

## COMMUNITY BLUEPRINT

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

### SENATOR DICK DURBIN – ADVOCATE FOR COMMUNITY DEVELOPMENT



*Annette Washington, CNI; 9th Ward Ald. Anthony Beale; Robert Tucker, CCLF; Sen. Dick Durbin; Calvin Holmes, CCLF; Kimberly Morris, CNI; Joe Neri, IFF; Mary Fran Riley, A4CB; DeMario Greene, CCLF*

Senator Dick Durbin has served in government since 1983 and in the U.S. Senate since 1997. He is currently the Democratic Whip, which is the second highest office in the U.S. Senate. Issues of equity and fairness for all Americans have always been the focus of his public service.

The largest city in Senator Durbin's home state of Illinois is, of course, Chicago, a city where community-focused lending is strong and where he has been a longtime advocate for community development, especially the South and West Sides. One neighborhood that he has continued to champion is Pullman. Located on the Far South Side, this community was founded by the railroad magnate, George M. Pullman.

In the late 1870s, Pullman purchased four thousand acres far south and east of Chicago to create what he believed to be a new utopian

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## SENATOR DICK DURBIN – ADVOCATE FOR COMMUNITY DEVELOPMENT *(continued)*



*Pullman Visitation Center*

community for his workers -- one of the first of its kind in the nation. Pullman would be a community with access to parks, schools, churches, educational programs, a theater, a library and various other amenities -- things that other communities in Chicago did not have. He also wanted a location to erect a new manufacturing plant to build his popular “Pullman Palace Cars” for the burgeoning rail travel across the nation.

Pullman, like many other communities in Chicago, went through several cultural and economic transformations. The Pullman Car Company stopped making sleeping cars and, later, industries surrounding the community (i.e., steel mills, paint factories, etc.) moved away and the community declined.

After years of economic hardship, Pullman is now on the upswing again. The community, thanks to 9th Ward Alderman Beale, Senator Durbin, Chicago Neighborhood Initiatives and others, has been granted National Park status citing its contributions to the civil rights movement, organized labor and the role it played in the creation of the first national Labor Day holiday.

Since the early 2000s, manufacturing and big businesses have returned to the area, starting in Pullman Park where 180 acres of brownfield left by Ryerson Steel has been transformed with companies like Method, Whole Foods, Gotham Greens, Walmart, Amazon, and more to come. Senator Durbin revisited Pullman in August

of this year. The purpose of this tour, led by 9th Ward Alderman Anthony Beale, was to showcase projects of growth in Pullman and to demonstrate the significant impact that federal funding has meant for the area. Community Development Financial Institutions (CDFIs) like Chicago Neighborhood Initiative/Greenwood Archer Capital (CNI)/(GAC), Chicago Community



*Map of Pullman development from Chicago Neighborhood Initiative (CNI)*

Loan Fund (CCLF), IFF, and Allies for Community Business (A4CB) have used federal grants from the CDFI Fund to finance housing and commercial retail projects in Pullman, helping to stabilize the community and create vital spaces which attract millions in private investments.

These mission-driven CDFIs are making the Pullman neighborhood, which has, for a long time, been underserved and overlooked, one of the fastest-reemerging communities in the Chicagoland area. Renewed investment, led by CDFIs, has helped to significantly revitalize this community, which now has its first stand-alone and casual sit-down dining establishment in over 30 years – a Culver’s Restaurant. Pullman is also home to the Pullman Community Center, the largest multi-sport complex in the state of Illinois.

Pullman is evidence that, with strong federal, state, and local government support, CDFIs can help create the kind of lasting equitable community development that transforms neighborhoods for future generations. “It was an honor to have Senator Durbin come visit the Pullman Community

## SENATOR DICK DURBIN – ADVOCATE FOR COMMUNITY DEVELOPMENT *(continued)*



*CCLF President Calvin Holmes, Sen. Dick Durbin, 9th Ward Ald. Anthony Beale*

Center and experience the transformation that is taking place there,” explained DeMario Greene, CCLF’s Director, Policy and Government Relations. “This Center is a cornerstone of the new Pullman neighborhood that is being built by community-focused leaders like CCLF and our partners and is a testament to what CDFIs can do when they work collaboratively. As such, it was only fitting that this be the site where we articulated our vision for a thriving community where its residents can happily live, work, laugh, and learn by building upon its historic past to create a vibrant and innovative future. The community development dollars our elected officials have so tirelessly advocated for have created several monumental firsts in Pullman, and, with their continued support, we know there are many more milestones yet to come.”



*Pullman Community Center*



*Culver's Pullman*

CDFIs are focused on ensuring that this momentum continues. Upcoming projects that are in development in Pullman are a new Veteran Roasters location, which could create roughly 60 new jobs for local veterans, and the site of the first nationally branded hotel in the Pullman community, in partnership with the Pullman Hotel Group, LLC.



*Presentations from participating CDFIs: Calvin Holmes, CCLF; Bob Tucker, CCLF; Ald. Anthony Beale; Joe Neri, IFF; Mary Fran Riley, A4CB; Sen. Dick Durbin; DeMario Greene, CCLF; Annette Washington, CNI; and Kimberly Morris, CNI*

## SPUTNIK COFFEE: BREWING UP SOMETHING GOOD



*Rendering of future home of Sputnik Coffee*

According to a 2015 groundbreaking study conducted by Technomic for the National Coffee Association, 76% of American adults drank coffee either at home or at one of the one million foodservice venues in the United States.

The study revealed that the coffee industry has a \$225.2 billion economic impact in the U.S., generated \$28 billion in taxes with consumers spending \$74.2 billion on this beverage.

About 1.6% of the total national gross domestic product (GDP) is derived from coffee-related economic activity and the coffee industry providing well over one and a half million jobs in the economy.



In August 2022 the Rocket Twins, LLC, an affiliate of Sputnik Coffee, purchased a building for its new flagship store. They received a **\$1,750,00 construction and permanent loan** from CCLF. Sputnik, named 'Best Coffee' by Timeout Magazine for its market niche, is renovating a dilapidated, 28,000 square foot building that was scheduled for demolition and will expand its coffee bean distribution business, create a café and open an event space in Brighton Park.

## CONNECT WITH CCLF



You can stay up-to-date on CCLF and other industry news by following our Twitter, Facebook page, LinkedIn and Instagram.

You can make a donation on our website at:  
[www.cclfchicago.org/donate](http://www.cclfchicago.org/donate)

## LANDMARK ILLINOIS 30TH ANNIVERSARY PRESERVATION AWARDS

Congratulations to our borrower, Celdon Partners, on receiving the 2023 Landmarks Illinois Richard H. Driehaus Foundation Preservation Award for Adaptive Reuse for revitalizing the historic Baptist Retirement Home in Maywood, Illinois, creating Maywood Supportive Living which offers quality living and services for seniors after 15 years standing vacant and decaying.



*Maywood Supportive Living*

## SPUTNIK COFFEE: BREWING UP SOMETHING GOOD *(continued)*

Sputnik currently sells high-quality ground coffee and whole beans in 8 oz. and 5 lb. bags online and in the café and operates a take-out only café. Its new location will be more expansive and is expected to staff eight employees and serve companion cuisine.

Sputnik founders started roasting coffee in their homes after dissatisfaction with bland coffee from their office coffeepots but soon discovered their idea of replacing the office coffee with their own specialty brew was cumbersome and expensive. From this idealistic beginning, they journeyed down the java road becoming one of Chicago's notable roasters. They found a way to produce exceptional quality Arabica bean coffee from Brazil, Columbia and Indonesia at a reasonable cost and gained a loyal following.

"CCLF is inspired by Sputnik's hard work in creating and growing its coffee roasting business," stated Wendell Harris, CCLF Vice President of Lending Operations. "This building's renovation, which will include a sit-down cafe, allows CCLF to assist in Sputnik's expansion efforts, creating jobs, removing blighted real estate and providing a highly desired area amenity to the Brighton Park community." The projected opening is scheduled for October 31, 2023.



*Buildout of new home of Sputnik Coffee*

## LILLIAN MARCIE SUMMER FEST

CCLF borrower, LWGW Development, LLC, in advance of the groundbreaking and opening of the Lillian Marcie Performing Arts Center, held a summer fest. Actor Harry Lennix returned to Bronzeville for the 2nd Annual Lillian Marcie Summer Fest to celebrate the people in the community and to get them excited about the opening of the Performing Arts Center. Among the attendees were Cook County Board President, Toni Preckwinkle and 4th Ward Alderman, Lamont Robinson.



*Harry Lennix, Art "Chat Daddy" Sims, LeeAnn Trotter*



*Actor Harry Lennix*



*Cook County Board President, Toni Preckwinkle*



*4th Ward Alderman, Lamont Robinson*

## PRO BONO WORK OF ATTORNEYS LEAD TO THRIVING COMMUNITIES



*Mark O'Meara and Kimberly Enders*

CCLF provides flexible and affordable financing for real estate transactions that benefit low- to moderate-income households throughout metropolitan Chicago. CCLF is able to keep interest rates low for borrowers because of its many social impact investors but also because of pro-bono attorneys.

In 2022, pro-bono attorneys provided CCLF with \$783,628 worth of free legal services. Nearly every loan made in 2022 was closed using pro-bono attorneys through a program provided by Chicago Lawyers' Committee for Civil Rights (CLCCR). CLCCR operates Pro Bono Works, one of the largest pro bono programs in Chicago, to connect attorneys to individual clients, small businesses, nonprofit organizations and community-based groups. CLCCR provides more than \$7.5 million worth of counsel annually.

In the last five years, CCLF saved \$4.2 million using donated services with the bulk of that saving coming from pro bono attorneys managing the closings for the vast majority of CCLF loans. CCLF is extremely grateful to have benefited from the Pro Bono Works programs for many years. David Shapiro, Executive Director of CLCCR, stated, "We work across various civil rights areas, among them community development and housing, education equity, and voting rights. Racial equity and community-driven advocacy animate every aspect of our work. I think that's one of the reasons private attorneys want to partner with us—we listen with open minds and open hearts to the community organizations we work with, allowing their priorities to drive our

work. We don't come into a room thinking we're the smartest people or have all the answers just because we're lawyers. That approach allows for a more authentic relationship between lawyers and their clients, and I think it's one of the reasons attorney volunteers love working with us."

Mark O'Meara, Partner at Chapman and Cutler LLP, is a long-time partner of CLCCR. He concentrates on banking and financial services and is a member of Chapman's Commercial Lending Group. His first volunteer experience with CCLF was in 2002, working on a \$409,000 predevelopment loan to Five Points Economic Development Corporation for the development of Grant Place Retail Center in North Chicago. The project caught his attention because he was familiar with the area and provided a new experience for O'Meara. "Volunteering offers good opportunities to develop as an attorney, as young associates get to carry the laboring oar," said O'Meara. "The volunteer work benefits both the attorney and our clients."



*Mark O'Meara, Partner at Chapman and Cutler LP*

Volunteering is something that attorneys have to be interested in doing. For O'Meara it was never a question. "I didn't give it much thought but have always been volunteering since I was in catholic school. It was part of the culture going to senior centers to sing carols at Christmas and was part of my Cub Scouts activities."

Chapman distributes an internal email describing volunteer opportunities, and anyone interested can respond. O'Meara provides supervision on the more complex transactions.

## PRO BONO WORK OF ATTORNEYS LEAD TO THRIVING COMMUNITIES *(continued)*

Kimberly Enders, Senior Counsel in Chapman’s Commercial Lending Group, has had a rewarding legal career and finds it easy to volunteer her time to CCLF and other organizations. “I probably volunteer almost 150 hours a year since I started working at Chapman four and half years ago. It is the first firm I have worked at that really embraces pro bono work. At other firms, if you wanted to volunteer, you had to find a volunteer opportunity on your own. Chapman sources the volunteer opportunity for you,” said Enders.

Enders works with associates of the firm who usually do not have opportunities to drive the work and be the primary attorney on a transaction. Closing transactions at CCLF allows them to run the deal and experience the satisfaction of providing affordable housing, community facility, commercial retail or social enterprise loans where they are needed most.



*Kimberly Enders, Senior Counsel in Chapman’s Commercial Lending Group*

CCLF is extremely grateful for the many attorneys that conduct its loan closings. They use their expertise in real estate transactions to help ensure community development projects are completed across metro Chicago. This means seniors can access groceries in their neighborhoods and families can find affordable housing. It also means jobs and community services are being created or preserved. It means access to capital for those that have been denied for far too long.

Shapiro summarized, “Working with CCLF is a dream. CCLF does such great work to promote racial and economic equity in Chicago, and we share a set of common values. Chicago Lawyers’ Committee is so proud of the work we do to help CCLF in its work to support thriving communities and narrow the racial wealth gap in Chicago.”

To learn more about CLCCR’s Pro Bono Works program, visit <https://www.clccrul.org/>.

## CCLF LOAN RANGERS KICKBALL TEAM EXTRAORDINAIRE

Another season has come and gone for the CCLF Loan Rangers kickball team. The team took second place in the league. Here are some photos of CCLF staff in action!



## ASPIRE CENTER – REPURPOSING SPACES FOR A STRONGER COMMUNITY

In 2013, Chicago Public Schools (CPS) made the unprecedented decision to close 50 schools at once throughout the city in an effort to balance the budget. It was the largest mass closing of schools in one city in our nation’s history. No other city had ever attempted such an undertaking.

This decision left 50 abandoned buildings; structures that were once teeming with children and activity went silent. More than 17,000 students and 1,500 staff were relocated to other areas of the city with the promise of better conditions than the schools they left. There were also plans to sell the 50 vacant schools and put the money back into the school district.

Out of the 50 schools closed, only a few have been sold, and those were mainly on the north side.

In the Austin community, four schools were shuttered, but one recently found a new purpose. The former Emmet Elementary School at 5500 W. Madison will now be the ASPIRE Center.



*Mockup of the ASPIRE Center*

ASPIRE Center will occupy a three-acre lot and is being developed by Westside Health Authority (WHA) and Austin Coming Together (ACT). It is one phase of the ASPIRE Initiative that will include financial counseling, employment services, job preparedness and vocational training. Once completed, it will serve as an advanced manufacturing training center, a small company incubator, a community hub, and event space.

CCLF provided a **\$3,333,333** loan to help bridge a state grant and leverage New Markets Tax Credits. Others who financed this project were IFF and Enterprise Community Loan Fund.



*Groundbreaking for the ASPIRE Center*

In addition to the existing structure, there will be a 2-story, 7,835 square feet addition. The total building area is expected to be 76,605 square feet. Tenants will include BMO and the Jane Adams Resource Center.

This development will be an anchor in this area of Austin and will be the catalyst for growth and revitalization of the community. “CCLF is very excited to see the ASPIRE project unfold since its connection began offering technical assistance in 2018,” explained Wendell Harris, CCLF Vice President of Lending Operations. “CCLF has an ongoing relationship that needs to deepen with both the West Side Health Authority and Austin Coming Together. Both organizations bring huge impact. Most importantly, they have true partnerships with the people in that community.”



## STAFF AND BOARD NEWS



In August, **Bob Tucker**, CCLF Interim President, served on a panel at the FDIC Chicago Region Listening Session. The panel addressed Community Affairs personnel from the FDIC Chicago and Washington, D.C. offices on a variety of banking matters. Tucker spoke about the challenges in developing affordable housing and how banks can better work with their CDFI partners.

Congratulations to CCLF Board Member **Kevin Goldsmith**, Managing Director of Community Development Tax Credits and Intermediaries Lending for Chase, for being recognized as one of Crain's Notable Leaders in Finance. Here's the link to read more <https://www.chicagobusiness.com/awards/kevin-goldsmith-notable-leaders-finance-2023>



CCLF is so proud of our Board Member **Jennifer Guzman** for receiving the Outstanding Volunteer Award at the 47th Annual Philanthropy Awards on September 26. She is proud to be known for her mentorship of small-to-middle market businesses and leadership development with women and communities of color. Jennifer helped lead the kickoff for the PODER Capital Campaign, which has raised over \$6 million to date. Throughout her career, she has served people where and when they need help and paved the way for others to serve. This is a core part of Guzman's DNA and what fuels her personally.

## CCLF NOTEWORTHY

**For their investments, CCLF thanks:** Chicago Community Trust, Kay Berkson, Scott Handleman, Suzanne La Fetra, Marsha Lynne Love, Mary H. Waite Trust, Grant T. Sunderland Revocable Trust and Sunderland Foundation

**For their recent grants, CCLF thanks:** Associated Bank; Bank of Hope; CIBC; The City of Chicago; The Community Development Financial Institutions Fund (CDFI Fund); First Merchants Bank; Huntington Bank; JPMorgan Chase; The Northern Trust Company; Polk Bros. Foundation; Pritzker Traubert Foundation; Searle Fund at The Chicago Community Trust; US Bank and Valley Bank.

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## CREDIT MEMOS

### CCLF closed 10 loans in 2023 3rd Quarter totaling \$23.5 million

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

**Aspire Center Development Corporation** received a \$3,333,333 construction loan for a local grassroots collaborative that is resident led in the Austin community area. This project is sourced through the Communities of Color Fund and New Market Tax Credit (NMTC). Thank you to **Polsinelli PC** for serving as legal counsel on this transaction.

**Celadon Partners LCC** received a \$5,000,000 predevelopment loan for multi-residential housing in Deerfield, IL. This Supportive Living Facility will be a four-story, 150-units of affordable senior living. Thank you to **Jeff Gray** and **Magdalena Lazarz** of **Barnes & Thornburg LLP** for serving as legal counsel on this transaction.

**Community Education Network** received a \$5,000,000 permanent loan for the acquisition and partial renovation of an educational facility in the Grand Boulevard (Bronzeville) community. The academic campus will serve grades K-8th and is sourced through the Communities of Color Fund. Thank you to **Marc M. Kassis** of **Morgan, Lewis & Bockius LLP** for serving as legal counsel on this transaction.

**Diamond Kut Charities** received a \$500,000 mini-permanent loan to rehab a vacant building to provide mentoring, professional development and scholarships to young people of color in the Lower West Side (Pilsen area). This facility is sourced through the Communities of Color Fund. Thank you to **Daniel Garza** of **Chapman and Cutler LLP** for serving as legal counsel on this transaction.

**Lee Bowdry Properties LLC** received a \$350,000 construction loan for a revolving line of credit for acquisition/rehab for single-family, residential properties located in various LMI communities. This project is sourced through the Chicago Neighborhood Rebuild Program (CNRP), part of CCLF's Neighborhood Investment Lending Program (NILP). Thank you to **Kristen Froese** of **Katten Muchin Rosenman LLP** for serving as legal counsel on this transaction.

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*(continued)*

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*Accounting Manager*

## CREDIT MEMOS *(continued)*

**Little Angels Family Daycare II, Inc** received a \$4,785,000 predevelopment loan for new construction of a day care center supporting up to 120 children in Englewood. This project is sourced through the Communities of Color Fund. Thank you to **Arwa A. Abdelmoula** of **Dechert LLP** for serving as legal counsel on this transaction.

**National Public Housing Museum** received a \$1,750,000 construction loan to expand its museum project that will provide large-scale economic benefit and impact to the Near West Side community area. This project is sourced through the Communities of Color Fund. Thank you to **Edward Tuerk** of **King & Spalding LLP** for serving as legal counsel on this transaction.

**People's Community Development Association** received a \$500,000 predevelopment loan to construct a four-story, multifamily residence in East Garfield Park. This loan is sourced through the Communities of Color Fund. Thank you to **Kimberly Enders** of **Chapman and Cutler LLP** for serving as legal counsel on this transaction.

**Pullman Hotel Group LLC** received a \$547,500 predevelopment loan to plan and develop the first nationally branded hotel in Chicago's historic Pullman community area. The project will provide high-quality lodging for this burgeoning tourism area of our city. This CRE loan is sourced through the Communities of Color Fund. Thank you to **Vivian June** of **Dechert LLP** for serving as legal counsel on this transaction.

**Sputnik Coffee Company/Rocket Twins LLC** received a \$1,750,000 construction/permanent loan for commercial real estate business serving affordable coffee and food options in Brighton Park. Thank you to **Andrew Pontano, Georgina McLeod, Molly Kwon Brossman,** and **Sahil Millwala** of **Dechert LLP** for serving as legal counsel on this transaction.

*(continued)*

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### NEWSLETTER CREDITS

*Compiled by:*  
Moleska Smith  
Juan Calixto  
Calvin L. Holmes  
Bob Tucker



*Helping create communities where people thrive*

The mission of the 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 is a Member of:



DISABILITY CDFI COALITION



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