



CHICAGO REHAB NETWORK: YEAR IN REVIEW

ANNUAL REPORT • 2020



A NOTE FROM THE EXECUTIVE DIRECTOR

On one level, last year was like none we have ever experienced. Yet on another level it has laid bare what too many have experienced for centuries and across generations. 2020 further exposed the disparities and enduring discrimination across our communities in health care, in housing, in employment, and in justice. During the COVID-19 pandemic, the role of housing in community health and well-being has been magnified—one cannot shelter in place without a secure place to call home. We have had to suffer violence, hate, and fascism on our streets and in our government. We have seen democracy disrupted.


What was being built before the pandemic was a city focused on mega developments and targeted communities like the Near North and Fulton Market. A pivot and a refocus on neighborhoods facing the pressures and disruptions of displacement is a needed change. Displacement is happening in neighborhoods facing disinvestment and depopulation as well as those fighting gentrification. A preliminary review of updated census data by CRN underscores the tenacity of patterns that have been seeded since the beginning of our new century. Our “city of big shoulders” continues to shed its working and middle-income families as well as African American families—who endured a decrease by another 10%, dropping 100,000 households in 2010 to 2018. The only income sector that evidenced growth is the highest one, consisting of those households who made \$75,000 or more. After growing over the past eight years by nearly 30%, this demographic now represents the largest single group in the census categories for household income in the city of Chicago.

In reflecting on our experiences and our story, it is not just data that matters, but also people: those who reside in apartments, the property managers, the community developers, the organizers, the educators. The story of our mission at CRN is found in our neighborhoods’ endless striving for self-determination, in promoting economic opportunity and safe and affordable housing, and in hopes today for an equitable recovery.

We in community development look to bridge the divide and to foster transformative change; to advocate for reparations to neighborhoods and people long-neglected by the powers that be. We find optimism in the community development corporations (CDCs) who believe in participatory democracy, who rebuild neighborhoods, and who house essential workers. We find optimism in our new housing leaders in government. We find optimism in learning our history—and often, in learning to avoid repeating it. We find optimism in the successful invention of a vaccination in one year that public health and medical experts say previously could have been a ten-year endeavor.

To “build back better,” a strategy promised by the new presidential administration, we will need the same spirit and determination that developed a new vaccine to be employed toward addressing our affordable housing requirements for everyday people, for the houseless, and to establish support for reentry housing. We need a project with collective impact that drastically changes housing insecurity to housing stability. To build back better, we will need to expand and strengthen our CDC community. CDCs have long been incubators for smart strategies for neighborhoods and community control by building and owning affordable housing, championing land trust and cooperative housing, and by calling for solutions to issues like appraisal gap financing.

Of course, we need everyone to create our city going forward. As we move forward, we must continually ask of all policies, practices, and plans: “Who benefits?” We at CRN have long-recognized who the stewards are for economic opportunity, justice, and equity in neighborhoods: community development corporations. 2021 will be an important year—Amanda Gorman’s inaugural poem reminds us well of our duty: “Democracy can be delayed, but never denied.”



Kevin F. Jackson
Executive Director

WHO WE ARE



The Chicago Rehab Network is a multi-cultural, multi-racial coalition of community-based organizations which revitalize neighborhoods primarily through the development and rehabilitation of housing for low-income community residents. CRN and its members are dedicated to empowering communities without displacement and to building a strong, affordable, and accessible housing development movement in Chicago, throughout Illinois, and across the nation. CRN strives to meet the needs and promote the common goals of its members which foster socially and economically viable communities.



Since 1977, the Chicago Rehab Network has been committed to building a more affordable Chicago. Founded by a dozen community-based organizations with a shared vision for community-driven development, CRN was created as a forum to exchange information, to provide technical assistance to community developers, and to advocate for resources and policies to support affordable housing. Today, we are a coalition of 36 community development corporations and housing advocates working to rectify a history of racism and discrimination in real estate markets, guided by a mission of *development without displacement*. Our members build, rehabilitate, and advocate for safe, secure, and affordable housing throughout the city.

COMMUNITY DEVELOPMENT & EMPOWERMENT SERIES



Since 1995, the Community Development and Empowerment Series has trained hundreds of community stakeholders from neighborhoods across Chicago. Offered annually, the training series is designed for staff and board members of community-based affordable housing development organizations, government employees, community bankers, small neighborhood developers, and elected officials and their staff.

Led by local community practitioner experts, students gain community connections and learn technical skills through classroom instruction, hands-on activities, and group discussion during eight different workshops:



Community Building



Single Family Housing Development



Finance Skills for Real Estate



Multifamily Housing Development



Proforma Development



Project and Construction Management



Sources of Development Financing



Property and Asset Management

Of course, the 2020 Empowerment Series looked a little different than normal. We launched our 25th annual Empowerment Series in September via Zoom, providing students with the same dynamic, high-quality education from the safety of their homes. With four workshops completed in 2020, we will continue the Series during the first four months of 2021. As the COVID-19 pandemic threatens household stability across Chicago and the nation, mission-driven non-profit affordable development will be key to truly equitable recovery. In 2020, we strove to prepare students and the organizations they represent to rise to the challenge of building and preserving the affordable housing that is needed now more than ever for healthy Chicago neighborhoods.



COMMUNITY DEVELOPMENT & EMPOWERMENT SERIES BY THE NUMBERS: 2020-2021 COHORT

In September, CRN kicked off our 25th annual Community Development and Empowerment Series. During the first four virtual workshops held in 2020, CRN trained:

49 

STUDENTS

22 

LOCAL ORGANIZATIONS

At the end of the current Series in 2021, students will have learned technical skills for affordable development and gained community connections from:

32 

DAYS OF INSTRUCTION

9 

**LOCAL PRACTITIONER
EXPERT INSTRUCTORS**

8 

**COMPLETED FOUR-
DAY CLASSES**

96 

**HOURS OF
INSTRUCTION**

THE CENTER FOR SHARED OWNERSHIP

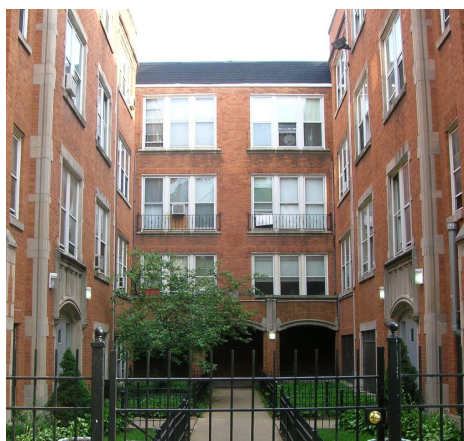


Launched in 2018 in collaboration with the Chicago Community Loan Fund, the Center for Shared Ownership (CSO) provides the leadership development, training, and technical assistance to preserve and expand the stock of shared equity housing. Shared ownership creates opportunities for generating wealth and strengthening Chicago's neighborhoods.

In 2020, the Center for Shared Ownership:

- 1. Built awareness** of general public and decision makers on the benefits and strategic viability of shared equity models, principles, and opportunities.
- 2. Educated and supported** existing shared equity housing owners to achieve successful collective and democratic ownership structures.
- 3. Provided a central place** for the ideation and formation of new shared equity communities as a viable and economical form of homeownership.
- 4. Connected** experienced professionals with citizens, sponsor organizations, and/or shareholders who are looking to move forward related advocacy and shared equity real estate projects.

We continued our collaboration with two South Side properties to provide stability and affordability in a rapidly gentrifying neighborhood. With CSO's partnership, these shared ownership communities consisting of almost 100 households held successful board elections to re-implement governance structures, as well as an annual meeting that brought residents and stakeholders together for dialogue about their shared vision for their community.



THE CENTER FOR
SHARED OWNERSHIP





Since 1977, CRN has worked tirelessly to build the capacity of the non-profit affordable development field and to bring the voices of community development to the forefront of housing discussions. Through research, policy analysis, and engagement with elected and appointed officials we provide and advocate for resources that lay a foundation for the building and preservation of affordable housing.

AFFORDABLE HOUSING FACT SHEETS

CRN published [Affordable Housing Fact Sheets](#) exploring housing and demographic trends in all 102 Illinois counties. Each Fact Sheet includes data on the county's population, racial demographics, income demographics, households by income level, total number of housing units, renter vs. owner-occupied units, cost-burden, rental costs, mortgage costs, number of units by building size, housing choice vouchers, and housing unit production. Below, a snapshot of data from Cook County shows us the dramatic increase in cost-burdened households since 2010 across most income levels:

COST BURDENED HOUSEHOLDS BY INCOME LEVEL

INCOME LEVEL	RENTERS		
	2010	2018	8 YEAR CHANGE
Less than \$19,999	90.61%	88.58%	-2.24%
\$20,000-\$49,999	60.17%	67.75%	12.60%
\$50,000-\$74,999	13.27%	24.12%	81.74%
\$75,000 or More	3.45%	4.53%	31.21%

QUARTERLY REPORTS

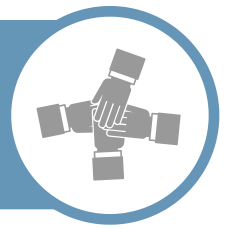
In the 1990s, CRN rallied 270 organizations to join the Chicago Affordable Housing and Community Jobs Campaign. The successful campaign not only brought increased funding for affordable housing, but also propelled the City's commitment to setting concrete housing production goals. Today, the Department of Housing continues to produce quarterly reports updating residents on City-assisted housing funding and production progress, and CRN continues to produce responses to these reports with analysis and policy recommendations. Each quarter, CRN presents our analysis of the City's quarterly report to the Committee on Housing and Real Estate. Find the reports below:

- [2019-4th Quarter & 2020-1st Quarter](#)
- [2020-2nd Quarter](#)

PROPERTY TAX POLICY FOR STABLE NEIGHBORHOODS

Long term housing stability for low income renters is the top priority for community development corporations. Operating costs, especially property taxes, threaten the financial health of the affordable houses stock. As local investment increases, property tax expenses exceed any typical budget forecast. Without relief, CDCs empty reserves, slow pipeline developments to house more residents, and lead to cutting of services and maintenance. We cannot meet pressing housing needs without city, state, and county leadership. CRN is partnering with CDCs and housing advocates to [strategize for equitable property tax relief](#) and hosted educational property tax workshops in 2020.

COALITION-BUILDING



While 2020 taught us not to take our time together for granted, it also taught us that we can adapt to new ways of staying connected. As a coalition of 36 member organizations, CRN has always prioritized collaboration—this year, that took on a new form. In 2020, we were more committed than ever to strengthening our network of partners fighting for affordability and equity. Through virtual staff meetings, membership gatherings, and weekly check-ins with community developers, we continued to find time together even when we were apart.

MEETINGS WITH MEMBERS & PARTNERS

We held open membership meetings in 2020 with our member organizations, partners, and allies: one in-person in February featuring new IHDA Executive Director Kristen Faust and Woodstock Institute Interim Director Jean Pogge, and one virtually in November featuring new CHA CEO Tracey Scott. In addition to catching attendees up on CRN activities and hearing reports from the field, both meetings served as forums for non-profit housing advocates and developers to engage directly with housing leadership.

CHECKING IN WITH CDCs

CRN began holding a series of weekly check-in meetings with community development corporation (CDC) leaders following the implementation of stay-at-home orders and continued these meetings throughout the year. This new practice provided a vital space for sharing experiences, concerns, and resources throughout the affordable development field, in addition to guiding CRN's advocacy for housing resources that respond directly to housing needs created by COVID-19.

APPRAISAL GAP FINANCING

In 2020 CRN formed an appraisal gap financing working group. Laid out in our [Five Strategies Toward Housing Stability for All Chicagoans](#) platform, appraisal gap financing looks to address disparate property assessments across neighborhoods. Inequitable valuation of properties on the South and West sides often prevents traditional financing, leading to denied mortgages and reinvestments. An appraisal gap loan via a public-private pool mechanism would cover this gap, enabling investments that improve property conditions and allow for greater wealth-building in and accountability to communities of color.



What's ahead for CRN in the coming year? Keep an eye out for new and continued projects including:

- Recommitting to strengthened advocacy efforts to ensure **targeting of resources to disinvested communities and underserved households**
- Renewal of **Illinois Affordable Housing Tax Credit** (Donation Tax Credit)
- Pushing forward **property stabilization solutions** including property tax relief
- An Appraisal Equity Task Force pressing decision-makers to both **fill immediate lack of capital in Latinx and Black communities** due to historically racist real estate systems and to also **create new reparative policies**
- **Affordable Housing Fact Sheets** examining housing and demographic trends in each of Chicago's 50 wards and 77 community areas
- **4 remaining workshops and 16 days of instruction** in the 2020-2021 Community Development and Empowerment Series: Single Family Housing Development, Multifamily Housing Development, Project and Construction Management, and Property and Asset Management
- The launch of another **Empowerment Series workshop course**
- Continued **engagement with co-op residents** through the Center for Shared Ownership, potential **growth into collaboration with additional co-op communities**
- Advocacy for policies including the renewal of the **Illinois Affordable Housing Tax Credit, appraisal gap financing, property tax reform, and a more comprehensive Affordable Requirements Ordinance**
- Policy analysis including **quarterly reports examining City-assisted housing production and funding**

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