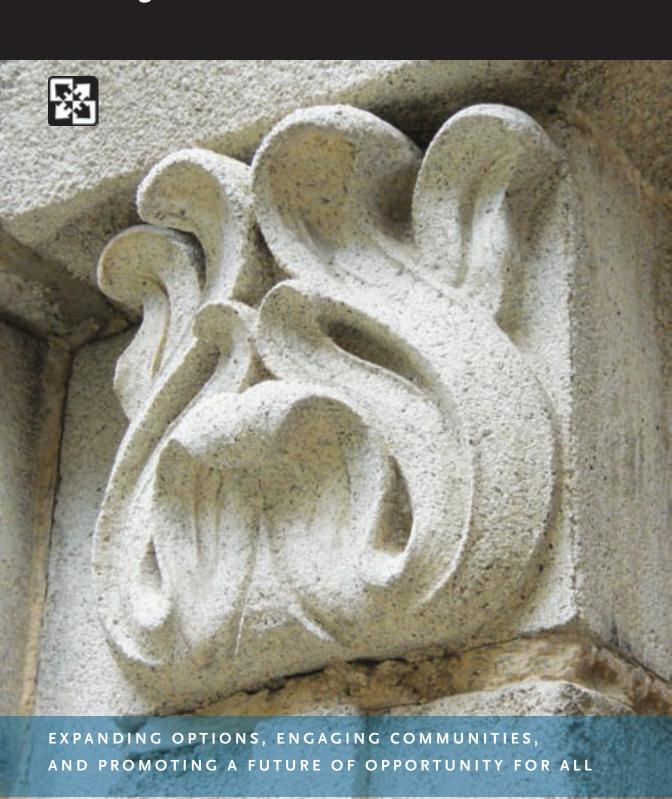
Oak Park Regional Housing Center

2010 ANNUAL REPORT

includes West Cook Homeownership Center





The Housing Center provides direct services in Oak Park and surrounding communities in Chicago and western Cook County that encourage diversity and integration in the housing market.

The Housing Center also plays a lead role in advocacy efforts on housing and civil rights from the local to the federal level.

OUR MISSION

To achieve meaningful and lasting racial diversity in Oak Park and the region.

LETTER FROM OUR LEADERSHIP

Facing the Future

While we certainly are not clear of the foreclosure crisis yet, 2010 did prove to be a year in which the housing market began a return to normalcy in Oak Park. Ahead of the rest of our region, the rental market is recovering well. As 2010 progressed, rental demand steadily increased. This pattern is continuing at an even faster rate in 2011. Meanwhile, home values have stabilized and the homeownership market is beginning its recovery here ahead of the regional pace.

Our diversity and integration are community assets to cherish and support. Our diligent efforts to promote an integrated and inclusive community are clearly accelerating our recovery. A diverse community pays social and economic dividends by ensuring a broad desirability and vibrant quality of life. As always, the Housing Center is a leader in ensuring that our core value of diversity will guide our village in the future as it has in the past.

Since about one-third of all renters move every year, our efforts continue to be necessary to sustain our core values for the future. As it stands, our diversity is broadening at a time when most other suburban communities are seeing increased segregation. The 2010 Census showed that Oak Park's population now even more closely reflects the regional population. We are proving to be an attractive community to people of all races. Even more important, our integration has improved over the last ten years. The Housing Center's programs in Oak Park have led this progress.

For the past 5 years, approximately 65% of the renters who move to Oak Park using our service make moves that improve or sustain integration.

All in all, the Housing Center has had great success. Our service is the key to promoting all of Oak Park as an excellent place to live. Each move we assist with is a move that shapes the future of Oak Park.

To succeed, we need your support to continue our crucial mission and services. Please consider a gift to the Housing Center. It will repay you and your neighbors many times over by ensuring a future that is true to our values and beneficial to all Oak Parkers.

Sincerely,

Rob Breymaier

EXECUTIVE DIRECTOR

Whitney Smith

BOARD PRESIDENT

Unitney Smith

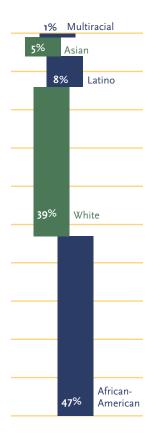


OAK PARK RENTAL PROGRAM

Ensuring an Integrated, Equitable, and Prosperous Oak Park

OAK PARK REGIONAL HOUSING CENTER

Rental Clients by Race



2010 REGISTRATIONS IN PERCENT

Sustaining Oak Park's Core Values

Diversity is a core value in Oak Park. But, diversity doesn't happen by accident. In a region that is hyper-segregated, it requires effort to promote and sustain a community that reflects the diversity of the region around it. The Housing Center markets Oak Park to a diverse population that ensures people of all races and ethnicities are attracted to our community.

Beyond Diversity, Toward Integration

Every day, the staff of the Housing Center works with prospective renters to make affirmative moves that improve or sustain the integration of Oak Park. Promoting affirmative moves is hard work, as public misperceptions create a hesitancy to make moves that improve integration; however, our work is paying off. The 2010 Census shows that Oak Park has seen its diversity broaden and that Oak Park is more integrated than ever before. Over 64% of our rental clients made affirmative moves in 2010.

Meanwhile, clients that didn't use the Housing Center made affirmative moves only 49% of the time. Thus, without the Housing Center's programs, Oak Park would be more segregated now than it was in 2009.

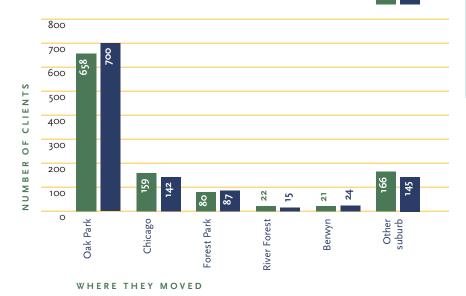
Connecting Great Tenants with Great Owners

As the recession has eased, rental demand has increased as well. The Housing Center helped

42 more households in 2010 than in 2009. Ensuring a diverse demand and an integrated housing market requires smooth coordination between landlords and prospective tenants. Because the best property owners in Oak Park list their units with us, we can help our clients find the perfect place quickly and easily. It results in a win-win relationship for the owner and the tenant. Tenants get listings of units with the amenities they want at a price they can afford. Owners get prospective renters who want to move into their buildings. Along the way, our staff encourages clients to consider moves that will sustain or improve Oak Park's integration.

The Housing Center also helps market the units in buildings that receive support through the Village of Oak Park's Multi-Family Housing Incentives Program (known by many in town as the Diversity Assurance Program). Working with the Housing Center helps owners meet the program goal of ensuring a high-quality rental building with a diverse population.

OAK PARK REGIONAL HOUSING CENTER Rental Client Move Destination Comparison



Rick Kuner

FORMER OAK PARK **VILLAGE TRUSTEE**

Diversity is fragile and hard to achieve. A diverse community enhances our lives. It helps us appreciate and respect the ideas, creativity, and contributions of others. Our predecessors did a great job. Now it is our turn.



WEST COOK HOMEOWNERSHIP CENTER

Helping Homeowners Save Their Dreams

WEST COOK HOMEOWNERSHIP CENTER

Clients by Activity Type



In 2010, the West Cook Homeownership Center helped 149 households apply for the Home Affordable Modification Program. Our services provide homeowners with knowledgable advocacy in their attempts to save their dream of homeownership. In many cases, these borrowers have suffered a one-time catastrophic event that temporarily made it difficult to keep current on their mortgages. In others, homeowners with adjustable rate mortgages saw their payments rise above their ability to pay as their interest rate jumped. No matter the reason, the West Cook Homeownership staff is there to help make the process of attaining a mortgage modification easier and quicker than it would be otherwise.

Revitalizing Communities and Addressing Foreclosures

Meanwhile, we are working to revitalize neighborhoods throughout Cook County that have faced the worst of the foreclosure crisis. As the counseling agent for Cook County's Neighborhood Stabilization Program, we will help move new residents into approximately 90 homes with affordable and responsible loans. These residents will help reinvigorate neighborhoods and spur further development.

Counseling for the American Dream

The West Cook Homeownership Center provided pre-purchase counseling and assistance for 61 households in 2010. We have helped ensure that homeownership remains an accessible goal for people of all races and incomes.

Introducing Down Payment and Closing Cost Assistance Programs

At the end of 2010, we were awarded funds for low- and moderate-income households looking to attain homeownership. These funds can be used for down payment and closing cost assistance to lower the borrowed amount. The result is affordable mortgages for our homeownership clients.

Employer Assisted Housing

The WCHC is also working to increase the number of employers in western Cook County who provide Employer Assisted Housing programs. These programs benefit employers by providing tax incentives and increasing staff loyalty and reliability. At the same time, they help lower-income employees achieve the dream of owning a home. In 2010, WCHC co-hosted an introductory luncheon on EAH with MPC and the Charter One Workforce Housing Initiative.

Financial Literacy for Youth and Families

In order to ensure that future generations have the knowledge they need to be savvy consumers, we have engaged financial literacy targeting students. In this overwhelmingly popular program, WCHC staff visit classrooms and perform skits that engage children in lessons about smart money management. Afterward, students ask questions and receive a parent's packet that provides useful information that students can share with their families.

WCHC staff teach students about the value of saving for the future.





WCHC staff inform a homeowner of the options available for foreclosure relief.



ADVOCACY AND POLICY

Promoting Smart Public Policy

OPRHC executive director with Illinois Senators Dick Durbin (left) and Mark Kirk (right) following a discussion on federal housing policy.



The Housing Center works to provide leadership and partnerships with other prestigious organizations at the local, regional, and national level.

Supporting Local Policy to Ensure Integration in Oak Park

In 2010, the Housing Center engaged with governments, community groups, and business networks in Oak Park to encourage support for diversity and integration from other institutional actors. These ongoing efforts promote efficient communication and cooperation among Oak Park's many active organizations. In this capacity, the Housing Center continues to work with the Success of All Youth Committee of the CommunityWorks Program, the Village of Oak Park's Housing Programs Division, business groups, community organizations, and others throughout Oak Park.

Promoting Smart and Equitable Public Policy in Western Cook County — Metropolitan Planning Council, Metro Mayors Caucus, and the West Cook County Housing Collaborative

The Housing Center is promoting equitable public policies in western Cook County through its housing counseling and property management activities. This includes working on neighborhood stabilization, reviewing municipal ordinances to improve the rental market, and increasing employer activity to support affordable housing. Working with our collaborative partners, the Housing

Center is striving to ensure that all of western Cook County provides opportunities for self improvement.

National Partnerships to Ensure a Fair Homeownership Market — Woodstock **Institute and the National Community Reinvestment Coalition**

As a member of NCRC and the Illinois Community Investment Coalition, the Housing Center takes on national advocacy to promote fair lending, community reinvestment, and responsible mortgage products.

Meeting with OCC, Federal Reserve, and FDIC

In 2010, the Housing Center met with senior officials of the major regulators to provide guidance and insight on consumer protections and responsible lending. This included a meeting with Federal Reserve Governor Elizabeth Duke and numerous testimonials on fair lending proposals at conferences in Illinois and Washington, DC. Currently, the Housing Center plays an important leadership role in promoting fair lending and responsible products that will help minority and low-income households attain homeownership.

Regional Leadership to Prioritize Fair Housing— **Chicago Area Fair Housing Alliance**

Regionally, the Housing Center has been a leading advocate for affirmative furthering of fair housing throughout the Chicago area. As president of CAFHA, Rob Breymaier, our executive director, has been leading the charge to promote a regional equity model that ensures equal opportunity throughout the Chicago region.

Consulting with HUD

In 2010, the Housing Center has continued to provide advice on affirmatively furthering fair housing to HUD. Our unique mission and activity allow us to provide valuable commentary on federal policy that is based in real world experience. This is particularly timely as HUD engages in a strategic plan that is unprecedented in the value it places on fair housing and integration as priorities.

Kevin Schuman

R K MANAGEMENT

The Housing Center has been an important resource for our company and the community. We use them consistently to ensure that our buildings are open, attractive, and diverse.



Board and Staff

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OAK PARK RESIDENT

I grew up in Oak Park in the 90s and enjoyed the benefits of living in a diverse and inclusive community. As an adult, I know that Oak Park is unique and that the benefits I enjoyed growing up didn't happen by accident. I support the **Housing Center because** I know they are vital to Oak Park's future diversity and inclusion.

Revenues and Expenses

Revenues

FISCAL YEAR ENDED DECEMBER 31, 2010

Village of Oak Park (Diversity Contract & CDBG Grant)	\$ 525,000
Illinois Housing Development Authority	43,805
U.S. Dept. of Housing and Urban Development	22,801
Cook County (CDBG Grant)	7,500
Foundation Grants	54,300
Corporate Grants	41,000
Donations and Contributions	66,272
Special Events	36,546
Other	722
Total	\$ 797,946

Expenses

Personnel	\$ 597,036
Advertising	57,323
Overhead	59,067
Equipment and Supplies	19,194
Professional Fees and Consulting	23,192
Production and Delivery Costs	6,388
Travel	6,106
Fundraising	9,012
Training and Dues	3,804
Miscellaneous	4,956
Depreciation	7,801
Total	\$ 793,879

Sandra Sokol

FORMER OAK PARK VILLAGE CLERK

Too often, the Housing Center is only considered for its successes in the past. That history is remarkable but its real benefit to the community is what it does for our future.

Supporters

Norka Escobedo

MULTI-FAMILY PROPERTY OWNER

I know that the Housing Center will provide me with quality tenants and help me with my marketing needs. They are an important resource that every owner in Oak Park should use.

FOUNDATION GRANTS

Chicago Community Trust IPMorgan Chase & Co. Foundation Shirley & John Klem Charitable Fund James J. & Carolyn P. McClure Charitable Fund Oak Park and River Forest Community Foundation Joseph C. & Judith A.

Charter One Foundation

CORPORATE GRANTS

Community Bank of Oak Park-River Forest Fifth Third Bank Harris Bank US Bank

Scully Foundation

DONATIONS AND CONTIBUTIONS

Active Real Estate Inc./ Jerome Goldberg

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Chris Curram

Steven Daniel

Lee Deuben

Doug and Rachel **NEW HOMEOWNERS**

We moved to Oak Park because we wanted to live in a great community that values diversity. We're proud to call Oak Park home and grateful that the Housing Center exists to ensure that Oak Park will continue to reflect our values in the future.

Margaret & Gilbert Herman Jeannette & Erik Hess Rick Hibbert Historical Homes Realty Jamie Hogan I-Go Car Sharing Intuit Dance Kathy Reller Designs Kolnicki Peterson & Wirth Karen & William Komala Marie & Roy Kruse Maria Krysan Rick & Ellen Kuner Stephen Langley Rebecca & Paul Langley Language and Music School Sara Lavoie Mary Daly Lewis Claude & Jean L'Heureux Lin Management/ Linda & Patrick O'Brien Elizabeth Lippitt & Alexander Beirne Donna Longbehn Jerry Lordan Louie's Grill, Inc. Wayne & Phyllis Lucht Colette Lueck M&M Property Management Magical Minds Art Studio Majamas Boutique Carl Malone Justin Massa Tracey McCartney Elizabeth Melara William & Gloria Merrill Larry & Jill Moore Gail Moran

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Arthur Murnan Neighborhood Dimensions Shirley Newton Kristine Nickerson Kathryn North Oak Park Friends Society Oak Park Place Apartments Oak Park Women's Exchange Patricia & Neil O'Connor Olander Properties Roger Oney Oak Park Renaissance Realty Oak Park Residence Corporation Oak Park and River Forest High School District 200 Pamela Penney Textile Arts Park District of Oak Park William & Jean Peterman Richard Pokorny & Ellen Wehrle Prairie Bread Kitchen Printing Store Laurie Propst Quakers Oak Park Lincoln Quillian R K Management/ Russ Schuman & Kevin Schuman Richard & Roberta Raymond Larson Rhoades Properties/ Rhoades Brothers Inc. Jeff Richardson Ridge Art and Gallery Pink Ana Rios Cathy & Chuck Ripp Don Rutledge Celeste Ann Santiago Sassetti & Co. Doug Schenkelberg & Rachel Unruh Lynda Schueler & C. Wayne Steel Wendy & Peter Senger Kelly Shepard Sirius Cooks Adele Smarto

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Yoga Trek

Paul Zimmerman

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Spike's

1041 South Boulevard Oak Park, Illinois 60302 (708) 848-7150

E-MAIL ADDRESS: inforequest@oprhc.org
GENERAL INFORMATION: www.oprhc.org
RENTAL INFO: www.liveinoakpark.org

 ${\tt HOMEOWNERSHIP\ INFO:}\ www.westcookhomeownership.org$

FIND US ON FACEBOOK: www.facebook.com/apartmentsoakpark

FOLLOW US ON TWITTER: @aptsoakpark

HOURS OF OPERATION

MONDAYS, WEDNESDAYS & FRIDAYS 9:00 a.m. to 4:30 p.m.

TUESDAYS & THURSDAYS 9:00 a.m. to 7:00 p.m.

SATURDAYS

10:00 a.m. to 4:00 p.m.

SERVICES

Apartment Referrals

Homeownership Counseling

Financial Literacy and Credit Counseling

Foreclosure Mitigation

Fair Housing Education and Outreach

Technical Assistance for Property Owners and Managers

The Housing Center is a model for community-based action and a resource for other communities and organizations across the country that are striving to achieve integration and racial diversity.

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