOME funds for FY18.

Building Momentum for Future Victories

The November 2018 election created opportunities for our future work. In its wake, we convened more than 25 affordable housing advocates to assess the post-election landscape and discuss shared priorities. This informed our outreach to Governor Pritzker's transition team and our 2019 policy agenda.

Capacity Building

Our story and our members' stories are one and the same. We are only as strong as our member organizations and allies. Core to our mission is building the capacity of our 160+ member organizations through one-on-one support, workshops, and a wide range of additional resources, such as sub-grants for our HUD Intermediary affiliates and AmeriCorps VISTA members for more than 30 host sites.



Housing Counseling Intermediary

As an Intermediary, we facilitate the distribution of funds to a strong network of nonprofit housing counseling agencies and help these organizations with administrative support so that they can assist more families in finding and keeping good homes.


Increasing Funding for HUD

In 2018, HUD awarded Housing Action **\$1.26 million** to support housing counseling programs in the Midwest—quadruple the amount of the first award when the network was established in 2014.



(Pictured, left)
Access Living Clients
Haniyyah Askia
and Michael Bell,
Housing Action
Illinois Executive
Director Sharon
Legenza, HUD
Midwest Regional
Administrator Joseph
P. Galvan, CEDA
Director of Housing
Barbara Hyshaw,
and Chicago Urban
League Housing
and Financial
Empowerment
Center Senior
Director Margaret
Wooten.

The award will be distributed across our growing Intermediary network of **33 agencies in Illinois, Indiana, Michigan, and Missouri** to support programs that help families rent or buy safe, affordable homes and prevent foreclosures, like the family pictured here.

A woman with short, curly grey hair and glasses is smiling and standing in a doorway. She is wearing a black jacket with white trim and white pants. The doorway is framed by dark wood, and the door is open to the left. To the right of the doorway is a wooden door with a decorative glass panel. To the left of the doorway is a brick wall with a black lantern-style light fixture.

“When I joined Housing Action’s Board of Directors, Housing Action was already working diligently training housing counselors, building capacity for housing counseling agencies, and helping set standards so that housing counselors would be viewed as professionals in the industry. When Housing Action became a HUD Intermediary, I was more than ecstatic. In 2018, when Housing Action received \$1,259,176 in funding for our HUD Housing Counseling Intermediary, my heart smiled. It was validation that housing counseling works and that housing counseling is an effective tool to sustaining homeownership.”

— *Cheryll Boswell*
Retired Board Member (2006–2018)

A map of the Midwest region, including parts of Illinois, Indiana, Ohio, and Michigan. Red house icons are placed on the map to represent the locations of the Housing Counseling Intermediary Network. The icons are concentrated in the Chicago area, with others scattered in Peoria, Springfield, St. Louis, Fort Wayne, and other regional cities. Major highways and state boundaries are also visible.

Housing Counseling Intermediary Network

Improved Housing Counseling Outcomes

In 2018, our Intermediary network helped:

- 15,982 households understand their housing options.
- 1,835 households prevent or resolve a mortgage default.
- 1,733 households improve their finances.
- 431 households facing homelessness find temporary or permanent housing.
- 486 households buy their first home.

AmeriCorps VISTA

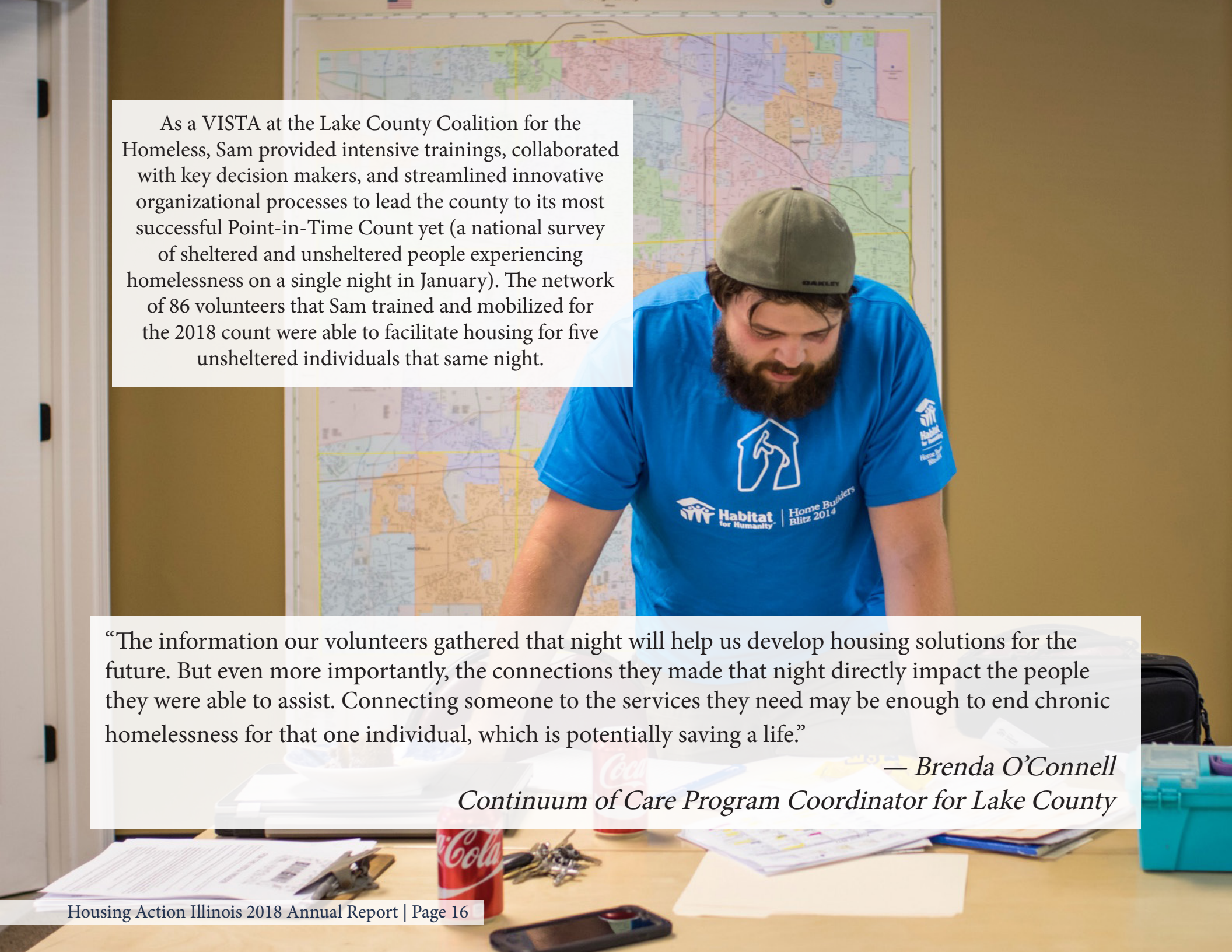
Our VISTAs work on a range of projects to **fight poverty** and **end homelessness** while building the capacity of their host organizations. In 2018, we managed a network of 30 full-year AmeriCorps VISTAs and 31 VISTA Summer Associates who were placed with member organizations across the state.



AmeriCorps VISTAs Audrey, Odalys, Rachel, and YaYa with Housing Forward, LUCHA, Center for Changing Lives, and Lawyers' Committee for Better Housing at the MLK Day of Service.

Adding Up the Impact

Our latest cohort of VISTAs collectively recruited, managed, and trained over **3,700 volunteers** and raised more than **\$500,000** in cash and in-kind donations.



As a VISTA at the Lake County Coalition for the Homeless, Sam provided intensive trainings, collaborated with key decision makers, and streamlined innovative organizational processes to lead the county to its most successful Point-in-Time Count yet (a national survey of sheltered and unsheltered people experiencing homelessness on a single night in January). The network of 86 volunteers that Sam trained and mobilized for the 2018 count were able to facilitate housing for five unsheltered individuals that same night.

“The information our volunteers gathered that night will help us develop housing solutions for the future. But even more importantly, the connections they made that night directly impact the people they were able to assist. Connecting someone to the services they need may be enough to end chronic homelessness for that one individual, which is potentially saving a life.”

— Brenda O’Connell

Continuum of Care Program Coordinator for Lake County



Community Revitalization Challenge

In 2018, we launched the Community Revitalization Challenge (CRC), a multi-year initiative to **connect community-based organizations to financial institutions** to design and launch projects that **increase access to affordable housing** in Illinois.

“At PNC, we aim to improve quality of life and bring economic empowerment and vibrancy to our communities by partnering with community organizations that can help us to achieve our collective goals. Housing Action’s Community Revitalization Challenge has provided us with the opportunity to enrich these partnerships while advancing our commitment to affordable housing, community service, neighborhood revitalization and economic development.”

*—Niccole Clements
Board Member (2013–Present)*

At the inaugural CRC regional networking roundtables, 27 organizations pitched initial project ideas to a panel of financial institutions. Prior to the presentations, groups received training on the basics of the Community Reinvestment Act, fair lending regulations, and funder expectations. Now, a selection of those groups are working to further develop their proposals and leverage additional support for their projects, securing **more than \$150,000 in outside funding** to date.

“Ultimately, by improved relations through better understanding of one another, banks and community organizations can have more impact in the communities they serve through more effective leveraging of their resources.”

— *David Noble*
Board Member (2017–Present)



Training and Consulting

Our team of expert Capacity Building Specialists design trainings and conduct one-on-one coaching to equip housing organizations with the skills and resources they need to better serve their clients.



“Housing is more than just shelter, it’s a place where people grow, both physically and spiritually. The expression ‘it takes a village to raise a child’ is as important today as it was when I was growing up. We all continue to learn and grow throughout our lifetime, and a home and community provides the foundation for all those learning experiences.”

—Kurt Kuyawa
Board Treasurer (2006–Present)




In 2018, we developed a new Student Loan Debt training that prepares housing counselors to help students and their families understand their options and how loans might affect their future housing opportunities. Today, 70% of college students graduate with a significant amount of debt.

We also created an Online Study Group to prepare housing counselors for the new national HUD Individual Certification exam. More than **200 counselors** have participated in the study group since its launch, and among all states in the nation, Illinois is currently tied in **fifth place for most HUD-certified counselors**.

We educated **696 participants** through **44 place-based workshops and online trainings**, covering topics such as:

- Student Loan Debt
- Marketing & Communications
- Rent-to-Own Protections
- The Basics of Credit Building
- The Illinois Anti-Predatory Lending Database
- Fundamentals of Rental Housing Counseling
- The HUD Individual Certification Exam
- Grant Writing
- Client Management Systems
- Foreclosure Law
- Fair Housing
- Storytelling

A photograph of Margaret Wooten, a Black woman with short dark hair, smiling and standing in front of a white door with a glass insert. She is wearing a dark blue sleeveless top and a thin necklace. Her right hand is resting on a stone wall to the left of the door. The stone wall is made of large, light-colored rectangular blocks.

“Housing Action has been at the forefront of housing counseling for over 30 years. They have proven their value and commitment to the low- and moderate-income communities across the State of Illinois. Housing Action continues to address critical issues that include fair housing, access to capital, and affordable housing. As a HUD-certified agency for the National Urban League, I am very pleased to provide services for the City of Chicago and to be a member of Housing Action.”

*—Margaret Wooten
Board Member (2012–Present)*

Public Education & Organizing


Creating Platforms for Learning and Expression

Housing Action builds awareness and activates change by educating key decision makers, including legislators, nonprofit service providers, financial institutions, and the media.



Annual Conference

Nearly **300 housing champions** from **161 organizations** joined us at our annual Housing Matters! conference in Bloomington to share ideas, attend “extraordinarily useful” workshops, partake in “lively and empowering discussions,” and learn from presenters who were “inspirational and gave strength to continue the daily struggle!”



“Housing Action’s advocacy and training work is more relevant and needed than ever. We achieved record attendance at our 2018 annual conference, an event rich with shared knowledge, learning, networking, and collaboration.”

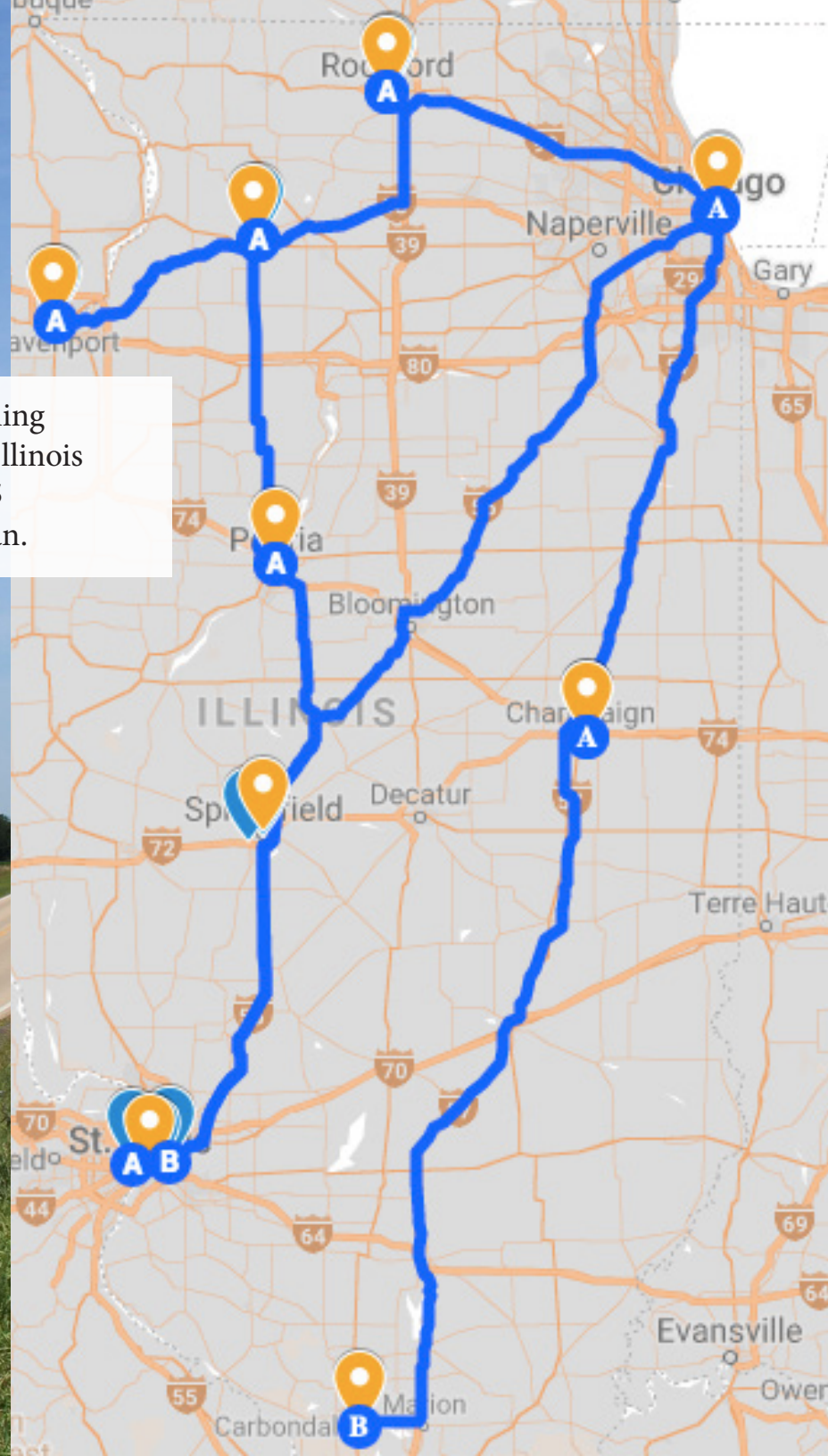
—*Mary Lu Seidel*
Board Co-Chair (2011–Present)


Outreach Caravan

Traveling To Meet You

During the summer of 2018, we hit the road, traveling throughout Central, Southern, and Northwestern Illinois to engage with more than **126 individuals** from **75 organizations** during our annual Outreach Caravan.

We hosted fair housing and storytelling trainings, listened to the challenges and successes of our member organizations, shared Housing Action updates, and identified ways to meet the needs of and further connect with groups throughout the state.



A woman with short dark hair, wearing a blue denim jacket over a white top and dark pants, stands on a white wooden porch railing. She is smiling and looking towards the camera. The background shows a green lawn, trees, and a house with green siding. A semi-transparent text box is overlaid on the left side of the image.

“Being born and raised in Chicago, I have been exposed to housing discrimination on many levels. Following Dr. King’s journey to Chicago to confront this issue, I was greatly honored to have led the Leadership Council for Metropolitan Communities, as it directly addressed Fair Housing. The fair housing trainings that Housing Action does now truly continue Dr. King’s legacy.”

— *Aurie Pennick*
Retired Board Member (2016–2018)




Bringing Public Attention to the Cost of Evictions

In 2018, Housing Action Illinois and the Lawyers' Committee for Better Housing co-authored *Prejudiced: The Stigma of Eviction Records*, a report exploring how eviction filings on the public record are a serious obstacle to finding housing for people whose cases did not result in an actual eviction. The report shows that **39% of cases** in Cook County **do not result in an eviction order** or other judgment against the tenant. These tenants still end up with a filing on the public record, which makes it much harder to find housing in the future.

The report also features personal stories like that of Phyllis, a senior living with a disability. Phyllis's rent payment was lost or stolen by a property management employee, leading her landlord to file for eviction. Despite a settlement in court, the filing on her record led to rejections in response to 10 apartment applications. She was only able to find a home after working with a lawyer to have her record sealed. In 2018, we secured 20 legislative co-sponsors and 28 organizational endorsements. We continue to campaign to protect these tenants by sealing their records at the point of filing.

Making Policy Changes Accessible

Our new educational brochure on rent-to-own contracts, **available in both English and Spanish**, helps **prospective home buyers** understand the protections we helped pass in 2017. The law creates some of the strongest consumer safeguards in the nation when it comes to these contracts, also known as contracts for deed or installment sales contracts, which are offered by largely unregulated companies that falsely promise homeownership to people with low incomes. After learning of the protections through our outreach, Housing Counselor Sandy Deters of Embarras River Basin Agency was able to help a single mother who was trapped in a predatory contract for a mobile home with broken electrical outlets, a water leak, and black mold.

A photograph of a man and a woman standing on the stone steps of a house's front porch. The man is standing behind the woman, who is sitting on the steps. They are both smiling. A small, light-colored dog is sitting between them. The house has white siding, dark brown shutters, and a white door with a glass insert. The address number '1432' is visible on the wall to the left of the door. There is a small black mailbox on the wall to the left of the door. The porch is made of stone steps and has a brick walkway leading up to it. There are green bushes on either side of the steps.

“I am very proud of the work Housing Action did as the co-author of the report, *Prejudged: The Stigma of Eviction Records*. This brought to light the challenges low-income renters are facing in Illinois. I oversee the development of affordable housing and the management of 90 rental units for the agency I work for. Every day, I see the need for more housing affordable to very low-income renters and the effects an eviction can have on someone trying to find housing.”

—*Mary Ellen Tamasy*
Board Member (2013–Present)



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Financials

46% of our program funds were given to other organizations as sub-grants.

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Revenue: \$2,131,559
Government Grants: \$1,571,917
Foundation Grants: \$142,700
Corporate Contributions: \$176, 750
Membership Dues: \$27,670
Other: \$212,522

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Expenses: \$2,075,834
Programs: \$1,990,460
Subgrants/Stipends: \$916,769
Fundraising: \$32,557
Management & General: \$52,817

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Total Assets: \$1,145,419
Current Liabilities: \$490,639
Total Net Assets: \$654,780

Our homes shape who we are both as individuals and as a community. Together, we can make good, affordable homes a reality for everyone in Illinois.

Thank you to our members and supporters for helping us work towards this vision for the 32 years and counting.

Thank You to Our 2018 Funders and Conference Sponsors

Alphawood Foundation	Illinois Housing Development Authority
Applegate & Thorne-Thomsen	Huntington Bank
Associated Bank	JPMorgan Chase
BlueHub Capital	Midland States Bank
BMO Harris	Pierce Family Charitable Foundation
The Chicago Community Trust	PNC
Cinnaire	Polk Bros. Foundation
Corporation for National & Community Service	State Farm Bank®
Enterprise Community Partners	U.S. Bank Foundation
Federal Home Loan Bank of Chicago	U.S. Department of Housing & Urban Development
Fifth Third Bank	Wells Fargo
First Midwest Bank	Woods Fund Chicago
Illinois Attorney General	Woodforest National Bank

2018 Board and Staff

Board Staff

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Kelli Harsh, Applegate & Thorne-Thomsen, P.C., Chicago	Outreach Coordinator Willie Heineke
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David Noble, Midland States Bank, Effingham	AmeriCorps VISTA Leader Tiara Hyche
Aurie Pennick, Crystal Lake	Policy Director Bob Palmer
Paul Selden, Envision Unlimited, Chicago	Stevenson Center Policy Fellow Jerome Sader
Darsonya Switzer, Dove Inc., Decatur	Communications Manager: Kristin Ginger
Mary Ellen Tamasy, Community Partners for Affordable Housing, Libertyville	Marketing & Communications Consultant: Timm Krueger
Margaret Wooten, Chicago Urban League Development Co., Chicago	Communications and Development VISTA: Hoda Fakhari



A stronger Illinois begins at home