

# through thick & thin

## **BOB CAMPBELL**

ZION Development Corporation

*Housing Action Illinois Board Member from 2007–present*



“Housing Action provided the lifeline that we all needed to make it through the first few years following the collapse of the housing market.”

### **EARLY CONNECTIONS**

It is so hard to believe that Housing Action Illinois is celebrating our 35th Anniversary! I use the word “our” purposefully, because I’ve been a part of organizations that are members of Housing Action for most of those 35 years. That membership makes me, and all of the other staff of Housing Action member organizations, a vital part of Housing Action’s success.

My first recollections of involvement with Housing Action go back to the early 2000s, when my current organization, ZION Development Corporation, won a Golden Trowel award, which Housing Action used to present to individuals and community-based groups for making significant progress towards achieving housing justice in Illinois. I was sent to the conference in Springfield to accept the award. I also attended a hearing in the western suburbs on a legislative issue that Housing Action was mobilizing around. In both cases, I remember the excitement around gathering together with housing advocates from around the state.

In 2005, I took over our local housing counseling organization, which later merged to become HomeStart, and found myself getting much more involved with Housing Action’s work in the housing counseling community. The networking within the housing counseling community was unlike anything I had seen in my professional experience. I remember being told by Housing Action staff, “You need to meet Cheryll Boswell from Peoria.” After hearing about Cheryll for a year or so, I finally gave her a call one day and we set up lunch in the LaSalle-Peru area. We became fast friends and fellow advocates in the housing counseling community. I was even able to direct a Low-Income Housing Tax Credit (LIHTC) development to Cheryll’s then-organization, METEC Resource Center, as a result of that friendship.

### **A LIFELINE DURING THE 2008 HOUSING MARKET COLLAPSE**

When I first entered the housing counseling world, I began hearing people talk about the imminent collapse of the housing market. This was before any of the politicians were talking about a recession, and most “experts” were still talking up the housing market as the best place to invest money. Counselors were on the front lines of the action before the action even began, trying to convince people that they shouldn’t buy a house just because someone was willing to give them a loan.

While everyone expected the collapse to be bad, it was hard to predict that it would be as bad as it was. By this time, I was on the Housing Action Board of Directors, and we were doing a tour of central Illinois in the latter half of 2008. I remember sitting around a television in the lobby of a hotel and talking with several people about the market collapse as it was happening. There were no good answers; the politicians struggled to even understand what was happening. In the years that followed, every politician claimed to have seen it coming, but in reality, I recall Senator Hillary Clinton being about the only one that actually spoke about it publicly in advance of the collapse. It felt almost surreal to watch events play out on the evening news.

Housing counselors were quickly overrun with families trying to save their homes from foreclosure. Housing Action provided training courses to help the counseling agencies get up to speed quickly and successfully advocated for funding to help us meet the growing need. Attending regular meetings with other counseling agencies helped us to share and learn best practices and, on a more practical note, share contacts at lenders that we found to be particularly helpful. Housing Action provided the lifeline that we all needed to make it through the first few years following the collapse of the housing market.

### RELATIONSHIPS ACROSS ALL SECTORS

My time on the Housing Action Board has been extremely

rewarding. The friendships that I have developed have given me an understanding of housing issues that I could not have gotten elsewhere. I have so many memories of conversations with Al Timke and Mike Wasserberg from my early days on the Board as they bestowed their wisdom on me, often without even knowing it and usually with humor included as a bonus. As a group, the Board has watched and helped guide Housing Action through a constantly changing environment in the affordable housing sector. I'm proud to have played a small role in that.

Most importantly, though, as hinted throughout, are the relationships across all sectors of the affordable housing world that I have been able to develop and keep. I love attending the Housing Matters conference each year, not just because there is great content in the workshops, which there is, and not just because the plenary speakers are fantastic, which they usually are, but because I can stand in the hallway and talk to people from all over the state of Illinois. We can compare notes, tell "war stories," laugh, get angry, and occasionally cry together as we work to provide the needed housing that is lacking in so many communities around the state. I will continue to love and support Housing Action as long as I'm breathing because of the people that make up the organization.

Thank you for being a part of Housing Action Illinois, and if we haven't met yet, I'll be in the hallway at the conference in October (2022), so stop and say, "Hi!" ■



Brad Roos, former Executive Director of Zion Development Corporation

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