

# *Spanish Coalition For Housing*



## **Report To The Community 2005**

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***Quality Services for the New Millenium***

## SCH HOMEOWNERSHIP CENTERS - *Bilingual, Comprehensive, Mixed-Income, Culturally & Racially Inclusive*

***Every new year is another opportunity to balance the new demands with new solutions.***

As in previous years Spanish Coalition for Housing (SCH) has been working diligently to secure resources that can improve our capacity to service the demand from our growing mix of Latino, immigrant and low-income families trying to acquire decent, safe and affordable housing, whether it be rental or homeownership. SCH is aware of three powerful demographic forces or trends that will shape housing in the future, namely, the “Browning of America” and the “Graying of America”. The third force with the coming of age of the children of Baby Boomers born between 1977 and 1994– or Generation Y.

According to experts most housing growth will be driven in the future by immigrants and Latinos. The impact has already been felt in the Chicago area. According to home builders, immigrants are the major source of population growth in Chicago. Some 45,000 immigrants arrive here each year. Immigrants have been driving the housing boom here. As high as 40% of first-time buyers are immigrants.

***SCH is uniquely qualified to service these demographic forces because our staff is;***

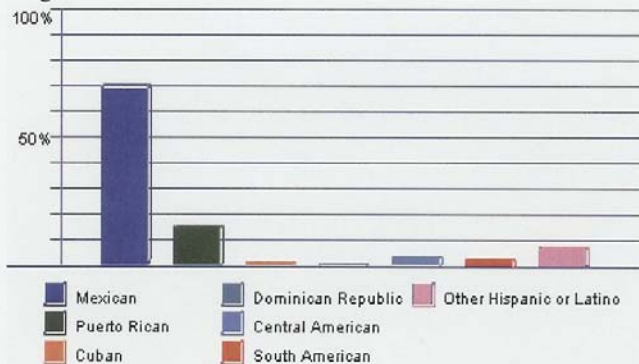
- ***Fully bilingual (Spanish/English), trained and certified Housing Counselors,***
- ***Experienced and unique expertise in navigating the homeownership process.***
- ***Trained in providing an enhanced and structured money management program.***
- ***Trained in utilizing the latest online counseling software.***

SCH Homeownership Center has a track record of results that also demonstrates it’s inclusiveness. Our ability to service the Spanish-speaking does not deter our commitment to service African-American and other low-income & moderate clients that come through our doors.

SCH is an agency that provides the quality service that individuals need to become mortgage-ready.

### Chicago city

Hispanic or Latino Population by Specific Origin



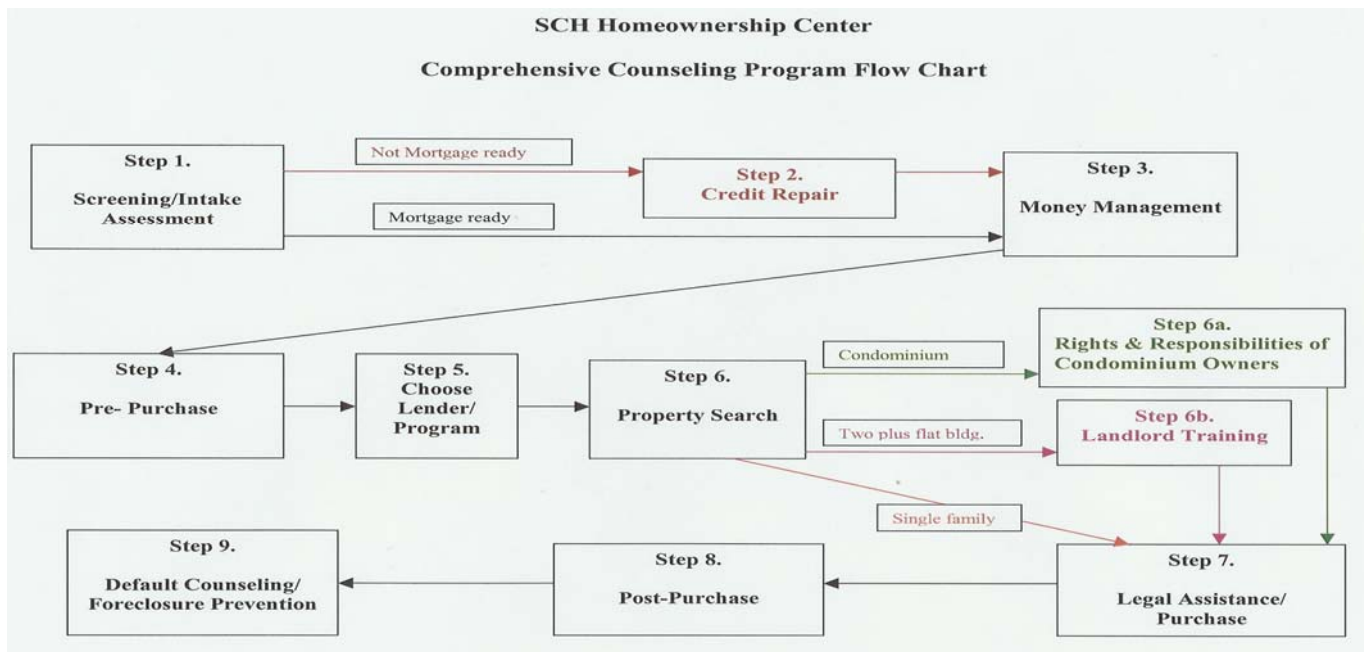
	2000
Total Population	2,896,016
Hispanic or Latino	753,644 (100.00%)
Mexican	530,462 (70.40%)
Puerto Rican	113,055 (15.00%)
Cuban	8,084 (1.10%)
Dominican Republic	1,651 (0.20%)
Central American	23,339 (3.10%)
South American	20,828 (2.80%)
Other Hispanic or Latino	56,225 (7.50%)

Universe: Total Population  
 Source: 2000 Census Summary File 1 (Table PCT11)  
 Comments or Suggestions? Submit them [here](#).

## SCH HOMEOWNERSHIP CENTERS

No matter where you are in the path to homeownership, SCH can help you become mortgage ready and realize your dream of owning your own home. SCH Homeownership Centers can help you to develop a plan that is customized for you to succeed. If you have good credit scores with low income, SCH can assist by closing the price gap with

subsidies for mortgage approval with down-payment and closing-cost assistance. If you have good income with damaged credit, SCH will provide credit repair with a work plan that is realistic for your situation: short term plans will address minor credit problems (3-6 months), intermediate term credit problems (6-12 months) or long term more serious problems (13 mos. - 2 yrs.).



## SCH Homeownership Center is Results Oriented

SCH Homeownership Center  
Clients Served  
January 2004 - March 2005

**Totals: 1077**

### Inclusiveness

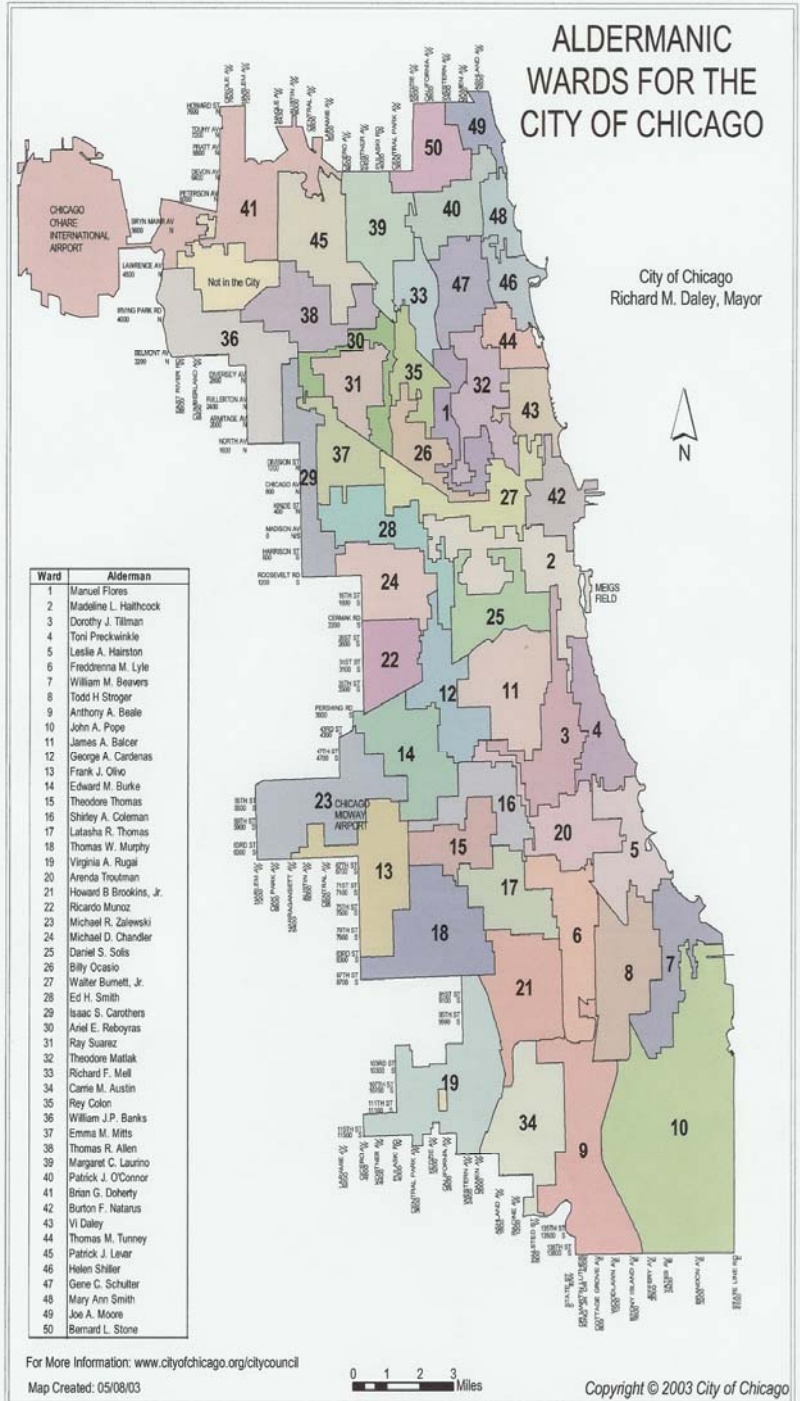
Latino	783
African Am	211
White	12
Other	2



# SPANISH COALITION FOR HOUSING'S HOMEOWNERSHIP CENTER SERVICES ALL THE WARDS OF THE CITY

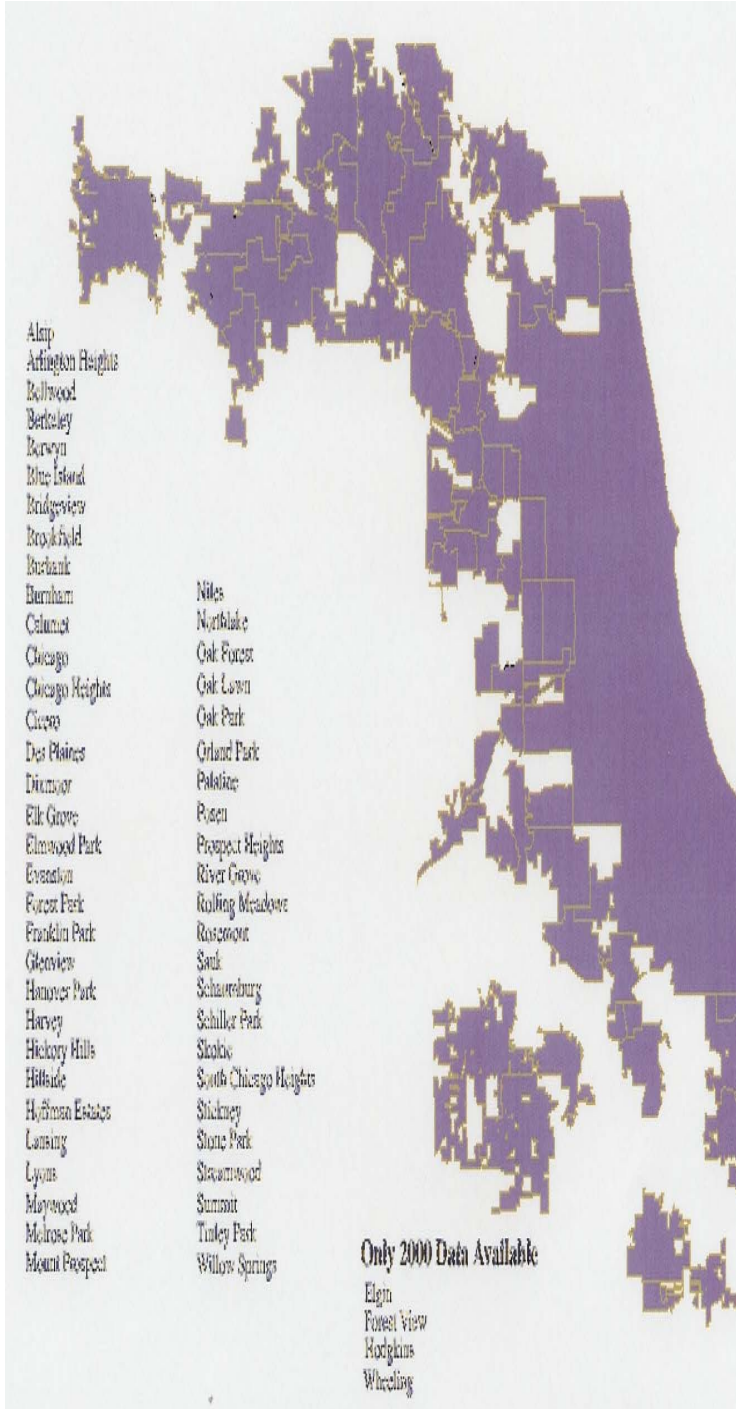
## SERVICE NUMBERS FROM JAN. 04' - MAR. 05'

WARD	TOTAL
31	109
26	66
30	53
10	42
37	40
36	38
29	37
13	34
1	32
12	32
33	32
39	28
14	27
25	23
22	21
38	21
27	19
35	18
24	16
5	14
45	14
23	13
32	13
50	12
11	11
28	11
40	10
7	9
16	9
47	8
48	8
49	8
15	7
21	7
41	7
46	5
17	4
43	4
44	4
6	3
9	3
18	3
2	2
4	2
8	2
20	2
34	2
3	1
19	1
42	1



# SUBURBAN TOWNS & VILLAGES BENEFITING FROM SCH HOMEOWNERSHIP CENTERS

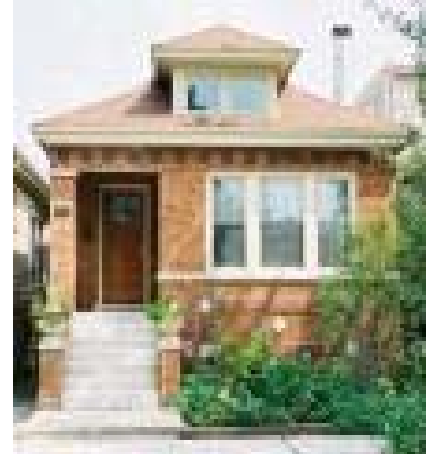
**SERVICE NUMBERS FROM  
JAN. 04' - MAR. 05'**



CITY	ST	TOTAL
Addison	IL	1
Aurora	IL	4
Battle Creek	IL	1
Beach Park	IL	1
Bellwood	IL	1
Bensenville	IL	1
Berwyn	IL	9
Bolingbrook	IL	5
Broadview	IL	1
Burbank	IL	1
Calumet City	IL	6
Carol Stream	IL	2
Carpentersville	IL	1
Chicago Heights	IL	3
Cicero	IL	17
Desplaines	IL	1
Dolton	IL	2
Elgin	IL	2
Elmwood Park	IL	3
Evanston	IL	3
Forest Park	IL	2
Franklin Park	IL	3
Glendale Heights	IL	1
Graylake	IL	2
Gurnee	IL	1
Hanover Park	IL	1
Harvey	IL	2
Harwood Hgts.	IL	1
Hazelcrest	IL	1
Hoffman Estates	IL	3
Hometown	IL	1
Homewood	IL	2
Joliet	IL	1
Justice	IL	1
LaGrange Park	IL	1
Lincoln wood	IL	2
Lisle	IL	1
Lyons	IL	1
Markham	IL	2
Maywood	IL	6
Melrose Park	IL	5
Midlotian	IL	2
Montgomery	IL	1
Mount Prospect	IL	3
Naperville	IL	1
Northlake	IL	1
Oak Forest	IL	2
Oak Lawn	IL	2
Oak Park	IL	3
Palatine	IL	1
Plainfield	IL	1
Posen	IL	2
Rockford	IL	1
Rolling Meadows	IL	1
Romeoville	IL	1
Round Lake Beach	IL	2
Sauk Village	IL	1
Schaumburg	IL	1
Skokie	IL	1
Stone Park	IL	2
Streamwood	IL	1
South Elgin	IL	1
Waukegan	IL	2
Westchester	IL	1
Whelling	IL	1
Whitney	IN	1

# SCH COMPREHENSIVE HOUSING COUNSELING PROGRAMS

Is it possible for me to own my own home? Have you ever imagined your life as a homeowner, is it possible? Well, now you can know for sure by calling and sitting with our counselors who will assist you in becoming mortgage-ready and a successful homeowner.



## Pre-purchase Counseling

Homebuyers receive one-on-one counseling to assess their mortgage readiness. Utilizing the latest counseling software, Counseling consists of; budget preparation, credit history evaluation credit repair assistance and other related services. as well as supportive individual and group counseling sessions to prepare them to become mortgage ready.

## FOR THOSE WHO NEVER DREAMED IT POSSIBLE

### Housing Initiative Program

In partnership with Illinois Housing Development Authority (IHDA), the Spanish Coalition Housing Initiative Program allows us to meet that challenge and assist people in the 50% of median range. The low interest fixed rate mortgage combined with the 0% interest 2<sup>nd</sup> mortgage of \$10,000 to \$40,000, and the closing cost assistance grant helps make the dream of homeownership for persons with annual incomes as low as \$24,750.00 a reality.

### SCH works to service the very low and low-to-moderate income families

In the last two (2) rounds of the Illinois Affordable Housing Trust Fund Program, the SCH Initiative has been able to make the dream of homeownership possible for 63 families, 42 below the 50% AMI, the breakdown showcases the success in servicing the very low income clients;

<u>No. Clients</u>	<u>AMI of Clients</u>	<u>Average Client Incomes</u>	<u>Average Home Price</u>
10	<b>-30%</b>	\$11,502.00	\$163,600.00
19	30%	\$18,627.00	\$166,900.00
13	50%	\$40,538.00	\$165,000.00
21	60%	\$45,610.00	\$163,000.00

# DARE TO DREAM AGAIN

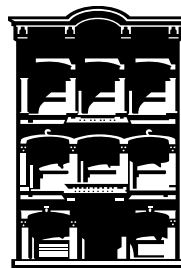
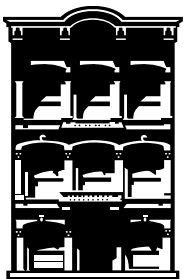
## SUCCESSFUL HOMEOWNERS

### Choose To Own

In partnership with CHAC, Inc. we provide counseling and prepare current housing choice voucher participants to become homeowners with the assistance of their voucher subsidy. The Choose To Own program is a partnership with six (6) other CBO's throughout the City of Chicago; to date the program has **closed 110 families** of which **41 or 40% have been closed with the counseling services of SCH.**

### Employer Assisted Housing Program

In Partnership with Metropolitan Planning Council (MPC), we provide Comprehensive Housing Counseling to employees of area Companies to promote the affordable homes in the new CHA Mixed-Income Developments that are part of the CHA Plan For Transformation.



## FOR THOSE THAT NEED TO PREPARE A PLAN

*“I need more.....*

*I can't save any money.....*

*I can't get ahead....”*

## MONEY MANAGEMENT IS KEY TO SUCCESS

### Money Smart/Financial Literacy

Provide financial fitness workshops that focus on budget preparation, money management and the importance of financial responsibility. These workshops educate, encourage and empower our clients to take steps to rectify their current situation and move towards better financial fitness and self-sufficiency.

### Credit Repair

Obtain credit reports, review and prepare plan to correct any derogatory credit. This can include follow up and negotiations with creditors to agree to reduce debt or set up a payment plan for improving credit scores. Send letters directly to creditors to correct the credit bureau information.

## HOUSING OPPORTUNITY PROGRAM

### HOUSING CHOICE VOUCHER—MOBILITY COUNSELING

Providing mobility counseling for rental voucher holders and assisting them with the apartment search and locating a rental unit within the time allotted.

We accomplish this goal by providing the following services;

- One-on-one Counseling
- Presenting advantages of locating in areas of opportunity in metropolitan area.
- Identify and create links to additional services that families may need.
- Housing search techniques
- Fair Housing law and enforcement procedures
- Tenant and landlord rights and responsibilities.
- Linkages to employment centers, schools, and other educational services;

### Family Self-Sufficiency Outreach

Promoting and motivating voucher holders to enroll in the CHAC, Inc. Family Self Sufficiency Program (FSSP). The FSSP provides voucher families with education and financial services and opportunities.

### Monthly Cumulative Counts and Averages for SCH Mobility Program

<b>Month</b>	<b># of Leases</b>	<b>Mob Moves</b>	<b>Hi-Lo Move</b>	<b>Lo-Lo Move</b>	<b>Hi-Hi Move</b>	<b>Lo-Hi Move</b>	<b>Recruited Landlords</b>	<b>Units Avail.</b>	<b>Units Avail. in Low Pov.</b>	<b>Clients/LLs Counseled</b>
Mar-04	36	22	8	14	6	8	99	121	91	1486
Apr-04	28	20	5	16	4	3	33	175	106	1255
May-04	43	33	6	28	4	5	141	173	150	1255
Jun-04	38	33	9	24	5	0	95	136	80	1246
Jul-04	40	28	5	23	10	2	156	161	80	1230
Aug-04	51	31	11	20	13	7	101	108	122	1321
Sep-04	53	40	14	27	6	6	151	213	111	1231
Oct-04	42	32	15	9	17	1	223	119	118	1200
Nov-04	16	13	3	10	2	1	144	177	125	1125
Dec-04	30	12	6	6	16	2	70	70	50	789
Jan-05	74	53	21	35	8	10	154	195	130	1068
Feb-05	34	26	6	20	2	6	121	174	118	1219
Mar-05	80	20	15	15	0	3	80	147	106	1223
<b>TOTAL</b>	<b>565</b>	<b>363</b>	<b>124</b>	<b>247</b>	<b>93</b>	<b>54</b>	<b>1568</b>	<b>1969</b>	<b>1387</b>	<b>15648</b>
<b>Average:</b>	<b>43</b>	<b>28</b>	<b>10</b>	<b>19</b>	<b>8</b>	<b>5</b>	<b>120</b>	<b>151</b>	<b>107</b>	<b>1204.0</b>

## Services For Landlords

### Chicagoland Bilingual Landlord Association (CBLA)

#### Landlord Outreach

SCH conducts landlord outreach to increase the available units and aggressively markets our support services for landlords in dealing with delays by “trouble shooting”, and assisting Housing Choice Voucher recipients become good tenants and good neighbors.

#### Small Landlord Empowerment Support

Through the Chicago-land Bilingual Landlord Association (CBLA), staffed by SCH, low-to-moderate income landlord come educated and empowered to better manage their properties, applying their rights and responsibilities as owners and provide families with safe, decent and affordable rental units.

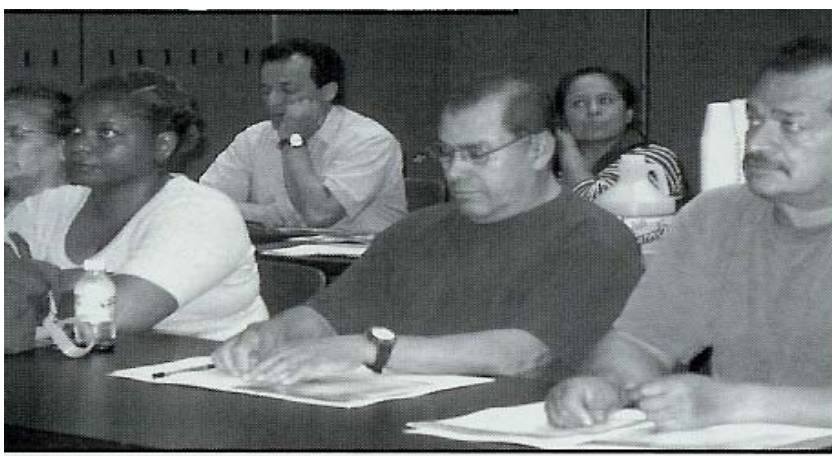
#### Regular Landlord Seminars

Seminars are presented for all CBLA members on topics of interest to landlords throughout the City of Chicago. Seminar Topics include;

- Rights & Responsibilities of Landlords & Tenants.
- Inspecting for & removing lead contamination.
- Latest practices in managing properties & maintaining good relationships with tenants.
- Understanding the legal & financial responsibilities of a landlord.

**Current Owner Services** – Current property owners receive services and access programs that offer financial products such as:

- Rehab and/or refinancing options or opportunities.
- Property management training programs.
- Comprehensive tenant screening assistance.
- Counseling for resolving tenant/landlord conflicts.



*CBLA seminar on “Protecting Your Assets”*

## ASSISTANCE TO KEEP YOUR HOMES

### Post-Purchase Counseling

Information is provided on refinancing, homeowners' insurance, property taxes and exemptions, budget-making, home equity and/or property rehabilitation loans, upkeep and maintenance, and a wide range of other information homeowners may seek or need.

### Foreclosure Prevention Counseling

Identification of the causes of default, intervention on clients' behalf, working out a resolution with lenders and the prevention of foreclosure.

*" YOUR HOME IS AN  
IMPORTANT FAMILY ASSET,  
USE IT WISELY,  
DO NOT USE YOUR HOME  
LIKE A GIANT ATM MACHINE"*

## SCH WORKS ON HOMELESS PREVENTION INITIATIVES

### Homeless Prevention Program

In cooperation with the City of Chicago's goal to end homelessness, SCH provides funds, when available, for people with rental, utility and mortgage arrearages in an effort to avoid homelessness. To qualify for funds clients must meet program income guidelines and they must take a money management workshop provided by Spanish Coalition for Housing. During the last fiscal year **July 2004 – April 2005**, SCH has assisted **77 people at risk of being homeless**; the funds were distributed in the following breakdown;

<u>Type of Assistance</u>	<u>No. of families</u>	<u>Average Assistance Amount</u>
Security Deposits	45	\$792.00
Rental arrearages	14	\$859.00
1 <sup>st</sup> Month	5	\$640.00
Utility	13	\$509.00

**SUPPORT SERVICES TO CHICAGO WARDS**

**LIHEAP**  
**Sept 2004 -March 2005**

**Clients Served Total**  
**1,089**

**Ethnic Breakdown;**  
**LATINO 936**  
**AFAM 120**  
**WHITE 28**  
**OTHER 5**

Assistance with Utility Bills

SCH is an official site for the Low-Income Heating & Energy Assistance Program (LIHEAP). SCH in partnership with Community Economic Development Association (CEDA), intakes utility assistance applications for people in need . To qualify your income can not be more than;

**LIHEAP 2004 INCOME GUIDELINES**

<b>Family size</b>	<b>30 day income</b>	<b>Annual Income</b>
<b>1</b>	<b>\$1,123</b>	<b>\$13,470</b>
<b>2</b>	<b>\$1,515</b>	<b>\$18,180</b>
<b>3</b>	<b>\$1,908</b>	<b>\$22,890</b>
<b>4</b>	<b>\$2,300</b>	<b>\$27,600</b>
<b>5</b>	<b>\$2,693</b>	<b>\$32,310</b>
<b>For each household member over 18 add</b>	<b>\$392</b>	<b>\$4,710</b>



Southeast Chicago Site Office

<b>WARD</b>	<b>TOTAL</b>
10	374
25	109
31	78
12	56
22	48
14	47
7	41
30	35
35	35
11	34
37	22
16	21
26	21
36	19
13	16
29	16
38	11
23	9
28	9
39	9
33	8
1	7
27	7
8	6
24	6
2	5
5	4
18	4
34	4
40	4
15	3
32	3
41	3
4	2
20	2
45	2
49	2
3	1
6	1
9	1
19	1
21	1
50	1
17	0
42	0
43	0
44	0
46	0
47	0
48	0

# Spanish Coalition for Housing

**Comprehensive Housing Counseling Services**  
**Quality Service for the New Millennium**

**Pre Purchase Counseling**  
*Consejería de Pre-Compra*

**Post Purchase Counseling**  
*Consejería de Post-Compra*

**Credit Repair**  
*Reparación de crédito*

**Foreclosure Prevention Counseling**  
*Prevención de ejecución De Hipoteca*

**Section 8 Counseling**  
*Consejería de Sección 8*

**CHA/Public Housing  
Office Assistance**  
*Asistencia con Vivienda  
Publica/CHA*

**Small Landlord  
Empowerment Support**  
*Apoyo para Organizar  
Propietarios Bilingues*

**Landlord Services**  
*Servicios para Propietarios*

*Luchamos por  
la Familia*



**Main Office & Voucher Program  
Services**  
4035 W. North Ave.  
Chicago IL 60639  
Tel: (773) 276-7633  
Fax: (773) 276-2105

**CHA/Latino Site Office**  
4037 W. North Ave.  
Chicago IL 60639  
Tel: (773) 292-5784  
Fax: (773) 342-7304

**Homebuyer Counseling  
Services**  
4037 W. North Ave. Ste. 1  
Chicago IL 60639  
Tel: (773) 342-7575  
Fax: (773) 342-8528

**Pilsen Area  
HCV Program**  
CHA/Latino Site  
1132 West 18th Street  
Chicago IL 60608  
Tel: (312) 850-2660  
Fax: (312) 850-2899

**South East Side  
CHA/Latino Site Office**  
9117 S. Brandon  
Chicago IL 60617  
Tel: (773) 933-7575  
Fax: (773) 933-7578