Dear Friends,

At the close of another year, we at Spanish Coalition for Housing are honored to reflect on our role in keeping Chicago’s communities vibrant.

Founded to answer Latinos’ demands to dictate their own futures, SCH continually strives to offer Chicago’s diverse, colorful communities paths to a better life. The U.S. now houses the 2nd largest Spanish-speaking population in the world; our bilingual services contribute to ensuring that many who were previously excluded can achieve their housing dreams. As a resource and advocate for the Latino community, SCH passionately opposes the impacts of discrimination.

In 2015, we embarked on strategic planning to remain responsive to changes in the city and our clients’ needs. We helped Chicago’s vulnerable residents appeal their property taxes, a mounting burden for homeowners in 2015. We strengthened our post-purchase programming, so homeowners can seek help before their homes are in danger. This year, the majority of our staff received additional training in anticipation of the Dodd-Frank Act. We thank NCLR, NeighborWorks, and JPMorgan Chase for scholarships to help SCH enter this upcoming chapter in housing counseling.

Despite the state budget crisis’ impact on important programs, we are proud to have served over 10,000 clients in 2015, 160 of whom purchased homes. As we apply the lessons we learned from the recession to our efforts to revive homeownership sustainably and responsibly, we commit to giving families the knowledge and resources they need to stay in their homes for the long-term. In 2016, we will expand our rental and financial literacy programming so that people from all walks of life have access to the housing stability they need. Housing stability allows families to plan for their futures, and at SCH we work to make those futures bright.

As three of our staff enter their 15th year of service, we extend a warm thank you to all of our staff, whose dedication to the community and hard work make SCH a light in the dark. Together with our board of directors, funders, partners, and community, SCH will continue to be a voice for those wishing to have access and for those wanting to move ahead—Thank You!

Sincerely,

Gabriela Roman, Executive Director
Ulises Ruelas, Board President

SCH’s mission is to provide comprehensive counseling, education and housing resources necessary for Latinos and other low-to-moderate income families in the Chicagoland area, develop competence and responsibility in meeting their financial and housing needs, and advocate for and proactively promote additional resources for them.
PROGRAMS

Post-Purchase: We offer a variety of educational workshops and one-on-one coaching for existing homeowners to help them make responsible financial decisions. We provide information on financial management, escrow costs, weatherization, homeowner responsibilities, insurance and home maintenance, among others.

Financial Education: We help clients navigate the financial system through workshops and one-on-one coaching that focus on budget preparation, money management, and the importance of financial responsibility. We also help families understand credit, review their credit history and correct any issues found.

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Homeownership: We provide a variety of services to help homeowners secure their homes. Our programs include budget preparation, credit counseling, loan packaging, and assistance to help them make responsible financial decisions.

Counselors work with clients to assess the family’s financial condition, prepare a budget, and contact the client’s lender to discuss options to reduce their monthly payment. We help clients obtain loan modifications to preserve their home, or discuss other options.

FHA: We help clients with FHA loans secure modifications to preserve their homes. We also help clients obtain loan modifications to preserve their home, or discuss other options.

Energy Assistance: Our programs help residents obtain funds to improve home weatherization and energy efficiency and access the Low Income Home Energy Assistance Program (LIHEAP). While LIHEAP is designed to assist eligible low-income households pay for winter energy services by providing one-time bill payment to residents and families that demonstrate financial need.

LIHEAP: In coordination with the City of Chicago, SCH provides support to current and prospective homeowners in Belmont-Cragin to address the effects of foreclosure. People who would like to buy homes in the community, or homeowners that want to make improvements are eligible for financial assistance from the city government in the form of subsidies and forgivable loans.

As a foreclosure counselor, Elena Hermosillo supports people who are going through one of the hardest struggles: fighting to keep their homes. Providing that support isn’t always easy, but Elena believes that her work is important, “to help the clients, to help the community, and to let them know there’s hope.” Passion for her clients has kept Elena at SCH for almost 14 years, and, in fact, she always knew that she would find that here. When she saw how much SCH employees dedicate to their clients, Elena was inspired to follow in their footsteps. “I wanted to be a part of that,” she remembers. Today, she’s proud to “say I’m part of an organization that is known for how much we help people.”

“Our work is needed, more than anything,” says Marlene Corral, Program Manager at the Pilsen office, who has been with SCH for an estimated 15 year career with SCH. For Marlene, staying connected to the clients and their needs will always be a part of how she focuses her work. “What are you trying to fix?” she asks. “That’s what you have to think about before anything.” Since she first began as a receptionist with no knowledge of housing, Marlene has worked in all three offices and every program, and SCH has become like a family to her. “I’ve seen the need [for SCH’s services]… and, as an organization, everything we do, all the people we help, I take pride personally.”

“Lighting the Way” Three of SCH’s longest standing staff share how they stand for SCH’s core values: heart, hope, home.
A SECOND CHANCE

Saul Calderón, whose eyes shine behind the folds of his smile, sounds like he can’t believe he finally bought his first home. When he immigrated from Mexico more than 20 years ago, he settled in Chicago for his family. Saul worked long hours as a seasonal landscaper, redesigning suburban Chicago’s intricate lawns by day before returning to his rented home at night. For seasonal workers and immigrants who often navigate language barriers and unreliable employment, owning a home can seem impossible.

When Saul received notice that he might qualify for an assistance program that would help him buy a home, he didn’t think much would come of it – but the thought of home ownership gave him hope. So, he attended a workshop for the Chicago Housing Authority (CHA) for a chance to buy a home, and is now the proud owner of his first home. Saul worked long hours as a seasonal landscaper, designing suburban Chicago’s intricate lawns by day before returning to his rented home at night. For seasonal workers and immigrants who often navigate language barriers and unreliable employment, owning a home can seem impossible.

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In 2014, nearly 52% of all housing discrimination complaints were filed by individuals who were discriminated against because of their disability status. For single mother Haydee Colon, who has had extensive knee replacement surgery, and her autistic son Benjamin, this form of housing discrimination is more than a statistic—it’s all too real. Haydee and Benjamin support themselves on Social Security Disability benefits, making them a target for predatory landlords. In the 25 years Haydee has lived in Chicago, she has been evicted without notice, lost countless deposits, and had to move wherever she can in search of safety for herself and her son.

Owning her own home will mean “having a life that’s stable and calm,” Haydee says. “That’s gold.” After years of fighting abusive landlords, she decided that enough is enough. “Now that I’m 52 years old, I made the decision that this is too much… I need my space to be with my son permanently, and not have to put up with being mistreated by other people. My moment came.”

Years earlier, Haydee had come to Spanish Coalition for Housing (SCH) with this same dream, but at the time she hadn’t felt ready and wasn’t able to complete the process. This time she was determined, and when she met with Financial Literacy Coordinator Ruthie Maldonado they figured out exactly what she needed to do. “Querer es poder,” Haydee says. “If you want to fight for something, you have to do what it takes.” For a year, Haydee worked hard to improve her credit. She admits that at times she would lose hope and think that she may never be ready to buy her home. “I kept coming to see Ruthie and she would encourage me again, and the feeling would pass.”

Almost a year after she began on her path home, Haydee was evicted from the house she had lived in for six years. Under the pretense of selling the house, her landlord forced them out, and then kept their deposit; “he kept my deposit for fun, because he could,” she says. Once again, she and Benjamin packed up and moved, downgrading to a second floor apartment, which is hard on Haydee because of her knee injury. But the landlord there is kind, and supports her dream to never have to rent again. When Haydee had to attend a class for her financial literacy certification, her landlord even went with her to help her take her notes.

With support from her family, SCH, and others, Haydee has leaped the first big hurdle on the way to owning her home. Now that her credit has improved she’s thrilled to graduate to SCH’s Pre-purchase program. “I’m ready to fight for what’s mine, so that the abuse I’ve suffered from so many landlords ends… Especially for people who are disabled, my advice is that they don’t let landlords who are bad people demean them… that they fight for their goals. If I did it, they can do it too.”

MEASURING SUCCESS

561 homes have been purchased since the end of the recession.

5,738 clients have received pre-purchase counseling since 2009, which is a growing program at SCH.

$220 is the average cost per client for SCH during 2015.

4,869 foreclosures were prevented since 2009.

12,519 clients throughout the State of Illinois were served by SCH during 2015.

5,738 clients have received pre-purchase counseling since 2009, which is a growing program at SCH.
1964: The Civil Rights Act outlaws discrimination in programs receiving federal funding.

1965-1967: The Chicago Freedom Movement, led by Dr. Martin Luther King, Jr. attempts to combat persistent, deep-seated segregation in Chicago schools, housing, and jobs using non-violent methods.

1966: The coalition that would later found SCH came together in response to the unrest revealed by the Division Street Riots, as a broad coalition of groups interested in addressing the Latino community’s housing needs.

1968: The Fair Housing Act prohibits discrimination in housing based on race, religion, national origin, or sex.

1966: The Fair Housing Amendments Act makes it easier for victims of discrimination to sue and increases penalties for infractions.

1996: SCH is contracted by CHA to administer their Latino satellite offices.

1968: Spanish Coalition for Housing becomes incorporated on July 7th.

1972: In collaboration with the City of Chicago Department for Housing, SCH hosted the first “Camino a Su Casa” housing fair, which brought together housing agencies and resources for Chicago’s residents for the next 13 years.

1995: The Chicago Bilingual Landlord Association (CBLA) is established to help landlords become more knowledgeable property owners in the face of discrimination.

1973-1976: SCH becomes one of the first housing counseling organizations to be certified by HUD. The Supreme Court rules in Hills v. Gautreaux that HUD has to provide people trapped in discriminatory housing with desegregated public housing, affecting over 25,000 Chicago residents.

1999: SCH serves 29,191 clients while administering CHA’s Latino site offices.

1995: The U.S. Supreme Court affirms that policies with disparate impact on protected populations violate the Fair Housing Act.

1997-2004: SCH serves 7,300 clients from all of Chicago’s 50 wards.

1988: SCH is contracted by CHA to administer their Latino satellite offices.

1988: The coalition that would later found SCH came together in response to the unrest revealed by the Division Street Riots, as a broad coalition of groups interested in addressing the Latino community’s housing needs.

1907 SCH’s average foreclosure caseload spikes from 30 to 100. SCH serves 7,300 clients from all of Chicago’s 50 wards.

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1972: Spanish Coalition for Housing becomes incorporated on July 7th.

2006-2009: During the foreclosure crisis, foreclosure rates increase from .58% to 2.21% of all U.S. households.

2010: For the first time since 2005, foreclosure rates decline (by 34%).

2011: SCH serves 1,117,426 households in foreclosure, which at .85% marks the lowest foreclosure rate since 2006.

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### The Numbers

#### December 31, 2014 vs 2013

<table>
<thead>
<tr>
<th>Current Assets</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$1,653,847</td>
<td>$1,533,710</td>
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<tr>
<td>Grants receivable</td>
<td>583,969</td>
<td>908,185</td>
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<tr>
<td>Other receivable</td>
<td>30</td>
<td>30</td>
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<tr>
<td>Prepaid expenses</td>
<td>15,546</td>
<td>10,838</td>
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<td><strong>Total current assets</strong></td>
<td><strong>2,253,662</strong></td>
<td><strong>2,452,733</strong></td>
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<tr>
<th>Property and Equipment</th>
<th>2014</th>
<th>2013</th>
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<tr>
<td>Land</td>
<td>$42,430</td>
<td>$42,430</td>
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<tr>
<td>Building</td>
<td>1,975,533</td>
<td>1,975,533</td>
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<tr>
<td>Leasehold improvements</td>
<td>50,153</td>
<td>50,153</td>
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<tr>
<td>Furniture and equipment</td>
<td>362,761</td>
<td>363,341</td>
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<td><strong>Total property and equipment</strong></td>
<td><strong>2,460,977</strong></td>
<td><strong>2,431,451</strong></td>
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<tr>
<th>Other Assets</th>
<th>2014</th>
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<tr>
<td>Security deposit</td>
<td>4,600</td>
<td>4,600</td>
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<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$4,375,310</strong></td>
<td><strong>$4,699,034</strong></td>
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<table>
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<tr>
<th>Current Liabilities</th>
<th>2014</th>
<th>2013</th>
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<tbody>
<tr>
<td>Current portion of capital lease obligations</td>
<td>$13,682</td>
<td>$13,682</td>
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<tr>
<td>Current portion of mortgage payable</td>
<td>55,940</td>
<td>38,440</td>
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<tr>
<td>Accounts payable</td>
<td>29,906</td>
<td>18,907</td>
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<tr>
<td>Accrued expenses and other liabilities</td>
<td>26,527</td>
<td>118,206</td>
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<td><strong>Total current liabilities</strong></td>
<td><strong>155,651</strong></td>
<td><strong>250,275</strong></td>
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<tr>
<th>Long-term Liabilities</th>
<th>2014</th>
<th>2013</th>
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<tr>
<td>Long-term obligations</td>
<td>114,932</td>
<td>168,614</td>
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<tr>
<td>Mortgage payable, less current portion</td>
<td>746,416</td>
<td>765,416</td>
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<tr>
<td><strong>Total long-term liabilities</strong></td>
<td><strong>861,348</strong></td>
<td><strong>934,028</strong></td>
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<table>
<thead>
<tr>
<th>Total Liabilities</th>
<th>2014</th>
<th>2013</th>
</tr>
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<tr>
<td>$1,060,041</td>
<td>$1,180,835</td>
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<tr>
<th>Total Revenues and Support</th>
<th>2014</th>
<th>2013</th>
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</thead>
<tbody>
<tr>
<td>Grant revenue</td>
<td>$2,098,423</td>
<td>$552,832</td>
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<tr>
<td>Contributions</td>
<td>3,927</td>
<td>24,951</td>
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<tr>
<td>Interest income</td>
<td>2,349</td>
<td>2,319</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>18,900</td>
<td>7,320</td>
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<tr>
<td><strong>Total revenues and support</strong></td>
<td><strong>$2,490,001</strong></td>
<td><strong>$2,695,431</strong></td>
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<table>
<thead>
<tr>
<th>Total Expenses</th>
<th>2014</th>
<th>2013</th>
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<tbody>
<tr>
<td>Program services</td>
<td>2,411,040</td>
<td>2,745,576</td>
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<tr>
<td>Management and general</td>
<td>417,446</td>
<td>417,446</td>
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<tr>
<td>Fundraising</td>
<td>50,875</td>
<td>50,875</td>
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<tr>
<td><strong>Total expenses</strong></td>
<td><strong>2,879,361</strong></td>
<td><strong>3,453,676</strong></td>
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<table>
<thead>
<tr>
<th>Change in Net Assets</th>
<th>2014</th>
<th>2013</th>
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</thead>
<tbody>
<tr>
<td><strong>Unrestricted</strong></td>
<td><strong>$6,375,310</strong></td>
<td><strong>$4,489,004</strong></td>
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<tr>
<td><strong>Temporarily Restricted</strong></td>
<td><strong>3,181,199</strong></td>
<td><strong>3,181,199</strong></td>
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<tr>
<td><strong>Net Assets, beginning of year</strong></td>
<td><strong>$3,518,209</strong></td>
<td><strong>$3,518,209</strong></td>
</tr>
<tr>
<td><strong>Net Assets, end of year</strong></td>
<td><strong>$3,128,839</strong></td>
<td><strong>$3,128,839</strong></td>
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Spanish Coalition for Housing won the National Council of La Raza 2015 Excellence in Housing Counseling Award in September for helping the most families in foreclosure, home buying, rental and post purchase across the nation.
2015 PARTNERS AND BOARD

Languages
All direct service staff at SCH are fluent in English and Spanish, offering counseling to a client base that has strong bilingual service needs.

75.29% of all SCH clients served from 2009-2015 have been Hispanic. The bilingual and bicultural staff at SCH are well equipped to serve these clients and make them feel at ease while we address their housing counseling issues.

77.15% of households receiving Group Education have completed the pre-purchase homeowner education workshop

23X Was the increase SCH saw in clients who developed a sustainable household budget, from 93 in 2009 to 2,104 in 2015.

Gender
SCH is dedicated to serving individuals and families in securing their housing needs. The majority of our clients are female (65%), most of whom are single parent mothers.

75.21% of all SCH clients served from 2009-2015 have been stretching themselves to secure their housing needs. The majority of our clients are female (65%), most of whom are single parent mothers.

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GABRIELA ROMAN, Executive Director

Consultants –
ELIZA GONZALEZ
DATA INTEGRITY
MARY MORTON
GABRIEL NAJERA
JUANITA IRIZARRY

Partners –
SCH is proud to partner with many different organizations in ensuring that our services not only contribute better housing security, but all facets of a client’s life. Here are some of our many partners:

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JUANITA IRIZARRY

Partners –
SCH is proud to partner with many different organizations in ensuring that our services not only contribute better housing security, but all facets of a client’s life. Here are some of our many partners:

DEMOGRAPHICS

Languages
All direct service staff at SCH are fluent in English and Spanish, offering counseling to a client base that has strong bilingual service needs.

75.29% of all SCH clients served from 2009-2015 have been Hispanic. The bilingual and bicultural staff at SCH are well equipped to serve these clients and make them feel at ease while we address their housing counseling issues.

77.15% of households receiving Group Education have completed the pre-purchase homeowner education workshop

23X Was the increase SCH saw in clients who developed a sustainable household budget, from 93 in 2009 to 2,104 in 2015.

Gender
SCH is dedicated to serving individuals and families in securing their housing needs. The majority of our clients are female (65%), most of whom are single parent mothers.

75.21% of all SCH clients served from 2009-2015 have been stretching themselves to secure their housing needs. The majority of our clients are female (65%), most of whom are single parent mothers.
How can my donation help?

Everything in this report was made possible through grants and generous donations. Your contribution allows us to keep making a positive impact in the community.

If you wish to send a donation, please send it to -

Spanish Coalition for Housing
c/o Development Department
1922 North Pulaski Road
Chicago, IL 60639

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