



HOPE
FAIR HOUSING CENTER

2010 Annual Report



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What a beautiful building! See the inside front cover for its significance.

Regarding the residence shown in the photograph on the front cover, HOPE is supporting a disabled resident of that building in a federal court case involving the alleged commercial sale of handicap parking spaces to people who are not disabled. This client and HOPE are receiving considerable legal support from the office of the Illinois Attorney General.

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Message from the President of the Board

“Change is the law of life and those who look only to the past or present are certain to miss the future.”

With those words, President John F. Kennedy helped inspire a generation who was moving into a world quite different than what had been known before. People changed, expectations grew, and businesses adapted not only to survive but, in fact, thrive. So it is with the HOPE Fair Housing Center.

With the retirement of its Executive Director of more than four decades, HOPE will change under new leadership. It will change as enforcement programs identify the newer, more subtle forms of housing discrimination being employed. It will change as more diverse sources of income are secured to help support an ever increasing population of people in need. It will change as a more complex and demanding economy rewards even more, conciseness and efficiency. And it will change as new outreach and education initiatives raise the social conscience and help prevent the notion that discrimination is somehow, ever viewed as an option.

Through its leadership, employees, volunteers, and donors of the past, HOPE has set the standard for fair housing organizations nationwide. HOPE’s Board of Directors is committed to ensuring that the change we embrace today leads to a path of success tomorrow and that those who turn to us for help, in no way, miss the future.

Jay Mitchell, President
Board of Directors
HOPE Fair Housing Center



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Message from the Executive Director

Many of us realize that there are many challenges that the world is facing. HOPE Fair Housing Center has been among those organizations impacted by the current political and social environment. While there have been stormy times, HOPE has persevered.

Among the challenges we have faced are complaints and cases that have significant societal impact, the retirement of our nationally-renown and long-time Executive Director, and budget challenges facing our government partners. There have also been common issues that many nonprofits have been facing in recent years. Yet, HOPE continues to move forward in a positive direction, continuously meeting the fair housing needs of our constituents.

Some might make the statement, paraphrasing, “This is the Twenty-first Century. Why is an organization focused on fair housing still relevant? Isn’t the civil rights movement over?”

Those of us at HOPE understand that there continues to be an ongoing need for what we bring to the table. Racial segregation continues throughout the United States, and specifically in the Chicago area. Discrimination against the disabled has been a dishearteningly visible trend. The rights of those who might be recent immigrants or first-generation citizens continue to be manipulated. HOPE has been in a position to be involved in situations like these, most with positive outcomes. And we expect to do even more as we evolve.

Ed Coleman,
Interim Executive Director
HOPE Fair Housing Center



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The Significance of HOPE

HOPE, established in 1968, is the oldest fair housing center in Illinois. HOPE Fair Housing Center seeks to end the hurt and devastation of housing discrimination and segregation because of race, color, religion, national origin, sex, disability, familial status or any other characteristics protected under State or local laws.

When housing discrimination steals someone’s opportunity to buy the home of their choice, when segregation prevents them from sending their children to quality schools in good neighborhoods, when a family is tricked out of their American Dream by a predatory lender, those families lose more than a home. Those families lose hope, then life becomes a downward spiral of despair. That’s why there is HOPE.

HOPE is a powerful voice for fair housing heard locally, regionally and across the nation, helping America understand that racial segregation is one of the defining moral issues of our time.

HOPE’s service area includes Chicago and its Western and North Western suburbs, plus 24 counties in North and North Central Illinois. HOPE did not get to be the best fair housing center in Illinois because it is the oldest, HOPE became the oldest because it is the best.

Key Objectives of a Fair Housing Center

HOPE is one of a number of fair housing centers throughout the United States. The value of such an organization can be observed by understanding the following objectives that drive HOPE and others on a daily basis.

HOPE Fair Housing Center works to:

- Create educational and outreach programs and materials on fair housing issues so that people better understand their rights and who to call should their rights be violated
- Counsel families and individuals on their fair housing rights, responsibilities and opportunities
- Respond effectively, efficiently and promptly to fair housing complaints to ensure proper enforcement outcomes and results
- Conduct complaint-based testing when/where necessary and appropriate
- Challenge the region to better understand our Nation's need for diverse and integrated schools which can only be achieved through diverse and integrated neighborhoods
- Counsel and assist persons with disabilities in their search for housing appropriate to their needs
- Identify cutting edge fair housing issues and develop enforcement strategies for addressing them
- Implement systemic testing and non-testing investigations to uncover and prevent steering, redlining and housing and lending discrimination in all its forms
- Identify and address immigration issues that relate to fair housing
- Target organizations with which to build new alliances and a strong base of support to promote fair housing
- Promote racial and economic integration, including greater integrated housing options for persons with disabilities
- Assist both clients and housing providers to better understand the opportunities and responsibilities of Reasonable Accommodations and Reasonable Modifications
- Develop strong working relationships with municipalities by working with code enforcement officials to educate and protect residents

- Work collaboratively to prevent and remedy housing discrimination and to expand civil rights protections where possible to those who are economically disadvantaged
- Expand efforts to expose and take aggressive action against those municipalities and housing providers who by policy or practice, discriminate against and unlawfully target Latino, new immigrant populations and families with children
- Promote a philosophy and programs which are rooted in the civil rights movement
- Serve as a powerful voice for fair housing which is heard locally, regionally and across the nation, including helping America understand that racial segregation and housing discrimination are two one of the defining moral issues of our time

Accomplishments and Operational Results

The U.S. Department of Housing and Urban Development gave HOPE a 100% (Excellent) Rating, which is the highest possible rating, for its effective and efficient use of the Fair Housing Initiative Program funding for our conducting of HOPE's enforcement programs. The following incidents reflect how HOPE has continued to impact society well into the 21st Century.

After more than two years, HOPE's "Confederate Flag" case has finally been settled. Although the actual settlement remains confidential, it can be reported that it includes a financial award to a client who attempted to buy a home on the street where the Confederate Flag was used for intimidation of HOPE's client. The settlement also includes Fair Housing Training at HOPE's office in Wheaton.

We hope the resolution of this case will send a message that neighbors cannot intimidate potential buyers either by their words or actions, as a way of discouraging persons of color from buying a home in the neighborhood of their choice.

Another case that HOPE has been reporting on for more than two years has finally settled. This is the case against a town home association that enforced rules against children playing outside of their own homes and in their own neighborhood. Although the case has settled, it is unconscionable that this case has dragged on in conciliation for more than two years, which has cost HOPE and the Lawyers' Committee for Civil Rights hundreds of hours in staff time. Fortunately, HOPE and our clients have been represented by an excellent pro bono attorney. Without his help and that of his law firm, we could not have pursued this

case. Here again this settlement is confidential but it will include monies going to our clients, fair housing training, monitoring and attorney fees.

The following two studies show that housing discrimination is still alive and well and is still hurtful to so many people and devastating to so many cities and communities.

What's in a Name?

Or, 'Discrimination' by Any Other Name Would Still Be As Painful

HOPE conducted matched-pair tests in DuPage County to see if people searching for housing were treated differently through emails over the internet. Two separate email accounts were set up on different sites to lessen suspicion. The first names of our "testers" were Tyrone who was given a Hotmail.com email address, and Neal who was given a Gmail.com email address. The names "Tyrone" and "Neal" were chosen based on a previous study that determined these two names are racially identifiable. A sample of Craigslist.com rental housing advertisements were chosen to test, and then emails were subsequently delivered to the housing providers.

Tyrone was the first to inquire about housing availability. Emails were sent to each advertiser asking for additional information about an apartment as well as confirmation of rental prices and security deposits. The last question asked was about the safety and security of the neighborhood in which the rental property was located. Approximately two hours after Tyrone's first email was sent, Neal began sending similar emails to the same housing providers. Again additional information was requested including rent, security deposit, amenities/utilities and finally safety and security of the neighborhood. Aside from requesting similar information the emails differed in both style and tone to again deter discovery of the testing.

Almost immediately it was apparent that, in a majority of cases, preferential treatment was shown to Neal much more often than to Tyrone. After further analysis what became most clear was the fact that information delivered to Neal was put together in a much more formal manner, and almost always with a friendly or professional tone. Of all the emails that were sent out, only 42% responded to Tyrone while 62% responded to Neal. The emails from Tyrone were sent out first, and followed two hours later by emails from Neal. If Neal was responded to we can conclude that the housing providers must have received the inquiry from Tyrone as well.

Aside from the obvious cases where Tyrone was simply disregarded in favor of a perceived white tester, many of the housing providers who

responded to both did so in different ways. For example one housing provider responded to Neal, “Neal, We have two 2BR’s from \$895 to \$950 plus utilities, very good area, excellent condition. Showing the unit today or tomorrow, thanks, John.”

The same housing provider responded to Tyrone with simply, “Yes units are available 900-950 (sic) plus utilities; showing today or tomorrow, John”

Not only was Neal treated much more friendly, but he was also told a lower possible rent of \$895 than the \$900 told to Tyrone. This pattern was seen throughout the emails from housing providers who responded to both requests for information. For Neal messages contained “Sir” or “Mr.” along with other niceties such as “Hello,” and “Good Afternoon,” whereas when Tyrone actually received a response the information requested was delivered without any attempt to make him feel welcome or comfortable viewing or applying for a unit. In fact, in no instance did Tyrone receive more friendly or welcoming treatment from a housing provider than Neal.

Housing Discrimination: You Had Me at “Hello”

Tests were conducted of rental housing on the East Side of Rockford. This most recent analysis showed that potential tenants are much more likely to obtain an apartment, and feel welcome if they are white than if they are African-American. HOPE Fair Housing Center in partnership with the YWCA of Rockford conducted this survey of Rental housing on the East Side of Rockford. The survey was the result of more than 30 tests of Rental housing advertisements on craigslist.com.

The tests were conducted by trained testers who, by their names and voices, would be identified as white or African-American. They were assigned similar backgrounds with similar income levels and family sizes.

Each test was measured using ten different criteria. The first of these variables looked at whether a rental unit was available or not, and how that information was conveyed to the tester. The next statistic recorded was the stated amount for rent and security deposits. Properties on the East Side of Rockford have been recognized as significantly “whiter” than other parts of the city. Taking into account the demographics of the area testers asked for the housing provider’s opinion of the surrounding neighborhood; then recorded if the area was described as favorable or in a positive light, or not. To measure the housing provider’s overall willingness to work with a tester we also tracked if rental properties other than the one listed in the craigslist.com advertisement were

discussed, and how the information was presented i.e. welcoming with a positive attitude, or otherwise.

Some examples of the test results include the fact that the white tester experienced a welcoming attitude and detailed information about properties 18 times, while conversely the African American tester experienced cordial/friendly treatment only six times. In 16% of cases, when the white tester was told an apartment was available, the same housing provider told the African-American tester nothing was available just an hour later. African-American testers were never offered any “Special Incentives.” African-American testers were also treated “poorly” on six occasions compared to zero for the white tester. In one specific case while describing the safety of neighborhoods one housing provider even referred to certain areas of Rockford as “The Jungle” while speaking with the white tester.

This study shows that just based on the sound of someone’s voice, apartment seekers in Rockford are being pre-judged and discriminated against from the moment they pick up the telephone to begin their housing search.

“This study is evidence that we have not reached the post-racial society that many felt had been obtained with the election of a black President. Unfortunately, many people of color are still facing discrimination in our community and that is simply unjust. These test results only strengthen the YWCA of Rockford’s commitment to continuing to raise awareness and eliminate racism.” Kris L. Kieper, CEO, YWCA of Rockford.

Organizational Transition

In October, 2010 HOPE celebrated its 42nd Anniversary and also the 40th Anniversary of HOPE’s Executive Director, Bernard J. Kleina. More than 130 people were in attendance.

As stated in the Daily Herald on Tuesday, September 7, 2010, his doggedness is legendary. Bernie continues to be a mainstay for civil rights and fair housing. After more than forty years as Executive Director of the HOPE Fair Housing Center, he has agreed to serve as a Project Consultant for the organization on an ongoing basis. As Bernie says, “Between my years of Fair Housing experience and my photography, I’ll do whatever it takes to keep HOPE as one of the premier civil rights organizations in the country.”

While Interim Executive Director of HOPE, Ed Coleman, is a business man, entrepreneur, and nonprofit administrator who has been involved with HOPE for many years, he is aware of the challenges that lie ahead. “Bernie is a legend of national renown,” Coleman says. “His reputation in the civil rights arena extends from the 1960s, and is based on witnessing, participation in, and causing some

significant events during all those years. What Bernie has done to fix many of the problems in this world is immeasurable.”

Coleman is thankful that along with Bernie, HOPE possesses a highly capable staff of fair housing advocates, and the support team of legal representatives and volunteers is productive and dedicated. Shirley Stacy, who has been with HOPE for more than sixteen years says, “Coming from corporate America to a non-profit agency was a whole new world for me. Bernie was undoubtedly the greatest influence in my development as a staunch civil rights advocate.”

“With a lead-by-example mentality and a never-give-up determination Bernie Kleina has been a role model and mentor of mine just about my entire life”, says Jordan Taren, HOPE’s Director of Compliance. “His history and leadership in the fair housing community is a testament to his knowledge and experience, and is an example the whole world would benefit from following.”

Along with assisting HOPE through its transitional activities, Bernie plans to focus his attention to his photography and video production activities. Those of us who know Bernie also know that he will be passionate about anything he pursues.



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HOPE'S Opportunities and Challenges in the Twenty-First Century

As we move forward, HOPE must continue to do what it does well. But it must also meet the needs of the changing world. Things have occurred in the housing industry in recent years that were difficult, if not impossible, to predict.

The ongoing relevance of HOPE will be unquestioned if we successfully engage in the following initiatives.

Challenge: Value to the Community

“Affirmatively Furthering Fair Housing” is a key mission of the United States Department of Housing and Urban Development. It is easy to conclude that this is also a key mission of HOPE, and HUD has entrusted HOPE over the years to engage in activities that are focused on this initiative.

The activities associated with the implementation of this mission must evolve. Sales of home (new and old) have been significantly impeded by economic conditions. Rental property managers are in a powerful position, due to a shift in demand for their offerings. It has become clear that in recent years homes have been foreclosed much more frequently than previously.

HOPE's approach to our relationships with partners as we deal with these issues will dictate how relevant we are perceived to be by the masses. In the near-term, we must engage with the administrators of local governments, and remove any adversarial images that linger in their collective minds. We have already approached a few local government housing and development departments, and will be doing more over the coming months. Also, there are holders of statewide and congressional seats with whom HOPE has communicated.

Other key activities will involve strengthening our relationships with such nonprofit housing-oriented agencies as South Suburban Housing Center, Interfaith Housing Center of the Northern Suburbs, Chicago Lawyers Committee for Civil Rights Under Law, Lawyers Committee for Better Housing, and the John Marshall Law Clinic. Additional partnerships are evolving with the NAACP and the African American Leadership Roundtable.

As an organization that is dependent on contractual activities, donations, and grants for its survival, HOPE will continue to focus on its development activities. The sources of funds must become more diversified over time, and efforts are being put in place to demonstrate HOPE's value to various types of businesses.

Challenge: Legal and Legislative

Many complainants come to HOPE with prospective discrimination complaints, seeking assistance. Frequently, a complaint becomes a case, demanding the time of a person with an understanding of discrimination statutes, and possibly legal representation. The outcome of this case will be partially dependent on the understanding and interpretations of fair housing rights among the legal and judicial community, and how those rights are upheld locally and nationally.

HOPE must be cognizant of, and keep track of, legal judgments and settlements in the fair housing arena nationwide. Today, there are communications vehicles which assist in that endeavor. But, as trends are established, HOPE must be flexible enough to adjust expectations, and thus investments in time and efforts.

In a similar vane, as a 501 (c) (3) nonprofit, HOPE does not actively endorse political candidates or their ideologies. Once they are elected to office, a key concern is how they position fair housing within their collective operations and strategies.

HOPE must actively communicate with local and national legislative representatives so that they understand the importance of fair housing laws, not only historically, but moving forward. A good percentage of municipalities receive Community Development Block Grant funds, and, as a result, are mandated by HUD to affirmatively further fair housing. HOPE will be approaching and engaging them in a cooperative fashion.

Challenge: Foreclosure Discrimination

Investigations of January, 2011 foreclosures in thirty-two DuPage County cities, towns, and villages reflected in the data below show that:

- Certain areas have much higher foreclosure rates than others
- There appears to be a correlation between high foreclosure rates and high minority populations
- There are certain areas where the pre-foreclosure levels are very high, indicating that upcoming foreclosure rates in those areas will also be very high

Foreclosure Analysis, DuPage County Municipalities

City	Pre-Foreclosure Defaults*	New Foreclosures, January*	Population**	Forecl. / Pop	% White	% Black	% Asian	% Latino (Any Race)
Addison	278	54	36,942	0.15%	67.6%	3.9%	7.4%	40.1%
Aurora	1760	116	197,899	0.06%	59.7%	10.7%	6.7%	41.3%
Bartlett	291	49	41,208	0.12%	78.6%	2.3%	14.4%	8.6%
Bensenville	165	42	18,352	0.23%	67.3%	3.5%	4.8%	4.7%
Bloomington	123	28	22,018	0.13%	79.4%	3.7%	12.7%	8.7%
Burr Ridge	40		10,559	0.00%	80.4%	2.0%	14.8%	4.1%
Carol Stream	280	55	39,711	0.14%	70.7%	6.1%	14.6%	14.2%
Clarendon Hills	39	11	8,427	0.13%	90.2%	1.8%	5.1%	5.1%
Darien	92	17	22,086	0.08%	81.4%	3.2%	11.9%	6.3%
Downers Grove	209	53	47,833	0.11%	88.5%	3.0%	5.5%	5.2%
Elmhurst	174	30	44,121	0.07%	89.5%	1.9%	5.1%	6.6%
Glen Ellyn	148	35	27,450	0.13%	86.7%	3.0%	6.5%	6.6%
Glendale Heights	388	84	33,034	0.25%	52.5%	5.9%	22.1%	30.7%
Hinsdale	45	8	16,816	0.05%	90.0%	1.3%	6.4%	3.5%
Itasca	43	16	8,649	0.18%	84.1%	2.1%	8.5%	10.6%
Lisle	155	34	22,390	0.15%	77.7%	5.6%	11.9%	7.5%
Lombard	284	59	43,165	0.14%	80.7%	4.6%	9.8%	8.1%
Medinah***	16	5	2,111	0.24%				
Naperville	561	82	141,853	0.06%	76.5%	4.7%	14.9%	5.3%
Oak Brook	30	5	7,883	0.06%	71.8%	2.0%	23.2%	4.3%
Oakbrook Terrace	10		2,134	0.00%	73.6%	7.7%	13.7%	10.5%
Roselle	172	27	22,763	0.12%	84.2%	2.6%	9.1%	8.2%
Villa Park	192	47	21,904	0.21%	81.0%	4.3%	5.2%	17.8%
Warrenville	104	28	13,140	0.21%	82.2%	3.9%	3.7%	20.9%
Wayne	18	6	2,431	0.25%	93.9%	0.9%	3.4%	3.7%
West Chicago	303	73	27,086	0.27%	67.6%	2.5%	5.9%	51.1%
Westmont	107	19	24,685	0.08%	72.7%	8.7%	12.5%	11.2%
Wheaton	196	38	52,894	0.07%	87.3%	4.5%	5.1%	4.9%
Willowbrook	106	33	8,540	0.39%	78.7%	4.7%	13.5%	5.7%
Winfield	40	13	9,080	0.14%	91.6%	1.5%	3.4%	5.4%
Wood Dale	119	22	13,770	0.16%	83.4%	1.2%	5.2%	20.3%
Woodridge	164	34	32,971	0.10%	71.1%	8.9%	12.5%	13.4%
Total****	6,652	1,123	1,023,905	0.11%	77.9%	4.6%	10.1%	13.3%

* - Foreclosure quantities are from RealtyTrac, <http://www.realtytrac.com>

** - Population data for all areas except Medinah is from the Census 2010 population count, <http://factfinder2.census.gov/>

*** - Medinah is an unincorporated area, and its population data is from First National Listing Broadcasting Service, <http://www.fizber.com/>

**** - The total population of DuPage County in 2010 was 916,924. The total figure shown here includes the cities and towns of Aurora, Bartlett, Burr Ridge, Roselle, and Wayne, portions of which extends beyond DuPage County.

A major study conducted recently by the National Fair Housing Alliance and other organizations demonstrate that homes foreclosed in minority neighborhoods have experienced much lower levels of maintenance and upkeep than those in other neighborhoods. The long-term impact on residential property values in such neighborhoods is evident.

While HOPE has focused more energy in rental discrimination in recent years, discrimination associated with not just the sale, but the ownership and disposal of real estate is expected to be a greater focus for the foreseeable future.

Challenge: Prospective Rental Discrimination

In recent years, a major focal point of HOPE's activities has been in the area of assisting people facing potential discrimination in their search for rental housing. As the market for home sales has dried up, there is evidence that the discriminatory actions of rental property managers have become more evident.

When analyzing the Analysis of Impediments to Fair Housing of such locations as Naperville, Illinois, one can see that certain areas possess much lower minority populations than others. The implication is that a subtle form of steering may have occurred to drive these demographics, and multiple parties may be responsible.

While HOPE has performed such investigations as "What's In A Name" and "You Had Me At Hello," the focus has been the actions of landlords and property managers. While this is quite effective, additional valuable results could be achieved by actively engaging local governments in fighting rental and other housing discrimination, as discussed above.

Challenge: Existing Rental Discrimination

HOPE has received many intakes in recent years that involve issues between landlords and existing tenants that are prospective discrimination cases. The bases for these complaints have involved familial status, disability, race and ethnicity, and others.

In some of these circumstances, the property managers appear to have allowed the facility to lose its accessibility. There have been other instances where the tenant developed a disability after residency was established, and the landlord is requested to install or construct a reasonable modification.

In certain instances, the landlord may have an issue with the number and ages of people living in a unit, and how they are defining a "family". In other occurrences, the family may be of a race or ethnicity that is welcome in a certain section of a building complex, but not so welcome in others.

There is a sentiment that landlords are getting bolder and feel that they are gaining in power as they understand that their tenants have fewer options as a result of the depressed home sales marketplace. HOPE continues to investigate these concerns.

Challenge: Residential Sales Discrimination

As the sale of new homes has been driven down by the economy, the number of housing sale discrimination complaints has also been reduced in HOPE's geographic areas of interest. However, there are certain locations, some of

them quite opulent, where there is evidence of potential discrimination due to subtle steering.

As HOPE becomes more visible as a result of PR and outreach, we expect that more people of all economic classes will become aware of the assistance HOPE is able to offer them.

Challenge: Condominium and Homeowner Association Discrimination

An African American condominium owner has been prohibited from subletting a unit as a result of association rules, even though there is evidence that Caucasian owners in the building have done so. An owner is prohibited from owning a companion animal prescribed by her physician because the association has a rule against pets. A condominium owner has sublet a unit, and the renter is denied a parking and pool pass because the building manager does not like the fact that she wears a veil.

These types of complaints have been seen by fair housing agencies in recent years, and HOPE has been involved in them. Each instance stands on its own merits.

As a result of our increased visibility, HOPE will make itself available to assist these complainants.

Challenge: Commercial & Religious Property Discrimination

These two areas of discrimination are gaining in visibility, due to the bold actions of those on both sides of the issue. While engaging in matters like these has not been part of HOPE's traditional mission, the evolving environment demonstrates a need for advocacy in these areas.

The issue of commercial property discrimination has not been very prominent in the past, and it is easy to see why. One could envision that minority and disabled business owners have not been vocal about experiencing discrimination for many reasons, including not wanting to be eradicated from an industry.

As public officials continue to emphasize the importance of small businesses to our evolving economy, the ability to compete must be earnest and open. While people looking to place businesses in certain locations may have complained about property managers not being responsive to their inquiries, their interest in acquiring any location may result in muffling their concerns.

In the area of religious property discrimination, one can easily visualize an organization applying to a local government to build a new facility in a

vicinity that is zoned for religious residential and religious buildings. In one theoretical case, the specific area targeted by the organization is located one quarter mile from a Methodist church that was built three years ago, and received all licenses and approvals within 60 days of application. The new application is studied by the government officials for over six months, without resolution. The organization happens to be of Islamic orientation.

While the details may be different, we have been exposed to news stories of this manner in recent years, locally and nationally. Emotions associated with these issues are strong, some of them peripherally related to the “War on Terror.” Is it possible to educate people in a way that their emotions are subsided? Is it worthwhile for a civil rights/property rights oriented group to serve as a champion for people feeling discriminated in these circumstances? It behooves organizations like HOPE to accept the challenge.

Key Partners and Sister Organizations

Organization Name	Address	Website	Phone Number
National Fair Housing Alliance	1101 Vermont Ave. NW Suite 710 Washington, DC 20005	http://www.nationalfairhousing.org/	202-898-1661
South Suburban Housing Center	18220 Harwood Ave. Homewood, IL 60430	http://www.southsuburbanhousingcenter.org/	708-957-4674
Interfaith Housing Center of the Northern Suburbs	614 Lincoln Avenue Winnetka, IL 60093	http://www.interfaithhousingcenter.org/	847-501-5760
Chicago Lawyers' Committee For Civil Rights Under Law	100 N. LaSalle St. Suite 600 Chicago, IL 60602	http://www.clccrul.org/	312-630-9744
John Marshall Law School, Fair Housing Legal Clinic	315 S. Plymouth Court Chicago, IL 60604	http://www.jmls.edu/fairhousingclinic/	312-427-2737
Lawyers' Committee for Better Housing	100 West Monroe Street Chicago, IL	http://lcbh.org/	312-347-7600
Chicago Area Fair Housing Alliance		http://cafha.net/	

Statement of Financial Position

The final months of 2010 kicked off an era of transition for HOPE's internal operations.

As has been observed from the income statement comparison, HOPE's need to focus on specific enforcement programs led to a 2010 increase in personnel

expenses. Fundraising remained stable, but the opportunities for improvements in that area are obvious.

The balance sheet has been consistent in recent years, but reflects higher liabilities (both current and long-term) than HOPE's management believes are appropriate.

As we advance through 2011, key elements of our internal operations will include:

- Increasing and diversifying the sources of our revenues
- Managing our personnel expenses as appropriate for our revenue expectations
- Reducing other expenses by strict fiscal management
- Reducing our debt levels, specifically for those that carry a high cost of debt

Statement of Financial Position Comparison, 2010 vs. 2009

	Dec 31, 10	Dec 31, 09	\$ Change	% Change
ASSETS				
Current Assets				
Cash			\$0	0.0%
Grants Receivable	68,625	70,432	(1,807)	-2.57%
Prepaid expenses and deposits	4,063	1,548	2,515	162.47%
Total Current Assets	72,688	71,980	708	0.98%
Fixed Assets				
Office equipment, net of accumulated depreciation		2,994	(2,994)	-100.0%
Total Assets	\$72,688	\$74,974	(\$2,286)	-3.05%
LIABILITIES AND NET ASSETS				
Current Liabilities				
Accounts payable and accrued liabilities	\$140,615	\$123,827	\$16,788	13.56%
Loan due, exceptional	46,950	41,950	5,000	11.92%
Loans payable	34,980	34,990	(10)	-0.03%
Deferred rent		1,985	(1,985)	-100.0%
Total Liabilities	222,545	202,752	19,793	9.76%
Net assets	(149,857)	(127,778)	(22,079)	17.28%
Total liabilities and net assets	\$72,688	\$74,974	(\$2,286)	-3.05%

Statement of Activities and Changes in Net Assets Comparison, 2010 vs. 2009

	Jan - Dec 10	Jan - Dec 09	\$ Change	% Change
Support and revenue:				
Government Grants	\$339,144	\$349,491	(\$10,346)	-2.96%
Contributions	14,200	16,380	-2,180	-13.31%
Program service revenue	23,120	35,442	-12,322	-34.77%
Special events				
Gross proceeds	8,295	2,275	6,020	264.62%
Direct Expenses	-5,306	-8,168	2,862	-35.04%
Other	5,108	5,359	-251	-4.68%
Total support and revenue	384,561	400,779	-16,218	-4.05%
Expense:				
Program	310,883	232,827	78,056	33.53%
Administrative	61,478	44,232	17,246	38.99%
Fundraising	34,279	36,948	-2,669	-7.22%
Total Expense	406,640	314,007	92,633	29.5%
Change in Net Assets	-22,079	86,772	-108,851	-125.45%
Net assets, beginning of year	-127,778	-214,550	86,772	-40.44%
Net assets, end of year	(\$149,857)	(\$127,778)	(\$22,079)	17.28%



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Thanks, In Advance

Time and again we have come to our constituents for their kind and generous support. With more fair housing issues, because of the current economic situation, a situation that impacts HOPE's funding as well, your support becomes even more important to HOPE's mission.

We know your time is valuable. Please help us as we work to eliminate housing discrimination and promote open communities in our region by volunteering for the organization. This can be done by clicking the volunteer icon on our website (www.hopefair.org).

Of course, making a tax deductible contribution to support our work would be an investment with a considerable return to society. If you would like to make a charitable donation, please send a check directly to our office

HOPE Fair Housing Center
2100 Manchester Road
Building C, Suite 1620
Wheaton, IL 60187

Or give a credit card contribution by clicking the "Donate Now" icon on our website.

We thank you.

Donor Report

HOPE has traditionally received a wide range of donations. Why is this important information? Any contribution helps, and individuals or organizations should not be discouraged if their contributions are different from those of others.

In 2010, the percentage distribution was as follows:

<u>Donation Range</u>	<u>Percentage of Donors</u>
\$1,000 or more	3%
\$200 - \$999.99	6%
Up to \$199.99	91%