Neighborhood Housing Services of Chicago
2020 Annual Report

Creating opportunities for families and neighborhoods through homeownership
2020 has been a year of unprecedented challenges, and perhaps the most difficult year NHS has faced since its founding. The advent of a global pandemic and the resulting loss of lives and shut-down of the economy has devastated so many of our residents and neighborhoods.

This was accompanied by massive civil unrest, arising from frustration with decades of exploitation of African-Americans and highlighted by what can only be characterized as the public lynching of George Floyd.

Although life changed dramatically for all of us, our dedicated, skilled, and professional staff stepped up to meet the challenge.

Navigating both working virtually and providing services to our clients virtually, in 2020, we provided over $1.5 million in critical rental and mortgage assistance grants to Chicagoans, provided counseling and education to over 3,500 clients and created over 400 new homeowners. I am so proud of our NHS family! We are all particularly appreciative of Donna Clarke, NHS’ Chief Operating Officer, who also took on the role of interim President of the organization, and who—with the support of our phenomenal Board of Directors—adeptly steered the organization through these turbulent waters of challenge and change, while also navigating a simultaneous transition in organizational leadership.

I am proud and honored to join the NHS family at this critical juncture in our history, to help fashion a new vision and direction for NHS, a vision of increased impact, financial sustainability, innovation, and the growth of the agency as both a social enterprise and key community institution, promoting homeownership, community investment, neighborhood improvement, and racial equity.

None of this can happen without the continued help of our partners and supporters. We are grateful for your critical and continued partnership, generosity and commitment to NHS, as well as the residents, families and communities we serve.

I am looking forward to doing amazing things together!

Anthony E. Simpkins
President and CEO

“I want to express my gratitude to NHS, especially for the vital work they deliver to so many people across the state of Illinois and in the city of Chicago. A safe and affordable place to live is what everybody should have, and I want to thank NHS for their partnership.”

—Illinois Governor J.B. Pritzker
The NHS Mission

NHS creates opportunities for people to live in affordable homes, improve their lives, and strengthen their neighborhoods.

Neighborhood Housing Services of Chicago (NHS) was created to fight redlining and improve distressed neighborhoods.

Our teams work to stabilize and revitalize low and moderate-income communities throughout the greater Chicagoland area and suburbs. We facilitate such revitalization by helping middle-class and working-class families purchase and maintain their own homes. Since 1975, we have recognized the impact of race, income and social status on a person’s housing security. NHS works to correct the inequities and end the exploitative practices that create housing insecurity.

Our work is directly focused on fostering racial equality and helping to close the racial wealth gap.

Our goal is two-fold: to ensure individuals are able to attain safe and sustainable housing, and to provide families and communities with a foundation for economic stability. Well-maintained, owner-occupied homes have a range of economic, social, and psychological benefits for their residents and are critical components of stable and economically healthy neighborhoods.

NHS is a recognized leader in homebuyer education. Our HUD-certified counselors lead group seminars and one-on-one counseling on a variety of topics related to homeownership and financial literacy. We provide tools to help residents identify predatory practices, choose a sustainable loan product, and plan for home renovations and maintenance.

Post-purchase and foreclosure counselors actively negotiate with lenders to secure loan modifications and other financing solutions, and also look to mitigate costs that contribute to housing instability. NHS is truly there each step of the way in the homeownership process.

By supporting NHS, you are helping to create opportunities for people to live in affordable homes, improve their lives, and strengthen their neighborhoods.
Leonard Moten, a 62-year-old Marine Corps veteran, has traveled the globe during a distinguished military career taking him to such diverse places as Bogota, Columbia, and Tehran, Iran. He has seen the world and experienced much, and because of that, he is not an easy man to impress.

Mr. Moten heard about the good work and knowledgeable staff at Neighborhood Housing Services of Chicago, so when it came time for him to buy property, he thought he would see for himself.

He is now thankful to be a new homeowner in Little Village. Mr. Moten was able to purchase a two-flat, with the help of $17,500 in down-payment assistance from the NeighborhoodLIFT® program, NHS coaching, and homebuyer education.

“I moved back to my old neighborhood and became a homeowner and a landlord, and now, I’m able to provide affordable housing to others in a place where there is a great need for it,” said Moten. “I’m thankful NHS was there to help me through the process.”

He has one more bit of advice for those who may think homeownership is out of reach.

“If being a homeowner and owning property is really what you want to do, you have to be persistent. Don’t give up and it will happen,” said Mr. Moten.

NHS NeighborhoodLIFT® Administrator Shavon Hale said being a part of a team with a mission to create homeowners is “extremely fulfilling.”

“This is what we do daily here at NHS—we help people,” said Mrs. Hale. “We provide them with resources and numerous options. I’m glad to be a part of a great team that helps so many achieve their goal of homeownership,” she added.
NHS Focus Areas

**Homeownership Services: Homebuyer Education and a Financial Fresh Start**

The home buying process is both exciting and daunting. We empower future homeowners by helping them make smart decisions to protect their investment. We offer individual financial, pre-purchase, and mortgage delinquency counseling, as well as a variety of homebuyer preparation, home maintenance, and foreclosure prevention workshops.

Our class offerings include:

- **Financial Fresh Start** - focused on rebuilding or establishing credit and developing an effective spending and savings plan.
- **Home Buyer Education** - the home buying process from start to finish. This class meets the requirement for most down payment assistance programs offered by financial institutions.
- **Student Loan Debt Management** - student loan debt can keep young potential home buyers out of the market for years or put well-meaning homeowners (e.g. parents and grandparents) in precarious financial situations. This class offers strategies for graduates managing student debt or for homeowners, responsibly leveraging their assets to help pay down the debt.

As an experienced, HUD-Certified housing counseling agency, we are here to support future homeowners throughout the entire process, from the day they walk through our doors, to the day they receive the keys to their own home and through the years after to keep them comfortable in their home.

**Neighborhood Lending Services (NLS)** is the lending affiliate of NHS. Established in 1987, NLS empowers those in economically challenged communities by delivering innovative financial solutions and increasing mortgage lending in low and moderate-income communities throughout the greater Chicagoland area. During Fiscal Year 2020, NHS provided over $12 million to originate low-interest mortgages for first-time homebuyers, and provided purchase-rehab and home improvement loans, in communities underserved by traditional financial institutions. NLS was also awarded $565,000 from the U.S. Department of the Treasury to support its lending activities.

**NHS Redevelopment Corporation (NHSRC)** engages in the development and preservation of 1–4 unit residential properties in the greater Chicagoland area. Their work includes the rehabilitation and construction of homes for low and moderate-income homeowners and the stabilization of properties with critical health and safety-related issues through The City of Chicago’s Troubled Building Initiative.

**Neighborhood Strategy and Planning** is focused on the transformation and revitalization of our neighborhoods and conducts outreach to bring NHS services to targeted communities, in addition to promoting resident engagement and neighborhood partnerships.

**Additional Focuses and Support**

Innovative and dedicated support groups work behind the scenes to make this important work possible:

- **Construction Services** inspects and monitors for safe and healthy construction for our home buyers and grantees, to protect their investment while ensuring the well-being of the residents and community.
- **Innovation and Public Policy** fosters government relations, monitors local, state, and federal regulations affecting affordable housing and lending, and advocates for policies and programs that meet community needs.
- **Communications** coordinates messaging, branding, and media relations, while promoting NHS services.
- **Resource Development** secures crucial support through private grants, sponsorships, individual giving, and events to support NHS’ programs and general operating needs.
- **Business Process Improvement** designs processes that ensure a great customer experience and uses data to tell NHS’ story.
- **Information Technology** leverages best-in-class technology and develops custom applications to promote the efficient intake of customer information.
- **Finance** manages our budgeting and financial reporting, pays the bills, helps us secure funding, and keeps us viable.
- **Human Resources** finds, supports, and manages our most valuable resources – our passionate employees.
Support Throughout the Homeownership Cycle

NHS helps clients through the homeownership journey – from helping residents stabilize their finances, to educating homebuyers and enabling them to make smart decisions, to helping homeowners maintain their homes and manage their housing costs long-term.

Financial Empowerment
- Financial Strengthening Workshops
- Financial Coaching

Pre-Purchase Support
- Homebuyer Education
- Homeownership Counseling

Creating Homeownership Opportunities
- Building Affordable Homes
- Rehabilitating Homes for Purchase

Home Purchase
- Mortgage Loans
- Down Payment Assistance

Post-Purchase Support
- Home Improvement Loans & Grants
- Estate Planning
- Housing Cost Analyses
- Foreclosure Intervention

Supporting Thriving Neighborhoods
- Resident Engagement
- Community Partnerships
- Neighborhood Revitalization

NHS CLIENTS ARE...

- 67% Female
- 84% African American or Latino
- Median Age: 44
- Average Household Size: 2.4
- Median Income: $49,535
FIRST-TIME HOMEOWNER

First-time homebuyer Niesha Chism achieved her dream of homeownership in a unique way – the single mother of three just purchased a two-story brick home next door to her parents in South Chicago where she grew up.

Chism, whose children are 14, 10 and 2, had been living in CHA housing in Beverly and Chatham. She thought some “bad financial decisions” in the past placed homeownership beyond her reach. Nevertheless, with a new job, some disciplined budgeting, help from NHS, the Chicago Housing Authority’s “Choose to Own” program, and down payment assistance, Niesha wanted to make sure the future would not be like the past.

She went through the NHS homebuyer education class and worked diligently with Homeownership Counselor Celena Santiago.

“Ms. Chism was unlike anyone I ever met,” said Santiago. “She was hesitant to pursue her dream out of fear of not being able to qualify for a loan, but what made her so memorable is that she had a goal in mind. She was determined to achieve the goal of owning something to call her own,” she added.

Ultimately, Niesha qualified for $15,000 in down payment assistance through the Neighborhood LIFT® program administered by NHS, and in April of 2019, she purchased the home previously owned by her family’s long-time neighbors.

“It’s a great feeling having your own home and to be able to stand on my own feet,” said Chism, now an IT project analyst with METRA.
Opening of the South Side Hub

More than 200 community partners and residents joined us July 23, 2019 to celebrate the official opening of our new South Side Hub.

This office, also dubbed our South Side Headquarters, allows NHS to conveniently serve communities on the South Side and in the southern Cook County region. The hub also offers the community a modern space to learn, assemble, and engage with others and the NHS team.

NHS provides expert leadership in addressing the housing needs of residents in the communities we serve. Now, with an office in historic Chatham, the work of transforming lives through homeownership continues.

Hosting the Community Leadership Institute

Neighborhood Housing Services of Chicago hosted the NeighborWorks Community Leadership Institute in October 2019 at the Palmer House Hilton in downtown Chicago. This year’s theme: “Deep Roots: Investing in CommUNITY.”

The Community Leadership Institute (CLI) is a three-day training event, sponsored by NeighborWorks America in a different city each year, that aims to strengthen the voices and skills of community, resident and volunteer leaders by sharing best practices and solutions for low and moderate-income communities.

Leading the Disruptive Design Competition

Disruptive Design was a competition organized by the Chicago Housing Policy Task Force, a coalition of community development focused organizations invested in creating affordable homeownership in Chicago.

In late 2018, architects from across the globe were challenged to create designs for residential structures that would develop a new affordable housing typology.

These architectural solutions were to include modern and creative designs providing flexible opportunities for entrepreneurship, wealth building through homeownership, and the implementation of green technology, while targeting a price point accessible to first-time homebuyers and modest-income families.

The task force includes: Neighborhood Housing Services of Chicago, Local Initiatives Support Corporation, American Institute of Architects - Chicago, Northern Trust and Chicago Neighborhood Initiatives, among others.

USING CUTTING EDGE TECHNOLOGY FOR A SEAMLESS CLIENT EXPERIENCE

Design and deployment of a guest registration tool: Clients sign in at NHS offices on a touch-screen tablet, notifying staff of their arrival and services needed. Developed in partnership with JP Morgan Chase’s Force for Good team, the tool tracks information in our Salesforce client relationship management system and provides additional insights about our clients.

E-signature Implementation: Docusign implementation has enabled easy, safe, and remote document signature, a seamless client experience, and operational efficiencies.

Implementation of tools to support remote communication: NHS was in the process of implementing digital communications tools, including Zoom and Slack (a team collaboration platform), to modernize operations. When the COVID-19 crisis escalated, we were able to quickly expand our digital footprint and pivot to a remote work environment to provide virtual services without missing a beat.

NHS FY 2020 HIGHLIGHTS

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On March 4, 2020, Neighborhood Housing Services of Chicago (NHS) hosted its annual awards dinner celebrating 45 years of the agency’s transformative impact throughout the city. The event brought together over 400 NHS supporters, including Cook County Board President Toni Preckwinkle, City of Chicago Housing Commissioner Marisa Novara, and featured keynote speaker Lee Bey, Chicago Sun-Times editorial board member, photographer, and author.

NHS is grateful for the generosity of our donors and event sponsors, including Transformative Partners, State Farm and U.S. Bank. Together, we raised more than $465,000 in support of our critical work.

NHS remains committed to working in neighborhoods, and with you, to broaden and deepen our impact as an agency and to effectively serve our communities for years to come.

Thank you for supporting us!
When COVID-19 Hit

On a typical Saturday morning in March, NHS staff members would be actively assisting those pursuing their dreams of homeownership and financial freedom through our in-person seminars and workshops. However, on Saturday, March 21, 2020, none of that took place. Instead, we were rapidly contacting our stakeholders, clients, and partners informing them that for their safety, and the safety of our staff members, we were no longer accepting visitors at our offices, and we were suspending our in-person classes and workshops until further notice.

We joined the chorus of those across the country calling for the implementation of safe/social distancing, careful and thoughtful personal sanitary measures, and the suspension of events and non-essential travel in order to slow the spread of COVID-19.

OUR COVID-19 RESPONSE

We responded to the COVID-19 crisis with rapid changes to our services and service delivery. With investments in a virtual private network to facilitate remote access, online applications, and with dedicated technical support, our technology ecosystem allowed for a new way to communicate enabling us to continue serving our distressed communities.

Among the most vulnerable, our clients are bearing the brunt of health and financial hardships including housing instability. Expanded critical services include rent and mortgage assistance, food delivery, financial counseling including navigating forbearance, managing expenses and unemployment, as well as targeted community outreach to connect community residents to additional safety net services.

Given the uncertainty of when we will return to “normal,” we all are adapting to rapidly changing conditions.

As forbearance periods come to a close there will be a surge of families facing foreclosure. Unable to meet the repayment terms while continuing to face unemployment, economic uncertainty, and strained household budgets, families need to know where to turn.

NHS is here for them.
## OUR IMPACT

**Accomplishments: FY 2020 and Completion of the 4-Year Plan**

<table>
<thead>
<tr>
<th>OUTCOMES</th>
<th>FY2020*</th>
<th>FY2017-2020</th>
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<tbody>
<tr>
<td>Households Served</td>
<td>4,400</td>
<td>21,334</td>
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<td>$ Invested and Leveraged in Neighborhoods</td>
<td>$18.3 million</td>
<td>$94.3 million</td>
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<tr>
<td>Homeowners Created</td>
<td>403</td>
<td>1,585</td>
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<td>Foreclosures Prevented</td>
<td>115</td>
<td>961</td>
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<tr>
<td>Class and Counseling Attendees</td>
<td>3,750</td>
<td>15,930</td>
</tr>
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*Fiscal Year 2020 covers the time period of April 1st, 2019 through March 31st, 2020.
The Trustee Committee consists of recognized leaders who are knowledgeable and involved in economic, community development, and housing issues within their respective industry and geography. These leaders help access resources and mobilize support for both NHS and the community development movement.
The Metro Board is comprised of emerging civic and business leaders who assist NHS by raising funds and awareness of NHS.
HELPING NHS REBUILD AND REVITALIZE NEIGHBORHOODS

Through generous and consistent support from our funding partners we’ve made tremendous strides in advocating for working families and revitalizing neighborhoods through community building, real estate development, mortgage lending, homeownership education and housing policy. On behalf of the thousands of families who are the beneficiaries of that support, thank you.

Institutional Donors

Over $500,000
Neighborhood America

$100,000 - $499,999
Bank of America
JP Morgan Chase
Polk Bros. Foundation
State Farm
U.S. Bank

$50,000 - $99,999
Harris Family Foundation

$10,000 - $49,999
Associated Bank
Capital One Financial Corporation
CIBC
Citi
Country Financial
Crown Family Philanthropies
Enterprise Community Partners
FDC Foundation
Fifth Third Bank
First Bank of Highland Park
Huntington Bank
Illinois FAIR Plan Association
Inland Bank and Trust
MUFG Bank
Northern Trust
Peoples Gas
Retirement Research Foundation
Wells Fargo
Wintrust Bank

$5,000 - $9,999
Bank Leumi
McMaster-Carr Supply Company
Ocwen Financial Corporation
Pekin Insurance Company
Pierce Family Foundation
Redwood Trust, Inc.

$1,000 - $4,999
Belmont Bank and Trust
Byline Bank
Home Depot
Hoyne Bank
Marquette Bank

Government Partner
City of Chicago

Since NHS’ inception, the City of Chicago has been a caring and powerful NHS partner, fighting for strong and stable neighborhoods. Without this key partnership, NHS would not have had success in revitalizing neighborhoods and helping area homeowners in purchasing and keeping their homes.

Individual Donors

Thank you to our generous supporters. NHS deeply appreciates the many individuals, community bank, corporate, foundation and government partners whose generosity strengthens our neighborhoods. The contributions listed cover the period of April 1st, 2019 through March 31st, 2020.

Cornerstone Society
The NHS Cornerstone Society is an elite, committed group of contributors comprised of:
Growing Supporters who donate $1,000 or more;
Ground Supporters who donate over $2,500; and
Stone Supporters, our top donors, who contribute $5,000 and up.

The support of the Cornerstone Society allows NHS to transform communities, connect services and programs to those who need it most and empower families to chart their homeownership path.

Cornerstone Society Chairs

Stone Supporters ($5,000 and Above)
Jacelyn and John Bucksbaum
Christel Erickson-Collins and Mark Collins
Thomas P. FitzGibbon Jr.*
Bruce A. Gottschall*
Sean J. Heath
Thomas H. Hodges
Tony Smith and Michael Helen Woods
Ed* and Ana Williams

Ground Supporters ($2,500 and Above)
David and Susan Kreisman Family Foundation
Bruce Martin

Growing Supporters ($1,000 and Above)
Michael Arkes
Kristin Faust
Robert V. McGhee
Andrew Mooney and Mary Laraia
Andrew Salk
Peter Stickler
William W. Towns

Cornerstone Society (Over $500,000)
NeighborsWorks America

$100,000 - $499,999
Bank of America
JP Morgan Chase
Polk Bros. Foundation
State Farm
U.S. Bank

$50,000 - $99,999
Harris Family Foundation

$10,000 - $49,999
Associated Bank
Capital One Financial Corporation
CIBC
Citi
Country Financial
Crown Family Philanthropies
Enterprise Community Partners
FDC Foundation
Fifth Third Bank
First Bank of Highland Park
Huntington Bank
Illinois FAIR Plan Association
Inland Bank and Trust
MUFG Bank
Northern Trust
Peoples Gas
Retirement Research Foundation
Wells Fargo
Wintrust Bank

$5,000 - $9,999
Bank Leumi
McMaster-Carr Supply Company
Ocwen Financial Corporation
Pekin Insurance Company
Pierce Family Foundation
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William W. Towns

*Cornerstone Society Chairs
OUR LOCATIONS

Central Office (Wicker Park)
1279 N. Milwaukee Avenue
4th Floor
Chicago, IL 60622

South Side Hub (Chatham)
639 E. 87th Street
Chicago, IL 60619

West Side Hub (West Humboldt Park)
3601 W. Chicago Avenue
Chicago, IL 60651

Nuestro personal habla español en todas nuestras oficinas.

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homeownership@nhschicago.org

To give online, go to nhschicago.org/donate
Your Donation Supports Strong Chicago Families and Neighborhoods