



NHS2030

THE FIVE-YEAR STRATEGIC PLAN
FY2026 - FY2030

NHS2030:

The Five-Year Strategic Plan
(FY2026–FY2030)

Neighborhood Housing
Services of Chicago, Inc.



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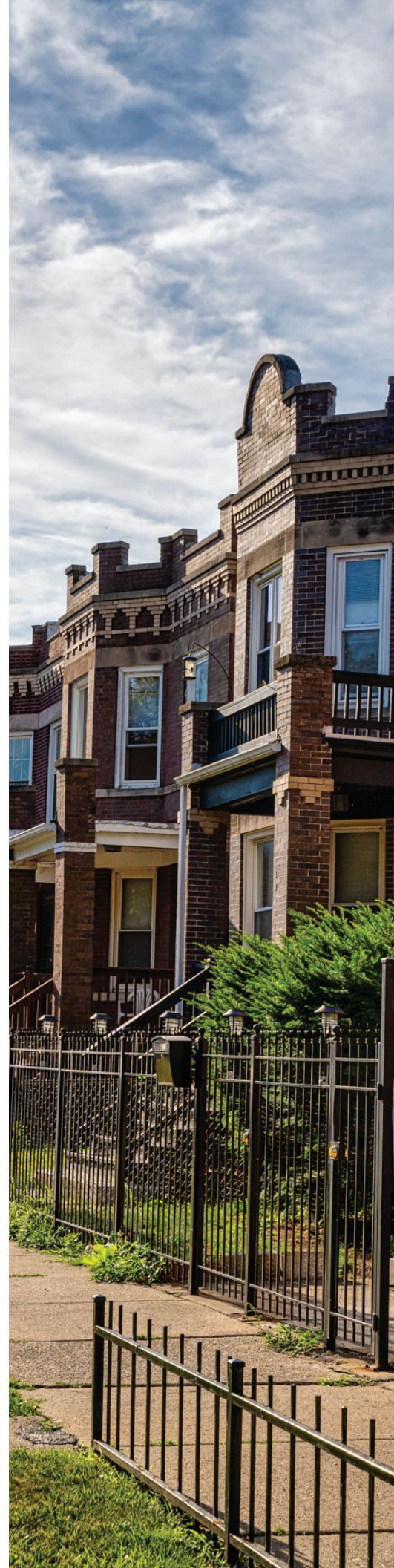
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Letter from President & CEO Anthony E. Simpkins



Dear Colleagues, Partners, and Friends,

It is with pride and purpose that I share **NHS2030**, Neighborhood Housing Services of Chicago's strategic plan for the years ahead. This plan reflects both who we are as an organization and who we must become to meet the scale and urgency of the moment before us.

For more than five decades, NHS has been rooted in Chicago's neighborhoods, advancing the belief that stable homeownership is one of the most powerful engines for family and community wealth. Today, that belief is more relevant than ever.

Across Chicago and Cook County, families face rising housing costs, persistent racial and income disparities in mortgage access, and increasing pressure from market forces that threaten long-term affordability. At the same time, demographic shifts, renewed interest in urban neighborhoods, and emerging policy conversations present real opportunities to reimagine how inclusive wealth creation can occur at scale, and produce benefits for the broader Chicagoland economy.

NHS2030 is grounded in a clear vision: a Chicago region where low- to moderate-income families and neighborhoods build generational wealth and thrive in income-diverse communities of choice. Our mission is equally direct—wealth creation is the mission; homeownership is the mechanism.

This plan affirms our role as both a trusted neighborhood institution and a sophisticated, data-driven housing intermediary capable of aligning outreach, education, lending, and development to produce measurable impact.

From The President & CEO Continued

The strategic pillars outlined in this document reflect that dual responsibility. We will deepen engagement with prospective and current homeowners, strengthen pathways for family and community wealth building, and expand equitable access to mortgage capital and housing opportunities. We make strategic investments in key geographies with a focus on affordability and opportunities to promote multigenerational wealth development, while also investing inward—strengthening organizational sustainability, coherence, and staff development to ensure NHS remains resilient and effective for decades to come.

Equally important, **NHS2030** is informed by our own evolution. Over the past five years, NHS has strengthened its systems, partnerships, and performance, positioning the organization to operate with greater integration and scale. This plan is both a response to external housing market realities and a confident statement of readiness—an acknowledgment that NHS has the capacity, discipline, and leadership required for the next phase of our work.

None of this will be possible without our partners. We are grateful to the public agencies, philanthropic institutions, financial partners, community organizations, board members, staff and residents who continue to believe in this mission and invest in its success. **NHS2030** is an invitation—to collaborate, to innovate, and to remain steadfast in the mission to transform neighborhoods through equitable homeownership opportunities and community wealth building across Chicagoland.

Thank you for your partnership and for joining us in shaping the next chapter for NHS Chicago.

Sincerely,

A handwritten signature in black ink, appearing to read 'Anthony E. Simpkins', with a stylized flourish at the end.

Anthony E. Simpkins, President and Chief Executive Officer
Neighborhood Housing Services of Chicago, Inc.

Letter from the Strategic Planning Committee Chair

Everyone deserves access to a thriving neighborhood, economic opportunity, and stable housing. Sustainable homeownership remains one of the most powerful tools for building wealth, stabilizing communities, and advancing long-term economic mobility. Yet in today's rapidly evolving housing and economic landscape, access to that opportunity cannot be taken for granted, it must be intentionally expanded.

The **NHS2030** Strategic Plan is our response. It is a bold roadmap designed to increase access to homeownership, strengthen neighborhoods, and accelerate community revitalization across the Chicagoland region. Developed through disciplined analysis, rigorous evaluation of housing and demographic data, and meaningful engagement with residents, partners, board members, and staff, this plan reflects both strategic clarity and deep community insight. But a strategic plan alone does not create change. Action does.

NHS2030 strengthens and aligns our outreach, education, lending, and development efforts into a cohesive, integrated service model one built to expand sustainable homeownership, stabilize neighborhoods, and build generational wealth in low- and moderate-income communities. Through mission-aligned capital strategies and intentional partnerships, we are positioning NHS for sustained, scalable impact through 2030 and beyond.

Now, we invite you to join us. We call upon our stakeholders, partners, funders, civic leaders, and community members to engage fully in this next chapter. Whether through investment, collaboration, advocacy, or direct participation, your partnership is essential to advancing this vision.

When low- and moderate-income communities succeed, the benefits extend far beyond neighborhood boundaries, fueling local economies, strengthening civic infrastructure, and advancing shared prosperity across the region.

NHS2030 is not simply a strategy. It is a collective commitment to innovate with discipline, to lead with purpose, and to ensure that access to homeownership remains a cornerstone of inclusive economic growth. Let us move forward together to bring this vision to life.

Best,

William W. Towns, Ph.D., MBA

Adjunct Professor

Social Impact and Sustainability

Kellogg Community Impact Fund

Medill Media Innovation and Leadership Academy

Executive Summary

NHS2030 is Neighborhood Housing Services of Chicago's five-year strategic plan for FY2026–FY2030. As NHS reached its 50th anniversary, the plan sets a clear direction for the future and how the organization will expand access to sustainable homeownership and advance family and neighborhood wealth across Chicagoland.

The plan responds to a housing landscape defined by rising affordability pressures, widening racial wealth gaps, demographic change, and increasing investor ownership, in low-moderate income communities, particularly in communities of color. While these forces continue to limit access to homeownership, they also coexist with strong demand from households who are mortgage-ready but constrained by supply, price, and access to credit. **NHS2030** was designed to address these realities through coordinated, place-based strategies that connect engagement, education, lending, and development.

NHS2030 strengthens how NHS engages residents and communities. The plan expands neighborhood-based outreach and partnerships, increases visibility and trust, and improves how residents are connected to NHS services.

NHS2030 also deepens the organization's focus on education and long-term wealth building. The plan emphasizes financial capability, informed housing choice, and sustained homeownership, with clear targets for education participation, counseling services, and foreclosure prevention. Supporting households beyond the point of purchase is central to the strategy, reinforcing homeownership as a long-term neighborhood stabilizing force.

Expanding equitable access to mortgage credit is another central focus. **NHS2030** aligns lending strategies, partnerships, and data systems to reduce barriers and increase affordability for underrepresented homebuyers. Over the five-year plan period, NHS aims to significantly increase the number of new homeowners served and the volume of loans and grants deployed in support of responsible, long-term ownership.

NHS2030 places particular emphasis on scaling development in a defined set of priority geographies where ownership opportunities are most constrained and where displacement risk is rising. Through ownership-oriented, multigenerational, and sustainable housing models, NHS will expand housing supply, direct investment into communities, work to reduce displacement and reinforce neighborhood stability.

Supporting this work is a continued focus on organizational sustainability and growth. **NHS2030** invests in the systems, data infrastructure, staff capacity, and financial resilience required to support scale, integration, and accountability. The plan targets steady revenue growth through diversified funding,

expanded lending and development activity, and disciplined financial management.

Built-in performance tracking, scenario planning, and leadership oversight ensure that the strategy remains responsive as market conditions, funding environments, and community needs.

The strategies outlined in **NHS2030** define how NHS will operate with greater integration, scale, and impact, advancing equitable homeownership and strengthening families and neighborhoods over the next five years.



Vision, Mission, Strategic Pillars, and Values

NHS2030 reflects a framework for the NHS mission of advancing wealth creation in underserved communities through homeownership over the next five years.

NHS2030 is guided by a shared commitment to expanding wealth-building opportunities through homeownership and brings together vision, mission, strategic priorities, and organizational values into a single, coherent direction. These elements articulate the change NHS seeks to advance, clarify the role homeownership plays in building long-term economic opportunity, and set the focus for the organization's work over the plan period.

This integrated structure provides clarity and coherence across the **NHS2030** Strategic Plan. The vision defines the long-term outcome NHS seeks to advance across families, neighborhoods, and the region. The mission anchors the organization's work in wealth creation through homeownership. The five strategic pillars organize NHS's work into distinct but connected areas of focus, while the organizational values guide decision-making, accountability, and how teams work together. Taken together, these elements establish a shared direction and a common lens for priorities, investments, and performance throughout the **NHS2030** plan period.



Vision Statement

A Chicago region where low-to-moderate income families and neighborhoods build generational wealth and thriving, income-diverse neighborhoods of choice.



Mission Statement

Wealth Creation is the Mission: Homeownership is the Mechanism.

Rooted in neighborhoods, NHS provides outreach, education, lending, and housing development resources that help residents build family and neighborhood wealth through homeownership.



Strategic Pillars

Together, the five strategic pillars define how NHS will translate its mission into coordinated action across engagement, education, lending, development, and organizational sustainability. Each pillar reflects a core capability NHS seeks to deepen and scale during the NHS2030 plan period.



Pillar I. Deepening Engagement

Expand our reach to prospective inclusive homeowners through community partnerships and data-driven insights and strengthen continuity of service to current homeowners.



Pillar II. Building Family and Community Wealth

Empower families and individuals through education that drives financial stability, economic growth and intergenerational wealth transfer, and homeownership retention.



Pillar III. Expanding Mortgage Access

Expand equitable mortgage access for underrepresented homebuyers by aligning products, partnerships, and data systems to increase affordability and reduce disparities.



Pillar IV. Scaling Development and Priority Geographies

Develop multigenerational, wealth-building, and sustainable housing models in NHS's priority geographies, including South Shore and South Chicago; Humboldt Park and Garfield Park; Auburn Gresham; and target communities in the Southland (South Suburban Cook County) to support equity growth and long-term community stability.



Pillar V. Advancing Organizational Sustainability and Growth

Strengthen NHS's organizational capacity and impact, culture of coherence, and staff development and well-being, to ensure long-term financial, operational, and strategic resilience.

Organizational Culture and Values

NHS's organizational culture and values define how this strategy is executed and how collaboration across teams, partners, and communities drives impact and outcomes.



People

Client-and staff-centered



Performance

Fiscal discipline and strategic growth



Teamwork

Collaboration and accountability



Impact

Measurable community outcomes

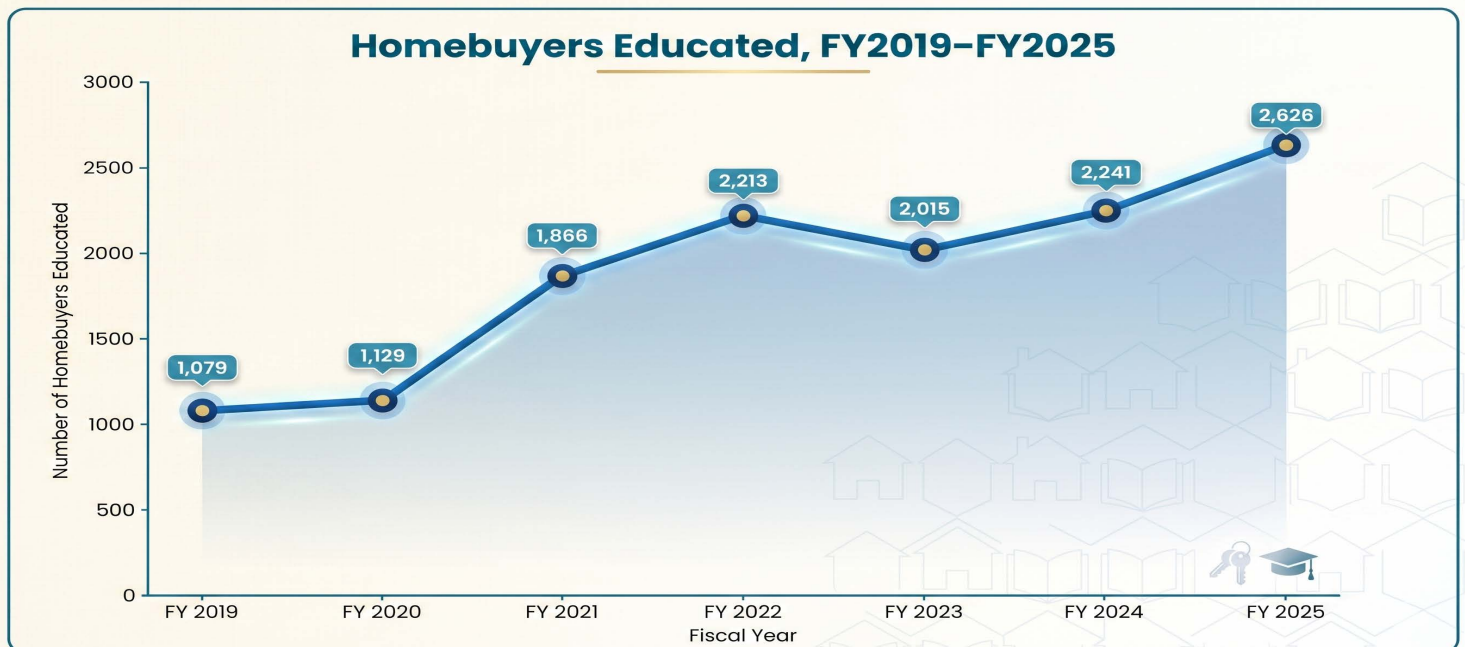


The Context for NHS2030

NHS2030 is shaped by both the housing conditions facing Chicago and area suburbs and the lived experiences of the communities NHS serves. Demographic change, affordability pressures, and uneven access to homeownership are constraining and concentrating opportunities across the region, even as demand for stable, wealth-building pathways remains strong.

NHS enters this five-year plan period having strengthened its financial position, organizational capacity, and ability to operate at scale. These realities define both the urgency of the moment and NHS's readiness to respond in the next phase of its mission.

Grounded in NHS's mission to advance wealth creation through homeownership, the context that follows draws on four core inputs: housing market and demographic analysis prepared by the DePaul Institute for Housing Studies; an assessment of NHS's data systems and organizational readiness conducted by Envira Global; insights gathered through engagement with internal and external stakeholders; and a review of NHS's organizational evolution and results from 2020 to 2025. This foundation explains why **NHS2030** is needed now and shows how the organization is positioned to deliver engagement, wealth building, mortgage access, and development through a place-based, neighborhood-rooted approach.



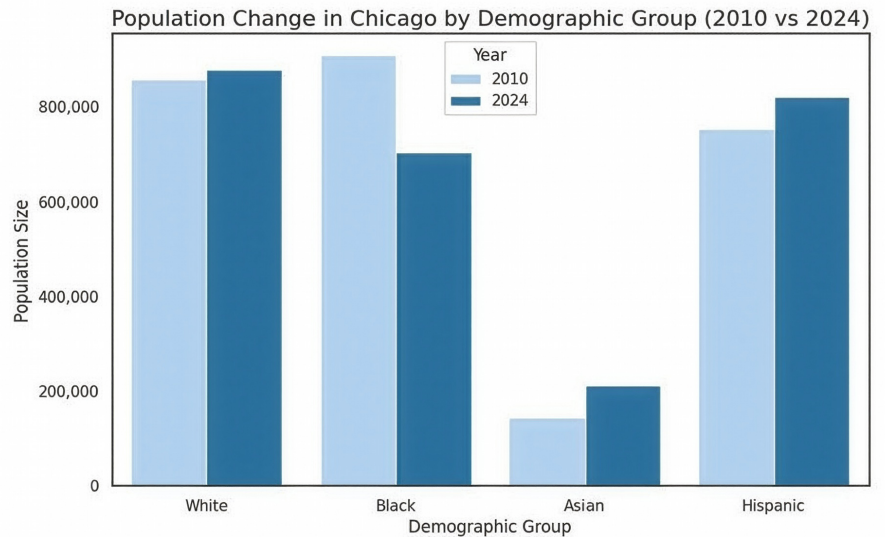


The Housing Landscape

This section highlights key housing market conditions and trends shaping homeownership, affordability, and wealth-building opportunities across Chicago and Cook County. The analysis, prepared by the DePaul Institute for Housing Studies (IHS) to support the development of the **NHS2030** Strategic Plan, provides the empirical foundation for understanding the external environment in which NHS will operate over the next five years. The findings summarized below inform NHS's strategic priorities, geographic focus, and programmatic emphasis, while offering a shared evidence base to guide ongoing decision-making and implementation throughout the plan period.

Major Demographic Shifts Are Reshaping Housing Demand

- **Flat population:** Total population in Chicago and suburban Cook County remained essentially unchanged between 2010 and 2023.



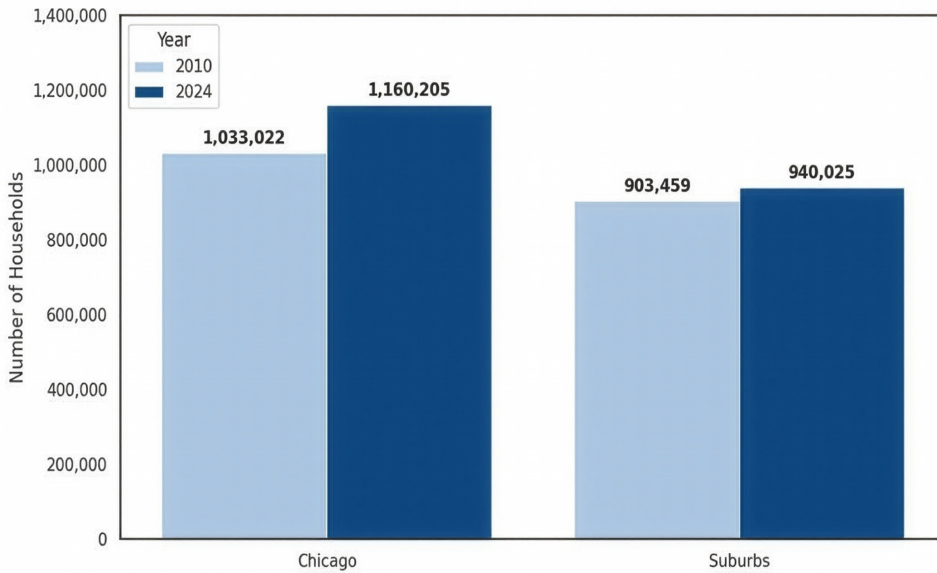
- **Race/ethnic shifts:** Chicago experienced substantial declines in its Black population alongside growth in Hispanic/Latino, Asian, and White populations. Suburban Cook saw large declines in White residents but gains among Hispanic/Latino, Asian, and Black residents.

- **Aging population:** Population growth is concentrated among older adults, while growth in younger age groups, especially children, has declined sharply.

- **Fewer families with children:** The share of Chicago families with children fell from over 30 percent to 23.7 percent by 2023, with the steepest declines in Black and Latino neighborhoods.

- **Smaller households:** Household sizes are shrinking countywide, particularly in the city and in Latino communities.

Increase in Number of Households in Chicago and Suburban Cook County (2010-2024)



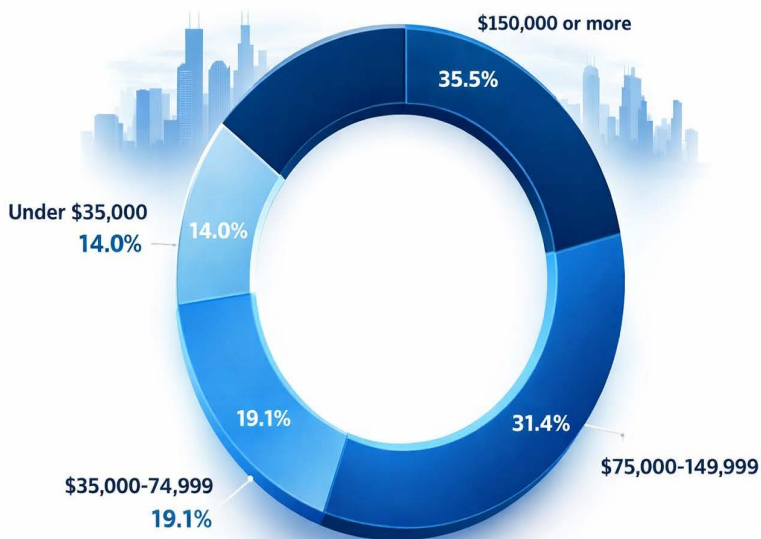
Household Growth Is Strong but Driven by Renters and Higher-Income Households

- **Household formation:** Since 2010, Cook County has added 148,000 households, with 77 percent of this growth occurring in Chicago.
- **Renters drive growth:** More than 80 percent of new households were renters, including 85,000 new renter households in Chicago.
- **Homeownership is still increasing:** Despite falling homeownership rates, the number of owner households grew in nearly all community types except predominantly Black neighborhoods.
- **Growth in higher-income households:** Household growth is concentrated among households earning over \$100,000, while growth among all income groups below \$100,000 declined.

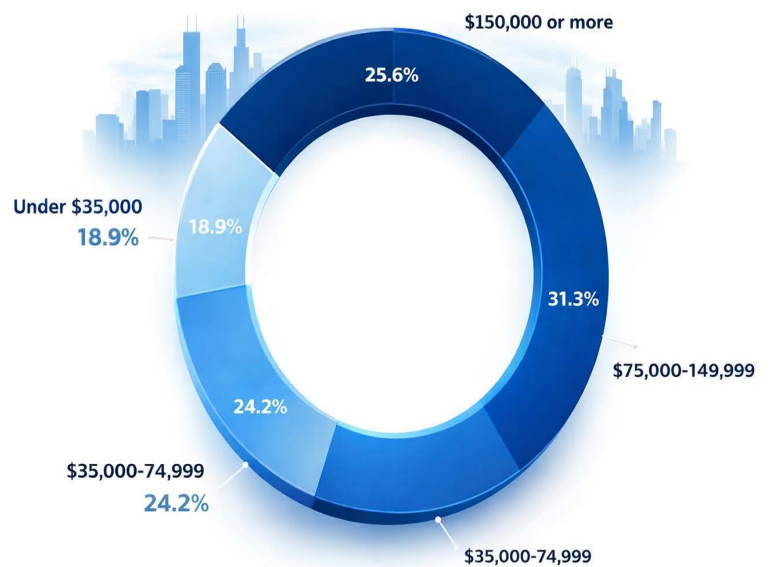
Pandemic-Era Housing Market Trends Intensified Inequities

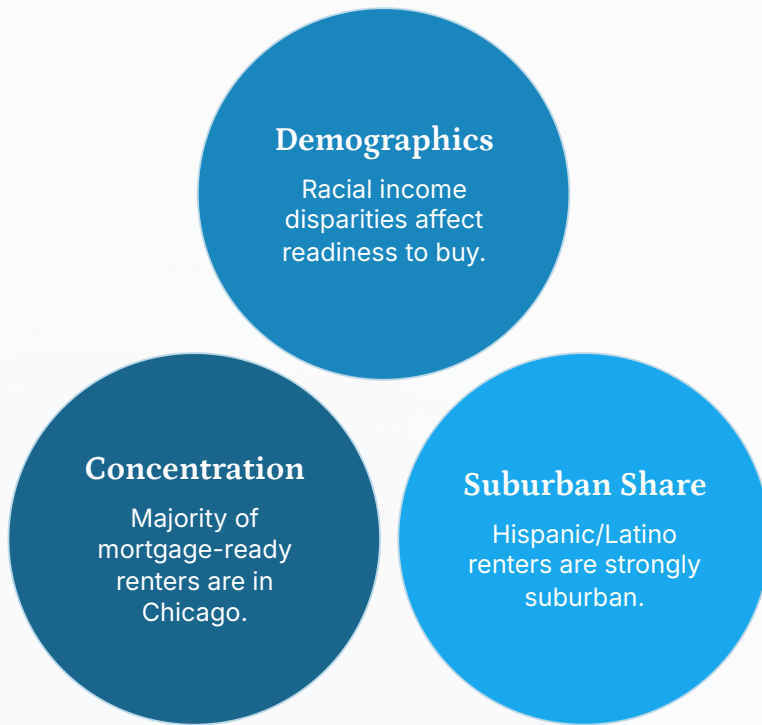
- **Price growth strongest in communities of color:** Since 2020, single-family home prices have risen 80 percent in predominantly Black neighborhoods and 47 percent in Hispanic/Latino neighborhoods.
- **Persistent price gaps:** In 2024, the median home sale price was \$183,000 in Black neighborhoods, compared to \$650,000 in White neighborhoods and \$330,000 citywide.
- **Investor activity remains high:** Investors remain most active in Black communities, limiting the supply of owner-occupied housing and contributing to affordability challenges.
- **Declining affordability:** Average homebuyer incomes have increased sharply across all racial/ethnic groups since 2019, indicating ownership opportunities are increasingly limited to higher-income households.

Chicago Homeowners by Income Level (2024)



Chicago Homeowners by Income Level (2019)





Large Pool of “Mortgage-Ready” Renters but Limited Pathways to Ownership

- **Concentrated in the city:** 54 percent of the 164,532 mortgage-ready renters in the region live in Chicago, with another 20 percent in suburban Cook County. A ‘Mortgage-ready’ renter is a renter under the age of 55 earning 80 to 120 percent of the Area Median Income, who could feasibly transition to homeownership.
- **Racial diversity with income disparities:** Under-55 Black renters remain more concentrated in lower-income categories than White or Hispanic/Latino peers. The 16,812 mortgage-ready Black renters in Chicago represent 8 percent of all Black renter households in the city.
- **Strong suburban representation among Hispanic/Latino renters:** More than 57 percent of the region’s 47,979 Hispanic/Latino mortgage-ready renters reside in suburban Cook and the collar counties.



Data, Systems and Organizational Readiness




Identify Mortgage-Ready Renters

Assess Income & Race Gaps

Map Suburban Concentration

Prepare Systems & Outreach

In addition to housing market analysis, **NHS2030** is informed by an assessment of the organization's data, systems, and analytic capacity conducted by Envira Global. This assessment focused on how NHS's current systems support integrated service delivery, leadership decision-making, performance reporting, and the ability to operate effectively at greater scale.



Envira identified several priorities aimed at strengthening NHS's ability to function as a data-informed, integrated organization.

These priorities focused on:

- ***strengthening business intelligence capacity***
- ***advancing key system integrations***
- ***establishing a clear data governance framework***
- ***bringing greater consistency to process documentation across departments***
- ***optimizing the customer relationship management platform***
- ***developing more consistent reporting and analytic dashboards***
- ***enhancing tracking of client journeys and service outcomes across programs***
- ***automating workflows across systems***

This work reinforced the importance of continued investment in modernized data infrastructure and organizational coherence as NHS expands its engagement, education, lending, development, and post-purchase support activities.

These findings directly inform Pillar V, Advancing Organizational Sustainability and Growth, and support NHS's ability to implement **NHS2030** with the systems, governance, and analytic capacity needed to sustain performance, accountability, and long-term impact.



NHS2030 – What We Heard: Stakeholder & Staff Engagement Synthesis

As part of the **NHS2030** strategic planning process, staff, leadership, partners, and community stakeholders were engaged through interviews, focus groups, surveys, and data-informed dialogue. This following synthesis captures the *shared themes* that consistently emerged across those engagement efforts and informed the **NHS2030** Strategic Plan.

1. “Work as One NHS” – Unified Collaboration Matters

Participants consistently emphasized the need for stronger cross-department collaboration, clearer internal alignment, and shared accountability for outcomes. There was a strong belief that NHS’s impact will increase when teams, systems, and strategies operate as an integrated whole rather than in silos.

Implication: NHS2030 must reinforce enterprise-wide coordination, shared metrics, and cross-functional implementation.

2. Mission and Values Are NHS’s Greatest Strength

Staff and stakeholders expressed deep pride in NHS’s mission to build family and neighborhood wealth through homeownership, particularly in communities of color. There was a strong expectation that growth, modernization, and innovation will remain firmly rooted in this mission.

Implication: Strategy, systems, and partnerships must remain mission-aligned and values-driven.

3. Clients and Communities Must Remain at the Center

Across all engagement tiers, participants emphasized designing services around real client journeys, lived experiences, and neighborhood realities. Stakeholders called for simpler processes, culturally responsive outreach, and services that meet people where they are.

Implication: NHS2030 should prioritize client-centered design, end-to-end journey visibility, and reduced friction across services.



Breaking ground on what will become the hub for NHS’s West Side Outreach and Operations—an investment in people and long-term neighborhood impact.



Summer 2024: Against the backdrop of the Obama Presidential Center under construction (visible in upper left), NHS led a multi-site neighborhood tour in collaboration with elected officials, the Obama Foundation, and community partners to highlight ongoing investment and community development.



One of our many NeighborWorks® events bringing us together with those in the communities we proudly serve.





4. Equity Must Be Operational, Not Just Aspirational

Equity was consistently framed as something that must show up in *how* NHS operates—through targeted strategies, tailored programs, language access, and geographic focus. Stakeholders acknowledged demographic shifts, aging trends, and ownership challenges facing Black and Latino communities.

Implication: **NHS2030** should translate equity commitments into concrete program design, market focus, and resource allocation decisions.



5. Data, Transparency, and Accountability Are Enablers of Trust

Participants expressed strong support for better use of data when used to improve services, clarify priorities, and communicate impact. There was a desire for shared dashboards, clearer performance measures, and more transparent communication about progress.

Implication: Data modernization and performance measurement are essential to execution, learning, and accountability.



6. Growth Is Supported—With Guardrails

Stakeholders broadly supported thoughtful growth into new geographies, markets, and products, particularly to reach mortgage-ready renters and emerging households. At the same time, they emphasized the importance of pacing, capacity, and mission alignment.

Implication: **NHS2030** growth strategies should be intentional, data-informed, and paired with operational readiness.

7. Staff Capacity, Wellness, and Recognition Matter

Staff shared strong commitment to NHS's mission, alongside a desire for recognition, professional growth, and sustainable workloads, especially during periods of change.

Implication: Successful implementation of **NHS2030** depends on investing in people, culture, and organizational health.

What This Means for NHS2030

These insights affirm that NHS is trusted, needed, and well-positioned for the future. They also point clearly to the path forward: greater integration, clearer systems, mission-aligned growth, and equity-driven execution. The **NHS2030** Strategic Plan reflects these voices, turning engagement into focused priorities, measurable actions, and shared accountability for the next five years.





NHS Evolution: Then. Now. NEXT.



Over the past five years, Neighborhood Housing Services of Chicago has strengthened the core capabilities required to deliver equitable homeownership at scale. Through disciplined financial management, renewed development and lending capacity, expanded program infrastructure, and deeper engagement across communities and policy arenas, NHS has built a stronger, more integrated organization with the ability to operate consistently and with impact across neighborhoods.

This section documents the progress achieved from 2020 to 2025 and highlights the systems, platforms, and results that now define NHS's operating position. The accomplishments summarized here reflect deliberate investments in organizational stability, service delivery, partnerships, and place-based presence that together position NHS to execute the **NHS2030** Strategic Plan with greater scale, coordination, and effectiveness.

Each subsection focuses on a specific area of organizational and programmatic strength, describing current capabilities and clarifying how those capabilities support NHS's strategic priorities and expectations for performance over the next five years.

1. Organizational Transformation & Financial Stabilization

Between 2020 and 2025, NHS strengthened its financial foundation, leadership capacity, and operational discipline, positioning the organization for long-term growth and effective execution. Over this period, NHS established the systems, controls, and management practices required to operate with consistency, transparency, and strategic focus.

NHS achieved balanced budgets and consistent operating surpluses, alongside clean, on-time audits with no findings. Financial governance and institutional credibility were reinforced through improved NeighborWorks ratings, resolution of legacy debt obligations, and the establishment of clear fiscal and risk management controls. In parallel, NHS strengthened its leadership structure by adding key executive and director-level roles, including a Chief Financial Officer and Chief Operating Officer/Chief Legal Officer, supporting clearer accountability and cross-functional coordination.

Together, these advancements reflect NHS's evolution in its capacity to manage scale, complexity, and multi-year strategic initiatives.

Strategic Contribution for **NHS2030**

This financial and operational foundation positions NHS to confidently scale lending, development, and data infrastructure in support of Pillar V and the broader **NHS2030** strategy. It enables the leadership team to align resources with strategic priorities, support coordinated execution across departments, and sustain growth in service of wealth creation in underserved communities through homeownership.





2. Real Estate Development and Lending Re-established

Between 2020 and 2025, NHS re-established and strengthened its real estate development and mortgage lending platforms, restoring two core mechanisms essential to advancing equitable homeownership at scale. During this period, NHS rebuilt its development capacity and revitalized its lending affiliate, positioning the organization to deliver integrated, place-based housing and financing solutions aligned with community needs and market realities.

On the development side, the NHS Redevelopment Corporation (NHSRC) was reactivated as a mission-driven developer following a period of limited activity. NHS rebuilt a viable development pipeline focused on ownership, preservation, and neighborhood stabilization.

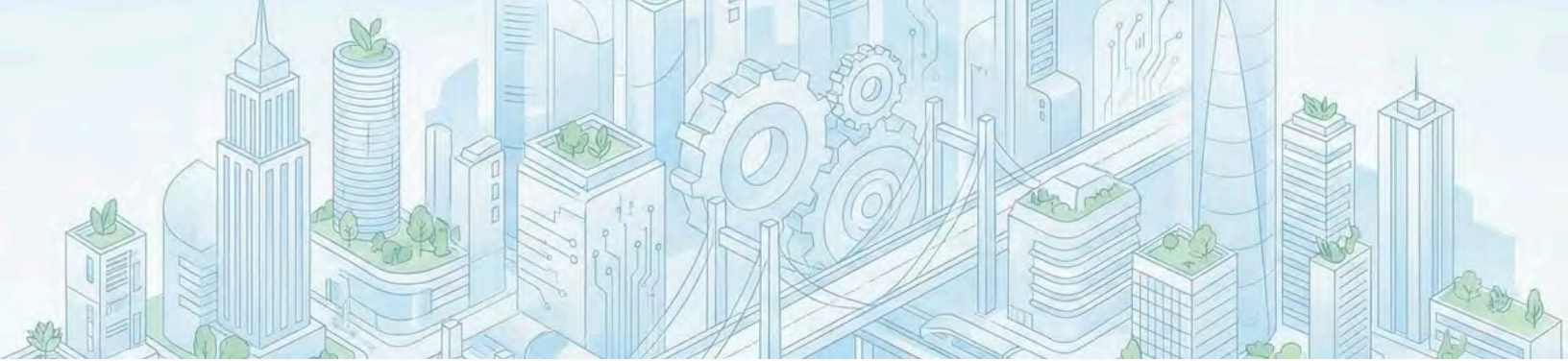
By 2025, NHSRC had established a consistent, place-based presence within several major Invest South/West catalytic developments—including Thrive Englewood, Thrive Exchange in South Shore, and The Ave in West Humboldt Park—serving as the NHS West side service hub and neighborhood anchor. While these multifamily rental buildings are developed by partner entities, NHS’s role is intentionally strategic: co-locating staff, services, and operational capacity directly within high-impact reinvestment areas.

In parallel, NHSRC advanced its own development, preservation, and “Missing Middle” housing work in and around these catalytic investments, including Drexel Townhomes and targeted rehabilitation efforts in Auburn Gresham and West Humboldt Park. This proximity-based strategy allows NHSRC to pair large-scale neighborhood investment with smaller-scale, ownership-oriented housing models that stabilize blocks, support multigenerational households, and generate a pipeline of mortgage-ready buyers.

At the same time, NHS is revitalizing its mortgage lending platform through Neighborhood Lending Services (NLS), its CDFI mortgage lending affiliate. Under new leadership, NLS is rebuilding internal capacity, diversifying its mortgage product offerings, and strengthening partnerships with public, private, and philanthropic institutions to expand equitable access to home financing. The re-established lending platform is now closely aligned with NHS’s place-based development strategy in catalytic investment areas with focused community outreach, coordination between education and lending, which enables earlier, sustained engagement with prospective homeowners. The development, education, outreach and lending platforms reinforce one another—using location, scale, and coordination to move households from readiness to financing to long-term, affordable homeownership and economic stability.

Strategic Contribution for **NHS2030**

With rebuilt development and lending capacity, NHS enters the **NHS2030** plan period with the credibility, pipeline, and integrated platforms required to scale multigenerational, mixed-income, and sustainable housing models. This dual capability enables NHS to align development, mortgage access, and education in priority geographies, directly advancing Pillar IV while also reinforcing the broader homeownership ecosystem that supports long-term wealth creation and neighborhood stability.



3. Program Expansion & Innovation

Over the last five years, NHS significantly strengthened and modernized its program infrastructure, enabling the organization to manage, scale, and deploy grant-funded initiatives with greater consistency, accountability, and impact. This period marked a shift from fragmented program administration toward a coordinated, enterprise-level approach to program design and delivery.

NHS established a centralized Grant Operations Department, creating clearer processes and stronger alignment across departments. This shift improved compliance, reporting, and internal coordination, and it positioned NHS to pursue and manage larger, more complex funding opportunities. As a result, NHS secured substantial new program awards, including Chicago HomeGrown Down Payment Assistance totaling \$23 million, ComEd Customer Relief at \$10 million, CHA Down Payment Assistance at \$1.65 million, Lead Abatement and Healthy Homes at \$5.275 million, and IHDA Homeowner Assistance Fund Repairs at \$1.2 million.

At the same time, NHS launched and expanded a set of innovative program platforms designed to respond to evolving homeowner and neighborhood needs. Initiatives such as Next Level, Better Basements and ADUs, C3, and the Chicago Flats Initiative broadened NHS's capacity to support homeowners beyond initial purchase, addressing repair needs, housing resilience, affordability pressures, and alternative housing configurations aligned with demographic and market conditions.

Strategic Contribution for [NHS2030](#)

This expanded and modernized program infrastructure strengthens NHS's ability to deliver integrated education, lending, and retention pathways envisioned under Pillars II and III. In addition, the scale and discipline of grant-funded activity directly support Pillar V by reinforcing organizational stability and the capacity to sustain and grow impact over the [NHS2030](#) plan period.



4. Policy Leadership & Statewide/National Influence

NHS has significantly expanded its policy leadership role, moving from episodic participation to sustained influence across local, state, and national housing policy arenas. This evolution reflects a deliberate effort to align policy engagement with NHS’s mission to advance equitable homeownership, lending access, and neighborhood stability.

Leadership Roles & Policy Shaping

NHS now holds leadership roles in multiple policy and advisory bodies responsible for shaping housing and lending practices. These include the Appraisal Gap Working Group, implementation of the Lending Equity Ordinance, the Mortgage Access Initiative and Cornerstone Council, the Governor’s Missing Middle Housing Advisory Committee, and state-level valuation and property tax task forces. Through these roles, NHS contributes directly to policy design, implementation guidance, and cross-sector coordination on issues central to ownership access and equity.

National Profile & Influence

In parallel, NHS has strengthened its national profile through participation in the Housing Justice Champions network and other coalition partnerships. This visibility extends NHS’s influence beyond Illinois, enabling the organization to share place-based insights, elevate equity-centered approaches, and help shape broader conversations on fair lending, valuation reform, and community stabilization.

Strategic Contribution for NHS2030

NHS enters the **NHS2030** plan period well-positioned to influence lending equity, development policy, and neighborhood stabilization tools. This policy engagement supports the enabling environments necessary for Pillars I, III, and IV, reinforcing the organization’s ability to deliver place-based, equitable homeownership outcomes at scale.



5. Organizational Capacity for the Future

NHS has made targeted investments in its physical and operational footprint in order to support long-term growth, staff collaboration, and community-centered service delivery. Strengthening organizational capacity through space and location has been a deliberate component of building readiness for greater scale and integration under [NHS2030](#).

The organization established a new central office in the West Loop, providing a modern and flexible space to support staff, cross-department collaboration, and centralized operations. In parallel, NHS expanded its geographic presence through new and forthcoming operational hubs embedded within priority communities, including Englewood at Thrive Englewood, South Shore at Thrive Exchange, and West Humboldt Park at The Ave.

These locations extend NHS's reach beyond traditional office models and anchor long-term presence in neighborhoods where development, education, and lending activities intersect.

Each site is designed as a co-located platform for community meetings, homeownership education, and client services, reducing operational fragmentation and improving accessibility for residents. This approach enables teams to work more cohesively across functions while strengthening visibility, trust, and continuity of service within neighborhoods.

Strategic Contribution for [NHS2030](#)

This expanded operational footprint provides stable, place-based infrastructure to support development, education, and lending activities in priority geographies, directly advancing Pillar IV. The modernized facilities and co-located operations strengthen organizational effectiveness and integration, reinforcing Pillar V's focus on long-term capacity, resilience, and sustainable growth.

6. Partnerships, Visibility & Engagement

NHS has strengthened its external presence and relationship-building capacity, shifting from limited, transactional outreach to a more strategic and sustained engagement model.

This evolution reflects an intentional focus on building trust, expanding reach, and deepening partnerships in support of equitable homeownership outcomes.

The organization expanded its digital and communications infrastructure, growing its subscriber base by more than 64,000 and reaching over 77,000 total subscribers. This growth increased NHS's ability to connect with prospective homeowners, partners, and community stakeholders at scale. In parallel, NHS established major, multi-year corporate and philanthropic partnerships that support program delivery, innovation, and long-term organizational stability.

NHS also expanded the scope and visibility of its signature events, scaling them citywide and into suburban communities and extending engagement through NeighborWorks Month. These efforts were complemented by a consistent media presence across regional and national outlets, including the Tribune, Sun-Times, WGN, Forbes, Crains Chicago Business, and NBC, strengthening public awareness and reinforcing NHS's role as a trusted voice on housing and homeownership.

Strategic Contribution for NHS2030

With expanded audience reach, stronger partner networks, and sustained media visibility, NHS enters the **NHS2030** plan period with the relational infrastructure needed to deepen community trust, improve demographic targeting, and expand engagement pathways. These capabilities directly advance Pillar I while reinforcing Pillar V through increased organizational resilience, credibility, and external support.





7. Service Delivery & Community Impact at Scale

NHS increased the scale and consistency of its service delivery model during the 2020 to 2025 period, strengthening its ability to reach households via education, counseling, lending support, and community-based services. This progress reflects a shift from pandemic-era fragmentation toward more coordinated delivery and broader neighborhood reach.

By 2025, NHS had served 65,976 households across homebuyer education, counseling, homeowner resources, and community services. During this period, NHS supported the creation of 1,419 new homeowners and helped 418 households avoid foreclosure. Nearly 11,000 prospective homebuyers participated in education programs, and more than 3,700 households received HUD-approved individualized counseling services.

In addition to direct household outcomes, NHS facilitated substantial financial impact across communities. Service delivery activities supported nearly \$99 million in community investment and contributed approximately \$11 million in wealth creation for households served. These results reflect sustained engagement across the homeownership lifecycle, from readiness and purchase through retention and stabilization.

Strategic Contribution for **NHS2030**

These results demonstrate that NHS can deliver homeownership services at meaningful scale while maintaining consistency and trust across neighborhoods. The depth and reach of this service base provide a practical foundation for expanding engagement, strengthening homeowner pathways, and supporting long-term wealth building as NHS moves into the next phase of its work under **NHS2030**.



Theory of Change

The **NHS2030** Strategic Plan calls for an updated Theory of Change that reflects both the organization's growth and the changing realities of housing, ownership, and neighborhood stability. NHS's original framework was rooted in neighborhood stabilization and anti-redlining, with a focus on strengthening image, markets, physical conditions, and resident self-management.

NHS2030 affirms this foundation while extending it to address today's housing and wealth realities. The mission has evolved from supporting homeownership as a single outcome to advancing **family and neighborhood wealth through responsible, sustained homeownership**. NHS now operates as an integrated ecosystem of community engagement, education, lending, development, and post-purchase support, aligned across household life stages, housing types, and geographies.

Together, these shifts redefine how change occurs and how success is measured. At its core, the updated Theory of Change affirms that **homeownership is the central pathway through which NHS advances long-term family stability, neighborhood resilience, and wealth creation**.

Purpose

The **NHS2030** Theory of Change describes how NHS advances regional and intergenerational economic stability and opportunity through homeownership. It establishes a clear and practical pathway, from conditions to mechanisms to outcomes, that guides strategy, program design, and organizational alignment.

Problem Statement

Chicago and suburban Cook County face widening racial wealth gaps, increasing investor ownership, aging populations, shrinking household sizes, and uneven access to equitable mortgage credit and ownership-ready housing. These challenges weaken household stability, disrupt neighborhood continuity, and limit the ability of families to benefit from homeownership as a long-term wealth-building and stabilizing force.

Addressing these conditions requires an integrated, housing-centered approach that supports households not only in purchasing a home, but also in making ownership choices that promote long-term stability and community resilience.

Preconditions for Change

To generate sustained homeownership and wealth-building outcomes, NHS must guarantee:

- Culturally aligned and trusted community engagement
- Accessible, people-centered homeownership and housing focused financial education
- Equitable and innovative mortgage lending products
- Housing supply aligned with household size, aging, and multigenerational needs
- Modernized data systems and internal organizational coherence

Mechanisms of Change

NHS2030 organizes its work across five integrated strategic pillars:

1. Deepening Engagement
2. Building Family and Community Wealth
3. Expanding Mortgage Access
4. Scaling Development and Priority Geographies
5. Advancing Organizational Sustainability & Growth

Together, these pillars align outreach, education, lending, development, and post-purchase support into a coordinated homeownership ecosystem.

Homeownership Lifecycle Pathway (How Change Happens)

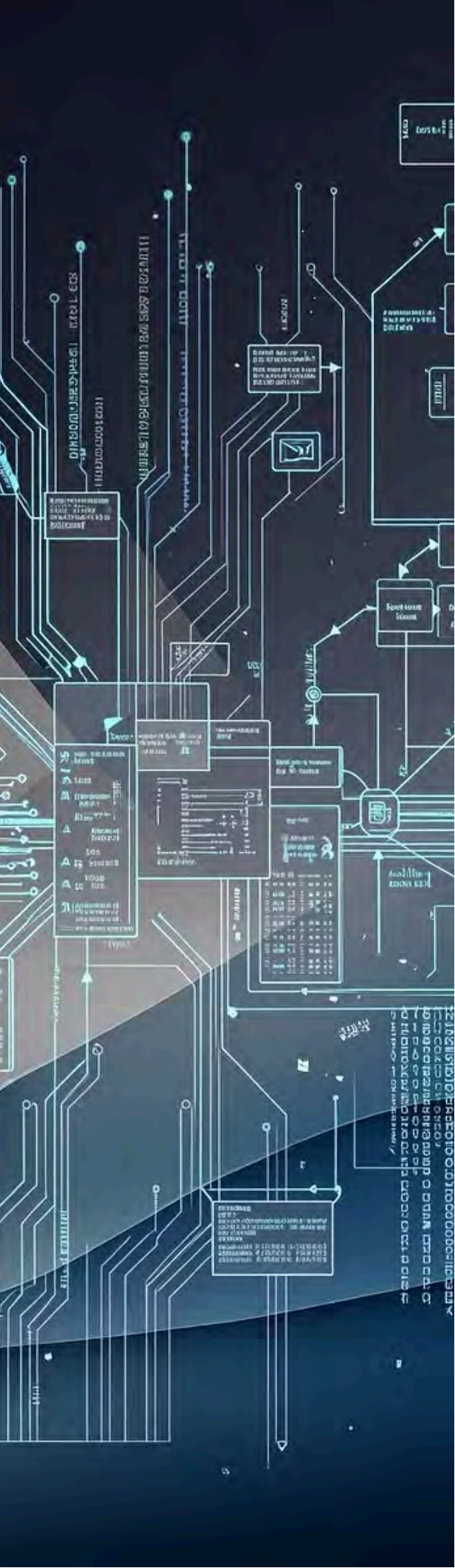
NHS advances family and neighborhood wealth by supporting residents with housing-centered services across the full homeownership life cycle.

NHS helps households:

- Prepare for ownership through education and readiness counseling
- Access equitable mortgage products and ownership opportunities
- Make informed housing choices—such as single-family, condominium, or small multifamily ownership—that support income stability, aging in place, and multigenerational living
- Retain ownership over time through stewardship, repair, and foreclosure-prevention supports

By aligning services across these stages, NHS enables responsible, sustained homeownership that strengthens household security and reinforces neighborhood stability, supporting long-term wealth creation through housing without functioning as a financial services provider.





Causal Pathway (If–Then Logic)

IF NHS expands culturally aligned engagement,
AND delivers personalized, housing-centered education,
AND ensures equitable and innovative mortgage access,
AND produces and preserves housing aligned with demographic realities,
AND strengthens internal data systems and organizational wellbeing,
THEN homeownership access increases, retention improves, housing-based assets grow, **AND** families and neighborhoods experience greater stability, resilience, and long-term economic opportunity.

Outcomes

Short-Term Outcomes

- Increased engagement with individuals and families
- Improved homeownership readiness
- Greater access to equitable mortgage products

Intermediate Outcomes

- Increased homeownership and owner retention
- Expanded supply of ownership-ready and sustainable housing
- Greater utilization of housing types that support long-term stability

Long-Term Outcomes

- Durable family and neighborhood wealth through homeownership
- Reduced racial wealth gaps associated with housing access
- Stable, mixed-income, and resilient communities

Sustaining Conditions (Continuity Framework)

NHS2030 embeds continuity across three dimensions:

- **Community Continuity:** Trust, presence, and relevance
- **Programmatic Continuity:** Consistent, adaptable homeownership services across life stages
- **Organizational Continuity:** Integrated data systems, staff wellbeing, and fiscal sustainability

The NHS Ecosystem Model for Homeownership and Wealth Creation

NHS2030 is designed to operate as an integrated ecosystem rather than a set of discrete programs. The NHS Ecosystem Model describes how community engagement, education, lending, development, and post-purchase support function as a coordinated system to advance sustained homeownership, neighborhood stability, and long-term wealth creation.

This model enables households to move through a connected homeownership pathway, from readiness and education to equitable mortgage access, ownership choice, and long-term retention. Services are aligned through shared data, integrated pipelines, and cross-functional coordination, reducing fragmentation and strengthening continuity across household life stages, housing types, and geographies.

The ecosystem structure also enables NHS to operate at scale. By aligning development, lending, and education within priority geographies, NHS can expand housing supply, influence neighborhood market conditions, and reinforce community trust over time. Integrated systems and shared performance metrics support effective deployment of capital, staff capacity, and partnerships, generating cumulative impact beyond individual transactions or projects.

This ecosystem model provides the structural foundation for all five strategic pillars. It is the mechanism through which **NHS2030** translates strategy into execution, enabling NHS to deliver coordinated, place-based, and data-informed impact throughout the plan period.



Five Strategic Pillars

The five strategic pillars describe how NHS will advance its mission over the next five years. Together, they set the direction for the organization's work, spanning engagement, education, lending, development, and organizational sustainability, and establish how progress and impact will be pursued, achieved and measured over the five-year plan period.

1

Engagement

2

Education

3

Lending

4

Development

5

Growth



Pillar I. Deepening Engagement

This pillar reflects how NHS expands its reach and strengthens its connection to residents across Chicago and suburban Cook County while maintaining continuity of service for current homeowners. Deepening engagement means being visible in neighborhoods,

building trust, and ensuring that residents know how to access NHS programs and services.

Chicago is a diverse city, and so are the neighborhoods NHS serves. The data and market survey shows that underserved neighborhoods include predominantly Black and Latino residents who can benefit from NHS programs and services, as well as Asian, White, Native, and other residents. NHS will continue to deepen engagement and serve all these residents through community partnerships, neighborhood presence, and targeted engagement.

Engagement activities include hosting and supporting community events such as housing fairs and seminars, along with attending and supporting partner events, conducting one-on-one engagements and neighborhood presentations, and providing referrals and intake support that connect residents to NHS programs and services. Through this neighborhood-based engagement, NHS also deepens its understanding of residents' challenges, priorities, and aspirations, using these insights to inform and refine programs, services, and outreach strategies over time.

How we will track progress

- **Clients Served** (30,000)
- Residents/Households Connected to NHS Services (9,600)

Pillar II. Building Family and Community Wealth

This pillar reflects how NHS empowers families and individuals through education that drives financial stability, intergenerational wealth transfer, and homeownership retention.

Through this pillar, NHS works to empower families and individuals through education and counseling that support financial stability, long-term homeownership, and housing retention.

What success looks like by 2030

By 2030, NHS is helping families strengthen financial stability and remain stably housed over time. Over the plan period, approximately **10,000 residents participate in education classes, 2,500 households receive financial and foreclosure counseling, and 300 homeowners avoid foreclosure** with NHS support. Families are better prepared to manage financial challenges and more likely to remain in their homes during periods of hardship.

How we will track progress

- Participants in Education Classes (10,000)
- Financial and Foreclosure Counseling Clients Served (2,500)
- Homeowners Saved from Foreclosure (300)





Pillar III. Expanding Mortgage Access

This pillar reflects how NHS expands equitable mortgage access for underrepresented homebuyers by aligning products, partnerships, and data systems to increase affordability and reduce disparities.

Homeownership has always been a central pathway to economic and social progress, and we want to expand access to mortgage credit and homeownership to low-moderate income residents and others who have historically experienced barriers to accessing them. Activating this untapped market not only promotes more economic opportunities for the families served, but also for the entire local economy.

NHS's lending strategies focus on removing the systemic barriers that impede access and drive disparities.

What success looks like by 2030

By 2030, NHS has expanded access to mortgage products and financial assistance for households that have historically faced barriers to lending. Over the five-year period, NHS supports the creation of approximately **1,500 new homeowners** and closes approximately **\$30 million in loans and grants**. More households are able to purchase homes and access financing that supports sustainable, long-term homeownership.

How we will track progress

- **New Homeowners Created** (1,500)
- **Loans and Grants Closed** (\$30,000,000)

Pillar IV. Scaling Development and Priority Geographies

This pillar reflects how NHS develops multigenerational, wealth-building, and sustainable housing models in priority geographies to support equity growth and long-term community stability. NHS focuses development efforts in a defined set of neighborhoods where housing supply constraints, market pressure, and ownership displacement risk limit access to homeownership, and where NHS can align development with lending, education, and long-term homeowner support.

Scaling development is central to [NHS2030](#). Limited affordable and ownership-oriented housing supply constrains access to homeownership and places upward pressure on home prices, particularly in communities of color. Larger-scale, place-based development allows NHS to meaningfully expand housing supply, stabilize neighborhood markets, and produce visible, reinforcing impacts that strengthen community confidence and economic activity. Operating at scale also enables NHS to leverage capital more effectively, attract and sustain public and private investment, and generate development-related revenue that supports continued and growing service delivery across engagement, education, and lending.

NHS's priority geographies—South Shore and South Chicago; Humboldt Park and Garfield Park; Auburn Gresham; and target communities in the Southland (South Suburban Cook County)—were selected based on housing market conditions, ownership opportunity, and NHS's operational footprint and execution capacity. The analytic rationale for these geographies and NHS's definition of scale are detailed in **Appendix A: Priority Geography Rationale and Scale**.

What success looks like by 2030

By 2030, NHS is actively creating and preserving affordable housing in priority neighborhoods. Through development and reinvestment efforts, the organization contributes to the creation or preservation of approximately **2,500 affordable homes** and helps direct approximately **\$50 million in investment** into communities. These efforts strengthen neighborhood stability and expand long-term housing availability where it is most needed.

How we will track progress

- **Affordable Homes Created or Preserved** (2,500)
- **Dollars Invested** (\$50,000,000)





Pillar V. Advancing Organizational Sustainability and Growth

This pillar reflects how NHS strengthens its organizational capacity, culture of coherence, and staff wellbeing to support long-term financial, operational, and strategic resilience and growth. NHS cannot meet resident and neighborhood needs without the necessary capacity and financial strength. Nor can NHS grow its capacity and impact without continuous improvement of its organizational infrastructure, including people and financial resources.

What success looks like by 2030

By 2030, NHS **builds on its current financial stability and operational strength** to sustain and scale its mission over time. The organization achieves approximately **5 percent annual growth in total revenues**, driven by more diversified and resilient funding models. Growth comes from expanded lending and development activity, strengthened public and philanthropic partnerships, increased fee-for-service and contract revenue, and disciplined financial management. Strong systems, effective leadership, and a healthy internal culture support consistent delivery across engagement, education, lending, and development, even as market conditions and funding environments change. NHS's aspirational goal is to expand programs, services, and investments beyond Cook County.

How we will track progress

Organizational, financial, and operational performance will be tracked through NHS's existing management, audit, and board reporting processes and will be reported separately from the **NHS2030** Strategic Plan.

Plan Goals

Measuring Outcomes

We will evaluate progress across the Strategic Pillars and the Plan as a whole based on measurable indicators of service delivery and the tangible outcomes experienced by residents.



Measuring Impact

Our basic premise and the NHS Theory of Change that underpins our strategic plan is that the services and investments we deliver to residents create economic benefit in neighborhoods and our broader Chicago regional economy, and promote household wealth generation for the families we serve and connect with, or help retain homeownership. We know that our building and rehabbing homes, keeping people in their homes, providing lending services, and educating people about wealth building strategies create measurable outcomes that positively impact household and community wealth generation, including equity appreciation, asset retention, job creation, and property tax revenues. We will be working on refining how to better define, measure and report this wealth and economic impact as we implement the **NHS2030** Strategic Plan.

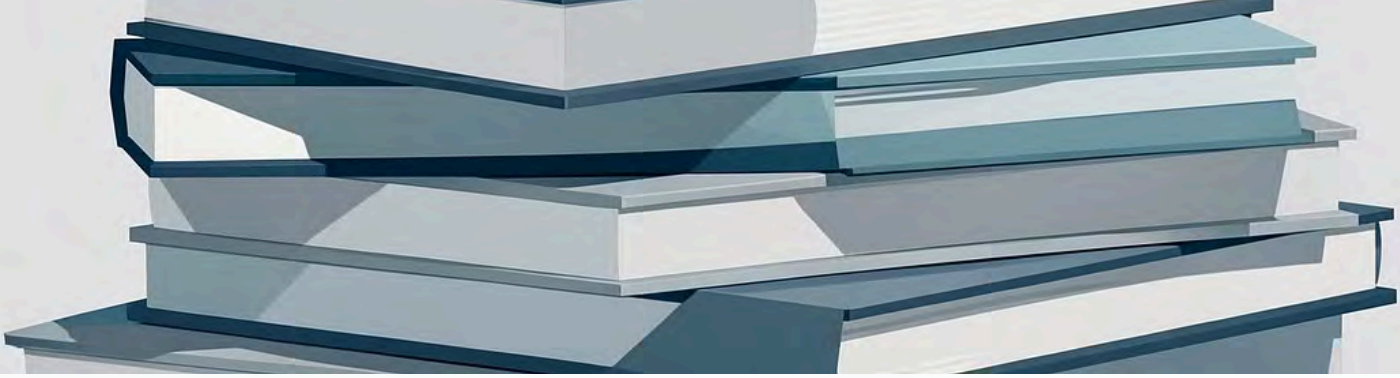
Growing Our Organization and Our Impact

The **NHS2030** Plan focuses our resources on the activities that most expand access to sustainable homeownership – and the wealth creation it makes possible – for households and communities that have historically faced barriers to opportunity.

Through our ecosystem approach we are strengthening engagement and education, and we thereby also grow and cultivate the pipeline of mortgage-ready client households. By aligning that demand with expanded lending and development in priority geographies we increase ownership opportunities and affiliate earned revenues.

The Plan strategy also includes NHS continuing to support existing homeowners and residents through education and services like home repair, which are funded through our mature public contracts and institutional grants platform, for which we see increased demand trends. Together these strategies promote community revitalization and wealth building, while also strengthening and growing the earned revenue that will help sustain and scale our organization.





APPENDICES

The appendices provide the supporting foundations for the **NHS2030** Strategic Plan. They document the external advisory inputs and planning processes that shaped the strategy, outline the scenario planning framework used to test priorities under changing conditions, and describe how NHS will launch, integrate, and manage the plan over the five-year period. The appendices reinforce **NHS2030** as a mission-driven, disciplined, and adaptive framework grounded in leadership oversight, informed by data already reflected in the plan, and designed to support effective execution in service of communities.

Appendix A: Priority Geography Rationale and Scale

Appendix B: Analytic Foundations

Appendix C: Scenario Planning Framework

Appendix D: **NHS2030** Launch and Implementation Timeline Acknowledgments



The Ave. (rendering), a 52-unit mixed-use affordable housing development in Chicago's Humboldt Park. Developed by Preservation of Affordable Housing (POAH) and KMW Communities in partnership with Neighborhood Housing Services of Chicago, which will operate a West Side homeownership center onsite.



Appendix A: Priority Geography Rationale and Scale

This appendix summarizes the analytic and strategic rationale for NHS's selection of priority geographies under Pillar IV and explains how scale is defined and applied within the **NHS2030** Strategic Plan.

Rationale for Priority Geographies

NHS identified its priority geographies based on the intersection of housing market pressure, ownership opportunity, and organizational readiness to execute place-based strategies at scale. Analysis prepared by the DePaul Institute for Housing Studies (IHS) highlights several regionwide conditions that inform this selection.

First, housing market pressures have intensified most sharply in communities of color.

Since 2020, home price appreciation has been highest in predominantly Black neighborhoods, while large and persistent price gaps remain between Black, Latino, and White communities across Chicago. These dynamics increase barriers to entry for first-time and moderate-income homebuyers while also accelerating displacement risk.

Second, investor activity remains disproportionately concentrated in many predominantly Black neighborhoods, reducing the availability of owner-occupied housing and weakening long-term wealth-building pathways for residents. These conditions underscore the importance of mission-driven development strategies that prioritize ownership, stability, and long-term affordability.

Third, IHS analysis identifies a substantial pool of mortgage-ready renters concentrated in Chicago and South Suburban Cook County. These households fall within NHS's target income range and represent latent demand for homeownership, but they face constrained pathways due to affordability pressures, investor competition, and limited ownership-oriented housing supply.

NHS's priority geographies—South Shore and South Chicago; Humboldt Park and Garfield Park; Auburn Gresham; and target communities in the Southland (South Suburban Cook County)—reflect areas where these conditions converge and where NHS has already established, or is actively establishing, a sustained operational presence. These communities present both elevated risk of displacement and meaningful opportunity to expand equitable ownership through coordinated development, lending, and engagement strategies.



Why Scale Matters in NHS2030

Within **NHS2030**, scale is essential to addressing structural housing shortages, stabilizing neighborhood markets, and sustaining NHS's broader service delivery model.

Limited housing supply, particularly ownership-oriented and affordable housing, constrains access to homeownership and places upward pressure on prices, especially in communities of color. Operating at scale allows NHS to expand supply in a way that meaningfully affects local market conditions, rather than delivering isolated projects with limited cumulative impact.

Larger-scale, place-based development also generates visible and economic impacts that reinforce neighborhood confidence, attract complementary investment, and support long-term stability. Concentrating development activity strengthens NHS's ability to influence neighborhood trajectories while aligning physical development with education, mortgage access, and long-term homeowner support.

In addition, development at-scale supports NHS's organizational sustainability and manages risk. Larger, coordinated development efforts improve capital leverage, strengthen partnerships with public and private funders, and generate development-related revenue to help sustain and grow NHS's engagement, education, and lending services over time.

How Scale Is Applied

Scale within NHS2030 is expressed through:

• **Geographic concentration**

Focusing development within a defined set of priority communities to reinforce neighborhood-level impact.

• **Integrated delivery**

Aligning development with NHS's education, mortgage access, and homeowner retention pipelines.

• **Capital and partnership leverage**

Coordinating public, private, and philanthropic capital across multiple projects within the same geographies.

• **Operational footprint**

Establishing durable, place-based hubs that anchor NHS's long-term presence.

• **Replicability**

Using priority geographies as platforms for refining development models that can be adapted over time.

Application to NHS2030

While continuing to provide critical programs and services broadly, but concentrating development in a limited number of priority geographies, NHS can operate at a level of scale with a coordinated, place-based strategy that strengthens market influence,

improves execution efficiency, and deepens community trust, especially in areas where residents are experiencing cost and displacement pressures. This approach supports the delivery of multigenerational, wealth-building, and sustainable housing models while reinforcing NHS's broader ecosystem strategy across engagement, lending, and long-term homeowner stability, both leveraging increased public and private investment in key areas, and promoting affordability and economic opportunity for residents.



Appendix B: Analytic Framework

Summary of Strategy Inputs

This appendix summarizes the external analyses and advisory inputs provided by Resilient Village, the DePaul Institute for Housing Studies, and Envira Global that informed the development of the **NHS2030** Strategic Plan. Each engagement contributed distinct insights that were integrated into strategy formulation, pillar development, and implementation planning.

Strategy Development and Implementation Process Resilient Village

Resilient Village supported NHS through a structured, multi-phase strategy development process conducted between May and December 2025. The engagement was designed to align stakeholder input, organizational priorities, and data insights into a clear, actionable strategic framework.

The process began with preliminary findings that confirmed NHS's vision, mission, and strategic requirements while also gathering early input from internal and external stakeholders. This phase helped in identifying key organizational strengths, constraints, and opportunities that would shape the plan's direction.

In the second phase, Resilient Village worked with NHS leadership and staff to identify, test, and refine strategic options, with particular attention to internal capacity, resource requirements, and operational feasibility. These discussions informed the selection and framing of the five strategic pillars.

The third phase focused on translating strategic direction into a streamlined, measurable plan. Resilient Village supported the development of pillar narratives, success definitions, and alignment across engagement, education, lending, development, and organizational sustainability.

The final phase established the foundation for a dynamic implementation framework. This work informed the structure of the Guide to Action, including approaches to sequencing, accountability, evaluation, and adaptation during the plan period.

Market and Demographic Analysis DePaul Institute for Housing Studies

The DePaul Institute for Housing Studies provided housing market and demographic analysis for Chicago and Cook County to ground the **NHS2030** Strategic Plan in current and projected conditions. Their analysis examined population change, household composition, income trends, homeownership patterns, and disparities across racial and geographic lines.

Key findings from this work are summarized in the **Strategic Context: The Housing Landscape** section of the plan. These insights directly informed NHS's prioritization of engagement strategies, mortgage access expansion, and development in targeted geographies, as well as the plan's emphasis on serving moderate-income households amid shifting demographic trends.

Data, Systems, and Infrastructure Assessment Envira Global

Envira Global provided an assessment of NHS's data, systems, and business intelligence infrastructure to identify risks, gaps, and opportunities for improvement. Their work focused on the organization's ability to integrate client, lending, program, and financial data to support decision-making, reporting, and long-term scalability.

The recommendations helped shape NHS's priorities and investments, reflected in Pillar V, around system modernization, risk mitigation, and the development of internal analytic capacity.



Appendix C: Scenario Planning Framework

The NHS2030 Scenario Planning Framework addresses uncertain and volatile market, policy, financial, and technological future conditions. Annually, the leadership team will use this stress-testing tool to support Implementation oversight of **NHS2030** and ensure the plan remains resilient, flexible and financially viable under varied external conditions. This process informs fiduciary responsibility, strategic monitoring, and executive accountability—not day-to-day operational decision-making.

Future Scenarios	Stress-Test Focal Areas	Leadership's Role
Latino Suburban Growth Expansion into suburban Cook County	Demographic and geographic shifts in housing demand beyond Chicago.	Monitors whether outreach, education, and suburban lending strategies remain aligned with emerging demand.
Investor Dominance Countering displacement through ownership stabilization	Increased investor acquisition and displacement pressure.	Monitors whether NHS strategies are protecting ownership stability, equity outcomes, and community trust.
Affordable Housing Policy Expansion Leveraging new federal/state funding streams	Rapid growth in federal and state funding availability.	Monitors organizational readiness, capital deployment discipline, and delivery capacity.
Tight Credit & Rising Rates Promoting alternative ownership (e.g., co-ops) and rental preservation	Reduced mortgage access and affordability pressure.	Monitors whether alternative ownership and affordability preservation strategies are sustaining access.
Data Lighthouse NHS as a national model for data monetization	Advanced data modernization and monetization opportunities.	Monitors use of data to support evidence-based decisions and financial sustainability.
Tech Stagnation Mitigating risk of lagging modernization	Delayed modernization and operational systems risk.	Monitors exposure to efficiency loss, service disruption, and continuity risk.
Leadership Oversight Questions (Annual)		
<i>The following questions guide Implementation oversight and management accountability, not operational direction.</i>		



1

Which scenarios present elevated risk to NHS's financial sustainability or mission outcomes?

2

Where should management analysis or reporting better understand emerging risk or opportunity?

3

Which areas may warrant deeper strategic discussion or scenario refresh in the coming year?

4

What early-warning indicators should management monitor and report on?



Appendix D: NHS2030 Launch and Implementation Timeline

This timeline sets out how NHS will launch, integrate, and sustain **NHS2030** over the five-year plan period. It reflects a progression from internal alignment and readiness to deeper operational integration and ongoing learning. From the outset, NHS focuses on leadership and staff alignment, role clarity, and the use of performance tools, while subsequent phases extend **NHS2030** into planning, budgeting, and management practices across the organization. Together, these stages ensure that **NHS2030** functions as an active management framework, supporting informed decision-making, accountability, and the organization's ability to respond to changing conditions over time.

Q1 2026 – Internal Alignment and Readiness

- Internal leadership and staff alignment
- Training on **NHS2030** priorities, metrics, and roles
- Development of dashboards and initial reporting standards
- Establishment of baseline performance measures

Q2 2026 – Public Launch and Early Execution

- Public launch of **NHS2030** and external communications
- Dashboards deployed and actively used by leadership and management
- Initial feedback loops established to test reporting usefulness and clarity

Q3–Q4 2026 – Guided Implementation and Refinement

- Implementation of the **Guide to Action** across departments and programs
- Dashboards refined based on operational experience
- Early identification of risks, bottlenecks, and opportunities

Q1–Q2 2027 – Full Operational Integration

- **NHS2030** practices embedded into routine planning, budgeting, and performance reviews
- Dashboards standardized and consistently used for management decision-making
- Cross-department coordination strengthened

Q3 2027 – First Annual Review and Scenario Stress Test

- Formal annual performance review against **NHS2030** goals
- Scenario-oriented stress testing conducted to assess resilience under changing conditions
- Leadership recommendations developed for adaptive updates (for Board oversight)

Years 2–5 (2027–2030) – Continuous Implementation and Learning

- Ongoing execution of **NHS2030** strategies
- Annual scenario reviews and stress tests conducted each Q3
- Adaptive adjustments made based on performance data, scenario insights, and community needs

ACKNOWLEDGEMENTS

Neighborhood Housing Services of Chicago gratefully acknowledges the leadership, partnership, and collaboration that made the NHS2030 Strategic Plan possible.

**Board of Directors, Board Strategic Planning Committee
and Committee Chair, William Towns, PhD, MBA**

For their vision, diligence, and guidance throughout the planning process, and for ensuring alignment between community priorities and organizational strategy.

President & CEO Anthony E. Simpkins and the Executive Leadership Team

For their leadership, clarity of purpose, and commitment to translating the NHS2030 vision into actionable strategies.

Dr. James L. Miles, Sr., PhD, DMin – Senior Partner, Resilient Village Collective

For strategic facilitation, scenario planning, and framework integration that unified data, staff insights, and community voice into the final NHS2030 plan.

Lauri Alpern, PhD, President of Open Door Advisors, Inc.

For thoughtful wordsmithing, structural clarity, clear organization and guidance in shaping this strategic plan.

NHS staff and community partners

For their invaluable insights, lived experience, and daily dedication to advancing equitable homeownership and neighborhood wealth building across Chicagoland.

**Envira Global and the DePaul Institute for Housing Studies,
Geoff Smith, MS Executive Director**

For their partnership in providing critical market, housing, and data intelligence that informed NHS's strategic direction and priorities.





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