

# 2012 Annual Report

## Celebrating 32 Years

## **Dear Friends:**

As many have seen signs of the economic climate improving, the housing crisis continues to keep eroding at the quality of life for many in Chicago. The continued high rate of multi-unit buildings in foreclosure is changing the landscape of Chicago neighborhoods through disinvestment in poor neighborhoods and flipping in emerging neighborhoods. More renters of all income levels are feeling the pinch of escalating rents and the lack of available units. One bright spot in this crisis is that Attorney General Lisa Madigan has worked diligently for years to identify banks that have been violating laws regarding mortgage loans and foreclosure and to bring justice to Illinois residents. The efforts of the Attorney General brought \$70 million to Illinois to increase services assisting homeowners and renters with foreclosure related problems.

Here at LCBH, there is rarely just one word that describes the events of an entire year, but the best word to encapsulate 2012 is "transition" as LCBH entered a new chapter in its long and rich history. On June 30th, Executive Director Kathy Clark retired from the agency after 12 years of faithful service and growth. On behalf of the LCBH Board and Staff, we thank her for her leadership and dedication to the growth of the LCBH mission. She will be truly missed but we have been assured she will continue to participate in LCBH activities and most certainly will stay involved in fair housing issues.

In August, LCBH received notice that Attorney General Lisa Madigan was providing a substantial 3 year grant to LCBH to provide legal assistance and education on foreclosure issues to renters in Illinois. We were able to hire three new attorneys, another paralegal, a foreclosure counselor, and a data and website specialist. Wow! While we are busy hiring to get fully staffed and everyone is getting settled in their new roles, we look forward to the next chapter of the agency as we consistently look for ways to bring resources to assist those most vulnerable in our communities attain housing stability.

For 32 years, LCBH has been the legal resource for low and moderate income renters in Chicago and now we are providing foreclosure assistance in many areas of Illinois. We thank you for your support and partnership in helping to provide a voice to those without and improve living conditions that provide stability in our neighborhoods for all of us. We invite you to review this 2012 Annual Report, visit our website at www.lcbh.org, follow us on Twitter or "Like" us on Facebook to keep informed on issues affecting all renters.

Tony Hopp Board President

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Cheryl L. Lawrence Executive Director

## **Client Stories**



Olivia resided in her apartment for five years before the building went into foreclosure. When the building's new owners informed Olivia that she had to vacate her apartment in 30 days she came to LCBH for help. LCBH's Tenants in Foreclosure Intervention Project (TFIP) staff confirmed that the building had been sold in foreclosure and negotiated directly with the new owner to get Olivia more time to stay while she searched for new housing. However, the

search to find replacement housing was complicated. Olivia participated in the Housing Choice Voucher program and struggled to find a new apartment that would accept the voucher. This problem is all too common, even in Chicago, where voucher holders are protected against source of income discrimination; renters face rampant discrimination by landlords who blatantly refuse to consider voucher holders as potential tenants. Further complicating Olivia's relocation efforts was the fact that she was also an entrepreneur and ran a licensed daycare business from her home. Olivia says of her experience, "[LCBH] really got the ball rolling and was really there for me, they listened to my story and told me the things I needed to do. A lot of people were not accepting Housing Choice Vouchers and didn't want to rent to me because I was trying to operate a business in my home. I was fairly new to the voucher program so I thought I was doing the right thing by being upfront with landlords." Even with the help of LCBH, 35 out of 45 landlords turned Olivia down because of her voucher and it took her months to secure new housing.

Looking back at the challenges she faced, Olivia recalls, "LCBH not only represented me in court, they also taught me how to get an apartment with vouchers and they even sent me listings for new houses. I didn't exactly know how things worked with housing vouchers, like getting extensions. The lawyers helped me to maintain my voucher; they got me extensions so I could actually find a new ... a better place." Unfortunately, as a result of this foreclosure, Olivia was forced to relocate nearly 40 miles away from her home in the Albany Park neighborhood to Bolingbrook and subsequently lost her home day care business. Olivia's story exemplifies the struggles of countless renters facing illegal discrimination throughout the city. The limited housing options for voucher holders—especially those who are African American and Latino-directly contradict the spirit of the Housing Choice Voucher program and its purpose to expand housing options for low-income households. Furthermore, the discrimination faced by voucher holders is often covert racial or familial status discrimination. If the voucher program is to be successful in expanding housing options, stories like Olivia's must not be ignored.



In September, LCBH volunteer **Eunice Lee** won a great victory for one of her clients and for LCBH. The client was a couple whose landlord had filed an eviction against them for nonpayment of rent. The couple explained that they only started withholding rent payments when the landlord ceased to maintain their building.

With a slew of issues including mold, rodent and bedbug infestation, unreliable electricity and hot water, and broken windows, the building was rendered uninhabitable. The landlord refused to fix any of the conditions despite repeated requests both by the couple and the City. In response to the eviction, LCBH filed defenses and counterclaims against the landlord based on his mismanagement of both the building and the clients' security deposit. Initially, the landlord wanted to go to trial but soon discovered it would not be successful. Eunice negotiated a very nice settlement for her clients and was also able to get the eviction case sealed to protect her client's credit report. Thanks to Eunice's hard work and sharp negotiation skills, her client was able to use that money to move into a new apartment and have a fresh start!



LCBH met **Ms. Carrillo** at the Tenants in Foreclosure Help Desk on the 14th floor of the Daley Center. Ms. Carrillo is a single mother and a certified paralegal working in downtown Chicago. She was not our typical client, she had a few more resources than many of our clients and lived in Berwyn. Luckily, our funding allowed us to take this foreclosure case. To ensure stable housing for her daughter, she had signed a two-year lease with her landlord. The building

subsequently went into foreclosure, and the bank filed an eviction to remove her and her daughter from the building before her lease was up, contrary to laws in place to protect renters from such a practice. But for the fortuitous meeting at the help desk, Ms. Carrillo and her daughter would have immediately lost their home and moved to another school during the school year without the benefit of a security deposit or time to find adequate housing. With the help of LCBH, Ms. Carrillo was able to preserve her housing and live out her lease plus several months so that her daughter would not have to move during the school year. Ms. Carrillo's story illustrates that the problems for renters associated with foreclosure are not isolated to the City or to low-income neighborhoods. The foreclosure of apartment buildings is becoming more commonplace in many areas of Illinois, and access to foreclosure information and legal resources for renters is scarce. This a problem LCBH is working diligently to remedy, with increased support to help renters throughout Illinois to better understand their rights and responsibilities during the foreclosure process to mitigate the impact on families.

# LCBH Programs

#### Fight Eviction.

The Attorney of the Day Eviction Defense Program (AOD) utilizes pro bono attorneys to assist staff attorneys in providing high-volume eviction defense for renters. AOD provides free legal representation to vulnerable renters facing eviction with the elderly, disabled and single mothers being priorities for case acceptance. More than 90% of renters facing eviction in the Daley Center do not have legal representation, 95% of those unrepresented renters are evicted in trials lasting on average less than five minutes regardless of whether or not they have a legitimate legal defense. With the assistance of LCBH staff and volunteer attorneys, AOD represented over 300 families in court and achieved positive outcomes for our client families 85% of the time with \$837,629.24 in back rent waived and damages awarded in favor of renters in 2012.

#### Combat sub-standard building conditions.

Many renters face very serious housing problems that are not resolved with the landlord without legal intervention. In the fight against recalcitrant landlords of large multi-unit buildings, the **Affordable Housing Preservation Program (AHPP)**, often in coordination with renter and neighborhood groups, steps in to provide a voice for renters in building court or administrative hearings to assert their right to live in rental housing that is safe, decent and lives up to building codes. In 2012, AHPP worked with renters in 154 rental buildings, improving or preserving 1272 units.

### **Protect** the rights of renters in foreclosure.

The **Tenants in Foreclosure Intervention Project (TFIP)** has worked since 2008 to ensure that the laws protecting renters are upheld throughout the foreclosure process. Commonly thought of as a homeowner issue in popular thought and media coverage, TFIP has consistently found that 3000-5000 more rental units are impacted by foreclosure filings than single family homes each year. Renters facing foreclosure are often unaware of their rights or where to turn to for help. LCBH provides legal representation, advocacy, and educational workshops to a variety of stakeholders including attorneys, community advocates, and renters. TFIP works diligently to preserve affordable housing units that are being lost to foreclosure throughout Chicago and is now reaching into the suburbs and other areas of Illinois. TFIP is the only legal aid project in the Chicago area that focuses solely on the issues facing renters living in foreclosed buildings.

- ▶ LCBH provided individualized foreclosure counselings for more than 500 renters in 2012, far surpassing LCBH's goal of 330. Each counseling service provides information that is building specific and information about the foreclosure process as well as referrals to appropriate resources.
- ▶ LCBH maintains the Tenants in Foreclosure Help Desk at the Daley Center to educate renters of their rights, most importantly the right to ask for a continuance to find an attorney. In 2012, the help desk provided 225 renters with foreclosure counselings.
- ▶ LCBH conducts workshops for renters and community based advocates about renters' rights and the foreclosure process. In 2012, TFIP conducted 62 seminars/workshops for renters, community based organizations, and advocates with 1204 attendees.

# **Intervene** to maintain units and keep them occupied.

LCBH's **Tenant Advocacy Project (TAP)** is coordinated through the Pro Bono Project and the work is done almost entirely by volunteer attorneys. Volunteer attorneys advocate on behalf of renters where utilities have been illegally shut off; where renters have been locked out of their homes by the landlord; where the landlord has tapped into their utilities so the renter is paying for the utilities in other units and other serious issues. In 2012, TAP provided legal representation to 178 tenants. In addition, another 1682 tenants received brief services or referrals.

# Connect renters to lasting solutions to promote housing stability.

The **Supportive Services** Program enables LCBH to provide a more holistic plan to renters. Available for the most vulnerable client families, Supportive Services works to help clients avoid homelessness and stabilizes housing by performing assessment, providing assistance in locating alternative affordable housing, applying for emergency funding, screening for public benefits, and making connections to other essential services. In 2012, the Supportive Services Department successfully assisted 117 families consisting of 302 individuals - including 120 children.

# Ensure everyone has equal access to affordable housing.

LCBH's **Fair Housing** Program heads up the Fair Housing Education Consortium (FHEC), funded by the Chicago Department of Housing and Economic Development, to provide fair housing training to housing providers, renters, community organizations, and the general public to help create awareness and combat discrimination in housing. In 2012, FHEC completed 40 fair housing trainings with 735 people in attendance.

#### Advocate for better policy protections for renters.

Increasingly, LCBH is contributing to the housing policy landscape in Chicago, Cook County, and Illinois. Notably, LCBH, in conjunction with the Keep Chicago Renting Coalition, convened by Albany Park Neighborhood Council, spearheaded the drafting of a Chicago ordinance designed to increase renter protections and help renters remain in their homes until the foreclosed building is sold to a third party purchaser. This is significant because, as LCBH found in its Annual Foreclosure Report, buildings that are bank-owned are typically neglected, left unmanaged, and end up vacant. The additional time provided to tenants in the drafted ordinance will help keep the units viable for current tenants as well as tenants in the future, ideally preventing a vacant board up and an overall loss of affordable housing units. The ordinance was introduced in July 2012. LCBH is committed to the coalition and is working to garner broader support for the ordinance.

# LCBH: A Year in Review







## Housing.

Professional Board's creativity and dedication, our Hearts for Housing event was an incredible hit. Now in its 7th year, the event raised over \$45,000 to support LCBH programs. With great raffle prizes from around the city, and a lively Hearts card game hosted by Kirkland & Ellis, this continues to be a fun and unique fundraiser in the city.



#### MAY 11-Volunteer Appreciation Day at the Racetrack.

Staff and volunteers spent a Friday afternoon at the Arlington race track to celebrate and thank LCBH fellows, volunteers, and interns of the 2011-2012 school year for all their hard work. Although no one was successful at picking a winning horse, everyone enjoyed picnicking in the nice weather!



#### JULY 20-All Staff Outing at Timber Lanes.

Later in the summer, staff took time to enjoy an afternoon of bowling at Timber Lanes bowling alley. With the number of tenants in need of LCBH services increasing each year, the event was a nice break from staff members' normally hectic schedules.

**SEPTEMBER 27—Annual Reception and Awards Ceremony.** LCBH thanks each of the over 170 attendees who took part in celebrating our supporters and volunteers who have contributed to 32 years of tenant advocacy in Chicago! Thank you to our hosts at Jenner & Block for the stunning and delicious arrangements-not to mention the wondrous view of the city! Because of our dedicated and generous sponsors, donors, and guests, LCBH was able to raise \$44,185 to advocate for renters to stay in their homes and sustain the support that families need to overcome the

#### **Former Board Member Sharon King Receives Legacy Award.**

Ms. King served as an LCBH board member for over 10 years. She has been an ardent advocate and she secured a significant endowment to ensure the agency's future.

barriers and challenges that can lead to homelessness.

#### **Former Executive Director Kathleen Clark** honored as Barbara Grau Tenant Advocate.

This is the first time that LCBH has honored on of its own with the award, but this year the choice was very clear. No one has championed more for housing and Kathleen will be missed by many after she leaves at the end of the year.

Noah Magaram receives Volunteer of the Year Award.

SEPTEMBER-LCBH announces \$1.4 million, 3-year grant from the Illinois Attorney General.

December

### January



#### **APRIL 19-Kathleen Clark receives Fair Housing Achievement Award** from South Suburban Housing Center. "Kathleen Clark is being honored for a

career spanning 35 years of community service... We not only honor Kathy Clark with this award, but attempt to thank her and show our gratitude for the contributions of a career that has furthered the causes of fair, affordable housing, and human rights.'

- The South Suburban Housing Center.



JUNE 15-LCBH receives three AmeriCorps VISTAs for 2012-2013.



JUNE 29-Executive Director Kathleen Clark retires after 12 years of dedicated service to LCBH.

#### JULY 2-Board Member John Storino named 2013 Fellow of Leadership Greater Chicago.

Each year, 35 of the city's most promising young men and women are chosen for this honor and selection is based on "a capacity for leadership in their chosen careers," "a likelihood of achieving positions of substantial responsibility" and "a record of civic activity."

#### JULY 25-Keep Chicago Renting Ordinance is introduced.

LCBH, in collaboration with community-based organizers of the Keep Chicago Renting Coalition, helped write the Keep Chicago Renting Ordinance.





DECEMBER—Patricia Fron named Staff Member of the Year. She was selected unanimously by the

committee.

#### JULY 26-LCBH releases **Annual Foreclosure Report:**

Three Year Impact Assessment – Apartment Building Foreclosures and the Depletion of Rental Housing. The report found that 1 in 10 rental units were impacted by foreclosure in 2009-2011.



## 2012 Contributors

#### \$100,000 and Up

The City of Chicago Lawyers' Trust Fund of Illinois Office of the Illinois Attorney General

#### \$50,000-\$99,999

The Chicago Bar Foundation The Chicago Community Trust Illinois Department of Human Rights The Illinois Housing Development Authority Polk Bros Foundation

#### \$10,000-\$49,999

Anonymous Cook County Illinois Bar Foundation John R. Houlsby Foundation Kirkland & Ellis Foundation Todd and Susan Maynes Sidley Austin Foundation

#### \$5,000-\$9,999

Chicago Tribune Charities The Harris Family Foundation The Pierce Family Charitable Foundation

#### \$1,000-\$4,999

Richard Astle Banner & Witcoff Ltd. Claire and Scott Battle Brinks, Hofer, Gilson & Lione **Paul Crimmins** Louis DiSanto **DLA Piper LLC** Edwards Wildman Palmer LLP **Exelon Corporation** First Midwest Bank Matthew Fisher Greg Furda Vince Gnoffo Al Hanna Hoeppner Wagner & Evans LLP Anthony G. Hopp JPMorgan Chase Sharon L. King

Jane Park Brian C. Thomas Winnetka Congregational Church

**Edward Malstrom** 

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Women's Society

**Hugh McCombs** 

#### \$500-\$999

Steve S. Bowen **Edward Polich** Matthew Emerton Mark Filip Illinois Tenants Union Ridgely Jackson Jennifer Marling Morgan Stanley Kenneth P. Morrison Patrick J. Nash, Jr. William Patterson **Brad Pinne** Trilogy Real Estate **Unity Temple** Fred and Marilyn Walz

#### \$250-\$499

Vince and Susan Barton Sam Goodman Karen Grotberg Joyce Hirsch Scott Koch Donna Medrek David S. Morris Tracey Sprayregen William R. Welke

#### \$100-\$249

Wendy Alders Cartland **Christopher Arzate** Linton J. Childs Erin Coleman **David Conley** Kaye A. Filkin Vito Giovingo Robert Handler Lynne Hensel David N. Hoffman Khaled Ismail Joan Laser Brian Lennstrom David Levinson William A. Levv Lindsay Marie Max C. Mielecki Keith M. Reifel Harry Rosenberg Helen Shiller Miyoung Shin St. Peter's Church

James Walter

#### Up to \$99 Jody Adler Tina Archer

Rebecca Barish Donita Beckham

Bruce Boruszak

Margaret Brumm Lauryn Burkhalter Christina Collins Hodgin Ernest Joseph K. Fischer John J. Gasa Zenetha Gibson David Franklin Graham Mike Harrison Pat Healey Sargon Isaac Jeffrey Johnson Al Klinger Bob Koehler **Lundin Foundation** Lesley Martin Joshua R. McLane Maria Nanos Trong Nguyen Arthur E. Pape Douglas G. Severson Leslie M. Smith Mike Smith Heidi Spielmaker Thomas J. Sullivan Liz Treacy Jasleen Vines Katherine E. Walker

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# 2012 Young Professionals Board

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Aaron Mitchell

Brinks, Hofer, Gilson & Lione

### **LCBH Volunteers and Interns**

LCBH relies heavily on volunteer attorneys and interns to provide high quality legal services to its clients. This year's hours represent a 35% increase from 2011.

#### **Volunteer Attorneys**

Nadia Aslam Tali Albukerk Virginia Beckett Anthony Becknek Alissa Bugh Jill Brady Jessica Brown Matt Cash Kristen Coates Kristina Entner David Freuh Cristin Frankel Joe Goldslack Mary Eileen Gaudette Anthony Jackson Laura Jennings Kurth Kamrath Beth Karpiak

Mohammad Khatib Alan Krantz Michael Kurt Jennifer Lario Stacey Laskin Nadia Nasser-Ghodsi

Andrew Medeiros Sean Mines Nikole Miller Aaron Mitchell Karim Merchant Heena Musabii Bob Negele Jessica Panza Donna Peel Matt Schweiger Jim Sojoodi Gina Spada Serena Watson Dan Ziemans

#### **Legal Interns**

Jeff Eisenstodt, Georgetown University Sharlyn Grace, Northeastern University, PILI Intern Michael Griffin, IIT-Kent Adam Gurney, The John Marshall Law School Hayley Hughes, IIT-Kent Susan Ritacca, DePaul University Aaron Russ, University of Illinois Gina Tsapralis. DePaul University Dwight White, The John Marshall Law School

#### **LCBH Fellows**

Aileen Flanagan Eunice Lee Noah Magaram Komal Vaidya

#### Paralegal Volunteers/Interns

Madeline Bailey, Roosevelt University Monica Ciezczak, Roosevelt University Amanda Cornelius, Roosevelt University Jo Ella Erriquez, Roosevelt University Marvin Feutz, Roosevelt University Paul Fidnarick, Wright College Mary Jones, Wright College Nidia Mejia, Northwestern College Jeanine Mielecki, Roosevelt University Roger Rusiecki, Northwestern College Mia Verrett, Roosevelt University Maribel Villegas, Roosevelt University Melissa Winecki, Wright College

#### **Supportive Services Interns**

Rebecca Barrish, University of Chicago SSA

Lecretia Daniels, Wilberforce University

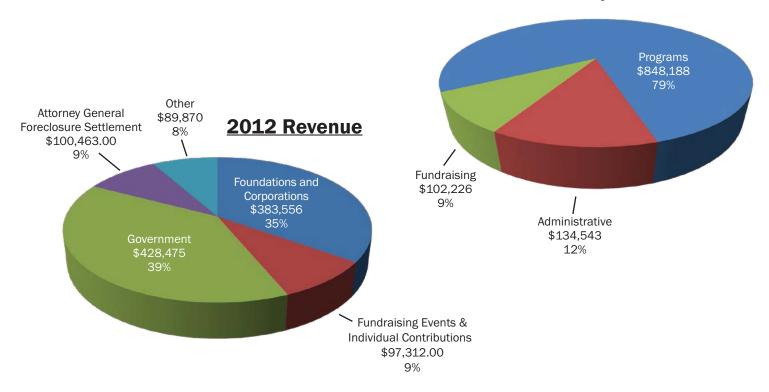
Rachel Castleman, University of Chicago SSA Grace Choi, University of Chicago SSA Graham Dimmick, University of Chicago SSA Bethany Garling, Valparaiso University Cathy Harper, UIC Jane Addams College of Social Work Ellie Hart, University of Chicago SSA Matthew Hiller, University of Chicago SSA Scott Houghton, University of Chicago SSA Hannah Jones, University of Chicago SSA Helen Kingsbury, University of Chicago SSA Charissa Laisy, North Park University Loretta Maestranzi, University of Chicago SSA Maggie McGinnis, UIC Jane Addams College of Social Work Alexis McCann, UIC Jane Addams College of Social Work Tiffany Micek, UIC Jane Addams College of Social Work Jill Murphy, UIC Jane Addams College of Social Work Emily O'Kelly, UIC Jane Addams College of Social Work Amra Skocic, University of Chicago SSA

#### **Development/Programming Volunteers**

Ryan Estes, The John Marshall Law School Carl Kundra, University of Illinois at Chicago Elisa Redish, Northwestern University Barry Richter, National Able Network

Туре	# of Volunteers or Interns	Hours Donated
Attorneys	41	4,712
Law students/interns	18	3,729
Paralegals	13	2,103
Supportive Services	20	4,720
TOTAL	92	14,764

### **2012 Expenses**



ZOIZ ROTOHUC		
Foundations and Corporations	\$383,556.00	35%
Fundraising Events &		
Individual Contributions	\$97,312.00	9%
Government	\$428,475.00	39%
Attorney General Foreclosure		
Settlement	\$100,463.00	9%
Other	\$89,870.00	8%
Total	\$1,099,676.00	<b>100</b> %
2012 Expenses		
Programs	\$848,188.00	79%
Administrative	\$134,543.00	12%
Fundraising	\$102,226.00	9%

#### **2012 Client Awards**

2012 Revenue

Total

Rent Waived	\$\$ Awarded	TOTAL
\$804,375.24	\$34,254.00	\$838,629.24

\$1,084,957.00

100%