



Housing  
Opportunity  
Development  
Corporation

Expanding housing choices in Chicago's northern suburbs.

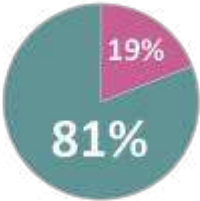
## YEAR 2021 IN REVIEW



# 2021 BY THE NUMBERS



HODC housed almost **600 people** in over 400 affordable rental units managed by HODC at 26 locations in a dozen communities throughout the Chicagoland area.



**19%** of the tenants in HODC's affordable housing units are children under the age of 18. **81%** of the tenants are adults.



All **44 apartments** in HODC's new supportive housing development, Spruce Village in Palatine, were fully leased within three months of opening at the beginning of 2021. Construction was completed at the end of 2020.



Construction was completed on two new affordable housing apartment buildings, Cleland Place and Broadview Senior Apartments, adding **86 apartments** to our portfolio of affordable homes.



Cleland Place in Wilmette was completed in September and fully leased by October with **117 applications for the 16 available apartments**.

## WHO LIVES IN AFFORDABLE HOUSING?



**1.8 PEOPLE**  
Average family size



**\$16,837**  
Average income



**52**  
YEARS

Average age of the  
head of household

## William Sholten III, President HODC Board of Directors



As the numbers reflect, 2021 was a record year for HODC. In addition to our successes in making affordable housing a reality for our tenants, we grew our team to include 20 full-time and 2 part-time staff, settled into our new permanent headquarters in Skokie, and continued to move new affordable housing projects forward - all in the midst of a global pandemic!

This is a testament to the commitment and compassion of our staff, supporters, partner agencies and volunteers. As I reflect on the accomplishments of the last year, I am filled with pride and gratitude. I am proud of the staff and volunteers who have worked tirelessly to provide the foundation of safe, stable, and affordable housing to those who are experiencing housing and economic fragility.

Our shared vision that **everyone should have access to a home they can afford in a community of their choice** drives our partnership with you and our community. We've asked more from our supporters than ever and the result of all that effort has never been more evident. I am honored and humbled at the overwhelming support our tenants received from their neighbors, community leaders and you.

We are making huge strides but more must be done! Growing numbers of families and individuals are experiencing housing instability due to pandemic-influenced economic volatility. Paying more for housing means less available funds for essential items such as food, healthcare, education, and transportation. A huge demand for affordable housing remains and we see this in our long wait lists for HODC's affordable units. Only too often applicants wait years before an apartment becomes available. As such, we need to find a way to build more affordable housing!

Thank you again to our staff, supporters, partner agencies and volunteers for your commitment to your neighbors and your community. Because of you, more people have and/or will have a home in the years to come!

*William Sholten*



# THANK YOU TO OUR 2021 DONORS & SUPPORTERS

Housing Opportunity Development Corporation deeply appreciates the following individuals, foundations, and organizations who supported our work in 2021.

## INDIVIDUALS

### Gifts of \$10,000 or more

William and Leslie Sholten  
The Clyde Smith McGregor and  
LeAnn Pedersen Pope  
Charitable Fund

### Gifts of \$5,000 - \$9,999

Kristin Berg and Randall Schmidt  
Alan Heichman  
Keith and Suzanne Ross

### Gifts of \$1,000 - \$4,999

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Cinda Axley  
Kim and Jacqueline Clawson  
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Hal Francke, Esq.  
Roy Gottlieb  
Jack Kaplan and Dr. Marian  
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Richard and Sharon Koenig  
Valerie and Keith Kretchmer  
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John and Christine Peschier

### Gifts of \$500 - \$999

Hugh Brady  
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### Gifts of \$100 - \$499

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Anonymous  
Anonymous

Anonymous  
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### Gifts up to \$99

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Renee Yates

## CORPORATIONS & FOUNDATIONS

### Gifts of \$1,000 or more

Church of the Holy Spirit  
Evanston Community  
Foundation  
The Housing Task Force

Continued

# 2021—2022 BOARD OF DIRECTORS

*Listed are donations received January 1 to December 31, 2021. We have made every effort to make this list accurate and inclusive. If you discover an error, please accept our apology. Please notify us at [hodc@hodc.org](mailto:hodc@hodc.org) so that we may correct our records.*

National Alliance On Mental  
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Taylor Excavating &  
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## Gifts up to \$999

AmazonSmile  
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## TRIBUTE GIFTS

In honor of Kathleen Cortez on  
behalf of Camille Basak  
In memory of Jean Cleland on  
behalf of Steve and Sue  
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In memory of Jean and Robert  
Cleland on behalf of Trena  
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In memory of Jean and Robert  
Cleland on behalf of David and  
Candace Cleland  
In memory of Jean and Robert  
Cleland on behalf of Stuart  
Cleland and Karen Koerth

In memory of Jean and Robert  
Cleland on behalf of Carter  
Cleland  
In memory of Jean and Robert  
Cleland on behalf of Phillip  
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In memory of Jean and Robert  
Cleland on behalf of Roger  
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In memory of Jean Cleland on  
behalf of David and Mary Ennis  
In honor of Kristin Berg on behalf  
of Joyce Judah  
In memory of Fred Axley on  
behalf of James and Elizabeth  
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In honor of William Sholten on  
behalf of Paul and Carol Rigby  
In honor of Jack Kaplan on  
behalf of Richard and Mary  
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In memory of Jean Cleland on  
behalf of Terry Schy

## IN-KIND DONATIONS

Anonymous  
Centrust Bank  
Housing Task Force  
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Pete Peyer  
Lisa Roberts  
Nancy Stone

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**Chealon Ann Shears**

**Jon Teuber**

**Catalina Vielma \***

**Sydney Zimelis**

*\* Welcome our newest  
board members.*

Thank you Kitty Cole and  
Marshall Samuels, whose  
terms ended in 2021,  
for your service and  
commitment to HODC!

Kristin Berg served as HODC Board President for 5 years and stepped down last Fall but remains an active member and officer. We thank Kristin for tirelessly giving of her time and wisdom during her term as Board President. On her watch HODC completed a strategic plan and added over 160 units. We are grateful for her leadership and dedication to HODC's mission.



*Kristin Berg*

HODC is grateful for this amazing group of leaders. Their passionate support shines through their actions, gifts of time and financial contributions.

Thank you for your commitment and leadership!

# STARTING ANEW

At the beginning of their marriage, Keith and Diane purchased a relative's house in Chicago to begin their life together. "The neighborhood started to get really dangerous. We thought we'd be safer selling and moving to an apartment in the suburbs," said Keith, "because it was halfway between our jobs." Keith worked at a loading dock and Diane worked in an insurance office. Even with two full-time jobs, they lived paycheck to paycheck. A debilitating chronic illness, rising rent, and medical bills threw a wrench in their tenuous financial stability. Their belongings were put into storage and the couple moved into their car.



*Keith enjoys the quiet and security of Spruce Village.*

**"Our life was on hold for two years,"** shared Keith. "We would sleep at a different shelter every night during the week. Then on Friday and Saturday nights, we would sleep in our car in a store parking lot." The well-lit grocery store felt safer and provided access to a public restroom. "For two years I couldn't sleep in the same bed with my wife—men and women were separated in the shelter, and it's impossible in a car." The stress of homelessness complicated the chronic illness, then Keith suffered a heart attack, their car broke down, and they lost everything in their storage unit.

Local support agencies helped the couple access services, apply for affordable housing and navigate the schedule of homeless shelters at alternating churches throughout the suburbs. Two years after joining multiple wait lists for affordable housing throughout the Chicago area, Keith and Diane finally learned that they would soon have a home. They were among the first to move into HODC's Spruce Village when it opened in January of 2021. The 44-unit affordable apartment building was developed as supportive housing for individuals living with a disability and offered furnished apartments. Supportive housing includes access to a Service Coordinator who helps make connections with local support services for living independently.

It is at Spruce Village that Keith and Diane will celebrate their 30th wedding anniversary in May, 2022. As they planned their move Keith told Diane, "The first thing we're getting is a toaster!" Little did he know that they would receive a welcome basket, assembled and donated by The Housing Task Force, for all the new tenants. The basket included a toaster, along with other items to set up home. Keith shared, "I love it here. We enjoy looking at the pond and the geese. When we walked into our new apartment, I looked at Diane and said, **'We're finally home.'**"

## SPECIAL THANKS TO HODC'S DEVELOPMENT PARTNERS AT SPRUCE VILLAGE

Illinois Housing Development Authority  
National Equity Fund  
Cook County  
Federal Home Loan Bank  
Village Bank & Trust



# LEGACY OF SERVICE

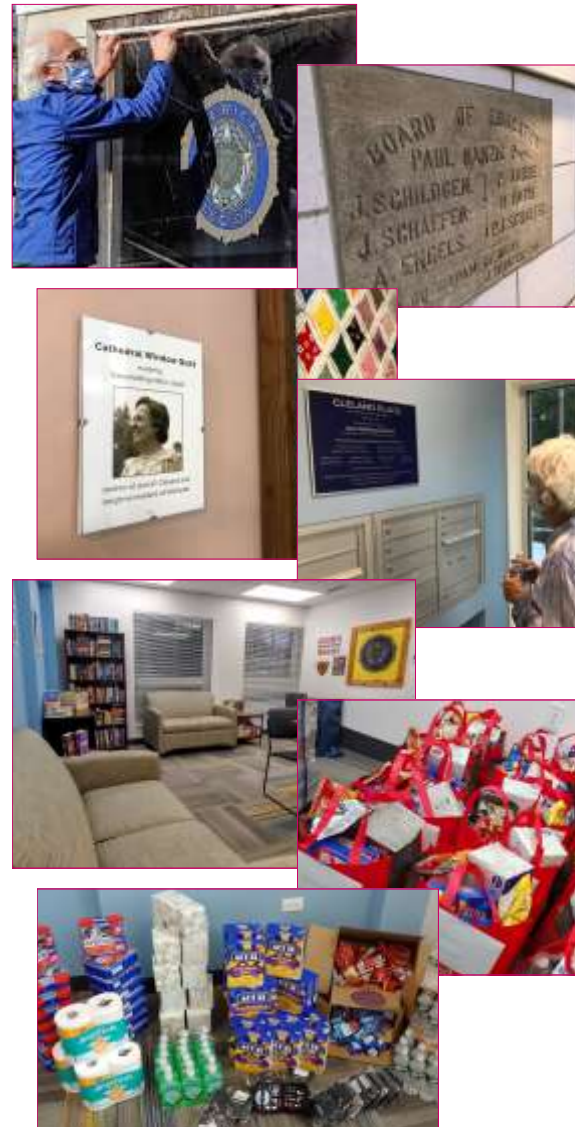
The land on which HODC's newest development, Cleland Place in Wilmette, was built has been in service to the community throughout history. It was home to the Potowotomi, Ho-Chunk, Kickapoo, Peoria and other Indigenous peoples. Then, it was farm land that fed the first European settlers to the area. It became a school for local children, a community center for the community, and an American Legion post that honored the service and sacrifices of our nation's veterans.

**HODC is honored to be latest stewards of the property by building Cleland Place.** Named after Jean Cleland, a long-time Wilmette resident, activist, and founding member of HODC, Cleland Place celebrated its ribbon cutting in September and was fully leased by October. Members of the community who live with low to moderate income moved into 16 affordable apartments.

As HODC built for the future, we honored the past. The original cornerstone from the school building was installed in the new building. A quilt donated by the Cleland family hangs in the first floor lobby. Artifacts from the American Legion post were included in the décor. Historical pictures of the property and Wilmette were hung on the walls in collaboration with the Wilmette Historical Society. Jean Cleland was recognized for her contributions to HODC and her community.

Wilmette showed their neighborly spirit by donating items for welcome baskets for the new tenants. They also generously donated funds to furnish the first floor community room and property office.

**Scan the QR code to watch a video tour of Cleland Place where you can see the next phase of this property's service to the community of Wilmette.**



## SPECIAL THANKS TO HODC'S DEVELOPMENT PARTNERS AT CLELAND PLACE

Illinois Housing Development Authority  
National Equity Fund  
Village Bank & Trust  
Housing Authority of Cook County

# MOVING FORWARD

## BROADVIEW SENIOR APARTMENTS—BROADVIEW, IL

In partnership with Ross Financial Services Inc., in December we celebrated the grand opening of new affordable housing in Broadview for people aged 55 years and older. The Village of Broadview, led by Mayor Katrina Thompson, donated the land to build 70 one and two bedroom apartments for seniors. The project was designed by WJW Architects and built by Walsh Construction. "HODC is proud to be a partner in this much needed building. Having a safe and well-constructed affordable home is especially important now, during the age of the COVID-19 pandemic," says Richard Koenig, Executive Director of HODC, "when increasing numbers of people are struggling to make ends meet and stay safe."



From left: HODC board member Otis Gatlin, HODC Executive Director Richard Koenig, HODC board treasurer Robert J. Rodriguez

## ZION WOODS—DEERFIELD, IL

Zion Lutheran Evangelical Church donated over eight acres of land behind the church for this new project. After eight years of planning and collaboration between the Zion Council and congregation, Brinshore Development, and the Village of Deerfield, work has finally begun on the site. The project will have a mix of one, two and three-bedroom units that will be handicapped accessible. Co-developed with Brinshore, designed by Eckenhoff Saunders Architects and built by BCM Construction, the new development will serve households working in the area and people with disabilities.



From left: Zion Lutheran Co-presidents Sue Juhl and Sue Lindsley, Deerfield Mayor Dan Shapiro, Former Deerfield Mayor Harriet Rosenthal, Rev. David Kylo, HODC Executive Director Richard Koenig

## JACKSON ADU—EVANSTON, IL

After the City of Evanston recently changed its zoning to allow accessory dwelling units (ADUs), HODC realized that we had space behind one of our existing properties to add another unit. In partnership with Evanston Development Cooperative (EDC) and funded by the City of Evanston, HODC will add a new affordable two-bedroom ADU with garage for a low income family. EDC uses patented Eco-Panels to frame the home, making it more energy-efficient which will provide a healthier indoor environment and lower utility bills.



Photo courtesy of Evanston Development Cooperative—<http://evanston.coop>



# So MUCH MORE To Do



**442,175**

Low-income households in Illinois with incomes at or below the poverty line.

**68%**

of poorest renter households in Illinois spend **more than half** of their income on housing.

**39:100**

Only 39 affordable housing units are available for every 100 low-income renters in the Chicago area.

National Low Income Housing Coalition (July 2021), *"The Gap: A Shortage of Affordable Homes,"* <https://reports.nlihc.org/gap>

The supply of affordable housing in Chicago's northern suburbs is under increasing strain as rental rates and purchase prices continue to rise. This causes housing insecurity for many hard-working people. Many of our tenants have a steady income, but it is just not enough to provide for all of life's necessities. Some work as:

- Retail/Grocery Staff
- Restaurant Wait-Staff/Kitchen Staff
- Home Health Care Providers
- Bus Drivers/Teacher's Aids
- Office Workers
- Janitors/Cleaning Staff

The standard in the United States is to spend 30% or less on housing costs. The income from the types of jobs listed above do not make that possible. **Many are spending more than 50% of their income on housing.** This leaves very little for life's other necessities, such as food, medicine, and transportation. Those who face such high housing costs may quickly fall behind on rent or mortgage payments, putting them at risk of eviction, foreclosure, and homelessness.

While we are currently helping over 620 people, it saddens and frustrates us that the waiting list for affordable housing continues to grow. The average wait time to get an apartment is two to five years, but many residents have had to wait much longer.

# STAYING HOME

## RENT RELIEF—ILLINOIS RENTAL PAYMENT PROGRAM

In 2021 HODC staff worked to connect **1,038** households with the emergency rental assistance program application portal through the Illinois Rental Payment Program (ILRPP) administered by the Illinois Housing Development Authority. Tenants who qualified were eligible to receive a one-time grant of up to \$25,000 paid directly to their landlord on their behalf for up to 15 months of missed rent payments and up to three months of future rent payments. Grant amounts varied and were matched to the tenant's specific need.



## KEEPING TENANTS HOUSED—SERVICE COORDINATION

Some of our tenants face other life challenges that we as the landlord cannot address. A disability, medical condition, or life circumstances may threaten to destabilize a tenant's ability to stay housed. HODC's Service Coordinators, Teandra Delancy and Sandie Bowman, act as a liaison between residents and support systems such as social service providers, property managers, government agencies, and family members. The impact for our tenants includes increased independence, better connections to service providers and resources, more job and life skills trainings and jobs secured, and enriched community involvement by tenants.



In 2021 Teandra and Sandie supported residents in connecting with local food banks, completing paperwork to access support services or federal benefits, navigating health insurance issues, obtaining CaptionCall phones for individuals with a hearing loss, transitioning to a nursing home or assisted living for those residents who needed additional care, navigating community transportation services, receiving donated Thanksgiving meals, participating in local Angel Tree programs, and accessing Christmas dinners from Jewel Osco courtesy of NAMI. These are just a few examples of how our Service Coordinators empower and support tenants to live their best lives.



### PLEASE SUPPORT HODC WHILE SHOPPING ONLINE

Enter your regular Amazon login and password information at [smile.amazon.com](https://smile.amazon.com). Select Housing Opportunity Development Corporation as your charitable organization. Bookmark [smile.amazon.com](https://smile.amazon.com) and use it for all future Amazon shopping!

# HELPING SENIORS STAY HOME

## REVERSE MORTGAGE COUNSELING— INFORMATION IS POWER

A reverse mortgage is a special type of loan for homeowners aged 62 and older. It lets the home-



owner convert a portion of their home equity into cash while they continue to live at home—provided certain loan requirements are met. HUD approved reverse mortgage counseling is part of the process. HODC is HUD

approved to provide such counseling with the goal being that the home-owner understands their options and able to make an informed decision.

HODC's Reverse Mortgage Counselor, Vicki Buresh, explains how a reverse mortgage works—including costs, financial and other needs for remaining in the home, responsibilities with a reverse mortgage, how a reverse mortgage effects the homeowner and their heirs, and the availability of other assistance that may be needed. A Certificate of Counseling is provided after the completion of the counseling session.

In 2021 **52** individuals received counseling from Vicki to determine if a reverse mortgage was right for them.

\* HODC's 2021 audited financial statement is expected to be available for public review by September 2022. Please stay tuned to HODC's website and social media for updates.

# HODC STAFF

**Richard Koenig, PhD**  
EXECUTIVE DIRECTOR

**Rose Russo**  
ASSET MANAGEMENT DIRECTOR

**Karen Spagnola**  
OPERATIONS DIRECTOR

**Leon Emplit**  
FINANCE MANAGER

**Christopher Meeks**  
HOUSING & FACILITIES SPECIALIST

**Melani Kaplan**  
COMMUNICATIONS & DEVELOPMENT  
COORDINATOR

**Vicki Buresh**  
REV. MORTGAGE HOUSING COUNSELOR

**Jenny Peyer**  
OFFICE ADMINISTRATOR

**Dan Jolls**  
PROPERTY MANAGER

**Charlotte Sanders**  
PROPERTY MANAGER

**Marlow Thomas**  
PROPERTY MANAGER

**Nawal Saleh**  
PROPERTY ADMINISTRATOR

**Pete Peyer**  
PROJECT MANAGER

**Sandie Bowman**  
SERVICE COORDINATOR

**Teandra Delancy**  
SERVICE COORDINATOR

**James Harper**  
MAINTENANCE SUPERVISOR

## MAINTENANCE STAFF:

**Robin Giles**  
**Cedric Lawson**  
**Enrique Lugo**  
**Phillip Powell**  
**Sausan Saleh**  
**Nohelia Salgado**  
**Roger Veis**



HODC provides hope in the form of safe, affordable housing to those struggling to make ends meet on a limited income.



*HODC's primary service area*

### MISSION

HODC's mission is to develop, manage, and preserve housing that is affordable to low and moderate income households primarily throughout Chicago's northern suburbs.

### VISION

Everyone has access to a home they can afford in a community of their choice.

5340 Lincoln Avenue, Skokie, IL 60077

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