



Board Meeting Agenda
MARCH 19, 2025 6:30 PM IN-PERSON

1. Call to Order and Roll Call

2. Welcome to new board member Helen Cho!

3. Mission minute:

Vision

Communities we can all call home.

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.

4. Move to approve Consent Agenda: Read before the meeting and call Cheryl before the meeting to ask questions)- a call for changes and correction and a vote to approve all items in the Consent Agenda.

- Minutes from February 5, 2025 *see addendum A*
- Development Report- *See Addendum B*
- OC Program Updates- *See Addendum C*
- Financials- *see Addendum D*
- CEO Report, including Strategic Plan Update– *see Addendum E*

5. Committee Reports:

- Finance
- Advocacy
- Fundraising

6. Old Business:

7. New Business

- Discuss status of OC under HUD and the new administration and implications for OC funding.
- Discuss Staff Surveys
- Board mentors for new board members
- Discuss the need to revise our mission statement and website language
- Status of Board onboarding forms and documents
- Choose and vote for Whistle Blower Compliance Officer
- Discuss need to trademark the name Open Communities

8. Reminder of assignment for Book Club book, “Just Action”

9. Move to adjourn meeting.

Next Board Meeting: Wednesday, May 28, 2025 | 6:30-8:30 PM | ZOOM



BOARD MEETING MINUTES

Date: 02/05/2025

Time Commenced: 6:40 p.m.

Board Attendee Names: Herb Brenner, Jessica Flores, Carol Golder, Roger Williams, Emily Love, Rose Shapiro, Adam Klingher, Helen Cho

Absent Board Members: Grace Mya

Staff Attendee Names: Cheryl Lawrence, Dalal Boudiaf

Quorum Yes No

ORDERS OF BUSINESS

1. Mission Minute

Vision

Communities we can all call home.

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.

2. Consent Agenda Approved Yes No

Notable issues with Consent Agenda / Committee reports: Motion to pull out the finance section for separate discussion. Everyone is encouraged to read the list of December donors and call and thank those you know. "Like" OC on social media.

A motion to defer discussion on revising the mission statement to conserve standing in lawsuits was approved.

3. Old Business:

- a. The Board unanimously approved a motion to delay discussion of the need to revise our mission statement until the next meeting.

- b. Discussion of Fannie Mae Community Funds (close to \$1 million). Allocation of community relief funds: CPAH goal of having one unit of affordable housing has been parlayed into 6 units, thanks in part to our contribution to the project. \$279,000 is left in O.C.'s Community Funds account. Due to our inability to apply for our main HUD grant in 2024, based on a technicality, the Finance and Executive Committees have discussed giving the rest of the money (\$279,000) to O.C. for use in the operating budget. Motion to allocate the balance of the community funds to O.C. passed unanimously.

4. New Business:

- a. There was a discussion about the idea that there are many people with resources on the North Shore. How can O.C. leverage those resources? i.e. if we had 100 donors give \$100 (preferably through monthly donations), it would be \$10,000. Discussion of stewardship: big donors each have a board member assigned to contact them after each donation comes in, to thank them for the donation and let them know how much we appreciate them.
- b. Discussion about general concerns about the way O.C. will be affected by the current situation in Washington. The \$85,000 in HUD funding that was tied up in last week's federal government funding freeze was finally deposited in O.C.'s account this morning (2/5/25). O.C. has 2 HUD applications pending; usually we would hear in April or May, but we just don't know if we'll ever hear anything about the grants given the current situation in Washington. O.C. has strong alliances with national organizations who have access to information about what is happening at the federal level.
- c. New management team/structure:
Cheryl will reduce her schedule to 4 days a week with a 20% reduction in salary. Management team has been together for close to 3 years. They are doing a fantastic job. The co-E.D. model allows more focus on each area of the organization. Divides up the duties into areas of expertise and is more sustainable.
Cheryl is proposing to have one E.D. (Cheryl) over programming and one E.D. over fundraising and internal operations. ECF has offered resources and coaching re the co-E.D. model. Cheryl sent out a lot of materials, which people haven't have a chance to review. We agreed to schedule a closed session of the Board to discuss the logistics of the co-E.D. arrangement.
- d. Discussion of the next Board book, Just Action by Richard and Leah Rothstein. Roger will lead a discussion of Chapters 1 and 6 at the next meeting.

- e. Jessica brought up a possible grant opportunity from Link Logistics, which is interested in supporting local efforts servicing underserved communities. Jessica will follow up with communication to the OC team and will share more details.

- f. Vision 2045 is a project in Evanston dealing with zoning issues. Roger is very involved: the project is seeking to legalize multi-unit housing throughout the city. Increasing multi-family housing doesn't equal affordability. How can we insure that the homes are affordable to low and moderate income households? The Black population in Evanston is decreasing because of the lack of affordable housing. This is happening in much of O.C.'s service area. For a while NIMBYs were the only people coming to the zoning meetings.

5. Time and Date of next Board meeting: Wednesday, 19 March 2025 at 6:30pm

Time of Adjournment: 7:37 p.m.

Signature of Board President and Secretary

_____ *Herbert Brenner* _____, Board President

_____ *Emily Love* _____, Secretary



Development Updates
January 16, 2025 – March 15, 2025

Development Department:

Dalal Boudiaf, Finance and Administration Director

Sarah Petersen, Development and Communications Director

Individual/Corporate Contributions

January 16, 2025 – March 19, 2025

First Name	Last Name	City	Gift date	Gift amount	Notes
Janice	Goldblatt	Highland Park	1/22/2025	25.75	Monthly Donor
Karen	Gardner	Glenview	1/28/2025	500	Anonymous – OC assisted her older adult friend
Maggie	Slankas	Oak Ridge	1/28/2025	100	Maurya's aunt
Black & Veatch	Corporation		1/29/2025	150	Employer Matching for David Koch's 12/18/24 donation (new donor)
Marci	Rubin	Evanston	2/8/2025	51.5	New Donor
Anne & Noah	Levy Brown	Evanston	2/20/2025	100	DAF
Janice	Goldblatt	Highland Park	2/22/2025	25.75	Monthly Donor
Jane	Colman	Highland Park	2/26/2025	300	Increased donation, gave after newsletter
Mark	Karlin	Evanston	2/26/25	25.75	Donor/Advocate, gave after newsletter
Beth	Brady	Evanston	3/4/2025	103	Sarah BP's friend, gave after press release
Mark	Karlin	Evanston	3/6/2025	50	Donor/Advocate, gave after press release
			Total	\$1,581.75	

Grants Updates

Awarded

Funder	Amount Awarded	Purpose	Funding Period	Notes
Housing Action Illinois (HAI) – Housing Counseling Program	\$37,434.72	General Housing Counseling grant	4/1/25 - 9/30/25	6 month period

Pending

Funder	Amount Requested	Restricted/Unrestricted	Anticipated Decision	Funding Period	Notes
HAI HOI – Housing Action Illinois – Homeownership Initiative	\$35,667.08	OC worked with HAI and is applying to receive these funds through HUD on behalf of its subgrantees	Awaiting grant agreement by the end of March 2025	We met with HAI at the end of February. We were awarded the grant with a lower amount.	Approximately 1/1/25 – 3/31/25
New Trier Township (NTT)	\$30,975	Direct Services for Older Adults in New Trier Township	Spring 2025	5/1/25 – 4/30/26	Presented at NT hearing on 12/3/24
P.E.A.R.L. Milling Co Pledge Grant (Pepsi Co)	\$10,000-24,999	Black women; housing & economic stability; removing systemic barriers	Fall 2024	One time	LOI Submitted 6/26/24...
HUD EOI	\$125,000	Education and Outreach Initiative	Spring 2025	5/1/25 – 4/30/26	Submitted on 11/14/24
HUD PEI	\$425,000 for 4 years = \$1,700,000	Private Enforcement Initiative	Spring 2025	5/1/25 – 4/30/28	Submitted on 11/14/24

AmeriCorps VISTA through HAI	\$13,000+ Fee to participate; VISTA is considered full-time volunteer	1-year Development/Communications VISTA to build fundraising and outreach infrastructure.	Feb/March 2025	8/2025-8/2026	Submitted 1/31/25
Link Logistics	\$65,000	Computer equipment/printer/Salesforce buildout/subscriptions		One time	Submitted 2/7/25; Jessica Flores' connection
Evanston Community Foundation – General Operating	\$25,000	General operating	By end of May 2025	One year	Submitted 2/18/25
Des Plaines Township	\$10,000	Services for Des Plaines residents	April 2025	5/1/25-4/30/26	Submitted 2/28/25
Evanston Community Foundation – Resilience	\$15,000	Emergency funding due to HUD funding cuts		One time	Submitted 3/5/25
IHDA Housing Counseling Resource Program (HCRP)	\$450,000 2 years	Housing Counseling outreach/marketing and services	May 2025	7/1/25-6/30/27	Submitted 3/7/25
Northwestern Univ Racial Equity Grant	\$65,000	Collaboration with NU professors & students regarding technology project to sort and analyze data on modern redlining in lending institutions	Spring 2025	7/1/25-6/30/26	LOI approved , full application submitted 3/13/25
Robert Wood Johnson Foundation	\$50,000	Local data for equitable communities (data/story collection to use for advocacy/policy education)	Late May 2025	7/15/2025-4/15/2026	Submitted 3/17/25

Denied:

Funder	Amount Requested	Notes
Niles D219 Dance Marathon	\$50,000+	Cindy Fey, friend of Eve's who works in D219 recommended we apply

Prospects:

Funder	Notes
Township of Niles	\$10,000, Application due 3/21, renewal
Highland Park Bank	rolling
	The Development team is continuing to gather a list of prospects and family foundations that align with OC's mission and will make it a priority to apply for private/corporate grants.

Currents:

Name	Amount	Time Period
William C. McAlaine Foundation	\$50,000	Unrestricted gift, friend of Cheryl's
FHOI – Fair Housing Organization Initiative (HUD – Gov)	\$260,000 We received a termination letter on 2/27. So far, we have received \$156,000 and just requested a drawdown of \$52,000	6/1/24 – 5/31/25
AARP Foundation	\$258,997.05 total over 3 years (1 st payment \$103,598.81 at start; \$64,749.26 after 10/8/24; \$64,749.26 after 10/8/25; \$25,899.72 after final report 1/2026)	1/1/2024-12/31/26
Illinois Access to Justice (Eviction Prevention)	\$140,000	7/1/24-6/30/25
RRF Foundation for Aging	\$30,000	1/1/25 – 12/31/25
Niles Township	\$8,000	5/1/24-4/30/25
City of Des Plaines	\$7,198.16	5/1/24 – 4/31/25
Housing Action Illinois (HAI) – Housing Counseling Program	\$28,930.96	7/1/24-3/31/25
AgeOptions	\$48,004	10/1/24 – 9/30/25
ACLS PhD Fellow Site Host	Fully funded \$72,000 the first year and \$74,000 the second year plus \$8,000 per year for benefits for 2-year placement of full-time recent humanities PhD Fellow will start September 2025 for 2 years	Community Advocacy Manager (volunteer/advocacy capacity building, community engagement/needs assessment, and campaigns)

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EVENTS

Restaurant Nights: Our Adler University intern, Porshia, has been calling local restaurants to set up restaurant donation nights for April Fair Housing Month. Save the dates to order pizza from **Panino’s in Evanston on April 15th (15% for OC)** and grab some grub from **Dengeo’s in Skokie on April 21st (20% for OC)**. Chipotle and Celtic Knot in Evanston are also in the works, dates TBD. *Do you have a contact at a local business anywhere in our service area who might like to host a restaurant night?* Please reach out to Sarah Petersen with details! Every bit helps.

Government Gap Campaign: Carol and Sarah BP are joining forces as the Advancement Committee with plans for a spring campaign focused on filling gaps from federal funding cuts. Look for ways to be engaged with sharing this campaign with your networks this spring.

Hope for Homes Day: This year’s Hope for Homes Day, a statewide day of giving to orgs addressing homelessness/housing, is scheduled for July 17, 2025. This year there is a \$250 fee to participate, and matching funds are not guaranteed like last year, but we’re welcome to find our own match to offer donors.

Walk for Welcoming Homes: We’re working on our City of Evanston permit for a fall walk/education fundraising event tentatively scheduled for 9/13/25. We hope to rent the Evanston Ecology Center (pending Ecology Center renovation completion estimated for spring 2025) as an indoor space to display educational materials and as a backup for inclement weather. The walk will be either a 1-mile or 2-mile loop on the path around the canal path near the Ecology Center. Early ideas for educational focus are imagining a future of abundant housing options for the full lifespan.

Corporate Sponsorships: We were approached by a local plumbing company interested in corporate sponsorship opportunities. They are hoping to sponsor a future event at the \$1000 level. We’re also discussing plans for new corporate sponsorship partnerships, particularly for our pre-purchase housing counseling workshop series. We’re in communication with Wintrust Bank as a potential major sponsor and are hoping to connect with local real estate company branches and housing-maintenance-related businesses to be additional sponsors of educational opportunities.

PEOPLE - STAFF/VOLUNTEERS/PARTNERS

Adler University Development Intern: Our development intern, Porshia Baymon, is working remotely 8-10 hours per week.

ACLS PhD Fellow Site Host Accepted: Competitive national host sites were publicly announced 1/16/25 and we will begin advertising the opportunity for recent Humanities PhD’s to apply for the ACLS Leading Edge Fellowship position at Open Communities to start Sept 2025. Interviews of candidate finalist will begin in April!

COMMUNICATIONS

Website Redesign: Our website testing phase is complete with the recent addition of the board portal. Next, OC staff will be trained and given access to editing capabilities. We met with a free Plain Language consultant to make the text more accessible. After final edits and updated images are added, the site will be ready for launch.

Online Marketing

We've kept a full social media calendar on Facebook (1,749 followers), Instagram (1,596 followers), and LinkedIn (509 followers) to share all the great happenings at OC and the community, as well as educate the public about Fair Housing topics and area resources. Your likes, comments, and shares on our posts help expand our reach! Our e-newsletter mailing list keeps growing (3,749 subscribers) as we gather emails at our outreach events and people subscribe through our website.

Passionate About Housing-Related Topics? Do you have an idea for a future OC blog post? We welcome guest writers to explore housing-related topics. Reach out to Sarah Petersen if you have an idea.



Fair Housing Board Update

January 16, 2025 – March 15, 2025

- General Updates
 - As you all know, the biggest news came on 2/27 when the so-called DOGE team issued letters on behalf of HUD terminating around 50% of the FHIP grants across the nation. NFHA and other groups will be endeavoring on a class action suit which aims to restore the grants. For now, our agency is assuming that in-process FHIP applications (grants that would have provided half a million dollars over the next year, and a similar amount for 3 years after) will not be awarded.
 - Our excellent team (especially Sarah Peterson) is working extremely hard to find other funding prospects, with many applications currently out.
 - Dominic is in email communication with Sen. Tammy Duckworth's staff as well as Sen. Quigley's staff. Sarah Peterson spoke with Rep. Jan Schakowsky's office, who request more information, which we have sent over. We will continue to push to make sure people understand the importance of our work.
 - A lull in discrimination complaints continues... after a pretty active early winter, 2025 has simply been moving at a snail's pace. We continue to do outreach at a pretty strong clip, so it is difficult to account for gap. I've reached out to HOPE and South Suburban Housing Center to see if they are experiencing a lull.
 - For example: our agency has shared services in some way / shape or form at over 20 different events or workshops since Jan 15th.
 - However, we have opened only 7 new fair housing cases since Jan 15th.
 - We continue to work on several other cases which we opened months ago but continue to present needs.
 - Additionally, see below for investigation, enforcement, and advocacy updates – all areas where we've been quite active.
 - Dominic continued supervising two UIC interns during this period and is continuing to work with UChicago to find a MSW field placement for the fall who will work in our department.
 - Relatedly, the process to select a Leading Edge fellow is underway. We're excited to conduct interviews and we've been reassured that there are

generally no shortages of talent. This position will be crucial for expansion of advocacy work beginning in September.

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- Advocacy / Education
 - Open Communities has been busy at work on promoting a Just Cause policy in Evanston. On 3/13, we are holding an event in collaboration with Family Focus, the YWCA and YMCA of Northshore / Evanston, Metropolitan Tenants Organization, Connections, Moran Center, and others, which will focus on teaching renters about their rights and galvanizing support to create a sustaining renter's rights movement in Evanston.
 - Adelaide is presenting to a group of Realtors on source of income protections this month as well.
 - We have additionally planned a fair housing month webinar for social service providers (4/15). We will be partnering with Chicago Lawyers' Committee for Civil Rights.
 - Mayra Moreno, our wonderful community navigator, continues to conduct a lot of outreach in the community which often touches on fair housing issues.
- Investigations and Enforcement
 - Dominic and Kenya have worked together on several investigations and Dominic is working on filing three separate fair housing complaints to be submitted in the coming 2 or so weeks. Due to unrest in the federal government, we are trying to file most complaints at the Cook County Commission for Human Rights and at the Illinois Department of Human Rights. Whenever a matter may be better suited for a court setting (there is one matter on which we are working with Evanston's Corporation Counsel, which may end up in Circuit Court), we will seek representation and are glad to have some strong relationships with cooperating counsel at other agencies.
 - We have conducted roughly 20 tests over these two months.
 - Adelaide has continued to analyze HMDA data according to NFHA's "Redlining Toolkit" methodology. We also continue to consult with Woodstock Institute and NFHA on how to refine this process - which, we should note, is quite complicated and resource intensive. Due to that factor, Sarah Peterson has written a grant proposal for NU's Racial Equity grant to work with computer programming and machine learning students to help us develop a program to automate some of the analysis which must be done currently by hand. While we never know exactly how much to temper expectations, we are hopeful that the project will be a compelling choice for review panelists.
 - On 3/13, Dominic delivered a legal analysis written by Shriver Center on Poverty Law to Commissioner Scott Britton's office. OC, Shriver, CAFHA, UIC Law, and Moran Center are working together to promote an amendment to county law that would allow individuals from all non-Chicago municipalities in the county to submit claims to the Cook County Commission on Human Rights, which is not currently possible due to an exemption of those municipalities that have their own ordinances

(ordinances that are rarely, if ever, enforced at the local level due to lack of resources).

- Client Story (all names changed).
 - Linda came to Open Communities because she is supporting an elderly woman, Ivana, living in Ebenezer Primm Towers (HUD housing) in Evanston. Due to Ivana's assets, she was told she no longer qualified for the subsidy and would have to move. Open Communities wrote a letter for a reasonable accommodation for her to be able to stay in her unit and simply change the classification to market rate. While Ivana must now pay a higher rent, she was able to stay in her home of many years and is receiving other monetary assistance.
 - As an example of a “grey area case:” our team heard from a woman who has two animals, one that is an assistance animal and another that is simply a pet. The housing providers are stating that she must get rid of one animal because the HOA bi-laws only allow “two dogs” or “two cats.” While a service animal is not technically a “pet” and cannot be regulated as a such, Open Communities made the determination that this case did not meet a minimum standard of merit for us to assist any further than providing education to the HOA on rules surrounding assistance animals for people with disabilities.



Housing Counseling Board Update

January 16, 2025 – March 15, 2025

During this last period, the Housing Counseling Program served 28 clients with one-on-one counseling services and referrals to community resources and brief advice to approximately 50 additional households.

Sarah Buckley has provided reverse mortgage counseling to 5 clients in this time period. During a reverse mortgage counseling session, the counselor assists homeowners, 62 and older, to understand the mechanics of a reverse mortgage and determine if a reverse mortgage is right for them.

For clients seeking a HECM Reverse Mortgage, this counseling is required to close on the loan. Clients seek out information on reverse mortgages under a variety of circumstances, but almost all are seeking out this product so that they can comfortably age in place.

One couple who recently came to OC for reverse mortgage housing counseling have lived in their home for over 40 years. One partner is now in a wheelchair and requires 24/7 in-home care that costs \$13,000 a month. With this care, they are both able to live in their family home comfortably, but they are unable to pay this exorbitant cost any longer.

Sarah met the clients at their home and discussed the terms and obligations of a reverse mortgage with the couple and their son. After counseling, Sarah identified that the couple were not receiving all their property tax exemptions and helped them apply for a certificate of error for the exemptions they were missing going back to 2019.

They should receive checks for the amount they overpaid for the last 4 years as well as see a reduction in property taxes owed on this year's property tax bill. Additionally, the couple decided to move forward with the reverse mortgage which will allow them to withdraw approximately \$327,000 over the time that they or one partner resides in the home.



IA2J Report

Service Dates: 1/15-3/12/2025

IA2J PROGRAM'S GOALS FY 2024-2025

- Referrals: 138
- Number of individuals provided and Assessment: 138
- Accompaniments: 72
- Individuals reached through KYR Presentations: 229
- Number of individuals through Outreach: 2469

Service Numbers Breakdown:

- Referrals: 75 out of 138
- Number of individuals provided and Assessment: 75 out of 138.
- Accompaniments: 35 out of 72
- Individuals reached through KYR Presentations: 341 out of 229.
- Number of individuals through Outreach: 2045 out of 2469

UPDATES:

- During this quarter the coordinator has been doing presentations in the following places: Highwood 2/13 and will be back in April and May. The Family Focus- Belmont invited the community navigator coordinator twice one in January 1/22 and in Feb 2/26.
- Currently, she is doing outreach in Palatine and Skokie.

CLIENT STORIES:

In February, a 24-year-old client came to Open Communities seeking help due to the possible termination of her lease. She recently arrived from Colombia and was housed by the Heart Alliance program five months ago in Skokie. At that time, no one informed her about the procedures or her responsibilities.

According to the lease, it ended in February, as it was a five-month lease. The client stated that her case manager informed her in February that she was responsible for paying \$460 per month and that she was behind on those payments. Additionally, she has an outstanding electricity bill of \$450.18 and a gas bill of \$926.65. She was unaware that she was responsible for these bills.

OC staff will assist her in applying for LIHEAP, Niles Township, and Village of Skokie assistance programs, as well as help her search for rental properties. At the end of February, her case manager informed her that she could remain in her current housing for two more months, but she would have to pay \$600 per month in addition to her utility bills. The client lives with her mother, her niece, and two nephews, who are all minors. During the intake, she was in tears, expressing how difficult it has been to navigate these challenges. She feels an overwhelming sense of responsibility for her family while also struggling as a newcomer to the country, unfamiliar with how to navigate different systems. She mentioned feeling grateful to find someone here in Open Communities who understands her situation and was willing to listen and help her.

Open Communities						
FY24 Budget-to-Actual Analysis						
As of February 28, 2025						
	FY25 BUDGET	FY25 ACTUAL THROUGH FEB 2025	FY25 BUDGET YTD THROUGH FEB 2025	VARIANCE (\$)	VARIANCE (%)	NOTES ON FY25 ACTIVITY
			8			
INCOME						
4001	Contribution-Board	14,000	16,963	9,333	7,630	82%
4100	Contributions-Individual	42,100	21,882	28,067	(6,184)	-22%
4110	Contributions-Family Foundations		61,000	-	61,000	0%
4150	Events Tickets/Raffle	15,000	-	10,000	(10,000)	-100%
	Events - Sponsorships/Contributions	-	-	-	-	0%
4200	Corporate Sponsorships/Contributions	50,000	284	33,333	(33,049)	-99%
4300	Foundations	300,000	98,249	200,000	(101,751)	-51%
4500	Litigation Income	36,000	7,500	24,000	(16,500)	-69%
	Fair Housing Program Income	-	5,350	-	5,350	0%
	Housing Counseling Program Income	-	729	-	729	0%
	Federal Govt (ERTC Refund)	-	-	-	-	0%
	Local Govt	50,000	25,000	33,333	(8,333)	-25%
4600	HUD-Fair Housing Grants	-	-	-	-	0%
	HUD - PEI	170,000	170,000	113,333	56,667	50%
	HUD - FHOI	260,000	156,000	173,333	(17,333)	-10%
	HUD - EOI	-	-	-	-	0%
4712	CDBG	55,000	-	36,667	(36,667)	-100%
4800	IDHA Housing Counseling Grants	-	-	-	-	0%
	IHDA ILRPP 2.0	-	-	-	-	0%
	IHDA - HAF	-	-	-	-	0%
	IHDA - HSCP	-	-	-	-	0%
4880	HUD/HAI Housing Counseling	80,000	75,309	53,333	21,976	41%
	HAI - HSCP	-	-	-	-	0%
4990	ILA2J/Westside Justice	135,000	80,241	90,000	(9,759)	-11%
4901	Age Options	33,200	16,000	22,133	(6,133)	-28%
	Investment/Interest Income	24,000	23,984	16,000	7,984	50%
	TOTAL INCOME	1,264,300	758,491	842,867	(84,375)	-10%
EXPENSES						
5000	Payroll	844,032	547,894	562,688	(14,794)	-3%
5080	Employer Payroll Taxes	84,403	50,534	56,269	(5,735)	-10%
5090	Healthcare	36,000	23,499	24,000	(501)	-2%
5095	PEO Services (HR, Payroll, 401K, Benefits)	33,000	20,680	22,000	(1,320)	-6%
	Phone-Staff Reimbursement	8,400	4,950	5,600	(650)	-12%
5101	Accounting	15,400	9,743	10,267	(524)	-5%
5102	Audit	10,000	10,000	6,667	3,333	50%
5103	Legal Services	-	-	-	-	0%
5104	Marketing Consultant	-	1,466	-	1,466	0%
5108	Marketing - Website	1,000	-	667	(667)	-100%
5130	Fair Housing Testers and Expenses	16,560	8,205	11,040	(2,835)	-26%
	Americorp VISTA	6,000	10,866	4,000	6,866	172%
	Northwestern AI Project	-	-	-	-	0%
	Salesforce Implementation	15,000	7,569	10,000	(2,431)	-24%
5700	Fundraising & Events	4,000	180	2,667	(2,486)	-93%
	Credit Card Fees	300	369	200	169	84%
6102	Occupancy	106,126	70,461	70,751	(290)	0%
6104	Sub-lease (FLAP)	(32,513)	(21,588)	(21,675)	87	0%
6200	Insurance (Gen. Liability, D&O, WC)	8,100	6,420	5,400	1,020	19%
6501	Staff Training/Prof Development	2,004	4,292	1,336	2,956	221%
6502	Staff Travel Out-of-town	2,004	2,536	1,336	1,200	90%
6503	Conferences, Events (Staff attend)	2,004	-	1,336	(1,336)	-100%
6505	HUD Approved Training	-	9,575	-	9,575	0%
	Events-local (OC host/participates)	2,004	-	1,336	(1,336)	-100%
6504	Local Travel	2,004	620	1,336	(716)	-54%
6505	Food/Refreshments/Staff Outing	1,500	984	1,000	(16)	-2%
	Marketing/advertising	2,100	1,694	1,400	294	21%
6601	Bank Fees	900	964	600	364	61%
6602	Hiring	360	-	240	(240)	-100%
6603	Equipment Expense	-	-	-	-	0%
6605	Memberships/Donations [Other orgs]	2,400	300	1,600	(1,300)	-81%
6606	Printing/Photocopy Gen	1,620	1,183	1,080	103	9%
6610	Software License & Subscriptions	15,451	10,059	10,301	(242)	-2%
6613	Telecom (phones & internet)	24,000	12,904	16,000	(3,096)	-19%
6614	Translation Services	240	604	160	444	277%
6615	Postage/Ship/Messgr	1,020	-	680	(680)	-100%
	Office Supplies	6,000	5,014	4,000	1,014	25%
	Govt Fees & Licenses	434	341	289	51	18%
6608	OC Grants to Non-Profits	-	-	-	-	0%
	Other or uncategorized	-	476	-	476	0%
	TOTAL EXPENSES	1,221,853	802,793	814,569	(11,776)	-1%
	NET OPERATING INCOME	42,447	(44,301)	28,298	(72,599)	-257%
GAAP-ONLY ADJUSTMENTS						
	Revenue recognized in PY, cash received in CY		(53,196)	N/A	N/A	N/A
	Depreciation			N/A	N/A	N/A
	Fannie Mae Disbursements		(200,000)	N/A	N/A	N/A
	Lease adjustment under ASU 2016-02			N/A	N/A	N/A
	TOTAL GAAP-ONLY ADJUSTMENTS		(253,196)			
	NET INCOME - GAAP	42,447	(297,497)	28,298	(72,599)	-1151%

Open Communities
Balance Sheet
As of February 28, 2025

	Total	
	As of Feb 28, 2025	As of Feb 29, 2024 (PY)
ASSETS		
Current Assets		
Bank Accounts		
1000 Gen Checking x7756	49,980.31	197,748.65
1010 IHDA HAF ILRPP2 x4970	50.00	0.00
1011 IHDA HSCP Deposits x1923	50.00	50.00
1060 OC Organizational Fund @ ECF	89,818.74	83,273.79
1086 Fannie Mae Community Fund x7944	297.04	555,290.75
1087 General Savings x7952	405,263.45	132,523.12
1088 Board Restricted Savings x4738	263,682.89	254,389.73
Total Bank Accounts	\$ 809,142.43	\$ 1,223,276.04
Accounts Receivable		
1100 Grants & Accts Receivable	20,637.08	78,054.99
Total Accounts Receivable	\$ 20,637.08	\$ 78,054.99
Other Current Assets		
1200 Undeposited Funds	0.00	1,000.00
1203 Rent Deposits	16,973.33	16,973.33
1400 Prepaid Expense - Insurance	354.00	0.00
1401 D&O	0.00	154.00
1402 Gen Liab	0.00	235.00
Total 1400 Prepaid Expense - Insurance	\$ 354.00	\$ 389.00
1405 Other Prepaid Expenses	240.00	3,566.66
1500 Prepaid Expense - Rent	8,961.31	
Total Other Current Assets	\$ 26,528.64	\$ 21,928.99
Total Current Assets	\$ 856,308.15	\$ 1,323,260.02
Fixed Assets		
1510M01 Furniture and Fixtures	24,804.00	24,804.00
1599 Accumulated Depreciation	-5,315.15	-1,771.72
Total Fixed Assets	\$ 19,488.85	\$ 23,032.28
Other Assets		
1600 Right-of-Use Asset	330,375.90	434,757.76
Total Other Assets	\$ 330,375.90	\$ 434,757.76
TOTAL ASSETS	\$ 1,206,172.90	\$ 1,781,050.06
LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
2000 Accounts Payable	597.00	8,372.57
Total Accounts Payable	\$ 597.00	\$ 8,372.57
Credit Cards		
2190 Delaney #7752	0.00	1,259.82
2195 Lawrence #7590	1,464.19	2,976.78
2196 Dalal B Credit Card	1,455.27	

Board restricted funds related to Fannie Mae settlement

deposit paid on Ridge Ave lease

monthly rent is paid during the last week of the following month

Asset related to value of leased property (offset by Lease Liability on row 56 below)

2197 Dominic V Credit Card	100.00		
Total Credit Cards	\$ 3,019.46	\$ 4,236.60	
Other Current Liabilities			
2050 Rent Deposit	5,200.00	5,200.00	<i>FLAP rent deposit held by Open Communities</i>
2201 Accrued Vacation	33,135.03	26,147.14	
Total Other Current Liabilities	\$ 38,335.03	\$ 31,347.14	
Total Current Liabilities	\$ 41,951.49	\$ 43,956.31	
Long-Term Liabilities			
2600 Lease Liability	348,613.17	428,780.52	<i>Liability for future rent payments on Ridge Ave lease</i>
Total Long-Term Liabilities	\$ 348,613.17	\$ 428,780.52	
Total Liabilities	\$ 390,564.66	\$ 472,736.83	
Equity			
3200 Unrestricted Net Assets	1,113,105.28	726,689.65	
3300 Board Restricted Funds	0.00	604,000.00	
Net Income	-297,497.04	-22,376.42	
Total Equity	\$ 815,608.24	\$ 1,308,313.23	
TOTAL LIABILITIES AND EQUITY	\$ 1,206,172.90	\$ 1,781,050.06	
	-	-	
Board Restricted Funds:			
Balance as of 6/30/23	604,000		
Rebuilding Together	(120,000)	<i>paid in FY24</i>	
Northwestern AI Project	(10,000)	<i>paid in FY25</i>	
Community Partners for Affordable Housing	(185,000)	<i>paid in FY25</i>	
Rebuilding Together	(5,000)	<i>paid in FY25</i>	
Open Communities	(279,000)		
Remaining to Spend	5,000	<i>to be paid to Northwestern in FY25</i>	

OPEN COMMUNITIES

BOARD MEETING: 3/19/2025

CEO REPORT- CHERYL LAWRENCE

- **Cheryl Lawrence- Retirement and new schedule:** Due to personal family issues, I announced to Executive Board that I will be retiring as soon as is practicable before the end of 2025. Currently, my hours (and salary) have been reduced by 20% starting 2/1/2025. I am working Mon- Thurs.
- **HUD and the New Republican Administration Update:**
 - On February 27th, I received an email from HUD, stating that our current FHOI fair housing grant was cancelled “effective immediately.” The letter sent on behalf of “DOGE” stated the this grant no longer aligned with the executive branches’ goals.
 - Open Communities is participating in a federal lawsuit as a class action participant to force HUD to complete their contracts with fair housing organizations.
 - We recently did receive our quarterly payment and we will be owed \$52,000 at the end of the grant (May 31st). We are working diligently to find alternative sources of funding that we do not expect to see for current grant applications sitting at HUD. **See attached Budget projections for FY25 and FY26**
 - We have businesses and our bank reaching out to sponsor our event which will be held in September.
 - **DEI Language:** the administration is going after all conceivable DEI language used by companies and non-profits to find ways to sever any conceivable type of support the federal government may offer. We still have grants tied to the federal government, and they are scrutinizing foundations for their priorities as well. Do we need to review our mission statement and the language on our website?
- **Employee Retention Credit (through the IRS):** about 18 month ago, OC applied for compensation that was lost during the pandemic. We have been assured along the way that it was in process. I received a call last week that on March 24,2025 the IRS will release checks covering 5 quarters ranging from 2020-2022 for the amount of \$204,361.
- **Audit for FY24** is finished.
- **Board Onboarding Documents Board Portal on New Website:** Our website designer is finishing up the board portal on our new website that will have dozens of forms and documents for board use. The website should be finished in the next couple of months.

- **Housekeeping:** the following bank accounts have been closed at Wintrust: Fannie Mae Savings Account#7318, Fannie Mae Settlement Account #7944, and an old IHDA account #1923.
- **Whistleblower Policy:** OC has revised its Whistleblower policy (see below), and it requires us to assign a board member as a “Compliance Officer.” A compliance officer would need to hear a complaint about misconduct by the Executive Director, in conjunction with Insperity (our HR company).
- **Do we need to trademark “Open Communities”**- we have been made aware that we have not trademarked our name—should we?

OPEN COMMUNITIES	FY25 BUDGET	FY25 ACTUAL THROUGH FEB 2025	New Projections FY25		FY26
INCOME					
Contribution-Board	14,000	16,963	17,000		17,000
Contributions-Individual	42,100	21,882	30,000		45,000
Contributions-Family Foundations		61,000	70,000		30,000
Events Tickets/Raffle	15,000	-	5,000		40,000
Events - Sponsorships/Contributions	-	-			50,000
Corporate Sponsorships/Contributions	50,000	284	20,000		20,000
Foundations	300,000	98,249	150,000		200,000
Litigation Income	36,000	7,500	10,000		10,000
Fair Housing Program Income	-	5,350	5,350		5,000
Housing Counseling Program Income	-	729	2,000		5,000
Federal Govt (ERTC Refund)	-	-			
Local Govt	50,000	25,000	50,000		50,000
HUD-Fair Housing Grants	-	-			
HUD - PEI	170,000	170,000	170,000		
HUD - FHOI	260,000	156,000	208,000		
HUD - EOI	-	-			
CDBG	55,000	-			
IDHA Housing Counseling Grants	-	-			225,000
HUD/HAI Housing Counseling	80,000	75,309	110,000		100,000
HAI - HSCP	-	-			
ILA2I/Westside Justice	135,000	80,241	140,000		140,000
Age Options	33,200	16,000	30,000		49,000
ERC				204,000	
Investment/Interest Income	24,000	23,984	28,000		12,000
TOTAL INCOME	1,264,300	758,491	1,045,350	1,249,350	998,000
EXPENSES					
Payroll	844,032	547,894	780,000		780,000
Employer Payroll Taxes	84,403	50,534	68,000		68,000
Healthcare	36,000	23,499	36,000		36,000
PEO Services (HR, Payroll, 401K, Benefits)	33,000	20,680	30,000		30,000
Phone-Staff Reimbursement	8,400	4,950	6,200		6,000
Accounting	15,400	9,743	14,000	33,000	9,000
Audit	10,000	10,000	10,000		12,000
Legal Services	-	-			
Marketing Consultant	-	1,466	1,466		
Marketing - Website	1,000	-			
Fair Housing Testers and Expenses	16,560	8,205	12,000		7,000
Americorp VISTA	6,000	10,866	13,000		13,000
Northwestern AI Project	-	-	10,000		
Salesforce Implementation	15,000	7,569	10,000		10,000
Fundraising & Events	4,000	180	2,500		4,000
Credit Card Fees	300	369	600		700
Occupancy	106,126	70,461	106,126		109,000
Sub-lease (FLAP)	(32,513)	(21,588)	-32,513		-35,000
Insurance (Gen. Liability, D&O, WC)	8,100	6,420	6,170		6,000
Staff Training/Prof Development	2,004	4,292	4,212		2,000
Staff Travel Out-of-town	2,004	2,536	2,536		
Conferences, Events (Staff attend)	2,004	-			
HUD Approved Training	-	9,575	9,575		
Events-local (OC host/participates)	2,004	-	2,000		3000
Local Travel	2,004	620	1,000		1,000
Food/Refreshments/Staff Outing	1,500	984	1,000		1000
Marketing/advertising	2,100	1,694	2,100		2,000
Bank Fees	900	964	900		900
Hiring	360	-			
Equipment Expense	-	-			
Memberships/Donations [Other orgs]	2,400	300	900		900
Printing/Photocopy Gen	1,620	1,183	1,500		1500
Software License & Subscriptions	15,451	10,059	13,500		13500
Telecom (phones & internet)	24,000	12,904	17,000		20,000
Translation Services	240	604	1,000		1,000
Postage/Ship/Messgr	1,020	-			
Office Supplies	6,000	5,014	6,000		6000
Govt Fees & Licenses	434	341	434		500
OC Grants to Non-Profits	-	-			
Other or uncategorized	-	476			
TOTAL EXPENSES	1,221,853	802,793	1,137,206	1,170,206	1,109,000
NET OPERATING INCOME	42,447	(44,301)	-91,856	79,144	-111,000

ADDENDUM E

Whistleblower Policy

Open Communities has adopted a Code of Conduct that requires directors, officers, and employees to observe high standards of business and personal ethics in the conduct of their duties. It is the responsibility of all directors, officers, and employees to report violations or suspected violations of the Code in accordance with the Whistleblower Policy.

Responsibility

- Exercise care, good faith, and due diligence in organizational affairs.
- Strive for excellence and innovation and demonstrate professional respect and responsiveness to employees, constituents, peers, and the public.
- Contribute to an organizational culture that respects the diverse, individual contributions of staff and leadership.
- Respect the confidentiality of sensitive information related to Open Communities and its constituents, board, and employees.
- Comply with applicable federal, state, and local laws, regulations, and fiduciary responsibilities.
- Provide credible and effective oversight of the organization's work (solely for the Board of Directors).
- Abide by the governing documents and policies of Open Communities.
- Be accountable for adhering to this Code of Ethics.
- Act at all times in accordance with the highest ethical standards and in the best interest of the Open Communities, its constituents and reputation.

Reporting Violations

Employees who suspect that the Code of Conduct has been violated shall report their concerns to someone who can address them properly. In most cases, an employee's supervisor is in the best position to address an area of concern. Where the person reporting a suspected violation is not comfortable speaking with a supervisor or is not satisfied with a supervisor's response, she/he shall speak with the Executive Director. The Executive Director shall report suspected violations to the Compliance Officer. If the suspected violation involves the Executive Director, supervisors and managers may contact the Compliance Officer directly. The Compliance Officer shall be a member of the board of directors so designated as the Compliance Officer by the board.

Compliance Officer

The Compliance Officer is responsible for investigating and resolving all reported complaints and allegations concerning suspected violations of the Code. The Compliance Office shall advise the Executive Director or the board or a committee designated by the Board, when in her/his discretion, the complaint entails a significant risk to Open Communities. The Compliance Officer shall report to the Board at least annually on compliance activity. In the event, a reported concern or complaint involves corporate accounting practices, internal controls, or auditing, the Compliance Officer shall

immediately notify the Treasurer of the complaint and work with the Treasurer until the matter is resolved.

Acting in Good Faith

Anyone who files a complaint concerning a suspected violation of the Code must have reasonable grounds for believing the information disclosed is true and correct. Unsubstantiated allegations that prove to have been made maliciously or without factual basis will be viewed as a serious disciplinary offense.

Confidentiality

Reports may be submitted on a confidential or anonymous basis. Reports of suspected violations will be kept confidential to the extent possible, consistent with the need to conduct an adequate investigation.

Handling of Reported Violations

The Compliance Officer will notify the sender and acknowledge receipt of the reported violation or suspected violation within five business days. All reports will be promptly investigated, and appropriate corrective action will be taken if warranted by the investigation.

No Retaliation

No director, officer, or employee who in good faith reports a violation of the Code shall suffer harassment, retaliation or adverse employment consequence.