

1st Quarter
2020



Helping create communities where people thrive

COMMUNITY BLUEPRINT:

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

Message From The President



I live on the South Side of our great city in a community that was long-suffering before the Great Recession and long-suffering after much of the rest of the country and large swaths of Chicagoland had fully recovered. Over the past year, things had finally started to change. "Green shoots" were emerging. My neighbors' conversations were peppered with more optimism that they would own homes again that were worth more than the mortgage; their jobs had become stable enough where they felt confident to apply for a mortgage; they could dust off shelved business plans and work to hang out their own shingle; they could build savings and stop living from paycheck-to-paycheck. Many CCLF staff and Board members live in communities like mine, so we know firsthand what it means to be left behind and to finally feel momentum.

We refuse to allow the communities like ours across Chicagoland to be left behind during and after this unprecedented public health and economic disruption. We know that residents, nonprofit managers, business owners, neighborhood leaders and many other community stakeholders are resilient and we are doing our part, working closely with funders, investors and partners to support this resilience. **We cannot fall back** – even in the face of this great unknown.

To assist our clients, customers, partners and stakeholders, we worked with a consulting firm, Project Forward, to create a curated guide of resources to help nonprofits, arts and recreational organizations, small-scale real estate firms, social enterprises, worker and food cooperatives, community retailers and other small businesses identify additional tools to support their operations across this challenging time. The **Chicagoland COVID-19 Community Development Resource Guide** helps navigate the myriad of grants, loans and other resources available from public and private sources. You can access the guide by visiting www.cclfchicago.org.

Naturally, as a lender, we are focused on immediate financial solutions that we could bring to customers and to the community. We joined a dynamic circle of CDFIs in the **Chicago Small Business Resiliency Fund** which is providing low-cost loans of up to \$50,000 for community enterprises and nonprofits with no interest payments for the first six months and very affordable pricing thereafter. The \$100 million fund was activated by an anchor grant from the City of Chicago and pillar investment from the Chicago Community Catalyst Fund with additional generous investments and grants from Goldman Sachs Urban Investment Group, Fifth Third Bank and Clayco, among other sources.

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Maywood Celebrates "Start of Construction" of Fifth Avenue Apartments

On a frosty day in February, the Village of Maywood was the site of renewal as local dignitaries, investors, developers and area residents gathered for a "Start of Construction" celebration of the forthcoming Fifth Avenue Apartments. Hosted by developer Interfaith Housing Development



Interfaith Housing Development Corporation hosted a groundbreaking celebration for Fifth Avenue Apartments in Maywood. CCLF provided a \$700,000 predevelopment loan to IHDC for the project.

Corporation (IHDC), the event lauded the transformation of a long-vacant lot located at 800 S. Fifth Avenue into the future site of a five-story mixed-use residential and commercial building.

Among those in attendance at the packed event were Perry Vietti, President of IHDC, Village of Maywood Mayor Edwenna Perkins, Village of Maywood Board of Trustees, Cook County Board President Toni Preckwinkle, CCLF Board Member Stephanie S. Green

and CCLF President Calvin L. Holmes.

"This facility will provide 72 units of affordable housing, including units set aside for homeless veterans," Cook County Board President Preckwinkle told the crowd. "Investment in affordable housing is critical to building vital communities throughout Cook County. Housing is a human right."

Maywood, located approximately 11 miles west of downtown Chicago, was once home to local and national notaries, including aviator Charles Lindbergh, civil rights activist Fred Hampton and BET Television Network co-founder Sheila Crump Johnson. Economic declines and population shifts,

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CCLF President Calvin L. Holmes (3rd left) joined Interfaith Housing Development Corporation President Perry Vietti (4th left), Village of Maywood Mayor Edwenna Perkins (5th left) and Cook County Board President Toni Preckwinkle (7th left) at the future site of the five-story, mixed-use Fifth Avenue Apartments.

Message From The President, *(cont.)*

CCLF is the administrator for the **Chicagoland Opportunity Zones Consortium**, a collaborative effort among over 20 organizations supporting Opportunity Zone investments in inclusive community development-driven projects that create jobs and local wealth throughout Chicagoland. The OZ Consortium has its own webpage with a pipeline of projects and businesses that could benefit from OZ equity and hopes to match them to potential Chicagoland OZ investors. Thanks to the generous support from The Chicago Community Trust, JPMorgan Chase, the John D. and Catherine T. MacArthur Foundation and Robert R. McCormick Foundation, you can access the website at www.cclfchicago.org.

Even as all CCLF team members work remotely for our own safety and that of our fellow Chicagoland residents, we have bolstered our digital infrastructure so we can continue providing our customers and clients with responsive customer service and technical assistance as they grapple with issues of survival while still focusing on the future and the regeneration of our communities. As I see teams across our exceptional region working longer hours, collaborating in more ways and with more partners faster; and witness the tremendous and swift provision of resources from all levels of government, the foundation community and the private sector, I know we will be resilient together, and this time, ***we will not allow any community to be left behind.***

Maywood Celebrates "Start of Construction" of Fifth Avenue Apartments, (cont.)

particularly in the mid-1970s, led Maywood towards instability. Recently, however, a resurgence is taking place to reestablish the community; the entire village has been designated an Enterprise Zone by the State of Illinois, a program designed to stimulate economic growth through tax incentives.

Fifth Avenue Apartments, designed by architect Harley Ellis Devereaux, will be a five-story affordable housing development consisting of one-, two- and three-bedroom units. The development will provide housing for families at or below 60 percent of the area median income (AMI). Sixteen of the units are designated for households at or below 30% AMI. Nineteen of the units will be targeted to special needs populations including eight units set aside for homeless veterans.

"This development has been specifically designed to serve working families and individuals and some special needs populations," said Perry Vietti, President of IHDC. "Slated for opening in early 2021, we could not be more thrilled to now have this important community resource coming out of the ground."



Building amenities will include two elevators, central laundry, a meeting room, parking spaces and a recreation area. Designed to achieve National Green Building Standard's Bronze Level, the property will include a high-performance HVAC system, efficient insulation and LED lighting. The site will also offer approximately 5,500 square feet of retail space currently slated for development into a grocery store. McShane Construction is the project's contractor.

CCLF provided \$700,000 in predevelopment funding to IHDC for the Fifth Avenue Apartments project, which is IHDC's 18th affordable housing development.

"[The pre-development funding provided by CCLF] does not often get acknowledged but it's that risky work up front ... and we appreciate that," Vietti said while acknowledging CCLF during the ceremony.

Additional funders include: Illinois Housing Development Authority; Cook County Bureau of Economic Development; Bank of America; The Richman Group Affordable Housing Corporation; and ComEd Energy Efficiency Program.

CCLF Offers New COVID-19 Online Resources

CCLF joined additional CDFIs in the Chicago Small Business Resiliency Fund which provides low-cost loans of up to \$50,000 for community enterprises and nonprofits with no interest payments for the first six months and very affordable pricing thereafter.

CCLF has also introduced the Chicagoland COVID-19 Community Development Resource Guide, designed to help users navigate the myriad of grants, loans and other resources available from public and private sources, including details on the Chicago Small Business Resiliency Fund. Visit CCLF's website, www.cclfchicago.org, to view the guide.

COVID-19 Impact

The unprecedented impact of the COVID-19 (novel coronavirus) pandemic required CCLF to implement procedures for staff to work remotely, effective March 16, 2020. This allowed staff to practice social distancing and find creative ways to stay connected. CCLF also canceled large group internal and external meetings indefinitely in an effort to do its part to ensure the health of our community.

Throughout these procedures, CCLF will maintain communications and continue to monitor the situation. We will also continue to reach out to our customers to gauge how we can help during this crisis. Our work remains, and we anticipate serving our customers, stakeholders and partners, and advancing our mission as effectively and efficiently as ever.

To keep all informed, a list of COVID-19 resources from the Center of Disease Control and Prevention is available at www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html.

Affordable Housing: One Home At A Time

RPT Development Group, Inc. and Takeisha Washington are working hard to reshape Chicago's affordable housing landscape. Washington, President of RPT Development, has a strong relationship with CCLF and has played an integral role in helping to rebuild and restructure Chicago's neglected neighborhoods.



RPT Development's complete rehab of the property in West Garfield Park maintained the architectural gems of the property while adding modern amenities. The project included refurbished baths for both units and a full-view deck on the second floor.

Established in 2007, RPT Development is dedicated to the identification, acquisition, rehabilitation and sale of single-family, affordable homes. "My first project with CCLF was about five years ago," Washington explains. "It was for a property on Monroe and Oakley. This was a renovation where I had to do a complete gut-out and changed a single-family house to a two-unit. The owner has been living there ever since I finished the project."

In early January 2020, Washington finalized the work and was preparing to close on the sale of her latest achievement—the rehabilitation and sale of a two-unit property in the West Garfield Park neighborhood. CCLF provided RPT Development a \$170,000 loan for the acquisition/rehab of the property, located at 3901 W. Monroe. The loan is part of the Chicago

Neighborhood Rebuild Pilot Program, a collaborative effort between Cara, CCLF, the City of Chicago, the Cook County Land Bank Authority, Community Investment Corporation and The Safer Foundation to facilitate the acquisition and redevelopment of single family and two-flat vacant or abandoned properties for new homeowners in higher crime areas within the 7th, 10th and 11th Police Districts.

"When the opportunity came a few years ago for the Rebuild program, I received notification from CCLF and applied for it," Washington recalls. "They were looking for people who were involved in the community or had property in the community. I grew up in Austin and I have family that lives in Garfield Park, so I applied."

"Rebuild is a pilot program and I was part of the first group accepted," Washington continues. When Washington placed the West Garfield property on the market, buyers lined up immediately for showings with offers made within a week. The home closed the first week of March 2020. "I am the

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Takeisha Washington, President of RPT Development, Inc. (center) meets with Lycrecia Parks, CCLF's Vice President of Portfolio Management (left) and Kelly Shelton, CCLF's Asset Manager (right) before the sale and closing of the rehabbed property in West Garfield Park.

Cast A Vote For CCLF

CCLF is potentially eligible to be rated by Charity Navigator, the nation's largest and most-utilized evaluator of nonprofit organizations. Charity Navigator implements an unbiased, numbers-based rating system so charitable donors and social investors can make intelligent giving decisions.



To be rated, CCLF needs enough inquiries for Charity Navigator to focus on CCLF—and everyone is asked to cast a vote. To have Charity Navigator's analyst team rate CCLF, please visit www.charitynavigator.org, search for Chicago Community Loan Fund and select "Vote Now." Users will have to create an account to vote.

Chicagoland Opportunity Zones Consortium Webpage Launched



CCLF added a webpage for the Chicagoland Opportunity Zones Consortium to its website.

The Consortium is a collaborative effort among over 20 organizations supporting Opportunity Zone investments in inclusive community development-driven projects that create jobs and local wealth throughout Chicagoland. Visit www.cclfchicago.org to learn more.

Affordable Housing: One Home At A Time, (cont.)



One of the major accomplishments of RPT Development's rehab is completely rebuilding the outside balcony and stairs.

second person to sell [my property] in the Rebuild program," Washington says.

The West Garfield Park property, originally built in 1910, features two units, one with two bedrooms and one bathroom, the other with three bedrooms and one bathroom. The property was long since vacant before Washington's acquisition. She built-out a new bedroom in one unit by adding a closet to the space. The extensive work overall included a gut rehab with renovated kitchens, new windows,

laundry rooms, fireplaces, and a rebuilt outside back porch and stairs, adding charm to the property.

"This house in West Garfield Park is my second project with CCLF. I am starting another project with CCLF financing and just received the permit from the city in January to begin work. So this will be my third project working with CCLF. This property is on Gladys and Chicago Avenue. It is not a sale; it will be an affordable housing rental."

Washington's journey with CCLF has been one of support and sustainability. "When I first started back then, I had a property and I had no clue how I was going to get the work done," she recalls. "I started asking questions and connecting with people for referrals for banks. Because I didn't have several projects going, it was much harder to get funding from a lot of the big banks. I reached out to CCLF and told them my story, told them what I wanted to do, and told them about the property."

"Working with CCLF was more organic because I think a traditional bank might not have taken a risk on me," she continues. "CCLF took a chance and listened to what I was trying to do and gave me an opportunity."

In addition, Washington utilized the workshops offered through CCLF's Technical Assistance Gateway. "I participated in a workshop a few years ago about getting started with CCLF before I received the funding. The workshop covered bank draws, how the process worked with CCLF and the documents needed."

Besides the support and long-standing relationship with CCLF, Washington and RPT Development were recently lauded during the February announcement by West Side United and Chicago Mayor Lori Lightfoot for community improvements across the city's West Side. West Side United established a \$5 million fund to offer low-interest loans to West Side businesses and neighborhood initiatives that work to increase the life expectancy of residents on the West Side. Washington was the profiled developer in the media coverage of this announcement, including coverage from ABC-7 Chicago and *The Chicago Tribune*.

"I have a passion for affordable housing and community-based projects," Washington concludes. "I recently started an organization focused on creating transitional housing for homeless women and children. It's empowering for people to have affordable housing. I enjoy being a part of projects where you can create and provide that."

West Side United - Illinois Medical District Supports CCLF



In February, Gina Oka (right), General Counsel of Illinois Medical District, met with Angela Dowell, CCLF Chief Financial Officer, to present a \$100,000 investment to CCLF.

Illinois Medical District, located in Chicago's West Loop, is a new investor aligned with CCLF's mission and its target market.

The investment will provide low-interest loans to West Side enterprises and neighborhood initiatives that work to increase the life expectancy of residents in West Side communities.



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.

Ribbon-Cutting Celebrates The New Mark Twain Hotel

The Mark Twain Hotel, a landmark property in Chicago's Gold Coast neighborhood, reopened with much celebration March 6. Hosted by The NHP Foundation, the property's reopening was celebrated with a ribbon-cutting ceremony attended by Chicago Mayor Lori Lightfoot, 27th Ward Alderman Walter Burnett, Jr., 48th Ward Alderman and Chairman of the city's Committee of Housing and Real Estate Harry Osterman, Department of Housing Commissioner Marisa Novara, CCLF President Calvin L. Holmes and many others.



Ribbon-cutting of the newly renovated Mark Twain Hotel (right to left): CCLF President Calvin L. Holmes; Daniel Burke, Director, Multifamily Midwest Region, HUD; Katie Naftzger, Community Investment Officer, Federal Home Loan Bank of Chicago; 27th Ward Alderman Walter Burnett, Jr.; Chicago Mayor Lori Lightfoot; Marisa Novara, Department of Housing Commissioner; Richard Burns, President and CEO, The NHP Foundation; Victor Agusta, Jr. Executive Vice President, Bellwether Enterprise Real Estate Capital; James Bebley, Acting CEO, CHA; 48th Ward Alderman Harry Osterman; and George Banks, Mark Twain Hotel resident.

"This project is a big win-win for all," Mayor Lightfoot stated. "Not only does this bring the Near North Side affordable apartments, each equipped with new private bathrooms and kitchenettes, it also restores one of the landmarks of this community and one of the largest affordable housing developments in the area."



Originally built in the 1930s, The Mark Twain was redesigned to bring an Art Deco inspired lobby, new kitchenettes, and comfortable bedrooms to Chicago's Gold Coast neighborhood.

"This is the kind of inclusive, affordable development that we should be focused on to make sure that we are giving people a fighting chance to be in a safe, nurturing place where they can just live their lives," the Mayor continued. "Affordability has to be the future of the city of Chicago."

The Mark Twain brings 148 units of affordable housing and street front retail to the community. Built in the early 1930s, the Art Deco property sits steps from Michigan Avenue and Oak Street Beach, and is surrounded by luxury condos, townhomes, and historic mansions. With the renovation, The Mark Twain becomes one of the largest Single Room Occupancy (SRO) housing developments on the Near North Side.

"We are blessed to be able to be here and save an SRO that everyone wanted to go," said 27th Ward Alderman Walter Burnett, Jr. "You still have people in this neighborhood who have been here a long time and needed a place to stay."

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CCLF's 2020 Workshops Receive Accolades

CCLF's debut of its 2020 Workshop Calendar, part of its Technical Assistance Gateway, has been embraced by strong attendance, interactive engagement and positive feedback.

The series launched in January with "Borrower Basics," presented by Lycrecia Parks, CCLF's Vice President of Portfolio Management, followed by the highly popular "Community Relations" presented by Sean Harden, Consultant, Technical Assistance for CCLF.

Workshop attendees have responded to the program with very positive feedback. "This [Community Relations] is the first workshop I've attended with CCLF and I enjoyed the presentation. I especially enjoyed learning about other neighborhood projects, challenges and networking with other attendees," said Mary Fran Riley, Senior Vice-President of External Affairs at Accion Chicago. Workshops are held in CCLF's Training Center. Log on to www.cclfchicago.org to visit CCLF's Workshop page to stay informed about future workshops. For more information or to suggest topics for upcoming sessions, email Taft West, Vice President of Technical Assistance and Sustainability, at twest@cclfchicago.org.



"Community Relations," presented by Sean Harden, CCLF's Consultant, Technical Assistance, has become an in-demand presentation where attendees can gain first-hand knowledge of methods to connect with residents and other community stakeholders.

Ribbon-Cutting Celebrates The New Mark Twain Hotel, (cont.)

In 2014, the City of Chicago passed the Single Room Occupancy (SRO) Ordinance, which incentivizes SRO building owners to sell their properties to owners that will maintain them as SROs. This ordinance allowed The NHP Foundation to acquire the property with a mission to protect affordable housing.

CCLF provided The NHP Foundation a \$5.25 million predevelopment/acquisition loan for the project which helped leveraged \$48 million from other partners. Other financing partners included Pembroke Capital Management LLC, Bellwether Enterprise Real Estate Capital, US Bank, and the City of Chicago Department of Planning and Development. "CCLF is committed to providing patient, flexible financing," said CCLF President Calvin L. Holmes. "We were involved in this transaction before any other partners committed to it. Thank you for the opportunity to serve this development."

"There is so much to say," said George Banks, a resident of The Mark Twain Hotel. "It's a journey, a very long one. But we made it all together. I am pleased to stay here rather than go elsewhere, which I almost did. When I was thinking about leaving, the previous manager told me, 'George, it would be in your best interest to stay.' Those were some of the best words I'll always treasure."

Credit Memos: CCLF Lends \$4.3 million in 1st Quarter 2020

Thanks to the Chicago Lawyers' Committee for Civil Rights for identifying all pro-bono legal services provided by the law firms below, except where noted.

4052 W. West End LLC received a \$585,000 permanent loan for multifamily housing in the West Garfield Park neighborhood. This loan is part of the **Cook County Preservation Compact**. Thanks to **John Gholar** of **DLA Piper** for serving as legal counsel on this transaction.

Ignite Technology & Innovation received a \$155,000 construction loan for leasehold improvements on the Near North Side. This loan is part of **Chicago TREND**. Thanks to **Jeff Stephens** of **McDermott Will & Emery LLP** for serving as legal counsel on this transaction.

Circle Urban Ministries II received a \$200,000 working capital revolving line of credit loan to keep families together by providing space for recovery services, affordable housing, and provide space for a Federally Qualified Health Care facility (FQHC) in the Austin community. Thanks to **Eddie Thiele** of **Katten Muchin Rosenman LLP** for serving as legal counsel on this transaction.

AppaRent LLC received a \$854,100 mini-permanent loan to assist in refinancing of mixed-used commercial real estate development around the 51st Street Corridor in the Grand Boulevard (Bronzeville) neighborhood. This loan is part of CCLF's **Activate Retail®** initiative. Thanks to **Jarret Doe** and **Corey Scott** of **Mayer Brown** who served as legal counsel on this transaction.

Gateway to 51st LLC received a \$781,978 mini-permanent loan to assist in refinancing of mixed-use commercial real estate development around the 51st Street Corridor in the Grand Boulevard (Bronzeville) neighborhood. This loan is part of CCLF's **Activate Retail®** initiative. Thanks to **David Pryer** of **DLA Piper** who served as legal counsel on this transaction.

8372-78 S. Anthony LLC received a \$200,000 mini-permanent loan to refinance a multifamily residence in the Avalon Park neighborhood. This loan is part of the **Cook County Preservation Compact**. Thanks to **Coree Smith** of **Kirkland & Ellis** for serving as legal counsel on this transaction.

Green Property Acquisitions LLC/Maple Capital received a mini-permanent loan for \$500,000 for two multifamily residential properties in the North Lawndale community area. This loan is part of the **Cook County Preservation Compact**. Thanks to **Joe Patterson, Katie Bolanowski,** and **Michael Cooper** from **Kirkland & Ellis** for serving as legal counsel on this transaction.

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President, CCLF (Non-Voting)

CCLF Noteworthy

Thank You to Funders and Investors

For their recent investments, CCLF thanks: Benefit Chicago, BMO Harris Bank, Fifth Third Community Development, First Savings Bank of Hegewisch, and Phyllis Tholin.

For their recent grants, CCLF thanks: The Chicago Community Trust, The John D. and Catherine T. MacArthur Foundation, Opportunity Finance Network and Robert R. McCormick Foundation.

Staff and Board News



Calvin L. Holmes, CCLF President, made several presentations in Q1 2020. In January, Holmes collaborated on the Leadership Greater Chicago First Fridays Series Presentation for 2020 Fellows and conducted a session on comprehensive community development. On February 11, Holmes joined a panel discussion for the Chase PRO Neighborhood's webinar, "Working Together to Raise Capital featuring the Chicago CDFI Collaborative," where he shared strategies for raising capital to increase community impact. Also in February, Holmes taped a segment of NBC-5's *Making a Difference* with entertainment reporter and contributor LeAnn Trotter. In the segment, Holmes presented CCLF, its mission and discussed a few of CCLF borrowers' projects.



Lycrecia Parks, Vice President of Portfolio Management, has been selected to participate in the 2020 Landit for CDFI Women program, one of 45 nationally selected applicants. As a member of the 2020 Landit cohort, Parks will receive a one-year Landit membership including expert webinars, customized resources, and coaching sessions. The program will run through December 2020.

On January 11, **Wendell Harris**, Vice President of Lending Operations, participated in the US Bank Chicago Multifamily Investor Summit 2.0, held at the University of Chicago's Harris School of Public Policy. Harris joined in a panel discussion on how social impact lending has benefited communities throughout Chicagoland.



Maurice Williams, Vice President of Economic Development, served as a panelist on a session during The Rooftops Conference Chicago 2020, held February 21st at Loyola University Chicago School of Law. In the session entitled "Boardroom Bliss, Boardroom Blitz (Part 2)," Williams and other guest panelists confronted and considered not-for-profit boardroom scenarios presented in part one of the session and reflected on possible outcomes.

Deandre Tanner, Staff Accountant, has been recognized by the American Management Association for earning educational credits and completing "Taking On Greater Responsibility: Step-up Skills for Non-Managers." The course focused on skills and development to exceed current responsibilities. Upon completing the training, Tanner was recognized with Continuing Education, Professional Development, Leadership and Strategic and Business Management credit units.



Robin Schabes is the new Director of the Chicagoland Opportunity Zones Consortium. In this role, Robin coordinates and supports the work of the Consortium, delivering on key responsibilities such as project pipeline mapping, project/investor matchmaking, technical assistance coordination, and facilitating the implementation of the Consortium's action plan. Prior to joining the Consortium team, Robin served as the Division Manager for the City of Napa's Economic Development Division where she initiated and led myriad endeavors such as the creation of a policy framework and a proforma analysis tool related to local Opportunity Zones. Robin holds a Bachelor of Arts degree in Geography and Urban Studies from Northwestern University, a Master of Urban Planning and Policy degree from the University of Illinois at Chicago, and a Master of Science in Real Estate degree from Roosevelt University's Walter E. Heller College of Business. She will be headquartered in CCLF's office while serving the metro Chicago region.



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Compiled by:
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Printed by:
Salsedo Press