

# COMMUNITY BLUEPRINT:

CCLF'S NEWSLETTER OF COMMUNITY DEVELOPMENT PROJECTS, ISSUES & FEATURES

## LUCHA Celebrates Tierra Linda Opening with Ribbon-Cutting Ceremony

A spectacular September afternoon served as the perfect backdrop for a ribbon-cutting ceremony and community celebration as the Latin United Community Housing Association (LUCHA) unveiled the first Passive House affordable housing unit in its Tierra Linda project.

LUCHA's Tierra Linda project is a series of housing developments along the 606 Trail in Chicago where property values and rents have escalated, often forcing out long-time area residents.

Focused on battling local gentrification, providing affordable housing for displaced families, and creating a sustainable environment, Tierra Linda is situated in the Humboldt Park and Logan Square communities of Chicago. The 45-unit scattered site properties provide one-, two-, and three-bedroom options accessible to households making less than 50% of the median income for the area.



*A perfect September afternoon greeted supporters of LUCHA's Tierra Linda development for a ribbon-cutting ceremony and celebration of the first multi-family Passive House in Illinois.*

The September 27, 2018, ceremonies highlighting the first multi-family Passive House in Illinois began with a VIP Reception and Press Conference attended by representatives from Mayor Rahm Emanuel's office, 26<sup>th</sup> Ward Alderman Roberto Maldonado, 1<sup>st</sup> Ward Alderman Joe Moreno, and 35<sup>th</sup> Ward Alderman Carlos Ramirez-Rosa. CCLF team members and Calvin L. Holmes, President, joined additional supporters of the project, including representatives from ComEd, IFF, Enterprise Community Partners, and US Bank. CCLF has worked with LUCHA for nearly 20 years. "LUCHA has been at the forefront of housing and human rights, especially serving as an advocate for Latinos in Chicago," Holmes told the audience.

Following a lively ribbon-cutting ceremony, guests were invited to tour Tierra Linda to further explore the sustainable construction, ask questions, and enjoy food, activities, and local vendors. "Tierra Linda is a solution to rising rents for Humboldt Park residents," CCLF's Holmes told the audience. "The project embodies many of CCLF's core principles: green/sustainable buildings, affordable housing, and helping to find ways to keep legacy residents in place."

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# Chicago Neighborhood Rebuild Training Pilot Program Unveils First Property

Chicago Community Loan Fund, in partnership with the City of Chicago Department of Planning & Development, unveiled Greater Auburn-Gresham Development Corporation's (GAGDC) newly rehabbed property on September 28, 2018. Located at 7227 S.



*The newly renovated home at 7227 S. Vincennes in Chicago's Auburn-Gresham neighborhood is the first completed project in the Chicago Neighborhood Rebuild Training Pilot Program.*

Vincennes Street in Chicago's Auburn-Gresham neighborhood, this property is the first release in the Chicago Neighborhood Rebuild Training Pilot Program (Rebuild Program). Community residents and neighbors were invited to a ribbon-cutting ceremony and open house at the property to commemorate its completion.

The updated house is a two-story brick single-family residence with a full basement and a detached garage. Interior and exterior work managed by contractor New Pisgah Development followed GAGDC's acquisition of the property. The home is available for purchase by area residents who successfully complete GAGDC's 10-week homeowner education program operated by

Neighborhood Housing Services of Chicago (NHS) and Steps Inc. Consulting.

GAGDC is a nonprofit 501(c)3 community-based organization with a mission to foster and promote revitalization in low- to moderate-income neighborhoods using comprehensive community development strategies and initiatives. The Rebuild Program is a collaboration among the City of Chicago, CCLF, Cook County Land Bank Authority (CCLBA), Community Investment Corporation (CIC), The Safer Foundation, and CARA. The program is focused on stabilizing the housing stock and improving the neighborhood conditions in the 7<sup>th</sup>, 10<sup>th</sup>, and 11<sup>th</sup> Police Districts by rehabbing 50 vacant properties and offering workforce solutions that lead to transitional jobs and training opportunities for 200 at-risk youth and ex-offenders over three years.

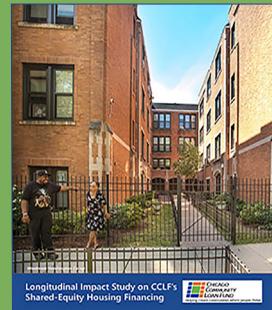


*In addition to fortifying long-neglected communities in the 7<sup>th</sup>, 10<sup>th</sup>, and 11<sup>th</sup> police districts, the Rebuild Program provides transitional jobs and training for at-risk youth and ex-offenders.*



*Area residents and project participants gathered for a ribbon-cutting ceremony and open house commemorating the completion of the first home in the Rebuild Program.*

## Housing Cooperative Study Reveals Long-Term Affordability for Members



Longitudinal Impact Study on CCLF's Shared-Equity Housing Financing

CCLF specializes in providing financing for housing, food, and worker-owned cooperatives (co-ops). Since its founding in 1991 through December 2017, CCLF has provided \$8,776,213 in loans to 27 affordable housing cooperatives. Housing cooperatives are a form of shared home ownership in multi-unit buildings where part of the equity in the property belongs to the members of the cooperative. CCLF set out to learn if shared-equity housing promotes long-term affordability and serves as a gateway to traditional home ownership. CCLF's study found that all of the survey respondents continued to operate the housing cooperative, keeping the cost affordable for members, and had no plans of selling the property at market rates in the near future. The study also reported some members built enough equity and wealth while living in the co-op that they eventually moved out to own their own single-family property, making their unit available for another member to buy into the co-op.

Visit [www.cclfchicago.org](http://www.cclfchicago.org) or contact Pamela Graves at (312) 252-0455 to access the study and read the recommendations.

## New Investments Help Grow CCLF Assets to \$88 Million in the Third Quarter

**Wintrust Financial Corporation** increased its \$5 million investment by \$1 million this quarter to help CCLF reach its goal of securing capital for the Chicago Neighborhood Rebuild Training Pilot Program (Rebuild). Rebuild is a new collaborative with the City of Chicago, CCLF, Community Investment Corporation, Cook County Land Bank Authority, CARA, and The Safer Foundation, working to address property abandonment and unemployment in three high crime police districts. Rebuild will rehabilitate 50, one- to two-unit properties while providing

workforce solutions to 200 youth and ex-offenders over three years. The Wintrust investment completes CCLF's \$5 million capital goal for the program and secures Wintrust as one of CCLF's largest investors at \$6 million. Other investors in the Rebuild program include: the CDFI Fund (U.S. Treasury), MB Financial Bank, and Rush University Medical Center.



**The Federal Home Loan Bank of Chicago (FHLBC)**, one of CCLF's largest investors, increased its \$5 million investment by adding \$2 million. FHLBC provides financing to member financial institutions to support the development/preservation of housing and community development. This funding will help expand CCLF's role in providing critical financial and technical assistance for comprehensive neighborhood revitalization in Chicagoland.

**First Midwest Bank** became a return investor, closing on a \$1 million investment. First Midwest has been a long-time funder and partner of CCLF and continues to collaborate to improve lower-income neighborhoods and spur economic development for families.



Angela Dowell, CCLF's CFO (left) learns how CNote allows individuals to invest in CCLF's community development work in greater Chicago from CNote's Co-founder Yuliya Tarasava.

**CNote**, an award-winning savings platform, selected CCLF to receive a \$200,000 investment as part of its mission to make it easy for individuals across the country to make social impact investments.

"Our dedicated investors understand and recognize the needs of our customers and help us make capital available for catalytic projects creating affordable housing, jobs, retail and services for community residents," says Angela Dowell, Chief Financial Officer at CCLF.

## MUFG Donates To CCLF



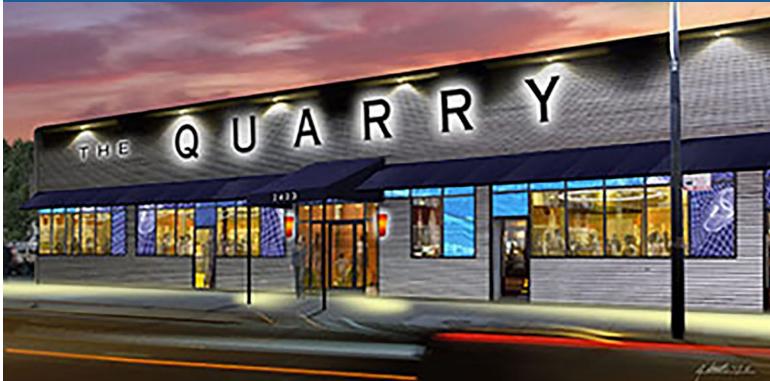
MUFG Union Bank presented a \$25,000 donation to CCLF on September 26, 2018. The donation will be used to support the Fund's general operations as well as develop affordable housing and commercial real estate that benefit Chicagoland's low- to moderate-income communities.

## CCLF Maintains Aeris™ Rating



CCLF maintained a three star (\*\*\*) AA- Aeris™ rating for 2017. CCLF first earned a a (\*\*\*+) AA- Aeris™ rating in 2016. The Aeris™ rating is a third-party assessment of Community Development Financial Institutions (CDFIs), helping investors and donors evaluate opportunities that meet their impact goals and risk parameters. The rating encompasses two main components: (1) an Impact Performance Rating (the triple stars), which measures how well a CDFI does what it says it's trying to do, and (2) a Financial Strength and Performance Rating, which assesses overall creditworthiness. To learn more about Aeris™, visit [www.aerisinsight.com](http://www.aerisinsight.com).

## The Quarry: Respecting the past, impacting the future



The Quarry, a CCLF-funded event center and entertainment venue, is poised to inspire and revitalize Chicago's South Shore community.

A renaissance of art, culture, and community is taking place in Chicago's South Shore neighborhood. This reawakening is housed in The Quarry, a CCLF-funded event and entertainment venue honoring the best of the South Shore community's influential past while inspiring the area's future. This project is part of CCLF's Activate Retail initiative.

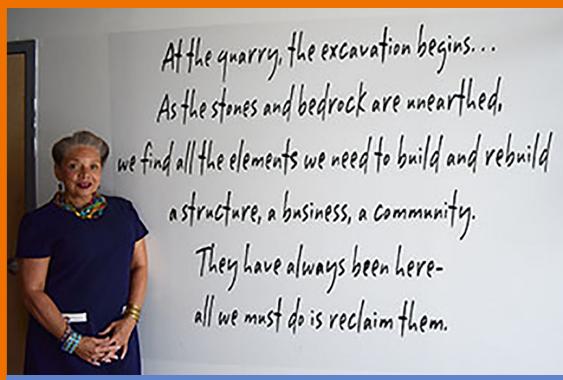
Yvette Moyo, Chief Executive Officer and Co-owner, can be dubbed the architect of this South Shore revitalization, having nurtured The Quarry's growth and purpose to what it is today. Moyo's marketing background initially led her to The Quarry as a volunteer for more than three years.

"My fellow workout partners in an aerobics class at the South Side YMCA kept saying they needed my marketing expertise for something they were working on and asked me to come for a tour," Moyo recalls. "Their son-in-law was a chef who'd built-out the kitchen to his specifications, but he never opened as a restaurant. The owners asked me what to do next, since everything was based on the property being a restaurant."

"I told them the first thing they had to do was open!" Moyo continues. "I called a friend and told him, 'the struggle you're having finding a venue for your Friday night Jazz events could be resolved if you relocated to The Quarry.' I encouraged the owners—the late Dr. Ernest Armstrong and Suzanna Armstrong—to get the required licenses. They did and Mo' Better Jazz opened at The Quarry in 2014." Moyo also brought a farmer's market and the South Shore Healthy Food Hub to The Quarry while she continued to serve as a volunteer.

She was also working on the nonprofit Real Men Charities, Inc., which served as the incubator of the renowned Chicagoland staple, Real Men Cook®, which Moyo co-founded. Real Men Cook®, presented annually on Father's Day, is the largest urban family celebration in the country. During the festivities, men volunteer to show off their culinary skills and serve family and neighbors during a day filled with good food, family tradition, and celebration of community. Today, Real Men Cook® is not only a Chicagoland institution, it is a tradition throughout the United States, as well as in the Bahamas, and certain European and African countries.

With Moyo as CEO, a social enterprise known as Real Community Investment Group (RCIG) was created by Real



Yvette Moyo, CEO and Co-owner of The Quarry, found inspiration in the statement mounted at the venue's front wall which reflects the strength, beauty, and resilience of the South Shore community.

## Associated Bank Continues Support of CCLF



Tiffany Odeh, Vice President-Community Accountability Officer at Associated Bank (center) presented a \$5,000 grant to CCLF's Accounting Manager Candace Gregory (left), and Naima Bergen, CCLF's Lending Customer Experience Assistant, as part of the bank's continued support of CCLF and its target market. Associated Bank's grant will provide funding for CCLF's lending and technical assistance program, which strives to sustain community development projects while creating jobs and spearheading the social impact needed in Chicagoland's low- to moderate-income neighborhoods.

## CCLF Earns Financial Assistance Award

CCLF has been awarded \$700,000 in grant funds from the U.S. Treasury's CDFI Fund for fiscal year 2018. In total, the CDFI Fund awarded \$202.2 million in grants and loans to more than 300 Community Development Financial Institutions through its fiscal year 2018 rounds of the CDFI Program and Native American CDFI Assistance Program. CCLF also congratulates Chicago area-based ACCION Chicago, Cinnare Lending Corporation, CNI Micro Finance Group, Community Investment Corporation, IFF, PGB Holdings, Inc., and TRP Lending, LLC (The Resurrection Project) on their respective awards.

## The Quarry: Respecting the past, impacting the future (cont.)

Men Charities, Inc. in an effort to purchase The Quarry. "There was a need for new management, new tenants, a new mission, and a new objective for The Quarry," Moyo recalls.



*The renovation of The Quarry will provide jobs to men from the South Shore community to develop skills and earn credentials for future employment.*

CCLF, in conjunction with the Chicago Neighborhood Development Fund, provided \$200,000 to RCIG to acquire and renovate The Quarry as a catalyst for further economic development in the South Shore community. The building houses five office spaces, a small event space for meetings and conferences, an entertainment venue, and a shared kitchen. In addition to Real Men Charities, Inc., occupants of the office space at The Quarry include a sociologist, a mental health professional, a radio personality, and Moyo's own Binamu Media, Inc., which with her business partner and Managing Editor Lisa Dawn Taylor, publishes two local magazines: *The South Shore Current* serving the South Shore community and *The West of The Ryan* covering the nearby Englewood community.

"We want to interrupt what's been going on with good news," Moyo says of Binamu Media and particularly *The South Shore Current*. "On each cover we decided to feature local Chicago artists, mostly male, who oftentimes don't get an opportunity for exposure. Many artists have reported that once their art appeared on the magazine's cover, they were actually commissioned to do other art pieces or exhibit in other ways."

These days there is always good news to share about The Quarry, as a full schedule of events regularly takes place for the community to enjoy. Live Jazz performances are held at The Quarry every Monday evening and live Blues performances are held every Friday evening. Both events are open to the public and are presented in a classic, supper club style. In addition to offering space to accommodate private dinners for up to 12 people, The Quarry can also hold parties of up to 150 guests.

Currently, Moyo is in the process of utilizing the CCLF financing to enhance the property and create a new look for The Quarry. To aid in the renovation, CCLF has contracted with CARA to identify and provide workforce services to youth and ex-offenders. "The people in the community are in awe of the rendering of the new look," Moyo says. "We will hire at least 10 men from the community to help with everything from the exterior work as well as the interior construction. We already have them lined up; many of them are returning citizens, many of them have not had the opportunity to develop a skill because they've never been hired anywhere or it's been a really long time since they've worked. This gives them a credential to put on their resumes when they work on the renovation."

"CCLF was very supportive of our vision to provide an affordable space so entrepreneurs and artists can work and grow, and so local residents can hold their meetings and events in their own community instead of going across town to do so," Moyo concludes. "It hurts me to hear what people were saying about South Shore, but it's a gem. At The Quarry, we're telling the real story of what goes on in the South Shore community—the life, positive action, community engagement. We're proud of our collaboration with those that believe this community is capable of making positive contributions."



*Kevin Truitt, CCLF's Senior Loan and Program Officer, joins The Quarry Co-owner Yvette Moyo at the art installation that inspired the renaissance of The Quarry. Many works by area artists are presented throughout the venue.*

## CCLF Joins LISC in Panel Discussion



*(from left): Dr. Byron Brazier, Network of Woodlawn, and Sean Harden, CCLF, joined Meghan Harte, LISC, Gene Moreno, Turner Group, and Jeff Leslie, The University of Chicago Law School, for LISC's Community Conversation panel discussion.*

CCLF joined Local Initiatives Support Corporation (LISC) Chicago on Thursday, September 20, 2018, for its first Community Conversation. Sean Harden, Technical Assistance and Special Initiatives Consultant at CCLF, joined Dr. Byron Brazier of Network of Woodlawn; The Turner Group's Gene Moreno; and Jeff Leslie, The University of Chicago Law School, to explore the topic, "Building Wealth and Preserving Long-term Housing Affordability." The discussion was moderated by Meghan Harte, LISC Chicago Executive Director, and hosted by Citi. During the forum, the panel discussed shared equity housing ownership and cooperatives as a strategy for long-term housing affordability. The group explored the pros and cons of land trusts and limited equity co-ops, and analyzed whether these housing options can be scaled and more intentionally combined to contribute to housing stability in lower-cost markets.

## XS Tennis Hosts World Team Tennis Match, Welcomes U.S. Senator Durbin

Within a span of a few short weeks, CCLF borrower XS Tennis & Education Foundation was a flurry of activity, first hosting a World Team Tennis match on Chicago's South Side then, a few days later, welcoming U.S. Senator Dick Durbin with a private tour of the facility. XS Tennis is a CDFI Fund supported project.

On July 27, 2018, XS Tennis welcomed sports enthusiasts to the South Side for World Team Tennis, a benefit event that showcased some of the best players in professional tennis and for the first time brought a national professional tennis match to Chicago's South Side. Inspired by the innovative team format co-founded by tennis legend Billie Jean King in the 1970s, the match featured two teams: the Philadelphia Freedoms (comprised of Raquel Atawo, Kevin King, Fabrice Martin, Sloane Stephens, Taylor Townsend—who both have trained with XS Tennis' founder Kamau Murray—and Coach Craig Kardon) and the Washington Kastles (featuring Madison Brengle, Robert Lindstedt, Nicole Melichar, Tennys Sandgren, and Coach Murphy Jensen).

The teams played five sets—one set each of men's and women's singles, men's and women's doubles, and mixed doubles—to a sold-out crowd that included Chicago Mayor Rahm Emanuel, Chicago businessman John Rogers, tennis champion and XS Tennis Advisory Board member Billie Jean King, and officials from the World Tennis Association. After rounds of spirited play that engaged and captivated attendees to cheers and ovations, the Philadelphia Freedoms emerged victorious, defeating the Washington Kastles by a score of 23 points to 18.

Only a few days later, on August 8, 2018, the Washington Park neighborhood was again center stage when XS Tennis welcomed U.S. Senator Dick Durbin for a private tour to meet young players and their instructors, and to greet supporting investors of XS Tennis. Senator Durbin sits on the Senate Judiciary, Appropriations, and Rules Committees. He was particularly interested in learning how CDFI Fund-supported agencies were creating transformation in Illinois.



U.S. Senator Dick Durbin toured XS Tennis in August for a personal assessment of the impact the CDFI Fund-supported facility has made to Chicago's Washington Park neighborhood.

CCLF's President Calvin L. Holmes, Lycrecia Parks, Vice President of Portfolio Management, Juan Calixto, Vice President of External Communications, and Academy Group Intern Mia Kelley joined representatives from fellow XS Tennis funder PNC Bank and other CDFI Fund grantees—IFF, National Community Investment Fund, and Urban Partnership Bank—for the tour.

Renell Perry, XS Tennis Business Manager, led Senator Durbin on an intimate tour of the facility, noting the positive inspiration, guidance, and world class programming XS Tennis has brought to the community. During the tour, Senator Durbin stopped to greet young tennis players and offer words of encouragement.

Finally, the CDFI partners and PNC Bank thanked the Senator for his support of the CDFI Fund. "I speak for all of us," CCLF President Calvin L. Holmes told the Senator, "we really cherish your long-term support of the CDFI Fund. We hope you continue to advocate for community areas that are economically distressed in Illinois."



A capacity crowd converged on CCLF borrower XS Tennis in Chicago's Washington Park neighborhood to cheer ranking tennis professionals competing in World Team Tennis Chicago.

## Networking Event Launches CCLF's Co-op Website

On July 26, 2018, over 60 guests gathered to launch [www.chicagocoop.net](http://chicagocoop.net), a new website serving Chicagoland's cooperative community and those interested in cooperative living. Taft West, Vice President of Technical Assistance and Sustainability at CCLF, provided an overview of CCLF's housing cooperative efforts. Bob Tucker, COO and Executive Vice President of Programs at CCLF, reinforced CCLF's dedication to the cooperative communities and introduced Robert

Jenkins, Director, Social Impact Initiatives/Senior Vice President, National Cooperative Bank (NCB).

As NCB is a sponsor of the new website, Jenkins shared details of the bank's dedicated work with cooperatives, noting that NCB was initially established in support of the cooperative community. Calvin L. Holmes, CCLF President, acknowledged special guests and industry partners, including CCLF Board Member Dr. Amara C. Enya of ACE Municipal Partners, LLC; Matthew Cooper, President and CEO of Community Insurance Center; and representatives from the Village of Dolton, Illinois. Holmes yielded the stage to CCLF Board Member Charles F. Daas of City Solutions-Chicago for a demonstration of the site's features. Carolyn So and Mark Smithivas initially worked with CCLF to lay the groundwork of the site's development. Daas was instrumental in the development of the site as well, and highlighted special sections including a directory of properties and vacancies in the area and CCLF financing options, including custom mortgage products for limited-equity or low-income housing cooperatives. Visit [www.chicagocoop.net](http://www.chicagocoop.net) to review.



CCLF Board Member Charles F. Daas, City Solutions-Chicago (far right) presented the features of [www.chicagocoop.net](http://www.chicagocoop.net).

## Credit Memos: CCLF Lends \$5.8 million in 3<sup>rd</sup> Quarter

Thanks to the Community Law Project for identifying all pro-bono legal services provided by law firms listed below.

**Building Self Determination (BSD)** received a \$200,000 mini-permanent/working capital loan for its **social enterprise** and workforce development program that provides manufacturing robotics jobs, apprenticeships and on-going training for sustainable economic growth on the South Side. Thanks to **Chuck Boehrer** of **Winston & Strawn LLP** for serving as counsel on this transaction.

**Evergreen Cooperative Housing, Inc.** received a \$1,475,800 permanent loan to refinance a 12-unit **cooperative housing** corporation which preserves affordable rental housing in Hyde Park. Thanks to **Mark O'Meara** of **Chapman & Cutler LLP** for serving as counsel on this transaction.

**Greater Auburn Gresham Development Corporation** received a \$114,900 construction loan to acquire and rehab a single family home in the Englewood community. This loan is part of CCLF's **Neighborhood Investor Lending Program** and is the first property under the **Chicago Neighborhood Rebuild Pilot Training Program**. Thanks to **Mark O'Meara** and **Emily Hogan** of **Chapman & Cutler LLP** for serving as counsel.

**Green Property Acquisitions LLC** received a mini-permanent loan in the amount of \$453,500 for a multi-family residence. This is part of the **Preservation Compact** that provides 13 affordable housing units in Chatham. Thanks to **Aaron Berlin** and **Nicholas Cast** with **Kirkland & Ellis** for serving as counsel on this transaction.

**Greenline Development, Inc.** received a \$281,500 construction loan to build a single-family, affordable, LEED certified green home in the Woodlawn neighborhood. This loan is part of CCLF's **Neighborhood Investor Lending Program**. Thanks to **Patrick Healy** of **Mayer Brown LLP** for serving as counsel on this transaction.

**Institute for Positive Education**, a minority-owned educational agency, received a permanent loan in the amount of \$352,000 for rehabilitation/enhancements to an existing historic building in the Chatham neighborhood. Thanks to **Mark O'Meara** of **Chapman & Cutler LLP** for serving as counsel on this transaction.

**Neighborscapes NFP** received a \$68,000 mini-permanent loan for the acquisition of a two-flat property in the Englewood neighborhood. Its initiative, Innovation Houses, repurposes homes for group volunteers to live and participate in hands-on community change projects. This loan is part of CCLF's **Neighborhood Investor Lending Program**. Thank you to **Jeff Gray** of **Barnes & Thornburg LLP** for serving as counsel on this transaction.

**Real Community Investment Group** received a \$200,000 mini-permanent loan to acquire/renovate an event facility that will be a catalyst in promoting economic development in the South Shore neighborhood. This loan is part of CCLF's **Activate Retail initiative**. Thank you to **Ben Herrington** from **DLA Piper LLP** for serving as counsel.

**Roseland Youth Center** received a construction/mini-permanent loan in the amount of \$2,300,000 to provide for the U.S. Bank Pullman Community Center. This loan is part of CCLF's **Neighborhood Retail-Chicago Collaborative Program**. Thanks to **Dan Klaff** with **Applegate & Thorne-Thomsen** for serving as counsel.

**RPT Development** received a \$135,000 construction loan for the acquisition and rehab of a single-family home in West Garfield Park. This loan is part of CCLF's **Neighborhood Investor Lending Program**. Thanks to **Andrea Zambrano** and **Jen Kratochvil** of **Mayer Brown LLP** for serving as counsel on this transaction.

**RPT Development** received a \$170,000 construction loan for the acquisition and rehab of a single-family home in West Garfield Park. This loan is part of CCLF's **Neighborhood Investor Lending Program** and the **Chicago Neighborhood Rebuild Pilot Training Program**. Thanks to **Andrea Zambrano** and **Jen Kratochvil** of **Mayer Brown LLP** for serving as counsel on this transaction.

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# CCLF Noteworthy

## Thank You to Funders and Investors

**For their recent grants, CCLF thanks:** Associated Bank, Bank of America, Fifth Third Bank, JP Morgan Chase Foundation, MB Financial Bank, MUFG Union Bank, and the Polk Bros. Foundation.

**For their recent investments, CCLF thanks:** 1993 Board, Amalgamated Bank, ARC Chicago, Barrington Bank & Trust, CNote, Federal Home Loan Bank of Chicago, First Midwest Bank, Phyllis J. Hatfield, Marquette Bank, North Shore Community Bank, O.F.N., Old Plank Trail Community Bank, PNC, Kathryn Tholin, Richard D. and Phyllis E. Tholin, Marian H. Rose Trust, Wheaton Bank & Trust, Wintrust Bank, and Woodforest National Bank.

## Staff and Board News



The entire CCLF staff and board extends congratulations to Chief Financial Officer **Angela Dowell** on the birth of her son Donovan Joseph Dowell. Donovan arrived Wednesday, August 15, 2018. At delivery he was 6 pounds, 9 ounces. Baby Donovan, Dowell and family are doing well, welcoming the newest addition to the household.

**Naima Bergen** joined CCLF in July as Lending Customer Experience Assistant. In this role, Naima is responsible for managing the intake of loan applications and loan inquiries, as well as updating and recording data. Naima first joined CCLF's Lending Team in August 2017 as a member of the Lutheran Volunteer Corp. Prior to joining CCLF, she served as Resource Assistant while attending Wittenberg University in Ohio where she earned a Bachelor of Arts degree in Sociology.



Joining CCLF in August as a member of the Lutheran Volunteer Corp., **Breanda Fields** serves as Program Assistant of Lending Operations for CCLF. A Chicago native, Breanda's responsibilities include updating/recording data and managing inquiries. Breanda is a graduate of Wartburg College in Waverly, Iowa, with a Bachelor of Science degree in Sociology and a minor in Leadership. "I am looking forward to working with CCLF," Breanda says of her new role, "and I am looking forward to learning the ways of giving back to the communities of Chicago."

**Juan Calixto**, CCLF Vice President of External Relations, completed Northwestern University's Kellogg School of Management Advanced Management Program on Executive Leadership in September. Calixto joined executives from various industries for a series of intensive course modules led by world-renowned academics and professionals. The program's coursework focused on developing senior executive leadership agility, driving innovation, identifying growth opportunities, and equipping an organization for future challenges and opportunities. In addition to completing this Advanced Management Program, Calixto is also a Certified Fundraising Executive and a member of the Association of Fundraising Professionals.



The mission of Chicago Community Loan Fund is to provide flexible, affordable and responsible financing and technical assistance for community stabilization and development efforts and initiatives that benefit low- to moderate-income neighborhoods, families and individuals throughout metropolitan Chicago.

## CCLF Staff

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