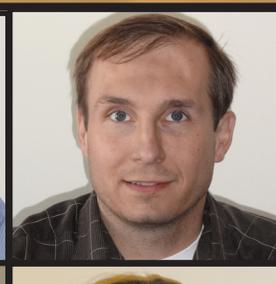


Rainbow Report

www.OTRassn.org



Our Mission

Over The Rainbow Association (OTR) provides low-income adults with physical disabilities an increased quality of life through the design, construction, and efficient management of quality, barrier-free housing that is affordable. OTR believes that given the opportunity many people with physical disabilities are able and desire to live independent, self-reliant lives, and can assess and self-direct the services they need; if only they had the option.

OTR is dedicated to creating that option.



'Living like there's no tomorrow'

Nichole Goodman lost the use of her legs in an accident, but the mom of three didn't let it take her singing dreams, too.

By Elizabeth Davies
ROCKFORD REGISTER STAR

ROCKFORD — Nichole Goodman's voice lifted into a crescendo, strong and powerful and every bit a match to the professional singer who shared her duet.

But on this day, in this moment, it was her star that was shining. While her partner is a world-renowned singer and in high demand, every eye was on Goodman. Every soul seemed to be urging her on.

After all, hers is an inspiring success story: a young mother, paralyzed in a rural car accident, realizing her dream of singing in this moment. It came Dec. 12 during a benefit concert in Evanston to raise money for the Over the Rainbow Association, a nonprofit set up to provide housing and employment to people with disabilities.

And here, as the last performer of the night, was one of the women for whom Over the Rainbow had helped.

Her voice glorious, her smile broad and her eyes filled with tears. Goodman's song was an emotional one. Grateful for their place in her journey, the audience stood and cheered once the final note died out, giving Goodman the celebration she's waited years for.

"It was overwhelming," said Goodman, a Stillman Valley native. "It felt so good to sing in front of so many people and to have so many people come up and compliment me. I've always wanted to do something with my singing. It's my passion. I've just never really had the opportunity."

'Like I had lost everything'

The closest she'd come to such success was in her mid-20s, when Goodman was part of a band that was in the process of auditioning for producers. Then the accident happened: Driving down a country road in 2006, she swerved to avoid an animal in the road and woke up lying in a field. Her spinal cord was severed and she could no lon-



Available at rrstar.com/buyphoto

BEN WOLESZYN | ROCKFORD REGISTER STAR

Nichole Goodman, pictured Dec. 29 at her Rockford residence, lost the use of her legs in a car accident in 2006. The mother of three, who sang with an up-and-coming band before the accident, recently sang a duet with opera star Richard Leech at a benefit concert Dec. 12 for Over the Rainbow Association, a nonprofit that helps provide housing and employment to people with disabilities.

ger move below her chest.

She had three young boys at the time — ages 4, 6 and 7 — and she couldn't take care of them after the accident. Not long after, her husband filed for divorce, and she parted ways with the band with which she had been singing.

Everything, it seemed, was crumbling at once. But slipping into a depression was not an option: She had to stay positive and persevering for her boys.

"I knew that I didn't want to feel sorry for myself," she said. "I started working out and getting my strength back."

But even as she went through the motions, Goodman struggled to return to singing. There were physical challenges to singing from a wheelchair, but also emotional scars.

"It was really hard," she said. "It took me a long time to be able to sing again. When I was in my accident, I felt

About Nichole Goodman

Age: 30

City: Rockford

Children: Sons Dylan, 11, Derek, 10, and Daniel, 8

On the Web

You can view a video of Nichole Goodman's performance of "The Rose" with Richard Leech at <http://tinyurl.com/26knw9j>.

like I had lost everything."

Slowly, Goodman regained her independence with the help of the Over the Rainbow Association, which had recently built a wheelchair-friendly apartment building called Harrison Square on Rockford's southeast side. There, Goodman has a two-bedroom apartment with such features as lowered countertops and doors that open with the push of a button.

The benefit concert

The building manager at

Harrison Square heard about her singing talent and suggested that Goodman join the organization's benefit concert. There, she was surrounded by opera singers and professional musicians.

"I felt very lucky to get this opportunity and to meet famous opera singers," Goodman said.

The night before the concert, she met opera singer Richard Leech to practice "The Rose."

"It's one of my favorite songs," she said. "I used to

sing it with my grandpa all the time when I was little."

From Leech, Goodman picked up a few tips, such as how to bring emotion into her voice to match the music. And she got a boost of confidence that she wasn't expecting.

"I was so nervous," she said. "People tell me all the time that I have a good voice, but I have a different view."

With Leech, however, "it sounded like our voices belonged together."

Goodman already is hopeful that she'll be singing in next year's benefit concert, and she is adding her newfound confidence to the attitude of gratitude she has learned from her time in a wheelchair.

"I don't take anything for granted," she said. "I lost (the use of my legs) in the blink of an eye. So I try to live every day like there's no tomorrow, because you just don't know what can happen."



From the Chairman and Executive Director

When you hear Illinois state budget, what's the first word that comes to mind? Over-extended? Disastrous? Crisis? What if our State could save over \$11 million a year, increase that amount exponentially, and provide independence and enhanced quality-of-life for individuals with physical disabilities?

Currently, 6,000-9,000 adults in Illinois have severe physical disabilities and are inappropriately warehoused in state-funded institutions or nursing homes. By offering a better alternative, Evanston-based Over the Rainbow Association (OTR) saves Illinois taxpayers at least \$11 million per year. These individuals have the ability and desire to live independently, yet due to the lack of affordable accessible housing, they have no choice but to live off the State. Living on their own in community-based settings provides a strong sense of independence for the individual and saves the State an average of \$75,000 per resident per year. Unnecessarily warehousing these people in nursing homes is costing the State a fortune at a time when every dollar counts.

OTR presently manages seven apartment communities (Chicago, Evanston, Freeport, Harvard, Matteson, Rockford and Waukegan). We hope to build many more apartments throughout Illinois to not only enhance quality-of-life for physically disabled individuals but also to significantly increase the annual \$11 million savings to the State, particularly during these challenging economic times.

With turnover of only five to seven apartments per year, we currently have a waiting list of more than 300 physically disabled individuals-- the demand greatly exceeds the supply. We are very anxious, on behalf of the physically disabled and Illinois taxpayers, to collaborate with our legislators to identify and implement effective ways to expand these housing arrangements statewide in a strategic manner.

As we continue to rely on the Federal Section 811 program to help meet current and future housing needs, a logical collaboration with the State would exponentially enhance opportunities for cost savings and success.

There's so much talk about cutting funding; reducing or eliminating necessary services. How do we justify not helping the State's bottom line and restoring dignity and pride to intelligent, lively, active and motivated adults? The demand is clear; the need obvious; the cost savings simply too much to overlook. This is more than just a housing issue. Beyond simply empowering the disabled, it's an economic imperative. The question is when do we start?

This year's annual report highlights *Faces of Rainbow*. It is an honor to serve this great state and to enable Illinois' citizens to find a place they can call home.

Sincerely,

F. Leo Kirwan
Chairman

Eric Huffman
Executive Director



Belden Apartments (Lincoln Park Chicago) - 1982

TRIB local | Evanston

APRIL 28-MAY 4, 2011



Leo Kirwan, chairman of the board of directors of Over the Rainbow Association, sits in front of the association's apartment complex in Evanston.

Jonathan Bullington/ TribLocal photo

Man helps the disabled live without barriers

By Jonathan Bullington
TRIBLOCAL REPORTER

One dark country road, one bad radio station and one deer combined to change Leo Kirwan's life forever.

The events of that fateful evening 15 years ago left Kirwan permanently wheelchair-bound. But out of the tragedy came a new calling as leader of an Evanston-based organization that helps bring independence to people with disabilities.

A native of downstate Illinois, Kirwan spent several years living in Palatine and working as a real estate broker and materials manager for Motorola. It was a high-stress, high-reward career, which Kirwan called "grueling."

The pace took its toll on Kirwan, helping bring about an end to his marriage.

"It was a high-stress job, and with the divorce on top of that, I just needed to get away," he said.

He retreated to his hometown, taking a sabbatical from Motorola to help a family friend build a house for the friend's son and daughter-in-law. He enjoyed the work, and thought the experience would fit well with his real estate career.

"When I got married, I wanted to move to Atlanta because it was the fastest growing city in America," he said. "In the 1990s, it was Las Vegas. So I wanted to gain the experience of construction so I could go to Vegas, rehab houses and make a fortune in real estate. During my learning phase, I had my accident, so that part of my life never took place."

PLEASE SEE BARRIERS, PAGE 12



Hill Arboretum (Evanston) - 1990



Gustafson Apartments (Waukegan) - 2007



Rainbow Village (Matteson) - 2008

OPENING DOORS TO A BRIGHTER FUTURE

Harison Square (Rockford) - 2009



Northern Point (Harvard) - 2010



Dirck Drive (Freeport) - 2010



TL14

Barriers

FROM PAGE 1

Kirwan can't remember what was playing on the radio the night of his accident. But when his eyes drifted down to change the station, a lone deer made its way on to that dark country road.

He caught sight of it just in time to swerve out of its path. As it was later explained to him, his car spun and the rear end struck a ditch, causing the vehicle to flip. Traveling at about 50 mph, the impact snapped his seatbelt and seatback, throwing him into the back seat. He ended up near the back window with his knees against his forehead and his chin in his chest.

Immediately, he knew he was paralyzed.

"The next thing I remembered was all the dust and dirt settling inside the car," he said. "I was gagging on it. I couldn't breathe, and I didn't know why."

He used his teeth to pull his arm off of his face so he could survey his surroundings. He expected to see the flickering light of a fire, and as he put it, he felt for sure that he would "fry in here."

For four hours, he sat in that position, hoping for rescue and struggling to stay alive.

"I made a very concentrated effort to not fall asleep or pass out, because I thought if I did and I wasn't making a conscious effort to breathe as deeply as I was, I would probably die," Kirwan said. "So I stayed awake as long as I could. I really believed in my mind that if I do pass out, I probably won't live through this. I couldn't breathe."

Another motorist eventually spotted his vehicle's headlights still shining on the road. He spent 10 days in an Urbana hospital with a broken neck and broken back.

While in Urbana, he came down with pneumonia. Doctors told him that only 18 to 19 percent of his lungs were functional at the time.

"They actually thought they'd given me everything they could give me," Kirwan recalled. "They didn't expect great results. They thought I would die because my lungs were filling up with liquid."

Kirwan's brother made a plea for help to his college roommate, who was interning at the Rehabilitation Institute of Chicago. His first night at the institute, he said a German nurse told him she had an "unorthodox" treatment for him.

"For four hours, she beat me on the back and kept my legs dangling in the air," he said. "The fluid came pouring out of me for four hours, and when she was done it was the best night's sleep I had since. I swear I probably wouldn't be here if it wasn't for her."

Kirwan spent 99 days at the institute. Through the first 54 days, he could only move his head. But on the 55th day, he started to regain feeling in his shoulders, which moved to his elbows and down to his wrists — where it ended.

"It was tremendous," he said of regaining some use of his body. "I can't even describe starting to get feeling back."

But regaining use of his arms was only the beginning to a long recovery process that involved having to re-learn life.

"You have to learn how you're going to get in and out of houses and through doors," he said. "If you think about the world around you, if you're living where you live now and all of a sudden you can't use your hands to grab anything, how would you get in and out of things? How would you use cabinets? It's not like you can walk up to the sink anymore, grab a glass and get a drink."

Once out of the hospital, Kirwan moved in with his mother, who was facing her own

battle with cancer. She passed away just seven months later.

"I had no place to go," he recalled. "I couldn't go back to the way I was living before the accident."

It was around this time that a family friend informed Kirwan of Over the Rainbow Association. Founded in 1974, the association is the creation of a group of Chicago-area parents whose children have disabilities. Disappointed with existing nursing homes and assisted-living facilities, the parents set out to build apartments specifically designed to meet the needs of people with disabilities.

Over the Rainbow opened its first apartment complex in 1982 — an eight-unit building in Chicago's Lakeview neighborhood. Nine years later, the 33-unit Hill Arboretum Apartments opened at the former site of Evanston Community Hospital.

In years since, the association has opened apartment complexes in Waukegan, Matteson, Rockford, Harvard and Freeport. Each unit is designed to provide independent living to people with disabilities. They feature extra-large bathrooms with wheelchair-accessible showers, roll-out drawers and shelves in kitchen cabinets, and optional lifts in bedrooms and bathrooms.

Kitchen appliances are raised slightly to wheelchair height; light switches are lower on the wall, while outlets are higher.

Kirwan said he filled out an application to rent an apartment at the Evanston complex almost immediately after learning about Over the Rainbow. Just under a year later, he moved in.

"When I took the tour, I liked it because it was a place I could live and it wasn't a nursing home," he said. "I could come and go as I pleased. It gave me some semblance of my independence again, and that was extremely important to me."

It wasn't too long before Kirwan began getting more involved with the association. He helped the former property manager take the operation into the computer age, and started assisting the association in creating a database of all of its financial donors. He was eventually named property manager — then director of operations. Eventually, he was named chairman of the association's board of directors.

"It's a labor of love," he said of the position. "I enjoy what I do and I do it because it's my way of giving back to society for providing me with my housing and health care."

Kirwan is convinced that without Over the Rainbow, he'd be "at a nursing home, staring at a TV."

"I don't know how many other entities like this there are," he said. "There's small pockets that we run across every once and a while. But there are very few options out there like us. And we consider ourselves an option. We're not the end all, be all."

Schaumburg-native Mike Herron looked at Over the Rainbow as an option after spending time in Hoffman Estates and Elgin. Herron, who is wheelchair-bound, compared finding truly accessible housing in the Chicagoland area to finding a needle in a haystack.

"A lot of realtors and apartment complex managers don't understand that accessibility means more than being able to get into the door of the building," he said.

In December, Herron moved to Hill Arboretum Apartments, and said he couldn't see finding a better place to live.

"It's got the biggest bathroom I've ever seen," he said. "It's accessible. It's in a good location. In Evanston, you've got access to really great public transportation. I really don't have a whole lot I could complain about. It's just a nice place to live."

jbullington@tribune.com

Economic Impact for Fiscal Year 2011 (Outlook)

Capacity Building and Sustainability

Growth has been a constant for OTR over the last seven years. With three-year conception-to-completion cycles on new apartment projects, five new projects are up and running in Northern Illinois.

2010 witnessed not only the opening of two new projects, but also solid developments in funding, capital improvements, refinement of internal operations, and improved economies of scale.

Funding:

- Rent increases on all housing assistance contracts with HUD.
- 21st Annual CELEBRATION benefit.
- 3rd Annual Rainbow Challenge Tour.

Capital Improvements:

- At Hill Arboretum Apartments, \$603,000 of Evanston HOME, Federal Home Loan Bank, and Illinois DCEO funding received to underwrite exterior and interior renovations and heating systems.
- At Belden Apartments (Chicago), new HVAC units added. CEDA Weatherization improvements scheduled.

Systems Enhancements:

- Installation of web-based property management software across all projects.
- Addition of in-house legal counsel.
- Increased security presence at all locations.

Intellectual Capital:

- Five board members in upper-level commercial real estate development / management.
- Northwestern University engineering teams developing assistive technologies for tenants.

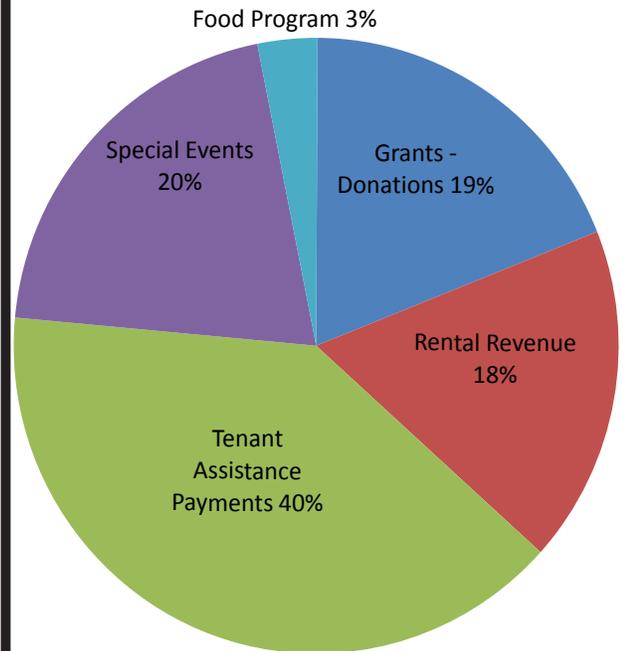
22nd Annual Celebration Benefit Concert



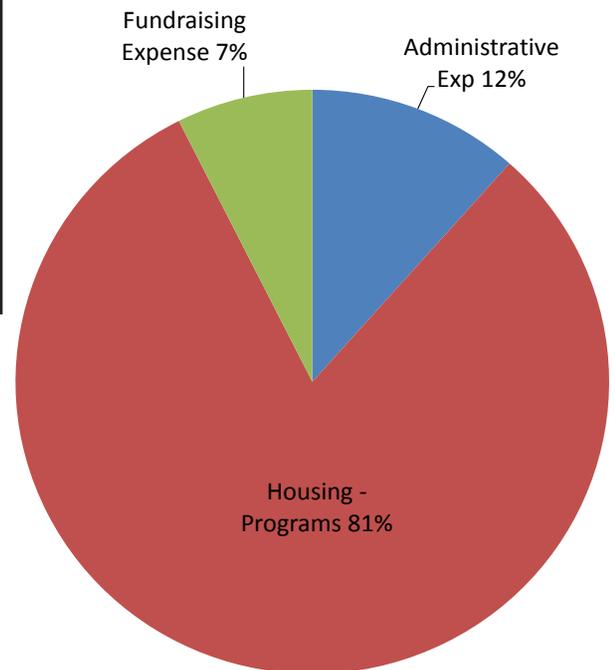
Financial Summary

January 1 to December 31, 2010

Total Revenues (OTR projects only): \$1,841,171



Total Expenses (OTR projects only): \$1,916,327



Total Assets (OTR-owned): \$16,552,296

Total Assets (OTR-managed): \$6,449,084

Total Assets \$23,001,380

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 Valerie Nora, *Reception & Fundraising Associate*
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**Our Residents Thank You!**

Although our residents can live independently, community support is necessary for them to be successful. Many of our residents are alone and without family, or come from abusive homes. A few were homeless before finding OTR.

Therefore, it is important to support their efforts to live independently by doing what we can to provide a healthy and safe community. On behalf of our residents and those who continue to wait for an apartment, we thank you for your show of confidence in Over The Rainbow Association.

Over The Rainbow Association
 2040 Brown Avenue
 Evanston, IL 60201
 www.otrassn.org



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