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JPMorgan Chase & Co.

jpmorganchase.com/impact
October 20, 2022

In 1987, a group of 46 organizations from across Illinois formally established our statewide coalition. Their vision: An Illinois that invests in creating and protecting good, stable, affordable homes for all. Their first goal: Creating an Illinois Affordable Housing Trust Fund to channel state resources into building much-needed housing.

They succeeded—and their vision grew. Recognizing the power of statewide collaboration, these early housing leaders continued working together to advocate for equitable housing policies and critical investments, train nonprofit staff, strengthen our state’s homeless services, spearhead initiatives, and create thriving communities. They built a coalition that would grow and adapt to changing needs.

Today, Housing Action is a robust network of 160+ member organizations and a powerful voice for positive change. Since our founding, we’ve brought people and organizations together, advocated for equitable laws and new resources, created better rules, overcome opposition, and created systemic change. Our work has led to tens of thousands of new homes being built, hundreds of thousands of people going from housing insecurity or homelessness to having stable homes, and millions of renters gaining better protections. Working with our members and allies, we’ve created access and housing opportunities in every community throughout Illinois.

Thank you for joining us to celebrate as well as build on this momentum. Because of the COVID-19 pandemic, this is our first in-person conference since 2019, and during our opening session with storyteller Emily Hooper Lansana, we will explore what we’ve lost, learned, and gained during these challenging years. Later in the day, during our Member Meeting Keynote, we will hear from new HUD Midwest Regional Administrator Diane M. Shelley, who will share with us HUD’s strategic priorities and how we can work together to address housing needs in our state and region. We also look forward to our closing plenary session featuring IDFPR Secretary Mario Treto, Jr., whose agency is charged with implementing critical new state laws, including the Illinois Community Revitalization Act.

A conference like this requires an enormous amount of planning and support and would not be possible without the assistance of many people and organizations, including the presenters who donate their time and expertise. We also want to extend a heartfelt thank you to all of our sponsors for their generous support, especially our Platinum Sponsor, JPMorgan Chase & Co.; Gold Sponsor, Midland States Bank; and Silver Sponsors, Associated Bank, Old National Bank, PNC, U.S. Bank, and Zillow. Together, we know we can thrive by ensuring that everyone has a safe, affordable, and accessible place to call home.

Sincerely,

Sharon K. Legenza
Executive Director
Housing Action Illinois
EVENT FLOOR PLAN
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SCHEDULE

THURSDAY, OCTOBER 20

8:30 am  REGISTRATION & CONTINENTAL BREAKFAST  PRE-FUNCTION AREA

10:00 am  WELCOME & OPENING PLENARY SESSION  BRICKYARD I & II
Storytelling Through Community
Emily Hooper Lansana

11:00 am  BREAK  Snacks in Pre-Function Area

11:30 am  WORKSHOP SESSION I  BRICKYARD IV
Implementing the State Plan to Prevent & End Homelessness
Breaking Down Appraisal Bias
Promising Initiatives to Prevent Eviction

BRICKYARD V

BRICKYARD VI

12:45 pm  ANNUAL MEMBERSHIP MEETING & LUNCHEON  BRICKYARD I & II
Keynote Remarks by HUD Midwest Regional Administrator Diane M. Shelley

2:30 pm  BREAK

3:00 pm  WORKSHOP SESSION II  BRICKYARD IV
Housing Counseling Agencies & Homeless Service Providers in Conversation
Untapped Opportunities: PHA Homeownership Programs
Addressing Housing Challenges Experienced by Refugees

BRICKYARD V

BRICKYARD VI

4:15 pm  NETWORKING
Connect with peers generally or for topic-specific discussions:
General Networking  PRE-FUNCTION AREA
Growing the Housing Counseling Field  FOX CREEK
How Municipal Governments Manage Federal Funds  NORTH BRIDGE
Building Capacity With AmeriCorps  IRONWOOD
Celebrating Statewide Source of Income Protections  BROOKRIDGE

5:00–6:00 pm  RECEPTION  PRE-FUNCTION AREA

6:00–8:30 pm  35TH ANNIVERSARY GALA DINNER  BRICKYARD I & II
Please join us to celebrate our 35th Anniversary! We’ll enjoy live music, catch up with current and new friends, and toast to housing wins from both long ago and today. Feel free to dress up or come as you are—whatever will make your evening most pleasant. Dinner begins promptly at 6:00 pm., and the winner of our 50/50 raffle will be announced at 8:00 pm.
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<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tr>
<td>8:00 am</td>
<td><strong>REGISTRATION, CONTINENTAL BREAKFAST, STAFF/BOARD MEET &amp; GREET</strong></td>
<td>PRE-FUNCTION AREA/BROOKRIDGE</td>
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<td>9:00 am</td>
<td><strong>WORKSHOP SESSION III</strong></td>
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<td>Expanding Medical Respite Care for People Experiencing Homelessness</td>
<td>BRICKYARD IV</td>
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<td>LIHTC 101: The Basics of Low-Income Housing Tax Credits</td>
<td>BRICKYARD V</td>
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<td>Building Trust in Housing Counseling: Lessons from Metro St. Louis</td>
<td>BRICKYARD VI</td>
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<td>10:15 am</td>
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<td>10:45 am</td>
<td><strong>WORKSHOP SESSION IV</strong></td>
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<td>Illinois’ New Source of Income Protections</td>
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<td>Market Trends &amp; Rising Costs: Barriers to First-Time Homeownership</td>
<td>BRICKYARD VI</td>
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<td>12:00–1:15 pm</td>
<td><strong>LUNCH &amp; CLOSING PLENARY SESSION</strong></td>
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<td><strong>Appraisers, Brokers, Bankers, &amp; You</strong></td>
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<td><strong>IDFPR Secretary Mario Treto, Jr., in conversation with Horacio Mendez, Woodstock Institute President &amp; CEO and Housing Action Board member.</strong></td>
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At U.S. Bank, we strive to make a positive impact in our community. That’s why we support community events that bring us together for the greater good. We know that anything is possible when we work together. usbank.com/communitypossible

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GENERAL SESSIONS

THURSDAY, 10:00–11:00 A.M.

OPENING PLENARY: Storytelling Through Community
Emily Hooper Lansana

Storytelling is an art form that encourages self exploration and nurtures community building. In this interactive opening session, we will focus on creative ways to discover and share stories related to ourselves and our organizations. Collectively, we will consider stories that encourage and sustain our communities. We’ll explore what we’ve lost, what we’ve learned, and what we’ve gained during the COVID-19 pandemic. In this unique moment in history, it is critically important to share our distinct challenges and to explore our connections to each other, our work, and our communities.

THURSDAY, 12:45–2:30 P.M.

MEMBERSHIP MEETING LUNCHEON & KEYNOTE
HUD Midwest Regional Administrator Diane M. Shelley

During our annual membership meeting, we’ll share our recent successes and challenges, as well as goals for the coming year. Housing Action’s membership will also vote on new and renewing Directors for its Board.

Then we will welcome Diane M. Shelley, recently appointed Regional Administrator for HUD’s Midwest Regional Office, for keynote remarks. Ms. Shelley will discuss HUD’s new initiatives and current priorities to support efforts to end homelessness, create and preserve affordable housing, and support sustainable homeownership.

All are welcome to join, whether or not your organization is a member.

FRIDAY, 10:00–11:00 A.M.

LUNCH & CLOSING PLENARY: Appraisers, Brokers, Bankers, & You
IDFPR Secretary Mario Treto, Jr.

Join us for a wide-ranging discussion between Illinois Department of Financial & Professional Regulation (IDFPR) Secretary Mario Treto, Jr. and Housing Action Board member and Woodstock Institute President & CEO Horacio Mendez, as they discuss IDFPR’s expanding role to regulate financial institutions through the Illinois Community Reinvestment Act and Illinois Banking Development Districts Act, and to influence housing appraisals through its facilitation of the newly-created Real Estate Valuation Task Force. IDFPR regulates over 1.2 million licenses, including real estate brokers, almost 200 state-charter credit unions, over 300 state-charter commercial and savings banks, and 15,000 mortgage loan originators, companies and branches.
Emily Hooper Lasana
Emily Hooper Lansana is a community builder, storyteller, arts administrator, and educator. For more than 30 years, she has performed as a storyteller, sharing her work with audiences throughout Chicago and across the country. She has been featured at the National Storytelling Festival, the National Association of Black Storytellers Festival, and at a variety of museums, colleges and performance venues. She often performs with Performance Duo: In the Spirit. Her work seeks to give voice to those whose stories are often untold, especially those of the African diaspora.

Currently she serves as Senior Director of Community Arts for the Logan Center for the Arts at the University of Chicago. She teaches storytelling in a variety of venues from universities to community centers.

She is honored to be a 2021 3Arts Award recipient.

Diane M. Shelley
Diane M. Shelley, a retired Illinois judge, was appointed by President Joe Biden to serve as the U.S. Department of Housing and Urban Development’s Midwest Regional Administrator. Based in Chicago, she oversees HUD’s six-state Midwest region: Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin. Regional Administrator Shelley is the regional liaison to elected officials, congressional delegations, associations, and stakeholders.

As a lifelong social justice advocate working to eliminate poverty and economic insecurity, Shelley joined HUD with a long record of public service, including 15 years as an elected state court judge and practicing attorney for nearly 25 years. She began her legal career providing aid to farmers, migrants, and low-income rural families, and went on to head litigation for the Metropolitan Water Reclamation District of Greater Chicago. Prior to her legal career she worked with grassroots nonprofit organizations on issues of housing and food insecurities, and social justice.

A Chicago native with roots in the city’s Bronzeville neighborhood, Shelley remains a dedicated a member of bar and civic associations, having received numerous awards for helping others gain equality and justice.

Secretary Mario Treto, Jr.
A nationally recognized lawyer and government official, Mario Treto, Jr. was appointed by Illinois Governor JB Pritzker to serve as the Secretary of the Illinois Department of Financial and Professional Regulation on April 1, 2021. In this role, he oversees the State of Illinois’ lead regulatory agency with a budget of $135 million and is charged with strengthening consumer protections through the licensing of over 1.2 million licensed professionals and the regulation of banking and financial services.

Under Secretary Treto’s leadership, the agency has continued to see increased departmental efficiencies, updated and modernized professional regulatory frameworks, reduced barriers to licensure in the State of Illinois, increased license portability for veterans and their spouses, and established diversity, equity, and inclusion strategies for the advancement of the people of Illinois. During the COVID-19 pandemic, various initiatives were implemented to address concerns with health care workforce shortages by allowing out-of-state, retired, and international medical graduates to provide their services to Illinoisans.
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Lead & Fiscal Partner Agency
Implementing the State Plan to Prevent & End Homelessness

Christine Haley, Illinois Department of Human Services

The State of Illinois’ first plan to prevent and end homelessness was submitted to Governor Pritzker and the General Assembly in June. Working with the State Homelessness Chief, an Interagency Task Force on Homelessness and a Community Advisory Council have primary responsibility for developing and overseeing the plan. Using a racial equity framework, the plan’s foundation is built on four pillars: Building Affordable Housing and Permanent Supportive Housing; Bolstering the Safety Net; Securing Financial Stability; and Closing the Mortality Gap. At this session, participants will get an update on the plan’s key initiatives, as well as find out how they can get involved in supporting this effort to reach functional zero homelessness in Illinois.

Breaking Down Appraisal Bias

Moderator: David Young, Housing Action Illinois; Speakers: Blake Mitchell, HOPE Fair Housing Center; Falon Young, NHS of Chicago; Rachel Johnston, Chicago Rehab Network; Monique King-Viehland, JPMorgan Chase

An appraisal is the primary tool lenders use to determine the value of homes for purchase and refinance transactions. Appraisals matter because they affect how much people pay when buying a home or how much equity is available in a refinance transaction. Racial and ethnic bias in the way that appraisals are conducted have contributed to reduced values in majority minority neighborhoods, resulting in a loss of wealth building potential for Black and Latinx households. Both the federal government and major lenders have acknowledged problems with the current appraisal system. How did bias get built into the appraisal system? What can be done to create a more equitable system? Join us to hear about efforts to test for and prove appraisal bias, state level advocacy to regulate appraisals, and steps that banks can take to mitigate bias.

Promising Initiatives to Prevent Eviction


Court-based emergency rent assistance and services, including expanded mediation and legal representation, have been critical in preventing evictions and keeping people housed during the COVID-19 pandemic in Illinois. Join this session to hear from legal experts implementing these programs, including key staff working on Cook County Legal Aid for Housing and Debt (CCLAHD) and evictionhelpillinois.org. We’ll share ongoing experiences and lessons learned, as well as discuss what the future holds for these types of services once federal emergency rent assistance funds are fully exhausted and how we can advocate together for the resources and policy changes needed to build on these promising initiatives.
**WORKSHOP II**

**THURSDAY, 3:00–4:15 P.M.**

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**Housing Counseling Agencies & Homeless Service Providers in Conversation**

_Sandy Deters, Embarras River Basin Agency; Katie Spoden Eighan, Alliance to End Homelessness of Suburban Cook County; Darsonya Switzer, Dove, Inc.; Carl Wolf, Respond Now_

Housing counseling agencies and homeless service providers often work in the same communities without fully understanding each other’s programs and services. Continuums of Care are committed to serving clients who are currently experiencing homelessness, and many housing counseling agencies are committed to serving clients that are rent-burdened, living just one emergency or missed paycheck away from losing their housing. Both ultimately support families and individuals who struggle to find and keep good, affordable homes. By strengthening partnerships between agencies and providers, we will be better able to meet the needs of our communities. Join this conversation to learn more about how homeless service providers and housing counselors can better communicate with each other, share resources, and work more closely to reduce homelessness.

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**Untapped Opportunities: PHA Homeownership Programs**

_Patricia Fron, Chicago Area Fair Housing Alliance; Adrienne Grover, Springfield Housing Authority; Amber Hendley, Woodstock Institute_

Do you work with clients or residents who have Housing Choice Vouchers and want to make the transition from renting to owning a home? Join us to learn about the Housing Choice Voucher Homeownership Program, a valuable resource that could help voucher holders on the path to homeownership. Funded by the U.S. Department of Housing and Urban Development (HUD) and administered through Public Housing Authorities (PHAs), this program assists low-income individuals in purchasing homes by allowing qualified buyers to use their voucher subsidies to help pay a monthly mortgage. Our panel of experts will discuss the details of the program, share findings from a recent report on how this program has been working for PHAs in Illinois, and share personal program participant experiences.

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**Addressing Housing Challenges Experienced by Refugees**

_Galya Ben-Arieh, Northwestern University/Community Partnerships for Settlement Strategies; Lori Consadori Lucchetti, Building Peaceful Bridges; David Zverow, Refugee Action Network_

Due to the wars and crises in Afghanistan, Ukraine, and elsewhere, along with a more welcoming environment by the Biden administration, an increasing number of refugees are coming to our country. As refugees work to establish new lives in our communities, one of the major challenges they face is securing decent, affordable housing. Join us to hear from staff that work in resettlement and advocacy and learn about successes and challenges experienced by people fleeing their former homes, as well as what resources are needed to create a more welcoming environment in our country. We’ll also discuss how the housing struggles faced by refugees are emblematic of the overall shortage of affordable housing in our society and what solutions we can work on together.
Expanding Medical Respite Care for People Experiencing Homelessness

Dr. Chuck Bareis, Loyola Medicine MacNeal Hospital; Christine Haley, Illinois Department of Human Services; Dr. Keiki Hinami, Cook County Health; Lynda Schueler, Housing Forward

Medical respite care is acute and post-acute care for persons experiencing homelessness who are not ill enough to need to be in a hospital, but whose recovery from a physical illness or injury will be hindered without the support and stability that are impossible if someone is on the street or only has access to basic shelter. Join us to learn about the medical respite models from shelter and medical providers from Housing Forward, Cook County Health, and Loyola Medicine MacNeal Hospital. Through the Medical Respite Capacity Building Initiative, the Illinois Office to Prevent & End Homelessness will support technical assistance and capacity building grants for communities to increase their ability to provide medical respite services to persons experiencing homelessness who are leaving in-patient hospital stays.

LIHTC 101: The Basics of Low-Income Housing Tax Credits

Jolyn Heun & Billy Lyman, Applegate & Thorne-Thomsen

The Low-Income Housing Tax Credit (LIHTC) is a federal tax incentive that subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. Many kinds of rental buildings are eligible for LIHTC, including apartment buildings, single-family dwellings, townhouses, and duplexes. Join us for a beginner’s introduction to the tax credit, which is the largest source of new affordable housing in the United States. How are LIHTCs awarded? How is an eligible project structured? How are LIHTCs calculated? What type of compliance is needed? We’ll cover all these questions and more, then discuss resources and guidance available to support smaller organizations and newcomers interested in developing qualifying LIHTC projects.

Building Trust in Housing Counseling: Lessons from Metro. St. Louis

Paula E.W. Carey-Moore, Kesha Chatman, & Ivy Grant, Urban League of Metropolitan St. Louis

In recent years, the Housing Division and the St. Clair County, IL Outreach Center of the Urban League of Metropolitan St. Louis have started exploring creative ways to build trust with community residents before introducing their housing counseling services. By first asking residents about their needs and building relationships, they have been more successful in their housing counseling and credit building initiatives. This session will provide a case study of their approach, including how the outreach has worked in Illinois communities. Join us to get ideas you can bring back and implement for your own housing counseling program’s community outreach.
Illinois’ New Source of Income Protections

After multiple campaigns over the course of almost 20 years, state legislation creating source of income fair housing protections finally passed during the 2022 Illinois legislative session. House Bill 2775 adds these protections, which make housing more accessible to families with nonwage income, to the Illinois Human Rights Act. Over half of Illinois households have some sort of nonwage income, such as social security, retirement income and/or public assistance, that will receive protections against discrimination under this law. In addition, about 99,000 households who use Housing Choice Vouchers to pay their rent have historically experienced source of income discrimination. Join us for a panel discussion about the advocacy needed to pass the bill, what the new state law means for people seeking housing, and how you can get involved in public education efforts.

Building Community as a Housing Development Strategy

Living in a community is as important a human need as food and shelter. That’s why there’s significant demand among older people for living in housing that allows them to remain in the multi-generational mainstream—and, for LGBTQ+ older people, to live in a safe and welcoming environment. However, the options available for older adults are often limited to age-restricted housing, and too many have also encountered discrimination in these environments based on racial, religious, gender identity, and other differences. Join our panel of experts to learn about intergenerational housing development models that allow for low-income seniors, younger adults, and families with children to thrive together in community and to discuss housing industry challenges and opportunities.

Market Trends & Rising Costs: Barriers to First-Time Homeownership

Recent trends such as climbing interest rates, high demand combined with low supply, and competition from institutional investors have transformed the homeownership market. How are these changes impacting would-be first-time homeowners? Will these trends widen the homeownership gap? How should housing counselors advise individuals and families trying to navigate a complicated, shifting housing market? Our panel of experts from the banking, finance, and housing counseling sectors will discuss current changes in the marketplace, what to expect in the future, and ways housing counselors can prepare clients to be successful in buying a home.
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Dove is an organization that engages religious institutions, volunteers, and advocates seeking to coordinate efforts to address unmet needs and social injustices. These needs are met through coordinated programs focusing on domestic violence, homelessness, education, volunteer and community empowerment, and individual emergency need fulfillment.

Dove works for justice, equality, and understanding among all people.

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Respond Now joins Housing Action Illinois in the conviction that housing must be affordable and accessible and that homelessness anywhere is unacceptable everywhere. Thank you, HAI, for being an invaluable partner in this fight.

How can a CIL help you?
The Illinois Network of CILs is the statewide association for Illinois’ 22 Centers for Independent Living (CILs).

CILs are community-based, non-residential, non-profit organizations that are of, by and for persons with disabilities. CILs serve all people, regardless of their disability type. CILs exist to help people with disabilities achieve maximum independence in work, school, housing and every other part of life.

incil.org
EVERYONE SHOULD HAVE A GOOD, AFFORDABLE PLACE TO CALL HOME.

Housing Action Illinois is a statewide coalition that has led the movement to expand and protect the availability of quality, affordable housing in Illinois for 35 years.

Our 160+ member organizations include housing counseling agencies, homeless service providers, developers of affordable housing, advocates, and more.

POLICY ADVOCACY

Many voices are stronger than one.

We mobilize our members to advocate for policies that help and protect renters, homeowners, and people experiencing homelessness. We advocate for better policies at the federal, state, and local levels.

EDUCATION & ORGANIZING

Knowledge is power.

We build awareness by sharing information and personal stories with policymakers, elected officials, nonprofits, and the media. We organize issue-specific working groups, meetings with legislators, and host an annual conference for housing advocates and practitioners.

CAPACITY BUILDING

We can do more and do it better.

By providing training, coaching, and resources, we help housing organizations better serve communities throughout Illinois. Through workshops and direct consultation, we help organizations become more efficient, expand their programs, and develop skills to meet changing needs.

ABOUT HOUSING ACTION ILLINOIS

Americorps VISTA

Our network of up to 60 AmeriCorps VISTAs, placed with member organizations throughout the state, spend from 10 weeks to a full year working on projects that help end poverty and homelessness through affordable housing and economic empowerment initiatives.

Housing Counseling Intermediary

As an Intermediary, we distribute HUD funds to a network of 35 HUD-approved housing counseling agencies in the Midwest. We also help these organizations with administrative functions, freeing them up to focus on helping families find and keep good homes.
BOARD OF DIRECTORS

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Laura Olvera, Community Partners for Affordable Housing, Libertyville
Shelly Richardson, Statewide Independent Living Council of Illinois, Springfield
Darsonya Switzer, Dove Inc., Decatur—Co-Chair
Carl Wolf, Respond Now, Chicago Heights—Co-Chair
Margaret Wooten, Chicago Urban League, Chicago

A heartfelt thank you to outgoing Board member David Noble for his years of service, and congratulations to Board member Margaret Wooten upon her retirement from the Chicago Urban League!

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DEVELOPMENT COORDINATOR
Maria Flores

Explore our 2021 Annual Report to learn about our accomplishments over the last year:

HOSINGACTIONIL.ORG/2022ANNUALREPORT
Housing Action Illinois has more than 160 members, including nonprofit organizations, government agencies, and corporations, all committed to protecting and expanding the availability of quality, affordable housing.

360 Youth Services, Naperville
Access Living, Chicago
AGORA Community Services Corporation NFP, Chicago
All Chicago Making Homelessness History
Alliance to End Homelessness in Suburban Cook County, Hillside
Ameren Illinois, Springfield
Apna Ghar, Chicago
Applegate & Thorne-Thomsen, Chicago
Archtreasures, Chicago
Association for Individual Development, Elgin
Binational Institute of Human Development, Chicago
Bridge Communities, Glen Ellyn
Brightpoint, Fort Wayne, IN
Brighton Park Neighborhood Council, Chicago
Busey Bank, Champaign
Carbondale Warming Center, Carbondale
Catholic Charities of the Archdiocese of Chicago
Catholic Charities Diocese of Joliet, DOWners Grove
Catholic Urban Programs, East St. Louis
C.F.S. Economic Opportunity Corporation, Effingham
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Central Illinois Land Bank Authority, Danville
Centro Romero, Chicago
Champaign County Regional Planning Commission, Urbana
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Chicago Area Fair Housing Alliance
Chicago Coalition for the Homeless
Chicago Community Land Trust
Chicago Community Loan Fund
Chicago Furniture Bank
Chicago Lawyers’ Committee for Civil Rights Under Law, Inc.
Chicago Rehab Network
Chinese American Service League, Chicago
Cinnaire, Madison
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City of Rockford
City of Urbana
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Community & Economic Development Association of Cook County (CEDA), Chicago
Community Investment Corporation, Chicago
Community Investment Corporation of Decatur
Community Partners for Affordable Housing, Highland Park
Community Service Council of Northern Will County, Bolingbrook
Connections for the Homeless, Evanston
Consumer Credit Counseling Center of Northern Illinois, Woodstock
Cornerstone Community Development Corporation, Ford Heights
CSH, Chicago
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