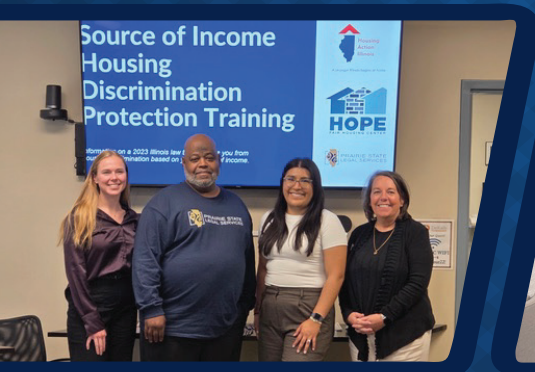


# 2025 ANNUAL REPORT



## **SUSTAIN+ACT** HOUSING ACTION ILLINOIS



# REFLECTING ON 2025



2025 was a challenging year for our field. From federal funding uncertainty to direct attacks on the people we serve, the year tested us in numerous ways. Still, **I'm proud of our coalition and partners for continuing to advocate for what is right** in spite of all these challenges, **and for persevering in our work for an Illinois where everyone has an affordable home.** During difficult times, I'm deeply grateful for the dedication and resilience of our members and the communities we collectively serve. While the threats to our field are by no means resolved, 2025 still had several bright spots for Housing Action Illinois that I would like to highlight.

We hosted **dozens of trainings** for hundreds of housing counselors, equipping them to better support our communities, and facilitated our **first in-person housing counselor training** in more than five years. In our work as a HUD-approved Intermediary, we distributed resources and provided guidance to a **network of 34 housing counseling agencies across six states.**

In our state level policy advocacy work, we **defended critical investments** to prevent and end homelessness, and we successfully **advocated to eliminate match grant requirements** for providers. We also continued our efforts to spread the word about new statewide protections against source of income discrimination, a win we fought hard to secure during a multi-year campaign with partners.

Additionally, our **26 AmeriCorps VISTA members** helped host organizations across Illinois and beyond to develop programming, raise money, and provide many other essential services that help end poverty in our communities.

Finally, in 2025, **we reached 200 member organizations.** Despite the challenges we are facing, our field continues to grow and collaborate to ensure everyone in Illinois has a safe, affordable place to call home. In times like these, we must stand together and find ways to strengthen our relationships and celebrate our accomplishments.

**Thank you** to everyone who has joined us as a member, supporter, or advocacy partner.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Sharon Legenza'.

Sharon Legenza | Executive Director

# HIGHLIGHTS



Housing Action Illinois works across the full spectrum of housing needs — from preventing and ending homelessness, to expanding affordable rental housing, to promoting sustainable homeownership — while empowering organizations with the tools, resources, and information they need to make change.

## ENDING HOMELESSNESS

- ✔ **Protecting state funding:** At the state level, we defended critical investments to prevent and end homelessness and successfully advocated to eliminate match grant requirements for providers. In November, despite state funding reductions elsewhere, \$7 million in one-time funding was committed to support 1,400+ additional emergency shelter beds this winter across approximately 60 agencies statewide.
- ✔ **Opposing harmful federal proposals:** When proposed federal HUD cuts and program changes threatened essential federal housing programs, we mobilized hundreds of advocates, amplified local stories in the media, and supported people with lived experience to participate in local responses.
- ✔ **Supporting Housing First & Continuums of Care:** In the fall, we helped lead statewide efforts urging HUD to renew existing grants rather than slash funding for permanent supportive housing and retreat from Housing First programs. We spearheaded a letter to the HUD Secretary with nearly 300 organizational signatories and helped bring media attention to the harmful proposal.
- ✔ **Mobilizing & informing:** We hosted regular convenings and emergency briefings to keep providers informed and coordinated, collaborated on lobby days, and regularly traveled to D.C. to meet federal legislators and national partners.

## EXPANDING AND PROTECTING AFFORDABLE RENTAL HOUSING

- ✔ **Preserving affordable units:** We helped secure a 9-year extension – through 2034 – of the Affordable Housing Special Assessment Program (AHSAP), which provides property tax incentives to preserve and create affordable rental units.
- ✔ **Publishing research:** We published *Not Even a Place in Line*, a report on the voucher waitlist crisis in Illinois, and co-released *The Gap*, a report on the shortage of available rental housing units, and *Out of Reach*, a report on the high cost of rental housing, with the National Low Income Housing Coalition.
- ✔ **Spotlighting harmful ordinances:** Our Policy Director Bob Palmer and the Community Safety Through Stable Homes Coalition helped source a New York Times story on so-called “crime-free nuisance ordinances,” and we continue to advocate for passage of legislation to prevent discrimination and protect renters from being unfairly forced from their homes due to these types of ordinances.
- ✔ **Educating renters on their rights:** We continued our work to help educate Illinoisans about source of income (SOI) protections by presenting at community education events in Niles, DeKalb, Palatine, and Kane County. SOI discrimination is when someone is denied the opportunity to apply for rental housing because they will pay rent with non-wage income, such as rental subsidies, Social Security, retirement income, and public assistance.

# HIGHLIGHTS



## SUSTAINABLE HOMEOWNERSHIP

- ✔ **Empowering housing counseling agencies:** Our Housing Action Counseling Network distributed subgrants and provided guidance to 34 agencies across 6 states and Washington, D.C., collectively serving 12,500+ households. We also helped 13 housing counseling agencies successfully undergo federal monitoring and the approval process. Additionally, [My Path to Home](#), an online platform we developed to connect individuals and families with essential housing counseling services, went national.
- ✔ **Strengthening the housing counseling field:** After eight years of work from Housing Action's Director of Capacity Building David Young and partners, [MISMO published a new housing counseling data set](#) to align housing counseling agency data with the standards already used throughout the mortgage industry. Having these standards makes communication much easier among housing counseling client management systems, originations, and servicing systems, leading to overall efficiency and cost savings.
- ✔ **Educating housing counselors:** We continued to provide training options for housing counselors to grow their careers and better serve their clients. In 2025, we trained 600+ housing counselors nationwide in 28 workshops. We built the pipeline of new housing counselors through our Housing Counseling Career Path, preparing 78 participants to take the HUD certification exam.
- ✔ **Securing resources:** We helped educate and brief decision makers on the need for additional funding for housing counseling in Illinois communities and supported efforts that led to FHLBank Chicago providing \$3,150,000 to IHDA through its Community First® Housing Counseling Resource Program.
- ✔ **Defending housing counseling:** Our Director of Capacity Building David Young authored an op-ed in The Progressive Magazine, [Cutting Housing Counseling is a Grave Mistake](#), in response to proposed HUD budgets that would gut federal housing counseling funding.

### ✔ **Protecting homeowners from tax sales evictions:**

We successfully advocated to delay the Cook County tax sale, buying time for equity-preserving reforms. In Cook County, tax sales are driving home loss, especially for seniors. Since 2019, 1,000+ owner-occupied homes (125+ owned by seniors) have been lost, sometimes over debts of just a few hundred dollars. Read the [coverage from the Chicago Sun-Times, Injustice Watch, and the Investigative Project on Race and Equity](#).

## EDUCATING & EQUIPPING COMMUNITIES

- ✔ **Growing Housing Action Corps:** In 2024-2025, 32 Housing Action Corps members served at 26 organizations in Illinois and beyond. Working at community-based organizations, these AmeriCorps VISTA members raised \$1.4 million, engaged 527 volunteers, and connected 1,789 households with housing services. Our Housing Action Corps is also providing a pipeline into our field, with 34% of our 2024-2025 VISTA cohort being hired by their host sites.
- ✔ **Equipping community-based organizations & lenders:** We hosted in-person Illinois Community Reinvestment Act (IL CRA) Roundtables to bring together community-based organizations and financial institutions, presented at an informational webinar to inform credit unions about their new obligations under this state law, and published a toolkit for non-profits with guidance on building partnerships with local lenders.
- ✔ **Fostering collaboration:** We began to serve as the fiscal agent and strategic partner for the newly-formed [Illinois Housing Equity Collective](#), which purpose is to sustain the fair housing movement and advance housing equity across Illinois.
- ✔ **Gathering & collaborating:** Our annual Housing Matters Conference brought together 315 participants from 164 organizations to share ideas, spark connections, and strengthen our field.

# BOARD AND STAFF



Housing Action Illinois Board of Directors (2025)



Housing Action Illinois staff (2025)

## OFFICERS

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Dove Inc., Decatur

**Laura Olvera Yarza** | Co-Chair  
Community Partners for Affordable Housing, Libertyville

**Jennifer Taff** | Secretary  
DuPage & Chicago South Suburbs Habitat for Humanity, Wheaton

**Kurt Kuyawa** | Treasurer  
Citizens Bank NA, Chicago

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FHLB Chicago

**Paula Bush**  
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PNC, Springfield

**Nick Dodson**  
Heartland Continuum of Care, Springfield

**John S. Herring, Sr.**  
Illinois Network of Centers for Independent Living, Springfield

**Cornell D. Lurry, Sr.**  
Midland States Bank, Joliet

**Brigitta Mac-Rizzo**  
Jackson County Housing Authority, Jackson County

**Horacio Mendez**  
Woodstock Institute, Chicago

**Jackie Newman**  
Springfield Housing Authority, Springfield

**Carl Wolf**  
Respond Now, Chicago Heights

**Margaret Wooten**  
Reach CDC, Chicago

## STAFF

**Foluke Akanni**  
Housing Policy Organizer

**Bibian Cristino**  
Senior Capacity Building Specialist

**Wanda Collins**  
Senior Capacity Building Specialist

**Marissa Diekhoff**  
National Service Program Associate

**Natalie Floreancig**  
Development & Engagement  
AmeriCorps VISTA

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AmeriCorps VISTA Leader

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National Service Director

**Phuc Huynh**  
Training Coordinator  
AmeriCorps VISTA

**Sharon Legenza**  
Executive Director

**James Miller**  
Capacity Building Associate

**Mikayla Miller**  
Performance & Compliance  
Coordinator AmeriCorps VISTA

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Senior Capacity Building Specialist

**Bob Palmer**  
Policy Director

**Petra D. Rodríguez Everson**  
National Service Program Associate

**Megan Yerger**  
Housing Policy Organizer

**David Young**  
Director of Capacity Building

# MEMBERSHIP



In 2025, we reached a new milestone: Our coalition grew to more than 200 members.

Growing our membership is about more than just numbers; It's about our collective voice, reach, and impact. As our coalition grows, so does our collective ability to amplify community voices, strengthen our field, share critical resources, and create long-term change.

360 Youth Services | Naperville  
 Access Living | Chicago  
 Advantage Capital | Des Plaines  
 All Chicago Making Homelessness History | Chicago  
 Alliance to End Homelessness in Suburban Cook County | Hillside  
 Ameren Illinois | Springfield  
 Apna Ghar | Chicago  
 Applegate & Thorne-Thomsen | Chicago  
 Arab American Family Services | Worth  
 Association for Individual Development | Elgin  
 Bridge Communities | Glen Ellyn  
 Brighton Park Neighborhood Council | Chicago  
 Busey Bank | Champaign  
 Cardinal Financial Company, LP | North Carolina  
 Catholic Charities of the Archdiocese of Chicago | Chicago  
 Catholic Charities Diocese of Joliet | Downers Grove  
 Catholic Urban Programs | East St. Louis  
 CDBG Operation Corporation | East St. Louis  
 CEFS Economic Opportunity Corporation | Effingham  
 Center for Disability and Elder Law | Chicago  
 Center for Housing and Health (a supporting organization of AIDS Foundation Chicago) | Chicago  
 Central Illinois Land Bank Authority | Danville  
 Champaign County Regional Planning Commission | Urbana  
 Champaign-Urbana Tenant Union | Champaign  
 Chicago 400 Alliance | Chicago  
 Chicago Area Fair Housing Alliance | Chicago  
 Chicago Community Loan Fund | Chicago  
 Chicago Furniture Bank | Chicago  
 Chicago Housing Trust | Chicago

Chicago Lawyers' Committee for Civil Rights | Chicago  
 Chicago Rehab Network | Chicago  
 Chicago Urban League | Chicago  
 Chicagoland Habitat for Humanity | Chicago  
 Chinese American Service League | Chicago  
 Cinnaire | Madison  
 City of Decatur | Decatur  
 City of Evanston | Evanston  
 City of Kankakee Economic & Community Development Agency | Kankakee  
 City of Rockford | Rockford  
 City of Urbana | Urbana  
 CJE SeniorLife | Chicago  
 Climate Economy Educations, Inc. | Makanda  
 Community & Economic Development Association of Cook County | Chicago  
 Community Investment Corporation of Decatur | Decatur  
 Community Partners for Affordable Housing | Highland Park  
 Connections for the Homeless | Evanston  
 Consumer Credit Counseling Services of Northern IL | Woodstock  
 Cook County Department of Planning and Development | Chicago  
 Cornerstone Community Development Corporation | Ford Heights  
 Crisis Center for Suburbia | Worth  
 CRWorks Inc. | Lansing  
 CSH | Chicago  
 Cumberland Green Cooperative | St. Charles  
 Cunningham Township | Urbana  
 DuPage County ARES | Glendale Heights  
 DeKalb Township | DeKalb  
 Detroit Homeownership Center CDC | Michigan  
 Disability Resource Center | Joliet

Dove, Inc. | Decatur  
 DuPage Habitat for Humanity | Wheaton  
 DuPage County Continuum of Care | Wheaton  
 DuPagePADS | Wheaton  
 Economic Growth Corporation | Rock Island  
 Embarras River Basin Agency, Inc. | Greenup  
 Erie Neighborhood House | Chicago  
 Everlasting Word Church | Aurora  
 Fair Housing Legal Clinic – UIC Law | Chicago  
 Far South Community Development Corporation | Chicago  
 Federal Home Loan Bank of Chicago | Chicago  
 Fortitude Community Outreach | Bourbonnais  
 Full Circle Communities | Chicago  
 Garfield Park Community Council | Chicago  
 Garfield Park Community Development Corporation | Chicago  
 Genesis Garden | Macomb  
 Good News in the Neighborhood | Palatine  
 Good Samaritan Inn | Decatur  
 Gorman & Company | Oregon  
 Grass Roots Organizing Works | Rock Island  
 GLCU Foundation for Financial Empowerment | Bannockburn  
 Greater Alton Community Development Corporation | Alton  
 Grundy County Housing Authority | Morris  
 H.O.M.E. DuPage | Wheaton  
 Habitat for Humanity Chicago | Chicago  
 Habitat for Humanity Lake County | Waukegan  
 Habitat for Humanity of Champaign County | Champaign  
 Habitat for Humanity of Northern Fox Valley | Elgin  
 HANA Center | Chicago  
 Harris Family Foundation | Chicago

# MEMBERSHIP



Heart of Illinois United Way | Peoria  
 Heartland Housed/Heartland Continuum of Care | Springfield  
 Helping Elevate You, Sister Inc. | Monee  
 Helping Hands of Springfield | Springfield  
 Heses House | Aurora  
 HOPE Fair Housing Center | Wheaton  
 HOPE of East Central Illinois | Charleston  
 House of Neighborly Service | Waterloo  
 Housing Authority of Champaign County | Champaign  
 Housing Authority of Cook County | Chicago  
 Housing Choice Partners of Illinois | Chicago  
 Housing For All | Chicago  
 Housing Forward | Maywood  
 Housing Opportunities and Maintenance for the Elderly | Chicago  
 Housing Opportunity Development Corporation | Skokie  
 Housing Opportunities for Women | Chicago  
 IFF | Chicago  
 Illinois Association of Community Action Agencies | Springfield  
 Illinois Equal Justice Foundation | Chicago  
 Illinois Housing Council | Chicago  
 Illinois Legal Aid Online | Chicago  
 Illinois Network of Centers for Independent Living | Springfield  
 Illinois Valley Center for Independent Living | Spring Valley  
 Impact Behavioral Health Partners | Evanston  
 IMPACT Center for Independent Living | Alton  
 Impact for Equity | Chicago  
 Impact Global Inc. | Quincy  
 Jackson County Housing Authority | Murphysboro  
 Jane Addams Senior Caucus | Chicago  
 Journeys | The Road Home | Palatine  
 Justine Petersen | St. Louis  
 Kane County Continuum of Care | Kane County  
 Kankakee County Housing Authority | Kankakee  
 Kenneth Young Center | Elk Grove Village  
 La Casa Norte | Chicago  
 Lake County Housing Authority | Grayslake  
 Latino Policy Forum | Chicago  
 Law Center for Better Housing | Chicago  
 Lazarus House | St. Charles  
 League of Women Voters of Glenview-Glencoe | Glenview

LIFE Center for Independent Living | Bloomington  
 LUCHA | Chicago  
 Mano a Mano Family Resource Center | Round Lake Park  
 McLean County Center for Human Services | Bloomington  
 Men on the Rise | Chicago  
 Mercy Housing Lakefront | Chicago  
 METEC Resource Center | Peoria  
 Metropolitan Family Services | Chicago  
 Metropolitan Planning Council | Chicago  
 Mid Central Community Action | Bloomington  
 Midland States Bank | Chesterfield  
 Moran Center for Youth Advocacy | Evanston  
 National Louis University | Chicago  
 Neighbors for Affordable Housing | Chicago  
 NeighborScapes | Chicago  
 Niles Township Government | Skokie  
 North Suburban Legal Aid | Highland Park  
 North West Housing Partnership | Schaumburg  
 N/NW Suburban Task Force on Supportive Housing | Wheeling  
 Northern Illinois Regional Affordable Community Housing (NI ReACH) | Rockford  
 Northside Community Development Corporation | Chicago  
 Northwest Christian Community Development Corporation | Rockford  
 Oliver Emerson Development | Rockford  
 Open Communities | Evanston  
 PADS Lake County | North Chicago  
 People's Resource Center | Wheaton  
 Peoria Opportunities Foundation | Peoria  
 Phoenix Community Development Services | Peoria  
 Preservation of Affordable Housing | Chicago  
 Proactive Community Services | Flossmoor  
 Progress Center for Independent Living | Forest Park  
 Project NOW | Rock Island  
 Prosperity Indiana | Indianapolis  
 Rebuilding Together Metro Chicago | Chicago  
 Regions Bank | Missouri  
 Respond Now | Chicago Heights  
 Restoration America | Crystal Lake  
 ReVive Center for Housing and Healing | Chicago  
 Rockford Area Habitat for Humanity | Loves Park

Santa Fe Community Housing Trust | Santa Fe  
 Save our City, Save our Future | Cook County  
 Self-Help Federal Credit Union | Chicago  
 South Suburban Action Conference | Lansing  
 Single Mothers of Pearls Foundation NFP | Matteson  
 South Suburban Housing Center | Homewood  
 South Suburban PADS | Chicago Heights  
 Southern Illinois Coalition for the Homeless | Marion  
 Southwestern Illinois Development Authority | Collinsville  
 Spanish Coalition for Housing | Chicago  
 Springfield Housing Authority | Springfield  
 Statewide Independent Living Council of Illinois | Springfield  
 Supportive Housing Providers Association (SHPA) | Springfield  
 TASC, Inc. (Treatment Alternatives for Safe Communities) | Chicago  
 Territory | Chicago  
 The Housing Partnership | St. Louis  
 The Journey Forward | Chicago  
 The Neighbor Project | Aurora  
 The PlatFORM Group | Oak Brook  
 The Resurrection Project | Chicago  
 Salvation Army | Bloomington  
 Together We Cope | Tinley Park  
 Total Resource Community Development Organization | Chicago  
 Universal Housing Solutions CDC | Oak Park  
 Urban League of Metropolitan St. Louis, Inc. | St. Louis  
 UrbanWorks Architecture | Chicago  
 Voice of the People in Uptown | Chicago  
 Waukegan Township | Waukegan  
 Western Egyptian Economic Opportunity Council, Inc. | Steeleville  
 Will County Center for Community Concerns | Joliet  
 Winnebago County Housing Authority | Rockford  
 WJW Architects | Chicago  
 Woodforest National Bank | Chicago  
 Woodstock Institute | Chicago  
 ZION Development Corporation | Rockford

# ***THANK YOU TO OUR SUPPORTERS***

The generous support of our funders makes our work possible. Housing Action Illinois extends our sincerest thanks to all of the sponsors and funders listed below, and to those who wish to remain anonymous, for supporting our work in 2025:



AmeriCorps

Anonymous Donor Advised Fund at  
The Chicago Community Trust

Applegate & Thorne-Thomsen

Associated Bank

BMO

Busey Bank

The Chicago Community Trust

Chicago Funders Together to  
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Enterprise Mobility Foundation

FHLBank Chicago

Harris Family Foundation

Housing for All

Housing Opportunities and Maintenance  
for the Elderly (H.O.M.E.)

Huntington Bank Foundation

JPMorgan Chase

Keeping People Housed

Midland States Bank

Nicor Gas Foundation

Old National Bank

PNC Foundation

Polk Bros. Foundation

Regions Bank

Steans Family Foundation

Supportive Housing Providers Association,  
the Illinois Homelessness Education and  
Technical Assistance Center (HETAC), and  
IDHS's Office of Housing Stability

U.S. Bank Foundation

U.S. Department of Housing &  
Urban Development

Woodforest Bank

Woods Fund Chicago

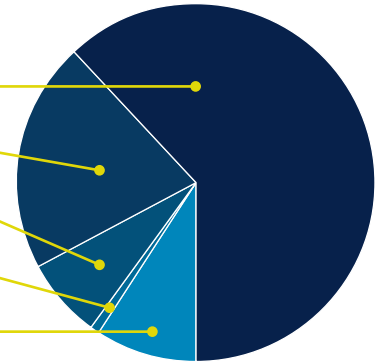
# FINANCIALS

## FY 2025



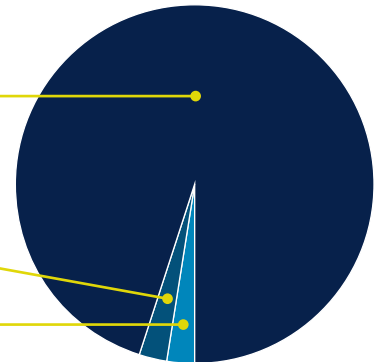
### REVENUE ..... \$5,574,914

|                               |             |
|-------------------------------|-------------|
| Government Grants .....       | \$3,451,855 |
| Foundation Grants .....       | \$1,156,500 |
| Corporate Contributions ..... | \$425,600   |
| Membership Dues .....         | \$46,185    |
| Other .....                   | \$494,774   |



### EXPENSES ..... \$4,996,620

|                                          |                    |
|------------------------------------------|--------------------|
| Programs .....                           | \$4,763,089        |
| <i>Subgrants/Stipends .....</i>          | <i>\$3,092,305</i> |
| <i>Comprised 65% of program expenses</i> |                    |
| Fundraising .....                        | \$117,928          |
| Administrative and General .....         | \$115,603          |



### TOTAL LIABILITIES & NET ASSETS ..... \$3,342,863

|                         |             |
|-------------------------|-------------|
| Total Liabilities ..... | \$1,240,804 |
| Total Net Assets .....  | \$2,102,059 |