



# Neighborhood Housing Services of Chicago 2020 Annual Report

**Creating opportunities for families and neighborhoods through homeownership**





# Message from the President



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

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*"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.



**Educating  
and preparing  
new homeowners  
for success**



**Lending to  
help people buy,  
fix and keep  
their homes**



**Sustaining home  
ownership through  
foreclosure  
prevention services**



**Preserving,  
rehabbing  
and investing  
in housing**



**Building powerful  
and enduring  
community  
partnerships**

## CLIENT SPOTLIGHT

### Military Veteran Homeowner

#### **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.



63-year-old Marine Corps Veteran Leonard Moten is shown with NHS NeighborhoodLIFT® Administrator Shavon Hale. Hale and a team of NHS staffers helped Mr. Moten obtain the resources needed to buy property in his old neighborhood.



# 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.



## NHS CLIENTS ARE...

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





# CLIENT SPOTLIGHT

## 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.

*Niesha Chism pictured with NHS Homeownership Counselor Celena Santiago.*

## NHS STAFF IN ACTION Passionate About What We Do



*NHS staffers with members of the community following the completion of a neighborhood beautification effort in Auburn Gresham.*



*NHS is committed to delivering consistent service.*



*Karen Woods, NHS Director of Homeownership Services, prior to an interview on Comcast Newsmakers with host Ellee Pai Hong.*



# NHS FY 2020 HIGHLIGHTS

## 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 ANNUAL AWARDS DINNER

## 45 Years of Transformative Impact



NHS Board Chairman Robert V. McGhee



City of Chicago Department of Housing Commissioner Marisa Novara



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.

# 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.**



Checking on neighborhood residents during COVID-19. (L-R) NHS West Humboldt Park Director John Groene, Director of Neighborhood Strategy and Planning Deborah Moore, South Suburban Program Director Sandra Wells and North Lawndale Program Coordinator Mikita Lee.



NHS Human Resources Manager Shena Bean loads up during a COVID-19 food giveaway on the city's South Side.



# OUR IMPACT

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

OUTCOMES	FY2020*	FY2017-2020
Households Served	✓ 4,400	✓ 21,334
\$ Invested and Leveraged in Neighborhoods	✓ \$18.3 million	✓ \$94.3 million
Homeowners Created	✓ 403	✓ 1,585
Foreclosures Prevented	✓ 115	✓ 961
Class and Counseling Attendees	✓ 3,750	✓ 15,930

\* Fiscal Year 2020 covers the time period of April 1st, 2019 through March 31st, 2020.

# NHS Leadership

## NHS Executive Staff

**Anthony Simpkins**  
President and Chief Executive Officer

**Donna Clarke**  
Chief Operating Officer

**Robin Coffey**  
Chief Credit Officer

**Dwayne Shipp**  
Director, Finance

**Kate Fenner-Lux**  
Director, Resource Development

**Linda Greene**  
Director, Redevelopment Corporation

**David Kottmann**  
Director, Lending

**Deborah Moore**  
Director, Neighborhood Strategy and Planning

**Karen Woods**  
Director, Homeownership Services

**Hector Gonzales**  
Manager, Construction Services

**Shena Bean**  
Manager, Human Resources

## NHS Board of Directors

**Robert V. McGhee (Chairperson)**  
Vice-President, Community Relations Manager  
Citi

**Vicky Arroyo (Vice Chairperson)**  
EVP of Commercial Real Estate - Chicago  
Bank Financial

**Lawrence Grisham (Vice Chairperson)**  
Community Representative

**Matthew Roth (Treasurer)**  
President, Core Business Solutions  
IFF

**Angela Hurlock**  
Executive Director  
Claretian Associates, Inc

**Abraham David Lacy**  
Executive Director  
Far South Community Development Corporation

**Cynthia Love**  
Community Representative

**Jerry Lumpkins**  
Chicago Commercial Real Estate Lead  
Bank Leumi USA

**Bruce Martin**  
Sr. Vice President, Community Development Group  
JPMorgan Chase Bank

**Tony Smith**  
Community Development Banking Market Manager  
The PNC Financial Services Group

**William W. Towns, PhD, MBA**  
Managing Director  
Chi-Town Impact

## NHS Trustees

**Charles Evans (Honorary Co-Chair)**  
President and CEO  
Federal Reserve Bank of Chicago

**Mark Hoppe (Honorary Co-Chair)**  
President and CEO  
Fifth Third Bank

### MEMBERS

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**Scott Swanson**  
Regional President, Illinois  
PNC

**Chris Sweetland**  
President and CEO, Chicago  
Region  
Huntington Bank

**Edward Wehmer**  
CEO and Founder  
Wintrust Financial Corporation

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.



# NHS Leadership (continued)

## NHS Metro Board

**Annette Vega**  
CIBC

**Erica Frazier**  
Fifth Third Bank

**John Gholar**

**Jordan Brown**  
IFF

**Karl Riley II**  
Fifth Third Bank

**Solomon Hardy**  
Chicago Trust Company

**Stanley Washington**  
Law Student - Kent

**Rashanah Baldwin**  
Baldwin Media Group

## Neighborhood Lending Services Board

### OFFICERS

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**Robert Tucker**  
Chicago Community Loan Fund

*Vice President*  
**Manuel Jimenez**  
Marquette Bank

*Secretary/Treasurer*  
**Thomas P. FitzGibbon, Jr.**

### BOARD MEMBERS

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First Eagle Bank

**Bruce Martin**  
JP Morgan Chase

**Arthur Neville**  
Community Savings Bank

**Karen Thomas**  
CIBC

## NHS Redevelopment Corporation Board

### OFFICERS

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**Kristine Jurmu**  
Illinois Housing Development Authority

*Vice President*  
**Adrienne Whitney**  
West Humboldt Park Family and Community Development Council

*Secretary*  
**Christine Kolb**  
Greystar Development/Construction

*Treasurer*  
**Paul Vlamis**  
JP Morgan Chase

### BOARD MEMBERS

**Molly Ekerdt**  
Preservation of Affordable Housing (POAH)

**Allison Porter-Bell**  
BMO Harris Bank

**Daniel Siadak**  
Old Second National Bank

**Matt Williams**  
JP Real Estate Partners

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

NeighborWorks 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

### \$500 and Above

Joseph H. Ballway  
Daniel J. Burke  
Dane H. Cleven  
Lawrence Grisham  
M. Hill and Cheryl Hammock  
William Hassett  
Edward H. Jacob  
Arthur Neville  
Matthew J. Roth

### \$300 and Above

Steven J. Casey  
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Linda Greene  
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Rohit Masthipur  
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### \$100 and Above

Carolyn Bond  
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Donna Clarke  
James D. Cockey  
Robin Coffey  
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Rita Cook  
Lisa L. Cooper  
Sara Decoste  
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Earick Rayburn  
Mary Fran Riley  
Celena Santiago  
Gillani Tauseef  
Chris Toepfer  
A.M. Triche  
Robert Tucker  
Annette Vega  
Pat Washington  
Mollie Williams  
Beth Wiczak  
Brian Wright







## 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.*

(773) 329-4111

[homeownership@nhschicago.org](mailto:homeownership@nhschicago.org)

**To give online, go to [nhschicago.org/donate](https://nhschicago.org/donate)**

Your Donation Supports Strong Chicago  
Families and Neighborhoods

