

3rd Quarter
2020



Helping create communities where people thrive

COMMUNITY BLUEPRINT:

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

Funders and Investors Support CCLF's Mission During Crises

As the COVID-19 pandemic pervaded the country in early 2020, comingled with social unrest in the wake of civic injustices, CCLF resolved to persevere and continue providing financing and technical assistance that benefit low- to moderate-income communities throughout metropolitan Chicago. Thanks to the extra efforts of its funders and investors CCLF has been able to continue its mission in unsettling time.



"CCLF's funders and investors contacted us immediately asking what more they can do to help CCLF customers during the pandemic," explained Angela Dowell, CCLF's Chief Financial Officer. "The support we've received included additional grant funding, lower interest rates, and relaxing agreements. This has helped CCLF to offer its customers

forbearance on their loan payments and offer new technical assistance that helped customers, nonprofits and small businesses access emergency resources such as the Payroll Protection Program, Chicago Small Business Resiliency Fund and the Cook County Recovery Fund."

"The manner in which our investors and funders have responded during the COVID-19 crisis and social unrest not only helps CCLF financially, but greatly impacts our borrowers," Dowell said. "CCLF remains in a position to provide financial assistance, support and relief to our borrowers during these challenging times, when our work in low-to moderate-income communities is needed most. Thank you to all our funders and investors.



Photo credits: Ana Miyares Photography, LLC

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CCLF Supports Community Businesses Through Together Now

While stay-at-home orders were in place and the city of Chicago's neighborhoods saw social upheaval following the death of George Floyd, Chicago Mayor Lori Lightfoot announced the launch of Together Now: Chicago's Fund to Rebuild Our Neighborhoods.

In collaboration with The Chicago Community Trust and the city of Chicago, Together Now fund raised money from the region's philanthropies, corporations and individuals to be disbursed to small businesses and not-for-profits that experienced damage as a result of social unrest or a loss of revenue due to COVID-19. In total, the fund provided more than \$15 million in emergency relief to small business.



CCLF served as a capital partner in the city of Chicago's Together Now fund.

CCLF served as a capital partner in the program. "We are happy we can make a difference for the city's small businesses," said Susana Soriano, CCLF's Senior Loan Program Officer II. Soriano stepped in and managed this important initiative at CCLF.

The Together Now fund provided operational cost support grants and physical infrastructure repair grants. Businesses that experienced at least a 25% revenue loss due to COVID-19 were eligible for an operational grant of up to \$4,000 or an infrastructure grants of up to \$10,000 to repair physical damage. "Strong consideration was made to account for the disproportionate impact felt on the South and West Sides of the city," Soriano added. "In these predominately low- to moderate-income communities, Black and Latinx business owners are more frequently uninsured or underinsured and living in neighborhoods that have faced decades of disinvestment."

The initial rounds of grants awarded helped more than 1,500 small businesses. For its role in the program and in tandem with other partners, CCLF received 1,235 applications with 411 approved, totaling almost \$1.6 million in awards. Recipients were grateful for the chance to regroup following unforeseen hardships. Chicago Raw, for example, is a female-owned Vegan restaurant located in the city's Near West Side neighborhood. The restaurant provides fully uncooked, 100% plant-based products to an under-served community in need and is owned by Polly Gaza, who runs the business with her daughter. Through the Together Now fund, Chicago Raw received a \$4,000 grant.

"Her story had a dark side but she was overjoyed when she was awarded the grant," Soriano explains. "She was screaming over the phone, 'It's real? It's real?' It's definitely people and businesses like this that motivate me to work hard."

Chicagoland Opportunity Zones Consortium Website Launched

The Chicagoland Opportunity Zones Consortium, a collaborative effort among over 20 organizations supporting Opportunity Zone investments throughout Chicagoland, launched its new website in July 2020. The site, www.chicagolandopportunity.com, fully explains the Consortium's mission to facilitate connections through matchmaking, education and technical support to attract Opportunity Zones investments in Chicago and suburban Cook County.



Development of the new website was led by Robin Schabes, Chicagoland Opportunity Zones Consortium Director, in conjunction with Tamarack Media Cooperative.

"One of the key goals of the Chicagoland Opportunity Zones Consortium is to be an information and educational resource for Chicagoland's stakeholders whether a community member, entrepreneur, business owner, developer or investor," Schabes explained. "With this new website, we're able to showcase a variety of information about Opportunity Zones, from the basics to webinar recordings covering specific topics."

Landmarks Illinois Honors Two CCLF Borrowers

In September, Landmarks Illinois announced nine recipients of the 2020 Landmarks Illinois Richard H. Driehaus Foundation Preservation Awards, which included two CCLF borrowers. The annual awards program honors exceptional historic preservation projects and the people working to save important locations throughout Illinois.

Among the winners, the CCLF-funded Aurora Arts Center in Aurora, Illinois, earned the 2020 Landmarks Illinois Richard H. Driehaus Foundation Preservation Award For Adaptive Use. The Aurora Arts Center, a project of The Community Builders (TCB), is housed in two historic buildings constructed in the 1920s and later listed on the National Register of Historic Places. The site is home to a number of businesses and arts education spaces, including the Stolp Island Social House Restaurant, the Artesan Lofts, the Paramount Theater Rehearsal Spaces and the Paramount School of the Arts. The complex also provides 38 affordable apartments for artists and job opportunities for the community, including 25 full-time jobs and over 120 part-time jobs.

CCLF provided an \$869,000 line of credit to the Aurora Arts Center. Additional funders of the project included the Dunham Fund, the City of Aurora, Illinois Housing Development Authority (IHDA), Invest Aurora, BMO Harris, US Bank, and TCB.

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 Mark Twain 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. Now, The Mark Twain is the recipient of the 2020 Landmarks Illinois Richard H. Driehaus Foundation Preservation Award For Rehabilitation.

The 1930 Art Deco Mark Twain, which sits steps away from Michigan Avenue and Oak Street Beach, was rehabilitated from an aging, neglected affordable housing structure to a meticulously restored single-room



Earning an award for Rehabilitation, The Mark Twain brings affordable housing to Chicago's Gold Coast neighborhood, providing single room occupancy units to those on the verge of homelessness.

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CCLF Receives Financial Assistance Award



CCLF has been awarded a 2020 Financial Assistance Award of \$557,000 from the U.S. Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund). In total, the CDFI Fund awarded 397 CDFIs in 45 states, the District of Columbia and Puerto Rico \$204.1 million in awards, which will enable CDFIs to increase lending and investment activity in low-income and economically distressed communities across the nation.

CCLF congratulates Chicago area-based Chicago Neighborhood Initiatives Micro Finance Group, Inc., Cinnaire Lending Corporation, IFF, National Community Investment Fund and Unified Homeowners of Illinois FCU on their respective awards.

CCLF's Annual Stakeholders Meeting Highlights Resiliency In Challenging Times

Embracing the digital culture to share its message, CCLF hosted its 2020 Annual Stakeholders Meeting on Tuesday, September 15, in a virtual platform. The production included live reports and video presentations of projects that represent the diverse breadth of CCLF's financing in 2019. They included: Growing Home, Amped Kitchens, The Lillian Marcie Performing Arts Center and Greater Chicagoland Fellowship. Additional features of the meeting included video greetings from CCLF Board Chair Matt Reilein, Cook County Board President Toni Preckwinkle and actor Harry Lennix, principal of the forthcoming Lillian Marcie Center.



(from left) Calvin L. Holmes, CCLF President; Matthew Reilein, Board Chair; and Angela Dowell, Chief Financial Officer shared highlights of 2019's performance which steadied the fund for 2020's unexpected events.

Investors, funders and supporters logged on to the virtual meeting to learn about CCLF's achievements in 2019, the impact COVID-19 has had on operations, how CCLF has responded to the needs of its borrowers and the communities it serves and what the fund is doing to prepare for the future.

CCLF President, Calvin L. Holmes, served as emcee of the meeting, normally held in-person at the Federal Reserve Bank of Chicago. "I will start by assuring you that we have managed to keep operations running smoothly," Holmes stated. "While keeping our people safe and doing our part to minimize the spread of the virus, we are making every effort to serve the community and our partners at the highest level possible."

CCLF Board Chair Matt Reilein assessed the impact of the COVID-19 pandemic and the renewed focus on fighting racial inequity in a video greeting, noting "I am here to let you know the Board of Directors is extremely proud of the role CCLF has been able to play to support businesses in crisis, partner with public agencies and create a resource guide, webinar and other technical assistance that were, and continue to be, urgently needed by our customers."

Expounding on CCLF's work with public agencies, Bob Tucker, COO and Executive Vice President of Programs, "welcomed" viewers to CCLF in an engaging video greeting – "You've come at a great time ... no one's here" – then went live to detail CCLF's work with public agencies. "We've raised the bar and our hands even higher this year," Tucker explained as he thanked staff for their dedicated work. Tucker further explained CCLF's work with the City of Chicago's Small Business Resiliency Fund, the Cook County Recovery Fund, the City of Chicago's Together Now Fund and the Illinois Business Interruption Grant (BIG) Program.

"CCLF ended the year [2019] with a total of \$104 million in total assets including 30 million in net assets representing about a 29% net asset ratio," said CCLF's Chief Financial Officer Angela Dowell. "CCLF assets were also

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CCLF Releases 2019 Virtual Annual Report

CCLF has introduced its 2019 Virtual Annual Report entitled "Building On," the first-ever digital publication in the agency's history. Using exceptional visual and information design, "Building On" serves as a versatile online tool and can be easily viewed from a desktop or mobile device from a dedicated web page <https://2019annualreport.cclfchicago.org>.



"Building On" brings mobility to CCLF's mission and highlights the 2019 accomplishments that prepared the fund to meet current challenges brought on by the COVID-19 pandemic and civil unrest. The digital platform fully outlines CCLF's 2019 financial results, features an interactive map of CCLF's Chicagoland loans in its portfolio, and includes profiles of CCLF borrowers and their projects – Amped Kitchens, Greater Chicagoland Fellowship, Growing Home and The Lillian Marcie Performing Arts Center. "Building On" was designed and developed by Blue Daring, a Women's Business Enterprise (WBE), with collaborative support from Calvin L. Holmes, CCLF President; Juan Calixto, Vice President of External Relations; and Pamela Graves, Marketing and Communications Manager. Digital development was made possible by Blueshoo and select photography was provided by Steve Becker and Ana Miyares Photography, LLC.

CCLF's Annual Stakeholders Meeting Highlights Resiliency In Challenging Times, (cont.)

highly deployed with an 87% deployment ratio. CCLF ended the year with a \$1.9 million surplus; \$1.8 million of that surplus was strictly for lending capital to be used for low-cost loans or loan loss reserves. The remaining \$100,000 was a modest operating surplus.

"When the global pandemic began in March, CCLF was projecting an operating deficit over \$1 million," Dowell continued. "With the help of many of you joining today, CCLF is optimistically projecting that we will break even by year's end. Over the past six months, investors deferred, waived or reduced interest payments. Funders gave additional operating support and reduced restrictions on program grants. We thank our funders and investors for not only supporting CCLF in a time of crisis, but also thank them for supporting our borrowers and ultimately Chicagoland communities."

Lycrecia Parks, Vice President of Portfolio Management, informed the audience that CCLF closed 26 loans totaling over \$28 million in 2019. "This is the highest loan volume CCLF has had in its history," Parks said. "As of June 30, 2020, CCLF closed 15 loans totaling over \$8 million. [In spite of COVID-19 precautions] Staff is working hard to end the year with 40 loans closed totaling over \$20 million, including a large number of COVID-19 relief loans through our partnership with the City of Chicago."

Erik Hall, CCLF Board Vice Chair, also serves as Chair of CCLF's Ad Hoc Strategic Plan Subcommittee and appeared in the meeting to provide a peek into CCLF's future. "We determined that rather than launch a new strategic planning process, we'd refresh our existing plan," Hall said, "really identifying work streams with the notion of how do we go from being really, really good to being great." Hall continued to provide overviews of the plan's six work streams: Customer Service Enhancements; Expanding



(from left) Lycrecia Parks, Vice President of Portfolio Management; Bob Tucker, COO and Executive Vice President of Programs; and Erik Hall, Board Co-Chair, highlighted CCLF's persistent work to build Chicagoland's communities through its lending, financial and portfolio performance in underserved communities, in spite of the effects of COVID-19 and social unrest.

Reach: Geographic Footprint and Latinx Communities; Human Resources Initiatives; Enhancing Diversity; Cybersecurity and Technology; and Financial Planning and Portfolio Risk Diversification.

Following a question and answer session, Holmes closed the meeting, stating, "We feel very optimistic that with ongoing support from our funder network, we will be able to persevere, working with our customers to help them be more resilient than ever. We are committed that our neighborhoods will not fall back."

CCLF Maintains Aeris™ Rating With New Policy Plus Addition



powered by CARS®

For the fourth consecutive year, CCLF has earned a three star (***) AA- Aeris™ rating for 2019.

Newly added to CCLF's 2019 rating is Policy Plus, indicating "The CDFI can provide evidence of its leadership role in recent policy changes that produced benefits beyond additional resources for the CDFI itself, and management can clearly articulate the CDFI's leadership role in current policy activities."

CCLF's Aeris™ 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 the fund's overall creditworthiness.

To learn more about Aeris™ ratings, visit www.aerisight.com.



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.

Landmarks Illinois Honors Two CCLF Borrowers, (cont.)

occupancy (SRO) residence. The Mark Twain offers 148 SRO units, available at an affordable cost, featuring in-unit kitchens, energy efficient systems, and community spaces for residents. The interior and exterior of The Mark Twain, listed on the National Register of Historic Places, was preserved to highlight the building's historic character while at the same time meeting all Department of Housing requirements. Services provided in the building include financial literacy and health and wellness programming as well as tax and healthcare assistance.

"CCLF is committed to providing patient, flexible financing," said CCLF President Calvin L. Holmes at the March 2020 ribbon-cutting ceremony for The Mark Twain. "We were involved in this transaction before any other partners committed to it."

The 2020 Landmarks Illinois Richard H. Driehaus Foundation Preservation Award winners were honored at a virtual awards ceremony in October. In addition to the award, the winners received a \$1,000 prize.



Award winner for Adaptive Use, the Aurora Arts Center contributes to downtown Aurora's revitalization while providing a space for artists to live and work.

Photo credit: Mark Ballogg

CCLF Earns TCF Bank Community Impact Fund

Chicago Community Loan Fund earned a \$50,000 award from TCF Bank through its Community Impact Fund. This makes TCF Bank a first time donor to CCLF.

CCLF will allocate \$25,000 to support small businesses or nonprofit borrowers severely impacted by the pandemic and civil unrest. These borrowers are critical assets to low- to moderate-income neighborhoods and will be in a stronger position with an emergency grant. CCLF will provide up to \$5,000 in grants to approximately five customers that have been impacted by COVID-19 or civil unrest and demonstrate need.



Lynette C. Briggs, Community Development Market Manager-Corporate Compliance at TCF Bank (left), shared with Angela Dowell, CCLF's Chief Financial Officer, the announcement of a \$50,000 award to CCLF from TCF Bank's Community Impact Fund. The two are shown here collaborating before the COVID-19 pandemic.

"I am so glad the Committee recognized the essential role that CCLF plays in Chicagoland neighborhoods," stated Lynette C. Briggs, TCF Bank's Community Development Market Manager-Corporate Compliance upon announcing the award. "CCLF is a tremendous asset to our low- to moderate-income communities and your efforts will help preserve and sustain these small businesses through this stressful time."

CCLF's Virtual Workshop Series Continues

CCLF's 2020 Technical Assistance Gateway workshop series continued its programming using a virtual platform. The sessions have been well-attended with participants logging on to hear presentations on topics most relevant during the effects of the COVID-19 pandemic and social unrest.

The series' highlights include Energy Savings presented by Briana Parker and Akosua



CCLF's Technical Assistance Gateway workshops continued on a virtual platform, providing education and assistance during current challenges.



Goosby of Elevate Energy, July 8; The COVID-19 Crisis and Housing: A CCLF Panel Discussion held August 6; and the popular Regulatory Requirements workshop with William Skalitzky of Applegate & Thorne Thompson August 18.

A library of CCLF's virtual workshops are available for viewing on CCLF's website, www.cclfchicago.org/workshops. CCLF will resume in-person sessions when the State of Illinois, the city of Chicago and health officials deem it safe to meet in large groups.

Credit Memos: CCLF Lends \$4 million in 3rd Quarter 2020

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

Ignite Technology & Innovation received a working capital loan of \$50,000 through *Chicago Small Business Resilience Fund (CSBRF)*. Ignite's goal is to use the co-working spaces it operates in the South Loop neighborhood as a catalyst for economic and business development in low-income and underserved communities by providing access to technology resources and training.

Nakama Toys received a working capital loan of \$16,000 through *Chicago Small Business Resilience Fund (CSBRF)*. This storefront business is based in Chicago's Logan Square neighborhood selling Japanese collectables.

The Nicholson School received a working capital loan of \$50,000 through *Chicago Small Business Resilience Fund (CSBRF)*. This play-based early childhood education program is located in Logan Square.

Nella Pizzeria Hyde Park LLC received a working capital loan of \$50,000 through *Chicago Small Business Resilience Fund (CSBRF)*. This 100% Woman Business Enterprise (WBE) is a restaurant located in Hyde Park.

Haire's Gulf Shrimp received a working capital loan of \$30,000 through *Chicago Small Business Resilience Fund (CSBRF)*. This is a staple restaurant located in Auburn Gresham.

Tradition Builders Inc. received a working capital loan of \$50,000 through *Chicago Small Business Resilience Fund (CSBRF)*. Located in Logan Square, they specialize in remodeling bathrooms and kitchens in single-family homes, high-rise apartments and new construction projects throughout Chicagoland.

Community Counseling Centers of Chicago (C4) received a working capital, revolving line of credit of \$200,000 for a community facility located in North Center (Edgewater). This not-for-profit community mental health agency serves patients of diverse racial and ethnic populations.

Raquan's Haven Inc. received a permanent loan of \$89,600 for the acquisition and renovation of a two-unit property located in North Chicago, a suburb in Cook County. This loan is part of the *Neighborhood Investment Lending Program (NILP)*. Thanks to **Adam Brown** of **Polsinelli** who served as legal counsel on this transaction.

4316 W. West End LLC received a permanent loan of \$500,000 to provide 13 affordable housing units in West Garfield Park. This loan is part of the *Cook County Preservation Compact* to provide long-term low cost capital to preserve affordable rental housing in a LMI neighborhood. Thanks to **John Gholar** of **DLA Piper** who served as legal counsel on this transaction.

Green Era AD 1, Green Era AD 2, and Green Era AD 3 received a three-part combined construction loan for a total of \$3,000,000. Green Era Sustainability LLC/Investment Fund LLC will construct a sustainable campus in the Auburn Gresham neighborhood in Chicago that will include a two-acre clean energy generation facility with an anaerobic biodigester, an urban farm, greenhouses, an outdoor fresh produce market, a visitor's center with classrooms for community activities, and a STEM education center. Thanks to **Luis Schrader** and **Juan Pablo Moreno** of **Mayer Brown** who served as legal counsel on this transaction.

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CCLF Noteworthy

Thank You to Funders and Investors

For their recent investments, CCLF thanks: Donna Altschuler/Schwab, Clients of Sustainability Group, part of Loring Wolcott & Coolidge Trust, Kristin Faust, Scott Handleman, Jonathan and Connie Heller, Sara Jo Light, Marsha Lynne Love/Schwab, School Sisters of St. Francis, Sisters Of Charity of St. Elizabeth and The Northern Trust.

For their recent grants, CCLF thanks: Benida Group LLC, BMO Harris Financial Group, Capital One, Chicago Community Trust, CIBC, Fifth Third Chicagoland Foundation, First Midwest Bank, Marquette Bank, Northern Trust Company, Polk Bros. Foundation and US. Bank.

Staff and Board News

Juan Calixto, Vice President of External Relations, has been named to First Merchants Bank's Advisory Council. Calixto joins members of the National Community Reinvestment Coalition (NCRC) and First Merchants Bank officers (representing several of the bank's lines of business) to work toward lifting low- to moderate-income communities in accord with the Community Benefits Agreement announced by First Merchants Bank in June 2020.



On August 7, 2020, **Wendell Harris, Vice President of Lending Operations**, joined Illinois Governor J.B. Pritzker, 21st Ward Alderman Howard Brookins Jr., members of the Auburn Gresham community, for the socially distant ground breaking of the GreenERA Chicago Renewable Energy and Urban Farming Campus. The project will transform a vacant brownfield site in the Auburn Gresham community into a new model exemplifying how sustainable energy can generate economic development.



CCLF joined Smart Growth America (SGA), LOCUS, and the Chicagoland Opportunity Zones Consortium for "Opportunity to Action: Opportunity Zones, a Pathway to Recovery," held August 25-28 as part of SGA's inaugural National Opportunity Zones Academy. More than 400 people participated in the four-day virtual conference featuring a lineup of meetings, forums, and workshops including presentation by: **Bob Tucker, CCLF's COO and Executive Vice President of Programs**, moderating the August 25th panel, "Opportunity Zone Overview for Small- and Mid-Size Developers"; **Robin Schabes, Chicagoland Opportunity Zones Consortium Director**, moderating the August 26th panel, "Applying Opportunity Zones to different business models and attracting investment to local projects and businesses"; and **CCLF Board Chair Matt Reilein** as a panelist in the Opportunity Zone Investors Forum, held August 27th. Recordings of the presentations are available on the Chicagoland Opportunity Zones website, chicagolandopportunity.com/opportunity-zones.



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