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Letter from the President and Chief Executive Officer

Dear Friends and Neighbors

During another year of hardship for many families in the ongoing COVID-19 pandemic, Bickerdike continues to serve as a pillar of strength and resiliency in our communities. At the end of 2021, we reflect on what has been a challenging year, yet one filled with significant progress and growth. For 54 years, we have provided safe, stable housing to Chicago's low- and moderate-income families. Now, more than ever, our work is crucial to ensuring the well-being and economic vitality of our communities.

Bickerdike made enormous strides in advancing our work in 2021. We completed construction at Emmett Street Apartments, a 100-unit 100% affordable development in the heart of Logan Square. This project demonstrates the immense need for affordable housing, especially in gentrifying communities where Latino and Black families are being displaced. Our staff, Board, and partners came together to accomplish a successful, safe, and transparent waitlist opening and lottery process for Emmett Street Apartments, with nearly 700 people requesting an application.

We also ensured the preservation of Victory Apartments, which included the recapitalization and rehabilitation of 107 affordable apartments in nine vintage buildings, and construction was substantially completed at year end as well. We wrapped up the year with closing on financing and beginning construction on Lathrop Phase 1B, which includes the historic preservation of 74 apartments and an Advancement Center for residents.

It was a productive year and we continued to provide outstanding service to our residents while maintaining COVID-19 safety protocols. We worked collaboratively to submit hundreds of successful rental assistance applications on behalf of Bickerdike households. In partnership with Elevate Energy, we made progress on an electrification program at La Paz Place which converts these three buildings and 44 apartments to 100% electric power, including heating and cooling, electric appliances along with other measures to reduce our energy consumption as well as our carbon footprint.

After more than a year of social distancing and continued hardship for many in the face of COVID-19, we held over 100 events and programs for residents to come together, learn, and build community. Thanks to a generous grant, we were able to provide thousands of dollars of food support to Victory residents as part of the Resilient Communities Program.

This year's theme is *Grow with Us,* representing our immensely productive year and the exciting opportunity to expand our work. In this report, you will see what this means for Bickerdike and our legacy of community-driven development work. We invite all of our partners, supporters, members, and residents to grow with us as we accomplish our mission driven work in 2022 and beyond.

Sincerely





Jerry Lumpkins
Board President

Carta del Presidente y de la Directora Ejecutiva

Queridos amigos y vecinos,

Durante otro año de adversidad para muchas familias debido a la pandemia del COVID-19, Bickerdike continúa sirviendo como un pilar de fuerza y resistencia en nuestras comunidades. En el final del 2021, nosotros refleccionamos sobre lo que ha sido un año lleno de desafíos, pero a la vez lleno de progreso y crecimiento. Durante 54 años nosotros hemos proveído viviendas estables y seguras a las familias de bajos y moderados ingresos de Chicago. Ahora más que nunca, nuestro trabajo es crucial para asegurar el bienestar y la vitalidad económica de nuestras comunidades.

Bickerdike ha dado enormes pasos en el avance de nuestro trabajo en el 2021. Nosotros completamos la construcción de Emmett Street Apartments, un desarrollo habitacional de 100 unidades 100% asequibles, en el corazón de Logan Square. Este proyecto demuestra la inmensa necesidad de viviendas económicas, especialmente en comunidades gentrificadas donde las familias latinas y negras están siendo desplazadas. Nuestro personal, Mesa Directiva, y socios se reunieron para lograr una apertura de la lista de espera y un proceso de lotería exitosos, seguros y transparentes para los Emmett Street Apartments con casi 700 personas solicitando una aplicación.

Nosotros también aseguramos la preservación de Victory Apartments, la cual incluía la recapitalización y rehabilitación de 107 apartamentos accesible en nueve edificios antiguos, y la construcción fué sustancialmente completada al fin del año. Nosotros terminamos el año cerrando la financiación y comenzando la construcción en Lathrop Phase 1B, la cual incluye la preservación histórica de 74 apartamentos y un Centro de Avance para residentes.

Fué un año muy productivo y nosotros continuamos proveyendo excelente servicio a nuestros residentes mientras que manteniamos los protocolos de seguridad por el COVID-19. Nosotros trabajamos en forma colaborativa para enviar cientos de aplicaciones exitosas para asistencia en el pago del alquiler para los residentes de Bickerdike. En asociación con Elevate Energy, nosotros avanzamos en un programa de electrificación en La Paz Place el cual convierte estos tres edificios y 44 apartamentos a un poder eléctrico de 100%, incluyendo calor y aire acondicionado, artefactos eléctricos y otras medidas para reducir nuestro consumo de energía al igual que nuestro impacto de carbono.

Después de más de un año de distanciamiento social y continua adversidad para muchos debido al COVID-19, nosotros celebramos más de 100 eventos y programas para los residentes para reunirse, aprender y construir comunidad. Gracias a una generosa donación, pudimos proveer miles de dólares de apoyo con comida a los residentes de Victory como parte del programa Comunidades Resilientes.

El tema de este año es *Crezca con Nosotros*, representando nuestro inmensamente productivo año y la oportunidad de expander nuestro trabajo. En este reporte ustedes verán lo que esto significa para Bickerdike, y nuestro legado de trabajo de desarrollo para la comunidad. Invitamos a nuestros socios, miembros, partidarios y residentes a crecer con nosotros para lograr nuestra misión en 2022 y adelante.

Sinceramente,

Joy Aruguete
Directora Ejecutiva

*Jerry Lumpkins*Presidente de la Mesa Directiva



According to the U.S. Census Bureau data, the communities in Bickerdike's current area have experienced a significant loss of Black and Latino residents since 2000. For example, between 2010 and 2018 alone, Logan Square lost 35% of its Latino population and 8% of its Black population. According to research by the Institute for Housing Studies at DePaul University and many others, these families have been displaced primarily due to rising housing costs.

The northwest side has become a "zone of affluence" with sharply rising housing costs, due in part to its proximity to public transit, the Kennedy Expressway, and downtown. The area has become a very desirable place to live, and low and moderate-income families are being priced out with long-time residents being displaced to other parts of the city. A number of communities have gained substantial numbers of Latino residents, including Belmont Cragin, Portage Park and Austin, nearby Humboldt Park communities.

Black and Latino households are more likely to be renting than white ones, according to the Chicago Tribune, and more than 50% of Black and Latino households are cost burdened, meaning they pay more than 30% of their income on housing, compared to only 40% of white households.

According to DePaul's Institute of Housing Studies 2021 State of Rental Housing in Cook County, Chicago's North Side neighborhoods have lost the most affordable housing. Block Club Chicago reported that the study measures the loss of affordable housing as "rent increases to unaffordable levels, conversion to higher-cost or non-rental housing, or deterioration." By that definition, the study found that Logan Square/Avondale lost the most affordable housing of any "submarket" in Cook County.Đ

Everyone, regardless of socioeconomic status or race, deserves to live in a safe, stable, and vibrant neighborhood. Bickerdike and our many community partners are committed to building and preserving affordable housing for decades to come. •



In 2005, Bickerdike identified the expansion of its membership area as a strategic priority. Expansion would make it possible for us to have an even greater impact by increasing community-based affordable housing development opportunities and serving more families. After years of consideration and planning, the Board of Directors recommended that an amendment to expand Bickerdike's membership area be put forth to our voting members. It was put forth and approved at the 2021 Annual Membership Meeting.

This expansion makes it possible for Bickerdike to:

- Build a stronger and broader membership base to inform and participate in our community-driven development;
- Ensure that all future Bickerdike residents are Class A voting Bickerdike members;
- Serve more low- and moderate-income families and individuals, including those who have been displaced from our current area;
- 4 Respond to the need for affordable housing development outside our current area that is not currently being met;
- Develop more affordable housing that provides the benefits of being located near public transit, otherwise known as Equitable Transit-Oriented Development (ETOD).

As it has since our inception, the Bickerdike mission and vision will remain the same. We will continue to do what we do, just in a larger area and with more members. The greater Humboldt Park area will always be our home, our foundation, and our history. In fact, we currently have five projects underway in our legacy membership area. The expansion of Bickerdike's work into new areas will occur slowly over time. Our mission, values, and commitment to community-driven affordable housing development will continue as strong as ever! •



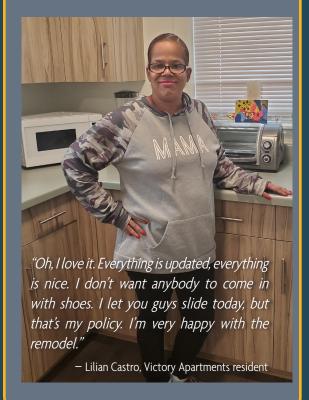
Housing Development & Preservation An Affordable Housing Journey: Emmett Street Apartments Emmett Street Apartments is a state-of-the-art, equitable Transit-Oriented Development adjacent to the CTA Logan Square Blue Line train stop. The construction of the 100-unit environmentally sustainable, precast concrete building began in September 2020 and was completed in December 2021. The building features low-E windows, permeable paving materials, high-efficiency HVAC systems, and a green roof. Each unit will feature Energy Star appliances, low-flow plumbing fixtures, LED lighting, and more. Residents will enjoy an on-site community room, bike room, and commercial tenants located on the first floor. We are thrilled to welcome our new residents in early 2022. As we celebrate the completion of construction, we reflect on the seven years of community organizing, planning, and coordination that this development, located at 2614 N. Emmett Street, took to come to fruition. • September 2020 **Early 2022** August 2021 **Construction Begins Lottery Day Move-ins Begin June 2021 December 2021** Spring 2022 **Waitlist Opening Days Construction Complete Ribbon Cutting** Join us at the Ribbon Cutting to celebrate the opening of **Emmett Street** Apartments as well as the announcement of its official name! There will also be an exciting, communityinformed art installation completed in 2022. Bickerdike Redevelopment Corporation



Victory Apartments Preservation consists of 107 affordable units in nine vintage, multi-family buildings in the Humboldt Park, West Town, and Logan Square communities. Bickerdike completed the original rehabilitation of the buildings in 1990. The project was the culmination of an intensive organizing campaign to push the State of Illinois to fund its first affordable housing development in our community and it is named for the Victory of that campaign.

After 30 years of normal wear and tear, the buildings were ready for a second round of rehabilitation and upgrades. After securing financing-including 9% Low Income Housing Tax Credits, a Federal Housing Administration permanent loan, and donation tax credits-construction began in July 2020 on a building by building basis. Residents were temporarily relocated for three months while work in their building was underway. In December 2021, construction on the last building was completed. All Victory residents have returned to their newly rehabbed homes featuring air conditioning, new energy star appliances, LED light fixtures, cabinets, flooring, and more. We are thrilled to celebrate our latest preservation victory.

In 1999, Lilian Castro moved into Victory Apartments as a single mother of three children ages 12, 9, and 7. Having lived in an high cost apartment in Logan Square, she felt grateful and blessed to move into an affordable Bickerdike apartment. Twenty two years later, she is a grandmother of 12, an active member of the Bickerdike community, and continues to work as a nurse's assistant saying "I love my career and I love helping others."



Lathrop

Lathrop Homes were originally constructed in 1938 as one of the City of Chicago's first public housing developments. The Lathrop project is a long-term effort to convert Lathrop Homes from public housing into a cutting-edge, mixed-income development. This effort is led by Lathrop Community Partners, made up of Bickerdike Redevelopment Corporation, Heartland Alliance, and Related Midwest, in partnership with the Chicago Housing Authority. When ultimately completed, the site will house 1,116 units of mixed-income housing in the heart of the city. In 2019, Lathrop Phase 1A was completed which included the rehabilitation of 414 units across 16 historic buildings.

After years of effort and planning, we closed on financing for Phase 1B in October 2021. Phase 1B includes the construction of 74 units, an Advancement Center for residents, and office space for our Community Engagement Specialist. Construction began in November 2021 and will continue through early 2023. The financing and planning processes for Phase 1C (new construction of 45 units) and 1D (rehabilitation of 179 units) will continue in the coming years. Along with our partners, we have submitted applications for both projects to the City of Chicago's Low Income Housing Tax Credit program.

Nuestro Pueblo Preservation

The Nuestro Pueblo Apartments are located in the Humboldt Park, Logan Square, and West Town communities. This preservation project includes the recapitalization of the projects original 69 units, ranging from one to four-bedroom apartments, located in five buildings, as well as the six units that make up the historic Greenview Apartments, originally built in 1889. In 2021, we submitted an application to the City of Chicago's Low Income Housing Tax Credit (LIHTC) program and completed the Illinois Housing Development Authority (IHDA) Preliminary Project Application.

Boulevard Apartments Preservation

Boulevard Apartments Preservation is located along a historic boulevard in the Logan Square and West Town areas. The development consists of 70 units, ranging from studios to four-bedrooms apartments, in three buildings. This preservation project is currently on the same timeline as Nuestro Pueblo Preservation. Applications to the City of Chicago and IHDA have been submitted and are pending. •







to certify a fair and transparent process. •



We are committed to sustaining and preserving our properties as quality, affordable housing in perpetuity. This is achieved through capital improvement planning and execution, diligent preventive maintenance, loan refinancing, investor exits, and all aspects of compliance.

Asset Management

La Paz Building Electrification Program

We are committed to reducing our energy consumption, and implementing strategies to reduce our overall carbon footprint. In partnership with Elevate Energy, an important strategy this year included the installation of new, high-efficiency electric appliances, HVAC systems, and solar panels at our three vintage La Paz Place buildings located in Logan Square. The retrofitting of these older buildings illustrated that we can lower carbon emissions, improve air quality, and save both Bickerdike and our residents money. New electric heat pumps will be installed in each unit to provide both heat in the winter and add central air conditioning in the summer. By switching from gas to all-electric appliances, tenants will see a decrease in their utility costs, especially as natural gas prices soar.

Preservation of La Estancia

La Estancia is a 57-unit affordable project in three buildings on Division Street that we developed in 2007. The project is approaching Year Fifteen, which means our limited partner investor, the National Equity Fund (NEF), can exit the project according to Low-Income Housing Tax Credit regulations. By exiting this partner, we move towards our goal of preserving the project as an important part of Humboldt Park's quality affordable housing.

Howard Apartments

Howard Apartments is a 49-unit affordable Single Room Occupancy (SRO) building located in the Wicker Park Historic District. In 1994, Bickerdike acquired and rehabbed the building, preserving and restoring its terracotta façade, terrazzo tiles, and historic lobby features. In 2021, Bickerdike signed a Section 811 Subsidy contract with the Illinois Housing Development Authority for 12 units to receive project-based subsidies. This will allow residents to pay no more than 30 percent of their income toward rent while providing the project with Fair Market Rents, which will improve the operating position of the property. This contract makes it possible for very low-income residents to continue to live in this historic, equitable transitoriented development. •

Safety

We worked diligently to keep our residents safe as crime ratesparticularly shootings and carjackings- increased across the city in 2021. We worked closely with local police, patrolled hotspots, and investigated incidents, as well as installed additional security cameras and devices. We coordinated several positive presence events in areas experiencing high rates of crime, and connected residents to mental health services.



We had an active and exciting year hosting a total of 123 events, meetings, and programs and collaborating with many local partners. Through doorknocking, flyering, and one-on-one conversations, we reached all 1,094 Bickerdike households and 414 Lathrop households many times over. In addition to the events, we were active in the community at neighborhood block parties, housing fairs, and community meetings.

Residents Council

Residents Council is a group of Bickerdike residents who serve as liaisons and leaders in our work. This year's Residents Council events included an Easter Egg Hunt, a Graduation Celebration, three Tenant Site Mixers, a New Resident Welcome, and the Annual Holiday Fest. The Council did an outstanding job planning events that were engaging as well as COVID-19 safe. Council members were instrumental in supporting many other events throughout the year including the Emmett Street Apartments Waitlist Opening, Wellness Club, and Garden events.

Wellness Club

After a hiatus due to the pandemic last year, the Wellness Club was back in full force in 2021. Between April and October, they held 29 events and programs with nearly 200 residents and community members participating. Programming included an eight-week course called Eating Smart Being Active in partnership with the University of Illinois, yoga sessions, and adolescent mental health workshops. The partnership with the AMITA Health Farmer's Market continued, providing fresh produce and extended SNAP benefits to Bickerdike residents.



Garden Committee

It was a fruitful year at the Bickerdike gardens. From March to October, there were a total of 16 events held at the gardens and five service days with nearly 700 residents and community members participating. With the help of dedicated volunteers, they constructed four raised concrete beds that allow for more accessible gardening. In July, the 14th District Police held two United in Prayer events in the gardens, one of which was attended by Mayor Lori Lightfoot and Superintendent of Police David Brown. They received a tour and residents enjoyed meeting two City leaders. The Committee also partnered with many organizations throughout the year to help provide exciting and engaging programs to residents including ArtSpace, BUILD Chicago, Chicago Mobile Makers, Urban Pilón, Pinot's Palette, and West Town Bikes.

Lathrop

Community engagement at Lathrop was outstanding in 2021 with over 900 Lathrop residents and community members participating in events and programs throughout the year. We hosted a total of 29 events on site including an Easter Egg Hunt, School's Out BBQ, Back to School Bash, Fall Fest, Thanksgiving Turkey Giveaway, and a Holiday Event. Partnerships with the Linda & Bill Gantz Boys & Girls Club, the 1st Ward Alderman's office, the 19th District Police, the Chicago Housing Authority, the Lathrop Woodshop Collective, and many other organizations remain essential for the success of this work. •



Victory Apartments Resilient Communities Program

In April 2021, we launched this program thanks to a generous donation. The program provided funding for direct food support to Victory Apartments residents. Each month, all Victory households were eligible to receive a gift certificate to Cermak Produce or Top Box Foods, a non-profit food delivery service. Each family received between \$100 and \$300 per month depending on household size. We also held monthly health and nutrition programming such as cooking demos, healthy eating classes, and a "Rethink Your Drink" event. The program has been very well received by residents and will continue through March 2022.

Rental Assistance

Through fine-tuned coordination, we submitted hundreds of successful rental assistance applications in conjunction with and on behalf of struggling Bickerdike households. This assistance made it possible for households, especially those who have been hardest hit by COVID-19, to remain safe and stable in their homes. Through government and private sponsored rental assistance programs, our residents have received nearly \$1 million in rental assistance.





Technical Assistance: With over five decades of affordable housing experience, Bickerdike offers information on property taxes, the building permit application process, zoning laws, foreclosures, credit repair, and more. When necessary, we point people to specialists in those areas so they receive the most accurate and up-to-date information. Through our Technical Assistance (TACOM) Program, we made this information available to 568 individuals this year.

COVID-19 Support: Bickerdike connected hundreds of residents to COVID-19 resources and information including where and how to get tested and vaccinated. We coordinated several on-site testing clinics and vaccination days and distributed over 3,300 packs of free masks at events.

Humboldt Park Portal: Since 2010, the Portal has served as a locally-controlled information center powered by and for the greater Humboldt Park community. Local residents and organizations continue to submit news and events that is then shared via a weekly newsletter and on social media. Having a streamlined place to promote local happenings helps keep our community informed and engaged. ◆

Jeanette Crespo has been a Bickerdike resident for 33 years. She remembers waiting in line to pick up an application when her eldest son was just one week old. Jeanette raised four children in Bickerdike housing and now a six-year-old granddaughter. In recent years, she has become an active and engaged member of the Bickerdike community. She serves on the Residents Council representing West Town, participates in Wellness Club and garden activities, and supports community organizing at many events.

"A principio yo pensaba, no quiero—soy un poco tímida. Tal vez por eso no la hacía. Pero a medida que ya me metí en todo esto, me gustó. Me gustó como la gente trataba a uno tan bien. Veía que todos era como una familia y eso si me llamaba la atención. Y por eso me involucré en todo esto."

"At first I thought, I don't want to—I'm a bit shy. Maybe that's why I didn't do it. But as I got into all this, I liked it, and I liked how people treated each other so well. I saw that everyone was like a family and that caught my attention. And that is why I got involved in all this."

Who We Are/Quienes Somos

Membership

Bickerdike is a member-based not-for-profit community development corporation and our membership is our broadest decision-making body. Membership is open to anyone who supports our mission and lives or works in the community. Over 450 individuals and 40 organizational members are kept informed of Bickerdike's work throughout the year and are encouraged to become more involved in guiding the organization's efforts. Members annually elect Bickerdike Board Directors from among their peers and vote on resolutions regarding organizational direction.

Board of Directors

Bickerdike's 14-member community-based Board of Directors governs all aspects of the organization. They engage in policy setting, financial oversight, and programmatic direction. Our Board ensures that we are carrying out our mission and that local residents have a voice in the development of the community and our work.





























Board of Directors

Jerry Lumpkins, President Freddy Calixto, Vice President Clifton Johnson, Treasurer Cynthia Lloyd, Secretary Jason Ben, Director Colin Bird-Martinez, Director Gregory Bork, Director Antoinitta Hall, Director Maureen Hellwig, Director Raul Morales, Director
Andrea Ruiz, Director
Diane Spires, Director
Alex Wilson, Director
Joy Aruguete, Chief Executive Officer



Staff For 54 years, Bickerdike has employed a communityhiring preference to foster local economic development, creating employment opportunities for local residents. More than half of our staff are residents of the neighborhoods we serve, and a number live in our housing. ◆

Bickerdike

Our Partners and Supporters

Our Partners

DEVELOPMENT FINANCING

Mortgage and Predevelopment Financing

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Chicago Low Income Housing Trust Fund

City of Chicago Department of Planning and Development

City of Chicago Department of Housing

Federal Home Loan Bank of Chicago

Illinois Housing Development Authority

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US Bank, N.A.

Wells Fargo Bank, N.A.

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National Equity Fund, Inc.

US Bank, N.A.

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BMO Harris Bank, N.A.

Citibank, N.A.

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PNC Bank N.A.

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Landon Bone Baker Architects

Lisec Architects

Nia Architects

Pappageorge Haymes Partners

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RubinBrown LLP

Legal

Applegate & Thorne-Thomsen, P.C.

Fox Rothschild LLP

Freeborn & Peters LLP

Halsted Law Group

Laner Muchin

Madigan & Getzendanner

Technical and Educational Service

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14th District Chicago Police Department

19th District Chicago Police Department

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Chicago Youth Centers

Concord Press

Control Inc.

Elevated Chicago

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Elevate Energy

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Genesis Technologies

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Héctor Duarte

Hermosa Medical & Diagnostic Center

Hirewell

La Casa Norte

Lakeshore PBS

Lathrop Woodshop Collective

Linda & Bill Gantz Boys & Girls Club of Chicago

Lincoln Park Boat Club

Linn-Mathes Inc.

Logan Square Chamber of Commerce

Logan Square Ecumenical Alliance

Logan Square Neighborhood Association (LSNA)

Logan Square Preservation

Lozada Carpet Installations

Mr. Brick

Mr. Porch

Multivista

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Corporation

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West Humboldt Park Development Council

West Town Bikes

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Heartland Housing Pennrose, LLC

Related Midwest



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lason Ben

Colin Bird-Martinez

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Malcolm Edgerton

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Libby Juliá

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Peter Landon

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Jerry Lumpkins

Jose Martinez

Raul Morales

Verline Owens

Thomas Raleigh

Michelle Recker

Aaron Rubens

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In-KIND

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Jan Park

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Lou Malnati's Pizza

Revolution Brewing

Urban Pilón

USI Insurance Services

GARDEN VOLUNTEER GROUPS

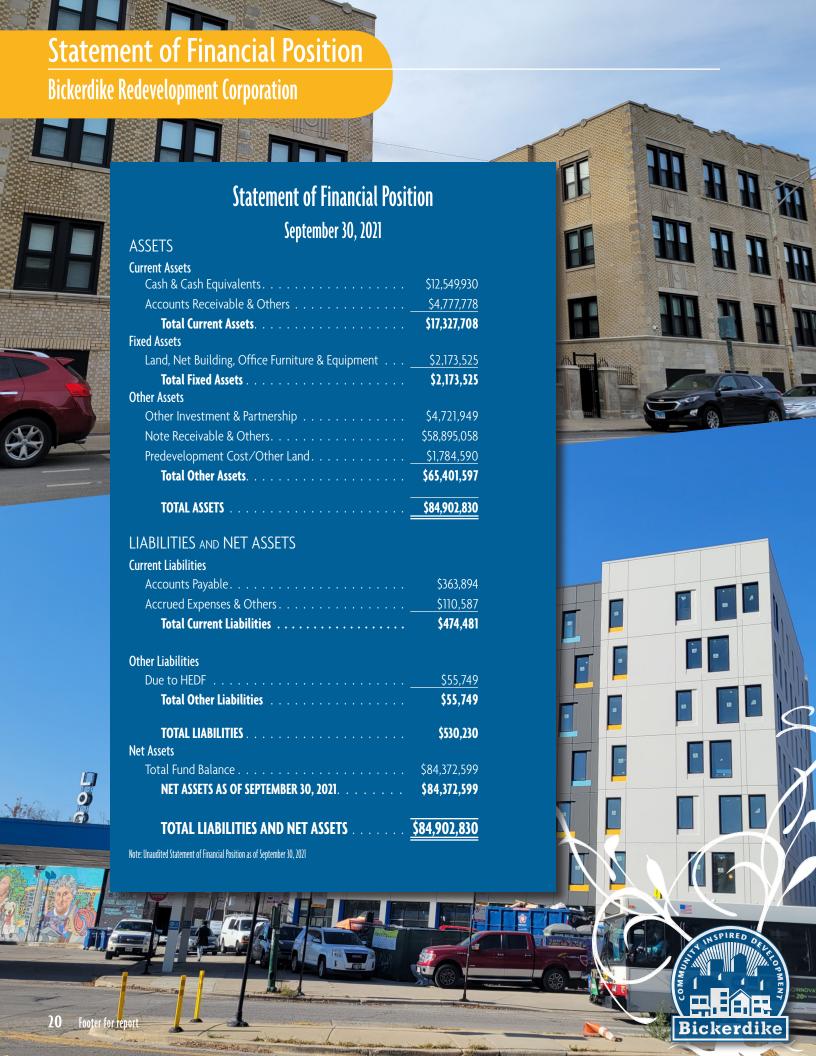
DePaul University

Northwestern Feinberg School of Medicine

Northern Trust

Volunteering Untapped





Membership

Bickerdike's membership connects individuals in the communities we serve to the work we do. Members make up our largest decision-making body, elect our board of directors, and have the opportunity to guide our direction. Join today!

Visit www.bickerdike.org/membership or call us at 773.278.5669 to become a member.

Donate

Help advance our mission by making a gift at www.bickerdike.org/donate-now
Ask about corporate matching gifts at your place of work to double or triple your contribution.

Ensure the future of safe, affordable housing with a bequest or planned gift.

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