making Dreams come true

2016 Impact Report
**Mission**

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.

**Dear Friends and Supporters,**

I am delighted to share with you a summary of Spanish Coalition for Housing’s 2016 accomplishments. Besides continuing our efforts to help families access homeownership, save homes from foreclosure, build or rebuild credit, and strengthen families’ financial outlook, we added the Chicago Housing Authority Diversity Outreach program. SCH is working in select neighborhoods to inform residents about housing and other programs available through the CHA. This program is significant as many in our community are unaware of this resource or have been misinformed. By promoting education, we hope that our families will utilize this program as new opportunities become available.

As I reflect and look forward, it feels like we are at a pivotal point in our history. I’ve read many stories questioning if the American Dream is alive. After the great recession, some wonder if people want to own a home at all. For example, millennials may be the first generation that does not make owning a home a priority. Yet, for all the concerns, a national survey showed that 80% of families still believe in homeownership. We see this everyday as families of different backgrounds and ages come to our offices with big dreams.

Our SCH family thanks you for your past support. Because of your support, we have helped countless families and will continue increase our impact. The work we do is not a hand out but a hand up. In the coming days, we challenge you to ask: “What can I do to help make dreams come true?”

Sincerely,

Gabriela Roman

**Executive Director Letter**
Post-Purchase
This program helps prepare potential first-time homebuyers to become mortgage ready. We offer both individual and group pre-purchase counseling services for budget preparation, loan packaging, selecting and financing a home, and more.

Financial Literacy
Financial literacy education intersects all of SCH’s programs. We prepare clients to develop their financial capacity by focusing on budget preparation, credit restoration and building, money management.

Foreclosure
SCH developed a comprehensive program that helps families in or at risk of foreclosure by providing both one-on-one counseling and group workshops.

Post-Purchase
SCH offers workshops and one-on-one coaching for existing home owners to help them make responsible financial decisions to sustain their home’s affordability. Education topics include financial management, insurance needs, home maintenance, weatherization, property tax rebates and appeals.

Rental
SCH’s Rental staff work diligently to help qualifying clients apply for important programs such as Weatherization and LIHEAP. The program serves as a stepping stone to prevent homelessness.

Community Alliance
SCH partnered with Chicago Housing Authority to support the new Diversity Outreach Initiative called Community Alliance. Through this program, we inform the communities of Belmont Cragin, New City, East Side, and Gage Park about valuable resources and housing options.

2016 Program Numbers
In 2016, Spanish Coalition for Housing (SCH) experienced many victories, and saw staff rise to new challenges. Whether it be the success of SCH’s first fall fundraiser “Make Dreams Come True,” or the rise in client achievements through our regular programs, SCH is proud to be expanding the brand and helping people from all corners of Chicago and beyond.

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Imagine living in a new part of the world, only able to speak a language that is not native to that country. You’d quickly become a target to be taken advantage of by employers, by landlords, and in many other environments.

For Haydee Colon, a Latina woman living in Chicago, this is her reality. Haydee is a mother of three, with one of her children staying with her full time due to his struggle with autism. As she talks about them, a smile spreads across her face that touches her eyes. She said they have helped her pilot her life in a predominantly English-speaking city; however, even with their assistance, no one could have predicted the nightmare she had to face when her landlord began to mistreat her.

“There was a point when I just wanted to stop moving forward,” she revealed. As she reflected on her experience, her smile faded and she paused in thought. She eventually said she considers herself to be a good mother and friend but at that point in her life she didn’t feel worthy of any praise; she couldn’t believe what she had gotten herself and her son into.

Haydee fell into depression, which nearly crippled her emotionally, and at that point her son had seen enough. He said, “Mom, no more renting.”

Haydee quickly realized how much her son was being affected and it was the wake-up call she needed to start the 18-month journey to a new life.

Haydee started at Chicago Housing Authority (CHA) (a resource she knew she could access on her own) and after evaluating her situation, they referred her to Spanish Coalition for Housing (SCH).

Her first meeting was with SCH Financial Literacy (FL) Counselor, Ruthie Maldonado. Through FL, she was able to set up a bank account with First Midwest Bank and after a year of victories, setbacks, and a lot of emotions, Haydee finally had the 12-month positive credit history needed to move forward.

With SCH’s help, Haydee was able to get a new apartment away from her toxic landlord so she could move into the Choose to Own Program (a program she learned about from Ruthie) with ease of mind.

She moved onto Pre-Purchase Counselor, Madeline Morales who told her the next step was to attend SCH homebuyer workshops for a certificate of completion (a requirement of the program).

“Of this whole experience, what I loved most was when Madeline called me into the office and handed me my homebuyer certificate and said ‘Haydee, you are ready’,” she beamed.

In April 2016, Haydee received her pre-approval from Pulaski Bank and began the search for home.

After one denial, she found a second home in June that felt like the perfect fit. While she awaited the approval, her new landlord told her she would have to be out by August 31st.

With only 2 months to go, she grew anxious, not knowing what she would do if something went wrong. There were only two days left when Haydee finally got the call that she was clear to close.

She celebrated by moving out that same day and officially closed on September 1, 2016.

To this day, Haydee is still working with SCH learning as much as she can about maintaining financial health, foreclosure prevention and much more.

With a thoughtful look in her eye as she spoke about her new home, Haydee said “This is a blessing forever.”
Every parent’s dream is to own a warm home with a big yard so their children can feel safe and run free; the idea is a modern fairytale, especially for the loving parents of four, Nicole and Stephen Mullins. Nicole is a teacher who molds the minds of second graders on a daily basis and her husband, Stephen, is a carpenter, contributing to the growth of the communities around him. Being the hard workers that they are, they never expected to fall behind on their mortgage payments, but they had a financial jolt when their youngest bundle of joy unexpectedly joined the family. They felt enormously blessed for their growing family even in the midst of financial trouble; they were strong-minded that things would work out.

Their hearts sunk deep into their chests, and fear permeated every inch of them when they eventually received that dreaded letter stating that they were at risk of foreclosure.

“We started going through the foreclosure process and couldn’t believe it was happening to us,” Nicole stated quietly. “We were absolutely hopeless and really thought we were going to lose our home.”

Nicole and Stephen jumped right in, first attempting to navigate the mediation procedures on their own. When they met Spanish Coalition for Housing (SCH) Intake Manager, Raquel Garcia at the courthouse, she explained how complex the foreclosure process is, how long it can take, and recommended that they go to SCH for full foreclosure prevention support. The appeal of SCH’s services jumped out at them and they immediately scheduled their first appointment.

In May 2016 the two sat down with Homeownership counselor Gina Salas who walked them through the steps she would take to help them find a resolution, starting with submitting a loan modification.

“We immediately felt comfortable with Gina,” Nicole said. “She would help me with what to expect with the court and explained all the different terms to me. I thought of her as a friend.”

When their first modification was denied, Gina was adamant about keeping their spirits up. She encouraged the Mullins to keep trying no matter what roadblocks stood in their way.

“They were really helpful at providing all their documents on time and answering my calls,” Gina said gleefully.

Gina ultimately submitted a second modification and after some persistence, they received news that they were approved; however, they still needed some help. Gina asked them to be patient a while longer so they could apply for a new resource becoming available on August 1st called the Illinois Hardest Hit Program (HHF).

“[Waiting] made us nervous but we submitted [to HHF] right away,” Nicole said. “We waited and waited what felt like forever and then it happened… We got approved in September.”

They happily completed the remaining steps of the program, attending Financial Literacy workshops for their proof of achievement, and with their certificate of completion in hand, they closed in October 2016.

“They really love their family and truly deserve this,” Gina stated fondly.

Through raw determination and the commitment of Spanish Coalition for Housing, the Mullins were able to save their fairytale. 

“The Hardest Hit Fund Program began accepting applications in August 2016 (This number reflects cases funded during the period Aug. 2016 through Dec. 2016).
On November 29, 2016, we hosted the Fall Gala "Make Dreams Come True" at Chop Shop - First Ward Events. The café lights twinkled as people buzzed around the venue, coming together to ensure the continuation of making dreams come true around Chicago.

Chicago elected officials (Cook County Commissioner Jesus “Chuy” Garcia), our event sponsors (like Pierce Family Foundation, Chase Bank, and MB Financial), and other assorted community heroes, all honored us with their attendance. Our honorary speaker, Commissioner Garcia spoke to the importance of what we do. He emphasized that it takes a community to make a difference and that when we all come together we can do great things.

During the event, we also turned the spotlight to three incredible families who spoke about their experiences and ultimately their success with SCH.

It was a night to remember, and we at Spanish Coalition for Housing, would like to thank everyone who attended. We hope that those who were in attendance will take those memories to heart and join us in helping Chicagoland families start their journey home. We look forward to sharing and celebrating more successes in 2017.

In 2016, we also launched Camino a Su Casa (The Path to Your Home) for the first time since 2009. After the foreclosure crisis that hit in 2008, our communities needed our focus to be on prevention. In 2016, we felt a shift that hadn’t been there in prior years with increased interest in homeownership, and in response we reintroduced to the community this large scale homebuyer event.

The event saw over 500 attendees, thanks to our many supporters who joined us for the day including our head sponsors, US Bank and BMO Harris Bank. We were able to counsel many families that same day to expedite their journey to home. Our dedicated staff conducted credit checks and budgets to ensure each family received a customized experience with SCH programs to get them to the end goal of homeownership.

We are excited to continue this tradition in 2017 so that we may continue on our mission to help families all over Chicago realize the joy and security of home.
Spanish Coalition for Housing is a leader in the housing counseling industry with its reach for diversity in the community as well as the programs offered. The Rental program is one of the most robust as it sees over 6,000 clients each year to help families apply for Weatherization, LIHEAP and more. But there is another that contributes to this amazing number and that falls under the Rental umbrella; it’s called Chicago Bilingual Landlord Association (CBLA).

This program is the only one of its kind in Chicago and beyond. It not only specifically targets landlords in Chicago, counseling over 1,400 each year, but it focuses on the dramatically underserved population of Latinos.

The program continues to grow as it develops its own branding within the agency and expands its reach monthly. Over the past five years, the team has helped over 2,200 landlords realize stability and support over 4,500 units of affordable rental housing across Chicago.
Spanish Coalition for Housing’s revenue came largely from Government Grants, with Corporations, Foundations and General Revenue trailing behind.

2016 expenses were divided into two categories: Operating and Counseling expenses. Our counseling services require the most attention and therefore lead in 75% of our overall expenses.

2016 Total Expenses: $2,347,785
2016 Total Revenue: $2,325,951

*2016 was an unaudited year
Thank you

TO HELP MAKE MORE DREAMS COME TRUE, PLEASE CONSIDER DONATING AT SC4HOUSING.ORG/DONATE

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Photography and Design provided by Alyssa Foland