Dear Members & Supporters,

There is no doubt that 2020 was one of the hardest years we have collectively faced in a long time. The COVID-19 pandemic and the national reckoning with long-standing racial injustice has changed and challenged us all, as individuals and as organizations.

We’re continuing to respond and recover, but right now, we want to take the opportunity to acknowledge the ways we were—and continue to be—resilient. We came together during a hard year to meet urgent needs, pass critical housing legislation, and continue on our path to better, more stable, more just housing opportunities for everyone.

Thank you to all of our steadfast members, hardworking allies, and generous supporters who helped us through this year. We couldn’t accomplish all that we do without you.

Sharon Legenza
Housing Action Illinois
Executive Director

Darsonya Switzer
Dove, Inc.
Co-Chair, Board of Directors

Carl Wolf
Respond Now
Co-Chair, Board of Directors
Responding to the Pandemic

Addressing Immediate Shelter Needs

One of the initiatives we were most proud of last year was helping address the immediate shelter needs of people experiencing or on the brink of homelessness during the pandemic. Housing Action subgranted $485,000 to 30 homeless service providers across Illinois during May–August, thanks to funding we received from the Illinois COVID-19 Response Fund and the National Low Income Housing Coalition. These funds were critical in enabling a faster response to urgent needs, since securing and distributing state and federal funds takes much longer. Together, our subgrantees:

- Served 3,515 individuals—including more than 790 children, 830 individuals with healthcare needs, and 1,060 people experiencing wage loss
- Provided a total of 78,000 nights of shelter, 130,000 meals, and 23,000 pieces of personal protective equipment
- Distributed short-term rent and mortgage assistance to 300 households
- Provided utility assistance to 160 households

Advocating for Relief Funding

Housing Action advocated along with the National Low Income Housing Coalition for more than $12 billion in funding for HUD in the federal CARES Act passed by Congress in March 2020. $332.6 million of this funding was allocated to Illinois communities. These funds are being used to serve the basic human needs of renters, homeowners, people experiencing homelessness, and others impacted by the pandemic.

We also advocated strongly for Illinois to dedicate federal funds to support Illinoisans facing housing instability. In May, using funds from the CARES Act, the State of Illinois committed more than $325 million for emergency rent and mortgage assistance—the largest commitment of federal Coronavirus Relief Fund dollars from the CARES Act for housing assistance by any state, and a critical win for Housing Action and the State of Illinois.

The Emergency Rental Assistance program provided $230.6 million dollars in assistance, helping more than 46,000 households preserve their homes. Illinois’ program distributed nearly twice as much rental assistance as the other top five largest statewide programs in the country.

$332.6M
CARES Act funding allocated to HUD programs serving Illinois communities

$325M
committed by Illinois for emergency rent & mortgage assistance

$230.6M
provided by the Emergency Rental Assistance program, nearly twice as much as the other top five largest statewide programs in the country

46,000+
households assisted by the Emergency Rental Assistance program
Convening Partners & Sharing Key Updates

During the rapidly changing situation in the early days of the COVID-19 pandemic, Housing Action Illinois brought organizations together to coordinate responses and share information, updates, and resources.

- Housing Action continued to facilitate monthly meetings of our state’s 19 Continuums of Care, the local planning bodies that coordinate housing and services for people experiencing homelessness. These gatherings provided a space for service providers to hear the latest health guidance and requirements for their programs, give feedback to HUD representatives, and learn from each other’s pandemic response efforts.

- We convened virtual Housing Policy Roundtable gatherings with our co-chair, the Metropolitan Planning Council, during which partners shared legislative and policy campaign updates and identified opportunities for collaboration.

- We created and continually updated a webpage with COVID-19 resources related to housing and homelessness.

- We created a messaging guide on framing the case for housing as healthcare and as a human right during this pivotal time.

Sharing Information & Resources in Uncertain Times

We shared critical updates related to housing and homelessness as the pandemic unfolded. Our website traffic tripled—we saw 316% growth in total users from 2019 to 2020—largely a result of our webpage sharing COVID-19 guidelines, programs, and resources. We also saw 47% growth in email subscribers, 82% growth in Facebook followers, and 31% growth in Twitter followers.

Going Virtual—and Helping Housing Counselors Do the Same

Housing Action’s trainings, meetings, and annual conference changed significantly in 2020 as we went entirely virtual to comply with safety and public health guidelines.

For our annual Housing Matters conference, we partnered with the National Alliance of Community Economic Development Associations (NACEDA) and 9 peer associations from other states to bring the conference as part of a national, virtual forum that brought together 2,102 participants from around the country and 245 participants from Illinois.

As we went virtual ourselves, we also supported housing counseling agencies in offering their services virtually, often for the first time.

When counselors began working from home during the pandemic, we conducted regular surveys about their needs and advocated for funding for the technology needed to connect with their clients. We facilitated trainings to help them navigate this significant shift and kept them updated on the latest COVID-19 developments. These included A Primer on Virtual Housing Counseling, a training so popular that we reached the 150-person capacity within 90 minutes of registration opening, so we organized a second session to meet the demand. Other trainings covered topics such as:

- Rentals, Foreclosures, and Bankruptcy Court in the Time of COVID-19
- Designing a Disaster Preparedness Program
- Virtual Pre-Purchase Education
- Learning Curve: How Housing Counselors Are Going Virtual

During 2020, our housing counseling capacity building program brought 32 trainings to a total of 3,565 participants.
Renewed Urgency for Racial Justice

Housing Justice Is Racial Justice

In June, in the wake of George Floyd’s death, there was a renewed focus on racial justice and systemic discrimination in our communities.

We have long known that racial justice demands fair, affordable, and accessible housing. Who lives where—and in what kind of home—is deeply constrained by systemic and individual discriminatory policies and practices that may have shifted forms, but have continued to persist for centuries. Our nation’s history of racist housing policies and practices is directly connected to today’s over-policing and disinvestment of Black and Brown communities, as well as the tragedy of how disasters—like the COVID-19 pandemic—disproportionately harm people of color.

Housing Action Illinois stands with #BlackLivesMatter and the protesters who marched throughout the state and country for racial justice. Visit our website to read our statement of solidarity.

We continue to commit to advancing racial justice throughout our society, particularly by expanding access to affordable, good homes for all.

Fighting Housing Discrimination

Housing Action Illinois works with allies in Illinois and across the nation to ensure strong fair housing laws and regulations. In 2020, the Trump administration advanced proposals to significantly weaken critical Fair Housing Act rules meant to address persistent systemic housing discrimination. These included:

- Repealing the Affirmatively Furthering Fair Housing Act, a critical tool for achieving greater desegregation and housing equity by requiring that local communities receiving HUD dollars make a concrete plan to foster thriving communities for everyone.
- Gutting the Disparate Impact rule, a legal doctrine under the Fair Housing Act which states that a policy may be considered discriminatory if it has a disproportionate, adverse impact against any group based on race, national origin, color, religion, sex, familial status, or disability.

Housing Action worked with allies to oppose these harmful moves that rolled back fair housing protections. Our collective efforts created the foundation to appeal to the Biden administration to restore the rules in early 2021, which are in the HUD review process.
Controlling access to quality, affordable homes has underpinned racism for far too long, in far too many ways. Redlining in the 1930s denied Black households access to home mortgages and drew community lines along racial boundaries that still exist today. Individuals and families continue to be denied rental housing because of their race. Government and private investments and policies continue to generally benefit majority white communities over other communities. This has to change.

A key part of changing this is protecting, strengthening, and modernizing the federal Community Reinvestment Act (CRA), a landmark civil rights law passed in 1977 to end discrimination in America’s banking and housing markets. It is a critical tool for preventing redlining and promoting financial investment in low-income communities, especially disinvested communities of color, and for the minority-owned small businesses in these areas.

In 2020, Housing Action Illinois joined with partners across our state and nation to mobilize Illinois allies in speaking up against federal proposals to weaken the CRA. We spread the word about what was happening and organized formal comments of opposition. During the summer, we united with a group of 39 partners and allies to send a letter urging federal banking regulators to use the CRA to address structural racism embedded in the financial system.

These efforts paved the way for an announcement in 2021 that the Office for the Comptroller of the Currency’s rule change weakening the federal CRA has been halted.

Closing the Racial Wealth Gap in Homeownership

When affordable, a home can offer families stability and be a valuable asset to pass on to future generations. For people who have faced systemic obstacles to homeownership, primarily people of color, owning a home can help build generational wealth and narrow the racial wealth gap. Although not the right choice for everyone, owning a home is also symbolic of the American dream and can be a source of pride for families.

As a result of collective advocacy, on December 1, 2020, Governor JB Pritzker announced the creation of two new programs—SmartBuy and Opening Doors—designed to bring additional home purchase assistance to working class families and underrepresented communities of color. The programs are funded out of the $200 million for affordable housing in the state capital budget, which Housing Action and our partners successfully advocated for in 2018 and 2019.

At the federal level, and as a participant in the national Black Homeownership Collaborative, we helped advocate for the American Rescue Plan Act, signed into law in March 2021, to include $10 billion to help homeowners avoid foreclosure and $100 million for housing counseling. Importantly, 40% of this funding must be provided to organizations serving people and communities of color.

Applying a Racial Justice Lens

We believe that housing justice is racial justice, and we approach our work with an equity lens. Read the Why Racial Justice Matters sections in our issue pages on ending homelessness, making rent affordable, sustainable homeownership, advancing civil rights, addressing eviction, and housing for people with records to learn more.
Continuing Critical Work

Supporting Housing Counselors

In 2020, HUD allocated $1.3 million to Housing Action Illinois for us to fund and support housing counseling agencies—our highest award to date. Our partnership with 32 affiliated housing counseling agencies enables them to be more efficient, provide more comprehensive services, help more people, and create more positive change in their communities.

We pivoted our trainings to focus on equipping housing counselors with the skills and knowledge needed to effectively serve clients while working remotely.

Meanwhile, we continued to help housing counselors prepare for the new HUD certification exam through online study groups. More than 1,000 counselors from across the nation have participated in our study group since its launch in 2018. We were proud to see Illinois consistently make the top 5 states for progress in getting counselors certified.

In FY20, our HUD Intermediary Affiliates helped:

- 3,000+ households improve their housing situations
- 10,000+ households understand their housing options
- 910 households purchase their first homes
- 340 households avoid eviction

Building Member Capacity through AmeriCorps VISTA

When we started placing AmeriCorps members for the 2020-2021 year, we really didn’t know what would be possible in the coming months. We’re very proud that our network of 24 AmeriCorps VISTA members were able to achieve so much, even during pandemic. Our network collectively:

- Raised $728,000 in grants, cash, and in-kind donations for their host sites
- Connected 4,000 households with housing services
- Helped develop, make available, or repair 1,000 housing units
- Recruited or managed 500 volunteers

Beyond the Numbers

Our AmeriCorps members have been impressing us with their accomplishments for more than a decade. The numbers above tell part of the story—here are just a few examples of the many ways in which our AmeriCorps members build capacity for their host organizations:

When moving from a shelter to a new home, individuals and families who have experienced homelessness often do not have the means, transportation, or funds to furnish their new homes. At Hesed House, AmeriCorps member Charles Kelly helped more than 30 households acquire furniture. In addition, he created partnerships and a sustainability plan, enabling Hesed House to continue providing households with the furniture they need to live in dignity and thrive.

At HOPE Fair Housing Center, AmeriCorps member Tara Joy completed needs assessments of communities throughout Southern Illinois, collecting demographic data and mapping existing resources for each community. Using these resources, HOPE Fair Housing was awarded $132,000 in federal funding through HUD’s Fair Housing Organizations Initiative, which will help expand its service area and provide fair housing services to underserved communities throughout the state.

Sherlina Chauhan, AmeriCorps member at the Corporation for Supportive Housing (CSH), created trainings to inform housing developers and organizations about supportive housing principles and practices. In addition, she created the Housing First Tenant Selection Plan template, which will enable housing developers to more easily follow Housing First principles, supporting tenant success and housing stability.
Making the 2020 Census Count

Because of its importance to Illinois communities and residents, in 2020, we engaged in a once-every-decade initiative to ensure that all Illinois residents participated in the U.S. Census. We partnered with the Illinois Association of Community Action Agencies and many community-based organizations. Although our planned activities were interrupted by the pandemic, we were still able to pivot and successfully conduct community education and outreach.

With the help of partners and many hardworking volunteers, we pushed Illinois’ census participation above the national average.

Reaching Hard-to-Count Communities

Our priority was making sure that census-defined hard-to-count communities in Suburban Cook County were included in the census count. We focused on reaching racial and ethnic minority populations, renters, people experiencing homelessness, and low-income populations. We ran ads on PACE buses, in newspapers, and on the radio with messages in English, Spanish, and Polish.

Equipping Community Leaders

We partnered with trusted organizations to help them educate their communities about the importance of the census. We provided sub-grants, communications materials, and branded items to give away (including reusable totes, masks, and hand sanitizer). We collaborated to engage with people at food pantries and outdoor events, all with the goal of increasing census participation.

Getting Creative with Outreach

We partnered with the Chicago Neighborhood Family Portrait Project—an initiative started by photographer William Estrada to engage with and document people in their own communities, providing portraits to families who might not have them taken otherwise—at census outreach events in Cicero. This creative addition helped increase community interest and engagement in the census.

Fostering Relationships Between Community Organizations & Funders

The Community Revitalization Challenge (CRC) is an initiative led by Housing Action Illinois that connects community-based organizations with financial institutions to design and launch projects that expand access to affordable housing and promote economic development opportunities for low- and moderate-income residents throughout Illinois.

We launched the second round of the CRC in January 2020, and spent the remainder of the year providing direct technical assistance and coaching to participating organizations as they built out their proposals. As a result of CRC 2.0, two community-based organizations—Phoenix Community Development Services in Peoria and the Alliance to End Homelessness in Suburban Cook County—have already been successful in their efforts to secure funding for their projects.
Securing Rights for Suburban Renters in Cook County

Housing Action Illinois and a strong coalition of partners worked hard during 2020 to pave the way for the passage of the Residential Tenant Landlord Ordinance (RTLO) in Cook County.

The RTLO extends critical protections to 245,000+ suburban renter households and establishes basic minimums for landlord conduct that have existed for more than 30 years in Chicago, Evanston, and Mount Prospect. The RTLO does what landlords who foster good working relationships with their tenants already do, such as offering fair lease terms, ensuring safe living conditions, and respecting tenants’ dignity and privacy.

Key partners in our coalition included the Chicago Area Fair Housing Alliance, Housing Choice Partners, Lawyers’ Committee for Better Housing, Neighbors for Affordable Housing, North Suburban Legal Aid Clinic, PASO – West Suburban Action Project, and Progress Center for Independent Living. More than 60 other community organizations also endorsed the RTLO.

Centering the Voices of Renter Leaders

Renter leaders joined our coalition to inform our strategy, speak with Cook County Commissioners, and share their perspectives and experiences to explain why this ordinance was critical.

Evergreen Park renter Sharon Norwood, pictured right, was a key renter leader; she testified during hearings, joined coalition strategy meetings, met with commissioners, and spoke with the Chicago Tribune.

“"When I was renting in the suburb of Maywood, the owner hid so as to not give back my deposit... [another] apartment didn't have heat. And another thing that the landlord did, every time I went out—I found her several times inside my home...Renting, I've had many experiences good and bad, but most have been bad, because as a Spanish-speaking person, we don't know our rights. How are we going to defend ourselves against people like this who mistreat someone, and more because of speaking Spanish?"

Maria
Renter Advocate with PASO

“"With tenants and landlords working together, we would have less evictions, and this ordinance would give us that help."

Kevin
Renter Advocate with Progress Center for Independent Living

Commissioners voted unanimously to pass the Cook County RTLO in January 2021.
Board & Staff

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Co-Chair
Darsonya Switzer
Dove Inc., Decatur

Co-Chair (starting June 2020)
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Respond Now, Chicago

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Zion Development Corporation, Rockford

Kelli Harsch
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Joyce Hothan
Glen Ellyn

Dottie Johnson
Chicago Commons, Chicago

David Noble
Midland States Bank, Effingham

Shelly Richardson
The Statewide Independent Living Council of Illinois, Springfield

Laura Olvera
Community Partners for Affordable Housing, Libertyville

Margaret Wooten
Chicago Urban League, Chicago

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David Young
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Wanda Collins
Capacity Building Specialist

Bibian Cristino
Capacity Building Specialist

Jennifer Pallas
Capacity Building Specialist

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Policy Director

Sheila Sutton
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Brandon Grigsby
National Service Program Associate

Steven Johnson
National Service Program Associate

Zach Bernknopf
AmeriCorps VISTA Leader

Erana Jackson
AmeriCorps VISTA Leader

Dylan Juza
AmeriCorps VISTA Leader

Kristin Ginger
Communications Manager

Amina Farha
Development Associate

Marcella Rosen
Communications & Capacity Building AmeriCorps VISTA
Members

Housing Action Illinois has more than 140 members, including nonprofit organizations, government agencies, and corporations, all committed to protecting and expanding the availability of quality, affordable housing.

Access Living, Chicago
All Chicago Making Homelessness History, Chicago
Alliance to End Homelessness in Suburban Cook County, Hillside
Apna Ghar, Chicago
Applegate & Thorne-Thomsen, Chicago
Architectures, Chicago
Association for Individual Development, Elgin
BCM Community Services, Centralia
Binational Institute of Human Development, Chicago
Brighton Park Neighborhood Council, Chicago
Carbone Development Services, Joliet
Catholic Charities of the Archdiocese of Chicago, Chicago
Catholic Charities Diocese of Joliet, Downers Grove
CDG Operations Corporation, East St. Louis
Center for Disability and Elder Law, Chicago
Central Illinois Land Bank Authority, Danville
Centro Romero, Chicago
Champaign-Urbana Tenant Union, Champaign
Chicago Area Fair Housing Alliance, Chicago
Chicago Coalition for the Homeless, Chicago
Chicago Community Loan Fund, Chicago
Chicago Furniture Bank, Chicago
Chicago Lawyers’ Committee for Civil Rights, Chicago
Chicago Urban League, Chicago
Chicagoland Habitat for Humanity, Chicago
Cinnaire, Madison
City of Evanston, Evanston
City of Kankakee Community Development Agency, Kankakee
City of Rockford, Rockford
Community & Economic Development Association of Cook County, Chicago
Community Investment Corporation of Decatur, Decatur
Community Partners for Affordable Housing, Highland Park
Community Service Council of Northern Will County, Bolingbrook
Connections for the Homeless, Evanston
Connections of Illinois, Palatine
Consumer Credit Counseling Services of Northern Illinois, Woodstock
Cornerstone Community Development Corporation, Ford Heights
CST, Chicago
Cunningham Township, Urbana
Dove, Inc., Decatur
DuPage County Continuum of Care, Wheaton
DuPage Habitat for Humanity, Wheaton
DuPagePads, Wheaton
Economic Growth Corporation, Rock Island
Embarras River Basin Agency, Greenup
Enterprise Community Partners, Chicago
Ezio Community Development Services, Joliet
Facing Forward to End Homelessness, Chicago
Federal Home Loan Bank of Chicago, Chicago
Freeport Area Church Cooperative, Freeport
Garfield Park Community Council, Chicago
Genesys Housing Development Corporation, Chicago
Grass Roots Organizing Works, Rock Island
Greater Lakes Credit Union, Chicago
Habitat for Humanity Chicago, Chicago
Helping Hands of Springfield, Springfield
Hesed House, Aurora
HOME DuPage, Wheaton
HOPE Fair Housing Center, Wheaton
HOPE Haven of DeKalb, DeKalb
HOPE of East Central Illinois, Charleston
Housing Authority of Champaign County, Champaign
Housing Authority of Cook County, Chicago
Housing Choice Partners of Chicago, Chicago
Housing Forward, Maywood
Housing Opportunities and Maintenance for the Elderly, Chicago
Housing Opportunities for Women, Chicago
IFF, Chicago
Illinois Housing Council, Chicago
Illinois Network of Centers for Independent Living, Springfield
Illinois Valley Economic Development Corporation, Gillespie
IMPACT Center for Independent Living, Alton
Inland Home Mortgage, Villa Park
John Marshall Law School – Fair Housing Legal Support Center & Clinic, Chicago
Journeys | The Road Home, Palatine
Justine PETERSEN Housing and Reinvestment Corporation, Granite City
Kankakee County Housing Authority, Kankakee
La Casa Norte, Chicago
Lake County Housing Authority, Grayslake
Latin United Community Housing Association, Chicago
Latinx Policy Forum, Chicago
Lawyers’ Committee For Better Housing, Chicago
Lazarus House, St. Charles
LinC Inc., Swansea
Madison County Community Development, Edwardsville
Manufactured Home Owners Association of Illinois, Des Plaines
Menard County Housing Authority, Petersburg
Mercy Housing Lakefront, Chicago
METEC Resource Center, Peoria
Metropolitan Planning Council, Chicago
Metropolitan Tenants Organization, Chicago
Mid Central Community Action, Bloomington
Midland States Bank, Chesterfield
MorningStar Mission Ministries, Joliet
National Public Housing Museum, Chicago
The Neighbor Project, Aurora
Neighborhood Housing Services of Chicago, Chicago
NeighborhoodScapes, Chicago
North West Housing Partnership, Schaumburg
N/NW Suburban Task Force on Supportive Housing, Wheeling
Northside Community Development Corporation, Chicago
Northwest Compass, Mount Prospect
Northwest Side Housing Center, Chicago
NW HomeStart, Inc., Freeport
Oak Park Regional Housing Center, Oak Park
Open Communities, Evanston
PADS Lake County, North Chicago
People’s Resource Center, Wheaton
Peoria Housing Authority, Peoria
Phoenix Community Development Services, Peoria
Preservation of Affordable Housing, Chicago
Regions Bank, Chicago
Renaissance Social Services, Inc., Chicago
Resources for Community Living, Rolling Meadows
Respond Now, Chicago Heights
Restoration America, Inc., Crystal Lake
Restoration Urban Ministries, Champaign
The Resurrection Project, Chicago
Revive Center for Housing and Healing, Chicago
Rockford Housing Authority, Rockford
Sarah’s Circle, Chicago
Second Federal, Chicago
South Side Community Federal Credit Union, Chicago
South Suburban Housing Center, Homewood
South Suburban PADS, Chicago Heights
Southwestern Illinois Development Authority, Collinsville
Spanish Coalition for Housing, Chicago
Spanish Community Center, Joliet
Springfield Housing Authority, Springfield
Springfield Quality Housing Coalition, Springfield
Statewide Independent Living Council of Illinois, Springfield
StreetWise, Chicago
Supportive Housing Providers Association (SHPA), Springfield
Thresholds, Chicago
Together We Cope, Tinley Park
Total Resource Community Development Organization, Chicago
Tri-County Opportunities Council, Rock Falls
Urban League of Metropolitan St. Louis, Inc., St. Louis
Western Egyptian Economic Opportunity Council, Inc., Steeleville
Will County Center for Community Concerns, Joliet
Winnebago County Housing Authority, Rockford
ZION Development Corporation, Rockford
As the COVID-19 pandemic continues to unfold, Housing Action Illinois will continue to help Illinoisans facing housing instability. We will work with our members and allies to respond and recover, centering the voices and needs of people with lived experience and the communities who are hardest hit by COVID-19.

We are resilient.

Together, we will create a new normal and build stronger, more equitable communities in our state.

Funders & Conference Sponsors

- Alphawood Foundation
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- Associated Bank
- BlueHub Sun
- BMO Harris Bank
- Chicago Community Trust
- Corporation for National and Community Service
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- Federal Home Loan Bank of Chicago
- Fifth Third Foundation
- First Midwest Bank
- Freddie Mac
- Harris Family Foundation
- Huntington Bank
- Illinois Association of Community Action Agencies
- Illinois COVID-19 Response Fund
- Illinois Housing Council
- Illinois Housing Development Authority
- JPMorgan Chase & Co.
- Midland States Bank
- National Low Income Housing Coalition
- Pierce Family Foundation
- Polk Bros. Foundation
- PNC
- Providence Bank & Trust
- Signature Bank
- State Farm Bank
- U.S. Bank Foundation
- U.S. Department of Housing and Urban Development
- Wells Fargo
- Wintrust
- Woods Fund Chicago

Financials

Revenue: $3,491,523
- Government Grants: $2,341,062
- Foundation Grants: $784,155
- Corporate Contributions: $179,750
- Other: $160,681
- Membership Dues: $25,875

Expenses: $3,198,080
- Programs: $3,061,939
  ⇒ Subgrants/Stipends: $1,931,112
  Comprised 60% of program expenses
- Fundraising: $56,302
- Management and General: $79,839

Total Assets: $1,608,385
- Current Liabilities: $640,986
- Total Net Assets: $967,399