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# Annual Report

Fiscal Year 2023

July 1, 2022 - June 30, 2023

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# Letter from our CEO



Open Communities believes housing is a human right. Every person has a right to choose where they live and to feel they belong in their community. This organization was founded on breaking down barriers, eradicating discrimination and unjust practices, and changing culture to be inclusive. After 50 years of service to our communities, these principles remain strong in us. Our approach centers dignity in our interactions with clients and with each other. We care about repair and collaboration and seek creative solutions that increase housing opportunities and housing stability. We seek to build communities that celebrate diversity in all its brilliant forms, listen and lift up the voices of those most historically marginalized, and exemplify a welcoming spirit.

In FY23, Open Communities engaged in a strategic planning process and equity assessment with the support of grantors Evanston Community Foundation and the US Department of Housing and Urban Development (HUD) as part of the American Rescue Plan. The discovery process included a deep dive with staff and board in our SWOT assessment, considered questions about measurement and impact, reevaluated our mission, mapped and analyzed stakeholders, and discussed services and workflow. Simultaneous to the strategy work, the staff was led through an equity assessment process which included meeting monthly with our internal Equity Team to consider the levels of impact, how to become a more anti-racist organization, develop shared leadership, and plan for conflict management. Additionally, special funding enabled us to create a new Salesforce Client Management System to elevate our data collection and analysis, opening new possibilities for understanding needs and measuring impact. The outcomes of all of this work include a new vision, mission and values, an organization theory of change, community philosophy, work and organizational culture centered on equity, robust strategic initiatives, a solid year of goals for FY 2023-24, and many thoughts and ideas for the next 3-5 years.

We are energized for the work ahead and are incredibly grateful to you for partnering with us in the fight for housing justice. Through the pages of this report, I hope you develop a deeper sense of how you've contributed to improving the housing stability and lives of neighbors in Chicago's northern and northwestern suburbs through your ongoing support of Open Communities.

A handwritten signature in black ink that reads "Cheryl Lawrence". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Cheryl Lawrence, J.D.  
Chief Executive Officer

# Our History

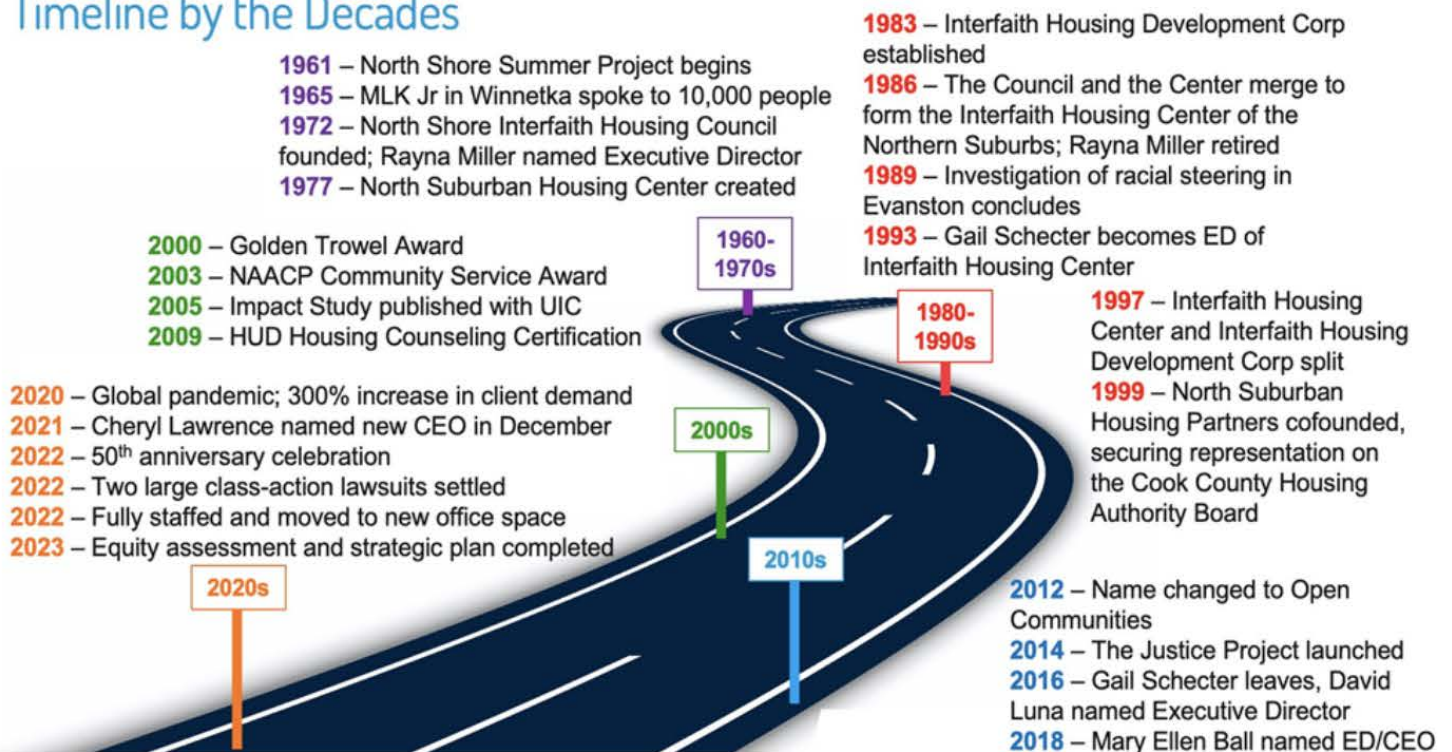


Open Communities is rooted in the Civil Rights Movement when local women, led by Jean R. Cleland, and religious leaders organized the North Shore Summer Project to protest housing discrimination. There were no fair housing laws then, and local housing ads often stipulated, "No Negroes, Orientals or Jews." The movement grew to include more than 40 religious, civic, and human relations organizations.

The group culminated with a rally on the Winnetka Village Green in 1965, where Dr. Martin Luther King Jr. spoke to a crowd of 10,000, his first civil rights rally in an all-white suburb. After a few years of informal collaboration, the North Shore Interfaith Housing Council was formally organized in 1972 by a group of congregations "to provide an ongoing vehicle for the religious expression of concern for more inclusive communities and the provision of housing for persons of moderate and low incomes." The organization continued to grow and expand in response to the evolving challenges facing the communities and, in 2012, changed its name to Open Communities.

**Injustice anywhere is a threat to justice everywhere. — Dr. Martin Luther King Jr.**

## Timeline by the Decades



# 50th Anniversary



Kathryn Bailey and board member Katari Henderson.

## CELEBRATE, REFLECT

On September 21, 2022, we celebrated our 50th anniversary of fighting for housing justice. On this anniversary, we reflected on the hard work that has been done and the continued work that is still needed for fair and equitable housing - for everyone.

At our fundraising event, Board Co-Chair, Frank Clements, reflected on our 50th anniversary and founding in 1972:

**"Martin Luther King Jr. came to the Winnetka Green because of our founders' work trying to integrate and desegregate the North Shore. There Martin Luther King Jr. said, 'We must learn to live together as brothers, or we will all perish together as fools.' The founders that started this fight had a vision. Have we delivered on that vision? NO."**

Our work continues to be needed to challenge discrimination and segregation to unlock housing justice for everyone.

## Agent of Change Award Recipients

### EMERGING MUNICIPALITY AWARD

Village of Northbrook -  
Kathryn Ciesla & Sandy Frum



### SPIRIT OF OPEN COMMUNITIES AWARD

WBEZ - Alden Loury



### JEAN R. CLELAND SOCIAL ACTION AWARD

Gail Schechter



# Our Present, Our Future

## OUR NEW MISSION

Open Communities works to eradicate housing discrimination and unjust practices that perpetuate segregation and inequity. We foster thriving, inclusive communities through fair housing enforcement, housing counseling, education, outreach, and advocacy.

## OUR VISION

Communities we can all call home.



Our board and staff gather at our annual board meeting in June 2023.

Unlocking housing justice for all

# Our Programs

**Open Communities works to ensure that housing in north and northwest suburban Chicago is fair and inclusive. We do this through education, advocacy and direct services that promote inclusive communities.**



## **FAIR HOUSING EDUCATION, TESTING AND ENFORCEMENT**

Open Communities is a U.S. Department of Housing and Urban Development (HUD)-designated private enforcer of fair housing laws. Community members who experience discrimination in the housing market can turn to us for guidance.

**Education:** We offer fair housing training and workshops for landlords, real estate professionals, lenders, renters, and homeowners. Our free programs educate our community about fair housing laws and discriminatory practices to avoid.

**Investigation & Enforcement:** We use fair housing “testers” who pose as potential renters or homebuyers to identify discriminatory practices. When discrimination occurs, we educate housing providers and mediate a resolution for all parties. Other cases require a referral to human rights agencies or initiating legal action.



## **HOUSING COUNSELING AND EDUCATION**

Open Communities is one of the only HUD-certified housing agencies in Chicago’s northern suburbs offering housing counseling programs to the community.

**Individual Housing Counseling and Education:** Our team helps clients create budgets, identify goals, and develop action steps to reach financial stability.

**Renter Assistance:** Our team assists renters and landlords understand their legal rights and responsibilities and provides training to promote long-term stability.

**Homebuyer Programs:** Our pre-purchase program provides support with lenders, first-time homebuyer grants, and an overview of the homebuying process. The post-purchase program reviews loans, property taxes, spending plans, and repairs.

**Foreclosure Mitigation Counseling:** Our team works with clients to develop budgets, access resources, and create action plans to prevent foreclosure and will work with lenders or loan servicers to pursue the best options for our clients.

**Referral Network:** We link clients to community partners for a continuum of care.

# Client Story

## A Dignified Route Back Home

This year, our fair housing team supported John, a client with MS, who uses a powered chair due to limited mobility. His apartment building had a limited number of accessible parking spaces available on a first-come, first-served basis. John stopped leaving his apartment much for fear that the spot closest to his unit would be full when he returned home, forcing him to put his chair down unsafely on the streetside or even someone's lawn!

Open Communities advocated for John at meetings with fair housing attorneys and organizational leaders. We successfully advocated for John to receive a designated parking spot close to his apartment as a reasonable accommodation for his disability. Not only did we help make life better for John, but our team also convinced the very large local housing provider to change their accommodation policies to be compliant with the law, impacting hundreds of future renters with disabilities.

John expressed his gratitude for being listened to throughout the long process of change. This designated parking spot means that John is able to leave his home to access healthcare, food, and his social network while trusting that he will have a dignified and accessible route back when he returns home.



## Did You Know?

The Fair Housing Act requires housing providers to make **reasonable accommodations** in rules, policies, practices, or services that are necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling. The law also requires housing providers to allow **reasonable modifications** to a home, such as ramps, grab bars, or wider doorways, if necessary for the tenant to fully use the property.

# 42

Fair Housing clients served spurring housing discrimination tests, reasonable accommodation letters, individual advocacy, and more.

# Client Story

## No Place Like Home

Clarice is an older woman of color with limited income living in a U.S. Department of Housing and Urban Development (HUD) building. She contacted Open Communities in distress after being moved to a new unit within her building and soon after being asked to move yet again. Due to her combined physical and mental health diagnoses, another move would have been detrimental to her health and well-being.

Using the language of the Fair Housing Act as well as local fair housing ordinances, Open Communities staff wrote a letter advocating that she be extended a reasonable accommodation to stay in her preferred unit. We immediately communicated with the HUD Regional Manager, who turned out to be a prior client of Open Communities!

The accommodation was met swiftly, and our client was very relieved and grateful to Open Communities for helping her resolve the issue and being able to age in place.



## Who is Protected by Fair Housing Laws?

The Fair Housing Act of 1968 is a federal law that prohibits discrimination in housing based on race, color, religion, national origin, sex, disability, or family status. State, county, and municipal laws extend protections to more groups of people.

A majority of Fair Housing tests Open Communities received in FY23 focused on discrimination based on **conviction history**, which is illegal under Cook County's Just Housing Amendment, and **source of income**, which is covered statewide under the Illinois Human Rights Act. Other complaints we received included discrimination based on race, familial status, disability, and other protected classes at the local and federal levels.

# 156

Attendees at 7 workshops in FY23 educated about their Fair Housing rights

# 57

Fair Housing Tests completed to investigate claims of housing discrimination

# Client Story



## Steady Support to Save Home

Frances is an older woman with a hearing impairment who uses a wheelchair. She lives by herself with a caregiver who helps a few days a week. Frances contacted Open Communities because she fell behind on her mortgage payment when her bill increased dramatically.

We discovered Francis was not receiving one of the senior tax exemptions she had in previous years, causing her tax bill to temporarily increase. Francis worked with staff at the local assessor's office to apply for the tax exemption, received a reimbursement, and dramatically decreased her tax bill for the year. However, the reimbursement sat in an escrow account with her mortgage servicer until her account was brought current, and she was still about one year delinquent on her mortgage. Because of her hearing impairment, Francis struggled to communicate with her mortgage servicer over the phone.

Our staff helped Francis apply to receive funds through the Illinois Homeowners Assistance Fund (ILHAF). We met with Francis in person, as phone communication was difficult for her, and assisted her in keeping up with her application for 3 months. Ultimately, Francis was approved for mortgage assistance, but her mortgage servicer was still charging her based on the tax bill before the exemption. After working steadily for another 2 months of requests to the servicer for a recalculation, Francis' mortgage payment amount was finally recalculated and the ILHAF funds were applied to her account. Not only was Francis' account brought current, but she had enough funds leftover to cover the next 7 months of mortgage payments. Francis was very grateful for the assistance that she received. We were able to adapt to Francis' needs, discuss and understand her housing goal, and assist her in reaching it. Francis can remain in her home and has a sustainable mortgage payment again.

# \$808,356

Illinois Housing Assistance Funds (ILHAF) clients received in FY23 with our assistance, helping people keep their homes

# 31

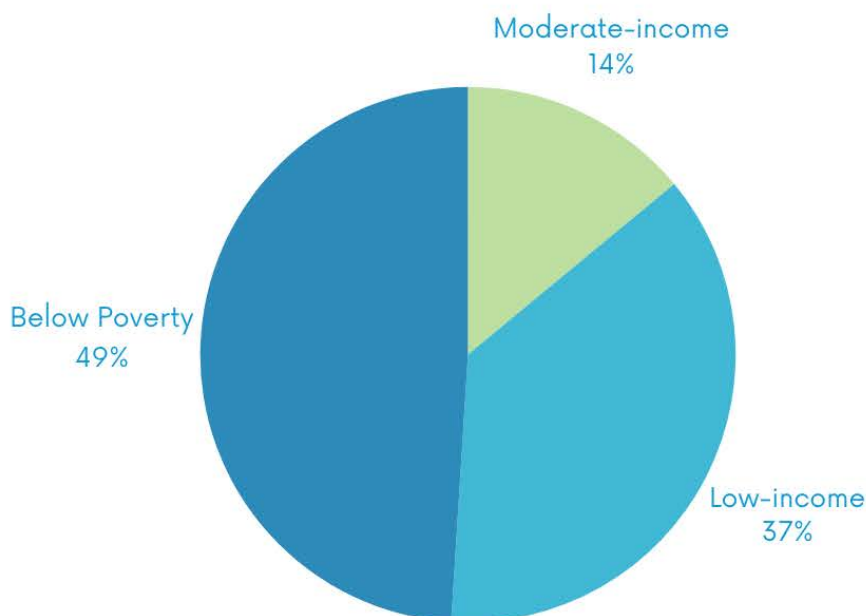
Families avoided foreclosure with OC support and ILHAF funds

# Client Demographics

## Unlocking housing justice for all

Open Communities serves people unable to access or keep housing due to discrimination or economic instability. Our target community is low- to moderate-income homeowner and renters living in north and northwest suburban Chicago, within northern Cook and southern Lake County, Illinois. We define income levels based on a percentage of the Area Median Income (AMI).

### Client Income Levels



over  
**900**

individuals and families served  
by Open Communities in FY23

**79%**

of housing counseling clients  
identified as people of color

**66%**

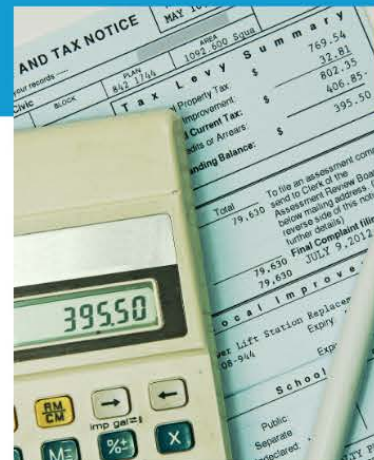
of housing counseling clients  
were women

**43%**

of housing counseling clients  
were older adults ages 50+

# Client Thank Yous

**“Thanks again for helping straighten out my taxes... I am fortunate to have some new people in my life on my side. Thanks again [Open Communities] for helping take one of the straws off my back.”**



**“You were a blessing to my mortgage assistance program. You have no idea, how your kindness and commitment to my case were so instrumental in getting all the resources approved at the end.”**

**“Again, thank you for your assistance in such a great and kindly fashion! Oh yes, and expeditiously so! It was a pleasure meeting with you!”**

**“I want to thank you for all the great help you gave me on my application. You were kind and patient and very well informed. You made my experience very easy. Thank you again.”**

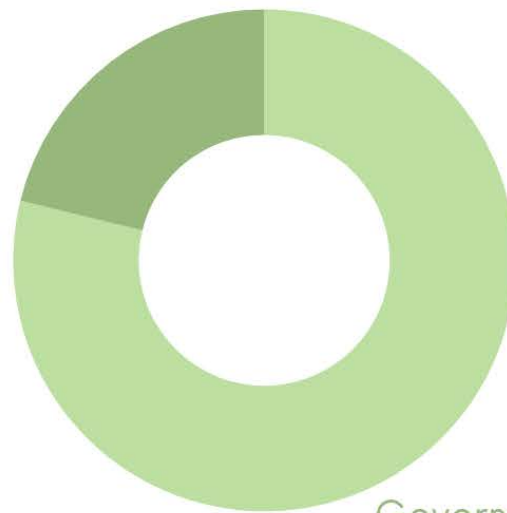
# 66%

Increase demand in housing counseling services from 2022 to the first half of 2023

# Fiscal Year 2023 Financials

## Income Total \$1,295,420

Non-governmental Sources  
\$274,371

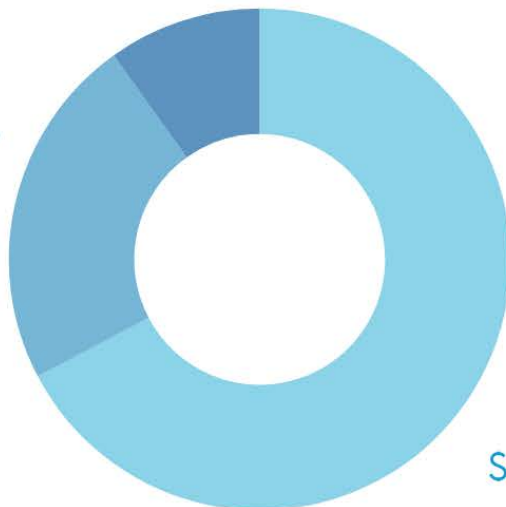


Government  
\$1,021,049

## Expenses Total \$1,246,181

Specially Funded Capacity Building Projects  
\$123,193

Other Expenses  
\$284,667



Staff  
\$838,321

Income	\$1,295,420
Expenses	\$1,246,181
<b>Net Operating Income</b>	<b>\$49,238</b>

# Board and Staff

## Board

**Frank Clements**, Co-Chair

**Carol W. Golder**, Co-Chair

**Herbert Brenner**, Vice President, Co-Treasurer

**Katari B. Henderson**, Co-Treasurer

**Joanne Rogers**, Secretary

**Jessica Flores**

**Adam Klinger**

**Emily Love**

**Grace Miya**

**Emily Mueller**

**Erica Page Muhammad**

## Staff

**Anayeli Aguilar**, HUD-Certified Housing Counselor

**Claire Bacon**, Education & Outreach Coordinator

**Kenya Barbara**, Test Coordinator

**Sarah Buckley**, HUD-Certified Housing Counselor

**Maurya Delaney**, Director of Operations

**Sarah Delgado**, Director of Housing Counseling and Education

**Dalal Fihakhir**, Director of Development

**Jacob Golder**, Technology Coordinator

**Arielle Imber**, Community Navigator

**Cheryl Lawrence**, CEO

**DaVon Marshall**, Community Navigator

**Sarah Petersen**, Development Associate

**Sarah Price**, Client Services Coordinator

**Eve Subrin Williams**, Outreach Coordinator

**Dominic Voz**, Assistant Director of Fair Housing



# Thank You!



## Special Thanks to Our 50th Anniversary Event Sponsors!

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Greystone

Levenfeld Pearlstein, LLC

Zillow

Bentfork Bakery

Zhoosh

**"Stable, fair and affordable housing is essential for all to benefit from our neighborhoods - great schools, green space, safety, and healthcare access. When everyone has housing security, we all benefit."**

**- Carol Golder, Board Co-Chair**

### Friends

First Bank Chicago (Formerly First Bank of Highland Park)

Evanston Community Bank (Wintrust)

Dianne Stone

Patricia Vile

Grace Miya Baird & Warner Real Estate Services

Ron Ehlers

DMG

B.R.R. Properties, LLC

Arthur Gunn CPA

No Regrets

The Arrington Foundation

Evanston Pride Inc

Qaiser and Dilnaz Waraich



**Thank you to all our sponsors, funders, and individual donors! Your support helps the fight for housing justice continue.**