



housingaction ILLINOIS

2008 Annual Report

Dear Members and Supporters:

We are proud to present our 2008 Annual Report for Housing Action Illinois. The economic climate of 2008 presented difficult challenges to the overall housing market, our member organizations, and those seeking affordable housing. Foreclosures and unemployment increased exponentially while housing rental costs continued to outpace income and wages. Illinois particularly felt the negative effects of the recession. There were 99,488 foreclosure filings in 2008—a 126% increase since 2006. Despite the difficult circumstances, we responded to the dire market by working to limit foreclosures in the state of Illinois and advocate for displaced homeowners and renters.

In 2008, Housing Action Illinois continued to operate around the state advocating for affordable housing and training housing professionals. We implemented our Foreclosure Mitigation and Neighborhood Stabilization Initiative to respond to the dramatic rise in foreclosures in the state. This comprehensive approach to the current foreclosure crisis includes training housing counselors, engaging the mortgage market, and working with local stakeholders to address the foreclosure crisis in their communities.

Continuing our work during this critical year would not be possible without the support of our members, funders, and other allies, all of whom help Housing Action to realize our vision of healthier communities and families. On behalf of Housing Action's Board of Directors and staff, we thank you for your contribution to our organization's success and your continued support of our efforts.

Cheryll Boswell & Mary Ellen Tamasy

Creating and Preserving Affordable Housing in

2008

Our Mission

To increase and preserve the supply of decent, affordable, accessible housing in Illinois for low- and moderate-income households.

Our Values

Housing is a human right. We believe in a society that promotes basic human needs such as decent and safe housing for all of its members. Public policy and government spending should ensure that the basic housing needs of all people are met.

Our Vision

To create an environment where all Illinois residents, including people with the lowest incomes, have a voice in housing policy and community development. We seek to bring together community stakeholders such as residents, businesses, and government to work with one another to increase the supply and availability of affordable housing across the state.

Our Members

Nonprofit organizations, local governments, corporations, and individuals from across Illinois who care about affordable housing. Membership in Housing Action Illinois provides a direct link to people across the state and the country with common concerns. Members also receive reduced registration fees at our annual convention and other workshops throughout the year, and member organizations have voting rights at our annual meeting.

CONTACT INFORMATION

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Policy & Advocacy Achievements

- Amended Illinois' Safe Homes Act to restrict landlords from disclosing to prospective future landlords that a victim of domestic violence and sexual assault exercised their rights under the Act. The amendment was signed into law in November.
- Worked with groups around the country to pass the federal Housing and Economic Recovery Act. HERA, signed into law in July, included funding for the Neighborhood Stabilization Program to buy and rehabilitate foreclosed properties, and created the National Housing Trust Fund, a permanent program through which at least 75% of the funds for rental housing must benefit extremely low-income households.
- Published a briefing book for state legislators and others in February 2008 that summarized proposed and recently enacted affordable housing legislation. The briefing book also called for the inclusion of affordable housing in the state capital budget to meet basic human needs for housing and to serve as a critical economic engine locally, statewide, and nationally.

Training & Technical Assistance Achievements

"The TA that Housing Action IL provides to agencies keeps on exceeding my expectations as they continue to organize trainings that meet the needs of counseling agencies. If Housing Action did not take the lead in facilitating this process, I don't think that the uniformity of counseling across this state would exist."

-Jasmine Brewer
Interfaith Housing Center Of The Northern Suburbs
Member since 1987



Housing Action Illinois brings trainings to groups around Illinois. "I've learned so much from these workshops," says Michelle Winding of Lawndale Christian Development Corporation. "The training I receive on behalf of Housing Action Illinois will establish a firm foundation to build upon, and the capacity to provide decent affordable housing to communities throughout Illinois."

"Housing Action Illinois has been very supportive of our efforts to increase housing options for people with disabilities in Madison County, Illinois. They have been great partners in exploring creative solutions for our housing crisis in downstate Illinois."

-Cathy Contarino
IMPACT CIL
Member since 2005



Housing advocates from around Illinois respect Housing Action Illinois' work in Springfield. "Housing Action Illinois is a tremendous advocate at the state capital, and a respected partner in our efforts to allow all people with disabilities their independence," says Ann Ford, the Executive Director for the Illinois Networks of Centers for Independent Living.

- Provided technical assistance to ten nonprofit developers, seven of which have since developed or are in the process of developing ninety five units of affordable housing in Illinois, and three of which have increased their capacity to develop or manage housing.
- Provided technical assistance to eight housing counseling agencies, improving their capacity to see a greater number of pre-purchase or foreclosure clients.
- Offered twelve trainings for nonprofit developers, attended by over one hundred and fifty affordable housing development professionals. These trainings included our Community Housing Developers Institute (CHDI), which annually consists of five extensive trainings on Preparing for Development, Financing Development, Single Family Development, Property and Asset Management, and Construction Management.
- Offered six NeighborWorks place-based multi-day trainings, attended by over two hundred Illinois housing counselors. These trainings included: Advanced Foreclosure; Predatory Lending; Understanding Credit Scoring; Home Equity Conversion Mortgage/Reverse Mortgage Training (HECM); Foreclosure Basics; and Principles, Practices and Techniques.

Financial Statements for the Year Ended December 31, 2008

REVENUE

| | | |
|----------------------|------------------|-------------|
| Government Contracts | \$279,776 | 39% |
| Private Grants | \$369,000 | 52% |
| Membership Dues | \$25,027 | 4% |
| Other | \$35,401 | 5% |
| Total | \$709,204 | 100% |

EXPENSES

| | | |
|---|------------------|-------------|
| Technical Assistance and Training Program | \$288,137 | 45% |
| Public Education and Organizing | \$140,159 | 22% |
| Public Policy and Advocacy | \$91,957 | 14% |
| Management and General | \$71,748 | 11% |
| Fundraising | \$47,279 | 7% |
| Total | \$639,280 | 100% |

NET ASSETS AT THE BEGINNING OF THE YEAR **\$321,997**

NET ASSETS AT THE END OF THE YEAR **\$391,922**

Education & Organizing Achievements



The 2008 Annual Meeting gave members the opportunity to meet current Board and staff, as well as the chance to discuss federal policy affecting housing in Illinois.

“This dialogue [from the caravan] was important for understanding the role affordable housing plays in the viability of our diverse communities.”

-Jim Rose
Homestead Corporation
Member since 1994

- Our Annual Convention was held in Naperville in April. The opening plenary session focused on the foreclosure crisis from a variety of perspectives, including affordable housing development, housing counseling, and homelessness. Over 180 attendees participated in 18 workshops in six tracks: Housing Counseling, Affordable Housing Development & Management, Advocacy & Organizing, Issues for Homeless Service Providers, Organizational Development, and Senior Housing.
- The April release of the annual *Out of Reach* study was covered by at least 11 newspapers, including *The Chicago Tribune*, *The Kankakee Daily Journal*, and *The Springfield Journal-Register*.
- During three days in September, Housing Action's Board and staff visited five west central Illinois communities—Decatur, Springfield, Quincy, Macomb and Peoria—as part of our third annual Caravan. More than 50 individuals representing nonprofits, government, and business came together to discuss the state of housing in their communities.
- During Affordable Housing Month in November, we organized more than 15 groups throughout the state to hold educational events and engage their elected officials about issues involving affordable housing and homelessness.

BOARD OF DIRECTORS

Co-Chairs: **Cheryll Boswell**, Executive Director, METEC & **Mary Ellen Tamasy**, Executive Director, Lake County Residential Development Corp.

Secretary: **Joyce Hothan**, Executive Director, Bridge Communities, Inc.

Treasurer: **Kurt Kuyawa**, Senior Vice President, Commercial Real Estate, Charter One

BOARD MEMBERS

Lore Baker Gause, Director, Homeward Bound

Keith Brown, Executive Director, BCMW Community Services, Inc.

Bob Campbell, Executive Director, Rockford Area Affordable Housing Coalition

Julie Dworkin, Policy Specialist, Chicago Coalition for the Homeless

Ofelia Navarro, Executive Director, Spanish Coalition for Housing

Joe Neri, Executive Vice President- Programs, IFF

Laurie Peterson, Vice President, Community Reinvestment, National City Corp.

Gary Phelps, Southern Illinois Center for Independent Living

Gail Schechter, Executive Director, Interfaith Housing Center of the Northern Suburbs

Larry Sullivan, Housing Manager, Embarras River Basin Agency, Inc.

Al Timke, Housing & Homelessness Specialist, Illinois Community Action Association

Mike Wasserberg, Executive Director, South Suburban PADS

STAFF

Executive Director
Sharon Legenza

Director of Technical Assistance
Katie Gottschall Donohue

Program Coordinator
Heather Hain/Erica Page

Policy Director
Bob Palmer

Policy Coordinator
Mimi Chedid

Director of Development
Nate Hutcheson/Harriet McCullough

Office Manager
Nieta Linzy

VISTA Volunteers
Anna Schaeffer
Devin Ross
Matthew Murphy

2008 Funders

During 2008, our members and the following funders financially supported the work of Housing Action Illinois:

Alphawood Foundation
Bank of America Charitable Foundation, Inc.
Charter One Foundation
JPMorgan Chase Foundation
Searle Funds at The Chicago Community Trust
Community Shares of Illinois
Federal Home Loan Bank of Chicago
Fifth Third Foundation
Grand Victoria Foundation
Illinois Housing Development Authority
Chicago Tribune Charities – Holiday Campaign, a fund of the McCormick Foundation
Midwest Bank and Trust Company
National City Bank
Polk Bros. Foundation
The Retirement Research Foundation
State Farm
United States Department of Housing and Urban Development – Office of Community Planning & Development
U.S. Bancorp Foundation
Washington Mutual Bank
Wells Fargo Housing Foundation
Woods Fund of Chicago

Save the Date 2009

Housing Action Illinois 2009 Annual Convention

**Chicago, IL
October 22-23, 2009**

Our 2009 Convention will take place at the historic Blackstone Hotel in Chicago. Please join us for workshops, plenary sessions, and networking opportunities all dedicated to issues involving affordable housing. For more information, contact harriet@housingactionil.org.



2008 Organizational Members

Access Living Of Metropolitan Chicago
Advocates For Access
Affordable Housing Corporation Of Lake County
Age Options
Bank of America
Bethel New Life, Inc.
Beyond Housing, Neighborhood Housing Services
Bickerdiike Redevelopment Corp
Bond County Housing Authority
Bridge Communities
Brighton Park Neighborhood Council
Catholic Charities - Joliet (Client Services)
Catholic Charities Of Archdiocese Of Chicago
CEDA Of Cook County
CEFS Economic Opportunity Corporation
Center Of Concern
Central Illinois Debt Management And Credit Education (CIDMCE)
Central Illinois Services, NFP
Champaign-Urbana Tenant Union
Charter One
Chicago Community Loan Fund
Chicago Rehab Network
Christian Family Development Corporation
City of Bloomington
City of Champaign
City of DeKalb Planning Comm.
Coalition of Citizens With Disabilities In Illinois
Community Contacts, Inc
Community Counseling Center of Northern Madison County
Community Housing Association of DuPage
Community Investment Corporation of Decatur
Comprehensive Community Solutions/Youthbuild
Corporation For Affordable Homes Of McHenry County
Corporation For Supportive Housing
Crosspoint Human Services
DeKalb County Housing Action Coalition
Doorways Interfaith Residence
Dove, Inc./Homeward Bound
DuPage Homeownership Center
DuPage Housing Action Coalition
DuPage PADS
Eagles Nest Of St. Clair County
East Bluff NHS
Emerson Park Development Corporation
Ezra Multiservice Center
Family Credit Counseling Service
FITE Center For Independent Living
Freeport Area Church Cooperative

Habitat For Humanity of Illinois
Habitat For Humanity, Chicago South Suburbs
Heartland Alliance For Human Needs & Human Rights
Hesed House
Highland Park Community Land Trust
Highland Park Housing Commission
Homeownership Coalition For People With Disabilities
Homestead Corporation of Champaign-Urbana
Hope Haven
HOPE of East Central Illinois
Housing Helpers
Housing Occupants Mobilization Effort
Housing Opportunities For Women
Housing Opportunity Development Corporation
Hyde Park Transitional Housing Project
IFF
Illinois Association of Community Action Agencies
Illinois Department of Human Rights
Illinois Valley PADS
Illinois/Iowa Center For Independent Living
IMPACT Center For Independent Living
Institute For Consumer Credit Education
Interfaith Housing Center of The Northern Suburbs
Jane Addams Senior Caucus
Joseph Corporation
Kane County Housing Action Coalition
Kankakee County Housing Authority
Lake County Coalition For The Homeless
Lake County Residential Development Corp.
Lakeside CDC
Latino Policy Forum
Lawyers' Committee For Better Housing
Lazarus House
League of Women Voters of Geneva - St. Charles
Lighten-Gale Group
Livingston County Homeless Coalition
Local Initiatives Support Corporation
Lutheran Social Services of Illinois
Macoupin County Housing Authority
Madison County Community Development
Mattoon Area P.A.D.S.
McHenry County Continuum of Care
Mercy Housing Lakefront
METEC
Metropolitan Housing Development Corp.
Metropolitan Tenants Organization
Mid-Central Community Action, Inc.
Mobile Home Owners Association of Illinois
Mortgage Education Foundation (IAMP Education Foundation)
National City Corporation

Neighborhood Housing Services of Chicago, Inc.
Neighborhood Housing Services of Freeport
North Chicago Housing Authority
North Side Community Federal Credit Union
Northside Action for Justice
Northwest Side Housing Center
Northwestern Illinois Community Action Agency
Oak Park Regional Housing Center
Opportunities For Access Center For Independent Living
P.O.R.A.
PACE Center For Independent Living
PADS of Elgin
Partners In Community Building Inc.
Partnership For Home Ownership
People's Resource Center
Peoria Citizen's Committee For Economic Opportunity, Inc.
Progress Center For Independent Living
Project IRENE
Project Now Community Action Agency
Pusateri Development Associates
Rock Island Economic Growth
Rockford Area Affordable Housing Coalition
Rogers Park Community Development Corporation
Smart Money Housing A.K.A. Smart Women Smart Money Educational Foundation
South Suburban PADS
Southern Illinois Center For Independent Living
Spanish Coalition For Housing
Springfield Housing Authority
St. Clair County Community Development
St. Louis Equity Fund
Stopping Woman Abuse Now, Inc (SWAN)
Swedish American Medical Foundation
The Resurrection Project
The Sanctuary/South Suburban Family Shelter
Together We Cope
Tri-County Opportunities Council
Trinity House Inc.
TSP-HOPE
Unitarian Universalists For Social Justice
United Congregations of Metro East
Wabash Area Development
West Suburban PADS
Western Egyptian Economic Opportunity Council
WGS Financial Corporation
Will-Grundy Center For Independent Living
Williamson Co. Family Crisis Ctr.
WilPower, Inc
YMCA Network