

3rd Quarter
2019



Helping create communities where people thrive

COMMUNITY BLUEPRINT:

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

Amped Kitchens Breaks Ground on First Chicago Location

Los Angeles-based CED Food LLC broke ground on its Chicago Prep project in July 2019, bringing Amped Kitchens to Chicago's Belmont-Cragin neighborhood.

Amped Kitchens, located at the former Zenith Electronics site in Belmont-Cragin, will be CED Food's first location outside California. When completed, Amped Kitchens will offer 7,500 square feet of space with 64 kitchens and is expected to rent dedicated food production spaces to tenants ranging from startups to national companies. "It will be like an apartment building for food companies," said Mott Smith, Co-founder and Principal of Civic Enterprise Development and CED Food LLC. The facility is expected to open in Spring 2020.



CED Food LLC took the next step in bringing Amped Kitchens to Chicago's Belmont-Cragin neighborhood by breaking ground on the Northwest Side project in July 2019.

Photo Credit: Steve Becker Photography

Current tenants at CED Food's Los Angeles Prep facility include a range of successful national, regional and local food companies in consumer packaged goods, pilot production, retail and restaurant. Notable tenants at the L.A. facility include Blue Bottle Coffee, Soylent, Beyond Meat, Applebee's and Good Bites. Similar tenants are expected to occupy the Chicago location.



When completed, the old Zenith Electronics site in Chicago will be transformed into a 7,500-square-foot facility capable of housing 64 kitchens to accommodate food production tenants.

Photo Credit: Steve Becker Photography

The area near the new Chicago Prep site was once home to several manufacturing plants, however, during the decline in the manufacturing sector, many of those plants closed. Today, there is a notable trend of repurposing older, historic buildings like the old Zenith Electronics site, which is situated near a residential area occupied by mostly low- to moderate-income working class families. Once completed, Amped Kitchens is expected to help revitalize the community and bring nearly 180 new jobs to the area.

Chicago Community Loan Fund provided a \$4 million construction/mini-permanent loan to CED Food LLC for the Amped Kitchens project. Additional funders include Local Initiatives Support Corp. (LISC), BlueHub Capital, PACE/Greenworks, and CCLF investor PNC Bank.

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Chicago's Historic Daley's Restaurant Relocates to CCLF/Chicago TREND-Financed Retail Space In Woodlawn Station

"Serving Woodlawn for over a century," Daley's Restaurant—Chicago's oldest restaurant—has moved into its new, 21st century home in CCLF/Chicago TREND-financed retail space in Woodlawn Station.

A mainstay for 126 years at 809 E. 63rd Street in the Woodlawn neighborhood, Daley's moved across the street to its 5,900-square-foot space this summer in Woodlawn Station, located at 6243 S. Cottage Grove Avenue. Now fully visible from busy Cottage Grove Avenue, Daley's anchors Woodlawn Station's retail level which also includes Ain't She Sweet Café, Blue Lotus Yoga and a UPS Store. In its new Woodlawn Station home, Daley's is able to seat more patrons, work within a larger kitchen with more equipment, and provide such amenities as flat-screen televisions and Wi-Fi service.



CCLF/Chicago TREND-financed Woodlawn Station is now the home of the historic Daley's Restaurant. The property also offers mixed-use affordable housing units.

In addition to the viable, 14,440 square feet of space for retail on the first floor, Woodlawn Station is also an affordable housing development, featuring 70 mixed-income apartments—many adapted for handicapped accessibility—just steps from the CTA's Green Line stop at 63rd

and Cottage Grove Avenue. The apartment complex offers residents a computer room, a roof deck and a community room.

Build-out of the retail level of Woodlawn Station was financed by CCLF and Chicago TREND. Chicago TREND is a social enterprise for real estate developers, retailers and community development organizations seeking to invest in strategic retail projects that can drive transformative change in lower-income neighborhoods. Chicago TREND agreed with Preservation of Affordable Housing, Inc.'s (POAH) analysis about the needs of Woodlawn residents to retain Daley's Restaurant in their neighborhood. CCLF provided POAH with a \$350,000 construction/mini-permanent loan for the build-out of 14,440 square feet of space. This loan was part of CCLF's Activate Retail[®] initiative in partnership with Chicago TREND. Additional funders include: Illinois Housing Development Authority, City of Chicago, U.S. Department of Housing and Urban Development (HUD), and CCLF investors JPMorgan Chase and BMO Harris.

Daley's origins date back to 1892 when John Daley established the restaurant in correlation to the Woodlawn community's—and the city of Chicago's—growth with the construction of the nearby University of Chicago campus, the Chicago World's Fair in 1893, and the Rapid Transit Line (the "L"). In 1928, John Daley sold the restaurant to Greek immigrants Tom Kyros and Paul Emmanuel whose descendants maintained ownership through the years, having served such legendary celebrities as Muhammad Ali and most recently doubled as a set location for FOX Television's "Empire" series and the movie "Widows."



Daley's Restaurant, the oldest restaurant in Chicago, relocated across the street from its original site to a larger, more modern location. The restaurant is highly visible from busy Cottage Grove Avenue and 63rd Street.

MUFG Donates To CCLF



Tony Kovinkov, Pure Point Financial Center Manager (right), visited CCLF's office July 31, 2019, to present a \$25,000 donation on behalf of MUFG Union Bank to CCLF President Calvin L. Holmes.

Kovinkov met with Holmes following the presentation to discuss means in which the funds will be used to develop affordable housing and commercial real estate that benefit Chicagoland's low- to moderate-income communities.

CCLF Continues To Maintain AERIS™ Rating



For the third consecutive year, CCLF earned a three star (***) AA- AERIS™ rating for 2018. The rating encompasses two main components: (1) an Impact Performance Rating (the triple stars), which measures how well a CDFI implements its mission, and (2) a Financial Strength and Performance Rating, which assesses overall creditworthiness.

To learn more, visit www.aerisinsight.com.

The Road To Righteousness

Emma's House celebrated with a ribbon-cutting ceremony on September 28, 2019, announcing the opening of a new resource for women suffering from drug and alcohol abuse in the Austin community of Chicago. Named after Alderman Emma Smith, a staunch supporter of Emma's House, the facility is a three-story mansion with 7 bedrooms and 5 baths that will provide housing and counseling and other services such as job placement to 19 clients at a time. The women are eligible to stay at Emma's House for up to 24 months while they are in treatment.



Founders Kenneth and Samantha Bates cut the ribbon on Emma's House, a recovery home for women seeking treatment for drug and alcohol abuse.

The force behind Emma's House is a very humble couple that has worked to develop affordable housing in low-income communities for the past 25 years. Kenneth and Samantha Bates have developed 30 homes through their agency, Road to Righteousness Foundation. Emma's House is their first recovery home.

Mr. Bates is a licensed general contractor with over 20 years experience in industrial/commercial construction. Mrs. Bates has 20 years of experience providing daycare and working with families from the Austin community. "I know the problems this community is facing, and I have seen how the opioid crisis is affecting my community, and I wanted to do something about it," Mrs. Bates stated. In fact, the Illinois Department of Public Health (IDPH) reported opioid overdoses have killed nearly 11,000 people in Illinois since 2008. Just last year, nearly 2,000 people died of overdoses—almost twice the number of fatal car accidents. At the current rate, the opioid epidemic will claim the lives of more than 2,700 Illinoisans in 2020. IDPH states, "The opioid epidemic is the most significant public health and public safety crisis facing Illinois."

Mrs. Bates will manage the day-to-day operations of Emma's House, working with a number of substance abuse agencies through linkage agreements. The Bates' goal is to provide women with addictions a chance to live clean and sober lives. This is done by offering a transitional living program for those who desire comprehensive recovery support after first seeking treatment for drugs, alcohol and substance abuse at one of their partner agencies.

Chicago Community Loan Fund provided a \$165,000 loan for Emma's House. Mr. and Mrs. Bates had a long-term vision to open a recovery home in the Austin community, and they did an exceptional job creating such a warm and inviting home for the future residents of Emma's House.



(from left): 1. Wendell Harris (right), CCLF's V.P. of Lending Operations, congratulates Kenneth and Samantha Bates, the founders of Road to Righteousness Foundation and Emma's House, on their grand opening. 2. Emma's House is a three-story mansion in Austin that will provide up to 19 women with temporary housing while they are in treatment for addiction. 3. Emma's House is elegantly decorated, providing a safe and comforting home for women battling opioid addiction as well as other drug and alcohol abuses.

Northtown Apartments Hosts Open House Celebration

CCLF-financed Northtown Library and Apartments celebrated its completion with an Open House July 25, 2019. Evergreen Real Estate Group (EREG) welcomed area residents, city officials and community leaders to the Northtown Apartments to experience the second-floor roof deck and tour the facility.

The Northtown Library and Apartments, which celebrated a ribbon-cutting for the library



in May 2019, has opened to much fanfare, already earning awards and coverage in leading publications, including *The New York Times* and *Architectural Digest*. Above the library are 44 affordable housing units for seniors featuring one-bedroom apartments with access to a laundry room, common room and a garden with an outdoor walking path.

CCLF provided \$500,000 in predevelopment financing to EREG for the Northtown Library and Apartments. Additional financing was provided by the City of Chicago, Chicago Housing Authority, Chicago Public Library, LISC Chicago, and CCLF investors CIBC, Fifth Third Bank, and TCF Commercial Banking.

CCLF Hosts Open House and \$100 Million Asset Milestone Celebration



CCLF President Calvin L. Holmes (center) welcomes Matt Roth, IFF (left) and Kevin Jackson, Chicago Rehab Network, to CCLF's Open House and \$100 Million Asset Milestone Celebration.



Guests of CCLF's Open House received personal tours of the redesigned office space, featuring a carefully curated photo gallery of CCLF-financed projects across the city and portraits of residents from the communities served throughout Chicagoland.



On September 26, 2019, CCLF opened its newly redesigned office and welcomed investors, borrowers, industry colleagues, supporters and friends to join in an Open House and \$100 Million Asset Milestone Celebration. The evening included music, food, and engagement inaugurating CCLF's expanded office space, redesigned to better serve Chicagoland's communities.

Nearly 200 guests joined CCLF's staff to tour the office and new Training Center.

The advanced Training Center has state-of-the-art flat screens and increased capacity to accommodate more workshop participants.

"Our investment in infrastructure and in human capital is part of our 2017-2020 strategic plan," CCLF President Calvin L. Holmes told the revelers. "We could not do this without the support of our funders."

Funding for the technology improvements was provided by Fifth Third Bank and the Federal Home Loan Bank of Chicago.

Catering for the event was provided by resident chefs



Exquisite Catering and Events and Majani Vegan Soul catered savory food selections for CCLF's Open House. The caterers are residents of CCLF-funded One Eleven Food Hall in the Pullman neighborhood.



Guests of CCLF's Open House celebration enjoyed festive music selections provided by Maurice Williams, CCLF's Vice President of Economic Development.



Bob Tucker CCLF's COO and Executive Vice President of Programs (center) welcomes Becca Goldstein (left), Managing Principal of BG Consulting, LLC and Dory Rand, Executive Director of Woodstock Institute.



Juan Calixto, CCLF's Vice President of External Relations, presents the newly designed Technology Center and CCLF's awards showcase to Arthur Martin.



CCLF's Open House and \$100 Million Asset Milestone Celebration, (cont.)



Chicago Neighborhood Initiatives President David Doig (left) joins Bob Tucker, CCLF's COO and Executive Vice President of Programs and Wendell Harris, Vice President of Lending Operations, on achieving \$100 million in total assets.



CCLF President Calvin L. Holmes (right) welcomes David Fernandez (left) and Pat Gleason of Salsedo Press, and Karen Thomas of CIBC before a champagne toast to CCLF's newly redesigned office space.



of CCLF-funded One Eleven Food Hall, the first food hall in Chicago's historic Pullman community, which includes: Exquisite Catering and Events, Majani Vegan Soul, and Laine's Bake Shop. CCLF supported development of the Food Hall's building. Beverage service was provided by Drinks On Me Catering.

"There were several funders that stood up to say they would support CCLF's internal capacity building by funding our Enterprise Campaign," Holmes added. He went on to acknowledge JPMorgan Chase, Wintrust Financial Corporation, Capital One, US Bank, and Northern Trust, which during the Open House made a funding commitment to the campaign. CCLF reached \$100 million in total assets in June 2019. During the September celebration, CCLF Chief Operating Officer and Executive Vice President of Programs Bob Tucker and Chief Financial Officer Angela Dowell celebrated funders, investors, partners and staff that helped propel CCLF's growth over 28 years to this significant milestone.

Photo Credits: Ana Miyares Photography, LLC
(continued on page 6)



Thurman "Tony" Smith, Senior Vice President, PNC Bank (left) visits with CCLF Board Member Dorothy Abreu, PNC Bank, and Alex Sparhawk, Director of Acquisitions and Development, DL3 Realty.



All guests were treated to flavored CCLF logo cookies, created exclusively for the Open House by Laine's Bake Shop, located in CCLF-financed One Eleven Food Hall in Pullman.



(from left) CCLF Board Members Ailisa Herrera and John Tuohy enjoy a tour of CCLF's enhanced office with Lycrecia Parks, Vice President of Portfolio Management.



Creative firm Blue Daring's Melissa Ballate, President (left), and Vanessa Mentor, Ideation Lead, stopped by CCLF's Open House Celebration to extend congratulations on the fund's \$100 million asset milestone.



Building For The Better: Greater Chicagoland Fellowship

Greater Chicagoland Fellowship (GCF) has a mission to provide affordable housing for low- to moderate-income individuals and families and help in revitalization efforts in Lake, DuPage, McHenry, Cook and Will counties.

On a balmy morning in September, GCF put the finishing touches on a rehabbed, single-family home in Streamwood, Illinois, sold to a family of five (including three children)—first-time home buyers. The home features three bedrooms, 2-1/2 baths, a complete basement, an outdoor deck, and a 2-1/2 car garage. It is a five minute drive to the Elgin O'Hare Expressway, which makes it easy to commute.



This single-family home in Streamwood, Illinois, received new life and is ready for a new family thanks to the dedicated work of CCLF-financed Greater Chicagoland Fellowship.

GCF is an Illinois not-for-profit corporation created in 1997 to provide personal growth and economic development opportunities to men and women suffering from addiction. The organization found that creating affordable housing opportunities provided stability to its clients, and it began to focus on affordable housing in 2001. GCF became a HUD-approved developer and housing counselor, and has purchased, rehabbed and sold over 300 properties in Lake, DuPage, McHenry, Cook and Will counties.



David Pokorny, President of Greater Chicagoland Fellowship (second right) and team has worked with CCLF for over 10 years. "Working with CCLF has been rock and roll," says Pokorny.

"We have worked with the Village of Streamwood for many years to help revitalize many properties and areas in the community," said David Pokorny, GCF President. "Our organization is not a patch and paint. We make sure all health and safety issues are addressed and much more, including curb appeal for the community."

GCF is an organization closely aligned with CCLF's mission and purpose. Demonstrating its partnership and commitment, CCLF has worked with the organization for 10 years and financed 21 homes for GCF in an alliance that allows CCLF to increase its impact in Lake, DuPage, McHenry and Will counties. CCLF provided GCF with a \$1,000,000 line of credit for the acquisition/rehab work of properties including the Streamwood home which included removing the existing driveway and pouring new asphalt, installing new cabinets and granite

(continued on page 7)



The new homeowners can now enjoy Fall celebrations on the home's expansive, newly rehabbed deck.

CCLF's Open House and \$100 Million Asset Milestone Celebration, (cont.)

"We did not get this far alone and I have to thank those that helped design this space and make it functional to conduct business, offer technical assistance workshops, and host our partners as we work to create healthy communities for everyone,"—Calvin L. Holmes, CCLF President.



Building For The Better, (cont.)

countertops in the kitchen, and installing a new bathtub in the lower-level bathroom. The loan is part of CCLF's Neighborhood Investor Lending Program (NILP); the project created five construction jobs and retained three positions.

"Our clients are happy with our after-product," Pokorny says. "All of our work is done under all appropriate permits, when required. We work to make sure these homes will be repair-free for years to come to help the purchasers remain unburdened with additional cost in the near future after buying their first home."

GCF had worked with today's family, who were searching for an affordable home that could accommodate the children. A construction professional, the buyer planned to set up a home-office in the newly rehabbed basement area. "We were living in an apartment," he said, "but it developed a really bad mold problem which was making my son very sick. Instead of switching the drywall out, the landlord just painted over it. We couldn't live there and went back to my mom's house. Then we decided to buy."

"GCF is a very well-oiled machine," Pokorny concludes, "and working with CCLF has been rock and roll. CCLF effectively handles business. If we need something closed, CCLF can get it done for us. It's been a great relationship."

Credit Memos: CCLF Lends \$7.4 million in 3rd Quarter

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

Arches Retail Development LLC/ARD Sponsor, LLC received a \$5,400,000 mini-permanent loan for commercial real estate and mixed-use development in the Oakland (Bronzeville) neighborhood. This loan is part of CCLF's participation in the **Bond Guarantee Program** for long-term capital lending. Thanks to **Natasha Serafin** and **Robert Mostek** of **Chapman and Cutler LLP** who served as legal counsel on this transaction.

Celadon Construction Corporation, NFP of Celadon Holdings, LLC received a \$1,512,000 predevelopment loan to develop 60 affordable units on the Near North Side. Thanks to **Brad Ritter** and **Tim Breems** of **Paul Hastings LLP** for serving as legal counsel on this transaction.

Generation I, LLC received a construction loan in the amount of \$225,000 to open a UPS store in the mixed-use development Woodlawn Station at 63rd and Cottage Grove Avenue. This loan is part of **Chicago TREND**. Thanks to **Rachel Tenin** of **Chapman & Cutler** for serving as legal counsel on this transaction.

Ignatia Foundation (Ignatia) received a renewal of its mini-permanent loan in the amount of \$255,000. Ignatia is a nonprofit organization providing supportive housing serving the Avondale community. Thanks to **Jeff Stephens** and **Nicole Briody** of **McDermott Will & Emery LLP** for serving as legal counsel.



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.

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CCLF Noteworthy

Thank You to Funders and Investors

For their recent investments, CCLF thanks: Anonymous; Calvin L. Holmes; CIBC Bank; Clients of Sustainability Group, part of Loring Wolcott & Coolidge Trust; Edward Hoynes; Joan M. Berry; Karuna Trust; Marisa D’Silva Whitesell; Phillip Dale Dean; PNC Bank; Providence Bank & Trust; and Woodforest National Bank.

For their recent grants, CCLF thanks: Bank of America; CIBC; Fifth Third Bank; First Eagle Bank; MUFG Union Bank; Polk Bros. Foundation; and The Chicago Community Trust.

Staff and Board News

CCLF’s Chief Operating Officer and Executive Vice President of Programs **Bob Tucker** delivered a presentation in July 2019 at the Federal Home Loan Bank of Chicago’s Board of Directors Meeting in Kohler, Wisconsin. During the presentation, Bob discussed unique approaches to community investment and explained how CCLF works with the Federal Home Loan Bank towards those goals.



Angela Dowell, CCLF’s Chief Financial Officer, was named one of *Crain’s Chicago Business*’ Notable Women in Finance in July 2019. Dowell was one of 30 female finance executives nominated and recognized as leaders in their respective roles at an investment bank, exchange, trading firm or corporate finance department, or in their roles as an institutional money manager or institutional asset owner. Dowell is a CPA with a Bachelor of Accounting degree from Southern Illinois University and a Master of Business Administration degree from DePaul University. Her previous honors include SIU-Carbondale’s College of Business “Emerging Saluki Leader Award” and *The Chicago Defender*’s 2018 “Women of Excellence” award.



Maurice Williams, Vice President of Economic Development, appeared on WGN-TV’s “People to People” program in July 2019. Hosted by Micah Materre, “People to People” focuses on issues and initiatives in Chicago’s African-American community. Williams discussed CCLF’s Chicago Rebuild Training Pilot Program and informed viewers of CCLF’s commercial retail initiative for projects in low- to moderate-income neighborhoods within Chicagoland’s six-county region.



In August 2019, CCLF President **Calvin L. Holmes** delivered an address at the Pullman Community Celebration Dinner, held at the One Eleven Food Hall in Chicago’s historic Pullman neighborhood. Hosted by CCLF investor US Bank, the event celebrated US Bank’s partnerships with businesses, nonprofit organizations and community partners to bring economic development to Pullman. Holmes spoke of CCLF’s role in bringing developments like the One Eleven Food Hall to fruition (in collaboration with Chicago Neighborhood Initiative (CNI) and US Bank) and honored the bank’s 10-year dedication toward rejuvenating Pullman. Holmes also thanked the bank for its investments in and support of CCLF.



Tracey Waugh joined CCLF in August 2019 as Executive Assistant providing administrative support to the President, Chief Operating Officer and Chief Financial Officer. A native of Los Angeles, California, Waugh is a graduate of National Louis University. Her 20-plus year career in C-Suite support reflects tenure in various industries, including entertainment, finance, commercial real estate and information technology as well as several entrepreneurial endeavors. For this position, CCLF received seed financing from US Bank.



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